

KB Financial Group Fact Book

2022 4Q

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

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

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

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

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

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

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

Totals may not sum due to rounding.

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◆ Financial Statements

(bn Won)	4Q20	1Q21	2Q21	3Q21	4Q21	1Q22	2Q22	3Q22	4Q22(E)
KB Financial Group									
Total Assets	610,672.2	620,939.2	633,747.8	650,506.5	663,895.8	680,011.0	694,524.1	726,942.0	701,170.8
Total Liabilities	567,310.7	576,873.8	588,022.4	602,832.9	615,601.9	631,871.6	646,140.2	677,634.6	651,509.4
Total Equity	43,361.5	44,065.4	45,725.4	47,673.6	48,293.9	48,139.3	48,383.9	49,307.4	49,661.4
Net Income	576.7	1,285.2	1,207.4	1,305.7	586.1	1,464.1	1,308.0	1,263.6	156.0
Net Income (attributable to controlling interests)	577.3	1,270.0	1,204.3	1,298.1	637.1	1,453.1	1,303.5	1,271.3	385.4
Total Asset including AUM ¹⁾	993,424.6	1,025,115.4	1,058,064.9	1,079,174.2	1,117,858.7	1,145,112.2	1,149,082.6	1,183,166.3	1,158,636.6
(AUM)	379,096.4	404,176.2	424,317.1	428,667.7	453,962.9	465,101.2	454,558.5	456,224.3	457,465.8
Total Assets by Subsidiaries									
KB Kookmin Bank	438,444.1	447,822.5	455,817.9	470,714.5	483,564.9	493,078.8	506,798.0	537,997.1	517,769.5
KB Securities ²⁾	57,570.7	56,757.5	56,893.6	57,203.9	55,494.0	62,691.0	61,001.5	58,461.7	53,824.2
KB Insurance ³⁾	39,078.1	39,264.1	40,267.9	41,097.4	41,472.2	41,454.7	42,296.8	43,180.6	42,736.7
KB Kookmin Card	24,071.6	25,106.7	25,841.3	27,021.9	27,349.6	27,238.6	28,439.5	30,144.6	29,721.0
Prudential Life ⁴⁾	25,121.7	24,969.0	25,508.0	25,615.2	26,287.1	25,673.3	25,136.5	25,081.8	24,710.1
KB Asset Management	335.6	312.2	343.8	363.1	375.7	338.6	334.6	388.5	369.5
KB Capital	12,823.7	12,901.3	13,803.1	14,180.6	14,529.4	14,994.4	15,523.1	15,581.8	16,053.0
KB Life Insurance	10,424.9	10,698.6	10,904.1	10,800.8	10,634.6	10,400.9	10,333.8	10,180.4	10,136.9
KB Real Estate Trust	437.6	438.2	445.2	475.9	496.5	476.5	501.0	519.5	519.0
KB Savings Bank	1,883.7	2,084.2	2,345.8	2,587.1	2,601.1	2,754.5	3,108.6	2,940.8	3,138.5
KB Investment	848.7	836.5	895.6	953.6	1,197.7	1,203.4	1,229.1	1,299.5	1,378.6
KB Data Systems	40.3	38.9	41.8	57.6	44.5	45.4	52.5	53.1	63.6
KB Credit Information	27.7	27.3	28.7	27.7	28.7	27.9	28.6	29.6	42.2

Total Equity by Subsidiaries

KB Kookmin Bank	30,408.1	30,174.1	31,032.4	32,742.2	32,888.9	32,430.0	32,688.4	33,336.9	33,723.3
KB Securities ²⁾	5,054.2	5,162.5	5,320.2	5,433.1	5,485.6	5,638.9	5,826.7	6,053.9	5,895.8
KB Insurance ³⁾	3,991.7	3,831.9	3,952.0	4,117.8	4,143.3	3,824.6	3,549.4	3,229.4	3,339.6
KB Kookmin Card	4,281.7	4,258.7	4,376.1	4,509.2	4,555.6	4,441.3	4,588.4	4,711.1	4,722.8
Prudential Life ⁴⁾	2,439.9	2,206.2	2,294.2	2,223.0	2,294.5	1,851.2	1,563.8	1,381.9	1,662.5
KB Asset Management	223.1	187.9	209.5	228.0	247.2	219.3	228.4	257.8	266.5
KB Capital	1,431.6	1,479.0	1,530.6	1,589.5	1,822.2	1,997.0	2,051.5	2,096.9	2,106.2
KB Life Insurance	582.1	527.0	522.8	500.7	460.3	319.1	226.5	119.0	86.6
KB Real Estate Trust	329.5	321.6	338.1	365.7	376.8	352.6	371.9	392.6	405.5
KB Savings Bank	225.6	231.9	250.8	258.7	262.1	269.4	277.5	283.5	284.0
KB Investment	230.1	224.0	241.7	242.0	275.5	268.5	268.9	264.7	270.3
KB Data Systems	17.3	16.0	15.8	17.0	18.6	18.4	19.8	19.6	23.1
KB Credit Information	15.9	16.0	16.6	15.9	16.4	14.9	15.4	16.2	17.3

Net Income by Subsidiaries

KB Kookmin Bank	415.8	688.5	734.1	777.7	390.5	977.3	749.1	824.2	445.4
KB Securities ²⁾	87.1	221.1	153.3	168.9	51.0	114.3	67.7	121.7	-97.4
KB Insurance ³⁾	-22.7	68.8	74.1	126.3	32.6	143.1	296.3	81.3	37.0
KB Kookmin Card	69.5	141.5	111.3	121.3	44.8	118.9	126.8	106.6	26.3
Prudential Life ⁴⁾	44.6	112.1	80.3	63.2	80.6	74.0	83.7	50.0	42.6
KB Asset Management	17.9	19.9	22.5	18.4	19.1	11.8	9.5	28.6	9.4
KB Capital	26.8	53.9	53.6	63.2	39.2	83.3	64.0	54.7	15.1
KB Life Insurance	-32.4	-1.5	-9.5	-7.1	-28.5	-18.1	-16.6	-17.2	-12.1
KB Real Estate Trust	11.4	27.1	16.5	27.6	10.3	15.7	19.4	20.7	11.9
KB Savings Bank	4.1	6.4	1.3	7.9	3.3	7.4	8.0	6.1	0.3
KB Investment	-1.1	3.9	17.7	0.2	33.5	3.0	0.4	-4.2	5.6
KB Data Systems	-1.8	-1.4	-0.1	1.1	0.9	-0.2	1.4	-0.4	2.4
KB Credit Information	0.8	0.1	0.5	-0.6	0.4	-1.5	0.6	0.7	0.7

1) Sum of assets of consolidated financial statement and AUM

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

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

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

◆ Key Financial Indicators

KB Financial Group	4Q20	1Q21	2Q21	3Q21	4Q21	1Q22	2Q22	3Q22	4Q22(E)
ROA (Quarterly)	0.38%	0.85%	0.77%	0.81%	0.35%	0.88%	0.76%	0.71%	0.09%
ROA (Cumulative)	0.61%	0.85%	0.81%	0.81%	0.69%	0.88%	0.82%	0.78%	0.60%
ROE (Quarterly) ¹⁾	5.61%	12.50%	11.48%	11.73%	5.54%	13.16%	11.82%	11.42%	3.23%
ROE (Cumulative) ¹⁾	8.79%	12.50%	11.95%	11.85%	10.22%	13.16%	12.48%	12.11%	9.86%
Basic EPS (Won, Quarterly)	1,456	3,225	3,045	3,279	1,584	3,672	3,272	3,174	885
Basic EPS (Won, Cumulative)	8,809	3,225	6,270	9,550	11,134	3,672	6,943	10,118	11,002
BPS (Won)	100,485	102,304	106,637	112,243	113,425	113,002	112,572	114,106	115,888
NIM (Quarterly)	1.75%	1.82%	1.82%	1.83%	1.85%	1.91%	1.96%	1.98%	1.99%
NIM (Cumulative)	1.76%	1.82%	1.82%	1.82%	1.83%	1.91%	1.93%	1.95%	1.96%
CIR (Quarterly)	67.4%	47.3%	46.8%	45.6%	59.2%	45.4%	47.6%	47.6%	59.6%
CIR (Cumulative)	54.7%	47.3%	47.1%	46.6%	49.7%	45.4%	46.5%	46.9%	50.2%
Credit Cost Ratio (Quarterly)	0.29%	0.20%	0.25%	0.20%	0.54%	0.15%	0.31%	0.27%	0.97%
Credit Cost Ratio (Cumulative)	0.26%	0.20%	0.22%	0.22%	0.30%	0.15%	0.23%	0.24%	0.43%
NPL Ratio	0.41%	0.42%	0.39%	0.36%	0.33%	0.31%	0.32%	0.32%	0.34%
NPL Coverage Ratio(New) ²⁾	168.59%	162.34%	173.10%	177.77%	208.89%	217.72%	222.37%	219.74%	216.32%
NPL Coverage Ratio(Old) ³⁾	345.87%	336.51%	363.69%	381.60%	433.28%	454.55%	451.36%	446.86%	430.96%
BIS Ratio	15.28%	16.04%	16.07%	16.12%	15.77%	15.92%	15.63%	15.45%	16.16%
CET 1 Ratio	13.30%	13.79%	13.73%	13.92%	13.46%	13.43%	12.93%	12.62%	13.25%
KB Kookmin Bank	4Q20	1Q21	2Q21	3Q21	4Q21	1Q22	2Q22	3Q22	4Q22(E)
ROA (Quarterly)	0.38%	0.63%	0.65%	0.66%	0.28%	0.81%	0.60%	0.61%	0.16%
ROA (Cumulative)	0.55%	0.63%	0.64%	0.65%	0.55%	0.81%	0.70%	0.67%	0.54%
ROE (Quarterly)	5.57%	9.30%	9.71%	9.73%	4.74%	12.21%	9.29%	9.97%	5.28%
ROE (Cumulative)	7.86%	9.30%	9.48%	9.53%	8.30%	12.21%	10.73%	10.45%	9.12%
NIM (Quarterly)	1.51%	1.56%	1.56%	1.58%	1.61%	1.66%	1.73%	1.76%	1.77%
NIM (Cumulative)	1.51%	1.56%	1.56%	1.57%	1.58%	1.66%	1.69%	1.72%	1.73%
CIR (Quarterly)	67.9%	50.4%	47.4%	47.9%	62.2%	45.5%	48.1%	46.3%	53.6%
CIR (Cumulative)	53.6%	50.4%	48.9%	48.6%	52.2%	45.5%	46.8%	46.6%	48.7%
NPL Ratio	0.28%	0.29%	0.26%	0.23%	0.20%	0.20%	0.19%	0.19%	0.20%
NPL Coverage Ratio(New)	165.20%	156.74%	172.76%	182.27%	225.30%	231.17%	254.55%	252.17%	259.37%
NPL Coverage Ratio(Old) ²⁾	407.40%	389.38%	431.85%	471.18%	563.65%	574.36%	602.72%	591.82%	597.49%
BIS Ratio	17.78%	18.49%	18.92%	18.68%	17.47%	17.70%	17.43%	16.83%	17.56%
CET 1 Ratio	15.10%	15.60%	15.88%	15.88%	14.70%	14.97%	14.49%	13.96%	14.60%
Loan to Deposit Ratio	101.7%	100.4%	100.4%	100.1%	100.2%	98.8%	99.2%	99.2%	97.1%

1) Based on common equity

2) Including reserves for credit losses

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(bn Won)	Restatement as per Net Interest Income Reclassification ¹⁾									
	2020	1Q21	2Q21	3Q21	4Q21	1Q22	2Q22	3Q22	4Q22(E)	
Net interest income	8,122.6	2,233.0	2,349.7	2,426.2	2,564.1	2,648.0	2,793.8	2,897.4	3,042.2	
Net fee and commission income	2,958.9	967.2	865.4	911.3	881.7	915.0	874.9	813.8	717.9	
Net other operating income(expenses)	1,411.1	443.1	351.9	314.3	175.7	160.7	16.8	-64.2	196.3	
Gross operating income	12,492.6	3,643.3	3,567.0	3,651.8	3,621.5	3,723.7	3,685.5	3,647.0	3,956.4	
General & administrative expenses	6,833.2	1,723.1	1,669.5	1,664.9	2,143.4	1,691.8	1,754.2	1,734.2	2,357.7	
Operating profit before provision for credit losses	5,659.4	1,920.2	1,897.5	1,986.9	1,478.1	2,031.9	1,931.3	1,912.8	1,598.7	
Provision for credit losses	1,043.4	173.4	223.7	199.4	588.6	130.1	331.1	313.9	1,060.7	
Net operating profit	4,616.0	1,746.8	1,673.8	1,787.5	889.5	1,901.8	1,600.2	1,598.9	538.0	
Net non-operating profit(loss)	145.6	39.6	-6.8	-4.5	-44.3	7.6	191.8	112.8	-130.3	
Profit before income tax	4,761.6	1,786.4	1,667.0	1,783.0	845.2	1,909.4	1,792.0	1,711.7	407.7	
Income tax expense	1,259.3	501.2	459.6	477.3	259.1	445.3	484.0	448.1	251.7	
Profit for the period	3,502.3	1,285.2	1,207.4	1,305.7	586.1	1,464.1	1,308.0	1,263.6	156.0	
Profit attributable to non-controlling interest	47.1	15.2	3.1	7.6	-51.0	11.0	4.5	-7.7	-229.4	
Profit attributable to shareholders of the parent company	3,455.2	1,270.0	1,204.3	1,298.1	637.1	1,453.1	1,303.5	1,271.3	385.4	

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

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(bn Won)	Sep. 20	Jun. 21	Sep. 21	Dec. 21	Mar. 22	Jun. 22	Sep. 22	Dec. 22(E)
Total Assets	605,506.4	633,747.8	650,506.5	663,895.8	680,011.0	694,524.1	726,942.0	701,170.8
Cash and due from financial institutions	25,380.7	24,436.9	27,827.8	31,009.4	28,984.3	31,610.4	27,496.8	32,113.5
Financial assets at fair value through profit or loss	58,835.9	64,981.6	62,075.7	66,005.8	68,100.5	65,408.2	61,885.3	64,888.6
Derivative financial assets	3,577.8	3,176.1	4,252.9	3,721.4	4,987.9	9,419.1	17,820.0	9,446.1
Financial investments	96,714.7	99,349.2	104,654.3	104,847.9	106,445.8	105,777.4	112,086.2	116,588.6
Loans	378,090.8	395,432.0	402,600.4	417,900.3	425,398.0	434,625.4	456,863.0	436,530.5
(Reserves for loan losses)	-3,255.2	-3,333.9	-3,366.8	-3,684.1	-3,592.1	-3,588.8	-3,718.1	-4,158.6
Investments in associates	892.3	458.9	635.9	448.7	475.3	523.4	698.5	679.3
Tangible assets	8,565.8	8,055.7	8,198.6	8,163.9	7,962.4	8,390.1	7,942.2	8,324.7
Goodwill & Intangible assets	3,202.1	3,275.8	3,244.9	3,266.4	3,228.9	3,231.1	3,306.3	3,227.3
Current income tax assets	100.2	66.7	96.3	98.8	183.3	206.6	241.7	204.7
Deferred income tax assets	54.9	94.4	110.3	159.1	165.4	278.3	694.0	251.1
Other assets	30,091.2	34,420.5	36,809.4	28,274.1	34,079.2	35,054.1	37,908.0	28,916.4
Total Liabilities	563,398.5	588,022.4	602,832.9	615,601.9	631,871.6	646,140.2	677,634.6	651,509.4
Financial liabilities at fair value through profit or loss	13,270.6	11,757.3	12,742.9	12,089.0	13,125.8	12,779.3	12,262.1	12,271.6
Deposits	337,986.6	348,403.3	357,283.3	372,023.9	374,429.5	375,210.8	390,346.1	388,888.5
Debts	47,797.9	53,259.5	52,658.4	56,912.4	60,336.1	65,633.4	69,808.8	71,717.4
Debentures	60,254.5	63,911.4	67,222.2	67,430.2	68,840.6	71,087.3	72,363.3	68,698.2
Derivative financial liabilities	3,780.3	2,841.4	4,333.8	3,682.3	5,315.3	10,041.4	19,058.7	9,506.7
Net defined benefit liabilities	446.4	333.6	381.1	225.5	266.5	350.4	414.8	85.7
Provisions	605.9	726.3	728.6	808.6	812.4	863.9	885.6	943.7
Accrued expenses payables	3,898.4	3,351.2	3,499.9	3,568.3	3,443.8	3,720.0	4,322.0	4,833.9
Other liabilities	95,357.9	103,438.4	103,982.7	98,861.7	105,301.6	106,453.7	108,173.2	94,563.7
Total Equity	42,107.9	45,725.4	47,673.6	48,293.9	48,139.3	48,383.9	49,307.4	49,661.4
Share capital	2,090.6	2,090.6	2,090.6	2,090.6	2,090.6	2,090.6	2,090.6	2,090.6
Hybrid financial instrument	1,197.1	2,569.9	2,569.9	2,838.2	3,436.8	3,935.6	4,434.3	4,434.3
Capital surplus	16,723.6	16,723.6	16,941.5	16,940.2	16,940.2	16,940.7	16,940.7	16,940.7
Accumulated other comprehensive income	386.4	501.5	1,449.6	1,055.0	-322.6	-2,067.5	-3,177.7	-2,713.1
Retained earnings	21,949.9	24,075.9	25,063.3	25,672.8	26,099.9	27,179.8	28,314.3	28,465.0
Treasury shares	-1,136.2	-1,136.2	-1,136.2	-1,136.2	-986.2	-986.2	-836.2	-836.2
Non-controlling interest	896.5	900.1	694.9	833.3	880.6	1,290.9	1,541.4	1,280.1

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Group Interest Income (bn Won)	Restatement as per Net Interest Income Reclassification ¹⁾					1Q22	2Q22	3Q22	4Q22(E)
	2020	1Q21	2Q21	3Q21	4Q21				
Interest Income	14,485.7	3,624.9	3,687.8	3,824.0	4,074.2	4,309.7	4,695.2	5,372.2	6,411.4
Due from financial institutions	92.8	17.1	16.9	13.6	20.5	19.6	26.1	43.8	71.6
Financial investments	1,994.5	516.0	514.4	537.5	561.9	611.4	670.4	775.0	1,003.6
Loans	12,196.6	3,034.8	3,096.9	3,210.0	3,418.2	3,599.1	3,916.7	4,472.5	5,226.4
Others	201.8	57.0	59.6	62.9	73.6	79.6	82.0	80.9	109.8
Interest Expense	6,363.1	1,391.9	1,338.1	1,397.8	1,510.1	1,661.7	1,901.4	2,474.8	3,369.2
Deposits	2,916.8	561.5	508.9	531.9	616.3	709.2	824.3	1,151.8	1,851.1
Debts & debentures	1,759.3	402.6	401.6	417.2	458.7	504.5	595.1	795.4	1,037.2
Others	1,687.0	427.8	427.6	448.7	435.1	448.0	482.0	527.6	480.9
Net Interest Income	8,122.6	2,233.0	2,349.7	2,426.2	2,564.1	2,648.0	2,793.8	2,897.4	3,042.2

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

Group Net Interest Margin(NIM)¹⁾

	4Q20	1Q21	2Q21	3Q21	4Q21	1Q22	2Q22	3Q22	4Q22(E)
NIM (Quarterly)	1.75%	1.82%	1.82%	1.83%	1.85%	1.91%	1.96%	1.98%	1.99%
NIM (Cumulative)	1.76%	1.82%	1.82%	1.82%	1.83%	1.91%	1.93%	1.95%	1.96%

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

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

(bn Won)	4Q20	1Q21	2Q21	3Q21	4Q21	1Q22	2Q22	3Q22	4Q22(E)
Interest earning assets	401,637.8	402,421.7	407,869.5	420,531.6	435,568.2	445,481.0	452,097.3	464,495.7	481,921.8
Interest earned on the assets ²⁾	2,631.5	2,581.7	2,606.8	2,703.5	2,910.7	3,102.3	3,405.6	3,990.1	4,913.7
Yield	2.61%	2.60%	2.56%	2.55%	2.65%	2.82%	3.02%	3.41%	4.05%
Interest bearing liabilities	389,144.0	389,863.0	396,246.3	408,582.7	424,532.4	434,048.5	442,832.5	454,801.5	471,665.9
Interest paid on the liabilities ³⁾	861.4	779.0	757.3	769.0	880.4	1,008.4	1,201.5	1,673.7	2,495.7
Yield	0.88%	0.81%	0.77%	0.75%	0.82%	0.94%	1.09%	1.46%	2.10%
Interest spread	1.73%	1.79%	1.80%	1.80%	1.83%	1.88%	1.93%	1.95%	1.95%
Net Interest Margin	1.75%	1.82%	1.82%	1.83%	1.85%	1.91%	1.96%	1.98%	1.99%

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)	4Q20	1Q21	2Q21	3Q21	4Q21	1Q22	2Q22	3Q22	4Q22(E)
Interest earning assets	405,436.2	406,069.9	411,929.4	424,552.8	439,779.4	449,770.9	456,765.2	469,356.6	486,910.3
Interest earned on the assets ²⁾	3,024.5	2,976.6	3,007.0	3,095.2	3,353.9	3,503.0	3,834.3	4,426.8	5,350.9
Yield	2.97%	2.97%	2.93%	2.89%	3.03%	3.16%	3.37%	3.74%	4.36%
Interest bearing liabilities	389,144.0	389,863.0	396,246.3	408,582.7	424,532.4	434,048.5	442,832.5	454,801.5	471,665.9
Interest paid on the liabilities ³⁾	861.4	779.0	757.3	769.0	880.4	1,008.4	1,201.5	1,673.7	2,495.7
Yield	0.88%	0.81%	0.77%	0.75%	0.82%	0.94%	1.09%	1.46%	2.10%
Interest spread	2.09%	2.16%	2.16%	2.15%	2.20%	2.22%	2.28%	2.28%	2.26%
Net Interest Margin	2.12%	2.19%	2.19%	2.17%	2.23%	2.25%	2.31%	2.33%	2.33%

1) Bank NIM + Card NIM

2) Interest income - credit guarantee fee

3) Interest expense + deposit insurance fee

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(bn Won)	1Q21	2Q21	3Q21	4Q21	1Q22	2Q22	3Q22	4Q22(E)
Trust Fee	167.5	140.9	143.4	135.1	125.4	115.1	119.3	108.0
Fee and Commission	799.7	724.5	767.9	746.6	789.6	759.8	694.5	609.9
Fees from credit cards	182.7	162.3	162.1	188.1	175.4	190.5	161.2	149.3
Guarantee fees	12.4	11.7	11.9	13.8	15.1	18.2	16.0	17.5
Other commissions in Won	554.4	504.5	555.8	493.3	553.6	497.2	466.3	393.1
Commissions received as agency	49.2	55.8	54.3	45.9	43.9	46.8	72.0	76.4
Commissions received on represent securities	49.0	45.8	44.3	35.6	31.8	34.9	32.7	25.4
Commissions received on banking business	44.9	44.9	43.9	44.7	44.2	45.5	45.8	45.2
Commissions received on securities business	251.4	228.5	224.9	176.6	218.5	181.2	125.1	103.6
Others	159.9	129.5	188.4	190.5	215.2	188.8	190.7	142.5
Other commissions in foreign currency	50.2	46.0	38.1	51.4	45.5	53.9	51.0	50.0
Net Fee and Commission Income	967.2	865.4	911.3	881.7	915.0	874.9	813.8	717.9

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(bn Won)	Restatement as per Net Interest Income Reclassification ³⁾									
	2020	1Q21	2Q21	3Q21	4Q21	1Q22	2Q22	3Q22	4Q22(E)	
Net gain/loss on securities	1,011.9	132.0	167.1	377.6	50.5	144.8	-179.7	156.0	-252.2	
Net gain/loss on FVPL securities ¹⁾	688.0	68.5	145.6	386.0	191.1	141.5	-124.8	191.1	-138.9	
Net gain/loss on FVOCI securities ²⁾	323.9	63.5	21.5	-8.4	-140.6	3.3	-54.9	-35.1	-113.3	
Net gain/loss on sales	278.8	35.6	19.2	-10.1	-142.5	-19.5	-59.7	-39.2	-118.3	
Impairment loss	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
Others	45.1	27.9	2.3	1.7	1.9	22.8	4.8	4.1	5.0	
Net gain/loss on derivatives & foreign currency translation	453.6	186.4	153.2	-100.4	185.5	56.9	95.0	-28.7	377.6	
Other operating income	-54.4	124.7	31.6	37.1	-60.3	-41.0	101.5	-191.5	70.9	
Deposit insurance fees & credit guarantee fees	-895.5	-239.2	-247.1	-230.5	-239.9	-246.7	-263.5	-269.7	-275.5	
Net gain/loss on sale of loans	164.0	42.4	44.9	22.1	12.6	9.7	42.2	-32.1	-14.3	
Others	677.1	321.5	233.8	245.5	167.0	196.0	322.8	110.3	360.7	
Net other operating income	1,411.1	443.1	351.9	314.3	175.7	160.7	16.8	-64.2	196.3	

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

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

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

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(bn Won)	4Q20	1Q21	2Q21	3Q21	4Q21	1Q22	2Q22	3Q22	4Q22(E)
Provision for loan losses	254.4	159.3	222.5	198.0	542.0	128.1	286.4	303.5	1,060.3
Provision for acceptances and guarantees	12.5	28.4	15.6	4.5	9.0	8.8	36.4	-10.5	-6.9
Provision for undrawn commitments	21.9	-12.6	-16.8	-3.1	39.1	-8.1	7.4	23.6	8.0
Provision for financial guarantees & contracts	0.3	-1.7	2.4	0.0	-1.5	1.3	1.0	-2.7	-0.7
Provision for Credit Losses	289.1	173.4	223.7	199.4	588.6	130.1	331.2	313.9	1,060.7

Group Credit Cost Ratio¹⁾

(bn Won)	4Q20	1Q21	2Q21	3Q21	4Q21	1Q22	2Q22	3Q22	4Q22(E)
Total Outstanding Credit	366,427.8	369,244.0	377,019.4	390,803.3	400,786.2	409,266.2	416,796.0	428,335.6	424,436.6
Household	181,482.2	182,795.8	185,044.4	190,527.2	191,145.1	188,820.1	186,926.2	186,951.7	187,124.5
Corporate	162,084.3	163,054.5	168,082.0	176,365.5	184,460.5	195,478.7	203,887.7	213,582.7	209,413.1
Credit Card	22,861.3	23,393.7	23,893.0	23,910.6	25,180.7	24,967.4	25,982.1	27,801.2	27,899.0
Provision for Loan Losses	266.2	179.1	234.6	195.4	537.4	151.3	317.3	286.1	1,039.5
Household	88.1	58.4	57.1	40.6	81.0	15.4	147.3	64.7	160.1
Corporate	87.9	50.0	87.8	67.4	299.6	41.5	-29.2	153.7	729.2
Credit Card	90.3	70.6	89.7	87.4	156.7	94.4	199.2	67.8	150.2
Quarterly Credit Cost	0.29%	0.20%	0.25%	0.20%	0.54%	0.15%	0.31%	0.27%	0.97%
Household	0.20%	0.13%	0.12%	0.09%	0.17%	0.03%	0.31%	0.14%	0.34%
Corporate	0.21%	0.12%	0.21%	0.16%	0.66%	0.09%	-0.06%	0.29%	1.37%
Credit Card	1.59%	1.24%	1.52%	1.45%	2.53%	1.50%	1.59%	0.98%	2.14%
Cumulative Credit Cost	0.26%	0.20%	0.22%	0.22%	0.30%	0.15%	0.23%	0.24%	0.43%
Household	0.22%	0.13%	0.13%	0.11%	0.13%	0.03%	0.17%	0.16%	0.21%
Corporate	0.11%	0.12%	0.17%	0.16%	0.30%	0.09%	0.01%	0.17%	0.49%
Credit Card	1.64%	1.24%	1.38%	1.41%	1.70%	1.50%	1.55%	1.35%	1.56%

1) Based on simple arithmetic sum of subsidiaries

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(bn Won)	1Q21	2Q21	3Q21	4Q21	1Q22	2Q22	3Q22	4Q22(E)
Employee Benefits	1,113.9	1,074.1	1,064.6	1,382.5	1,089.1	1,064.7	1,060.6	1,518.8
Post-employment benefits	66.2	68.5	69.2	71.1	69.6	73.8	72.0	80.3
Termination benefits	-1.4	32.7	0.6	291.1	0.4	3.2	3.0	313.1
Salaries & employee benefits	774.5	762.3	767.6	805.0	772.8	745.4	747.4	863.1
Others	274.6	210.6	227.2	215.3	246.3	242.3	238.2	262.3
Depreciation and Amortization	213.4	193.9	213.8	229.5	206.6	213.3	222.1	236.7
Tangible assets	146.5	143.8	153.0	163.8	139.6	144.1	150.7	158.7
Intangible assets	66.7	50.9	61.0	64.9	67.0	69.2	71.5	78.2
Others	0.2	-0.8	-0.2	0.8	0.0	0.0	-0.1	-0.2
Other General and Administrative Expenses	395.8	401.5	386.5	531.4	396.1	476.1	451.5	602.2
Occupancy, furniture & equipment expenses	340.6	328.2	334.5	471.9	335.8	396.2	393.8	520.3
Taxes	55.2	73.3	52.0	59.5	60.3	79.9	57.7	81.9
General & Administrative Expenses	1,723.1	1,669.5	1,664.9	2,143.4	1,691.8	1,754.1	1,734.2	2,357.7

Cost to Income Ratio (CIR)

(bn Won)	1Q21	2Q21	3Q21	4Q21	1Q22	2Q22	3Q22	4Q22(E)
Gross operating income	3,643.3	3,567.0	3,651.8	3,621.5	3,723.7	3,685.5	3,647.0	3,956.4
General & administrative expenses	1,723.1	1,669.5	1,664.9	2,143.4	1,691.8	1,754.1	1,734.2	2,357.7
Quarterly CIR	47.3%	46.8%	45.6%	59.2%	45.4%	47.6%	47.6%	59.6%
Cumulative CIR	47.3%	47.1%	46.6%	49.7%	45.4%	46.5%	46.9%	50.2%

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(bn Won)	Mar. 21	Jun. 21	Sep. 21	Dec. 21	Mar. 22	Jun. 22	Sep. 22	Dec. 22(E)
Total Outstanding Credits	369,244.0	377,019.4	390,803.3	400,786.2	409,266.2	416,796.0	428,335.6	424,436.6
Normal	365,478.9	373,245.0	386,975.4	397,075.8	405,414.8	412,746.5	423,805.0	419,739.5
Precautionary	2,224.1	2,318.5	2,405.0	2,391.4	2,573.1	2,733.7	3,166.1	3,238.4
Substandard	676.8	658.2	650.4	584.4	561.2	594.0	643.9	709.2
Doubtful	578.0	522.9	505.1	482.6	475.2	467.0	494.7	537.2
Estimated Loss	286.2	274.8	267.4	252.0	241.9	254.8	225.9	212.3
NPL (A)	1,541.0	1,455.9	1,422.9	1,319.0	1,278.3	1,315.8	1,364.5	1,458.7
NPL Ratio	0.42%	0.39%	0.36%	0.33%	0.31%	0.32%	0.32%	0.34%
Loan loss reserves ²⁾ (B)	2,501.7	2,520.2	2,529.6	2,755.2	2,782.9	2,925.8	2,998.3	3,155.6
Reserves for credit losses (C)	2,683.8	2,774.8	2,900.4	2,959.7	3,027.3	3,012.9	3,099.0	3,131.0
NPL Coverage Ratio(New) (B/A)	162.3%	173.1%	177.8%	208.9%	217.7%	222.4%	219.7%	216.3%
NPL Coverage Ratio(Old) [(B+C)/A]	336.5%	363.7%	381.6%	433.3%	454.6%	451.4%	446.9%	431.0%

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

2) Allowances for loan losses and acceptances & guarantees

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(bn Won)	Sep. 20	Dec. 20	Mar. 21	Jun. 21	Sep. 21	Dec. 21	Mar. 22	Jun. 22	Sep. 22	Dec. 22(E)
Tier 1 Capital	36,016.6	36,895.8	38,690.1	39,920.2	42,542.1	42,305.5	43,642.3	44,215.3	45,438.6	45,279.2
Common Equity Tier 1	34,504.3	34,886.3	36,089.8	37,048.8	39,670.3	39,144.3	39,885.3	39,783.8	40,488.6	40,352.0
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	2,090.6	2,090.6
Capital surplus	13,190.3	13,190.3	13,190.3	13,190.3	13,190.3	13,190.3	13,190.3	13,190.3	13,190.3	13,190.3
Retained earnings	21,949.9	22,517.4	22,903.1	24,075.9	25,063.3	25,672.8	26,099.8	27,179.8	28,314.3	28,465.7
Others	2,771.9	2,997.5	2,680.0	2,887.1	4,053.1	3,657.1	2,429.5	685.2	-274.9	188.7
Deductions	-5,498.4	-5,909.4	-4,774.1	-5,195.0	-4,726.9	-5,466.5	-3,924.9	-3,362.1	-2,831.7	-3,583.3
Additional Tier 1	1,512.3	2,009.5	2,600.3	2,871.4	2,871.8	3,161.2	3,757.0	4,431.5	4,950.0	4,927.2
Tier 2 Capital	2,707.5	3,184.4	3,292.8	3,449.3	3,395.3	3,577.3	3,622.9	3,878.1	4,128.7	3,940.1
Provisions	400.9	405.2	414.6	478.0	420.9	436.8	439.5	403.1	447.5	468.3
Subordinated debt(holding company)	400.0	400.0	400.0	400.0	400.0	400.0	400.0	400.0	400.0	400.0
Subordinated debt(Kookmin Bank)	1,906.6	2,379.1	2,478.2	2,571.3	2,574.4	2,740.5	2,642.9	2,749.5	2,940.0	2,719.1
Others	0.0	0.0	0.0	0.0	0.0	0.0	140.5	325.5	331.2	352.7
Total BIS Capital	38,724.1	40,080.1	41,982.9	43,369.5	45,937.4	45,882.8	47,265.2	48,093.4	49,567.3	49,219.3
Risk Weighted Assets	264,278.6	262,349.2	261,794.2	269,924.7	285,013.0	290,913.6	296,960.9	307,630.5	320,905.2	304,536.0
BIS Capital Ratio	14.65%	15.28%	16.04%	16.07%	16.12%	15.77%	15.92%	15.63%	15.45%	16.16%
Tier 1	13.63%	14.06%	14.78%	14.79%	14.93%	14.54%	14.70%	14.37%	14.16%	14.87%
Common Equity Tier 1	13.06%	13.30%	13.79%	13.73%	13.92%	13.46%	13.43%	12.93%	12.62%	13.25%
Tier 2	1.02%	1.21%	1.26%	1.28%	1.19%	1.23%	1.22%	1.26%	1.29%	1.29%

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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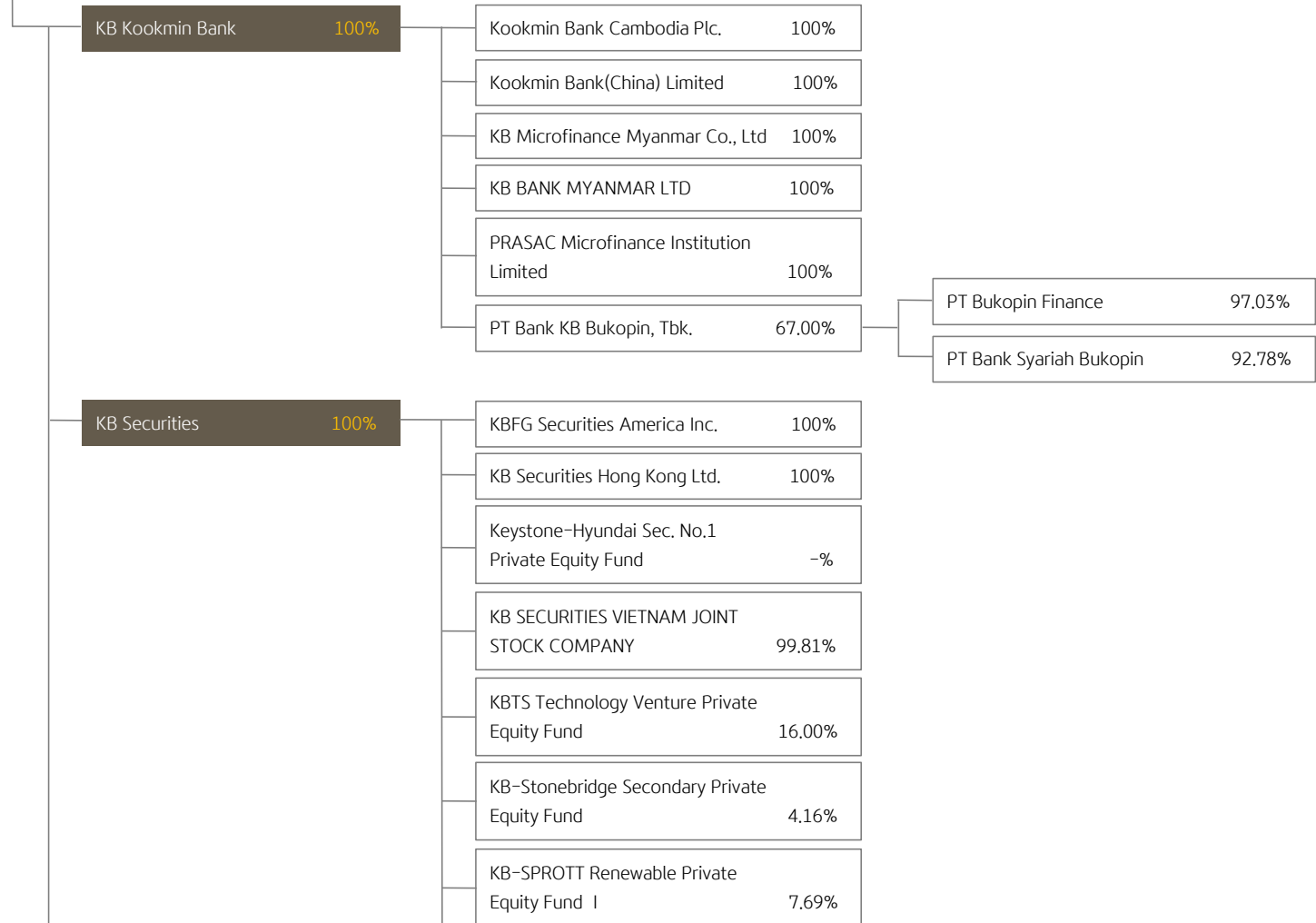
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Prudential Life Insurance

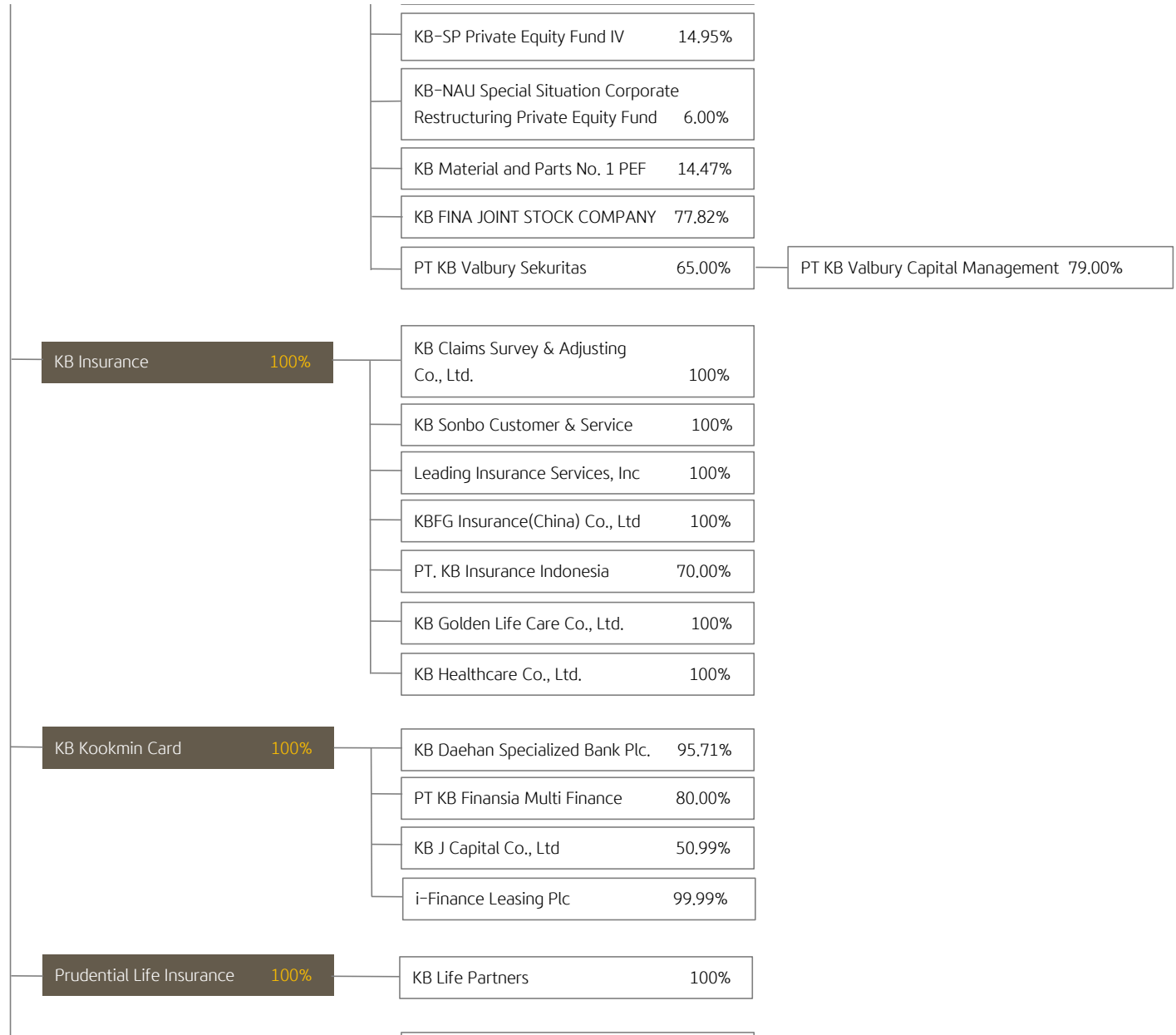
Other Subsidiaries

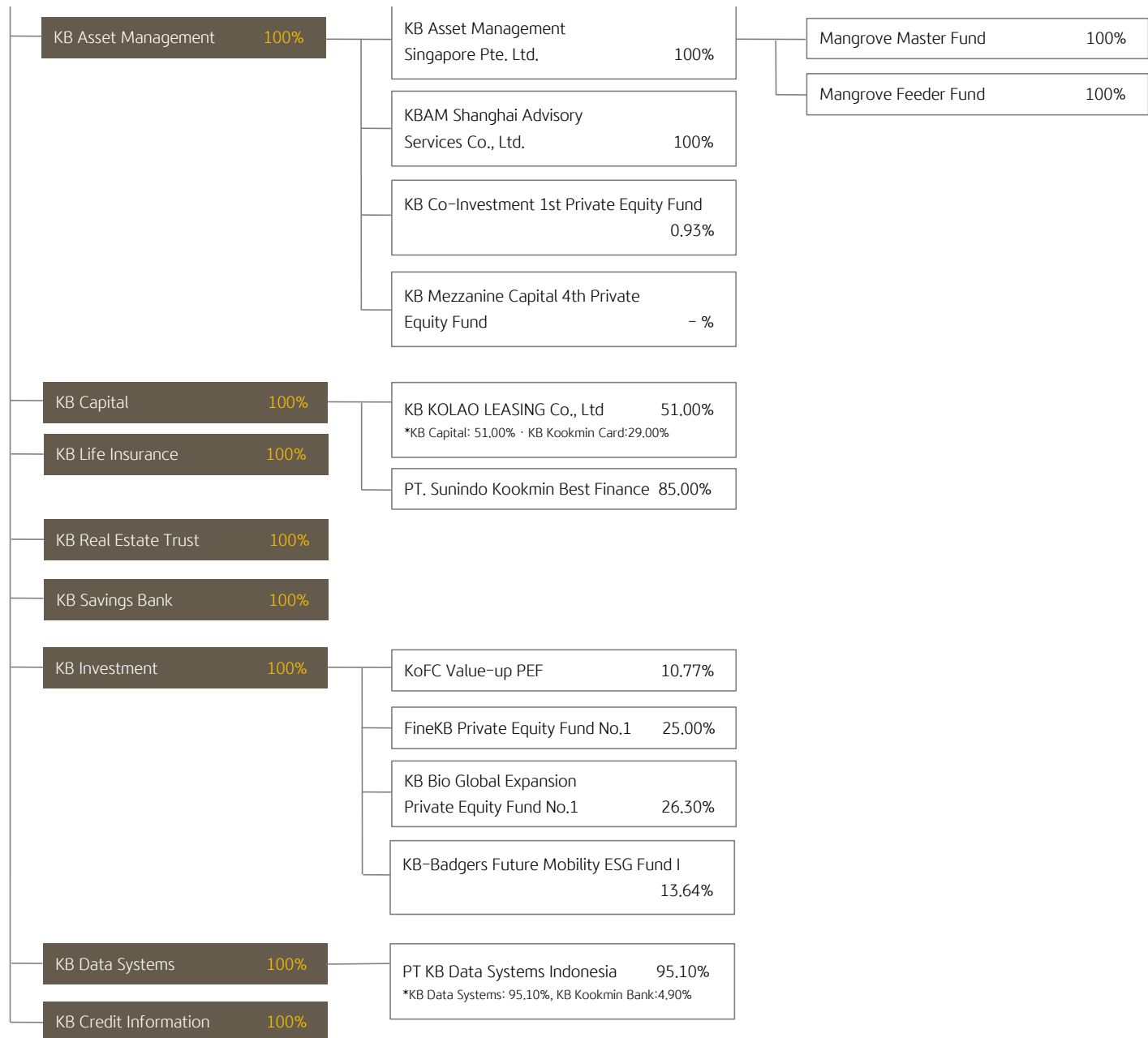
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	Mar. 21	Jun. 21	Sep. 21	Dec. 21	Mar. 22	Jun. 22	Sep. 22	Dec. 22(E)
KB Financial Group Inc. (holding company)	181	180	182	178	179	179	179	178
KB Kookmin Bank	15,242	15,229	15,281	15,375	14,641	14,663	14,607	14,736
KB Securities	2,743	2,774	2,815	2,825	2,822	2,879	2,915	2,876
KB Insurance	3,055	2,961	2,961	2,976	2,961	2,951	2,946	2,963
KB Kookmin Card	1,545	1,546	1,547	1,543	1,520	1,531	1,532	1,541
Prudential Life	468	454	448	466	464	372	367	370
KB Life Insurance	326	343	343	344	340	344	339	344
KB Asset Management	292	303	305	309	322	329	340	350
KB Capital	512	507	509	514	531	547	544	542
KB Savings Bank	151	159	166	157	150	159	156	158
KB Real Estate Trust	167	174	175	175	186	186	183	189
KB Investment	62	61	61	62	64	65	62	61
KB Credit Information	135	135	134	131	133	130	127	125
KB Data Systems	489	497	504	512	546	565	570	576
Total	25,368	25,323	25,431	25,567	24,859	24,900	24,867	25,009

KB Kookmin Bank

	Mar. 21	Jun. 21	Sep. 21	Dec. 21	Mar. 22	Jun. 22	Sep. 22	Dec. 22(E)
Directors	8	8	8	8	8	8	8	8
Executive	3	3	3	3	3	3	3	3
Non-Executive	5	5	5	5	5	5	5	5
Non-Standing	0	0	0	0	0	0	0	0
Executive Vice Presidents	21	21	21	20	27	29	31	31
Regional Directors	43	43	43	43	44	44	44	44
Regular Employees	15,175	15,162	15,214	15,309	14,567	14,582	14,524	14,653
Total¹⁾	15,242	15,229	15,281	15,375	14,641	14,658	14,602	14,731

1) Excluding non-executive and non-standing directors

KB Securities

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

KB Insurance

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

KB Kookmin Card

	Mar. 21	Jun. 21	Sep. 21	Dec. 21	Mar. 22	Jun. 22	Sep. 22	Dec. 22(E)
Senior Management	15	15	15	16	18	18	18	18
Employees	1,530	1,531	1,532	1,527	1,502	1,513	1,513	1,523
Total	1,545	1,546	1,547	1,543	1,520	1,531	1,531	1,541

Prudential Life

	Mar. 21	Jun. 21	Sep. 21	Dec. 21	Mar. 22	Jun. 22	Sep. 22	Dec. 22(E)
Senior Management	19	19	19	19	19	14	14	13
Employees	449	435	429	447	445	358	353	357
Total	468	454	448	466	464	372	367	370

Branches / ATMs of KB Kookmin Bank

	Mar. 21	Jun. 21	Sep. 21	Dec. 21	Mar. 22	Jun. 22	Sep. 22	Dec. 22(E)
Regular Branch	830	831	828	826	778	780	779	778
Sub-branch	124	123	97	88	98	98	77	78
ATM Branch	729	725	730	739	763	840	856	872
Total	1,683	1,679	1,655	1,653	1,639	1,718	1,712	1,728
ATM	5,589	5,547	5,450	5,179	5,049	4,984	4,817	4,563

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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)	1Q21	2Q21	3Q21	4Q21	1Q22	2Q22	3Q22	4Q22(E)
Net interest income	1,809.0	1,888.2	1,962.2	2,069.1	2,139.6	2,300.6	2,403.0	2,447.8
Net fee and commission income	316.9	281.2	291.3	298.5	270.8	278.3	277.2	270.3
Net other operating income(expenses)	-93.3	-86.1	-152.2	-145.3	-166.0	-306.1	-355.9	94.5
Gross operating income	2,032.6	2,083.3	2,101.3	2,222.3	2,244.4	2,272.8	2,324.3	2,812.6
General & administrative expenses	1,024.6	987.5	1,007.4	1,383.2	1,020.9	1,093.9	1,076.0	1,507.2
Operating profit before provision for credit losses	1,008.0	1,095.8	1,093.9	839.1	1,223.5	1,178.9	1,248.3	1,305.4
Provision for credit losses	56.6	70.8	61.9	333.5	11.8	183.0	160.7	765.6
Net operating profit	951.4	1,025.0	1,032.0	505.6	1,211.7	995.9	1,087.6	539.8
Net non-operating profit(loss)	19.9	-21.0	-1.6	-19.7	3.7	19.6	-4.2	-44.3
Share of profit(loss) of associates	37.2	6.0	10.5	3.5	-0.7	19.7	1.3	-7.6
Net other non-operating income(expenses)	-17.3	-27.0	-12.1	-23.2	4.4	-0.1	-5.5	-36.7
Profit before income tax	971.3	1,004.0	1,030.4	485.9	1,215.4	1,015.5	1,083.4	495.5
Income tax expense	280.7	266.4	259.0	147.5	240.9	265.5	286.7	288.4
Profit for the period	690.6	737.6	771.4	338.4	974.5	750.0	796.7	207.1
Profit attributable to non-controlling interest	2.1	3.5	-6.3	-52.1	-2.8	0.9	-27.5	-238.3
Profit attributable to shareholders of the parent company	688.5	734.1	777.7	390.5	977.3	749.1	824.2	445.4

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(bn Won)	Mar. 21	Jun. 21	Sep. 21	Dec. 21	Mar. 22	Jun. 22	Sep. 22	Dec. 22(E)
Total Assets	447,822.5	455,817.9	470,714.5	483,564.9	493,078.8	506,798.0	537,997.1	517,769.5
Cash and due from financial institutions	24,616.5	19,306.9	22,011.2	25,165.0	22,765.9	25,387.5	21,430.6	25,127.8
Financial assets at fair value through profit or loss	16,680.2	18,252.7	17,887.2	18,834.4	18,731.7	17,191.3	15,717.0	21,213.4
Derivative financial assets	2,827.4	2,399.9	3,520.5	2,965.6	4,091.6	8,111.5	16,024.9	7,767.6
Financial investments	54,916.9	57,519.0	62,987.9	63,744.9	66,115.5	65,729.8	70,473.9	75,250.2
Loans	332,487.6	342,258.5	347,876.2	361,144.7	366,626.7	373,569.6	394,578.7	374,672.0
(Allowances for loan losses)	-2,194.5	-2,191.6	-2,199.5	-2,426.9	-2,345.8	-2,307.9	-2,427.6	-2,764.6
Investments in associates	328.0	341.6	364.8	391.0	396.2	433.9	533.2	530.0
Tangible assets	4,511.6	4,465.2	4,467.3	4,496.3	4,471.6	4,466.5	4,459.0	4,394.4
Goodwill & Intangible assets	973.1	987.8	1,002.4	1,028.5	1,014.0	1,034.0	1,088.7	1,054.7
Current income tax assets	44.3	47.2	59.0	61.3	126.4	165.5	177.7	192.0
Deferred income tax assets	68.8	81.6	98.9	149.9	163.9	168.7	333.7	181.3
Other assets	10,368.1	10,157.5	10,439.1	5,583.3	8,575.3	10,539.7	13,179.7	7,386.1
Total Liabilities	417,648.3	424,785.6	437,972.4	450,676.0	460,648.8	474,109.6	504,660.2	484,046.3
Financial liabilities at fair value through profit or loss	99.4	106.4	149.1	112.7	179.8	128.6	101.7	108.9
Deposits	333,142.4	339,502.2	348,723.8	363,141.4	366,614.3	366,624.6	381,989.4	381,746.7
Debts	28,248.7	28,769.4	30,214.5	32,523.2	36,039.9	40,738.1	43,682.7	45,073.1
Debentures	26,103.7	27,136.4	29,483.5	29,718.7	29,096.9	31,133.5	34,253.9	29,787.7
Derivative financial liabilities	2,607.0	2,214.8	3,335.6	2,749.4	3,752.1	7,510.6	15,249.0	7,271.4
Net defined benefit liabilities	205.6	244.0	285.3	155.3	201.7	273.3	326.1	16.2
Provisions	397.3	415.4	414.4	426.9	431.3	483.6	490.8	533.4
Accrued expenses payables	2,585.1	2,557.2	2,687.7	2,668.6	2,686.3	2,980.4	3,503.5	3,947.2
Other liabilities	24,259.1	23,839.8	22,678.5	19,179.8	21,646.5	24,236.9	25,063.1	15,561.7
Total Equity	30,174.1	31,032.4	32,742.2	32,888.9	32,430.0	32,688.4	33,336.9	33,723.3
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	873.9	873.9	873.9
Capital surplus	4,808.5	4,808.5	5,026.5	5,025.3	5,025.3	5,025.3	5,025.3	5,025.3
Accumulated other comprehensive income	675.9	811.1	1,766.7	1,395.2	1,003.6	206.7	-179.8	12.8
Retained earnings	21,816.4	22,536.9	23,280.7	23,660.7	23,593.6	24,342.8	25,391.6	25,834.2
Treasury shares	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Non-controlling interest	276.9	279.5	71.9	211.3	211.1	217.8	204.0	-44.8

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(bn Won)	1Q21	2Q21	3Q21	4Q21	1Q22	2Q22	3Q22	4Q22(E)
Interest Income	2,543.6	2,570.5	2,669.1	2,891.2	3,078.7	3,410.9	3,986.6	4,882.5
Due from financial institutions	7.3	6.5	5.3	6.4	7.0	11.2	22.5	39.2
Financial Investments	221.5	211.3	233.6	253.7	287.7	327.7	407.5	566.7
Loans	2,261.5	2,296.2	2,373.4	2,559.8	2,709.5	2,994.0	3,482.5	4,178.8
Other	53.3	56.5	56.8	71.3	74.5	78.0	74.1	97.8
Interest Expense	734.6	682.3	706.9	822.1	939.1	1,110.3	1,583.6	2,434.7
Deposits	552.6	500.0	520.3	606.3	695.9	805.4	1,131.5	1,822.5
Debts & Debentures	169.2	169.2	171.2	195.7	214.3	270.2	399.5	546.6
Other	12.8	13.1	15.4	20.1	28.9	34.7	52.6	65.6
Net Interest Income	1,809.0	1,888.2	1,962.2	2,069.1	2,139.6	2,300.6	2,403.0	2,447.8

Bank Net Interest Margin

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

Interest Spread / Margin

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

1) Average balance based on separate financial statement

2) Interest income - credit guarantee fee

3) Interest expense + deposit insurance fee

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

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

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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Provision for loan losses	44.1	71.2	62.9	301.5	12.5	137.3	167.3	764.8
Provision for acceptances and guarantees	28.3	15.6	4.5	9.0	8.8	36.4	-10.3	-6.9
Provision for undrawn commitments	-14.1	-18.4	-5.5	24.6	-10.8	8.2	6.5	8.4
Provision for financial guarantees & contracts	-1.7	2.4	0.0	-1.6	1.3	1.1	-2.8	-0.7
Provision for Credit Losses	56.6	70.8	61.9	333.5	11.8	183.0	160.7	765.6

Credit Cost Ratio

(bn Won)	1Q21	2Q21	3Q21	4Q21	1Q22	2Q22	3Q22	4Q22(E)
Total Outstanding Credit	317,098.4	322,509.9	335,327.0	343,459.7	350,261.0	355,991.9	365,533.5	361,986.7
Household	163,238.8	164,620.2	170,159.9	170,474.0	168,127.1	166,281.5	166,191.3	166,455.7
Corporate	153,859.6	157,889.7	165,167.1	172,985.8	182,134.0	189,710.4	199,342.2	195,531.0
Provision for Loan Losses	66.2	84.5	37.4	176.5	19.5	192.0	109.2	128.5
Household	27.2	29.5	14.4	52.0	9.2	122.0	29.3	100.1
Corporate	39.0	55.0	23.0	124.5	10.3	70.0	79.9	28.4
Quarterly Credit Cost	0.08%	0.11%	0.05%	0.21%	0.02%	0.22%	0.12%	0.14%
Household	0.07%	0.07%	0.03%	0.12%	0.02%	0.29%	0.07%	0.24%
Corporate	0.10%	0.14%	0.06%	0.29%	0.02%	0.15%	0.16%	0.06%
Cumulative Credit Cost	0.08%	0.10%	0.08%	0.11%	0.02%	0.12%	0.12%	0.13%
Household	0.07%	0.07%	0.06%	0.07%	0.02%	0.16%	0.13%	0.16%
Corporate	0.10%	0.12%	0.10%	0.15%	0.02%	0.09%	0.12%	0.10%

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(bn Won)	1Q21	2Q21	3Q21	4Q21	1Q22	2Q22	3Q22	4Q22(E)
Employee Benefits	674.4	609.9	637.0	905.1	662.9	662.5	657.3	973.7
Post-employment benefits	41.2	42.7	41.6	45.1	42.8	47.1	45.5	47.1
Termination benefits	-3.4	0.0	0.0	269.9	0.0	0.0	0.1	272.5
Salaries & employee benefits	423.8	433.5	433.8	442.4	444.6	449.2	444.1	455.6
Others	212.8	133.7	161.6	147.7	175.5	166.2	167.6	198.5
Depreciation and Amortization	134.6	122.8	133.9	146.3	126.3	132.6	137.1	150.5
Tangible assets	101.1	100.7	104.4	115.4	93.2	98.6	102.1	111.7
Intangible assets	33.3	22.3	29.5	30.9	33.0	34.1	35.0	38.8
Others	0.2	-0.2	0.0	0.0	0.1	-0.1	0.0	0.0
Other General and Administrative Expenses	215.6	254.8	236.5	331.8	231.7	298.8	281.6	383.0
Occupancy, furniture & equipment expenses	195.3	214.8	212.4	310.9	207.4	251.7	256.1	337.6
Taxes	20.3	40.0	24.1	20.9	24.3	47.1	25.5	45.4
General & Administrative Expenses	1,024.6	987.5	1,007.4	1,383.2	1,020.9	1,093.9	1,076.0	1,507.2

Cost to Income Ratio(CIR)

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

Deposits in Won

(bn Won)	Mar. 21	Jun. 21	Sep. 21	Dec. 21	Mar. 22	Jun. 22	Sep. 22	Dec. 22(E)
Core deposits	162,125.5	166,514.8	170,323.2	174,214.1	176,033.3	175,634.0	160,058.8	147,981.4
Savings deposits	139,251.5	140,352.9	143,105.7	150,049.3	152,756.9	150,892.9	173,335.9	187,999.1
Marketable deposits	2,726.0	3,919.5	4,479.3	4,118.2	4,500.4	4,358.7	8,065.1	6,330.1
Total	304,103.0	310,787.2	317,908.2	328,381.6	333,290.6	330,885.6	341,459.8	342,310.6

Deposit Portfolio

	Mar. 21	Jun. 21	Sep. 21	Dec. 21	Mar. 22	Jun. 22	Sep. 22	Dec. 22(E)
Core deposits	53.3%	53.6%	53.6%	53.1%	52.8%	53.1%	46.9%	43.2%
Savings deposits	45.8%	45.1%	45.0%	45.6%	45.8%	45.6%	50.8%	54.9%
Marketable deposits	0.9%	1.3%	1.4%	1.3%	1.4%	1.3%	2.4%	1.8%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Loan to Deposit Ratio¹⁾

	Mar. 21	Jun. 21	Sep. 21	Dec. 21	Mar. 22	Jun. 22	Sep. 22	Dec. 22(E)
Loans in Won / Deposits in Won ²⁾	100.4%	100.4%	100.1%	100.2%	98.8%	99.2%	99.2%	97.1%

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)	Mar. 21	Jun. 21	Sep. 21	Dec. 21	Mar. 22	Jun. 22	Sep. 22	Dec. 22(E)
Total Outstanding Credits	317,098.4	322,509.9	335,327.1	343,459.7	350,261.0	355,991.9	365,533.5	361,986.7
Normal	315,281.1	320,722.1	333,464.9	341,659.6	348,490.1	354,176.5	363,596.6	360,073.0
Precautionary	899.7	953.3	1,074.8	1,101.6	1,071.2	1,138.5	1,226.3	1,195.2
Substandard	526.1	503.0	489.6	429.9	431.1	420.9	470.7	470.6
Doubtful	278.4	224.2	201.0	169.9	168.8	152.6	164.9	161.4
Estimated Loss	113.1	107.3	96.8	98.7	99.8	103.4	75.0	86.5
NPL (A)	917.5	834.5	787.4	698.5	699.8	676.9	710.6	718.5
NPL Ratio	0.29%	0.26%	0.23%	0.20%	0.20%	0.19%	0.19%	0.20%
Loan loss reserves ¹⁾ (B)	1,438.1	1,441.6	1,435.2	1,573.9	1,617.6	1,723.2	1,791.8	1,863.6
Reserves for credit losses (C)	2,134.5	2,162.1	2,274.8	2,363.7	2,401.6	2,357.1	2,413.3	2,429.4
NPL Coverage Ratio(New) (B/A)	156.7%	172.8%	182.3%	225.3%	231.2%	254.6%	252.2%	259.4%
NPL Coverage Ratio(Old) [(B+C)/A]	389.4%	431.9%	471.2%	563.7%	574.4%	602.7%	591.8%	597.5%

1) Allowances for loan losses and acceptances & guarantees

Household

(bn Won)	Mar. 21	Jun. 21	Sep. 21	Dec. 21	Mar. 22	Jun. 22	Sep. 22	Dec. 22(E)
Total Outstanding Credits	163,238.8	164,620.2	170,159.9	170,474.0	168,127.1	166,281.5	166,191.3	166,455.7
Normal	162,660.9	164,088.0	169,645.5	169,965.0	167,614.2	165,772.0	165,650.8	165,867.4
Precautionary	312.2	302.3	304.3	309.7	312.3	315.5	342.7	373.2
Substandard	166.4	139.7	128.3	117.5	122.7	119.6	123.7	136.7
Doubtful	76.3	67.6	62.0	60.8	59.9	55.2	55.0	59.5
Estimated Loss	23.1	22.6	19.8	21.0	18.1	19.2	19.1	18.9
NPL	265.7	229.9	210.1	199.3	200.6	194.0	197.8	215.1
NPL Ratio	0.16%	0.14%	0.12%	0.12%	0.12%	0.12%	0.12%	0.13%
Loan loss reserves ¹⁾	516.4	516.9	512.6	562.0	552.5	648.9	655.2	730.0
Reserve for credit losses	1,284.0	1,286.5	1,338.6	1,296.3	1,283.3	1,169.9	1,168.2	1,108.2
NPL Coverage Ratio	194.3%	224.9%	244.0%	282.0%	275.4%	334.5%	331.3%	339.4%

1) Allowances for loan losses and acceptances & guarantees

Corporate

(bn Won)	Mar. 21	Jun. 21	Sep. 21	Dec. 21	Mar. 22	Jun. 22	Sep. 22	Dec. 22(E)
Total Outstanding Credits	153,859.6	157,889.7	165,167.1	172,985.8	182,134.0	189,710.4	199,342.2	195,531.0
Normal	152,620.3	156,634.1	163,819.4	171,694.6	180,875.9	188,404.5	197,945.8	194,205.6
Precautionary	587.5	651.0	770.5	791.9	758.9	822.9	883.6	822.0
Substandard	359.7	363.3	361.3	312.4	308.5	301.3	347.0	333.9
Doubtful	202.1	156.5	139.0	109.1	108.9	97.4	109.9	101.9
Estimated Loss	90.0	84.8	76.9	77.7	81.7	84.3	55.9	67.6
NPL	651.8	604.6	577.2	499.2	499.1	483.0	512.8	503.4
NPL Ratio	0.42%	0.38%	0.35%	0.29%	0.27%	0.25%	0.26%	0.26%
Loan loss reserves ¹⁾	921.7	924.7	922.5	1,011.9	1,065.2	1,074.3	1,136.6	1,133.6
Reserve for credit losses	850.6	875.7	936.2	1,067.3	1,118.3	1,187.2	1,245.1	1,321.2
NPL Coverage Ratio	141.4%	152.9%	159.8%	202.7%	213.4%	222.4%	221.7%	225.2%

1) Allowances for loan losses and acceptances & guarantees

Write-offs / NPL Sales

(bn Won)	Mar. 21	Jun. 21	Sep. 21	Dec. 21	Mar. 22	Jun. 22	Sep. 22	Dec. 22(E)
Write-offs	106.8	100.8	102.8	86.9	80.7	87.4	103.9	93.4
Household	64.2	57.6	56.0	49.9	54.3	55.1	51.1	53.7
Corporate	42.6	43.2	46.7	37.0	26.4	32.3	52.8	39.7
NPL Sales	0.0	71.5	0.0	68.0	0.2	62.7	0.0	74.7
Household	0.0	14.2	0.0	13.0	0.2	7.1	0.0	10.3
Corporate	0.0	57.3	0.0	55.0	0.0	55.6	0.0	64.4
Total	106.8	172.3	102.8	154.9	80.9	150.1	103.9	168.1

Recoveries from Written-offs

(bn Won)	Mar. 21	Jun. 21	Sep. 21	Dec. 21	Mar. 22	Jun. 22	Sep. 22	Dec. 22(E)
Household	28.1	31.0	38.0	49.9	36.0	30.7	28.2	27.4
Corporate	30.5	12.1	12.9	26.3	67.6	9.7	10.1	12.1
Total	58.6	43.1	50.9	76.2	103.6	40.4	38.3	39.5

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Delinquency Ratio

	Sep. 20	Mar. 21	Jun. 21	Sep. 21	Dec. 21	Mar. 22	Jun. 22	Sep. 22	Dec. 22(E)
Household	0.22%	0.18%	0.15%	0.15%	0.14%	0.14%	0.15%	0.17%	0.20%
Mortgage	0.18%	0.15%	0.13%	0.12%	0.11%	0.13%	0.14%	0.16%	0.19%
General	0.27%	0.22%	0.18%	0.18%	0.17%	0.16%	0.17%	0.18%	0.21%
Corporate	0.17%	0.17%	0.13%	0.13%	0.11%	0.11%	0.10%	0.12%	0.12%
SME	0.20%	0.18%	0.15%	0.14%	0.11%	0.11%	0.11%	0.14%	0.16%
Large Corporation	0.06%	0.16%	0.06%	0.11%	0.10%	0.09%	0.09%	0.04%	0.00%
Total	0.20%	0.18%	0.14%	0.14%	0.12%	0.12%	0.13%	0.14%	0.16%

- delinquent for 1 month and over

Loan Amount

(bn Won)	Sep. 20	Mar. 21	Jun. 21	Sep. 21	Dec. 21	Mar. 22	Jun. 22	Sep. 22	Dec. 22(E)
Household	158,187.0	163,238.8	164,620.2	170,159.9	170,474.0	168,127.1	166,281.5	166,191.3	166,455.7
Mortgage	83,317.2	86,870.8	86,917.0	90,898.9	92,144.4	91,373.0	90,487.3	91,196.8	92,940.4
General	74,869.8	76,368.0	77,703.2	79,261.0	78,329.6	76,754.0	75,794.2	74,994.5	73,515.3
Corporate	147,981.7	148,036.0	152,017.6	159,249.0	166,932.6	175,450.3	182,454.7	190,751.6	187,157.1
SME	116,014.2	118,099.0	121,970.0	125,854.8	129,544.2	134,428.5	137,458.9	140,538.3	139,486.4
Large Corporation	31,967.4	29,937.0	30,047.7	33,394.2	37,388.4	41,021.8	44,995.8	50,213.3	47,670.7
Total	306,168.7	311,274.8	316,637.8	329,408.9	337,406.6	343,577.3	348,736.2	356,942.9	353,612.8

Delinquent Amount

(bn Won)	Sep. 20	Mar. 21	Jun. 21	Sep. 21	Dec. 21	Mar. 22	Jun. 22	Sep. 22	Dec. 22(E)
Household	352.2	294.9	253.2	252.1	236.5	240.4	249.4	277.4	332.6
Mortgage	148.1	129.1	110.0	107.9	104.3	115.0	122.2	143.0	175.3
General	204.1	165.8	143.2	144.2	132.2	125.4	127.2	134.4	157.3
Corporate	250.4	254.0	201.8	214.1	177.1	186.6	191.1	221.2	220.8
SME	232.3	207.2	182.9	176.3	141.2	150.1	151.5	199.4	219.9
Large Corporation	18.1	46.8	18.9	37.8	35.9	36.5	39.6	21.8	0.9
Total	602.6	548.9	455.0	466.3	413.6	427.0	440.5	498.6	553.4

Delinquent Amount by Period

(bn Won)	Sep. 20	Mar. 21	Jun. 21	Sep. 21	Dec. 21	Mar. 22	Jun. 22	Sep. 22	Dec. 22(E)
1~3 months	217.5	190.1	197.8	187.6	187.1	171.7	217.2	234.8	296.2
3~6 months	173.4	184.4	111.8	132.0	93.2	118.3	101.9	145.7	155.0
6~12 months	128.6	97.4	78.8	79.2	67.0	72.2	42.0	55.8	59.6
Over 12 months	83.1	77.0	66.6	67.4	66.3	64.8	79.4	62.3	42.6
Total	602.6	548.9	455.0	466.3	413.6	427.0	440.5	498.6	553.4

Delinquency Ratio by Industry (Corporate Loan)

	Sep. 20	Mar. 21	Jun. 21	Sep. 21	Dec. 21	Mar. 22	Jun. 22	Sep. 22	Dec. 22(E)
Agriculture, forestry and fishing	0.01%	4.32%	0.17%	0.39%	0.02%	0.04%	0.14%	0.18%	0.38%
Mining and quarrying	0.00%	1.64%	0.26%	0.00%	0.00%	0.00%	0.00%	0.06%	0.00%
Manufacturing	0.30%	0.25%	0.21%	0.18%	0.16%	0.17%	0.13%	0.17%	0.16%
Electricity, gas, steam and water supply	0.01%	0.02%	0.01%	0.01%	0.00%	0.00%	0.00%	0.00%	0.01%
Sewage, waste management, materials recovery and remediation activities	0.09%	0.06%	0.06%	0.01%	0.03%	0.00%	0.11%	0.07%	0.04%
Construction	0.24%	0.23%	0.14%	0.17%	0.18%	0.17%	0.09%	0.17%	0.28%
Wholesale and retail trade	0.18%	0.14%	0.15%	0.14%	0.10%	0.11%	0.10%	0.11%	0.16%
Transportation	0.09%	0.06%	0.03%	0.03%	0.02%	0.02%	0.04%	0.04%	0.10%
Accommodation and food service activities	0.11%	0.18%	0.16%	0.18%	0.08%	0.07%	0.12%	0.13%	0.26%
Information and communications	0.28%	0.60%	0.59%	0.54%	0.51%	0.46%	0.42%	0.14%	0.14%
Financial and insurance activities	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.01%
Real estate activities and renting and leasing	0.08%	0.10%	0.04%	0.04%	0.03%	0.02%	0.04%	0.05%	0.02%
Professional, scientific and technical activities	0.06%	0.04%	0.06%	0.07%	0.06%	0.03%	0.03%	0.28%	0.28%
Business facilities management and business	0.02%	0.07%	0.12%	0.18%	0.12%	0.04%	0.11%	0.05%	0.17%
Public administration and defence ; compulsory social security	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Education	0.10%	0.13%	0.07%	0.07%	0.05%	0.02%	0.06%	0.05%	0.19%
Human health and social work activities	0.11%	0.06%	0.07%	0.30%	0.26%	0.26%	0.30%	0.32%	0.05%
Arts, sports and recreation related services	0.17%	0.10%	0.04%	0.03%	0.03%	0.03%	0.08%	0.04%	0.13%
Membership organizations, repair and other personal services	0.08%	0.19%	0.12%	0.12%	0.06%	0.05%	0.03%	0.04%	0.08%
Others	0.05%	0.00%	0.00%	0.01%	0.02%	0.00%	0.00%	0.01%	0.09%
Total	0.17%	0.17%	0.13%	0.13%	0.11%	0.11%	0.10%	0.12%	0.12%

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

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(bn Won)	Mar. 21	Jun. 21	Sep. 21	Dec. 21	Mar. 22	Jun. 22	Sep. 22	Dec. 22(E)
Tier 1 Capital	28,883.7	29,714.8	31,599.6	30,491.2	31,057.7	31,262.8	31,802.2	31,176.1
Common Equity Tier 1	28,309.2	29,140.3	31,025.1	29,916.7	30,483.2	30,388.9	30,928.3	30,302.2
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	21,816.5	22,536.9	23,280.7	23,660.7	23,593.7	24,342.7	25,391.6	25,834.2
Others	880.0	1,015.1	2,188.8	1,816.1	1,424.4	627.7	241.1	433.7
Deductions	-1,013.6	-1,038.0	-1,070.7	-2,186.5	-1,161.2	-1,207.8	-1,330.7	-2,592.0
Additional Tier 1	574.5	574.5	574.5	574.5	574.5	873.9	873.9	873.9
Tier 2 Capital	4,668.6	4,995.3	4,895.5	5,081.2	4,984.5	5,290.1	5,484.0	5,269.7
Provisions	258.7	304.2	245.9	247.4	253.2	237.1	270.8	241.7
Subordinated debt	4,409.9	4,691.1	4,649.6	4,833.8	4,731.3	5,053.1	5,217.6	5,028.0
Others	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Total BIS Capital	33,552.3	34,710.1	36,495.2	35,572.4	36,042.2	36,552.9	37,286.1	36,445.8
Risk Weighted Assets	181,436.9	183,445.8	195,347.7	203,569.3	203,602.3	209,767.7	221,546.3	207,559.1
BIS Capital Adequacy Ratio	18.49%	18.92%	18.68%	17.47%	17.70%	17.43%	16.83%	17.56%
Tier 1	15.92%	16.20%	16.18%	14.98%	15.25%	14.90%	14.35%	15.02%
Common Equity Tier 1	15.60%	15.88%	15.88%	14.70%	14.97%	14.49%	13.96%	14.60%
Tier 2	2.57%	2.72%	2.51%	2.50%	2.45%	2.52%	2.48%	2.54%

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

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

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('22.1=100) Year	National index	Seoul area index
2007	61.9	61.4
2008	63.8	64.5
2009	64.8	66.2
2010	66.0	65.5
2011	70.5	65.7
2012	70.5	63.8
2013	70.8	63.0
2014	72.2	63.5
2015	75.4	66.2
2016	76.5	68.2
2017	77.4	70.7
2018	79.9	78.1
2019	80.1	80.1
2020	86.7	88.7
Mar. 2021	90.1	91.7
Jun. 2021	93.2	94.1
Sep. 2021	97.1	97.6
Dec. 2021	99.7	99.8
Jan. 2022	100.0	100.0
Mar. 2022	100.3	100.3
Jun. 2022	100.9	100.7
Sep. 2022	100.6	100.6
Dec. 2022	97.9	98.5

Jeonse price index

('22.1=100) Year	National index	Seoul area index
2007	55.5	49.4
2008	56.4	50.0
2009	58.3	53.0
2010	62.5	56.4
2011	70.2	62.5
2012	72.7	63.8
2013	76.8	68.1
2014	79.7	71.0
2015	84.2	76.7
2016	85.5	78.7
2017	85.9	80.0
2018	86.0	82.0
2019	85.6	82.5
2020	91.2	90.9
Mar. 2021	93.3	93.4
Jun. 2021	95.2	95.4
Sep. 2021	98.0	98.1
Dec. 2021	99.7	99.8
Jan. 2022	100.0	100.0
Mar. 2022	100.3	100.2
Jun. 2022	100.9	100.7
Sep. 2022	100.8	100.7
Dec. 2022	97.3	97.0

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(bn Won)	1Q21	2Q21	3Q21	4Q21	1Q22	2Q22	3Q22	4Q22(E)
Net interest income	133.6	145.0	141.5	136.3	134.1	130.7	134.4	139.1
Net fee and commission income	301.0	254.7	254.5	204.6	275.1	235.7	155.0	118.9
Net other operating income(expenses)	76.7	17.1	53.2	-31.2	-38.4	-74.8	11.5	-133.3
Gross operating income	511.3	416.8	449.2	309.7	370.8	291.6	300.9	124.7
General & administrative expenses	222.7	212.0	209.3	211.1	210.5	204.9	186.3	220.7
Operating profit before provision for credit losses	288.6	204.8	239.9	98.6	160.3	86.7	114.6	-96.0
Provision for credit losses	0.9	3.1	5.7	8.8	11.2	3.3	3.7	10.2
Net operating profit	287.7	201.7	234.2	89.8	149.1	83.4	110.9	-106.2
Net non-operating profit(loss)	7.1	14.0	-2.5	-22.4	10.9	3.2	54.0	-26.9
Share of profit(loss) of associates	4.0	15.5	-0.7	-4.3	3.1	-1.3	-5.4	6.6
Net other non-operating income(expenses)	3.1	-1.5	-1.8	-18.1	7.8	4.5	59.4	-33.5
Profit before income tax	294.8	215.7	231.7	67.4	160.0	86.6	164.9	-133.1
Income tax expense	73.7	62.4	62.9	16.4	45.5	18.7	42.8	-36.0
Profit for the period	221.1	153.3	168.8	51.0	114.5	67.9	122.1	-97.1
Profit attributable to non-controlling interest	0.0	0.0	-0.1	0.0	0.2	0.2	0.4	0.3
Profit attributable to shareholders of the parent company	221.1	153.3	168.9	51.0	114.3	67.7	121.7	-97.4

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

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(bn Won)	Mar. 21	Jun. 21	Sep. 21	Dec. 21	Mar. 22	Jun. 22	Sep. 22	Dec. 22(E)
Total Assets	56,757.5	56,893.6	57,203.9	55,494.0	62,691.0	61,001.5	58,461.7	53,824.2
Cash and due from financial institutions	3,968.4	3,317.6	4,233.0	3,834.0	4,710.2	4,398.7	4,106.0	4,537.6
Financial assets at fair value through profit or loss	31,996.5	33,873.0	31,395.1	34,182.3	35,976.4	33,633.6	31,336.9	29,549.7
Derivative financial assets	877.5	771.1	836.8	817.5	982.3	1,497.2	2,108.5	1,724.3
Financial investments	4,155.0	4,274.6	4,367.1	3,839.9	3,860.6	3,941.1	4,677.9	4,800.6
Loans	6,478.6	6,718.2	7,508.9	7,186.3	8,819.5	9,277.6	9,262.8	8,907.5
(Allowances for loan losses)	-60.8	-62.1	-66.8	-74.7	-83.6	-80.3	-82.0	-61.4
Investments in associates	303.0	117.7	293.8	137.6	163.2	149.0	282.0	300.3
Tangible assets	1,440.1	1,427.3	1,557.3	1,553.0	1,386.7	2,128.3	830.8	804.0
Goodwill & Intangible assets	208.4	215.9	217.5	225.6	230.2	238.9	244.2	245.2
Current income tax assets	4.8	5.6	5.6	4.9	7.2	9.2	11.3	9.9
Deferred income tax assets	0.0	0.0	0.0	0.0	0.0	0.8	0.8	1.3
Other assets	7,325.2	6,172.6	6,788.8	3,712.9	6,554.7	5,727.1	5,600.5	2,943.8
Total Liabilities	51,595.0	51,573.4	51,770.8	50,008.4	57,052.1	55,174.7	52,407.8	47,928.4
Financial liabilities at fair value through profit or loss	12,650.7	11,649.7	12,592.8	11,975.3	12,944.2	12,649.2	12,158.8	12,161.4
Deposits	7,303.4	7,973.6	8,217.9	8,391.1	9,347.2	8,624.9	7,698.4	6,799.2
Debts	19,804.7	21,074.3	18,590.2	20,198.2	19,624.0	18,905.6	18,638.4	18,382.8
Debentures	3,794.6	3,956.1	4,812.7	4,451.2	6,676.0	6,583.8	4,651.0	5,140.4
Derivative financial liabilities	704.7	578.9	926.6	880.4	1,512.2	2,410.2	3,515.3	2,327.6
Net defined benefit liabilities	42.8	47.1	51.8	55.6	46.9	51.1	56.7	55.5
Provisions	72.9	69.8	69.6	106.2	100.6	98.4	100.5	125.8
Accrued expenses payables	262.4	242.1	276.4	315.9	223.1	234.1	250.2	293.6
Other liabilities	6,958.8	5,981.8	6,232.8	3,634.5	6,577.9	5,617.4	5,338.5	2,642.1
Total Equity	5,162.5	5,320.2	5,433.1	5,485.6	5,638.9	5,826.7	6,053.9	5,895.8
Share capital	1,439.9	1,439.9	1,439.9	1,439.9	1,439.9	1,439.9	1,439.9	1,439.9
Hybrid financial instrument	0.0	0.0	0.0	0.0	214.9	264.9	514.9	506.1
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	116.0	117.2	131.0	132.6	131.0	202.4	257.7	208.4
Retained earnings	2,273.5	2,426.8	2,525.7	2,576.7	2,491.0	2,556.2	2,475.3	2,379.5
Non-controlling interest	0.3	3.5	3.7	3.6	29.3	30.5	33.3	29.1
Other equity	3.9	3.9	3.9	3.9	3.9	3.9	3.9	3.9

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

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(bn Won)	3Q20	1Q21	2Q21	3Q21	4Q21	1Q22	2Q22	3Q22	4Q22(E)
Net interest income	157.8	153.4	154.3	157.8	159.7	161.3	167.8	177.3	186.8
Net fee and commission income	-42.8	-41.3	-42.5	-44.5	-45.0	-48.3	-46.6	-44.9	-50.6
Net other operating income(expenses)	151.7	190.4	203.5	249.4	137.4	267.6	259.9	176.5	187.5
Gross operating income	266.7	302.5	315.3	362.7	252.1	380.6	381.1	308.9	323.7
General & administrative expenses	214.1	209.1	215.1	197.3	212.1	204.0	194.1	191.2	260.2
Operating profit before provision for credit losses	52.6	93.4	100.2	165.4	40.0	176.6	187.0	117.7	63.5
Provision for credit losses	-2.9	-0.1	3.3	-3.2	5.5	-17.1	2.4	2.2	18.5
Net operating profit	55.5	93.5	96.9	168.6	34.5	193.7	184.6	115.5	45.0
Net non-operating income	3.3	0.9	2.7	2.9	10.8	1.2	214.9	-7.0	-17.7
Share of profit(loss) of associates	0.0	0.0	0.0	0.0	-0.1	-0.1	0.0	0.6	0.6
Net other non-operating income(expenses)	3.3	0.9	2.7	2.9	10.9	1.3	214.9	-7.6	-18.3
Profit before income tax	58.8	94.4	99.6	171.5	45.3	194.9	399.5	108.5	27.3
Income tax expense	16.0	25.6	25.4	45.1	12.6	51.6	103.1	26.9	-9.4
Profit for the period	42.8	68.8	74.2	126.4	32.7	143.3	296.4	81.6	36.7
Profit attributable to shareholders of the parent company	42.6	68.8	74.1	126.3	32.6	143.1	296.3	81.3	37.0

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(bn Won)	Mar. 21	Jun. 21	Sep. 21	Dec. 21	Mar. 22	Jun. 22	Sep. 22	Dec. 22(E)
Total Assets	39,264.1	40,267.9	41,097.4	41,472.2	41,454.7	42,296.8	43,180.6	42,736.7
Cash and due from financial institutions	377.0	628.0	510.3	585.3	585.0	605.6	484.4	935.3
Financial assets at fair value through profit or loss	7,531.4	7,432.2	8,388.8	8,633.8	8,697.9	9,173.8	9,138.0	8,719.2
Derivative financial assets	52.4	40.4	4.4	7.9	5.9	4.6	5.3	65.3
Financial investments	14,457.8	14,775.4	14,547.4	14,666.8	14,426.9	14,616.8	15,152.7	14,846.7
Loans	7,759.2	8,246.7	8,297.5	8,313.8	8,373.5	8,502.0	8,557.5	8,495.2
(Allowances for loan losses)	-17.3	-19.9	-15.7	-19.9	-19.9	-20.7	-21.8	-39.2
Investments in associates	1.4	1.4	1.9	2.4	5.3	47.3	49.4	51.5
Tangible assets	878.9	881.0	878.0	809.1	806.6	496.8	486.4	477.6
Goodwill & intangible assets	1,662.1	1,620.2	1,579.2	1,541.7	1,511.5	1,477.1	1,443.5	1,417.9
Current income tax assets	7.8	3.6	3.6	3.6	3.6	2.1	2.1	2.1
Deferred income tax assets	3.1	3.1	3.2	3.5	3.5	71.5	229.2	170.5
Other assets	6,533.0	6,635.9	6,883.1	6,904.3	7,035.0	7,299.2	7,632.1	7,555.4
Total Liabilities	35,432.2	36,315.9	36,979.6	37,329.0	37,630.1	38,747.4	39,951.2	39,397.2
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	20.7	43.3	55.3	83.6	79.3	78.5	82.1	29.7
Debentures	0.0	378.0	378.0	378.1	378.1	663.5	663.5	663.6
Derivative financial liabilities	55.4	53.1	156.5	118.3	158.4	362.0	754.9	281.7
Net defined benefit liabilities	15.1	7.9	0.3	0.3	0.3	0.3	0.4	0.4
Provisions	26.0	23.0	24.6	27.0	27.9	26.6	28.9	31.1
Accrued expenses payables	127.2	165.6	153.3	163.8	142.3	139.6	154.5	151.0
Other liabilities	35,187.8	35,645.0	36,211.6	36,557.9	36,843.8	37,476.9	38,266.9	38,239.7
Total Equity	3,831.9	3,952.0	4,117.8	4,143.3	3,824.6	3,549.4	3,229.4	3,339.6
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	-83.6	-37.7	-21.8	-31.8	-493.9	-1,082.2	-1,484.2	-1,409.9
Retained earnings	3,529.3	3,603.4	3,752.9	3,788.4	3,931.5	4,244.3	4,325.6	4,362.6
Non-controlling interest	4.5	4.6	5.0	5.0	5.3	5.6	6.3	5.2

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Summarized Statement of Financial Position

(bn Won, %)	Mar. 21	Jun. 21	Sep. 21	Dec. 21	Mar. 22	Jun. 22	Sep. 22	Dec. 22(E)
Invested assets	31,072.2	31,991.2	32,617.0	32,956.1	32,855.6	33,335.5	33,713.7	33,528.8
Net investment yield (cumulative)	2.8	2.8	3.0	3.0	3.2	3.0	3.6	3.4
Total Assets	38,049.1	38,971.3	39,741.9	40,060.7	40,071.4	40,837.4	41,658.6	41,406.9
Policy reserves	30,366.9	30,809.5	31,275.0	31,545.7	31,921.9	32,295.7	32,788.7	32,517.6
Catastrophe reserves	916.5	929.7	961.1	977.8	1,003.6	1,026.1	1,046.7	1,058.3
Total Liabilities	34,983.9	35,794.4	36,448.5	36,759.1	37,082.8	38,146.5	39,285.9	38,908.5
Total Equities	3,065.3	3,176.9	3,293.4	3,301.6	2,988.6	2,690.9	2,372.7	2,498.4
Total Liabilities & Equities	38,049.1	38,971.3	39,741.9	40,060.7	40,071.4	40,837.4	41,658.6	41,406.9

Summarized Statement of Comprehensive Income (Cumulative)

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

Capital Adequacy

(bn Won)	Mar. 21	Jun. 21	Sep. 21	Dec. 21	Mar. 22	Jun. 22	Sep. 22	Dec. 22(E)
RBC Ratio	163.3%	178.7%	181.8%	179.4%	162.1%	197.3%	180.1%	183.1%
Available capital	3,639.2	4,140.1	4,334.6	4,348.9	4,017.4	5,007.0	4,923.4	4,914.9
Required capital	2,228.0	2,316.6	2,384.0	2,424.3	2,479.0	2,537.6	2,733.2	2,684.4

Embedded Value

(bn Won)	1Q21	2Q21	3Q21	4Q21	1Q22	Jun. 22	Sep. 22	Dec. 22(E)
(A) Adjusted Net Worth (ANW)	3,256	3,363	3,455	3,407	2,489	1,454	779	1,021
(B) Value of In-Force Business (VIF)	5,460	5,799	6,096	6,401	6,734	7,216	7,566	7,955
Present Value of Future Profit	7,415	7,766	8,079	8,399	8,743	9,233	9,595	9,989
Cost of Capital	-1,955	-1,967	-1,983	-1,998	-2,009	-2,017	-2,029	-2,034
Value of New Business	301	309	242	248	262	259	287	309
Present Value of Future Profit	365	355	285	289	303	292	330	346
Cost of Capital	-64	-47	-43	-41	-41	-33	-42	-37
(A+B) Embedded Value (EV)	8,716	9,162	9,551	9,808	9,223	8,670	8,345	8,976

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

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Direct Premiums by Policy Type (Quarterly)

(bn Won)	1Q21		2Q21		3Q21		4Q21		1Q22		2Q22		3Q22		4Q22(E)	
		(%)		(%)		(%)		(%)		(%)		(%)		(%)		(%)
General	372.3	12.9	279.8	9.7	260.7	9.1	254.4	8.8	419.2	13.6	304.3	10.0	294.2	9.7	274.4	9.0
Long-term	1,876.8	64.9	1,918.6	66.4	1,931.8	67.6	1,960.9	67.9	1,998.7	64.6	2,020.0	66.3	2,041.3	67.2	2,064.6	67.5
Long-term	1,817.8	62.9	1,863.6	64.5	1,880.0	65.8	1,911.3	66.2	1,954.6	63.2	1,979.1	65.0	2,002.8	65.9	2,026.9	66.3
Pension	59.0	2.0	55.0	1.9	51.9	1.8	49.6	1.7	44.1	1.4	40.9	1.3	38.6	1.3	37.7	1.2
Auto	641.9	22.2	690.4	23.9	664.3	23.3	671.8	23.3	674.5	21.8	721.4	23.7	702.4	23.1	718.1	23.5
Total	2,891.0	100.0	2,888.8	100.0	2,856.8	100.0	2,887.1	100.0	3,092.4	100.0	3,045.7	100.0	3,037.9	100.0	3,057.1	100.0

Direct Premiums by Policy Type (Cumulative)

(bn Won)	1Q21		2Q21		3Q21		4Q21		1Q22		2Q22		3Q22		4Q22(E)	
		(%)		(%)		(%)		(%)		(%)		(%)		(%)		(%)
General	372.3	12.9	652.2	11.3	912.9	10.6	1,167.3	10.1	419.2	13.6	723.5	11.8	1,017.6	11.1	1,292.0	10.6
Long-term	1,876.8	64.9	3,795.4	65.7	5,727.2	66.3	7,688.1	66.7	1,998.7	64.6	4,018.7	65.5	6,060.0	66.0	8,124.7	66.4
Long-term	1,817.8	62.9	3,681.4	63.7	5,561.4	64.4	7,472.6	64.8	1,954.6	63.2	3,933.7	64.1	5,936.5	64.7	7,963.4	65.1
Pension	59.0	2.0	114.0	2.0	165.9	1.9	215.5	1.9	44.1	1.4	85.0	1.4	123.6	1.3	161.3	1.3
Auto	641.9	22.2	1,332.2	23.0	1,996.6	23.1	2,668.4	23.2	674.5	21.8	1,395.9	22.7	2,098.4	22.9	2,816.5	23.0
Total	2,891.0	100.0	5,779.8	100.0	8,636.7	100.0	11,523.8	100.0	3,092.4	100.0	6,138.1	100.0	9,176.0	100.0	12,233.2	100.0

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Loss & Expense Ratios (Quarterly)

(bn Won, %)	1Q22					2Q22					3Q22					4Q22(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	178.0	156.0	87.6	23.4	13.1	168.2	126.1	75.0	33.3	19.8	177.9	163.1	91.7	32.0	18.0	176.7	148.5	84.0	41.2	23.3
Long-term	1,881.4	1,602.4	85.2	369.9	19.7	1,899.0	1,599.6	84.2	388.3	20.4	1,915.9	1,590.4	83.0	406.7	21.2	1,934.8	1,547.3	80.0	417.9	21.6
Long-term	1,837.3	1,533.4	83.5	368.2	20.0	1,858.2	1,531.6	82.4	386.7	20.8	1,877.4	1,523.5	81.1	405.3	21.6	1,897.1	1,485.4	78.3	416.3	21.9
Pension	44.0	69.0	156.6	1.8	4.0	40.8	68.0	166.6	1.6	3.9	38.5	66.9	173.7	1.5	3.8	37.7	61.9	164.2	1.6	4.4
Auto	620.4	462.9	74.6	102.1	16.5	633.3	488.3	77.1	110.1	17.4	647.3	537.9	83.1	105.8	16.3	656.0	562.6	85.8	128.3	19.6
Total	2,679.8	2,221.2	82.9	497.3	18.6	2,700.6	2,214.0	82.0	533.4	19.8	2,741.1	2,291.4	83.6	546.1	19.9	2,767.4	2,258.3	81.6	589.8	21.3

Loss & Expense Ratios (Cumulative)

(bn Won, %)	1Q22					2Q22					3Q22					4Q22(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	178.0	156.0	87.6	23.4	13.1	346.3	282.1	81.5	56.7	16.4	524.2	445.3	84.9	88.7	16.9	700.8	593.8	84.7	129.8	18.5
Long-term	1,881.4	1,602.4	85.2	369.9	19.7	3,780.4	3,202.0	84.7	758.2	20.1	5,696.3	4,792.4	84.1	1,164.9	20.5	7,631.1	6,339.6	83.1	1,582.8	20.7
Long-term	1,837.3	1,533.4	83.5	368.2	20.0	3,695.6	3,065.0	82.9	754.8	20.4	5,573.0	4,588.5	82.3	1,160.1	20.8	7,470.0	6,073.9	81.3	1,576.4	21.1
Pension	44.0	69.0	156.6	1.8	4.0	84.8	137.0	161.4	3.4	4.0	123.4	203.9	165.3	4.8	3.9	161.1	265.8	165.0	6.5	4.0
Auto	620.4	462.9	74.6	102.1	16.5	1,253.7	951.1	75.9	212.2	16.9	1,901.1	1,489.1	78.3	318.0	16.7	2,557.0	2,051.6	80.2	446.2	17.5
Total	2,679.8	2,221.2	82.9	497.3	18.6	5,380.4	4,435.2	82.4	1,030.7	19.2	8,121.5	6,726.7	82.8	1,576.7	19.4	10,889.0	8,985.0	82.5	2,166.5	19.9

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Monthly Initial Premiums

(mn Won)	2022.01	2022.02	2022.03	2022.04	2022.05	2022.06	2022.07	2022.08	2022.09	2022.10	2022.11	2022.12	Average	FY2022
Protection	8,397	7,694	9,547	8,114	8,668	8,809	9,611	9,294	9,205	8,022	9,095		8,769	96,455
Accident	1,289	1,640	2,173	1,623	1,750	1,496	1,744	1,819	1,499	1,234	1,389		1,605	17,657
Drivers	908	797	880	1,450	1,554	1,091	1,282	1,076	1,137	1,233	1,388		1,163	12,795
Property	1,244	1,051	1,398	1,200	1,249	1,374	1,288	1,196	1,307	1,072	1,258		1,240	13,636
Disease	4,956	4,206	5,096	3,842	4,115	4,847	5,297	5,204	5,262	4,484	5,060		4,761	52,367
Bundled	0.0	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.3	0.0	0.2		0.1	0.6
Savings	17	16	14	21	23	23	14	14	15	11	22		17	189
Annuities	90	73	69	41	54	52	53	42	42	32	39		53	587
Total	8,504	7,783	9,631	8,176	8,745	8,884	9,677	9,350	9,262	8,065	9,155		8,839	97,232

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

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

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(bn Won)	Mar. 21	Jun. 21	Sep. 21	Dec. 21	Mar. 22	Jun. 22	Sep. 22	Dec. 22(E)
Total Assets	25,106.7	25,841.3	27,021.9	27,349.6	27,238.6	28,439.5	30,144.6	29,721.0
Cash and due from financial institutions	290.5	284.9	270.3	297.4	329.6	359.6	334.2	333.8
Financial assets at fair value through profit or loss	443.2	855.0	717.3	691.7	806.5	886.6	1,290.4	1,056.2
Derivative financial assets	5.7	10.0	33.8	35.9	74.9	159.4	322.6	130.7
Financial investments	61.9	61.6	61.7	63.2	63.3	63.5	63.5	64.2
Loans	23,248.8	23,772.9	23,856.0	25,117.9	24,986.6	26,078.0	27,203.7	27,203.2
(Allowances for loan losses)	-768.2	-789.7	-801.1	-876.7	-879.3	-907.5	-889.2	-934.7
Investments in associates	5.6	5.7	7.0	6.3	7.4	7.5	7.7	6.9
Tangible assets	158.0	150.2	159.4	169.3	163.5	158.8	158.0	160.6
Goodwill & Intangible assets	234.2	220.9	210.9	220.2	208.8	212.8	204.8	198.9
Current income tax assets	0.0	0.1	0.1	0.0	0.0	0.3	0.3	0.2
Deferred income tax assets	141.1	145.5	140.2	151.3	137.7	136.0	145.0	153.7
Other assets	517.7	334.5	1,565.2	596.4	460.3	377.0	414.4	412.6
Total Liabilities	20,848.0	21,465.2	22,512.7	22,793.9	22,797.3	23,851.1	25,433.5	24,998.2
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	1,954.6	2,513.4	2,719.9	2,789.6	3,255.3	4,479.0	5,054.6	4,786.1
Debentures	15,924.8	15,943.2	16,166.5	16,724.2	16,642.8	16,333.7	17,058.5	17,337.8
Derivative financial liabilities	59.6	53.7	6.6	5.4	0.7	0.1	0.0	26.1
Net defined benefit liabilities	11.4	14.8	19.6	7.7	10.3	16.0	21.7	8.3
Provisions	175.3	182.6	184.0	210.6	204.4	214.5	224.8	213.6
Accrued expenses payables	219.9	232.5	249.9	216.0	228.7	244.4	273.9	240.3
Other liabilities	2,502.4	2,525.0	3,166.2	2,840.4	2,455.1	2,563.4	2,800.0	2,386.0
Total Equity	4,258.7	4,376.1	4,509.2	4,555.6	4,441.3	4,588.3	4,711.1	4,722.8
Share capital	460.0	460.0	460.0	460.0	460.0	460.0	460.0	460.0
Capital surplus	1,977.0	1,977.0	1,977.0	1,977.0	1,977.0	1,977.5	1,977.5	1,977.5
Accumulated other comprehensive income	8.8	16.0	26.2	26.4	43.0	60.3	73.2	60.1
Retained earnings	1,777.7	1,889.0	2,010.3	2,055.1	1,923.9	2,050.7	2,157.3	2,183.6
Non-controlling interest	35.2	34.1	35.7	37.1	37.4	39.8	43.1	41.6

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Customers

(in thousands)	Mar. 21	Jun. 21	Sep. 21	Dec. 21	Mar. 22	Jun. 22	Sep. 22	Dec. 22(E)
Cardholders ¹⁾	19,383.1	19,303.0	19,283.2	19,377.7	19,449.1	19,551.1	19,731.6	19,827.2
Credit card	10,625.2	10,692.8	10,759.2	10,879.4	10,998.5	11,172.6	11,355.3	11,493.1
Check card	13,975.2	13,798.1	13,715.1	13,763.5	13,772.0	13,781.0	13,885.1	13,913.4
Active Cardholders ²⁾	9,193	9,290	9,384	9,462	9,529	9,628	9,796	9,904
Merchants	2,775.7	2,803.4	2,831.8	2,856.5	2,887.7	2,896.6	2,910.1	2,924.3

1) Excluding overlapped cardholders between credit card and check card

2) Using card at least once every 6 months

Transaction Volume

(bn Won)	1Q21	2Q21	3Q21	4Q21	1Q22	2Q22	Sep. 22	Dec. 22(E)
Credit Sales	25,886.0	28,140.1	27,921.0	29,782.9	28,910.7	32,621.6	33,042.6	33,078.0
Lump-sum	21,032.5	23,207.3	22,780.0	24,293.4	23,699.9	27,265.7	27,350.8	27,162.4
Installment	4,853.5	4,932.9	5,141.0	5,489.5	5,210.8	5,355.9	5,691.8	5,915.6
Cash advance	2,113.6	2,216.4	2,231.7	2,329.5	2,326.0	2,298.2	2,348.2	2,451.9
Total	27,999.6	30,356.5	30,152.7	32,112.4	31,236.7	34,919.8	35,390.8	35,529.9

Credit Card Receivables

(bn Won)	Mar. 21	Jun. 21	Sep. 21	Dec. 21	Mar. 22	Jun. 22	Sep. 22	Dec. 22(E)
Credit sales	12,363.0	12,609.9	12,571.5	13,740.3	13,378.8	14,025.8	14,786.0	15,041.9
Cash advance	1,039.9	1,090.7	1,108.8	1,153.1	1,120.7	1,128.8	1,182.6	1,237.4
Card loans	5,791.0	5,873.5	5,883.2	5,821.4	5,954.7	6,229.4	6,312.0	6,249.1
Others	4,196.0	4,315.3	4,343.7	4,462.3	4,509.9	4,594.4	4,626.4	4,492.3
Total	23,389.9	23,889.4	23,907.2	25,177.1	24,964.1	25,978.4	26,907.0	27,020.7

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(bn Won)	Mar. 21	Jun. 21	Sep. 21	Dec. 21	Mar. 22	Jun. 22	Sep. 22	Dec. 22(E)
Total Outstanding Credits	23,393.7	23,893.0	23,910.6	25,180.7	25,923.8	26,845.5	27,923.5	27,964.3
Normal	22,313.2	22,776.2	22,740.2	24,018.4	24,589.7	25,604.4	26,623.0	26,530.2
Precautionary	836.1	878.3	930.3	921.5	1,107.2	1,000.3	1,054.8	1,167.0
Substandard	3.8	3.9	3.9	4.0	3.3	4.1	5.2	5.1
Doubtful	174.0	169.4	170.7	174.0	166.5	176.1	183.5	205.1
Estimated Loss	66.5	65.3	65.4	62.7	57.1	60.6	56.9	56.8
NPL (A)	244.4	238.6	240.0	240.7	226.9	240.8	245.7	267.1
NPL Ratio	1.04%	1.00%	1.00%	0.96%	0.88%	0.90%	0.88%	0.96%
Allowances ¹⁾ (B)	738.4	748.6	761.1	838.1	849.3	877.1	851.2	896.3
Reserves for credit losses (C)	342.4	401.6	416.2	403.8	413.4	430.5	446.1	479.1
NPL Coverage Ratio(New) (B/A)	302.2%	313.8%	317.1%	348.2%	374.3%	364.2%	346.5%	335.6%
NPL Coverage Ratio(Old) [(B+C)/A]	442.3%	482.2%	490.4%	515.9%	556.4%	543.0%	528.1%	514.9%

1) Allowances for loan losses and acceptances & guarantees

Write-offs / NPL Sales

(bn Won)	1Q21	2Q21	3Q21	4Q21	1Q22	2Q22	Sep. 22	Dec. 22(E)
Write-offs	116.1	112.7	104.8	109.2	116.8	105.2	119.2	128.3
NPL Sales	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Total	116.1	112.7	104.8	109.2	116.8	105.2	119.2	128.3

Recoveries from Written-offs

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

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Delinquency

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

Rescheduled Loan

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

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(bn Won)	1Q21	2Q21	3Q21	4Q21	1Q22	2Q22	3Q22	4Q22(E)
Net interest income	84.3	86.0	88.3	89.9	90.1	92.8	96.6	100.6
Net fee and commission income	-1.8	-2.8	-1.7	-2.4	-1.4	-3.5	-4.1	-8.5
Net other operating income(expenses)	96.2	56.2	28.1	71.7	30.4	53.0	17.8	-4.3
Gross operating income	178.7	139.4	114.7	159.2	119.1	142.3	110.3	87.8
General & administrative expenses	29.6	30.3	29.9	40.0	27.4	36.2	39.2	49.0
Operating profit before provision for credit losses	149.1	109.1	84.8	119.2	91.7	106.1	71.1	38.8
Provision for credit losses	0.0	0.1	0.0	0.3	-0.3	0.0	0.0	0.0
Net operating profit	149.1	109.0	84.8	118.9	92.0	106.1	71.1	38.8
Net non-operating income	0.1	0.6	1.1	-2.8	0.3	1.3	0.5	-1.9
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)	0.1	0.6	1.1	-2.8	0.3	1.3	0.5	-1.9
Profit before income tax	149.2	109.6	85.9	116.1	92.3	107.4	71.6	36.9
Income tax expense	37.1	29.3	22.7	35.5	18.3	23.7	21.6	-5.7
Profit for the period	112.1	80.3	63.2	80.6	74.0	83.7	50.0	42.6
Profit attributable to shareholders of the parent company	112.1	80.3	63.2	80.6	74.0	83.7	50.0	42.6

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

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Summarized Statement of Financial Position

(bn Won, %)	Mar. 21	Jun. 21	Sep. 21	Dec. 21	Mar. 22	Jun. 22	Sep. 22	Dec. 22(E)
Invested assets	17,184.7	17,572.6	17,689.4	18,130.7	17,533.9	17,319.9	17,388.1	17,524.5
Net investment yield (cumulative)	4.93	4.86	3.65	3.41	3.66	3.55	0.04	3.51
Separate Account Assets	5,230.3	5,425.5	5,462.6	5,679.4	5,666.1	5,265.9	5,111.5	4,721.5
Total Assets	23,024.7	23,574.8	23,706.0	24,397.8	23,808.0	23,193.1	23,165.6	22,850.8
Policy reserves	14,455.0	14,687.8	14,948.0	15,129.0	15,411.5	15,624.0	15,909.2	15,975.9
Separate Account Liabilities	5,257.6	5,521.4	5,488.1	5,953.7	5,707.7	5,338.8	5,197.2	4,688.3
Total Liabilities	20,332.4	20,838.8	21,082.5	21,739.8	21,626.9	21,329.7	21,516.6	20,951.3
Total Equities	2,692.2	2,736.0	2,623.5	2,658.0	2,181.0	1,863.4	1,649.0	1,899.4
Total Liabilities & Equities	23,024.7	23,574.8	23,706.0	24,397.8	23,808.0	23,193.1	23,165.6	22,850.8

Summarized Statement of Comprehensive Income (Cumulative)

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

Capital Adequacy

(bn Won)	Mar. 21	Jun. 21	Sep. 21	Dec. 21	Mar. 22	Jun. 22	Sep. 22	Dec. 22(E)
RBC Ratio	395.5%	368.6%	355.7%	342.5%	282.3%	264.0%	250.2%	259.8%
Available capital	2,676.8	2,622.4	2,613.5	2,545.9	2,144.4	2,319.0	2,361.1	2,441.9
Required capital	676.9	711.4	734.7	743.4	759.5	878.3	943.7	940.0

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Premium Income by Policy Type (Quarterly)

(bn Won)	1Q21		2Q21		3Q21		4Q21		1Q22		2Q22		3Q22		4Q22(E)	
		(%)		(%)		(%)		(%)		(%)		(%)		(%)		(%)
Individual policy	561.7	97.3	510.9	77.8	504.5	93.9	503.6	45.6	512.1	100.0	523.0	100.0	522.2	99.6	514.3	100.0
Protection	339.4	58.8	333.1	50.7	332.0	61.8	331.3	30.0	344.5	67.3	350.0	66.9	353.0	67.4	355.0	69.0
Whole-Life	230.4	39.9	226.1	34.4	223.7	41.7	221.4	20.0	230.9	45.1	236.1	45.1	238.2	45.4	238.3	46.3
Variable	92.2	16.0	89.0	13.5	88.0	16.4	87.5	7.9	87.5	17.1	85.5	16.3	83.7	16.0	83.2	16.2
Savings	222.3	38.5	177.9	27.1	172.4	32.1	172.2	15.6	167.6	32.7	173.0	33.1	169.2	32.3	159.3	31.0
Annuities	37.5	6.5	41.3	6.3	47.2	8.8	51.5	4.7	59.1	11.5	65.3	12.5	70.1	13.4	70.1	13.6
Variable	184.3	31.9	136.2	20.7	124.7	23.2	120.3	10.9	108.2	21.1	107.4	20.5	98.8	18.8	88.9	17.3
Pension	15.5	2.7	146.2	22.2	32.7	6.1	601.4	54.4	-	-	-	-	1.9	0.4	100.3	19.5
Total	577.2	100.0	657.2	100.0	537.0	100.0	1,105.0	100.0	512.1	100.0	523.0	100.0	524.1	100.0	514.3	100.0

Premium Income by Policy Type (Cumulative)

(bn Won)	1Q21		2Q21		3Q21		4Q21		1Q22		2Q22		3Q22		4Q22(E)	
		(%)		(%)		(%)		(%)		(%)		(%)		(%)		(%)
Individual policy	561.7	97.3	1,072.6	86.9	1,576.9	89.0	2,080.5	72.3	512.1	100.0	1,035.1	100.0	1,557.3	99.9	2,071.5	100.0
Protection	339.4	58.8	672.4	54.5	1,004.4	56.7	1,335.7	46.4	344.5	67.3	694.5	67.1	1,047.5	67.2	1,402.5	67.7
Whole-Life	230.4	39.9	456.5	37.0	680.2	38.4	901.6	31.3	230.9	45.1	467.0	45.1	705.2	45.2	943.5	45.5
Variable	92.2	16.0	181.1	14.7	269.2	15.2	356.6	12.4	87.5	17.1	173.0	16.7	256.7	16.5	339.9	16.4
Savings	222.3	38.5	400.2	32.4	572.6	32.3	744.8	25.9	167.6	32.7	340.6	32.9	509.8	32.7	669.1	32.3
Annuities	37.5	6.5	78.8	6.4	126.0	7.1	177.5	6.2	59.1	11.5	124.3	12.0	194.4	12.5	264.5	12.8
Variable	184.3	31.9	320.5	26.0	445.2	25.1	565.5	19.7	108.2	21.1	215.6	20.8	314.4	20.2	403.3	19.5
Pension	15.5	2.7	161.8	13.1	194.4	11.0	795.8	27.7	-	-	-	-	1.9	0.1	102.3	4.9
Total	577.2	100.0	1,234.4	100.0	1,771.3	100.0	2,876.3	100.0	512.1	100.0	1,035.1	100.0	1,559.2	100.0	2,071.5	100.0

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Loss & Expense Ratios

(%)	4Q20	1Q21	2Q21	3Q21	4Q21	1Q22	2Q22	3Q22	4Q22(E)
Quarterly Loss Ratio	43.9	52.1	50.3	55.7	57.3	51.0	53.0	46.9	56.3
Risk Premium	92.7	93.5	94.3	95.2	96.3	98.5	100.5	101.9	103.1
Loss	40.7	48.7	47.4	53.0	55.2	50.3	53.3	47.8	58.0
Cumulative Loss Ratio	49.5	52.1	51.2	52.7	53.9	51.0	52.0	50.3	51.8
Risk Premium	366.6	93.5	187.9	283.0	379.3	98.5	199.1	301.0	404.0
Loss	181.4	48.7	96.1	149.1	204.3	50.3	103.5	151.4	209.4
Expense Ratio	12.7	8.6	9.2	15.5	19.2	21.7	19.9	18.9	18.9

Policy Persistency

(%)	4Q20	1Q21	2Q21	3Q21	4Q21	1Q22	2Q22	3Q22	4Q22(E)
Quarterly									
13th Month	85.7	84.7	85.4	81.1	85.2	85.6	87.9	88.0	84.9
25th Month	74.2	71.6	74.5	71.1	72.3	67.2	70.5	65.2	67.9
Cumulative									
13th Month	86.9	84.7	85.0	83.7	84.0	85.6	86.6	87.1	86.6
25th Month	73.0	71.6	73.1	72.5	72.4	67.2	68.4	67.4	67.5

Retention

(%)	4Q20	1Q21	2Q21	3Q21	4Q21	1Q22	2Q22	3Q22	4Q22(E)
Quarterly									
LP Retention 13th	45.3	45.3	51.5	43.4	41.6	35.2	41.2	35.7	24.1
LP Retention 25th	22.9	22.9	20.6	21.8	20.3	24.0	28.1	14.9	13.1
Cumulative									
LP Retention 13th	45.3	45.3	49.6	47.7	46.3	35.2	38.8	37.8	33.6
LP Retention 25th	22.9	22.9	21.2	21.4	21.0	24.0	26.8	23.2	20.9

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APE (Annualized Premium Equivalent)

(mn Won)	2022.01	2022.02	2022.03	2022.04	2022.05	2022.06	2022.07	2022.08	2022.09	2022.10	2022.11	2022.12	Average	FY2022
Protection	41,308	26,254	39,476	12,086	10,157	12,357	14,053	17,235	17,071	16,084	12,142	10,029	19,019	228,232
Whole-Life	35,429	20,278	32,705	6,778	5,561	6,216	8,018	12,722	12,112	10,768	6,475	4,561	13,469	161,622
Variable	1,776	1,344	1,727	753	619	995	988	800	1,255	607	945	434	1,020	12,244
Etc.	4,103	4,632	5,044	4,554	3,977	5,146	5,028	3,713	3,704	4,709	4,722	5,034	4,530	54,366
Savings	12,469	8,043	5,684	13,281	20,162	7,201	5,879	5,981	6,016	3,894	3,834	3,786	8,019	96,229
Annuities	9,293	6,535	4,233	10,400	17,737	5,692	4,707	4,797	4,755	3,636	3,243	3,048	6,506	78,075
Variable	3,177	1,508	1,450	2,880	2,425	1,509	1,172	1,184	1,261	258	591	738	1,513	18,154
Total	53,777	34,297	45,160	25,367	30,319	19,559	19,912	23,216	23,087	19,978	15,976	13,815	27,038	324,461

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

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

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KB Asset Managemnet

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

KB Capital

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

KB Life Insurance

(bn Won)	1Q21	2Q21	3Q21	4Q21	1Q22	2Q22	3Q22	4Q22(E)
Net interest income	40.1	42.8	43.6	44.6	43.4	43.3	44.5	43.9
Net fee and commission income	-3.8	-5.0	-4.4	-5.0	-4.3	-5.6	-5.6	-6.0
Net other operating income(expenses)	-14.3	-28.8	-27.4	-50.6	-31.5	-23.4	-53.3	-32.7
Gross operating income	22.0	9.0	11.8	-11.0	7.6	14.3	-14.4	5.2
General & administrative expenses	18.6	18.0	17.1	19.7	18.3	16.9	17.4	20.5
Provision for credit losses	0.2	0.0	-3.0	0.7	-0.1	0.2	-0.1	-0.8
Net operating profit	3.2	-9.0	-2.3	-31.4	-10.6	-2.8	-31.7	-14.5
Net non-operating profit(loss)	-0.1	0.3	0.3	0.4	0.0	0.0	0.0	-0.6
Profit before income tax	3.1	-8.7	-2.0	-31.0	-10.6	-2.8	-31.7	-15.1
Profit for the period	-1.5	-9.5	-7.1	-28.5	-18.1	-16.6	-17.2	-12.1
Profit attributable to shareholders of the parent company	-1.5	-9.5	-7.1	-28.5	-18.1	-16.6	-17.2	-12.1

KB Real Estate Trust

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

KB Savings Bank

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

KB Investment

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

KB Data Systems

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

KB Credit Information

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

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KB Asset Management

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

KB Capital

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

KB Life Insurance

(bn Won)	Mar. 21	Jun. 21	Sep. 21	Dec. 21	Mar. 22	Jun. 22	Sep. 22	Dec. 22(E)
Total Assets	10,698.6	10,904.1	10,800.8	10,634.6	10,400.9	10,333.8	10,180.4	10,136.9
Total Liabilities	10,171.6	10,381.4	10,300.1	10,174.3	10,081.8	10,107.3	10,061.4	10,050.3
Total Equity	527.0	522.8	500.7	460.3	319.1	226.5	119.0	86.6

KB Real Estate Trust

(bn Won)	Mar. 21	Jun. 21	Sep. 21	Dec. 21	Mar. 22	Jun. 22	Sep. 22	Dec. 22(E)
Total Assets	438.2	445.2	475.9	496.5	476.5	501.0	519.5	519.0
Total Liabilities	116.6	107.1	110.2	119.7	124.0	129.1	126.9	113.4
Total Equity	321.6	338.1	365.7	376.8	352.6	371.9	392.6	405.6

KB Savings Bank

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

KB Investment

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

KB Data Systems

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

KB Credit Information

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

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KB Kookmin Bank

KB Securities

KB Insurance

KB Kookmin Card

Prudential Life Insurance

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