

KB Financial Group Fact Book

2022 3Q

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The consolidated financial information of KB Financial Group Inc. (the “Group”) presented herein is based on the Korean International Financial Reporting Standards(K-IFRS). It is currently being reviewed 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.

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.

From 1Q22, certain interest expense portion out of the provisioning for insurance policy reserves, which used to be accounted under Other Operating Profit, has been reclassified as interest expenses under Net Interest Income for more practically – meaningful presentation of financial information. Note that consolidated financial results contained herein have been restated retrospectively for better comparison.

Totals may not sum due to rounding.

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◆ Financial Statements

(bn Won)	3Q20	4Q20	1Q21	2Q21	3Q21	4Q21	1Q22	2Q22	3Q22(E)
KB Financial Group									
Total Assets	605,506.4	610,672.2	620,939.2	633,747.8	650,506.5	663,895.8	680,011.0	694,524.1	726,942.0
Total Liabilities	563,398.5	567,310.7	576,873.8	588,022.4	602,832.9	615,601.9	631,871.6	646,140.2	677,634.9
Total Equity	42,107.9	43,361.5	44,065.4	45,725.4	47,673.6	48,293.9	48,139.3	48,383.9	49,307.1
Net Income	1,194.2	576.7	1,285.2	1,207.4	1,305.7	586.1	1,464.1	1,308.0	1,263.6
Net Income (attributable to controlling interests)	1,166.6	577.3	1,270.0	1,204.3	1,298.1	637.1	1,453.1	1,303.5	1,271.3
Total Asset including AUM ¹⁾	908,203.3	993,424.6	1,027,760.2	1,060,959.2	1,082,081.7	1,121,217.1	1,148,584.2	1,152,682.9	1,185,994.4
(AUM)	302,696.9	382,752.4	406,821.0	427,211.4	431,575.2	457,321.3	468,573.2	458,158.8	459,052.4
Total Assets by Subsidiaries									
KB Kookmin Bank	437,038.8	438,444.1	447,822.5	455,817.9	470,714.5	483,564.9	493,078.8	506,798.0	537,997.1
KB Securities ²⁾	55,843.0	57,570.7	56,757.5	56,893.6	57,203.9	55,494.0	62,691.0	61,001.5	58,461.7
KB Insurance ³⁾	38,082.9	39,078.1	39,264.1	40,267.9	41,097.4	41,472.2	41,454.7	42,296.8	43,180.6
KB Kookmin Card	24,292.3	24,071.6	25,106.7	25,841.3	27,021.9	27,349.6	27,238.6	28,439.5	30,144.6
Prudential Life ⁴⁾	24,408.3	25,121.7	24,969.0	25,508.0	25,615.2	26,287.1	25,673.3	25,136.5	25,081.8
KB Asset Management	413.3	335.6	312.2	343.8	363.1	375.7	338.6	334.6	388.5
KB Capital	12,326.6	12,823.7	12,901.3	13,803.1	14,180.6	14,529.4	14,994.4	15,523.1	15,581.8
KB Life Insurance	10,213.7	10,424.9	10,698.6	10,904.1	10,800.8	10,634.6	10,400.9	10,333.8	10,180.4
KB Real Estate Trust	420.4	437.6	438.2	445.2	475.9	496.5	476.5	501.0	519.5
KB Savings Bank	1,700.7	1,883.7	2,084.2	2,345.8	2,587.1	2,601.1	2,754.5	3,108.6	2,940.8
KB Investment	850.8	848.7	836.5	895.6	953.6	1,197.7	1,203.4	1,229.1	1,299.5
KB Data Systems	42.7	40.3	38.9	41.8	57.6	44.5	45.4	52.5	53.1
KB Credit Information	28.3	27.7	27.3	28.7	27.7	28.7	27.9	28.6	29.6

Total Equity by Subsidiaries

KB Kookmin Bank	29,512.7	30,408.1	30,174.1	31,032.4	32,742.2	32,888.9	32,430.0	32,688.4	33,336.9
KB Securities ²⁾	4,998.3	5,054.2	5,162.5	5,320.2	5,433.1	5,485.6	5,638.9	5,826.7	6,053.9
KB Insurance ³⁾	4,114.1	3,991.7	3,831.9	3,952.0	4,117.8	4,143.3	3,824.6	3,549.4	3,229.4
KB Kookmin Card	4,201.9	4,281.7	4,258.7	4,376.1	4,509.2	4,555.6	4,441.3	4,588.4	4,711.1
Prudential Life ⁴⁾	2,535.9	2,439.9	2,206.2	2,294.2	2,223.0	2,294.5	1,851.2	1,563.8	1,381.9
KB Asset Management	205.4	223.1	187.9	209.5	228.0	247.2	219.3	228.4	257.8
KB Capital	1,410.2	1,431.6	1,479.0	1,530.6	1,589.5	1,822.2	1,997.0	2,051.5	2,096.9
KB Life Insurance	631.4	582.1	527.0	522.8	500.7	460.3	319.1	226.5	119.0
KB Real Estate Trust	318.3	329.5	321.6	338.1	365.7	376.8	352.6	371.9	392.6
KB Savings Bank	222.0	225.6	231.9	250.8	258.7	262.1	269.4	277.5	283.5
KB Investment	231.2	230.1	224.0	241.7	242.0	275.5	268.5	268.9	264.7
KB Data Systems	20.8	17.3	16.0	15.8	17.0	18.6	18.4	19.8	19.6
KB Credit Information	15.2	15.9	16.0	16.6	15.9	16.4	14.9	15.4	16.2

Net Income by Subsidiaries

KB Kookmin Bank	635.7	415.8	688.5	734.1	777.7	390.5	977.3	749.1	824.2
KB Securities ²⁾	209.7	87.1	221.1	153.3	168.9	51.0	114.3	67.7	121.7
KB Insurance ³⁾	42.6	-22.7	68.8	74.1	126.3	32.6	143.1	296.3	81.3
KB Kookmin Card	91.4	69.5	141.5	111.3	121.3	44.8	118.9	126.8	106.6
Prudential Life ⁴⁾	11.1	44.6	112.1	80.3	63.2	80.6	74.0	83.7	50.0
KB Asset Management	17.8	17.9	19.9	22.5	18.4	19.1	11.8	9.5	28.6
KB Capital	41.3	26.8	53.9	53.6	63.2	39.2	83.3	64.0	54.7
KB Life Insurance	-2.6	-32.4	-1.5	-9.5	-7.1	-28.5	-18.1	-16.6	-17.2
KB Real Estate Trust	17.2	11.4	27.1	16.5	27.6	10.3	15.7	19.4	20.7
KB Savings Bank	3.3	4.1	6.4	1.3	7.9	3.3	7.4	8.0	6.1
KB Investment	15.0	-1.1	3.9	17.7	0.2	33.5	3.0	0.4	-4.2
KB Data Systems	-0.8	-1.8	-1.4	-0.1	1.1	0.9	-0.2	1.4	-0.4
KB Credit Information	0.4	0.8	0.1	0.5	-0.6	0.4	-1.5	0.6	0.7

1) Sum of assets of consolidated financial statement and AUM

2) Financial information prior to 4Q16 represent financial results of KB Investment & Securities

3) Financial information prior to 2Q17 represent financial results of KB Insurance on a separate financial statement

4) Financial results have been fully consolidated in the Group's financial statements since 3Q20(one month period of September)

◆ Key Financial Indicators

KB Financial Group	3Q20	4Q20	1Q21	2Q21	3Q21	4Q21	1Q22	2Q22	3Q22(E)
ROA (Quarterly)	0.81%	0.38%	0.85%	0.77%	0.81%	0.35%	0.88%	0.76%	0.71%
ROA (Cumulative)	0.70%	0.61%	0.85%	0.81%	0.81%	0.69%	0.88%	0.82%	0.78%
ROE (Quarterly) ¹⁾	11.73%	5.61%	12.50%	11.48%	11.73%	5.54%	13.16%	11.82%	11.42%
ROE (Cumulative) ¹⁾	9.90%	8.79%	12.50%	11.95%	11.85%	10.22%	13.16%	12.48%	12.11%
Basic EPS (Won, Quarterly)	2,977	1,456	3,225	3,045	3,279	1,584	3,672	3,272	3,174
Basic EPS (Won, Cumulative)	7,353	8,809	3,225	6,270	9,550	11,134	3,672	6,943	10,118
BPS (Won)	97,551	100,485	102,304	106,637	112,243	113,425	113,002	112,572	114,104
NIM (Quarterly)	1.73%	1.75%	1.82%	1.82%	1.83%	1.85%	1.91%	1.96%	1.98%
NIM (Cumulative)	1.77%	1.76%	1.82%	1.82%	1.82%	1.83%	1.91%	1.93%	1.95%
CIR (Quarterly)	49.5%	67.4%	47.3%	46.8%	45.6%	59.2%	45.4%	47.6%	47.6%
CIR (Cumulative)	50.3%	54.7%	47.3%	47.1%	46.6%	49.7%	45.4%	46.5%	46.9%
Credit Cost Ratio (Quarterly)	0.22%	0.29%	0.20%	0.25%	0.20%	0.54%	0.15%	0.31%	0.27%
Credit Cost Ratio (Cumulative)	0.25%	0.26%	0.20%	0.22%	0.22%	0.30%	0.15%	0.23%	0.24%
NPL Ratio	0.46%	0.41%	0.42%	0.39%	0.36%	0.33%	0.31%	0.32%	0.32%
NPL Coverage Ratio(New) ²⁾	148.35%	168.59%	162.34%	173.10%	177.77%	208.89%	217.72%	222.37%	219.74%
NPL Coverage Ratio(Old) ³⁾	311.61%	345.87%	336.51%	363.69%	381.60%	433.28%	454.55%	451.36%	446.86%
BIS Ratio	14.65%	15.28%	16.04%	16.07%	16.12%	15.77%	15.92%	15.63%	15.42%
CET 1 Ratio	13.06%	13.30%	13.79%	13.73%	13.92%	13.46%	13.43%	12.93%	12.60%
KB Kookmin Bank	3Q20	4Q20	1Q21	2Q21	3Q21	4Q21	1Q22	2Q22	3Q22(E)
ROA (Quarterly)	0.60%	0.38%	0.63%	0.65%	0.66%	0.28%	0.81%	0.60%	0.61%
ROA (Cumulative)	0.61%	0.55%	0.63%	0.64%	0.65%	0.55%	0.81%	0.70%	0.67%
ROE (Quarterly)	8.66%	5.57%	9.30%	9.71%	9.73%	4.74%	12.21%	9.29%	9.97%
ROE (Cumulative)	8.67%	7.86%	9.30%	9.48%	9.53%	8.30%	12.21%	10.73%	10.45%
NIM (Quarterly)	1.49%	1.51%	1.56%	1.56%	1.58%	1.61%	1.66%	1.73%	1.76%
NIM (Cumulative)	1.52%	1.51%	1.56%	1.56%	1.57%	1.58%	1.66%	1.69%	1.72%
CIR (Quarterly)	47.7%	67.9%	50.4%	47.4%	47.9%	62.2%	45.5%	48.1%	46.3%
CIR (Cumulative)	48.6%	53.6%	50.4%	48.9%	48.6%	52.2%	45.5%	46.8%	46.6%
NPL Ratio	0.32%	0.28%	0.29%	0.26%	0.23%	0.20%	0.20%	0.19%	0.19%
NPL Coverage Ratio(New)	140.39%	165.20%	156.74%	172.76%	182.27%	225.30%	231.17%	254.55%	252.17%
NPL Coverage Ratio(Old) ²⁾	360.07%	407.40%	389.38%	431.85%	471.18%	563.65%	574.36%	602.72%	591.82%
BIS Ratio	17.20%	17.78%	18.49%	18.92%	18.68%	17.47%	17.70%	17.43%	16.80%
CET 1 Ratio	15.07%	15.10%	15.60%	15.88%	15.88%	14.70%	14.97%	14.49%	13.93%
Loan to Deposit Ratio	99.9%	101.7%	100.4%	100.4%	100.1%	100.2%	98.8%	99.2%	99.2%

1) Based on common equity

2) Including reserves for credit losses

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(bn Won)	Restatement as per Net Interest Income Reclassification ¹⁾								
	2019	2020	1Q21	2Q21	3Q21	4Q21	1Q22	2Q22	3Q22(E)
Net interest income	7,677.9	8,122.6	2,233.0	2,349.7	2,426.2	2,564.1	2,648.0	2,793.8	2,897.4
Net fee and commission income	2,355.0	2,958.9	967.2	865.4	911.3	881.7	915.0	874.9	813.8
Net other operating income(expenses)	1,399.0	1,411.1	443.1	351.9	314.3	175.7	160.7	16.8	-64.2
Gross operating income	11,431.9	12,492.6	3,643.3	3,567.0	3,651.8	3,621.5	3,723.7	3,685.5	3,647.0
General & administrative expenses	6,271.0	6,833.2	1,723.1	1,669.5	1,664.9	2,143.4	1,691.8	1,754.2	1,734.2
Operating profit before provision for credit losses	5,160.9	5,659.4	1,920.2	1,897.5	1,986.9	1,478.1	2,031.9	1,931.3	1,912.8
Provision for credit losses	670.3	1,043.4	173.4	223.7	199.4	588.6	130.1	331.1	313.9
Net operating profit	4,490.6	4,616.0	1,746.8	1,673.8	1,787.5	889.5	1,901.8	1,600.2	1,598.9
Net non-operating profit(loss)	43.3	145.6	39.6	-6.8	-4.5	-44.3	7.6	191.8	113.1
Profit before income tax	4,533.9	4,761.6	1,786.4	1,667.0	1,783.0	845.2	1,909.4	1,792.0	1,712.0
Income tax expense	1,220.7	1,259.3	501.2	459.6	477.3	259.1	445.3	484.0	448.4
Profit for the period	3,313.2	3,502.3	1,285.2	1,207.4	1,305.7	586.1	1,464.1	1,308.0	1,263.6
Profit attributable to non-controlling interest	1.4	47.1	15.2	3.1	7.6	-51.0	11.0	4.5	-7.7
Profit attributable to shareholders of the parent company	3,311.8	3,455.2	1,270.0	1,204.3	1,298.1	637.1	1,453.1	1,303.5	1,271.3

1) From 1Q22, certain interest expense portion out of the provisioning for insurance policy reserves, which used to be accounted under Other Operating Profit, has been reclassified as interest expenses under Net Interest Income for more practically-meaningful presentation of financial information. Note that consolidated financial results contained herein have been restated retrospectively for better comparison.

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(bn Won)	Sep. 20	Mar. 21	Jun. 21	Sep. 21	Dec. 21	Mar. 22	Jun. 22	Sep. 22(E)
Total Assets	605,506.4	620,939.2	633,747.8	650,506.5	663,895.8	680,011.0	694,524.1	726,942.0
Cash and due from financial institutions	25,380.7	30,148.8	24,436.9	27,827.8	31,009.4	28,984.3	31,610.4	27,496.8
Financial assets at fair value through profit or loss	58,835.9	60,155.9	64,981.6	62,075.7	66,005.8	68,100.5	65,408.2	61,885.3
Derivative financial assets	3,577.8	3,733.4	3,176.1	4,252.9	3,721.4	4,987.9	9,419.1	17,820.0
Financial investments	96,714.7	95,929.7	99,349.2	104,654.3	104,847.9	106,445.8	105,777.4	112,086.2
Loans	378,090.8	383,242.5	395,432.0	402,600.4	417,900.3	425,398.0	434,625.4	456,863.0
(Reserves for loan losses)	-3,255.2	-3,301.5	-3,333.9	-3,366.8	-3,684.1	-3,592.1	-3,588.8	-3,718.1
Investments in associates	892.3	632.1	458.9	635.9	448.7	475.3	523.4	698.5
Tangible assets	8,565.8	8,136.1	8,055.7	8,198.6	8,163.9	7,962.4	8,390.1	7,941.7
Goodwill & Intangible assets	3,202.1	3,308.9	3,275.8	3,244.9	3,266.4	3,228.9	3,231.1	3,306.8
Current income tax assets	100.2	122.1	66.7	96.3	98.8	183.3	206.6	241.7
Deferred income tax assets	54.9	80.4	94.4	110.3	159.1	165.4	278.3	694.0
Other assets	30,091.2	35,449.3	34,420.5	36,809.4	28,274.1	34,079.2	35,054.1	37,908.0
Total Liabilities	563,398.5	576,873.8	588,022.4	602,832.9	615,601.9	631,871.6	646,140.2	677,634.9
Financial liabilities at fair value through profit or loss	13,270.6	12,750.1	11,757.3	12,742.9	12,089.0	13,125.8	12,779.3	12,262.1
Deposits	337,986.6	339,270.8	348,403.3	357,283.3	372,023.9	374,429.5	375,210.8	390,346.1
Debts	47,797.9	50,444.5	53,259.5	52,658.4	56,912.4	60,336.1	65,633.4	69,205.1
Debentures	60,254.5	62,221.0	63,911.4	67,222.2	67,430.2	68,840.6	71,087.3	72,363.3
Derivative financial liabilities	3,780.3	3,370.5	2,841.4	4,333.8	3,682.3	5,315.3	10,041.4	19,058.7
Net defined benefit liabilities	446.4	292.8	333.6	381.1	225.5	266.5	350.4	414.8
Provisions	605.9	707.3	726.3	728.6	808.6	812.4	863.9	885.6
Accrued expenses payables	3,898.4	3,364.5	3,351.2	3,499.9	3,568.3	3,443.8	3,720.0	4,322.0
Other liabilities	95,357.9	104,452.3	103,438.4	103,982.7	98,861.7	105,301.6	106,453.7	108,777.2
Total Equity	42,107.9	44,065.4	45,725.4	47,673.6	48,293.9	48,139.3	48,383.9	49,307.1
Share capital	2,090.6	2,090.6	2,090.6	2,090.6	2,090.6	2,090.6	2,090.6	2,090.6
Hybrid financial instrument	1,197.1	2,294.6	2,569.9	2,569.9	2,838.2	3,436.8	3,935.6	4,434.3
Capital surplus	16,723.6	16,723.6	16,723.6	16,941.5	16,940.2	16,940.2	16,940.7	16,940.7
Accumulated other comprehensive income	386.4	294.5	501.5	1,449.6	1,055.0	-322.6	-2,067.5	-3,177.9
Retained earnings	21,949.9	22,903.1	24,075.9	25,063.3	25,672.8	26,099.9	27,179.8	28,314.3
Treasury shares	-1,136.2	-1,136.2	-1,136.2	-1,136.2	-1,136.2	-986.2	-986.2	-836.2
Non-controlling interest	896.5	895.2	900.1	694.9	833.3	880.6	1,290.9	1,541.3

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Group Interest Income (bn Won)	Restatement as per Net Interest Income Reclassification ¹⁾						1Q22	2Q22	3Q22(E)
	2019	2020	1Q21	2Q21	3Q21	4Q21			
Interest Income	14,639.2	14,485.7	3,624.9	3,687.8	3,824.0	4,074.2	4,309.7	4,695.2	5,372.2
Due from financial institutions	153.3	92.8	17.1	16.9	13.6	20.5	19.6	26.1	43.8
Financial investments	2,042.8	1,994.5	516.0	514.4	537.5	561.9	611.4	670.4	775.0
Loans	12,295.2	12,196.6	3,034.8	3,096.9	3,210.0	3,418.2	3,599.1	3,916.7	4,472.5
Others	147.9	201.8	57.0	59.6	62.9	73.6	79.6	82.0	80.9
Interest Expense	6,961.3	6,363.1	1,391.9	1,338.1	1,397.8	1,510.1	1,661.7	1,901.4	2,474.8
Fee and Commission Income	3,481.1	2,916.8	561.5	508.9	531.9	616.3	709.2	824.3	1,151.8
Debts & debentures	1,837.0	1,759.3	402.6	401.6	417.2	458.7	504.5	595.1	795.4
Others	1,643.2	1,687.0	427.8	427.6	448.7	435.1	448.0	482.0	527.6
Net Interest Income	7,677.9	8,122.6	2,233.0	2,349.7	2,426.2	2,564.1	2,648.0	2,793.8	2,897.4

1) From 1Q22, certain interest expense portion out of the provisioning for insurance policy reserves, which used to be accounted under Other Operating Profit, has been reclassified as interest expenses under Net Interest Income for more practically-meaningful presentation of financial information. Note that consolidated financial results contained herein have been restated retrospectively for better comparison.

Group Net Interest Margin(NIM)¹⁾

	3Q20	4Q20	1Q21	2Q21	3Q21	4Q21	1Q22	2Q22	3Q22(E)
NIM (Quarterly)	1.73%	1.75%	1.82%	1.82%	1.83%	1.85%	1.91%	1.96%	1.98%
NIM (Cumulative)	1.77%	1.76%	1.82%	1.82%	1.82%	1.83%	1.91%	1.93%	1.95%

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

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

(bn Won)	3Q20	4Q20	1Q21	2Q21	3Q21	4Q21	1Q22	2Q22	3Q22(E)
Interest earning assets	394,100.1	401,637.8	402,421.7	407,869.5	420,531.6	435,568.2	445,481.0	452,097.3	464,495.7
Interest earned on the assets ²⁾	2,670.5	2,631.5	2,581.7	2,606.8	2,703.5	2,910.7	3,102.3	3,405.6	3,990.1
Yield	2.70%	2.61%	2.60%	2.56%	2.55%	2.65%	2.82%	3.02%	3.41%
Interest bearing liabilities	381,609.7	389,144.0	389,863.0	396,246.3	408,582.7	424,532.4	434,048.5	442,832.5	454,801.5
Interest paid on the liabilities ³⁾	955.7	861.4	779.0	757.3	769.0	880.4	1,008.4	1,201.5	1,673.7
Yield	1.00%	0.88%	0.81%	0.77%	0.75%	0.82%	0.94%	1.09%	1.46%
Interest spread	1.70%	1.73%	1.79%	1.80%	1.80%	1.83%	1.88%	1.93%	1.95%
Net Interest Margin	1.73%	1.75%	1.82%	1.82%	1.83%	1.85%	1.91%	1.96%	1.98%

1) Bank NIM + Card NIM

2) Interest income - credit guarantee fee

3) Interest expense + deposit insurance fee

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

(bn Won)	3Q20	4Q20	1Q21	2Q21	3Q21	4Q21	1Q22	2Q22	3Q22(E)
Interest earning assets	397,744.9	405,436.2	406,069.9	411,929.4	424,552.8	439,779.4	449,770.9	456,765.2	469,356.6
Interest earned on the assets ²⁾	3,042.0	3,024.5	2,976.6	3,007.0	3,095.2	3,353.9	3,503.0	3,834.3	4,426.8
Yield	3.04%	2.97%	2.97%	2.93%	2.89%	3.03%	3.16%	3.37%	3.74%
Interest bearing liabilities	381,609.7	389,144.0	389,863.0	396,246.3	408,582.7	424,532.4	434,048.5	442,832.5	454,801.5
Interest paid on the liabilities ³⁾	955.7	861.4	779.0	757.3	769.0	880.4	1,008.4	1,201.5	1,673.7
Yield	1.00%	0.88%	0.81%	0.77%	0.75%	0.82%	0.94%	1.09%	1.46%
Interest spread	2.05%	2.09%	2.16%	2.16%	2.15%	2.20%	2.22%	2.28%	2.28%
Net Interest Margin	2.09%	2.12%	2.19%	2.19%	2.17%	2.23%	2.25%	2.31%	2.33%

1) Bank NIM + Card NIM

2) Interest income - credit guarantee fee

3) Interest expense + deposit insurance fee

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(bn Won)	4Q20	1Q21	2Q21	3Q21	4Q21	1Q22	2Q22	3Q22(E)
Trust Fee	127.6	167.5	140.9	143.4	135.1	125.4	115.1	119.3
Fee and Commission	660.8	799.7	724.5	767.9	746.6	789.6	759.8	694.5
Fees from credit cards	155.2	182.7	162.3	162.1	188.1	175.4	190.5	161.2
Guarantee fees	12.7	12.4	11.7	11.9	13.8	15.1	18.2	16.0
Other commissions in Won	451.8	554.4	504.5	555.8	493.3	553.6	497.2	466.3
Commissions received as agency	48.6	49.2	55.8	54.3	45.9	43.9	46.8	72.0
Commissions received on represent securities	45.6	49.0	45.8	44.3	35.6	31.8	34.9	32.7
Commissions received on banking business	46.5	44.9	44.9	43.9	44.7	44.2	45.5	45.8
Commissions received on securities business	204.9	251.4	228.5	224.9	176.6	218.5	181.2	125.1
Others	106.2	159.9	129.5	188.4	190.5	215.2	188.8	190.7
Other commissions in foreign currency	41.1	50.2	46.0	38.1	51.4	45.5	53.9	51.0
Net Fee and Commission Income	788.4	967.2	865.4	911.3	881.7	915.0	874.9	813.8

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(bn Won)	Restatement as per Net Interest Income Reclassification ³⁾								
	2019	2020	1Q21	2Q21	3Q21	4Q21	1Q22	2Q22	3Q22(E)
Net gain/loss on securities	-210.9	1,011.9	132.0	167.1	377.6	50.5	144.8	-179.7	156.0
Net gain/loss on FVPL securities ¹⁾	-471.7	688.0	68.5	145.6	386.0	191.1	141.5	-124.8	191.1
Net gain/loss on FVOCI securities ²⁾	260.8	323.9	63.5	21.5	-8.4	-140.6	3.3	-54.9	-35.1
Net gain/loss on sales	206.0	278.8	35.6	19.2	-10.1	-142.5	-19.5	-59.7	-39.2
Impairment loss	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Others	54.8	45.1	27.9	2.3	1.7	1.9	22.8	4.8	4.1
Net gain/loss on derivatives & foreign currency translation	1,288.2	453.6	186.4	153.2	-100.4	185.5	56.9	95.0	-28.7
Other operating income	321.7	-54.4	124.7	31.6	37.1	-60.3	-41.0	101.5	-191.5
Deposit insurance fees & credit guarantee fees	-819.8	-895.5	-239.2	-247.1	-230.5	-239.9	-246.7	-263.5	-269.7
Net gain/loss on sale of loans	61.3	164.0	42.4	44.9	22.1	12.6	9.7	42.2	-32.1
Others	1,080.2	677.1	321.5	233.8	245.5	167.0	196.0	322.8	110.3
Net other operating income	1,399.0	1,411.1	443.1	351.9	314.3	175.7	160.7	16.8	-64.2

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

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

3) From 1Q22, certain interest expense portion out of the provisioning for insurance policy reserves, which used to be accounted under Other Operating Profit, has been reclassified as interest expenses under Net Interest Income for more practically-meaningful presentation of financial information. Note that consolidated financial results contained herein have been restated retrospectively for better comparison.

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(bn Won)	4Q20	1Q21	2Q21	3Q21	4Q21	1Q22	2Q22	3Q22(E)
Provision for loan losses	254.4	159.3	222.5	198.0	542.0	128.1	286.4	303.5
Provision for acceptances and guarantees	12.5	28.4	15.6	4.5	9.0	8.8	36.4	-10.5
Provision for undrawn commitments	21.9	-12.6	-16.8	-3.1	39.1	-8.1	7.4	23.6
Provision for financial guarantees & contracts	0.3	-1.7	2.4	0.0	-1.5	1.3	1.0	-2.7
Provision for Credit Losses	289.1	173.4	223.7	199.4	588.6	130.1	331.2	313.9

Group Credit Cost Ratio¹⁾

(bn Won)	4Q20	1Q21	2Q21	3Q21	4Q21	1Q22	2Q22	3Q22(E)
Total Outstanding Credit	366,427.8	369,244.0	377,019.4	390,803.3	400,786.2	409,266.2	416,796.0	428,335.6
Household	181,482.2	182,795.8	185,044.4	190,527.2	191,145.1	188,820.1	186,926.2	186,951.7
Corporate	162,084.3	163,054.5	168,082.0	176,365.5	184,460.5	195,478.7	203,887.7	213,582.7
Credit Card	22,861.3	23,393.7	23,893.0	23,910.6	25,180.7	24,967.4	25,982.1	27,801.2
Provision for Loan Losses	266.2	179.1	234.6	195.4	537.4	151.3	317.3	286.1
Household	88.1	58.4	57.1	40.6	81.0	15.4	147.3	64.7
Corporate	87.9	50.0	87.8	67.4	299.6	41.5	-29.2	153.7
Credit Card	90.3	70.6	89.7	87.4	156.7	94.4	199.2	67.8
Quarterly Credit Cost	0.29%	0.20%	0.25%	0.20%	0.54%	0.15%	0.31%	0.27%
Household	0.20%	0.13%	0.12%	0.09%	0.17%	0.03%	0.31%	0.14%
Corporate	0.21%	0.12%	0.21%	0.16%	0.66%	0.09%	-0.06%	0.29%
Credit Card	1.59%	1.24%	1.52%	1.45%	2.53%	1.50%	1.59%	0.98%
Cumulative Credit Cost	0.26%	0.20%	0.22%	0.22%	0.30%	0.15%	0.23%	0.24%
Household	0.22%	0.13%	0.13%	0.11%	0.13%	0.03%	0.17%	0.16%
Corporate	0.11%	0.12%	0.17%	0.16%	0.30%	0.09%	0.01%	0.17%
Credit Card	1.64%	1.24%	1.38%	1.41%	1.70%	1.50%	1.55%	1.35%

1) Based on simple arithmetic sum of subsidiaries

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(bn Won)	4Q20	1Q21	2Q21	3Q21	4Q21	1Q22	2Q22	3Q22(E)
Employee Benefits	1,465.7	1,113.9	1,074.1	1,064.6	1,382.5	1,089.1	1,064.7	1,060.6
Post-employment benefits	73.9	66.2	68.5	69.2	71.1	69.6	73.8	72.0
Termination benefits	352.2	-1.4	32.7	0.6	291.1	0.4	3.2	3.0
Salaries & employee benefits	851.5	774.5	762.3	767.6	805.0	772.8	745.4	747.4
Others	188.1	274.6	210.6	227.2	215.3	246.3	242.3	238.2
Depreciation and Amortization	240.7	213.4	193.9	213.8	229.5	206.6	213.3	222.1
Tangible assets	171.2	146.5	143.8	153.0	163.8	139.6	144.1	150.7
Intangible assets	60.8	66.7	50.9	61.0	64.9	67.0	69.2	71.5
Others	8.7	0.2	-0.8	-0.2	0.8	0.0	0.0	-0.1
Other General and Administrative Expenses	480.6	395.8	401.5	386.5	531.4	396.1	476.1	451.5
Occupancy, furniture & equipment expenses	422.3	340.6	328.2	334.5	471.9	335.8	396.2	393.8
Taxes	58.3	55.2	73.3	52.0	59.5	60.3	79.9	57.7
General & Administrative Expenses	2,187.0	1,723.1	1,669.5	1,664.9	2,143.4	1,691.8	1,754.1	1,734.2

Cost to Income Ratio (CIR)

(bn Won)	4Q20	1Q21	2Q21	3Q21	4Q21	1Q22	2Q22	3Q22(E)
Gross operating income	3,246.0	3,643.3	3,567.0	3,651.8	3,621.5	3,723.7	3,685.5	3,647.0
General & administrative expenses	2,187.0	1,723.1	1,669.5	1,664.9	2,143.4	1,691.8	1,754.1	1,734.2
Quarterly CIR	67.4%	47.3%	46.8%	45.6%	59.2%	45.4%	47.6%	47.6%
Cumulative CIR	54.7%	47.3%	47.1%	46.6%	49.7%	45.4%	46.5%	46.9%



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(bn Won)	Dec. 20	Mar. 21	Jun. 21	Sep. 21	Dec. 21	Mar. 22	Jun. 22	Sep. 22(E)
Total Outstanding Credits	366,427.8	369,244.0	377,019.4	390,803.3	400,786.2	409,266.2	416,796.0	428,335.6
Normal	362,557.6	365,478.9	373,245.0	386,975.4	397,075.8	405,414.8	412,746.5	423,805.0
Precautionary	2,379.2	2,224.1	2,318.5	2,405.0	2,391.4	2,573.1	2,733.7	3,166.1
Substandard	653.5	676.8	658.2	650.4	584.4	561.2	594.0	643.9
Doubtful	557.1	578.0	522.9	505.1	482.6	475.2	467.0	494.7
Estimated Loss	280.4	286.2	274.8	267.4	252.0	241.9	254.8	225.9
NPL (A)	1,491.0	1,541.0	1,455.9	1,422.9	1,319.0	1,278.3	1,315.8	1,364.5
NPL Ratio	0.41%	0.42%	0.39%	0.36%	0.33%	0.31%	0.32%	0.32%
Loan loss reserves ²⁾ (B)	2,513.6	2,501.7	2,520.2	2,529.6	2,755.2	2,782.9	2,925.8	2,998.3
Reserves for credit losses (C)	2,643.1	2,683.8	2,774.8	2,900.4	2,959.7	3,027.3	3,012.9	3,099.0
NPL Coverage Ratio(New) (B/A)	168.6%	162.3%	173.1%	177.8%	208.9%	217.7%	222.4%	219.7%
NPL Coverage Ratio(Old) [(B+C)/A]	345.9%	336.5%	363.7%	381.6%	433.3%	454.6%	451.4%	446.9%

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

2) Allowances for loan losses and acceptances & guarantees

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(bn Won)	Sep. 20	Dec. 20	Mar. 21	Jun. 21	Sep. 21	Dec. 21	Mar. 22	Jun. 22	Sep. 22(E)
Tier 1 Capital	36,016.6	36,895.8	38,690.1	39,920.2	42,542.1	42,305.5	43,642.3	44,215.3	45,475.3
Common Equity Tier 1	34,504.3	34,886.3	36,089.8	37,048.8	39,670.3	39,144.3	39,885.3	39,783.8	40,522.6
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	2,090.5
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	21,949.9	22,517.4	22,903.1	24,075.9	25,063.3	25,672.8	26,099.8	27,179.8	28,314.3
Others	2,771.9	2,997.5	2,680.0	2,887.1	4,053.1	3,657.1	2,429.5	685.2	-275.2
Deductions	-5,498.4	-5,909.4	-4,774.1	-5,195.0	-4,726.9	-5,466.5	-3,924.9	-3,362.1	-2,797.3
Additional Tier 1	1,512.3	2,009.5	2,600.3	2,871.4	2,871.8	3,161.2	3,757.0	4,431.5	4,952.7
Tier 2 Capital	2,707.5	3,184.4	3,292.8	3,449.3	3,395.3	3,577.3	3,622.9	3,878.1	4,133.7
Provisions	400.9	405.2	414.6	478.0	420.9	436.8	439.5	403.2	447.4
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)	1,906.6	2,379.1	2,478.2	2,571.3	2,574.4	2,740.5	2,642.9	2,749.5	2,955.2
Others	0.0	0.0	0.0	0.0	0.0	0.0	140.5	325.5	331.1
Total BIS Capital	38,724.1	40,080.1	41,982.9	43,369.5	45,937.4	45,882.8	47,265.2	48,093.4	49,609.0
Risk Weighted Assets	264,278.6	262,349.2	261,794.2	269,924.7	285,013.0	290,913.6	296,960.9	307,630.5	321,655.2
BIS Capital Ratio	14.65%	15.28%	16.04%	16.07%	16.12%	15.77%	15.92%	15.63%	15.42%
Tier 1	13.63%	14.06%	14.78%	14.79%	14.93%	14.54%	14.70%	14.37%	14.14%
Common Equity Tier 1	13.06%	13.30%	13.79%	13.73%	13.92%	13.46%	13.43%	12.93%	12.60%
Tier 2	1.02%	1.21%	1.26%	1.28%	1.19%	1.23%	1.22%	1.26%	1.28%

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

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KB Securities

KB Insurance

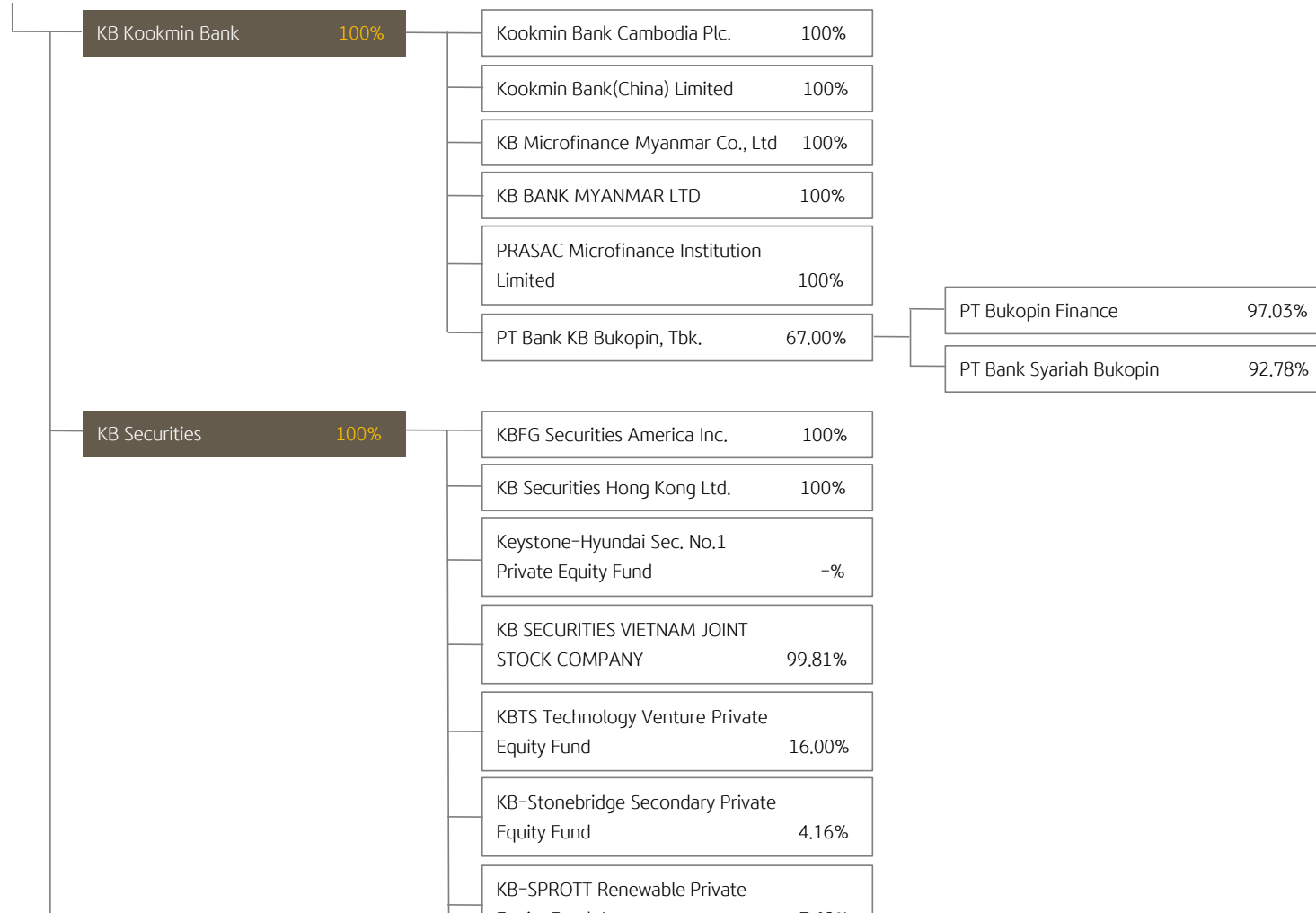
KB Kookmin Card

Prudential Life Insurance

Other Subsidiaries

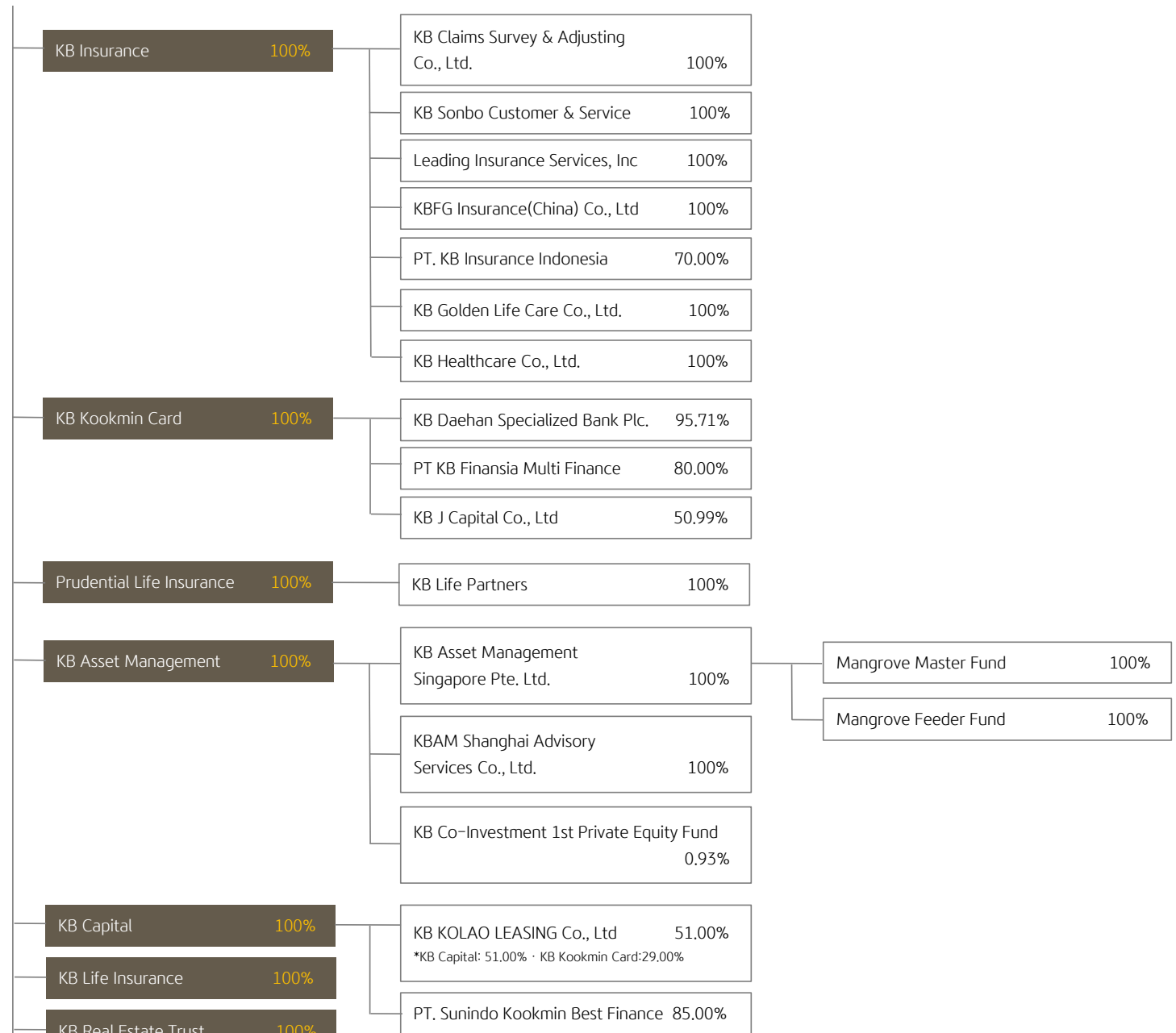
- As of Sep. 30, 2022

KB Financial Group

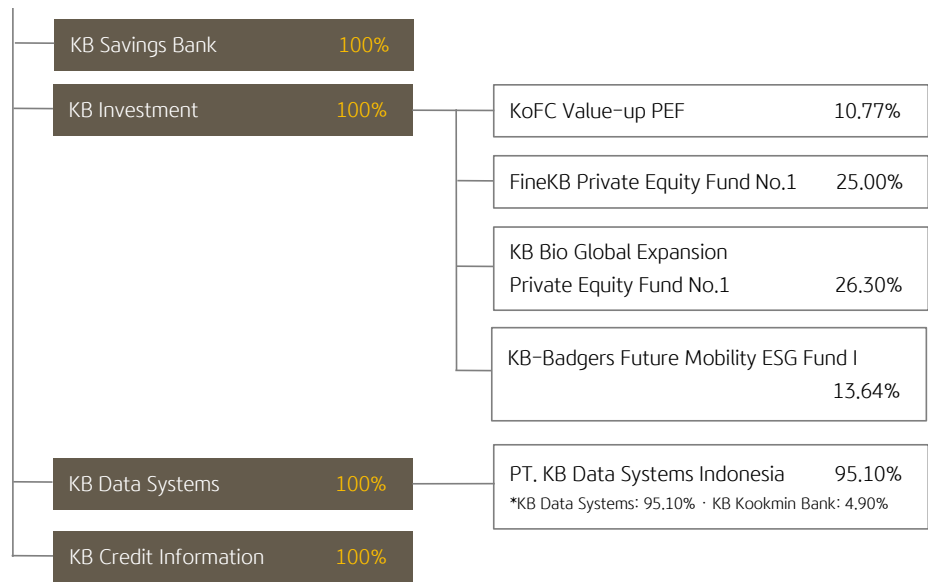


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Equity Fund I	7.69%	
KB-SP Private Equity Fund IV	14.95%	
KB-NAU Special Situation Corporate Restructuring Private Equity Fund	6.00%	
KB Material and Parts No. 1 PEF	14.47%	
KB FINA JOINT STOCK COMPANY	77.82%	
KB Bio Private Equity Fund III Ltd	12.20%	
PT KB Valbury Sekuritas	65.00%	PT KB Valbury Capital Management 79.00%



KB Real Estate Trust 100%



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	Sep. 20	Dec. 20	Mar. 21	Jun. 21	Sep. 21	Dec. 21	Mar. 22	Jun. 22	Sep. 22(E)
KB Financial Group Inc. (holding company)	181	181	181	180	182	178	179	179	179
KB Kookmin Bank	16,006	16,077	15,242	15,229	15,281	15,375	14,641	14,663	14,607
KB Securities	2,769	2,788	2,743	2,774	2,815	2,825	2,822	2,879	2,915
KB Insurance	3,093	3,070	3,055	2,961	2,961	2,976	2,961	2,951	2,946
KB Kookmin Card	1,555	1,563	1,545	1,546	1,547	1,543	1,520	1,531	1,532
Prudential Life	527	510	468	454	448	466	464	372	367
KB Life Insurance	344	334	326	343	343	344	340	344	339
KB Asset Management	294	262	292	303	305	309	322	329	340
KB Capital	502	490	512	507	509	514	531	547	544
KB Savings Bank	147	147	151	159	166	157	150	159	156
KB Real Estate Trust	165	168	167	174	175	175	186	186	183
KB Investment	61	62	62	61	61	62	64	65	62
KB Credit Information	134	131	135	135	134	131	133	130	127
KB Data Systems	485	482	489	497	504	512	546	565	570
Total	26,263	26,265	25,368	25,323	25,431	25,567	24,859	24,900	24,867

KB Kookmin Bank

	Sep. 20	Dec. 20	Mar. 21	Jun. 21	Sep. 21	Dec. 21	Mar. 22	Jun. 22	Sep. 22(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	20	20	21	21	21	20	27	29	31
Regional Directors	38	38	43	43	43	43	44	44	44
Regular Employees	15,945	16,016	15,175	15,162	15,214	15,309	14,567	14,582	14,524
Total¹⁾	16,006	16,077	15,242	15,229	15,281	15,375	14,641	14,658	14,602

1) Excluding non-executive and non-standing directors

KB Securities

	Sep. 20	Dec. 20	Mar. 21	Jun. 21	Sep. 21	Dec. 21	Mar. 22	Jun. 22	Sep. 22(E)
Directors	45	45	48	48	49	49	51	52	53
Employees	2,724	2,743	2,695	2,726	2,766	2,776	2,822	2,827	2,862
Regular	2,153	2,162	2,082	2,073	2,111	2,112	2,117	2,110	2,148
Contract	571	581	613	653	655	664	705	717	714
Total	2,769	2,788	2,743	2,774	2,815	2,825	2,873	2,879	2,915

KB Insurance

	Sep. 20	Dec. 20	Mar. 21	Jun. 21	Sep. 21	Dec. 21	Mar. 22	Jun. 22	Sep. 22(E)
Senior Management	36	36	37	37	37	30	39	38	38
Employees	3,057	3,034	3,018	2,924	2,924	2,946	2,922	2,913	2,908
Total	3,093	3,070	3,055	2,961	2,961	2,976	2,961	2,951	2,946

KB Kookmin Card

	Sep. 20	Dec. 20	Mar. 21	Jun. 21	Sep. 21	Dec. 21	Mar. 22	Jun. 22	Sep. 22(E)
Senior Management	17	17	15	15	15	16	18	18	18
Employees	1,538	1,546	1,530	1,531	1,532	1,527	1,502	1,513	1,513
Total	1,555	1,563	1,545	1,546	1,547	1,543	1,520	1,531	1,531

Prudential Life

	Sep. 20	Dec. 20	Mar. 21	Jun. 21	Sep. 21	Dec. 21	Mar. 22	Jun. 22	Sep. 22(E)
Senior Management	19	18	19	19	19	19	19	14	14
Employees	508	492	449	435	429	447	445	358	353
Total	527	510	468	454	448	466	464	372	367

Branches / ATMs of KB Kookmin Bank

	Sep. 20	Dec. 20	Mar. 21	Jun. 21	Sep. 21	Dec. 21	Mar. 22	Jun. 22	Sep. 22(E)
Regular Branch	898	884	830	831	828	826	778	780	779
Sub-branch	105	88	124	123	97	88	98	98	77
ATM Branch	792	749	729	725	730	739	763	840	856
Total	1,795	1,721	1,683	1,679	1,655	1,653	1,639	1,718	1,712
ATM	6,408	5,785	5,589	5,547	5,450	5,179	5,049	4,984	4,817

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

Note) Rating for holding company

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(bn Won)	4Q20	1Q21	2Q21	3Q21	4Q21	1Q22	2Q22	3Q22(E)
Net interest income	1,761.9	1,809.0	1,888.2	1,962.2	2,069.1	2,139.6	2,300.6	2,403.0
Net fee and commission income	254.7	316.9	281.2	291.3	298.5	270.8	278.3	277.2
Net other operating income(expenses)	23.9	-93.3	-86.1	-152.2	-145.3	-166.0	-306.1	-355.9
Gross operating income	2,040.5	2,032.6	2,083.3	2,101.3	2,222.3	2,244.4	2,272.8	2,324.3
General & administrative expenses	1,386.1	1,024.6	987.5	1,007.4	1,383.2	1,020.9	1,093.9	1,076.0
Operating profit before provision for credit losses	654.4	1,008.0	1,095.8	1,093.9	839.1	1,223.5	1,178.9	1,248.3
Provision for credit losses	150.9	56.6	70.8	61.9	333.5	11.8	183.0	160.7
Net operating profit	503.5	951.4	1,025.0	1,032.0	505.6	1,211.7	995.9	1,087.6
Net non-operating profit(loss)	49.9	19.9	-21.0	-1.6	-19.7	3.7	19.6	-4.2
Share of profit(loss) of associates	12.2	37.2	6.0	10.5	3.5	-0.7	19.7	1.3
Net other non-operating income(expenses)	37.7	-17.3	-27.0	-12.1	-23.2	4.4	-0.1	-5.5
Profit before income tax	553.4	971.3	1,004.0	1,030.4	485.9	1,215.4	1,015.5	1,083.4
Income tax expense	138.0	280.7	266.4	259.0	147.5	240.9	265.5	286.7
Profit for the period	415.4	690.6	737.6	771.4	338.4	974.5	750.0	796.7
Profit attributable to non-controlling interest	-0.4	2.1	3.5	-6.3	-52.1	-2.8	0.9	-27.5
Profit attributable to shareholders of the parent company	415.8	688.5	734.1	777.7	390.5	977.3	749.1	824.2

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(bn Won)	Dec. 20	Mar. 21	Jun. 21	Sep. 21	Dec. 21	Mar. 22	Jun. 22	Sep. 22(E)
Total Assets	438,444.1	447,822.5	455,817.9	470,714.5	483,564.9	493,078.8	506,798.0	537,997.1
Cash and due from financial institutions	19,972.3	24,616.5	19,306.9	22,011.2	25,165.0	22,765.9	25,387.5	21,430.6
Financial assets at fair value through profit or loss	16,042.4	16,680.2	18,252.7	17,887.2	18,834.4	18,731.7	17,191.3	15,717.0
Derivative financial assets	4,456.7	2,827.4	2,399.9	3,520.5	2,965.6	4,091.6	8,111.5	16,024.9
Financial investments	58,286.5	54,916.9	57,519.0	62,987.9	63,744.9	66,115.5	65,729.8	70,473.9
Loans	327,332.5	332,487.6	342,258.5	347,876.2	361,144.7	366,626.7	373,569.6	394,578.7
(Allowances for loan losses)	-2,186.8	-2,194.5	-2,191.6	-2,199.5	-2,426.9	-2,345.8	-2,307.9	-2,427.6
Investments in associates	441.3	328.0	341.6	364.8	391.0	396.2	433.9	533.2
Tangible assets	4,557.7	4,511.6	4,465.2	4,467.3	4,496.3	4,471.6	4,466.5	4,458.5
Goodwill & Intangible assets	962.7	973.1	987.8	1,002.4	1,028.5	1,014.0	1,034.0	1,089.2
Current income tax assets	47.8	44.3	47.2	59.0	61.3	126.4	165.5	177.7
Deferred income tax assets	58.3	68.8	81.6	98.9	149.9	163.9	168.7	333.7
Other assets	6,285.9	10,368.1	10,157.5	10,439.1	5,583.3	8,575.3	10,539.7	13,179.7
Total Liabilities	408,036.0	417,648.3	424,785.6	437,972.4	450,676.0	460,648.8	474,109.6	504,660.2
Financial liabilities at fair value through profit or loss	141.3	99.4	106.4	149.1	112.7	179.8	128.6	101.7
Deposits	330,352.5	333,142.4	339,502.2	348,723.8	363,141.4	366,614.3	366,624.6	381,989.4
Debts	26,870.8	28,248.7	28,769.4	30,214.5	32,523.2	36,039.9	40,738.1	43,682.7
Debentures	26,969.6	26,103.7	27,136.4	29,483.5	29,718.7	29,096.9	31,133.5	34,253.9
Derivative financial liabilities	4,282.4	2,607.0	2,214.8	3,335.6	2,749.4	3,752.1	7,510.6	15,249.0
Net defined benefit liabilities	165.4	205.6	244.0	285.3	155.3	201.7	273.3	326.1
Provisions	388.0	397.3	415.4	414.4	426.9	431.3	483.6	490.8
Accrued expenses payables	2,805.0	2,585.1	2,557.2	2,687.7	2,668.6	2,686.3	2,980.4	3,503.5
Other liabilities	16,061.0	24,259.1	23,839.8	22,678.5	19,179.8	21,646.5	24,236.9	25,063.1
Total Equity	30,408.1	30,174.1	31,032.4	32,742.2	32,888.9	32,430.0	32,688.4	33,336.9
Share capital	2,021.9	2,021.9	2,021.9	2,021.9	2,021.9	2,021.9	2,021.9	2,021.9
Hybrid financial instrument	574.5	574.5	574.5	574.5	574.5	574.5	873.9	873.9
Capital surplus	4,808.5	4,808.5	4,808.5	5,026.5	5,025.3	5,025.3	5,025.3	5,025.3
Accumulated other comprehensive income	494.4	675.9	811.1	1,766.7	1,395.2	1,003.6	206.7	-179.8
Retained earnings	22,243.6	21,816.4	22,536.9	23,280.7	23,660.7	23,593.6	24,342.8	25,391.6
Treasury shares	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Non-controlling interest	265.2	276.9	279.5	71.9	211.3	211.1	217.8	204.0

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(bn Won)	4Q20	1Q21	2Q21	3Q21	4Q21	1Q22	2Q22	3Q22(E)
Interest Income	2,610.0	2,543.6	2,570.5	2,669.1	2,891.2	3,078.7	3,410.9	3,986.6
Due from financial institutions	7.7	7.3	6.5	5.3	6.4	7.0	11.2	22.5
Financial Investments	229.4	221.5	211.3	233.6	253.7	287.7	327.7	407.5
Loans	2,317.6	2,261.5	2,296.2	2,373.4	2,559.8	2,709.5	2,994.0	3,482.5
Other	55.3	53.3	56.5	56.8	71.3	74.5	78.0	74.1
Interest Expense	848.1	734.6	682.3	706.9	822.1	939.1	1,110.3	1,583.6
Deposits	656.1	552.6	500.0	520.3	606.3	695.9	805.4	1,131.5
Debts & Debentures	178.2	169.2	169.2	171.2	195.7	214.3	270.2	399.5
Other	13.8	12.8	13.1	15.4	20.1	28.9	34.7	52.6
Net Interest Income	1,761.9	1,809.0	1,888.2	1,962.2	2,069.1	2,139.6	2,300.6	2,403.0

Bank Net Interest Margin

(bn Won)	4Q20	1Q21	2Q21	3Q21	4Q21	1Q22	2Q22	3Q22(E)
NIM (Quarterly)	1.51%	1.56%	1.56%	1.58%	1.61%	1.66%	1.73%	1.76%
NIM (Cumulative)	1.51%	1.56%	1.56%	1.57%	1.58%	1.66%	1.69%	1.72%

Interest Spread / Margin

(bn Won)	4Q20	1Q21	2Q21	3Q21	4Q21	1Q22	2Q22	3Q22(E)
Interest earning assets ¹⁾	381,904.1	382,201.9	387,076.3	399,176.4	413,968.2	423,173.6	429,473.3	440,991.1
Interest earned on the assets ²⁾	2,214.7	2,154.4	2,175.5	2,262.3	2,457.6	2,640.1	2,938.2	3,492.3
Yield	2.31%	2.29%	2.25%	2.25%	2.36%	2.53%	2.74%	3.14%
Interest bearing liabilities ¹⁾	371,686.2	372,305.1	377,798.7	389,588.2	404,871.9	414,195.3	422,138.8	433,019.5
Interest paid on the liabilities ³⁾	768.8	688.6	665.8	675.5	782.8	907.2	1,090.3	1,541.3
Yield	0.82%	0.75%	0.71%	0.69%	0.77%	0.89%	1.04%	1.41%
Interest spread	1.48%	1.54%	1.55%	1.56%	1.59%	1.64%	1.71%	1.73%
Net Interest Margin	1.51%	1.56%	1.56%	1.58%	1.61%	1.66%	1.73%	1.76%

1) Average balance based on separate financial statement

2) Interest income - credit guarantee fee

3) Interest expense + deposit insurance fee

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(bn Won)	4Q20	1Q21	2Q21	3Q21	4Q21	1Q22	2Q22	3Q22(E)
Trust Fee	63.4	101.2	70.4	73.1	63.0	62.2	46.3	50.0
Fee and Commission	191.3	215.7	210.8	218.2	235.5	208.6	232.0	227.2
Fees from credit cards	-7.3	-4.9	-7.2	-7.2	-9.4	-6.9	-8.2	-11.7
Guarantee fees	11.6	11.1	10.9	11.8	12.8	13.0	14.4	16.0
Other commissions in Won	159.8	185.3	180.6	187.2	205.0	174.8	192.8	186.7
Commissions received as agency	72.3	64.9	75.3	75.2	70.9	58.7	77.9	86.6
Commissions received on represent securities	40.2	45.1	37.2	35.3	29.4	26.6	29.6	27.6
Commissions received on banking business	48.3	47.0	47.1	46.6	47.4	46.4	48.6	48.1
Commissions received on loan business	20.1	21.1	18.9	17.7	15.8	15.8	16.5	16.2
Others	-21.1	7.2	2.1	12.4	41.5	27.3	20.2	8.2
Other commissions in foreign currency	27.2	24.2	26.5	26.4	27.1	27.7	33.0	36.2
Net Fee and Commission Income	254.7	316.9	281.2	291.3	298.5	270.8	278.3	277.2

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(bn Won)	4Q20	1Q21	2Q21	3Q21	4Q21	1Q22	2Q22	3Q22(E)
Net gain/loss on securities	108.4	58.0	84.7	32.5	-26.8	-162.6	-313.2	-224.7
Net gain/loss on FVPL securities ¹⁾	100.3	-4.0	62.3	29.7	43.6	-172.1	-304.8	-220.0
Net gain/loss on FVOCI securities ²⁾	8.1	62.0	22.4	2.8	-70.4	9.5	-8.4	-4.7
Net gain/loss on sales	5.8	44.5	22.0	2.7	-70.3	-0.4	-8.4	-4.7
Impairment loss	0.0	-0.1	0.1	0.1	-0.1	0.0	0.0	0.0
Others	2.3	17.6	0.3	0.0	0.0	9.9	0.0	0.0
Net gain/loss on derivatives & foreign currency translation	137.7	64.2	41.4	9.3	102.7	226.5	241.7	157.0
Other operating income	-222.3	-215.5	-212.2	-194.0	-221.2	-229.9	-234.6	-288.2
Deposit insurance fees & credit guarantee fees	-217.5	-217.9	-223.0	-208.0	-224.1	-223.8	-237.4	-244.1
Net gain/loss on sale of loans	39.2	5.6	21.8	4.3	6.8	5.7	18.5	-43.5
Others	-44.0	-3.2	-11.0	9.7	-3.9	-11.8	-15.7	-0.6
Net other operating income	23.8	-93.3	-86.1	-152.2	-145.3	-166.0	-306.1	-355.9

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

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

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(bn Won)	4Q20	1Q21	2Q21	3Q21	4Q21	1Q22	2Q22	3Q22(E)
Provision for loan losses	118.0	44.1	71.2	62.9	301.5	12.5	137.3	167.3
Provision for acceptances and guarantees	12.5	28.3	15.6	4.5	9.0	8.8	36.4	-10.3
Provision for undrawn commitments	20.2	-14.1	-18.4	-5.5	24.6	-10.8	8.2	6.5
Provision for financial guarantees & contracts	0.2	-1.7	2.4	0.0	-1.6	1.3	1.1	-2.8
Provision for Credit Losses	150.9	56.6	70.8	61.9	333.5	11.8	183.0	160.7

Credit Cost Ratio

(bn Won)	4Q20	1Q21	2Q21	3Q21	4Q21	1Q22	2Q22	3Q22(E)
Total Outstanding Credit	315,280.9	317,098.4	322,509.9	335,327.0	343,459.7	350,261.0	355,991.9	365,533.5
Household	162,208.9	163,238.8	164,620.2	170,159.9	170,474.0	168,127.1	166,281.5	166,191.3
Corporate	153,072.1	153,859.6	157,889.7	165,167.1	172,985.8	182,134.0	189,710.4	199,342.2
Provision for Loan Losses	110.5	66.2	84.5	37.4	176.5	19.5	192.0	109.2
Household	55.4	27.2	29.5	14.4	52.0	9.2	122.0	29.3
Corporate	55.1	39.0	55.0	23.0	124.5	10.3	70.0	79.9
Quarterly Credit Cost	0.14%	0.08%	0.11%	0.05%	0.21%	0.02%	0.22%	0.12%
Household	0.14%	0.07%	0.07%	0.03%	0.12%	0.02%	0.29%	0.07%
Corporate	0.14%	0.10%	0.14%	0.06%	0.29%	0.02%	0.15%	0.16%
Cumulative Credit Cost	0.13%	0.08%	0.10%	0.08%	0.11%	0.02%	0.12%	0.12%
Household	0.17%	0.07%	0.07%	0.06%	0.07%	0.02%	0.16%	0.13%
Corporate	0.09%	0.10%	0.12%	0.10%	0.15%	0.02%	0.09%	0.12%

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(bn Won)	4Q20	1Q21	2Q21	3Q21	4Q21	1Q22	2Q22	3Q22(E)
Employee Benefits	955.3	674.4	609.9	637.0	905.1	662.9	662.5	657.3
Post-employment benefits	42.2	41.2	42.7	41.6	45.1	42.8	47.1	45.5
Termination benefits	302.0	-3.4	0.0	0.0	269.9	0.0	0.0	0.1
Salaries & employee benefits	481.0	423.8	433.5	433.8	442.4	444.6	449.2	444.1
Others	130.1	212.8	133.7	161.6	147.7	175.5	166.2	167.6
Depreciation and Amortization	159.9	134.6	122.8	133.9	146.3	126.3	132.6	137.1
Tangible assets	128.4	101.1	100.7	104.4	115.4	93.2	98.6	102.1
Intangible assets	30.8	33.3	22.3	29.5	30.9	33.0	34.1	35.0
Others	0.7	0.2	-0.2	0.0	0.0	0.1	-0.1	0.0
Other General and Administrative Expenses	270.9	215.6	254.8	236.5	331.8	231.7	298.8	281.6
Occupancy, furniture & equipment expenses	248.5	195.3	214.8	212.4	310.9	207.4	251.7	256.1
Taxes	22.4	20.3	40.0	24.1	20.9	24.3	47.1	25.5
General & Administrative Expenses	1,386.1	1,024.6	987.5	1,007.4	1,383.2	1,020.9	1,093.9	1,076.0

Cost to Income Ratio(CIR)

(bn Won)	4Q20	1Q21	2Q21	3Q21	4Q21	1Q22	2Q22	3Q22(E)
Quarterly CIR	67.9%	50.4%	47.4%	47.9%	62.2%	45.5%	48.1%	46.3%
Cumulative CIR	53.6%	50.4%	48.9%	48.6%	52.2%	45.5%	46.8%	46.6%
Gross operating income	2,040.5	2,032.6	2,083.3	2,101.3	2,222.3	2,244.4	2,272.8	2,324.3
General & administrative expenses	1,386.1	1,024.6	987.5	1,007.4	1,383.2	1,020.9	1,093.9	1,076.0

Deposits in Won

(bn Won)	Dec. 20	Mar. 21	Jun. 21	Sep. 21	Dec. 21	Mar. 22	Jun. 22	Sep. 22(E)
Core deposits	155,899.1	162,125.5	166,514.8	170,323.2	174,214.1	176,033.3	175,634.0	160,058.8
Savings deposits	144,157.4	139,251.5	140,352.9	143,105.7	150,049.3	152,756.9	150,892.9	173,335.9
Marketable deposits	2,473.9	2,726.0	3,919.5	4,479.3	4,118.2	4,500.4	4,358.7	8,065.1
Total	302,530.4	304,103.0	310,787.2	317,908.2	328,381.6	333,290.6	330,885.6	341,459.8

Deposit Portfolio

	Dec. 20	Mar. 21	Jun. 21	Sep. 21	Dec. 21	Mar. 22	Jun. 22	Sep. 22(E)
Core deposits	51.5%	53.3%	53.6%	53.6%	53.1%	52.8%	51.4%	46.9%
Savings deposits	47.7%	45.8%	45.1%	45.0%	45.6%	45.8%	44.2%	50.8%
Marketable deposits	0.8%	0.9%	1.3%	1.4%	1.3%	1.4%	1.4%	2.3%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Loan to Deposit Ratio¹⁾

	Dec. 20	Mar. 21	Jun. 21	Sep. 21	Dec. 21	Mar. 22	Jun. 22	Sep. 22(E)
Loans in Won / Deposits in Won ²⁾	101.7%	100.4%	100.4%	100.1%	100.2%	98.8%	99.2%	99.2%

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

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

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(bn Won)	Dec. 20	Mar. 21	Jun. 21	Sep. 21	Dec. 21	Mar. 22	Jun. 22	Sep. 22(E)
Total Outstanding Credits	315,280.9	317,098.4	322,509.9	335,327.1	343,459.7	350,261.0	355,991.9	365,533.5
Normal	313,389.4	315,281.1	320,722.1	333,464.9	341,659.6	348,490.1	354,176.5	363,596.6
Precautionary	1,019.5	899.7	953.3	1,074.8	1,101.6	1,071.2	1,138.5	1,226.3
Substandard	498.2	526.1	503.0	489.6	429.9	431.1	420.9	470.7
Doubtful	270.1	278.4	224.2	201.0	169.9	168.8	152.6	164.9
Estimated Loss	103.7	113.1	107.3	96.8	98.7	99.8	103.4	75.0
NPL (A)	872.0	917.5	834.5	787.4	698.5	699.8	676.9	710.6
NPL Ratio	0.28%	0.29%	0.26%	0.23%	0.20%	0.20%	0.19%	0.19%
Loan loss reserves ¹⁾ (B)	1,440.5	1,438.1	1,441.6	1,435.2	1,573.9	1,617.6	1,723.2	1,791.8
Reserves for credit losses (C)	2,111.9	2,134.5	2,162.1	2,274.8	2,363.7	2,401.6	2,357.1	2,413.3
NPL Coverage Ratio(New) (B/A)	165.2%	156.7%	172.8%	182.3%	225.3%	231.2%	254.6%	252.2%
NPL Coverage Ratio(Old) [(B+C)/A]	407.4%	389.4%	431.9%	471.2%	563.7%	574.4%	602.7%	591.8%

1) Allowances for loan losses and acceptances & guarantees

Household

(bn Won)	Dec. 20	Mar. 21	Jun. 21	Sep. 21	Dec. 21	Mar. 22	Jun. 22	Sep. 22(E)
Total Outstanding Credits	162,208.9	163,238.8	164,620.2	170,159.9	170,474.0	168,127.1	166,281.5	166,191.3
Normal	161,604.9	162,660.9	164,088.0	169,645.5	169,965.0	167,614.2	165,772.0	165,650.8
Precautionary	324.1	312.2	302.3	304.3	309.7	312.3	315.5	342.7
Substandard	176.6	166.4	139.7	128.3	117.5	122.7	119.6	123.7
Doubtful	78.4	76.3	67.6	62.0	60.8	59.9	55.2	55.0
Estimated Loss	24.8	23.1	22.6	19.8	21.0	18.1	19.2	19.1
NPL	279.8	265.7	229.9	210.1	199.3	200.6	194.0	197.8
NPL Ratio	0.17%	0.16%	0.14%	0.12%	0.12%	0.12%	0.12%	0.12%
Loan loss reserves ¹⁾	525.7	516.4	516.9	512.6	562.0	552.5	648.9	655.2
Reserve for credit losses	1,269.5	1,284.0	1,286.5	1,338.6	1,296.3	1,283.3	1,169.9	1,168.2
NPL Coverage Ratio	187.9%	194.3%	224.9%	244.0%	282.0%	275.4%	334.5%	331.3%

1) Allowances for loan losses and acceptances & guarantees

Corporate

(bn Won)	Dec. 20	Mar. 21	Jun. 21	Sep. 21	Dec. 21	Mar. 22	Jun. 22	Sep. 22(E)
Total Outstanding Credits	153,072.1	153,859.6	157,889.7	165,167.1	172,985.8	182,134.0	189,710.4	199,342.2
Normal	151,784.5	152,620.3	156,634.1	163,819.4	171,694.6	180,875.9	188,404.5	197,945.8
Precautionary	695.4	587.5	651.0	770.5	791.9	758.9	822.9	883.6
Substandard	321.6	359.7	363.3	361.3	312.4	308.5	301.3	347.0
Doubtful	191.7	202.1	156.5	139.0	109.1	108.9	97.4	109.9
Estimated Loss	78.9	90.0	84.8	76.9	77.7	81.7	84.3	55.9
NPL	592.2	651.8	604.6	577.2	499.2	499.1	483.0	512.8
NPL Ratio	0.39%	0.42%	0.38%	0.35%	0.29%	0.27%	0.25%	0.26%
Loan loss reserves ¹⁾	914.8	921.7	924.7	922.5	1,011.9	1,065.2	1,074.3	1,136.6
Reserve for credit losses	842.4	850.6	875.7	936.2	1,067.3	1,118.3	1,187.2	1,245.1
NPL Coverage Ratio	154.5%	141.4%	152.9%	159.8%	202.7%	213.4%	222.4%	221.7%

1) Allowances for loan losses and acceptances & guarantees

Write-offs / NPL Sales

(bn Won)	Dec. 20	Mar. 21	Jun. 21	Sep. 21	Dec. 21	Mar. 22	Jun. 22	Sep. 22(E)
Write-offs	129.9	106.8	100.8	102.8	86.9	80.7	87.4	103.9
Household	78.0	64.2	57.6	56.0	49.9	54.3	55.1	51.1
Corporate	51.9	42.6	43.2	46.7	37.0	26.4	32.3	52.8
NPL Sales	128.3	0.0	71.5	0.0	68.0	0.2	62.7	0.0
Household	19.0	0.0	14.2	0.0	13.0	0.2	7.1	0.0
Corporate	109.3	0.0	57.3	0.0	55.0	0.0	55.6	0.0
Total	258.2	106.8	172.3	102.8	154.9	80.9	150.1	103.9

Recoveries from Written-offs

(bn Won)	Dec. 20	Mar. 21	Jun. 21	Sep. 21	Dec. 21	Mar. 22	Jun. 22	Sep. 22(E)
Household	27.2	28.1	31.0	38.0	49.9	36.0	30.7	28.2
Corporate	96.6	30.5	12.1	12.9	26.3	67.6	9.7	10.1
Total	123.8	58.6	43.1	50.9	76.2	103.6	40.4	38.3

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Delinquency Ratio

	Sep. 20	Dec. 20	Mar. 21	Jun. 21	Sep. 21	Dec. 21	Mar. 22	Jun. 22	Sep. 22(E)
Household	0.22%	0.20%	0.18%	0.15%	0.15%	0.14%	0.14%	0.15%	0.17%
Mortgage	0.18%	0.16%	0.15%	0.13%	0.12%	0.11%	0.13%	0.14%	0.16%
General	0.27%	0.24%	0.22%	0.18%	0.18%	0.17%	0.16%	0.17%	0.18%
Corporate	0.17%	0.14%	0.17%	0.13%	0.13%	0.11%	0.11%	0.10%	0.12%
SME	0.20%	0.15%	0.18%	0.15%	0.14%	0.11%	0.11%	0.11%	0.14%
Large Corporation	0.06%	0.08%	0.16%	0.06%	0.11%	0.10%	0.09%	0.09%	0.04%
Total	0.20%	0.17%	0.18%	0.14%	0.14%	0.12%	0.12%	0.13%	0.14%

- delinquent for 1 month and over

Loan Amount

(bn Won)	Sep. 20	Dec. 20	Mar. 21	Jun. 21	Sep. 21	Dec. 21	Mar. 22	Jun. 22	Sep. 22(E)
Household	158,187.0	162,208.9	163,238.8	164,620.2	170,159.9	170,474.0	168,127.1	166,281.5	166,191.3
Mortgage	83,317.2	85,969.4	86,870.8	86,917.0	90,898.9	92,144.4	91,373.0	90,487.3	91,196.8
General	74,869.8	76,239.5	76,368.0	77,703.2	79,261.0	78,329.6	76,754.0	75,794.2	74,994.5
Corporate	147,981.7	146,665.6	148,036.0	152,017.6	159,249.0	166,932.6	175,450.3	182,454.7	190,751.6
SME	116,014.2	116,748.0	118,099.0	121,970.0	125,854.8	129,544.2	134,428.5	137,458.9	140,538.3
Large Corporation	31,967.4	29,917.6	29,937.0	30,047.7	33,394.2	37,388.4	41,021.8	44,995.8	50,213.3
Total	306,168.7	308,874.5	311,274.8	316,637.8	329,408.9	337,406.6	343,577.3	348,736.2	356,942.9

Delinquent Amount

(bn Won)	Sep. 20	Dec. 20	Mar. 21	Jun. 21	Sep. 21	Dec. 21	Mar. 22	Jun. 22	Sep. 22(E)
Household	352.2	317.8	294.9	253.2	252.1	236.5	240.4	249.4	277.4
Mortgage	148.1	137.2	129.1	110.0	107.9	104.3	115.0	122.2	143.0
General	204.1	180.6	165.8	143.2	144.2	132.2	125.4	127.2	134.4
Corporate	250.4	201.7	254.0	201.8	214.1	177.1	186.6	191.1	221.2
SME	232.3	178.1	207.2	182.9	176.3	141.2	150.1	151.5	199.4
Large Corporation	18.1	23.6	46.8	18.9	37.8	35.9	36.5	39.6	21.8
Total	602.6	519.5	548.9	455.0	466.3	413.6	427.0	440.5	498.6

Delinquent Amount by Period

(bn Won)	Sep. 20	Dec. 20	Mar. 21	Jun. 21	Sep. 21	Dec. 21	Mar. 22	Jun. 22	Sep. 22(E)
1~3 months	217.5	231.2	190.1	197.8	187.6	187.1	171.7	217.2	234.8
3~6 months	173.4	142.7	184.4	111.8	132.0	93.2	118.3	101.9	145.7
6~12 months	128.6	70.6	97.4	78.8	79.2	67.0	72.2	42.0	55.8
Over 12 months	83.1	75.0	77.0	66.6	67.4	66.3	64.8	79.4	62.3
Total	602.6	519.5	548.9	455.0	466.3	413.6	427.0	440.5	498.6

Delinquency Ratio by Industry (Corporate Loan)

	Sep. 20	Dec. 20	Mar. 21	Jun. 21	Sep. 21	Dec. 21	Mar. 22	Jun. 22	Sep. 22(E)
Agriculture, forestry and fishing	0.01%	0.27%	4.32%	0.17%	0.39%	0.02%	0.04%	0.14%	0.18%
Mining and quarrying	0.00%	1.95%	1.64%	0.26%	0.00%	0.00%	0.00%	0.00%	0.06%
Manufacturing	0.30%	0.21%	0.25%	0.21%	0.18%	0.16%	0.17%	0.13%	0.17%
Electricity, gas, steam and water supply	0.01%	0.01%	0.02%	0.01%	0.01%	0.00%	0.00%	0.00%	0.00%
Sewage, waste management, materials recovery and remediation activities	0.09%	0.09%	0.06%	0.06%	0.01%	0.03%	0.00%	0.11%	0.07%
Construction	0.24%	0.25%	0.23%	0.14%	0.17%	0.18%	0.17%	0.09%	0.17%
Wholesale and retail trade	0.18%	0.14%	0.14%	0.15%	0.14%	0.10%	0.11%	0.10%	0.11%
Transportation	0.09%	0.04%	0.06%	0.03%	0.03%	0.02%	0.02%	0.04%	0.04%
Accommodation and food service activities	0.11%	0.11%	0.18%	0.16%	0.18%	0.08%	0.07%	0.12%	0.13%
Information and communications	0.28%	0.53%	0.60%	0.59%	0.54%	0.51%	0.46%	0.42%	0.14%
Financial and insurance activities	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Real estate activities and renting and leasing	0.08%	0.08%	0.10%	0.04%	0.04%	0.03%	0.02%	0.04%	0.05%
Professional, scientific and technical activities	0.06%	0.08%	0.04%	0.06%	0.07%	0.06%	0.03%	0.03%	0.28%
Business facilities management and business	0.02%	0.07%	0.07%	0.12%	0.18%	0.12%	0.04%	0.11%	0.05%
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	0.10%	0.04%	0.13%	0.07%	0.07%	0.05%	0.02%	0.06%	0.05%
Human health and social work activities	0.11%	0.06%	0.06%	0.07%	0.30%	0.26%	0.26%	0.30%	0.32%
Arts, sports and recreation related services	0.17%	0.05%	0.10%	0.04%	0.03%	0.03%	0.03%	0.08%	0.04%
Membership organizations, repair and other personal services	0.08%	0.07%	0.19%	0.12%	0.12%	0.06%	0.05%	0.03%	0.04%
Others	0.05%	0.00%	0.00%	0.00%	0.01%	0.02%	0.00%	0.00%	0.01%
Total	0.17%	0.14%	0.17%	0.13%	0.13%	0.11%	0.11%	0.10%	0.12%

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

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(bn Won)	Dec. 20	Mar. 21	Jun. 21	Sep. 21	Dec. 21	Mar. 22	Jun. 22	Sep. 22(E)
Tier 1 Capital	28,234.3	28,883.7	29,714.8	31,599.6	30,491.2	31,057.7	31,262.8	31,802.2
Common Equity Tier 1	27,659.8	28,309.2	29,140.3	31,025.1	29,916.7	30,483.2	30,388.9	30,928.3
Paid in capital	2,021.9	2,021.9	2,021.9	2,021.9	2,021.9	2,021.9	2,021.9	2,021.9
Capital surplus	4,604.4	4,604.4	4,604.4	4,604.4	4,604.4	4,604.4	4,604.4	4,604.4
Retained earnings	22,243.6	21,816.5	22,536.9	23,280.7	23,660.7	23,593.7	24,342.7	25,391.6
Others	698.5	880.0	1,015.1	2,188.8	1,816.1	1,424.4	627.7	241.1
Deductions	-1,908.6	-1,013.6	-1,038.0	-1,070.7	-2,186.5	-1,161.2	-1,207.8	-1,330.7
Additional Tier 1	574.5	574.5	574.5	574.5	574.5	574.5	873.9	873.9
Tier 2 Capital	4,320.4	4,668.6	4,995.3	4,895.5	5,081.2	4,984.5	5,290.1	5,488.4
Provisions	260.1	258.7	304.2	245.9	247.4	253.2	237.1	270.8
Subordinated debt	4,060.3	4,409.9	4,691.1	4,649.6	4,833.8	4,731.3	5,053.1	5,217.6
Others	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Total BIS Capital	32,554.7	33,552.3	34,710.1	36,495.2	35,572.4	36,042.2	36,552.9	37,290.6
Risk Weighted Assets	183,148.3	181,436.9	183,445.8	195,347.7	203,569.3	203,602.3	209,767.7	221,970.8
BIS Capital Adequacy Ratio	17.78%	18.49%	18.92%	18.68%	17.47%	17.70%	17.43%	16.80%
Tier 1	15.42%	15.92%	16.20%	16.18%	14.98%	15.25%	14.90%	14.33%
Common Equity Tier 1	15.10%	15.60%	15.88%	15.88%	14.70%	14.97%	14.49%	13.93%
Tier 2	2.36%	2.57%	2.72%	2.51%	2.50%	2.45%	2.52%	2.47%

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

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

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('22.1=100) Year	National index	Seoul area index
2007	61.9	61.4
2008	63.8	64.5
2009	64.8	66.2
2010	66.0	65.5
2011	70.5	65.7
2012	70.5	63.8
2013	70.8	63.0
2014	72.2	63.5
2015	75.4	66.2
2016	76.5	68.2
2017	77.4	70.7
2018	79.9	78.1
2019	80.1	80.1
2020	86.7	88.7
Mar. 2021	90.1	91.7
Jun. 2021	93.2	94.1
Sep. 2021	97.1	97.6
Dec. 2021	99.7	99.8
Jan. 2022	100.0	100.0
Mar. 2022	100.3	100.3
Jun. 2022	100.9	100.7
Sep. 2022	100.6	100.6

Jeonse price index

('22.1=100) Year	National index	Seoul area index
2007	55.5	49.4
2008	56.4	50.0
2009	58.3	53.0
2010	62.5	56.4
2011	70.2	62.5
2012	72.7	63.8
2013	76.8	68.1
2014	79.7	71.0
2015	84.2	76.7
2016	85.5	78.7
2017	85.9	80.0
2018	86.0	82.0
2019	85.6	82.5
2020	91.2	90.9
Mar. 2021	93.3	93.4
Jun. 2021	95.2	95.4
Sep. 2021	98.0	98.1
Dec. 2021	99.7	99.8
Jan. 2022	100.0	100.0
Mar. 2022	100.3	100.2
Jun. 2022	100.9	100.7
Sep. 2022	100.8	100.7

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(bn Won)	4Q20	1Q21	2Q21	3Q21	4Q21	1Q22	2Q22	3Q22(E)
Net interest income	133.5	133.6	145.0	141.5	136.3	134.1	130.7	134.4
Net fee and commission income	236.7	301.0	254.7	254.5	204.6	275.1	235.7	155.0
Net other operating income(expenses)	21.1	76.7	17.1	53.2	-31.2	-38.4	-74.8	11.5
Gross operating income	391.3	511.3	416.8	449.2	309.7	370.8	291.6	300.9
General & administrative expenses	256.4	222.7	212.0	209.3	211.1	210.5	204.9	186.3
Operating profit before provision for credit losses	134.9	288.6	204.8	239.9	98.6	160.3	86.7	114.6
Provision for credit losses	0.3	0.9	3.1	5.7	8.8	11.2	3.3	3.7
Net operating profit	134.6	287.7	201.7	234.2	89.8	149.1	83.4	110.9
Net non-operating profit(loss)	-18.6	7.1	14.0	-2.5	-22.4	10.9	3.2	54.0
Share of profit(loss) of associates	2.2	4.0	15.5	-0.7	-4.3	3.1	-1.3	35.7
Net other non-operating income(expenses)	-20.8	3.1	-1.5	-1.8	-18.1	7.8	4.5	18.3
Profit before income tax	116.0	294.8	215.7	231.7	67.4	160.0	86.6	164.9
Income tax expense	28.9	73.7	62.4	62.9	16.4	45.5	18.7	42.8
Profit for the period	87.1	221.1	153.3	168.8	51.0	114.5	67.9	122.1
Profit attributable to non-controlling interest	0.0	0.0	0.0	-0.1	0.0	0.2	0.2	0.4
Profit attributable to shareholders of the parent company	87.1	221.1	153.3	168.9	51.0	114.3	67.7	121.7

* Financial information prior to 4Q16 represent financial results of KB Investment & Securities

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(bn Won)	Dec. 20	Mar. 21	Jun. 21	Sep. 21	Dec. 21	Mar. 22	Jun. 22	Sep. 22(E)
Total Assets	57,570.7	56,757.5	56,893.6	57,203.9	55,494.0	62,691.0	61,001.5	58,461.7
Cash and due from financial institutions	3,889.1	3,968.4	3,317.6	4,233.0	3,834.0	4,710.2	4,398.7	4,106.0
Financial assets at fair value through profit or loss	33,415.5	31,996.5	33,873.0	31,395.1	34,182.3	35,976.4	33,633.6	31,336.9
Derivative financial assets	928.7	877.5	771.1	836.8	817.5	982.3	1,497.2	2,108.5
Financial investments	3,905.0	4,155.0	4,274.6	4,367.1	3,839.9	3,860.6	3,941.1	4,677.9
Loans	6,644.8	6,478.6	6,718.2	7,508.9	7,186.3	8,819.5	9,277.6	9,262.8
(Allowances for loan losses)	-61.4	-60.8	-62.1	-66.8	-74.7	-83.6	-80.3	-82.0
Investments in associates	312.1	303.0	117.7	293.8	137.6	163.2	149.0	282.0
Tangible assets	1,422.9	1,440.1	1,427.3	1,557.3	1,553.0	1,386.7	2,128.3	830.8
Goodwill & Intangible assets	216.4	208.4	215.9	217.5	225.6	230.2	238.9	244.2
Current income tax assets	5.4	4.8	5.6	5.6	4.9	7.2	9.2	11.3
Deferred income tax assets	0.0	0.0	0.0	0.0	0.0	0.0	0.8	0.8
Other assets	6,830.8	7,325.2	6,172.6	6,788.8	3,712.9	6,554.7	5,727.1	5,600.5
Total Liabilities	52,516.5	51,595.0	51,573.4	51,770.8	50,008.4	57,052.1	55,174.7	52,407.8
Financial liabilities at fair value through profit or loss	11,668.8	12,650.7	11,649.7	12,592.8	11,975.3	12,944.2	12,649.2	12,158.8
Deposits	7,686.4	7,303.4	7,973.6	8,217.9	8,391.1	9,347.2	8,624.9	7,698.4
Debts	21,365.8	19,804.7	21,074.3	18,590.2	20,198.2	19,624.0	18,905.6	18,638.4
Debentures	3,663.4	3,794.6	3,956.1	4,812.7	4,451.2	6,676.0	6,583.8	4,651.0
Derivative financial liabilities	869.7	704.7	578.9	926.6	880.4	1,512.2	2,410.2	3,515.3
Net defined benefit liabilities	53.6	42.8	47.1	51.8	55.6	46.9	51.1	56.7
Provisions	82.9	72.9	69.8	69.6	106.2	100.6	98.4	100.5
Accrued expenses payables	295.5	262.4	242.1	276.4	315.9	223.1	234.1	250.2
Other liabilities	6,830.4	6,958.8	5,981.8	6,232.8	3,634.5	6,577.9	5,617.4	5,338.5
Total Equity	5,054.2	5,162.5	5,320.2	5,433.1	5,485.6	5,638.9	5,826.7	6,053.9
Share capital	1,439.9	1,439.9	1,439.9	1,439.9	1,439.9	1,439.9	1,439.9	1,439.9
Hybrid financial instrument	0.0	0.0	0.0	0.0	0.0	214.9	264.9	514.9
Capital surplus	1,328.9	1,328.9	1,328.9	1,328.9	1,328.9	1,328.9	1,328.9	1,328.9
Accumulated other comprehensive income	98.8	116.0	117.2	131.0	132.6	131.0	202.4	257.7
Retained earnings	2,182.4	2,273.5	2,426.8	2,525.7	2,576.7	2,491.0	2,556.2	2,475.3
Non-controlling interest	0.3	0.3	3.5	3.7	3.6	29.3	30.5	33.3
Other equity	3.9	3.9	3.9	3.9	3.9	3.9	3.9	3.9

* Financial information prior to 4Q16 represent financial results of KB Investment & Securities

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(bn Won)	3Q20	1Q21	2Q21	3Q21	4Q21	1Q22	2Q22	3Q22(E)
Net interest income	157.8	153.4	154.3	157.8	159.7	161.3	167.8	177.3
Net fee and commission income	-42.8	-41.3	-42.5	-44.5	-45.0	-48.3	-46.6	-44.9
Net other operating income(expenses)	151.7	190.4	203.5	249.4	137.4	267.6	259.9	176.5
Gross operating income	266.7	302.5	315.3	362.7	252.1	380.6	381.1	308.9
General & administrative expenses	214.1	209.1	215.1	197.3	212.1	204.0	194.1	191.2
Operating profit before provision for credit losses	52.6	93.4	100.2	165.4	40.0	176.6	187.0	117.7
Provision for credit losses	-2.9	-0.1	3.3	-3.2	5.5	-17.1	2.4	2.2
Net operating profit	55.5	93.5	96.9	168.6	34.5	193.7	184.6	115.5
Net non-operating income	3.3	0.9	2.7	2.9	10.8	1.2	214.9	-7.0
Share of profit(loss) of associates	0.0	0.0	0.0	0.0	-0.1	-0.1	0.0	0.6
Net other non-operating income(expenses)	3.3	0.9	2.7	2.9	10.9	1.3	214.9	-7.6
Profit before income tax	58.8	94.4	99.6	171.5	45.3	194.9	399.5	108.5
Income tax expense	16.0	25.6	25.4	45.1	12.6	51.6	103.1	26.9
Profit for the period	42.8	68.8	74.2	126.4	32.7	143.3	296.4	81.6
Profit attributable to shareholders of the parent company	42.6	68.8	74.1	126.3	32.6	143.1	296.3	81.3

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(bn Won)	Dec. 20	Mar. 21	Jun. 21	Sep. 21	Dec. 21	Mar. 22	Jun. 22	Sep. 22(E)
Total Assets	39,078.1	39,264.1	40,267.9	41,097.4	41,472.2	41,454.7	42,296.8	43,180.6
Cash and due from financial institutions	625.3	377.0	628.0	510.3	585.3	585.0	605.6	484.4
Financial assets at fair value through profit or loss	7,795.5	7,531.4	7,432.2	8,388.8	8,633.8	8,697.9	9,173.8	9,138.0
Derivative financial assets	128.8	52.4	40.4	4.4	7.9	5.9	4.6	5.3
Financial investments	14,078.8	14,457.8	14,775.4	14,547.4	14,666.8	14,426.9	14,616.8	15,152.7
Loans	7,550.9	7,759.2	8,246.7	8,297.5	8,313.8	8,373.5	8,502.0	8,557.5
(Allowances for loan losses)	-17.6	-17.3	-19.9	-15.7	-19.9	-19.9	-20.7	-21.8
Investments in associates	1.4	1.4	1.4	1.9	2.4	5.3	47.3	49.4
Tangible assets	868.7	878.9	881.0	878.0	809.1	806.6	496.8	486.4
Goodwill & intangible assets	1,703.5	1,662.1	1,620.2	1,579.2	1,541.7	1,511.5	1,477.1	1,443.5
Current income tax assets	7.8	7.8	3.6	3.6	3.6	3.6	2.1	2.1
Deferred income tax assets	3.1	3.1	3.1	3.2	3.5	3.5	71.5	229.2
Other assets	6,314.3	6,533.0	6,635.9	6,883.1	6,904.3	7,035.0	7,299.2	7,632.1
Total Liabilities	35,086.5	35,432.2	36,315.9	36,979.6	37,329.0	37,630.1	38,747.4	39,951.2
Financial liabilities at fair value through profit or loss	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Deposits	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Debts	18.0	20.7	43.3	55.3	83.6	79.3	78.5	82.1
Debentures	0.0	0.0	378.0	378.0	378.1	378.1	663.5	663.5
Derivative financial liabilities	23.4	55.4	53.1	156.5	118.3	158.4	362.0	754.9
Net defined benefit liabilities	9.0	15.1	7.9	0.3	0.3	0.3	0.3	0.4
Provisions	26.8	26.0	23.0	24.6	27.0	27.9	26.6	28.9
Accrued expenses payables	125.4	127.2	165.6	153.3	163.8	142.3	139.6	154.5
Other liabilities	34,883.9	35,187.8	35,645.0	36,211.6	36,557.9	36,843.8	37,476.9	38,266.9
Total Equity	3,991.7	3,831.9	3,952.0	4,117.8	4,143.3	3,824.6	3,549.4	3,229.4
Share capital	33.3	33.3	33.3	33.3	33.3	33.3	33.3	33.3
Capital surplus	348.4	348.4	348.4	348.4	348.4	348.4	348.4	348.4
Accumulated other comprehensive income	145.1	-83.6	-37.7	-21.8	-31.8	-493.9	-1,082.2	-1,484.2
Retained earnings	3,460.5	3,529.3	3,603.4	3,752.9	3,788.4	3,931.5	4,244.3	4,325.6
Non-controlling interest	4.4	4.5	4.6	5.0	5.0	5.3	5.6	6.3

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Summarized Statement of Financial Position

(bn Won, %)	Dec. 20	Mar. 21	Jun. 21	Sep. 21	Dec. 21	Mar. 22	Jun. 22	Sep. 22(E)
Invested assets	30,988.3	31,072.2	31,991.2	32,617.0	32,956.1	32,855.6	33,335.5	33,713.7
Net investment yield (cumulative)	2.7	2.8	2.8	3.0	3.0	3.2	3.0	3.6
Total Assets	37,850.0	38,049.1	38,971.3	39,741.9	40,060.7	40,071.4	40,837.4	41,658.6
Policy reserves	29,895.8	30,366.9	30,809.5	31,275.0	31,545.7	31,921.9	32,295.7	32,788.7
Catastrophe reserves	904.2	916.5	929.7	961.1	977.8	1,003.6	1,026.1	1,046.7
Total Liabilities	34,618.0	34,983.9	35,794.4	36,448.5	36,759.1	37,082.8	38,146.5	39,285.9
Total Equities	3,232.0	3,065.3	3,176.9	3,293.4	3,301.6	2,988.6	2,690.9	2,372.7
Total Liabilities & Equities	37,850.0	38,049.1	38,971.3	39,741.9	40,060.7	40,071.4	40,837.4	41,658.6

Summarized Statement of Comprehensive Income (Cumulative)

(bn Won)	4Q20	1Q21	2Q21	3Q21	4Q21	1Q22	Jun. 22	Sep. 22(E)
Direct premium written	10,975.1	2,891.0	5,779.8	8,636.7	11,523.8	3,092.4	6,138.1	9,176.0
Net premium earned	9,577.0	2,498.2	5,058.1	7,660.0	10,298.1	2,679.8	5,380.4	8,121.5
Underwriting income	-650.1	-117.6	-231.5	-332.8	-526.2	-38.7	-85.5	-181.9
Investment income	844.3	212.0	436.8	709.1	947.0	255.9	659.4	889.3
Operating income	194.2	94.4	205.3	376.3	420.8	217.2	573.9	707.4
Ordinary income	191.8	91.2	197.2	363.5	386.3	211.5	564.7	689.0
Net Income	140.0	67.5	145.8	268.2	285.5	156.2	418.9	508.5

Capital Adequacy

(bn Won)	Dec. 20	Mar. 21	Jun. 21	Sep. 21	Dec. 21	Mar. 22	Jun. 22	Sep. 22(E)
RBC Ratio	174.8%	163.3%	178.7%	181.8%	179.4%	162.1%	197.3%	181.3%
Available capital	3,812.1	3,639.2	4,140.1	4,334.6	4,348.9	4,017.4	5,007.0	4,917.5
Required capital	2,181.3	2,228.0	2,316.6	2,384.0	2,424.3	2,479.0	2,537.6	2,712.9

Embedded Value

(bn Won)	4Q20	1Q21	2Q21	3Q21	4Q21	1Q22	Jun. 22	Sep. 22(E)
(A) Adjusted Net Worth (ANW)	3,854	3,256	3,363	3,455	3,407	2,489	1,454	775
(B) Value of In-Force Business (VIF)	5,082	5,460	5,799	6,096	6,401	6,734	7,216	7,566
Present Value of Future Profit	7,020	7,415	7,766	8,079	8,399	8,743	9,233	9,595
Cost of Capital	-1,938	-1,955	-1,967	-1,983	-1,998	-2,009	-2,017	-2,029
Value of New Business	236	301	309	242	248	262	259	287
Present Value of Future Profit	279	365	355	285	289	303	292	330
Cost of Capital	-43	-64	-47	-43	-41	-41	-33	-42
(A+B) Embedded Value (EV)	8,935	8,716	9,162	9,551	9,808	9,223	8,670	8,341

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1. Embedded value and value of new business results of KB Insurance is for information purposes only and does not constitute an invitation or offer by any person to acquire, purchase or subscribe for securities, and based on the assumptions made by and information currently available to the Group's management.
2. Actual results, performance or events may differ materially from those in the table due to, among other things, (1) general economic conditions, (2) performance of financial markets, (3) the frequency and severity of insured loss events, (4) mortality and morbidity levels and trends, (5) persistency levels, (6) interest rate levels, (7) general competitive factors, (8) changes in law and regulations
3. The embedded value and value of new business results from 2017 to 2022 are based on a consistent set of major assumptions
4. KB Financial Group assumes no legal obligations to any claims on the investment result based on information provided in this table

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Direct Premiums by Policy Type (Quarterly)

(bn Won)	4Q20		1Q21		2Q21		3Q21		4Q21		1Q22		2Q22		3Q22(E)	
		(%)		(%)		(%)		(%)		(%)		(%)		(%)		(%)
General	250.0	9.0	372.3	12.9	279.8	9.7	260.7	9.1	254.4	8.8	419.2	13.6	304.3	10.0	294.2	9.7
Long-term	1,853.1	66.7	1,876.8	64.9	1,918.6	66.4	1,931.8	67.6	1,960.9	67.9	1,998.7	64.6	2,020.0	66.3	2,041.3	67.2
Long-term	1,787.8	64.3	1,817.8	62.9	1,863.6	64.5	1,880.0	65.8	1,911.3	66.2	1,954.6	63.2	1,979.1	65.0	2,002.8	65.9
Pension	65.3	2.3	59.0	2.0	55.0	1.9	51.9	1.8	49.6	1.7	44.1	1.4	40.9	1.3	38.6	1.3
Auto	676.2	24.3	641.9	22.2	690.4	23.9	664.3	23.3	671.8	23.3	674.5	21.8	721.4	23.7	702.4	23.1
Total	2,779.3	100.0	2,891.0	100.0	2,888.8	100.0	2,856.8	100.0	2,887.1	100.0	3,092.4	100.0	3,045.7	100.0	3,037.9	100.0

Direct Premiums by Policy Type (Cumulative)

(bn Won)	4Q20		1Q21		2Q21		3Q21		4Q21		1Q22		2Q22		3Q22(E)	
		(%)		(%)		(%)		(%)		(%)		(%)		(%)		(%)
General	1,073.8	9.8	372.3	12.9	652.2	11.3	912.9	10.6	1,167.3	10.1	419.2	13.6	723.5	11.8	1,017.6	11.1
Long-term	7,290.7	66.4	1,876.8	64.9	3,795.4	65.7	5,727.2	66.3	7,688.1	66.7	1,998.7	64.6	4,018.7	65.5	6,060.0	66.0
Long-term	7,017.5	63.9	1,817.8	62.9	3,681.4	63.7	5,561.4	64.4	7,472.6	64.8	1,954.6	63.2	3,933.7	64.1	5,936.5	64.7
Pension	273.3	2.5	59.0	2.0	114.0	2.0	165.9	1.9	215.5	1.9	44.1	1.4	85.0	1.4	123.6	1.3
Auto	2,610.6	23.8	641.9	22.2	1,332.2	23.0	1,996.6	23.1	2,668.4	23.2	674.5	21.8	1,395.9	22.7	2,098.4	22.9
Total	10,975.1	100.0	2,891.0	100.0	5,779.8	100.0	8,636.7	100.0	11,523.8	100.0	3,092.4	100.0	6,138.1	100.0	9,176.0	100.0

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Loss & Expense Ratios (Quarterly)

(bn Won, %)	4Q21					1Q22					2Q22					3Q22(E)				
	Premium	Loss	Loss Ratio	Net Expense	Expense Ratio	Premium	Loss	Loss Ratio	Net Expense	Expense Ratio	Premium	Loss	Loss Ratio	Net Expense	Expense Ratio	Premium	Loss	Loss Ratio	Net Expense	Expense Ratio
General	159.4	154.3	96.8	34.6	21.7	178.0	156.0	87.6	23.4	13.1	168.2	126.1	75.0	33.3	19.8	177.9	163.1	91.7	32.0	18.0
Long-term	1,847.6	1,618.3	87.6	353.7	19.1	1,881.4	1,602.4	85.2	369.9	19.7	1,899.0	1,599.6	84.2	388.3	20.4	1,915.9	1,590.4	83.0	406.7	21.2
Long-term	1,798.0	1,551.0	86.3	351.9	19.6	1,837.3	1,533.4	83.5	368.2	20.0	1,858.2	1,531.6	82.4	386.7	20.8	1,877.4	1,523.5	81.1	405.3	21.6
Pension	49.6	67.3	135.8	1.8	3.6	44.0	69.0	156.6	1.8	4.0	40.8	68.0	166.6	1.6	3.9	38.5	66.9	173.7	1.5	3.8
Auto	631.1	563.0	89.2	105.8	16.8	620.4	462.9	74.6	102.1	16.5	633.3	488.3	77.1	110.1	17.4	647.3	537.9	83.1	105.8	16.3
Total	2,638.1	2,335.6	88.5	496.0	18.8	2,679.8	2,221.2	82.9	497.3	18.6	2,700.6	2,214.0	82.0	533.4	19.8	2,741.1	2,291.4	83.6	546.1	19.9

Loss & Expense Ratios (Cumulative)

(bn Won, %)	4Q21					1Q22					2Q22					3Q22(E)				
	Premium	Loss	Loss Ratio	Net Expense	Expense Ratio	Premium	Loss	Loss Ratio	Net Expense	Expense Ratio	Premium	Loss	Loss Ratio	Net Expense	Expense Ratio	Premium	Loss	Loss Ratio	Net Expense	Expense Ratio
General	591.8	505.6	85.4	129.1	21.8	178.0	156.0	87.6	23.4	13.1	346.3	282.1	81.5	56.7	16.4	524.2	445.3	84.9	88.7	16.9
Long-term	7,225.4	6,221.5	86.1	1,514.2	21.0	1,881.4	1,602.4	85.2	369.9	19.7	3,780.4	3,202.0	84.7	758.2	20.1	5,696.3	4,792.4	84.1	1,164.9	20.5
Long-term	7,010.1	5,913.4	84.4	1,506.0	21.5	1,837.3	1,533.4	83.5	368.2	20.0	3,695.6	3,065.0	82.9	754.8	20.4	5,573.0	4,588.5	82.3	1,160.1	20.8
Pension	215.2	308.1	143.1	8.2	3.8	44.0	69.0	156.6	1.8	4.0	84.8	137.0	161.4	3.4	4.0	123.4	203.9	165.3	4.8	3.9
Auto	2,481.0	2,020.8	81.5	425.4	17.1	620.4	462.9	74.6	102.1	16.5	1,253.7	951.1	75.9	212.2	16.9	1,901.1	1,489.1	78.3	318.0	16.7
Total	10,298.1	8,748.0	84.9	2,076.4	20.2	2,679.8	2,221.2	82.9	497.3	18.6	5,380.4	4,435.2	82.4	1,030.7	19.2	8,121.5	6,726.7	82.8	1,576.7	19.4

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Monthly Initial Premiums

(mn Won)	2022.01	2022.02	2022.03	2022.04	2022.05	2022.06	2022.07	2022.08	2022.09	2022.10	2022.11	2022.12	Average	FY2022
Protection	8,397	7,694	9,547	8,114	8,668	8,809	9,611	9,294					8,767	70,134
Accident	1,289	1,640	2,173	1,623	1,750	1,496	1,744	1,819					1,692	13,535
Drivers	908	797	880	1,450	1,554	1,091	1,282	1,076					1,130	9,037
Property	1,244	1,051	1,398	1,200	1,249	1,374	1,288	1,196					1,250	10,000
Disease	4,956	4,206	5,096	3,842	4,115	4,847	5,297	5,204					4,695	37,562
Bundled	0.0	0.1	0.0	0.0	0.0	0.0	0.0	0.0					0.0	0.0
Savings	17	16	14	21	23	23	14	14					18	141
Annuities	90	73	69	41	54	52	53	42					59	475
Total	8,504	7,783	9,631	8,176	8,745	8,884	9,677	9,350					8,844	70,749

(mn Won)	2021.01	2021.02	2021.03	2021.04	2021.05	2021.06	2021.07	2021.08	2021.09	2021.10	2021.11	2021.12	Average	FY2021
Protection	7,559	8,697	11,631	8,976	8,515	11,821	9,162	8,638	8,565	8,319	8,615	9,550	9,171	110,049
Accident	1,158	1,630	2,528	1,235	1,279	1,766	1,561	1,553	1,508	1,209	1,269	1,499	1,516	18,196
Drivers	920	801	1,532	1,771	1,028	1,128	1,024	925	1,270	1,404	945	973	1,143	13,721
Property	1,148	1,087	1,283	1,297	1,234	1,690	1,568	1,247	1,293	1,385	1,522	1,433	1,349	16,188
Disease	4,333	5,179	6,288	4,672	4,974	7,237	5,009	4,912	4,494	4,321	4,879	5,645	5,162	61,943
Bundled	0.1	0.0	-0.1	-0.2	0.0	0.0	0.0	0.1	0.1	0.2	0.0	0.0	0.0	0.5
Savings	26	23	26	29	51	26	25	12	11	24	19	27	25	299
Annuities	91	91	88	61	54	86	58	41	34	36	39	59	62	739
Total	7,677	8,812	11,745	9,066	8,621	11,932	9,246	8,691	8,611	8,379	8,673	9,635	9,257	111,087

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(bn Won)	4Q20	1Q21	2Q21	3Q21	4Q21	1Q22	2Q22	3Q22(E)
Net interest income	326.8	339.6	342.7	350.3	358.2	363.4	358.7	368.1
Net fee and commission income	127.1	149.6	123.3	125.2	147.9	149.4	141.3	122.3
Net other operating income(expenses)	-94.1	-80.8	-73.9	-70.0	-96.7	-99.8	-73.5	-95.2
Gross operating income	359.8	408.4	392.1	405.5	409.4	413.0	426.5	395.2
General & administrative expenses	165.5	142.4	131.8	134.3	169.2	136.2	138.5	147.6
Operating profit before provision for credit losses	194.3	266.0	260.3	271.2	240.2	276.8	288.0	247.6
Provision for credit losses	99.6	79.0	108.7	97.1	180.5	111.2	116.1	99.6
Net operating income	94.7	187.0	151.6	174.1	59.7	165.6	171.9	148.0
Net non-operating income	-2.2	-1.1	-1.1	-2.5	-1.9	-0.7	0.5	-1.6
Share of profit(loss) of associates	0.2	0.4	0.2	0.2	0.0	0.2	1.3	0.0
Net other non-operating income(expenses)	-2.4	-1.5	-1.3	-2.7	-1.9	-0.9	-0.8	-1.6
Profit before income tax	92.5	185.9	150.5	171.6	57.8	164.9	172.4	146.4
Income tax expense	23.4	43.5	39.9	49.2	12.0	45.9	43.4	38.5
Profit for the period	69.1	142.4	110.6	122.4	45.8	119.0	129.0	107.9
Profit attributable to shareholders of the parent company	69.5	141.5	111.3	121.3	44.8	118.9	126.8	106.6

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(bn Won)	Dec. 20	Mar. 21	Jun. 21	Sep. 21	Dec. 21	Mar. 22	Jun. 22	Sep. 22(E)
Total Assets	24,071.6	25,106.7	25,841.3	27,021.9	27,349.6	27,238.6	28,439.5	30,144.6
Cash and due from financial institutions	273.1	290.5	284.9	270.3	297.4	329.6	359.6	334.2
Financial assets at fair value through profit or loss	316.2	443.2	855.0	717.3	691.7	806.5	886.6	1,290.4
Derivative financial assets	1.2	5.7	10.0	33.8	35.9	74.9	159.4	322.6
Financial investments	64.0	61.9	61.6	61.7	63.2	63.3	63.5	63.5
Loans	22,511.5	23,248.8	23,772.9	23,856.0	25,117.9	24,986.6	26,078.0	27,203.7
(Allowances for loan losses)	-768.3	-768.2	-789.7	-801.1	-876.7	-879.3	-907.5	-889.2
Investments in associates	5.1	5.6	5.7	7.0	6.3	7.4	7.5	7.7
Tangible assets	163.9	158.0	150.2	159.4	169.3	163.5	158.8	158.0
Goodwill & Intangible assets	238.9	234.2	220.9	210.9	220.2	208.8	212.8	204.8
Current income tax assets	0.0	0.0	0.1	0.1	0.0	0.0	0.3	0.3
Deferred income tax assets	147.5	141.1	145.5	140.2	151.3	137.7	136.0	145.0
Other assets	350.2	517.7	334.5	1,565.2	596.4	460.3	377.0	414.4
Total Liabilities	19,790.0	20,848.0	21,465.2	22,512.7	22,793.9	22,797.3	23,851.1	25,433.5
Financial liabilities at fair value through profit or loss	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Deposits	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Debts	988.8	1,954.6	2,513.4	2,719.9	2,789.6	3,255.3	4,479.0	5,054.6
Debentures	15,874.2	15,924.8	15,943.2	16,166.5	16,724.2	16,642.8	16,333.7	17,058.5
Derivative financial liabilities	109.4	59.6	53.7	6.6	5.4	0.7	0.1	0.0
Net defined benefit liabilities	6.2	11.4	14.8	19.6	7.7	10.3	16.0	21.7
Provisions	182.1	175.3	182.6	184.0	210.6	204.4	214.5	224.8
Accrued expenses payables	187.9	219.9	232.5	249.9	216.0	228.7	244.4	273.9
Other liabilities	2,441.4	2,502.4	2,525.0	3,166.2	2,840.4	2,455.1	2,563.4	2,800.0
Total Equity	4,281.7	4,258.7	4,376.1	4,509.2	4,555.6	4,441.3	4,588.3	4,711.1
Share capital	460.0	460.0	460.0	460.0	460.0	460.0	460.0	460.0
Capital surplus	1,977.0	1,977.0	1,977.0	1,977.0	1,977.0	1,977.0	1,977.5	1,977.5
Accumulated other comprehensive income	2.5	8.8	16.0	26.2	26.4	43.0	60.3	73.2
Retained earnings	1,831.5	1,777.7	1,889.0	2,010.3	2,055.1	1,923.9	2,050.7	2,157.3
Non-controlling interest	10.7	35.2	34.1	35.7	37.1	37.4	39.8	43.1

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Customers

(in thousands)	Dec. 20	Mar. 21	Jun. 21	Sep. 21	Dec. 21	Mar. 22	Jun. 22	Sep. 22(E)
Cardholders ¹⁾	19,506.0	19,383.1	19,303.0	19,283.2	19,377.7	19,449.1	19,551.1	19,731.6
Credit card	10,586.0	10,625.2	10,692.8	10,759.2	10,879.4	10,998.5	11,172.6	11,355.3
Check card	14,151.9	13,975.2	13,798.1	13,715.1	13,763.5	13,772.0	13,781.0	13,885.1
Active Cardholders ²⁾	9,136	9,193	9,290	9,384	9,462	9,529	9,628	9,796
Merchants	2,743.3	2,775.7	2,803.4	2,831.8	2,856.5	2,887.7	2,896.6	2,910.1

1) Excluding overlapped cardholders between credit card and check card

2) Using card at least once every 6 months

Transaction Volume

(bn Won)	4Q20	1Q21	2Q21	3Q21	4Q21	1Q22	2Q22	3Q22(E)
Credit Sales	26,233.8	25,886.0	28,140.1	27,921.0	29,782.9	28,910.7	32,621.6	33,042.6
Lump-sum	21,091.5	21,032.5	23,207.3	22,780.0	24,293.4	23,699.9	27,265.7	27,350.8
Installment	5,142.2	4,853.5	4,932.9	5,141.0	5,489.5	5,210.8	5,355.9	5,691.8
Cash advance	2,132.1	2,113.6	2,216.4	2,231.7	2,329.5	2,326.0	2,298.2	2,348.2
Total	28,365.9	27,999.6	30,356.5	30,152.7	32,112.4	31,236.7	34,919.8	35,390.8

Credit Card Receivables

(bn Won)	Dec. 20	Mar. 21	Jun. 21	Sep. 21	Dec. 21	Mar. 22	Jun. 22	Sep. 22(E)
Credit sales	12,029.8	12,363.0	12,609.9	12,571.5	13,740.3	13,378.8	14,025.8	14,786.0
Cash advance	1,054.0	1,039.9	1,090.7	1,108.8	1,153.1	1,120.7	1,128.8	1,182.6
Card loans	5,622.6	5,791.0	5,873.5	5,883.2	5,821.4	5,954.7	6,229.4	6,312.0
Others	4,151.0	4,196.0	4,315.3	4,343.7	4,462.3	4,509.9	4,594.4	4,626.4
Total	22,857.4	23,389.9	23,889.4	23,907.2	25,177.1	24,964.1	25,978.4	26,907.0

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(bn Won)	Dec. 20	Mar. 21	Jun. 21	Sep. 21	Dec. 21	Mar. 22	Jun. 22	Sep. 22(E)
Total Outstanding Credits	22,861.3	23,393.7	23,893.0	23,910.6	25,180.7	25,923.8	26,845.5	27,923.5
Normal	21,778.4	22,313.2	22,776.2	22,740.2	24,018.4	24,589.7	25,604.4	26,623.0
Precautionary	846.8	836.1	878.3	930.3	921.5	1,107.2	1,000.3	1,054.8
Substandard	3.7	3.8	3.9	3.9	4.0	3.3	4.1	5.2
Doubtful	162.1	174.0	169.4	170.7	174.0	166.5	176.1	183.5
Estimated Loss	70.3	66.5	65.3	65.4	62.7	57.1	60.6	56.9
NPL (A)	236.1	244.4	238.6	240.0	240.7	226.9	240.8	245.7
NPL Ratio	1.03%	1.04%	1.00%	1.00%	0.96%	0.88%	0.90%	0.88%
Allowances ¹⁾ (B)	755.6	738.4	748.6	761.1	838.1	849.3	877.1	851.2
Reserves for credit losses (C)	323.6	342.4	401.6	416.2	403.8	413.4	430.5	446.1
NPL Coverage Ratio(New) (B/A)	320.0%	302.2%	313.8%	317.1%	348.2%	374.3%	364.2%	346.5%
NPL Coverage Ratio(Old) [(B+C)/A]	457.1%	442.3%	482.2%	490.4%	515.9%	556.4%	543.0%	528.1%

1) Allowances for loan losses and acceptances & guarantees

Write-offs / NPL Sales

(bn Won)	4Q20	1Q21	2Q21	3Q21	4Q21	1Q22	2Q22	3Q22(E)
Write-offs	121.9	116.1	112.7	104.8	109.2	116.8	105.2	119.2
NPL Sales	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Total	121.9	116.1	112.7	104.8	109.2	116.8	105.2	119.2

Recoveries from Written-offs

(bn Won)	4Q20	1Q21	2Q21	3Q21	4Q21	1Q22	2Q22	3Q22(E)
Recovery from Written-offs	35.1	34.0	35.6	33.3	33.6	31.2	32.4	29.9

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Delinquency

(bn Won)	Sep. 20	Dec. 20	Mar. 21	Jun. 21	Sep. 21	Dec. 21	Mar. 22	Jun. 22	Sep. 22(E)
Total loans	22,390.7	22,857.4	23,389.9	23,889.4	23,907.2	25,177.1	24,964.1	25,978.4	26,907.0
Delinquent loans (over one month overdue)	221.5	215.2	202.0	195.3	207.6	205.7	197.5	203.2	211.2
Delinquency ratio	0.99%	0.94%	0.86%	0.82%	0.87%	0.82%	0.79%	0.78%	0.78%

Rescheduled Loan

(bn Won)	Sep. 20	Dec. 20	Mar. 21	Jun. 21	Sep. 21	Dec. 21	Mar. 22	Jun. 22	Sep. 22(E)
Receivables	120.1	119.1	116.7	114.0	113.0	111.8	109.6	109.3	108.6
Delinquent loan (over one month overdue)	8.3	8.3	6.6	6.1	7.0	6.7	5.4	5.6	7.3
Delinquency ratio	6.90%	6.95%	5.69%	5.37%	6.17%	6.01%	4.93%	5.10%	6.72%

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(bn Won)	4Q20	1Q21	2Q21	3Q21	4Q21	1Q22	2Q22	3Q22(E)
Net interest income	84.9	84.3	86.0	88.3	89.9	90.1	92.8	96.6
Net fee and commission income	-2.1	-1.8	-2.8	-1.7	-2.4	-1.4	-3.5	-4.1
Net other operating income(expenses)	44.2	96.2	56.2	28.1	71.7	30.4	53.0	17.8
Gross operating income	127.0	178.7	139.4	114.7	159.2	119.1	142.3	110.3
General & administrative expenses	49.9	29.6	30.3	29.9	40.0	27.4	36.2	39.2
Operating profit before provision for credit losses	77.1	149.1	109.1	84.8	119.2	91.7	106.1	71.1
Provision for credit losses	0.2	0.0	0.1	0.0	0.3	-0.3	0.0	0.0
Net operating profit	76.9	149.1	109.0	84.8	118.9	92.0	106.1	71.1
Net non-operating income	-0.1	0.1	0.6	1.1	-2.8	0.3	1.3	0.5
Share of profit(loss) of associates	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Net other non-operating income(expenses)	-0.1	0.1	0.6	1.1	-2.8	0.3	1.3	0.5
Profit before income tax	76.8	149.2	109.6	85.9	116.1	92.3	107.4	71.6
Income tax expense	32.2	37.1	29.3	22.7	35.5	18.3	23.7	21.6
Profit for the period	44.6	112.1	80.3	63.2	80.6	74.0	83.7	50.0
Profit attributable to shareholders of the parent company	44.6	112.1	80.3	63.2	80.6	74.0	83.7	50.0

* Financial results have been fully consolidated in the Group's financial statements since 3Q20(one month period of September).

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Summarized Statement of Financial Position

(bn Won, %)	Dec. 20	Mar. 21	Jun. 21	Sep. 21	Dec. 21	Mar. 22	Jun. 22	Sep. 22(E)
Invested assets	17,553.7	17,184.7	17,572.6	17,689.4	18,130.7	17,533.9	17,319.9	17,388.1
Net investment yield (cumulative)	4.49	4.93	4.86	3.65	3.41	3.66	3.55	0.04
Separate Account Assets	4,988.8	5,230.3	5,425.5	5,462.6	5,679.4	5,666.1	5,265.9	5,111.5
Total Assets	23,166.3	23,024.7	23,574.8	23,706.0	24,397.8	23,808.0	23,193.1	23,165.6
Policy reserves	14,248.2	14,455.0	14,687.8	14,948.0	15,129.0	15,411.5	15,624.0	15,909.2
Separate Account Liabilities	5,234.4	5,257.6	5,521.4	5,488.1	5,953.7	5,707.7	5,338.8	5,197.2
Total Liabilities	20,191.6	20,332.4	20,838.8	21,082.5	21,739.8	21,626.9	21,329.7	21,516.6
Total Equities	2,974.7	2,692.2	2,736.0	2,623.5	2,658.0	2,181.0	1,863.4	1,649.0
Total Liabilities & Equities	23,166.3	23,024.7	23,574.8	23,706.0	24,397.8	23,808.0	23,193.1	23,165.6

Summarized Statement of Comprehensive Income (Cumulative)

(bn Won)	4Q20	1Q21	2Q21	3Q21	4Q21	1Q22	2Q22	3Q22(E)
Insurance income & expense	402.7	111.8	234.1	361.9	480.8	127.0	280.8	397.8
Investment income & expense	744.6	186.8	340.1	492.4	598.0	214.2	352.1	544.1
Changes in insurance contract Liabilities	906.9	203.3	433.5	691.6	867.1	275.7	488.9	769.8
Operating income & expense	240.4	95.3	140.6	162.7	211.6	65.2	138.0	160.4
Non-Operating income & expense	86.8	24.6	49.9	75.3	95.9	22.9	41.2	66.1
Income tax expense	99.4	29.1	47.7	59.8	82.4	17.2	36.3	51.3
Net Income	227.8	90.8	142.8	178.2	225.0	71.0	142.9	175.2

Capital Adequacy

(bn Won)	Dec. 20	Mar. 21	Jun. 21	Sep. 21	Dec. 21	Mar. 22	Jun. 22	Sep. 22(E)
RBC Ratio	428.9%	395.5%	368.6%	355.7%	342.5%	282.3%	264.0%	250.2%
Available capital	2,868.9	2,676.8	2,622.4	2,613.5	2,545.9	2,144.4	2,319.0	2,361.1
Required capital	668.8	676.9	711.4	734.7	743.4	759.5	878.3	943.7

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Premium Income by Policy Type (Quarterly)

(bn Won)	1Q21		2Q21		3Q21		4Q21		1Q22		2Q22		3Q22(E)	
		(%)		(%)		(%)		(%)		(%)		(%)		(%)
Individual policy	561.7	97.3	510.9	77.8	504.3	93.9	503.6	45.6	512.1	100.0	523.0	100.0	522.2	99.6
Protection	339.4	58.8	333.1	50.7	332.0	61.8	331.3	30.0	344.5	67.3	350.0	66.9	353.0	67.4
Whole-Life	230.4	39.9	226.1	34.4	223.7	41.7	221.4	20.0	230.9	45.1	236.1	45.1	238.2	45.4
Variable	92.2	16.0	89.0	13.5	88.0	16.4	87.5	7.9	87.5	17.1	85.5	16.3	83.7	16.0
Savings	222.3	38.5	177.9	27.1	172.4	32.1	172.2	15.6	167.6	32.7	173.0	33.1	169.2	32.3
Annuities	37.5	6.5	41.3	6.3	47.2	8.8	51.5	4.7	59.1	11.5	65.3	12.5	70.1	13.4
Variable	184.3	31.9	136.2	20.7	124.7	23.2	120.3	10.9	108.2	21.1	107.4	20.5	98.8	18.8
Pension	15.5	2.7	146.2	22.2	32.7	6.1	601.4	54.4	-	-	-	-	1.9	0.4
Total	577.2	100.0	657.2	100.0	537.0	100.0	1,105.0	100.0	512.1	100.0	523.0	100.0	524.1	100.0

Premium Income by Policy Type (Cumulative)

(bn Won)	1Q21		2Q21		3Q21		4Q21		1Q22		2Q22		3Q22(E)	
		(%)		(%)		(%)		(%)		(%)		(%)		(%)
Individual policy	561.7	97.3	1,072.6	86.9	1,576.9	89.0	2,080.5	72.3	512.1	100.0	1,035.1	100.0	1,557.3	99.9
Protection	339.4	58.8	672.4	54.5	1,004.4	56.7	1,335.7	46.4	344.5	67.3	694.5	67.1	1,047.5	67.2
Whole-Life	230.4	39.9	456.5	37.0	680.2	38.4	901.6	31.3	230.9	45.1	467.0	45.1	705.2	45.2
Variable	92.2	16.0	181.1	14.7	269.2	15.2	356.6	12.4	87.5	17.1	173.0	16.7	256.7	16.5
Savings	222.3	38.5	400.2	32.4	572.6	32.3	744.8	25.9	167.6	32.7	340.6	32.9	509.8	32.7
Annuities	37.5	6.5	78.8	6.4	126.0	7.1	177.5	6.2	59.1	11.5	124.3	12.0	194.4	12.5
Variable	184.3	31.9	320.5	26.0	445.2	25.1	565.5	19.7	108.2	21.1	215.6	20.8	314.4	20.2
Pension	15.5	2.7	161.8	13.1	194.4	11.0	795.8	27.7	-	-	-	-	1.9	0.1
Total	577.2	100.0	1,234.4	100.0	1,771.3	100.0	2,876.3	100.0	512.1	100.0	1,035.1	100.0	1,559.2	100.0

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Loss & Expense Ratios

(%)	4Q20	1Q21	2Q21	3Q21	4Q21	1Q22	2Q22	3Q22(E)
Quarterly Loss Ratio	43.9	52.1	50.3	55.7	57.3	51.0	53.0	46.9
Risk Premium	92.7	93.5	94.3	95.2	96.3	98.5	100.5	101.9
Loss	40.7	48.7	47.4	53.0	55.2	50.3	53.3	47.8
Cumulative Loss Ratio	49.5	52.1	51.2	52.7	53.9	51.0	52.0	50.3
Risk Premium	366.6	93.5	187.9	283.0	379.3	98.5	199.1	301.0
Loss	181.4	48.7	96.1	149.1	204.3	50.3	103.5	151.4
Expense Ratio	12.7	8.6	9.2	15.5	19.2	21.7	19.9	18.9

Policy Persistency

(%)	4Q20	1Q21	2Q21	3Q21	4Q21	1Q22	2Q22	3Q22(E)
Quarterly								
13th Month	85.7	84.7	85.4	81.1	85.2	85.6	87.9	88.0
25th Month	74.2	71.6	74.5	71.1	72.3	67.2	70.5	65.2
Cumulative								
13th Month	86.9	84.7	85.0	83.7	84.0	85.6	86.6	87.1
25th Month	73.0	71.6	73.1	72.5	72.4	67.2	68.4	67.4

Retention

(%)	4Q20	1Q21	2Q21	3Q21	4Q21	1Q22	2Q22	3Q22(E)
Quarterly								
LP Retention 13th	45.3	45.3	51.5	43.4	41.6	35.2	41.2	35.7
LP Retention 25th	22.9	22.9	20.6	21.8	20.3	24.0	28.1	14.9
Cumulative								
LP Retention 13th	45.3	45.3	49.6	47.7	46.3	35.2	38.8	37.8
LP Retention 25th	22.9	22.9	21.2	21.4	21.0	24.0	26.8	23.2

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APE (Annualized Premium Equivalent)

(mn Won)	2022.01	2022.02	2022.03	2022.04	2022.05	2022.06	2022.07	2022.08	2022.09	2022.1	2022.11	2022.12	Average	FY2022
Protection	41,308	26,254	39,476	12,086	10,157	12,357	14,053	17,235	17,071				21,109	189,979
Whole-Life	35,429	20,278	32,705	6,778	5,561	6,216	8,018	12,722	12,112				15,535	139,819
Variable	1,776	1,344	1,727	753	619	995	988	800	1,255				1,140	10,257
Etc.	4,103	4,632	5,044	4,554	3,977	5,146	5,028	3,713	3,704				4,434	39,902
Savings	12,469	8,043	5,684	13,281	20,162	7,201	5,879	5,981	6,016				9,413	84,715
Annuities	9,293	6,535	4,233	10,400	17,737	5,692	4,707	4,797	4,755				7,572	68,148
Variable	3,177	1,508	1,450	2,880	2,425	1,509	1,172	1,184	1,261				1,841	16,567
Total	53,777	34,297	45,160	25,367	30,319	19,559	19,912	23,216	23,087				30,522	274,694

(mn Won)	2021.01	2021.02	2021.03	2021.04	2021.05	2021.06	2021.07	2021.08	2021.09	2021.10	2021.11	2021.12	Average	FY2021
Protection	7,575	7,098	10,524	7,679	6,685	11,950	8,743	8,254	8,586	8,218	9,539	14,520	9,114	109,372
Whole-Life	4,189	4,127	6,030	4,127	4,010	5,667	3,864	4,220	3,925	3,842	4,606	4,612	4,435	53,222
Variable	1,395	1,204	2,037	1,429	785	1,942	868	1,280	1,382	858	1,090	1,244	1,293	15,514
Etc.	1,991	1,766	2,458	2,123	1,890	4,341	4,010	2,755	3,279	3,518	3,843	8,663	3,386	40,638
Savings	13,489	13,581	10,838	13,919	13,904	15,410	13,910	11,217	9,969	8,504	9,342	24,391	13,206	158,476
Annuities	3,827	5,599	4,511	7,168	7,032	9,001	8,990	7,163	5,513	5,084	6,258	20,605	7,563	90,753
Variable	9,662	7,982	6,326	6,751	6,871	6,410	4,920	4,054	4,455	3,419	3,085	3,786	5,644	67,722
Total	21,064	20,679	21,362	21,598	20,589	27,361	22,653	19,471	18,555	16,722	18,882	38,911	22,321	267,848

(mn Won)	2020.01	2020.02	2020.03	2020.04	2020.05	2020.06	2020.07	2020.08	2020.09	2020.10	2020.11	2020.12	Average	FY2020
Protection	10,718	11,685	10,773	7,311	8,874	14,721	8,456	7,570	7,526	10,063	7,448	8,685	9,486	113,829
Whole-Life	7,899	7,933	7,180	5,488	6,275	10,610	6,581	5,426	5,368	8,087	4,931	5,778	6,796	81,555
Variable	1,802	3,037	2,954	1,375	1,983	3,120	1,313	1,520	1,802	1,572	1,892	2,405	2,065	24,776
Etc.	1,017	715.4	638.4	448.3	615.7	991.4	561.4	624.0	356.4	404.6	625.1	501.4	624.9	7,498.9
Savings	10,955	8,140	10,577	8,303	4,166	8,760	10,255	8,205	8,966	12,389	13,418	16,561	10,058	120,695
Annuities	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Variable	10,955	8,140	10,577	8,303	4,166	8,760	10,255	8,205	8,966	12,389	13,418	16,561	10,058	120,695
Total	21,673	19,825	21,349	15,614	13,040	23,481	18,711	15,775	16,492	22,453	20,866	25,246	19,544	234,524

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(bn Won)	3Q20	4Q20	1Q21	2Q21	3Q21	4Q21	1Q22	2Q22	3Q22(E)
Net interest income	1.1	0.2	0.3	0.2	0.3	0.3	0.3	0.2	0.3
Net fee and commission income	32.5	40.7	38.0	46.6	41.7	43.0	37.0	39.4	52.1
Net other operating income(expenses)	6.0	6.2	4.5	2.3	0.6	5.9	-3.5	-8.3	5.0
Gross operating income	39.6	47.1	42.8	49.1	42.6	49.2	33.8	31.3	57.4
General & administrative expenses	15.5	22.4	15.9	18.5	17.3	24.1	17.4	17.8	19.7
Provision for credit losses	0.0	0.1	0.1	-0.1	0.0	0.0	0.0	0.0	0.0
Net operating profit	24.1	24.6	26.8	30.7	25.3	25.1	16.4	13.5	37.7
Net non-operating profit(loss)	-0.3	-0.3	-0.1	0.1	-0.3	-0.1	-0.1	0.0	0.0
Profit before income tax	23.8	24.3	26.7	30.8	25.0	25.0	16.3	13.5	37.7
Profit for the period	17.8	17.9	19.9	22.5	18.4	19.1	11.8	9.5	28.6
Profit attributable to shareholders of the parent company	17.8	17.9	19.9	22.5	18.4	19.1	11.8	9.5	28.6

KB Capital

(bn Won)	3Q20	4Q20	1Q21	2Q21	3Q21	4Q21	1Q22	2Q22	3Q22(E)
Net interest income	80.6	88.2	81.2	93.5	98.4	103.3	106.6	108.8	115.9
Net fee and commission income	141.7	157.4	169.3	175.7	185.2	192.8	200.5	200.4	207.1
Net other operating income(expenses)	-111.1	-133.0	-120.5	-143.9	-141.4	-162.9	-155.0	-171.6	-176.0
Gross operating income	111.2	112.6	130.0	125.3	142.2	133.2	152.1	137.6	147.0
General & administrative expenses	28.1	43.8	29.2	33.9	32.9	48.2	32.9	33.2	36.5
Provision for credit losses	26.6	33.9	28.3	21.6	25.1	36.7	1.5	19.7	37.6
Net operating profit	56.5	34.9	72.5	69.8	84.2	48.3	117.7	84.7	72.9
Net non-operating profit(loss)	-0.9	0.7	0.3	1.1	0.3	1.9	-6.6	7.4	-0.2
Profit before income tax	55.6	35.6	72.8	70.9	84.5	50.2	111.1	92.1	72.7
Profit for the period	41.7	27.3	54.7	54.0	63.8	39.3	83.9	66.3	55.1
Profit attributable to shareholders of the parent company	41.3	26.8	53.9	53.6	63.2	39.2	83.3	64.0	54.7

KB Life Insurance

(bn Won)	3Q20	4Q20	1Q21	2Q21	3Q21	4Q21	1Q22	2Q22	3Q22(E)
Net interest income	37.4	39.2	40.1	42.8	43.6	44.6	43.4	43.3	44.5
Net fee and commission income	-3.8	-4.0	-3.8	-5.0	-4.4	-5.0	-4.3	-5.6	-5.6
Net other operating income(expenses)	-20.3	-43.8	-14.3	-28.8	-27.4	-50.6	-31.5	-23.4	-53.3
Gross operating income	13.3	-8.6	22.0	9.0	11.8	-11.0	7.6	14.3	-14.4
General & administrative expenses	16.8	19.9	18.6	18.0	17.1	19.7	18.3	16.9	17.4
Provision for credit losses	0.1	0.0	0.2	0.0	-3.0	0.7	-0.1	0.2	-0.1
Net operating profit	-3.6	-28.5	3.2	-9.0	-2.3	-31.4	-10.6	-2.8	-31.7
Net non-operating profit(loss)	0.1	-16.2	-0.1	0.3	0.3	0.4	0.0	0.0	0.0
Profit before income tax	-3.5	-44.7	3.1	-8.7	-2.0	-31.0	-10.6	-2.8	-31.7
Profit for the period	-2.6	-32.4	-1.5	-9.5	-7.1	-28.5	-18.1	-16.6	-17.2
Profit attributable to shareholders of the parent company	-2.6	-32.4	-1.5	-9.5	-7.1	-28.5	-18.1	-16.6	-17.2

KB Real Estate Trust

(bn Won)	3Q20	4Q20	1Q21	2Q21	3Q21	4Q21	1Q22	2Q22	3Q22(E)
Net interest income	1.1	1.2	1.1	1.2	1.2	1.5	1.7	2.1	2.7
Net fee and commission income	31.5	30.3	45.0	33.2	46.5	34.5	31.1	35.1	36.3
Net other operating income(expenses)	1.2	0.5	0.1	-0.6	0.4	2.6	-0.2	0.1	0.9
Gross operating income	33.8	32.0	46.2	33.8	48.1	38.6	32.6	37.3	39.9
General & administrative expenses	8.9	12.7	8.5	10.2	9.4	15.8	9.9	9.4	10.2
Provision for credit losses	1.0	3.4	1.7	1.2	0.7	8.8	1.3	1.8	1.1
Net operating profit	23.9	15.9	36.0	22.4	38.0	14.0	21.4	26.1	28.6
Net non-operating profit(loss)	-0.4	-0.6	-0.1	0.5	-0.2	-0.3	0.0	0.2	-0.1
Profit before income tax	23.5	15.3	35.9	22.9	37.8	13.7	21.4	26.3	28.5
Profit for the period	17.2	11.4	27.1	16.5	27.6	10.3	15.7	19.4	20.7
Profit attributable to shareholders of the parent company	17.2	11.4	27.1	16.5	27.6	10.3	15.7	19.4	20.7

KB Savings Bank

(bn Won)	3Q20	4Q20	1Q21	2Q21	3Q21	4Q21	1Q22	2Q22	3Q22(E)
Net interest income	18.2	19.6	23.6	24.1	26.4	28.1	26.4	28.1	28.9
Net fee and commission income	-0.1	-0.3	0.0	-0.7	-0.4	0.1	1.2	1.7	-0.4
Net other operating income(expenses)	-1.5	-1.5	-1.5	-4.4	-3.8	-6.4	-0.8	-4.3	-6.5
Gross operating income	16.6	17.8	22.1	19.0	22.2	21.8	26.8	25.5	22.0
General & administrative expenses	8.9	9.1	9.1	8.8	7.6	7.7	6.6	8.1	7.4
Provision for credit losses	2.5	3.1	4.4	8.5	4.0	9.5	10.3	6.3	6.2
Net operating profit	5.2	5.6	8.6	1.7	10.6	4.6	9.9	11.1	8.4
Net non-operating profit(loss)	-0.8	0.0	0.1	0.0	0.1	-0.2	0.0	0.0	0.0
Profit before income tax	4.4	5.6	8.7	1.7	10.7	4.4	9.9	11.1	8.4
Profit for the period	3.3	4.1	6.4	1.3	7.9	3.3	7.4	8.0	6.1
Profit attributable to shareholders of the parent company	3.3	4.1	6.4	1.3	7.9	3.3	7.4	8.0	6.1

KB Investment

(bn Won)	3Q20	4Q20	1Q21	2Q21	3Q21	4Q21	1Q22	2Q22	3Q22(E)
Net interest income	-0.8	-0.7	-0.7	-0.8	-0.8	-0.9	-1.0	-1.0	-1.1
Net fee and commission income	0.1	0.1	0.3	-0.2	0.5	-0.1	2.1	1.1	1.1
Net other operating income(expenses)	30.2	1.3	11.1	30.2	4.3	48.1	7.8	5.5	3.2
Gross operating income	29.5	0.7	10.7	29.2	4.0	47.1	8.9	5.6	3.2
General & administrative expenses	12.0	5.1	3.5	6.7	2.9	6.8	4.7	5.1	4.2
Provision for credit losses	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Net operating profit	17.5	-4.4	7.2	22.5	1.1	40.3	4.2	0.5	-1.0
Net non-operating profit(loss)	1.9	-0.8	-1.0	0.9	-0.1	4.9	0.9	0.3	-4.8
Profit before income tax	19.4	-5.2	6.2	23.4	1.0	45.2	5.1	0.8	-5.8
Profit for the period	15.0	-1.1	3.9	17.7	0.2	33.5	3.0	0.4	-4.2
Profit attributable to shareholders of the parent company	15.0	-1.1	3.9	17.7	0.2	33.5	3.0	0.4	-4.2

KB Data Systems

(bn Won)	3Q20	4Q20	1Q21	2Q21	3Q21	4Q21	1Q22	2Q22	3Q22(E)
Net interest income	0.1	0.0	0.0	0.1	-0.1	0.1	0.0	0.1	0.0
Net fee and commission income	-0.1	0.0	-0.1	-0.1	0.0	-0.1	-0.1	-0.1	-0.1
Net other operating income(expenses)	1.6	1.0	1.7	1.7	3.4	3.5	3.4	3.6	2.7
Gross operating income	1.6	1.0	1.6	1.7	3.3	3.5	3.3	3.6	2.6
General & administrative expenses	2.7	2.6	2.4	2.6	2.3	2.6	2.7	2.7	3.1
Provision for credit losses	-0.1	0.1	0.0	-0.1	0.1	-0.1	0.0	0.0	0.0
Net operating profit	-1.0	-1.7	-0.8	-0.8	0.9	1.0	0.6	0.9	-0.5
Net non-operating profit(loss)	0.0	-0.1	0.0	0.1	0.2	0.2	0.2	0.2	0.1
Profit before income tax	-1.0	-1.8	-0.8	-0.7	1.1	1.2	0.8	1.1	-0.4
Profit for the period	-0.8	-1.8	-1.4	-0.1	1.1	0.9	-0.2	1.4	-0.4
Profit attributable to shareholders of the parent company	-0.8	-1.8	-1.4	-0.1	1.1	0.9	-0.2	1.4	-0.4

KB Credit Information

(bn Won)	3Q20	4Q20	1Q21	2Q21	3Q21	4Q21	1Q22	2Q22	3Q22(E)
Net interest income	0.0	0.1	0.0	0.1	0.0	0.0	0.0	0.1	0.0
Net fee and commission income	0.0	-0.1	0.0	0.0	-0.1	0.0	0.0	0.0	-0.1
Net other operating income(expenses)	4.3	4.3	4.0	4.5	3.2	4.0	2.3	4.0	5.1
Gross operating income	4.3	4.3	4.0	4.6	3.1	4.0	2.3	4.1	5.0
General & administrative expenses	3.8	4.1	3.9	3.8	3.9	3.9	3.9	3.5	3.7
Provision for credit losses	0.0	0.0	0.0	0.0	0.0	0.0	-0.1	0.1	0.0
Net operating profit	0.5	0.2	0.1	0.8	-0.8	0.1	-1.5	0.5	1.3
Net non-operating profit(loss)	0.0	0.5	0.0	0.0	0.0	-0.1	0.0	0.0	-0.1
Profit before income tax	0.5	0.7	0.1	0.8	-0.8	0.0	-1.5	0.5	1.2
Profit for the period	0.4	0.8	0.1	0.5	-0.6	0.4	-1.5	0.6	0.7
Profit attributable to shareholders of the parent company	0.4	0.8	0.1	0.5	-0.6	0.4	-1.5	0.6	0.7

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KB Asset Management

(bn Won)	Sep. 20	Dec. 20	Mar. 21	Jun. 21	Sep. 21	Dec. 21	Mar. 22	Jun. 22	Sep. 22(E)
Total Assets	413.3	335.6	312.2	343.8	363.1	375.7	338.6	334.6	388.5
Total Liabilities	207.9	112.5	124.2	134.3	135.1	128.6	119.2	106.2	130.7
Total Equity	205.4	223.1	187.9	209.5	228.0	247.2	219.3	228.4	257.8

KB Capital

(bn Won)	Sep. 20	Dec. 20	Mar. 21	Jun. 21	Sep. 21	Dec. 21	Mar. 22	Jun. 22	Sep. 22(E)
Total Assets	12,326.6	12,823.7	12,901.3	13,803.1	14,180.6	14,529.4	14,994.4	15,523.1	15,581.8
Total Liabilities	10,916.4	11,392.2	11,422.3	12,272.5	12,591.1	12,707.2	12,997.4	13,471.6	13,484.9
Total Equity	1,410.2	1,431.6	1,479.0	1,530.6	1,589.5	1,822.2	1,997.0	2,051.5	2,096.9

KB Life Insurance

(bn Won)	Sep. 20	Dec. 20	Mar. 21	Jun. 21	Sep. 21	Dec. 21	Mar. 22	Jun. 22	Sep. 22(E)
Total Assets	10,213.7	10,424.9	10,698.6	10,904.1	10,800.8	10,634.6	10,400.9	10,333.8	10,180.4
Total Liabilities	9,582.2	9,842.8	10,171.6	10,381.4	10,300.1	10,174.3	10,081.8	10,107.3	10,061.4
Total Equity	631.4	582.1	527.0	522.8	500.7	460.3	319.1	226.5	119.0

KB Real Estate Trust

(bn Won)	Sep. 20	Dec. 20	Mar. 21	Jun. 21	Sep. 21	Dec. 21	Mar. 22	Jun. 22	Sep. 22(E)
Total Assets	420.4	437.6	438.2	445.2	475.9	496.5	476.5	501.0	519.5
Total Liabilities	102.1	108.1	116.6	107.1	110.2	119.7	124.0	129.1	126.9
Total Equity	318.3	329.5	321.6	338.1	365.7	376.8	352.6	371.9	392.6

KB Savings Bank

(bn Won)	Sep. 20	Dec. 20	Mar. 21	Jun. 21	Sep. 21	Dec. 21	Mar. 22	Jun. 22	Sep. 22(E)
Total Assets	1,700.7	1,883.7	2,084.2	2,345.8	2,587.1	2,601.1	2,754.5	3,108.6	2,940.8
Total Liabilities	1,478.7	1,658.1	1,852.3	2,095.0	2,328.4	2,339.0	2,485.1	2,831.1	2,657.3
Total Equity	222.0	225.6	231.9	250.8	258.7	262.1	269.4	277.5	283.5

KB Investment

(bn Won)	Sep. 20	Dec. 20	Mar. 21	Jun. 21	Sep. 21	Dec. 21	Mar. 22	Jun. 22	Sep. 22(E)
Total Assets	850.8	848.7	836.5	895.6	953.6	1,197.7	1,203.4	1,229.1	1,299.5
Total Liabilities	619.6	618.6	612.4	653.9	711.6	922.2	934.9	960.2	1,034.8
Total Equity	231.2	230.1	224.0	241.7	242.0	275.5	268.5	268.9	264.7

KB Data Systems

(bn Won)	Sep. 20	Dec. 20	Mar. 21	Jun. 21	Sep. 21	Dec. 21	Mar. 22	Jun. 22	Sep. 22(E)
Total Assets	42.7	40.3	38.9	41.8	57.6	44.5	45.4	52.5	53.1
Total Liabilities	22.0	23.0	22.9	26.0	40.6	25.9	27.0	32.7	33.4
Total Equity	20.8	17.3	16.0	15.8	17.0	18.6	18.4	19.8	19.6

KB Credit Information

(bn Won)	Sep. 20	Dec. 20	Mar. 21	Jun. 21	Sep. 21	Dec. 21	Mar. 22	Jun. 22	Sep. 22(E)
Total Assets	28.3	27.7	27.3	28.7	27.7	28.7	27.9	28.6	29.6
Total Liabilities	13.1	11.8	11.3	12.1	11.8	12.3	13.0	13.2	13.4
Total Equity	15.2	15.9	16.0	16.6	15.9	16.4	14.9	15.4	16.2

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Highlights

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KB Kookmin Bank

KB Securities

KB Insurance

KB Kookmin Card

Prudential Life Insurance

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