

3Q26 Business Results

October 2026



Disclaimer

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



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01

3Q26 Financial Highlights

— Key Takeaways

— Overview

Main Drivers Elevating Earnings Power to a New Level of

“All-Weather Fundamentals”



Driver I

Elevated to a Higher Base

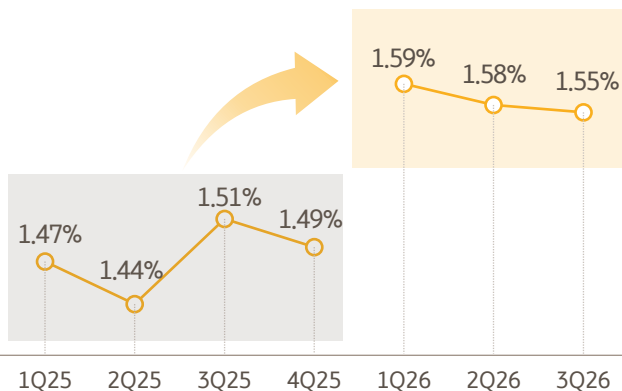
I

Solid Risk-adjusted NIM¹⁾

Stronger Risk-adjusted NIM backed by
Prudent Profitability & Asset Quality Management

1) Risk-adjusted NIM = Net Interest Margin – Credit Cost Ratio

Group Risk-adjusted NIM



○ Group Risk-adjusted NIM²⁾

2) Based on YTD Cumulative figures for each quarter (Cum. NIM – Cum. CCR)



Driver II

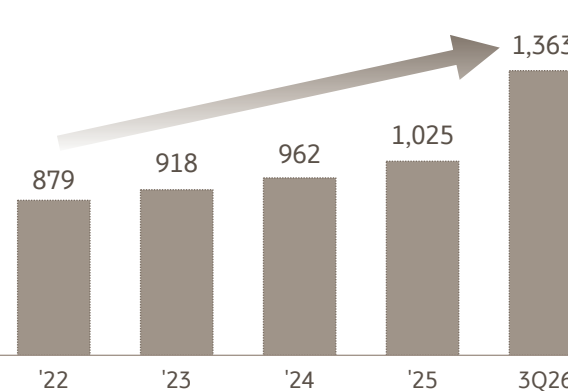
Consistently Leveling Up

II

Leveled-up Fee Income Strength

Consistently Sustaining YoY Growth
Underpinned by Strengthened Earnings Capacity

Group Net Fee Income (bn won)



■ Group Net Fee Income (Quarterly Avg)³⁾

3) Quarterly average of each year's cumulative net fee income



Driver III

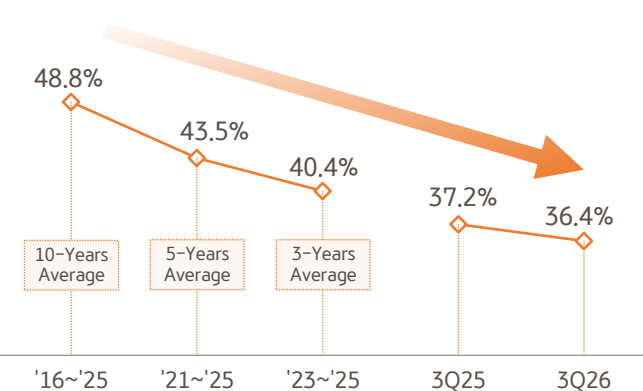
Structurally Enhanced

III

Continuous CIR Improvements

Ongoing Improvements Driven by Structural Cost
Management and Efficient Resource Allocation

Group Cost-to-Income Ratio

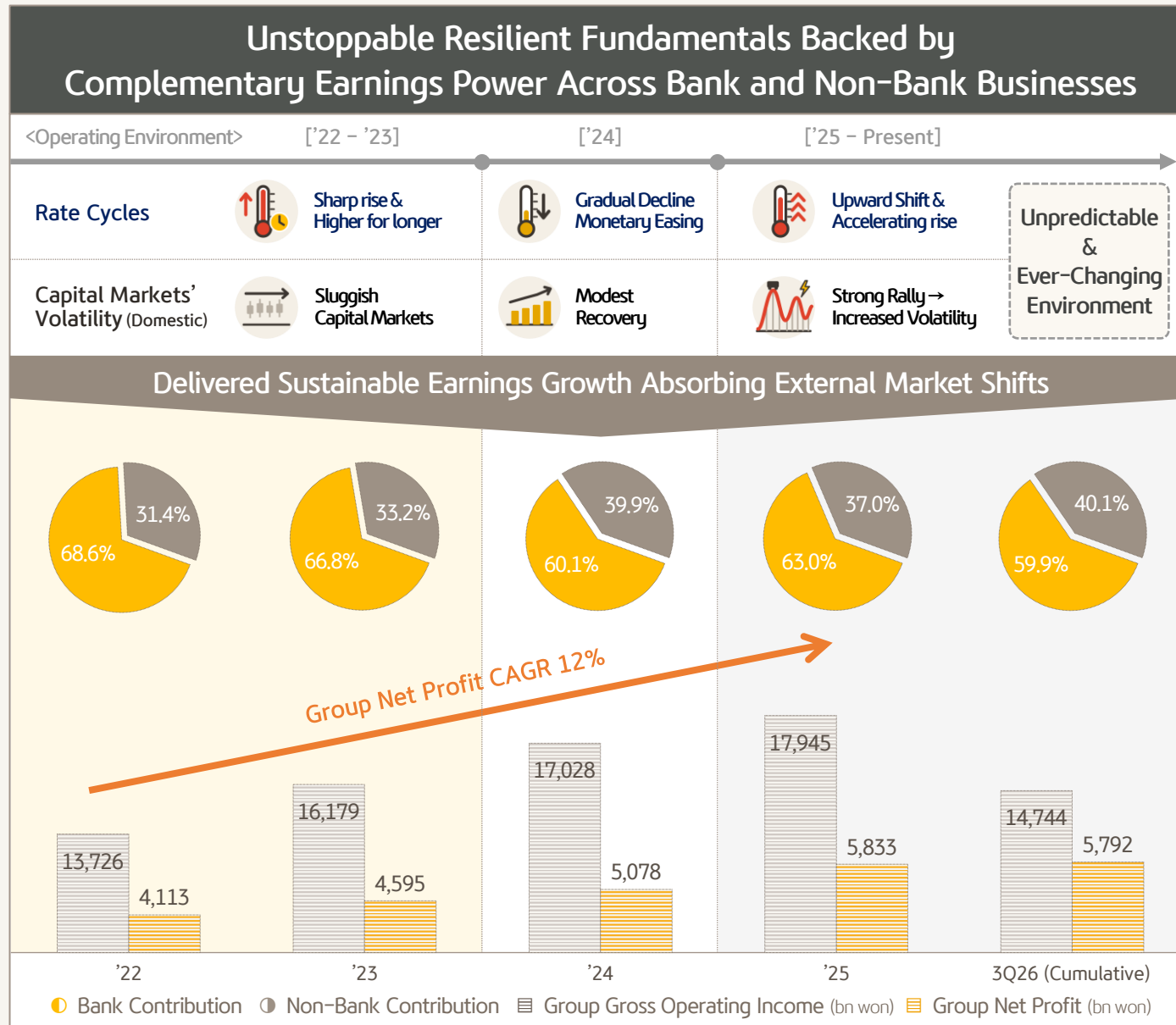
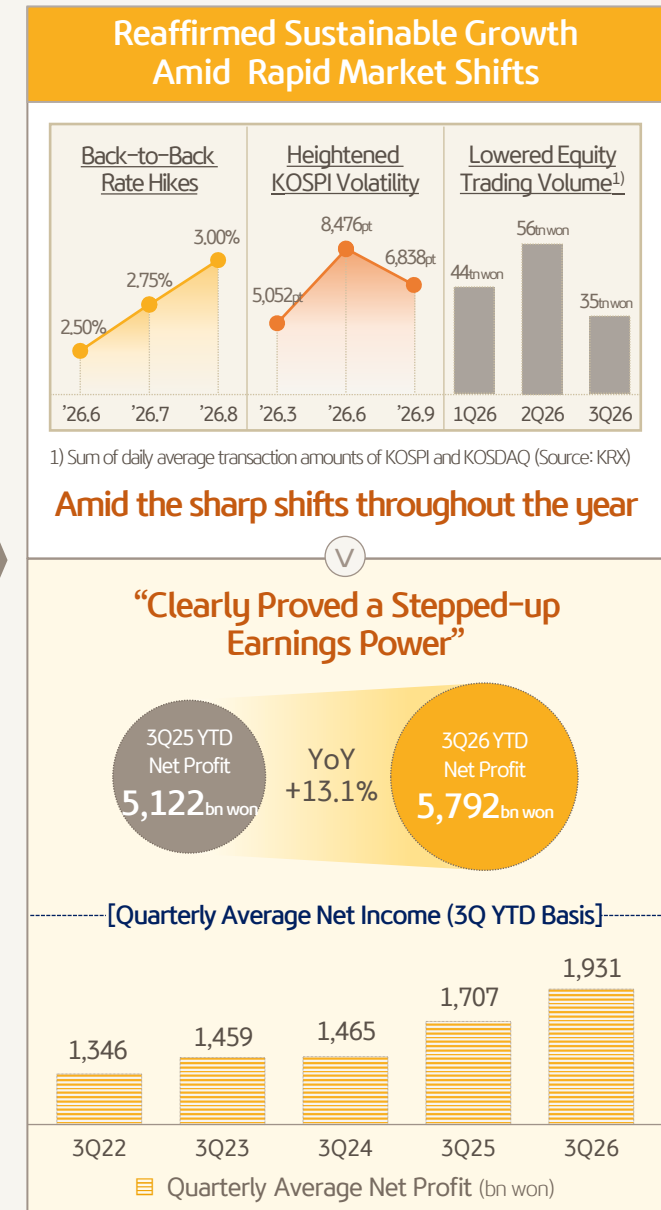


◇ Group CIR

4) Figures from '16 to '21 have not been restated retrospectively under IFRS17

“All-Weather Fundamentals”

Delivering Sustainable Growth Across Market Cycles

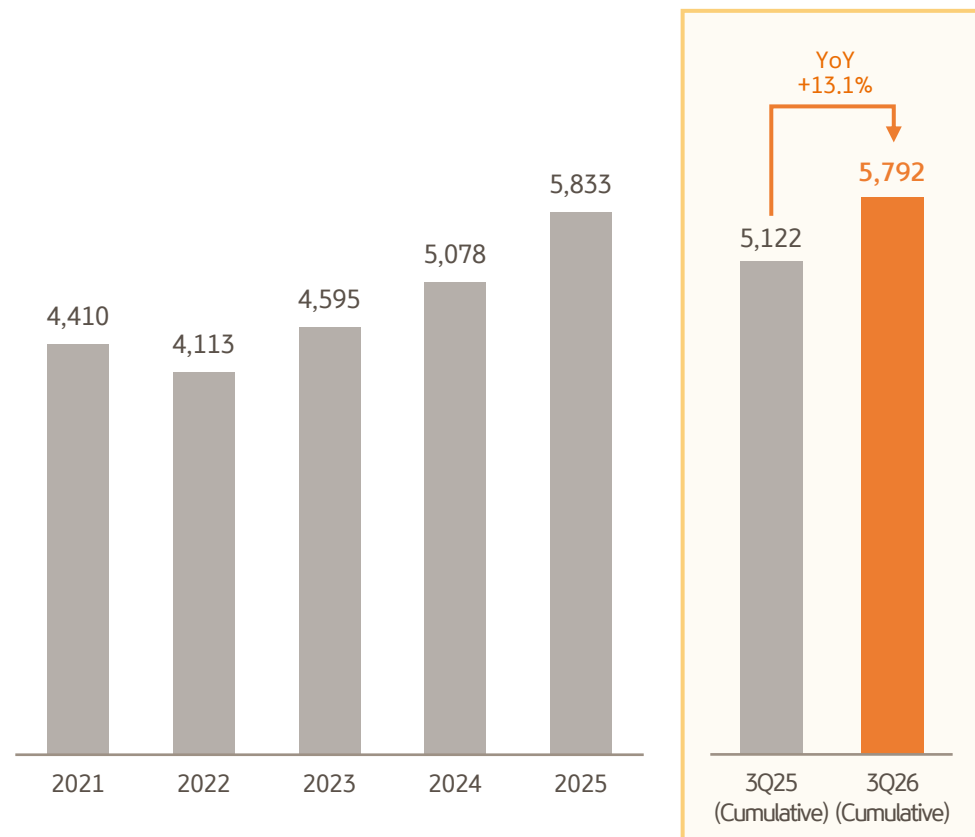


3Q26(Cumulative) Group Net Profit 5,792.1bn

Group's net profit expanded 13.1% YoY, underpinned by "All-Weather Fundamentals" amid rapidly changing market conditions

Group Net Profit (bn won)

YoY +13.1%



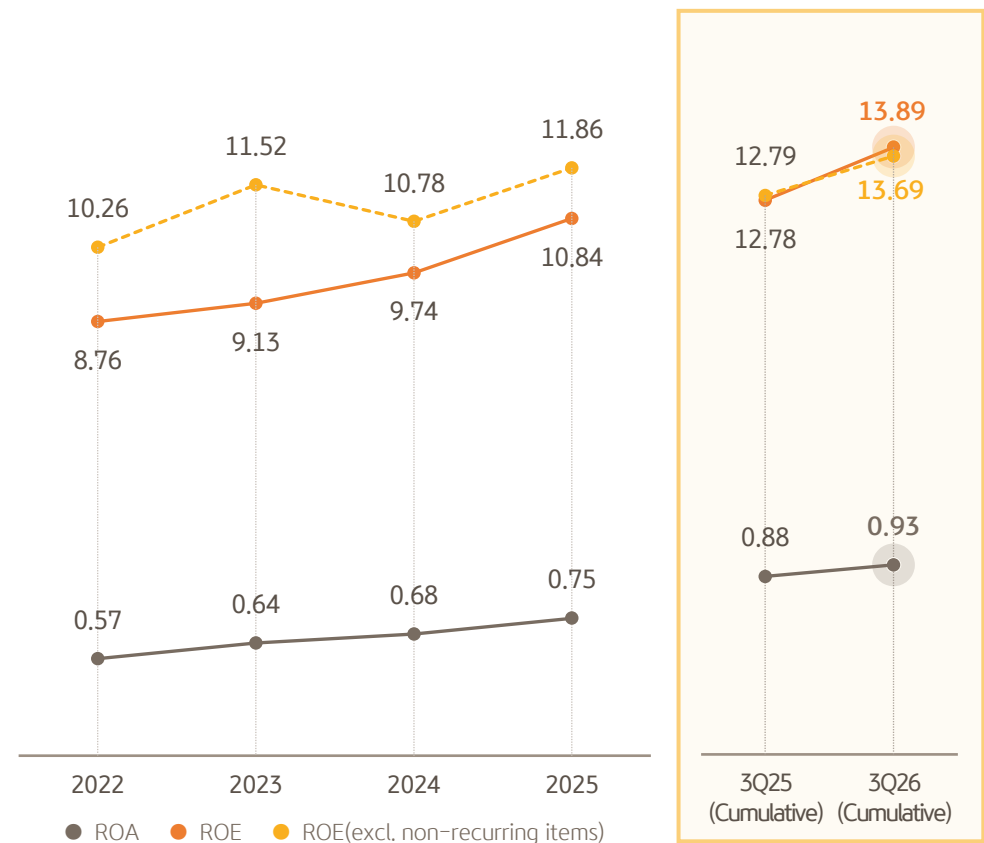
Note 1) Based on profit attributable to controlling interests

2) 3Q26 non-recurring item(after tax)

- Decrease in tax by Bank and Card's recognition of deferred tax assets, resulted by share disposal of each subsidiaries in relation to the establishment of an intermediate holding company in Indonesia (231bn won)

Group ROE (%)

YoY +1.11%p



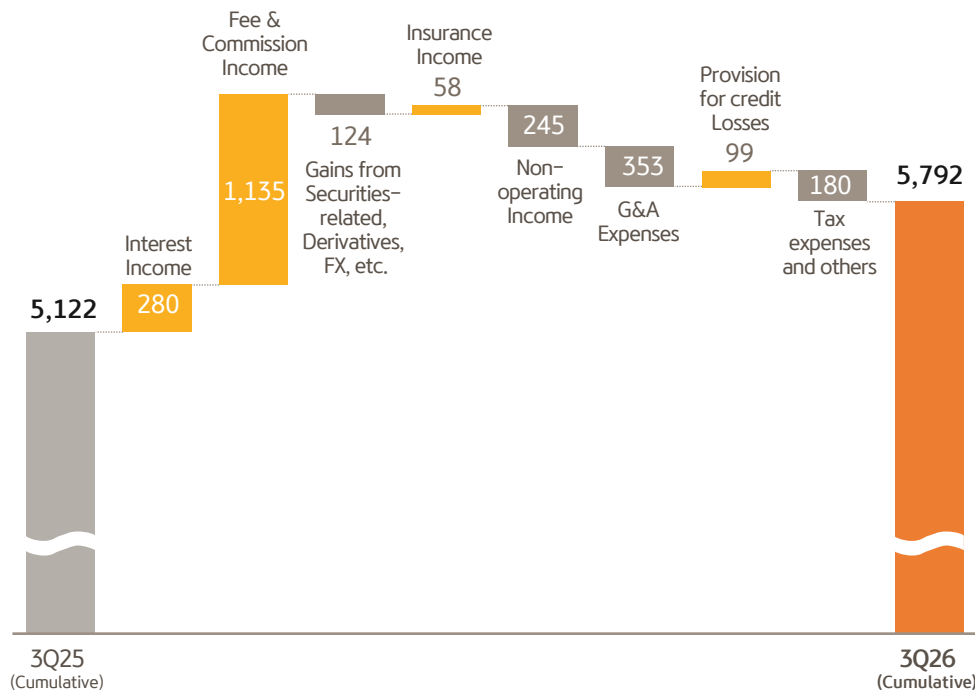
Note) ROE: Based on Return on Common Equity excluding hybrid securities, which represents profitability of common equity

3Q26(Cumulative) Group Net Profit 5,792.1bn

Differentiated & well-balanced portfolio proven by resilient NII growth and stronger non-interest income earnings capacity

Group Net Profit Analysis (bn won)

YoY +670bn

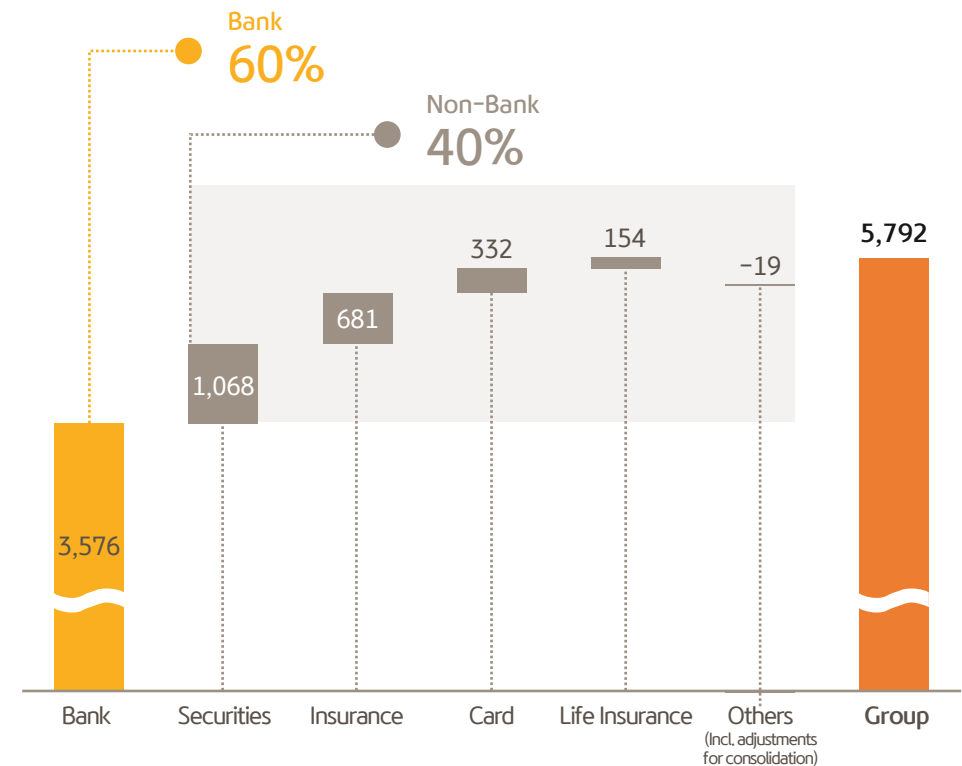


Note 1) Net Profit: Based on profit attributable to controlling interests

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

Net Profit by Subsidiaries & Non-Bank Contribution (bn won)

Non-Bank 40%



Note 1) Net Profit: Based on each subsidiary's profit attributable to controlling interests

2) Contribution: Based on simple arithmetic sum of each subsidiary's net profit on the financial statements for group reporting excluding adjustment for consolidation, etc.

02

Financial Analysis

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

3Q26(Cumulative) Group Net Interest Income 9,985.3bn

Maintained steady YoY increase of 2.9% on the back of solid corporate-led loan growth & Bank's sound NIM management

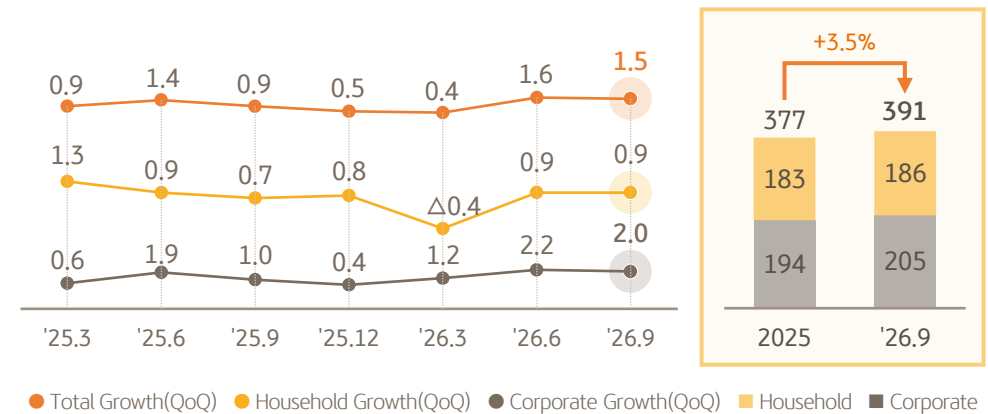
Group Net Interest Income

YoY +2.9%

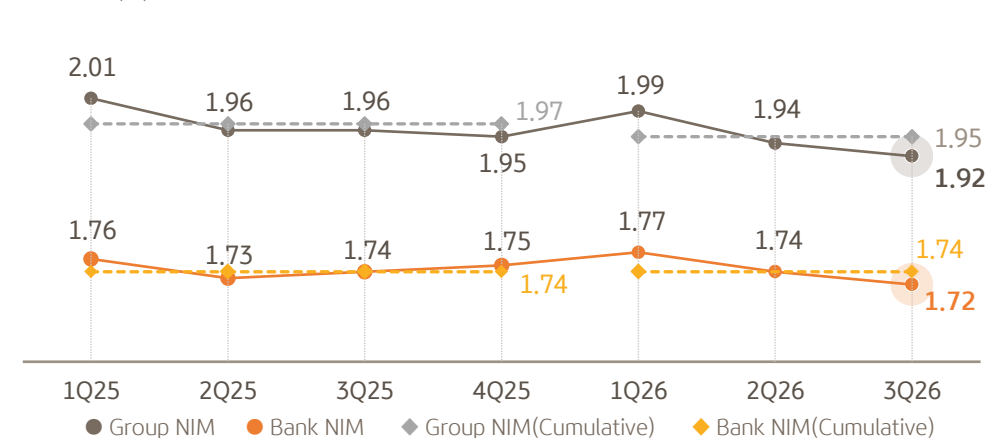
(bn won %)	3Q26 (Cumulative)	3Q25 (Cumulative)	YoY	3Q26	2Q26	QoQ
Interest Income	22,190.7	21,934.5	1.2	7,678.9	7,352.1	4.4
Loans	17,083.2	17,195.2	-0.7	5,866.5	5,660.0	3.6
Financial Investments	4,206.1	3,944.3	6.6	1,456.6	1,410.4	3.3
Others	901.4	795.0	13.4	355.8	281.7	26.3
Interest Expense	12,205.4	12,229.6	-0.2	4,171.9	4,208.6	-0.9
Deposits	6,765.3	6,942.8	-2.6	2,395.9	2,265.4	5.8
Debts & Debentures	3,646.0	3,620.0	0.7	1,282.3	1,211.6	5.8
Others ¹⁾	1,794.1	1,666.8	7.6	493.7	731.6	-32.5
Net Interest Income	9,985.3	9,704.9	2.9	3,507.0	3,143.5	11.6

Note 1) Includes interest expense on liabilities attributable to non-controlling interest related to valuation gains and losses on beneficiary certificates, consolidated funds, etc. (213.8bn won in 2Q26, -30.9bn won in 3Q26)

Loans in Won Growth (tn won, %)



NIM (%)



- 3Q26 NIM slightly decreased mainly due to higher funding pressure caused by heightened funding market volatility driven by shifting money flows
- Loan Assets' repricing reflecting the rate hikes in Jul.26~Aug.26 expected to gradually take effect from 4Q26

3Q26(Cumulative) Group Net Non-Interest Income 4,758.8bn

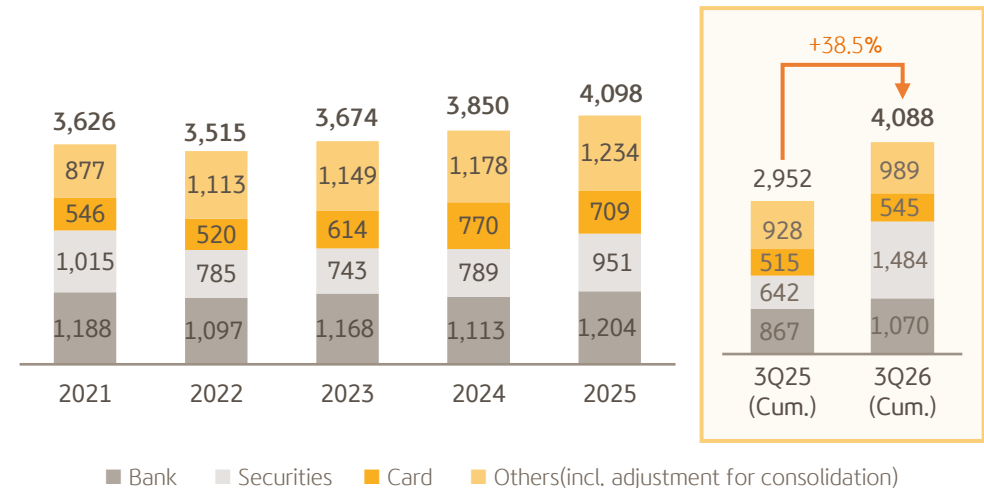
Earnings capacity lifted-up to a new level recording YoY +27.3% driven by robust securities-related fee and trusts income

Group Net Non-Interest Income

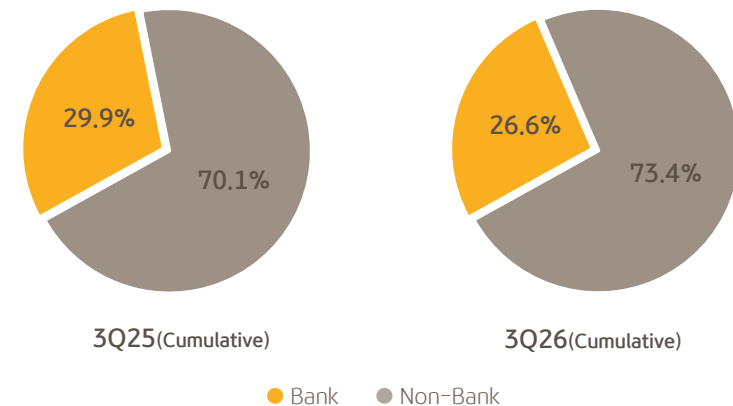
YoY +27.3%

(bn won, %)	3Q26 (Cumulative)	3Q25 (Cumulative)	YoY	3Q26	2Q26	QoQ
Net Fee & Commission Income	4,087.8	2,952.4	38.5	1,126.6	1,601.9	-29.7
Credit Card Fees	564.2	548.1	2.9	178.4	192.1	-7.1
Trusts	718.7	373.1	92.6	160.3	335.0	-52.1
Agent Activity Fees (Incl. Bancassurance)	132.3	177.8	-25.6	59.1	34.9	69.3
Securities Business	1,304.3	521.2	150.2	303.4	568.4	-46.6
Investment Finance Fees	82.6	97.5	-15.3	22.6	31.6	-28.5
Foreign Currency Related Fees	294.2	219.4	34.1	82.9	109.5	-24.3
Lease Fees	869.0	808.0	7.5	295.6	295.1	0.2
Others	122.5	207.3	-40.9	24.3	35.3	-31.2
Net Other Operating Income	671.0	786.6	-14.7	3.0	376.4	-99.2
Securities-related, Derivatives, FX & Insurance Finance Income	1,670.7	1,794.8	-6.9	295.5	816.6	-63.8
Insurance Income	1,230.7	1,173.1	4.9	475.0	412.1	15.3
Others (Incl. Insurance Fees on Deposits, Contribution Expenses)	-2,230.4	-2,181.3	N.A.	-767.5	-852.3	N.A.
Net Non-Interest Income	4,758.8	3,739.0	27.3	1,129.6	1,978.3	-42.9

Net Fee & Commission Income (bn won)



Fee Income Contribution



Note) Based on simple arithmetic sum of each subsidiary's Net Fee & Commission Income on the financial statements for group reporting

3Q26(Cumulative) Group G&A Expenses 5,360.4bn

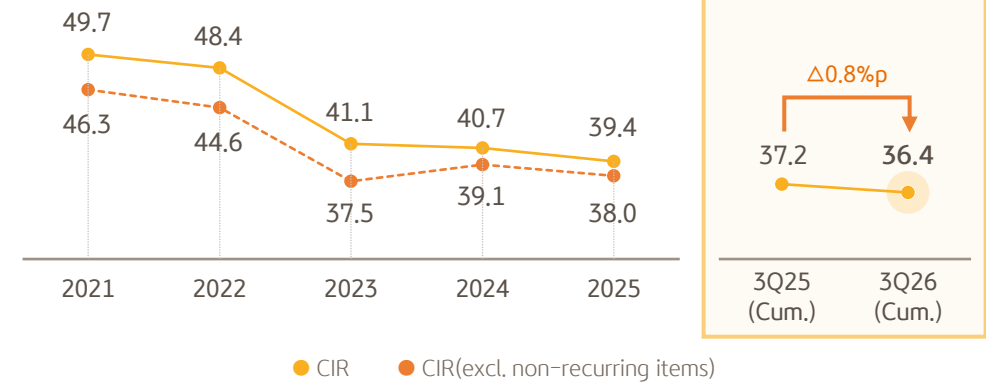
Ongoing efficiency efforts pushed CIR further down to 36.4% despite pressures from inflation and higher education taxes

Group Cumulative CIR

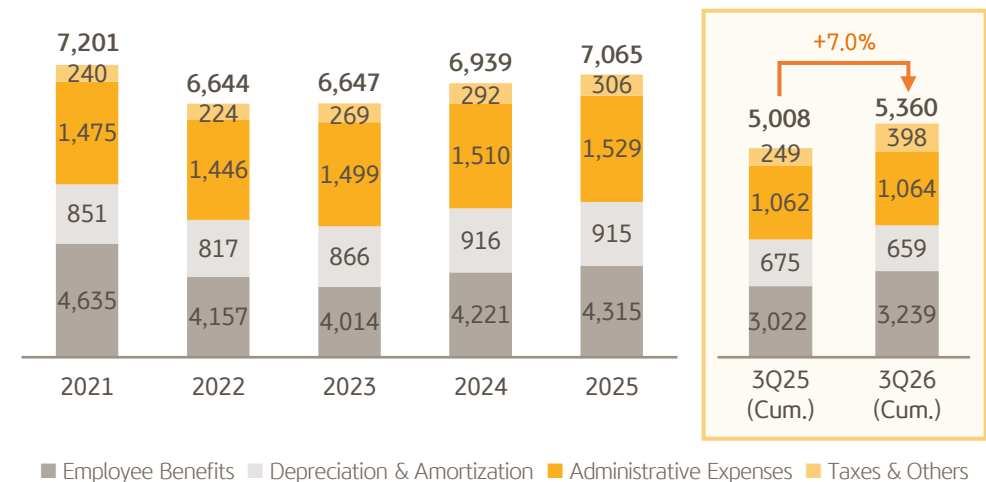
36.4% YoY $\Delta 0.8\%p$

(bn won, %)	3Q26 (Cumulative)	3Q25 (Cumulative)	YoY	3Q26	2Q26	QoQ
Employee Benefits	3,238.9	3,022.1	7.2	982.1	1,173.2	-16.3
Salaries & Employee Benefits	2,407.1	2,219.4	8.5	735.4	850.5	-13.5
Post-employment Benefits	166.6	169.6	-1.8	53.8	57.3	-6.1
Others	665.2	633.1	5.1	192.9	265.4	-27.3
Depreciation & Amortization	658.8	675.2	-2.4	226.3	216.8	4.4
Tangible Assets	409.8	422.1	-2.9	143.1	133.0	7.6
Intangible Assets	249.0	253.0	-1.6	83.2	83.8	-0.7
Others	0.0	0.0	N.A.	0.0	0.0	N.A.
Administrative Expenses	1,064.6	1,061.5	0.3	366.8	348.4	5.3
Taxes & Others	398.1	248.9	59.9	130.8	151.1	-13.4
G&A Expenses	5,360.4	5,007.7	7.0	1,706.0	1,889.5	-9.7

Group Cost Efficiency(CIR) (%)



G&A Expenses (bn won)



3Q26(Cumulative) Group Provision for Credit Losses 1,576.3bn

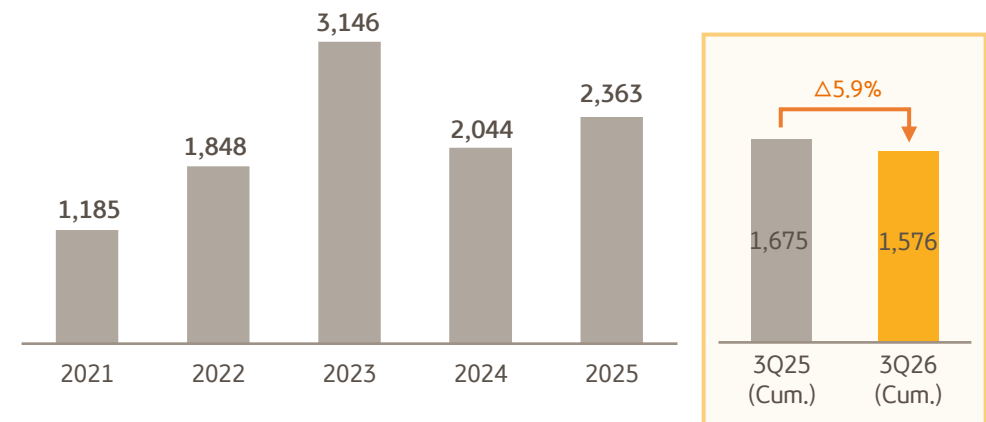
Conservative risk management delivered both provisions (YoY $\Delta 5.9\%$) & CCR well under control on a stable level

Group Provision for Credit Losses

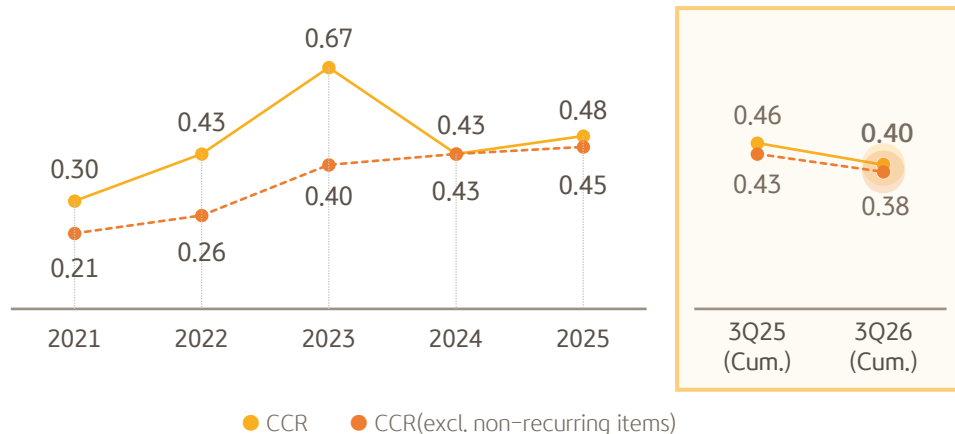
YoY $\Delta 5.9\%$

(bn won, %)	3Q26 (Cumulative)	3Q25 (Cumulative)	YoY	3Q26	2Q26	QoQ
Provision for Credit Losses	1,573.7	1,705.6	-7.7	558.2	516.1	8.2
Provision for Guarantees	0.3	-4.7	N.A.	-1.1	1.7	N.A.
Provision for Unused Commitments	0.9	-24.8	N.A.	6.0	1.9	215.8
Provision for Financial Guarantee Liabilities	1.4	-0.9	N.A.	0.2	0.1	100.0
Provision for Credit Losses	1,576.3	1,675.2	-5.9	563.3	519.8	8.4

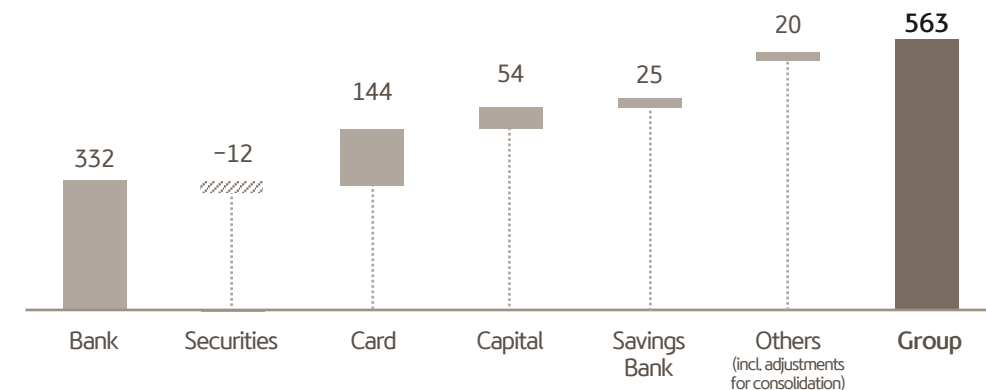
Provision for Credit Losses (bn won)



Group CCR (%)



Provision for Credit Losses by Subsidiary (bn won)



2026.9 Group BIS Ratio **16.02%**, CET-1 Ratio **13.80%**

Continued industry-leading capital strength with strategic capital management & FX tailwinds despite asset growth and payouts

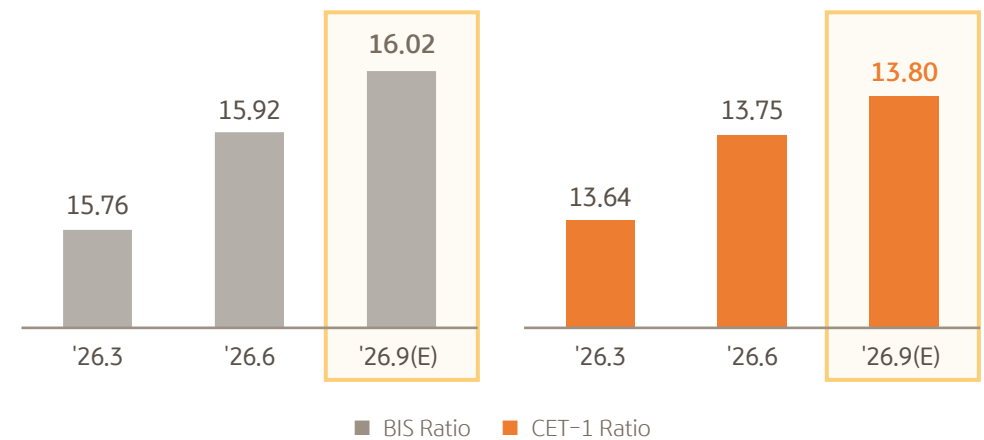
Group Capital Adequacy

CET-1 Ratio QoQ **+5bp**

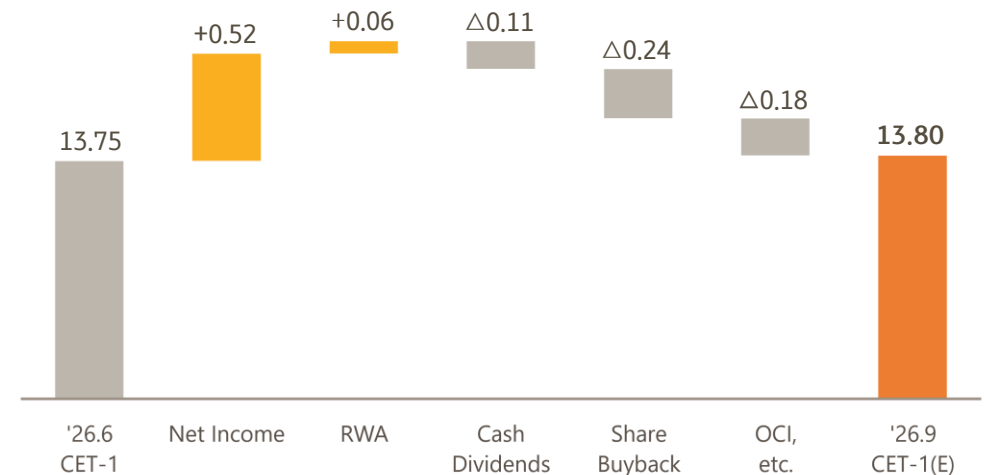
(bn won, %, %p)	'26.9(E)	'26.6	QoQ	'25.12	YTD
BIS Capital (A)	58,935.1	58,839.6	0.2	57,845.6	1.9
Tier1 Capital (B)	55,954.2	55,626.7	0.6	54,292.2	3.1
CET-1 Capital (C)	50,782.3	50,829.6	-0.1	49,353.4	2.9
Additional Tier1 Capital	5,171.9	4,797.1	7.8	4,938.8	4.7
Tier2 Capital	2,980.9	3,212.9	-7.2	3,553.4	-16.1
Risk-weighted Assets (D)	367,989.1	369,664.6	-0.5	356,995.7	3.1
BIS Ratio (A/D)	16.02%	15.92%	0.10%p	16.20%	-0.18%p
Tier1 Ratio (B/D)	15.21%	15.05%	0.16%p	15.21%	0.00%p
CET-1 Ratio (C/D)	13.80%	13.75%	0.05%p	13.82%	-0.02%p

Note) Based on Basel III

Group Capital Ratio (Based on Basel III, %)



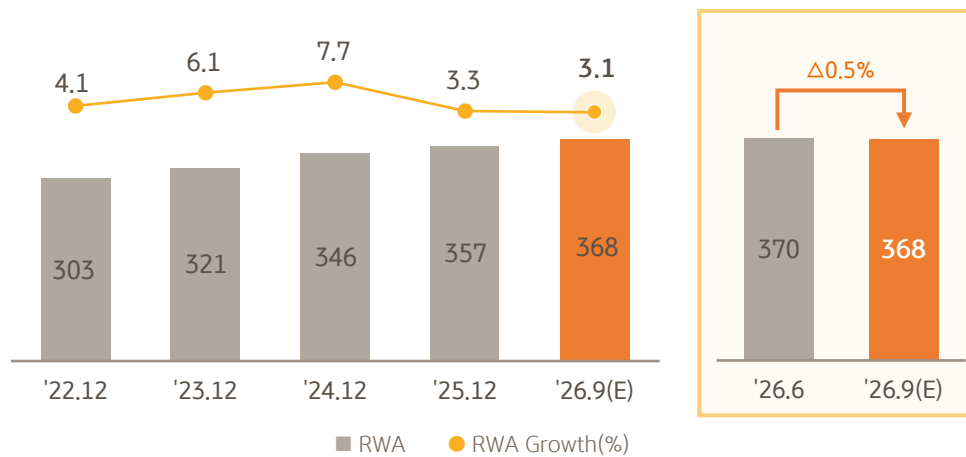
CET-1 Ratio Movement (Based on Basel III, %, %p)



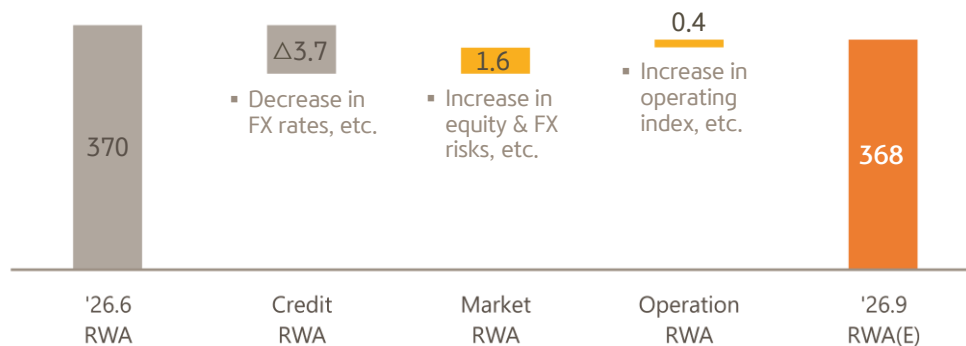
2026.9 Group BIS Ratio **16.02%**, CET-1 Ratio **13.80%**

Continued industry-leading capital strength with strategic capital management & FX tailwinds despite asset growth and payouts

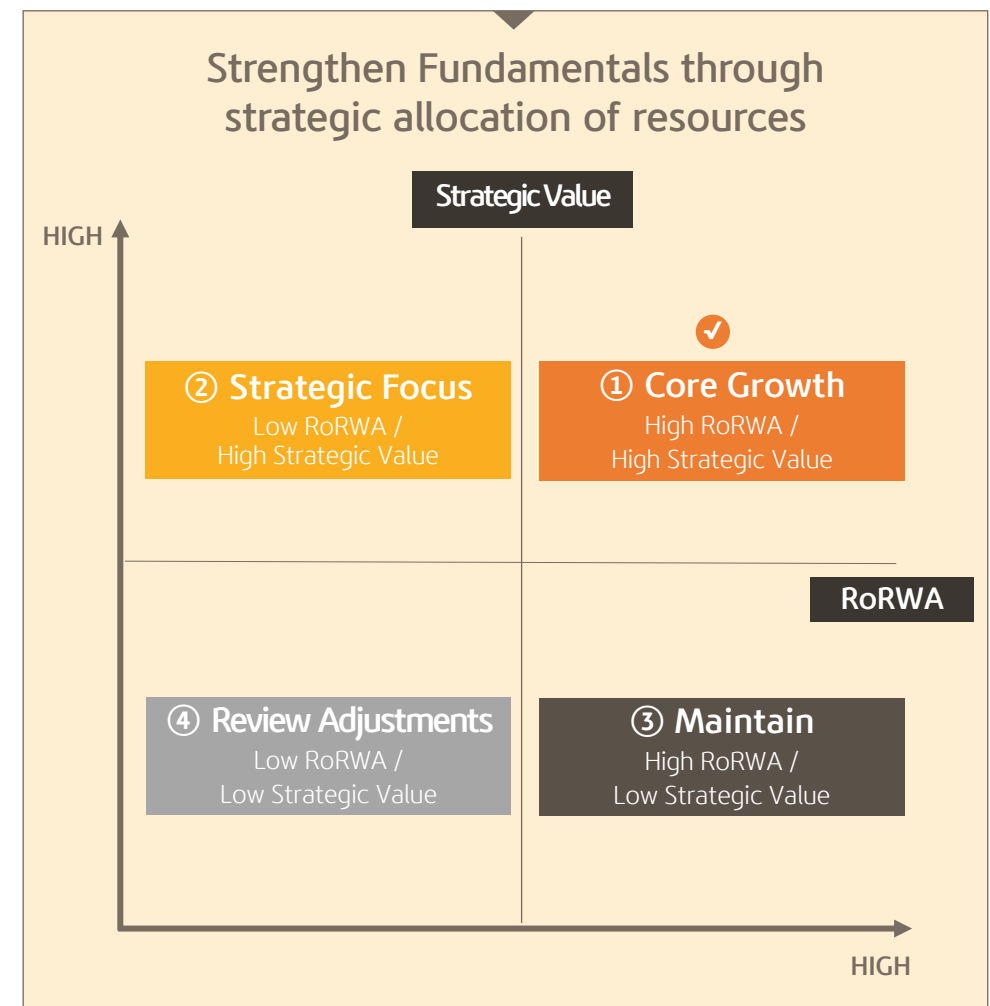
Group RWA(Risk-weighted Assets) (tn won, %)



Group RWA Movement (tn won)

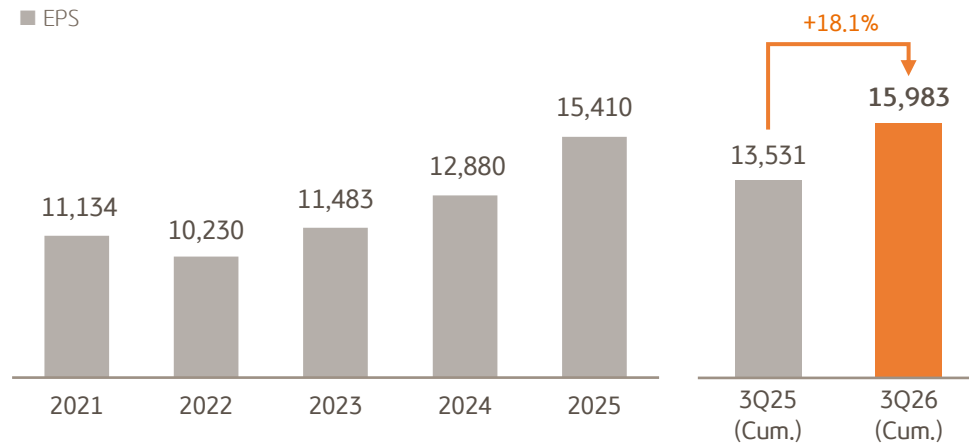


Group's RWA Management Strategy



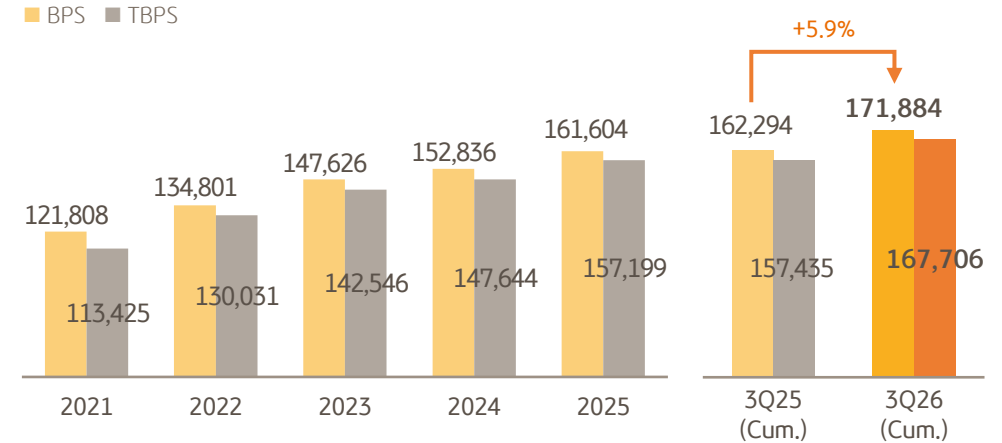
KB Financial Group Per Share Metrics

EPS (won)



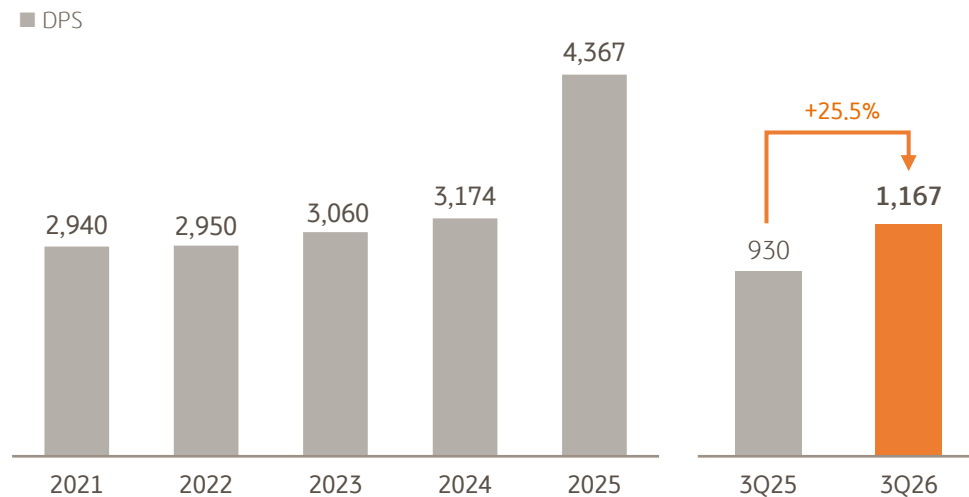
Note 1) EPS : Profit attributable less dividends on hybrid securities divided by the weighted average number of common shares outstanding
 2) The financial results for 2021 have not been restated retrospectively under IFRS17

BPS & TBPS (won)

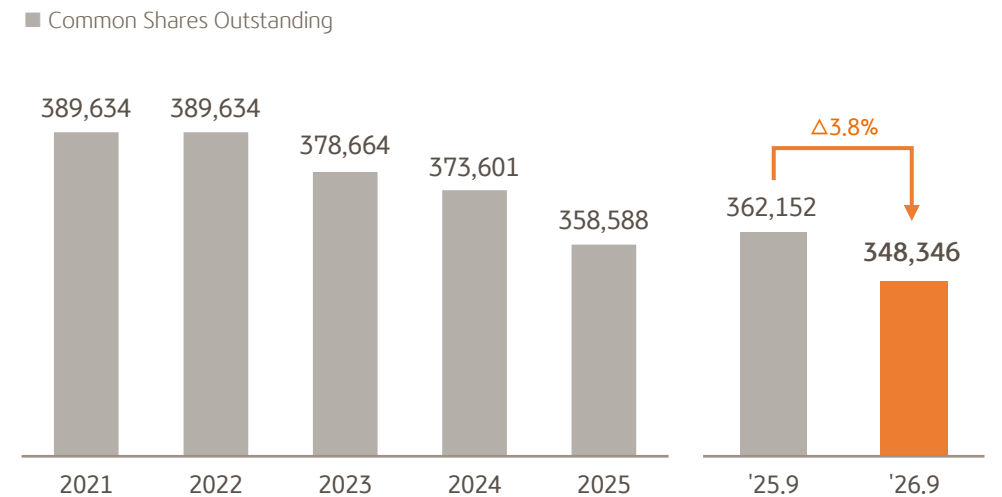


Note 1) The financial results for 2021 have not been restated retrospectively under IFRS17
 2) BPS : Total equity less non-controlling interest of total equity divided by the number of weighted average shares outstanding
 3) TBPS : Total equity less non-controlling interest of total equity less identifiable intangible assets divided by the number of weighted average shares outstanding

DPS (won)



Common Shares Outstanding (thousands of shares)



03

Financial Details

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



Group Profit & Loss Overview

(bn won, %)	3Q26 (Cumulative)	3Q25 (Cumulative)	YoY	3Q26	2Q26	QoQ
Net Interest Income	9,985.3	9,704.9	2.9	3,507.0	3,143.5	11.6
Net Fee & Commission Income	4,087.8	2,952.4	38.5	1,126.6	1,601.9	-29.7
Other Operating Profit	671.0	786.6	-14.7	3.0	376.4	-99.2
Gross Operating Profit	14,744.1	13,443.9	9.7	4,636.6	5,121.8	-9.5
G&A Expenses	5,360.4	5,007.7	7.0	1,706.0	1,889.5	-9.7
PPOP	9,383.7	8,436.2	11.2	2,930.6	3,232.3	-9.3
Provision for Credit Losses	1,576.3	1,675.2	-5.9	563.3	519.8	8.4
Net Operating Profit	7,807.4	6,761.0	15.5	2,367.3	2,712.5	-12.7
Net Non-Operating Profit	-94.3	150.2	N.A.	-18.1	20.2	N.A.
Profit for the Period	5,840.1	5,101.9	14.5	1,913.1	2,010.5	-4.8
Profit attributable to controlling interests	5,792.1	5,121.7	13.1	1,907.5	1,992.2	-4.3

Group Financial Position Overview

(tn won, %)	2026.9	2026.6	QoQ	2025.12	YTD
Assets	851.5	866.9	-1.8	797.9	6.7
Cash & Due from Financial Institutions	47.1	44.6	5.6	34.8	35.3
FVTPL Assets	94.6	100.5	-5.9	89.9	5.2
Financial Investments	135.7	137.2	-1.1	135.0	0.5
Loans	510.2	505.4	0.9	492.0	3.7
Property & Equipment	9.2	8.8	4.5	8.6	7.0
Other Assets	54.7	70.4	-22.3	37.6	45.5
Liabilities	788.8	804.2	-1.9	737.1	7.0
FVTPL Liabilities	11.7	11.5	1.7	11.3	3.5
Deposits	495.5	486.3	1.9	462.4	7.2
Debts	69.9	77.9	-10.3	70.7	-1.1
Debentures	82.4	80.5	2.4	80.0	3.0
Other Liabilities	129.3	148.0	-12.6	112.7	14.7

(tn won, %)	2026.9	2026.6	QoQ	2025.12	YTD
Shareholder's Equity	62.6	62.7	-0.2	60.8	3.0
Share Capital	2.1	2.1	0.0	2.1	0.0
Hybrid Securities	4.6	4.2	9.5	4.4	4.5
Capital Surplus	9.1	9.1	0.0	16.6	-45.2
Accumulated Other Comprehensive Income	-1.5	-0.5	N.A.	-0.5	N.A.
Retained Earnings	47.6	46.1	3.3	38.3	24.3
Treasury Shares	-1.1	-0.1	N.A.	-1.9	N.A.
Non-Controlling Interests	1.8	1.8	0.0	1.8	0.0
Group Total Assets¹⁾	1,683.6	1,719.6	-2.1	1,516.4	11.0
AUM ²⁾	832.1	852.7	-2.4	718.5	15.8

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

2) From 2026, the Group revised its AUM calculation methodology (including incorporation of retirement pension and entrusted assets, etc.), and the figures for 2025 presented above have been restated retrospectively

Assets & Liabilities (1) Bank

(tn won, %)	2026.9	2026.6	QoQ		2025.12	YTD	
			Amt.	(%)		Amt.	(%)
Bank Loans in Won	390.9	385.1	5.8	1.5	377.5	13.4	3.5
Household	186.1	184.4	1.7	0.9	183.4	2.7	1.5
Mortgage	115.6	114.1	1.5	1.3	113.3	2.3	2.0
General	70.5	70.3	0.2	0.3	70.1	0.4	0.6
Corporate	204.8	200.7	4.1	2.0	194.1	10.7	5.5
SME	153.8	152.4	1.4	0.9	149.8	4.0	2.7
[SOHO]	94.6	94.3	0.3	0.3	94.4	0.2	0.2
Large Corp., etc.	51.0	48.3	2.7	5.6	44.3	6.7	15.1
Bank Deposits & Debentures in Won	441.1	432.0	9.1	2.1	418.4	22.7	5.4
Deposits	418.1	411.3	6.8	1.7	395.5	22.6	5.7
Demand Deposits ¹⁾	168.1	176.8	-8.7	-4.9	161.3	6.8	4.2
Time & Savings	235.8	215.5	20.3	9.4	220.4	15.4	7.0
[Time Deposits]	221.2	201.0	20.2	10.0	206.5	14.7	7.1
CD, RP, etc.	14.2	19.0	-4.8	-25.3	13.8	0.4	2.9
Debentures	23.0	20.7	2.3	11.1	22.9	0.1	0.4

Note 1) Sum of Core Deposits and MMDA

Assets & Liabilities (2) Card

(tn won, %)	2026.9	2026.6	QoQ		2025.12	YTD	
			Amt.	(%)		Amt.	(%)
Card Assets	28.9	28.0	0.9	3.2	27.7	1.2	4.3
Credit Card	24.0	23.1	0.9	3.9	23.2	0.8	3.4
Credit Sales	16.7	15.6	1.1	7.1	15.9	0.8	5.0
[Installments]	6.9	6.4	0.5	7.8	6.5	0.4	6.2
Card Loans	6.4	6.5	-0.1	-1.5	6.4	0.0	0.0
Cash Advance	0.9	1.0	-0.1	-10.0	0.9	0.0	0.0
Installment Financing, etc.	4.9	4.9	0.0	0.0	4.5	0.4	8.9
Card Funding	22.3	22.0	0.3	1.4	21.8	0.5	2.3
Borrowings	4.2	4.8	-0.6	-12.5	4.3	-0.1	-2.3
Debentures	15.2	14.1	1.1	7.8	14.7	0.5	3.4
ABS	2.9	3.1	-0.2	-6.5	2.8	0.1	3.6

Asset Quality

Group Asset Quality

(bn won, %)	2026.9	2026.6	QoQ	2026.3	2025.12	2025.9	YoY
Total Loans for NPL Classification	500,737.1	499,486.1	0.3	490,495.5	484,213.7	478,625.7	4.6
Precautionary	3,924.9	4,142.8	-5.3	3,878.6	4,163.5	4,182.2	-6.2
Substandard	1,735.7	1,649.6	5.2	1,794.7	1,378.4	1,542.9	12.5
Doubtful	883.6	903.7	-2.2	978.0	1,010.6	1,293.3	-31.7
Estimated Loss	848.9	806.2	5.3	807.2	673.8	498.5	70.3
Substandard & Below Loans(NPL) (A)	3,468.2	3,359.5	3.2	3,579.9	3,062.8	3,334.6	4.0
NPL Ratio	0.69%	0.67%	0.02%p	0.73%	0.63%	0.70%	-0.01%p
Loan Loss Reserves (B)	4,482.9	4,548.3	-1.4	4,550.5	4,543.1	4,447.7	0.8
NPL Coverage Ratio I (B/A)	129.3%	135.4%	-6.1%p	127.1%	148.3%	133.4%	-4.1%p
Reserves for Credit Losses (C)	3,281.6	3,211.4	2.2	3,170.3	3,061.0	3,104.4	5.7
NPL Coverage Ratio II [(B+C)/A]	223.9%	231.0%	-7.1%p	215.7%	248.3%	226.5%	-2.6%p

Note) Based on simple arithmetic sum of each subsidiary (excl. overseas local subsidiaries, overseas equity investments, SPCs for consolidation, etc.)

Group Provision for Loan Losses & Credit Cost Ratio

(bn won, %)	3Q26	2Q26	1Q26	4Q25	3Q25	2Q25	1Q25
Provision for Loan Losses (Quarter)	541.7	468.4	478.3	633.8	365.8	645.4	624.8
Group CCR (Quarter)	0.43%	0.38%	0.40%	0.52%	0.30%	0.55%	0.54%
Group CCR (Cumulative)	0.40%	0.39%	0.40%	0.48%	0.46%	0.54%	0.54%



04

Financial Highlights of Major Subsidiaries

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

KB Kookmin Bank



Financial Highlights

Profit for 3Q26 (Cum.)

3,576.3bn

3Q26 ROE (Cum.)

12.23%

3Q26 CIR (Cum.)

38.3%

3Q26 CCR (Cum.)

16bp

3Q26 NIM

1.72%

Profitability Overview¹⁾

(bn won, %)	3Q26 (Cumulative)	3Q25 (Cumulative)	YoY	3Q26	2Q26	QoQ
Net Interest Income	8,348.9	7,887.4	5.9	2,837.0	2,744.3	3.4
Net Fee & Commission Income	1,069.9	866.5	23.5	289.1	407.8	-29.1
Other Operating Income	-646.8	-255.3	N.A.	-131.1	-247.7	N.A.
Gross Operating Income	8,772.0	8,498.6	3.2	2,995.0	2,904.4	3.1
G&A Expenses	3,363.9	3,272.9	2.8	1,090.4	1,197.8	-9.0
PPOP	5,408.1	5,225.7	3.5	1,904.6	1,706.6	11.6
Provision for Credit Losses	704.6	706.5	-0.3	331.5	201.1	64.8
Net Operating Profit	4,703.5	4,519.2	4.1	1,573.1	1,505.5	4.5
Net Non-Operating Profit	-127.7	-29.0	N.A.	-24.1	3.6	N.A.
Profit for the Period ²⁾	3,576.3	3,364.5	6.3	1,350.9	1,124.4	20.1

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

Key Financial Indicators

(bn won, %)	3Q26 (Cumulative)	3Q25 (Cumulative)	YoY	3Q26	2Q26	QoQ
NIM	1.74%	1.74%	0.00%p	1.72%	1.74%	-0.02%p
Asset Quality ¹⁾						
Total Loans for NPL Classification	429,840.2	412,652.3	4.2	429,840.2	428,902.5	0.2
Precautionary	1,877.8	1,771.7	6.0	1,877.8	1,918.4	-2.1
Substandard	867.8	843.1	2.9	867.8	805.5	7.7
Doubtful	178.2	382.1	-53.4	178.2	159.2	11.9
Estimated Loss	247.4	225.8	9.5	247.4	248.9	-0.6
NPL Ratio	0.30%	0.35%	-0.05%p	0.30%	0.28%	0.02%p
NPL Coverage Ratio I	191.4%	174.0%	17.4%p	191.4%	197.3%	-5.9%p
NPL Coverage Ratio II	379.6%	330.4%	49.2%p	379.6%	397.4%	-17.8%p
Delinquency Ratio	0.29%	0.34%	-0.05%p	0.29%	0.27%	0.02%p
CCR	0.16%	0.18%	-0.02%p	0.20%	0.16%	0.04%p

Note 1) Based on separate financial statements

KB Securities



Financial Highlights

Profit for 3Q26 (Cum.)

1,067.5bn

3Q26 ROE (Cum.)

17.67%

Retail AUM

263.9tn

League Table (Bloomberg)

DCM No.1

Institutional Stock M/S

No.1, 12.7%

Profitability Overview¹⁾

(bn won, %)	3Q26 (Cumulative)	3Q25 (Cumulative)	YoY	3Q26	2Q26	QoQ
Gross Operating Income	2,522.2	1,598.9	57.7	669.1	1,003.5	-33.3
WM	1,494.7	728.9	105.1	350.2	637.8	-45.1
IB	221.0	374.9	-41.1	89.3	64.0	39.5
S&T	595.1	334.5	77.9	160.9	250.2	-35.7
Others	211.4	160.6	31.6	68.7	51.5	33.4
G&A Expenses	1,055.1	795.3	32.7	301.8	377.9	-20.1
PPOP	1,467.1	803.6	82.6	367.3	625.6	-41.3
Provision for Credit Losses	38.0	141.3	-73.1	-11.8	26.9	N.A.
Net Operating Profit	1,429.1	662.3	115.8	379.1	598.7	-36.7
Net Non-Operating Profit	37.9	6.0	531.7	11.6	8.0	45.0
Profit for the Period ²⁾	1,067.5	496.7	114.9	271.2	448.5	-39.5

Key Financial Indicators

(tn won, %)	3Q26 (Cumulative)	3Q25 (Cumulative)	YoY	3Q26	2Q26	QoQ
Retail AUM	263.9	205.2	28.6	263.9	289.5	-8.8
Brokerage	183.6	125.0	46.9	183.6	212.3	-13.5
WM	80.3	80.2	0.1	80.3	77.2	4.0
Bonds	36.7	38.1	-3.7	36.7	37.8	-2.9
Trusts	23.3	32.5	-28.4	23.3	26.1	-10.7
Funds	12.5	5.5	127.8	12.5	5.0	150.0
ELS/DLS/ISA	7.8	4.1	89.8	7.8	8.3	-6.0
Domestic Market Trading Volume (Retail)	17,337.4	5,867.0	195.5	4,119.6	7,558.1	-45.5
KB Contracted Amount	1,234.6	400.9	208.0	275.2	542.8	-49.3
KB M/S (Retail)	7.1%	6.8%	0.3%p	6.7%	7.2%	-0.5%p
Institutional Market Trading Volume	2,763.3	734.9	276.0	878.0	1,203.9	-27.1
KB Contracted Amount	352.0	67.9	418.4	108.4	158.1	-31.4
KB M/S	12.7%	9.2%	3.5%p	12.3%	13.1%	-0.8%p

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

KB Insurance



Financial Highlights

Profit for 3Q26 (Cum.)

681.1bn

3Q26 ROE (Cum.)

15.26%

3Q26 ROA (Cum.)

2.03%

K-ICS

187.9%

CSM

10,897.4bn

Profitability Overview

(bn won, %)	3Q26 (Cumulative)	3Q25 (Cumulative)	YoY	3Q26	2Q26	QoQ
Insurance Income	742.1	655.9	13.1	301.5	257.8	17.0
Long Term	741.1	682.2	8.6	291.9	230.8	26.5
CSM Amortization	695.1	641.2	8.4	242.4	238.4	1.7
General	48.6	18.0	170.0	21.4	37.8	-43.4
Auto	-47.6	-44.2	N.A.	-11.8	-10.9	N.A.
Investment Income	224.0	394.2	-43.2	-31.6	127.4	N.A.
Investment Revenue	738.7	922.5	-19.9	142.6	311.5	-54.2
Insurance Finance Expense	514.7	528.2	-2.6	174.2	184.1	-5.4
Profit for the Period²⁾	681.1	766.9	-11.2	202.3	278.1	-27.3

Note 1) Based on separate financial statements

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

Key Financial Indicators

(bn won, %)	3Q26 (Cumulative)	3Q25 (Cumulative)	YoY	3Q26	2Q26	QoQ
K-ICS	187.9%¹⁾	191.2%	-3.3%p	187.9%¹⁾	187.5%	0.4%p
CSM	10,897.4	9,393.9	16.0	10,897.4	10,721.6	1.6
New Business CSM	1,188.2	1,250.7	-5.0	374.2	396.6	-5.6
CSM Amortization	-695.1	-641.2	N.A.	-242.4	-238.4	N.A.
Discount Unwind, etc.	1,119.3	-36.0	N.A.	44.0	1,085.9	-95.9
Asset Portfolio	42,112.6	40,467.2	4.1	42,112.6	41,877.2	0.6
Cash & Due	1,797.6	803.1	123.8	1,797.6	1,370.1	31.2
Securities	29,371.1	31,001.4	-5.3	29,371.1	29,793.9	-1.4
Loans	10,579.0	8,285.5	27.7	10,579.0	10,345.0	2.3
Real Estate	365.0	377.2	-3.2	365.0	368.2	-0.9
Loss Ratio²⁾	82.2%	81.6%	0.6%p	81.6%	81.9%	-0.3%p
Long Term	82.4%	80.7%	1.7%p	82.1%	83.2%	-1.1%p
General	71.3%	77.7%	-6.4%p	64.6%	65.0%	-0.4%p
Auto	85.0%	85.4%	-0.4%p	85.7%	83.3%	2.4%p

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

KB Kookmin Card



Financial Highlights

Profit for 3Q26 (Cum.)

331.7bn

3Q26 ROE (Cum.)

7.83%

Card Assets

28.9tn

Active Customers

10,431K

Card Transaction Vol.

142.6tn

Profitability Overview¹⁾

(bn won, %)	3Q26 (Cumulative)	3Q25 (Cumulative)	YoY	3Q26	2Q26	QoQ
Operating Revenue	4,139.3	4,097.8	1.0	1,375.4	1,392.6	-1.2
Card	3,350.9	3,310.9	1.2	1,140.4	1,109.0	2.8
Installments & Lease	235.2	212.4	10.7	77.9	79.1	-1.5
Others	553.2	574.6	-3.7	157.1	204.5	-23.2
Operating Expense	2,755.1	2,740.9	0.5	970.7	925.9	4.8
Interest Expense	590.3	588.5	0.3	208.5	195.3	6.8
Commission & Other	2,164.8	2,152.4	0.6	762.2	730.6	4.3
Gross Operating Income	1,384.2	1,356.9	2.0	404.7	466.7	-13.3
G&A Expenses	425.5	432.1	-1.5	139.9	142.9	-2.1
PPOP	958.7	924.8	3.7	264.8	323.8	-18.2
Provision for Credit Losses	537.1	547.8	-2.0	143.5	174.8	-17.9
Net Operating Income	421.6	377.0	11.8	121.3	149.0	-18.6
Net Non-Operating Income	-2.9	-3.6	N.A.	0.5	-3.0	N.A.
Profit for the Period ²⁾	331.7	280.6	18.2	112.8	111.4	1.3

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

Key Financial Indicators

(bn won, %)	3Q26 (Cumulative)	3Q25 (Cumulative)	YoY	3Q26	2Q26	QoQ
Card Transaction Volume	142,627.3	135,911.3	4.9	49,110.2	47,521.7	3.3
Credit Card	113,632.7	107,939.4	5.3	39,097.3	37,908.4	3.1
Check Card	28,994.6	27,971.9	3.7	10,012.9	9,613.3	4.2
Asset Quality ¹⁾						
Total Loans for NPL Classification	29,841.8	28,270.4	5.6	29,841.8	28,901.7	3.3
Precautionary	1,102.3	1,240.7	-11.2	1,102.3	1,133.9	-2.8
Substandard	0.1	0.2	-49.9	0.1	0.8	-87.5
Doubtful	168.2	206.1	-18.4	168.2	172.5	-2.5
Estimated Loss	129.1	106.3	21.4	129.1	95.6	35.0
NPL Ratio	1.00%	1.11%	-0.11%p	1.00%	0.93%	0.07%p
NPL Coverage Ratio I	253.3%	267.2%	-13.9%p	253.3%	300.6%	-47.3%p
NPL Coverage Ratio II	449.2%	463.1%	-13.9%p	449.2%	505.5%	-56.3%p
Delinquency Ratio	1.02%	1.21%	-0.19%p	1.02%	1.07%	-0.05%p

Note 1) Based on separate financial statements

KB Life Insurance



Financial Highlights

Profit for 3Q26 (Cum.)

210.6bn

3Q26 ROE (Cum.)

6.88%

CSM

3,699.4bn

New Contract APE

552.6bn

K-ICS

222.8%

Profitability Overview¹⁾

(bn won, %)	3Q26 (Cumulative)	3Q25 (Cumulative)	YoY	3Q26	2Q26	QoQ
Insurance Income	201.3	215.8	-6.7	73.7	61.4	20.0
CSM Income	259.1	219.9	17.8	88.4	88.8	-0.5
RA Change	34.7	27.2	27.6	12.6	10.8	16.7
Variances	-36.4	9.5	N.A.	-7.9	-17.4	N.A.
Others	-56.0	-40.7	N.A.	-19.3	-20.8	N.A.
Investment Income	64.4	145.2	-55.6	3.0	38.8	-92.3
Investment Revenue	2,759.3	1,796.7	53.6	-325.8	2,107.2	N.A.
Investment Expenses	2,694.9	1,651.5	63.2	-328.8	2,068.4	N.A.
Profit for the Period	210.6	254.8	-17.3	60.0	70.8	-15.3

Note 1) Based on separate financial statements

Key Financial Indicators

(bn won, %)	3Q26 (Cumulative)	3Q25 (Cumulative)	YoY	3Q26	2Q26	QoQ
K-ICS	222.8%¹⁾	253.5%	-30.7%p	222.8%¹⁾	223.4%	-0.6%p
CSM	3,699.4	3,195.0	15.8	3,699.4	3,714.1	-0.4
New Business CSM	441.2	383.2	15.1	158.5	141.2	12.3
CSM Amortization	-259.1	-219.9	N.A.	-88.4	-88.8	N.A.
Discount Unwind, etc.	253.5	21.2	1,095.8	-84.8	220.8	N.A.
Asset Portfolio	32,827.8	35,164.7	-6.6	32,827.8	34,130.0	-3.8
Cash & Due	1,072.4	932.6	15.0	1,072.4	854.4	25.5
Securities	30,534.2	33,002.7	-7.5	30,534.2	32,165.0	-5.1
Loans	912.9	998.2	-8.5	912.9	855.2	6.7
Real Estate	308.3	231.2	33.3	308.3	255.4	20.7
Mortality Margin	120.5	139.1	-13.4	33.8	44.4	-23.9
Loss Ratio	66.9%	60.2%	6.7%p	72.5%	63.3%	9.2%p

Note 1) Preliminary

05

Appendix

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



Overview of Group Subsidiaries¹⁾ (3Q26 Cumulative)

(bn won, %)	Ownership	Total Assets	Shareholder's Equity	Profit for the Period ²⁾	ROA	ROE
KB Kookmin Bank	100.0%	627,353.9	39,685.6	3,576.3	0.78%	12.23%
KB Securities	100.0%	87,692.4	9,384.4	1,067.5	1.61%	17.67%
KB Insurance	100.0%	44,806.5	6,093.6	681.1	2.03%	15.26%
KB Kookmin Card	100.0%	31,511.5	5,782.3	331.7	1.46%	7.83%
KB Life Insurance	100.0%	33,722.6	4,038.0	210.6	0.82%	6.88%
KB Asset Management	100.0%	569.3	439.7	105.3	24.74%	34.75%
KB Capital	100.0%	18,449.2	2,680.5	202.8	1.47%	10.23%
KB Real Estate Trust	100.0%	1,274.7	386.3	-149.9	N.A.	N.A.
KB Savings Bank	100.0%	2,413.4	157.4	-19.8	N.A.	N.A.
KB Investment	100.0%	1,744.4	352.7	10.9	0.84%	4.14%
KB Data Systems	100.0%	89.2	35.5	5.6	8.78%	23.00%

Note 1) Based on each subsidiary's financial statements for group reporting (Except KB Life Insurance which is based on separate financial statements)

2) Based on profit attributable to controlling interests

Group Condensed Income by Subsidiary¹⁾

		3Q26 (Cumulative)						
(bn won, %)	Group	KB Kookmin Bank	KB Securities	KB Insurance	KB Kookmin Card	KB Life Insurance	KB Asset Management	KB Capital
Net Interest Income	9,985.3	8,348.9	478.9	-22.9	1,144.4	44.4	-6.6	302.3
Net Fee & Commission Income	4,087.8	1,069.9	1,483.6	-25.6	545.4	27.6	202.6	682.2
Other Operating Income	671.0	-646.8	559.7	1,121.0	-305.6	299.5	23.3	-428.6
Gross Operating Income	14,744.1	8,772.0	2,522.2	1,072.5	1,384.2	371.5	219.3	555.9
G&A Expenses	5,360.4	3,363.9	1,055.1	117.2	425.5	119.5	79.5	125.1
PPOP	9,383.7	5,408.1	1,467.1	955.3	958.7	252.0	139.8	430.8
Provision for Credit Losses	1,576.3	704.6	38.0	20.1	537.1	1.7	0.3	166.8
Net Operating Profit	7,807.4	4,703.5	1,429.1	935.2	421.6	250.3	139.5	264.0
Net Non-Operating Profit	-94.3	-127.7	37.9	4.7	-2.9	13.9	3.5	6.5
Profit for the Period ²⁾	5,792.1	3,576.3	1,067.5	681.1	331.7	210.6	105.3	202.8
		3Q25 (Cumulative)						
(bn won, %)	Group	KB Kookmin Bank	KB Securities	KB Insurance	KB Kookmin Card	KB Life Insurance	KB Asset Management	KB Capital
Net Interest Income	9,704.9	7,887.4	489.2	-16.3	1,217.7	86.3	-7.6	341.5
Net Fee & Commission Income	2,952.4	866.5	642.4	-28.7	515.4	9.8	172.5	645.1
Other Operating Income	786.6	-255.3	467.3	1,204.2	-376.2	361.7	41.5	-449.8
Gross Operating Income	13,443.9	8,498.6	1,598.9	1,159.2	1,356.9	457.8	206.4	536.8
G&A Expenses	5,007.7	3,272.9	795.3	112.0	432.1	115.2	75.2	120.2
PPOP	8,436.2	5,225.7	803.6	1,047.2	924.8	342.6	131.2	416.6
Provision for Credit Losses	1,675.2	706.5	141.3	8.3	547.8	1.6	1.5	169.8
Net Operating Profit	6,761.0	4,519.2	662.3	1,038.9	377.0	361.0	129.7	246.8
Net Non-Operating Profit	150.2	-29.0	6.0	4.5	-3.6	-0.6	0.4	9.7
Profit for the Period ²⁾	5,121.7	3,364.5	496.7	766.9	280.6	254.8	96.7	194.5

Note 1) Based on each subsidiary's financial statements for group reporting (Except KB Life Insurance which is based on separate financial statements)

2) Based on profit attributable to controlling interests

Group Digital¹⁾

(thousands of users, %)		2026.9	2026.6	QoQ	2025.12	YTD	2025.9	YoY
Group Platform MAU ²⁾	Group	33,209	33,749	-1.6	34,429	-3.5	33,912	-2.1
	Finance	28,555	28,740	-0.6	28,379	0.6	28,444	0.4
	Non-Finance	4,655	5,009	-7.1	6,050	-23.1	5,468	-14.9
Signature Platform MAU ³⁾	KB Star Banking (Bank)	13,953	14,060	-0.8	14,162	-1.5	13,789	1.2
	KB Pay (Card)	8,993	9,075	-0.9	9,134	-1.5	9,622	-6.5
	M-able (Securities)	2,348	2,374	-1.1	1,970	19.2	1,890	24.2
Digital Channel Sales	Bank	75%	73%	2%p	72%	3%p	72%	3%p
	Securities	95%	95%	0%p	95%	0%p	95%	0%p
	Card	63%	62%	1%p	58%	5%p	57%	6%p
KB Kookmin Certificate Users		18,053	17,922	0.7	17,531	3.0	17,193	5.0

Note 1) Based on internal data

2) Finance : KB Star Banking, KB Star Corp. Banking, KB StarTeens, M-able, M-able Wide, KB Insurance, KB Pay, KB Kookmin Business Card, KB Life Insurance, kiwibank

Non-Finance : Real Estate(KB Real Estate), Automobile(KB ChaChaCha), Health Care(O'care), Telecommunication(Liiv M), Travel/Shopping, KB Wallet

3) KB Star Banking & KB Pay : Number of member log-ins per month, M-able : Monthly averaged number of member log-ins for 12 months

