

KB Financial Group

Fact Book 2Q 2026

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1. The consolidated financial information of KB Financial Group Inc. (the “Group”) presented herein is based on the Korean International Financial Reporting Standards(K-IFRS). It is currently being audited by the Group’s independent auditor, and accordingly, is subject to change.
2. The consolidated financial information for 2022 and 2023 presented herein have been restated retrospectively based on the FSS’s response to inquiry on Korean IFRS17(K-IFRS)
3. From 4Q24, the Group applied accounting policies reflecting the Financial Supervisory Service’s response to inquiry on Korean IFRS17, including expired contract and declared interest rate variance, and financial results for 2022, 2024, and financial results from 1Q24 to 3Q24 presented herein have been restated retrospectively.
4. From 3Q21, the Group applied accounting policy in accordance with the International Financial Reporting Interpretation Committee(IFRIC) agenda decision over K-IFRS No.1019(Employee benefits). However, please note that the financial information for the past period contained herein has not been restated retrospectively.
5. As Prudential Life Insurance became wholly-owned subsidiary of the Group as of August 31, 2020, the financial results have been fully consolidated in the Group’s financial statements since September, 2020.
6. Former KB Life Insurance was merged with and into Prudential Life Insurance(the surviving entity) as of January 1, 2023, which had been renamed as “KB Life Insurance Co., Ltd.” prior to the merger.
7. On June 30, 2023, KB Financial Group sold 100% of the shares of KB Credit Information, a former first-tier subsidiary of the Group, to KB Kookmin Card. Consequently, KB Credit Information became a second-tier subsidiary of the Group.
8. From 4Q23, the Group applied Variable Fee Approach Model in accordance with Financial Supervisory Service’s guidelines on actuarial assumptions, and financial results from 1Q23 to 3Q23 presented herein have been restated retrospectively.
9. Total may not sum due to rounding.

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(bn Won)	2Q24	3Q24	4Q24	1Q25	2Q25	3Q25	4Q25	1Q26	2Q26(E)
KB Financial Group									
Total Assets	742,227.2	745,331.1	757,845.5	770,327.1	780,622.7	796,063.2	797,923.0	829,740.8	866,889.3
Total Liabilities	682,577.0	685,502.2	698,030.4	710,192.4	719,668.7	734,692.1	737,093.0	768,600.7	804,187.5
Total Equity	59,650.2	59,828.9	59,815.2	60,134.8	60,953.9	61,371.1	60,830.0	61,140.1	62,701.8
Net Income	1,710.9	1,601.8	659.8	1,699.1	1,747.6	1,655.2	738.8	1,916.5	2,010.5
Net Income (attributable to controlling interests)	1,732.4	1,619.7	684.1	1,697.3	1,738.4	1,686.0	711.5	1,892.4	1,992.2
Total Asset including AUM ¹⁾	1,336,394.2	1,354,088.1	1,365,229.9	1,388,511.0	1,439,950.9	1,519,910.3	1,516,404.1	1,600,249.9	1,719,205.2
(AUM)	594,167.0	608,757.0	607,384.4	618,183.9	659,329.0	723,839.8	718,481.1	770,509.1	852,316.0
Total Assets by Subsidiaries									
KB Kookmin Bank	552,016.9	552,259.6	562,887.2	569,749.9	574,607.1	582,774.7	584,935.0	605,312.2	626,871.1
KB Securities	62,495.2	63,200.1	63,384.4	67,015.2	71,121.9	75,785.8	76,461.4	88,643.8	102,789.3
KB Insurance	38,007.9	39,004.7	40,776.4	42,032.3	42,708.8	43,474.9	45,377.6	44,453.5	44,637.4
KB Kookmin Card	29,688.5	31,111.5	30,541.6	29,806.5	29,363.1	30,482.0	30,235.7	30,444.3	31,285.0
KB Life Insurance	32,683.8	33,581.4	34,047.6	35,360.6	35,770.1	36,173.1	35,585.9	34,967.3	35,190.1
KB Asset Management	350.2	384.6	414.9	382.0	443.9	479.2	697.4	473.9	533.5
KB Capital	17,434.0	18,038.1	18,115.5	17,820.5	18,035.2	18,229.9	18,163.1	18,830.2	18,611.3
KB Real Estate Trust	1,148.3	1,079.3	1,113.5	1,064.2	1,156.1	1,169.3	1,124.0	1,140.5	1,333.4
KB Savings Bank	2,571.0	2,519.2	2,575.7	2,409.2	2,355.6	2,481.0	2,219.8	2,286.8	2,264.8
KB Investment	1,533.5	1,523.2	1,529.8	1,489.3	1,497.3	1,529.8	1,676.0	1,729.2	1,813.2
KB Data Systems	61.6	65.1	62.3	64.0	69.3	80.9	85.3	82.7	83.8
Total Equity by Subsidiaries									
KB Kookmin Bank	36,855.1	37,316.4	38,027.3	37,418.9	38,552.7	39,614.8	38,955.6	39,057.4	38,773.5
KB Securities	6,669.2	6,824.0	6,886.0	6,768.0	6,896.0	7,015.6	6,889.0	7,866.9	8,209.9
KB Insurance	5,816.4	5,889.1	5,794.0	5,183.7	5,504.3	5,620.1	5,652.1	5,871.7	6,256.5
KB Kookmin Card	5,151.0	5,260.7	5,304.8	5,381.8	5,451.0	5,559.1	5,637.8	5,579.4	5,700.1
KB Life Insurance	3,176.9	3,055.8	3,063.2	2,703.1	2,823.3	2,860.4	2,790.0	2,916.0	2,865.5
KB Asset Management	261.4	285.9	294.7	290.6	345.8	371.2	395.0	368.6	418.1
KB Capital	2,384.7	2,440.6	2,461.3	2,525.0	2,571.2	2,637.5	2,679.5	2,627.5	2,634.8
KB Real Estate Trust	350.2	516.4	485.6	490.8	457.1	457.7	394.0	399.3	383.6
KB Savings Bank	196.9	194.4	182.2	188.4	183.3	179.9	177.3	170.4	175.1
KB Investment	283.7	288.7	283.9	289.9	286.9	295.2	341.9	347.2	364.7
KB Data Systems	21.8	22.9	22.1	24.7	26.5	29.2	30.0	31.0	33.8

(bn Won)	2Q24	3Q24	4Q24	1Q25	2Q25	3Q25	4Q25	1Q26	2Q26(E)
Net Income by Subsidiaries									
KB Kookmin Bank	1,116.4	1,112.0	633.9	1,026.4	1,161.2	1,176.9	487.7	1,101.0	1,124.4
KB Securities	178.1	170.7	38.9	179.9	159.0	157.8	177.2	347.8	448.5
KB Insurance	281.6	168.8	99.3	313.5	244.6	208.8	11.3	200.7	278.1
KB Kookmin Card	116.6	114.7	32.3	84.5	96.8	99.3	49.6	107.5	111.4
KB Life Insurance	73.5	48.5	-29.9	60.7	55.8	54.0	-31.2	75.3	66.3
KB Asset Management	15.2	24.7	8.0	15.7	55.8	25.2	23.5	33.2	49.9
KB Capital	75.6	58.5	26.3	69.4	54.7	70.4	40.7	72.8	65.3
KB Real Estate Trust	-58.9	19.7	-27.2	8.6	-30.5	4.0	-60.8	8.6	-161.7
KB Savings Bank	-8.1	-2.5	-12.1	6.2	-5.3	-3.4	-2.3	-6.8	4.7
KB Investment	6.2	5.0	-4.8	6.0	-3.0	8.2	46.7	5.3	17.5
KB Data Systems	0.4	1.0	0.2	2.7	1.9	2.5	0.5	1.0	2.4

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

From 2026, AUM calculation methodology(including incorporation of retirement pension and entrusted assets, etc.), and the figures from 2021 to 2025 presented have been restated retrospectively

Key Financial Indicators

KB Financial Group	2Q24	3Q24	4Q24	1Q25	2Q25	3Q25	4Q25	1Q26	2Q26(E)
ROA (Quarterly)	0.93%	0.86%	0.35%	0.90%	0.90%	0.83%	0.37%	0.96%	0.95%
ROA (Cumulative)	0.76%	0.80%	0.68%	0.90%	0.90%	0.88%	0.75%	0.96%	0.95%
ROE (Quarterly) ¹⁾	13.48%	12.31%	5.15%	13.04%	13.08%	12.31%	5.16%	13.94%	14.26%
ROE (Cumulative) ¹⁾	10.80%	11.30%	9.74%	13.04%	13.03%	12.78%	10.84%	13.94%	14.09%
Basic EPS (Won, Quarterly)	4,417	4,144	1,683	4,429	4,603	4,472	1,850	5,165	5,545
Basic EPS (Won, Cumulative)	7,023	11,165	12,880	4,429	9,031	13,531	15,437	5,165	10,669
BPS (Won) ²⁾	144,321	147,057	147,644	151,368	155,163	157,435	157,199	161,461	166,576
NIM (Quarterly)	2.08%	1.95%	1.98%	2.01%	1.96%	1.96%	1.95%	1.99%	1.94%
NIM (Cumulative)	2.10%	2.05%	2.03%	2.01%	1.98%	1.97%	1.97%	1.99%	1.97%
CIR (Quarterly)	35.8%	36.6%	56.4%	35.3%	38.6%	38.0%	45.7%	35.4%	36.9%
CIR (Cumulative)	36.4%	36.5%	40.7%	35.3%	36.9%	37.2%	39.4%	35.4%	36.2%
Credit Cost Ratio (Quarterly)	0.43%	0.43%	0.48%	0.54%	0.55%	0.30%	0.52%	0.40%	0.38%
Credit Cost Ratio (Cumulative)	0.41%	0.41%	0.43%	0.54%	0.54%	0.46%	0.48%	0.40%	0.39%
NPL Ratio	0.68%	0.68%	0.65%	0.76%	0.72%	0.70%	0.63%	0.73%	0.67%
NPL Coverage Ratio(New) ³⁾	148.4%	145.6%	150.9%	133.1%	138.5%	133.4%	148.3%	127.1%	135.4%
NPL Coverage Ratio(Old) ⁴⁾	241.6%	238.5%	250.9%	216.7%	226.0%	226.5%	248.3%	215.7%	231.0%
BIS Ratio	16.63%	16.74%	16.43%	16.58%	16.40%	16.27%	16.20%	15.76%	15.91%
CET 1 Ratio	13.60%	13.84%	13.53%	13.70%	13.77%	13.83%	13.82%	13.64%	13.74%

Key Financial Indicators

KB Kookmin Bank	2Q24	3Q24	4Q24	1Q25	2Q25	3Q25	4Q25	1Q26	2Q26(E)
ROA (Quarterly)	0.80%	0.77%	0.44%	0.73%	0.81%	0.81%	0.33%	0.75%	0.73%
ROA (Cumulative)	0.54%	0.62%	0.57%	0.73%	0.77%	0.78%	0.67%	0.75%	0.74%
ROE (Quarterly)	12.46%	11.97%	6.71%	11.06%	12.28%	11.97%	4.93%	11.46%	11.60%
ROE (Cumulative)	8.38%	9.60%	8.86%	11.06%	11.63%	11.73%	10.02%	11.46%	11.54%
NIM (Quarterly)	1.84%	1.71%	1.72%	1.76%	1.73%	1.74%	1.75%	1.77%	1.74%
NIM (Cumulative)	1.85%	1.81%	1.78%	1.76%	1.74%	1.74%	1.74%	1.77%	1.76%
CIR (Quarterly)	39.7%	37.2%	57.6%	38.8%	37.1%	39.7%	47.39%	37.45%	41.24%
CIR (Cumulative)	40.0%	39.0%	43.3%	38.8%	37.9%	38.5%	40.77%	37.45%	39.35%
NPL Ratio	0.37%	0.37%	0.32%	0.40%	0.35%	0.35%	0.28%	0.34%	0.28%
NPL Coverage Ratio(New) ³⁾	178.9%	179.4%	202.5%	168.9%	189.1%	174.0%	206.01%	168.54%	197.32%
NPL Coverage Ratio(Old) ⁴⁾	320.1%	318.7%	361.1%	298.9%	336.8%	330.4%	403.13%	332.75%	397.38%
BIS Ratio	17.80%	18.19%	17.31%	17.56%	17.92%	17.91%	17.28%	17.10%	16.71%
CET 1 Ratio	14.71%	15.35%	14.50%	14.91%	15.35%	15.48%	14.91%	14.93%	14.65%
Loan to Deposit Ratio ⁵⁾	98.3%	98.9%	98.8%	98.5%	98.4%	98.6%	98.10%	97.91%	98.15%

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

2) Based on TBPS (total equity less non-controlling interest of total equity and less identifiable intangible assets divided by the number of weighted average shares outstanding

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

4) Including reserves for credit losses.

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

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(bn Won)	Jun. 24	Sep. 24	Dec. 24	Mar. 25	Jun. 25	Sep. 25	Dec. 25	Mar. 26	Jun. 26(E)
Total Assets	742,227.2	745,331.1	757,845.5	770,327.1	780,622.7	796,063.2	797,923.0	829,740.8	866,889.3
Cash and due from financial institutions	31,053.1	26,228.9	29,869.1	30,657.6	34,118.3	25,270.8	34,776.9	32,538.5	44,618.3
Financial assets at fair value through profit or loss	77,708.7	76,936.0	79,450.1	84,218.3	88,393.9	92,901.0	89,859.4	94,363.7	100,464.0
Derivative financial assets	8,611.0	5,729.4	11,730.8	10,057.0	6,922.9	7,104.3	8,178.1	12,311.5	12,967.5
Financial investments	128,820.8	127,271.5	131,009.5	130,499.4	130,061.2	132,056.1	134,989.8	135,187.5	137,203.0
Loans	455,873.4	466,006.6	472,071.8	474,870.5	478,247.4	486,519.7	491,978.0	494,353.2	505,399.0
(Reserves for loan losses)	-5,463.1	-5,451.1	-5,633.4	-5,766.6	-5,685.9	-5,547.4	-5,406.2	-5,568.5	-5,513.7
Investments in associates	705.7	734.6	947.4	865.7	945.5	1,126.8	1,137.2	1,023.1	1,041.0
Insurance contract assets	294.9	312.8	276.2	301.2	347.3	362.1	271.2	364.9	379.0
Reinsurance contract assets	1,526.8	1,503.7	1,497.1	1,603.6	1,528.0	1,604.3	1,515.9	1,443.9	1,369.6
Tangible assets	9,382.3	9,287.2	9,286.0	9,435.7	8,674.6	8,271.5	8,627.1	8,630.6	8,781.7
Goodwill & Intangible assets	2,034.9	1,971.1	1,966.7	1,925.3	1,817.7	1,783.8	1,609.4	1,589.5	1,595.3
Current income tax assets	295.1	315.2	339.9	329.0	344.1	367.4	388.6	419.7	447.3
Deferred income tax assets	275.3	162.2	278.8	231.8	167.6	195.1	193.0	196.2	183.9
Other assets	25,645.2	28,871.9	19,122.1	25,332.0	29,054.1	38,500.3	24,398.4	47,318.5	52,439.7
Total Liabilities	682,577.0	685,502.2	698,030.4	710,192.4	719,668.7	734,692.1	737,093.0	768,600.7	804,187.5
Financial liabilities at fair value through profit or loss	10,792.2	10,197.6	10,720.2	10,904.6	10,286.3	10,344.3	11,320.6	11,490.9	11,526.6
Deposits	420,217.9	423,538.4	435,687.5	434,357.3	442,086.6	448,711.8	462,396.9	469,092.8	486,343.2
Debts	67,079.7	64,811.8	68,077.4	69,151.2	69,921.3	68,790.2	70,728.6	71,315.7	77,908.0
Debentures	72,147.8	72,372.0	76,171.3	75,289.0	74,120.2	77,185.5	80,049.3	79,519.6	80,462.8
Insurance contract liabilities	53,017.9	55,261.0	55,863.7	59,243.2	58,839.9	59,014.1	56,790.0	54,428.5	53,359.4
Reinsurance contract liabilities	38.9	39.6	56.3	64.6	63.3	72.5	59.6	52.1	37.2
Derivative financial liabilities	8,454.7	5,336.3	11,783.5	10,152.2	6,332.3	6,804.6	8,234.3	12,108.2	13,391.2
Net defined benefit liabilities	77.2	84.9	100.2	104.5	97.1	89.4	100.1	85.4	89.9
Provisions	1,728.3	1,192.4	927.6	859.4	919.4	862.0	1,264.4	1,353.8	1,375.2
Accrued expenses payables	6,773.6	7,324.4	6,998.7	6,832.9	7,106.0	7,357.7	6,860.7	6,578.1	6,869.6
Other liabilities	42,248.8	45,343.8	31,644.0	43,233.5	49,896.3	55,460.0	39,288.5	62,575.6	72,824.4
Total Equity	59,650.2	59,828.9	59,815.2	60,134.8	60,953.9	61,371.1	60,830.0	61,140.1	62,701.8
Share capital	2,090.6	2,090.6	2,090.6	2,090.6	2,090.6	2,090.6	2,090.6	2,090.6	2,090.6
Hybrid financial instrument	5,082.6	5,082.6	5,082.6	5,486.6	5,162.5	4,793.4	4,359.4	3,940.3	4,206.7
Capital surplus	16,646.1	16,617.9	16,646.7	16,603.2	16,645.9	16,623.2	16,633.5	9,102.7	9,127.5
Accumulated other comprehensive income	694.4	509.5	497.0	-401.6	-277.0	-450.6	-467.5	-496.6	-487.3
Retained earnings	33,717.9	34,473.5	34,808.2	36,156.4	36,688.9	37,992.1	38,333.7	46,394.6	46,129.3
Treasury shares	-1,251.2	-906.7	-1,236.1	-1,700.2	-1,241.5	-1,466.4	-1,901.5	-1,682.7	-176.0
Non-controlling interest	2,669.8	1,961.5	1,926.2	1,899.8	1,884.5	1,788.8	1,781.8	1,791.2	1,811.0

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(bn Won)	2Q24	3Q24	4Q24	1Q25	2Q25	3Q25	4Q25	1Q26	2Q26(E)
Net interest income	3,226.3	3,187.6	3,242.9	3,262.2	3,106.5	3,336.2	3,368.2	3,334.8	3,143.5
Net fee and commission income	919.6	942.7	997.2	934.0	1,032.0	986.4	1,145.9	1,359.3	1,601.9
Net other operating income(expenses)	303.5	384.0	-577.7	358.0	399.3	29.3	-12.8	291.6	376.4
Gross operating income	4,449.4	4,514.3	3,662.4	4,554.2	4,537.8	4,351.9	4,501.3	4,985.7	5,121.8
General & administrative expenses	1,593.9	1,650.8	2,065.7	1,605.6	1,749.7	1,652.4	2,056.9	1,764.9	1,889.5
Operating profit before provision for credit losses	2,855.5	2,863.5	1,596.7	2,948.6	2,788.1	2,699.5	2,444.4	3,220.8	3,232.3
Provision for credit losses	552.8	498.1	565.1	655.6	655.1	364.5	687.8	493.2	519.8
Net operating profit	2,302.7	2,365.4	1,031.6	2,293.0	2,133.0	2,335.0	1,756.6	2,727.6	2,712.5
Net non-operating profit(loss)	67.0	-73.4	-105.6	13.6	210.1	-73.5	-484.8	-96.4	20.2
Profit before income tax	2,369.7	2,292.0	926.0	2,306.6	2,343.1	2,261.5	1,271.9	2,631.2	2,732.7
Income tax expense	658.8	690.2	266.2	607.5	595.5	606.3	533.1	714.7	722.2
Profit for the period	1,710.9	1,601.8	659.8	1,699.1	1,747.6	1,655.2	738.8	1,916.5	2,010.5
Profit attributable to non-controlling interests	-21.5	-17.9	-24.3	1.8	9.2	-30.8	27.3	24.1	18.3
Profit attributable to shareholders of the parent company	1,732.4	1,619.7	684.1	1,697.3	1,738.4	1,686.0	711.5	1,892.4	1,992.2

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Group Interest Income

(bn Won)	2Q24	3Q24	4Q24	1Q25	2Q25	3Q25	4Q25	1Q26	2Q26(E)
Interest Income	7,611.3	7,637.7	7,628.8	7,454.9	7,284.7	7,194.9	7,221.6	7,159.7	7,352.1
Due from financial institutions	112.9	93.5	98.0	94.2	84.5	90.5	90.3	91.8	99.7
Financial investments	1,341.4	1,357.9	1,348.9	1,333.1	1,303.3	1,307.9	1,344.4	1,339.1	1,410.4
Loans	5,998.7	6,035.6	6,003.8	5,854.2	5,718.1	5,622.9	5,602.8	5,556.7	5,660.0
Insurance contract liabilities interest	7.7	7.7	8.0	10.1	9.1	8.9	9.1	11.5	10.2
Others	150.6	143.0	170.1	163.3	169.7	164.7	175.0	160.6	171.8
Interest Expense	4,385.0	4,450.1	4,385.9	4,192.7	4,178.2	3,858.7	3,853.4	3,824.9	4,208.6
Deposits	2,562.9	2,614.8	2,569.6	2,432.3	2,325.9	2,184.6	2,155.1	2,104.0	2,265.4
Debts & debentures	1,285.6	1,329.1	1,295.4	1,241.0	1,214.2	1,164.8	1,157.2	1,152.1	1,211.6
Insurance contract liabilities interest	372.1	368.0	360.5	382.1	373.3	373.4	375.7	403.1	408.7
Others	164.4	138.2	160.4	137.3	264.8	135.9	165.4	165.7	322.9
Net Interest Income	3,226.3	3,187.6	3,242.9	3,262.2	3,106.5	3,336.2	3,368.2	3,334.8	3,143.5

Group Net Interest Margin(NIM)¹⁾

	2Q24	3Q24	4Q24	1Q25	2Q25	3Q25	4Q25	1Q26	2Q26(E)
NIM (Quarterly)	2.08%	1.95%	1.98%	2.01%	1.96%	1.96%	1.95%	1.99%	1.94%
NIM (Cumulative)	2.10%	2.05%	2.03%	2.01%	1.98%	1.97%	1.97%	1.99%	1.97%

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

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

(bn Won)	2Q24	3Q24	4Q24	1Q25	2Q25	3Q25	4Q25	1Q26	2Q26(E)
Interest earning assets	494,330.8	504,009.5	509,728.5	513,931.0	515,654.2	514,855.1	526,723.7	529,992.5	538,117.0
Interest earned on the assets ²⁾	5,863.8	5,870.7	5,841.3	5,653.7	5,492.1	5,365.5	5,380.9	5,320.5	5,443.9
Yield	4.77%	4.63%	4.56%	4.46%	4.27%	4.13%	4.05%	4.07%	4.06%
Interest bearing liabilities	480,464.3	490,241.5	494,689.8	499,354.7	502,017.3	499,398.4	511,638.2	515,182.4	526,071.1
Interest paid on the liabilities ³⁾	3,308.3	3,395.6	3,308.5	3,110.0	2,977.3	2,819.7	2,789.2	2,722.8	2,837.0
Yield	2.77%	2.76%	2.66%	2.53%	2.38%	2.24%	2.16%	2.14%	2.16%
Interest spread	2.00%	1.88%	1.90%	1.94%	1.89%	1.89%	1.89%	1.93%	1.89%
Net Interest Margin	2.08%	1.95%	1.98%	2.01%	1.96%	1.96%	1.95%	1.99%	1.94%

1) Bank NIM + Card NIM.

2) Interest income - credit guarantee fee.

3) Interest expense + deposit insurance fee.

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

(bn Won)	2Q24	3Q24	4Q24	1Q25	2Q25	3Q25	4Q25	1Q26	2Q26(E)
Interest earning assets	499,437.6	509,240.7	514,989.2	519,257.0	521,135.5	520,383.5	532,367.1	535,637.8	543,930.0
Interest earned on the assets ²⁾	6,309.5	6,327.9	6,287.5	6,066.0	5,899.0	5,779.5	5,803.1	5,741.1	5,862.0
Yield	5.08%	4.94%	4.86%	4.74%	4.54%	4.41%	4.32%	4.35%	4.32%
Interest bearing liabilities	480,464.3	490,241.5	494,689.8	499,354.6	502,017.3	499,398.4	511,638.2	515,182.4	526,071.1
Interest paid on the liabilities ³⁾	3,308.3	3,395.6	3,308.5	3,110.0	2,977.3	2,819.7	2,789.2	2,722.8	2,837.0
Yield	2.77%	2.76%	2.66%	2.53%	2.38%	2.24%	2.16%	2.14%	2.16%
Interest spread	2.31%	2.19%	2.20%	2.21%	2.16%	2.17%	2.16%	2.20%	2.16%
Net Interest Margin	2.42%	2.29%	2.30%	2.31%	2.25%	2.26%	2.25%	2.29%	2.23%

1) Bank NIM + Card NIM.

2) Interest income - credit guarantee fee.

3) Interest expense + deposit insurance fee.

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(bn Won)	2Q24	3Q24	4Q24	1Q25	2Q25	3Q25	4Q25	1Q26	2Q26
Trust Fee	107.0	110.1	108.1	102.3	138.7	132.1	165.0	223.4	335.0
Fee and Commission	812.6	832.6	889.1	831.7	893.3	854.3	980.9	1,135.9	1,266.9
Fees from credit cards	204.1	208.4	210.4	202.1	172.4	173.6	207.1	193.7	192.1
Guarantee fees	28.7	20.8	23.8	24.8	21.8	15.0	20.0	19.3	23.8
Other commissions in Won	524.0	548.8	586.5	540.0	628.1	582.1	662.3	821.1	941.5
Commissions received as agency	42.2	52.1	33.5	52.2	73.1	52.5	41.5	38.3	34.9
Commissions received on represent securities	31.1	32.7	31.2	33.7	36.9	49.0	49.9	61.9	72.8
Commissions received on banking business	47.0	47.3	45.8	48.0	49.7	50.6	50.5	50.6	49.6
Commissions received on securities business	147.6	145.4	195.6	156.2	172.4	192.6	252.8	432.5	568.4
Others	256.1	271.3	280.4	249.9	296.0	237.4	267.6	237.8	215.8
Other commissions in foreign currency	55.9	54.6	68.4	64.8	71.0	83.6	91.5	101.8	109.5
Net Fee and Commission Income	919.6	942.7	997.2	934.0	1,032.0	986.4	1,145.9	1,359.3	1,601.9

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(bn Won)	2Q24	3Q24	4Q24	1Q25	2Q25	3Q25	4Q25	1Q26	2Q26(E)
Net gain/loss on securities	645.9	408.6	73.7	898.4	1,062.2	880.2	1,200.1	1,242.4	7,407.0
Net gain/loss on FVPL securities ²⁾	611.7	455.3	122.0	748.9	1,007.1	817.0	1,218.9	1,143.9	7,368.0
Net gain/loss on FVOCI securities ³⁾	34.2	-46.7	-48.3	149.5	55.1	63.2	-18.8	98.5	39.0
Net gain/loss on sales	20.0	-67.0	-70.5	98.0	26.5	26.8	-51.3	30.3	-2.4
Impairment loss	0.0	0.1	-0.1	0.0	0.0	0.0	0.0	0.1	0.0
Others	14.2	20.2	22.3	51.5	28.6	36.4	32.5	68.1	41.4
Net gain/loss on derivatives & foreign currency translation	-12.0	201.4	-67.8	-221.9	23.7	-155.1	-135.2	-329.5	-4,948.1
Net other insurance finance income	-224.4	16.5	-83.8	-139.6	-273.6	-279.5	-334.0	-354.3	-1,642.3
Insurance service result	492.0	359.3	255.4	437.8	412.0	323.3	130.3	343.6	412.1
Other operating income	-598.0	-601.8	-755.2	-616.7	-825.0	-739.6	-874.0	-610.6	-852.3
Deposit insurance fees & credit guarantee fees	-274.9	-282.5	-285.3	-289.5	-296.6	-296.6	-303.3	-305.9	-313.4
Net gain/loss on sale of loans	17.3	-12.1	-36.5	10.1	-103.1	-105.7	-191.2	22.6	-74.6
Others	-340.4	-307.2	-433.4	-337.3	-425.3	-337.3	-379.5	-327.3	-464.3
Net other operating income	303.5	384.0	-577.7	358.0	399.3	29.3	-12.8	291.6	376.4

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

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

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(bn Won)	2Q24	3Q24	4Q24	1Q25	2Q25	3Q25	4Q25	1Q26	2Q26(E)
Provision for loan losses	560.7	513.6	752.1	661.4	659.2	385.0	687.2	499.4	516.1
Provision for acceptances and guarantees	-11.5	-0.3	-141.5	-6.4	3.0	-1.3	-2.0	-0.3	1.7
Provision for undrawn commitments	5.6	-17.0	-60.6	0.2	-8.4	-16.6	2.2	-7.0	1.9
Provision for financial guarantees & contracts	-2.0	1.8	15.1	0.4	1.3	-2.6	0.4	1.1	0.1
Provision for Credit Losses	552.8	498.1	565.1	655.6	655.1	364.5	687.8	493.2	519.8

Group Credit Cost Ratio¹⁾

(bn Won)	2Q24	3Q24	4Q24	1Q25	2Q25	3Q25	4Q25	1Q26	2Q26(E)
Total Outstanding Credit	452,159.5	462,571.1	469,864.0	469,840.3	473,021.3	478,625.7	484,213.7	490,495.5	499,486.1
Household	189,700.9	194,155.3	194,564.6	196,925.1	199,421.4	200,754.4	202,290.8	202,459.8	204,529.7
Corporate	235,396.1	240,228.6	246,840.8	245,012.5	245,703.6	249,600.8	253,260.3	259,366.1	266,054.6
Credit Card	27,062.5	28,187.3	28,458.5	27,902.7	27,896.3	28,270.5	28,662.6	28,669.6	28,901.7
Provision for Loan Losses	479.0	494.2	564.2	625.0	645.4	365.7	633.8	478.3	468.4
Household	126.7	156.3	139.2	115.2	133.0	121.4	92.5	103.5	142.4
Corporate	159.1	152.2	243.2	261.0	399.3	143.4	371.7	181.5	175.7
Credit Card	193.2	185.7	181.8	248.8	113.1	100.9	169.6	193.3	150.3
Quarterly Credit Cost	0.43%	0.43%	0.48%	0.54%	0.55%	0.30%	0.52%	0.40%	0.38%
Household	0.27%	0.32%	0.28%	0.24%	0.27%	0.24%	0.18%	0.21%	0.28%
Corporate	0.27%	0.25%	0.40%	0.43%	0.65%	0.23%	0.59%	0.29%	0.27%
Credit Card	2.88%	2.67%	2.55%	3.58%	1.63%	1.43%	2.36%	2.74%	2.09%
Cumulative Credit Cost	0.41%	0.41%	0.43%	0.54%	0.54%	0.46%	0.48%	0.40%	0.39%
Household	0.22%	0.25%	0.26%	0.24%	0.25%	0.25%	0.23%	0.21%	0.24%
Corporate	0.29%	0.27%	0.31%	0.43%	0.54%	0.44%	0.47%	0.29%	0.28%
Credit Card	2.75%	2.72%	2.68%	3.58%	2.60%	2.20%	2.24%	2.74%	2.41%

1) Based on simple arithmetic sum of subsidiaries

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(bn Won)	2Q24	3Q24	4Q24	1Q25	2Q25	3Q25	4Q25	1Q26	2Q26(E)
Employee Benefits	928.4	979.8	1,292.8	969.3	1,059.3	993.5	1,293.4	1,083.6	1,173.2
Post-employment benefits	52.4	49.9	53.8	53.3	59.7	56.6	60.3	55.5	57.3
Termination benefits	0.4	0.5	303.4	2.0	0.9	1.0	259.1	1.5	1.0
Salaries & employee benefits	693.1	719.1	725.0	691.6	799.4	728.4	766.8	821.2	850.5
Others	182.5	210.4	210.6	222.4	199.3	207.5	207.1	205.4	264.3
Depreciation and Amortization	226.8	232.2	240.4	223.9	223.2	228.1	239.5	215.7	216.8
Tangible assets	133.9	139.4	147.7	138.6	139.2	144.3	152.5	133.7	133.0
Intangible assets	92.4	92.3	92.0	85.3	84.0	83.8	87.1	82.0	83.8
Others	0.6	0.6	0.6	0.0	0.0	0.0	0.0	0.0	0.0
Other General and Administrative Expenses	438.7	438.8	532.5	412.4	467.2	430.8	524.0	465.6	499.5
Occupancy, furniture & equipment expenses	354.9	368.8	460.7	337.1	370.9	353.5	467.2	349.4	348.4
Taxes	83.7	70.0	71.8	75.3	96.3	77.3	56.8	116.2	151.2
General & Administrative Expenses	1,593.9	1,650.8	2,065.7	1,605.6	1,749.7	1,652.4	2,056.9	1,764.9	1,889.5

Cost to Income Ratio (CIR)

(bn Won)	2Q24	3Q24	4Q24	1Q25	2Q25	3Q25	4Q25	1Q26	2Q26(E)
Gross operating income	4,449.4	4,514.3	3,662.4	4,554.2	4,537.8	4,351.9	4,501.3	4,985.7	5,121.8
General & administrative expenses	1,593.9	1,650.8	2,065.7	1,605.6	1,749.7	1,652.4	2,056.9	1,764.9	1,889.5
Quarterly CIR	35.8%	36.6%	56.4%	35.3%	38.6%	38.0%	45.7%	35.4%	36.9%
Cumulative CIR	36.4%	36.5%	40.7%	35.3%	36.9%	37.2%	39.3%	38.5%	36.2%

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(bn Won)	Jun. 24	Sep. 24	Dec. 24	Mar. 25	Jun. 25	Sep. 25	Dec. 25	Mar. 26	Jun. 26
Total Outstanding Credits	452,159.5	462,571.1	469,864.0	469,840.3	473,021.3	478,625.7	484,213.7	490,495.5	499,486.1
Normal	444,760.6	455,175.6	462,365.3	462,181.0	465,538.5	471,108.8	476,987.4	483,037.0	491,983.7
Precautionary	4,307.0	4,265.0	4,459.6	4,100.8	4,096.0	4,182.2	4,163.5	3,878.6	4,142.8
Substandard	1,721.3	1,714.7	1,595.1	1,641.3	1,562.1	1,542.9	1,378.4	1,794.7	1,649.6
Doubtful	883.8	980.7	1,021.7	1,282.6	1,268.0	1,293.3	1,010.6	978.0	903.7
Estimated Loss	486.8	435.1	422.3	634.6	556.7	498.5	673.8	807.2	806.2
NPL (A)	3,092.0	3,130.5	3,039.1	3,558.5	3,386.8	3,334.6	3,062.8	3,579.9	3,359.5
NPL Ratio	0.68%	0.68%	0.65%	0.76%	0.72%	0.70%	0.63%	0.73%	0.67%
Loan loss reserves ²⁾ (B)	4,588.3	4,557.4	4,585.0	4,735.3	4,690.0	4,447.7	4,543.1	4,550.5	4,548.3
Reserves for credit losses (C)	2,883.2	2,909.4	3,038.9	2,977.2	2,964.9	3,104.4	3,061.0	3,170.3	3,211.4
NPL Coverage Ratio(New) (B/A)	148.4%	145.6%	150.9%	133.1%	138.5%	133.4%	148.3%	127.1%	135.4%
NPL Coverage Ratio(Old) [(B+C)/A]	241.6%	238.5%	250.9%	216.7%	226.0%	226.5%	248.3%	215.7%	231.0%

1) Based on simple arithmetic sum of each subsidiary's figures (excl. overseas local subsidiaries, overseas equity investments, and SPCs for consolidation, etc.)

2) Allowances for loan losses and acceptances & guarantees

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(bn Won)	Jun. 24	Sep. 24	Dec. 24	Mar. 25	Jun. 25	Sep. 25	Dec. 25	Mar. 26	Jun. 26(E)
Tier 1 Capital	51,437.1	52,322.5	52,477.4	53,730.9	54,397.8	54,867.5	54,292.1	54,412.8	55,599.4
Common Equity Tier 1	45,453.7	46,673.2	46,794.3	47,660.7	48,668.4	49,512.1	49,353.4	49,896.3	50,801.1
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	2,090.6
Capital surplus	13,190.3	13,190.3	13,192.6	13,192.6	13,192.6	13,192.6	13,192.6	5,692.6	5,692.6
Retained earnings	33,819.4	34,569.3	34,808.2	36,156.4	36,688.9	37,992.1	38,333.7	46,394.6	46,129.3
Others	2,970.3	3,016.2	2,715.3	1,309.2	1,935.2	1,514.0	1,072.3	1,231.2	2,772.0
Deductions	-6,616.9	-6,193.1	-6,012.4	-5,088.1	-5,238.9	-5,277.2	-5,335.8	-1,047.1	-1,125.7
Additional Tier 1	5,983.4	5,649.3	5,683.1	6,070.2	5,729.4	5,355.4	4,938.8	4,516.5	4,798.3
Tier 2 Capital	4,147.6	4,119.5	4,372.0	3,936.6	3,571.3	3,401.6	3,553.5	3,240.9	3,216.7
Provisions	829.5	823.8	924.2	801.2	821.9	795.0	1,004.8	938.6	969.5
Subordinated debt(holding company)	400.0	400.0	400.0	326.0	326.0	326.0	326.0	252.0	252.0
Subordinated debt(Kookmin Bank)	2,647.8	2,507.8	2,873.9	2,507.3	2,327.3	2,280.6	2,200.7	2,050.3	1,995.2
Others	270.3	387.9	173.9	302.1	96.1	0.0	21.9	0.0	0.0
Total BIS Capital	55,584.7	56,442.0	56,849.4	57,667.5	57,969.1	58,269.1	57,845.6	57,653.7	58,816.1
Risk Weighted Assets	334,175.0	337,206.6	345,980.6	347,855.2	353,481.0	358,041.7	356,995.7	365,764.0	369,750.1
BIS Capital Ratio	16.63%	16.74%	16.43%	16.58%	16.40%	16.27%	16.20%	15.76%	15.91%
Tier 1	15.39%	15.52%	15.17%	15.45%	15.39%	15.32%	15.21%	14.88%	15.04%
Common Equity Tier 1	13.60%	13.84%	13.53%	13.70%	13.77%	13.83%	13.82%	13.64%	13.74%
Tier 2	1.24%	1.22%	1.26%	1.13%	1.01%	0.95%	1.00%	0.89%	0.87%

1) Based on BASEL III (calculated in accordance with the early adoption of Basel III Credit Risk Framework from September 2020)

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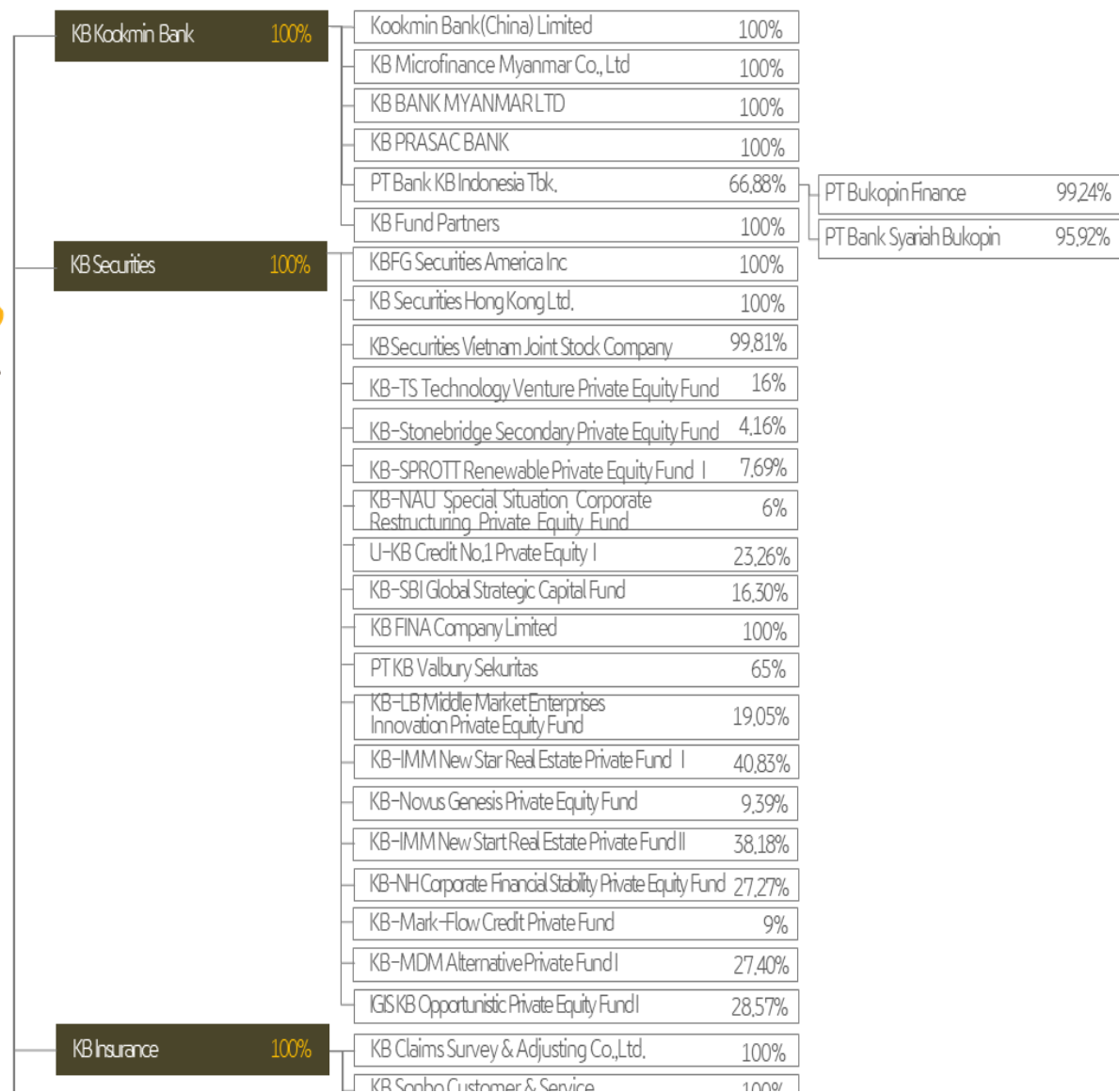
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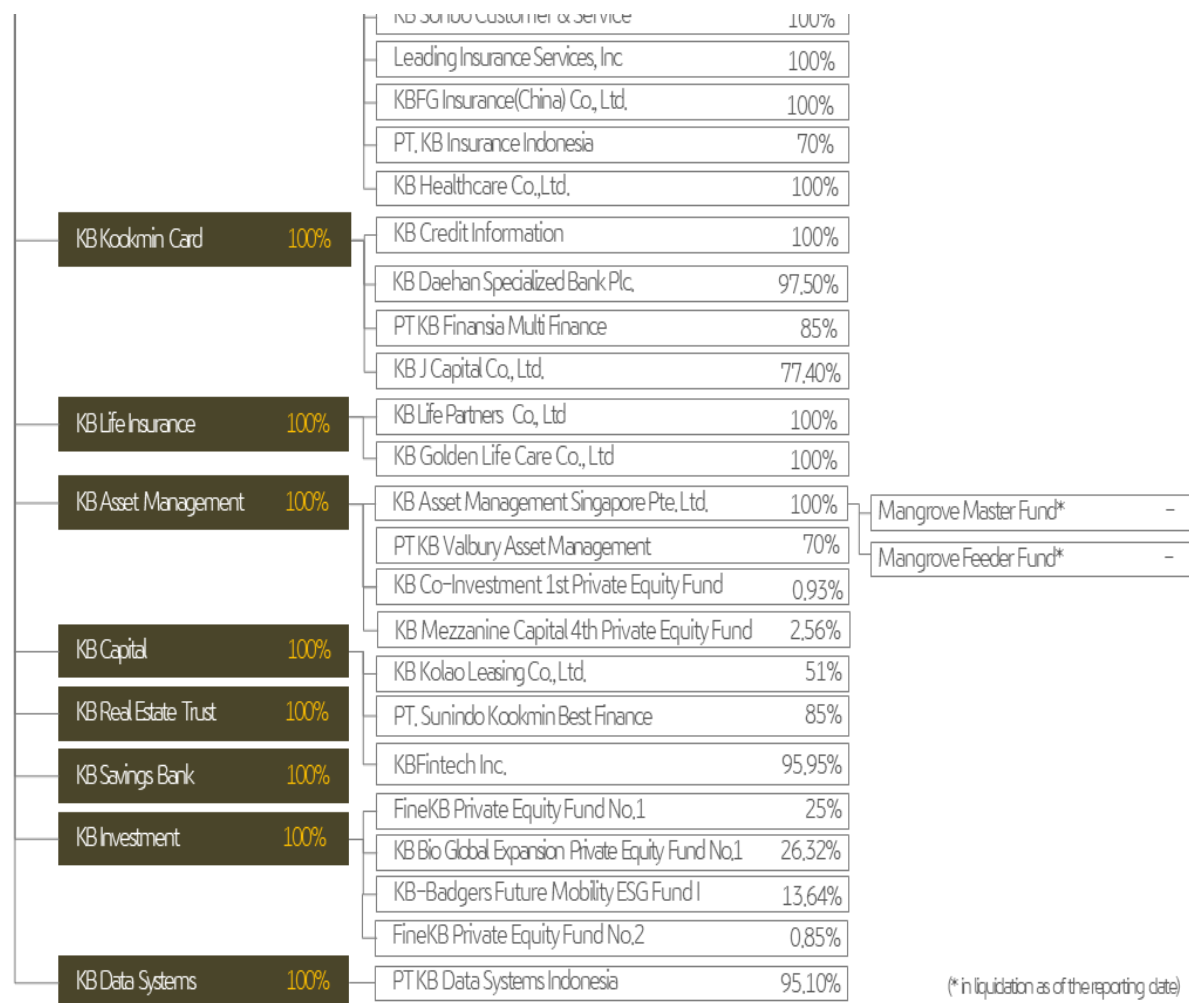
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	Jun. 24	Sep. 24	Dec. 24	Mar. 25	Jun. 25	Sep. 25	Dec. 25	Mar. 26	Jun. 26
KB Financial Group Inc. (holding company)	151	151	150	152	153	156	155	148	147
KB Kookmin Bank	13,274	13,430	13,509	12,824	12,894	12,849	12,930	12,337	12,295
KB Securities	2,868	2,892	2,894	2,790	2,815	2,801	2,816	2,791	2,803
KB Insurance	2,922	2,823	2,856	2,845	2,877	2,873	2,870	2,863	2,865
KB Kookmin Card	1,486	1,484	1,479	1,425	1,428	1,429	1,414	1,394	1,391
KB Life Insurance	668	664	664	664	663	647	645	641	644
KB Asset Management	329	317	313	298	284	277	269	263	252
KB Capital	544	546	547	554	554	552	552	548	546
KB Real Estate Trust	180	178	172	161	162	160	154	148	145
KB Savings Bank	149	152	156	156	156	154	152	152	151
KB Investment	66	66	65	61	27	26	26	23	23
KB Data Systems	581	578	587	589	583	584	577	577	574
Total	23,218	23,281	23,392	22,519	22,596	22,508	22,560	21,885	21,836

KB Kookmin Bank

	Jun. 24	Sep. 24	Dec. 24	Mar. 25	Jun. 25	Sep. 25	Dec. 25	Mar. 26	Jun. 26
Directors	8	8	8	8	8	8	8	8	8
Executive	3	3	3	3	3	3	3	3	3
Non-Executive	5	5	5	5	5	5	5	5	5
Non-Standing	0	0	0	0	0	0	0	0	0
Executive Vice Presidents	37	38	38	28	29	29	29	27	27
Regional Directors	34	35	35	42	41	41	41	39	39
Regular Employees	13,195	13,349	13,428	12,746	12,816	12,771	12,852	12,263	12,221
Total¹⁾	13,269	13,425	13,504	12,819	12,889	12,844	12,925	12,332	12,290

1) Excluding non-executive and non-standing directors

KB Securities

	Jun. 24	Sep. 24	Dec. 24	Mar. 25	Jun. 25	Sep. 25	Dec. 25	Mar. 26	Jun. 26
Directors	53	53	53	53	52	52	52	51	51
Employees	2,815	2,839	2,841	2,737	2,763	2,749	2,764	2,740	2,752
Regular	2,108	2,140	2,140	2,038	2,025	2,010	2,030	2,011	2,006
Contract	707	699	701	699	738	739	734	729	746
Total	2,868	2,892	2,894	2,790	2,815	2,801	2,816	2,791	2,803

KB Insurance

	Jun. 24	Sep. 24	Dec. 24	Mar. 25	Jun. 25	Sep. 25	Dec. 25	Mar. 26	Jun. 26
Senior Management	37	37	37	37	37	37	37	36	36
Employees	2,885	2,786	2,819	2,808	2,840	2,836	2,833	2,827	2,829
Total	2,922	2,823	2,856	2,845	2,877	2,873	2,870	2,863	2,865

KB Kookmin Card

	Jun. 24	Sep. 24	Dec. 24	Mar. 25	Jun. 25	Sep. 25	Dec. 25	Mar. 26	Jun. 26
Senior Management	21	21	21	20	20	21	21	20	20
Employees	1,465	1,463	1,458	1,405	1,408	1,408	1,393	1,374	1,371
Total	1,486	1,484	1,479	1,425	1,428	1,429	1,414	1,394	1,391

KB Life Insurance

	Jun. 24	Sep. 24	Dec. 24	Mar. 25	Jun. 25	Sep. 25	Dec. 25	Mar. 26	Jun. 26
Senior Management	18	18	18	19	19	19	19	19	19
Employees	650	646	646	645	644	628	626	622	626
Total	668	664	664	664	663	647	645	641	644

Branches / ATMs of KB Kookmin Bank

	Jun. 24	Sep. 24	Dec. 24	Mar. 25	Jun. 25	Sep. 25	Dec. 25	Mar. 26	Jun. 26
Regular Branch	703	703	703	618	620	620	620	584	584
Sub-branch	96	97	97	154	153	153	151	187	186
ATM Branch	1,027	1,025	1,029	1,026	1,041	1,059	1,062	1,065	1,077
Total	1,826	1,825	1,829	1,798	1,814	1,832	1,833	1,836	1,847
ATM	4,322	4,293	4,288	4,239	4,210	4,185	4,162	4,120	4,105

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	Long-Term	Short-Term	Outlook	Last Updated
Moody's	A1	Prime-1	Stable	2019.6.24
S&P	A	A-1	Stable	2019.8.26

Note: Ratings for the holding company

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(bn Won)	2Q24	3Q24	4Q24	1Q25	2Q25	3Q25	4Q25	1Q26	2Q26(E)
Net interest income	2,579.9	2,515.8	2,575.3	2,596.7	2,607.6	2,683.1	2,770.4	2,767.6	2,744.3
Net fee and commission income	260.9	273.4	278.2	270.2	301.9	294.4	337.0	373.0	407.8
Net other operating income(expenses)	-173.5	124.6	-407.3	-128.8	96.9	-223.4	-203.0	-268.0	-247.7
Gross operating income	2,667.3	2,913.8	2,446.2	2,738.1	3,006.4	2,754.1	2,904.4	2,872.6	2,904.4
General & administrative expenses	1,058.5	1,082.8	1,409.5	1,063.2	1,115.4	1,094.3	1,376.4	1,075.7	1,197.8
Operating profit before provision for credit losses	1,608.8	1,831.0	1,036.7	1,674.9	1,891.0	1,659.8	1,528.0	1,796.9	1,706.6
Provision for credit losses	187.3	240.8	89.9	286.0	334.6	85.9	326.4	172.0	201.1
Net operating profit	1,421.5	1,590.2	946.8	1,388.9	1,556.4	1,573.9	1,201.6	1,624.9	1,505.5
Net non-operating profit(loss)	89.4	-24.4	-74.8	-14.9	-19.2	5.1	-376.6	-107.2	3.6
Share of profit(loss) of associates	-1.2	3.0	0.1	-6.0	10.8	3.4	67.6	10.5	4.0
Net other non-operating income(expenses)	90.6	-27.4	-74.9	-8.9	-30.0	1.7	-444.2	-117.7	-0.4
Profit before income tax	1,510.9	1,565.8	872.0	1,374.0	1,537.2	1,579.0	825.0	1,517.7	1,509.1
Income tax expense	421.9	493.6	259.1	356.2	385.2	403.6	345.4	417.5	385.1
Profit for the period	1,089.0	1,072.2	612.9	1,017.8	1,152.0	1,175.4	479.6	1,100.2	1,124.0
Profit attributable to non-controlling interests	-27.4	-39.8	-21.0	-8.6	-9.2	-1.5	-8.1	-0.8	-0.4
Profit attributable to shareholders of the parent company	1,116.4	1,112.0	633.9	1,026.4	1,161.2	1,176.9	487.7	1,101.0	1,124.4

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(bn Won)	Jun. 24	Sep. 24	Dec. 24	Mar. 25	Jun. 25	Sep. 25	Dec. 25	Mar. 26	Jun. 26(E)
Total Assets	552,016.9	552,259.6	562,887.2	569,749.9	574,607.1	582,774.7	584,935.0	605,312.2	626,871.1
Cash and due from financial institutions	25,269.3	19,835.7	22,910.1	25,026.5	27,031.1	18,355.7	26,468.7	24,689.7	32,554.5
Financial assets at fair value through profit or loss	20,036.9	20,669.1	22,089.8	25,816.6	28,182.3	28,905.1	26,101.8	27,027.9	26,693.8
Derivative financial assets	7,535.5	4,363.2	10,249.6	8,380.2	5,211.8	5,443.3	6,871.4	9,929.2	10,688.0
Financial investments	82,042.1	78,803.9	81,226.6	77,538.0	75,284.4	76,180.6	79,090.8	80,614.8	83,130.3
Loans	396,538.5	404,938.6	409,867.2	413,457.9	417,139.2	424,219.6	428,818.4	429,459.8	439,794.6
(Allowances for loan losses)	-3,530.9	-3,616.5	-3,717.8	-3,827.1	-3,735.4	-3,652.5	-3,565.1	-3,669.1	-3,601.8
Investments in associates	562.7	574.0	585.5	553.0	575.5	591.6	659.6	646.7	608.7
Tangible assets	4,635.2	4,606.7	4,461.0	4,454.9	4,357.5	4,293.2	4,306.7	4,320.1	4,286.1
Goodwill & Intangible assets	1,005.7	967.7	968.6	950.9	884.6	890.8	726.1	730.3	708.8
Current income tax assets	280.6	295.5	318.8	305.5	322.8	346.6	362.6	385.5	404.8
Deferred income tax assets	252.0	130.2	137.1	121.1	111.9	120.1	143.5	147.5	136.3
Other assets	13,858.4	17,075.0	10,072.9	13,145.3	15,506.0	23,428.1	11,385.4	27,360.7	27,865.2
Total Liabilities	515,161.8	514,943.1	524,859.9	532,331.0	536,054.4	543,159.9	545,979.3	566,254.8	588,097.6
Financial liabilities at fair value through profit or loss	113.2	132.5	159.2	219.5	224.4	305.5	420.3	480.3	400.7
Deposits	407,517.6	411,005.3	421,200.7	421,529.6	425,520.9	429,582.0	440,010.2	444,743.4	457,847.7
Debts	32,927.2	29,473.9	32,226.4	35,079.8	34,717.6	30,142.8	32,545.7	31,094.5	33,530.3
Debentures	33,862.9	33,266.2	34,736.8	33,281.3	32,351.7	34,519.4	36,296.7	35,178.4	35,087.2
Derivative financial liabilities	6,814.7	3,910.7	9,643.1	8,085.1	4,539.4	4,782.4	5,828.3	8,527.5	8,400.6
Net defined benefit liabilities	9.2	10.8	11.3	23.8	8.9	9.0	9.4	9.0	8.5
Provisions	1,202.4	754.3	543.7	519.8	510.9	480.2	796.9	889.1	756.6
Accrued expenses payables	5,740.2	6,180.6	5,735.3	5,650.4	5,882.2	6,136.1	5,542.8	5,389.4	5,751.5
Other liabilities	26,974.4	30,208.8	20,603.4	27,941.7	32,298.4	37,202.5	24,529.0	39,943.2	46,314.4
Total Equity	36,855.1	37,316.4	38,027.3	37,418.9	38,552.7	39,614.8	38,955.6	39,057.4	38,773.5
Share capital	2,021.9	2,021.9	2,021.9	2,021.9	2,021.9	2,021.9	2,021.9	2,021.9	2,021.9
Hybrid financial instrument	1,640.1	1,065.6	1,065.6	1,065.6	1,065.6	1,065.6	1,065.6	1,065.6	1,065.6
Capital surplus	4,735.4	4,650.1	4,650.1	4,650.1	4,650.1	4,650.1	4,650.1	4,650.1	4,650.1
Accumulated other comprehensive income	598.0	668.5	775.7	791.4	792.7	690.8	557.8	499.5	507.3
Retained earnings	27,721.3	28,806.1	29,427.8	28,815.2	29,960.5	31,127.6	30,608.6	30,765.8	30,480.7
Treasury shares	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Non-controlling interest	138.4	104.2	86.2	74.7	61.9	58.8	51.6	54.5	47.9

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(bn Won)	2Q24	3Q24	4Q24	1Q25	2Q25	3Q25	4Q25	1Q26	2Q26(E)
Interest Income	5,804.3	5,815.4	5,759.7	5,603.8	5,476.3	5,366.4	5,415.8	5,343.1	5,482.7
Due from financial institutions	71.2	57.4	60.8	59.4	54.2	50.4	54.2	55.9	54.8
Financial Investments	780.7	787.1	787.6	771.7	746.3	736.0	765.7	775.9	813.7
Loans	4,821.8	4,841.6	4,758.1	4,627.5	4,523.9	4,438.1	4,438.6	4,367.0	4,462.4
Other	130.6	129.3	153.2	145.2	151.9	141.9	157.3	144.3	151.8
Interest Expense	3,224.4	3,299.6	3,184.4	3,007.1	2,868.7	2,683.3	2,645.4	2,575.5	2,738.4
Deposits	2,485.7	2,540.7	2,492.3	2,349.8	2,241.9	2,089.8	2,049.0	1,984.1	2,120.1
Debts & Debentures	629.3	655.2	596.1	568.0	550.4	517.4	518.4	507.5	522.3
Other	109.4	103.7	96.0	89.3	76.4	76.1	78.0	83.9	96.0
Net Interest Income	2,579.9	2,515.8	2,575.3	2,596.7	2,607.6	2,683.1	2,770.4	2,767.6	2,744.3

Bank Net Interest Margin

(bn Won)	2Q24	3Q24	4Q24	1Q25	2Q25	3Q25	4Q25	1Q26	2Q26(E)
NIM (Quarterly)	1.84%	1.71%	1.72%	1.76%	1.73%	1.74%	1.75%	1.77%	1.74%
NIM (Cumulative)	1.85%	1.81%	1.78%	1.76%	1.74%	1.74%	1.74%	1.77%	1.76%

Interest Spread / Margin

(bn Won)	2Q24	3Q24	4Q24	1Q25	2Q25	3Q25	4Q25	1Q26	2Q26(E)
Interest earning assets ¹⁾	470,492.4	480,227.8	485,619.0	490,342.8	492,492.7	491,867.2	503,167.9	506,341.3	514,366.3
Interest earned on the assets ²⁾	5,265.2	5,260.6	5,204.6	5,033.9	4,901.8	4,781.9	4,812.0	4,746.5	4,877.2
Yield	4.50%	4.36%	4.26%	4.16%	3.99%	3.86%	3.79%	3.80%	3.80%
Interest bearing liabilities ¹⁾	458,135.9	468,098.4	472,158.2	477,196.4	480,272.8	477,714.4	489,572.4	493,163.8	503,407.9
Interest paid on the liabilities ³⁾	3,110.2	3,194.5	3,103.3	2,911.3	2,783.1	2,628.2	2,598.1	2,537.5	2,643.0
Yield	2.73%	2.71%	2.61%	2.47%	2.32%	2.18%	2.11%	2.09%	2.11%
Interest spread	1.77%	1.64%	1.65%	1.69%	1.67%	1.67%	1.69%	1.71%	1.70%
Net Interest Margin	1.84%	1.71%	1.72%	1.76%	1.73%	1.74%	1.75%	1.77%	1.74%

1) Average balance based on separate financial statement

2) Interest income - credit guarantee fee

3) Interest expense + deposit insurance fee

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(bn Won)	2Q24	3Q24	4Q24	1Q25	2Q25	3Q25	4Q25	1Q26	2Q26(E)
Trust Fee	45.0	45.3	45.1	46.0	49.2	66.5	83.7	126.2	163.8
Fee and Commission	215.9	228.1	233.1	224.2	252.7	227.9	253.3	246.8	244.0
Fees from credit cards	-11.2	-11.6	-11.2	-9.2	-10.6	-13.2	-11.8	-9.4	-10.1
Guarantee fees	22.3	21.9	23.6	24.8	21.6	14.0	19.7	20.4	21.9
Other commissions in Won	176.4	195.7	197.7	183.6	216.6	191.0	214.0	193.2	196.1
Commissions received as agency	59.7	68.5	62.4	77.8	90.4	70.7	52.2	55.3	49.0
Commissions received on represent securities	24.5	27.9	25.8	26.5	29.4	39.3	42.1	48.7	58.3
Commissions received on banking business	49.6	49.6	48.4	50.4	52.3	53.4	53.1	53.3	52.6
Commissions received on loan business	22.0	19.3	17.0	20.7	19.5	16.9	12.1	13.8	11.5
Others	20.6	30.4	44.1	8.2	25.0	10.7	54.5	22.1	24.7
Other commissions in foreign currency	28.4	22.1	23.0	25.0	25.1	36.1	31.4	42.6	36.1
Net Fee and Commission Income	260.9	273.4	278.2	270.2	301.9	294.4	337.0	373.0	407.8

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(bn Won)	2Q24	3Q24	4Q24	1Q25	2Q25	3Q25	4Q25	1Q26	2Q26(E)
Net gain/loss on securities	268.9	427.9	192.8	396.2	-39.5	14.8	-440.0	-572.1	-522.3
Net gain/loss on FVPL securities ¹⁾	247.2	426.9	177.4	331.8	-69.3	-15.0	-452.1	-602.5	-524.9
Net gain/loss on FVOCI securities ²⁾	21.7	1.0	15.4	64.4	29.8	29.8	12.1	30.4	2.6
Net gain/loss on sales	21.7	0.9	15.3	52.0	29.9	29.6	12.1	15.1	2.5
Impairment loss	0.0	-0.1	0.1	0.0	-0.1	0.1	0.0	0.0	0.1
Others	0.0	0.2	0.0	12.4	0.0	0.1	0.0	15.3	0.0
Net gain/loss on derivatives & foreign currency translation	-143.4	-8.8	-208.4	-185.7	484.2	130.1	666.2	639.1	655.5
Other operating income	-299.0	-294.5	-391.7	-339.3	-347.8	-368.3	-429.2	-335.0	-380.9
Deposit insurance fees & credit guarantee fees	-268.5	-277.2	-279.9	-283.8	-290.2	-291.0	-297.0	-297.9	-303.5
Net gain/loss on sale of loans	-15.3	0.0	-28.6	-17.4	-61.7	-27.4	-94.2	-14.4	-95.0
Others	-15.2	-17.3	-83.2	-38.1	4.1	-49.9	-38.0	-22.7	17.6
Net other operating income	-173.5	124.6	-407.3	-128.8	96.9	-223.4	-203.0	-268.0	-247.7

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

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

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(bn Won)	2Q24	3Q24	4Q24	1Q25	2Q25	3Q25	4Q25	1Q26	2Q26(E)
Provision for loan losses	195.9	240.1	290.4	305.0	330.3	101.8	331.2	177.6	202.2
Provision for acceptances and guarantees	-11.8	-	-141.4	-6.5	3.0	-1.3	-2.0	-0.4	1.7
Provision for undrawn commitments	5.2	-2.7	-59.3	-12.9	0.8	-11.1	-3.8	-6.5	-2.8
Provision for financial guarantees & contracts	-2.0	3.4	0.2	0.4	0.5	-3.5	1.0	1.3	0.0
Provision for Credit Losses	187.3	240.8	89.9	286.0	334.6	85.9	326.4	172.0	201.1

Credit Cost Ratio

(bn Won)	2Q24	3Q24	4Q24	1Q25	2Q25	3Q25	4Q25	1Q26	2Q26(E)
Total Outstanding Credit	390,453.7	399,408.8	404,680.7	405,847.3	408,459.7	412,652.3	416,403.5	420,831.9	428,902.5
Household	171,838.0	176,437.2	177,025.2	179,323.6	180,990.4	182,241.7	183,611.7	182,838.1	184,588.0
Corporate	218,615.7	222,971.6	227,655.4	226,523.7	227,469.3	230,410.6	232,791.9	237,993.8	244,314.5
Provision for Loan Losses	84.3	188.0	97.7	244.2	281.6	8.7	230.5	115.6	174.4
Household	58.7	63.6	46.3	68.8	52.3	56.5	38.3	45.3	83.3
Corporate	25.6	124.4	51.4	175.4	229.3	-47.8	192.2	70.3	91.1
Quarterly Credit Cost	0.09%	0.19%	0.10%	0.24%	0.28%	0.01%	0.22%	0.11%	0.16%
Household	0.14%	0.15%	0.10%	0.16%	0.12%	0.12%	0.08%	0.10%	0.18%
Corporate	0.05%	0.22%	0.09%	0.31%	0.41%	-0.08%	0.33%	0.12%	0.15%
Cumulative Credit Cost	0.10%	0.13%	0.12%	0.24%	0.26%	0.18%	0.19%	0.11%	0.14%
Household	0.12%	0.13%	0.12%	0.16%	0.14%	0.13%	0.12%	0.10%	0.14%
Corporate	0.09%	0.13%	0.12%	0.31%	0.36%	0.21%	0.24%	0.12%	0.14%

Note: Based on separate financial statements

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(bn Won)	2Q24	3Q24	4Q24	1Q25	2Q25	3Q25	4Q25	1Q26	2Q26(E)
Employee Benefits	615.7	645.6	900.4	657.0	667.9	650.3	872.2	646.8	732.2
Post-employment benefits	35.4	33.9	37.6	34.4	42.2	38.9	40.6	36.3	39.2
Termination benefits	0.0	0.0	249.3	0.2	0.2	0.0	221.3	0.0	0.0
Salaries & employee benefits	452.3	450.8	461.6	445.5	480.9	457.2	461.7	456.9	490.5
Others	128.0	160.9	151.9	176.9	144.6	154.2	148.6	153.7	202.3
Depreciation and Amortization	144.6	149.3	155.1	138.5	137.7	143.1	153.5	133.1	131.2
Tangible assets	103.2	108.1	115.6	105.7	106.2	111.3	118.1	101.1	99.8
Intangible assets	41.4	41.1	39.6	32.8	31.5	31.8	35.4	32.0	31.4
Others	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Other General and Administrative Expenses	298.2	287.9	354.0	267.7	309.8	300.9	350.7	295.8	334.4
Occupancy, furniture & equipment expenses	240.0	247.9	312.6	220.6	244.0	254.2	327.3	231.6	249.6
Taxes	58.2	40.1	41.4	47.1	65.8	46.7	23.5	64.2	84.9
General & Administrative Expenses	1,058.5	1,082.8	1,409.5	1,063.2	1,115.4	1,094.3	1,376.4	1,075.7	1,197.8

Cost to Income Ratio(CIR)

(bn Won)	2Q24	3Q24	4Q24	1Q25	2Q25	3Q25	4Q25	1Q26	2Q26(E)
Quarterly CIR	39.7%	37.2%	57.6%	38.8%	37.1%	39.7%	47.4%	37.4%	41.2%
Cumulative CIR	40.0%	39.0%	43.3%	38.8%	37.9%	38.5%	40.8%	37.4%	39.4%
Gross operating income	2,667.3	2,913.8	2,446.2	2,738.1	3,006.4	2,754.1	2,904.4	2,872.6	2,904.4
General & administrative expenses	1,058.5	1,082.8	1,409.5	1,063.2	1,115.4	1,094.3	1,376.4	1,075.7	1,197.8

(bn Won)	Jun. 24	Sep. 24	Dec. 24	Mar. 25	Jun. 25	Sep. 25	Dec. 25	Mar. 26	Jun. 26(E)
Household	171,535.9	176,150.1	176,763.9	179,092.1	180,777.5	182,037.7	183,413.3	182,652.3	184,397.4
Mortgage ¹⁾	101,473.7	105,777.2	106,081.8	108,649.8	110,330.3	111,965.2	113,273.7	112,863.0	114,139.5
Home equity	36,194.1	37,200.6	36,533.0	36,172.0	35,756.0	34,985.0	34,021.0	32,945.0	32,106.0
General ¹⁾	70,062.2	70,372.9	70,682.1	70,442.3	70,447.2	70,072.5	70,139.6	69,789.3	70,257.8
Corporate	180,001.1	185,664.9	186,826.1	187,927.8	191,434.7	193,419.4	194,058.0	196,375.0	200,669.2
SME	138,335.3	143,063.6	145,058.6	146,361.2	148,482.0	149,192.2	149,733.7	151,419.3	152,408.0
SOHO	90,344.6	92,210.4	93,457.6	94,119.8	94,614.1	94,690.4	94,365.6	94,419.6	94,316.2
SME private placement bonds	3.8	3.6	0.9	0.6	12.5	12.3	12.1	11.1	9.4
Large corporate ²⁾	41,612.9	42,583.7	41,753.4	41,553.5	42,930.4	44,209.8	44,307.6	44,940.1	48,249.3
Large corporate private placement bonds	49.1	14.0	13.2	12.5	9.8	5.1	4.7	4.5	2.5
Total	351,537.0	361,815.0	363,590.0	367,019.9	372,212.1	375,457.1	377,471.4	379,027.4	385,066.5

[illegible]

Deposits in Won

(bn Won)	Jun. 24	Sep. 24	Dec. 24	Mar. 25	Jun. 25	Sep. 25	Dec. 25	Mar. 26	Jun. 26(E)
Core deposits	153,097.0	150,002.2	151,475.1	156,203.4	156,406.6	164,280.5	161,319.5	171,083.6	176,836.7
Savings deposits	201,018.3	210,848.3	216,287.8	214,108.7	217,574.0	213,454.3	220,391.0	216,300.6	215,458.9
Marketable deposits	13,596.7	9,856.1	9,814.2	9,484.3	10,936.8	10,986.3	13,754.0	13,582.3	19,045.6
Total	367,712.0	370,706.6	377,577.1	379,796.4	384,917.4	388,721.2	395,464.5	400,966.5	411,341.1

Deposit Portfolio

	Jun. 24	Sep. 24	Dec. 24	Mar. 25	Jun. 25	Sep. 25	Dec. 25	Mar. 26	Jun. 26(E)
Core deposits	41.6%	40.5%	40.1%	41.1%	40.6%	42.3%	40.8%	42.7%	43.0%
Savings deposits	54.7%	56.9%	57.3%	56.4%	56.5%	54.9%	55.7%	53.9%	52.4%
Marketable deposits	3.7%	2.7%	2.6%	2.5%	2.9%	2.8%	3.5%	3.4%	4.6%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Loan to Deposit Ratio¹⁾

	Jun. 24	Sep. 24	Dec. 24	Mar. 25	Jun. 25	Sep. 25	Dec. 25	Mar. 26	Jun. 26(E)
Loans in Won / Deposits in Won ²⁾	98.3%	98.9%	98.8%	98.5%	98.4%	98.6%	98.1%	97.9%	98.1%

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

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

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(bn Won)	Jun. 24	Sep. 24	Dec. 24	Mar. 25	Jun. 25	Sep. 25	Dec. 25	Mar. 26	Jun. 26(E)
Total Outstanding Credits	390,453.7	399,408.8	404,680.7	405,847.3	408,459.7	412,652.3	416,403.5	420,831.9	428,902.5
Normal	387,497.8	396,311.8	401,950.5	402,836.2	405,396.2	409,429.6	413,511.0	417,722.8	425,770.6
Precautionary	1,498.5	1,618.3	1,444.3	1,405.5	1,648.7	1,771.7	1,725.3	1,662.7	1,918.4
Substandard	1,035.2	1,059.6	919.4	853.8	801.6	843.1	758.5	975.4	805.5
Doubtful	178.5	184.1	197.5	451.8	375.6	382.1	187.1	230.6	159.2
Estimated Loss	243.8	235.2	169.0	300.0	237.6	225.8	221.6	240.3	248.9
NPL (A)	1,457.5	1,478.9	1,285.9	1,605.6	1,414.8	1,451.0	1,167.2	1,446.3	1,213.5
NPL Ratio	0.37%	0.37%	0.32%	0.40%	0.35%	0.35%	0.28%	0.34%	0.28%
Loan loss reserves ¹⁾ (B)	2,607.0	2,653.5	2,603.6	2,711.7	2,675.4	2,524.6	2,404.6	2,437.6	2,394.5
Reserves for credit losses (C)	2,058.8	2,059.6	2,039.1	2,087.7	2,090.2	2,269.4	2,300.9	2,374.9	2,427.8
NPL Coverage Ratio(New) (B/A)	178.9%	179.4%	202.5%	168.9%	189.1%	174.0%	206.0%	168.5%	197.3%
NPL Coverage Ratio(Old) [(B+C)/A]	320.1%	318.7%	361.1%	298.9%	336.8%	330.4%	403.1%	332.8%	397.4%

1) Allowances for loan losses and acceptances & guarantees

Household

(bn Won)	Jun. 24	Sep. 24	Dec. 24	Mar. 25	Jun. 25	Sep. 25	Dec. 25	Mar. 26	Jun. 26(E)
Total Outstanding Credits	171,838.0	176,437.2	177,025.2	179,323.6	180,990.4	182,241.7	183,611.7	182,838.1	184,588.0
Normal	171,041.3	175,649.0	176,274.9	178,524.8	180,155.2	181,405.0	182,768.5	181,971.0	183,731.3
Precautionary	480.1	492.9	458.0	454.0	486.4	466.1	471.9	479.8	471.4
Substandard	218.4	194.4	189.6	231.9	243.5	256.1	254.9	268.6	270.3
Doubtful	76.7	76.8	76.6	82.3	77.0	86.0	93.7	93.8	76.7
Estimated Loss	21.5	24.0	26.1	30.6	28.3	28.5	22.7	25.0	38.3
NPL	316.6	295.2	292.3	344.9	348.8	370.6	371.3	387.3	385.3
NPL Ratio	0.18%	0.17%	0.17%	0.19%	0.19%	0.20%	0.20%	0.21%	0.21%
Loan loss reserves ¹⁾	675.1	688.8	688.3	707.0	698.2	698.0	679.0	660.1	681.9
Reserve for credit losses	1,238.9	1,271.8	1,283.1	1,305.7	1,332.4	1,355.7	1,383.1	1,400.5	1,400.3
NPL Coverage Ratio	213.3%	233.3%	235.5%	205.0%	200.2%	188.3%	182.9%	170.4%	177.0%

1) Allowances for loan losses and acceptances & guarantees

Corporate

(bn Won)	Jun. 24	Sep. 24	Dec. 24	Mar. 25	Jun. 25	Sep. 25	Dec. 25	Mar. 26	Jun. 26(E)
Total Outstanding Credits	218,615.7	222,971.6	227,655.4	226,523.7	227,469.3	230,410.6	232,791.9	237,993.8	244,314.5
Normal	216,456.4	220,662.7	225,675.5	224,311.4	225,241.0	228,024.7	230,742.5	235,751.8	242,039.3
Precautionary	1,018.3	1,125.4	986.3	951.5	1,162.3	1,305.6	1,253.4	1,183.0	1,447.0
Substandard	816.8	865.2	729.8	621.9	558.0	587.0	503.6	706.8	535.2
Doubtful	101.8	107.2	120.9	369.5	298.6	296.0	93.4	136.8	82.4
Estimated Loss	222.3	211.2	142.9	269.4	209.3	197.3	198.9	215.3	210.6
NPL	1,140.9	1,183.6	993.6	1,260.8	1,066.0	1,080.4	795.9	1,058.9	828.2
NPL Ratio	0.52%	0.53%	0.44%	0.56%	0.47%	0.47%	0.34%	0.44%	0.34%
Loan loss reserves ¹⁾	1,931.9	1,964.8	1,915.3	2,004.7	1,977.2	1,826.6	1,725.6	1,777.6	1,712.7
Reserve for credit losses	819.9	787.8	755.9	781.9	757.7	913.7	917.8	974.4	1,027.4
NPL Coverage Ratio	169.3%	166.0%	192.8%	159.0%	185.5%	169.1%	216.8%	167.9%	206.8%

1) Allowances for loan losses and acceptances & guarantees

Write-offs / NPL Sales

(bn Won)	Jun. 24	Sep. 24	Dec. 24	Mar. 25	Jun. 25	Sep. 25	Dec. 25	Mar. 26	Jun. 26(E)
Write-offs	114.3	130.1	270.2	126.9	276.7	186.8	381.9	146.1	187.0
Household	66.7	68.6	67.9	71.6	80.6	78.6	79.5	77.7	76.9
Corporate	47.6	61.5	202.3	55.3	196.1	108.2	302.4	68.4	110.1
NPL Sales	191.5	195.0	225.7	228.5	308.6	186.5	297.3	169.0	352.2
Household	41.3	60.9	34.0	24.9	37.3	31.9	37.6	27.9	42.6
Corporate	150.2	134.1	191.7	203.6	271.3	154.6	259.7	141.1	309.6
Total	305.8	325.1	495.9	355.4	585.3	373.3	679.2	315.1	539.2

Recoveries from Written-offs

(bn Won)	Jun. 24	Sep. 24	Dec. 24	Mar. 25	Jun. 25	Sep. 25	Dec. 25	Mar. 26	Jun. 26(E)
Household	58.7	63.6	46.3	68.8	52.3	56.5	38.3	45.3	83.3
Corporate	25.6	124.4	51.4	175.4	229.3	-47.8	192.2	70.3	91.1
Total	84.3	188.0	97.7	244.2	281.6	8.7	230.5	115.6	174.4

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Delinquency Ratio

	Jun. 24	Sep. 24	Dec. 24	Mar. 25	Jun. 25	Sep. 25	Dec. 25	Mar. 26	Jun. 26(E)
Household	0.28%	0.26%	0.27%	0.28%	0.29%	0.28%	0.27%	0.28%	0.27%
Mortgage	0.28%	0.26%	0.26%	0.27%	0.27%	0.25%	0.23%	0.25%	0.24%
General	0.28%	0.26%	0.28%	0.30%	0.32%	0.31%	0.33%	0.33%	0.31%
Corporate	0.28%	0.30%	0.30%	0.40%	0.32%	0.40%	0.28%	0.40%	0.26%
SME	0.39%	0.41%	0.40%	0.50%	0.42%	0.54%	0.39%	0.44%	0.37%
Large Corporation	0.01%	0.03%	0.06%	0.15%	0.08%	0.04%	0.03%	0.32%	0.04%
Total	0.28%	0.28%	0.29%	0.35%	0.31%	0.34%	0.28%	0.35%	0.27%

* Delinquent for 1 month and over

Loan Amount

(bn Won)	Jun. 24	Sep. 24	Dec. 24	Mar. 25	Jun. 25	Sep. 25	Dec. 25	Mar. 26	Jun. 26(E)
Household	171,838.0	176,437.2	177,025.2	179,323.6	180,990.4	182,241.7	183,611.7	182,838.1	184,588.0
Mortgage	96,778.2	100,224.4	101,142.8	104,127.9	105,670.7	107,747.5	109,970.1	110,131.1	111,508.0
General	75,059.9	76,212.8	75,882.4	75,195.7	75,319.7	74,494.2	73,641.6	72,707.0	73,080.0
Corporate	205,734.7	210,112.3	212,179.7	211,637.6	213,760.0	216,997.1	218,211.7	222,525.6	228,569.6
SME	143,438.0	147,791.5	150,025.1	150,973.2	152,677.2	153,547.4	153,877.6	155,715.5	157,449.5
Large Corporation	62,296.7	62,320.8	62,154.6	60,664.3	61,082.8	63,449.7	64,334.1	66,810.1	71,120.1
Total	377,572.7	386,549.5	389,204.9	390,961.2	394,750.4	399,238.8	401,823.4	405,363.7	413,157.7

Delinquent Amount

(bn Won)	Jun. 24	Sep. 24	Dec. 24	Mar. 25	Jun. 25	Sep. 25	Dec. 25	Mar. 26	Jun. 26(E)
Household	479.0	459.8	476.0	503.7	530.9	502.4	495.5	516.4	496.4
Mortgage	271.9	264.4	265.6	278.9	289.3	268.3	253.6	276.3	269.9
General	207.1	195.5	210.4	224.8	241.6	234.1	241.9	240.2	226.6
Corporate	570.4	620.4	641.5	851.9	692.4	859.1	616.6	899.2	604.9
SME	561.9	601.5	603.8	760.4	644.8	831.0	597.9	688.2	575.3
Large Corporation	8.5	18.9	37.7	91.5	47.6	28.1	18.7	211.0	29.6
Total	1,049.4	1,080.2	1,117.5	1,355.6	1,223.3	1,361.5	1,112.1	1,415.7	1,101.3

Delinquent Amount by Period

(bn Won)	Jun. 24	Sep. 24	Dec. 24	Mar. 25	Jun. 25	Sep. 25	Dec. 25	Mar. 26	Jun. 26(E)
1~3 months	480.6	540.9	568.9	586.8	591.6	719.8	472.1	693.4	477.3
3~6 months	374.0	309.1	315.4	483.7	346.8	326.0	348.9	374.5	311.2
6~12 months	123.0	162.7	158.4	175.4	187.8	198.1	153.6	180.9	147.6
Over 12 months	71.8	67.6	74.9	109.7	97.0	117.6	137.5	166.9	165.1
Total	1,049.4	1,080.3	1,117.6	1,355.6	1,223.2	1,361.5	1,112.1	1,415.7	1,101.3

Delinquency Ratio by Industry (Corporate Loan)

	Jun. 24	Sep. 24	Dec. 24	Mar. 25	Jun. 25	Sep. 25	Dec. 25	Mar. 26	Jun. 26(E)
Agriculture, forestry and fishing	0.63%	1.08%	1.16%	1.60%	1.13%	1.23%	0.91%	0.48%	0.36%
Mining and quarrying	0.00%	2.36%	2.34%	2.44%	2.53%	2.56%	4.38%	4.33%	4.27%
Manufacturing	0.25%	0.27%	0.33%	0.38%	0.36%	0.33%	0.29%	0.28%	0.27%
Electricity, gas, steam and water supply	0.00%	0.00%	0.00%	0.00%	0.01%	0.00%	0.01%	0.00%	0.00%
Sewage, waste management, materials recovery and remediation activities	0.05%	0.12%	0.11%	0.72%	0.17%	0.36%	0.09%	0.73%	0.32%
Construction	0.50%	0.36%	0.50%	1.04%	1.12%	0.71%	0.82%	0.93%	0.93%
Wholesale and retail trade	0.58%	0.55%	0.52%	0.58%	0.55%	0.50%	0.46%	0.53%	0.43%
Transportation	0.13%	0.17%	0.14%	0.20%	0.20%	0.15%	0.15%	0.15%	0.13%
Accommodation and food service activities	0.38%	0.50%	0.38%	0.41%	0.36%	0.37%	0.42%	0.38%	0.34%
Information and communications	0.43%	0.55%	0.46%	0.93%	0.62%	0.68%	0.65%	0.65%	0.37%
Financial and insurance activities	0.01%	0.15%	0.02%	0.39%	0.00%	0.00%	0.00%	0.36%	0.00%
Real estate activities and renting and leasing	0.16%	0.13%	0.21%	0.25%	0.14%	0.49%	0.15%	0.44%	0.16%
Professional, scientific and technical activities	0.60%	0.82%	0.56%	0.85%	0.91%	0.84%	0.77%	1.07%	0.45%
Business facilities management and business	0.31%	0.20%	0.23%	0.41%	0.25%	0.12%	0.14%	0.25%	0.24%
Public administration and defence ; compulsory social security	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Education	0.60%	0.48%	0.38%	0.48%	0.45%	0.48%	0.32%	0.29%	0.22%
Human health and social work activities	0.11%	0.22%	0.11%	0.23%	0.23%	0.13%	0.14%	0.08%	0.13%
Arts, sports and recreation related services	0.27%	0.35%	0.51%	0.42%	0.28%	0.30%	0.46%	1.09%	1.01%
Membership organizations, repair and other personal ser	0.31%	0.29%	0.25%	0.38%	0.25%	0.18%	0.18%	0.17%	0.10%
Others	0.60%	0.27%	0.77%	0.97%	0.33%	0.37%	0.02%	0.00%	0.24%
Total	0.28%	0.30%	0.30%	0.40%	0.32%	0.40%	0.28%	0.40%	0.26%

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

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(bn Won)	Jun. 24	Sep. 24	Dec. 24	Mar. 25	Jun. 25	Sep. 25	Dec. 25	Mar. 26	Jun. 26(E)
Tier 1 Capital	35,291.1	35,965.2	35,059.0	36,175.3	37,350.6	38,404.9	36,960.2	37,955.8	37,599.8
Common Equity Tier 1	33,650.9	34,899.6	33,993.4	35,109.7	36,285.0	37,339.3	35,894.6	36,890.2	36,534.2
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	2,021.9
Capital surplus	4,604.4	4,604.4	4,604.4	4,604.4	4,604.4	4,604.4	4,604.4	4,604.4	4,604.4
Retained earnings	27,721.3	28,806.1	29,427.8	28,815.2	29,960.5	31,127.6	30,608.6	30,765.8	30,480.7
Others	728.9	714.2	821.4	837.0	838.4	736.4	603.5	545.2	552.9
Deductions	-1,425.6	-1,247.1	-2,882.1	-1,168.8	-1,140.2	-1,151.1	-1,943.8	-1,047.1	-1,125.7
Additional Tier 1	1,640.2	1,065.6	1,065.6	1,065.6	1,065.6	1,065.6	1,065.6	1,065.6	1,065.6
Tier 2 Capital	5,447.2	5,370.6	5,514.9	5,181.3	4,999.4	4,818.6	4,644.3	4,271.2	4,088.8
Provisions	526.8	504.3	570.5	452.7	484.6	465.9	597.6	528.7	584.7
Subordinated debt	4,214.7	4,154.9	4,224.2	4,009.2	3,784.4	3,719.7	3,461.4	3,197.8	3,008.0
Others	705.7	711.4	720.2	719.4	730.4	633.0	585.3	544.7	496.1
Total BIS Capital	40,738.3	41,335.8	40,573.9	41,356.6	42,350.0	43,223.5	41,604.5	42,227.0	41,688.6
Risk Weighted Assets	228,814.9	227,290.2	234,435.9	235,489.1	236,376.3	241,271.3	240,739.9	247,012.0	249,418.6
BIS Capital Adequacy Ratio	17.80%	18.19%	17.31%	17.56%	17.92%	17.91%	17.28%	17.10%	16.71%
Tier 1	15.42%	15.82%	14.95%	15.36%	15.80%	15.92%	15.35%	15.37%	15.07%
Common Equity Tier 1	14.71%	15.35%	14.50%	14.91%	15.35%	15.48%	14.91%	14.93%	14.65%
Tier 2	2.38%	2.36%	2.35%	2.20%	2.12%	2.00%	1.93%	1.73%	1.64%

1) Based on BASEL III (calculated in accordance with the early adoption of Basel III Credit Risk Framework from September 2020)

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

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Housing price index

Year	National index	Seoul area index
2007	65.6	58.7
2008	67.6	61.7
2009	68.6	63.3
2010	69.9	62.6
2011	74.7	62.8
2012	74.7	61.0
2013	75.0	60.2
2014	76.6	60.7
2015	80.0	63.3
2016	81.0	65.2
2017	82.0	67.6
2018	84.6	74.7
2019	84.8	76.6
2020	91.9	84.8
2021	105.7	95.4
2022	103.7	94.2
2023	98.9	90.7
2024	98.8	92.5
2025	99.8	99.4
Mar.2026	100.6	101.9
Jun.2026	101.3	103.9

*Base year: 2026.1=100

Jeonse price index

Year	National index	Seoul area index
2007	58.7	50.5
2008	59.7	51.1
2009	61.7	54.1
2010	66.1	57.6
2011	74.3	63.8
2012	76.9	65.1
2013	81.3	69.5
2014	84.4	72.5
2015	89.1	78.3
2016	90.5	80.3
2017	90.9	81.7
2018	91.0	83.7
2019	90.5	84.2
2020	96.5	92.8
2021	105.5	101.9
2022	102.9	99.0
2023	97.4	94.0
2024	98.8	97.1
2025	99.8	99.7
Mar.2026	100.6	100.8
Jun.2026	101.6	102.9

*Base year: 2026.1=100

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(bn Won)	2Q24	3Q24	4Q24	1Q25	2Q25	3Q25	4Q25	1Q26	2Q26(E)
Net interest income	152.7	144.3	157.3	166.5	157.9	164.8	142.3	154.1	157.7
Net fee and commission income	179.9	174.9	237.0	203.6	206.8	232.0	308.7	488.8	661.9
Net other operating income(expenses)	142.0	163.5	-35.7	115.4	207.9	144.0	18.7	206.7	183.9
Gross operating income	474.6	482.7	358.6	485.5	572.6	540.8	469.7	849.6	1,003.5
General & administrative expenses	231.1	244.1	249.9	242.8	294.4	258.1	275.2	375.4	377.9
Operating profit before provision for credit losses	243.5	238.6	108.7	242.7	278.2	282.7	194.5	474.2	625.6
Provision for credit losses	2.0	1.7	65.3	20.0	62.0	59.3	-47.3	22.9	26.9
Net operating profit	241.5	236.9	43.4	222.7	216.2	223.4	241.8	451.3	598.7
Net non-operating profit(loss)	-9.7	-5.1	-7.0	14.2	3.7	-11.9	-10.7	18.3	8.0
Share of profit(loss) of associates	-6.8	-10.7	-10.8	-6.5	-1.5	-24.8	24.3	9.9	-2.3
Net other non-operating income(expenses)	-2.9	5.6	3.8	20.7	5.2	12.9	-35.0	8.4	10.3
Profit before income tax	231.8	231.8	36.4	236.9	219.9	211.5	231.1	469.6	606.7
Income tax expense	52.6	60.0	0.0	56.6	60.6	52.8	52.9	120.7	157.3
Profit for the period	179.2	171.8	36.4	180.3	159.3	158.7	178.2	348.9	449.4
Profit attributable to non-controlling interests	1.1	1.1	-2.5	0.4	0.3	0.9	1.0	1.1	0.9
Profit attributable to shareholders of the parent company	178.1	170.7	38.9	179.9	159.0	157.8	177.2	347.8	448.5

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(bn Won)	2Q24	3Q24	4Q24	1Q25	2Q25	3Q25	4Q25	1Q26	2Q26(E)
Brokerage									
Stocks (Including ETF, ELW)									
Market share	5.68%	6.57%	5.53%	5.67%	5.44%	5.48%	5.71%		
Online transaction volume ratio	86.69%	88.00%	88.27%	87.81%	88.75%	89.97%	89.63%		
Average Online fee rate	0.053%	0.049%	0.048%	0.046%	0.043%	0.040%	0.039%		
Average offline fee rate	0.114%	0.114%	0.113%	0.112%	0.113%	0.113%	0.102%		
Average fee rate	0.061%	0.057%	0.056%	0.054%	0.051%	0.047%	0.045%		
Futures									
Market share	1.53%	1.61%	1.46%	1.46%	1.44%	1.58%	2.00%		
Online transaction volume ratio	78.35%	77.40%	77.85%	79.17%	81.92%	81.89%	82.66%		
Average fee rate	0.003%	0.003%	0.003%	0.003%	0.003%	0.003%	0.003%		
Options									
Market share	2.60%	2.43%	2.29%	2.36%	2.84%	2.48%	2.79%		
Online transaction volume ratio	83.06%	82.75%	80.43%	82.74%	83.92%	87.19%	88.51%		
Average fee rate	0.109%	0.111%	0.113%	0.116%	0.119%	0.117%	0.119%		
M/S									
Retail Brokerage M/S	7.1%	8.3%	6.7%	6.8%	6.7%	6.9%	7.1%	7.4%	7.2%
Firm's Trading Volume	127,395	131,892	91,132	102,951	135,979	161,945	218,847	416,580.0	542,794.5
Total Market Trading Volume	1,803,011	1,599,202	1,356,551	1,514,323	2,017,247	2,335,420	3,082,296	5,659,696.4	7,558,077.7
Digital Account M/S	4.8%	6.0%	4.5%	4.5%	4.5%	4.6%	4.6%	4.7%	4.6%
Firm's Trading Volume	86,019	95,556	60,429	67,774	90,157	106,391	141,031	266,856.6	349,582.3
Total Market Trading Volume	1,803,011	1,599,202	1,356,551	1,514,323	2,017,247	2,335,420	3,082,296	5,659,696.4	7,558,077.7
DCM M/S	21.3%	25.5%	20.1%	19.3%	27.5%	23.1%	21.3%	20.0%	26.5%
Firm's underwriting Volume	3,726	4,534	3,864	7,146	6,305	4,658	2,523	4,962.8	4,172.4
Total Market Volume	17,461	17,800	19,242	36,950	22,969	20,207	11,871	24,872.6	15,745.3
Domestic institutional Equity Trading M/S	7.8%	10.7%	10.1%	10.4%	9.6%	8.2%	10.5%	12.6%	13.1%
Firm's Trading Volume	18,523	25,977	20,943	21,288	22,198	24,427	38,271	85,482.1	158,127.4
Total Market Trading Volume	237,497	243,715	208,102	205,306	231,882	297,757	365,481	681,295	1,203,937
Wealth Management	139,990.8	142,367.8	147,699.0	155,259.5	168,582.5	173,273.9	170,368.6	171,902.1	183,704.3
Fund	46,701.9	47,052.2	47,700.6	49,694.4	50,898.0	51,897.0	51,251.1	52,791.1	54,275.0
Equity fund	676.6	691.6	684.4	701.1	670.3	730.1	735.1	728.7	793.7
Hybrid fund	632.9	630.8	589.5	597.6	559.5	519.6	484.6	613.3	718.2
Bond fund	5,016.1	4,813.4	5,276.8	5,186.1	5,096.7	5,559.0	4,984.9	5,168.8	5,166.2
MMF	4,169.6	4,381.0	4,190.3	5,458.1	5,864.1	5,642.9	4,717.5	5,595.7	5,365.6
Others	36,206.8	36,535.4	36,959.5	37,751.6	38,707.4	39,445.4	40,329.0	40,684.6	42,231.3
ELS/DLS	6,030.3	5,724.8	6,707.0	6,737.3	6,700.4	6,518.8	6,510.7	6,725.3	6,756.0
Bond	49,698.0	50,362.2	51,184.8	55,034.3	57,118.8	59,531.6	59,620.6	56,419.9	53,386.4
Trust	24,413.7	25,782.8	28,273.1	29,624.0	38,806.0	38,469.6	35,000.9	34,820.0	44,077.3
Others	13,146.9	13,445.8	13,833.5	14,169.6	15,059.3	16,856.9	17,985.4	21,145.8	25,209.6

Capital Adequacy

(bn Won)	2Q24	3Q24	4Q24	1Q25	2Q25	3Q25	4Q25	1Q26	2Q26(E)
Net Capital Ratio	1,667.4%	1,752.5%	1,654.5%	1,741.3%	1,808.7%	1,913.9%	1,442.1%	2,189.1%	2,230.8%
Net capital	5,168.0	5,464.4	5,396.6	5,321.1	5,446.8	5,670.7	5,140.2	6,145.5	6,294.8
Total risk exposure	2,930.0	3,112.5	3,176.0	2,983.9	3,006.3	3,074.9	3,184.3	3,176.6	3,269.2
Sum of equity capital required to maintain license	134.2	134.2	134.2	134.2	134.2	135.6	135.6	135.6	135.6

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(bn Won)	2Q24	3Q24	4Q24	1Q25	2Q25	3Q25	4Q25	1Q26	2Q26(E)
Net interest income	-13.1	-1.3	12.6	-10.9	-5.8	0.4	4.0	-20.6	-16.1
Net fee and commission income	-8.5	-10.8	-7.4	-10.7	-9.6	-8.4	-8.5	-6.4	-10.1
Net other operating income(expenses)	452.8	271.2	149.6	480.2	384.0	340.0	164.8	348.3	460.7
Gross operating income	431.2	259.1	154.8	458.6	368.6	332.0	160.3	321.3	434.5
General & administrative expenses	34.7	38.2	37.4	35.5	38.4	38.1	49.4	37.2	37.4
Operating profit before provision for credit losses	396.5	220.9	117.4	423.1	330.2	293.9	110.9	284.1	397.1
Provision for credit losses	4.4	-12.1	-2.0	1.1	-2.3	9.5	10.2	3.3	12.8
Net operating profit	392.1	233.0	119.4	422.0	332.5	284.4	100.7	280.8	384.3
Net non-operating income	-7.1	0.9	-4.7	2.0	0.8	1.7	-2.2	-2.6	3.6
Share of profit(loss) of associates	0.4	0.7	0.6	0.6	0.6	1.1	1.7	0.6	0.7
Net other non-operating income(expenses)	-7.5	0.2	-5.3	1.4	0.2	0.6	-3.9	-3.2	2.9
Profit before income tax	385.0	233.9	114.7	424.0	333.3	286.1	98.5	278.2	387.9
Income tax expense	103.2	65.0	15.8	110.5	88.3	77.2	87.2	77.5	109.6
Profit for the period	281.8	168.9	98.9	313.5	245.0	208.9	11.3	200.7	278.3
Profit attributable to shareholders of the parent company	281.6	168.8	99.3	313.5	244.6	208.8	11.3	200.7	278.1

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(bn Won)	Jun. 24	Sep. 24	Dec. 24	Mar. 25	Jun. 25	Sep. 25	Dec. 25	Mar. 26	Jun. 26(E)
Total Assets	38,007.9	39,004.7	40,776.4	42,032.3	42,708.8	43,474.9	45,377.6	44,453.5	44,637.4
Cash and due from financial institutions	636.2	786.6	1,517.9	715.5	1,278.9	926.2	2,314.5	1,339.2	1,599.7
Financial assets at fair value through profit or loss	9,612.4	9,451.9	9,481.5	9,912.1	9,594.0	9,926.1	10,297.0	9,504.9	9,080.6
Derivative financial assets	82.6	209.0	194.9	283.9	262.9	166.5	45.1	0.7	0.3
Financial investments	18,972.1	19,732.1	20,553.6	21,558.1	21,759.2	22,000.0	21,936.7	21,970.0	22,094.0
Loans	5,756.4	5,885.2	6,134.3	6,548.6	6,756.7	7,145.7	7,732.1	8,428.5	8,829.6
(Allowances for loan losses)	-57.5	-44.1	-38.5	-38.6	-36.8	-45.2	-58.0	-61.3	-73.2
Investments in associates	57.5	58.1	66.5	67.1	65.6	152.9	80.9	81.5	77.9
Insurance contract assets	294.9	312.8	276.2	301.2	347.3	362.1	271.2	364.9	379.0
Reinsurance contract assets	1,520.1	1,497.1	1,493.5	1,595.7	1,519.6	1,596.5	1,506.1	1,433.1	1,357.7
Tangible assets	405.5	400.6	398.7	398.1	426.9	417.9	413.5	416.9	421.4
Goodwill & Intangible assets	142.8	139.2	143.6	137.7	132.3	124.3	124.7	119.4	135.2
Current income tax assets	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Deferred income tax assets	4.0	4.0	4.0	4.0	4.1	4.2	4.5	4.7	4.8
Other assets	523.4	528.1	511.7	510.3	561.3	652.5	651.3	789.7	657.2
Total Liabilities	32,191.6	33,115.6	34,982.4	36,848.6	37,204.5	37,854.8	39,725.5	38,581.8	38,380.9
Financial liabilities at fair value through profit or loss	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Deposits	4,413.7	4,372.8	5,757.5	5,590.3	6,584.3	7,206.6	9,612.1	9,696.4	10,518.6
Debts	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Debentures	664.1	664.2	664.3	1,262.8	1,263.0	1,263.1	1,263.3	1,263.5	884.6
Insurance contract liabilities	25,287.0	26,408.9	26,542.8	28,247.9	27,730.8	27,682.8	26,268.0	24,704.6	23,304.6
Reinsurance contract liabilities	4.1	3.8	22.0	30.0	27.2	35.3	25.6	21.9	13.3
Derivative financial liabilities	329.1	132.2	425.8	363.0	146.7	269.1	598.5	1,090.7	1,480.8
Net defined benefit liabilities	0.4	0.4	0.4	0.4	0.4	0.4	0.4	0.4	0.4
Provisions	5.7	4.9	5.0	4.8	4.8	4.9	5.1	21.2	7.9
Accrued expenses payables	159.4	166.5	192.6	221.9	253.3	173.6	178.9	207.1	185.4
Other liabilities	1,328.1	1,361.9	1,372.0	1,127.5	1,194.0	1,219.0	1,773.6	1,576.0	1,985.3
Total Equity	5,816.4	5,889.1	5,794.0	5,183.7	5,504.3	5,620.1	5,652.1	5,871.7	6,256.5
Share capital	33.3	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	33.2	33.2	33.2
Accumulated other comprehensive income	-308.4	-404.7	-599.0	-1,222.7	-1,146.7	-1,239.9	-1,216.2	-1,197.6	-1,090.8
Retained earnings	5,737.0	5,905.7	6,005.0	6,018.5	6,263.2	6,472.0	6,795.5	6,996.2	7,274.3
Non-controlling interest	6.1	6.4	6.3	6.2	6.1	6.3	6.3	6.6	6.5

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Summarized Statement of Financial Position

(bn Won, %)	Jun. 24	Sep. 24	Dec. 24	Mar. 25	Jun. 25	Sep. 25	Dec. 25	Mar. 26	Jun. 26(E)
Invested assets	35,351.9	36,254.9	38,051.2	39,115.6	39,784.6	40,467.2	42,203.9	41,606.4	41,877.2
Net investment yield (cumulative)	2.8	2.7	2.6	3.6	3.2	3.2	3.0	2.8	2.9
Total Assets	37,955.0	38,966.1	40,710.8	41,967.1	42,685.4	43,453.9	44,892.0	44,403.7	44,555.7
Policy reserves	29,538.4	30,633.6	32,174.5	33,722.6	34,209.7	34,803.0	35,793.0	34,297.0	33,689.0
Catastrophe reserves	1,185.5	1,206.4	1,194.6	1,222.1	1,248.3	1,272.2	1,180.4	1,192.8	1,203.6
Total Liabilities	32,069.0	33,006.4	34,854.4	36,714.8	37,101.4	37,760.1	39,174.8	38,464.7	38,226.4
Total Equities	5,886.0	5,959.7	5,856.4	5,252.2	5,580.2	5,693.8	5,717.2	5,939.0	6,329.3
Total Liabilities & Equities	37,955.0	38,966.1	40,710.8	41,967.1	42,681.6	43,453.9	44,892.0	44,403.7	44,555.7

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

Summarized Statement of Comprehensive Income (Cumulative)

(bn Won)	Jun. 24	Sep. 24	Dec. 24	Mar. 25	Jun. 25	Sep. 25	Dec. 25	Mar. 26	Jun. 26(E)
Direct premium written									
Net premium earned									
Underwriting income	688.2	885.4	978.0	263.1	501.0	655.9	626.7	182.8	440.6
Investment income	108.1	144.2	177.3	165.8	262.4	394.2	528.4	128.1	255.6
Operating income	796.3	1,029.6	1,155.3	428.9	763.3	1,050.1	1,155.1	310.9	696.1
Ordinary income	794.5	1,028.3	1,138.0	430.0	764.3	1,050.8	1,140.8	293.8	690.2
Net Income	589.1	759.0	856.7	319.8	566.1	776.2	781.1	214.0	499.0

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

Capital Adequacy

(bn Won)	Jun. 24	Sep. 24	Dec. 24	Mar. 25	Jun. 25	Sep. 25	Dec. 25	Mar. 26	Jun. 26(E)
K-ICS Ratio	202.7%	203.7%	186.4%	182.2%	191.5%	191.2%	191.5%	185.9%	183.9%
Available capital	12,166.1	12,407.1	11,318.5	11,570.1	12,153.1	12,377.0	12,190.9	12,385.8	13,419.4
Required capital	6,003.3	6,090.4	6,071.6	6,351.5	6,346.3	6,473.7	6,364.6	6,663.8	7,295.5

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Direct Premiums by Policy Type (Quarterly)

(bn Won)	2Q24		3Q24		4Q24		1Q25		2Q25		3Q25		4Q25		1Q26		2Q26(E)	
		(%)		(%)		(%)		(%)		(%)		(%)		(%)		(%)		(%)
General	335.4	9.9	288.0	8.6	275.9	8.1	434.6	12.0	339.6	9.5	278.9	7.9	297.0	8.2	443.1	11.6	351.9	9.2
Long-term	2,291.8	67.7	2,332.8	69.9	2,374.5	69.8	2,430.3	67.2	2,475.7	69.1	2,507.8	70.8	2,542.3	70.5	2,573.8	67.2	2,603.2	68.0
Long-term	2,263.7	66.9	2,306.0	69.1	2,347.9	69.0	2,406.3	66.6	2,452.5	68.4	2,485.0	70.1	2,519.1	69.9	2,552.6	66.6	2,583.2	67.4
Pension	28.1	0.8	26.8	0.8	26.6	0.8	24.0	0.7	23.2	0.6	22.8	0.6	23.2	0.6	21.2	0.6	20.0	0.5
Auto	755.7	22.3	718.2	21.5	750.0	22.1	749.0	20.7	769.8	21.5	756.3	21.3	766.3	21.3	815.1	21.3	875.6	22.9
Total	3,382.9	100.0	3,339.0	100.0	3,400.4	100.0	3,613.8	100.0	3,585.2	100.0	3,543.0	100.0	3,605.6	100.0	3,831.9	100.0	3,830.7	100.0

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

Direct Premiums by Policy Type (Cumulative)

(bn Won)	2Q24		3Q24		4Q24		1Q25		2Q25		3Q25		4Q25		1Q26		2Q26(E)	
		(%)		(%)		(%)		(%)		(%)		(%)		(%)		(%)		(%)
General	772.2	11.3	1,060.2	10.5	1,336.2	9.9	434.6	12.0	774.3	10.8	1,053.2	9.8	1,350.2	9.4	443.1	11.6	795.0	10.4
Long-term	4,535.2	66.6	6,868.0	67.7	9,242.5	68.2	2,430.3	67.2	4,906.0	68.1	7,413.8	69.0	9,956.1	69.4	2,573.8	67.2	5,177.0	67.6
Long-term	4,477.4	65.8	6,783.4	66.9	9,131.3	67.4	2,406.3	66.6	4,858.8	67.5	7,343.8	68.4	9,862.9	68.7	2,552.6	66.6	5,135.8	67.0
Pension	57.8	0.8	84.6	0.8	111.2	0.8	24.0	0.7	47.2	0.7	70.0	0.7	93.2	0.6	21.2	0.6	41.2	0.5
Auto	1,498.3	22.0	2,216.5	21.8	2,966.5	21.9	749.0	20.7	1,518.8	21.1	2,275.1	21.2	3,041.4	21.2	815.1	21.3	1,690.7	22.1
Total	6,805.7	100.0	10,144.8	100.0	13,545.2	100.0	3,613.8	100.0	7,199.1	100.0	10,742.0	100.0	14,347.6	100.0	3,831.9	100.0	7,662.6	100.0

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Loss & Expense Ratios (Quarterly)

(bn Won)	4Q25					1Q26					2Q26(E)				
	Premium	Loss	Loss Ratio	Net Expense	Expense Ratio	Premium	Loss	Loss Ratio	Net Expense	Expense Ratio	Premium	Loss	Loss Ratio	Net Expense	Expense Ratio
General	203.6	202.7	99.6	17.5	8.6	213.3	184.5	86.5	27.3	12.8	250.5	162.7	65.0	57.5	22.9
Long-term	2,364.9	1,980.9	83.8	643.8	27.2	2,437.8	1,997.8	82.0	656.6	26.9	2,467.7	2,053.6	83.2	688.9	27.9
Long-term	2,341.8	1,922.9	82.1	642.8	27.4	2,416.6	1,955.0	80.9	655.5	27.1	2,447.7	2,010.8	82.2	687.8	28.1
Pension	23.1	58.0	250.4	1.0	4.5	21.1	42.8	202.4	1.1	5.3	20.0	42.8	214.2	1.1	5.5
Auto	719.7	657.2	91.3	110.5	15.4	712.3	611.9	85.9	122.2	17.2	740.8	617.4	83.3	127.8	17.2
Total	3,288.1	2,840.8	86.4	771.8	23.5	3,363.3	2,794.1	83.1	806.2	24.0	3,458.9	2,833.7	81.9	874.1	25.3

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

Loss & Expense Ratios (Cumulative)

(bn Won, %)	4Q25					1Q26					2Q26(E)				
	Premium	Loss	Loss Ratio	Net Expense	Expense Ratio	Premium	Loss	Loss Ratio	Net Expense	Expense Ratio	Premium	Loss	Loss Ratio	Net Expense	Expense Ratio
General	807.1	671.5	83.2	158.4	19.6	213.3	184.5	86.5	27.3	12.8	463.7	347.2	74.9	84.8	18.3
Long-term	9,289.1	7,570.5	81.5	2,643.2	28.5	2,437.8	1,997.8	82.0	656.6	26.9	4,905.4	4,051.4	82.6	1,345.5	27.4
Long-term	9,196.1	7,376.5	80.2	2,638.9	28.7	2,416.6	1,955.0	80.9	655.5	27.1	4,864.3	3,965.8	81.5	1,343.3	27.6
Pension	93.0	193.9	208.6	4.2	4.5	21.1	42.8	202.4	1.1	5.3	41.1	85.6	208.2	2.2	5.4
Auto	2,827.0	2,456.7	86.9	449.6	15.9	712.3	611.9	85.9	122.2	17.2	1,453.1	1,229.2	84.6	250.0	17.2
Total	12,923.2	10,698.7	82.8	3,251.2	25.2	3,363.3	2,794.1	83.1	806.2	24.0	6,822.2	5,627.8	82.5	1,680.3	24.6

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Monthly Initial Premiums

(mn Won)	2026.01	2026.02	2026.03	2026.04	2026.05	2026.06	2026.07	2026.08	2026.09	2026.1	2026.11	2026.12	Average	FY2026
Protection	9,544	9,133	12,237	10,903	9,687								10,301	51,504
Accident	410	435	616	499	589								510	2,548
Drivers	549	512	613	597	519								558	2,789
Property	932	782	956	937	805								882	4,412
Disease	6,329	6,150	8,249	7,396	6,829								6,991	34,954
Bundled	1,325	1,254	1,803	1,475	945								1,360	6,802
Savings	9	5	24	15	6								12	61
Annuities	62	57	35	31	28								43	213
Total	9,616	9,195	12,296	10,950	9,720								10,356	51,778

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

Monthly Initial Premiums

(mn Won)	2025.01	2025.02	2025.03	2025.04	2025.05	2025.06	2025.07	2025.08	2025.09	2025.10	2025.11	2025.12	Average	FY2025
Protection	10,588	12,252	16,688	15,570	10,517	10,536	13,016	11,999	11,612	10,351	10,502	16,982	12,551	150,611
Accident	427	583	840	1,028	485	447	578	532	612	658	293	261	562	6,743
Drivers	1,298	1,380	1,498	1,414	1,438	1,305	1,539	1,228	1,490	1,157	1,965	6,983	1,891	22,694
Property	1,001	1,067	1,223	1,115	1,012	976	1,033	931	971	795	898	1,005	1,002	12,028
Disease	6,643	7,856	11,463	10,791	6,474	6,683	8,434	8,273	7,390	6,681	6,130	7,343	7,847	94,160
Bundled	1,219.3	1,366.5	1,664.0	1,221.6	1,106.4	1,124.9	1,432.0	1,034.5	1,149.3	1,060.3	1,216.2	1,390.6	1,248.8	14,985.7
Savings	-	2	11	20	8	4	3	14	-	1	16	-	0	78
Annuities	51	64	53	35	45	45	36	31	24	21	35	35	40	475
Total	10,637	12,326	16,761	15,606	10,570	10,585	13,055	12,043	11,634	10,388	10,537	17,021	12,597	151,164

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

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(bn Won)	2Q24	3Q24	4Q24	1Q25	2Q25	3Q25	4Q25	1Q26	2Q26(E)
Net interest income	401.3	412.5	433.0	425.2	397.9	394.6	375.6	389.2	374.0
Net fee and commission income	185.9	197.8	186.9	187.0	156.9	171.5	193.1	188.4	183.8
Net other operating income(expenses)	-69.3	-109.1	-102.1	-75.3	-140.7	-160.2	-115.3	-64.7	-91.1
Gross operating income	517.9	501.2	517.8	536.9	414.1	405.9	453.4	512.8	466.7
General & administrative expenses	145.3	147.5	204.2	140.7	150.7	140.7	174.2	142.7	142.9
Operating profit before provision for credit losses	372.6	353.7	313.6	396.2	263.4	265.2	279.2	370.1	323.8
Provision for credit losses	224.0	196.5	278.0	284.7	134.1	129.0	217.2	218.8	174.8
Net operating income	148.6	157.2	35.6	111.5	129.3	136.2	62.0	151.3	149.0
Net non-operating income	3.1	-3.8	-2.9	0.6	-2.8	-1.4	-3.4	-0.4	-3.0
Share of profit(loss) of associates	0.3	0.3	0.3	0.3	0.3	0.2	0.4	0.1	0.0
Net other non-operating income(expenses)	2.8	-4.1	-3.2	0.3	-3.1	-1.6	-3.8	-0.5	-3.0
Profit before income tax	151.7	153.4	32.7	112.1	126.5	134.8	58.6	150.9	146.0
Income tax expense	37.5	38.5	9.7	27.4	29.4	34.9	11.3	41.3	32.4
Profit for the period	114.2	114.9	23.0	84.7	97.1	99.9	47.3	109.5	113.6
Profit attributable to shareholders of the parent company	116.6	114.7	32.3	84.5	96.8	99.3	49.6	107.5	111.4

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(bn Won)	Jun. 24	Sep. 24	Dec. 24	Mar. 25	Jun. 25	Sep. 25	Dec. 25	Mar. 26	Jun. 26(E)
Total Assets	29,688.5	31,111.5	30,541.6	29,806.5	29,363.1	30,482.0	30,235.7	30,444.3	31,285.0
Cash and due from financial institutions	1,020.1	1,505.9	785.4	697.0	710.5	596.1	546.5	574.1	883.5
Financial assets at fair value through profit or loss	875.1	627.7	79.4	149.3	135.5	46.7	55.6	61.9	51.5
Derivative financial assets	201.1	93.6	403.6	397.6	87.2	188.1	264.2	461.1	436.6
Financial investments	66.9	67.6	71.7	71.4	73.8	74.5	60.9	60.3	59.9
Loans	26,572.6	27,831.7	28,148.8	27,490.2	27,368.3	27,837.7	28,274.2	28,230.8	28,479.5
(Allowances for loan losses)	-1,143.8	-1,059.3	-1,041.2	-1,069.4	-980.2	-897.6	-838.2	-879.6	-872.4
Investments in associates	8.1	16.7	17.8	18.1	18.9	20.3	35.2	35.4	35.4
Reinsurance contract assets	2.2	2.1	2.1	1.9	1.9	1.9	1.9	2.1	2.2
Tangible assets	148.9	145.0	158.3	154.7	148.5	150.9	156.6	150.2	151.4
Goodwill & Intangible assets	160.8	157.2	158.8	149.6	139.5	133.6	137.8	137.7	134.0
Current income tax assets	0.1	0.2	0.0	0.0	0.0	0.0	0.0	0.0	0.2
Deferred income tax assets	164.0	169.1	170.2	164.4	181.0	169.4	160.8	124.3	163.3
Other assets	468.6	494.7	545.5	512.3	498.0	1,262.8	542.0	606.2	887.5
Total Liabilities	24,537.5	25,850.8	25,236.8	24,424.7	23,912.2	24,922.9	24,597.9	24,864.9	25,584.9
Financial liabilities at fair value through profit or loss	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Deposits	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Debts	4,623.7	4,873.8	4,177.4	3,681.3	3,823.3	4,068.4	4,300.8	4,661.0	4,748.4
Debentures	17,348.8	17,090.3	17,956.8	17,328.4	16,470.8	16,639.1	17,470.3	17,025.4	17,247.3
Insurance contract liabilities	2.2	2.1	2.1	1.9	1.9	1.9	1.9	2.1	2.2
Reinsurance contract liabilities	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Derivative financial liabilities	0.8	55.1	4.5	6.1	14.6	9.2	23.4	5.7	4.6
Net defined benefit liabilities	10.4	11.1	16.9	20.8	23.8	12.1	8.9	7.4	8.5
Provisions	189.0	171.4	177.8	165.8	168.7	160.2	179.5	162.9	176.5
Accrued expenses payables	272.6	293.3	256.2	277.5	284.6	297.0	277.8	292.4	301.2
Other liabilities	2,090.0	3,353.7	2,645.1	2,942.9	3,124.5	3,735.0	2,335.3	2,708.0	3,096.2
Total Equity	5,151.0	5,260.7	5,304.8	5,381.8	5,451.0	5,559.1	5,637.8	5,579.4	5,700.1
Share capital	460.0	460.0	460.0	460.0	460.0	460.0	460.0	460.0	460.0
Hybrid capital securities	249.1	249.1	249.1	249.1	249.1	249.1	249.1	249.1	249.1
Capital surplus	1,969.4	1,969.4	1,969.4	1,969.4	1,969.4	1,959.0	1,959.0	1,959.0	1,959.0
Accumulated other comprehensive income	32.0	27.7	49.8	45.6	23.0	42.8	65.1	102.5	112.3
Retained earnings	2,403.4	2,515.0	2,544.3	2,625.7	2,719.4	2,815.7	2,872.6	2,777.0	2,885.4
Non-controlling interest	37.1	39.5	32.2	32.0	30.1	32.5	32.0	31.8	34.3

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Customers

(in thousands)	Jun. 24	Sep. 24	Dec. 24	Mar. 25	Jun. 25	Sep. 25	Dec. 25	Mar. 26	Jun. 26(E)
Cardholders ¹⁾	20,089.3	20,064.7	20,114.0	20,242.6	20,272.0	20,423.4	20,446.8	20,433.1	20,397.0
Credit card	12,277.0	12,341.9	12,447.4	12,557.5	12,661.8	12,814.7	12,880.6	12,922.7	12,987.4
Check card	13,606.9	13,473.9	13,408.4	13,406.2	13,294.9	13,336.7	13,270.5	13,184.5	13,044.3
Active Cardholders ²⁾	10,497.0	10,590.0	10,713.0	10,827.0	10,908.0	11,077.0	11,152.0	11,180.0	11,180.0
Merchants	2,984.1	2,988.0	2,991.4	2,982.6	2,993.9	3,008.9	3,010.2	3,007.7	3,014.2

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

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

Transaction Volume

(bn Won)	Jun. 24	Sep. 24	Dec. 24	Mar. 25	Jun. 25	Sep. 25	Dec. 25	Mar. 26	Jun. 26(E)
Credit Sales	32,556.8	34,068.0	33,538.9	32,584.7	33,722.0	35,290.9	35,202.1	34,673.7	35,882.2
Lump-sum	26,971.5	28,052.2	27,576.1	26,927.4	28,045.3	29,196.3	28,938.7	28,734.5	29,693.1
Installment	5,585.3	6,015.8	5,962.8	5,657.3	5,676.7	6,094.6	6,263.5	5,939.2	6,189.1
Cash advance	2,437.9	2,472.8	2,492.8	2,312.1	2,088.2	1,941.4	1,925.8	1,953.3	2,026.2
Total	34,994.7	36,540.8	36,031.7	34,896.9	35,810.2	37,232.3	37,127.9	36,627.0	37,908.4

Credit Card Receivables

(bn Won)	Jun. 24	Sep. 24	Dec. 24	Mar. 25	Jun. 25	Sep. 25	Dec. 25	Mar. 26	Jun. 26(E)
Credit sales	14,087.7	15,088.2	15,306.4	14,958.9	15,059.4	15,670.3	15,830.3	15,488.0	15,576.8
Cash advance	1,201.9	1,177.4	1,198.1	1,098.9	974.8	882.5	874.1	904.6	958.5
Card loans	6,806.0	6,758.2	6,850.0	6,743.1	6,563.9	6,285.8	6,336.0	6,462.8	6,452.2
Others	4,144.8	4,323.7	4,281.8	4,239.5	4,362.3	4,495.7	4,688.6	4,881.4	4,991.5
Total	26,240.4	27,347.6	27,636.3	27,040.4	26,960.3	27,334.3	27,729.1	27,736.8	27,979.0

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(bn Won)	Jun. 24	Sep. 24	Dec. 24	Mar. 25	Jun. 25	Sep. 25	Dec. 25	Mar. 26	Jun. 26(E)
Total Outstanding Credits	27,062.5	28,169.8	28,496.3	27,902.7	27,896.3	28,270.4	28,662.6	28,669.6	28,901.7
Normal	25,058.5	26,409.9	26,393.6	26,099.4	26,210.1	26,717.1	27,249.3	27,275.7	27,498.9
Precautionary	1,696.6	1,440.4	1,795.9	1,436.0	1,352.7	1,240.7	1,145.3	1,107.7	1,133.9
Substandard	4.9	5.5	4.9	0.5	0.6	0.2	0.1	0.2	0.8
Doubtful	182.2	229.8	198.6	200.3	205.2	206.1	166.3	175.3	172.5
Estimated Loss	120.3	84.2	103.3	166.5	127.7	106.3	101.6	110.6	95.6
NPL (A)	307.5	319.5	306.8	367.3	333.5	312.6	268.1	286.2	268.9
NPL Ratio	1.14%	1.13%	1.08%	1.32%	1.20%	1.11%	0.94%	1.00%	0.93%
Allowances ¹⁾ (B)	1,072.2	978.0	954.0	979.8	904.6	826.3	784.2	816.4	808.2
Reserves for credit losses (C)	597.1	571.6	785.0	649.6	634.5	608.8	570.7	541.7	551.1
NPL Coverage Ratio(New) (B/A)	348.7%	306.1%	310.9%	266.8%	271.2%	264.3%	292.5%	285.3%	300.6%
NPL Coverage Ratio(Old) [(B+C)/A]	542.9%	485.0%	566.8%	443.7%	461.5%	459.1%	505.4%	474.5%	505.5%

1) Allowances for loan losses and acceptances & guarantees.

Write-offs / NPL Sales

(bn Won)	Jun. 24	Sep. 24	Dec. 24	Mar. 25	Jun. 25	Sep. 25	Dec. 25	Mar. 26	Jun. 26(E)
Write-offs	182.9	179.6	227.9	167.4	136.7	168.2	234.2	165.9	147.8
NPL Sales	17.1	317.6	30.4	189.5	277.5	214.9	107.1	41.7	131.2
Total	200.0	497.2	258.3	356.9	414.2	383.1	341.3	207.6	279.0

Recoveries from Written-offs

(bn Won)	Jun. 24	Sep. 24	Dec. 24	Mar. 25	Jun. 25	Sep. 25	Dec. 25	Mar. 26	Jun. 26(E)
Recovery from Written-offs	29.8	30.2	31.7	33.2	33.6	32.5	32.9	30.7	29.0

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Delinquency									
(bn Won)	Jun. 24	Sep. 24	Dec. 24	Mar. 25	Jun. 25	Sep. 25	Dec. 25	Mar. 26	Jun. 26(E)
Total loans	26,240.5	27,347.6	27,636.3	27,040.4	26,960.3	27,334.3	27,729.1	27,736.8	27,979.0
Delinquent loans (over one month overdue)	339.2	353.0	361.3	435.4	377.7	331.9	271.6	336.5	300.5
Delinquency ratio	1.29%	1.29%	1.31%	1.61%	1.40%	1.21%	0.98%	1.21%	1.07%

Rescheduled Loan									
(bn Won)	Jun. 24	Sep. 24	Dec. 24	Mar. 25	Jun. 25	Dec. 25(E)	Dec. 25	Mar. 26	Jun. 26(E)
Receivables	203.6	180.3	169.2	153.4	139.9	127.3	115.9	110.3	113.8
Delinquent loan (over one month overdue)	13.2	12.1	13.1	12.8	9.4	7.6	6.9	7.3	5.8
Delinquency ratio	6.51%	6.68%	7.74%	8.35%	6.71%	6.00%	5.92%	6.63%	5.13%

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Condensed Income Statement (Consolidated)

(bn Won)	2Q24	3Q24	4Q24	1Q25	2Q25	3Q25	4Q25	1Q26	2Q26(E)
Net interest income	-35.6	-32.4	-28.4	-29.1	-24.9	-24.7	-24.0	-33.0	-33.6
Net fee and commission income	2.1	2.3	2.4	2.3	2.9	4.6	5.2	8.2	9.1
Net other operating income(expenses)	166.6	130.4	33.2	144.3	133.2	137.1	58.8	141.9	156.7
Gross operating income	133.1	100.3	7.2	117.5	111.2	117.0	40.0	117.1	132.2
General & administrative expenses	35.3	42.6	44.1	37.5	42.1	37.0	54.1	40.3	42.4
Operating profit before provision for credit losses	97.8	57.7	-36.9	80.0	69.1	80.0	-14.1	76.8	89.8
Provision for credit losses	0.0	0.8	-1.1	0.5	0.7	0.4	-0.2	-0.1	1.6
Net operating profit	97.8	56.9	-35.8	79.5	68.4	79.6	-13.9	76.9	88.2
Net non-operating income	1.5	2.6	-0.7	1.9	1.3	2.5	7.7	2.0	3.7
Share of profit(loss) of associates	0.0	-0.1	-0.1	-0.2	-0.1	-0.2	0.4	-0.3	0.1
Net other non-operating income(expenses)	1.5	2.7	-0.6	2.1	1.4	2.7	7.3	2.3	3.6
Profit before income tax	99.3	59.5	-36.5	81.4	69.7	82.1	-6.2	78.9	91.9
Income tax expense	25.8	11.0	-6.6	20.7	13.9	28.1	25.0	3.6	25.6
Profit for the period	73.5	48.5	-29.9	60.7	55.8	54.0	-31.2	75.3	66.3
Profit attributable to shareholders of the parent company	73.5	48.5	-29.9	60.7	55.8	54.0	-31.2	75.3	66.3

Condensed Income Statement (Separate)

(bn Won)	2Q24	3Q24	4Q24	1Q25	2Q25	3Q25	4Q25	1Q26	2Q26(E)
Net interest income	21.8	25.6	29.0	26.6	30.5	29.2	30.0	16.5	15.0
Net fee and commission income	2.1	2.3	2.4	2.3	2.9	4.6	5.2	8.2	9.1
Net other operating income(expenses)	131.6	109.0	27.3	123.5	140.0	98.2	56.4	97.8	113.6
Gross operating income	155.5	136.9	58.7	152.4	173.4	132.0	91.6	122.5	137.7
General & administrative expenses	34.6	41.8	43.3	37.0	41.7	36.5	53.7	39.8	42.0
Operating profit before provision for credit losses	120.9	95.1	15.4	115.4	131.7	95.5	37.9	82.7	95.7
Provision for credit losses	-0.1	0.8	-1.0	0.5	0.6	0.5	-0.2	-0.1	1.6
Net operating profit	121.0	94.3	16.4	114.9	131.1	95.0	38.1	82.8	94.1
Net non-operating income	1.5	2.5	-0.6	2.2	1.7	2.8	8.1	2.4	4.0
Share of profit(loss) of associates	-0.1	-0.1	0.0	-0.1	-0.2	-0.2	0.3	-0.3	0.1
Net other non-operating income(expenses)	1.6	2.6	-0.6	2.3	1.9	3.0	7.8	2.7	3.9
Profit before income tax	122.5	96.8	15.8	117.1	132.8	97.8	46.2	85.2	98.1
Income tax expense	32.0	20.8	7.2	30.1	30.7	32.2	57.0	5.4	27.3
Profit for the period	90.5	76.0	8.6	86.9	102.2	65.7	-10.8	79.8	70.8

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Condensed Balance Sheet (Consolidated)

(bn Won)	Jun. 24	Sep. 24	Dec. 24	Mar. 25	Jun. 25	Sep. 25	Dec. 25	Mar. 26	Jun. 26(E)
Total Assets	32,683.8	33,581.4	34,047.6	35,360.6	35,770.1	36,173.1	35,585.9	34,967.3	35,190.1
Cash and due from financial institutions	753.6	787.0	1,002.4	888.7	997.2	932.6	1,105.0	901.0	854.4
Financial assets at fair value through profit or loss	8,598.4	8,621.8	8,505.3	8,570.9	8,853.2	8,985.4	9,253.5	9,714.4	10,403.8
Derivative financial assets	0.4	23.3	0.0	0.1	22.2	4.9	3.0	0.2	0.3
Financial investments	20,993.4	21,945.4	22,287.5	23,534.7	23,570.0	24,017.3	22,881.2	22,209.0	21,761.2
Loans	1,213.8	1,141.2	1,092.7	1,137.8	998.7	998.2	977.8	846.9	855.2
(Allowances for loan losses)	-3.2	-3.7	-3.0	-3.0	-3.5	-3.9	-3.8	-3.6	-5.3
Investments in associates	8.9	8.8	15.6	15.5	15.7	17.4	29.2	25.5	24.2
Insurance contract assets	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Reinsurance contract assets	5.6	5.7	2.5	7.3	7.5	6.9	8.7	9.8	10.7
Tangible assets	448.6	453.3	464.2	476.8	498.2	512.0	515.8	510.3	507.5
Goodwill & Intangible assets	169.7	166.4	177.5	166.8	158.6	148.4	148.2	137.8	129.0
Current income tax assets	0.2	7.7	7.3	9.1	7.6	7.5	7.2	5.9	6.3
Deferred income tax assets	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Other assets	491.2	420.8	492.6	552.9	641.2	542.5	656.3	606.5	637.5
Total Liabilities	29,506.8	30,525.6	30,984.4	32,657.5	32,946.8	33,312.7	32,795.9	32,051.2	32,324.6
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	0.0
Deposits	717.9	713.2	573.8	567.1	760.7	821.0	1,035.5	1,001.0	1,026.9
Debts	52.7	56.7	65.6	78.6	94.9	105.9	107.5	107.5	105.5
Debentures	199.8	199.8	199.9	199.9	199.9	199.9	200.0	200.0	70.0
Insurance contract liabilities	27,751.8	28,869.1	29,342.7	31,022.0	31,131.8	31,349.0	30,544.5	29,750.6	30,077.1
Reinsurance contract liabilities	34.8	35.7	34.3	34.6	36.2	37.2	34.1	30.3	23.9
Derivative financial liabilities	75.3	20.9	121.2	123.8	40.5	79.7	147.6	273.8	349.9
Net defined benefit liabilities	1.0	1.2	1.8	2.1	2.3	2.4	2.4	2.5	2.7
Provisions	20.5	20.6	21.5	21.6	22.1	22.2	13.2	12.5	9.3
Accrued expenses payables	83.8	147.4	138.2	195.4	142.4	154.0	123.4	138.6	110.0
Other liabilities	569.2	461.0	485.4	412.4	516.0	541.4	587.7	534.4	549.3
Total Equity	3,176.9	3,055.8	3,063.2	2,703.1	2,823.3	2,860.4	2,790.0	2,916.0	2,865.5
Share capital	162.0	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	49.8
Capital surplus	799.7	799.7	799.7	799.7	799.7	799.7	799.7	799.7	799.7
Accumulated other comprehensive income	159.5	-9.3	28.7	-261.5	-196.3	-212.5	-131.1	-79.7	-95.7
Retained earnings	2,821.3	2,869.0	2,838.4	2,768.5	2,823.5	2,876.8	2,725.0	2,799.6	2,765.1
Fair value adjustment	-815.4	-815.4	-815.4	-815.4	-815.4	-815.4	-815.4	-815.4	-815.4

1) The consolidated financial information for the periods starting from January 1, 2023 presented herein reflect the application of K-IFRS 1117(Insurance Contracts), and the figures for 2022 have been restated retrospectively.

2) The figures prior to January 1, 2023 are based on simple arithmetic sum of the consolidated financial statements of Prudential Life Insurance and former KB Life Insurance.

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Summarized Statement of Financial Position

(bn Won, %)	Jun. 24	Sep. 24	Dec. 24	Mar. 25	Jun. 25	Sep. 25	Dec. 25	Mar. 26	Jun. 26(E)
Invested assets	31,654.6	32,649.4	33,054.1	34,297.6	34,615.7	35,164.7	34,474.7	33,927.9	34,130.0
Net investment yield (cumulative)	3.15	3.22	3.34	3.30	3.28	3.26	3.37	3.39	3.57
Separate Account Assets									
Total Assets	32,467.9	33,366.3	33,833.3	35,147.2	35,557.5	35,961.3	35,374.9	34,757.0	34,981.5
Policy reserves									
Separate Account Liabilities									
Total Liabilities	27,882.1	28,918.0	29,341.5	31,034.5	31,350.3	31,738.8	31,223.5	30,504.1	30,792.3
Total Equities	4,585.8	4,448.3	4,491.8	4,112.7	4,207.2	4,222.5	4,151.4	4,252.9	4,189.2
Total Liabilities & Equities	32,467.9	33,366.3	33,833.3	35,147.2	35,557.5	35,961.3	35,374.9	34,757.0	34,981.5

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

Summarized Statement of Comprehensive Income (Cumulative)

(bn Won)	Jun. 24	Sep. 24	Dec. 24	Mar. 25	Jun. 25	Sep. 25	Dec. 25	Mar. 26	Jun. 26(E)
Insurance income & expense	172.8	251.1	323.6	83.5	160.1	232.3	280.5	72.2	140.0
Investment income & expense	98.8	127.0	88.4	42.4	108.3	143.1	150.9	21.2	58.4
Changes in insurance contract Liabilities									
Operating income & expense	255.4	352.2	371.1	116.5	250.3	348.2	389.3	84.8	181.4
Non-Operating income & expense	-0.4	-0.3	-3.5	0.5	-0.4	-0.5	4.6	0.4	1.9
Income tax expense	70.2	91.0	98.3	30.1	60.7	92.9	149.9	5.4	32.7
Net Income	184.8	260.8	269.4	87.0	189.1	254.8	244.0	79.8	150.6

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

Capital Adequacy

(bn Won)	Jun. 24	Sep. 24	Dec. 24	Mar. 25	Jun. 25	Sep. 25	Dec. 25	Mar. 26	Jun. 26(E)
K-ICS Ratio	299.2%	272.3%	265.3%	234.1%	250.6%	253.5%	272.2%	277.8%	244.9%
Available capital	6,285.3	6,064.2	5,877.7	5,544.8	5,761.4	5,862.9	5,871.7	6,177.7	61,120.1
Required capital	2,100.4	2,227.1	2,215.3	2,368.6	2,298.9	2,312.4	2,157.2	2,223.9	24,954.7

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

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(bn Won)	2Q24		3Q24		4Q24		1Q25		2Q25		3Q25		4Q25		1Q26		2Q26(E)	
		(%)		(%)		(%)		(%)		(%)		(%)		(%)		(%)		(%)
Individual policy	1,153.1	96.9%	1,105.9	99.4%	1,262.8	96.0%	1,521.0	97.4%	1,199.4	83.2%	1,165.8	94.3%	1,122.3	75.1%	1,445.4	96.9%	1,030.4	94.2%
Protection	594.4	50.0%	593.4	53.3%	611.8	46.5%	611.6	39.2%	605.9	42.0%	610.6	49.4%	613.3	41.1%	620.0	41.6%	618.3	56.5%
Whole-Life	433.2	36.4%	420.4	37.8%	416.1	31.6%	411.4	26.3%	406.3	28.2%	410.8	33.2%	412.4	27.6%	415.1	27.8%	413.4	37.8%
Variable	75.1	6.3%	72.3	6.5%	71.1	5.4%	68.1	4.4%	68.3	4.7%	64.5	5.2%	64.6	4.3%	62.5	4.2%	59.5	5.4%
Savings	558.7	47.0%	512.5	46.1%	651.0	49.5%	909.4	58.2%	593.5	41.2%	555.1	44.9%	509.0	34.1%	825.4	55.4%	412.1	37.7%
Annuities	362.4	30.5%	201.7	18.1%	513.1	39.0%	612.2	39.2%	372.1	25.8%	460.7	37.3%	442.4	29.6%	766.0	51.4%	346.8	31.7%
Variable	196.2	16.5%	310.6	27.9%	137.8	10.5%	297.0	19.0%	221.2	15.3%	94.3	7.6%	66.5	4.5%	59.2	4.0%	65.2	6.0%
Pension	36.4	3.1%	6.4	0.6%	53.3	4.0%	40.9	2.6%	242.1	16.8%	70.5	5.7%	371.3	24.9%	45.6	3.1%	63.5	5.8%
Total	1,189.5	100.0%	1,112.3	100.0%	1,316.1	100.0%	1,561.9	100.0%	1,441.5	100.0%	1,236.2	100.0%	1,493.5	100.0%	1,491.0	100.0%	1,093.9	100.0%

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

Premium Income by Policy Type (Cumulative)

(bn Won)	2Q24		3Q24		4Q24		1Q25		2Q25		3Q25		4Q25		1Q26		2Q26(E)	
		(%)		(%)		(%)		(%)		(%)		(%)		(%)		(%)		(%)
Individual policy	2,162.3	96.2%	3,268.3	97.3%	4,531.1	96.9%	1,521.0	97.4%	2,720.4	90.6%	3,886.2	91.7%	5,008.5	87.4%	1,445.4	96.9%	2,475.9	95.8%
Protection	1,197.7	53.3%	1,791.1	53.3%	2,402.9	51.4%	611.6	39.2%	1,217.5	40.5%	1,828.2	43.1%	2,441.4	42.6%	620.0	41.6%	1,238.4	47.9%
Whole-Life	903.2	40.2%	1,323.7	39.4%	1,739.8	37.2%	411.4	26.3%	817.7	27.2%	1,228.5	29.0%	1,640.8	28.6%	415.1	27.8%	828.5	32.1%
Variable	152.9	6.8%	225.2	6.7%	296.3	6.3%	68.1	4.4%	136.4	4.5%	200.9	4.7%	265.5	4.6%	62.5	4.2%	122.0	4.7%
Savings	964.6	42.9%	1,477.1	44.0%	2,128.2	45.5%	909.4	58.2%	1,502.9	50.0%	2,058.0	48.5%	2,567.0	44.8%	825.4	55.4%	1,237.5	47.9%
Annuities	567.1	25.2%	768.9	22.9%	1,281.9	27.4%	612.2	39.2%	984.3	32.8%	1,445.0	34.1%	1,887.4	32.9%	766.0	51.4%	1,112.8	43.0%
Variable	397.1	17.7%	707.7	21.1%	845.5	18.1%	297.0	19.0%	518.2	17.3%	612.6	14.4%	679.0	11.8%	59.2	4.0%	124.5	4.8%
Pension	86.0	3.8%	92.4	2.7%	145.7	3.1%	40.9	2.6%	283.0	9.4%	353.5	8.3%	724.7	12.6%	45.6	3.1%	109.1	4.2%
Total	2,248.3	100.0%	3,360.7	100.0%	4,676.8	100.0%	1,561.9	100.0%	3,003.4	100.0%	4,239.7	100.0%	5,733.2	100.0%	1,491.0	100.0%	2,585.0	100.0%

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Loss & Expense Ratios

(%)	2Q24	3Q24	4Q24	1Q25	2Q25	3Q25	4Q25	1Q26	2Q26(E)
Quarterly Loss Ratio	71.5	57.0	64.2	63.8	53.2	63.5	65.5	64.9	63.3
Risk Premium	112.2	112.2	113.2	115.8	115.9	117.6	118.9	120.7	121.1
Loss	80.2	63.9	72.6	73.9	61.6	74.6	77.9	78.4	76.7
Cumulative Loss Ratio	64.1	61.7	62.3	63.8	58.5	60.2	61.5	64.9	64.1
Risk Premium	224.1	336.3	449.5	115.8	231.7	349.3	468.2	120.7	241.9
Loss	143.5	207.5	280.1	73.9	135.5	210.1	288.0	78.4	155.1
Expense Ratio	19.1	23.4	23.1	18.7	20.9	22.8	22.2	14.8	17.9

Policy Persistency

(%)	2Q24	3Q24	4Q24	1Q25	2Q25	3Q25	4Q25	1Q26	2Q26(E)
Quaterly									
13th Month	92.1	93.3	89.5	88.9	86.4	87.8	90.9	92.6	91.5
25th Month	56.7	62.4	64.3	74.0	82.8	83.3	64.3	67.6	62.4
Cumulative									
13th Month	90.6	91.6	91.2	88.9	87.9	87.8	88.8	92.6	92.1
25th Month	62.8	62.7	62.9	74.0	79.6	80.9	77.6	67.6	65.5

Retention

(%)	2Q24	3Q24	4Q24	1Q25	2Q25	3Q25	4Q25	1Q26	2Q26(E)
Quaterly									
LP Retention 13th	59.4	42.5	32.7	30.5	46.6	44.8	44.0	37.1	37.6
LP Retention 25th	49.6	20.0	28.0	39.3	43.8	20.0	21.3	22.0	36.7
Cumulative									
LP Retention 13th	55.0	50.0	39.2	30.5	41.8	43.4	43.4	37.1	39.4
LP Retention 25th	49.6	48.6	47.8	39.3	41.7	33.0	25.7	22.0	32.2

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APE (Annualized Premium Equivalent)

(mn Won)	2026.01	2026.02	2026.03	2026.04	2026.05	2026.06	2026.07	2026.08	2026.09	2026.1	2026.11	2026.12	Average	FY2026
Protection	25,798	34,776	35,352	33,809	35,980	32,649							33,061	198,364
Whole-Life	14,027	23,439	21,442	20,594	20,525	15,449							19,246	115,476
Variable	-	-	-	-	-	-							-	-
Etc.	11,771	11,337	13,910	13,214	15,455	17,201							13,815	82,888
Savings	19,310	18,268	76,403	20,112	21,037	17,928							28,843	173,058
Annuities	18,204	17,233	75,013	19,583	20,144	16,372							27,758	166,548
Variable	1,107	1,035	1,390	529	892	1,556							1,085	6,510
Total	45,108	53,044	111,755	53,920	57,016	50,577							61,904	371,421

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

(mn Won)	2025.01	2025.02	2025.03	2025.04	2025.05	2025.06	2025.07	2025.08	2025.09	2025.10	2025.11	2025.12	Average	FY2025
Protection	20,107	19,806	21,906	21,299	26,252	22,429	26,830	32,443	37,303	23,976	26,150	28,766	25,606	307,268
Whole-Life	12,598	9,703	15,007	17,321	19,647	14,596	14,593	23,512	25,567	16,356	16,630	16,074	16,800	201,604
Variable	8	7	162	7	2	7	5	232	5	1	-	59	40	483
Etc.	7,502	10,096	6,737	3,972	6,603	7,826	12,242	8,699	11,732	7,621	9,521	12,633	8,765	105,184
Savings	14,724	41,492	178,027	46,977	32,547	122,796	92,310	10,091	99,006	34,240	24,513	22,118	59,903	718,841
Annuities	9,687	31,417	168,644	40,056	24,477	120,788	90,403	7,878	97,168	33,652	23,900	21,174	55,770	669,244
Variable	5,036	10,075	9,383	6,921	8,070	2,008	1,907	2,213	1,838	589	613	944	4,133	49,597
Total	34,830	61,298	199,933	68,276	58,799	145,225	119,140	42,535	136,309	58,217	50,663	50,884	85,509	1,026,109

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

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(bn Won)	2Q24	3Q24	4Q24	1Q25	2Q25	3Q25	4Q25	1Q26	2Q26(E)
Net interest income	-1.9	-1.2	-1.7	-3.2	-2.8	-1.6	-0.8	-1.2	-7.3
Net fee and commission income	39.7	61.1	42.7	43.2	81.4	47.9	62.8	61.9	73.1
Net other operating income(expenses)	5.6	4.2	4.0	1.8	27.3	12.4	7.2	4.1	30.9
Gross operating income	43.4	64.1	45.0	41.8	105.9	58.7	69.2	64.8	96.7
General & administrative expenses	23.2	30.5	33.8	20.4	30.4	24.4	39.0	20.4	32.2
Provision for credit losses	0.0	0.0	0.4	0.0	1.5	0.0	0.3	0.1	0.0
Net operating profit	20.2	33.6	10.8	21.4	74.0	34.3	29.9	44.3	64.5
Net non-operating profit(loss)	0.0	-0.4	-0.4	0.4	-0.2	0.2	0.0	2.2	2.7
Profit before income tax	20.2	33.2	10.4	21.8	73.8	34.5	29.9	46.5	67.2
Profit for the period	15.2	24.7	7.9	15.6	55.8	25.2	23.4	33.2	49.7
Profit attributable to shareholders of the parent company	15.2	24.7	8.0	15.7	55.8	25.2	23.5	33.2	49.9

KB Capital

(bn Won)	2Q24	3Q24	4Q24	1Q25	2Q25	3Q25	4Q25	1Q26	2Q26(E)
Net interest income	117.0	114.2	114.0	116.3	113.4	111.8	109.4	105.1	104.0
Net fee and commission income	220.6	221.3	219.1	216.5	214.4	214.2	219.5	222.9	229.4
Net other operating income(expenses)	-149.9	-166.8	-153.8	-152.3	-144.2	-153.3	-118.5	-135.0	-152.9
Gross operating income	187.7	168.7	179.3	180.5	183.6	172.7	210.4	193.0	180.5
General & administrative expenses	37.8	36.9	57.9	39.5	41.4	39.3	52.5	40.1	43.7
Provision for credit losses	51.3	55.4	85.7	50.7	71.2	47.9	96.7	56.0	56.6
Net operating profit	98.6	76.4	35.7	90.3	71.0	85.5	61.2	96.9	80.2
Net non-operating profit(loss)	0.4	0.8	-1.8	0.8	1.3	7.6	-3.4	0.8	5.1
Profit before income tax	99.0	77.2	33.9	91.1	72.3	93.1	57.8	97.7	85.3
Profit for the period	76.3	59.1	26.9	70.1	55.0	70.7	41.2	72.9	66.0
Profit attributable to shareholders of the parent company	75.6	58.5	26.3	69.4	54.7	70.4	40.7	72.8	65.3

KB Real Estate Trust

(bn Won)	2Q24	3Q24	4Q24	1Q25	2Q25	3Q25	4Q25	1Q26	2Q26(E)
Net interest income	4.3	4.2	7.1	7.8	8.2	8.1	6.7	5.6	6.2
Net fee and commission income	22.2	24.1	18.5	16.0	53.0	15.4	9.6	10.2	17.6
Net other operating income(expenses)	-7.1	22.0	-15.6	-0.1	-76.9	0.3	-47.6	-3.7	-188.1
Gross operating income	19.4	50.3	10.0	23.7	-15.7	23.8	-31.3	12.1	-164.3
General & administrative expenses	9.1	9.5	11.8	7.2	9.0	8.2	9.4	6.9	8.0
Provision for credit losses	65.4	9.9	23.8	3.4	22.1	11.1	41.3	-2.6	42.5
Net operating profit	-55.1	30.9	-25.6	13.1	-46.8	4.5	-82.0	7.8	-214.8
Net non-operating profit(loss)	0.0	0.0	-0.8	0.4	0.8	0.0	0.0	0.4	0.2
Profit before income tax	-55.1	30.9	-26.4	13.5	-46.0	4.5	-82.0	8.2	-214.6
Profit for the period	-58.9	19.7	-27.2	8.6	-30.5	4.0	-60.8	8.6	-161.7
Profit attributable to shareholders of the parent company	-58.9	19.7	-27.2	8.6	-30.5	4.0	-60.8	8.6	-161.7

KB Savings Bank

(bn Won)	2Q24	3Q24	4Q24	1Q25	2Q25	3Q25	4Q25	1Q26	2Q26(E)
Net interest income	29.2	24.5	26.9	27.4	27.8	27.4	28.0	27.2	25.9
Net fee and commission income	-3.8	-2.8	-2.6	-2.7	-2.6	-2.9	-3.1	-3.2	-2.9
Net other operating income(expenses)	0.6	-7.7	-2.9	0.8	1.5	-0.2	1.8	-1.4	1.0
Gross operating income	26.0	14.0	21.4	25.5	26.7	24.3	26.7	22.6	24.0
General & administrative expenses	12.8	11.5	11.9	11.2	13.1	11.9	12.8	13.2	12.1
Provision for credit losses	24.1	5.5	25.8	5.7	18.6	18.5	17.8	13.2	6.8
Net operating profit	-10.9	-3.0	-16.3	8.6	-5.0	-6.1	-3.9	-3.8	5.1
Net non-operating profit(loss)	-0.1	0.0	0.0	-0.1	0.1	0.0	-0.2	0.1	0.0
Profit before income tax	-11.0	-3.0	-16.3	8.5	-4.9	-6.1	-4.1	-3.7	5.1
Profit for the period	-8.1	-2.5	-12.1	6.2	-5.3	-3.4	-2.3	-6.8	4.7
Profit attributable to shareholders of the parent company	-8.1	-2.5	-12.1	6.2	-5.3	-3.4	-2.3	-6.8	4.7

KB Investment

(bn Won)	2Q24	3Q24	4Q24	1Q25	2Q25	3Q25	4Q25	1Q26	2Q26(E)
Net interest income	15.1	-13.3	3.4	-1.2	-11.4	-17.8	-81.8	-26.8	-42.9
Net fee and commission income	0.9	1.2	0.9	1.0	0.8	1.6	3.7	1.9	1.7
Net other operating income(expenses)	-5.5	22.3	-2.3	10.9	9.6	31.4	140.3	40.1	73.0
Gross operating income	10.5	10.2	2.0	10.7	-1.0	15.2	62.2	15.2	31.8
General & administrative expenses	5.3	4.8	6.2	5.4	5.0	4.9	8.9	4.1	5.8
Provision for credit losses	-0.1	0.0	0.1	0.0	0.1	-0.1	0.0	0.1	-0.1
Net operating profit	5.3	5.4	-4.3	5.3	-6.1	10.4	53.3	11.0	26.1
Net non-operating profit(loss)	3.3	0.9	-3.8	3.8	0.1	2.7	7.8	-0.2	3.8
Profit before income tax	8.6	6.3	-8.1	9.1	-6.0	13.1	61.1	10.8	29.9
Profit for the period	6.2	5.0	-4.8	6.0	-3.0	8.2	46.7	5.3	12.4
Profit attributable to shareholders of the parent company	6.2	5.0	-4.8	6.0	-3.0	8.2	46.7	5.3	17.5

KB Data Systems

(bn Won)	2Q24	3Q24	4Q24	1Q25	2Q25	3Q25	4Q25	1Q26	2Q26(E)
Net interest income	0.1	0.1	0.1	0.1	0.2	0.1	0.2	0.2	0.2
Net fee and commission income	-0.2	-0.1	-0.1	-0.1	-0.2	-0.1	-0.1	-0.1	-0.2
Net other operating income(expenses)	3.3	4.0	3.2	7.1	6.0	6.8	3.8	6.3	5.8
Gross operating income	3.2	4.0	3.2	7.1	6.0	6.8	3.9	6.4	5.8
General & administrative expenses	3.5	2.9	3.4	2.7	4.0	3.5	3.5	3.3	4.1
Provision for credit losses	0.0	0.0	0.0	0.0	0.0	0.0	0.1	0.1	-0.2
Net operating profit	-0.3	1.1	-0.2	4.4	2.0	3.3	0.3	3.0	1.9
Net non-operating profit(loss)	0.2	0.3	0.2	0.4	-0.4	0.0	0.0	0.0	0.1
Profit before income tax	-0.1	1.4	0.0	4.8	1.6	3.3	0.3	3.0	2.0
Profit for the period	0.4	1.0	0.2	2.7	1.9	2.5	0.5	1.0	2.4
Profit attributable to shareholders of the parent company	0.4	1.0	0.2	2.7	1.9	2.5	0.5	1.0	2.4

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KB Asset Management

(bn Won)	Jun. 24	Sep. 24	Dec. 24	Mar. 25	Jun. 25	Sep. 25	Dec. 25	Mar. 26	Jun. 26(E)
Total Assets	350.2	384.6	414.9	382.0	443.9	479.2	697.4	473.9	533.5
Total Liabilities	88.8	98.8	120.2	91.4	98.0	108.0	302.4	105.3	115.4
Total Equity	261.4	285.9	294.7	290.6	345.8	371.2	395.0	368.6	418.1

KB Capital

(bn Won)	Jun. 24	Sep. 24	Dec. 24	Mar. 25	Jun. 25	Sep. 25	Dec. 25	Mar. 26	Jun. 26(E)
Total Assets	17,434.0	18,038.1	18,115.5	17,820.5	18,035.2	18,229.9	18,163.1	18,830.2	18,611.3
Total Liabilities	15,049.3	15,597.5	15,654.2	15,295.5	15,464.0	15,592.4	15,483.5	16,202.7	15,976.5
Total Equity	2,384.7	2,440.6	2,461.3	2,525.0	2,571.2	2,637.5	2,679.5	2,627.5	2,634.8

KB Real Estate Trust

(bn Won)	Jun. 24	Sep. 24	Dec. 24	Mar. 25	Jun. 25	Sep. 25	Dec. 25	Mar. 26	Jun. 26(E)
Total Assets	1,148.3	1,079.3	1,113.5	1,064.2	1,156.1	1,169.3	1,124.0	1,140.5	1,333.4
Total Liabilities	798.1	562.9	627.9	573.3	699.0	711.6	730.0	741.2	949.9
Total Equity	350.2	516.4	485.6	490.8	457.1	457.7	394.0	399.3	383.6

KB Savings Bank

(bn Won)	Jun. 24	Sep. 24	Dec. 24	Mar. 25	Jun. 25	Sep. 25	Dec. 25	Mar. 26	Jun. 26(E)
Total Assets	2,571.0	2,519.2	2,575.7	2,409.2	2,355.6	2,481.0	2,219.8	2,286.8	2,264.8
Total Liabilities	2,374.1	2,324.8	2,393.5	2,220.8	2,172.3	2,301.1	2,042.6	2,116.4	2,089.6
Total Equity	196.9	194.4	182.2	188.4	183.3	179.9	177.3	170.4	175.1

KB Investment

(bn Won)	Jun. 24	Sep. 24	Dec. 24	Mar. 25	Jun. 25	Sep. 25	Dec. 25	Mar. 26	Jun. 26(E)
Total Assets	1,533.5	1,523.2	1,529.8	1,489.3	1,497.3	1,529.8	1,676.0	1,729.2	1,813.2
Total Liabilities	1,249.8	1,234.5	1,245.9	1,199.3	1,210.4	1,234.6	1,334.1	1,381.9	1,448.5
Total Equity	283.7	288.7	283.9	289.9	286.9	295.2	341.9	347.2	364.7

KB Data Systems

(bn Won)	Jun. 24	Sep. 24	Dec. 24	Mar. 25	Jun. 25	Sep. 25	Dec. 25	Mar. 26	Jun. 26(E)
Total Assets	61.6	65.1	62.3	64.0	69.3	80.9	85.3	82.7	83.8
Total Liabilities	39.8	42.2	40.2	39.3	42.8	51.7	55.3	51.7	49.9
Total Equity	21.8	22.9	22.1	24.7	26.5	29.2	30.0	31.0	33.8

Contacts

Disclaimer

Financial Highlights

KB Financial Group

KB Kookmin Bank

KB Securities

KB Insurance

KB Kookmin Card

KB Life Insurance

Other Subsidiaries

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