

KB Financial Group Fact Book

2020 4Q

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

Totals may not sum due to rounding.

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(bn Won)	3Q18	4Q18	1Q19	2Q19	3Q19	4Q19	1Q20	2Q20	3Q20	4Q20(E)
KB Financial Group										
Total Assets	477,715.6	479,588.5	490,699.4	498,179.1	506,195.3	518,538.1	544,881.7	569,476.6	605,506.4	610,728.4
Total Liabilities	442,126.4	443,875.5	454,872.1	460,976.8	467,455.0	479,418.8	506,072.2	529,172.5	563,398.5	567,367.4
Total Equity	35,589.2	35,713.0	35,827.3	37,202.3	38,740.3	39,119.3	38,809.5	40,304.1	42,107.9	43,361.1
Net Income	954.0	192.7	845.9	991.5	940.7	535.1	738.9	992.5	1,194.2	576.7
Net Income (attributable to controlling interests)	953.8	192.4	845.7	991.1	940.3	534.7	729.5	981.8	1,166.6	577.3
Total Asset including AUM ¹⁾	739,272.7	731,836.3	744,786.8	755,407.2	772,636.4	789,776.8	810,377.1	873,465.3	908,358.7	940,407.8
(AUM)	261,684.9	252,747.1	255,019.7	257,102.4	266,335.9	271,124.9	266,556.7	304,669.8	302,696.9	329,243.2
Total Assets by Subsidiaries										
KB Kookmin Bank	357,812.9	356,959.3	368,232.4	373,961.3	377,996.0	387,425.0	406,255.6	425,310.2	437,038.8	438,444.1
KB Securities ²⁾	44,632.6	45,086.3	43,665.4	44,731.6	45,976.9	47,816.5	54,009.3	56,606.6	55,843.0	57,629.7
KB Insurance ³⁾	33,843.1	34,785.6	35,475.0	36,087.1	36,641.5	36,552.4	37,122.3	37,677.1	38,082.9	39,078.1
KB Kookmin Card	20,340.9	20,529.0	20,212.0	20,713.4	22,509.8	22,990.1	22,462.9	23,858.8	24,292.3	24,071.6
Prudential Life ⁴⁾									24,408.3	25,121.7
KB Asset Management	237.1	254.3	214.6	257.3	261.0	310.0	392.9	385.9	413.3	335.6
KB Capital	9,476.3	9,517.2	9,685.3	10,086.7	10,377.2	11,190.6	11,504.8	12,140.4	12,326.6	12,820.9
KB Life Insurance	9,141.1	9,680.4	9,904.4	10,001.1	10,038.7	9,801.9	9,461.4	9,998.8	10,213.7	10,424.9
KB Real Estate Trust	276.7	293.1	327.0	342.0	365.2	377.9	374.1	393.4	420.4	437.6
KB Savings Bank	1,294.7	1,388.8	1,340.6	1,323.7	1,321.9	1,361.0	1,403.4	1,550.0	1,700.7	1,883.7
KB Investment	466.6	528.7	645.2	731.8	739.6	757.0	761.7	801.3	850.8	848.7
KB Data Systems	39.4	40.2	36.9	39.7	44.1	41.7	44.1	44.5	42.7	40.3
KB Credit Information	26.4	26.3	28.3	29.1	28.6	27.8	27.9	28.5	28.3	27.7
Total Equity by Subsidiaries										
KB Kookmin Bank	26,619.9	26,667.9	26,645.9	27,348.2	28,606.5	29,004.2	28,622.3	29,323.0	29,512.7	30,408.1
KB Securities ²⁾	4,493.3	4,472.9	4,496.0	4,602.1	4,677.3	4,684.7	4,619.8	4,804.2	4,998.3	5,054.2
KB Insurance ³⁾	3,419.6	3,495.8	3,651.4	3,862.1	3,951.4	3,862.9	3,978.7	4,057.0	4,114.1	3,991.7
KB Kookmin Card	3,935.9	3,958.7	3,830.8	3,892.0	3,993.3	4,064.9	4,030.1	4,098.3	4,201.9	4,281.7

Prudential Life ⁴⁾										2,535.9	2,439.5
KB Asset Management	138.6	146.8	161.1	172.8	183.0	195.2	169.7	187.6	205.4	223.1	
KB Capital	980.6	1,000.4	1,079.9	1,107.7	1,142.9	1,154.5	1,241.6	1,274.0	1,410.2	1,431.6	
KB Life Insurance	523.6	552.2	583.2	617.0	625.8	615.3	610.8	636.9	631.4	582.1	
KB Real Estate Trust	226.5	235.8	247.3	261.8	273.7	292.8	283.8	301.1	318.3	329.5	
KB Savings Bank	201.0	202.0	201.6	206.6	209.8	212.4	212.7	218.9	222.0	225.6	
KB Investment	143.1	153.8	159.7	205.6	201.5	214.8	209.5	216.2	231.2	230.1	
KB Data Systems	16.0	16.4	17.8	18.9	20.5	20.7	21.8	21.6	20.8	17.3	
KB Credit Information	14.9	15.2	15.2	15.0	14.8	14.9	15.1	14.8	15.2	15.9	
Net Income by Subsidiaries											
KB Kookmin Bank	726.0	179.9	572.8	732.3	701.6	432.4	586.3	660.5	635.6	415.8	
KB Securities ²⁾	58.4	-32.4	80.9	88.0	55.8	33.2	-21.4	150.2	209.7	87.1	
KB Insurance ³⁾	72.8	1.4	75.3	90.9	67.7	0.4	77.2	66.8	42.6	-22.7	
KB Kookmin Card	76.9	41.1	78.0	68.1	104.9	65.5	82.1	81.7	91.4	69.5	
Prudential Life ⁴⁾										11.1	44.6
KB Asset Management	13.0	7.1	15.1	10.6	10.2	13.0	4.4	17.2	17.8	17.9	
KB Capital	22.3	22.4	32.4	30.7	37.6	16.3	39.3	34.2	41.3	26.8	
KB Life Insurance	2.6	1.4	9.1	7.4	1.7	-2.2	5.9	5.9	-2.6	-32.4	
KB Real Estate Trust	17.6	9.1	16.1	14.5	12.0	19.1	21.0	17.3	17.2	11.4	
KB Savings Bank	6.0	1.0	4.9	5.0	3.5	2.9	3.4	6.5	3.3	4.1	
KB Investment	1.9	10.7	5.9	-3.8	-4.0	13.2	-5.3	6.8	15.0	-1.1	
KB Data Systems	1.2	1.5	1.4	1.1	1.6	0.6	1.1	-0.2	-0.8	-1.8	
KB Credit Information	0.1	0.5	-0.1	-0.2	-0.2	0.2	0.2	-0.3	0.4	0.8	

1) Simple arithmetic sum of each subsidiary's total assets(including Trusts and AUM) on the financial statements for group reporting

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 Semptember).

◆ Key Financial Indicators

KB Financial Group	3Q18	4Q18	1Q19	2Q19	3Q19	4Q19	1Q20	2Q20	3Q20	4Q20(E)
ROA (Quarterly)	0.81%	0.16%	0.71%	0.80%	0.74%	0.41%	0.56%	0.72%	0.81%	0.38%
ROA (Cumulative)	0.84%	0.66%	0.71%	0.76%	0.75%	0.66%	0.56%	0.64%	0.70%	0.61%
ROE (Quarterly)	10.87%	2.16%	9.59%	10.89%	9.90%	5.53%	7.64%	10.15%	11.49%	5.49%
ROE (Cumulative)	11.10%	8.82%	9.59%	10.22%	10.11%	8.93%	7.64%	8.88%	9.76%	8.64%
ROCE (Quarterly) ¹⁾			9.59%	10.95%	9.98%	5.57%	7.70%	10.28%	11.73%	5.61%
ROCE (Cumulative) ¹⁾			9.59%	10.26%	10.16%	8.98%	7.70%	8.97%	9.90%	8.79%
Basic EPS (Won, Quarterly)	2,407	506	2,145	2,534	2,413	1,372	1,864	2,512	2,977	1,456
Basic EPS (Won, Cumulative)	7,233	7,721	2,145	4,678	7,083	8,451	1,864	4,376	7,353	8,809
BPS (Won)	82,776	83,266	84,133	88,489	91,115	91,871	91,213	93,706	97,551	100,484
NIM (Quarterly)	1.99%	1.98%	1.98%	1.97%	1.94%	1.88%	1.83%	1.74%	1.73%	1.75%
NIM (Cumulative)	2.00%	1.99%	1.98%	1.97%	1.96%	1.94%	1.83%	1.78%	1.77%	1.76%
CIR (Quarterly)	47.4%	74.4%	52.8%	51.3%	50.7%	64.8%	53.2%	48.5%	49.5%	67.4%
CIR (Cumulative)	48.6%	54.5%	52.8%	52.1%	51.6%	54.9%	53.2%	50.6%	50.3%	54.7%
Credit Cost Ratio (Quarterly)	0.17%	0.30%	0.21%	0.15%	0.21%	0.25%	0.25%	0.29%	0.22%	0.29%
Credit Cost Ratio (Cumulative)	0.18%	0.21%	0.21%	0.18%	0.19%	0.20%	0.25%	0.27%	0.25%	0.26%
NPL Ratio	0.61%	0.61%	0.60%	0.59%	0.55%	0.49%	0.50%	0.48%	0.46%	0.41%
NPL Coverage Ratio(New) ²⁾	137.85%	138.91%	138.24%	132.80%	135.59%	147.10%	141.36%	144.41%	148.35%	168.59%
NPL Coverage Ratio(Old) ³⁾	261.07%	263.29%	264.37%	263.63%	275.31%	301.79%	293.54%	296.50%	311.61%	345.87%
BIS Ratio	14.91%	14.60%	14.76%	15.04%	15.25%	14.48%	14.08%	14.24%	14.65%	15.27%
CET 1 Ratio	14.38%	13.97%	14.11%	14.23%	14.35%	13.58%	13.02%	12.91%	13.06%	13.29%
KB Kookmin Bank	3Q18	4Q18	1Q19	2Q19	3Q19	4Q19	1Q20	2Q20	3Q20	4Q20(E)
ROA (Quarterly)	0.82%	0.20%	0.64%	0.79%	0.74%	0.45%	0.59%	0.65%	0.60%	0.38%
ROA (Cumulative)	0.80%	0.65%	0.64%	0.72%	0.73%	0.65%	0.59%	0.62%	0.61%	0.55%
ROE (Quarterly)	11.06%	2.70%	8.71%	10.88%	9.95%	5.96%	8.18%	9.19%	8.66%	5.57%
ROE (Cumulative)	10.76%	8.71%	8.71%	9.79%	9.82%	8.82%	8.18%	8.67%	8.67%	7.86%
NIM (Quarterly)	1.72%	1.70%	1.71%	1.70%	1.67%	1.61%	1.56%	1.50%	1.49%	1.51%
NIM (Cumulative)	1.71%	1.71%	1.71%	1.70%	1.69%	1.67%	1.56%	1.53%	1.52%	1.51%
CIR (Quarterly)	45.2%	76.6%	53.9%	48.3%	46.4%	64.0%	49.4%	48.6%	47.7%	67.9%
CIR (Cumulative)	48.0%	55.0%	53.9%	51.1%	49.5%	53.1%	49.4%	49.0%	48.6%	53.6%
NPL Ratio	0.48%	0.48%	0.47%	0.45%	0.41%	0.37%	0.36%	0.33%	0.32%	0.28%
NPL Coverage Ratio(New) ²⁾	121.99%	122.31%	120.24%	115.29%	118.11%	130.16%	126.73%	134.46%	140.39%	165.20%
NPL Coverage Ratio(Old) ³⁾	269.12%	272.38%	274.94%	277.41%	292.42%	324.61%	326.13%	343.31%	360.07%	407.40%
BIS Ratio	15.71%	15.52%	15.76%	15.97%	16.42%	15.85%	15.01%	14.38%	17.20%	17.77%
CET 1 Ratio	14.70%	14.33%	14.50%	14.72%	14.90%	14.37%	13.56%	12.79%	15.07%	15.10%
Loan to Deposit Ratio ⁴⁾	99.1%	99.6%	98.2%	97.7%	95.7%	94.1%	98.3%	100.4%	99.9%	101.7%

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

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

3) Including reserves for credit losses

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

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(bn Won)	1Q19	2Q19	3Q19	4Q19	1Q20	2Q20	3Q20	4Q20(E)
Net interest income	2,252.1	2,297.1	2,319.4	2,328.2	2,349.2	2,334.0	2,460.2	2,578.9
Net fee and commission income	550.6	585.1	580.8	638.5	670.1	711.2	789.2	788.4
Net other operating income(expenses)	62.1	17.0	-30.0	-169.0	-277.3	227.7	-17.7	-121.3
Gross operating income	2,864.8	2,899.2	2,870.2	2,797.7	2,742.0	3,272.9	3,231.7	3,246.0
General & administrative expenses	1,513.9	1,486.9	1,455.9	1,814.3	1,459.2	1,586.4	1,600.6	2,187.0
Operating profit before provision for credit losses	1,350.9	1,412.3	1,414.3	983.4	1,282.8	1,686.5	1,631.1	1,059.0
Provision for credit losses	191.7	102.1	166.1	210.4	243.7	296.0	214.6	289.1
Net operating profit	1,159.2	1,310.2	1,248.2	773.0	1,039.1	1,390.5	1,416.5	769.9
Net non-operating profit(loss)	6.7	48.6	12.0	-24.0	-19.7	-14.3	154.4	25.2
Profit before income tax	1,165.9	1,358.8	1,260.2	749.0	1,019.4	1,376.2	1,570.9	795.1
Income tax expense	320.0	367.3	319.5	213.9	280.5	383.7	376.7	218.4
Profit for the period	845.9	991.5	940.7	535.1	738.9	992.5	1,194.2	576.7
Profit attributable to non-controlling interest	0.2	0.4	0.4	0.4	9.4	10.7	27.6	-0.6
Profit attributable to shareholders of the parent company	845.7	991.1	940.3	534.7	729.5	981.8	1,166.6	577.3

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(bn Won)	Mar. 19	Jun. 19	Sep. 19	Dec. 19	Mar. 20	Jun. 20	Sep. 20	Dec. 20(E)
Total Assets	490,699.4	498,179.1	506,195.3	518,538.1	544,881.7	569,476.6	605,506.4	610,728.4
Cash and due from financial institutions	19,184.3	22,521.3	22,004.6	20,837.9	23,136.3	22,509.5	25,380.7	25,608.8
Financial assets at fair value through profit or loss	49,480.1	48,711.9	51,763.0	53,549.1	57,072.0	58,653.0	58,835.9	61,094.5
Derivative financial assets	2,328.8	2,891.5	4,052.7	3,190.7	5,179.9	3,952.9	3,577.8	5,545.5
Financial investments	64,678.8	64,290.7	68,422.5	71,782.6	73,526.0	74,810.3	96,714.7	98,695.4
Loans	320,948.4	324,900.5	326,329.4	339,684.1	351,402.6	367,862.5	378,090.8	377,167.0
(Reserves for loan losses)	-2,559.9	-2,471.2	-2,376.0	-2,408.0	-2,434.7	-2,546.1	-3,255.2	-3,283.4
Investments in associates	507.6	526.9	534.6	598.2	565.0	691.7	892.3	771.4
Tangible assets	7,005.1	7,512.0	7,563.6	7,918.5	7,903.6	7,903.3	8,565.8	8,164.8
Goodwill & Intangible assets	2,766.4	2,713.7	2,653.5	2,737.8	2,684.5	3,053.8	3,202.1	3,351.1
Current income tax assets	9.2	19.3	23.7	19.1	18.9	22.3	100.2	109.8
Deferred income tax assets	5.1	4.3	4.4	3.6	3.7	27.5	54.9	65.1
Other assets	23,785.6	24,087.0	22,843.3	18,216.5	23,389.2	29,989.8	30,091.2	30,155.0
Total Liabilities	454,872.1	460,976.8	467,455.0	479,418.8	506,072.2	529,172.5	563,398.5	567,367.4
Financial liabilities at fair value through profit or loss	16,401.2	17,282.6	17,405.8	15,368.2	12,736.1	13,366.4	13,270.6	11,869.1
Deposits	282,738.7	288,423.3	288,636.7	305,592.8	317,820.3	327,743.5	337,986.6	338,580.2
Debts	30,994.1	30,219.0	33,555.8	37,818.9	41,840.8	46,917.6	47,797.9	49,827.2
Debentures	51,667.1	50,851.0	50,565.6	50,935.6	54,156.2	57,422.8	60,254.5	62,760.7
Derivative financial liabilities	2,577.5	3,257.2	4,294.6	3,007.3	6,447.1	4,290.8	3,780.3	5,223.0
Net defined benefit liabilities	300.9	338.2	393.3	254.0	291.1	347.5	446.4	245.4
Provisions	572.4	536.8	529.0	527.9	523.3	595.1	605.9	714.9
Accrued expenses payables	3,606.2	3,771.2	3,835.1	3,782.6	3,590.4	3,693.5	3,898.4	3,603.2
Other liabilities	66,014.0	66,297.5	68,239.1	62,131.5	68,666.9	74,795.3	95,357.9	94,543.7
Total Equity	35,827.3	37,202.3	38,740.3	39,119.3	38,809.5	40,304.1	42,107.9	43,361.1
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	-	399.1	399.2	399.2	399.2	798.1	1,197.1	1,696.0
Capital surplus	17,119.8	17,123.3	17,122.6	17,122.8	17,122.9	16,728.1	16,723.6	16,723.6
Accumulated other comprehensive income	352.1	476.4	500.5	348.0	173.0	290.2	386.4	611.9
Retained earnings	17,349.9	18,339.0	19,278.2	19,709.5	19,574.7	20,793.9	21,949.9	22,517.4
Treasury shares	-1,094.7	-1,236.2	-1,236.2	-1,136.2	-1,136.2	-1,136.2	-1,136.2	-1,136.2
Non-controlling interest	9.6	10.1	585.4	585.4	585.3	739.4	896.5	857.8

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Group Interest Income

(bn Won)	1Q19	2Q19	3Q19	4Q19	1Q20	2Q20	3Q20	4Q20(E)
Interest Income	3,646.4	3,694.0	3,671.6	3,627.2	3,620.0	3,601.7	3,578.8	3,685.2
Due from financial institutions	33.5	41.6	41.7	36.5	35.5	23.4	15.3	18.6
Financial investments	508.7	517.6	509.0	507.5	511.6	479.2	480.9	522.8
Loans	3,069.3	3,098.4	3,086.2	3,041.3	3,003.0	3,075.6	3,031.6	3,086.4
Others	34.9	36.4	34.7	41.9	69.9	23.5	51.0	57.4
Interest Expense	1,394.3	1,396.9	1,352.2	1,299.0	1,270.8	1,267.7	1,118.6	1,106.3
Deposits	891.4	895.7	863.8	830.2	788.9	786.2	677.3	664.4
Debts & debentures	471.0	468.1	457.7	440.2	453.9	460.2	423.4	421.8
Others	31.9	33.1	30.7	28.6	28.0	21.3	17.9	20.1
Net Interest Income	2,252.1	2,297.1	2,319.4	2,328.2	2,349.2	2,334.0	2,460.2	2,578.9

Group Net Interest Margin(NIM)¹⁾

	1Q19	2Q19	3Q19	4Q19	1Q20	2Q20	3Q20	4Q20(E)
NIM (Quarterly)	1.98%	1.97%	1.94%	1.88%	1.83%	1.74%	1.73%	1.75%
NIM (Cumulative)	1.98%	1.97%	1.96%	1.94%	1.83%	1.78%	1.77%	1.76%

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

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

(bn Won)	1Q19	2Q19	3Q19	4Q19	1Q20	2Q20	3Q20	4Q20(E)
Interest earning assets	339,412.9	342,565.8	348,025.8	358,998.5	368,901.7	386,595.5	394,100.1	401,637.8
Interest earned on the assets ²⁾	2,924.2	2,956.6	2,941.5	2,896.9	2,846.5	2,762.8	2,670.5	2,631.5
Yield	3.49%	3.46%	3.35%	3.20%	3.10%	2.87%	2.70%	2.61%
Interest bearing liabilities	325,930.3	328,606.5	333,741.3	344,137.6	355,553.1	375,681.3	381,609.7	389,144.0
Interest paid on the liabilities ³⁾	1,264.2	1,278.0	1,243.6	1,200.0	1,168.7	1,089.7	955.7	861.4
Yield	1.57%	1.56%	1.48%	1.38%	1.32%	1.17%	1.00%	0.88%
Interest spread	1.92%	1.90%	1.87%	1.82%	1.78%	1.71%	1.70%	1.73%
Net Interest Margin	1.98%	1.97%	1.94%	1.88%	1.83%	1.74%	1.73%	1.75%

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)	1Q19	2Q19	3Q19	4Q19	1Q20	2Q20	3Q20	4Q20(E)
Interest earning assets	342,711.9	346,077.1	351,563.9	362,637.6	372,456.7	390,042.2	397,744.9	405,436.2
Interest earned on the assets ²⁾	3,275.2	3,302.0	3,296.5	3,277.5	3,193.8	3,138.9	3,042.0	3,024.5
Yield	3.88%	3.83%	3.72%	3.59%	3.45%	3.24%	3.04%	2.97%
Interest bearing liabilities	325,930.3	328,606.5	333,741.3	344,137.6	355,553.1	375,681.3	381,609.7	389,144.0
Interest paid on the liabilities ³⁾	1,264.2	1,278.0	1,243.6	1,200.0	1,168.7	1,089.7	955.7	861.4
Yield	1.57%	1.56%	1.48%	1.38%	1.32%	1.17%	1.00%	0.88%
Interest spread	2.30%	2.27%	2.24%	2.20%	2.13%	2.07%	2.05%	2.09%
Net Interest Margin	2.38%	2.35%	2.32%	2.27%	2.19%	2.11%	2.09%	2.12%

1) Bank NIM + Card NIM

2) Interest income - credit guarantee fee

3) Interest expense + deposit insurance fee

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(bn Won)	1Q19	2Q19	3Q19	4Q19	1Q20	2Q20	3Q20	4Q20(E)
Trust Fee	129.5	152.5	128.5	131.6	136.5	99.4	122.9	127.6
Fee and Commission	421.1	432.6	452.3	506.9	533.6	611.8	666.3	660.8
Fees from credit cards	100.6	87.0	102.2	134.4	112.5	133.9	128.0	155.2
Guarantee fees	11.5	13.0	9.6	14.0	13.1	14.7	13.6	12.7
Other commissions in Won	292.5	305.2	319.9	338.9	389.9	433.5	497.2	451.8
Commissions received as agency	37.4	43.9	42.4	48.5	50.0	46.9	51.0	48.6
Commissions received on represent securities	34.8	38.3	38.5	34.2	40.4	41.4	44.7	45.6
Commissions received on banking business	52.8	54.7	56.1	50.9	49.9	46.2	46.5	46.5
Commissions received on securities business	99.9	112.0	109.3	124.8	144.8	193.1	250.5	204.9
Others	67.6	56.3	73.6	80.5	104.8	105.9	104.5	106.2
Other commissions in foreign currency	16.5	27.4	20.6	19.6	18.1	29.7	27.5	41.1
Net Fee and Commission Income	550.6	585.1	580.8	638.5	670.1	711.2	789.2	788.4

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(bn Won)	1Q19	2Q19	3Q19	4Q19	1Q20	2Q20	3Q20	4Q20(E)
Net gain/loss on securities	-271.1	101.6	62.3	-103.7	1,053.2	-213.7	43.0	129.4
Net gain/loss on FVPL securities ¹⁾	-360.1	48.7	-36.9	-123.4	885.3	-315.6	-3.6	121.9
Net gain/loss on FVOCI securities ²⁾	89.0	52.9	99.2	19.7	167.9	101.9	46.6	7.5
Net gain/loss on sales	48.4	48.3	93.6	15.7	133.3	98.5	44.7	2.3
Impairment loss	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Others	40.6	4.6	5.6	4.0	34.6	3.5	1.8	5.2
Net gain/loss on derivatives & foreign currency translation	612.2	130.3	211.8	333.9	-1,003.6	758.6	296.0	402.6
Other operating income	-279.0	-214.9	-304.1	-399.2	-326.9	-317.2	-356.7	-653.3
Deposit insurance fees & credit guarantee fees	-204.0	-203.6	-203.7	-208.5	-215.7	-223.4	-225.8	-230.6
Net gain/loss on sale of loans	15.0	22.9	22.7	0.7	51.5	42.7	31.1	38.7
Others	-90.0	-34.2	-123.1	-191.4	-162.7	-0.3	-14.8	-3,038.0
Net other operating income	62.1	17.0	-30.0	-169.0	-277.3	227.7	-17.7	-121.3

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)	1Q19	2Q19	3Q19	4Q19	1Q20	2Q20	3Q20	4Q20(E)
Provision for loan losses	156.5	130.2	166.0	216.8	243.5	254.4	214.9	254.4
Provision for acceptances and guarantees	18.3	-10.0	-0.1	-6.3	-0.5	-7.4	-18.5	12.5
Provision for undrawn commitments	5.1	-8.5	0.0	0.4	0.5	50.7	16.7	21.9
Provision for financial guarantees & contracts	11.8	-9.6	0.2	-0.5	0.2	-1.7	1.5	0.3
Provision for Credit Losses	191.7	102.1	166.1	210.4	243.7	296.0	214.6	289.1

Group Credit Cost Ratio¹⁾

(bn Won)	1Q19	2Q19	3Q19	4Q19	1Q20	2Q20	3Q20	4Q20(E)
Total Outstanding Credit	316,993.3	319,512.6	323,399.9	334,552.5	348,356.8	355,479.6	362,674.6	366,427.8
Household	157,339.0	157,914.0	158,140.6	163,461.0	169,553.3	171,867.9	176,937.7	181,482.2
Corporate	140,320.2	141,837.4	144,242.8	149,075.5	157,442.2	162,033.0	163,342.1	162,084.3
Credit Card	19,334.2	19,761.1	21,016.5	22,016.0	21,361.3	21,578.8	22,394.7	22,861.3
Provision for Loan Losses	165.4	115.5	168.6	209.8	213.8	250.9	199.6	266.2
Household	87.3	75.8	93.4	107.8	99.5	125.1	74.6	88.1
Corporate	-30.3	-60.6	-35.4	-13.8	5.1	20.9	66.8	87.9
Credit Card	108.4	100.3	110.6	115.9	109.2	104.8	58.2	90.3
Quarterly Credit Cost	0.21%	0.15%	0.21%	0.25%	0.25%	0.29%	0.22%	0.29%
Household	0.22%	0.19%	0.23%	0.27%	0.24%	0.29%	0.17%	0.20%
Corporate	-0.09%	-0.17%	-0.10%	-0.04%	0.01%	0.05%	0.16%	0.21%
Credit Card	2.23%	2.06%	2.15%	2.14%	2.03%	1.96%	1.05%	1.59%
Cumulative Credit Cost	0.21%	0.18%	0.19%	0.20%	0.25%	0.27%	0.25%	0.26%
Household	0.22%	0.21%	0.22%	0.23%	0.24%	0.27%	0.23%	0.22%
Corporate	-0.09%	-0.13%	-0.12%	-0.10%	0.01%	0.03%	0.08%	0.11%
Credit Card	2.23%	2.15%	2.14%	2.14%	2.03%	1.99%	1.67%	1.64%

1) Based on simple arithmetic sum of subsidiaries

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(bn Won)	1Q19	2Q19	3Q19	4Q19	1Q20	2Q20	3Q20	4Q20(E)
Employee Benefits	993.3	919.3	884.2	1,158.5	878.5	991.2	1,007.8	1,465.7
Post-employment benefits	63.5	64.1	65.0	67.2	65.8	65.8	67.1	73.9
Termination benefits	44.8	0.3	18.7	176.0	8.6	0.2	0.1	352.2
Salaries & employee benefits	582.7	672.2	620.4	731.9	602.8	660.3	724.0	851.5
Others	302.3	182.7	180.1	183.4	201.3	264.9	216.6	188.1
Depreciation and Amortization	177.4	185.7	195.2	226.1	211.7	204.6	217.9	240.7
Tangible assets	134.8	140.0	147.5	176.5	156.1	144.7	157.0	171.2
Intangible assets	34.0	36.9	37.9	39.9	46.9	49.3	50.2	60.8
Others	8.6	8.8	9.8	9.7	8.7	10.6	10.7	8.7
Other General and Administrative Expenses	343.2	381.9	376.5	429.7	369.0	390.6	374.9	480.6
Occupancy, furniture & equipment expenses	292.9	318.1	326.3	379.4	316.7	321.1	320.9	422.3
Taxes	50.3	63.8	50.2	50.3	52.3	69.5	54.0	58.3
General & Administrative Expenses	1,513.9	1,486.9	1,455.9	1,814.3	1,459.2	1,586.4	1,600.6	2,187.0

Cost to Income Ratio (CIR)

(bn Won)	1Q19	2Q19	3Q19	4Q19	1Q20	2Q20	3Q20	4Q20(E)
Gross operating income	2,864.8	2,899.2	2,870.2	2,797.7	2,742.0	3,272.9	3,231.7	3,246.0
General & administrative expenses	1,513.9	1,486.9	1,455.9	1,814.3	1,459.2	1,586.4	1,600.6	2,187.0
Quarterly CIR	52.8%	51.3%	50.7%	64.8%	53.2%	48.5%	49.5%	67.4%
Cumulative CIR	52.8%	52.1%	51.6%	54.9%	53.2%	50.6%	50.3%	54.7%

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(bn Won)	Mar. 19	Jun. 19	Sep. 19	Dec. 19	Mar. 20	Jun. 20	Sep. 20	Dec. 20(E)
Total Outstanding Credits	316,993.3	319,512.6	323,399.9	334,552.5	348,356.8	355,479.6	362,674.6	366,427.8
Normal	312,588.9	315,031.1	318,950.6	330,292.3	343,968.7	351,321.4	358,579.4	362,557.6
Precautionary	2,494.6	2,583.0	2,665.6	2,608.4	2,630.1	2,440.4	2,439.7	2,379.2
Substandard	722.9	733.4	806.7	662.5	704.7	761.6	770.1	653.5
Doubtful	843.1	820.1	637.8	700.9	711.4	600.7	576.8	557.1
Estimated Loss	343.8	344.9	339.3	288.4	341.9	355.5	308.6	280.4
NPL (A)	1,909.8	1,898.5	1,783.8	1,651.8	1,758.0	1,717.9	1,655.5	1,491.0
NPL Ratio	0.60%	0.59%	0.55%	0.49%	0.50%	0.48%	0.46%	0.41%
Loan loss reserves ²⁾ (B)	2,640.0	2,521.1	2,418.5	2,430.0	2,485.1	2,480.7	2,455.9	2,513.6
Reserves for credit losses (C)	2,408.9	2,483.8	2,492.3	2,555.2	2,675.2	2,612.7	2,702.9	2,643.1
NPL Coverage Ratio(New)³⁾ (B/A)	138.24%	132.80%	135.59%	147.10%	141.36%	144.41%	148.35%	168.59%
NPL Coverage Ratio(Old)⁴⁾ [(B+C)/A]	264.37%	263.63%	275.31%	301.79%	293.54%	296.50%	311.61%	345.87%

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

For reference, consolidated Group NPL ratio as of end of 2020 is 0.79%

2) Allowances for loan losses and acceptances & guarantees

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

4) Including reserves for credit losses

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(bn Won)	Mar. 19	Jun. 19	Sep. 19	Dec. 19	Mar. 20	Jun. 20	Sep. 20	Dec. 20(E)
Tier 1 Capital	33,698.6	34,867.6	36,021.1	35,426.1	35,983.4	36,867.3	36,016.6	36,867.0
Common Equity Tier 1	33,698.6	34,468.5	35,318.2	34,709.9	35,251.0	35,726.8	34,504.3	34,857.6
Paid in capital	2,090.6	2,090.6	2,085.6	2,090.6	2,090.6	2,090.6	2,090.6	2,090.6
Capital surplus	13,190.3	13,190.3	13,190.3	13,190.3	13,190.3	13,190.3	13,190.3	13,190.3
Retained earnings	17,349.9	18,339.0	19,278.2	19,709.5	19,574.7	20,793.9	21,949.9	22,517.3
Others	3,187.0	3,173.6	3,197.0	3,144.7	2,969.9	2,675.8	2,771.9	2,997.4
Deductions	-2,119.2	-2,325.0	-2,432.8	-3,425.2	-2,574.3	-3,023.7	-5,498.4	-5,938.0
Additional Tier 1	0.0	399.1	702.9	716.2	732.3	1,140.5	1,512.3	2,009.4
Tier 2 Capital	1,542.6	1,549.0	1,508.4	1,569.1	2,138.0	2,555.7	2,707.5	3,175.5
Provisions	161.7	172.7	161.1	175.7	189.4	314.1	400.9	397.3
Subordinated debt(holding company)	0.0	0.0	0.0	0.0	400.0	400.0	400.0	400.0
Subordinated debt(Kookmin Bank)	1,380.9	1,376.3	1,347.2	1,393.4	1,548.5	1,841.6	1,906.6	2,378.2
Others	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Total BIS Capital	35,241.2	36,416.6	37,529.5	36,995.2	38,121.3	39,423.0	38,724.1	40,042.5
Risk Weighted Assets	238,757.2	242,147.9	246,091.5	255,549.0	270,696.4	276,792.7	264,278.6	262,295.8
BIS Capital Ratio	14.76%	15.04%	15.25%	14.48%	14.08%	14.24%	14.65%	15.27%
Tier 1	14.11%	14.40%	14.64%	13.86%	13.29%	13.32%	13.63%	14.06%
Common Equity Tier 1	14.11%	14.23%	14.35%	13.58%	13.02%	12.91%	13.06%	13.29%
Tier 2	0.65%	0.64%	0.61%	0.61%	0.79%	0.92%	1.02%	1.21%

1) Based on BASEL III

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Kookmin Bank Cambodia Plc. 100%

Kookmin Bank(China) Limited 100%

KB Microfinance Myanmar Co., Ltd 100%

KB Bank Myanmar Co., Ltd 100%

Prasac Microfinance Institution PLC.

PT Bank Bukopin Tbk 67%

PT Bukopin Finance 97.03%

PT Bank Syariah Bukopin 92.78%

KB Securities 100%

KBFG Securities America Inc 100%

KB Securities Hong Kong Ltd. 100%

Keystone-Hyundai Sec. No.1 Private Equity Fund 4.49%

KB Private Equity Fund III 15.69%

KB SECURITIES VIETNAM JOINT STOCK COMPANY 99.70%

KBTS Technology Venture Private Equity Fund 16.00%

KB-Stonebridge Secondary Private Equity Fund 4.16%

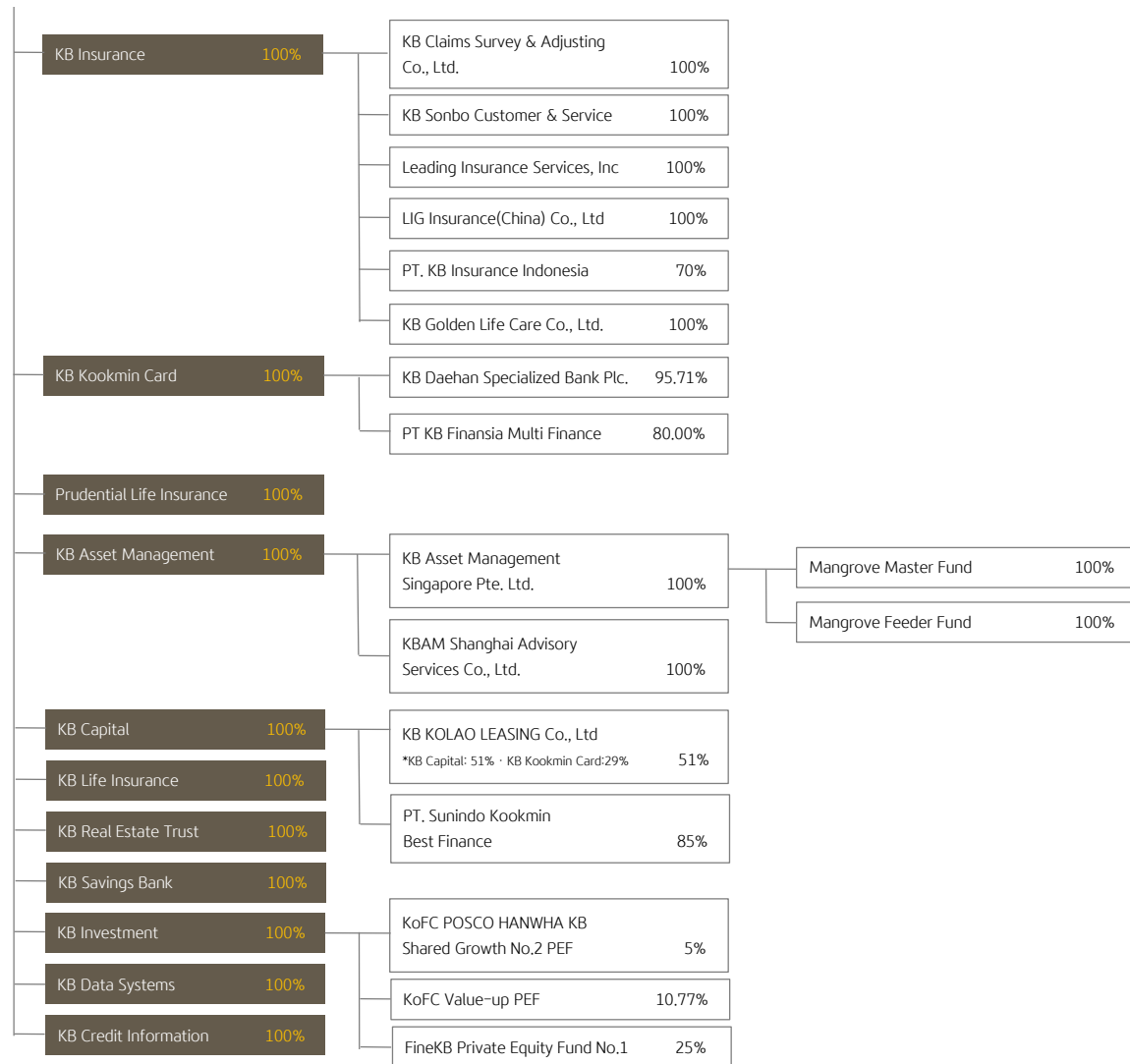
KB SPROTT Renewable Private Equity Fund I 7.69%

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%



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Number of Employees

	Mar. 19	Jun. 19	Sep. 19	Dec. 19	Mar. 20	Jun. 20	Sep. 20	Dec. 20
KB Financial Group Inc. (holding company)	173	174	175	175	178	178	181	181
KB Kookmin Bank	16,248	16,248	16,221	16,473	16,005	16,005	16,006	16,077
KB Securities	2,888	2,840	2,829	2,848	2,805	2,769	2,769	2,788
KB Insurance	3,215	3,182	3,095	3,103	3,085	3,094	3,093	3,070
KB Kookmin Card	1,517	1,518	1,529	1,553	1,550	1,547	1,555	1,563
Prudential Life							527	510
KB Life Insurance	347	353	341	329	339	344	344	334
KB Asset Management	245	254	257	257	284	268	294	262
KB Capital	483	488	487	494	498	495	502	490
KB Savings Bank	141	136	142	140	147	147	147	147
KB Real Estate Trust	172	176	176	176	168	170	165	168
KB Investment	55	59	59	61	60	63	61	62
KB Credit Information	140	140	137	140	139	137	134	131
KB Data Systems	388	433	429	434	440	476	485	482
Total	26,012	26,001	25,877	26,183	25,698	25,693	26,263	26,265

Number of Employees of KB Kookmin Bank

	Mar. 19	Jun. 19	Sep. 19	Dec. 19	Mar. 20	Jun. 20	Sep. 20	Dec. 20
Directors	8	8	8	8	8	8	8	8
Executive	3	3	3	3	3	3	3	3
Non-Executive	5	5	5	5	5	5	5	5
Non-Standing	0	0	0	0	0	0	0	0
Executive Vice Presidents	17	18	18	18	20	20	20	20
Regional Directors	38	39	39	39	38	38	38	38
Regular Employees	16,190	16,188	16,161	16,413	15,944	15,944	15,945	16,016
Total¹⁾	16,248	16,248	16,221	16,473	16,005	16,005	16,006	16,077

1) Excluding non-executive and non-standing directors

Number of Employees of KB Securities

	Mar. 19	Jun. 19	Sep. 19	Dec. 19	Mar. 20	Jun. 20	Sep. 20	Dec. 20
Directors	42	44	45	45	45	45	45	45
Employees	2,846	2,796	2,784	2,803	2,760	2,724	2,724	2,743
Regular	2,170	2,171	2,162	2,194	2,163	2,158	2,153	2,162
Contract	676	625	622	609	597	566	571	581
Total	2,888	2,840	2,829	2,848	2,805	2,769	2,769	2,788

Number of Employees of KB Insurance

	Mar. 19	Jun. 19	Sep. 19	Dec. 19	Mar. 20	Jun. 20	Sep. 20	Dec. 20
Senior Management	37	37	37	37	37	37	36	36
Employees	3,178	3,145	3,058	3,066	3,048	3,057	3,057	3,034
Total	3,215	3,182	3,095	3,103	3,085	3,094	3,093	3,070

Number of Employees of KB Kookmin Card

	Mar. 19	Jun. 19	Sep. 19	Dec. 19	Mar. 20	Jun. 20	Sep. 20	Dec. 20
Senior Management	16	16	16	16	17	17	17	17
Employees	1,501	1,502	1,513	1,537	1,533	1,530	1,538	1,546
Total	1,517	1,518	1,529	1,553	1,550	1,547	1,555	1,563

Number of Employees of Prudential Life

	Mar. 19	Jun. 19	Sep. 19	Dec. 19	Mar. 20	Jun. 20	Sep. 20	Dec. 20
Senior Management							19	18
Employees							508	492
Total							527	510

Number of Branches / ATMs of KB Kookmin Bank

	Mar. 19	Jun. 19	Sep. 19	Dec. 19	Mar. 20	Jun. 20	Sep. 20	Dec. 20
Regular Branch	884	884	882	883	904	905	898	884
Sub-branch	163	163	163	168	113	113	105	88
ATM Branch	761	757	763	759	776	783	792	749
Total	1,808	1,804	1,808	1,810	1,793	1,801	1,795	1,721
ATM	7,172	7,137	7,036	6,777	6,704	6,629	6,408	5,785

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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)	1Q19	2Q19	3Q19	4Q19	1Q20	2Q20	3Q20	4Q20(E)
Net interest income	1,552.4	1,587.3	1,607.7	1,616.4	1,637.5	1,638.2	1,717.2	1,761.9
Net fee and commission income	274.8	303.1	268.8	286.6	285.8	257.2	270.2	254.7
Net other operating income(expenses)	-26.4	-49.8	-20.0	-81.8	-126.9	135.8	-18.8	23.9
Gross operating income	1,800.8	1,840.6	1,856.5	1,821.2	1,796.4	2,031.2	1,968.6	2,040.5
General & administrative expenses	970.8	889.0	861.2	1,166.4	887.2	988.1	939.9	1,386.1
Operating profit before provision for credit losses	830.0	951.6	995.3	654.8	909.2	1,043.1	1,028.7	654.4
Provision for credit losses	54.4	-30.2	31.3	48.1	76.6	139.4	117.4	150.9
Net operating profit	775.6	981.8	964.0	606.7	832.6	903.7	911.3	503.5
Net non-operating profit(loss)	1.0	7.3	-5.2	-12.7	-35.2	9.4	-43.4	49.9
Share of profit(loss) of associates	10.4	-6.0	-9.6	34.4	-9.7	-4.8	-45.9	12.2
Net other non-operating income(expenses)	-9.4	13.3	4.4	-47.1	-25.5	14.2	2.5	37.7
Profit before income tax	776.6	989.1	958.8	594.0	797.4	913.1	867.9	553.4
Income tax expense	203.8	256.8	257.2	161.6	211.1	242.1	221.1	138.0
Profit for the period	572.8	732.3	701.6	432.4	586.3	671.0	646.8	415.4
Profit attributable to non-controlling interest	0.0	0.0	0.0	0.0	0.0	10.5	11.2	-0.4
Profit attributable to shareholders of the parent company	572.8	732.3	701.6	432.4	586.3	660.5	635.6	415.8

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(bn Won)	Mar. 19	Jun. 19	Sep. 19	Dec. 19	Mar. 20	Jun. 20	Sep. 20	Dec. 20(E)
Total Assets	368,232.4	373,961.3	377,996.0	387,425.0	406,255.6	425,310.2	437,038.8	438,444.1
Cash and due from financial institutions	14,224.4	16,025.7	15,163.9	14,481.3	16,466.7	16,836.4	19,147.1	19,972.3
Financial assets at fair value through profit or loss	12,285.9	12,145.9	13,243.5	13,866.3	15,882.8	15,508.7	15,490.8	16,042.4
Derivative financial assets	1,893.4	2,400.3	3,365.7	2,317.4	4,057.6	2,999.4	2,790.4	4,456.7
Financial investments	45,877.8	45,678.5	49,560.2	52,419.3	52,501.3	53,504.7	56,638.4	58,286.5
Loans	279,058.6	282,197.1	282,490.2	293,531.4	305,864.0	320,801.9	329,070.9	327,332.5
(Allowances for loan losses)	-1,493.5	-1,400.9	-1,321.4	-1,336.0	-1,342.2	-1,440.9	-2,171.1	-2,186.8
Investments in associates	520.3	540.6	538.4	564.7	521.1	642.7	543.4	441.3
Tangible assets	3,789.5	3,870.5	3,930.5	4,267.3	4,248.3	4,255.0	4,673.2	4,557.7
Goodwill & Intangible assets	257.6	251.8	251.8	268.7	278.2	704.3	824.8	962.7
Current income tax assets	4.5	14.0	14.7	13.9	14.2	17.1	45.3	47.8
Deferred income tax assets	3.2	3.3	3.3	2.3	2.4	26.0	49.1	58.3
Other assets	10,317.2	10,833.6	9,433.8	5,692.4	6,419.0	10,014.0	7,765.4	6,285.9
Total Liabilities	341,586.4	346,613.1	349,389.5	358,420.8	377,633.3	395,987.2	407,526.1	408,036.0
Financial liabilities at fair value through profit or loss	72.2	79.4	87.8	80.2	73.2	78.9	85.2	141.3
Deposits	278,651.6	284,036.2	284,177.1	300,917.5	311,201.4	321,097.0	330,971.7	330,352.5
Debts	17,562.9	17,863.2	20,027.9	19,141.3	22,666.9	26,177.1	26,773.1	26,870.8
Debentures	22,064.7	20,380.6	19,396.3	18,740.0	20,970.8	22,164.1	24,520.4	26,969.6
Derivative financial liabilities	1,871.6	2,384.2	3,199.9	2,169.0	3,828.5	2,838.5	2,624.9	4,282.4
Net defined benefit liabilities	205.1	245.7	285.0	179.1	217.3	258.1	312.4	165.4
Provisions	352.3	312.8	300.7	311.1	311.6	340.0	354.6	388.0
Accrued expenses payables	3,095.6	3,193.8	3,239.1	3,138.2	2,998.3	3,105.9	3,230.6	2,805.0
Other liabilities	17,710.4	18,117.2	18,675.7	13,744.4	15,365.3	19,927.6	18,653.2	16,061.0
Total Equity	26,645.9	27,348.2	28,606.5	29,004.2	28,622.3	29,323.0	29,512.7	30,408.1
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
Capital surplus	5,218.3	5,218.4	5,218.4	5,219.7	5,219.7	4,808.5	4,808.5	4,808.5
Accumulated other comprehensive income	207.1	177.0	159.2	123.3	-103.9	-45.2	-21.5	494.4
Retained earnings	19,198.6	19,930.9	20,632.5	21,064.8	20,910.1	21,811.1	21,827.7	22,243.6
Treasury shares	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Non-controlling interest	0.0	0.0	0.0	0.0	0.0	152.2	301.6	265.2

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(bn Won)	1Q19	2Q19	3Q19	4Q19	1Q20	2Q20	3Q20	4Q20(E)
Interest Income	2,692.5	2,729.1	2,699.6	2,658.7	2,631.4	2,638.8	2,576.0	2,610.0
Due from financial institutions	15.1	17.6	17.2	14.8	14.3	8.5	6.4	7.7
Financial Investments	268.8	282.0	277.3	278.5	274.1	246.0	224.8	229.4
Loans	2,378.6	2,395.0	2,373.3	2,327.5	2,277.2	2,363.8	2,295.2	2,317.6
Other	30.0	34.5	31.8	37.9	65.8	20.5	49.6	55.3
Interest Expense	1,140.1	1,141.8	1,091.9	1,042.3	993.9	1,000.6	858.8	848.1
Deposits	884.6	888.5	854.9	824.9	781.6	778.3	669.9	656.1
Debts & Debentures	230.2	224.8	212.2	194.4	190.3	207.4	177.0	178.2
Other	25.3	28.5	24.8	23.0	22.0	14.9	11.9	13.8
Net Interest Income	1,552.4	1,587.3	1,607.7	1,616.4	1,637.5	1,638.2	1,717.2	1,761.9

Bank Net Interest Margin

(bn Won)	1Q19	2Q19	3Q19	4Q19	1Q20	2Q20	3Q20	4Q20(E)
NIM (Quarterly)	1.71%	1.70%	1.67%	1.61%	1.56%	1.50%	1.49%	1.51%
NIM (Cumulative)	1.71%	1.70%	1.69%	1.67%	1.56%	1.53%	1.52%	1.51%

Interest Spread / Margin

(bn Won)	1Q19	2Q19	3Q19	4Q19	1Q20	2Q20	3Q20	4Q20(E)
Interest earning assets ¹⁾	322,780.7	325,624.1	330,546.2	340,933.5	350,301.4	368,255.6	374,968.5	381,904.1
Interest earned on the assets ²⁾	2,537.9	2,571.9	2,546.5	2,494.7	2,440.7	2,371.8	2,267.1	2,214.7
Yield	3.19%	3.17%	3.06%	2.90%	2.80%	2.59%	2.41%	2.31%
Interest bearing liabilities ¹⁾	311,609.0	313,777.3	318,455.1	328,548.9	339,398.4	359,172.2	364,740.2	371,686.2
Interest paid on the liabilities ⁴⁾	1,180.4	1,191.2	1,156.3	1,111.2	1,078.8	1,002.1	864.1	768.8
Yield	1.54%	1.52%	1.44%	1.34%	1.28%	1.12%	0.94%	0.82%
Interest spread	1.65%	1.65%	1.62%	1.56%	1.52%	1.47%	1.46%	1.48%
Net Interest Margin	1.71%	1.70%	1.67%	1.61%	1.56%	1.50%	1.49%	1.51%

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)	1Q19	2Q19	3Q19	4Q19	1Q20	2Q20	3Q20	4Q20(E)
Trust Fee	72.8	92.4	72.0	70.9	74.7	35.2	60.3	63.4
Fee and Commission	202.0	210.7	196.8	215.7	211.1	222.0	209.9	191.3
Fees from credit cards	-4.1	-4.4	-12.6	-6.7	-6.2	-6.0	-7.1	-7.3
Guarantee fees	8.5	9.4	10.1	11.2	11.8	11.5	12.0	11.6
Other commissions in Won	183.2	184.7	181.6	195.3	191.1	193.2	187.3	159.8
Commissions received as agency	72.3	85.5	82.8	80.9	77.8	85.0	85.8	72.3
Commissions received on represent securities	29.8	34.1	34.0	31.0	35.9	37.5	39.9	40.2
Commissions received on banking business	53.1	55.0	56.5	57.0	51.6	48.0	48.3	48.3
Commissions received on loan business	18.5	18.0	18.5	21.5	22.9	20.7	21.8	20.1
Others	9.5	-7.9	-10.2	4.9	2.9	2.0	-8.5	-21.1
Other commissions in foreign currency	14.4	21.0	17.7	15.9	14.4	23.3	17.7	27.2
Net Fee and Commission Income	274.8	303.1	268.8	286.6	285.8	257.2	270.2	254.7

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(bn Won)	1Q19	2Q19	3Q19	4Q19	1Q20	2Q20	3Q20	4Q20(E)
Net gain/loss on securities	160.9	95.9	97.6	26.1	76.9	231.3	86.4	108.5
Net gain/loss on FVPL securities ¹⁾	96.0	68.2	59.5	18.2	-38.5	174.2	56.0	100.3
Net gain/loss on FVOCI securities ²⁾	64.9	27.7	38.1	7.9	115.4	57.1	30.4	8.2
Net gain/loss on sales	33.0	24.5	33.2	4.8	91.2	54.7	29.6	5.8
Impairment loss	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Others	31.9	3.2	4.9	3.1	24.2	2.4	0.9	2.4
Net gain/loss on derivatives & foreign currency translation	18.4	32.4	74.6	98.8	-17.5	93.8	107.8	137.7
Other operating income	-205.7	-178.1	-192.2	-206.8	-186.3	-189.3	-213.0	-222.3
Deposit insurance fees & credit guarantee fees	-190.0	-188.4	-189.1	-195.0	-200.6	-208.4	-210.4	-217.5
Net gain/loss on sale of loans	2.3	3.7	2.3	-4.0	19.6	17.5	7.1	39.2
Others	-18.0	6.6	-5.4	-7.8	-5.3	1.6	-9.7	-44.0
Net other operating income	-26.4	-49.8	-20.0	-81.9	-126.9	135.8	-18.8	23.9

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)	1Q19	2Q19	3Q19	4Q19	1Q20	2Q20	3Q20	4Q20(E)
Provision for loan losses	23.3	-6.1	37.1	53.1	82.8	102.7	128.3	118.0
Provision for acceptances and guarantees	18.2	-10.2	-0.1	-6.1	-0.1	-7.5	-18.4	12.5
Provision for undrawn commitments	1.2	-5.0	-6.5	1.7	-6.3	45.3	5.9	20.2
Provision for financial guarantees & contracts	11.7	-8.9	0.8	-0.6	0.2	-1.1	1.6	0.2
Provision for Credit Losses	54.4	-30.2	31.3	48.1	76.6	139.4	117.4	150.9

Credit Cost Ratio

(bn Won)	1Q19	2Q19	3Q19	4Q19	1Q20	2Q20	3Q20	4Q20(E)
Total Outstanding Credit	275,130.1	277,171.5	280,043.3	288,896.7	302,292.4	307,691.5	312,718.4	315,280.9
Household	142,685.3	142,924.7	143,329.3	148,302.6	152,923.0	154,414.0	158,187.0	162,208.9
Corporate	132,444.8	134,246.8	136,714.0	140,594.1	149,369.4	153,277.5	154,531.4	153,072.1
Provision for Loan Losses	35.7	-18.1	41.5	54.1	78.7	93.4	107.5	110.5
Household	55.1	49.6	70.1	68.3	67.4	90.0	44.6	55.4
Corporate	-19.4	-67.7	-28.6	-14.2	11.3	3.4	62.9	55.1
Quarterly Credit Cost	0.05%	-0.03%	0.06%	0.08%	0.11%	0.12%	0.14%	0.14%
Household	0.16%	0.14%	0.19%	0.19%	0.18%	0.24%	0.11%	0.14%
Corporate	-0.06%	-0.20%	-0.08%	-0.04%	0.03%	0.01%	0.16%	0.14%
Cumulative Credit Cost	0.05%	0.01%	0.03%	0.04%	0.11%	0.12%	0.12%	0.13%
Household	0.16%	0.15%	0.16%	0.17%	0.18%	0.21%	0.18%	0.17%
Corporate	-0.06%	-0.13%	-0.12%	-0.10%	0.03%	0.02%	0.07%	0.09%

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(bn Won)	1Q19	2Q19	3Q19	4Q19	1Q20	2Q20	3Q20	4Q20(E)
Employee Benefits	677.1	561.3	525.3	757.7	554.2	641.9	596.7	955.3
Post-employment benefits	40.1	41.0	40.9	43.2	41.6	42.9	42.5	42.2
Termination benefits	44.8	0.0	0.1	168.8	0.1	0.0	0.0	302.0
Salaries & employee benefits	340.8	392.8	349.2	421.5	357.7	393.0	386.8	481.0
Others	251.4	127.5	135.1	124.2	154.8	206.0	167.4	130.1
Depreciation and Amortization	110.6	113.1	126.2	159.4	140.6	129.5	139.7	159.9
Tangible assets	94.2	95.5	108.1	139.6	119.1	105.7	116.8	128.4
Intangible assets	15.8	16.9	17.5	18.8	20.7	22.7	21.9	30.8
Others	0.6	0.7	0.6	1.0	0.8	1.1	1.0	0.7
Other General and Administrative Expenses	183.1	214.6	209.7	249.3	192.4	216.7	203.5	270.9
Occupancy, furniture & equipment expenses	161.0	178.9	186.7	223.8	168.9	174.5	180.8	248.5
Taxes	22.1	35.7	23.0	25.5	23.5	42.2	22.7	22.4
General & Administrative Expenses	970.8	889.0	861.2	1,166.4	887.2	988.1	939.9	1,386.1

Cost to Income Ratio(CIR)

(bn Won)	1Q19	2Q19	3Q19	4Q19	1Q20	2Q20	3Q20	4Q20(E)
Quarterly CIR	53.9%	48.3%	46.4%	64.0%	49.4%	48.6%	47.7%	67.9%
Cumulative CIR	53.9%	51.1%	49.5%	53.1%	49.4%	49.0%	48.6%	53.6%
Gross operating income	1,800.8	1,840.6	1,856.5	1,821.2	1,796.4	2,031.2	1,968.6	2,040.5
General & administrative expenses	970.8	889.0	861.2	1,166.4	887.2	988.1	939.9	1,386.1

Deposits in Won

(bn Won)	Mar. 19	Jun. 19	Sep. 19	Dec. 19	Mar. 20	Jun. 20	Sep.20	Dec.20(E)
Core deposits	115,679.8	116,870.6	116,827.8	124,467.2	129,962.9	139,807.2	146,579.1	155,899.1
Savings deposits	142,989.3	144,131.5	144,412.7	152,880.7	156,866.9	153,635.5	153,044.2	144,157.4
Marketable deposits	4,460.8	6,059.8	5,099.4	4,244.8	3,615.5	4,437.0	3,297.0	2,473.9
Total	263,129.8	267,061.9	266,339.9	281,592.7	290,445.3	297,879.7	302,920.2	302,530.4

Deposit Portfolio

(bn Won)	Mar. 19	Jun. 19	Sep. 19	Dec. 19	Mar. 20	Jun. 20	Sep.20	Dec.20(E)
Core deposits	44.0%	43.8%	43.9%	44.2%	44.7%	46.9%	48.4%	51.5%
Savings deposits	54.3%	53.9%	54.2%	54.3%	54.0%	51.6%	50.5%	47.7%
Marketable deposits	1.7%	2.3%	1.9%	1.5%	1.2%	1.5%	1.1%	0.8%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Loan to Deposit Ratio¹⁾

(bn Won)	Mar. 19	Jun. 19	Sep. 19	Dec. 19	Mar. 20	Jun. 20	Sep.20	Dec.20(E)
Loans in Won / Deposits in Won ²⁾	98.2%	97.7%	95.7%	94.1%	98.3%	100.4%	99.9%	101.7%

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

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

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(bn Won)	Mar. 19	Jun. 19	Sep. 19	Dec. 19	Mar. 20	Jun. 20	Sep. 20	Dec. 20(E)
Total Outstanding Credits	275,130.1	277,171.5	280,043.3	288,896.7	302,292.4	307,691.5	312,718.4	315,280.9
Normal	272,580.1	274,672.9	277,574.7	286,590.4	300,004.1	305,611.7	310,687.3	313,389.4
Precautionary	1,262.9	1,247.7	1,321.0	1,249.2	1,195.8	1,058.9	1,038.0	1,019.5
Substandard	634.6	646.6	712.9	590.4	608.7	619.1	603.9	498.2
Doubtful	468.2	426.9	277.9	350.2	348.0	269.5	257.9	270.1
Estimated Loss	184.3	177.5	156.8	116.5	135.8	132.3	131.3	103.7
NPL (A)	1,287.1	1,250.9	1,147.6	1,057.2	1,092.5	1,020.9	993.1	872.0
NPL Ratio	0.47%	0.45%	0.41%	0.37%	0.36%	0.33%	0.32%	0.28%
Loan loss reserves ¹⁾ (B)	1,547.5	1,442.2	1,355.4	1,376.0	1,384.6	1,372.7	1,394.3	1,440.5
Reserves for credit losses (C)	1,991.2	2,027.9	2,000.4	2,055.8	2,178.4	2,132.2	2,181.7	2,111.9
NPL Coverage Ratio(New)²⁾ (B/A)	120.24%	115.29%	118.11%	130.16%	126.73%	134.46%	140.39%	165.20%
NPL Coverage Ratio(Old)³⁾ [(B+C)/A]	274.94%	277.41%	292.42%	324.61%	326.13%	343.31%	360.07%	407.40%

1) Allowances for loan losses and acceptances & guarantees

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

3) Including reserves for credit losses

Household

(bn Won)	Mar. 19	Jun. 19	Sep. 19	Dec. 19	Mar. 20	Jun. 20	Sep. 20	Dec. 20(E)
Total Outstanding Credits	142,685.3	142,924.7	143,329.3	148,302.6	152,923.0	154,414.0	158,187.0	162,208.9
Normal	141,925.3	142,155.5	142,565.6	147,551.9	152,172.6	153,729.8	157,532.2	161,604.9
Precautionary	436.6	438.7	398.3	403.3	384.6	339.9	336.6	324.1
Substandard	203.9	207.6	249.8	227.2	241.5	223.6	208.2	176.6
Doubtful	96.1	104.1	96.3	99.9	98.7	96.5	83.0	78.4
Estimated Loss	23.5	18.9	19.3	20.3	25.5	24.2	27.0	24.8
NPL	323.4	330.5	365.4	347.4	365.7	344.3	318.2	279.8
NPL Ratio	0.23%	0.23%	0.25%	0.23%	0.24%	0.22%	0.20%	0.17%
Loan loss reserves ¹⁾	455.1	452.8	460.0	477.9	493.9	531.8	523.9	525.7
Reserve for credit losses	1,165.8	1,171.3	1,168.9	1,197.8	1,232.8	1,204.8	1,243.8	1,269.5
NPL Coverage Ratio²⁾	140.72%	137.00%	125.90%	137.55%	135.05%	154.47%	164.64%	187.89%

1) Allowances for loan losses and acceptances & guarantees

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

Corporate

(bn Won)	Mar. 19	Jun. 19	Sep. 19	Dec. 19	Mar. 20	Jun. 20	Sep. 20	Dec. 20(E)
Total Outstanding Credits	132,444.8	134,246.8	136,714.0	140,594.2	149,369.4	153,277.5	154,531.4	153,072.1
Normal	130,654.8	132,517.4	135,009.1	139,038.5	147,831.5	151,881.9	153,155.1	151,784.5
Precautionary	826.3	809.0	922.7	845.9	811.1	719.0	701.3	695.4
Substandard	430.7	439.0	463.1	363.1	367.2	395.6	395.7	321.6
Doubtful	372.1	322.8	181.5	250.3	249.3	172.9	174.9	191.7
Estimated Loss	160.9	158.6	137.6	96.3	110.3	108.1	104.3	78.9
NPL	963.7	920.4	782.2	709.7	726.8	676.6	674.9	592.2
NPL Ratio	0.73%	0.69%	0.57%	0.50%	0.49%	0.44%	0.44%	0.39%
Loan loss reserves ¹⁾	1,092.4	989.4	895.4	898.1	890.7	840.9	870.4	914.8
Reserve for credit losses	825.4	856.6	831.5	858.0	945.5	927.4	937.9	842.4
NPL Coverage Ratio²⁾	113.36%	107.50%	114.47%	126.54%	122.55%	124.27%	128.96%	154.48%

1) Allowances for loan losses and acceptances & guarantees

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

Write-offs / NPL Sales

(bn Won)	Mar. 19	Jun. 19	Sep. 19	Dec. 19	Mar. 20	Jun. 20	Sep. 20	Dec. 20(E)
Write-offs	133.8	127.7	149.0	135.3	121.7	141.5	144.7	129.9
Household	75.3	77.5	89.4	79.4	81.5	85.4	81.8	78.0
Corporate	58.5	50.2	59.6	55.9	40.2	56.1	62.9	51.9
NPL Sales	0.0	75.6	0.0	115.9	0.0	86.7	0.0	128.3
Household	0.0	19.7	0.0	24.6	0.0	31.1	0.0	19.0
Corporate	0.0	55.9	0.0	91.3	0.0	55.6	0.0	109.3
Total	133.8	203.3	149.0	251.2	121.7	228.2	144.7	258.2

Recoveries from Written-offs

(bn Won)	Mar. 19	Jun. 19	Sep. 19	Dec. 19	Mar. 20	Jun. 20	Sep. 20	Dec. 20(E)
Household	27.0	27.7	27.5	29.8	30.6	36.7	30.5	27.2
Corporate	24.9	19.7	15.4	71.7	14.2	20.6	18.9	96.6
Total	51.9	47.4	42.9	101.5	44.8	57.3	49.4	123.8

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	Mar. 19	Jun. 19	Sep. 19	Dec. 19	Mar. 20	Jun. 20	Sep. 20	Dec. 20(E)
Household	0.28%	0.30%	0.31%	0.29%	0.29%	0.25%	0.22%	0.20%
Mortgage	0.22%	0.24%	0.27%	0.24%	0.23%	0.20%	0.18%	0.16%
General	0.34%	0.36%	0.36%	0.35%	0.35%	0.30%	0.27%	0.24%
Corporate	0.25%	0.23%	0.26%	0.19%	0.19%	0.18%	0.17%	0.14%
SME	0.31%	0.29%	0.31%	0.24%	0.24%	0.22%	0.20%	0.15%
Large Corporation	0.02%	0.01%	0.06%	0.03%	0.05%	0.03%	0.06%	0.08%
Total	0.27%	0.26%	0.29%	0.24%	0.24%	0.21%	0.20%	0.17%

- delinquent for 1 month and over

Loan Amount

(bn Won)	Mar. 19	Jun. 19	Sep. 19	Dec. 19	Mar. 20	Jun. 20	Sep. 20	Dec. 20(E)
Household	142,685.3	142,924.7	143,329.3	148,302.6	152,923.0	154,414.0	158,187.0	162,208.9
Mortgage	71,690.1	71,827.1	72,076.5	77,237.5	82,096.5	82,122.2	83,317.2	85,969.4
General	70,995.3	71,097.6	71,252.8	71,065.1	70,826.5	72,291.8	74,869.8	76,239.5
Corporate	126,854.0	128,366.7	130,207.2	133,733.9	142,078.8	146,734.2	147,981.7	146,665.6
SME	99,895.1	100,675.1	103,208.9	105,845.9	109,352.9	114,601.0	116,014.2	116,748.0
Large Corporation	26,958.9	27,691.6	26,998.3	27,888.0	32,725.9	32,133.2	31,967.4	29,917.6
Total	269,539.3	271,291.4	273,536.5	282,036.5	295,001.8	301,148.2	306,168.7	308,874.5

Delinquent Amount

(bn Won)	Mar. 19	Jun. 19	Sep. 19	Dec. 19	Mar. 20	Jun. 20	Sep. 20	Dec. 20(E)
Household	403.4	425.6	447.2	432.7	437.6	382.2	352.2	317.8
Mortgage	159.4	171.7	193.7	184.1	189.7	165.6	148.1	137.2
General	244.0	253.8	253.6	248.6	247.9	216.6	204.1	180.6
Corporate	316.3	290.4	335.3	256.0	273.1	262.9	250.4	201.7
SME	309.8	287.2	318.5	248.9	257.0	253.7	232.3	178.1
Large Corporation	6.5	3.2	16.9	7.1	16.1	9.2	18.1	23.6
Total	719.7	716.0	782.5	688.7	710.7	645.1	602.6	519.5

Delinquent Amount by Period

(bn Won)	Mar. 19	Jun. 19	Sep. 19	Dec. 19	Mar. 20	Jun. 20	Sep. 20	Dec. 20(E)
1~3 months	284.3	324.9	341.4	305.3	284.5	266.4	217.5	231.2
3~6 months	235.6	200.4	208.9	195.8	194.9	193.0	173.4	142.7
6~12 months	132.1	112.7	142.8	107.1	139.2	93.5	128.6	70.6
Over 12 months	67.7	77.9	89.3	80.5	92.1	92.1	83.1	75.0
Total	719.7	715.9	782.4	688.7	710.7	645.0	602.6	519.5

Delinquency Ratio by Industry (Corporate Loan)

	Mar. 19	Jun. 19	Sep. 19	Dec. 19	Mar. 20	Jun. 20	Sep. 20	Dec. 20(E)
Agriculture, forestry and fishing	0.32%	0.20%	0.36%	0.19%	0.07%	0.05%	0.01%	0.27%
Mining and quarrying	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	1.95%
Manufacturing	0.33%	0.30%	0.36%	0.28%	0.25%	0.26%	0.30%	0.21%
Electricity, gas, steam and air conditioning supply	0.04%	0.00%	0.00%	0.00%	0.00%	0.01%	0.01%	0.01%
Water supply; sewage, waste management, materials recovery	0.41%	0.37%	0.35%	0.36%	0.45%	0.31%	0.09%	0.09%
Construction	0.46%	0.46%	0.76%	0.51%	0.48%	0.32%	0.24%	0.25%
Wholesale and retail trade	0.28%	0.27%	0.26%	0.22%	0.25%	0.21%	0.18%	0.14%
Transportation and storage	0.12%	0.16%	0.14%	0.13%	0.12%	0.24%	0.09%	0.04%
Accommodation and food service activities	0.17%	0.19%	0.22%	0.22%	0.25%	0.14%	0.11%	0.11%
Information and communication	0.26%	0.30%	0.28%	0.30%	0.34%	0.20%	0.28%	0.53%
Financial and insurance activities	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Real estate activities	0.17%	0.16%	0.18%	0.08%	0.10%	0.12%	0.08%	0.08%
Professional, scientific and technical activities	0.17%	0.17%	0.17%	0.09%	0.12%	0.17%	0.06%	0.08%
Business facilities management and business support services; rental and leasing activities	0.30%	0.28%	0.35%	0.15%	0.11%	0.20%	0.02%	0.07%
Public administration and defence; compulsory social security	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Education	0.64%	0.35%	0.37%	0.31%	0.21%	0.10%	0.10%	0.04%
Human health and social work activities	0.29%	0.15%	0.17%	0.17%	0.14%	0.05%	0.11%	0.06%
Arts, sports and recreation related services	0.30%	0.13%	0.12%	0.11%	0.12%	0.22%	0.17%	0.05%
Membership organizations, repair and other personal services	0.14%	0.10%	0.10%	0.07%	0.07%	0.09%	0.08%	0.07%
Others	0.03%	0.03%	0.04%	0.04%	0.03%	0.05%	0.05%	0.00%
Total	0.25%	0.23%	0.26%	0.19%	0.19%	0.18%	0.17%	0.14%

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

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(bn Won)	Mar. 19	Jun. 19	Sep. 19	Dec. 19	Mar. 20	Jun. 20	Sep. 20	Dec. 20(E)
Tier 1 Capital	26,171.4	26,822.6	27,984.6	27,609.7	27,980.1	28,159.2	28,287.2	28,234.3
Common Equity Tier 1	26,171.4	26,822.6	27,406.9	27,035.2	27,405.6	27,584.6	27,712.7	27,659.8
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	19,198.6	19,930.9	20,632.5	21,064.8	20,910.0	21,811.1	21,827.7	22,243.6
Others	821.1	791.0	773.2	738.6	511.4	159.0	182.5	698.5
Deductions	-474.5	-525.6	-625.1	-1,394.5	-642.1	-1,011.7	-923.8	-1,908.6
Additional Tier 1	0.0	0.0	577.7	574.5	574.5	574.5	574.5	574.5
Tier 2 Capital	2,265.8	2,279.9	2,216.6	2,200.0	2,343.0	2,872.8	3,346.6	4,312.5
Provisions	60.6	66.2	56.0	59.0	64.0	182.5	268.5	252.2
Subordinated debt	2,205.2	2,213.7	2,160.6	2,141.0	2,279.0	2,690.3	3,078.1	4,060.3
Others	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Total BIS Capital	28,437.2	29,102.5	30,201.2	29,809.7	30,323.1	31,032.0	31,633.9	32,546.8
Risk Weighted Assets	180,482.8	182,244.8	183,915.3	188,075.2	202,054.3	215,730.1	183,907.7	183,131.5
BIS Capital Adequacy Ratio	15.76%	15.97%	16.42%	15.85%	15.01%	14.38%	17.20%	17.77%
Tier 1	14.50%	14.72%	15.22%	14.68%	13.85%	13.05%	15.38%	15.42%
Common Equity Tier 1	14.50%	14.72%	14.90%	14.37%	13.56%	12.79%	15.07%	15.10%
Tier 2	1.26%	1.25%	1.21%	1.17%	1.16%	1.33%	1.82%	2.35%

1) Based on BASEL III

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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	2016.08.08
Fitch	A	F1	Negative	2020.04.24

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('19.1=100) Year	National index	Seoul area index
2007	77.5	78.6
2008	79.9	82.6
2009	81.1	84.8
2010	82.6	83.8
2011	88.3	84.0
2012	88.3	81.6
2013	88.6	80.6
2014	90.5	81.2
2015	94.4	84.7
2016	95.7	87.3
2017	96.9	90.5
2018	100.0	100.0
2019	100.2	102.6
Jan. 2020	100.6	103.1
Feb. 2020	100.9	103.4
Mar. 2020	101.5	103.9
Apr. 2020	101.7	104.1
May. 2020	101.9	104.1
Jun. 2020	102.4	104.6
Jul. 2020	103.3	106.2
Aug. 2020	104.1	107.8
Sep. 2020	104.9	109.3
Oct. 2020	105.6	110.3
Nov. 2020	107.1	112.1
Dec. 2020	108.6	113.5

Jeonse price index

('19.1=100) Year	National index	Seoul area index
2007	64.5	60.3
2008	65.6	61.0
2009	67.8	64.7
2010	72.7	68.8
2011	81.6	76.3
2012	84.5	77.7
2013	89.3	83.1
2014	92.7	86.7
2015	97.9	93.6
2016	99.5	96.0
2017	99.9	97.7
2018	100.0	100.0
Dec. 2019	99.5	100.7
Jan. 2020	99.7	101.0
Feb. 2020	99.9	101.1
Mar. 2020	100.0	101.3
Apr. 2020	100.1	101.4
May. 2020	100.2	101.5
Jun. 2020	100.5	101.8
Jul. 2020	100.9	102.5
Aug. 2020	101.4	103.6
Sep. 2020	102.3	105.3
Oct. 2020	103.2	106.7
Nov. 2020	104.9	109.3
Dec. 2020	106.0	110.9

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(bn Won)	1Q19	2Q19	3Q19	4Q19	1Q20	2Q20	3Q20	4Q20(E)
Net interest income	127.7	139.2	133.8	129.2	124.2	120.2	132.7	133.5
Net fee and commission income	134.4	149.1	142.8	154.1	174.3	224.9	280.9	236.7
Net other operating income(expenses)	16.4	0.1	-10.6	-21.8	-124.6	91.6	26.5	21.1
Gross operating income	278.5	288.4	266.0	261.5	173.9	436.7	440.1	391.3
General & administrative expenses	168.5	194.8	193.1	200.9	181.7	201.0	205.4	256.4
Operating profit before provision for credit losses	110.0	93.6	72.9	60.6	-7.8	235.7	234.7	134.9
Provision for credit losses	1.2	3.9	4.9	4.3	20.8	3.0	-0.3	0.3
Net operating profit	108.8	89.7	68.0	56.3	-28.6	232.7	235.0	134.6
Net non-operating profit(loss)	4.3	30.0	9.2	-13.1	2.9	-23.6	47.4	-18.6
Share of profit(loss) of associates	0.2	0.4	1.9	-2.6	0.3	0.8	0.3	2.2
Net other non-operating income(expenses)	4.1	29.6	7.3	-10.5	2.6	-24.4	47.1	-20.8
Profit before income tax	113.1	119.7	77.2	43.2	-25.7	209.1	282.4	116.0
Income tax expense	32.2	31.7	21.4	10.0	-4.3	58.9	72.7	28.9
Profit for the period	80.9	88.0	55.8	33.2	-21.4	150.2	209.7	87.1
Profit attributable to non-controlling interest	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Profit attributable to shareholders of the parent company	80.9	88.0	55.8	33.2	-21.4	150.2	209.7	87.1

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(bn Won)	Mar. 19	Jun. 19	Sep. 19	Dec. 19	Mar. 20	Jun. 20	Sep. 20	Dec. 20(E)
Total Assets	43,665.4	44,731.6	45,976.9	47,816.5	54,009.3	56,606.6	55,843.0	57,629.7
Cash and due from financial institutions	3,928.4	5,742.0	6,029.8	5,378.2	5,880.3	4,832.4	4,637.4	3,889.1
Financial assets at fair value through profit or loss	25,917.6	25,220.2	26,180.9	28,315.1	28,564.9	29,996.9	31,048.6	33,474.5
Derivative financial assets	457.2	523.7	736.7	843.1	1,156.4	979.5	784.6	928.7
Financial investments	2,291.0	2,105.5	2,319.4	2,615.9	3,334.5	3,531.9	3,994.0	3,905.0
Loans	5,699.4	5,786.1	5,544.2	6,186.9	5,816.2	6,838.4	6,872.3	6,644.8
(Allowances for loan losses)	-70.9	-70.0	-75.0	-56.9	-61.9	-65.5	-63.9	-61.4
Investments in associates	55.7	63.2	74.0	75.8	59.4	63.5	347.9	312.1
Tangible assets	1,307.8	1,748.8	1,754.8	1,767.9	1,790.1	1,787.1	1,446.1	1,422.9
Goodwill & Intangible assets	211.4	210.0	208.6	219.8	216.4	214.5	211.8	216.4
Current income tax assets	4.7	5.3	4.5	5.1	4.7	5.3	5.9	5.4
Deferred income tax assets	0.0	0.0	0.0	0.0	0.3	0.0	0.0	0.0
Other assets	3,792.2	3,326.8	3,124.0	2,408.7	7,186.1	8,357.1	6,494.4	6,830.8
Total Liabilities	39,169.4	40,129.4	41,299.7	43,131.9	49,389.5	51,802.4	50,844.7	52,575.5
Financial liabilities at fair value through profit or loss	16,374.7	17,250.1	17,355.4	15,324.0	12,668.7	13,290.4	13,185.5	11,727.8
Deposits	3,922.3	4,127.6	4,099.4	4,397.3	6,138.6	6,356.2	6,515.9	7,686.4
Debts	12,130.6	11,080.4	12,220.1	16,770.5	17,222.4	18,764.4	19,057.2	21,365.8
Debentures	2,848.9	3,313.2	3,211.9	3,106.1	3,746.1	4,012.1	4,120.8	3,663.4
Derivative financial liabilities	601.8	729.5	882.3	725.1	2,375.1	1,269.5	1,035.0	869.7
Net defined benefit liabilities	32.4	37.5	42.2	49.4	40.2	43.5	46.9	53.6
Provisions	10.0	9.8	9.0	20.0	20.2	52.7	38.4	82.9
Accrued expenses payables	125.1	147.9	175.8	225.4	189.0	189.2	202.8	295.5
Other liabilities	3,123.6	3,433.4	3,303.6	2,514.1	6,989.2	7,824.4	6,642.2	6,830.4
Total Equity	4,496.0	4,602.1	4,677.3	4,684.7	4,619.8	4,804.2	4,998.3	5,054.2
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
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	63.2	81.3	100.7	74.9	111.4	145.6	130.0	98.8
Retained earnings	1,659.8	1,747.8	1,803.6	1,836.8	1,735.4	1,885.6	2,095.3	2,182.4
Non-controlling interest	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.3
Other equity	3.9	3.9	3.9	3.9	3.9	3.9	3.9	3.9

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(bn Won)	1Q19	2Q19	3Q19	4Q19	1Q20	2Q20	3Q20	4Q20(E)
Net interest income	153.3	155.3	156.2	151.6	154.4	152.3	157.8	151.5
Net fee and commission income	-38.4	-38.3	-37.7	-38.2	-40.7	-44.2	-42.8	-43.5
Net other operating income(expenses)	181.2	223.1	183.8	79.5	195.2	178.3	151.7	63.2
Gross operating income	296.1	340.1	302.3	192.9	308.9	286.4	266.7	171.2
General & administrative expenses	203.2	216.8	224.2	199.6	211.9	196.4	214.1	206.9
Operating profit before provision for credit losses	92.9	123.3	78.1	-6.7	97.0	90.0	52.6	-35.7
Provision for credit losses	-5.9	2.9	-12.1	2.1	-2.5	-0.9	-2.9	-1.4
Net operating profit	98.8	120.4	90.2	-8.8	99.5	90.9	55.5	-34.3
Net non-operating income	4.3	5.5	4.3	12.4	5.5	2.2	3.3	5.1
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)	4.3	5.5	4.3	12.4	5.5	2.2	3.3	5.1
Profit before income tax	103.1	125.9	94.5	3.6	105.0	93.1	58.8	-29.2
Income tax expense	27.7	34.9	26.7	3.1	27.8	26.5	16.0	-6.5
Profit for the period	75.4	91.0	67.8	0.5	77.2	66.6	42.8	-22.7
Profit attributable to shareholders of the parent company	75.3	90.9	67.7	0.4	77.2	66.8	42.6	-22.7

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(bn Won)	Mar. 19	Jun. 19	Sep. 19	Dec. 19	Mar. 20	Jun. 20	Sep. 20	Dec. 20(E)
Total Assets	35,475.0	36,087.1	36,641.5	36,552.4	37,122.3	37,677.1	38,082.9	39,078.1
Cash and due from financial institutions	418.2	446.6	357.5	593.2	333.8	343.1	356.2	625.3
Financial assets at fair value through profit or loss	7,234.0	7,787.7	8,396.1	7,742.6	7,811.1	8,114.9	8,012.9	7,795.5
Derivative financial assets	18.0	10.3	9.1	37.2	6.2	10.5	28.6	128.8
Financial investments	11,833.4	11,933.3	11,967.3	12,357.6	13,214.9	13,368.1	13,937.2	14,078.8
Loans	7,129.1	7,202.8	7,160.9	7,372.4	7,434.3	7,476.8	7,333.3	7,550.9
(Allowances for loan losses)	-46.2	-46.8	-15.3	-17.2	-14.3	-16.4	-15.4	-17.6
Investments in associates	0.5	1.0	0.9	0.9	1.4	1.4	1.4	1.4
Tangible assets	892.7	884.8	887.3	886.4	882.0	881.8	875.3	868.7
Goodwill & Intangible assets	2,004.0	1,956.8	1,907.7	1,864.2	1,817.7	1,772.0	1,727.8	1,703.5
Current income tax assets	0.0	0.0	0.0	0.1	0.0	0.0	0.0	7.8
Deferred income tax assets	1.8	1.9	1.9	2.9	3.0	3.0	3.0	3.1
Other assets	5,943.3	5,861.9	5,952.8	5,694.9	5,617.9	5,705.5	5,807.2	6,314.3
Total Liabilities	31,823.6	32,225.0	32,690.1	32,689.5	33,143.5	33,620.1	33,968.8	35,086.5
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	9.9	11.9	16.2	16.2	17.2	17.2	17.2	18.0
Debentures	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Derivative financial liabilities	118.8	153.0	261.8	108.2	259.4	173.4	119.0	23.4
Net defined benefit liabilities	47.5	33.6	39.6	17.5	22.5	28.0	33.1	9.0
Provisions	49.6	50.5	52.2	28.7	27.8	24.3	25.2	26.8
Accrued expenses payables	90.9	135.3	115.0	118.1	114.6	114.1	112.7	125.4
Other liabilities	31,506.9	31,840.7	32,205.3	32,400.8	32,702.0	33,263.1	33,661.6	34,883.9
Total Equity	3,651.4	3,862.1	3,951.4	3,862.9	3,978.7	4,057.0	4,114.1	3,991.7
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	127.8	247.4	268.8	179.8	218.9	230.1	244.7	145.1
Retained earnings	3,137.5	3,228.4	3,296.1	3,296.6	3,373.7	3,440.5	3,483.2	3,460.5
Non-controlling interest	4.4	4.6	4.8	4.8	4.4	4.7	4.5	4.4

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Summarized Statement of Financial Position

(bn Won, %)	Mar. 19	Jun. 19	Sep. 19	Dec. 19	Mar. 20	Jun. 20	Sep. 20	Dec. 20(E)
Invested assets	27,557.6	28,307.9	28,815.3	29,007.4	29,714.0	30,229.3	30,571.2	30,988.3
Net investment yield (cumulative)	3.4	3.5	3.6	3.5	3.5	3.1	2.7	2.7
Total Assets	34,383.2	34,955.2	35,464.6	35,335.2	35,900.1	36,425.3	36,789.5	37,802.3
Policy reserves	26,562.2	26,960.9	27,373.3	27,771.5	28,189.2	28,778.8	29,230.2	29,895.8
Catastrophe reserves	794.9	811.4	826.9	837.0	856.9	875.7	893.2	904.2
Total Liabilities	31,408.5	31,795.7	32,241.6	32,248.0	32,686.9	33,146.8	33,489.3	34,611.2
Total Equities	2,974.7	3,159.9	3,223.1	3,087.2	3,213.2	3,278.5	3,300.3	3,191.1
Total Liabilities & Equities	34,383.2	34,955.2	35,464.6	35,335.2	35,900.1	36,425.3	36,789.5	37,802.3

Summarized Statement of Comprehensive Income (Cumulative)

(bn Won)	1Q19	2Q19	3Q19	4Q19	1Q20	2Q20	3Q20	4Q20(E)
Direct premium written	2,598.5	5,138.4	7,668.7	10,272.8	2,737.5	5,467.0	8,195.8	10,975.1
Net premium earned	2,255.1	4,545.0	6,858.5	9,193.1	2,334.8	4,704.2	7,109.6	9,577.0
Underwriting income	-146.7	-293.7	-495.0	-740.1	-170.1	-290.2	-442.2	-650.1
Investment income	228.1	475.1	736.0	959.2	255.8	449.3	647.5	844.3
Operating income	81.4	181.4	241.0	219.1	85.7	159.1	205.3	194.2
Ordinary income	77.0	176.0	239.0	237.3	86.6	157.7	203.3	191.8
Net Income	56.9	128.2	173.1	169.3	64.0	115.1	148.4	140.0

Capital Adequacy

(bn Won)	Mar. 19	Jun. 19	Sep. 19	Dec. 19	Mar. 20	Jun. 20	Sep. 20	Dec. 20(E)
RBC Ratio	190.0%	193.3%	193.7%	188.5%	189.1%	187.7%	188.6%	177.6%
Available capital	3,473.1	3,655.3	3,737.6	3,657.4	3,764.4	3,839.9	3,914.3	3,839.1
Required capital	1,828.0	1,890.9	1,929.4	1,940.7	1,990.6	2,046.1	2,075.7	2,161.9

Embedded Value

(bn Won)	1Q19	2Q19	3Q19	4Q19	1Q20	2Q20	3Q20	4Q20(E)
(A) Adjusted Net Worth (ANW)	3,403	3,876	4,232	3,817	3,958	4,163	4,249	3,849
(B) Value of In-Force Business (VIF)	2,108	2,343	2,575	2,790	3,045	3,356	3,600	3,957
Present Value of Future Profit	3,448	3,691	3,924	4,137	4,389	4,682	4,943	5,315
Cost of Capital	-1,340	-1,348	-1,349	-1,346	-1,344	-1,326	-1,343	-1,358
Value of New Business	256	213	198	203	217	249	274	279
Present Value of Future Profit	301	246	228	235	235	282	312	328
Cost of Capital	-45	-33	-30	-32	-17	-32	-38	-50
(A+B) Embedded Value (EV)	5,511	6,219	6,807	6,607	7,003	7,519	7,849	7,806

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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 2020 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)	1Q19		2Q19		3Q19		4Q19		1Q20		2Q20		3Q20		4Q20(E)	
		(%)		(%)		(%)		(%)		(%)		(%)		(%)		(%)
General	303.3	11.7	229.5	9.0	212.6	8.4	237.5	9.1	334.6	12.2	256.3	9.4	232.8	8.5	250.0	9.0
Long-term	1,749.3	67.3	1,766.5	69.5	1,778.7	70.3	1,788.9	68.7	1,796.1	65.6	1,813.9	66.5	1,827.7	67.0	1,853.1	66.7
Long-term	1,661.7	64.0	1,681.3	66.2	1,696.8	67.1	1,710.2	65.7	1,723.6	63.0	1,744.7	63.9	1,761.4	64.5	1,787.8	64.3
Pension	87.5	3.4	85.1	3.4	81.9	3.2	78.7	3.0	72.5	2.7	69.1	2.5	66.3	2.4	65.3	2.3
Auto	545.9	21.0	544.0	21.4	539.0	21.3	577.8	22.2	606.8	22.2	659.4	24.2	668.3	24.5	676.2	24.3
Total	2,598.5	100.0	2,539.9	100.0	2,530.3	100.0	2,604.1	100.0	2,737.5	100.0	2,729.5	100.0	2,728.8	100.0	2,779.3	100.0

Direct Premiums by Policy Type (Cumulative)

(bn Won)	1Q19		2Q19		3Q19		4Q19		1Q20		2Q20		3Q20		4Q20(E)	
		(%)		(%)		(%)		(%)		(%)		(%)		(%)		(%)
General	303.3	11.7	532.7	10.4	745.4	9.7	982.8	9.6	334.6	12.2	590.9	10.8	823.7	10.1	1,073.8	9.8
Long-term	1,749.3	67.3	3,515.7	68.4	5,294.4	69.0	7,083.3	69.0	1,796.1	65.6	3,610.0	66.0	5,437.6	66.3	7,290.7	66.4
Long-term	1,661.7	64.0	3,343.0	65.1	5,039.8	65.7	6,750.0	65.7	1,723.6	63.0	3,468.3	63.4	5,229.6	63.8	7,017.5	63.9
Pension	87.5	3.4	172.7	3.4	254.6	3.3	333.3	3.2	72.5	2.7	141.7	2.6	208.0	2.5	273.3	2.5
Auto	545.9	21.0	1,089.9	21.2	1,628.9	21.2	2,206.7	21.5	606.8	22.2	1,266.1	23.2	1,934.4	23.6	2,610.6	23.8
Total	2,598.5	100.0	5,138.4	100.0	7,668.7	100.0	10,272.8	100.0	2,737.5	100.0	5,467.0	100.0	8,195.8	100.0	10,975.1	100.0

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Loss & Expense Ratios (Quarterly)

(bn Won, %)	1Q20					2Q20					3Q20					4Q20(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	122.3	91.6	74.9	28.5	23.3	118.0	114.8	97.4	26.4	22.4	120.7	106.3	88.1	26.1	21.6	120.3	105.4	87.5	22.2	18.5
Long-term	1,698.3	1,494.4	88.0	352.8	20.8	1,708.0	1,438.7	84.2	359.7	21.1	1,723.1	1,468.8	85.2	374.6	21.7	1,745.1	1,492.3	85.5	425.2	24.4
Long-term	1,625.9	1,397.2	85.9	350.6	21.6	1,638.9	1,344.4	82.0	357.2	21.8	1,656.8	1,377.7	83.2	370.4	22.4	1,679.9	1,402.9	83.5	421.3	25.1
Pension	72.4	97.2	134.3	2.3	3.1	69.1	94.3	136.5	2.5	3.6	66.3	91.1	137.5	2.5	3.8	65.2	89.4	137.1	2.4	3.6
Auto	514.3	435.4	84.7	100.6	19.6	543.4	445.6	82.0	103.0	19.0	561.6	475.0	84.6	106.7	19.0	601.9	524.2	87.1	105.9	17.6
Total	2,334.8	2,021.5	86.6	483.4	20.7	2,369.4	1,999.1	84.4	490.4	20.7	2,405.4	2,050.1	85.2	507.3	21.1	2,467.4	2,121.9	86.0	553.3	22.4

Loss & Expense Ratios (Cumulative)

(bn Won, %)	1Q20					2Q20					3Q20					4Q20(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	122.3	91.6	74.9	28.5	23.3	240.3	206.5	85.9	54.9	22.9	361.0	312.8	86.7	81.0	22.4	481.3	418.2	86.9	103.2	21.4
Long-term	1,698.3	1,494.4	88.0	352.8	20.8	3,406.3	2,933.1	86.1	715.3	21.0	5,129.4	4,401.9	85.8	1,089.8	21.2	6,874.5	5,894.3	85.7	1,515.0	22.0
Long-term	1,625.9	1,397.2	85.9	350.6	21.6	3,264.8	2,741.5	84.0	707.8	21.7	4,921.7	4,119.2	83.7	1,078.2	21.9	6,601.6	5,522.1	83.6	1,499.5	22.7
Pension	72.4	97.2	134.3	2.3	3.1	141.4	191.5	135.4	4.7	3.4	207.7	282.7	136.1	7.3	3.5	272.9	372.1	136.3	9.6	3.5
Auto	514.3	435.4	84.7	100.6	19.6	1,057.6	881.0	83.3	203.6	19.3	1,619.2	1,356.0	83.7	310.3	19.2	2,221.2	1,880.2	84.7	416.2	18.7
Total	2,334.8	2,021.5	86.6	483.4	20.7	4,704.2	4,020.6	85.5	973.8	20.7	7,109.6	6,070.7	85.4	1,481.1	20.8	9,577.0	8,192.6	85.5	2,034.5	21.2

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million 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(E)	Average	FY2020
Protection	6,449	7,099	8,959	7,412	7,754	8,633	8,890	7,960	8,719	8,653	8,878	9,761	8,264	99,167
Accident	791	873	1,465	898	896	904	1,296	1,120	1,271	1,374	1,513	1,844	1,187	14,244
Drivers	848	966	1,047	2,617	1,783	1,738	1,497	1,123	1,139	970	1,034	1,101	1,322	15,865
Property	1,172	1,170	1,684	989	1,183	1,323	1,296	1,198	1,359	1,270	1,313	1,416	1,281	15,372
Disease	3,639	4,089	4,762	2,908	3,893	4,667	4,802	4,519	4,949	5,039	5,018	5,400	4,474	53,686
Bundled	0.0	0.0	0.1	0.0	0.0	0.0	0.1	0.0	0.2	0.1	0.0	0.0	0.0	0.5
Savings	44	36	48	34	38	42	39	29	30	41	31	24	36	438
Annuities	110	96	74	53	62	68	60	44	44	35	41	58	62	746
Total	6,604	7,231	9,081	7,500	7,854	8,743	8,989	8,032	8,793	8,730	8,951	9,844	8,363	100,352

million won	2019.01	2019.02	2019.03	2019.04	2019.05	2019.06	2019.07	2019.08	2019.09	2019.10	2019.11	2019.12	Average	FY2019
Protection	8,044	7,845	10,558	8,109	8,141	7,462	8,298	7,585	7,245	7,438	7,816	7,848	8,032	96,388
Accident	1,391	1,469	2,219	1,451	1,385	1,136	1,190	1,076	1,013	981	973	995	1,273	15,280
Drivers	845	736	837	781	1,099	1,038	1,355	1,212	1,444	1,341	1,472	972	1,094	13,133
Property	1,058	982	1,014	1,385	1,356	1,217	1,214	1,238	1,140	1,275	1,243	1,276	1,200	14,399
Disease	4,750	4,658	6,488	4,492	4,301	4,070	4,539	4,059	3,648	3,840	4,128	4,604	4,465	53,576
Bundled	-0.2	0.0	0.0	0.0	-0.1	0.0	-0.2	0.0	0.1	0.1	0.1	0.0	0.0	-0.1
Savings	102	86	103	90	86	79	72	92	107	79	55	64	85	1,016
Annuities	148	128	99	86	104	85	76	61	63	58	74	74	88	1,056
Total	8,294	8,059	10,760	8,285	8,332	7,625	8,446	7,737	7,416	7,575	7,945	7,985	8,205	98,460

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(bn Won)	1Q19	2Q19	3Q19	4Q19	1Q20	2Q20	3Q20	4Q20(E)
Net interest income	303.9	299.9	311.3	315.2	318.2	306.2	314.5	326.8
Net fee and commission income	62.0	42.9	68.3	88.6	82.9	96.6	93.9	127.1
Net other operating income(expenses)	-49.9	-48.5	-55.6	-77.1	-62.3	-61.6	-93.4	-94.1
Gross operating income	316.0	294.3	324.0	326.7	338.8	341.2	315.0	359.8
General & administrative expenses	99.0	105.4	101.6	135.9	111.7	117.0	120.6	165.5
Operating profit before provision for credit losses	217.0	188.9	222.4	190.8	227.1	224.2	194.4	194.3
Provision for credit losses	112.4	96.6	115.8	114.9	116.1	111.9	68.9	99.6
Net operating income	104.6	92.3	106.6	75.9	111.0	112.3	125.5	94.7
Net non-operating income	-1.4	0.6	-3.5	8.8	-0.8	-1.0	-1.5	-2.2
Share of profit(loss) of associates	0.2	0.2	0.3	0.4	0.5	0.2	0.2	0.2
Net other non-operating income(expenses)	-1.6	0.4	-3.8	8.4	-1.3	-1.2	-1.7	-2.4
Profit before income tax	103.2	92.9	103.1	84.7	110.2	111.3	124.0	92.5
Income tax expense	25.2	24.8	-1.8	19.1	28.1	29.6	32.9	23.4
Profit for the period	78.0	68.1	104.9	65.6	82.1	81.7	91.1	69.1
Profit attributable to shareholders of the parent company	78.0	68.1	104.9	65.5	82.1	81.7	91.4	69.5

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(bn Won)	Mar. 19	Jun. 19	Sep. 19	Dec. 19	Mar. 20	Jun. 20	Sep. 20	Dec. 20(E)
Total Assets	20,212.0	20,713.4	22,509.8	22,990.1	22,462.9	23,858.8	24,292.3	24,071.6
Cash and due from financial institutions	117.5	144.1	332.9	205.7	233.7	411.2	216.1	273.1
Financial assets at fair value through profit or loss	667.6	726.7	1,080.5	573.2	711.2	546.9	960.1	316.2
Derivative financial assets	2.6	11.6	40.7	18.8	38.9	19.6	10.9	1.2
Financial investments	74.6	76.4	76.5	76.7	76.8	54.1	54.0	64.0
Loans	18,589.5	19,020.4	20,199.5	21,244.4	20,579.5	20,802.5	21,998.9	22,511.5
(Allowances for loan losses)	-754.1	-754.2	-765.8	-788.5	-799.9	-790.5	-765.4	-768.3
Investments in associates	3.9	4.1	4.4	4.6	5.2	5.3	5.3	5.1
Tangible assets	164.8	152.9	142.6	147.2	143.7	145.3	162.8	163.9
Goodwill & Intangible assets	93.8	92.5	85.6	188.8	176.4	166.1	225.5	238.9
Current income tax assets	0.0	0.0	4.4	0.0	0.0	0.0	0.0	0.0
Deferred income tax assets	109.6	114.7	120.9	119.0	117.1	133.3	143.0	147.5
Other assets	388.1	370.0	421.8	411.7	380.4	1,574.5	515.7	350.2
Total Liabilities	16,381.2	16,821.4	18,516.5	18,925.2	18,432.8	19,760.5	20,090.4	19,790.0
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	853.2	781.9	625.7	1,129.2	1,124.1	1,102.5	846.3	988.8
Debentures	13,167.6	13,711.2	14,511.0	14,813.5	14,674.5	15,549.2	15,764.5	15,874.2
Derivative financial liabilities	17.9	33.0	29.1	31.0	30.0	33.9	52.3	109.4
Net defined benefit liabilities	5.5	9.0	12.7	0.0	1.9	5.6	16.0	6.2
Provisions	145.3	148.1	152.7	153.4	147.6	163.5	168.6	182.1
Accrued expenses payables	221.1	223.2	235.7	207.4	208.5	216.1	221.6	187.9
Other liabilities	1,970.6	1,915.0	2,949.6	2,590.7	2,246.2	2,689.7	3,021.1	2,441.4
Total Equity	3,830.8	3,892.0	3,993.3	4,064.9	4,030.1	4,098.3	4,201.9	4,281.7
Share capital	460.0	460.0	460.0	460.0	460.0	460.0	460.0	460.0
Capital surplus	1,976.8	1,976.8	1,976.8	1,976.8	1,977.0	1,977.0	1,977.0	1,977.0
Accumulated other comprehensive income	23.5	16.6	12.8	19.1	1.9	-11.6	-8.2	2.5
Retained earnings	1,368.3	1,436.4	1,541.3	1,606.8	1,588.9	1,670.6	1,762.0	1,831.5
Non-controlling interest	2.2	2.2	2.4	2.2	2.3	2.3	11.1	10.7

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Customers

(in thousands)	Mar. 19	Jun. 19	Sep. 19	Dec. 19	Mar. 20	Jun. 20	Sep. 20	Dec. 20(E)
Cardholders*	19,263.1	19,419.2	19,368.7	19,367.9	19,361.6	19,423.6	19,586.9	19,506.0
Credit card	9,900.6	10,055.9	10,161.1	10,265.1	10,344.8	10,436.9	10,556.3	10,586.0
Check card	14,363.5	14,444.0	14,291.0	14,201.3	14,152.6	14,166.7	14,291.4	14,151.9
Active Cardholders**	8,585	8,726	8,793	8,894	8,948	9,020	9,104	9,136
Merchants	2,593.7	2,623.1	2,637.1	2,658.9	2,661.9	2,699.7	2,723.6	2,743.3

* Excluding overlapped cardholders between credit card and check card

** Using card at least once every 6 months

Transaction Volume

(bn Won)	1Q19	2Q19	3Q19	4Q19	1Q20	2Q20	3Q20	4Q20(E)
Credit Sales	22,410.9	24,079.9	24,688.3	25,455.8	23,638.2	25,137.5	25,639.5	26,233.8
Lump-sum	17,825.5	19,397.7	19,855.0	20,334.8	18,928.9	20,571.2	20,736.5	21,091.5
Installment	4,585.4	4,682.1	4,833.3	5,121.0	4,709.3	4,566.3	4,903.0	5,142.2
Cash advance	2,272.5	2,288.7	2,359.0	2,344.9	2,268.7	2,087.1	2,102.9	2,132.1
Total	24,683.3	26,368.6	27,047.3	27,800.7	25,906.9	27,224.6	27,742.4	28,365.9

Credit Card Receivables

(bn Won)	Mar. 19	Jun. 19	Sep. 19	Dec. 19	Mar. 20	Jun. 20	Sep. 20	Dec. 20(E)
Credit sales	10,665.6	10,691.4	11,481.4	12,038.2	11,053.4	11,253.9	11,917.5	12,029.7
Cash advance	1,196.7	1,189.3	1,202.9	1,208.2	1,161.3	1,070.4	1,058.5	1,054.0
Card loans	4,976.1	5,055.5	5,142.3	5,345.4	5,529.3	5,345.2	5,411.8	5,622.6
Others	2,417.0	2,733.9	3,013.5	3,312.7	3,477.6	3,768.1	4,002.9	4,149.7
Total	19,255.4	19,670.1	20,840.1	21,904.5	21,221.6	21,437.6	22,390.7	22,856.0

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(bn Won)	Mar. 19	Jun. 19	Sep. 19	Dec. 19	Mar. 20	Jun. 20	Sep. 20	Dec. 20(E)
Total Outstanding Credits	19,286.8	19,695.6	20,863.4	21,922.4	21,235.6	21,446.6	22,394.7	22,861.3
Normal	18,218.3	18,595.3	19,710.3	20,747.7	20,076.6	20,370.2	21,307.3	21,778.4
Precautionary	787.2	812.4	842.1	875.1	838.2	759.6	824.9	846.8
Substandard	3.0	3.3	0.6	3.6	3.1	4.1	4.4	3.7
Doubtful	231.5	229.1	243.1	223.0	236.8	206.0	182.5	162.1
Estimated Loss	46.9	55.5	67.3	73.0	80.9	106.7	75.6	70.3
NPL (A)	281.3	287.9	311.0	299.6	320.8	316.8	262.6	236.1
NPL Ratio	1.46%	1.46%	1.49%	1.37%	1.51%	1.48%	1.17%	1.03%
Allowances* (B)	755.7	755.7	767.2	789.3	800.7	791.4	756.1	755.6
Reserves for credit losses (C)	240.2	271.6	307.7	314.0	301.3	275.3	302.5	323.6
NPL Coverage Ratio(New)** (B/A)	268.6%	262.4%	246.6%	263.4%	249.6%	249.8%	288.0%	320.0%
NPL Coverage Ratio(Old)*** [(B+C)/A]	354.0%	356.8%	345.5%	368.2%	343.6%	336.7%	403.2%	457.1%

* Allowances for loan losses and acceptances & guarantees

** Excluding reserves for credit losses

*** Including reserves for credit losses

Write-offs / NPL Sales

(bn Won)	1Q19	2Q19	3Q19	4Q19	1Q20	2Q20	3Q20	4Q20(E)
Write-offs	129.0	133.6	129.4	126.5	126.4	148.1	122.6	121.9
NPL Sales	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Total	129.0	133.6	129.4	126.5	126.4	148.1	122.6	121.9

Recoveries from Written-offs

(bn Won)	1Q19	2Q19	3Q19	4Q19	1Q20	2Q20	3Q20	4Q20(E)
Recovery from Written-offs	33.3	34.2	34.5	35.8	34.2	34.3	33.7	35.1

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Delinquency

(bn Won)	Mar. 19	Jun. 19	Sep. 19	Dec. 19	Mar. 20	Jun. 20	Sep. 20	Dec. 20(E)
Total loans	19,283.8	19,694.9	20,861.4	21,919.0	21,231.7	21,442.6	22,390.7	22,857.4
Delinquent loans (over one month overdue)	253.9	245.9	242.0	244.0	263.1	231.3	221.5	215.2
Delinquency ratio	1.32%	1.25%	1.16%	1.11%	1.24%	1.08%	0.99%	0.94%

Rescheduled Loan

(bn Won)	Mar. 19	Jun. 19	Sep. 19	Dec. 19	Mar. 20	Jun. 20	Sep. 20	Dec. 20(E)
Receivables	97.0	102.5	111.8	115.7	120.4	121.9	120.1	119.1
Delinquent loan (over one month overdue)	10.4	8.2	10.0	7.7	8.3	8.0	8.3	8.3
Delinquency ratio	10.77%	8.03%	8.94%	6.69%	6.88%	6.54%	6.90%	6.95%

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(bn Won)	1Q19	2Q19	3Q19	4Q19	1Q20	2Q20	3Q20	4Q20(E)
Net interest income							27.2	84.9
Net fee and commission income							-0.8	-2.1
Net other operating income(expenses)							21.4	44.2
Gross operating income							47.8	127.0
General & administrative expenses							31.9	49.9
Operating profit before provision for credit losses							15.9	77.1
Provision for credit losses							0.3	0.2
Net operating profit							15.6	76.9
Net non-operating income							0.0	-0.1
Share of profit(loss) of associates							0.0	0.0
Net other non-operating income(expenses)							0.0	-0.1
Profit before income tax							15.6	76.8
Income tax expense							4.5	32.2
Profit for the period							11.1	44.6
Profit attributable to shareholders of the parent company							11.1	44.6

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

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(bn Won)	Mar. 19	Jun. 19	Sep. 19	Dec. 19	Mar. 20	Jun. 20	Sep. 20	Dec. 20(E)
Total Assets							24,408.3	25,121.7
Cash and due from financial institutions							595.5	367.4
Financial assets at fair value through profit or loss							503.2	595.8
Derivative financial assets							5.6	46.1
Financial investments							17,466.5	17,711.3
Loans							756.2	760.9
(Allowances for loan losses)							0.0	0.0
Investments in associates							0.0	0.0
Tangible assets							328.0	335.5
Goodwill & Intangible assets							10.4	12.9
Current income tax assets							49.0	48.8
Deferred income tax assets							0.0	0.0
Other assets							4,693.9	5,243.0
Total Liabilities							21,872.3	22,682.1
Financial liabilities at fair value through profit or loss							0.0	0.0
Deposits							0.0	0.0
Debts							0.0	0.0
Debentures							0.0	0.0
Derivative financial liabilities							0.3	0.3
Net defined benefit liabilities							23.6	5.5
Provisions							5.5	5.8
Accrued expenses payables							64.9	69.9
Other liabilities							21,778.0	22,600.6
Total Equity							2,535.9	2,439.5
Share capital							150.0	150.0
Capital surplus							0.0	0.0
Accumulated other comprehensive income							53.2	-87.8
Retained earnings							3,148.1	3,192.7
Fair value adjustment							-815.4	-815.4

* 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, %)	Mar. 19	Jun. 19	Sep. 19	Dec. 19	Mar. 20	Jun. 20	Sep. 20	Dec. 20(E)
Invested assets	15,304.8	15,798.1	16,312.5	16,421.3	16,569.4	16,942.3	17,401.9	17,553.7
Net investment yield (cumulative)	3.87	3.84	3.56	3.76	3.56	3.47	4.64	4.49
Separate Account Assets	3,688.8	3,822.1	3,938.7	4,087.1	4,009.8	4,348.6	4,495.0	4,988.8
Total Assets	19,507.0	20,193.8	20,813.3	21,084.6	21,146.2	21,881.3	22,441.8	23,166.3
Policy reserves	12,476.8	12,776.3	13,023.8	13,327.5	13,567.9	13,772.0	13,990.9	14,248.2
Separate Account Liabilities	3,709.9	3,847.3	3,975.7	4,218.7	4,045.1	4,374.2	4,540.0	5,234.4
Total Liabilities	16,759.0	17,234.9	17,686.6	18,171.1	18,331.9	18,905.2	19,297.1	20,191.6
Total Equities	2,748.0	2,958.8	3,126.7	2,913.5	2,814.3	2,976.0	3,144.7	2,974.7
Total Liabilities & Equities	19,507.0	20,193.8	20,813.3	21,084.6	21,146.2	21,881.3	22,441.8	23,166.3

Summarized Statement of Comprehensive Income (Cumulative)

(bn Won)	1Q19	2Q19	3Q19	4Q19	1Q20	2Q20	3Q20	4Q20(E)
Insurance income & expense	159.3	363.1	504.7	619.1	101.5	206.4	311.5	402.7
Investment income & expense	140.1	285.1	421.2	577.9	119.9	265.6	607.3	744.6
Changes in insurance contract Liabilities	249.0	546.9	791.2	1,089.6	235.1	436.5	-652.5	906.9
Operating income & expense	50.5	101.3	134.6	107.4	-13.7	35.5	266.4	240.4
Non-Operating income & expense	18.3	38.2	57.2	79.8	18.9	43.6	66.1	86.8
Income tax expense	16.0	34.5	45.3	46.4	0.2	18.8	-90.2	99.4
Net Income	52.9	105.0	146.5	140.8	5.0	60.4	242.3	227.8

Capital Adequacy

(bn Won)	Mar. 19	Jun. 19	Sep. 19	Dec. 19	Mar. 20	Jun. 20	Sep. 20	Dec. 20(E)
RBC Ratio	481.4%	505.1%	514.9%	423.7%	434.5%	456.4%	486.4%	428.9%
Available capital	2,747.7	2,961.5	3,132.1	2,844.5	2,811.8	2,972.8	3,143.2	2,868.9
Required capital	570.8	586.3	608.3	671.3	647.1	651.3	646.2	668.8

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Premium Income by Policy Type (Quarterly)

(bn Won)	1Q19		2Q19		3Q19		4Q19		1Q20		2Q20		3Q20		4Q20(E)	
		(%)		(%)		(%)		(%)		(%)		(%)		(%)		(%)
Individual policy	551.6	100.0	618.0	100.0	586.9	97.1	626.7	88.9	556.5	100.0	562.4	100.0	555.7	100.0	574.5	53.9
Protection	378.7	68.7	418.5	67.7	365.8	60.5	349.2	49.5	345.6	62.1	343.4	61.1	341.5	61.4	340.7	32.0
Whole-Life	266.5	48.3	307.5	49.8	255.1	42.2	238.6	33.8	236.2	42.4	234.9	41.8	233.7	42.0	232.9	21.9
Variable	95.3	17.3	94.3	15.3	94.0	15.5	93.9	13.3	92.8	16.7	92.0	16.4	91.3	16.4	91.5	8.6
Savings	172.9	31.3	199.5	32.3	221.2	36.6	277.4	39.4	210.8	37.9	219.0	38.9	214.2	38.6	233.7	21.9
Annuities	41.4	7.5	40.6	6.6	40.2	6.7	39.4	5.6	38.6	6.9	37.4	6.7	37.1	6.7	36.4	3.4
Variable	130.8	23.7	158.2	25.6	180.3	29.8	237.4	33.7	171.6	30.8	181.0	32.2	176.6	31.8	196.8	18.5
Pension	-	-	-	-	17.8	2.9	78.3	11.1	-	-	-	-	-	-	491.0	46.1
Total	551.6	100.0	618.0	100.0	604.7	100.0	705.0	100.0	556.5	100.0	562.4	100.0	555.7	100.0	1,065.5	100.0

Premium Income by Policy Type (Cumulative)

(bn Won)	1Q19		2Q19		3Q19		4Q19		1Q20		2Q20		3Q20		4Q20(E)	
		(%)		(%)		(%)		(%)		(%)		(%)		(%)		(%)
Individual policy	551.6	100.0	1,169.7	100.0	1,756.6	99.0	2,383.3	96.1	556.5	100.0	1,118.9	100.0	1,674.6	100.0	2,249.1	82.1
Protection	378.7	68.7	797.2	68.2	1,163.0	65.5	1,512.2	61.0	345.6	62.1	689.1	61.6	1,030.6	61.5	1,371.3	50.0
Whole-Life	266.5	48.3	574.0	49.1	829.1	46.7	1,067.7	43.1	236.2	42.4	471.1	42.1	704.8	42.1	937.7	34.2
Variable	95.3	17.3	189.6	16.2	283.6	16.0	377.5	15.2	92.8	16.7	184.9	16.5	276.2	16.5	367.7	13.4
Savings	172.9	31.3	372.4	31.8	593.6	33.5	871.0	35.1	210.8	37.9	429.8	38.4	644.1	38.5	877.8	32.0
Annuities	41.4	7.5	82.0	7.0	122.2	6.9	161.6	6.5	38.6	6.9	76.1	6.8	113.2	6.8	149.6	5.5
Variable	130.8	23.7	289.1	24.7	469.3	26.5	706.7	28.5	171.6	30.8	352.6	31.5	529.2	31.6	726.0	26.5
Pension	-	-	-	-	17.8	1.0	96.1	3.9	-	-	-	-	-	-	491.0	17.9
Total	551.6	100.0	1,169.7	100.0	1,774.4	100.0	2,479.4	100.0	556.5	100.0	1,118.9	100.0	1,674.6	100.0	2,740.1	100.0

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Loss Ratio (Quarterly)

(bn Won, %)	1Q19	2Q19	3Q19	4Q19	1Q20	2Q20	3Q20	4Q20(E)
Loss Ratio	56.5	44.3	53.7	54.0	58.3	40.5	55.4	43.9
Risk Premium	86.9	88.1	89.6	89.5	90.6	91.4	92.0	92.7
Loss	49.0	39.0	48.1	48.3	52.8	37.0	50.9	40.7

Policy Persistence (Quarterly)

(bn Won, %)	1Q19	2Q19	3Q19	4Q19	1Q20	2Q20	3Q20	4Q20(E)
13th Month	87.0	86.8	86.8	86.8	87.3	88.4	85.9	85.7
25th Month	70.2	70.3	67.2	69.0	72.8	72.6	72.5	74.2

Retention (Quarterly)

(bn Won, %)	1Q19	2Q19	3Q19	4Q19	1Q20	2Q20	3Q20	4Q20(E)
LP Retention 13th	46.4	44.4	46.0	40.6	51.9	53.1	49.4	44.6
LP Retention 25th	34.6	28.3	30.7	30.8	29.6	25.4	27.4	29.2

Loss Ratio (Cumulative)

(bn Won, %)	1Q19	2Q19	3Q19	4Q19	1Q20	2Q20	3Q20	4Q20(E)
Loss Ratio	56.5	50.3	51.5	52.3	58.3	49.4	51.4	49.5
Risk Premium	86.9	175.0	264.6	352.5	90.6	181.9	273.9	366.6
Loss	49.0	88.1	136.1	184.5	52.8	89.8	140.7	181.4

Policy Persistence (Cumulative)

(bn Won, %)	1Q19	2Q19	3Q19	4Q19	1Q20	2Q20	3Q20	4Q20(E)
13th Month	87.0	86.9	86.9	86.9	87.3	87.9	87.3	86.9
25th Month	70.2	70.2	69.2	69.2	72.8	72.7	72.6	73.0

Retention (Cumulative)

(bn Won, %)	1Q19	2Q19	3Q19	4Q19	1Q20	2Q20	3Q20	4Q20(E)
LP Retention 13th	46.4	45.1	45.5	43.8	51.9	52.8	51.7	49.3
LP Retention 25th	34.6	31.9	31.4	31.3	29.6	26.6	27.0	27.8

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APE (Annualized Premium Equivalent)

million 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(E)	Average	FY2020
Protection	10,718	11,685	10,773	7,311	8,874	14,721	8,456	7,546	7,526	10,063	7,448	8,685	9,484	113,805
Whole-Life	7,868	7,902	7,137	5,463	6,213	10,576	6,528	5,399	5,368	8,087	4,931	5,778	6,771	81,252
Variable	1,802	3,037	2,954	1,375	1,983	3,120	1,313	1,496	1,802	1,572	1,892	2,405	2,063	24,752
etc.	1,048	746	681	473	677	1,025	615	650	356	405	625	501	650	7,801
Savings	10,955	8,140	10,577	8,303	4,166	8,760	10,255	8,229	8,966	12,389	13,418	16,561	10,060	120,719
Annuities	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Variable	10,955	8,140	10,577	8,303	4,166	8,760	10,255	8,229	8,966	12,389	13,418	16,561	10,060	120,719
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

million won	2019.01	2019.02	2019.03	2019.04	2019.05	2019.06	2019.07	2019.08	2019.09	2019.10	2019.11	2019.12	Average	FY2019
Protection	10,807	9,322	13,989	9,678	11,297	9,786	13,509	11,370	9,499	8,439	12,023	10,020	10,811	129,738
Whole-Life	7,612	7,230	11,314	6,856	8,360	7,238	10,703	8,863	6,168	6,469	9,235	6,930	8,081	96,978
Variable	2,294	1,513	1,770	1,747	1,937	1,802	1,998	1,751	2,758	1,187	2,031	2,109	1,908	22,898
etc.	901	579.9	905.4	1074.6	1000.4	745.8	807.6	755.3	572.8	782.5	756.6	980.8	821.9	9862.5
Savings	6,887	5,057	10,698	7,265	6,861	8,112	5,908	6,076	13,467	13,744	15,956	23,113	10,262	123,145
Annuities	536	440	772	331	139	165	251	491	762	148	-	-	336	4,034
Variable	6,352	4,618	9,926	6,934	6,723	7,947	5,657	5,585	12,705	13,596	15,956	23,113	9,926	119,111
Total	17,695	14,379	24,687	16,942	18,158	17,898	19,417	17,445	22,966	22,183	27,979	33,133	21,074	252,882

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(bn Won)	1Q19	2Q19	3Q19	4Q19	1Q20	2Q20	3Q20	4Q20(E)
Net interest income	0.2	0.3	0.2	0.2	0.2	0.9	1.1	0.2
Net fee and commission income	27.5	28.7	28.9	32.1	29.5	30.9	32.5	40.7
Net other operating income(expenses)	5.6	0.8	-0.7	3.8	-10.1	6.3	6.0	6.2
Gross operating income	33.3	29.8	28.4	36.1	19.6	38.1	39.6	47.1
General & administrative expenses	12.7	15.2	14.3	18.7	12.7	15.0	15.5	22.4
Provision for credit losses	0.1	-0.1	0.0	0.0	0.0	0.0	0.0	0.1
Net operating profit	20.5	14.7	14.1	17.4	6.9	23.1	24.1	24.6
Net non-operating profit(loss)	-0.1	-0.1	-0.2	-0.1	-0.2	0.0	-0.3	-0.3
Profit before income tax	20.4	14.6	13.9	17.3	6.7	23.1	23.8	24.3
Profit for the period	15.1	10.6	10.2	13.0	4.4	17.2	17.8	17.9
Profit attributable to shareholders of the parent company	15.1	10.6	10.2	13.0	4.4	17.2	17.8	17.9

KB Capital

(bn Won)	1Q19	2Q19	3Q19	4Q19	1Q20	2Q20	3Q20	4Q20(E)
Net interest income	76.5	77.4	78.7	81.2	80.5	80.7	80.6	88.2
Net fee and commission income	69.9	83.9	93.2	87.5	112.1	126.3	141.7	157.4
Net other operating income(expenses)	-49.8	-66.4	-69.1	-71.7	-86.1	-96.0	-111.1	-133.0
Gross operating income	96.6	94.9	102.8	97.0	106.5	111.0	111.2	112.6
General & administrative expenses	23.8	25.8	29.3	40.0	25.4	28.8	28.1	43.8
Provision for credit losses	30.9	28.4	22.9	34.4	28.3	38.6	26.6	33.9
Net operating profit	41.9	40.7	50.6	22.6	52.8	43.6	56.5	34.9
Net non-operating profit(loss)	1.1	0.8	-0.4	-0.5	-0.1	2.5	-0.9	0.7
Profit before income tax	43.0	41.5	50.2	22.1	52.7	46.1	55.6	35.6
Profit for the period	32.8	31.1	38.4	17.1	40.0	34.7	41.7	27.3
Profit attributable to shareholders of the parent company	32.4	30.7	37.6	16.3	39.3	34.2	41.3	26.8

KB Life Insurance

(bn Won)	1Q19	2Q19	3Q19	4Q19	1Q20	2Q20	3Q20	4Q20(E)
Net interest income	43.3	41.2	37.0	37.7	36.2	36.0	37.4	39.2
Net fee and commission income	-3.1	-5.4	-4.3	-4.0	-3.5	-3.9	-3.8	-4.0
Net other operating income(expenses)	-10.3	-9.6	-18.0	-19.8	-8.8	-7.8	-20.3	-43.8
Gross operating income	29.9	26.2	14.7	13.9	23.9	24.3	13.3	-8.6
General & administrative expenses	16.9	16.5	15.6	17.5	17.4	16.3	16.8	19.9
Provision for credit losses	-0.2	-2.0	-0.2	-0.6	-1.1	0.1	0.1	0.0
Net operating profit	13.2	11.7	-0.7	-3.0	7.6	7.9	-3.6	-28.5
Net non-operating profit(loss)	-0.1	0.0	0.2	-0.1	-0.1	0.0	0.1	-16.2
Profit before income tax	13.1	11.7	-0.5	-3.1	7.5	7.9	-3.5	-44.7
Profit for the period	9.1	7.4	1.7	-2.2	5.9	5.9	-2.6	-32.4
Profit attributable to shareholders of the parent company	9.1	7.4	1.7	-2.2	5.9	5.9	-2.6	-32.4

KB Real Estate Trust

(bn Won)	1Q19	2Q19	3Q19	4Q19	1Q20	2Q20	3Q20	4Q20(E)
Net interest income	1.7	1.6	1.7	1.6	1.8	1.5	1.1	1.2
Net fee and commission income	24.6	26.7	24.4	32.2	35.4	33.4	31.5	30.3
Net other operating income(expenses)	0.1	0.4	0.6	3.0	0.6	-1.0	1.2	0.5
Gross operating income	26.4	28.7	26.7	36.8	37.8	33.9	33.8	32.0
General & administrative expenses	7.6	8.5	8.6	11.7	7.2	9.9	8.9	12.7
Provision for credit losses	-2.8	0.2	1.5	0.0	2.5	0.2	1.0	3.4
Net operating profit	21.6	20.0	16.6	25.1	28.1	23.8	23.9	15.9
Net non-operating profit(loss)	-0.1	0.0	-0.2	1.0	0.3	-0.1	-0.4	-0.6
Profit before income tax	21.5	20.0	16.4	26.1	28.4	23.7	23.5	15.3
Profit for the period	16.1	14.5	12.0	19.1	21.0	17.3	17.2	11.4
Profit attributable to shareholders of the parent company	16.1	14.5	12.0	19.1	21.0	17.3	17.2	11.4

KB Savings Bank

(bn Won)	1Q19	2Q19	3Q19	4Q19	1Q20	2Q20	3Q20	4Q20(E)
Net interest income	14.4	15.5	14.3	14.8	15.3	18.2	18.2	19.6
Net fee and commission income	-0.2	-0.1	-0.3	-0.1	-0.4	-0.6	-0.1	-0.3
Net other operating income(expenses)	-0.9	-0.3	-1.2	0.2	-1.2	-0.2	-1.5	-1.5
Gross operating income	13.3	15.1	12.8	14.9	13.7	17.4	16.6	17.8
General & administrative expenses	5.9	6.6	6.4	7.3	6.4	6.8	8.9	9.1
Provision for credit losses	0.9	1.7	1.5	3.8	2.4	2.0	2.5	3.1
Net operating profit	6.5	6.8	4.9	3.8	4.9	8.6	5.2	5.6
Net non-operating profit(loss)	0.1	0.0	0.0	0.0	0.0	0.0	-0.8	0.0
Profit before income tax	6.6	6.8	4.9	3.8	4.9	8.6	4.4	5.6
Profit for the period	4.9	5.0	3.5	2.9	3.4	6.5	3.3	4.1
Profit attributable to shareholders of the parent company	4.9	5.0	3.5	2.9	3.4	6.5	3.3	4.1

KB Investment

(bn Won)	1Q19	2Q19	3Q19	4Q19	1Q20	2Q20	3Q20	4Q20(E)
Net interest income	-0.2	-0.1	-0.2	-0.3	-0.4	-0.5	-0.8	-0.7
Net fee and commission income	-0.3	-0.5	-0.2	-0.2	0.2	0.2	0.1	0.1
Net other operating income(expenses)	13.6	-1.3	-2.4	20.8	-2.8	13.9	30.2	1.3
Gross operating income	13.1	-1.9	-2.8	20.3	-3.0	13.6	29.5	0.7
General & administrative expenses	4.1	4.4	4.3	4.9	3.9	3.8	12.0	5.1
Provision for credit losses	0.0	0.0	0.1	0.0	0.0	0.0	0.0	0.0
Net operating profit	9.0	-6.3	-7.2	15.4	-6.9	9.8	17.5	-4.4
Net non-operating profit(loss)	-0.4	0.9	1.2	3.3	-1.0	-0.7	1.9	-0.8
Profit before income tax	8.6	-5.4	-6.0	18.7	-7.9	9.1	19.4	-5.2
Profit for the period	5.9	-3.8	-4.0	13.2	-5.3	6.8	15.0	-1.1
Profit attributable to shareholders of the parent company	5.9	-3.8	-4.0	13.2	-5.3	6.8	15.0	-1.1

KB Data Systems

(bn Won)	1Q19	2Q19	3Q19	4Q19	1Q20	2Q20	3Q20	4Q20(E)
Net interest income	0.1	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	-0.1	-0.1	-0.1	0.0
Net other operating income(expenses)	3.7	3.4	4.0	3.1	3.4	2.3	1.6	1.0
Gross operating income	3.7	3.4	4.0	3.1	3.4	2.2	1.6	1.0
General & administrative expenses	1.6	2.2	2.0	2.4	1.7	2.6	2.7	2.6
Provision for credit losses	0.0	0.0	0.0	0.0	0.0	0.1	-0.1	0.1
Net operating profit	2.1	1.2	2.0	0.7	1.7	-0.5	-1.0	-1.7
Net non-operating profit(loss)	0.1	0.1	0.1	0.1	0.0	0.0	0.0	-0.1
Profit before income tax	2.2	1.3	2.1	0.8	1.7	-0.5	-1.0	-1.8
Profit for the period	1.4	1.1	1.6	0.6	1.1	-0.2	-0.8	-1.8
Profit attributable to shareholders of the parent company	1.4	1.1	1.6	0.6	1.1	-0.2	-0.8	-1.8

KB Credit Information

(bn Won)	1Q19	2Q19	3Q19	4Q19	1Q20	2Q20	3Q20	4Q20(E)
Net interest income	0.0	0.1	0.1	0.0	0.0	0.1	0.0	0.1
Net fee and commission income	0.0	0.0	0.0	-0.1	0.0	0.0	0.0	-0.1
Net other operating income(expenses)	3.6	3.8	3.2	4.3	3.9	3.5	4.3	4.3
Gross operating income	3.6	3.9	3.3	4.2	3.9	3.6	4.3	4.3
General & administrative expenses	3.5	3.8	3.6	4.0	3.7	3.9	3.8	4.1
Provision for credit losses	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Net operating profit	0.1	0.1	-0.3	0.2	0.2	-0.3	0.5	0.2
Net non-operating profit(loss)	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.5
Profit before income tax	0.1	0.1	-0.3	0.2	0.2	-0.3	0.5	0.7
Profit for the period	-0.1	-0.2	-0.2	0.2	0.2	-0.3	0.4	0.8
Profit attributable to shareholders of the parent company	-0.1	-0.2	-0.2	0.2	0.2	-0.3	0.4	0.8

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KB Asset Management

(bn Won)	Mar. 19	Jun. 19	Sep. 19	Dec. 19	Mar. 20	Jun. 20	Sep. 20	Dec. 20(E)
Total Assets	214.6	257.3	261.0	310.0	392.9	385.9	413.3	335.6
Total Liabilities	53.6	84.5	77.9	114.8	223.2	198.3	207.9	112.5
Total Equity	161.1	172.8	183.0	195.2	169.7	187.6	205.4	223.1

KB Capital

(bn Won)	Mar. 19	Jun. 19	Sep. 19	Dec. 19	Mar. 20	Jun. 20	Sep. 20	Dec. 20(E)
Total Assets	9,685.3	10,086.7	10,377.2	11,190.6	11,504.8	12,140.4	12,326.6	12,820.9
Total Liabilities	8,605.4	8,979.0	9,234.4	10,036.1	10,263.2	10,866.5	10,916.4	11,389.3
Total Equity	1,079.9	1,107.7	1,142.9	1,154.5	1,241.6	1,274.0	1,410.2	1,431.6

KB Life Insurance

(bn Won)	Mar. 19	Jun. 19	Sep. 19	Dec. 19	Mar. 20	Jun. 20	Sep. 20	Dec. 20(E)
Total Assets	9,904.4	10,001.1	10,038.7	9,801.9	9,461.4	9,998.8	10,213.7	10,424.9
Total Liabilities	9,321.2	9,384.1	9,412.9	9,186.6	8,850.7	9,361.9	9,582.2	9,842.8
Total Equity	583.2	617.0	625.8	615.3	610.8	636.9	631.4	582.1

KB Real Estate Trust

(bn Won)	Mar. 19	Jun. 19	Sep. 19	Dec. 19	Mar. 20	Jun. 20	Sep. 20	Dec. 20(E)
Total Assets	327.0	342.0	365.2	377.9	374.1	393.4	420.4	437.6
Total Liabilities	79.8	80.2	91.5	85.1	90.2	92.3	102.1	108.1
Total Equity	247.3	261.8	273.7	292.8	283.8	301.1	318.3	329.5

KB Savings Bank

(bn Won)	Mar. 19	Jun. 19	Sep. 19	Dec. 19	Mar. 20	Jun. 20	Sep. 20	Dec. 20(E)
Total Assets	1,340.6	1,323.7	1,321.9	1,361.0	1,403.4	1,550.0	1,700.7	1,883.7
Total Liabilities	1,139.0	1,117.2	1,112.1	1,148.6	1,190.7	1,331.1	1,478.7	1,658.1
Total Equity	201.6	206.6	209.8	212.4	212.7	218.9	222.0	225.6

KB Investment

(bn Won)	Mar. 19	Jun. 19	Sep. 19	Dec. 19	Mar. 20	Jun. 20	Sep. 20	Dec. 20(E)
Total Assets	645.2	731.8	739.6	757.0	761.7	801.3	850.8	848.7
Total Liabilities	485.5	526.2	538.0	542.2	552.2	585.1	619.6	618.6
Total Equity	159.7	205.6	201.5	214.8	209.5	216.2	231.2	230.1

KB Data Systems

(bn Won)	Mar. 19	Jun. 19	Sep. 19	Dec. 19	Mar. 20	Jun. 20	Sep. 20	Dec. 20(E)
Total Assets	36.9	39.7	44.1	41.7	44.1	44.5	42.7	40.3
Total Liabilities	19.1	20.8	23.6	21.0	22.3	22.9	22.0	23.0
Total Equity	17.8	18.9	20.5	20.7	21.8	21.6	20.8	17.3

KB Credit Information

(bn Won)	Mar. 19	Jun. 19	Sep. 19	Dec. 19	Mar. 20	Jun. 20	Sep. 20	Dec. 20(E)
Total Assets	28.3	29.1	28.6	27.8	27.9	28.5	28.3	27.7
Total Liabilities	13.1	14.1	13.9	12.9	12.9	13.8	13.1	11.8
Total Equity	15.2	15.0	14.8	14.9	15.1	14.8	15.2	15.9

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