

KB Financial Group Fact Book

2021 3Q

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

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

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

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

As Prudential Life Insurance became wholly-owned subsidiary of the Group as of August 31, 2020, the financial results have been fully consolidated in the Group’s financial statements since 3Q20(from September 2020).

Totals may not sum due to rounding.

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(bn Won)	4Q19	1Q20	2Q20	3Q20	4Q20	1Q21	2Q21	3Q21(E)
KB Financial Group								
Total Assets	518,538.1	544,881.7	569,476.6	605,506.4	610,672.2	620,939.2	633,747.8	650,543.4
Total Liabilities	479,418.8	506,072.2	529,172.5	563,398.5	567,310.7	576,873.8	588,022.4	602,865.6
Total Equity	39,119.3	38,809.5	40,304.1	42,107.9	43,361.5	44,065.4	45,725.4	47,677.9
Net Income	535.1	738.9	992.5	1,194.2	576.7	1,285.2	1,207.4	1,305.4
Net Income (attributable to controlling interests)	534.7	729.5	981.8	1,166.6	577.3	1,270.0	1,204.3	1,297.9
Total Asset including AUM ¹⁾²⁾	789,776.8	810,377.1	873,465.3	908,358.7	996,287.2	1,031,606.6	1,063,753.7	1,121,758.9
(AUM) ²⁾	271,124.9	266,556.7	304,669.8	302,696.9	385,178.8	410,349.6	430,616.9	470,622.6
Total Assets by Subsidiaries								
KB Kookmin Bank	387,425.0	406,255.6	425,310.2	437,038.8	438,444.1	447,822.5	455,817.9	470,714.5
KB Securities ³⁾	47,816.5	54,009.3	56,606.6	55,843.0	57,570.7	56,757.5	56,893.6	57,240.9
KB Insurance ⁴⁾	36,552.4	37,122.3	37,677.1	38,082.9	39,078.1	39,264.1	40,267.9	41,097.4
KB Kookmin Card	22,990.1	22,462.9	23,858.8	24,292.3	24,071.6	25,106.7	25,841.3	27,021.9
Prudential Life ⁵⁾				24,408.3	25,121.7	24,969.0	25,508.0	25,615.2
KB Asset Management	310.0	392.9	385.9	413.3	335.6	312.2	343.8	363.1
KB Capital	11,190.6	11,504.8	12,140.4	12,326.6	12,823.7	12,901.3	13,803.1	14,180.6
KB Life Insurance	9,801.9	9,461.4	9,998.8	10,213.7	10,424.9	10,698.6	10,904.1	10,800.8
KB Real Estate Trust	377.9	374.1	393.4	420.4	437.6	438.2	445.2	475.9
KB Savings Bank	1,361.0	1,403.4	1,550.0	1,700.7	1,883.7	2,084.2	2,345.8	2,587.1
KB Investment	757.0	761.7	801.3	850.8	848.7	836.5	895.6	953.6
KB Data Systems	41.7	44.1	44.5	42.7	40.3	38.9	41.8	57.6
KB Credit Information	27.8	27.9	28.5	28.3	27.7	27.3	28.7	27.7

Total Equity by Subsidiaries								
KB Kookmin Bank	29,004.2	28,622.3	29,323.0	29,512.7	30,408.1	30,174.1	31,032.4	32,742.2
KB Securities ³⁾	4,684.7	4,619.8	4,804.2	4,998.3	5,054.2	5,162.5	5,320.2	5,433.1
KB Insurance ⁴⁾	3,862.9	3,978.7	4,057.0	4,114.1	3,991.7	3,831.9	3,952.0	4,117.8
KB Kookmin Card	4,064.9	4,030.1	4,098.3	4,201.9	4,281.7	4,258.7	4,376.1	4,509.0
Prudential Life ⁵⁾				2,535.9	2,439.9	2,206.2	2,294.2	2,223.0
KB Asset Management	195.2	169.7	187.6	205.4	223.1	187.9	209.5	228.0
KB Capital	1,154.5	1,241.6	1,274.0	1,410.2	1,431.6	1,479.0	1,530.6	1,589.5
KB Life Insurance	615.3	610.8	636.9	631.4	582.1	527.0	522.8	500.7
KB Real Estate Trust	292.8	283.8	301.1	318.3	329.5	321.6	338.1	365.7
KB Savings Bank	212.4	212.7	218.9	222.0	225.6	231.9	250.8	258.7
KB Investment	214.8	209.5	216.2	231.2	230.1	224.0	241.7	242.0
KB Data Systems	20.7	21.8	21.6	20.8	17.3	16.0	15.8	17.0
KB Credit Information	14.9	15.1	14.8	15.2	15.9	16.0	16.6	15.9
Net Income by Subsidiaries								
KB Kookmin Bank	432.4	586.3	660.4	635.7	415.8	688.5	734.1	777.7
KB Securities ³⁾	33.2	-21.4	150.2	209.7	87.1	221.1	153.3	168.9
KB Insurance ⁴⁾	0.4	77.2	66.8	42.6	-22.7	68.8	74.1	126.3
KB Kookmin Card	65.5	82.1	81.7	91.4	69.5	141.5	111.3	121.3
Prudential Life ⁵⁾				11.1	44.6	112.1	80.3	63.2
KB Asset Management	13.0	4.4	17.2	17.8	17.9	19.9	22.5	18.4
KB Capital	16.3	39.3	34.2	41.3	26.8	53.9	53.6	62.9
KB Life Insurance	-2.2	5.9	5.9	-2.6	-32.4	-1.5	-9.5	-7.1
KB Real Estate Trust	19.1	21.0	17.3	17.2	11.4	27.1	16.5	27.6
KB Savings Bank	2.9	3.4	6.5	3.3	4.1	6.4	1.3	7.9
KB Investment	13.2	-5.3	6.8	15.0	-1.1	3.9	17.7	0.2
KB Data Systems	0.6	1.1	-0.2	-0.8	-1.8	-1.4	-0.1	1.1
KB Credit Information	0.2	0.2	-0.3	0.4	0.8	0.1	0.5	-0.6

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

2) Starting in 4Q20, new standards have been applied to AUM calculation. Figures prior to 4Q20 have not been restated retrospectively

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

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

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

◆ Key Financial Indicators

KB Financial Group	4Q19	1Q20	2Q20	3Q20	4Q20	1Q21	2Q21	3Q21(E)
ROA (Quarterly)	0.41%	0.56%	0.72%	0.81%	0.38%	0.85%	0.77%	0.81%
ROA (Cumulative)	0.66%	0.56%	0.64%	0.70%	0.61%	0.85%	0.81%	0.81%
ROE (Quarterly)	5.53%	7.64%	10.15%	11.49%	5.49%	12.02%	10.98%	11.22%
ROE (Cumulative)	8.93%	7.64%	8.88%	9.76%	8.64%	12.02%	11.47%	11.37%
ROCE (Quarterly) ¹⁾	5.57%	7.70%	10.28%	11.73%	5.61%	12.50%	11.48%	11.73%
ROCE (Cumulative) ¹⁾	8.98%	7.70%	8.97%	9.90%	8.79%	12.50%	11.95%	11.85%
Basic EPS (Won, Quarterly)	1,372	1,864	2,512	2,977	1,456	3,225	3,045	3,279
Basic EPS (Won, Cumulative)	8,451	1,864	4,376	7,353	8,809	3,225	6,270	9,549
BPS (Won)	91,871	91,213	93,706	97,551	100,484	102,304	106,637	112,241
NIM (Quarterly)	1.88%	1.83%	1.74%	1.73%	1.75%	1.82%	1.82%	1.83%
NIM (Cumulative)	1.94%	1.83%	1.78%	1.77%	1.76%	1.82%	1.82%	1.82%
CIR (Quarterly)	64.8%	53.2%	48.5%	49.5%	67.4%	47.3%	46.8%	45.6%
CIR (Cumulative)	54.9%	53.2%	50.6%	50.3%	54.7%	47.3%	47.1%	46.6%
Credit Cost Ratio (Quarterly)	0.25%	0.25%	0.29%	0.22%	0.29%	0.20%	0.25%	0.20%
Credit Cost Ratio (Cumulative)	0.20%	0.25%	0.27%	0.25%	0.26%	0.20%	0.22%	0.22%
NPL Ratio	0.49%	0.50%	0.48%	0.46%	0.41%	0.42%	0.39%	0.36%
NPL Coverage Ratio(New) ²⁾	147.10%	141.36%	144.41%	148.35%	168.59%	162.34%	173.10%	177.77%
NPL Coverage Ratio(Old) ³⁾	301.79%	293.54%	296.50%	311.61%	345.87%	336.51%	363.69%	381.60%
BIS Ratio	14.48%	14.08%	14.24%	14.65%	15.28%	16.04%	16.07%	16.11%
CET 1 Ratio	13.58%	13.02%	12.91%	13.06%	13.30%	13.79%	13.73%	13.91%
KB Kookmin Bank	4Q19	1Q20	2Q20	3Q20	4Q20	1Q21	2Q21	3Q21(E)
ROA (Quarterly)	0.45%	0.59%	0.65%	0.60%	0.38%	0.63%	0.65%	0.66%
ROA (Cumulative)	0.65%	0.59%	0.62%	0.61%	0.55%	0.63%	0.64%	0.65%
ROE (Quarterly)	5.96%	8.18%	9.19%	8.66%	5.57%	9.30%	9.71%	9.73%
ROE (Cumulative)	8.82%	8.18%	8.67%	8.67%	7.86%	9.30%	9.48%	9.53%
NIM (Quarterly)	1.61%	1.56%	1.50%	1.49%	1.51%	1.56%	1.56%	1.58%
NIM (Cumulative)	1.67%	1.56%	1.53%	1.52%	1.51%	1.56%	1.56%	1.57%
CIR (Quarterly)	64.0%	49.4%	48.6%	47.7%	67.9%	50.4%	47.4%	47.9%
CIR (Cumulative)	53.1%	49.4%	49.0%	48.6%	53.6%	50.4%	48.9%	48.6%
NPL Ratio	0.37%	0.36%	0.33%	0.32%	0.28%	0.29%	0.26%	0.23%
NPL Coverage Ratio(New) ²⁾	130.16%	126.73%	134.46%	140.39%	165.20%	156.74%	172.76%	182.27%
NPL Coverage Ratio(Old) ³⁾	324.61%	326.13%	343.31%	360.07%	407.40%	389.38%	431.85%	471.18%
BIS Ratio	15.85%	15.01%	14.38%	17.20%	17.78%	18.49%	18.92%	18.68%
CET 1 Ratio	14.37%	13.56%	12.79%	15.07%	15.10%	15.60%	15.88%	15.88%
Loan to Deposit Ratio ⁴⁾	94.1%	98.3%	100.4%	99.9%	101.7%	100.4%	100.4%	100.1%

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

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

3) Including reserves for credit losses

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

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(bn Won)	4Q19	1Q20	2Q20	3Q20	4Q20	1Q21	2Q21	3Q21(E)
Net interest income	2,328.2	2,349.2	2,334.0	2,460.2	2,578.9	2,642.3	2,758.8	2,854.3
Net fee and commission income	638.5	670.1	711.2	789.2	788.4	967.2	865.4	911.3
Net other operating income(expenses)	-169.0	-277.3	227.7	-17.7	-121.3	33.8	-57.2	-114.1
Gross operating income	2,797.7	2,742.0	3,272.9	3,231.7	3,246.0	3,643.3	3,567.0	3,651.5
General & administrative expenses	1,814.3	1,459.2	1,586.4	1,600.6	2,187.0	1,723.1	1,669.5	1,664.9
Operating profit before provision for credit losses	983.4	1,282.8	1,686.5	1,631.1	1,059.0	1,920.2	1,897.5	1,986.6
Provision for credit losses	210.4	243.7	296.0	214.6	289.1	173.4	223.7	199.4
Net operating profit	773.0	1,039.1	1,390.5	1,416.5	769.9	1,746.8	1,673.8	1,787.2
Net non-operating profit(loss)	-24.0	-19.7	-14.3	154.4	25.2	39.6	-6.8	-4.5
Profit before income tax	749.0	1,019.4	1,376.2	1,570.9	795.1	1,786.4	1,667.0	1,782.7
Income tax expense	213.9	280.5	383.7	376.7	218.4	501.2	459.6	477.3
Profit for the period	535.1	738.9	992.5	1,194.2	576.7	1,285.2	1,207.4	1,305.4
Profit attributable to non-controlling interest	0.4	9.4	10.7	27.6	-0.6	15.2	3.1	7.5
Profit attributable to shareholders of the parent company	534.7	729.5	981.8	1,166.6	577.3	1,270.0	1,204.3	1,297.9

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(bn Won)	Dec. 19	Mar. 20	Jun. 20	Sep. 20	Dec. 20	Mar. 21	Jun. 21	Sep. 21(E)
Total Assets	518,538.1	544,881.7	569,476.6	605,506.4	610,672.2	620,939.2	633,747.8	650,543.4
Cash and due from financial institutions	20,837.9	23,136.3	22,509.5	25,380.7	25,608.8	30,148.8	24,436.9	27,864.8
Financial assets at fair value through profit or loss	53,549.1	57,072.0	58,653.0	58,835.9	61,035.5	60,155.9	64,981.6	62,075.7
Derivative financial assets	3,190.7	5,179.9	3,952.9	3,577.8	5,545.4	3,733.4	3,176.1	4,252.9
Financial investments	71,782.6	73,526.0	74,810.3	96,714.7	98,695.4	95,929.7	99,349.2	104,654.3
Loans	339,684.1	351,402.6	367,862.5	378,090.8	377,167.0	383,242.5	395,432.0	402,600.4
(Reserves for loan losses)	-2,408.0	-2,434.7	-2,546.1	-3,255.2	-3,283.4	-3,301.5	-3,333.9	-3,366.8
Investments in associates	598.2	565.0	691.7	892.3	771.4	632.1	458.9	635.9
Tangible assets	7,918.5	7,903.6	7,903.3	8,565.8	8,164.8	8,136.1	8,055.7	8,198.6
Goodwill & Intangible assets	2,737.8	2,684.5	3,053.8	3,202.1	3,351.1	3,308.9	3,275.8	3,244.9
Current income tax assets	19.1	18.9	22.3	100.2	109.8	122.1	66.7	96.3
Deferred income tax assets	3.6	3.7	27.5	54.9	65.1	80.4	94.4	110.3
Other assets	18,216.5	23,389.2	29,989.8	30,091.2	30,157.9	35,449.3	34,420.5	36,809.3
Total Liabilities	479,418.8	506,072.2	529,172.5	563,398.5	567,310.7	576,873.8	588,022.4	602,865.6
Financial liabilities at fair value through profit or loss	15,368.2	12,736.1	13,366.4	13,270.6	11,810.1	12,750.1	11,757.3	12,742.9
Deposits	305,592.8	317,820.3	327,743.5	337,986.6	338,580.2	339,270.8	348,403.3	357,283.3
Debts	37,818.9	41,840.8	46,917.6	47,797.9	49,827.2	50,444.5	53,259.5	52,658.4
Debentures	50,935.6	54,156.2	57,422.8	60,254.5	62,760.7	62,221.0	63,911.4	67,259.2
Derivative financial liabilities	3,007.3	6,447.1	4,290.8	3,780.3	5,222.9	3,370.5	2,841.4	4,333.8
Net defined benefit liabilities	254.0	291.1	347.5	446.4	248.2	292.8	333.6	381.3
Provisions	527.9	523.3	595.1	605.9	714.9	707.3	726.3	728.6
Accrued expenses payables	3,782.6	3,590.4	3,693.5	3,898.4	3,603.2	3,364.5	3,351.2	3,499.9
Other liabilities	62,131.5	68,666.9	74,795.3	95,357.9	94,543.3	104,452.3	103,438.4	103,978.2
Total Equity	39,119.3	38,809.5	40,304.1	42,107.9	43,361.5	44,065.4	45,725.4	47,677.9
Share capital	2,090.6	2,090.6	2,090.6	2,090.6	2,090.6	2,090.6	2,090.6	2,090.6
Hybrid financial instrument	399.2	399.2	798.1	1,197.1	1,696.0	2,294.6	2,569.9	2,569.7
Capital surplus	17,122.8	17,122.9	16,728.1	16,723.6	16,723.6	16,723.6	16,723.6	16,941.5
Accumulated other comprehensive income	348.0	173.0	290.2	386.4	612.3	294.5	501.5	1,449.5
Retained earnings	19,709.5	19,574.7	20,793.9	21,949.9	22,517.4	22,903.1	24,075.9	25,062.7
Treasury shares	-1,136.2	-1,136.2	-1,136.2	-1,136.2	-1,136.2	-1,136.2	-1,136.2	-1,136.2
Non-controlling interest	585.4	585.3	739.4	896.5	857.8	895.2	900.1	700.1

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Group Interest Income

(bn Won)	4Q19	1Q20	2Q20	3Q20	4Q20	1Q21	2Q21	3Q21(E)
Interest Income	3,627.2	3,620.0	3,601.7	3,578.8	3,685.2	3,624.9	3,687.8	3,824.0
Due from financial institutions	36.5	35.5	23.4	15.3	18.6	17.1	16.9	13.6
Financial investments	507.5	511.6	479.2	480.9	522.8	516.0	514.4	537.5
Loans	3,041.3	3,003.0	3,075.6	3,031.6	3,086.4	3,034.8	3,096.9	3,210.0
Others	41.9	69.9	23.5	51.0	57.4	57.0	59.6	62.9
Interest Expense	1,299.0	1,270.8	1,267.7	1,118.6	1,106.3	982.6	929.0	969.7
Deposits	830.2	788.9	786.2	677.3	664.4	561.5	508.9	531.9
Debts & debentures	440.2	453.9	460.2	423.4	421.8	402.6	401.6	417.2
Others	28.6	28.0	21.3	17.9	20.1	18.5	18.5	20.6
Net Interest Income	2,328.2	2,349.2	2,334.0	2,460.2	2,578.9	2,642.3	2,758.8	2,854.3

Group Net Interest Margin(NIM)¹⁾

	4Q19	1Q20	2Q20	3Q20	4Q20	1Q21	2Q21	3Q21(E)
NIM (Quarterly)	1.88%	1.83%	1.74%	1.73%	1.75%	1.82%	1.82%	1.83%
NIM (Cumulative)	1.94%	1.83%	1.78%	1.77%	1.76%	1.82%	1.82%	1.82%

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

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

(bn Won)	4Q19	1Q20	2Q20	3Q20	4Q20	1Q21	2Q21	3Q21(E)
Interest earning assets	358,998.5	368,901.7	386,595.5	394,100.1	401,637.8	402,421.7	407,869.5	420,531.6
Interest earned on the assets ²⁾	2,896.9	2,846.5	2,762.8	2,670.5	2,631.5	2,581.7	2,606.8	2,703.5
Yield	3.20%	3.10%	2.87%	2.70%	2.61%	2.60%	2.56%	2.55%
Interest bearing liabilities	344,137.6	355,553.1	375,681.3	381,609.7	389,144.0	389,863.0	396,246.3	408,582.7
Interest paid on the liabilities ³⁾	1,200.0	1,168.7	1,089.7	955.7	861.4	779.0	757.3	769.0
Yield	1.38%	1.32%	1.17%	1.00%	0.88%	0.81%	0.77%	0.75%
Interest spread	1.82%	1.78%	1.71%	1.70%	1.73%	1.79%	1.80%	1.80%
Net Interest Margin	1.88%	1.83%	1.74%	1.73%	1.75%	1.82%	1.82%	1.83%

1) Bank NIM + Card NIM

2) Interest income - credit guarantee fee

3) Interest expense + deposit insurance fee

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

(bn Won)	4Q19	1Q20	2Q20	3Q20	4Q20	1Q21	2Q21	3Q21(E)
Interest earning assets	362,637.6	372,456.7	390,042.2	397,744.9	405,436.2	406,069.9	411,929.4	424,552.8
Interest earned on the assets ²⁾	3,277.5	3,193.8	3,138.9	3,042.0	3,024.5	2,976.6	3,007.0	3,095.2
Yield	3.59%	3.45%	3.24%	3.04%	2.97%	2.97%	2.93%	2.89%
Interest bearing liabilities	344,137.6	355,553.1	375,681.3	381,609.7	389,144.0	389,863.0	396,246.3	408,582.7
Interest paid on the liabilities ³⁾	1,200.0	1,168.7	1,089.7	955.7	861.4	779.0	757.3	769.0
Yield	1.38%	1.32%	1.17%	1.00%	0.88%	0.81%	0.77%	0.75%
Interest spread	2.20%	2.13%	2.07%	2.05%	2.09%	2.16%	2.16%	2.15%
Net Interest Margin	2.27%	2.19%	2.11%	2.09%	2.12%	2.19%	2.19%	2.17%

1) Bank NIM + Card NIM

2) Interest income - credit guarantee fee

3) Interest expense + deposit insurance fee

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(bn Won)	4Q19	1Q20	2Q20	3Q20	4Q20	1Q21	2Q21	3Q21(E)
Trust Fee	131.6	136.5	99.4	122.9	127.6	167.5	140.9	143.4
Fee and Commission	506.9	533.6	611.8	666.3	660.8	799.7	724.5	767.9
Fees from credit cards	134.4	112.5	133.9	128.0	155.2	182.7	162.3	162.1
Guarantee fees	14.0	13.1	14.7	13.6	12.7	12.4	11.7	11.9
Other commissions in Won	338.9	389.9	433.5	497.2	451.8	554.4	504.5	555.8
Commissions received as agency	48.5	50.0	46.9	51.0	48.6	49.2	55.8	54.3
Commissions received on represent securities	34.2	40.4	41.4	44.7	45.6	49.0	45.8	44.3
Commissions received on banking business	50.9	49.9	46.2	46.5	46.5	44.9	44.9	43.9
Commissions received on securities business	124.8	144.8	193.1	250.5	204.9	251.4	228.5	224.9
Others	80.5	104.8	105.9	104.5	106.2	159.9	129.5	188.4
Other commissions in foreign currency	19.6	18.1	29.7	27.5	41.1	50.2	46.0	38.1
Net Fee and Commission Income	638.5	670.1	711.2	789.2	788.4	967.2	865.4	911.3

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(bn Won)	4Q19	1Q20	2Q20	3Q20	4Q20	1Q21	2Q21	3Q21(E)
Net gain/loss on securities	-103.7	1,053.2	-213.7	43.0	129.4	132.0	167.1	377.6
Net gain/loss on FVPL securities ¹⁾	-123.4	885.3	-315.6	-3.6	121.9	68.5	145.6	386.0
Net gain/loss on FVOCI securities ²⁾	19.7	167.9	101.9	46.6	7.5	63.5	21.5	-8.4
Net gain/loss on sales	15.7	133.3	98.5	44.7	2.3	35.6	19.2	-10.1
Impairment loss	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Others	4.0	34.6	3.5	1.8	5.2	27.9	2.3	1.7
Net gain/loss on derivatives & foreign currency translation	333.9	-1,003.6	758.6	296.0	402.6	186.4	153.2	-100.4
Other operating income	-399.2	-326.9	-317.2	-356.7	-653.3	-284.6	-377.5	-391.3
Deposit insurance fees & credit guarantee fees	-208.5	-215.7	-223.4	-225.8	-230.6	-239.2	-247.1	-230.5
Net gain/loss on sale of loans	0.7	51.5	42.7	31.1	38.7	42.4	44.9	22.1
Others	-191.4	-162.7	-136.5	-162.0	-461.4	-87.8	-175.3	-182.9
Net other operating income	-169.0	-277.3	227.7	-17.7	-121.3	33.8	-57.2	-114.1

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

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

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(bn Won)	4Q19	1Q20	2Q20	3Q20	4Q20	1Q21	2Q21	3Q21(E)
Provision for loan losses	216.8	243.5	254.4	214.9	254.4	159.3	222.5	198.0
Provision for acceptances and guarantees	-6.5	-0.5	-7.1	-18.5	12.5	28.4	15.6	4.5
Provision for undrawn commitments	0.4	0.5	50.4	16.7	21.9	-12.6	-16.8	-3.1
Provision for financial guarantees & contracts	-0.5	0.2	-1.7	1.5	0.3	-1.7	2.4	0.0
Provision for Credit Losses	210.4	243.7	296.0	214.6	289.1	173.4	223.7	199.4

Group Credit Cost Ratio¹⁾

(bn Won)	4Q19	1Q20	2Q20	3Q20	4Q20	1Q21	2Q21	3Q21(E)
Total Outstanding Credit	334,552.5	348,356.8	355,479.6	362,674.6	366,427.8	369,244.0	377,019.4	390,803.3
Household	163,461.0	169,553.3	171,867.9	176,937.7	181,482.2	182,795.8	185,044.4	190,527.2
Corporate	149,075.5	157,442.2	162,033.0	163,342.1	162,084.3	163,054.5	168,082.0	176,365.5
Credit Card	22,016.0	21,361.3	21,578.8	22,394.7	22,861.3	23,393.7	23,893.0	23,910.6
Provision for Loan Losses	209.8	213.8	250.9	199.6	266.2	179.1	234.6	195.4
Household	107.8	99.5	125.1	74.6	88.1	58.4	57.1	40.6
Corporate	-13.8	5.1	20.9	66.8	87.9	50.0	87.8	67.4
Credit Card	115.9	109.2	104.8	58.2	90.3	70.6	89.7	87.4
Quarterly Credit Cost	0.25%	0.25%	0.29%	0.22%	0.29%	0.20%	0.25%	0.20%
Household	0.27%	0.24%	0.29%	0.17%	0.20%	0.13%	0.12%	0.09%
Corporate	-0.04%	0.01%	0.05%	0.16%	0.21%	0.12%	0.21%	0.16%
Credit Card	2.14%	2.03%	1.96%	1.05%	1.59%	1.24%	1.52%	1.45%
Cumulative Credit Cost	0.20%	0.25%	0.27%	0.25%	0.26%	0.20%	0.22%	0.22%
Household	0.23%	0.24%	0.27%	0.23%	0.22%	0.13%	0.13%	0.11%
Corporate	-0.10%	0.01%	0.03%	0.08%	0.11%	0.12%	0.17%	0.16%
Credit Card	2.14%	2.03%	1.99%	1.67%	1.64%	1.24%	1.38%	1.41%

1) Based on simple arithmetic sum of subsidiaries

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(bn Won)	4Q19	1Q20	2Q20	3Q20	4Q20	1Q21	2Q21	3Q21(E)
Employee Benefits	1,158.5	878.5	991.2	1,007.8	1,465.7	1,113.9	1,074.1	1,064.6
Post-employment benefits	67.2	65.8	65.8	67.1	73.9	66.2	68.5	69.2
Termination benefits	176.0	8.6	0.2	0.1	352.2	-1.4	32.7	0.6
Salaries & employee benefits	731.9	602.8	660.3	724.0	851.5	774.5	762.3	767.6
Others	183.4	201.3	264.9	216.6	188.1	274.6	210.6	227.2
Depreciation and Amortization	226.1	211.7	204.6	217.9	240.7	213.4	193.9	213.8
Tangible assets	176.5	156.1	144.7	157.0	171.2	146.5	143.8	153.0
Intangible assets	39.9	46.9	49.3	50.2	60.8	66.7	50.9	61.0
Others	9.7	8.7	10.6	10.7	8.7	0.2	-0.8	-0.2
Other General and Administrative Expenses	429.7	369.0	390.6	374.9	480.6	395.8	401.5	386.5
Occupancy, furniture & equipment expenses	379.4	316.7	321.1	320.9	422.3	340.6	328.2	334.5
Taxes	50.3	52.3	69.5	54.0	58.3	55.2	73.3	52.0
General & Administrative Expenses	1,814.3	1,459.2	1,586.4	1,600.6	2,187.0	1,723.1	1,669.5	1,664.9

Cost to Income Ratio (CIR)

(bn Won)	4Q19	1Q20	2Q20	3Q20	4Q20	1Q21	2Q21	3Q21(E)
Gross operating income	2,797.7	2,742.0	3,272.9	3,231.7	3,246.0	3,643.3	3,567.0	3,651.5
General & administrative expenses	1,814.3	1,459.2	1,586.4	1,600.6	2,187.0	1,723.1	1,669.5	1,664.9
Quarterly CIR	64.8%	53.2%	48.5%	49.5%	67.4%	47.3%	46.8%	45.6%
Cumulative CIR	54.9%	53.2%	50.6%	50.2%	54.7%	47.3%	47.1%	46.6%

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(bn Won)	Dec. 19	Mar. 20	Jun. 20	Sep. 20	Dec. 20	Mar. 21	Jun. 21	Sep. 21(E)
Total Outstanding Credits	334,552.5	348,356.8	355,479.6	362,674.6	366,427.8	369,244.0	377,019.4	390,803.3
Normal	330,292.3	343,968.7	351,321.4	358,579.4	362,557.6	365,478.9	373,245.0	386,975.4
Precautionary	2,608.4	2,630.1	2,440.4	2,439.7	2,379.2	2,224.1	2,318.5	2,405.0
Substandard	662.5	704.7	761.6	770.1	653.5	676.8	658.2	650.4
Doubtful	700.9	711.4	600.7	576.8	557.1	578.0	522.9	505.1
Estimated Loss	288.4	341.9	355.5	308.6	280.4	286.2	274.8	267.4
NPL (A)	1,651.8	1,758.0	1,717.8	1,655.5	1,491.0	1,541.0	1,455.9	1,422.9
NPL Ratio	0.49%	0.50%	0.48%	0.46%	0.41%	0.42%	0.39%	0.36%
Loan loss reserves ²⁾ (B)	2,430.0	2,485.1	2,480.7	2,455.9	2,513.6	2,501.7	2,520.2	2,529.6
Reserves for credit losses (C)	2,555.2	2,675.2	2,612.7	2,702.9	2,643.1	2,683.8	2,774.8	2,900.4
NPL Coverage Ratio(New)³⁾ (B/A)	147.10%	141.36%	144.41%	148.35%	168.59%	162.34%	173.10%	177.77%
NPL Coverage Ratio(Old)⁴⁾ [(B+C)/A]	301.79%	293.54%	296.50%	311.61%	345.87%	336.51%	363.69%	381.60%

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

For reference, consolidated Group NPL ratio as of the end of March 2021 is 0.82%

2) Allowances for loan losses and acceptances & guarantees

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

4) Including reserves for credit losses

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(bn Won)	Dec. 19	Mar. 20	Jun. 20	Sep. 20	Dec. 20	Mar. 21	Jun. 21	Sep. 21(E)
Tier 1 Capital	35,426.1	35,983.4	36,867.3	36,016.6	36,895.8	38,690.1	39,920.2	42,508.6
Common Equity Tier 1	34,709.9	35,251.0	35,726.8	34,504.3	34,886.3	36,089.8	37,048.8	39,637.0
Paid in capital	2,090.6	2,090.6	2,090.6	2,090.6	2,090.6	2,090.6	2,090.6	2,090.6
Capital surplus	13,190.3	13,190.3	13,190.3	13,190.3	13,190.3	13,190.3	13,190.3	13,190.3
Retained earnings	19,709.5	19,574.7	20,793.9	21,949.9	22,517.4	22,903.1	24,075.9	25,036.5
Others	3,144.7	2,969.9	2,675.8	2,771.9	2,997.5	2,680.0	2,887.1	4,053.1
Deductions	-3,425.2	-2,574.3	-3,023.7	-5,498.4	-5,909.5	-4,774.2	-5,195.1	-4,733.5
Additional Tier 1	716.2	732.3	1,140.5	1,512.3	2,009.5	2,600.3	2,871.4	2,871.6
Tier 2 Capital	1,569.1	2,138.0	2,555.7	2,707.5	3,184.4	3,292.8	3,449.3	3,395.8
Provisions	175.7	189.4	314.1	400.9	405.2	414.6	478.0	421.4
Subordinated debt(holding company)	0.0	400.0	400.0	400.0	400.0	400.0	400.0	400.0
Subordinated debt(Kookmin Bank)	1,393.4	1,548.5	1,841.6	1,906.6	2,379.1	2,478.2	2,571.3	2,574.4
Others	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Total BIS Capital	36,995.2	38,121.3	39,423.0	38,724.1	40,080.1	41,982.9	43,369.5	45,904.4
Risk Weighted Assets	255,549.0	270,696.4	276,792.7	264,278.6	262,349.2	261,794.2	269,924.7	284,902.2
BIS Capital Ratio	14.48%	14.08%	14.24%	14.65%	15.28%	16.04%	16.07%	16.11%
Tier 1	13.86%	13.29%	13.32%	13.63%	14.06%	14.78%	14.79%	14.92%
Common Equity Tier 1	13.58%	13.02%	12.91%	13.06%	13.30%	13.79%	13.73%	13.91%
Tier 2	0.61%	0.79%	0.92%	1.02%	1.21%	1.26%	1.28%	1.19%

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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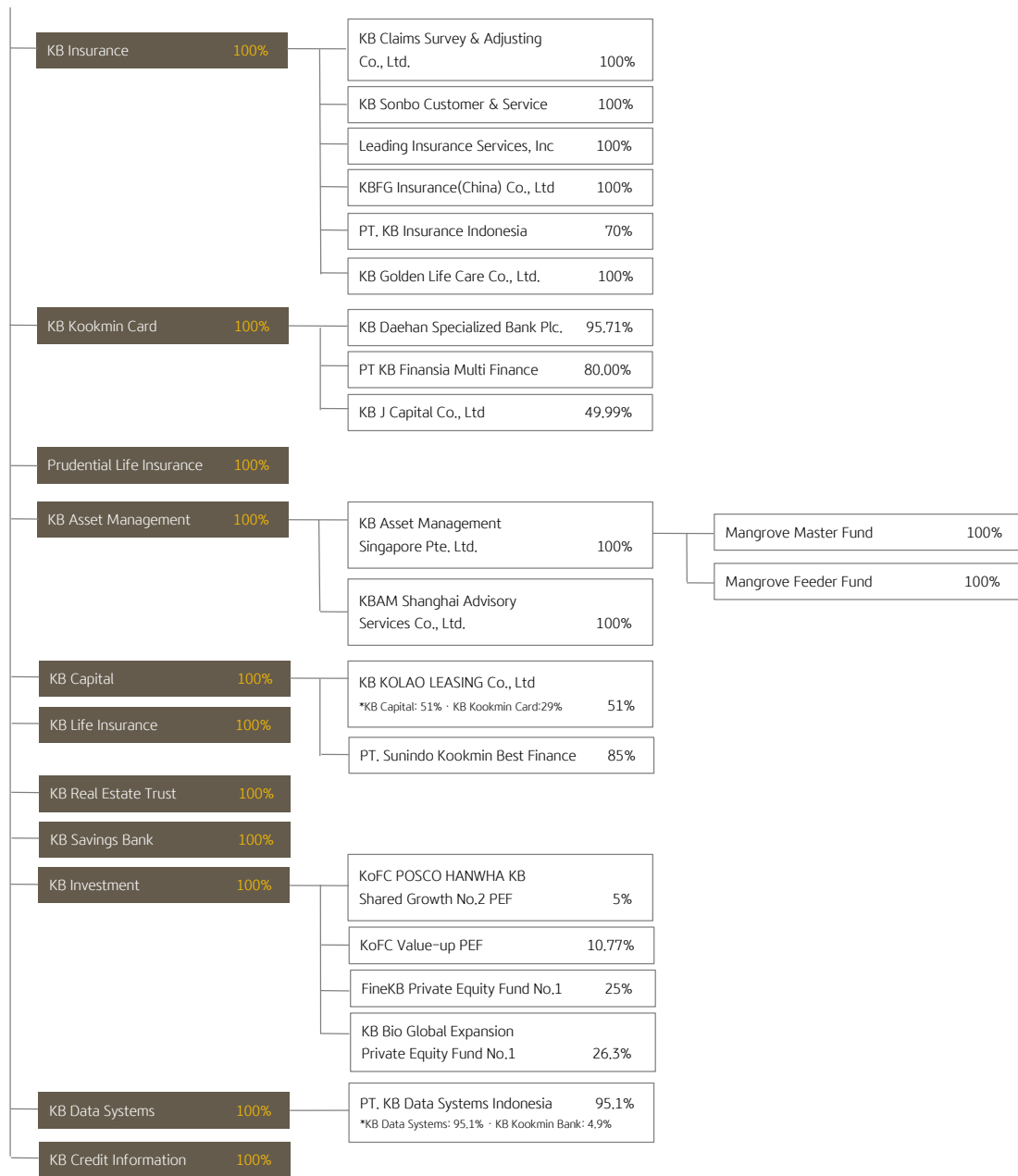
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Kookmin Bank Cambodia Plc.	100%
Kookmin Bank(China) Limited	100%
KB Microfinance Myanmar Co., Ltd	100%
KB Bank Myanmar Co., Ltd	100%
PRASAC Microfinance Institution PLC.	70%
PT Bank KB Bukopin, Tbk.	67%

PT Bukopin Finance	97.03%
PT Bank Syariah Bukopin	92.78%

KB Securities 100%

KBFG Securities America Inc	100%
KB Securities Hong Kong Ltd.	100%
Keystone-Hyundai Sec. No.1 Private Equity Fund	2.75%
KB SECURITIES VIETNAM JOINT STOCK COMPANY	99.70%
KBTS Technology Venture Private Equity Fund	16.00%
KB-Stonebridge Secondary Private Equity Fund	4.16%
KB SPROTT Renewable Private Equity Fund I	7.69%
KB-SP Private Equity Fund IV	14.95%
KB-NAU Special Situation Corporate Restructuring Private Equity Fund	6.00%
KB Material and Parts No. 1 PEF	14.47%
KB FINA JOINT STOCK COMPANY	77.82%
KB Bio Private Equity Fund III Ltd	12.20%



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KB Financial Group Inc. (holding company)	175	178	178	181	181	181	180	182
KB Kookmin Bank	16,473	16,005	16,005	16,006	16,077	15,242	15,229	15,281
KB Securities	2,848	2,805	2,769	2,769	2,788	2,743	2,774	2,815
KB Insurance	3,103	3,085	3,094	3,093	3,070	3,055	2,961	2,961
KB Kookmin Card	1,553	1,550	1,547	1,555	1,563	1,545	1,546	1,547
Prudential Life				527	510	468	454	448
KB Life Insurance	329	339	344	344	334	326	343	343
KB Asset Management	257	284	268	294	262	292	303	305
KB Capital	494	498	495	502	490	512	507	509
KB Savings Bank	140	147	147	147	147	151	159	166
KB Real Estate Trust	176	168	170	165	168	167	174	175
KB Investment	61	60	63	61	62	62	61	61
KB Credit Information	140	139	137	134	131	135	135	134
KB Data Systems	434	440	476	485	482	489	497	504
Total	26,183	25,698	25,693	26,263	26,265	25,368	25,323	25,431

Number of Employees of KB Kookmin Bank

	Dec. 19	Mar. 20	Jun. 20	Sep. 20	Dec. 20	Mar. 21	Jun. 21	Sep. 21
Directors	8	8	8	8	8	8	8	8
Executive	3	3	3	3	3	3	3	3
Non-Executive	5	5	5	5	5	5	5	5
Non-Standing	0	0	0	0	0	0	0	0
Executive Vice Presidents	18	20	20	20	20	21	21	21
Regional Directors	39	38	38	38	38	43	43	43
Regular Employees	16,413	15,944	15,944	15,945	16,016	15,175	15,162	15,214
Total¹⁾	16,473	16,005	16,005	16,006	16,077	15,242	15,229	15,281

1) Excluding non-executive and non-standing directors

Number of Employees of KB Securities

	Dec. 19	Mar. 20	Jun. 20	Sep. 20	Dec. 20	Mar. 21	Jun. 21	Sep. 21
Directors	45	45	45	45	45	48	48	49
Employees	2,803	2,760	2,724	2,724	2,743	2,695	2,726	2,766
Regular	2,194	2,163	2,158	2,153	2,162	2,082	2,073	2,111
Contract	609	597	566	571	581	613	653	655
Total	2,848	2,805	2,769	2,769	2,788	2,743	2,774	2,815

Number of Employees of KB Insurance

	Dec. 19	Mar. 20	Jun. 20	Sep. 20	Dec. 20	Mar. 21	Jun. 21	Sep. 21
Senior Management	37	37	37	36	36	37	37	37
Employees	3,066	3,048	3,057	3,057	3,034	3,018	2,924	2,924
Total	3,103	3,085	3,094	3,093	3,070	3,055	2,961	2,961

Number of Employees of KB Kookmin Card

	Dec. 19	Mar. 20	Jun. 20	Sep. 20	Dec. 20	Mar. 21	Jun. 21	Sep. 21
Senior Management	16	17	17	17	17	15	15	15
Employees	1,537	1,533	1,530	1,538	1,546	1,530	1,531	1,532
Total	1,553	1,550	1,547	1,555	1,563	1,545	1,546	1,547

Number of Employees of Prudential Life

	Dec. 19	Mar. 20	Jun. 20	Sep. 20	Dec. 20	Mar. 21	Jun. 21	Sep. 21
Senior Management				19	18	19	19	19
Employees				508	492	449	435	429
Total				527	510	468	454	448

Number of Branches / ATMs of KB Kookmin Bank

	Dec. 19	Mar. 20	Jun. 20	Sep. 20	Dec. 20	Mar. 21	Jun. 21	Sep. 21
Regular Branch	883	904	905	898	884	830	831	828
Sub-branch	168	113	113	105	88	124	123	97
ATM Branch	759	776	783	792	749	729	725	730
Total	1,810	1,793	1,801	1,795	1,721	1,683	1,679	1,655
ATM	6,777	6,704	6,629	6,408	5,785	5,589	5,547	5,450

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

Note) Rating for holding company

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(bn Won)	4Q19	1Q20	2Q20	3Q20	4Q20	1Q21	2Q21	3Q21(E)
Net interest income	1,616.4	1,637.5	1,638.2	1,717.2	1,761.9	1,809.0	1,888.2	1,962.2
Net fee and commission income	286.6	285.8	257.2	270.2	254.7	316.9	281.2	291.3
Net other operating income(expenses)	-81.8	-126.9	135.8	-18.8	23.9	-93.3	-86.1	-152.2
Gross operating income	1,821.2	1,796.4	2,031.2	1,968.6	2,040.5	2,032.6	2,083.3	2,101.3
General & administrative expenses	1,166.4	887.2	988.1	939.9	1,386.1	1,024.6	987.5	1,007.4
Operating profit before provision for credit losses	654.8	909.2	1,043.1	1,028.7	654.4	1,008.0	1,095.8	1,093.9
Provision for credit losses	48.1	76.6	139.4	117.4	150.9	56.6	70.8	61.9
Net operating profit	606.7	832.6	903.7	911.3	503.5	951.4	1,025.0	1,032.0
Net non-operating profit(loss)	-12.7	-35.2	9.4	-43.4	49.9	19.9	-21.0	-1.6
Share of profit(loss) of associates	34.4	-9.7	-4.8	-45.9	12.2	37.2	6.0	10.5
Net other non-operating income(expenses)	-47.1	-25.5	14.2	2.5	37.7	-17.3	-27.0	-12.1
Profit before income tax	594.0	797.4	913.1	867.9	553.4	971.3	1,004.0	1,030.4
Income tax expense	161.6	211.1	242.1	221.1	138.0	280.7	266.4	259.0
Profit for the period	432.4	586.3	671.0	646.8	415.4	690.6	737.6	771.4
Profit attributable to non-controlling interest	0.0	0.0	10.5	11.2	-0.4	2.1	3.5	-6.3
Profit attributable to shareholders of the parent company	432.4	586.3	660.5	635.6	415.8	688.5	734.1	777.7

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(bn Won)	Dec. 19	Mar. 20	Jun. 20	Sep. 20	Dec. 20	Mar. 21	Jun. 21	Sep. 21(E)
Total Assets	387,425.0	406,255.6	425,310.2	437,038.8	438,444.1	447,822.5	455,817.9	470,714.5
Cash and due from financial institutions	14,481.3	16,466.7	16,836.4	19,147.1	19,972.3	24,616.5	19,306.9	22,011.2
Financial assets at fair value through profit or loss	13,866.3	15,882.8	15,508.7	15,490.8	16,042.4	16,680.2	18,252.7	17,887.2
Derivative financial assets	2,317.4	4,057.6	2,999.4	2,790.4	4,456.7	2,827.4	2,399.9	3,520.5
Financial investments	52,419.3	52,501.3	53,504.7	56,638.4	58,286.5	54,916.9	57,519.0	62,987.9
Loans	293,531.4	305,864.0	320,801.9	329,070.9	327,332.5	332,487.6	342,258.5	347,876.2
(Allowances for loan losses)	-1,336.0	-1,342.2	-1,440.9	-2,171.1	-2,186.8	-2,194.5	-2,191.6	-2,199.5
Investments in associates	564.7	521.1	642.7	543.4	441.3	328.0	341.6	364.8
Tangible assets	4,267.3	4,248.3	4,255.0	4,673.2	4,557.7	4,511.6	4,465.2	4,467.3
Goodwill & Intangible assets	268.7	278.2	704.3	824.8	962.7	973.1	987.8	1,002.4
Current income tax assets	13.9	14.2	17.1	45.3	47.8	44.3	47.2	59.0
Deferred income tax assets	2.3	2.4	26.0	49.1	58.3	68.8	81.6	98.9
Other assets	5,692.4	6,419.0	10,014.0	7,765.4	6,285.9	10,368.1	10,157.5	10,439.1
Total Liabilities	358,420.8	377,633.3	395,987.2	407,526.1	408,036.0	417,648.3	424,785.6	437,972.4
Financial liabilities at fair value through profit or loss	80.2	73.2	78.9	85.2	141.3	99.4	106.4	149.1
Deposits	300,917.5	311,201.4	321,097.0	330,971.7	330,352.5	333,142.4	339,502.2	348,723.8
Debts	19,141.3	22,666.9	26,177.1	26,773.1	26,870.8	28,248.7	28,769.4	30,214.5
Debentures	18,740.0	20,970.8	22,164.1	24,520.4	26,969.6	26,103.7	27,136.4	29,483.5
Derivative financial liabilities	2,169.0	3,828.5	2,838.5	2,624.9	4,282.4	2,607.0	2,214.8	3,335.6
Net defined benefit liabilities	179.1	217.3	258.1	312.4	165.4	205.6	244.0	285.3
Provisions	311.1	311.6	340.0	354.6	388.0	397.3	415.4	414.4
Accrued expenses payables	3,138.2	2,998.3	3,105.9	3,230.6	2,805.0	2,585.1	2,557.2	2,687.7
Other liabilities	13,744.4	15,365.3	19,927.6	18,653.2	16,061.0	24,259.1	23,839.8	22,678.5
Total Equity	29,004.2	28,622.3	29,323.0	29,512.7	30,408.1	30,174.1	31,032.4	32,742.2
Share capital	2,021.9	2,021.9	2,021.9	2,021.9	2,021.9	2,021.9	2,021.9	2,021.9
Hybrid financial instrument	574.5	574.5	574.5	574.5	574.5	574.5	574.5	574.5
Capital surplus	5,219.7	5,219.7	4,808.5	4,808.5	4,808.5	4,808.5	4,808.5	5,026.5
Accumulated other comprehensive income	123.3	-103.9	-45.2	-21.5	494.4	675.9	811.1	1,766.7
Retained earnings	21,064.8	20,910.1	21,811.1	21,827.7	22,243.6	21,816.4	22,536.9	23,280.7
Treasury shares	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Non-controlling interest	0.0	0.0	152.2	301.6	265.2	276.9	279.5	71.9

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(bn Won)	4Q19	1Q20	2Q20	3Q20	4Q20	1Q21	2Q21	3Q21(E)
Interest Income	2,658.7	2,631.4	2,638.8	2,576.0	2,610.0	2,543.6	2,570.5	2,669.1
Due from financial institutions	14.8	14.3	8.5	6.4	7.7	7.3	6.5	5.3
Financial Investments	278.5	274.1	246.0	224.8	229.4	221.5	211.3	233.6
Loans	2,327.5	2,277.2	2,363.8	2,295.2	2,317.6	2,261.5	2,296.2	2,373.4
Other	37.9	65.8	20.5	49.6	55.3	53.3	56.5	56.8
Interest Expense	1,042.3	993.9	1,000.6	858.8	848.1	734.6	682.3	706.9
Deposits	824.9	781.6	778.3	669.9	656.1	552.6	500.0	520.3
Debts & Debentures	194.4	190.3	207.4	177.0	178.2	169.2	169.2	171.2
Other	23.0	22.0	14.9	11.9	13.8	12.8	13.1	15.4
Net Interest Income	1,616.4	1,637.5	1,638.2	1,717.2	1,761.9	1,809.0	1,888.2	1,962.2

Bank Net Interest Margin

(bn Won)	4Q19	1Q20	2Q20	3Q20	4Q20	1Q21	2Q21	3Q21(E)
NIM (Quarterly)	1.61%	1.56%	1.50%	1.49%	1.51%	1.56%	1.56%	1.58%
NIM (Cumulative)	1.67%	1.56%	1.53%	1.51%	1.51%	1.56%	1.56%	1.57%

Interest Spread / Margin

(bn Won)	4Q19	1Q20	2Q20	3Q20	4Q20	1Q21	2Q21	3Q21(E)
Interest earning assets ¹⁾	340,933.5	350,301.4	368,255.6	374,968.5	381,904.1	382,201.9	387,076.3	399,176.4
Interest earned on the assets ²⁾	2,494.7	2,440.7	2,371.8	2,267.1	2,214.7	2,154.4	2,175.5	2,262.3
Yield	2.90%	2.80%	2.59%	2.41%	2.31%	2.29%	2.25%	2.25%
Interest bearing liabilities ¹⁾	328,548.9	339,398.4	359,172.2	364,740.2	371,686.2	372,305.1	377,798.7	389,588.2
Interest paid on the liabilities ⁴⁾	1,111.2	1,078.8	1,002.1	864.1	768.8	688.6	665.8	675.5
Yield	1.34%	1.28%	1.12%	0.94%	0.82%	0.75%	0.71%	0.69%
Interest spread	1.56%	1.52%	1.47%	1.46%	1.48%	1.54%	1.55%	1.56%
Net Interest Margin	1.61%	1.56%	1.50%	1.49%	1.51%	1.56%	1.56%	1.58%

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)	4Q19	1Q20	2Q20	3Q20	4Q20	1Q21	2Q21	3Q21(E)
Trust Fee	70.9	74.7	35.2	60.3	63.4	101.2	70.4	73.1
Fee and Commission	215.7	211.1	222.0	209.9	191.3	215.7	210.8	218.2
Fees from credit cards	-6.7	-6.2	-6.0	-7.1	-7.3	-4.9	-7.2	-7.2
Guarantee fees	11.2	11.8	11.5	12.0	11.6	11.1	10.9	11.8
Other commissions in Won	195.3	191.1	193.2	187.3	159.8	185.3	180.6	187.2
Commissions received as agency	80.9	77.8	85.0	85.8	72.3	64.9	75.3	75.2
Commissions received on represent securities	31.0	35.9	37.5	39.9	40.2	45.1	37.2	35.3
Commissions received on banking business	57.0	51.6	48.0	48.3	48.3	47.0	47.1	46.6
Commissions received on loan business	21.5	22.9	20.7	21.8	20.1	21.1	18.9	17.7
Others	4.9	2.9	2.0	-8.5	-21.1	7.2	2.1	12.4
Other commissions in foreign currency	15.9	14.4	23.3	17.7	27.2	24.2	26.5	26.4
Net Fee and Commission Income	286.6	285.8	257.2	270.2	254.7	316.9	281.2	291.3

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(bn Won)	4Q19	1Q20	2Q20	3Q20	4Q20	1Q21	2Q21	3Q21(E)
Net gain/loss on securities	26.1	76.9	231.3	86.5	108.4	58.0	84.7	32.5
Net gain/loss on FVPL securities ¹⁾	18.2	-38.5	174.2	56.0	100.3	-4.0	62.3	29.7
Net gain/loss on FVOCI securities ²⁾	7.9	115.4	57.1	30.5	8.1	62.0	22.4	2.8
Net gain/loss on sales	4.8	91.2	54.7	29.6	5.8	44.5	22.0	2.7
Impairment loss	0.0	0.0	0.0	0.0	0.0	-0.1	0.1	0.1
Others	3.1	24.2	2.4	0.9	2.3	17.6	0.3	0.0
Net gain/loss on derivatives & foreign currency translation	98.8	-17.5	93.8	107.8	137.7	64.2	41.4	9.3
Other operating income	-206.8	-186.3	-189.3	-213.0	-222.3	-215.5	-212.2	-194.0
Deposit insurance fees & credit guarantee fees	-195.0	-200.6	-208.4	-210.4	-217.5	-217.9	-223.0	-208.0
Net gain/loss on sale of loans	-4.0	19.6	17.5	7.1	39.2	5.6	21.8	4.3
Others	-7.8	-5.3	1.6	-9.7	-44.0	-3.2	-11.0	9.7
Net other operating income	-81.9	-126.9	135.8	-18.7	23.8	-93.3	-86.1	-152.2

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)	4Q19	1Q20	2Q20	3Q20	4Q20	1Q21	2Q21	3Q21(E)
Provision for loan losses	53.1	82.8	102.7	128.3	118.0	44.1	71.2	62.9
Provision for acceptances and guarantees	-6.1	-0.1	-7.5	-18.4	12.5	28.3	15.6	4.5
Provision for undrawn commitments	1.7	-6.3	45.3	5.9	20.2	-14.1	-18.4	-5.5
Provision for financial guarantees & contracts	-0.6	0.2	-1.1	1.6	0.2	-1.7	2.4	0.0
Provision for Credit Losses	48.1	76.6	139.4	117.4	150.9	56.6	70.8	61.9

Credit Cost Ratio

(bn Won)	4Q19	1Q20	2Q20	3Q20	4Q20	1Q21	2Q21	3Q21(E)
Total Outstanding Credit	288,896.7	302,292.4	307,691.5	312,718.4	315,280.9	317,098.4	322,509.9	335,327.0
Household	148,302.6	152,923.0	154,414.0	158,187.0	162,208.9	163,238.8	164,620.2	170,159.9
Corporate	140,594.1	149,369.4	153,277.5	154,531.4	153,072.1	153,859.6	157,889.7	165,167.1
Provision for Loan Losses	54.1	78.7	93.4	107.5	110.5	66.2	84.5	37.4
Household	68.3	67.4	90.0	44.6	55.4	27.2	29.5	14.4
Corporate	-14.2	11.3	3.4	62.9	55.1	39.0	55.0	23.0
Quarterly Credit Cost	0.08%	0.11%	0.12%	0.14%	0.14%	0.08%	0.11%	0.05%
Household	0.19%	0.18%	0.24%	0.11%	0.14%	0.07%	0.07%	0.03%
Corporate	-0.04%	0.03%	0.01%	0.16%	0.14%	0.10%	0.14%	0.06%
Cumulative Credit Cost	0.04%	0.11%	0.12%	0.12%	0.13%	0.08%	0.10%	0.08%
Household	0.17%	0.18%	0.21%	0.18%	0.17%	0.07%	0.07%	0.06%
Corporate	-0.10%	0.03%	0.02%	0.07%	0.09%	0.10%	0.12%	0.10%

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(bn Won)	4Q19	1Q20	2Q20	3Q20	4Q20	1Q21	2Q21	3Q21(E)
Employee Benefits	757.7	554.2	641.9	596.7	955.3	674.4	609.9	637.0
Post-employment benefits	43.2	41.6	42.9	42.5	42.2	41.2	42.7	41.6
Termination benefits	168.8	0.1	0.0	0.0	302.0	-3.4	0.0	0.0
Salaries & employee benefits	421.5	357.7	393.0	386.8	481.0	423.8	433.5	433.8
Others	124.2	154.8	206.0	167.4	130.1	212.8	133.7	161.6
Depreciation and Amortization	159.4	140.6	129.5	139.7	159.9	134.6	122.8	133.9
Tangible assets	139.6	119.1	105.7	116.8	128.4	101.1	100.7	104.4
Intangible assets	18.8	20.7	22.7	21.9	30.8	33.3	22.3	29.5
Others	1.0	0.8	1.1	1.0	0.7	0.2	-0.2	0.0
Other General and Administrative Expenses	249.3	192.4	216.7	203.5	270.9	215.6	254.8	236.5
Occupancy, furniture & equipment expenses	223.8	168.9	174.5	180.8	248.5	195.3	214.8	212.4
Taxes	25.5	23.5	42.2	22.7	22.4	20.3	40.0	24.1
General & Administrative Expenses	1,166.4	887.2	988.1	939.9	1,386.1	1,024.6	987.5	1,007.4
Cost to Income Ratio(CIR)								
(bn Won)	4Q19	1Q20	2Q20	3Q20	4Q20	1Q21	2Q21	3Q21(E)
Quarterly CIR	64.0%	49.4%	48.6%	47.7%	67.9%	50.4%	47.4%	47.9%
Cumulative CIR	53.1%	49.4%	49.0%	48.6%	53.6%	50.4%	48.9%	48.6%
Gross operating income	1,821.2	1,796.4	2,031.2	1,968.6	2,040.5	2,032.6	2,083.3	2,101.3
General & administrative expenses	1,166.4	887.2	988.1	939.9	1,386.1	1,024.6	987.5	1,007.4

Deposits in Won

(bn Won)	Dec. 19	Mar. 20	Jun. 20	Sep.20	Dec. 20	Mar. 21	Jun. 21	Sep. 21(E)
Core deposits	124,467.2	129,962.9	139,807.2	146,579.1	155,899.1	162,125.5	166,514.8	170,323.2
Savings deposits	152,880.7	156,866.9	153,635.5	153,044.2	144,157.4	139,251.5	140,352.9	143,105.7
Marketable deposits	4,244.8	3,615.5	4,437.0	3,297.0	2,473.9	2,726.0	3,919.5	4,479.3
Total	281,592.7	290,445.3	297,879.7	302,920.2	302,530.4	304,103.0	310,787.2	317,908.2

Deposit Portfolio

(bn Won)	Dec. 19	Mar. 20	Jun. 20	Sep.20	Dec. 20	Mar. 21	Jun. 21	Sep. 21(E)
Core deposits	44.2%	44.7%	46.9%	48.4%	51.5%	53.3%	53.6%	53.6%
Savings deposits	54.3%	54.0%	51.6%	50.5%	47.7%	45.8%	45.1%	45.0%
Marketable deposits	1.5%	1.2%	1.5%	1.1%	0.8%	0.9%	1.3%	1.4%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Loan to Deposit Ratio¹⁾

(bn Won)	Dec. 19	Mar. 20	Jun. 20	Sep.20	Dec. 20	Mar. 21	Jun. 21	Sep. 21(E)
Loans in Won / Deposits in Won ²⁾	94.1%	98.3%	100.4%	99.9%	101.7%	100.4%	100.4%	100.1%

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

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

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(bn Won)	Dec. 19	Mar. 20	Jun. 20	Sep. 20	Dec. 20	Mar. 21	Jun. 21	Sep. 21(E)
Total Outstanding Credits	288,896.7	302,292.4	307,691.5	312,718.4	315,280.9	317,098.4	322,509.9	335,327.1
Normal	286,590.4	300,004.1	305,611.7	310,687.3	313,389.4	315,281.2	320,722.1	333,464.9
Precautionary	1,249.2	1,195.8	1,058.9	1,038.0	1,019.5	899.7	953.3	1,074.8
Substandard	590.4	608.7	619.1	603.9	498.2	526.1	503.0	489.6
Doubtful	350.2	348.0	269.5	257.9	270.1	278.4	224.2	201.0
Estimated Loss	116.5	135.8	132.3	131.3	103.7	113.0	107.3	96.8
NPL (A)	1,057.2	1,092.5	1,020.9	993.1	872.0	917.5	834.5	787.4
NPL Ratio	0.37%	0.36%	0.33%	0.32%	0.28%	0.29%	0.26%	0.23%
Loan loss reserves ¹⁾ (B)	1,376.0	1,384.6	1,372.7	1,394.3	1,440.5	1,438.1	1,441.6	1,435.2
Reserves for credit losses (C)	2,055.8	2,178.4	2,132.2	2,181.7	2,111.9	2,134.5	2,162.1	2,274.8
NPL Coverage Ratio(New)²⁾ (B/A)	130.16%	126.73%	134.46%	140.39%	165.20%	156.74%	172.76%	182.27%
NPL Coverage Ratio(Old)³⁾ [(B+C)/A]	324.61%	326.13%	343.31%	360.07%	407.40%	389.38%	431.85%	471.18%

1) Allowances for loan losses and acceptances & guarantees

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

3) Including reserves for credit losses

Household

(bn Won)	Dec. 19	Mar. 20	Jun. 20	Sep. 20	Dec. 20	Mar. 21	Jun. 21	Sep. 21(E)
Total Outstanding Credits	148,302.6	152,923.0	154,414.0	158,187.0	162,208.9	163,238.8	164,620.2	170,159.9
Normal	147,551.9	152,172.6	153,729.8	157,532.2	161,604.9	162,660.9	164,088.0	169,645.5
Precautionary	403.3	384.6	339.9	336.6	324.1	312.2	302.3	304.3
Substandard	227.2	241.5	223.6	208.2	176.6	166.4	139.7	128.3
Doubtful	99.9	98.7	96.5	83.0	78.4	76.3	67.6	62.0
Estimated Loss	20.3	25.5	24.2	27.0	24.8	23.1	22.6	19.8
NPL	347.4	365.7	344.3	318.2	279.8	265.7	229.9	210.1
NPL Ratio	0.23%	0.24%	0.22%	0.20%	0.17%	0.16%	0.14%	0.12%
Loan loss reserves ¹⁾	477.9	493.9	531.8	523.9	525.7	516.4	516.9	512.6
Reserve for credit losses	1,197.8	1,232.8	1,204.8	1,243.8	1,269.5	1,284.0	1,286.5	1,338.6
NPL Coverage Ratio²⁾	137.55%	135.05%	154.47%	164.64%	187.89%	194.32%	224.88%	243.96%

1) Allowances for loan losses and acceptances & guarantees

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

Corporate

(bn Won)	Dec. 19	Mar. 20	Jun. 20	Sep. 20	Dec. 20	Mar. 21	Jun. 21	Sep. 21(E)
Total Outstanding Credits	140,594.2	149,369.4	153,277.5	154,531.4	153,072.1	153,859.6	157,889.7	165,167.1
Normal	139,038.5	147,831.5	151,881.9	153,155.1	151,784.5	152,620.3	156,634.1	163,819.4
Precautionary	845.9	811.1	719.0	701.3	695.4	587.5	651.0	770.5
Substandard	363.1	367.2	395.6	395.7	321.6	359.7	363.3	361.3
Doubtful	250.3	249.3	172.9	174.9	191.7	202.1	156.5	139.0
Estimated Loss	96.3	110.3	108.1	104.3	78.9	90.0	84.8	76.9
NPL	709.7	726.8	676.6	674.9	592.2	651.8	604.6	577.2
NPL Ratio	0.50%	0.49%	0.44%	0.44%	0.39%	0.42%	0.38%	0.35%
Loan loss reserves ¹⁾	898.1	890.7	840.9	870.4	914.8	921.7	924.7	922.5
Reserve for credit losses	858.0	945.5	927.4	937.9	842.4	850.6	875.7	936.2
NPL Coverage Ratio²⁾	126.54%	122.55%	124.27%	128.96%	154.48%	141.41%	152.94%	159.81%

1) Allowances for loan losses and acceptances & guarantees

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

Write-offs / NPL Sales

(bn Won)	Dec. 19	Mar. 20	Jun. 20	Sep. 20	Dec. 20	Mar. 21	Jun. 21	Sep. 21(E)
Write-offs	135.3	121.7	141.5	144.7	129.9	106.8	100.8	102.8
Household	79.4	81.5	85.4	81.8	78.0	64.2	57.6	56.0
Corporate	55.9	40.2	56.1	62.9	51.9	42.6	43.2	46.8
NPL Sales	115.9	0.0	86.7	0.0	128.3	0.0	71.5	0.0
Household	24.6	0.0	31.1	0.0	19.0	0.0	14.2	0.0
Corporate	91.3	0.0	55.6	0.0	109.3	0.0	57.3	0.0
Total	251.2	121.7	228.2	144.7	258.2	106.8	172.3	102.8

Recoveries from Written-offs

(bn Won)	Dec. 19	Mar. 20	Jun. 20	Sep. 20	Dec. 20	Mar. 21	Jun. 21	Sep. 21(E)
Household	29.8	30.6	36.7	30.5	27.2	28.1	31.0	38.0
Corporate	71.7	14.2	20.6	18.9	96.6	30.5	12.1	12.9
Total	101.5	44.8	57.3	49.4	123.8	58.6	43.1	50.9

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Delinquency Ratio

	Dec. 19	Mar. 20	Jun. 20	Sep. 20	Dec. 20	Mar. 21	Jun. 21	Sep. 21(€)
Household	0.29%	0.29%	0.25%	0.22%	0.20%	0.18%	0.15%	0.15%
Mortgage	0.24%	0.23%	0.20%	0.18%	0.16%	0.15%	0.13%	0.12%
General	0.35%	0.35%	0.30%	0.27%	0.24%	0.22%	0.18%	0.18%
Corporate	0.19%	0.19%	0.18%	0.17%	0.14%	0.17%	0.13%	0.13%
SME	0.24%	0.24%	0.22%	0.20%	0.15%	0.18%	0.15%	0.14%
Large Corporation	0.03%	0.05%	0.03%	0.06%	0.08%	0.16%	0.06%	0.11%
Total	0.24%	0.24%	0.21%	0.20%	0.17%	0.18%	0.14%	0.14%

- delinquent for 1 month and over

Loan Amount

(bn Won)	Dec. 19	Mar. 20	Jun. 20	Sep. 20	Dec. 20	Mar. 21	Jun. 21	Sep. 21(€)
Household	148,302.6	152,923.0	154,414.0	158,187.0	162,208.9	163,238.8	164,620.2	170,159.9
Mortgage	77,237.5	82,096.5	82,122.2	83,317.2	85,969.4	86,870.8	86,917.0	90,898.9
General	71,065.1	70,826.5	72,291.8	74,869.8	76,239.5	76,368.0	77,703.2	79,261.0
Corporate	133,733.9	142,078.8	146,734.2	147,981.7	146,665.6	148,036.0	152,017.6	159,249.0
SME	105,845.9	109,352.9	114,601.0	116,014.2	116,748.0	118,099.0	121,970.0	125,854.8
Large Corporation	27,888.0	32,725.9	32,133.2	31,967.4	29,917.6	29,937.0	30,047.7	33,394.2
Total	282,036.5	295,001.8	301,148.2	306,168.7	308,874.5	311,274.8	316,637.8	329,408.9

Delinquent Amount

(bn Won)	Dec. 19	Mar. 20	Jun. 20	Sep. 20	Dec. 20	Mar. 21	Jun. 21	Sep. 21(€)
Household	432.7	437.6	382.2	352.2	317.8	294.9	253.2	252.2
Mortgage	184.1	189.7	165.6	148.1	137.2	129.1	110.0	107.9
General	248.6	247.9	216.6	204.1	180.6	165.8	143.2	144.3
Corporate	256.0	273.1	262.9	250.4	201.7	254.0	201.8	214.1
SME	248.9	257.0	253.7	232.3	178.1	207.2	182.9	176.3
Large Corporation	7.1	16.1	9.2	18.1	23.6	46.8	18.9	37.8
Total	688.7	710.7	645.1	602.6	519.5	548.9	455.0	466.3

Delinquent Amount by Period

(bn Won)	Dec. 19	Mar. 20	Jun. 20	Sep. 20	Dec. 20	Mar. 21	Jun. 21	Sep. 21(E)
1~3 months	305.3	284.5	266.4	217.5	231.2	190.1	197.8	187.7
3~6 months	195.8	194.9	193.0	173.4	142.7	184.4	111.8	132.0
6~12 months	107.1	139.2	93.5	128.6	70.6	97.4	78.8	79.2
Over 12 months	80.5	92.1	92.1	83.1	75.0	77.0	66.6	67.4
Total	688.7	710.7	645.0	602.6	519.5	548.9	455.0	466.3

Delinquency Ratio by Industry (Corporate Loan)

	Dec. 19	Mar. 20	Jun. 20	Sep. 20	Dec. 20	Mar. 21	Jun. 21	Sep. 21(E)
Agriculture, forestry and fishing	0.19%	0.07%	0.05%	0.01%	0.27%	4.32%	0.17%	0.39%
Mining and quarrying	0.00%	0.00%	0.00%	0.00%	1.95%	1.64%	0.26%	0.00%
Manufacturing	0.28%	0.25%	0.26%	0.30%	0.21%	0.25%	0.21%	0.18%
Electricity, gas, steam and water supply	0.00%	0.00%	0.01%	0.01%	0.01%	0.02%	0.01%	0.01%
Sewage, waste management, materials recovery and remediation activities	0.36%	0.45%	0.31%	0.09%	0.09%	0.06%	0.06%	0.01%
Construction	0.51%	0.48%	0.32%	0.24%	0.25%	0.23%	0.14%	0.17%
Wholesale and retail trade	0.22%	0.25%	0.21%	0.18%	0.14%	0.14%	0.15%	0.14%
Transportation	0.13%	0.12%	0.24%	0.09%	0.04%	0.06%	0.03%	0.03%
Accommodation and food service activities	0.22%	0.25%	0.14%	0.11%	0.11%	0.18%	0.16%	0.18%
Information and communications	0.30%	0.34%	0.20%	0.28%	0.53%	0.60%	0.59%	0.54%
Financial and insurance activities	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Real estate activities and renting and leasing	0.08%	0.10%	0.12%	0.08%	0.08%	0.10%	0.04%	0.04%
Professional, scientific and technical activities	0.09%	0.12%	0.17%	0.06%	0.08%	0.04%	0.06%	0.07%
Business facilities management and business	0.15%	0.11%	0.20%	0.02%	0.07%	0.07%	0.12%	0.18%
Public administration and defence ; compulsory social security	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Education	0.31%	0.21%	0.10%	0.10%	0.04%	0.13%	0.07%	0.07%
Human health and social work activities	0.17%	0.14%	0.05%	0.11%	0.06%	0.06%	0.07%	0.30%
Arts, sports and recreation related services	0.11%	0.12%	0.22%	0.17%	0.05%	0.10%	0.04%	0.03%
Membership organizations, repair and other personal services	0.07%	0.07%	0.09%	0.08%	0.07%	0.19%	0.12%	0.12%
Others	0.04%	0.03%	0.05%	0.05%	0.00%	0.00%	0.00%	0.01%
Total	0.19%	0.19%	0.18%	0.17%	0.14%	0.17%	0.13%	0.13%

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

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(bn Won)	Dec. 19	Mar. 20	Jun. 20	Sep. 20	Dec. 20	Mar. 21	Jun. 21	Sep. 21(E)
Tier 1 Capital	27,609.7	27,980.1	28,159.2	28,287.2	28,234.3	28,883.7	29,714.8	31,599.6
Common Equity Tier 1	27,035.2	27,405.6	27,584.6	27,712.7	27,659.8	28,309.2	29,140.3	31,025.1
Paid in capital	2,021.9	2,021.9	2,021.9	2,021.9	2,021.9	2,021.9	2,021.9	2,021.9
Capital surplus	4,604.4	4,604.4	4,604.4	4,604.4	4,604.4	4,604.4	4,604.4	4,604.4
Retained earnings	21,064.8	20,910.0	21,811.1	21,827.7	22,243.6	21,816.5	22,536.9	23,280.7
Others	738.6	511.4	159.0	182.5	698.5	880.0	1,015.1	2,188.8
Deductions	-1,394.5	-642.1	-1,011.7	-923.8	-1,908.6	-1,013.6	-1,038.0	-1,070.7
Additional Tier 1	574.5	574.5	574.5	574.5	574.5	574.5	574.5	574.5
Tier 2 Capital	2,200.0	2,343.0	2,872.8	3,346.6	4,320.4	4,668.6	4,995.3	4,895.5
Provisions	59.0	64.0	182.5	268.5	260.1	258.7	304.2	245.9
Subordinated debt	2,141.0	2,279.0	2,690.3	3,078.1	4,060.3	4,409.9	4,691.1	4,649.6
Others	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Total BIS Capital	29,809.7	30,323.1	31,032.0	31,633.9	32,554.7	33,552.3	34,710.1	36,495.1
Risk Weighted Assets	188,075.2	202,054.3	215,730.1	183,907.7	183,148.3	181,436.9	183,445.8	195,344.1
BIS Capital Adequacy Ratio	15.85%	15.01%	14.38%	17.20%	17.78%	18.49%	18.92%	18.68%
Tier 1	14.68%	13.85%	13.05%	15.38%	15.42%	15.92%	16.20%	16.18%
Common Equity Tier 1	14.37%	13.56%	12.79%	15.07%	15.10%	15.60%	15.88%	15.88%
Tier 2	1.17%	1.16%	1.33%	1.82%	2.36%	2.57%	2.72%	2.51%

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	2016.08.08
Fitch	A	F1+	Stable	2021.7.29

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('19.1=100) Year	National index	Seoul area index
2007	77.5	78.6
2008	79.9	82.6
2009	81.1	84.8
2010	82.6	83.8
2011	88.3	84.0
2012	88.3	81.6
2013	88.6	80.6
2014	90.5	81.2
2015	94.4	84.7
2016	95.7	87.3
2017	96.9	90.5
2018	100.0	100.0
2019	100.2	102.6
Jan. 2020	100.6	103.1
Feb. 2020	100.9	103.4
Mar. 2020	101.5	103.9
Apr. 2020	101.7	104.1
May. 2020	101.9	104.1
Jun. 2020	102.4	104.6
Jul. 2020	103.3	106.2
Aug. 2020	104.1	107.8
Sep. 2020	104.9	109.3
Oct. 2020	105.6	110.3
Nov. 2020	107.1	112.1
Dec. 2020	108.6	113.5
Jan. 2021	109.9	115.0
Feb. 2021	111.4	116.3
Mar. 2021	112.8	117.4
Jun. 2021	116.6	120.4
Sep. 2021	121.6	125.0

Jeonse price index

('19.1=100) Year	National index	Seoul area index
2007	64.5	60.3
2008	65.6	61.0
2009	67.8	64.7
2010	72.7	68.8
2011	81.6	76.3
2012	84.5	77.7
2013	89.3	83.1
2014	92.7	86.7
2015	97.9	93.6
2016	99.5	96.0
2017	99.9	97.7
2018	100.0	100.0
Dec. 2019	99.5	100.7
Jan. 2020	99.7	101.0
Feb. 2020	99.9	101.1
Mar. 2020	100.0	101.3
Apr. 2020	100.1	101.4
May. 2020	100.2	101.5
Jun. 2020	100.5	101.8
Jul. 2020	100.9	102.5
Aug. 2020	101.4	103.6
Sep. 2020	102.3	105.3
Oct. 2020	103.2	106.7
Nov. 2020	104.9	109.3
Dec. 2020	106.0	110.9
Jan. 2021	106.9	112.2
Feb. 2021	107.7	113.3
Mar. 2021	108.5	114.0
Jun. 2021	110.7	116.4
Sep. 2021	114.0	119.8

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(bn Won)	4Q19	1Q20	2Q20	3Q20	4Q20	1Q21	2Q21	3Q21(E)
Net interest income	129.2	124.2	120.2	132.7	133.5	133.6	145.0	141.5
Net fee and commission income	154.1	174.3	224.9	280.9	236.7	301.0	254.7	254.5
Net other operating income(expenses)	-21.8	-124.6	91.6	26.5	21.1	76.7	17.1	53.2
Gross operating income	261.5	173.9	436.7	440.1	391.3	511.3	416.8	449.2
General & administrative expenses	200.9	181.7	201.0	205.4	256.4	222.7	212.0	209.3
Operating profit before provision for credit losses	60.6	-7.8	235.7	234.7	134.9	288.6	204.8	239.9
Provision for credit losses	4.3	20.8	3.0	-0.3	0.3	0.9	3.1	5.7
Net operating profit	56.3	-28.6	232.7	235.0	134.6	287.7	201.7	234.2
Net non-operating profit(loss)	-13.1	2.9	-23.6	47.4	-18.6	7.1	14.0	-2.5
Share of profit(loss) of associates	-2.6	0.3	0.8	0.3	2.2	4.0	15.5	-0.7
Net other non-operating income(expenses)	-10.5	2.6	-24.4	47.1	-20.8	3.1	-1.5	-1.8
Profit before income tax	43.2	-25.7	209.1	282.4	116.0	294.8	215.7	231.7
Income tax expense	10.0	-4.3	58.9	72.7	28.9	73.7	62.4	62.9
Profit for the period	33.2	-21.4	150.2	209.7	87.1	221.1	153.3	168.8
Profit attributable to non-controlling interest	0.0	0.0	0.0	0.0	0.0	0.0	0.0	-0.1
Profit attributable to shareholders of the parent company	33.2	-21.4	150.2	209.7	87.1	221.1	153.3	168.9

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

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(bn Won)	Dec. 19	Mar. 20	Jun. 20	Sep. 20	Dec. 20	Mar. 21	Jun. 21	Sep. 21(E)
Total Assets	47,816.5	54,009.3	56,606.6	55,843.0	57,570.7	56,757.5	56,893.6	57,240.9
Cash and due from financial institutions	5,378.2	5,880.3	4,832.4	4,637.4	3,889.1	3,968.4	3,317.6	4,270.0
Financial assets at fair value through profit or loss	28,315.1	28,564.9	29,996.9	31,048.6	33,415.5	31,996.5	33,873.0	31,395.1
Derivative financial assets	843.1	1,156.4	979.5	784.6	928.7	877.5	771.1	836.8
Financial investments	2,615.9	3,334.5	3,531.9	3,994.0	3,905.0	4,155.0	4,274.6	4,367.1
Loans	6,186.9	5,816.2	6,838.4	6,872.3	6,644.8	6,478.6	6,718.2	7,508.9
(Allowances for loan losses)	-56.9	-61.9	-65.5	-63.9	-61.4	-60.8	-62.1	-66.8
Investments in associates	75.8	59.4	63.5	347.9	312.1	303.0	117.7	293.8
Tangible assets	1,767.9	1,790.1	1,787.1	1,446.1	1,422.9	1,440.1	1,427.3	1,557.3
Goodwill & Intangible assets	219.8	216.4	214.5	211.8	216.4	208.4	215.9	217.5
Current income tax assets	5.1	4.7	5.3	5.9	5.4	4.8	5.6	5.6
Deferred income tax assets	0.0	0.3	0.0	0.0	0.0	0.0	0.0	0.0
Other assets	2,408.7	7,186.1	8,357.1	6,494.4	6,830.8	7,325.2	6,172.6	6,788.8
Total Liabilities	43,131.9	49,389.5	51,802.4	50,844.7	52,516.5	51,595.0	51,573.4	51,807.8
Financial liabilities at fair value through profit or loss	15,324.0	12,668.7	13,290.4	13,185.5	11,668.8	12,650.7	11,649.7	12,592.8
Deposits	4,397.3	6,138.6	6,356.2	6,515.9	7,686.4	7,303.4	7,973.6	8,217.9
Debts	16,770.5	17,222.4	18,764.4	19,057.2	21,365.8	19,804.7	21,074.3	18,590.2
Debentures	3,106.1	3,746.1	4,012.1	4,120.8	3,663.4	3,794.6	3,956.1	4,849.7
Derivative financial liabilities	725.1	2,375.1	1,269.5	1,035.0	869.7	704.7	578.9	926.6
Net defined benefit liabilities	49.4	40.2	43.5	46.9	53.6	42.8	47.1	51.8
Provisions	20.0	20.2	52.7	38.4	82.9	72.9	69.8	69.6
Accrued expenses payables	225.4	189.0	189.2	202.8	295.5	262.4	242.1	276.4
Other liabilities	2,514.1	6,989.2	7,824.4	6,642.2	6,830.4	6,958.8	5,981.8	6,252.8
Total Equity	4,684.7	4,619.8	4,804.2	4,998.3	5,054.2	5,162.5	5,320.2	5,433.1
Share capital	1,439.9	1,439.9	1,439.9	1,439.9	1,439.9	1,439.9	1,439.9	1,439.9
Capital surplus	1,328.9	1,328.9	1,328.9	1,328.9	1,328.9	1,328.9	1,328.9	1,328.9
Accumulated other comprehensive income	74.9	111.4	145.6	130.0	98.8	116.0	117.2	131.0
Retained earnings	1,836.8	1,735.4	1,885.6	2,095.3	2,182.4	2,273.5	2,426.8	2,525.7
Non-controlling interest	0.3	0.3	0.3	0.3	0.3	0.3	3.5	3.7
Other equity	3.9	3.9	3.9	3.9	3.9	3.9	3.9	3.9

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(bn Won)	4Q19	1Q20	2Q20	3Q20	4Q20	1Q21	2Q21	3Q21(E)
Net interest income	151.6	154.4	152.3	157.8	151.5	153.4	154.3	157.8
Net fee and commission income	-38.2	-40.7	-44.2	-42.8	-43.5	-41.3	-42.5	-44.5
Net other operating income(expenses)	79.5	195.2	178.3	151.7	63.2	190.4	203.5	249.4
Gross operating income	192.9	308.9	286.4	266.7	171.2	302.5	315.3	362.7
General & administrative expenses	199.6	211.9	196.4	214.1	206.9	209.1	215.1	197.3
Operating profit before provision for credit losses	-6.7	97.0	90.0	52.6	-35.7	93.4	100.2	165.4
Provision for credit losses	2.1	-2.5	-0.9	-2.9	-1.4	-0.1	3.3	-3.2
Net operating profit	-8.8	99.5	90.9	55.5	-34.3	93.5	96.9	168.6
Net non-operating income	12.4	5.5	2.2	3.3	5.1	0.9	2.7	2.9
Share of profit(loss) of associates	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Net other non-operating income(expenses)	12.4	5.5	2.2	3.3	5.1	0.9	2.7	2.9
Profit before income tax	3.6	105.0	93.1	58.8	-29.2	94.4	99.6	171.5
Income tax expense	3.1	27.8	26.5	16.0	-6.5	25.6	25.4	45.1
Profit for the period	0.5	77.2	66.6	42.8	-22.7	68.8	74.2	126.4
Profit attributable to shareholders of the parent company	0.4	77.2	66.8	42.6	-22.7	68.8	74.1	126.3

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(bn Won)	Dec. 19	Mar. 20	Jun. 20	Sep. 20	Dec. 20	Mar. 21	Jun. 21	Sep. 21(E)
Total Assets	36,552.4	37,122.3	37,677.1	38,082.9	39,078.1	39,264.1	40,267.9	41,097.4
Cash and due from financial institutions	593.2	333.8	343.1	356.2	625.3	377.0	628.0	510.3
Financial assets at fair value through profit or loss	7,742.6	7,811.1	8,114.9	8,012.9	7,795.5	7,531.4	7,432.2	8,388.8
Derivative financial assets	37.2	6.2	10.5	28.6	128.8	52.4	40.4	4.4
Financial investments	12,357.6	13,214.9	13,368.1	13,937.2	14,078.8	14,457.8	14,775.4	14,547.4
Loans	7,372.4	7,434.3	7,476.8	7,333.3	7,550.9	7,759.2	8,246.7	8,297.5
(Allowances for loan losses)	-17.2	-14.3	-16.4	-15.4	-17.6	-17.3	-19.9	-15.7
Investments in associates	0.9	1.4	1.4	1.4	1.4	1.4	1.4	1.9
Tangible assets	886.4	882.0	881.8	875.3	868.7	878.9	881.0	878.0
Goodwill & Intangible assets	1,864.2	1,817.7	1,772.0	1,727.8	1,703.5	1,662.1	1,620.2	1,579.2
Current income tax assets	0.1	0.0	0.0	0.0	7.8	7.8	3.6	3.6
Deferred income tax assets	2.9	3.0	3.0	3.0	3.1	3.1	3.1	3.2
Other assets	5,694.9	5,617.9	5,705.5	5,807.2	6,314.3	6,533.0	6,635.9	6,883.1
Total Liabilities	32,689.5	33,143.5	33,620.1	33,968.8	35,086.5	35,432.2	36,315.9	36,979.6
Financial liabilities at fair value through profit or loss	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Deposits	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Debts	16.2	17.2	17.2	17.2	18.0	20.7	43.3	55.3
Debentures	0.0	0.0	0.0	0.0	0.0	0.0	378.0	378.0
Derivative financial liabilities	108.2	259.4	173.4	119.0	23.4	55.4	53.1	156.5
Net defined benefit liabilities	17.5	22.5	28.0	33.1	9.0	15.1	7.9	0.3
Provisions	28.7	27.8	24.3	25.2	26.8	26.0	23.0	24.6
Accrued expenses payables	118.1	114.6	114.1	112.7	125.4	127.2	165.6	153.3
Other liabilities	32,400.8	32,702.0	33,263.1	33,661.6	34,883.9	35,187.8	35,645.0	36,211.6
Total Equity	3,862.9	3,978.7	4,057.0	4,114.1	3,991.7	3,831.9	3,952.0	4,117.8
Share capital	33.3	33.3	33.3	33.3	33.3	33.3	33.3	33.3
Capital surplus	348.4	348.4	348.4	348.4	348.4	348.4	348.4	348.4
Accumulated other comprehensive income	179.8	218.9	230.1	244.7	145.1	-83.6	-37.7	-21.8
Retained earnings	3,296.6	3,373.7	3,440.5	3,483.2	3,460.5	3,529.3	3,603.4	3,752.9
Non-controlling interest	4.8	4.4	4.7	4.5	4.4	4.5	4.6	5.0

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Summarized Statement of Financial Position

(bn Won, %)	Dec. 19	Mar. 20	Jun. 20	Sep. 20	Dec. 20	Mar. 21	Jun. 21	Sep. 21(E)
Invested assets	29,007.4	29,714.0	30,229.3	30,571.2	30,988.3	31,072.2	31,991.2	32,617.0
Net investment yield (cumulative)	3.5	3.5	3.1	2.7	2.7	2.8	2.8	3.0
Total Assets	35,335.2	35,873.3	36,398.5	36,787.2	37,850.0	38,049.1	38,971.3	39,741.9
Policy reserves	27,771.5	28,189.2	28,778.8	29,230.2	29,895.8	30,366.9	30,809.5	31,275.0
Catastrophe reserves	837.0	856.9	875.7	893.2	904.2	916.5	929.7	961.1
Total Liabilities	32,248.0	32,656.2	33,116.1	33,458.6	34,618.0	34,983.9	35,794.4	36,448.5
Total Equities	3,087.2	3,217.1	3,282.4	3,328.6	3,232.0	3,065.3	3,176.9	3,293.4
Total Liabilities & Equities	35,335.2	35,873.3	36,398.5	36,787.2	37,850.0	38,049.1	38,971.3	39,741.9

Summarized Statement of Comprehensive Income (Cumulative)

(bn Won)	4Q19	1Q20	2Q20	3Q20	4Q20	1Q21	2Q21	3Q21(E)
Direct premium written	10,272.8	2,737.5	5,467.0	8,195.8	10,975.1	2,891.0	5,779.8	8,636.7
Net premium earned	9,193.1	2,334.8	4,704.2	7,109.6	9,577.0	2,498.2	5,058.1	7,660.0
Underwriting income	-740.1	-170.1	-290.2	-442.2	-650.1	-117.6	-231.5	-332.8
Investment income	959.2	255.8	449.3	647.5	844.3	212.0	436.8	709.1
Operating income	219.1	85.7	159.1	205.3	194.2	94.4	205.3	376.3
Ordinary income	237.3	86.6	157.7	203.3	191.8	91.2	197.2	363.5
Net Income	169.3	64.0	115.1	148.4	140.0	67.5	145.5	268.2

Capital Adequacy

(bn Won)	Dec. 19	Mar. 20	Jun. 20	Sep. 20	Dec. 20	Mar. 21	Jun. 21	Sep. 21(E)
RBC Ratio	182.4%	183.5%	182.0%	183.1%	174.8%	163.3%	178.7%	181.9%
Available capital	3,657.4	3,764.4	3,839.9	3,914.3	3,812.1	3,639.2	4,140.1	4,339.3
Required capital	2,004.7	2,051.7	2,109.7	2,138.0	2,181.3	2,228.0	2,316.6	2,385.9

Embedded Value

(bn Won)	4Q19	1Q20	2Q20	3Q20	4Q20	1Q21	2Q21	3Q21(E)
(A) Adjusted Net Worth (ANW)	3,817	3,958	4,163	4,249	3,854	3,256	3,363	3,461
(B) Value of In-Force Business (VIF)	2,019	2,224	2,486	2,667	2,942	3,371	3,755	4,066
Present Value of Future Profit	4,315	4,516	4,750	4,959	5,256	5,700	6,096	6,424
Cost of Capital	-2,296	-2,292	-2,264	-2,292	-2,314	-2,329	-2,341	-2,357
Value of New Business	239	203	225	255	282	295	287	257
Present Value of Future Profit	273	246	263	301	334	348	336	313
Cost of Capital	-34	-42	-38	-46	-51	-53	-49	-55
(A+B) Embedded Value (EV)	5,836	6,182	6,649	6,916	6,795	6,626	7,118	7,528

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1. Embedded value and value of new business results of KB Insurance is for information purposes only and does not constitute an invitation or offer by any person to acquire, purchase or subscribe for securities, and based on the assumptions made by and information currently available to the Group's management.
2. Actual results, performance or events may differ materially from those in the table due to, among other things, (1) general economic conditions, (2) performance of financial markets, (3) the frequency and severity of insured loss events, (4) mortality and morbidity levels and trends, (5) persistency levels, (6) interest rate levels, (7) general competitive factors, (8) changes in law and regulations
3. The embedded value and value of new business results from 2017 to 2021 are based on a consistent set of major assumptions
4. KB Financial Group assumes no legal obligations to any claims on the investment result based on information provided in this table

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Direct Premiums by Policy Type (Quarterly)

(bn Won)	4Q19		1Q20		2Q20		3Q20		4Q20		1Q21		2Q21		3Q21(E)	
		(%)		(%)		(%)		(%)		(%)		(%)		(%)		(%)
General	237.5	9.1	334.6	12.2	256.3	9.4	232.8	8.5	250.0	9.0	372.3	12.9	279.8	9.7	260.7	9.1
Long-term	1,788.9	68.7	1,796.1	65.6	1,813.9	66.5	1,827.7	67.0	1,853.1	66.7	1,876.8	64.9	1,918.6	66.4	1,931.8	67.6
Long-term	1,710.2	65.7	1,723.6	63.0	1,744.7	63.9	1,761.4	64.5	1,787.8	64.3	1,817.8	62.9	1,863.6	64.5	1,880.0	65.8
Pension	78.7	3.0	72.5	2.7	69.1	2.5	66.3	2.4	65.3	2.3	59.0	2.0	55.0	1.9	51.9	1.8
Auto	577.8	22.2	606.8	22.2	659.4	24.2	668.3	24.5	676.2	24.3	641.9	22.2	690.4	23.9	664.3	23.3
Total	2,604.1	100.0	2,737.5	100.0	2,729.5	100.0	2,728.8	100.0	2,779.3	100.0	2,891.0	100.0	2,888.8	100.0	2,856.8	100.0

Direct Premiums by Policy Type (Cumulative)

(bn Won)	4Q19		1Q20		2Q20		3Q20		4Q20		1Q21		2Q21		3Q21(E)	
		(%)		(%)		(%)		(%)		(%)		(%)		(%)		(%)
General	982.8	9.6	334.6	12.2	590.9	10.8	823.7	10.1	1,073.8	9.8	372.3	12.9	652.2	11.3	912.9	10.6
Long-term	7,083.3	69.0	1,796.1	65.6	3,610.0	66.0	5,437.6	66.3	7,290.7	66.4	1,876.8	64.9	3,795.4	65.7	5,727.2	66.3
Long-term	6,750.0	65.7	1,723.6	63.0	3,468.3	63.4	5,229.6	63.8	7,017.5	63.9	1,817.8	62.9	3,681.4	63.7	5,561.4	64.4
Pension	333.3	3.2	72.5	2.7	141.7	2.6	208.0	2.5	273.3	2.5	59.0	2.0	114.0	2.0	165.9	1.9
Auto	2,206.7	21.5	606.8	22.2	1,266.1	23.2	1,934.4	23.6	2,610.6	23.8	641.9	22.2	1,332.2	23.0	1,996.6	23.1
Total	10,272.8	100.0	2,737.5	100.0	5,467.0	100.0	8,195.8	100.0	10,975.1	100.0	2,891.0	100.0	5,779.8	100.0	8,636.7	100.0

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Loss & Expense Ratios (Quarterly)

(bn Won, %)	4Q20					1Q21					2Q21					3Q21(E)				
	Premium	Loss	Loss Ratio	Net Expense	Expense Ratio	Premium	Loss	Loss Ratio	Net Expense	Expense Ratio	Premium	Loss	Loss Ratio	Net Expense	Expense Ratio	Premium	Loss	Loss Ratio	Net Expense	Expense Ratio
General	120.3	105.4	87.5	22.2	18.5	151.3	98.1	74.7	28.2	21.5	142.2	113.1	79.5	34.6	24.3	158.9	140.1	88.2	31.7	20.0
Long-term	1,745.1	1,492.3	85.5	425.2	24.4	1,765.4	1,509.0	85.5	393.5	22.3	1,800.6	1,540.3	85.5	396.6	22.0	1,811.7	1,553.9	85.8	375.2	20.6
Long-term	1,679.9	1,402.9	83.5	421.3	25.1	1,706.5	1,425.5	83.5	389.4	22.8	1,745.7	1,460.1	83.6	393.5	22.5	1,759.9	1,474.0	83.8	334.7	19.0
Pension	65.2	89.4	137.1	2.4	3.6	58.9	83.6	141.9	2.2	3.8	54.9	80.1	145.9	2.2	3.9	51.8	77.0	148.7	1.5	2.8
Auto	601.9	524.2	87.1	105.9	17.6	601.4	481.4	80.0	105.5	17.5	617.1	478.5	77.5	109.8	17.8	631.3	498.0	78.9	104.2	16.5
Total	2,467.4	2,121.9	86.0	553.3	22.4	2,498.2	2,088.5	83.6	527.2	21.1	2,559.9	2,131.8	83.3	542.0	21.2	2,601.9	2,192.0	84.2	511.1	19.6

Loss & Expense Ratios (Cumulative)

(bn Won, %)	4Q20					1Q21					2Q21					3Q21(E)				
	Premium	Loss	Loss Ratio	Net Expense	Expense Ratio	Premium	Loss	Loss Ratio	Net Expense	Expense Ratio	Premium	Loss	Loss Ratio	Net Expense	Expense Ratio	Premium	Loss	Loss Ratio	Net Expense	Expense Ratio
General	481.3	418.2	86.9	103.2	21.4	131.3	98.1	74.7	28.2	21.5	273.5	211.2	77.2	62.8	23.0	432.4	351.3	81.3	94.5	21.9
Long-term	6,874.5	5,894.3	85.7	1,515.0	22.0	1,765.4	1,509.0	85.5	393.5	22.3	3,566.0	3,049.3	85.5	791.1	22.2	5,377.8	4,603.2	85.6	1,166.3	21.6
Long-term	6,601.6	5,522.1	83.6	1,499.5	22.7	1,706.5	1,425.5	83.5	389.4	22.8	3,452.2	2,885.6	83.6	782.7	22.7	5,212.1	4,359.6	83.6	1,117.4	21.4
Pension	272.9	372.1	136.3	9.6	3.5	58.9	83.6	141.9	2.2	3.8	113.8	163.7	143.8	4.4	3.9	165.6	240.7	145.3	5.9	3.6
Auto	2,221.2	1,880.2	84.7	416.2	18.7	601.4	481.4	80.0	105.5	17.5	1,218.5	959.9	78.8	215.3	17.7	1,849.8	1,457.9	78.8	319.6	17.3
Total	9,577.0	8,192.6	85.5	2,034.5	21.2	2,498.2	2,088.5	83.6	527.2	21.1	5,058.1	4,220.4	83.4	1,069.2	21.1	7,660.0	6,412.4	83.7	1,580.3	20.6

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million won	2021.01	2021.02	2021.03	2021.04	2021.05	2021.06	2021.07	2021.08	2021.09	2021.10	2021.11	2021.12	Average	FY2021
Protection	7,559	8,697	11,631	8,976	8,515	11,821	9,162	8,638					9,375	74,999
Accident	1,158	1,630	2,528	1,235	1,279	1,766	1,561	1,553					1,589	12,711
Drivers	920	801	1,532	1,771	1,028	1,128	1,024	925					1,141	9,130
Property	1,148	1,087	1,283	1,297	1,234	1,690	1,568	1,247					1,319	10,556
Disease	4,333	5,179	6,288	4,672	4,974	7,237	5,009	4,912					5,325	42,603
Bundled	0.1	0.0	-0.1	-0.2	0.0	0.0	0.0	0.1					0.0	0.1
Savings	26	23	26	29	51	26	25	12					27	219
Annuities	91	91	88	61	54	86	58	41					71	571
Total	7,677	8,812	11,745	9,066	8,621	11,932	9,246	8,691					9,474	75,789

million won	2020.01	2020.02	2020.03	2020.04	2020.05	2020.06	2020.07	2020.08	2020.09	2020.10	2020.11	2020.12	Average	FY2020
Protection	6,449	7,099	8,959	7,412	7,754	8,633	8,890	7,960	8,719	8,653	8,878	9,761	8,264	99,167
Accident	791	873	1,465	898	896	904	1,296	1,120	1,271	1,374	1,513	1,844	1,187	14,244
Drivers	848	966	1,047	2,617	1,783	1,738	1,497	1,123	1,139	970	1,034	1,101	1,322	15,865
Property	1,172	1,170	1,684	989	1,183	1,323	1,296	1,198	1,359	1,270	1,313	1,416	1,281	15,372
Disease	3,639	4,089	4,762	2,908	3,893	4,667	4,802	4,519	4,949	5,039	5,018	5,400	4,474	53,686
Bundled	0.0	0.0	0.1	0.0	0.0	0.0	0.1	0.0	0.2	0.1	0.0	0.0	0.0	0.5
Savings	44	36	48	34	38	42	39	29	30	41	31	24	36	438
Annuities	110	96	74	53	62	68	60	44	44	35	41	58	62	746
Total	6,604	7,231	9,081	7,500	7,854	8,743	8,989	8,032	8,793	8,730	8,951	9,844	8,363	100,352

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(bn Won)	4Q19	1Q20	2Q20	3Q20	4Q20	1Q21	2Q21	3Q21(E)
Net interest income	315.2	318.2	306.2	314.5	326.8	339.6	342.7	350.3
Net fee and commission income	88.6	82.9	96.6	93.9	127.1	149.6	123.3	125.2
Net other operating income(expenses)	-77.1	-62.3	-61.6	-93.4	-94.1	-80.8	-73.9	-70.0
Gross operating income	326.7	338.8	341.2	315.0	359.8	408.4	392.1	405.5
General & administrative expenses	135.9	111.7	117.0	120.6	165.5	142.4	131.8	134.3
Operating profit before provision for credit losses	190.8	227.1	224.2	194.4	194.3	266.0	260.3	271.2
Provision for credit losses	114.9	116.1	111.9	68.9	99.6	79.0	108.7	97.1
Net operating income	75.9	111.0	112.3	125.5	94.7	187.0	151.6	174.1
Net non-operating income	8.8	-0.8	-1.0	-1.5	-2.2	-1.1	-1.1	-2.5
Share of profit(loss) of associates	0.4	0.5	0.2	0.2	0.2	0.4	0.2	0.2
Net other non-operating income(expenses)	8.4	-1.3	-1.2	-1.7	-2.4	-1.5	-1.3	-2.7
Profit before income tax	84.7	110.2	111.3	124.0	92.5	185.9	150.5	171.6
Income tax expense	19.1	28.1	29.6	32.9	23.4	43.5	39.9	49.2
Profit for the period	65.6	82.1	81.7	91.1	69.1	142.4	110.6	122.4
Profit attributable to shareholders of the parent company	65.5	82.1	81.7	91.4	69.5	141.5	111.3	121.3

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(bn Won)	Dec. 19	Mar. 20	Jun. 20	Sep. 20	Dec. 20	Mar. 19	Jun. 19	Sep. 19(E)
Total Assets	22,990.1	22,462.9	23,858.8	24,292.3	24,071.6	25,106.7	25,841.3	27,021.9
Cash and due from financial institutions	205.7	233.7	411.2	216.1	273.1	290.5	284.9	270.3
Financial assets at fair value through profit or loss	573.2	711.2	546.9	960.1	316.2	443.2	855.0	717.3
Derivative financial assets	18.8	38.9	19.6	10.9	1.2	5.7	10.0	33.8
Financial investments	76.7	76.8	54.1	54.0	64.0	61.9	61.6	61.7
Loans	21,244.4	20,579.5	20,802.5	21,998.9	22,511.5	23,248.8	23,772.9	23,856.0
(Allowances for loan losses)	-788.5	-799.9	-790.5	-765.4	-768.3	-768.2	-789.7	-801.1
Investments in associates	4.6	5.2	5.3	5.3	5.1	5.6	5.7	7.0
Tangible assets	147.2	143.7	145.3	162.8	163.9	158.0	150.2	159.4
Goodwill & Intangible assets	188.8	176.4	166.1	225.5	238.9	234.2	220.9	210.9
Current income tax assets	0.0	0.0	0.0	0.0	0.0	0.0	0.1	0.1
Deferred income tax assets	119.0	117.1	133.3	143.0	147.5	141.1	145.5	140.2
Other assets	411.7	380.4	1,574.5	515.7	350.2	517.7	334.5	1,565.2
Total Liabilities	18,925.2	18,432.8	19,760.5	20,090.4	19,790.0	20,848.0	21,465.2	22,512.9
Financial liabilities at fair value through profit or loss	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Deposits	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Debts	1,129.2	1,124.1	1,102.5	846.3	988.8	1,954.6	2,513.4	2,719.9
Debentures	14,813.5	14,674.5	15,549.2	15,764.5	15,874.2	15,924.8	15,943.2	16,166.5
Derivative financial liabilities	31.0	30.0	33.9	52.3	109.4	59.6	53.7	6.6
Net defined benefit liabilities	0.0	1.9	5.6	16.0	6.2	11.4	14.8	19.8
Provisions	153.4	147.6	163.5	168.6	182.1	175.3	182.6	184.0
Accrued expenses payables	207.4	208.5	216.1	221.6	187.9	219.9	232.5	249.9
Other liabilities	2,590.7	2,246.2	2,689.7	3,021.1	2,441.4	2,502.4	2,525.0	3,166.2
Total Equity	4,064.9	4,030.1	4,098.3	4,201.9	4,281.7	4,258.7	4,376.1	4,509.0
Share capital	460.0	460.0	460.0	460.0	460.0	460.0	460.0	460.0
Capital surplus	1,976.8	1,977.0	1,977.0	1,977.0	1,977.0	1,977.0	1,977.0	1,977.0
Accumulated other comprehensive income	19.1	1.9	-11.6	-8.2	2.5	8.8	16.0	26.0
Retained earnings	1,606.8	1,588.9	1,670.6	1,762.0	1,831.5	1,777.7	1,889.0	2,010.3
Non-controlling interest	2.2	2.3	2.3	11.1	10.7	35.2	34.1	35.7

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Customers

(in thousands)	Dec. 19	Mar. 20	Jun. 20	Sep. 20	Dec. 20	Mar. 21	Jun. 21	Sep. 21(E)
Cardholders*	19,367.9	19,361.6	19,423.6	19,586.9	19,506.0	19,383.1	19,303.0	19,283.2
Credit card	10,265.1	10,344.8	10,436.9	10,556.3	10,586.0	10,625.2	10,692.8	10,759.2
Check card	14,201.3	14,152.6	14,166.7	14,291.4	14,151.9	13,975.2	13,798.1	13,715.1
Active Cardholders**	8,894	8,948	9,020	9,104	9,136	9,193	9,290	9,384
Merchants	2,658.9	2,661.9	2,699.7	2,723.6	2,743.3	2,775.7	2,803.4	2,831.8

* Excluding overlapped cardholders between credit card and check card

** Using card at least once every 6 months

Transaction Volume

(bn Won)	4Q19	1Q20	2Q20	3Q20	4Q20	1Q21	Jun. 21	Sep. 21(E)
Credit Sales	25,455.8	23,638.2	25,137.5	25,639.5	26,233.8	25,886.0	28,140.1	27,921.0
Lump-sum	20,334.8	18,928.9	20,571.2	20,736.5	21,091.5	21,032.5	23,207.3	22,780.0
Installment	5,121.0	4,709.3	4,566.3	4,903.0	5,142.2	4,853.5	4,932.9	5,141.0
Cash advance	2,344.9	2,268.7	2,087.1	2,102.9	2,132.1	2,113.6	2,216.4	2,231.7
Total	27,800.7	25,906.9	27,224.6	27,742.4	28,365.9	27,999.6	30,356.5	30,152.7

Credit Card Receivables

(bn Won)	Dec. 19	Mar. 20	Jun. 20	Sep. 20	Dec. 20	Mar. 21	Jun. 21	Sep. 21(E)
Credit sales	12,038.2	11,053.4	11,253.9	11,917.5	12,029.8	12,363.0	12,609.9	12,571.5
Cash advance	1,208.2	1,161.3	1,070.4	1,058.5	1,054.0	1,039.9	1,090.7	1,108.8
Card loans	5,345.4	5,529.3	5,345.2	5,411.8	5,622.6	5,791.0	5,873.5	5,883.2
Others	3,312.7	3,477.6	3,768.1	4,002.9	4,151.0	4,196.0	4,315.3	4,343.7
Total	21,904.5	21,221.6	21,437.6	22,390.7	22,857.4	23,389.9	23,889.4	23,907.2

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(bn Won)	Dec. 19	Mar. 20	Jun. 20	Sep. 20	Dec. 20	Mar. 21	Jun. 21	Sep. 21(E)
Total Outstanding Credits	21,922.4	21,235.6	21,446.6	22,394.7	22,861.3	23,393.7	23,893.0	23,910.6
Normal	20,747.7	20,076.6	20,370.2	21,307.3	21,778.4	22,313.2	22,776.2	22,740.2
Precautionary	875.1	838.2	759.6	824.9	846.8	836.1	878.3	930.3
Substandard	3.6	3.1	4.1	4.4	3.7	3.8	3.9	3.9
Doubtful	223.0	236.8	206.0	182.5	162.1	174.1	169.4	170.7
Estimated Loss	73.0	80.9	106.7	75.6	70.3	66.5	65.3	65.4
NPL (A)	299.6	320.8	316.8	262.6	236.1	244.4	238.6	240.0
NPL Ratio	1.37%	1.51%	1.48%	1.17%	1.03%	1.04%	1.00%	1.00%
Allowances* (B)	789.3	800.7	791.4	756.1	755.6	738.4	748.6	761.1
Reserves for credit losses (C)	314.0	301.3	275.3	302.5	323.6	342.4	401.6	416.2
NPL Coverage Ratio(New)** (B/A)	263.4%	249.6%	249.8%	288.0%	320.0%	302.2%	313.8%	317.1%
NPL Coverage Ratio(Old)*** [(B+C)/A]	368.2%	343.6%	336.7%	403.2%	457.1%	442.3%	482.1%	490.4%

* Allowances for loan losses and acceptances & guarantees

** Excluding reserves for credit losses

*** Including reserves for credit losses

Write-offs / NPL Sales

(bn Won)	4Q19	1Q20	2Q20	3Q20	4Q20	1Q21	2Q21	3Q21(E)
Write-offs	126.5	126.4	148.1	122.6	121.9	116.1	112.7	104.8
NPL Sales	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Total	126.5	126.4	148.1	122.6	121.9	116.1	112.7	104.8

Recoveries from Written-offs

(bn Won)	4Q19	1Q20	2Q20	3Q20	4Q20	1Q21	2Q21	3Q21(E)
Recovery from Written-offs	35.8	34.2	34.3	33.7	35.1	34.0	35.6	33.3

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Delinquency

(bn Won)	Dec. 19	Mar. 20	Jun. 20	Sep. 20	Dec. 20	Mar. 21	Jun. 21	Sep. 21(E)
Total loans	21,919.0	21,231.7	21,442.6	22,390.7	22,857.4	23,389.9	23,889.4	23,907.2
Delinquent loans (over one month overdue)	244.0	263.1	231.3	221.5	215.2	202.0	195.3	207.6
Delinquency ratio	1.11%	1.24%	1.08%	0.99%	0.94%	0.86%	0.82%	0.87%

Rescheduled Loan

(bn Won)	Dec. 19	Mar. 20	Jun. 20	Sep. 20	Dec. 20	Mar. 21	Jun. 21	Sep. 21(E)
Receivables	115.7	120.4	121.9	120.1	119.1	116.7	114.0	113.0
Delinquent loan (over one month overdue)	7.7	8.3	8.0	8.3	8.3	6.6	6.1	7.0
Delinquency ratio	6.69%	6.88%	6.54%	6.90%	6.95%	5.69%	5.37%	6.17%

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(bn Won)	4Q19	1Q20	2Q20	3Q20	4Q20	1Q21	2Q21	3Q21(E)
Net interest income				27.2	84.9	84.3	86.0	88.3
Net fee and commission income				-0.8	-2.1	-1.8	-2.8	-1.7
Net other operating income(expenses)				21.4	44.2	96.2	56.2	28.1
Gross operating income				47.8	127.0	178.7	139.4	114.7
General & administrative expenses				31.9	49.9	29.6	30.3	29.9
Operating profit before provision for credit losses				15.9	77.1	149.1	109.1	84.8
Provision for credit losses				0.3	0.2	0.0	0.1	0.0
Net operating profit				15.6	76.9	149.1	109.0	84.8
Net non-operating income				0.0	-0.1	0.1	0.6	1.1
Share of profit(loss) of associates				0.0	0.0	0.0	0.0	0.0
Net other non-operating income(expenses)				0.0	-0.1	0.1	0.6	1.1
Profit before income tax				15.6	76.8	149.2	109.6	85.9
Income tax expense				4.5	32.2	37.1	29.3	22.7
Profit for the period				11.1	44.6	112.1	80.3	63.2
Profit attributable to shareholders of the parent company				11.1	44.6	112.1	80.3	63.2

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

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(bn Won)	Dec. 19	Mar. 20	Jun. 20	Sep. 20	Dec. 20	Mar. 21	Jun. 21	Sep. 21(E)
Total Assets				24,408.3	25,121.7	24,969.0	25,508.0	25,615.2
Cash and due from financial institutions				595.5	367.4	286.4	176.9	118.6
Financial assets at fair value through profit or loss				503.2	595.8	550.4	601.8	735.1
Derivative financial assets				5.6	46.1	20.2	12.0	0.0
Financial investments				17,466.5	17,711.3	17,424.0	17,792.1	17,750.1
Loans				756.2	760.9	768.2	808.0	852.8
(Allowances for loan losses)				0.0	0.0	0.0	0.0	0.0
Investments in associates				0.0	0.0	0.0	0.0	0.0
Tangible assets				328.0	335.5	335.9	336.4	333.6
Goodwill & Intangible assets				10.4	12.9	14.6	14.9	14.7
Current income tax assets				49.0	48.8	65.1	10.2	28.1
Deferred income tax assets				0.0	0.0	0.0	0.0	0.0
Other assets				4,693.9	5,243.0	5,504.2	5,755.7	5,782.2
Total Liabilities				21,872.3	22,681.7	22,762.9	23,213.8	23,392.2
Financial liabilities at fair value through profit or loss				0.0	0.0	0.0	0.0	0.0
Deposits				0.0	0.0	0.0	0.0	0.0
Debts				0.0	0.0	0.0	0.0	0.0
Debentures				0.0	0.0	0.0	0.0	0.0
Derivative financial liabilities				0.3	0.3	3.8	6.0	32.7
Net defined benefit liabilities				23.6	5.5	7.3	9.0	10.6
Provisions				5.5	5.8	5.9	5.8	5.6
Accrued expenses payables				64.9	69.9	72.2	69.8	68.3
Other liabilities				21,778.0	22,600.2	22,673.7	23,123.2	23,275.0
Total Equity				2,535.9	2,439.9	2,206.2	2,294.2	2,223.0
Share capital				150.0	150.0	150.0	150.0	150.0
Capital surplus				0.0	0.0	0.0	0.0	0.0
Accumulated other comprehensive income				53.2	-87.4	-333.2	-325.5	-359.9
Retained earnings				3,148.1	3,192.7	3,204.8	3,285.1	3,248.3
Fair value adjustment				-815.4	-815.4	-815.4	-815.4	-815.4

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

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Summarized Statement of Financial Position

(bn Won, %)	Dec. 19	Mar. 20	Jun. 20	Sep. 20	Dec. 20	Mar. 21	Jun. 21	Sep. 21(E)
Invested assets	16,421.3	16,569.4	16,942.3	17,401.9	17,553.7	17,184.7	17,572.6	17,689.4
Net investment yield (cumulative)	3.76	3.56	3.47	4.64	4.49	4.93	4.86	3.65
Separate Account Assets	4,087.1	4,009.8	4,348.6	4,495.0	4,988.8	5,230.3	5,425.5	5,462.6
Total Assets	21,084.6	21,146.2	21,881.3	22,441.8	23,166.3	23,024.7	23,574.8	23,706.0
Policy reserves	13,327.5	13,567.9	13,772.0	13,990.9	14,248.2	14,455.0	14,687.8	14,948.0
Separate Account Liabilities	4,218.7	4,045.1	4,374.2	4,540.0	5,234.4	5,257.6	5,521.4	5,488.1
Total Liabilities	18,171.1	18,331.9	18,905.2	19,297.1	20,191.6	20,332.4	20,838.8	21,082.5
Total Equities	2,913.5	2,814.3	2,976.0	3,144.7	2,974.7	2,692.2	2,736.0	2,623.5
Total Liabilities & Equities	21,084.6	21,146.2	21,881.3	22,441.8	23,166.3	23,024.7	23,574.8	23,706.0

Summarized Statement of Comprehensive Income (Cumulative)

(bn Won)	4Q19	1Q20	2Q20	3Q20	4Q20	1Q21	2Q21	3Q21(E)
Insurance income & expense	619.1	101.5	206.4	311.5	402.7	111.8	234.1	361.9
Investment income & expense	577.9	119.9	265.6	607.3	744.6	186.8	340.1	492.4
Changes in insurance contract Liabilities	1,089.6	235.1	436.5	652.5	906.9	203.3	433.5	691.6
Operating income & expense	107.4	-13.7	35.5	266.4	240.4	95.3	140.6	162.7
Non-Operating income & expense	79.8	18.9	43.6	66.1	86.8	24.6	49.9	75.3
Income tax expense	46.4	0.2	18.8	-90.2	99.4	29.1	47.7	59.8
Net Income	140.8	5.0	60.4	242.3	227.8	90.8	142.8	178.2

Capital Adequacy

(bn Won)	Dec. 19	Mar. 20	Jun. 20	Sep. 20	Dec. 20	Mar. 21	Jun. 21	Sep. 21(E)
RBC Ratio	423.7%	434.5%	456.4%	486.4%	428.9%	395.5%	368.6%	354.1%
Available capital	2,844.5	2,811.8	2,972.8	3,143.2	2,868.9	2,676.8	2,622.4	2,611.1
Required capital	671.3	647.1	651.3	646.2	668.8	676.9	711.4	737.4

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Premium Income by Policy Type (Quarterly)

(bn Won)	4Q19		1Q20		2Q20		3Q20		4Q20		1Q21		2Q21		3Q21(E)	
		(%)		(%)		(%)		(%)		(%)		(%)		(%)		(%)
Individual policy	626.7	88.9	556.5	100.0	562.4	100.0	555.7	100.0	574.5	53.9	561.7	97.3	510.9	77.8	504.3	93.9
Protection	349.2	49.5	345.6	62.1	343.4	61.1	341.5	61.4	340.7	32.0	339.4	58.8	333.1	50.7	332.0	61.8
Whole-Life	238.6	33.8	236.2	42.4	234.9	41.8	233.7	42.0	232.9	21.9	230.4	39.9	226.1	34.4	223.7	41.7
Variable	93.9	13.3	92.8	16.7	92.0	16.4	91.3	16.4	91.5	8.6	92.2	16.0	89.0	13.5	88.0	16.4
Savings	277.4	39.4	210.8	37.9	219.0	38.9	214.2	38.6	233.7	21.9	222.3	38.5	177.9	27.1	172.4	32.1
Annuities	39.4	5.6	38.6	6.9	37.4	6.7	37.1	6.7	36.4	3.4	37.5	6.5	41.3	6.3	47.2	8.8
Variable	237.4	33.7	171.6	30.8	181.0	32.2	176.6	31.8	196.8	18.5	184.3	31.9	136.2	20.7	124.7	23.2
Pension	78.3	11.1	-	-	-	-	-	-	491.0	46.1	15.5	2.7	146.2	22.2	32.7	6.1
Total	705.0	100.0	556.5	100.0	562.4	100.0	555.7	100.0	1,065.5	100.0	577.2	100.0	657.2	100.0	537.0	100.0

Premium Income by Policy Type (Cumulative)

(bn Won)	4Q19		1Q20		2Q20		3Q20		4Q20		1Q21		2Q21		3Q21(E)	
		(%)		(%)		(%)		(%)		(%)		(%)		(%)		(%)
Individual policy	2,383.3	96.1	556.5	100.0	1,118.9	100.0	1,674.6	100.0	2,249.1	82.1	561.7	97.3	1,072.6	86.9	1,576.9	89.0
Protection	1,512.2	61.0	345.6	62.1	689.1	61.6	1,030.6	61.5	1,371.3	50.0	339.4	58.8	672.4	54.5	1,004.4	56.7
Whole-Life	1,067.7	43.1	236.2	42.4	471.1	42.1	704.8	42.1	937.7	34.2	230.4	39.9	456.5	37.0	680.2	38.4
Variable	377.5	15.2	92.8	16.7	184.9	16.5	276.2	16.5	367.7	13.4	92.2	16.0	181.1	14.7	269.2	15.2
Savings	871.0	35.1	210.8	37.9	429.8	38.4	644.1	38.5	877.8	32.0	222.3	38.5	400.2	32.4	572.6	32.3
Annuities	161.6	6.5	38.6	6.9	76.1	6.8	113.2	6.8	149.6	5.5	37.5	6.5	78.8	6.4	126.0	7.1
Variable	706.7	28.5	171.6	30.8	352.6	31.5	529.2	31.6	726.0	26.5	184.3	31.9	320.5	26.0	445.2	25.1
Pension	96.1	3.9	-	-	-	-	-	-	491.0	17.9	15.5	2.7	161.8	13.1	194.4	11.0
Total	2,479.4	100.0	556.5	100.0	1,118.9	100.0	1,674.6	100.0	2,740.1	100.0	577.2	100.0	1,234.4	100.0	1,771.3	100.0

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Loss & Expense Ratios

(bn Won, %)	4Q19	1Q20	2Q20	3Q20	4Q20	1Q21	2Q21	3Q21(E)
Quarterly Loss Ratio	54.0	58.3	40.5	55.4	43.9	52.1	50.3	55.7
Risk Premium	89.5	90.6	91.4	92.0	92.7	93.5	94.3	95.2
Loss	48.3	52.8	37.0	50.9	40.7	48.7	47.4	53.0
Cumulative Loss Ratio	52.3	58.3	49.4	51.4	49.5	52.1	51.2	52.7
Risk Premium	352.5	90.6	181.9	273.9	366.6	93.5	187.9	283.0
Loss	184.5	52.8	89.8	140.7	181.4	48.7	96.1	149.1
Expense Ratio	9.1	10.5	11.8	12.6	12.7	8.6	9.2	15.5

Policy Persistency

(bn Won, %)	4Q19	1Q20	2Q20	3Q20	4Q20	1Q21	2Q21	3Q21(E)
Quarterly								
13th Month	86.8	87.3	88.4	85.9	85.7	84.7	85.4	81.1
25th Month	69.0	72.8	72.6	72.5	74.2	71.6	74.5	71.1
Cumulative								
13th Month	86.9	87.3	87.9	87.3	86.9	84.7	85.0	83.7
25th Month	69.2	72.8	72.7	72.6	73.0	71.6	73.1	72.5

Retention

(bn Won, %)	4Q19	1Q20	2Q20	3Q20	4Q20	1Q21	2Q21	3Q21(E)
Quarterly								
LP Retention 13th	40.6	51.9	53.1	49.4	45.3	45.3	51.5	43.4
LP Retention 25th	30.8	29.6	25.4	27.4	22.9	22.9	20.6	21.8
Cumulative								
LP Retention 13th	43.8	51.9	52.8	51.7	45.3	45.3	49.6	47.7
LP Retention 25th	31.3	29.6	26.6	27.0	22.9	22.9	21.2	21.4

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APE (Annualized Premium Equivalent)

million won	2021.01	2021.02	2021.03	2021.04	2021.05	2021.06	2021.07	2021.08	2021.09	2021.10	2021.11	2021.12	Average	FY2021
Protection	7,575	7,098	10,524	7,679	6,685	11,950	8,743	8,254	8,586				8,566	77,095
Whole-Life	4,684	4,694	6,030	4,127	4,010	5,667	3,864	4,220	3,925				4,580	41,221
Variable	1,395	1,204	2,037	1,429	785	1,942	868	1,280	1,382				1,369	12,323
etc.	1,496	1,199	2,458	2,123	1,890	4,341	4,010	2,755	3,279				2,617	23,551
Savings	13,489	13,581	10,838	13,919	13,904	15,410	13,910	11,217	9,969				12,915	116,238
Annuities	3,827	5,599	4,511	7,168	7,032	9,001	8,990	7,163	5,513				6,534	58,806
Variable	9,662	7,982	6,326	6,751	6,871	6,410	4,920	4,054	4,455				6,381	57,432
Total	21,064	20,679	21,362	21,598	20,589	27,361	22,653	19,471	18,555				21,481	193,333

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

million won	2019.01	2019.02	2019.03	2019.04	2019.05	2019.06	2019.07	2019.08	2019.09	2019.10	2019.11	2019.12	Average	FY2019
Protection	10,807	9,322	13,989	9,678	11,297	9,786	13,509	11,370	9,499	8,439	12,023	10,020	10,811	129,738
Whole-Life	7,715	7,324	11,553	7,204	8,629	7,390	10,758	8,920	6,241	6,529	9,325	6,998	8,216	98,586
Variable	2,294	1,513	1,770	1,747	1,937	1,802	1,998	1,751	2,758	1,187	2,031	2,109	1,908	22,898
etc.	798	485.1	666.1	727.1	731.1	594.0	752.2	698.5	500.5	721.9	666.9	912.2	687.8	8253.8
Savings	6,887	5,057	10,698	7,265	6,861	8,112	5,908	6,076	13,467	13,744	15,956	23,113	10,262	123,145
Annuities	536	440	772	331	139	165	251	491	762	148	-	-	336	4,034
Variable	6,352	4,618	9,926	6,934	6,723	7,947	5,657	5,585	12,705	13,596	15,956	23,113	9,926	119,111
Total	17,695	14,379	24,687	16,942	18,158	17,898	19,417	17,445	22,966	22,183	27,979	33,133	21,074	252,882

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(bn Won)	4Q19	1Q20	2Q20	3Q20	4Q20	1Q21	2Q21	3Q21(E)
Net interest income	0.2	0.2	0.9	1.1	0.2	0.3	0.2	0.3
Net fee and commission income	32.1	29.5	30.9	32.5	40.7	38.0	46.6	41.7
Net other operating income(expenses)	3.8	-10.1	6.3	6.0	6.2	4.5	2.3	0.6
Gross operating income	36.1	19.6	38.1	39.6	47.1	42.8	49.1	42.6
General & administrative expenses	18.7	12.7	15.0	15.5	22.4	15.9	18.5	17.3
Provision for credit losses	0.0	0.0	0.0	0.0	0.1	0.1	-0.1	0.0
Net operating profit	17.4	6.9	23.1	24.1	24.6	26.8	30.7	25.3
Net non-operating profit(loss)	-0.1	-0.2	0.0	-0.3	-0.3	-0.1	0.1	-0.3
Profit before income tax	17.3	6.7	23.1	23.8	24.3	26.7	30.8	25.0
Profit for the period	13.0	4.4	17.2	17.8	17.9	19.9	22.5	18.4
Profit attributable to shareholders of the parent company	13.0	4.4	17.2	17.8	17.9	19.9	22.5	18.4

KB Capital

(bn Won)	4Q19	1Q20	2Q20	3Q20	4Q20	1Q21	2Q21	3Q21(E)
Net interest income	81.2	80.5	80.7	80.6	88.2	81.2	93.5	98.4
Net fee and commission income	87.5	112.1	126.3	141.7	157.4	169.3	175.7	185.2
Net other operating income(expenses)	-71.7	-86.1	-96.0	-111.1	-133.0	-120.5	-143.9	-141.7
Gross operating income	97.0	106.5	111.0	111.2	112.6	130.0	125.3	141.9
General & administrative expenses	40.0	25.4	28.8	28.1	43.8	29.2	33.9	32.9
Provision for credit losses	34.4	28.3	38.6	26.6	33.9	28.3	21.6	25.1
Net operating profit	22.6	52.8	43.6	56.5	34.9	72.5	69.8	83.9
Net non-operating profit(loss)	-0.5	-0.1	2.5	-0.9	0.7	0.3	1.1	0.3
Profit before income tax	22.1	52.7	46.1	55.6	35.6	72.8	70.9	84.2
Profit for the period	17.1	40.0	34.7	41.7	27.3	54.7	54.0	63.5
Profit attributable to shareholders of the parent company	16.3	39.3	34.2	41.3	26.8	53.9	53.6	62.9

KB Life Insurance

(bn Won)	4Q19	1Q20	2Q20	3Q20	4Q20	1Q21	2Q21	3Q21(E)
Net interest income	37.7	36.2	36.0	37.4	39.2	40.1	42.8	43.6
Net fee and commission income	-4.0	-3.5	-3.9	-3.8	-4.0	-3.8	-5.0	-4.4
Net other operating income(expenses)	-19.8	-8.8	-7.8	-20.3	-43.8	-14.3	-28.8	-27.4
Gross operating income	13.9	23.9	24.3	13.3	-8.6	22.0	9.0	11.8
General & administrative expenses	17.5	17.4	16.3	16.8	19.9	18.6	18.0	17.1
Provision for credit losses	-0.6	-1.1	0.1	0.1	0.0	0.2	0.0	-3.0
Net operating profit	-3.0	7.6	7.9	-3.6	-28.5	3.2	-9.0	-2.3
Net non-operating profit(loss)	-0.1	-0.1	0.0	0.1	-16.2	-0.1	0.3	0.3
Profit before income tax	-3.1	7.5	7.9	-3.5	-44.7	3.1	-8.7	-2.0
Profit for the period	-2.2	5.9	5.9	-2.6	-32.4	-1.5	-9.5	-7.1
Profit attributable to shareholders of the parent company	-2.2	5.9	5.9	-2.6	-32.4	-1.5	-9.5	-7.1

KB Real Estate Trust

(bn Won)	4Q19	1Q20	2Q20	3Q20	4Q20	1Q21	2Q21	3Q21(E)
Net interest income	1.6	1.8	1.5	1.1	1.2	1.1	1.2	1.2
Net fee and commission income	32.2	35.4	33.4	31.5	30.3	45.0	33.2	46.5
Net other operating income(expenses)	3.0	0.6	-1.0	1.2	0.5	0.1	-0.6	0.4
Gross operating income	36.8	37.8	33.9	33.8	32.0	46.2	33.8	48.1
General & administrative expenses	11.7	7.2	9.9	8.9	12.7	8.5	10.2	9.4
Provision for credit losses	0.0	2.5	0.2	1.0	3.4	1.7	1.2	0.7
Net operating profit	25.1	28.1	23.8	23.9	15.9	36.0	22.4	38.0
Net non-operating profit(loss)	1.0	0.3	-0.1	-0.4	-0.6	-0.1	0.5	-0.2
Profit before income tax	26.1	28.4	23.7	23.5	15.3	35.9	22.9	37.8
Profit for the period	19.1	21.0	17.3	17.2	11.4	27.1	16.5	27.6
Profit attributable to shareholders of the parent company	19.1	21.0	17.3	17.2	11.4	27.1	16.5	27.6

KB Savings Bank

(bn Won)	4Q19	1Q20	2Q20	3Q20	4Q20	1Q21	2Q21	3Q21(E)
Net interest income	14.8	15.3	18.2	18.2	19.6	23.6	24.1	26.4
Net fee and commission income	-0.1	-0.4	-0.6	-0.1	-0.3	0.0	-0.7	-0.4
Net other operating income(expenses)	0.2	-1.2	-0.2	-1.5	-1.5	-1.5	-4.4	-3.8
Gross operating income	14.9	13.7	17.4	16.6	17.8	22.1	19.0	22.2
General & administrative expenses	7.3	6.4	6.8	8.9	9.1	9.1	8.8	7.6
Provision for credit losses	3.8	2.4	2.0	2.5	3.1	4.4	8.5	4.0
Net operating profit	3.8	4.9	8.6	5.2	5.6	8.6	1.7	10.6
Net non-operating profit(loss)	0.0	0.0	0.0	-0.8	0.0	0.1	0.0	0.1
Profit before income tax	3.8	4.9	8.6	4.4	5.6	8.7	1.7	10.7
Profit for the period	2.9	3.4	6.5	3.3	4.1	6.4	1.3	7.9
Profit attributable to shareholders of the parent company	2.9	3.4	6.5	3.3	4.1	6.4	1.3	7.9

KB Investment

(bn Won)	4Q19	1Q20	2Q20	3Q20	4Q20	1Q21	2Q21	3Q21(E)
Net interest income	-0.3	-0.4	-0.5	-0.8	-0.7	-0.7	-0.8	-0.8
Net fee and commission income	-0.2	0.2	0.2	0.1	0.1	0.3	-0.2	0.5
Net other operating income(expenses)	20.8	-2.8	13.9	30.2	1.3	11.1	30.2	4.3
Gross operating income	20.3	-3.0	13.6	29.5	0.7	10.7	29.2	4.0
General & administrative expenses	4.9	3.9	3.8	12.0	5.1	3.5	6.7	2.9
Provision for credit losses	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Net operating profit	15.4	-6.9	9.8	17.5	-4.4	7.2	22.5	1.1
Net non-operating profit(loss)	3.3	-1.0	-0.7	1.9	-0.8	-1.0	0.9	-0.1
Profit before income tax	18.7	-7.9	9.1	19.4	-5.2	6.2	23.4	1.0
Profit for the period	13.2	-5.3	6.8	15.0	-1.1	3.9	17.7	0.2
Profit attributable to shareholders of the parent company	13.2	-5.3	6.8	15.0	-1.1	3.9	17.7	0.2

KB Data Systems

(bn Won)	4Q19	1Q20	2Q20	3Q20	4Q20	1Q21	2Q21	3Q21(E)
Net interest income	0.1	0.1	0.0	0.1	0.0	0.0	0.1	-0.1
Net fee and commission income	-0.1	-0.1	-0.1	-0.1	0.0	-0.1	-0.1	0.0
Net other operating income(expenses)	3.1	3.4	2.3	1.6	1.0	1.7	1.7	3.4
Gross operating income	3.1	3.4	2.2	1.6	1.0	1.6	1.7	3.3
General & administrative expenses	2.4	1.7	2.6	2.7	2.6	2.4	2.6	2.3
Provision for credit losses	0.0	0.0	0.1	-0.1	0.1	0.0	-0.1	0.1
Net operating profit	0.7	1.7	-0.5	-1.0	-1.7	-0.8	-0.8	0.9
Net non-operating profit(loss)	0.1	0.0	0.0	0.0	-0.1	0.0	0.1	0.2
Profit before income tax	0.8	1.7	-0.5	-1.0	-1.8	-0.8	-0.7	1.1
Profit for the period	0.6	1.1	-0.2	-0.8	-1.8	-1.4	-0.1	1.1
Profit attributable to shareholders of the parent company	0.6	1.1	-0.2	-0.8	-1.8	-1.4	-0.1	1.1

KB Credit Information

(bn Won)	4Q19	1Q20	2Q20	3Q20	4Q20	1Q21	2Q21	3Q21(E)
Net interest income	0.0	0.0	0.1	0.0	0.1	0.0	0.1	0.0
Net fee and commission income	-0.1	0.0	0.0	0.0	-0.1	0.0	0.0	-0.1
Net other operating income(expenses)	4.3	3.9	3.5	4.3	4.3	4.0	4.5	3.2
Gross operating income	4.2	3.9	3.6	4.3	4.3	4.0	4.6	3.1
General & administrative expenses	4.0	3.7	3.9	3.8	4.1	3.9	3.8	3.9
Provision for credit losses	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Net operating profit	0.2	0.2	-0.3	0.5	0.2	0.1	0.8	-0.8
Net non-operating profit(loss)	0.0	0.0	0.0	0.0	0.5	0.0	0.0	0.0
Profit before income tax	0.2	0.2	-0.3	0.5	0.7	0.1	0.8	-0.8
Profit for the period	0.2	0.2	-0.3	0.4	0.8	0.1	0.5	-0.6
Profit attributable to shareholders of the parent company	0.2	0.2	-0.3	0.4	0.8	0.1	0.5	-0.6

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KB Asset Management

(bn Won)	Dec. 19	Mar. 20	Jun. 20	Sep. 20	Dec. 20	Mar. 21	Jun. 21	Sep. 21(E)
Total Assets	310.0	392.9	385.9	413.3	335.6	312.2	343.8	363.1
Total Liabilities	114.8	223.2	198.3	207.9	112.5	124.2	134.3	135.1
Total Equity	195.2	169.7	187.6	205.4	223.1	187.9	209.5	228.0

KB Capital

(bn Won)	Dec. 19	Mar. 20	Jun. 20	Sep. 20	Dec. 20	Mar. 21	Jun. 21	Sep. 21(E)
Total Assets	11,190.6	11,504.8	12,140.4	12,326.6	12,823.7	12,901.3	13,803.1	14,180.6
Total Liabilities	10,036.1	10,263.2	10,866.5	10,916.4	11,392.2	11,422.3	12,272.5	12,591.1
Total Equity	1,154.5	1,241.6	1,274.0	1,410.2	1,431.6	1,479.0	1,530.6	1,589.5

KB Life Insurance

(bn Won)	Dec. 19	Mar. 20	Jun. 20	Sep. 20	Dec. 20	Mar. 21	Jun. 21	Sep. 21(E)
Total Assets	9,801.9	9,461.4	9,998.8	10,213.7	10,424.9	10,698.6	10,904.1	10,800.8
Total Liabilities	9,186.6	8,850.7	9,361.9	9,582.2	9,842.8	10,171.6	10,381.4	10,300.1
Total Equity	615.3	610.8	636.9	631.4	582.1	527.0	522.8	500.7

KB Real Estate Trust

(bn Won)	Dec. 19	Mar. 20	Jun. 20	Sep. 20	Dec. 20	Mar. 21	Jun. 21	Sep. 21(E)
Total Assets	377.9	374.1	393.4	420.4	437.6	438.2	445.2	475.9
Total Liabilities	85.1	90.2	92.3	102.1	108.1	116.6	107.1	110.2
Total Equity	292.8	283.8	301.1	318.3	329.5	321.6	338.1	365.7

KB Savings Bank

(bn Won)	Dec. 19	Mar. 20	Jun. 20	Sep. 20	Dec. 20	Mar. 21	Jun. 21	Sep. 21(E)
Total Assets	1,361.0	1,403.4	1,550.0	1,700.7	1,883.7	2,084.2	2,345.8	2,587.1
Total Liabilities	1,148.6	1,190.7	1,331.1	1,478.7	1,658.1	1,852.3	2,095.0	2,328.4
Total Equity	212.4	212.7	218.9	222.0	225.6	231.9	250.8	258.7

KB Investment

(bn Won)	Dec. 19	Mar. 20	Jun. 20	Sep. 20	Dec. 20	Mar. 21	Jun. 21	Sep. 21(E)
Total Assets	757.0	761.7	801.3	850.8	848.7	836.5	895.6	953.6
Total Liabilities	542.2	552.2	585.1	619.6	618.6	612.4	653.9	711.6
Total Equity	214.8	209.5	216.2	231.2	230.1	224.0	241.7	242.0

KB Data Systems

(bn Won)	Dec. 19	Mar. 20	Jun. 20	Sep. 20	Dec. 20	Mar. 21	Jun. 21	Sep. 21(E)
Total Assets	41.7	44.1	44.5	42.7	40.3	38.9	41.8	57.6
Total Liabilities	21.0	22.3	22.9	22.0	23.0	22.9	26.0	40.6
Total Equity	20.7	21.8	21.6	20.8	17.3	16.0	15.8	17.0

KB Credit Information

(bn Won)	Dec. 19	Mar. 20	Jun. 20	Sep. 20	Dec. 20	Mar. 21	Jun. 21	Sep. 21(E)
Total Assets	27.8	27.9	28.5	28.3	27.7	27.3	28.7	27.7
Total Liabilities	12.9	12.9	13.8	13.1	11.8	11.3	12.1	11.8
Total Equity	14.9	15.1	14.8	15.2	15.9	16.0	16.6	15.9

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