

KB Financial Group

Fact Book 4Q 2023

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The consolidated financial information of KB Financial Group Inc. (the “Group”) presented herein is based on the Korean International Financial Reporting Standards (K-IFRS). It is currently being audited by the Group’s independent auditor, and accordingly, is subject to change.

The consolidated financial information presented herein is based on Korean IFRS9(K-IFRS9). Note that the financial results for years before 2017 contained herein have not been restated retrospectively.

The consolidated financial information for periods starting from January 1, 2023 presented herein reflect the application of Korean IFRS17 (K-IFRS17), and the financial results for 2022 have been restated retrospectively for better comparison purposes. However, please note that the key financial ratios for 2022 have not been restated retrospectively.

From 2018, for better peer comparison purpose, the Group reclassified certain interest income out of Net Gain/Loss on Financial Assets at FVPL under Other Operating Profit to Interest Income under Net Interest Income. Note that beginning from the financial results for 2017 contained herein have been restated retrospectively.

As KB Insurance and KB Capital became wholly-owned subsidiaries of the Group on July 7, 2017, the financial results of KB Insurance and KB Capital have been fully consolidated in the Group’s financial statements since 3Q17.

As Prudential Life Insurance became wholly-owned subsidiary of the Group as of August 31, 2020, the financial results have been fully consolidated in the Group’s financial statements since September, 2020.

From 3Q21, the Group applied accounting policy in accordance the international Financial Reporting Interpretation Committee(IFRIC) agenda decision over K-IFRS No.1019(Employee benefits). However, please note that the financial information for the past period contained herein has not been restated retrospectively.

Former KB Life Insurance was merged with and into Prudential Life Insurance(the surviving entity) as of January 1, 2023, which had been renamed as “KB Life Insurance Co., Ltd.” prior to the merger.

On June 30, 2023, KB Financial Group sold 100% of the shares of KB Credit Information, a former first-tier subsidiary of the Group, to KB Kookmin Card. Consequently, KB Credit Information became a second-tier subsidiary of the Group.

Totals may not sum due to rounding.

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(bn Won)	1Q22	2Q22	3Q22	4Q22	1Q23	2Q23	3Q23	4Q23(E)
KB Financial Group								
Total Assets	670,166.0	682,678.2	713,722.7	688,664.8	691,435.6	706,317.7	716,439.8	715,738.2
Total Liabilities	619,320.4	630,266.1	659,434.5	634,557.0	635,195.4	648,612.8	657,588.5	656,864.9
Total Equity	50,845.6	52,412.1	54,288.2	54,107.8	56,240.2	57,704.9	58,851.3	58,873.3
Net Income	1,471.5	1,214.5	1,360.0	-114.6	1,499.2	1,504.8	1,342.0	217.4
Net Income (attributable to controlling interests)	1,460.6	1,209.9	1,367.8	114.7	1,497.6	1,499.1	1,373.7	261.5
Total Asset including AUM ²⁾	1,135,267.2	1,137,236.6	1,169,947.0	1,146,690.7	1,170,303.1	1,192,239.7	1,206,347.7	1,216,729.5
(AUM)	465,101.2	454,558.5	456,224.3	458,025.9	478,867.5	485,922.0	489,907.9	500,991.3
Total Assets by Subsidiaries								
KB Kookmin Bank	493,078.8	506,798.0	537,997.1	517,769.5	512,196.9	524,504.5	537,096.5	530,012.9
KB Securities	62,691.0	61,001.5	58,461.7	53,824.2	62,243.4	63,012.6	60,076.2	61,267.0
KB Insurance	34,967.4	34,850.1	34,994.4	34,743.3	35,516.7	35,349.6	35,398.4	37,729.7
KB Kookmin Card	27,238.6	28,439.5	30,144.6	29,721.0	28,811.3	29,255.9	29,737.8	29,365.6
KB Life Insurance	32,519.6	31,049.9	30,214.6	29,989.7	30,501.3	30,074.8	29,635.7	31,953.2
KB Asset Management	338.6	334.6	388.5	369.5	322.7	316.2	342.5	377.9
KB Capital	14,994.4	15,523.1	15,581.8	16,053.0	15,503.5	16,018.1	16,367.8	16,560.8
KB Real Estate Trust	476.5	501.0	519.5	519.0	496.2	560.6	742.0	859.4
KB Savings Bank	2,754.5	3,108.6	2,940.8	3,138.5	2,995.1	2,950.4	3,147.4	2,662.0
KB Investment	1,203.4	1,229.1	1,299.5	1,378.6	1,387.1	1,435.8	1,546.3	1,544.8
KB Data Systems	45.4	52.5	53.1	63.6	53.5	59.2	60.9	61.5
KB Credit Information	27.9	28.6	29.6	42.2	42.8	-	-	-
Total Equity by Subsidiaries								
KB Kookmin Bank	32,430.0	32,688.4	33,336.9	33,723.3	34,037.2	34,958.5	35,956.9	36,548.7
KB Securities	5,638.9	5,826.7	6,053.9	5,877.3	5,897.1	6,127.0	6,224.1	6,299.2
KB Insurance	5,101.6	5,562.3	5,742.6	5,725.6	5,722.3	5,996.2	6,038.9	6,255.6
KB Kookmin Card	4,441.3	4,588.4	4,711.1	4,722.8	4,596.9	4,703.1	4,791.2	4,819.8
KB Life Insurance	3,586.7	3,785.9	3,952.0	3,853.6	3,949.1	4,120.8	4,366.4	4,130.0
KB Asset Management	219.3	228.4	257.8	266.5	224.8	238.2	251.2	268.3
KB Capital	1,997.0	2,051.5	2,096.9	2,106.2	2,148.1	2,195.9	2,241.9	2,260.0
KB Real Estate Trust	352.6	371.9	392.6	405.5	389.3	405.9	419.8	286.1
KB Savings Bank	269.4	277.5	283.5	284.0	273.0	272.8	261.5	193.8
KB Investment	268.5	268.9	264.7	270.3	272.6	285.9	299.3	279.5
KB Data Systems	18.4	19.8	19.6	23.1	22.9	25.1	25.7	20.9
KB Credit Information	14.9	15.4	16.2	17.3	17.2	-	-	-

(bn Won)	1Q22	2Q22	3Q22	4Q22	1Q23	2Q23	3Q23	4Q23(E)
Net Income by Subsidiaries								
KB Kookmin Bank	977.3	749.1	824.2	445.4	931.5	927.0	996.9	406.1
KB Securities	114.3	67.7	121.7	-115.9	140.6	109.0	111.5	28.5
KB Insurance	201.9	324.3	173.7	-142.7	253.8	271.4	155.1	72.6
KB Kookmin Card	118.9	126.8	106.6	26.3	82.0	110.9	79.5	78.7
KB Life Insurance	5.5	-73.1	35.2	-82.3	93.7	29.0	8.7	-49.2
KB Asset Management	11.8	9.5	28.6	9.4	18.0	13.6	12.7	17.2
KB Capital	83.3	64.0	54.7	15.1	46.9	58.5	53.5	27.6
KB Real Estate Trust	15.7	19.4	20.7	11.9	18.8	16.6	13.8	-133.3
KB Savings Bank	7.4	8.0	6.1	0.3	-11.0	-0.2	-11.4	-68.0
KB Investment	3.0	0.4	-4.2	5.6	2.3	13.3	13.4	-19.8
KB Data Systems	-0.2	1.4	-0.4	2.4	0.3	2.2	0.6	-3.0
KB Credit Information	-1.5	0.6	0.7	0.7	0.1	-0.6	-	-

1) The consolidated financial information for periods starting from January 1, 2023 presented herein reflect the application of K-IFRS 1117(Insurance Contracts), and the figures for 2022 have been restated retrospectively for better comparison purposes. However, please note that the key financial ratios for 2022 have not been restated retrospectively.

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

3) On June 30, 2023, KB Financial Group sold 100% of the shares of KB Credit Information to KB Kookmin Card, and KB Credit Information became a second-tier subsidiary of the Group. Accordingly, total assets, total liabilities, and total equity of KB Credit Information have been fully consolidated to the consolidated financial statements of KB Kookmin Card as of June 30, 2023. Please note that KB Credit Information's net income contributable to KB Financial Group for 2023 is the amount for the six-month period ended before KB Financial Group's sale of the shares of KB Credit Information.

Key Financial Indicators

KB Financial Group	1Q22	2Q22	3Q22	4Q22	1Q23	2Q23	3Q23	4Q23(E)
ROA (Quarterly)	0.89%	0.72%	0.77%	N.A.	0.88%	0.86%	0.75%	0.12%
ROA (Cumulative)	0.89%	0.81%	0.79%	0.57%	0.88%	0.87%	0.83%	0.65%
ROE (Quarterly) ¹⁾	13.00%	10.36%	11.36%	0.94%	12.41%	12.01%	10.64%	2.00%
ROE (Cumulative) ¹⁾	13.00%	11.68%	11.57%	8.83%	12.41%	12.20%	11.66%	9.18%
Basic EPS (Won, Quarterly)	3,691	3,032	3,422	190	3,754	3,757	3,441	556
Basic EPS (Won, Cumulative)	3,691	6,722	10,144	10,334	3,754	7,530	10,988	11,580
BPS (Won)	113,002	112,572	114,106	115,910	136,821	139,790	143,568	143,160
NIM (Quarterly)	1.91%	1.96%	1.98%	1.99%	2.04%	2.10%	2.09%	2.08%
NIM (Cumulative)	1.91%	1.93%	1.95%	1.96%	2.04%	2.07%	2.08%	2.08%
CIR (Quarterly)	41.9%	46.4%	42.9%	62.5%	35.9%	37.1%	39.5%	53.3%
CIR (Cumulative)	41.9%	44.1%	43.7%	48.2%	35.9%	36.5%	37.4%	41.0%
Credit Cost Ratio (Quarterly)	0.15%	0.31%	0.27%	0.97%	0.63%	0.56%	0.38%	1.13%
Credit Cost Ratio (Cumulative)	0.15%	0.23%	0.24%	0.43%	0.63%	0.59%	0.52%	0.67%
NPL Ratio	0.31%	0.32%	0.32%	0.34%	0.43%	0.44%	0.48%	0.57%
NPL Coverage Ratio(New) ²⁾	217.72%	222.37%	219.74%	216.32%	196.16%	200.46%	180.36%	174.55%
NPL Coverage Ratio(Old) ³⁾	454.55%	451.36%	446.86%	430.96%	350.84%	343.77%	314.99%	297.29%
BIS Ratio	15.92%	15.63%	15.45%	16.16%	16.84%	16.99%	16.79%	16.71%
CET 1 Ratio	13.43%	12.93%	12.62%	13.24%	13.66%	13.80%	13.74%	13.58%

Key Financial Indicators

KB Kookmin Bank	1Q22	2Q22	3Q22	4Q22	1Q23	2Q23	3Q23	4Q23(E)
ROA (Quarterly)	0.81%	0.60%	0.61%	0.16%	0.73%	0.71%	0.72%	0.26%
ROA (Cumulative)	0.81%	0.70%	0.67%	0.54%	0.73%	0.72%	0.72%	0.70%
ROE (Quarterly)	12.21%	9.29%	9.97%	5.28%	11.13%	10.81%	11.24%	4.47%
ROE (Cumulative)	12.21%	10.73%	10.45%	9.12%	11.13%	10.97%	11.05%	9.34%
NIM (Quarterly)	1.66%	1.73%	1.76%	1.77%	1.79%	1.85%	1.84%	1.83%
NIM (Cumulative)	1.66%	1.69%	1.72%	1.73%	1.79%	1.82%	1.83%	1.83%
CIR (Quarterly)	45.5%	48.1%	46.3%	53.6%	38.3%	40.2%	41.4%	53.3%
CIR (Cumulative)	45.5%	46.8%	46.6%	48.7%	38.3%	39.3%	40.0%	43.2%
NPL Ratio	0.20%	0.19%	0.19%	0.20%	0.23%	0.25%	0.26%	0.31%
NPL Coverage Ratio(New) ²⁾	231.17%	254.55%	252.17%	259.37%	263.85%	253.86%	227.72%	225.60%
NPL Coverage Ratio(Old) ³⁾	574.36%	602.72%	591.82%	597.49%	519.14%	466.75%	424.44%	404.74%
BIS Ratio	17.70%	17.43%	16.83%	17.46%	18.53%	18.45%	18.36%	18.08%
CET 1 Ratio	14.97%	14.49%	13.96%	14.50%	15.29%	15.26%	15.26%	14.92%
Loan to Deposit Ratio ⁴⁾	98.8%	99.2%	99.2%	95.6%	96.3%	96.8%	97.3%	98.8%

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

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

3) Including reserves for credit losses.

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

5) Ratios for periods starting from January 1, 2023 presented herein are based on K-IFRS 1117(Insurance Contracts).

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(bn Won)	1Q22	2Q22	3Q22	4Q22	1Q23	2Q23	3Q23	4Q23(E)
Net interest income	2,651.5	2,821.3	2,928.0	3,114.5	2,785.6	2,973.7	3,087.5	3,294.9
Net fee and commission income	957.3	934.5	872.7	750.4	914.0	951.4	901.4	906.7
Net other operating income(expenses)	-71.2	-410.5	-214.7	-553.2	659.9	372.2	-22.5	-595.7
Gross operating income	3,537.6	3,345.3	3,586.0	3,311.7	4,359.5	4,297.3	3,966.4	3,605.9
General & administrative expenses	1,481.4	1,552.8	1,539.3	2,070.2	1,566.3	1,592.9	1,564.7	1,923.5
Operating profit before provision for credit losses	2,056.2	1,792.5	2,046.7	1,241.5	2,793.2	2,704.4	2,401.7	1,682.4
Provision for credit losses	145.8	329.8	312.8	1,059.3	668.2	651.4	448.6	1,378.2
Net operating profit	1,910.4	1,462.7	1,733.9	182.2	2,125.0	2,053.0	1,953.1	304.2
Net non-operating profit(loss)	9.3	192.6	113.9	-155.2	-96.2	-92.3	-43.4	-33.0
Profit before income tax	1,919.7	1,655.3	1,847.8	27.0	2,028.8	1,960.7	1,909.7	271.2
Income tax expense	448.2	440.8	487.8	141.6	529.6	455.9	567.7	53.8
Profit for the period	1,471.5	1,214.5	1,360.0	-114.6	1,499.2	1,504.8	1,342.0	217.4
Profit attributable to non-controlling interests	10.9	4.6	-7.8	-229.3	1.6	5.7	-31.7	-44.1
Profit attributable to shareholders of the parent company	1,460.6	1,209.9	1,367.8	114.7	1,497.6	1,499.1	1,373.7	261.5

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

	(bn Won)	Mar. 22	Jun. 22	Sep. 22	Dec. 22	Mar. 23	Jun. 23	Sep. 23	Dec. 23(E)
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Total Assets		670,166.0	682,678.2	713,722.7	688,664.8	691,435.6	706,317.7	716,439.8	715,738.2
Cash and due from financial institutions		29,485.8	32,303.3	27,904.7	32,474.7	28,955.1	31,610.9	31,946.1	29,836.3
Financial assets at fair value through profit or loss		73,546.2	70,523.6	66,764.3	70,092.5	70,094.7	74,604.6	72,864.0	77,038.3
Derivative financial assets		4,987.9	9,419.2	17,820.0	9,446.6	8,588.7	8,195.3	8,896.6	6,157.6
Financial investments		107,874.7	105,543.3	111,049.7	115,452.7	115,454.1	116,969.6	118,516.0	122,199.5
Loans		422,025.5	431,193.4	453,435.0	433,038.9	432,189.4	434,953.6	441,720.7	444,805.3
(Reserves for loan losses)		-3,593.6	-3,590.3	-3,719.6	-4,161.0	-4,667.2	-4,812.9	-4,913.3	-5,462.8
Investments in associates		475.1	522.9	698.1	682.7	660.8	666.9	662.7	722.2
Insurance contract assets		20.4	51.0	78.6	83.3	152.5	189.2	215.9	229.6
Reinsurance contract assets		1,563.8	1,503.1	1,699.6	1,496.0	1,511.2	1,529.4	1,686.9	1,655.2
Tangible assets		7,962.4	8,390.1	7,942.2	8,351.6	8,482.6	8,690.5	8,781.0	9,263.7
Goodwill & Intangible assets		1,784.9	1,822.1	1,931.2	1,858.5	1,984.6	1,956.5	1,986.1	1,950.9
Current income tax assets		183.3	206.6	241.7	204.7	219.2	243.0	262.9	244.3
Deferred income tax assets		296.2	103.3	307.4	188.4	200.7	271.8	245.3	274.2
Other assets		19,959.8	21,096.3	23,850.2	15,294.2	22,942.0	26,436.4	28,655.6	21,361.1
Total Liabilities		619,320.4	630,266.1	659,434.5	634,557.0	635,195.4	648,612.8	657,588.5	656,864.9
Financial liabilities at fair value through profit or loss		13,125.8	12,779.3	12,262.1	12,271.6	11,842.2	12,044.4	10,882.7	10,920.4
Deposits		379,436.2	380,424.3	395,493.0	393,928.9	387,230.5	396,081.6	398,943.6	406,512.4
Debts		60,336.1	65,633.4	69,205.1	71,717.4	67,904.5	69,262.0	70,352.8	69,583.6
Debentures		68,840.6	71,087.3	72,363.3	68,698.2	68,546.6	68,260.6	68,608.8	69,176.7
Insurance contract liabilities		50,762.2	47,465.7	45,571.1	45,969.4	47,758.5	46,840.9	45,858.7	50,308.6
Reinsurance contract liabilities		39.3	37.9	36.9	31.7	34.2	33.8	32.2	36.0
Derivative financial liabilities		5,317.1	10,046.2	19,069.8	9,509.8	8,516.4	7,999.8	8,976.1	6,210.6
Net defined benefit liabilities		266.5	350.4	414.8	85.7	88.8	112.4	115.6	81.9
Provisions		778.3	832.8	852.4	933.7	942.0	978.3	972.7	1,444.4
Accrued expenses payables		3,311.9	3,602.7	4,232.8	4,759.3	5,408.1	6,408.8	7,295.7	6,535.0
Other liabilities		37,106.4	38,006.1	39,933.2	26,651.3	36,923.7	40,590.2	45,549.6	36,055.3
Total Equity		50,845.6	52,412.1	54,288.2	54,107.8	56,240.2	57,704.9	58,851.3	58,873.3
Share capital		2,090.6	2,090.6	2,090.6	2,090.6	2,090.6	2,090.6	2,090.6	2,090.6
Hybrid financial instrument		3,436.8	3,935.6	4,434.3	4,434.3	5,032.8	5,032.8	5,032.8	5,032.8
Capital surplus		16,940.2	16,940.8	16,940.7	16,940.7	16,940.7	16,649.2	16,643.6	16,647.9
Accumulated other comprehensive income		1,627.4	1,298.7	1,043.9	1,249.9	1,788.1	1,910.1	2,101.8	2,295.1
Retained earnings		26,856.2	27,842.6	29,073.6	28,948.4	29,813.7	30,853.6	31,983.4	32,029.2
Treasury shares		-986.2	-986.2	-836.2	-836.2	-1,107.9	-865.8	-967.8	-1,165.8
Non-controlling interest		880.6	1,290.0	1,541.3	1,280.1	1,682.2	2,034.4	1,966.9	1,943.5

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

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Group Interest Income

(bn Won)	1Q22	2Q22	3Q22	4Q22	1Q23	2Q23	3Q23	4Q23(E)
Interest Income	4,306.3	4,693.5	5,373.7	6,414.1	6,866.6	7,130.6	7,413.4	7,734.5
Due from financial institutions	21.6	27.9	45.6	74.0	76.4	88.7	88.6	99.8
Financial investments	641.3	703.1	813.0	1,044.9	1,096.9	1,142.2	1,213.7	1,297.6
Loans	3,558.8	3,876.2	4,430.2	5,183.4	5,562.5	5,774.5	5,977.9	6,175.9
Insurance contract liabilities interest	5.0	4.2	3.9	3.6	5.5	5.8	5.9	6.8
Others	79.6	82.1	81.0	108.2	125.3	119.4	127.3	154.4
Interest Expense	1,654.8	1,872.2	2,445.7	3,299.6	4,081.0	4,156.9	4,325.9	4,439.6
Deposits	731.3	844.3	1,178.7	1,883.1	2,342.9	2,423.2	2,554.6	2,732.1
Debts & debentures	504.5	595.1	795.4	1,037.2	1,140.1	1,176.6	1,221.8	1,287.8
Insurance contract liabilities interest	384.1	391.7	412.4	307.4	441.1	428.6	422.4	284.6
Others	34.9	41.1	59.2	71.9	156.9	128.5	127.1	135.1
Net Interest Income	2,651.5	2,821.3	2,928.0	3,114.5	2,785.6	2,973.7	3,087.5	3,294.9

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

Group Net Interest Margin(NIM)¹⁾

	1Q22	2Q22	3Q22	4Q22	1Q23	2Q23	3Q23	4Q23(E)
NIM (Quarterly)	1.91%	1.96%	1.98%	1.99%	2.04%	2.10%	2.09%	2.08%
NIM (Cumulative)	1.91%	1.93%	1.95%	1.96%	2.04%	2.07%	2.08%	2.08%

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

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

(bn Won)	1Q22	2Q22	3Q22	4Q22	1Q23	2Q23	3Q23	4Q23(E)
Interest earning assets	445,481.0	452,097.3	464,495.7	481,921.8	469,207.7	468,190.1	474,893.6	485,193.9
Interest earned on the assets ²⁾	3,102.3	3,405.6	3,990.1	4,913.7	5,333.2	5,536.6	5,752.1	5,995.1
Yield	2.82%	3.02%	3.41%	4.05%	4.61%	4.74%	4.81%	4.90%
Interest bearing liabilities	434,048.5	442,832.5	454,801.5	471,665.9	456,034.8	454,524.7	461,122.6	470,606.1
Interest paid on the liabilities ³⁾	1,008.4	1,201.5	1,673.7	2,495.7	2,972.4	3,080.9	3,251.3	3,446.0
Yield	0.94%	1.09%	1.46%	2.10%	2.64%	2.72%	2.80%	2.91%
Interest spread	1.88%	1.93%	1.95%	1.95%	1.97%	2.02%	2.01%	2.00%
Net Interest Margin	1.91%	1.96%	1.98%	1.99%	2.04%	2.10%	2.09%	2.08%

1) Bank NIM + Card NIM.

2) Interest income - credit guarantee fee.

3) Interest expense + deposit insurance fee.


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

(bn Won)	1Q22	2Q22	3Q22	4Q22	1Q23	2Q23	3Q23	4Q23(E)
Interest earning assets	449,770.9	456,765.2	469,356.6	486,910.3	473,985.4	473,015.8	479,792.8	490,215.8
Interest earned on the assets ²⁾	3,503.0	3,834.3	4,426.8	5,350.9	5,777.7	5,980.8	6,198.8	6,469.4
Yield	3.16%	3.37%	3.74%	4.36%	4.94%	5.07%	5.13%	5.24%
Interest bearing liabilities	434,048.5	442,832.5	454,801.5	471,665.9	456,034.8	454,524.7	461,122.6	470,606.1
Interest paid on the liabilities ³⁾	1,008.4	1,201.5	1,673.7	2,495.7	2,972.4	3,080.9	3,251.3	3,446.0
Yield	0.94%	1.09%	1.46%	2.10%	2.64%	2.72%	2.80%	2.91%
Interest spread	2.22%	2.28%	2.28%	2.26%	2.30%	2.35%	2.33%	2.33%
Net Interest Margin	2.25%	2.31%	2.33%	2.33%	2.40%	2.46%	2.44%	2.45%

1) Bank NIM + Card NIM.

2) Interest income - credit guarantee fee.

3) Interest expense + deposit insurance fee.

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(bn Won)	1Q22	2Q22	3Q22	4Q22	1Q23	2Q23	3Q23	4Q23(E)
Trust Fee	125.5	114.9	119.4	108.0	121.8	132.7	129.2	124.3
Fee and Commission	831.8	819.6	753.3	642.4	792.2	818.7	772.2	782.4
Fees from credit cards	175.4	190.5	161.2	149.3	195.1	173.5	170.1	198.6
Guarantee fees	15.1	18.2	16.0	17.5	15.7	18.8	20.3	22.5
Other commissions in Won	591.7	556.7	524.6	425.4	529.1	571.9	529.1	516.8
Commissions received as agency	43.9	46.9	72.0	76.4	52.6	39.6	39.1	40.5
Commissions received on represent securities	31.8	34.9	32.7	25.4	30.2	28.9	28.5	25.9
Commissions received on banking business	44.2	45.5	45.8	45.2	45.9	45.3	44.9	45.7
Commissions received on securities business	218.5	181.2	125.1	103.6	137.7	202.3	180.3	136.1
Others	253.3	248.2	249.0	174.8	262.7	255.8	236.3	268.6
Other commissions in foreign currency	49.6	54.2	51.5	50.2	52.3	54.5	52.7	44.5
Net Fee and Commission Income	957.3	934.5	872.7	750.4	914.0	951.4	901.4	906.7

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(bn Won)	1Q22	2Q22	3Q22	4Q22	1Q23	2Q23	3Q23	4Q23(E)
Net gain/loss on securities	-264.7	-807.4	-236.2	-265.6	859.1	210.1	40.6	1,276.5
Net gain/loss on FVPL securities ²⁾	-268.2	-746.9	-208.8	-77.3	820.3	278.2	100.8	1,395.2
Net gain/loss on FVOCI securities ³⁾	3.5	-60.5	-27.4	-188.3	38.8	-68.1	-60.2	-118.7
Net gain/loss on sales	-19.4	-65.4	-31.6	-193.5	18.5	-77.4	-68.7	-128.4
Impairment loss	0.0	0.0	0.0	0.1	-0.1	0.1	-0.1	0.1
Others	22.9	4.9	4.2	5.1	20.4	9.2	8.6	9.6
Net gain/loss on derivatives & foreign currency translation	80.6	148.0	56.1	282.6	233.4	286.5	-12.5	-606.3
Net other insurance finance income	274.8	380.9	259.7	-74.2	-234.0	12.9	161.3	-399.4
Insurance service result	395.9	419.7	392.2	103.4	380.6	431.5	399.8	211.1
Other operating income	-557.7	-551.7	-686.5	-599.4	-579.2	-568.8	-611.7	-1,077.6
Deposit insurance fees & credit guarantee fees	-227.0	-235.6	-286.8	-191.7	-208.4	-240.9	-233.1	-596.6
Net gain/loss on sale of loans	9.7	42.2	-32.1	-14.3	14.6	42.9	9.2	-16.3
Others	-340.4	-358.3	-367.6	-393.4	-385.4	-370.8	-387.8	-464.7
Net other operating income	-71.2	-410.5	-214.7	-553.2	659.9	372.2	-22.5	-595.7

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

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

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

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(bn Won)	1Q22	2Q22	3Q22	4Q22	1Q23	2Q23	3Q23	4Q23(E)
Provision for loan losses	143.9	284.8	302.6	1,058.8	643.9	613.1	440.9	1,381.1
Provision for acceptances and guarantees	8.8	36.4	-10.5	-6.9	22.6	16.1	-6.0	-4.2
Provision for undrawn commitments	-8.2	7.6	23.5	8.1	1.1	19.4	13.0	1.9
Provision for financial guarantees & contracts	1.3	1.0	-2.7	-0.7	0.6	2.8	0.7	-0.6
Provision for Credit Losses	145.8	329.8	312.9	1,059.3	668.2	651.4	448.6	1,378.2

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

Group Credit Cost Ratio¹⁾

(bn Won)	1Q22	2Q22	3Q22	4Q22	1Q23	2Q23	3Q23	4Q23(E)
Total Outstanding Credit	409,266.2	416,796.0	428,335.6	424,436.6	420,945.5	426,328.2	434,557.6	436,542.0
Household	188,820.1	186,926.2	186,951.7	187,124.5	180,037.8	181,430.6	182,488.5	184,912.3
Corporate	195,478.7	203,887.7	213,582.7	209,413.1	213,772.5	217,723.9	224,916.0	224,496.5
Credit Card	24,967.4	25,982.1	27,801.2	27,899.0	27,135.2	27,173.7	27,153.1	27,133.2
Provision for Loan Losses	151.3	317.3	286.1	1,039.5	652.6	587.6	420.2	1,238.3
Household	15.4	147.3	64.7	160.1	90.2	41.9	109.1	86.7
Corporate	41.5	-29.2	153.7	729.2	398.6	377.1	122.9	922.0
Credit Card	94.4	199.2	67.8	150.2	163.8	168.6	188.2	229.6
Quarterly Credit Cost	0.15%	0.31%	0.27%	0.97%	0.63%	0.56%	0.38%	1.13%
Household	0.03%	0.31%	0.14%	0.34%	0.20%	0.09%	0.24%	0.19%
Corporate	0.09%	-0.06%	0.29%	1.37%	0.76%	0.70%	0.22%	1.63%
Credit Card	1.50%	1.59%	0.98%	2.14%	2.41%	2.49%	2.75%	3.36%
Cumulative Credit Cost	0.15%	0.23%	0.24%	0.43%	0.63%	0.59%	0.52%	0.67%
Household	0.03%	0.17%	0.16%	0.21%	0.20%	0.15%	0.18%	0.18%
Corporate	0.09%	0.01%	0.17%	0.49%	0.76%	0.73%	0.56%	0.83%
Credit Card	1.50%	1.55%	1.35%	1.56%	2.41%	2.45%	2.55%	2.72%

1) Based on simple arithmetic sum of subsidiaries

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(bn Won)	1Q22	2Q22	3Q22	4Q22	1Q23	2Q23	3Q23	4Q23(E)
Employee Benefits	953.2	937.0	938.2	1,328.6	949.7	944.8	940.7	1,179.1
Post-employment benefits	60.3	64.4	62.8	67.6	44.5	45.5	48.0	49.9
Termination benefits	0.4	0.0	3.1	309.5	1.0	3.2	0.0	271.4
Salaries & employee benefits	676.3	656.9	652.3	708.3	674.4	691.9	688.9	638.4
Others	216.2	215.7	220.0	243.2	229.8	204.2	203.8	219.4
Depreciation and Amortization	189.7	197.2	207.0	222.9	205.5	211.4	216.5	232.5
Tangible assets	122.4	127.6	135.1	144.9	123.0	123.9	125.4	145.6
Intangible assets	67.3	69.6	71.8	78.0	81.9	86.8	90.6	86.3
Others	0.0	0.0	0.0	0.0	0.6	0.7	0.5	0.6
Other General and Administrative Expenses	338.5	418.6	394.1	518.7	411.1	436.7	407.5	511.9
Occupancy, furniture & equipment expenses	291.6	353.0	349.5	452.2	355.3	342.6	345.6	455.0
Taxes	46.9	65.6	44.6	66.5	55.8	94.1	61.9	56.9
General & Administrative Expenses	1,481.4	1,552.8	1,539.3	2,070.2	1,566.3	1,592.9	1,564.7	1,923.5

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

Cost to Income Ratio (CIR)

(bn Won)	1Q22	2Q22	3Q22	4Q22	1Q23	2Q23	3Q23	4Q23(E)
Gross operating income	3,537.6	3,345.3	3,586.0	3,311.7	4,359.5	4,297.3	3,966.4	3,605.9
General & administrative expenses	1,481.4	1,552.8	1,539.3	2,070.2	1,566.3	1,592.9	1,564.7	1,923.5
Quarterly CIR	41.9%	46.4%	42.9%	62.5%	35.9%	37.1%	39.5%	53.3%
Cumulative CIR	41.9%	44.1%	43.7%	48.2%	35.9%	36.5%	37.4%	41.0%

* Ratios for periods starting from January 1, 2023 presented herein are based on K-IFRS 1117(Insurance Contracts).

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(bn Won)	Mar. 22	Jun. 22	Sep. 22	Dec. 22	Mar. 23	Jun. 23	Sep. 23	Dec. 23(E)
Total Outstanding Credits	409,266.2	416,796.0	428,335.6	424,436.6	420,945.5	426,328.2	434,557.6	436,542.0
Normal	405,414.8	412,746.5	423,805.0	419,739.5	415,789.7	420,750.8	428,605.2	429,513.2
Precautionary	2,573.1	2,733.7	3,166.1	3,238.4	3,329.7	3,699.9	3,853.9	4,521.0
Substandard	561.2	594.0	643.9	709.2	918.7	984.0	1,152.8	1,384.0
Doubtful	475.2	467.0	494.7	537.2	644.4	600.4	631.1	731.2
Estimated Loss	241.9	254.8	225.9	212.3	263.0	293.1	314.6	392.6
NPL (A)	1,278.3	1,315.8	1,364.5	1,458.7	1,826.1	1,877.5	2,098.4	2,507.8
NPL Ratio	0.31%	0.32%	0.32%	0.34%	0.43%	0.44%	0.48%	0.57%
Loan loss reserves ²⁾ (B)	2,782.9	2,925.8	2,998.3	3,155.6	3,582.0	3,763.5	3,784.9	4,377.4
Reserves for credit losses (C)	3,027.3	3,012.9	3,099.0	3,131.0	2,824.8	2,690.6	2,825.0	3,078.1
NPL Coverage Ratio(New) (B/A)	217.7%	222.4%	219.7%	216.3%	196.2%	200.5%	180.4%	174.5%
NPL Coverage Ratio(Old) [(B+C)/A]	454.6%	451.4%	446.9%	431.0%	350.8%	343.8%	315.0%	297.3%

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

2) Allowances for loan losses and acceptances & guarantees

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(bn Won)	Mar. 22	Jun. 22	Sep. 22	Dec. 22	Mar. 23	Jun. 23	Sep. 23	Dec. 23(E)
Tier 1 Capital	43,642.3	44,215.3	45,438.6	45,032.0	47,850.6	48,590.0	49,687.7	49,449.6
Common Equity Tier 1	39,885.3	39,783.8	40,488.6	40,103.7	42,142.0	42,879.8	43,975.5	43,722.9
Paid in capital	2,090.6	2,090.6	2,090.6	2,090.6	2,090.6	2,090.6	2,090.6	2,090.6
Capital surplus	13,190.3	13,190.3	13,190.3	13,190.3	13,190.3	13,190.3	13,190.3	13,190.3
Retained earnings	26,099.8	27,179.8	28,314.3	28,447.2	29,813.7	30,853.6	31,983.3	32,029.0
Others	2,429.5	685.2	-274.9	188.7	4,419.1	4,491.6	4,575.7	4,561.7
Deductions	-3,924.9	-3,362.1	-2,831.6	-3,813.1	-7,371.6	-7,746.3	-7,864.4	-8,148.7
Additional Tier 1	3,757.0	4,431.5	4,950.0	4,928.4	5,708.6	5,710.2	5,712.2	5,726.7
Tier 2 Capital	3,622.9	3,878.1	4,128.7	3,937.9	4,098.4	4,170.2	4,061.0	4,354.4
Provisions	439.5	403.1	457.5	457.8	491.1	568.1	570.9	870.1
Subordinated debt(holding company)	400.0	400.0	400.0	400.0	400.0	400.0	400.0	400.0
Subordinated debt(Kookmin Bank)	2,642.9	2,749.5	2,940.0	2,722.9	2,591.3	2,583.8	2,618.5	2,609.3
Others	140.5	325.5	331.2	357.3	616.0	618.3	471.6	475.0
Total BIS Capital	47,265.2	48,093.4	49,567.3	48,970.0	51,948.9	52,760.2	53,748.7	53,804.0
Risk Weighted Assets	296,960.9	307,630.5	320,905.2	302,983.9	308,425.9	310,611.1	320,050.1	322,056.9
BIS Capital Ratio	15.92%	15.63%	15.45%	16.16%	16.84%	16.99%	16.79%	16.71%
Tier 1	14.70%	14.37%	14.16%	14.86%	15.51%	15.64%	15.52%	15.35%
Common Equity Tier 1	13.43%	12.93%	12.62%	13.24%	13.66%	13.80%	13.74%	13.58%
Tier 2	1.22%	1.26%	1.29%	1.30%	1.33%	1.34%	1.27%	1.35%

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

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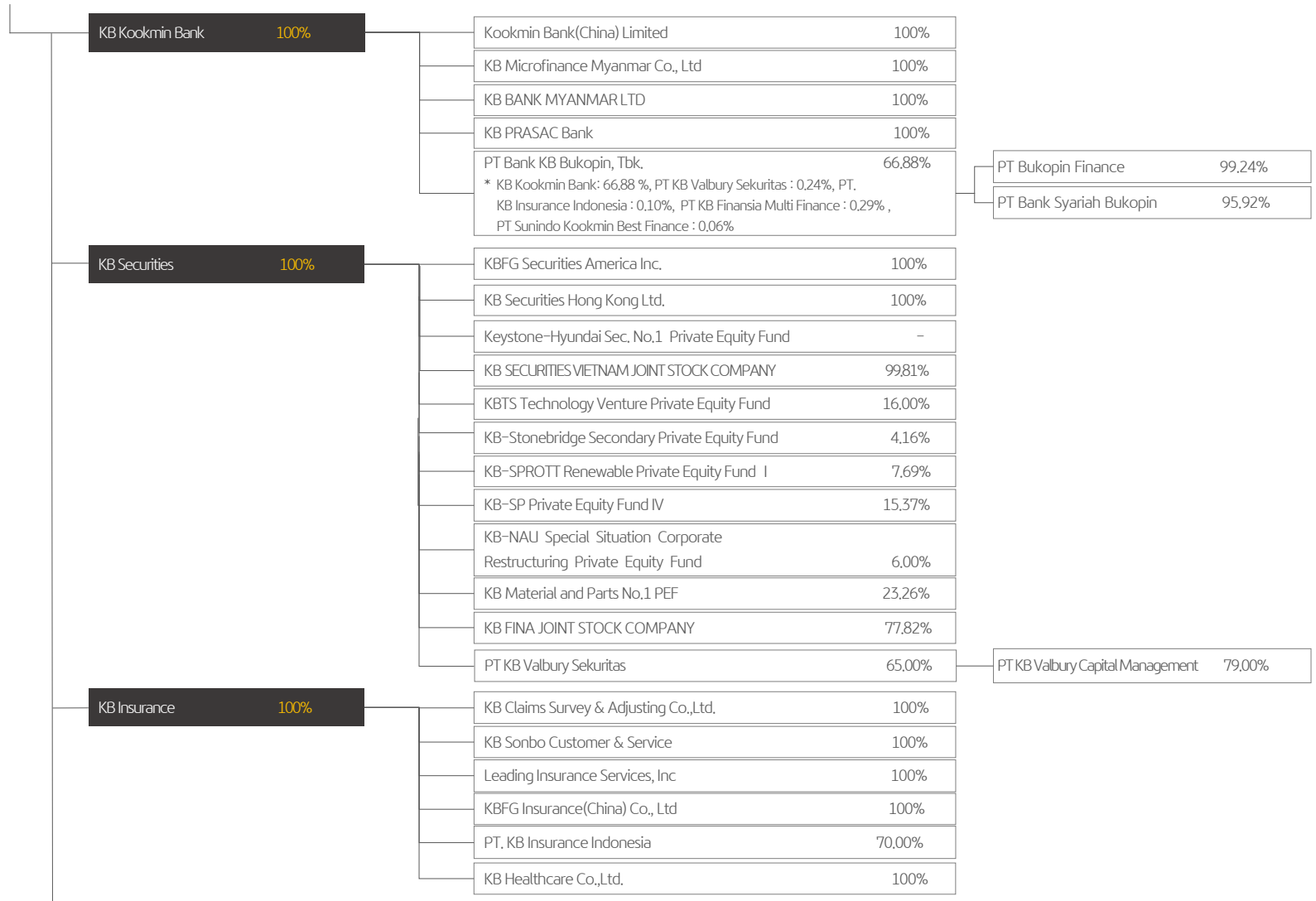
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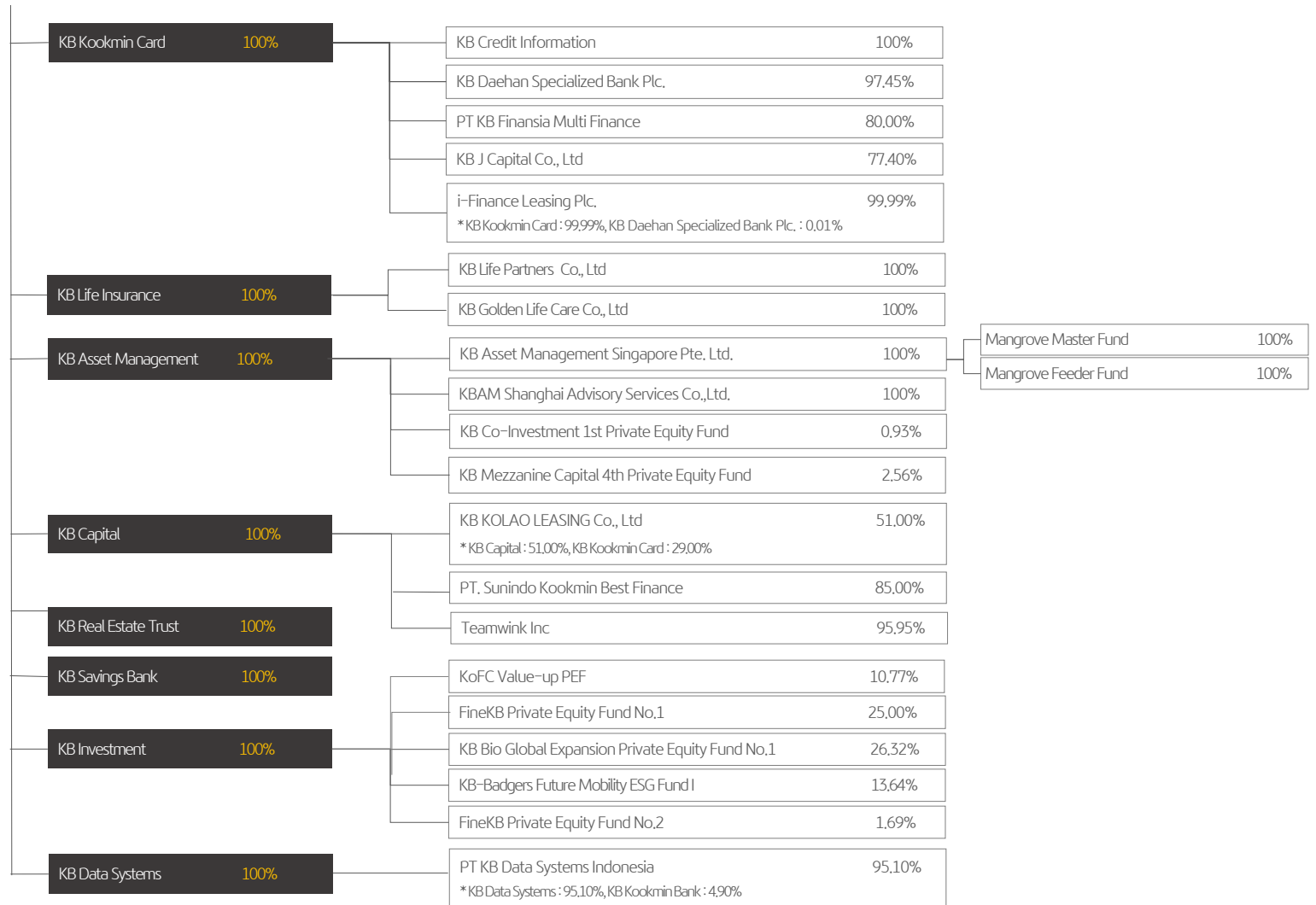
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	Mar. 22	Jun. 22	Sep. 22	Dec. 22	Mar. 23	Jun. 23	Sep. 23	Dec. 23(E)
KB Financial Group Inc. (holding company)	179	179	179	178	178	177	177	175
KB Kookmin Bank	14,641	14,663	14,607	14,736	13,984	13,967	14,063	14,121
KB Securities	2,822	2,879	2,915	2,876	2,873	2,852	2,869	2,890
KB Insurance	2,961	2,951	2,946	2,963	2,933	2,946	2,937	2,920
KB Kookmin Card	1,520	1,531	1,532	1,541	1,508	1,519	1,516	1,531
KB Life Insurance	464	372	367	370	680	675	685	680
KB Asset Management	322	329	340	350	348	359	356	361
KB Capital	531	547	544	542	548	550	538	542
KB Savings Bank	150	159	156	158	152	152	153	147
KB Real Estate Trust	186	186	183	189	185	192	190	190
KB Investment	64	65	62	61	63	63	67	68
KB Data Systems	546	565	570	576	577	577	573	572
Total	24,859	24,900	24,867	25,009	24,151	24,021	24,124	24,197

KB Kookmin Bank

	Mar. 22	Jun. 22	Sep. 22	Dec. 22	Mar. 23	Jun. 23	Sep. 23	Dec. 23(E)
Directors	8	8	8	8	8	8	8	8
Executive	3	3	3	3	3	3	3	3
Non-Executive	5	5	5	5	5	5	5	5
Non-Standing	0	0	0	0	0	0	0	0
Executive Vice Presidents	27	29	31	31	33	33	33	33
Regional Directors	44	44	44	44	41	41	41	41
Regular Employees	14,567	14,582	14,524	14,653	13,902	13,885	13,981	14,039
Total¹⁾	14,641	14,658	14,602	14,731	13,979	13,962	14,058	14,129

1) Excluding non-executive and non-standing directors

KB Securities

	Mar. 22	Jun. 22	Sep. 22	Dec. 22	Mar. 23	Jun. 23	Sep. 23	Dec. 23(E)
Directors	51	52	53	53	52	52	52	52
Employees	2,822	2,827	2,862	2,823	2,821	2,800	2,817	2,838
Regular	2,117	2,110	2,148	2,075	2,073	2,080	2,118	2,117
Contract	705	717	714	748	748	720	699	721
Total	2,873	2,879	2,915	2,876	2,873	2,852	2,869	2,890

KB Insurance

	Mar. 22	Jun. 22	Sep. 22	Dec. 22	Mar. 23	Jun. 23	Sep. 23	Dec. 23(E)
Senior Management	39	38	38	38	38	38	38	38
Employees	2,922	2,913	2,908	2,925	2,895	2,908	2,899	2,882
Total	2,961	2,951	2,946	2,963	2,933	2,946	2,937	2,920

KB Kookmin Card

	Mar. 22	Jun. 22	Sep. 22	Dec. 22	Mar. 23	Jun. 23	Sep. 23	Dec. 23(E)
Senior Management	18	18	18	18	20	20	20	20
Employees	1,502	1,513	1,513	1,523	1,488	1,499	1,496	1,511
Total	1,520	1,531	1,531	1,541	1,508	1,519	1,516	1,531

KB Life Insurance

	Mar. 22	Jun. 22	Sep. 22	Dec. 22	Mar. 23	Jun. 23	Sep. 23	Dec. 23(E)
Senior Management	19	14	14	13	19	20	20	20
Employees	445	358	353	357	661	655	665	660
Total	464	372	367	370	680	675	685	680

Branches / ATMs of KB Kookmin Bank

	Mar. 22	Jun. 22	Sep. 22	Dec. 22	Mar. 23	Jun. 23	Sep. 23	Dec. 23(E)
Regular Branch	778	780	779	778	722	701	702	703
Sub-branch	98	98	77	78	96	93	94	94
ATM Branch	763	840	856	871	912	950	971	989
Total	1,639	1,718	1,712	1,727	1,730	1,744	1,767	1,786
ATM	5,049	4,984	4,817	4,563	4,494	4,463	4,444	4,329

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

Note: Ratings for the holding company

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(bn Won)	1Q22	2Q22	3Q22	4Q22	1Q23	2Q23	3Q23	4Q23(E)
Net interest income	2,139.6	2,300.6	2,403.0	2,447.8	2,347.4	2,462.9	2,521.6	2,538.2
Net fee and commission income	270.8	278.3	277.2	270.3	307.4	289.9	268.8	302.2
Net other operating income(expenses)	-166.0	-306.1	-355.9	94.5	34.9	-76.7	-208.2	-330.5
Gross operating income	2,244.4	2,272.8	2,324.3	2,812.6	2,689.7	2,676.1	2,582.2	2,509.9
General & administrative expenses	1,020.9	1,093.9	1,076.0	1,507.2	1,030.3	1,077.1	1,069.0	1,345.4
Operating profit before provision for credit losses	1,223.5	1,178.9	1,248.3	1,305.4	1,659.4	1,599.0	1,513.2	1,164.5
Provision for credit losses	11.8	183.0	160.7	765.6	391.3	376.9	150.0	689.9
Net operating profit	1,211.7	995.9	1,087.6	539.8	1,268.1	1,222.1	1,363.2	474.6
Net non-operating profit(loss)	3.7	19.6	-4.2	-44.3	-33.0	-33.9	-4.6	-26.7
Share of profit(loss) of associates	-0.7	19.7	1.3	-7.6	4.9	2.8	1.7	-9.3
Net other non-operating income(expenses)	4.4	-0.1	-5.5	-36.7	-37.9	-36.7	-6.3	-17.4
Profit before income tax	1,215.4	1,015.5	1,083.4	495.5	1,235.1	1,188.2	1,358.6	447.9
Income tax expense	240.9	265.5	286.7	288.4	313.2	268.2	394.7	103.7
Profit for the period	974.5	750.0	796.7	207.1	921.9	920.0	963.9	344.2
Profit attributable to non-controlling interests	-2.8	0.9	-27.5	-238.3	-9.6	-7.0	-33.0	-61.9
Profit attributable to shareholders of the parent company	977.3	749.1	824.2	445.4	931.5	927.0	996.9	406.1

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(bn Won)	Mar. 22	Jun. 22	Sep. 22	Dec. 22	Mar. 23	Jun. 23	Sep. 23	Dec. 23(E)
Total Assets	493,078.8	506,798.0	537,997.1	517,769.5	512,196.9	524,504.5	537,096.5	530,012.9
Cash and due from financial institutions	22,765.9	25,387.5	21,430.6	25,127.8	22,455.4	25,439.0	25,611.4	23,637.0
Financial assets at fair value through profit or loss	18,731.7	17,191.3	15,717.0	21,213.4	18,515.6	19,814.9	18,802.1	19,700.7
Derivative financial assets	4,091.6	8,111.5	16,024.9	7,767.6	7,134.7	6,801.1	7,649.9	5,039.0
Financial investments	66,115.5	65,729.8	70,473.9	75,250.2	73,599.9	75,096.8	77,625.9	78,350.8
Loans	366,626.7	373,569.6	394,578.7	374,672.0	373,934.0	376,478.0	381,535.9	385,404.1
(Allowances for loan losses)	-2,345.8	-2,307.9	-2,427.6	-2,764.6	-3,141.8	-3,230.6	-3,273.4	-3,609.9
Investments in associates	396.2	433.9	533.2	530.0	532.7	542.0	559.8	589.3
Tangible assets	4,471.6	4,466.5	4,459.0	4,394.4	4,392.0	4,385.8	4,362.2	4,324.3
Goodwill & Intangible assets	1,014.0	1,034.0	1,088.7	1,054.7	1,113.3	1,088.6	1,073.7	1,019.7
Current income tax assets	126.4	165.5	177.7	192.0	207.8	228.1	244.2	228.9
Deferred income tax assets	163.9	168.7	333.7	181.3	200.1	271.3	230.2	249.5
Other assets	8,575.3	10,539.7	13,179.7	7,386.1	10,111.4	14,358.9	19,401.2	11,469.6
Total Liabilities	460,648.8	474,109.6	504,660.2	484,046.3	478,159.7	489,546.0	501,139.6	493,464.2
Financial liabilities at fair value through profit or loss	179.8	128.6	101.7	108.9	94.8	89.2	89.4	93.4
Deposits	366,614.3	366,624.6	381,989.4	381,746.7	376,720.3	383,608.3	386,357.8	393,246.7
Debts	36,039.9	40,738.1	43,682.7	45,073.1	38,886.1	38,542.4	37,658.1	34,990.1
Debentures	29,096.9	31,133.5	34,253.9	29,787.7	29,809.7	29,673.9	30,795.3	31,811.4
Derivative financial liabilities	3,752.1	7,510.6	15,249.0	7,271.4	6,553.9	6,021.7	6,680.9	4,445.4
Net defined benefit liabilities	201.7	273.3	326.1	16.2	29.6	48.7	47.9	7.8
Provisions	431.3	483.6	490.8	533.4	572.2	602.6	606.6	929.6
Accrued expenses payables	2,686.3	2,980.4	3,503.5	3,947.2	4,566.4	5,541.0	6,385.8	5,473.2
Other liabilities	21,646.5	24,236.9	25,063.1	15,561.7	20,926.7	25,418.2	32,517.8	22,466.6
Total Equity	32,430.0	32,688.4	33,336.9	33,723.3	34,037.2	34,958.5	35,956.9	36,548.7
Share capital	2,021.9	2,021.9	2,021.9	2,021.9	2,021.9	2,021.9	2,021.9	2,021.9
Hybrid financial instrument	574.5	873.9	873.9	873.9	1,282.9	1,282.9	1,282.9	1,282.9
Capital surplus	5,025.3	5,025.3	5,025.3	5,025.3	5,025.3	4,739.0	4,735.4	4,735.4
Accumulated other comprehensive income	1,003.6	206.7	-179.8	12.8	363.2	283.2	350.2	614.4
Retained earnings	23,593.6	24,342.8	25,391.6	25,834.2	25,401.1	26,346.7	27,320.7	27,718.4
Treasury shares	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Non-controlling interest	211.1	217.8	204.0	-44.8	-57.2	284.8	245.8	175.7

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(bn Won)	1Q22	2Q22	3Q22	4Q22	1Q23	2Q23	3Q23	4Q23(E)
Interest Income	3,078.7	3,410.9	3,986.6	4,882.5	5,271.4	5,475.1	5,678.1	5,922.5
Due from financial institutions	7.0	11.2	22.5	39.2	39.2	44.9	48.3	60.0
Financial Investments	287.7	327.7	407.5	566.7	617.0	631.4	674.8	737.3
Loans	2,709.5	2,994.0	3,482.5	4,178.8	4,505.6	4,691.1	4,840.8	4,988.0
Other	74.5	78.0	74.1	97.8	109.6	107.7	114.2	137.2
Interest Expense	939.1	1,110.3	1,583.6	2,434.7	2,924.0	3,012.2	3,156.5	3,384.3
Deposits	695.9	805.4	1,131.5	1,822.5	2,247.6	2,331.9	2,458.7	2,634.7
Debts & Debentures	214.3	270.2	399.5	546.6	595.8	596.7	611.6	646.1
Other	28.9	34.7	52.6	65.6	80.6	83.6	86.2	103.5
Net Interest Income	2,139.6	2,300.6	2,403.0	2,447.8	2,347.4	2,462.9	2,521.6	2,538.2

Bank Net Interest Margin

(bn Won)	1Q22	2Q22	3Q22	4Q22	1Q23	2Q23	3Q23	4Q23(E)
NIM (Quarterly)	1.66%	1.73%	1.76%	1.77%	1.79%	1.85%	1.84%	1.83%
NIM (Cumulative)	1.66%	1.69%	1.72%	1.73%	1.79%	1.82%	1.83%	1.83%


Interest Spread / Margin

(bn Won)	1Q22	2Q22	3Q22	4Q22	1Q23	2Q23	3Q23	4Q23(E)
Interest earning assets ¹⁾	423,173.6	429,473.3	440,991.1	457,701.9	445,333.7	444,838.9	451,544.6	4,615,564.0
Interest earned on the assets ²⁾	2,640.1	2,938.2	3,492.3	4,373.2	4,767.7	4,966.5	5,167.3	53,882.0
Yield	2.53%	2.74%	3.14%	3.79%	4.34%	4.48%	4.54%	4.63%
Interest bearing liabilities ¹⁾	414,195.3	422,138.8	433,019.5	449,080.6	433,913.5	432,670.3	439,351.8	448,488.1
Interest paid on the liabilities ³⁾	907.2	1,090.3	1,541.3	2,336.3	2,805.8	2,913.2	3,076.4	3,257.4
Yield	0.89%	1.04%	1.41%	2.06%	2.62%	2.70%	2.78%	2.88%
Interest spread	1.64%	1.71%	1.73%	1.73%	1.72%	1.78%	1.76%	1.75%
Net Interest Margin	1.66%	1.73%	1.76%	1.77%	1.79%	1.85%	1.84%	1.83%

1) Average balance based on separate financial statement

2) Interest income - credit guarantee fee

3) Interest expense + deposit insurance fee

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(bn Won)	1Q22	2Q22	3Q22	4Q22	1Q23	2Q23	3Q23	4Q23(E)
Trust Fee	62.2	46.3	50.0	42.7	56.6	66.9	60.6	56.5
Fee and Commission	208.6	232.0	227.2	227.6	250.8	223.0	208.2	245.7
Fees from credit cards	-6.9	-8.2	-11.7	-10.6	-7.7	-10.7	-11.1	-11.5
Guarantee fees	13.0	14.4	16.0	17.5	15.9	18.3	19.7	20.9
Other commissions in Won	174.8	192.8	186.7	187.8	209.3	174.4	162.5	208.8
Commissions received as agency	58.7	77.9	86.6	101.3	73.3	62.9	66.0	63.3
Commissions received on represent securities	26.6	29.6	27.6	21.7	25.4	24.1	24.1	21.6
Commissions received on banking business	46.4	48.6	48.1	47.8	48.2	47.7	47.3	48.1
Commissions received on loan business	15.8	16.5	16.2	16.9	19.9	21.1	19.6	15.5
Others	27.3	20.2	8.2	0.1	42.5	18.6	5.5	60.3
Other commissions in foreign currency	27.7	33.0	36.2	32.9	33.3	41.0	37.1	27.5
Net Fee and Commission Income	270.8	278.3	277.2	270.3	307.4	289.9	268.8	302.2

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(bn Won)	1Q22	2Q22	3Q22	4Q22	1Q23	2Q23	3Q23	4Q23(E)
Net gain/loss on securities	-162.6	-313.2	-224.7	216.0	347.7	-92.8	-117.3	694.3
Net gain/loss on FVPL securities ¹⁾	-172.1	-304.8	-220.0	216.1	355.8	-96.4	-105.0	747.5
Net gain/loss on FVOCI securities ²⁾	9.5	-8.4	-4.7	-0.1	-8.1	3.6	-12.3	-53.2
Net gain/loss on sales	-0.4	-8.4	-4.7	-0.1	-10.7	1.8	-12.3	-53.3
Impairment loss	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Others	9.9	0.0	0.0	0.0	2.6	1.8	0.0	0.1
Net gain/loss on derivatives & foreign currency translation	226.5	241.7	157.0	141.8	-58.2	274.0	190.1	-371.5
Other operating income	-229.9	-234.6	-288.2	-263.3	-254.6	-257.9	-281.0	-653.3
Deposit insurance fees & credit guarantee fees	-223.8	-237.4	-244.1	-254.1	-253.1	-250.3	-257.9	-276.4
Net gain/loss on sale of loans	5.7	18.5	-43.5	-3.2	10.1	9.5	3.4	-14.6
Others	-11.8	-15.7	-0.6	-6.0	-11.6	-17.1	-26.5	-362.3
Net other operating income	-166.0	-306.1	-355.9	94.5	34.9	-76.7	-208.2	-330.5

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

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

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(bn Won)	1Q22	2Q22	3Q22	4Q22	1Q23	2Q23	3Q23	4Q23(E)
Provision for loan losses	12.5	137.3	167.3	764.8	358.6	332.7	146.0	698.2
Provision for acceptances and guarantees	8.8	36.4	-10.3	-6.9	22.8	16.1	-6.0	-4.3
Provision for undrawn commitments	-10.8	8.2	6.5	8.4	9.3	25.3	9.3	-3.3
Provision for financial guarantees & contracts	1.3	1.1	-2.8	-0.7	0.6	2.8	0.7	-0.7
Provision for Credit Losses	11.8	183.0	160.7	765.6	391.3	376.9	150.0	689.9

Credit Cost Ratio

(bn Won)	1Q22	2Q22	3Q22	4Q22	1Q23	2Q23	3Q23	4Q23(E)
Total Outstanding Credit	350,261.0	355,991.9	365,533.5	361,986.7	361,091.6	366,184.7	373,193.5	375,443.2
Household	168,127.1	166,281.5	166,191.3	166,455.7	162,836.4	163,395.4	164,373.7	166,859.6
Corporate	182,134.0	189,710.4	199,342.2	195,531.0	198,255.2	202,789.3	208,819.8	208,583.6
Provision for Loan Losses	19.5	192.0	109.2	128.5	360.9	213.9	54.0	455.6
Household	9.2	122.0	29.3	100.1	27.5	-12.8	45.7	36.8
Corporate	10.3	70.0	79.9	28.4	333.4	226.7	8.3	418.8
Quarterly Credit Cost	0.02%	0.22%	0.12%	0.14%	0.40%	0.24%	0.06%	0.48%
Household	0.02%	0.29%	0.07%	0.24%	0.07%	-0.03%	0.11%	0.09%
Corporate	0.02%	0.15%	0.16%	0.06%	0.69%	0.45%	0.02%	0.80%
Cumulative Credit Cost	0.02%	0.12%	0.12%	0.13%	0.40%	0.32%	0.23%	0.30%
Household	0.02%	0.16%	0.13%	0.16%	0.07%	0.02%	0.05%	0.06%
Corporate	0.02%	0.09%	0.12%	0.10%	0.69%	0.57%	0.38%	0.49%

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(bn Won)	1Q22	2Q22	3Q22	4Q22	1Q23	2Q23	3Q23	4Q23(E)
Employee Benefits	662.9	662.5	657.3	973.7	626.2	635.3	640.9	839.5
Post-employment benefits	42.8	47.1	45.5	47.1	28.7	30.5	32.8	32.2
Termination benefits	0.0	0.0	0.1	272.5	0.0	0.0	0.0	250.2
Salaries & employee benefits	444.6	449.2	444.1	455.6	427.7	447.0	447.4	385.4
Others	175.5	166.2	167.6	198.5	169.8	157.8	160.7	171.7
Depreciation and Amortization	126.3	132.6	137.1	150.5	132.2	136.4	142.4	158.2
Tangible assets	93.2	98.6	102.1	111.7	91.7	93.1	96.9	113.3
Intangible assets	33.0	34.1	35.0	38.8	40.5	43.3	45.4	44.9
Others	0.1	-0.1	0.0	0.0	0.0	0.0	0.1	0.0
Other General and Administrative Expenses	231.7	298.8	281.6	383.0	271.9	305.4	285.7	347.7
Occupancy, furniture & equipment expenses	207.4	251.7	256.1	337.6	240.5	233.8	247.4	317.9
Taxes	24.3	47.1	25.5	45.4	31.4	71.6	38.3	29.8
General & Administrative Expenses	1,020.9	1,093.9	1,076.0	1,507.2	1,030.3	1,077.1	1,069.0	1,345.4

Cost to Income Ratio(CIR)

(bn Won)	1Q22	2Q22	3Q22	4Q22	1Q23	2Q23	3Q23	4Q23(E)
Quarterly CIR	45.5%	48.1%	46.3%	53.6%	38.3%	40.2%	41.4%	53.6%
Cumulative CIR	45.5%	46.8%	46.6%	48.7%	38.3%	39.3%	40.0%	43.2%
Gross operating income	2,244.4	2,272.8	2,324.3	2,812.6	2,689.7	2,676.1	2,582.2	2,509.9
General & administrative expenses	1,020.9	1,093.9	1,076.0	1,507.2	1,030.3	1,077.1	1,069.0	1,345.4

Deposits in Won

(bn Won)	Mar. 22	Jun. 22	Sep. 22	Dec. 22	Mar. 23	Jun. 23	Sep. 23	Dec. 23(E)
Core deposits	176,033.3	175,634.0	160,058.8	147,981.4	145,959.6	146,004.0	146,579.5	146,454.7
Savings deposits	152,756.9	150,892.9	173,335.9	187,999.1	183,666.0	188,837.4	188,657.9	195,820.8
Marketable deposits	4,500.4	4,358.7	8,065.1	6,330.1	8,544.4	9,796.2	13,349.3	12,152.4
Total	333,290.6	330,885.6	341,459.8	342,310.6	338,170.0	344,637.6	348,586.7	354,427.9

Deposit Portfolio

	Mar. 22	Jun. 22	Sep. 22	Dec. 22	Mar. 23	Jun. 23	Sep. 23	Dec. 23(E)
Core deposits	52.8%	53.1%	46.9%	43.2%	43.2%	42.4%	42.0%	41.3%
Savings deposits	45.8%	45.6%	50.8%	54.9%	54.3%	54.8%	54.1%	55.2%
Marketable deposits	1.4%	1.3%	2.4%	1.8%	2.5%	2.8%	3.8%	3.4%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Loan to Deposit Ratio¹⁾

	Mar. 22	Jun. 22	Sep. 22	Dec. 22	Mar. 23	Jun. 23	Sep. 23	Dec. 23(E)
Loans in Won / Deposits in Won ²⁾	98.8%	99.2%	99.2%	97.1%	96.3%	96.8%	97.3%	98.8%

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

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

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(bn Won)	Mar. 22	Jun. 22	Sep. 22	Dec. 22	Mar. 23	Jun. 23	Sep. 23	Dec. 23(E)
Total Outstanding Credits	350,261.0	355,991.9	365,533.5	361,986.7	361,091.6	366,184.7	373,193.5	375,443.2
Normal	348,490.1	354,176.5	363,596.6	360,073.0	359,006.2	363,888.8	370,824.7	372,868.8
Precautionary	1,071.2	1,138.5	1,226.3	1,195.2	1,268.2	1,397.0	1,379.9	1,419.3
Substandard	431.1	420.9	470.7	470.6	542.5	610.3	677.4	793.2
Doubtful	168.8	152.6	164.9	161.4	175.0	172.5	191.7	181.7
Estimated Loss	99.8	103.4	75.0	86.5	99.7	116.1	119.8	180.1
NPL (A)	699.8	676.9	710.6	718.5	817.2	898.9	988.9	1,155.1
NPL Ratio	0.20%	0.19%	0.19%	0.20%	0.23%	0.25%	0.26%	0.31%
Loan loss reserves ¹⁾ (B)	1,617.6	1,723.2	1,791.8	1,863.6	2,156.1	2,281.9	2,251.9	2,605.9
Reserves for credit losses (C)	2,401.6	2,357.1	2,413.3	2,429.4	2,086.1	1,913.6	1,945.4	2,069.2
NPL Coverage Ratio(New) (B/A)	231.2%	254.6%	252.2%	259.4%	263.9%	253.9%	227.7%	225.6%
NPL Coverage Ratio(Old) [(B+C)/A]	574.4%	602.7%	591.8%	597.5%	519.1%	466.8%	424.4%	404.7%

1) Allowances for loan losses and acceptances & guarantees

Household

(bn Won)	Mar. 22	Jun. 22	Sep. 22	Dec. 22	Mar. 23	Jun. 23	Sep. 23	Dec. 23(E)
Total Outstanding Credits	168,127.1	166,281.5	166,191.3	166,455.7	162,836.4	163,395.4	164,373.7	166,859.6
Normal	167,614.2	165,772.0	165,650.8	165,867.4	162,187.6	162,707.4	163,637.1	166,132.3
Precautionary	312.3	315.5	342.7	373.2	400.1	414.9	430.8	443.8
Substandard	122.7	119.6	123.7	136.7	159.8	188.2	212.8	191.8
Doubtful	59.9	55.2	55.0	59.5	70.4	67.6	73.8	70.8
Estimated Loss	18.1	19.2	19.1	18.9	18.5	17.3	19.2	20.9
NPL	200.6	194.0	197.8	215.1	248.7	273.1	305.9	283.5
NPL Ratio	0.12%	0.12%	0.12%	0.13%	0.15%	0.17%	0.19%	0.17%
Loan loss reserves ¹⁾	552.5	648.9	655.2	730.0	725.2	667.8	673.8	665.1
Reserve for credit losses	1,283.3	1,169.9	1,168.2	1,108.2	1,092.3	1,135.9	1,153.1	1,184.8
NPL Coverage Ratio	275.4%	334.5%	331.3%	339.4%	291.7%	244.5%	220.3%	234.6%

1) Allowances for loan losses and acceptances & guarantees

Corporate

(bn Won)	Mar. 22	Jun. 22	Sep. 22	Dec. 22	Mar. 23	Jun. 23	Sep. 23	Dec. 23(E)
Total Outstanding Credits	182,134.0	189,710.4	199,342.2	195,531.0	198,255.2	202,789.3	208,819.8	208,583.6
Normal	180,875.9	188,404.5	197,945.8	194,205.6	196,818.6	201,181.4	207,187.7	206,736.4
Precautionary	758.9	822.9	883.6	822.0	868.1	982.1	949.1	975.5
Substandard	308.5	301.3	347.0	333.9	382.7	422.0	464.6	601.4
Doubtful	108.9	97.4	109.9	101.9	104.6	104.9	117.9	110.9
Estimated Loss	81.7	84.3	55.9	67.6	81.2	98.8	100.5	159.2
NPL	499.1	483.0	512.8	503.4	568.5	625.7	683.0	871.6
NPL Ratio	0.27%	0.25%	0.26%	0.26%	0.29%	0.31%	0.33%	0.42%
Loan loss reserves ¹⁾	1,065.2	1,074.3	1,136.6	1,133.6	1,430.9	1,614.0	1,578.0	1,940.8
Reserve for credit losses	1,118.3	1,187.2	1,245.1	1,321.2	993.8	777.6	792.3	884.4
NPL Coverage Ratio	213.4%	222.4%	221.7%	225.2%	251.7%	257.9%	231.0%	222.7%

1) Allowances for loan losses and acceptances & guarantees

Write-offs / NPL Sales

(bn Won)	Mar. 22	Jun. 22	Sep. 22	Dec. 22	Mar. 23	Jun. 23	Sep. 23	Dec. 23(E)
Write-offs	80.7	87.4	103.9	93.4	91.6	109.3	115.4	134.2
Household	54.3	55.1	51.1	53.7	55.7	68.6	61.8	69.5
Corporate	26.4	32.3	52.8	39.7	35.9	40.7	53.6	64.7
NPL Sales	0.2	62.7	0.0	74.7	42.7	81.3	77.4	215.3
Household	0.2	7.1	0.0	10.3	16.2	16.2	19.4	52.5
Corporate	0.0	55.6	0.0	64.4	26.5	65.1	58.0	162.8
Total	80.9	150.1	103.9	168.1	134.3	190.6	192.8	347.5

Recoveries from Written-offs

(bn Won)	Mar. 22	Jun. 22	Sep. 22	Dec. 22	Mar. 23	Jun. 23	Sep. 23	Dec. 23(E)
Household	36.0	30.7	28.2	27.4	25.1	25.8	22.8	36.8
Corporate	67.6	9.7	10.1	12.1	5.5	5.4	7.0	418.8
Total	103.6	40.4	38.3	39.5	30.6	31.2	29.8	455.6

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Delinquency Ratio

	Mar. 22	Jun. 22	Sep. 22	Dec. 22	Mar. 23	Jun. 23	Sep. 23	Dec. 23(E)
Household	0.14%	0.15%	0.17%	0.20%	0.24%	0.26%	0.28%	0.26%
Mortgage	0.13%	0.14%	0.16%	0.19%	0.23%	0.26%	0.28%	0.26%
General	0.16%	0.17%	0.18%	0.21%	0.25%	0.27%	0.28%	0.27%
Corporate	0.11%	0.10%	0.12%	0.12%	0.16%	0.21%	0.23%	0.19%
SME	0.11%	0.11%	0.14%	0.16%	0.22%	0.26%	0.30%	0.25%
Large Corporation	0.09%	0.09%	0.04%	0.00%	0.01%	0.06%	0.06%	0.02%
Total	0.12%	0.13%	0.14%	0.16%	0.20%	0.23%	0.25%	0.22%

* Delinquent for 1 month and over

Loan Amount

(bn Won)	Mar. 22	Jun. 22	Sep. 22	Dec. 22	Mar. 23	Jun. 23	Sep. 23	Dec. 23(E)
Household	168,127.1	166,281.5	166,191.3	166,455.8	162,836.4	163,395.4	164,373.7	166,859.6
Mortgage	91,373.0	90,487.3	91,196.8	92,940.3	91,322.8	91,483.2	92,032.8	94,340.0
General	76,754.0	75,794.2	74,994.5	73,515.5	71,513.5	71,912.3	72,340.9	72,519.6
Corporate	175,450.3	182,454.7	190,751.6	187,157.1	188,791.9	191,799.2	197,433.6	197,383.7
SME	134,428.5	137,458.9	140,538.3	139,486.4	138,862.6	139,044.7	141,296.4	141,880.3
Large Corporation	41,021.8	44,995.8	50,213.3	47,670.7	49,929.3	52,754.5	56,137.2	55,503.4
Total	343,577.3	348,736.2	356,942.9	353,612.9	351,628.3	355,194.6	361,807.4	364,243.3

Delinquent Amount

(bn Won)	Mar. 22	Jun. 22	Sep. 22	Dec. 22	Mar. 23	Jun. 23	Sep. 23	Dec. 23(E)
Household	240.4	249.4	277.4	332.6	385.4	430.2	462.8	438.8
Mortgage	115.0	122.2	143.0	175.3	206.1	238.1	258.4	245.8
General	125.4	127.2	134.4	157.3	179.3	192.1	204.4	193.0
Corporate	186.6	191.1	221.2	220.8	307.3	399.5	455.1	371.7
SME	150.1	151.5	199.4	219.9	303.3	367.8	422.7	358.4
Large Corporation	36.5	39.6	21.8	0.9	4.0	31.7	32.4	13.2
Total	427.0	440.5	498.6	553.4	692.7	829.6	917.9	810.5

Delinquent Amount by Period

(bn Won)	Mar. 22	Jun. 22	Sep. 22	Dec. 22	Mar. 23	Jun. 23	Sep. 23	Dec. 23(E)
1~3 months	171.7	217.2	234.8	296.2	325.0	431.5	422.9	421.6
3~6 months	118.3	101.9	145.7	155.0	247.8	247.1	325.6	224.5
6~12 months	72.2	42.0	55.8	59.6	73.1	104.1	123.8	109.8
Over 12 months	64.8	79.4	62.3	42.6	46.8	46.9	45.6	54.5
Total	427.0	440.5	498.6	553.4	692.7	829.6	917.9	810.4

Delinquency Ratio by Industry (Corporate Loan)

	Mar. 22	Jun. 22	Sep. 22	Dec. 22	Mar. 23	Jun. 23	Sep. 23	Dec. 23(E)
Agriculture, forestry and fishing	0.04%	0.14%	0.18%	0.38%	1.24%	0.37%	0.49%	0.46%
Mining and quarrying	0.00%	0.00%	0.06%	0.00%	0.00%	0.26%	0.00%	0.00%
Manufacturing	0.17%	0.13%	0.17%	0.16%	0.21%	0.27%	0.29%	0.24%
Electricity, gas, steam and water supply	0.00%	0.00%	0.00%	0.01%	0.01%	0.01%	0.01%	0.00%
Sewage, waste management, materials recovery and remediation activities	0.00%	0.11%	0.07%	0.04%	0.10%	0.02%	0.23%	0.07%
Construction	0.17%	0.09%	0.17%	0.28%	0.26%	0.31%	0.29%	0.27%
Wholesale and retail trade	0.11%	0.10%	0.11%	0.16%	0.24%	0.34%	0.38%	0.34%
Transportation	0.02%	0.04%	0.04%	0.10%	0.11%	0.11%	0.12%	0.14%
Accommodation and food service activities	0.07%	0.12%	0.13%	0.26%	0.29%	0.34%	0.40%	0.36%
Information and communications	0.46%	0.42%	0.14%	0.14%	0.22%	0.26%	0.26%	0.24%
Financial and insurance activities	0.00%	0.00%	0.00%	0.01%	0.00%	0.00%	0.00%	0.00%
Real estate activities and renting and leasing	0.02%	0.04%	0.05%	0.02%	0.05%	0.08%	0.09%	0.04%
Professional, scientific and technical activities	0.03%	0.03%	0.28%	0.28%	0.31%	0.18%	0.30%	0.22%
Business facilities management and business	0.04%	0.11%	0.05%	0.17%	0.21%	0.39%	0.33%	0.18%
Public administration and defence ; compulsory social security	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Education	0.02%	0.06%	0.05%	0.19%	0.23%	0.40%	0.39%	0.36%
Human health and social work activities	0.26%	0.30%	0.32%	0.05%	0.16%	0.25%	0.27%	0.07%
Arts, sports and recreation related services	0.03%	0.08%	0.04%	0.13%	0.13%	0.30%	0.37%	0.75%
Membership organizations, repair and other personal se	0.05%	0.03%	0.04%	0.08%	0.13%	0.21%	0.18%	0.24%
Others	0.00%	0.00%	0.01%	0.09%	0.57%	0.98%	0.90%	0.41%
Total	0.11%	0.10%	0.12%	0.12%	0.16%	0.21%	0.23%	0.19%

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

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(bn Won)	Mar. 22	Jun. 22	Sep. 22	Dec. 22	Mar. 23	Jun. 23	Sep. 23	Dec. 23(E)
Tier 1 Capital	31,057.7	31,262.8	31,802.2	30,963.2	32,594.4	33,140.5	34,213.5	33,507.8
Common Equity Tier 1	30,483.2	30,388.9	30,928.3	30,089.3	31,311.5	31,857.5	32,930.6	32,224.9
Paid in capital	2,021.9	2,021.9	2,021.9	2,021.9	2,021.9	2,021.9	2,021.9	2,021.9
Capital surplus	4,604.4	4,604.4	4,604.4	4,604.4	4,604.4	4,604.4	4,604.4	4,604.4
Retained earnings	23,593.7	24,342.7	25,391.6	25,834.2	25,401.1	26,346.7	27,320.7	27,718.4
Others	1,424.4	627.7	241.1	433.7	784.1	417.8	481.1	745.4
Deductions	-1,161.2	-1,207.8	-1,330.7	-2,804.9	-1,500.0	-1,533.3	-1,497.6	-2,865.2
Additional Tier 1	574.5	873.9	873.9	873.9	1,282.9	1,282.9	1,282.9	1,282.9
Tier 2 Capital	4,984.5	5,290.1	5,484.0	5,269.8	5,347.2	5,362.9	5,402.1	5,559.1
Provisions	253.2	237.1	270.8	241.7	278.8	326.4	315.1	583.9
Subordinated debt	4,330.3	4,408.2	4,543.1	4,383.9	4,418.6	4,377.2	4,407.6	4,294.9
Others	401.0	644.8	670.1	644.2	649.8	659.3	679.4	680.3
Total BIS Capital	36,042.2	36,552.9	37,286.1	36,233.0	37,941.6	38,503.4	39,615.6	39,066.9
Risk Weighted Assets	203,602.3	209,767.7	221,546.3	207,557.9	204,730.8	208,705.9	215,783.5	216,023.7
BIS Capital Adequacy Ratio	17.70%	17.43%	16.83%	17.46%	18.53%	18.45%	18.36%	18.08%
Tier 1	15.25%	14.90%	14.35%	14.92%	15.92%	15.88%	15.86%	15.51%
Common Equity Tier 1	14.97%	14.49%	13.96%	14.50%	15.29%	15.26%	15.26%	14.92%
Tier 2	2.45%	2.52%	2.48%	2.54%	2.61%	2.57%	2.50%	2.57%

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

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Moody's	Aa3	Prime-1	Stable	2018.12.17
S&P	A+	A-1	Stable	2016.8.8
Fitch	A	F1+	Stable	2021.7.29

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('23.1=100) Year	National index	Seoul area index
2007	61.9	61.4
2008	63.8	64.5
2009	64.8	66.2
2010	66.0	65.5
2011	70.5	65.7
2012	70.5	63.8
2013	70.8	63.0
2014	72.2	63.5
2015	75.4	66.2
2016	76.5	68.2
2017	77.4	70.7
2018	79.9	78.1
2019	80.1	80.1
2020	86.7	88.7
2021	99.7	99.8
2022	97.9	98.5
Jan. 2023	100.0	100.0
Mar. 2023	95.1	96.1
Jun. 2023	93.5	94.9
Sep. 2023	93.4	94.8
Dec. 2023	93.2	94.8

Jeonse price index

('23.1=100) Year	National index	Seoul area index
2007	55.5	49.4
2008	56.4	50.0
2009	58.3	53.0
2010	62.5	56.4
2011	70.2	62.5
2012	72.7	63.8
2013	76.8	68.1
2014	79.7	71.0
2015	84.2	76.7
2016	85.5	78.7
2017	85.9	80.0
2018	86.0	82.0
2019	85.6	82.5
2020	91.2	90.9
2021	99.7	99.8
2022	97.3	97.0
Jan. 2023	100.0	100.0
Mar. 2023	93.1	92.4
Jun. 2023	91.7	91.2
Sep. 2023	91.6	91.2
Dec. 2023	92.1	92.2

	(bn Won)	1Q22	2Q22	3Q22	4Q22	1Q23	2Q23	3Q23	4Q23(E)
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KB Financial Group	Gross operating income	370.8	291.6	300.9	124.7	504.4	432.5	381.5	401.6
KB Kookmin Bank	General & administrative expenses	210.5	204.9	186.3	220.7	234.0	227.2	214.1	228.0
KB Securities	Operating profit before provision for credit losses	160.3	86.7	114.6	-96.0	270.4	205.3	167.4	173.6
Condensed Income Statement	Provision for credit losses	11.2	3.3	3.7	10.2	8.1	13.1	16.2	106.7
Condensed Balance Sheet	Net operating profit	149.1	83.4	110.9	-106.2	262.3	192.2	151.2	66.9
Key Indicators	Net non-operating profit(loss)	10.9	3.2	54.0	-52.1	-75.4	-51.3	-2.4	-58.2
KB Insurance	Share of profit(loss) of associates	3.1	-1.3	-5.4	6.6	-18.0	2.9	-15.3	33.3
KB Kookmin Card	Net other non-operating income(expenses)	7.8	4.5	59.4	-58.7	-57.4	-54.2	12.9	-91.5
KB Life Insurance	Profit before income tax	160.0	86.6	164.9	-158.3	186.9	140.9	148.8	8.7
Other Subsidiaries	Income tax expense	45.5	18.7	42.8	-42.7	46.2	32.0	36.9	-12.4
Contacts	Profit for the period	114.5	67.9	122.1	-115.6	140.7	108.9	111.9	21.1
	Profit attributable to non-controlling interests	0.2	0.2	0.4	0.3	0.1	-0.1	0.4	-7.4
	Profit attributable to shareholders of the parent company	114.3	67.7	121.7	-115.9	140.6	109.0	111.5	28.5

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(bn Won)	1Q22	2Q22	3Q22	4Q22	1Q23	2Q23	3Q23	4Q23(E)
Net interest income	-28.0	-16.6	-16.8	-15.9	-63.4	-40.7	-31.6	-31.2
Net fee and commission income	-7.1	-7.5	-5.0	-6.8	-5.5	-7.8	-10.3	-10.9
Net other operating income(expenses)	339.6	281.2	297.4	-138.0	443.4	456.7	289.6	167.6
Gross operating income	304.5	257.1	275.6	-160.7	374.5	408.2	247.7	125.5
General & administrative expenses	31.1	33.1	31.3	38.9	34.6	37.8	33.2	36.6
Operating profit before provision for credit losses	273.4	224.0	244.3	-199.6	339.9	370.4	214.5	88.9
Provision for credit losses	-1.2	0.6	1.4	17.1	-0.7	0.6	2.1	11.9
Net operating profit	274.6	223.4	242.9	-216.7	340.6	369.8	212.4	77.0
Net non-operating income	1.3	214.9	-7.0	-17.6	3.4	0.8	0.4	13.1
Share of profit(loss) of associates	-0.1	0.0	0.6	0.6	0.6	0.6	0.6	0.6
Net other non-operating income(expenses)	1.4	214.9	-7.6	-18.2	2.8	0.2	-0.2	12.5
Profit before income tax	275.9	438.3	235.9	-234.3	344.0	370.6	212.8	90.1
Income tax expense	73.9	113.8	61.9	-91.4	90.0	99.0	57.4	17.9
Profit for the period	202.0	324.5	174.0	-142.9	254.0	271.6	155.4	72.2
Profit attributable to shareholders of the parent company	201.9	324.3	173.7	-142.7	253.8	271.4	155.1	72.6

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

	(bn Won)	Mar. 22	Jun. 22	Sep. 22	Dec. 22	Mar. 23	Jun. 23	Sep. 23	Dec. 23(E)
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Total Assets		34,967.4	34,850.1	34,994.4	34,743.3	35,516.7	35,349.6	35,398.4	37,729.7
Cash and due from financial institutions		654.1	827.1	510.0	1,064.3	584.9	685.0	667.1	1,341.9
Financial assets at fair value through profit or loss		8,857.1	9,286.5	9,227.6	8,983.5	9,143.1	8,908.2	9,389.3	9,191.1
Derivative financial assets		5.9	4.6	5.3	65.3	50.7	32.4	10.5	141.4
Financial investments		16,478.0	15,916.4	16,162.5	15,771.1	16,941.4	16,808.7	16,219.8	18,064.8
Loans		6,123.6	6,234.1	6,300.9	6,191.9	6,053.5	6,062.5	6,009.9	5,976.9
(Allowances for loan losses)		-21.5	-22.2	-23.3	-41.6	-40.3	-41.6	-42.3	-48.6
Investments in associates		5.3	47.3	49.4	51.5	52.0	50.1	52.3	58.8
Insurance contract assets		20.4	51.0	78.6	83.3	152.5	189.2	217.0	229.6
Reinsurance contract assets		1,558.3	1,497.5	1,692.7	1,488.3	1,504.9	1,521.1	1,677.3	1,646.5
Tangible assets		806.6	496.8	486.4	477.6	472.8	486.5	492.5	405.8
Goodwill & Intangible assets		67.6	68.1	68.5	76.0	76.3	73.0	82.9	80.8
Current income tax assets		3.6	2.1	2.1	2.1	0.0	0.0	0.1	0.1
Deferred income tax assets		3.5	3.5	3.6	3.5	3.5	3.5	3.5	3.9
Other assets		383.4	415.1	406.8	484.9	481.1	529.4	576.2	588.1
Total Liabilities		29,865.8	29,287.8	29,251.9	29,017.7	29,794.4	29,353.4	29,359.5	31,474.1
Financial liabilities at fair value through profit or loss		0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Deposits		3,663.6	3,970.4	3,986.3	4,453.5	4,267.8	4,196.3	4,168.2	4,510.1
Debts		79.3	78.5	82.1	29.7	30.3	35.6	46.7	0.0
Debentures		378.1	663.5	663.5	663.6	663.7	663.8	663.9	664.0
Insurance contract liabilities		24,260.2	22,727.8	22,015.7	22,079.1	23,026.0	22,650.4	22,530.5	24,441.7
Reinsurance contract liabilities		2.9	2.9	3.0	3.1	3.2	3.4	3.5	3.8
Derivative financial liabilities		158.4	362.0	754.9	281.7	296.8	338.6	447.5	185.3
Net defined benefit liabilities		0.3	0.3	0.4	0.4	0.4	0.3	0.3	0.4
Provisions		3.9	4.6	4.8	4.5	5.1	5.1	7.8	5.6
Accrued expenses payables		80.6	76.2	88.0	74.8	82.0	79.4	76.1	151.4
Other liabilities		1,238.5	1,401.6	1,653.2	1,427.3	1,419.1	1,380.5	1,415.0	1,511.8
Total Equity		5,101.6	5,562.3	5,742.6	5,725.6	5,722.3	5,996.2	6,038.9	6,255.6
Share capital		33.3	33.3	33.3	33.3	33.3	33.3	33.3	33.3
Capital surplus		348.4	348.4	348.4	348.4	348.4	348.4	348.4	348.4
Accumulated other comprehensive income		-12.9	106.7	112.6	239.4	331.7	333.9	221.2	366.0
Retained earnings		4,727.5	5,068.3	5,242.0	5,099.3	5,003.1	5,274.6	5,429.7	5,502.2
Non-controlling interest		5.3	5.6	6.3	5.2	5.8	6.0	6.3	5.7

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

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Summarized Statement of Financial Position

(bn Won, %)	Mar. 22	Jun. 22	Sep. 22	Dec. 22	Mar. 23	Jun. 23	Sep. 23	Dec. 23(E)
Invested assets	32,855.6	33,355.5	33,713.7	33,528.8	33,107.1	32,872.8	32,703.5	34,949.5
Net investment yield (cumulative)	3.2	3.0	3.6	3.4	3.6	3.6	3.0	2.9
Total Assets	40,071.4	40,837.4	41,658.6	41,406.9	35,448.6	35,248.9	35,279.1	37,648.3
Policy reserves	31,921.9	32,295.7	32,788.7	32,517.6	27,177.6	26,697.3	26,543.9	26,543.9
Catastrophe reserves	1,003.6	1,026.1	1,046.7	1,058.3	1,081.5	1,104.5	1,120.4	1,120.4
Total Liabilities	37,082.8	38,146.5	39,285.9	38,908.5	27,177.6	29,204.1	29,186.3	29,186.3
Total Equities	2,988.6	2,690.9	2,372.7	2,498.4	5,762.8	6,044.8	6,092.8	6,092.8
Total Liabilities & Equities	40,071.4	40,837.4	41,658.6	41,406.9	35,448.6	35,248.9	35,279.1	35,279.1

* The figures for 2023 presented herein are based on K-IFRS17.

Summarized Statement of Comprehensive Income (Cumulative)

(bn Won)	1Q22	Jun. 22	Sep. 22	Dec. 22	Mar. 23	Jun. 23	Sep. 23	Dec. 23(E)
Direct premium written	3,092.4	6,138.1	9,176.0	12,233.2				
Net premium earned	2,679.8	5,380.4	8,121.5	10,889.0				
Underwriting income	-38.7	-85.5	-181.9	-262.6	248.9	529.1	782.0	832.9
Investment income	255.9	659.4	889.3	1,111.0	105.6	208.7	176.0	219.5
Operating income	217.2	573.9	707.4	848.4	354.6	737.8	957.9	1,052.5
Ordinary income	211.5	564.7	689.0	770.9	355.6	738.6	958.0	1,042.4
Net Income	156.2	418.9	508.5	581.7	264.3	546.2	708.8	776.4

* The figures for 2023 presented herein are based on K-IFRS17.

Capital Adequacy

(bn Won)	Mar. 22	Jun. 22	Sep. 22	Dec. 22	Mar. 23	Jun. 23	Sep. 23	Dec. 23(E)
K-ICS Ratio				188.3%	194.0%	192.6%	193.9%	216.1%
Available capital				10,184.9	10,796.3	11,252.3	11,815.1	11,709.8
Required capital				5,408.9	5,565.0	5,841.3	6,093.3	5,419.6

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

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Direct Premiums by Policy Type (Quarterly)

(bn Won)	1Q22		2Q22		3Q22		4Q22		1Q23		2Q23		3Q23		4Q23(E)	
		(%)		(%)		(%)		(%)		(%)		(%)		(%)		(%)
General	419.2	13.6	304.3	10.0	294.2	9.7	274.4	9.0	389.2	12.2	321.5	10.1	279.0	8.8	259.1	8.1
Long-term	1,998.7	64.6	2,020.0	66.3	2,041.3	67.2	2,064.6	67.5	2,085.8	65.4	2,122.1	66.5	2,156.0	68.3	2,201.3	68.5
Long-term	1,954.6	63.2	1,979.1	65.0	2,002.8	65.9	2,026.9	66.3	2,051.1	64.3	2,088.8	65.5	2,123.8	67.3	2,168.6	67.4
Pension	44.1	1.4	40.9	1.3	38.6	1.3	37.7	1.2	34.7	1.1	33.3	1.0	32.2	1.0	32.7	1.0
Auto	674.5	21.8	721.4	23.7	702.4	23.1	718.1	23.5	716.1	22.4	746.7	23.4	720.4	22.8	755.1	23.5
Total	3,092.4	100.0	3,045.7	100.0	3,037.9	100.0	3,057.1	100.0	3,191.1	100.0	3,190.3	100.0	3,155.4	100.0	3,215.6	100.0

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

Direct Premiums by Policy Type (Cumulative)

(bn Won)	1Q22		2Q22		3Q22		4Q22		1Q23		2Q23		3Q23		4Q23(E)	
		(%)		(%)		(%)		(%)		(%)		(%)		(%)		(%)
General	419.2	13.6	723.5	11.8	1,017.6	11.1	1,292.0	10.6	389.2	12.2	710.7	11.1	989.7	10.4	1,248.8	9.8
Long-term	1,998.7	64.6	4,018.7	65.5	6,060.0	66.0	8,124.7	66.4	2,085.8	65.4	4,207.9	65.9	6,363.9	66.7	8,565.3	67.2
Long-term	1,954.6	63.2	3,933.7	64.1	5,936.5	64.7	7,963.4	65.1	2,051.1	64.3	4,139.9	64.9	6,263.7	65.7	8,432.4	66.1
Pension	44.1	1.4	85.0	1.4	123.6	1.3	161.3	1.3	34.7	1.1	68.0	1.1	100.2	1.1	132.9	1.0
Auto	674.5	21.8	1,395.9	22.7	2,098.4	22.9	2,816.5	23.0	716.1	22.4	1,462.8	22.9	2,183.2	22.9	2,938.3	23.0
Total	3,092.4	100.0	6,138.1	100.0	9,176.0	100.0	12,233.2	100.0	3,191.1	100.0	6,381.4	100.0	9,536.8	100.0	12,752.4	100.0

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

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Loss & Expense Ratio

(bn Won)	1Q23					2Q23					3Q23					4Q23(E)				
	Premium	Loss	Loss Ratio	Net Expense	Expense Ratio	Premium	Loss	Loss Ratio	Net Expense	Expense Ratio	Premium	Loss	Loss Ratio	Net Expense	Expense Ratio	Premium	Loss	Loss Ratio	Net Expense	Expense Ratio
General	155.1	121.1	78.1	38.3	24.7	161.0	136.5	84.8	37.6	23.3	154.6	153.8	99.5	34.3	22.2	149.3	162.5	108.9	50.9	34.1
Long-term	1,952.5	1,633.3	83.6	453.5	23.2	1,986.1	1,650.0	83.1	484.7	24.4	2,016.0	1,630.2	80.9	520.8	25.8	2,060.9	1,660.0	80.6	542.9	26.3
Long-term	1,917.9	1,567.0	81.7	452.1	23.6	1,952.9	1,586.8	81.3	483.3	24.7	1,983.9	1,567.1	79.0	519.5	26.2	2,028.2	1,599.6	78.9	541.2	26.7
Pension	34.6	66.3	191.5	1.4	4.1	33.2	63.2	190.3	1.4	4.2	32.2	63.1	196.3	1.3	4.2	32.6	60.4	185.0	1.6	5.0
Auto	653.2	501.6	76.8	108.1	16.5	669.4	516.5	77.2	111.6	16.7	686.7	551.7	80.3	109.4	15.9	695.5	598.7	86.1	135.4	19.5
Total	2,760.9	2,256.0	81.7	601.9	21.8	2,816.5	2,303.0	81.8	633.9	22.5	2,857.3	2,335.8	81.7	664.5	23.3	2,905.7	2,421.3	83.3	729.1	25.1

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

Loss & Expense Ratios (Cumulative)

(bn Won, %)	1Q23					2Q23					3Q23					4Q23(E)				
	Premium	Loss	Loss Ratio	Net Expense	Expense Ratio	Premium	Loss	Loss Ratio	Net Expense	Expense Ratio	Premium	Loss	Loss Ratio	Net Expense	Expense Ratio	Premium	Loss	Loss Ratio	Net Expense	Expense Ratio
General	155.1	121.1	78.1	38.3	24.7	316.1	257.6	81.5	75.9	24.0	470.7	411.5	87.4	110.1	23.4	619.9	574.0	92.6	161.0	26.0
Long-term	1,952.5	1,633.3	83.6	453.5	23.2	3,938.7	3,283.3	83.4	938.2	23.8	5,954.7	4,913.5	82.5	1,459.0	24.5	8,015.5	6,573.6	82.0	2,001.9	25.0
Long-term	1,917.9	1,567.0	81.7	452.1	23.6	3,870.8	3,153.8	81.5	935.4	24.2	5,854.7	4,720.8	80.6	1,454.9	24.8	7,882.9	6,320.5	80.2	1,996.1	25.3
Pension	34.6	66.3	191.5	1.4	4.1	67.9	129.5	190.9	2.8	4.2	100.0	192.7	192.6	4.2	4.2	132.7	253.1	190.8	5.8	4.4
Auto	653.2	501.6	76.8	108.1	16.5	1,322.6	1,018.1	77.0	219.7	16.6	2,009.4	1,569.8	78.1	329.1	16.4	2,704.9	2,168.5	80.2	464.5	17.2
Total	2,760.9	2,256.0	81.7	601.9	21.8	5,577.4	4,559.0	81.7	1,233.8	22.1	8,434.7	6,894.8	81.7	1,898.3	22.5	11,340.4	9,316.1	82.2	2,627.4	23.2

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

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(mn Won)	2023.01	2023.02	2023.03	2023.04	2023.05	2023.06	2023.07	2023.08	2023.09	2023.10	2023.11	2023.12	Average	FY2023
Protection	8,831	9,741	11,315	9,972	10,307	11,611	11,735	12,309	12,510	10,135	11,365			
Accident	202	284	276	215	391	153	547	186	444	217	181			
Drivers	1,010	1,666	1,690	1,388	1,266	1,871	1,323	1,299	841	981	1,557			
Property	1,131	1,216	1,304	1,168	1,133	1,113	1,039	1,029	1,019	983	1,101			
Disease	4,481	4,432	4,890	4,752	5,292	6,279	6,797	6,925	9,067	6,851	7,289			
Bundled	2006.3	2142.3	3155.4	2448.2	2225.5	2195.3	2028.3	2871.0	1139.1	1103.5	1238.2			
Savings	45	6	12	10	6	12	21	7	17	15	2			
Annuities	149	97	74	46	61	55	39	35	35	38	35			
Total	9,024	9,845	11,401	10,029	10,374	11,678	11,795	12,350	12,562	10,189	11,402			

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

(mn Won)	2022.01	2022.02	2022.03	2022.04	2022.05	2022.06	2022.07	2022.08	2022.09	2022.10	2022.11	2022.12	Average	FY2022
Protection	8,397	7,694	9,547	8,114	8,668	8,809	9,611	9,294	9,205	8,022	9,095	10,487	8,912	106,943
Accident	1,289	1,640	2,173	1,623	1,750	1,496	1,744	1,819	1,499	1,234	1,389	1,712	1,614	19,369
Drivers	908	797	880	1,450	1,554	1,091	1,282	1,076	1,137	1,233	1,388	2,299	1,258	15,094
Property	1,244	1,051	1,398	1,200	1,249	1,374	1,288	1,196	1,307	1,072	1,258	1,160	1,233	14,796
Disease	4,956	4,206	5,096	3,842	4,115	4,847	5,297	5,204	5,262	4,484	5,060	5,316	4,807	57,683
Bundled	0.0	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.3	0.0	0.2	0.0	0.1	0.7
Savings	17	16	14	21	23	23	14	14	15	11	22	(6)	15	184
Annuities	90	73	69	41	54	52	53	42	42	32	39	51	53	638
Total	8,504	7,783	9,631	8,176	8,745	8,884	9,677	9,350	9,262	8,065	9,155	10,532	8,980	107,764

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

	(bn Won)	1Q22	2Q22	3Q22	4Q22	1Q23	2Q23	3Q23	4Q23(E)
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KB Financial Group	Gross operating income	413.0	426.5	395.2	396.0	449.3	477.3	462.8	489.3
KB Kookmin Bank	Operating profit before provision for credit losses	276.8	288.0	247.6	221.1	290.0	334.0	311.9	318.2
KB Securities	Net operating income	165.6	171.9	148.0	47.6	111.8	148.7	108.3	58.4
KB Insurance	Profit before income tax	164.9	172.4	146.4	43.8	111.8	147.8	107.0	106.0
KB Kookmin Card	Profit for the period	119.0	129.0	107.9	27.1	83.1	111.0	80.9	76.2
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	Income tax expense	45.9	43.4	38.5	16.7	28.7	36.8	26.1	29.8
	Net interest income	363.4	358.7	368.1	384.0	401.2	403.9	413.3	421.1
	Net fee and commission income	149.4	141.3	122.3	106.5	156.5	138.4	144.5	174.3
	Net other operating income(expenses)	-99.8	-73.5	-95.2	-94.5	-108.4	-65.0	-95.0	-106.1
	General & administrative expenses	136.2	138.5	147.6	174.9	159.3	143.3	150.9	171.1
	Provision for credit losses	111.2	116.1	99.6	173.5	178.2	185.3	203.6	259.8
	Net non-operating income	-0.7	0.5	-1.6	-3.8	0.0	-0.9	-1.3	47.6
	Share of profit(loss) of associates	0.2	1.3	0.0	0.1	0.3	0.3	0.0	0.4
	Net other non-operating income(expenses)	-0.9	-0.8	-1.6	-3.9	-0.3	-1.2	-1.3	47.2
	Profit attributable to shareholders of the parent company	118.9	126.8	106.6	26.3	82.0	110.9	79.5	78.7

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(bn Won)	Mar. 22	Jun. 22	Sep. 22	Dec. 22	Mar. 23	Jun. 23	Sep. 23	Dec. 23(E)
Total Assets	27,238.6	28,439.5	30,144.6	29,721.0	28,811.3	29,255.9	29,737.8	29,365.6
Cash and due from financial institutions	329.6	359.6	334.2	333.8	335.6	499.0	937.3	440.8
Financial assets at fair value through profit or loss	806.5	886.6	1,290.4	1,056.2	830.6	1,176.6	901.8	1,209.2
Derivative financial assets	74.9	159.4	322.6	130.7	157.4	146.2	158.5	69.5
Financial investments	63.3	63.5	63.5	64.2	64.2	70.8	70.3	67.7
Loans	24,986.6	26,078.0	27,203.7	27,203.2	26,499.4	26,405.8	26,672.9	26,631.5
(Allowances for loan losses)	-879.3	-907.5	-889.2	-934.7	-995.1	-1,018.6	-1,064.8	-1,062.9
Investments in associates	7.4	7.5	7.7	6.9	7.4	8.1	7.9	7.5
Reinsurance contract assets	2.4	2.3	2.6	3.0	3.4	4.4	4.7	3.7
Tangible assets	163.5	158.8	158.0	160.6	158.2	163.8	157.6	156.9
Goodwill & Intangible assets	208.8	212.8	204.8	198.9	193.1	184.9	190.6	174.9
Current income tax assets	0.0	0.3	0.3	0.2	0.0	1.2	1.6	0.0
Deferred income tax assets	137.7	136.0	145.0	153.7	139.2	159.5	159.6	169.2
Other assets	457.9	374.7	411.8	409.6	422.8	435.6	475.0	434.7
Total Liabilities	22,797.3	23,851.1	25,433.5	24,998.2	24,214.4	24,552.7	24,946.5	24,545.8
Financial liabilities at fair value through profit or loss	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Deposits	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Debts	3,255.3	4,479.0	5,054.6	4,786.1	4,730.1	4,992.1	4,998.9	5,156.2
Debentures	16,642.8	16,333.7	17,058.5	17,337.8	16,917.1	16,988.5	16,741.5	16,768.2
Insurance contract liabilities	2.4	2.3	2.6	3.0	3.4	4.4	4.7	3.7
Reinsurance contract liabilities	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Derivative financial liabilities	0.7	0.1	0.0	26.1	15.5	7.6	0.0	58.1
Net defined benefit liabilities	10.3	16.0	21.7	8.3	9.2	9.5	8.5	9.8
Provisions	204.4	214.5	224.8	213.6	186.5	200.6	199.3	207.2
Accrued expenses payables	228.7	244.4	273.9	240.3	288.5	291.7	307.9	253.4
Other liabilities	2,452.7	2,561.1	2,797.4	2,383.0	2,064.1	2,058.3	2,685.7	2,089.2
Total Equity	4,441.3	4,588.4	4,711.1	4,722.8	4,596.9	4,703.1	4,791.2	4,819.8
Share capital	460.0	460.0	460.0	460.0	460.0	460.0	460.0	460.0
Capital surplus	1,977.0	1,977.5	1,977.5	1,977.5	1,977.4	1,966.1	1,969.4	1,969.4
Accumulated other comprehensive income	43.0	60.4	73.2	60.1	51.0	56.4	64.4	15.4
Retained earnings	1,923.9	2,050.7	2,157.3	2,183.6	2,065.6	2,176.5	2,256.0	2,336.0
Non-controlling interest	37.4	39.8	43.1	41.6	42.9	44.1	41.4	39.0

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Customers

(in thousands)	Mar. 22	Jun. 22	Sep. 22	Dec. 22	Mar. 23	Jun. 23	Sep. 23	Dec. 23(E)
Cardholders ¹⁾	19,449.1	19,551.1	19,731.6	19,827.2	19,790.6	19,852.7	19,944.1	19,931.9
Credit card	10,998.5	11,172.6	11,355.3	11,493.1	11,639.0	11,767.8	11,910.4	12,031.5
Check card	13,772.0	13,781.0	13,885.1	13,913.4	13,732.4	13,687.1	13,705.4	13,581.4
Active Cardholders ²⁾	9,529	9,628	9,796	9,904	10,008	10,076	10,185	10,304
Merchants	2,887.7	2,896.6	2,910.1	2,924.3	2,933.0	2,954.1	2,962.9	2,972.3

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

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

Transaction Volume

(bn Won)	1Q22	2Q22	Sep. 22	Dec. 22	Mar. 23	Jun. 23	Sep. 23	Dec. 23(E)
Credit Sales	28,910.7	32,621.6	33,042.6	33,078.0	31,855.5	31,401.8	31,463.2	32,748.8
Lump-sum	23,699.9	27,265.7	27,350.8	27,162.4	26,474.3	25,912.1	25,984.1	26,721.6
Installment	5,210.8	5,355.9	5,691.8	5,915.6	5,381.2	5,489.7	5,479.1	6,027.2
Cash advance	2,326.0	2,298.2	2,348.2	2,451.9	2,509.6	2,554.0	2,598.2	2,668.5
Total	31,236.7	34,919.8	35,390.8	35,529.9	34,365.1	33,955.9	34,061.5	35,417.3

Credit Card Receivables

(bn Won)	Mar. 22	Jun. 22	Sep. 22	Dec. 22	Mar. 23	Jun. 23	Sep. 23	Dec. 23(E)
Credit sales	13,378.8	14,025.8	14,786.0	15,041.9	14,253.2	14,083.4	14,186.4	14,337.0
Cash advance	1,120.7	1,128.8	1,182.6	1,237.4	1,240.8	1,286.9	13,084.0	1,257.7
Card loans	5,954.7	6,229.4	6,312.0	6,249.1	6,325.6	6,492.3	6,624.0	6,661.3
Others	4,509.9	4,594.4	4,626.4	4,492.3	4,412.1	4,252.5	4,242.0	4,063.5
Total	24,964.1	25,978.4	26,907.0	27,020.7	26,231.7	26,115.0	26,360.8	26,319.5

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(bn Won)	Mar. 22	Jun. 22	Sep. 22	Dec. 22	Mar. 23	Jun. 23	Sep. 23	Dec. 23(E)
Total Outstanding Credits	25,923.8	26,845.5	27,923.5	27,964.3	27,173.4	27,173.7	27,153.1	27,131.2
Normal	24,589.7	25,604.4	26,623.0	26,530.2	25,632.7	25,507.7	25,331.4	24,857.4
Precautionary	1,107.2	1,000.3	1,054.8	1,167.0	1,212.9	1,372.6	1,512.4	1,984.9
Substandard	3.3	4.1	5.2	5.1	4.4	4.8	4.8	4.2
Doubtful	166.5	176.1	183.5	205.1	258.2	215.9	226.4	195.7
Estimated Loss	57.1	60.6	56.9	56.8	65.2	72.7	78.1	89.0
NPL (A)	226.9	240.8	245.7	267.1	327.8	293.4	309.3	288.8
NPL Ratio	0.88%	0.90%	0.88%	0.96%	1.21%	1.08%	1.14%	1.06%
Allowances ¹⁾ (B)	849.3	877.1	851.2	896.3	953.3	973.2	1,017.4	1,003.6
Reserves for credit losses (C)	413.4	430.5	446.1	479.1	491.3	519.4	557.1	782.5
NPL Coverage Ratio(New) (B/A)	374.3%	364.2%	346.5%	335.6%	290.7%	331.7%	329.0%	347.5%
NPL Coverage Ratio(Old) [(B+C)/A]	556.4%	543.0%	528.1%	514.9%	440.6%	508.7%	509.2%	618.4%

1) Allowances for loan losses and acceptances & guarantees.

Write-offs / NPL Sales

(bn Won)	1Q22	2Q22	Sep. 22	Dec. 22	Mar. 23	Jun. 23	Sep. 23	Dec. 23(E)
Write-offs	116.8	105.2	119.2	128.3	124.8	166.2	151.2	259.2
NPL Sales	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Total	116.8	105.2	119.2	128.3	124.8	166.2	151.2	259.2

Recoveries from Written-offs

(bn Won)	1Q22	2Q22	Sep. 22	Dec. 22	Mar. 23	Jun. 23	Sep. 23	Dec. 23(E)
Recovery from Written-offs	31.2	32.4	29.9	29.3	28.7	29.4	27.5	27.8

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(bn Won)	Mar. 22	Jun. 22	Sep. 22	Dec. 22	Mar. 23	Jun. 23	Sep. 23	Dec. 23(E)
Total loans	24,964.1	25,978.4	26,907.0	27,020.7	26,231.7	26,115.0	26,360.8	26,319.5
Delinquent loans (over one month overdue)	197.5	203.2	211.2	249.3	312.1	303.0	322.0	272.1
Delinquency ratio	0.79%	0.78%	0.78%	0.92%	1.19%	1.16%	1.22%	1.03%

Rescheduled Loan

(bn Won)	Mar. 22	Jun. 22	Sep. 22	Dec. 22	Mar. 23	Jun. 23	Sep. 23	Dec. 23(E)
Receivables	109.6	109.3	108.6	117.1	142.2	167.3	189.1	204.2
Delinquent loan (over one month overdue)	5.4	5.6	7.3	7.5	10.3	12.2	14.3	12.1
Delinquency ratio	4.93%	5.10%	6.70%	6.44%	7.21%	7.27%	7.54%	5.94%

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(bn Won)	1Q22	2Q22	3Q22	4Q22	1Q23	2Q23	3Q23	4Q23(E)
Net interest income	-86.8	-92.9	-102.4	10.1	-121.9	-114.0	-102.5	39.9
Net fee and commission income	-0.8	-2.2	2.2	-1.2	-2.4	-3.3	-2.6	0.7
Net other operating income(expenses)	105.3	17.4	163.9	-95.0	278.6	163.6	145.2	-77.4
Gross operating income	17.7	-77.7	63.7	-86.1	154.3	46.3	40.1	-36.8
General & administrative expenses	7.9	13.0	22.0	3.0	26.5	23.1	20.8	29.3
Operating profit before provision for credit losses	9.8	-90.7	41.7	-89.1	127.8	23.2	19.3	-66.1
Provision for credit losses	-0.3	0.0	0.0	-1.1	-0.2	-0.3	0.0	2.7
Net operating profit	10.1	-90.7	41.7	-88.0	128.0	23.5	19.3	-68.8
Net non-operating income	2.1	1.9	1.6	-2.4	2.5	2.1	2.3	-2.3
Share of profit(loss) of associates	0.0	0.0	0.0	0.0	0.0	0.0	0.0	-0.1
Net other non-operating income(expenses)	2.1	1.9	1.6	-2.4	2.5	2.1	2.3	-2.2
Profit before income tax	12.2	-88.8	43.3	-90.4	130.5	25.6	21.6	-71.1
Income tax expense	6.7	-15.7	8.1	-39.4	36.8	-3.4	12.9	-21.9
Profit for the period	5.5	-73.1	35.2	-51.0	93.7	29.0	8.7	-49.2
Profit attributable to shareholders of the parent company	5.5	-73.1	35.2	-51.0	93.7	29.0	8.7	-49.2

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

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

Condensed Income Statement (Separate)

(bn Won)	1Q22	2Q22	3Q22	4Q22	1Q23	2Q23	3Q23	4Q23(E)
Net interest income	-16.0	-16.0	-30.0	-41.0	-56.3	-49.0	-39.2	104.1
Net fee and commission income	1.0	-1.0	-1.0	-1.0	-2.4	-3.3	-2.5	0.6
Net other operating income(expenses)	149.9	29.0	140.0	61.0	246.3	194.7	151.2	-108.5
Gross operating income	134.9	12.0	109.0	19.0	187.6	142.4	109.5	-3.7
General & administrative expenses	7.1	17.0	24.0	50.0	25.7	22.3	20.0	28.4
Operating profit before provision for credit losses	127.8	-5.0	85.0	-31.0	161.9	120.1	89.5	-32.1
Provision for credit losses	0.0	15.0	2.0	0.0	-0.2	-0.7	-0.1	2.7
Net operating profit	127.8	-20.0	83.0	-31.0	162.1	120.8	89.6	-34.9
Net non-operating income	2.9	2.0	3.0	-2.0	2.5	2.1	2.3	-2.3
Share of profit(loss) of associates	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Net other non-operating income(expenses)	2.9	2.0	3.0	-2.0	2.5	2.1	2.3	-2.3
Profit before income tax	130.7	-18.0	86.0	-33.0	164.6	122.9	91.9	-37.2
Income tax expense	39.1	4.8	21.0	-35.0	43.3	24.2	31.5	-13.0
Profit for the period	91.6	-22.8	65.0	2.0	121.3	98.7	60.4	-24.2

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

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

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(bn Won)	Mar. 22	Jun. 22	Sep. 22	Dec. 22	Mar. 23	Jun. 23	Sep. 23	Dec. 23(E)
Total Assets	32,519.6	31,049.9	30,214.6	29,989.7	30,501.3	30,074.8	29,635.7	31,953.2
Cash and due from financial institutions	1,069.7	1,174.6	1,000.0	1,073.5	1,050.7	797.2	840.8	1,159.9
Financial assets at fair value through profit or loss	7,913.4	7,741.7	7,628.0	7,581.3	7,939.7	8,094.9	7,993.8	8,312.0
Derivative financial assets	0.7	2.2	0.0	36.2	19.8	20.8	15.6	19.0
Financial investments	21,372.0	19,924.1	19,297.1	19,130.0	19,429.5	19,077.2	18,592.0	20,113.8
Loans	1,319.7	1,298.2	1,309.3	1,356.3	1,212.5	1,266.7	1,216.4	1,267.7
(Allowances for loan losses)	-3.8	-3.7	-3.6	-3.1	-3.0	-3.0	-2.9	-3.7
Investments in associates	0.0	0.0	0.0	0.0	0.0	0.0	0.0	9.0
Insurance contract assets	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Reinsurance contract assets	3.1	3.3	4.3	4.7	2.8	3.9	4.9	5.9
Tangible assets	342.1	341.0	338.6	341.9	332.7	334.8	331.3	444.9
Goodwill & Intangible assets	53.9	51.3	48.3	48.4	91.3	94.0	120.7	126.2
Current income tax assets	46.0	29.4	50.2	0.0	0.0	0.1	0.2	0.0
Deferred income tax assets	0.0	100.1	183.6	0.0	0.0	0.0	0.0	0.0
Other assets	399.0	384.0	355.2	417.4	422.3	385.2	520.0	494.8
Total Liabilities	28,932.9	27,263.9	26,262.6	26,172.4	26,552.2	25,954.0	25,269.2	27,823.2
Financial liabilities at fair value through profit or loss	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Deposits	1,343.1	1,243.1	1,160.6	586.9	608.2	655.1	662.0	712.8
Debts	0.0	0.0	0.0	600.0	0.0	0.0	0.0	45.2
Debentures	199.6	199.6	199.6	199.7	199.7	199.7	199.7	199.8
Insurance contract liabilities	26,525.0	24,757.0	23,568.7	23,909.6	24,753.3	24,207.3	23,338.7	25,883.2
Reinsurance contract liabilities	36.4	35.0	34.0	28.6	31.0	30.4	28.6	32.2
Derivative financial liabilities	68.1	125.4	204.4	31.2	35.8	29.6	54.0	24.0
Net defined benefit liabilities	0.3	0.3	0.3	0.3	1.3	0.0	0.0	0.7
Provisions	19.6	19.6	19.8	19.6	24.6	24.2	23.6	22.4
Accrued expenses payables	22.6	14.5	54.0	73.6	88.8	91.9	90.5	118.2
Other liabilities	718.2	869.4	1,021.2	722.9	809.5	715.8	872.1	784.7
Total Equity	3,586.7	3,785.9	3,952.0	3,817.3	3,949.1	4,120.8	4,366.4	4,130.0
Share capital	606.0	606.0	606.0	606.0	162.0	162.0	162.0	162.0
Hybrid Securities	0.0	49.8	49.8	49.8	49.8	49.8	49.8	49.8
Capital surplus	0.0	0.0	0.0	0.0	901.3	901.3	901.3	886.2
Accumulated other comprehensive income	473.1	695.5	827.2	749.2	914.3	1,057.7	1,295.3	1,099.1
Retained earnings	3,323.0	3,250.0	3,284.4	3,227.7	2,737.1	2,765.4	2,773.4	2,748.3
Fair value adjustment	-815.4	-815.4	-815.4	-815.4	-815.4	-815.4	-815.4	-815.4

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

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

Condensed Balance Sheet (Separate)

(bn Won)	Mar. 22	Jun. 22	Sep. 22	Dec. 22	Mar. 23	Jun. 23	Sep. 23	Dec. 23(E)
Total Assets	32,077.0	31,223.0	30,868.0	30,449.0	30,280.2	29,855.8	29,417.4	31,735.8
Cash and due from financial institutions	1,171.0	1,229.0	1,015.0	1,073.0	1,050.7	797.2	840.8	1,159.9
Financial assets at fair value through profit or loss	6,915.0	6,777.0	6,749.0	6,601.0	7,939.7	8,094.9	7,993.8	8,312.0
Derivative financial assets	0.0	2.0	0.0	36.0	19.8	20.8	15.6	19.0
Financial investments	22,050.0	21,336.0	21,140.0	20,804.0	19,429.5	19,077.2	18,592.0	20,113.8
Loans	1,320.0	1,298.0	1,309.0	1,357.0	1,212.5	1,266.7	1,216.4	1,267.7
(Allowances for loan losses)	-4.0	-4.0	-4.0	-3.0	-3.0	-3.0	-2.9	-3.7
Investments in associates	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Insurance contract assets	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Reinsurance contract assets	3.0	3.0	4.0	5.0	2.8	3.9	4.9	5.9
Tangible assets	119.0	119.0	117.0	122.0	112.8	115.8	113.1	227.5
Goodwill & Intangible assets	53.0	50.0	52.0	78.0	91.3	94.0	120.7	126.2
Current income tax assets	46.0	29.0	50.0	0.0	0.0	0.0	0.0	0.0
Deferred income tax assets	0.0	0.0	82.0	0.0	0.0	0.0	0.0	0.0
Other assets	400.0	380.0	350.0	373.0	421.1	385.3	520.1	504.0
Total Liabilities	27,244.0	25,681.0	24,824.0	24,656.0	24,910.3	24,330.2	23,663.7	26,267.5
Financial liabilities at fair value through profit or loss	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Deposits	1,343.0	1,244.0	1,160.0	586.0	608.2	655.1	662.0	712.8
Debts	200.0	200.0	200.0	200.0	0.0	0.0	0.0	45.2
Debentures	0.0	0.0	0.0	600.0	199.7	199.7	199.7	199.8
Insurance contract liabilities	24,391.0	22,640.0	21,467.0	21,716.0	22,628.9	22,102.7	21,258.3	23,869.7
Reinsurance contract liabilities	10.0	9.0	9.0	5.0	7.7	7.4	5.8	9.8
Derivative financial liabilities	68.0	125.0	204.0	31.0	35.8	29.6	54.0	24.0
Net defined benefit liabilities	-1.0	-5.0	-3.0	-12.0	0.0	0.0	0.0	0.7
Provisions	19.0	19.0	20.0	25.0	24.6	24.2	23.6	22.4
Accrued expenses payables	23.0	15.0	56.0	79.0	88.8	91.9	79.6	81.8
Other liabilities	1,191.0	1,434.0	1,711.0	1,426.0	1,316.6	1,219.6	1,380.7	1,301.2
Total Equity	4,833.0	5,542.0	6,044.0	5,793.0	5,369.9	5,525.5	5,753.7	5,468.3
Share capital	606.0	606.0	606.0	606.0	162.0	162.0	162.0	162.0
Hybrid Securities	0.0	50.0	50.0	50.0	49.8	49.8	49.8	49.8
Capital surplus	0.0	0.0	0.0	0.0	901.3	901.3	901.3	886.2
Accumulated other comprehensive income	1,018.0	1,702.0	2,139.0	1,885.0	1,447.4	1,504.9	1,673.5	1,404.8
Retained earnings	3,209.0	3,184.0	3,249.0	3,252.0	2,809.4	2,907.5	2,967.1	2,965.6
Fair value adjustment	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0

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

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

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Summarized Statement of Financial Position

(bn Won, %)	Mar. 22	Jun. 22	Sep. 22	Dec. 22	Mar. 23	Jun. 23	Sep. 23	Dec. 23(E)
Invested assets	17,533.9	17,319.9	17,388.1	17,524.5	24,131.6	23,700.7	28,070.0	30,340.3
Net investment yield (cumulative)	3.66	3.55	0.04	3.51	2.95	3.93	4.66	3.76
Separate Account Assets	5,666.1	5,265.9	5,111.5	4,721.5				
Total Assets	23,808.0	23,193.1	23,165.6	22,850.8	30,279.3	29,855.8	29,417.4	31,735.8
Policy reserves	15,411.5	15,624.0	15,909.2	15,975.9				
Separate Account Liabilities	5,707.7	5,338.8	5,197.2	4,688.3				
Total Liabilities	21,626.9	21,329.7	21,516.6	20,951.3	24,909.4	24,334.4	23,670.3	26,267.5
Total Equities	2,181.0	1,863.4	1,649.0	1,899.4	5,369.9	5,521.4	5,747.1	5,468.3
Total Liabilities & Equities	23,808.0	23,193.1	23,165.6	22,850.8	30,279.3	29,855.8	29,417.4	31,735.8

* The figures for 2023 presented herein are based on K-IFRS17.

Summarized Statement of Comprehensive Income (Cumulative)

(bn Won)	1Q22	2Q22	Sep. 22	Dec. 22	Mar. 23	Jun. 23	Sep. 23	Dec. 23(E)
Insurance income & expense	127.0	280.8	397.8	522.0	77.7	135.3	207.1	233.5
Investment income & expense	214.2	352.1	544.1	600.9	120.4	167.2	189.9	146.6
Changes in insurance contract Liabilities	275.7	488.9	769.8	833.6				
Operating income & expense	65.2	138.0	160.4	232.5	169.3	292.1	371.0	347.7
Non-Operating income & expense	22.9	41.2	66.1	72.3	-4.7	-10.4	-0.6	-5.5
Income tax expense	17.2	36.3	51.3	58.1	43.3	65.9	96.6	86.0
Net Income	71.0	142.9	175.2	246.7	121.3	215.7	273.7	256.2

* The figures for 2023 presented herein are based on K-IFRS17.

Capital Adequacy

(bn Won)	Mar. 22	Jun. 22	Sep. 22	Dec. 22	Mar. 23	Jun. 23	Sep. 23	Dec. 23(E)
K-ICS Ratio	258.8%	257.3%	244.0%	270.4%	285.1%	270.7%	277.0%	308.0%
Available capital	5,921.5	6,346.4	6,421.3	6,498.4	6,843.1	6,999.1	7,133.5	6,812.9
Required capital	2,287.9	2,466.4	2,631.5	2,403.4	2,400.6	2,585.8	2,575.6	2,212.3

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

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Premium Income by Policy Type (Quarterly)

(bn Won)	1Q22		2Q22		3Q22		4Q22		1Q23		2Q23		3Q23		4Q23(E)	
		(%)		(%)		(%)		(%)		(%)		(%)		(%)		(%)
Individual policy	512.1	100.0	523.0	100.0	522.2	99.6	514.3	83.7	883.0	95.4	887.2	94.2	903.8	97.9	909.1	68.6
Protection	344.5	67.3	350.0	66.9	353.0	67.4	355.0	69.0	542.2	58.6	566.2	60.1	603.9	65.4	603.4	45.5
Whole-Life	230.9	45.1	236.1	45.1	238.2	45.4	238.3	46.3	424.0	45.8	449.9	47.8	487.9	52.9	489.2	36.9
Variable	87.5	17.1	85.5	16.3	83.7	16.0	83.2	16.2	83.5	9.0	81.0	8.6	80.5	8.7	78.6	5.9
Savings	167.6	32.7	173.0	33.1	169.2	32.3	159.3	31.0	340.8	36.8	321.0	34.1	299.9	32.5	305.7	23.1
Annuities	59.1	11.5	65.3	12.5	70.1	13.4	70.1	13.6	195.1	21.1	187.9	20.0	163.6	17.7	165.8	12.5
Variable	108.2	21.1	107.4	20.5	98.8	18.8	88.9	17.3	145.4	15.7	132.9	14.1	136.1	14.7	139.7	10.5
Pension	-	-	-	-	1.9	0.4	100.3	19.5	42.7	4.6	54.5	5.8	18.9	2.1	417.0	31.4
Total	512.1	100.0	523.0	100.0	524.1	100.0	614.6	100.0	925.7	100.0	941.7	100.0	922.8	100.0	1,326.1	100.0

* The figures for 2023 presented herein are based on K-IFRS17.

Premium Income by Policy Type (Cumulative)

(bn Won)	1Q22		2Q22		3Q22		4Q22		1Q23		2Q23		3Q23		4Q23(E)	
		(%)		(%)		(%)		(%)		(%)		(%)		(%)		(%)
Individual policy	512.1	100.0	1,035.1	100.0	1,557.3	99.9	2,071.5	95.3	883.0	95.4	1,770.2	94.8	2,674.0	95.8	3,583.1	87.0
Protection	344.5	67.3	694.5	67.1	1,047.5	67.2	1,402.5	67.7	542.2	58.6	1,108.4	59.4	1,712.3	61.4	2,315.7	56.3
Whole-Life	230.9	45.1	467.0	45.1	705.2	45.2	943.5	45.5	424.0	45.8	873.8	46.8	1,361.8	48.8	1,850.9	45.0
Variable	87.5	17.1	173.0	16.7	256.7	16.5	339.9	16.4	83.5	9.0	164.5	8.8	245.0	8.8	323.6	7.9
Savings	167.6	32.7	340.6	32.9	509.8	32.7	669.1	32.3	340.8	36.8	661.8	35.4	961.7	34.5	1,267.4	30.8
Annuities	59.1	11.5	124.3	12.0	194.4	12.5	264.5	12.8	195.1	21.1	383.0	20.5	546.6	19.6	712.4	17.3
Variable	108.2	21.1	215.6	20.8	314.4	20.2	403.3	19.5	145.4	15.7	278.3	14.9	414.3	14.9	554.0	13.5
Pension	-	-	-	-	1.9	0.1	102.3	4.9	42.7	4.6	97.1	5.2	116.0	4.2	533.1	13.0
Total	512.1	100.0	1,035.1	100.0	1,559.2	100.0	2,173.8	100.0	925.7	100.0	1,867.3	100.0	2,790.1	100.0	4,116.2	100.0

* The figures for 2023 presented herein are based on K-IFRS17.

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Loss & Expense Ratios

(%)	1Q22	2Q22	3Q22	4Q22	1Q23	2Q23	3Q23	4Q23(E)
Quarterly Loss Ratio	51.0	53.0	46.9	56.3	53.3	47.2	49.9	53.6
Risk Premium	98.5	100.5	101.9	103.1	111.8	112.4	113.0	111.1
Loss	50.3	53.3	47.8	58.0	59.6	53.1	56.3	59.6
Cumulative Loss Ratio	51.0	52.0	50.3	51.8	53.3	50.3	50.1	51.0
Risk Premium	98.5	199.1	301.0	404.0	111.8	224.3	337.2	448.3
Loss	50.3	103.5	151.4	209.4	59.6	112.7	169.0	228.6
Expense Ratio	21.7	19.9	18.9	18.9	19.8	22.0	27.1	26.7

Policy Persistency

(%)	1Q22	2Q22	3Q22	4Q22	1Q23	2Q23	3Q23	4Q23(E)
Quarterly								
13th Month	85.6	87.9	88.0	84.9	86.0	80.5	82.8	83.7
25th Month	67.2	70.5	65.2	67.9	61.4	66.4	67.7	68.2
Cumulative								
13th Month	85.6	86.6	87.1	86.6	86.0	83.4	83.2	83.3
25th Month	67.2	68.4	67.4	67.5	61.4	63.7	64.9	65.7

Retention

(%)	1Q22	2Q22	3Q22	4Q22	1Q23	2Q23	3Q23	4Q23(E)
Quarterly								
LP Retention 13th	35.2	41.2	35.7	24.1	37.5	33.3	38.3	43.4
LP Retention 25th	24.0	28.1	14.9	13.1	32.0	29.1	21.2	18.8
Cumulative								
LP Retention 13th	35.2	38.8	37.8	33.6	37.5	34.7	35.5	37.1
LP Retention 25th	24.0	26.8	23.2	20.9	32.0	30.0	26.5	23.9

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APE (Annualized Premium Equivalent)

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

* The figures for 2023 presented herein are based on K-IFRS17.

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

(mn Won)	2021.01	2021.02	2021.03	2021.04	2021.05	2021.06	2021.07	2021.08	2021.09	2021.10	2021.11	2021.12	Average	FY2021
Protection	28,738	25,842	35,782	26,981	23,939	29,590	24,124	22,413	21,747	23,016	26,361	31,843	26,698	320,376
Whole-Life	20,859	20,242	27,179	20,212	18,642	20,332	17,084	15,433	13,939	14,809	16,563	16,903	18,516	222,197
Variable	1,421	1,231	2,050	1,345	793	1,952	873	1,277	1,386	860	1,100	1,248	1,295	15,535
Etc.	6,458	4,369	6,553	5,424	4,505	7,306	6,167	5,703	6,423	7,347	8,698	13,692	6,887	82,644
Savings	29,906	61,098	136,885	38,324	45,223	40,926	38,709	33,060	28,736	25,287	27,731	42,232	45,676	548,117
Annuities	14,268	44,820	121,035	23,578	28,776	23,229	15,157	13,507	9,561	9,067	9,397	22,770	27,930	335,165
Variable	15,638	16,278	15,850	14,746	16,448	17,697	23,552	19,553	19,176	16,220	18,334	19,462	17,746	212,952
Total	58,644	86,940	172,667	65,305	69,162	70,516	62,833	55,472	50,484	48,303	54,092	74,075	72,374	868,494

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(bn Won)	1Q22	2Q22	3Q22	4Q22	1Q23	2Q23	3Q23	4Q23(E)
Net interest income	0.3	0.2	0.3	0.3	-2.1	-1.9	1.0	-1.8
Net fee and commission income	37.0	39.4	52.1	35.5	35.7	35.8	39.9	42.1
Net other operating income(expenses)	-3.5	-8.3	5.0	3.8	8.5	4.3	-2.5	8.5
Gross operating income	33.8	31.3	57.4	39.6	42.1	38.2	38.4	48.8
General & administrative expenses	17.4	17.8	19.7	23.4	17.9	19.9	21.1	24.9
Provision for credit losses	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Net operating profit	16.4	13.5	37.7	16.2	24.2	18.3	17.3	23.9
Net non-operating profit(loss)	-0.1	0.1	-0.2	-1.3	-0.1	-0.1	0.0	-1.4
Profit before income tax	16.3	13.6	37.5	14.9	24.1	18.2	17.3	22.5
Profit for the period	11.8	9.5	28.6	9.4	18.0	13.6	12.7	17.2
Profit attributable to shareholders of the parent company	11.8	9.5	28.6	9.4	18.0	13.6	12.7	17.2

KB Capital

(bn Won)	1Q22	2Q22	3Q22	4Q22	1Q23	2Q23	3Q23	4Q23(E)
Net interest income	106.6	108.8	115.9	110.7	109.4	114.0	116.1	116.4
Net fee and commission income	200.5	200.4	207.1	205.9	210.8	213.6	215.1	220.5
Net other operating income(expenses)	-155.0	-171.6	-176.0	-178.6	-162.3	-163.7	-176.8	-152.3
Gross operating income	152.1	137.6	147.0	138.0	157.9	163.9	154.4	184.6
General & administrative expenses	32.9	33.2	36.5	56.2	34.6	33.6	33.9	56.1
Provision for credit losses	1.5	19.7	37.6	66.1	65.4	56.6	51.7	94.1
Net operating profit	117.7	84.7	72.9	15.7	57.9	73.7	68.8	34.4
Net non-operating profit(loss)	-6.6	7.4	-0.2	-1.4	0.5	0.4	0.2	-0.9
Profit before income tax	111.1	92.1	72.7	14.3	58.4	74.1	69.0	33.5
Profit for the period	83.9	66.3	55.1	15.4	47.5	59.2	53.5	28.1
Profit attributable to shareholders of the parent company	83.3	64.0	54.7	15.1	46.9	58.5	53.5	27.6

KB Real Estate Trust

(bn Won)	1Q22	2Q22	3Q22	4Q22	1Q23	2Q23	3Q23	4Q23(E)
Net interest income	1.7	2.1	2.7	3.6	4.3	4.3	5.2	5.5
Net fee and commission income	31.1	35.1	36.3	35.8	30.7	30.3	28.8	29.8
Net other operating income(expenses)	-0.2	0.1	0.9	1.0	0.4	0.6	-0.2	-59.6
Gross operating income	32.6	37.3	39.9	40.4	35.4	35.2	33.8	-24.3
General & administrative expenses	9.9	9.4	10.2	16.1	7.8	9.5	10.2	13.1
Provision for credit losses	1.3	1.8	1.1	6.8	2.5	3.4	5.0	124.9
Net operating profit	21.4	26.1	28.6	17.5	25.1	22.3	18.6	-162.3
Net non-operating profit(loss)	0.0	0.2	-0.1	-0.8	0.0	-0.1	-0.1	-1.0
Profit before income tax	21.4	26.3	28.5	16.7	25.1	22.2	18.5	-163.3
Profit for the period	15.7	19.4	20.7	11.9	18.8	16.6	13.8	-133.3
Profit attributable to shareholders of the parent company	15.7	19.4	20.7	11.9	18.8	16.6	13.8	-133.3

KB Savings Bank

(bn Won)	1Q22	2Q22	3Q22	4Q22	1Q23	2Q23	3Q23	4Q23(E)
Net interest income	26.4	28.1	28.9	29.3	25.5	27.9	27.0	29.2
Net fee and commission income	1.2	1.7	-0.4	-4.9	-1.8	-2.7	-1.7	-2.3
Net other operating income(expenses)	-0.8	-4.3	-6.5	-7.1	-2.3	-2.0	-4.0	-2.6
Gross operating income	26.8	25.5	22.0	17.3	21.4	23.2	21.3	24.3
General & administrative expenses	6.6	8.1	7.4	9.0	11.0	12.3	12.0	11.6
Provision for credit losses	10.3	6.3	6.2	8.8	23.6	13.8	16.6	83.0
Net operating profit	9.9	11.1	8.4	-0.5	-13.2	-2.9	-7.3	-70.3
Net non-operating profit(loss)	0.0	0.0	0.0	0.1	0.1	-0.2	0.0	-0.6
Profit before income tax	9.9	11.1	8.4	-0.4	-13.1	-3.1	-7.3	-70.9
Profit for the period	7.4	8.0	6.1	0.3	-11.0	-0.2	-11.4	-68.0
Profit attributable to shareholders of the parent company	7.4	8.0	6.1	0.3	-11.0	-0.2	-11.4	-68.0

KB Investment

(bn Won)	1Q22	2Q22	3Q22	4Q22	1Q23	2Q23	3Q23	4Q23(E)
Net interest income	-1.0	-1.0	-1.1	-0.7	-1.9	-10.1	-19.2	25.7
Net fee and commission income	2.1	1.1	1.1	1.1	1.4	1.0	1.2	0.8
Net other operating income(expenses)	7.8	5.5	3.2	17.1	4.9	24.1	33.1	-48.5
Gross operating income	8.9	5.6	3.2	17.5	4.4	15.0	15.1	-22.0
General & administrative expenses	4.7	5.1	4.2	5.1	3.7	5.3	5.1	5.8
Provision for credit losses	0.0	0.0	0.0	0.0	-0.1	0.1	0.1	-0.2
Net operating profit	4.2	0.5	-1.0	12.4	0.8	9.6	9.9	-27.6
Net non-operating profit(loss)	0.9	0.3	-4.8	-6.1	1.6	6.8	8.4	-4.9
Profit before income tax	5.1	0.8	-5.8	6.3	2.4	16.4	18.3	-32.5
Profit for the period	3.0	0.4	-4.2	5.6	2.3	13.3	13.4	-19.8
Profit attributable to shareholders of the parent company	3.0	0.4	-4.2	5.6	2.3	13.3	13.4	-19.8

KB Data Systems

(bn Won)	1Q22	2Q22	3Q22	4Q22	1Q23	2Q23	3Q23	4Q23(E)
Net interest income	0.0	0.1	0.0	0.1	0.1	0.1	0.0	0.2
Net fee and commission income	-0.1	-0.1	-0.1	-0.1	-0.1	-0.2	-0.1	-0.1
Net other operating income(expenses)	3.4	3.6	2.7	6.6	4.4	4.6	4.3	-0.3
Gross operating income	3.3	3.6	2.6	6.6	4.4	4.5	4.2	-0.2
General & administrative expenses	2.7	2.7	3.1	3.5	3.0	3.0	3.5	3.8
Provision for credit losses	0.0	0.0	0.0	0.0	0.0	0.1	-0.1	0.0
Net operating profit	0.6	0.9	-0.5	3.1	1.4	1.4	0.8	-4.0
Net non-operating profit(loss)	0.2	0.2	0.1	0.2	0.1	0.2	0.2	0.1
Profit before income tax	0.8	1.1	-0.4	3.3	1.5	1.6	1.0	-3.9
Profit for the period	-0.2	1.4	-0.4	2.3	0.3	2.2	0.6	-3.0
Profit attributable to shareholders of the parent company	-0.2	1.4	-0.4	2.4	0.3	2.2	0.6	-3.0

KB Credit Information

(bn Won)	1Q22	2Q22	3Q22	4Q22	1Q23	2Q23	3Q23	4Q23(E)
Net interest income	0.0	0.1	0.0	0.1	0.1	0.0	-	-
Net fee and commission income	0.0	0.0	-0.1	0.0	0.0	0.0	-	-
Net other operating income(expenses)	2.3	4.0	5.1	4.2	3.2	3.8	-	-
Gross operating income	2.3	4.1	5.0	4.3	3.3	3.8	-	-
General & administrative expenses	3.9	3.5	3.7	3.9	3.4	4.5	-	-
Provision for credit losses	-0.1	0.1	0.0	-0.1	0.0	0.0	-	-
Net operating profit	-1.5	0.5	1.3	0.5	-0.1	-0.7	-	-
Net non-operating profit(loss)	0.0	0.0	-0.1	0.1	-0.1	0.0	-	-
Profit before income tax	-1.5	0.5	1.2	0.6	-0.2	-0.7	-	-
Profit for the period	-1.5	0.6	0.7	0.7	0.1	-0.6	-	-
Profit attributable to shareholders of the parent company	-1.5	0.6	0.7	0.7	0.1	-0.6	-	-

* On June 30, 2023, KB Financial Group sold 100% of the shares of KB Credit Information to KB Kookmin Card, and KB Credit Information became a second-tier subsidiary of the Group. Please note that the figures for 2023 provided above are for the six-month period ended before KB Financial Group's sale of the shares of KB Credit Information.

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Financial Highlights

KB Financial Group

KB Kookmin Bank

KB Securities

KB Insurance

KB Kookmin Card

KB Life Insurance

Other Subsidiaries

Condensed Income Statement

Condensed Balance Sheet

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KB Asset Management

(bn Won)	Mar. 22	Jun. 22	Sep. 22	Dec. 22	Mar. 23	Jun. 23	Sep. 23	Dec. 23(E)
Total Assets	338.6	334.6	388.5	369.5	322.7	316.2	342.5	377.9
Total Liabilities	119.2	106.2	130.7	103.0	97.9	78.0	91.3	109.6
Total Equity	219.3	228.4	257.8	266.5	224.8	238.2	251.2	268.3

KB Capital

(bn Won)	Mar. 22	Jun. 22	Sep. 22	Dec. 22	Mar. 23	Jun. 23	Sep. 23	Dec. 23(E)
Total Assets	14,994.4	15,523.1	15,581.8	16,053.0	15,503.5	16,018.1	16,367.8	16,560.8
Total Liabilities	12,997.4	13,471.6	13,484.9	13,946.8	13,355.4	13,822.2	14,125.9	14,300.8
Total Equity	1,997.0	2,051.5	2,096.9	2,106.2	2,148.1	2,195.9	2,241.9	2,260.0

KB Real Estate Trust

(bn Won)	Mar. 22	Jun. 22	Sep. 22	Dec. 22	Mar. 23	Jun. 23	Sep. 23	Dec. 23(E)
Total Assets	476.5	501.0	519.5	519.0	496.2	560.6	742.0	859.4
Total Liabilities	124.0	129.1	126.9	113.4	106.9	154.7	322.2	573.3
Total Equity	352.6	371.9	392.6	405.5	389.3	405.9	419.8	286.1

KB Savings Bank

(bn Won)	Mar. 22	Jun. 22	Sep. 22	Dec. 22	Mar. 23	Jun. 23	Sep. 23	Dec. 23(E)
Total Assets	2,754.5	3,108.6	2,940.8	3,138.5	2,995.1	2,950.4	3,147.4	2,662.0
Total Liabilities	2,485.1	2,831.1	2,657.3	2,854.5	2,722.1	2,677.6	2,885.9	2,468.2
Total Equity	269.4	277.5	283.5	284.0	273.0	272.8	261.5	193.8

KB Investment

(bn Won)	Mar. 22	Jun. 22	Sep. 22	Dec. 22	Mar. 23	Jun. 23	Sep. 23	Dec. 23(E)
Total Assets	1,203.4	1,229.1	1,299.5	1,378.6	1,387.1	1,435.8	1,546.3	1,544.8
Total Liabilities	934.9	960.2	1,034.8	1,108.3	1,114.5	1,149.9	1,247.0	1,265.4
Total Equity	268.5	268.9	264.7	270.3	272.6	285.9	299.3	279.4

KB Data Systems

(bn Won)	Mar. 22	Jun. 22	Sep. 22	Dec. 22	Mar. 23	Jun. 23	Sep. 23	Dec. 23(E)
Total Assets	45.4	52.5	53.1	63.6	53.5	59.2	60.9	61.5
Total Liabilities	27.0	32.7	33.4	40.6	30.6	34.1	35.2	40.6
Total Equity	18.4	19.8	19.6	23.1	22.9	25.1	25.7	20.9

KB Credit Information

(bn Won)	Mar. 22	Jun. 22	Sep. 22	Dec. 22	Mar. 23	Jun. 23	Sep. 23	Dec. 23(E)
Total Assets	27.9	28.6	29.6	42.2	42.8	-	-	-
Total Liabilities	13.0	13.2	13.4	24.9	25.7	-	-	-
Total Equity	14.9	15.4	16.2	17.3	17.2	-	-	-

* On June 30, 2023, KB Financial Group sold 100% of the shares of KB Credit Information to KB Kookmin Card, and KB Credit Information became a second-tier subsidiary of the Group. Accordingly, total assets, total liabilities, and total equity of KB Credit Information have been fully consolidated to the consolidated financial statements of KB Kookmin Card as of June 30, 2023.

Contacts

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Financial Highlights

KB Financial Group

KB Kookmin Bank

KB Securities

KB Insurance

KB Kookmin Card

KB Life Insurance

Other Subsidiaries

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