

# KB Financial Group Fact Book

## 2022 1Q

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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)	2Q20	3Q20	4Q20	1Q21	2Q21	3Q21	4Q21	1Q22(E)
<b>KB Financial Group</b>								
Total Assets	569,476.6	605,506.4	610,672.2	620,939.2	633,747.8	650,506.5	663,895.8	680,011.1
Total Liabilities	529,172.5	563,398.5	567,310.7	576,873.8	588,022.4	602,832.9	615,601.9	631,872.3
Total Equity	40,304.1	42,107.9	43,361.5	44,065.4	45,725.4	47,673.6	48,293.9	48,138.8
Net Income	992.5	1,194.2	576.7	1,285.2	1,207.4	1,305.7	586.1	1,464.1
Net Income (attributable to controlling interests)	981.8	1,166.6	577.3	1,270.0	1,204.3	1,298.1	637.1	1,453.1
Total Asset including AUM <sup>1)</sup>	874,146.4	908,203.3	993,424.6	1,027,760.2	1,060,959.2	1,082,081.7	1,121,217.1	1,148,159.2
(AUM)	304,669.8	302,696.9	382,752.4	406,821.0	427,211.4	431,575.2	457,321.3	468,148.1
<b>Total Assets by Subsidiaries</b>								
KB Kookmin Bank	425,310.2	437,038.8	438,444.1	447,822.5	455,817.9	470,714.5	483,564.9	493,078.8
KB Securities <sup>2)</sup>	56,606.6	55,843.0	57,570.7	56,757.5	56,893.6	57,203.9	55,494.0	62,691.0
KB Insurance <sup>3)</sup>	37,677.1	38,082.9	39,078.1	39,264.1	40,267.9	41,097.4	41,472.2	41,454.7
KB Kookmin Card	23,858.8	24,292.3	24,071.6	25,106.7	25,841.3	27,021.9	27,349.6	27,238.6
Prudential Life <sup>4)</sup>		24,408.3	25,121.7	24,969.0	25,508.0	25,615.2	26,287.1	25,673.3
KB Asset Management	385.9	413.3	335.6	312.2	343.8	363.1	375.7	338.6
KB Capital	12,140.4	12,326.6	12,823.7	12,901.3	13,803.1	14,180.6	14,529.4	14,994.4
KB Life Insurance	9,998.8	10,213.7	10,424.9	10,698.6	10,904.1	10,800.8	10,634.6	10,400.9
KB Real Estate Trust	393.4	420.4	437.6	438.2	445.2	475.9	496.5	476.5
KB Savings Bank	1,550.0	1,700.7	1,883.7	2,084.2	2,345.8	2,587.1	2,601.1	2,754.5
KB Investment	801.3	850.8	848.7	836.5	895.6	953.6	1,197.7	1,203.4
KB Data Systems	44.5	42.7	40.3	38.9	41.8	57.6	44.5	45.4
KB Credit Information	28.5	28.3	27.7	27.3	28.7	27.7	28.7	27.9

<b>Total Equity by Subsidiaries</b>								
KB Kookmin Bank	29,323.0	29,512.7	30,408.1	30,174.1	31,032.4	32,742.2	32,888.9	32,430.0
KB Securities <sup>2)</sup>	4,804.2	4,998.3	5,054.2	5,162.5	5,320.2	5,433.1	5,485.6	5,638.9
KB Insurance <sup>3)</sup>	4,057.0	4,114.1	3,991.7	3,831.9	3,952.0	4,117.8	4,143.3	3,824.6
KB Kookmin Card	4,098.3	4,201.9	4,281.7	4,258.7	4,376.1	4,509.2	4,555.6	4,441.3
Prudential Life <sup>4)</sup>		2,535.9	2,439.9	2,206.2	2,294.2	2,223.0	2,294.5	1,851.2
KB Asset Management	187.6	205.4	223.1	187.9	209.5	228.0	247.2	219.3
KB Capital	1,274.0	1,410.2	1,431.6	1,479.0	1,530.6	1,589.5	1,822.2	1,997.0
KB Life Insurance	636.9	631.4	582.1	527.0	522.8	500.7	460.3	319.1
KB Real Estate Trust	301.1	318.3	329.5	321.6	338.1	365.7	376.8	352.6
KB Savings Bank	218.9	222.0	225.6	231.9	250.8	258.7	262.1	269.4
KB Investment	216.2	231.2	230.1	224.0	241.7	242.0	275.5	268.5
KB Data Systems	21.6	20.8	17.3	16.0	15.8	17.0	18.6	18.4
KB Credit Information	14.8	15.2	15.9	16.0	16.6	15.9	16.4	14.9
<b>Net Income by Subsidiaries</b>								
KB Kookmin Bank	660.4	635.7	415.8	688.5	734.1	777.7	390.5	977.3
KB Securities <sup>2)</sup>	150.2	209.7	87.1	221.1	153.3	168.9	51.0	114.3
KB Insurance <sup>3)</sup>	66.8	42.6	-22.7	68.8	74.1	126.3	32.6	143.1
KB Kookmin Card	81.7	91.4	69.5	141.5	111.3	121.3	44.8	118.9
Prudential Life <sup>4)</sup>		11.1	44.6	112.1	80.3	63.2	80.6	74.0
KB Asset Management	17.2	17.8	17.9	19.9	22.5	18.4	19.1	11.8
KB Capital	34.2	41.3	26.8	53.9	53.6	63.2	39.2	83.3
KB Life Insurance	5.9	-2.6	-32.4	-1.5	-9.5	-7.1	-28.5	-18.1
KB Real Estate Trust	17.3	17.2	11.4	27.1	16.5	27.6	10.3	15.7
KB Savings Bank	6.5	3.3	4.1	6.4	1.3	7.9	3.3	7.4
KB Investment	6.8	15.0	-1.1	3.9	17.7	0.2	33.5	3.0
KB Data Systems	-0.2	-0.8	-1.8	-1.4	-0.1	1.1	0.9	-0.2
KB Credit Information	-0.3	0.4	0.8	0.1	0.5	-0.6	0.4	-1.5

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

<b>KB Financial Group</b>	2Q20	3Q20	4Q20	1Q21	2Q21	3Q21	4Q21	1Q22(E)
ROA (Quarterly)	0.72%	0.81%	0.38%	0.85%	0.77%	0.81%	0.35%	0.88%
ROA (Cumulative)	0.64%	0.70%	0.61%	0.85%	0.81%	0.81%	0.69%	0.88%
ROE (Quarterly) <sup>1)</sup>	10.28%	11.73%	5.61%	12.50%	11.48%	11.73%	5.54%	13.16%
ROE (Cumulative) <sup>1)</sup>	8.97%	9.90%	8.79%	12.50%	11.95%	11.85%	10.22%	13.16%
Basic EPS (Won, Quarterly)	2,512	2,977	1,456	3,225	3,045	3,279	1,584	3,672
Basic EPS (Won, Cumulative)	4,376	7,353	8,809	3,225	6,270	9,550	11,134	3,672
BPS (Won)	93,706	97,551	100,485	102,304	106,637	112,243	113,425	113,002
NIM (Quarterly)	1.74%	1.73%	1.75%	1.82%	1.82%	1.83%	1.85%	1.91%
NIM (Cumulative)	1.78%	1.77%	1.76%	1.82%	1.82%	1.82%	1.83%	1.91%
CIR (Quarterly)	48.5%	49.5%	67.4%	47.3%	46.8%	45.6%	59.2%	45.4%
CIR (Cumulative)	50.6%	50.3%	54.7%	47.3%	47.1%	46.6%	49.7%	45.4%
Credit Cost Ratio (Quarterly)	0.29%	0.22%	0.29%	0.20%	0.25%	0.20%	0.54%	0.15%
Credit Cost Ratio (Cumulative)	0.27%	0.25%	0.26%	0.20%	0.22%	0.22%	0.30%	0.15%
NPL Ratio	0.48%	0.46%	0.41%	0.42%	0.39%	0.36%	0.33%	0.31%
NPL Coverage Ratio(New) <sup>2)</sup>	144.41%	148.35%	168.59%	162.34%	173.10%	177.77%	208.89%	217.72%
NPL Coverage Ratio(Old) <sup>3)</sup>	296.50%	311.61%	345.87%	336.51%	363.69%	381.60%	433.28%	454.55%
BIS Ratio	14.24%	14.65%	15.28%	16.04%	16.07%	16.12%	15.77%	15.90%
CET 1 Ratio	12.91%	13.06%	13.30%	13.79%	13.73%	13.92%	13.46%	13.42%
<b>KB Kookmin Bank</b>	2Q20	3Q20	4Q20	1Q21	2Q21	3Q21	4Q21	1Q22(E)
ROA (Quarterly)	0.65%	0.60%	0.38%	0.63%	0.65%	0.66%	0.28%	0.81%
ROA (Cumulative)	0.62%	0.61%	0.55%	0.63%	0.64%	0.65%	0.55%	0.81%
ROE (Quarterly)	9.19%	8.66%	5.57%	9.30%	9.71%	9.73%	4.74%	12.21%
ROE (Cumulative)	8.67%	8.67%	7.86%	9.30%	9.48%	9.53%	8.30%	12.21%
NIM (Quarterly)	1.50%	1.49%	1.51%	1.56%	1.56%	1.58%	1.61%	1.66%
NIM (Cumulative)	1.53%	1.52%	1.51%	1.56%	1.56%	1.57%	1.58%	1.66%
CIR (Quarterly)	48.6%	47.7%	67.9%	50.4%	47.4%	47.9%	62.2%	45.5%
CIR (Cumulative)	49.0%	48.6%	53.6%	50.4%	48.9%	48.6%	52.2%	45.5%
NPL Ratio	0.33%	0.32%	0.28%	0.29%	0.26%	0.23%	0.20%	0.20%
NPL Coverage Ratio(New)	134.46%	140.39%	165.20%	156.74%	172.76%	182.27%	225.30%	231.17%
NPL Coverage Ratio(Old) <sup>2)</sup>	343.31%	360.07%	407.40%	389.38%	431.85%	471.18%	563.65%	574.36%
BIS Ratio	14.38%	17.20%	17.78%	18.49%	18.92%	18.68%	17.47%	17.63%
CET 1 Ratio	12.79%	15.07%	15.10%	15.60%	15.88%	15.88%	14.70%	14.90%
Loan to Deposit Ratio	100.4%	99.9%	101.7%	100.4%	100.4%	100.1%	100.2%	98.8%

1) Based on common equity

2) Including reserves for credit losses

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(bn Won)	Restatement as per Net Interest Income Reclassification <sup>1)</sup>								
	2017	2018	2019	2020	1Q21	2Q21	3Q21	4Q21	1Q22(E)
Net interest income	6,810.0	7,422.2	7,677.9	8,122.6	2,233.0	2,349.7	2,426.2	2,564.1	2,648.0
Net fee and commission income	2,050.0	2,243.4	2,355.0	2,958.9	967.2	865.4	911.3	881.7	915.0
Net other operating income(expenses)	1,332.1	1,194.1	1,399.0	1,411.1	443.1	351.9	314.3	175.7	160.7
<b>Gross operating income</b>	<b>10,192.1</b>	<b>10,859.7</b>	<b>11,431.9</b>	<b>12,492.6</b>	<b>3,643.3</b>	<b>3,567.0</b>	<b>3,651.8</b>	<b>3,621.5</b>	<b>3,723.7</b>
General & administrative expenses	5,628.6	5,918.5	6,271.0	6,833.2	1,723.1	1,669.5	1,664.9	2,143.4	1,691.8
<b>Operating profit before provision for credit losses</b>	<b>4,563.5</b>	<b>4,941.2</b>	<b>5,160.9</b>	<b>5,659.4</b>	<b>1,920.2</b>	<b>1,897.5</b>	<b>1,986.9</b>	<b>1,478.1</b>	<b>2,031.9</b>
Provision for credit losses	548.2	673.7	670.3	1,043.4	173.4	223.7	199.4	588.6	130.1
<b>Net operating profit</b>	<b>4,015.3</b>	<b>4,267.5</b>	<b>4,490.6</b>	<b>4,616.0</b>	<b>1,746.8</b>	<b>1,673.8</b>	<b>1,787.5</b>	<b>889.5</b>	<b>1,901.8</b>
Net non-operating profit(loss)	123.2	34.1	43.3	145.6	39.6	-6.8	-4.5	-44.3	7.6
<b>Profit before income tax</b>	<b>4,138.5</b>	<b>4,301.6</b>	<b>4,533.9</b>	<b>4,761.6</b>	<b>1,786.4</b>	<b>1,667.0</b>	<b>1,783.0</b>	<b>845.2</b>	<b>1,909.4</b>
Income tax expense	795.0	1,239.7	1,220.7	1,259.3	501.2	459.6	477.3	259.1	445.3
<b>Profit for the period</b>	<b>3,343.5</b>	<b>3,061.9</b>	<b>3,313.2</b>	<b>3,502.3</b>	<b>1,285.2</b>	<b>1,207.4</b>	<b>1,305.7</b>	<b>586.1</b>	<b>1,464.1</b>
Profit attributable to non-controlling interest	32.1	0.7	1.4	47.1	15.2	3.1	7.6	-51.1	11.0
<b>Profit attributable to shareholders of the parent company</b>	<b>3,311.4</b>	<b>3,061.2</b>	<b>3,311.8</b>	<b>3,455.2</b>	<b>1,270.0</b>	<b>1,204.3</b>	<b>1,298.1</b>	<b>637.1</b>	<b>1,453.1</b>

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)	Jun. 20	Sep. 20	Dec. 20	Mar. 21	Jun. 21	Sep. 21	Dec. 21	Mar. 22(E)
<b>Total Assets</b>	<b>569,476.6</b>	<b>605,506.4</b>	<b>610,672.2</b>	<b>620,939.2</b>	<b>633,747.8</b>	<b>650,506.5</b>	<b>663,895.8</b>	<b>680,011.1</b>
Cash and due from financial institutions	22,509.5	25,380.7	25,608.8	30,148.8	24,436.9	27,827.8	31,009.4	28,984.3
Financial assets at fair value through profit or loss	58,653.0	58,835.9	61,035.5	60,155.9	64,981.6	62,075.7	66,005.8	68,100.5
Derivative financial assets	3,952.9	3,577.8	5,545.4	3,733.4	3,176.1	4,252.9	3,721.4	4,987.9
Financial investments	74,810.3	96,714.7	98,695.4	95,929.7	99,349.2	104,654.3	104,847.9	106,445.8
Loans	367,862.5	378,090.8	377,167.0	383,242.5	395,432.0	402,600.4	417,900.3	425,398.0
(Reserves for loan losses)	-2,546.1	-3,255.2	-3,283.4	-3,301.5	-3,333.9	-3,366.8	-3,684.1	-3,592.1
Investments in associates	691.7	892.3	771.4	632.1	458.9	635.9	448.7	475.5
Tangible assets	7,903.3	8,565.8	8,164.8	8,136.1	8,055.7	8,198.6	8,163.9	7,962.4
Goodwill & Intangible assets	3,053.8	3,202.1	3,351.1	3,308.9	3,275.8	3,244.9	3,266.4	3,228.9
Current income tax assets	22.3	100.2	109.8	122.1	66.7	96.3	98.8	183.3
Deferred income tax assets	27.5	54.9	65.1	80.4	94.4	110.3	159.1	165.4
Other assets	29,989.8	30,091.2	30,157.9	35,449.3	34,420.5	36,809.4	28,274.1	34,079.1
<b>Total Liabilities</b>	<b>529,172.5</b>	<b>563,398.5</b>	<b>567,310.7</b>	<b>576,873.8</b>	<b>588,022.4</b>	<b>602,832.9</b>	<b>615,601.9</b>	<b>631,872.3</b>
Financial liabilities at fair value through profit or loss	13,366.4	13,270.6	11,810.1	12,750.1	11,757.3	12,742.9	12,089.0	13,125.8
Deposits	327,743.5	337,986.6	338,580.2	339,270.8	348,403.3	357,283.3	372,023.9	374,419.6
Debts	46,917.6	47,797.9	49,827.2	50,444.5	53,259.5	52,658.4	56,912.4	60,336.1
Debentures	57,422.8	60,254.5	62,760.7	62,221.0	63,911.4	67,222.2	67,430.2	68,840.6
Derivative financial liabilities	4,290.8	3,780.3	5,222.9	3,370.5	2,841.4	4,333.8	3,682.3	5,316.0
Net defined benefit liabilities	347.5	446.4	248.2	292.8	333.6	381.1	225.5	266.5
Provisions	595.1	605.9	714.9	707.3	726.3	728.6	808.6	812.4
Accrued expenses payables	3,693.5	3,898.4	3,603.2	3,364.5	3,351.2	3,499.9	3,568.3	3,443.7
Other liabilities	74,795.3	95,357.9	94,543.3	104,452.3	103,438.4	103,982.7	98,861.7	105,311.6
<b>Total Equity</b>	<b>40,304.1</b>	<b>42,107.9</b>	<b>43,361.5</b>	<b>44,065.4</b>	<b>45,725.4</b>	<b>47,673.6</b>	<b>48,293.9</b>	<b>48,138.8</b>
Share capital	2,090.6	2,090.6	2,090.6	2,090.6	2,090.6	2,090.6	2,090.6	2,090.6
Hybrid financial instrument	798.1	1,197.1	1,696.0	2,294.6	2,569.9	2,569.9	2,838.2	3,436.8
Capital surplus	16,728.1	16,723.6	16,723.6	16,723.6	16,723.6	16,941.5	16,940.2	16,940.2
Accumulated other comprehensive income	290.2	386.4	612.3	294.5	501.5	1,449.6	1,055.0	-323.1
Retained earnings	20,793.9	21,949.9	22,517.4	22,903.1	24,075.9	25,063.3	25,672.8	26,099.9
Treasury shares	-1,136.2	-1,136.2	-1,136.2	-1,136.2	-1,136.2	-1,136.2	-1,136.2	-986.2
Non-controlling interest	739.4	896.5	857.8	895.2	900.1	694.9	833.3	880.6

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Group Interest Income (bn Won)	Restatement as per Net Interest Income Reclassification <sup>1)</sup>								
	2017	2018	2019	2020	1Q21	2Q21	3Q21	4Q21	1Q22(E)
<b>Interest Income</b>	<b>11,919.1</b>	<b>13,734.6</b>	<b>14,639.2</b>	<b>14,485.7</b>	<b>3,624.9</b>	<b>3,687.8</b>	<b>3,824.0</b>	<b>4,074.2</b>	<b>4,309.7</b>
Due from financial institutions	127.4	118.4	153.3	92.8	17.1	16.9	13.6	20.5	19.6
Financial investments	1,695.9	2,036.1	2,042.8	1,994.5	516.0	514.4	537.5	561.9	611.4
Loans	9,990.8	11,459.8	12,295.2	12,196.6	3,034.8	3,096.9	3,210.0	3,418.2	3,599.1
Others	105.0	120.3	147.9	201.8	57.0	59.6	62.9	73.6	79.6
<b>Interest Expense</b>	<b>5,109.1</b>	<b>6,312.4</b>	<b>6,961.3</b>	<b>6,363.1</b>	<b>1,391.9</b>	<b>1,338.1</b>	<b>1,397.8</b>	<b>1,510.1</b>	<b>1,661.7</b>
Deposits	2,345.9	3,041.7	3,481.1	2,916.8	561.5	508.9	531.9	616.3	709.2
Debts & debentures	1,248.3	1,693.3	1,837.0	1,759.3	402.6	401.6	417.2	458.7	504.5
Others	1,514.9	1,577.4	1,643.2	1,687.0	427.8	427.6	448.7	435.1	448.0
<b>Net Interest Income</b>	<b>6,810.0</b>	<b>7,422.2</b>	<b>7,677.9</b>	<b>8,122.6</b>	<b>2,233.0</b>	<b>2,349.7</b>	<b>2,426.2</b>	<b>2,564.1</b>	<b>2,648.0</b>

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)<sup>1)</sup>

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

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

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

(bn Won)	1Q20	2Q20	3Q20	4Q20	1Q21	2Q21	3Q21	4Q21	1Q22(E)
Interest earning assets	368,901.7	386,595.5	394,100.1	401,637.8	402,421.7	407,869.5	420,531.6	435,568.2	445,481.0
Interest earned on the assets <sup>2)</sup>	2,846.5	2,762.8	2,670.5	2,631.5	2,581.7	2,606.8	2,703.5	2,910.7	3,102.3
Yield	3.10%	2.87%	2.70%	2.61%	2.60%	2.56%	2.55%	2.65%	2.82%
Interest bearing liabilities	355,553.1	375,681.3	381,609.7	389,144.0	389,863.0	396,246.3	408,582.7	424,532.4	434,048.5
Interest paid on the liabilities <sup>3)</sup>	1,168.7	1,089.7	955.7	861.4	779.0	757.3	769.0	880.4	1,008.4
Yield	1.32%	1.17%	1.00%	0.88%	0.81%	0.77%	0.75%	0.82%	0.94%
<b>Interest spread</b>	<b>1.78%</b>	<b>1.71%</b>	<b>1.70%</b>	<b>1.73%</b>	<b>1.79%</b>	<b>1.80%</b>	<b>1.80%</b>	<b>1.83%</b>	<b>1.88%</b>
<b>Net Interest Margin</b>	<b>1.83%</b>	<b>1.74%</b>	<b>1.73%</b>	<b>1.75%</b>	<b>1.82%</b>	<b>1.82%</b>	<b>1.83%</b>	<b>1.85%</b>	<b>1.91%</b>

1) Bank NIM + Card NIM

2) Interest income - credit guarantee fee

3) Interest expense + deposit insurance fee



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

(bn Won)	1Q20	2Q20	3Q20	4Q20	1Q21	2Q21	3Q21	4Q21	1Q22(E)
Interest earning assets	372,456.7	390,042.2	397,744.9	405,436.2	406,069.9	411,929.4	424,552.8	439,779.4	449,770.9
Interest earned on the assets <sup>2)</sup>	3,193.8	3,138.9	3,042.0	3,024.5	2,976.6	3,007.0	3,095.2	3,353.9	3,503.0
Yield	3.45%	3.24%	3.04%	2.97%	2.97%	2.93%	2.89%	3.03%	3.16%
Interest bearing liabilities	355,553.1	375,681.3	381,609.7	389,144.0	389,863.0	396,246.3	408,582.7	424,532.4	434,048.5
Interest paid on the liabilities <sup>3)</sup>	1,168.7	1,089.7	955.7	861.4	779.0	757.3	769.0	880.4	1,008.4
Yield	1.32%	1.17%	1.00%	0.88%	0.81%	0.77%	0.75%	0.82%	0.94%
<b>Interest spread</b>	<b>2.13%</b>	<b>2.07%</b>	<b>2.05%</b>	<b>2.09%</b>	<b>2.16%</b>	<b>2.16%</b>	<b>2.15%</b>	<b>2.20%</b>	<b>2.22%</b>
<b>Net Interest Margin</b>	<b>2.19%</b>	<b>2.11%</b>	<b>2.09%</b>	<b>2.12%</b>	<b>2.19%</b>	<b>2.19%</b>	<b>2.17%</b>	<b>2.23%</b>	<b>2.25%</b>

1) Bank NIM + Card NIM

2) Interest income - credit guarantee fee

3) Interest expense + deposit insurance fee

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(bn Won)	2Q20	3Q20	4Q20	1Q21	2Q21	3Q21	4Q21	1Q22(E)
<b>Trust Fee</b>	<b>99.4</b>	<b>122.9</b>	<b>127.6</b>	<b>167.5</b>	<b>140.9</b>	<b>143.4</b>	<b>135.1</b>	<b>125.4</b>
<b>Fee and Commission</b>	<b>611.8</b>	<b>666.3</b>	<b>660.8</b>	<b>799.7</b>	<b>724.5</b>	<b>767.9</b>	<b>746.6</b>	<b>789.6</b>
Fees from credit cards	133.9	128.0	155.2	182.7	162.3	162.1	188.1	175.4
Guarantee fees	14.7	13.6	12.7	12.4	11.7	11.9	13.8	15.1
Other commissions in Won	433.5	497.2	451.8	554.4	504.5	555.8	493.3	553.4
Commissions received as agency	46.9	51.0	48.6	49.2	55.8	54.3	45.9	43.9
Commissions received on represent securities	41.4	44.7	45.6	49.0	45.8	44.3	35.6	31.8
Commissions received on banking business	46.2	46.5	46.5	44.9	44.9	43.9	44.7	44.2
Commissions received on securities business	193.1	250.5	204.9	251.4	228.5	224.9	176.6	218.5
Others	105.9	104.5	106.2	159.9	129.5	188.4	190.5	215.0
Other commissions in foreign currency	29.7	27.5	41.1	50.2	46.0	38.1	51.4	45.7
<b>Net Fee and Commission Income</b>	<b>711.2</b>	<b>789.2</b>	<b>788.4</b>	<b>967.2</b>	<b>865.4</b>	<b>911.3</b>	<b>881.7</b>	<b>915.0</b>

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(bn Won)	Restatement as per Net Interest Income Reclassification <sup>3)</sup>								
	2017	2018	2019	2020	1Q21	2Q21	3Q21	4Q21	1Q22(E)
<b>Net gain/loss on securities</b>	<b>-534.8</b>	<b>818.4</b>	<b>-210.9</b>	<b>1,011.9</b>	<b>132.0</b>	<b>167.1</b>	<b>377.6</b>	<b>50.5</b>	<b>144.8</b>
Net gain/loss on FVPL securities <sup>1)</sup>	-702.0	635.2	-471.7	688.0	68.5	145.6	386.0	191.1	141.5
Net gain/loss on FVOCI securities <sup>2)</sup>	167.2	183.2	260.8	323.9	63.5	21.5	-8.4	-140.6	3.3
Net gain/loss on sales	-61.7	99.3	206.0	278.8	35.6	19.2	-10.1	-142.5	-19.5
Impairment loss	-47.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Others	276.8	83.9	54.8	45.1	27.9	2.3	1.7	1.9	22.8
<b>Net gain/loss on derivatives &amp; foreign currency translation</b>	<b>979.4</b>	<b>-274.1</b>	<b>1,288.2</b>	<b>453.6</b>	<b>186.4</b>	<b>153.2</b>	<b>-100.4</b>	<b>185.5</b>	<b>56.9</b>
<b>Other operating income</b>	<b>887.5</b>	<b>649.8</b>	<b>321.7</b>	<b>-54.4</b>	<b>124.7</b>	<b>31.6</b>	<b>37.1</b>	<b>-60.3</b>	<b>-41.0</b>
Deposit insurance fees & credit guarantee fees	-698.9	-795.2	-819.8	-895.5	-239.2	-247.1	-230.5	-239.9	-246.7
Net gain/loss on sale of loans	5.9	37.9	61.3	164.0	42.4	44.9	22.1	12.6	9.7
Others	1,580.5	1,407.1	1,080.2	677.1	321.5	233.8	245.5	167.0	196.0
<b>Net other operating income</b>	<b>1,332.1</b>	<b>1,194.1</b>	<b>1,399.0</b>	<b>1,411.1</b>	<b>443.1</b>	<b>351.9</b>	<b>314.3</b>	<b>175.7</b>	<b>160.7</b>

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)	2Q20	3Q20	4Q20	1Q21	2Q21	3Q21	4Q21	1Q22(E)
Provision for loan losses	254.4	214.9	254.4	159.3	222.5	198.0	542.0	128.1
Provision for acceptances and guarantees	-7.1	-18.5	12.5	28.4	15.6	4.5	9.0	8.8
Provision for undrawn commitments	50.4	16.7	21.9	-12.6	-16.8	-3.1	39.1	-8.1
Provision for financial guarantees & contracts	-1.7	1.5	0.3	-1.7	2.4	0.0	-1.5	1.3
<b>Provision for Credit Losses</b>	<b>296.0</b>	<b>214.6</b>	<b>289.1</b>	<b>173.4</b>	<b>223.7</b>	<b>199.4</b>	<b>588.6</b>	<b>130.1</b>

Group Credit Cost Ratio<sup>1)</sup>

(bn Won)	2Q20	3Q20	4Q20	1Q21	2Q21	3Q21	4Q21	1Q22(E)
<b>Total Outstanding Credit</b>	<b>355,479.6</b>	<b>362,674.6</b>	<b>366,427.8</b>	<b>369,244.0</b>	<b>377,019.4</b>	<b>390,803.3</b>	<b>400,786.2</b>	<b>409,266.2</b>
Household	171,867.9	176,937.7	181,482.2	182,795.8	185,044.4	190,527.2	191,145.1	188,820.1
Corporate	162,033.0	163,342.1	162,084.3	163,054.5	168,082.0	176,365.5	184,460.5	195,478.7
Credit Card	21,578.8	22,394.7	22,861.3	23,393.7	23,893.0	23,910.6	25,180.7	24,967.4
<b>Provision for Loan Losses</b>	<b>250.9</b>	<b>199.6</b>	<b>266.2</b>	<b>179.1</b>	<b>234.6</b>	<b>195.4</b>	<b>537.4</b>	<b>151.3</b>
Household	125.1	74.6	88.1	58.4	57.1	40.6	81.0	15.4
Corporate	20.9	66.8	87.9	50.0	87.8	67.4	299.6	41.5
Credit Card	104.8	58.2	90.3	70.6	89.7	87.4	156.7	94.4
<b>Quarterly Credit Cost</b>	<b>0.29%</b>	<b>0.22%</b>	<b>0.29%</b>	<b>0.20%</b>	<b>0.25%</b>	<b>0.20%</b>	<b>0.54%</b>	<b>0.15%</b>
Household	0.29%	0.17%	0.20%	0.13%	0.12%	0.09%	0.17%	0.03%
Corporate	0.05%	0.16%	0.21%	0.12%	0.21%	0.16%	0.66%	0.09%
Credit Card	1.96%	1.05%	1.59%	1.24%	1.52%	1.45%	2.53%	1.53%
<b>Cumulative Credit Cost</b>	<b>0.27%</b>	<b>0.25%</b>	<b>0.26%</b>	<b>0.20%</b>	<b>0.22%</b>	<b>0.22%</b>	<b>0.30%</b>	<b>0.15%</b>
Household	0.27%	0.23%	0.22%	0.13%	0.13%	0.11%	0.13%	0.03%
Corporate	0.03%	0.08%	0.11%	0.12%	0.17%	0.16%	0.30%	0.09%
Credit Card	1.99%	1.67%	1.64%	1.24%	1.38%	1.41%	1.70%	1.53%

1) Based on simple arithmetic sum of subsidiaries

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(bn Won)	2Q20	3Q20	4Q20	1Q21	2Q21	3Q21	4Q21	1Q22(E)
<b>Employee Benefits</b>	<b>991.2</b>	<b>1,007.8</b>	<b>1,465.7</b>	<b>1,113.9</b>	<b>1,074.1</b>	<b>1,064.6</b>	<b>1,382.5</b>	<b>1,089.1</b>
Post-employment benefits	65.8	67.1	73.9	66.2	68.5	69.2	71.1	69.6
Termination benefits	0.2	0.1	352.2	-1.4	32.7	0.6	291.1	0.4
Salaries & employee benefits	660.3	724.0	851.5	774.5	762.3	767.6	805.0	772.8
Others	264.9	216.6	188.1	274.6	210.6	227.2	215.3	246.3
<b>Depreciation and Amortization</b>	<b>204.6</b>	<b>217.9</b>	<b>240.7</b>	<b>213.4</b>	<b>193.9</b>	<b>213.8</b>	<b>229.5</b>	<b>206.6</b>
Tangible assets	144.7	157.0	171.2	146.5	143.8	153.0	163.8	139.6
Intangible assets	49.3	50.2	60.8	66.7	50.9	61.0	64.9	67.0
Others	10.6	10.7	8.7	0.2	-0.8	-0.2	0.8	0.0
<b>Other General and Administrative Expenses</b>	<b>390.6</b>	<b>374.9</b>	<b>480.6</b>	<b>395.8</b>	<b>401.5</b>	<b>386.5</b>	<b>531.4</b>	<b>396.1</b>
Occupancy, furniture & equipment expenses	321.1	320.9	422.3	340.6	328.2	334.5	471.9	335.8
Taxes	69.5	54.0	58.3	55.2	73.3	52.0	59.5	60.3
<b>General &amp; Administrative Expenses</b>	<b>1,586.4</b>	<b>1,600.6</b>	<b>2,187.0</b>	<b>1,723.1</b>	<b>1,669.5</b>	<b>1,664.9</b>	<b>2,143.4</b>	<b>1,691.8</b>

### Cost to Income Ratio (CIR)

(bn Won)	2Q20	3Q20	4Q20	1Q21	2Q21	3Q21	4Q21	1Q22(E)
Gross operating income	3,272.9	3,231.7	3,246.0	3,643.3	3,567.0	3,651.8	3,621.5	3,723.7
General & administrative expenses	1,586.4	1,600.6	2,187.0	1,723.1	1,669.5	1,664.9	2,143.4	1,691.8
<b>Quarterly CIR</b>	<b>48.5%</b>	<b>49.5%</b>	<b>67.4%</b>	<b>47.3%</b>	<b>46.8%</b>	<b>45.6%</b>	<b>59.2%</b>	<b>45.4%</b>
<b>Cumulative CIR</b>	<b>50.6%</b>	<b>50.2%</b>	<b>54.7%</b>	<b>47.3%</b>	<b>47.1%</b>	<b>46.6%</b>	<b>49.7%</b>	<b>45.4%</b>

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(bn Won)	Jun. 20	Sep. 20	Dec. 20	Mar. 21	Jun. 21	Sep. 21	Dec. 21	Mar. 22(E)
<b>Total Outstanding Credits</b>	<b>355,479.6</b>	<b>362,674.6</b>	<b>366,427.8</b>	<b>369,244.0</b>	<b>377,019.4</b>	<b>390,803.3</b>	<b>400,786.2</b>	<b>409,266.2</b>
Normal	351,321.4	358,579.4	362,557.6	365,478.9	373,245.0	386,975.4	397,075.8	405,414.8
Precautionary	2,440.4	2,439.7	2,379.2	2,224.1	2,318.5	2,405.0	2,391.4	2,573.1
Substandard	761.6	770.1	653.5	676.8	658.2	650.4	584.4	561.2
Doubtful	600.7	576.8	557.1	578.0	522.9	505.1	482.6	475.2
Estimated Loss	355.5	308.6	280.4	286.2	274.8	267.4	252.0	241.9
NPL (A)	1,717.8	1,655.5	1,491.0	1,541.0	1,455.9	1,422.9	1,319.0	1,278.3
<b>NPL Ratio</b>	<b>0.48%</b>	<b>0.46%</b>	<b>0.41%</b>	<b>0.42%</b>	<b>0.39%</b>	<b>0.36%</b>	<b>0.33%</b>	<b>0.31%</b>
Loan loss reserves <sup>2)</sup> (B)	2,480.7	2,455.9	2,513.6	2,501.7	2,520.2	2,529.6	2,755.2	2,782.9
Reserves for credit losses (C)	2,612.7	2,702.9	2,643.1	2,683.8	2,774.8	2,900.4	2,959.7	3,027.3
<b>NPL Coverage Ratio(New) (B/A)</b>	<b>144.4%</b>	<b>148.4%</b>	<b>168.6%</b>	<b>162.3%</b>	<b>173.1%</b>	<b>177.8%</b>	<b>208.9%</b>	<b>217.7%</b>
<b>NPL Coverage Ratio(Old) [(B+C)/A]</b>	<b>296.5%</b>	<b>311.6%</b>	<b>345.9%</b>	<b>336.5%</b>	<b>363.7%</b>	<b>381.6%</b>	<b>433.3%</b>	<b>454.6%</b>

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

2) Allowances for loan losses and acceptances & guarantees

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(bn Won)	Jun. 20	Sep. 20	Dec. 20	Mar. 21	Jun. 21	Sep. 21	Dec. 21	Mar. 22(E)
<b>Tier 1 Capital</b>	<b>36,867.3</b>	<b>36,016.6</b>	<b>36,895.8</b>	<b>38,690.1</b>	<b>39,920.2</b>	<b>42,542.1</b>	<b>42,305.5</b>	<b>43,648.2</b>
Common Equity Tier 1	35,726.8	34,504.3	34,886.3	36,089.8	37,048.8	39,670.3	39,144.3	39,889.7
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	20,793.9	21,949.9	22,517.4	22,903.1	24,075.9	25,063.3	25,672.8	26,099.9
Others	2,675.8	2,771.9	2,997.5	2,680.0	2,887.1	4,053.1	3,657.1	2,428.9
Deductions	-3,023.7	-5,498.4	-5,909.4	-4,774.1	-5,195.0	-4,726.9	-5,466.5	-3,919.9
Additional Tier 1	1,140.5	1,512.3	2,009.5	2,600.3	2,871.4	2,871.8	3,161.2	3,758.5
<b>Tier 2 Capital</b>	<b>2,555.7</b>	<b>2,707.5</b>	<b>3,184.4</b>	<b>3,292.8</b>	<b>3,449.3</b>	<b>3,395.3</b>	<b>3,577.3</b>	<b>3,616.6</b>
Provisions	314.1	400.9	405.2	414.6	478.0	420.9	436.8	428.1
Subordinated debt(holding company)	400.0	400.0	400.0	400.0	400.0	400.0	400.0	400.0
Subordinated debt(Kookmin Bank)	1,841.6	1,906.6	2,379.1	2,478.2	2,571.3	2,574.4	2,740.5	2,654.5
Others	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
<b>Total BIS Capital</b>	<b>39,423.0</b>	<b>38,724.1</b>	<b>40,080.1</b>	<b>41,982.9</b>	<b>43,369.5</b>	<b>45,937.4</b>	<b>45,882.8</b>	<b>47,264.8</b>
<b>Risk Weighted Assets</b>	<b>276,792.7</b>	<b>264,278.6</b>	<b>262,349.2</b>	<b>261,794.2</b>	<b>269,924.7</b>	<b>285,013.0</b>	<b>290,913.6</b>	<b>297,232.7</b>
<b>BIS Capital Ratio</b>	<b>14.24%</b>	<b>14.65%</b>	<b>15.28%</b>	<b>16.04%</b>	<b>16.07%</b>	<b>16.12%</b>	<b>15.77%</b>	<b>15.90%</b>
<b>Tier 1</b>	<b>13.32%</b>	<b>13.63%</b>	<b>14.06%</b>	<b>14.78%</b>	<b>14.79%</b>	<b>14.93%</b>	<b>14.54%</b>	<b>14.68%</b>
<b>Common Equity Tier 1</b>	<b>12.91%</b>	<b>13.06%</b>	<b>13.30%</b>	<b>13.79%</b>	<b>13.73%</b>	<b>13.92%</b>	<b>13.46%</b>	<b>13.42%</b>
<b>Tier 2</b>	<b>0.92%</b>	<b>1.02%</b>	<b>1.21%</b>	<b>1.26%</b>	<b>1.28%</b>	<b>1.19%</b>	<b>1.23%</b>	<b>1.22%</b>

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

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 KB Financial Group

KB Kookmin Bank 100%

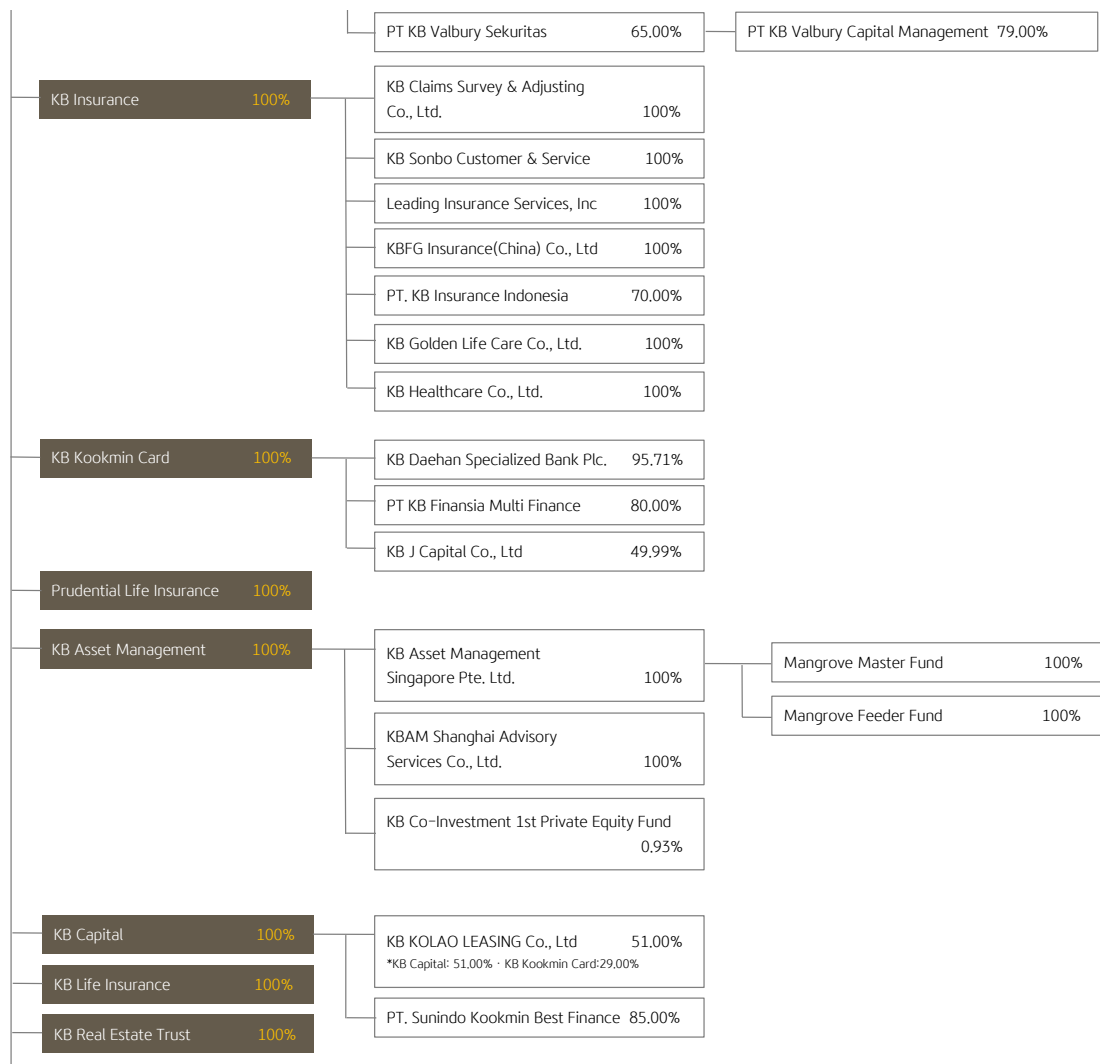
Kookmin Bank Cambodia Plc.	100%
Kookmin Bank(China) Limited	100%
KB Microfinance Myanmar Co., Ltd	100%
KB BANK MYANMAR LTD	100%
PRASAC Microfinance Institution Limited	100%
PT Bank KB Bukopin, Tbk.	67.00%

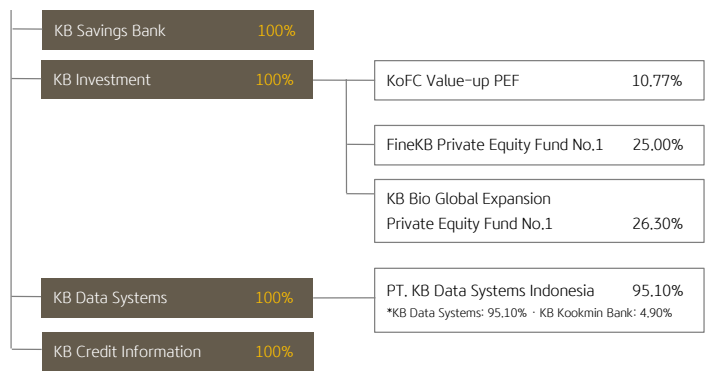
PT Bukopin Finance	97.03%
PT Bank Syariah Bukopin	92.78%

KB Securities 100%

KBFG Securities America Inc.	100%
KB Securities Hong Kong Ltd.	100%
Keystone-Hyundai Sec. No.1 Private Equity Fund	-%
KB SECURITIES VIETNAM JOINT STOCK COMPANY	99.81%
KBTS Technology Venture Private Equity Fund	16.00%
KB-Stonebridge Secondary Private Equity Fund	4.16%
KB-SPROTT Renewable Private Equity Fund I	7.69%
KB-SP Private Equity Fund IV	14.95%
KB-NAU Special Situation Corporate Restructuring Private Equity Fund	6.00%
KB Material and Parts No. 1 PEF	14.47%
KB FINA JOINT STOCK COMPANY	77.82%
KB Bio Private Equity Fund III Ltd	12.20%







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	Jun. 20	Sep. 20	Dec. 20	Mar. 21	Jun. 21	Sep. 21	Dec. 21	Mar. 22
KB Financial Group Inc. (holding company)	178	181	181	181	180	182	178	179
KB Kookmin Bank	16,005	16,006	16,077	15,242	15,229	15,281	15,375	14,641
KB Securities	2,769	2,769	2,788	2,743	2,774	2,815	2,825	2,822
KB Insurance	3,094	3,093	3,070	3,055	2,961	2,961	2,976	2,961
KB Kookmin Card	1,547	1,555	1,563	1,545	1,546	1,547	1,543	1,520
Prudential Life		527	510	468	454	448	466	464
KB Life Insurance	344	344	334	326	343	343	344	340
KB Asset Management	268	294	262	292	303	305	309	322
KB Capital	495	502	490	512	507	509	514	531
KB Savings Bank	147	147	147	151	159	166	157	150
KB Real Estate Trust	170	165	168	167	174	175	175	186
KB Investment	63	61	62	62	61	61	62	64
KB Credit Information	137	134	131	135	135	134	131	133
KB Data Systems	476	485	482	489	497	504	512	546
<b>Total</b>	<b>25,693</b>	<b>26,263</b>	<b>26,265</b>	<b>25,368</b>	<b>25,323</b>	<b>25,431</b>	<b>25,567</b>	<b>24,859</b>

**KB Kookmin Bank**

	Jun. 20	Sep. 20	Dec. 20	Mar. 21	Jun. 21	Sep. 21	Dec. 21	Mar. 22
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	20	21	21	21	20	27
Regional Directors	38	38	38	43	43	43	43	44
Regular Employees	15,944	15,945	16,016	15,175	15,162	15,214	15,309	14,567
<b>Total<sup>1)</sup></b>	<b>16,005</b>	<b>16,006</b>	<b>16,077</b>	<b>15,242</b>	<b>15,229</b>	<b>15,281</b>	<b>15,375</b>	<b>14,641</b>

1) Excluding non-executive and non-standing directors

**KB Securities**

	Jun. 20	Sep. 20	Dec. 20	Mar. 21	Jun. 21	Sep. 21	Dec. 21	Mar. 22
Directors	45	45	45	48	48	49	49	51
Employees	2,724	2,724	2,743	2,695	2,726	2,766	2,776	2,822
Regular	2,158	2,153	2,162	2,082	2,073	2,111	2,112	2,117
Contract	566	571	581	613	653	655	664	705
<b>Total</b>	<b>2,769</b>	<b>2,769</b>	<b>2,788</b>	<b>2,743</b>	<b>2,774</b>	<b>2,815</b>	<b>2,825</b>	<b>2,873</b>

**KB Insurance**

	Jun. 20	Sep. 20	Dec. 20	Mar. 21	Jun. 21	Sep. 21	Dec. 21	Mar. 22
Senior Management	37	36	36	37	37	37	30	39
Employees	3,057	3,057	3,034	3,018	2,924	2,924	2,946	2,922
<b>Total</b>	<b>3,094</b>	<b>3,093</b>	<b>3,070</b>	<b>3,055</b>	<b>2,961</b>	<b>2,961</b>	<b>2,976</b>	<b>2,961</b>

**KB Kookmin Card**

	Jun. 20	Sep. 20	Dec. 20	Mar. 21	Jun. 21	Sep. 21	Dec. 21	Mar. 22
Senior Management	17	17	17	15	15	15	16	18
Employees	1,530	1,538	1,546	1,530	1,531	1,532	1,527	1,502
<b>Total</b>	<b>1,547</b>	<b>1,555</b>	<b>1,563</b>	<b>1,545</b>	<b>1,546</b>	<b>1,547</b>	<b>1,543</b>	<b>1,520</b>

**Prudential Life**

	Jun. 20	Sep. 20	Dec. 20	Mar. 21	Jun. 21	Sep. 21	Dec. 21	Mar. 22
Senior Management		19	18	19	19	19	19	19
Employees		508	492	449	435	429	447	445
<b>Total</b>		<b>527</b>	<b>510</b>	<b>468</b>	<b>454</b>	<b>448</b>	<b>466</b>	<b>464</b>

**Branches / ATMs of KB Kookmin Bank**

	Jun. 20	Sep. 20	Dec. 20	Mar. 21	Jun. 21	Sep. 21	Dec. 21	Mar. 22
Regular Branch	905	898	884	830	831	828	826	778
Sub-branch	113	105	88	124	123	97	88	98
ATM Branch	783	792	749	729	725	730	739	763
<b>Total</b>	<b>1,801</b>	<b>1,795</b>	<b>1,721</b>	<b>1,683</b>	<b>1,679</b>	<b>1,655</b>	<b>1,653</b>	<b>1,639</b>
ATM	6,629	6,408	5,785	5,589	5,547	5,450	5,179	5,049

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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)	2Q20	3Q20	4Q20	1Q21	2Q21	3Q21	4Q21	1Q22(E)
Net interest income	1,638.2	1,717.2	1,761.9	1,809.0	1,888.2	1,962.2	2,069.1	2,139.6
Net fee and commission income	257.2	270.2	254.7	316.9	281.2	291.3	298.5	270.8
Net other operating income(expenses)	135.8	-18.8	23.9	-93.3	-86.1	-152.2	-145.3	-166.0
<b>Gross operating income</b>	<b>2,031.2</b>	<b>1,968.6</b>	<b>2,040.5</b>	<b>2,032.6</b>	<b>2,083.3</b>	<b>2,101.3</b>	<b>2,222.3</b>	<b>2,244.4</b>
General & administrative expenses	988.1	939.9	1,386.1	1,024.6	987.5	1,007.4	1,383.2	1,020.9
<b>Operating profit before provision for credit losses</b>	<b>1,043.1</b>	<b>1,028.7</b>	<b>654.4</b>	<b>1,008.0</b>	<b>1,095.8</b>	<b>1,093.9</b>	<b>839.1</b>	<b>1,223.5</b>
Provision for credit losses	139.4	117.4	150.9	56.6	70.8	61.9	333.5	11.8
<b>Net operating profit</b>	<b>903.7</b>	<b>911.3</b>	<b>503.5</b>	<b>951.4</b>	<b>1,025.0</b>	<b>1,032.0</b>	<b>505.6</b>	<b>1,211.7</b>
Net non-operating profit(loss)	9.4	-43.4	49.9	19.9	-21.0	-1.6	-19.7	3.7
Share of profit(loss) of associates	-4.8	-45.9	12.2	37.2	6.0	10.5	3.5	-0.7
Net other non-operating income(expenses)	14.2	2.5	37.7	-17.3	-27.0	-12.1	-23.2	4.4
<b>Profit before income tax</b>	<b>913.1</b>	<b>867.9</b>	<b>553.4</b>	<b>971.3</b>	<b>1,004.0</b>	<b>1,030.4</b>	<b>485.9</b>	<b>1,215.4</b>
Income tax expense	242.1	221.1	138.0	280.7	266.4	259.0	147.5	240.9
<b>Profit for the period</b>	<b>671.0</b>	<b>646.8</b>	<b>415.4</b>	<b>690.6</b>	<b>737.6</b>	<b>771.4</b>	<b>338.4</b>	<b>974.5</b>
Profit attributable to non-controlling interest	10.5	11.2	-0.4	2.1	3.5	-6.3	-52.1	-2.8
<b>Profit attributable to shareholders of the parent company</b>	<b>660.5</b>	<b>635.6</b>	<b>415.8</b>	<b>688.5</b>	<b>734.1</b>	<b>777.7</b>	<b>390.5</b>	<b>977.3</b>

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(bn Won)	Jun. 20	Sep. 20	Dec. 20	Mar. 21	Jun. 21	Sep. 21	Dec. 21	Mar. 22
<b>Total Assets</b>	<b>425,310.2</b>	<b>437,038.8</b>	<b>438,444.1</b>	<b>447,822.5</b>	<b>455,817.9</b>	<b>470,714.5</b>	<b>483,564.9</b>	<b>493,078.8</b>
Cash and due from financial institutions	16,836.4	19,147.1	19,972.3	24,616.5	19,306.9	22,011.2	25,165.0	22,765.9
Financial assets at fair value through profit or loss	15,508.7	15,490.8	16,042.4	16,680.2	18,252.7	17,887.2	18,834.4	18,731.7
Derivative financial assets	2,999.4	2,790.4	4,456.7	2,827.4	2,399.9	3,520.5	2,965.6	4,091.6
Financial investments	53,504.7	56,638.4	58,286.5	54,916.9	57,519.0	62,987.9	63,744.9	66,115.5
Loans (Allowances for loan losses)	320,801.9 -1,440.9	329,070.9 -2,171.1	327,332.5 -2,186.8	332,487.6 -2,194.5	342,258.5 -2,191.6	347,876.2 -2,199.5	361,144.7 -2,426.9	366,626.7 -2,345.8
Investments in associates	642.7	543.4	441.3	328.0	341.6	364.8	391.0	396.2
Tangible assets	4,255.0	4,673.2	4,557.7	4,511.6	4,465.2	4,467.3	4,496.3	4,471.6
Goodwill & Intangible assets	704.3	824.8	962.7	973.1	987.8	1,002.4	1,028.5	1,014.0
Current income tax assets	17.1	45.3	47.8	44.3	47.2	59.0	61.3	126.4
Deferred income tax assets	26.0	49.1	58.3	68.8	81.6	98.9	149.9	163.9
Other assets	10,014.0	7,765.4	6,285.9	10,368.1	10,157.5	10,439.1	5,583.3	8,575.3
<b>Total Liabilities</b>	<b>395,987.2</b>	<b>407,526.1</b>	<b>408,036.0</b>	<b>417,648.3</b>	<b>424,785.6</b>	<b>437,972.4</b>	<b>450,676.0</b>	<b>460,648.8</b>
Financial liabilities at fair value through profit or loss	78.9	85.2	141.3	99.4	106.4	149.1	112.7	179.8
Deposits	321,097.0	330,971.7	330,352.5	333,142.4	339,502.2	348,723.8	363,141.4	366,614.3
Debts	26,177.1	26,773.1	26,870.8	28,248.7	28,769.4	30,214.5	32,523.2	36,039.9
Debentures	22,164.1	24,520.4	26,969.6	26,103.7	27,136.4	29,483.5	29,718.7	29,096.9
Derivative financial liabilities	2,838.5	2,624.9	4,282.4	2,607.0	2,214.8	3,335.6	2,749.4	3,752.1
Net defined benefit liabilities	258.1	312.4	165.4	205.6	244.0	285.3	155.3	201.7
Provisions	340.0	354.6	388.0	397.3	415.4	414.4	426.9	431.3
Accrued expenses payables	3,105.9	3,230.6	2,805.0	2,585.1	2,557.2	2,687.7	2,668.6	2,686.3
Other liabilities	19,927.6	18,653.2	16,061.0	24,259.1	23,839.8	22,678.5	19,179.8	21,646.5
<b>Total Equity</b>	<b>29,323.0</b>	<b>29,512.7</b>	<b>30,408.1</b>	<b>30,174.1</b>	<b>31,032.4</b>	<b>32,742.2</b>	<b>32,888.9</b>	<b>32,430.0</b>
Share capital	2,021.9	2,021.9	2,021.9	2,021.9	2,021.9	2,021.9	2,021.9	2,021.9
Hybrid financial instrument	574.5	574.5	574.5	574.5	574.5	574.5	574.5	574.5
Capital surplus	4,808.5	4,808.5	4,808.5	4,808.5	4,808.5	5,026.5	5,025.3	5,025.3
Accumulated other comprehensive income	-45.2	-21.5	494.4	675.9	811.1	1,766.7	1,395.2	1,003.6
Retained earnings	21,811.1	21,827.7	22,243.6	21,816.4	22,536.9	23,280.7	23,660.7	23,593.6
Treasury shares	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Non-controlling interest	152.2	301.6	265.2	276.9	279.5	71.9	211.3	211.1

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(bn Won)	2Q20	3Q20	4Q20	1Q21	2Q21	3Q21	4Q21	1Q22(E)
<b>Interest Income</b>	<b>2,638.8</b>	<b>2,576.0</b>	<b>2,610.0</b>	<b>2,543.6</b>	<b>2,570.5</b>	<b>2,669.1</b>	<b>2,891.2</b>	<b>3,078.7</b>
Due from financial institutions	8.5	6.4	7.7	7.3	6.5	5.3	6.4	7.0
Financial Investments	246.0	224.8	229.4	221.5	211.3	233.6	253.7	287.7
Loans	2,363.8	2,295.2	2,317.6	2,261.5	2,296.2	2,373.4	2,559.8	2,709.5
Other	20.5	49.6	55.3	53.3	56.5	56.8	71.3	74.5
<b>Interest Expense</b>	<b>1,000.6</b>	<b>858.8</b>	<b>848.1</b>	<b>734.6</b>	<b>682.3</b>	<b>706.9</b>	<b>822.1</b>	<b>939.1</b>
Deposits	778.3	669.9	656.1	552.6	500.0	520.3	606.3	695.9
Debts & Debentures	207.4	177.0	178.2	169.2	169.2	171.2	195.7	214.3
Other	14.9	11.9	13.8	12.8	13.1	15.4	20.1	28.9
<b>Net Interest Income</b>	<b>1,638.2</b>	<b>1,717.2</b>	<b>1,761.9</b>	<b>1,809.0</b>	<b>1,888.2</b>	<b>1,962.2</b>	<b>2,069.1</b>	<b>2,139.6</b>

**Bank Net Interest Margin**

(bn Won)	2Q20	3Q20	4Q20	1Q21	2Q21	3Q21	4Q21	1Q22(E)
NIM (Quarterly)	1.50%	1.49%	1.51%	1.56%	1.56%	1.58%	1.61%	1.66%
NIM (Cumulative)	1.53%	1.51%	1.51%	1.56%	1.56%	1.57%	1.58%	1.66%

**Interest Spread / Margin**

(bn Won)	2Q20	3Q20	4Q20	1Q21	2Q21	3Q21	4Q21	1Q22(E)
Interest earning assets <sup>1)</sup>	368,255.6	374,968.5	381,904.1	382,201.9	387,076.3	399,176.4	413,968.2	423,173.6
Interest earned on the assets <sup>2)</sup>	2,371.8	2,267.1	2,214.7	2,154.4	2,175.5	2,262.3	2,457.6	2,640.1
Yield	2.59%	2.41%	2.31%	2.29%	2.25%	2.25%	2.36%	2.53%
Interest bearing liabilities <sup>1)</sup>	359,172.2	364,740.2	371,686.2	372,305.1	377,798.7	389,588.2	404,871.9	414,195.3
Interest paid on the liabilities <sup>3)</sup>	1,002.1	864.1	768.8	688.6	665.8	675.5	782.8	907.2
Yield	1.12%	0.94%	0.82%	0.75%	0.71%	0.69%	0.77%	0.89%
<b>Interest spread</b>	<b>1.47%</b>	<b>1.46%</b>	<b>1.48%</b>	<b>1.54%</b>	<b>1.55%</b>	<b>1.56%</b>	<b>1.59%</b>	<b>1.64%</b>
<b>Net Interest Margin</b>	<b>1.50%</b>	<b>1.49%</b>	<b>1.51%</b>	<b>1.56%</b>	<b>1.56%</b>	<b>1.58%</b>	<b>1.61%</b>	<b>1.66%</b>

1) Average balance based on separate financial statement

2) Interest income - credit guarantee fee

3) Interest expense + deposit insurance fee



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(bn Won)	2Q20	3Q20	4Q20	1Q21	2Q21	3Q21	4Q21	1Q22(E)
<b>Trust Fee</b>	<b>35.2</b>	<b>60.3</b>	<b>63.4</b>	<b>101.2</b>	<b>70.4</b>	<b>73.1</b>	<b>63.0</b>	<b>62.2</b>
<b>Fee and Commission</b>	<b>222.0</b>	<b>209.9</b>	<b>191.3</b>	<b>215.7</b>	<b>210.8</b>	<b>218.2</b>	<b>235.5</b>	<b>208.6</b>
Fees from credit cards	-6.0	-7.1	-7.3	-4.9	-7.2	-7.2	-9.4	-6.9
Guarantee fees	11.5	12.0	11.6	11.1	10.9	11.8	12.8	13.0
Other commissions in Won	193.2	187.3	159.8	185.3	180.6	187.2	205.0	174.8
Commissions received as agency	85.0	85.8	72.3	64.9	75.3	75.2	70.9	58.7
Commissions received on represent securities	37.5	39.9	40.2	45.1	37.2	35.3	29.4	26.6
Commissions received on banking business	48.0	48.3	48.3	47.0	47.1	46.6	47.4	46.4
Commissions received on loan business	20.7	21.8	20.1	21.1	18.9	17.7	15.8	15.8
Others	2.0	-8.5	-21.1	7.2	2.1	12.4	41.5	27.3
Other commissions in foreign currency	23.3	17.7	27.2	24.2	26.5	26.4	27.1	27.7
<b>Net Fee and Commission Income</b>	<b>257.2</b>	<b>270.2</b>	<b>254.7</b>	<b>316.9</b>	<b>281.2</b>	<b>291.3</b>	<b>298.5</b>	<b>270.8</b>

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(bn Won)	2Q20	3Q20	4Q20	1Q21	2Q21	3Q21	4Q21	1Q22(E)
<b>Net gain/loss on securities</b>	<b>231.3</b>	<b>86.5</b>	<b>108.4</b>	<b>58.0</b>	<b>84.7</b>	<b>32.5</b>	<b>-26.8</b>	<b>-162.6</b>
Net gain/loss on FVPL securities <sup>1)</sup>	174.2	56.0	100.3	-4.0	62.3	29.7	43.6	-172.1
Net gain/loss on FVOCI securities <sup>2)</sup>	57.1	30.5	8.1	62.0	22.4	2.8	-70.4	9.5
Net gain/loss on sales	54.7	29.6	5.8	44.5	22.0	2.7	-70.3	-0.4
Impairment loss	0.0	0.0	0.0	-0.1	0.1	0.1	-0.1	0.0
Others	2.4	0.9	2.3	17.6	0.3	0.0	0.0	9.9
<b>Net gain/loss on derivatives &amp; foreign currency translation</b>	<b>93.8</b>	<b>107.8</b>	<b>137.7</b>	<b>64.2</b>	<b>41.4</b>	<b>9.3</b>	<b>102.7</b>	<b>226.5</b>
<b>Other operating income</b>	<b>-189.3</b>	<b>-213.0</b>	<b>-222.3</b>	<b>-215.5</b>	<b>-212.2</b>	<b>-194.0</b>	<b>-221.2</b>	<b>-229.9</b>
Deposit insurance fees & credit guarantee fees	-208.4	-210.4	-217.5	-217.9	-223.0	-208.0	-224.1	-223.8
Net gain/loss on sale of loans	17.5	7.1	39.2	5.6	21.8	4.3	6.8	5.7
Others	1.6	-9.7	-44.0	-3.2	-11.0	9.7	-3.9	-11.8
<b>Net other operating income</b>	<b>135.8</b>	<b>-18.7</b>	<b>23.8</b>	<b>-93.3</b>	<b>-86.1</b>	<b>-152.2</b>	<b>-145.3</b>	<b>-166.0</b>

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)	2Q20	3Q20	4Q20	1Q21	2Q21	3Q21	4Q21	1Q22(E)
Provision for loan losses	102.7	128.3	118.0	44.1	71.2	62.9	301.5	12.5
Provision for acceptances and guarantees	-7.5	-18.4	12.5	28.3	15.6	4.5	9.0	8.8
Provision for undrawn commitments	45.3	5.9	20.2	-14.1	-18.4	-5.5	24.6	-10.8
Provision for financial guarantees & contracts	-1.1	1.6	0.2	-1.7	2.4	0.0	-1.6	1.3
<b>Provision for Credit Losses</b>	<b>139.4</b>	<b>117.4</b>	<b>150.9</b>	<b>56.6</b>	<b>70.8</b>	<b>61.9</b>	<b>333.5</b>	<b>11.8</b>

**Credit Cost Ratio**

(bn Won)	2Q20	3Q20	4Q20	1Q21	2Q21	3Q21	4Q21	1Q22(E)
<b>Total Outstanding Credit</b>	<b>307,691.5</b>	<b>312,718.4</b>	<b>315,280.9</b>	<b>317,098.4</b>	<b>322,509.9</b>	<b>335,327.0</b>	<b>343,459.7</b>	<b>350,261.0</b>
Household	154,414.0	158,187.0	162,208.9	163,238.8	164,620.2	170,159.9	170,474.0	168,127.1
Corporate	153,277.5	154,531.4	153,072.1	153,859.6	157,889.7	165,167.1	172,985.8	182,134.0
<b>Provision for Loan Losses</b>	<b>93.4</b>	<b>107.5</b>	<b>110.5</b>	<b>66.2</b>	<b>84.5</b>	<b>37.4</b>	<b>176.5</b>	<b>19.5</b>
Household	90.0	44.6	55.4	27.2	29.5	14.4	52.0	9.2
Corporate	3.4	62.9	55.1	39.0	55.0	23.0	124.5	10.3
<b>Quarterly Credit Cost</b>	<b>0.12%</b>	<b>0.14%</b>	<b>0.14%</b>	<b>0.08%</b>	<b>0.11%</b>	<b>0.05%</b>	<b>0.21%</b>	<b>0.02%</b>
Household	0.24%	0.11%	0.14%	0.07%	0.07%	0.03%	0.12%	0.02%
Corporate	0.01%	0.16%	0.14%	0.10%	0.14%	0.06%	0.29%	0.02%
<b>Cumulative Credit Cost</b>	<b>0.12%</b>	<b>0.12%</b>	<b>0.13%</b>	<b>0.08%</b>	<b>0.10%</b>	<b>0.08%</b>	<b>0.11%</b>	<b>0.02%</b>
Household	0.21%	0.18%	0.17%	0.07%	0.07%	0.06%	0.07%	0.02%
Corporate	0.02%	0.07%	0.09%	0.10%	0.12%	0.10%	0.15%	0.02%

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(bn Won)	2Q20	3Q20	4Q20	1Q21	2Q21	3Q21	4Q21	1Q22(E)
<b>Employee Benefits</b>	<b>641.9</b>	<b>596.7</b>	<b>955.3</b>	<b>674.4</b>	<b>609.9</b>	<b>637.0</b>	<b>905.1</b>	<b>662.9</b>
Post-employment benefits	42.9	42.5	42.2	41.2	42.7	41.6	45.1	42.8
Termination benefits	0.0	0.0	302.0	-3.4	0.0	0.0	269.9	0.0
Salaries & employee benefits	393.0	386.8	481.0	423.8	433.5	433.8	442.4	444.6
Others	206.0	167.4	130.1	212.8	133.7	161.6	147.7	175.5
<b>Depreciation and Amortization</b>	<b>129.5</b>	<b>139.7</b>	<b>159.9</b>	<b>134.6</b>	<b>122.8</b>	<b>133.9</b>	<b>146.3</b>	<b>126.3</b>
Tangible assets	105.7	116.8	128.4	101.1	100.7	104.4	115.4	93.2
Intangible assets	22.7	21.9	30.8	33.3	22.3	29.5	30.9	33.0
Others	1.1	1.0	0.7	0.2	-0.2	0.0	0.0	0.1
<b>Other General and Administrative Expenses</b>	<b>216.7</b>	<b>203.5</b>	<b>270.9</b>	<b>215.6</b>	<b>254.8</b>	<b>236.5</b>	<b>331.8</b>	<b>231.7</b>
Occupancy, furniture & equipment expenses	174.5	180.8	248.5	195.3	214.8	212.4	310.9	207.4
Taxes	42.2	22.7	22.4	20.3	40.0	24.1	20.9	24.3
<b>General &amp; Administrative Expenses</b>	<b>988.1</b>	<b>939.9</b>	<b>1,386.1</b>	<b>1,024.6</b>	<b>987.5</b>	<b>1,007.4</b>	<b>1,383.2</b>	<b>1,020.9</b>
<b>Cost to Income Ratio(CIR)</b>								
(bn Won)	2Q20	3Q20	4Q20	1Q21	2Q21	3Q21	4Q21	1Q22(E)
<b>Quarterly CIR</b>	<b>48.6%</b>	<b>47.7%</b>	<b>67.9%</b>	<b>50.4%</b>	<b>47.4%</b>	<b>47.9%</b>	<b>62.2%</b>	<b>45.5%</b>
<b>Cumulative CIR</b>	<b>49.0%</b>	<b>48.6%</b>	<b>53.6%</b>	<b>50.4%</b>	<b>48.9%</b>	<b>48.6%</b>	<b>52.2%</b>	<b>45.5%</b>
Gross operating income	2,031.2	1,968.6	2,040.5	2,032.6	2,083.3	2,101.3	2,222.3	2,244.4
General & administrative expenses	988.1	939.9	1,386.1	1,024.6	987.5	1,007.4	1,383.2	1,020.9



**Deposits in Won**

(bn Won)	Jun. 20	Sep.20	Dec. 20	Mar. 21	Jun. 21	Sep. 21	Dec. 21	Mar. 22(E)
Core deposits	139,807.2	146,579.1	155,899.1	162,125.5	166,514.8	170,323.2	174,214.1	176,033.3
Savings deposits	153,635.5	153,044.2	144,157.4	139,251.5	140,352.9	143,105.7	150,049.3	152,756.9
Marketable deposits	4,437.0	3,297.0	2,473.9	2,726.0	3,919.5	4,479.3	4,118.2	4,500.4
<b>Total</b>	<b>297,879.7</b>	<b>302,920.2</b>	<b>302,530.4</b>	<b>304,103.0</b>	<b>310,787.2</b>	<b>317,908.2</b>	<b>328,381.6</b>	<b>333,290.6</b>

**Deposit Portfolio**

(bn Won)	Jun. 20	Sep.20	Dec. 20	Mar. 21	Jun. 21	Sep. 21	Dec. 21	Mar. 22(E)
Core deposits	46.9%	48.4%	51.5%	53.3%	53.6%	53.6%	53.1%	52.8%
Savings deposits	51.6%	50.5%	47.7%	45.8%	45.1%	45.0%	45.6%	45.8%
Marketable deposits	1.5%	1.1%	0.8%	0.9%	1.3%	1.4%	1.3%	1.4%
<b>Total</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

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

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

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

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

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(bn Won)	Jun. 20	Sep. 20	Dec. 20	Mar. 21	Jun. 21	Sep. 21	Dec. 21	Mar. 22(E)
<b>Total Outstanding Credits</b>	<b>307,691.5</b>	<b>312,718.4</b>	<b>315,280.9</b>	<b>317,098.4</b>	<b>322,509.9</b>	<b>335,327.1</b>	<b>343,459.7</b>	<b>350,261.0</b>
Normal	305,611.7	310,687.3	313,389.4	315,281.1	320,722.1	333,464.9	341,659.6	348,490.1
Precautionary	1,058.9	1,038.0	1,019.5	899.7	953.3	1,074.8	1,101.6	1,071.2
Substandard	619.1	603.9	498.2	526.1	503.0	489.6	429.9	431.1
Doubtful	269.5	257.9	270.1	278.4	224.2	201.0	169.9	168.8
Estimated Loss	132.3	131.3	103.7	113.1	107.3	96.8	98.7	99.8
NPL (A)	1,020.9	993.1	872.0	917.5	834.5	787.4	698.5	699.8
<b>NPL Ratio</b>	<b>0.33%</b>	<b>0.32%</b>	<b>0.28%</b>	<b>0.29%</b>	<b>0.26%</b>	<b>0.23%</b>	<b>0.20%</b>	<b>0.20%</b>
Loan loss reserves <sup>1)</sup> (B)	1,372.7	1,394.3	1,440.5	1,438.1	1,441.6	1,435.2	1,573.9	1,617.6
Reserves for credit losses (C)	2,132.2	2,181.7	2,111.9	2,134.5	2,162.1	2,274.8	2,363.7	2,401.6
<b>NPL Coverage Ratio(New) (B/A)</b>	<b>134.5%</b>	<b>140.4%</b>	<b>165.2%</b>	<b>156.7%</b>	<b>172.8%</b>	<b>182.3%</b>	<b>225.3%</b>	<b>231.2%</b>
<b>NPL Coverage Ratio(Old) [(B+C)/A]</b>	<b>343.3%</b>	<b>360.1%</b>	<b>407.4%</b>	<b>389.4%</b>	<b>431.9%</b>	<b>471.2%</b>	<b>563.7%</b>	<b>574.4%</b>

1) Allowances for loan losses and acceptances & guarantees

**Household**

(bn Won)	Jun. 20	Sep. 20	Dec. 20	Mar. 21	Jun. 21	Sep. 21	Dec. 21	Mar. 22(E)
<b>Total Outstanding Credits</b>	<b>154,414.0</b>	<b>158,187.0</b>	<b>162,208.9</b>	<b>163,238.8</b>	<b>164,620.2</b>	<b>170,159.9</b>	<b>170,474.0</b>	<b>168,127.1</b>
Normal	153,729.8	157,532.2	161,604.9	162,660.9	164,088.0	169,645.5	169,965.0	167,614.2
Precautionary	339.9	336.6	324.1	312.2	302.3	304.3	309.7	312.3
Substandard	223.6	208.2	176.6	166.4	139.7	128.3	117.5	122.7
Doubtful	96.5	83.0	78.4	76.3	67.6	62.0	60.8	59.9
Estimated Loss	24.2	27.0	24.8	23.1	22.6	19.8	21.0	18.1
NPL	344.3	318.2	279.8	265.7	229.9	210.1	199.3	200.6
<b>NPL Ratio</b>	<b>0.22%</b>	<b>0.20%</b>	<b>0.17%</b>	<b>0.16%</b>	<b>0.14%</b>	<b>0.12%</b>	<b>0.12%</b>	<b>0.12%</b>
Loan loss reserves <sup>1)</sup>	531.8	523.9	525.7	516.4	516.9	512.6	562.0	552.5
Reserve for credit losses	1,204.8	1,243.8	1,269.5	1,284.0	1,286.5	1,338.6	1,296.3	1,283.3
<b>NPL Coverage Ratio</b>	<b>154.5%</b>	<b>164.6%</b>	<b>187.9%</b>	<b>194.3%</b>	<b>224.9%</b>	<b>244.0%</b>	<b>282.0%</b>	<b>275.4%</b>

1) Allowances for loan losses and acceptances & guarantees

**Corporate**

(bn Won)	Jun. 20	Sep. 20	Dec. 20	Mar. 21	Jun. 21	Sep. 21	Dec. 21	Mar. 22(E)
<b>Total Outstanding Credits</b>	<b>153,277.5</b>	<b>154,531.4</b>	<b>153,072.1</b>	<b>153,859.6</b>	<b>157,889.7</b>	<b>165,167.1</b>	<b>172,985.8</b>	<b>182,134.0</b>
Normal	151,881.9	153,155.1	151,784.5	152,620.3	156,634.1	163,819.4	171,694.6	180,875.9
Precautionary	719.0	701.3	695.4	587.5	651.0	770.5	791.9	758.9
Substandard	395.6	395.7	321.6	359.7	363.3	361.3	312.4	308.5
Doubtful	172.9	174.9	191.7	202.1	156.5	139.0	109.1	108.9
Estimated Loss	108.1	104.3	78.9	90.0	84.8	76.9	77.7	81.7
NPL	676.6	674.9	592.2	651.8	604.6	577.2	499.2	499.1
<b>NPL Ratio</b>	<b>0.44%</b>	<b>0.44%</b>	<b>0.39%</b>	<b>0.42%</b>	<b>0.38%</b>	<b>0.35%</b>	<b>0.29%</b>	<b>0.27%</b>
Loan loss reserves <sup>1)</sup>	840.9	870.4	914.8	921.7	924.7	922.5	1,011.9	1,065.2
Reserve for credit losses	927.4	937.9	842.4	850.6	875.7	936.2	1,067.3	1,118.3
<b>NPL Coverage Ratio</b>	<b>124.3%</b>	<b>129.0%</b>	<b>154.5%</b>	<b>141.4%</b>	<b>152.9%</b>	<b>159.8%</b>	<b>202.7%</b>	<b>213.4%</b>

1) Allowances for loan losses and acceptances & guarantees

**Write-offs / NPL Sales**

(bn Won)	Jun. 20	Sep. 20	Dec. 20	Mar. 21	Jun. 21	Sep. 21	Dec. 21	Mar. 22(E)
<b>Write-offs</b>	<b>141.5</b>	<b>144.7</b>	<b>129.9</b>	<b>106.8</b>	<b>100.8</b>	<b>102.8</b>	<b>86.9</b>	<b>80.7</b>
Household	85.4	81.8	78.0	64.2	57.6	56.0	49.9	54.3
Corporate	56.1	62.9	51.9	42.6	43.2	46.7	37.0	26.4
<b>NPL Sales</b>	<b>86.7</b>	<b>0.0</b>	<b>128.3</b>	<b>0.0</b>	<b>71.5</b>	<b>0.0</b>	<b>68.0</b>	<b>0.2</b>
Household	31.1	0.0	19.0	0.0	14.2	0.0	13.0	0.2
Corporate	55.6	0.0	109.3	0.0	57.3	0.0	55.0	0.0
<b>Total</b>	<b>228.2</b>	<b>144.7</b>	<b>258.2</b>	<b>106.8</b>	<b>172.3</b>	<b>102.8</b>	<b>154.9</b>	<b>80.9</b>

**Recoveries from Written-offs**

(bn Won)	Jun. 20	Sep. 20	Dec. 20	Mar. 21	Jun. 21	Sep. 21	Dec. 21	Mar. 22(E)
Household	36.7	30.5	27.2	28.1	31.0	38.0	49.9	36.0
Corporate	20.6	18.9	96.6	30.5	12.1	12.9	26.3	67.6
<b>Total</b>	<b>57.3</b>	<b>49.4</b>	<b>123.8</b>	<b>58.6</b>	<b>43.1</b>	<b>50.9</b>	<b>76.2</b>	<b>103.6</b>



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**Delinquency Ratio**

	Jun. 20	Sep. 20	Dec. 20	Mar. 21	Jun. 21	Sep. 21	Dec. 21	Mar. 22(€)
<b>Household</b>	<b>0.25%</b>	<b>0.22%</b>	<b>0.20%</b>	<b>0.18%</b>	<b>0.15%</b>	<b>0.15%</b>	<b>0.14%</b>	<b>0.14%</b>
Mortgage	0.20%	0.18%	0.16%	0.15%	0.13%	0.12%	0.11%	0.13%
General	0.30%	0.27%	0.24%	0.22%	0.18%	0.18%	0.17%	0.16%
<b>Corporate</b>	<b>0.18%</b>	<b>0.17%</b>	<b>0.14%</b>	<b>0.17%</b>	<b>0.13%</b>	<b>0.13%</b>	<b>0.11%</b>	<b>0.11%</b>
SME	0.22%	0.20%	0.15%	0.18%	0.15%	0.14%	0.11%	0.11%
Large Corporation	0.03%	0.06%	0.08%	0.16%	0.06%	0.11%	0.10%	0.09%
<b>Total</b>	<b>0.21%</b>	<b>0.20%</b>	<b>0.17%</b>	<b>0.18%</b>	<b>0.14%</b>	<b>0.14%</b>	<b>0.12%</b>	<b>0.12%</b>

- delinquent for 1 month and over

**Loan Amount**

(bn Won)	Jun. 20	Sep. 20	Dec. 20	Mar. 21	Jun. 21	Sep. 21	Dec. 21	Mar. 22(€)
<b>Household</b>	<b>154,414.0</b>	<b>158,187.0</b>	<b>162,208.9</b>	<b>163,238.8</b>	<b>164,620.2</b>	<b>170,159.9</b>	<b>170,474.0</b>	<b>168,127.1</b>
Mortgage	82,122.2	83,317.2	85,969.4	86,870.8	86,917.0	90,898.9	92,144.4	91,373.0
General	72,291.8	74,869.8	76,239.5	76,368.0	77,703.2	79,261.0	78,329.6	76,754.0
<b>Corporate</b>	<b>146,734.2</b>	<b>147,981.7</b>	<b>146,665.6</b>	<b>148,036.0</b>	<b>152,017.6</b>	<b>159,249.0</b>	<b>166,932.6</b>	<b>175,450.3</b>
SME	114,601.0	116,014.2	116,748.0	118,099.0	121,970.0	125,854.8	129,544.2	134,428.5
Large Corporation	32,133.2	31,967.4	29,917.6	29,937.0	30,047.7	33,394.2	37,388.4	41,021.8
<b>Total</b>	<b>301,148.2</b>	<b>306,168.7</b>	<b>308,874.5</b>	<b>311,274.8</b>	<b>316,637.8</b>	<b>329,408.9</b>	<b>337,406.6</b>	<b>343,577.3</b>

**Delinquent Amount**

(bn Won)	Jun. 20	Sep. 20	Dec. 20	Mar. 21	Jun. 21	Sep. 21	Dec. 21	Mar. 22(€)
<b>Household</b>	<b>382.2</b>	<b>352.2</b>	<b>317.8</b>	<b>294.9</b>	<b>253.2</b>	<b>252.1</b>	<b>236.5</b>	<b>240.4</b>
Mortgage	165.6	148.1	137.2	129.1	110.0	107.9	104.3	115.0
General	216.6	204.1	180.6	165.8	143.2	144.2	132.2	125.4
<b>Corporate</b>	<b>262.9</b>	<b>250.4</b>	<b>201.7</b>	<b>254.0</b>	<b>201.8</b>	<b>214.1</b>	<b>177.1</b>	<b>186.6</b>
SME	253.7	232.3	178.1	207.2	182.9	176.3	141.2	150.1
Large Corporation	9.2	18.1	23.6	46.8	18.9	37.8	35.9	36.5
<b>Total</b>	<b>645.1</b>	<b>602.6</b>	<b>519.5</b>	<b>548.9</b>	<b>455.0</b>	<b>466.3</b>	<b>413.6</b>	<b>427.0</b>

**Delinquent Amount by Period**

(bn Won)	Jun. 20	Sep. 20	Dec. 20	Mar. 21	Jun. 21	Sep. 21	Dec. 21	Mar. 22(E)
1~3 months	266.4	217.5	231.2	190.1	197.8	187.6	187.1	171.7
3~6 months	193.0	173.4	142.7	184.4	111.8	132.0	93.2	118.3
6~12 months	93.5	128.6	70.6	97.4	78.8	79.2	67.0	72.2
Over 12 months	92.1	83.1	75.0	77.0	66.6	67.4	66.3	64.8
<b>Total</b>	<b>645.0</b>	<b>602.6</b>	<b>519.5</b>	<b>548.9</b>	<b>455.0</b>	<b>466.3</b>	<b>413.6</b>	<b>427.0</b>

**Delinquency Ratio by Industry (Corporate Loan)**

	Jun. 20	Sep. 20	Dec. 20	Mar. 21	Jun. 21	Sep. 21	Dec. 21	Mar. 22(E)
Agriculture, forestry and fishing	0.05%	0.01%	0.27%	4.32%	0.17%	0.39%	0.02%	0.04%
Mining and quarrying	0.00%	0.00%	1.95%	1.64%	0.26%	0.00%	0.00%	0.00%
Manufacturing	0.26%	0.30%	0.21%	0.25%	0.21%	0.18%	0.16%	0.17%
Electricity, gas, steam and water supply	0.01%	0.01%	0.01%	0.02%	0.01%	0.01%	0.00%	0.00%
Sewage, waste management, materials recovery and remediation activities	0.31%	0.09%	0.09%	0.06%	0.06%	0.01%	0.03%	0.00%
Construction	0.32%	0.24%	0.25%	0.23%	0.14%	0.17%	0.18%	0.17%
Wholesale and retail trade	0.21%	0.18%	0.14%	0.14%	0.15%	0.14%	0.10%	0.11%
Transportation	0.24%	0.09%	0.04%	0.06%	0.03%	0.03%	0.02%	0.02%
Accommodation and food service activities	0.14%	0.11%	0.11%	0.18%	0.16%	0.18%	0.08%	0.07%
Information and communications	0.20%	0.28%	0.53%	0.60%	0.59%	0.54%	0.51%	0.46%
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	0.12%	0.08%	0.08%	0.10%	0.04%	0.04%	0.03%	0.02%
Professional, scientific and technical activities	0.17%	0.06%	0.08%	0.04%	0.06%	0.07%	0.06%	0.03%
Business facilities management and business	0.20%	0.02%	0.07%	0.07%	0.12%	0.18%	0.12%	0.04%
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%	0.10%	0.04%	0.13%	0.07%	0.07%	0.05%	0.02%
Human health and social work activities	0.05%	0.11%	0.06%	0.06%	0.07%	0.30%	0.26%	0.26%
Arts, sports and recreation related services	0.22%	0.17%	0.05%	0.10%	0.04%	0.03%	0.03%	0.03%
Membership organizations, repair and other personal services	0.09%	0.08%	0.07%	0.19%	0.12%	0.12%	0.06%	0.05%
Others	0.05%	0.05%	0.00%	0.00%	0.00%	0.01%	0.02%	0.00%
<b>Total</b>	<b>0.18%</b>	<b>0.17%</b>	<b>0.14%</b>	<b>0.17%</b>	<b>0.13%</b>	<b>0.13%</b>	<b>0.11%</b>	<b>0.11%</b>

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

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(bn Won)	Jun. 20	Sep. 20	Dec. 20	Mar. 21	Jun. 21	Sep. 21	Dec. 21	Mar. 22(E)
<b>Tier 1 Capital</b>	<b>28,159.2</b>	<b>28,287.2</b>	<b>28,234.3</b>	<b>28,883.7</b>	<b>29,714.8</b>	<b>31,599.6</b>	<b>30,491.2</b>	<b>30,974.2</b>
Common Equity Tier 1	27,584.6	27,712.7	27,659.8	28,309.2	29,140.3	31,025.1	29,916.7	30,399.7
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	21,811.1	21,827.7	22,243.6	21,816.5	22,536.9	23,280.7	23,660.7	23,510.7
Others	159.0	182.5	698.5	880.0	1,015.1	2,188.8	1,816.1	1,423.9
Deductions	-1,011.7	-923.8	-1,908.6	-1,013.6	-1,038.0	-1,070.7	-2,186.5	-1,161.2
Additional Tier 1	574.5	574.5	574.5	574.5	574.5	574.5	574.5	574.5
<b>Tier 2 Capital</b>	<b>2,872.8</b>	<b>3,346.6</b>	<b>4,320.4</b>	<b>4,668.6</b>	<b>4,995.3</b>	<b>4,895.5</b>	<b>5,081.2</b>	<b>4,998.5</b>
Provisions	182.5	268.5	260.1	258.7	304.2	245.9	247.4	253.2
Subordinated debt	2,690.3	3,078.1	4,060.3	4,409.9	4,691.1	4,649.6	4,833.8	4,745.3
Others	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
<b>Total BIS Capital</b>	<b>31,032.0</b>	<b>31,633.9</b>	<b>32,554.7</b>	<b>33,552.3</b>	<b>34,710.1</b>	<b>36,495.2</b>	<b>35,572.4</b>	<b>35,972.8</b>
<b>Risk Weighted Assets</b>	<b>215,730.1</b>	<b>183,907.7</b>	<b>183,148.3</b>	<b>181,436.9</b>	<b>183,445.8</b>	<b>195,347.7</b>	<b>203,569.3</b>	<b>204,022.6</b>
<b>BIS Capital Adequacy Ratio</b>	<b>14.38%</b>	<b>17.20%</b>	<b>17.78%</b>	<b>18.49%</b>	<b>18.92%</b>	<b>18.68%</b>	<b>17.47%</b>	<b>17.63%</b>
<b>Tier 1</b>	13.05%	15.38%	15.42%	15.92%	16.20%	16.18%	14.98%	15.18%
<b>Common Equity Tier 1</b>	<b>12.79%</b>	<b>15.07%</b>	<b>15.10%</b>	<b>15.60%</b>	<b>15.88%</b>	<b>15.88%</b>	<b>14.70%</b>	<b>14.90%</b>
<b>Tier 2</b>	1.33%	1.82%	2.36%	2.57%	2.72%	2.51%	2.50%	2.45%

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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**Housing price index**

('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
Mar. 2020	81.1	81.2
Jun. 2020	81.8	81.8
Sep. 2020	83.8	85.4
Dec. 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
Feb. 2022	100.2	100.2
Mar. 2022	100.3	100.3

**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
Mar. 2020	86.0	83.0
Jun. 2020	86.4	83.4
Sep. 2020	88.0	86.3
Dec. 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
Feb. 2022	100.2	100.1
Mar. 2022	100.3	100.2

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(bn Won)	2Q20	3Q20	4Q20	1Q21	2Q21	3Q21	4Q21	1Q22(E)
Net interest income	120.2	132.7	133.5	133.6	145.0	141.5	136.3	134.1
Net fee and commission income	224.9	280.9	236.7	301.0	254.7	254.5	204.6	275.1
Net other operating income(expenses)	91.6	26.5	21.1	76.7	17.1	53.2	-31.2	-38.4
<b>Gross operating income</b>	<b>436.7</b>	<b>440.1</b>	<b>391.3</b>	<b>511.3</b>	<b>416.8</b>	<b>449.2</b>	<b>309.7</b>	<b>370.8</b>
General & administrative expenses	201.0	205.4	256.4	222.7	212.0	209.3	211.1	210.5
<b>Operating profit before provision for credit losses</b>	<b>235.7</b>	<b>234.7</b>	<b>134.9</b>	<b>288.6</b>	<b>204.8</b>	<b>239.9</b>	<b>98.6</b>	<b>160.3</b>
Provision for credit losses	3.0	-0.3	0.3	0.9	3.1	5.7	8.8	11.2
<b>Net operating profit</b>	<b>232.7</b>	<b>235.0</b>	<b>134.6</b>	<b>287.7</b>	<b>201.7</b>	<b>234.2</b>	<b>89.8</b>	<b>149.1</b>
Net non-operating profit(loss)	-23.6	47.4	-18.6	7.1	14.0	-2.5	-22.4	10.9
Share of profit(loss) of associates	0.8	0.3	2.2	4.0	15.5	-0.7	-4.3	3.1
Net other non-operating income(expenses)	-24.4	47.1	-20.8	3.1	-1.5	-1.8	-18.1	7.8
<b>Profit before income tax</b>	<b>209.1</b>	<b>282.4</b>	<b>116.0</b>	<b>294.8</b>	<b>215.7</b>	<b>231.7</b>	<b>67.4</b>	<b>160.0</b>
Income tax expense	58.9	72.7	28.9	73.7	62.4	62.9	16.4	45.5
<b>Profit for the period</b>	<b>150.2</b>	<b>209.7</b>	<b>87.1</b>	<b>221.1</b>	<b>153.3</b>	<b>168.8</b>	<b>51.0</b>	<b>114.5</b>
Profit attributable to non-controlling interest	0.0	0.0	0.0	0.0	0.0	-0.1	0.0	0.2
Profit attributable to shareholders of the parent company	<b>150.2</b>	<b>209.7</b>	<b>87.1</b>	<b>221.1</b>	<b>153.3</b>	<b>168.9</b>	<b>51.0</b>	<b>114.3</b>

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(bn Won)	Jun. 20	Sep. 20	Dec. 20	Mar. 21	Jun. 21	Sep. 21	Dec. 21	Mar. 22(E)
<b>Total Assets</b>	<b>56,606.6</b>	<b>55,843.0</b>	<b>57,570.7</b>	<b>56,757.5</b>	<b>56,893.6</b>	<b>57,203.9</b>	<b>55,494.0</b>	<b>62,691.0</b>
Cash and due from financial institutions	4,832.4	4,637.4	3,889.1	3,968.4	3,317.6	4,233.0	3,834.0	4,710.2
Financial assets at fair value through profit or loss	29,996.9	31,048.6	33,415.5	31,996.5	33,873.0	31,395.1	34,182.3	35,976.4
Derivative financial assets	979.5	784.6	928.7	877.5	771.1	836.8	817.5	982.3
Financial investments	3,531.9	3,994.0	3,905.0	4,155.0	4,274.6	4,367.1	3,839.9	3,860.6
Loans	6,838.4	6,872.3	6,644.8	6,478.6	6,718.2	7,508.9	7,186.3	8,819.5
(Allowances for loan losses)	-65.5	-63.9	-61.4	-60.8	-62.1	-66.8	-74.7	-83.6
Investments in associates	63.5	347.9	312.1	303.0	117.7	293.8	137.6	163.2
Tangible assets	1,787.1	1,446.1	1,422.9	1,440.1	1,427.3	1,557.3	1,553.0	1,386.7
Goodwill & Intangible assets	214.5	211.8	216.4	208.4	215.9	217.5	225.6	230.2
Current income tax assets	5.3	5.9	5.4	4.8	5.6	5.6	4.9	7.2
Deferred income tax assets	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Other assets	8,357.1	6,494.4	6,830.8	7,325.2	6,172.6	6,788.8	3,712.9	6,554.7
<b>Total Liabilities</b>	<b>51,802.4</b>	<b>50,844.7</b>	<b>52,516.5</b>	<b>51,595.0</b>	<b>51,573.4</b>	<b>51,770.8</b>	<b>50,008.4</b>	<b>57,052.1</b>
Financial liabilities at fair value through profit or loss	13,290.4	13,185.5	11,668.8	12,650.7	11,649.7	12,592.8	11,975.3	12,944.2
Deposits	6,356.2	6,515.9	7,686.4	7,303.4	7,973.6	8,217.9	8,391.1	9,347.2
Debts	18,764.4	19,057.2	21,365.8	19,804.7	21,074.3	18,590.2	20,198.2	19,624.0
Debentures	4,012.1	4,120.8	3,663.4	3,794.6	3,956.1	4,812.7	4,451.2	6,676.0
Derivative financial liabilities	1,269.5	1,035.0	869.7	704.7	578.9	926.6	880.4	1,512.2
Net defined benefit liabilities	43.5	46.9	53.6	42.8	47.1	51.8	55.6	46.9
Provisions	52.7	38.4	82.9	72.9	69.8	69.6	106.2	100.6
Accrued expenses payables	189.2	202.8	295.5	262.4	242.1	276.4	315.9	223.1
Other liabilities	7,824.4	6,642.2	6,830.4	6,958.8	5,981.8	6,232.8	3,634.5	6,577.9
<b>Total Equity</b>	<b>4,804.2</b>	<b>4,998.3</b>	<b>5,054.2</b>	<b>5,162.5</b>	<b>5,320.2</b>	<b>5,433.1</b>	<b>5,485.6</b>	<b>5,638.9</b>
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	0.0	214.9
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	145.6	130.0	98.8	116.0	117.2	131.0	132.6	131.0
Retained earnings	1,885.6	2,095.3	2,182.4	2,273.5	2,426.8	2,525.7	2,576.7	2,491.0
Non-controlling interest	0.3	0.3	0.3	0.3	3.5	3.7	3.6	29.3
Other equity	3.9	3.9	3.9	3.9	3.9	3.9	3.9	3.9

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(bn Won)	2Q20	3Q20	4Q20	1Q21	2Q21	3Q21	4Q21	1Q22(E)
Net interest income	152.3	157.8	151.5	153.4	154.3	157.8	159.7	161.3
Net fee and commission income	-44.2	-42.8	-43.5	-41.3	-42.5	-44.5	-45.0	-48.3
Net other operating income(expenses)	178.3	151.7	63.2	190.4	203.5	249.4	137.4	267.6
<b>Gross operating income</b>	<b>286.4</b>	<b>266.7</b>	<b>171.2</b>	<b>302.5</b>	<b>315.3</b>	<b>362.7</b>	<b>252.1</b>	<b>380.6</b>
General & administrative expenses	196.4	214.1	206.9	209.1	215.1	197.3	212.1	204.0
<b>Operating profit before provision for credit losses</b>	<b>90.0</b>	<b>52.6</b>	<b>-35.7</b>	<b>93.4</b>	<b>100.2</b>	<b>165.4</b>	<b>40.0</b>	<b>176.6</b>
Provision for credit losses	-0.9	-2.9	-1.4	-0.1	3.3	-3.2	5.5	-17.1
<b>Net operating profit</b>	<b>90.9</b>	<b>55.5</b>	<b>-34.3</b>	<b>93.5</b>	<b>96.9</b>	<b>168.6</b>	<b>34.5</b>	<b>193.7</b>
Net non-operating income	2.2	3.3	5.1	0.9	2.7	2.9	10.8	1.2
Share of profit(loss) of associates	0.0	0.0	0.0	0.0	0.0	0.0	-0.1	-0.1
Net other non-operating income(expenses)	2.2	3.3	5.1	0.9	2.7	2.9	10.9	1.3
<b>Profit before income tax</b>	<b>93.1</b>	<b>58.8</b>	<b>-29.2</b>	<b>94.4</b>	<b>99.6</b>	<b>171.5</b>	<b>45.3</b>	<b>194.9</b>
Income tax expense	26.5	16.0	-6.5	25.6	25.4	45.1	12.6	51.6
<b>Profit for the period</b>	<b>66.6</b>	<b>42.8</b>	<b>-22.7</b>	<b>68.8</b>	<b>74.2</b>	<b>126.4</b>	<b>32.7</b>	<b>143.3</b>
Profit attributable to shareholders of the parent company	<b>66.8</b>	<b>42.6</b>	<b>-22.7</b>	<b>68.8</b>	<b>74.1</b>	<b>126.3</b>	<b>32.6</b>	<b>143.1</b>

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(bn Won)	Jun. 20	Sep. 20	Dec. 20	Mar. 21	Jun. 21	Sep. 21	Dec. 21	Mar. 22(E)
<b>Total Assets</b>	<b>37,677.1</b>	<b>38,082.9</b>	<b>39,078.1</b>	<b>39,264.1</b>	<b>40,267.9</b>	<b>41,097.4</b>	<b>41,472.2</b>	<b>41,454.7</b>
Cash and due from financial institutions	343.1	356.2	625.3	377.0	628.0	510.3	585.3	585.0
Financial assets at fair value through profit or loss	8,114.9	8,012.9	7,795.5	7,531.4	7,432.2	8,388.8	8,633.8	8,697.9
Derivative financial assets	10.5	28.6	128.8	52.4	40.4	4.4	7.9	5.9
Financial investments	13,368.1	13,937.2	14,078.8	14,457.8	14,775.4	14,547.4	14,666.8	14,426.9
Loans	7,476.8	7,333.3	7,550.9	7,759.2	8,246.7	8,297.5	8,313.8	8,373.5
(Allowances for loan losses)	-16.4	-15.4	-17.6	-17.3	-19.9	-15.7	-19.9	-19.9
Investments in associates	1.4	1.4	1.4	1.4	1.4	1.9	2.4	5.3
Tangible assets	881.8	875.3	868.7	878.9	881.0	878.0	809.1	806.6
Goodwill & Intangible assets	1,772.0	1,727.8	1,703.5	1,662.1	1,620.2	1,579.2	1,541.7	1,511.5
Current income tax assets	0.0	0.0	7.8	7.8	3.6	3.6	3.6	3.6
Deferred income tax assets	3.0	3.0	3.1	3.1	3.1	3.2	3.5	3.5
Other assets	5,705.5	5,807.2	6,314.3	6,533.0	6,635.9	6,883.1	6,904.3	7,035.0
<b>Total Liabilities</b>	<b>33,620.1</b>	<b>33,968.8</b>	<b>35,086.5</b>	<b>35,432.2</b>	<b>36,315.9</b>	<b>36,979.6</b>	<b>37,329.0</b>	<b>37,630.1</b>
Financial liabilities at fair value through profit or loss	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Deposits	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Debts	17.2	17.2	18.0	20.7	43.3	55.3	83.6	79.3
Debentures	0.0	0.0	0.0	0.0	378.0	378.0	378.1	378.1
Derivative financial liabilities	173.4	119.0	23.4	55.4	53.1	156.5	118.3	158.4
Net defined benefit liabilities	28.0	33.1	9.0	15.1	7.9	0.3	0.3	0.3
Provisions	24.3	25.2	26.8	26.0	23.0	24.6	27.0	27.9
Accrued expenses payables	114.1	112.7	125.4	127.2	165.6	153.3	163.8	142.3
Other liabilities	33,263.1	33,661.6	34,883.9	35,187.8	35,645.0	36,211.6	36,557.9	36,843.8
<b>Total Equity</b>	<b>4,057.0</b>	<b>4,114.1</b>	<b>3,991.7</b>	<b>3,831.9</b>	<b>3,952.0</b>	<b>4,117.8</b>	<b>4,143.3</b>	<b>3,824.6</b>
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	230.1	244.7	145.1	-83.6	-37.7	-21.8	-31.8	-493.9
Retained earnings	3,440.5	3,483.2	3,460.5	3,529.3	3,603.4	3,752.9	3,788.4	3,931.5
Non-controlling interest	4.7	4.5	4.4	4.5	4.6	5.0	5.0	5.3

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**Summarized Statement of Financial Position**

(bn Won, %)	Jun. 20	Sep. 20	Dec. 20	Mar. 21	Jun. 21	Sep. 21	Dec. 21	Mar. 22E
Invested assets	30,229.3	30,571.2	30,988.3	31,072.2	31,991.2	32,617.0	32,956.1	32,855.6
Net investment yield (cumulative)	3.1	2.7	2.7	2.8	2.8	3.0	3.0	3.2
<b>Total Assets</b>	<b>36,398.5</b>	<b>36,787.2</b>	<b>37,850.0</b>	<b>38,049.1</b>	<b>38,971.3</b>	<b>39,741.9</b>	<b>40,060.7</b>	<b>40,071.4</b>
Policy reserves	28,778.8	29,230.2	29,895.8	30,366.9	30,809.5	31,275.0	31,545.7	31,921.9
Catastrophe reserves	875.7	893.2	904.2	916.5	929.7	961.1	977.8	1,003.6
<b>Total Liabilities</b>	<b>33,116.1</b>	<b>33,458.6</b>	<b>34,618.0</b>	<b>34,983.9</b>	<b>35,794.4</b>	<b>36,448.5</b>	<b>36,759.1</b>	<b>37,082.8</b>
<b>Total Equities</b>	<b>3,282.4</b>	<b>3,328.6</b>	<b>3,232.0</b>	<b>3,065.3</b>	<b>3,176.9</b>	<b>3,293.4</b>	<b>3,301.6</b>	<b>2,988.6</b>
<b>Total Liabilities &amp; Equities</b>	<b>36,398.5</b>	<b>36,787.2</b>	<b>37,850.0</b>	<b>38,049.1</b>	<b>38,971.3</b>	<b>39,741.9</b>	<b>40,060.7</b>	<b>40,071.4</b>

**Summarized Statement of Comprehensive Income (Cumulative)**

(bn Won)	2Q20	3Q20	4Q20	1Q21	2Q21	3Q21	4Q21	1Q22(E)
Direct premium written	5,467.0	8,195.8	10,975.1	2,891.0	5,779.8	8,636.7	11,523.8	3,092.4
Net premium earned	4,704.2	7,109.6	9,577.0	2,498.2	5,058.1	7,660.0	10,298.1	2,679.8
Underwriting income	-290.2	-442.2	-650.1	-117.6	-231.5	-332.8	-526.2	-38.7
Investment income	449.3	647.5	844.3	212.0	436.8	709.1	947.0	255.9
Operating income	159.1	205.3	194.2	94.4	205.3	376.3	420.8	217.2
Ordinary income	157.7	203.3	191.8	91.2	197.2	363.5	386.3	211.5
<b>Net Income</b>	<b>115.1</b>	<b>148.4</b>	<b>140.0</b>	<b>67.5</b>	<b>145.8</b>	<b>268.2</b>	<b>285.5</b>	<b>156.2</b>

**Capital Adequacy**

(bn Won)	Jun. 20	Sep. 20	Dec. 20	Mar. 21	Jun. 21	Sep. 21	Dec. 21	Mar. 22(E)
<b>RBC Ratio</b>	<b>182.0%</b>	<b>183.1%</b>	<b>174.8%</b>	<b>163.3%</b>	<b>178.7%</b>	<b>181.8%</b>	<b>179.4%</b>	<b>162.3%</b>
Available capital	3,839.9	3,914.3	3,812.1	3,639.2	4,140.1	4,334.6	4,348.9	3,999.2
Required capital	2,109.7	2,138.0	2,181.3	2,228.0	2,316.6	2,384.0	2,424.3	2,464.4

**Embedded Value**

(bn Won)	2Q20	3Q20	4Q20	1Q21	2Q21	3Q21	4Q21	1Q22(E)
<b>(A) Adjusted Net Worth (ANW)</b>	<b>4,163</b>	<b>4,249</b>	<b>3,854</b>	<b>3,256</b>	<b>3,363</b>	<b>3,455</b>	<b>3,407</b>	<b>2,489</b>
<b>(B) Value of In-Force Business (VIF)</b>	<b>4,527</b>	<b>4,748</b>	<b>5,082</b>	<b>5,460</b>	<b>5,799</b>	<b>6,096</b>	<b>6,401</b>	<b>6,747</b>
Present Value of Future Profit	6,421	6,668	7,020	7,415	7,766	8,079	8,399	8,756
Cost of Capital	-1,894	-1,921	-1,938	-1,955	-1,967	-1,983	-1,998	-2,009
<b>Value of New Business</b>	<b>214</b>	<b>302</b>	<b>236</b>	<b>301</b>	<b>309</b>	<b>242</b>	<b>248</b>	<b>262</b>
Present Value of Future Profit	243	348	279	365	355	285	289	303
Cost of Capital	-29	-46	-43	-64	-47	-43	-41	-41
<b>(A+B) Embedded Value (EV)</b>	<b>8,690</b>	<b>8,996</b>	<b>8,935</b>	<b>8,716</b>	<b>9,162</b>	<b>9,551</b>	<b>9,808</b>	<b>9,236</b>

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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)	2Q20		3Q20		4Q20		1Q21		2Q21		3Q21		4Q21		1Q22(E)	
		(%)		(%)		(%)		(%)		(%)		(%)		(%)		(%)
<b>General</b>	256.3	9.4	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
<b>Long-term</b>	1,813.9	66.5	1,827.7	67.0	1,853.1	66.7	1,876.8	64.9	1,918.6	66.4	1,931.8	67.6	1,960.9	67.9	1,998.7	64.6
Long-term	1,744.7	63.9	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
Pension	69.1	2.5	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
<b>Auto</b>	659.4	24.2	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
<b>Total</b>	2,729.5	100.0	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

Direct Premiums by Policy Type (Cumulative)

(bn Won)	2Q20		3Q20		4Q20		1Q21		2Q21		3Q21		4Q21		1Q22(E)	
		(%)		(%)		(%)		(%)		(%)		(%)		(%)		(%)
<b>General</b>	590.9	10.8	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
<b>Long-term</b>	3,610.0	66.0	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
Long-term	3,468.3	63.4	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
Pension	141.7	2.6	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
<b>Auto</b>	1,266.1	23.2	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
<b>Total</b>	5,467.0	100.0	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

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Loss & Expense Ratios (Quarterly)

(bn Won, %)	2Q21					3Q21					4Q21					1Q22(E)				
	Premium	Loss	Loss Ratio	Net Expense	Expense Ratio	Premium	Loss	Loss Ratio	Net Expense	Expense Ratio	Premium	Loss	Loss Ratio	Net Expense	Expense Ratio	Premium	Loss	Loss Ratio	Net Expense	Expense Ratio
<b>General</b>	142.2	113.1	79.5	34.6	24.3	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
<b>Long-term</b>	1,800.6	1,540.3	85.5	395.5	22.0	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
Long-term	1,745.7	1,460.1	83.6	393.3	22.5	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
Pension	54.9	80.1	145.9	2.2	3.9	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
<b>Auto</b>	617.1	478.5	77.5	109.8	17.8	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
<b>Total</b>	2,559.9	2,131.8	83.3	542.0	21.2	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

Loss & Expense Ratios (Cumulative)

(bn Won, %)	2Q21					3Q21					4Q21					1Q22(E)				
	Premium	Loss	Loss Ratio	Net Expense	Expense Ratio	Premium	Loss	Loss Ratio	Net Expense	Expense Ratio	Premium	Loss	Loss Ratio	Net Expense	Expense Ratio	Premium	Loss	Loss Ratio	Net Expense	Expense Ratio
<b>General</b>	273.5	211.2	77.2	62.8	23.0	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
<b>Long-term</b>	3,566.0	3,049.3	85.5	787.1	22.2	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
Long-term	3,452.2	2,885.6	83.6	782.7	22.1	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
Pension	113.8	163.7	143.8	4.4	3.9	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
<b>Auto</b>	1,218.5	959.9	78.8	215.3	17.7	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
<b>Total</b>	5,058.1	4,220.4	83.4	1,069.2	21.1	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

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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
<b>Protection</b>	8,397	7,694											8,046	16,091
Accident	1,289	1,640											1,465	2,929
Drivers	908	797											852	1,705
Property	1,244	1,051											1,148	2,295
Disease	4,956	4,206											4,581	9,162
Bundled	0.0	0.1											0.0	0
<b>Savings</b>	17	16											16	32
Annuities	90	73											82	163
<b>Total</b>	<b>8,504</b>	<b>7,783</b>											<b>8,143</b>	<b>16,287</b>

(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
<b>Protection</b>	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
<b>Savings</b>	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
<b>Total</b>	<b>7,677</b>	<b>8,812</b>	<b>11,745</b>	<b>9,066</b>	<b>8,621</b>	<b>11,932</b>	<b>9,246</b>	<b>8,691</b>	<b>8,611</b>	<b>8,379</b>	<b>8,673</b>	<b>9,635</b>	<b>9,257</b>	<b>111,087</b>

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(bn Won)	2Q20	3Q20	4Q20	1Q21	2Q21	3Q21	4Q21	1Q22(E)
Net interest income	306.2	314.5	326.8	339.6	342.7	350.3	358.2	363.4
Net fee and commission income	96.6	93.9	127.1	149.6	123.3	125.2	147.9	149.4
Net other operating income(expenses)	-61.6	-93.4	-94.1	-80.8	-73.9	-70.0	-96.7	-99.8
<b>Gross operating income</b>	<b>341.2</b>	<b>315.0</b>	<b>359.8</b>	<b>408.4</b>	<b>392.1</b>	<b>405.5</b>	<b>409.4</b>	<b>413.0</b>
General & administrative expenses	117.0	120.6	165.5	142.4	131.8	134.3	169.2	136.2
<b>Operating profit before provision for credit losses</b>	<b>224.2</b>	<b>194.4</b>	<b>194.3</b>	<b>266.0</b>	<b>260.3</b>	<b>271.2</b>	<b>240.2</b>	<b>276.8</b>
Provision for credit losses	111.9	68.9	99.6	79.0	108.7	97.1	180.5	111.2
<b>Net operating income</b>	<b>112.3</b>	<b>125.5</b>	<b>94.7</b>	<b>187.0</b>	<b>151.6</b>	<b>174.1</b>	<b>59.7</b>	<b>165.6</b>
Net non-operating income	-1.0	-1.5	-2.2	-1.1	-1.1	-2.5	-1.9	-0.7
Share of profit(loss) of associates	0.2	0.2	0.2	0.4	0.2	0.2	0.0	0.2
Net other non-operating income(expenses)	-1.2	-1.7	-2.4	-1.5	-1.3	-2.7	-1.9	-0.9
<b>Profit before income tax</b>	<b>111.3</b>	<b>124.0</b>	<b>92.5</b>	<b>185.9</b>	<b>150.5</b>	<b>171.6</b>	<b>57.8</b>	<b>164.9</b>
Income tax expense	29.6	32.9	23.4	43.5	39.9	49.2	12.0	45.9
<b>Profit for the period</b>	<b>81.7</b>	<b>91.1</b>	<b>69.1</b>	<b>142.4</b>	<b>110.6</b>	<b>122.4</b>	<b>45.8</b>	<b>119.0</b>
Profit attributable to shareholders of the parent company	<b>81.7</b>	<b>91.4</b>	<b>69.5</b>	<b>141.5</b>	<b>111.3</b>	<b>121.3</b>	<b>44.8</b>	<b>118.9</b>



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(bn Won)	Jun. 20	Sep. 20	Dec. 20	Mar. 21	Jun. 21	Sep. 21	Dec. 21	Mar. 22(E)
<b>Total Assets</b>	<b>23,858.8</b>	<b>24,292.3</b>	<b>24,071.6</b>	<b>25,106.7</b>	<b>25,841.3</b>	<b>27,021.9</b>	<b>27,349.6</b>	<b>27,238.6</b>
Cash and due from financial institutions	411.2	216.1	273.1	290.5	284.9	270.3	297.4	329.6
Financial assets at fair value through profit or loss	546.9	960.1	316.2	443.2	855.0	717.3	691.7	806.5
Derivative financial assets	19.6	10.9	1.2	5.7	10.0	33.8	35.9	74.9
Financial investments	54.1	54.0	64.0	61.9	61.6	61.7	63.2	63.3
Loans	20,802.5	21,998.9	22,511.5	23,248.8	23,772.9	23,856.0	25,117.9	24,986.6
(Allowances for loan losses)	-790.5	-765.4	-768.3	-768.2	-789.7	-801.1	-876.7	-879.3
Investments in associates	5.3	5.3	5.1	5.6	5.7	7.0	6.3	7.4
Tangible assets	145.3	162.8	163.9	158.0	150.2	159.4	169.3	163.5
Goodwill & Intangible assets	166.1	225.5	238.9	234.2	220.9	210.9	220.2	208.8
Current income tax assets	0.0	0.0	0.0	0.0	0.1	0.1	0.0	0.0
Deferred income tax assets	133.3	143.0	147.5	141.1	145.5	140.2	151.3	137.7
Other assets	1,574.5	515.7	350.2	517.7	334.5	1,565.2	596.4	460.3
<b>Total Liabilities</b>	<b>19,760.5</b>	<b>20,090.4</b>	<b>19,790.0</b>	<b>20,848.0</b>	<b>21,465.2</b>	<b>22,512.7</b>	<b>22,793.9</b>	<b>22,797.3</b>
Financial liabilities at fair value through profit or loss	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Deposits	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Debts	1,102.5	846.3	988.8	1,954.6	2,513.4	2,719.9	2,789.6	3,255.3
Debentures	15,549.2	15,764.5	15,874.2	15,924.8	15,943.2	16,166.5	16,724.2	16,642.8
Derivative financial liabilities	33.9	52.3	109.4	59.6	53.7	6.6	5.4	0.7
Net defined benefit liabilities	5.6	16.0	6.2	11.4	14.8	19.6	7.7	10.3
Provisions	163.5	168.6	182.1	175.3	182.6	184.0	210.6	204.4
Accrued expenses payables	216.1	221.6	187.9	219.9	232.5	249.9	216.0	228.7
Other liabilities	2,689.7	3,021.1	2,441.4	2,502.4	2,525.0	3,166.2	2,840.4	2,455.1
<b>Total Equity</b>	<b>4,098.3</b>	<b>4,201.9</b>	<b>4,281.7</b>	<b>4,258.7</b>	<b>4,376.1</b>	<b>4,509.2</b>	<b>4,555.6</b>	<b>4,441.3</b>
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	1,977.0
Accumulated other comprehensive income	-11.6	-8.2	2.5	8.8	16.0	26.2	26.4	43.0
Retained earnings	1,670.6	1,762.0	1,831.5	1,777.7	1,889.0	2,010.3	2,055.1	1,923.9
Non-controlling interest	2.3	11.1	10.7	35.2	34.1	35.7	37.1	37.4

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**Customers**

(in thousands)	Jun. 20	Sep. 20	Dec. 20	Mar. 21	Jun. 21	Sep. 21	Dec. 21	Mar. 22(E)
Cardholders <sup>1)</sup>	19,423.6	19,586.9	19,506.0	19,383.1	19,303.0	19,283.2	19,377.7	19,449.1
Credit card	10,436.9	10,556.3	10,586.0	10,625.2	10,692.8	10,759.2	10,879.4	10,998.5
Check card	14,166.7	14,291.4	14,151.9	13,975.2	13,798.1	13,715.1	13,763.5	13,772.0
Active Cardholders <sup>2)</sup>	9,020	9,104	9,136	9,193	9,290	9,384	9,462	9,529
Merchants	2,699.7	2,723.6	2,743.3	2,775.7	2,803.4	2,831.8	2,856.5	2,887.7

1) Excluding overlapped cardholders between credit card and check card

2) Using card at least once every 6 months

**Transaction Volume**

(bn Won)	2Q20	3Q20	4Q20	1Q21	2Q21	3Q21	4Q21	1Q22(E)
Credit Sales	25,137.5	25,639.5	26,233.8	25,886.0	28,140.1	27,921.0	29,782.9	28,910.7
Lump-sum	20,571.2	20,736.5	21,091.5	21,032.5	23,207.3	22,780.0	24,293.4	23,699.9
Installment	4,566.3	4,903.0	5,142.2	4,853.5	4,932.9	5,141.0	5,489.5	5,210.8
Cash advance	2,087.1	2,102.9	2,132.1	2,113.6	2,216.4	2,231.7	2,329.5	2,326.0
<b>Total</b>	<b>27,224.6</b>	<b>27,742.4</b>	<b>28,365.9</b>	<b>27,999.6</b>	<b>30,356.5</b>	<b>30,152.7</b>	<b>32,112.4</b>	<b>31,236.7</b>

**Credit Card Receivables**

(bn Won)	Jun. 20	Sep. 20	Dec. 20	Mar. 21	Jun. 21	Sep. 21	Dec. 21	Mar. 22(E)
Credit sales	11,253.9	11,917.5	12,029.8	12,363.0	12,609.9	12,571.5	13,740.3	13,378.8
Cash advance	1,070.4	1,058.5	1,054.0	1,039.9	1,090.7	1,108.8	1,153.1	1,120.7
Card loans	5,345.2	5,411.8	5,622.6	5,791.0	5,873.5	5,883.2	5,821.4	5,954.7
Others	3,768.1	4,002.9	4,151.0	4,196.0	4,315.3	4,343.7	4,462.3	4,509.9
<b>Total</b>	<b>21,437.6</b>	<b>22,390.7</b>	<b>22,857.4</b>	<b>23,389.9</b>	<b>23,889.4</b>	<b>23,907.2</b>	<b>25,177.1</b>	<b>24,964.1</b>

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(bn Won)	Jun. 20	Sep. 20	Dec. 20	Mar. 21	Jun. 21	Sep. 21	Dec. 21	Mar. 22(E)
<b>Total Outstanding Credits</b>	<b>21,446.6</b>	<b>22,394.7</b>	<b>22,861.3</b>	<b>23,393.7</b>	<b>23,893.0</b>	<b>23,910.6</b>	<b>25,180.7</b>	<b>25,923.8</b>
Normal	20,370.2	21,307.3	21,778.4	22,313.2	22,776.2	22,740.2	24,018.4	24,589.7
Precautionary	759.6	824.9	846.8	836.1	878.3	930.3	921.5	1,107.2
Substandard	4.1	4.4	3.7	3.8	3.9	3.9	4.0	3.3
Doubtful	206.0	182.5	162.1	174.0	169.4	170.7	174.0	166.5
Estimated Loss	106.7	75.6	70.3	66.5	65.3	65.4	62.7	57.1
NPL (A)	316.8	262.6	236.1	244.4	238.6	240.0	240.7	226.9
<b>NPL Ratio</b>	<b>1.48%</b>	<b>1.17%</b>	<b>1.03%</b>	<b>1.04%</b>	<b>1.00%</b>	<b>1.00%</b>	<b>0.96%</b>	<b>0.88%</b>
Allowances <sup>1)</sup> (B)	791.4	756.1	755.6	738.4	748.6	761.1	838.1	849.3
Reserves for credit losses (C)	275.3	302.5	323.6	342.4	401.6	416.2	403.8	413.4
<b>NPL Coverage Ratio(New) (B/A)</b>	<b>249.8%</b>	<b>288.0%</b>	<b>320.0%</b>	<b>302.2%</b>	<b>313.8%</b>	<b>317.1%</b>	<b>348.2%</b>	<b>374.3%</b>
<b>NPL Coverage Ratio(Old) [(B+C)/A]</b>	<b>336.7%</b>	<b>403.2%</b>	<b>457.1%</b>	<b>442.3%</b>	<b>482.2%</b>	<b>490.4%</b>	<b>515.9%</b>	<b>556.4%</b>

1) Allowances for loan losses and acceptances & guarantees

**Write-offs / NPL Sales**

(bn Won)	2Q20	3Q20	4Q20	1Q21	2Q21	3Q21	4Q21	1Q22(E)
Write-offs	148.1	122.6	121.9	116.1	112.7	104.8	109.2	116.8
NPL Sales	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
<b>Total</b>	<b>148.1</b>	<b>122.6</b>	<b>121.9</b>	<b>116.1</b>	<b>112.7</b>	<b>104.8</b>	<b>109.2</b>	<b>116.8</b>

**Recoveries from Written-offs**

(bn Won)	2Q20	3Q20	4Q20	1Q21	2Q21	3Q21	4Q21	1Q22(E)
Recovery from Written-offs	34.3	33.7	35.1	34.0	35.6	33.3	33.6	31.2

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**Delinquency**

(bn Won)	Jun. 20	Sep. 20	Dec. 20	Mar. 21	Jun. 21	Sep. 21	Dec. 21	Mar. 22(E)
Total loans	21,442.6	22,390.7	22,857.4	23,389.9	23,889.4	23,907.2	25,177.1	24,964.1
Delinquent loans (over one month overdue)	231.3	221.5	215.2	202.0	195.3	207.6	205.7	197.5
<b>Delinquency ratio</b>	<b>1.08%</b>	<b>0.99%</b>	<b>0.94%</b>	<b>0.86%</b>	<b>0.82%</b>	<b>0.87%</b>	<b>0.82%</b>	<b>0.79%</b>

**Rescheduled Loan**

(bn Won)	Jun. 20	Sep. 20	Dec. 20	Mar. 21	Jun. 21	Sep. 21	Dec. 21	Mar. 22(E)
Receivables	121.9	120.1	119.1	116.7	114.0	113.0	111.8	109.6
Delinquent loan (over one month overdue)	8.0	8.3	8.3	6.6	6.1	7.0	6.7	5.4
<b>Delinquency ratio</b>	<b>6.54%</b>	<b>6.90%</b>	<b>6.95%</b>	<b>5.69%</b>	<b>5.37%</b>	<b>6.17%</b>	<b>6.01%</b>	<b>4.93%</b>

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

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



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**Summarized Statement of Financial Position**

(bn Won, %)	Jun. 20	Sep. 20	Dec. 20	Mar. 21	Jun. 21	Sep. 21	Dec. 21	Mar. 22(E)
Invested assets	16,942.3	17,401.9	17,553.7	17,184.7	17,572.6	17,689.4	18,130.7	17,533.9
Net investment yield (cumulative)	3.47	4.64	4.49	4.93	4.86	3.65	3.41	3.66
Separate Account Assets	4,348.6	4,495.0	4,988.8	5,230.3	5,425.5	5,462.6	5,679.4	5,666.1
<b>Total Assets</b>	<b>21,881.3</b>	<b>22,441.8</b>	<b>23,166.3</b>	<b>23,024.7</b>	<b>23,574.8</b>	<b>23,706.0</b>	<b>24,397.8</b>	<b>23,808.0</b>
Policy reserves	13,772.0	13,990.9	14,248.2	14,455.0	14,687.8	14,948.0	15,129.0	15,411.5
Separate Account Liabilities	4,374.2	4,540.0	5,234.4	5,257.6	5,521.4	5,488.1	5,953.7	5,707.7
<b>Total Liabilities</b>	<b>18,905.2</b>	<b>19,297.1</b>	<b>20,191.6</b>	<b>20,332.4</b>	<b>20,838.8</b>	<b>21,082.5</b>	<b>21,739.8</b>	<b>21,626.9</b>
<b>Total Equities</b>	<b>2,976.0</b>	<b>3,144.7</b>	<b>2,974.7</b>	<b>2,692.2</b>	<b>2,736.0</b>	<b>2,623.5</b>	<b>2,658.0</b>	<b>2,181.0</b>
<b>Total Liabilities &amp; Equities</b>	<b>21,881.3</b>	<b>22,441.8</b>	<b>23,166.3</b>	<b>23,024.7</b>	<b>23,574.8</b>	<b>23,706.0</b>	<b>24,397.8</b>	<b>23,808.0</b>

**Summarized Statement of Comprehensive Income (Cumulative)**

(bn Won)	2Q20	3Q20	4Q20	1Q21	2Q21	3Q21	4Q21	1Q22(E)
Insurance income & expense	206.4	311.5	402.7	111.8	234.1	361.9	480.8	127.0
Investment income & expense	265.6	607.3	744.6	186.8	340.1	492.4	598.0	214.2
Changes in insurance contract Liabilities	436.5	652.5	906.9	203.3	433.5	691.6	867.1	275.7
Operating income & expense	35.5	266.4	240.4	95.3	140.6	162.7	211.6	65.2
Non-Operating income & expense	43.6	66.1	86.8	24.6	49.9	75.3	95.9	22.9
Income tax expense	18.8	-90.2	99.4	29.1	47.7	59.8	82.4	17.2
<b>Net Income</b>	<b>60.4</b>	<b>242.3</b>	<b>227.8</b>	<b>90.8</b>	<b>142.8</b>	<b>178.2</b>	<b>225.0</b>	<b>71.0</b>

**Capital Adequacy**

(bn Won)	Jun. 20	Sep. 20	Dec. 20	Mar. 21	Jun. 21	Sep. 21	Dec. 21	Mar. 22(E)
<b>RBC Ratio</b>	<b>456.4%</b>	<b>486.4%</b>	<b>428.9%</b>	<b>395.5%</b>	<b>368.6%</b>	<b>355.7%</b>	<b>342.4%</b>	<b>280.7%</b>
Available capital	2,972.8	3,143.2	2,868.9	2,676.8	2,622.4	2,613.5	2,545.9	2,144.4
Required capital	651.3	646.2	668.8	676.9	711.4	734.7	743.6	764.1

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Premium Income by Policy Type (Quarterly)

(bn Won)	2Q20		3Q20		4Q20		1Q21		2Q21		3Q21		4Q21		1Q22(E)	
		(%)		(%)		(%)		(%)		(%)		(%)		(%)		(%)
<b>Individual policy</b>	562.4	100.0	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
<b>Protection</b>	343.4	61.1	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
Whole-Life	234.9	41.8	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
Variable	92.0	16.4	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
<b>Savings</b>	219.0	38.9	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
Annuities	37.4	6.7	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
Variable	181.0	32.2	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
<b>Pension</b>	-	-	-	-	491.0	46.1	15.5	2.7	146.2	22.2	32.7	6.1	601.4	54.4	-	-
<b>Total</b>	562.4	100.0	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

Premium Income by Policy Type (Cumulative)

(bn Won)	2Q20		3Q20		4Q20		1Q21		2Q21		3Q21		4Q21		1Q22(E)	
		(%)		(%)		(%)		(%)		(%)		(%)		(%)		(%)
<b>Individual policy</b>	1,118.9	100.0	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
<b>Protection</b>	689.1	61.6	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
Whole-Life	471.1	42.1	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
Variable	184.9	16.5	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
<b>Savings</b>	429.8	38.4	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
Annuities	76.1	6.8	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
Variable	352.6	31.5	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
<b>Pension</b>	-	-	-	-	491.0	17.9	15.5	2.7	161.8	13.1	194.4	11.0	795.8	27.7	-	-
<b>Total</b>	1,118.9	100.0	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



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**Loss & Expense Ratios**

(%)	2Q20	3Q20	4Q20	1Q21	2Q21	3Q21	4Q21	1Q22(E)
<b>Quarterly Loss Ratio</b>	40.5	55.4	43.9	52.1	50.3	55.7	57.3	51.0
Risk Premium	91.4	92.0	92.7	93.5	94.3	95.2	96.3	98.5
Loss	37.0	50.9	40.7	48.7	47.4	53.0	55.2	50.3
<b>Cumulative Loss Ratio</b>	49.4	51.4	49.5	52.1	51.2	52.7	53.9	51.0
Risk Premium	181.9	273.9	366.6	93.5	187.9	283.0	379.3	98.5
Loss	89.8	140.7	181.4	48.7	96.1	149.1	204.3	50.3
<b>Expense Ratio</b>	11.8	12.6	12.7	8.6	9.2	15.5	19.2	21.7

**Policy Persistency**

(%)	2Q20	3Q20	4Q20	1Q21	2Q21	3Q21	4Q21	1Q22(E)
<b>Quarterly</b>								
13th Month	88.4	85.9	85.7	84.7	85.4	81.1	85.2	85.6
25th Month	72.6	72.5	74.2	71.6	74.5	71.1	72.3	67.2
<b>Cumulative</b>								
13th Month	87.9	87.3	86.9	84.7	85.0	83.7	84.0	85.6
25th Month	72.7	72.6	73.0	71.6	73.1	72.5	72.4	67.2

**Retention**

(%)	2Q20	3Q20	4Q20	1Q21	2Q21	3Q21	4Q21	1Q22(E)
<b>Quarterly</b>								
LP Retention 13th	53.1	49.4	45.3	45.3	51.5	43.4	41.6	35.2
LP Retention 25th	25.4	27.4	22.9	22.9	20.6	21.8	20.3	24.0
<b>Cumulative</b>								
LP Retention 13th	52.8	51.7	45.3	45.3	49.6	47.7	46.3	35.2
LP Retention 25th	26.6	27.0	22.9	22.9	21.2	21.4	21.0	24.0

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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
<b>Protection</b>	41,308	26,254	39,476										35,679	107,038
Whole-Life	35,429	20,278	32,705										29,471	88,412
Variable	1,776	1,344	1,727										1,615	4,846
Etc.	4,103	4,632	5,044										4,593	13,779
<b>Savings</b>	12,469	8,043	5,684										8,732	26,196
Annuities	9,293	6,535	4,233										6,687	20,061
Variable	3,177	1,508	1,450										2,045	6,135
<b>Total</b>	<b>53,777</b>	<b>34,297</b>	<b>45,160</b>										<b>44,411</b>	<b>133,234</b>

(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
<b>Protection</b>	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	6,050	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	2,057	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
<b>Savings</b>	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
<b>Total</b>	<b>21,064</b>	<b>20,679</b>	<b>21,362</b>	<b>21,598</b>	<b>20,589</b>	<b>27,361</b>	<b>22,653</b>	<b>19,471</b>	<b>18,555</b>	<b>16,722</b>	<b>18,882</b>	<b>38,911</b>	<b>22,321</b>	<b>267,848</b>

(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
<b>Protection</b>	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
<b>Savings</b>	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
<b>Total</b>	<b>21,673</b>	<b>19,825</b>	<b>21,349</b>	<b>15,614</b>	<b>13,040</b>	<b>23,481</b>	<b>18,711</b>	<b>15,775</b>	<b>16,492</b>	<b>22,453</b>	<b>20,866</b>	<b>25,246</b>	<b>19,544</b>	<b>234,524</b>

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**KB Asset Managemnet**

(bn Won)	2Q20	3Q20	4Q20	1Q21	2Q21	3Q21	4Q21	1Q22(E)
Net interest income	0.9	1.1	0.2	0.3	0.2	0.3	0.3	0.3
Net fee and commission income	30.9	32.5	40.7	38.0	46.6	41.7	43.0	37.0
Net other operating income(expenses)	6.3	6.0	6.2	4.5	2.3	0.6	5.9	-3.5
<b>Gross operating income</b>	<b>38.1</b>	<b>39.6</b>	<b>47.1</b>	<b>42.8</b>	<b>49.1</b>	<b>42.6</b>	<b>49.2</b>	<b>33.8</b>
General & administrative expenses	15.0	15.5	22.4	15.9	18.5	17.3	24.1	17.4
Provision for credit losses	0.0	0.0	0.1	0.1	-0.1	0.0	0.0	0.0
<b>Net operating profit</b>	<b>23.1</b>	<b>24.1</b>	<b>24.6</b>	<b>26.8</b>	<b>30.7</b>	<b>25.3</b>	<b>25.1</b>	<b>16.4</b>
Net non-operating profit(loss)	0.0	-0.3	-0.3	-0.1	0.1	-0.3	-0.1	-0.1
<b>Profit before income tax</b>	<b>23.1</b>	<b>23.8</b>	<b>24.3</b>	<b>26.7</b>	<b>30.8</b>	<b>25.0</b>	<b>25.0</b>	<b>16.3</b>
<b>Profit for the period</b>	<b>17.2</b>	<b>17.8</b>	<b>17.9</b>	<b>19.9</b>	<b>22.5</b>	<b>18.4</b>	<b>19.1</b>	<b>11.8</b>
Profit attributable to shareholders of the parent company	17.2	17.8	17.9	19.9	22.5	18.4	19.1	11.8

**KB Capital**

(bn Won)	2Q20	3Q20	4Q20	1Q21	2Q21	3Q21	4Q21	1Q22(E)
Net interest income	80.7	80.6	88.2	81.2	93.5	98.4	103.3	106.6
Net fee and commission income	126.3	141.7	157.4	169.3	175.7	185.2	192.8	200.5
Net other operating income(expenses)	-96.0	-111.1	-133.0	-120.5	-143.9	-141.4	-162.9	-155.0
<b>Gross operating income</b>	<b>111.0</b>	<b>111.2</b>	<b>112.6</b>	<b>130.0</b>	<b>125.3</b>	<b>142.2</b>	<b>133.2</b>	<b>152.1</b>
General & administrative expenses	28.8	28.1	43.8	29.2	33.9	32.9	48.2	32.9
Provision for credit losses	38.6	26.6	33.9	28.3	21.6	25.1	36.7	1.5
<b>Net operating profit</b>	<b>43.6</b>	<b>56.5</b>	<b>34.9</b>	<b>72.5</b>	<b>69.8</b>	<b>84.2</b>	<b>48.3</b>	<b>117.7</b>
Net non-operating profit(loss)	2.5	-0.9	0.7	0.3	1.1	0.3	1.9	-6.6
<b>Profit before income tax</b>	<b>46.1</b>	<b>55.6</b>	<b>35.6</b>	<b>72.8</b>	<b>70.9</b>	<b>84.5</b>	<b>50.2</b>	<b>111.1</b>
<b>Profit for the period</b>	<b>34.7</b>	<b>41.7</b>	<b>27.3</b>	<b>54.7</b>	<b>54.0</b>	<b>63.8</b>	<b>39.3</b>	<b>83.9</b>
Profit attributable to shareholders of the parent company	34.2	41.3	26.8	53.9	53.6	63.2	39.2	83.3

**KB Life Insurance**

(bn Won)	2Q20	3Q20	4Q20	1Q21	2Q21	3Q21	4Q21	1Q22(E)
Net interest income	36.0	37.4	39.2	40.1	42.8	43.6	44.6	43.4
Net fee and commission income	-3.9	-3.8	-4.0	-3.8	-5.0	-4.4	-5.0	-4.3
Net other operating income(expenses)	-7.8	-20.3	-43.8	-14.3	-28.8	-27.4	-50.6	-31.5
<b>Gross operating income</b>	<b>24.3</b>	<b>13.3</b>	<b>-8.6</b>	<b>22.0</b>	<b>9.0</b>	<b>11.8</b>	<b>-11.0</b>	<b>7.6</b>
General & administrative expenses	16.3	16.8	19.9	18.6	18.0	17.1	19.7	18.3
Provision for credit losses	0.1	0.1	0.0	0.2	0.0	-3.0	0.7	-0.1
<b>Net operating profit</b>	<b>7.9</b>	<b>-3.6</b>	<b>-28.5</b>	<b>3.2</b>	<b>-9.0</b>	<b>-2.3</b>	<b>-31.4</b>	<b>-10.6</b>
Net non-operating profit(loss)	0.0	0.1	-16.2	-0.1	0.3	0.3	0.4	0.0
<b>Profit before income tax</b>	<b>7.9</b>	<b>-3.5</b>	<b>-44.7</b>	<b>3.1</b>	<b>-8.7</b>	<b>-2.0</b>	<b>-31.0</b>	<b>-10.6</b>
<b>Profit for the period</b>	<b>5.9</b>	<b>-2.6</b>	<b>-32.4</b>	<b>-1.5</b>	<b>-9.5</b>	<b>-7.1</b>	<b>-28.5</b>	<b>-18.1</b>
<b>Profit attributable to shareholders of the parent company</b>	<b>5.9</b>	<b>-2.6</b>	<b>-32.4</b>	<b>-1.5</b>	<b>-9.5</b>	<b>-7.1</b>	<b>-28.5</b>	<b>-18.1</b>

**KB Real Estate Trust**

(bn Won)	2Q20	3Q20	4Q20	1Q21	2Q21	3Q21	4Q21	1Q22(E)
Net interest income	1.5	1.1	1.2	1.1	1.2	1.2	1.5	1.7
Net fee and commission income	33.4	31.5	30.3	45.0	33.2	46.5	34.5	31.1
Net other operating income(expenses)	-1.0	1.2	0.5	0.1	-0.6	0.4	2.6	-0.2
<b>Gross operating income</b>	<b>33.9</b>	<b>33.8</b>	<b>32.0</b>	<b>46.2</b>	<b>33.8</b>	<b>48.1</b>	<b>38.6</b>	<b>32.6</b>
General & administrative expenses	9.9	8.9	12.7	8.5	10.2	9.4	15.8	9.9
Provision for credit losses	0.2	1.0	3.4	1.7	1.2	0.7	8.8	1.3
<b>Net operating profit</b>	<b>23.8</b>	<b>23.9</b>	<b>15.9</b>	<b>36.0</b>	<b>22.4</b>	<b>38.0</b>	<b>14.0</b>	<b>21.4</b>
Net non-operating profit(loss)	-0.1	-0.4	-0.6	-0.1	0.5	-0.2	-0.3	0.0
<b>Profit before income tax</b>	<b>23.7</b>	<b>23.5</b>	<b>15.3</b>	<b>35.9</b>	<b>22.9</b>	<b>37.8</b>	<b>13.7</b>	<b>21.4</b>
<b>Profit for the period</b>	<b>17.3</b>	<b>17.2</b>	<b>11.4</b>	<b>27.1</b>	<b>16.5</b>	<b>27.6</b>	<b>10.3</b>	<b>15.7</b>
<b>Profit attributable to shareholders of the parent company</b>	<b>17.3</b>	<b>17.2</b>	<b>11.4</b>	<b>27.1</b>	<b>16.5</b>	<b>27.6</b>	<b>10.3</b>	<b>15.7</b>

**KB Savings Bank**

(bn Won)	2Q20	3Q20	4Q20	1Q21	2Q21	3Q21	4Q21	1Q22(E)
Net interest income	18.2	18.2	19.6	23.6	24.1	26.4	28.1	26.4
Net fee and commission income	-0.6	-0.1	-0.3	0.0	-0.7	-0.4	0.1	1.2
Net other operating income(expenses)	-0.2	-1.5	-1.5	-1.5	-4.4	-3.8	-6.4	-0.8
<b>Gross operating income</b>	<b>17.4</b>	<b>16.6</b>	<b>17.8</b>	<b>22.1</b>	<b>19.0</b>	<b>22.2</b>	<b>21.8</b>	<b>26.8</b>
General & administrative expenses	6.8	8.9	9.1	9.1	8.8	7.6	7.7	6.6
Provision for credit losses	2.0	2.5	3.1	4.4	8.5	4.0	9.5	10.3
<b>Net operating profit</b>	<b>8.6</b>	<b>5.2</b>	<b>5.6</b>	<b>8.6</b>	<b>1.7</b>	<b>10.6</b>	<b>4.6</b>	<b>9.9</b>
Net non-operating profit(loss)	0.0	-0.8	0.0	0.1	0.0	0.1	-0.2	0.0
<b>Profit before income tax</b>	<b>8.6</b>	<b>4.4</b>	<b>5.6</b>	<b>8.7</b>	<b>1.7</b>	<b>10.7</b>	<b>4.4</b>	<b>9.9</b>
<b>Profit for the period</b>	<b>6.5</b>	<b>3.3</b>	<b>4.1</b>	<b>6.4</b>	<b>1.3</b>	<b>7.9</b>	<b>3.3</b>	<b>7.4</b>
<b>Profit attributable to shareholders of the parent company</b>	<b>6.5</b>	<b>3.3</b>	<b>4.1</b>	<b>6.4</b>	<b>1.3</b>	<b>7.9</b>	<b>3.3</b>	<b>7.4</b>

**KB Investment**

(bn Won)	2Q20	3Q20	4Q20	1Q21	2Q21	3Q21	4Q21	1Q22(E)
Net interest income	-0.5	-0.8	-0.7	-0.7	-0.8	-0.8	-0.9	-1.0
Net fee and commission income	0.2	0.1	0.1	0.3	-0.2	0.5	-0.1	2.1
Net other operating income(expenses)	13.9	30.2	1.3	11.1	30.2	4.3	48.1	7.8
<b>Gross operating income</b>	<b>13.6</b>	<b>29.5</b>	<b>0.7</b>	<b>10.7</b>	<b>29.2</b>	<b>4.0</b>	<b>47.1</b>	<b>8.9</b>
General & administrative expenses	3.8	12.0	5.1	3.5	6.7	2.9	6.8	4.7
Provision for credit losses	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
<b>Net operating profit</b>	<b>9.8</b>	<b>17.5</b>	<b>-4.4</b>	<b>7.2</b>	<b>22.5</b>	<b>1.1</b>	<b>40.3</b>	<b>4.2</b>
Net non-operating profit(loss)	-0.7	1.9	-0.8	-1.0	0.9	-0.1	4.9	0.9
<b>Profit before income tax</b>	<b>9.1</b>	<b>19.4</b>	<b>-5.2</b>	<b>6.2</b>	<b>23.4</b>	<b>1.0</b>	<b>45.2</b>	<b>5.1</b>
<b>Profit for the period</b>	<b>6.8</b>	<b>15.0</b>	<b>-1.1</b>	<b>3.9</b>	<b>17.7</b>	<b>0.2</b>	<b>33.5</b>	<b>3.0</b>
<b>Profit attributable to shareholders of the parent company</b>	<b>6.8</b>	<b>15.0</b>	<b>-1.1</b>	<b>3.9</b>	<b>17.7</b>	<b>0.2</b>	<b>33.5</b>	<b>3.0</b>

**KB Data Systems**

(bn Won)	2Q20	3Q20	4Q20	1Q21	2Q21	3Q21	4Q21	1Q22(E)
Net interest income	0.0	0.1	0.0	0.0	0.1	-0.1	0.1	0.0
Net fee and commission income	-0.1	-0.1	0.0	-0.1	-0.1	0.0	-0.1	-0.1
Net other operating income(expenses)	2.3	1.6	1.0	1.7	1.7	3.4	3.5	3.4
<b>Gross operating income</b>	<b>2.2</b>	<b>1.6</b>	<b>1.0</b>	<b>1.6</b>	<b>1.7</b>	<b>3.3</b>	<b>3.5</b>	<b>3.3</b>
General & administrative expenses	2.6	2.7	2.6	2.4	2.6	2.3	2.6	2.7
Provision for credit losses	0.1	-0.1	0.1	0.0	-0.1	0.1	-0.1	0.0
<b>Net operating profit</b>	<b>-0.5</b>	<b>-1.0</b>	<b>-1.7</b>	<b>-0.8</b>	<b>-0.8</b>	<b>0.9</b>	<b>1.0</b>	<b>0.6</b>
Net non-operating profit(loss)	0.0	0.0	-0.1	0.0	0.1	0.2	0.2	0.2
<b>Profit before income tax</b>	<b>-0.5</b>	<b>-1.0</b>	<b>-1.8</b>	<b>-0.8</b>	<b>-0.7</b>	<b>1.1</b>	<b>1.2</b>	<b>0.8</b>
<b>Profit for the period</b>	<b>-0.2</b>	<b>-0.8</b>	<b>-1.8</b>	<b>-1.4</b>	<b>-0.1</b>	<b>1.1</b>	<b>0.9</b>	<b>-0.2</b>
<b>Profit attributable to shareholders of the parent company</b>	<b>-0.2</b>	<b>-0.8</b>	<b>-1.8</b>	<b>-1.4</b>	<b>-0.1</b>	<b>1.1</b>	<b>0.9</b>	<b>-0.2</b>

**KB Credit Information**

(bn Won)	2Q20	3Q20	4Q20	1Q21	2Q21	3Q21	4Q21	1Q22(E)
Net interest income	0.1	0.0	0.1	0.0	0.1	0.0	0.0	0.0
Net fee and commission income	0.0	0.0	-0.1	0.0	0.0	-0.1	0.0	0.0
Net other operating income(expenses)	3.5	4.3	4.3	4.0	4.5	3.2	4.0	2.3
<b>Gross operating income</b>	<b>3.6</b>	<b>4.3</b>	<b>4.3</b>	<b>4.0</b>	<b>4.6</b>	<b>3.1</b>	<b>4.0</b>	<b>2.3</b>
General & administrative expenses	3.9	3.8	4.1	3.9	3.8	3.9	3.9	3.9
Provision for credit losses	0.0	0.0	0.0	0.0	0.0	0.0	0.0	-0.1
<b>Net operating profit</b>	<b>-0.3</b>	<b>0.5</b>	<b>0.2</b>	<b>0.1</b>	<b>0.8</b>	<b>-0.8</b>	<b>0.1</b>	<b>-1.5</b>
Net non-operating profit(loss)	0.0	0.0	0.5	0.0	0.0	0.0	-0.1	0.0
<b>Profit before income tax</b>	<b>-0.3</b>	<b>0.5</b>	<b>0.7</b>	<b>0.1</b>	<b>0.8</b>	<b>-0.8</b>	<b>0.0</b>	<b>-1.5</b>
<b>Profit for the period</b>	<b>-0.3</b>	<b>0.4</b>	<b>0.8</b>	<b>0.1</b>	<b>0.5</b>	<b>-0.6</b>	<b>0.4</b>	<b>-1.5</b>
<b>Profit attributable to shareholders of the parent company</b>	<b>-0.3</b>	<b>0.4</b>	<b>0.8</b>	<b>0.1</b>	<b>0.5</b>	<b>-0.6</b>	<b>0.4</b>	<b>-1.5</b>

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**KB Asset Management**

(bn Won)	Jun. 20	Sep. 20	Dec. 20	Mar. 21	Jun. 21	Sep. 21	Dec. 21	Mar. 22(E)
Total Assets	385.9	413.3	335.6	312.2	343.8	363.1	375.7	338.6
Total Liabilities	198.3	207.9	112.5	124.2	134.3	135.1	128.6	119.2
Total Equity	187.6	205.4	223.1	187.9	209.5	228.0	247.2	219.3

**KB Capital**

(bn Won)	Jun. 20	Sep. 20	Dec. 20	Mar. 21	Jun. 21	Sep. 21	Dec. 21	Mar. 22(E)
Total Assets	12,140.4	12,326.6	12,823.7	12,901.3	13,803.1	14,180.6	14,529.4	14,994.4
Total Liabilities	10,866.5	10,916.4	11,392.2	11,422.3	12,272.5	12,591.1	12,707.2	12,997.4
Total Equity	1,274.0	1,410.2	1,431.6	1,479.0	1,530.6	1,589.5	1,822.2	1,997.0

**KB Life Insurance**

(bn Won)	Jun. 20	Sep. 20	Dec. 20	Mar. 21	Jun. 21	Sep. 21	Dec. 21	Mar. 22(E)
Total Assets	9,998.8	10,213.7	10,424.9	10,698.6	10,904.1	10,800.8	10,634.6	10,400.9
Total Liabilities	9,361.9	9,582.2	9,842.8	10,171.6	10,381.4	10,300.1	10,174.3	10,081.8
Total Equity	636.9	631.4	582.1	527.0	522.8	500.7	460.3	319.1

**KB Real Estate Trust**

(bn Won)	Jun. 20	Sep. 20	Dec. 20	Mar. 21	Jun. 21	Sep. 21	Dec. 21	Mar. 22(E)
Total Assets	393.4	420.4	437.6	438.2	445.2	475.9	496.5	476.5
Total Liabilities	92.3	102.1	108.1	116.6	107.1	110.2	119.7	124.0
Total Equity	301.1	318.3	329.5	321.6	338.1	365.7	376.8	352.6

**KB Savings Bank**

(bn Won)	Jun. 20	Sep. 20	Dec. 20	Mar. 21	Jun. 21	Sep. 21	Dec. 21	Mar. 22(E)
Total Assets	1,550.0	1,700.7	1,883.7	2,084.2	2,345.8	2,587.1	2,601.1	2,754.5
Total Liabilities	1,331.1	1,478.7	1,658.1	1,852.3	2,095.0	2,328.4	2,339.0	2,485.1
Total Equity	218.9	222.0	225.6	231.9	250.8	258.7	262.1	269.4

**KB Investment**

(bn Won)	Jun. 20	Sep. 20	Dec. 20	Mar. 21	Jun. 21	Sep. 21	Dec. 21	Mar. 22(E)
Total Assets	801.3	850.8	848.7	836.5	895.6	953.6	1,197.7	1,203.4
Total Liabilities	585.1	619.6	618.6	612.4	653.9	711.6	922.2	934.9
Total Equity	216.2	231.2	230.1	224.0	241.7	242.0	275.5	268.5

**KB Data Systems**

(bn Won)	Jun. 20	Sep. 20	Dec. 20	Mar. 21	Jun. 21	Sep. 21	Dec. 21	Mar. 22(E)
Total Assets	44.5	42.7	40.3	38.9	41.8	57.6	44.5	45.4
Total Liabilities	22.9	22.0	23.0	22.9	26.0	40.6	25.9	27.0
Total Equity	21.6	20.8	17.3	16.0	15.8	17.0	18.6	18.4

**KB Credit Information**

(bn Won)	Jun. 20	Sep. 20	Dec. 20	Mar. 21	Jun. 21	Sep. 21	Dec. 21	Mar. 22(E)
Total Assets	28.5	28.3	27.7	27.3	28.7	27.7	28.7	27.9
Total Liabilities	13.8	13.1	11.8	11.3	12.1	11.8	12.3	13.0
Total Equity	14.8	15.2	15.9	16.0	16.6	15.9	16.4	14.9



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