2025 KB Financial Group

Sustainability Data Book

KB Financial Group

ABOUT THIS REPORT

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

Sustainability Report – Prepared in Accordance with KSSB Sustainability Disclosure Standards

"A Sustainability Report Focused on Financially Material Information"

KB Financial Group proactively applies KSSB Standards 1 and 2 to disclose financially material information on sustainability-related risks and opportunities in a consistent and comparable format. By enhancing the usefulness of information centered on the four core contents—Governance, Strategy, Risk Management, and Metrics & Targets—the Group supports informed investment decisions.

Sustainability Data Book

"A Dedicated Data Book for Managing the Group's Sustainability Performance History"

The Sustainability Data Book is compiled with a focus on the sustainability management performance of KB Financial Group as a whole. This report transparently discloses information on the Group's activities and performance that has been systematically managed under ESG data governance, providing highly reliable data verified by specialized external institutions that offer stakeholders an objective and well-founded basis for judgment.

Sustainability Story Book

"A Story Book That Communicates the Value of Sustainability in Daily Life"

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

Reporting Period

This report covers the sustainability activities and performance of KB Financial Group from January 1 to December 31, 2025. Where the information is material and timely, certain items include content from the first half of 2026. Quantitative performance data spans three years from 2023 to 2025 to enable a year-on-year trend analysis.

Reporting Scope

This report covers the sustainability management activities of KB Financial Group's holding company and the Group's subsidiaries. KB Financial Group's subsidiaries include KB Kookmin Bank, KB Securities, KB Insurance, KB Kookmin Card, KB Life Insurance, KB Asset Management, KB Capital, KB Real Estate Trust, KB Savings Bank, KB Investment, and KB Data Systems. The reporting scope encompasses the headquarters and all domestic and overseas branches. Certain data also includes information on subsidiaries beyond the entities listed above in order to provide, as a single reporting entity, information on both the parent company and its subsidiaries. Financial performance is reported on a consolidated financial statements basis to reflect the activities of KB Financial Group as a whole. Non-financial performance is described primarily in terms of content that is applicable across the Group, while certain programs specify the subsidiary responsible, so that the scope of reporting is clearly delineated.

Where significant changes to previously disclosed historical data have arisen due to adjustments to the reporting scope or data calculation methodology, the Group has restated such historical data using the revised methodology to enhance the comparability of disclosed information. Details of specific changes are noted separately in the body of the report and in the footnotes of the relevant sections.

Reporting Standards

This report has been prepared in accordance with GRI (Global Reporting Initiative) Standards 2021, an internationally recognized sustainability reporting framework. Sustainability information has been prepared with reference to the disclosure requirements of the UN PRB (United Nations Principles for Responsible Banking). Financial performance data, unless otherwise stated, has been prepared on the basis of consolidated financial statements under K-IFRS (Korean International Financial Reporting Standards). Sustainability performance has been described objectively to reflect the environmental and social impacts generated across all business activities, enhancing the usefulness of the information disclosed.

Report Assurance

To increase the reliability and quality of the report's content, this report has been assured by Korea Management Registrar (KMR), an independent third-party assurance provider. The assurance statement can be found on pages 75~78 of this report.

Contact Information

For inquiries related to this report, please reach out using the contact information below.

ESG Department of KB Financial Group | khgg30730@kbfg.com

Contents

KBFG AT A GLANCE

Overview

Company Name	CEO	Establishment
KB Financial Group Inc.	Jong Hee Yang	Sep. 29, 2008 KB Financial Group Inc. was founded through the comprehensive transfer of shares of major subsidiaries in line with the medium- to long-term growth strategy to better respond to changing financial environment

Employees

25,806 persons

As of the end of 2025, a total of 25,806 employees across the entire Group provide comprehensive financial services in 14 countries worldwide.

Credit Rating

Moody's A1 | S&P A

* As of the end of 2025

Subsidiaries

Banking	Financial investment	Insurance	Credit Finance
KB Kookmin Bank	KB Securities	KB Insurance	KB Kookmin Card
	KB Asset Management	KB Life Insurance	KB Capital
	KB Real Estate Trust		
	KB Investment		
Savings Bank			**Others**
KB Savings Bank			KB Data Systems

FINANCIAL PERFORMANCE

CET1 Ratio	ROE(Return on Equity)	EPS(Earnings Per Share)	Shareholder Return Rate
13.82%	9.93%	KRW 15,410	52.4%

Consolidated Total Assets	Operating Revenue (Sales)	Operating Income	Net Profit (Profit attributable to controlling interests)
KRW 798 Trillion	KRW 81 Trillion	KRW 8.5 Trillion	KRW 5.8 Trillion

* As of the end of 2025, Based on consolidated financial statements

Global Network

Domestic Network

1,449

KB Financial Group Inc. 1	KB Kookmin Bank 771	KB Securities 74	KB Insurance 453
KB Kookmin Card 29	KB Life Insurance 96	KB Asset Management 1	KB Capital 19
KB Real Estate Trust 1	KB Savings Bank 2	KB Investment 1	KB Data Systems 1

Overseas Network

548

Local subsidiaries 22 + Branches 13 + Offices 6 + Subsidiary branches 507

KB Kookmin Bank 375 in 12 countries	KB Securities 25 in 5countries	KB Insurance 11 in 4 countries	KB Kookmin Card 127 in 4 countries
KB Asset Management 4 in 4 countries	KB Capital 4 in 2 countries	KB Investment 1 in 1 country	KB Data Systems 1 in 1 country

Materiality Assessment

Overview

	Details
Purpose	· Selection of sustainability disclosure topics – Establishment of group-level medium- to long-term strategies and implementation plans for identified sustainability risks and opportunities – Integration into enterprise-wide risk management and executive KPIs – Regular monitoring of the implementation of strategies and initiatives – Establishment of a disclosure framework aligned with global sustainability reporting standards – Stakeholder communication through the publication of the Sustainability Report
Frequency	· Annual (once per year)
Applicable Standards	· Materiality Assessment conducted in alignment with global sustainability reporting standards – (Sustainability Material Issues) Conducted a Double Materiality assessment based on the ESRS methodology. – (Financial Material Issues) Performed a Financial Materiality assessment in accordance with KSSB standards
Verification	· Verification of the materiality assessment process and results by an independent third party
Reporting	· The materiality assessment process and results reported to the ESG Committee under the Board of Directors and to executive management

※ Established an efficient double materiality assessment process by taking into account the interoperability between ESRS- and KSSB-based materiality assessment frameworks. The financial materiality assessment is conducted under a single, integrated framework based on the interoperability between the "financial impact assessment" of the ESRS double materiality assessment and the "financial materiality assessment" of KSSB, with the same results consistently applied to both ESRS double materiality disclosures (sustainability material issues) and KSSB financial materiality disclosures (financial material issues).

Process

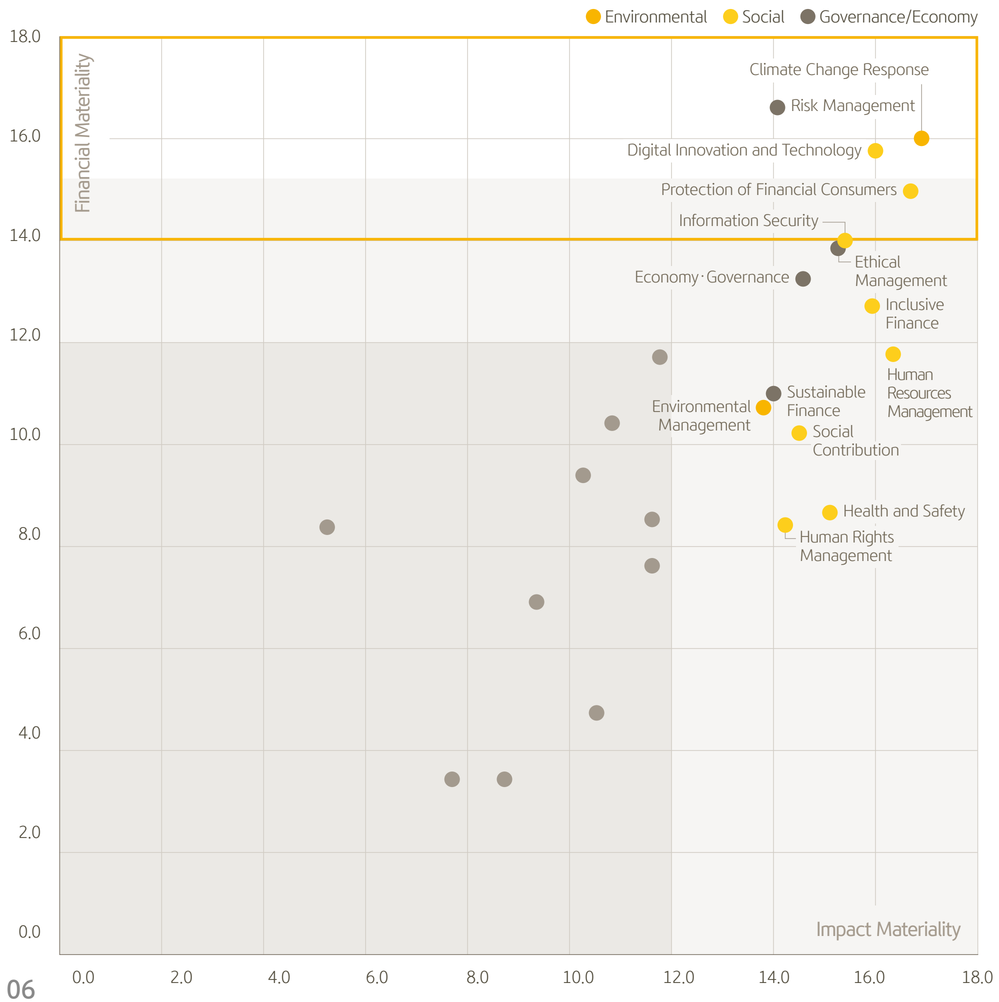
STEP 1. Understanding the Sustainability Context	STEP 2. Identification of Impacts/Risks/Opportunities	STEP 3. Materiality Assessment		STEP 4. Selection and Reporting of Material Issues
External Environment Analysis	Identification of Environmental·Social Impacts	Assessment of Environmental·Social Impacts (Impact Materiality)	Assessment of Financial Impacts (Financial Materiality)	Selection of Material Issues
· Analysis of disclosure standards and assessment indicators · Analysis of the corporate regulatory environment · Benchmarking analysis · Media analysis – Analysis of KB-related articles (1,927 articles in total)	· Identification of positive and negative, actual and potential impacts of the Group's business activities on the external environment and society · Classification of the time horizon of impacts · Identification of value chain and key stakeholders within it	· Internal ESG expert assessment – Scale, scope, likelihood, and irreversibility of impacts · Reflection of disclosure standards and assessment indicator analysis results – GRI Standards, ESRS, KCGS, DJ BIC, etc. · Reflection of benchmarking analysis results · Reflection of media analysis results · Reflection of business strategy alignment analysis results · Involvement of Internal and External Stakeholders in Materiality Assessment – Conducting surveys: Interest assessment targeting employees, customers, suppliers, local communities, government and regulatory authorities, and ESG experts (Total 3,079 cases)	· Internal ESG expert assessment – Scale and likelihood of financial impacts · Reflection of disclosure standards and assessment indicator analysis results – KSSB, SASB, CDSB, MSCI · Investor interest assessment – Analysis of investor inquiries from IR meetings – Shareholders with 5% or more ownership: Analysis of material issues and stewardship activity reports · Reflection of corporate regulatory environment analysis results ※ Applied consistently to both ESRS double materiality assessment and KSSB financial materiality assessment	· (Sustainability Materiality Issues) The top 11 issues selected for Double Materiality Assessment · (Financial Materiality Issues) The top 5 issues selected for KSSB Financial Materiality Assessment * 2 issues overlap (Financial Consumer Protection·Information Protection) → Total 14 material issues finalized
Internal Environment Analysis	Identification of Financial Risks and Opportunities	Prioritization		Reporting
· Identification of the Group's business model, value chain, and key stakeholders · Analysis of agendas of the ESG Committee and other relevant committees, and management strategies · Analysis of prior year's materiality assessment results	· Identification of financial risks and opportunities arising from external sustainability factors · Classification of the time horizon of risks and opportunities **Issue Pool Development** Development of a total Issue Pool of 24 issues	· (Double Materiality) Identifying the priorities of sustainability issues by converting and integrating the results of the environmental and social impact assessment and the financial impact assessment into quantitative materiality scores · (Financial Materiality) Identifying the priorities of financial issues by converting the results of the financial impact assessment into quantitative materiality scores		· Reporting of the materiality assessment process and the results of the double materiality and financial materiality assessments to the ESG Committee and executive management

Materiality Assessment

Results

The 2025 materiality assessment identified a total of 14 material issues for KB Financial Group.

For the top 5 material issues identified through the Financial Materiality Assessment, the Group proactively applied KSSB Standards 1 and 2 and provided disclosures focused on financial information through a separate report that was structured around the four core elements of governance, strategy, risk management, and metrics and targets, maximizing the usefulness of the disclosures. For the top 11 material issues identified through the Double Materiality Assessment, the Group presents stakeholders with an objective and well-founded basis for judgment by providing highly reliable data — verified by an external specialist organization — on performance outcomes that are systematically managed under sustainability data governance.



Financial Materiality Assessment

Issue	Financial Impact	GRI	KSSB	Disclosure Location
Risk Management	High	2-12, 13, 16, 25	KSSB Standard 1	Sustainability Report – Prepared in Accordance with KSSB Sustainability Disclosure Standards
Climate Change Strategy	High	201-2, 305	KSSB Standard 2	
Digital Innovation and Technology	High	Non-GRI	KSSB Standard 1	
Protection of Financial Consumers	High	417-1	KSSB Standard 1	
Information Security	High	418-1	KSSB Standard 1	

Double Materiality Assessment

Issue	Environmental·Social Impacts	Financial Impact	GRI	Disclosure Location (Page)
Protection of Financial Consumers	High	High	417-1	32
Information Security	Mid	High	418-1	37
Ethical Management	Mid	Mid	2-27, 205, 206-1	64
Economy·Governance	Mid	Mid	2-9/10/11, 201-1	58
Inclusive Finance	High	Mid	203, 413-1	23
Human Resources Management[1]	High	Mid	404	40
Sustainable Finance	Mid	Mid	Non-GRI	9
Social Contribution	Mid	Mid	203. 413-1	27
Environmental Management	Mid	Mid	302, 303, 305, 306	16
Human Rights Management	Mid	Low	406-1	51
Health and Safety	Mid	Low	403	55

Materiality: Low ● Mid ● High ●

1) No change in material issues compared to the previous year, as the 'Diversity and Inclusion' material issue identified in the previous year's double materiality assessment has been incorporated into the 'Human Capital Management' issue.

Materiality Assessment

Management of Material Issues

• Management of Material Issues for External Stakeholders

For material issues that have a significant impact on external stakeholders, KB Financial Group derives outcome indicators — which measure the direct results of the Group's business activities on the environment and society — and impact indicators — which quantitatively assess the effects on stakeholders — to monitor and manage the Group's impact on the external environment.

Material Issue	External Stakeholders	Relevance to External Stakeholders	Value Chain Scope and Business Activity Coverage	Type of Impact	Output Metric	Impact Metric[1]
Inclusive Finance	Customers	· Support for the economic self-sufficiency of financially vulnerable groups, SMEs, and small business owners – Asset building and establishment of a foundation for self-reliance through inclusive finance support for financially vulnerable groups – Enhancing competitiveness and revitalizing local economies through inclusive finance support for SMEs and small business owners – Potential business management risks arising from weakened financial independence due to excessive reliance on inclusive finance and policy finance support	· Products and services · More than 50% of business activities	Positive, Negative	· Number of inclusive finance beneficiaries[2]: 1,098,289	· Social value of inclusive finance: KRW 666.8 billion (preferential interest rates on deposit, savings, and loan products)
Social Contribution	Local Communities	· Creating social value through co-prosperity with local communities – Supporting customized education programs by growth stage under "KB Dream Wave 2030" – Implementing care and educational environment improvement activities for vulnerable groups – Job creation through employment and startup support programs – Disaster relief, housing, and livelihood support	· Operations · More than 50% of business activities	Positive	· Number of CSR activity beneficiaries including educational programs and job creation[3]: 108,403	· Social value of community contribution activities: KRW 481.5 billion
Information Security	Customers	· Enhancing the information security framework in response to digital technology developments and regulatory changes – Proactively responding to cybersecurity threats and personal data breach risks arising from accelerated digital transformation – Establishing business continuity based on customer trust through establishing a data security infrastructure	· Products and services · More than 50% of business activities	Positive	· Information security training completion rate of employees: 100% · Number of security inspections and monitoring activities conducted across the Group	· Social value of financial consumer protection and information security: KRW 121.4 billion · Number of personal data security incidents: 0 cases · Maintenance of domestic and international security certifications including ISMS-P (optimal management level maintained)
Protection of Financial Consumers	Customers	· Protecting financial consumers' rights and interests, and managing customer satisfaction – Enhancing consumer rights protection through advancing financial product sales processes and preventing mis-selling – Improving financial accessibility for vulnerable groups including the elderly, and practicing customer-focused management	· Products and services · More than 50% of business activities	Positive	· Fraud blocking rate through anomalous transaction detection: 83.9% (KB Kookmin Card) · Customer grievance resolution rate: 100%	· Social value of financial consumer protection and information security: KRW 121.4 billion · Social value of enhancing financial accessibility: KRW 161.8 billion

1) KB Financial Group quantifies the 'positive effects of corporate activities on the environment and society' (social value) in monetary terms to evaluate and monitor sustainability performance on an annual basis, and discloses this information transparently to diverse stakeholders. Social value is measured solely on the basis of performance for which compensation is not provided at market price through corporate activities (programs) or the provision of financial products and services. It is subject to complex factors including changes in government policy and market conditions, and research findings on social costs, and may be adjusted or supplemented if the underlying premises change.
2) Number of beneficiaries of inclusive finance products only
3) Number of beneficiaries of KB Dream Wave 2030, KB Financial Public Interest Foundation, and economic and financial literacy education programs, and number of persons placed in employment through KB GoodJob

Materiality Assessment

Management of Material Issues

• Management of Material Issues Linked to Corporate Value Creation

Of the 14 material issues identified through the 2025 materiality assessment, KB Financial Group has designated "Sustainable Finance," "Climate Change Strategy" , "Protection of Financial Consumers" and "Information Security" as priorities for management, and monitors the implementation of business strategy targets by linking them to the KPIs and the performance of executive management, including inside directors.

Material Issue	Impact on Business Activities (Issue Significance)	Business Impact	Business Strategy	Targets (incl. Target Year)	Target Implementation Status	KPIs Linked to Executive Compensation
Sustainable Finance	· Expanded integration of ESG factors into investment and lending decision-making · Increase in demand for transition finance investments and loans supporting low-carbon transition of high-carbon industries · Emergence of green finance investment opportunities supporting eco-friendly businesses and technologies, including green infrastructure development	Revenue	· Enhance the climate finance framework · Continuously expand ESG financial products and services · ESG management support for SMEs and mid-sized enterprises	· Expansion of ESG products, investments, and loans - Cumulative execution amount of KRW 50 trillion by 2030	· Execution of KRW 36.9 trillion in ESG products, investments, and loans - Products: KRW 9.8 trillion - Investments KRW 13.4 trillion - Loans: KRW 13.7 trillion (based on the end of 2025 balance)	· Group ESG financial products (products, investments, and loans) performance
Climate Change Strategy	· Increase in data management and external assurance costs in response to mandatory climate disclosure · Increase in investment costs from transition to eco-friendly business vehicles and adoption of energy efficiency equipment · Asset portfolio realignment, including reduction in high-carbon and carbon-intensive loans and investments · Advancement of product development and screening infrastructure in response to growing customer demand for eco-friendly products and services	Risk	· Establish and entrench a carbon neutrality implementation framework · Develop and internalize a climate finance framework · Continue to implement scenario-based climate resilience	· Phased achievement of Net-Zero - 42% reduction in emissions by 2030 - Net-Zero Internal Emissions by 2040 - Net-Zero Financed Emissions by 2050	· Carbon emissions reduction - 5,022 tCO_2eq reduction in Internal Emissions (Scope 1&2) compared to prior year* * Based on SBTi reduction target methodology	· Carbon emissions reduction performance (Internal Emissions and Financed Emissions)
Protection of Financial Consumers	· Increase in costs from litigation and compensation in the event of mis-selling and financial fraud, and decline in internal and external credibility · Enhancement of protection of financial consumers and increased operational efficiency through digital innovation and technology · Improvement of customer satisfaction and customer experience through provision of tailored information and education, and process improvement	Cost	· Reinforce the full lifecycle process (development·sales·post-management) of consumer protection-centered products · Advance the complete-sale process based on new digital technologies · Internalize AI-based financial consumer protection automation systems	· Advancement of customer satisfaction management (2026) - No. 1 in customer satisfaction survey - Mis-selling rate below 1% - Increased voice phishing prevention rate - Decreased number of grievances	· Improvement in customer satisfaction - KB Kookmin Bank: commercial bank sector No. 1 in the National Customer Satisfaction Index(NCSI) for 11 consecutive years · Financial fraud prevention - KB Kookmin Card: card loan phishing prevention rate and amount increased by 0.04%p and KRW 11.4 billion, respectively, year-on-year	· Financial consumer protection assessment · Customer satisfaction survey · Mis-selling rate · Number of financial fraud prevention cases · Number of grievances
Information Security	· Increase in compliance burden from changes in the information security management paradigm and regulatory environment · Increase in likelihood of incidents and greater need for security controls due to growing risks of cyber attacks and data breaches, as well as third-party and outsourcing security risks · Internalization of digital-based information security expertise and streamlining of security processes	Cost, Risk	· Advance the information security management framework and compliance response · Advance response to new cyber threats and security control framework · Internalize information security capabilities within the Group and improve operational efficiency	· Zero major security incidents · Information security training completion rate of employees: 100% · Maintain information security certifications (ISMS, ISMS-P, etc.)	· Number of personal data security incidents in 2025: 0 cases · Information security training completion rate of employees: 100% · Maintaining domestic and international security certifications including ISMS-P (optimal management level maintained)	· Information security management level assessment results · Occurrence of security incidents · Penetration testing and drill results

Environmental and Social Risk Management (ESRM) framework

Overview

Category	Details
Purpose	· Reflecting ESG factors across all financial support processes such as investments and loans; preemptively responding to related risk factors by establishing processes for identifying, measuring, monitoring, and managing environmental and social risks
Key Components	· Sector Management: Selecting exclusion, watch-list, and support sectors considering the environmental and social impacts of businesses or industries; managing financial support eligibility and portfolios based on sector-specific management criteria · Large-Scale Project Environmental and Social Risk Review: Reviewing environmental and social risks by incorporating international frameworks such as the Equator Principles when providing financial support for large-scale projects with significant environmental and social impacts · Establishing Climate Change Risk Management Framework: Advancing screening and credit rating systems, strengthening carbon emissions management systems, etc.

Environmental and Social Risk Policy Framework

Key Management Items

Sector / Industry Risk	Exclusion Sector Management	· Excluding financial support for projects with significant negative environmental or social impacts (e.g., new/expanded coal mining and power generation, illegal products/activities, child labor, etc.)
	Climate Change Watch-List Sector Management	· Designating high-carbon industries heavily exposed to negative climate impacts as watch-list sectors; monitoring exposure, greenhouse gas (GHG) emissions, and industry trends · Supporting companies in watch-list sectors to implement low-carbon strategies and achieve carbon neutrality targets
	Green Industry Support Sector Management	· Selecting sectors contributing to climate crisis resolution and eco-friendly green growth as support sectors; operating financial support and preferential treatment programs
Lending & Investment	ESG Risk Management	· Comprehensively considering eco-friendly management, social responsibility, and ethical business practices during credit evaluation in accordance with the 「Corporate Lending Guidelines」 · Reviewing environmental and social risks using an 'ESG Checklist' for domestic real estate PF or SOC lending of KRW 30 billion or more · Reviewing eligibility for exclusion or watch-list sectors based on the 「Group Environmental and Social Risk Management Standards」 during investment asset screening · Evaluating the ESG integration capabilities of GPs and funds during blind fund investments
Large-Scale Projects	Application of the Equator Principles	· Applying to project financing and project-related corporate loans of USD 10 million or more, in accordance with the 「Equator Principles Operational Guidelines」 · Reviewing projects by calculating environmental and social risk ratings and applying differentiated Equator Principles requirements for each grade

Equator Principles implementation process

Steps	Details
Prior review	· Stage of reviewing whether the investment target project complies with environmental and social risk management policies
Screening to determine risk grade	· Stage of classifying into Grades A, B, and C based on the degree of environmental and social risks and impacts of the project.
Pledge	· Reflecting requirements for the mitigation of identified environmental and social risks and the management of residual impacts into financial contracts
Monitoring	· Designating internal experts to review Equator Principles application and perform environmental and social risk management · Periodic monitoring of compliance with the Equator Principles by independent third-party experts

Equator Principles implementation performances

No. of project implementations	By grade		
	Grade A	Grade B	Grade C
Total 20 cases	2 cases (10%)	4 cases (20%)	14 cases (70%)

* No. of projects reviewed in 2025: 413 cases (Percentage of reviewed projects against total projects: 100%), No. of financial close projects in 2025: 320 cases, No. of rejected projects: 0 cases, No. of projects reaching or scheduled to reach financial close in 2026: 93 cases

KB Kookmin Bank Equator Principles Implementation Report

Climate Finance Framework

Definition and Scope

Category	State	Definition
Applicable Industries	Green	Existing eco-friendly assets and projects (solar power, wind power, green buildings, etc.)
	Transition	Companies/industries that are currently high-carbon but have a transition pathway (steel, petrochemicals, cement, oil refining)
Target Industries	Green	Renewable energy (solar, wind), hydrogen, zero-emission vehicles, energy efficiency facilities, green remodeling, etc.
	Transition	Non-ferrous metals/metals (steel, cement), machinery (automobiles, shipbuilding), AI and semiconductors, certain wholesale and retail sectors (food and beverage, transportation), bio (pharmaceuticals), etc.

Operational Framework

Department	Key Role
Common to All Relevant Departments	Establishment of internal policies and guidelines, development of dedicated personnel, advancement of IT systems incorporating transition finance functions
Corporate Banking/ CIB	Identification of needs in traditional high-emission industries and advanced strategic industries (AI, etc.), development of dedicated products linked to policy funding
Credit Review	Strengthening of screening expertise for K-Taxonomy suitability determination, development of standardized screening checklists reflecting industry-specific characteristics, establishment of a framework for collaboration with external experts
Risk Management	SBTi-aligned management of industry-specific limits, risk analysis of green and transition finance transactions linked to transition risk

Screening Process

Screening Stage	Details
1. Identification of Target	Verification of whether the intended use of the asset corresponds to one of the 100 economic activities specified in the Korean Green Taxonomy (K-Taxonomy)[1]
2. Determination of Green Suitability	Verification of compliance with the K-Taxonomy suitability criteria (activity, recognition, exclusion, and protection)[2] → Classified as "Green Finance" if all criteria are met
3. Determination and Supplementation of Transition Finance	If certain criteria are not met, verification of whether either of the following applies: · Pathway A: A written confirmation that all criteria can be met within 5 years (or by maturity) has been submitted · Pathway B: Full compliance with the 9-stage transition strategy requirements under the "Transition Finance Guidelines" has been achieved → Classified as "Transition Finance" if either Pathway A or Pathway B is satisfied
4. Final Determination	Classified as "General Finance" if the above requirements are not met

1) For working capital, priority is given to funds qualifying as 'manufacturing of innovative items and manufacturing of materials, parts, and equipment' under the guidelines
2) Suitability criteria:
· Activity criterion: Whether the economic activity corresponds to the specified classification
· Recognition criterion: Whether the economic activity meets the technical criteria for achieving environmental objectives
· Exclusion criterion: Whether the economic activity meets the criteria for determining significant environmental harm
· Protection criterion: Whether the economic activity violates laws or regulations relating to human rights, labor, safety, anti-corruption, and destruction of cultural heritage

Exiting Coal Financing

Strategic Direction

Background	Set in 2020 as the first such declaration by a domestic financial group in Korea, aimed at proactively addressing the climate crisis and leading the transition to a low-carbon economy
Suspension of Financial Support	Complete suspension of new project finance (PF) and bond underwriting related to coal mining projects and coal-fired power plant construction
Expansion of Financial Support	Expansion of investment and financial support for businesses driving the transition to a low-carbon economy, including eco-friendly vessels and vehicles, and renewable energy sectors

Statement on Exiting Coal Financing

SUSTAINABLE FINANCE

ESG Financial Products

Governance System

Category	Details
Strategic Target	· Driving 'KB Green Wave 2030' – Expanding the Group's ESG product, investment, and loan balance to KRW 50 trillion (KRW 25 trillion for the environmental sector) by 2030
Dedicated Organization	· Group ESG Financial Product Committee – Composition: Heads of dedicated ESG organizations from the holding company and 9 affiliates – Role: Overseeing the selection, review, and management of ESG financial products (evaluating product suitability based on ESG financial product classification criteria, reviewing greenwashing risk review, and determining the inclusion of ESG financial products) – Reporting Method: Each affiliate regularly monitors the operational status of ESG financial products and reports the results to the Committee – Annual Activities: Held 3 times in 2025

Selection and Classification

Category	Details
Selection Process	· Each subsidiary: Preparing relevant review materials and submitting them to the Committee when there are new ESG financial products under review · Committee: Deciding on the selection based on the consent of at least two-thirds of all members
Selection Criteria	· Selecting products that clearly align with the corresponding items and target projects under the Group ESG Financial Product Classification Criteria, and are deemed to have no significant concerns as a result of the greenwashing risk review
Classification Criteria	· Classifying into 10 items for the Environmental sector, 8 items for the Social sector, 2 items for the Governance sector, and an ESG Integration sector (The ESG Integration sector includes objectives from multiple areas among Environment, Social, and Governance) – Environmental Sector[1]: Utilizing core technologies for carbon neutrality, renewable energy production, enhancing energy efficiency, utilizing eco-friendly transportation/shipping, expanding eco-friendly buildings, natural resource and land use, sustainable water resource management, creating a circular economy, pollution prevention and control, biodiversity conservation – Social Sector: Job creation, enhancing accessibility to basic social services, supporting SMEs and Microfinance, supporting housing for vulnerable and low-income classes, socioeconomic development and human rights enhancement, providing accessible basic infrastructure, expanding sustainable food, creating sustainable cities – Governance Sector: Enhancing shareholder value, improving corporate governance · Managing ESG financial product performance by classifying it by sector as well as categorizing it by product, investment, and loan types

1) The classification system for the Environmental sector uses the eligible green project types of the ICMA Green Bond Principles (GBP) as a primary reference standard, but is a system reconstructed in some items to reflect the Korean Green Taxonomy (K-Taxonomy) and the Group's purpose of managing ESG financial product performance.

ESG financial products Performances

Indicator	Unit	Products	Investments	Loans	2025
Environment	KRW trillion	2.67	10.39	7.77	20.84
Social	KRW trillion	6.35	2.98	5.36	14.69
Governance	KRW trillion	0.06	0.01	-	0.07
Integrated ESG	KRW trillion	0.70	0.01	0.57	1.28
Total[1]	KRW trillion	9.79	13.39	13.70	36.88

* Based on balance at the end of relevant year
1) Discrepancies in totals may occur due to rounding.

Major Products

Category	Product Name	Details	2025	Subsidiary
Environmental	KB Clear Sky Installment Savings Deposits	· Provides preferential interest rates for clients who complete eco-friendly missions, such as reducing paper passbooks/forms and using public transportation · Offers free public transportation/bicycle injury insurance services	KRW 520.3 billion	KB Kookmin Bank
	Secondary Battery ETF Trust	· A domestically listed ETF designed to track the performance of the "WISE Secondary Battery Theme Index"	KRW 576.1 billion	
	KB Solar Energy Specialized Investment-Type Private Special Asset Investment Trust No. 3 (Monetary Claims)	· Invests in loan receivables of solar power generation business operators	KRW 53.3 billion	KB Securities
Social	KB Youth Leap Account	· Provides government contributions and tax-exempt benefits to support long-term asset formation for youth	KRW 5,842.6 billion	KB Kookmin Bank
Governance	KB Shareholder Value Focus Fund (Equity)	· Invests long-term in undervalued blue-chip domestic companies, and seeks to improve corporate governance and enhance shareholder value through active shareholder engagement	KRW 7.3 billion	KB Asset Management

* Based on balance at the end of relevant year

SUSTAINABLE FINANCE

ESG Financial Products

• Major Investments

Category	Product Name	Details	2025	Subsidiary
Environmental	Taepyeong Salt Farm Solar Power Generation PF	· Funded the construction and operation of a 137MW solar power plant under development on the site of salt farms in Sinan-gun, Jeollanam-do	KRW 84.5 billion (committed amount)	KB Kookmin Bank
	Yeongdeok Wind Power Repowering Phase 1 Development Project	· Funded the construction and operation of a repowering project to install new 43.4MW generators in Yeongdeok-gun, Gyeongsangbuk-do Province	KRW 35 billion (committed amount)	
	Paju Eco Green Energy Fuel Cell Power Generation Project Finance	· Funded the construction and operation of a 30.99MW fuel cell power plant under development in Tanhyeon-myeon, Paju	KRW 27.5 billion (committed amount)	
	Jeju Hallim Long-Duration BESS Project Finance	· Funded the construction and operation of a 12MW (PCS) battery energy storage system (BESS) under development in Jeju City, Jeju Special Self-Governing Province	KRW 10 billion (committed amount)	
	Hanwha Energy USA Foreign-Currency Bond Guarantee	· Acted as guarantor for foreign-currency bonds issued by Hanwha Energy USA Holdings Corporation to fund the expansion of its solar power development, operation, and divestiture business	USD 56 million	
	LG Energy Solution Overseas Facility Refinancing	· Provided a syndicated loan to LG Energy Solution Michigan Inc., a manufacturer of EV and ESS batteries	USD 16 million	
	KB Energy Infrastructure CREDIT Private Placement Special Asset Investment Trust No. 9	· Invested in senior loans targeting renewable energy and energy transition assets (carbon capture, hydrogen, and recycled fuels)	KRW 20.7 billion	KB Insurance
	Vogo Energy Transition Infrastructure Private Placement Investment Trust No. 3	· Jointly invested in the equity of Australia's leading distributed power generation operator	KRW 32.6 billion	
Social	DSC Homerun Fund No. 2	· Invested equity in a venture capital partnership that primarily invests in early-stage innovative companies, alongside secondary investments	KRW 15 billion (committed amount)	KB Insurance
	KB Social Infrastructure BTL Private Placement Special Asset Investment Trust (SOC) (Professional)	· Provided senior loans to the special purpose company (SPC) for the Build-Transfer-Lease (BTL) project of Green Smart School Naesung Middle School in Busan and one other school	KRW 63.4 billion (committed amount)	KB Asset Management

* Based on balance at the end of relevant year

• Major Loans

Category	Product Name	Details	2025	Subsidiary
Environmental	KB Green Wave_ESG Excellent Company Loan	· Provided preferential interest rates and credit limits to companies meeting KB's ESG assessment criteria · Withdrew preferential treatment for subsequent loan transactions (maturity extension, change of terms) if the assessment criteria were no longer met	KRW 562.2 billion	KB Kookmin Bank
	KB Green Growth Loan	· Provided financial support for environmental conservation and the growth of green industries in accordance with the government's "Low-Carbon Green Growth" policy · Offered preferential support for loans and the various ancillary financial services required by "green growth companies"	KRW 187.8 billion	
	KB Preferential Loan for Solar Power Generation Operators	· Provided financial support for the growth of the government's renewable energy sector · Offered preferential credit limits to power generation operators engaged in solar power generation business	KRW 40.3 billion	
	EcoPro BM Common Stock-Based PRS-Linked ABL Loan	· Provided financial support to a cathode material manufacturer for EV secondary batteries	KRW 100 billion	KB Securities
	Naepo New Town Integrated Energy	· Refinanced a senior loan for Naepo Green Energy Co., Ltd., a combined heat and power generation operator	KRW 100 billion (committed amount)	
Social	KB Sunshine Loan 15 II	· Supported high-interest alternative credit products for low-credit individuals through credit guarantees from the KOREA INCLUSIVE FINANCE AGENCY	KRW 30.6 billion	KB Kookmin Bank
	KB Preferential Loan for Growth Companies in Promising Sectors (New Growth Sectors)	· Provided financial support, including preferential loan interest rates, to enterprises possessing superior technological capabilities and high growth potential	KRW 404.1 billion	

* Based on balance at the end of relevant year

SUSTAINABLE FINANCE

ESG Financial Products

• Corporate finance Performances

Category		Details	Unit	2025
Corporate sustainable financing loans	Green, social, sustainable loans	· Loans provided to corporate entities to support eligible projects and businesses that align with sustainability objectives, such as generating environmental and social outcomes.	KRW 100 million	47,686
	Sustainability-linked loans	· Loans provided to corporate entities where financial terms are linked to the borrower's achievement of pre-established Key Performance Indicators (KPIs) and Sustainability Performance Targets (SPTs).	KRW 100 million	5,169
SME sustainable financing loans		· Loans provided to SOHO operators to support projects such as the introduction of eco-friendly facilities, improvement of workplace energy efficiency, acquisition of eco-friendly certifications, and initiatives generating social value.	KRW 100 million	27,381
Total amount of corporate·SME sustainable financing loans[1]			KRW 100 million	80,237
Total amount of corporate·SME loans		· Total loans extended to corporate entities and SOHO operators	KRW 100 million	2,128,399
Ratio of sustainable financing loans		· Corporate·SME Sustainable Financing Loans ÷ Corporate·SME Loans	%	3.77

* Based on the balance as of the end of the relevant year
1) Discrepancies in totals may occur due to rounding.

• Consumer finance Performances

Category	Details	Unit	2025
Total amount of sustainable retail loans	· Consumer loans and residential mortgages provided to individual customers to support funding needs for sustainability purposes, such as purchasing eco-friendly vehicles, improving home energy efficiency, and acquiring eco-friendly or high-efficiency housing.	KRW 100 million	55,549
Total amount of retail loans	· Total loans extended to individual customers	KRW 100 million	1,974,094
Ratio of sustainable financing loans	· Individual Sustainable Financing Loans ÷ Individual Loans	%	2.81

* Based on the balance as of the end of the relevant year

SUSTAINABLE FINANCE

ESG Bond

Management System

Category		Sustainable Finance Management System	Korean Green Bond Management System
Principles[1]		· Green Bond Principles (ICMA) · Social Bond Principles (ICMA) · Sustainability Bond Guidelines (ICMA) · Green Loan Principles (GLP) (LMA/APLMA/LSTA) · Social Loan Principles (SLP) (LMA/APLMA/LSTA)	· Korean Green Bond Guidelines (Ministry of Environment /Financial Services Commission) · K-Taxonomy Guidelines (Ministry of Environment)
Key Factors	Use of funds	· Funds used for qualified green/social projects	· Funds distributed to eco-friendly green projects that are chosen for being suitable for K-Taxonomy
	Project evaluation and selection	· Evaluation and selection of qualified green/social projects through the KB Sustainable Finance Operation Committee	· Selection of green projects that align with the Group's long-term environmental strategy and vision and satisfy the 'Korean Green Bond Management System'
	Management of funds	· Preparation and management of a register to track the use of funds and transaction types	· Preparation and management of a "green finance register" to track the distribution and usage details of funds
	Disclosure	· Preparation of reports on status of fund distribution and relevant impact metrics · Disclosed on the website	· Preparation of reports on fund distribution, environmental impacts, · Disclosed on the website and the Korea Exchange ESG bond information platform

1) · ICMA: International Capital Market Association
· LMA : Loan Market Association
· APLMA : Asia Pacific Loan Market Association
· LSTA : Loan Syndications and Trading Association

Issuance Performance

Type of bonds	Unit	2023	2024	2025
Green Bond	KRW trillion	1.1	1.3	1.7
Social Bond	KRW trillion	3.5	3.9	4.6
Sustainable Bond	KRW trillion	10.6	11.6	13.5
Total[1]	KRW trillion	15.2	16.8	19.7

* Cumulative issuance basis
1) Discrepancies in totals may occur due to rounding

Financing Performance

Type of bonds	Performance	2025	Subsidiary
Green bond	· For the purpose of supporting eco-friendly target business areas · Participation in the Ministry of Environment's Korean Green Bond Interest Subsidy Program	KRW 150 billion	KB Kookmin Bank
	· For the purpose of providing auto financing services for eco-friendly vehicles · Participation in the Ministry of Environment's Korean Green Bond Interest Subsidy Program	KRW 150 billion	KB Capital
Social Bond	· For the purpose of financial support for small business owners through early payment of franchise fund to small and SME merchants	KRW 300 billion	KB Kookmin Card
	· For the purpose of providing financial services to the financially vulnerable	KRW 250 billion	KB Capital
Sustainable Bond	· Issuance of a Euro-denominated Covered Bond in the form of a sustainability bond for the purpose of using proceeds for eligible green and social projects	KRW 1,011.4 billion (EUR 600 million)	KB Kookmin Bank
Sustainability-Linked Syndicated Loans[1]	· First sustainability-linked foreign currency syndicated loan procurement by a domestic Specialized Credit Finance Company · Interlinked operation with relevant KPIs such as interest rate adjustment based on the achievement of ESG management targets, support for the environment and small business owners, and credit improvement for low-credit borrowers	KRW 573.9 billion (USD 400 million)	KB Kookmin Card

* Foreign bonds are converted into KRW using the exchange rate at the end of the relevant year.
1) A financing method in which multiple lenders jointly provide funds to a borrower on same terms. This is not included in the cumulative ESG bond issuance amount.

SUSTAINABLE FINANCE

ESG-Linked Products and Services

• Major Products and Services

Product Name	Details	2025	Subsidiary
Corporate ESG Consulting	· Provided free customized solutions through a specialized ESG consulting team to help enterprises improve non-financial performance indicators and achieve sustainable growth	153 cases (Cumulative: 648 cases)	KB Kookmin Bank
Specialized Insurance for Eco-Friendly Vehicles	· Provided special rider services for eco-friendly vehicles - Partially covered the cost of using and replacing eco-friendly parts and certified quality parts - Discounted premiums based on driving distance (mileage) - Discounted premiums for receiving notification materials via email - Discounted premiums for use of public transportation - Discounted premiums upon achieving step count targets	Public transportation discount rider: 130,000 cases Step count discount rider: 230,000 cases Email discount rider: 2.47 million cases Mileage discount rider: 2.46 million cases Advanced safety device rider: 1.31 million cases T map safe driving discount rider: 930,000 cases Connected car safe driving discount rider: 160,000 cases * Number of subscriptions based on 2025 personal auto insurance	KB Insurance
Eco-Friendly and Climate Change-related Insurance	· Offered "KB Traditional Market Weather Damage Compensation Insurance" (index-based weather insurance) - Obtained the industry's first 18-month exclusive usage right in November 2025	Received the Financial Supervisory Service's Shared Growth·Cooperative Finance New Product Award	
KB Kookmin EVerOn EV Card	· A card for eco-friendly vehicle users that provides discounts on electric- and hydrogen-vehicle charging station usage fees, parking and car washing, car insurance, open markets, etc.	7,419 cards issued	
Volt Up KB EV Card	· Provided discounts on EV/hydrogen vehicle charging fees and benefits across widely-used areas such as parking, car washing, auto insurance, OTT, and open markets	1,064 cards issued	KB Kookmin Card
KB Kookmin Green Card	· Provided eco-money earning services for card usage as part of the Ministry of Environment's Green Lifestyle Practice participation program	30,712 cards issued	
KB Chachacha	· Expanded the circular distribution of used cars through the "Sell My Car" service - Provided online quote comparison and sales referral services	KRW 670 billion	KB Capital
My Car Collateral Loan	· Offered preferential credit limits for electric vehicle purchases under the My Car Collateral Loan	KRW 20.72 billion	

Sustainable Finance Advisory

• Management System

Category	Details	Subsidiary
Review Criteria	· Compliance with the 'ESG Risk Review Guidelines' based on the Group's 'Environmental and Social Risk Management (ESRM) Framework' when reviewing investment, loan, and underwriting proposals related to investment banking (IB) business in accordance with the 「Investment and Underwriting Risk Review Guidelines」	KB Securities
Review Method	· Preliminary review and analysis of potential environmental and social impacts on proposed transactions · Classification of transactions into exclusion, attention, and support categories based on the ESRM criteria · Application of appropriate review and risk management measures based on the nature and characteristics of each transaction	

• Underwriting and Securitization Performances

Category		Unit	2025	Subsidiary
Fixed income underwriting	Green, social, sustainable bonds[1]	KRW 100 million	7,850	KB Securities
	Sustainability-linked bonds[2]	KRW 100 million	1,200	
Securitization	Sustainable securitization[3]	KRW 100 million	5,314	
Total amount of sustainable fixed income underwritten and securitization issued		**KRW 100 million**	**14,364**	
Total amount of fixed income underwritten and securitization issued		KRW 100 million	294,415	
Percentage of sustainable transactions out of the total		%	4.88	

1) Bonds whose proceeds are used for new investments or refinancing of eligible green projects, eligible social projects, or a combination thereof.
2) Bonds whose financial terms may vary depending on whether the issuer achieves pre-established Key Performance Indicators (KPIs) and Sustainability Performance Targets (SPTs).
3) Asset-backed securities whose underlying assets are linked to the generation of green or social outcomes, or whose proceeds are used for new investments or refinancing of assets or projects with positive environmental or social impacts.

• Key Advisory Transactions

Category	Name	Details	2025	Subsidiary
Fixed Income Underwriting	Hyundai Capital Green Bond	· Joint lead management of green bond issuance for auto financing services for eco-friendly vehicles	Underwrote KRW 80.0 billion	KB Securities
	Korea Western Power Sustainability-Linked Bond	· Lead management of sustainability-linked bond issuance with a premium payable if the 2027 greenhouse gas emissions reduction target is not achieved	Underwrote KRW 10.0 billion	
Securitization	KODIT 2025-28th Securitization Specialty Co., Ltd.	· Arrangement of Social P-CBO[1] issuance for funding SMEs and social economy enterprises facing financing difficulties	Arranged KRW 5.4 billion	

1) Collateralized Bond Obligations (CBO) backed by newly issued corporate bonds, etc., as underlying assets.

Environmental Management

Governance

Environmental Management Organization

Organization	Major roles
Group CSO (Chief Strategy Officer)	· Oversee the Group's ESG management
ESG Division	· Strategically discuss and coordinate regarding ESG issues · Establish detailed execution strategies for climate strategy · Conduct self-report to the BOD at least 3 times a year on key updates on ESG
Organization Dedicated to Environmental Management (5 persons)	· Manage the Group's carbon emissions (financed emissions) · Oversee eco-friendly initiatives · Support the Group's eco-friendly management activities · Disclose information related to natural capital
Risk Management Department	· Support climate strategies of the BOD and ESG councils · Execute detailed tasks for climate strategy

Environmental certification

Certification	Standard/System	Applicable Subsidiaries
ISO 14001	International standard on environmental management system	· KB Kookmin Bank, KB Securities, KB Insurance, KB Kookmin Card, KB Capital
ISO 50001	International standard on energy management system	· KB Kookmin Bank, KB Capital
LEED	International Green Building Certification System	· KB Life Insurance (KB Life Tower) · KB Asset Management (Assets owned by fund- SK Securities Building, Samsung SDS Tower, Yeouido Finance Tower, Pyeongtaek Kurly Logistics Center) · KB Investment (REITs operating assets- Bithumb Finance Tower)

Key Activities

Eco-friendly Campaigns

Activity	Key Activities	Period	Subsidiary
KB Plogging Day	· Conducted a morning plogging activity around Yeouido Hangang Park, following the fireworks festival (50 participants)	September 2025	KB Financial Group Inc.
	· Collected waste and cleaned up the environment around Hangang Park in Seoul (130 participants)	April 2025	KB Kookmin Bank
	· Held plogging activities around the headquarters in celebration of Korea Refresh Week (100 participants)	October 2025	KB Insurance
	· Conducted environmental cleanup activities around KB Life Tower and nearby public spaces such as parks (154 participants)	October 2025	KB Life Insurance
	· Conducted environmental cleanup activities centered on the streets of Seocho-dong and the Seoripul Park trail near the headquarters (50 participants)	October 2025	KB Capital
	· Collected waste and cleaned up the environment around the workplace (head office/branches) and nearby public spaces such as parks (67 participants)	November 2025	KB Savings Bank
	· Conducted a morning plogging activity around Yeouido Park before commuting to work (60 participants)	October 2025	KB Data System
Energy-Saving Practice and Inspection Day	· Performed self-inspections of energy-saving status at branches on the first Friday of every month · Improved employee awareness of energy conservation by initiating improvement activities	Monthly in 2025	KB Kookmin Bank
Energy-Saving Campaign	· Designated a polar bear (plush toy) — a representative endangered animal that has become a symbol of climate change — as the "Energy Guardian" · Conducted weekly energy-saving challenge missions for two departments/branches	September 2025	KB Securities
KB Hope Bazaar	· Donated proceeds from employee merchandise sales to children in vulnerable groups	May 2025	KB Insurance
Ministry of Environment's "Green Consumption Week" Event	· Provided incentives for purchasing environmental mark and low-carbon products using the "Green Card"	June 2025	KB Kookmin Card
WE:SH DREAM	· Helped children from low-income families fulfill their Children's Day wishes and supported medical expenses for children with cancer through the employee hope-walking donation campaign	March, October 2025	
KB Green Wave Campaign	· Held a pledge event to celebrate Environment Day · Conducted a campaign practice case submission event	May, October 2025	KB Asset Management

Environmental Management

Key Activities

• Resource Recycling

Internalization into Management Activities

Activity	Key Activities	Subsidiary
Participation in Energy Trading	· Participated in the electricity demand resource trading market – Donated year-end settlement proceeds from participation in the electricity demand resource trading market · Reduced electrical energy use by 3,783 kWh	KB Kookmin Bank
Use of Reusable Cups	· Used approximately 460,000 reusable cups annually at the in-house café, with a carbon-emissions reduction effect of approximately 21.97 tCO_2eq	KB Kookmin Bank
	· Used approximately 80,000 reusable cups (“Kkaebi E Cup”) annually at the in-house café, with a carbon-emissions reduction effect of approximately 3.81 tCO_2eq	KB Securities
	· Used approximately 60,000 reusable cups annually at the in-house café, with a carbon-emissions reduction effect of approximately 2.74 tCO_2eq	KB Insurance
	· Reduced the use of disposable cups by approximately 310,000 through the use of reusable cups at the in-house café, with a carbon-emissions reduction effect of approximately 14.76 tCO_2eq	KB Kookmin Card
“Nephron,” — A Recycled Resource-Collecting Robot	· Installed “Nephron” in the rest areas of the head office and new building (for employees only) · Collected approximately 2,226 cans and PET bottles	KB Kookmin Bank
	· Installed “Nephron” in the company lobby and Jongno-gu Office (available for local residents) · Collected approximately 220,000 cans and PET bottles, with a carbon-emissions reduction effect of approximately 7.45 tCO_2eq	KB Kookmin Card
Reduction in Electricity Consumption	· Operated an integrated heating and cooling control solution: set to 24-26°C in summer, 20-22°C in winter, with automatic shutdown across the entire headquarters after 7:00 PM	KB Kookmin Card
Eco-friendly and Digital Business Cards	· Established a digital business card system to replace paper business cards	KB Kookmin Bank
	· Used a cumulative total of 1.36 million digital business cards as of the end of 2025, since their introduction in May 2023	KB Securities
Reduction in Copy Paper Usage	· Reduced usage of photocopy paper by approximately 5.4% compared to prior year	KB Securities
	· Reducing usage of photocopy paper by approximately 17% compared to prior year	KB Capital
“BI:CYCLE” — Hand Towel Resource Recycling	· Recycled discarded hand towels into raw materials for products	KB Insurance
Use of Eco-friendly Products	· Used eco-friendly products within the integrated shopping mall – Eco-friendly copy paper, eco-friendly detergent, eco-friendly paper cups, etc.	

Linkage to Business Activities

Activity	Key Activities	Subsidiary
Carbon Neutrality Practice Point System	· Became first financial institution in Korea to sign an MOU with the Ministry of Environment to provide KRW 100 in points per transaction to customers using electronic receipts · Reached 59,760 cumulative subscribers to the carbon neutrality practice point program · Issued approximately 398,000 electronic receipts annually (1.14 million cumulative)	KB Kookmin Bank
Use of Tablet-Based Mobile Consultation Tool	· Achieved 17,143 product subscriptions through the use of “KB Partner” (an increase of 4,194 compared to prior year)	KB Securities
Recycling of Unused ‘Terms and Conditions’ Documents	· Delivered the art therapy tool “Mind Strong KIT,” made by recycling unused ‘terms and conditions’ documents, to 500 children from global families	KB Insurance
Mobile-Customized Terms and Conditions System for Long-Term Products[1]	· Launched mobile-customized terms and conditions system for long-term products · Fully discontinued paper-based integrated terms and conditions effective June 1, 2026 (paper-based customized terms and conditions to be provided only in cases involving complaints)	
KB Pay	· Reduced physical card usage through enhanced offline payment services · Increased offline payment amounts by 1.3 times compared to prior year	KB Kookmin Card
Eco-friendly Statements	· Reduced mailed statements by approximately 8.43 million pieces compared to prior year (approximately 42.15 million sheets of A4 paper)	
Electronic Bills and Notices	· Expanded mobile, email, and KB electronic document-based bills and notices	KB Capital

1) Starting since April 29, 2026

Environmental Management

Key Activities

• Biodiversity Conservation

Program	Key Activities	Outcome	Subsidiary
K-Bee Project	· Operated 3 urban bee farms	· Kookmin Bank HQ rooftop: 6 hives, 120,000 honeybees · Seoul Forest honeybee garden: 6 hives, K-Bee Hotel, 120,000 honeybees · Seodaemun-gu Office rooftop: 10 hives, 200,000 honeybees	KB Kookmin Bank
KB Sea Forest Project	· Created a sea grass colony, a marine carbon sink, in Sacheon, Gyeongnam Province	· Sowed 120,000 seagrass seeds	
KB Clear Sky Forest No. 2	· Created a forest of windbreak and fruit trees to prevent desertification and reduce fine dust in Mongolia	· Planted 20,000 saplings	
Star Friends Garden No. 6 (Seoul Forest)	· Created Star Friends Garden No. 6 in Seoul Forest using employee donations	· Developed an area of approximately 700 m^2	
KB Green Wave Palace Forest (Changgyeonggung Palace)	· Restored trees and green spaces along the palace wall trail on Yulgok-ro near Changgyeonggung Palace, through engaging in volunteer forest maintenance activities	· Maintained and managed 2,860 m^2 (approximately 865 pyeong) of green space · Planted 209 trees including Bokjanggi and Korean azalea, and 9,864 wildflowers	
Kkaebi Securities Green Road (Boramae Park)	· Created second "Kkaebi Garden with KB Securities No. 2" in Boramae Park	· Developed a 100m^2 garden · Planted 647 trees including yellow-twig dogwood, Cornus officinalis, and forsythia, and 2,540 wildflowers including yellow yarrow and golden evening primrose	KB Securities
Rainbow Forest Tree-Planting Project	· Created mangrove forests in the Kapuk Muara area of Indonesia	· Planted approximately 200,000 mangrove trees	
Kkaebi's Hope Tidal Flat	· Conserved biodiversity and tidal flats, a carbon sink, through the employee-participatory "Tidal Flat 1-Pyeong Donation Campaign"	· Purchased (for conservation) approximately 0.07 ha (200 pyeong) of tidal flats in Buan, Jeonbuk Province	

Program	Key Activities	Outcome	Subsidiary
Donation of Air-Purifying Trees and Protection of Endangered Plants	· Donated endangered air-purifying trees, cared for by employees for one month, to childcare facilities · Propagated endangered plants in numbers corresponding to the number of air-purifying trees donated	· Donated 2,000 air-purifying plants	KB Kookmin Card
Donation of Trees to Wildfire-Affected Areas	· Utilized the KB Kookmin Card smart greenhouse in Icheon, Gyeonggi Province · Produced hyper-tree tissue culture saplings and seed balls of endangered native Korean plants, and donated trees to wildfire-affected areas	· Supported approximately 20,000 saplings for wildfire-affected areas · Planted approximately 10,000 melliferous trees and 10,000 seed balls of wildflowers · Conducted forest restoration activities across approximately 9.5 ha	
Hyemyeong Nursing Home Garden Volunteer Activity	· Planted seedlings and trees within nursing home grounds	· Planted 248 trees and seedlings	KB Capital

Environmental Management

Key Activities

Global Initiatives

Initiatives	Details	Performances
PRB (Principles for Responsible Banking)	· Core Group of the Principles for Responsible Banking (PRB) · Participation in establishing a mid- to long-term operational plan and guidance for global financial institutions	PRB Report
GFANZ (Glasgow Financial Alliance for Net-Zero)	· A member of the Advisory Board of the Asia-Pacific · Management and supervision of Asia-Pacific members' net-zero strategic direction, target setting, and priorities	Attended 3 Advisory Committee meetings and discussed climate finance trends
TNFD (Taskforce on Nature-related Financial Disclosures)	· Recognition and prevention efforts regarding potential negative impacts of the Group's activities on biodiversity loss and ecosystem destruction in accordance with the TNFD framework	Nature-related disclosure report, and participation in the TNFD forum
Equator Principles	· Voluntary agreement by financial companies to stop funding projects when they are likely to incur environmental destruction or violations of the human rights of local residents	Equator Principles Report

PRB Report

Equator Principles Report

Industry Association Activities and Review Process

Association	Role	Details	Subsidiary
Korea Federation of Banks	Member of ESG Advisory Committee (internal standing committee)	· Makes policy suggestions on the development direction of green finance · Conducts reviews on whether the Korea Federation of Banks continually participates in climate policies · Reports the matter to the ESG Committee in accordance with the industry association review process when there are significant misalignments with climate position or the climate-related policies	KB Kookmin Bank

Check industry associations subject to review → Check the target association's disclosed stance on climate change policies and participation activities → Analyze the gap between the association and climate-related policy → Report results if there is a significant gap → Object to the association → Reconsider whether to maintain membership

Eco-friendliness Education

Program	Content	Period	Participants	Type	No. of Completions	Subsidiary
ESG Education Month	Special lecture on the Korean Green Taxonomy (K-Taxonomy) and green loans (intermediate corporate banking course)	March 21, 2025	Employees (RM personnel)	In-person	106 persons	KB Kookmin Bank
ESG Special Lecture	KB Kookmin Bank's ESG strategy and management activities	January 1 and June 27, 2025	Newly hired employees	In-person	274 persons	
Climate Fresk Workshop	Participatory program for understanding the scientific principles and impacts of climate change and establishing a foundation for climate action	November 15, 2025	Employees and their children	In-person	55 persons	KB Securities
New Mindset in the Era of Climate Change	Understanding the impacts of climate change and industrial/economic risks, and learning about response technologies and global corporate case studies	August 2025	All employees	Online	2,844 persons	KB Insurance
Environmental Management System Education	Understanding the background of acquiring environmental management system certification and its operational framework, and sharing environmental goals and implementation plans by department	May 9, 2025	Departmental EMS representatives	In-person	58 persons	KB Kookmin Card

Environmental Management

Key Performance

• Environmental resource usage

Energy Management

Category	Unit	Unit	2023	2024	2025
Domestic[1]	Non-renewable energy consumption	TJ	2,590	2,540	2,447
	Renewable energy consumption[3]	TJ	6.89	9.05	13.10
	Total Energy Consumption	TJ	2,596.89	2,549.05	2,460.10
	Non-renewable Energy intensity[4]	TJ/KRW trillion	33.36	29.81	30.07
	Renewable energy intensity[3][4]	TJ/ KRW trillion	0.09	0.11	0.16
	Total Energy Intensity	TJ/KRW trillion	33.45	29.92	30.23
	No. of Renewable energy power generation facilities	Units	40	59	62
	Renewable energy power generation[3]	TJ	6.89	9.05	13.10
	Reduction of GHG emissions through renewable energy consumption	tCO_2eq	878.8	1,154.5	1,671.1
Domestic+ Overseas[2]	Non-renewable energy consumption	TJ	2,907	2,815	2,689
	Non-renewable Energy consumption intensity[4]	TJ/KRW trillion	37.44	33.03	33.04

1) Based on KB Financial Group and its subsidiaries (domestic business sites)
2) Based on KB Financial Group and its subsidiaries (including domestic and overseas business sites and each subsidiary's subordinate companies)
3) The previous disclosed data-based MWh unit recalculated to the TJ unit.
4) Based on the Group operating revenue

Energy Consumption Targets and Status

Category	Unit	2023	2024	2025
Energy Consumption target[1]	TJ	2,517	2,396	2,275
Energy Consumption Performance[1]	TJ	2,590	2,540	2,447
Reduction Rate Compared to Base Year[2]	%	10.1	11.8	15.0

1) Based on KB Financial Group and its subsidiaries (domestic sites), excluding renewable energy
2) Reduction rate compared to the 2020 energy consumption of 2,880 TJ

Water Management

Indicator	Unit	2023	2024	2025
Water withdrawal[1]	m^3	1,791,750	1,959,676	1,655,596
Reused water consumption[2]	m^3	3,773	4,156	4,557
Waste water discharge[1]	m^3	1,787,977	1,955,520	1,655,596

1) Based on KB Financial Group and its subsidiaries (domestic business sites)
2) Based on KB Kookmin Bank annex building, Recalculated for 2024

Waste Management[1]

Indicator	Unit	2023	2024	2025
Landfill and incineration	ton	6,289	4,618	3,531
Recycling	ton	1,171	1,040	1,062
Total	ton	7,460	5,658	4,593

1) Based on KB Financial Group and its subsidiaries (domestic business sites)

Eco-friendly Vehicle Management[1]

Indicator		Unit	2023	2024	2025
Eco-friendly Vehicle	Zero-Emission	Vehicles	111	142	123
	Hybrid	Vehicles	1,564	1,480	1,527
	Total	Vehicles	1,673	1,622	1,650
Total corporate fleets		Vehicles	2,129	2,002	1,923
Conversion rate of corporate fleets to eco-friendly vehicles		%	78.6	81.0	85.8

1) Based on KB Financial Group and its subsidiaries (domestic business sites)

Environmental Management

Key Performance

• Internal GHG Emissions (Scope 1 & Scope 2)

Indicator		Unit	2023	2024	2025
GHG emissions[1]	Scope 1	tCO_2eq	23,325	22,510	**22,253**
	Scope 2 (Location-based)	tCO_2eq	132,121	132,814	**126,673**
	Total[2]	**tCO_2eq**	**155,446**	**155,324**	**148,926**
Emissions intensity	Operating revenue[3]	KRW billion	77,640	85,214	**81,378**
	Intensity per unit of operating revenue	tCO_2eq/KRW billion	2.00	1.82	**1.83**
	Intensity per employee	tCO_2eq/person	5.77	5.86	**5.77**

1) · Based on KB Financial Group and its subsidiaries (including domestic and overseas business sites and each subsidiary's subordinate companies)
· Of GHG emissions, CO_2, CH_4, N_2O only emitted
2) Discrepancies in totals may occur due to rounding. 3) Based on the Group operating revenue

• External GHG Emissions (Scope 3)

Category[1]			Emissions item	Unit	2023	2024	2025
Upstream	Category 1[2]	Purchased goods and services	Paper consumption, water use, bankbook/card purchase	tCO_2eq	3,399	3,419	**5,376**
	Category 2	Capital goods	Purchase of desktops, laptop, monitor, and multi-functioning printer	tCO_2eq	7,284	3,502	**4,529**
	Category 3[3]	Energy (others)	Fuel and energy-related activities not included in Scope 1 or Scope 2	tCO_2eq	-	18,400	**20,639**
	Category 4[4]	Upstream transportation and distribution	Cash transport	tCO_2eq	205	141	**139**
	Category 5	Waste generated in operations	Landfill, incineration and recyclable waste	tCO_2eq	6,001	4,188	**3,721**
	Category 6	Business travel	Business travel distance	tCO_2eq	2,285	6,874	**6,136**
	Category 7[4]	Employee commuting	Commuting distance	tCO_2eq	19,383	35,938	**29,162**
Subtotal[5]				**tCO_2eq**	**38,556**	**72,462**	**69,702**
Downstream	Category 11	Use of sold products	Internet/mobile banking	tCO_2eq	23,539	31,213	**26,895**
	Category 12	End-of-life treatment of sold products	Account closure, card cancellation	tCO_2eq	98	195	**184**
	Category 13	Downstream leased assets	Building lease, vehicle rental/lease	tCO_2eq	617,196	590,011[6]	**248,588**
Subtotal[5]				**tCO_2eq**	**640,832**	**621,419**	**275,667**
Total				**tCO_2eq**	**679,389**	**693,881**	**345,369**

* KB Financial Group and its subsidiaries (including domestic and overseas business sites and each subsidiary's subordinate companies): the most recently published emission factors applied from 2024
1) Selected as items relevant to financial institutions from among 15 categories of Scope 3 2) Recalculated for 2024 3) Newly aggregated from 2024 4) Commuting distance aggregation methodology advanced from 2024; recalculated for 2024
5) Discrepancies in totals may occur due to rounding. 6) Restatement of data due to clerical errors in previously disclosed data

Environmental Management

Key Performance

• Financed Emissions (Scope 3)[1)]

Asset type		2023 Exposure (KRW trillion)	2023 Emissions (tCO_2eq)	2023 Intensity (tCO_2eq/KRW 100 million)	2024 Exposure (KRW trillion)	2024 Emissions (tCO_2eq)	2024 Intensity (tCO_2eq/KRW 100 million)	2025 Exposure (KRW trillion)	2025 Emissions (tCO_2eq)	2025 Intensity (tCO_2eq/KRW 100 million)
Corporate/ Investment Finance	Listed equity and corporate bonds	54.3	13,509,835	24.9	54.3	9,743,458	18	55.0	9,630,565	17.5
	Unlisted equity and corporate loans	89.1	29,914,545	33.6	95.9	26,972,842	28	101.5	27,924,087	27.5
Others	Power generation project finance	1.6	2,858,759	181.5	1.8	2,252,448	127	1.9	2,776,424	146.4
	Commercial real estate	6.8	92,213	1.4	7.8	80,839	1	9.1	124,353	1.4
	Residential real estate	18.0	92,489	0.5	27.6	125,083	1	34.1	138,720	0.4
	Motor vehicle loans	5.1	335,975	6.6	4.9	292,196	6	5.1	283,895	5.6
	Government bonds (net emissions)[2)]	40.5	8,691,579	21.4	45.7	9,389,421	20.5	49.6	10,122,751	20.4
	Government bonds (gross emissions)[2)]		9,107,769	22.5		9,995,618	21.9		10,688,220	21.6
Total[3)]		215.4	55,911,585	26.0	238.0	49,462,484	20.8	256.2	51,566,264	20.1

1) The scope of Category 15 greenhouse gas emissions within Scope 3 is limited to financed emissions in accordance with Korea Sustainability Disclosure Standard No. 2 'Climate-related Disclosures,' and is disclosed separately from the Scope 3 total
2) Net emissions and gross emissions calculated in accordance with PCAF standards (as net emissions are not disclosed by certain overseas countries, financed emissions of government bonds included in the total are based on gross emissions).
3) Discrepancies may occur in exposure and emissions totals due to rounding.

Inclusive Finance

Financial Support

• Key Products and Beneficiaries

Product Type	Beneficiaries	Product Name	No. of Customers	No. of Accounts
Checking Account	Low-income clients, seniors, the disabled, foreign workers, individuals in rural or hard-to-reach areas, etc.	KB Happiness Keeper Bank Account, KB Kookmin Hope Keeper Bank Account, KB Love Sharing Installment Bank Account, KB Patriots and Veterans Keeper Bank Account, and 4 others	162,170	162,751
Savings Account	Low-income clients, seniors, the disabled, foreign workers, individuals in rural or hard-to-reach areas, etc.	KB Kookmin Happiness Installment Savings Plan, KB Miso Dream Installment Savings Plan, KB Love Sharing Installment Savings Plan, KB Youth Leap Account, Kookmin Health Installment Savings Plan - Golden Life, and 9 others	700,673	700,891
Loans	Low-income clients, youths, the disabled, individuals in rural or hard-to-reach areas, etc.	KB Kookmin Hope Loan, Assistance for Persons with Disabilities Loan, KB New Hope Spore II, KB Sunshine Loan 15, KB Stepping Stone Loan, and 10 others	235,446	254,279

• Financially Vulnerable Groups

Program	Beneficiaries	Details	Subsidiary
KB Safe Jeonse Program	Jeonse fraud victims	· Signed an MOU with the Ministry of Land, Infrastructure and Transport and the Korea Housing & Urban Guarantee Corporation · Provided a 2%p interest rate reduction for one year on new housing loans for victims of Jeonse fraud · Waived overdue interest on Jeonse loans and implemented system for deferring registration of overdue information · Supported costs of securing the documents required for compulsory execution, such as court rulings, in the event of a Jeonse deposit return lawsuit, and covered auction/public auction agency fees	KB Kookmin Bank
KB Long-Term Installment Loan to Support Jeonse Fraud Victims	Jeonse fraud victims	· Provided long-term credit loans allowing repayment of remaining loan amounts in installments for up to 20 years after the guarantee institution settles on behalf of victims of Jeonse fraud	KB Kookmin Bank
KB Youth Leap Account	Youths/Families raising a child	· Provided a government contribution to youths who qualify based on income, along with a preferential interest rate and tax-free benefit on interest income · Operated a one-stop youth financial consulting center for subscribers	KB Kookmin Bank
KB Kids Love Installment Savings	Families raising a child	· Helped families raising a child build substantial savings	KB Kookmin Bank
KB New Hope Spore II	Vulnerable groups	· Provided a preferential interest rate of up to 1.0%p annually to recipients of basic livelihood security, single-parent households, international families, households raising three or more children under age 20, and the disabled · Waived prepayment fees and reduced the loan interest rate by 0.2%p every six months for borrowers with no delinquencies during the interest assessment period (6 months)	KB Kookmin Bank

Program	Beneficiaries	Details	Subsidiary
ISA Investment-Linked Sponsorship Program for Self-Reliant Youth	Youths	· An investment-based sponsorship model utilizing ISAs · Provided a fixed annual contribution for 3 years to an ISA account opened in the youth's name, allowing them to directly manage the funds to develop their investment capabilities and build assets · Jointly supported by the financial investment industry: KRW 300,000 per month for 3 years, supporting 10 individuals	KB Securities
Fraud Compensation Insurance for Phishing and Hacking	Financially vulnerable groups	· Insurance covering financial fraud damage, including phishing and smishing, for financially vulnerable groups	KB Insurance
Comprehensive House Insurance for the Safety of Residents	Residentially vulnerable groups	· Comprehensive house insurance provided by the central and local governments to support the residential stability of vulnerable residents	KB Insurance
Wheelchair and Scooter Liability Insurance	Seniors and the disabled	· Covers liability for damages arising from accidents that occur while operating a wheelchair or medical scooter, for the disabled and seniors residing in a local government area	KB Insurance
Actual Loss-Based Wind, Flood, and Earthquake Disaster Insurance for Small Business Owners	Small business owners	· Covers damages to small business owners from wind, flood, and earthquake disasters, supported by government and local government premium subsidies	KB Insurance
KB Kookmin Heroes Check Card	Youths/Families raising a child	· Participated in the "Heroes Card" program organized by the Ministry of Patriots and Veterans Affairs · Provided benefits such as self-development, language exam fees, and transportation/communication support to help young discharged soldiers smoothly return to school and enter society	KB Kookmin Card
Customized Support for Vulnerable groups	Vulnerable groups	· Operated expedited, proactive debt restructuring programs for vulnerable groups, including low-income individuals · Expanded interest rate discounts and debt relief for vulnerable groups · Supported government and local government subsidy and voucher programs for socially vulnerable groups	KB Kookmin Card
Rental/Jeonse Loan	Jeonse fraud victims	· Improved housing stability and financial accessibility for vulnerable groups	KB Capital
Kiwi Youth Installment Savings Plan	Youths/Families raising a child	· Installment savings plan offering a preferential interest rate of up to 6%p for youths	KB Savings Bank
KB Good Nuri Installment Savings Plan	Vulnerable groups	· An installment savings plan for socially vulnerable groups, including recipients of basic livelihood security, child breadwinners, and North Korean defectors	KB Savings Bank
Sunshine Loan	Vulnerable groups	· A guarantee-backed loan supporting low-credit, low-income borrowers	KB Savings Bank
Saeitdol 2	Vulnerable groups	· A guarantee-backed loan linked to SGI Seoul Guarantee Insurance	KB Savings Bank
Kiwi Dream Loan	Foreigners	· The industry's first non-face-to-face credit loan product for foreign workers · Dedicated consultants specializing in Cambodian and Nepali, with corresponding language support in product brochures	KB Savings Bank

Inclusive Finance

Financial Support

• Small Business Owners

Program	Details	Performance	Subsidiary
Small Business Owners 119 Plus	Continuously operated debt restructuring programs — including maturity extension, conversion to long-term installment repayment loans, and interest rate reduction — for small business owners at risk of delinquency	KRW 22.3 billion	KB Kookmin Bank
Guarantee-Backed Loans	Expanded contributions to regional credit guarantee foundations and the supply of preferential guarantee certificates	KRW 1.1 trillion	
Non-Face-to-Face Loans	Expanded non-face-to-face provision of low-interest policy fund loans for small business owners, in partnership with the Korea Federation of Small and Medium Business / Small Enterprise and Market Service	KRW 192.9 billion	
Operating Expense Support Program for Small Business Owners	Supported operating expenses for small business owners undergoing debt restructuring	250 cases, KRW 100 million in support	KB Securities
Reducing the Management Burden of Small Business Owners	Supported the use of small business management stability vouchers by micro business owners, organized by the Ministry of SMEs and Startups	KRW 238.2 billion in credit usage	KB Kookmin Card
	Provided 0.2%p cash back on sales at small business merchant outlets, and 20%p Pointree on business expense categories, etc.	2,879 active credit cards, KRW 8 million in cashback	
KB Pay Co-prosperity Zone for Small Business Owners	Opened a special co-prosperity zone for small business owners within KB Pay, selling products in approximately 100 categories	9,279 orders, KRW 170 million in sales	
Easing the Debt Burden of Vulnerable Borrowers	Expanded the "Principal Repayment Deferral Program" for livelihood-dependent borrowers using commercial vehicles (trucks, etc.)	KRW 40.5 billion in financial support	KB Capital
Early Payment Service for Truck Driver	Provided working capital by acquiring freight receivables arising between shipping companies and truck drivers and making early payment on freight charges	KRW 200 million	

• SMEs and Mid-Sized Companies

Program	Details	Performance	Subsidiary
Liquidity Support Program for SME Exporters and Importers	Extended the maturity of usance letters of credit and simplified the exception approval process, in response to increased foreign exchange rate volatility	23 cases of maturity extension beyond 1 year, USD 2.6 million in extended maturity amount	KB Kookmin Bank
Financial Cost Reduction Program for SMEs Showing Signs of Crisis	Reduced the loan interest rate by up to 2%p from the excess rate when the renewal rate exceeds 5% during loan term extensions for SMEs showing signs of crisis	882 cases KRW 743.6 billion in loans, KRW 16.43 billion in financial support	
KB Outstanding Loan Company Win-Win Financing Program	Provided preferential interest rates to "Outstanding Loan Companies for the Underprivileged" designated by the Financial Services Commission, easing the financing costs of vulnerable borrowers	6 cases, KRW 18 billion in financial support	
KB Preferential Loan for Exporting Companies	Provided preferential interest rates to exporting companies, including those with export track records, potential exporters, and government-designated outstanding export-related companies	45 cases, KRW 38.8 billion	
Korea Eximbank Overseas On-Lending Loan	Provided operating, facilities, and overseas business funding loans to SMEs and mid-sized companies with export-import track records, under an agreement with the Korea Eximbank	(KRW) 195 cases, KRW 584.7 billion (Foreign currency) 2 cases, USD 4.1 million	

• Innovative Companies·Social Ventures

Program	Details	Performance	Subsidiary
Partnership Guarantee to Strengthen Productive Finance for SMEs and Startups	Special contribution and guarantee fee support[1]	Total support of KRW 400 billion	KB Kookmin Bank
R&D Company Specialized Guarantee		Total support of KRW 206.7 billion	
Partnership Guarantee for Guarantee Fee Support for Innovative Startups		Total support of KRW 124.1 billion	
Guarantee Fee Support for K-Content Companies		Total support of KRW 100 billion	
KB Preferential Loan for Outstanding Industrial Complexes	Provided preferential interest rates and financial support to SMEs located in outstanding industrial complexes within nationally strategic industries	794 cases, KRW 94.8 billion	
KB Preferential Loan for Growth Companies in Promising Sectors	Provided customized financial support to SMEs in promising industries with high growth potential and superior technological capabilities	1,693 cases KRW 1,233.3 billion	
KB Co-prosperity Growth Partnership Loan	Provided financial support to suppliers recommended by large corporations that have signed partnership agreements with the Bank	1,364 cases KRW 1,869.4 billion	
KB Innovative Growth Mid-Sized Company Preferential Interest Rate Program	Provided preferential interest rates, in connection with government policy, to mid-sized companies engaged in items listed under the "Innovative Growth Joint Criteria" with high growth potential	12 cases KRW 147 billion	
ESG Value Expansion Investment Partnership Contribution and Investment	Executed investment in the No. 1 Innovative Company Fund for Accompanying Startups	KRW 3 billion cumulative	KB Securities
Mid-Sized Company Innovation Fund Contribution Program	Selected as the general partner (GP) of Korea Growth Investment Corporation's 1st Mid-Sized Company Innovation Fund; formed a consortium with LB Private Equity (LB PE); collaborated with research institutions; contributed capital for SMEs, mid-sized companies, and technology companies	KRW 105 billion fund formed	
Innovation Fund Contribution Program for Venture and Innovative Companies	Contributed as a GP to an investment partnership for SMEs and venture/innovation companies	KRW 77.8 billion fund formed	
	Contributed as an LP to an investment partnership for SMEs and venture/innovation companies	KRW 5.4 billion	
Venture and Innovative Company Contribution Program	Contributed capital for SME startups and venture companies	KRW 15 billion	KB Insurance
Domestic Infrastructure, Venture, and Corporate Investment	Invested in domestic infrastructure, ventures, and corporations, and in the KB National Growth Infrastructure Fund	KRW 178.4 billion	KB Life Insurance
Data Center and Promising Growth Company Investment	Participated in acquisition finance syndicated loans for growth industries such as K-content and innovative companies, providing liquidity in collaboration with various financial institutions	10 new data center transactions	KB Capital

* Provided as either a special contribution partnership guarantee or a guarantee fee support partnership guarantee (a single case may not receive both)

1) · Special Contribution Partnership Guarantee: A guarantee certificate issued at a preferential guarantee rate of 90% or higher, applying a fixed multiplier to the bank's special contribution funds, issued by the guarantee institution

· Guarantee Fee Support Partnership Guarantee: A guarantee certificate under which the bank covers part of the guarantee fee that would otherwise be payable by the customer

Inclusive Finance

Increasing Financial Accessibility

• Financial Education

Program	Beneficiaries	Details	Performance	Subsidiary
Production of Jeonse Fraud Prevention Content	Youths/Seniors	Produced the short-form drama "Banbanhouse" on the topic of "preventing Jeonse fraud damage"	2.05 million cumulative views	KB Kookmin Bank
Pinwheel Supporters Financial Education	Youths	Provided customized financial education for youths	37 participants	KB Securities
Voice Phishing Prevention and Economic/Financial Education	Youths/Seniors	Provided voice phishing prevention education to elderly individuals engaged in waste paper collection	50 participants	KB Insurance
		Provided voice phishing prevention education to seniors in the Uijeongbu area	100 participants	
		Provided economic/financial education to children from low-income families and self-reliant youth	22 sessions, 557 participants Target	
		Provided economic/financial education for self-reliant youth, "Money Talk"	60 participants	
KB Life Economics Classroom	Adolescents	Carried out economic education activities for underprivileged children and adolescents	48 supporting institutions, 1,036 participants	KB Life Insurance
Financial Fraud Prevention Education	Seniors	Explained types of financial fraud (with case studies) and provided guidance on prevention measures for seniors at nursing homes	25 participants	KB Capital
Economic/Financial Education	Youths/Global families	Provided economic/financial education for global families and third-year high school students after the CSAT	340 participants	KB Savings Bank

• Convenience Facilities

Beneficiaries	Details	Subsidiary
Persons with Disabilities	· Expanded convenience facilities for the disabled at 44 branches nationwide	KB Kookmin Bank
Small business owners	· Operated 19,078 partnered convenience store ATMs (GS Retail, Seven Eleven)	
Foreigners	· Continuously operated 8 foreign currency remittance centers in regions with high concentrations of foreign workers, with native-speaking staff stationed	
Persons with Disabilities Seniors	· Provided the same level of service as an in-branch visit through visiting sales (in-person or video consultation) for customers in areas with difficult branch access, with the PB using "KB Partner" (tablet PC) following intake of the request	KB Securities
Persons with Disabilities	· Installed entrance ramps and Braille blocks within buildings housing the headquarters and branches (in-person channels)	KB Kookmin Card
Persons with Disabilities	· Improved customer center facilities (removing doorsills, expanding entrance doors, installing braille signs, etc.) · Operated parking areas, wheelchair lifts and handrails, and disability-accessible elevators for facility accessibility · Operated dedicated online and offline consultation channels for customers with disabilities · Operated the "Sign Language Relay Service Center" for customers with speech	KB Life Insurance

• Digital Channel

Beneficiaries	Details	Subsidiary
Seniors, Adolescents, Foreigners, and Persons with Disabilities	· Increased the eligible age range for "KB Star Teens," a youth-only financial platform within the KB Star Banking app, from ages 14-18 to ages 6-18 · Allowed easy signup via mobile phone authentication, waiving fees for financial services such as deposits, withdrawals, and transfers, and providing various youth-specific products and services · Expanded multilingual support languages and menus through AI-based translation services within KB Star Banking · Planning to introduce an electronic Braille service within internet banking (PC): transaction/transfer statements and certificate issuance	KB Kookmin Bank
Persons with Disabilities/ Seniors	· Implemented simplified ARS account verification service that matches the caller's phone number with the account number registered in the customer's master file, simplifying the account verification (entry) process when using the customer center ARS · Implemented "KB Partner" (tablet PC) to allow customers to choose between "handwriting the statement themselves" or "reading the statement aloud themselves" for the handwritten section of recorded product applications · Provided an automated TTS (Text-to-Speech) explanation service linked to the AI financial product system for key information communicated to customers during processes such as product subscription	KB Securities
Seniors	· Upgraded the flagship app to support large-font mode · Provided client-tailored services through the advancement of ARS and the "AI Counseling Advisor" · For clients less comfortable with mobile service use: provided one-on-one guidance on the simplified task app (including guidance on insurance claim procedures and provision of leaflet materials)	KB Insurance
Persons with Disabilities/ Seniors	· Provided browser zoom-in/zoom-out function · For clients 65 or older: Provided slow speech service and priority connection to a counselor · Visually impaired customers: Provided voice recognition ARS service and Braille card consultation-dedicated ARS · For clients with speech and hearing impairments: providing sign language consultation service, Sign Language Relay Service Center, digital ARS service, and chatbot consultation	KB Kookmin Card
Seniors	· For clients 65 or older: Prioritized the counselor connection menu · Obtaining web accessibility quality certification for digital channels (online/mobile)	KB Life Insurance
Seniors	· Customers 65 or older: Extended subscription withdrawal period	KB Capital
Seniors	· Improved the home screen, simple transfer, and all-account inquiry functions within the mobile app's easy mode	KB Savings Bank

Inclusive Finance

Growth Support

SMEs and Small Business Owners

Program	Details	Performance	Subsidiary
KB SOHO Consulting	Strengthened the business capabilities of self-employed individuals by providing consulting in a range of areas, including commercial area analysis, financing, tax, and SNS marketing	63,508 cases	KB Kookmin Bank
KB Wise Consulting	Established a one-stop consulting system in collaboration with each subsidiary, drawing on the talents of experts such as accountants and tax accountants, which simultaneously provides "management consulting" to assess issues and offer alternatives according to SME growth stage, and "family business succession consulting" aimed at minimizing management succession risks	2,992 cases	

* Cumulative basis

Startups

Program	Details	Performance	Subsidiary
KB Starters	Selected outstanding companies with growth potential through the Innovation Hub Unit, the dedicated organization for startup incubation support, and provided benefits such as office space, business mentoring, investment linkage, and overseas expansion support	Startup partners: 394[1] Investment amount: KRW 308.9 billion[1]	KB Financial Group Inc.
KB Unicorn Club	Provided customized, specialized acceleration programs to support the growth of startups with innovative technologies such as AI	Startup partners: 56 Investment amount: KRW 500 million	KB Kookmin Bank

* Cumulative basis

1) As the FUTURE9 program was integrated into KB Starters in 2025, the cumulative 2025 data includes combined figures from FUTURE9

Social Contribution

Strategy and Target

Strategic System

Group Mission	· KB's Together with Others Project			
Strategic Goals	· Inclusive Growth			
Focus areas	· Care		· Co-prosperity	
Key agenda	· Low birth rate · Education and Childcare	· Senior care · Building a Safety Net	· Youth Self-Reliance · Regional Balance	· Small business support · Environment

Medium- to long-term roadmap

		Short-term (2026)	Medium-term (2027)	Long-term (2028)
Strategy		Expansion of core social contribution projects	Establishment of core social contribution projects and sophistication	Creation of regional social integration and localized social value
Initiatives	Care	· Expansion of childcare infrastructure · Expanding future generation fostering programs · Establishing community-based integrated care for the elderly	· Resolving gaps in life-cycle care and establishing standard operational models · Advancing the foundation for future generation growth	· Establishing a virtuous cycle ecosystem for care and education
	Co-prosperity	· Fostering local youth entrepreneurship and talent · Supporting digital and eco-friendly (green) transition for SMEs and micro-businesses	· Expanding regional talent and startup ecosystems · Expanding digital and eco-friendly transition for SMEs and micro-businesses · Activating programs utilizing the co-prosperity on Cooperation Fund	· Stabilizing local self-sustaining jobs and co-prosperity finance · Advancing sustainable growth and internalizing eco-friendly management for SMEs and micro-businesses
Target 1> Establish a care infrastructure		Beneficiaries of childcare Classrooms, local children's centers, and community education `(annual capacity)		
		58 thousand persons	60 thousand persons	63 thousand persons
Target 2> Foster future generations		Beneficiaries of learning/career support programs and economic/financial education (cumulative since 2011)		
		1.95 million persons	2.05 million persons	2.16 million persons
Target 3> Youth job support		No. of persons who found a job through the KB GoodJob Program (cumulative since 2011)		
		49 thousand persons	54 thousand persons	59 thousand persons
Target 4> Small business support		No. of cases of KB SOHO Consulting (cumulative since 2016)		
		75 thousand persons	87 thousand persons	99 thousand persons

Key Activities

Overcoming Low Birth Rate

Key Activities	Subsidiary
· Signed "Customized Support to Overcome Low Birth Rate Project for Small Business Owners" agreements with major local governments nationwide	KB Financial Group (common)
· Supported medical costs for mothers of multiple twins and childcare costs	KB Kookmin Bank
· Provided emergency operating funds to support the childcare and livelihood stability of at-risk pregnant women · Supported free weddings	KB Securities
· Supported costs of egg-freezing procedure · Launched insurance to support parents of multiple-birth children	KB Insurance
· Participated in Seoul's public transportation cost support program for pregnant women: provided KRW 700,000 worth of transportation support points per mother · Participated in Seoul's postpartum care expense support program: provided KRW 500,000 worth of points each for postpartum care expenses and mother/newborn health management services	KB Kookmin Card
· Supported procedures and supplies for at-risk pregnant women in vulnerable groups	KB Capital

Childcare

Key Activities	Subsidiary
· Established 2,265 elementary after-school care classrooms and attached kindergartens · Built 68 hub-type all-day care centers	KB Financial Group (common)
· Completed 2 "Rainbow Classrooms" to improve the education and play environment for children in Korea · Held the "Happy Tteokddak Kkaebi Securities Bazaar" to support children in family care · Provided "Kkaebi Securities Hope Lunch Box" support for children at risk of food insecurity (5 meals per week for 30 weeks, covering 60 children)	KB Securities
· Supported a new semester supplies program (shoes, backpacks, school supplies, etc.) for group home children and children of small business owners · Ran an emotional support camp (Stay Strong Together) for families of children with developmental disabilities	KB Insurance
· Provided backpacks for incoming elementary school students from low-income families · Supported 2,124 children in 2025 with KRW 200 million (cumulative support of KRW 1.5 billion for 20,813 children since 2015)	KB Kookmin Card
· Provided college entrance scholarship support for children of families facing financial difficulties among life insurance beneficiaries	KB Life Insurance
· Operated the Value-Up Project supporting the growth and independence of children with developmental disabilities	KB Asset Management
· Supported the operation of "Banghakdong Youth Village" and provided volunteer meal service activities	KB Capital

Social Contribution

Key Activities

Education

Key Activities	Subsidiary
· '1 Company, 1 School Financial Education' program: · Conducted 2,781 financial education sessions for 72,858 participants in partnership with 798 elementary, middle, and high schools nationwide	KB Financial Group (common)
· 'KB Dream Wave 2030' – KB La School · 'KB Dream Wave 2030' KB IT'S Your Life · Supported digital financial education to facilitate financial convenience for seniors · Provided laptops to new college students with disabilities	KB Kookmin Bank
· Ran the "Kkaebi Securities Happiness Camp" for children and adolescents from vulnerable groups (once in May at Nanji Camping Ground, once in December at Geon Children's Home)	KB Securities
· Provided customized education for the financially marginalized through the "KB Pro Bono Volunteer Group" · Ran "Star Hero Champ," a non-face-to-face learning mentorship program for children of firefighters who died or were injured in the line of duty	KB Insurance
· Provided professional art/sports education for adolescents with disabilities · Operated the "KB Kookmin Card Joyful Digital Classroom" (digital talent-nurturing program) · Operated the "KB Kookmin Card Joyful Financial Classroom" for elementary/middle school students (financial education based on the Ministry of Gender Equality and Family-Financial Supervisory Service agreement) · Provided the "KB Kookmin Card Hope Study Room" for children at local children's centers	KB Kookmin Card
· Held the "KB Life Economic Classroom" for children and adolescents from vulnerable groups	KB Life Insurance
· Supported the "KB Star Economic Classroom" for vulnerable young women	KB Capital
· Provided education for all age groups from adolescents to seniors · Offered scholarship support	KB Foundation (common)

Senior Support

Key Activities	Subsidiary
· Supported a dementia prevention program for seniors in celebration of Seniors' Day · Provided cold wave relief kits to vulnerable seniors in slum housing areas	KB Kookmin Bank
· Supported daily necessities for vulnerable groups ("Jeongdeundeun KB Box," "Hyodream KB Box") (sponsored 3 times annually, for Lunar New Year, Chuseok, and Family Month)	KB Securities
· Provided emotional and economic support for vulnerable seniors ("Connecting Hearts with Vulnerable Seniors")	KB Kookmin Card
· Ran living, emotional, and seasonal support and volunteer activities for seniors living alone	KB Life Insurance
· Operated the "KB Happiness Dream" care package program for vulnerable seniors	KB Asset Management
· Provided patriotic canes with name tags to low-income veterans of the Korean War	KB Capital

Social Contribution

Key Activities

Building a Safety Net

Key Activities	Subsidiary
· Rapid disaster response program · Provided "co-prosperity Hope Fund" support for small business owners with an income at or below the median income · Supported flood damage recovery and childcare assistance for global families with unmarried mothers	KB Financial Group (common)
· Supported low-income and vulnerable groups by purchasing daily necessities for them from traditional markets during the Lunar New Year and Chuseok holidays · Provided free legal aid to applicants for personal rehabilitation and bankruptcy exemption · Supported legal expenses and auction/public auction agency fees for victims of Jeonse fraud, conducting customer satisfaction surveys after to assess effectiveness · Provided heat wave preparedness kits for vulnerable groups	KB Kookmin Bank
· Supported medical volunteer services in medically underserved areas ("Happy Tteokddak Medical Volunteer Service")	KB Securities
· Supported psychological stabilization rooms for firefighters · Improved housing environments for children from vulnerable groups ("KB Shelter of Hope House-Building Project")	KB Insurance
· Supported treatment costs for pediatric cancer patients from low-income families and speech therapy for vulnerable groups · Supported Children's Day wish fulfillment and cultural experience activities for children from vulnerable groups	KB Kookmin Card
· Raised funds through donations (via online/offline step-donation campaigns) to fulfill the wishes of children with incurable diseases, and supported wish-fulfillment expenses ("KB Life Sharing Life Challenge") · Produced 'slice of life' content and conducted offline campaigns to raise awareness of hematopoietic stem cell donation ("Hematopoietic Friends")	KB Life Insurance
· Supported daily necessities and care for vulnerable groups residing in slum housing areas · Ran briquette donation volunteer activities for energy-vulnerable groups ("Warmth Sharing Project")	KB Asset Management
· Supported eco-friendly feminine hygiene products for low-income female adolescents · Improved environments of social welfare facilities and ran community garden volunteer activities · Operated the KB Capital - Mom's Touch matching grant program (providing meals and supporting cultural activities at local children's centers) · Supported winter food kits for children at risk of food insecurity and ran cooking education volunteer activities	KB Capital

Youth Self-Reliance

Program	Key Activities	Subsidiary
KB GoodJob Career Fair	· Held 28 career fairs connecting job seekers with outstanding SMEs and mid-sized companies · Achieved 43,978 successful job placements through the program · Provided KRW 1,213.7 billion in preferential interest rate support to outstanding job-creating SMEs · Disbursed KRW 10.3 billion in hiring support funds	KB Kookmin Bank
KB GoodJob Career Academy	· Supported career and startup education and specialized consulting for soldiers who have been or are about to be discharged - A total of 2,639 participants completed the program	
KB GoodJob Career School	· Matched job-seeking students from specialized and meister high schools one-on-one with professional career consultants - A total of 1,903 participants completed the program	
Social Settlement Support Project for Self-Reliant Youth	· Supported daily necessities to encourage entry into society · Supported community care programs for psychological stability · Supported cultural and artistic creation projects	
ISA Investment-Linked Sponsorship Program for Self-Reliant Youth	· Jointly operated an ISA sponsorship program across the financial investment industry (KRW 300,000 monthly for 3 years, supporting 10 individuals) · Supported self-reliance capabilities through financial education content, mentoring, and internship connections	KB Securities
"Run Run Challenge" Career and Startup Support Project for Self-Reliant Youth	· Strengthened career and startup capabilities through individually customized vocational education and skills training · Provided multifaceted support including job preparation expenses, living expenses, psychological counseling, and club activities	KB Insurance
Joint Financial Industry Career Fair	· Participated in the joint financial industry career fair and ran a consultation booth · Support through mock interviews, cover letter consulting, and career counseling for the financial industry candidates	KB Kookmin Card
LINKB	· Recruited self-reliant youth as mentors to provide economic education for children and adolescents · Supported financial career planning for self-reliant youth through employee mentoring	KB Life Insurance
RISE Youth Start	· Provided economic and financial education delivered by asset management employees, and supported self-reliant youth in acquiring employment-related certifications	KB Asset Management
Certification and Examination Support for Self-Reliant Youth	· Supported language or employment-related certifications and examinations	KB Capital

Social Contribution

Key Activities

• Balanced Regional Support

Key Activities	Subsidiary
· Supported free admission to public art museums and museums nationwide (supporting 28,072 visitors in total in 2025) – Supported admission to permanent collections (32 institutions) / supported participation fees for education and experience programs (24 institutions)	KB Financial Group (common)
· Established "KB Small Libraries" in culturally underserved regions(cumulative: 134 institutions) · Supported the remodeling of aging libraries and electronic library services · Provided "Visiting Book Bus" services and various reading culture programs · Created safe learning environments through remodeling 60 KB Regional Childcare Centers	KB Kookmin Bank

• Support for SMEs and Small Business Owners

Program	Key Activities	Subsidiary
KB Maeumgage	Provided financial support to small business owners struggling with high interest rates and inflation	KB Financial Group (common)
KB Kind Food Truck	Improved aging equipment and provided customized on-site support	
Support for Small Business Owners and the Self-Employed through KB Liiv Mobile	Formed donations linked to the number of subscription lines sold (up to KRW 100 million)	KB Kookmin Bank
Support Project for Replacing Aging Equipment for Small Business Owners	Supported the replacement of aging equipment for restaurant businesses in Yeongdeungpo-gu Provided KRW 150 million in support across 40 cases, covering 20 restaurants and 20 cafés	KB Securities
Operating Expense Support Program for Small Business Owners	Supported operating expenses for small business owners undergoing debt restructuring (in partnership with the Credit Counseling and Recovery Service) 250 cases, KRW 100 million in support	
"Creating Safe Stores" Season 2	Conducted electrical and gas safety inspections, improved aging equipment, and distributed flame-retardant covers and accident prevention notices for traditional markets and small business stores	KB Insurance
Burden-Easing Credit for Small Business Owners	Supported the use of fixed operating cost support vouchers for micro business owners, organized by the Ministry of SMEs and Startups KRW 238.18 billion in credit usage	KB Kookmin Card

• Overseas CSR Activities

Country	Key Activities	Subsidiary
Indonesia	· Supported costs of surgery in Korea for Indonesian children with heart disease (in partnership with Samsung Seoul Hospital)	KB Kookmin Bank
	· Improved educational infrastructure at Al Ayaniyah High School in the Tangerang region	KB Securities
	· Provided motorcycle helmets for children and adolescents from vulnerable groups (manufactured in partnership with local companies to support the local economy)	KB Insurance
	· Improved educational infrastructure and ran education programs at Hope Schools (elementary, middle, and high schools) in the Jakarta region ("KB Life Overseas Volunteer Group")	KB Life Insurance
	· Supported road safety facilities near elementary schools to improve traffic safety	KB Capital
Indonesia, Cambodia, Vietnam, Thailand	· Operated "KB RaonAtti," a university student overseas volunteer group	KB Kookmin Bank
Indonesia, Cambodia, Thailand	· Provided love T-shirt sharing boxes, financial education through fairy tale pop-up books, solar lanterns, book stands, and eco bags for children and adolescents from low-income families · Supported goods for low-income families overseas through customer-participatory volunteer activities during summer and winter vacations	KB Kookmin Card
Cambodia	· Supported treatment and surgery for children with heart disease (① support at the local Hebron Medical Center / ② free surgery in Korea in partnership with the Financial Supervisory Service) · Conducted IT and Korean language education for university students ("KB IT Academy")	KB Kookmin Bank
Myanmar	Operated "Yangon KB School" for adolescents and local residents	
Laos	Supported school library construction and equipment to improve educational environments	KB Capital

Social Contribution

Key Performance

• Investments Status

Indicator	Unit	2023	2024	2025
Investment in Social Contributions[1]	KRW 100 million	3,208	4,380[2]	5,142

* Based on annual accruals
1) Based on the sum of donations, funds for social contribution activities, and the monetary equivalent of employee volunteer activities
2) A total of KRW 726.3 billion when including KRW 288.3 billion in interest cashback for small business owners under the banking industry's financial support measures for people's livelihoods

• Educational Support Performance

Indicator			Unit	2023	2024	2025
KB Foundation Scholarship	Beneficiaries		persons	3,121	3,418	3,563
	Contributions		KRW 100 million	55	60	63
KB Dream Wave 2030	Beneficiaries	Study Mentoring	persons	38,751	41,686	43,048
		Career Mentoring	persons	158,157	158,992	159,661
		Infrastructure Project[1]	persons	5,345	5,345	5,345
		Total	persons	202,253	206,023	208,054
	Contributions		KRW 100 million	451	531	606
Beneficiaries of economic/financial education			persons	1,435,619	1,539,310	1,641,943

* Cumulative Basis
1) · The calculation method for the infrastructure project has changed from beneficiaries to the performance of creating learning spaces, such as KB Small Libraries and KB Regional Childcare since 2024.
· The cumulative number of educational spaces created through the infrastructure project reached 345 in 2024 and 414 in 2025.

• Youth Job Support Performance

Indicator	Unit	2023	2024	2025
Individual members of KB GoodJob website	persons	90,634	94,436	98,738
No. of persons visited KB GoodJob Fair	persons	1,182,600	1,217,600	1,247,600
No. of persons employed through KB GoodJob Program	persons	35,232	40,384	43,978
KB GoodJob Preferential Interest Rate Program Support Amount	KRW 100 million	11,703	11,845	12,137
KB GoodJob Employment Grants system Support Amount	KRW 100 million	87	95	103

* Cumulative Basis

Protection of Financial Consumers

Governance

Policies and Regulations

Policy/Regulation	Details
Internal Control Regulations on Protection of Financial Consumers	· Prescribes internal control standards for financial consumer protection, compliance matters regarding business operations, and other various matters to protect the rights and interests of financial consumers
KB Consumer Protection Charter	· Financial Consumer Protection Code of Conduct
KB Consumer Protection Value System	· A financial consumer protection value system that prioritizes consumer rights and interests
Fair Debt Collection Policy	· Internal control system to avoid illegal/fraudulent acts of debtors and unnecessary disputes in the debt collection process
Responsible Advertising Policy	· The department overseeing consumer protection at the holding company and each subsidiary performs a prior deliberation and follow-up audit of advertisements to examine the accuracy and credibility of advertisement/promotional descriptions

Internal Control Regulations on Protection of Financial Consumers
KB Consumer Protection Charter
KB Consumer Protection Value System
Fair Debt Collection Policy
Responsible Advertising Policy

Medium- to Long-term Roadmap

	Short-term (2026)	Medium-term (2027)	Long-term (2028)
Strategy	Strengthening consumer protection-focused product lifecycle (Development, Sales, Post-management) processes	Advancing complete sales processes based on new digital technologies	Internalizing an automated financial consumer protection system based on AI
Initiatives	· Strengthening pre-review and monitoring at the development stage · Regular training on the "6 Major Sales Principles" of the Financial Consumer Protection Act · Introducing NPS survey processes and systems · Expanding consumer participation through VOC and consumer advisory panels · Strengthening evaluation criteria reflecting customer investment propensity	· Digitalizing incomplete sales prevention inspection details and management systems · Advancing Fraud Detection Systems (FDS) · Advancing NPS insight management linkage · Building an integrated digital platform for consumer protection	· Automating AI-based pre-review and examination of product design, along with countermeasures · Internalizing an automated system for handling complaints and VOC · Automating NPS analysis and processing based on AI and Big Data
Target	· Telecommunication-based financial fraud prevented[1]: KRW 147.7 billion · Achieving a grade of 'Appropriate' or higher in the Financial Supervisory Service (FSS) "Financial Consumer Protection Evaluation" comprehensive rating · Achieving 100% completion rate for financial consumer protection training	Telecommunications-based financial fraud prevented[1]: KRW 155.1 billion Establishing an incomplete sales management framework through FDS advancement and digital inspections Achieving 100% completion rate for financial consumer protection training	· Telecommunications-based financial fraud prevented[1]: KRW 162.9 billion · Achieving and maintaining 1st place in customer satisfaction surveys by increasing FDS and digital inspection rates · Achieving 100% completion rate for financial consumer protection training

1) Based on the amounts reported by KB Kookmin Bank to the FSS

Complaint and Damage Compensation Supervisory System

Reporting and Role of Supervisory Bodies	Subsidiary
· Designated the Consumer Support Department as the dedicated department for complaints and consumer damage compensation · Appointed Chief Consumer Officer (CCO) to concurrently serve as the complaint management officer, and designated standing audit committee member as the "Complaint Affairs Controller" · Established and operated the Consumer Damage Compensation Committee, chaired by the complaint management officer (CCO) – Reported the Committee's resolutions to the bank president prior to implementation	KB Kookmin Bank
· Established the Consumer Protection Committee under the Board of Directors in March 2026 · Separately appointed a CCO as the chief officer overseeing financial consumer protection, and ran an independent Consumer Support Department under the CCO · Established an executive management-centered Financial Consumer Protection Internal Control Committee · Held a Financial Consumer Protection Working Council	KB Securities
· Operated a complaint resolution system centered on department heads (regional unit heads, compensation center heads) · Resolved key decisions related to financial consumer protection through the Financial Consumer Protection Internal Control Committee	KB Insurance
· Operated under internal regulations requiring that cases referred to the Consumer Damage Compensation Committee be processed within 28 business days of receipt	KB Kookmin Card
· Operated separate Insurance Claims Review Committee and Complaint Review Committee related to insurance claims · Reviewed and resolved major complaints through the CCO's Complaint Review Committee	KB Life Insurance
· Established Financial Consumer Protection Internal Control Committee – Reported complaints to the CEO and the Financial Consumer Protection Internal Control Committee, with the Committee reporting to the Board of Directors	KB Asset Management, KB Capital
· Established a Complaint Advisory Committee, to seek advice from external experts as needed	KB Real Estate Trust
· Established a Financial Consumer Protection Internal Control Council · Coordinated and resolved inter-departmental matters related to preventing infringements of financial consumers' rights, and responding to complaints and disputes · Shared key issues and complaint status through monthly meeting attended by the CEO, executives, and general manager · Requested system improvements through the relevant department for duplicate complaints and matters requiring institutional improvement	KB Savings Bank

Protection of Financial Consumers

Management System

Operations of the Complaint Management System

Key Activities	Subsidiary
· Managing the entire process from complaint receipt to closure through the "Customer Support System" · Proactively preventing malicious complaints, conducting post-inspections, and sharing case studies among counselors · Establishing causes and countermeasures for frequently occurring complaints, and implementing institutional improvements based on Voice of Customer (VOC) · Reflecting consumer protection (complaint prevention) and consumer protection activity evaluations in KPIs · Establishing and applying complaint quality management standards according to the business (service) type for timely responses to complaints	KB Kookmin Bank
· Improving the complaint processing system to share complaint details and processing results, and introducing file attachment functions for relevant departments · Strengthening KPIs to prevent complaints and improve complaint processing efficiency	KB Securities
· Forming a "Rapid Complaint Response Team" to continuously monitor internal complaints and respond within 2 hours · Discussing complaints and pursuing effective institutional improvements through weekly executive management meetings · Notifying complainants immediately upon receipt and processing complaints within 14 business days of their receipt · Preventing recurring complaints through guidance on complaint cases for employees and direct customer participation via the website	KB Kookmin Card
· Strengthening financial review of complaint-prone products, and accountability of those responsible for complaints · Reducing processing time through digital transformation (DT) of complaint receipt and closure processing	KB Life Insurance
· Establishing and posting a financial consumer complaint handling manual · Reflecting complaint processing time in KPIs of each division · Resolving complaints proactively at a company-wide level through case-by-case complaint response meetings · Providing prompt notification of receipt after a complaint is filed	KB Asset Management
· Establishing an integrated complaint management screen and functions within the complaint management system · Providing prompt complaint response and SMS notifications of complaint processing status through the complaint receipt and processing system · Proactively responding through the registration and management of complaint-prone customers · Reflecting complaint processing time in branch KPIs	KB Capital
· Managing complaints through three-way collaboration among the "Complaint Processing Department-Complaint Management Department-Audit Department" · Processing complaints within 14 business days of their receipt	KB Real Estate Trust
· Recording and managing the entire complaint processing and post-monitoring results in the VOC system · Reflecting complaint processing time in branch performance evaluation indicators	KB Savings Bank

Complaint Handling and Damage Compensation Process

Category	Stage	Details
Complaint Handling 5 Stages	① Complaint Received	A complaint is received through an offline in-person channel such as a branch, or online non-face-to-face channels such as the website, email, phone consultation, mobile, or AI chatbot consultation
	② Notification of Receipt	The complainant is promptly notified that the complaint has been received
	③ Fact Investigation	The facts related to the complaint are investigated and reviewed
	④ Complaint Processing	Complaint is systematically processed through the integrated complaints management and processing system
	⑤ Reply on Results / Complaint Withdrawal	A reply is sent to the complainant with the processing results, or the complaint is withdrawn
Damage Compensation 3 Stages (As needed)	① Damage Compensation Application	An application for damage compensation is received after complaint processing
	② Review	The application for damage compensation is reviewed
	③ Processing	Compensation may be provided based on the results of the review

Product Development and Review Process

Stage	Details
New Product and New Business Development and Planning	Prior Consultation: Reviewing suitability and consumer risk with the Financial Consumer Protection Council and Consumer Protection Department
Marketability Review	Reviewing marketability and approving launch through the Product Committee
Post-Launch Monitoring	Confirming complaints, sales appropriateness, and inspection results through the Product Committee
Risk Management Committee Approval	For new products and new businesses requiring Risk Management Committee approval, conducting a separate Group-level review in consultation with the holding company's Risk Management Department

Protection of Financial Consumers

Key Activities

Employee Training

Participants	Content	Subsidiary
All executives and employees	· Financial consumer protection and complaint prevention education · Education on the 6 sales principles under the Act on the Protection of Financial Consumers and job-specific financial product training · Compliance training on advertising regulation compliance and mis-selling prevention	KB Financial Group (common)
Sales Staff, Branch Employees	· Training on mis-selling prevention and financial product sales agency/brokerage · Training on responding to senior financial consumers · Job training for door-to-door sales personnel	
Customer Center Counselors	· Training to enhance customer center counselor expertise and job knowledge	
Insurance Solicitors Involved in Mis-selling	· Consumer protection education to prevent complaint recurrence	
Marketing·Advertising/PR Staff	· Training on investment advertisement regulations and internal control procedures · Association advertisement review training	
Newly Appointed General Manager	· Standard sales process for financial investment products, and mis-selling prevention	KB Securities
New PBs	· Financial dispute mediation procedures and complaint response	
Compliance Managers	· (Head Office Departments) Prior consultation system, matters to note regarding investment advertising · (Branches) Mis-selling prevention, complaint handling guidance	
Complaint Team Heads	· Complaint Team Head capability-building course	KB Insurance
All Employees in Trust and Urban Redevelopment Business Departments	· Continuing education for financial consumer protection sales personnel	KB Real Estate Trust
New Hires and Newly Assigned Staff in Trust and Urban Redevelopment Business Departments	· Financial consumer protection education for real estate trust company sales personnel (financial consumer protection practice)	

Mis-selling Prevention

Key Activities	Subsidiary
· Regularly providing financial consumer protection education to prevent mis-selling among employees and insurance solicitors	KB Financial Group (common)
· Establishing a continuous audit monitoring system to check for signs of mis-selling and improper business practices · Inspecting the appropriateness of business processing for new sales across all product categories	KB Kookmin Bank
· Performing on-site branch inspections, reviewing non-face-to-face sales processes, and performing focused inspections on the appropriateness of selling complex financial investment products · Strengthening the "Management Standards for Employees Causing Mis-selling" · Reflecting annual outstanding employee selections from mystery shopping in performance evaluations · Digitalizing the management system for mis-selling prevention inspection records	KB Securities
· Performing complete sale monitoring and call quality monitoring (QA) when selling insurance products · Performing mystery shopping and on-site inspections after insurance product sales	KB Insurance
· Implementing AI-powered mis-selling monitoring for telemarketing (TM) sales products · Inspecting compliance with sales procedures in each financial product sales channel, providing feedback, and reflecting evaluation results in performance	KB Kookmin Card
· Preventing mis-selling through complete sale monitoring when selling insurance products · Performing enhanced verification calls for insurance solicitors involved in mis-selling · Performing in-house mystery shopping related to insurance product sales	KB Life Insurance
· Conducting checklist-based inspections in the direct sales department · Structuring checklists around the 3 stages of financial product recommendation, explanation, and contract, including compliance with the 6 sales principles under the Act on the Protection of Financial Consumers	KB Asset Management
· Strengthening training for employees responsible for mis-selling by establishing the "Management Standards for Employees Responsible for Mis-selling" · Establishing a "Mystery Call System" to monitor responses to customers who cancel their subscription, and implementing improvement measures after analyzing causes of cancellation	KB Capital
· Incorporating reducing mis-selling into KPIs	KB Real Estate Trust
· Performing monitoring of the right to terminate unlawful contracts, the right to withdraw from subscription, happy calls for senior customers, and on-site branch inspections · Applying deductions based on performance management standards when mis-selling occurs or an employee is confirmed as responsible for mis-selling	KB Savings Bank

Protection of Financial Consumers

Key Activities

Financial Fraud Prevention

Activity	Key Activities	Subsidiary
Voice Phishing Prevention	· Produced and disseminated videos to raise awareness on voice phishing and financial fraud prevention in collaboration with the National Police Agency · Produced a public interest video in the format of an "edutainment talk show" covering voice phishing cases and methods of avoiding damage	KB Kookmin Bank
	· Implemented the "Loan Transaction Safety Block" service to prevent voice phishing damage	KB Life Insurance
	· Sent customer notification messages to prevent voice phishing (once a month)	KB Savings Bank
Fraud Detection System (FDS)	· Expanded the application of outstanding shared scenarios across the financial investment industry within the Fraud Detection System, and applied an AI model-based retraining solution · Advanced the FDS to reflect the latest financial fraud patterns	KB Securities
	· Operated the FDS Council to prevent financial incidents	KB Savings Bank
AI-Based Financial Fraud Prevention	· Strengthened incident detection capabilities through the operation of an AI incident detection model (including retraining) · Strengthened prevention capabilities through automatic blocking and automatic LMS delivery	KB Kookmin Card
Strengthening Financial Safety and Prevention	· Raised customer awareness of financial fraud prevention by promoting an internal culture of a financial fraud prevention and expanding customer communication · For outstanding branches that have made substantial contributions to protecting customer assets through voice phishing damage prevention, this was reflected in KPIs	KB Securities
	· Added anomaly detection and login restriction conditions for the mobile/cyber center · Expanded authentication methods for payment processing at the mobile/cyber center	KB Life Insurance
	· Prevented financial fraud through suitability confirmation and investment solicitation procedures prior to deliberation and review related to contract execution	KB Real Estate Trust

Customer Experience Management

Key Activities	Subsidiary
· Introduced the industry's first "Net Promoter Score (NPS) Management System" in the banking sector · Conducted real-time analysis of NPS survey results and reflected findings in service improvements using "KB-STA," the in-house AI technology · Expanded accessibility for customers – Operated 72 branches nationwide with extended hours based on "9 To 6 Bank" concept – Operated 32 "Lunch-hour Intensive Consultation" branches nationwide, in which all retail banking counter employees work during the typical "lunch" time	KB Kookmin Bank
· Established dedicated "Customer Experience Improvement Team" under the Consumer Protection Division · Built an NPS survey and management system, and established an NPS survey framework and operating model	KB Securities
· Carried out customer satisfaction surveys at each customer touchpoint (sending 917,000 per month) · Identified customer perceptions of the compensation process and pain points, and pursued improvement tasks to enhance customer satisfaction (CS) through customer focus group interviews (FGI) · Built an NPS survey and management system (reflecting improvements through real-time analysis)	KB Insurance
· Built an NPS survey and management system · Activated the customer suggestion system: provided rewards to customers (for both adopted and non-adopted suggestions) · Collaborated with open innovation-specialized company: increased financial consumer feedback channels by conducting Proof of Concept (PoC) based on internal and external platforms	KB Kookmin Card
· Conducted customer satisfaction surveys for used car financial products (targeting 500 customers currently using or having completed use of the service)	KB Capital
· Activated customer suggestion system: rewards provided when suggestions are adopted	KB Savings Bank

* Net Promoter Score (NPS): An enterprise-wide management system enabling continuous monitoring, analysis, and improvement of all stages of the customer experience

Customer Advisory Panel Program

Advisory Panel	Key Activities	Subsidiary
Kkaebi Star Messenger	· Customer panel to identify and pursue improvement tasks	KB Securities
KB Hope Supporters	· Customer panel program to identify improvement tasks and hold idea presentation sessions · 1st presentation: 16 proposed tasks adopted, all reflected · 2nd presentation: 10 proposed tasks adopted, scheduled for reflection in H1 '26	KB Insurance
The Easy Talker	· Held in-house recruited and organized customer panel to strengthen the customer participation-based decision-making framework	KB Kookmin Card
KB Star Friends	· Analyzed the product subscription process, identified improvement tasks, and generated new product ideas	KB Life Insurance

Protection of Financial Consumers

Key Performance

Financial Consumer Protection Activity Performance

Key Performance	Subsidiary
· Prevented KRW 140.7 billion in telecommunications financial fraud damages · Implemented a total of 223 risk assessment reviews for new products and services	KB Kookmin Bank
· Prevented an additional KRW 1.6 billion in financial fraud damages to customers compared to previous year through enhanced anomaly transaction monitoring	KB Securities
· Improved first-time complete sale rate by 0.25% compared to prior year through complete sale monitoring · Reduced false inspection rate by 1.1% compared to prior year through call quality monitoring (QA)	KB Insurance
· Increased card loan phishing prevention rate by 2.4%p compared to prior year (88.7% → 91.1%) · Increased KRW 11.4 billion compared to prior year in card loan phishing prevention amount (KRW 11,800 million → KRW 23,200 million) · Reduced substandard call rate compared to prior year (4.93% → 2.43%)	KB Kookmin Card
· Zero financial fraud incidents	KB Capital
· Zero mis-selling contract incidents	KB Real Estate Trust

Customer Complaints Status

Indicator	Unit	2023	2024	2025
Total number of customer complaints received[1]	Cases	7,976	8,469	**7,902**
Number of received complaints that were handled	Cases	7,976	8,469	**7,902**
Rate of completion of complaint-handling	%	100	100	**100**
Number of complaints received through Financial Supervisory Service	Cases	4,919	5,193	**4,717**

1) KB Kookmin Bank, KB Securities, KB Insurance, KB Kookmin Card, KB Life Insurance, KB Savings Bank: Based on the number disclosed by the Korea Federation of Banks, Korea Financial Investment Association, General Insurance Association of Korea, the Credit Finance Association, Korea Life Insurance Association, and Korea Federation of Savings Banks

Customer satisfaction index survey results

Indicator	Details	Subsidiary
NCSI (National Customer Satisfaction Index)	Ranked 1st in the commercial bank sector for 11 consecutive years	KB Kookmin Bank
	Ranked 1st in the credit card sector for 5 consecutive years	KB Kookmin Card
	Ranked 1st in the check card sector for 2 consecutive years	
KCPI (Korean Consumer Protection Index)	Rated 'Excellent' for 5 consecutive years (Ranked 1st in the banking sector)	KB Kookmin Bank
	Rated 'Excellent' for 4 consecutive years	KB Kookmin Card
	Obtained Excellent Company Certification	KB Life Insurance
KSQI (Korean Service Quality Index)	Selected as an Excellent Company in Consultation Service Quality for 4 consecutive years	KB Securities
	Selected as an Excellent Call Center for 10 consecutive years	KB Kookmin Card
KS-CQI (Korean Standard-Contact Center Quality Index)	Selected as an Excellent Company in Consultation Service Quality for 3 consecutive years	KB Securities
	Ranked 1st in the long-term insurance and auto insurance sectors	KB Insurance
KS-SQI (Korean Standard-Service Quality Index)	Ranked 1st in the check card sector for 11 consecutive years	KB Kookmin Card
KCSI (Korean Customer Satisfaction Index)		

NCSI Achievements

Indicator	Unit	2023	2024	2025
NCSI Ranking[1]	Ranking	1	1	**1**
NCSI Points[2]	Points	79	79	**77**

1) Ranking among commercial banks(managed with the goal of maintaining the 1st place)
2) Comprehensively evaluate the overall product/service satisfaction level, satisfaction against expectation, and satisfaction against quality of ideal product/service.
Based on a sample survey that ensures representativeness through census-based quota sampling by region, gender, and age, it is utilized as an indicator that represents the overall target customer base

Consumer Centered Management (CCM) Certification

Certification	Issuing Authority	Details	Subsidiary
CCM (Consumer Centered Management)	Korea Fair Trade Commission	A system that evaluates and certifies whether all activities performed by a company are structured from a consumer's perspective and centered on the consumer, and whether related management activities are continuously improved. · Evaluation Items: Leadership, CCM System, CCM Operation*, Performance Management * CCM Operation includes proactive consumer complaint prevention activities and VOC operational procedures	KB Kookmin Bank, KB Insurance

KBFG AT A GLANCE
MATERIALITY ASSESSMENT
SUSTAINABILITY MANAGEMENT ACHIEVEMENTS
Sustainable Finance
Environmental Management
Inclusive Finance
Social Contribution
> Protection of Financial Consumers
Information Security
Human Resources Management
Human Rights Management
Health and Safety
Economy·Governance
Ethical Management
Appendix

Information Security

Management System

Policies and Regulations

Policy/Regulation	Details
Information Security Business Regulations	· Specifies security of the information security organization and training, personnel, documents, and facilities · IT sector security and internal controls, and the Information Security Officer · Applicable across all business areas, including to third parties such as subcontractors · Approval by the Chief Information Security Officer (CISO) for enactment or revision
Personal Information Management Regulations	· Covers the collection, use, and provision of personal information; processing restrictions; processing of pseudonymized information; overseas transfer; and secure management · Prohibits provision to third parties without prior consent of the data subject (with exceptions within the scope permitted by law) · Execution of a security management agreement required upon entrustment · Guarantee of the data subject's right to request access, correction, and deletion; immediate destruction upon achievement of purpose of information collection
Regulations on Use and Protection of Credit Information	· Clarifies the boundaries related to the collection and use of personal credit information · Guarantees customers' right to control their own information, and strengthens internal controls
Regulations on Provision and Use of Customer Information	· Specifies need to appoint customer information protection officer, and the associated authorities and obligations · Detailed procedures for information request, provision, and handling · Operation of a Group-wide shared database and real-time information sharing · Clarifies obligations related to disclosure, posting, supervision, reporting, inquiries, and record retention · Approval by the Chief Information Security Officer (CISO) upon enactment or revision
Personal Information Processing Policy	· Purpose, items, and retention period for personal information processing · Matters relating to information processing, destruction, third-party provision, and entrustment · Rights and obligations of data subjects, and methods of exercising them
Credit Information Utilization Framework	· Covers the users and types of credit information under management · Specifies the recipients of credit information · Defines the rights of credit information subjects and the methods by which they can be exercised
Customer Information Handling Policy	· Specifies types of customer information received by Group subsidiaries · Governs the permitted recipients of customer information and matters relating to its protection
IT Information Security Guidelines	· Governs information security organization and operations · Regulates IT sector security and internal controls · Manages information security threats

Personal Information Processing Policy
Credit Information Utilization Framework
Customer Information Handling Policy

Medium- to Long-term Roadmap

	Short-term (2026)	Medium-term (2027)	Long-term (2028)
Strategy	Advancing the management system and addressing compliance	Responding to emerging cyber threats and advancing security control systems	Internalizing information security capabilities and optimizing operational efficiency
Initiatives	· Implementing voluntary information security disclosure and advancing compliance inspection systems · Expanding the scope of automation for IT security compliance inspections · Expanding the application of customer information transmission/reception verification systems and stabilizing operations	· Advancing risk management and security control systems based on new technologies (e.g., Generative AI) · Responding to digital/new technology environment changes and continuously improving security systems · Advancing critical information leakage prevention systems and strengthening continuous monitoring systems · Transitioning to Zero-Trust and securing response capabilities for next-generation security technologies (e.g., Quantum Security)	· Establishing an autonomous security framework (KB RMF) and internalizing specialized information security service capabilities · Advancing process automation and operational efficiency through the introduction of Security AI Agents · Improving the convenience of security tasks for executives and employees, and strengthening operational efficiency
Target	· Internal staffing ratio for Group Integrated Security Monitoring (KB Data Systems): 35% or higher · Expanding external information security certifications (5 subsidiaries holding certifications) · Information security disclosure (Voluntary disclosure by 1 subsidiary) · Achieving 100% completion rate for employee information security training · Operating 1 or more AI Agents across the holding company and major subsidiaries	· Internal staffing ratio for Group Integrated Security Monitoring (KB Data Systems): 38% or higher · Expanding external information security certifications (6 subsidiaries holding certifications) · Expanding subsidiaries for information security disclosure (Voluntary disclosure by 3 subsidiaries) · Achieving 100% completion rate for employee information security training · Maintaining 0 incidents of major security breaches · Increase in Zero-Trust transition rate	· Internal staffing ratio for Group Integrated Security Monitoring (KB Data Systems): 45% or higher · Expanding external information security certifications (7 subsidiaries holding certifications) · Expanding subsidiaries for information security disclosure (100% disclosure upon mandatory enforcement) · Achieving 100% completion rate for employee information security training

Investments and personnel

Indicator	Unit	2025[1]	Subsidiary
Investment in the information security sector	KRW 100 million	393	KB Kookmin Bank
Percentage of information security investment against overall IT investment	%	8.2	
Personnel in the information security sector	Persons	85	
Percentage of information security personnel against overall IT personnel	%	5	

1) Based on a notice made to the Ministry of Science and ICT (MSIT) in 2025

Information Security

Management System

• Information Security Certifications

Certification[1]	Certification Scope[2]	Subsidiary
ISMS	External-facing services including the official website, internal systems including the Basel system, and infrastructure that includes information security systems	KB Financial Group Inc.
	Operation of the IT data center and vault system, internet banking services, and Liiv M virtual mobile network (MVNO) system	KB Kookmin Bank
ISMS-P	Operation of internet banking services (web and mobile)	KB Kookmin Bank
	Electronic financial services and MyData services	KB Securities
	Operation of customer-facing electronic financial transaction services (website, direct, and retirement pension system)	KB Insurance
	Online services (card payment, financial services, and MyData)	KB Kookmin Card
	KB Chachacha and MyData services	KB Capital
ISO 27001	Overall information security management system	KB Kookmin Bank
	Enterprise-wide IT systems	KB Securities
	Enterprise-wide IT development, operations, and services	KB Kookmin Card
ISO 27701	Overall information security management system and personal information protection management system	KB Kookmin Bank
	Online services (card payment, financial services, and MyData)	KB Kookmin Card
Global CBPR	Personal information processed through 38 services, including internet banking services (web and mobile)	KB Kookmin Bank
PCI DSS	International brand card payments, airline ticketing, processing agency (PA) operations, and KB Pay	KB Kookmin Card

1) ISMS: Information security management system certification
ISMS-P: Information security and personal information protection management system certification
ISO 27001: International standard for information security management systems
ISO 27701: International standard for personal information protection management systems
Global CBPR: Global cross-border privacy rules certification
PCI DSS: Payment card industry data security standard
2) The certification scope encompasses key customer-facing service infrastructure, customer information processing systems, and operating personnel, covering the majority (80% or more) of core business areas within the Group.

Information Security

Key Activities and Performance

• Establishment of the Information Security Environment

Category		Details
Encryption	Encryption of Unique Identification Information	· Storing and managing data after encryption within databases (DB) and data transmission sections
	Document Encryption Solution: Digital Rights Management (DRM)	· Encrypting all documents on employee PCs
	Masking of Personal (Credit) Information	· De-identifying sensitive personal information to prevent external leakage and misuse/abuse
Blocking	Introduction of WebShell Detection Solution	· Securing real-time malicious file (WebShell) detection and blocking capabilities within web servers · Establishing a WebShell detection system compatible with next-generation infrastructure environments
	Approval for External Transfer and Printing of Documents Containing Personal Information	· Conducting prior approval and post-monitoring · Control of Portable Storage Media Such as USB Devices
	Restricted Access to Personal Information Processing Systems	· Granting access only to a restricted number of employees within the scope of work purposes
	Network Separation and Regular Firewall Replacement	· Strengthening information security by controlling access to internal systems and blocking external intrusions
Incident Detection	Fraud Detection System (FDS)	· Preemptively blocking financial transactions with unlawful purposes
	24/7/365 Group Integrated Security Control System	· Rapidly responding to personal information breach incidents and threats
	AI-Based Personal Information Misuse/ Abuse Monitoring System	· Detecting personal information misuse/abuse and leakage risks

• Employee Training

Participants	Training Hours	Content	Training Completion rate
All employees (including fixed-term contract workers)	6 hours or more	· Cyber training on information security · Monthly information security training · Monthly campaign for personal information file minimization	100%
Executives	3 hours or more	· Group security technology and policy seminar	100%
CISO	6 hours or more	· Outside organization training/seminar/conference	100%
Employees in charge of IT	9 hours or more	· Information security training to help them earn certificates	100%
Employees in charge of Information security	12 hours or more	· Special lecture by an information security expert · Training to comply with information security laws in relation to entrustment of personal information processing	100%

• Inspections and Training for subcontractors

Category	Details
Security Inspection	· Conduct a joint inspection of the Group's common personal information-processing subcontractors · Conduct an onsite/written inspection of customer information subcontractors once a year · Conduct periodic security inspections on suppliers, including customer counseling centers and loan soliciting companies
Security Training	· Provide joint training on compliance with information security laws to the Group's common personal information-processing subcontractor employees · Establish an annual training plan for subcontractor employees and provide personal credit information training

• Status of Information Security Incidents and Regulatory Sanctions

Indicator	Unit	2023	2024	2025
No. of incidents	Cases	0	1[1)]	0
Fine or penalty	KRW 100 million	0	0.6	0

1) · Violation of procedures for providing and managing customer information related to financial holding companies
· Measures taken: Review and improve criteria for granting inquiry access rights, strengthen procedures for examining relevant laws

Human Resources Management

Management System

• Talent Acquisition and Development

Stage	Details	
① Demand Forecasting	Regular mid- to long-term personnel demand forecasting for headquarters and domestic branches	
② Determination of Hiring Scale	Establishing annual hiring plans	
③ Personnel Operation Plan	Managing the talent pool system by position and job function	
④ Talent Selection	Job-specific recruitment as needed	
	Recruitment as needed	· Timely recruitment when demand for required job functions arises
	Ongoing recruitment for specialized professional roles	· Continuous acquisition of talent in specialized areas
	Blind hiring for new hires	· Fairness-based recruitment for new employees
⑤ Actual Placement	Linking selected talent to personnel placement	

• Employees Status

Indicator			Unit	2023	2024	2025
Gender	Total		Persons	26,975	26,530	25,806
	Male		Persons	13,274	12,765	12,106
	Female		Persons	13,701	13,765	13,700
Conditions of contract	Executive[1]	Total	Persons	224	229	218
		Male	Persons	207	212	197
		Female	Persons	17	17	21
	Permanent[2]	Total	Persons	23,347	22,529	21,689
		Male	Persons	11,339	10,750	10,124
		Female	Persons	12,008	11,779	11,565
	Fixed-term contract[3]	Total	Persons	3,404	3,772	3,899
		Male	Persons	1,728	1,803	1,785
		Female	Persons	1,676	1,969	2,114
Position	Executive	Total	Persons	224	229	218
		Male	Persons	207	212	197
		Female	Persons	17	17	21
	Manager to General Manager	Total	Persons	14,021	13,590	13,190
		Male	Persons	8,849	8,308	7,830
		Female	Persons	5,172	5,282	5,360
	Under Assistant Manager	Total	Persons	12,730	12,711	12,398
		Male	Persons	4,219	4,246	4,079
		Female	Persons	8,511	8,465	8,319
Age	Under 30 years old	Total	Persons	2,210	2,444	2,311
		Male	Persons	739	826	755
		Female	Persons	1,471	1,618	1,556
	30s to 40s	Total	Persons	16,616	16,049	15,545
		Male	Persons	7,000	6,696	6,454
		Female	Persons	9,616	9,353	9,091
	Over 50 years old	Total	Persons	8,149	8,037	7,950
		Male	Persons	5,535	5,243	4,897
		Female	Persons	2,614	2,794	3,053
Nationality[4]	Korea		Persons	26,923	26,488	25,764
	U.S.		Persons	15	11	15
	Canada		Persons	7	9	9
	China		Persons	6	3	2
	Others		Persons	24	19	16

* To enhance comparability, calculation standards for employee data of each subsidiary were unified, and historical data were recalculated.
1) Excluding executives, non-executive directors, non-standing director and concurrent executives (whose primary affiliation is with another affiliate)
2) Including indefinite-term contract workers, excluding local hires
3) · Including all fixed-term contract workers directly hired by the Company (including part-timers, short-time workers, and interns)
· Excluding executives, local hires, and outsourced workers (such as security guards and secretaries)
4) · No. of employees by nationality refers to employees with a foreign nationality who are working at a corporate body in Korea
· Management position ratio by nationality: Korea (99.83%), US (0.07%), Canada (0.07 %), China (0.01%), Others (0.02%)

Human Resources Management

Workforce Management

New Hires

Indicator			Unit	2023	2024	2025
Gender	Total		Persons	1,263	1,210	1,056
	Male		Persons	659	619	518
	Female		Persons	604	591	538
Age	20s and younger	Total	Persons	660	679	538
		Male	Persons	300	298	211
		Female	Persons	360	381	327
	30s	Total	Persons	355	358	329
		Male	Persons	210	206	177
		Female	Persons	145	152	152
	40s	Total	Persons	147	105	110
		Male	Persons	80	56	70
		Female	Persons	67	49	40
	50s and older	Total	Persons	101	68	79
		Male	Persons	69	56	61
		Female	Persons	32	12	18

* To enhance comparability, calculation standards for employee data of each subsidiary were unified, and historical data were recalculated.
· Including executives, permanent employees, and fixed-term contract workers (including interns)
· Excluding short-time (part-timers) workers
· Employment status types excluded: Re-hiring, conversion-based hiring, and subsidiary transfer (personnel exchange)

Internal Hires[1)]

Indicator	Unit	2023	2024	2025
Internal hiring ratio	%	84.8	85.9	87.1

* To enhance comparability, calculation standards for employee data of each subsidiary were unified, and historical data were recalculated.
1) Calculation method: Employees repositioned through annual personnel reshuffling / (No. of new recruits + Employees repositioned through annual personnel reshuffling)

Employees Repositioned through Annual Personnel Reshuffling

Indicator			Unit	2023	2024	2025
Gender	Total		Persons	7,071	7,358	7,156
	Male		Persons	3,405	3,654	3,375
	Female		Persons	3,666	3,704	3,781
Position	Executive	Total	Persons	37	59	49
		Male	Persons	35	52	44
		Female	Persons	2	7	5
	Manager to General Manager	Total	Persons	3,885	4,075	4,015
		Male	Persons	2,385	2,625	2,320
		Female	Persons	1,500	1,450	1,695
	Associate to Assistant Manager	Total	Persons	3,149	3,224	3,092
		Male	Persons	985	976	1,011
		Female	Persons	2,164	2,248	2,081

* To enhance comparability, calculation standards for employee data of each subsidiary were unified, and historical data were recalculated.
· Excluding cases where only the form of employment changes without department transfers (e.g., conversion of fixed-term contract workers to permanent positions, or professional positions to general positions)
· Excluding personnel appointments resulting in loss of affiliation (e.g., voluntary retirement, regular retirement, contract/term expiration, subsidiary transfer, leave of absence, or standby status)
· Excluding newly hired employees

Human Resources Management

Workforce Management

Turnover & Voluntary Turnover[1)]

Indicator		Unit	2023	2024	2025
Total turnover rate[2)]		%	7.0	7.9	7.7
Gender	Male	%	8.6	9.6	9.6
	Female	%	5.4	6.3	6.1
Position	Executive	%	18.4	20.0	18.6
	Manager to General Manager	%	6.9	7.9	7.8
	Under Assistant Manager	%	5.3	5.6	5.4
Age	Under 30 years old	%	9.4	9.6	10.4
	30s-40s	%	3.4	4.2	3.9
	Over 50 years old	%	13.7	14.9	14.4

Indicator		Unit	2023	2024	2025
Voluntary turnover rate[3)]		%	1.8	2.1	2.1
Gender	Male	%	2.3	2.4	2.9
	Female	%	1.3	1.8	1.4
Position	Executive	%	0.7	0.4	0.8
	Manager to General Manager	%	1.5	1.8	2.2
	Under Assistant Manager	%	2.2	2.4	2.0
Age	Under 30 years old	%	4.3	3.8	3.5
	30s-40s	%	1.9	2.3	2.2
	Over 50 years old	%	0.9	1.1	1.4

* To enhance comparability, calculation standards for employee data of each subsidiary were unified, and historical data were recalculated.

1) · Turnover: Includes all type of retirement under Article 2, Sub-paragraph 2 of the Employment Insurance Act (regular retirement, disciplinary dismissal, and contract (term) expiration). Excludes appointment of executives, change in the form of employment (fixed-term contract ↔ permanent), and subsidiary transfer.
· Voluntary turnover: Wanted to leave the company (excluding voluntary retirement, regular retirement, contract (term) expiration, laid off etc.)
· Calculation target: Executives (excluding non-executive director), permanent employees, fixed-term contract workers (including professional and technical position). Excluding short-term workers (part-timers)

2) Calculation method: No. of turnover personnel / Total No. of employees

3) Calculation method: No. of voluntary turnover personnel / Total No. of employees

Years of Continuous Service

Indicator	Unit	2023	2024	2025
Average for all employees	Years	16.1	16.2	16.2
Average for male employees	Years	17.7	17.5	17.2
Average for female employees	Years	14.6	15.0	15.4

* To enhance comparability, calculation standards for employee data of each subsidiary were unified, and historical data were recalculated.
· Permanent employees (general and indefinite-term contract workers) only, excluding fixed-term contract workers based on employment terms
· Calculation based on the initial hire date within KB Financial Group for employees involved in personnel exchange (transfer/return)

Human Resources Management

Talent Development

• Employee Training & Expenses

Indicator		Unit	2023	2024	2025
Average training expense per employee		KRW 10,000	121.9	120.2	125.1
Average training hours per employee		Hours	104.3	101.2	99.1
Gender[1]	Male	Hours	89.8	92.4	91.1
	Female	Hours	118.4	109.4	106.1
Age[1]	Under 30 years old	Hours	128.5	151.2	216.1
	30s-40s	Hours	110.7	108.6	103.1
	Over 50 years old	Hours	84.8	71.5	57.9
Position[1]	Executive	Hours	41.7	31.4	41.5
	Manager to General Manager	Hours	96.7	99.6	89.6
	Under Assistant Manager[2]	Hours	113.3	104.4	110.1

* To enhance comparability, calculation standards for employee data of each subsidiary were unified, and historical data were recalculated.
1) Average training hours per person
2) Including employees on peak wage system

• Customized Training by Position

Management

Program	Participants	Content	No. of Completions	Subsidiary
Leadership training programs for management	Group CEO candidates	Strengthen leadership and CEO skills, including providing expert advice per area	9 persons	KB Financial Group (common)
	Incumbent executives	Foster subsidiary CEOs through expert forums and external university-affiliated executive programs	12 persons	
	New executives	Conduct group training and coaching based on leadership diagnosis results, and provide compliance/risk education	65 persons	
	Prospective executives	Special lectures on MBA and business insight, leadership skill diagnosis, etc.	157 persons	
	All executives of the Group	Training to strengthen the business area capabilities of the Group management, including AI and financial accounting	318 persons	

Management Positions

Program	Participants	Content	No. of Completions	Subsidiary
Value-up training	Newly appointed General Manger	Provide support to help employees understand their new roles as a leader and adapt to the roles at an early stage	169 persons	KB Kookmin Bank
	Preliminary branch managers	Develop organizational management and leadership capabilities that are needed to perform roles as branch managers	1,288 persons	
	Promotion candidates	Develop organizational management and leadership skills needed to perform second-highest-level positions		
	New appointment course	A mandatory course for each position to establish and support role changes associated with promotion	924 persons	
Jump-up training	Regional Head Office	Set the right leadership direction and strengthening field communication.	613 persons	
	General Managers			
	Department heads			

New Hires

Program	Content	No. of Completions	Subsidiary
Onboarding program for new hires.	A program to understand Group's core values and strengthen cohesion and foster a collaborative work atmosphere.	202 persons	KB Financial Group (common)
	A program restructured to provide work-related and emotional integration support for early adaptation to the organization.	232 persons	KB Kookmin Bank

Human Resources Management

Talent Development

• Customized Training by Job Function

Job Competency Programs

Program	Content	No. of Completions	Subsidiary
ACE Academy	Strengthening worker expertise in core businesses, including IB, capital markets, risk, DT planning, and DT development	· Bank: 3,476 persons (cumulative 34,160 since launch in 2018) · Non-bank: 46 persons	KB Financial Group (common)
Accounting Talent Development Program	Strengthening practical accounting skills	56 persons	KB Financial Group (common)
RM Fast-up	Training on RM foundational knowledge including financial analysis and credit review, and customer development marketing methods	53 persons	KB Kookmin Bank
RM-PB Joint Cross-Over Training	Strengthening RM-PB collaboration capabilities and networks	52 persons	KB Kookmin Bank
Pension Master	Strengthening competitiveness in pension asset management through the development of specialized pension personnel	95 persons	KB Securities
Pre-PB Asset Management Course	Strengthening prospective PB capabilities through continuous learning management	27 persons	KB Securities

Global Talent Development

Program	Content	No. of Completions	Subsidiary
Overseas Assignee Language Assessment	Strengthening language capabilities of overseas assignees to enhance their performance	106 persons	KB Kookmin Bank
Course for Prospective Overseas Branch Appointees	Conducting training on role understanding and overall global management for prospective overseas branch appointees	23 persons	KB Kookmin Bank
Core Competency Transfer Program for Local Employees at Overseas Branches	Job training for local employees in Indonesia and Cambodia	16 persons	KB Kookmin Bank
Global Talent Pool Course	Securing a global talent pool with specialized expertise	12 persons	KB Securities

Digital Talent Development

Program	Content	No. of Completions	Subsidiary
KB Digital Competency Diagnosis Program	Strengthening technical capabilities of workers through training on major digital/IT subjects and competency assessments	166 persons	KB Financial Group (common)
KB Data Analysis Academy	Nurturing financial big data experts and establishing an industry-academia cooperation network	26 persons	KB Financial Group (common)
AI Literacy Cyber Training	Supporting knowledge and skills training related to generative AI trends	2,454 persons	KB Kookmin Bank
Non-Degree Expert Development Courses at External Institutions	SNU-KBI AI-based Data Science Expert Development Course, Financial Platform Operations Expert Development Course, Digital Finance Practice Expert Course (AIDP)	22 persons	KB Kookmin Bank

• Support Program for Self-Directed Learning

Program	Content	Subsidiary
KB STARDIUM	· Providing learners with up-to-date content in various areas including digital, AI, management, leadership, and corporate culture · Enhancing learning effectiveness through a live lecture function that enables employees to directly produce content and engage in real-time communication	KB Financial Group (common)
KB Star Run	· Operating a multi-cloud-based training platform · Evaluating training effectiveness using four indices: participation level, satisfaction level, strengthened competency, and cost effectiveness · Promoting active participation in learning through customized coaching and feedback	KB Kookmin Bank
Self & Social Learning (SSL)	· An unstructured learning program that enables individual employees to participate freely in the learning process, and that includes self-learning and group learning	KB Kookmin Bank
HRD Cloud	· Providing short video content in various fields in a PC/mobile environment · Recommending optimal content based on user learning experience · Providing 2,783 new contents, with an average of 1,800 learners accessing daily	KB Kookmin Bank

Human Resources Management

Talent Development

Support Program for Training at External Institutions

Program	Content	No. of Completions	Subsidiary
KB Aalto University EMBA Course	A KB-specialized training course nurturing global talent through learning in overall management and specialized financial knowledge	27 persons	KB Financial Group (common)
Connection with Major University MBA Programs	Nurturing talents in business management and AI in connection with MBA programs at major universities, including KAIST, Seoul National University, Yonsei University, Korea University, Sungkyunkwan University, and Soongsil University	3 persons (excludes the 21 currently enrolled as of 2025)	KB Kookmin Bank
Yonsei University Pre-MBA	Training in core MBA areas including marketing, management, finance, accounting, and ODI	15 persons	KB Insurance

Support for Certification Acquisition

Eligible Participants and Method	Key Supported Certifications
Job-specific group training and online lectures provided for all employees	Project Management Professional (PMP), ADsP, SQLD, Big Data Analytics Engineer, etc.

Evaluation of Training's Effectiveness

Category	Content	Key Performance
Certification Acquisition Support	Project Management Professional (PMP)	· A total of 52 certifications acquired after training participation
	Associate Data Analyst Semi-Professional (ADsP) SQL Developer (SQLD)	· A total of 299 certifications acquired after training participation
	Weekend intensive training for major certification exams	· Supported certifications (KB Kookmin Bank): A total of 12 types (including Credit Analyst, Foreign Exchange Specialist II, etc.) · A total of 1,606 certifications acquired by 1,242 participants after training participation
Digital Talent Development	Digital talent development programs: 2,646 participants (increase of 558 compared to prior year)	· AUs of major financial platforms (KB Star Banking, KB Pay, M-able): 25.26 million (an increase of 9.3%, compared to prior year) · Non-face-to-face product sales performance: Increase of 36% compared to prior year · Proportion of new product sign-ups through digital channels: 72% (increase of 7%p compared to prior year)

Performance assessment and compensation

Performance Evaluation System

KB Financial Group's Performance assessment is carried out for all employees, including permanent and fixed-term contract workers, and the results are used for compensation and bonus payment as well as promotion, job assignment, training, and competency development. KB Financial Group has no difference in pay between male and female employees. Please refer to page 50 of this report for details on equal pay.

Individual assessment (conducted biannually)	Performance assessment	· Evaluate the level of achievement compared to the target that is based on management by objective (MBO) · Set a "team-level performance goal" per employee and reflect results in the individual assessment according to the
	Capacity assessment	· Evaluate the level of key capabilities of the individual in relation to performing position-relevant tasks, including teamwork, innovation and expertise, and customer management skills
Multifaceted assessment (conducted annually)	Bottom-up leadership assessment	· Multifaceted evaluation aimed at assessing the capacity of Managers
	Peer review	· Multifaceted evaluation to assess and enhance teamwork and communication skills
	Human resource survey	· Identify each individual's characteristics and competencies as well as grievance
Agile performance management		· Operate an interview/coaching process between the appraiser and the appraisee to reflect regular coaching and feedback in work execution activity details

Employee Stock Ownership Plan (ESOP) System

Support Area	Details
Expansion of Free Support	· Introduced a free support system at 6 subsidiaries (KB Securities, KB Life Insurance, KB Capital, KB Investment, KB Data Systems, KB Fund Partners) · Increased the free support amount at KB Kookmin Card and KB Insurance (KRW 500,000 → KRW 1,000,000)
Support for Asset Building	· Increased the acquisition fund loan limit (KRW 10 million → KRW 20 million) · Approximately 6,450 association members participated, from across 3 subsidiaries (holding company, bank, card), with total expected returns of KRW 130 billion
Reduction of Financial Costs	· Lowered the loan spread rate (1.25% → 1.13%) and stock purchase fee (9bp → 4bp) · Generated a financial cost savings of more than KRW 400 million annually
System Improvement	· Established a same-day dividend payment system, and agreed on multi-subsidiary deposit coordination within a single day · Increased convenience of the withdrawal process for association members, and increased dividend benefits, a first for a listed company

Human Resources Management

Work Environment

Status of work-life balance systems

System			Details
Childbirth	Maternity leave		· Support 6 months of paid leave before/after childbirth
Childbirth	Spouse maternity leave		· Provide up to 20 days of paid leave
Childbirth	Parental leave		· Guarantee 1 year of paid parental leave[1] per child equally for male and female employees · Expand support beyond the legal eligibility scope for major subsidiaries – Persons subject to parental leave at KB Kookmin Card: Expanded to include employees with children aged 12 or under, or up to 6th grade in elementary school * Children aged 8 or under, or up to 2nd grade in elementary school according to the "Equal Employment Opportunity and Work-Family Balance Assistance Act"
Childbirth	Conditional rehire system for employees who resigned after parental leave[2]		· Rehire employees who have used all parental leaves as experienced workers after 3 years
Childcare, family care	Reduced work hours	Pregnancy	· Employees who have registered their pregnancy are allowed to work reduced hours within 2 hours a day
Childcare, family care	Reduced work hours	Childcare	· Employees who are eligible for parental leave are allowed to work either 4 hours and 30 minutes or 6 hours a day
Childcare, family care	Reduced work hours	Entry into elementary school	· Employees who have children entering elementary school are allowed to start work at 10 a.m. or leave work at 5 p.m. during March for one month
Childcare, family care	Reduced work hours	Family care, etc.	· Working 4 hours a day is allowed for purposes such as family care, health recovery, and retirement preparation
Childcare, family care	Childcare expenses and subsidy support		· Support educational expenses for preschool children to attend kindergarten, educational institute, etc. and school expenses for children · Provide a subsidy to pay for living expenses to employees with a disabled child
Childcare, family care	Operation of workplace childcare centers		· Operate workplace childcare centers (KB Kookmin Bank, KB Insurance, KB Kookmin Card, etc.) · Jointly operate and support operating through an outsourcing contract with the Korea Financial Investment Association and local childcare centers
Childcare, family care	Operation of breastfeeding rooms		· Operate breast-feeding rooms (KB Financial Group Inc., KB Kookmin Bank, KB Life Insurance, KB Investment, etc.)
Childcare, family care	Family care leave		· Support up to 10 days of paid leave for reasons such as a family member's illness or childcare
Childcare, family care	Leave of absence for family care		· Provide up to 1 year of support for reasons such as a family member's illness, accident, or old age
Childcare, family care	Leave of absence and paid leave for fertility treatment		· Offer paid leave of absence (up to 1 year) and paid leave (3 to 5 days per year) for treatment purposes such as artificial insemination or in vitro fertilization

1) Employees can use parental leave, including maternity leave before and after childbirth as well as infertility treatment leave, for a total of 2 years (2 years and 6 months for premature babies or children with disabilities, 1 year and 6 months for the second and subsequent children in case of multiple births, and 1 year and 6 months for male employees).
2) Became the first in the industry to adopt the conditional rehire system for employees who resigned after parental leave in December 2023. The same job function and salary class as before retirement are applied when rehired.

Flexible Working System

System	Details
PC-OFF System	PCs turn off after 6 p.m., to comply with the 52-hour workweek system
Selective working hours	Adjust working hours autonomously within the scope of 1-month working hour limits
Work from home	Perform part or all of working hours at home or other designated locations
Flexible working hours	Operate flexible working hours for departments with peak work periods
Flexible Leave and Substitute Holiday Systems	Operate the half-day (4 hours) leave and half-half day (2 hours) leave at the Group level and allow substitution of regular workdays for specific holidays when employees work on those holidays
Early Leaving Policy	1-hour reduction in working hours every Friday * Implemented since March 2026 (KB Kookmin Bank)
Fair Wages and Compensation	Pay the minimum wage stipulated in national laws. Overtime pay is ensured for hours worked beyond regular working hours for worker's life stability

Family-friendly Company Certification[1]

Certification Name	Issuing Authority	Subsidiary
Family-friendly Company Certification	Ministry of Gender Equality and Family	KB Kookmin Bank, KB Securities, KB Kookmin Card, KB Life Insurance, KB Asset Management, KB Capital, KB Savings Bank, KB Data Systems

1) A certification system that grants certification through evaluation to companies and public institutions exemplarily operating family-friendly systems (such as childbirth and child-rearing support, flexible work arrangements, and fostering a family-friendly workplace culture)

Status of Family-friendly Company Certification

Human Resources Management

Working Environment

Support Program for Health Management

Program	Details
Group Accident Insurance Enrollment and Medical Expense Support	· Provides group accident insurance and medical expense support to prepare for accidents and illness · Through the "O-Care" healthcare platform, points worth KRW 200,000 per employee are provided for health management services or product purchases
Health Checkups	· Supporting annual health checkups for employees and their families
Psychological Checkups	· "KB Hearim" provides connections to and support for psychological counseling centers/hospitals · Providing opportunities for employee mental health management through assessment of job stress factors/symptoms and provision of individual reports (conducted before the health checkup reservation, once a year), and supporting follow-up programs for employees identified as at-risk · Supporting non-face-to-face programs such as mental health campaigns and healing classes
Health Care Programs	· Operating the Health Strategy Center, infirmary, and fitness center · Held an in-house walking challenge for employees
Psychological Counseling Programs	· Includes an in-house psychological counseling center, with referrals to medical institutions and cost support as needed, and content to promote mental stability · Grievance handling center for customer-facing employees · Supporting non-face-to-face programs such as mental health campaigns and healing classes

Support Program for Retirees

Details	Subsidiary
· Life Design Program: A program to promote post-retirement life planning and enhance vocational capabilities	KB Financial Group (common)
· Providing re-employment support services ("Life Design II," "Career Change School II") to employees nearing mandatory retirement age and voluntary retirees · Supporting work focus improvement and future planning for employees aged 50 and older · "Life Planning Training" course offered to employees subject to the wage peak system	KB Kookmin Bank
· Supporting re-employment support service training costs for employees who opt in among those subject to mandatory retirement or voluntary retirement · Providing life planning/career planning education for employees aged no less than 50	KB Securities
· Establishing a career development roadmap for middle-aged employees, and providing a life planning program by age and life stage ("Add Happiness I (50)," "Add Happiness II (54)") · Providing re-employment support services and career development coaching programs for retired (planned) employees	KB Insurance
· Rehiring employees more than 1 year past voluntary or special retirement as contract employees for specific job functions	KB Kookmin Card
· Supporting tuition costs for retired employees (retired by mutual agreement) to support their re-employment	KB Life Insurance
· Providing life planning and career planning education for current employees age 50 and above	KB Asset Management

Support Program for Long-Term Employees

Program	Details	Subsidiary
Reward Leave and Reward Fund Payment	· Providing reward leave and reward payment based on years of continuous service to employees with 10 or more years of service	KB Financial Group (common)
Self-Development Leave Program	· Providing up to 2 years of paid leave for employees with 10 or more years of service purely for self-development purposes, such as obtaining a master's degree, and for mental and physical recharge	KB Kookmin Bank, KB Kookmin Card

Childcare Support Performance

Indicator		Unit	2023	2024	2025
Employees who used parental leave[1]	Total	Persons	234	219	240
	Male	Persons	25	25	35
	Female	Persons	209	194	205
Parental leave usage rate[2]	Male	%	10.1	10.0	11.8
	Female	%	90.9	89.8	94.5
Employees who returned to work after parental leave	Total	Persons	470	439	454
	Male	Persons	85	110	126
	Female	Persons	385	329	328
Employees retained for 12 months after returning to work following parental leave[3]	Total	Persons	390	447	423
	Male	Persons	50	75	109
	Female	Persons	340	372	314
Retention rate of employees who returned to work after parental leave[4]	Male	%	73.5	88.2	95.6
	Female	%	81.9	96.6	95.2
Employees who took spouse maternity leave[5]	Male	Persons	247	260	296
Employees using the reduction of working hours for period of Childcare		Persons	97	112	104
Employees who took family care leave		Persons	1,498	1,462	1,594
Employees who took family care leave of absence		Persons	73	81	82

* To enhance comparability, calculation standards for employee data have been unified across all affiliates, and historical data has been recalculated accordingly.
1) Employees who used parental leave for at least one day in the relevant year
2) Calculation method: No. of employees who used parental leave within one year after childbirth during the year / No. of employees with children under one year of age from the date of birth during the year
3) Employees who returned to work from parental leave in the previous year and reached 12 months of continuous service during the relevant year
4) Calculation method: No. of employees retained for 12 months after returning to work following parental leave / No. of employees who returned from parental leave in the previous year
5) Number of male employees who used maternity leave within the relevant year

Human Resources Management

Diversity

• Strategy and Target

KB Diversity 2027 Roadmap

Promoting social class and gender diversity by 2027 with the goal of KB's sustainable growth			
Aspiration	Embrace diverse socio-economic backgrounds	Realize gender equality	
Sector	Hiring Diversity	Gender Diversity	Competency Diversity
Operational direction	Expand recruitment opportunities to embrace diverse social classes	Eliminate "glass ceilings" (promotion structure) & "glass walls" (job opportunity) and offer fair opportunities to both genders	
STEP1 ~2023 Establish a foundation and create culture	Internalizing the need for diversity hiring and raising awareness	Improving perceptions of gender equality within the organization and expanding culture	Raising understanding of diversity in job competency
STEP2 ~2025 Realize and expand advancement	Introducing and expanding diversity hiring programs	Fostering female talent programs and strengthening promotion support	Strengthening job professionalism and advancing the education system
STEP3 ~2027 Realize KB diversity	Realizing the diversity hiring of 15%	Fostering female leaders to be 20% of total	Fostering female key experts to be 30% of total

Target for diversity hiring

Indicator	Unit	2027 target
Hiring diversity[1]	%	15

1) · Based on the major subsidiaries that make up 91.5% of the entire Group's members (KB Kookmin Bank, KB Securities, KB Insurance, KB Kookmin Card, KB Life Insurance)
· Targets: veterans, persons with disabilities, global families, North Korean defectors, and basic livelihood security recipients

Target for gender diversity

Indicator	Unit	2027 target
Female executives	%	20
Female general manager	%	20
HQ female team leaders	%	30
HQ female team members	%	40

* Based on the major subsidiaries that make up 91.5% of the entire Group's members (KB Kookmin Bank, KB Securities, KB Insurance, KB Kookmin Card, KB Life Insurance)

Target for competency diversity[1]

Indicator	Unit	2027 target
Female leaders in revenue-generating departments (Corporate finance-related)	%	30
Female members in revenue-generating departments (Corporate finance-related)	%	50

1) Based on KB Kookmin Bank

Human Resources Management

Diversity

Employment Program for the Disabled

Details	Subsidiary
· Expanding the hiring of part-time workers with disabilities at headquarters and providing customized training in collaboration with the "Consulting Center for Korea Employment Agency for Persons with Disabilities"	KB Kookmin Bank
· Contributing to job creation for persons with disabilities through equity investment in "Bravo Beaver," a standard workplace for persons with disabilities · Purchasing products manufactured by Bravo Beaver every month, donating them to welfare facilities, and using them as in-house	KB Kookmin Bank, KB Securities, KB Asset Management, KB Capital
· Conducting the "Seomseomoksu" project in collaboration with the Korea Employment Agency for Persons with Disabilities, Korail, and corporate partners to hire persons with disabilities to provide free nail care services to train passengers using idle space within stations	KB Securities
· Building a cooperative network with the Korea Employment Agency for Persons with Disabilities to hire persons with disabilities for clerical support roles across business units nationwide · Indirectly employing persons with disabilities by partnering with a certified standard workplace company for persons with disabilities to operate the in-house café	KB Insurance
· Contributing to job creation for persons with disabilities by employing severely visually impaired individuals as "Health Keepers" · Providing massage services to customer center employees and seniors using welfare centers	KB Securities, KB Life Insurance

Female talent competency-building Programs

Program	Content	No. of Completions	Subsidiary
KB WE STAR mentoring	· Secure balanced competencies of new female general manager at all subsidiaries and support the establishment of good role models	97 persons	KB Financial Group (common)
KB WE (Women of Excellence)	· Strengthen female talents' capabilities through group coaching/individual tasks for female heads of regional head office/general manager	22 persons	KB Kookmin Bank
KB-Ewha Leadership Forum	· Women-specialized program of Ewha Womans University to improve female leaders' leadership	31 persons	KB Securities
Course for prospective female leaders	· Strengthen the leadership of middle managers and communication with millennials and Generation Z	30 persons	
Course for highly competent junior female employees	· Self-leadership improvement, personal relations, work management method, etc.	17 persons	
KB WE Story Conference	· Conference for career growth and networking in celebration of International Women's Day	80 persons	KB Insurance
KB Dream Campus	· Internal college for women that promotes growth and change into preliminary female leaders	30 persons	
KB WE Campus	· Re-examine individual leadership model and share experiences to nurture next-generation leaders	19 persons	
WE(Women of Excellence) Class	· Provide a role model through special lectures by female leaders with professional capabilities	242 persons	KB Kookmin Card
SOB(Soft On-Boarding)	· course for early adaptation by returning employees	4 persons	
Women In Innovation(WIN) Saturday Matinee	· Coaching and motivation for self-understanding and performance improvement	3 persons	KB Life Insurance
Next-generation Female Leader Conference	· Communication with corporate female leaders in Korea and abroad and Group mentoring	20 persons	

Human Resources Management

Diversity

Vulnerable groups hiring rate

Indicator	Unit	2023	2024	2025
Vulnerable groups hiring rate[1]	%	13.0	8.9	8.5

1) · Based on the major subsidiaries that make up 91.5% of the entire Group's members (KB Kookmin Bank, KB Securities, KB Insurance, KB Kookmin Card, KB Life Insurance)
· Targets: veterans, persons with disabilities, global families, North Korean defectors, and basic livelihood security recipients

Veterans, Persons with disabilities employee status

Indicator		Unit	2023	2024	2025
Veterans[1]	Total	Persons	1,111	1,043	964
	Male	Persons	639	579	523
	Female	Persons	472	464	441
Persons with disabilities[2]		Persons	395	398	468

1) Veterans: Employees hired through the screening process that provides preferential benefits to veterans; the figures herein are the number of those in service as of the end of each year
2) Persons with disabilities: Based on a report on the employment status of persons with disabilities at the end of the year pursuant to the Act On The Employment Promotion And Vocational Rehabilitation Of Persons With Disabilities

Female Talent Employee status

Indicator	Unit	2023	2024	2025
Executive[1]	%	9.2	10.9	13.9
Female general manager[1]	%	18.9	22.2	23.9
HQ female team leaders[1]	%	18.4	20.6	22.4
HQ female team members[1]	%	47.1	47.6	48.2
Female leaders in revenue-generating departments (Corporate finance-related)[2]	%	19.1	23.3	28.4
Female members in revenue-generating departments (Corporate finance-related)[2]	%	56.3	59.8	63.6
All management positions (Manager to Executive)[3]	%	36.4	38.3	40.1
Junior management positions (Manager and Senior Manager)[3]	%	41.0	43.0	44.6
STEM-related positions[4]	%	32.4	33.1	33.1

1) Based on KB Kookmin Bank, KB Securities, KB Insurance, KB Kookmin Card, KB Life Insurance
2) Based on KB Kookmin Bank
3) To enhance comparability, calculation standards for employee data of each subsidiaries were unified, and historical data were recalculated, Based on KB Financial Group
4) Based on KB Financial Group

Professional Position Status[1]

Indicator			Unit	2023	2024	2025
Gender	Total		Persons	6,264	6,005	5,752
	Male		Persons	2,753	2,612	2,485
	Female		Persons	3,511	3,393	3,267
Position	Executive	Total	Persons	20	30	34
		Male	Persons	17	26	29
		Female	Persons	3	4	5
	Manager to General Manager	Total	Persons	4,565	4,474	4,352
		Male	Persons	2,102	2,032	1,951
		Female	Persons	2,463	2,442	2,401
	Under Assistant Manager[2]	Total	Persons	1,679	1,501	1,366
		Male	Persons	634	554	508
		Female	Persons	1,045	947	858

* To enhance comparability, calculation standards for employee data of each subsidiaries were unified, and historical data were recalculated.
1) Scope: CFA, Tax Accountant, AICPA, CPA, Lawyer, CFP, AFPK, PSA, ASA, Actuary, Patent Attorney, Insurance Adjuster

Equal Pay Analysis[1]

Indicator		Unit	Female	Male	Ratio of female to male
Executive	Base salary	KRW million	167	167	100%
	Base salary + other cash incentives	KRW million	462	462	100%
Management positions	Base salary	KRW million	104	104	100%
	Base salary + other cash incentives	KRW million	140	140	100%
Non-management positions	Base salary	KRW million	70	70	100%

1) · Based on KB Financial Group Inc.
· There is no difference in pay between male and female employees
· Calculation method: Average of each grade/level with majority

Human Rights Management

Management System

Medium- to Long-Term Strategy

	Short-Term (-2025)	Medium-Term (2026-2029)	Long-Term (2030-)
Strategy	Strengthening the Human Rights Management System	Expanding the Human Rights Management System	Fully Establishing a Culture of Human Rights Management
Initiatives	Advancing the human rights due diligence process	Expanding areas of human rights risk management Spreading awareness of human rights management among employees	Embedding a culture of respecting human rights in work processes
Target 1> Advancing the Human Rights Management System	· Regularize the annual human rights management status review · Publish the human rights management status review report - Include the report in the Sustainability Report · Regularly monitor the grievance handling process, and maintain a 100% completion rate (number of closed grievances / number of received grievances × 100)	· Introduce third-party verification of the human rights management status review · Maintain regular monitoring of the grievance handling process and a 100% completion rate	· Expand the scope of third-party verification of the human rights management status review - All major subsidiaries (Number of subsidiaries with completed verification / Total number of Group subsidiaries × 100 = 50%) · Maintain regular monitoring of the grievance handling process and a 100% completion rate
Target 2> Strengthening the Effectiveness of Human Rights Impact Assessment	· Enhance the substance of human rights impact assessments - Expand participation rates of employees and suppliers · Improve the implementation of human rights risk mitigation measures - Achieve an 80% mitigation measure implementation rate - Maintain a 100% completion rate for human rights-related grievance handling	· Expand internal stakeholder assessment - Subsidiaries' affiliated companies and major overseas business sites · Strengthen linkage with business areas - Achieve an 80% or higher reflection rate of improvement tasks in management plans	· Expand external stakeholder assessment: local communities and customers · Manage human rights risk in connection with business areas - Introduce advance review of human rights risk when developing new products and services
Target 3> Spreading a Culture of Respect for Human Rights	· Plan and introduce human rights training programs · Establish financial industry-customized human rights training programs in addition to legally mandated training	· Regularize human rights training programs and expand their frequency - Conduct customized training programs at least once a year - Achieve a 95% or higher employee training completion rate	· Establish an employee human rights awareness diagnosis program - Regularize the diagnosis program on an annual basis and achieve a 90% or higher employee participation rate

Human Rights Policy

In 2016, KB Financial Group declared that it would implement human rights management to protect and promote the human rights of all stakeholders, including customers, employees, shareholders and investors, suppliers, and local communities, and disclosed the human rights policy. In 2021, we joined the United Nations Global Compact (UNGC), and have since supported its ten principles relating to human rights, labor, environment, and anti-corruption. Our human rights policy reflects major international standards and domestic and international laws, including the Universal Declaration of Human Rights, the UN Guiding Principles on Business and Human Rights, and the ILO Constitution.

KB Financial Group Human Rights Policy

Human Rights Risk Management Process

Process	Details	
Establishment and Declaration of Human Rights Policy	· Establish policies based on domestic and international human rights standards · Disclose to stakeholders	
Implementation of Human Rights Management	· Designate responsible personnel within the organization and implementing internal policies · Operate awareness enhancement programs	
Identification of Human Rights Risks	Conducting human rights impact assessments	· Identify key human rights risks by stakeholder · Assess potential impact levels
Support for Risk Mitigation	· Review the risk mitigation process · Implement improvements and remedial actions	
Monitoring of Results	· Monitor the implementation of mitigation measures · Strengthen the risk management process based on results	
Disclosure of Human Rights Management Implementation Status	· Disclose implementation results and management status	

Human Rights Impact Assessment Process

Process	Details
1. Plan Establishment	· Scope of Human Rights Risk: Includes all of the Group's stakeholders, including all domestic business sites and operating activities, and the value chain (suppliers)
	· Defining Human Rights Management Areas: Establishment of the human rights management system, non-discrimination in employment, prohibition of forced labor, prohibition of child labor, freedom of association and collective bargaining, responsible supplier management, protection of consumer human rights, assurance of industrial safety, guarantee of environmental rights, and protection of basic human rights in the workplace
	· Selecting Stakeholder Groups: Employees, suppliers, customers, local communities * Includes potentially vulnerable groups such as workers engaging in emotional labor (supplier workers), women, children, migrant workers, and local community residents (indigenous people)
2. Assessment Implementation	· Target: Domestic business sites of KB Financial Group · Period: From the end of each reporting period to early in the following year (conducted in December 2025 for the current period)
	· Assessment Method: Conduct a survey targeting major stakeholders and operate report channels
	· Calculation of Results: Evaluate severity and likelihood of occurrence for each human rights management area on a 3-point scale, and select key human rights management areas based on the priority of risk levels, considering both factors comprehensively
3. Key Task Implementation	· Identify vulnerable business sites within key human rights management areas · Carry out improvement tasks through inter-departmental collaboration
4. Result Reporting	· Report the results of the human rights impact assessment and the implementation results of key tasks

Human Rights Management

Human rights impact assessment results & Risk Identification

• Human rights management areas-Severity

Areas	Unit	Positive	Neutral	Negative
Responsible supplier management	%	75.6	18.6	5.8
Protection of consumer's human rights	%	80.4	15.3	4.3
Guarantee of environmental rights	%	82.1	15.8	2.1
Protection of basic human rights in the workplace	%	85.8	11.8	2.4
Assurance of industrial safety	%	88.2	10.2	1.6
Prohibition of child labor	%	88.6	9.7	1.7
Prohibition of forced labor	%	88.9	9.3	1.8
Establishment of human rights management system	%	90.7	8	1.3
Non-discrimination in employment	%	93.2	5.8	1.0
Freedom of association and collective bargaining	%	97.3	2.2	0.5
Total	%	86.3	11.3	2.4

• Human rights management areas-Probability

What do you think are the human rights areas where violations are most frequent or likely to occur?

Areas	Unit	Ratio
Protection of basic human rights in the workplace	%	30.8
Non-discrimination in employment	%	16.9
Establishment of human rights management system	%	8.6
Prohibition of forced labor	%	6.7
Freedom of association and collective bargaining	%	4.8
Protection of consumer's human rights	%	4.4
Responsible supplier management	%	3.9
Assurance of industrial safety	%	2.2
Prohibition of child labor	%	1.2
Guarantee of environmental rights	%	0.7
None	%	19.8

• Vulnerable targets of human rights risk

Which group do you think experiences the most frequent human rights violations or is most likely to experience them?

Areas	Unit	Ratio
New hires (new or experienced)	%	16.0
Non-regular workers	%	12.7
Customer service employees	%	12.4
Employees with 3 to 15 years of service in the company	%	9.8
Female Employees	%	9.6
Employees of suppliers	%	5.7
Employees with over 15 years of service in the company	%	5.6
Employees with disabilities	%	4.1
Employees who are pregnant or raising infants/young children	%	3.5
Male employees	%	3.0
Foreign employees	%	1.4
None	%	16.2

• Key management areas and improvement tasks

Major human rights management areas	Human rights risk	Improvement tasks
Protection of basic human rights in the Workplace	Workplace bullying and Sexual Harassment	· Improve the grievance-handling process and system · Expand human rights training and the human rights-friendly organizational culture
	Violation of the rights of pregnant employees	· Implement protective measures for pregnant employees
Nondiscrimination In employment	Career-interrupted Female employees	· Provide retraining and work return programs · Change relevant systems following the amendment to 3 laws for supporting childcare
	Discrimination in hiring against specific groups	· Perform competency-centered evaluations and raise fairness
Freedom of association and collective Bargaining	Noncompliance with labor-management agreements	· Strengthen regular communication between labor and management

Human Rights Risk Mitigation Measures

Mitigation measures and results

KB Financial Group identified human rights risks in key human rights management areas derived from the human rights impact assessment and implemented mitigation measures accordingly.

Major human rights management areas	Mitigation measures	Implementation Results
Protection of basic human rights in the workplace	Designate in-house grievance counselors (workplace sexual harassment and non-sexual harassment) Provide regular training on the prohibition of workplace sexual harassment and bullying (KB Kookmin Bank) Reduce PC-OFF time and set system restrictions on overtime work registration for pregnant employees (KB Kookmin Bank)	· 5.5% reduction in the number of cases of employee grievances received · Achieved the employee engagement[1] target for 2025 (Target: 80 points, Result: 81.3 points)
Non-Discrimination in Employment	Operate the "returnee program" to support work adaptation for employees returning from parental leave (KB Kookmin Bank) Expand operation of the spouse maternity leave, parental leave, reduced work hours for pregnant employees, and break for fertility treatment Expand subsidiaries that implement blind hiring	· Ratio of women's wage against men's wage: 100% · Increasing retention rate of employees who returned to work after parental leave (2024: 73.6% → 2025: 90.2%)
Freedom of Association and collective bargaining	Regularly operate labor-management communication channels and implement periodic/ad-hoc communication between the CEO and labor union chairman Operate joint labor-management activity, 'Harmony Painted Together by Labor and Management' (KB Kookmin Card) Activation of internal networking programs with employees from other departments	· Introduction of an early leaving policy through labor-management agreement (KB Kookmin Bank) · Expansion of dental subsidy and introduction of welfare points through labor-management agreement (KB Securities)

* Full-coverage assessment conducted; risks identified in 15.8% of assessed own operations and 19.4% of assessed suppliers; mitigation actions implemented where risks were identified. Group-wide mitigation plans established and actions implemented across 12 sites.

1) Employee engagement evaluation: 100% of the employees participate in an employee engagement evaluation every year that is based on factors we deem to have a high correlation with employee engagement, such as job satisfaction level, sense of purpose towards work, and sense of happiness and stress from work life

Prevention of Workplace Sexual Harassment, Bullying, and Discrimination

KB Financial Group has enacted the "Statement on the Prevention of Workplace Sexual Harassment, Non-Sexual Harassment, and Discrimination" and operates various report channels. In addition, to prevent discrimination and harassment in advance, training on prevention of workplace harassment and compulsory training on sexual harassment prevention are provided at least once a year for all employees.

Statement on the Prevention of Workplace Sexual Harassment, Non-Sexual Harassment, and Discrimination

Risk Prevention and Remedy System

Grievance handling process

Receipt of complaints and grievances	→	Investigation conducted	→	Disciplinary actions and other measures	→	Notification of results to the whistleblower
Grievance Handling Center bulletin board, telephone, email		Separate the employee who made the report, check factual relations		Grievance Handling Committee		Within 10 days of receiving the report

Whistleblowing System

Indicator	Unit	2023	2024	2025
Number of discrimination and harassment cases received	Cases	13	11	20
Number of discrimination and harassment cases resolved	Cases	13	11	20
Rate of completion	%	100	100	100

Human Rights Management Training

Indicator	Unit	2023	2024	2025
Total hours of training[1]	Hours	88,793	67,164	57,414

1) Training on workplace sexual harassment prevention, workplace bullying prevention, and disability awareness improvement

Human Rights Management

Stakeholder Communication

• Communication for each stakeholder

Stakeholder	Key Monitoring Issues by Channel	Performance of major communication channels	Subsidiary
Employees	Protection of basic human rights in the workplace	Labor-management communication channel (Labor-Management Council, Labor-Management Meeting): 4 times	KB Financial Group (common)
		Grievance handling system : 98 cases received and handled, Rate of completion 100%	
		Employee engagement assessment: 81.3 point	
	Establishment of human rights management system	Human rights survey: Conducted in Dec. 2025	
Suppliers	Responsible supplier management	IT supplier meeting: 2 times	KB Securities
		Meeting with receipt/audit companies: 12 times Meeting with field investigation companies: 2 times	KB Insurance
	Assurance of industrial safety	Regular operation of Safety and Health Council: 12 times	KB Kookmin Card, KB Insurance
	Establishment of human rights management system	Human rights survey: Conducted in Dec. 2025	KB Financial Group (common)
Customers	Protection of consumer's human rights	Customer complaint channel: 7,902 cases received and handled, Rate of completion 100%	KB Financial Group (common)
		Customer satisfaction survey: 77 points in the NCSI	KB Kookmin Bank
Local communities	Protection of consumer's human rights	KB Miso Foundation: cumulative basis 22,256 cases, KRW 251.1 billion	KB Kookmin Bank
		KB Foundation: 145 beneficiaries	
	Responsible supplier management	KB SOHO Consulting Center: 12,867 cases of consulting provided	
		KB Innovation HUB Center – Support for domestic and international startup incubation spaces: 156 companies – Startup management consulting (tax, legal, HR, etc.) provided: 40 companies – Startup global market entry consulting provided: 15 companies	

* As of 2025

• Labor-management communication channels

Key Communication channels	Results	Subsidiary
· Union membership[1]	Union membership rate at 94.8%	KB Financial Group (common)
· Holding quarterly labor-management council meetings[2] · Continuous operation of labor-management dialogue/meetings	Held regular meetings 4 times a year	
· Operation of the joint labor-management activity, 'Harmony Painted Together by Labor and Management'	Conducted joint labor-management events 13 times a year	KB Kookmin Card
· Operation of labor education for union members (Dialogue with Management)	4 times a year	KB Kookmin Bank
	2 times a year (First/Second Half)	KB Kookmin Card
· Labor-Management Council: Consultation and resolution on various agenda items, including improving working environments, expanding employee benefits, and strengthening safety and health.		KB Kookmin Bank
· Labor-Management Council: Discussion on agenda items related to improving employee working conditions, such as increasing medical subsidies and introducing welfare points.		KB Securities
· Operation of a joint TFT to resolve common issues based on wage and collective bargaining agreements. · Joint completion by labor and management of the 'Advanced Program for Labor-Management Relations Leaders' hosted by the Korea Labor Institute.		KB Kookmin Card

1) Excluding KB Financial Group, KB Asset Management, KB Savings Bank, and KB Investment
2) Excluding KB Financial Group, KB Investment, and KB Data Systems

• Labor Relations and Grievance Handling

Indicator	Unit	2023	2024	2025
Employee union membership rate[1]	%	96.0	95.1	94.8
Employee grievances recieved[2]	Cases	133	120	98
Employee grievances resolved[2]	Cases	133	120	98
Rate of completion	%	100	100	100

1) To enhance comparability, calculation standards for employee data of each subsidiaries were unified, and historical data were recalculated
· Based on companies that have a labor union (For companies without a labor union, a Labor-Management Council is in operation)
2) Excluding received grievances that were voluntarily withdrawn by employees

Health and Safety

Governance Structure

Governance Organization

Highest Decision-Making Body	Board of Directors or Executives
Dedicated Organization	Occupational Safety and Health Committee, Safety and Health Council
Department in Charge	Safety Management Department / General Affairs Department / Employee Relationship Management Department
Supervisor	Head of Department / Center Leader / General manager

Health and Safety Management Systems Certification

Certification	Standards/Policies	Subsidiary
ISO 45001	International standard for occupational health and safety management system	KB Kookmin Bank, KB Securities

Health and Safety Policy and Operation System

Policy/Organization	Details
Group Health and Safety Target and Management Policy	· Applies to all stakeholders, including employees, customers, suppliers, and supply chain partners · Implemented by all subsidiaries upon approval by their respective CEOs
Basic Plan under the Occupational Safety and Health Act	· Established annually by all subsidiaries · Implemented following board approval
Industrial Safety and Health Management Plan	· Regulations for implementing the health and safety management policy · Eliminating or otherwise addressing the risk factors identified through risk assessments · Stipulates inspection and execution matters
Occupational Health and Safety Committee	· Establishes and operates with an equal number of workers and employers to actively gather the opinions of personnel engaged in the process of formulating safety and health plans

KB Kookmin Bank's Safety and Health Management Policy/Objectives

Health and Safety Risk Assessment

Basis	· Conducting based on the risk assessment manual, in accordance with the "Basic Plan for Industrial Safety and Health Management"
Prior Training	· Sharing assessment details and importance with employees in advance through training conducted before the assessment
Risk Assessment Procedure	
Identification of Harmful and Hazardous Factors	· Identifying risks through the quarterly Occupational Health and Safety Committee across 9 categories, including customer consultation, fire safety, general operations, office work, security, cleaning, dining areas, facilities management, and infectious diseases
Estimation and Determination of Risk	· Evaluating risk magnitude on a 3-level scale ("High," "Moderate," "Low") by comprehensively considering likelihood (frequency) and severity (intensity)
Determination of Risk Acceptability	· Deriving factors classified as "unacceptable risk"
Establishment and Implementation of Risk Reduction Measures	· Reporting assessment results to the health and safety management officer once a year
Results of Risk Mitigation Measures	· Re-assessing risk magnitude after the implementation of risk reduction measures to determine whether the risk has been reduced to an acceptable level · Establishing and implementing additional reduction measures if the risk does not reach an acceptable level even after improvement actions

Health and Safety

Management System

• Business Continuity Management System

KB Financial Group has established a Business Continuity Plan (BCP) to recover core business operations in the event of work disruptions caused by disasters or accidents, and conducts mock training and emergency evacuation drills semi-annually.

Risk Assessment	· BCP-related disaster risks at major business sites through regular risk assessments · Analyzing specific risk factors that could trigger disasters · Establishing short- and long-term improvement plans in collaboration with relevant departments for items requiring structural changes
Business Impact Analysis (BIA)	· Identifying the qualitative and quantitative impact and resources required in the event of a business disruption, prior to establishing the Business Continuity Plan · Setting recovery priorities and Recovery Time Objectives (RTO) for unit business operations by department
Business Continuity Plan (BCP)	· Establishing a Group-wide integrated response system to enable the efficient and prompt resumption of core business operations, in order to prepare for business disruption caused by disasters or accidents
Mock Training	· Conducting regular mock trainings to verify the feasibility of business recovery at alternative workplaces and dispersed work locations · Periodically verifying the adequacy of the Business Continuity Plan
Emergency Contact System	· Establishing an always-on emergency contact system to rapidly disseminate information in the event of a crisis

• Serious Industrial Accident Response Process

Major subsidiaries, including KB Kookmin Bank, have established a response system for serious industrial accidents, which is laid out in the "Response Manual for Serious Industrial Accidents." In the event of a serious industrial accident, a task force (TF) is formed for rapid responses, and the circumstances and progress of the incident are investigated and relevant measures are taken in accordance with the investigation procedures specified in the Occupational Health and Safety Management Regulations.

Serious Industrial Accident Response Process

Eliminating risk factors and implementing victim protection measures → Reporting serious incidents to the Safety Management Department → Forming a task force (TF) for rapid responses to serious accidents → Implementing disaster recovery and recurrence prevention measures

Health and Safety

Key Activities and Performance

• Serious Industrial Accident Response Activities

Key Activities	Subsidiary
· Proactively organizing a serious accident response system for each department/branch in accordance with the "Response Manual for Serious Accidents" (Situation Management Team, Emergency Aid Team, Restoration Support Team) · Conducting regular education and semi-annual training	KB Kookmin Bank
· Implementing occupational accident prevention measures related to subcontracting on a weekly, monthly, and quarterly basis · Conducting semi-annual inspections of compliance with safety and health obligations · Conducting an annual risk assessment	KB Securities
· Conducting semi-annual inspections of compliance with the "Serious Accidents Punishment Act" · Preparing a "Response Manual for Serious Industrial Accidents" · Purchasing serious corporate accident liability insurance	KB Insurance
· Forming an in-house fire brigade for each department/branch (firefighting team, evacuation assistance team, evacuation team) · Conducting semi-annual emergency evacuation drills	KB Kookmin Card
· Enacting/amending the "Detailed Rules on Operation of the Serious Accident Management System" · Conducting an annual joint fire drill with the fire station having jurisdiction over the headquarters	KB Life Insurance
· Convening the Occupational Health and Safety Committee in accordance with the "Occupational Health and Safety Management Regulations" in the event of a serious accident · Establishing an emergency response plan including scenarios and countermeasures for each emergency situation · Conducting evacuation and response training in accordance with the plan implemented by the building in which the company is located	KB Capital

• Health and Safety Management Activities

For Employees

Program	Training Target	Content
Health and Safety Training	Health and Safety Management Officers and health and safety management personnel	· Job training for health and safety management officers and health and safety management personnel
	Employees subject to special training	· Conducting special accident-related training for workers assigned to specific high-risk tasks under the "Occupational Safety and Health Act"
	All executives and employees	· Training and drills on the serious accident response manual · Training on workplace risk assessment · CPR training, fire response training, and emergency preparedness guidance

For Supply Chain

Key Activities	Subsidiary
· Securing an environment that supports the health and safety management of suppliers · Reflecting an assessment of the contracted company's accident prevention capabilities and technology level in contract terms when entering into subcontracting agreements, followed by regular inspections once every six months · Implementing workplace accident prevention measures in accordance with the "Occupational Safety and Health Act" when ordering construction work such as interior work · Implementing accident prevention efforts, including on-site inspections of contractors' safety and health management during construction	KB Financial Group (common)
· Specifying supplier qualifications relating to health and safety in the work manual · Implementing workplace accident prevention measures for subcontracted workers through site patrol inspections, and operating consultative groups · Holding on-site briefings of facility construction suppliers for major construction projects	KB Kookmin Bank
· Conducting weekly worksite patrol inspections, holding a monthly "Health and Safety Council," and conducting quarterly joint safety inspections · Promoting occupational accident prevention activities for customer-facing employees	KB Insurance, KB Life Insurance
· Enacting/amending and operating health and safety management manuals and procedures · Conducting safety inspections and holding health and safety briefing sessions at investment target business sites, including real estate and REITs · Confirming the status of safety infrastructure at infrastructure investment business sites and supporting the health and safety management system	KB Asset Management
· Conducting field inspections and proposing measures to address musculoskeletal strain risk factors through external consulting	KB Capital

• Key Health and Safety Indicators

Each subsidiary of KB Financial Group establishes its own health and safety goals and priorities based on the Group's health and safety policy, and evaluates its achievement levels annually. Major subsidiaries establish health and safety targets, including the number of accidents and the workplace accident rate, and monitor year-on-year changes.

Indicators		Unit	2023	2024	2025
Industrial Accidents	Days of absence	Days	241	188	**292**
	Absence rate	%	0.004	0.003	**0.005**
Industrial Safety	Regular employees[1]	Persons	27,050	26,331	**25,696**
	Work-related accident fatalities	Persons	0	0	**0**
	Work-related illness fatalities	Persons	0	1	**0**
	Fatal accident rate[2]	%	0	0	**0**
	Fatal illness rate[3]	%	0	0	**0**

1) · Unified the employee data calculation standards across subsidiaries and restated historical data to enhance comparability
· Number of regular employees as defined under Article 7-2 of the Enforcement Decree of the Labor Standards Act, as of the end of the base year.
2) Ratio of accident fatalities per 10,000 regular employees 3) Ratio of illness fatalities per 10,000 regular employees

Economy·Governance

Business Operations

Operating Revenue by Business Segment

(Unit: KRW billion)

Segment	Subsidiary	Key Business Activities	Operating Revenue[1]
Banking	KB Kookmin Bank	Handling of loans, deposits, etc. for customers	42,528.6
Insurance	KB Insurance[2]	Non-life insurance business, etc.	13,758.2
	KB Life Insurance[2]	Life insurance business, etc.	3,402.5
Financial Investment	KB Securities[2]	Trading of securities, brokerage trading, underwriting, etc.	14,139.5
	KB Asset Management	Investment trading business, investment brokerage business, collective investment business, etc.	325.7
	KB Investment		353.2
	KB Real Estate Trust		177.0
Credit Finance	KB Kookmin Card	Credit card, cash advance, card loan, and other such business, etc.	4,326.4
	KB Capital[2]	Facilities leasing, installment financing, specialized credit financial business, etc.	2,714.0
Savings Banking	KB Savings Bank	Handle loans, deposits, etc. for citizens and SMEs in accordance with the Mutual Savings Banks Act	202.4
Others	KB Data Systems	Maintenance of computer-related devices and systems and other support that accompanies the aforementioned business areas	295.4

1) As of the end of 2025 consolidated financial statements
2) Amount including fair value adjustments arising from business combinations

Financial and Economic Performance

Financial Performance[1]

Indicator	Unit	2023	2024	2025
Total assets	KRW trillion	716	758	798
Operating revenue	KRW trillion	78	85	81
Net income (based on equity attributable to shareholders of the parent company)	KRW trillion	4.6	5.1	5.8

1) Based on consolidated data of KB Financial Group

Distribution of Economic Value[1]

Indicator		Unit	2023	2024	2025
Customer	Interest on deposits	KRW 100 million	100,528	103,790	90,979
Shareholders and investors	Dividend	KRW 100 million	11,739	11,982	15,778
Employees	Pay and benefits	KRW 100 million	40,142	42,211	43,155
Local community	Investment in social contribution[2]	KRW 100 million	3,208	4,380[3]	5,142
Government	Corporate tax	KRW 100 million	16,070	19,566	23,424
Total		KRW 100 million	171,687	181,929[4]	178,478

1) Based on consolidated data of KB Financial Group
2) Based on the sum of donations, funds for social contribution activities, and the monetary equivalent of employee volunteer activities
3) Total support: KRW 726.3 billion (includes KRW 288.3 billion in interest cashback for small businesses under the banking industry's win-win program)
4) Total data has been restated following the corrections to previously disclosed corporate social responsibility (CSR) investment amounts

Financial Soundness and Tax Status

Tax Information[1]

(Unit: KRW 100 million)

Indicator	Operating revenue	Operating income	Income before tax	Accrued income tax	Income tax[2]	Taxes and dues by region
Korea	33,480	78,142	77,400	5,376	22,287	95.1%
China	2,338	299	300	12	12	0.1%
U.S.	3,452	743	743	1	33	0.1%
Vietnam	1,319	361	360	16	71	0.3%
U.K.	3,235	864	864	0	222	0.9%
New Zealand	140	5	7	0	0	0.0%
Cambodia	16,959	2,142	1,971	512	394	1.7%
Japan	587	148	148	42	54	0.2%
Laos	227	74	46	4	8	0.0%
Singapore	2,448	240	241	42	92	0.4%
Indonesia	10,900	283	(1,419)	42	(39)	(0.2)%
Hong Kong	3,786	840	840	0	195	0.8%
India	937	(33)	(18)	0	(0)	0.0%
Myanmar	180	75	(10)	0	14	0.1%
Others	1,389	992	359	59	83	0.4%
Total[3]	81,378	85,177	81,831	6,105	23,424	100.0%

1) As of 2025
2) On an accrual basis of K-IFRS
3) Some figures may not sum to 100%, because of rounding

BIS Leverage Ratio

Indicator	Unit	2023	2024	2025
(Basel III) Tier 1 capital	KRW 100 million	493,903	524,774	542,921
(Basel III) Total exposure	KRW 100 million	7,439,596	7,868,691	8,283,460
(Basel III) Leverage ratio	%	6.64	6.67	6.55

Contributions and Other Spending

Indicator		Unit	2023	2024	2025
Membership Fee	Korea Financial Investment Association	KRW 100 million	31.7	34.5	36.6
	Korea Federation of Banks	KRW 100 million	35.3	36.5	43.1
	General Insurance Association of Korea	KRW 100 million	37.0	44.8	32.9
	The Credit Finance Association	KRW 100 million	14.1	15.3	14.8
	Korea Life Insurance Association	KRW 100 million	10.7	10.0	11.4
	Korea Federation of Savings Banks	KRW 100 million	2.5	2.4	2.4
	Others	KRW 100 million	5.6	5.0	6.6
	Totals	KRW 100 million	136.9	148.5	147.8
Political Contributions[1]		KRW 100 million	0	0	0
Lobbying Expenditures, etc.		KRW 100 million	0	0	0
Other Spending		KRW 100 million	0	0	0

* Based on annual accruals
1) Pursuant to Article 31 of the Political Funds Act, foreigners and corporations or groups both in Korea and abroad are prohibited from contributing political funds, and no one is allowed to contribute political funds with funds related to any corporations or groups in Korea and abroad. We stringently comply with these legal requirements and do not provide any political funds, election campaign funds, and funds for political lobbying based on "donation operation regulations". However, we sponsor politically neutral organizations for public interest, etc.

Management System

Governance Organization

Committee Name		Members	Supporting organization
Board of Directors		All directors	Office of Board of Directors (5 persons)
BOD sub-committees	Non-Executive Director Nominating Committee	4 non-executive directors	
	Audit Committee Member Nominating Committee	All non-executive directors	
	Chairman Nominating Committee	All non-executive directors	
	Audit Committee	4 non-executive directors	Audit Department(14 persons)
	Evaluation and Compensation Committee	4 non-executive directors	Human Resources Department(15 persons)
	Subsidiaries' Representative Director Nominating Committee	5 directors	
	Risk Management Committee	4 non-executive directors	Risk Management Department(19 persons)
	ESG Committee	5 directors	ESG Department(9 persons)
	Internal Control Committee	4 non-executive directors	Compliance Department (11 persons)

* As of the end of March 2026
** The Audit Committee Member Nominating Committee is a non-standing committee.

Governance Principles

Principle 1. Stability

KB Financial Group Inc. will safeguard the stability of its governance structure by forming a Board of Directors that achieves a harmonious system of "checks and balances."

7 non-executive directors, 1 executive director, 1 non-standing director	An independent oversight system is ensured through approximately 78% non-executive director representation.
Article 35 of the Articles of Incorporation	The number of directors shall not exceed 30, and the number of non-executive directors shall constitute a majority of the total number of directors and shall be no fewer than 5.

Principle 2. Transparency and Objectivity

KB Financial Group Inc. will maintain transparency and objectivity in its governance by disclosing the standards, procedures, and outcomes of governance-related business operations.

Disclosure of Governance-related Information	The "Annual Report on Corporate Governance and Remuneration System" is disclosed 20 days prior to the annual general shareholders' meeting each year, and the Articles of Incorporation and Board of Directors regulations are continuously available on the website.
Disclosure of Board Activities and Evaluation	Key governance matters are disclosed, including the results of the general shareholders' meeting and details of non-executive director candidate recommendations, and the evaluation results of Board and committee activities are regularly reported.

Annual Report on Corporate Governance and Remuneration System

Principle 3. Independence

KB Financial Group Inc. will safeguard the independence of its governance structure to prevent any weakening of the Board's function of serving as a check on management.

Independence of the Board Chair	All non-executive directors on the Board meet the qualification requirements set forth under various laws that include the "Act on Corporate Governance of Financial Companies," and compliance with director independence standards is disclosed in the business report. The Chair of the Board is elected by a vote of non-executive directors, separately from the CEO.
Independence of Subcommittees	Excluding the Subsidiary CEO Candidate Recommendation Committee and the ESG Committee, all Board committees are composed solely of non-executive directors to secure independence in committee operations.
Support System for Non-executive Directors	A dedicated support organization is operated, including the Board of Directors Secretariat, to facilitate the smooth performance of non-executive directors' duties and systematically support the Board's independent decision-making.
Directors and Officers (D&O) Liability Insurance	D&O liability insurance is maintained to prepare for liability damages involving executives and non-executive directors. The maximum coverage under the D&O liability insurance in 2025 is KRW 95 billion.

Governance Management System

Principle 4. Expertise and Diversity

KB Financial Group Inc. will effectively address the various challenges and issues it faces by ensuring that the Board of Directors, our top decision-making body, is composed of diverse individuals who possess expertise across multiple fields.

Board Expertise	Evaluating the current capabilities of the Board through the "Board Skill Matrix"
Board Diversity	Composing the Board in accordance with the "Principles for Enhancing Board Diversity," with the ratio of female non-executive directors exceeding 33% of the total directors and 40% of the total non-executive directors, meeting the standard of the European Union's mandatory "female non-executive director quota system" *As of the end of December 2025

• Principles for Enhancing Board Diversity

Non-executive Director Candidate Recommendation	Diversifying the channels for recommending non-executive director candidates to enable reasonable decision-making from the perspective of diverse stakeholders, including shareholders and customers
Gender	Maintaining a minimum of 2 female non-executive directors so that the Board is not composed entirely of a single gender
Age	Considering a diverse range of age groups to enhance the Board's effectiveness through a harmonious balance of diverse perspectives and experience
Background/Experience	Composing the Board of directors of diverse social backgrounds with extensive experience and capabilities
Other	Composing the Board with consideration for diversity and inclusivity in terms of nationality, ethnicity, religion, and other factors

Principles for Enhancing Board Diversity

• BOD members

Name	Category	Tenure start date	Field of expertise	Career	Gender
Wha Joon Cho (BOD Chairperson)	Non-executive director	Mar. 24, 2023	Finance, Business Administration, Financial/ Risk Management/Economic, Accounting	(Former) Auditor, Mercedes-Benz Financial Services Korea	Female
Jae Hong Choi	Non-executive director	Mar. 25, 2022	Business Administration, Digital/IT	(Current) Professor, Start-up College, Gachon University	Male
Eun Young Chah	Non-executive director	Mar. 26, 2025	Finance, Financial/Risk Management/Economic	(Current) Professor, Department of Economics, Ewha Womans University	Female
Myong Hwal Lee	Non-executive director	Mar. 22, 2024	Finance, Financial/Risk Management/Economic	(Current) Senior Research Fellow, Korea Institute of Finance	Male
Sung Yong Kim	Non-executive director	Mar. 24, 2023	Financial/Risk Management/ Economic, Law/Regulation, ESG/ Consumer Protection	(Current) Professor, Law School, SungKyunKwan University	Male
Sun Yeop Kim	Non-executive director	Mar. 26, 2025	Business Administration, Accounting, ESG/Consumer Protection	(Current) CEO, E-Jung Accounting Corporation	Male
Jung Ho Seo	Non-executive director	Mar. 26, 2026	Finance, Law/Regulation, Internal Control	(Current) Managing Partner, TheWiz Law Firm	Male
Jong Hee Yang	Executive director	Nov. 21, 2023	Finance, Business Administration, Financial/Risk Management/Economic	(Current) Chairman & CEO, KB Financial Group	Male
Hwan Ju Lee	Non-standing director	Mar. 26, 2025	Finance, Business Administration, Financial/Risk Management/Economic	(Current) President & CEO, KB Kookmin Bank	Male

* As of the end of March 2026

• Standards for the Appointment and Operation of Non-executive Directors

Appointment	The Non-executive Director Candidate Recommendation Committee is composed of 4 non-executive directors, with management excluded, and the parties responsible for each stage of the appointment process are clearly divided. Directors are appointed at the annual general shareholders' meeting.
Restriction on Concurrent Positions	Non-executive directors of KB Financial Group may not concurrently serve as non-executive directors, non-standing directors, or non-standing auditors at other companies.
Term of Office	The term of office for non-executive directors is 2 years, which is extendable in 1-year increments upon reappointment, with a maximum total term of 5 years.
Average Tenure	As of the end of December 2025, the average tenure of the 7 incumbent non-executive directors is 2.18 years (2 years as of the end of March 2026), reflecting continuous Board renewal to secure Board independence.

Key Activities

Board Responsibilities and Roles

Overall Board Operations	Matters relating to the election, dismissal, and evaluation of directors are specified in the Board of Directors Regulations and the Non-executive Director Candidate Recommendation Committee Regulations
Average Board Attendance Rate	Complying with the minimum individual Board attendance rate of 75% specified in the Institutional Shareholder Services (ISS) guidelines The Board held 13 meetings in 2025, and recorded an attendance rate of 100% among incumbent directors
Amendment to the Articles of Incorporation	Resolving on proposed amendments to the Articles of Incorporation to be submitted to the general shareholders' meeting
Management Succession	Establishing and amending the management succession plan for the CEO
Board Evaluation	Evaluation cycle and scope: Annually, self-evaluation of Board and committee activities Evaluating entity: All directors Evaluation items: 4 categories, 24 questions Evaluation method: Anonymous 5-point scale survey and qualitative evaluation (narrative responses, etc.)
Director Evaluation	Evaluation cycle and scope: Annually, all non-executive directors Evaluating entity: Internal evaluation — internal management, peer evaluation — all non-executive directors excluding the individual being evaluated Evaluation items: 4 categories, 6 evaluation items, 12 evaluation questions Evaluation method: 5-point scale survey and qualitative evaluation (narrative responses, etc.)
Board Liability	There is no exemption clause regarding directors' liability in the Articles of Incorporation, and there is no limitation on directors' liability

Non-executive Director Meetings

Number of Meetings	Pre-reporting meetings: attended only by non-executive directors to review agenda items from an independent perspective and enhance understanding of the agenda (held 14 times in total)
Key Meeting Content	Key content and issues relating to agenda items submitted to the Board, as well as major management matters

Performance Evaluation and Compensation System of the Management

Financial and Non-Financial Performance Metrics

Financial performance metrics	
Short-term performance metrics	Long-term performance metrics
· Profitability metrics(ROE, gross operating profit, non-banking sector profit) · Soundness and risk management metrics (real NPL ratio, Tier 1 ratio, RORWA) · Efficiency metrics (C/I ratio)	· Shareholder value metrics (relative total shareholder return, earnings per share) · Asset quality metrics (actual delinquency rate, etc.) · Human capital return on investment (HCROI) · Non-banking sector profit

Non-financial performance metrics
· Strengthening of fundamental competitiveness · Advancement of key businesses and expansion of new growth engines · Innovation of face-to-face/non-face-to-face channels · Advancement of the Group operation model, including technological/ personnel capabilities · Enhancement of customer value and strengthening of the foundation for sustainable growth

Incentive Deferral, Adjustment, and Clawback

Executive	Deferral	· Deferral of 40~60% of incentive over three or more years. · For CEO, a higher deferral rate of 60% is applied in comparison to other executives.
	Adjustment	· The deferred incentives are paid in an amount that is set by reflecting the stock price at the time of payment → Incentives decreases ifthe stock price drops. · Fro CEO, a higher deferral rate and a longer performance period are applied.
	Total compensation realization period	· The total compensation realization period for the CEO's performance-based incentive is six or more years (three years of performance evaluation + a three-year application period).
	Clawback	· Policy that paid incentives may be subject to clawback in the event of legal violation or loss caused to the company is stated in 'Annual Governance and Remuneration Report'.

Ratio CEO and Employees Total Annual Compensation[1)]

Total CEO compensation	Employee compensation		Ratio
KRW 1,890 million	Median value of employee compensation	KRW 181 million	10.44 times
	Average value of employee compensation	KRW 197 million	9.59 times

1) Based on KB Financial Group Inc.

Shareholder Value Realization

Stocks and Shareholders Status

Indicator		No. of shares issued	Percentage
Shareholder's voting rights and share ownership[1]	Preferred stocks	-	-
	Common stocks – with voting rights	358,587,722	94.00
	Common stocks – treasury stocks	22,874,381	6.00
	Total	381,462,103	100.00

Indicator		No. of shares issued	Percentage
Shareholders with over 5% ownership[2]	National Pension Service	33,107,971	8.68
	Capital Research and Management Company[3]	31,543,611	8.27
	JP Morgan Chase Bank[4]	20,492,038	5.37
	BlackRock Fund Advisors[5]	25,050,939	6.02

* As of December 31, 2025
1) Based on one voting right per share pursuant to the Commercial Act, we do not offer a dual class right based on our Articles of Incorporation.
2) As of December 31, 2025, KB Financial Group does not hold golden shares for the government.
3) No. of shares and the ownership percentage of The Capital Research and Management Company are based on the Disclosure of Large Equity Ownership disclosed on October 14, 2025 (Record Date: September 30, 2025). For further details, please refer to the report. Pursuant to the disclosure, the principal reporter of the shares was changed from The Capital Group Companies, Inc. to Capital Research and Management Company.
4) JP Morgan Chase Bank is a DR depository and voting rights are granted to DR owners.
5) No. of shares and the ownership percentage of BlackRock Fund Advisors are based on the Disclosure of Large Equity Ownership disclosed on March 10, 2021 (Record Date: February 26, 2021). For further details, please refer to the report.

Stock Ownership of the CEO and Executive Management

Position	Name	No. of shares owned[3]	Multiple of base salary
CEO	Jong Hee Yang[1]	5,914	1.47
Others	Bong Joong Kwon[2]	3,365	1.82
	Dae Hwan Lim[2]	2,415	1.15
	Seung Ho Kang[2]	758	0.77

* As of the end of December 2025
1) The total value of the CEO's voting shares stands at KRW 737 million and the CEO's base salary is KRW 500 million based on the closing price (KRW 124,700) on December 31, 2025
2) Incumbent executives as of December 31, 2025, among those disclosed in the Business Report for remuneration
3) Korean law restricts an individual investor's bank stock ownership to 4% to guarantee a financial institution's role of promoting public interests. Accordingly, KB Financial Group does not have stock ownership requirements for the CEO and executive management.

FINANCIAL HOLDING COMPANIES ACT – Article 8

Shareholder Return

Category	Unit	2021	2022	2023	2024	2025
Cash dividends	KRW 100 million	11,455	11,494	11,739	11,983	15,778
Dividend payout ratio	%	26.0	27.9	25.5	23.6	27.0
Share buyback	KRW 100 million	-	-	5,717	8,200	14,800
Total shareholder return ratio	%	26.0	27.9	37.5	39.8	52.4

Ethical Management

Management System

• Code of Ethics and Conduct

Ethics Charter	Predominating ethics standard of the Group · Provide the best financial services to customers · Improve employees' growth and quality of life · Realize social value through social contribution activities · Protect shareholder rights and interests · Create a sound, fair corporate culture
Code of Conduct	Guidance on the criteria for value judgment for employees · Ethics towards customers · Ethics towards the nation and society · Ethics towards shareholders and investors · Ethics towards competitors and partner companies
Employees Compliance Code of Conduct	Detailed ethical behavior criteria that are based on the Code of Conduct · Prohibition of acceptance of money and entertainment · Prohibition of conflict of interest · Key information management · Integrity pact system · External activity reporting(approval) · Prohibition of unfair trade practices · Prohibition of money laundering · Protection of the corporate assets

Ethics Charter | Code of Conduct | Employees Compliance Code of Conduct | AI Ethical Standards

• Programs to Enhance Ethics and Compliance Awareness

Program	Details
Pledge to Practice the Code of Conduct	All employees make a pledge to practice ethical management
Promise to Practice Ethical Management	All employees declare a promise to practice ethical management
Compliance Check	Weekly ethical management self-check performed by all employees
Self-evaluation on Financial Incident Prevention Measures	Establishing a self-evaluation for employee compliance with work ethics and prevention of incidents
Self-evaluation on Affiliated Department or Branch	Voluntary assessment program on the status of practicing ethics by the affiliated department or branch
Employee Reward System	Program that rewards outstanding employees for spreading a culture of ethical management

Practice Program

• Anti-Corruption and Bribery Policy

Scope	· All executives and employees (including part-time and fixed-term contract workers) and the employees of the suppliers
Operational Basis and Standards	· Policy is established upon the 「Code of Practice for Employees」, 「Supplier Code of Conduct」, 「Contribution Policy」, 「Internal Control Policy」.
Risk Identification and Evaluation	· Identifying and evaluating corruption risks resulting from internal/external factors · Reflect the results in anti-corruption management plan
Board Reporting System	· report the anti-corruption management performance to the BOD

Supplier Code of Conduct | Anti-corruption and Bribery Policy | Internal Control Policy

• Whistleblowing Mechanism

KB Financial Group has established the "Group Upright Whistleblowing Program Operating Guidelines" and operates the "Whistleblower Protection Policy."

Whistleblower Protection Policy

Whistleblowing Channels common for KB Financial Group

The Group operates a group-wide common reporting channel accessible to all stakeholders through the Helpline website and the Compliance Officer Hot-Line.

Whistleblowing Channels for Subsidiaries

KB Kookmin Bank	KB Securities	KB Insurance	KB Kookmin Card	KB Asset Management/ KB Capital
KB Ombudsman	Red Whistle	Whistleblowing Receipt	Wise-Whistle	Red Whistle

Operating Process for Upright Whistleblowing Program

Whistleblowing[1]	Investigation	Follow-up measures	Monitoring and reporting
Guarantee confidentiality of reports by assigning dedicated staff	Fact-finding investigation	Work processes to prevent recurrence Request for disciplinary action on the perpetrator	Monitor the results of the measures

1) Actions subject to report
· Critical violation of internal control standards, illegal or unfair work-related order by supervisors, behaviors with possibility of crimes such as employee seizure and breach of trust

Ethical Management

Anti-Money Laundering

Policies and Regulations

Policy/Regulation		· KB Financial Group has enacted the "AML Operational Policy" and the "Group Management Guideline on AML," which govern the policies of subsidiaries, reflecting standards recommended by the Financial Action Task Force (FATF) and anti-money laundering (AML) laws in Korea.
Anti-Money Laundering Training	KB Financial Group (common)	· Regularly providing anti-money laundering (AML) training to employees · Providing training that is customized based on position to all employees at least once a year · Operating the "Know Your Employee System," which regularly verifies the identity of both new hires and incumbent employees
	KB Financial Group Inc.	· Providing a separate training course for executives
	Each subsidiary	· Supporting employees in obtaining AML certification, and encouraging participation in training by linking it to an additional points system
Advancement of the Anti-Money Laundering System		· Establishing a system- and data-centered AML implementation framework · Strengthening internal controls through prior AML review of new products and services (New Biz) · Strengthening the AML risk management framework to respond to virtual asset business · Strengthening a lawful AML response framework in accordance with the guidelines from financial authorities (Financial Services Commission, Financial Supervisory Service, and Korea Financial Intelligence Unit)
Anti-Money Laundering Performance		· Received an "Outstanding" grade in the 2025 AML system implementation evaluation of the Korea Financial Intelligence Unit (KoFIU)

Crime Prevention-related Policy

Activity and Performance

Activity	Details
Customer Due Diligence (CDD)	· Continuous monitoring of the appropriateness of Ultimate Beneficial Owner (UBO) identification for corporate customers · Strengthening CDD monitoring for corporate entities, unincorporated associations, non-face-to-face transactions, etc.
Enhanced Due Diligence (EDD)	· Digitizing the senior management approval process for transactions involving Politically Exposed Persons (PEPs) · Shortening the comparison cycle and improving the accuracy of the Watch-List through partnerships with external specialized agencies · Providing headquarters-linked support, including the provision of the Watch-List for overseas subsidiaries and offices
Currency Transaction Report (CTR)	· Advancing CTR operational processes to respond to financial authority guidelines
Suspicious Transaction Report (STR)	· Advancing STR operational processes to respond to financial authority guidelines · Strengthening the monitoring system by reviewing and improving STR scenarios · Expanding STR rules and monitoring the appropriateness of reporting
Risk Based Approach (RBA)	· Comprehensive overhaul of the anti-money laundering risk assessment model (RBA) and strengthening the risk-based monitoring system · Regular review of the effectiveness of scenarios and rules related to transaction monitoring · Systematizing preliminary risk assessment procedures for money laundering potential when introducing new products and services

Prevention of Unfair Trade

• Establishment of Mitigation and Improvement Measures

Unfair Trade Risk	Key Cases	Mitigation Plan	Period	Responsible Organization
Mis-selling	Violation of customer explanation obligations in the sales process	Conducting post-sale recording and computer monitoring	Year-round	Compliance Department
Violation of advertisement-related regulations	Non-compliant advertisements	Conducting prior review in accordance with the Associations' advertisement review standards	Year-round	Compliance Department

• Implementation of Risk Mitigation Measures

Mis-selling

Risk Mitigation Measures	Monitoring Results	Action Results		Subsidiary
		Before	After	
· System monitoring of the product sales process : Mis-selling check - Collecting additional documents for improper cases - Deducting KPI points for the relevant branch	Inspection completed (100%)	[System Monitoring] Cases inspected: 17,202 Cases flagged: 205 (1.19%)	[System Monitoring] Cases inspected: 17,773 Cases flagged: 190 (1.07%)	KB Kookmin Bank
· Recording and system monitoring of the card loan products sales process : Mis-selling check - Training for the relevant counselor for improper cases - Reporting results to the Compliance Department · Submitting written explanations for the relevant branch on suspected cases of credit card mis-selling - For cases without valid explanations, proceeding to the Violation Determination Council; if illegal solicitation is determined reporting to the Financial Supervisory Service - Deducting KPI points for the relevant branch	Inspection completed (100%)	Cases flagged: 7	Cases flagged: 4	KB Kookmin Card

Advertisement Review

Risk Mitigation Measures	Monitoring Results	Action Results		Subsidiary
		Before	After	
· Conducting a prior review of advertisements in accordance with the "Korea Federation of Banks Advertisement Review" standards and the compliance officer's advertisement review standards - Immediately retrieving non-compliant advertisements and monitoring results through post-audit - Monitoring action results through post-audit	Inspection completed (100%)	Cases reviewed: 4,687 Violations: 3	Cases reviewed: 4,097 Violations: 1	KB Kookmin Bank
· Conducting a prior review of investment advertisements in accordance with the "Korea Financial Investment Association Advertisement Review" standards and the compliance officer's advertisement review standards - Immediately retrieving non-compliant advertisements and monitoring the results through post-inspection - Monitoring action results through post-inspection	Inspection completed (100%)	Cases reviewed: 3,278 Violations: 0	Cases reviewed: 3,297 Violations: 0	KB Securities
	Inspection completed (100%)	Cases reviewed: 1,129 Violations: 0	Cases reviewed: 1,321 Violations: 0	KB Asset Management
	Inspection completed (100%)	Cases reviewed: 5 Violations: 0	Cases reviewed: 5 Violations: 0	KB Real Estate Trust
· Conducting a prior review of advertisements in accordance with the "The Credit Finance Business Association Advertisement Review" standards and the compliance officer's advertisement review standards - Immediately retrieving non-compliant advertisements and monitoring results through post-inspection - Monitoring action results through post-inspection	Inspection completed (100%)	Cases reviewed: 6,489 Violations: 2	Cases reviewed: 5,851 Violations: 0	KB Kookmin Card
	Inspection completed (100%)	Cases reviewed: 480 Violations: 51	Cases reviewed: 736 Violations: 20	KB Capital
· Conducting a prior review of advertisements in accordance with the "Korea Life Insurance Association Advertisement Review" standards and the compliance officer's advertisement review standards - Immediately retrieving non-compliant advertisements and monitoring results through post thematic inspection - Monitoring action results through post-inspection	Inspection completed (100%)	Korea Life Insurance Association's review qualification rate: H1 '25: 39% (industry average: 36%)	Korea Life Insurance Association's review qualification rate: H2 '25: 70% (industry average: 44%)	KB Life Insurance
· Conducting a prior review of advertisements in accordance with the "Korea Federation of Savings Banks Advertisement Review" standards and the compliance officer's advertisement review standards - Immediately retrieving non-compliant advertisements and monitoring results through post-inspection - Monitoring action results through post-inspection	Inspection completed (100%)	Cases reviewed: 875 Violations: 0	Cases reviewed: 854 Violations: 0	KB Savings Bank

Ethical Management

Employee Training

• Ethics Training

Indicator		Unit	2023	2024	2025
Ethics Training	Total ethics training hours	Hours	275,376	250,296	192,765
	Average ethics training hours per employee	Hours	10.2	9.4	7.5

• Anti-corruption Training

Indicator	Unit	2023	2024	2025
Number of participants who have completed training on anti-corruption policies and procedures[1]	Persons	28,221	30,038	25,845

1) Including board members

• Unfair Trade Prevention Training

Training for All Employees

Content	Subsidiary
Providing guidance on precautions to ensure compliance with the Fair Trade Act, including employee conduct requirements Conducting 2025 "KB Financial Consumer Protection" cyber training (including the 6 sales principles under the Act on the Protection of Financial Consumers)	KB Kookmin Bank
Training on cases relating to unfair trade practices and collusion in information exchange	KB Life Insurance
Training on the prohibition of providing and receiving financial benefits, and on the prohibition of using undisclosed information under the Capital Markets Act	KB Asset Management
Conducting training to eradicate illegal advertising and illegal business practices, and to prevent unfair trade and collusion in information exchange	KB Capital
Conducting training to prevent self-interest-seeking behavior and prohibit the use of undisclosed material information	KB Real Estate Trust
Conducting training on the prohibition of unfair business practices	KB Savings Bank

Differentiated Training by Job Function and Position

Participants	Content	Subsidiary
Employees in charge of disclosure at the holding company and subsidiaries	· Prohibition of using undisclosed material information and market manipulation	KB Financial Group (common)
Group Compliance Officers and department heads	· Standards for the prohibition of fair trade law violations and information-exchange collusion	KB Financial Group (common)
PB	· Job ethics and compliance	KB Kookmin Bank
Internal control officers at branches	· Prohibition of restraining deposits and demanding unfair collateral/guarantees	KB Kookmin Bank
All employees in charge of consulting and recommending household (including fund) loan products	· Conducting job performance training for household loans - Restricting the sale of loan-type products by employees who have not completed the training (computer-based control)	KB Kookmin Bank
Employees in charge of consulting and recommending deposit, loan, and card products	· Conducting job performance training for deposit-type products (including foreign currency) - Restricting the sale of deposit-type products by employees who have not completed the training (computer-based control) - Conducting job performance and door-to-door sales training for card products - Restricting the sale of card products by employees who have not completed the training (computer-based control)	KB Kookmin Bank
All employees in the IB division	· Training to prevent conflicts of interest, etc.	KB Securities
Newly appointed department heads, new hires, Complaint Team Heads, and job-specific onboarding courses (managers, development center heads, automobile personal injury compensation, long-term compensation)	· Training to prevent conflicts of interest, etc.	KB Insurance
Newly appointed general manager, newly appointed team leaders	· Training on the prohibition of conflict of interest in the leadership course for newly appointed general manager and newly appointed team leaders	KB Kookmin Card

Shared Growth with Suppliers

Management System

Category	Key Operating Process	Expected Effects and Purpose
Transparent Procurement Operations	· Operating the entire process from bid announcement to contract execution transparently through the procurement system · Applying the principle of competitive bidding to ensure fair trade with suppliers	Securing transparency in procurement and establishing a fair trade process
Integrity and Fair Trade	· Including integrity clauses in contracts in accordance with the "Integrity Pact System," and requesting the submission of an integrity pledge · Implementing strict measures such as restricting bid qualifications in the event of violations	Preventing acts such as forcing trade conditions, passing on costs, and exercising unfair influence
Strengthening Communication and Transparency	· Inspecting the transaction process and operating a corruption reporting channel through the preparation of a monthly compliance monitoring report · Conducting regular supplier communication and employee satisfaction surveys	Creating an efficient work environment by strengthening work transparency and reflecting suggestions

Activities for Shared Growth

Activity	Key Activities	Subsidiary
Integrity Contracts and Fair Trade	· Specifying the implementation of the integrity contract in the main contract and requesting the submission of an integrity pledge in accordance with the Integrity Pact System · Clarifying integrity contract implementation standards and fully prohibiting unfair conduct · Executing a confidentiality agreement for co-prosperity cooperation when signing contracts	KB Financial Group (common)
Strengthening Bid and Contract Transparency	· Securing transparency in the bidding process: operating electronic bidding, prohibiting restrictions on participation, conducting blind presentations (Blind PT), and including compliance and audit department evaluations · Guaranteeing contract fairness: preparing and disclosing entrustment/consignment agreements identical to those for subsidiaries, and ensuring equal treatment across all entities through uniform fee conditions · Applying a contract execution process based on open competitive bidding as a principle, in accordance with the "Contract Operations Regulations"	
Creating a Work Environment	· Creating a work environment that does not distinguish between employees and suppliers (shared use of rest lounges and meeting rooms, provision of personal office supplies and IT equipment, etc.) · Establishing a separate office space for supplier personnel to respect the autonomy and professionalism of suppliers	KB Kookmin Card, KB Capital, KB Savings Bank
Operating co-prosperity Programs and Strengthening Communication	· Continuously operating a whistleblower leniency program to prevent and eradicate unfair acts involving the abuse of a superior position · Listening to supplier opinions through regular reviews (once per quarter) and meetings (once per month/half-year) · Recommending the voluntary implementation of conduct standards in accordance with the "Supplier Code of Conduct Guidelines" · Pursuing stability in the partnership relationship through applying a contract extension framework based on SLA performance and mutual agreement	KB Insurance, KB Kookmin Card, KB Asset Management, KB Capital

Monitoring Compliance with Ethical Standards

KB Financial Group has established and operates an internal control system with the Group Chief Compliance Officer at the center. The Group Chief Compliance Officer oversees an on-site inspection on all subsidiaries that is conducted at least once a year, when internal control deficiencies are identified, the Group requests the relevant subsidiaries to implement corrective actions.

Employee Compliance Violations

Indicator		Unit	2023	2024	2025[1]
Employees' violation	Improper acceptance of money, gifts, and entertainment	Cases	0	0	0
	Information management violations	Cases	2	1	0
	Conflicts of interest	Cases	0	0	0
	Money laundering	Cases	0	0	0
	Violations of fair business conduct	Cases	0	1	0
	Other legal and regulatory violations[2]	Cases	0	2	4
Actions taken on violations[3]	Pay cut	Cases	0	0	1
	Reprimand	Cases	0	0	0
	Warning	Cases	1	1	3
	Others	Cases	1	3	0

1) Based on employee disciplinary data disclosed in the Business Report
2) Reasons for violations include non-compliance with customer identification record retention obligations, documentation requirements, and prohibitions against unsound business practices
3) Disciplinary action against the persons involved according to internal standards, reinforcement of management/supervision and internal controls to prevent recurrence, and implementation of preventive education.

Antitrust Violations and Anti-competitive Conduct

Indicator[1]	Unit	2023	2024	2025
Fine and settlement	KRW 100 million	0	0	0
No. of cases for which an investigation is in progress	Cases	0	0	0
No. of violations	Cases	0	0	0

1) Based on consolidated data of KB Financial Group

Corruption and Bribery

Indicator[1]	Unit	2023	2024	2025
Fines and settlements	KRW 100 million	0	0	0
No. of cases for which an investigation is in progress	Cases	0	0	0
No. of violations	Cases	0	0	0
No. of cases where the relevant employee was fired or subject to disciplinary action	Cases	0	0	0
No. of cases where a contract with a business partner (supplier) came to an end or contract renewal was cancelled	Cases	0	0	0

1) Based on consolidated data of KB Financial Group

GRI Index

Topic	Index	Description	Page	Reasons why not stated
GRI 2: General Disclosures 2021	2-1	Organizational details	4	
	2-2	Entities included in the organization's sustainability reporting	2	
	2-3	Reporting period, frequency and contact point	2	
	2-4	Restatements of information	Indicated in footnotes	
	2-5	External assurance	75~78	
	2-6	Activities, value chain and other business relationships	4, 58	
	2-7	Employees	40	
	2-8	Workers who are not employees	40	
	2-9	Governance structure and composition	61	
	2-10	Nomination and selection of the highest governance body	61	
	2-11	Chair of the highest governance body	61	
	2-12	Role of the highest governance body in overseeing the management of impacts	62	
	2-13	Delegation of responsibility for managing impacts	62	
	2-14	Role of the highest governance body in sustainability reporting	Sustainability Report(KSSB) 7	
	2-15	Conflicts of interest	61	
	2-16	Communication of critical concerns	61	
	2-17	Collective knowledge of the highest governance body	61	
	2-18	Evaluation of the performance of the highest governance body	62	
	2-19	Remuneration policies	62	
	2-20	Process to determine remuneration	62	
	2-21	Annual total compensation ratio	62	
	2-22	Statement on sustainable development strategy	Story Book 3	
	2-23	Policy commitments	32, 37, 51, 55, 60~62	
	2-24	Embedding policy commitments	67	
	2-25	Processes to remediate negative impacts	53	
	2-26	Mechanisms for seeking advice and raising concerns	54, 64	
	2-27	Compliance with laws and regulations	69	

GRI Index

Topic	Index	Description	Page	Reasons why not stated
GRI 2: General Disclosures 2021	2-28	Membership associations	19	
	2-29	Approach to stakeholder engagement	54	
	2-30	Collective bargaining agreements	54	
GRI 3: Material Topics 2021	3-1	Process to determine material topics	5	
	3-2	List of material topics	6	
	3-3	Management of material topics	7~8	
GRI 101: Biodiversity 2024	101-1	Policies to halt and reverse biodiversity loss	16	
	101-2	Management of biodiversity impacts	18	
	101-3	Access and benefit-sharing	18	
	101-4	Identification of biodiversity impacts	18	
	101-5	Locations with biodiversity impacts	-	Not applicable
	101-6	Direct drivers of biodiversity loss	-	Not applicable
	101-7	Changes to the state of biodiversity	18	
	101-8	Ecosystem services	18	
GRI 201: Economic Performance 2016	201-1	Direct economic value generated and distributed	58	
	201-2	Financial implications and other risks and opportunities due to climate change	Sustainability Report(KSSB) 35~39	
	201-3	Defined benefit plan obligations and other retirement plans	-	
	201-4	Financial assistance received from government	-	Not applicable
GRI 202 : Market Presence 2016	202-2	Proportion of senior management hired from the local community	40	
GRI 203 : Indirect Economic Impacts 2016	203-1	Infrastructure investments and services supported	27~31	
	203-2	Significant indirect economic impacts	23~31	
GRI 205: Anti-corruption 2016	205-1	Operations assessed for risks related to corruption	51~52	
	205-2	Communication and training about anti-corruption policies and procedures	67	
	205-3	Confirmed incidents of corruption and actions taken	67	
GRI 206: Anti-competitive Behavior 2016	206-1	Legal actions for anti-competitive behavior, anti-trust, and monopoly practices	67	No lawsuits
GRI 207: Tax 2019	207-4	Country-by-country reporting	59	

GRI Index

Topic	Index	Description	Page	Reasons why not stated
GRI 301: Materials 2016	301-1	Materials used by weight or volume	-	Not applicable
GRI 302: Energy 2016	302-1	Energy consumption within the organization	20	
	302-2	Energy consumption outside of the organization	-	Not applicable
	302-3	Energy intensity	20	
	302-4	Reduction of energy consumption	16~17	
	302-5	Reductions in energy requirements of products and services	20	
GRI 303: Water and Effluents 2018	303-1	Interactions with water as a shared resource	-	Not applicable
	303-2	Management of water discharge-related impacts	-	Not applicable
	303-3	Water withdrawal	-	Not applicable
	303-4	Water discharge	20	
	303-5	Water consumption	20	
GRI 305: Emissions 2016	305-1	Direct (Scope 1) GHG emissions)	21	
	305-2	Energy indirect (Scope 2) GHG emissions	21	
	305-3	Other indirect (Scope 3) GHG emissions	21~22	
	305-4	GHG emissions intensity	Sustainability Report(KSSB) 46, 48	
	305-5	Reduction of GHG emissions	Sustainability Report(KSSB) 46~47	
	305-6	Emissions of ozone-depleting substances (ODS)	-	Not applicable
	305-7	Nitrogen oxides (NOx), sulfur oxides (SOx), and other significant air emissions	-	Not applicable
GRI 306: Waste 2020	306-1	Waste generation and significant waste-related impacts	20	
	306-2	Management of significant waste-related impacts	17	
	306-3	Waste generated	20	
	306-4	Waste diverted from disposal	20	
	306-5	Waste directed to disposal	-	Not applicable
GRI 401: Employment 2016	401-1	New employee hires and employee turnover	41~42	
	401-2	Benefits provided to full-time employees that are not provided to temporary or part-time employees	46~47	
	401-3	Parental leave	46~47	
GRI 402: Labor/Management Relations 2016	402-1	Minimum notice periods regarding operational changes	-	Not applicable

GRI Index

Topic	Index	Description	Page	Reasons why not stated
GRI 403: Occupational Health & Safety 2018	403-1	Occupational health and safety management system	55~57	
	403-2	Hazard identification, risk assessment, and incident investigation	55	
	403-3	Occupational health services	57	
	403-4	Worker participation, consultation, and communication on occupational health and safety	57	
	403-5	Worker training on occupational health and safety	57	
	403-6	Promotion of worker health	47	
	403-7	Prevention and mitigation of occupational health and safety impacts directly linked by business relationships	55~57	
	403-8	Workers covered by an occupational health and safety management system	55	
	403-9	Work-related injuries	57	
	403-10	Work-related ill health	57	
GRI 404: Training and Education 2016	404-1	Average hours of training per year per employee	43	
	404-2	Programs for upgrading employee skills and transition assistance programs	43~45	
	404-3	Percentage of employees receiving regular performance and career development reviews	45	
GRI 405: Diversity and Equal Opportunity 2016	405-1	Diversity of governance bodies and employees	61	
	405-2	Ratio of basic salary and remuneration of women to men	50	
GRI 406: Non-discrimination 2016	406-1	Incidents of discrimination and corrective actions taken	53	
GRI 407: Freedom of Association and Collective Bargaining 2016	407-1	Operations and suppliers in which the right to freedom of association and collective bargaining may be at risk	-	No such cases at our business sites and suppliers
GRI 408: Child Labor 2016	408-1	Operations and suppliers at significant risk for incidents of child labor	-	No such cases at our business sites and suppliers
GRI 409: Forced or Compulsory Labor 2016	409-1	Operations and suppliers at significant risk for incidents of forced or compulsory labor	-	No such cases at our business sites and suppliers
GRI 410: Security Practices 2016	410-1	Security personnel trained in human rights policies or procedures	-	Not applicable
GRI 411: Rights of Indigenous Peoples 2016	411-1	Incidents of violations involving rights of indigenous peoples	-	Not applicable
GRI 413: Local Communities 2016	413-1	Operations with local community engagement, impact assessments, and development programs	27~31, 51~54	
	413-2	Operations with significant actual and potential negative impacts on local communities	-	No such cases at our business sites
GRI 414: Supplier Social Assessment 2016	414-1	New suppliers that were screened using social criteria	-	Not applicable
	414-2	Negative social impacts in the supply chain and actions taken	-	Not applicable
GRI 415: Public Policy 2016	415-1	Political contributions	59	

GRI Index

Topic	Index	Description	Page	Reasons why not stated
GRI 416: Customer Health and Safety 2016	416-1	Assessment of the health and safety impacts of product and service categories	-	Not applicable
	416-2	Incidents of non-compliance concerning the health and safety impacts of products and services	-	Not applicable
GRI 417: Marketing and Labeling 2016	417-1	Requirements for product and service information and labeling	32	
	417-2	Incidents of non-compliance concerning product and service information and labeling	-	No violations
	417-3	Incidents of non-compliance concerning marketing communications	-	No violations
GRI 418: Customer Privacy 2016	418-1	Substantiated complaints concerning breaches of customer privacy and losses of customer data	39	

Third-Party Assurance Statement

To readers of 2025 KB Financial Group Sustainability Report

Introduction

Korea Management Registrar (KMR) was engaged to conduct an independent assurance of 2025 KB Financial Group Sustainability Report for the year ending December 31, 2025. The preparation, information and internal control of the report are the sole responsibility of KB Financial Group's the management. KMR's responsibility is to comply with the agreed engagement and express an opinion to KB Financial Group's management.

Subject Matter

The reporting boundaries included the performance and activities of sustainability-related organizations as described in KB Financial Group's report:
• 2025 KB Financial Group Sustainability Report- Prepared in accordance with KSSB Sustainability Disclosure Standards
• 2025 KB Financial Group Sustainability Data Book

Reference Standard

• GRI Standards 2021

Assurance criteria

KMR applied the quality management system in accordance with ISO 17029 and KMR EDV 01, and carried out the verification in accordance with the assurance criteria of ISAE3000 and KMR's proprietary SRV1000. ISAE 3000 was used to evaluate the reliability and quality of the data and information on the GRI indicators in the report while SRV 1000 enabled a multidimensional review with the goal of zero data errors. The level of materiality was determined based on our professional judgment.
• ISO 17029 : 2019, ISO 14065 : 2020, ISAE 3000 (Revised), SRV 1000 : 2022 (KMR), KMR EDV 01 : 2024 (KMR)
• Levels of assurance/materiality: limited/ not set

Scope of assurance

The information subject to verification in the sustainability report is as follows. We also confirmed that the report was prepared in accordance with the KSSB Standards and SASB.

· GRI Standards reporting principles

· Universal Standards
  - GRI 2 General Disclosures 2021
  - GRI 3 Material Topics 2021

· Topic Specific Standards
  - GRI 101: Biodiversity,
  - GRI 201: Economic Performance, GRI 202: Market Presence(202-2), GRI 203: Indirect Economic Impacts, GRI 205: Anti-corruption, GRI 206: Anti-competitive Behavior, GRI 207: Tax(207-4),
  - GRI 301: Materials(301-1), GRI 302: Energy, GRI 303: Water and Effluents, GRI 305: Emissions, GRI 306: Waste,
  - GRI 401: Employment, GRI 402: Labor/Management Relations, GRI 403: Occupational Health and Safety, GRI 404: Training and Education, GRI 405: Diversity and Equal Opportunity, GRI 406: Non-discrimination, GRI 407: Freedom of Association and Collective Bargaining, GRI 408: Child Labor, GRI 409: Forced or Compulsory Labor, GRI 410: Security Practices, GRI 411: Rights of Indigenous Peoples, GRI 413: Local Communities, GRI 414: Supplier Social Assessment, GRI 415: Public Policy, GRI 416: Customer Health and Safety, GRI 417: Marketing and Labeling, GRI 418: Customer Privacy

· SASB Sustainability Disclosure Topics & Accounting Metrics

· KSSB Sustainability Disclosure Standards

As for the reporting boundary, the engagement excludes the data and information of KB Financial Group's partners, suppliers and any third parties.

Third-Party Assurance Statement

KMR's Approach

Our Assurance Team undertook the following activities for the agreed scope of assurance using the standards outlined above:

- Conducting inquiries to understand the data management and control environment, processes, and information systems (the effectiveness of controls was not tested);
- Evaluating the appropriateness and consistency of the methodology for estimation (note that the underlying data was not tested and KMR has not made any estimates);
- Visiting the headquarters, determining visit sites based on the site's contribution to sustainability and the possibility of unexpected changes since the previous period and sampling data, and carrying out due diligence on a limited number of source records at the sites visited;
- Interviewing people in charge of preparing the report;
- Considering whether the presentation and disclosures of sustainability information are accurate and clearly defined;
- Identifying errors through comparison and check against underlying information, recalculation, analyses, and backtracking; and
- Evaluating the reliability and balance of information based on independent external sources, public databases, and press releases.

Limitations and Recommendations

The absence of generally accepted reporting frameworks or well-established practices on which to draw to evaluate and measure non-financial information allows for different measures and measuring techniques, which can affect comparability between entities. Therefore, our assurance team relied on professional judgment. In a limited assurance engagement, the scope of the risk assessment procedures and the subsequent procedures performed in response to the assessed risks are limited than in a reasonable assurance engagement. Our assurance team conducted our work to a limited extent through inquiries, analysis, and limited sampling based on the assumption that the data and information provided by KB Financial Group are complete and sufficient. To overcome these limitations, we confirmed the quality and reliability of the information by referring to independent external sources and public databases, such as DART and the National GHGs Management System (NGMS).

Conclusion and Opinion

Based on the document reviews and interviews, we had several discussions with KB Financial Group on the revision of the Report. We reviewed the Report's final version in order to make sure that our recommendations for improvement and revision have been reflected. We found that the report was prepared in accordance with the criteria presented by KB Financial Group, and nothing comes to our attention to suggest that the evidence obtained regarding its content is insufficient to provide a basis for our opinion. Furthermore, the assurance team performed a reliability assurance on the economic, environmental, and social information related to specific sustainability performance, and found no intentional errors or misstatements in the sustainability performance information.

KMR's Competence, Independence, and Quality Control

Korea Management Registrar (KMR) is a verification body for the Republic of Korea Emissions Trading Scheme (K-ETS), accredited to ISO/IEC 17029:2019 (Conformity Assessment – General principles and requirements for validation and verification bodies), ISO 14067, the additional accreditation criteria ISO 14065, and ISO/IEC 17021:2015 (Requirements for bodies providing audit and certification of management systems). Additionally, KMR maintains a comprehensive quality control system that includes documented policies and procedures of the KMR EDV 01:2024 (ESG Disclosure Assurance System) based on ISO/IEC 17029 requirements and compliant with IAASB ISQM1:2022 (International Standard on Quality Management 1 by the International Auditing and Assurance Standards Board). Furthermore, KMR adheres to the ethical requirements of integrity, objectivity, professional competence and due care, confidentiality, and professional behavior in accordance with the IESBA Code:2023 (International Code of Ethics for Professional Accountants). Our assurance team consists of sustainability experts. Other than providing an independent assurance, KMR has no other contract with KB Financial Group and did not provide any services to KB Financial Group that could compromise the independence of our work.

Limitations of Use

This assurance statement is made solely for the management of KB Financial Group for the purpose of enhancing an understanding of the organization's sustainability performance and activities. We assume no liability or responsibility for its use by third parties other than the management of KB Financial Group. As this assurance statement may be subject to revision after the assurance date below, we recommend verifying whether this is the latest version.

June 24, 2026

SRV1000
Sustainability Committee Assurance

CEO E J Hwang

GHG Emissions Verification Statement

The Korea Management Registrar Inc. (hereinafter "KMR") has conducted the verification on the greenhouse gas (hereinafter "GHG") emission(Scope 1, 2) in 2025 of KB Financial Group Inc.

PURPOSE & SCOPE

The purpose of this verification is to present an independent verification opinion on the greenhouse gas emissions inventory and the scope of the verification is as follows.

- Verification of places of business and emissions facilities under the operational control of KB Financial Group Inc. and its subsidiaries[Note 1)]

Note 1) A total of 11 companies, including KB Kookmin Bank, KB Securities, KB Insurance, KB Kookmin Card, KB Life Insurance, KB Asset Management, KB Capital, KB Real Estate Trust, KB Savings Bank, KB Investment, and KB Data Systems.

STANDARDS

- ISO 14064-3:2019
- ISO 14064-1:2018
- IPCC Guidelines for National Greenhouse Gas Inventories(2006)
- Guidelines on Emission Reporting and Certification under the Greenhouse Gas Emissions Trading Scheme (Ministry of Environment, 2025-64)

PROCEDURE

The assurance was conducted by the KMR based on a risk analysis approach and data evaluation.The data and factors applied to the calculation of GHG emissions were determined to be appropriate based on objective evidence.

INDEPENDENT

KMR does not have any stake in the verified entity and does not conduct verification with biased opinions/views. We have drawn an independent and objective verification conclusion based on the verification standards, and reviewed the every aspect of the verification we performed throughout the entire verification process through internal review.

LIMITATION

The verification team verified the related reports, information and data presented by the audited institution by sampling or enumeration methods. As a result, there are many inherent limitations, and there may be disagreements in the interpretation of appropriateness. Although we have tried to faithfully perform verification that meets the verification standards, we suggest that errors, omissions, and false statements that could not be found may be latent as the limitations to the verification.

OPINION

- The assurance engagement was performed to satisfy a reasonable assurance level, and no significant distortions were found in the verification results.
- We express that no significant errors were found in the calculation of emissions during the verification process, and that relevant activity data and evidence were appropriately managed and calculated.
- Criticality: meets the criterion, which is less than 5%

Internal GHG Emissions (Scope 1 & 2) & Energy Consumption

Internal GHG Emissions (Unit: tCO_2eq)			Energy Consumption (Unit: TJ)
Direct emissions (Scope 1)	Indirect emissions (Scope 2)	Total (Scope 1+2)	
22,253	126,673	148,926	2,689.020

※ Scope: KB Financial Group & all subsidiaries (incl. domestic/overseas offices & affiliates)
* The total may differ slightly from the sum of emissions by category due to rounding.

RESULTS

Based on the above assurance criteria, we did not identify any inappropriate calculations or errors for the emissions of major emitting facilities.
As a result, we express "unmodified" opinion.

※ The entity shall be responsible for preparing the verification materials in accordance with relevant laws and standards, and KMR's responsibility shall be limited to the parties to the verification contract under the terms and conditions agreed upon, and shall not be responsible for any other decisions, such as investments based on this verification opinion.
※ The entity shall comply with the use of accreditation and logo marks under the agreement agreed with KMR.

June, 1, 2026

ISO 14064-1

National Institute of Environmental Research

CEO E J Hwang

GHG Emissions Verification Statement

The Korea Management Registrar Inc. (hereinafter "KMR") has conducted the verification on the greenhouse gas (hereinafter "GHG") emission(Scope 3) in 2025 of KB Financial Group Inc.

PURPOSE & SCOPE

The purpose of this verification is to present an independent verification opinion on the greenhouse gas emissions inventory and the scope of the verification is as follows.

– Verification of places of business and emissions facilities under the operational control of KB Financial Group Inc. and its subsidiaries[Note 1)]

Note 1) A total of 11 companies, including KB Kookmin Bank, KB Securities, KB Insurance, KB Kookmin Card, KB Life Insurance, KB Asset Management, KB Capital, KB Real Estate Trust, KB Savings Bank, KB Investment, and KB Data Systems.

STANDARDS

- ISO 14064-3:2019
- ISO 14064-1:2018
- WRI/WBCSD GHG Protocol(2013)
- IPCC Guidelines for National Greenhouse Gas Inventories(2006)
- Guidelines on Emission Reporting and Certification under the Greenhouse Gas Emissions Trading Scheme (Ministry of Environment, 2025-64)
- Partnership for Carbon Accounting Financials(PCAF) – The Global GHG Accounting and Reporting Standard Part A(second edition)

PROCEDURE

The assurance was conducted by the KMR based on a risk analysis approach and data evaluation.The data and factors applied to the calculation of GHG emissions were determined to be appropriate based on objective evidence.

INDEPENDENT

KMR does not have any stake in the verified entity and does not conduct verification with biased opinions/views. We have drawn an independent and objective verification conclusion based on the verification standards, and reviewed the every aspect of the verification we performed throughout the entire verification process through internal review.

LIMITATION

The verification team verified the related reports, information and data presented by the audited institution by sampling or enumeration methods. As a result, there are many inherent limitations, and there may be disagreements in the interpretation of appropriateness. Although we have tried to faithfully perform verification that meets the verification standards, we suggest that errors, omissions, and false statements that could not be found may be latent as the limitations to the verification.

OPINION

- The assurance engagement was performed to satisfy a limited assurance level, and no significant distortions were found in the verification results.
- According to KMR's approach, nothing was found that would lead to a finding that KB Financial Group Inc. failed to disclose data and information that was accurate and reliable in all material respects.
- Criticality: meets the criterion, which is less than 5%

External GHG Emissions (Scope 3)

Other Indirect GHG Emissions (Unit: tCO_2eq)			
51,911,633			
Category	**Scope 3**		**GHG Emissions (tCO_2eq)**
CAT 1	Purchased goods and service		5,376
CAT 2	Capital goods		4,529
CAT 3	Fuel- and energy-related activities (not included in scope 1 or scope 2)		20,639
CAT 4	Upstream transportation and distribution		139
CAT 5	Waste generated in operations		3,721
CAT 6	Business travel		6,136
CAT 7	Employee commuting		29,162
CAT 11	Use of sold products		26,895
CAT 12	End-of-life treatment of sold products		184
CAT 13	Downstream leased assets		248,588
CAT 15	Investments[Note2)]	2024	49,462,484
		2025	51,566,264

* Note 2) Financed emissions by PCAF asset class as of the end of 2024 and 2025 were verified, including the intensity by asset class; And the total sum was aggregated based on the year 2025.
* The total may differ slightly from the sum of emissions by category due to rounding.
* Scope: KB Financial Group & all subsidiaries (incl. domestic/overseas offices & affiliates)

RESULTS

Based on the above assurance criteria, we did not identify any inappropriate calculations or errors for the emissions of major emitting facilities.
As a result, we express "unmodified" opinion.

※ The entity shall be responsible for preparing the verification materials in accordance with relevant laws and standards, and KMR's responsibility shall be limited to the parties to the verification contract under the terms and conditions agreed upon, and shall not be responsible for any other decisions, such as investments based on this verification opinion.
※ The entity shall comply with the use of accreditation and logo marks under the agreement agreed with KMR.

June, 1, 2026

KMR ISO 14064-1 National Institute of Environmental Research

CEO E J Hwang

KB Financial Group