

KB Financial Group

Fact Book 3Q 2024

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

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

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

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

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

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

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

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

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

From 4Q23, the Group applied Variable Fee Approach Model in accordance with Financial Supervisory Service's guidelines on actuarial assumptions, and financial results from 1Q23 to 3Q23 contained herein have also been restated retrospectively.

Totals may not sum due to rounding.

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Financial Statements

(bn Won)	1Q23	2Q23	3Q23	4Q23	1Q24	2Q24	3Q24(E)
KB Financial Group							
Total Assets	691,435.7	706,317.7	716,439.8	715,739.1	732,240.3	742,232.3	745,335.0
Total Liabilities	635,222.3	648,645.2	657,625.5	656,864.8	673,032.9	682,409.7	685,425.7
Total Equity	56,213.4	57,672.5	58,814.3	58,873.3	59,207.3	59,822.6	59,909.3
KB Kookmin Bank							
Net Income	1,510.3	1,504.6	1,337.1	211.4	1,063.2	1,710.7	1,596.0
Net Income (attributable to controlling interests)	1,508.7	1,498.9	1,368.9	255.4	1,049.1	1,732.2	1,614.0
KB Securities							
Total Asset including AUM ²⁾	1,170,303.2	1,192,239.7	1,206,347.7	1,218,170.4	1,243,638.9	1,258,770.9	1,260,227.0
(AUM)	478,867.5	485,922.0	489,907.9	502,431.3	511,398.6	516,538.6	514,892.0
Total Assets by Subsidiaries							
KB Kookmin Bank	512,196.9	524,504.5	537,096.5	530,012.9	543,970.5	552,016.9	552,259.6
KB Securities	62,243.4	63,012.6	60,076.2	61,267.0	62,950.5	62,495.2	63,200.1
KB Insurance	35,516.7	35,349.6	35,398.4	37,729.7	37,403.9	38,013.0	39,007.9
KB Kookmin Card	28,811.3	29,255.9	29,737.8	29,365.6	29,547.0	29,688.5	31,111.5
KB Life Insurance	30,501.3	30,074.8	29,635.7	31,953.2	32,112.4	32,683.8	33,581.4
Other Subsidiaries							
KB Asset Management	322.7	316.2	342.5	377.9	337.6	350.2	384.6
KB Capital	15,503.5	16,018.1	16,367.8	16,560.8	16,916.2	17,434.0	18,038.1
KB Real Estate Trust	496.2	560.6	742.0	859.4	941.0	1,148.3	1,079.3
KB Savings Bank	2,995.1	2,950.4	3,147.4	2,662.0	2,802.2	2,571.0	2,519.2
KB Investment	1,387.1	1,435.8	1,546.3	1,544.8	1,524.5	1,533.5	1,523.2
KB Data Systems	53.5	59.2	60.9	61.5	60.5	61.6	65.1
KB Credit Information	42.8	-	-	-	-	-	-
Total Equity by Subsidiaries							
KB Kookmin Bank	34,037.2	34,958.5	35,956.9	36,548.7	35,519.8	36,855.1	37,316.4
KB Securities	5,897.1	6,127.0	6,224.1	6,299.2	6,483.0	6,669.2	6,824.0
KB Insurance	5,722.3	5,996.2	6,038.9	6,255.6	5,843.6	5,820.1	5,891.5
KB Kookmin Card	4,596.9	4,703.1	4,791.2	4,819.8	4,791.3	5,151.0	5,260.7
KB Life Insurance	3,922.5	4,088.6	4,329.7	4,130.0	3,632.7	3,345.6	3,134.5
KB Asset Management	224.8	238.2	251.2	268.3	245.8	261.4	285.9
KB Capital	2,148.1	2,195.9	2,241.9	2,260.0	2,315.6	2,384.7	2,440.6
KB Real Estate Trust	389.3	405.9	419.8	286.1	239.1	350.2	516.4
KB Savings Bank	273.0	272.8	261.5	193.8	205.0	196.9	194.4
KB Investment	272.6	285.9	299.3	279.5	277.5	283.7	288.7
KB Data Systems	22.9	25.1	25.7	20.9	21.4	21.8	22.9
KB Credit Information	17.2	-	-	-	-	-	-

(bn Won)	1Q23	2Q23	3Q23	4Q23	1Q24	2Q24	3Q24(E)
Net Income by Subsidiaries							
KB Kookmin Bank	931.5	927.0	996.9	406.1	389.5	1,116.4	1,112.0
KB Securities	140.6	109.0	111.5	28.5	198.0	178.1	170.7
KB Insurance	253.8	271.4	155.1	72.6	292.2	279.8	168.0
KB Kookmin Card	82.0	110.9	79.5	78.7	139.1	116.6	114.7
KB Life Insurance	104.8	28.9	3.8	-55.3	77.0	75.1	43.4
KB Asset Management	18.0	13.6	12.7	17.2	18.6	15.2	24.7
KB Capital	46.9	58.5	53.5	27.6	61.6	75.6	58.5
KB Real Estate Trust	18.8	16.6	13.8	-133.3	-46.9	-58.9	19.7
KB Savings Bank	-11.0	-0.2	-11.4	-68.0	11.3	-8.1	-2.5
KB Investment	2.3	13.3	13.4	-19.8	-2.0	6.2	5.0
KB Data Systems	0.3	2.2	0.6	-3.0	0.4	0.4	1.0
KB Credit Information	0.1	-0.6	-	-	-	-	-

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

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

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

Key Financial Indicators

KB Financial Group	1Q23	2Q23	3Q23	4Q23	1Q24	2Q24	3Q24(E)
ROA (Quarterly)	0.89%	0.86%	0.75%	0.12%	0.59%	0.93%	0.85%
ROA (Cumulative)	0.89%	0.87%	0.83%	0.65%	0.59%	0.76%	0.80%
ROE (Quarterly) ¹⁾	12.50%	12.01%	10.61%	1.95%	8.15%	13.43%	12.24%
ROE (Cumulative) ¹⁾	12.50%	12.25%	11.68%	9.18%	8.15%	10.78%	11.26%
Basic EPS (Won, Quarterly)	3,782	3,757	3,428	540	2,627	4,412	4,116
Basic EPS (Won, Cumulative)	3,782	7,558	11,004	11,580	2,627	7,041	11,168
BPS (Won)	135,389	139,010	142,389	143,163	144,776	144,774	147,268
NIM (Quarterly)	2.04%	2.10%	2.09%	2.08%	2.11%	2.08%	1.95%
NIM (Cumulative)	2.04%	2.07%	2.08%	2.08%	2.11%	2.10%	2.05%
CIR (Quarterly)	35.8%	37.1%	39.5%	53.5%	36.9%	35.8%	36.6%
CIR (Cumulative)	35.8%	36.4%	37.4%	41.0%	36.9%	36.4%	36.5%
Credit Cost Ratio (Quarterly)	0.63%	0.56%	0.38%	1.13%	0.38%	0.43%	0.43%
Credit Cost Ratio (Cumulative)	0.63%	0.59%	0.52%	0.67%	0.38%	0.40%	0.41%
NPL Ratio	0.43%	0.44%	0.48%	0.57%	0.63%	0.68%	0.68%
NPL Coverage Ratio(New) ²⁾	196.2%	200.5%	180.4%	174.6%	158.7%	148.4%	145.6%
NPL Coverage Ratio(Old) ³⁾	350.8%	343.8%	315.0%	297.3%	259.4%	241.6%	238.5%
BIS Ratio	16.84%	16.99%	16.79%	16.73%	16.56%	16.63%	16.75%
CET 1 Ratio	13.66%	13.80%	13.74%	13.59%	13.42%	13.60%	13.85%

Key Financial Indicators

KB Kookmin Bank	1Q23	2Q23	3Q23	4Q23	1Q24	2Q24	3Q24(E)
ROA (Quarterly)	0.73%	0.71%	0.72%	0.26%	0.28%	0.80%	0.77%
ROA (Cumulative)	0.73%	0.72%	0.72%	0.60%	0.28%	0.54%	0.62%
ROE (Quarterly)	11.13%	10.81%	11.24%	4.47%	4.37%	12.46%	11.97%
ROE (Cumulative)	11.13%	10.97%	11.05%	9.34%	4.37%	8.38%	9.60%
NIM (Quarterly)	1.79%	1.85%	1.84%	1.83%	1.87%	1.84%	1.71%
NIM (Cumulative)	1.79%	1.82%	1.83%	1.83%	1.87%	1.85%	1.81%
CIR (Quarterly)	38.3%	40.2%	41.4%	53.3%	40.3%	39.7%	37.2%
CIR (Cumulative)	38.3%	39.3%	40.0%	43.2%	40.3%	40.0%	39.0%
NPL Ratio	0.23%	0.25%	0.26%	0.31%	0.33%	0.37%	0.37%
NPL Coverage Ratio(New) ²⁾	263.9%	253.9%	227.7%	225.6%	208.2%	178.9%	179.4%
NPL Coverage Ratio(Old) ³⁾	519.1%	466.8%	424.4%	404.7%	367.3%	320.1%	318.7%
BIS Ratio	18.53%	18.45%	18.36%	18.08%	17.35%	17.80%	18.18%
CET 1 Ratio	15.29%	15.26%	15.26%	14.91%	14.37%	14.71%	15.35%
Loan to Deposit Ratio ⁴⁾	96.3%	96.8%	97.3%	98.8%	97.0%	98.3%	98.9%

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

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

3) Including reserves for credit losses.

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

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

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(bn Won)	1Q23	2Q23	3Q23	4Q23	1Q24	2Q24	3Q24(E)
Net interest income	2,823.9	3,009.8	3,124.6	3,183.4	3,151.5	3,206.2	3,165.0
Net fee and commission income	914.0	951.4	901.4	906.7	990.1	919.6	942.7
Net other operating income(expenses)	636.6	335.9	-66.2	-492.4	270.4	323.1	398.7
Gross operating income	4,374.5	4,297.1	3,959.8	3,597.7	4,412.0	4,448.9	4,506.4
General & administrative expenses	1,566.3	1,592.9	1,564.7	1,923.5	1,628.2	1,593.9	1,650.8
Operating profit before provision for credit losses	2,808.2	2,704.2	2,395.1	1,674.2	2,783.8	2,855.0	2,855.6
Provision for credit losses	668.2	651.4	448.6	1,378.2	428.4	552.7	498.1
Net operating profit	2,140.0	2,052.8	1,946.5	296.0	2,355.4	2,302.3	2,357.5
Net non-operating profit(loss)	-96.2	-92.3	-43.4	-33.0	-948.0	67.0	-73.4
Profit before income tax	2,043.8	1,960.5	1,903.1	263.0	1,407.4	2,369.3	2,284.1
Income tax expense	533.5	455.9	566.0	51.6	344.2	658.6	688.1
Profit for the period	1,510.3	1,504.6	1,337.1	211.4	1,063.2	1,710.7	1,596.0
Profit attributable to non-controlling interests	1.6	5.7	-31.8	-44.0	14.1	-21.5	-18.0
Profit attributable to shareholders of the parent company	1,508.7	1,498.9	1,368.9	255.4	1,049.1	1,732.2	1,614.0

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

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(bn Won)	Mar. 23	Jun. 23	Sep. 23	Dec. 23	Mar. 24	Jun. 24	Sep. 24(E)
Total Assets	691,435.7	706,317.7	716,439.8	715,739.1	732,240.3	742,232.3	745,335.0
Cash and due from financial institutions	28,955.1	31,610.9	31,946.1	29,836.3	30,509.3	31,053.1	26,228.9
Financial assets at fair value through profit or loss	70,094.7	74,604.6	72,864.0	77,038.3	77,356.8	77,708.7	76,936.0
Derivative financial assets	8,588.7	8,195.3	8,896.6	6,157.6	7,260.4	8,611.0	5,729.4
Financial investments	115,454.1	116,969.6	118,516.0	122,199.5	124,966.7	128,820.8	127,271.5
Loans	432,189.4	434,953.6	441,720.7	444,805.3	448,194.4	455,873.4	466,006.6
(Reserves for loan losses)	-4,667.2	-4,812.9	-4,913.3	-5,462.8	-5,548.9	-5,463.1	-5,451.1
Investments in associates	660.8	666.9	662.7	722.2	700.6	705.7	734.6
Insurance contract assets	152.5	189.2	215.9	229.6	268.4	294.9	312.8
Reinsurance contract assets	1,511.2	1,529.4	1,686.9	1,656.1	1,552.9	1,531.9	1,506.9
Tangible assets	8,482.6	8,690.5	8,781.0	9,263.7	9,392.7	9,382.3	9,287.2
Goodwill & Intangible assets	1,984.6	1,956.5	1,986.1	1,950.9	1,961.0	2,034.9	1,971.1
Current income tax assets	219.2	243.0	262.9	244.3	274.9	295.1	315.2
Deferred income tax assets	200.7	271.8	245.3	274.2	335.1	275.3	162.2
Other assets	22,942.1	26,436.4	28,655.6	21,361.1	29,467.0	25,645.2	28,872.6
Total Liabilities	635,222.3	648,645.2	657,625.5	656,864.8	673,032.9	682,409.7	685,425.7
Financial liabilities at fair value through profit or loss	11,842.2	12,044.4	10,882.7	10,920.4	11,267.1	10,792.2	10,197.6
Deposits	387,230.5	396,081.6	398,943.6	406,512.4	418,070.6	420,217.9	423,538.4
Debts	67,904.5	69,262.0	70,352.8	69,583.6	62,993.6	67,079.7	64,811.8
Debentures	68,546.6	68,260.6	68,608.8	69,176.7	70,002.9	72,147.8	72,372.0
Insurance contract liabilities	47,794.7	46,884.7	45,908.6	50,308.6	50,704.3	52,788.8	55,154.0
Reinsurance contract liabilities	34.2	33.8	32.2	36.0	37.4	38.9	39.6
Derivative financial liabilities	8,516.4	7,999.8	8,976.1	6,210.6	7,236.6	8,454.7	5,336.3
Net defined benefit liabilities	88.8	112.4	115.6	81.9	72.9	77.2	84.9
Provisions	942.0	978.3	972.7	1,444.4	2,062.0	1,728.3	1,192.4
Accrued expenses payables	5,408.1	6,408.8	7,295.7	6,535.0	6,341.2	6,773.6	7,324.3
Other liabilities	36,914.3	40,578.8	45,536.7	36,055.2	44,244.3	42,310.6	45,374.4
Total Equity	56,213.4	57,672.5	58,814.3	58,873.3	59,207.4	59,822.6	59,909.3
Share capital	2,090.6	2,090.6	2,090.6	2,090.6	2,090.6	2,090.6	2,090.6
Hybrid financial instrument	5,032.8	5,032.8	5,032.8	5,032.8	5,431.9	5,082.7	5,082.6
Capital surplus	16,940.7	16,649.2	16,643.6	16,647.9	16,639.9	16,646.1	16,617.9
Accumulated other comprehensive income	1,724.1	1,840.6	2,032.6	2,295.1	1,531.4	765.3	494.8
Retained earnings	29,850.9	30,890.7	32,015.6	32,029.2	32,439.1	33,819.4	34,568.6
Treasury shares	-1,107.9	-865.8	-967.8	-1,165.8	-996.8	-1,251.2	-906.7
Non-controlling interest	1,682.2	2,034.4	1,966.9	1,943.5	2,071.3	2,669.7	1,961.5

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

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Group Interest Income

(bn Won)	1Q23	2Q23	3Q23	4Q23	1Q24	2Q24	3Q24(E)
Interest Income	6,866.6	7,130.6	7,413.4	7,734.5	7,614.0	7,611.5	7,637.8
Due from financial institutions	76.4	88.7	88.6	99.8	94.4	112.9	93.5
Financial investments	1,096.9	1,142.2	1,213.7	1,297.6	1,303.7	1,341.4	1,357.9
Loans	5,562.5	5,774.5	5,977.9	6,175.9	6,056.7	5,998.7	6,035.6
Insurance contract liabilities interest	5.5	5.8	5.9	6.8	8.3	7.9	7.9
Others	125.3	119.4	127.3	154.4	150.9	150.6	142.9
Interest Expense	4,042.7	4,120.8	4,288.8	4,551.1	4,462.5	4,405.3	4,472.8
Deposits	2,342.9	2,423.2	2,554.6	2,732.1	2,631.8	2,562.9	2,614.8
Debts & debentures	1,140.1	1,176.6	1,221.8	1,287.8	1,261.9	1,285.6	1,329.1
Insurance contract liabilities interest	402.8	392.5	385.3	396.1	396.0	392.5	390.7
Others	156.9	128.5	127.1	135.1	172.8	164.3	138.2
Net Interest Income	2,823.9	3,009.8	3,124.6	3,183.4	3,151.5	3,206.2	3,165.0

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

Group Net Interest Margin(NIM)¹⁾

	1Q23	2Q23	3Q23	4Q23	1Q24	2Q24	3Q24(E)
NIM (Quarterly)	2.04%	2.10%	2.09%	2.08%	2.11%	2.08%	1.95%
NIM (Cumulative)	2.04%	2.07%	2.08%	2.08%	2.11%	2.10%	2.05%

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

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

(bn Won)	1Q23	2Q23	3Q23	4Q23	1Q24	2Q24	3Q24(E)
Interest earning assets	469,207.7	468,190.1	474,893.6	485,193.9	487,089.2	494,330.8	504,009.5
Interest earned on the assets ²⁾	5,333.2	5,536.6	5,752.1	5,995.1	5,921.5	5,863.8	5,870.7
Yield	4.61%	4.74%	4.81%	4.90%	4.89%	4.77%	4.63%
Interest bearing liabilities	456,034.8	454,524.7	461,122.6	470,606.1	473,544.4	480,464.3	490,241.5
Interest paid on the liabilities ³⁾	2,972.4	3,080.9	3,251.3	3,446.0	3,360.3	3,308.3	3,395.6
Yield	2.64%	2.72%	2.80%	2.91%	2.85%	2.77%	2.76%
Interest spread	1.97%	2.02%	2.01%	2.00%	2.04%	2.00%	1.88%
Net Interest Margin	2.04%	2.10%	2.09%	2.08%	2.11%	2.08%	1.95%

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)	1Q23	2Q23	3Q23	4Q23	1Q24	2Q24	3Q24(E)
Interest earning assets	473,985.4	473,015.8	479,792.8	490,215.8	491,992.9	499,437.6	509,240.7
Interest earned on the assets ²⁾	5,777.7	5,980.8	6,198.8	6,469.4	6,381.5	6,309.5	6,327.9
Yield	4.94%	5.07%	5.13%	5.24%	5.22%	5.08%	4.94%
Interest bearing liabilities	456,034.8	454,524.7	461,122.6	470,606.1	473,544.4	480,464.3	490,241.5
Interest paid on the liabilities ³⁾	2,972.4	3,080.9	3,251.3	3,446.0	3,360.3	3,308.3	3,395.6
Yield	2.64%	2.72%	2.80%	2.91%	2.85%	2.77%	2.76%
Interest spread	2.30%	2.35%	2.33%	2.33%	2.36%	2.31%	2.19%
Net Interest Margin	2.40%	2.46%	2.44%	2.45%	2.47%	2.42%	2.29%

1) Bank NIM + Card NIM.

2) Interest income - credit guarantee fee.

3) Interest expense + deposit insurance fee.

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(bn Won)	1Q23	2Q23	3Q23	4Q23	1Q24	2Q24	3Q24(E)
Trust Fee	121.8	132.7	129.2	124.3	103.0	107.0	110.1
Fee and Commission	792.2	818.7	772.2	782.4	887.1	812.6	832.6
Fees from credit cards	195.1	173.5	170.1	198.6	214.1	204.1	208.4
Guarantee fees	15.7	18.8	20.3	22.5	22.3	28.7	20.8
Other commissions in Won	529.1	571.9	529.1	516.8	597.8	524.0	548.8
Commissions received as agency	52.6	39.6	39.1	40.5	48.5	42.2	52.1
Commissions received on represent securities	30.2	28.9	28.5	25.9	28.8	31.1	32.7
Commissions received on banking business	45.9	45.3	44.9	45.7	47.5	47.0	47.3
Commissions received on securities business	137.7	202.3	180.3	136.1	174.5	147.6	145.4
Others	262.7	255.8	236.3	268.6	298.5	256.1	271.3
Other commissions in foreign currency	52.3	54.5	52.7	44.5	52.9	55.9	54.6
Net Fee and Commission Income	914.0	951.4	901.4	906.7	990.1	919.6	942.7

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

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(bn Won)	1Q23	2Q23	3Q23	4Q23	1Q24	2Q24	3Q24(E)
Net gain/loss on securities	859.1	210.1	40.6	1,276.5	449.1	645.9	408.6
Net gain/loss on FVPL securities ²⁾	820.3	278.2	100.8	1,395.2	405.8	611.7	455.3
Net gain/loss on FVOCI securities ³⁾	38.8	-68.1	-60.2	-118.7	43.3	34.2	-46.7
Net gain/loss on sales	18.5	-77.4	-68.7	-128.4	13.5	20.0	-67.0
Impairment loss	-0.1	0.1	-0.1	0.1	0.0	0.0	0.1
Others	20.4	9.2	8.6	9.6	29.8	14.2	20.2
Net gain/loss on derivatives & foreign currency translation	233.4	286.5	-12.5	-606.3	45.5	-12.0	201.4
Net other insurance finance income	-269.1	-31.8	117.4	-275.7	-112.4	-192.4	35.7
Insurance service result	392.4	439.9	400.0	190.7	538.4	479.6	355.0
Other operating income	-579.2	-568.8	-611.7	-1,077.6	-650.3	-598.0	-602.0
Deposit insurance fees & credit guarantee fees	-208.4	-240.9	-233.1	-596.6	-246.9	-220.7	-216.5
Net gain/loss on sale of loans	14.6	42.9	9.2	-16.3	52.7	17.3	-12.1
Others	-385.4	-370.8	-387.8	-464.7	-456.1	-394.6	-373.4
Net other operating income	636.6	335.9	-66.2	-492.4	270.4	323.1	398.7

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

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

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

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(bn Won)	1Q23	2Q23	3Q23	4Q23	1Q24	2Q24	3Q24(E)
Provision for loan losses	643.9	613.1	440.9	1,381.1	426.4	560.7	513.6
Provision for acceptances and guarantees	22.6	16.1	-6.0	-4.2	13.5	-11.5	-0.3
Provision for undrawn commitments	1.1	19.4	13.0	1.9	-12.4	5.5	-17.0
Provision for financial guarantees & contracts	0.6	2.8	0.7	-0.6	0.9	-2.0	1.8
Provision for Credit Losses	668.2	651.4	448.6	1,378.2	428.4	552.7	498.1

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

Group Credit Cost Ratio¹⁾

(bn Won)	1Q23	2Q23	3Q23	4Q23	1Q24	2Q24	3Q24(E)
Total Outstanding Credit	420,945.5	426,328.2	434,557.6	436,542.0	443,095.9	452,159.5	462,571.1
Household	180,037.8	181,430.6	182,488.5	184,912.3	185,647.6	189,700.9	194,155.3
Corporate	213,772.5	217,723.9	224,916.0	224,496.5	230,526.6	235,396.1	240,228.6
Credit Card	27,135.2	27,173.7	27,153.1	27,133.2	26,921.7	27,062.5	28,187.3
Provision for Loan Losses	652.6	587.6	420.2	1,238.3	420.0	479.0	494.2
Household	90.2	41.9	109.1	86.7	75.6	126.7	156.3
Corporate	398.6	377.1	122.9	922.0	167.7	159.1	152.2
Credit Card	163.8	168.6	188.2	229.6	176.8	193.2	185.7
Quarterly Credit Cost	0.63%	0.56%	0.38%	1.13%	0.38%	0.43%	0.43%
Household	0.20%	0.09%	0.24%	0.19%	0.16%	0.27%	0.32%
Corporate	0.76%	0.70%	0.22%	1.63%	0.30%	0.27%	0.25%
Credit Card	2.41%	2.49%	2.75%	3.36%	2.63%	2.88%	2.67%
Cumulative Credit Cost	0.63%	0.59%	0.52%	0.67%	0.38%	0.41%	0.41%
Household	0.20%	0.15%	0.18%	0.18%	0.16%	0.22%	0.25%
Corporate	0.76%	0.73%	0.56%	0.83%	0.30%	0.29%	0.27%
Credit Card	2.41%	2.45%	2.55%	2.72%	2.63%	2.75%	2.72%

1) Based on simple arithmetic sum of subsidiaries

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(bn Won)	1Q23	2Q23	3Q23	4Q23	1Q24	2Q24	3Q24(E)
Employee Benefits	949.7	944.8	940.7	1,179.1	1,020.1	928.4	979.8
Post-employment benefits	44.5	45.5	48.0	49.9	55.4	52.4	49.9
Termination benefits	1.0	3.2	0.0	271.4	2.3	0.4	0.5
Salaries & employee benefits	674.4	691.9	688.9	638.4	714.3	693.1	719.1
Others	229.8	204.2	203.8	219.4	248.1	182.5	210.3
Depreciation and Amortization	205.5	211.4	216.5	232.5	216.9	226.8	231.7
Tangible assets	123.0	123.9	125.4	145.6	131.2	133.9	138.8
Intangible assets	81.9	86.8	90.6	86.3	85.0	92.4	92.3
Others	0.6	0.7	0.5	0.6	0.6	0.5	0.6
Other General and Administrative Expenses	411.1	436.7	407.5	511.9	391.2	438.7	439.3
Occupancy, furniture & equipment expenses	355.3	342.6	345.6	455.0	325.9	354.9	369.3
Taxes	55.8	94.1	61.9	56.9	65.4	83.8	70.0
General & Administrative Expenses	1,566.3	1,592.9	1,564.7	1,923.5	1,628.2	1,593.9	1,650.8

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

Cost to Income Ratio (CIR)

(bn Won)	1Q23	2Q23	3Q23	4Q23	1Q24	2Q24	3Q24(E)
Gross operating income	4,374.5	4,297.1	3,959.8	3,597.7	4,412.0	4,448.9	4,506.4
General & administrative expenses	1,566.3	1,592.9	1,564.7	1,923.5	1,628.2	1,593.9	1,650.8
Quarterly CIR	35.8%	37.1%	39.5%	53.5%	36.9%	35.8%	36.6%
Cumulative CIR	35.8%	36.4%	37.4%	41.0%	36.9%	36.4%	36.5%

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

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(bn Won)	Mar. 23	Jun. 23	Sep. 23	Dec. 23	Mar. 24	Jun. 24	Sep. 24(E)
Total Outstanding Credits	420,945.5	426,328.2	434,557.6	436,542.0	443,095.9	452,159.5	462,571.1
Normal	415,789.7	420,750.8	428,605.2	429,513.2	436,108.9	444,760.6	455,175.6
Precautionary	3,329.7	3,699.9	3,853.9	4,521.0	4,173.8	4,307.0	4,265.0
Substandard	918.7	984.0	1,152.8	1,384.0	1,506.3	1,721.3	1,714.7
Doubtful	644.4	600.4	631.1	731.2	911.1	883.8	980.7
Estimated Loss	263.0	293.1	314.6	392.6	395.8	486.8	435.1
NPL (A)	1,826.1	1,877.5	2,098.4	2,507.8	2,813.2	3,092.0	3,130.5
NPL Ratio	0.43%	0.44%	0.48%	0.57%	0.63%	0.68%	0.68%
Loan loss reserves ²⁾ (B)	3,582.0	3,763.5	3,784.9	4,377.4	4,464.5	4,588.3	4,557.4
Reserves for credit losses (C)	2,824.8	2,690.6	2,825.0	3,078.1	2,831.6	2,883.2	2,909.4
NPL Coverage Ratio(New) (B/A)	196.2%	200.5%	180.4%	174.5%	158.7%	148.4%	145.6%
NPL Coverage Ratio(Old) [(B+C)/A]	350.8%	343.8%	315.0%	297.3%	259.4%	241.6%	238.5%

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)	Mar. 23	Jun. 23	Sep. 23	Dec. 23	Mar. 24	Jun. 24	Sep. 24(E)
Tier 1 Capital	47,850.6	48,590.0	49,687.7	49,390.3	50,871.8	51,420.5	52,370.7
Common Equity Tier 1	42,142.0	42,879.8	43,975.5	43,663.8	44,708.1	45,437.1	46,714.8
Paid in capital	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
Retained earnings	29,813.7	30,853.6	31,983.3	32,029.2	32,439.1	33,819.4	34,568.6
Others	4,419.1	4,491.6	4,575.7	4,575.4	3,984.6	2,970.4	3,016.2
Deductions	-7,371.6	-7,746.3	-7,864.4	-8,221.7	-6,996.5	-6,616.9	-6,150.8
Additional Tier 1	5,708.6	5,710.2	5,712.2	5,726.5	6,163.7	5,983.4	5,655.9
Tier 2 Capital	4,098.4	4,170.2	4,061.0	4,353.4	4,314.4	4,147.6	4,146.2
Provisions	491.1	568.1	570.9	869.1	890.6	829.5	822.4
Subordinated debt(holding company)	400.0	400.0	400.0	400.0	400.0	400.0	400.0
Subordinated debt(Kookmin Bank)	2,591.3	2,583.8	2,618.5	2,609.3	2,609.3	2,647.8	2,537.1
Others	616.0	618.3	471.6	475.0	414.5	270.3	386.7
Total BIS Capital	51,948.9	52,760.2	53,748.7	53,743.7	55,186.2	55,584.7	56,716.8
Risk Weighted Assets	308,425.9	310,611.1	320,050.1	321,318.9	333,170.9	334,244.1	337,339.1
BIS Capital Ratio	16.84%	16.99%	16.79%	16.73%	16.56%	16.63%	16.75%
Tier 1	15.51%	15.64%	15.52%	15.37%	15.27%	15.39%	15.52%
Common Equity Tier 1	13.66%	13.80%	13.74%	13.59%	13.42%	13.60%	13.85%
Tier 2	1.33%	1.34%	1.27%	1.35%	1.29%	1.24%	1.23%

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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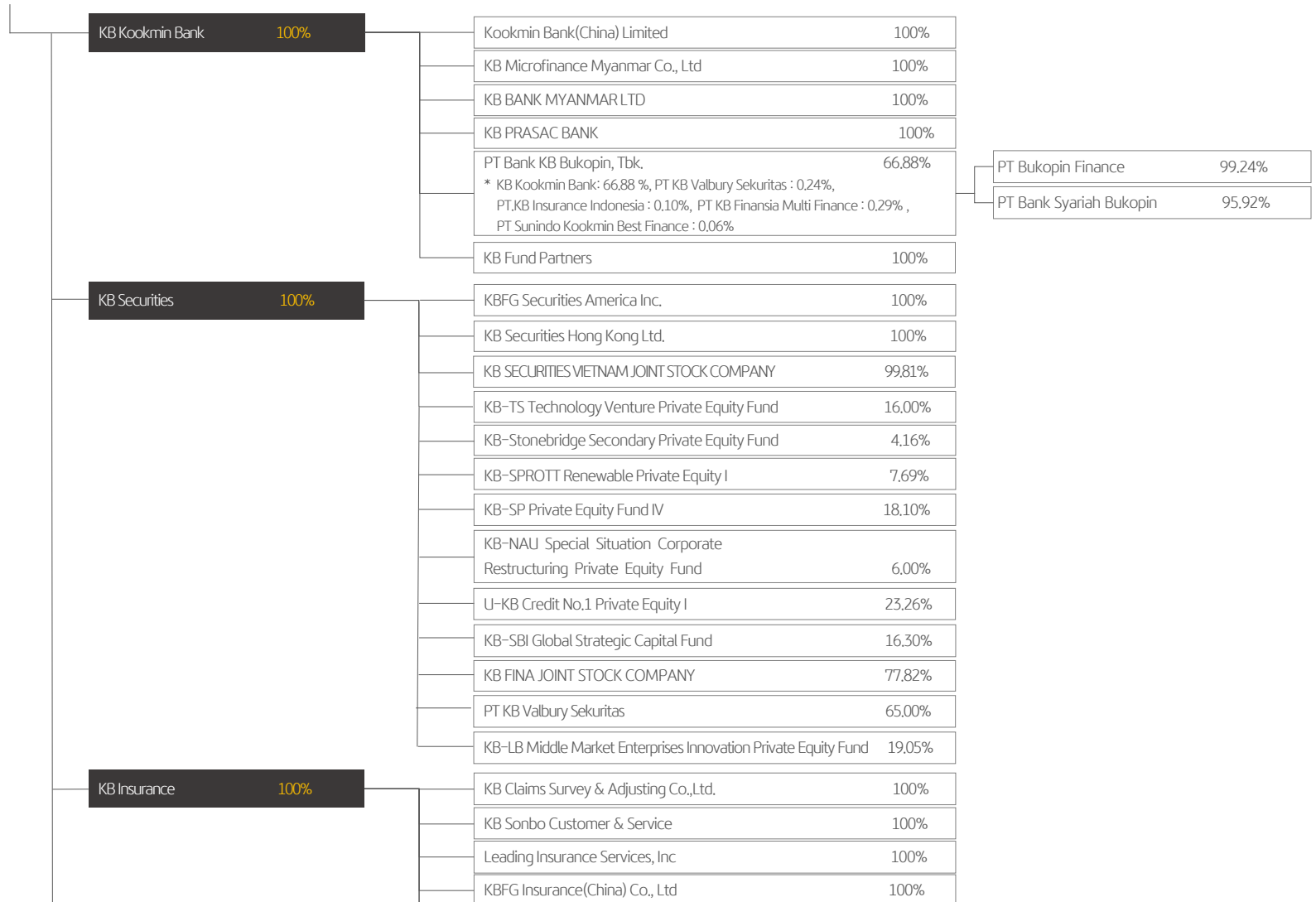
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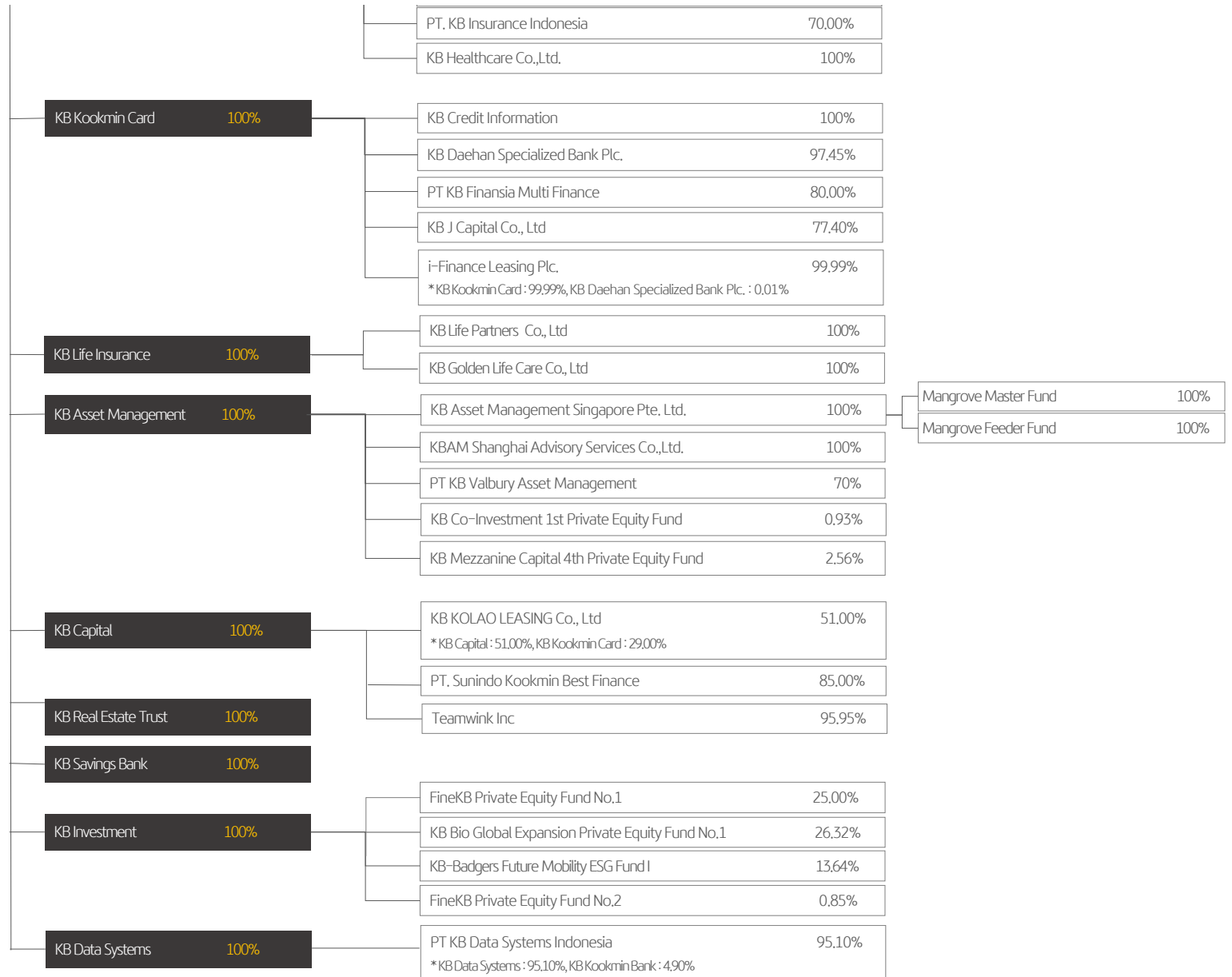
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	Mar. 23	Jun. 23	Sep. 23	Dec. 23	Mar. 24	Jun. 24	Sep. 24
KB Financial Group Inc. (holding company)	178	177	177	175	150	151	151
KB Kookmin Bank	13,984	13,967	14,063	14,121	13,307	13,274	13,430
KB Securities	2,873	2,852	2,869	2,890	2,880	2,868	2,892
KB Insurance	2,933	2,946	2,937	2,920	2,939	2,922	2,823
KB Kookmin Card	1,508	1,519	1,516	1,531	1,485	1,486	1,484
KB Life Insurance	680	675	685	680	679	668	664
KB Asset Management	348	359	356	361	350	329	317
KB Capital	548	550	538	542	545	544	546
KB Savings Bank	152	152	153	147	147	149	152
KB Real Estate Trust	185	192	190	190	184	180	178
KB Investment	63	63	67	68	68	66	66
KB Data Systems	577	577	573	572	582	581	578
Total	24,151	24,021	24,124	24,197	23,316	23,218	23,281

KB Kookmin Bank

	Mar. 23	Jun. 23	Sep. 23	Dec. 23	Mar. 24	Jun. 24	Sep. 24
Directors	8	8	8	8	8	8	8
Executive	3	3	3	3	3	3	3
Non-Executive	5	5	5	5	5	5	5
Non-Standing	0	0	0	0	0	0	0
Executive Vice Presidents	33	33	33	33	37	37	38
Regional Directors	41	41	41	41	34	34	35
Regular Employees	13,902	13,885	13,981	14,039	13,228	13,195	13,349
Total¹⁾	13,979	13,962	14,058	14,116	13,302	13,269	13,425

1) Excluding non-executive and non-standing directors

KB Securities

	Mar. 23	Jun. 23	Sep. 23	Dec. 23	Mar. 24	Jun. 24	Sep. 24
Directors	52	52	52	52	53	53	53
Employees	2,821	2,800	2,817	2,838	2,827	2,815	2,839
Regular	2,073	2,080	2,118	2,117	2,108	2,108	2,140
Contract	748	720	699	721	719	707	699
Total	2,873	2,852	2,869	2,890	2,880	2,868	2,892

KB Insurance

	Mar. 23	Jun. 23	Sep. 23	Dec. 23	Mar. 24	Jun. 24	Sep. 24
Senior Management	38	38	38	38	37	37	37
Employees	2,895	2,908	2,899	2,882	2,902	2,885	2,786
Total	2,933	2,946	2,937	2,920	2,939	2,922	2,823

KB Kookmin Card

	Mar. 23	Jun. 23	Sep. 23	Dec. 23	Mar. 24	Jun. 24	Sep. 24
Senior Management	20	20	20	20	21	21	21
Employees	1,488	1,499	1,496	1,511	1,464	1,465	1,463
Total	1,508	1,519	1,516	1,531	1,485	1,486	1,484

KB Life Insurance

	Mar. 23	Jun. 23	Sep. 23	Dec. 23	Mar. 24	Jun. 24	Sep. 24
Senior Management	19	20	20	20	18	18	18
Employees	661	655	665	660	661	650	646
Total	680	675	685	680	679	668	664

Branches / ATMs of KB Kookmin Bank

	Mar. 23	Jun. 23	Sep. 23	Dec. 23	Mar. 24	Jun. 24	Sep. 24
Regular Branch	722	701	702	703	702	703	703
Sub-branch	96	93	94	94	96	96	97
ATM Branch	912	950	971	989	1,018	1,027	1,025
Total	1,730	1,744	1,767	1,786	1,816	1,826	1,825
ATM	4,494	4,463	4,444	4,329	4,334	4,322	4,293

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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: Ratings for the holding company

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(bn Won)	1Q23	2Q23	3Q23	4Q23	1Q24	2Q24	3Q24(E)
Net interest income	2,347.4	2,462.9	2,521.6	2,538.2	2,552.9	2,579.9	2,515.8
Net fee and commission income	307.4	289.9	268.8	302.2	300.4	260.9	273.4
Net other operating income(expenses)	34.9	-76.7	-208.2	-330.5	-167.3	-173.5	124.6
Gross operating income	2,689.7	2,676.1	2,582.2	2,509.9	2,686.0	2,667.3	2,913.8
General & administrative expenses	1,030.3	1,077.1	1,069.0	1,345.4	1,083.5	1,058.5	1,082.8
Operating profit before provision for credit losses	1,659.4	1,599.0	1,513.2	1,164.5	1,602.5	1,608.8	1,831.0
Provision for credit losses	391.3	376.9	150.0	689.9	162.1	187.2	240.8
Net operating profit	1,268.1	1,222.1	1,363.2	474.6	1,440.4	1,421.6	1,590.2
Net non-operating profit(loss)	-33.0	-33.9	-4.6	-26.7	-943.8	89.4	-24.4
Share of profit(loss) of associates	4.9	2.8	1.7	-9.3	5.5	-1.2	3.0
Net other non-operating income(expenses)	-37.9	-36.7	-6.3	-17.4	-949.3	90.6	-27.4
Profit before income tax	1,235.1	1,188.2	1,358.6	447.9	496.6	1,510.9	1,565.8
Income tax expense	313.2	268.2	394.7	103.7	119.3	421.9	493.6
Profit for the period	921.9	920.0	963.9	344.2	377.3	1,089.0	1,072.2
Profit attributable to non-controlling interests	-9.6	-7.0	-33.0	-61.9	-12.2	-27.4	-39.8
Profit attributable to shareholders of the parent company	931.5	927.0	996.9	406.1	389.5	1,116.4	1,112.0

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(bn Won)	Mar. 23	Jun. 23	Sep. 23	Dec. 23	Mar. 24	Jun. 24	Sep. 24(E)
Total Assets	512,196.9	524,504.5	537,096.5	530,012.9	543,970.5	552,016.9	552,259.6
Cash and due from financial institutions	22,455.4	25,439.0	25,611.4	23,637.0	25,288.3	25,269.3	19,835.7
Financial assets at fair value through profit or loss	18,515.6	19,814.9	18,802.1	19,700.7	19,436.9	20,036.9	20,669.1
Derivative financial assets	7,134.7	6,801.1	7,649.9	5,039.0	6,289.8	7,535.5	4,363.2
Financial investments	73,599.9	75,096.8	77,625.9	78,350.8	80,401.0	82,042.1	78,803.9
Loans	373,934.0	376,478.0	381,535.9	385,404.1	388,693.9	396,538.5	404,938.6
(Allowances for loan losses)	-3,141.8	-3,230.6	-3,273.4	-3,609.9	-3,653.0	-3,530.9	-3,616.5
Investments in associates	532.7	542.0	559.8	589.3	557.8	562.7	574.0
Tangible assets	4,392.4	4,385.8	4,362.2	4,324.3	4,626.5	4,635.2	4,606.7
Goodwill & Intangible assets	1,112.9	1,088.6	1,073.7	1,019.7	981.7	1,005.7	967.7
Current income tax assets	207.8	228.1	244.2	228.9	263.3	280.6	295.5
Deferred income tax assets	200.1	271.3	230.2	249.5	281.9	252.0	130.2
Other assets	10,111.4	14,358.9	19,401.2	11,469.6	17,149.4	13,858.4	17,075.0
Total Liabilities	478,159.7	489,546.0	501,139.6	493,464.2	508,450.7	515,161.8	514,943.1
Financial liabilities at fair value through profit or loss	94.8	89.2	89.4	93.4	101.1	113.2	132.5
Deposits	376,720.3	383,608.3	386,357.8	393,246.7	406,412.4	407,517.6	411,005.3
Debts	38,886.1	38,542.4	37,658.1	34,990.1	29,253.1	32,927.2	29,473.9
Debentures	29,809.7	29,673.9	30,795.3	31,811.4	32,437.0	33,862.9	33,266.2
Derivative financial liabilities	6,553.9	6,021.7	6,680.9	4,445.4	5,440.9	6,814.7	3,910.7
Net defined benefit liabilities	29.6	48.7	47.9	7.8	9.5	9.2	10.8
Provisions	572.2	602.6	606.6	929.6	1,518.9	1,202.3	754.3
Accrued expenses payables	4,566.4	5,541.0	6,385.8	5,473.2	5,331.8	5,740.2	6,180.6
Other liabilities	20,926.7	25,418.2	32,517.8	22,466.6	27,946.0	26,974.5	30,208.8
Total Equity	34,037.2	34,958.5	35,956.9	36,548.7	35,519.8	36,855.1	37,316.4
Share capital	2,021.9	2,021.9	2,021.9	2,021.9	2,021.9	2,021.9	2,021.9
Hybrid financial instrument	1,282.9	1,282.9	1,282.9	1,282.9	1,282.9	1,640.1	1,065.6
Capital surplus	5,025.3	4,739.0	4,735.4	4,735.4	4,735.4	4,735.4	4,650.1
Accumulated other comprehensive income	363.2	283.2	350.2	614.4	699.5	598.0	668.5
Retained earnings	25,401.1	26,346.7	27,320.7	27,718.4	26,613.5	27,721.3	28,806.1
Treasury shares	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Non-controlling interest	-57.2	284.8	245.8	175.7	166.6	138.4	104.2

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(bn Won)	1Q23	2Q23	3Q23	4Q23	1Q24	2Q24	3Q24(E)
Interest Income	5,271.4	5,475.1	5,678.1	5,922.5	5,831.7	5,804.3	5,815.4
Due from financial institutions	39.2	44.9	48.3	60.0	59.5	71.2	57.4
Financial Investments	617.0	631.4	674.8	737.3	748.9	780.7	787.1
Loans	4,505.6	4,691.1	4,840.8	4,988.0	4,885.3	4,821.8	4,841.6
Other	109.6	107.7	114.2	137.2	138.0	130.6	129.3
Interest Expense	2,924.0	3,012.2	3,156.5	3,384.3	3,278.8	3,224.4	3,299.6
Deposits	2,247.6	2,331.9	2,458.7	2,634.7	2,550.1	2,485.7	2,540.7
Debts & Debentures	595.8	596.7	611.6	646.1	623.8	629.3	655.2
Other	80.6	83.6	86.2	103.5	104.9	109.4	103.7
Net Interest Income	2,347.4	2,462.9	2,521.6	2,538.2	2,552.9	2,579.9	2,515.8

Bank Net Interest Margin

(bn Won)	1Q23	2Q23	3Q23	4Q23	1Q24	2Q24	3Q24(E)
NIM (Quarterly)	1.79%	1.85%	1.84%	1.83%	1.87%	1.84%	1.71%
NIM (Cumulative)	1.79%	1.82%	1.83%	1.83%	1.87%	1.85%	1.81%

Interest Spread / Margin

(bn Won)	1Q23	2Q23	3Q23	4Q23	1Q24	2Q24	3Q24(E)
Interest earning assets ¹⁾	445,333.7	444,838.9	451,544.6	461,556.4	463,470.5	470,492.4	480,227.8
Interest earned on the assets ²⁾	4,767.7	4,966.5	5,167.3	5,388.2	5,316.3	5,265.2	5,260.6
Yield	4.34%	4.48%	4.54%	4.63%	4.61%	4.50%	4.36%
Interest bearing liabilities ¹⁾	433,913.5	432,670.5	439,351.8	448,488.1	451,492.8	458,135.9	468,098.4
Interest paid on the liabilities ³⁾	2,805.8	2,913.2	3,076.4	3,257.4	3,167.2	3,110.2	3,194.5
Yield	2.62%	2.70%	2.78%	2.88%	2.82%	2.73%	2.71%
Interest spread	1.72%	1.78%	1.76%	1.75%	1.79%	1.77%	1.64%
Net Interest Margin	1.79%	1.85%	1.84%	1.83%	1.87%	1.84%	1.71%

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)	1Q23	2Q23	3Q23	4Q23	1Q24	2Q24	3Q24(E)
Trust Fee	56.6	66.9	60.6	56.5	47.1	45.0	45.3
Fee and Commission	250.8	223.0	208.2	245.7	253.3	215.9	228.1
Fees from credit cards	-7.7	-10.7	-11.1	-11.5	-9.2	-11.2	-11.6
Guarantee fees	15.9	18.3	19.7	20.9	23.5	22.3	21.9
Other commissions in Won	209.3	174.4	162.5	208.8	211.9	176.4	195.7
Commissions received as agency	73.3	62.9	66.0	63.3	70.4	59.7	68.5
Commissions received on represent securities	25.4	24.1	24.1	21.6	22.8	24.5	27.9
Commissions received on banking business	48.2	47.7	47.3	48.1	49.9	49.6	49.6
Commissions received on loan business	19.9	21.1	19.6	15.5	22.4	22.0	19.3
Others	42.5	18.6	5.5	60.3	46.4	20.6	30.4
Other commissions in foreign currency	33.3	41.0	37.1	27.5	27.1	28.4	22.1
Net Fee and Commission Income	307.4	289.9	268.8	302.2	300.4	260.9	273.4

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(bn Won)	1Q23	2Q23	3Q23	4Q23	1Q24	2Q24	3Q24(E)
Net gain/loss on securities	347.7	-92.8	-117.3	694.3	-22.0	268.9	427.9
Net gain/loss on FVPL securities ¹⁾	355.8	-96.4	-105.0	747.5	-49.4	247.2	426.9
Net gain/loss on FVOCI securities ²⁾	-8.1	3.6	-12.3	-53.2	27.4	21.7	1.0
Net gain/loss on sales	-10.7	1.8	-12.3	-53.3	21.0	21.7	0.9
Impairment loss	0.0	0.0	0.0	0.0	0.0	0.0	-0.1
Others	2.6	1.8	0.0	0.1	6.4	0.0	0.2
Net gain/loss on derivatives & foreign currency translation	-58.2	274.0	190.1	-371.5	132.2	-143.4	-8.8
Other operating income	-254.6	-257.9	-281.0	-653.3	-277.5	-299.0	-294.5
Deposit insurance fees & credit guarantee fees	-253.1	-250.3	-257.9	-276.4	-264.7	-268.5	-277.2
Net gain/loss on sale of loans	10.1	9.5	3.4	-14.6	31.3	-15.3	0.0
Others	-11.6	-17.1	-26.5	-362.3	-44.1	-15.2	-17.3
Net other operating income	34.9	-76.7	-208.2	-330.5	-167.3	-173.5	124.6

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)	1Q23	2Q23	3Q23	4Q23	1Q24	2Q24	3Q24(E)
Provision for loan losses	358.6	332.7	146.0	698.2	154.7	195.9	240.1
Provision for acceptances and guarantees	22.8	16.1	-6.0	-4.3	13.4	-11.8	0.0
Provision for undrawn commitments	9.3	25.3	9.3	-3.3	-5.4	5.2	-2.7
Provision for financial guarantees & contracts	0.6	2.8	0.7	-0.7	-0.6	-2.0	3.4
Provision for Credit Losses	391.3	376.9	150.0	689.9	162.1	187.3	240.8

Credit Cost Ratio

(bn Won)	1Q23	2Q23	3Q23	4Q23	1Q24	2Q24	3Q24(E)
Total Outstanding Credit	361,091.6	366,184.7	373,193.5	375,443.2	381,265.6	390,453.7	399,408.8
Household	162,836.4	163,395.4	164,373.7	166,859.6	167,515.4	171,838.0	176,437.2
Corporate	198,255.2	202,789.3	208,819.8	208,583.6	213,750.2	218,615.7	222,971.6
Provision for Loan Losses	360.9	213.9	54.0	455.6	104.1	84.3	188.0
Household	27.5	-12.8	45.7	36.8	37.8	58.7	63.6
Corporate	333.4	226.7	8.3	418.8	66.3	25.6	124.4
Quarterly Credit Cost	0.40%	0.24%	0.06%	0.48%	0.11%	0.09%	0.19%
Household	0.07%	-0.03%	0.11%	0.09%	0.09%	0.14%	0.15%
Corporate	0.69%	0.45%	0.02%	0.80%	0.13%	0.05%	0.22%
Cumulative Credit Cost	0.40%	0.32%	0.23%	0.30%	0.11%	0.10%	0.13%
Household	0.07%	0.02%	0.05%	0.06%	0.09%	0.12%	0.13%
Corporate	0.69%	0.57%	0.38%	0.49%	0.13%	0.09%	0.13%

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(bn Won)	1Q23	2Q23	3Q23	4Q23	1Q24	2Q24	3Q24(E)
Employee Benefits	626.2	635.3	640.9	839.5	682.5	615.7	645.6
Post-employment benefits	28.7	30.5	32.8	32.2	37.3	35.4	33.9
Termination benefits	0.0	0.0	0.0	250.2	0.0	0.0	0.0
Salaries & employee benefits	427.7	447.0	447.4	385.4	443.9	452.3	450.8
Others	169.8	157.8	160.7	171.7	201.3	128.0	160.9
Depreciation and Amortization	132.2	136.4	142.4	158.2	142.1	144.6	149.3
Tangible assets	91.7	93.1	96.9	113.3	100.5	103.2	108.1
Intangible assets	40.5	43.3	45.4	44.9	41.6	41.4	41.1
Others	0.0	0.0	0.1	0.0	0.0	0.0	0.0
Other General and Administrative Expenses	271.9	305.4	285.7	347.7	258.9	298.2	287.9
Occupancy, furniture & equipment expenses	240.5	233.8	247.4	317.9	218.4	240.0	247.9
Taxes	31.4	71.6	38.3	29.8	40.5	58.2	40.0
General & Administrative Expenses	1,030.3	1,077.1	1,069.0	1,345.4	1,083.5	1,058.5	1,082.8

Cost to Income Ratio(CIR)

(bn Won)	1Q23	2Q23	3Q23	4Q23	1Q24	2Q24	3Q24(E)
Quarterly CIR	38.3%	40.2%	41.4%	53.6%	40.3%	39.7%	37.2%
Cumulative CIR	38.3%	39.3%	40.0%	43.2%	40.3%	40.0%	39.0%
Gross operating income	2,689.7	2,676.1	2,582.2	2,509.9	2,686.0	2,667.3	2,913.8
General & administrative expenses	1,030.3	1,077.1	1,069.0	1,345.4	1,083.5	1,058.5	1,082.8

Deposits in Won

(bn Won)	Mar. 23	Jun. 23	Sep. 23	Dec. 23	Mar. 24	Jun. 24	Sep. 24(E)
Core deposits	145,959.6	146,004.0	146,579.5	146,454.7	153,074.5	153,097.0	150,002.2
Savings deposits	183,666.0	188,837.4	188,657.9	195,820.8	202,640.1	201,018.3	210,848.3
Marketable deposits	8,544.4	9,796.2	13,349.3	12,152.4	12,065.0	13,596.7	9,856.1
Total	338,170.0	344,637.6	348,586.7	354,427.9	367,779.6	367,712.0	370,706.6

Deposit Portfolio

	Mar. 23	Jun. 23	Sep. 23	Dec. 23	Mar. 24	Jun. 24	Sep. 24(E)
Core deposits	43.2%	42.4%	42.0%	41.3%	41.6%	41.6%	40.5%
Savings deposits	54.3%	54.8%	54.1%	55.2%	55.1%	54.7%	56.9%
Marketable deposits	2.5%	2.8%	3.8%	3.4%	3.3%	3.7%	2.7%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Loan to Deposit Ratio¹⁾

	Mar. 23	Jun. 23	Sep. 23	Dec. 23	Mar. 24	Jun. 24	Sep. 24(E)
Loans in Won / Deposits in Won ²⁾	96.3%	96.8%	97.3%	98.8%	97.0%	98.3%	98.9%

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

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

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(bn Won)	Mar. 23	Jun. 23	Sep. 23	Dec. 23	Mar. 24	Jun. 24	Sep. 24(E)
Total Outstanding Credits	361,091.6	366,184.7	373,193.5	375,443.2	381,265.6	390,453.7	399,408.8
Normal	359,006.2	363,888.8	370,824.7	372,868.8	378,555.7	387,497.8	396,311.8
Precautionary	1,268.2	1,397.0	1,379.9	1,419.3	1,455.0	1,498.5	1,618.3
Substandard	542.5	610.3	677.4	793.2	819.7	1,035.2	1,059.6
Doubtful	175.0	172.5	191.7	181.7	213.4	178.5	184.1
Estimated Loss	99.7	116.1	119.8	180.1	221.8	243.8	235.2
NPL (A)	817.2	898.9	988.9	1,155.1	1,254.9	1,457.5	1,478.9
NPL Ratio	0.23%	0.25%	0.26%	0.31%	0.33%	0.37%	0.37%
Loan loss reserves ¹⁾ (B)	2,156.1	2,281.9	2,251.9	2,605.9	2,612.2	2,607.0	2,653.5
Reserves for credit losses (C)	2,086.1	1,913.6	1,945.4	2,069.2	1,997.6	2,058.8	2,059.6
NPL Coverage Ratio(New) (B/A)	263.9%	253.9%	227.7%	225.6%	208.2%	178.9%	179.4%
NPL Coverage Ratio(Old) [(B+C)/A]	519.1%	466.8%	424.4%	404.7%	367.3%	320.1%	318.7%

1) Allowances for loan losses and acceptances & guarantees

Household

(bn Won)	Mar. 23	Jun. 23	Sep. 23	Dec. 23	Mar. 24	Jun. 24	Sep. 24(E)
Total Outstanding Credits	162,836.4	163,395.4	164,373.7	166,859.6	167,515.4	171,838.0	176,437.2
Normal	162,187.6	162,707.4	163,637.1	166,132.3	166,750.9	171,041.3	175,649.0
Precautionary	400.1	414.9	430.8	443.8	461.0	480.1	492.9
Substandard	159.8	188.2	212.8	191.8	203.6	218.4	194.4
Doubtful	70.4	67.6	73.8	70.8	77.8	76.7	76.8
Estimated Loss	18.5	17.3	19.2	20.9	22.0	21.5	24.0
NPL	248.7	273.1	305.9	283.5	303.4	316.6	295.2
NPL Ratio	0.15%	0.17%	0.19%	0.17%	0.18%	0.18%	0.17%
Loan loss reserves ¹⁾	725.2	667.8	673.8	665.1	664.5	675.1	688.8
Reserve for credit losses	1,092.3	1,135.9	1,153.1	1,184.8	1,202.7	1,238.9	1,271.8
NPL Coverage Ratio	291.7%	244.5%	220.3%	234.6%	219.0%	213.3%	233.3%

1) Allowances for loan losses and acceptances & guarantees

Corporate

(bn Won)	Mar. 23	Jun. 23	Sep. 23	Dec. 23	Mar. 24	Jun. 24	Sep. 24(E)
Total Outstanding Credits	198,255.2	202,789.3	208,819.8	208,583.6	213,750.2	218,615.7	222,971.6
Normal	196,818.6	201,181.4	207,187.7	206,736.4	211,804.8	216,456.4	220,662.7
Precautionary	868.1	982.2	949.1	975.5	994.0	1,018.3	1,125.4
Substandard	382.7	422.0	464.6	601.4	616.1	816.8	865.2
Doubtful	104.6	104.9	117.9	110.9	135.6	101.8	107.2
Estimated Loss	81.2	98.8	100.5	159.2	199.8	222.3	211.2
NPL	568.5	625.7	683.0	871.6	951.5	1,140.9	1,183.6
NPL Ratio	0.29%	0.31%	0.33%	0.42%	0.45%	0.52%	0.53%
Loan loss reserves ¹⁾	1,430.9	1,614.0	1,578.0	1,940.8	1,947.7	1,931.9	1,964.8
Reserve for credit losses	993.8	777.6	792.3	884.4	794.8	819.9	787.8
NPL Coverage Ratio	251.7%	258.4%	231.0%	222.7%	204.7%	169.3%	166.0%

1) Allowances for loan losses and acceptances & guarantees

Write-offs / NPL Sales

(bn Won)	Mar. 23	Jun. 23	Sep. 23	Dec. 23	Mar. 24	Jun. 24	Sep. 24(E)
Write-offs	91.6	109.3	115.4	134.2	114.8	114.3	130.1
Household	55.7	68.6	61.8	69.5	60.8	66.7	68.6
Corporate	35.9	40.7	53.6	64.7	54.0	47.6	61.5
NPL Sales	42.7	81.3	77.4	215.3	181.1	191.5	195.0
Household	16.2	16.2	19.4	52.5	26.3	41.3	60.9
Corporate	26.5	65.1	58.0	162.8	154.8	150.2	134.1
Total	134.3	190.6	192.8	349.5	295.9	305.8	325.1

Recoveries from Written-offs

(bn Won)	Mar. 23	Jun. 23	Sep. 23	Dec. 23	Mar. 24	Jun. 24	Sep. 24(E)
Household	25.1	25.8	22.8	36.8	37.8	58.7	63.6
Corporate	5.5	5.4	7.0	418.8	66.3	25.6	124.4
Total	30.6	31.2	29.8	455.6	104.1	84.3	188.0

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Delinquency Ratio

	Mar. 23	Jun. 23	Sep. 23	Dec. 23	Mar. 24	Jun. 24	Sep. 24(E)
Household	0.24%	0.26%	0.28%	0.26%	0.28%	0.28%	0.26%
Mortgage	0.23%	0.26%	0.28%	0.26%	0.28%	0.28%	0.26%
General	0.25%	0.27%	0.28%	0.27%	0.28%	0.28%	0.26%
Corporate	0.16%	0.21%	0.23%	0.19%	0.23%	0.28%	0.30%
SME	0.22%	0.26%	0.30%	0.25%	0.31%	0.39%	0.41%
Large Corporation	0.01%	0.06%	0.06%	0.02%	0.03%	0.01%	0.03%
Total	0.20%	0.23%	0.25%	0.22%	0.25%	0.28%	0.28%

* Delinquent for 1 month and over

Loan Amount

(bn Won)	Mar. 23	Jun. 23	Sep. 23	Dec. 23	Mar. 24	Jun. 24	Sep. 24(E)
Household	162,836.4	163,395.4	164,373.7	166,859.6	167,515.4	171,838.0	176,437.2
Mortgage	91,322.8	91,483.2	92,032.8	94,340.0	94,281.5	96,778.2	100,224.4
General	71,513.5	71,912.3	72,340.9	72,519.6	73,233.9	75,059.9	76,212.8
Corporate	188,791.9	191,799.2	197,433.6	197,383.7	201,621.0	205,734.7	210,112.3
SME	138,862.6	139,044.7	141,296.4	141,880.3	143,042.0	143,438.0	147,791.5
Large Corporation	49,929.3	52,754.5	56,137.2	55,503.4	58,579.0	62,296.7	62,320.8
Total	351,628.3	355,194.6	361,807.4	364,243.3	369,136.4	377,572.7	386,549.5

Delinquent Amount

(bn Won)	Mar. 23	Jun. 23	Sep. 23	Dec. 23	Mar. 24	Jun. 24	Sep. 24(E)
Household	385.4	430.2	462.8	438.8	465.1	479.0	459.8
Mortgage	206.1	238.1	258.4	245.8	263.6	271.9	264.4
General	179.3	192.1	204.4	193.0	201.5	207.1	195.5
Corporate	307.3	399.5	455.1	371.6	459.6	570.4	620.4
SME	303.3	367.8	422.7	358.4	443.0	561.9	601.5
Large Corporation	4.0	31.7	32.4	13.2	16.6	8.5	18.9
Total	692.7	829.6	917.9	810.4	924.7	1,049.4	1,080.2

Delinquent Amount by Period

(bn Won)	Mar. 23	Jun. 23	Sep. 23	Dec. 23	Mar. 24	Jun. 24	Sep. 24(E)
1~3 months	325.0	431.5	422.9	421.6	458.9	480.6	540.9
3~6 months	247.8	247.1	325.6	224.5	273.2	374.0	309.1
6~12 months	73.1	104.1	123.8	109.8	120.0	123.0	162.7
Over 12 months	46.8	46.9	45.6	54.5	72.6	71.8	67.6
Total	692.7	829.6	917.9	810.4	924.7	1,049.4	1,080.3

Delinquency Ratio by Industry (Coporate Loan)

	Mar. 23	Jun. 23	Sep. 23	Dec. 23	Mar. 24	Jun. 24	Sep. 24(E)
Agriculture, forestry and fishing	1.24%	0.37%	0.49%	0.46%	1.04%	0.63%	1.08%
Mining and quarrying	0.00%	0.26%	0.00%	0.00%	0.00%	0.00%	2.36%
Manufacturing	0.21%	0.27%	0.29%	0.24%	0.23%	0.25%	0.27%
Electricity, gas, steam and water supply	0.01%	0.01%	0.01%	0.00%	0.00%	0.00%	0.00%
Sewage, waste management, materials recovery and remediation activities	0.10%	0.02%	0.23%	0.07%	0.07%	0.05%	0.12%
Construction	0.26%	0.31%	0.29%	0.27%	0.41%	0.50%	0.36%
Wholesale and retail trade	0.24%	0.34%	0.38%	0.34%	0.39%	0.58%	0.55%
Transportation	0.11%	0.11%	0.12%	0.14%	0.24%	0.13%	0.17%
Accommodation and food service activities	0.29%	0.34%	0.40%	0.36%	0.42%	0.38%	0.50%
Information and communications	0.22%	0.26%	0.26%	0.24%	0.30%	0.43%	0.55%
Financial and insurance activities	0.00%	0.00%	0.00%	0.00%	0.00%	0.01%	0.15%
Real estate activities and renting and leasing	0.05%	0.08%	0.09%	0.04%	0.13%	0.16%	0.13%
Professional, scientific and technical activities	0.31%	0.18%	0.30%	0.22%	0.24%	0.60%	0.82%
Business facilities management and business	0.21%	0.39%	0.33%	0.18%	0.25%	0.31%	0.20%
Public administration and defence ; compulsory social security	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Education	0.23%	0.40%	0.39%	0.36%	0.49%	0.60%	0.48%
Human health and social work activities	0.16%	0.25%	0.27%	0.07%	0.09%	0.11%	0.22%
Arts, sports and recreation related services	0.13%	0.30%	0.37%	0.75%	0.27%	0.27%	0.35%
Membership organizations, repair and other personal se	0.13%	0.21%	0.18%	0.24%	0.31%	0.31%	0.29%
Others	0.57%	0.98%	0.90%	0.41%	0.69%	0.60%	0.27%
Total	0.16%	0.21%	0.23%	0.19%	0.23%	0.28%	0.30%

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

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(bn Won)	Mar. 23	Jun. 23	Sep. 23	Dec. 23	Mar. 24	Jun. 24	Sep. 24(E)
Tier 1 Capital	32,594.4	33,140.5	34,213.5	33,478.6	33,905.4	35,291.1	35,988.7
Common Equity Tier 1	31,311.5	31,857.5	32,930.6	32,195.7	32,622.5	33,650.9	34,923.1
Paid in capital	2,021.9	2,021.9	2,021.9	2,021.9	2,021.9	2,021.9	2,021.9
Capital surplus	4,604.4	4,604.4	4,604.4	4,604.4	4,604.4	4,604.4	4,604.4
Retained earnings	25,401.1	26,346.7	27,320.7	27,718.4	26,613.5	27,721.3	28,806.1
Others	784.1	417.8	481.1	745.4	830.5	728.9	714.2
Deductions	-1,500.0	-1,533.3	-1,497.6	-2,894.4	-1,447.7	-1,425.6	-1,223.6
Additional Tier 1	1,282.9	1,282.9	1,282.9	1,282.9	1,282.9	1,640.2	1,065.6
Tier 2 Capital	5,347.2	5,362.9	5,402.1	5,561.2	5,486.0	5,447.2	5,372.1
Provisions	278.8	326.4	315.1	583.9	568.3	526.8	504.3
Subordinated debt	4,418.6	4,377.2	4,407.6	4,294.9	4,228.2	4,214.7	4,154.9
Others	649.8	659.3	679.4	682.4	689.4	705.7	712.9
Total BIS Capital	37,941.6	38,503.4	39,615.6	39,039.9	39,391.5	40,738.3	41,360.8
Risk Weighted Assets	204,730.8	208,705.9	215,783.5	215,962.2	227,062.9	228,814.9	227,457.5
BIS Capital Adequacy Ratio	18.53%	18.45%	18.36%	18.08%	17.35%	17.80%	18.18%
Tier 1	15.92%	15.88%	15.86%	15.50%	14.93%	15.42%	15.82%
Common Equity Tier 1	15.29%	15.26%	15.26%	14.91%	14.37%	14.71%	15.35%
Tier 2	2.61%	2.57%	2.50%	2.58%	2.42%	2.38%	2.36%

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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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
Dec. 2023	93.3	94.9
Jan. 2024	93.2	94.8
Mar. 2024	93.1	94.7
Jun. 2024	92.9	94.8
Sep. 2024	93.2	96.1

Jeonse price index

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
Dec. 2023	92.0	92.0
Jan. 2024	92.1	92.2
Mar. 2024	92.3	92.6
Jun. 2024	92.4	93.2
Sep. 2024	92.9	94.6

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(bn Won)	1Q23	2Q23	3Q23	4Q23	1Q24	2Q24	3Q24(E)
Net interest income	141.6	148.4	160.9	163.2	149.9	152.7	144.3
Net fee and commission income	161.1	224.6	193.1	163.8	196.7	179.9	174.9
Net other operating income(expenses)	201.7	59.5	27.5	74.6	158.1	142.0	163.5
Gross operating income	504.4	432.5	381.5	401.6	504.7	474.6	482.7
General & administrative expenses	234.0	227.2	214.1	228.0	255.2	231.1	244.1
Operating profit before provision for credit losses	270.4	205.3	167.4	173.6	249.5	243.5	238.6
Provision for credit losses	8.1	13.1	16.2	106.7	-2.0	2.0	1.7
Net operating profit	262.3	192.2	151.2	66.9	251.5	241.5	236.9
Net non-operating profit(loss)	-75.4	-51.3	-2.4	-58.2	-10.3	-9.7	-5.1
Share of profit(loss) of associates	-18.0	2.9	-15.3	33.3	-6.9	-6.8	-10.7
Net other non-operating income(expenses)	-57.4	-54.2	12.9	-91.5	-3.4	-2.9	5.6
Profit before income tax	186.9	140.9	148.8	8.7	241.2	231.8	231.8
Income tax expense	46.2	32.0	36.9	-12.4	43.7	52.6	60.0
Profit for the period	140.7	108.9	111.9	21.1	197.5	179.2	171.8
Profit attributable to non-controlling interests	0.1	-0.1	0.4	-7.4	-0.5	1.1	1.1
Profit attributable to shareholders of the parent company	140.6	109.0	111.5	28.5	198.0	178.1	170.7

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(bn Won)	1Q23	2Q23	3Q23	4Q23	1Q24	2Q24	3Q24(E)
Net interest income	-63.4	-40.7	-31.6	-31.2	-20.5	-9.6	-0.3
Net fee and commission income	-5.5	-7.8	-10.3	-10.9	-8.8	-8.5	-10.8
Net other operating income(expenses)	443.4	456.7	289.6	-280.6	462.3	446.9	269.2
Gross operating income	374.5	408.2	247.7	125.5	433.0	428.8	258.1
General & administrative expenses	34.6	37.8	33.2	36.6	30.0	34.7	38.2
Operating profit before provision for credit losses	339.9	370.4	214.5	88.9	403.0	394.1	219.9
Provision for credit losses	-0.7	0.6	2.1	11.9	7.7	4.4	-12.1
Net operating profit	340.6	369.8	212.4	77.0	395.3	389.7	232.0
Net non-operating income	3.4	0.8	0.4	13.1	0.2	-7.1	0.9
Share of profit(loss) of associates	0.6	0.6	0.6	0.6	0.6	0.4	0.7
Net other non-operating income(expenses)	2.8	0.2	-0.2	12.5	-0.4	-7.5	0.2
Profit before income tax	344.0	370.6	212.8	90.1	395.5	382.6	232.9
Income tax expense	90.0	99.0	57.4	17.9	103.1	102.7	64.7
Profit for the period	254.0	271.6	155.4	72.2	292.4	279.9	168.2
Profit attributable to shareholders of the parent company	253.8	271.4	155.1	72.6	292.2	279.8	168.0

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

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(bn Won)	Mar. 23	Jun. 23	Sep. 23	Dec. 23	Mar. 24	Jun. 24	Sep. 24(E)
Total Assets	35,516.7	35,349.6	35,398.4	37,729.7	37,403.9	38,013.0	39,007.9
Cash and due from financial institutions	584.9	685.0	667.1	1,341.9	552.7	636.2	786.6
Financial assets at fair value through profit or loss	9,143.1	8,908.2	9,389.3	9,191.1	9,665.0	9,612.4	9,451.9
Derivative financial assets	50.7	32.4	10.5	141.4	60.9	82.6	209.0
Financial investments	16,941.4	16,808.7	16,219.8	18,064.8	18,180.7	18,972.1	19,732.1
Loans	6,053.5	6,062.5	6,009.9	5,976.9	5,980.9	5,756.4	5,885.2
(Allowances for loan losses)	-40.3	-41.6	-42.3	-48.6	-54.7	-57.5	-44.1
Investments in associates	52.0	50.1	52.3	58.8	59.3	57.5	58.1
Insurance contract assets	152.5	189.2	217.0	229.6	268.4	294.9	312.8
Reinsurance contract assets	1,504.9	1,521.1	1,677.3	1,646.5	1,545.1	1,525.2	1,500.3
Tangible assets	472.8	486.5	492.5	405.8	401.9	405.5	400.6
Goodwill & Intangible assets	76.3	73.0	82.9	80.8	83.0	142.8	139.2
Current income tax assets	0.0	0.0	0.1	0.1	0.1	0.0	0.0
Deferred income tax assets	3.5	3.5	3.5	3.9	3.9	4.0	4.0
Other assets	481.1	529.4	576.2	588.1	602.0	523.4	528.1
Total Liabilities	29,794.4	29,353.4	29,359.5	31,474.1	31,560.3	32,192.9	33,116.4
Financial liabilities at fair value through profit or loss	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Deposits	4,267.8	4,196.3	4,168.2	4,510.1	4,361.8	4,413.7	4,372.8
Debts	30.3	35.6	46.7	0.0	0.0	0.0	0.0
Debentures	663.7	663.8	663.9	664.0	664.0	664.1	664.2
Insurance contract liabilities	23,026.0	22,650.4	22,530.5	24,441.7	24,487.4	25,287.0	26,408.9
Reinsurance contract liabilities	3.2	3.4	3.5	3.8	3.9	4.1	3.8
Derivative financial liabilities	296.8	338.6	447.5	185.3	278.0	329.1	132.2
Net defined benefit liabilities	0.4	0.3	0.3	0.4	0.4	0.4	0.4
Provisions	5.1	5.1	7.8	5.6	6.1	5.7	4.9
Accrued expenses payables	82.0	79.4	76.1	151.4	125.1	159.4	166.5
Other liabilities	1,419.1	1,380.5	1,415.0	1,511.8	1,633.6	1,329.4	1,362.7
Total Equity	5,722.3	5,996.2	6,038.9	6,255.6	5,843.6	5,820.1	5,891.5
Share capital	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
Accumulated other comprehensive income	331.7	333.9	221.2	366.0	-88.5	-391.9	-488.9
Retained earnings	5,003.1	5,274.6	5,429.7	5,502.2	5,544.4	5,824.2	5,992.3
Non-controlling interest	5.8	6.0	6.3	5.7	6.0	6.1	6.4

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

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Summarized Statement of Financial Position

(bn Won, %)	Mar. 23	Jun. 23	Sep. 23	Dec. 23	Mar. 24	Jun. 24	Sep. 24(E)
Invested assets	33,107.1	32,872.8	32,703.5	34,949.5	34,758.3	35,351.9	36,254.9
Net investment yield (cumulative)	3.6	3.6	3.0	2.9	2.7	2.8	2.7
Total Assets	35,448.6	35,248.9	35,279.1	37,648.3	37,340.3	37,955.0	38,966.1
Policy reserves	27,177.6	26,697.3	26,543.9	28,791.4	28,690.9	29,538.4	30,633.6
Catastrophe reserves	1,081.5	1,104.5	1,120.4	1,135.3	1,162.1	1,185.5	1,206.4
Total Liabilities	27,177.6	29,204.1	29,186.3	31,341.2	31,440.5	32,069.0	33,006.4
Total Equities	5,762.8	6,044.8	6,092.8	6,307.2	5,899.8	5,886.0	5,959.7
Total Liabilities & Equities	35,448.6	35,248.9	35,279.1	37,648.3	37,340.3	37,955.0	38,966.1

* The figures for the periods starting from January 1, 2023 are based on K-IFRS17.

Summarized Statement of Comprehensive Income (Cumulative)

(bn Won)	Mar. 23	Jun. 23	Sep. 23	Dec. 23	Mar. 24	Jun. 24	Sep. 24(E)
Direct premium written							
Net premium earned							
Underwriting income	248.9	529.1	782.0	852.9	366.6	688.2	875.6
Investment income	105.6	208.7	176.0	219.5	35.5	108.1	153.8
Operating income	354.6	737.8	957.9	1,052.5	402.2	796.3	1,029.4
Ordinary income	355.6	738.6	958.0	1,042.4	401.7	794.5	1,028.0
Net Income	264.3	546.2	708.8	776.4	298.3	589.1	758.9

* The figures for the periods starting from January 1, 2023 are based on K-IFRS17.

Capital Adequacy

(bn Won)	Mar. 23	Jun. 23	Sep. 23	Dec. 23	Mar. 24	Jun. 24	Sep. 24(E)
K-ICS Ratio	194.0%	192.6%	193.9%	215.9%	202.4%	202.7%	204.5%
Available capital	10,796.3	11,252.3	11,815.1	11,668.9	11,617.3	12,166.1	12,353.5
Required capital	5,565.0	5,841.3	6,093.3	5,403.7	5,741.0	6,003.3	6,042.2

* The figures for the periods starting from January 1, 2023 are based on K-IFRS17.

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Direct Premiums by Po

(bn Won)	1Q23		2Q23		3Q23		4Q23		1Q24		2Q24		3Q24(E)	
		(%)		(%)		(%)								
General	389.2	12.2	321.5	10.1	279.0	8.8	259.1	8.1	436.8	12.8	335.4	9.9	288.0	8.6
Long-term	2,085.8	65.4	2,122.1	66.5	2,156.0	68.3	2,201.3	68.5	2,243.4	65.5	2,291.8	67.7	2,332.8	69.9
Long-term	2,051.1	64.3	2,088.8	65.5	2,123.8	67.3	2,168.6	67.4	2,213.7	64.7	2,263.7	66.9	2,306.0	69.1
Pension	34.7	1.1	33.3	1.0	32.2	1.0	32.7	1.0	29.7	0.9	28.1	0.8	26.8	0.8
Auto	716.1	22.4	746.7	23.4	720.4	22.8	755.1	23.5	742.7	21.7	755.7	22.3	718.2	21.5
Total	3,191.1	100.0	3,190.3	100.0	3,155.4	100.0	3,215.6	100.0	3,422.9	100.0	3,382.9	100.0	3,339.0	100.0

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

Direct Premiums by Po

(bn Won)	1Q23		2Q23		3Q23		4Q23		1Q24		2Q24		3Q24(E)	
		(%)		(%)		(%)								
General	389.2	12.2	710.7	11.1	989.7	10.4	1,248.8	9.8	436.8	12.8	772.2	11.3	1,060.2	10.5
Long-term	2,085.8	65.4	4,207.9	65.9	6,363.9	66.7	8,565.3	67.2	2,243.4	65.5	4,535.2	66.6	6,868.0	67.7
Long-term	2,051.1	64.3	4,139.9	64.9	6,263.7	65.7	8,432.4	66.1	2,213.7	64.7	4,477.4	65.8	6,783.4	66.9
Pension	34.7	1.1	68.0	1.1	100.2	1.1	132.9	1.0	29.7	0.9	57.8	0.8	84.6	0.8
Auto	716.1	22.4	1,462.8	22.9	2,183.2	22.9	2,938.3	23.0	742.7	21.7	1,498.3	22.0	2,216.5	21.8
Total	3,191.1	100.0	6,381.4	100.0	9,536.8	100.0	12,752.4	100.0	3,422.9	100.0	6,805.7	100.0	10,144.8	100.0

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

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Loss & Expense Ratios (Quarterly)

(bn Won)	1Q24					2Q24					3Q24(E)				
	Premium	Loss	Loss Ratio	Net Expense	Expense Ratio	Premium	Loss	Loss Ratio	Net Expense	Expense Ratio	Premium	Loss	Loss Ratio	Net Expense	Expense Ratio
General	169.8	122.4	72.1	50.1	29.5	179.3	109.9	61.3	55.8	31.1	180.6	156.6	86.7	59.6	33.0
Long-term	2,091.8	1,710.3	81.8	615.8	29.4	2,140.7	1,712.2	80.0	560.8	26.2	2,176.5	1,723.4	79.2	629.6	28.9
Long-term	2,062.2	1,647.8	79.9	614.3	29.8	2,112.7	1,652.5	78.2	559.5	26.5	2,149.7	1,664.8	77.4	628.1	29.2
Pension	29.6	62.5	211.2	1.5	5.0	28.0	59.7	212.8	1.3	4.5	26.8	58.6	218.5	1.5	5.6
Auto	694.3	554.7	79.9	119.4	17.2	698.2	551.3	79.0	120.4	17.2	711.1	605.0	85.1	120.6	17.0
Total	2,955.9	2,387.4	80.8	785.3	26.6	3,018.2	2,373.4	78.6	737.0	24.4	3,068.3	2,484.9	81.0	809.8	26.4

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

Loss & Expense Ratios (Cumulative)

(bn Won, %)	1Q24					2Q24					3Q24(E)				
	Premium	Loss	Loss Ratio	Net Expense	Expense Ratio	Premium	Loss	Loss Ratio	Net Expense	Expense Ratio	Premium	Loss	Loss Ratio	Net Expense	Expense Ratio
General	169.8	122.4	72.1	50.1	29.5	349.1	232.3	66.6	105.9	30.3	529.7	388.9	73.4	165.5	31.2
Long-term	2,091.8	1,710.3	81.8	615.8	29.4	4,232.5	3,422.5	80.9	1,176.6	27.8	6,409.1	5,145.9	80.3	1,806.2	28.2
Long-term	2,062.2	1,647.8	79.9	614.3	29.8	4,174.9	3,300.3	79.1	1,173.9	28.1	6,324.6	4,965.1	78.5	1,802.0	28.5
Pension	29.6	62.5	211.2	1.5	5.0	57.6	122.2	212.0	2.7	4.7	84.4	180.8	214.1	4.2	5.0
Auto	694.3	554.7	79.9	119.4	17.2	1,392.5	1,106.0	79.4	239.8	17.2	2,103.6	1,711.0	81.3	360.4	17.1
Total	2,955.9	2,387.4	80.8	785.3	26.6	5,974.1	4,760.8	79.7	1,522.3	25.5	9,042.4	7,245.8	80.1	2,332.1	25.8

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(mn Won)	2024.01	2024.02	2024.03	2024.04	2024.05	2024.06	2024.07	2024.08	2024.09	2024.10	2024.11	2024.12	Average	FY2024
Protection	11,441	10,989	15,580	11,314	11,828	12,278	13,038	11,940						
Accident	282	237	392	395	348	309	472	393						
Drivers	1,224	1,057	1,122	1,271	1,134	1,113	1,316	1,181						
Property	1,136	1,023	1,067	1,152	1,192	1,094	1,289	1,045						
Disease	7,519	7,459	11,364	7,071	7,713	8,268	8,257	7,886						
Bundled	1279.7	1213.1	1635.7	1425.1	1440.9	1493.2	1702.9	1435.1						
Savings	10	28	- 1	12	14	8	20	8						
Annuities	73	62	48	43	48	39	40	28						
Total	11,523	11,080	15,628	11,369	11,890	12,325	13,098	11,975						

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

(mn Won)	2023.01	2023.02	2023.03	2023.04	2023.05	2023.06	2023.07	2023.08	2023.09	2023.10	2023.11	2023.12	Average	FY2023
Protection	8,831	9,741	11,315	9,972	10,307	11,611	11,735	12,309	12,510	10,135	11,365	11,724	10,963	131,555
Accident	202	284	276	215	391	153	547	186	444	217	181	112	267	3,207
Drivers	1,010	1,666	1,690	1,388	1,266	1,871	1,323	1,299	841	981	1,557	1,493	1,365	16,385
Property	1,131	1,216	1,304	1,168	1,133	1,113	1,039	1,029	1,019	983	1,101	1,120	1,113	13,357
Disease	4,481	4,432	4,890	4,752	5,292	6,279	6,797	6,925	9,067	6,851	7,289	7,686	6,228	74,740
Bundled	2006.3	2142.3	3155.4	2448.2	2225.5	2195.3	2028.3	2871.0	1139.1	1103.5	1238.2	1312.9	1988.8	23866.0
Savings	45	6	12	10	6	12	21	7	17	15	2	14	14	167
Annuities	149	97	74	46	61	55	39	35	35	38	35	45	59	709
Total	9,024	9,845	11,401	10,029	10,374	11,678	11,795	12,350	12,562	10,189	11,402	11,783	11,036	132,431

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

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(bn Won)	1Q23	2Q23	3Q23	4Q23	1Q24	2Q24	3Q24(E)
Net interest income	401.2	403.9	413.3	421.1	414.2	401.3	412.5
Net fee and commission income	156.5	138.4	144.5	174.3	199.6	185.9	197.8
Net other operating income(expenses)	-108.4	-65.0	-95.0	-106.1	-102.4	-69.3	-109.1
Gross operating income	449.3	477.3	462.8	489.3	511.4	517.9	501.2
General & administrative expenses	159.3	143.3	150.9	171.1	144.3	145.3	147.5
Operating profit before provision for credit losses	290.0	334.0	311.9	318.2	367.1	372.6	353.7
Provision for credit losses	178.2	185.3	203.6	259.8	194.4	224.0	196.5
Net operating income	111.8	148.7	108.3	58.4	172.7	148.6	157.2
Net non-operating income	0.0	-0.9	-1.3	47.6	14.6	3.1	-3.8
Share of profit(loss) of associates	0.3	0.3	0.0	0.4	0.3	0.3	0.3
Net other non-operating income(expenses)	-0.3	-1.2	-1.3	47.2	14.3	2.8	-4.1
Profit before income tax	111.8	147.8	107.0	106.0	187.3	151.7	153.4
Income tax expense	28.7	36.8	26.1	29.8	47.9	37.5	38.5
Profit for the period	83.1	111.0	80.9	76.2	139.4	114.2	114.9
Profit attributable to shareholders of the parent company	82.0	110.9	79.5	78.7	139.1	116.6	114.7

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(bn Won)	Mar. 23	Jun. 23	Sep. 23	Dec. 23	Mar. 24	Jun. 24	Sep. 24(E)
Total Assets	28,811.3	29,255.9	29,737.8	29,365.6	29,547.0	29,688.5	31,111.5
Cash and due from financial institutions	335.6	499.0	937.3	440.8	449.5	1,020.1	1,505.9
Financial assets at fair value through profit or loss	830.6	1,176.6	901.8	1,209.2	1,551.6	875.1	627.7
Derivative financial assets	157.4	146.2	158.5	69.5	124.8	201.1	93.6
Financial investments	64.2	70.8	70.3	67.7	67.5	66.9	67.6
Loans	26,499.4	26,405.8	26,672.9	26,631.5	26,409.4	26,572.6	27,831.7
(Allowances for loan losses)	-995.1	-1,018.6	-1,064.8	-1,062.9	-1,110.1	-1,143.8	-1,059.3
Investments in associates	7.4	8.1	7.9	7.5	7.9	8.1	16.7
Reinsurance contract assets	3.4	4.4	4.7	3.7	3.2	2.2	2.1
Tangible assets	158.2	163.8	157.6	156.9	153.2	148.9	145.0
Goodwill & Intangible assets	193.1	184.9	190.6	174.9	168.9	160.8	157.2
Current income tax assets	0.0	1.2	1.6	0.0	0.1	0.1	0.2
Deferred income tax assets	139.2	159.5	159.6	169.2	157.5	164.0	169.1
Other assets	422.8	435.6	475.0	434.7	453.4	468.6	494.7
Total Liabilities	24,214.4	24,552.7	24,946.5	24,545.8	24,755.7	24,537.5	25,850.8
Financial liabilities at fair value through profit or loss	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
Debts	4,730.1	4,992.1	4,998.9	5,156.2	5,019.7	4,623.7	4,873.8
Debentures	16,917.1	16,988.5	16,741.5	16,768.2	17,320.0	17,348.8	17,090.3
Insurance contract liabilities	3.4	4.4	4.7	3.7	3.2	2.2	2.1
Reinsurance contract liabilities	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Derivative financial liabilities	15.5	7.6	0.0	58.1	0.6	0.8	55.1
Net defined benefit liabilities	9.2	9.5	8.5	9.8	10.3	10.4	11.1
Provisions	186.5	200.6	199.3	207.2	181.7	189.0	171.4
Accrued expenses payables	288.5	291.7	307.9	253.4	274.0	272.6	293.3
Other liabilities	2,064.1	2,058.3	2,685.7	2,089.2	1,946.2	2,090.0	3,353.7
Total Equity	4,596.9	4,703.1	4,791.2	4,819.8	4,791.3	5,151.0	5,260.7
Share capital	460.0	460.0	460.0	460.0	460.0	460.0	460.0
Hybrid capital securities	0.0	0.0	0.0	0.0	0.0	249.1	249.1
Capital surplus	1,977.4	1,966.1	1,969.4	1,969.4	1,969.4	1,969.4	1,969.4
Accumulated other comprehensive income	51.0	56.4	64.4	15.4	32.8	32.0	27.7
Retained earnings	2,065.6	2,176.5	2,256.0	2,336.0	2,289.8	2,403.4	2,515.0
Non-controlling interest	42.9	44.1	41.4	39.0	39.3	37.1	39.5

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Customers

(in thousands)	Mar. 23	Jun. 23	Sep. 23	Dec. 23	Mar. 24	Jun. 24	Sep. 24(E)
Cardholders ¹⁾	19,790.6	19,852.7	19,944.1	19,931.9	19,994.4	20,089.3	20,064.7
Credit card	11,639.0	11,767.8	11,910.4	12,031.5	12,155.7	12,277.0	12,341.9
Check card	13,732.4	13,687.1	13,705.4	13,581.4	13,537.8	13,606.9	13,473.9
Active Cardholders ²⁾	10,008	10,076	10,185	10,304	10,414	10,497	10,590
Merchants	2,933.0	2,954.1	2,962.9	2,972.3	2,972.8	2,984.1	2,988.0

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

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

Transaction Volume

(bn Won)	Mar. 23	Jun. 23	Sep. 23	Dec. 23	Mar. 24	Jun. 24	Sep. 24(E)
Credit Sales	31,855.5	31,401.8	31,463.2	32,748.8	31,976.9	32,556.8	34,068.0
Lump-sum	26,474.3	25,912.1	25,984.1	26,721.6	26,276.8	26,971.5	28,052.2
Installment	5,381.2	5,489.7	5,479.1	6,027.2	5,700.1	5,585.3	6,015.8
Cash advance	2,509.6	2,554.0	2,598.2	2,668.5	2,523.2	2,437.9	2,472.8
Total	34,365.1	33,955.9	34,061.5	35,417.3	34,500.2	34,994.7	36,540.8

Credit Card Receivables

(bn Won)	Mar. 23	Jun. 23	Sep. 23	Dec. 23	Mar. 24	Jun. 24	Sep. 24(E)
Credit sales	14,253.2	14,083.4	14,186.4	14,337.0	14,139.9	14,087.7	15,088.2
Cash advance	1,240.8	1,286.9	13,084.0	1,257.7	1,216.9	1,201.9	1,177.4
Card loans	6,325.6	6,492.3	6,624.0	6,661.3	6,697.6	6,806.0	6,758.2
Others	4,412.1	4,252.5	4,242.0	4,063.5	4,055.2	4,144.8	4,323.7
Total	26,231.7	26,115.0	26,360.8	26,319.5	26,109.6	26,240.4	27,347.6

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(bn Won)	Mar. 23	Jun. 23	Sep. 23	Dec. 23	Mar. 24	Jun. 24	Sep. 24(E)
Total Outstanding Credits	27,173.4	27,173.7	27,153.1	27,131.2	26,921.7	27,062.5	28,169.8
Normal	25,632.7	25,507.7	25,331.4	24,857.4	24,984.6	25,058.5	26,409.9
Precautionary	1,212.9	1,372.6	1,512.4	1,984.9	1,571.3	1,696.6	1,440.4
Substandard	4.4	4.8	4.8	4.2	3.5	4.9	5.5
Doubtful	258.2	215.9	226.4	195.7	282.3	182.2	229.8
Estimated Loss	65.2	72.7	78.1	89.0	80.1	120.3	84.2
NPL (A)	327.8	293.4	309.3	288.8	365.8	307.5	319.5
NPL Ratio	1.21%	1.08%	1.14%	1.06%	1.36%	1.14%	1.13%
Allowances ¹⁾ (B)	953.3	973.2	1,017.4	1,003.6	1,048.3	1,072.2	978.0
Reserves for credit losses (C)	491.3	519.4	557.1	782.5	592.0	597.1	571.6
NPL Coverage Ratio(New) (B/A)	290.7%	331.7%	329.0%	347.5%	286.6%	348.7%	306.1%
NPL Coverage Ratio(Old) [(B+C)/A]	440.6%	508.7%	509.2%	618.4%	448.4%	542.9%	485.0%

1) Allowances for loan losses and acceptances & guarantees.

Write-offs / NPL Sales

(bn Won)	Mar. 23	Jun. 23	Sep. 23	Dec. 23	Mar. 24	Jun. 24	Sep. 24(E)
Write-offs	124.8	166.2	151.2	259.2	148.7	182.9	179.6
NPL Sales	8.7	8.5	6.9	12.4	11.0	17.1	317.6
Total	133.5	174.7	158.1	271.6	159.7	200.0	497.2

Recoveries from Written-offs

(bn Won)	Mar. 23	Jun. 23	Sep. 23	Dec. 23	Mar. 24	Jun. 24	Sep. 24(E)
Recovery from Written-offs	28.7	29.4	27.5	27.8	30.5	29.8	30.2

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Delinquency

(bn Won)	Mar. 23	Jun. 23	Sep. 23	Dec. 23	Mar. 24	Jun. 24	Sep. 24(E)
Total loans	26,231.7	26,115.0	26,360.8	26,319.5	26,109.6	26,240.5	27,347.6
Delinquent loans (over one month overdue)	312.1	303.0	322.0	272.1	342.8	339.2	353.0
Delinquency ratio	1.19%	1.16%	1.22%	1.03%	1.31%	1.29%	1.29%

Rescheduled Loan

(bn Won)	Mar. 23	Jun. 23	Sep. 23	Dec. 23	Mar. 24	Jun. 24	Sep. 24(E)
Receivables	142.2	167.3	189.1	204.2	210.4	203.6	180.3
Delinquent loan (over one month overdue)	10.3	12.2	14.3	12.1	14.5	13.2	12.1
Delinquency ratio	7.21%	7.27%	7.54%	5.94%	6.90%	6.51%	6.68%

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Condensed Income Statement (Consolidated)

(bn Won)	1Q23	2Q23	3Q23	4Q23	1Q24	2Q24	3Q24(E)
Net interest income	-83.6	-77.9	-65.4	-71.6	-64.4	-59.3	-56.0
Net fee and commission income	-2.4	-3.3	-2.6	0.7	1.5	2.1	2.3
Net other operating income(expenses)	255.3	127.4	101.4	25.9	194.1	192.4	147.1
Gross operating income	169.3	46.2	33.4	-45.0	131.2	135.2	93.4
General & administrative expenses	26.5	23.1	20.8	29.3	25.5	35.3	42.6
Operating profit before provision for credit losses	142.8	23.1	12.6	-74.3	105.7	99.9	50.8
Provision for credit losses	-0.2	-0.2	-0.1	2.7	-0.5	0.1	0.8
Net operating profit	143.0	23.3	12.7	-77.0	106.2	99.8	50.0
Net non-operating income	2.5	2.1	2.3	-2.3	3.0	1.5	2.6
Share of profit(loss) of associates	0.0	0.0	0.0	-0.1	-0.1	0.0	-0.1
Net other non-operating income(expenses)	2.5	2.1	2.3	-2.2	3.1	1.5	2.7
Profit before income tax	145.5	25.4	15.0	-79.3	109.2	101.3	52.6
Income tax expense	40.7	-3.5	11.2	-24.0	32.2	26.2	9.2
Profit for the period	104.8	28.9	3.8	-55.3	77.0	75.1	43.4
Profit attributable to shareholders of the parent company	104.8	28.9	3.8	-55.3	77.0	75.1	43.4

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

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

Condensed Income Statement (Separate)

(bn Won)	1Q23	2Q23	3Q23	4Q23	1Q24	2Q24	3Q24(E)
Net interest income	-17.3	-12.2	-1.4	-9.4	-2.3	2.6	6.5
Net fee and commission income	-2.4	-3.3	-2.5	0.6	1.5	2.1	2.3
Net other operating income(expenses)	211.1	154.3	111.9	6.5	166.9	162.2	126.0
Gross operating income	191.4	138.8	107.9	-2.3	166.1	166.9	134.8
General & administrative expenses	25.7	22.3	20.0	28.4	24.7	34.6	41.7
Operating profit before provision for credit losses	165.7	116.5	87.9	-30.7	141.4	132.3	93.1
Provision for credit losses	-0.2	-0.7	-0.1	2.7	-0.4	-0.1	0.9
Net operating profit	165.9	117.2	87.9	-33.4	141.9	132.4	92.2
Net non-operating income	2.5	2.1	2.3	-2.3	3.0	1.5	2.5
Share of profit(loss) of associates	0.0	0.0	0.0	-0.1	-0.1	-0.1	-0.1
Net other non-operating income(expenses)	2.5	2.1	2.3	-2.2	3.1	1.6	2.6
Profit before income tax	168.4	119.4	90.2	-35.8	144.9	133.9	94.7
Income tax expense	44.3	23.2	31.5	-13.0	41.5	35.0	20.2
Profit for the period	124.1	96.2	58.7	-22.8	103.4	98.9	74.5

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

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

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Condensed Balance Sheet (Consolidated)

(bn Won)	Mar. 23	Jun. 23	Sep. 23	Dec. 23	Mar. 24	Jun. 24	Sep. 24(E)
Total Assets	30,501.3	30,074.8	29,635.7	31,953.2	32,112.4	32,683.8	33,581.4
Cash and due from financial institutions	1,050.7	797.2	840.8	1,159.9	831.9	753.6	787.0
Financial assets at fair value through profit or loss	7,939.7	8,094.9	7,993.8	8,312.0	8,695.2	8,598.4	8,621.8
Derivative financial assets	19.8	20.8	15.6	19.0	6.9	0.4	23.3
Financial investments	19,429.5	19,077.2	18,592.0	20,113.8	20,210.4	20,993.4	21,945.4
Loans	1,212.5	1,266.7	1,216.4	1,267.7	1,219.3	1,213.8	1,141.2
(Allowances for loan losses)	-3.0	-3.0	-2.9	-3.7	-3.1	-3.2	-3.7
Investments in associates	0.0	0.0	0.0	9.0	9.0	8.9	8.8
Insurance contract assets	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Reinsurance contract assets	2.8	3.9	4.9	5.9	5.9	5.6	5.7
Tangible assets	332.7	334.8	331.3	444.9	447.6	448.6	453.3
Goodwill & Intangible assets	91.3	94.0	120.7	126.2	168.0	169.7	166.4
Current income tax assets	0.0	0.1	0.2	0.0	0.1	0.2	7.7
Deferred income tax assets	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Other assets	422.3	385.2	520.0	494.8	518.1	491.2	420.8
Total Liabilities	26,578.9	25,986.2	25,306.0	27,823.2	28,479.7	29,338.2	30,446.8
Financial liabilities at fair value through profit or loss	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Deposits	608.2	655.1	662.0	712.8	724.4	717.9	713.2
Debts	0.0	0.0	0.0	45.2	47.1	52.7	56.7
Debentures	199.7	199.7	199.7	199.8	199.8	199.8	199.8
Insurance contract liabilities	24,789.5	24,251.2	23,388.6	25,883.2	26,236.9	27,522.7	28,762.2
Reinsurance contract liabilities	31.0	30.4	28.6	32.2	33.5	34.8	35.7
Derivative financial liabilities	35.8	29.6	54.0	24.0	58.7	75.3	20.9
Net defined benefit liabilities	1.3	0.0	0.0	0.7	0.9	1.0	1.2
Provisions	24.6	24.2	23.6	22.4	21.4	20.5	20.6
Accrued expenses payables	88.8	91.9	90.5	118.2	118.3	83.8	147.4
Other liabilities	800.0	704.1	859.0	784.7	1,038.7	629.7	489.1
Total Equity	3,922.4	4,088.6	4,329.7	4,130.0	3,632.7	3,345.6	3,134.5
Share capital	162.0	162.0	162.0	162.0	162.0	162.0	162.0
Hybrid Securities	49.8	49.8	49.8	49.8	49.8	49.8	49.8
Capital surplus	902.8	902.8	902.8	886.2	886.2	886.2	886.2
Accumulated other comprehensive income	850.4	988.2	1,226.2	1,099.1	675.5	314.0	60.2
Retained earnings	2,772.8	2,801.2	2,804.3	2,748.3	2,674.6	2,749.0	2,791.7
Fair value adjustment	-815.4	-815.4	-815.4	-815.4	-815.4	-815.4	-815.4

retrospectively for better comparison purposes.

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

Condensed Balance Sheet (Separate)

(bn Won)	Mar. 23	Jun. 23	Sep. 23	Dec. 23	Mar. 24	Jun. 24	Sep. 24(E)
Total Assets	30,280.2	29,855.8	29,417.4	31,735.8	31,894.4	32,467.9	33,366.3
Cash and due from financial institutions	1,050.7	797.2	840.8	1,159.9	831.9	753.6	787.0
Financial assets at fair value through profit or loss	7,939.7	8,094.9	7,993.8	8,312.0	8,695.2	8,598.4	8,621.8
Derivative financial assets	19.8	20.8	15.6	19.0	6.9	0.4	23.3
Financial investments	19,429.5	19,077.2	18,592.0	20,113.7	20,210.4	20,993.4	21,945.4
Loans	1,212.5	1,266.7	1,216.4	1,267.7	1,222.4	1,217.0	1,144.9
(Allowances for loan losses)	-3.0	-3.0	-2.9	-3.7	-3.1	-3.2	-3.7
Investments in associates	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Insurance contract assets	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Reinsurance contract assets	2.8	3.9	4.9	5.9	4.4	5.6	5.7
Tangible assets	112.8	115.8	113.1	227.4	231.0	232.7	238.2
Goodwill & Intangible assets	91.3	94.0	120.7	126.2	168.0	169.7	166.4
Current income tax assets	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Deferred income tax assets	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Other assets	421.1	385.3	520.1	504.0	527.3	500.3	437.3
Total Liabilities	24,917.5	24,346.3	23,681.6	26,267.5	26,939.5	27,810.9	28,932.0
Financial liabilities at fair value through profit or loss	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Deposits	608.2	655.1	662.0	712.8	724.4	717.9	713.2
Debts	0.0	0.0	0.0	45.2	47.1	52.7	56.7
Debentures	199.7	199.7	199.7	199.8	199.8	199.8	199.8
Insurance contract liabilities	22,638.7	22,124.5	21,282.8	23,869.7	24,244.8	25,547.0	26,802.8
Reinsurance contract liabilities	7.7	7.4	5.8	9.8	11.3	12.8	14.1
Derivative financial liabilities	35.8	29.6	54.0	24.0	58.7	75.3	20.9
Net defined benefit liabilities	0.0	0.0	0.0	0.7	0.9	1.0	1.2
Provisions	24.6	24.2	23.6	22.4	21.4	20.5	20.6
Accrued expenses payables	47.2	53.3	79.6	81.8	79.0	65.9	124.7
Other liabilities	1,355.6	1,252.5	1,374.1	1,301.3	1,552.1	1,118.0	978.0
Total Equity	5,362.8	5,509.5	5,735.8	5,468.3	4,954.9	4,657.0	4,434.3
Share capital	162.0	162.0	162.0	162.0	162.0	162.0	162.0
Hybrid Securities	49.8	49.8	49.8	49.8	49.8	49.8	49.8
Capital surplus	902.8	902.8	902.8	886.2	886.2	886.2	886.2
Accumulated other comprehensive income	1,412.6	1,463.9	1,631.7	1,404.8	938.6	542.5	246.0
Retained earnings	2,835.6	2,931.0	2,989.5	2,965.5	2,918.3	3,016.5	3,090.3
Fair value adjustment	0.0	0.0	0.0	0.0	0.0	0.0	0.0

retrospectively for better comparison purposes.
 4) The figures prior to January 1, 2023 are based on simple arithmetic sum of the separate financial statements of Prudential Life Insurance and former KB Life Insurance.

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Summarized Statement of Financial Position

(bn Won, %)	Mar. 23	Jun. 23	Sep. 23	Dec. 23	Mar. 24	Jun. 24	Sep. 24(E)
Invested assets	24,131.6	23,700.7	28,688.1	30,992.8	31,056.1	31,654.6	32,649.4
Net investment yield (cumulative)	2.95	3.93	4.66	3.76	3.16	3.15	3.22
Separate Account Assets							
Total Assets	30,279.3	29,855.8	29,417.4	31,735.8	31,894.4	32,467.9	33,366.3
Policy reserves							
Separate Account Liabilities							
Total Liabilities	24,909.4	24,334.4	23,670.3	26,267.5	26,939.5	27,810.9	28,932.0
Total Equities	5,369.9	5,521.4	5,747.1	5,468.3	4,954.9	4,657.0	4,434.3
Total Liabilities & Equities	30,279.3	29,855.8	29,417.4	31,735.8	31,894.4	32,467.9	33,366.3

* The figures for the periods starting from January 1, 2023 are based on K-IFRS17.

Summarized Statement of Comprehensive Income (Cumulative)

(bn Won)	Mar. 23	Jun. 23	Sep. 23	Dec. 23	Mar. 24	Jun. 24	Sep. 24(E)
Insurance income & expense	77.7	135.3	207.1	233.5	90.0	168.8	246.3
Investment income & expense	120.4	167.2	189.9	146.60	63.20	126.6	153.5
Changes in insurance contract Liabilities							
Operating income & expense	169.3	292.1	371.0	347.7	144.5	279.2	373.9
Non-Operating income & expense	-4.7	-10.4	-0.6	-5.5	0.4	-0.4	-0.3
Income tax expense	43.3	65.9	96.6	86.0	41.5	76.5	96.8
Net Income	121.3	215.7	273.7	256.2	103.4	202.3	276.8

* The figures for the periods starting from January 1, 2023 are based on K-IFRS17.

Capital Adequacy

(bn Won)	Mar. 23	Jun. 23	Sep. 23	Dec. 23	Mar. 24	Jun. 24	Sep. 24(E)
K-ICS Ratio	285.1%	270.7%	277.0%	329.8%	303.8%	299.2%	286.4%
Available capital	6,843.1	6,999.1	7,133.5	6,758.9	6,462.0	6,285.3	6,086.3
Required capital	2,400.6	2,585.8	2,575.6	2,049.5	2,127.3	2,100.4	2,125.1

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Premium Income by Policy Type (Quarterly)

(bn Won)	1Q23		2Q23		3Q23		4Q23		1Q24		2Q24		3Q24(E)	
		(%)		(%)		(%)		(%)		(%)		(%)		(%)
Individual policy	883.0	95.4	887.2	94.2	903.8	97.9	909.1	68.6	1,009.2	95.3	1,153.1	96.9%	1,105.9	99.4%
Protection	542.2	58.6	566.2	60.1	603.9	65.4	603.4	45.5	603.4	57.0	594.4	50.0%	593.4	53.3%
Whole-Life	424.0	45.8	449.9	47.8	487.9	52.9	489.2	36.9	470.0	44.4	433.2	36.4%	420.4	37.8%
Variable	83.5	9.0	81.0	8.6	80.5	8.7	78.6	5.9	77.8	7.3	75.1	6.3%	72.3	6.5%
Savings	340.8	36.8	321.0	34.1	299.9	32.5	305.7	23.1	405.8	38.3	558.7	47.0%	512.5	46.1%
Annuities	195.1	21.1	187.9	20.0	163.6	17.7	165.8	12.5	204.8	19.3	362.4	30.5%	201.7	18.1%
Variable	145.4	15.7	132.9	14.1	136.1	14.7	139.7	10.5	200.9	19.0	196.2	16.5%	310.6	27.9%
Pension	42.7	4.6	54.5	5.8	18.9	2.1	417.0	31.4	49.6	4.7	36.4	3.1%	6.4	0.6%
Total	925.7	100.0	941.7	100.0	922.8	100.0	1,326.1	100.0	1,058.8	100.0	1,189.5	100.0%	1,112.3	100.0%

* The figures for the periods starting from January 1, 2023 are based on K-IFRS17.

Premium Income by Policy Type (Cumulative)

(bn Won)	1Q23		2Q23		3Q23		4Q23		1Q24		2Q24		3Q24(E)	
		(%)		(%)		(%)		(%)		(%)		(%)		(%)
Individual policy	883.0	95.4	1,770.2	94.8	2,674.0	95.8	3,583.1	87.0	1,009.2	95.3	2,162.3	96.2%	3,268.3	97.3%
Protection	542.2	58.6	1,108.4	59.4	1,712.3	61.4	2,315.7	56.3	603.4	57.0	1,197.7	53.3%	1,791.1	53.3%
Whole-Life	424.0	45.8	873.8	46.8	1,361.8	48.8	1,850.9	45.0	470.0	44.4	903.2	40.2%	1,323.7	39.4%
Variable	83.5	9.0	164.5	8.8	245.0	8.8	323.6	7.9	77.8	7.3	152.9	6.8%	225.2	6.7%
Savings	340.8	36.8	661.8	35.4	961.7	34.5	1,267.4	30.8	405.8	38.3	964.6	42.9%	1,477.1	44.0%
Annuities	195.1	21.1	383.0	20.5	546.6	19.6	712.4	17.3	204.8	19.3	567.1	25.2%	768.9	22.9%
Variable	145.4	15.7	278.3	14.9	414.3	14.9	554.0	13.5	200.9	19.0	397.1	17.7%	707.7	21.1%
Pension	42.7	4.6	97.1	5.2	116.0	4.2	533.1	13.0	49.6	4.7	86.0	3.8%	92.4	2.7%
Total	925.7	100.0	1,867.3	100.0	2,790.1	100.0	4,116.2	100.0	1,058.8	100.0	2,248.3	100.0%	3,360.7	100.0%

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Loss & Expense Ratios

(%)	1Q23	2Q23	3Q23	4Q23	1Q24	2Q24	3Q24(E)
Quarterly Loss Ratio	53.3	47.2	49.9	53.6	56.6	71.5	57.0
Risk Premium	111.8	112.4	113.0	111.1	111.9	112.2	112.2
Loss	59.6	53.1	56.3	59.6	63.3	80.2	63.9
Cumulative Loss Ratio	53.3	50.3	50.1	51.0	56.6	64.1	61.7
Risk Premium	111.8	224.3	337.2	448.3	111.9	224.1	336.3
Loss	59.6	112.7	169.0	228.6	63.3	143.5	207.5
Expense Ratio	19.8	22.0	27.1	26.7	21.6	19.1	23.4

Policy Persistency

(%)	1Q23	2Q23	3Q23	4Q23	1Q24	2Q24	3Q24(E)
Quarterly							
13th Month	86.0	80.5	82.8	83.7	88.1	92.1	93.3
25th Month	61.4	66.4	67.7	68.2	68.3	56.7	62.4
Cumulative							
13th Month	86.0	83.4	83.2	83.3	88.1	90.6	91.6
25th Month	61.4	63.7	64.9	65.7	68.3	62.8	62.7

Retention

(%)	1Q23	2Q23	3Q23	4Q23	1Q24	2Q24	3Q24(E)
Quarterly							
LP Retention 13th	37.5	33.3	38.3	43.4	50.0	59.4	42.5
LP Retention 25th	32.0	29.1	21.2	18.8	-	49.6	20.0
Cumulative							
LP Retention 13th	37.5	34.7	35.5	37.1	50.0	55.0	50.0
LP Retention 25th	32.0	30.0	26.5	23.9	-	49.6	48.6

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APE (Annualized Premium Equivalent)

(mn Won)	2024.01	2024.02	2024.03	2024.04	2024.05	2024.06	2024.07	2024.08	2024.09	2024.10	2024.11	2024.12	Average	FY2024
Protection	25,041	6,523	9,109	6,842	7,107	6,419	14,893	42,077	55,810				19,313	173,821
Whole-Life	5,135	5,560	4,330	4,060	3,922	3,953	4,816	4,317	4,242				4,482	40,336
Variable	262	26	100	25	99	19	103	17	1				72	651
Etc.	19,644	937	4,679	2,757	3,086	2,447	9,974	37,744	51,567				14,759	132,834
Savings	40,613	51,308	72,005	40,931	40,926	35,778	41,826	48,241	38,078				45,523	409,705
Annuities	37,236	44,771	67,183	38,672	38,516	32,348	35,712	38,232	31,015				40,410	363,686
Variable	3,377	6,536	4,822	2,258	2,410	3,430	6,114	10,009	7,063				5,113	46,019
Total	65,654	57,831	81,113	47,773	48,032	42,197	56,719	90,318	93,889				64,836	583,526

* The figures for the periods starting from January 1, 2023 are based on K-IFRS17.

(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	26,320	22,533	64,284	58,141	69,273	78,944	61,829	112,129	8,830	12,759	14,366	12,099	45,125	541,505
Whole-Life	16,157	12,902	52,908	50,228	61,613	71,273	55,759	103,917	3,562	6,491	7,915	5,867	37,397	448,768
Variable	403	423	208	223	401	470	258	158	162	374	35	95	268	3,210
Etc.	9,760	9,209	11,168	7,689	7,259	7,201	5,812	8,054	5,106	5,893	6,416	6,136	7,461	89,527
Savings	7,324	8,045	9,875	8,539	8,105	6,191	5,058	6,029	6,741	22,119	46,814	38,409	14,437	173,248
Annuities	6,649	7,032	8,714	7,885	7,610	5,292	4,189	4,535	6,117	21,436	45,307	36,456	13,435	161,222
Variable	675	1,013	1,160	654	495	899	869	1,494	624	683	1,508	1,952	1,002	12,026
Total	33,644	30,578	74,158	66,680	77,378	85,135	66,887	118,158	15,572	34,877	61,180	50,507	59,563	714,753

* The figures for the periods starting from January 1, 2023 are based on K-IFRS17.

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

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KB Asset Managemnet

(bn Won)	1Q23	2Q23	3Q23	4Q23	1Q24	2Q24	3Q24(E)
Net interest income	-2.1	-1.9	1.0	-1.8	-3.1	-1.9	-1.2
Net fee and commission income	35.7	35.8	39.9	42.1	39.1	39.7	61.1
Net other operating income(expenses)	8.5	4.3	-2.5	8.5	9.0	5.6	4.2
Gross operating income	42.1	38.2	38.4	48.8	45.0	43.4	64.1
General & administrative expenses	17.9	19.9	21.1	24.9	20.5	23.2	30.5
Provision for credit losses	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Net operating profit	24.2	18.3	17.3	23.9	24.5	20.2	33.6
Net non-operating profit(loss)	-0.1	-0.1	0.0	-1.4	-0.1	0.0	-0.4
Profit before income tax	24.1	18.2	17.3	22.5	24.4	20.2	33.2
Profit for the period	18.0	13.6	12.7	17.2	18.6	15.2	24.7
Profit attributable to shareholders of the parent company	18.0	13.6	12.7	17.2	18.6	15.2	24.7

KB Capital

(bn Won)	1Q23	2Q23	3Q23	4Q23	1Q24	2Q24	3Q24(E)
Net interest income	109.4	114.0	116.1	116.4	113.6	117.0	114.2
Net fee and commission income	210.8	213.6	215.1	220.5	221.0	220.6	221.3
Net other operating income(expenses)	-162.3	-163.7	-176.8	-152.3	-171.8	-149.9	-166.8
Gross operating income	157.9	163.9	154.4	184.6	162.8	187.7	168.7
General & administrative expenses	34.6	33.6	33.9	56.1	38.5	37.8	36.9
Provision for credit losses	65.4	56.6	51.7	94.1	45.5	51.3	55.4
Net operating profit	57.9	73.7	68.8	34.4	78.8	98.6	76.4
Net non-operating profit(loss)	0.5	0.4	0.2	-0.9	0.7	0.4	0.8
Profit before income tax	58.4	74.1	69.0	33.5	79.5	99.0	77.2
Profit for the period	47.5	59.2	53.5	28.1	62.2	76.3	59.1
Profit attributable to shareholders of the parent company	46.9	58.5	53.5	27.6	61.6	75.6	58.5

KB Real Estate Trust

(bn Won)	1Q23	2Q23	3Q23	4Q23	1Q24	2Q24	3Q24(E)
Net interest income	4.3	4.3	5.2	5.5	3.8	4.3	4.2
Net fee and commission income	30.7	30.3	28.8	29.8	20.5	22.2	24.1
Net other operating income(expenses)	0.4	0.6	-0.2	-59.6	-68.6	-7.1	22.0
Gross operating income	35.4	35.2	33.8	-24.3	-44.3	19.4	50.3
General & administrative expenses	7.8	9.5	10.2	13.1	7.7	9.1	9.5
Provision for credit losses	2.5	3.4	5.0	124.9	5.1	65.4	9.9
Net operating profit	25.1	22.3	18.6	-162.3	-57.1	-55.1	30.9
Net non-operating profit(loss)	0.0	-0.1	-0.1	-1.0	0.1	0.0	0.0
Profit before income tax	25.1	22.2	18.5	-163.3	-57.0	-55.1	30.9
Profit for the period	18.8	16.6	13.8	-133.3	-46.9	-58.9	19.7
Profit attributable to shareholders of the parent company	18.8	16.6	13.8	-133.3	-46.9	-58.9	19.7

KB Savings Bank

(bn Won)	1Q23	2Q23	3Q23	4Q23	1Q24	2Q24	3Q24(E)
Net interest income	25.5	27.9	27.0	29.2	31.3	29.2	24.5
Net fee and commission income	-1.8	-2.7	-1.7	-2.3	-1.4	-3.8	-2.8
Net other operating income(expenses)	-2.3	-2.0	-4.0	-2.6	8.3	0.6	-7.7
Gross operating income	21.4	23.2	21.3	24.3	38.2	26.0	14.0
General & administrative expenses	11.0	12.3	12.0	11.6	12.2	12.8	11.5
Provision for credit losses	23.6	13.8	16.6	83.0	10.9	24.1	5.5
Net operating profit	-13.2	-2.9	-7.3	-70.3	15.1	-10.9	-3.0
Net non-operating profit(loss)	0.1	-0.2	0.0	-0.6	0.0	-0.1	0.0
Profit before income tax	-13.1	-3.1	-7.3	-70.9	15.1	-11.0	-3.0
Profit for the period	-11.0	-0.2	-11.4	-68.0	11.3	-8.1	-2.5
Profit attributable to shareholders of the parent company	-11.0	-0.2	-11.4	-68.0	11.3	-8.1	-2.5

KB Investment

(bn Won)	1Q23	2Q23	3Q23	4Q23	1Q24	2Q24	3Q24(E)
Net interest income	-1.9	-10.1	-19.2	25.7	-5.1	15.1	-13.3
Net fee and commission income	1.4	1.0	1.2	0.8	1.1	0.9	1.2
Net other operating income(expenses)	4.9	24.1	33.1	-48.5	7.9	-5.5	22.3
Gross operating income	4.4	15.0	15.1	-22.0	3.9	10.5	10.2
General & administrative expenses	3.7	5.3	5.1	5.8	4.8	5.3	4.8
Provision for credit losses	-0.1	0.1	0.1	-0.2	0.0	-0.1	0.0
Net operating profit	0.8	9.6	9.9	-27.6	-0.9	5.3	5.4
Net non-operating profit(loss)	1.6	6.8	8.4	-4.9	-1.9	3.3	0.9
Profit before income tax	2.4	16.4	18.3	-32.5	-2.8	8.6	6.3
Profit for the period	2.3	13.3	13.4	-19.8	-2.0	6.2	5.0
Profit attributable to shareholders of the parent company	2.3	13.3	13.4	-19.8	-2.0	6.2	5.0

KB Data Systems

(bn Won)	1Q23	2Q23	3Q23	4Q23	1Q24	2Q24	3Q24(E)
Net interest income	0.1	0.1	0.0	0.2	0.0	0.1	0.1
Net fee and commission income	-0.1	-0.2	-0.1	-0.1	-0.1	-0.2	-0.1
Net other operating income(expenses)	4.4	4.6	4.3	-0.3	4.2	3.3	4.0
Gross operating income	4.4	4.5	4.2	-0.2	4.1	3.2	4.0
General & administrative expenses	3.0	3.0	3.5	3.8	2.8	3.5	2.9
Provision for credit losses	0.0	0.1	-0.1	0.0	0.0	0.0	0.0
Net operating profit	1.4	1.4	0.8	-4.0	1.3	-0.3	1.1
Net non-operating profit(loss)	0.1	0.2	0.2	0.1	0.1	0.2	0.3
Profit before income tax	1.5	1.6	1.0	-3.9	1.4	-0.1	1.4
Profit for the period	0.3	2.2	0.6	-3.0	0.4	0.4	1.0
Profit attributable to shareholders of the parent company	0.3	2.2	0.6	-3.0	0.4	0.4	1.0

KB Credit Information

(bn Won)	1Q23	2Q23	3Q23	4Q23
Net interest income	0.1	0.0	-	-
Net fee and commission income	0.0	0.0	-	-
Net other operating income(expenses)	3.2	3.8	-	-
Gross operating income	3.3	3.8	-	-
General & administrative expenses	3.4	4.5	-	-
Provision for credit losses	0.0	0.0	-	-
Net operating profit	-0.1	-0.7	-	-
Net non-operating profit(loss)	-0.1	0.0	-	-
Profit before income tax	-0.2	-0.7	-	-
Profit for the period	0.1	-0.6	-	-
Profit attributable to shareholders of the parent company	0.1	-0.6	-	-

* On June 30, 2023, KB Financial Group sold 100% of the shares of KB Credit Information to KB Kookmin Card, and KB Credit Information became a second-tier subsidiary of the Group. Please note that the figures for

2023 provided above are for the six-month period ended before KB Financial Group's sale of the shares of KB Credit Information.

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KB Asset Management

(bn Won)	Mar. 23	Jun. 23	Sep. 23	Dec. 23	Mar. 24	Jun. 24	Sep. 24(E)
Total Assets	322.7	316.2	342.5	377.9	337.6	350.2	384.6
Total Liabilities	97.9	78.0	91.3	109.6	91.8	88.8	98.8
Total Equity	224.8	238.2	251.1	268.3	245.8	261.4	285.9

KB Capital

(bn Won)	Mar. 23	Jun. 23	Sep. 23	Dec. 23	Mar. 24	Jun. 24	Sep. 24(E)
Total Assets	15,503.5	16,018.1	16,367.8	16,560.8	16,916.2	17,434.0	18,038.1
Total Liabilities	13,355.4	13,822.1	14,125.9	14,300.8	14,600.6	15,049.3	15,597.5
Total Equity	2,148.1	2,195.9	2,241.9	2,260.0	2,315.6	2,384.7	2,440.6

KB Real Estate Trust

(bn Won)	Mar. 23	Jun. 23	Sep. 23	Dec. 23	Mar. 24	Jun. 24	Sep. 24(E)
Total Assets	496.2	560.6	742.0	859.4	941.0	1,148.3	1,079.3
Total Liabilities	106.9	154.7	322.2	573.3	701.9	798.1	562.9
Total Equity	389.3	405.9	419.8	286.1	239.1	350.2	516.4

KB Savings Bank

(bn Won)	Mar. 23	Jun. 23	Sep. 23	Dec. 23	Mar. 24	Jun. 24	Sep. 24(E)
Total Assets	2,995.1	2,950.4	3,147.4	2,662.0	2,802.2	2,571.0	2,519.2
Total Liabilities	2,722.1	2,677.6	2,885.9	2,468.2	2,597.2	2,374.1	2,324.8
Total Equity	273.0	272.8	261.5	193.8	205.0	196.9	194.4

KB Investment

(bn Won)	Mar. 23	Jun. 23	Sep. 23	Dec. 23	Mar. 24	Jun. 24	Sep. 24(E)
Total Assets	1,387.1	1,435.8	1,546.3	1,544.8	1,524.5	1,533.5	1,523.2
Total Liabilities	1,114.5	1,149.9	1,247.0	1,265.4	1,247.0	1,249.8	1,234.5
Total Equity	272.6	285.9	299.3	279.5	277.5	283.7	288.7

KB Data Systems

(bn Won)	Mar. 23	Jun. 23	Sep. 23	Dec. 23	Mar. 24	Jun. 24	Sep. 24(E)
Total Assets	53.5	59.2	60.9	61.5	60.5	61.6	65.1
Total Liabilities	30.6	34.1	35.3	40.6	39.1	39.8	42.2
Total Equity	22.9	25.1	25.7	20.9	21.4	21.8	22.9

KB Credit Information

(bn Won)	Mar. 23	Jun. 23	Sep. 23	Dec. 23	Mar. 24	Jun. 24	Sep. 24(E)
Total Assets	42.8	-	-	-	-	-	-
Total Liabilities	25.7	-	-	-	-	-	-
Total Equity	17.2	-	-	-	-	-	-

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

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