

KB Financial Group

Fact Book 3Q 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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Financial Statements

(bn Won)	1Q25	2Q25	3Q25	4Q25	1Q26	3Q26	3Q26(E)
KB Financial Group							
Total Assets	770,327.1	780,622.7	796,063.2	797,923.0	829,740.8	866,889.2	851,470.4
Total Liabilities	710,192.4	719,668.7	734,692.1	737,093.0	768,600.7	804,187.4	788,824.6
Total Equity	60,134.8	60,953.9	61,371.1	60,830.0	61,140.1	62,701.8	62,645.9
Net Income	1,699.1	1,747.6	1,655.2	738.8	1,916.5	2,010.5	1,913.1
Net Income (attributable to controlling interests)	1,697.3	1,738.4	1,686.0	711.5	1,892.4	1,992.2	1,907.5
Total Asset including AUM ¹⁾	1,388,511.0	1,439,950.9	1,519,910.3	1,516,404.1	1,600,249.9	1,719,621.9	1,683,552.0
(AUM)	618,183.9	659,329.0	723,839.8	718,481.1	770,509.1	852,732.7	832,081.6
Total Assets by Subsidiaries							
KB Kookmin Bank	569,749.9	574,607.1	582,774.7	584,935.0	605,312.2	626,871.1	627,353.9
KB Securities	67,015.2	71,121.9	75,785.8	76,461.4	88,643.8	102,789.3	87,692.4
KB Insurance	42,032.3	42,708.8	43,474.9	45,377.6	44,453.5	44,637.4	44,806.5
KB Kookmin Card	29,806.5	29,363.1	30,482.0	30,235.7	30,444.3	31,285.0	31,511.5
KB Life Insurance	35,360.6	35,770.1	36,173.1	35,585.9	34,967.3	35,190.1	33,929.0
KB Asset Management	382.0	443.9	479.2	697.4	473.9	533.5	569.3
KB Capital	17,820.5	18,035.2	18,229.9	18,163.1	18,830.2	18,611.3	18,449.2
KB Real Estate Trust	1,064.2	1,156.1	1,169.3	1,124.0	1,140.5	1,333.4	1,274.7
KB Savings Bank	2,409.2	2,355.6	2,481.0	2,219.8	2,286.8	2,264.8	2,413.4
KB Investment	1,489.3	1,497.3	1,529.8	1,676.0	1,729.2	1,813.2	1,744.4
KB Data Systems	64.0	69.3	80.9	85.3	82.7	83.8	89.2
Total Equity by Subsidiaries							
KB Kookmin Bank	37,418.9	38,552.7	39,614.8	38,955.6	39,057.4	38,773.5	39,685.6
KB Securities	6,768.0	6,896.0	7,015.6	6,889.0	7,866.9	8,209.9	9,384.4
KB Insurance	5,183.7	5,504.3	5,620.1	5,652.1	5,871.7	6,256.5	6,093.6
KB Kookmin Card	5,381.8	5,451.0	5,559.1	5,637.8	5,579.4	5,700.1	5,782.3
KB Life Insurance	2,703.1	2,823.3	2,860.4	2,790.0	2,916.0	2,865.5	2,737.7
KB Asset Management	290.6	345.8	371.2	395.0	368.6	418.1	439.7
KB Capital	2,525.0	2,571.2	2,637.5	2,679.5	2,627.5	2,634.8	2,680.5
KB Real Estate Trust	490.8	457.1	457.7	394.0	399.3	383.6	386.3
KB Savings Bank	188.4	183.3	179.9	177.3	170.4	175.1	157.4
KB Investment	289.9	286.9	295.2	341.9	347.2	364.7	352.7
KB Data Systems	24.7	26.5	29.2	30.0	31.0	33.8	35.5

(bn Won)	1Q25	2Q25	3Q25	4Q25	1Q26	3Q26	3Q26(E)
Net Income by Subsidiaries							
KB Kookmin Bank	1,026.4	1,161.2	1,176.9	487.7	1,101.0	1,124.4	1,350.9
KB Securities	179.9	159.0	157.8	177.2	347.8	448.5	271.2
KB Insurance	313.5	244.6	208.8	11.3	200.7	278.1	202.3
KB Kookmin Card	84.5	96.8	99.3	49.6	107.5	111.4	112.8
KB Life Insurance	60.7	55.8	54.0	-31.2	75.3	66.3	12.4
KB Asset Management	15.7	55.8	25.2	23.5	33.2	49.9	22.2
KB Capital	69.4	54.7	70.4	40.7	72.8	65.3	64.7
KB Real Estate Trust	8.6	-30.5	4.0	-60.8	8.6	-161.7	3.2
KB Savings Bank	6.2	-5.3	-3.4	-2.3	-6.8	4.7	-17.7
KB Investment	6.0	-3.0	8.2	46.7	5.3	17.5	-11.9
KB Data Systems	2.7	1.9	2.5	0.5	1.0	2.4	2.2

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	1Q25	2Q25	3Q25	4Q25	1Q26	3Q26	3Q26(E)
ROA (Quarterly)	0.90%	0.90%	0.83%	0.37%	0.96%	0.95%	0.88%
ROA (Cumulative)	0.90%	0.90%	0.88%	0.75%	0.96%	0.95%	0.93%
ROE (Quarterly) ¹⁾	13.04%	13.08%	12.31%	5.16%	13.94%	14.25%	13.40%
ROE (Cumulative) ¹⁾	13.04%	13.03%	12.78%	10.84%	13.94%	14.09%	13.89%
Basic EPS (Won, Quarterly)	4,429	4,603	4,472	1,850	5,165	5,545	5,312
Basic EPS (Won, Cumulative)	4,429	9,031	13,531	15,437	5,165	10,669	15,983
BPS (Won) ²⁾	151,368	155,163	157,435	157,199	161,461	166,576	167,706
NIM (Quarterly)	2.01%	1.96%	1.96%	1.95%	1.99%	1.94%	1.92%
NIM (Cumulative)	2.01%	1.98%	1.97%	1.97%	1.99%	1.97%	1.95%
CIR (Quarterly)	35.3%	38.6%	38.0%	45.7%	35.4%	36.9%	36.8%
CIR (Cumulative)	35.3%	36.9%	37.2%	39.4%	35.4%	36.2%	36.4%
Credit Cost Ratio (Quarterly)	0.54%	0.55%	0.30%	0.52%	0.40%	0.38%	0.43%
Credit Cost Ratio (Cumulative)	0.54%	0.54%	0.46%	0.48%	0.40%	0.39%	0.40%
NPL Ratio	0.76%	0.72%	0.70%	0.63%	0.73%	0.67%	0.69%
NPL Coverage Ratio(New) ³⁾	133.1%	138.5%	133.4%	148.3%	127.1%	135.4%	129.3%
NPL Coverage Ratio(Old) ⁴⁾	216.7%	226.0%	226.5%	248.3%	215.7%	231.0%	223.9%
BIS Ratio	16.58%	16.40%	16.27%	16.20%	15.76%	15.92%	16.02%
CET 1 Ratio	13.70%	13.77%	13.83%	13.82%	13.64%	13.75%	13.80%

Key Financial Indicators

KB Kookmin Bank	1Q25	2Q25	3Q25	4Q25	1Q26	3Q26	3Q26(E)
ROA (Quarterly)	0.73%	0.81%	0.81%	0.33%	0.75%	0.73%	0.85%
ROA (Cumulative)	0.73%	0.77%	0.78%	0.67%	0.75%	0.74%	0.78%
ROE (Quarterly)	11.06%	12.28%	11.97%	4.93%	11.46%	11.59%	13.66%
ROE (Cumulative)	11.06%	11.63%	11.73%	10.02%	11.46%	11.53%	12.23%
NIM (Quarterly)	1.76%	1.73%	1.74%	1.75%	1.77%	1.74%	1.72%
NIM (Cumulative)	1.76%	1.74%	1.74%	1.74%	1.77%	1.76%	1.74%
CIR (Quarterly)	38.8%	37.1%	39.7%	47.39%	37.5%	41.2%	36.4%
CIR (Cumulative)	38.8%	37.9%	38.5%	40.77%	37.5%	39.4%	38.4%
NPL Ratio	0.40%	0.35%	0.35%	0.28%	0.34%	0.28%	0.30%
NPL Coverage Ratio(New) ³⁾	168.9%	189.1%	174.0%	206.01%	168.54%	197.32%	191.39%
NPL Coverage Ratio(Old) ⁴⁾	298.9%	336.8%	330.4%	403.13%	332.75%	397.38%	379.61%
BIS Ratio	17.56%	17.92%	17.91%	17.28%	17.10%	16.75%	17.37%
CET 1 Ratio	14.91%	15.35%	15.48%	14.91%	14.93%	14.68%	15.34%
Loan to Deposit Ratio ⁵⁾	98.5%	98.4%	98.6%	98.10%	97.91%	98.15%	97.10%

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)	1Q25	2Q25	3Q25	4Q25	1Q26	2Q26	3Q26(E)
Net interest income	3,262.2	3,106.5	3,336.2	3,368.2	3,334.8	3,143.5	3,507.0
Net fee and commission income	934.0	1,032.0	986.4	1,145.9	1,359.3	1,601.9	1,126.6
Net other operating income(expenses)	358.0	399.3	29.3	-12.8	291.6	376.4	3.0
Gross operating income	4,554.2	4,537.8	4,351.9	4,501.3	4,985.7	5,121.8	4,636.6
General & administrative expenses	1,605.6	1,749.7	1,652.4	2,056.9	1,764.9	1,889.5	1,706.0
Operating profit before provision for credit losses	2,948.6	2,788.1	2,699.5	2,444.4	3,220.8	3,232.3	2,930.6
Provision for credit losses	655.6	655.1	364.5	687.8	493.2	519.8	563.3
Net operating profit	2,293.0	2,133.0	2,335.0	1,756.6	2,727.6	2,712.5	2,367.3
Net non-operating profit(loss)	13.6	210.1	-73.5	-484.8	-96.4	20.2	-18.1
Profit before income tax	2,306.6	2,343.1	2,261.5	1,271.9	2,631.2	2,732.7	2,349.2
Income tax expense	607.5	595.5	606.3	533.1	714.7	722.2	436.1
Profit for the period	1,699.1	1,747.6	1,655.2	738.8	1,916.5	2,010.5	1,913.1
Profit attributable to non-controlling interests	1.8	9.2	-30.8	27.3	24.1	18.3	5.6
Profit attributable to shareholders of the parent company	1,697.3	1,738.4	1,686.0	711.5	1,892.4	1,992.2	1,907.5

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(bn Won)	Mar. 25	Jun. 25	Sep. 25	Dec. 25	Mar. 26	Jun. 26	Sep. 26(E)
Total Assets	770,327.1	780,622.7	796,063.2	797,923.0	829,740.8	866,889.2	851,470.4
Cash and due from financial institutions	30,657.6	34,118.3	25,270.8	34,776.9	32,538.5	44,618.3	47,145.2
Financial assets at fair value through profit or loss	84,218.3	88,393.9	92,901.0	89,859.4	94,363.7	100,468.2	94,560.2
Derivative financial assets	10,057.0	6,922.9	7,104.3	8,178.1	12,311.5	12,967.5	10,893.1
Financial investments	130,499.4	130,061.2	132,056.1	134,989.8	135,187.5	137,198.9	135,645.1
Loans	474,870.5	478,247.4	486,519.7	491,978.0	494,353.2	505,399.0	510,195.8
(Reserves for loan losses)	-5,766.6	-5,685.9	-5,547.4	-5,406.2	-5,568.5	-5,513.7	-5,399.3
Investments in associates	865.7	945.5	1,126.8	1,137.2	1,023.1	1,041.0	1,078.5
Insurance contract assets	301.2	347.3	362.1	271.2	364.9	379.0	369.1
Reinsurance contract assets	1,603.6	1,528.0	1,604.3	1,515.9	1,443.9	1,369.6	1,302.6
Tangible assets	9,435.7	8,674.6	8,271.5	8,627.1	8,630.6	8,781.7	9,189.4
Goodwill & Intangible assets	1,925.3	1,817.7	1,783.8	1,609.4	1,589.5	1,595.3	1,479.4
Current income tax assets	329.0	344.1	367.4	388.6	419.7	447.3	437.7
Deferred income tax assets	231.8	167.6	195.1	193.0	196.2	183.9	125.7
Other assets	25,332.0	29,054.1	38,500.3	24,398.4	47,318.5	52,439.5	39,048.6
Total Liabilities	710,192.4	719,668.7	734,692.1	737,093.0	768,600.7	804,187.4	788,824.6
Financial liabilities at fair value through profit or loss	10,904.6	10,286.3	10,344.3	11,320.6	11,490.9	11,526.6	11,699.1
Deposits	434,357.3	442,086.6	448,711.8	462,396.9	469,092.8	486,343.2	495,525.9
Debts	69,151.2	69,921.3	68,790.2	70,728.6	71,315.7	77,908.0	69,922.7
Debentures	75,289.0	74,120.2	77,185.5	80,049.3	79,519.6	80,462.8	82,393.4
Insurance contract liabilities	59,243.2	58,839.9	59,014.1	56,790.0	54,428.5	53,359.4	52,377.4
Reinsurance contract liabilities	64.6	63.3	72.5	59.6	52.1	37.2	34.0
Derivative financial liabilities	10,152.2	6,332.3	6,804.6	8,234.3	12,108.2	13,391.2	9,102.8
Net defined benefit liabilities	104.5	97.1	89.4	100.1	85.4	89.9	97.1
Provisions	859.4	919.4	862.0	1,264.4	1,353.8	1,375.2	1,327.7
Accrued expenses payables	6,832.9	7,106.0	7,357.7	6,860.7	6,578.1	6,869.6	7,381.3
Other liabilities	43,233.5	49,896.3	55,460.0	39,288.5	62,575.6	72,824.3	58,963.2
Total Equity	60,134.8	60,953.9	61,371.1	60,830.0	61,140.1	62,701.8	62,645.9
Share capital	2,090.6	2,090.6	2,090.6	2,090.6	2,090.6	2,090.6	2,090.6
Hybrid financial instrument	5,486.6	5,162.5	4,793.4	4,359.4	3,940.3	4,206.7	4,605.8
Capital surplus	16,603.2	16,645.9	16,623.2	16,633.5	9,102.7	9,127.5	9,104.1
Accumulated other comprehensive income	-401.6	-277.0	-450.6	-467.5	-496.6	-487.3	-1,481.7
Retained earnings	36,156.4	36,688.9	37,992.1	38,333.7	46,394.6	46,129.3	47,595.3
Treasury shares	-1,700.2	-1,241.5	-1,466.4	-1,901.5	-1,682.7	-176.0	-1,048.0
Non-controlling interest	1,899.8	1,884.5	1,788.8	1,781.8	1,791.2	1,811.0	1,779.8

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Group Interest Income

(bn Won)	1Q25	2Q25	3Q25	4Q25	1Q26	2Q26	3Q26(E)
Interest Income	7,454.9	7,284.7	7,194.9	7,221.6	7,159.7	7,352.1	7,678.9
Due from financial institutions	94.2	84.5	90.5	90.3	91.8	99.7	152.7
Financial investments	1,333.1	1,303.3	1,307.9	1,344.4	1,339.1	1,410.4	1,456.6
Loans	5,854.2	5,718.1	5,622.9	5,602.8	5,556.7	5,660.0	5,866.5
Insurance contract liabilities interest	10.1	9.1	8.9	9.1	11.5	10.2	9.6
Others	163.3	169.7	164.7	175.0	160.6	171.8	193.5
Interest Expense	4,192.7	4,178.2	3,858.7	3,853.4	3,824.9	4,208.6	4,171.9
Deposits	2,432.3	2,325.9	2,184.6	2,155.1	2,104.0	2,265.4	2,395.9
Debts & debentures	1,241.0	1,214.2	1,164.8	1,157.2	1,152.1	1,211.6	1,282.3
Insurance contract liabilities interest	382.1	373.3	373.4	375.7	403.1	408.7	416.0
Others	137.3	264.8	135.9	165.4	165.7	322.9	77.7
Net Interest Income	3,262.2	3,106.5	3,336.2	3,368.2	3,334.8	3,143.5	3,507.0

Group Net Interest Margin(NIM)¹⁾

	1Q25	2Q25	3Q25	4Q25	1Q26	2Q26	3Q26(E)
NIM (Quarterly)	2.01%	1.96%	1.96%	1.95%	1.99%	1.94%	1.92%
NIM (Cumulative)	2.01%	1.98%	1.97%	1.97%	1.99%	1.97%	1.95%

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

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

(bn Won)	1Q25	2Q25	3Q25	4Q25	1Q26	2Q26	3Q26(E)
Interest earning assets	513,931.0	515,654.2	514,855.1	526,723.7	529,992.5	538,117.0	548,136.5
Interest earned on the assets ²⁾	5,653.7	5,492.1	5,365.5	5,380.9	5,320.5	5,443.9	5,742.1
Yield	4.46%	4.27%	4.13%	4.05%	4.07%	4.06%	4.16%
Interest bearing liabilities	499,354.7	502,017.3	499,398.4	511,638.2	515,182.4	526,071.1	535,655.7
Interest paid on the liabilities ³⁾	3,110.0	2,977.3	2,819.7	2,789.2	2,722.8	2,837.0	3,093.6
Yield	2.53%	2.38%	2.24%	2.16%	2.14%	2.16%	2.29%
Interest spread	1.94%	1.89%	1.89%	1.89%	1.93%	1.89%	1.86%
Net Interest Margin	2.01%	1.96%	1.96%	1.95%	1.99%	1.94%	1.92%

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)	1Q25	2Q25	3Q25	4Q25	1Q26	2Q26	3Q26(E)
Interest earning assets	519,257.0	521,135.5	520,383.5	532,367.1	535,637.8	543,930.0	554,105.7
Interest earned on the assets ²⁾	6,066.0	5,899.0	5,779.5	5,803.1	5,741.1	5,862.0	6,161.0
Yield	4.74%	4.54%	4.41%	4.32%	4.35%	4.32%	4.41%
Interest bearing liabilities	499,354.6	502,017.3	499,398.4	511,638.2	515,182.4	526,071.1	534,308.2
Interest paid on the liabilities ³⁾	3,110.0	2,977.3	2,819.7	2,789.2	2,722.8	2,837.0	3,093.6
Yield	2.53%	2.38%	2.24%	2.16%	2.14%	2.16%	2.30%
Interest spread	2.21%	2.16%	2.17%	2.16%	2.20%	2.16%	2.11%
Net Interest Margin	2.31%	2.25%	2.26%	2.25%	2.29%	2.23%	2.20%

1) Bank NIM + Card NIM.

2) Interest income – credit guarantee fee.

3) Interest expense + deposit insurance fee.

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(bn Won)	1Q25	2Q25	3Q25	4Q25	1Q26	2Q26	3Q26(E)
Trust Fee	102.3	138.7	132.1	165.0	223.4	335.0	160.3
Fee and Commission	831.7	893.3	854.3	980.9	1,135.9	1,266.9	966.3
Fees from credit cards	202.1	172.4	173.6	207.1	193.7	192.1	178.4
Guarantee fees	24.8	21.8	15.0	20.0	19.3	23.8	21.6
Other commissions in Won	540.0	628.1	582.1	662.3	821.1	941.5	683.4
Commissions received as agency	52.2	73.1	52.5	41.5	38.3	34.9	59.1
Commissions received on represent securities	33.7	36.9	49.0	49.9	61.9	72.8	45.6
Commissions received on banking business	48.0	49.7	50.6	50.5	50.6	49.6	50.1
Commissions received on securities business	156.2	172.4	192.6	252.8	432.5	568.4	303.4
Others	249.9	296.0	237.4	267.6	237.8	215.8	225.2
Other commissions in foreign currency	64.8	71.0	83.6	91.5	101.8	109.5	82.9
Net Fee and Commission Income	934.0	1,032.0	986.4	1,145.9	1,359.3	1,601.9	1,126.6

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(bn Won)	1Q25	2Q25	3Q25	4Q25	1Q26	2Q26	3Q26(E)
Net gain/loss on securities	898.4	1,062.2	880.2	1,200.1	1,242.4	7,407.0	-3,302.7
Net gain/loss on FVPL securities ²⁾	748.9	1,007.1	817.0	1,218.9	1,143.9	7,368.0	-3,249.5
Net gain/loss on FVOCI securities ³⁾	149.5	55.1	63.2	-18.8	98.5	39.0	-53.2
Net gain/loss on sales	98.0	26.5	26.8	-51.3	30.3	-2.4	-103.2
Impairment loss	0.0	0.0	0.0	0.0	0.1	0.0	-0.1
Others	51.5	28.6	36.4	32.5	68.1	41.4	50.1
Net gain/loss on derivatives & foreign currency translation	-221.9	23.7	-155.1	-135.2	-329.5	-4,948.1	2,747.0
Net other insurance finance income	-139.6	-273.6	-279.5	-334.0	-354.3	-1,642.3	851.2
Insurance service result	437.8	412.0	323.3	130.3	343.6	412.1	475.0
Other operating income	-616.7	-825.0	-739.6	-874.0	-610.6	-852.3	-767.5
Deposit insurance fees & credit guarantee fees	-289.5	-296.6	-296.6	-303.3	-305.9	-313.4	-315.4
Net gain/loss on sale of loans	10.1	-103.1	-105.7	-191.2	22.6	-74.6	-118.6
Others	-337.3	-425.3	-337.3	-379.5	-327.3	-464.3	-333.5
Net other operating income	358.0	399.3	29.3	-12.8	291.6	376.4	3.0

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)	1Q25	2Q25	3Q25	4Q25	1Q26	2Q26	3Q26(E)
Provision for loan losses	661.4	659.2	385.0	687.2	499.4	516.1	558.2
Provision for acceptances and guarantees	-6.4	3.0	-1.3	-2.0	-0.3	1.7	-1.1
Provision for undrawn commitments	0.2	-8.4	-16.6	2.2	-7.0	1.9	6.0
Provision for financial guarantees & contracts	0.4	1.3	-2.6	0.4	1.1	0.1	0.2
Provision for Credit Losses	655.6	655.1	364.5	687.8	493.2	519.8	563.3

Group Credit Cost Ratio¹⁾

(bn Won)	1Q25	2Q25	3Q25	4Q25	1Q26	2Q26	3Q26(E)
Total Outstanding Credit	469,840.3	473,021.3	478,625.7	484,213.7	490,495.5	499,486.1	500,737.1
Household	196,925.1	199,421.4	200,754.4	202,290.8	202,459.8	204,529.7	205,624.9
Corporate	245,012.5	245,703.6	249,600.8	253,260.3	259,366.1	266,054.6	265,270.5
Credit Card	27,902.7	27,896.3	28,270.5	28,662.6	28,669.6	28,901.7	29,841.8
Provision for Loan Losses	625.0	645.4	365.7	633.8	478.3	468.4	541.7
Household	115.2	133.0	121.4	92.5	103.5	142.4	122.7
Corporate	261.0	399.3	143.4	371.7	181.5	175.7	306.3
Credit Card	248.8	113.1	100.9	169.6	193.3	150.3	112.6
Quarterly Credit Cost	0.54%	0.55%	0.30%	0.52%	0.40%	0.38%	0.43%
Household	0.24%	0.27%	0.24%	0.18%	0.21%	0.28%	0.24%
Corporate	0.43%	0.65%	0.23%	0.59%	0.29%	0.27%	0.46%
Credit Card	3.58%	1.63%	1.43%	2.36%	2.74%	2.09%	1.52%
Cumulative Credit Cost	0.54%	0.54%	0.46%	0.48%	0.40%	0.39%	0.40%
Household	0.24%	0.25%	0.25%	0.23%	0.21%	0.24%	0.24%
Corporate	0.43%	0.54%	0.44%	0.47%	0.29%	0.28%	0.34%
Credit Card	3.58%	2.60%	2.20%	2.24%	2.74%	2.41%	2.10%

1) Based on simple arithmetic sum of subsidiaries

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(bn Won)	1Q25	2Q25	3Q25	4Q25	1Q26	2Q26	3Q26(E)
Employee Benefits	969.3	1,059.3	993.5	1,293.4	1,083.6	1,173.2	982.1
Post-employment benefits	53.3	59.7	56.6	60.3	55.5	57.3	53.8
Termination benefits	2.0	0.9	1.0	259.1	1.5	1.0	0.6
Salaries & employee benefits	691.6	799.4	728.4	766.8	821.2	850.5	735.4
Others	222.4	199.3	207.5	207.1	205.4	264.3	192.5
Depreciation and Amortization	223.9	223.2	228.1	239.5	215.7	216.8	226.3
Tangible assets	138.6	139.2	144.3	152.5	133.7	133.0	143.1
Intangible assets	85.3	84.0	83.8	87.1	82.0	83.8	83.2
Others	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Other General and Administrative Expenses	412.4	467.2	430.8	524.0	465.6	499.5	497.6
Occupancy, furniture & equipment expenses	337.1	370.9	353.5	467.2	349.4	348.4	366.8
Taxes	75.3	96.3	77.3	56.8	116.2	151.2	130.7
General & Administrative Expenses	1,605.6	1,749.7	1,652.4	2,056.9	1,764.9	1,889.5	1,706.0

Cost to Income Ratio (CIR)

(bn Won)	1Q25	2Q25	3Q25	4Q25	1Q26	2Q26	3Q26(E)
Gross operating income	4,554.2	4,537.8	4,351.9	4,501.3	4,985.7	5,121.8	4,636.6
General & administrative expenses	1,605.6	1,749.7	1,652.4	2,056.9	1,764.9	1,889.5	1,706.0
Quarterly CIR	35.3%	38.6%	38.0%	45.7%	35.4%	36.9%	36.8%
Cumulative CIR	35.3%	36.9%	37.2%	39.3%	38.5%	36.2%	36.4%

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(bn Won)	Mar. 25	Jun. 25	Sep. 25	Dec. 25	Mar. 26	Jun. 26	Sep. 26
Total Outstanding Credits	469,840.3	473,021.3	478,625.7	484,213.7	490,495.5	499,486.1	500,737.1
Normal	462,181.0	465,538.5	471,108.8	476,987.4	483,037.0	491,983.7	493,344.0
Precautionary	4,100.8	4,096.0	4,182.2	4,163.5	3,878.6	4,142.8	3,924.9
Substandard	1,641.3	1,562.1	1,542.9	1,378.4	1,794.7	1,649.6	1,735.7
Doubtful	1,282.6	1,268.0	1,293.3	1,010.6	978.0	903.7	883.6
Estimated Loss	634.6	556.7	498.5	673.8	807.2	806.2	848.9
NPL (A)	3,558.5	3,386.8	3,334.6	3,062.8	3,579.9	3,359.5	3,468.2
NPL Ratio	0.76%	0.72%	0.70%	0.63%	0.73%	0.67%	0.69%
Loan loss reserves ²⁾ (B)	4,735.3	4,690.0	4,447.7	4,543.1	4,550.5	4,548.3	4,482.9
Reserves for credit losses (C)	2,977.2	2,964.9	3,104.4	3,061.0	3,170.3	3,211.4	3,281.6
NPL Coverage Ratio(New) (B/A)	133.1%	138.5%	133.4%	148.3%	127.1%	135.4%	129.3%
NPL Coverage Ratio(Old) [(B+C)/A]	216.7%	226.0%	226.5%	248.3%	215.7%	231.0%	223.9%

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)	Mar. 25	Jun. 25	Sep. 25	Dec. 25	Mar. 26	Jun. 26	Sep. 26(E)
Tier 1 Capital	53,730.9	54,397.8	54,867.5	54,292.1	54,412.8	55,626.7	55,954.2
Common Equity Tier 1	47,660.7	48,668.4	49,512.1	49,353.4	49,896.3	50,829.6	50,782.3
Paid in capital	2,090.6	2,090.6	2,090.6	2,090.6	2,090.6	2,090.6	2,090.6
Capital surplus	13,192.6	13,192.6	13,192.6	13,192.6	5,692.6	5,692.6	5,690.3
Retained earnings	36,156.4	36,688.9	37,992.1	38,333.7	46,394.6	46,129.3	47,595.3
Others	1,309.2	1,935.2	1,514.0	1,072.3	1,231.2	2,772.0	884.1
Deductions	-5,088.1	-5,238.9	-5,277.2	-5,335.8	-5,512.7	-5,854.9	-5,478.0
Additional Tier 1	6,070.2	5,729.4	5,355.4	4,938.8	4,516.5	4,797.1	5,171.9
Tier 2 Capital	3,936.6	3,571.3	3,401.6	3,553.5	3,240.9	3,212.9	2,980.9
Provisions	801.2	821.9	795.0	1,004.8	938.6	969.7	989.6
Subordinated debt(holding company)	326.0	326.0	326.0	326.0	252.0	252.0	252.0
Subordinated debt(Kookmin Bank)	2,507.3	2,327.3	2,280.6	2,200.7	2,050.3	1,991.2	1,739.3
Others	302.1	96.1	0.0	21.9	0.0	0.0	0.0
Total BIS Capital	57,667.5	57,969.1	58,269.1	57,845.6	57,653.7	58,839.6	58,935.1
Risk Weighted Assets	347,855.2	353,481.0	358,041.7	356,995.7	365,764.0	369,664.6	367,989.1
BIS Capital Ratio	16.58%	16.40%	16.27%	16.20%	15.76%	15.92%	16.02%
Tier 1	15.45%	15.39%	15.32%	15.21%	14.88%	15.05%	15.21%
Common Equity Tier 1	13.70%	13.77%	13.83%	13.82%	13.64%	13.75%	13.80%
Tier 2	1.13%	1.01%	0.95%	1.00%	0.89%	0.87%	0.81%

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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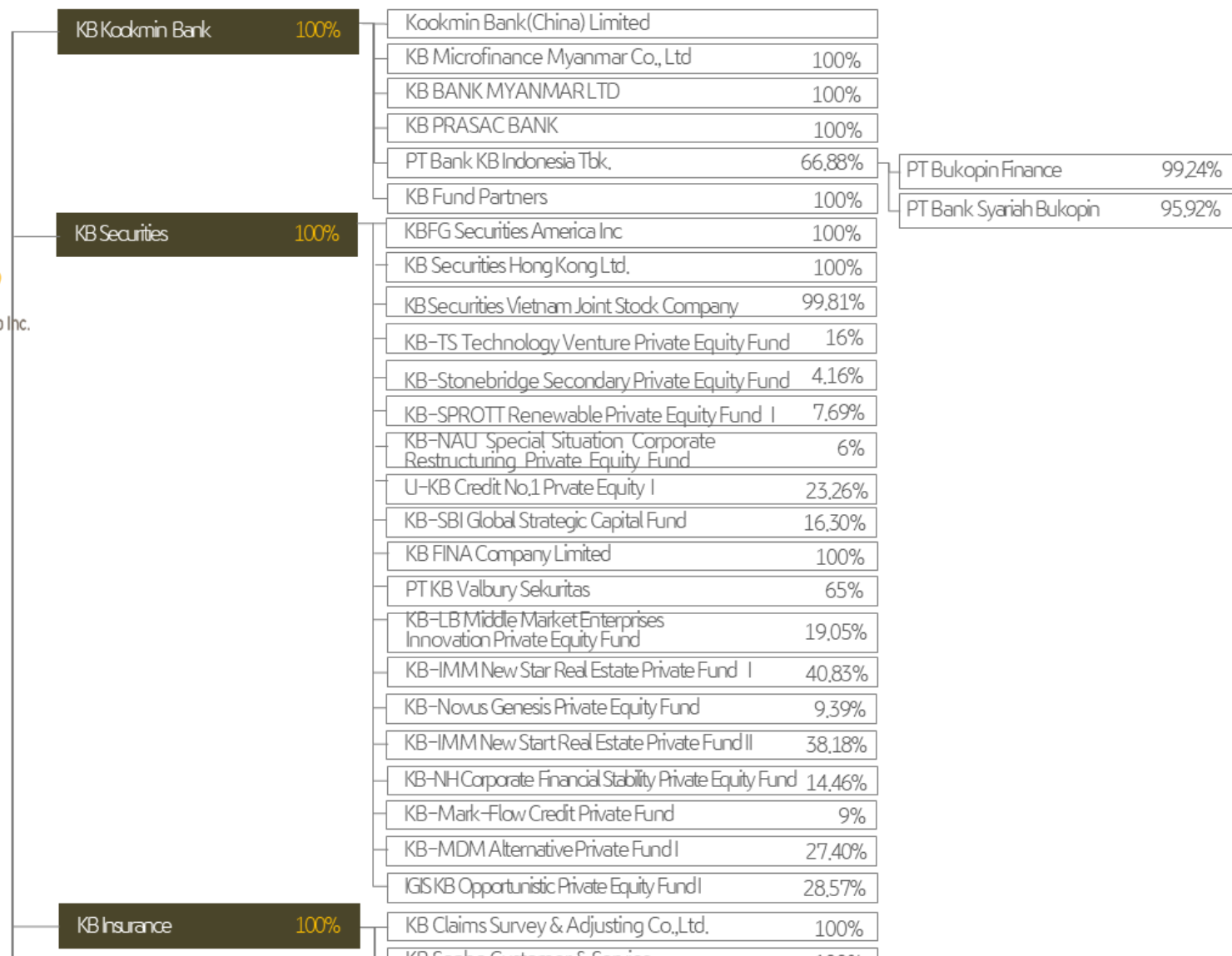
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		KB Sonbo Customer & Service	100%	
		Leading Insurance Services, Inc	100%	
		KBFG Insurance(China) Co., Ltd.	100%	
		PT. KB Insurance Indonesia	70%	
		KB Healthcare Co.,Ltd.	100%	
	KB Kookmin Card	100%	KB Credit Information	100%
			KB Daehan Specialized Bank Plc,	97.50%
			PT KB Finansia Multi Finance	85%
			KB J Capital Co., Ltd.	77.40%
	KB Life Insurance	100%	KB Life Partners Co., Ltd	100%
			KB Golden Life Care Co., Ltd	100%
	KB Asset Management	100%	KB Asset Management Singapore Pte, Ltd.	100%
			PT KB Valbury Asset Management	70%
			KB Co-Investment 1st Private Equity Fund	0.93%
			KB Mezzanine Capital 4th Private Equity Fund	2.56%
	KB Capital	100%	KB Kolao Leasing Co., Ltd.	51%
	KB Real Estate Trust	100%	PT. Sunindo Kookmin Best Finance	85%
	KB Savings Bank	100%	KB Fintech Inc.	95.95%
	KB Investment	100%	FineKB Private Equity Fund No.1	25%
			KB Bio Global Expansion Private Equity Fund No.1	26.32%
			KB-Badgers Future Mobility ESG Fund I	13.64%
			FineKB Private Equity Fund No.2	0.85%
	KB Data Systems	100%	PT KB Data Systems Indonesia	95.10%
			Mangrove Master Fund*	-
			Mangrove Feeder Fund*	-

(* in liquidation as of the reporting date)

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	Mar. 25	Jun. 25	Sep. 25	Dec. 25	Mar. 26	Jun. 26	Sep. 26
KB Financial Group Inc. (holding company)	152	153	156	155	148	147	147
KB Kookmin Bank	12,824	12,894	12,849	12,930	12,337	12,295	12,341
KB Securities	2,790	2,815	2,801	2,816	2,791	2,803	2,798
KB Insurance	2,845	2,877	2,873	2,870	2,863	2,865	2,848
KB Kookmin Card	1,425	1,428	1,429	1,414	1,394	1,391	1,389
KB Life Insurance	664	663	647	645	641	644	654
KB Asset Management	298	284	277	269	263	252	249
KB Capital	554	554	552	552	548	546	546
KB Real Estate Trust	161	162	160	154	148	145	148
KB Savings Bank	156	156	154	152	152	151	143
KB Investment	61	27	26	26	23	23	18
KB Data Systems	589	583	584	577	577	574	567
Total	22,519	22,596	22,508	22,560	21,885	21,836	21,848

KB Kookmin Bank

	Mar. 25	Jun. 25	Sep. 25	Dec. 25	Mar. 26	Jun. 26	Sep. 26
Directors	8	8	8	8	8	8	8
Executive	3	3	3	3	3	3	3
Non-Executive	5	5	5	5	5	5	5
Non-Standing	0	0	0	0	0	0	0
Executive Vice Presidents	28	29	29	29	27	27	27
Regional Directors	42	41	41	41	39	39	39
Regular Employees	12,746	12,816	12,771	12,852	12,263	12,221	12,267
Total¹⁾	12,819	12,889	12,844	12,925	12,332	12,290	12,336

1) Excluding non-executive and non-standing directors

KB Securities

	Mar. 25	Jun. 25	Sep. 25	Dec. 25	Mar. 26	Jun. 26	Sep. 26
Directors	53	52	52	52	51	51	51
Employees	2,737	2,763	2,749	2,764	2,740	2,752	2,747
Regular	2,038	2,025	2,010	2,030	2,011	2,006	1,997
Contract	699	738	739	734	729	746	750
Total	2,790	2,815	2,801	2,816	2,791	2,803	2,798

KB Insurance

	Mar. 25	Jun. 25	Sep. 25	Dec. 25	Mar. 26	Jun. 26	Sep. 26
Senior Management	37	37	37	37	36	36	36
Employees	2,808	2,840	2,836	2,833	2,827	2,829	2,812
Total	2,845	2,877	2,873	2,870	2,863	2,865	2,848

KB Kookmin Card

	Mar. 25	Jun. 25	Sep. 25	Dec. 25	Mar. 26	Jun. 26	Sep. 26
Senior Management	20	20	21	21	20	20	20
Employees	1,405	1,408	1,408	1,393	1,374	1,371	1,369
Total	1,425	1,428	1,429	1,414	1,394	1,391	1,389

KB Life Insurance

	Mar. 25	Jun. 25	Sep. 25	Dec. 25	Mar. 26	Sep. 26	Sep. 26
Senior Management	19	19	19	19	19	19	19
Employees	645	644	628	626	622	626	635
Total	664	663	647	645	641	644	654

Branches / ATMs of KB Kookmin Bank

	Mar. 25	Jun. 25	Sep. 25	Dec. 25	Mar. 26	Jun. 26	Sep. 26
Regular Branch	618	620	620	620	584	584	584
Sub-branch	154	153	153	151	187	186	186
ATM Branch	1,026	1,041	1,059	1,062	1,065	1,077	1,077
Total	1,798	1,814	1,832	1,833	1,836	1,847	1,847
ATM	4,239	4,210	4,185	4,162	4,120	4,105	4,071

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- As of Sep 30, 2026

	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)	1Q25	2Q25	3Q25	4Q25	1Q26	2Q26	3Q26(E)
Net interest income	2,596.7	2,607.6	2,683.1	2,770.4	2,767.6	2,744.3	2,837.0
Net fee and commission income	270.2	301.9	294.4	337.0	373.0	407.8	289.1
Net other operating income(expenses)	-128.8	96.9	-223.4	-203.0	-268.0	-247.7	-131.1
Gross operating income	2,738.1	3,006.4	2,754.1	2,904.4	2,872.6	2,904.4	2,995.0
General & administrative expenses	1,063.2	1,115.4	1,094.3	1,376.4	1,075.7	1,197.8	1,090.4
Operating profit before provision for credit losses	1,674.9	1,891.0	1,659.8	1,528.0	1,796.9	1,706.6	1,904.6
Provision for credit losses	286.0	334.6	85.9	326.4	172.0	201.1	331.5
Net operating profit	1,388.9	1,556.4	1,573.9	1,201.6	1,624.9	1,505.5	1,573.1
Net non-operating profit(loss)	-14.9	-19.2	5.1	-376.6	-107.2	3.6	-24.1
Share of profit(loss) of associates	-6.0	10.8	3.4	67.6	10.5	4.0	-8.9
Net other non-operating income(expenses)	-8.9	-30.0	1.7	-444.2	-117.7	-0.4	-15.2
Profit before income tax	1,374.0	1,537.2	1,579.0	825.0	1,517.7	1,509.1	1,549.0
Income tax expense	356.2	385.2	403.6	345.4	417.5	385.1	208.4
Profit for the period	1,017.8	1,152.0	1,175.4	479.6	1,100.2	1,124.0	1,340.6
Profit attributable to non-controlling interests	-8.6	-9.2	-1.5	-8.1	-0.8	-0.4	-10.3
Profit attributable to shareholders of the parent company	1,026.4	1,161.2	1,176.9	487.7	1,101.0	1,124.4	1,350.9

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(bn Won)	Mar. 25	Jun. 25	Sep. 25	Dec. 25	Mar. 26	Jun. 26	Sep. 26(E)
Total Assets	569,749.9	574,607.1	582,774.7	584,935.0	605,312.2	626,871.1	627,353.9
Cash and due from financial institutions	25,026.5	27,031.1	18,355.7	26,468.7	24,689.7	32,554.5	37,174.6
Financial assets at fair value through profit or loss	25,816.6	28,182.3	28,905.1	26,101.8	27,027.9	26,698.0	25,545.2
Derivative financial assets	8,380.2	5,211.8	5,443.3	6,871.4	9,929.2	10,688.0	7,778.1
Financial investments	77,538.0	75,284.4	76,180.6	79,090.8	80,614.8	83,126.1	84,363.8
Loans	413,457.9	417,139.2	424,219.6	428,818.4	429,459.8	439,794.6	445,116.9
(Allowances for loan losses)	-3,827.1	-3,735.4	-3,652.5	-3,565.1	-3,669.1	-3,601.8	-3,580.7
Investments in associates	553.0	575.5	591.6	659.6	646.7	608.7	598.3
Tangible assets	4,454.9	4,357.5	4,293.2	4,306.7	4,320.1	4,286.1	4,159.1
Goodwill & Intangible assets	950.9	884.6	890.8	726.1	730.3	708.8	643.5
Current income tax assets	305.5	322.8	346.6	362.6	385.5	404.8	391.6
Deferred income tax assets	121.1	111.9	120.1	143.5	147.5	136.3	117.4
Other assets	13,145.3	15,506.0	23,428.1	11,385.4	27,360.7	27,865.2	21,465.4
Total Liabilities	532,331.0	536,054.4	543,159.9	545,979.3	566,254.8	588,097.6	587,668.3
Financial liabilities at fair value through profit or loss	219.5	224.4	305.5	420.3	480.3	400.7	366.0
Deposits	421,529.6	425,520.9	429,582.0	440,010.2	444,743.4	457,847.7	468,379.0
Debts	35,079.8	34,717.6	30,142.8	32,545.7	31,094.5	33,530.3	30,952.1
Debentures	33,281.3	32,351.7	34,519.4	36,296.7	35,178.4	35,087.2	36,762.4
Derivative financial liabilities	8,085.1	4,539.4	4,782.4	5,828.3	8,527.5	8,400.6	5,392.4
Net defined benefit liabilities	23.8	8.9	9.0	9.4	9.0	8.5	7.0
Provisions	519.8	510.9	480.2	796.9	889.1	756.6	750.9
Accrued expenses payables	5,650.4	5,882.2	6,136.1	5,542.8	5,389.4	5,751.5	6,223.3
Other liabilities	27,941.7	32,298.4	37,202.5	24,529.0	39,943.2	46,314.5	38,835.2
Total Equity	37,418.9	38,552.7	39,614.8	38,955.6	39,057.4	38,773.5	39,685.6
Share capital	2,021.9	2,021.9	2,021.9	2,021.9	2,021.9	2,021.9	2,021.9
Hybrid financial instrument	1,065.6	1,065.6	1,065.6	1,065.6	1,065.6	1,065.6	1,065.6
Capital surplus	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	791.4	792.7	690.8	557.8	499.5	507.3	99.4
Retained earnings	28,815.2	29,960.5	31,127.6	30,608.6	30,765.8	30,480.7	31,828.1
Treasury shares	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Non-controlling interest	74.7	61.9	58.8	51.6	54.5	47.9	20.5

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(bn Won)	1Q25	2Q25	3Q25	4Q25	1Q26	2Q26	3Q26(E)
Interest Income	5,603.8	5,476.3	5,366.4	5,415.8	5,343.1	5,482.7	5,759.8
Due from financial institutions	59.4	54.2	50.4	54.2	55.9	54.8	108.5
Financial Investments	771.7	746.3	736.0	765.7	775.9	813.7	846.7
Loans	4,627.5	4,523.9	4,438.1	4,438.6	4,367.0	4,462.4	4,639.0
Other	145.2	151.9	141.9	157.3	144.3	151.8	165.6
Interest Expense	3,007.1	2,868.7	2,683.3	2,645.4	2,575.5	2,738.4	2,922.8
Deposits	2,349.8	2,241.9	2,089.8	2,049.0	1,984.1	2,120.1	2,278.4
Debts & Debentures	568.0	550.4	517.4	518.4	507.5	522.3	544.2
Other	89.3	76.4	76.1	78.0	83.9	96.0	100.2
Net Interest Income	2,596.7	2,607.6	2,683.1	2,770.4	2,767.6	2,744.3	2,837.0

Bank Net Interest Margin

(bn Won)	1Q25	2Q25	3Q25	4Q25	1Q26	2Q26	3Q26(E)
NIM (Quarterly)	1.76%	1.73%	1.74%	1.75%	1.77%	1.74%	1.72%
NIM (Cumulative)	1.76%	1.74%	1.74%	1.74%	1.77%	1.76%	1.74%

Interest Spread / Margin

(bn Won)	1Q25	2Q25	3Q25	4Q25	1Q26	2Q26	3Q26(E)
Interest earning assets ¹⁾	490,342.8	492,492.7	491,867.2	503,167.9	506,341.3	514,366.3	523,689.9
Interest earned on the assets ²⁾	5,033.9	4,901.8	4,781.9	4,812.0	4,746.5	4,877.2	5,154.7
Yield	4.16%	3.99%	3.86%	3.79%	3.80%	3.80%	3.91%
Interest bearing liabilities ¹⁾	477,196.4	480,272.8	477,714.4	489,572.4	493,163.8	503,407.9	512,627.4
Interest paid on the liabilities ³⁾	2,911.3	2,783.1	2,628.2	2,598.1	2,537.5	2,643.0	2,886.5
Yield	2.47%	2.32%	2.18%	2.11%	2.09%	2.11%	2.23%
Interest spread	1.69%	1.67%	1.67%	1.69%	1.71%	1.70%	1.67%
Net Interest Margin	1.76%	1.73%	1.74%	1.75%	1.77%	1.74%	1.72%

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)	1Q25	2Q25	3Q25	4Q25	1Q26	2Q26	3Q26(E)
Trust Fee	46.0	49.2	66.5	83.7	126.2	163.8	59.3
Fee and Commission	224.2	252.7	227.9	253.3	246.8	244.0	229.8
Fees from credit cards	-9.2	-10.6	-13.2	-11.8	-9.4	-10.1	-10.5
Guarantee fees	24.8	21.6	14.0	19.7	20.4	21.9	21.7
Other commissions in Won	183.6	216.6	191.0	214.0	193.2	196.1	182.1
Commissions received as agency	77.8	90.4	70.7	52.2	55.3	49.0	77.7
Commissions received on represent securities	26.5	29.4	39.3	42.1	48.7	58.3	35.7
Commissions received on banking business	50.4	52.3	53.4	53.1	53.3	52.6	52.2
Commissions received on loan business	20.7	19.5	16.9	12.1	13.8	11.5	9.7
Others	8.2	25.0	10.7	54.5	22.1	24.7	6.8
Other commissions in foreign currency	25.0	25.1	36.1	31.4	42.6	36.1	36.5
Net Fee and Commission Income	270.2	301.9	294.4	337.0	373.0	407.8	289.1

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(bn Won)	1Q25	2Q25	3Q25	4Q25	1Q26	2Q26	3Q26(E)
Net gain/loss on securities	396.2	-39.5	14.8	-440.0	-572.1	-522.3	-336.5
Net gain/loss on FVPL securities ¹⁾	331.8	-69.3	-15.0	-452.1	-602.5	-524.9	-286.9
Net gain/loss on FVOCI securities ²⁾	64.4	29.8	29.8	12.1	30.4	2.6	-49.6
Net gain/loss on sales	52.0	29.9	29.6	12.1	15.1	2.5	-50.6
Impairment loss	0.0	-0.1	0.1	0.0	0.0	0.1	-0.1
Others	12.4	0.0	0.1	0.0	15.3	0.0	1.1
Net gain/loss on derivatives & foreign currency translation	-185.7	484.2	130.1	666.2	639.1	655.5	620.5
Other operating income	-339.3	-347.8	-368.3	-429.2	-335.0	-380.9	-415.1
Deposit insurance fees & credit guarantee fees	-283.8	-290.2	-291.0	-297.0	-297.9	-303.5	-307.2
Net gain/loss on sale of loans	-17.4	-61.7	-27.4	-94.2	-14.4	-95.0	-73.9
Others	-38.1	4.1	-49.9	-38.0	-22.7	17.6	-34.0
Net other operating income	-128.8	96.9	-223.4	-203.0	-268.0	-247.7	-131.1

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)	1Q25	2Q25	3Q25	4Q25	1Q26	2Q26	3Q26(E)
Provision for loan losses	305.0	330.3	101.8	331.2	177.6	202.2	327.6
Provision for acceptances and guarantees	-6.5	3.0	-1.3	-2.0	-0.4	1.7	-1.1
Provision for undrawn commitments	-12.9	0.8	-11.1	-3.8	-6.5	-2.8	5.0
Provision for financial guarantees & contracts	0.4	0.5	-3.5	1.0	1.3	0.0	0.0
Provision for Credit Losses	286.0	334.6	85.9	326.4	172.0	201.1	331.5

Credit Cost Ratio

(bn Won)	1Q25	2Q25	3Q25	4Q25	1Q26	2Q26	3Q26(E)
Total Outstanding Credit	405,847.3	408,459.7	412,652.3	416,403.5	420,831.9	428,902.5	429,840.2
Household	179,323.6	180,990.4	182,241.7	183,611.7	182,838.1	184,588.0	186,261.3
Corporate	226,523.7	227,469.3	230,410.6	232,791.9	237,993.8	244,314.5	243,578.9
Provision for Loan Losses	244.2	281.6	8.7	230.5	115.6	174.4	218.9
Household	68.8	52.3	56.5	38.3	45.3	83.3	56.9
Corporate	175.4	229.3	-47.8	192.2	70.3	91.1	162.0
Quarterly Credit Cost	0.24%	0.28%	0.01%	0.22%	0.11%	0.16%	0.20%
Household	0.16%	0.12%	0.12%	0.08%	0.10%	0.18%	0.12%
Corporate	0.31%	0.41%	-0.08%	0.33%	0.12%	0.15%	0.26%
Cumulative Credit Cost	0.24%	0.26%	0.18%	0.19%	0.11%	0.14%	0.16%
Household	0.16%	0.14%	0.13%	0.12%	0.10%	0.14%	0.13%
Corporate	0.31%	0.36%	0.21%	0.24%	0.12%	0.14%	0.18%

Note: Based on separate financial statements

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(bn Won)	1Q25	2Q25	3Q25	4Q25	1Q26	2Q26	3Q26(E)
Employee Benefits	657.0	667.9	650.3	872.2	646.8	732.2	631.9
Post-employment benefits	34.4	42.2	38.9	40.6	36.3	39.2	36.5
Termination benefits	0.2	0.2	0.0	221.3	0.0	0.0	0.0
Salaries & employee benefits	445.5	480.9	457.2	461.7	456.9	490.5	459.3
Others	176.9	144.6	154.2	148.6	153.7	202.3	136.2
Depreciation and Amortization	138.5	137.7	143.1	153.5	133.1	131.2	136.3
Tangible assets	105.7	106.2	111.3	118.1	101.1	99.8	105.9
Intangible assets	32.8	31.5	31.8	35.4	32.0	31.4	30.4
Others	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Other General and Administrative Expenses	267.7	309.8	300.9	350.7	295.8	334.4	322.2
Occupancy, furniture & equipment expenses	220.6	244.0	254.2	327.3	231.6	249.6	261.3
Taxes	47.1	65.8	46.7	23.5	64.2	84.9	60.8
General & Administrative Expenses	1,063.2	1,115.4	1,094.3	1,376.4	1,075.7	1,197.8	1,090.4

Cost to Income Ratio(CIR)

(bn Won)	1Q25	2Q25	3Q25	4Q25	1Q26	2Q26	3Q26(E)
Quarterly CIR	38.8%	37.1%	39.7%	47.4%	37.4%	41.2%	36.4%
Cumulative CIR	38.8%	37.9%	38.5%	40.8%	37.4%	39.4%	38.4%
Gross operating income	2,738.1	3,006.4	2,754.1	2,904.4	2,872.6	2,904.4	2,995.0
General & administrative expenses	1,063.2	1,115.4	1,094.3	1,376.4	1,075.7	1,197.8	1,090.4

Deposits in Won

(bn Won)	Mar. 25	Jun. 25	Sep. 25	Dec. 25	Mar. 26	Jun. 26	Sep. 26(E)
Core deposits	156,203.4	156,406.6	164,280.5	161,319.5	171,083.6	176,836.7	168,135.1
Savings deposits	214,108.7	217,574.0	213,454.3	220,391.0	216,300.6	215,458.9	235,835.1
Marketable deposits	9,484.3	10,936.8	10,986.3	13,754.0	13,582.3	19,045.6	14,152.7
Total	379,796.4	384,917.4	388,721.2	395,464.5	400,966.5	411,341.1	418,122.8

Deposit Portfolio

	Mar. 25	Jun. 25	Sep. 25	Dec. 25	Mar. 26	Jun. 26	Sep. 26(E)
Core deposits	41.1%	40.6%	42.3%	40.8%	42.7%	43.0%	40.2%
Savings deposits	56.4%	56.5%	54.9%	55.7%	53.9%	52.4%	56.4%
Marketable deposits	2.5%	2.9%	2.8%	3.5%	3.4%	4.6%	3.4%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Loan to Deposit Ratio¹⁾

	Mar. 25	Jun. 25	Sep. 25	Dec. 25	Mar. 26	Jun. 26	Sep. 26(E)
Loans in Won / Deposits in Won ²⁾	98.5%	98.4%	98.6%	98.1%	97.9%	98.1%	97.1%

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)	Mar. 25	Jun. 25	Sep. 25	Dec. 25	Mar. 26	Jun. 26	Sep. 26(E)
Total Outstanding Credits	405,847.3	408,459.7	412,652.3	416,403.5	420,831.9	428,902.5	429,840.2
Normal	402,836.2	405,396.2	409,429.6	413,511.0	417,722.8	425,770.6	426,668.9
Precautionary	1,405.5	1,648.7	1,771.7	1,725.3	1,662.7	1,918.4	1,877.8
Substandard	853.8	801.6	843.1	758.5	975.4	805.5	867.8
Doubtful	451.8	375.6	382.1	187.1	230.6	159.2	178.2
Estimated Loss	300.0	237.6	225.8	221.6	240.3	248.9	247.4
NPL (A)	1,605.6	1,414.8	1,451.0	1,167.2	1,446.3	1,213.5	1,293.4
NPL Ratio	0.40%	0.35%	0.35%	0.28%	0.34%	0.28%	0.30%
Loan loss reserves ¹⁾ (B)	2,711.7	2,675.4	2,524.6	2,404.6	2,437.6	2,394.5	2,475.4
Reserves for credit losses (C)	2,087.7	2,090.2	2,269.4	2,300.9	2,374.9	2,427.8	2,434.5
NPL Coverage Ratio(New) (B/A)	168.9%	189.1%	174.0%	206.0%	168.5%	197.3%	191.4%
NPL Coverage Ratio(Old) [(B+C)/A]	298.9%	336.8%	330.4%	403.1%	332.8%	397.4%	379.6%

1) Allowances for loan losses and acceptances & guarantees

Household

(bn Won)	Mar. 25	Jun. 25	Sep. 25	Dec. 25	Mar. 26	Jun. 26	Sep. 26(E)
Total Outstanding Credits	179,323.6	180,990.4	182,241.7	183,611.7	182,838.1	184,588.0	186,261.3
Normal	178,524.8	180,155.2	181,405.0	182,768.5	181,971.0	183,731.3	185,385.7
Precautionary	454.0	486.4	466.1	471.9	479.8	471.4	489.4
Substandard	231.9	243.5	256.1	254.9	268.6	270.3	269.4
Doubtful	82.3	77.0	86.0	93.7	93.8	76.7	79.1
Estimated Loss	30.6	28.3	28.5	22.7	25.0	38.3	37.6
NPL	344.9	348.8	370.6	371.3	387.3	385.3	386.1
NPL Ratio	0.19%	0.19%	0.20%	0.20%	0.21%	0.21%	0.21%
Loan loss reserves ¹⁾	707.0	698.2	698.0	679.0	660.1	681.9	699.1
Reserve for credit losses	1,305.7	1,332.4	1,355.7	1,383.1	1,400.5	1,400.3	1,402.6
NPL Coverage Ratio	205.0%	200.2%	188.3%	182.9%	170.4%	177.0%	181.1%

1) Allowances for loan losses and acceptances & guarantees

Corporate

(bn Won)	Mar. 25	Jun. 25	Sep. 25	Dec. 25	Mar. 26	Jun. 26	Sep. 26(E)
Total Outstanding Credits	226,523.7	227,469.3	230,410.6	232,791.9	237,993.8	244,314.5	243,578.9
Normal	224,311.4	225,241.0	228,024.7	230,742.5	235,751.8	242,039.3	241,283.2
Precautionary	951.5	1,162.3	1,305.6	1,253.4	1,183.0	1,447.0	1,388.4
Substandard	621.9	558.0	587.0	503.6	706.8	535.2	598.4
Doubtful	369.5	298.6	296.0	93.4	136.8	82.4	99.1
Estimated Loss	269.4	209.3	197.3	198.9	215.3	210.6	209.8
NPL	1,260.8	1,066.0	1,080.4	795.9	1,058.9	828.2	907.3
NPL Ratio	0.56%	0.47%	0.47%	0.34%	0.44%	0.34%	0.37%
Loan loss reserves ¹⁾	2,004.7	1,977.2	1,826.6	1,725.6	1,777.6	1,712.7	1,776.3
Reserve for credit losses	781.9	757.7	913.7	917.8	974.4	1,027.4	1,031.9
NPL Coverage Ratio	159.0%	185.5%	169.1%	216.8%	167.9%	206.8%	195.8%

1) Allowances for loan losses and acceptances & guarantees

Write-offs / NPL Sales

(bn Won)	Mar. 25	Jun. 25	Sep. 25	Dec. 25	Mar. 26	Jun. 26	Sep. 26(E)
Write-offs	126.9	276.7	186.8	381.9	146.1	187.0	148.6
Household	71.6	80.6	78.6	79.5	77.7	76.9	73.0
Corporate	55.3	196.1	108.2	302.4	68.4	110.1	75.6
NPL Sales	228.5	308.6	186.5	297.3	169.0	352.2	224.5
Household	24.9	37.3	31.9	37.6	27.9	42.6	39.9
Corporate	203.6	271.3	154.6	259.7	141.1	309.6	184.6
Total	355.4	585.3	373.3	679.2	315.1	539.2	373.1

Recoveries from Written-offs

(bn Won)	Mar. 25	Jun. 25	Sep. 25	Dec. 25	Mar. 26	Jun. 26	Sep. 26(E)
Household	68.8	52.3	56.5	38.3	45.3	83.3	56.9
Corporate	175.4	229.3	-47.8	192.2	70.3	91.1	162.0
Total	244.2	281.6	8.7	230.5	115.6	174.4	218.9

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Delinquency Ratio

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

* Delinquent for 1 month and over

Loan Amount

(bn Won)	Mar. 25	Jun. 25	Sep. 25	Dec. 25	Mar. 26	Jun. 26	Sep. 26(E)
Household	179,323.6	180,990.4	182,241.7	183,611.7	182,838.1	184,588.0	186,261.3
Mortgage	104,127.9	105,670.7	107,747.5	109,970.1	110,131.1	111,508.0	113,246.2
General	75,195.7	75,319.7	74,494.2	73,641.6	72,707.0	73,080.0	73,015.1
Corporate	211,637.6	213,760.0	216,997.1	218,211.7	222,525.6	228,569.6	228,893.4
SME	150,973.2	152,677.2	153,547.4	153,877.6	155,715.5	157,449.5	157,847.8
Large Corporation	60,664.3	61,082.8	63,449.7	64,334.1	66,810.1	71,120.1	71,045.5
Total	390,961.2	394,750.4	399,238.8	401,823.4	405,363.7	413,157.7	415,154.6

Delinquent Amount

(bn Won)	Mar. 25	Jun. 25	Sep. 25	Dec. 25	Mar. 26	Jun. 26	Sep. 26(E)
Household	503.7	530.9	502.4	495.5	516.4	496.4	502.4
Mortgage	278.9	289.3	268.3	253.6	276.3	269.9	272.2
General	224.8	241.6	234.1	241.9	240.2	226.6	230.2
Corporate	851.9	692.4	859.1	616.6	899.2	604.9	695.3
SME	760.4	644.8	831.0	597.9	688.2	575.3	650.6
Large Corporation	91.5	47.6	28.1	18.7	211.0	29.6	44.7
Total	1,355.6	1,223.3	1,361.5	1,112.1	1,415.7	1,101.3	1,197.7

Delinquent Amount by Period

(bn Won)	Mar. 25	Jun. 25	Sep. 25	Dec. 25	Mar. 26	Jun. 26	Sep. 26(E)
1~3 months	586.8	591.6	719.8	472.1	693.4	477.3	550.2
3~6 months	483.7	346.8	326.0	348.9	374.5	311.2	316.3
6~12 months	175.4	187.8	198.1	153.6	180.9	147.6	168.3
Over 12 months	109.7	97.0	117.6	137.5	166.9	165.1	162.9
Total	1,355.6	1,223.2	1,361.5	1,112.1	1,415.7	1,101.3	1,197.7

Delinquency Ratio by Industry (Coporate Loan)

	Mar. 25	Jun. 25	Sep. 25	Dec. 25	Mar. 26	Jun. 26	Sep. 26(E)
Agriculture, forestry and fishing	1.60%	1.13%	1.23%	0.91%	0.48%	0.36%	0.54%
Mining and quarrying	2.44%	2.53%	2.56%	4.38%	4.33%	4.27%	4.35%
Manufacturing	0.38%	0.36%	0.33%	0.29%	0.28%	0.27%	0.26%
Electricity, gas, steam and water supply	0.00%	0.01%	0.00%	0.01%	0.00%	0.00%	0.00%
Sewage, waste management, materials recovery and remediation activities	0.72%	0.17%	0.36%	0.09%	0.73%	0.32%	0.28%
Construction	1.04%	1.12%	0.71%	0.82%	0.93%	0.93%	0.72%
Wholesale and retail trade	0.58%	0.55%	0.50%	0.46%	0.53%	0.43%	0.34%
Transportation	0.20%	0.20%	0.15%	0.15%	0.15%	0.13%	0.73%
Accommodation and food service activities	0.41%	0.36%	0.37%	0.42%	0.38%	0.34%	0.35%
Information and communications	0.93%	0.62%	0.68%	0.65%	0.65%	0.37%	0.41%
Financial and insurance activities	0.39%	0.00%	0.00%	0.00%	0.36%	0.00%	0.16%
Real estate activities and renting and leasing	0.25%	0.14%	0.49%	0.15%	0.44%	0.16%	0.30%
Professional, scientific and technical activities	0.85%	0.91%	0.84%	0.77%	1.07%	0.45%	0.47%
Business facilities management and business	0.41%	0.25%	0.12%	0.14%	0.25%	0.24%	0.11%
Public administration and defence ; compulsory social security	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Education	0.48%	0.45%	0.48%	0.32%	0.29%	0.22%	0.29%
Human health and social work activities	0.23%	0.23%	0.13%	0.14%	0.08%	0.13%	0.07%
Arts, sports and recreation related services	0.42%	0.28%	0.30%	0.46%	1.09%	1.01%	0.98%
Membership organizations, repair and other personal se	0.38%	0.25%	0.18%	0.18%	0.17%	0.10%	0.16%
Others	0.97%	0.33%	0.37%	0.02%	0.00%	0.24%	0.25%
Total	0.40%	0.32%	0.40%	0.28%	0.40%	0.26%	0.30%

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

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(bn Won)	Mar. 25	Jun. 25	Sep. 25	Dec. 25	Mar. 26	Jun. 26	Sep. 26(E)
Tier 1 Capital	36,175.3	37,350.6	38,404.9	36,960.2	37,955.8	37,628.8	38,711.2
Common Equity Tier 1	35,109.7	36,285.0	37,339.3	35,894.6	36,890.2	36,563.2	37,645.6
Paid in capital	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
Retained earnings	28,815.2	29,960.5	31,127.6	30,608.6	30,765.8	30,480.7	31,828.1
Others	837.0	838.4	736.4	603.5	545.2	552.9	145.1
Deductions	-1,168.8	-1,140.2	-1,151.1	-1,943.8	-1,047.1	-1,096.7	-953.9
Additional Tier 1	1,065.6	1,065.6	1,065.6	1,065.6	1,065.6	1,065.6	1,065.6
Tier 2 Capital	5,181.3	4,999.4	4,818.6	4,644.3	4,271.2	4,086.9	3,910.2
Provisions	452.7	484.6	465.9	597.6	528.7	584.7	598.0
Subordinated debt	4,009.2	3,784.4	3,719.7	3,461.4	3,197.8	3,008.1	2,801.9
Others	719.4	730.4	633.0	585.3	544.7	494.1	510.3
Total BIS Capital	41,356.6	42,350.0	43,223.5	41,604.5	42,227.0	41,715.6	42,621.4
Risk Weighted Assets	235,489.1	236,376.3	241,271.3	240,739.9	247,012.0	249,096.7	245,376.8
BIS Capital Adequacy Ratio	17.56%	17.92%	17.91%	17.28%	17.10%	16.75%	17.37%
Tier 1	15.36%	15.80%	15.92%	15.35%	15.37%	15.11%	15.78%
Common Equity Tier 1	14.91%	15.35%	15.48%	14.91%	14.93%	14.68%	15.34%
Tier 2	2.20%	2.12%	2.00%	1.93%	1.73%	1.64%	1.59%

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
Sep.2026	102.2	106.9

*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
Sep.2026	102.5	105.1

*Base year: 2026.1=100

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(bn Won)	1Q25	2Q25	3Q25	4Q25	1Q26	2Q26	3Q26(E)
Net interest income	166.5	157.9	164.8	142.3	154.1	157.7	167.1
Net fee and commission income	203.6	206.8	232.0	308.7	488.8	661.9	332.9
Net other operating income(expenses)	115.4	207.9	144.0	18.7	206.7	183.9	169.1
Gross operating income	485.5	572.6	540.8	469.7	849.6	1,003.5	669.1
General & administrative expenses	242.8	294.4	258.1	275.2	375.4	377.9	301.8
Operating profit before provision for credit losses	242.7	278.2	282.7	194.5	474.2	625.6	367.3
Provision for credit losses	20.0	62.0	59.3	-47.3	22.9	26.9	-11.8
Net operating profit	222.7	216.2	223.4	241.8	451.3	598.7	379.1
Net non-operating profit(loss)	14.2	3.7	-11.9	-10.7	18.3	8.0	11.6
Share of profit(loss) of associates	-6.5	-1.5	-24.8	24.3	9.9	-2.3	4.8
Net other non-operating income(expenses)	20.7	5.2	12.9	-35.0	8.4	10.3	6.8
Profit before income tax	236.9	219.9	211.5	231.1	469.6	606.7	390.7
Income tax expense	56.6	60.6	52.8	52.9	120.7	157.3	119.0
Profit for the period	180.3	159.3	158.7	178.2	348.9	449.4	271.7
Profit attributable to non-controlling interests	0.4	0.3	0.9	1.0	1.1	0.9	0.5
Profit attributable to shareholders of the parent company	179.9	159.0	157.8	177.2	347.8	448.5	271.2

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(bn Won)	Mar. 25	Jun. 25	Sep. 25	Dec. 25	Mar. 26	Jun. 26	Sep. 26(E)
Total Assets	67,015.2	71,121.9	75,785.8	76,461.4	88,643.8	102,789.3	87,692.4
Cash and due from financial institutions	3,258.3	3,269.3	3,625.1	4,106.6	4,819.9	8,178.2	5,357.3
Financial assets at fair value through profit or loss	37,107.2	39,500.3	42,758.0	42,787.5	46,094.7	52,154.2	47,937.4
Derivative financial assets	1,571.6	1,602.9	1,651.6	1,614.6	2,955.7	3,355.3	3,988.7
Financial investments	7,306.7	8,380.4	8,538.2	9,463.7	8,856.8	8,523.7	8,195.7
Loans	10,270.4	9,899.3	10,236.5	10,648.3	11,592.7	12,107.4	10,731.9
(Allowances for loan losses)	-236.4	-296.9	-349.9	-302.6	-286.1	-311.3	-288.5
Investments in associates	331.0	393.0	482.3	524.8	506.3	513.5	489.0
Tangible assets	653.3	647.0	372.0	332.7	315.4	315.2	311.7
Goodwill & Intangible assets	290.6	279.7	268.4	260.0	256.9	285.2	270.5
Current income tax assets	7.1	7.2	6.4	7.3	20.6	35.3	39.3
Deferred income tax assets	68.1	12.6	30.9	1.0	1.0	1.6	0.9
Other assets	6,150.9	7,130.2	7,816.4	6,714.9	13,223.8	17,319.7	10,370.0
Total Liabilities	60,247.3	64,225.9	68,770.2	69,572.5	80,777.0	94,579.4	78,308.0
Financial liabilities at fair value through profit or loss	10,685.1	10,057.0	10,036.9	10,901.0	11,011.7	11,125.6	11,333.0
Deposits	8,189.0	9,621.5	10,676.1	12,110.8	14,774.6	16,775.1	14,369.5
Debts	26,557.3	28,284.6	31,564.7	30,971.3	32,021.6	36,772.8	31,534.8
Debentures	6,231.7	6,512.1	6,532.0	6,852.2	7,106.9	7,698.4	6,760.5
Derivative financial liabilities	1,967.7	1,946.0	1,969.4	2,091.4	2,920.5	4,385.3	3,655.3
Net defined benefit liabilities	56.1	60.1	63.6	78.1	64.6	68.2	73.9
Provisions	113.2	97.8	83.5	110.4	107.1	76.3	67.5
Accrued expenses payables	348.9	404.7	446.1	523.3	437.8	409.1	406.4
Other liabilities	6,098.3	7,242.1	7,397.9	5,934.0	12,332.2	17,268.6	10,107.1
Total Equity	6,768.0	6,896.0	7,015.6	6,889.0	7,866.9	8,209.9	9,384.4
Share capital	1,439.9	1,439.9	1,439.9	1,439.9	1,606.6	1,606.6	1,890.3
Hybrid financial instrument	756.1	756.1	756.1	756.1	756.1	756.1	756.1
Capital surplus	1,329.5	1,329.5	1,329.5	1,329.5	1,861.9	1,861.9	2,576.8
Accumulated other comprehensive income	246.1	226.0	246.0	249.8	187.6	90.4	8.1
Retained earnings	2,911.0	3,060.4	3,208.9	3,077.0	3,415.6	3,856.1	4,118.3
Non-controlling interest	81.5	80.2	31.3	32.8	35.2	34.9	30.9
Other equity	3.9	3.9	3.9	3.9	3.9	3.9	3.9

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(bn Won)	1Q25	2Q25	3Q25	4Q25	1Q26	2Q26	3Q26(E)
Brokerage							
Stocks (Including ETF, ELW)							
Market share	5.67%	5.44%	5.48%	5.71%			
Online transaction volume ratio	87.81%	88.75%	89.97%	89.63%			
Average Online fee rate	0.046%	0.043%	0.040%	0.039%			
Average offline fee rate	0.112%	0.113%	0.113%	0.102%			
Average fee rate	0.054%	0.051%	0.047%	0.045%			
Futures							
Market share	1.46%	1.44%	1.58%	2.00%			
Online transaction volume ratio	79.17%	81.92%	81.89%	82.66%			
Average fee rate	0.003%	0.003%	0.003%	0.003%			
Options							
Market share	2.36%	2.84%	2.48%	2.79%			
Online transaction volume ratio	82.74%	83.92%	87.19%	88.51%			
Average fee rate	0.116%	0.119%	0.117%	0.119%			
M/S							
Retail Brokerage M/S	6.8%	6.7%	6.9%	7.1%	7.4%	7.2%	6.7%
Firm's Trading Volume	102,951	135,979	161,945	218,847	416,580.0	542,794	275,187
Total Market Trading Volume	1,514,323	2,017,247	2,335,420	3,082,296	5,659,696.4	7,558,078	4,119,584
Digital Account M/S	4.5%	4.5%	4.6%	4.6%	4.7%	4.6%	4.3%
Firm's Trading Volume	67,774	90,157	106,391	141,031	266,856.6	349,582	176,558
Total Market Trading Volume	1,514,323	2,017,247	2,335,420	3,082,296	5,659,696.4	7,558,078	4,119,584
DCM M/S	19.3%	27.5%	23.1%	21.3%	20.0%	26.5%	15.7%
Firm's underwriting Volume	7,146	6,305	4,658	2,523	4,962.8	4,172	1,680
Total Market Volume	36,950	22,969	20,207	11,871	24,872.6	15,745	10,700
Domestic institutional Equity Trading M/S	10.4%	9.6%	8.2%	10.5%	12.6%	13.1%	12.3%
Firm's Trading Volume	21,288	22,198	24,427	38,271	85,482.1	158,127	108,419
Total Market Trading Volume	205,306	231,882	297,757	365,481	681,295	1,203,937	878,031

(bn Won)	1Q25	2Q25	3Q25	4Q25	1Q26	2Q26	3Q26(E)
Wealth Management	155,259.5	168,582.5	173,273.9	170,368.6	171,902.1	183,704.3	189,118.7
Fund	49,694.4	50,898.0	51,897.0	51,251.1	52,791.1	54,275.0	66,201.1
Equity fund	701.1	670.3	730.1	735.1	728.7	793.7	1,066.3
Hybrid fund	597.6	559.5	519.6	484.6	613.3	718.2	770.4
Bond fund	5,186.1	5,096.7	5,559.0	4,984.9	5,168.8	5,166.2	10,178.8
MMF	5,458.1	5,864.1	5,642.9	4,717.5	5,595.7	5,365.6	9,526.3
Others	37,751.6	38,707.4	39,445.4	40,329.0	40,684.6	42,231.3	44,659.4
ELS/DLS	6,737.3	6,700.4	6,518.8	6,510.7	6,725.3	6,756.0	7,860.5
Bond	55,034.3	57,118.8	59,531.6	59,620.6	56,419.9	53,386.4	54,101.5
Trust	29,624.0	38,806.0	38,469.6	35,000.9	34,820.0	44,077.3	44,558.4
Others	14,169.6	15,059.3	16,856.9	17,985.4	21,145.8	25,209.6	16,397.2

Capital Adequacy

(bn Won)	1Q25	2Q25	3Q25	4Q25	1Q26	2Q26	3Q26
Net Capital Ratio	1,741.3%	1,808.7%	1,913.9%	1,442.1%	2,189.1%	2,214.2%	3,315.1%
Net capital	5,321.1	5,446.8	5,670.7	5,140.2	6,145.5	6,279.6	7,770.5
Total risk exposure	2,983.9	3,006.3	3,074.9	3,184.3	3,176.6	3,276.7	3,274.4
Sum of equity capital required to maintain license	134.2	134.2	135.6	135.6	135.6	135.6	135.6

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(bn Won)	1Q25	2Q25	3Q25	4Q25	1Q26	2Q26	3Q26(E)
Net interest income	-10.9	-5.8	0.4	4.0	-20.6	-16.1	13.8
Net fee and commission income	-10.7	-9.6	-8.4	-8.5	-6.4	-10.1	-9.1
Net other operating income(expenses)	480.2	384.0	340.0	164.8	348.3	460.7	312.0
Gross operating income	458.6	368.6	332.0	160.3	321.3	434.5	316.7
General & administrative expenses	35.5	38.4	38.1	49.4	37.2	37.4	42.6
Operating profit before provision for credit losses	423.1	330.2	293.9	110.9	284.1	397.1	274.1
Provision for credit losses	1.1	-2.3	9.5	10.2	3.3	12.8	4.0
Net operating profit	422.0	332.5	284.4	100.7	280.8	384.3	270.1
Net non-operating income	2.0	0.8	1.7	-2.2	-2.6	3.6	3.7
Share of profit(loss) of associates	0.6	0.6	1.1	1.7	0.6	0.7	1.8
Net other non-operating income(expenses)	1.4	0.2	0.6	-3.9	-3.2	2.9	1.9
Profit before income tax	424.0	333.3	286.1	98.5	278.2	387.9	273.8
Income tax expense	110.5	88.3	77.2	87.2	77.5	109.6	71.5
Profit for the period	313.5	245.0	208.9	11.3	200.7	278.3	202.3
Profit attributable to shareholders of the parent company	313.5	244.6	208.8	11.3	200.7	278.1	202.3

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(bn Won)	Mar. 25	Jun. 25	Sep. 25	Dec. 25	Mar. 26	Jun. 26	Sep. 26(E)
Total Assets	42,032.3	42,708.8	43,474.9	45,377.6	44,453.5	44,637.4	44,806.5
Cash and due from financial institutions	715.5	1,278.9	926.2	2,314.5	1,339.2	1,599.7	1,965.5
Financial assets at fair value through profit or loss	9,912.1	9,594.0	9,926.1	10,297.0	9,504.9	9,080.6	10,071.9
Derivative financial assets	283.9	262.9	166.5	45.1	0.7	0.3	221.5
Financial investments	21,558.1	21,759.2	22,000.0	21,936.7	21,970.0	22,094.0	20,684.5
Loans	6,548.6	6,756.7	7,145.7	7,732.1	8,428.5	8,829.6	9,049.5
(Allowances for loan losses)	-38.6	-36.8	-45.2	-58.0	-61.3	-73.2	-78.0
Investments in associates	67.1	65.6	152.9	80.9	81.5	77.9	76.7
Insurance contract assets	301.2	347.3	362.1	271.2	364.9	379.0	369.1
Reinsurance contract assets	1,595.7	1,519.6	1,596.5	1,506.1	1,433.1	1,357.7	1,288.8
Tangible assets	398.1	426.9	417.9	413.5	416.9	421.4	417.3
Goodwill & Intangible assets	137.7	132.3	124.3	124.7	119.4	135.2	126.1
Current income tax assets	0.0	0.0	0.0	0.0	0.0	0.0	0.1
Deferred income tax assets	4.0	4.1	4.2	4.5	4.7	4.8	4.5
Other assets	510.3	561.3	652.5	651.3	789.7	657.2	531.0
Total Liabilities	36,848.6	37,204.5	37,854.8	39,725.5	38,581.8	38,380.9	38,712.8
Financial liabilities at fair value through profit or loss	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Deposits	5,590.3	6,584.3	7,206.6	9,612.1	9,696.4	10,518.6	11,409.7
Debts	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Debentures	1,262.8	1,263.0	1,263.1	1,263.3	1,263.5	884.6	884.7
Insurance contract liabilities	28,247.9	27,730.8	27,682.8	26,268.0	24,704.6	23,304.6	23,203.4
Reinsurance contract liabilities	30.0	27.2	35.3	25.6	21.9	13.3	13.1
Derivative financial liabilities	363.0	146.7	269.1	598.5	1,090.7	1,480.8	1,188.9
Net defined benefit liabilities	0.4	0.4	0.4	0.4	0.4	0.4	0.4
Provisions	4.8	4.8	4.9	5.1	21.2	7.9	8.0
Accrued expenses payables	221.9	253.3	173.6	178.9	207.1	185.4	182.3
Other liabilities	1,127.5	1,194.0	1,219.0	1,773.6	1,576.0	1,985.3	1,822.3
Total Equity	5,183.7	5,504.3	5,620.1	5,652.1	5,871.7	6,256.5	6,093.6
Share capital	33.3	33.3	33.3	33.3	33.3	33.3	33.3
Capital surplus	348.4	348.4	348.4	33.2	33.2	33.2	33.2
Accumulated other comprehensive income	-1,222.7	-1,146.7	-1,239.9	-1,216.2	-1,197.6	-1,090.8	-1,455.4
Retained earnings	6,018.5	6,263.2	6,472.0	6,795.5	6,996.2	7,274.3	7,476.7
Non-controlling interest	6.2	6.1	6.3	6.3	6.6	6.5	5.8

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Summarized Statement of Financial Position

(bn Won, %)	Mar. 25	Jun. 25	Sep. 25	Dec. 25	Mar. 26	Jun. 26	Sep. 26(E)
Invested assets	39,115.6	39,784.6	40,467.2	42,203.9	41,606.4	41,877.2	42,112.6
Net investment yield (cumulative)	3.6	3.2	3.2	3.0	2.8	2.9	2.4
Total Assets	41,967.1	42,685.4	43,453.9	44,892.0	44,403.7	44,555.7	44,757.2
Policy reserves	33,722.6	34,209.7	34,803.0	35,793.0	34,297.0	33,689.0	34,496.3
Catastrophe reserves	1,222.1	1,248.3	1,272.2	1,180.4	1,192.8	1,203.6	1,215.9
Total Liabilities	36,714.8	37,101.4	37,760.1	39,174.8	38,464.7	38,226.4	38,578.1
Total Equities	5,252.2	5,580.2	5,693.8	5,717.2	5,939.0	6,329.3	6,179.1
Total Liabilities & Equities	41,967.1	42,681.6	43,453.9	44,892.0	44,403.7	44,555.7	44,757.2

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

Summarized Statement of Comprehensive Income (Cumulative)

(bn Won)	Mar. 25	Jun. 25	Sep. 25	Dec. 25	Mar. 26	Jun. 26	Sep. 26(E)
Direct premium written							
Net premium earned							
Underwriting income	263.1	501.0	655.9	626.7	182.8	440.6	742.1
Investment income	165.8	262.4	394.2	528.4	128.1	255.6	223.9
Operating income	428.9	763.3	1,050.1	1,155.1	310.9	696.1	966.0
Ordinary income	430.0	764.3	1,050.8	1,140.8	293.8	690.2	961.9
Net Income	319.8	566.1	776.2	781.1	214.0	499.0	700.8

* The figures for the periods starting from January 1, 2023 are

Capital Adequacy

(bn Won)	Mar. 25	Jun. 25	Sep. 25	Dec. 25	Mar. 26	Jun. 26	Sep. 26(E)
K-ICS Ratio	182.2%	191.5%	191.2%	191.5%	185.9%	187.5%	187.9%
Available capital	11,570.1	12,153.1	12,377.0	12,190.9	12,385.8	13,531.6	13,479.3
Required capital	6,351.5	6,346.3	6,473.7	6,364.6	6,663.8	7,218.7	7,174.1

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Direct Premiums by Policy Type (Quarterly)

(bn Won)	1Q25		2Q25		3Q25		4Q25		1Q26		2Q26		3Q26(E)	
		(%)		(%)		(%)		(%)		(%)		(%)		(%)
General	434.6	12.0	339.6	9.5	278.9	7.9	297.0	8.2	443.1	11.6	351.9	9.2	322.6	8.5
Long-term	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	2,633.6	69.1
Long-term	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	2,614.2	68.6
Pension	24.0	0.7	23.2	0.6	22.8	0.6	23.2	0.6	21.2	0.6	20.0	0.5	19.3	0.5
Auto	749.0	20.7	769.8	21.5	756.3	21.3	766.3	21.3	815.1	21.3	875.6	22.9	857.3	22.5
Total	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	3,813.5	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)	1Q25		2Q25		3Q25		4Q25		1Q26		2Q26		3Q26(E)	
		(%)		(%)		(%)		(%)		(%)		(%)		(%)
General	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	1,117.6	9.7
Long-term	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	7,810.5	68.1
Long-term	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	7,750.0	67.5
Pension	24.0	0.7	47.2	0.7	70.0	0.7	93.2	0.6	21.2	0.6	41.2	0.5	60.5	0.5
Auto	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	2,547.9	22.2
Total	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	11,476.1	100.0

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Loss & Expense Ratios (Quarterly)

(bn Won)	1Q26					2Q26					3Q26(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	213.3	184.5	86.5	27.3	12.8	250.5	162.7	65.0	57.5	22.9	252.3	163.0	64.6	49.3	19.5
Long-term	2,437.8	1,997.8	82.0	656.6	26.9	2,467.7	2,053.6	83.2	688.9	27.9	2,499.7	2,052.1	82.1	619.0	24.8
Long-term	2,416.6	1,955.0	80.9	655.5	27.1	2,447.7	2,010.8	82.2	687.8	28.1	2,480.4	2,008.5	81.0	618.1	24.9
Pension	21.1	42.8	202.4	1.1	5.3	20.0	42.8	214.2	1.1	5.5	19.3	43.6	225.7	0.9	4.6
Auto	712.3	611.9	85.9	122.2	17.2	740.8	617.4	83.3	127.8	17.2	775.1	664.0	85.7	113.1	14.6
Total	3,363.3	2,794.1	83.1	806.2	24.0	3,458.9	2,833.7	81.9	874.1	25.3	3,527.1	2,879.1	81.6	781.3	22.2

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Loss & Expense Ratios (Cumulative)

(bn Won, %)	1Q26					2Q26					3Q26(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	213.3	184.5	86.5	27.3	12.8	463.7	347.2	74.9	84.8	18.3	716.0	510.2	71.3	134.1	18.7
Long-term	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	7,405.1	6,103.5	82.4	1,964.4	26.5
Long-term	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	7,344.7	5,974.3	81.3	1,961.3	26.7
Pension	21.1	42.8	202.4	1.1	5.3	41.1	85.6	208.2	2.2	5.4	60.4	129.1	213.7	3.1	5.1
Auto	712.3	611.9	85.9	122.2	17.2	1,453.1	1,229.2	84.6	250.0	17.2	2,228.2	1,893.3	85.0	363.1	16.3
Total	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	10,349.3	8,506.9	82.2	2,461.6	23.8

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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	11,180	11,165	10,560					10,551	84,409
Accident	410	435	616	499	589	578	901	788					602	4,815
Drivers	549	512	613	597	519	701	665	561					590	4,716
Property	932	782	956	937	805	983	978	817					899	7,190
Disease	6,329	6,150	8,249	7,396	6,829	7,848	7,037	7,250					7,136	57,090
Bundled	1,325	1,254	1,803	1,475	945	1,070	1,583	1,143					1,325	10,598
Savings	9	5	24	15	6	4	4	10					9	70
Annuities	62	57	35	31	28	32	18	34					37	296
Total	9,616	9,195	12,296	10,950	9,720	11,208	11,187	10,603					10,597	84,775

* 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	-	16	-	0	6	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

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(bn Won)	1Q25	2Q25	3Q25	4Q25	1Q26	2Q26	3Q26(E)
Net interest income	425.2	397.9	394.6	375.6	389.2	374.0	381.2
Net fee and commission income	187.0	156.9	171.5	193.1	188.4	183.8	173.3
Net other operating income(expenses)	-75.3	-140.7	-160.2	-115.3	-64.7	-91.1	-149.8
Gross operating income	536.9	414.1	405.9	453.4	512.8	466.7	404.7
General & administrative expenses	140.7	150.7	140.7	174.2	142.7	142.9	139.9
Operating profit before provision for credit losses	396.2	263.4	265.2	279.2	370.1	323.8	264.8
Provision for credit losses	284.7	134.1	129.0	217.2	218.8	174.8	143.5
Net operating income	111.5	129.3	136.2	62.0	151.3	149.0	121.3
Net non-operating income	0.6	-2.8	-1.4	-3.4	-0.4	-3.0	0.5
Share of profit(loss) of associates	0.3	0.3	0.2	0.4	0.1	0.0	1.0
Net other non-operating income(expenses)	0.3	-3.1	-1.6	-3.8	-0.5	-3.0	-0.5
Profit before income tax	112.1	126.5	134.8	58.6	150.9	146.0	121.8
Income tax expense	27.4	29.4	34.9	11.3	41.3	32.4	8.3
Profit for the period	84.7	97.1	99.9	47.3	109.5	113.6	113.5
Profit attributable to shareholders of the parent company	84.5	96.8	99.3	49.6	107.5	111.4	112.8

Note) Based on financial statements for group reporting

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(bn Won)	Mar. 25	Jun. 25	Sep. 25	Dec. 25	Mar. 26	Jun. 26	Sep. 26(E)
Total Assets	29,806.5	29,363.1	30,482.0	30,235.7	30,444.3	31,285.0	31,511.5
Cash and due from financial institutions	697.0	710.5	596.1	546.5	574.1	883.5	760.1
Financial assets at fair value through profit or loss	149.3	135.5	46.7	55.6	61.9	51.5	58.8
Derivative financial assets	397.6	87.2	188.1	264.2	461.1	436.6	55.6
Financial investments	71.4	73.8	74.5	60.9	60.3	59.9	59.1
Loans	27,490.2	27,368.3	27,837.7	28,274.2	28,230.8	28,479.5	29,283.1
(Allowances for loan losses)	-1,069.4	-980.2	-897.6	-838.2	-879.6	-872.4	-809.7
Investments in associates	18.1	18.9	20.3	35.2	35.4	35.4	35.4
Reinsurance contract assets	1.9	1.9	1.9	1.9	2.1	2.2	2.4
Tangible assets	154.7	148.5	150.9	156.6	150.2	151.4	152.7
Goodwill & Intangible assets	149.6	139.5	133.6	137.8	137.7	134.0	119.2
Current income tax assets	0.0	0.0	0.0	0.0	0.0	0.2	0.0
Deferred income tax assets	164.4	181.0	169.4	160.8	124.3	163.3	179.6
Other assets	512.3	498.0	1,262.8	542.0	606.2	887.5	805.5
Total Liabilities	24,424.7	23,912.2	24,922.9	24,597.9	24,864.9	25,584.9	25,729.3
Financial liabilities at fair value through profit or loss	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
Debts	3,681.3	3,823.3	4,068.4	4,300.8	4,661.0	4,748.4	4,216.6
Debentures	17,328.4	16,470.8	16,639.1	17,470.3	17,025.4	17,247.3	18,083.1
Insurance contract liabilities	1.9	1.9	1.9	1.9	2.1	2.2	2.4
Reinsurance contract liabilities	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Derivative financial liabilities	6.1	14.6	9.2	23.4	5.7	4.6	201.5
Net defined benefit liabilities	20.8	23.8	12.1	8.9	7.4	8.5	11.1
Provisions	165.8	168.7	160.2	179.5	162.9	176.5	169.1
Accrued expenses payables	277.5	284.6	297.0	277.8	292.4	301.2	324.9
Other liabilities	2,942.9	3,124.5	3,735.0	2,335.3	2,708.0	3,096.2	2,720.6
Total Equity	5,381.8	5,451.0	5,559.1	5,637.8	5,579.4	5,700.1	5,782.3
Share capital	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
Capital surplus	1,969.4	1,969.4	1,959.0	1,959.0	1,959.0	1,959.0	1,961.9
Accumulated other comprehensive income	45.6	23.0	42.8	65.1	102.5	112.3	85.8
Retained earnings	2,625.7	2,719.4	2,815.7	2,872.6	2,777.0	2,885.4	2,995.1
Non-controlling interest	32.0	30.1	32.5	32.0	31.8	34.3	30.4

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Customers

(in thousands)	Mar. 25	Jun. 25	Sep. 25	Dec. 25	Mar. 26	Jun. 26	Sep. 26(E)
Cardholders ¹⁾	20,242.6	20,272.0	20,423.4	20,446.8	20,433.1	20,397.0	20,417.6
Credit card	12,557.5	12,661.8	12,814.7	12,880.6	12,922.7	12,987.4	13,101.4
Check card	13,406.2	13,294.9	13,336.7	13,270.5	13,184.5	13,044.3	12,948.3
Active Cardholders ²⁾	10,827.0	10,908.0	11,077.0	11,152.0	11,180.0	11,180.0	11,282.0
Merchants	2,982.6	2,993.9	3,008.9	3,010.2	3,007.7	3,014.2	3,012.6

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)	Mar. 25	Jun. 25	Sep. 25	Dec. 25	Mar. 26	Jun. 26	Sep. 26(E)
Credit Sales	32,584.7	33,722.0	35,290.9	35,202.1	34,673.7	35,882.2	36,993.7
Lump-sum	26,927.4	28,045.3	29,196.3	28,938.7	28,734.5	29,693.1	30,403.5
Installment	5,657.3	5,676.7	6,094.6	6,263.5	5,939.2	6,189.1	6,590.2
Cash advance	2,312.1	2,088.2	1,941.4	1,925.8	1,953.3	2,026.2	2,103.6
Total	34,896.9	35,810.2	37,232.3	37,127.9	36,627.0	37,908.4	39,097.3

Credit Card Receivables

(bn Won)	Mar. 25	Jun. 25	Sep. 25	Dec. 25	Mar. 26	Jun. 26	Sep. 26(E)
Credit sales	14,958.9	15,059.4	15,670.3	15,830.3	15,488.0	15,576.8	16,709.2
Cash advance	1,098.9	974.8	882.5	874.1	904.6	958.5	947.9
Card loans	6,743.1	6,563.9	6,285.8	6,336.0	6,462.8	6,452.2	6,360.7
Others	4,239.5	4,362.3	4,495.7	4,688.6	4,881.4	4,991.5	4,903.7
Total	27,040.4	26,960.3	27,334.3	27,729.1	27,736.8	27,979.0	28,921.4

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Asset Quality

(bn Won)	Mar. 25	Jun. 25	Sep. 25	Dec. 25	Mar. 26	Jun. 26	Sep. 26(E)
Total Outstanding Credits	27,902.7	27,896.3	28,270.4	28,662.6	28,669.6	28,901.7	29,841.8
Normal	26,099.4	26,210.1	26,717.1	27,249.3	27,275.7	27,498.9	28,442.1
Precautionary	1,436.0	1,352.7	1,240.7	1,145.3	1,107.7	1,133.9	1,102.3
Substandard	0.5	0.6	0.2	0.1	0.2	0.8	0.1
Doubtful	200.3	205.2	206.1	166.3	175.3	172.5	168.2
Estimated Loss	166.5	127.7	106.3	101.6	110.6	95.6	129.1
NPL (A)	367.3	333.5	312.6	268.1	286.2	268.9	297.4
NPL Ratio	1.32%	1.20%	1.11%	0.94%	1.00%	0.93%	1.00%
Allowances ¹⁾ (B)	979.8	904.6	826.3	784.2	816.4	808.2	753.2
Reserves for credit losses (C)	649.6	634.5	608.8	570.7	541.7	551.1	582.6
NPL Coverage Ratio(New) (B/A)	266.8%	271.2%	264.3%	292.5%	285.3%	300.6%	253.3%
NPL Coverage Ratio(Old) [(B+C)/A]	443.7%	461.5%	459.1%	505.4%	474.5%	505.5%	449.2%

1) Allowances for loan losses and acceptances & guarantees.

Write-offs / NPL Sales

(bn Won)	Mar. 25	Jun. 25	Sep. 25	Dec. 25	Mar. 26	Jun. 26	Sep. 26(E)
Write-offs	167.4	136.7	168.2	234.2	165.9	147.8	184.7
NPL Sales	189.5	277.5	214.9	107.1	41.7	131.2	121.5
Total	356.9	414.2	383.1	341.3	207.6	279.0	306.2

Recoveries from Written-offs

(bn Won)	Mar. 25	Jun. 25	Sep. 25	Dec. 25	Mar. 26	Jun. 26	Sep. 26(E)
Recovery from Written-offs	33.2	33.6	32.5	32.9	30.7	29.0	30.1

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Delinquency

(bn Won)	Mar. 25	Jun. 25	Sep. 25	Dec. 25	Mar. 26	Jun. 26	Sep. 26(E)
Total loans	27,040.4	26,960.3	27,334.3	27,729.1	27,736.8	27,979.0	28,921.4
Delinquent loans (over one month overdue)	435.4	377.7	331.9	271.6	336.5	300.5	293.8
Delinquency ratio	1.61%	1.40%	1.21%	0.98%	1.21%	1.07%	1.02%

Rescheduled Loan

(bn Won)	Mar. 25	Jun. 25	Dec. 25(E)	Dec. 25	Mar. 26	Jun. 26	Sep. 26(E)
Receivables	153.4	139.9	127.3	115.9	110.3	113.8	116.4
Delinquent loan (over one month overdue)	12.8	9.4	7.6	6.9	7.3	5.8	7.1
Delinquency ratio	8.35%	6.71%	6.00%	5.92%	6.63%	5.13%	6.09%

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Condensed Income Statement (Consolidated)

(bn Won)	1Q25	2Q25	3Q25	4Q25	1Q26	2Q26	3Q26(E)
Net interest income	-29.1	-24.9	-24.7	-24.0	-33.0	-33.6	-35.3
Net fee and commission income	2.3	2.9	4.6	5.2	8.2	9.1	10.3
Net other operating income(expenses)	144.3	133.2	137.1	58.8	141.9	156.7	71.4
Gross operating income	117.5	111.2	117.0	40.0	117.1	132.2	46.4
General & administrative expenses	37.5	42.1	37.0	54.1	40.3	42.4	38.2
Operating profit before provision for credit losses	80.0	69.1	80.0	-14.1	76.8	89.8	8.2
Provision for credit losses	0.5	0.7	0.4	-0.2	-0.1	1.6	0.1
Net operating profit	79.5	68.4	79.6	-13.9	76.9	88.2	8.1
Net non-operating income	1.9	1.3	2.5	7.7	2.0	3.7	7.2
Share of profit(loss) of associates	-0.2	-0.1	-0.2	0.4	-0.3	0.1	0.7
Net other non-operating income(expenses)	2.1	1.4	2.7	7.3	2.3	3.6	6.5
Profit before income tax	81.4	69.7	82.1	-6.2	78.9	91.9	15.3
Income tax expense	20.7	13.9	28.1	25.0	3.6	25.6	2.9
Profit for the period	60.7	55.8	54.0	-31.2	75.3	66.3	12.4
Profit attributable to shareholders of the parent company	60.7	55.8	54.0	-31.2	75.3	66.3	12.4

Condensed Income Statement (Separate)

(bn Won)	1Q25	2Q25	3Q25	4Q25	1Q26	2Q26	3Q26(E)
Net interest income	26.6	30.5	29.2	30.0	16.5	15.0	12.9
Net fee and commission income	2.3	2.9	4.6	5.2	8.2	9.1	10.3
Net other operating income(expenses)	123.5	140.0	98.2	56.4	97.8	113.6	88.1
Gross operating income	152.4	173.4	132.0	91.6	122.5	137.7	111.3
General & administrative expenses	37.0	41.7	36.5	53.7	39.8	42.0	37.7
Operating profit before provision for credit losses	115.4	131.7	95.5	37.9	82.7	95.7	73.6
Provision for credit losses	0.5	0.6	0.5	-0.2	-0.1	1.6	0.2
Net operating profit	114.9	131.1	95.0	38.1	82.8	94.1	73.4
Net non-operating income	2.2	1.7	2.8	8.1	2.4	4.0	7.5
Share of profit(loss) of associates	-0.1	-0.2	-0.2	0.3	-0.3	0.1	0.7
Net other non-operating income(expenses)	2.3	1.9	3.0	7.8	2.7	3.9	6.8
Profit before income tax	117.1	132.8	97.8	46.2	85.2	98.1	80.9
Income tax expense	30.1	30.7	32.2	57.0	5.4	27.3	20.9
Profit for the period	86.9	102.2	65.7	-10.8	79.8	70.8	60.0

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Condensed Balance Sheet (Consolidated)

(bn Won)	Mar. 25	Jun. 25	Sep. 25	Dec. 25	Mar. 26	Jun. 26	Sep. 26(E)
Total Assets	35,360.6	35,770.1	36,173.1	35,585.9	34,967.3	35,190.1	33,929.0
Cash and due from financial institutions	888.7	997.2	932.6	1,105.0	901.0	854.4	1,072.4
Financial assets at fair value through profit or loss	8,570.9	8,853.2	8,985.4	9,253.5	9,714.4	10,403.8	9,821.1
Derivative financial assets	0.1	22.2	4.9	3.0	0.2	0.3	126.9
Financial investments	23,534.7	23,570.0	24,017.3	22,881.2	22,209.0	21,761.2	20,713.1
Loans	1,137.8	998.7	998.2	977.8	846.9	855.2	912.9
(Allowances for loan losses)	-3.0	-3.5	-3.9	-3.8	-3.6	-5.3	-5.5
Investments in associates	15.5	15.7	17.4	29.2	25.5	24.2	23.0
Insurance contract assets	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Reinsurance contract assets	7.3	7.5	6.9	8.7	9.8	10.7	12.3
Tangible assets	476.8	498.2	512.0	515.8	510.3	507.5	558.1
Goodwill & Intangible assets	166.8	158.6	148.4	148.2	137.8	129.0	121.7
Current income tax assets	9.1	7.6	7.5	7.2	5.9	6.3	6.0
Deferred income tax assets	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Other assets	552.9	641.2	542.5	656.3	606.5	637.5	561.5
Total Liabilities	32,657.5	32,946.8	33,312.7	32,795.9	32,051.2	32,324.6	31,191.4
Financial liabilities at fair value through profit or loss	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Deposits	567.1	760.7	821.0	1,035.5	1,001.0	1,026.9	984.2
Debts	78.6	94.9	105.9	107.5	107.5	105.5	145.5
Debentures	199.9	199.9	199.9	200.0	200.0	70.0	0.0
Insurance contract liabilities	31,022.0	31,131.8	31,349.0	30,544.5	29,750.6	30,077.1	29,190.4
Reinsurance contract liabilities	34.6	36.2	37.2	34.1	30.3	23.9	20.9
Derivative financial liabilities	123.8	40.5	79.7	147.6	273.8	349.9	214.1
Net defined benefit liabilities	2.1	2.3	2.4	2.4	2.5	2.7	2.9
Provisions	21.6	22.1	22.2	13.2	12.5	9.3	3.3
Accrued expenses payables	195.4	142.4	154.0	123.4	138.6	110.0	130.4
Other liabilities	412.4	516.0	541.4	587.7	534.4	549.3	499.7
Total Equity	2,703.1	2,823.3	2,860.4	2,790.0	2,916.0	2,865.5	2,737.7
Share capital	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
Capital surplus	799.7	799.7	799.7	799.7	799.7	799.7	799.7
Accumulated other comprehensive income	-261.5	-196.3	-212.5	-131.1	-79.7	-95.7	-235.2
Retained earnings	2,768.5	2,823.5	2,876.8	2,725.0	2,799.6	2,765.1	2,776.8
Fair value adjustment	-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.

Condensed Balance Sheet (Separate)

(bn Won)	Mar. 25	Jun. 25	Sep. 25	Dec. 25	Mar. 26	Jun. 26	Sep. 26(E)
Total Assets	35,147.2	35,557.5	35,961.3	35,374.9	34,757.0	34,981.5	33,722.6
Cash and due from financial institutions	888.7	997.2	932.6	1,105.0	901.0	854.4	1,072.4
Financial assets at fair value through profit or loss	8,570.9	8,853.2	8,985.4	9,253.5	9,714.4	10,403.8	9,821.4
Derivative financial assets	0.1	22.2	4.9	3.0	0.2	0.3	126.9
Financial investments	23,534.7	23,570.0	24,017.3	22,881.2	22,209.0	21,761.2	20,713.1
Loans	1,137.9	998.7	998.2	977.8	846.9	855.2	912.9
(Allowances for loan losses)	-3.0	-3.5	-3.9	-3.8	-3.6	-5.3	-5.5
Investments in associates	15.5	15.7	17.4	29.2	25.5	24.2	23.0
Insurance contract assets	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Reinsurance contract assets	7.4	7.5	6.9	8.7	9.8	11.6	14.5
Tangible assets	263.3	285.6	300.2	304.8	300.1	298.0	349.5
Goodwill & Intangible assets	166.8	158.6	148.4	148.2	137.8	129.0	121.7
Current income tax assets	9.1	7.6	7.5	7.2	5.9	6.3	6.0
Deferred income tax assets	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Other assets	552.8	641.1	542.5	656.3	606.4	637.5	561.2
Total Liabilities	31,034.5	31,350.3	31,738.8	31,223.5	30,504.1	30,792.3	29,684.6
Financial liabilities at fair value through profit or loss	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Deposits	567.1	760.7	821.0	1,035.5	1,001.0	1,026.9	984.2
Debts	78.6	94.9	105.9	107.4	107.5	105.5	145.5
Debentures	199.9	199.9	199.9	200.0	200.0	70.0	0.0
Insurance contract liabilities	28,915.6	29,060.9	29,308.5	28,477.4	27,718.0	28,062.8	27,209.1
Reinsurance contract liabilities	12.3	14.1	15.3	12.4	8.8	3.7	2.2
Derivative financial liabilities	123.8	40.5	79.7	147.6	273.8	349.9	214.1
Net defined benefit liabilities	2.1	2.3	2.4	2.4	2.5	2.7	2.9
Provisions	21.6	22.1	22.2	13.1	12.5	9.3	3.3
Accrued expenses payables	173.4	122.8	129.4	89.4	105.9	81.8	95.8
Other liabilities	940.1	1,032.1	1,054.3	1,138.3	1,074.2	1,079.7	1,027.5
Total Equity	4,112.7	4,207.2	4,222.5	4,151.4	4,252.9	4,189.2	4,038.0
Share capital	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
Capital surplus	799.7	799.7	799.7	799.7	799.7	799.7	799.6
Accumulated other comprehensive income	27.7	20.7	-29.0	31.5	53.9	20.1	-190.4
Retained earnings	3,073.5	3,175.0	3,240.0	3,108.4	3,187.6	3,157.6	3,217.0
Fair value adjustment	0.0	0.0	0.0	0.0	0.0	0.0	0.0

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Summarized Statement of Financial Position

(bn Won, %)	Mar. 25	Jun. 25	Sep. 25	Dec. 25	Mar. 26	Jun. 26	Sep. 26(E)
Invested assets	34,297.6	34,615.7	35,164.7	34,474.7	33,927.9	34,130.0	32,827.8
Net investment yield (cumulative)	3.30	3.28	3.26	3.37	3.39	3.57	3.34
Separate Account Assets							
Total Assets	35,147.2	35,557.5	35,961.3	35,374.9	34,757.0	34,981.5	33,722.6
Policy reserves							
Separate Account Liabilities							
Total Liabilities	31,034.5	31,350.3	31,738.8	31,223.5	30,504.1	30,792.3	29,684.6
Total Equities	4,112.7	4,207.2	4,222.5	4,151.4	4,252.9	4,189.2	4,038.0
Total Liabilities & Equities	35,147.2	35,557.5	35,961.3	35,374.9	34,757.0	34,981.5	33,722.6

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

Summarized Statement of Comprehensive Income (Cumulative)

(bn Won)	Mar. 25	Jun. 25	Sep. 25	Dec. 25	Mar. 26	Jun. 26	Sep. 26(E)
Insurance income & expense	83.5	160.1	232.3	280.5	72.2	140.0	225.3
Investment income & expense	42.4	108.3	143.1	150.9	21.2	58.4	60.3
Changes in insurance contract Liabilities							
Operating income & expense	116.5	250.3	348.2	389.3	84.8	181.4	257.9
Non-Operating income & expense	0.5	-0.4	-0.5	4.6	0.4	1.9	6.3
Income tax expense	30.1	60.7	92.9	149.9	5.4	32.7	53.6
Net Income	87.0	189.1	254.8	244.0	79.8	150.6	210.6

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

Capital Adequacy

(bn Won)	Mar. 25	Jun. 25	Sep. 25	Dec. 25	Mar. 26	Jun. 26	Sep. 26(E)
K-ICS Ratio	234.1%	250.6%	253.5%	272.2%	277.8%	244.9%	222.8%
Available capital	5,544.8	5,761.4	5,862.9	5,871.7	6,177.7	61,120.1	60,561.2
Required capital	2,368.6	2,298.9	2,312.4	2,157.2	2,223.9	24,954.7	26,942.0

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Premium Income by Policy Type (Quarterly)

(bn Won)	1Q25		2Q25		3Q25		4Q25		1Q26		2Q26		3Q26(E)	
		(%)		(%)		(%)		(%)		(%)		(%)		(%)
Individual policy	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%	1,356.6	98.8%
Protection	611.6	39.2%	605.9	42.0%	610.6	49.4%	613.3	41.1%	620.0	41.6%	618.3	56.5%	624.2	45.5%
Whole-Life	411.4	26.3%	406.3	28.2%	410.8	33.2%	412.4	27.6%	415.1	27.8%	413.4	37.8%	413.5	30.1%
Variable	68.1	4.4%	68.3	4.7%	64.5	5.2%	64.6	4.3%	62.5	4.2%	59.5	5.4%	56.5	4.1%
Savings	909.4	58.2%	593.5	41.2%	555.1	44.9%	509.0	34.1%	825.4	55.4%	412.1	37.7%	732.4	53.4%
Annuities	612.2	39.2%	372.1	25.8%	460.7	37.3%	442.4	29.6%	766.0	51.4%	346.8	31.7%	665.3	48.5%
Variable	297.0	19.0%	221.2	15.3%	94.3	7.6%	66.5	4.5%	59.2	4.0%	65.2	6.0%	67.0	4.9%
Pension	40.9	2.6%	242.1	16.8%	70.5	5.7%	371.3	24.9%	45.6	3.1%	63.5	5.8%	15.9	1.2%
Total	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%	1,372.5	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)	1Q25		2Q25		3Q25		4Q25		1Q26		2Q26		3Q26(E)	
		(%)		(%)		(%)		(%)		(%)		(%)		(%)
Individual policy	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%	3,832.5	96.8%
Protection	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%	1,862.6	47.1%
Whole-Life	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%	1,242.0	31.4%
Variable	68.1	4.4%	136.4	4.5%	200.9	4.7%	265.5	4.6%	62.5	4.2%	122.0	4.7%	178.5	4.5%
Savings	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%	1,969.9	49.8%
Annuities	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%	1,778.1	44.9%
Variable	297.0	19.0%	518.2	17.3%	612.6	14.4%	679.0	11.8%	59.2	4.0%	124.5	4.8%	191.4	4.8%
Pension	40.9	2.6%	283.0	9.4%	353.5	8.3%	724.7	12.6%	45.6	3.1%	109.1	4.2%	125.0	3.2%
Total	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%	3,957.5	100.0%

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Loss & Expense Ratios

(%)	1Q25	2Q25	3Q25	4Q25	1Q26	2Q26	3Q26(E)
Quarterly Loss Ratio	63.8	53.2	63.5	65.5	64.9	63.3	72.5
Risk Premium	115.8	115.9	117.6	118.9	120.7	121.1	122.7
Loss	73.9	61.6	74.6	77.9	78.4	76.7	88.9
Cumulative Loss Ratio	63.8	58.5	60.2	61.5	64.9	64.1	66.9
Risk Premium	115.8	231.7	349.3	468.2	120.7	241.9	364.6
Loss	73.9	135.5	210.1	288.0	78.4	155.1	244.1
Expense Ratio	18.7	20.9	22.8	22.2	14.8	17.9	18.1

Policy Persistency

(%)	1Q25	2Q25	3Q25	4Q25	1Q26	2Q26	3Q26(E)
Quaterly							
13th Month	88.9	86.4	87.8	90.9	92.6	91.5	93.4
25th Month	74.0	82.8	83.3	64.3	67.6	62.4	71.1
Cumulative							
13th Month	88.9	87.9	87.8	88.8	92.6	92.1	92.5
25th Month	74.0	79.6	80.9	77.6	67.6	65.5	67.8

Retention

(%)	1Q25	2Q25	3Q25	4Q25	1Q26	2Q26	3Q26(E)
Quaterly							
LP Retention 13th	30.5	46.6	44.8	44.0	37.1	37.6	30.9
LP Retention 25th	39.3	43.8	20.0	21.3	22.0	36.7	26.5
Cumulative							
LP Retention 13th	30.5	41.8	43.4	43.4	37.1	39.4	36.1
LP Retention 25th	39.3	41.7	33.0	25.7	22.0	32.2	29.1

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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	26,194	27,521	26,290				30,930	278,369
Whole-Life	15,965	23,442	21,448	20,609	20,529	15,485	8,903	9,386	9,207				16,108	144,974
Variable	-	-	-	-	-	-	-	-	-				-	-
Etc.	9,833	11,334	13,904	13,200	15,450	17,165	17,291	18,135	17,083				14,822	133,395
Savings	19,310	18,268	76,403	20,112	21,037	17,928	25,029	52,530	23,651				30,474	274,268
Annuities	18,204	17,233	75,013	19,583	20,144	16,372	23,738	51,220	22,120				29,292	263,626
Variable	1,107	1,035	1,390	529	892	1,556	1,291	1,310	1,531				1,182	10,642
Total	45,108	53,044	111,755	53,920	57,016	50,577	51,223	80,051	49,941				61,404	552,636

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(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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KB Asset Managemnet

(bn Won)	1Q25	2Q25	3Q25	4Q25	1Q26	2Q26	3Q26(E)
Net interest income	-3.2	-2.8	-1.6	-0.8	-1.2	-7.3	1.9
Net fee and commission income	43.2	81.4	47.9	62.8	61.9	73.1	67.6
Net other operating income(expenses)	1.8	27.3	12.4	7.2	4.1	30.9	-11.7
Gross operating income	41.8	105.9	58.7	69.2	64.8	96.7	57.8
General & administrative expenses	20.4	30.4	24.4	39.0	20.4	32.2	26.9
Provision for credit losses	0.0	1.5	0.0	0.3	0.1	0.0	0.2
Net operating profit	21.4	74.0	34.3	29.9	44.3	64.5	30.7
Net non-operating profit(loss)	0.4	-0.2	0.2	0.0	2.2	2.7	-1.4
Profit before income tax	21.8	73.8	34.5	29.9	46.5	67.2	29.3
Profit for the period	15.6	55.8	25.2	23.4	33.2	49.7	22.3
Profit attributable to shareholders of the parent company	15.7	55.8	25.2	23.5	33.2	49.9	22.2

KB Capital

(bn Won)	1Q25	2Q25	3Q25	4Q25	1Q26	2Q26	3Q26(E)
Net interest income	116.3	113.4	111.8	109.4	105.1	104.0	93.2
Net fee and commission income	216.5	214.4	214.2	219.5	222.9	229.4	229.9
Net other operating income(expenses)	-152.3	-144.2	-153.3	-118.5	-135.0	-152.9	-140.7
Gross operating income	180.5	183.6	172.7	210.4	193.0	180.5	182.4
General & administrative expenses	39.5	41.4	39.3	52.5	40.1	43.7	41.3
Provision for credit losses	50.7	71.2	47.9	96.7	56.0	56.6	54.2
Net operating profit	90.3	71.0	85.5	61.2	96.9	80.2	86.9
Net non-operating profit(loss)	0.8	1.3	7.6	-3.4	0.8	5.1	0.6
Profit before income tax	91.1	72.3	93.1	57.8	97.7	85.3	87.5
Profit for the period	70.1	55.0	70.7	41.2	72.9	66.0	65.3
Profit attributable to shareholders of the parent company	69.4	54.7	70.4	40.7	72.8	65.3	64.7

KB Real Estate Trust

(bn Won)	1Q25	2Q25	3Q25	4Q25	1Q26	2Q26	3Q26(E)
Net interest income	7.8	8.2	8.1	6.7	5.6	6.2	6.6
Net fee and commission income	16.0	53.0	15.4	9.6	10.2	17.6	11.2
Net other operating income(expenses)	-0.1	-76.9	0.3	-47.6	-3.7	-188.1	8.4
Gross operating income	23.7	-15.7	23.8	-31.3	12.1	-188.1	8.4
General & administrative expenses	7.2	9.0	8.2	9.4	6.9	8.0	7.7
Provision for credit losses	3.4	22.1	11.1	41.3	-2.6	42.5	8.8
Net operating profit	13.1	-46.8	4.5	-82.0	7.8	-214.8	9.7
Net non-operating profit(loss)	0.4	0.8	0.0	0.0	0.4	0.2	0.0
Profit before income tax	13.5	-46.0	4.5	-82.0	8.2	-214.6	9.7
Profit for the period	8.6	-30.5	4.0	-60.8	8.6	-161.7	3.2
Profit attributable to shareholders of the parent company	8.6	-30.5	4.0	-60.8	8.6	-161.7	3.2

KB Savings Bank

(bn Won)	1Q25	2Q25	3Q25	4Q25	1Q26	2Q26	3Q26(E)
Net interest income	27.4	27.8	27.4	28.0	27.2	25.9	26.0
Net fee and commission income	-2.7	-2.6	-2.9	-3.1	-3.2	-2.9	-2.2
Net other operating income(expenses)	0.8	1.5	-0.2	1.8	-1.4	1.0	-9.9
Gross operating income	25.5	26.7	24.3	26.7	22.6	24.0	13.9
General & administrative expenses	11.2	13.1	11.9	12.8	13.2	12.1	12.8
Provision for credit losses	5.7	18.6	18.5	17.8	13.2	6.8	24.6
Net operating profit	8.6	-5.0	-6.1	-3.9	-3.8	5.1	-23.5
Net non-operating profit(loss)	-0.1	0.1	0.0	-0.2	0.1	0.0	0.0
Profit before income tax	8.5	-4.9	-6.1	-4.1	-3.7	5.1	-23.5
Profit for the period	6.2	-5.3	-3.4	-2.3	-6.8	4.7	-17.7
Profit attributable to shareholders of the parent company	6.2	-5.3	-3.4	-2.3	-6.8	4.7	-17.7

KB Investment

(bn Won)	1Q25	2Q25	3Q25	4Q25	1Q26	2Q26	3Q26(E)
Net interest income	-1.2	-11.4	-17.8	-81.8	-26.8	-42.9	16.4
Net fee and commission income	1.0	0.8	1.6	3.7	1.9	1.7	1.3
Net other operating income(expenses)	10.9	9.6	31.4	140.3	40.1	73.0	-26.2
Gross operating income	10.7	-1.0	15.2	62.2	15.2	31.8	-8.5
General & administrative expenses	5.4	5.0	4.9	8.9	4.1	5.8	5.0
Provision for credit losses	0.0	0.1	-0.1	0.0	0.1	-0.1	0.0
Net operating profit	5.3	-6.1	10.4	53.3	11.0	26.1	-13.5
Net non-operating profit(loss)	3.8	0.1	2.7	7.8	-0.2	3.8	-1.0
Profit before income tax	9.1	-6.0	13.1	61.1	10.8	29.9	-14.5
Profit for the period	6.0	-3.0	8.2	46.7	5.3	17.5	-11.9
Profit attributable to shareholders of the parent company	6.0	-3.0	8.2	46.7	5.3	17.5	-11.9

KB Data Systems

(bn Won)	1Q25	2Q25	3Q25	4Q25	1Q26	2Q26	3Q26(E)
Net interest income	0.1	0.2	0.1	0.2	0.2	0.2	1.3
Net fee and commission income	-0.1	-0.2	-0.1	-0.1	-0.1	-0.2	-0.2
Net other operating income(expenses)	7.1	6.0	6.8	3.8	6.3	5.8	5.9
Gross operating income	7.1	6.0	6.8	3.9	6.4	5.8	7.0
General & administrative expenses	2.7	4.0	3.5	3.5	3.3	4.1	4.1
Provision for credit losses	0.0	0.0	0.0	0.1	0.1	-0.2	0.1
Net operating profit	4.4	2.0	3.3	0.3	3.0	1.9	2.8
Net non-operating profit(loss)	0.4	-0.4	0.0	0.0	0.0	0.1	0.0
Profit before income tax	4.8	1.6	3.3	0.3	3.0	2.0	2.8
Profit for the period	2.7	1.9	2.5	0.5	1.0	2.4	2.2
Profit attributable to shareholders of the parent company	2.7	1.9	2.5	0.5	1.0	2.4	2.2

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KB Asset Management

(bn Won)	Mar. 25	Jun. 25	Sep. 25	Dec. 25	Mar. 26	Jun. 26	Sep. 26(E)
Total Assets	382.0	443.9	479.2	697.4	473.9	533.5	569.3
Total Liabilities	91.4	98.0	108.0	302.4	105.3	115.4	129.5
Total Equity	290.6	345.8	371.2	395.0	368.6	418.1	439.7

KB Capital

(bn Won)	Mar. 25	Jun. 25	Sep. 25	Dec. 25	Mar. 26	Jun. 26	Sep. 26(E)
Total Assets	17,820.5	18,035.2	18,229.9	18,163.1	18,830.2	18,611.3	18,449.2
Total Liabilities	15,295.5	15,464.0	15,592.4	15,483.5	16,202.7	15,976.5	15,768.7
Total Equity	2,525.0	2,571.2	2,637.5	2,679.5	2,627.5	2,634.8	2,680.5

KB Real Estate Trust

(bn Won)	Mar. 25	Jun. 25	Sep. 25	Dec. 25	Mar. 26	Jun. 26	Sep. 26(E)
Total Assets	1,064.2	1,156.1	1,169.3	1,124.0	1,140.5	1,333.4	1,274.7
Total Liabilities	573.3	699.0	711.6	730.0	741.2	949.9	888.3
Total Equity	490.8	457.1	457.7	394.0	399.3	383.6	386.3

KB Savings Bank

(bn Won)	Mar. 25	Jun. 25	Sep. 25	Dec. 25	Mar. 26	Jun. 26	Sep. 26(E)
Total Assets	2,409.2	2,355.6	2,481.0	2,219.8	2,286.8	2,264.8	2,413.4
Total Liabilities	2,220.8	2,172.3	2,301.1	2,042.6	2,116.4	2,089.6	2,256.0
Total Equity	188.4	183.3	179.9	177.3	170.4	175.1	157.4

KB Investment

(bn Won)	Mar. 25	Jun. 25	Sep. 25	Dec. 25	Mar. 26	Jun. 26	Sep. 26(E)
Total Assets	1,489.3	1,497.3	1,529.8	1,676.0	1,729.2	1,813.2	1,744.4
Total Liabilities	1,199.3	1,210.4	1,234.6	1,334.1	1,381.9	1,448.5	1,391.7
Total Equity	289.9	286.9	295.2	341.9	347.2	364.7	352.7

KB Data Systems

(bn Won)	Mar. 25	Jun. 25	Sep. 25	Dec. 25	Mar. 26	Jun. 26	Sep. 26(E)
Total Assets	64.0	69.3	80.9	85.3	82.7	83.8	89.2
Total Liabilities	39.3	42.8	51.7	55.3	51.7	49.9	53.7
Total Equity	24.7	26.5	29.2	30.0	31.0	33.8	35.5

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