

KB Financial Group Fact Book

2023 1Q

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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) and IFRS17(K-IFRS17). Note that the financial results for years before 2022 contained herein have not been restated retrospectively. However, the key financial ratios 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.

Totals may not sum due to rounding.

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◆ Financial Statements

(bn Won)	1Q21	2Q21	3Q21	4Q21	1Q22	2Q22	3Q22	4Q22	1Q23(E)
KB Financial Group									
Total Assets	620,939.2	633,747.8	650,506.5	663,895.8	670,166.0	682,678.1	713,722.7	688,608.5	691,466.4
Total Liabilities	576,873.8	588,022.4	602,832.9	615,601.9	619,320.5	630,266.1	659,435.4	634,465.2	635,226.6
Total Equity	44,065.4	45,725.4	47,673.6	48,293.9	50,845.5	52,412.1	54,287.3	54,143.3	56,239.8
Net Income	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
Net Income (attributable to controlling interests)	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
Total Asset including AUM ²⁾	1,025,115.4	1,058,064.9	1,079,174.2	1,117,858.7	1,135,267.2	1,137,236.6	1,169,947.0	1,146,634.4	1,170,008.0
(AUM)	404,176.2	424,317.1	428,667.7	453,962.9	465,101.2	454,558.5	456,224.3	458,025.9	478,541.6
Total Assets by Subsidiaries									
KB Kookmin Bank	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
KB Securities	56,757.5	56,893.6	57,203.9	55,494.0	62,691.0	61,001.5	58,461.7	53,824.2	62,243.4
KB Insurance	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
KB Kookmin Card	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
KB Life Insurance ³⁾	24,969.0	25,508.0	25,615.2	26,287.1	32,519.6	31,049.9	30,214.6	29,989.7	30,501.3
KB Asset Management	312.2	343.8	363.1	375.7	338.6	334.6	388.5	369.5	322.7
KB Capital	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
KB Real Estate Trust	438.2	445.2	475.9	496.5	476.5	501.0	519.5	519.0	496.2
KB Savings Bank	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
KB Investment	836.5	895.6	953.6	1,197.7	1,203.4	1,229.1	1,299.5	1,378.6	1,387.1
KB Data Systems	38.9	41.8	57.6	44.5	45.4	52.5	53.1	63.6	53.5
KB Credit Information	27.3	28.7	27.7	28.7	27.9	28.6	29.6	42.2	42.8
Total Equity by Subsidiaries									
KB Kookmin Bank	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
KB Securities	5,162.5	5,320.2	5,433.1	5,485.6	5,638.9	5,826.7	6,053.9	5,877.3	5,897.1
KB Insurance	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
KB Kookmin Card	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
KB Life Insurance ³⁾	2,206.2	2,294.2	2,223.0	2,294.5	3,586.7	3,785.9	3,952.0	3,853.6	3,949.1
KB Asset Management	187.9	209.5	228.0	247.2	219.3	228.4	257.8	266.5	224.8
KB Capital	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
KB Real Estate Trust	321.6	338.1	365.7	376.8	352.6	371.9	392.6	405.5	389.3
KB Savings Bank	231.9	250.8	258.7	262.1	269.4	277.5	283.5	284.0	273.0

KB Investment	224.0	241.7	242.0	275.5	268.5	268.9	264.7	270.3	272.6
KB Data Systems	16.0	15.8	17.0	18.6	18.4	19.8	19.6	23.1	22.9
KB Credit Information	16.0	16.6	15.9	16.4	14.9	15.4	16.2	17.3	17.2
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
KB Securities	221.1	153.3	168.9	51.0	114.3	67.7	121.7	-115.9	140.6
KB Insurance	68.8	74.1	126.3	32.6	201.9	324.3	173.7	-142.7	253.8
KB Kookmin Card	141.5	111.3	121.3	44.8	118.9	126.8	106.6	26.3	82.0
KB Life Insurance ³⁾	112.1	80.3	63.2	80.6	5.5	-73.1	35.2	-82.3	93.7
KB Asset Management	19.9	22.5	18.4	19.1	11.8	9.5	28.6	9.4	18.0
KB Capital	53.9	53.6	63.2	39.2	83.3	64.0	54.7	15.1	46.9
KB Real Estate Trust	27.1	16.5	27.6	10.3	15.7	19.4	20.7	11.9	18.8
KB Savings Bank	6.4	1.3	7.9	3.3	7.4	8.0	6.1	0.3	-11.0
KB Investment	3.9	17.7	0.2	33.5	3.0	0.4	-4.2	5.6	2.3
KB Data Systems	-1.4	-0.1	1.1	0.9	-0.2	1.4	-0.4	2.4	0.3
KB Credit Information	0.1	0.5	-0.6	0.4	-1.5	0.6	0.7	0.7	0.1

1) The consolidated financial information presented herein is based on K-IFRS17. Note that the financial results for years before 2022 contained herein have not been restated retrospectively.

However, the key financial ratios have not been restated retrospectively

2) Sum of assets of consolidated financial statement and AUM

3) The consolidated financial information presented herein is based on Korean IFRS17(K-IFRS17). Note that the financial results for years before 2022 contained herein have not been restated retrospectively

◆ Key Financial Indicators

KB Financial Group	1Q21	2Q21	3Q21	4Q21	1Q22	2Q22	3Q22	4Q22	1Q23(E)
ROA (Quarterly)	0.85%	0.77%	0.81%	0.35%	0.88%	0.76%	0.71%	0.09%	0.88%
ROA (Cumulative)	0.85%	0.81%	0.81%	0.69%	0.88%	0.82%	0.78%	0.60%	0.88%
ROE (Quarterly) ¹⁾	12.50%	11.48%	11.73%	5.54%	13.16%	11.82%	11.42%	3.06%	12.40%
ROE (Cumulative) ¹⁾	12.50%	11.95%	11.85%	10.22%	13.16%	12.48%	12.11%	9.82%	12.40%
Basic EPS (Won, Quarterly)	3,225	3,045	3,279	1,584	3,672	3,272	3,174	885	3,754
Basic EPS (Won, Cumulative)	3,225	6,270	9,550	11,134	3,672	6,943	10,118	11,002	3,754
BPS (Won)	102,304	106,637	112,243	113,425	113,002	112,572	114,106	115,888	134,930
NIM (Quarterly)	1.82%	1.82%	1.83%	1.85%	1.91%	1.96%	1.98%	1.99%	2.04%
NIM (Cumulative)	1.82%	1.82%	1.82%	1.83%	1.91%	1.93%	1.95%	1.96%	2.04%
CIR (Quarterly)	47.3%	46.8%	45.6%	59.2%	45.4%	47.6%	47.6%	59.6%	35.9%
CIR (Cumulative)	47.3%	47.1%	46.6%	49.7%	45.4%	46.5%	46.9%	50.2%	35.9%
Credit Cost Ratio (Quarterly)	0.20%	0.25%	0.20%	0.54%	0.15%	0.31%	0.27%	0.97%	0.63%
Credit Cost Ratio (Cumulative)	0.20%	0.22%	0.22%	0.30%	0.15%	0.23%	0.24%	0.43%	0.63%

NPL Ratio	0.42%	0.39%	0.36%	0.33%	0.31%	0.32%	0.32%	0.34%	0.43%
NPL Coverage Ratio(New) ²⁾	162.34%	173.10%	177.77%	208.89%	217.72%	222.37%	219.74%	216.32%	196.16%
NPL Coverage Ratio(Old) ³⁾	336.51%	363.69%	381.60%	433.28%	454.55%	451.36%	446.86%	430.96%	350.84%
BIS Ratio	16.04%	16.07%	16.12%	15.77%	15.92%	15.63%	15.45%	16.16%	16.84%
CET 1 Ratio	13.79%	13.73%	13.92%	13.46%	13.43%	12.93%	12.62%	13.24%	13.67%
KB Kookmin Bank	1Q21	2Q21	3Q21	4Q21	1Q22	2Q22	3Q22	4Q22	1Q23(E)
ROA (Quarterly)	0.63%	0.65%	0.66%	0.28%	0.81%	0.60%	0.61%	0.16%	0.73%
ROA (Cumulative)	0.63%	0.64%	0.65%	0.55%	0.81%	0.70%	0.67%	0.54%	0.73%
ROE (Quarterly)	9.30%	9.71%	9.73%	4.74%	12.21%	9.29%	9.97%	5.28%	11.13%
ROE (Cumulative)	9.30%	9.48%	9.53%	8.30%	12.21%	10.73%	10.45%	9.12%	11.13%
NIM (Quarterly)	1.56%	1.56%	1.58%	1.61%	1.66%	1.73%	1.76%	1.77%	1.79%
NIM (Cumulative)	1.56%	1.56%	1.57%	1.58%	1.66%	1.69%	1.72%	1.73%	1.79%
CIR (Quarterly)	50.4%	47.4%	47.9%	62.2%	45.5%	48.1%	46.3%	53.6%	38.3%
CIR (Cumulative)	50.4%	48.9%	48.6%	52.2%	45.5%	46.8%	46.6%	48.7%	38.3%
NPL Ratio	0.29%	0.26%	0.23%	0.20%	0.20%	0.19%	0.19%	0.20%	0.23%
NPL Coverage Ratio(New) ²⁾	156.74%	172.76%	182.27%	225.30%	231.17%	254.55%	252.17%	259.37%	263.85%
NPL Coverage Ratio(Old) ³⁾	389.38%	431.85%	471.18%	563.65%	574.36%	602.72%	591.82%	597.49%	519.14%
BIS Ratio	18.49%	18.92%	18.68%	17.47%	17.70%	17.43%	16.83%	17.46%	18.48%
CET 1 Ratio	15.60%	15.88%	15.88%	14.70%	14.97%	14.49%	13.96%	14.50%	15.25%
Loan to Deposit Ratio ⁴⁾	100.4%	100.4%	100.1%	100.2%	98.8%	99.2%	99.2%	97.1%	96.3%

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

3) Ratio for 1Q23 is based on IFRS17

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(bn Won)	2020	1Q21	2Q21	3Q21	4Q21	1Q22	2Q22	3Q22	4Q22	1Q23(E)
Net interest income	8,122.6	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
Net fee and commission income	2,958.9	967.2	865.4	911.3	881.7	957.3	934.5	868.3	754.8	918.4
Net other operating income(expenses)	1,411.1	443.1	351.9	314.3	175.7	-71.2	-410.5	-223.6	-465.1	656.1
Gross operating income	12,492.6	3,643.3	3,567.0	3,651.8	3,621.5	3,537.6	3,345.3	3,572.7	3,282.3	4,360.1
General & administrative expenses	6,833.2	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
Operating profit before provision for credit losses	5,659.4	1,920.2	1,897.5	1,986.9	1,478.1	2,056.2	1,792.5	2,046.8	1,198.7	2,793.8
Provision for credit losses	1,043.4	173.4	223.7	199.4	588.6	145.8	329.8	312.9	1,059.2	668.2
Net operating profit	4,616.0	1,746.8	1,673.8	1,787.5	889.5	1,910.4	1,462.7	1,733.9	139.5	2,125.6
Net non-operating profit(loss)	145.6	39.6	-6.8	-4.5	-44.3	9.3	192.6	113.9	-155.2	-96.2
Profit before income tax	4,761.6	1,786.4	1,667.0	1,783.0	845.2	1,919.7	1,655.3	1,847.8	-15.7	2,029.4
Income tax expense	1,259.3	501.2	459.6	477.3	259.1	448.2	440.8	487.8	130.2	530.2
Profit for the period	3,502.3	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
Profit attributable to non-controlling interest	47.1	15.2	3.1	7.6	-51.0	10.9	4.6	-7.8	-229.3	1.6
Profit attributable to shareholders of the parent company	3,455.2	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

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(bn Won)	Sep. 20	Sep. 21	Dec. 21	Mar. 22	Jun. 22	Sep. 22	Dec. 22	Mar. 23(E)
Total Assets	605,506.4	650,506.5	663,895.8	670,166.0	682,678.1	713,722.7	688,608.5	691,466.4
Cash and due from financial institutions	25,380.7	27,827.8	31,009.4	29,485.8	32,303.3	27,904.7	32,419.0	28,985.7
Financial assets at fair value through profit or loss	58,835.9	62,075.7	66,005.8	73,546.2	70,523.6	66,764.3	70,092.5	70,094.7
Derivative financial assets	3,577.8	4,252.9	3,721.4	4,987.9	9,419.2	17,820.0	9,446.6	8,588.7
Financial investments	96,714.7	104,654.3	104,847.9	107,874.7	105,543.3	111,049.7	115,452.7	115,454.1
Loans	378,090.8	402,600.4	417,900.3	422,025.5	431,193.4	453,435.0	433,038.9	432,189.4
(Reserves for loan losses)	-3,255.2	-3,366.8	-3,684.1	-3,593.6	-3,590.3	-3,719.6	-4,161.0	-4,667.2
Investments in associates	892.3	635.9	448.7	475.1	522.9	698.1	682.2	660.8
Insurance contract assets				20.4	51.0	78.6	83.3	152.5
Reinsurance contract assets				1,563.8	1,503.1	1,699.6	1,496.0	1,511.2
Tangible assets	8,565.8	8,198.6	8,163.9	7,962.4	8,390.1	7,942.2	8,351.6	8,482.2
Goodwill & Intangible assets	3,202.1	3,244.9	3,266.4	1,784.9	1,822.1	1,931.2	1,858.5	1,985.0
Current income tax assets	100.2	96.3	98.8	183.3	206.6	241.7	204.7	219.2
Deferred income tax assets	54.9	110.3	159.1	296.2	103.3	307.4	188.4	200.7
Other assets	30,091.2	36,809.4	28,274.1	19,959.8	21,096.2	23,850.2	15,294.1	22,942.2
Total Liabilities	563,398.5	602,832.9	615,601.9	619,320.5	630,266.1	659,435.4	634,465.2	635,226.6
Financial liabilities at fair value through profit or loss	13,270.6	12,742.9	12,089.0	13,125.8	12,779.3	12,262.1	12,271.6	11,842.2
Deposits	337,986.6	357,283.3	372,023.9	379,436.2	380,424.3	395,493.0	393,928.9	387,261.0
Debts	47,797.9	52,658.4	56,912.4	60,336.1	65,633.4	69,205.1	71,717.4	67,883.5
Debentures	60,254.5	67,222.2	67,430.2	68,840.6	71,087.3	72,363.3	68,698.2	68,567.6
Insurance contract liabilities				50,762.2	47,465.7	45,571.1	45,920.0	47,758.5
Reinsurance contract liabilities				39.3	37.9	36.9	31.7	34.2
Derivative financial liabilities	3,780.3	4,333.8	3,682.3	5,317.1	10,046.2	19,069.8	9,509.8	8,516.4
Net defined benefit liabilities	446.4	381.1	225.5	266.5	350.4	414.8	85.7	88.8
Provisions	605.9	728.6	808.6	778.3	832.8	852.4	933.7	942.0
Accrued expenses payables	3,898.4	3,499.9	3,568.3	3,311.9	3,602.7	4,232.8	4,759.3	5,408.1
Other liabilities	95,357.9	103,982.7	98,861.7	37,106.5	38,006.1	39,934.1	26,608.9	36,924.3
Total Equity	42,107.9	47,673.6	48,293.9	50,845.5	52,412.1	54,287.3	54,143.3	56,239.8
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
Hybrid financial instrument	1,197.1	2,569.9	2,838.2	3,436.8	3,935.6	4,434.3	4,434.3	5,032.8
Capital surplus	16,723.6	16,941.5	16,940.2	16,940.2	16,940.8	16,940.7	16,940.7	16,940.7
Accumulated other comprehensive income	386.4	1,449.6	1,055.0	1,627.4	1,298.7	1,043.9	1,312.4	1,788.6
Retained earnings	21,949.9	25,063.3	25,672.8	26,856.2	27,842.6	29,073.6	28,922.3	29,813.7
Treasury shares	-1,136.2	-1,136.2	-1,136.2	-986.2	-986.2	-836.2	-836.2	-1,107.9
Non-controlling interest	896.5	694.9	833.3	880.5	1,290.0	1,540.4	1,279.2	1,681.3

* The consolidated financial information presented herein is based on Korean IFRS17(K-IFRS17). Note that the financial results for years before 2022 contained herein have not been restated retrospectively

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Group Interest Income

(bn Won)	1Q21	2Q21	3Q21	4Q21	1Q22	2Q22	3Q22	4Q22	1Q23(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	6,866.7
Due from financial institutions	17.1	16.9	13.6	20.5	21.6	27.9	45.6	74.0	76.5
Financial investments	516.0	514.4	537.5	561.9	641.3	703.1	813.0	1,044.9	1,096.9
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
Insurance contract liabilities interest					5.0	4.2	3.9	3.6	5.5
Others	57.0	59.6	62.9	73.6	79.6	82.1	81.0	108.2	125.3
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	4,081.1
Deposits	561.5	508.9	531.9	616.3	709.2	824.3	1,151.8	1,851.1	2,282.4
Debts & debentures	402.6	401.6	417.2	458.7	504.5	595.1	795.4	1,037.2	1,140.1
Insurance contract liabilities interest					406.2	411.8	439.2	461.4	501.7
Others	427.8	427.6	448.7	435.1	34.9	41.0	59.3	71.8	156.9
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

* The consolidated financial information presented herein is based on Korean IFRS17(K-IFRS17). Note that the financial result for years before 2022 contained herein have not been restated retrospectively

Group Net Interest Margin(NIM)¹⁾

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

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(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
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
Yield	2.60%	2.56%	2.55%	2.65%	2.82%	3.02%	3.41%	4.05%	4.61%
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
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
Yield	0.81%	0.77%	0.75%	0.82%	0.94%	1.09%	1.46%	2.10%	2.64%
Interest spread	1.79%	1.80%	1.80%	1.83%	1.88%	1.93%	1.95%	1.95%	1.97%
Net Interest Margin	1.82%	1.82%	1.83%	1.85%	1.91%	1.96%	1.98%	1.99%	2.04%

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(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
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
Yield	2.97%	2.93%	2.89%	3.03%	3.16%	3.37%	3.74%	4.36%	4.94%
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
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
Yield	0.81%	0.77%	0.75%	0.82%	0.94%	1.09%	1.46%	2.10%	2.64%
Interest spread	2.16%	2.16%	2.15%	2.20%	2.22%	2.28%	2.28%	2.26%	2.30%
Net Interest Margin	2.19%	2.19%	2.17%	2.23%	2.25%	2.31%	2.33%	2.33%	2.40%

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(E)
Trust Fee	167.5	140.9	143.4	135.1	125.5	114.9	119.4	108.0	121.8
Fee and Commission	799.7	724.5	767.9	746.6	831.8	819.6	748.9	646.8	796.6
Fees from credit cards	182.7	162.3	162.1	188.1	175.4	190.5	161.2	149.3	195.1
Guarantee fees	12.4	11.7	11.9	13.8	15.1	18.2	16.0	17.5	15.7
Other commissions in Won	554.4	504.5	555.8	493.3	591.7	556.7	520.2	429.8	533.4
Commissions received as agency	49.2	55.8	54.3	45.9	43.9	46.9	72.0	76.4	52.6
Commissions received on represent securities	49.0	45.8	44.3	35.6	31.8	34.9	32.7	25.4	30.2
Commissions received on banking business	44.9	44.9	43.9	44.7	44.2	45.5	45.8	45.2	45.9
Commissions received on securities business	251.4	228.5	224.9	176.6	218.5	181.2	125.1	103.6	137.7
Others	159.9	129.5	188.4	190.5	253.3	248.2	244.6	179.2	267.0
Other commissions in foreign currency	50.2	46.0	38.1	51.4	49.6	54.2	51.5	50.2	52.4
Net Fee and Commission Income	967.2	865.4	911.3	881.7	957.3	934.5	868.3	754.8	918.4

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(bn Won)	2020	1Q21	2Q21	3Q21	4Q21	1Q22	2Q22	3Q22	4Q22	1Q23(E)
Net gain/loss on securities	1,011.9	132.0	167.1	377.6	50.5	-264.4	-806.2	-236.0	-259.8	854.7
Net gain/loss on FVPL securities ²⁾	688.0	68.5	145.6	386.0	191.1	-267.9	-745.7	-208.6	-71.5	815.9
Net gain/loss on FVOCI securities ³⁾	323.9	63.5	21.5	-8.4	-140.6	3.5	-60.5	-27.4	-188.3	38.8
Net gain/loss on sales	278.8	35.6	19.2	-10.1	-142.5	-19.4	-65.4	-31.6	-193.5	18.5
Impairment loss	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Others	45.1	27.9	2.3	1.7	1.9	22.9	4.9	4.2	5.1	20.4
Net gain/loss on derivatives & foreign currency translation	453.6	186.4	153.2	-100.4	185.5	80.6	148.0	56.1	276.3	234.0
Net finance income						274.9	380.9	259.6	-17.9	-234.0
Net insurance income						395.8	419.7	392.2	126.4	376.3
Other operating income	-54.4	124.7	31.6	37.1	-60.3	-558.1	-552.9	-695.5	-590.1	-574.9
Deposit insurance fees & credit guarantee fees	-895.5	-239.2	-247.1	-230.5	-239.9	-231.3	-248.2	-253.0	-262.3	-261.5
Net gain/loss on sale of loans	164.0	42.4	44.9	22.1	12.6	9.7	42.2	-32.1	-14.3	14.6
Others	677.1	321.5	233.8	245.5	167.0	-336.5	-346.9	-410.4	-313.5	-328.0
Net other operating income	1,411.1	443.1	351.9	314.3	175.7	-71.2	-410.5	-223.6	-465.1	656.1

1) The consolidated financial information presented herein is based on Korean IFRS17(K-IFRS17). Note that the financial results for years before 2022 contained herein have not been restated retrospectively

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

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Group Credit Cost Ratio¹⁾

(bn Won)	1Q21	2Q21	3Q21	4Q21	1Q22	2Q22	3Q22	4Q22	1Q23(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
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
Corporate	163,054.5	168,082.0	176,365.5	184,460.5	195,478.7	203,887.7	213,582.7	209,413.1	213,772.5
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
Provision for Loan Losses	179.1	234.6	195.4	537.4	151.3	317.3	286.1	1,039.5	652.7
Household	58.4	57.1	40.6	81.0	15.4	147.3	64.7	160.1	90.2
Corporate	50.0	87.8	67.4	299.6	41.5	-29.2	153.7	729.2	398.6
Credit Card	70.6	89.7	87.4	156.7	94.4	199.2	67.8	150.2	163.9
Quarterly Credit Cost	0.20%	0.25%	0.20%	0.54%	0.15%	0.31%	0.27%	0.97%	0.63%
Household	0.13%	0.12%	0.09%	0.17%	0.03%	0.31%	0.14%	0.34%	0.20%
Corporate	0.12%	0.21%	0.16%	0.66%	0.09%	-0.06%	0.29%	1.37%	0.76%
Credit Card	1.24%	1.52%	1.45%	2.53%	1.50%	1.59%	0.98%	2.14%	2.41%
Cumulative Credit Cost	0.20%	0.22%	0.22%	0.30%	0.15%	0.23%	0.24%	0.43%	0.63%
Household	0.13%	0.13%	0.11%	0.13%	0.03%	0.17%	0.16%	0.21%	0.20%
Corporate	0.12%	0.17%	0.16%	0.30%	0.09%	0.01%	0.17%	0.49%	0.76%
Credit Card	1.24%	1.38%	1.41%	1.70%	1.50%	1.55%	1.35%	1.56%	2.41%

1) Based on simple arithmetic sum of subsidiaries

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(bn Won)	2Q21	3Q21	4Q21	1Q22	2Q22	3Q22	4Q22	1Q23(E)
Employee Benefits	1,074.1	1,064.6	1,382.5	953.2	937.0	934.3	1,332.5	949.7
Post-employment benefits	68.5	69.2	71.1	60.3	64.4	62.6	67.8	44.5
Termination benefits	32.7	0.6	291.1	0.4	0.0	3.1	309.5	1.0
Salaries & employee benefits	762.3	767.6	805.0	676.3	656.9	649.2	711.4	674.4
Others	210.6	227.2	215.3	216.2	215.7	219.4	243.8	229.8
Depreciation and Amortization	193.9	213.8	229.5	189.7	197.2	204.6	225.3	205.5
Tangible assets	143.8	153.0	163.8	122.4	127.6	132.9	147.2	123.0
Intangible assets	50.9	61.0	64.9	67.3	69.6	71.7	78.1	81.9
Others	-0.8	-0.2	0.8	0.0	0.0	0.0	0.0	0.6
Other General and Administrative Expenses	401.5	386.5	531.4	338.5	418.6	387.0	525.8	411.1
Occupancy, furniture & equipment expenses	328.2	334.5	471.9	291.6	353.0	342.9	458.8	355.3
Taxes	73.3	52.0	59.5	46.9	65.6	44.1	67.0	55.8
General & Administrative Expenses	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) The consolidated financial information presented herein is based on Korean IFRS17(K-IFRS17).

Note that the financial results for years before 2022 contained herein have not been restated retrospectively

Cost to Income Ratio (CIR)

(bn Won)	2Q21	3Q21	4Q21	1Q22	2Q22	3Q22	4Q22	1Q23(E)
Gross operating income	3,567.0	3,651.8	3,621.5	3,723.7	3,685.5	3,647.0	3,956.4	4,360.1
General & administrative expenses	1,669.5	1,664.9	2,143.4	1,691.8	1,754.1	1,734.2	2,357.7	1,566.3
Quarterly CIR	46.8%	45.6%	59.2%	45.4%	47.6%	47.6%	59.6%	35.9%
Cumulative CIR	47.1%	46.6%	49.7%	45.4%	46.5%	46.9%	50.2%	35.9%

* Ratio for 1Q23 is based on IFRS17

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(bn Won)	Jun. 21	Sep. 21	Dec. 21	Mar. 22	Jun. 22	Sep. 22	Dec. 22	Mar. 23(E)
Total Outstanding Credits	377,019.4	390,803.3	400,786.2	409,266.2	416,796.0	428,335.6	424,436.6	420,945.5
Normal	373,245.0	386,975.4	397,075.8	405,414.8	412,746.5	423,805.0	419,739.5	415,789.7
Precautionary	2,318.5	2,405.0	2,391.4	2,573.1	2,733.7	3,166.1	3,238.4	3,329.7
Substandard	658.2	650.4	584.4	561.2	594.0	643.9	709.2	918.7
Doubtful	522.9	505.1	482.6	475.2	467.0	494.7	537.2	644.4
Estimated Loss	274.8	267.4	252.0	241.9	254.8	225.9	212.3	263.0
NPL (A)	1,455.9	1,422.9	1,319.0	1,278.3	1,315.8	1,364.5	1,458.7	1,826.1
NPL Ratio	0.39%	0.36%	0.33%	0.31%	0.32%	0.32%	0.34%	0.43%
Loan loss reserves ²⁾ (B)	2,520.2	2,529.6	2,755.2	2,782.9	2,925.8	2,998.3	3,155.6	3,582.0
Reserves for credit losses (C)	2,774.8	2,900.4	2,959.7	3,027.3	3,012.9	3,099.0	3,131.0	2,824.8
NPL Coverage Ratio(New) (B/A)	173.1%	177.8%	208.9%	217.7%	222.4%	219.7%	216.3%	196.1%
NPL Coverage Ratio(Old) [(B+C)/A]	363.7%	381.6%	433.3%	454.6%	451.4%	446.9%	431.0%	350.8%

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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(bn Won)	Sep. 20	Dec. 20	Jun. 21	Sep. 21	Dec. 21	Mar. 22	Jun. 22	Sep. 22	Dec. 22	Mar. 22(E)
Tier 1 Capital	36,016.6	36,895.8	39,920.2	42,542.1	42,305.5	43,642.3	44,215.3	45,438.6	45,032.1	47,841.7
Common Equity Tier 1	34,504.3	34,886.3	37,048.8	39,670.3	39,144.3	39,885.3	39,783.8	40,488.6	40,103.7	42,127.6
Paid in capital	2,090.6	2,090.6	2,090.6	2,090.6	2,090.6	2,090.6	2,090.6	2,090.6	2,090.6	2,090.6
Capital surplus	13,190.3	13,190.3	13,190.3	13,190.3	13,190.3	13,190.3	13,190.3	13,190.3	13,190.3	13,190.3
Retained earnings	21,949.9	22,517.4	24,075.9	25,063.3	25,672.8	26,099.8	27,179.8	28,314.3	28,447.2	29,813.7
Others	2,771.9	2,997.5	2,887.1	4,053.1	3,657.1	2,429.5	685.2	-274.9	188.7	4,419.0
Deductions	-5,498.4	-5,909.4	-5,195.0	-4,726.9	-5,466.5	-3,924.9	-3,362.1	-2,831.6	-3,813.1	-7,386.0
Additional Tier 1	1,512.3	2,009.5	2,871.4	2,871.8	3,161.2	3,757.0	4,431.5	4,950.0	4,928.4	5,714.1
Tier 2 Capital	2,707.5	3,184.4	3,449.3	3,395.3	3,577.3	3,622.9	3,878.1	4,128.7	3,937.9	4,074.3
Provisions	400.9	405.2	478.0	420.9	436.8	439.5	403.1	457.5	457.8	447.8
Subordinated debt(holding company)	400.0	400.0	400.0	400.0	400.0	400.0	400.0	400.0	400.0	400.0
Subordinated debt(Kookmin Bank)	1,906.6	2,379.1	2,571.3	2,574.4	2,740.5	2,642.9	2,749.5	2,940.0	2,722.9	2,610.4
Others	0.0	0.0	0.0	0.0	0.0	140.5	325.5	331.2	357.3	616.1
Total BIS Capital	38,724.1	40,080.1	43,369.5	45,937.4	45,882.8	47,265.2	48,093.4	49,567.3	48,970.0	51,916.0
Risk Weighted Assets	264,278.6	262,349.2	269,924.7	285,013.0	290,913.6	296,960.9	307,630.5	320,905.2	302,983.9	308,255.4
BIS Capital Ratio	14.65%	15.28%	16.07%	16.12%	15.77%	15.92%	15.63%	15.45%	16.16%	16.84%
Tier 1	13.63%	14.06%	14.79%	14.93%	14.54%	14.70%	14.37%	14.16%	14.86%	15.52%
Common Equity Tier 1	13.06%	13.30%	13.73%	13.92%	13.46%	13.43%	12.93%	12.62%	13.24%	13.67%
Tier 2	1.02%	1.21%	1.28%	1.19%	1.23%	1.22%	1.26%	1.29%	1.29%	1.32%

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

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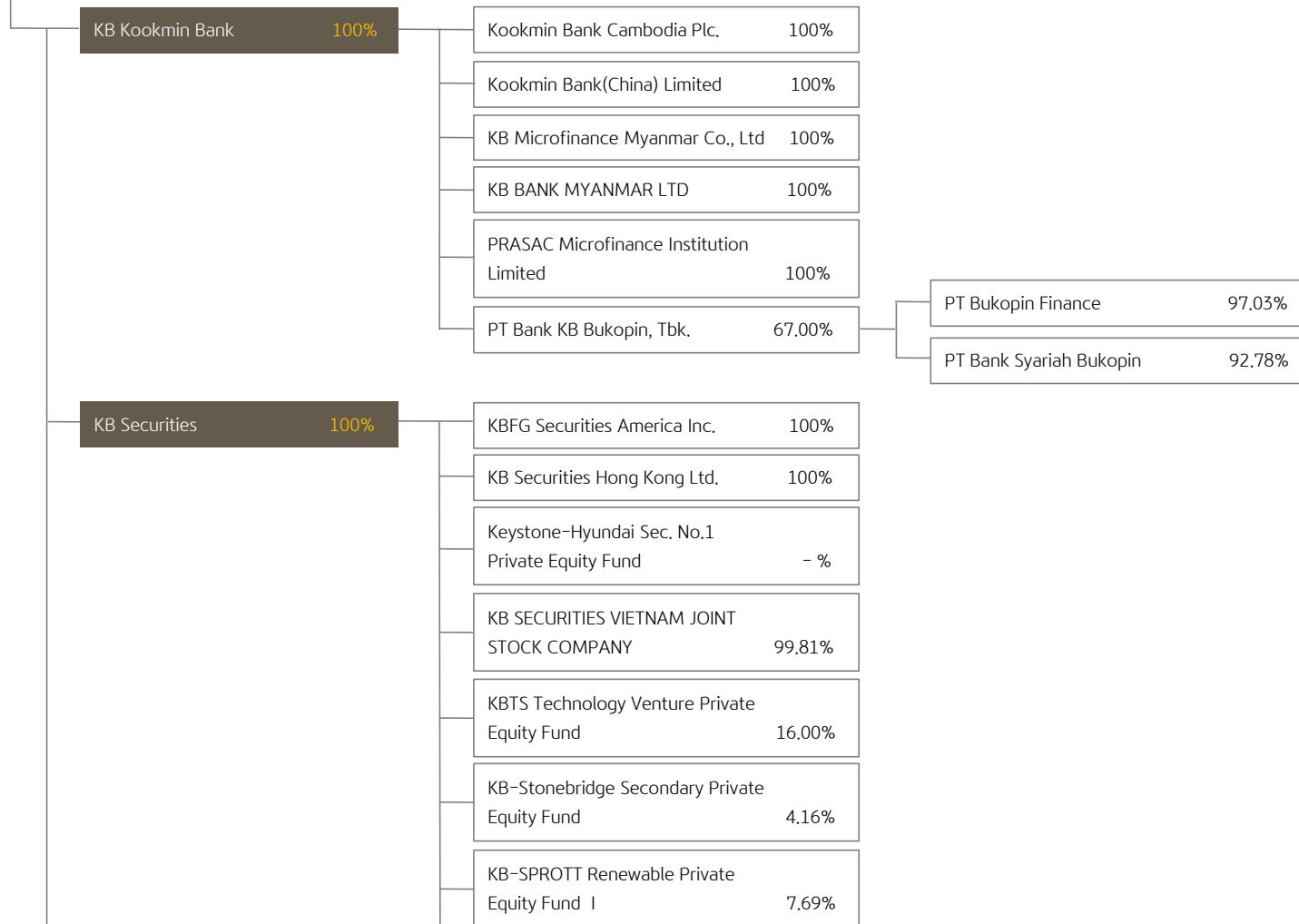
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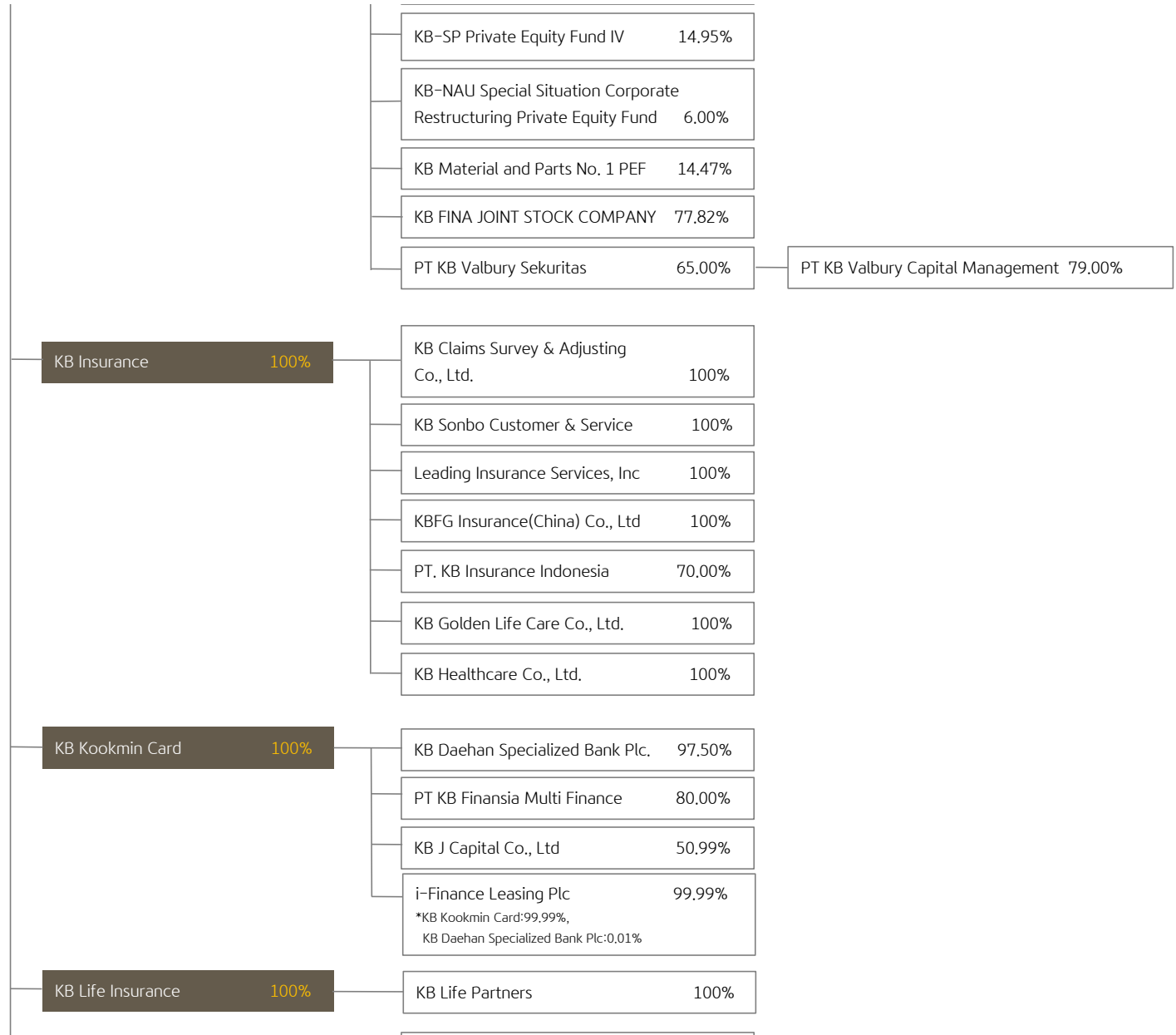
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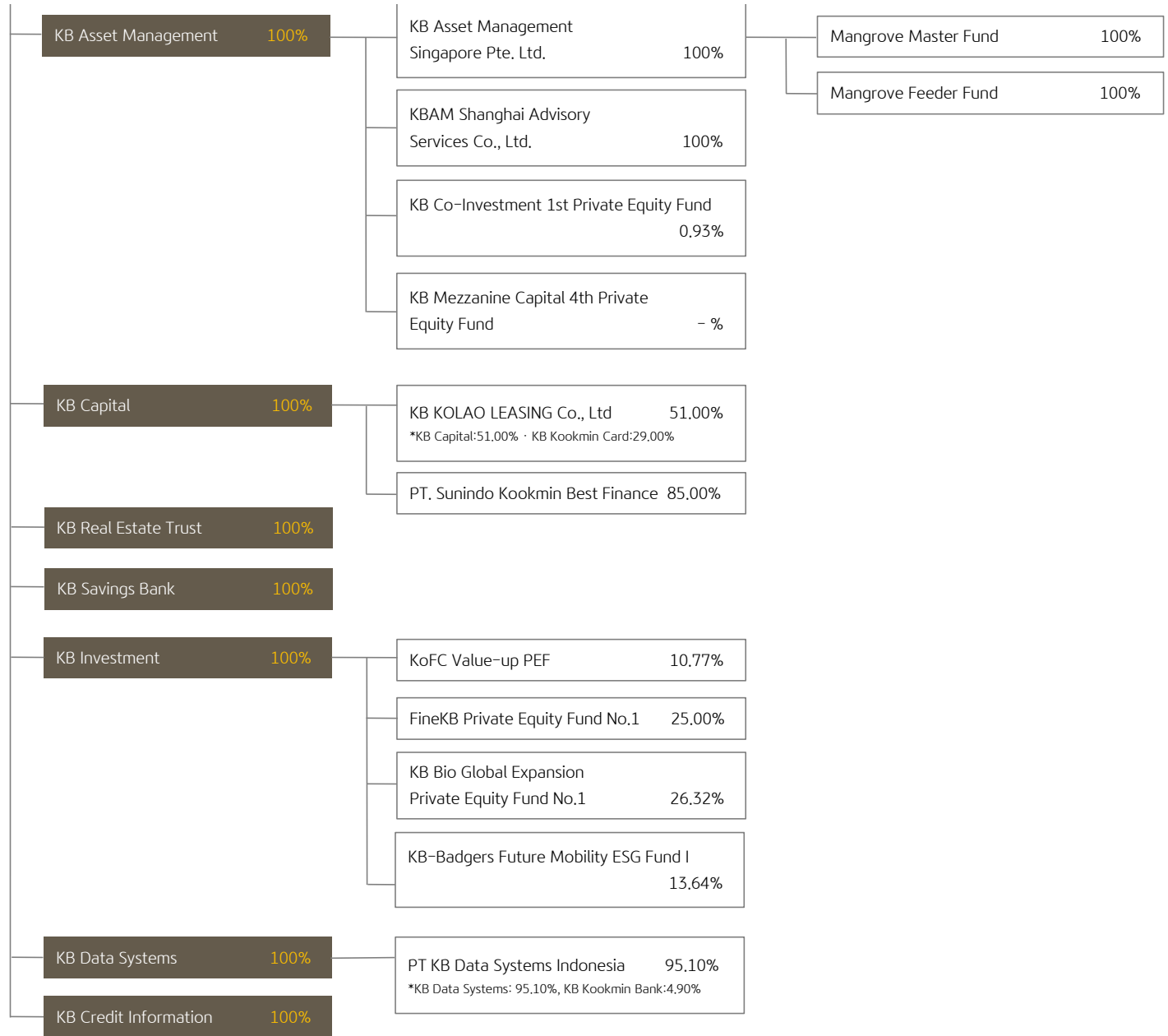
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	Jun. 21	Sep. 21	Dec. 21	Mar. 22	Jun. 22	Sep. 22	Dec. 22	Mar. 23(E)
KB Financial Group Inc. (holding company)	180	182	178	179	179	179	178	178
KB Kookmin Bank	15,229	15,281	15,375	14,641	14,663	14,607	14,736	13,984
KB Securities	2,774	2,815	2,825	2,822	2,879	2,915	2,876	2,873
KB Insurance	2,961	2,961	2,976	2,961	2,951	2,946	2,963	2,933
KB Kookmin Card	1,546	1,547	1,543	1,520	1,531	1,532	1,541	1,508
KB Life Insurance	454	448	466	464	372	367	370	680
KB Asset Management	303	305	309	322	329	340	350	348
KB Capital	507	509	514	531	547	544	542	548
KB Savings Bank	159	166	157	150	159	156	158	152
KB Real Estate Trust	174	175	175	186	186	183	189	185
KB Investment	61	61	62	64	65	62	61	63
KB Credit Information	135	134	131	133	130	127	125	122
KB Data Systems	497	504	512	546	565	570	576	577
Total	25,323	25,431	25,567	24,859	24,900	24,867	25,009	24,151

KB Kookmin Bank

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

1) Excluding non-executive and non-standing directors

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KB Securities

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

KB Insurance

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

KB Kookmin Card

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

KB Life Insurance

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

Branches / ATMs of KB Kookmin Bank

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

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

Note) Rating for holding company

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(bn Won)	2Q21	3Q21	4Q21	1Q22	2Q22	3Q22	4Q22	1Q23(E)
Net interest income	1,888.2	1,962.2	2,069.1	2,139.6	2,300.6	2,403.0	2,447.8	2,347.4
Net fee and commission income	281.2	291.3	298.5	270.8	278.3	277.2	270.3	307.4
Net other operating income(expenses)	-86.1	-152.2	-145.3	-166.0	-306.1	-355.9	94.5	35.0
Gross operating income	2,083.3	2,101.3	2,222.3	2,244.4	2,272.8	2,324.3	2,812.6	2,689.8
General & administrative expenses	987.5	1,007.4	1,383.2	1,020.9	1,093.9	1,076.0	1,507.2	1,030.3
Operating profit before provision for credit losses	1,095.8	1,093.9	839.1	1,223.5	1,178.9	1,248.3	1,305.4	1,659.5
Provision for credit losses	70.8	61.9	333.5	11.8	183.0	160.7	765.6	391.3
Net operating profit	1,025.0	1,032.0	505.6	1,211.7	995.9	1,087.6	539.8	1,268.2
Net non-operating profit(loss)	-21.0	-1.6	-19.7	3.7	19.6	-4.2	-44.3	-33.1
Share of profit(loss) of associates	6.0	10.5	3.5	-0.7	19.7	1.3	-7.6	4.8
Net other non-operating income(expenses)	-27.0	-12.1	-23.2	4.4	-0.1	-5.5	-36.7	-37.9
Profit before income tax	1,004.0	1,030.4	485.9	1,215.4	1,015.5	1,083.4	495.5	1,235.1
Income tax expense	266.4	259.0	147.5	240.9	265.5	286.7	288.4	313.2
Profit for the period	737.6	771.4	338.4	974.5	750.0	796.7	207.1	921.9
Profit attributable to non-controlling interest	3.5	-6.3	-52.1	-2.8	0.9	-27.5	-238.3	-9.6
Profit attributable to shareholders of the parent company	734.1	777.7	390.5	977.3	749.1	824.2	445.4	931.5

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(bn Won)	Jun. 21	Sep. 21	Dec. 21	Mar. 22	Jun. 22	Sep. 22	Dec. 22	Mar. 23(E)
Total Assets	455,817.9	470,714.5	483,564.9	493,078.8	506,798.0	537,997.1	517,769.5	512,196.9
Cash and due from financial institutions	19,306.9	22,011.2	25,165.0	22,765.9	25,387.5	21,430.6	25,127.8	22,455.4
Financial assets at fair value through profit or loss	18,252.7	17,887.2	18,834.4	18,731.7	17,191.3	15,717.0	21,213.4	18,515.6
Derivative financial assets	2,399.9	3,520.5	2,965.6	4,091.6	8,111.5	16,024.9	7,767.6	7,134.7
Financial investments	57,519.0	62,987.9	63,744.9	66,115.5	65,729.8	70,473.9	75,250.2	73,599.9
Loans	342,258.5	347,876.2	361,144.7	366,626.7	373,569.6	394,578.7	374,672.0	373,934.0
(Allowances for loan losses)	-2,191.6	-2,199.5	-2,426.9	-2,345.8	-2,307.9	-2,427.6	-2,764.6	-3,141.8
Investments in associates	341.6	364.8	391.0	396.2	433.9	533.2	530.0	532.7
Tangible assets	4,465.2	4,467.3	4,496.3	4,471.6	4,466.5	4,459.0	4,394.4	4,392.0
Goodwill & Intangible assets	987.8	1,002.4	1,028.5	1,014.0	1,034.0	1,088.7	1,054.7	1,113.3
Current income tax assets	47.2	59.0	61.3	126.4	165.5	177.7	192.0	207.8
Deferred income tax assets	81.6	98.9	149.9	163.9	168.7	333.7	181.3	200.1
Other assets	10,157.5	10,439.1	5,583.3	8,575.3	10,539.7	13,179.7	7,386.1	10,111.4
Total Liabilities	424,785.6	437,972.4	450,676.0	460,648.8	474,109.6	504,660.2	484,046.3	478,159.7
Financial liabilities at fair value through profit or loss	106.4	149.1	112.7	179.8	128.6	101.7	108.9	94.8
Deposits	339,502.2	348,723.8	363,141.4	366,614.3	366,624.6	381,989.4	381,746.7	376,720.3
Debts	28,769.4	30,214.5	32,523.2	36,039.9	40,738.1	43,682.7	45,073.1	38,865.1
Debentures	27,136.4	29,483.5	29,718.7	29,096.9	31,133.5	34,253.9	29,787.7	29,830.7
Derivative financial liabilities	2,214.8	3,335.6	2,749.4	3,752.1	7,510.6	15,249.0	7,271.4	6,553.9
Net defined benefit liabilities	244.0	285.3	155.3	201.7	273.3	326.1	16.2	29.6
Provisions	415.4	414.4	426.9	431.3	483.6	490.8	533.4	572.2
Accrued expenses payables	2,557.2	2,687.7	2,668.6	2,686.3	2,980.4	3,503.5	3,947.2	4,566.4
Other liabilities	23,839.8	22,678.5	19,179.8	21,646.5	24,236.9	25,063.1	15,561.7	20,926.7
Total Equity	31,032.4	32,742.2	32,888.9	32,430.0	32,688.4	33,336.9	33,723.3	34,037.2
Share capital	2,021.9	2,021.9	2,021.9	2,021.9	2,021.9	2,021.9	2,021.9	2,021.9
Hybrid financial instrument	574.5	574.5	574.5	574.5	873.9	873.9	873.9	1,282.9
Capital surplus	4,808.5	5,026.5	5,025.3	5,025.3	5,025.3	5,025.3	5,025.3	5,025.3
Accumulated other comprehensive income	811.1	1,766.7	1,395.2	1,003.6	206.7	-179.8	12.8	363.2
Retained earnings	22,536.9	23,280.7	23,660.7	23,593.6	24,342.8	25,391.6	25,834.2	25,401.1
Treasury shares	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Non-controlling interest	279.5	71.9	211.3	211.1	217.8	204.0	-44.8	-57.2

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(bn Won)	2Q21	3Q21	4Q21	1Q22	2Q22	3Q22	4Q22	1Q23(E)
Interest Income	2,570.5	2,669.1	2,891.2	3,078.7	3,410.9	3,986.6	4,882.5	5,271.4
Due from financial institutions	6.5	5.3	6.4	7.0	11.2	22.5	39.2	39.2
Financial Investments	211.3	233.6	253.7	287.7	327.7	407.5	566.7	617.0
Loans	2,296.2	2,373.4	2,559.8	2,709.5	2,994.0	3,482.5	4,178.8	4,505.6
Other	56.5	56.8	71.3	74.5	78.0	74.1	97.8	109.6
Interest Expense	682.3	706.9	822.1	939.1	1,110.3	1,583.6	2,434.7	2,924.0
Deposits	500.0	520.3	606.3	695.9	805.4	1,131.5	1,822.5	2,247.6
Debts & Debentures	169.2	171.2	195.7	214.3	270.2	399.5	546.6	595.8
Other	13.1	15.4	20.1	28.9	34.7	52.6	65.6	80.6
Net Interest Income	1,888.2	1,962.2	2,069.1	2,139.6	2,300.6	2,403.0	2,447.8	2,347.4

Bank Net Interest Margin

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

Interest Spread / Margin

(bn Won)	2Q21	3Q21	4Q21	1Q22	2Q22	3Q22	4Q22	1Q23(E)
Interest earning assets ¹⁾	387,076.3	399,176.4	413,968.2	423,173.6	429,473.3	440,991.1	457,701.9	445,333.7
Interest earned on the assets ²⁾	2,175.5	2,262.3	2,457.6	2,640.1	2,938.2	3,492.3	4,373.2	4,767.7
Yield	2.25%	2.25%	2.36%	2.53%	2.74%	3.14%	3.79%	4.34%
Interest bearing liabilities 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
Interest paid on the liabilities ³⁾	665.8	675.5	782.8	907.2	1,090.3	1,541.3	2,336.3	2,805.8
Yield	0.71%	0.69%	0.77%	0.89%	1.04%	1.41%	2.06%	2.62%
Interest spread	1.55%	1.56%	1.59%	1.64%	1.71%	1.73%	1.73%	1.72%
Net Interest Margin	1.56%	1.58%	1.61%	1.66%	1.73%	1.76%	1.77%	1.79%

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

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(bn Won)	2Q21	3Q21	4Q21	1Q22	2Q22	3Q22	4Q22	1Q23(E)
Net gain/loss on securities	84.7	32.5	-26.8	-162.6	-313.2	-224.7	216.0	347.8
Net gain/loss on FVPL securities ¹⁾	62.3	29.7	43.6	-172.1	-304.8	-220.0	216.1	355.8
Net gain/loss on FVOCI securities ²⁾	22.4	2.8	-70.4	9.5	-8.4	-4.7	-0.1	-8.0
Net gain/loss on sales	22.0	2.7	-70.3	-0.4	-8.4	-4.7	-0.1	-10.7
Impairment loss	0.1	0.1	-0.1	0.0	0.0	0.0	0.0	0.0
Others	0.3	0.0	0.0	9.9	0.0	0.0	0.0	2.7
Net gain/loss on derivatives & foreign currency translation	41.4	9.3	102.7	226.5	241.7	157.0	141.8	-58.2
Other operating income	-212.2	-194.0	-221.2	-229.9	-234.6	-288.2	-263.3	-254.6
Deposit insurance fees & credit guarantee fees	-223.0	-208.0	-224.1	-223.8	-237.4	-244.1	-254.1	-253.1
Net gain/loss on sale of loans	21.8	4.3	6.8	5.7	18.5	-43.5	-3.2	10.1
Others	-11.0	9.7	-3.9	-11.8	-15.7	-0.6	-6.0	-11.6
Net other operating income	-86.1	-152.2	-145.3	-166.0	-306.1	-355.9	94.5	35.0

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

Credit Cost Ratio

(bn Won)	2Q21	3Q21	4Q21	1Q22	2Q22	3Q22	4Q22	1Q23(E)
Total Outstanding Credit	322,509.9	335,327.0	343,459.7	350,261.0	355,991.9	365,533.5	361,986.7	361,091.6
Household	164,620.2	170,159.9	170,474.0	168,127.1	166,281.5	166,191.3	166,455.7	162,836.4
Corporate	157,889.7	165,167.1	172,985.8	182,134.0	189,710.4	199,342.2	195,531.0	198,255.2
Provision for Loan Losses	84.5	37.4	176.5	19.5	192.0	109.2	128.5	360.9
Household	29.5	14.4	52.0	9.2	122.0	29.3	100.1	27.5
Corporate	55.0	23.0	124.5	10.3	70.0	79.9	28.4	333.4
Quarterly Credit Cost	0.11%	0.05%	0.21%	0.02%	0.22%	0.12%	0.14%	0.40%
Household	0.07%	0.03%	0.12%	0.02%	0.29%	0.07%	0.24%	0.07%
Corporate	0.14%	0.06%	0.29%	0.02%	0.15%	0.16%	0.06%	0.69%
Cumulative Credit Cost	0.10%	0.08%	0.11%	0.02%	0.12%	0.12%	0.13%	0.40%
Household	0.07%	0.06%	0.07%	0.02%	0.16%	0.13%	0.16%	0.07%
Corporate	0.12%	0.10%	0.15%	0.02%	0.09%	0.12%	0.10%	0.69%

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(bn Won)	2Q21	3Q21	4Q21	1Q22	2Q22	3Q22	4Q22	1Q23(E)
Employee Benefits	609.9	637.0	905.1	662.9	662.5	657.3	973.7	626.2
Post-employment benefits	42.7	41.6	45.1	42.8	47.1	45.5	47.1	28.7
Termination benefits	0.0	0.0	269.9	0.0	0.0	0.1	272.5	0.0
Salaries & employee benefits	433.5	433.8	442.4	444.6	449.2	444.1	455.6	427.7
Others	133.7	161.6	147.7	175.5	166.2	167.6	198.5	169.8
Depreciation and Amortization	122.8	133.9	146.3	126.3	132.6	137.1	150.5	132.2
Tangible assets	100.7	104.4	115.4	93.2	98.6	102.1	111.7	91.8
Intangible assets	22.3	29.5	30.9	33.0	34.1	35.0	38.8	40.4
Others	-0.2	0.0	0.0	0.1	-0.1	0.0	0.0	0.0
Other General and Administrative Expenses	254.8	236.5	331.8	231.7	298.8	281.6	383.0	271.9
Occupancy, furniture & equipment expenses	214.8	212.4	310.9	207.4	251.7	256.1	337.6	240.5
Taxes	40.0	24.1	20.9	24.3	47.1	25.5	45.4	31.4
General & Administrative Expenses	987.5	1,007.4	1,383.2	1,020.9	1,093.9	1,076.0	1,507.2	1,030.3

Cost to Income Ratio(CIR)

(bn Won)	2Q21	3Q21	4Q21	1Q22	2Q22	3Q22	4Q22	1Q23(E)
Quarterly CIR	47.4%	47.9%	62.2%	45.5%	48.1%	46.3%	53.6%	38.3%
Cumulative CIR	48.9%	48.6%	52.2%	45.5%	46.8%	46.6%	48.7%	38.3%
Gross operating income	2,083.3	2,101.3	2,222.3	2,244.4	2,272.8	2,324.3	2,812.6	2,689.8
General & administrative expenses	987.5	1,007.4	1,383.2	1,020.9	1,093.9	1,076.0	1,507.2	1,030.3

Deposits in Won

(bn Won)	Jun. 21	Sep. 21	Dec. 21	Mar. 22	Jun. 22	Sep. 22	Dec. 22	Mar. 23(E)
Core deposits	166,514.8	170,323.2	174,214.1	176,033.3	175,634.0	160,058.8	147,981.4	145,959.6
Savings deposits	140,352.9	143,105.7	150,049.3	152,756.9	150,892.9	173,335.9	187,999.1	183,666.0
Marketable deposits	3,919.5	4,479.3	4,118.2	4,500.4	4,358.7	8,065.1	6,330.1	8,544.4
Total	310,787.2	317,908.2	328,381.6	333,290.6	330,885.6	341,459.8	342,310.6	338,170.0

Deposit Portfolio

	Jun. 21	Sep. 21	Dec. 21	Mar. 22	Jun. 22	Sep. 22	Dec. 22	Mar. 23(E)
Core deposits	53.6%	53.6%	53.1%	52.8%	53.1%	46.9%	43.2%	43.2%
Savings deposits	45.1%	45.0%	45.6%	45.8%	45.6%	50.8%	54.9%	54.3%
Marketable deposits	1.3%	1.4%	1.3%	1.4%	1.3%	2.4%	1.8%	2.5%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Loan to Deposit Ratio¹⁾

	Jun. 21	Sep. 21	Dec. 21	Mar. 22	Jun. 22	Sep. 22	Dec. 22	Mar. 23(E)
Loans in Won / Deposits in Won ²⁾	100.4%	100.1%	100.2%	98.8%	99.2%	99.2%	97.1%	96.3%

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)	Jun. 21	Sep. 21	Dec. 21	Mar. 22	Jun. 22	Sep. 22	Dec. 22	Mar. 23(E)
Total Outstanding Credits	322,509.9	335,327.1	343,459.7	350,261.0	355,991.9	365,533.5	361,986.7	361,091.6
Normal	320,722.1	333,464.9	341,659.6	348,490.1	354,176.5	363,596.6	360,073.0	359,006.2
Precautionary	953.3	1,074.8	1,101.6	1,071.2	1,138.5	1,226.3	1,195.2	1,268.2
Substandard	503.0	489.6	429.9	431.1	420.9	470.7	470.6	542.5
Doubtful	224.2	201.0	169.9	168.8	152.6	164.9	161.4	175.0
Estimated Loss	107.3	96.8	98.7	99.8	103.4	75.0	86.5	99.7
NPL (A)	834.5	787.4	698.5	699.8	676.9	710.6	718.5	817.2
NPL Ratio	0.26%	0.23%	0.20%	0.20%	0.19%	0.19%	0.20%	0.23%
Loan loss reserves ¹⁾ (B)	1,441.6	1,435.2	1,573.9	1,617.6	1,723.2	1,791.8	1,863.6	2,156.1
Reserves for credit losses (C)	2,162.1	2,274.8	2,363.7	2,401.6	2,357.1	2,413.3	2,429.4	2,086.1
NPL Coverage Ratio(New) (B/A)	172.8%	182.3%	225.3%	231.2%	254.6%	252.2%	259.4%	263.9%
NPL Coverage Ratio(Old) [(B+C)/A]	431.9%	471.2%	563.7%	574.4%	602.7%	591.8%	597.5%	519.1%

1) Allowances for loan losses and acceptances & guarantees

Household

(bn Won)	Jun. 21	Sep. 21	Dec. 21	Mar. 22	Jun. 22	Sep. 22	Dec. 22	Mar. 23(E)
Total Outstanding Credits	164,620.2	170,159.9	170,474.0	168,127.1	166,281.5	166,191.3	166,455.7	162,836.4
Normal	164,088.0	169,645.5	169,965.0	167,614.2	165,772.0	165,650.8	165,867.4	162,187.6
Precautionary	302.3	304.3	309.7	312.3	315.5	342.7	373.2	400.1
Substandard	139.7	128.3	117.5	122.7	119.6	123.7	136.7	159.8
Doubtful	67.6	62.0	60.8	59.9	55.2	55.0	59.5	70.4
Estimated Loss	22.6	19.8	21.0	18.1	19.2	19.1	18.9	18.5
NPL	229.9	210.1	199.3	200.6	194.0	197.8	215.1	248.7
NPL Ratio	0.14%	0.12%	0.12%	0.12%	0.12%	0.12%	0.13%	0.15%
Loan loss reserves ¹⁾	516.9	512.6	562.0	552.5	648.9	655.2	730.0	725.2
Reserve for credit losses	1,286.5	1,338.6	1,296.3	1,283.3	1,169.9	1,168.2	1,108.2	1,092.3
NPL Coverage Ratio	224.9%	244.0%	282.0%	275.4%	334.5%	331.3%	339.4%	291.7%

1) Allowances for loan losses and acceptances & guarantees

Corporate

(bn Won)	Jun. 21	Sep. 21	Dec. 21	Mar. 22	Jun. 22	Sep. 22	Dec. 22	Mar. 23(E)
Total Outstanding Credits	157,889.7	165,167.1	172,985.8	182,134.0	189,710.4	199,342.2	195,531.0	198,255.2
Normal	156,634.1	163,819.4	171,694.6	180,875.9	188,404.5	197,945.8	194,205.6	196,818.6
Precautionary	651.0	770.5	791.9	758.9	822.9	883.6	822.0	868.2
Substandard	363.3	361.3	312.4	308.5	301.3	347.0	333.9	382.7
Doubtful	156.5	139.0	109.1	108.9	97.4	109.9	101.9	104.6
Estimated Loss	84.8	76.9	77.7	81.7	84.3	55.9	67.6	81.2
NPL	604.6	577.2	499.2	499.1	483.0	512.8	503.4	568.5
NPL Ratio	0.38%	0.35%	0.29%	0.27%	0.25%	0.26%	0.26%	0.29%
Loan loss reserves ¹⁾	924.7	922.5	1,011.9	1,065.2	1,074.3	1,136.6	1,133.6	1,430.9
Reserve for credit losses	875.7	936.2	1,067.3	1,118.3	1,187.2	1,245.1	1,321.2	993.8
NPL Coverage Ratio	152.9%	159.8%	202.7%	213.4%	222.4%	221.7%	225.2%	251.7%

1) Allowances for loan losses and acceptances & guarantees

Write-offs / NPL Sales

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

Recoveries from Written-offs

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

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Delinquency Ratio

	Sep. 20	Jun. 21	Sep. 21	Dec. 21	Mar. 22	Jun. 22	Sep. 22	Dec. 22	Mar. 23(E)
Household	0.22%	0.15%	0.15%	0.14%	0.14%	0.15%	0.17%	0.20%	0.24%
Mortgage	0.18%	0.13%	0.12%	0.11%	0.13%	0.14%	0.16%	0.19%	0.25%
General	0.27%	0.18%	0.18%	0.17%	0.16%	0.17%	0.18%	0.21%	0.23%
Corporate	0.17%	0.13%	0.13%	0.11%	0.11%	0.10%	0.12%	0.12%	0.16%
SME	0.20%	0.15%	0.14%	0.11%	0.11%	0.11%	0.14%	0.16%	0.22%
Large Corporation	0.06%	0.06%	0.11%	0.10%	0.09%	0.09%	0.04%	0.00%	0.01%
Total	0.20%	0.14%	0.14%	0.12%	0.12%	0.13%	0.14%	0.16%	0.20%

- delinquent for 1 month and over

Loan Amount

(bn Won)	Sep. 20	Jun. 21	Sep. 21	Dec. 21	Mar. 22	Jun. 22	Sep. 22	Dec. 22	Mar. 23(E)
Household	158,187.0	164,620.2	170,159.9	170,474.0	168,127.1	166,281.5	166,191.3	166,455.7	162,836.4
Mortgage	83,317.2	86,917.0	90,898.9	92,144.4	91,373.0	90,487.3	91,196.8	92,940.4	71,513.5
General	74,869.8	77,703.2	79,261.0	78,329.6	76,754.0	75,794.2	74,994.5	73,515.3	91,322.8
Corporate	147,981.7	152,017.6	159,249.0	166,932.6	175,450.3	182,454.7	190,751.6	187,157.1	188,791.9
SME	116,014.2	121,970.0	125,854.8	129,544.2	134,428.5	137,458.9	140,538.3	139,486.4	138,862.6
Large Corporation	31,967.4	30,047.7	33,394.2	37,388.4	41,021.8	44,995.8	50,213.3	47,670.7	49,929.3
Total	306,168.7	316,637.8	329,408.9	337,406.6	343,577.3	348,736.2	356,942.9	353,612.8	351,628.3

Delinquent Amount

(bn Won)	Sep. 20	Jun. 21	Sep. 21	Dec. 21	Mar. 22	Jun. 22	Sep. 22	Dec. 22	Mar. 23(E)
Household	352.2	253.2	252.1	236.5	240.4	249.4	277.4	332.6	385.4
Mortgage	148.1	110.0	107.9	104.3	115.0	122.2	143.0	175.3	179.3
General	204.1	143.2	144.2	132.2	125.4	127.2	134.4	157.3	206.1
Corporate	250.4	201.8	214.1	177.1	186.6	191.1	221.2	220.8	307.3
SME	232.3	182.9	176.3	141.2	150.1	151.5	199.4	219.9	303.3
Large Corporation	18.1	18.9	37.8	35.9	36.5	39.6	21.8	0.9	4.0
Total	602.6	455.0	466.3	413.6	427.0	440.5	498.6	553.4	692.7

Delinquent Amount by Period

(bn Won)	Sep. 20	Jun. 21	Sep. 21	Dec. 21	Mar. 22	Jun. 22	Sep. 22	Dec. 22	Mar. 23(E)
1~3 months	217.5	197.8	187.6	187.1	171.7	217.2	234.8	296.2	325.0
3~6 months	173.4	111.8	132.0	93.2	118.3	101.9	145.7	155.0	247.8
6~12 months	128.6	78.8	79.2	67.0	72.2	42.0	55.8	59.6	73.1
Over 12 months	83.1	66.6	67.4	66.3	64.8	79.4	62.3	42.6	46.8
Total	602.6	455.0	466.3	413.6	427.0	440.5	498.6	553.4	692.7

Delinquency Ratio by Industry (Corporate Loan)

	Sep. 20	Jun. 21	Sep. 21	Dec. 21	Mar. 22	Jun. 22	Sep. 22	Dec. 22	Mar. 23(E)
Agriculture, forestry and fishing	0.01%	0.17%	0.39%	0.02%	0.04%	0.14%	0.18%	0.38%	1.24%
Mining and quarrying	0.00%	0.26%	0.00%	0.00%	0.00%	0.00%	0.06%	0.00%	0.00%
Manufacturing	0.30%	0.21%	0.18%	0.16%	0.17%	0.13%	0.17%	0.16%	0.21%
Electricity, gas, steam and water supply	0.01%	0.01%	0.01%	0.00%	0.00%	0.00%	0.00%	0.01%	0.01%
Sewage, waste management, materials recovery and remediation activities	0.09%	0.06%	0.01%	0.03%	0.00%	0.11%	0.07%	0.04%	0.10%
Construction	0.24%	0.14%	0.17%	0.18%	0.17%	0.09%	0.17%	0.28%	0.26%
Wholesale and retail trade	0.18%	0.15%	0.14%	0.10%	0.11%	0.10%	0.11%	0.16%	0.24%
Transportation	0.09%	0.03%	0.03%	0.02%	0.02%	0.04%	0.04%	0.10%	0.11%
Accommodation and food service activities	0.11%	0.16%	0.18%	0.08%	0.07%	0.12%	0.13%	0.26%	0.29%
Information and communications	0.28%	0.59%	0.54%	0.51%	0.46%	0.42%	0.14%	0.14%	0.22%
Financial and insurance activities	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.01%	0.00%
Real estate activities and renting and leasing	0.08%	0.04%	0.04%	0.03%	0.02%	0.04%	0.05%	0.02%	0.05%
Professional, scientific and technical activities	0.06%	0.06%	0.07%	0.06%	0.03%	0.03%	0.28%	0.28%	0.31%
Business facilities management and business	0.02%	0.12%	0.18%	0.12%	0.04%	0.11%	0.05%	0.17%	0.21%
Public administration and defence ; compulsory social security	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Education	0.10%	0.07%	0.07%	0.05%	0.02%	0.06%	0.05%	0.19%	0.23%
Human health and social work activities	0.11%	0.07%	0.30%	0.26%	0.26%	0.30%	0.32%	0.05%	0.16%
Arts, sports and recreation related services	0.17%	0.04%	0.03%	0.03%	0.03%	0.08%	0.04%	0.13%	0.13%
Membership organizations, repair and other personal services	0.08%	0.12%	0.12%	0.06%	0.05%	0.03%	0.04%	0.08%	0.13%
Others	0.05%	0.00%	0.01%	0.02%	0.00%	0.00%	0.01%	0.09%	0.57%
Total	0.17%	0.13%	0.13%	0.11%	0.11%	0.10%	0.12%	0.12%	0.16%

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

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(bn Won)	Jun. 21	Sep. 21	Dec. 21	Mar. 22	Jun. 22	Sep. 22	Dec. 22	Mar. 23(E)
Tier 1 Capital	29,714.8	31,599.6	30,491.2	31,057.7	31,262.8	31,802.2	30,963.2	32,578.7
Common Equity Tier 1	29,140.3	31,025.1	29,916.7	30,483.2	30,388.9	30,928.3	30,089.3	31,295.8
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
Capital surplus	4,604.4	4,604.4	4,604.4	4,604.4	4,604.4	4,604.4	4,604.4	4,604.4
Retained earnings	22,536.9	23,280.7	23,660.7	23,593.7	24,342.7	25,391.6	25,834.2	25,401.1
Others	1,015.1	2,188.8	1,816.1	1,424.4	627.7	241.1	433.7	784.0
Deductions	-1,038.0	-1,070.7	-2,186.5	-1,161.2	-1,207.8	-1,330.7	-2,804.9	-1,515.6
Additional Tier 1	574.5	574.5	574.5	574.5	873.9	873.9	873.9	1,282.9
Tier 2 Capital	4,995.3	4,895.5	5,081.2	4,984.5	5,290.1	5,484.0	5,269.8	5,348.6
Provisions	304.2	245.9	247.4	253.2	237.1	270.8	241.7	278.8
Subordinated debt	4,691.1	4,649.6	4,833.8	4,731.3	5,053.1	5,213.2	5,028.1	5,069.8
Others	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Total BIS Capital	34,710.1	36,495.2	35,572.4	36,042.2	36,552.9	37,286.1	36,233.0	37,927.3
Risk Weighted Assets	183,445.8	195,347.7	203,569.3	203,602.3	209,767.7	221,546.3	207,557.9	205,283.0
BIS Capital Adequacy Ratio	18.92%	18.68%	17.47%	17.70%	17.43%	16.83%	17.46%	18.48%
Tier 1	16.20%	16.18%	14.98%	15.25%	14.90%	14.35%	14.92%	15.87%
Common Equity Tier 1	15.88%	15.88%	14.70%	14.97%	14.49%	13.96%	14.50%	15.25%
Tier 2	2.72%	2.51%	2.50%	2.45%	2.52%	2.48%	2.54%	2.61%

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

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

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

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

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

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Key Indicators

(bn Won)	2Q21	3Q21	4Q21	1Q22	2Q22	3Q22	4Q22	1Q23(E)
Brokerage								
Stocks (Including ETF, ELW)								
Market share	5.69%	6.06%	5.89%	5.98%	5.46%	5.81%	6.20%	6.54%
Online transaction volume ratio	86.41%	84.58%	83.94%	83.55%	84.07%	83.16%	82.86%	83.80%
Average Online fee rate	0.062%	0.058%	0.056%	0.056%	0.061%	0.057%	0.055%	0.055%
Average offline fee rate	0.164%	0.135%	0.127%	0.127%	0.109%	0.106%	0.102%	0.093%
Average fee rate	0.076%	0.070%	0.067%	0.068%	0.069%	0.065%	0.063%	0.061%
Futures								
Market share	1.22%	1.41%	1.49%	1.33%	1.03%	1.14%	1.37%	1.41%
Online transaction volume ratio	61.97%	68.88%	68.05%	66.43%	69.35%	74.28%	76.94%	61.89%
Average fee rate	0.004%	0.003%	0.003%	0.003%	0.003%	0.003%	0.003%	0.003%
Options								
Market share	2.19%	2.62%	2.63%	2.09%	2.21%	2.54%	2.44%	2.48%
Online transaction volume ratio	86.83%	86.13%	88.52%	88.37%	89.37%	79.85%	82.86%	84.72%
Average fee rate	0.105%	0.107%	0.117%	0.117%	0.119%	0.118%	0.118%	0.120%
Wealth Management								
Fund	32,835.9	33,859.4	32,867.7	33,529.6	33,145.2	34,366.0	35,078.0	37,381.7
Equity fund	1,216.7	1,255.8	829.8	848.3	891.3	859.0	748.8	748.6
Hybrid fund	940.9	917.9	848.5	885.6	744.4	677.4	477.7	452.6
Bond fund	4,195.5	3,783.3	3,382.1	2,942.1	2,831.7	3,189.7	3,532.0	4,285.7
MMF	2,873.6	3,140.8	2,697.0	3,541.9	2,834.8	2,858.2	3,491.7	4,769.8
Others	23,609.2	24,761.7	25,110.3	25,311.7	25,843.0	26,781.7	26,827.8	27,125.1
ELS/DLS	7,629.8	7,830.6	8,572.5	9,434.2	9,939.7	9,617.3	9,346.0	8,897.1
Bond	47,009.6	45,908.9	46,221.3	44,221.7	43,460.3	43,242.4	42,341.3	46,201.2
Trust	20,961.0	22,530.7	23,821.3	21,384.3	22,151.4	23,922.2	23,129.9	19,009.7
Others	5,253.1	5,254.5	3,790.5	7,017.5	6,961.1	7,767.2	7,805.1	8,104.9

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(bn Won)	3Q20	2Q21	3Q21	4Q21	1Q22	2Q22	3Q22	4Q22	1Q23(E)
Net interest income	157.8	154.3	157.8	159.7	-28.0	-16.6	-16.8	-15.9	-63.4
Net fee and commission income	-42.8	-42.5	-44.5	-45.0	-7.1	-7.5	-5.0	-6.8	-5.5
Net other operating income(expenses)	151.7	203.5	249.4	137.4	339.6	281.2	297.4	-138.0	443.4
Gross operating income	266.7	315.3	362.7	252.1	304.5	257.1	275.6	-160.7	374.5
General & administrative expenses	214.1	215.1	197.3	212.1	31.1	33.1	31.3	38.9	34.6
Operating profit before provision for credit losses	52.6	100.2	165.4	40.0	273.4	224.0	244.3	-199.6	339.9
Provision for credit losses	-2.9	3.3	-3.2	5.5	-1.2	0.6	1.4	17.1	-0.7
Net operating profit	55.5	96.9	168.6	34.5	274.6	223.4	242.9	-216.7	340.6
Net non-operating income	3.3	2.7	2.9	10.8	1.3	214.9	-7.0	-17.6	3.4
Share of profit(loss) of associates	0.0	0.0	0.0	-0.1	-0.1	0.0	0.6	0.6	0.6
Net other non-operating income(expenses)	3.3	2.7	2.9	10.9	1.4	214.9	-7.6	-18.2	2.8
Profit before income tax	58.8	99.6	171.5	45.3	275.9	438.3	235.9	-234.3	344.0
Income tax expense	16.0	25.4	45.1	12.6	73.9	113.8	61.9	-91.4	90.0
Profit for the period	42.8	74.2	126.4	32.7	202.0	324.5	174.0	-142.9	254.0
Profit attributable to shareholders of the parent company	42.6	74.1	126.3	32.6	201.9	324.3	173.7	-142.7	253.8

* The consolidated financial information presented herein is based on Korean IFRS17(K-IFRS17). Note that the financial results for years before 2022 contained herein have not been restated retrospectively

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(bn Won)	Jun. 21	Sep. 21	Dec. 21	Mar. 22	Jun. 22	Sep. 22	Dec. 22	Mar. 23(E)
Total Assets	40,267.9	41,097.4	41,472.2	34,967.4	34,850.1	34,994.4	34,743.3	35,516.7
Cash and due from financial institutions	628.0	510.3	585.3	654.1	827.1	510.0	1,064.3	584.9
Financial assets at fair value through profit or loss	7,432.2	8,388.8	8,633.8	8,857.1	9,286.5	9,227.6	8,983.5	9,143.1
Derivative financial assets	40.4	4.4	7.9	5.9	4.6	5.3	65.3	50.7
Financial investments	14,775.4	14,547.4	14,666.8	16,478.0	15,916.4	16,162.5	15,771.1	16,941.4
Loans	8,246.7	8,297.5	8,313.8	6,123.6	6,234.1	6,300.9	6,191.9	6,053.5
(Allowances for loan losses)	-19.9	-15.7	-19.9	-21.5	-22.2	-23.3	-41.6	-40.3
Investments in associates	1.4	1.9	2.4	5.3	47.3	49.4	51.5	52.0
Insurance contract assets				20.4	51.0	78.6	83.3	152.5
Reinsurance contract assets				1,558.3	1,497.5	1,692.7	1,488.3	1,504.9
Tangible assets	881.0	878.0	809.1	806.6	496.8	486.4	477.6	472.8
Goodwill & Intangible assets	1,620.2	1,579.2	1,541.7	67.6	68.1	68.5	76.0	76.3
Current income tax assets	3.6	3.6	3.6	3.6	2.1	2.1	2.1	0.0
Deferred income tax assets	3.1	3.2	3.5	3.5	3.5	3.6	3.5	3.5
Other assets	6,635.9	6,883.1	6,904.3	383.4	415.1	406.8	484.9	481.1
Total Liabilities	36,315.9	36,979.6	37,329.0	29,865.8	29,287.8	29,251.9	29,017.7	29,794.4
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
Deposits	0.0	0.0	0.0	3,663.6	3,970.4	3,986.3	4,453.5	4,267.8
Debts	43.3	55.3	83.6	79.3	78.5	82.1	29.7	30.3
Debentures	378.0	378.0	378.1	378.1	663.5	663.5	663.6	663.7
Insurance contract liabilities				24,260.2	22,727.8	22,015.7	22,079.1	23,026.0
Reinsurance contract liabilities				2.9	2.9	3.0	3.1	3.2
Derivative financial liabilities	53.1	156.5	118.3	158.4	362.0	754.9	281.7	296.8
Net defined benefit liabilities	7.9	0.3	0.3	0.3	0.3	0.4	0.4	0.4
Provisions	23.0	24.6	27.0	3.9	4.6	4.8	4.5	5.1
Accrued expenses payables	165.6	153.3	163.8	80.6	76.2	88.0	74.8	82.0
Other liabilities	35,645.0	36,211.6	36,557.9	1,238.5	1,401.6	1,653.2	1,427.3	1,419.1

Total Equity	3,952.0	4,117.8	4,143.3	5,101.6	5,562.3	5,742.6	5,725.6	5,722.3
Share capital	33.3	33.3	33.3	33.3	33.3	33.3	33.3	33.3
Capital surplus	348.4	348.4	348.4	348.4	348.4	348.4	348.4	348.4
Accumulated other comprehensive income	-37.7	-21.8	-31.8	-12.9	106.7	112.6	239.4	331.7
Retained earnings	3,603.4	3,752.9	3,788.4	4,727.5	5,068.3	5,242.0	5,099.3	5,003.1
Non-controlling interest	4.6	5.0	5.0	5.3	5.6	6.3	5.2	5.8

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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(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
Net investment yield (cumulative)	2.8	2.8	3.0	3.0	3.2	3.0	3.6	3.4	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
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
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
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
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
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

* The financial results for 2023 is based on IFRS 17

Summarized Statement of Comprehensive Income (Cumulative)

(bn Won)	1Q21	2Q21	3Q21	4Q21	1Q22	Jun. 22	Sep. 22	Dec. 22	Mar. 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
Investment income	212.0	436.8	709.1	947.0	255.9	659.4	889.3	1,111.0	105.6
Operating income	94.4	205.3	376.3	420.8	217.2	573.9	707.4	848.4	354.6
Ordinary income	91.2	197.2	363.5	386.3	211.5	564.7	689.0	770.9	355.6
Net Income	67.5	145.8	268.2	285.5	156.2	418.9	508.5	581.7	264.3

* The financial results for 2023 is based on IFRS 17

Capital Adequacy

(bn Won)	Mar. 21	Jun. 21	Sep. 21	Dec. 21	Mar. 22	Jun. 22	Sep. 22	Dec. 22	Mar. 23(E)
K-ICS Ratio								184.1%	192.9%
Available capital								9,819.9	10,431.2
Required capital								5,334.4	5,406.2

* The financial results is based on IFRS 17

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Direct Premiums by Policy Type (Quarterly)

(bn Won)	2Q21		3Q21		4Q21		1Q22		2Q22		3Q22		4Q22		1Q23(E)	
		(%)		(%)		(%)		(%)		(%)		(%)		(%)		(%)
General	279.8	9.7	260.7	9.1	254.4	8.8	419.2	13.6	304.3	10.0	294.2	9.7	274.4	9.0	389.2	12.2
Long-term	1,918.6	66.4	1,931.8	67.6	1,960.9	67.9	1,998.7	64.6	2,020.0	66.3	2,041.3	67.2	2,064.6	67.5	2,085.8	65.4
Long-term	1,863.6	64.5	1,880.0	65.8	1,911.3	66.2	1,954.6	63.2	1,979.1	65.0	2,002.8	65.9	2,026.9	66.3	2,051.1	64.3
Pension	55.0	1.9	51.9	1.8	49.6	1.7	44.1	1.4	40.9	1.3	38.6	1.3	37.7	1.2	34.7	1.1
Auto	690.4	23.9	664.3	23.3	671.8	23.3	674.5	21.8	721.4	23.7	702.4	23.1	718.1	23.5	716.1	22.4
Total	2,888.8	100.0	2,856.8	100.0	2,887.1	100.0	3,092.4	100.0	3,045.7	100.0	3,037.9	100.0	3,057.1	100.0	3,191.1	100.0

* The financial results is based on IFRS4 for reference purposes only

Direct Premiums by Policy Type (Cumulative)

(bn Won)	2Q21		3Q21		4Q21		1Q22		2Q22		3Q22		4Q22		1Q23(E)	
		(%)		(%)		(%)		(%)		(%)		(%)		(%)		(%)
General	652.2	11.3	912.9	10.6	1,167.3	10.1	419.2	13.6	723.5	11.8	1,017.6	11.1	1,292.0	10.6	389.2	12.2
Long-term	3,795.4	65.7	5,727.2	66.3	7,688.1	66.7	1,998.7	64.6	4,018.7	65.5	6,060.0	66.0	8,124.7	66.4	2,085.8	65.4
Long-term	3,681.4	63.7	5,561.4	64.4	7,472.6	64.8	1,954.6	63.2	3,933.7	64.1	5,936.5	64.7	7,963.4	65.1	2,051.1	64.3
Pension	114.0	2.0	165.9	1.9	215.5	1.9	44.1	1.4	85.0	1.4	123.6	1.3	161.3	1.3	34.7	1.1
Auto	1,332.2	23.0	1,996.6	23.1	2,668.4	23.2	674.5	21.8	1,395.9	22.7	2,098.4	22.9	2,816.5	23.0	716.1	22.4
Total	5,779.8	100.0	8,636.7	100.0	11,523.8	100.0	3,092.4	100.0	6,138.1	100.0	9,176.0	100.0	12,233.2	100.0	3,191.1	100.0

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Loss & Expense Ratios (Quarterly)

(bn Won, %)	2Q22					3Q22					4Q22					1Q23(E)				
	Premium	Loss	Loss Ratio	Net Expense	Expense Ratio	Premium	Loss	Loss Ratio	Net Expense	Expense Ratio	Premium	Loss	Loss Ratio	Net Expense	Expense Ratio	Premium	Loss	Loss Ratio	Net Expense	Expense Ratio
General	168.2	126.1	75.0	33.3	19.8	177.9	163.1	91.7	32.0	18.0	176.7	148.5	84.0	41.2	23.3	155.1	121.1	78.1	38.3	24.7
Long-term	1,899.0	1,599.6	84.2	388.3	20.4	1,915.9	1,590.4	83.0	406.7	21.2	1,934.8	1,547.3	80.0	417.9	21.6	1,952.5	1,633.3	83.6	432.7	22.2
Long-term	1,858.2	1,531.6	82.4	386.7	20.8	1,877.4	1,523.5	81.1	405.3	21.6	1,897.1	1,485.4	78.3	416.3	21.9	1,917.9	1,567.0	81.7	431.2	22.5
Pension	40.8	68.0	166.6	1.6	3.9	38.5	66.9	173.7	1.5	3.8	37.7	61.9	164.2	1.6	4.4	34.6	66.3	191.5	1.4	4.1
Auto	633.3	488.3	77.1	110.1	17.4	647.3	537.9	83.1	105.8	16.3	656.0	562.6	85.8	128.3	19.6	653.2	501.6	76.8	108.1	16.5
Total	2,700.6	2,214.0	82.0	533.4	19.8	2,741.1	2,291.4	83.6	546.1	19.9	2,767.4	2,258.3	81.6	589.8	21.3	2,760.9	2,256.0	81.7	601.9	21.8

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Loss & Expense Ratios (Cumulative)

(bn Won, %)	2Q22					3Q22					4Q22					1Q23(E)				
	Premium	Loss	Loss Ratio	Net Expense	Expense Ratio	Premium	Loss	Loss Ratio	Net Expense	Expense Ratio	Premium	Loss	Loss Ratio	Net Expense	Expense Ratio	Premium	Loss	Loss Ratio	Net Expense	Expense Ratio
General	346.3	282.1	81.5	56.7	16.4	524.2	445.3	84.9	88.7	16.9	700.8	593.8	84.7	129.8	18.5	155.1	121.1	78.1	38.3	24.7
Long-term	3,780.4	3,202.0	84.7	758.2	20.1	5,696.3	4,792.4	84.1	1,164.9	20.5	7,631.1	6,339.6	83.1	1,582.8	20.7	1,952.5	1,633.3	83.6	453.5	23.2
Long-term	3,695.6	3,065.0	82.9	754.8	20.4	5,573.0	4,588.5	82.3	1,160.1	20.8	7,470.0	6,073.9	81.3	1,576.4	21.1	1,917.9	1,567.0	81.7	452.1	23.6
Pension	84.8	137.0	161.4	3.4	4.0	123.4	203.9	165.3	4.8	3.9	161.1	265.8	165.0	6.5	4.0	34.6	66.3	191.5	1.4	4.1
Auto	1,253.7	951.1	75.9	212.2	16.9	1,901.1	1,489.1	78.3	318.0	16.7	2,557.0	2,051.6	80.2	446.2	17.5	653.2	501.6	76.8	108.1	16.5
Total	5,380.4	4,435.2	82.4	1,030.7	19.2	8,121.5	6,726.7	82.8	1,576.7	19.4	10,889.0	8,985.0	82.5	2,166.5	19.9	2,760.9	2,256.0	81.7	601.9	21.8

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Monthly Initial Premiums

(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											9,286	18,572
Accident	202	284											243	486
Drivers	1,010	1,666											1,338	2,677
Property	1,131	1,216											1,174	2,348
Disease	4,481	4,432											4,457	8,913
Bundled	2006.3	2142.3											2074.3	4148.6
Savings	45	6											25	51
Annuities	149	97											123	246
Total	9,024	9,845											9,434	18,869

* The financial results is based on 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 financial results is based on IFRS4

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

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(bn Won)	Jun. 21	Sep. 21	Dec. 21	Mar. 22	Jun. 22	Sep. 22	Dec. 22	Mar. 23(E)
Total Assets	25,841.3	27,021.9	27,349.6	27,238.6	28,439.5	30,144.6	29,721.0	28,811.3
Cash and due from financial institutions	284.9	270.3	297.4	329.6	359.6	334.2	333.8	335.6
Financial assets at fair value through profit or loss	855.0	717.3	691.7	806.5	886.6	1,290.4	1,056.2	830.6
Derivative financial assets	10.0	33.8	35.9	74.9	159.4	322.6	130.7	157.4
Financial investments	61.6	61.7	63.2	63.3	63.5	63.5	64.2	64.2
Loans	23,772.9	23,856.0	25,117.9	24,986.6	26,078.0	27,203.7	27,203.2	26,499.4
(Allowances for loan losses)	-789.7	-801.1	-876.7	-879.3	-907.5	-889.2	-934.7	-995.1
Investments in associates	5.7	7.0	6.3	7.4	7.5	7.7	6.9	7.4
Reinsurance contract assets				2.4	2.3	2.6	3.0	3.4
Tangible assets	150.2	159.4	169.3	163.5	158.8	158.0	160.6	158.2
Goodwill & Intangible assets	220.9	210.9	220.2	208.8	212.8	204.8	198.9	193.1
Current income tax assets	0.1	0.1	0.0	0.0	0.3	0.3	0.2	0.0
Deferred income tax assets	145.5	140.2	151.3	137.7	136.0	145.0	153.7	139.2
Other assets	334.5	1,565.2	596.4	457.9	374.7	411.8	409.6	422.8
Total Liabilities	21,465.2	22,512.7	22,793.9	22,797.3	23,851.1	25,433.5	24,998.2	24,214.4
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
Deposits	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Debts	2,513.4	2,719.9	2,789.6	3,255.3	4,479.0	5,054.6	4,786.1	4,730.1
Debentures	15,943.2	16,166.5	16,724.2	16,642.8	16,333.7	17,058.5	17,337.8	16,917.1
Insurance contract liabilities				2.4	2.3	2.6	3.0	3.4
Reinsurance contract liabilities				0.0	0.0	0.0	0.0	0.0
Derivative financial liabilities	53.7	6.6	5.4	0.7	0.1	0.0	26.1	15.5
Net defined benefit liabilities	14.8	19.6	7.7	10.3	16.0	21.7	8.3	9.2
Provisions	182.6	184.0	210.6	204.4	214.5	224.8	213.6	186.5
Accrued expenses payables	232.5	249.9	216.0	228.7	244.4	273.9	240.3	288.5
Other liabilities	2,525.0	3,166.2	2,840.4	2,452.7	2,561.1	2,797.4	2,083.0	2,064.1
Total Equity	4,376.1	4,509.2	4,555.6	4,441.3	4,588.4	4,711.1	4,722.8	4,596.9
Share capital	460.0	460.0	460.0	460.0	460.0	460.0	460.0	460.0
Capital surplus	1,977.0	1,977.0	1,977.0	1,977.0	1,977.5	1,977.5	1,977.5	1,977.4
Accumulated other comprehensive income	16.0	26.2	26.4	43.0	60.4	73.2	60.1	51.0
Retained earnings	1,889.0	2,010.3	2,055.1	1,923.9	2,050.7	2,157.3	2,183.6	2,065.6
Non-controlling interest	34.1	35.7	37.1	37.4	39.8	43.1	41.6	42.9

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Customers

(in thousands)	Jun. 21	Sep. 21	Dec. 21	Mar. 22	Jun. 22	Sep. 22	Dec. 22	Mar. 23(E)
Cardholders 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
Credit card	10,692.8	10,759.2	10,879.4	10,998.5	11,172.6	11,355.3	11,493.1	11,639.0
Check card	13,798.1	13,715.1	13,763.5	13,772.0	13,781.0	13,885.1	13,913.4	13,732.4
Active Cardholders ²⁾	9,290	9,384	9,462	9,529	9,628	9,796	9,904	10,008
Merchants	2,803.4	2,831.8	2,856.5	2,887.7	2,896.6	2,910.1	2,924.3	2,933.0

1) Excluding overlapped cardholders between credit card and check card

2) Using card at least once every 6 months

Transaction Volume

(bn Won)	2Q21	3Q21	4Q21	1Q22	2Q22	Sep. 22	Dec. 22	Mar. 23(E)
Credit Sales	28,140.1	27,921.0	29,782.9	28,910.7	32,621.6	33,042.6	33,078.0	31,855.5
Lump-sum	23,207.3	22,780.0	24,293.4	23,699.9	27,265.7	27,350.8	27,162.4	26,474.3
Installment	4,932.9	5,141.0	5,489.5	5,210.8	5,355.9	5,691.8	5,915.6	5,381.2
Cash advance	2,216.4	2,231.7	2,329.5	2,326.0	2,298.2	2,348.2	2,451.9	2,509.6
Total	30,356.5	30,152.7	32,112.4	31,236.7	34,919.8	35,390.8	35,529.9	34,365.1

Credit Card Receivables

(bn Won)	Jun. 21	Sep. 21	Dec. 21	Mar. 22	Jun. 22	Sep. 22	Dec. 22	Mar. 23(E)
Credit sales	12,609.9	12,571.5	13,740.3	13,378.8	14,025.8	14,786.0	15,041.9	14,253.2
Cash advance	1,090.7	1,108.8	1,153.1	1,120.7	1,128.8	1,182.6	1,237.4	1,240.8
Card loans	5,873.5	5,883.2	5,821.4	5,954.7	6,229.4	6,312.0	6,249.1	6,325.6
Others	4,315.3	4,343.7	4,462.3	4,509.9	4,594.4	4,626.4	4,492.3	4,412.1
Total	23,889.4	23,907.2	25,177.1	24,964.1	25,978.4	26,907.0	27,020.7	26,231.7

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(bn Won)	Jun. 21	Sep. 21	Dec. 21	Mar. 22	Jun. 22	Sep. 22	Dec. 22	Mar. 23(E)
Total Outstanding Credits	23,893.0	23,910.6	25,180.7	25,923.8	26,845.5	27,923.5	27,964.3	27,173.4
Normal	22,776.2	22,740.2	24,018.4	24,589.7	25,604.4	26,623.0	26,530.2	25,632.7
Precautionary	878.3	930.3	921.5	1,107.2	1,000.3	1,054.8	1,167.0	1,212.9
Substandard	3.9	3.9	4.0	3.3	4.1	5.2	5.1	4.4
Doubtful	169.4	170.7	174.0	166.5	176.1	183.5	205.1	258.2
Estimated Loss	65.3	65.4	62.7	57.1	60.6	56.9	56.8	65.2
NPL (A)	238.6	240.0	240.7	226.9	240.8	245.7	267.1	327.8
NPL Ratio	1.00%	1.00%	0.96%	0.88%	0.90%	0.88%	0.96%	1.21%
Allowances ¹⁾ (B)	748.6	761.1	838.1	849.3	877.1	851.2	896.3	953.3
Reserves for credit losses (C)	401.6	416.2	403.8	413.4	430.5	446.1	479.1	491.3
NPL Coverage Ratio(New) (B/A)	313.8%	317.1%	348.2%	374.3%	364.2%	346.5%	335.6%	290.7%
NPL Coverage Ratio(Old) [(B+C)/A]	482.2%	490.4%	515.9%	556.4%	543.0%	528.1%	514.9%	440.6%

1) Allowances for loan losses and acceptances & guarantees

Write-offs / NPL Sales

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

Recoveries from Written-offs

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

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(bn Won)	Mar. 21	Jun. 21	Sep. 21	Dec. 21	Mar. 22	Jun. 22	Sep. 22	Dec. 22	Mar. 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
Delinquent loans (over one month overdue)	202.0	195.3	207.6	205.7	197.5	203.2	211.2	249.3	312.1
Delinquency ratio	0.86%	0.82%	0.87%	0.82%	0.79%	0.78%	0.78%	0.92%	1.19%

Rescheduled Loan

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

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(bn Won)	2Q21	3Q21	4Q21	1Q22	2Q22	3Q22	4Q22	1Q23(E)
Net interest income	86.0	88.3	89.9	-86.8	-92.9	-102.4	-111.8	-121.9
Net fee and commission income	-2.8	-1.7	-2.4	-0.8	-2.2	-2.1	3.1	-2.4
Net other operating income(expenses)	56.2	28.1	71.7	105.3	17.4	154.8	-6.7	278.6
Gross operating income	139.4	114.7	159.2	17.7	-77.7	50.3	-115.4	154.3
General & administrative expenses	30.3	29.9	40.0	7.9	13.0	8.7	16.3	26.5
Operating profit before provision for credit losses	109.1	84.8	119.2	9.8	-90.7	41.6	-131.7	127.8
Provision for credit losses	0.1	0.0	0.3	-0.3	0.0	-0.1	-1.0	-0.2
Net operating profit	109.0	84.8	118.9	10.1	-90.7	41.7	-130.7	128.0
Net non-operating income	0.6	1.1	-2.8	2.1	1.9	1.6	-2.4	2.5
Share of profit(loss) of associates	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Net other non-operating income(expenses)	0.6	1.1	-2.8	2.1	1.9	1.6	-2.4	2.5
Profit before income tax	109.6	85.9	116.1	12.2	-88.8	43.3	-133.1	130.5
Income tax expense	29.3	22.7	35.5	6.7	-15.7	8.1	-50.8	36.8
Profit for the period	80.3	63.2	80.6	5.5	-73.1	35.2	-82.3	93.7
Profit attributable to shareholders of the parent company	80.3	63.2	80.6	5.5	-73.1	35.2	-82.3	93.7

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(bn Won)	Jun. 21	Sep. 21	Dec. 21	Mar. 22	Jun. 22	Sep. 22	Dec. 22	Mar. 23(E)
Total Assets	25,508.0	25,615.2	26,287.1	32,519.6	31,049.9	30,214.6	29,989.7	30,501.3
Cash and due from financial institutions	176.9	118.6	423.5	1,069.7	1,174.6	1,000.0	1,073.5	1,050.7
Financial assets at fair value through profit or loss	601.8	735.1	892.2	7,913.4	7,741.7	7,628.0	7,581.3	7,939.7
Derivative financial assets	12.0	0.0	1.1	0.7	2.2	0.0	36.2	19.8
Financial investments	17,792.1	17,750.1	17,640.7	21,372.0	19,924.1	19,297.1	19,130.0	19,429.5
Loans	808.0	852.8	902.1	1,319.7	1,298.2	1,309.3	1,356.3	1,212.5
(Allowances for loan losses)	0.0	0.0	0.0	-3.8	-3.7	-3.6	-3.1	-3.0
Investments in associates	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
Reinsurance contract assets				3.1	3.3	4.3	4.7	2.8
Tangible assets	336.4	333.6	330.5	342.1	341.0	338.6	341.9	332.7
Goodwill & Intangible assets	14.9	14.7	17.1	53.9	51.3	48.3	48.4	91.3
Current income tax assets	10.2	28.1	28.9	46.0	29.4	50.2	0.0	0.0
Deferred income tax assets	0.0	0.0	0.0	0.0	100.1	183.6	0.0	0.0
Other assets	5,755.7	5,782.2	6,051.0	399.0	384.0	355.2	417.4	422.3
Total Liabilities	23,213.8	23,392.2	23,992.6	28,932.9	27,263.9	26,262.6	26,136.1	26,552.2
Financial liabilities at fair value through profit or loss	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Deposits	0.0	0.0	0.0	1,343.1	1,243.1	1,160.6	586.9	608.2
Debts	0.0	0.0	0.0	0.0	0.0	0.0	600.0	0.0
Debentures	0.0	0.0	0.0	199.6	199.6	199.6	199.7	199.7
Insurance contract liabilities				26,525.0	24,757.0	23,568.7	23,860.2	24,753.3
Reinsurance contract liabilities				36.4	35.0	34.0	28.6	31.0
Derivative financial liabilities	6.0	32.7	23.8	68.1	125.4	204.4	31.2	35.8
Net defined benefit liabilities	9.0	10.6	0.0	0.3	0.3	0.3	0.3	1.3
Provisions	5.8	5.6	6.0	19.6	19.6	19.8	19.6	24.6
Accrued expenses payables	69.8	68.3	67.9	22.6	14.5	54.0	73.6	88.8
Other liabilities	23,123.2	23,275.0	23,894.9	718.2	869.4	1,021.2	736.0	809.5

Total Equity	2,294.2	2,223.0	2,294.5	3,586.7	3,785.9	3,952.0	3,853.6	3,949.1
Share capital	150.0	150.0	150.0	606.0	606.0	606.0	606.0	162.0
Hybrid Securities	0.0	0.0	0.0	0.0	49.8	49.8	49.8	49.8
Capital surplus	0.0	0.0	0.0	0.0	0.0	0.0	0.0	901.3
Accumulated other comprehensive income	-325.5	-359.9	-369.0	473.1	695.5	827.2	811.8	914.3
Retained earnings	3,285.1	3,248.3	3,328.9	3,323.0	3,250.0	3,284.4	3,201.4	2,737.1
Fair value adjustment	-815.4	-815.4	-815.4	-815.4	-815.4	-815.4	-815.4	-815.4

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(bn Won, %)	Jun. 21	Sep. 21	Dec. 21	Mar. 22	Jun. 22	Sep. 22	Dec. 22	Mar. 23(E)
Invested assets	17,572.6	17,689.4	18,130.7	17,533.9	17,319.9	17,388.1	17,524.5	24,131.6
Net investment yield (cumulative)	4.86	3.65	3.41	3.66	3.55	0.04	3.51	2.95
Separate Account Assets	5,425.5	5,462.6	5,679.4	5,666.1	5,265.9	5,111.5	4,721.5	
Total Assets	23,574.8	23,706.0	24,397.8	23,808.0	23,193.1	23,165.6	22,850.8	30,279.3
Policy reserves	14,687.8	14,948.0	15,129.0	15,411.5	15,624.0	15,909.2	15,975.9	
Separate Account Liabilities	5,521.4	5,488.1	5,953.7	5,707.7	5,338.8	5,197.2	4,688.3	
Total Liabilities	20,838.8	21,082.5	21,739.8	21,626.9	21,329.7	21,516.6	20,951.3	24,909.4
Total Equities	2,736.0	2,623.5	2,658.0	2,181.0	1,863.4	1,649.0	1,899.4	5,369.9
Total Liabilities & Equities	23,574.8	23,706.0	24,397.8	23,808.0	23,193.1	23,165.6	22,850.8	30,279.3

* The financial results for 2023 is based on IFRS17

Summarized Statement of Comprehensive Income (Cumulative)

(bn Won)	2Q21	3Q21	4Q21	1Q22	2Q22	Sep. 22	Dec. 22	Mar. 23(E)
Insurance income & expense	234.1	361.9	480.8	127.0	280.8	397.8	522.0	77.7
Investment income & expense	340.1	492.4	598.0	214.2	352.1	544.1	600.9	120.5
Changes in insurance contract Liabilities	433.5	691.6	867.1	275.7	488.9	769.8	833.6	
Operating income & expense	140.6	162.7	211.6	65.2	138.0	160.4	232.5	169.3
Non-Operating income & expense	49.9	75.3	95.9	22.9	41.2	66.1	72.3	-4.7
Income tax expense	47.7	59.8	82.4	17.2	36.3	51.3	58.1	43.3
Net Income	142.8	178.2	225.0	71.0	142.9	175.2	246.7	121.3

* The financial results for 2023 is based on IFRS17

Capital Adequacy

(bn Won)	Jun. 21	Sep. 21	Dec. 21	Mar. 22	Jun. 22	Sep. 22	Dec. 22	Mar. 23(E)
K-ICS Ratio				258.8%	257.3%	244.0%	270.4%	277.6%
Available capital				5,921.5	6,346.4	6,421.3	6,498.4	6,662.6
Required capital				2,287.9	2,466.4	2,631.5	2,403.4	2,400.2

* The financial results is based on IFRS17

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Premium Income by Policy Type (Quarterly)

(bn Won)	2Q21		3Q21		4Q21		1Q22		2Q22		3Q22		4Q22		1Q23(E)	
		(%)		(%)		(%)		(%)		(%)		(%)		(%)		(%)
Individual policy	510.9	77.8	504.3	93.9	503.6	45.6	512.1	100.0	523.0	100.0	522.2	99.6	514.3	83.7	883.0	95.4
Protection	333.1	50.7	332.0	61.8	331.3	30.0	344.5	67.3	350.0	66.9	353.0	67.4	355.0	69.0	542.2	58.6
Whole-Life	226.1	34.4	223.7	41.7	221.4	20.0	230.9	45.1	236.1	45.1	238.2	45.4	238.3	46.3	424.0	45.8
Variable	89.0	13.5	88.0	16.4	87.5	7.9	87.5	17.1	85.5	16.3	83.7	16.0	83.2	16.2	83.5	9.0
Savings	177.9	27.1	172.4	32.1	172.2	15.6	167.6	32.7	173.0	33.1	169.2	32.3	159.3	31.0	340.8	36.8
Annuities	41.3	6.3	47.2	8.8	51.5	4.7	59.1	11.5	65.3	12.5	70.1	13.4	70.1	13.6	195.1	21.1
Variable	136.2	20.7	124.7	23.2	120.3	10.9	108.2	21.1	107.4	20.5	98.8	18.8	88.9	17.3	145.4	15.7
Pension	146.2	22.2	32.7	6.1	601.4	54.4	-	-	-	-	1.9	0.4	100.3	19.5	42.7	4.6
Total	657.2	100.0	537.0	100.0	1,105.0	100.0	512.1	100.0	523.0	100.0	524.1	100.0	614.6	100.0	925.7	100.0

* The financial results for 2023 is based on IFRS17

Premium Income by Policy Type (Cumulative)

(bn Won)	2Q21		3Q21		4Q21		1Q22		2Q22		3Q22		4Q22		1Q23(E)	
		(%)		(%)		(%)		(%)		(%)		(%)		(%)		(%)
Individual policy	1,072.6	86.9	1,576.9	89.0	2,080.5	72.3	512.1	100.0	1,035.1	100.0	1,557.3	99.9	2,071.5	95.3	883.0	95.4
Protection	672.4	54.5	1,004.4	56.7	1,335.7	46.4	344.5	67.3	694.5	67.1	1,047.5	67.2	1,402.5	67.7	542.2	58.6
Whole-Life	456.5	37.0	680.2	38.4	901.6	31.3	230.9	45.1	467.0	45.1	705.2	45.2	943.5	45.5	424.0	45.8
Variable	181.1	14.7	269.2	15.2	356.6	12.4	87.5	17.1	173.0	16.7	256.7	16.5	339.9	16.4	83.5	9.0
Savings	400.2	32.4	572.6	32.3	744.8	25.9	167.6	32.7	340.6	32.9	509.8	32.7	669.1	32.3	340.8	36.8
Annuities	78.8	6.4	126.0	7.1	177.5	6.2	59.1	11.5	124.3	12.0	194.4	12.5	264.5	12.8	195.1	21.1
Variable	320.5	26.0	445.2	25.1	565.5	19.7	108.2	21.1	215.6	20.8	314.4	20.2	403.3	19.5	145.4	15.7
Pension	161.8	13.1	194.4	11.0	795.8	27.7	-	-	-	-	1.9	0.1	102.3	4.9	42.7	4.6
Total	1,234.4	100.0	1,771.3	100.0	2,876.3	100.0	512.1	100.0	1,035.1	100.0	1,559.2	100.0	2,173.8	100.0	925.7	100.0

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(%)	2Q21	3Q21	4Q21	1Q22	2Q22	3Q22	4Q22	1Q23(E)
Quarterly Loss Ratio	50.3	55.7	57.3	51.0	53.0	46.9	56.3	53.5
Risk Premium	94.3	95.2	96.3	98.5	100.5	101.9	103.1	111.8
Loss	47.4	53.0	55.2	50.3	53.3	47.8	58.0	59.8
Cumulative Loss Ratio	51.2	52.7	53.9	51.0	52.0	50.3	51.8	52.2
Risk Premium	187.9	283.0	379.3	98.5	199.1	301.0	404.0	436.9
Loss	96.1	149.1	204.3	50.3	103.5	151.4	209.4	228.0
Expense Ratio	9.2	15.5	19.2	21.7	19.9	18.9	18.9	19.8

Policy Persistency

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

Retention

(%)	2Q21	3Q21	4Q21	1Q22	2Q22	3Q22	4Q22	1Q23(E)
Quarterly								
LP Retention 13th	51.5	43.4	41.6	35.2	41.2	35.7	24.1	35.9
LP Retention 25th	20.6	21.8	20.3	24.0	28.1	14.9	13.1	29.2
Cumulative								
LP Retention 13th	49.6	47.7	46.3	35.2	38.8	37.8	33.6	35.9
LP Retention 25th	21.2	21.4	21.0	24.0	26.8	23.2	20.9	29.2

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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											
Whole-Life	16,157	12,902	52,908											
Variable	403	423	208											
Etc.	9,760	9,209	11,168											
Savings	7,324	8,045	9,875											
Annuities	6,649	7,032	8,714											
Variable	675	1,013	1,160											
Total	33,644	30,578	74,158											

* The financial results for 2023 is based on 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

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

KB Capital

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

KB Real Estate Trust

(bn Won)	1Q21	2Q21	3Q21	4Q21	1Q22	2Q22	3Q22	4Q22	1Q23(E)
Net interest income	1.1	1.2	1.2	1.5	1.7	2.1	2.7	3.6	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
Net other operating income(expenses)	0.1	-0.6	0.4	2.6	-0.2	0.1	0.9	1.0	0.4
Gross operating income	46.2	33.8	48.1	38.6	32.6	37.3	39.9	40.4	35.4
General & administrative expenses	8.5	10.2	9.4	15.8	9.9	9.4	10.2	16.1	7.8
Provision for credit losses	1.7	1.2	0.7	8.8	1.3	1.8	1.1	6.8	2.5
Net operating profit	36.0	22.4	38.0	14.0	21.4	26.1	28.6	17.5	25.1
Net non-operating profit(loss)	-0.1	0.5	-0.2	-0.3	0.0	0.2	-0.1	-0.8	0.0
Profit before income tax	35.9	22.9	37.8	13.7	21.4	26.3	28.5	16.7	25.1
Profit for the period	27.1	16.5	27.6	10.3	15.7	19.4	20.7	11.9	18.8
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

KB Savings Bank

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

KB Investment

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

KB Data Systems

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

KB Credit Information

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

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KB Asset Management

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

KB Capital

(bn Won)	Mar. 21	Jun. 21	Sep. 21	Dec. 21	Mar. 22	Jun. 22	Sep. 22	Dec. 22	Mar. 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
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
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

KB Real Estate Trust

(bn Won)	Mar. 21	Jun. 21	Sep. 21	Dec. 21	Mar. 22	Jun. 22	Sep. 22	Dec. 22	Mar. 23(E)
Total Assets	438.2	445.2	475.9	496.5	476.5	501.0	519.5	519.0	496.2
Total Liabilities	116.6	107.1	110.2	119.7	124.0	129.1	126.9	113.4	106.9
Total Equity	321.6	338.1	365.7	376.8	352.6	371.9	392.6	405.6	389.3

KB Savings Bank

(bn Won)	Mar. 21	Jun. 21	Sep. 21	Dec. 21	Mar. 22	Jun. 22	Sep. 22	Dec. 22	Mar. 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
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
Total Equity	231.9	250.8	258.7	262.1	269.4	277.5	283.5	284.0	273.0

KB Investment

(bn Won)	Mar. 21	Jun. 21	Sep. 21	Dec. 21	Mar. 22	Jun. 22	Sep. 22	Dec. 22	Mar. 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
Total Liabilities	612.4	653.9	711.6	922.2	934.9	960.2	1,034.8	1,108.3	1,114.5
Total Equity	224.0	241.7	242.0	275.5	268.5	268.9	264.7	270.3	272.6

KB Data Systems

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

KB Credit Information

(bn Won)	Mar. 21	Jun. 21	Sep. 21	Dec. 21	Mar. 22	Jun. 22	Sep. 22	Dec. 22	Mar. 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

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