

KB Financial Group

Fact Book 2Q 2023

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

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

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

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

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

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

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

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

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

Totals may not sum due to rounding.

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

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

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

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

Key Financial Indicators

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

Key Financial Indicators

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

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

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

3) Including reserves for credit losses.

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

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

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

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

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

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Group Interest Income

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

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

Group Net Interest Margin(NIM)¹⁾

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

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

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

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

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

1) Bank NIM + Card NIM.

2) Interest income - credit guarantee fee.

3) Interest expense + deposit insurance fee.

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

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

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

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

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

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

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

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

Group Credit Cost Ratio¹⁾

| (bn Won) | 1Q21 | 2Q21 | 3Q21 | 4Q21 | 1Q22 | 2Q22 | 3Q22 | 4Q22 | 1Q23 | 2Q23(E) |
|----------------------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|
| Total Outstanding Credit | 369,244.0 | 377,019.4 | 390,803.3 | 400,786.2 | 409,266.2 | 416,796.0 | 428,335.6 | 424,436.6 | 420,945.5 | 426,328.2 |
| Household | 182,795.8 | 185,044.4 | 190,527.2 | 191,145.1 | 188,820.1 | 186,926.2 | 186,951.7 | 187,124.5 | 180,037.8 | 181,430.6 |
| Corporate | 163,054.5 | 168,082.0 | 176,365.5 | 184,460.4 | 195,478.7 | 203,887.7 | 213,582.7 | 209,413.1 | 213,772.5 | 217,723.9 |
| Credit Card | 23,393.7 | 23,893.0 | 23,910.6 | 25,180.7 | 24,967.4 | 25,982.1 | 27,801.2 | 27,899.0 | 27,135.2 | 27,173.7 |
| Provision for Loan Losses | 179.1 | 234.6 | 195.4 | 537.4 | 151.3 | 317.3 | 286.1 | 1,039.5 | 652.6 | 587.6 |
| Household | 58.4 | 57.1 | 40.6 | 81.0 | 15.4 | 147.3 | 64.7 | 160.1 | 90.2 | 41.9 |
| Corporate | 50.0 | 87.8 | 67.4 | 299.7 | 41.5 | -29.2 | 153.7 | 729.2 | 398.6 | 377.1 |
| Credit Card | 70.7 | 89.7 | 87.4 | 156.7 | 94.4 | 199.2 | 67.8 | 150.2 | 163.8 | 168.6 |
| Quarterly Credit Cost | 0.20% | 0.25% | 0.20% | 0.54% | 0.15% | 0.31% | 0.27% | 0.97% | 0.63% | 0.56% |
| Household | 0.13% | 0.12% | 0.09% | 0.17% | 0.03% | 0.31% | 0.14% | 0.34% | 0.20% | 0.09% |
| Corporate | 0.12% | 0.21% | 0.16% | 0.66% | 0.09% | -0.06% | 0.29% | 1.37% | 0.76% | 0.70% |
| Credit Card | 1.24% | 1.52% | 1.45% | 2.53% | 1.50% | 1.59% | 0.98% | 2.14% | 2.41% | 2.49% |
| Cumulative Credit Cost | 0.20% | 0.22% | 0.22% | 0.30% | 0.15% | 0.23% | 0.24% | 0.43% | 0.63% | 0.59% |
| Household | 0.13% | 0.13% | 0.11% | 0.13% | 0.03% | 0.17% | 0.16% | 0.21% | 0.20% | 0.15% |
| Corporate | 0.12% | 0.17% | 0.16% | 0.30% | 0.09% | 0.01% | 0.17% | 0.49% | 0.76% | 0.73% |
| Credit Card | 1.24% | 1.38% | 1.41% | 1.70% | 1.50% | 1.55% | 1.35% | 1.56% | 2.41% | 2.45% |

1) Based on simple arithmetic sum of subsidiaries

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

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

Cost to Income Ratio (CIR)

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

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

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

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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 General & Administrative Expenses
 Asset Quality

Capital Adequacy

Organizational Structure
 Employees / Branches
 Credit Ratings

KB Kookmin Bank
KB Securities
KB Insurance
KB Kookmin Card
KB Life Insurance
Other Subsidiaries
Contacts

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

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

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Organizational Structure

- Employees / Branches
- Credit Ratings

KB Kookmin Bank

KB Securities

KB Insurance

KB Kookmin Card

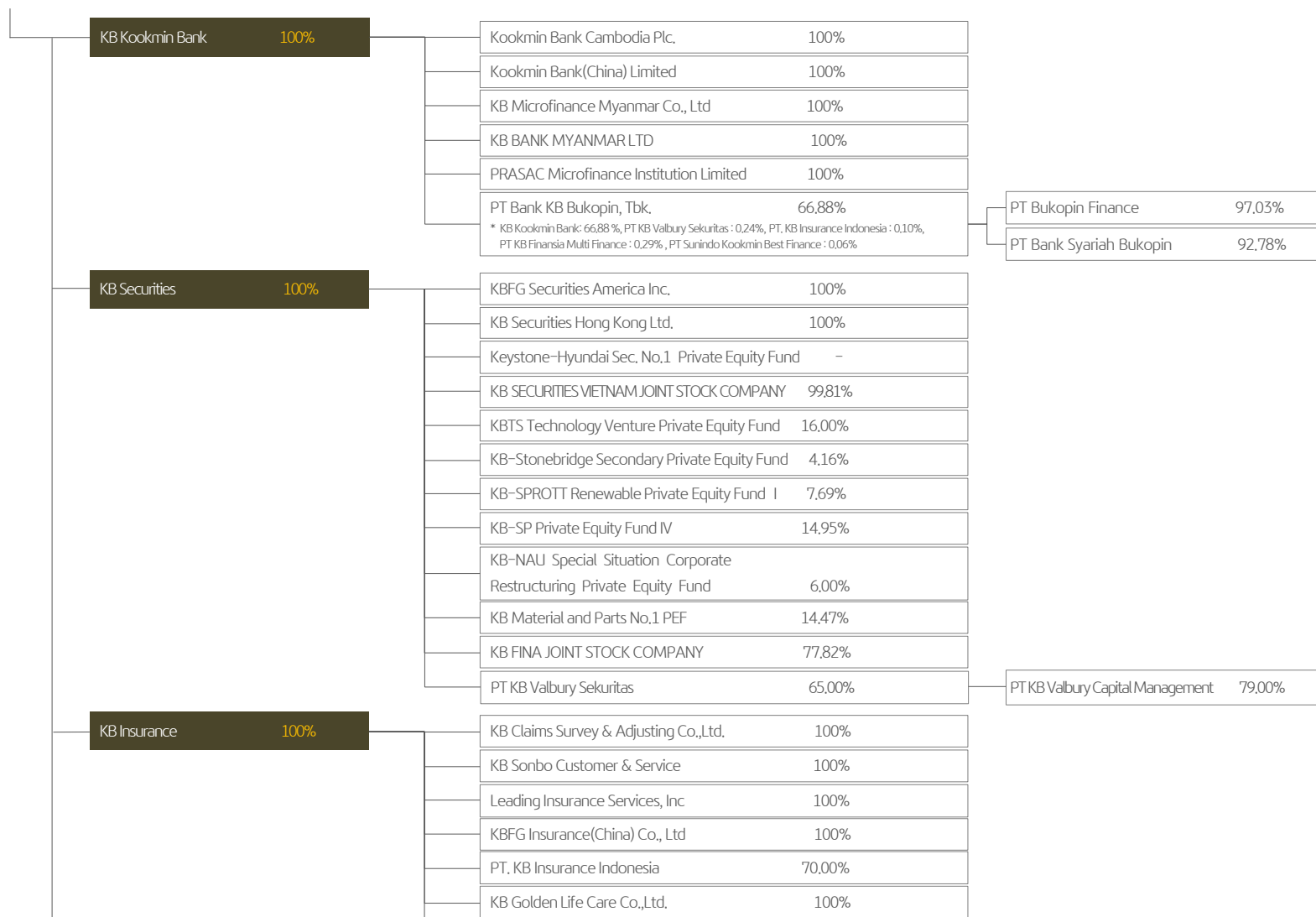
KB Life Insurance

Other Subsidiaries

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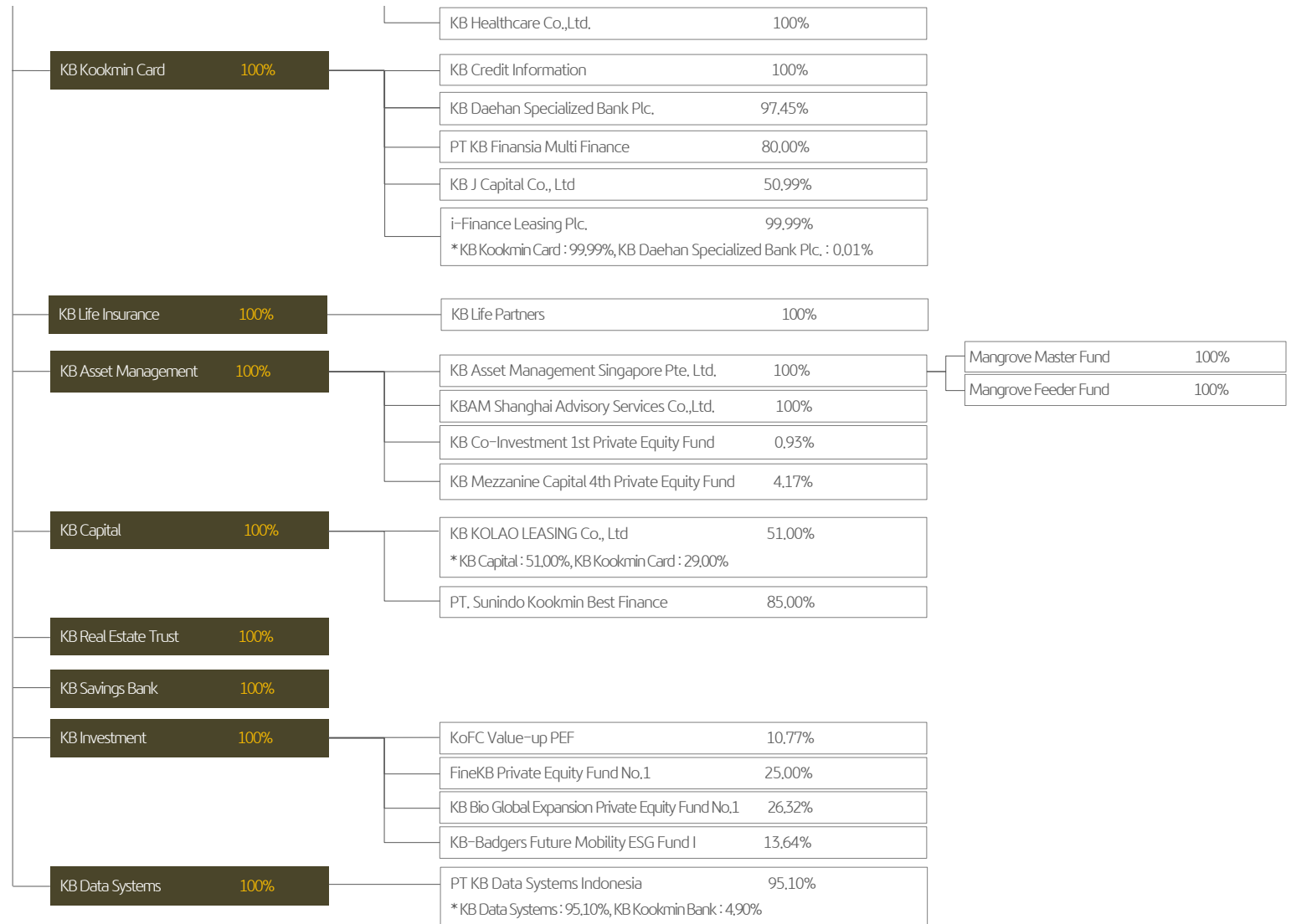
- As of June. 30, 2023

KB Financial Group



| | |
|-------------------------|--------|
| PT Bukopin Finance | 97.03% |
| PT Bank Syariah Bukopin | 92.78% |

| | |
|----------------------------------|--------|
| PT KB Valbury Capital Management | 79.00% |
|----------------------------------|--------|



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

KB Kookmin Bank

| | Mar. 21 | Jun. 21 | Sep. 21 | Dec. 21 | Mar. 22 | Jun. 22 | Sep. 22 | Dec. 22 | Mar. 23 | Jun. 23(E) |
|---------------------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|
| Directors | 8 | 8 | 8 | 8 | 8 | 8 | 8 | 8 | 8 | 8 |
| Executive | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 |
| Non-Executive | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 |
| Non-Standing | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Executive Vice Presidents | 21 | 21 | 21 | 20 | 27 | 29 | 31 | 31 | 33 | 33 |
| Regional Directors | 43 | 43 | 43 | 43 | 44 | 44 | 44 | 44 | 41 | 41 |
| Regular Employees | 15,175 | 15,162 | 15,214 | 15,309 | 14,567 | 14,582 | 14,524 | 14,653 | 13,902 | 13,885 |
| Total¹⁾ | 15,242 | 15,229 | 15,281 | 15,375 | 14,641 | 14,658 | 14,602 | 14,731 | 13,979 | 13,962 |

1) Excluding non-executive and non-standing directors

KB Securities

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

KB Insurance

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

KB Kookmin Card

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

KB Life Insurance

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

Branches / ATMs of KB Kookmin Bank

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

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KB Securities

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- As of Jun. 30, 2023

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

Note: Ratings for the holding company

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Other Subsidiaries

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| (bn Won) | 1Q21 | 2Q21 | 3Q21 | 4Q21 | 1Q22 | 2Q22 | 3Q22 | 4Q22 | 1Q23 | 2Q23(E) |
|--|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|
| Net interest income | 1,809.0 | 1,888.2 | 1,962.2 | 2,069.1 | 2,139.6 | 2,300.6 | 2,403.0 | 2,447.8 | 2,347.4 | 2,462.9 |
| Net fee and commission income | 316.9 | 281.2 | 291.3 | 298.5 | 270.8 | 278.3 | 277.2 | 270.3 | 307.4 | 289.9 |
| Net other operating income(expenses) | -93.3 | -86.1 | -152.2 | -145.3 | -166.0 | -306.1 | -355.9 | 94.5 | 34.9 | -76.7 |
| Gross operating income | 2,032.6 | 2,083.3 | 2,101.3 | 2,222.3 | 2,244.4 | 2,272.8 | 2,324.3 | 2,812.6 | 2,689.7 | 2,676.1 |
| General & administrative expenses | 1,024.6 | 987.5 | 1,007.4 | 1,383.2 | 1,020.9 | 1,093.9 | 1,076.0 | 1,507.2 | 1,030.3 | 1,077.1 |
| 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 | 1,659.4 | 1,599.0 |
| Provision for credit losses | 56.6 | 70.8 | 61.9 | 333.5 | 11.8 | 183.0 | 160.7 | 765.6 | 391.3 | 376.9 |
| Net operating profit | 951.4 | 1,025.0 | 1,032.0 | 505.6 | 1,211.7 | 995.9 | 1,087.6 | 539.8 | 1,268.1 | 1,222.1 |
| Net non-operating profit(loss) | 19.9 | -21.0 | -1.6 | -19.7 | 3.7 | 19.6 | -4.2 | -44.3 | -33.0 | -33.9 |
| Share of profit(loss) of associates | 37.2 | 6.0 | 10.5 | 3.5 | -0.7 | 19.7 | 1.3 | -7.6 | 4.9 | 2.8 |
| Net other non-operating income(expenses) | -17.3 | -27.0 | -12.1 | -23.2 | 4.4 | -0.1 | -5.5 | -36.7 | -37.9 | -36.7 |
| 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 | 1,235.1 | 1,188.2 |
| Income tax expense | 280.7 | 266.4 | 259.0 | 147.5 | 240.9 | 265.5 | 286.7 | 288.4 | 313.2 | 268.2 |
| Profit for the period | 690.6 | 737.6 | 771.4 | 338.4 | 974.5 | 750.0 | 796.7 | 207.1 | 921.9 | 920.0 |
| Profit attributable to non-controlling interests | 2.1 | 3.5 | -6.3 | -52.1 | -2.8 | 0.9 | -27.5 | -238.3 | -9.6 | -7.0 |
| Profit attributable to shareholders of the parent company | 688.5 | 734.1 | 777.7 | 390.5 | 977.3 | 749.1 | 824.2 | 445.4 | 931.5 | 927.0 |

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Contacts

| (bn Won) | Mar. 21 | Jun. 21 | Sep. 21 | Dec. 21 | Mar. 22 | Jun. 22 | Sep. 22 | Dec. 22 | Mar. 23 | Jun. 23(E) |
|--|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|
| Total Assets | 447,822.5 | 455,817.9 | 470,714.5 | 483,564.9 | 493,078.8 | 506,798.0 | 537,997.1 | 517,769.5 | 512,196.9 | 524,504.5 |
| 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 | 22,455.4 | 25,439.0 |
| Financial assets at fair value through profit or loss | 16,680.2 | 18,252.7 | 17,887.2 | 18,834.4 | 18,731.7 | 17,191.3 | 15,717.0 | 21,213.4 | 18,515.6 | 19,814.9 |
| Derivative financial assets | 2,827.4 | 2,399.9 | 3,520.5 | 2,965.6 | 4,091.6 | 8,111.5 | 16,024.9 | 7,767.6 | 7,134.7 | 6,801.1 |
| Financial investments | 54,916.9 | 57,519.0 | 62,987.9 | 63,744.9 | 66,115.5 | 65,729.8 | 70,473.9 | 75,250.2 | 73,599.9 | 75,096.8 |
| Loans | 332,487.6 | 342,258.5 | 347,876.2 | 361,144.7 | 366,626.7 | 373,569.6 | 394,578.7 | 374,672.0 | 373,934.0 | 376,478.0 |
| (Allowances for loan losses) | -2,194.5 | -2,191.6 | -2,199.5 | -2,426.9 | -2,345.8 | -2,307.9 | -2,427.6 | -2,764.6 | -3,141.8 | -3,230.6 |
| Investments in associates | 328.0 | 341.6 | 364.8 | 391.0 | 396.2 | 433.9 | 533.2 | 530.0 | 532.7 | 542.0 |
| Tangible assets | 4,511.6 | 4,465.2 | 4,467.3 | 4,496.3 | 4,471.6 | 4,466.5 | 4,459.0 | 4,394.4 | 4,392.0 | 4,385.8 |
| Goodwill & Intangible assets | 973.1 | 987.8 | 1,002.4 | 1,028.5 | 1,014.0 | 1,034.0 | 1,088.7 | 1,054.7 | 1,113.3 | 1,088.6 |
| Current income tax assets | 44.3 | 47.2 | 59.0 | 61.3 | 126.4 | 165.5 | 177.7 | 192.0 | 207.8 | 228.1 |
| Deferred income tax assets | 68.8 | 81.6 | 98.9 | 149.9 | 163.9 | 168.7 | 333.7 | 181.3 | 200.1 | 271.3 |
| Other assets | 10,368.1 | 10,157.5 | 10,439.1 | 5,583.3 | 8,575.3 | 10,539.7 | 13,179.7 | 7,386.1 | 10,111.4 | 14,358.9 |
| 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 | 478,159.7 | 489,546.0 |
| Financial liabilities at fair value through profit or loss | 99.4 | 106.4 | 149.1 | 112.7 | 179.8 | 128.6 | 101.7 | 108.9 | 94.8 | 89.2 |
| Deposits | 333,142.4 | 339,502.2 | 348,723.8 | 363,141.4 | 366,614.3 | 366,624.6 | 381,989.4 | 381,746.7 | 376,720.3 | 383,608.3 |
| Debts | 28,248.7 | 28,769.4 | 30,214.5 | 32,523.2 | 36,039.9 | 40,738.1 | 43,682.7 | 45,073.1 | 38,886.1 | 38,542.4 |
| Debentures | 26,103.7 | 27,136.4 | 29,483.5 | 29,718.7 | 29,096.9 | 31,133.5 | 34,253.9 | 29,787.7 | 29,809.7 | 29,673.9 |
| Derivative financial liabilities | 2,607.0 | 2,214.8 | 3,335.6 | 2,749.4 | 3,752.1 | 7,510.6 | 15,249.0 | 7,271.4 | 6,553.9 | 6,021.7 |
| Net defined benefit liabilities | 205.6 | 244.0 | 285.3 | 155.3 | 201.7 | 273.3 | 326.1 | 16.2 | 29.6 | 48.7 |
| Provisions | 397.3 | 415.4 | 414.4 | 426.9 | 431.3 | 483.6 | 490.8 | 533.4 | 572.2 | 602.6 |
| Accrued expenses payables | 2,585.1 | 2,557.2 | 2,687.7 | 2,668.6 | 2,686.3 | 2,980.4 | 3,503.5 | 3,947.2 | 4,566.4 | 5,541.0 |
| Other liabilities | 24,259.1 | 23,839.8 | 22,678.5 | 19,179.8 | 21,646.5 | 24,236.9 | 25,063.1 | 15,561.7 | 20,926.7 | 25,418.2 |
| 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 | 34,037.2 | 34,958.5 |
| Share capital | 2,021.9 | 2,021.9 | 2,021.9 | 2,021.9 | 2,021.9 | 2,021.9 | 2,021.9 | 2,021.9 | 2,021.9 | 2,021.9 |
| Hybrid financial instrument | 574.5 | 574.5 | 574.5 | 574.5 | 574.5 | 873.9 | 873.9 | 873.9 | 1,282.9 | 1,282.9 |
| Capital surplus | 4,808.5 | 4,808.5 | 5,026.5 | 5,025.3 | 5,025.3 | 5,025.3 | 5,025.3 | 5,025.3 | 5,025.3 | 4,739.0 |
| Accumulated other comprehensive income | 675.9 | 811.1 | 1,766.7 | 1,395.2 | 1,003.6 | 206.7 | -179.8 | 12.8 | 363.2 | 283.2 |
| Retained earnings | 21,816.4 | 22,536.9 | 23,280.7 | 23,660.7 | 23,593.6 | 24,342.8 | 25,391.6 | 25,834.2 | 25,401.1 | 26,346.7 |
| Treasury shares | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| Non-controlling interest | 276.9 | 279.5 | 71.9 | 211.3 | 211.1 | 217.8 | 204.0 | -44.8 | -57.2 | 284.8 |

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Other Subsidiaries

Contacts

| (bn Won) | 1Q21 | 2Q21 | 3Q21 | 4Q21 | 1Q22 | 2Q22 | 3Q22 | 4Q22 | 1Q23 | 2Q23(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 | 5,271.4 | 5,475.1 |
| Due from financial institutions | 7.3 | 6.5 | 5.3 | 6.4 | 7.0 | 11.2 | 22.5 | 39.2 | 39.2 | 44.9 |
| Financial Investments | 221.5 | 211.3 | 233.6 | 253.7 | 287.7 | 327.7 | 407.5 | 566.7 | 617.0 | 631.4 |
| Loans | 2,261.5 | 2,296.2 | 2,373.4 | 2,559.8 | 2,709.5 | 2,994.0 | 3,482.5 | 4,178.8 | 4,505.6 | 4,691.1 |
| Other | 53.3 | 56.5 | 56.8 | 71.3 | 74.5 | 78.0 | 74.1 | 97.8 | 109.6 | 107.7 |
| Interest Expense | 734.6 | 682.3 | 706.9 | 822.1 | 939.1 | 1,110.3 | 1,583.6 | 2,434.7 | 2,924.0 | 3,012.2 |
| Deposits | 552.6 | 500.0 | 520.3 | 606.3 | 695.9 | 805.4 | 1,131.5 | 1,822.5 | 2,247.6 | 2,331.9 |
| Debts & Debentures | 169.2 | 169.2 | 171.2 | 195.7 | 214.3 | 270.2 | 399.5 | 546.6 | 595.8 | 596.7 |
| Other | 12.8 | 13.1 | 15.4 | 20.1 | 28.9 | 34.7 | 52.6 | 65.6 | 80.6 | 83.6 |
| Net Interest Income | 1,809.0 | 1,888.2 | 1,962.2 | 2,069.1 | 2,139.6 | 2,300.6 | 2,403.0 | 2,447.8 | 2,347.4 | 2,462.9 |

Bank Net Interest Margin

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

Interest Spread / Margin

| (bn Won) | 1Q21 | 2Q21 | 3Q21 | 4Q21 | 1Q22 | 2Q22 | 3Q22 | 4Q22 | 1Q23 | 2Q23(E) |
|--|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|
| Interest earning assets 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 | 445,333.7 | 444,838.9 |
| 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 | 4,767.7 | 4,966.5 |
| Yield | 2.29% | 2.25% | 2.25% | 2.36% | 2.53% | 2.74% | 3.14% | 3.79% | 4.34% | 4.48% |
| Interest bearing liabilities 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 | 433,913.5 | 432,670.3 |
| 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 | 2,805.8 | 2,913.2 |
| Yield | 0.75% | 0.71% | 0.69% | 0.77% | 0.89% | 1.04% | 1.41% | 2.06% | 2.62% | 2.70% |
| Interest spread | 1.54% | 1.55% | 1.56% | 1.59% | 1.64% | 1.71% | 1.73% | 1.73% | 1.72% | 1.78% |
| Net Interest Margin | 1.56% | 1.56% | 1.58% | 1.61% | 1.66% | 1.73% | 1.76% | 1.77% | 1.79% | 1.85% |

1) Average balance based on separate financial statement

2) Interest income - credit guarantee fee

3) Interest expense + deposit insurance fee

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

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

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

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

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

Credit Cost Ratio

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

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| (bn Won) | 1Q21 | 2Q21 | 3Q21 | 4Q21 | 1Q22 | 2Q22 | 3Q22 | 4Q22 | 1Q23 | 2Q23(E) |
|--|----------------|--------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|
| Employee Benefits | 674.4 | 609.9 | 637.0 | 905.1 | 662.9 | 662.5 | 657.3 | 973.7 | 626.2 | 635.3 |
| Post-employment benefits | 41.2 | 42.7 | 41.6 | 45.1 | 42.8 | 47.1 | 45.5 | 47.1 | 28.7 | 30.5 |
| Termination benefits | -3.4 | 0.0 | 0.0 | 269.9 | 0.0 | 0.0 | 0.1 | 272.5 | 0.0 | 0.0 |
| Salaries & employee benefits | 423.8 | 433.5 | 433.8 | 442.4 | 444.6 | 449.2 | 444.1 | 455.6 | 427.7 | 447.0 |
| Others | 212.8 | 133.7 | 161.6 | 147.7 | 175.5 | 166.2 | 167.6 | 198.5 | 169.8 | 157.7 |
| Depreciation and Amortization | 134.6 | 122.8 | 133.9 | 146.3 | 126.3 | 132.6 | 137.1 | 150.5 | 132.2 | 136.4 |
| Tangible assets | 101.1 | 100.7 | 104.4 | 115.4 | 93.2 | 98.6 | 102.1 | 111.7 | 91.7 | 93.1 |
| Intangible assets | 33.3 | 22.3 | 29.5 | 30.9 | 33.0 | 34.1 | 35.0 | 38.8 | 40.5 | 43.3 |
| Others | 0.2 | -0.2 | 0.0 | 0.0 | 0.1 | -0.1 | 0.0 | 0.0 | 0.0 | 0.0 |
| Other General and Administrative Expenses | 215.6 | 254.8 | 236.5 | 331.8 | 231.7 | 298.8 | 281.6 | 383.0 | 271.9 | 305.4 |
| Occupancy, furniture & equipment expenses | 195.3 | 214.8 | 212.4 | 310.9 | 207.4 | 251.7 | 256.1 | 337.6 | 240.5 | 233.8 |
| Taxes | 20.3 | 40.0 | 24.1 | 20.9 | 24.3 | 47.1 | 25.5 | 45.4 | 31.4 | 71.6 |
| General & Administrative Expenses | 1,024.6 | 987.5 | 1,007.4 | 1,383.2 | 1,020.9 | 1,093.9 | 1,076.0 | 1,507.2 | 1,030.3 | 1,077.1 |

Cost to Income Ratio(CIR)

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

Deposits in Won

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

Deposit Portfolio

| | Mar. 21 | Jun. 21 | Sep. 21 | Dec. 21 | Mar. 22 | Jun. 22 | Sep. 22 | Dec. 22 | Mar. 23 | Jun. 23(E) |
|---------------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|
| Core deposits | 53.3% | 53.6% | 53.6% | 53.1% | 52.8% | 53.1% | 46.9% | 43.2% | 43.2% | 42.4% |
| Savings deposits | 45.8% | 45.1% | 45.0% | 45.6% | 45.8% | 45.6% | 50.8% | 54.9% | 54.3% | 54.8% |
| Marketable deposits | 0.9% | 1.3% | 1.4% | 1.3% | 1.4% | 1.3% | 2.4% | 1.8% | 2.5% | 2.8% |
| Total | 100.0% | 100.0% | 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 | Mar. 23 | Jun. 23(E) |
|--|---------------|---------------|---------------|---------------|--------------|--------------|--------------|--------------|--------------|--------------|
| Loans in Won / Deposits in Won ²⁾ | 100.4% | 100.4% | 100.1% | 100.2% | 98.8% | 99.2% | 99.2% | 97.1% | 96.3% | 96.8% |

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

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

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| (bn Won) | Mar. 21 | Jun. 21 | Sep. 21 | Dec. 21 | Mar. 22 | Jun. 22 | Sep. 22 | Dec. 22 | Mar. 23 | Jun. 23(E) |
|--|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|
| 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 | 361,091.6 | 366,184.7 |
| 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 | 359,006.2 | 363,888.8 |
| Precautionary | 899.7 | 953.3 | 1,074.8 | 1,101.6 | 1,071.2 | 1,138.5 | 1,226.3 | 1,195.2 | 1,268.2 | 1,397.0 |
| Substandard | 526.1 | 503.0 | 489.6 | 429.9 | 431.1 | 420.9 | 470.7 | 470.6 | 542.5 | 610.3 |
| Doubtful | 278.4 | 224.2 | 201.0 | 169.9 | 168.8 | 152.6 | 164.9 | 161.4 | 175.0 | 172.5 |
| Estimated Loss | 113.1 | 107.3 | 96.8 | 98.7 | 99.8 | 103.4 | 75.0 | 86.5 | 99.7 | 116.1 |
| NPL (A) | 917.5 | 834.5 | 787.4 | 698.5 | 699.8 | 676.9 | 710.6 | 718.5 | 817.2 | 898.9 |
| NPL Ratio | 0.29% | 0.26% | 0.23% | 0.20% | 0.20% | 0.19% | 0.19% | 0.20% | 0.23% | 0.25% |
| 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 | 2,156.1 | 2,281.9 |
| Reserves for credit losses (C) | 2,134.5 | 2,162.1 | 2,274.8 | 2,363.7 | 2,401.6 | 2,357.1 | 2,413.3 | 2,429.4 | 2,086.1 | 1,913.6 |
| NPL Coverage Ratio(New) (B/A) | 156.7% | 172.8% | 182.3% | 225.3% | 231.2% | 254.6% | 252.2% | 259.4% | 263.9% | 253.9% |
| NPL Coverage Ratio(Old) [(B+C)/A] | 389.4% | 431.9% | 471.2% | 563.7% | 574.4% | 602.7% | 591.8% | 597.5% | 519.1% | 466.8% |

1) Allowances for loan losses and acceptances & guarantees

Household

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

1) Allowances for loan losses and acceptances & guarantees

Corporate

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

1) Allowances for loan losses and acceptances & guarantees

Write-offs / NPL Sales

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

Recoveries from Written-offs

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

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Delinquency Ratio

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

* Delinquent for 1 month and over

Loan Amount

| (bn Won) | Mar. 21 | Jun. 21 | Sep. 21 | Dec. 21 | Mar. 22 | Jun. 22 | Sep. 22 | Dec. 22 | Mar. 23 | Jun. 23(E) |
|-------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|
| Household | 163,238.8 | 164,620.2 | 170,159.9 | 170,474.0 | 168,127.1 | 166,281.5 | 166,191.3 | 166,455.7 | 162,836.4 | 163,395.4 |
| Mortgage | 86,870.8 | 86,917.0 | 90,898.9 | 92,144.4 | 91,373.0 | 90,487.3 | 91,196.8 | 92,940.4 | 91,322.8 | 91,483.2 |
| General | 76,368.0 | 77,703.2 | 79,261.0 | 78,329.6 | 76,754.0 | 75,794.2 | 74,994.5 | 73,515.3 | 71,513.5 | 71,912.3 |
| Corporate | 148,036.0 | 152,017.6 | 159,249.0 | 166,932.6 | 175,450.3 | 182,454.7 | 190,751.6 | 187,157.1 | 188,791.9 | 191,799.2 |
| SME | 118,099.0 | 121,970.0 | 125,854.8 | 129,544.2 | 134,428.5 | 137,458.9 | 140,538.3 | 139,486.4 | 138,862.6 | 139,044.7 |
| Large Corporation | 29,937.0 | 30,047.7 | 33,394.2 | 37,388.4 | 41,021.8 | 44,995.8 | 50,213.3 | 47,670.7 | 49,929.3 | 52,754.5 |
| Total | 311,274.8 | 316,637.8 | 329,408.9 | 337,406.6 | 343,577.3 | 348,736.2 | 356,942.9 | 353,612.8 | 351,628.3 | 355,194.6 |

Delinquent Amount

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

Delinquent Amount by Period

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

Delinquency Ratio by Industry (Coporate Loan)

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

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

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| (bn Won) | Mar. 21 | Jun. 21 | Sep. 21 | Dec. 21 | Mar. 22 | Jun. 22 | Sep. 22 | Dec. 22 | Mar. 23 | Jun. 23(E) |
|-----------------------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|
| Tier 1 Capital | 28,883.7 | 29,714.8 | 31,599.6 | 30,491.2 | 31,057.7 | 31,262.8 | 31,802.2 | 30,963.2 | 32,594.4 | 33,115.7 |
| Common Equity Tier 1 | 28,309.2 | 29,140.3 | 31,025.1 | 29,916.7 | 30,483.2 | 30,388.9 | 30,928.3 | 30,089.3 | 31,311.5 | 31,832.8 |
| Paid in capital | 2,021.9 | 2,021.9 | 2,021.9 | 2,021.9 | 2,021.9 | 2,021.9 | 2,021.9 | 2,021.9 | 2,021.9 | 2,021.9 |
| Capital surplus | 4,604.4 | 4,604.4 | 4,604.4 | 4,604.4 | 4,604.4 | 4,604.4 | 4,604.4 | 4,604.4 | 4,604.4 | 4,604.4 |
| Retained earnings | 21,816.5 | 22,536.9 | 23,280.7 | 23,660.7 | 23,593.7 | 24,342.7 | 25,391.6 | 25,834.2 | 25,401.1 | 26,346.7 |
| Others | 880.0 | 1,015.1 | 2,188.8 | 1,816.1 | 1,424.4 | 627.7 | 241.1 | 433.7 | 784.1 | 417.8 |
| Deductions | -1,013.6 | -1,038.0 | -1,070.7 | -2,186.5 | -1,161.2 | -1,207.8 | -1,330.7 | -2,804.9 | 1,500.0 | 1,558.0 |
| Additional Tier 1 | 574.5 | 574.5 | 574.5 | 574.5 | 574.5 | 873.9 | 873.9 | 873.9 | 1,282.9 | 1,282.9 |
| Tier 2 Capital | 4,668.6 | 4,995.3 | 4,895.6 | 5,081.2 | 4,984.5 | 5,290.1 | 5,484.0 | 5,269.8 | 5,347.2 | 5,364.2 |
| Provisions | 258.7 | 304.2 | 245.9 | 247.4 | 253.2 | 237.1 | 270.8 | 241.7 | 278.8 | 325.0 |
| Subordinated debt | 4,291.2 | 4,533.5 | 4,485.7 | 4,486.2 | 4,330.3 | 4,408.2 | 4,543.1 | 4,383.9 | 4,418.6 | 4,377.2 |
| Others | 118.7 | 157.6 | 164.0 | 347.6 | 401.0 | 644.8 | 670.1 | 644.2 | 649.8 | 662.0 |
| Total BIS Capital | 33,552.3 | 34,710.1 | 36,495.2 | 35,572.4 | 36,042.2 | 36,552.9 | 37,286.1 | 36,233.0 | 37,941.6 | 38,479.9 |
| Risk Weighted Assets | 181,436.9 | 183,445.8 | 195,347.7 | 203,569.3 | 203,602.3 | 209,767.7 | 221,546.3 | 207,557.9 | 204,730.8 | 209,185.1 |
| BIS Capital Adequacy Ratio | 18.49% | 18.92% | 18.68% | 17.47% | 17.70% | 17.43% | 16.83% | 17.46% | 18.53% | 18.40% |
| Tier 1 | 15.92% | 16.20% | 16.18% | 14.98% | 15.25% | 14.90% | 14.35% | 14.92% | 15.92% | 15.83% |
| Common Equity Tier 1 | 15.60% | 15.88% | 15.88% | 14.70% | 14.97% | 14.49% | 13.96% | 14.50% | 15.29% | 15.22% |
| Tier 2 | 2.57% | 2.72% | 2.51% | 2.50% | 2.45% | 2.52% | 2.48% | 2.54% | 2.61% | 2.56% |

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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- As of Jun 30, 2023

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

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Housing price index

| ('23.1=100) Year | National index | Seoul area index |
|------------------|----------------|------------------|
| 2007 | 61.9 | 61.4 |
| 2008 | 63.8 | 64.5 |
| 2009 | 64.8 | 66.2 |
| 2010 | 66.0 | 65.5 |
| 2011 | 70.5 | 65.7 |
| 2012 | 70.5 | 63.8 |
| 2013 | 70.8 | 63.0 |
| 2014 | 72.2 | 63.5 |
| 2015 | 75.4 | 66.2 |
| 2016 | 76.5 | 68.2 |
| 2017 | 77.4 | 70.7 |
| 2018 | 79.9 | 78.1 |
| 2019 | 80.1 | 80.1 |
| 2020 | 86.7 | 88.7 |
| 2021 | 99.7 | 99.8 |
| 2022 | 97.9 | 98.5 |
| Jan. 2023 | 100.0 | 100.0 |
| Mar. 2023 | 95.1 | 96.1 |
| Jun. 2023 | 93.5 | 94.9 |

Jeonse price index

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

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

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

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

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

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

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Summarized Statement of Financial Position

| (bn Won, %) | Mar. 21 | Jun. 21 | Sep. 21 | Dec. 21 | Mar. 22 | Jun. 22 | Sep. 22 | Dec. 22 | Mar. 23 | Jun. 23(E) |
|---|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|
| Invested assets | 31,072.2 | 31,991.2 | 32,617.0 | 32,956.1 | 32,855.6 | 33,335.5 | 33,713.7 | 33,528.8 | 33,107.1 | 32,872.8 |
| Net investment yield (cumulative) | 2.8 | 2.8 | 3.0 | 3.0 | 3.2 | 3.0 | 3.6 | 3.4 | 3.6 | 3.6 |
| 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 | 35,448.6 | 35,248.9 |
| 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 | 27,177.6 | 26,697.3 |
| Catastrophe reserves | 916.5 | 929.7 | 961.1 | 977.8 | 1,003.6 | 1,026.1 | 1,046.7 | 1,058.3 | 1,081.5 | 1,104.5 |
| 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 | 27,177.6 | 29,204.1 |
| 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 | 5,762.8 | 6,044.8 |
| 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 | 35,448.6 | 35,248.9 |

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

Summarized Statement of Comprehensive Income (Cumulative)

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

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

Capital Adequacy

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

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

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Direct Premiums by Policy Type (Quarterly)

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

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

Direct Premiums by Policy Type (Cumulative)

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

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

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Loss & Expense Ratios (Quarterly)

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

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

Loss & Expense Ratios (Cumulative)

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

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

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

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

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

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

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| (bn Won) | Mar. 21 | Jun. 21 | Sep. 21 | Dec. 21 | Mar. 22 | Jun. 22 | Sep. 22 | Dec. 22 | Mar. 23 | Jun. 23(E) |
|--|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|
| 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 | 28,811.3 | 29,255.9 |
| Cash and due from financial institutions | 290.5 | 284.9 | 270.3 | 297.4 | 329.6 | 359.6 | 334.2 | 333.8 | 335.6 | 499.0 |
| Financial assets at fair value through profit or loss | 443.2 | 855.0 | 717.3 | 691.7 | 806.5 | 886.6 | 1,290.4 | 1,056.2 | 830.6 | 1,176.6 |
| Derivative financial assets | 5.7 | 10.0 | 33.8 | 35.9 | 74.9 | 159.4 | 322.6 | 130.7 | 157.4 | 146.2 |
| Financial investments | 61.9 | 61.6 | 61.7 | 63.2 | 63.3 | 63.5 | 63.5 | 64.2 | 64.2 | 70.8 |
| Loans | 23,248.8 | 23,772.9 | 23,856.0 | 25,117.9 | 24,986.6 | 26,078.0 | 27,203.7 | 27,203.2 | 26,499.4 | 26,405.8 |
| (Allowances for loan losses) | -768.2 | -789.7 | -801.1 | -876.7 | -879.3 | -907.5 | -889.2 | -934.7 | -995.1 | -1,018.6 |
| Investments in associates | 5.6 | 5.7 | 7.0 | 6.3 | 7.4 | 7.5 | 7.7 | 6.9 | 7.4 | 8.1 |
| Reinsurance contract assets | | | | | 2.4 | 2.3 | 2.6 | 3.0 | 3.4 | 4.4 |
| Tangible assets | 158.0 | 150.2 | 159.4 | 169.3 | 163.5 | 158.8 | 158.0 | 160.6 | 158.2 | 163.8 |
| Goodwill & Intangible assets | 234.2 | 220.9 | 210.9 | 220.2 | 208.8 | 212.8 | 204.8 | 198.9 | 193.1 | 184.9 |
| Current income tax assets | 0.0 | 0.1 | 0.1 | 0.0 | 0.0 | 0.3 | 0.3 | 0.2 | 0.0 | 1.2 |
| Deferred income tax assets | 141.1 | 145.5 | 140.2 | 151.3 | 137.7 | 136.0 | 145.0 | 153.7 | 139.2 | 159.5 |
| Other assets | 517.7 | 334.5 | 1,565.2 | 596.4 | 457.9 | 374.7 | 411.8 | 409.6 | 422.8 | 435.6 |
| 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 | 24,214.4 | 24,552.7 |
| Financial liabilities at fair value through profit or loss | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| Deposits | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| Debts | 1,954.6 | 2,513.4 | 2,719.9 | 2,789.6 | 3,255.3 | 4,479.0 | 5,054.6 | 4,786.1 | 4,730.1 | 4,992.1 |
| Debentures | 15,924.8 | 15,943.2 | 16,166.5 | 16,724.2 | 16,642.8 | 16,333.7 | 17,058.5 | 17,337.8 | 16,917.1 | 16,988.5 |
| Insurance contract liabilities | | | | | 2.4 | 2.3 | 2.6 | 3.0 | 3.4 | 4.4 |
| Reinsurance contract liabilities | | | | | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| Derivative financial liabilities | 59.6 | 53.7 | 6.6 | 5.4 | 0.7 | 0.1 | 0.0 | 26.1 | 15.5 | 7.6 |
| Net defined benefit liabilities | 11.4 | 14.8 | 19.6 | 7.7 | 10.3 | 16.0 | 21.7 | 8.3 | 9.2 | 9.5 |
| Provisions | 175.3 | 182.6 | 184.0 | 210.6 | 204.4 | 214.5 | 224.8 | 213.6 | 186.5 | 200.6 |
| Accrued expenses payables | 219.9 | 232.5 | 249.9 | 216.0 | 228.7 | 244.4 | 273.9 | 240.3 | 288.5 | 291.7 |
| Other liabilities | 2,502.4 | 2,525.0 | 3,166.2 | 2,840.4 | 2,452.7 | 2,561.1 | 2,797.4 | 2,383.0 | 2,064.1 | 2,058.3 |
| Total Equity | 4,258.7 | 4,376.1 | 4,509.2 | 4,555.6 | 4,441.3 | 4,588.4 | 4,711.1 | 4,722.8 | 4,596.9 | 4,703.1 |
| Share capital | 460.0 | 460.0 | 460.0 | 460.0 | 460.0 | 460.0 | 460.0 | 460.0 | 460.0 | 460.0 |
| Capital surplus | 1,977.0 | 1,977.0 | 1,977.0 | 1,977.0 | 1,977.0 | 1,977.5 | 1,977.5 | 1,977.5 | 1,977.4 | 1,966.1 |
| Accumulated other comprehensive income | 8.8 | 16.0 | 26.2 | 26.4 | 43.0 | 60.4 | 73.2 | 60.1 | 51.0 | 56.4 |
| Retained earnings | 1,777.7 | 1,889.0 | 2,010.3 | 2,055.1 | 1,923.9 | 2,050.7 | 2,157.3 | 2,183.6 | 2,065.6 | 2,176.5 |
| Non-controlling interest | 35.2 | 34.1 | 35.7 | 37.1 | 37.4 | 39.8 | 43.1 | 41.6 | 42.9 | 44.1 |

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

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

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

Transaction Volume

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

Credit Card Receivables

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

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

1) Allowances for loan losses and acceptances & guarantees.

Write-offs / NPL Sales

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

Recoveries from Written-offs

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

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Delinquency

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

Rescheduled Loan

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

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Condensed Income Statement (Consolidated)

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

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

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

Condensed Income Statement (Separate)

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

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

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

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

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

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

Condensed Balance Sheet (Separate)

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

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

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

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Summarized Statement of Financial Position

| (bn Won, %) | Mar. 21 | Jun. 21 | Sep. 21 | Dec. 21 | Mar. 22 | Jun. 22 | Sep. 22 | Dec. 22 | Mar. 23 | Jun. 23(E) |
|---|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|
| Invested assets | 17,184.7 | 17,572.6 | 17,689.4 | 18,130.7 | 17,533.9 | 17,319.9 | 17,388.1 | 17,524.5 | 24,131.6 | 23,700.7 |
| Net investment yield (cumulative) | 4.93 | 4.86 | 3.65 | 3.41 | 3.66 | 3.55 | 0.04 | 3.51 | 2.95 | 3.93 |
| Separate Account Assets | 5,230.3 | 5,425.5 | 5,462.6 | 5,679.4 | 5,666.1 | 5,265.9 | 5,111.5 | 4,721.5 | | |
| 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 | 30,279.3 | 29,855.8 |
| 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 | 24,909.4 | 24,334.4 |
| 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 | 5,369.9 | 5,521.4 |
| 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 | 30,279.3 | 29,855.8 |

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

Summarized Statement of Comprehensive Income (Cumulative)

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

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

Capital Adequacy

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

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

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Premium Income by Policy Type (Quarterly)

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

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

Premium Income by Policy Type (Cumulative)

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

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

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Loss & Expense Ratios

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

Policy Persistency

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

Retention

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

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APE (Annualized Premium Equivalent)

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

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

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

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

Disclaimer



Financial Highlights

KB Financial Group

KB Kookmin Bank

KB Securities

KB Insurance

KB Kookmin Card

KB Life Insurance

Other Subsidiaries

Condensed Income Statement

Condensed Balance Sheet

Contacts

KB Asset Management

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

KB Capital

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

KB Real Estate Trust

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

KB Savings Bank

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

KB Investment

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

KB Data Systems

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

KB Credit Information

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

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

Disclaimer

Financial Highlights

KB Financial Group

KB Kookmin Bank

KB Securities

KB Insurance

KB Kookmin Card

KB Life Insurance

Other Subsidiaries

Condensed Income Statement

Condensed Balance Sheet

Contacts



KB Asset Management

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

KB Capital

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

KB Real Estate Trust

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

KB Savings Bank

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

KB Investment

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

KB Data Systems

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

KB Credit Information

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

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

Contacts

Disclaimer 

Financial Highlights

KB Financial Group

KB Kookmin Bank

KB Securities

KB Insurance

KB Kookmin Card

KB Life Insurance

Other Subsidiaries

Contacts

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E-mail : kbir@kbfkg.com

Fax: 82-2-2073-2848

| | | | | | |
|---------------------|-----------|-------------------|----------------|--------------------|----------------------|
| IR Officers: | 전무 권봉중 | Peter BJ Kwon | Head of IR | 82-2-2073-2841 | peter.kwon@kbfkg.com |
| | 팀장 김재규 | Jaekyu Kim | Team Head | 82-2-2073-2844 | jj1123@kbfkg.com |
| | 차장 윤영단 | Yeongdan Yun | Senior Manager | 82-2-2073-2824 | dana.yun@kbfkg.com |
| | 차장 박인철 | Inchul Park | Senior Manager | 82-2-2073-2843 | i.park@kbfkg.com |
| | 차장 이준호 | Joonho Rhi | Senior Manager | 82-2-2073-2845 | joon.rhi@kbfkg.com |
| | 차장 강민기 | Minki Kang | Senior Manager | 82-2-2073-2882 | mk.kang@kbfkg.com |
| | 과장 김현수 | Hyunsu Kim | Manager | 82-2-2073-7807 | hyun.kim@kbfkg.com |
| | 과장 박진희 | Jinhee Park | Manager | 82-2-2073-2856 | p.jh@kbfkg.com |
| 대리 민다빈 | Dabin Min | Assistant Manager | 82-8-2073-2842 | dabinmin@kbfkg.com | |