

# KB Financial Group

## Fact Book 2Q 2023

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

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

The consolidated financial information for periods starting from January 1, 2023 presented herein reflect the application of Korean IFRS17 (K-IFRS17), and the financial results for 2022 have been restated retrospectively for better comparison purposes. However, please note that the key financial ratios for 2022 have not been restated retrospectively.

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

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

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

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

Former KB Life Insurance was merged with and into Prudential Life Insurance(the surviving entity) as of January 1, 2023, which had been renamed as “KB Life Insurance Co., Ltd.” prior to the merger.

On June 30, 2023, KB Financial Group sold 100% of the shares of KB Credit Information, a former first-tier subsidiary of the Group, to KB Kookmin Card. Consequently, KB Credit Information became a second-tier subsidiary of the Group.

Totals may not sum due to rounding.



(bn Won)	1Q21	2Q21	3Q21	4Q21	1Q22	2Q22	3Q22	4Q22	1Q23	2Q23(E)
<b>Net Income by Subsidiaries</b>										
KB Kookmin Bank	688.5	734.1	777.7	390.5	977.3	749.1	824.2	445.4	931.5	927.0
KB Securities	221.1	153.3	168.9	51.0	114.3	67.7	121.7	-115.9	140.6	109.0
KB Insurance	68.8	74.1	126.3	32.6	201.9	324.3	173.7	-142.7	253.8	271.4
KB Kookmin Card	141.5	111.3	121.3	44.8	118.9	126.8	106.6	26.3	82.0	110.9
KB Life Insurance	112.1	80.3	63.2	80.6	5.5	-73.1	35.2	-82.3	93.7	29.1
KB Asset Management	19.9	22.5	18.4	19.1	11.8	9.5	28.6	9.4	18.0	13.6
KB Capital	53.9	53.6	63.2	39.2	83.3	64.0	54.7	15.1	46.9	58.5
KB Real Estate Trust	27.1	16.5	27.6	10.3	15.7	19.4	20.7	11.9	18.8	16.6
KB Savings Bank	6.4	1.3	7.9	3.3	7.4	8.0	6.1	0.3	-11.0	-0.2
KB Investment	3.9	17.7	0.2	33.5	3.0	0.4	-4.2	5.6	2.3	13.3
KB Data Systems	-1.4	-0.1	1.1	0.9	-0.2	1.4	-0.4	2.4	0.3	2.2
KB Credit Information	0.1	0.5	-0.6	0.4	-1.5	0.6	0.7	0.7	0.1	-0.6

1) The consolidated financial information for periods starting from January 1, 2023 presented herein reflect the application of K-IFRS 1117(Insurance Contracts), and the figures for 2022 have been restated retrospectively for better comparison purposes. However, please note that the key financial ratios for 2022 have not been restated retrospectively.

2) Sum of assets of consolidated financial statement and AUM.

3) On June 30, 2023, KB Financial Group sold 100% of the shares of KB Credit Information to KB Kookmin Card, and KB Credit Information became a second-tier subsidiary of the Group. Accordingly, total assets, total liabilities, and total equity of KB Credit Information have been fully consolidated to the consolidated financial statements of KB Kookmin Card as of June 30, 2023. Please note that KB Credit Information's net income contributable to KB Financial Group for 2023 is the amount for the six-month period ended before KB Financial Group's sale of the shares of KB Credit Information.

**Key Financial Indicators**

KB Financial Group	1Q21	2Q21	3Q21	4Q21	1Q22	2Q22	3Q22	4Q22	1Q23	2Q23(E)
ROA (Quarterly)	0.85%	0.77%	0.81%	0.35%	0.88%	0.76%	0.71%	0.08%	0.88%	0.86%
ROA (Cumulative)	0.85%	0.81%	0.81%	0.69%	0.88%	0.82%	0.78%	0.60%	0.88%	0.87%
ROE (Quarterly) <sup>1)</sup>	12.50%	11.48%	11.73%	5.54%	13.16%	11.82%	11.42%	3.03%	12.40%	12.01%
ROE (Cumulative) <sup>1)</sup>	12.50%	11.95%	11.85%	10.22%	13.16%	12.48%	12.11%	9.82%	12.40%	12.20%
Basic EPS (Won, Quarterly)	3,225	3,045	3,279	1,584	3,672	3,272	3,174	885	3,754	3,776
Basic EPS (Won, Cumulative)	3,225	6,270	9,550	11,134	3,672	6,944	10,118	11,003	3,754	7,530
BPS (Won)	102,304	106,637	112,243	113,425	113,002	112,572	114,106	115,910	136,821	139,790
NIM (Quarterly)	1.82%	1.82%	1.83%	1.85%	1.91%	1.96%	1.98%	1.99%	2.04%	2.10%
NIM (Cumulative)	1.82%	1.82%	1.82%	1.83%	1.91%	1.93%	1.95%	1.96%	2.04%	2.07%
CIR (Quarterly)	47.3%	46.8%	45.6%	59.2%	45.4%	47.6%	47.6%	59.6%	35.9%	37.1%
CIR (Cumulative)	47.3%	47.1%	46.6%	49.7%	45.4%	46.5%	46.9%	50.2%	35.9%	36.5%
Credit Cost Ratio (Quarterly)	0.20%	0.25%	0.20%	0.54%	0.15%	0.31%	0.27%	0.97%	0.63%	0.56%
Credit Cost Ratio (Cumulative)	0.20%	0.22%	0.22%	0.30%	0.15%	0.23%	0.24%	0.43%	0.63%	0.59%
NPL Ratio	0.42%	0.39%	0.36%	0.33%	0.31%	0.32%	0.32%	0.34%	0.43%	0.44%
NPL Coverage Ratio(New) <sup>2)</sup>	162.34%	173.10%	177.77%	208.89%	217.72%	222.37%	219.74%	216.32%	196.16%	200.46%
NPL Coverage Ratio(Old) <sup>3)</sup>	336.51%	363.69%	381.60%	433.28%	454.55%	451.36%	446.86%	430.96%	350.84%	343.77%
BIS Ratio	16.04%	16.07%	16.12%	15.77%	15.92%	15.63%	15.45%	16.16%	16.84%	16.95%
CET 1 Ratio	13.79%	13.73%	13.92%	13.46%	13.43%	12.93%	12.62%	13.24%	13.66%	13.78%

**Key Financial Indicators**

<b>KB Kookmin Bank</b>	<b>1Q21</b>	<b>2Q21</b>	<b>3Q21</b>	<b>4Q21</b>	<b>1Q22</b>	<b>2Q22</b>	<b>3Q22</b>	<b>4Q22</b>	<b>1Q23</b>	<b>2Q23(E)</b>
ROA (Quarterly)	0.63%	0.65%	0.66%	0.28%	0.81%	0.60%	0.61%	0.16%	0.73%	0.71%
ROA (Cumulative)	0.63%	0.64%	0.65%	0.55%	0.81%	0.70%	0.67%	0.54%	0.73%	0.72%
ROE (Quarterly)	9.30%	9.71%	9.73%	4.74%	12.21%	9.29%	9.97%	5.28%	11.13%	10.77%
ROE (Cumulative)	9.30%	9.48%	9.53%	8.30%	12.21%	10.73%	10.45%	9.12%	11.13%	10.93%
NIM (Quarterly)	1.56%	1.56%	1.58%	1.61%	1.66%	1.73%	1.76%	1.77%	1.79%	1.85%
NIM (Cumulative)	1.56%	1.56%	1.57%	1.58%	1.66%	1.69%	1.72%	1.73%	1.79%	1.82%
CIR (Quarterly)	50.4%	47.4%	47.9%	62.2%	45.5%	48.1%	46.3%	53.6%	38.3%	40.2%
CIR (Cumulative)	50.4%	48.9%	48.6%	52.2%	45.5%	46.8%	46.6%	48.7%	38.3%	39.3%
NPL Ratio	0.29%	0.26%	0.23%	0.20%	0.20%	0.19%	0.19%	0.20%	0.23%	0.25%
NPL Coverage Ratio(New) <sup>2)</sup>	156.74%	172.76%	182.27%	225.30%	231.17%	254.55%	252.17%	259.37%	263.85%	253.86%
NPL Coverage Ratio(Old) <sup>3)</sup>	389.38%	431.85%	471.18%	563.65%	574.36%	602.72%	591.82%	597.49%	519.14%	466.75%
BIS Ratio	18.49%	18.92%	18.68%	17.47%	17.70%	17.43%	16.83%	17.46%	18.53%	18.40%
CET 1 Ratio	15.60%	15.88%	15.88%	14.70%	14.97%	14.49%	13.96%	14.50%	15.29%	15.22%
Loan to Deposit Ratio <sup>4)</sup>	100.4%	100.4%	100.1%	100.2%	98.8%	99.2%	99.2%	95.6%	96.3%	96.8%

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

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

3) Including reserves for credit losses.

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

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

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(bn Won)	1Q21	2Q21	3Q21	4Q21	1Q22	2Q22	3Q22	4Q22	1Q23	2Q23(E)
Net interest income	2,233.0	2,349.7	2,426.2	2,564.1	2,651.5	2,821.3	2,928.0	2,992.6	2,785.6	2,973.4
Net fee and commission income	967.2	865.4	911.3	881.7	957.3	934.5	868.3	754.8	914.0	951.4
Net other operating income(expenses)	443.1	351.9	314.3	175.7	-71.2	-410.5	-223.6	-465.1	659.9	372.5
<b>Gross operating income</b>	<b>3,643.3</b>	<b>3,567.0</b>	<b>3,651.8</b>	<b>3,621.5</b>	<b>3,537.6</b>	<b>3,345.3</b>	<b>3,572.7</b>	<b>3,282.3</b>	<b>4,359.5</b>	<b>4,297.3</b>
General & administrative expenses	1,723.1	1,669.5	1,664.9	2,143.4	1,481.4	1,552.8	1,525.9	2,083.6	1,566.3	1,592.9
<b>Operating profit before provision for credit losses</b>	<b>1,920.2</b>	<b>1,897.5</b>	<b>1,986.9</b>	<b>1,478.1</b>	<b>2,056.2</b>	<b>1,792.5</b>	<b>2,046.8</b>	<b>1,198.7</b>	<b>2,793.2</b>	<b>2,704.4</b>
Provision for credit losses	173.4	223.7	199.4	588.6	145.8	329.8	312.9	1,059.2	668.2	651.3
<b>Net operating profit</b>	<b>1,746.8</b>	<b>1,673.8</b>	<b>1,787.5</b>	<b>889.5</b>	<b>1,910.4</b>	<b>1,462.7</b>	<b>1,733.9</b>	<b>139.5</b>	<b>2,125.0</b>	<b>2,053.1</b>
Net non-operating profit(loss)	39.6	-6.8	-4.5	-44.3	9.3	192.6	113.9	-155.2	-96.2	-92.3
<b>Profit before income tax</b>	<b>1,786.4</b>	<b>1,667.0</b>	<b>1,783.0</b>	<b>845.2</b>	<b>1,919.7</b>	<b>1,655.3</b>	<b>1,847.8</b>	<b>-15.7</b>	<b>2,028.8</b>	<b>1,960.8</b>
Income tax expense	501.2	459.6	477.3	259.1	448.2	440.8	487.8	130.2	529.6	456.0
<b>Profit for the period</b>	<b>1,285.2</b>	<b>1,207.4</b>	<b>1,305.7</b>	<b>586.1</b>	<b>1,471.5</b>	<b>1,214.5</b>	<b>1,360.0</b>	<b>-145.9</b>	<b>1,499.2</b>	<b>1,504.8</b>
Profit attributable to non-controlling interests	15.2	3.1	7.6	-51.0	10.9	4.6	-7.8	-229.3	1.6	5.7
Profit attributable to shareholders of the parent company	<b>1,270.0</b>	<b>1,204.3</b>	<b>1,298.1</b>	<b>637.1</b>	<b>1,460.6</b>	<b>1,209.9</b>	<b>1,367.8</b>	<b>83.4</b>	<b>1,497.6</b>	<b>1,499.1</b>

\* The consolidated financial information for periods starting from January 1, 2023 presented herein reflect the application of K-IFRS 1117(Insurance Contracts), and the figures for 2022 have been restated retrospectively for better comparison purposes.

	(bn Won)	Mar. 21	Jun. 21	Sep. 21	Dec. 21	Mar. 22	Jun. 22	Sep. 22	Dec. 22	Mar. 23	Jun. 23(E)
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<b>Total Assets</b>		<b>620,939.2</b>	<b>633,747.8</b>	<b>650,506.5</b>	<b>663,895.8</b>	<b>670,166.0</b>	<b>682,678.1</b>	<b>713,722.7</b>	<b>688,664.8</b>	<b>691,435.6</b>	<b>706,347.4</b>
Cash and due from financial institutions		30,148.8	24,436.9	27,827.8	31,009.4	29,485.8	32,303.3	27,904.7	32,474.7	28,955.1	31,610.9
Financial assets at fair value through profit or loss		60,155.9	64,981.6	62,075.7	66,005.8	73,546.2	70,523.6	66,764.3	70,092.5	70,094.7	74,634.3
Derivative financial assets		3,733.4	3,176.1	4,252.9	3,721.4	4,987.9	9,419.2	17,820.0	9,446.6	8,588.7	8,195.3
Financial investments		95,929.7	99,349.2	104,654.3	104,847.9	107,874.7	105,543.3	111,049.7	115,452.7	115,454.1	116,969.6
Loans		383,242.5	395,432.0	402,600.4	417,900.3	422,025.5	431,193.4	453,435.0	433,038.9	432,189.4	434,953.6
(Reserves for loan losses)		-3,301.5	-3,333.9	-3,366.8	-3,684.1	-3,593.6	-3,590.3	-3,719.6	-4,161.0	-4,667.2	-4,812.9
Investments in associates		632.1	458.9	635.9	448.7	475.1	522.9	698.1	682.7	660.8	666.9
Insurance contract assets						20.4	51.0	78.6	83.3	152.5	189.2
Reinsurance contract assets						1,563.8	1,503.1	1,699.6	1,496.0	1,511.2	1,529.4
Tangible assets		8,136.1	8,055.7	8,198.6	8,163.9	7,962.4	8,390.1	7,942.2	8,351.6	8,482.6	8,690.5
Goodwill & Intangible assets		3,308.9	3,275.8	3,244.9	3,266.4	1,784.9	1,822.1	1,931.2	1,858.5	1,984.6	1,956.5
Current income tax assets		122.1	66.7	96.3	98.8	183.3	206.6	241.7	204.7	219.2	243.0
Deferred income tax assets		80.4	94.4	110.3	159.1	296.2	103.3	307.4	188.4	200.7	271.8
Other assets		35,449.3	34,420.5	36,809.4	28,274.1	19,959.8	21,096.2	23,850.2	15,294.2	22,942.0	26,436.4
<b>Total Liabilities</b>		<b>576,873.8</b>	<b>588,022.4</b>	<b>602,832.9</b>	<b>615,601.9</b>	<b>619,320.4</b>	<b>630,266.1</b>	<b>659,435.4</b>	<b>634,520.6</b>	<b>635,195.4</b>	<b>648,642.6</b>
Financial liabilities at fair value through profit or loss		12,750.1	11,757.3	12,742.9	12,089.0	13,125.8	12,779.3	12,262.1	12,271.6	11,842.2	12,044.3
Deposits		339,270.8	348,403.3	357,283.3	372,023.9	379,436.2	380,424.3	395,493.0	393,928.9	387,230.5	396,081.6
Debts		50,444.5	53,259.5	52,658.4	56,912.4	60,336.1	65,633.4	69,205.1	71,717.4	67,904.5	69,272.0
Debentures		62,221.0	63,911.4	67,222.2	67,430.2	68,840.6	71,087.3	72,363.3	68,698.2	68,546.6	68,271.4
Insurance contract liabilities						50,762.2	47,465.7	45,571.1	45,920.0	47,758.5	46,841.0
Reinsurance contract liabilities						39.3	37.9	36.9	31.7	34.2	33.8
Derivative financial liabilities		3,370.5	2,841.4	4,333.8	3,682.3	5,317.1	10,046.2	19,069.8	9,509.8	8,516.4	7,999.8
Net defined benefit liabilities		292.8	333.6	381.1	225.5	266.5	350.4	414.8	85.7	88.8	112.4
Provisions		707.3	726.3	728.6	808.6	778.3	832.8	852.4	933.7	942.0	978.3
Accrued expenses payables		3,364.5	3,351.2	3,499.9	3,568.3	3,311.9	3,602.7	4,232.8	4,759.3	5,408.1	6,408.9
Other liabilities		104,452.3	103,438.4	103,982.7	98,861.7	37,106.4	38,006.1	39,934.1	26,664.3	36,923.7	40,599.1
<b>Total Equity</b>		<b>44,065.4</b>	<b>45,725.4</b>	<b>47,673.6</b>	<b>48,293.9</b>	<b>50,845.6</b>	<b>52,412.1</b>	<b>54,287.3</b>	<b>54,144.2</b>	<b>56,240.2</b>	<b>57,704.8</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	2,090.6	2,090.6
Hybrid financial instrument		2,294.6	2,569.9	2,569.9	2,838.2	3,436.8	3,935.6	4,434.3	4,434.3	5,032.8	5,032.8
Capital surplus		16,723.6	16,723.6	16,941.5	16,940.2	16,940.2	16,940.8	16,940.7	16,940.7	16,940.7	16,649.2
Accumulated other comprehensive income		294.5	501.5	1,449.6	1,055.0	1,627.4	1,298.7	1,043.9	1,312.4	1,788.1	1,910.0
Retained earnings		22,903.1	24,075.9	25,063.3	25,672.8	26,856.2	27,842.6	29,073.6	28,922.3	29,813.7	30,853.6
Treasury shares		-1,136.2	-1,136.2	-1,136.2	-1,136.2	-986.2	-986.2	-836.2	-836.2	-1,107.9	-865.8
Non-controlling interest		895.2	900.1	694.9	833.3	880.6	1,290.0	1,540.4	1,280.1	1,682.2	2,034.4

\* The consolidated financial information for periods starting from January 1, 2023 presented herein reflect the application of K-IFRS 1117(Insurance Contracts), and the figures for 2022 have been restated retrospectively for better comparison purposes.

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**Group Interest Income**

(bn Won)	1Q21	2Q21	3Q21	4Q21	1Q22	2Q22	3Q22	4Q22	1Q23	2Q23(E)
<b>Interest Income</b>	<b>3,624.9</b>	<b>3,687.8</b>	<b>3,824.0</b>	<b>4,074.2</b>	<b>4,306.3</b>	<b>4,693.5</b>	<b>5,373.7</b>	<b>6,414.1</b>	<b>6,866.6</b>	<b>7,130.6</b>
Due from financial institutions	17.1	16.9	13.6	20.5	21.6	27.9	45.6	74.0	76.4	88.7
Financial investments	516.0	514.4	537.5	561.9	641.3	703.1	813.0	1,044.9	1,096.9	1,142.2
Loans	3,034.8	3,096.9	3,210.0	3,418.2	3,558.8	3,876.2	4,430.2	5,183.4	5,562.5	5,774.5
Insurance contract liabilities interest					5.0	4.2	3.9	3.6	5.5	5.8
Others	57.0	59.6	62.9	73.6	79.6	82.1	81.0	108.2	125.3	119.4
<b>Interest Expense</b>	<b>1,391.9</b>	<b>1,338.1</b>	<b>1,397.8</b>	<b>1,510.1</b>	<b>1,654.8</b>	<b>1,872.2</b>	<b>2,445.7</b>	<b>3,421.5</b>	<b>4,081.0</b>	<b>4,157.2</b>
Deposits	561.5	508.9	531.9	616.3	731.3	844.3	1,178.7	1,883.1	2,342.9	2,423.2
Debts & debentures	402.6	401.6	417.2	458.7	504.5	595.1	795.4	1,037.2	1,140.1	1,176.7
Insurance contract liabilities interest					384.1	391.7	412.4	429.3	441.1	428.8
Others	427.8	427.6	448.7	435.1	34.9	41.1	59.2	71.9	156.9	128.5
<b>Net Interest Income</b>	<b>2,233.0</b>	<b>2,349.7</b>	<b>2,426.2</b>	<b>2,564.1</b>	<b>2,651.5</b>	<b>2,821.3</b>	<b>2,928.0</b>	<b>2,992.6</b>	<b>2,785.6</b>	<b>2,973.4</b>

\* The consolidated financial information for periods starting from January 1, 2023 presented herein reflect the application of K-IFRS 1117(Insurance Contracts), and the figures for 2022 have been restated retrospectively for better comparison purposes.

**Group Net Interest Margin(NIM)<sup>1)</sup>**

	1Q21	2Q21	3Q21	4Q21	1Q22	2Q22	3Q22	4Q22	1Q23	2Q23(E)
NIM (Quarterly)	1.82%	1.82%	1.83%	1.85%	1.91%	1.96%	1.98%	1.99%	2.04%	2.10%
NIM (Cumulative)	1.82%	1.82%	1.82%	1.83%	1.91%	1.93%	1.95%	1.96%	2.04%	2.07%

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)	1Q21	2Q21	3Q21	4Q21	1Q22	2Q22	3Q22	4Q22	1Q23	2Q23(E)
Interest earning assets	402,421.7	407,869.5	420,531.6	435,568.2	445,481.0	452,097.3	464,495.7	481,921.8	469,207.7	468,190.1
Interest earned on the assets <sup>2)</sup>	2,581.7	2,606.8	2,703.5	2,910.7	3,102.3	3,405.6	3,990.1	4,913.7	5,333.2	5,536.6
Yield	2.60%	2.56%	2.55%	2.65%	2.82%	3.02%	3.41%	4.05%	4.61%	4.74%
Interest bearing liabilities	389,863.0	396,246.3	408,582.7	424,532.4	434,048.5	442,832.5	454,801.5	471,665.9	456,034.8	454,524.7
Interest paid on the liabilities <sup>3)</sup>	779.0	757.3	769.0	880.4	1,008.4	1,201.5	1,673.7	2,495.7	2,972.4	3,080.9
Yield	0.81%	0.77%	0.75%	0.82%	0.94%	1.09%	1.46%	2.10%	2.64%	2.72%
<b>Interest spread</b>	<b>1.79%</b>	<b>1.80%</b>	<b>1.80%</b>	<b>1.83%</b>	<b>1.88%</b>	<b>1.93%</b>	<b>1.95%</b>	<b>1.95%</b>	<b>1.97%</b>	<b>2.02%</b>
<b>Net Interest Margin</b>	<b>1.82%</b>	<b>1.82%</b>	<b>1.83%</b>	<b>1.85%</b>	<b>1.91%</b>	<b>1.96%</b>	<b>1.98%</b>	<b>1.99%</b>	<b>2.04%</b>	<b>2.10%</b>

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)	1Q21	2Q21	3Q21	4Q21	1Q22	2Q22	3Q22	4Q22	1Q23	2Q23(E)
Interest earning assets	406,069.9	411,929.4	424,552.8	439,779.4	449,770.9	456,765.2	469,356.6	486,910.3	473,985.4	473,015.8
Interest earned on the assets <sup>2)</sup>	2,976.6	3,007.0	3,095.2	3,353.9	3,503.0	3,834.3	4,426.8	5,350.9	5,777.7	5,980.8
Yield	2.97%	2.93%	2.89%	3.03%	3.16%	3.37%	3.74%	4.36%	4.94%	5.07%
Interest bearing liabilities	389,863.0	396,246.3	408,582.7	424,532.4	434,048.5	442,832.5	454,801.5	471,665.9	456,034.8	454,524.7
Interest paid on the liabilities <sup>3)</sup>	779.0	757.3	769.0	880.4	1,008.4	1,201.5	1,673.7	2,495.7	2,972.4	3,080.9
Yield	0.81%	0.77%	0.75%	0.82%	0.94%	1.09%	1.46%	2.10%	2.64%	2.72%
<b>Interest spread</b>	<b>2.16%</b>	<b>2.16%</b>	<b>2.15%</b>	<b>2.20%</b>	<b>2.22%</b>	<b>2.28%</b>	<b>2.28%</b>	<b>2.26%</b>	<b>2.30%</b>	<b>2.35%</b>
<b>Net Interest Margin</b>	<b>2.19%</b>	<b>2.19%</b>	<b>2.17%</b>	<b>2.23%</b>	<b>2.25%</b>	<b>2.31%</b>	<b>2.33%</b>	<b>2.33%</b>	<b>2.40%</b>	<b>2.46%</b>

1) Bank NIM + Card NIM.

2) Interest income - credit guarantee fee.

3) Interest expense + deposit insurance fee.

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(bn Won)	1Q21	2Q21	3Q21	4Q21	1Q22	2Q22	3Q22	4Q22	1Q23	2Q23(E)
<b>Trust Fee</b>	<b>167.5</b>	<b>140.9</b>	<b>143.4</b>	<b>135.1</b>	<b>125.5</b>	<b>114.9</b>	<b>119.4</b>	<b>108.0</b>	<b>121.8</b>	<b>132.7</b>
<b>Fee and Commission</b>	<b>799.7</b>	<b>724.5</b>	<b>767.9</b>	<b>746.6</b>	<b>831.8</b>	<b>819.6</b>	<b>748.9</b>	<b>646.8</b>	<b>792.2</b>	<b>818.7</b>
Fees from credit cards	182.7	162.3	162.1	188.1	175.4	190.5	161.2	149.3	195.1	173.5
Guarantee fees	12.4	11.7	11.9	13.8	15.1	18.2	16.0	17.5	15.7	18.8
Other commissions in Won	554.4	504.5	555.8	493.3	591.7	556.7	520.2	429.8	529.1	571.9
Commissions received as agency	49.2	55.8	54.3	45.9	43.9	46.9	72.0	76.4	52.6	39.6
Commissions received on represent securities	49.0	45.8	44.3	35.6	31.8	34.9	32.7	25.4	30.2	28.9
Commissions received on banking business	44.9	44.9	43.9	44.7	44.2	45.5	45.8	45.2	45.9	45.3
Commissions received on securities business	251.4	228.5	224.9	176.6	218.5	181.2	125.1	103.6	137.7	202.3
Others	159.9	129.5	188.4	190.5	253.3	248.2	244.6	179.2	262.7	255.8
Other commissions in foreign currency	50.2	46.0	38.1	51.4	49.6	54.2	51.5	50.2	52.3	54.5
<b>Net Fee and Commission Income</b>	<b>967.2</b>	<b>865.4</b>	<b>911.3</b>	<b>881.7</b>	<b>957.3</b>	<b>934.5</b>	<b>868.3</b>	<b>754.8</b>	<b>914.0</b>	<b>951.4</b>

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(bn Won)	1Q21	2Q21	3Q21	4Q21	1Q22	2Q22	3Q22	4Q22	1Q23	2Q23(E)
<b>Net gain/loss on securities</b>	<b>132.0</b>	<b>167.1</b>	<b>377.6</b>	<b>50.5</b>	<b>-264.7</b>	<b>-807.4</b>	<b>-236.2</b>	<b>-259.3</b>	<b>859.1</b>	<b>210.2</b>
Net gain/loss on FVPL securities <sup>2)</sup>	68.5	145.6	386.0	191.1	-268.2	-746.9	-208.8	-71.0	820.3	278.3
Net gain/loss on FVOCI securities <sup>3)</sup>	63.5	21.5	-8.4	-140.6	3.5	-60.5	-27.4	-188.3	38.8	-68.1
Net gain/loss on sales	35.6	19.2	-10.1	-142.5	-19.4	-65.4	-31.6	-193.5	18.5	-77.4
Impairment loss	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.1	-0.1	0.1
Others	27.9	2.3	1.7	1.9	22.9	4.9	4.2	5.1	20.4	9.2
<b>Net gain/loss on derivatives &amp; foreign currency translation</b>	<b>186.4</b>	<b>153.2</b>	<b>-100.4</b>	<b>185.5</b>	<b>80.6</b>	<b>148.0</b>	<b>56.1</b>	<b>276.3</b>	<b>233.4</b>	<b>285.9</b>
<b>Net other insurance finance income</b>					<b>274.8</b>	<b>380.9</b>	<b>259.7</b>	<b>-17.9</b>	<b>-234.0</b>	<b>13.1</b>
<b>Insurance service result</b>					<b>395.8</b>	<b>419.7</b>	<b>392.2</b>	<b>126.4</b>	<b>380.6</b>	<b>431.6</b>
<b>Other operating income</b>	<b>124.7</b>	<b>31.6</b>	<b>37.1</b>	<b>-60.3</b>	<b>-557.7</b>	<b>-551.7</b>	<b>-695.4</b>	<b>-590.6</b>	<b>-579.2</b>	<b>-568.3</b>
Deposit insurance fees & credit guarantee fees	-239.2	-247.1	-230.5	-239.9	-231.3	-248.2	-253.0	-262.3	-261.5	-259.6
Net gain/loss on sale of loans	42.4	44.9	22.1	12.6	9.7	42.2	-32.1	-14.3	14.6	42.9
Others	321.5	233.8	245.5	167.0	-336.1	-345.7	-410.3	-314.0	-332.3	-351.6
<b>Net other operating income</b>	<b>443.1</b>	<b>351.9</b>	<b>314.3</b>	<b>175.7</b>	<b>-71.2</b>	<b>-410.5</b>	<b>-223.6</b>	<b>-465.1</b>	<b>659.9</b>	<b>372.5</b>

1) The consolidated financial information for periods starting from January 1, 2023 presented herein reflect the application of K-IFRS 1117(Insurance Contracts), and the figures for 2022 have been restated retrospectively for better comparison purposes.

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

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

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(bn Won)	1Q21	2Q21	3Q21	4Q21	1Q22	2Q22	3Q22	4Q22	1Q23	2Q23(E)
Provision for loan losses	159.3	222.5	198.0	542.0	143.9	284.8	302.6	1,058.8	643.9	613.1
Provision for acceptances and guarantees	28.4	15.6	4.5	9.0	8.8	36.4	-10.5	-6.9	22.6	16.1
Provision for undrawn commitments	-12.6	-16.8	-3.1	39.1	-8.2	7.6	23.5	8.0	1.1	19.3
Provision for financial guarantees & contracts	-1.7	2.4	0.0	-1.5	1.3	1.0	-2.7	-0.7	0.6	2.8
<b>Provision for Credit Losses</b>	<b>173.4</b>	<b>223.7</b>	<b>199.4</b>	<b>588.6</b>	<b>145.8</b>	<b>329.8</b>	<b>312.9</b>	<b>1,059.2</b>	<b>668.2</b>	<b>651.3</b>

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

(bn Won)	1Q21	2Q21	3Q21	4Q21	1Q22	2Q22	3Q22	4Q22	1Q23	2Q23(E)
<b>Total Outstanding Credit</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>	<b>416,796.0</b>	<b>428,335.6</b>	<b>424,436.6</b>	<b>420,945.5</b>	<b>426,328.2</b>
Household	182,795.8	185,044.4	190,527.2	191,145.1	188,820.1	186,926.2	186,951.7	187,124.5	180,037.8	181,430.6
Corporate	163,054.5	168,082.0	176,365.5	184,460.4	195,478.7	203,887.7	213,582.7	209,413.1	213,772.5	217,723.9
Credit Card	23,393.7	23,893.0	23,910.6	25,180.7	24,967.4	25,982.1	27,801.2	27,899.0	27,135.2	27,173.7
<b>Provision for Loan Losses</b>	<b>179.1</b>	<b>234.6</b>	<b>195.4</b>	<b>537.4</b>	<b>151.3</b>	<b>317.3</b>	<b>286.1</b>	<b>1,039.5</b>	<b>652.6</b>	<b>587.6</b>
Household	58.4	57.1	40.6	81.0	15.4	147.3	64.7	160.1	90.2	41.9
Corporate	50.0	87.8	67.4	299.7	41.5	-29.2	153.7	729.2	398.6	377.1
Credit Card	70.7	89.7	87.4	156.7	94.4	199.2	67.8	150.2	163.8	168.6
<b>Quarterly Credit Cost</b>	<b>0.20%</b>	<b>0.25%</b>	<b>0.20%</b>	<b>0.54%</b>	<b>0.15%</b>	<b>0.31%</b>	<b>0.27%</b>	<b>0.97%</b>	<b>0.63%</b>	<b>0.56%</b>
Household	0.13%	0.12%	0.09%	0.17%	0.03%	0.31%	0.14%	0.34%	0.20%	0.09%
Corporate	0.12%	0.21%	0.16%	0.66%	0.09%	-0.06%	0.29%	1.37%	0.76%	0.70%
Credit Card	1.24%	1.52%	1.45%	2.53%	1.50%	1.59%	0.98%	2.14%	2.41%	2.49%
<b>Cumulative Credit Cost</b>	<b>0.20%</b>	<b>0.22%</b>	<b>0.22%</b>	<b>0.30%</b>	<b>0.15%</b>	<b>0.23%</b>	<b>0.24%</b>	<b>0.43%</b>	<b>0.63%</b>	<b>0.59%</b>
Household	0.13%	0.13%	0.11%	0.13%	0.03%	0.17%	0.16%	0.21%	0.20%	0.15%
Corporate	0.12%	0.17%	0.16%	0.30%	0.09%	0.01%	0.17%	0.49%	0.76%	0.73%
Credit Card	1.24%	1.38%	1.41%	1.70%	1.50%	1.55%	1.35%	1.56%	2.41%	2.45%

1) Based on simple arithmetic sum of subsidiaries

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(bn Won)	1Q21	2Q21	3Q21	4Q21	1Q22	2Q22	3Q22	4Q22	1Q23	2Q23(E)
<b>Employee Benefits</b>	<b>1,113.9</b>	<b>1,074.1</b>	<b>1,064.6</b>	<b>1,382.5</b>	<b>953.2</b>	<b>937.0</b>	<b>934.3</b>	<b>1,332.5</b>	<b>949.7</b>	<b>944.8</b>
Post-employment benefits	66.2	68.5	69.2	71.1	60.3	64.4	62.6	67.8	44.5	45.5
Termination benefits	-1.4	32.7	0.6	291.1	0.4	0.0	3.1	309.5	1.0	3.2
Salaries & employee benefits	774.5	762.3	767.6	805.0	676.3	656.9	649.2	711.4	674.4	691.9
Others	274.6	210.6	227.2	215.3	216.2	215.7	219.4	243.8	229.8	204.2
<b>Depreciation and Amortization</b>	<b>213.4</b>	<b>193.9</b>	<b>213.8</b>	<b>229.5</b>	<b>189.7</b>	<b>197.2</b>	<b>204.6</b>	<b>225.3</b>	<b>205.5</b>	<b>211.4</b>
Tangible assets	146.5	143.8	153.0	163.8	122.4	127.6	132.9	147.2	123.0	123.9
Intangible assets	66.7	50.9	61.0	64.9	67.3	69.6	71.7	78.1	81.9	86.8
Others	0.2	-0.8	-0.2	0.8	0.0	0.0	0.0	0.0	0.6	0.7
<b>Other General and Administrative Expenses</b>	<b>395.8</b>	<b>401.5</b>	<b>386.5</b>	<b>531.4</b>	<b>338.5</b>	<b>418.6</b>	<b>387.0</b>	<b>525.8</b>	<b>411.1</b>	<b>436.7</b>
Occupancy, furniture & equipment expenses	340.6	328.2	334.5	471.9	291.6	353.0	342.9	458.8	355.3	342.7
Taxes	55.2	73.3	52.0	59.5	46.9	65.6	44.1	67.0	55.8	94.0
<b>General &amp; Administrative Expenses</b>	<b>1,723.1</b>	<b>1,669.5</b>	<b>1,664.9</b>	<b>2,143.4</b>	<b>1,481.4</b>	<b>1,552.8</b>	<b>1,525.9</b>	<b>2,083.6</b>	<b>1,566.3</b>	<b>1,592.9</b>

\* The consolidated financial information for periods starting from January 1, 2023 presented herein reflect the application of K-IFRS 1117(Insurance Contracts), and the figures for 2022 have been restated retrospectively for better comparison purposes.

**Cost to Income Ratio (CIR)**

(bn Won)	1Q21	2Q21	3Q21	4Q21	1Q22	2Q22	3Q22	4Q22	1Q23	2Q23(E)
Gross operating income	3,643.3	3,567.0	3,651.8	3,621.5	3,537.6	3,345.3	3,572.7	3,282.3	4,359.5	4,297.3
General & administrative expenses	1,723.1	1,669.5	1,664.9	2,143.4	1,691.8	1,754.1	1,734.2	2,357.7	1,566.3	1,592.9
<b>Quarterly CIR</b>	<b>47.3%</b>	<b>46.8%</b>	<b>45.6%</b>	<b>59.2%</b>	<b>45.4%</b>	<b>47.6%</b>	<b>47.6%</b>	<b>71.8%</b>	<b>35.9%</b>	<b>37.1%</b>
<b>Cumulative CIR</b>	<b>47.3%</b>	<b>47.1%</b>	<b>46.6%</b>	<b>49.7%</b>	<b>45.4%</b>	<b>46.5%</b>	<b>46.9%</b>	<b>50.2%</b>	<b>35.9%</b>	<b>36.5%</b>

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

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(bn Won)	Mar. 21	Jun. 21	Sep. 21	Dec. 21	Mar. 22	Jun. 22	Sep. 22	Dec. 22	Mar. 23	Jun. 23(E)
<b>Total Outstanding Credits</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>	<b>416,796.0</b>	<b>428,335.6</b>	<b>424,436.6</b>	<b>420,945.5</b>	<b>426,328.2</b>
Normal	365,478.9	373,245.0	386,975.4	397,075.8	405,414.8	412,746.5	423,805.0	419,739.5	415,789.7	420,750.8
Precautionary	2,224.1	2,318.5	2,405.0	2,391.4	2,573.1	2,733.7	3,166.1	3,238.4	3,329.7	3,699.9
Substandard	676.8	658.2	650.4	584.4	561.2	594.0	643.9	709.2	918.7	984.0
Doubtful	578.0	522.9	505.1	482.6	475.2	467.0	494.7	537.2	644.4	600.4
Estimated Loss	286.2	274.8	267.4	252.0	241.9	254.8	225.9	212.3	263.0	293.1
NPL (A)	1,541.0	1,455.9	1,422.9	1,319.0	1,278.3	1,315.8	1,364.5	1,458.7	1,826.1	1,877.5
<b>NPL Ratio</b>	<b>0.42%</b>	<b>0.39%</b>	<b>0.36%</b>	<b>0.33%</b>	<b>0.31%</b>	<b>0.32%</b>	<b>0.32%</b>	<b>0.34%</b>	<b>0.43%</b>	<b>0.44%</b>
Loan loss reserves <sup>2)</sup> (B)	2,501.7	2,520.2	2,529.6	2,755.2	2,782.9	2,925.8	2,998.3	3,155.6	3,582.0	3,763.5
Reserves for credit losses (C )	2,683.8	2,774.8	2,900.4	2,959.7	3,027.3	3,012.9	3,099.0	3,131.0	2,824.8	2,690.6
<b>NPL Coverage Ratio(New) (B/A)</b>	<b>162.3%</b>	<b>173.1%</b>	<b>177.8%</b>	<b>208.9%</b>	<b>217.7%</b>	<b>222.4%</b>	<b>219.7%</b>	<b>216.3%</b>	<b>196.2%</b>	<b>200.5%</b>
<b>NPL Coverage Ratio(Old) [(B+C)/A]</b>	<b>336.5%</b>	<b>363.7%</b>	<b>381.6%</b>	<b>433.3%</b>	<b>454.6%</b>	<b>451.4%</b>	<b>446.9%</b>	<b>431.0%</b>	<b>350.8%</b>	<b>343.8%</b>

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)	Mar. 21	Jun. 21	Sep. 21	Dec. 21	Mar. 22	Jun. 22	Sep. 22	Dec. 22	Mar. 23	Jun. 23(E)
<b>Tier 1 Capital</b>	<b>38,690.1</b>	<b>39,920.2</b>	<b>42,542.1</b>	<b>42,305.5</b>	<b>43,642.3</b>	<b>44,215.3</b>	<b>45,438.6</b>	<b>45,032.0</b>	<b>47,850.6</b>	<b>48,585.0</b>
Common Equity Tier 1	36,089.8	37,048.8	39,670.3	39,144.3	39,885.3	39,783.8	40,488.6	40,103.7	42,142.0	42,873.7
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	2,090.6	2,090.6
Capital surplus	13,190.3	13,190.3	13,190.3	13,190.3	13,190.3	13,190.3	13,190.3	13,190.3	13,190.3	13,190.3
Retained earnings	22,903.1	24,075.9	25,063.3	25,672.8	26,099.8	27,179.8	28,314.3	28,447.2	29,813.7	30,853.6
Others	2,680.0	2,887.1	4,053.1	3,657.1	2,429.5	685.2	-274.9	188.7	4,419.1	4,491.4
Deductions	-4,774.1	-5,195.0	-4,726.9	-5,466.5	-3,924.9	-3,362.1	-2,831.6	-3,813.1	-7,371.6	-7,752.2
Additional Tier 1	2,600.3	2,871.4	2,871.8	3,161.2	3,757.0	4,431.5	4,950.0	4,928.4	5,708.6	5,711.3
<b>Tier 2 Capital</b>	<b>3,292.8</b>	<b>3,449.3</b>	<b>3,395.3</b>	<b>3,577.3</b>	<b>3,622.9</b>	<b>3,878.1</b>	<b>4,128.7</b>	<b>3,937.9</b>	<b>4,098.4</b>	<b>4,171.8</b>
Provisions	414.6	478.0	420.9	436.8	439.5	403.1	457.5	457.8	491.1	565.7
Subordinated debt(holding company)	400.0	400.0	400.0	400.0	400.0	400.0	400.0	400.0	400.0	400.0
Subordinated debt(Kookmin Bank)	2,478.2	2,571.3	2,574.4	2,740.5	2,642.9	2,749.5	2,940.0	2,722.9	2,591.3	2,587.8
Others	0.0	0.0	0.0	0.0	140.5	325.5	331.2	357.3	616.0	618.3
<b>Total BIS Capital</b>	<b>41,982.9</b>	<b>43,369.5</b>	<b>45,937.4</b>	<b>45,882.8</b>	<b>47,265.2</b>	<b>48,093.4</b>	<b>49,567.3</b>	<b>48,970.0</b>	<b>51,948.8</b>	<b>52,756.8</b>
<b>Risk Weighted Assets</b>	<b>261,794.2</b>	<b>269,924.7</b>	<b>285,013.0</b>	<b>290,913.6</b>	<b>296,960.9</b>	<b>307,630.5</b>	<b>320,905.2</b>	<b>302,983.9</b>	<b>308,425.9</b>	<b>311,221.0</b>
<b>BIS Capital Ratio</b>	<b>16.04%</b>	<b>16.07%</b>	<b>16.12%</b>	<b>15.77%</b>	<b>15.92%</b>	<b>15.63%</b>	<b>15.45%</b>	<b>16.16%</b>	<b>16.84%</b>	<b>16.95%</b>
<b>Tier 1</b>	14.78%	14.79%	14.93%	14.54%	14.70%	14.37%	14.16%	14.86%	15.51%	15.61%
<b>Common Equity Tier 1</b>	<b>13.79%</b>	<b>13.73%</b>	<b>13.92%</b>	<b>13.46%</b>	<b>13.43%</b>	<b>12.93%</b>	<b>12.62%</b>	<b>13.24%</b>	<b>13.66%</b>	<b>13.78%</b>
<b>Tier 2</b>	1.26%	1.28%	1.19%	1.23%	1.22%	1.26%	1.29%	1.30%	1.33%	1.34%

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

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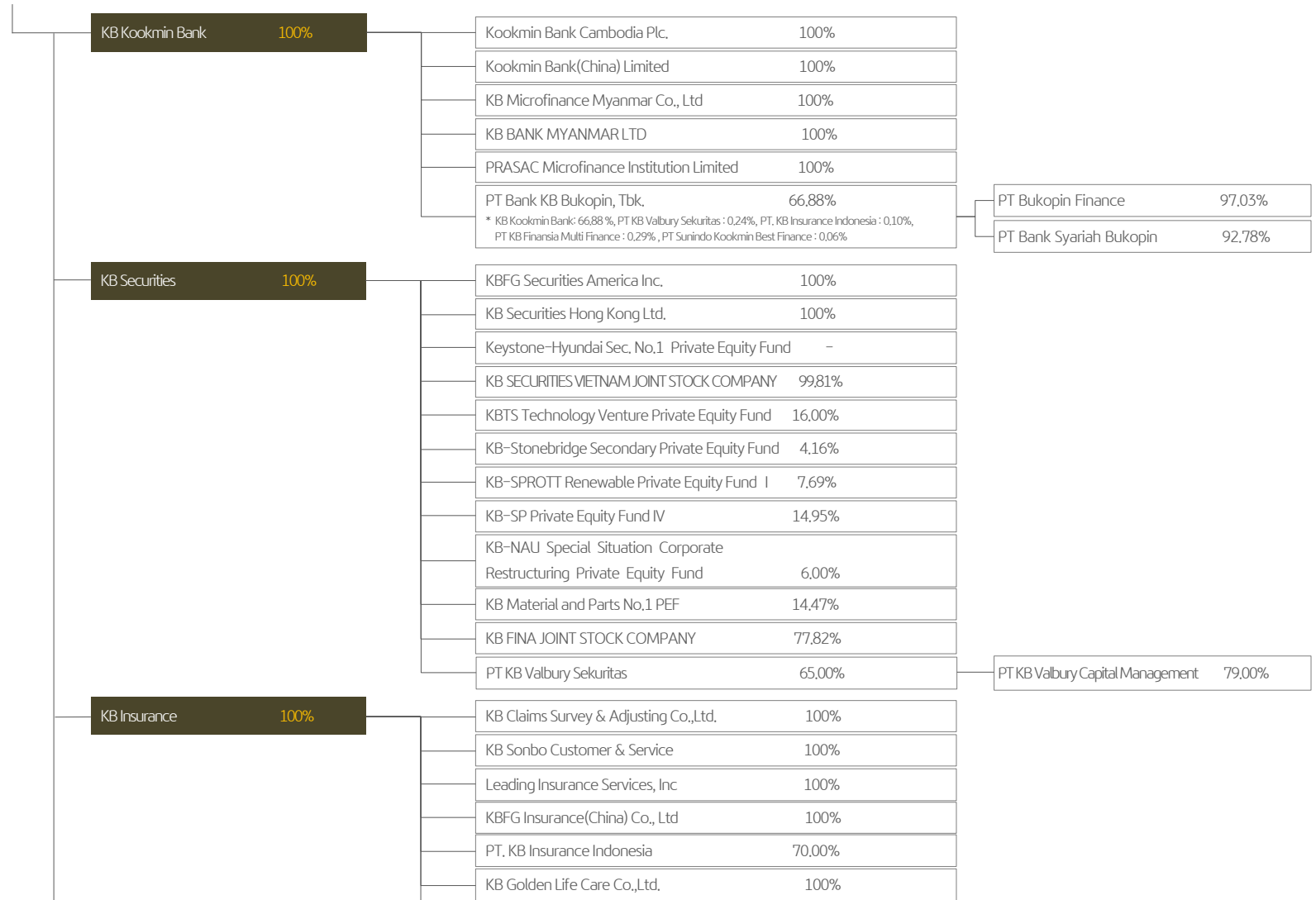
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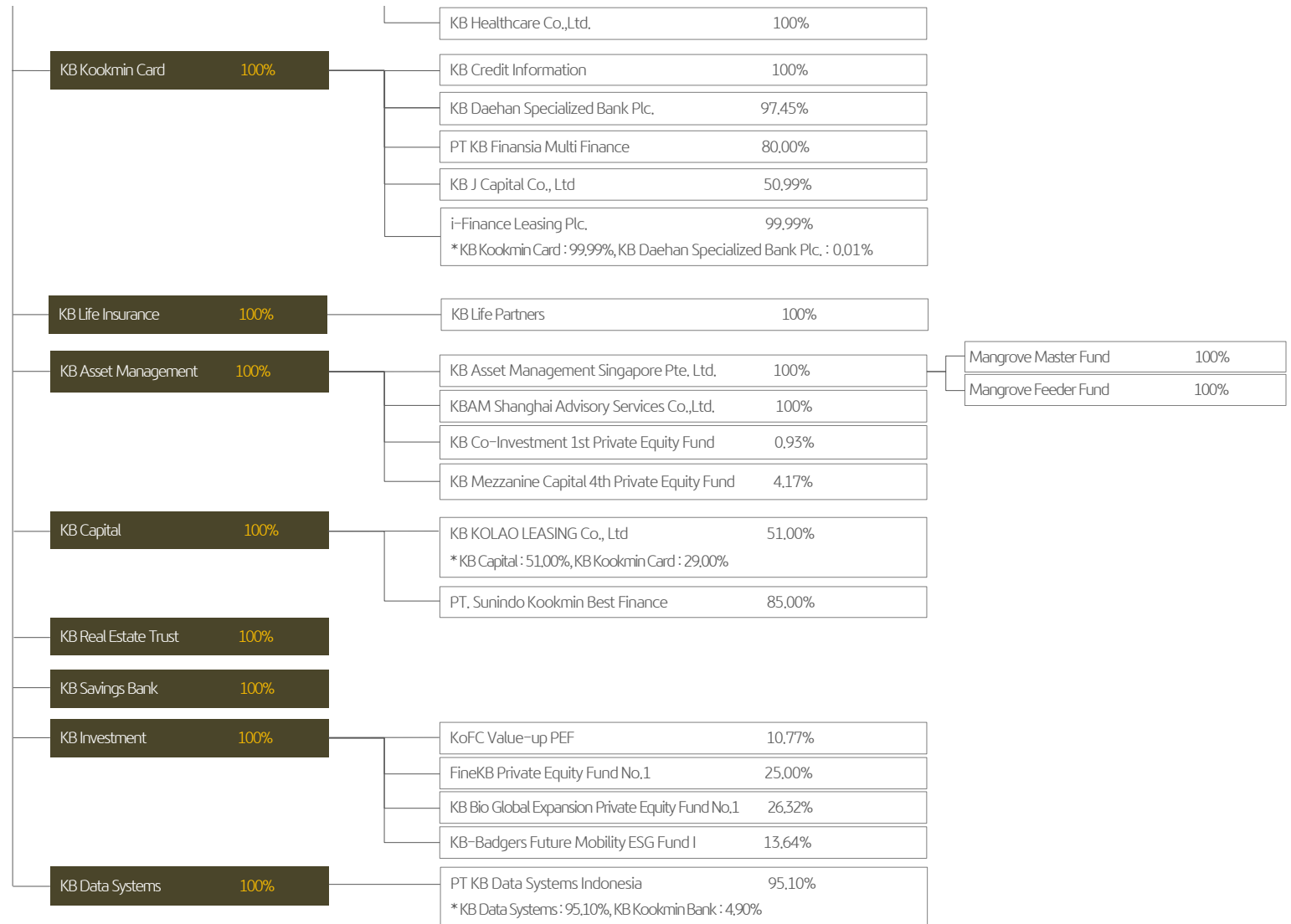
- As of June. 30, 2023

KB Financial Group



PT Bukopin Finance	97.03%
PT Bank Syariah Bukopin	92.78%





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	Mar. 21	Jun. 21	Sep. 21	Dec. 21	Mar. 22	Jun. 22	Sep. 22	Dec. 22	Mar. 23	Jun. 23(E)
KB Financial Group Inc. (holding company)	181	180	182	178	179	179	179	178	178	177
KB Kookmin Bank	15,242	15,229	15,281	15,375	14,641	14,663	14,607	14,736	13,984	13,967
KB Securities	2,743	2,774	2,815	2,825	2,822	2,879	2,915	2,876	2,873	2,852
KB Insurance	3,055	2,961	2,961	2,976	2,961	2,951	2,946	2,963	2,933	2,946
KB Kookmin Card	1,545	1,546	1,547	1,543	1,520	1,531	1,532	1,541	1,508	1,519
KB Life Insurance	468	454	448	466	464	372	367	370	680	675
KB Asset Management	292	303	305	309	322	329	340	350	348	359
KB Capital	512	507	509	514	531	547	544	542	548	550
KB Savings Bank	151	159	166	157	150	159	156	158	152	152
KB Real Estate Trust	167	174	175	175	186	186	183	189	185	192
KB Investment	62	61	61	62	64	65	62	61	63	63
KB Data Systems	489	497	504	512	546	565	570	576	577	577
<b>Total</b>	<b>25,368</b>	<b>25,323</b>	<b>25,431</b>	<b>25,567</b>	<b>24,859</b>	<b>24,900</b>	<b>24,867</b>	<b>25,009</b>	<b>24,151</b>	<b>24,021</b>

KB Kookmin Bank

	Mar. 21	Jun. 21	Sep. 21	Dec. 21	Mar. 22	Jun. 22	Sep. 22	Dec. 22	Mar. 23	Jun. 23(E)
Directors	8	8	8	8	8	8	8	8	8	8
Executive	3	3	3	3	3	3	3	3	3	3
Non-Executive	5	5	5	5	5	5	5	5	5	5
Non-Standing	0	0	0	0	0	0	0	0	0	0
Executive Vice Presidents	21	21	21	20	27	29	31	31	33	33
Regional Directors	43	43	43	43	44	44	44	44	41	41
Regular Employees	15,175	15,162	15,214	15,309	14,567	14,582	14,524	14,653	13,902	13,885
<b>Total<sup>1)</sup></b>	<b>15,242</b>	<b>15,229</b>	<b>15,281</b>	<b>15,375</b>	<b>14,641</b>	<b>14,658</b>	<b>14,602</b>	<b>14,731</b>	<b>13,979</b>	<b>13,962</b>

1) Excluding non-executive and non-standing directors

KB Securities

	Mar. 21	Jun. 21	Sep. 21	Dec. 21	Mar. 22	Jun. 22	Sep. 22	Dec. 22	Mar. 23	Jun. 23(E)
Directors	48	48	49	49	51	52	53	53	52	52
Employees	2,695	2,726	2,766	2,776	2,822	2,827	2,862	2,823	2,821	2,800
Regular	2,082	2,073	2,111	2,112	2,117	2,110	2,148	2,075	2,073	2,080
Contract	613	653	655	664	705	717	714	748	748	720
<b>Total</b>	<b>2,743</b>	<b>2,774</b>	<b>2,815</b>	<b>2,825</b>	<b>2,873</b>	<b>2,879</b>	<b>2,915</b>	<b>2,876</b>	<b>2,873</b>	<b>2,852</b>

**KB Insurance**

	Mar. 21	Jun. 21	Sep. 21	Dec. 21	Mar. 22	Jun. 22	Sep. 22	Dec. 22	Mar. 23	Jun. 23(E)
Senior Management	37	37	37	30	39	38	38	38	38	38
Employees	3,018	2,924	2,924	2,946	2,922	2,913	2,908	2,925	2,895	2,908
<b>Total</b>	<b>3,055</b>	<b>2,961</b>	<b>2,961</b>	<b>2,976</b>	<b>2,961</b>	<b>2,951</b>	<b>2,946</b>	<b>2,963</b>	<b>2,933</b>	<b>2,946</b>

**KB Kookmin Card**

	Mar. 21	Jun. 21	Sep. 21	Dec. 21	Mar. 22	Jun. 22	Sep. 22	Dec. 22	Mar. 23	Jun. 23(E)
Senior Management	15	15	15	16	18	18	18	18	20	20
Employees	1,530	1,531	1,532	1,527	1,502	1,513	1,513	1,523	1,488	1,499
<b>Total</b>	<b>1,545</b>	<b>1,546</b>	<b>1,547</b>	<b>1,543</b>	<b>1,520</b>	<b>1,531</b>	<b>1,531</b>	<b>1,541</b>	<b>1,508</b>	<b>1,519</b>

**KB Life Insurance**

	Mar. 21	Jun. 21	Sep. 21	Dec. 21	Mar. 22	Jun. 22	Sep. 22	Dec. 22	Mar. 23	Jun. 23(E)
Senior Management	19	19	19	19	19	14	14	13	19	20
Employees	449	435	429	447	445	358	353	357	661	655
<b>Total</b>	<b>468</b>	<b>454</b>	<b>448</b>	<b>466</b>	<b>464</b>	<b>372</b>	<b>367</b>	<b>370</b>	<b>680</b>	<b>675</b>

**Branches / ATMs of KB Kookmin Bank**

	Mar. 21	Jun. 21	Sep. 21	Dec. 21	Mar. 22	Jun. 22	Sep. 22	Dec. 22	Mar. 23	Jun. 23(E)
Regular Branch	830	831	828	826	778	780	779	778	722	701
Sub-branch	124	123	97	88	98	98	77	78	96	93
ATM Branch	729	725	730	739	763	840	856	871	912	950
<b>Total</b>	<b>1,683</b>	<b>1,679</b>	<b>1,655</b>	<b>1,653</b>	<b>1,639</b>	<b>1,718</b>	<b>1,712</b>	<b>1,727</b>	<b>1,730</b>	<b>1,744</b>
ATM	5,589	5,547	5,450	5,179	5,049	4,984	4,817	4,563	4,494	4,463

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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: Ratings for the holding company

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(bn Won)	1Q21	2Q21	3Q21	4Q21	1Q22	2Q22	3Q22	4Q22	1Q23	2Q23(E)
Net interest income	1,809.0	1,888.2	1,962.2	2,069.1	2,139.6	2,300.6	2,403.0	2,447.8	2,347.4	2,462.9
Net fee and commission income	316.9	281.2	291.3	298.5	270.8	278.3	277.2	270.3	307.4	289.9
Net other operating income(expenses)	-93.3	-86.1	-152.2	-145.3	-166.0	-306.1	-355.9	94.5	34.9	-76.7
<b>Gross operating income</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>	<b>2,272.8</b>	<b>2,324.3</b>	<b>2,812.6</b>	<b>2,689.7</b>	<b>2,676.1</b>
General & administrative expenses	1,024.6	987.5	1,007.4	1,383.2	1,020.9	1,093.9	1,076.0	1,507.2	1,030.3	1,077.1
<b>Operating profit before provision for credit losses</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>	<b>1,178.9</b>	<b>1,248.3</b>	<b>1,305.4</b>	<b>1,659.4</b>	<b>1,599.0</b>
Provision for credit losses	56.6	70.8	61.9	333.5	11.8	183.0	160.7	765.6	391.3	376.9
<b>Net operating profit</b>	<b>951.4</b>	<b>1,025.0</b>	<b>1,032.0</b>	<b>505.6</b>	<b>1,211.7</b>	<b>995.9</b>	<b>1,087.6</b>	<b>539.8</b>	<b>1,268.1</b>	<b>1,222.1</b>
Net non-operating profit(loss)	19.9	-21.0	-1.6	-19.7	3.7	19.6	-4.2	-44.3	-33.0	-33.9
Share of profit(loss) of associates	37.2	6.0	10.5	3.5	-0.7	19.7	1.3	-7.6	4.9	2.8
Net other non-operating income(expenses)	-17.3	-27.0	-12.1	-23.2	4.4	-0.1	-5.5	-36.7	-37.9	-36.7
<b>Profit before income tax</b>	<b>971.3</b>	<b>1,004.0</b>	<b>1,030.4</b>	<b>485.9</b>	<b>1,215.4</b>	<b>1,015.5</b>	<b>1,083.4</b>	<b>495.5</b>	<b>1,235.1</b>	<b>1,188.2</b>
Income tax expense	280.7	266.4	259.0	147.5	240.9	265.5	286.7	288.4	313.2	268.2
<b>Profit for the period</b>	<b>690.6</b>	<b>737.6</b>	<b>771.4</b>	<b>338.4</b>	<b>974.5</b>	<b>750.0</b>	<b>796.7</b>	<b>207.1</b>	<b>921.9</b>	<b>920.0</b>
Profit attributable to non-controlling interests	2.1	3.5	-6.3	-52.1	-2.8	0.9	-27.5	-238.3	-9.6	-7.0
Profit attributable to shareholders of the parent company	<b>688.5</b>	<b>734.1</b>	<b>777.7</b>	<b>390.5</b>	<b>977.3</b>	<b>749.1</b>	<b>824.2</b>	<b>445.4</b>	<b>931.5</b>	<b>927.0</b>

	(bn Won)	Mar. 21	Jun. 21	Sep. 21	Dec. 21	Mar. 22	Jun. 22	Sep. 22	Dec. 22	Mar. 23	Jun. 23(E)
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<b>Total Assets</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>	<b>506,798.0</b>	<b>537,997.1</b>	<b>517,769.5</b>	<b>512,196.9</b>	<b>524,504.5</b>
Cash and due from financial institutions		24,616.5	19,306.9	22,011.2	25,165.0	22,765.9	25,387.5	21,430.6	25,127.8	22,455.4	25,439.0
Financial assets at fair value through profit or loss		16,680.2	18,252.7	17,887.2	18,834.4	18,731.7	17,191.3	15,717.0	21,213.4	18,515.6	19,814.9
Derivative financial assets		2,827.4	2,399.9	3,520.5	2,965.6	4,091.6	8,111.5	16,024.9	7,767.6	7,134.7	6,801.1
Financial investments		54,916.9	57,519.0	62,987.9	63,744.9	66,115.5	65,729.8	70,473.9	75,250.2	73,599.9	75,096.8
Loans		332,487.6	342,258.5	347,876.2	361,144.7	366,626.7	373,569.6	394,578.7	374,672.0	373,934.0	376,478.0
(Allowances for loan losses)		-2,194.5	-2,191.6	-2,199.5	-2,426.9	-2,345.8	-2,307.9	-2,427.6	-2,764.6	-3,141.8	-3,230.6
Investments in associates		328.0	341.6	364.8	391.0	396.2	433.9	533.2	530.0	532.7	542.0
Tangible assets		4,511.6	4,465.2	4,467.3	4,496.3	4,471.6	4,466.5	4,459.0	4,394.4	4,392.0	4,385.8
Goodwill & Intangible assets		973.1	987.8	1,002.4	1,028.5	1,014.0	1,034.0	1,088.7	1,054.7	1,113.3	1,088.6
Current income tax assets		44.3	47.2	59.0	61.3	126.4	165.5	177.7	192.0	207.8	228.1
Deferred income tax assets		68.8	81.6	98.9	149.9	163.9	168.7	333.7	181.3	200.1	271.3
Other assets		10,368.1	10,157.5	10,439.1	5,583.3	8,575.3	10,539.7	13,179.7	7,386.1	10,111.4	14,358.9
<b>Total Liabilities</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>	<b>474,109.6</b>	<b>504,660.2</b>	<b>484,046.3</b>	<b>478,159.7</b>	<b>489,546.0</b>
Financial liabilities at fair value through profit or loss		99.4	106.4	149.1	112.7	179.8	128.6	101.7	108.9	94.8	89.2
Deposits		333,142.4	339,502.2	348,723.8	363,141.4	366,614.3	366,624.6	381,989.4	381,746.7	376,720.3	383,608.3
Debts		28,248.7	28,769.4	30,214.5	32,523.2	36,039.9	40,738.1	43,682.7	45,073.1	38,886.1	38,542.4
Debentures		26,103.7	27,136.4	29,483.5	29,718.7	29,096.9	31,133.5	34,253.9	29,787.7	29,809.7	29,673.9
Derivative financial liabilities		2,607.0	2,214.8	3,335.6	2,749.4	3,752.1	7,510.6	15,249.0	7,271.4	6,553.9	6,021.7
Net defined benefit liabilities		205.6	244.0	285.3	155.3	201.7	273.3	326.1	16.2	29.6	48.7
Provisions		397.3	415.4	414.4	426.9	431.3	483.6	490.8	533.4	572.2	602.6
Accrued expenses payables		2,585.1	2,557.2	2,687.7	2,668.6	2,686.3	2,980.4	3,503.5	3,947.2	4,566.4	5,541.0
Other liabilities		24,259.1	23,839.8	22,678.5	19,179.8	21,646.5	24,236.9	25,063.1	15,561.7	20,926.7	25,418.2
<b>Total Equity</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>	<b>32,688.4</b>	<b>33,336.9</b>	<b>33,723.3</b>	<b>34,037.2</b>	<b>34,958.5</b>
Share capital		2,021.9	2,021.9	2,021.9	2,021.9	2,021.9	2,021.9	2,021.9	2,021.9	2,021.9	2,021.9
Hybrid financial instrument		574.5	574.5	574.5	574.5	574.5	873.9	873.9	873.9	1,282.9	1,282.9
Capital surplus		4,808.5	4,808.5	5,026.5	5,025.3	5,025.3	5,025.3	5,025.3	5,025.3	5,025.3	4,739.0
Accumulated other comprehensive income		675.9	811.1	1,766.7	1,395.2	1,003.6	206.7	-179.8	12.8	363.2	283.2
Retained earnings		21,816.4	22,536.9	23,280.7	23,660.7	23,593.6	24,342.8	25,391.6	25,834.2	25,401.1	26,346.7
Treasury shares		0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Non-controlling interest		276.9	279.5	71.9	211.3	211.1	217.8	204.0	-44.8	-57.2	284.8

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(bn Won)	1Q21	2Q21	3Q21	4Q21	1Q22	2Q22	3Q22	4Q22	1Q23	2Q23(E)
<b>Interest Income</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>	<b>3,410.9</b>	<b>3,986.6</b>	<b>4,882.5</b>	<b>5,271.4</b>	<b>5,475.1</b>
Due from financial institutions	7.3	6.5	5.3	6.4	7.0	11.2	22.5	39.2	39.2	44.9
Financial Investments	221.5	211.3	233.6	253.7	287.7	327.7	407.5	566.7	617.0	631.4
Loans	2,261.5	2,296.2	2,373.4	2,559.8	2,709.5	2,994.0	3,482.5	4,178.8	4,505.6	4,691.1
Other	53.3	56.5	56.8	71.3	74.5	78.0	74.1	97.8	109.6	107.7
<b>Interest Expense</b>	<b>734.6</b>	<b>682.3</b>	<b>706.9</b>	<b>822.1</b>	<b>939.1</b>	<b>1,110.3</b>	<b>1,583.6</b>	<b>2,434.7</b>	<b>2,924.0</b>	<b>3,012.2</b>
Deposits	552.6	500.0	520.3	606.3	695.9	805.4	1,131.5	1,822.5	2,247.6	2,331.9
Debts & Debentures	169.2	169.2	171.2	195.7	214.3	270.2	399.5	546.6	595.8	596.7
Other	12.8	13.1	15.4	20.1	28.9	34.7	52.6	65.6	80.6	83.6
<b>Net Interest Income</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>	<b>2,300.6</b>	<b>2,403.0</b>	<b>2,447.8</b>	<b>2,347.4</b>	<b>2,462.9</b>

Bank Net Interest Margin

(bn Won)	1Q21	2Q21	3Q21	4Q21	1Q22	2Q22	3Q22	4Q22	1Q23	2Q23(E)
NIM (Quarterly)	1.56%	1.56%	1.58%	1.61%	1.66%	1.73%	1.76%	1.77%	1.79%	1.85%
NIM (Cumulative)	1.56%	1.56%	1.57%	1.58%	1.66%	1.69%	1.72%	1.73%	1.79%	1.82%

Interest Spread / Margin

(bn Won)	1Q21	2Q21	3Q21	4Q21	1Q22	2Q22	3Q22	4Q22	1Q23	2Q23(E)
Interest earning assets <sup>1)</sup>	382,201.9	387,076.3	399,176.4	413,968.2	423,173.6	429,473.3	440,991.1	457,701.9	445,333.7	444,838.9
Interest earned on the assets <sup>2)</sup>	2,154.4	2,175.5	2,262.3	2,457.6	2,640.1	2,938.2	3,492.3	4,373.2	4,767.7	4,966.5
Yield	2.29%	2.25%	2.25%	2.36%	2.53%	2.74%	3.14%	3.79%	4.34%	4.48%
Interest bearing liabilities <sup>1)</sup>	372,305.1	377,798.7	389,588.2	404,871.9	414,195.3	422,138.8	433,019.5	449,080.6	433,913.5	432,670.3
Interest paid on the liabilities <sup>3)</sup>	688.6	665.8	675.5	782.8	907.2	1,090.3	1,541.3	2,336.3	2,805.8	2,913.2
Yield	0.75%	0.71%	0.69%	0.77%	0.89%	1.04%	1.41%	2.06%	2.62%	2.70%
<b>Interest spread</b>	<b>1.54%</b>	<b>1.55%</b>	<b>1.56%</b>	<b>1.59%</b>	<b>1.64%</b>	<b>1.71%</b>	<b>1.73%</b>	<b>1.73%</b>	<b>1.72%</b>	<b>1.78%</b>
<b>Net Interest Margin</b>	<b>1.56%</b>	<b>1.56%</b>	<b>1.58%</b>	<b>1.61%</b>	<b>1.66%</b>	<b>1.73%</b>	<b>1.76%</b>	<b>1.77%</b>	<b>1.79%</b>	<b>1.85%</b>

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)	1Q21	2Q21	3Q21	4Q21	1Q22	2Q22	3Q22	4Q22	1Q23	2Q23(E)
Trust Fee	101.2	70.4	73.1	63.0	62.2	46.3	50.0	42.7	56.6	66.9
<b>Fee and Commission</b>	<b>215.7</b>	<b>210.8</b>	<b>218.2</b>	<b>235.5</b>	<b>208.6</b>	<b>232.0</b>	<b>227.2</b>	<b>227.6</b>	<b>250.8</b>	<b>223.0</b>
Fees from credit cards	-4.9	-7.2	-7.2	-9.4	-6.9	-8.2	-11.7	-10.6	-7.7	-10.7
Guarantee fees	11.1	10.9	11.8	12.8	13.0	14.4	16.0	17.5	15.9	18.3
Other commissions in Won	185.3	180.6	187.2	205.0	174.8	192.8	186.7	187.8	209.3	174.4
Commissions received as agency	64.9	75.3	75.2	70.9	58.7	77.9	86.6	101.3	73.3	62.9
Commissions received on represent securities	45.1	37.2	35.3	29.4	26.6	29.6	27.6	21.7	25.4	24.1
Commissions received on banking business	47.0	47.1	46.6	47.4	46.4	48.6	48.1	47.8	48.2	47.7
Commissions received on loan business	21.1	18.9	17.7	15.8	15.8	16.5	16.2	16.9	19.9	21.1
Others	7.2	2.1	12.4	41.5	27.3	20.2	8.2	0.1	42.5	18.6
Other commissions in foreign currency	24.2	26.5	26.4	27.1	27.7	33.0	36.2	32.9	33.3	41.0
<b>Net Fee and Commission Income</b>	<b>316.9</b>	<b>281.2</b>	<b>291.3</b>	<b>298.5</b>	<b>270.8</b>	<b>278.3</b>	<b>277.2</b>	<b>270.3</b>	<b>307.4</b>	<b>289.9</b>



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(bn Won)	1Q21	2Q21	3Q21	4Q21	1Q22	2Q22	3Q22	4Q22	1Q23	2Q23
<b>Net gain/loss on securities</b>	<b>58.0</b>	<b>84.7</b>	<b>32.5</b>	<b>-26.8</b>	<b>-162.6</b>	<b>-313.2</b>	<b>-224.7</b>	<b>216.0</b>	<b>347.7</b>	<b>-92.8</b>
Net gain/loss on FVPL securities <sup>1)</sup>	-4.0	62.3	29.7	43.6	-172.1	-304.8	-220.0	216.1	355.8	-96.4
Net gain/loss on FVOCI securities <sup>2)</sup>	62.0	22.4	2.8	-70.4	9.5	-8.4	-4.7	-0.1	-8.1	3.6
Net gain/loss on sales	44.5	22.0	2.7	-70.3	-0.4	-8.4	-4.7	-0.1	-10.7	1.8
Impairment loss	-0.1	0.1	0.1	-0.1	0.0	0.0	0.0	0.0	0.0	0.0
Others	17.6	0.3	0.0	0.0	9.9	0.0	0.0	0.0	2.6	1.8
<b>Net gain/loss on derivatives &amp; foreign currency translation</b>	<b>64.2</b>	<b>41.4</b>	<b>9.3</b>	<b>102.7</b>	<b>226.5</b>	<b>241.7</b>	<b>157.0</b>	<b>141.8</b>	<b>-58.2</b>	<b>273.5</b>
<b>Other operating income</b>	<b>-215.5</b>	<b>-212.2</b>	<b>-194.0</b>	<b>-221.2</b>	<b>-229.9</b>	<b>-234.6</b>	<b>-288.2</b>	<b>-263.3</b>	<b>-254.6</b>	<b>-257.4</b>
Deposit insurance fees & credit guarantee fees	-217.9	-223.0	-208.0	-224.1	-223.8	-237.4	-244.1	-254.1	-253.1	-250.3
Net gain/loss on sale of loans	5.6	21.8	4.3	6.8	5.7	18.5	-43.5	-3.2	10.1	9.5
Others	-3.2	-11.0	9.7	-3.9	-11.8	-15.7	-0.6	-6.0	-11.6	-16.6
<b>Net other operating income</b>	<b>-93.3</b>	<b>-86.1</b>	<b>-152.2</b>	<b>-145.3</b>	<b>-166.0</b>	<b>-306.1</b>	<b>-355.9</b>	<b>94.5</b>	<b>34.9</b>	<b>-76.7</b>

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)	1Q21	2Q21	3Q21	4Q21	1Q22	2Q22	3Q22	4Q22	1Q23	2Q23(E)
Provision for loan losses	44.1	71.2	62.9	301.5	12.5	137.3	167.3	764.8	358.6	332.7
Provision for acceptances and guarantees	28.3	15.6	4.5	9.0	8.8	36.4	-10.3	-6.9	22.8	16.1
Provision for undrawn commitments	-14.1	-18.4	-5.5	24.6	-10.8	8.2	6.5	8.4	9.3	25.3
Provision for financial guarantees & contracts	-1.7	2.4	0.0	-1.6	1.3	1.1	-2.8	-0.7	0.6	2.8
<b>Provision for Credit Losses</b>	<b>56.6</b>	<b>70.8</b>	<b>61.9</b>	<b>333.5</b>	<b>11.8</b>	<b>183.0</b>	<b>160.7</b>	<b>765.6</b>	<b>391.3</b>	<b>376.9</b>

Credit Cost Ratio

(bn Won)	1Q21	2Q21	3Q21	4Q21	1Q22	2Q22	3Q22	4Q22	1Q23	2Q23(E)
<b>Total Outstanding Credit</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>	<b>355,991.9</b>	<b>365,533.5</b>	<b>361,986.7</b>	<b>361,091.6</b>	<b>366,184.7</b>
Household	163,238.8	164,620.2	170,159.9	170,474.0	168,127.1	166,281.5	166,191.3	166,455.7	162,836.4	163,395.4
Corporate	153,859.6	157,889.7	165,167.1	172,985.8	182,134.0	189,710.4	199,342.2	195,531.0	198,255.2	202,789.3
<b>Provision for Loan Losses</b>	<b>66.2</b>	<b>84.5</b>	<b>37.4</b>	<b>176.5</b>	<b>19.5</b>	<b>192.0</b>	<b>109.2</b>	<b>128.5</b>	<b>360.9</b>	<b>213.9</b>
Household	27.2	29.5	14.4	52.0	9.2	122.0	29.3	100.1	27.5	-12.8
Corporate	39.0	55.0	23.0	124.5	10.3	70.0	79.9	28.4	333.4	226.7
<b>Quarterly Credit Cost</b>	<b>0.08%</b>	<b>0.11%</b>	<b>0.05%</b>	<b>0.21%</b>	<b>0.02%</b>	<b>0.22%</b>	<b>0.12%</b>	<b>0.14%</b>	<b>0.40%</b>	<b>0.24%</b>
Household	0.07%	0.07%	0.03%	0.12%	0.02%	0.29%	0.07%	0.24%	0.07%	-0.03%
Corporate	0.10%	0.14%	0.06%	0.29%	0.02%	0.15%	0.16%	0.06%	0.69%	0.45%
<b>Cumulative Credit Cost</b>	<b>0.08%</b>	<b>0.10%</b>	<b>0.08%</b>	<b>0.11%</b>	<b>0.02%</b>	<b>0.12%</b>	<b>0.12%</b>	<b>0.13%</b>	<b>0.40%</b>	<b>0.32%</b>
Household	0.07%	0.07%	0.06%	0.07%	0.02%	0.16%	0.13%	0.16%	0.07%	0.02%
Corporate	0.10%	0.12%	0.10%	0.15%	0.02%	0.09%	0.12%	0.10%	0.69%	0.57%

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(bn Won)	1Q21	2Q21	3Q21	4Q21	1Q22	2Q22	3Q22	4Q22	1Q23	2Q23(E)
<b>Employee Benefits</b>	<b>674.4</b>	<b>609.9</b>	<b>637.0</b>	<b>905.1</b>	<b>662.9</b>	<b>662.5</b>	<b>657.3</b>	<b>973.7</b>	<b>626.2</b>	<b>635.3</b>
Post-employment benefits	41.2	42.7	41.6	45.1	42.8	47.1	45.5	47.1	28.7	30.5
Termination benefits	-3.4	0.0	0.0	269.9	0.0	0.0	0.1	272.5	0.0	0.0
Salaries & employee benefits	423.8	433.5	433.8	442.4	444.6	449.2	444.1	455.6	427.7	447.0
Others	212.8	133.7	161.6	147.7	175.5	166.2	167.6	198.5	169.8	157.7
<b>Depreciation and Amortization</b>	<b>134.6</b>	<b>122.8</b>	<b>133.9</b>	<b>146.3</b>	<b>126.3</b>	<b>132.6</b>	<b>137.1</b>	<b>150.5</b>	<b>132.2</b>	<b>136.4</b>
Tangible assets	101.1	100.7	104.4	115.4	93.2	98.6	102.1	111.7	91.7	93.1
Intangible assets	33.3	22.3	29.5	30.9	33.0	34.1	35.0	38.8	40.5	43.3
Others	0.2	-0.2	0.0	0.0	0.1	-0.1	0.0	0.0	0.0	0.0
<b>Other General and Administrative Expenses</b>	<b>215.6</b>	<b>254.8</b>	<b>236.5</b>	<b>331.8</b>	<b>231.7</b>	<b>298.8</b>	<b>281.6</b>	<b>383.0</b>	<b>271.9</b>	<b>305.4</b>
Occupancy, furniture & equipment expenses	195.3	214.8	212.4	310.9	207.4	251.7	256.1	337.6	240.5	233.8
Taxes	20.3	40.0	24.1	20.9	24.3	47.1	25.5	45.4	31.4	71.6
<b>General &amp; Administrative Expenses</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>1,093.9</b>	<b>1,076.0</b>	<b>1,507.2</b>	<b>1,030.3</b>	<b>1,077.1</b>

Cost to Income Ratio(CIR)

(bn Won)	1Q21	2Q21	3Q21	4Q21	1Q22	2Q22	3Q22	4Q22	1Q23	2Q23(E)
<b>Quarterly CIR</b>	<b>50.4%</b>	<b>47.4%</b>	<b>47.9%</b>	<b>62.2%</b>	<b>45.5%</b>	<b>48.1%</b>	<b>46.3%</b>	<b>53.6%</b>	<b>38.3%</b>	<b>40.2%</b>
<b>Cumulative CIR</b>	<b>50.4%</b>	<b>48.9%</b>	<b>48.6%</b>	<b>52.2%</b>	<b>45.5%</b>	<b>46.8%</b>	<b>46.6%</b>	<b>48.7%</b>	<b>38.3%</b>	<b>39.3%</b>
Gross operating income	2,032.6	2,083.3	2,101.3	2,222.3	2,244.4	2,272.8	2,324.3	2,812.6	2,689.7	2,676.1
General & administrative expenses	1,024.6	987.5	1,007.4	1,383.2	1,020.9	1,093.9	1,076.0	1,507.2	1,030.3	1,077.1



Deposits in Won

(bn Won)	Mar. 21	Jun. 21	Sep. 21	Dec. 21	Mar. 22	Jun. 22	Sep. 22	Dec. 22	Mar. 23	Jun. 23(E)
Core deposits	162,125.5	166,514.8	170,323.2	174,214.1	176,033.3	175,634.0	160,058.8	147,981.4	145,959.6	146,004.0
Savings deposits	139,251.5	140,352.9	143,105.7	150,049.3	152,756.9	150,892.9	173,335.9	187,999.1	183,666.0	188,837.4
Marketable deposits	2,726.0	3,919.5	4,479.3	4,118.2	4,500.4	4,358.7	8,065.1	6,330.1	8,544.4	9,796.2
<b>Total</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>	<b>330,885.6</b>	<b>341,459.8</b>	<b>342,310.6</b>	<b>338,170.0</b>	<b>344,637.6</b>

Deposit Portfolio

	Mar. 21	Jun. 21	Sep. 21	Dec. 21	Mar. 22	Jun. 22	Sep. 22	Dec. 22	Mar. 23	Jun. 23(E)
Core deposits	53.3%	53.6%	53.6%	53.1%	52.8%	53.1%	46.9%	43.2%	43.2%	42.4%
Savings deposits	45.8%	45.1%	45.0%	45.6%	45.8%	45.6%	50.8%	54.9%	54.3%	54.8%
Marketable deposits	0.9%	1.3%	1.4%	1.3%	1.4%	1.3%	2.4%	1.8%	2.5%	2.8%
<b>Total</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

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

	Mar. 21	Jun. 21	Sep. 21	Dec. 21	Mar. 22	Jun. 22	Sep. 22	Dec. 22	Mar. 23	Jun. 23(E)
Loans in Won / Deposits in Won <sup>2)</sup>	<b>100.4%</b>	<b>100.4%</b>	<b>100.1%</b>	<b>100.2%</b>	<b>98.8%</b>	<b>99.2%</b>	<b>99.2%</b>	<b>97.1%</b>	<b>96.3%</b>	<b>96.8%</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)	Mar. 21	Jun. 21	Sep. 21	Dec. 21	Mar. 22	Jun. 22	Sep. 22	Dec. 22	Mar. 23	Jun. 23(E)
<b>Total Outstanding Credits</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>	<b>355,991.9</b>	<b>365,533.5</b>	<b>361,986.7</b>	<b>361,091.6</b>	<b>366,184.7</b>
Normal	315,281.1	320,722.1	333,464.9	341,659.6	348,490.1	354,176.5	363,596.6	360,073.0	359,006.2	363,888.8
Precautionary	899.7	953.3	1,074.8	1,101.6	1,071.2	1,138.5	1,226.3	1,195.2	1,268.2	1,397.0
Substandard	526.1	503.0	489.6	429.9	431.1	420.9	470.7	470.6	542.5	610.3
Doubtful	278.4	224.2	201.0	169.9	168.8	152.6	164.9	161.4	175.0	172.5
Estimated Loss	113.1	107.3	96.8	98.7	99.8	103.4	75.0	86.5	99.7	116.1
NPL (A)	917.5	834.5	787.4	698.5	699.8	676.9	710.6	718.5	817.2	898.9
<b>NPL Ratio</b>	<b>0.29%</b>	<b>0.26%</b>	<b>0.23%</b>	<b>0.20%</b>	<b>0.20%</b>	<b>0.19%</b>	<b>0.19%</b>	<b>0.20%</b>	<b>0.23%</b>	<b>0.25%</b>
Loan loss reserves <sup>1)</sup> (B)	1,438.1	1,441.6	1,435.2	1,573.9	1,617.6	1,723.2	1,791.8	1,863.6	2,156.1	2,281.9
Reserves for credit losses (C)	2,134.5	2,162.1	2,274.8	2,363.7	2,401.6	2,357.1	2,413.3	2,429.4	2,086.1	1,913.6
<b>NPL Coverage Ratio(New) (B/A)</b>	<b>156.7%</b>	<b>172.8%</b>	<b>182.3%</b>	<b>225.3%</b>	<b>231.2%</b>	<b>254.6%</b>	<b>252.2%</b>	<b>259.4%</b>	<b>263.9%</b>	<b>253.9%</b>
<b>NPL Coverage Ratio(Old) [(B+C)/A]</b>	<b>389.4%</b>	<b>431.9%</b>	<b>471.2%</b>	<b>563.7%</b>	<b>574.4%</b>	<b>602.7%</b>	<b>591.8%</b>	<b>597.5%</b>	<b>519.1%</b>	<b>466.8%</b>

1) Allowances for loan losses and acceptances & guarantees

Household

(bn Won)	Mar. 21	Jun. 21	Sep. 21	Dec. 21	Mar. 22	Jun. 22	Sep. 22	Dec. 22	Mar. 23	Jun. 23(E)
<b>Total Outstanding Credits</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>	<b>166,281.5</b>	<b>166,191.3</b>	<b>166,455.7</b>	<b>162,836.4</b>	<b>163,395.4</b>
Normal	162,660.9	164,088.0	169,645.5	169,965.0	167,614.2	165,772.0	165,650.8	165,867.4	162,187.6	162,707.4
Precautionary	312.2	302.3	304.3	309.7	312.3	315.5	342.7	373.2	400.1	414.9
Substandard	166.4	139.7	128.3	117.5	122.7	119.6	123.7	136.7	159.8	188.2
Doubtful	76.3	67.6	62.0	60.8	59.9	55.2	55.0	59.5	70.4	67.6
Estimated Loss	23.1	22.6	19.8	21.0	18.1	19.2	19.1	18.9	18.5	17.3
NPL	265.7	229.9	210.1	199.3	200.6	194.0	197.8	215.1	248.7	273.1
<b>NPL Ratio</b>	<b>0.16%</b>	<b>0.14%</b>	<b>0.12%</b>	<b>0.12%</b>	<b>0.12%</b>	<b>0.12%</b>	<b>0.12%</b>	<b>0.13%</b>	<b>0.15%</b>	<b>0.17%</b>
Loan loss reserves <sup>1)</sup>	516.4	516.9	512.6	562.0	552.5	648.9	655.2	730.0	725.2	667.8
Reserve for credit losses	1,284.0	1,286.5	1,338.6	1,296.3	1,283.3	1,169.9	1,168.2	1,108.2	1,092.3	1,135.9
<b>NPL Coverage Ratio</b>	<b>194.3%</b>	<b>224.9%</b>	<b>244.0%</b>	<b>282.0%</b>	<b>275.4%</b>	<b>334.5%</b>	<b>331.3%</b>	<b>339.4%</b>	<b>291.7%</b>	<b>244.5%</b>

1) Allowances for loan losses and acceptances & guarantees

Corporate

(bn Won)	Mar. 21	Jun. 21	Sep. 21	Dec. 21	Mar. 22	Jun. 22	Sep. 22	Dec. 22	Mar. 23	Jun. 23(E)
<b>Total Outstanding Credits</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>	<b>189,710.4</b>	<b>199,342.2</b>	<b>195,531.0</b>	<b>198,255.2</b>	<b>202,789.3</b>
Normal	152,620.3	156,634.1	163,819.4	171,694.6	180,875.9	188,404.5	197,945.8	194,205.6	196,818.6	201,181.4
Precautionary	587.5	651.0	770.5	791.9	758.9	822.9	883.6	822.0	868.1	982.1
Substandard	359.7	363.3	361.3	312.4	308.5	301.3	347.0	333.9	382.7	422.0
Doubtful	202.1	156.5	139.0	109.1	108.9	97.4	109.9	101.9	104.6	104.9
Estimated Loss	90.0	84.8	76.9	77.7	81.7	84.3	55.9	67.6	81.2	98.8
NPL	651.8	604.6	577.2	499.2	499.1	483.0	512.8	503.4	568.5	625.7
<b>NPL Ratio</b>	<b>0.42%</b>	<b>0.38%</b>	<b>0.35%</b>	<b>0.29%</b>	<b>0.27%</b>	<b>0.25%</b>	<b>0.26%</b>	<b>0.26%</b>	<b>0.29%</b>	<b>0.31%</b>
Loan loss reserves <sup>1)</sup>	921.7	924.7	922.5	1,011.9	1,065.2	1,074.3	1,136.6	1,133.6	1,430.9	1,614.0
Reserve for credit losses	850.6	875.7	936.2	1,067.3	1,118.3	1,187.2	1,245.1	1,321.2	993.8	777.6
<b>NPL Coverage Ratio</b>	<b>141.4%</b>	<b>152.9%</b>	<b>159.8%</b>	<b>202.7%</b>	<b>213.4%</b>	<b>222.4%</b>	<b>221.7%</b>	<b>225.2%</b>	<b>251.7%</b>	<b>257.9%</b>

1) Allowances for loan losses and acceptances & guarantees

Write-offs / NPL Sales

(bn Won)	Mar. 21	Jun. 21	Sep. 21	Dec. 21	Mar. 22	Jun. 22	Sep. 22	Dec. 22	Mar. 23	Jun. 23(E)
<b>Write-offs</b>	<b>106.8</b>	<b>100.8</b>	<b>102.8</b>	<b>86.9</b>	<b>80.7</b>	<b>87.4</b>	<b>103.9</b>	<b>93.4</b>	<b>91.6</b>	<b>109.3</b>
Household	64.2	57.6	56.0	49.9	54.3	55.1	51.1	53.7	55.7	68.6
Corporate	42.6	43.2	46.7	37.0	26.4	32.3	52.8	39.7	35.9	40.7
<b>NPL Sales</b>	<b>0.0</b>	<b>71.5</b>	<b>0.0</b>	<b>68.0</b>	<b>0.2</b>	<b>62.7</b>	<b>0.0</b>	<b>74.7</b>	<b>42.7</b>	<b>81.3</b>
Household	0.0	14.2	0.0	13.0	0.2	7.1	0.0	10.3	16.2	16.2
Corporate	0.0	57.3	0.0	55.0	0.0	55.6	0.0	64.4	26.5	65.1
<b>Total</b>	<b>106.8</b>	<b>172.3</b>	<b>102.8</b>	<b>154.9</b>	<b>80.9</b>	<b>150.1</b>	<b>103.9</b>	<b>168.1</b>	<b>134.3</b>	<b>190.6</b>

Recoveries from Written-offs

(bn Won)	Mar. 21	Jun. 21	Sep. 21	Dec. 21	Mar. 22	Jun. 22	Sep. 22	Dec. 22	Mar. 23	Jun. 23(E)
Household	28.1	31.0	38.0	49.9	36.0	30.7	28.2	27.4	25.1	25.8
Corporate	30.5	12.1	12.9	26.3	67.6	9.7	10.1	12.1	5.5	5.4
<b>Total</b>	<b>58.6</b>	<b>43.1</b>	<b>50.9</b>	<b>76.2</b>	<b>103.6</b>	<b>40.4</b>	<b>38.3</b>	<b>39.5</b>	<b>30.6</b>	<b>31.2</b>

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Delinquency Ratio

	Mar. 21	Jun. 21	Sep. 21	Dec. 21	Mar. 22	Jun. 22	Sep. 22	Dec. 22	Mar. 23	Jun. 23(E)
<b>Household</b>	<b>0.18%</b>	<b>0.15%</b>	<b>0.15%</b>	<b>0.14%</b>	<b>0.14%</b>	<b>0.15%</b>	<b>0.17%</b>	<b>0.20%</b>	<b>0.24%</b>	<b>0.26%</b>
Mortgage	0.15%	0.13%	0.12%	0.11%	0.13%	0.14%	0.16%	0.19%	0.23%	0.26%
General	0.22%	0.18%	0.18%	0.17%	0.16%	0.17%	0.18%	0.21%	0.25%	0.27%
<b>Corporate</b>	<b>0.17%</b>	<b>0.13%</b>	<b>0.13%</b>	<b>0.11%</b>	<b>0.11%</b>	<b>0.10%</b>	<b>0.12%</b>	<b>0.12%</b>	<b>0.16%</b>	<b>0.21%</b>
SME	0.18%	0.15%	0.14%	0.11%	0.11%	0.11%	0.14%	0.16%	0.22%	0.26%
Large Corporation	0.16%	0.06%	0.11%	0.10%	0.09%	0.09%	0.04%	0.00%	0.01%	0.06%
<b>Total</b>	<b>0.18%</b>	<b>0.14%</b>	<b>0.14%</b>	<b>0.12%</b>	<b>0.12%</b>	<b>0.13%</b>	<b>0.14%</b>	<b>0.16%</b>	<b>0.20%</b>	<b>0.23%</b>

\* Delinquent for 1 month and over

Loan Amount

(bn Won)	Mar. 21	Jun. 21	Sep. 21	Dec. 21	Mar. 22	Jun. 22	Sep. 22	Dec. 22	Mar. 23	Jun. 23(E)
<b>Household</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>	<b>166,281.5</b>	<b>166,191.3</b>	<b>166,455.7</b>	<b>162,836.4</b>	<b>163,395.4</b>
Mortgage	86,870.8	86,917.0	90,898.9	92,144.4	91,373.0	90,487.3	91,196.8	92,940.4	91,322.8	91,483.2
General	76,368.0	77,703.2	79,261.0	78,329.6	76,754.0	75,794.2	74,994.5	73,515.3	71,513.5	71,912.3
<b>Corporate</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>	<b>182,454.7</b>	<b>190,751.6</b>	<b>187,157.1</b>	<b>188,791.9</b>	<b>191,799.2</b>
SME	118,099.0	121,970.0	125,854.8	129,544.2	134,428.5	137,458.9	140,538.3	139,486.4	138,862.6	139,044.7
Large Corporation	29,937.0	30,047.7	33,394.2	37,388.4	41,021.8	44,995.8	50,213.3	47,670.7	49,929.3	52,754.5
<b>Total</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>	<b>348,736.2</b>	<b>356,942.9</b>	<b>353,612.8</b>	<b>351,628.3</b>	<b>355,194.6</b>

Delinquent Amount

(bn Won)	Mar. 21	Jun. 21	Sep. 21	Dec. 21	Mar. 22	Jun. 22	Sep. 22	Dec. 22	Mar. 23	Jun. 23(E)
<b>Household</b>	<b>294.9</b>	<b>253.2</b>	<b>252.1</b>	<b>236.5</b>	<b>240.4</b>	<b>249.4</b>	<b>277.4</b>	<b>332.6</b>	<b>385.4</b>	<b>430.2</b>
Mortgage	129.1	110.0	107.9	104.3	115.0	122.2	143.0	175.3	206.1	238.1
General	165.8	143.2	144.2	132.2	125.4	127.2	134.4	157.3	179.3	192.1
<b>Corporate</b>	<b>254.0</b>	<b>201.8</b>	<b>214.1</b>	<b>177.1</b>	<b>186.6</b>	<b>191.1</b>	<b>221.2</b>	<b>220.8</b>	<b>307.3</b>	<b>399.5</b>
SME	207.2	182.9	176.3	141.2	150.1	151.5	199.4	219.9	303.3	367.8
Large Corporation	46.8	18.9	37.8	35.9	36.5	39.6	21.8	0.9	4.0	31.7
<b>Total</b>	<b>548.9</b>	<b>455.0</b>	<b>466.3</b>	<b>413.6</b>	<b>427.0</b>	<b>440.5</b>	<b>498.6</b>	<b>553.4</b>	<b>692.7</b>	<b>829.6</b>



Delinquent Amount by Period

(bn Won)	Mar. 21	Jun. 21	Sep. 21	Dec. 21	Mar. 22	Jun. 22	Sep. 22	Dec. 22	Mar. 23	Jun. 23(E)
1~3 months	190.1	197.8	187.6	187.1	171.7	217.2	234.8	296.2	325.0	431.5
3~6 months	184.4	111.8	132.0	93.2	118.3	101.9	145.7	155.0	247.8	247.1
6~12 months	97.4	78.8	79.2	67.0	72.2	42.0	55.8	59.6	73.1	104.1
Over 12 months	77.0	66.6	67.4	66.3	64.8	79.4	62.3	42.6	46.8	46.9
<b>Total</b>	<b>548.9</b>	<b>455.0</b>	<b>466.3</b>	<b>413.6</b>	<b>427.0</b>	<b>440.5</b>	<b>498.6</b>	<b>553.4</b>	<b>692.7</b>	<b>829.6</b>

Delinquency Ratio by Industry (Coporate Loan)

	Mar. 21	Jun. 21	Sep. 21	Dec. 21	Mar. 22	Jun. 22	Sep. 22	Dec. 22	Mar. 23	Jun. 23(E)
Agriculture, forestry and fishing	4.32%	0.17%	0.39%	0.02%	0.04%	0.14%	0.18%	0.38%	1.24%	0.37%
Mining and quarrying	1.64%	0.26%	0.00%	0.00%	0.00%	0.00%	0.06%	0.00%	0.00%	0.26%
Manufacturing	0.25%	0.21%	0.18%	0.16%	0.17%	0.13%	0.17%	0.16%	0.21%	0.27%
Electricity, gas, steam and water supply	0.02%	0.01%	0.01%	0.00%	0.00%	0.00%	0.00%	0.01%	0.01%	0.01%
Sewage, waste management, materials recovery and remediation activities	0.06%	0.06%	0.01%	0.03%	0.00%	0.11%	0.07%	0.04%	0.10%	0.02%
Construction	0.23%	0.14%	0.17%	0.18%	0.17%	0.09%	0.17%	0.28%	0.26%	0.31%
Wholesale and retail trade	0.14%	0.15%	0.14%	0.10%	0.11%	0.10%	0.11%	0.16%	0.24%	0.34%
Transportation	0.06%	0.03%	0.03%	0.02%	0.02%	0.04%	0.04%	0.10%	0.11%	0.11%
Accommodation and food service activities	0.18%	0.16%	0.18%	0.08%	0.07%	0.12%	0.13%	0.26%	0.29%	0.34%
Information and communications	0.60%	0.59%	0.54%	0.51%	0.46%	0.42%	0.14%	0.14%	0.22%	0.26%
Financial and insurance activities	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.01%	0.00%	0.00%
Real estate activities and renting and leasing	0.10%	0.04%	0.04%	0.03%	0.02%	0.04%	0.05%	0.02%	0.05%	0.08%
Professional, scientific and technical activities	0.04%	0.06%	0.07%	0.06%	0.03%	0.03%	0.28%	0.28%	0.31%	0.18%
Business facilities management and business	0.07%	0.12%	0.18%	0.12%	0.04%	0.11%	0.05%	0.17%	0.21%	0.39%
Public administration and defence, compulsory social security	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Education	0.13%	0.07%	0.07%	0.05%	0.02%	0.06%	0.05%	0.19%	0.23%	0.40%
Human health and social work activities	0.06%	0.07%	0.30%	0.26%	0.26%	0.30%	0.32%	0.05%	0.16%	0.25%
Arts, sports and recreation related services	0.10%	0.04%	0.03%	0.03%	0.03%	0.08%	0.04%	0.13%	0.13%	0.30%
Membership organizations, repair and other personal se	0.19%	0.12%	0.12%	0.06%	0.05%	0.03%	0.04%	0.08%	0.13%	0.21%
Others	0.00%	0.00%	0.01%	0.02%	0.00%	0.00%	0.01%	0.09%	0.57%	0.98%
<b>Total</b>	<b>0.17%</b>	<b>0.13%</b>	<b>0.13%</b>	<b>0.11%</b>	<b>0.11%</b>	<b>0.10%</b>	<b>0.12%</b>	<b>0.12%</b>	<b>0.16%</b>	<b>0.21%</b>

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

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(bn Won)	Mar. 21	Jun. 21	Sep. 21	Dec. 21	Mar. 22	Jun. 22	Sep. 22	Dec. 22	Mar. 23	Jun. 23(E)
<b>Tier 1 Capital</b>	<b>28,883.7</b>	<b>29,714.8</b>	<b>31,599.6</b>	<b>30,491.2</b>	<b>31,057.7</b>	<b>31,262.8</b>	<b>31,802.2</b>	<b>30,963.2</b>	<b>32,594.4</b>	<b>33,115.7</b>
Common Equity Tier 1	28,309.2	29,140.3	31,025.1	29,916.7	30,483.2	30,388.9	30,928.3	30,089.3	31,311.5	31,832.8
Paid in capital	2,021.9	2,021.9	2,021.9	2,021.9	2,021.9	2,021.9	2,021.9	2,021.9	2,021.9	2,021.9
Capital surplus	4,604.4	4,604.4	4,604.4	4,604.4	4,604.4	4,604.4	4,604.4	4,604.4	4,604.4	4,604.4
Retained earnings	21,816.5	22,536.9	23,280.7	23,660.7	23,593.7	24,342.7	25,391.6	25,834.2	25,401.1	26,346.7
Others	880.0	1,015.1	2,188.8	1,816.1	1,424.4	627.7	241.1	433.7	784.1	417.8
Deductions	-1,013.6	-1,038.0	-1,070.7	-2,186.5	-1,161.2	-1,207.8	-1,330.7	-2,804.9	1,500.0	1,558.0
Additional Tier 1	574.5	574.5	574.5	574.5	574.5	873.9	873.9	873.9	1,282.9	1,282.9
<b>Tier 2 Capital</b>	<b>4,668.6</b>	<b>4,995.3</b>	<b>4,895.6</b>	<b>5,081.2</b>	<b>4,984.5</b>	<b>5,290.1</b>	<b>5,484.0</b>	<b>5,269.8</b>	<b>5,347.2</b>	<b>5,364.2</b>
Provisions	258.7	304.2	245.9	247.4	253.2	237.1	270.8	241.7	278.8	325.0
Subordinated debt	4,291.2	4,533.5	4,485.7	4,486.2	4,330.3	4,408.2	4,543.1	4,383.9	4,418.6	4,377.2
Others	118.7	157.6	164.0	347.6	401.0	644.8	670.1	644.2	649.8	662.0
<b>Total BIS Capital</b>	<b>33,552.3</b>	<b>34,710.1</b>	<b>36,495.2</b>	<b>35,572.4</b>	<b>36,042.2</b>	<b>36,552.9</b>	<b>37,286.1</b>	<b>36,233.0</b>	<b>37,941.6</b>	<b>38,479.9</b>
<b>Risk Weighted Assets</b>	<b>181,436.9</b>	<b>183,445.8</b>	<b>195,347.7</b>	<b>203,569.3</b>	<b>203,602.3</b>	<b>209,767.7</b>	<b>221,546.3</b>	<b>207,557.9</b>	<b>204,730.8</b>	<b>209,185.1</b>
<b>BIS Capital Adequacy Ratio</b>	<b>18.49%</b>	<b>18.92%</b>	<b>18.68%</b>	<b>17.47%</b>	<b>17.70%</b>	<b>17.43%</b>	<b>16.83%</b>	<b>17.46%</b>	<b>18.53%</b>	<b>18.40%</b>
<b>Tier 1</b>	<b>15.92%</b>	<b>16.20%</b>	<b>16.18%</b>	<b>14.98%</b>	<b>15.25%</b>	<b>14.90%</b>	<b>14.35%</b>	<b>14.92%</b>	<b>15.92%</b>	<b>15.83%</b>
<b>Common Equity Tier 1</b>	<b>15.60%</b>	<b>15.88%</b>	<b>15.88%</b>	<b>14.70%</b>	<b>14.97%</b>	<b>14.49%</b>	<b>13.96%</b>	<b>14.50%</b>	<b>15.29%</b>	<b>15.22%</b>
<b>Tier 2</b>	<b>2.57%</b>	<b>2.72%</b>	<b>2.51%</b>	<b>2.50%</b>	<b>2.45%</b>	<b>2.52%</b>	<b>2.48%</b>	<b>2.54%</b>	<b>2.61%</b>	<b>2.56%</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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	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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('23.1=100) Year	National index	Seoul area index
2007	61.9	61.4
2008	63.8	64.5
2009	64.8	66.2
2010	66.0	65.5
2011	70.5	65.7
2012	70.5	63.8
2013	70.8	63.0
2014	72.2	63.5
2015	75.4	66.2
2016	76.5	68.2
2017	77.4	70.7
2018	79.9	78.1
2019	80.1	80.1
2020	86.7	88.7
2021	99.7	99.8
2022	97.9	98.5
Jan. 2023	100.0	100.0
Mar. 2023	95.1	96.1
Jun. 2023	93.5	94.9

Jeonse price index

('23.1=100) Year	National index	Seoul area index
2007	55.5	49.4
2008	56.4	50.0
2009	58.3	53.0
2010	62.5	56.4
2011	70.2	62.5
2012	72.7	63.8
2013	76.8	68.1
2014	79.7	71.0
2015	84.2	76.7
2016	85.5	78.7
2017	85.9	80.0
2018	86.0	82.0
2019	85.6	82.5
2020	91.2	90.9
2021	99.7	99.8
2022	97.3	97.0
Jan. 2023	100.0	100.0
Mar. 2023	93.1	92.4
Jun. 2023	91.7	91.2

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(bn Won)	1Q21	2Q21	3Q21	4Q21	1Q22	2Q22	3Q22	4Q22	1Q23	2Q23(E)
Net interest income	133.6	145.0	141.5	136.3	134.1	130.7	134.4	139.1	141.6	148.4
Net fee and commission income	301.0	254.7	254.5	204.6	275.1	235.7	155.0	118.9	161.1	224.6
Net other operating income(expenses)	76.7	17.1	53.2	-31.2	-38.4	-74.8	11.5	-133.3	201.7	59.5
<b>Gross operating income</b>	<b>511.3</b>	<b>416.8</b>	<b>449.2</b>	<b>309.7</b>	<b>370.8</b>	<b>291.6</b>	<b>300.9</b>	<b>124.7</b>	<b>504.4</b>	<b>432.5</b>
General & administrative expenses	222.7	212.0	209.3	211.1	210.5	204.9	186.3	220.7	234.0	227.2
<b>Operating profit before provision for credit losses</b>	<b>288.6</b>	<b>204.8</b>	<b>239.9</b>	<b>98.6</b>	<b>160.3</b>	<b>86.7</b>	<b>114.6</b>	<b>-96.0</b>	<b>270.4</b>	<b>205.3</b>
Provision for credit losses	0.9	3.1	5.7	8.8	11.2	3.3	3.7	10.2	8.1	13.0
<b>Net operating profit</b>	<b>287.7</b>	<b>201.7</b>	<b>234.2</b>	<b>89.8</b>	<b>149.1</b>	<b>83.4</b>	<b>110.9</b>	<b>-106.2</b>	<b>262.3</b>	<b>192.3</b>
Net non-operating profit(loss)	7.1	14.0	-2.5	-22.4	10.9	3.2	54.0	-52.1	-75.4	-51.3
Share of profit(loss) of associates	4.0	15.5	-0.7	-4.3	3.1	-1.3	-5.4	6.6	-18.0	2.9
Net other non-operating income(expenses)	3.1	-1.5	-1.8	-18.1	7.8	4.5	59.4	-58.7	-57.4	-54.2
<b>Profit before income tax</b>	<b>294.8</b>	<b>215.7</b>	<b>231.7</b>	<b>67.4</b>	<b>160.0</b>	<b>86.6</b>	<b>164.9</b>	<b>-158.3</b>	<b>186.9</b>	<b>141.0</b>
Income tax expense	73.7	62.4	62.9	16.4	45.5	18.7	42.8	-42.7	46.2	32.1
<b>Profit for the period</b>	<b>221.1</b>	<b>153.3</b>	<b>168.8</b>	<b>51.0</b>	<b>114.5</b>	<b>67.9</b>	<b>122.1</b>	<b>-115.6</b>	<b>140.7</b>	<b>108.9</b>
Profit attributable to non-controlling interests	0.0	0.0	-0.1	0.0	0.2	0.2	0.4	0.3	0.1	-0.1
Profit attributable to shareholders of the parent company	<b>221.1</b>	<b>153.3</b>	<b>168.9</b>	<b>51.0</b>	<b>114.3</b>	<b>67.7</b>	<b>121.7</b>	<b>-115.9</b>	<b>140.6</b>	<b>109.0</b>





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(bn Won)	1Q21	2Q21	3Q21	4Q21	1Q22	2Q22	3Q22	4Q22	1Q23	2Q23(E)
Net interest income	153.4	154.3	157.8	159.7	-28.0	-16.6	-16.8	-15.9	-63.4	-40.7
Net fee and commission income	-41.3	-42.5	-44.5	-45.0	-7.1	-7.5	-5.0	-6.8	-5.5	-7.8
Net other operating income(expenses)	190.4	203.5	249.4	137.4	339.6	281.2	297.4	-138.0	443.4	456.7
<b>Gross operating income</b>	<b>302.5</b>	<b>315.3</b>	<b>362.7</b>	<b>252.1</b>	<b>304.5</b>	<b>257.1</b>	<b>275.6</b>	<b>-160.7</b>	<b>374.5</b>	<b>408.2</b>
General & administrative expenses	209.1	215.1	197.3	212.1	31.1	33.1	31.3	38.9	34.6	37.8
<b>Operating profit before provision for credit losses</b>	<b>93.4</b>	<b>100.2</b>	<b>165.4</b>	<b>40.0</b>	<b>273.4</b>	<b>224.0</b>	<b>244.3</b>	<b>-199.6</b>	<b>339.9</b>	<b>370.4</b>
Provision for credit losses	-0.1	3.3	-3.2	5.5	-1.2	0.6	1.4	17.1	-0.7	0.6
<b>Net operating profit</b>	<b>93.5</b>	<b>96.9</b>	<b>168.6</b>	<b>34.5</b>	<b>274.6</b>	<b>223.4</b>	<b>242.9</b>	<b>-216.7</b>	<b>340.6</b>	<b>369.8</b>
Net non-operating income	0.9	2.7	2.9	10.8	1.3	214.9	-7.0	-17.6	3.4	0.8
Share of profit(loss) of associates	0.0	0.0	0.0	-0.1	-0.1	0.0	0.6	0.6	0.6	0.6
Net other non-operating income(expenses)	0.9	2.7	2.9	10.9	1.4	214.9	-7.6	-18.2	2.8	0.2
<b>Profit before income tax</b>	<b>94.4</b>	<b>99.6</b>	<b>171.5</b>	<b>45.3</b>	<b>275.9</b>	<b>438.3</b>	<b>235.9</b>	<b>-234.3</b>	<b>344.0</b>	<b>370.6</b>
Income tax expense	25.6	25.4	45.1	12.6	73.9	113.8	61.9	-91.4	90.0	99.0
<b>Profit for the period</b>	<b>68.8</b>	<b>74.2</b>	<b>126.4</b>	<b>32.7</b>	<b>202.0</b>	<b>324.5</b>	<b>174.0</b>	<b>-142.9</b>	<b>254.0</b>	<b>271.6</b>
Profit attributable to shareholders of the parent company	<b>68.8</b>	<b>74.1</b>	<b>126.3</b>	<b>32.6</b>	<b>201.9</b>	<b>324.3</b>	<b>173.7</b>	<b>-142.7</b>	<b>253.8</b>	<b>271.4</b>

\* The consolidated financial information for periods starting from January 1, 2023 presented herein reflect the application of K-IFRS 1117(Insurance Contracts), and the figures for 2022 have been restated retrospectively for better comparison purposes.



	(bn Won)	Mar. 21	Jun. 21	Sep. 21	Dec. 21	Mar. 22	Jun. 22	Sep. 22	Dec. 22	Mar. 23	Jun. 23(E)
<b>Total Assets</b>		<b>39,264.1</b>	<b>40,267.9</b>	<b>41,097.4</b>	<b>41,472.2</b>	<b>34,967.4</b>	<b>34,850.1</b>	<b>34,994.4</b>	<b>34,743.3</b>	<b>35,516.7</b>	<b>35,349.6</b>
Cash and due from financial institutions		377.0	628.0	510.3	585.3	654.1	827.1	510.0	1,064.3	584.9	685.0
Financial assets at fair value through profit or loss		7,531.4	7,432.2	8,388.8	8,633.8	8,857.1	9,286.5	9,227.6	8,983.5	9,143.1	8,908.2
Derivative financial assets		52.4	40.4	4.4	7.9	5.9	4.6	5.3	65.3	50.7	32.4
Financial investments		14,457.8	14,775.4	14,547.4	14,666.8	16,478.0	15,916.4	16,162.5	15,771.1	16,941.4	16,808.7
Loans		7,759.2	8,246.7	8,297.5	8,313.8	6,123.6	6,234.1	6,300.9	6,191.9	6,053.5	6,062.5
(Allowances for loan losses)		-17.3	-19.9	-15.7	-19.9	-21.5	-22.2	-23.3	-41.6	-40.3	-41.6
Investments in associates		1.4	1.4	1.9	2.4	5.3	47.3	49.4	51.5	52.0	50.1
Insurance contract assets						20.4	51.0	78.6	83.3	152.5	189.2
Reinsurance contract assets						1,558.3	1,497.5	1,692.7	1,488.3	1,504.9	1,521.1
Tangible assets		878.9	881.0	878.0	809.1	806.6	496.8	486.4	477.6	472.8	486.5
Goodwill & Intangible assets		1,662.1	1,620.2	1,579.2	1,541.7	67.6	68.1	68.5	76.0	76.3	73.0
Current income tax assets		7.8	3.6	3.6	3.6	3.6	2.1	2.1	2.1	0.0	0.0
Deferred income tax assets		3.1	3.1	3.2	3.5	3.5	3.5	3.6	3.5	3.5	3.5
Other assets		6,533.0	6,635.9	6,883.1	6,904.3	383.4	415.1	406.8	484.9	481.1	529.4
<b>Total Liabilities</b>		<b>35,432.2</b>	<b>36,315.9</b>	<b>36,979.6</b>	<b>37,329.0</b>	<b>29,865.8</b>	<b>29,287.8</b>	<b>29,251.9</b>	<b>29,017.7</b>	<b>29,794.4</b>	<b>29,353.4</b>
Financial liabilities at fair value through profit or loss		0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Deposits		0.0	0.0	0.0	0.0	3,663.6	3,970.4	3,986.3	4,453.5	4,267.8	4,196.3
Debts		20.7	43.3	55.3	83.6	79.3	78.5	82.1	29.7	30.3	35.6
Debentures		0.0	378.0	378.0	378.1	378.1	663.5	663.5	663.6	663.7	663.8
Insurance contract liabilities						24,260.2	22,727.8	22,015.7	22,079.1	23,026.0	22,650.4
Reinsurance contract liabilities						2.9	2.9	3.0	3.1	3.2	3.4
Derivative financial liabilities		55.4	53.1	156.5	118.3	158.4	362.0	754.9	281.7	296.8	338.6
Net defined benefit liabilities		15.1	7.9	0.3	0.3	0.3	0.3	0.4	0.4	0.4	0.3
Provisions		26.0	23.0	24.6	27.0	3.9	4.6	4.8	4.5	5.1	5.1
Accrued expenses payables		127.2	165.6	153.3	163.8	80.6	76.2	88.0	74.8	82.0	79.4
Other liabilities		35,187.8	35,645.0	36,211.6	36,557.9	1,238.5	1,401.6	1,653.2	1,427.3	1,419.1	1,380.5
<b>Total Equity</b>		<b>3,831.9</b>	<b>3,952.0</b>	<b>4,117.8</b>	<b>4,143.3</b>	<b>5,101.6</b>	<b>5,562.3</b>	<b>5,742.6</b>	<b>5,725.6</b>	<b>5,722.3</b>	<b>5,996.2</b>
Share capital		33.3	33.3	33.3	33.3	33.3	33.3	33.3	33.3	33.3	33.3
Capital surplus		348.4	348.4	348.4	348.4	348.4	348.4	348.4	348.4	348.4	348.4
Accumulated other comprehensive income		-83.6	-37.7	-21.8	-31.8	-12.9	106.7	112.6	239.4	331.7	333.9
Retained earnings		3,529.3	3,603.4	3,752.9	3,788.4	4,727.5	5,068.3	5,242.0	5,099.3	5,003.1	5,274.6
Non-controlling interest		4.5	4.6	5.0	5.0	5.3	5.6	6.3	5.2	5.8	6.0

\* The consolidated financial information for periods starting from January 1, 2023 presented herein reflect the application of K-IFRS 1117(Insurance Contracts), and the figures for 2022 have been restated retrospectively for better comparison purposes.

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Summarized Statement of Financial Position

(bn Won, %)	Mar. 21	Jun. 21	Sep. 21	Dec. 21	Mar. 22	Jun. 22	Sep. 22	Dec. 22	Mar. 23	Jun. 23(E)
Invested assets	31,072.2	31,991.2	32,617.0	32,956.1	32,855.6	33,335.5	33,713.7	33,528.8	33,107.1	32,872.8
Net investment yield (cumulative)	2.8	2.8	3.0	3.0	3.2	3.0	3.6	3.4	3.6	3.6
<b>Total Assets</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>	<b>40,837.4</b>	<b>41,658.6</b>	<b>41,406.9</b>	<b>35,448.6</b>	<b>35,248.9</b>
Policy reserves	30,366.9	30,809.5	31,275.0	31,545.7	31,921.9	32,295.7	32,788.7	32,517.6	27,177.6	26,697.3
Catastrophe reserves	916.5	929.7	961.1	977.8	1,003.6	1,026.1	1,046.7	1,058.3	1,081.5	1,104.5
<b>Total Liabilities</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>38,146.5</b>	<b>39,285.9</b>	<b>38,908.5</b>	<b>27,177.6</b>	<b>29,204.1</b>
<b>Total Equities</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>2,690.9</b>	<b>2,372.7</b>	<b>2,498.4</b>	<b>5,762.8</b>	<b>6,044.8</b>
<b>Total Liabilities &amp; Equities</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>	<b>40,837.4</b>	<b>41,658.6</b>	<b>41,406.9</b>	<b>35,448.6</b>	<b>35,248.9</b>

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

Summarized Statement of Comprehensive Income (Cumulative)

(bn Won)	1Q21	2Q21	3Q21	4Q21	1Q22	Jun. 22	Sep. 22	Dec. 22	Mar. 23	Jun. 23(E)
Direct premium written	2,891.0	5,779.8	8,636.7	11,523.8	3,092.4	6,138.1	9,176.0	12,233.2		
Net premium earned	2,498.2	5,058.1	7,660.0	10,298.1	2,679.8	5,380.4	8,121.5	10,889.0		
Underwriting income	-117.6	-231.5	-332.8	-526.2	-38.7	-85.5	-181.9	-262.6	248.9	529.1
Investment income	212.0	436.8	709.1	947.0	255.9	659.4	889.3	1,111.0	105.6	208.7
Operating income	94.4	205.3	376.3	420.8	217.2	573.9	707.4	848.4	354.6	737.8
Ordinary income	91.2	197.2	363.5	386.3	211.5	564.7	689.0	770.9	355.6	738.6
<b>Net Income</b>	<b>67.5</b>	<b>145.8</b>	<b>268.2</b>	<b>285.5</b>	<b>156.2</b>	<b>418.9</b>	<b>508.5</b>	<b>581.7</b>	<b>264.3</b>	<b>546.2</b>

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

Capital Adequacy

(bn Won)	Mar. 21	Jun. 21	Sep. 21	Dec. 21	Mar. 22	Jun. 22	Sep. 22	Dec. 22	Mar. 23	Jun. 23(E)
<b>K-ICS Ratio</b>								<b>188.3%</b>	<b>194.0%</b>	<b>198.5%</b>
Available capital								10,184.9	10,796.3	11,283.5
Required capital								5,408.9	5,565.0	5,685.2

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

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Direct Premiums by Policy Type (Quarterly)

(bn Won)	1Q22		2Q22		3Q22		4Q22		1Q23		2Q23(E)	
		(%)		(%)		(%)		(%)		(%)		(%)
<b>General</b>	419.2	13.6	304.3	10.0	294.2	9.7	274.4	9.0	389.2	12.2	321.5	10.1
<b>Long-term</b>	1,998.7	64.6	2,020.0	66.3	2,041.3	67.2	2,064.6	67.5	2,085.8	65.4	2,122.1	66.5
Long-term	1,954.6	63.2	1,979.1	65.0	2,002.8	65.9	2,026.9	66.3	2,051.1	64.3	2,088.8	65.5
Pension	44.1	1.4	40.9	1.3	38.6	1.3	37.7	1.2	34.7	1.1	33.3	1.0
<b>Auto</b>	674.5	21.8	721.4	23.7	702.4	23.1	718.1	23.5	716.1	22.4	746.7	23.4
<b>Total</b>	3,092.4	100.0	3,045.7	100.0	3,037.9	100.0	3,057.1	100.0	3,191.1	100.0	3,190.3	100.0

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

Direct Premiums by Policy Type (Cumulative)

(bn Won)	1Q22		2Q22		3Q22		4Q22		1Q23		2Q23(E)	
		(%)		(%)		(%)		(%)		(%)		(%)
<b>General</b>	419.2	13.6	723.5	11.8	1,017.6	11.1	1,292.0	10.6	389.2	12.2	710.7	11.1
<b>Long-term</b>	1,998.7	64.6	4,018.7	65.5	6,060.0	66.0	8,124.7	66.4	2,085.8	65.4	4,207.9	65.9
Long-term	1,954.6	63.2	3,933.7	64.1	5,936.5	64.7	7,963.4	65.1	2,051.1	64.3	4,139.9	64.9
Pension	44.1	1.4	85.0	1.4	123.6	1.3	161.3	1.3	34.7	1.1	68.0	1.1
<b>Auto</b>	674.5	21.8	1,395.9	22.7	2,098.4	22.9	2,816.5	23.0	716.1	22.4	1,462.8	22.9
<b>Total</b>	3,092.4	100.0	6,138.1	100.0	9,176.0	100.0	12,233.2	100.0	3,191.1	100.0	6,381.4	100.0

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Loss & Expense Ratios (Quarterly)

(bn Won)	4Q22					1Q23					2Q23(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
<b>General</b>	176.7	148.5	84.0	41.2	23.3	155.1	121.1	78.1	38.3	24.7	161.0	136.5	84.8	37.6	23.3
<b>Long-term</b>	1,934.8	1,547.3	80.0	417.9	21.6	1,952.5	1,633.3	83.6	453.5	23.2	1,986.1	1,650.0	83.1	484.7	24.4
Long-term	1,897.1	1,485.4	78.3	416.3	21.9	1,917.9	1,567.0	81.7	452.1	23.6	1,952.9	1,586.8	81.3	483.3	24.7
Pension	37.7	61.9	164.2	1.6	4.4	34.6	66.3	191.5	1.4	4.1	33.2	63.2	190.3	1.4	4.2
<b>Auto</b>	656.0	562.6	85.8	128.3	19.6	653.2	501.6	76.8	108.1	16.5	669.4	516.5	77.2	111.6	16.7
<b>Total</b>	2,767.4	2,258.3	81.6	589.8	21.3	2,760.9	2,256.0	81.7	601.9	21.8	2,816.5	2,303.0	81.8	635.8	22.6

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

Loss & Expense Ratios (Cumulative)

(bn Won, %)	4Q22					1Q23					2Q23(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
<b>General</b>	700.8	593.8	84.7	129.8	18.5	155.1	121.1	78.1	38.3	24.7	316.1	257.6	81.5	75.9	24.0
<b>Long-term</b>	7,631.1	6,339.6	83.1	1,582.8	20.7	1,952.5	1,633.3	83.6	453.5	23.2	3,938.7	3,283.3	83.4	938.2	23.8
Long-term	7,470.0	6,073.9	81.3	1,576.4	21.1	1,917.9	1,567.0	81.7	452.1	23.6	3,870.8	3,153.8	81.5	935.4	24.2
Pension	161.1	265.8	165.0	6.5	4.0	34.6	66.3	191.5	1.4	4.1	67.9	129.5	190.9	2.8	4.2
<b>Auto</b>	2,557.0	2,051.6	80.2	446.2	17.5	653.2	501.6	76.8	108.1	16.5	1,322.6	1,018.1	77.0	219.7	16.6
<b>Total</b>	10,889.0	8,985.0	82.5	2,166.5	19.9	2,760.9	2,256.0	81.7	601.9	21.8	5,577.4	4,559.0	81.7	1,237.8	22.2

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(mn Won)	2023.01	2023.02	2023.03	2023.04	2023.05	2023.06	2023.07	2023.08	2023.09	2023.10	2023.11	2023.12	Average	FY2023
<b>Protection</b>	8,831	9,741	11,315	9,972	10,307									
Accident	202	284	276	215	391									
Drivers	1,010	1,666	1,690	1,388	1,266									
Property	1,131	1,216	1,304	1,168	1,133									
Disease	4,481	4,432	4,890	4,752	5,292									
Bundled	2006.3	2142.3	3155.4	2448.2	2225.5									
<b>Savings</b>	45	6	12	10	6									
Annuities	149	97	74	46	61									
<b>Total</b>	<b>9,024</b>	<b>9,845</b>	<b>11,401</b>	<b>10,029</b>	<b>10,374</b>									


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

(mn Won)	2022.01	2022.02	2022.03	2022.04	2022.05	2022.06	2022.07	2022.08	2022.09	2022.10	2022.11	2022.12	Average	FY2022
<b>Protection</b>	8,397	7,694	9,547	8,114	8,668	8,809	9,611	9,294	9,205	8,022	9,095	10,487	8,912	106,943
Accident	1,289	1,640	2,173	1,623	1,750	1,496	1,744	1,819	1,499	1,234	1,389	1,712	1,614	19,369
Drivers	908	797	880	1,450	1,554	1,091	1,282	1,076	1,137	1,233	1,388	2,299	1,258	15,094
Property	1,244	1,051	1,398	1,200	1,249	1,374	1,288	1,196	1,307	1,072	1,258	1,160	1,233	14,796
Disease	4,956	4,206	5,096	3,842	4,115	4,847	5,297	5,204	5,262	4,484	5,060	5,316	4,807	57,683
Bundled	0.0	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.3	0.0	0.2	0.0	0.1	0.7
<b>Savings</b>	17	16	14	21	23	23	14	14	15	11	22	(6)	15	184
Annuities	90	73	69	41	54	52	53	42	42	32	39	51	53	638
<b>Total</b>	<b>8,504</b>	<b>7,783</b>	<b>9,631</b>	<b>8,176</b>	<b>8,745</b>	<b>8,884</b>	<b>9,677</b>	<b>9,350</b>	<b>9,262</b>	<b>8,065</b>	<b>9,155</b>	<b>10,532</b>	<b>8,980</b>	<b>107,764</b>

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

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(bn Won)	1Q21	2Q21	3Q21	4Q21	1Q22	2Q22	3Q22	4Q22	1Q23(E)	2Q23(E)
Net interest income	339.6	342.7	350.3	358.2	363.4	358.7	368.1	384.0	401.2	403.9
Net fee and commission income	149.6	123.3	125.2	147.9	149.4	141.3	122.3	106.5	156.5	138.4
Net other operating income(expenses)	-80.8	-73.9	-70.0	-96.7	-99.8	-73.5	-95.2	-94.5	-108.4	-65.0
<b>Gross operating income</b>	<b>408.4</b>	<b>392.1</b>	<b>405.5</b>	<b>409.4</b>	<b>413.0</b>	<b>426.5</b>	<b>395.2</b>	<b>396.0</b>	<b>449.3</b>	<b>477.3</b>
General & administrative expenses	142.4	131.8	134.3	169.2	136.2	138.5	147.6	174.9	159.3	143.3
<b>Operating profit before provision for credit losses</b>	<b>266.0</b>	<b>260.3</b>	<b>271.2</b>	<b>240.2</b>	<b>276.8</b>	<b>288.0</b>	<b>247.6</b>	<b>221.1</b>	<b>290.0</b>	<b>334.0</b>
Provision for credit losses	79.0	108.7	97.1	180.5	111.2	116.1	99.6	173.5	178.2	185.3
<b>Net operating income</b>	<b>187.0</b>	<b>151.6</b>	<b>174.1</b>	<b>59.7</b>	<b>165.6</b>	<b>171.9</b>	<b>148.0</b>	<b>47.6</b>	<b>111.8</b>	<b>148.7</b>
Net non-operating income	-1.1	-1.1	-2.5	-1.9	-0.7	0.5	-1.6	-3.8	0.0	-0.9
Share of profit(loss) of associates	0.4	0.2	0.2	0.0	0.2	1.3	0.0	0.1	0.3	0.3
Net other non-operating income(expenses)	-1.5	-1.3	-2.7	-1.9	-0.9	-0.8	-1.6	-3.9	-0.3	-1.2
<b>Profit before income tax</b>	<b>185.9</b>	<b>150.5</b>	<b>171.6</b>	<b>57.8</b>	<b>164.9</b>	<b>172.4</b>	<b>146.4</b>	<b>43.8</b>	<b>111.8</b>	<b>147.8</b>
Income tax expense	43.5	39.9	49.2	12.0	45.9	43.4	38.5	16.7	28.7	36.8
<b>Profit for the period</b>	<b>142.4</b>	<b>110.6</b>	<b>122.4</b>	<b>45.8</b>	<b>119.0</b>	<b>129.0</b>	<b>107.9</b>	<b>27.1</b>	<b>83.1</b>	<b>111.0</b>
Profit attributable to shareholders of the parent company	141.5	111.3	121.3	44.8	118.9	126.8	106.6	26.3	82.0	110.9

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(bn Won)	Mar. 21	Jun. 21	Sep. 21	Dec. 21	Mar. 22	Jun. 22	Sep. 22	Dec. 22	Mar. 23	Jun. 23(E)
<b>Total Assets</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>	<b>28,439.5</b>	<b>30,144.6</b>	<b>29,721.0</b>	<b>28,811.3</b>	<b>29,255.9</b>
Cash and due from financial institutions	290.5	284.9	270.3	297.4	329.6	359.6	334.2	333.8	335.6	499.0
Financial assets at fair value through profit or loss	443.2	855.0	717.3	691.7	806.5	886.6	1,290.4	1,056.2	830.6	1,176.6
Derivative financial assets	5.7	10.0	33.8	35.9	74.9	159.4	322.6	130.7	157.4	146.2
Financial investments	61.9	61.6	61.7	63.2	63.3	63.5	63.5	64.2	64.2	70.8
Loans	23,248.8	23,772.9	23,856.0	25,117.9	24,986.6	26,078.0	27,203.7	27,203.2	26,499.4	26,405.8
(Allowances for loan losses)	-768.2	-789.7	-801.1	-876.7	-879.3	-907.5	-889.2	-934.7	-995.1	-1,018.6
Investments in associates	5.6	5.7	7.0	6.3	7.4	7.5	7.7	6.9	7.4	8.1
Reinsurance contract assets					2.4	2.3	2.6	3.0	3.4	4.4
Tangible assets	158.0	150.2	159.4	169.3	163.5	158.8	158.0	160.6	158.2	163.8
Goodwill & Intangible assets	234.2	220.9	210.9	220.2	208.8	212.8	204.8	198.9	193.1	184.9
Current income tax assets	0.0	0.1	0.1	0.0	0.0	0.3	0.3	0.2	0.0	1.2
Deferred income tax assets	141.1	145.5	140.2	151.3	137.7	136.0	145.0	153.7	139.2	159.5
Other assets	517.7	334.5	1,565.2	596.4	457.9	374.7	411.8	409.6	422.8	435.6
<b>Total Liabilities</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>	<b>23,851.1</b>	<b>25,433.5</b>	<b>24,998.2</b>	<b>24,214.4</b>	<b>24,552.7</b>
Financial liabilities at fair value through profit or loss	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Deposits	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Debts	1,954.6	2,513.4	2,719.9	2,789.6	3,255.3	4,479.0	5,054.6	4,786.1	4,730.1	4,992.1
Debentures	15,924.8	15,943.2	16,166.5	16,724.2	16,642.8	16,333.7	17,058.5	17,337.8	16,917.1	16,988.5
Insurance contract liabilities					2.4	2.3	2.6	3.0	3.4	4.4
Reinsurance contract liabilities					0.0	0.0	0.0	0.0	0.0	0.0
Derivative financial liabilities	59.6	53.7	6.6	5.4	0.7	0.1	0.0	26.1	15.5	7.6
Net defined benefit liabilities	11.4	14.8	19.6	7.7	10.3	16.0	21.7	8.3	9.2	9.5
Provisions	175.3	182.6	184.0	210.6	204.4	214.5	224.8	213.6	186.5	200.6
Accrued expenses payables	219.9	232.5	249.9	216.0	228.7	244.4	273.9	240.3	288.5	291.7
Other liabilities	2,502.4	2,525.0	3,166.2	2,840.4	2,452.7	2,561.1	2,797.4	2,383.0	2,064.1	2,058.3
<b>Total Equity</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>	<b>4,588.4</b>	<b>4,711.1</b>	<b>4,722.8</b>	<b>4,596.9</b>	<b>4,703.1</b>
Share capital	460.0	460.0	460.0	460.0	460.0	460.0	460.0	460.0	460.0	460.0
Capital surplus	1,977.0	1,977.0	1,977.0	1,977.0	1,977.0	1,977.5	1,977.5	1,977.5	1,977.4	1,966.1
Accumulated other comprehensive income	8.8	16.0	26.2	26.4	43.0	60.4	73.2	60.1	51.0	56.4
Retained earnings	1,777.7	1,889.0	2,010.3	2,055.1	1,923.9	2,050.7	2,157.3	2,183.6	2,065.6	2,176.5
Non-controlling interest	35.2	34.1	35.7	37.1	37.4	39.8	43.1	41.6	42.9	44.1

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Customers

(in thousands)	Mar. 21	Jun. 21	Sep. 21	Dec. 21	Mar. 22	Jun. 22	Sep. 22	Dec. 22	Mar. 23	Jun. 23(E)
Cardholders <sup>1)</sup>	19,383.1	19,303.0	19,283.2	19,377.7	19,449.1	19,551.1	19,731.6	19,827.2	19,790.6	19,852.7
Credit card	10,625.2	10,692.8	10,759.2	10,879.4	10,998.5	11,172.6	11,355.3	11,493.1	11,639.0	11,767.8
Check card	13,975.2	13,798.1	13,715.1	13,763.5	13,772.0	13,781.0	13,885.1	13,913.4	13,732.4	13,687.1
Active Cardholders <sup>2)</sup>	9,193	9,290	9,384	9,462	9,529	9,628	9,796	9,904	10,008	10,076
Merchants	2,775.7	2,803.4	2,851.8	2,856.5	2,887.7	2,896.6	2,910.1	2,924.3	2,933.0	2,954.1

1) Excluding overlapped cardholders between credit card and check card.

2) Based on cardholders who used their card at least once every 6 months.

Transaction Volume

(bn Won)	1Q21	2Q21	3Q21	4Q21	1Q22	2Q22	Sep. 22	Dec. 22	Mar. 23	Jun. 23(E)
Credit Sales	25,886.0	28,140.1	27,921.0	29,782.9	28,910.7	32,621.6	33,042.6	33,078.0	31,855.5	31,401.8
Lump-sum	21,032.5	23,207.3	22,780.0	24,293.4	23,699.9	27,265.7	27,350.8	27,162.4	26,474.3	25,912.1
Installment	4,853.5	4,932.9	5,141.0	5,489.5	5,210.8	5,355.9	5,691.8	5,915.6	5,381.2	5,489.7
Cash advance	2,113.6	2,216.4	2,231.7	2,329.5	2,326.0	2,298.2	2,348.2	2,451.9	2,509.6	2,554.0
<b>Total</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>	<b>34,919.8</b>	<b>35,390.8</b>	<b>35,529.9</b>	<b>34,365.1</b>	<b>33,955.9</b>

Credit Card Receivables

(bn Won)	Mar. 21	Jun. 21	Sep. 21	Dec. 21	Mar. 22	Jun. 22	Sep. 22	Dec. 22	Mar. 23	Jun. 23(E)
Credit sales	12,363.0	12,609.9	12,571.5	13,740.3	13,378.8	14,025.8	14,786.0	15,041.9	14,253.2	14,083.4
Cash advance	1,039.9	1,090.7	1,108.8	1,153.1	1,120.7	1,128.8	1,182.6	1,237.4	1,240.8	1,286.9
Card loans	5,791.0	5,873.5	5,883.2	5,821.4	5,954.7	6,229.4	6,312.0	6,249.1	6,325.6	6,492.3
Others	4,196.0	4,315.3	4,343.7	4,462.3	4,509.9	4,594.4	4,626.4	4,492.3	4,412.1	4,252.5
<b>Total</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>	<b>25,978.4</b>	<b>26,907.0</b>	<b>27,020.7</b>	<b>26,231.7</b>	<b>26,115.0</b>



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(bn Won)	Mar. 21	Jun. 21	Sep. 21	Dec. 21	Mar. 22	Jun. 22	Sep. 22	Dec. 22	Mar. 23	Jun. 23(E)
<b>Total Outstanding Credits</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>	<b>26,845.5</b>	<b>27,923.5</b>	<b>27,964.3</b>	<b>27,173.4</b>	<b>27,173.7</b>
Normal	22,313.2	22,776.2	22,740.2	24,018.4	24,589.7	25,604.4	26,623.0	26,530.2	25,632.7	25,507.7
Precautionary	836.1	878.3	930.3	921.5	1,107.2	1,000.3	1,054.8	1,167.0	1,212.9	1,372.6
Substandard	3.8	3.9	3.9	4.0	3.3	4.1	5.2	5.1	4.4	4.8
Doubtful	174.0	169.4	170.7	174.0	166.5	176.1	183.5	205.1	258.2	215.9
Estimated Loss	66.5	65.3	65.4	62.7	57.1	60.6	56.9	56.8	65.2	72.7
NPL (A)	244.4	238.6	240.0	240.7	226.9	240.8	245.7	267.1	327.8	293.4
<b>NPL Ratio</b>	<b>1.04%</b>	<b>1.00%</b>	<b>1.00%</b>	<b>0.96%</b>	<b>0.88%</b>	<b>0.90%</b>	<b>0.88%</b>	<b>0.96%</b>	<b>1.21%</b>	<b>1.08%</b>
Allowances <sup>1)</sup> (B)	738.4	748.6	761.1	838.1	849.3	877.1	851.2	896.3	953.3	973.2
Reserves for credit losses (C)	342.4	401.6	416.2	403.8	413.4	430.5	446.1	479.1	491.3	519.4
<b>NPL Coverage Ratio(New) (B/A)</b>	<b>302.2%</b>	<b>313.8%</b>	<b>317.1%</b>	<b>348.2%</b>	<b>374.3%</b>	<b>364.2%</b>	<b>346.5%</b>	<b>335.6%</b>	<b>290.7%</b>	<b>331.7%</b>
<b>NPL Coverage Ratio(Old) [(B+C)/A]</b>	<b>442.3%</b>	<b>482.2%</b>	<b>490.4%</b>	<b>515.9%</b>	<b>556.4%</b>	<b>543.0%</b>	<b>528.1%</b>	<b>514.9%</b>	<b>440.6%</b>	<b>508.7%</b>

1) Allowances for loan losses and acceptances & guarantees.

Write-offs / NPL Sales

(bn Won)	1Q21	2Q21	3Q21	4Q21	1Q22	2Q22	Sep. 22	Dec. 22	Mar. 23	Jun. 23(E)
Write-offs	116.1	112.7	104.8	109.2	116.8	105.2	119.2	128.3	124.8	166.2
NPL Sales	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
<b>Total</b>	<b>116.1</b>	<b>112.7</b>	<b>104.8</b>	<b>109.2</b>	<b>116.8</b>	<b>105.2</b>	<b>119.2</b>	<b>128.3</b>	<b>124.8</b>	<b>166.2</b>

Recoveries from Written-offs

(bn Won)	1Q21	2Q21	3Q21	4Q21	1Q22	2Q22	Sep. 22	Dec. 22	Mar. 23	Jun. 23(E)
Recovery from Written-offs	34.0	35.6	33.3	33.6	31.2	32.4	29.9	29.3	28.7	29.4

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Delinquency

(bn Won)	Mar. 21	Jun. 21	Sep. 21	Dec. 21	Mar. 22	Jun. 22	Sep. 22	Dec. 22	Mar. 23	Jun. 23(E)
Total loans	23,389.9	23,889.4	23,907.2	25,177.1	24,964.1	25,978.4	26,907.0	27,020.7	26,231.7	26,115.0
Delinquent loans (over one month overdue)	202.0	195.3	207.6	205.7	197.5	203.2	211.2	249.3	312.1	303.0
<b>Delinquency ratio</b>	<b>0.86%</b>	<b>0.82%</b>	<b>0.87%</b>	<b>0.82%</b>	<b>0.79%</b>	<b>0.78%</b>	<b>0.78%</b>	<b>0.92%</b>	<b>1.19%</b>	<b>1.16%</b>

Rescheduled Loan

(bn Won)	Mar. 21	Jun. 21	Sep. 21	Dec. 21	Mar. 22	Jun. 22	Sep. 22	Dec. 22	Mar. 23	Jun. 23(E)
Receivables	116.7	114.0	113.0	111.8	109.6	109.3	108.6	117.1	142.2	167.3
Delinquent loan (over one month overdue)	6.6	6.1	7.0	6.7	5.4	5.6	7.3	7.5	10.3	12.2
<b>Delinquency ratio</b>	<b>5.69%</b>	<b>5.37%</b>	<b>6.17%</b>	<b>6.01%</b>	<b>4.93%</b>	<b>5.10%</b>	<b>6.70%</b>	<b>6.44%</b>	<b>7.21%</b>	<b>7.27%</b>

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**Condensed Income Statement (Consolidated)**

(bn Won)	1Q21	2Q21	3Q21	4Q21	1Q22	2Q22	3Q22	4Q22	1Q23	2Q23(E)
Net interest income	124.4	128.8	131.9	134.5	-86.8	-92.9	-102.4	-111.8	-121.9	-114.2
Net fee and commission income	-5.6	-7.8	-6.1	-7.4	-0.8	-2.2	-2.1	3.1	-2.4	-3.3
Net other operating income(expenses)	81.9	27.4	0.7	21.1	105.3	17.4	154.8	-6.7	278.6	164.0
<b>Gross operating income</b>	<b>200.7</b>	<b>148.4</b>	<b>126.5</b>	<b>148.2</b>	<b>17.7</b>	<b>-77.7</b>	<b>50.3</b>	<b>-115.4</b>	<b>154.3</b>	<b>46.5</b>
General & administrative expenses	48.2	48.3	47.0	59.7	7.9	13.0	8.7	16.3	26.5	53.1
<b>Operating profit before provision for credit losses</b>	<b>152.5</b>	<b>100.1</b>	<b>79.5</b>	<b>88.5</b>	<b>9.8</b>	<b>-90.7</b>	<b>41.6</b>	<b>-131.7</b>	<b>127.8</b>	<b>23.4</b>
Provision for credit losses	0.2	0.1	-3.0	1.0	-0.3	0.0	-0.1	-1.0	-0.2	-0.2
<b>Net operating profit</b>	<b>152.3</b>	<b>100.0</b>	<b>82.5</b>	<b>57.5</b>	<b>10.1</b>	<b>-90.7</b>	<b>41.7</b>	<b>-130.7</b>	<b>128.0</b>	<b>23.6</b>
Net non-operating income	0.0	0.9	1.4	-2.4	2.1	1.9	1.6	-2.4	2.5	2.1
Share of profit(loss) of associates	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Net other non-operating income(expenses)	0.0	0.9	1.4	-2.4	2.1	1.9	1.6	-2.4	2.5	2.1
<b>Profit before income tax</b>	<b>152.3</b>	<b>100.9</b>	<b>83.9</b>	<b>85.1</b>	<b>12.2</b>	<b>-88.8</b>	<b>43.3</b>	<b>-133.1</b>	<b>130.5</b>	<b>25.7</b>
Income tax expense	41.7	30.1	27.8	33.0	6.7	-15.7	8.1	-50.8	36.8	-3.4
<b>Profit for the period</b>	<b>110.6</b>	<b>70.8</b>	<b>56.1</b>	<b>52.1</b>	<b>5.5</b>	<b>-73.1</b>	<b>35.2</b>	<b>-82.3</b>	<b>93.7</b>	<b>29.1</b>
Profit attributable to shareholders of the parent company	110.6	70.8	56.1	52.1	5.5	-73.1	35.2	-82.3	93.7	29.1

1) The consolidated financial information for the periods starting from January 1, 2023 presented herein reflect the application of K-IFRS 1117(Insurance Contracts), and the figures for 2022 have been restated retrospectively for better comparison purposes.

2) The figures prior to January 1, 2023 are based on simple arithmetic sum of the consolidated financial statements of Prudential Life Insurance and former KB Life Insurance.

**Condensed Income Statement (Separate)**

(bn Won)	1Q21	2Q21	3Q21	4Q21	1Q22	2Q22	3Q22	4Q22	1Q23	2Q23(E)
Net interest income	181.8	187.0	191.3	193.9	-16.0	-16.0	-30.0	-41.0	-56.3	-49.0
Net fee and commission income	-4.8	-6.6	-5.6	-6.7	1.0	-1.0	-1.0	-1.0	-2.4	-3.3
Net other operating income(expenses)	-1.2	-66.3	-93.4	-85.5	149.9	29.0	140.0	61.0	246.3	188.8
<b>Gross operating income</b>	<b>175.8</b>	<b>114.2</b>	<b>92.3</b>	<b>101.7</b>	<b>134.9</b>	<b>12.0</b>	<b>109.0</b>	<b>19.0</b>	<b>187.6</b>	<b>136.5</b>
General & administrative expenses	53.3	53.9	51.9	61.2	7.1	17.0	24.0	50.0	25.7	22.3
<b>Operating profit before provision for credit losses</b>	<b>122.6</b>	<b>60.2</b>	<b>40.5</b>	<b>40.5</b>	<b>127.8</b>	<b>-5.0</b>	<b>85.0</b>	<b>-31.0</b>	<b>161.9</b>	<b>114.2</b>
Provision for credit losses	0.3	0.0	-3.1	0.7	0.0	15.0	2.0	0.0	-0.2	-0.7
<b>Net operating profit</b>	<b>122.3</b>	<b>60.2</b>	<b>43.6</b>	<b>39.8</b>	<b>127.8</b>	<b>-20.0</b>	<b>83.0</b>	<b>-31.0</b>	<b>162.1</b>	<b>114.9</b>
Net non-operating income	0.7	1.7	2.0	-1.4	2.9	2.0	3.0	-2.0	2.5	2.1
Share of profit(loss) of associates	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Net other non-operating income(expenses)	0.0	1.7	2.0	-1.4	2.9	2.0	3.0	-2.0	2.5	2.1
<b>Profit before income tax</b>	<b>123.0</b>	<b>61.9</b>	<b>45.5</b>	<b>38.4</b>	<b>130.7</b>	<b>-18.0</b>	<b>86.0</b>	<b>-33.0</b>	<b>164.6</b>	<b>117.0</b>
Income tax expense	33.7	19.3	17.2	20.0	39.1	4.8	21.0	-35.0	43.3	22.6
<b>Profit for the period</b>	<b>89.3</b>	<b>42.5</b>	<b>28.3</b>	<b>18.3</b>	<b>91.6</b>	<b>-22.8</b>	<b>65.0</b>	<b>2.0</b>	<b>121.3</b>	<b>94.4</b>

1) The separate financial information for the periods starting from January 1, 2023 presented herein reflect the application of K-IFRS 1117(Insurance Contracts), and the figures for 2022 have been restated retrospectively for better comparison purposes.

2) The figures prior to January 1, 2023 are based on simple arithmetic sum of the separate financial statements of Prudential Life Insurance and former KB Life Insurance.

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(bn Won)	Mar. 21	Jun. 21	Sep. 21	Dec. 21	Mar. 22	Jun. 22	Sep. 22	Dec. 22	Mar. 23	Jun. 23(E)
<b>Total Assets</b>	<b>35,667.6</b>	<b>36,412.1</b>	<b>36,416.0</b>	<b>36,921.7</b>	<b>32,519.6</b>	<b>31,049.9</b>	<b>30,214.6</b>	<b>29,989.7</b>	<b>30,501.3</b>	<b>30,074.8</b>
Cash and due from financial institutions	587.8	610.1	538.3	873.7	1,069.7	1,174.6	1,000.0	1,073.5	1,050.7	797.2
Financial assets at fair value through profit or loss	2,678.9	2,676.9	2,709.4	2,728.7	7,913.4	7,741.7	7,628.0	7,581.3	7,939.7	8,094.9
Derivative financial assets	33.7	24.7	1.2	2.3	0.7	2.2	0.0	36.2	19.8	20.8
Financial investments	22,356.1	22,737.7	22,708.2	22,550.6	21,372.0	19,924.1	19,297.1	19,130.0	19,429.5	19,077.2
Loans	2,046.4	2,222.2	2,349.8	2,414.2	1,319.7	1,298.2	1,309.3	1,356.3	1,212.5	1,266.7
(Allowances for loan losses)	0.0	0.0	0.0	0.0	-3.8	-3.7	-3.6	-3.1	-3.0	-3.0
Investments in associates	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Insurance contract assets					0.0	0.0	0.0	0.0	0.0	0.0
Reinsurance contract assets					3.1	3.3	4.3	4.7	2.8	3.9
Tangible assets	341.2	340.6	347.3	345.4	342.1	341.0	338.6	341.9	332.7	334.8
Goodwill & Intangible assets	39.2	39.9	37.4	38.7	53.9	51.3	48.3	48.4	91.3	94.0
Current income tax assets	65.1	10.2	28.1	28.9	46.0	29.4	50.2	0.0	0.0	0.1
Deferred income tax assets	29.1	26.3	26.9	33.9	0.0	100.1	183.6	0.0	0.0	0.0
Other assets	7,490.1	7,723.5	7,669.4	7,905.3	399.0	384.0	355.2	417.4	422.3	385.2
<b>Total Liabilities</b>	<b>32,934.5</b>	<b>33,595.2</b>	<b>33,692.3</b>	<b>34,166.9</b>	<b>28,932.9</b>	<b>27,263.9</b>	<b>26,262.6</b>	<b>26,136.1</b>	<b>26,552.2</b>	<b>25,954.1</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	0.0	0.0
Deposits	0.0	0.0	0.0	0.0	1,343.1	1,243.1	1,160.6	586.9	608.2	655.1
Debts	0.0	0.0	0.0	0.0	0.0	0.0	0.0	600.0	0.0	0.0
Debentures	0.0	129.7	199.6	199.6	199.6	199.6	199.6	199.7	199.7	199.7
Insurance contract liabilities					26,525.0	24,757.0	23,568.7	23,860.2	24,753.3	24,207.5
Reinsurance contract liabilities					36.4	35.0	34.0	28.6	31.0	30.4
Derivative financial liabilities	9.6	11.6	59.2	46.0	68.1	125.4	204.4	31.2	35.8	29.6
Net defined benefit liabilities	7.7	9.5	11.1	0.6	0.3	0.3	0.3	0.3	1.3	0.0
Provisions	27.3	26.4	26.7	27.7	19.6	19.6	19.8	19.6	24.6	24.2
Accrued expenses payables	87.1	82.3	84.5	86.0	22.6	14.5	54.0	73.6	88.8	91.9
Other liabilities	32,802.8	33,335.7	33,311.2	33,807.0	718.2	869.4	1,021.2	736.0	809.5	715.7
<b>Total Equity</b>	<b>2,733.2</b>	<b>2,817.0</b>	<b>2,723.7</b>	<b>2,754.8</b>	<b>3,586.7</b>	<b>3,785.9</b>	<b>3,952.0</b>	<b>3,853.6</b>	<b>3,949.1</b>	<b>4,120.8</b>
Share capital	606.0	606.0	606.0	456.0	606.0	606.0	606.0	606.0	162.0	162.0
Hybrid Securities	0.0	0.0	0.0	0.0	0.0	49.8	49.8	49.8	49.8	49.8
Capital surplus	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	901.3	901.3
Accumulated other comprehensive income	-376.8	-363.8	-413.2	-434.2	473.1	695.5	827.2	811.8	914.3	1,057.6
Retained earnings	3,319.4	3,390.2	3,346.3	3,398.4	3,323.0	3,250.0	3,284.4	3,201.4	2,737.1	2,765.5
Fair value adjustment	-815.4	-815.4	-815.4	-815.4	-815.4	-815.4	-815.4	-815.4	-815.4	-815.4

1) The consolidated financial information for the periods starting from January 1, 2023 presented herein reflect the application of K-IFRS 1117(Insurance Contracts), and the figures for 2022 have been restated retrospectively for better comparison purposes.

2) The figures prior to January 1, 2023 are based on simple arithmetic sum of the consolidated financial statements of Prudential Life Insurance and former KB Life Insurance.

**Condensed Balance Sheet (Separate)**

(bn Won)	Mar. 21	Jun. 21	Sep. 21	Dec. 21	Mar. 22	Jun. 22	Sep. 22	Dec. 22	Mar. 23	Jun. 23(E)
<b>Total Assets</b>	<b>33,728.5</b>	<b>34,484.1</b>	<b>34,506.8</b>	<b>35,032.4</b>	<b>32,077.0</b>	<b>31,223.0</b>	<b>30,868.0</b>	<b>30,449.0</b>	<b>30,280.2</b>	<b>29,855.8</b>
Cash and due from financial institutions	587.8	610.1	538.3	873.7	1,171.0	1,229.0	1,015.0	1,073.0	1,050.7	797.2
Financial assets at fair value through profit or loss	2,678.9	2,676.9	2,709.4	2,728.7	6,915.0	6,777.0	6,749.0	6,601.0	7,939.7	8,094.9
Derivative financial assets	33.7	24.7	1.2	2.3	0.0	2.0	0.0	36.0	19.8	20.8
Financial investments	20,421.2	20,841.4	20,851.4	20,733.7	22,050.0	21,336.0	21,140.0	20,804.0	19,429.5	19,077.2
Loans	2,046.5	2,222.2	2,349.8	2,414.2	1,320.0	1,298.0	1,309.0	1,357.0	1,212.5	1,266.7
(Allowances for loan losses)	-7.0	-7.0	-3.6	-4.0	-4.0	-4.0	-4.0	-3.0	-3.0	-3.0
Investments in associates	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Insurance contract assets					0.0	0.0	0.0	0.0	0.0	0.0
Reinsurance contract assets					3.0	3.0	4.0	5.0	2.8	4.0
Tangible assets	114.9	115.2	122.7	121.5	119.0	119.0	117.0	122.0	112.8	115.8
Goodwill & Intangible assets	38.0	38.7	36.2	37.5	53.0	50.0	52.0	78.0	91.3	94.0
Current income tax assets	65.1	10.2	28.1	28.9	46.0	29.0	50.0	0.0	0.0	0.0
Deferred income tax assets	29.1	26.3	26.9	33.9	0.0	0.0	82.0	0.0	0.0	0.0
Other assets	7,713.2	7,918.4	7,842.8	8,058.0	400.0	380.0	350.0	373.0	421.1	385.2
<b>Total Liabilities</b>	<b>30,509.3</b>	<b>31,225.4</b>	<b>31,382.6</b>	<b>31,914.1</b>	<b>27,244.0</b>	<b>25,681.0</b>	<b>24,824.0</b>	<b>24,656.0</b>	<b>24,910.3</b>	<b>24,334.5</b>
Financial liabilities at fair value through profit or loss	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Deposits	0.0	0.0	0.0	0.0	1,343.0	1,244.0	1,160.0	586.0	608.2	655.1
Debts	0.0	0.0	0.0	0.0	200.0	200.0	200.0	200.0	0.0	0.0
Debentures	0.0	129.7	199.6	199.6	0.0	0.0	0.0	600.0	199.7	199.7
Insurance contract liabilities					24,391.0	22,640.0	21,467.0	21,716.0	22,628.9	22,108.6
Reinsurance contract liabilities					10.0	9.0	9.0	5.0	7.7	7.3
Derivative financial liabilities	9.6	11.6	59.2	45.9	68.0	125.0	204.0	31.0	35.8	29.6
Net defined benefit liabilities	7.7	9.5	11.2	-1.3	-1.0	-5.0	-3.0	-12.0	0.0	0.0
Provisions	27.3	26.4	26.7	27.7	19.0	19.0	20.0	25.0	24.6	24.2
Accrued expenses payables	84.2	78.6	80.1	77.7	23.0	15.0	56.0	79.0	88.8	91.9
Other liabilities	30,380.6	30,969.6	31,005.9	31,564.5	1,191.0	1,434.0	1,711.0	1,426.0	1,316.6	1,218.1
<b>Total Equity</b>	<b>3,219.2</b>	<b>3,258.8</b>	<b>3,124.2</b>	<b>3,118.3</b>	<b>4,833.0</b>	<b>5,542.0</b>	<b>6,044.0</b>	<b>5,793.0</b>	<b>5,369.9</b>	<b>5,521.3</b>
Share capital	606.0	606.0	606.0	606.0	606.0	606.0	606.0	606.0	162.0	162.0
Hybrid Securities	0.0	0.0	0.0	0.0	0.0	50.0	50.0	50.0	49.8	49.8
Capital surplus	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	901.3	901.3
Accumulated other comprehensive income	333.1	330.0	267.3	243.0	1,018.0	1,702.0	2,139.0	1,885.0	1,447.4	1,505.0
Retained earnings	2,280.1	2,322.8	2,251.0	2,269.3	3,209.0	3,184.0	3,249.0	3,252.0	2,809.4	2,903.2
Fair value adjustment	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0

1) The separate financial information for the periods starting from January 1, 2023 presented herein reflect the application of K-IFRS 1117(Insurance Contracts), and the figures for 2022 have been restated retrospectively for better comparison purposes.

2) The figures prior to January 1, 2023 are based on simple arithmetic sum of the separate financial statements of Prudential Life Insurance and former KB Life Insurance.

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Summarized Statement of Financial Position

(bn Won, %)	Mar. 21	Jun. 21	Sep. 21	Dec. 21	Mar. 22	Jun. 22	Sep. 22	Dec. 22	Mar. 23	Jun. 23(E)
Invested assets	17,184.7	17,572.6	17,689.4	18,130.7	17,533.9	17,319.9	17,388.1	17,524.5	24,131.6	23,700.7
Net investment yield (cumulative)	4.93	4.86	3.65	3.41	3.66	3.55	0.04	3.51	2.95	3.93
Separate Account Assets	5,230.3	5,425.5	5,462.6	5,679.4	5,666.1	5,265.9	5,111.5	4,721.5		
<b>Total Assets</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>	<b>23,193.1</b>	<b>23,165.6</b>	<b>22,850.8</b>	<b>30,279.3</b>	<b>29,855.8</b>
Policy reserves	14,455.0	14,687.8	14,948.0	15,129.0	15,411.5	15,624.0	15,909.2	15,975.9		
Separate Account Liabilities	5,257.6	5,521.4	5,488.1	5,953.7	5,707.7	5,338.8	5,197.2	4,688.3		
<b>Total Liabilities</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>21,329.7</b>	<b>21,516.6</b>	<b>20,951.3</b>	<b>24,909.4</b>	<b>24,334.4</b>
<b>Total Equities</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>1,863.4</b>	<b>1,649.0</b>	<b>1,899.4</b>	<b>5,369.9</b>	<b>5,521.4</b>
<b>Total Liabilities &amp; Equities</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>	<b>23,193.1</b>	<b>23,165.6</b>	<b>22,850.8</b>	<b>30,279.3</b>	<b>29,855.8</b>

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

Summarized Statement of Comprehensive Income (Cumulative)

(bn Won)	1Q21	2Q21	3Q21	4Q21	1Q22	2Q22	Sep. 22	Dec. 22	Mar. 23	Jun. 23(E)
Insurance income & expense	111.8	234.1	361.9	480.8	127.0	280.8	397.8	522.0	77.7	170.3
Investment income & expense	186.8	340.1	492.4	598.0	214.2	352.1	544.1	600.9	120.4	176.4
Changes in insurance contract Liabilities	203.3	433.5	691.6	867.1	275.7	488.9	769.8	833.6		
Operating income & expense	95.3	140.6	162.7	211.6	65.2	138.0	160.4	232.5	169.3	292.1
Non-Operating income & expense	24.6	49.9	75.3	95.9	22.9	41.2	66.1	72.3	-4.7	-10.4
Income tax expense	29.1	47.7	59.8	82.4	17.2	36.3	51.3	58.1	43.3	65.9
<b>Net Income</b>	<b>90.8</b>	<b>142.8</b>	<b>178.2</b>	<b>225.0</b>	<b>71.0</b>	<b>142.9</b>	<b>175.2</b>	<b>246.7</b>	<b>121.3</b>	<b>215.7</b>

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

Capital Adequacy

(bn Won)	Mar. 21	Jun. 21	Sep. 21	Dec. 21	Mar. 22	Jun. 22	Sep. 22	Dec. 22	Mar. 23	Jun. 23(E)
<b>K-ICS Ratio</b>					<b>258.8%</b>	<b>257.3%</b>	<b>244.0%</b>	<b>270.4%</b>	<b>285.1%</b>	<b>285.7%</b>
Available capital					5,921.5	6,346.4	6,421.3	6,498.4	6,843.1	6,892.6
Required capital					2,287.9	2,466.4	2,631.5	2,403.4	2,400.6	2,412.4

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Premium Income by Policy Type (Quarterly)

(bn Won)	1Q22		2Q22		3Q22		4Q22		1Q23		2Q23(E)	
		(%)		(%)		(%)		(%)		(%)		(%)
<b>Individual policy</b>	512.1	100.0	523.0	100.0	522.2	99.6	514.3	83.7	883.0	95.4	887.2	94.2
<b>Protection</b>	344.5	67.3	350.0	66.9	353.0	67.4	355.0	69.0	542.2	58.6	566.2	60.1
Whole-Life	230.9	45.1	236.1	45.1	238.2	45.4	238.3	46.3	424.0	45.8	449.9	47.8
Variable	87.5	17.1	85.5	16.3	83.7	16.0	83.2	16.2	83.5	9.0	81.0	8.6
<b>Savings</b>	167.6	32.7	173.0	33.1	169.2	32.3	159.3	31.0	340.8	36.8	321.0	34.1
Annuities	59.1	11.5	65.3	12.5	70.1	13.4	70.1	13.6	195.1	21.1	187.9	20.0
Variable	108.2	21.1	107.4	20.5	98.8	18.8	88.9	17.3	145.4	15.7	132.9	14.1
<b>Pension</b>	-	-	-	-	1.9	0.4	100.3	19.5	42.7	4.6	54.5	5.8
<b>Total</b>	512.1	100.0	523.0	100.0	524.1	100.0	614.6	100.0	925.7	100.0	941.7	100.0

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

Premium Income by Policy Type (Cumulative)

(bn Won)	1Q22		2Q22		3Q22		4Q22		1Q23		2Q23(E)	
		(%)		(%)		(%)		(%)		(%)		(%)
<b>Individual policy</b>	512.1	100.0	1,035.1	100.0	1,557.3	99.9	2,071.5	95.3	883.0	95.4	1,770.2	94.8
<b>Protection</b>	344.5	67.3	694.5	67.1	1,047.5	67.2	1,402.5	67.7	542.2	58.6	1,108.4	59.4
Whole-Life	230.9	45.1	467.0	45.1	705.2	45.2	943.5	45.5	424.0	45.8	873.8	46.8
Variable	87.5	17.1	173.0	16.7	256.7	16.5	339.9	16.4	83.5	9.0	164.5	8.8
<b>Savings</b>	167.6	32.7	340.6	32.9	509.8	32.7	669.1	32.3	340.8	36.8	661.8	35.4
Annuities	59.1	11.5	124.3	12.0	194.4	12.5	264.5	12.8	195.1	21.1	383.0	20.5
Variable	108.2	21.1	215.6	20.8	314.4	20.2	403.3	19.5	145.4	15.7	278.3	14.9
<b>Pension</b>	-	-	-	-	1.9	0.1	102.3	4.9	42.7	4.6	97.1	5.2
<b>Total</b>	512.1	100.0	1,035.1	100.0	1,559.2	100.0	2,173.8	100.0	925.7	100.0	1,867.3	100.0

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Loss & Expense Ratios

(%)	1Q21	2Q21	3Q21	4Q21	1Q22	2Q22	3Q22	4Q22	1Q23	2Q23(E)
<b>Quarterly Loss Ratio</b>	52.1	50.3	55.7	57.3	51.0	53.0	46.9	56.3	53.3	47.2
Risk Premium	93.5	94.3	95.2	96.3	98.5	100.5	101.9	103.1	111.8	112.4
Loss	48.7	47.4	53.0	55.2	50.3	53.3	47.8	58.0	59.6	53.1
<b>Cumulative Loss Ratio</b>	52.1	51.2	52.7	53.9	51.0	52.0	50.3	51.8	53.3	50.3
Risk Premium	93.5	187.9	283.0	379.3	98.5	199.1	301.0	404.0	111.8	224.3
Loss	48.7	96.1	149.1	204.3	50.3	103.5	151.4	209.4	59.6	112.7
<b>Expense Ratio</b>	8.6	9.2	15.5	19.2	21.7	19.9	18.9	18.9	19.8	22.0

Policy Persistency

(%)	1Q21	2Q21	3Q21	4Q21	1Q22	2Q22	3Q22	4Q22	1Q23	2Q23(E)
<b>Quarterly</b>										
13th Month	84.7	85.4	81.1	85.2	85.6	87.9	88.0	84.9	86.0	80.5
25th Month	71.6	74.5	71.1	72.3	67.2	70.5	65.2	67.9	61.4	66.4
<b>Cumulative</b>										
13th Month	84.7	85.0	83.7	84.0	85.6	86.6	87.1	86.6	86.0	83.4
25th Month	71.6	73.1	72.5	72.4	67.2	68.4	67.4	67.5	61.4	63.7

Retention

(%)	1Q21	2Q21	3Q21	4Q21	1Q22	2Q22	3Q22	4Q22	1Q23	2Q23(E)
<b>Quarterly</b>										
LP Retention 13th	45.3	51.5	43.4	41.6	35.2	41.2	35.7	24.1	37.5	33.3
LP Retention 25th	22.9	20.6	21.8	20.3	24.0	28.1	14.9	13.1	32.0	29.1
<b>Cumulative</b>										
LP Retention 13th	45.3	49.6	47.7	46.3	35.2	38.8	37.8	33.6	37.5	34.7
LP Retention 25th	22.9	21.2	21.4	21.0	24.0	26.8	23.2	20.9	32.0	30.0



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APE (Annualized Premium Equivalent)

(mn Won)	2023.01	2023.02	2023.03	2023.04	2023.05	2023.06	2023.07	2023.08	2023.09	2023.10	2023.11	2023.12	Average	FY2022
<b>Protection</b>	26,320	22,533	64,284	58,141	69,273	78,944								
Whole-Life	16,157	12,902	52,908	50,228	61,613	71,449								
Variable	403	423	208	223	401	470								
Etc.	9,760	9,209	11,168	7,689	7,259	7,026								
<b>Savings</b>	7,324	8,045	9,875	8,539	8,105	6,191								
Annuities	6,649	7,032	8,714	7,885	7,610	5,292								
Variable	675	1,013	1,160	654	495	899								
<b>Total</b>	<b>33,644</b>	<b>30,578</b>	<b>74,158</b>	<b>66,680</b>	<b>77,378</b>	<b>85,135</b>								

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

(mn Won)	2022.01	2022.02	2022.03	2022.04	2022.05	2022.06	2022.07	2022.08	2022.09	2022.10	2022.11	2022.12	Average	FY2022
<b>Protection</b>	57,676	41,130	59,852	31,088	29,060	31,834	34,829	36,010	37,490	33,145	28,605	25,152	37,156	445,872
Whole-Life	46,289	30,091	44,891	19,643	16,972	19,434	20,856	24,014	25,348	21,691	15,634	13,566	24,869	298,428
Variable	1,779	1,345	1,725	757	619	995	990	798	1,255	607	1,065	434	1,031	12,371
Etc.	9,609	9,694	13,236	10,687	11,469	11,405	12,983	11,198	10,887	10,847	11,905	11,152	11,256	135,072
<b>Savings</b>	27,078	49,247	90,000	103,566	60,868	38,631	24,700	61,363	15,410	11,083	9,989	9,748	41,807	501,682
Annuities	15,466	38,163	80,044	92,417	52,346	31,159	17,038	55,480	8,590	6,449	5,702	5,248	34,009	408,102
Variable	11,612	11,084	9,956	11,149	8,522	7,472	7,662	5,883	6,820	4,634	4,287	4,500	7,798	93,580
<b>Total</b>	<b>84,754</b>	<b>90,376</b>	<b>149,852</b>	<b>134,654</b>	<b>89,928</b>	<b>70,465</b>	<b>59,529</b>	<b>97,373</b>	<b>52,900</b>	<b>44,228</b>	<b>38,594</b>	<b>34,899</b>	<b>78,963</b>	<b>947,554</b>

(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>	28,738	25,842	35,782	26,981	23,939	29,590	24,124	22,413	21,747	23,016	26,361	31,843	26,698	320,376
Whole-Life	20,859	20,242	27,179	20,212	18,642	20,332	17,084	15,433	13,939	14,809	16,563	16,903	18,516	222,197
Variable	1,421	1,231	2,050	1,345	793	1,952	873	1,277	1,386	860	1,100	1,248	1,295	15,535
Etc.	6,458	4,369	6,553	5,424	4,505	7,306	6,167	5,703	6,423	7,347	8,698	13,692	6,887	82,644
<b>Savings</b>	29,906	61,098	136,885	38,324	45,223	40,926	38,709	33,060	28,736	25,287	27,731	42,232	45,676	548,117
Annuities	14,268	44,820	121,035	23,578	28,776	23,229	15,157	13,507	9,561	9,067	9,397	22,770	27,930	335,165
Variable	15,638	16,278	15,850	14,746	16,448	17,697	23,552	19,553	19,176	16,220	18,334	19,462	17,746	212,952
<b>Total</b>	<b>58,644</b>	<b>86,940</b>	<b>172,667</b>	<b>65,305</b>	<b>69,162</b>	<b>70,516</b>	<b>62,833</b>	<b>55,472</b>	<b>50,484</b>	<b>48,303</b>	<b>54,092</b>	<b>74,075</b>	<b>72,374</b>	<b>868,494</b>

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KB Asset Managemnet

(bn Won)	1Q21	2Q21	3Q21	4Q21	1Q22	2Q22	3Q22	4Q22	1Q23	2Q23(E)
Net interest income	0.3	0.2	0.3	0.3	0.3	0.2	0.3	0.3	-2.1	-1.9
Net fee and commission income	38.0	46.6	41.7	43.0	37.0	39.4	52.1	35.5	35.7	35.8
Net other operating income(expenses)	4.5	2.3	0.6	5.9	-3.5	-8.3	5.0	3.8	8.5	4.3
<b>Gross operating income</b>	<b>42.8</b>	<b>49.1</b>	<b>42.6</b>	<b>49.2</b>	<b>33.8</b>	<b>31.3</b>	<b>57.4</b>	<b>39.6</b>	<b>42.1</b>	<b>38.2</b>
General & administrative expenses	15.9	18.5	17.3	24.1	17.4	17.8	19.7	23.4	17.9	19.9
Provision for credit losses	0.1	-0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
<b>Net operating profit</b>	<b>26.8</b>	<b>30.7</b>	<b>25.3</b>	<b>25.1</b>	<b>16.4</b>	<b>13.5</b>	<b>37.7</b>	<b>16.2</b>	<b>24.2</b>	<b>18.3</b>
Net non-operating profit(loss)	-0.1	0.1	-0.3	-0.1	-0.1	0.1	-0.2	-1.3	-0.1	-0.1
<b>Profit before income tax</b>	<b>26.7</b>	<b>30.8</b>	<b>25.0</b>	<b>25.0</b>	<b>16.3</b>	<b>13.6</b>	<b>37.5</b>	<b>14.9</b>	<b>24.1</b>	<b>18.2</b>
<b>Profit for the period</b>	<b>19.9</b>	<b>22.5</b>	<b>18.4</b>	<b>19.1</b>	<b>11.8</b>	<b>9.5</b>	<b>28.6</b>	<b>9.4</b>	<b>18.0</b>	<b>13.6</b>
Profit attributable to shareholders of the parent company	19.9	22.5	18.4	19.1	11.8	9.5	28.6	9.4	18.0	13.6

KB Capital

(bn Won)	1Q21	2Q21	3Q21	4Q21	1Q22	2Q22	3Q22	4Q22	1Q23	2Q23(E)
Net interest income	81.2	93.5	98.4	103.3	106.6	108.8	115.9	110.7	109.4	114.0
Net fee and commission income	169.3	175.7	185.2	192.8	200.5	200.4	207.1	205.9	210.8	213.6
Net other operating income(expenses)	-120.5	-143.9	-141.4	-162.9	-155.0	-171.6	-176.0	-178.6	-162.3	-163.7
<b>Gross operating income</b>	<b>130.0</b>	<b>125.3</b>	<b>142.2</b>	<b>133.2</b>	<b>152.1</b>	<b>137.6</b>	<b>147.0</b>	<b>138.0</b>	<b>157.9</b>	<b>163.9</b>
General & administrative expenses	29.2	33.9	32.9	48.2	32.9	33.2	36.5	56.2	34.6	33.6
Provision for credit losses	28.3	21.6	25.1	36.7	1.5	19.7	37.6	66.1	65.4	56.6
<b>Net operating profit</b>	<b>72.5</b>	<b>69.8</b>	<b>84.2</b>	<b>48.3</b>	<b>117.7</b>	<b>84.7</b>	<b>72.9</b>	<b>15.7</b>	<b>57.9</b>	<b>73.7</b>
Net non-operating profit(loss)	0.3	1.1	0.3	1.9	-6.6	7.4	-0.2	-1.4	0.5	0.4
<b>Profit before income tax</b>	<b>72.8</b>	<b>70.9</b>	<b>84.5</b>	<b>50.2</b>	<b>111.1</b>	<b>92.1</b>	<b>72.7</b>	<b>14.3</b>	<b>58.4</b>	<b>74.1</b>
<b>Profit for the period</b>	<b>54.7</b>	<b>54.0</b>	<b>63.8</b>	<b>39.3</b>	<b>83.9</b>	<b>66.3</b>	<b>55.1</b>	<b>15.4</b>	<b>47.5</b>	<b>59.2</b>
Profit attributable to shareholders of the parent company	53.9	53.6	63.2	39.2	83.3	64.0	54.7	15.1	46.9	58.5

**KB Real Estate Trust**

(bn Won)	1Q21	2Q21	3Q21	4Q21	1Q22	2Q22	3Q22	4Q22	1Q23	2Q23(E)
Net interest income	1.1	1.2	1.2	1.5	1.7	2.1	2.7	3.6	4.3	4.3
Net fee and commission income	45.0	33.2	46.5	34.5	31.1	35.1	36.3	35.8	30.7	30.3
Net other operating income(expenses)	0.1	-0.6	0.4	2.6	-0.2	0.1	0.9	1.0	0.4	0.6
<b>Gross operating income</b>	<b>46.2</b>	<b>33.8</b>	<b>48.1</b>	<b>38.6</b>	<b>32.6</b>	<b>37.3</b>	<b>39.9</b>	<b>40.4</b>	<b>35.4</b>	<b>35.2</b>
General & administrative expenses	8.5	10.2	9.4	15.8	9.9	9.4	10.2	16.1	7.8	9.5
Provision for credit losses	1.7	1.2	0.7	8.8	1.3	1.8	1.1	6.8	2.5	3.4
<b>Net operating profit</b>	<b>36.0</b>	<b>22.4</b>	<b>38.0</b>	<b>14.0</b>	<b>21.4</b>	<b>26.1</b>	<b>28.6</b>	<b>17.5</b>	<b>25.1</b>	<b>22.3</b>
Net non-operating profit(loss)	-0.1	0.5	-0.2	-0.3	0.0	0.2	-0.1	-0.8	0.0	-0.1
<b>Profit before income tax</b>	<b>35.9</b>	<b>22.9</b>	<b>37.8</b>	<b>13.7</b>	<b>21.4</b>	<b>26.3</b>	<b>28.5</b>	<b>16.7</b>	<b>25.1</b>	<b>22.2</b>
<b>Profit for the period</b>	<b>27.1</b>	<b>16.5</b>	<b>27.6</b>	<b>10.3</b>	<b>15.7</b>	<b>19.4</b>	<b>20.7</b>	<b>11.9</b>	<b>18.8</b>	<b>16.6</b>
Profit attributable to shareholders of the parent company	27.1	16.5	27.6	10.3	15.7	19.4	20.7	11.9	18.8	16.6

**KB Savings Bank**

(bn Won)	1Q21	2Q21	3Q21	4Q21	1Q22	2Q22	3Q22	4Q22	1Q23	2Q23(E)
Net interest income	23.6	24.1	26.4	28.1	26.4	28.1	28.9	29.3	25.5	27.9
Net fee and commission income	0.0	-0.7	-0.4	0.1	1.2	1.7	-0.4	-4.9	-1.8	-2.7
Net other operating income(expenses)	-1.5	-4.4	-3.8	-6.4	-0.8	-4.3	-6.5	-7.1	-2.3	-2.0
<b>Gross operating income</b>	<b>22.1</b>	<b>19.0</b>	<b>22.2</b>	<b>21.8</b>	<b>26.8</b>	<b>25.5</b>	<b>22.0</b>	<b>17.3</b>	<b>21.4</b>	<b>23.2</b>
General & administrative expenses	9.1	8.8	7.6	7.7	6.6	8.1	7.4	9.0	11.0	12.3
Provision for credit losses	4.4	8.5	4.0	9.5	10.3	6.3	6.2	8.8	23.6	13.8
<b>Net operating profit</b>	<b>8.6</b>	<b>1.7</b>	<b>10.6</b>	<b>4.6</b>	<b>9.9</b>	<b>11.1</b>	<b>8.4</b>	<b>-0.5</b>	<b>-13.2</b>	<b>-2.9</b>
Net non-operating profit(loss)	0.1	0.0	0.1	-0.2	0.0	0.0	0.0	0.1	0.1	-0.2
<b>Profit before income tax</b>	<b>8.7</b>	<b>1.7</b>	<b>10.7</b>	<b>4.4</b>	<b>9.9</b>	<b>11.1</b>	<b>8.4</b>	<b>-0.4</b>	<b>-13.1</b>	<b>-3.1</b>
<b>Profit for the period</b>	<b>6.4</b>	<b>1.3</b>	<b>7.9</b>	<b>3.3</b>	<b>7.4</b>	<b>8.0</b>	<b>6.1</b>	<b>0.3</b>	<b>-11.0</b>	<b>-0.2</b>
Profit attributable to shareholders of the parent company	6.4	1.3	7.9	3.3	7.4	8.0	6.1	0.3	-11.0	-0.2

**KB Investment**

(bn Won)	1Q21	2Q21	3Q21	4Q21	1Q22	2Q22	3Q22	4Q22	1Q23	2Q23(E)
Net interest income	-0.7	-0.8	-0.8	-0.9	-1.0	-1.0	-1.1	-0.7	-1.9	-10.1
Net fee and commission income	0.3	-0.2	0.5	-0.1	2.1	1.1	1.1	1.1	1.4	1.0
Net other operating income(expenses)	11.1	30.2	4.3	48.1	7.8	5.5	3.2	17.1	4.9	24.1
<b>Gross operating income</b>	<b>10.7</b>	<b>29.2</b>	<b>4.0</b>	<b>47.1</b>	<b>8.9</b>	<b>5.6</b>	<b>3.2</b>	<b>17.5</b>	<b>4.4</b>	<b>15.0</b>
General & administrative expenses	3.5	6.7	2.9	6.8	4.7	5.1	4.2	5.1	3.7	5.3
Provision for credit losses	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	-0.1	0.1
<b>Net operating profit</b>	<b>7.2</b>	<b>22.5</b>	<b>1.1</b>	<b>40.3</b>	<b>4.2</b>	<b>0.5</b>	<b>-1.0</b>	<b>12.4</b>	<b>0.8</b>	<b>9.6</b>
Net non-operating profit(loss)	-1.0	0.9	-0.1	4.9	0.9	0.3	-4.8	-6.1	1.6	6.8
<b>Profit before income tax</b>	<b>6.2</b>	<b>23.4</b>	<b>1.0</b>	<b>45.2</b>	<b>5.1</b>	<b>0.8</b>	<b>-5.8</b>	<b>6.3</b>	<b>2.4</b>	<b>16.4</b>
<b>Profit for the period</b>	<b>3.9</b>	<b>17.7</b>	<b>0.2</b>	<b>33.5</b>	<b>3.0</b>	<b>0.4</b>	<b>-4.2</b>	<b>5.6</b>	<b>2.3</b>	<b>13.3</b>
Profit attributable to shareholders of the parent company	3.9	17.7	0.2	33.5	3.0	0.4	-4.2	5.6	2.3	13.3

**KB Data Systems**

(bn Won)	1Q21	2Q21	3Q21	4Q21	1Q22	2Q22	3Q22	4Q22	1Q23	2Q23(E)
Net interest income	0.0	0.1	-0.1	0.1	0.0	0.1	0.0	0.1	0.1	0.1
Net fee and commission income	-0.1	-0.1	0.0	-0.1	-0.1	-0.1	-0.1	-0.1	-0.1	-0.2
Net other operating income(expenses)	1.7	1.7	3.4	3.5	3.4	3.6	2.7	6.6	4.4	4.6
<b>Gross operating income</b>	<b>1.6</b>	<b>1.7</b>	<b>3.3</b>	<b>3.5</b>	<b>3.3</b>	<b>3.6</b>	<b>2.6</b>	<b>6.6</b>	<b>4.4</b>	<b>4.5</b>
General & administrative expenses	2.4	2.6	2.3	2.6	2.7	2.7	3.1	3.5	3.0	3.0
Provision for credit losses	0.0	-0.1	0.1	-0.1	0.0	0.0	0.0	0.0	0.0	0.1
<b>Net operating profit</b>	<b>-0.8</b>	<b>-0.8</b>	<b>0.9</b>	<b>1.0</b>	<b>0.6</b>	<b>0.9</b>	<b>-0.5</b>	<b>3.1</b>	<b>1.4</b>	<b>1.4</b>
Net non-operating profit(loss)	0.0	0.1	0.2	0.2	0.2	0.2	0.1	0.2	0.1	0.2
<b>Profit before income tax</b>	<b>-0.8</b>	<b>-0.7</b>	<b>1.1</b>	<b>1.2</b>	<b>0.8</b>	<b>1.1</b>	<b>-0.4</b>	<b>3.3</b>	<b>1.5</b>	<b>1.6</b>
<b>Profit for the period</b>	<b>-1.4</b>	<b>-0.1</b>	<b>1.1</b>	<b>0.9</b>	<b>-0.2</b>	<b>1.4</b>	<b>-0.4</b>	<b>2.3</b>	<b>0.3</b>	<b>2.2</b>
Profit attributable to shareholders of the parent company	-1.4	-0.1	1.1	0.9	-0.2	1.4	-0.4	2.4	0.3	2.2

KB Credit Information

(bn Won)	1Q21	2Q21	3Q21	4Q21	1Q22	2Q22	3Q22	4Q22	1Q23	2Q23(E)
Net interest income	0.0	0.1	0.0	0.0	0.0	0.1	0.0	0.1	0.1	0.0
Net fee and commission income	0.0	0.0	-0.1	0.0	0.0	0.0	-0.1	0.0	0.0	0.0
Net other operating income(expenses)	4.0	4.5	3.2	4.0	2.3	4.0	5.1	4.2	3.2	3.8
<b>Gross operating income</b>	<b>4.0</b>	<b>4.6</b>	<b>3.1</b>	<b>4.0</b>	<b>2.3</b>	<b>4.1</b>	<b>5.0</b>	<b>4.3</b>	<b>3.3</b>	<b>3.8</b>
General & administrative expenses	3.9	3.8	3.9	3.9	3.9	3.5	3.7	3.9	3.4	4.5
Provision for credit losses	0.0	0.0	0.0	0.0	-0.1	0.1	0.0	-0.1	0.0	0.0
<b>Net operating profit</b>	<b>0.1</b>	<b>0.8</b>	<b>-0.8</b>	<b>0.1</b>	<b>-1.5</b>	<b>0.5</b>	<b>1.3</b>	<b>0.5</b>	<b>-0.1</b>	<b>-0.7</b>
Net non-operating profit(loss)	0.0	0.0	0.0	-0.1	0.0	0.0	-0.1	0.1	-0.1	0.0
<b>Profit before income tax</b>	<b>0.1</b>	<b>0.8</b>	<b>-0.8</b>	<b>0.0</b>	<b>-1.5</b>	<b>0.5</b>	<b>1.2</b>	<b>0.6</b>	<b>-0.2</b>	<b>-0.7</b>
<b>Profit for the period</b>	<b>0.1</b>	<b>0.5</b>	<b>-0.6</b>	<b>0.4</b>	<b>-1.5</b>	<b>0.6</b>	<b>0.7</b>	<b>0.7</b>	<b>0.1</b>	<b>-0.6</b>
Profit attributable to shareholders of the parent company	0.1	0.5	-0.6	0.4	-1.5	0.6	0.7	0.7	0.1	-0.6

3) On June 30, 2023, KB Financial Group sold 100% of the shares of KB Credit Information to KB Kookmin Card, and KB Credit Information became a second-tier subsidiary of the Group. Please note that the figures for 2023 provided above are for the six-month period ended before KB Financial Group's sale of the shares of KB Credit Information.

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**KB Asset Management**

(bn Won)	Mar. 21	Jun. 21	Sep. 21	Dec. 21	Mar. 22	Jun. 22	Sep. 22	Dec. 22	Mar. 23	Jun. 23(E)
Total Assets	312.2	343.8	363.1	375.7	338.6	334.6	388.5	369.5	322.7	316.2
Total Liabilities	124.2	134.3	135.1	128.6	119.2	106.2	130.7	103.0	97.9	78.0
Total Equity	187.9	209.5	228.0	247.2	219.3	228.4	257.8	266.5	224.8	238.2

**KB Capital**

(bn Won)	Mar. 21	Jun. 21	Sep. 21	Dec. 21	Mar. 22	Jun. 22	Sep. 22	Dec. 22	Mar. 23	Jun. 23(E)
Total Assets	12,901.3	13,803.1	14,180.6	14,529.4	14,994.4	15,523.1	15,581.8	16,053.0	15,503.5	16,018.1
Total Liabilities	11,422.3	12,272.5	12,591.1	12,707.2	12,997.4	13,471.6	13,484.9	13,946.8	13,355.4	13,822.1
Total Equity	1,479.0	1,530.6	1,589.5	1,822.2	1,997.0	2,051.5	2,096.9	2,106.2	2,148.1	2,195.9

**KB Real Estate Trust**

(bn Won)	Mar. 21	Jun. 21	Sep. 21	Dec. 21	Mar. 22	Jun. 22	Sep. 22	Dec. 22	Mar. 23	Jun. 23(E)
Total Assets	438.2	445.2	475.9	496.5	476.5	501.0	519.5	519.0	496.2	560.6
Total Liabilities	116.6	107.1	110.2	119.7	124.0	129.1	126.9	113.4	106.9	154.7
Total Equity	321.6	338.1	365.7	376.8	352.6	371.9	392.6	405.5	389.3	405.9

**KB Savings Bank**

(bn Won)	Mar. 21	Jun. 21	Sep. 21	Dec. 21	Mar. 22	Jun. 22	Sep. 22	Dec. 22	Mar. 23	Jun. 23(E)
Total Assets	2,084.2	2,345.8	2,587.1	2,601.1	2,754.5	3,108.6	2,940.8	3,138.5	2,995.1	2,950.4
Total Liabilities	1,852.3	2,095.0	2,328.4	2,339.0	2,485.1	2,831.1	2,657.3	2,854.5	2,722.1	2,677.6
Total Equity	231.9	250.8	258.7	262.1	269.4	277.5	283.5	284.0	273.0	272.8

**KB Investment**

(bn Won)	Mar. 21	Jun. 21	Sep. 21	Dec. 21	Mar. 22	Jun. 22	Sep. 22	Dec. 22	Mar. 23	Jun. 23(E)
Total Assets	836.5	895.6	953.6	1,197.7	1,203.4	1,229.1	1,299.5	1,378.6	1,387.1	1,435.8
Total Liabilities	612.4	653.9	711.6	922.2	934.9	960.2	1,034.8	1,108.3	1,114.5	1,149.9
Total Equity	224.0	241.7	242.0	275.5	268.5	268.9	264.7	270.3	272.6	285.9

**KB Data Systems**

(bn Won)	Mar. 21	Jun. 21	Sep. 21	Dec. 21	Mar. 22	Jun. 22	Sep. 22	Dec. 22	Mar. 23	Jun. 23(E)
Total Assets	38.9	41.8	57.6	44.5	45.4	52.5	53.1	63.6	53.5	59.2
Total Liabilities	22.9	26.0	40.6	25.9	27.0	32.7	33.4	40.6	30.6	34.1
Total Equity	16.0	15.8	17.0	18.6	18.4	19.8	19.7	23.0	22.9	25.1

**KB Credit Information**

(bn Won)	Mar. 21	Jun. 21	Sep. 21	Dec. 21	Mar. 22	Jun. 22	Sep. 22	Dec. 22	Mar. 23	Jun. 23(E)
Total Assets	27.3	28.7	27.7	28.7	27.9	28.6	29.6	42.2	42.8	-
Total Liabilities	11.3	12.1	11.8	12.3	13.0	13.2	13.4	24.9	25.7	-
Total Equity	16.0	16.6	15.9	16.4	14.9	15.4	16.2	17.3	17.2	-

\* On June 30, 2023, KB Financial Group sold 100% of the shares of KB Credit Information to KB Kookmin Card, and KB Credit Information became a second-tier subsidiary of the Group. Accordingly, total assets, total liabilities, and total equity of KB Credit Information have been fully consolidated to the consolidated financial statements of KB Kookmin Card as of June 30, 2023.

Contacts

Disclaimer 

Financial Highlights

KB Financial Group

KB Kookmin Bank

KB Securities

KB Insurance

KB Kookmin Card

KB Life Insurance

Other Subsidiaries

Contacts

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