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1H22 Business Results

July 2022



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Disclaimer

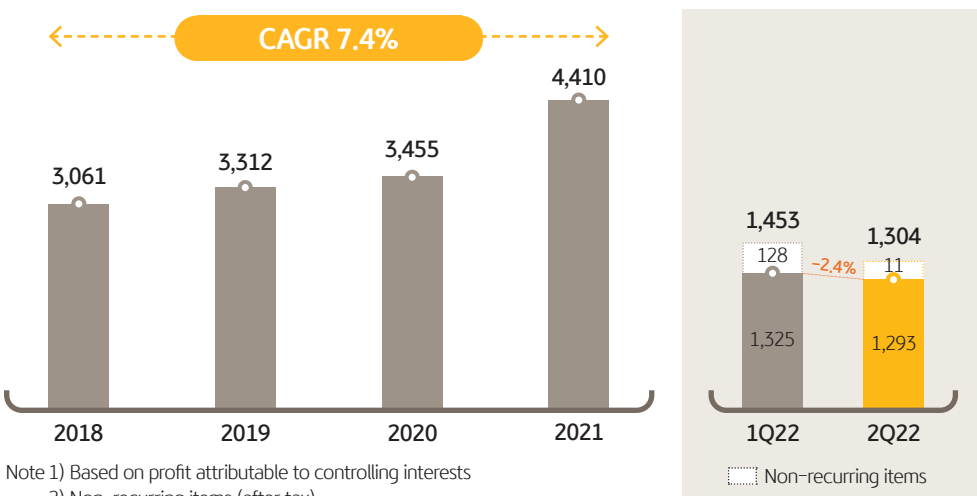
1. The consolidated financial information of KB Financial Group Inc. (the “Group”) presented herein is based on the Korean International Financial Reporting Standards(K-IFRS). It is currently being reviewed by the Group’s independent auditor, and accordingly, is subject to change.
2. As KB Insurance and KB Capital became wholly-owned subsidiaries of the Group as of July 7, 2017, the financial results of KB Insurance and KB Capital have been fully consolidated in the Group’s financial statements since 3Q17.
3. 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.
4. 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.
5. From 1Q22, certain interest expense portion out of the provisioning for insurance policy reserves, which used to be accounted under Other Operating Profit, has been reclassified as interest expenses under Net Interest Income for more practically-meaningful presentation of financial information. Note that consolidated financial results contained herein have been restated retrospectively for better comparison.
6. Total may not sum due to rounding.

1H22 Financial Highlights _ Overview

Group Profitability Overview

bn won, %	1H22	1H21	YoY	2Q22	1Q22	QoQ
Net Interest Income	5,441.8	4,582.7	18.7	2,793.8	2,648.0	5.5
Net Fee & Commission Income	1,789.9	1,832.6	-2.3	874.9	915.0	-4.4
Other Operating Profit	179.4	795.0	-77.4	18.7	160.7	-88.4
Gross Operating Income	7,411.1	7,210.3	2.8	3,687.4	3,723.7	-1.0
G&A Expenses	3,445.9	3,392.6	1.6	1,754.1	1,691.8	3.7
Provision for Credit Losses	463.2	397.1	16.6	333.1	130.1	156.0
Net Operating Profit	3,502.0	3,420.6	2.4	1,600.2	1,901.8	-15.9
Net Non-Operating Profit	199.4	32.8	507.9	191.8	7.6	2,423.7
Profit for the Period	2,772.1	2,492.6	11.2	1,308.0	1,464.1	-10.7
Profit attributable to controlling interests	2,756.6	2,474.3	11.4	1,303.5	1,453.1	-10.3

Group Net Profit Trend¹⁾ (bn won)



Note 1) Based on profit attributable to controlling interests

2) Non-recurring items (after tax)

· 1Q22: Corporate tax reversals(W69bn), large-scale reversals of provisioning(W43bn), reversals of provisioning related to credit review models adjustment(W16bn)

Highlights

Net Profit for 2Q22

1,303.5bn

(-2.4% QoQ, on a recurring basis)

Despite interest income increase, preemptive provisioning against macro uncertainties and other operating losses led to a decrease QoQ

Net Profit for 1H22

2,756.6bn

(+11.4% YoY)

Continued to improve earnings power as driven by expanded interest income and well-managed G&A and provisioning costs

Non-Interest Income for 2Q22

8,936bn

(-16.9% QoQ)

Non-Interest income contracted due to sizable other operating losses and sluggish fee & commission income business

G&A Expenses for 1H22

3,445.9bn

(+1.6% YoY)

Despite increasing digitalization cost, G&A cost well managed at 1.6% YoY, with 46.5% of CIR, due to group wide cost control efforts

Credit Cost for 1H22

0.23%

(NPL Coverage Ratio 222.4%)

Secured industry-highest level of loan loss-absorbing capacity by providing additional provisioning and preemptive risk management

2022 2nd Share Cancellation

150bn

(300bn in total for 2022)

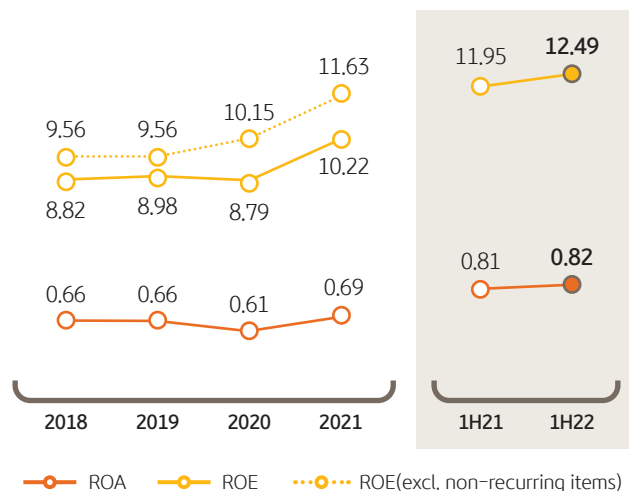
300bn of share cancellation proves KB's differentiated capital return strategy and capability based on decent capital power

※ Non-recurring items for 2Q22 (before tax)

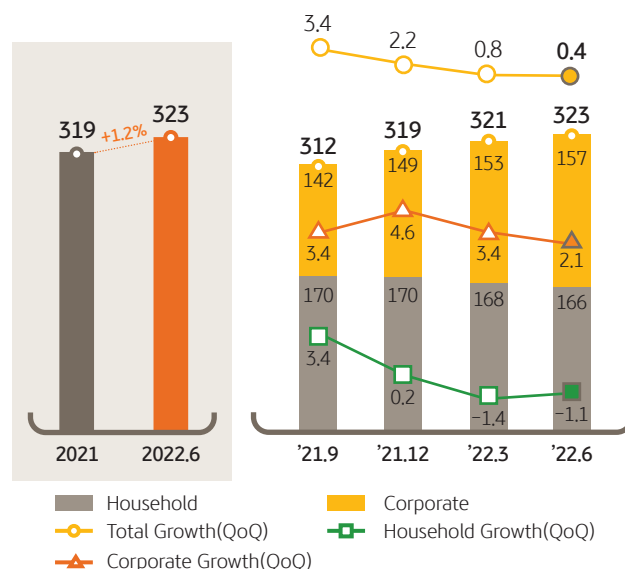
- (Kookmin Bank) Additional preemptive provisioning based on FLC(W121bn)
- (KB Securities) Losses related to the forfeited stocks(W35bn)
- (KB Insurance) Net gain related to the disposal of office buildings(W169bn)

1H22 Financial Highlights _ key Financial Indicators (1)

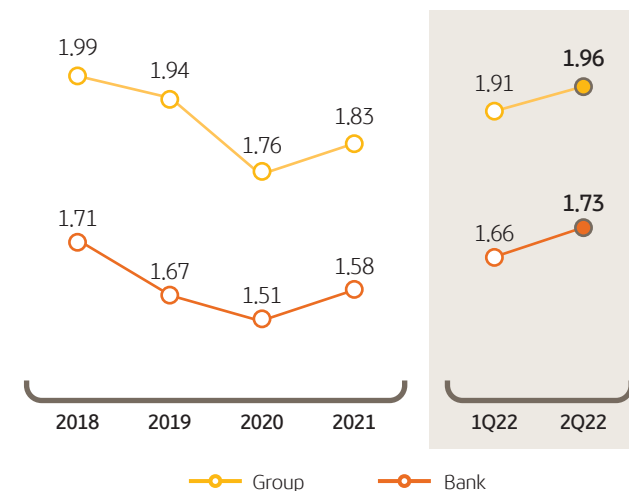
Group Profitability (%)



Loans in Won Growth (tn won, %)



NIM (%)



Secured stable profitability despite economic slowdown

- 1H22 Group ROA and ROE marked 0.82%, 12.49%, respectively
- Despite economic slowdown, maintained stable profitability thanks to expanding core earnings and well-managed cost efficiency and asset quality
- Continue to pursue further enhancement by reinforcing non-banking business competitiveness and securing new growth engines

* ROE: Based on Return on Common Equity, which represents profitability of common equity

Sustained solid growth in corporate loans

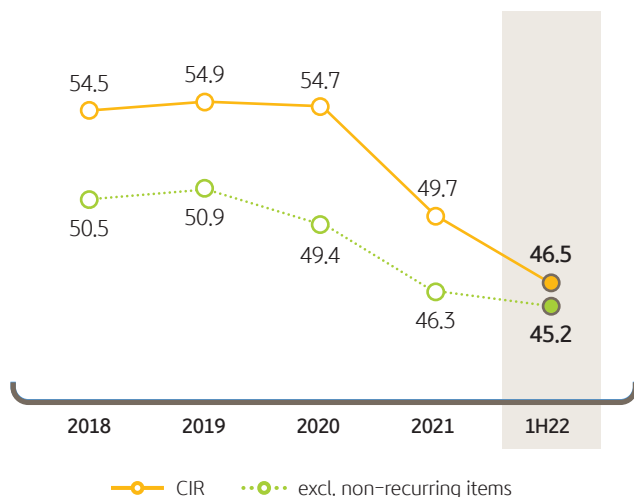
- Loans in Won of the bank grew 1.2% YTD, and 0.4% QoQ, amounting to W323tn as of the end of 2Q22
- Household fell 2.5% YTD mostly due to tight regulation and weak loan demand, which led overall slowdown in mortgage, jeonse and unsecured loans
- Corporate continued solid growth by 5.5% YTD, driven by strong demand as well as continued COVID-19 forbearance program

Continued NIM expansion driven by key rate hikes

- 2Q22 Bank NIM marked 1.73%, up 7bp QoQ, reflecting asset repricing effects largely from series of key rate hikes
- 2Q22 Group NIM expanded 5bp QoQ, slightly less than Bank NIM, as lowered loan yields and higher funding costs led credit card margin contraction
- To further enhance profitability, attracting more low-cost funding deposits and applying profitability-oriented loan policies are our priority

1H22 Financial Highlights _ Key Financial Indicators (2)

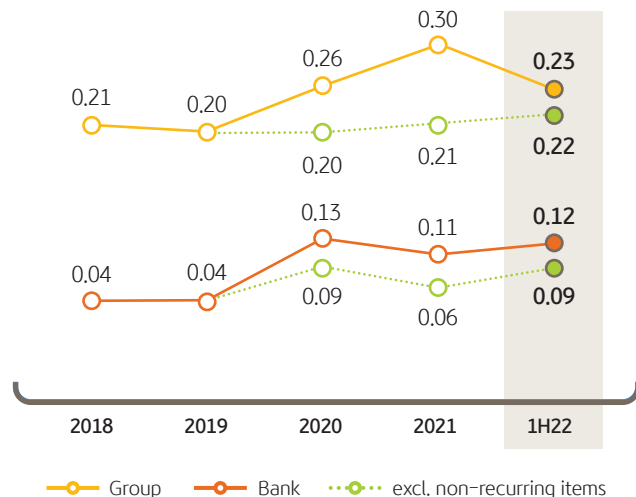
Group Cost Efficiency(CIR) (%)



Visible improvement in cost efficiency

- 1H22 Group CIR recorded 46.5%, down by 3.2%p from 2021 CIR, demonstrating ongoing improvement of cost efficiency
- Excluding non-recurring items such as digitalization cost, 1H22 CIR recorded 45.2% and maintained downward stabilization
- Further improvement is expected as cumulative effect of headcount restructuring gets more visualized

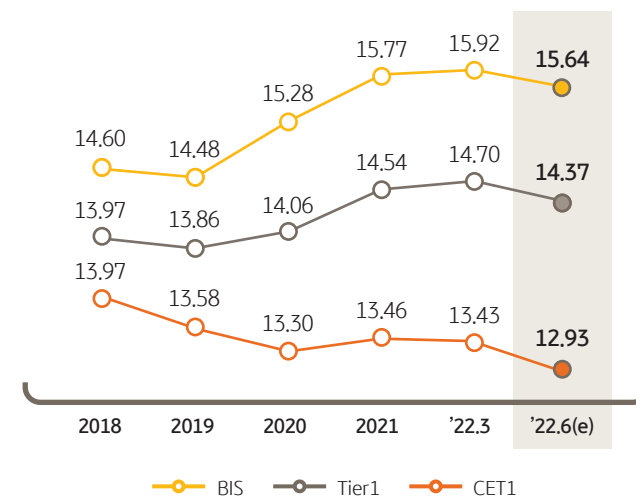
Credit Cost Ratio(CCR) (%)



Stable credit cost even after FLC provisioning

- 1H22 Group CCR stood at 0.23%, highlighting exceptional risk management capability even under rising interest rate and increasing credit risk cycle
- 2Q22 CCR recorded 0.31% due to preemptive additional provisioning, but CCR, on a recurring basis, remained low level of 0.20%
- Continue to apply preemptive and conservative risk management policy considering interest rate environment and economic downturn

Group BIS Ratio (Basel III, %)



Secured solid capital buffer against macro uncertainty

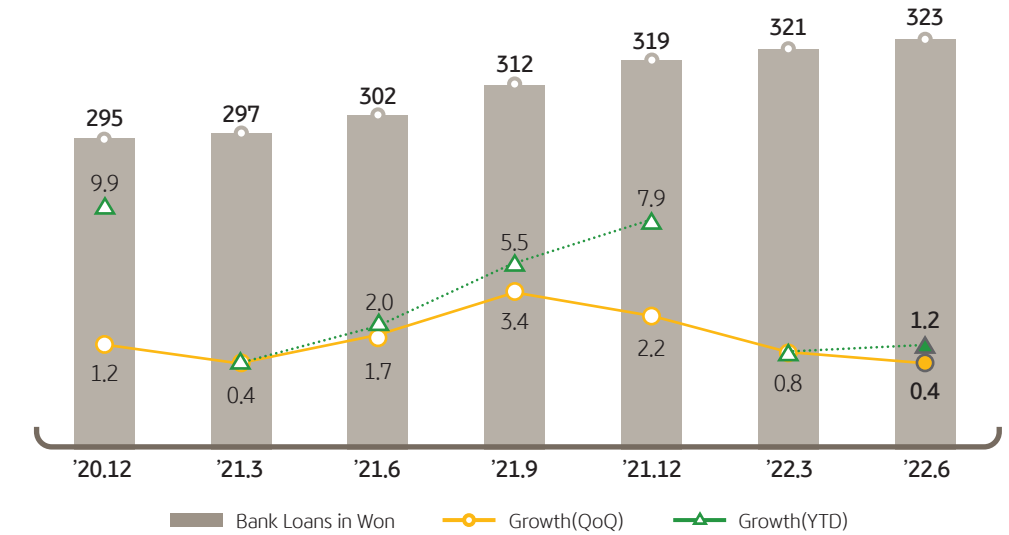
- Group BIS and CET1 ratios are expected to record 15.64% and 12.93% as of the end of June 2022
- Declined mainly due to increase in RWA driven by corporate and overseas assets and decrease in AOCI in equity, but still maintained robust capital buffer against macro uncertainty
- Bank BIS and CET1 ratios are expected to record 17.40% and 14.47%, respectively

II. Financial Analysis - Net Interest Income

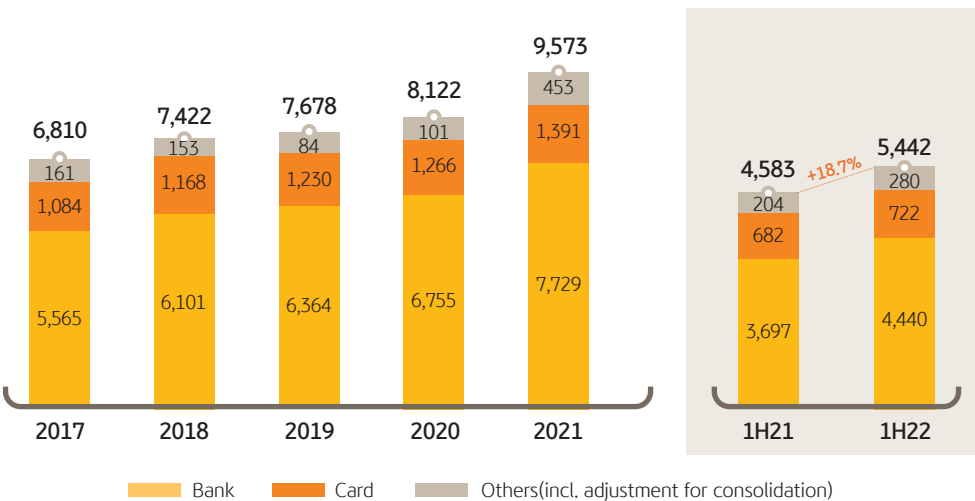
Group Net Interest Income

bn won, %	1H22	1H21	YoY	2Q22	1Q22	QoQ
Interest Income	9,004.9	7,312.7	23.1	4,695.2	4,309.7	8.9
Loans	7,515.8	6,131.7	22.6	3,916.7	3,599.1	8.8
Financial Investments	1,281.8	1,030.4	24.4	670.4	611.4	9.6
Others	207.3	150.6	37.6	108.1	99.2	9.0
Interest Expense	3,563.1	2,730.0	30.5	1,901.4	1,661.7	14.4
Deposits	1,533.5	1,070.4	43.3	824.3	709.2	16.2
Debts & Debentures	1,099.6	804.2	36.7	595.1	504.5	18.0
Others	930.0	855.4	8.7	482.0	448.0	7.6
Net Interest Income	5,441.8	4,582.7	18.7	2,793.8	2,648.0	5.5

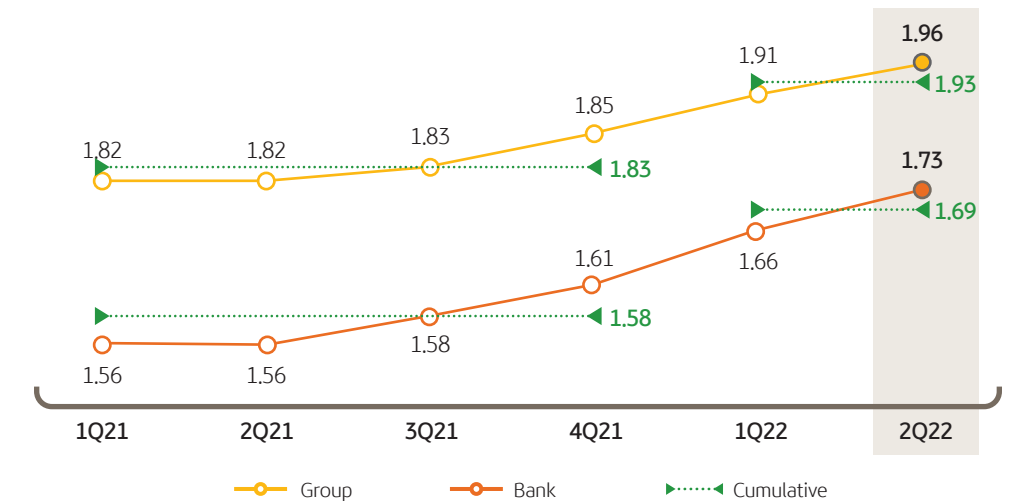
Loan Growth (tn won, %)



Net Interest Income (bn won)



NIM (%)



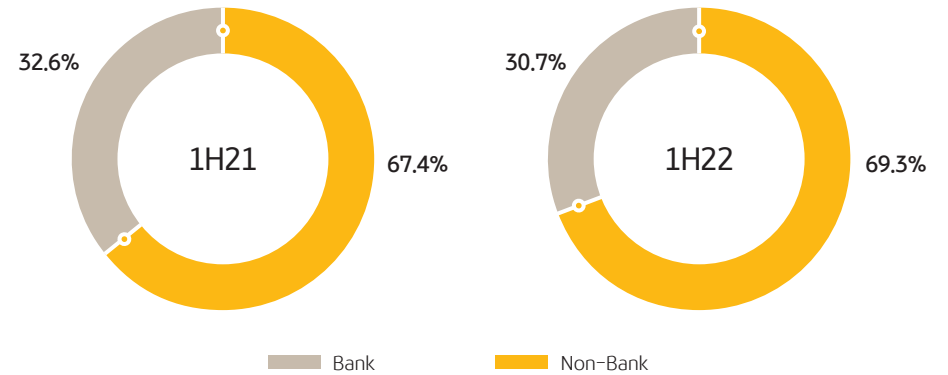
Note) Based on each subsidiary's Net Interest Income on the financial statements for group reporting

Financial Analysis _ Net Non-Interest Income

Group Net Non-Interest Income

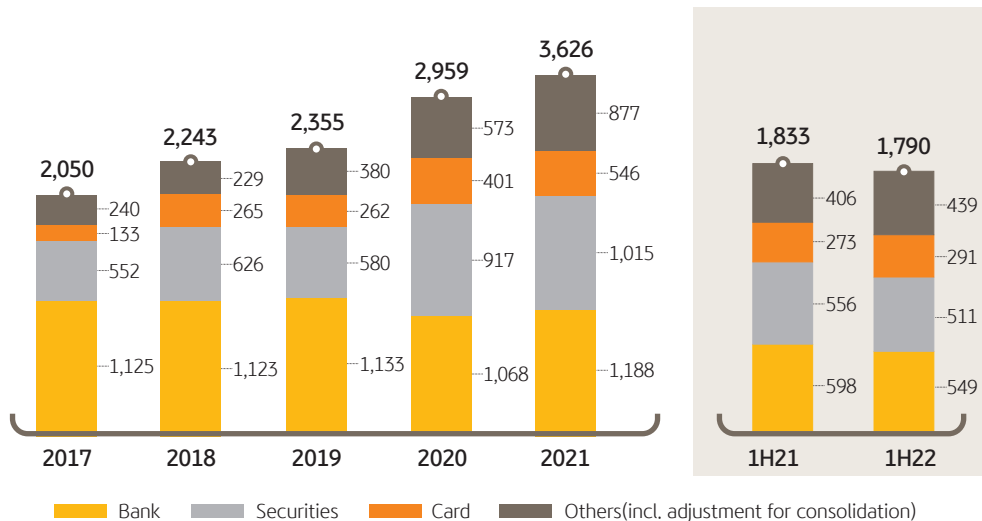
bn won, %	1H22	1H21	YoY	2Q22	1Q22	QoQ
Net Fee & Commission Income	1,789.9	1,832.6	-2.3	874.9	915.0	-4.4
Credit Card Fees	365.9	345.0	6.1	190.5	175.4	8.6
Trusts	240.5	308.4	-22.0	115.1	125.4	-8.2
Agent Activity Fees (Incl. Bancassurance)	90.7	105.0	-13.6	46.8	43.9	6.6
Represent Securities (Incl. ITC Products)	66.7	94.8	-29.6	34.9	31.8	9.7
Banking Activity Fees	89.7	89.8	-0.1	45.5	44.2	2.9
Securities Business	399.7	479.9	-16.7	181.2	218.5	-17.1
Others	536.7	409.7	31.0	260.9	275.8	-5.4
Other Operating Income	179.4	795.0	-77.4	18.7	160.7	-88.4
Net Non-Interest Income	1,969.3	2,627.6	-25.1	893.6	1,075.7	-16.9

Fee Income Contribution (Cumulative)



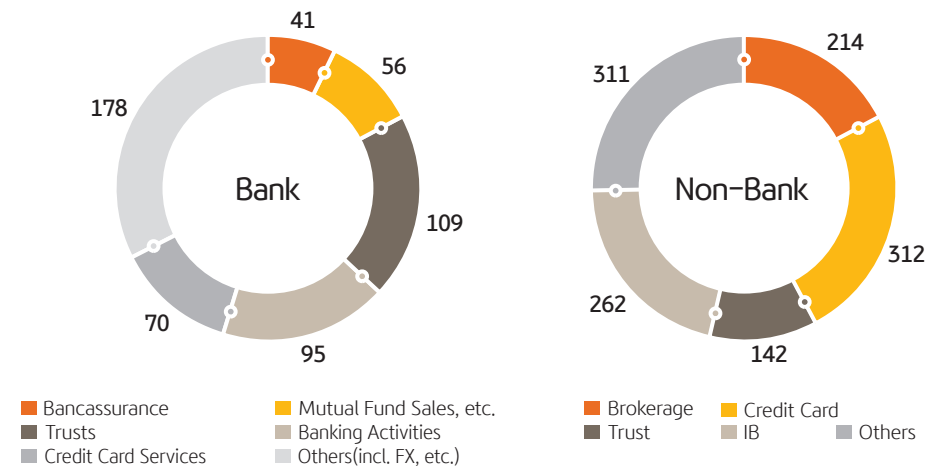
Note) Based on simple arithmetic sum of each subsidiary's Net Fee & Commission Income on the financial statements for group reporting

Net Fee & Commission Income (bn won)



Note) Based on each subsidiary's Net Fee & Commission Income on the financial statements for group reporting

Composition of Fee Income (Cumulative, bn won)



Note) Based on simple arithmetic sum of each subsidiary's Net Fee & Commission Income on the financial statements for group reporting

II. Financial Analysis _ G&A Expenses & Provision for Credit Losses

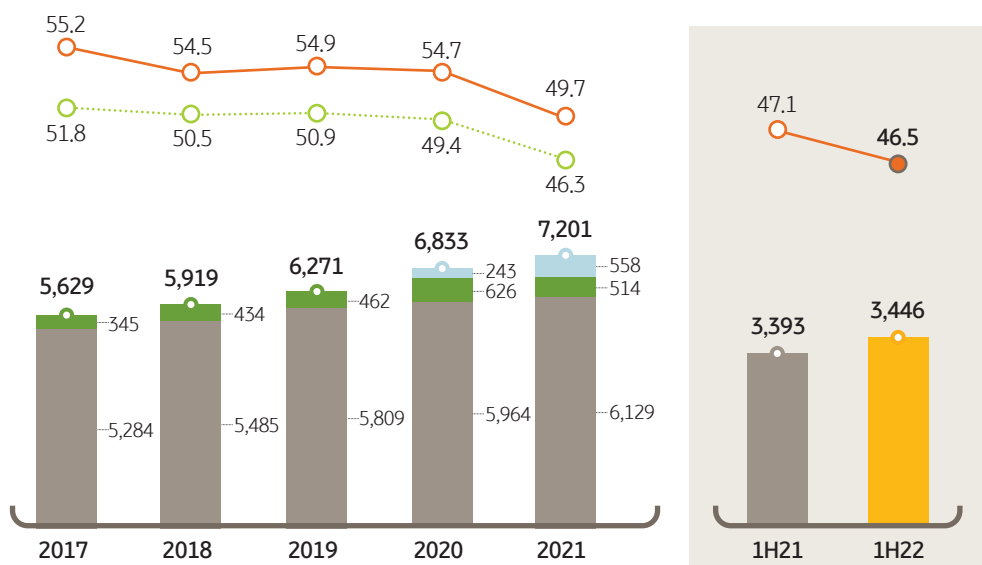
Group G&A Expenses

bn won, %	1H22	1H21	YoY	2Q22	1Q22	QoQ
Employee Benefits	2,153.8	2,188.0	-1.6	1,064.7	1,089.1	-2.2
Depreciation & Amortization	419.9	407.3	3.1	213.3	206.6	3.2
Administrative Expenses	732.0	668.8	9.4	396.2	335.8	18.0
Others	140.2	128.5	9.1	79.9	60.3	32.5
G&A Expenses	3,445.9	3,392.6	1.6	1,754.1	1,691.8	3.7

Group Provision for Credit Losses

bn won, %	1H22	1H21	YoY	2Q22	1Q22	QoQ
Provision for Loan Losses	416.3	381.8	9.0	288.2	128.1	125.0
Provision for Guarantees	45.2	44.0	2.7	36.4	8.8	313.6
Provision for Unused Commitments	-0.6	-29.4	N.A.	7.5	-8.1	N.A.
Provision for Financial Guarantee Liabilities	2.3	0.7	228.6	1.0	1.3	-23.1
Provision for Credit Losses	463.2	397.1	16.6	333.1	130.1	156.0

G&A Expenses & CIR (bn won, %)

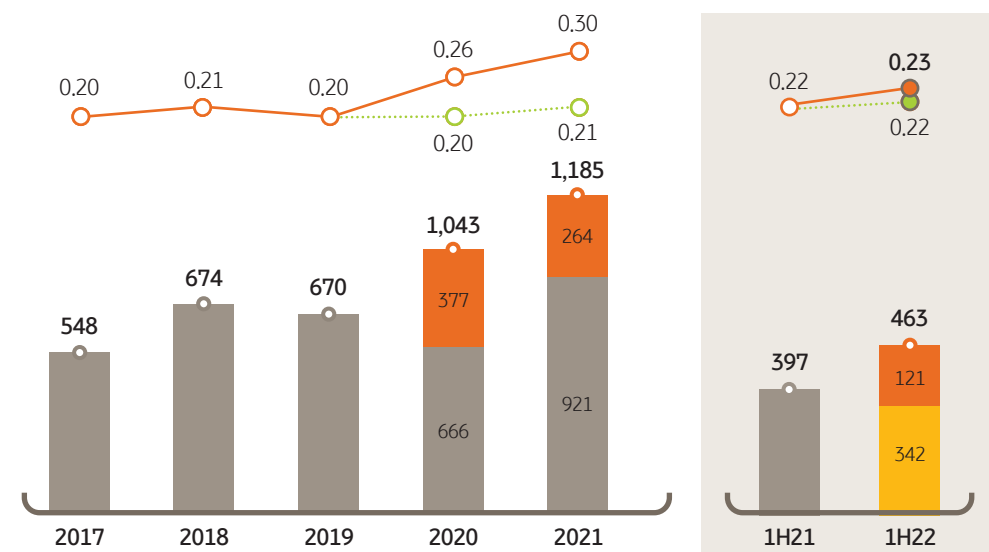


Legend: Non-recurring items (green), M&A-related items (blue), CIR (orange), excl. non-recurring items (green dotted line)

Note) Non-recurring items: ERP, Digitalization costs, etc.

M&A-related items: financial consolidation effect in relation to the acquisition of Prasac, Prudential Life Insurance, Bank Bukopin, etc.

Provision for Credit Losses & CCR (bn won, %)



Legend: Additional provisioning based on FLC (orange), CCR (orange), excl. non-recurring items (green dotted line)

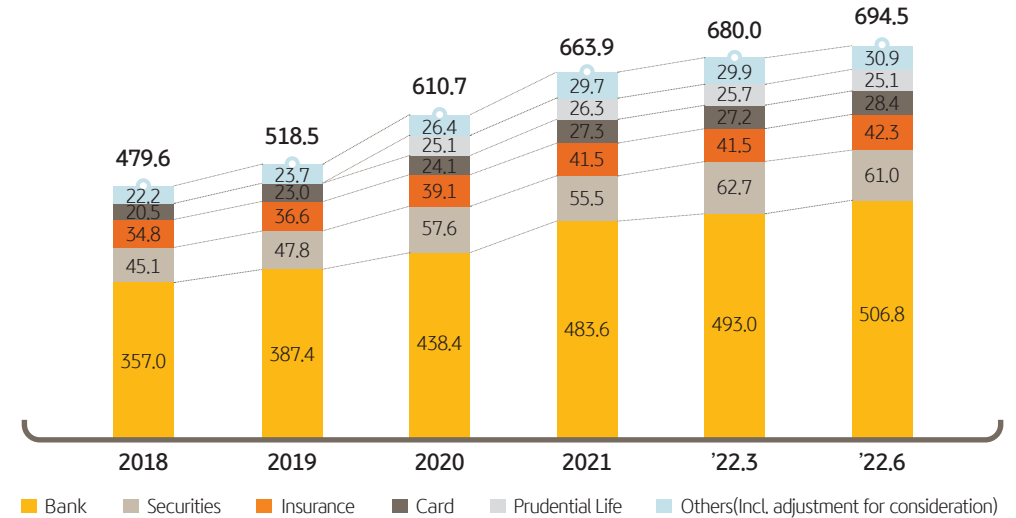
Financial Analysis _ Financial Position Overview

Group Financial Position

tn won, %	2022.6	2022.3	QoQ	2021.12	YTD
Assets	694.5	680.0	2.1	663.9	4.6
Cash & Due from Financial Institutions	31.6	29.0	9.0	31.0	1.9
FVTPL Assets	65.7	68.1	-3.5	66.0	-0.5
Financial Investments	105.8	106.4	-0.6	104.8	1.0
Loans	434.4	425.4	2.1	417.9	3.9
Property & Equipment	8.4	8.0	5.0	8.2	2.4
Other Assets	48.6	43.1	12.8	36.0	35.0
Liabilities	646.1	631.9	2.2	615.6	5.0
FVTPL Liabilities	12.8	13.1	-2.3	12.1	5.8
Deposits	375.2	374.4	0.2	372.0	0.9
Debts	65.6	60.3	8.8	56.9	15.3
Debentures	71.1	68.8	3.3	67.4	5.5
Other Liabilities	121.4	115.3	5.3	107.2	13.2
Shareholder's Equity	48.4	48.1	0.6	48.3	0.2
Share Capital	2.1	2.1	0.0	2.1	0.0
Hybrid Securities	4.3	3.4	26.5	2.8	53.6
Capital Surplus	16.9	16.9	0.0	16.9	0.0
Accumulated Other Comprehensive Income	-2.1	-0.3	N.A.	1.1	N.A.
Retained Earnings	27.2	26.1	4.2	25.7	5.8
Treasury Shares	-0.9	-1.0	N.A.	-1.1	N.A.
Non-Controlling Interests	0.9	0.9	0.0	0.8	12.5
Group Total Assets¹⁾	1,152.2	1,148.6	0.3	1,121.2	2.8
AUM	457.7	468.6	-2.3	457.3	0.1

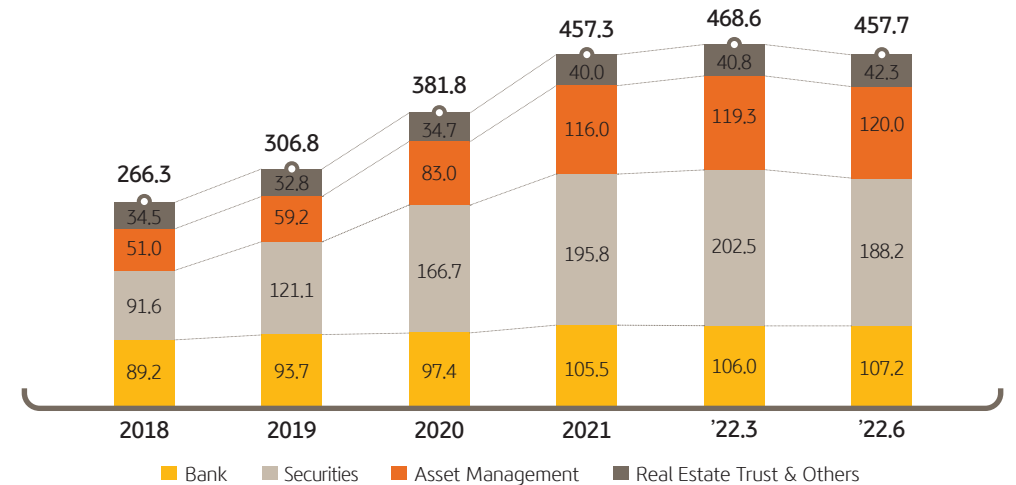
Note) Sum of assets of consolidated financial statement and AUM

Group Assets (tn won)



Note) Based on each subsidiary's total assets on the financial statements for group reporting

Group AUM (tn won)



Financial Analysis _ Assets & Liabilities

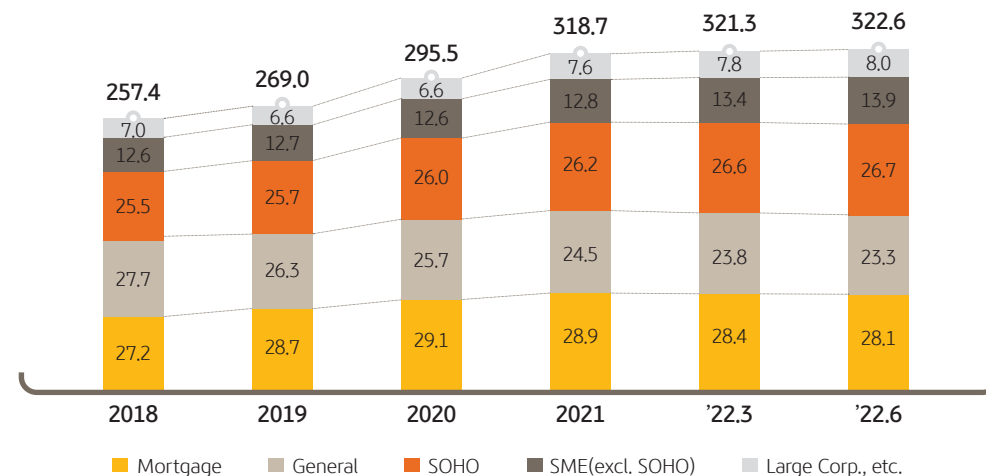
Bank Loans in Won

tn won, %	2022.6	2022.3	QoQ	2021.12	YTD
Household	165.8	167.7	-1.1	170.1	-2.5
Mortgage	90.5	91.4	-1.0	92.2	-1.8
General	75.3	76.3	-1.3	77.9	-3.3
[Home Equity]	30.1	30.2	-0.3	30.5	-1.3
Corporate	156.8	153.6	2.1	148.6	5.5
SME	130.9	128.5	1.9	124.5	5.1
[SOHO]	86.1	85.4	0.8	83.6	3.0
Large Corp, etc.	25.9	25.1	3.2	24.1	7.5
Total	322.6	321.3	0.4	318.7	1.2

Bank Deposits & Debentures in Won

tn won, %	2022.6	2022.3	QoQ	2021.12	YTD
Deposits	330.9	333.3	-0.7	328.4	0.8
Core Deposits	175.6	176.0	-0.2	174.2	0.8
Time & Savings	150.9	152.8	-1.2	150.1	0.5
[Time Deposits]	137.6	140.3	-1.9	137.9	-0.2
CD, RP, etc.	4.4	4.5	-2.2	4.1	7.3
Debentures	19.5	18.1	7.7	19.4	0.5
Total	350.4	351.4	-0.3	347.8	0.7

Loan Composition (tn won, %)



Card Assets

tn won, %	2022.6	2022.3	QoQ	2021.12	YTD
Credit Card	21.4	20.5	4.4	20.7	3.4
Credit Sales	14.0	13.4	4.5	13.7	2.2
[Installments]	5.9	5.8	1.7	5.9	0.0
Card Loans	6.3	6.0	5.0	5.8	8.6
Cash Advance	1.1	1.1	0.0	1.2	-8.3
Installment Financing, etc.	4.6	4.5	2.2	4.5	2.2
Total	26.0	25.0	4.0	25.2	3.2

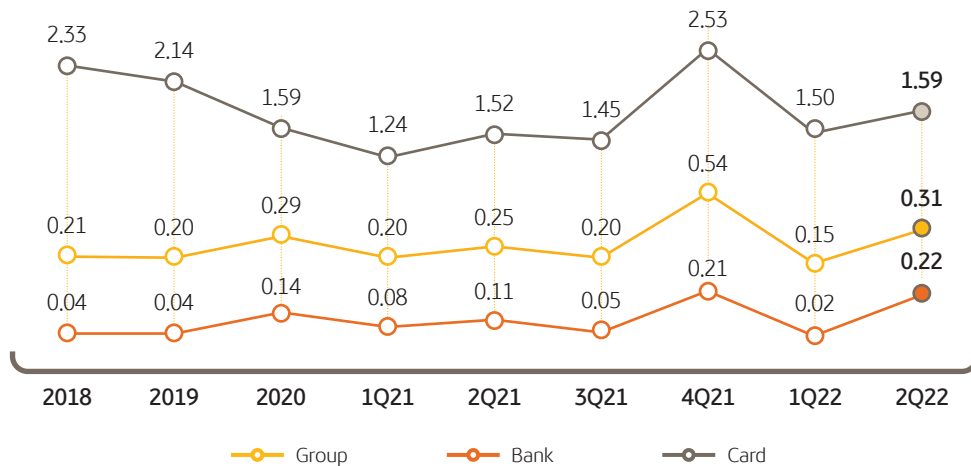
Asset Quality - Group Overview

Group Asset Quality

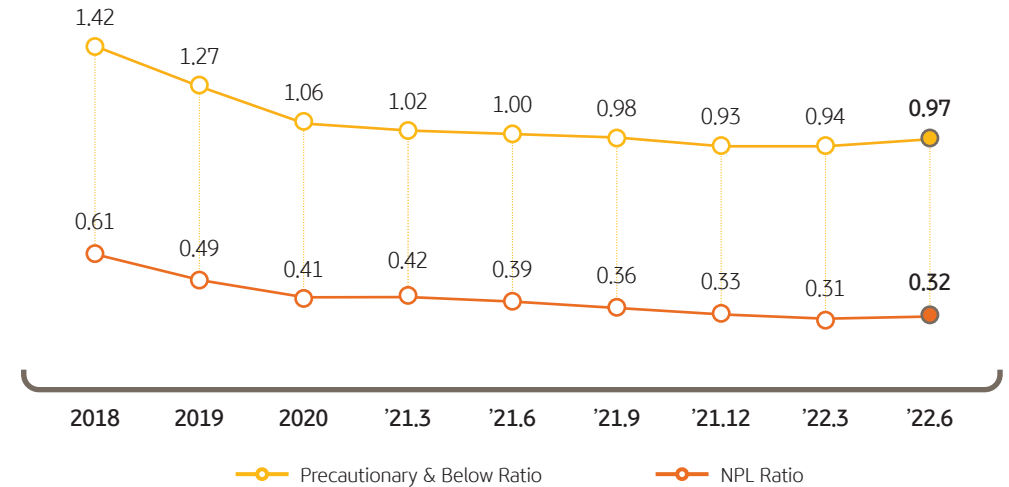
bn won, %	2022.6	2022.3	QoQ	2021.12	YTD
Total Loans for NPL Classification	416,796.0	409,266.2	1.8	400,786.2	4.0
Precautionary	2,733.7	2,573.1	6.2	2,391.4	14.3
Substandard	594.0	561.2	5.8	584.4	1.6
Doubtful	467.0	475.2	-1.7	482.6	-3.2
Estimated Loss	254.8	241.9	5.3	252.0	1.1
Substandard & Below Loans(NPL)(A)	1,315.8	1,278.3	2.9	1,319.0	-0.2
NPL Ratio	0.32%	0.31%	0.01%p	0.33%	-0.01%p
Loan Loss Reserves(B)	2,925.8	2,782.9	5.1	2,755.2	6.2
NPL Coverage Ratio I (B/A)	222.4%	217.7%	4.7%p	208.9%	13.5%p
Reserves for Credit Losses (C)	3,012.9	3,027.3	-0.5	2,959.7	1.8
NPL Coverage Ratio II [(B+C)/A]	451.4%	454.6%	-3.2%p	433.3%	18.1%p

(Note) Based on simple arithmetic sum of each subsidiary (excl. overseas local subsidiaries, overseas equity investments, SPCs for consolidation, etc.).

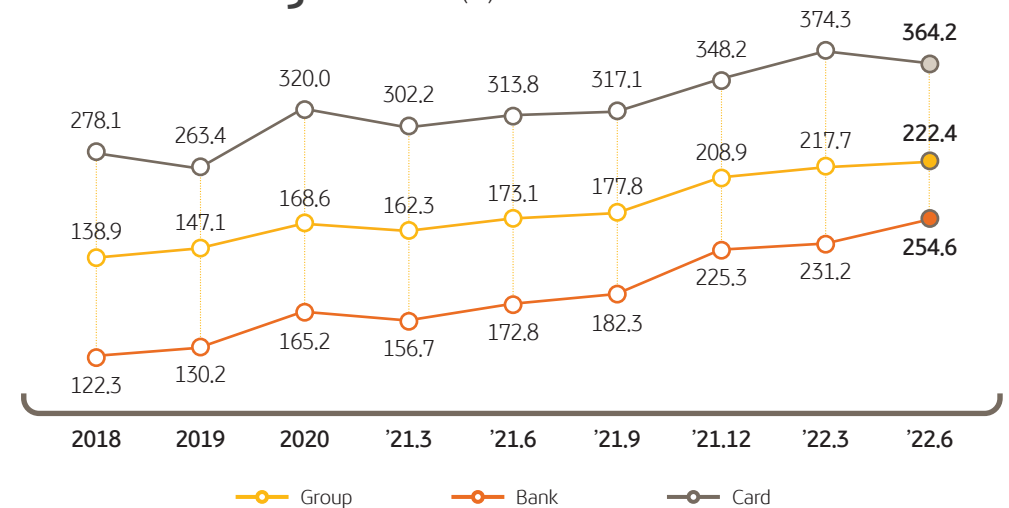
Credit Cost Ratio (%)



Precautionary & Below Ratio / NPL Ratio (%)



NPL Coverage Ratio I (%)



Asset Quality _ Bank & Card

Bank Asset Quality

bn won, %	2022.6	2022.3	QoQ	2021.12	YTD
Total Loans for NPL Classification	355,991.9	350,261.0	1.6	343,459.7	3.6
Precautionary	1,138.4	1,071.2	6.3	1,101.6	3.3
Substandard	420.9	431.1	-2.4	429.9	-2.1
Doubtful	152.6	168.8	-9.6	169.9	-10.2
Estimated Loss	103.4	99.8	3.6	98.7	4.8
NPL Ratio	0.19%	0.20%	-0.01%p	0.20%	-0.01%p
NPL Coverage Ratio	254.6%	231.2%	23.4%p	225.3%	29.3%p

Note) Based on separate financial statements

Card Asset Quality

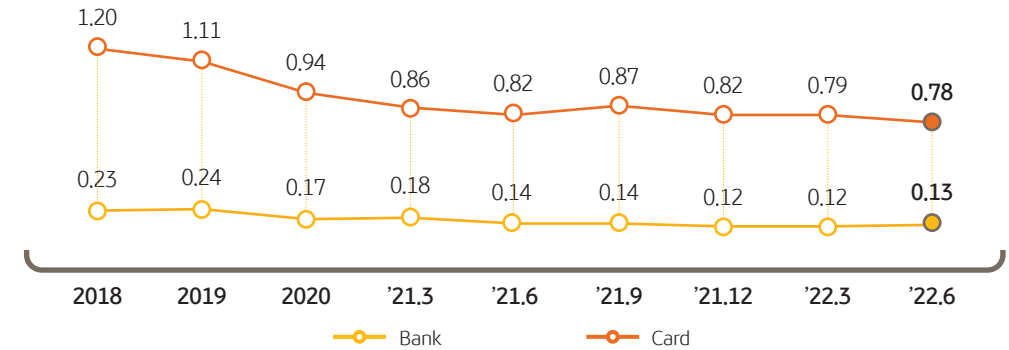
bn won, %	2022.6	2022.3	QoQ	2021.12	YTD
Total Loans for NPL Classification	26,845.5	25,923.8	3.6	25,180.7	6.6
Precautionary	1,000.3	1,107.2	-9.7	921.5	8.6
Substandard	4.1	3.3	24.2	4.0	2.5
Doubtful	176.1	166.5	5.8	174.0	1.2
Estimated Loss	60.6	57.1	6.1	62.7	-3.3
NPL Ratio	0.90%	0.88%	0.02%p	0.96%	-0.06%p
NPL Coverage Ratio	364.2%	374.3%	-10.1%p	348.2%	16.0%p

Note) Based on separate financial statements

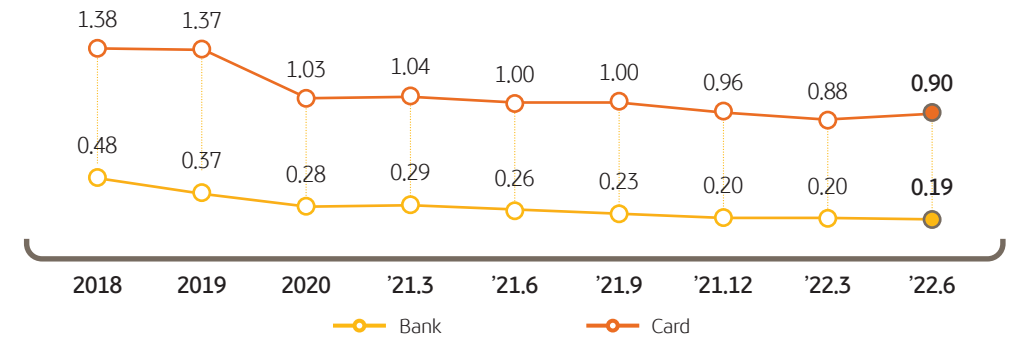
Provision for Loan Losses

bn won, %	1H22	1H21	YoY	2Q22	1Q22	QoQ
Bank	211.5	150.7	40.3	192.0	19.5	884.6
Household	131.2	56.7	131.4	122.0	9.2	1,226.1
Corporate	80.3	94.0	-14.6	70.0	10.3	579.6
Card	199.2	159.8	24.7	104.8	94.4	11.0

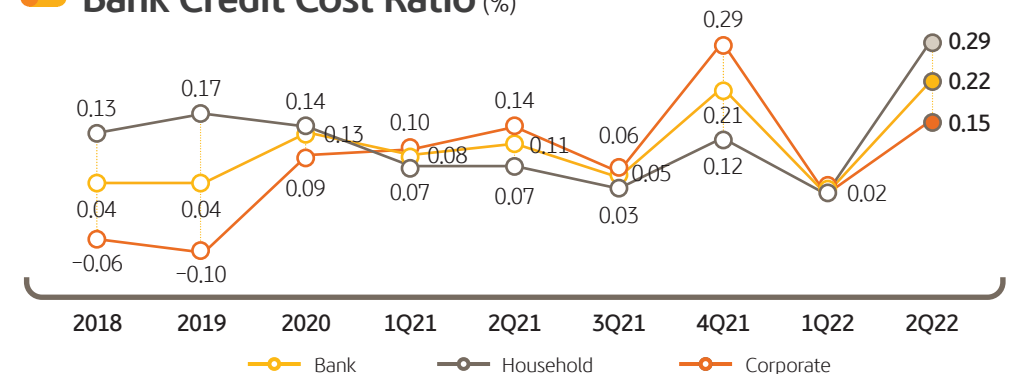
Delinquency Ratio (%)



NPL Ratio (%)



Bank Credit Cost Ratio (%)



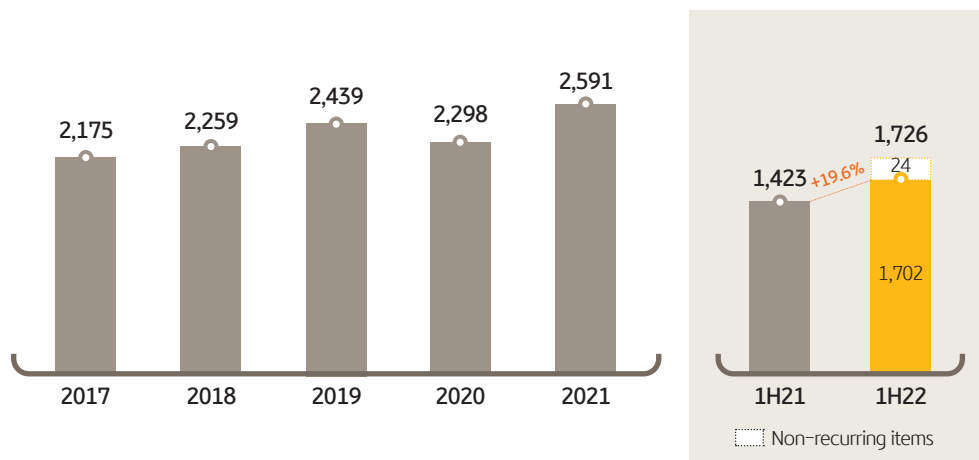
IV. Financial Highlights of Major Subsidiaries _ KB Kookmin Bank

Profitability Overview¹⁾

bn won, %	1H22	1H21	YoY	2Q22	1Q22	QoQ
Net Interest Income	4,440.2	3,697.2	20.1	2,300.6	2,139.6	7.5
Net Fee & Commission Income	549.1	598.1	-8.2	278.3	270.8	2.8
Other Operating Profit	-472.1	-179.4	N.A.	-306.1	-166.0	N.A.
Gross Operating Income	4,517.2	4,115.9	9.7	2,272.8	2,244.4	1.3
G&A Expenses	2,114.8	2,012.1	5.1	1,093.9	1,020.9	7.2
Provision for Credit Losses	194.8	127.4	52.9	183.0	11.8	1,450.8
Net Operating Profit	2,207.6	1,976.4	11.7	995.9	1,211.7	-17.8
Net Non-Operating Profit	23.3	-1.1	N.A.	19.6	3.7	429.7
Profit for the Period ²⁾	1,726.4	1,422.6	21.4	749.1	977.3	-23.4

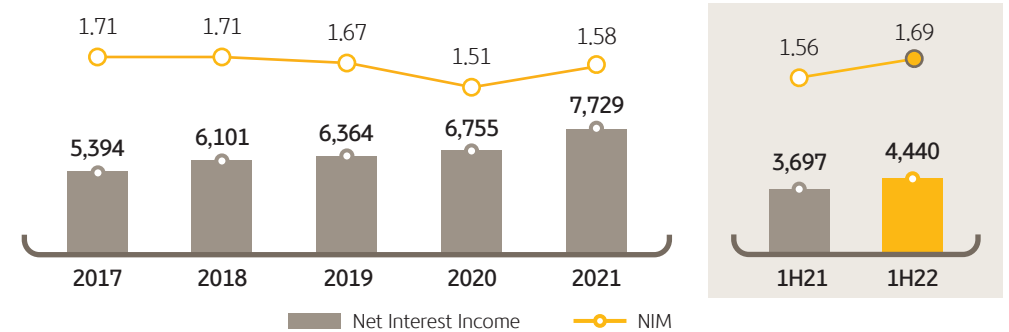
Note 1) Based on financial statements for group reporting 2) Profit attributable to controlling interests

Net Profit (bn won)

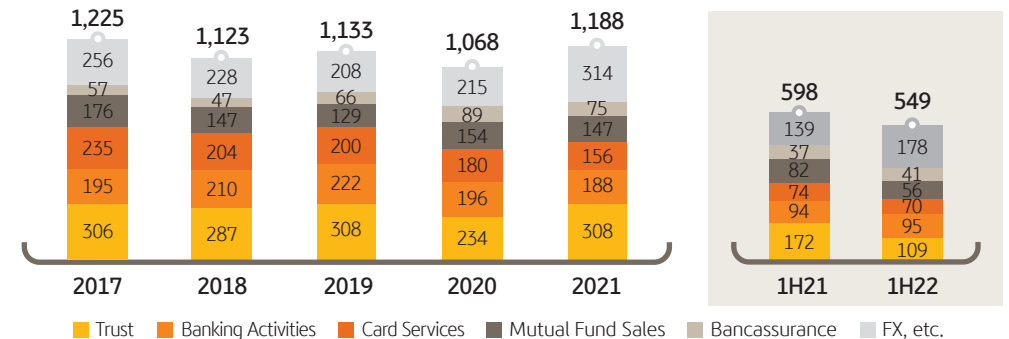


Note) Non-recurring item(after tax): Corporate tax reversals(W69bn), large-scale reversals of provisioning(W43bn), preemptive provisioning based on FLC(W88bn)

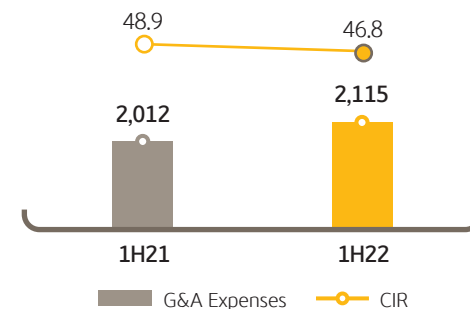
Net Interest Income & NIM (bn won, %)



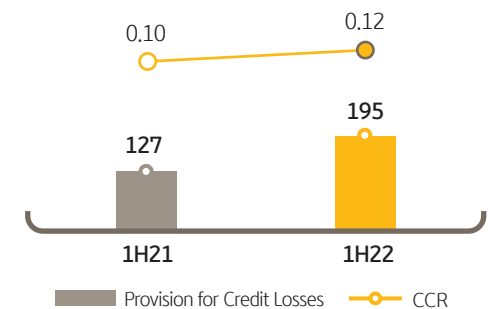
Net Fee & Commission Income (bn won)



CIR (bn won, %)



CCR (bn won, %)



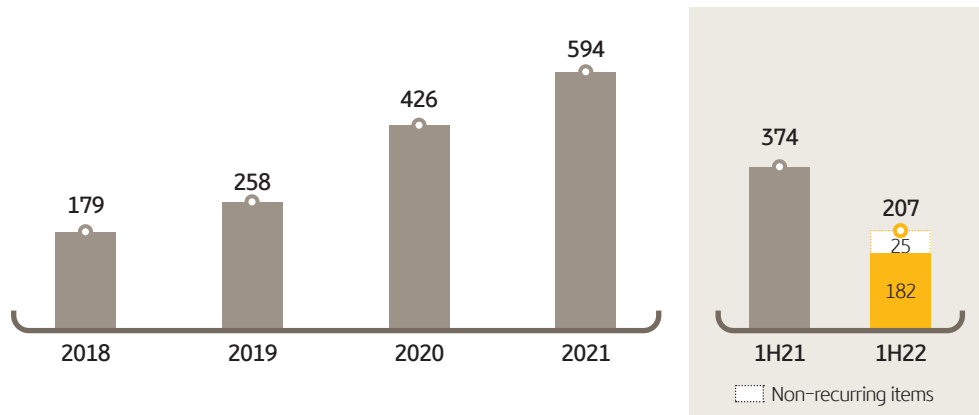
IV. Financial Highlights of Major Subsidiaries _ KB Securities

Profitability Overview¹⁾

bn won, %	1H22	1H21	YoY	2Q22	1Q22	QoQ
Net Fee & Commission Income	510.8	555.7	-8.1	235.7	275.1	-14.3
Brokerage	214.3	366.0	-41.4	100.5	113.8	-11.7
Investment Banking	261.7	171.7	52.4	118.9	142.8	-16.7
Financial Products	26.1	31.0	-15.8	13.5	12.6	7.1
Others	8.7	-13.0	N.A.	2.8	5.9	-52.5
Interest Income	264.8	278.6	-5.0	130.7	134.1	-2.5
Trading	-111.3	93.8	N.A.	-72.9	-38.4	N.A.
G&A Expenses	415.4	434.7	-4.4	204.9	210.5	-2.7
Provision for Credit Losses	16.4	4.0	310.0	5.2	11.2	-53.6
Net Operating Profit	232.5	489.4	-52.5	83.4	149.1	-44.1
Net Non-Operating Profit	14.1	21.1	-33.2	3.2	10.9	-70.6
Profit for the Period ²⁾	182.0	374.4	-51.4	67.7	114.3	-40.8

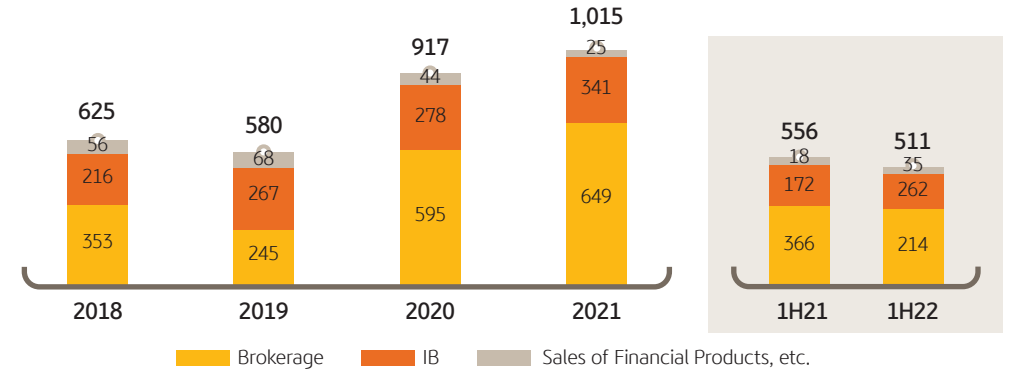
Note 1) Based on financial statements for group reporting 2) Profit attributable to controlling interests

Net Profit (bn won)

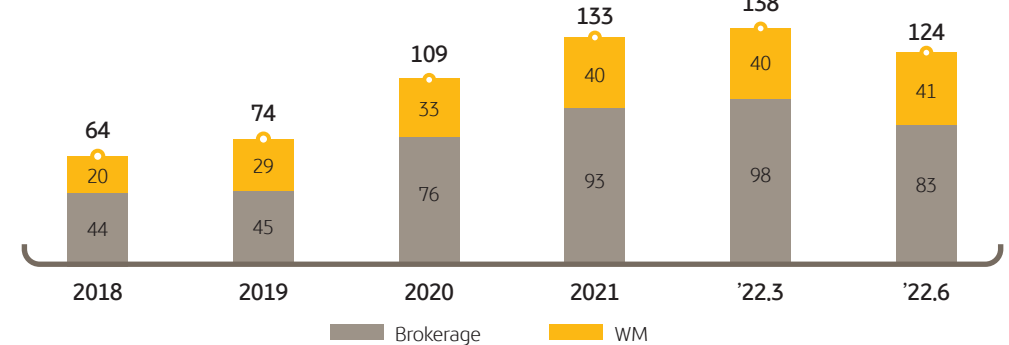


Note) Non-recurring item(after tax): Losses related to the forfeited stocks(W25bn)

Net Fee & Commission Income (bn won)

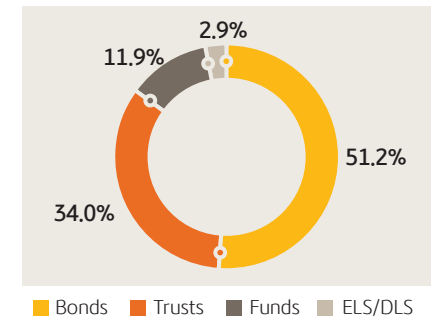


Retail AUM (tn won)



Assets under WM

tn won	2022.6	2022.3	2021.12
Bonds	21.1	21.2	20.2
Trusts	14.0	12.6	12.5
Funds	4.9	5.0	5.6
ELS/DLS	1.2	1.6	1.2
Total	41.2	40.4	39.5



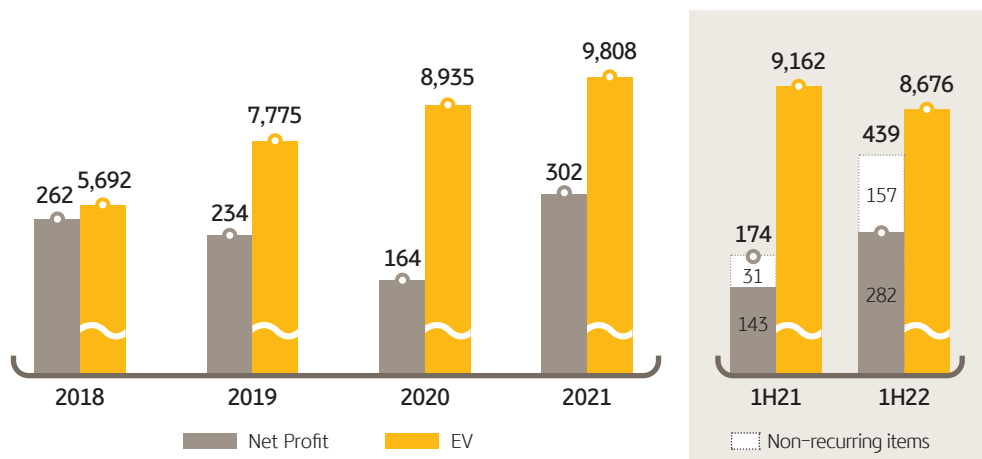
IV. Financial Highlights of Major Subsidiaries _ KB Insurance

Profitability Overview ¹⁾

bn won, %	1H22	1H21	YoY	2Q22	1Q22	QoQ
Direct Premium Written	6,138.1	5,779.8	6.2	3,045.7	3,092.4	-1.5
Net Premium Earned	5,380.4	5,058.1	6.4	2,700.6	2,679.8	0.8
Loss Ratio	82.4%	83.4%	-1.0%p	82.0%	82.9%	-0.9%p
Expense Ratio	19.2%	21.1%	-1.9%p	19.8%	18.6%	1.2%p
Underwriting Profit	-85.5	-231.5	N.A.	-46.8	-38.7	N.A.
Investment Income	604.5	436.8	38.4	348.6	255.9	36.2
Profit for the Period ²⁾	439.4	142.9	207.5	296.3	143.1	107.1
RBC Ratio	198.7%	178.7%	20.0%p	198.7%	162.1%	36.6%p

Note 1) Based on financial statements for group reporting 2) Profit attributable to controlling interests

Net Profit & EV ¹⁾ (bn won)



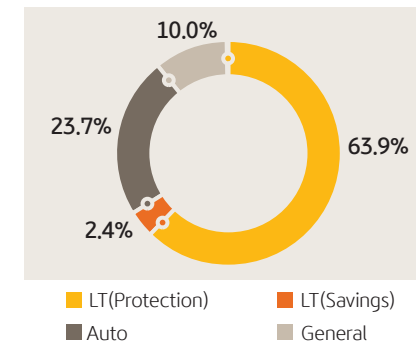
Note 1) EVs are based on identical assumptions sets

2) Non-recurring items(after tax)

- 1H21: ERP(W21bn), losses from a large-scale insurance claim(W10bn)
- 1H22: Gain from the disposal of office buildings(W157bn)

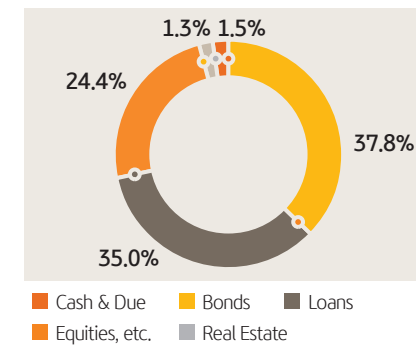
Direct Premium Written

bn won	2Q22	1Q22	2021
Long Term	2,020.0	1,998.7	7,688.1
Protection	1,945.5	1,914.7	7,232.3
Savings	74.5	84.0	455.8
Auto	721.4	674.5	2,668.4
General	304.3	419.2	1,167.3
Total	3,045.7	3,092.4	11,523.8

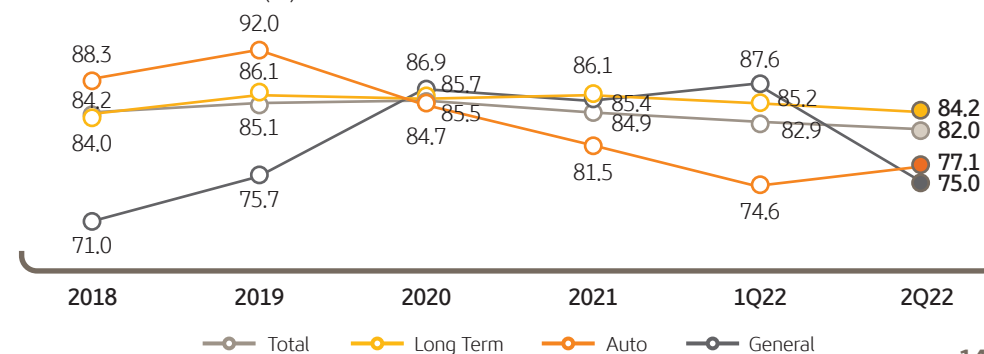


Asset Portfolio

bn won	2022.6	2022.3	2021.12
Cash & Due	496.2	478.3	502.3
Securities	24,249.8	23,558.9	23,688.6
Bonds	12,588.1	12,629.4	12,906.7
Equities, etc.	11,661.7	10,929.5	10,781.9
Loans	8,159.8	8,036.5	7,978.3
Real Estate	429.7	781.9	786.9
Total	33,335.5	32,855.6	32,956.1



Loss Ratio (%)



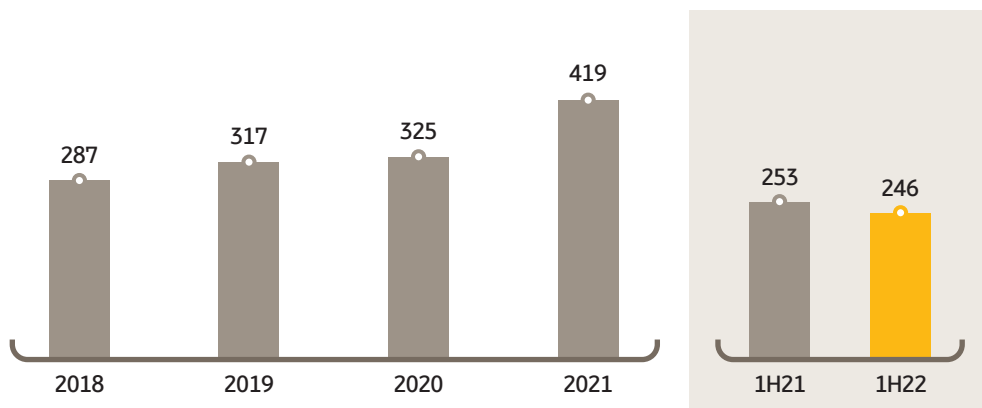
IV. Financial Highlights of Major Subsidiaries _ KB Kookmin Card

Profitability Overview ¹⁾

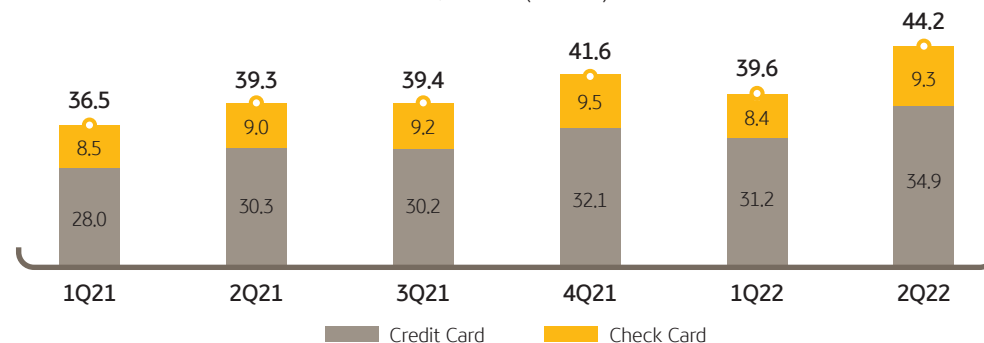
bn won, %	1H22	1H21	YoY	2Q22	1Q22	QoQ
Operating Revenue	2,280.7	2,142.6	6.4	1,186.4	1,094.3	8.4
Card	1,921.1	1,809.5	6.2	990.3	930.8	6.4
Installment and Lease Financing	90.3	79.3	13.9	46.2	44.1	4.8
Others	269.3	253.8	6.1	149.9	119.4	25.5
Operating Expense	1,441.2	1,342.1	7.4	759.9	681.3	11.5
Interest Expense	215.1	184.0	16.9	112.6	102.5	9.9
Commissions & Other Expenses	1,226.1	1,158.1	5.9	647.3	578.8	11.8
Gross Operating Income	839.5	800.5	4.9	426.5	413.0	3.3
G&A Expenses	274.7	274.2	0.2	138.5	136.2	1.7
Provision for Credit Losses	227.3	187.7	21.1	116.1	111.2	4.4
Net Operating Profit	337.5	338.6	-0.3	171.9	165.6	3.8
Net Non-Operating Profit	-0.2	-2.2	N.A.	0.5	-0.7	N.A.
Profit for the Period ²⁾	245.7	252.8	-2.8	126.8	118.9	6.6

Note 1) Based on financial statements for group reporting 2) Profit attributable to controlling interests

Net Profit (bn won)

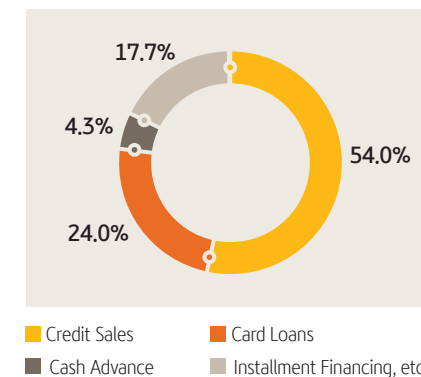


Card Transaction Volume (tn won)



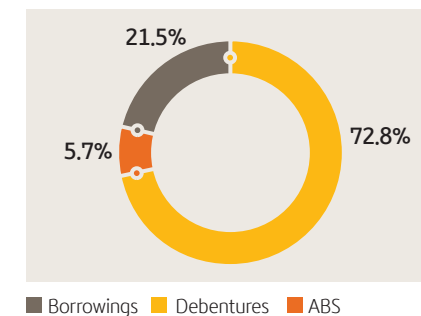
Card Assets

bn won	2022.6	2022.3	2021.12
Credit Card	21,384.0	20,454.2	20,714.8
Credit Sales	14,025.8	13,378.8	13,740.3
[Installments]	5,924.1	5,823.0	5,866.8
Card Loans	6,229.4	5,954.7	5,821.4
Cash Advance	1,128.8	1,120.7	1,153.1
Installment Financing, etc.	4,594.4	4,509.9	4,462.3
Total	25,978.4	24,964.1	25,177.1



Funding

bn won	2022.6	2022.3	2021.12
Borrowings	4,479.0	3,255.3	2,789.6
Debentures	15,140.1	15,190.1	15,052.2
ABS	1,193.6	1,452.7	1,671.9
Total	20,812.7	19,898.1	19,513.7



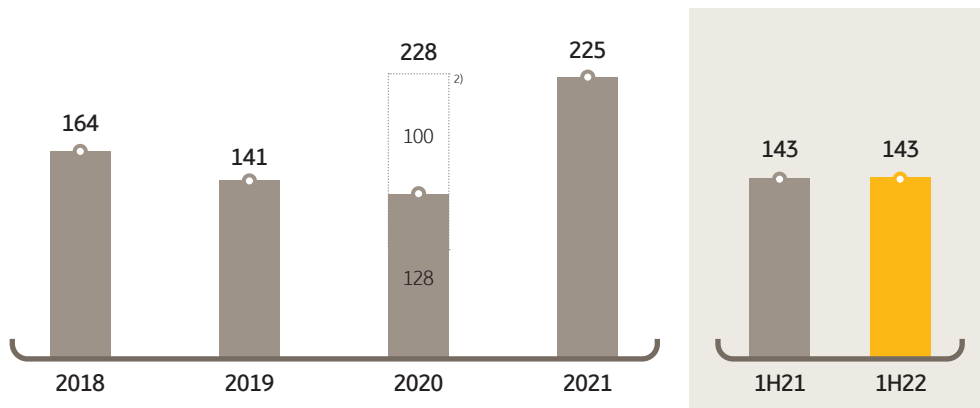
IV. Financial Highlights of Major Subsidiaries – Prudential Life

Profitability Overview ¹⁾

bn won, %	1H22	1H21	YoY	2Q22	1Q22	QoQ
Net Interest Income	182.9	170.3	7.4	92.8	90.1	3.0
Net Fee & Commission Income	-4.9	-4.6	N.A.	-3.5	-1.4	N.A.
Other Operating Profit	83.4	152.4	-45.3	53.0	30.4	74.3
Gross Operating Income	261.4	318.1	-17.8	142.3	119.1	19.5
G&A Expenses	63.6	59.9	6.2	36.2	27.4	32.1
Provision for Credit Losses	-0.3	0.1	N.A.	0.0	-0.3	N.A.
Net Operating Profit	198.1	258.1	-23.2	106.1	92.0	15.3
Net Non-Operating Profit	1.6	0.7	128.6	1.3	0.3	333.3
Profit for the Period ²⁾	157.7	192.4	-18.0	83.7	74.0	13.1
RBC Ratio	264.6%	368.6%	-104.0%p	264.6%	282.3%	-17.7%p

Note 1) Based on financial statements for group reporting 2) Profit attributable to controlling interests

Net Profit ¹⁾ (bn won)

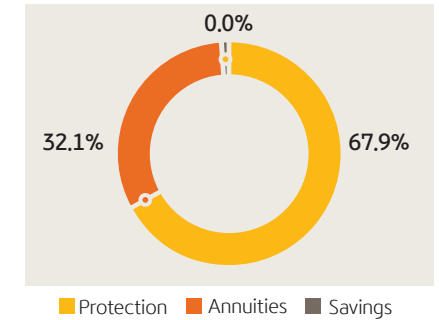


Note 1) Based on financial statements of Prudential Life Insurance, for better comparison purposes, which differs from the financial results for group reporting contained in Profitability Overview

2) Non-recurring items: Disposal gain on private placement bonds(W149bn), bonus payouts(W31bn), etc.

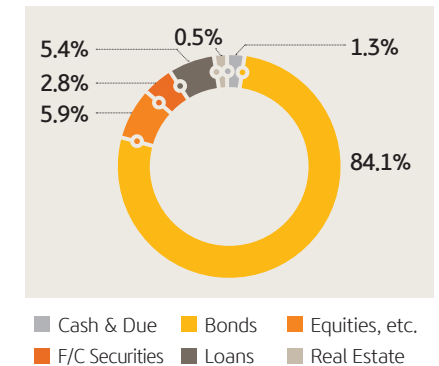
New Business APE(Annualized Premium Equivalent)

bn won	2Q22	2021	2020
Protection	141.6	109.4	113.8
Annuities	66.8	158.4	120.4
Savings	0.0	0.0	0.3
Total	208.4	267.8	234.5

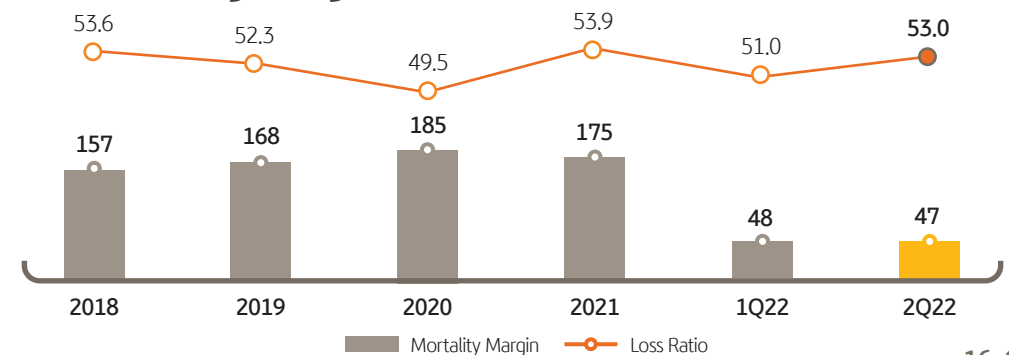


Invested Assets

bn won	2022.6	2022.3	2021
Cash & Due	230.3	194.2	423.5
Securities	16,067.8	16,334.7	16,716.1
Bonds	14,570.8	14,822.4	15,139.5
F/C Securities	1,017.4	1,084.9	1,111.2
Equities, etc.	479.6	427.4	465.4
Loans	933.7	916.5	902.0
Real Estate	88.1	88.5	89.1
Total	17,319.9	17,533.9	18,130.7



Mortality Margin & Loss Ratio (bn won, %)



V. Appendix _ Overview of Group Subsidiaries¹⁾ (1H22)

bn won	Ownership	Total Assets	Shareholder's Equity	Profit for the Period	ROA	ROE
KB Kookmin Bank	100.0%	506,798.0	32,688.4	1,726.4	0.70%	10.73%
KB Securities	100.0%	61,001.5	5,826.7	182.0	0.62%	6.52%
KB Insurance	100.0%	42,296.8	3,549.4	439.4	2.12%	23.11%
KB Kookmin Card	100.0%	28,439.5	4,588.3	245.7	1.81%	11.03%
Prudential Life Insurance	100.0%	25,136.5	1,563.8	157.7	1.24%	16.71%
KB Asset Management	100.0%	334.6	228.4	21.3	12.29%	18.54%
KB Capital	100.0%	15,523.1	2,051.5	147.3	2.02%	15.28%
KB Life Insurance	100.0%	10,333.8	226.5	-34.7	N.A	N.A
KB Real Estate Trust	100.0%	501.0	371.9	35.1	14.41%	19.28%
KB Savings Bank	100.0%	3,108.6	277.5	15.4	1.10%	11.52%
KB Investment	100.0%	1,229.1	268.9	3.4	0.57%	2.53%
KB Data Systems	100.0%	52.5	19.8	1.2	5.10%	12.85%
KB Credit Information	100.0%	28.6	15.4	-0.9	N.A	N.A

Note) Based on each subsidiary's financial statements for group reporting

V. Appendix _ Condensed Income Statement by Subsidiaries¹⁾

bn won	Group	1H22								
		KB Kookmin Bank	KB Securities	KB Insurance	KB Kookmin Card	Prudential Life Insurance	KB Asset Management	KB Capital	KB Life Insurance	Others ²⁾
Net Interest Income	5,441.8	4,440.2	264.8	-61.8	722.1	-175.9	0.5	215.4	-17.6	54.1
Net Fee & Commission Income	1,789.9	549.1	510.8	-94.9	290.7	-4.9	76.4	400.9	-9.9	71.7
Other Operating Profit	179.4	-472.1	-111.3	918.4	-173.3	442.2	-11.8	-326.6	49.4	-135.5
Gross Operating Income	7,411.1	4,517.2	664.3	761.7	839.5	261.4	65.1	289.7	21.9	-9.7
G&A Expenses	3,445.9	2,114.8	415.4	398.1	274.7	63.6	35.2	66.1	35.2	42.8
Provision for Credit Losses	463.2	194.8	16.4	-14.7	227.3	-0.3	0.0	21.2	0.1	18.4
Net Operating Profit	3,502.0	2,207.6	232.5	378.3	337.5	198.1	29.9	202.4	-13.4	-70.9
Net Non-Operating Profit	199.4	23.3	14.1	216.1	-0.2	1.6	0.0	0.8	-	-56.3
Profit for the Period	2,772.1	1,724.5	182.4	439.7	248.0	157.7	21.3	150.2	-34.7	-117.0
Profit attributable to controlling interests	2,756.6	1,726.4	182.0	439.4	245.7	157.7	21.3	147.3	-34.7	-128.5

bn won	Group	1H21								
		KB Kookmin Bank	KB Securities	KB Insurance	KB Kookmin Card	Prudential Life Insurance	KB Asset Management	KB Capital	KB Life Insurance	Others ²⁾
Net Interest Income	4,582.7	3,697.2	278.6	-69.5	682.3	-172.1	0.5	174.7	-15.9	6.9
Net Fee & Commission Income	1,832.6	598.1	555.7	-83.8	272.9	-4.6	84.6	345.0	-8.8	73.5
Other Operating Profit	795.0	-179.4	93.8	771.1	-154.7	494.8	6.8	-264.4	55.7	-28.7
Gross Operating Income	7,210.3	4,115.9	928.1	617.8	800.5	318.1	91.9	255.3	31.0	51.7
G&A Expenses	3,392.6	2,012.1	434.7	424.2	274.2	59.9	34.4	63.1	36.6	53.4
Provision for Credit Losses	397.1	127.4	4.0	3.2	187.7	0.1	0.0	49.9	0.2	24.6
Net Operating Profit	3,420.6	1,976.4	489.4	190.4	338.6	258.1	57.5	142.3	-5.8	-26.3
Net Non-Operating Profit	32.8	-1.1	21.1	3.6	-2.2	0.7	0.0	1.4	0.2	9.1
Profit for the Period	2,492.6	1,428.2	374.4	143.0	253.0	192.4	42.4	108.7	-11.0	-38.5
Profit attributable to controlling interests	2,474.3	1,422.6	374.4	142.9	252.8	192.4	42.4	107.5	-11.0	-49.7

Note 1) Certain interest expense portion out of the provisioning for insurance policy reserves which used to be accounted under Other Operating Profit, has been reclassified as interest expenses under Net Interest Income for more practically-meaningful presentation of financial information

2) Includes financial results of the holding company, the other subsidiaries and adjustment for consolidation

 KB Financial Group