

KB Financial Group Fact Book

2022 2Q

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

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

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

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

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

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

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

Totals may not sum due to rounding.

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◆ Financial Statements

(bn Won)	3Q20	4Q20	1Q21	2Q21	3Q21	4Q21	1Q22	2Q22(E)
KB Financial Group								
Total Assets	605,506.4	610,672.2	620,939.2	633,747.8	650,506.5	663,895.8	680,011.0	694,524.5
Total Liabilities	563,398.5	567,310.7	576,873.8	588,022.4	602,832.9	615,601.9	631,871.6	646,145.3
Total Equity	42,107.9	43,361.5	44,065.4	45,725.4	47,673.6	48,293.9	48,139.3	48,379.1
Net Income	1,194.2	576.7	1,285.2	1,207.4	1,305.7	586.1	1,464.1	1,308.0
Net Income (attributable to controlling interests)	1,166.6	577.3	1,270.0	1,204.3	1,298.1	637.1	1,453.1	1,303.5
Total Asset including AUM ¹⁾	908,203.3	993,424.6	1,027,760.2	1,060,959.2	1,082,081.7	1,121,217.1	1,148,584.2	1,152,271.3
(AUM)	302,696.9	382,752.4	406,821.0	427,211.4	431,575.2	457,321.3	468,573.2	457,746.8
Total Assets by Subsidiaries								
KB Kookmin Bank	437,038.8	438,444.1	447,822.5	455,817.9	470,714.5	483,564.9	493,078.8	506,798.0
KB Securities ²⁾	55,843.0	57,570.7	56,757.5	56,893.6	57,203.9	55,494.0	62,691.0	61,001.5
KB Insurance ³⁾	38,082.9	39,078.1	39,264.1	40,267.9	41,097.4	41,472.2	41,454.7	42,296.8
KB Kookmin Card	24,292.3	24,071.6	25,106.7	25,841.3	27,021.9	27,349.6	27,238.6	28,439.5
Prudential Life ⁴⁾	24,408.3	25,121.7	24,969.0	25,508.0	25,615.2	26,287.1	25,673.3	25,136.5
KB Asset Management	413.3	335.6	312.2	343.8	363.1	375.7	338.6	334.6
KB Capital	12,326.6	12,823.7	12,901.3	13,803.1	14,180.6	14,529.4	14,994.4	15,523.1
KB Life Insurance	10,213.7	10,424.9	10,698.6	10,904.1	10,800.8	10,634.6	10,400.9	10,333.8
KB Real Estate Trust	420.4	437.6	438.2	445.2	475.9	496.5	476.5	501.0
KB Savings Bank	1,700.7	1,883.7	2,084.2	2,345.8	2,587.1	2,601.1	2,754.5	3,108.6
KB Investment	850.8	848.7	836.5	895.6	953.6	1,197.7	1,203.4	1,229.1
KB Data Systems	42.7	40.3	38.9	41.8	57.6	44.5	45.4	52.5
KB Credit Information	28.3	27.7	27.3	28.7	27.7	28.7	27.9	28.6

Total Equity by Subsidiaries								
KB Kookmin Bank	29,512.7	30,408.1	30,174.1	31,032.4	32,742.2	32,888.9	32,430.0	32,688.4
KB Securities ²⁾	4,998.3	5,054.2	5,162.5	5,320.2	5,433.1	5,485.6	5,638.9	5,826.7
KB Insurance ³⁾	4,114.1	3,991.7	3,831.9	3,952.0	4,117.8	4,143.3	3,824.6	3,549.4
KB Kookmin Card	4,201.9	4,281.7	4,258.7	4,376.1	4,509.2	4,555.6	4,441.3	4,588.3
Prudential Life ⁴⁾	2,535.9	2,439.9	2,206.2	2,294.2	2,223.0	2,294.5	1,851.2	1,563.8
KB Asset Management	205.4	223.1	187.9	209.5	228.0	247.2	219.3	228.4
KB Capital	1,410.2	1,431.6	1,479.0	1,530.6	1,589.5	1,822.2	1,997.0	2,051.5
KB Life Insurance	631.4	582.1	527.0	522.8	500.7	460.3	319.1	226.5
KB Real Estate Trust	318.3	329.5	321.6	338.1	365.7	376.8	352.6	371.9
KB Savings Bank	222.0	225.6	231.9	250.8	258.7	262.1	269.4	277.5
KB Investment	231.2	230.1	224.0	241.7	242.0	275.5	268.5	268.9
KB Data Systems	20.8	17.3	16.0	15.8	17.0	18.6	18.4	19.8
KB Credit Information	15.2	15.9	16.0	16.6	15.9	16.4	14.9	15.4
Net Income by Subsidiaries								
KB Kookmin Bank	635.7	415.8	688.5	734.1	777.7	390.5	977.3	749.1
KB Securities ²⁾	209.7	87.1	221.1	153.3	168.9	51.0	114.3	67.7
KB Insurance ³⁾	42.6	-22.7	68.8	74.1	126.3	32.6	143.1	296.3
KB Kookmin Card	91.4	69.5	141.5	111.3	121.3	44.8	118.9	126.8
Prudential Life ⁴⁾	11.1	44.6	112.1	80.3	63.2	80.6	74.0	83.7
KB Asset Management	17.8	17.9	19.9	22.5	18.4	19.1	11.8	9.5
KB Capital	41.3	26.8	53.9	53.6	63.2	39.2	83.3	64.0
KB Life Insurance	-2.6	-32.4	-1.5	-9.5	-7.1	-28.5	-18.1	-16.6
KB Real Estate Trust	17.2	11.4	27.1	16.5	27.6	10.3	15.7	19.4
KB Savings Bank	3.3	4.1	6.4	1.3	7.9	3.3	7.4	8.0
KB Investment	15.0	-1.1	3.9	17.7	0.2	33.5	3.0	0.4
KB Data Systems	-0.8	-1.8	-1.4	-0.1	1.1	0.9	-0.2	1.4
KB Credit Information	0.4	0.8	0.1	0.5	-0.6	0.4	-1.5	0.6

1) Sum of assets of consolidated financial statement and AUM

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

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

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

◆ Key Financial Indicators

KB Financial Group	3Q20	4Q20	1Q21	2Q21	3Q21	4Q21	1Q22	2Q22(E)
ROA (Quarterly)	0.81%	0.38%	0.85%	0.77%	0.81%	0.35%	0.88%	0.76%
ROA (Cumulative)	0.70%	0.61%	0.85%	0.81%	0.81%	0.69%	0.88%	0.82%
ROE (Quarterly) ¹⁾	11.73%	5.61%	12.50%	11.48%	11.73%	5.54%	13.16%	11.82%
ROE (Cumulative) ¹⁾	9.90%	8.79%	12.50%	11.95%	11.85%	10.22%	13.16%	12.49%
Basic EPS (Won, Quarterly)	2,977	1,456	3,225	3,045	3,279	1,584	3,672	3,272
Basic EPS (Won, Cumulative)	7,353	8,809	3,225	6,270	9,550	11,134	3,672	6,944
BPS (Won)	97,551	100,485	102,304	106,637	112,243	113,425	113,002	113,456
NIM (Quarterly)	1.73%	1.75%	1.82%	1.82%	1.83%	1.85%	1.91%	1.96%
NIM (Cumulative)	1.77%	1.76%	1.82%	1.82%	1.82%	1.83%	1.91%	1.93%
CIR (Quarterly)	49.5%	67.4%	47.3%	46.8%	45.6%	59.2%	45.4%	47.6%
CIR (Cumulative)	50.3%	54.7%	47.3%	47.1%	46.6%	49.7%	45.4%	46.5%
Credit Cost Ratio (Quarterly)	0.22%	0.29%	0.20%	0.25%	0.20%	0.54%	0.15%	0.31%
Credit Cost Ratio (Cumulative)	0.25%	0.26%	0.20%	0.22%	0.22%	0.30%	0.15%	0.23%
NPL Ratio	0.46%	0.41%	0.42%	0.39%	0.36%	0.33%	0.31%	0.32%
NPL Coverage Ratio(New) ²⁾	148.35%	168.59%	162.34%	173.10%	177.77%	208.89%	217.72%	222.37%
NPL Coverage Ratio(Old) ³⁾	311.61%	345.87%	336.51%	363.69%	381.60%	433.28%	454.55%	451.36%
BIS Ratio	14.65%	15.28%	16.04%	16.07%	16.12%	15.77%	15.92%	15.64%
CET 1 Ratio	13.06%	13.30%	13.79%	13.73%	13.92%	13.46%	13.43%	12.93%
KB Kookmin Bank	3Q20	4Q20	1Q21	2Q21	3Q21	4Q21	1Q22	2Q22(E)
ROA (Quarterly)	0.60%	0.38%	0.63%	0.65%	0.66%	0.28%	0.81%	0.60%
ROA (Cumulative)	0.61%	0.55%	0.63%	0.64%	0.65%	0.55%	0.81%	0.70%
ROE (Quarterly)	8.66%	5.57%	9.30%	9.71%	9.73%	4.74%	12.21%	9.29%
ROE (Cumulative)	8.67%	7.86%	9.30%	9.48%	9.53%	8.30%	12.21%	10.73%
NIM (Quarterly)	1.49%	1.51%	1.56%	1.56%	1.58%	1.61%	1.66%	1.73%
NIM (Cumulative)	1.52%	1.51%	1.56%	1.56%	1.57%	1.58%	1.66%	1.69%
CIR (Quarterly)	47.7%	67.9%	50.4%	47.4%	47.9%	62.2%	45.5%	48.1%
CIR (Cumulative)	48.6%	53.6%	50.4%	48.9%	48.6%	52.2%	45.5%	46.8%
NPL Ratio	0.32%	0.28%	0.29%	0.26%	0.23%	0.20%	0.20%	0.19%
NPL Coverage Ratio(New)	140.39%	165.20%	156.74%	172.76%	182.27%	225.30%	231.17%	254.55%
NPL Coverage Ratio(Old) ²⁾	360.07%	407.40%	389.38%	431.85%	471.18%	563.65%	574.36%	602.72%
BIS Ratio	17.20%	17.78%	18.49%	18.92%	18.68%	17.47%	17.70%	17.40%
CET 1 Ratio	15.07%	15.10%	15.60%	15.88%	15.88%	14.70%	14.97%	14.47%
Loan to Deposit Ratio	99.9%	101.7%	100.4%	100.4%	100.1%	100.2%	98.8%	99.2%

1) Based on common equity

2) Including reserves for credit losses

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(bn Won)	Restatement as per Net Interest Income Reclassification ¹⁾								
	2018	2019	2020	1Q21	2Q21	3Q21	4Q21	1Q22	2Q22(E)
Net interest income	7,422.2	7,677.9	8,122.6	2,233.0	2,349.7	2,426.2	2,564.1	2,648.0	2,793.8
Net fee and commission income	2,243.4	2,355.0	2,958.9	967.2	865.4	911.3	881.7	915.0	874.9
Net other operating income(expenses)	1,194.1	1,399.0	1,411.1	443.1	351.9	314.3	175.7	160.7	18.7
Gross operating income	10,859.7	11,431.9	12,492.6	3,643.3	3,567.0	3,651.8	3,621.5	3,723.7	3,687.4
General & administrative expenses	5,918.5	6,271.0	6,833.2	1,723.1	1,669.5	1,664.9	2,143.4	1,691.8	1,754.1
Operating profit before provision for credit losses	4,941.2	5,160.9	5,659.4	1,920.2	1,897.5	1,986.9	1,478.1	2,031.9	1,933.3
Provision for credit losses	673.7	670.3	1,043.4	173.4	223.7	199.4	588.6	130.1	333.1
Net operating profit	4,267.5	4,490.6	4,616.0	1,746.8	1,673.8	1,787.5	889.5	1,901.8	1,600.2
Net non-operating profit(loss)	34.1	43.3	145.6	39.6	-6.8	-4.5	-44.3	7.6	191.8
Profit before income tax	4,301.6	4,533.9	4,761.6	1,786.4	1,667.0	1,783.0	845.2	1,909.4	1,792.0
Income tax expense	1,239.7	1,220.7	1,259.3	501.2	459.6	477.3	259.1	445.3	484.0
Profit for the period	3,061.9	3,313.2	3,502.3	1,285.2	1,207.4	1,305.7	586.1	1,464.1	1,308.0
Profit attributable to non-controlling interest	0.7	1.4	47.1	15.2	3.1	7.6	-51.0	11.0	4.5
Profit attributable to shareholders of the parent company	3,061.2	3,311.8	3,455.2	1,270.0	1,204.3	1,298.1	637.1	1,453.1	1,303.5

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

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(bn Won)	Sep. 20	Dec. 20	Mar. 21	Jun. 21	Sep. 21	Dec. 21	Mar. 22	Jun. 22(E)
Total Assets	605,506.4	610,672.2	620,939.2	633,747.8	650,506.5	663,895.8	680,011.0	694,524.5
Cash and due from financial institutions	25,380.7	25,608.8	30,148.8	24,436.9	27,827.8	31,009.4	28,984.3	31,610.4
Financial assets at fair value through profit or loss	58,835.9	61,035.5	60,155.9	64,981.6	62,075.7	66,005.8	68,100.5	65,669.3
Derivative financial assets	3,577.8	5,545.4	3,733.4	3,176.1	4,252.9	3,721.4	4,987.9	9,419.4
Financial investments	96,714.7	98,695.4	95,929.7	99,349.2	104,654.3	104,847.9	106,445.8	105,777.4
Loans	378,090.8	377,167.0	383,242.5	395,432.0	402,600.4	417,900.3	425,398.0	434,364.8
(Reserves for loan losses)	-3,255.2	-3,283.4	-3,301.5	-3,333.9	-3,366.8	-3,684.1	-3,592.1	-3,575.5
Investments in associates	892.3	771.4	632.1	458.9	635.9	448.7	475.3	523.4
Tangible assets	8,565.8	8,164.8	8,136.1	8,055.7	8,198.6	8,163.9	7,962.4	8,390.1
Goodwill & Intangible assets	3,202.1	3,351.1	3,308.9	3,275.8	3,244.9	3,266.4	3,228.9	3,231.1
Current income tax assets	100.2	109.8	122.1	66.7	96.3	98.8	183.3	206.6
Deferred income tax assets	54.9	65.1	80.4	94.4	110.3	159.1	165.4	278.3
Other assets	30,091.2	30,157.9	35,449.3	34,420.5	36,809.4	28,274.1	34,079.2	35,053.7
Total Liabilities	563,398.5	567,310.7	576,873.8	588,022.4	602,832.9	615,601.9	631,871.6	646,145.3
Financial liabilities at fair value through profit or loss	13,270.6	11,810.1	12,750.1	11,757.3	12,742.9	12,089.0	13,125.8	12,779.3
Deposits	337,986.6	338,580.2	339,270.8	348,403.3	357,283.3	372,023.9	374,429.5	375,210.8
Debts	47,797.9	49,827.2	50,444.5	53,259.5	52,658.4	56,912.4	60,336.1	65,633.4
Debentures	60,254.5	62,760.7	62,221.0	63,911.4	67,222.2	67,430.2	68,840.6	71,087.3
Derivative financial liabilities	3,780.3	5,222.9	3,370.5	2,841.4	4,333.8	3,682.3	5,315.3	10,041.4
Net defined benefit liabilities	446.4	248.2	292.8	333.6	381.1	225.5	266.5	350.4
Provisions	605.9	714.9	707.3	726.3	728.6	808.6	812.4	863.9
Accrued expenses payables	3,898.4	3,603.2	3,364.5	3,351.2	3,499.9	3,568.3	3,443.8	3,724.5
Other liabilities	95,357.9	94,543.3	104,452.3	103,438.4	103,982.7	98,861.7	105,301.6	106,454.3
Total Equity	42,107.9	43,361.5	44,065.4	45,725.4	47,673.6	48,293.9	48,139.3	48,379.1
Share capital	2,090.6	2,090.6	2,090.6	2,090.6	2,090.6	2,090.6	2,090.6	2,090.6
Hybrid financial instrument	1,197.1	1,696.0	2,294.6	2,569.9	2,569.9	2,838.2	3,436.8	4,284.7
Capital surplus	16,723.6	16,723.6	16,723.6	16,723.6	16,941.5	16,940.2	16,940.2	16,940.7
Accumulated other comprehensive income	386.4	612.3	294.5	501.5	1,449.6	1,055.0	-322.6	-2,086.4
Retained earnings	21,949.9	22,517.4	22,903.1	24,075.9	25,063.3	25,672.8	26,099.9	27,193.9
Treasury shares	-1,136.2	-1,136.2	-1,136.2	-1,136.2	-1,136.2	-1,136.2	-986.2	-986.2
Non-controlling interest	896.5	857.8	895.2	900.1	694.9	833.3	880.6	941.8

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Group Interest Income (bn Won)	Restatement as per Net Interest Income Reclassification ¹⁾							1Q22	2Q22(E)
	2018	2019	2020	1Q21	2Q21	3Q21	4Q21		
Interest Income	13,734.6	14,639.2	14,485.7	3,624.9	3,687.8	3,824.0	4,074.2	4,309.7	4,695.2
Due from financial institutions	118.4	153.3	92.8	17.1	16.9	13.6	20.5	19.6	26.1
Financial investments	2,036.1	2,042.8	1,994.5	516.0	514.4	537.5	561.9	611.4	670.4
Loans	11,459.8	12,295.2	12,196.6	3,034.8	3,096.9	3,210.0	3,418.2	3,599.1	3,916.7
Others	120.3	147.9	201.8	57.0	59.6	62.9	73.6	79.6	82.0
Interest Expense	6,312.4	6,961.3	6,363.1	1,391.9	1,338.1	1,397.8	1,510.1	1,661.7	1,901.4
Deposits	3,041.7	3,481.1	2,916.8	561.5	508.9	531.9	616.3	709.2	824.3
Debts & debentures	1,693.3	1,837.0	1,759.3	402.6	401.6	417.2	458.7	504.5	595.1
Others	1,577.4	1,643.2	1,687.0	427.8	427.6	448.7	435.1	448.0	482.0
Net Interest Income	7,422.2	7,677.9	8,122.6	2,233.0	2,349.7	2,426.2	2,564.1	2,648.0	2,793.8

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

Group Net Interest Margin(NIM)¹⁾

	2Q20	3Q20	4Q20	1Q21	2Q21	3Q21	4Q21	1Q22	2Q22(E)
NIM (Quarterly)	1.74%	1.73%	1.75%	1.82%	1.82%	1.83%	1.85%	1.91%	1.96%
NIM (Cumulative)	1.78%	1.77%	1.76%	1.82%	1.82%	1.82%	1.83%	1.91%	1.93%

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

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

(bn Won)	2Q20	3Q20	4Q20	1Q21	2Q21	3Q21	4Q21	1Q22	2Q22(E)
Interest earning assets	386,595.5	394,100.1	401,637.8	402,421.7	407,869.5	420,531.6	435,568.2	445,481.0	452,097.3
Interest earned on the assets ²⁾	2,762.8	2,670.5	2,631.5	2,581.7	2,606.8	2,703.5	2,910.7	3,102.3	3,405.6
Yield	2.87%	2.70%	2.61%	2.60%	2.56%	2.55%	2.65%	2.82%	3.02%
Interest bearing liabilities	375,681.3	381,609.7	389,144.0	389,863.0	396,246.3	408,582.7	424,532.4	434,048.5	442,832.5
Interest paid on the liabilities ³⁾	1,089.7	955.7	861.4	779.0	757.3	769.0	880.4	1,008.4	1,201.5
Yield	1.17%	1.00%	0.88%	0.81%	0.77%	0.75%	0.82%	0.94%	1.09%
Interest spread	1.71%	1.70%	1.73%	1.79%	1.80%	1.80%	1.83%	1.88%	1.93%
Net Interest Margin	1.74%	1.73%	1.75%	1.82%	1.82%	1.83%	1.85%	1.91%	1.96%

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)	2Q20	3Q20	4Q20	1Q21	2Q21	3Q21	4Q21	1Q22	2Q22(E)
Interest earning assets	390,042.2	397,744.9	405,436.2	406,069.9	411,929.4	424,552.8	439,779.4	449,770.9	456,765.2
Interest earned on the assets ²⁾	3,138.9	3,042.0	3,024.5	2,976.6	3,007.0	3,095.2	3,353.9	3,503.0	3,834.3
Yield	3.24%	3.04%	2.97%	2.97%	2.93%	2.89%	3.03%	3.16%	3.37%
Interest bearing liabilities	375,681.3	381,609.7	389,144.0	389,863.0	396,246.3	408,582.7	424,532.4	434,048.5	442,832.5
Interest paid on the liabilities ³⁾	1,089.7	955.7	861.4	779.0	757.3	769.0	880.4	1,008.4	1,201.5
Yield	1.17%	1.00%	0.88%	0.81%	0.77%	0.75%	0.82%	0.94%	1.09%
Interest spread	2.07%	2.05%	2.09%	2.16%	2.16%	2.15%	2.20%	2.22%	2.28%
Net Interest Margin	2.11%	2.09%	2.12%	2.19%	2.19%	2.17%	2.23%	2.25%	2.31%

1) Bank NIM + Card NIM

2) Interest income - credit guarantee fee

3) Interest expense + deposit insurance fee

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(bn Won)	3Q20	4Q20	1Q21	2Q21	3Q21	4Q21	1Q22	2Q22(E)
Trust Fee	122.9	127.6	167.5	140.9	143.4	135.1	125.4	115.1
Fee and Commission	666.3	660.8	799.7	724.5	767.9	746.6	789.6	759.8
Fees from credit cards	128.0	155.2	182.7	162.3	162.1	188.1	175.4	190.5
Guarantee fees	13.6	12.7	12.4	11.7	11.9	13.8	15.1	18.2
Other commissions in Won	497.2	451.8	554.4	504.5	555.8	493.3	553.6	497.2
Commissions received as agency	51.0	48.6	49.2	55.8	54.3	45.9	43.9	46.8
Commissions received on represent securities	44.7	45.6	49.0	45.8	44.3	35.6	31.8	34.9
Commissions received on banking business	46.5	46.5	44.9	44.9	43.9	44.7	44.2	45.5
Commissions received on securities business	250.5	204.9	251.4	228.5	224.9	176.6	218.5	181.2
Others	104.5	106.2	159.9	129.5	188.4	190.5	215.2	188.8
Other commissions in foreign currency	27.5	41.1	50.2	46.0	38.1	51.4	45.5	53.9
Net Fee and Commission Income	789.2	788.4	967.2	865.4	911.3	881.7	915.0	874.9

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(bn Won)	Restatement as per Net Interest Income Reclassification ³⁾								
	2018	2019	2020	1Q21	2Q21	3Q21	4Q21	1Q22	2Q22(E)
Net gain/loss on securities	818.4	-210.9	1,011.9	132.0	167.1	377.6	50.5	144.8	-179.7
Net gain/loss on FVPL securities ¹⁾	635.2	-471.7	688.0	68.5	145.6	386.0	191.1	141.5	-124.8
Net gain/loss on FVOCI securities ²⁾	183.2	260.8	323.9	63.5	21.5	-8.4	-140.6	3.3	-54.9
Net gain/loss on sales	99.3	206.0	278.8	35.6	19.2	-10.1	-142.5	-19.5	-59.7
Impairment loss	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Others	83.9	54.8	45.1	27.9	2.3	1.7	1.9	22.8	4.8
Net gain/loss on derivatives & foreign currency translation	-274.1	1,288.2	453.6	186.4	153.2	-100.4	185.5	56.9	95.0
Other operating income	649.8	321.7	-54.4	124.7	31.6	37.1	-60.3	-41.0	103.4
Deposit insurance fees & credit guarantee fees	-795.2	-819.8	-895.5	-239.2	-247.1	-230.5	-239.9	-246.7	-263.5
Net gain/loss on sale of loans	37.9	61.3	164.0	42.4	44.9	22.1	12.6	9.7	42.2
Others	1,407.1	1,080.2	677.1	321.5	233.8	245.5	167.0	196.0	324.7
Net other operating income	1,194.1	1,399.0	1,411.1	443.1	351.9	314.3	175.7	160.7	18.7

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

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

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

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(bn Won)	3Q20	4Q20	1Q21	2Q21	3Q21	4Q21	1Q22	2Q22(E)
Provision for loan losses	214.9	254.4	159.3	222.5	198.0	542.0	128.1	288.2
Provision for acceptances and guarantees	-18.5	12.5	28.4	15.6	4.5	9.0	8.8	36.4
Provision for undrawn commitments	16.7	21.9	-12.6	-16.8	-3.1	39.1	-8.1	7.5
Provision for financial guarantees & contracts	1.5	0.3	-1.7	2.4	0.0	-1.5	1.3	1.0
Provision for Credit Losses	214.6	289.1	173.4	223.7	199.4	588.6	130.1	333.1

Group Credit Cost Ratio¹⁾

(bn Won)	3Q20	4Q20	1Q21	2Q21	3Q21	4Q21	1Q22	2Q22(E)
Total Outstanding Credit	362,674.6	366,427.8	369,244.0	377,019.4	390,803.3	400,786.2	409,266.2	416,796.0
Household	176,937.7	181,482.2	182,795.8	185,044.4	190,527.2	191,145.1	188,820.1	186,926.2
Corporate	163,342.1	162,084.3	163,054.5	168,082.0	176,365.5	184,460.5	195,478.7	203,887.7
Credit Card	22,394.7	22,861.3	23,393.7	23,893.0	23,910.6	25,180.7	24,967.4	25,982.1
Provision for Loan Losses	199.6	266.2	179.1	234.6	195.4	537.4	151.3	317.3
Household	74.6	88.1	58.4	57.1	40.6	81.0	15.4	147.3
Corporate	66.8	87.9	50.0	87.8	67.4	299.6	41.5	-29.2
Credit Card	58.2	90.3	70.6	89.7	87.4	156.7	94.4	199.2
Quarterly Credit Cost	0.22%	0.29%	0.20%	0.25%	0.20%	0.54%	0.15%	0.31%
Household	0.17%	0.20%	0.13%	0.12%	0.09%	0.17%	0.03%	0.31%
Corporate	0.16%	0.21%	0.12%	0.21%	0.16%	0.66%	0.09%	-0.06%
Credit Card	1.05%	1.59%	1.24%	1.52%	1.45%	2.53%	1.50%	1.59%
Cumulative Credit Cost	0.25%	0.26%	0.20%	0.22%	0.22%	0.30%	0.15%	0.23%
Household	0.23%	0.22%	0.13%	0.13%	0.11%	0.13%	0.03%	0.17%
Corporate	0.08%	0.11%	0.12%	0.17%	0.16%	0.30%	0.09%	0.01%
Credit Card	1.67%	1.64%	1.24%	1.38%	1.41%	1.70%	1.50%	1.55%

1) Based on simple arithmetic sum of subsidiaries

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(bn Won)	3Q20	4Q20	1Q21	2Q21	3Q21	4Q21	1Q22	2Q22(E)
Employee Benefits	1,007.8	1,465.7	1,113.9	1,074.1	1,064.6	1,382.5	1,089.1	1,064.7
Post-employment benefits	67.1	73.9	66.2	68.5	69.2	71.1	69.6	73.8
Termination benefits	0.1	352.2	-1.4	32.7	0.6	291.1	0.4	3.2
Salaries & employee benefits	724.0	851.5	774.5	762.3	767.6	805.0	772.8	745.4
Others	216.6	188.1	274.6	210.6	227.2	215.3	246.3	242.3
Depreciation and Amortization	217.9	240.7	213.4	193.9	213.8	229.5	206.6	213.3
Tangible assets	157.0	171.2	146.5	143.8	153.0	163.8	139.6	144.1
Intangible assets	50.2	60.8	66.7	50.9	61.0	64.9	67.0	69.2
Others	10.7	8.7	0.2	-0.8	-0.2	0.8	0.0	0.0
Other General and Administrative Expenses	374.9	480.6	395.8	401.5	386.5	531.4	396.1	476.1
Occupancy, furniture & equipment expenses	320.9	422.3	340.6	328.2	334.5	471.9	335.8	396.2
Taxes	54.0	58.3	55.2	73.3	52.0	59.5	60.3	79.9
General & Administrative Expenses	1,600.6	2,187.0	1,723.1	1,669.5	1,664.9	2,143.4	1,691.8	1,754.1

Cost to Income Ratio (CIR)

(bn Won)	3Q20	4Q20	1Q21	2Q21	3Q21	4Q21	1Q22	2Q22(E)
Gross operating income	3,231.7	3,246.0	3,643.3	3,567.0	3,651.8	3,621.5	3,723.7	3,687.4
General & administrative expenses	1,600.6	2,187.0	1,723.1	1,669.5	1,664.9	2,143.4	1,691.8	1,754.1
Quarterly CIR	49.5%	67.4%	47.3%	46.8%	45.6%	59.2%	45.4%	47.6%
Cumulative CIR	50.2%	54.7%	47.3%	47.1%	46.6%	49.7%	45.4%	46.5%

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(bn Won)	Sep. 20	Dec. 20	Mar. 21	Jun. 21	Sep. 21	Dec. 21	Mar. 22	Jun. 22(E)
Total Outstanding Credits	362,674.6	366,427.8	369,244.0	377,019.4	390,803.3	400,786.2	409,266.2	416,796.0
Normal	358,579.4	362,557.6	365,478.9	373,245.0	386,975.4	397,075.8	405,414.8	412,746.5
Precautionary	2,439.7	2,379.2	2,224.1	2,318.5	2,405.0	2,391.4	2,573.1	2,733.7
Substandard	770.1	653.5	676.8	658.2	650.4	584.4	561.2	594.0
Doubtful	576.8	557.1	578.0	522.9	505.1	482.6	475.2	467.0
Estimated Loss	308.6	280.4	286.2	274.8	267.4	252.0	241.9	254.8
NPL (A)	1,655.5	1,491.0	1,541.0	1,455.9	1,422.9	1,319.0	1,278.3	1,315.8
NPL Ratio	0.46%	0.41%	0.42%	0.39%	0.36%	0.33%	0.31%	0.32%
Loan loss reserves ²⁾ (B)	2,455.9	2,513.6	2,501.7	2,520.2	2,529.6	2,755.2	2,782.9	2,925.8
Reserves for credit losses (C)	2,702.9	2,643.1	2,683.8	2,774.8	2,900.4	2,959.7	3,027.3	3,012.9
NPL Coverage Ratio(New) (B/A)	148.4%	168.6%	162.3%	173.1%	177.8%	208.9%	217.7%	222.4%
NPL Coverage Ratio(Old) [(B+C)/A]	311.6%	345.9%	336.5%	363.7%	381.6%	433.3%	454.6%	451.4%

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

2) Allowances for loan losses and acceptances & guarantees

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(bn Won)	Sep. 20	Dec. 20	Mar. 21	Jun. 21	Sep. 21	Dec. 21	Mar. 22	Jun. 22(E)
Tier 1 Capital	36,016.6	36,895.8	38,690.1	39,920.2	42,542.1	42,305.5	43,642.3	44,211.2
Common Equity Tier 1	34,504.3	34,886.3	36,089.8	37,048.8	39,670.3	39,144.3	39,885.3	39,777.2
Paid in capital	2,090.6	2,090.6	2,090.6	2,090.6	2,090.6	2,090.6	2,090.6	2,090.6
Capital surplus	13,190.3	13,190.3	13,190.3	13,190.3	13,190.3	13,190.3	13,190.3	13,190.3
Retained earnings	21,949.9	22,517.4	22,903.1	24,075.9	25,063.3	25,672.8	26,099.8	27,146.9
Others	2,771.9	2,997.5	2,680.0	2,887.1	4,053.1	3,657.1	2,429.5	685.1
Deductions	-5,498.4	-5,909.4	-4,774.1	-5,195.0	-4,726.9	-5,466.5	-3,924.9	-3,335.7
Additional Tier 1	1,512.3	2,009.5	2,600.3	2,871.4	2,871.8	3,161.2	3,757.0	4,434.0
Tier 2 Capital	2,707.5	3,184.4	3,292.8	3,449.3	3,395.3	3,577.3	3,622.9	3,909.4
Provisions	400.9	405.2	414.6	478.0	420.9	436.8	439.5	420.4
Subordinated debt(holding company)	400.0	400.0	400.0	400.0	400.0	400.0	400.0	400.0
Subordinated debt(Kookmin Bank)	1,906.6	2,379.1	2,478.2	2,571.3	2,574.4	2,740.5	2,642.9	2,763.5
Others	0.0	0.0	0.0	0.0	0.0	0.0	140.5	325.5
Total BIS Capital	38,724.1	40,080.1	41,982.9	43,369.5	45,937.4	45,882.8	47,265.2	48,120.7
Risk Weighted Assets	264,278.6	262,349.2	261,794.2	269,924.7	285,013.0	290,913.6	296,960.9	307,728.7
BIS Capital Ratio	14.65%	15.28%	16.04%	16.07%	16.12%	15.77%	15.92%	15.64%
Tier 1	13.63%	14.06%	14.78%	14.79%	14.93%	14.54%	14.70%	14.37%
Common Equity Tier 1	13.06%	13.30%	13.79%	13.73%	13.92%	13.46%	13.43%	12.93%
Tier 2	1.02%	1.21%	1.26%	1.28%	1.19%	1.23%	1.22%	1.27%

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

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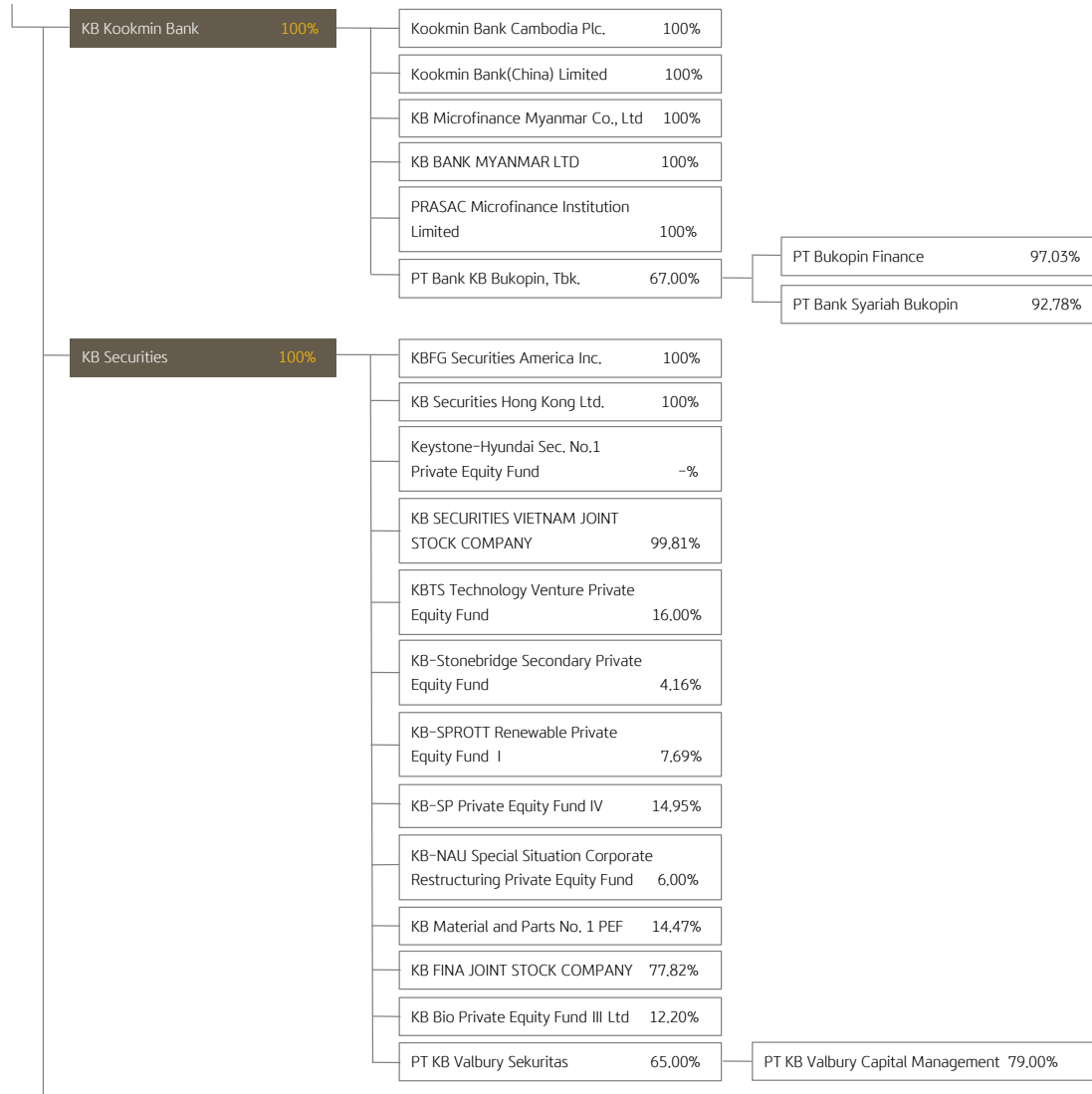
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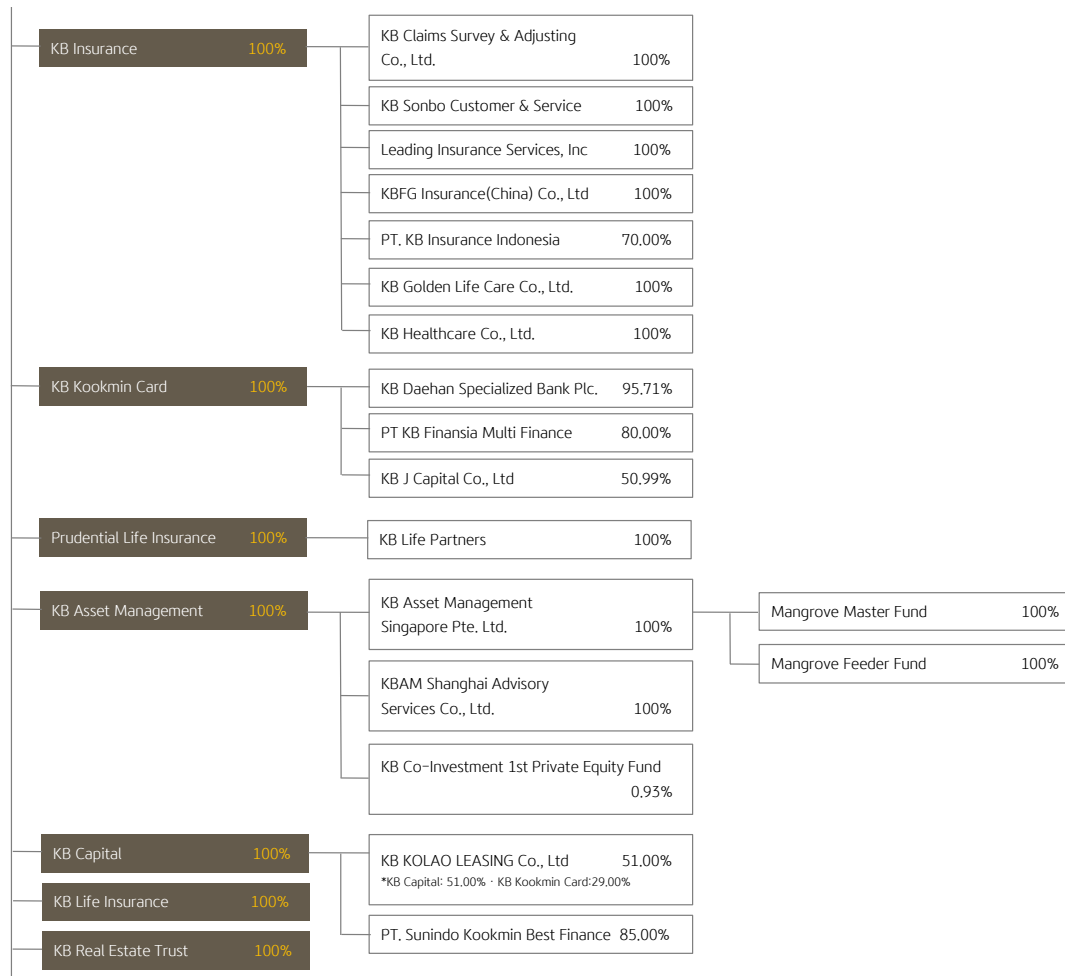
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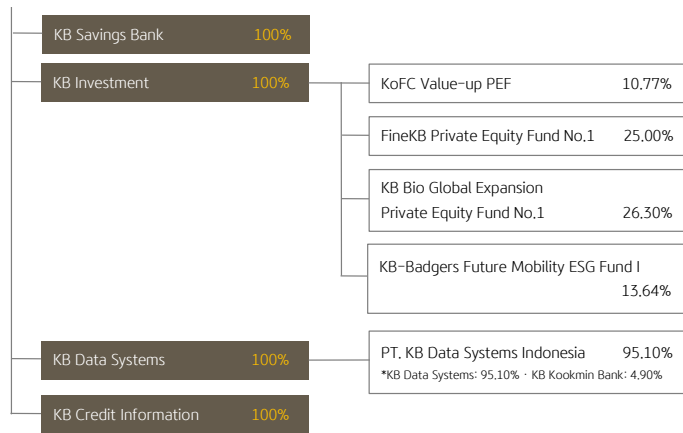
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KB Financial Group Inc. (holding company)	181	181	181	180	182	178	179	179
KB Kookmin Bank	16,006	16,077	15,242	15,229	15,281	15,375	14,641	14,663
KB Securities	2,769	2,788	2,743	2,774	2,815	2,825	2,822	2,879
KB Insurance	3,093	3,070	3,055	2,961	2,961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

KB Kookmin Bank

	Sep. 20	Dec. 20	Mar. 21	Jun. 21	Sep. 21	Dec. 21	Mar. 22	Jun. 22(E)
Directors	8	8	8	8	8	8	8	8
Executive	3	3	3	3	3	3	3	3
Non-Executive	5	5	5	5	5	5	5	5
Non-Standing	0	0	0	0	0	0	0	0
Executive Vice Presidents	20	20	21	21	21	20	27	29
Regional Directors	38	38	43	43	43	43	44	44
Regular Employees	15,945	16,016	15,175	15,162	15,214	15,309	14,567	14,582
Total¹⁾	16,006	16,077	15,242	15,229	15,281	15,375	14,641	14,658

1) Excluding non-executive and non-standing directors

KB Securities

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

KB Insurance

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

KB Kookmin Card

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

Prudential Life

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

Branches / ATMs of KB Kookmin Bank

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

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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)	3Q20	4Q20	1Q21	2Q21	3Q21	4Q21	1Q22	2Q22(E)
Net interest income	1,717.2	1,761.9	1,809.0	1,888.2	1,962.2	2,069.1	2,139.6	2,300.6
Net fee and commission income	270.2	254.7	316.9	281.2	291.3	298.5	270.8	278.3
Net other operating income(expenses)	-18.8	23.9	-93.3	-86.1	-152.2	-145.3	-166.0	-306.1
Gross operating income	1,968.6	2,040.5	2,032.6	2,083.3	2,101.3	2,222.3	2,244.4	2,272.8
General & administrative expenses	939.9	1,386.1	1,024.6	987.5	1,007.4	1,383.2	1,020.9	1,093.9
Operating profit before provision for credit losses	1,028.7	654.4	1,008.0	1,095.8	1,093.9	839.1	1,223.5	1,178.9
Provision for credit losses	117.4	150.9	56.6	70.8	61.9	333.5	11.8	183.0
Net operating profit	911.3	503.5	951.4	1,025.0	1,032.0	505.6	1,211.7	995.9
Net non-operating profit(loss)	-43.4	49.9	19.9	-21.0	-1.6	-19.7	3.7	19.6
Share of profit(loss) of associates	-45.9	12.2	37.2	6.0	10.5	3.5	-0.7	19.7
Net other non-operating income(expenses)	2.5	37.7	-17.3	-27.0	-12.1	-23.2	4.4	-0.1
Profit before income tax	867.9	553.4	971.3	1,004.0	1,030.4	485.9	1,215.4	1,015.5
Income tax expense	221.1	138.0	280.7	266.4	259.0	147.5	240.9	265.5
Profit for the period	646.8	415.4	690.6	737.6	771.4	338.4	974.5	750.0
Profit attributable to non-controlling interest	11.2	-0.4	2.1	3.5	-6.3	-52.1	-2.8	0.9
Profit attributable to shareholders of the parent company	635.6	415.8	688.5	734.1	777.7	390.5	977.3	749.1

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(bn Won)	Sep. 20	Dec. 20	Mar. 21	Jun. 21	Sep. 21	Dec. 21	Mar. 22	Jun. 22(E)
Total Assets	437,038.8	438,444.1	447,822.5	455,817.9	470,714.5	483,564.9	493,078.8	506,798.0
Cash and due from financial institutions	19,147.1	19,972.3	24,616.5	19,306.9	22,011.2	25,165.0	22,765.9	25,387.5
Financial assets at fair value through profit or loss	15,490.8	16,042.4	16,680.2	18,252.7	17,887.2	18,834.4	18,731.7	17,452.4
Derivative financial assets	2,790.4	4,456.7	2,827.4	2,399.9	3,520.5	2,965.6	4,091.6	8,111.7
Financial investments	56,638.4	58,286.5	54,916.9	57,519.0	62,987.9	63,744.9	66,115.5	65,729.8
Loans	329,070.9	327,332.5	332,487.6	342,258.5	347,876.2	361,144.7	366,626.7	373,308.5
(Allowances for loan losses)	-2,171.1	-2,186.8	-2,194.5	-2,191.6	-2,199.5	-2,426.9	-2,345.8	-2,307.9
Investments in associates	543.4	441.3	328.0	341.6	364.8	391.0	396.2	433.9
Tangible assets	4,673.2	4,557.7	4,511.6	4,465.2	4,467.3	4,496.3	4,471.6	4,466.5
Goodwill & Intangible assets	824.8	962.7	973.1	987.8	1,002.4	1,028.5	1,014.0	1,034.0
Current income tax assets	45.3	47.8	44.3	47.2	59.0	61.3	126.4	165.5
Deferred income tax assets	49.1	58.3	68.8	81.6	98.9	149.9	163.9	168.7
Other assets	7,765.4	6,285.9	10,368.1	10,157.5	10,439.1	5,583.3	8,575.3	10,539.5
Total Liabilities	407,526.1	408,036.0	417,648.3	424,785.6	437,972.4	450,676.0	460,648.8	474,109.6
Financial liabilities at fair value through profit or loss	85.2	141.3	99.4	106.4	149.1	112.7	179.8	128.6
Deposits	330,971.7	330,352.5	333,142.4	339,502.2	348,723.8	363,141.4	366,614.3	366,624.6
Debts	26,773.1	26,870.8	28,248.7	28,769.4	30,214.5	32,523.2	36,039.9	40,738.1
Debentures	24,520.4	26,969.6	26,103.7	27,136.4	29,483.5	29,718.7	29,096.9	31,133.5
Derivative financial liabilities	2,624.9	4,282.4	2,607.0	2,214.8	3,335.6	2,749.4	3,752.1	7,510.6
Net defined benefit liabilities	312.4	165.4	205.6	244.0	285.3	155.3	201.7	273.3
Provisions	354.6	388.0	397.3	415.4	414.4	426.9	431.3	483.6
Accrued expenses payables	3,230.6	2,805.0	2,585.1	2,557.2	2,687.7	2,668.6	2,686.3	2,980.4
Other liabilities	18,653.2	16,061.0	24,259.1	23,839.8	22,678.5	19,179.8	21,646.5	24,236.9
Total Equity	29,512.7	30,408.1	30,174.1	31,032.4	32,742.2	32,888.9	32,430.0	32,688.4
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	574.5	873.9
Capital surplus	4,808.5	4,808.5	4,808.5	4,808.5	5,026.5	5,025.3	5,025.3	5,025.3
Accumulated other comprehensive income	-21.5	494.4	675.9	811.1	1,766.7	1,395.2	1,003.6	206.7
Retained earnings	21,827.7	22,243.6	21,816.4	22,536.9	23,280.7	23,660.7	23,593.6	24,342.8
Treasury shares	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Non-controlling interest	301.6	265.2	276.9	279.5	71.9	211.3	211.1	217.8

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(bn Won)	3Q20	4Q20	1Q21	2Q21	3Q21	4Q21	1Q22	2Q22(E)
Interest Income	2,576.0	2,610.0	2,543.6	2,570.5	2,669.1	2,891.2	3,078.7	3,410.9
Due from financial institutions	6.4	7.7	7.3	6.5	5.3	6.4	7.0	11.2
Financial Investments	224.8	229.4	221.5	211.3	233.6	253.7	287.7	327.7
Loans	2,295.2	2,317.6	2,261.5	2,296.2	2,373.4	2,559.8	2,709.5	2,994.0
Other	49.6	55.3	53.3	56.5	56.8	71.3	74.5	78.0
Interest Expense	858.8	848.1	734.6	682.3	706.9	822.1	939.1	1,110.3
Deposits	669.9	656.1	552.6	500.0	520.3	606.3	695.9	805.4
Debts & Debentures	177.0	178.2	169.2	169.2	171.2	195.7	214.3	270.2
Other	11.9	13.8	12.8	13.1	15.4	20.1	28.9	34.7
Net Interest Income	1,717.2	1,761.9	1,809.0	1,888.2	1,962.2	2,069.1	2,139.6	2,300.6

Bank Net Interest Margin

(bn Won)	3Q20	4Q20	1Q21	2Q21	3Q21	4Q21	1Q22	2Q22(E)
NIM (Quarterly)	1.49%	1.51%	1.56%	1.56%	1.58%	1.61%	1.66%	1.73%
NIM (Cumulative)	1.51%	1.51%	1.56%	1.56%	1.57%	1.58%	1.66%	1.69%

Interest Spread / Margin

(bn Won)	3Q20	4Q20	1Q21	2Q21	3Q21	4Q21	1Q22	2Q22(E)
Interest earning assets ¹⁾	374,968.5	381,904.1	382,201.9	387,076.3	399,176.4	413,968.2	423,173.6	429,473.3
Interest earned on the assets ²⁾	2,267.1	2,214.7	2,154.4	2,175.5	2,262.3	2,457.6	2,640.1	2,938.2
Yield	2.41%	2.31%	2.29%	2.25%	2.25%	2.36%	2.53%	2.74%
Interest bearing liabilities ¹⁾	364,740.2	371,686.2	372,305.1	377,798.7	389,588.2	404,871.9	414,195.3	422,138.8
Interest paid on the liabilities ³⁾	864.1	768.8	688.6	665.8	675.5	782.8	907.2	1,090.3
Yield	0.94%	0.82%	0.75%	0.71%	0.69%	0.77%	0.89%	1.04%
Interest spread	1.46%	1.48%	1.54%	1.55%	1.56%	1.59%	1.64%	1.71%
Net Interest Margin	1.49%	1.51%	1.56%	1.56%	1.58%	1.61%	1.66%	1.73%

1) Average balance based on separate financial statement

2) Interest income - credit guarantee fee

3) Interest expense + deposit insurance fee

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Trust Fee	60.3	63.4	101.2	70.4	73.1	63.0	62.2	46.3
Fee and Commission	209.9	191.3	215.7	210.8	218.2	235.5	208.6	232.0
Fees from credit cards	-7.1	-7.3	-4.9	-7.2	-7.2	-9.4	-6.9	-8.2
Guarantee fees	12.0	11.6	11.1	10.9	11.8	12.8	13.0	14.4
Other commissions in Won	187.3	159.8	185.3	180.6	187.2	205.0	174.8	192.8
Commissions received as agency	85.8	72.3	64.9	75.3	75.2	70.9	58.7	77.9
Commissions received on represent securities	39.9	40.2	45.1	37.2	35.3	29.4	26.6	29.6
Commissions received on banking business	48.3	48.3	47.0	47.1	46.6	47.4	46.4	48.6
Commissions received on loan business	21.8	20.1	21.1	18.9	17.7	15.8	15.8	16.5
Others	-8.5	-21.1	7.2	2.1	12.4	41.5	27.3	20.2
Other commissions in foreign currency	17.7	27.2	24.2	26.5	26.4	27.1	27.7	33.0
Net Fee and Commission Income	270.2	254.7	316.9	281.2	291.3	298.5	270.8	278.3

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(bn Won)	3Q20	4Q20	1Q21	2Q21	3Q21	4Q21	1Q22	2Q22(E)
Net gain/loss on securities	86.5	108.4	58.0	84.7	32.5	-26.8	-162.6	-313.2
Net gain/loss on FVPL securities ¹⁾	56.0	100.3	-4.0	62.3	29.7	43.6	-172.1	-304.8
Net gain/loss on FVOCI securities ²⁾	30.5	8.1	62.0	22.4	2.8	-70.4	9.5	-8.4
Net gain/loss on sales	29.6	5.8	44.5	22.0	2.7	-70.3	-0.4	-8.4
Impairment loss	0.0	0.0	-0.1	0.1	0.1	-0.1	0.0	0.0
Others	0.9	2.3	17.6	0.3	0.0	0.0	9.9	0.0
Net gain/loss on derivatives & foreign currency translation	107.8	137.7	64.2	41.4	9.3	102.7	226.5	241.7
Other operating income	-213.0	-222.3	-215.5	-212.2	-194.0	-221.2	-229.9	-234.6
Deposit insurance fees & credit guarantee fees	-210.4	-217.5	-217.9	-223.0	-208.0	-224.1	-223.8	-237.4
Net gain/loss on sale of loans	7.1	39.2	5.6	21.8	4.3	6.8	5.7	18.5
Others	-9.7	-44.0	-3.2	-11.0	9.7	-3.9	-11.8	-15.7
Net other operating income	-18.7	23.8	-93.3	-86.1	-152.2	-145.3	-166.0	-306.1

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)	3Q20	4Q20	1Q21	2Q21	3Q21	4Q21	1Q22	2Q22(E)
Provision for loan losses	128.3	118.0	44.1	71.2	62.9	301.5	12.5	137.3
Provision for acceptances and guarantees	-18.4	12.5	28.3	15.6	4.5	9.0	8.8	36.4
Provision for undrawn commitments	5.9	20.2	-14.1	-18.4	-5.5	24.6	-10.8	8.2
Provision for financial guarantees & contracts	1.6	0.2	-1.7	2.4	0.0	-1.6	1.3	1.1
Provision for Credit Losses	117.4	150.9	56.6	70.8	61.9	333.5	11.8	183.0

Credit Cost Ratio

(bn Won)	3Q20	4Q20	1Q21	2Q21	3Q21	4Q21	1Q22	2Q22(E)
Total Outstanding Credit	312,718.4	315,280.9	317,098.4	322,509.9	335,327.0	343,459.7	350,261.0	355,991.9
Household	158,187.0	162,208.9	163,238.8	164,620.2	170,159.9	170,474.0	168,127.1	166,281.5
Corporate	154,531.4	153,072.1	153,859.6	157,889.7	165,167.1	172,985.8	182,134.0	189,710.4
Provision for Loan Losses	107.5	110.5	66.2	84.5	37.4	176.5	19.5	192.0
Household	44.6	55.4	27.2	29.5	14.4	52.0	9.2	122.0
Corporate	62.9	55.1	39.0	55.0	23.0	124.5	10.3	70.0
Quarterly Credit Cost	0.14%	0.14%	0.08%	0.11%	0.05%	0.21%	0.02%	0.22%
Household	0.11%	0.14%	0.07%	0.07%	0.03%	0.12%	0.02%	0.29%
Corporate	0.16%	0.14%	0.10%	0.14%	0.06%	0.29%	0.02%	0.15%
Cumulative Credit Cost	0.12%	0.13%	0.08%	0.10%	0.08%	0.11%	0.02%	0.12%
Household	0.18%	0.17%	0.07%	0.07%	0.06%	0.07%	0.02%	0.16%
Corporate	0.07%	0.09%	0.10%	0.12%	0.10%	0.15%	0.02%	0.09%

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(bn Won)	3Q20	4Q20	1Q21	2Q21	3Q21	4Q21	1Q22	2Q22(E)
Employee Benefits	596.7	955.3	674.4	609.9	637.0	905.1	662.9	662.5
Post-employment benefits	42.5	42.2	41.2	42.7	41.6	45.1	42.8	47.1
Termination benefits	0.0	302.0	-3.4	0.0	0.0	269.9	0.0	0.0
Salaries & employee benefits	386.8	481.0	423.8	433.5	433.8	442.4	444.6	449.2
Others	167.4	130.1	212.8	133.7	161.6	147.7	175.5	166.2
Depreciation and Amortization	139.7	159.9	134.6	122.8	133.9	146.3	126.3	132.6
Tangible assets	116.8	128.4	101.1	100.7	104.4	115.4	93.2	98.6
Intangible assets	21.9	30.8	33.3	22.3	29.5	30.9	33.0	34.1
Others	1.0	0.7	0.2	-0.2	0.0	0.0	0.1	-0.1
Other General and Administrative Expenses	203.5	270.9	215.6	254.8	236.5	331.8	231.7	298.8
Occupancy, furniture & equipment expenses	180.8	248.5	195.3	214.8	212.4	310.9	207.4	251.7
Taxes	22.7	22.4	20.3	40.0	24.1	20.9	24.3	47.1
General & Administrative Expenses	939.9	1,386.1	1,024.6	987.5	1,007.4	1,383.2	1,020.9	1,093.9

Cost to Income Ratio(CIR)

(bn Won)	3Q20	4Q20	1Q21	2Q21	3Q21	4Q21	1Q22	2Q22(E)
Quarterly CIR	47.7%	67.9%	50.4%	47.4%	47.9%	62.2%	45.5%	48.1%
Cumulative CIR	48.6%	53.6%	50.4%	48.9%	48.6%	52.2%	45.5%	46.8%
Gross operating income	1,968.6	2,040.5	2,032.6	2,083.3	2,101.3	2,222.3	2,244.4	2,272.8
General & administrative expenses	939.9	1,386.1	1,024.6	987.5	1,007.4	1,383.2	1,020.9	1,093.9

Deposits in Won

(bn Won)	Sep.20	Dec. 20	Mar. 21	Jun. 21	Sep. 21	Dec. 21	Mar. 22	Jun. 22(E)
Core deposits	146,579.1	155,899.1	162,125.5	166,514.8	170,323.2	174,214.1	176,033.3	175,634.0
Savings deposits	153,044.2	144,157.4	139,251.5	140,352.9	143,105.7	150,049.3	152,756.9	150,892.9
Marketable deposits	3,297.0	2,473.9	2,726.0	3,919.5	4,479.3	4,118.2	4,500.4	4,358.7
Total	302,920.2	302,530.4	304,103.0	310,787.2	317,908.2	328,381.6	333,290.6	330,885.6

Deposit Portfolio

	Sep.20	Dec. 20	Mar. 21	Jun. 21	Sep. 21	Dec. 21	Mar. 22	Jun. 22(E)
Core deposits	48.4%	51.5%	53.3%	53.6%	53.6%	53.1%	52.8%	53.1%
Savings deposits	50.5%	47.7%	45.8%	45.1%	45.0%	45.6%	45.8%	45.6%
Marketable deposits	1.1%	0.8%	0.9%	1.3%	1.4%	1.3%	1.4%	1.3%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Loan to Deposit Ratio¹⁾

	Sep.20	Dec. 20	Mar. 21	Jun. 21	Sep. 21	Dec. 21	Mar. 22	Jun. 22(E)
Loans in Won / Deposits in Won ²⁾	99.9%	101.7%	100.4%	100.4%	100.1%	100.2%	98.8%	99.2%

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

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

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(bn Won)	Sep. 20	Dec. 20	Mar. 21	Jun. 21	Sep. 21	Dec. 21	Mar. 22	Jun. 22(E)
Total Outstanding Credits	312,718.4	315,280.9	317,098.4	322,509.9	335,327.1	343,459.7	350,261.0	355,991.9
Normal	310,687.3	313,389.4	315,281.1	320,722.1	333,464.9	341,659.6	348,490.1	354,176.5
Precautionary	1,038.0	1,019.5	899.7	953.3	1,074.8	1,101.6	1,071.2	1,138.4
Substandard	603.9	498.2	526.1	503.0	489.6	429.9	431.1	420.9
Doubtful	257.9	270.1	278.4	224.2	201.0	169.9	168.8	152.6
Estimated Loss	131.3	103.7	113.1	107.3	96.8	98.7	99.8	103.4
NPL (A)	993.1	872.0	917.5	834.5	787.4	698.5	699.8	676.9
NPL Ratio	0.32%	0.28%	0.29%	0.26%	0.23%	0.20%	0.20%	0.19%
Loan loss reserves ¹⁾ (B)	1,394.3	1,440.5	1,438.1	1,441.6	1,435.2	1,573.9	1,617.6	1,723.2
Reserves for credit losses (C)	2,181.7	2,111.9	2,134.5	2,162.1	2,274.8	2,363.7	2,401.6	2,357.1
NPL Coverage Ratio(New) (B/A)	140.4%	165.2%	156.7%	172.8%	182.3%	225.3%	231.2%	254.6%
NPL Coverage Ratio(Old) [(B+C)/A]	360.1%	407.4%	389.4%	431.9%	471.2%	563.7%	574.4%	602.7%

1) Allowances for loan losses and acceptances & guarantees

Household

(bn Won)	Sep. 20	Dec. 20	Mar. 21	Jun. 21	Sep. 21	Dec. 21	Mar. 22	Jun. 22(E)
Total Outstanding Credits	158,187.0	162,208.9	163,238.8	164,620.2	170,159.9	170,474.0	168,127.1	166,281.5
Normal	157,532.2	161,604.9	162,660.9	164,088.0	169,645.5	169,965.0	167,614.2	165,772.0
Precautionary	336.6	324.1	312.2	302.3	304.3	309.7	312.3	315.5
Substandard	208.2	176.6	166.4	139.7	128.3	117.5	122.7	119.6
Doubtful	83.0	78.4	76.3	67.6	62.0	60.8	59.9	55.2
Estimated Loss	27.0	24.8	23.1	22.6	19.8	21.0	18.1	19.2
NPL	318.2	279.8	265.7	229.9	210.1	199.3	200.6	194.0
NPL Ratio	0.20%	0.17%	0.16%	0.14%	0.12%	0.12%	0.12%	0.12%
Loan loss reserves ¹⁾	523.9	525.7	516.4	516.9	512.6	562.0	552.5	648.9
Reserve for credit losses	1,243.8	1,269.5	1,284.0	1,286.5	1,338.6	1,296.3	1,283.3	1,169.9
NPL Coverage Ratio	164.6%	187.9%	194.3%	224.9%	244.0%	282.0%	275.4%	334.5%

1) Allowances for loan losses and acceptances & guarantees

Corporate

(bn Won)	Sep. 20	Dec. 20	Mar. 21	Jun. 21	Sep. 21	Dec. 21	Mar. 22	Jun. 22(E)
Total Outstanding Credits	154,531.4	153,072.1	153,859.6	157,889.7	165,167.1	172,985.8	182,134.0	189,710.4
Normal	153,155.1	151,784.5	152,620.3	156,634.1	163,819.4	171,694.6	180,875.9	188,404.5
Precautionary	701.3	695.4	587.5	651.0	770.5	791.9	758.9	822.9
Substandard	395.7	321.6	359.7	363.3	361.3	312.4	308.5	301.3
Doubtful	174.9	191.7	202.1	156.5	139.0	109.1	108.9	97.4
Estimated Loss	104.3	78.9	90.0	84.8	76.9	77.7	81.7	84.2
NPL	674.9	592.2	651.8	604.6	577.2	499.2	499.1	482.9
NPL Ratio	0.44%	0.39%	0.42%	0.38%	0.35%	0.29%	0.27%	0.25%
Loan loss reserves ¹⁾	870.4	914.8	921.7	924.7	922.5	1,011.9	1,065.2	1,074.3
Reserve for credit losses	937.9	842.4	850.6	875.7	936.2	1,067.3	1,118.3	1,187.2
NPL Coverage Ratio	129.0%	154.5%	141.4%	152.9%	159.8%	202.7%	213.4%	222.4%

1) Allowances for loan losses and acceptances & guarantees

Write-offs / NPL Sales

(bn Won)	Sep. 20	Dec. 20	Mar. 21	Jun. 21	Sep. 21	Dec. 21	Mar. 22	Jun. 22(E)
Write-offs	144.7	129.9	106.8	100.8	102.8	86.9	80.7	87.4
Household	81.8	78.0	64.2	57.6	56.0	49.9	54.3	55.1
Corporate	62.9	51.9	42.6	43.2	46.7	37.0	26.4	32.3
NPL Sales	0.0	128.3	0.0	71.5	0.0	68.0	0.2	62.7
Household	0.0	19.0	0.0	14.2	0.0	13.0	0.2	7.1
Corporate	0.0	109.3	0.0	57.3	0.0	55.0	0.0	55.6
Total	144.7	258.2	106.8	172.3	102.8	154.9	80.9	150.1

Recoveries from Written-offs

(bn Won)	Sep. 20	Dec. 20	Mar. 21	Jun. 21	Sep. 21	Dec. 21	Mar. 22	Jun. 22(E)
Household	30.5	27.2	28.1	31.0	38.0	49.9	36.0	30.7
Corporate	18.9	96.6	30.5	12.1	12.9	26.3	67.6	9.7
Total	49.4	123.8	58.6	43.1	50.9	76.2	103.6	40.4

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Delinquency Ratio

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

- delinquent for 1 month and over

Loan Amount

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

Delinquent Amount

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

Delinquent Amount by Period

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

Delinquency Ratio by Industry (Corporate Loan)

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

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

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(bn Won)	Sep. 20	Dec. 20	Mar. 21	Jun. 21	Sep. 21	Dec. 21	Mar. 22	Jun. 22(E)
Tier 1 Capital	28,287.2	28,234.3	28,883.7	29,714.8	31,599.6	30,491.2	31,057.7	31,262.8
Common Equity Tier 1	27,712.7	27,659.8	28,309.2	29,140.3	31,025.1	29,916.7	30,483.2	30,388.9
Paid in capital	2,021.9	2,021.9	2,021.9	2,021.9	2,021.9	2,021.9	2,021.9	2,021.9
Capital surplus	4,604.4	4,604.4	4,604.4	4,604.4	4,604.4	4,604.4	4,604.4	4,604.4
Retained earnings	21,827.7	22,243.6	21,816.5	22,536.9	23,280.7	23,660.7	23,593.7	24,342.7
Others	182.5	698.5	880.0	1,015.1	2,188.8	1,816.1	1,424.4	627.7
Deductions	-923.8	-1,908.6	-1,013.6	-1,038.0	-1,070.7	-2,186.5	-1,161.2	-1,207.8
Additional Tier 1	574.5	574.5	574.5	574.5	574.5	574.5	574.5	873.9
Tier 2 Capital	3,346.6	4,320.4	4,668.6	4,995.3	4,895.5	5,081.2	4,984.5	5,290.2
Provisions	268.5	260.1	258.7	304.2	245.9	247.4	253.2	237.1
Subordinated debt	3,078.1	4,060.3	4,409.9	4,691.1	4,649.6	4,833.8	4,330.3	5,053.1
Others	0.0	0.0	0.0	0.0	0.0	0.0	401.0	0.0
Total BIS Capital	31,633.9	32,554.7	33,552.3	34,710.1	36,495.2	35,572.4	36,042.2	36,553.0
Risk Weighted Assets	183,907.7	183,148.3	181,436.9	183,445.8	195,347.7	203,569.3	203,602.3	210,074.5
BIS Capital Adequacy Ratio	17.20%	17.78%	18.49%	18.92%	18.68%	17.47%	17.70%	17.40%
Tier 1	15.38%	15.42%	15.92%	16.20%	16.18%	14.98%	15.25%	14.88%
Common Equity Tier 1	15.07%	15.10%	15.60%	15.88%	15.88%	14.70%	14.97%	14.47%
Tier 2	1.82%	2.36%	2.57%	2.72%	2.51%	2.50%	2.45%	2.52%

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

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

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

Jeonse price index

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

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(bn Won)	3Q20	4Q20	1Q21	2Q21	3Q21	4Q21	1Q22	2Q22(E)
Net interest income	132.7	133.5	133.6	145.0	141.5	136.3	134.1	130.7
Net fee and commission income	280.9	236.7	301.0	254.7	254.5	204.6	275.1	235.7
Net other operating income(expenses)	26.5	21.1	76.7	17.1	53.2	-31.2	-38.4	-72.9
Gross operating income	440.1	391.3	511.3	416.8	449.2	309.7	370.8	293.5
General & administrative expenses	205.4	256.4	222.7	212.0	209.3	211.1	210.5	204.9
Operating profit before provision for credit losses	234.7	134.9	288.6	204.8	239.9	98.6	160.3	88.6
Provision for credit losses	-0.3	0.3	0.9	3.1	5.7	8.8	11.2	5.2
Net operating profit	235.0	134.6	287.7	201.7	234.2	89.8	149.1	83.4
Net non-operating profit(loss)	47.4	-18.6	7.1	14.0	-2.5	-22.4	10.9	3.2
Share of profit(loss) of associates	0.3	2.2	4.0	15.5	-0.7	-4.3	3.1	-1.3
Net other non-operating income(expenses)	47.1	-20.8	3.1	-1.5	-1.8	-18.1	7.8	4.5
Profit before income tax	282.4	116.0	294.8	215.7	231.7	67.4	160.0	86.6
Income tax expense	72.7	28.9	73.7	62.4	62.9	16.4	45.5	18.7
Profit for the period	209.7	87.1	221.1	153.3	168.8	51.0	114.5	67.9
Profit attributable to non-controlling interest	0.0	0.0	0.0	0.0	-0.1	0.0	0.2	0.2
Profit attributable to shareholders of the parent company	209.7	87.1	221.1	153.3	168.9	51.0	114.3	67.7

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(bn Won)	Sep. 20	Dec. 20	Mar. 21	Jun. 21	Sep. 21	Dec. 21	Mar. 22	Jun. 22(E)
Total Assets	55,843.0	57,570.7	56,757.5	56,893.6	57,203.9	55,494.0	62,691.0	61,001.5
Cash and due from financial institutions	4,637.4	3,889.1	3,968.4	3,317.6	4,233.0	3,834.0	4,710.2	4,398.7
Financial assets at fair value through profit or loss	31,048.6	33,415.5	31,996.5	33,873.0	31,395.1	34,182.3	35,976.4	33,633.6
Derivative financial assets	784.6	928.7	877.5	771.1	836.8	817.5	982.3	1,497.2
Financial investments	3,994.0	3,905.0	4,155.0	4,274.6	4,367.1	3,839.9	3,860.6	3,941.1
Loans	6,872.3	6,644.8	6,478.6	6,718.2	7,508.9	7,186.3	8,819.5	9,277.6
(Allowances for loan losses)	-63.9	-61.4	-60.8	-62.1	-66.8	-74.7	-83.6	-67.0
Investments in associates	347.9	312.1	303.0	117.7	293.8	137.6	163.2	149.0
Tangible assets	1,446.1	1,422.9	1,440.1	1,427.3	1,557.3	1,553.0	1,386.7	2,128.3
Goodwill & Intangible assets	211.8	216.4	208.4	215.9	217.5	225.6	230.2	238.9
Current income tax assets	5.9	5.4	4.8	5.6	5.6	4.9	7.2	9.2
Deferred income tax assets	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.8
Other assets	6,494.4	6,830.8	7,325.2	6,172.6	6,788.8	3,712.9	6,554.7	5,727.1
Total Liabilities	50,844.7	52,516.5	51,595.0	51,573.4	51,770.8	50,008.4	57,052.1	55,174.7
Financial liabilities at fair value through profit or loss	13,185.5	11,668.8	12,650.7	11,649.7	12,592.8	11,975.3	12,944.2	12,649.2
Deposits	6,515.9	7,686.4	7,303.4	7,973.6	8,217.9	8,391.1	9,347.2	8,624.9
Debts	19,057.2	21,365.8	19,804.7	21,074.3	18,590.2	20,198.2	19,624.0	18,905.6
Debentures	4,120.8	3,663.4	3,794.6	3,956.1	4,812.7	4,451.2	6,676.0	6,583.8
Derivative financial liabilities	1,035.0	869.7	704.7	578.9	926.6	880.4	1,512.2	2,410.2
Net defined benefit liabilities	46.9	53.6	42.8	47.1	51.8	55.6	46.9	51.1
Provisions	38.4	82.9	72.9	69.8	69.6	106.2	100.6	98.4
Accrued expenses payables	202.8	295.5	262.4	242.1	276.4	315.9	223.1	238.6
Other liabilities	6,642.2	6,830.4	6,958.8	5,981.8	6,232.8	3,634.5	6,577.9	5,612.9
Total Equity	4,998.3	5,054.2	5,162.5	5,320.2	5,433.1	5,485.6	5,638.9	5,826.7
Share capital	1,439.9	1,439.9	1,439.9	1,439.9	1,439.9	1,439.9	1,439.9	1,439.9
Hybrid financial instrument	0.0	0.0	0.0	0.0	0.0	0.0	214.9	264.9
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	130.0	98.8	116.0	117.2	131.0	132.6	131.0	202.4
Retained earnings	2,095.3	2,182.4	2,273.5	2,426.8	2,525.7	2,576.7	2,491.0	2,556.2
Non-controlling interest	0.3	0.3	0.3	3.5	3.7	3.6	29.3	30.5
Other equity	3.9	3.9	3.9	3.9	3.9	3.9	3.9	3.9

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(bn Won)	3Q20	4Q20	1Q21	2Q21	3Q21	4Q21	1Q22	2Q22(E)
Net interest income	157.8	151.5	153.4	154.3	157.8	159.7	161.3	167.8
Net fee and commission income	-42.8	-43.5	-41.3	-42.5	-44.5	-45.0	-48.3	-46.6
Net other operating income(expenses)	151.7	63.2	190.4	203.5	249.4	137.4	267.6	259.9
Gross operating income	266.7	171.2	302.5	315.3	362.7	252.1	380.6	381.1
General & administrative expenses	214.1	206.9	209.1	215.1	197.3	212.1	204.0	194.1
Operating profit before provision for credit losses	52.6	-35.7	93.4	100.2	165.4	40.0	176.6	187.0
Provision for credit losses	-2.9	-1.4	-0.1	3.3	-3.2	5.5	-17.1	2.4
Net operating profit	55.5	-34.3	93.5	96.9	168.6	34.5	193.7	184.6
Net non-operating income	3.3	5.1	0.9	2.7	2.9	10.8	1.2	214.9
Share of profit(loss) of associates	0.0	0.0	0.0	0.0	0.0	-0.1	-0.1	0.0
Net other non-operating income(expenses)	3.3	5.1	0.9	2.7	2.9	10.9	1.3	214.9
Profit before income tax	58.8	-29.2	94.4	99.6	171.5	45.3	194.9	399.5
Income tax expense	16.0	-6.5	25.6	25.4	45.1	12.6	51.6	103.1
Profit for the period	42.8	-22.7	68.8	74.2	126.4	32.7	143.3	296.4
Profit attributable to shareholders of the parent company	42.6	-22.7	68.8	74.1	126.3	32.6	143.1	296.3

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(bn Won)	Sep. 20	Dec. 20	Mar. 21	Jun. 21	Sep. 21	Dec. 21	Mar. 22	Jun. 22(E)
Total Assets	38,082.9	39,078.1	39,264.1	40,267.9	41,097.4	41,472.2	41,454.7	42,296.8
Cash and due from financial institutions	356.2	625.3	377.0	628.0	510.3	585.3	585.0	605.6
Financial assets at fair value through profit or loss	8,012.9	7,795.5	7,531.4	7,432.2	8,388.8	8,633.8	8,697.9	9,173.8
Derivative financial assets	28.6	128.8	52.4	40.4	4.4	7.9	5.9	4.6
Financial investments	13,937.2	14,078.8	14,457.8	14,775.4	14,547.4	14,666.8	14,426.9	14,616.8
Loans	7,333.3	7,550.9	7,759.2	8,246.7	8,297.5	8,313.8	8,373.5	8,502.0
(Allowances for loan losses)	-15.4	-17.6	-17.3	-19.9	-15.7	-19.9	-19.9	-20.7
Investments in associates	1.4	1.4	1.4	1.4	1.9	2.4	5.3	47.3
Tangible assets	875.3	868.7	878.9	881.0	878.0	809.1	806.6	496.8
Goodwill & Intangible assets	1,727.8	1,703.5	1,662.1	1,620.2	1,579.2	1,541.7	1,511.5	1,477.1
Current income tax assets	0.0	7.8	7.8	3.6	3.6	3.6	3.6	2.1
Deferred income tax assets	3.0	3.1	3.1	3.1	3.2	3.5	3.5	71.5
Other assets	5,807.2	6,314.3	6,533.0	6,635.9	6,883.1	6,904.3	7,035.0	7,299.2
Total Liabilities	33,968.8	35,086.5	35,432.2	36,315.9	36,979.6	37,329.0	37,630.1	38,747.4
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	17.2	18.0	20.7	43.3	55.3	83.6	79.3	78.5
Debentures	0.0	0.0	0.0	378.0	378.0	378.1	378.1	663.5
Derivative financial liabilities	119.0	23.4	55.4	53.1	156.5	118.3	158.4	362.0
Net defined benefit liabilities	33.1	9.0	15.1	7.9	0.3	0.3	0.3	0.3
Provisions	25.2	26.8	26.0	23.0	24.6	27.0	27.9	26.6
Accrued expenses payables	112.7	125.4	127.2	165.6	153.3	163.8	142.3	139.6
Other liabilities	33,661.6	34,883.9	35,187.8	35,645.0	36,211.6	36,557.9	36,843.8	37,476.9
Total Equity	4,114.1	3,991.7	3,831.9	3,952.0	4,117.8	4,143.3	3,824.6	3,549.4
Share capital	33.3	33.3	33.3	33.3	33.3	33.3	33.3	33.3
Capital surplus	348.4	348.4	348.4	348.4	348.4	348.4	348.4	348.4
Accumulated other comprehensive income	244.7	145.1	-83.6	-37.7	-21.8	-31.8	-493.9	-1,082.2
Retained earnings	3,483.2	3,460.5	3,529.3	3,603.4	3,752.9	3,788.4	3,931.5	4,244.3
Non-controlling interest	4.5	4.4	4.5	4.6	5.0	5.0	5.3	5.6

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Summarized Statement of Financial Position

(bn Won, %)	Sep. 20	Dec. 20	Mar. 21	Jun. 21	Sep. 21	Dec. 21	Mar. 22	Jun. 22(E)
Invested assets	30,571.2	30,988.3	31,072.2	31,991.2	32,617.0	32,956.1	32,855.6	33,355.5
Net investment yield (cumulative)	2.7	2.7	2.8	2.8	3.0	3.0	3.2	3.0
Total Assets	36,787.2	37,850.0	38,049.1	38,971.3	39,741.9	40,060.7	40,071.4	40,837.4
Policy reserves	29,230.2	29,895.8	30,366.9	30,809.5	31,275.0	31,545.7	31,921.9	32,295.7
Catastrophe reserves	893.2	904.2	916.5	929.7	961.1	977.8	1,003.6	1,026.1
Total Liabilities	33,458.6	34,618.0	34,983.9	35,794.4	36,448.5	36,759.1	37,082.8	38,146.5
Total Equities	3,328.6	3,232.0	3,065.3	3,176.9	3,293.4	3,301.6	2,988.6	2,690.9
Total Liabilities & Equities	36,787.2	37,850.0	38,049.1	38,971.3	39,741.9	40,060.7	40,071.4	40,837.4

Summarized Statement of Comprehensive Income (Cumulative)

(bn Won)	3Q20	4Q20	1Q21	2Q21	3Q21	4Q21	1Q22	2Q22(E)
Direct premium written	8,195.8	10,975.1	2,891.0	5,779.8	8,636.7	11,523.8	3,092.4	6,138.1
Net premium earned	7,109.6	9,577.0	2,498.2	5,058.1	7,660.0	10,298.1	2,679.8	5,380.4
Underwriting income	-442.2	-650.1	-117.6	-231.5	-332.8	-526.2	-38.7	-85.5
Investment income	647.5	844.3	212.0	436.8	709.1	947.0	255.9	604.5
Operating income	205.3	194.2	94.4	205.3	376.3	420.8	217.2	519.0
Ordinary income	203.3	191.8	91.2	197.2	363.5	386.3	211.5	564.7
Net Income	148.4	140.0	67.5	145.8	268.2	285.5	156.2	418.6

Capital Adequacy

(bn Won)	Sep. 20	Dec. 20	Mar. 21	Jun. 21	Sep. 21	Dec. 21	Mar. 22	Jun. 22(E)
RBC Ratio	183.1%	174.8%	163.3%	178.7%	181.8%	179.4%	162.1%	198.7%
Available capital	3,914.3	3,812.1	3,639.2	4,140.1	4,334.6	4,348.9	4,017.4	5,008.1
Required capital	2,138.0	2,181.3	2,228.0	2,316.6	2,384.0	2,424.3	2,479.0	2,520.8

Embedded Value

(bn Won)	3Q20	4Q20	1Q21	2Q21	3Q21	4Q21	1Q22	2Q22(E)
(A) Adjusted Net Worth (ANW)	4,249	3,854	3,256	3,363	3,455	3,407	2,489	1,453
(B) Value of In-Force Business (VIF)	4,748	5,082	5,460	5,799	6,096	6,401	6,734	7,223
Present Value of Future Profit	6,668	7,020	7,415	7,766	8,079	8,399	8,743	9,237
Cost of Capital	-1,921	-1,938	-1,955	-1,967	-1,983	-1,998	-2,009	-2,014
Value of New Business	302	236	301	309	242	248	262	255
Present Value of Future Profit	348	279	365	355	285	289	303	288
Cost of Capital	-46	-43	-64	-47	-43	-41	-41	-33
(A+B) Embedded Value (EV)	8,996	8,935	8,716	9,162	9,551	9,808	9,223	8,676

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

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Direct Premiums by Policy Type (Quarterly)

(bn Won)	3Q20		4Q20		1Q21		2Q21		3Q21		4Q21		1Q22		2Q22(E)	
		(%)		(%)		(%)		(%)		(%)		(%)		(%)		(%)
General	232.8	8.5	250.0	9.0	372.3	12.9	279.8	9.7	260.7	9.1	254.4	8.8	419.2	13.6	304.3	10.0
Long-term	1,827.7	67.0	1,853.1	66.7	1,876.8	64.9	1,918.6	66.4	1,951.8	67.6	1,960.9	67.9	1,998.7	64.6	2,020.0	66.3
Long-term	1,761.4	64.5	1,787.8	64.3	1,817.8	62.9	1,863.6	64.5	1,880.0	65.8	1,911.3	66.2	1,954.6	63.2	1,979.1	65.0
Pension	66.3	2.4	65.3	2.3	59.0	2.0	55.0	1.9	51.9	1.8	49.6	1.7	44.1	1.4	40.9	1.3
Auto	668.3	24.5	676.2	24.3	641.9	22.2	690.4	23.9	664.3	23.3	671.8	23.3	674.5	21.8	721.4	23.7
Total	2,728.8	100.0	2,779.3	100.0	2,891.0	100.0	2,888.8	100.0	2,856.8	100.0	2,887.1	100.0	3,092.4	100.0	3,045.7	100.0

Direct Premiums by Policy Type (Cumulative)

(bn Won)	3Q20		4Q20		1Q21		2Q21		3Q21		4Q21		1Q22		2Q22(E)	
		(%)		(%)		(%)		(%)		(%)		(%)		(%)		(%)
General	823.7	10.1	1,073.8	9.8	372.3	12.9	652.2	11.3	912.9	10.6	1,167.3	10.1	419.2	13.6	723.5	11.8
Long-term	5,437.6	66.3	7,290.7	66.4	1,876.8	64.9	3,795.4	65.7	5,727.2	66.3	7,688.1	66.7	1,998.7	64.6	4,018.7	65.5
Long-term	5,229.6	63.8	7,017.5	63.9	1,817.8	62.9	3,681.4	63.7	5,561.4	64.4	7,472.6	64.8	1,954.6	63.2	3,933.7	64.1
Pension	208.0	2.5	273.3	2.5	59.0	2.0	114.0	2.0	165.9	1.9	215.5	1.9	44.1	1.4	85.0	1.4
Auto	1,934.4	23.6	2,610.6	23.8	641.9	22.2	1,332.2	23.0	1,996.6	23.1	2,668.4	23.2	674.5	21.8	1,395.9	22.7
Total	8,195.8	100.0	10,975.1	100.0	2,891.0	100.0	5,779.8	100.0	8,636.7	100.0	11,523.8	100.0	3,092.4	100.0	6,138.1	100.0

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Loss & Expense Ratios (Quarterly)

(bn Won, %)	3Q21					4Q21					1Q22					2Q22(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	158.9	140.1	88.2	31.7	20.0	159.4	154.3	96.8	34.6	21.7	178.0	156.0	87.6	23.4	13.1	168.2	126.1	75.0	33.3	19.8
Long-term	1,811.7	1,553.9	85.8	373.4	20.6	1,847.6	1,618.3	87.6	353.7	19.1	1,881.4	1,602.4	85.2	369.9	19.7	1,899.0	1,599.6	84.2	388.3	20.4
Long-term	1,759.9	1,474.0	83.8	334.7	19.0	1,798.0	1,551.0	86.3	351.9	19.6	1,837.3	1,533.4	83.5	368.2	20.0	1,858.2	1,531.6	82.4	386.7	20.8
Pension	51.8	77.0	148.7	1.5	2.8	49.6	67.3	135.8	1.8	3.6	44.0	69.0	156.6	1.8	4.0	40.8	68.0	166.6	1.6	3.9
Auto	631.3	498.0	78.9	104.2	16.5	631.1	563.0	89.2	105.8	16.8	620.4	462.9	74.6	102.1	16.5	633.3	488.3	77.1	110.1	17.4
Total	2,601.9	2,192.0	84.2	511.1	19.6	2,638.1	2,335.6	88.5	496.0	18.8	2,679.8	2,221.2	82.9	497.3	18.6	2,700.6	2,214.0	82.0	533.4	19.8

Loss & Expense Ratios (Cumulative)

(bn Won, %)	3Q21					4Q21					1Q22					2Q22(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	432.4	351.3	81.3	94.5	21.9	591.8	505.6	85.4	129.1	21.8	178.0	156.0	87.6	23.4	13.1	346.3	282.1	81.5	56.7	16.4
Long-term	5,377.8	4,603.2	85.6	1,060.5	21.6	7,225.4	6,221.5	86.1	1,514.2	21.0	1,881.4	1,602.4	85.2	369.9	19.7	3,780.4	3,202.0	84.7	758.2	20.1
Long-term	5,212.1	4,359.6	83.6	1,117.4	21.4	7,010.1	5,913.4	84.4	1,506.0	21.5	1,837.3	1,533.4	83.5	368.2	20.0	3,695.6	3,065.0	82.9	754.8	20.4
Pension	165.6	240.7	145.3	5.9	3.6	215.2	308.1	143.1	8.2	3.8	44.0	69.0	156.6	1.8	4.0	84.8	137.0	161.4	3.4	4.0
Auto	1,849.8	1,457.9	78.8	319.6	17.3	2,481.0	2,020.8	81.5	425.4	17.1	620.4	462.9	74.6	102.1	16.5	1,253.7	951.1	75.9	212.2	16.9
Total	7,660.0	6,412.4	83.7	1,580.3	20.6	10,298.1	8,748.0	84.9	2,076.4	20.2	2,679.8	2,221.2	82.9	497.3	18.6	5,380.4	4,435.2	82.4	1,030.7	19.2

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Monthly Initial Premiums

(mn Won)	2022.01	2022.02	2022.03	2022.04	2022.05	2022.06	2022.07	2022.08	2022.09	2022.1	2022.11	2022.12	Average	FY2022
Protection	8,397	7,694	9,547	8,114	8,668								8,484	42,420
Accident	1,289	1,640	2,173	1,623	1,750								1,695	8,475
Drivers	908	797	880	1,450	1,554								1,118	5,589
Property	1,244	1,051	1,398	1,200	1,249								1,228	6,142
Disease	4,956	4,206	5,096	3,842	4,115								4,443	22,214
Bundled	0.0	0.1	0.0	0.0	0.0								0.0	0
Savings	17	16	14	21	23								18	90
Annuities	90	73	69	41	54								65	327
Total	8,504	7,783	9,631	8,176	8,745								8,568	42,838

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

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(bn Won)	3Q20	4Q20	1Q21	2Q21	3Q21	4Q21	1Q22	2Q22(E)
Net interest income	314.5	326.8	339.6	342.7	350.3	358.2	363.4	358.7
Net fee and commission income	93.9	127.1	149.6	123.3	125.2	147.9	149.4	141.3
Net other operating income(expenses)	-93.4	-94.1	-80.8	-73.9	-70.0	-96.7	-99.8	-73.5
Gross operating income	315.0	359.8	408.4	392.1	405.5	409.4	413.0	426.5
General & administrative expenses	120.6	165.5	142.4	131.8	134.3	169.2	136.2	138.5
Operating profit before provision for credit losses	194.4	194.3	266.0	260.3	271.2	240.2	276.8	288.0
Provision for credit losses	68.9	99.6	79.0	108.7	97.1	180.5	111.2	116.1
Net operating income	125.5	94.7	187.0	151.6	174.1	59.7	165.6	171.9
Net non-operating income	-1.5	-2.2	-1.1	-1.1	-2.5	-1.9	-0.7	0.5
Share of profit(loss) of associates	0.2	0.2	0.4	0.2	0.2	0.0	0.2	1.3
Net other non-operating income(expenses)	-1.7	-2.4	-1.5	-1.3	-2.7	-1.9	-0.9	-0.8
Profit before income tax	124.0	92.5	185.9	150.5	171.6	57.8	164.9	172.4
Income tax expense	32.9	23.4	43.5	39.9	49.2	12.0	45.9	43.4
Profit for the period	91.1	69.1	142.4	110.6	122.4	45.8	119.0	129.0
Profit attributable to shareholders of the parent company	91.4	69.5	141.5	111.3	121.3	44.8	118.9	126.8

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(bn Won)	Sep. 20	Dec. 20	Mar. 21	Jun. 21	Sep. 21	Dec. 21	Mar. 22	Jun. 22(E)
Total Assets	24,292.3	24,071.6	25,106.7	25,841.3	27,021.9	27,349.6	27,238.6	28,439.5
Cash and due from financial institutions	216.1	273.1	290.5	284.9	270.3	297.4	329.6	359.6
Financial assets at fair value through profit or loss	960.1	316.2	443.2	855.0	717.3	691.7	806.5	886.6
Derivative financial assets	10.9	1.2	5.7	10.0	33.8	35.9	74.9	159.4
Financial investments	54.0	64.0	61.9	61.6	61.7	63.2	63.3	63.5
Loans	21,998.9	22,511.5	23,248.8	23,772.9	23,856.0	25,117.9	24,986.6	26,078.0
(Allowances for loan losses)	-765.4	-768.3	-768.2	-789.7	-801.1	-876.7	-879.3	-907.5
Investments in associates	5.3	5.1	5.6	5.7	7.0	6.3	7.4	7.5
Tangible assets	162.8	163.9	158.0	150.2	159.4	169.3	163.5	158.8
Goodwill & Intangible assets	225.5	238.9	234.2	220.9	210.9	220.2	208.8	212.8
Current income tax assets	0.0	0.0	0.0	0.1	0.1	0.0	0.0	0.3
Deferred income tax assets	143.0	147.5	141.1	145.5	140.2	151.3	137.7	136.0
Other assets	515.7	350.2	517.7	334.5	1,565.2	596.4	460.3	377.0
Total Liabilities	20,090.4	19,790.0	20,848.0	21,465.2	22,512.7	22,793.9	22,797.3	23,851.1
Financial liabilities at fair value through profit or loss	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Deposits	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Debts	846.3	988.8	1,954.6	2,513.4	2,719.9	2,789.6	3,255.3	4,479.0
Debentures	15,764.5	15,874.2	15,924.8	15,943.2	16,166.5	16,724.2	16,642.8	16,333.7
Derivative financial liabilities	52.3	109.4	59.6	53.7	6.6	5.4	0.7	0.1
Net defined benefit liabilities	16.0	6.2	11.4	14.8	19.6	7.7	10.3	16.0
Provisions	168.6	182.1	175.3	182.6	184.0	210.6	204.4	214.5
Accrued expenses payables	221.6	187.9	219.9	232.5	249.9	216.0	228.7	244.4
Other liabilities	3,021.1	2,441.4	2,502.4	2,525.0	3,166.2	2,840.4	2,455.1	2,563.4
Total Equity	4,201.9	4,281.7	4,258.7	4,376.1	4,509.2	4,555.6	4,441.3	4,588.3
Share capital	460.0	460.0	460.0	460.0	460.0	460.0	460.0	460.0
Capital surplus	1,977.0	1,977.0	1,977.0	1,977.0	1,977.0	1,977.0	1,977.0	1,977.5
Accumulated other comprehensive income	-8.2	2.5	8.8	16.0	26.2	26.4	43.0	60.3
Retained earnings	1,762.0	1,831.5	1,777.7	1,889.0	2,010.3	2,055.1	1,923.9	2,050.7
Non-controlling interest	11.1	10.7	35.2	34.1	35.7	37.1	37.4	39.8

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Customers

(in thousands)	Sep. 20	Dec. 20	Mar. 21	Jun. 21	Sep. 21	Dec. 21	Mar. 22	Jun. 22(E)
Cardholders ¹⁾	19,586.9	19,506.0	19,383.1	19,303.0	19,283.2	19,377.7	19,449.1	19,551.1
Credit card	10,556.3	10,586.0	10,625.2	10,692.8	10,759.2	10,879.4	10,998.5	11,172.6
Check card	14,291.4	14,151.9	13,975.2	13,798.1	13,715.1	13,763.5	13,772.0	13,781.0
Active Cardholders ²⁾	9,104	9,136	9,193	9,290	9,384	9,462	9,529	9,628
Merchants	2,723.6	2,743.3	2,775.7	2,803.4	2,831.8	2,856.5	2,887.7	2,896.6

1) Excluding overlapped cardholders between credit card and check card

2) Using card at least once every 6 months

Transaction Volume

(bn Won)	3Q20	4Q20	1Q21	2Q21	3Q21	4Q21	1Q22	2Q22(E)
Credit Sales	25,639.5	26,233.8	25,886.0	28,140.1	27,921.0	29,782.9	28,910.7	32,621.6
Lump-sum	20,736.5	21,091.5	21,032.5	23,207.3	22,780.0	24,293.4	23,699.9	27,265.7
Installment	4,903.0	5,142.2	4,853.5	4,932.9	5,141.0	5,489.5	5,210.8	5,355.9
Cash advance	2,102.9	2,132.1	2,113.6	2,216.4	2,231.7	2,329.5	2,326.0	2,298.2
Total	27,742.4	28,365.9	27,999.6	30,356.5	30,152.7	32,112.4	31,236.7	34,919.8

Credit Card Receivables

(bn Won)	Sep. 20	Dec. 20	Mar. 21	Jun. 21	Sep. 21	Dec. 21	Mar. 22	Jun. 22(E)
Credit sales	11,917.5	12,029.8	12,363.0	12,609.9	12,571.5	13,740.3	13,378.8	14,025.8
Cash advance	1,058.5	1,054.0	1,039.9	1,090.7	1,108.8	1,153.1	1,120.7	1,128.8
Card loans	5,411.8	5,622.6	5,791.0	5,873.5	5,883.2	5,821.4	5,954.7	6,229.4
Others	4,002.9	4,151.0	4,196.0	4,315.3	4,343.7	4,462.3	4,509.9	4,594.4
Total	22,390.7	22,857.4	23,389.9	23,889.4	23,907.2	25,177.1	24,964.1	25,978.4

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(bn Won)	Sep. 20	Dec. 20	Mar. 21	Jun. 21	Sep. 21	Dec. 21	Mar. 22	Jun. 22(E)
Total Outstanding Credits	22,394.7	22,861.3	23,393.7	23,893.0	23,910.6	25,180.7	25,923.8	26,845.5
Normal	21,307.3	21,778.4	22,313.2	22,776.2	22,740.2	24,018.4	24,589.7	25,604.4
Precautionary	824.9	846.8	836.1	878.3	930.3	921.5	1,107.2	1,000.3
Substandard	4.4	3.7	3.8	3.9	3.9	4.0	3.3	4.1
Doubtful	182.5	162.1	174.0	169.4	170.7	174.0	166.5	176.1
Estimated Loss	75.6	70.3	66.5	65.3	65.4	62.7	57.1	60.6
NPL (A)	262.6	236.1	244.4	238.6	240.0	240.7	226.9	240.8
NPL Ratio	1.17%	1.03%	1.04%	1.00%	1.00%	0.96%	0.88%	0.90%
Allowances ¹⁾ (B)	756.1	755.6	738.4	748.6	761.1	838.1	849.3	877.1
Reserves for credit losses (C)	302.5	323.6	342.4	401.6	416.2	403.8	413.4	430.5
NPL Coverage Ratio(New) (B/A)	288.0%	320.0%	302.2%	313.8%	317.1%	348.2%	374.3%	364.2%
NPL Coverage Ratio(Old) [(B+C)/A]	403.2%	457.1%	442.3%	482.2%	490.4%	515.9%	556.4%	543.0%

1) Allowances for loan losses and acceptances & guarantees

Write-offs / NPL Sales

(bn Won)	3Q20	4Q20	1Q21	2Q21	3Q21	4Q21	1Q22	2Q22(E)
Write-offs	122.6	121.9	116.1	112.7	104.8	109.2	116.8	105.2
NPL Sales	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Total	122.6	121.9	116.1	112.7	104.8	109.2	116.8	105.2

Recoveries from Written-offs

(bn Won)	3Q20	4Q20	1Q21	2Q21	3Q21	4Q21	1Q22	2Q22(E)
Recovery from Written-offs	33.7	35.1	34.0	35.6	33.3	33.6	31.2	32.4

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Delinquency

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

Rescheduled Loan

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

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(bn Won)	3Q20	4Q20	1Q21	2Q21	3Q21	4Q21	1Q22	2Q22(E)
Net interest income	27.2	84.9	84.3	86.0	88.3	89.9	90.1	92.8
Net fee and commission income	-0.8	-2.1	-1.8	-2.8	-1.7	-2.4	-1.4	-3.5
Net other operating income(expenses)	21.4	44.2	96.2	56.2	28.1	71.7	30.4	53.0
Gross operating income	47.8	127.0	178.7	139.4	114.7	159.2	119.1	142.3
General & administrative expenses	31.9	49.9	29.6	30.3	29.9	40.0	27.4	36.2
Operating profit before provision for credit losses	15.9	77.1	149.1	109.1	84.8	119.2	91.7	106.1
Provision for credit losses	0.3	0.2	0.0	0.1	0.0	0.3	-0.3	0.0
Net operating profit	15.6	76.9	149.1	109.0	84.8	118.9	92.0	106.1
Net non-operating income	0.0	-0.1	0.1	0.6	1.1	-2.8	0.3	1.3
Share of profit(loss) of associates	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Net other non-operating income(expenses)	0.0	-0.1	0.1	0.6	1.1	-2.8	0.3	1.3
Profit before income tax	15.6	76.8	149.2	109.6	85.9	116.1	92.3	107.4
Income tax expense	4.5	32.2	37.1	29.3	22.7	35.5	18.3	23.7
Profit for the period	11.1	44.6	112.1	80.3	63.2	80.6	74.0	83.7
Profit attributable to shareholders of the parent company	11.1	44.6	112.1	80.3	63.2	80.6	74.0	83.7

* 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, %)	Sep. 20	Dec. 20	Mar. 21	Jun. 21	Sep. 21	Dec. 21	Mar. 22	Jun. 22(E)
Invested assets	17,401.9	17,553.7	17,184.7	17,572.6	17,689.4	18,130.7	17,533.9	17,319.9
Net investment yield (cumulative)	4.64	4.49	4.93	4.86	3.65	3.41	3.66	3.55
Separate Account Assets	4,495.0	4,988.8	5,230.3	5,425.5	5,462.6	5,679.4	5,666.1	5,265.9
Total Assets	22,441.8	23,166.3	23,024.7	23,574.8	23,706.0	24,397.8	23,808.0	23,193.1
Policy reserves	13,990.9	14,248.2	14,455.0	14,687.8	14,948.0	15,129.0	15,411.5	15,624.0
Separate Account Liabilities	4,540.0	5,234.4	5,257.6	5,521.4	5,488.1	5,953.7	5,707.7	5,338.8
Total Liabilities	19,297.1	20,191.6	20,332.4	20,838.8	21,082.5	21,739.8	21,626.9	21,329.7
Total Equities	3,144.7	2,974.7	2,692.2	2,736.0	2,623.5	2,658.0	2,181.0	1,863.4
Total Liabilities & Equities	22,441.8	23,166.3	23,024.7	23,574.8	23,706.0	24,397.8	23,808.0	23,193.1

Summarized Statement of Comprehensive Income (Cumulative)

(bn Won)	3Q20	4Q20	1Q21	2Q21	3Q21	4Q21	1Q22	2Q22(E)
Insurance income & expense	311.5	402.7	111.8	234.1	361.9	480.8	127.0	280.8
Investment income & expense	607.3	744.6	186.8	340.1	492.4	598.0	214.2	352.1
Changes in insurance contract Liabilities	652.5	906.9	203.3	433.5	691.6	867.1	275.7	488.9
Operating income & expense	266.4	240.4	95.3	140.6	162.7	211.6	65.2	138.0
Non-Operating income & expense	66.1	86.8	24.6	49.9	75.3	95.9	22.9	41.2
Income tax expense	-90.2	99.4	29.1	47.7	59.8	82.4	17.2	36.3
Net Income	242.3	227.8	90.8	142.8	178.2	225.0	71.0	142.9

Capital Adequacy

(bn Won)	Sep. 20	Dec. 20	Mar. 21	Jun. 21	Sep. 21	Dec. 21	Mar. 22	Jun. 22(E)
RBC Ratio	486.4%	428.9%	395.5%	368.6%	355.7%	342.5%	282.3%	264.6%
Available capital	3,143.2	2,868.9	2,676.8	2,622.4	2,613.5	2,545.9	2,144.4	2,318.0
Required capital	646.2	668.8	676.9	711.4	734.7	743.4	759.5	876.1

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Premium Income by Policy Type (Quarterly)

(bn Won)	3Q20		4Q20		1Q21		2Q21		3Q21		4Q21		1Q22		2Q22(E)	
		(%)		(%)		(%)		(%)		(%)		(%)		(%)		(%)
Individual policy	555.7	100.0	574.5	53.9	561.7	97.3	510.9	77.8	504.3	93.9	503.6	45.6	512.1	100.0	523.0	100.0
Protection	341.5	61.4	340.7	32.0	339.4	58.8	333.1	50.7	332.0	61.8	331.3	30.0	344.5	67.3	350.0	66.9
Whole-Life	233.7	42.0	232.9	21.9	230.4	39.9	226.1	34.4	223.7	41.7	221.4	20.0	230.9	45.1	236.1	45.1
Variable	91.3	16.4	91.5	8.6	92.2	16.0	89.0	13.5	88.0	16.4	87.5	7.9	87.5	17.1	85.5	16.3
Savings	214.2	38.6	233.7	21.9	222.3	38.5	177.9	27.1	172.4	32.1	172.2	15.6	167.6	32.7	173.0	33.1
Annuities	37.1	6.7	36.4	3.4	37.5	6.5	41.3	6.3	47.2	8.8	51.5	4.7	59.1	11.5	65.3	12.5
Variable	176.6	31.8	196.8	18.5	184.3	31.9	136.2	20.7	124.7	23.2	120.3	10.9	108.2	21.1	107.4	20.5
Pension	-	-	491.0	46.1	15.5	2.7	146.2	22.2	32.7	6.1	601.4	54.4	-	-	-	-
Total	555.7	100.0	1,065.5	100.0	577.2	100.0	657.2	100.0	537.0	100.0	1,105.0	100.0	512.1	100.0	523.0	100.0

Premium Income by Policy Type (Cumulative)

(bn Won)	3Q20		4Q20		1Q21		2Q21		3Q21		4Q21		1Q22		2Q22(E)	
		(%)		(%)		(%)		(%)		(%)		(%)		(%)		(%)
Individual policy	1,674.6	100.0	2,249.1	82.1	561.7	97.3	1,072.6	86.9	1,576.9	89.0	2,080.5	72.3	512.1	100.0	1,035.1	100.0
Protection	1,030.6	61.5	1,371.3	50.0	339.4	58.8	672.4	54.5	1,004.4	56.7	1,335.7	46.4	344.5	67.3	694.5	67.1
Whole-Life	704.8	42.1	937.7	34.2	230.4	39.9	456.5	37.0	680.2	38.4	901.6	31.3	230.9	45.1	467.0	45.1
Variable	276.2	16.5	367.7	13.4	92.2	16.0	181.1	14.7	269.2	15.2	356.6	12.4	87.5	17.1	173.0	16.7
Savings	644.1	38.5	877.8	32.0	222.3	38.5	400.2	32.4	572.6	32.3	744.8	25.9	167.6	32.7	340.6	32.9
Annuities	113.2	6.8	149.6	5.5	37.5	6.5	78.8	6.4	126.0	7.1	177.5	6.2	59.1	11.5	124.3	12.0
Variable	529.2	31.6	726.0	26.5	184.3	31.9	320.5	26.0	445.2	25.1	565.5	19.7	108.2	21.1	215.6	20.8
Pension	-	-	491.0	17.9	15.5	2.7	161.8	13.1	194.4	11.0	795.8	27.7	-	-	-	-
Total	1,674.6	100.0	2,740.1	100.0	577.2	100.0	1,234.4	100.0	1,771.3	100.0	2,876.3	100.0	512.1	100.0	1,035.1	100.0

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Loss & Expense Ratios

(%)	3Q20	4Q20	1Q21	2Q21	3Q21	4Q21	1Q22	2Q22(E)
Quarterly Loss Ratio	55.4	43.9	52.1	50.3	55.7	57.3	51.0	53.0
Risk Premium	92.0	92.7	93.5	94.3	95.2	96.3	98.5	100.5
Loss	50.9	40.7	48.7	47.4	53.0	55.2	50.3	53.3
Cumulative Loss Ratio	51.4	49.5	52.1	51.2	52.7	53.9	51.0	52.0
Risk Premium	273.9	366.6	93.5	187.9	283.0	379.3	98.5	199.1
Loss	140.7	181.4	48.7	96.1	149.1	204.3	50.3	103.5
Expense Ratio	12.6	12.7	8.6	9.2	15.5	19.2	21.7	19.9

Policy Persistency

(%)	3Q20	4Q20	1Q21	2Q21	3Q21	4Q21	1Q22	2Q22(E)
Quarterly								
13th Month	85.9	85.7	84.7	85.4	81.1	85.2	85.6	87.9
25th Month	72.5	74.2	71.6	74.5	71.1	72.3	67.2	70.5
Cumulative								
13th Month	87.3	86.9	84.7	85.0	83.7	84.0	85.6	86.7
25th Month	72.6	73.0	71.6	73.1	72.5	72.4	67.2	68.5

Retention

(%)	3Q20	4Q20	1Q21	2Q21	3Q21	4Q21	1Q22	2Q22(E)
Quarterly								
LP Retention 13th	49.4	45.3	45.3	51.5	43.4	41.6	35.2	41.2
LP Retention 25th	27.4	22.9	22.9	20.6	21.8	20.3	24.0	28.1
Cumulative								
LP Retention 13th	51.7	45.3	45.3	49.6	47.7	46.3	35.2	38.8
LP Retention 25th	27.0	22.9	22.9	21.2	21.4	21.0	24.0	26.8

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APE (Annualized Premium Equivalent)

(mn Won)	2022.01	2022.02	2022.03	2022.04	2022.05	2022.06	2022.07	2022.08	2022.09	2022.1	2022.11	2022.12	Average	FY2022
Protection	41,308	26,254	39,476	12,086	10,157	12,357							23,606	141,639
Whole-Life	35,429	20,278	32,705	6,778	5,561	6,216							17,828	106,968
Variable	1,776	1,344	1,727	753	619	995							1,202	7,214
Etc.	4,103	4,632	5,044	4,554	3,977	5,146							4,576	27,458
Savings	12,469	8,043	5,684	13,281	20,162	7,201							11,140	66,840
Annuities	9,293	6,535	4,233	10,400	17,737	5,692							8,982	53,890
Variable	3,177	1,508	1,450	2,880	2,425	1,509							2,158	12,950
Total	53,777	34,297	45,160	25,367	30,319	19,559							34,746	208,479

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

(mn Won)	2020.01	2020.02	2020.03	2020.04	2020.05	2020.06	2020.07	2020.08	2020.09	2020.10	2020.11	2020.12	Average	FY2020
Protection	10,718	11,685	10,773	7,311	8,874	14,721	8,456	7,570	7,526	10,063	7,448	8,685	9,486	113,829
Whole-Life	7,899	7,933	7,180	5,488	6,275	10,610	6,581	5,426	5,368	8,087	4,931	5,778	6,796	81,555
Variable	1,802	3,037	2,954	1,375	1,983	3,120	1,313	1,520	1,802	1,572	1,892	2,405	2,065	24,776
Etc.	1,017	715.4	638.4	448.3	615.7	991.4	561.4	624.0	356.4	404.6	625.1	501.4	624.9	7498.9
Savings	10,955	8,140	10,577	8,303	4,166	8,760	10,255	8,205	8,966	12,389	13,418	16,561	10,058	120,695
Annuities	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Variable	10,955	8,140	10,577	8,303	4,166	8,760	10,255	8,205	8,966	12,389	13,418	16,561	10,058	120,695
Total	21,673	19,825	21,349	15,614	13,040	23,481	18,711	15,775	16,492	22,453	20,866	25,246	19,544	234,524

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(bn Won)	3Q20	4Q20	1Q21	2Q21	3Q21	4Q21	1Q22	2Q22(E)
Net interest income	1.1	0.2	0.3	0.2	0.3	0.3	0.3	0.2
Net fee and commission income	32.5	40.7	38.0	46.6	41.7	43.0	37.0	39.4
Net other operating income(expenses)	6.0	6.2	4.5	2.3	0.6	5.9	-3.5	-8.3
Gross operating income	39.6	47.1	42.8	49.1	42.6	49.2	33.8	31.3
General & administrative expenses	15.5	22.4	15.9	18.5	17.3	24.1	17.4	17.8
Provision for credit losses	0.0	0.1	0.1	-0.1	0.0	0.0	0.0	0.0
Net operating profit	24.1	24.6	26.8	30.7	25.3	25.1	16.4	13.5
Net non-operating profit(loss)	-0.3	-0.3	-0.1	0.1	-0.3	-0.1	-0.1	0.1
Profit before income tax	23.8	24.3	26.7	30.8	25.0	25.0	16.3	13.6
Profit for the period	17.8	17.9	19.9	22.5	18.4	19.1	11.8	9.5
Profit attributable to shareholders of the parent company	17.8	17.9	19.9	22.5	18.4	19.1	11.8	9.5

KB Capital

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

KB Life Insurance

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

KB Real Estate Trust

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

KB Savings Bank

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

KB Investment

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

KB Data Systems

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

KB Credit Information

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

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KB Asset Management

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

KB Capital

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

KB Life Insurance

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

KB Real Estate Trust

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

KB Savings Bank

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

KB Investment

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

KB Data Systems

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

KB Credit Information

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

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KB Kookmin Bank

KB Securities

KB Insurance

KB Kookmin Card

Prudential Life Insurance

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