

# KB Financial Group

## Fact Book 1Q 2024

### Disclaimer

### Financial Highlights

#### KB Financial Group

Condensed Income Statement  
Condensed Balance Sheet  
Interest Income / Spread / Margin  
Fee and Commission Income  
Other Operating Income  
Provision for Credit Losses  
General & Administrative Expenses  
Asset Quality  
Capital Adequacy  
Organizational Structure  
Employees / Branches  
Credit Ratings

#### KB Kookmin Bank

Condensed Income Statement  
Condensed Balance Sheet  
Interest Income / Spread / Margin  
Fee and Commission Income  
Other Operating Income  
Provision for Credit Losses  
General & Administrative Expenses  
Loans / Deposits  
Asset Quality  
Delinquency  
Capital Adequacy  
Credit Ratings  
Housing Price Index

#### KB Securities

Condensed Income Statement  
Condensed Balance Sheet  
Key Indicators

#### KB Kookmin Card

Condensed Income Statement  
Condensed Balance Sheet  
Customers / Volume / Receivables  
Asset Quality  
Delinquency

#### KB Insurance

Condensed Income Statement  
Condensed Balance Sheet  
Key Indicators  
Direct Premiums  
Loss & Expense Ratios  
Monthly Initial Premiums

#### KB Life Insurance

Condensed Income Statement  
Condensed Balance Sheet  
Key Indicators  
Premium Income  
Loss & Expense Ratios  
APE

#### Other Subsidiaries

Condensed Income Statement  
Condensed Balance Sheet

#### Contacts

Disclaimer

Financial Highlights

KB Financial Group

KB Kookmin Bank

KB Securities

KB Insurance

KB Kookmin Card

KB Life Insurance

Other Subsidiaries

Contacts



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.

From 4Q23, the Group applied Variable Fee Approach Model in accordance with Financial Supervisory Service’s guidelines on actuarial assumptions, and financial results from 1Q23 to 3Q23 contained herein have also been restated retrospectively.

Totals may not sum due to rounding.

Disclaimer


**Financial Highlights**
**KB Financial Group**
**KB Kookmin Bank**
**KB Securities**
**KB Insurance**
**KB Kookmin Card**
**KB Life Insurance**
**Other Subsidiaries**
**Contacts**
**Financial Statements**

(bn Won)	1Q22	2Q22	3Q22	4Q22	1Q23	2Q23	3Q23	4Q23	1Q24(E)
<b>KB Financial Group</b>									
Total Assets	670,166.0	682,678.2	713,722.7	688,664.8	691,435.7	706,317.7	716,439.8	715,739.1	732,240.3
Total Liabilities	619,320.4	630,266.1	659,434.5	634,557.0	635,222.3	648,645.2	657,625.5	656,864.8	673,032.9
Total Equity	50,845.6	52,412.1	54,288.2	54,107.8	56,213.4	57,672.5	58,814.3	58,873.3	59,207.3
Net Income	1,471.5	1,214.5	1,360.0	-114.6	1,510.3	1,504.6	1,337.1	211.4	1,063.2
Net Income (attributable to controlling interests)	1,460.6	1,209.9	1,367.8	114.7	1,508.7	1,498.9	1,368.9	255.4	1,049.1
Total Asset including AUM <sup>2)</sup>	1,135,267.2	1,137,236.6	1,169,947.0	1,146,690.7	1,170,303.2	1,192,239.7	1,206,347.7	1,216,730.4	1,242,814.0
(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	510,573.7
<b>Total Assets by Subsidiaries</b>									
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	543,970.5
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	62,950.5
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	37,403.9
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	29,547.0
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	32,112.4
KB Asset Management	338.6	334.6	388.5	369.5	322.7	316.2	342.5	377.9	337.6
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	16,916.2
KB Real Estate Trust	476.5	501.0	519.5	519.0	496.2	560.6	742.0	859.4	941.0
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	2,802.2
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	1,524.5
KB Data Systems	45.4	52.5	53.1	63.6	53.5	59.2	60.9	61.5	60.5
KB Credit Information	27.9	28.6	29.6	42.2	42.8	-	-	-	-
<b>Total Equity by Subsidiaries</b>									
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	35,519.8
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	6,483.0
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	5,843.6
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	4,791.3
KB Life Insurance	3,586.7	3,785.9	3,952.0	3,817.3	3,922.5	4,088.6	4,329.7	4,130.0	3,632.7
KB Asset Management	219.3	228.4	257.8	266.5	224.8	238.2	251.2	268.3	245.8
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	2,315.6
KB Real Estate Trust	352.6	371.9	392.6	405.5	389.3	405.9	419.8	286.1	239.1
KB Savings Bank	269.4	277.5	283.5	284.0	273.0	272.8	261.5	193.8	205.0
KB Investment	268.5	268.9	264.7	270.3	272.6	285.9	299.3	279.5	277.5
KB Data Systems	18.4	19.8	19.6	23.1	22.9	25.1	25.7	20.9	21.4
KB Credit Information	14.9	15.4	16.2	17.3	17.2	-	-	-	-

(bn Won)	1Q22	2Q22	3Q22	4Q22	1Q23	2Q23	3Q23	4Q23	1Q24(E)
<b>Net Income by Subsidiaries</b>									
KB Kookmin Bank	977.3	749.1	824.2	445.4	931.5	927.0	996.9	406.1	389.5
KB Securities	114.3	67.7	121.7	-115.9	140.6	109.0	111.5	28.5	198.0
KB Insurance	201.9	324.3	173.7	-142.7	253.8	271.4	155.1	72.6	292.2
KB Kookmin Card	118.9	126.8	106.6	26.3	82.0	110.9	79.5	78.7	139.1
KB Life Insurance	5.5	-73.1	35.2	-51.0	104.8	28.9	3.8	-55.3	77.0
KB Asset Management	11.8	9.5	28.6	9.4	18.0	13.6	12.7	17.2	18.6
KB Capital	83.3	64.0	54.7	15.1	46.9	58.5	53.5	27.6	61.6
KB Real Estate Trust	15.7	19.4	20.7	11.9	18.8	16.6	13.8	-133.3	-46.9
KB Savings Bank	7.4	8.0	6.1	0.3	-11.0	-0.2	-11.4	-68.0	11.3
KB Investment	3.0	0.4	-4.2	5.6	2.3	13.3	13.4	-19.8	-2.0
KB Data Systems	-0.2	1.4	-0.4	2.4	0.3	2.2	0.6	-3.0	0.4
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	1Q24(E)
ROA (Quarterly)	0.89%	0.72%	0.77%	N.A.	0.89%	0.86%	0.75%	0.12%	0.59%
ROA (Cumulative)	0.89%	0.81%	0.79%	0.57%	0.89%	0.87%	0.83%	0.65%	0.59%
ROE (Quarterly) <sup>1)</sup>	13.00%	10.36%	11.36%	0.94%	12.50%	12.01%	10.61%	1.95%	8.15%
ROE (Cumulative) <sup>1)</sup>	13.00%	11.68%	11.57%	8.83%	12.50%	12.25%	11.68%	9.18%	8.15%
Basic EPS (Won, Quarterly)	3,691	3,032	3,422	190	3,782	3,757	3,428	540	2,627
Basic EPS (Won, Cumulative)	3,691	6,722	10,144	10,334	3,782	7,558	11,004	11,580	2,627
BPS (Won)	123,655	126,529	130,419	130,813	135,389	139,010	142,389	143,163	144,776
NIM (Quarterly)	1.91%	1.96%	1.98%	1.99%	2.04%	2.10%	2.09%	2.08%	2.11%
NIM (Cumulative)	1.91%	1.93%	1.95%	1.96%	2.04%	2.07%	2.08%	2.08%	2.11%
CIR (Quarterly)	41.9%	46.4%	42.9%	62.5%	35.8%	37.1%	39.5%	53.5%	36.9%
CIR (Cumulative)	41.9%	44.1%	43.7%	48.2%	35.8%	36.4%	37.4%	41.0%	36.9%
Credit Cost Ratio (Quarterly)	0.15%	0.31%	0.27%	0.97%	0.63%	0.56%	0.38%	1.13%	0.38%
Credit Cost Ratio (Cumulative)	0.15%	0.23%	0.24%	0.43%	0.63%	0.59%	0.52%	0.67%	0.38%
NPL Ratio	0.31%	0.32%	0.32%	0.34%	0.43%	0.44%	0.48%	0.57%	0.63%
NPL Coverage Ratio(New) <sup>2)</sup>	217.7%	222.4%	219.7%	216.3%	196.2%	200.5%	180.4%	174.6%	158.7%
NPL Coverage Ratio(Old) <sup>3)</sup>	454.6%	451.4%	446.9%	431.0%	350.8%	343.8%	315.0%	297.3%	259.4%
BIS Ratio	15.92%	15.63%	15.45%	16.16%	16.84%	16.99%	16.79%	16.73%	16.54%
CET 1 Ratio	13.43%	12.93%	12.62%	13.24%	13.66%	13.80%	13.74%	13.59%	13.40%

**Key Financial Indicators**

<b>KB Kookmin Bank</b>	<b>1Q22</b>	<b>2Q22</b>	<b>3Q22</b>	<b>4Q22</b>	<b>1Q23</b>	<b>2Q23</b>	<b>3Q23</b>	<b>4Q23</b>	<b>1Q24(E)</b>
ROA (Quarterly)	0.81%	0.60%	0.61%	0.16%	0.73%	0.71%	0.72%	0.26%	0.28%
ROA (Cumulative)	0.81%	0.70%	0.67%	0.54%	0.73%	0.72%	0.72%	0.60%	0.28%
ROE (Quarterly)	12.21%	9.29%	9.97%	5.28%	11.13%	10.81%	11.24%	4.47%	4.37%
ROE (Cumulative)	12.21%	10.73%	10.45%	9.12%	11.13%	10.97%	11.05%	9.34%	4.37%
NIM (Quarterly)	1.66%	1.73%	1.76%	1.77%	1.79%	1.85%	1.84%	1.83%	1.87%
NIM (Cumulative)	1.66%	1.69%	1.72%	1.73%	1.79%	1.82%	1.83%	1.83%	1.87%
CIR (Quarterly)	45.5%	48.1%	46.3%	53.6%	38.3%	40.2%	41.4%	53.3%	40.3%
CIR (Cumulative)	45.5%	46.8%	46.6%	48.7%	38.3%	39.3%	40.0%	43.2%	40.3%
NPL Ratio	0.20%	0.19%	0.19%	0.20%	0.23%	0.25%	0.26%	0.31%	0.33%
NPL Coverage Ratio(New) <sup>2)</sup>	231.2%	254.6%	252.2%	259.4%	263.9%	253.9%	227.7%	225.6%	208.2%
NPL Coverage Ratio(Old) <sup>3)</sup>	574.4%	602.7%	591.8%	597.5%	519.1%	466.8%	424.4%	404.7%	367.3%
BIS Ratio	17.70%	17.43%	16.83%	17.46%	18.53%	18.45%	18.36%	18.08%	17.31%
CET 1 Ratio	14.97%	14.49%	13.96%	14.50%	15.29%	15.26%	15.26%	14.91%	14.34%
Loan to Deposit Ratio <sup>4)</sup>	98.8%	99.2%	99.2%	95.6%	96.3%	96.8%	97.3%	98.8%	97.0%

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).

**Disclaimer**

**Financial Highlights**
**KB Financial Group**
**Condensed Income Statement**

Condensed Balance Sheet

Interest Income / Spread / Margin

Fee and Commission Income

Other Operating Income

Provision for Credit Losses

General &amp; Administrative Expenses

Asset Quality

Capital Adequacy

Organizational Structure

Employees / Branches

Credit Ratings

**KB Kookmin Bank**
**KB Securities**
**KB Insurance**
**KB Kookmin Card**
**KB Life Insurance**
**Other Subsidiaries**
**Contacts**

(bn Won)	1Q22	2Q22	3Q22	4Q22	1Q23	2Q23	3Q23	4Q23	1Q24(E)
Net interest income	2,651.5	2,821.3	2,928.0	3,114.5	2,823.9	3,009.8	3,124.6	3,183.4	3,151.5
Net fee and commission income	957.3	934.5	872.7	750.4	914.0	951.4	901.4	906.7	990.1
Net other operating income(expenses)	-71.2	-410.5	-214.7	-553.2	636.6	335.9	-66.2	-492.4	270.4
<b>Gross operating income</b>	<b>3,537.6</b>	<b>3,345.3</b>	<b>3,586.0</b>	<b>3,311.7</b>	<b>4,374.5</b>	<b>4,297.1</b>	<b>3,959.8</b>	<b>3,597.7</b>	<b>4,412.0</b>
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	1,628.2
<b>Operating profit before provision for credit losses</b>	<b>2,056.2</b>	<b>1,792.5</b>	<b>2,046.7</b>	<b>1,241.5</b>	<b>2,808.2</b>	<b>2,704.2</b>	<b>2,395.1</b>	<b>1,674.2</b>	<b>2,783.8</b>
Provision for credit losses	145.8	329.8	312.8	1,059.3	668.2	651.4	448.6	1,378.2	428.4
<b>Net operating profit</b>	<b>1,910.4</b>	<b>1,462.7</b>	<b>1,733.9</b>	<b>182.2</b>	<b>2,140.0</b>	<b>2,052.8</b>	<b>1,946.5</b>	<b>296.0</b>	<b>2,355.4</b>
Net non-operating profit(loss)	9.3	192.6	113.9	-155.2	-96.2	-92.3	-43.4	-33.0	-948.0
<b>Profit before income tax</b>	<b>1,919.7</b>	<b>1,655.3</b>	<b>1,847.8</b>	<b>27.0</b>	<b>2,043.8</b>	<b>1,960.5</b>	<b>1,903.1</b>	<b>263.0</b>	<b>1,407.4</b>
Income tax expense	448.2	440.8	487.8	141.6	533.5	455.9	566.0	51.6	344.2
<b>Profit for the period</b>	<b>1,471.5</b>	<b>1,214.5</b>	<b>1,360.0</b>	<b>-114.6</b>	<b>1,510.3</b>	<b>1,504.6</b>	<b>1,337.1</b>	<b>211.4</b>	<b>1,063.2</b>
Profit attributable to non-controlling interests	10.9	4.6	-7.8	-229.3	1.6	5.7	-31.8	-44.0	14.1
Profit attributable to shareholders of the parent company	<b>1,460.6</b>	<b>1,209.9</b>	<b>1,367.8</b>	<b>114.7</b>	<b>1,508.7</b>	<b>1,498.9</b>	<b>1,368.9</b>	<b>255.4</b>	<b>1,049.1</b>

\*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	Mar. 24(E)
<b>Disclaimer</b>										
<b>Financial Highlights</b>										
<b>KB Financial Group</b>										
Condensed Income Statement										
<b>Condensed Balance Sheet</b>										
Interest Income / Spread / Margin										
Fee and Commission Income										
Other Operating Income										
Provision for Credit Losses										
General & Administrative Expenses										
Asset Quality										
Capital Adequacy										
Organizational Structure										
Employees / Branches										
Credit Ratings										
<b>KB Kookmin Bank</b>										
<b>KB Securities</b>										
<b>KB Insurance</b>										
<b>KB Kookmin Card</b>										
<b>KB Life Insurance</b>										
<b>Other Subsidiaries</b>										
<b>Contacts</b>										
<b>Total Assets</b>		<b>670,166.0</b>	<b>682,678.2</b>	<b>713,722.7</b>	<b>688,664.8</b>	<b>691,435.7</b>	<b>706,317.7</b>	<b>716,439.8</b>	<b>715,739.1</b>	<b>732,240.3</b>
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	30,509.3
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	77,356.8
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	7,260.4
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	124,966.7
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	448,194.4
(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	-5,548.9
Investments in associates		475.1	522.9	698.1	682.7	660.8	666.9	662.7	722.2	700.6
Insurance contract assets		20.4	51.0	78.6	83.3	152.5	189.2	215.9	229.6	267.2
Reinsurance contract assets		1,563.8	1,503.1	1,699.6	1,496.0	1,511.2	1,529.4	1,686.9	1,656.1	1,554.2
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	9,392.7
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	1,961.0
Current income tax assets		183.3	206.6	241.7	204.7	219.2	243.0	262.9	244.3	274.9
Deferred income tax assets		296.2	103.3	307.4	188.4	200.7	271.8	245.3	274.2	335.1
Other assets		19,959.8	21,096.3	23,850.2	15,294.2	22,942.1	26,436.4	28,655.6	21,361.1	29,467.0
<b>Total Liabilities</b>		<b>619,320.4</b>	<b>630,266.1</b>	<b>659,434.5</b>	<b>634,557.0</b>	<b>635,222.3</b>	<b>648,645.2</b>	<b>657,625.5</b>	<b>656,864.8</b>	<b>673,032.9</b>
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	11,267.1
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	418,070.6
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	62,993.6
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	70,002.9
Insurance contract liabilities		50,762.2	47,465.7	45,571.1	45,969.4	47,794.7	46,884.7	45,908.6	50,308.6	50,704.3
Reinsurance contract liabilities		39.3	37.9	36.9	31.7	34.2	33.8	32.2	36.0	37.4
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	7,236.6
Net defined benefit liabilities		266.5	350.4	414.8	85.7	88.8	112.4	115.6	81.9	72.9
Provisions		778.3	832.8	852.4	933.7	942.0	978.3	972.7	1,444.4	2,062.0
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	6,341.2
Other liabilities		37,106.4	38,006.1	39,933.2	26,651.3	36,914.3	40,578.8	45,536.7	36,055.2	44,244.3
<b>Total Equity</b>		<b>50,845.6</b>	<b>52,412.1</b>	<b>54,288.2</b>	<b>54,107.8</b>	<b>56,213.4</b>	<b>57,672.5</b>	<b>58,814.3</b>	<b>58,873.3</b>	<b>59,207.4</b>
Share capital		2,090.6	2,090.6	2,090.6	2,090.6	2,090.6	2,090.6	2,090.6	2,090.6	2,090.6
Hybrid financial instrument		3,436.8	3,935.6	4,434.3	4,434.3	5,032.8	5,032.8	5,032.8	5,032.8	5,431.9
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	16,639.9
Accumulated other comprehensive income		1,627.4	1,298.7	1,043.9	1,249.9	1,724.1	1,840.6	2,032.6	2,295.1	1,531.4
Retained earnings		26,856.2	27,842.6	29,073.6	28,948.4	29,850.9	30,890.7	32,015.6	32,029.2	32,439.1
Treasury shares		-986.2	-986.2	-836.2	-836.2	-1,107.9	-865.8	-967.8	-1,165.8	-996.8
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	2,071.3

\* 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.

Disclaimer



Financial Highlights

KB Financial Group

Condensed Income Statement

Condensed Balance Sheet

Interest Income / Spread / Margin

Fee and Commission Income

Other Operating Income

Provision for Credit Losses

General & Administrative Expenses

Asset Quality

Capital Adequacy

Organizational Structure

Employees / Branches

Credit Ratings

KB Kookmin Bank

KB Securities

KB Insurance

KB Kookmin Card

KB Life Insurance

Other Subsidiaries

Contacts

Group Interest Income

(bn Won)	1Q22	2Q22	3Q22	4Q22	1Q23	2Q23	3Q23	4Q23	1Q24(E)
<b>Interest Income</b>	<b>4,306.3</b>	<b>4,693.5</b>	<b>5,373.7</b>	<b>6,414.1</b>	<b>6,866.6</b>	<b>7,130.6</b>	<b>7,413.4</b>	<b>7,734.5</b>	<b>7,614.0</b>
Due from financial institutions	21.6	27.9	45.6	74.0	76.4	88.7	88.6	99.8	94.4
Financial investments	641.3	703.1	813.0	1,044.9	1,096.9	1,142.2	1,213.7	1,297.6	1,303.7
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	6,056.7
Insurance contract liabilities interest	5.0	4.2	3.9	3.6	5.5	5.8	5.9	6.8	8.3
Others	79.6	82.1	81.0	108.2	125.3	119.4	127.3	154.4	150.9
<b>Interest Expense</b>	<b>1,654.8</b>	<b>1,872.2</b>	<b>2,445.7</b>	<b>3,299.6</b>	<b>4,042.7</b>	<b>4,120.8</b>	<b>4,288.8</b>	<b>4,551.1</b>	<b>4,462.5</b>
Deposits	731.3	844.3	1,178.7	1,883.1	2,342.9	2,423.2	2,554.6	2,732.1	2,631.8
Debts & debentures	504.5	595.1	795.4	1,037.2	1,140.1	1,176.6	1,221.8	1,287.8	1,261.9
Insurance contract liabilities interest	384.1	391.7	412.4	307.4	402.8	392.5	385.3	396.1	396.0
Others	34.9	41.1	59.2	71.9	156.9	128.5	127.1	135.1	172.8
<b>Net Interest Income</b>	<b>2,651.5</b>	<b>2,821.3</b>	<b>2,928.0</b>	<b>3,114.5</b>	<b>2,823.9</b>	<b>3,009.8</b>	<b>3,124.6</b>	<b>3,183.4</b>	<b>3,151.5</b>

\* 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)<sup>1)</sup>

	1Q22	2Q22	3Q22	4Q22	1Q23	2Q23	3Q23	4Q23	1Q24(E)
NIM (Quarterly)	1.91%	1.96%	1.98%	1.99%	2.04%	2.10%	2.09%	2.08%	2.11%
NIM (Cumulative)	1.91%	1.93%	1.95%	1.96%	2.04%	2.07%	2.08%	2.08%	2.11%

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

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

(bn Won)	1Q22	2Q22	3Q22	4Q22	1Q23	2Q23	3Q23	4Q23	1Q24(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	487,089.2
Interest earned on the assets <sup>2)</sup>	3,102.3	3,405.6	3,990.1	4,913.7	5,333.2	5,536.6	5,752.1	5,995.1	5,921.5
Yield	2.82%	3.02%	3.41%	4.05%	4.61%	4.74%	4.81%	4.90%	4.89%
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	473,544.4
Interest paid on the liabilities <sup>3)</sup>	1,008.4	1,201.5	1,673.7	2,495.7	2,972.4	3,080.9	3,251.3	3,446.0	3,360.3
Yield	0.94%	1.09%	1.46%	2.10%	2.64%	2.72%	2.80%	2.91%	2.85%
<b>Interest spread</b>	<b>1.88%</b>	<b>1.93%</b>	<b>1.95%</b>	<b>1.95%</b>	<b>1.97%</b>	<b>2.02%</b>	<b>2.01%</b>	<b>2.00%</b>	<b>2.04%</b>
<b>Net Interest Margin</b>	<b>1.91%</b>	<b>1.96%</b>	<b>1.98%</b>	<b>1.99%</b>	<b>2.04%</b>	<b>2.10%</b>	<b>2.09%</b>	<b>2.08%</b>	<b>2.11%</b>

1) Bank NIM + Card NIM.

2) Interest income - credit guarantee fee.

3) Interest expense + deposit insurance fee.



**Interest Spread / Net Interest Margin(NIM)<sup>1)</sup> including credit card merchant fees**

(bn Won)	1Q22	2Q22	3Q22	4Q22	1Q23	2Q23	3Q23	4Q23	1Q24(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	491,992.9
Interest earned on the assets <sup>2)</sup>	3,503.0	3,834.3	4,426.8	5,350.9	5,777.7	5,980.8	6,198.8	6,469.4	6,381.5
Yield	3.16%	3.37%	3.74%	4.36%	4.94%	5.07%	5.13%	5.24%	5.22%
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	473,544.4
Interest paid on the liabilities <sup>3)</sup>	1,008.4	1,201.5	1,673.7	2,495.7	2,972.4	3,080.9	3,251.3	3,446.0	3,360.2
Yield	0.94%	1.09%	1.46%	2.10%	2.64%	2.72%	2.80%	2.91%	2.85%
<b>Interest spread</b>	<b>2.22%</b>	<b>2.28%</b>	<b>2.28%</b>	<b>2.26%</b>	<b>2.30%</b>	<b>2.35%</b>	<b>2.33%</b>	<b>2.33%</b>	<b>2.36%</b>
<b>Net Interest Margin</b>	<b>2.25%</b>	<b>2.31%</b>	<b>2.33%</b>	<b>2.33%</b>	<b>2.40%</b>	<b>2.46%</b>	<b>2.44%</b>	<b>2.45%</b>	<b>2.47%</b>

1) Bank NIM + Card NIM.

2) Interest income - credit guarantee fee.

3) Interest expense + deposit insurance fee.

**Disclaimer**

**Financial Highlights**
**KB Financial Group**
[Condensed Income Statement](#)
[Condensed Balance Sheet](#)
[Interest Income / Spread / Margin](#)
[Fee and Commission Income](#)
[Other Operating Income](#)
[Provision for Credit Losses](#)
[General & Administrative Expenses](#)
[Asset Quality](#)
[Capital Adequacy](#)
[Organizational Structure](#)
[Employees / Branches](#)
[Credit Ratings](#)
**KB Kookmin Bank**
**KB Securities**
**KB Insurance**
**KB Kookmin Card**
**KB Life Insurance**
**Other Subsidiaries**
**Contacts**

(bn Won)	1Q22	2Q22	3Q22	4Q22	1Q23	2Q23	3Q23	4Q23	1Q24(E)
<b>Trust Fee</b>	<b>125.5</b>	<b>114.9</b>	<b>119.4</b>	<b>108.0</b>	<b>121.8</b>	<b>132.7</b>	<b>129.2</b>	<b>124.3</b>	<b>103.0</b>
<b>Fee and Commission</b>	<b>831.8</b>	<b>819.6</b>	<b>753.3</b>	<b>642.4</b>	<b>792.2</b>	<b>818.7</b>	<b>772.2</b>	<b>782.4</b>	<b>887.1</b>
Fees from credit cards	175.4	190.5	161.2	149.3	195.1	173.5	170.1	198.6	214.1
Guarantee fees	15.1	18.2	16.0	17.5	15.7	18.8	20.3	22.5	22.3
Other commissions in Won	591.7	556.7	524.6	425.4	529.1	571.9	529.1	516.8	597.8
Commissions received as agency	43.9	46.9	72.0	76.4	52.6	39.6	39.1	40.5	48.5
Commissions received on represent securities	31.8	34.9	32.7	25.4	30.2	28.9	28.5	25.9	28.8
Commissions received on banking business	44.2	45.5	45.8	45.2	45.9	45.3	44.9	45.7	47.5
Commissions received on securities business	218.5	181.2	125.1	103.6	137.7	202.3	180.3	136.1	174.5
Others	253.3	248.2	249.0	174.8	262.7	255.8	236.3	268.6	298.5
Other commissions in foreign currency	49.6	54.2	51.5	50.2	52.3	54.5	52.7	44.5	52.9
<b>Net Fee and Commission Income</b>	<b>957.3</b>	<b>934.5</b>	<b>872.7</b>	<b>750.4</b>	<b>914.0</b>	<b>951.4</b>	<b>901.4</b>	<b>906.7</b>	<b>990.1</b>

\* 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.

**Disclaimer**

**Financial Highlights**
**KB Financial Group**

Condensed Income Statement

Condensed Balance Sheet

Interest Income / Spread / Margin

Fee and Commission Income

**Other Operating Income**

Provision for Credit Losses

General &amp; Administrative Expenses

Asset Quality

Capital Adequacy

Organizational Structure

Employees / Branches

Credit Ratings

**KB Kookmin Bank**
**KB Securities**
**KB Insurance**
**KB Kookmin Card**
**KB Life Insurance**
**Other Subsidiaries**
**Contacts**

(bn Won)	1Q22	2Q22	3Q22	4Q22	1Q23	2Q23	3Q23	4Q23	1Q24(E)
<b>Net gain/loss on securities</b>	<b>-264.7</b>	<b>-807.4</b>	<b>-236.2</b>	<b>-265.6</b>	<b>859.1</b>	<b>210.1</b>	<b>40.6</b>	<b>1,276.5</b>	<b>449.1</b>
Net gain/loss on FVPL securities <sup>2)</sup>	-268.2	-746.9	-208.8	-77.3	820.3	278.2	100.8	1,395.2	405.8
Net gain/loss on FVOCI securities <sup>3)</sup>	3.5	-60.5	-27.4	-188.3	38.8	-68.1	-60.2	-118.7	43.3
Net gain/loss on sales	-19.4	-65.4	-31.6	-193.5	18.5	-77.4	-68.7	-128.4	13.5
Impairment loss	0.0	0.0	0.0	0.1	-0.1	0.1	-0.1	0.1	0.0
Others	22.9	4.9	4.2	5.1	20.4	9.2	8.6	9.6	29.8
<b>Net gain/loss on derivatives &amp; foreign currency translation</b>	<b>80.6</b>	<b>148.0</b>	<b>56.1</b>	<b>282.6</b>	<b>233.4</b>	<b>286.5</b>	<b>-12.5</b>	<b>-606.3</b>	<b>45.5</b>
<b>Net other insurance finance income</b>	<b>274.8</b>	<b>380.9</b>	<b>259.7</b>	<b>-74.2</b>	<b>-269.1</b>	<b>-31.8</b>	<b>117.4</b>	<b>-275.7</b>	<b>-112.4</b>
<b>Insurance service result</b>	<b>395.9</b>	<b>419.7</b>	<b>392.2</b>	<b>103.4</b>	<b>392.4</b>	<b>439.9</b>	<b>400.0</b>	<b>190.7</b>	<b>538.4</b>
<b>Other operating income</b>	<b>-557.7</b>	<b>-551.7</b>	<b>-686.5</b>	<b>-599.4</b>	<b>-579.2</b>	<b>-568.8</b>	<b>-611.7</b>	<b>-1,077.6</b>	<b>-650.2</b>
Deposit insurance fees & credit guarantee fees	-227.0	-235.6	-286.8	-191.7	-208.4	-240.9	-233.1	-596.6	-246.8
Net gain/loss on sale of loans	9.7	42.2	-32.1	-14.3	14.6	42.9	9.2	-16.3	52.7
Others	-340.4	-358.3	-367.6	-393.4	-385.4	-370.8	-387.8	-464.7	-456.1
<b>Net other operating income</b>	<b>-71.2</b>	<b>-410.5</b>	<b>-214.7</b>	<b>-553.2</b>	<b>636.6</b>	<b>335.9</b>	<b>-66.2</b>	<b>-492.4</b>	<b>270.4</b>

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.

Disclaimer



Financial Highlights

KB Financial Group

- Condensed Income Statement
- Condensed Balance Sheet
- Interest Income / Spread / Margin
- Fee and Commission Income
- Other Operating Income

Provision for Credit Losses

General & Administrative Expenses

Asset Quality

Capital Adequacy

Organizational Structure

Employees / Branches

Credit Ratings

KB Kookmin Bank

KB Securities

KB Insurance

KB Kookmin Card

KB Life Insurance

Other Subsidiaries

Contacts

(bn Won)	1Q22	2Q22	3Q22	4Q22	1Q23	2Q23	3Q23	4Q23	1Q24(E)
Provision for loan losses	143.9	284.8	302.6	1,058.8	643.9	613.1	440.9	1,381.1	426.4
Provision for acceptances and guarantees	8.8	36.4	-10.5	-6.9	22.6	16.1	-6.0	-4.2	13.5
Provision for undrawn commitments	-8.2	7.6	23.5	8.1	1.1	19.4	13.0	1.9	-12.4
Provision for financial guarantees & contracts	1.3	1.0	-2.7	-0.7	0.6	2.8	0.7	-0.6	0.9
<b>Provision for Credit Losses</b>	<b>145.8</b>	<b>329.8</b>	<b>312.9</b>	<b>1,059.3</b>	<b>668.2</b>	<b>651.4</b>	<b>448.6</b>	<b>1,378.2</b>	<b>428.4</b>

\* 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 Ratio<sup>1)</sup>

(bn Won)	1Q22	2Q22	3Q22	4Q22	1Q23	2Q23	3Q23	4Q23	1Q24(E)
<b>Total Outstanding Credit</b>	<b>409,266.2</b>	<b>416,796.0</b>	<b>428,335.6</b>	<b>424,436.6</b>	<b>420,945.5</b>	<b>426,328.2</b>	<b>434,557.6</b>	<b>436,542.0</b>	<b>443,095.9</b>
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	185,647.6
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	230,526.6
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	26,921.7
<b>Provision for Loan Losses</b>	<b>151.3</b>	<b>317.3</b>	<b>286.1</b>	<b>1,039.5</b>	<b>652.6</b>	<b>587.6</b>	<b>420.2</b>	<b>1,238.3</b>	<b>420.0</b>
Household	15.4	147.3	64.7	160.1	90.2	41.9	109.1	86.7	75.6
Corporate	41.5	-29.2	153.7	729.2	398.6	377.1	122.9	922.0	167.7
Credit Card	94.4	199.2	67.8	150.2	163.8	168.6	188.2	229.6	176.7
<b>Quarterly Credit Cost</b>	<b>0.15%</b>	<b>0.31%</b>	<b>0.27%</b>	<b>0.97%</b>	<b>0.63%</b>	<b>0.56%</b>	<b>0.38%</b>	<b>1.13%</b>	<b>0.38%</b>
Household	0.03%	0.31%	0.14%	0.34%	0.20%	0.09%	0.24%	0.19%	0.16%
Corporate	0.09%	-0.06%	0.29%	1.37%	0.76%	0.70%	0.22%	1.63%	0.30%
Credit Card	1.50%	1.59%	0.98%	2.14%	2.41%	2.49%	2.75%	3.36%	2.63%
<b>Cumulative Credit Cost</b>	<b>0.15%</b>	<b>0.23%</b>	<b>0.24%</b>	<b>0.43%</b>	<b>0.63%</b>	<b>0.59%</b>	<b>0.52%</b>	<b>0.67%</b>	<b>0.38%</b>
Household	0.03%	0.17%	0.16%	0.21%	0.20%	0.15%	0.18%	0.18%	0.16%
Corporate	0.09%	0.01%	0.17%	0.49%	0.76%	0.73%	0.56%	0.83%	0.30%
Credit Card	1.50%	1.55%	1.35%	1.56%	2.41%	2.45%	2.55%	2.72%	2.63%

1) Based on simple arithmetic sum of subsidiaries

**Disclaimer**

**Financial Highlights**
**KB Financial Group**

Condensed Income Statement  
 Condensed Balance Sheet  
 Interest Income / Spread / Margin  
 Fee and Commission Income  
 Other Operating Income  
 Provision for Credit Losses

**General & Administrative Expenses**

Asset Quality  
 Capital Adequacy  
 Organizational Structure  
 Employees / Branches  
 Credit Ratings

**KB Kookmin Bank**
**KB Securities**
**KB Insurance**
**KB Kookmin Card**
**KB Life Insurance**
**Other Subsidiaries**
**Contacts**

(bn Won)	1Q22	2Q22	3Q22	4Q22	1Q23	2Q23	3Q23	4Q23	1Q24(E)
<b>Employee Benefits</b>	<b>953.2</b>	<b>937.0</b>	<b>938.2</b>	<b>1,328.6</b>	<b>949.7</b>	<b>944.8</b>	<b>940.7</b>	<b>1,179.1</b>	<b>1,020.1</b>
Post-employment benefits	60.3	64.4	62.8	67.6	44.5	45.5	48.0	49.9	55.4
Termination benefits	0.4	0.0	3.1	309.5	1.0	3.2	0.0	271.4	2.3
Salaries & employee benefits	676.3	656.9	652.3	708.3	674.4	691.9	688.9	638.4	714.3
Others	216.2	215.7	220.0	243.2	229.8	204.2	203.8	219.4	248.1
<b>Depreciation and Amortization</b>	<b>189.7</b>	<b>197.2</b>	<b>207.0</b>	<b>222.9</b>	<b>205.5</b>	<b>211.4</b>	<b>216.5</b>	<b>232.5</b>	<b>216.9</b>
Tangible assets	122.4	127.6	135.1	144.9	123.0	123.9	125.4	145.6	131.2
Intangible assets	67.3	69.6	71.8	78.0	81.9	86.8	90.6	86.3	85.0
Others	0.0	0.0	0.0	0.0	0.6	0.7	0.5	0.6	0.7
<b>Other General and Administrative Expenses</b>	<b>338.5</b>	<b>418.6</b>	<b>394.1</b>	<b>518.7</b>	<b>411.1</b>	<b>436.7</b>	<b>407.5</b>	<b>511.9</b>	<b>391.2</b>
Occupancy, furniture & equipment expenses	291.6	353.0	349.5	452.2	355.3	342.6	345.6	455.0	325.9
Taxes	46.9	65.6	44.6	66.5	55.8	94.1	61.9	56.9	65.3
<b>General &amp; Administrative Expenses</b>	<b>1,481.4</b>	<b>1,552.8</b>	<b>1,539.3</b>	<b>2,070.2</b>	<b>1,566.3</b>	<b>1,592.9</b>	<b>1,564.7</b>	<b>1,923.5</b>	<b>1,628.2</b>

\* 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	1Q24(E)
Gross operating income	3,537.6	3,345.3	3,586.0	3,311.7	4,374.5	4,297.1	3,959.8	3,597.7	4,412.0
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	1,628.2
<b>Quarterly CIR</b>	<b>41.9%</b>	<b>46.4%</b>	<b>42.9%</b>	<b>62.5%</b>	<b>35.8%</b>	<b>37.1%</b>	<b>39.5%</b>	<b>53.5%</b>	<b>36.9%</b>
<b>Cumulative CIR</b>	<b>41.9%</b>	<b>44.1%</b>	<b>43.7%</b>	<b>48.2%</b>	<b>35.8%</b>	<b>36.4%</b>	<b>37.4%</b>	<b>41.0%</b>	<b>36.9%</b>

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

**Disclaimer**

**Financial Highlights**
**KB Financial Group**

Condensed Income Statement  
 Condensed Balance Sheet  
 Interest Income / Spread / Margin  
 Fee and Commission Income  
 Other Operating Income  
 Provision for Credit Losses  
 General & Administrative Expenses

**Asset Quality**

Capital Adequacy  
 Organizational Structure  
 Employees / Branches  
 Credit Ratings

**KB Kookmin Bank**
**KB Securities**
**KB Insurance**
**KB Kookmin Card**
**KB Life Insurance**
**Other Subsidiaries**
**Contacts**

(bn Won)	Mar. 22	Jun. 22	Sep. 22	Dec. 22	Mar. 23	Jun. 23	Sep. 23	Dec. 23	Mar. 24(E)
<b>Total Outstanding Credits</b>	<b>409,266.2</b>	<b>416,796.0</b>	<b>428,335.6</b>	<b>424,436.6</b>	<b>420,945.5</b>	<b>426,328.2</b>	<b>434,557.6</b>	<b>436,542.0</b>	<b>443,095.9</b>
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	436,108.9
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	4,173.8
Substandard	561.2	594.0	643.9	709.2	918.7	984.0	1,152.8	1,384.0	1,506.3
Doubtful	475.2	467.0	494.7	537.2	644.4	600.4	631.1	731.2	911.1
Estimated Loss	241.9	254.8	225.9	212.3	263.0	293.1	314.6	392.6	395.8
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	2,813.2
<b>NPL Ratio</b>	<b>0.31%</b>	<b>0.32%</b>	<b>0.32%</b>	<b>0.34%</b>	<b>0.43%</b>	<b>0.44%</b>	<b>0.48%</b>	<b>0.57%</b>	<b>0.63%</b>
Loan loss reserves <sup>2)</sup> (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	4,464.5
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	2,831.6
<b>NPL Coverage Ratio(New) (B/A)</b>	<b>217.7%</b>	<b>222.4%</b>	<b>219.7%</b>	<b>216.3%</b>	<b>196.2%</b>	<b>200.5%</b>	<b>180.4%</b>	<b>174.5%</b>	<b>158.7%</b>
<b>NPL Coverage Ratio(Old) [(B+C)/A]</b>	<b>454.6%</b>	<b>451.4%</b>	<b>446.9%</b>	<b>431.0%</b>	<b>350.8%</b>	<b>343.8%</b>	<b>315.0%</b>	<b>297.3%</b>	<b>259.4%</b>

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

**Disclaimer**

**Financial Highlights**
**KB Financial Group**

Condensed Income Statement  
 Condensed Balance Sheet  
 Interest Income / Spread / Margin  
 Fee and Commission Income  
 Other Operating Income  
 Provision for Credit Losses  
 General & Administrative Expenses  
 Asset Quality

**Capital Adequacy**

Organizational Structure  
 Employees / Branches  
 Credit Ratings

**KB Kookmin Bank**
**KB Securities**
**KB Insurance**
**KB Kookmin Card**
**KB Life Insurance**
**Other Subsidiaries**
**Contacts**

(bn Won)	Mar. 22	Jun. 22	Sep. 22	Dec. 22	Mar. 23	Jun. 23	Sep. 23	Dec. 23	Mar. 24(E)
<b>Tier 1 Capital</b>	<b>43,642.3</b>	<b>44,215.3</b>	<b>45,438.6</b>	<b>45,032.0</b>	<b>47,850.6</b>	<b>48,590.0</b>	<b>49,687.7</b>	<b>49,390.3</b>	<b>50,873.3</b>
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	43,663.8	44,708.6
Paid in capital	2,090.6	2,090.6	2,090.6	2,090.6	2,090.6	2,090.6	2,090.6	2,090.6	2,090.6
Capital surplus	13,190.3	13,190.3	13,190.3	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	32,029.2	32,439.1
Others	2,429.5	685.2	-274.9	188.7	4,419.1	4,491.6	4,575.7	4,575.4	3,984.6
Deductions	-3,924.9	-3,362.1	-2,831.6	-3,813.1	-7,371.6	-7,746.3	-7,864.4	-8,221.7	-6,996.0
Additional Tier 1	3,757.0	4,431.5	4,950.0	4,928.4	5,708.6	5,710.2	5,712.2	5,726.5	6,164.7
<b>Tier 2 Capital</b>	<b>3,622.9</b>	<b>3,878.1</b>	<b>4,128.7</b>	<b>3,937.9</b>	<b>4,098.4</b>	<b>4,170.2</b>	<b>4,061.0</b>	<b>4,353.4</b>	<b>4,315.5</b>
Provisions	439.5	403.1	457.5	457.8	491.1	568.1	570.9	869.1	891.7
Subordinated debt(holding company)	400.0	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	2,609.3
Others	140.5	325.5	331.2	357.3	616.0	618.5	471.6	475.0	414.5
<b>Total BIS Capital</b>	<b>47,265.2</b>	<b>48,093.4</b>	<b>49,567.3</b>	<b>48,970.0</b>	<b>51,948.9</b>	<b>52,760.2</b>	<b>53,748.7</b>	<b>53,743.7</b>	<b>55,188.8</b>
<b>Risk Weighted Assets</b>	<b>296,960.9</b>	<b>307,630.5</b>	<b>320,905.2</b>	<b>302,983.9</b>	<b>308,425.9</b>	<b>310,611.1</b>	<b>320,050.1</b>	<b>321,318.9</b>	<b>333,753.6</b>
<b>BIS Capital Ratio</b>	<b>15.92%</b>	<b>15.63%</b>	<b>15.45%</b>	<b>16.16%</b>	<b>16.84%</b>	<b>16.99%</b>	<b>16.79%</b>	<b>16.73%</b>	<b>16.54%</b>
<b>Tier 1</b>	<b>14.70%</b>	<b>14.37%</b>	<b>14.16%</b>	<b>14.86%</b>	<b>15.51%</b>	<b>15.64%</b>	<b>15.52%</b>	<b>15.37%</b>	<b>15.24%</b>
<b>Common Equity Tier 1</b>	<b>13.43%</b>	<b>12.93%</b>	<b>12.62%</b>	<b>13.24%</b>	<b>13.66%</b>	<b>13.80%</b>	<b>13.74%</b>	<b>13.59%</b>	<b>13.40%</b>
<b>Tier 2</b>	<b>1.22%</b>	<b>1.26%</b>	<b>1.29%</b>	<b>1.30%</b>	<b>1.33%</b>	<b>1.34%</b>	<b>1.27%</b>	<b>1.35%</b>	<b>1.29%</b>

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

Disclaimer

Financial Highlights

KB Financial Group

- Condensed Income Statement
- Condensed Balance Sheet
- Interest Income / Spread / Margin
- Fee and Commission Income
- Other Operating Income
- Provision for Credit Losses
- General & Administrative Expenses
- Asset Quality
- Capital Adequacy

Organizational Structure

- Employees / Branches
- Credit Ratings

KB Kookmin Bank

KB Securities

KB Insurance

KB Kookmin Card

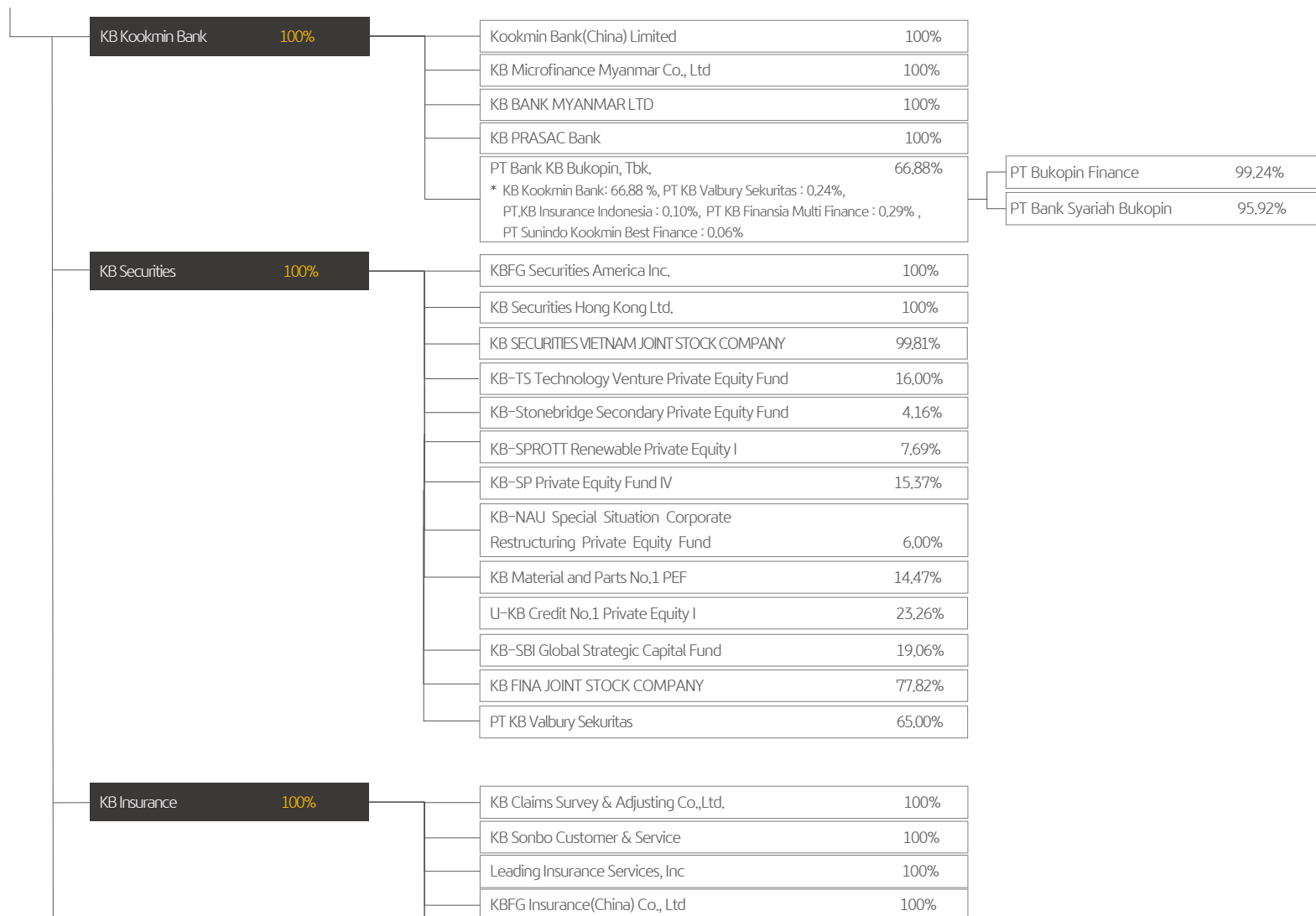
KB Life Insurance

Other Subsidiaries

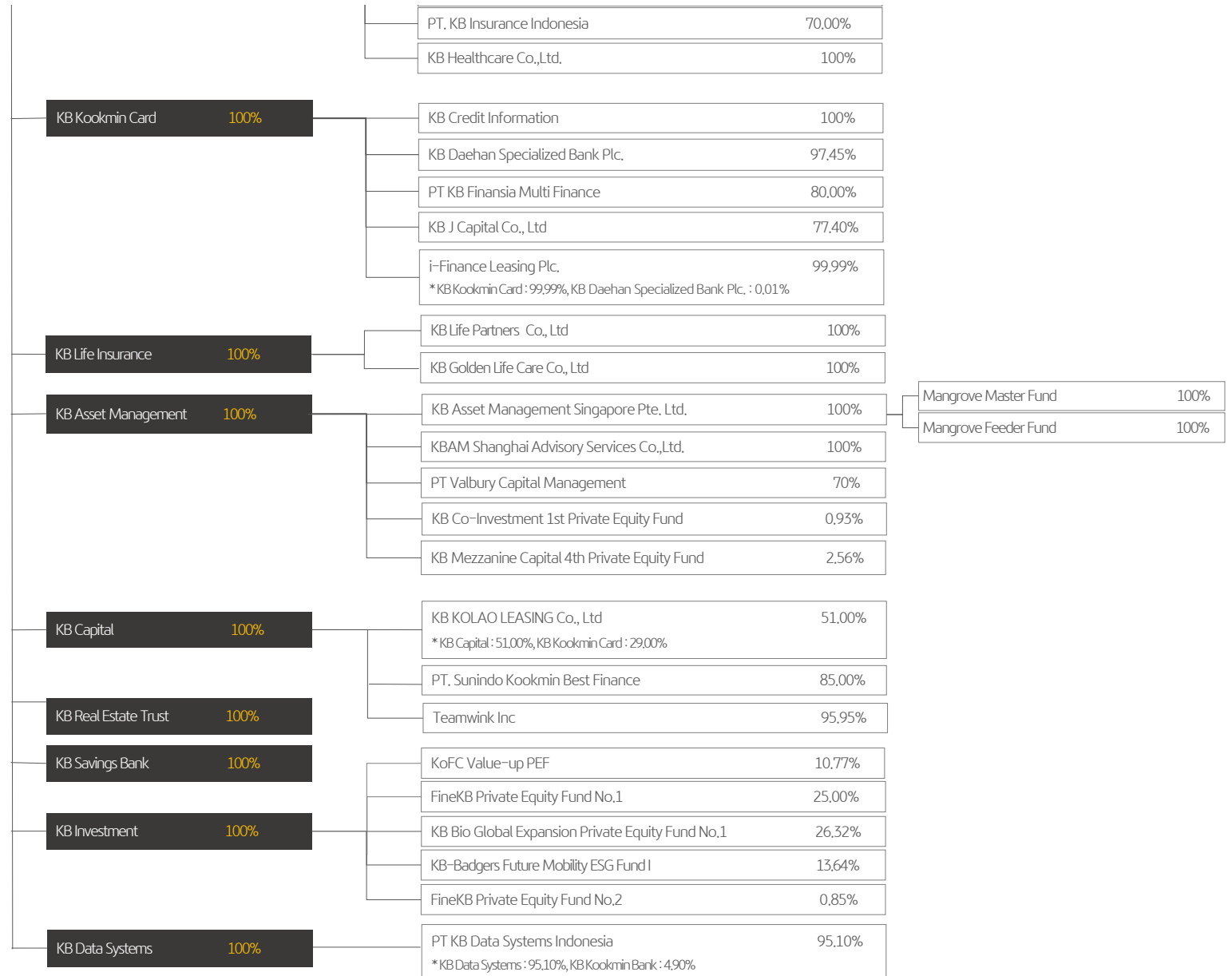
Contacts

- As of March 31, 2024

KB Financial Group







Disclaimer



Financial Highlights

KB Financial Group

- Condensed Income Statement
- Condensed Balance Sheet
- Interest Income / Spread / Margin
- Fee and Commission Income
- Other Operating Income
- Provision for Credit Losses
- General & Administrative Expenses
- Asset Quality
- Capital Adequacy
- Organizational Structure

Employees / Branches

Credit Ratings

KB Kookmin Bank

KB Securities

KB Insurance

KB Kookmin Card

KB Life Insurance

Other Subsidiaries

Contacts

KB Financial Group

	Mar. 22	Jun. 22	Sep. 22	Dec. 22	Mar. 23	Jun. 23	Sep. 23	Dec. 23	Mar. 24(E)
KB Financial Group Inc. (holding company)	179	179	179	178	178	177	177	175	150
KB Kookmin Bank	14,641	14,663	14,607	14,736	13,984	13,967	14,063	14,121	13,307
KB Securities	2,822	2,879	2,915	2,876	2,873	2,852	2,869	2,890	2,880
KB Insurance	2,961	2,951	2,946	2,963	2,933	2,946	2,937	2,920	2,939
KB Kookmin Card	1,520	1,531	1,532	1,541	1,508	1,519	1,516	1,531	1,485
KB Life Insurance	464	372	367	370	680	675	685	680	679
KB Asset Management	322	329	340	350	348	359	356	361	350
KB Capital	531	547	544	542	548	550	538	542	545
KB Savings Bank	150	159	156	158	152	152	153	147	147
KB Real Estate Trust	186	186	183	189	185	192	190	190	184
KB Investment	64	65	62	61	63	63	67	68	68
KB Data Systems	546	565	570	576	577	577	573	572	582
<b>Total</b>	<b>24,859</b>	<b>24,900</b>	<b>24,867</b>	<b>25,009</b>	<b>24,151</b>	<b>24,021</b>	<b>24,124</b>	<b>24,197</b>	<b>23,316</b>

KB Kookmin Bank

	Mar. 22	Jun. 22	Sep. 22	Dec. 22	Mar. 23	Jun. 23	Sep. 23	Dec. 23	Mar. 24(E)
Directors	8	8	8	8	8	8	8	8	8
Executive	3	3	3	3	3	3	3	3	3
Non-Executive	5	5	5	5	5	5	5	5	5
Non-Standing	0	0	0	0	0	0	0	0	0
Executive Vice Presidents	27	29	31	31	33	33	33	33	37
Regional Directors	44	44	44	44	41	41	41	41	34
Regular Employees	14,567	14,582	14,524	14,653	13,902	13,885	13,981	14,039	13,228
<b>Total<sup>1)</sup></b>	<b>14,641</b>	<b>14,658</b>	<b>14,602</b>	<b>14,731</b>	<b>13,979</b>	<b>13,962</b>	<b>14,058</b>	<b>14,116</b>	<b>13,302</b>

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	Mar. 24(E)
Directors	51	52	53	53	52	52	52	52	53
Employees	2,822	2,827	2,862	2,823	2,821	2,800	2,817	2,838	2,827
Regular	2,117	2,110	2,148	2,075	2,073	2,080	2,118	2,117	2,108
Contract	705	717	714	748	748	720	699	721	719
<b>Total</b>	<b>2,873</b>	<b>2,879</b>	<b>2,915</b>	<b>2,876</b>	<b>2,873</b>	<b>2,852</b>	<b>2,869</b>	<b>2,890</b>	<b>2,880</b>

**KB Insurance**

	Mar. 22	Jun. 22	Sep. 22	Dec. 22	Mar. 23	Jun. 23	Sep. 23	Dec. 23	Mar. 24(E)
Senior Management	39	38	38	38	38	38	38	38	37
Employees	2,922	2,913	2,908	2,925	2,895	2,908	2,899	2,882	2,902
<b>Total</b>	<b>2,961</b>	<b>2,951</b>	<b>2,946</b>	<b>2,963</b>	<b>2,933</b>	<b>2,946</b>	<b>2,937</b>	<b>2,920</b>	<b>2,939</b>

**KB Kookmin Card**

	Mar. 22	Jun. 22	Sep. 22	Dec. 22	Mar. 23	Jun. 23	Sep. 23	Dec. 23	Mar. 24(E)
Senior Management	18	18	18	18	20	20	20	20	21
Employees	1,502	1,513	1,513	1,523	1,488	1,499	1,496	1,511	1,464
<b>Total</b>	<b>1,520</b>	<b>1,531</b>	<b>1,531</b>	<b>1,541</b>	<b>1,508</b>	<b>1,519</b>	<b>1,516</b>	<b>1,531</b>	<b>1,485</b>

**KB Life Insurance**

	Mar. 22	Jun. 22	Sep. 22	Dec. 22	Mar. 23	Jun. 23	Sep. 23	Dec. 23	Mar. 24(E)
Senior Management	19	14	14	13	19	20	20	20	18
Employees	445	358	353	357	661	655	665	660	661
<b>Total</b>	<b>464</b>	<b>372</b>	<b>367</b>	<b>370</b>	<b>680</b>	<b>675</b>	<b>685</b>	<b>680</b>	<b>679</b>

**Branches / ATMs of KB Kookmin Bank**

	Mar. 22	Jun. 22	Sep. 22	Dec. 22	Mar. 23	Jun. 23	Sep. 23	Dec. 23	Mar. 24(E)
Regular Branch	778	780	779	778	722	701	702	703	702
Sub-branch	98	98	77	78	96	93	94	94	96
ATM Branch	763	840	856	871	912	950	971	989	1,018
<b>Total</b>	<b>1,639</b>	<b>1,718</b>	<b>1,712</b>	<b>1,727</b>	<b>1,730</b>	<b>1,744</b>	<b>1,767</b>	<b>1,786</b>	<b>1,816</b>
ATM	5,049	4,984	4,817	4,563	4,494	4,463	4,444	4,329	4,334

Disclaimer 

Financial Highlights

KB Financial Group

- Condensed Income Statement
- Condensed Balance Sheet
- Interest Income / Spread / Margin
- Fee and Commission Income
- Other Operating Income
- Provision for Credit Losses
- General & Administrative Expenses
- Asset Quality
- Capital Adequacy
- Organizational Structure
- Employees / Branches

Credit Ratings

KB Kookmin Bank

KB Securities

KB Insurance

KB Kookmin Card

KB Life Insurance

Other Subsidiaries

Contacts

- As of March 31, 2024

	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

**Disclaimer**

**Financial Highlights**
**KB Financial Group**
**KB Kookmin Bank**
**Condensed Income Statement**

Condensed Balance Sheet

Interest Income / Spread / Margin

Fee and Commission Income

Other Operating Income

Provision for Credit Losses

General &amp; Administrative Expenses

Loans / Deposits

Asset Quality

Delinquency

Capital Adequacy

Credit Ratings

Housing Price Index

**KB Securities**
**KB Insurance**
**KB Kookmin Card**
**KB Life Insurance**
**Other Subsidiaries**
**Contacts**

(bn Won)	1Q22	2Q22	3Q22	4Q22	1Q23	2Q23	3Q23	4Q23	1Q24(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	2,552.9
Net fee and commission income	270.8	278.3	277.2	270.3	307.4	289.9	268.8	302.2	300.4
Net other operating income(expenses)	-166.0	-306.1	-355.9	94.5	34.9	-76.7	-208.2	-330.5	-167.3
<b>Gross operating income</b>	<b>2,244.4</b>	<b>2,272.8</b>	<b>2,324.3</b>	<b>2,812.6</b>	<b>2,689.7</b>	<b>2,676.1</b>	<b>2,582.2</b>	<b>2,509.9</b>	<b>2,686.0</b>
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	1,083.5
<b>Operating profit before provision for credit losses</b>	<b>1,223.5</b>	<b>1,178.9</b>	<b>1,248.3</b>	<b>1,305.4</b>	<b>1,659.4</b>	<b>1,599.0</b>	<b>1,513.2</b>	<b>1,164.5</b>	<b>1,602.5</b>
Provision for credit losses	11.8	183.0	160.7	765.6	391.3	376.9	150.0	689.9	162.1
<b>Net operating profit</b>	<b>1,211.7</b>	<b>995.9</b>	<b>1,087.6</b>	<b>539.8</b>	<b>1,268.1</b>	<b>1,222.1</b>	<b>1,363.2</b>	<b>474.6</b>	<b>1,440.4</b>
Net non-operating profit(loss)	3.7	19.6	-4.2	-44.3	-33.0	-33.9	-4.6	-26.7	-943.8
Share of profit(loss) of associates	-0.7	19.7	1.3	-7.6	4.9	2.8	1.7	-9.3	5.5
Net other non-operating income(expenses)	4.4	-0.1	-5.5	-36.7	-37.9	-36.7	-6.3	-17.4	-949.3
<b>Profit before income tax</b>	<b>1,215.4</b>	<b>1,015.5</b>	<b>1,083.4</b>	<b>495.5</b>	<b>1,235.1</b>	<b>1,188.2</b>	<b>1,358.6</b>	<b>447.9</b>	<b>496.6</b>
Income tax expense	240.9	265.5	286.7	288.4	313.2	268.2	394.7	103.7	119.3
<b>Profit for the period</b>	<b>974.5</b>	<b>750.0</b>	<b>796.7</b>	<b>207.1</b>	<b>921.9</b>	<b>920.0</b>	<b>963.9</b>	<b>344.2</b>	<b>377.3</b>
Profit attributable to non-controlling interests	-2.8	0.9	-27.5	-238.3	-9.6	-7.0	-33.0	-61.9	-12.2
Profit attributable to shareholders of the parent company	<b>977.3</b>	<b>749.1</b>	<b>824.2</b>	<b>445.4</b>	<b>931.5</b>	<b>927.0</b>	<b>996.9</b>	<b>406.1</b>	<b>389.5</b>

**Disclaimer**

**Financial Highlights**
**KB Financial Group**
**KB Kookmin Bank**

Condensed Income Statement

**Condensed Balance Sheet**

Interest Income / Spread / Margin

Fee and Commission Income

Other Operating Income

Provision for Credit Losses

General &amp; Administrative Expenses

Loans / Deposits

Asset Quality

Delinquency

Capital Adequacy

Credit Ratings

Housing Price Index

**KB Securities**
**KB Insurance**
**KB Kookmin Card**
**KB Life Insurance**
**Other Subsidiaries**
**Contacts**

(bn Won)	Mar. 22	Jun. 22	Sep. 22	Dec. 22	Mar. 23	Jun. 23	Sep. 23	Dec. 23	Mar. 24(E)
<b>Total Assets</b>	<b>493,078.8</b>	<b>506,798.0</b>	<b>537,997.1</b>	<b>517,769.5</b>	<b>512,196.9</b>	<b>524,504.5</b>	<b>537,096.5</b>	<b>530,012.9</b>	<b>543,970.5</b>
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	25,288.3
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	19,436.9
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	6,289.8
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	80,401.0
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	388,693.9
(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	-3,653.0
Investments in associates	396.2	433.9	533.2	530.0	532.7	542.0	559.8	589.3	557.8
Tangible assets	4,471.6	4,466.5	4,459.0	4,394.4	4,392.4	4,385.8	4,362.2	4,324.3	4,626.5
Goodwill & Intangible assets	1,014.0	1,034.0	1,088.7	1,054.7	1,112.9	1,088.6	1,073.7	1,019.7	981.7
Current income tax assets	126.4	165.5	177.7	192.0	207.8	228.1	244.2	228.9	263.3
Deferred income tax assets	163.9	168.7	333.7	181.3	200.1	271.3	230.2	249.5	281.9
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	17,149.4
<b>Total Liabilities</b>	<b>460,648.8</b>	<b>474,109.6</b>	<b>504,660.2</b>	<b>484,046.3</b>	<b>478,159.7</b>	<b>489,546.0</b>	<b>501,139.6</b>	<b>493,464.2</b>	<b>508,450.7</b>
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	101.1
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	406,412.4
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	29,253.1
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	32,437.0
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	5,440.9
Net defined benefit liabilities	201.7	273.3	326.1	16.2	29.6	48.7	47.9	7.8	9.5
Provisions	431.3	483.6	490.8	533.4	572.2	602.6	606.6	929.6	1,518.9
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	5,331.8
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	27,946.0
<b>Total Equity</b>	<b>32,430.0</b>	<b>32,688.4</b>	<b>33,336.9</b>	<b>33,723.3</b>	<b>34,037.2</b>	<b>34,958.5</b>	<b>35,956.9</b>	<b>36,548.7</b>	<b>35,519.8</b>
Share capital	2,021.9	2,021.9	2,021.9	2,021.9	2,021.9	2,021.9	2,021.9	2,021.9	2,021.9
Hybrid financial instrument	574.5	873.9	873.9	873.9	1,282.9	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	4,735.4
Accumulated other comprehensive income	1,003.6	206.7	-179.8	12.8	363.2	283.2	350.2	614.4	699.5
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	26,613.5
Treasury shares	0.0	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	166.6

**Disclaimer**

**Financial Highlights**
**KB Financial Group**
**KB Kookmin Bank**

Condensed Income Statement

Condensed Balance Sheet

**Interest Income / Spread / Margin**

Fee and Commission Income

Other Operating Income

Provision for Credit Losses

General &amp; Administrative Expenses

Loans / Deposits

Asset Quality

Delinquency

Capital Adequacy

Credit Ratings

Housing Price Index

**KB Securities**
**KB Insurance**
**KB Kookmin Card**
**KB Life Insurance**
**Other Subsidiaries**
**Contacts**

(bn Won)	1Q22	2Q22	3Q22	4Q22	1Q23	2Q23	3Q23	4Q23	1Q24(E)
<b>Interest Income</b>	<b>3,078.7</b>	<b>3,410.9</b>	<b>3,986.6</b>	<b>4,882.5</b>	<b>5,271.4</b>	<b>5,475.1</b>	<b>5,678.1</b>	<b>5,922.5</b>	<b>5,831.7</b>
Due from financial institutions	7.0	11.2	22.5	39.2	39.2	44.9	48.3	60.0	59.5
Financial Investments	287.7	327.7	407.5	566.7	617.0	631.4	674.8	737.3	748.9
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	4,885.3
Other	74.5	78.0	74.1	97.8	109.6	107.7	114.2	137.2	138.0
<b>Interest Expense</b>	<b>939.1</b>	<b>1,110.3</b>	<b>1,583.6</b>	<b>2,434.7</b>	<b>2,924.0</b>	<b>3,012.2</b>	<b>3,156.5</b>	<b>3,384.3</b>	<b>3,278.8</b>
Deposits	695.9	805.4	1,131.5	1,822.5	2,247.6	2,331.9	2,458.7	2,634.7	2,550.1
Debts & Debentures	214.3	270.2	399.5	546.6	595.8	596.7	611.6	646.1	623.8
Other	28.9	34.7	52.6	65.6	80.6	83.6	86.2	103.5	104.9
<b>Net Interest Income</b>	<b>2,139.6</b>	<b>2,300.6</b>	<b>2,403.0</b>	<b>2,447.8</b>	<b>2,347.4</b>	<b>2,462.9</b>	<b>2,521.6</b>	<b>2,538.2</b>	<b>2,552.9</b>

**Bank Net Interest Margin**

(bn Won)	1Q22	2Q22	3Q22	4Q22	1Q23	2Q23	3Q23	4Q23	1Q24(E)
NIM (Quarterly)	1.66%	1.73%	1.76%	1.77%	1.79%	1.85%	1.84%	1.83%	1.87%
NIM (Cumulative)	1.66%	1.69%	1.72%	1.73%	1.79%	1.82%	1.83%	1.83%	1.87%

**Interest Spread / Margin**

(bn Won)	1Q22	2Q22	3Q22	4Q22	1Q23	2Q23	3Q23	4Q23	1Q24(E)
Interest earning assets <sup>1)</sup>	423,173.6	429,473.3	440,991.1	457,701.9	445,333.7	444,838.9	451,544.6	461,556.4	463,470.5
Interest earned on the assets <sup>2)</sup>	2,640.1	2,938.2	3,492.3	4,373.2	4,767.7	4,966.5	5,167.3	5,388.2	5,316.4
Yield	2.53%	2.74%	3.14%	3.79%	4.34%	4.48%	4.54%	4.63%	4.61%
Interest bearing liabilities <sup>1)</sup>	414,195.3	422,138.8	433,019.5	449,080.6	433,913.5	432,670.3	439,351.8	448,488.1	451,492.8
Interest paid on the liabilities <sup>3)</sup>	907.2	1,090.3	1,541.3	2,336.3	2,805.8	2,913.2	3,076.4	3,257.4	3,167.2
Yield	0.89%	1.04%	1.41%	2.06%	2.62%	2.70%	2.78%	2.88%	2.82%
<b>Interest spread</b>	<b>1.64%</b>	<b>1.71%</b>	<b>1.73%</b>	<b>1.73%</b>	<b>1.72%</b>	<b>1.78%</b>	<b>1.76%</b>	<b>1.75%</b>	<b>1.79%</b>
<b>Net Interest Margin</b>	<b>1.66%</b>	<b>1.73%</b>	<b>1.76%</b>	<b>1.77%</b>	<b>1.79%</b>	<b>1.85%</b>	<b>1.84%</b>	<b>1.83%</b>	<b>1.87%</b>

1) Average balance based on separate financial statement

2) Interest income - credit guarantee fee

3) Interest expense + deposit insurance fee

Disclaimer



Financial Highlights

KB Financial Group

KB Kookmin Bank

Condensed Income Statement

Condensed Balance Sheet

Interest Income / Spread / Margin

Fee and Commission Income

Other Operating Income

Provision for Credit Losses

General & Administrative Expenses

Loans / Deposits

Asset Quality

Delinquency

Capital Adequacy

Credit Ratings

Housing Price Index

KB Securities

KB Insurance

KB Kookmin Card

KB Life Insurance

Other Subsidiaries

Contacts

(bn Won)	1Q22	2Q22	3Q22	4Q22	1Q23	2Q23	3Q23	4Q23	1Q24(E)
<b>Trust Fee</b>	<b>62.2</b>	<b>46.3</b>	<b>50.0</b>	<b>42.7</b>	<b>56.6</b>	<b>66.9</b>	<b>60.6</b>	<b>56.5</b>	<b>47.1</b>
<b>Fee and Commission</b>	<b>208.6</b>	<b>232.0</b>	<b>227.2</b>	<b>227.6</b>	<b>250.8</b>	<b>223.0</b>	<b>208.2</b>	<b>245.7</b>	<b>253.3</b>
Fees from credit cards	-6.9	-8.2	-11.7	-10.6	-7.7	-10.7	-11.1	-11.5	-9.2
Guarantee fees	13.0	14.4	16.0	17.5	15.9	18.3	19.7	20.9	23.5
Other commissions in Won	174.8	192.8	186.7	187.8	209.3	174.4	162.5	208.8	211.9
Commissions received as agency	58.7	77.9	86.6	101.3	73.3	62.9	66.0	63.3	70.4
Commissions received on represent securities	26.6	29.6	27.6	21.7	25.4	24.1	24.1	21.6	22.8
Commissions received on banking business	46.4	48.6	48.1	47.8	48.2	47.7	47.3	48.1	49.9
Commissions received on loan business	15.8	16.5	16.2	16.9	19.9	21.1	19.6	15.5	22.4
Others	27.3	20.2	8.2	0.1	42.5	18.6	5.5	60.3	46.4
Other commissions in foreign currency	27.7	33.0	36.2	32.9	33.3	41.0	37.1	27.5	27.1
<b>Net Fee and Commission Income</b>	<b>270.8</b>	<b>278.3</b>	<b>277.2</b>	<b>270.3</b>	<b>307.4</b>	<b>289.9</b>	<b>268.8</b>	<b>302.2</b>	<b>300.4</b>



**Disclaimer**

**Financial Highlights**
**KB Financial Group**
**KB Kookmin Bank**
[Condensed Income Statement](#)
[Condensed Balance Sheet](#)
[Interest Income / Spread / Margin](#)
[Fee and Commission Income](#)
[Other Operating Income](#)
[Provision for Credit Losses](#)
[General & Administrative Expenses](#)
[Loans / Deposits](#)
[Asset Quality](#)
[Delinquency](#)
[Capital Adequacy](#)
[Credit Ratings](#)
[Housing Price Index](#)
**KB Securities**
**KB Insurance**
**KB Kookmin Card**
**KB Life Insurance**
**Other Subsidiaries**
**Contacts**

(bn Won)	1Q22	2Q22	3Q22	4Q22	1Q23	2Q23	3Q23	4Q23	1Q24(E)
<b>Net gain/loss on securities</b>	<b>-162.6</b>	<b>-313.2</b>	<b>-224.7</b>	<b>216.0</b>	<b>347.7</b>	<b>-92.8</b>	<b>-117.3</b>	<b>694.3</b>	<b>-22.0</b>
Net gain/loss on FVPL securities <sup>1)</sup>	-172.1	-304.8	-220.0	216.1	355.8	-96.4	-105.0	747.5	-49.4
Net gain/loss on FVOCI securities <sup>2)</sup>	9.5	-8.4	-4.7	-0.1	-8.1	3.6	-12.3	-53.2	27.4
Net gain/loss on sales	-0.4	-8.4	-4.7	-0.1	-10.7	1.8	-12.3	-53.3	21.0
Impairment loss	0.0	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	6.4
<b>Net gain/loss on derivatives &amp; foreign currency translation</b>	<b>226.5</b>	<b>241.7</b>	<b>157.0</b>	<b>141.8</b>	<b>-58.2</b>	<b>274.0</b>	<b>190.1</b>	<b>-371.5</b>	<b>132.2</b>
<b>Other operating income</b>	<b>-229.9</b>	<b>-234.6</b>	<b>-288.2</b>	<b>-263.3</b>	<b>-254.6</b>	<b>-257.9</b>	<b>-281.0</b>	<b>-653.3</b>	<b>-277.5</b>
Deposit insurance fees & credit guarantee fees	-223.8	-237.4	-244.1	-254.1	-253.1	-250.3	-257.9	-276.4	-264.7
Net gain/loss on sale of loans	5.7	18.5	-43.5	-3.2	10.1	9.5	3.4	-14.6	31.3
Others	-11.8	-15.7	-0.6	-6.0	-11.6	-17.1	-26.5	-362.3	-44.1
<b>Net other operating income</b>	<b>-166.0</b>	<b>-306.1</b>	<b>-355.9</b>	<b>94.5</b>	<b>34.9</b>	<b>-76.7</b>	<b>-208.2</b>	<b>-330.5</b>	<b>-167.3</b>

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

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

Disclaimer



Financial Highlights

KB Financial Group

KB Kookmin Bank

Condensed Income Statement

Condensed Balance Sheet

Interest Income / Spread / Margin

Fee and Commission Income

Other Operating Income

Provision for Credit Losses

General & Administrative Expenses

Loans / Deposits

Asset Quality

Delinquency

Capital Adequacy

Credit Ratings

Housing Price Index

KB Securities

KB Insurance

KB Kookmin Card

KB Life Insurance

Other Subsidiaries

Contacts

(bn Won)	1Q22	2Q22	3Q22	4Q22	1Q23	2Q23	3Q23	4Q23	1Q24(E)
Provision for loan losses	12.5	137.3	167.3	764.8	358.6	332.7	146.0	698.2	154.7
Provision for acceptances and guarantees	8.8	36.4	-10.3	-6.9	22.8	16.1	-6.0	-4.3	13.4
Provision for undrawn commitments	-10.8	8.2	6.5	8.4	9.3	25.3	9.3	-3.3	-5.4
Provision for financial guarantees & contracts	1.3	1.1	-2.8	-0.7	0.6	2.8	0.7	-0.7	-0.6
<b>Provision for Credit Losses</b>	<b>11.8</b>	<b>183.0</b>	<b>160.7</b>	<b>765.6</b>	<b>391.3</b>	<b>376.9</b>	<b>150.0</b>	<b>689.9</b>	<b>162.1</b>

Credit Cost Ratio

(bn Won)	1Q22	2Q22	3Q22	4Q22	1Q23	2Q23	3Q23	4Q23	1Q24(E)
<b>Total Outstanding Credit</b>	<b>350,261.0</b>	<b>355,991.9</b>	<b>365,533.5</b>	<b>361,986.7</b>	<b>361,091.6</b>	<b>366,184.7</b>	<b>373,193.5</b>	<b>375,443.2</b>	<b>381,265.6</b>
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	167,515.4
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	213,750.2
<b>Provision for Loan Losses</b>	<b>19.5</b>	<b>192.0</b>	<b>109.2</b>	<b>128.5</b>	<b>360.9</b>	<b>213.9</b>	<b>54.0</b>	<b>455.6</b>	<b>104.1</b>
Household	9.2	122.0	29.3	100.1	27.5	-12.8	45.7	36.8	37.8
Corporate	10.3	70.0	79.9	28.4	333.4	226.7	8.3	418.8	66.3
<b>Quarterly Credit Cost</b>	<b>0.02%</b>	<b>0.22%</b>	<b>0.12%</b>	<b>0.14%</b>	<b>0.40%</b>	<b>0.24%</b>	<b>0.06%</b>	<b>0.48%</b>	<b>0.11%</b>
Household	0.02%	0.29%	0.07%	0.24%	0.07%	-0.03%	0.11%	0.09%	0.09%
Corporate	0.02%	0.15%	0.16%	0.06%	0.69%	0.45%	0.02%	0.80%	0.13%
<b>Cumulative Credit Cost</b>	<b>0.02%</b>	<b>0.12%</b>	<b>0.12%</b>	<b>0.13%</b>	<b>0.40%</b>	<b>0.32%</b>	<b>0.23%</b>	<b>0.30%</b>	<b>0.11%</b>
Household	0.02%	0.16%	0.13%	0.16%	0.07%	0.02%	0.05%	0.06%	0.09%
Corporate	0.02%	0.09%	0.12%	0.10%	0.69%	0.57%	0.38%	0.49%	0.13%

**Disclaimer**

**Financial Highlights**
**KB Financial Group**
**KB Kookmin Bank**

Condensed Income Statement  
 Condensed Balance Sheet  
 Interest Income / Spread / Margin  
 Fee and Commission Income  
 Other Operating Income  
 Provision for Credit Losses

**General & Administrative Expenses**

Loans / Deposits

Asset Quality

Delinquency

Capital Adequacy

Credit Ratings

Housing Price Index

**KB Securities**
**KB Insurance**
**KB Kookmin Card**
**KB Life Insurance**
**Other Subsidiaries**
**Contacts**

(bn Won)	1Q22	2Q22	3Q22	4Q22	1Q23	2Q23	3Q23	4Q23	1Q24(E)
<b>Employee Benefits</b>	<b>662.9</b>	<b>662.5</b>	<b>657.3</b>	<b>973.7</b>	<b>626.2</b>	<b>635.3</b>	<b>640.9</b>	<b>839.5</b>	<b>682.5</b>
Post-employment benefits	42.8	47.1	45.5	47.1	28.7	30.5	32.8	32.2	37.3
Termination benefits	0.0	0.0	0.1	272.5	0.0	0.0	0.0	250.2	0.0
Salaries & employee benefits	444.6	449.2	444.1	455.6	427.7	447.0	447.4	385.4	443.9
Others	175.5	166.2	167.6	198.5	169.8	157.8	160.7	171.7	201.3
<b>Depreciation and Amortization</b>	<b>126.3</b>	<b>132.6</b>	<b>137.1</b>	<b>150.5</b>	<b>132.2</b>	<b>136.4</b>	<b>142.4</b>	<b>158.2</b>	<b>142.1</b>
Tangible assets	93.2	98.6	102.1	111.7	91.7	93.1	96.9	113.3	100.5
Intangible assets	33.0	34.1	35.0	38.8	40.5	43.3	45.4	44.9	41.6
Others	0.1	-0.1	0.0	0.0	0.0	0.0	0.1	0.0	0.0
<b>Other General and Administrative Expenses</b>	<b>231.7</b>	<b>298.8</b>	<b>281.6</b>	<b>383.0</b>	<b>271.9</b>	<b>305.4</b>	<b>285.7</b>	<b>347.7</b>	<b>258.9</b>
Occupancy, furniture & equipment expenses	207.4	251.7	256.1	337.6	240.5	233.8	247.4	317.9	218.4
Taxes	24.3	47.1	25.5	45.4	31.4	71.6	38.3	29.8	40.5
<b>General &amp; Administrative Expenses</b>	<b>1,020.9</b>	<b>1,093.9</b>	<b>1,076.0</b>	<b>1,507.2</b>	<b>1,030.3</b>	<b>1,077.1</b>	<b>1,069.0</b>	<b>1,345.4</b>	<b>1,083.5</b>

**Cost to Income Ratio(CIR)**

(bn Won)	1Q22	2Q22	3Q22	4Q22	1Q23	2Q23	3Q23	4Q23	1Q24(E)
<b>Quarterly CIR</b>	<b>45.5%</b>	<b>48.1%</b>	<b>46.3%</b>	<b>53.6%</b>	<b>38.3%</b>	<b>40.2%</b>	<b>41.4%</b>	<b>53.6%</b>	<b>40.3%</b>
<b>Cumulative CIR</b>	<b>45.5%</b>	<b>46.8%</b>	<b>46.6%</b>	<b>48.7%</b>	<b>38.3%</b>	<b>39.3%</b>	<b>40.0%</b>	<b>43.2%</b>	<b>40.3%</b>
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	2,686.0
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	1,083.5



Deposits in Won

(bn Won)	Mar. 22	Jun. 22	Sep. 22	Dec. 22	Mar. 23	Jun. 23	Sep. 23	Dec. 23	Mar. 24(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	153,074.5
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	202,640.1
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	12,065.0
<b>Total</b>	<b>333,290.6</b>	<b>330,885.6</b>	<b>341,459.8</b>	<b>342,310.6</b>	<b>338,170.0</b>	<b>344,637.6</b>	<b>348,586.7</b>	<b>354,427.9</b>	<b>367,779.6</b>

Deposit Portfolio

	Mar. 22	Jun. 22	Sep. 22	Dec. 22	Mar. 23	Jun. 23	Sep. 23	Dec. 23	Mar. 24(E)
Core deposits	52.8%	53.1%	46.9%	43.2%	43.2%	42.4%	42.0%	41.3%	41.6%
Savings deposits	45.8%	45.6%	50.8%	54.9%	54.3%	54.8%	54.1%	55.2%	55.1%
Marketable deposits	1.4%	1.3%	2.4%	1.8%	2.5%	2.8%	3.8%	3.4%	3.3%
<b>Total</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Loan to Deposit Ratio<sup>1)</sup>

	Mar. 22	Jun. 22	Sep. 22	Dec. 22	Mar. 23	Jun. 23	Sep. 23	Dec. 23	Mar. 24(E)
Loans in Won / Deposits in Won <sup>2)</sup>	<b>98.8%</b>	<b>99.2%</b>	<b>99.2%</b>	<b>97.1%</b>	<b>96.3%</b>	<b>96.8%</b>	<b>97.3%</b>	<b>98.8%</b>	<b>97.0%</b>

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

Disclaimer



Financial Highlights

KB Financial Group

KB Kookmin Bank

- Condensed Income Statement
- Condensed Balance Sheet
- Interest Income / Spread / Margin
- Fee and Commission Income
- Other Operating Income
- Provision for Credit Losses
- General & Administrative Expenses
- Loans / Deposits

Asset Quality

- Delinquency
- Capital Adequacy
- Credit Ratings
- Housing Price Index

KB Securities

KB Insurance

KB Kookmin Card

KB Life Insurance

Other Subsidiaries

Contacts

(bn Won)	Mar. 22	Jun. 22	Sep. 22	Dec. 22	Mar. 23	Jun. 23	Sep. 23	Dec. 23	Mar. 24(E)
<b>Total Outstanding Credits</b>	<b>350,261.0</b>	<b>355,991.9</b>	<b>365,533.5</b>	<b>361,986.7</b>	<b>361,091.6</b>	<b>366,184.7</b>	<b>373,193.5</b>	<b>375,443.2</b>	<b>381,265.6</b>
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	378,555.7
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	1,455.0
Substandard	451.1	420.9	470.7	470.6	542.5	610.3	677.4	793.2	819.7
Doubtful	168.8	152.6	164.9	161.4	175.0	172.5	191.7	181.7	213.4
Estimated Loss	99.8	103.4	75.0	86.5	99.7	116.1	119.8	180.1	221.8
NPL (A)	699.8	676.9	710.6	718.5	817.2	898.9	988.9	1,155.1	1,254.9
<b>NPL Ratio</b>	<b>0.20%</b>	<b>0.19%</b>	<b>0.19%</b>	<b>0.20%</b>	<b>0.23%</b>	<b>0.25%</b>	<b>0.26%</b>	<b>0.31%</b>	<b>0.33%</b>
Loan loss reserves <sup>1)</sup> (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	2,612.2
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	1,997.6
<b>NPL Coverage Ratio(New) (B/A)</b>	<b>231.2%</b>	<b>254.6%</b>	<b>252.2%</b>	<b>259.4%</b>	<b>263.9%</b>	<b>253.9%</b>	<b>227.7%</b>	<b>225.6%</b>	<b>208.2%</b>
<b>NPL Coverage Ratio(Old) [(B+C)/A]</b>	<b>574.4%</b>	<b>602.7%</b>	<b>591.8%</b>	<b>597.5%</b>	<b>519.1%</b>	<b>466.8%</b>	<b>424.4%</b>	<b>404.7%</b>	<b>367.3%</b>

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	Mar. 24(E)
<b>Total Outstanding Credits</b>	<b>168,127.1</b>	<b>166,281.5</b>	<b>166,191.3</b>	<b>166,455.7</b>	<b>162,836.4</b>	<b>163,395.4</b>	<b>164,373.7</b>	<b>166,859.6</b>	<b>167,515.4</b>
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	166,750.9
Precautionary	312.3	315.5	342.7	373.2	400.1	414.9	430.8	443.8	461.0
Substandard	122.7	119.6	123.7	136.7	159.8	188.2	212.8	191.8	203.6
Doubtful	59.9	55.2	55.0	59.5	70.4	67.6	73.8	70.8	77.8
Estimated Loss	18.1	19.2	19.1	18.9	18.5	17.3	19.2	20.9	22.0
NPL	200.6	194.0	197.8	215.1	248.7	273.1	305.9	283.5	303.4
<b>NPL Ratio</b>	<b>0.12%</b>	<b>0.12%</b>	<b>0.12%</b>	<b>0.13%</b>	<b>0.15%</b>	<b>0.17%</b>	<b>0.19%</b>	<b>0.17%</b>	<b>0.18%</b>
Loan loss reserves <sup>1)</sup>	552.5	648.9	655.2	730.0	725.2	667.8	673.8	665.1	664.5
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	1,202.7
<b>NPL Coverage Ratio</b>	<b>275.4%</b>	<b>334.5%</b>	<b>331.3%</b>	<b>339.4%</b>	<b>291.7%</b>	<b>244.5%</b>	<b>220.3%</b>	<b>234.6%</b>	<b>219.0%</b>

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	Mar. 24(E)
<b>Total Outstanding Credits</b>	<b>182,134.0</b>	<b>189,710.4</b>	<b>199,342.2</b>	<b>195,531.0</b>	<b>198,255.2</b>	<b>202,789.3</b>	<b>208,819.8</b>	<b>208,583.6</b>	<b>213,750.2</b>
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	211,804.8
Precautionary	758.9	822.9	883.6	822.0	868.1	982.2	949.1	975.5	994.0
Substandard	308.5	301.3	347.0	333.9	382.7	422.0	464.6	601.4	616.1
Doubtful	108.9	97.4	109.9	101.9	104.6	104.9	117.9	110.9	135.6
Estimated Loss	81.7	84.3	55.9	67.6	81.2	98.8	100.5	159.2	199.8
NPL	499.1	483.0	512.8	503.4	568.5	625.7	683.0	871.6	951.5
<b>NPL Ratio</b>	<b>0.27%</b>	<b>0.25%</b>	<b>0.26%</b>	<b>0.26%</b>	<b>0.29%</b>	<b>0.31%</b>	<b>0.33%</b>	<b>0.42%</b>	<b>0.45%</b>
Loan loss reserves <sup>1)</sup>	1,065.2	1,074.3	1,136.6	1,133.6	1,430.9	1,614.0	1,578.0	1,940.8	1,947.7
Reserve for credit losses	1,118.3	1,187.2	1,245.1	1,321.2	993.8	777.6	792.3	884.4	794.8
<b>NPL Coverage Ratio</b>	<b>213.4%</b>	<b>222.4%</b>	<b>221.7%</b>	<b>225.2%</b>	<b>251.7%</b>	<b>258.4%</b>	<b>231.0%</b>	<b>222.7%</b>	<b>204.7%</b>

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	Mar. 24(E)
<b>Write-offs</b>	<b>80.7</b>	<b>87.4</b>	<b>103.9</b>	<b>93.4</b>	<b>91.6</b>	<b>109.3</b>	<b>115.4</b>	<b>134.2</b>	<b>114.8</b>
Household	54.3	55.1	51.1	53.7	55.7	68.6	61.8	69.5	60.8
Corporate	26.4	32.3	52.8	39.7	35.9	40.7	53.6	64.7	54.0
<b>NPL Sales</b>	<b>0.2</b>	<b>62.7</b>	<b>0.0</b>	<b>74.7</b>	<b>42.7</b>	<b>81.3</b>	<b>77.4</b>	<b>215.3</b>	<b>181.1</b>
Household	0.2	7.1	0.0	10.3	16.2	16.2	19.4	52.5	26.3
Corporate	0.0	55.6	0.0	64.4	26.5	65.1	58.0	162.8	154.8
<b>Total</b>	<b>80.9</b>	<b>150.1</b>	<b>103.9</b>	<b>168.1</b>	<b>134.3</b>	<b>190.6</b>	<b>192.8</b>	<b>349.5</b>	<b>295.9</b>

Recoveries from Written-offs

(bn Won)	Mar. 22	Jun. 22	Sep. 22	Dec. 22	Mar. 23	Jun. 23	Sep. 23	Dec. 23	Mar. 24(E)
Household	36.0	30.7	28.2	27.4	25.1	25.8	22.8	36.8	37.8
Corporate	67.6	9.7	10.1	12.1	5.5	5.4	7.0	418.8	66.3
<b>Total</b>	<b>103.6</b>	<b>40.4</b>	<b>38.3</b>	<b>39.5</b>	<b>30.6</b>	<b>31.2</b>	<b>29.8</b>	<b>455.6</b>	<b>104.1</b>

Disclaimer



Financial Highlights

KB Financial Group

KB Kookmin Bank

- Condensed Income Statement
- Condensed Balance Sheet
- Interest Income / Spread / Margin
- Fee and Commission Income
- Other Operating Income
- Provision for Credit Losses
- General & Administrative Expenses
- Loans / Deposits
- Asset Quality
- Delinquency**
- Capital Adequacy
- Credit Ratings
- Housing Price Index

KB Securities

KB Insurance

KB Kookmin Card

KB Life Insurance

Other Subsidiaries

Contacts

Delinquency Ratio

	Mar. 22	Jun. 22	Sep. 22	Dec. 22	Mar. 23	Jun. 23	Sep. 23	Dec. 23	Mar. 24(E)
<b>Household</b>	<b>0.14%</b>	<b>0.15%</b>	<b>0.17%</b>	<b>0.20%</b>	<b>0.24%</b>	<b>0.26%</b>	<b>0.28%</b>	<b>0.26%</b>	<b>0.28%</b>
Mortgage	0.13%	0.14%	0.16%	0.19%	0.23%	0.26%	0.28%	0.26%	0.28%
General	0.16%	0.17%	0.18%	0.21%	0.25%	0.27%	0.28%	0.27%	0.28%
<b>Corporate</b>	<b>0.11%</b>	<b>0.10%</b>	<b>0.12%</b>	<b>0.12%</b>	<b>0.16%</b>	<b>0.21%</b>	<b>0.23%</b>	<b>0.19%</b>	<b>0.23%</b>
SME	0.11%	0.11%	0.14%	0.16%	0.22%	0.26%	0.30%	0.25%	0.31%
Large Corporation	0.09%	0.09%	0.04%	0.00%	0.01%	0.06%	0.06%	0.02%	0.03%
<b>Total</b>	<b>0.12%</b>	<b>0.13%</b>	<b>0.14%</b>	<b>0.16%</b>	<b>0.20%</b>	<b>0.23%</b>	<b>0.25%</b>	<b>0.22%</b>	<b>0.25%</b>

\* 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	Mar. 24(E)
<b>Household</b>	<b>168,127.1</b>	<b>166,281.5</b>	<b>166,191.3</b>	<b>166,455.8</b>	<b>162,836.4</b>	<b>163,395.4</b>	<b>164,373.7</b>	<b>166,859.6</b>	<b>167,515.4</b>
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	94,281.5
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	73,233.9
<b>Corporate</b>	<b>175,450.3</b>	<b>182,454.7</b>	<b>190,751.6</b>	<b>187,157.1</b>	<b>188,791.9</b>	<b>191,799.2</b>	<b>197,433.6</b>	<b>197,383.7</b>	<b>201,621.0</b>
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	143,042.0
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	58,579.0
<b>Total</b>	<b>343,577.3</b>	<b>348,736.2</b>	<b>356,942.9</b>	<b>353,612.9</b>	<b>351,628.3</b>	<b>355,194.6</b>	<b>361,807.4</b>	<b>364,243.3</b>	<b>369,136.4</b>

Delinquent Amount

(bn Won)	Mar. 22	Jun. 22	Sep. 22	Dec. 22	Mar. 23	Jun. 23	Sep. 23	Dec. 23	Mar. 24(E)
<b>Household</b>	<b>240.4</b>	<b>249.4</b>	<b>277.4</b>	<b>332.6</b>	<b>385.4</b>	<b>430.2</b>	<b>462.8</b>	<b>438.8</b>	<b>465.1</b>
Mortgage	115.0	122.2	143.0	175.3	206.1	238.1	258.4	245.8	263.6
General	125.4	127.2	134.4	157.3	179.3	192.1	204.4	193.0	201.5
<b>Corporate</b>	<b>186.6</b>	<b>191.1</b>	<b>221.2</b>	<b>220.8</b>	<b>307.3</b>	<b>399.5</b>	<b>455.1</b>	<b>371.6</b>	<b>459.6</b>
SME	150.1	151.5	199.4	219.9	303.3	367.8	422.7	358.4	443.0
Large Corporation	36.5	39.6	21.8	0.9	4.0	31.7	32.4	13.2	16.6
<b>Total</b>	<b>427.0</b>	<b>440.5</b>	<b>498.6</b>	<b>553.4</b>	<b>692.7</b>	<b>829.6</b>	<b>917.9</b>	<b>810.4</b>	<b>924.7</b>



Delinquent Amount by Period

(bn Won)	Mar. 22	Jun. 22	Sep. 22	Dec. 22	Mar. 23	Jun. 23	Sep. 23	Dec. 23	Mar. 24(E)
1~3 months	171.7	217.2	234.8	296.2	325.0	431.5	422.9	421.6	458.9
3~6 months	118.3	101.9	145.7	155.0	247.8	247.1	325.6	224.5	273.2
6~12 months	72.2	42.0	55.8	59.6	73.1	104.1	123.8	109.8	120.0
Over 12 months	64.8	79.4	62.3	42.6	46.8	46.9	45.6	54.5	72.6
<b>Total</b>	<b>427.0</b>	<b>440.5</b>	<b>498.6</b>	<b>553.4</b>	<b>692.7</b>	<b>829.6</b>	<b>917.9</b>	<b>810.4</b>	<b>924.7</b>

Delinquency Ratio by Industry (Coporate Loan)

	Mar. 22	Jun. 22	Sep. 22	Dec. 22	Mar. 23	Jun. 23	Sep. 23	Dec. 23	Mar. 24(E)
Agriculture, forestry and fishing	0.04%	0.14%	0.18%	0.38%	1.24%	0.37%	0.49%	0.46%	1.04%
Mining and quarrying	0.00%	0.00%	0.06%	0.00%	0.00%	0.26%	0.00%	0.00%	0.00%
Manufacturing	0.17%	0.13%	0.17%	0.16%	0.21%	0.27%	0.29%	0.24%	0.23%
Electricity, gas, steam and water supply	0.00%	0.00%	0.00%	0.01%	0.01%	0.01%	0.01%	0.00%	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%	0.07%
Construction	0.17%	0.09%	0.17%	0.28%	0.26%	0.31%	0.29%	0.27%	0.41%
Wholesale and retail trade	0.11%	0.10%	0.11%	0.16%	0.24%	0.34%	0.38%	0.34%	0.39%
Transportation	0.02%	0.04%	0.04%	0.10%	0.11%	0.11%	0.12%	0.14%	0.24%
Accommodation and food service activities	0.07%	0.12%	0.13%	0.26%	0.29%	0.34%	0.40%	0.36%	0.42%
Information and communications	0.46%	0.42%	0.14%	0.14%	0.22%	0.26%	0.26%	0.24%	0.30%
Financial and insurance activities	0.00%	0.00%	0.00%	0.01%	0.00%	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%	0.13%
Professional, scientific and technical activities	0.03%	0.03%	0.28%	0.28%	0.31%	0.18%	0.30%	0.22%	0.24%
Business facilities management and business	0.04%	0.11%	0.05%	0.17%	0.21%	0.39%	0.33%	0.18%	0.25%
Public administration and defence ; compulsory social security	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Education	0.02%	0.06%	0.05%	0.19%	0.23%	0.40%	0.39%	0.36%	0.49%
Human health and social work activities	0.26%	0.30%	0.32%	0.05%	0.16%	0.25%	0.27%	0.07%	0.09%
Arts, sports and recreation related services	0.03%	0.08%	0.04%	0.13%	0.13%	0.30%	0.37%	0.75%	0.27%
Membership organizations, repair and other personal se	0.05%	0.03%	0.04%	0.08%	0.13%	0.21%	0.18%	0.24%	0.31%
Others	0.00%	0.00%	0.01%	0.09%	0.57%	0.98%	0.90%	0.41%	0.69%
<b>Total</b>	<b>0.11%</b>	<b>0.10%</b>	<b>0.12%</b>	<b>0.12%</b>	<b>0.16%</b>	<b>0.21%</b>	<b>0.23%</b>	<b>0.19%</b>	<b>0.23%</b>

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

100147+

Disclaimer



Financial Highlights

KB Financial Group

KB Kookmin Bank

- Condensed Income Statement
- Condensed Balance Sheet
- Interest Income / Spread / Margin
- Fee and Commission Income
- Other Operating Income
- Provision for Credit Losses
- General & Administrative Expenses
- Loans / Deposits
- Asset Quality
- Delinquency
- Capital Adequacy**
- Credit Ratings
- Housing Price Index

KB Securities

KB Insurance

KB Kookmin Card

KB Life Insurance

Other Subsidiaries

Contacts

(bn Won)	Mar. 22	Jun. 22	Sep. 22	Dec. 22	Mar. 23	Jun. 23	Sep. 23	Dec. 23	Mar. 24(E)
<b>Tier 1 Capital</b>	<b>31,057.7</b>	<b>31,262.8</b>	<b>31,802.2</b>	<b>30,963.2</b>	<b>32,594.4</b>	<b>33,140.5</b>	<b>34,213.5</b>	<b>33,478.6</b>	<b>33,907.4</b>
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	32,195.7	32,624.5
Paid in capital	2,021.9	2,021.9	2,021.9	2,021.9	2,021.9	2,021.9	2,021.9	2,021.9	2,021.9
Capital surplus	4,604.4	4,604.4	4,604.4	4,604.4	4,604.4	4,604.4	4,604.4	4,604.4	4,604.4
Retained earnings	23,593.7	24,342.7	25,391.6	25,834.2	25,401.1	26,346.7	27,320.7	27,718.4	26,613.5
Others	1,424.4	627.7	241.1	433.7	784.1	417.8	481.1	745.4	830.5
Deductions	-1,161.2	-1,207.8	-1,330.7	-2,804.9	-1,500.0	-1,533.3	-1,497.6	-2,894.4	-1,445.8
Additional Tier 1	574.5	873.9	873.9	873.9	1,282.9	1,282.9	1,282.9	1,282.9	1,282.9
<b>Tier 2 Capital</b>	<b>4,984.5</b>	<b>5,290.1</b>	<b>5,484.0</b>	<b>5,269.8</b>	<b>5,347.2</b>	<b>5,362.9</b>	<b>5,402.1</b>	<b>5,561.2</b>	<b>5,486.8</b>
Provisions	253.2	237.1	270.8	241.7	278.8	326.4	315.1	583.9	569.5
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	4,228.2
Others	401.0	644.8	670.1	644.2	649.8	659.3	679.4	682.4	689.1
<b>Total BIS Capital</b>	<b>36,042.2</b>	<b>36,552.9</b>	<b>37,286.1</b>	<b>36,233.0</b>	<b>37,941.6</b>	<b>38,503.4</b>	<b>39,615.6</b>	<b>39,039.8</b>	<b>39,394.2</b>
<b>Risk Weighted Assets</b>	<b>203,602.3</b>	<b>209,767.7</b>	<b>221,546.3</b>	<b>207,557.9</b>	<b>204,730.8</b>	<b>208,705.9</b>	<b>215,783.5</b>	<b>215,962.2</b>	<b>227,576.6</b>
<b>BIS Capital Adequacy Ratio</b>	<b>17.70%</b>	<b>17.43%</b>	<b>16.83%</b>	<b>17.46%</b>	<b>18.53%</b>	<b>18.45%</b>	<b>18.36%</b>	<b>18.08%</b>	<b>17.31%</b>
<b>Tier 1</b>	<b>15.25%</b>	<b>14.90%</b>	<b>14.35%</b>	<b>14.92%</b>	<b>15.92%</b>	<b>15.88%</b>	<b>15.86%</b>	<b>15.50%</b>	<b>14.90%</b>
<b>Common Equity Tier 1</b>	<b>14.97%</b>	<b>14.49%</b>	<b>13.96%</b>	<b>14.50%</b>	<b>15.29%</b>	<b>15.26%</b>	<b>15.26%</b>	<b>14.91%</b>	<b>14.34%</b>
<b>Tier 2</b>	<b>2.45%</b>	<b>2.52%</b>	<b>2.48%</b>	<b>2.54%</b>	<b>2.61%</b>	<b>2.57%</b>	<b>2.50%</b>	<b>2.58%</b>	<b>2.41%</b>

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

Disclaimer 

Financial Highlights

KB Financial Group

KB Kookmin Bank

- Condensed Income Statement
- Condensed Balance Sheet
- Interest Income / Spread / Margin
- Fee and Commission Income
- Other Operating Income
- Provision for Credit Losses
- General & Administrative Expenses
- Loans / Deposits
- Asset Quality
- Delinquency
- Capital Adequacy

Credit Ratings

Housing Price Index

KB Securities

KB Insurance

KB Kookmin Card

KB Life Insurance

Other Subsidiaries

Contacts

- As of March 31, 2024

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

Disclaimer



Financial Highlights

KB Financial Group

KB Kookmin Bank

Condensed Income Statement

Condensed Balance Sheet

Interest Income / Spread / Margin

Fee and Commission Income

Other Operating Income

Provision for Credit Losses

General & Administrative Expenses

Loans / Deposits

Asset Quality

Delinquency

Capital Adequacy

Credit Ratings

Housing Price Index

KB Securities

KB Insurance

KB Kookmin Card

KB Life Insurance

Other Subsidiaries

Contacts

Housing price index

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
Dec. 2023	93.3	94.9
Jan. 2024	93.2	94.8
Mar. 2024	93.1	94.7


Jeonse price index

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
Dec. 2023	92.0	92.0
Jan. 2024	92.1	92.2
Mar. 2024	92.3	92.6







- Disclaimer 
- Financial Highlights
- KB Financial Group
- KB Kookmin Bank
- KB Securities
- KB Insurance
  - Condensed Income Statement
  - Condensed Balance Sheet
  - Key Indicators
  - Direct Premiums
  - Loss & Expense Ratios
  - Monthly Initial Premiums
- KB Kookmin Card
- KB Life Insurance
- Other Subsidiaries
- Contacts

(bn Won)	1Q22	2Q22	3Q22	4Q22	1Q23	2Q23	3Q23	4Q23	1Q24(E)
Net interest income	-28.0	-16.6	-16.8	-15.9	-63.4	-40.7	-31.6	-31.2	-20.5
Net fee and commission income	-7.1	-7.5	-5.0	-6.8	-5.5	-7.8	-10.3	-10.9	-8.8
Net other operating income(expenses)	339.6	281.2	297.4	-138.0	443.4	456.7	289.6	-727.4	462.3
<b>Gross operating income</b>	<b>304.5</b>	<b>257.1</b>	<b>275.6</b>	<b>-160.7</b>	<b>374.5</b>	<b>408.2</b>	<b>247.7</b>	<b>125.5</b>	<b>433.0</b>
General & administrative expenses	31.1	33.1	31.3	38.9	34.6	37.8	33.2	36.6	30.0
<b>Operating profit before provision for credit losses</b>	<b>273.4</b>	<b>224.0</b>	<b>244.3</b>	<b>-199.6</b>	<b>339.9</b>	<b>370.4</b>	<b>214.5</b>	<b>88.9</b>	<b>403.0</b>
Provision for credit losses	-1.2	0.6	1.4	17.1	-0.7	0.6	2.1	11.9	7.7
<b>Net operating profit</b>	<b>274.6</b>	<b>223.4</b>	<b>242.9</b>	<b>-216.7</b>	<b>340.6</b>	<b>369.8</b>	<b>212.4</b>	<b>77.0</b>	<b>395.3</b>
Net non-operating income	1.3	214.9	-7.0	-17.6	3.4	0.8	0.4	13.1	0.2
Share of profit(loss) of associates	-0.1	0.0	0.6	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	-0.4
<b>Profit before income tax</b>	<b>275.9</b>	<b>438.3</b>	<b>235.9</b>	<b>-234.3</b>	<b>344.0</b>	<b>370.6</b>	<b>212.8</b>	<b>90.1</b>	<b>395.5</b>
Income tax expense	73.9	113.8	61.9	-91.4	90.0	99.0	57.4	17.9	103.1
<b>Profit for the period</b>	<b>202.0</b>	<b>324.5</b>	<b>174.0</b>	<b>-142.9</b>	<b>254.0</b>	<b>271.6</b>	<b>155.4</b>	<b>72.2</b>	<b>292.4</b>
Profit attributable to shareholders of the parent company	201.9	324.3	173.7	-142.7	253.8	271.4	155.1	72.6	292.2

\* 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.



	(bn Won)	Mar. 22	Jun. 22	Sep. 22	Dec. 22	Mar. 23	Jun. 23	Sep. 23	Dec. 23	Mar. 24(E)
<b>Disclaimer</b>										
<b>Financial Highlights</b>										
<b>KB Financial Group</b>										
<b>KB Kookmin Bank</b>										
<b>KB Securities</b>										
<b>KB Insurance</b>										
Condensed Income Statement										
<b>Condensed Balance Sheet</b>										
Key Indicators										
Direct Premiums										
Loss & Expense Ratios										
Monthly Initial Premiums										
<b>KB Kookmin Card</b>										
<b>KB Life Insurance</b>										
<b>Other Subsidiaries</b>										
<b>Contacts</b>										
<b>Total Assets</b>		<b>34,967.4</b>	<b>34,850.1</b>	<b>34,994.4</b>	<b>34,743.3</b>	<b>35,516.7</b>	<b>35,349.6</b>	<b>35,398.4</b>	<b>37,729.7</b>	<b>37,403.9</b>
Cash and due from financial institutions		654.1	827.1	510.0	1,064.3	584.9	685.0	667.1	1,341.9	552.7
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	9,665.0
Derivative financial assets		5.9	4.6	5.3	65.3	50.7	32.4	10.5	141.4	60.9
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	18,180.7
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	5,980.9
(Allowances for loan losses)		-21.5	-22.2	-23.3	-41.6	-40.3	-41.6	-42.3	-48.6	-54.7
Investments in associates		5.3	47.3	49.4	51.5	52.0	50.1	52.3	58.8	59.3
Insurance contract assets		20.4	51.0	78.6	83.3	152.5	189.2	217.0	229.6	268.4
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	1,545.1
Tangible assets		806.6	496.8	486.4	477.6	472.8	486.5	492.5	405.8	401.9
Goodwill & Intangible assets		67.6	68.1	68.5	76.0	76.3	73.0	82.9	80.8	83.0
Current income tax assets		3.6	2.1	2.1	2.1	0.0	0.0	0.1	0.1	0.1
Deferred income tax assets		3.5	3.5	3.6	3.5	3.5	3.5	3.5	3.9	3.9
Other assets		383.4	415.1	406.8	484.9	481.1	529.4	576.2	588.1	602.0
<b>Total Liabilities</b>		<b>29,865.8</b>	<b>29,287.8</b>	<b>29,251.9</b>	<b>29,017.7</b>	<b>29,794.4</b>	<b>29,353.4</b>	<b>29,359.5</b>	<b>31,474.1</b>	<b>31,560.3</b>
Financial liabilities at fair value through profit or loss		0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Deposits		3,663.6	3,970.4	3,986.3	4,453.5	4,267.8	4,196.3	4,168.2	4,510.1	4,361.8
Debts		79.3	78.5	82.1	29.7	30.3	35.6	46.7	0.0	0.0
Debentures		378.1	663.5	663.5	663.6	663.7	663.8	663.9	664.0	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	24,487.4
Reinsurance contract liabilities		2.9	2.9	3.0	3.1	3.2	3.4	3.5	3.8	3.9
Derivative financial liabilities		158.4	362.0	754.9	281.7	296.8	338.6	447.5	185.3	278.0
Net defined benefit liabilities		0.3	0.3	0.4	0.4	0.4	0.3	0.3	0.4	0.4
Provisions		3.9	4.6	4.8	4.5	5.1	5.1	7.8	5.6	6.1
Accrued expenses payables		80.6	76.2	88.0	74.8	82.0	79.4	76.1	151.4	125.1
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	1,633.6
<b>Total Equity</b>		<b>5,101.6</b>	<b>5,562.3</b>	<b>5,742.6</b>	<b>5,725.6</b>	<b>5,722.3</b>	<b>5,996.2</b>	<b>6,038.9</b>	<b>6,255.6</b>	<b>5,843.6</b>
Share capital		33.3	33.3	33.3	33.3	33.3	33.3	33.3	33.3	33.3
Capital surplus		348.4	348.4	348.4	348.4	348.4	348.4	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	-88.5
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	5,544.4
Non-controlling interest		5.3	5.6	6.3	5.2	5.8	6.0	6.3	5.7	6.0

\* 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.

Disclaimer



Financial Highlights

KB Financial Group

KB Kookmin Bank

KB Securities

KB Insurance

Condensed Income Statement

Condensed Balance Sheet

Key Indicators

Direct Premium

Loss & Expense Ratio

Monthly Initial Premium

KB Kookmin Card

KB Life Insurance

Other Subsidiaries

Contacts

Summarized Statement of Financial Position

(bn Won, %)	Mar. 22	Jun. 22	Sep. 22	Dec. 22	Mar. 23	Jun. 23	Sep. 23	Dec. 23	Mar. 24(E)
Invested assets	32,855.6	33,335.5	33,713.7	33,528.8	33,107.1	32,872.8	32,703.5	34,949.5	34,758.3
Net investment yield (cumulative)	3.2	3.0	3.6	3.4	3.6	3.6	3.0	2.9	2.7
<b>Total Assets</b>	<b>40,071.4</b>	<b>40,837.4</b>	<b>41,658.6</b>	<b>41,406.9</b>	<b>35,448.6</b>	<b>35,248.9</b>	<b>35,279.1</b>	<b>37,648.3</b>	<b>37,340.3</b>
Policy reserves	31,921.9	32,295.7	32,788.7	32,517.6	27,177.6	26,697.3	26,543.9	28,791.4	28,690.9
Catastrophe reserves	1,003.6	1,026.1	1,046.7	1,058.3	1,081.5	1,104.5	1,120.4	1,135.3	1,162.1
<b>Total Liabilities</b>	<b>37,082.8</b>	<b>38,146.5</b>	<b>39,285.9</b>	<b>38,908.5</b>	<b>27,177.6</b>	<b>29,204.1</b>	<b>29,186.3</b>	<b>31,341.2</b>	<b>31,440.5</b>
<b>Total Equities</b>	<b>2,988.6</b>	<b>2,690.9</b>	<b>2,372.7</b>	<b>2,498.4</b>	<b>5,762.8</b>	<b>6,044.8</b>	<b>6,092.8</b>	<b>6,307.2</b>	<b>5,899.8</b>
<b>Total Liabilities &amp; Equities</b>	<b>40,071.4</b>	<b>40,837.4</b>	<b>41,658.6</b>	<b>41,406.9</b>	<b>35,448.6</b>	<b>35,248.9</b>	<b>35,279.1</b>	<b>37,648.3</b>	<b>37,340.3</b>

\* 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	Mar. 24(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	852.9	366.6
Investment income	255.9	659.4	889.3	1,111.0	105.6	208.7	176.0	219.5	35.5
Operating income	217.2	573.9	707.4	848.4	354.6	737.8	957.9	1,052.5	402.2
Ordinary income	211.5	564.7	689.0	770.9	355.6	738.6	958.0	1,042.4	401.7
<b>Net Income</b>	<b>156.2</b>	<b>418.9</b>	<b>508.5</b>	<b>581.7</b>	<b>264.3</b>	<b>546.2</b>	<b>708.8</b>	<b>776.4</b>	<b>298.3</b>

\* 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	Mar. 24(E)
<b>K-ICS Ratio</b>				<b>188.3%</b>	<b>194.0%</b>	<b>192.6%</b>	<b>193.9%</b>	<b>215.9%</b>	<b>210.1%</b>
Available capital				10,184.9	10,796.3	11,252.3	11,815.1	11,668.9	11,652.0
Required capital				5,408.9	5,565.0	5,841.3	6,093.3	5,403.7	5,547.0

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

Disclaimer



Financial Highlights

KB Financial Group

KB Kookmin Bank

KB Securities

KB Insurance

Condensed Income Statement

Condensed Balance Sheet

Key Indicators

Direct Premiums

Loss & Expense Ratio

Monthly Initial Premium

KB Kookmin Card

KB Life Insurance

Other Subsidiaries

Contacts

Direct Premiums by Policy Type (Quarterly)

(bn Won)	1Q22		2Q22		3Q22		4Q22		1Q23		2Q23		3Q23		4Q23		1Q24(E)	
		(%)		(%)		(%)		(%)		(%)		(%)		(%)				
<b>General</b>	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	436.8	12.8
<b>Long-term</b>	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	2,243.4	65.5
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	2,213.7	64.7
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	29.7	0.9
<b>Auto</b>	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	742.7	21.7
<b>Total</b>	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	3,422.9	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		1Q24(E)	
		(%)		(%)		(%)		(%)		(%)		(%)		(%)				
<b>General</b>	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	436.8	12.8
<b>Long-term</b>	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	2,243.4	65.5
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	2,213.7	64.7
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	29.7	0.9
<b>Auto</b>	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	742.7	21.7
<b>Total</b>	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	3,422.9	100.0

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

**KB Insurance** **Loss & Expense Ratios**

- Disclaimer
- Financial Highlights
- KB Financial Group
- KB Kookmin Bank
- KB Securities
- KB Insurance**
  - Condensed Income Statement
  - Condensed Balance Sheet
  - Key Indicators
  - Direct Premiums
  - Loss & Expense Ratios**
  - Monthly Initial Premium
- KB Kookmin Card
- KB Life Insurance
- Other Subsidiaries
- Contacts

**Loss & Expense Ratios (Quarterly)**

(bn Won)	2Q23					3Q23					4Q23					1Q24(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
<b>General</b>	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	169.8	122.4	72.1	50.1	29.5
<b>Long-term</b>	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	2,091.8	1,710.3	81.8	615.8	29.4
Long-term	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	2,062.2	1,647.8	79.9	614.3	29.8
Pension	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	29.6	62.5	211.2	1.5	5.0
<b>Auto</b>	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	694.3	554.7	79.9	119.4	17.2
<b>Total</b>	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	2,955.9	2,387.4	80.8	785.3	26.6

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

**Loss & Expense Ratios (Cumulative)**

(bn Won, %)	2Q23					3Q23					4Q23					1Q24(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
<b>General</b>	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	169.8	122.4	72.1	50.1	29.5
<b>Long-term</b>	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	2,091.8	1,710.3	81.8	615.8	29.4
Long-term	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	2,062.2	1,647.8	79.9	614.3	29.8
Pension	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	29.6	62.5	211.2	1.5	5.0
<b>Auto</b>	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	694.3	554.7	79.9	119.4	17.2
<b>Total</b>	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	2,955.9	2,387.4	80.8	785.3	26.6

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

Disclaimer



Financial Highlights

KB Financial Group

KB Kookmin Bank

KB Securities

KB Insurance

Condensed Income Statement

Condensed Balance Sheet

Key Indicators

Direct Premiums

Loss & Expense Ratios

Monthly Initial Premiums

KB Kookmin Card

KB Life Insurance

Other Subsidiaries

Contacts


Monthly Initial Premiums

(mn Won)	2024.01	2024.02	2024.03	2024.04	2024.05	2024.06	2024.07	2024.08	2024.09	2024.10	2024.11	2024.12	Average	FY2024
<b>Protection</b>	11,441	10,989												
Accident	282	237												
Drivers	1,224	1,057												
Property	1,136	1,023												
Disease	7,519	7,459												
Bundled	1279.7	1213.1												
<b>Savings</b>	10	28												
Annuities	73	62												
<b>Total</b>	<b>11,523</b>	<b>11,080</b>												


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

(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
<b>Protection</b>	8,831	9,741	11,315	9,972	10,307	11,611	11,735	12,309	12,510	10,135	11,365	11,724	10,963	131,555
Accident	202	284	276	215	391	153	547	186	444	217	181	112	267	3,207
Drivers	1,010	1,666	1,690	1,388	1,266	1,871	1,323	1,299	841	981	1,557	1,493	1,365	16,385
Property	1,131	1,216	1,304	1,168	1,133	1,113	1,039	1,029	1,019	983	1,101	1,120	1,113	13,357
Disease	4,481	4,432	4,890	4,752	5,292	6,279	6,797	6,925	9,067	6,851	7,289	7,686	6,228	74,740
Bundled	2006.3	2142.3	3155.4	2448.2	2225.5	2195.3	2028.3	2871.0	1139.1	1103.5	1238.2	1312.9	1988.8	23866.0
<b>Savings</b>	45	6	12	10	6	12	21	7	17	15	2	14	14	167
Annuities	149	97	74	46	61	55	39	35	35	38	35	45	59	709
<b>Total</b>	<b>9,024</b>	<b>9,845</b>	<b>11,401</b>	<b>10,029</b>	<b>10,374</b>	<b>11,678</b>	<b>11,795</b>	<b>12,350</b>	<b>12,562</b>	<b>10,189</b>	<b>11,402</b>	<b>11,783</b>	<b>11,036</b>	<b>132,431</b>

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

Disclaimer	
Financial Highlights	
KB Financial Group	
KB Kookmin Bank	
KB Securities	
KB Insurance	
KB Kookmin Card	
<b>Condensed Income Statement</b>	
Condensed Balance Sheet	
Customers / Volume / Receivables	
Asset Quality	
Delinquency	
KB Life Insurance	
Other Subsidiaries	
Contacts	

(bn Won)	1Q22	2Q22	3Q22	4Q22	1Q23	2Q23	3Q23	4Q23	1Q24(E)
Net interest income	363.4	358.7	368.1	384.0	401.2	403.9	413.3	421.1	414.2
Net fee and commission income	149.4	141.3	122.3	106.5	156.5	138.4	144.5	174.3	199.6
Net other operating income(expenses)	-99.8	-73.5	-95.2	-94.5	-108.4	-65.0	-95.0	-106.1	-102.4
<b>Gross operating income</b>	<b>413.0</b>	<b>426.5</b>	<b>395.2</b>	<b>396.0</b>	<b>449.3</b>	<b>477.3</b>	<b>462.8</b>	<b>489.3</b>	<b>511.4</b>
General & administrative expenses	136.2	138.5	147.6	174.9	159.3	143.3	150.9	171.1	144.3
<b>Operating profit before provision for credit losses</b>	<b>276.8</b>	<b>288.0</b>	<b>247.6</b>	<b>221.1</b>	<b>290.0</b>	<b>334.0</b>	<b>311.9</b>	<b>318.2</b>	<b>367.1</b>
Provision for credit losses	111.2	116.1	99.6	173.5	178.2	185.3	203.6	259.8	194.4
<b>Net operating income</b>	<b>165.6</b>	<b>171.9</b>	<b>148.0</b>	<b>47.6</b>	<b>111.8</b>	<b>148.7</b>	<b>108.3</b>	<b>58.4</b>	<b>172.7</b>
Net non-operating income	-0.7	0.5	-1.6	-3.8	0.0	-0.9	-1.3	47.6	14.6
Share of profit(loss) of associates	0.2	1.3	0.0	0.1	0.3	0.3	0.0	0.4	0.3
Net other non-operating income(expenses)	-0.9	-0.8	-1.6	-3.9	-0.3	-1.2	-1.3	47.2	14.3
<b>Profit before income tax</b>	<b>164.9</b>	<b>172.4</b>	<b>146.4</b>	<b>43.8</b>	<b>111.8</b>	<b>147.8</b>	<b>107.0</b>	<b>106.0</b>	<b>187.3</b>
Income tax expense	45.9	43.4	38.5	16.7	28.7	36.8	26.1	29.8	47.9
<b>Profit for the period</b>	<b>119.0</b>	<b>129.0</b>	<b>107.9</b>	<b>27.1</b>	<b>83.1</b>	<b>111.0</b>	<b>80.9</b>	<b>76.2</b>	<b>139.4</b>
Profit attributable to shareholders of the parent company	<b>118.9</b>	<b>126.8</b>	<b>106.6</b>	<b>26.3</b>	<b>82.0</b>	<b>110.9</b>	<b>79.5</b>	<b>78.7</b>	<b>139.1</b>

Disclaimer	
Financial Highlights	
KB Financial Group	
KB Kookmin Bank	
KB Securities	
KB Insurance	
KB Kookmin Card	
Condensed Income Statement	
<b>Condensed Balance Sheet</b>	
Customers / Volume / Receivables	
Asset Quality	
Delinquency	
KB Life Insurance	
Other Subsidiaries	
Contacts	

(bn Won)	Mar. 22	Jun. 22	Sep. 22	Dec. 22	Mar. 23	Jun. 23	Sep. 23	Dec. 23	Mar. 24(E)
<b>Total Assets</b>	<b>27,238.6</b>	<b>28,439.5</b>	<b>30,144.6</b>	<b>29,721.0</b>	<b>28,811.3</b>	<b>29,255.9</b>	<b>29,737.8</b>	<b>29,365.6</b>	<b>29,547.0</b>
Cash and due from financial institutions	329.6	359.6	334.2	333.8	335.6	499.0	937.3	440.8	449.5
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	1,551.6
Derivative financial assets	74.9	159.4	322.6	130.7	157.4	146.2	158.5	69.5	124.8
Financial investments	63.3	63.5	63.5	64.2	64.2	70.8	70.3	67.7	67.5
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	26,409.4
(Allowances for loan losses)	-879.3	-907.5	-889.2	-934.7	-995.1	-1,018.6	-1,064.8	-1,062.9	-1,110.1
Investments in associates	7.4	7.5	7.7	6.9	7.4	8.1	7.9	7.5	7.9
Reinsurance contract assets	2.4	2.3	2.6	3.0	3.4	4.4	4.7	3.7	3.2
Tangible assets	163.5	158.8	158.0	160.6	158.2	163.8	157.6	156.9	153.2
Goodwill & Intangible assets	208.8	212.8	204.8	198.9	193.1	184.9	190.6	174.9	168.9
Current income tax assets	0.0	0.3	0.3	0.2	0.0	1.2	1.6	0.0	0.1
Deferred income tax assets	137.7	136.0	145.0	153.7	139.2	159.5	159.6	169.2	157.5
Other assets	457.9	374.7	411.8	409.6	422.8	435.6	475.0	434.7	453.4
<b>Total Liabilities</b>	<b>22,797.3</b>	<b>23,851.1</b>	<b>25,433.5</b>	<b>24,998.2</b>	<b>24,214.4</b>	<b>24,552.7</b>	<b>24,946.5</b>	<b>24,545.8</b>	<b>24,755.7</b>
Financial liabilities at fair value through profit or loss	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Deposits	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Debts	3,255.3	4,479.0	5,054.6	4,786.1	4,730.1	4,992.1	4,998.9	5,156.2	5,019.7
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	17,320.0
Insurance contract liabilities	2.4	2.3	2.6	3.0	3.4	4.4	4.7	3.7	3.2
Reinsurance contract liabilities	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Derivative financial liabilities	0.7	0.1	0.0	26.1	15.5	7.6	0.0	58.1	0.6
Net defined benefit liabilities	10.3	16.0	21.7	8.3	9.2	9.5	8.5	9.8	10.3
Provisions	204.4	214.5	224.8	213.6	186.5	200.6	199.3	207.2	181.7
Accrued expenses payables	228.7	244.4	273.9	240.3	288.5	291.7	307.9	253.4	274.0
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	1,946.2
<b>Total Equity</b>	<b>4,441.3</b>	<b>4,588.4</b>	<b>4,711.1</b>	<b>4,722.8</b>	<b>4,596.9</b>	<b>4,703.1</b>	<b>4,791.2</b>	<b>4,819.8</b>	<b>4,791.3</b>
Share capital	460.0	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	1,969.4
Accumulated other comprehensive income	43.0	60.4	73.2	60.1	51.0	56.4	64.4	15.4	32.8
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	2,289.8
Non-controlling interest	37.4	39.8	43.1	41.6	42.9	44.1	41.4	39.0	39.3

Disclaimer



Financial Highlights

KB Financial Group

KB Kookmin Bank

KB Securities

KB Insurance

KB Kookmin Card

Condensed Income Statement

Condensed Balance Sheet

Customers / Volume / Receivables

Asset Quality

Delinquency

KB Life Insurance

Other Subsidiaries

Contacts

Customers

(in thousands)	Mar. 22	Jun. 22	Sep. 22	Dec. 22	Mar. 23	Jun. 23	Sep. 23	Dec. 23	Mar. 24(E)
Cardholders <sup>1)</sup>	19,449.1	19,551.1	19,731.6	19,827.2	19,790.6	19,852.7	19,944.1	19,931.9	19,994.4
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	12,155.7
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	13,537.8
Active Cardholders <sup>2)</sup>	9,529	9,628	9,796	9,904	10,008	10,076	10,185	10,304	10,414
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	2,972.8

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	Mar. 24(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	31,976.9
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	26,276.8
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	5,700.1
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	2,523.2
<b>Total</b>	<b>31,236.7</b>	<b>34,919.8</b>	<b>35,390.8</b>	<b>35,529.9</b>	<b>34,365.1</b>	<b>33,955.9</b>	<b>34,061.5</b>	<b>35,417.3</b>	<b>34,500.2</b>

Credit Card Receivables

(bn Won)	Mar. 22	Jun. 22	Sep. 22	Dec. 22	Mar. 23	Jun. 23	Sep. 23	Dec. 23	Mar. 24(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	14,139.9
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	1,216.9
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	6,697.6
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	4,055.2
<b>Total</b>	<b>24,964.1</b>	<b>25,978.4</b>	<b>26,907.0</b>	<b>27,020.7</b>	<b>26,231.7</b>	<b>26,115.0</b>	<b>26,360.8</b>	<b>26,319.5</b>	<b>26,109.6</b>



Disclaimer



Financial Highlights

KB Financial Group

KB Kookmin Bank

KB Securities

KB Insurance

KB Kookmin Card

Condensed Income Statement

Condensed Balance Sheet

Customers / Volume / Receivables

Asset Quality

Delinquency

KB Life Insurance

Other Subsidiaries

Contacts

Asset Quality

(bn Won)	Mar. 22	Jun. 22	Sep. 22	Dec. 22	Mar. 23	Jun. 23	Sep. 23	Dec. 23	Mar. 24(E)
<b>Total Outstanding Credits</b>	<b>25,923.8</b>	<b>26,845.5</b>	<b>27,923.5</b>	<b>27,964.3</b>	<b>27,173.4</b>	<b>27,173.7</b>	<b>27,153.1</b>	<b>27,131.2</b>	<b>26,921.7</b>
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	24,984.6
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	1,571.3
Substandard	3.3	4.1	5.2	5.1	4.4	4.8	4.8	4.2	3.5
Doubtful	166.5	176.1	183.5	205.1	258.2	215.9	226.4	195.7	282.3
Estimated Loss	57.1	60.6	56.9	56.8	65.2	72.7	78.1	89.0	80.1
NPL (A)	226.9	240.8	245.7	267.1	327.8	293.4	309.3	288.8	365.8
<b>NPL Ratio</b>	<b>0.88%</b>	<b>0.90%</b>	<b>0.88%</b>	<b>0.96%</b>	<b>1.21%</b>	<b>1.08%</b>	<b>1.14%</b>	<b>1.06%</b>	<b>1.36%</b>
Allowances <sup>1)</sup> (B)	849.3	877.1	851.2	896.3	953.3	973.2	1,017.4	1,003.6	1,048.3
Reserves for credit losses (C)	413.4	430.5	446.1	479.1	491.3	519.4	557.1	782.5	592.0
<b>NPL Coverage Ratio(New) (B/A)</b>	<b>374.3%</b>	<b>364.2%</b>	<b>346.5%</b>	<b>335.6%</b>	<b>290.7%</b>	<b>331.7%</b>	<b>329.0%</b>	<b>347.5%</b>	<b>286.6%</b>
<b>NPL Coverage Ratio(Old) [(B+C)/A]</b>	<b>556.4%</b>	<b>543.0%</b>	<b>528.1%</b>	<b>514.9%</b>	<b>440.6%</b>	<b>508.7%</b>	<b>509.2%</b>	<b>618.4%</b>	<b>448.4%</b>

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	Mar. 24(E)
Write-offs	116.8	105.2	119.2	128.3	124.8	166.2	151.2	259.2	148.7
NPL Sales	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
<b>Total</b>	<b>116.8</b>	<b>105.2</b>	<b>119.2</b>	<b>128.3</b>	<b>124.8</b>	<b>166.2</b>	<b>151.2</b>	<b>259.2</b>	<b>148.7</b>

Recoveries from Written-offs

(bn Won)	1Q22	2Q22	Sep. 22	Dec. 22	Mar. 23	Jun. 23	Sep. 23	Dec. 23	Mar. 24(E)
Recovery from Written-offs	31.2	32.4	29.9	29.3	28.7	29.4	27.5	27.8	30.5

Disclaimer



Financial Highlights

KB Financial Group

KB Kookmin Bank

KB Securities

KB Insurance

KB Kookmin Card

Condensed Income Statement

Condensed Balance Sheet

Customers / Volume / Receivables

Asset Quality

Delinquency

KB Life Insurance

Other Subsidiaries

Contacts

Delinquency

(bn Won)	Mar. 22	Jun. 22	Sep. 22	Dec. 22	Mar. 23	Jun. 23	Sep. 23	Dec. 23	Mar. 24(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	26,109.6
Delinquent loans (over one month overdue)	197.5	203.2	211.2	249.3	312.1	303.0	322.0	272.1	342.8
<b>Delinquency ratio</b>	<b>0.79%</b>	<b>0.78%</b>	<b>0.78%</b>	<b>0.92%</b>	<b>1.19%</b>	<b>1.16%</b>	<b>1.22%</b>	<b>1.03%</b>	<b>1.31%</b>

Rescheduled Loan

(bn Won)	Mar. 22	Jun. 22	Sep. 22	Dec. 22	Mar. 23	Jun. 23	Sep. 23	Dec. 23	Mar. 24(E)
Receivables	109.6	109.3	108.6	117.1	142.2	167.3	189.1	204.2	210.4
Delinquent loan (over one month overdue)	5.4	5.6	7.3	7.5	10.3	12.2	14.3	12.1	14.5
<b>Delinquency ratio</b>	<b>4.93%</b>	<b>5.10%</b>	<b>6.70%</b>	<b>6.44%</b>	<b>7.21%</b>	<b>7.27%</b>	<b>7.54%</b>	<b>5.94%</b>	<b>6.90%</b>

Disclaimer



Financial Highlights

KB Financial Group

KB Kookmin Bank

KB Securities

KB Insurance

KB Kookmin Card

KB Life Insurance

Condensed Income Statement

Condensed Balance Sheet

Key Indicators

Premium Income

Loss & Expense Ratios

APE

Other Subsidiaries

Contacts

Condensed Income Statement (Consolidated)

(bn Won)	1Q22	2Q22	3Q22	4Q22	1Q23	2Q23	3Q23	4Q23	1Q24(E)
Net interest income	-86.8	-92.9	-102.4	10.1	-83.6	-77.9	-65.4	-71.6	-64.4
Net fee and commission income	-0.8	-2.2	2.2	-1.2	-2.4	-3.3	-2.6	0.7	1.5
Net other operating income(expenses)	105.3	17.4	163.9	-95.0	255.3	127.4	101.4	25.9	194.1
<b>Gross operating income</b>	<b>17.7</b>	<b>-77.7</b>	<b>63.7</b>	<b>-86.1</b>	<b>169.3</b>	<b>46.2</b>	<b>33.4</b>	<b>-45.0</b>	<b>131.2</b>
General & administrative expenses	7.9	13.0	22.0	3.0	26.5	23.1	20.8	29.3	25.5
<b>Operating profit before provision for credit losses</b>	<b>9.8</b>	<b>-90.7</b>	<b>41.7</b>	<b>-89.1</b>	<b>142.8</b>	<b>23.1</b>	<b>12.6</b>	<b>-74.3</b>	<b>105.7</b>
Provision for credit losses	-0.3	0.0	0.0	-1.1	-0.2	-0.2	-0.1	2.7	-0.5
<b>Net operating profit</b>	<b>10.1</b>	<b>-90.7</b>	<b>41.7</b>	<b>-88.0</b>	<b>143.0</b>	<b>23.3</b>	<b>12.7</b>	<b>-77.0</b>	<b>106.2</b>
Net non-operating income	2.1	1.9	1.6	-2.4	2.5	2.1	2.3	-2.3	3.0
Share of profit(loss) of associates	0.0	0.0	0.0	0.0	0.0	0.0	0.0	-0.1	-0.1
Net other non-operating income(expenses)	2.1	1.9	1.6	-2.4	2.5	2.1	2.3	-2.2	3.1
<b>Profit before income tax</b>	<b>12.2</b>	<b>-88.8</b>	<b>43.3</b>	<b>-90.4</b>	<b>145.5</b>	<b>25.4</b>	<b>15.0</b>	<b>-79.3</b>	<b>109.2</b>
Income tax expense	6.7	-15.7	8.1	-39.4	40.7	-3.5	11.2	-24.0	32.2
<b>Profit for the period</b>	<b>5.5</b>	<b>-73.1</b>	<b>35.2</b>	<b>-51.0</b>	<b>104.8</b>	<b>28.9</b>	<b>3.8</b>	<b>-55.3</b>	<b>77.0</b>
Profit attributable to shareholders of the parent company	5.5	-73.1	35.2	-51.0	104.8	28.9	3.8	-55.3	77.0

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	1Q24(E)
Net interest income	-16.0	-16.0	-30.0	-41.0	-17.3	-12.2	-1.4	-9.4	-2.3
Net fee and commission income	1.0	-1.0	-1.0	-1.0	-2.4	-3.3	-2.5	0.6	1.5
Net other operating income(expenses)	149.9	29.0	140.0	61.0	211.1	154.3	111.9	6.5	166.9
<b>Gross operating income</b>	<b>134.9</b>	<b>12.0</b>	<b>109.0</b>	<b>19.0</b>	<b>191.4</b>	<b>138.8</b>	<b>107.9</b>	<b>-2.3</b>	<b>166.1</b>
General & administrative expenses	7.1	17.0	24.0	50.0	25.7	22.3	20.0	28.4	24.7
<b>Operating profit before provision for credit losses</b>	<b>127.8</b>	<b>-5.0</b>	<b>85.0</b>	<b>-31.0</b>	<b>165.7</b>	<b>116.5</b>	<b>87.9</b>	<b>-30.7</b>	<b>141.4</b>
Provision for credit losses	0.0	15.0	2.0	0.0	-0.2	-0.7	-0.1	2.7	-0.4
<b>Net operating profit</b>	<b>127.8</b>	<b>-20.0</b>	<b>83.0</b>	<b>-31.0</b>	<b>165.9</b>	<b>117.2</b>	<b>87.9</b>	<b>-33.4</b>	<b>141.9</b>
Net non-operating income	2.9	2.0	3.0	-2.0	2.5	2.1	2.3	-2.3	3.0
Share of profit(loss) of associates	0.0	0.0	0.0	0.0	0.0	0.0	0.0	-0.1	-0.1
Net other non-operating income(expenses)	2.9	2.0	3.0	-2.0	2.5	2.1	2.3	-2.2	3.1
<b>Profit before income tax</b>	<b>130.7</b>	<b>-18.0</b>	<b>86.0</b>	<b>-33.0</b>	<b>168.4</b>	<b>119.4</b>	<b>90.2</b>	<b>-35.8</b>	<b>144.9</b>
Income tax expense	39.1	4.8	21.0	-35.0	44.3	23.2	31.5	-13.0	41.5
<b>Profit for the period</b>	<b>91.6</b>	<b>-22.8</b>	<b>65.0</b>	<b>2.0</b>	<b>124.1</b>	<b>96.2</b>	<b>58.7</b>	<b>-22.8</b>	<b>103.4</b>

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.

**Disclaimer**

**Financial Highlights**
**KB Financial Group**
**KB Kookmin Bank**
**KB Securities**
**KB Insurance**
**KB Kookmin Card**
**KB Life Insurance**

Condensed Income Statement

**Condensed Balance Sheet**

Key Indicators

Premium Income

Loss &amp; Expense Ratios

APE

**Other Subsidiaries**
**Contacts**
**Condensed Balance Sheet (Consolidated)**

(bn Won)	Mar. 22	Jun. 22	Sep. 22	Dec. 22	Mar. 23	Jun. 23	Sep. 23	Dec. 23	Mar. 24(E)
<b>Total Assets</b>	<b>32,519.6</b>	<b>31,049.9</b>	<b>30,214.6</b>	<b>29,989.7</b>	<b>30,501.3</b>	<b>30,074.8</b>	<b>29,635.7</b>	<b>31,953.2</b>	<b>32,112.4</b>
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	831.9
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	8,695.2
Derivative financial assets	0.7	2.2	0.0	36.2	19.8	20.8	15.6	19.0	6.9
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	20,210.4
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	1,219.3
(Allowances for loan losses)	-3.8	-3.7	-3.6	-3.1	-3.0	-3.0	-2.9	-3.7	-3.1
Investments in associates	0.0	0.0	0.0	0.0	0.0	0.0	0.0	9.0	9.0
Insurance contract assets	0.0	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	5.9
Tangible assets	342.1	341.0	338.6	341.9	332.7	334.8	331.3	444.9	447.6
Goodwill & Intangible assets	53.9	51.3	48.3	48.4	91.3	94.0	120.7	126.2	168.0
Current income tax assets	46.0	29.4	50.2	0.0	0.0	0.1	0.2	0.0	0.1
Deferred income tax assets	0.0	100.1	183.6	0.0	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	518.1
<b>Total Liabilities</b>	<b>28,932.9</b>	<b>27,263.9</b>	<b>26,262.6</b>	<b>26,172.4</b>	<b>26,578.9</b>	<b>25,986.2</b>	<b>25,306.0</b>	<b>27,823.2</b>	<b>28,479.7</b>
Financial liabilities at fair value through profit or loss	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Deposits	1,343.1	1,243.1	1,160.6	586.9	608.2	655.1	662.0	712.8	724.4
Debts	0.0	0.0	0.0	600.0	0.0	0.0	0.0	45.2	47.1
Debentures	199.6	199.6	199.6	199.7	199.7	199.7	199.7	199.8	199.8
Insurance contract liabilities	26,525.0	24,757.0	23,568.7	23,909.6	24,789.5	24,251.2	23,388.6	25,883.2	26,236.9
Reinsurance contract liabilities	36.4	35.0	34.0	28.6	31.0	30.4	28.6	32.2	33.5
Derivative financial liabilities	68.1	125.4	204.4	31.2	35.8	29.6	54.0	24.0	58.7
Net defined benefit liabilities	0.3	0.3	0.3	0.3	1.3	0.0	0.0	0.7	0.9
Provisions	19.6	19.6	19.8	19.6	24.6	24.2	23.6	22.4	21.4
Accrued expenses payables	22.6	14.5	54.0	73.6	88.8	91.9	90.5	118.2	118.3
Other liabilities	718.2	869.4	1,021.2	722.9	800.0	704.1	859.0	784.7	1,038.7
<b>Total Equity</b>	<b>3,586.7</b>	<b>3,785.9</b>	<b>3,952.0</b>	<b>3,817.3</b>	<b>3,922.4</b>	<b>4,088.6</b>	<b>4,329.7</b>	<b>4,130.0</b>	<b>3,632.7</b>
Share capital	606.0	606.0	606.0	606.0	162.0	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	49.8
Capital surplus	0.0	0.0	0.0	0.0	902.8	902.8	902.8	886.2	886.2
Accumulated other comprehensive income	473.1	695.5	827.2	749.2	850.4	988.2	1,226.2	1,099.1	675.5
Retained earnings	3,323.0	3,250.0	3,284.4	3,227.7	2,772.8	2,801.2	2,804.3	2,748.3	2,674.6
Fair value adjustment	-815.4	-815.4	-815.4	-815.4	-815.4	-815.4	-815.4	-815.4	-815.4

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	Mar. 24(E)
<b>Total Assets</b>	<b>32,077.0</b>	<b>31,223.0</b>	<b>30,868.0</b>	<b>30,449.0</b>	<b>30,280.2</b>	<b>29,855.8</b>	<b>29,417.4</b>	<b>31,735.8</b>	<b>31,894.4</b>
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	831.9
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	8,695.2
Derivative financial assets	0.0	2.0	0.0	36.0	19.8	20.8	15.6	19.0	6.9
Financial investments	22,050.0	21,336.0	21,140.0	20,804.0	19,429.5	19,077.2	18,592.0	20,113.7	20,210.4
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	1,222.4
(Allowances for loan losses)	-4.0	-4.0	-4.0	-3.0	-3.0	-3.0	-2.9	-3.7	-3.1
Investments in associates	0.0	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	0.0
Reinsurance contract assets	3.0	3.0	4.0	5.0	2.8	3.9	4.9	5.9	4.4
Tangible assets	119.0	119.0	117.0	122.0	112.8	115.8	113.1	227.4	231.0
Goodwill & Intangible assets	53.0	50.0	52.0	78.0	91.3	94.0	120.7	126.2	168.0
Current income tax assets	46.0	29.0	50.0	0.0	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	0.0
Other assets	400.0	380.0	350.0	373.0	421.1	385.3	520.1	504.0	527.3
<b>Total Liabilities</b>	<b>27,244.0</b>	<b>25,681.0</b>	<b>24,824.0</b>	<b>24,656.0</b>	<b>24,917.5</b>	<b>24,346.3</b>	<b>23,681.6</b>	<b>26,267.5</b>	<b>26,939.5</b>
Financial liabilities at fair value through profit or loss	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Deposits	1,343.0	1,244.0	1,160.0	586.0	608.2	655.1	662.0	712.8	724.4
Debts	200.0	200.0	200.0	200.0	0.0	0.0	0.0	45.2	47.1
Debentures	0.0	0.0	0.0	600.0	199.7	199.7	199.7	199.8	199.8
Insurance contract liabilities	24,391.0	22,640.0	21,467.0	21,716.0	22,638.7	22,124.5	21,282.8	23,869.7	24,244.8
Reinsurance contract liabilities	10.0	9.0	9.0	5.0	7.7	7.4	5.8	9.8	11.3
Derivative financial liabilities	68.0	125.0	204.0	31.0	35.8	29.6	54.0	24.0	58.7
Net defined benefit liabilities	-1.0	-5.0	-3.0	-12.0	0.0	0.0	0.0	0.7	0.9
Provisions	19.0	19.0	20.0	25.0	24.6	24.2	23.6	22.4	21.4
Accrued expenses payables	23.0	15.0	56.0	79.0	47.2	53.3	79.6	81.8	79.0
Other liabilities	1,191.0	1,434.0	1,711.0	1,426.0	1,355.6	1,252.5	1,374.1	1,301.3	1,552.1
<b>Total Equity</b>	<b>4,833.0</b>	<b>5,542.0</b>	<b>6,044.0</b>	<b>5,793.0</b>	<b>5,362.8</b>	<b>5,509.5</b>	<b>5,735.8</b>	<b>5,468.3</b>	<b>4,954.9</b>
Share capital	606.0	606.0	606.0	606.0	162.0	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	49.8
Capital surplus	0.0	0.0	0.0	0.0	902.8	902.8	902.8	886.2	886.2
Accumulated other comprehensive income	1,018.0	1,702.0	2,139.0	1,885.0	1,412.6	1,463.9	1,631.7	1,404.8	938.6
Retained earnings	3,209.0	3,184.0	3,249.0	3,252.0	2,835.6	2,931.0	2,989.5	2,965.5	2,918.3
Fair value adjustment	0.0	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.

**Disclaimer**

**Financial Highlights**
**KB Financial Group**
**KB Kookmin Bank**
**KB Securities**
**KB Insurance**
**KB Kookmin Card**
**KB Life Insurance**

Condensed Income Statement

Condensed Balance Sheet

**Key Indicators**

Premium Income

Loss &amp; Expense Ratios

APE

**Other Subsidiaries**
**Contacts**
**Summarized Statement of Financial Position**

(bn Won, %)	Mar. 22	Jun. 22	Sep. 22	Dec. 22	Mar. 23	Jun. 23	Sep. 23	Dec. 23	Mar. 24(E)
Invested assets	17,533.9	17,319.9	17,388.1	17,524.5	24,131.6	23,700.7	28,688.1	30,992.8	31,098.4
Net investment yield (cumulative)	3.66	3.55	0.04	3.51	2.95	3.93	4.66	3.76	3.16
Separate Account Assets	5,666.1	5,265.9	5,111.5	4,721.5					
<b>Total Assets</b>	<b>23,808.0</b>	<b>23,193.1</b>	<b>23,165.6</b>	<b>22,850.8</b>	<b>30,279.3</b>	<b>29,855.8</b>	<b>29,417.4</b>	<b>31,735.8</b>	<b>31,894.4</b>
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					
<b>Total Liabilities</b>	<b>21,626.9</b>	<b>21,329.7</b>	<b>21,516.6</b>	<b>20,951.3</b>	<b>24,909.4</b>	<b>24,334.4</b>	<b>23,670.3</b>	<b>26,267.5</b>	<b>26,939.5</b>
<b>Total Equities</b>	<b>2,181.0</b>	<b>1,863.4</b>	<b>1,649.0</b>	<b>1,899.4</b>	<b>5,369.9</b>	<b>5,521.4</b>	<b>5,747.1</b>	<b>5,468.3</b>	<b>4,954.9</b>
<b>Total Liabilities &amp; Equities</b>	<b>23,808.0</b>	<b>23,193.1</b>	<b>23,165.6</b>	<b>22,850.8</b>	<b>30,279.3</b>	<b>29,855.8</b>	<b>29,417.4</b>	<b>31,735.8</b>	<b>31,894.4</b>

\* 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	Mar. 24(E)
Insurance income & expense	127.0	280.8	397.8	522.0	77.7	135.3	207.1	233.5	90.0
Investment income & expense	214.2	352.1	544.1	600.9	120.4	167.2	189.9	146.6	63.2
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	144.5
Non-Operating income & expense	22.9	41.2	66.1	72.3	-4.7	-10.4	-0.6	-5.5	0.4
Income tax expense	17.2	36.3	51.3	58.1	43.3	65.9	96.6	86.0	41.5
<b>Net Income</b>	<b>71.0</b>	<b>142.9</b>	<b>175.2</b>	<b>246.7</b>	<b>121.3</b>	<b>215.7</b>	<b>273.7</b>	<b>256.2</b>	<b>103.4</b>

\* 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	Mar. 24(E)
<b>K-ICS Ratio</b>	<b>258.8%</b>	<b>257.3%</b>	<b>244.0%</b>	<b>270.4%</b>	<b>285.1%</b>	<b>270.7%</b>	<b>277.0%</b>	<b>329.8%</b>	<b>301.0%</b>
Available capital	5,921.5	6,346.4	6,421.3	6,498.4	6,843.1	6,999.1	7,133.5	6,758.9	6,845.5
Required capital	2,287.9	2,466.4	2,631.5	2,403.4	2,400.6	2,585.8	2,575.6	2,049.5	2,274.0

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

Disclaimer



Financial Highlights

KB Financial Group

KB Kookmin Bank

KB Securities

KB Insurance

KB Kookmin Card

KB Life Insurance

Condensed Income Statement

Condensed Balance Sheet

Key Indicators

Premium Income

Loss & Expense Ratios

APE

Other Subsidiaries

Contacts

Premium Income by Policy Type (Quarterly)

(bn Won)	2Q22		3Q22		4Q22		1Q23		2Q23		3Q23		4Q23		1Q24(E)	
		(%)		(%)		(%)		(%)		(%)		(%)		(%)		(%)
<b>Individual policy</b>	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	1,009.2	95.3
<b>Protection</b>	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	603.4	57.0
Whole-Life	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	470.0	44.4
Variable	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	77.8	7.3
<b>Savings</b>	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	405.8	38.3
Annuities	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	204.8	19.3
Variable	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	200.9	19.0
<b>Pension</b>	-	-	1.9	0.4	100.3	19.5	42.7	4.6	54.5	5.8	18.9	2.1	417.0	31.4	49.6	4.7
<b>Total</b>	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	1,058.8	100.0

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

Premium Income by Policy Type (Cumulative)

(bn Won)	2Q22		3Q22		4Q22		1Q23		2Q23		3Q23		4Q23		1Q24(E)	
		(%)		(%)		(%)		(%)		(%)		(%)		(%)		(%)
<b>Individual policy</b>	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	1,009.2	95.3
<b>Protection</b>	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	603.4	57.0
Whole-Life	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	470.0	44.4
Variable	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	77.8	7.3
<b>Savings</b>	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	405.8	38.3
Annuities	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	204.8	19.3
Variable	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	200.9	19.0
<b>Pension</b>	-	-	1.9	0.1	102.3	4.9	42.7	4.6	97.1	5.2	116.0	4.2	533.1	13.0	49.6	4.7
<b>Total</b>	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	1,058.8	100.0

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

Disclaimer

Financial Highlights

KB Financial Group

KB Kookmin Bank

KB Securities

KB Insurance

KB Kookmin Card

KB Life Insurance

Condensed Income Statement

Condensed Balance Sheet

Key Indicators

Premium Income

Loss & Expense Ratios

APE

Other Subsidiaries

Contacts



Loss & Expense Ratios

(%)	1Q22	2Q22	3Q22	4Q22	1Q23	2Q23	3Q23	4Q23	1Q24(E)
<b>Quarterly Loss Ratio</b>	51.0	53.0	46.9	56.3	53.3	47.2	49.9	53.6	56.6
Risk Premium	98.5	100.5	101.9	103.1	111.8	112.4	113.0	111.1	111.9
Loss	50.3	53.3	47.8	58.0	59.6	53.1	56.3	59.6	63.3
<b>Cumulative Loss Ratio</b>	51.0	52.0	50.3	51.8	53.3	50.3	50.1	51.0	56.5
Risk Premium	98.5	199.1	301.0	404.0	111.8	224.3	337.2	448.3	111.9
Loss	50.3	103.5	151.4	209.4	59.6	112.7	169.0	228.6	63.2
<b>Expense Ratio</b>	21.7	19.9	18.9	18.9	19.8	22.0	27.1	26.7	21.6

Policy Persistency

(%)	1Q22	2Q22	3Q22	4Q22	1Q23	2Q23	3Q23	4Q23	1Q24(E)
<b>Quarterly</b>									
13th Month	85.6	87.9	88.0	84.9	86.0	80.5	82.8	83.7	87.0
25th Month	67.2	70.5	65.2	67.9	61.4	66.4	67.7	68.2	67.5
<b>Cumulative</b>									
13th Month	85.6	86.6	87.1	86.6	86.0	83.4	83.2	83.3	87.0
25th Month	67.2	68.4	67.4	67.5	61.4	63.7	64.9	65.7	67.5

Retention

(%)	1Q22	2Q22	3Q22	4Q22	1Q23	2Q23	3Q23	4Q23	1Q24(E)
<b>Quarterly</b>									
LP Retention 13th	35.2	41.2	35.7	24.1	37.5	33.3	38.3	43.4	46.4
LP Retention 25th	24.0	28.1	14.9	13.1	32.0	29.1	21.2	18.8	12.5
<b>Cumulative</b>									
LP Retention 13th	35.2	38.8	37.8	33.6	37.5	34.7	35.5	37.1	46.4
LP Retention 25th	24.0	26.8	23.2	20.9	32.0	30.0	26.5	23.9	12.5



Disclaimer

Financial Highlights

KB Financial Group

KB Kookmin Bank

KB Securities

KB Insurance

KB Kookmin Card

KB Life Insurance

Condensed Income Statement

Condensed Balance Sheet

Key Indicators

Premium Income

Loss & Expense Ratios

APE

Other Subsidiaries

Contacts

APE (Annualized Premium Equivalent)

(mn Won)	2024.01	2024.02	2024.03	2024.04	2024.05	2024.06	2024.07	2024.08	2024.09	2024.10	2024.11	2024.12	Average	FY2024
<b>Protection</b>	25,041	6,523	9,109										13,558	40,673
Whole-Life	5,135	5,560	4,330										5,008	15,025
Variable	262	26	100										129	388
Etc.	19,644	937	4,679										8,420	25,260
<b>Savings</b>	40,613	51,308	72,005										54,642	163,925
Annuities	37,236	44,771	67,183										49,730	149,190
Variable	3,377	6,536	4,822										4,912	14,735
<b>Total</b>	<b>65,654</b>	<b>57,831</b>	<b>81,113</b>										<b>68,199</b>	<b>204,598</b>

(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
<b>Protection</b>	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
<b>Savings</b>	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
<b>Total</b>	<b>33,644</b>	<b>30,578</b>	<b>74,158</b>	<b>66,680</b>	<b>77,378</b>	<b>85,135</b>	<b>66,887</b>	<b>118,158</b>	<b>15,572</b>	<b>34,877</b>	<b>61,180</b>	<b>50,507</b>	<b>59,563</b>	<b>714,753</b>

\* 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
<b>Protection</b>	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
<b>Savings</b>	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
<b>Total</b>	<b>84,754</b>	<b>90,376</b>	<b>149,852</b>	<b>134,654</b>	<b>89,928</b>	<b>70,465</b>	<b>59,529</b>	<b>97,373</b>	<b>52,900</b>	<b>44,228</b>	<b>38,594</b>	<b>34,899</b>	<b>78,963</b>	<b>947,554</b>

Disclaimer



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

Contacts

## KB Asset Managemnet

(bn Won)	1Q22	2Q22	3Q22	4Q22	1Q23	2Q23	3Q23	4Q23	1Q24(E)
Net interest income	0.3	0.2	0.3	0.3	-2.1	-1.9	1.0	-1.8	-3.1
Net fee and commission income	37.0	39.4	52.1	35.5	35.7	35.8	39.9	42.1	39.1
Net other operating income(expenses)	-3.5	-8.3	5.0	3.8	8.5	4.3	-2.5	8.5	9.0
<b>Gross operating income</b>	<b>33.8</b>	<b>31.3</b>	<b>57.4</b>	<b>39.6</b>	<b>42.1</b>	<b>38.2</b>	<b>38.4</b>	<b>48.8</b>	<b>45.0</b>
General & administrative expenses	17.4	17.8	19.7	23.4	17.9	19.9	21.1	24.9	20.5
Provision for credit losses	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
<b>Net operating profit</b>	<b>16.4</b>	<b>13.5</b>	<b>37.7</b>	<b>16.2</b>	<b>24.2</b>	<b>18.3</b>	<b>17.3</b>	<b>23.9</b>	<b>24.5</b>
Net non-operating profit(loss)	-0.1	0.1	-0.2	-1.3	-0.1	-0.1	0.0	-1.4	-0.1
<b>Profit before income tax</b>	<b>16.3</b>	<b>13.6</b>	<b>37.5</b>	<b>14.9</b>	<b>24.1</b>	<b>18.2</b>	<b>17.3</b>	<b>22.5</b>	<b>24.4</b>
<b>Profit for the period</b>	<b>11.8</b>	<b>9.5</b>	<b>28.6</b>	<b>9.4</b>	<b>18.0</b>	<b>13.6</b>	<b>12.7</b>	<b>17.2</b>	<b>18.6</b>
Profit attributable to shareholders of the parent company	11.8	9.5	28.6	9.4	18.0	13.6	12.7	17.2	18.6

## KB Capital

(bn Won)	1Q22	2Q22	3Q22	4Q22	1Q23	2Q23	3Q23	4Q23	1Q24(E)
Net interest income	106.6	108.8	115.9	110.7	109.4	114.0	116.1	116.4	113.6
Net fee and commission income	200.5	200.4	207.1	205.9	210.8	213.6	215.1	220.5	221.0
Net other operating income(expenses)	-155.0	-171.6	-176.0	-178.6	-162.3	-163.7	-176.8	-152.3	-171.8
<b>Gross operating income</b>	<b>152.1</b>	<b>137.6</b>	<b>147.0</b>	<b>138.0</b>	<b>157.9</b>	<b>163.9</b>	<b>154.4</b>	<b>184.6</b>	<b>162.8</b>
General & administrative expenses	32.9	33.2	36.5	56.2	34.6	33.6	33.9	56.1	38.5
Provision for credit losses	1.5	19.7	37.6	66.1	65.4	56.6	51.7	94.1	45.5
<b>Net operating profit</b>	<b>117.7</b>	<b>84.7</b>	<b>72.9</b>	<b>15.7</b>	<b>57.9</b>	<b>73.7</b>	<b>68.8</b>	<b>34.4</b>	<b>78.8</b>
Net non-operating profit(loss)	-6.6	7.4	-0.2	-1.4	0.5	0.4	0.2	-0.9	0.7
<b>Profit before income tax</b>	<b>111.1</b>	<b>92.1</b>	<b>72.7</b>	<b>14.3</b>	<b>58.4</b>	<b>74.1</b>	<b>69.0</b>	<b>33.5</b>	<b>79.5</b>
<b>Profit for the period</b>	<b>83.9</b>	<b>66.3</b>	<b>55.1</b>	<b>15.4</b>	<b>47.5</b>	<b>59.2</b>	<b>53.5</b>	<b>28.1</b>	<b>62.2</b>
Profit attributable to shareholders of the parent company	83.3	64.0	54.7	15.1	46.9	58.5	53.5	27.6	61.6

**KB Real Estate Trust**

(bn Won)	1Q22	2Q22	3Q22	4Q22	1Q23	2Q23	3Q23	4Q23	1Q24(E)
Net interest income	1.7	2.1	2.7	3.6	4.3	4.3	5.2	5.5	3.8
Net fee and commission income	31.1	35.1	36.3	35.8	30.7	30.3	28.8	29.8	20.5
Net other operating income(expenses)	-0.2	0.1	0.9	1.0	0.4	0.6	-0.2	-59.6	-68.6
<b>Gross operating income</b>	<b>32.6</b>	<b>37.3</b>	<b>39.9</b>	<b>40.4</b>	<b>35.4</b>	<b>35.2</b>	<b>33.8</b>	<b>-24.3</b>	<b>-44.3</b>
General & administrative expenses	9.9	9.4	10.2	16.1	7.8	9.5	10.2	13.1	7.7
Provision for credit losses	1.3	1.8	1.1	6.8	2.5	3.4	5.0	124.9	5.1
<b>Net operating profit</b>	<b>21.4</b>	<b>26.1</b>	<b>28.6</b>	<b>17.5</b>	<b>25.1</b>	<b>22.3</b>	<b>18.6</b>	<b>-162.3</b>	<b>-57.1</b>
Net non-operating profit(loss)	0.0	0.2	-0.1	-0.8	0.0	-0.1	-0.1	-1.0	0.1
<b>Profit before income tax</b>	<b>21.4</b>	<b>26.3</b>	<b>28.5</b>	<b>16.7</b>	<b>25.1</b>	<b>22.2</b>	<b>18.5</b>	<b>-163.3</b>	<b>-57.0</b>
<b>Profit for the period</b>	<b>15.7</b>	<b>19.4</b>	<b>20.7</b>	<b>11.9</b>	<b>18.8</b>	<b>16.6</b>	<b>13.8</b>	<b>-133.3</b>	<b>-46.9</b>
Profit attributable to shareholders of the parent company	15.7	19.4	20.7	11.9	18.8	16.6	13.8	-133.3	-46.9

**KB Savings Bank**

(bn Won)	1Q22	2Q22	3Q22	4Q22	1Q23	2Q23	3Q23	4Q23	1Q24(E)
Net interest income	26.4	28.1	28.9	29.3	25.5	27.9	27.0	29.2	31.3
Net fee and commission income	1.2	1.7	-0.4	-4.9	-1.8	-2.7	-1.7	-2.3	-1.4
Net other operating income(expenses)	-0.8	-4.3	-6.5	-7.1	-2.3	-2.0	-4.0	-2.6	8.3
<b>Gross operating income</b>	<b>26.8</b>	<b>25.5</b>	<b>22.0</b>	<b>17.3</b>	<b>21.4</b>	<b>23.2</b>	<b>21.3</b>	<b>24.3</b>	<b>38.2</b>
General & administrative expenses	6.6	8.1	7.4	9.0	11.0	12.3	12.0	11.6	12.2
Provision for credit losses	10.3	6.3	6.2	8.8	23.6	13.8	16.6	83.0	10.9
<b>Net operating profit</b>	<b>9.9</b>	<b>11.1</b>	<b>8.4</b>	<b>-0.5</b>	<b>-13.2</b>	<b>-2.9</b>	<b>-7.3</b>	<b>-70.3</b>	<b>15.1</b>
Net non-operating profit(loss)	0.0	0.0	0.0	0.1	0.1	-0.2	0.0	-0.6	0.0
<b>Profit before income tax</b>	<b>9.9</b>	<b>11.1</b>	<b>8.4</b>	<b>-0.4</b>	<b>-13.1</b>	<b>-3.1</b>	<b>-7.3</b>	<b>-70.9</b>	<b>15.1</b>
<b>Profit for the period</b>	<b>7.4</b>	<b>8.0</b>	<b>6.1</b>	<b>0.3</b>	<b>-11.0</b>	<b>-0.2</b>	<b>-11.4</b>	<b>-68.0</b>	<b>11.3</b>
Profit attributable to shareholders of the parent company	7.4	8.0	6.1	0.3	-11.0	-0.2	-11.4	-68.0	11.3

**KB Investment**

(bn Won)	1Q22	2Q22	3Q22	4Q22	1Q23	2Q23	3Q23	4Q23	1Q24(E)
Net interest income	-1.0	-1.0	-1.1	-0.7	-1.9	-10.1	-19.2	25.7	-5.1
Net fee and commission income	2.1	1.1	1.1	1.1	1.4	1.0	1.2	0.8	1.1
Net other operating income(expenses)	7.8	5.5	3.2	17.1	4.9	24.1	33.1	-48.5	7.9
<b>Gross operating income</b>	<b>8.9</b>	<b>5.6</b>	<b>3.2</b>	<b>17.5</b>	<b>4.4</b>	<b>15.0</b>	<b>15.1</b>	<b>-22.0</b>	<b>3.9</b>
General & administrative expenses	4.7	5.1	4.2	5.1	3.7	5.3	5.1	5.8	4.8
Provision for credit losses	0.0	0.0	0.0	0.0	-0.1	0.1	0.1	-0.2	0.0
<b>Net operating profit</b>	<b>4.2</b>	<b>0.5</b>	<b>-1.0</b>	<b>12.4</b>	<b>0.8</b>	<b>9.6</b>	<b>9.9</b>	<b>-27.6</b>	<b>-0.9</b>
Net non-operating profit(loss)	0.9	0.3	-4.8	-6.1	1.6	6.8	8.4	-4.9	-1.9
<b>Profit before income tax</b>	<b>5.1</b>	<b>0.8</b>	<b>-5.8</b>	<b>6.3</b>	<b>2.4</b>	<b>16.4</b>	<b>18.3</b>	<b>-32.5</b>	<b>-2.8</b>
<b>Profit for the period</b>	<b>3.0</b>	<b>0.4</b>	<b>-4.2</b>	<b>5.6</b>	<b>2.3</b>	<b>13.3</b>	<b>13.4</b>	<b>-19.8</b>	<b>-2.0</b>
Profit attributable to shareholders of the parent company	3.0	0.4	-4.2	5.6	2.3	13.3	13.4	-19.8	-2.0

**KB Data Systems**

(bn Won)	1Q22	2Q22	3Q22	4Q22	1Q23	2Q23	3Q23	4Q23	1Q24(E)
Net interest income	0.0	0.1	0.0	0.1	0.1	0.1	0.0	0.2	0.0
Net fee and commission income	-0.1	-0.1	-0.1	-0.1	-0.1	-0.2	-0.1	-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	4.2
<b>Gross operating income</b>	<b>3.3</b>	<b>3.6</b>	<b>2.6</b>	<b>6.6</b>	<b>4.4</b>	<b>4.5</b>	<b>4.2</b>	<b>-0.2</b>	<b>4.1</b>
General & administrative expenses	2.7	2.7	3.1	3.5	3.0	3.0	3.5	3.8	2.8
Provision for credit losses	0.0	0.0	0.0	0.0	0.0	0.1	-0.1	0.0	0.0
<b>Net operating profit</b>	<b>0.6</b>	<b>0.9</b>	<b>-0.5</b>	<b>3.1</b>	<b>1.4</b>	<b>1.4</b>	<b>0.8</b>	<b>-4.0</b>	<b>1.3</b>
Net non-operating profit(loss)	0.2	0.2	0.1	0.2	0.1	0.2	0.2	0.1	0.1
<b>Profit before income tax</b>	<b>0.8</b>	<b>1.1</b>	<b>-0.4</b>	<b>3.3</b>	<b>1.5</b>	<b>1.6</b>	<b>1.0</b>	<b>-3.9</b>	<b>1.4</b>
<b>Profit for the period</b>	<b>-0.2</b>	<b>1.4</b>	<b>-0.4</b>	<b>2.3</b>	<b>0.3</b>	<b>2.2</b>	<b>0.6</b>	<b>-3.0</b>	<b>0.4</b>
Profit attributable to shareholders of the parent company	-0.2	1.4	-0.4	2.4	0.3	2.2	0.6	-3.0	0.4

**KB Credit Information**

(bn Won)	1Q22	2Q22	3Q22	4Q22	1Q23	2Q23	3Q23	4Q23	1Q24(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	-	-	-
<b>Gross operating income</b>	<b>2.3</b>	<b>4.1</b>	<b>5.0</b>	<b>4.3</b>	<b>3.3</b>	<b>3.8</b>	-	-	-
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	-	-	-
<b>Net operating profit</b>	<b>-1.5</b>	<b>0.5</b>	<b>1.3</b>	<b>0.5</b>	<b>-0.1</b>	<b>-0.7</b>	-	-	-
Net non-operating profit(loss)	0.0	0.0	-0.1	0.1	-0.1	0.0	-	-	-
<b>Profit before income tax</b>	<b>-1.5</b>	<b>0.5</b>	<b>1.2</b>	<b>0.6</b>	<b>-0.2</b>	<b>-0.7</b>	-	-	-
<b>Profit for the period</b>	<b>-1.5</b>	<b>0.6</b>	<b>0.7</b>	<b>0.7</b>	<b>0.1</b>	<b>-0.6</b>	-	-	-
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.

Disclaimer



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

Contacts

KB Asset Management

(bn Won)	Mar. 22	Jun. 22	Sep. 22	Dec. 22	Mar. 23	Jun. 23	Sep. 23	Dec. 23	Mar. 24(E)
Total Assets	338.6	334.6	388.5	369.5	322.7	316.2	342.5	377.9	337.6
Total Liabilities	119.2	106.2	130.7	103.0	97.9	78.0	91.3	109.6	91.8
Total Equity	219.3	228.4	257.8	266.5	224.8	238.2	251.2	268.3	245.8

KB Capital

(bn Won)	Mar. 22	Jun. 22	Sep. 22	Dec. 22	Mar. 23	Jun. 23	Sep. 23	Dec. 23	Mar. 24(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	16,916.2
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	14,600.6
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	2,315.6

KB Real Estate Trust

(bn Won)	Mar. 22	Jun. 22	Sep. 22	Dec. 22	Mar. 23	Jun. 23	Sep. 23	Dec. 23	Mar. 24(E)
Total Assets	476.5	501.0	519.5	519.0	496.2	560.6	742.0	859.4	941.0
Total Liabilities	124.0	129.1	126.9	113.4	106.9	154.7	322.2	573.3	701.9
Total Equity	352.6	371.9	392.6	405.5	389.3	405.9	419.8	286.1	239.1

KB Savings Bank

(bn Won)	Mar. 22	Jun. 22	Sep. 22	Dec. 22	Mar. 23	Jun. 23	Sep. 23	Dec. 23	Mar. 24(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	2,802.2
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	2,597.2
Total Equity	269.4	277.5	283.5	284.0	273.0	272.8	261.5	193.8	205.0

KB Investment

(bn Won)	Mar. 22	Jun. 22	Sep. 22	Dec. 22	Mar. 23	Jun. 23	Sep. 23	Dec. 23	Mar. 24(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	1,524.5
Total Liabilities	934.9	960.2	1,034.8	1,108.3	1,114.5	1,149.9	1,247.0	1,265.4	1,247.0
Total Equity	268.5	268.9	264.7	270.3	272.6	285.9	299.3	279.4	277.5

KB Data Systems

(bn Won)	Mar. 22	Jun. 22	Sep. 22	Dec. 22	Mar. 23	Jun. 23	Sep. 23	Dec. 23	Mar. 24(E)
Total Assets	45.4	52.5	53.1	63.6	53.5	59.2	60.9	61.5	60.5
Total Liabilities	27.0	32.7	33.4	40.6	30.6	34.1	35.2	40.6	39.1
Total Equity	18.4	19.8	19.6	23.1	22.9	25.1	25.7	20.9	21.4

KB Credit Information

(bn Won)	Mar. 22	Jun. 22	Sep. 22	Dec. 22	Mar. 23	Jun. 23	Sep. 23	Dec. 23	Mar. 24(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

Disclaimer 

Financial Highlights

KB Financial Group

KB Kookmin Bank

KB Securities

KB Insurance

KB Kookmin Card

KB Life Insurance

Other Subsidiaries

Contacts

**Address :** Investor Relations, 18F, Kookmin Bank 141, Uisadang-daero, Yeongdeungpo-gu, Seoul 07332, Korea

**E-mail :** kbir@kbfsg.com

**Fax:** 82-2-2073-2848

<b>IR Officers:</b>	전무 권봉중	Peter BJ Kwon	Head of IR	82-2-2073-2841	peter.kwon@kbfsg.com
	부장 강근희	Jerry Kang	General Manager	82-2-2073-2844	jerry.kang@kbfsg.com
	팀장 윤영단	Yeongdan Yun	Team Head	82-2-2073-2824	dana.yun@kbfsg.com
	차장 이준호	Joonho Rhi	Senior Manager	82-2-2073-2845	joon.rhi@kbfsg.com
	차장 박인철	Inchul Park	Senior Manager	82-2-2073-2843	i.park@kbfsg.com
	차장 강민기	Minki Kang	Senior Manager	82-2-2073-2882	mk.kang@kbfsg.com
	과장 김현수	Hyunsu Kim	Manager	82-2-2073-7807	hyun.kim@kbfsg.com
	대리 민다빈	Dabin Min	Assistant Manager	82-8-2073-2842	dabinmin@kbfsg.com
대리 김민정	Minjung Kim	Assistant Manager	82-8-2073-2856	mjkim@kbfsg.com	