

# Diversity & Inclusion

KB Financial Group acknowledges diversity and inclusion as important value. By expanding diversity and inclusion within and outside of the company, we will drive sustainable growth together with every stakeholder.



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KB Financial Group is building an inclusive culture where talent diversity can be secured and where these talents can exercise their capabilities. In addition, for every stakeholders to enjoy better lives, we are reinforcing inclusive finance.

We defined core diversity target, set up roadmap for each phase and established quantitative indicator for continuous management of level of achievement.

Furthermore, we are spreading the inclusive culture for various talents to grow all together. We strengthened employees' welfare while improving training program and organization culture for capability building. Various ideas created through this will contribute to problem solving, serving as the basis for company's sustainable growth.

Lastly, the group is reinforcing financial inclusion. We are developing products and services that could satisfy diverse customer needs by listening to the voices of every customer. In addition, we are making efforts to enhance financial accessibility of the financially vulnerable and provide training on improving financial capability.

# Diversity Management System

## KB Diversity 2027

KB Financial Group is facilitating group-level discussion on diversity. Board of Directors, the highest decision-making body within the group, is reflecting diversity as its core value across overall activities of BoD.

First, we secured diversity of Board of Directors. In 2020, we became the first financial company to have two females in non-executive director position. Two female non-executive directors, as of end of 2021, account for 28.6% of total. The ratio of female non-executive directors is higher than that of 2,212 domestic listed companies with non-executive directors (7.5%) and companies with total asset of ₩2tn (20.9%).

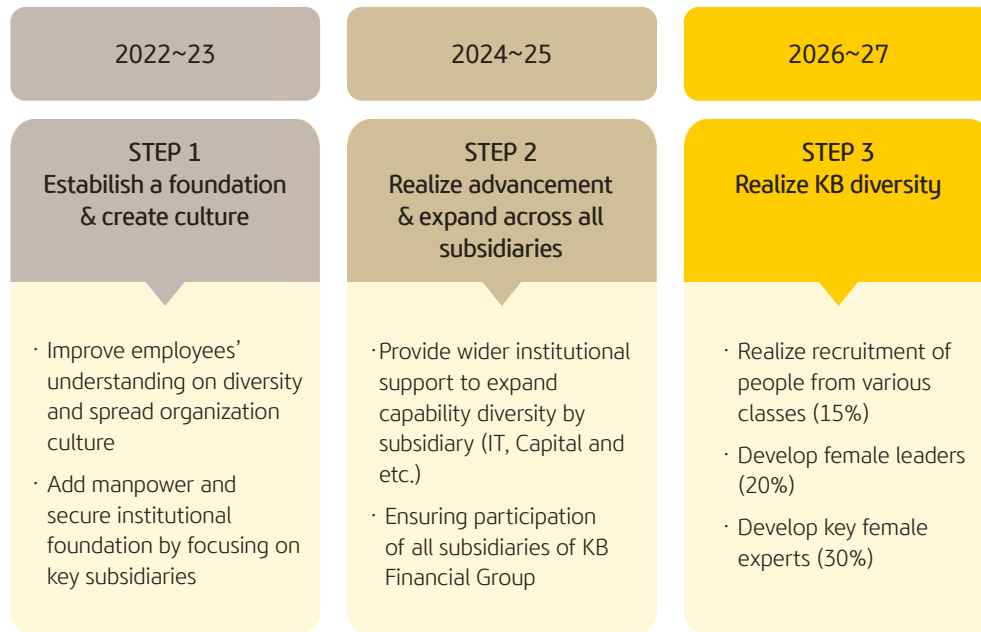
Our ESG Committee has set up 'KB Diversity 2027', a group's mid/long-term diversity strategy to systematically manage areas of diversity. This is to extensively secure socio-economic backgrounds and gender diversity by 2027 for sustainable growth of KB.

Through KB Diversity 2027, we plan to expand diversity value by embracing different classes and to provide equal opportunities to both genders.

KB Diversity 2027			
For sustainable growth, we are promoting social class and gender diversity by 2027			
Aspiration	Embrace diverse socio-economic backgrounds	Realize gender equality	
Sector	Hiring Diversity	Gender Diversity	Capability Diversity
Target	 <p>Increase recruitment of people from different classes*</p> <p><b>15%</b></p> <p>*Ratio of new recruits from various classes (the disabled, people eligible for veterans benefits, people from multi-culture families, recipients of basic livelihood security)</p>	 <p>Develop female leaders*</p> <p><b>20%</b></p> <p>*Deputy branch manager &amp; the management</p>	 <p>Develop key female experts*</p> <p><b>30%</b></p> <p>*Head of HQ teams &amp; bank's corporate banking team</p>
Operational direction	Expand recruitment opportunities to embrace diverse social classes	Eliminate 'glass ceilings' (promotion structure) & 'glass walls' (job opportunity) and offer fair opportunities to both genders	

## Diversity Roadmap

KB Financial Group has set up roadmap for each phase in order to achieve our mid/long-term diversity goal. Diversity roadmap has 3 phases with each phase presenting direction for ‘embracing diverse classes & realizing gender equality’, the aspiration of KB Diversity 2027.



## Diversity Indicators & Goals

KB Financial Group came up with underlying indicators to manage diversity according to roadmap on securing diversity. We plan to manage 7 out of 14 diversity indicators it developed by setting up goals to be achieved by 2027.

[Diversity indicators and goals]

<b>Hiring diversity</b>	① Number of employees with disabilities	② Number of veterans
	③ Number of newly recruited employees (veterans, disabled employees and etc.)	
	④ Ratio of recruitment diversity (Ratio of veterans, disabled employees and etc.)	
<b>Gender diversity</b>	⑤ Ratio of female executives	⑥ Ratio of female deputy managers
	⑦ Ratio of female executives female leaders of HQ teams	
	⑧ Ratio of female members of HQ teams	⑨ Ratio of females in admin
	⑩ Ratio of female executives & employees	⑪ Number of employees in maternity leave
<b>Capability diversity</b>	⑫ Ratio of female leaders of corporate banking team	
	⑬ Ratio of female members of corporate banking team	
	⑭ Ratio of female employees in Digital-IT sector	

[7 Execution goals]

Category	Index	Current status in 2021	2027 goal	Execution direction
<b>Hiring diversity</b>	Ratio of hiring diversity	9.8%	Over 15%	Gradually expand
<b>Gender diversity</b>	Ratio of female executives	6.6%	Over 20%	Reinforce
	Ratio of female deputy branch managers	16.0%	Over 20%	Gradually expand
	Ratio of HQ female team leaders	11.0%	Over 30%	Reinforce
	Ratio of HQ female team members	45.5%	Over 40%	Maintain
<b>Capability diversity</b>	Ratio of female heads of corporate banking team	9.5%	Over 30%	Reinforce
	Ratio of female members of corporate banking team	47.1%	Over 50%	Gradually expand

\* Based on top 4 subsidiaries which account for 88% of all employees (KB Kookmin Bank, KB Securities, KB Insurance, KB Kookmin Card)

# Inclusive Culture

## Institutional Support

KB Financial Group has set up institutional basis to create happy workplace for all executives and employees. In fact, we have in place a customized system for minimizing work related inconveniences and increasing work efficiency as well as for recruiting talent and providing welfare. First, the group established various systems to support work-life balance of female employees. On top of basic maternity and parental leave, we are running flexible work arrangements and workplace

childcare centers to support work-life balance of each employee. We are also operating a support system for members from various different classes. We are providing working environment and facilities that are appropriate to each member while expanding job opportunities and offering additional points during recruitment.

### Support for work-life balance

Category	Support system	Key details
Child birth	Maternity leave	· Before/after child-birth, support 6 months of paid leave (legally required 90 days)
	Parental leave*	· 1 years of paid parental leave per child guaranteed for both men and women [a maximum of two years for female employees (including six months of maternity leave) and a maximum of one year and six month for male employees]
Child care	Reduce work hours	· Possible to reduce work hours for certain period during pregnancy, childcare, and school starting season etc.
	Flexible work arrangements	· Work-from-home, time difference commuting system, selective working hours system and etc.
	Workplace Childcare Centers	· KB Kookmin Bank, KB Insurance, KB Kookmin Card etc. operate workplace childcare centers
	Support childcare expenses	· Support educational expenses to preschool children for kindergarten, educational institute etc.
	Provide subsidy	· Provide subsidy to employees when their children have disabilities
Others	Family care etc.	· Paid family care and fertility treatment leave · Send newsletters and support capability building to help employees on parental leave

\* For employees with children under the age of 9 or under the third grade of elementary school

### Support for members of various classes

- Offer working environment & expand facilities suited for the socially vulnerable such as people with disabilities: Safe access roads, braille signage and etc.
- Expand job opportunities by reflecting characteristics of various members: IT/Digital function, call center function and etc.
- Giving extra points to job applicants with disabilities and those eligible for veterans benefits in the recruitment process (KB Kookmin Bank)

Category	Eligibility
People with disabilities	People with disabilities or different grades subject to the 'Employment Promotion & Vocational Rehabilitation Act for People with Disabilities'
Veterans	People eligible for special employment for veterans under 'the Act on Courtesy and Support for Persons of National Merit, etc.'

\* Continuation of 'ESG Shared Growth Sector (including employees with disabilities) Special Recruitment' for employment of various classes

## Capability Building Program

KB Financial Group has set up 'WE STAR' for cultivating female talents and leaders. With the goal of 'cultivating talents without prejudice', WE STAR is built on 4 areas of System, Talent, Alignment and Relationship.

[WE STAR Program]

Goal	Cultivating talents without prejudice		
Strategy	S	System	Operate HR support systems with regards to promotion, rotation, placement, etc.
	T	Talent	Assign more women to male-oriented job functions, Empowering female leadership
	A	Alignment	Newly introduce & strengthen programs aimed at supporting work-life balance
	R	Relationship	Reinforce capability of forming relationship with colleagues as well as seniors and subordinates, Provide mentoring to establish right role model

In line with WE STAR, we are operating customized programs to empower female talents by job function. Each subsidiary tries to develop female talent by providing training on capability and leadership that female employees in the level of junior, manager ~ team leader, and leader should be equipped with.

For the group's female talents to establish right role model and build stronger relationship, We are running a joint program called 'WE STAR mentoring'. WE STAR mentoring program is about matching executives and newly appointed deputy branch managers as mentors and mentees for transferring required leadership capability and know-how. In 2021, 62 newly appointed deputy branch managers and 63 male/female executives of the group took part in the program. Going forward, besides the group-level joint training program, Our plans to secure diversity by proactively pushing forward with programs aimed at developing female talents & leaders by subsidiary.

[Women empowerment program by each subsidiary]

	Junior (Staff ~ Assistant manager)	Manager ~Team leader	Leader (Dept. head~)
KB Kookmin Bank	<ul style="list-style-type: none"> <li>Give preference to female when selecting corporate banking specialists and prospective IB officers</li> <li>Give preference to female when taking MBA and DT (Digital Transformation) course from Aalto University</li> </ul>		<ul style="list-style-type: none"> <li>KB Women of Excellence, leadership course for women</li> </ul>
KB Securities	<ul style="list-style-type: none"> <li>Mentoring program for entry-level female staff</li> <li>Course for highly competent junior female employees</li> </ul>	<ul style="list-style-type: none"> <li>Course for Female prospective leaders</li> <li>Value-up course for female team leaders</li> </ul>	<ul style="list-style-type: none"> <li>Leadership course for female deputy managers</li> </ul>
KB Insurance	<ul style="list-style-type: none"> <li>KB Dream Campus</li> </ul>	<ul style="list-style-type: none"> <li>KB WE Campus (Womans Empowerment Campus)</li> </ul>	<ul style="list-style-type: none"> <li>Capability building course for newly appointed deputy branch managers</li> </ul>
KB Kookmin Card	<ul style="list-style-type: none"> <li>KLC (KB Leadership Course) WomanWay</li> </ul>		<ul style="list-style-type: none"> <li>Leadership course for female managers &amp; executives</li> </ul>
Prudential Life Insurance		<ul style="list-style-type: none"> <li>WIN Next-generation leader conference</li> </ul>	<ul style="list-style-type: none"> <li>WIN Saturday Matinee</li> </ul>

\* Above are the names of female talent training courses each subsidiary is offering by phase

## Improving Organizational Culture

KB Financial Group pursues inclusive organization that values diversity without any prejudice whatsoever. To this end, we are expanding horizontal communications among employees based on 'fair and open HR' and operating various communication channels. Furthermore, through diagnosis

on group's organizational culture, employees' level of awareness on value of diversity is analyzed and initiatives for improving it are selected & executed.

### Fair and open HR

- Clearly disclose the status of operating fair HR and expand two-way communication with employees
- Spread out the 'HR Deep Change Communication Board' of KB Kookmin Bank to all affiliates
- Structure: HR Newsletter, Free discussion board, etc.
- Disclose information (at least once every quarter) on the status of corporate diversity (gender, generation, position, promotion)

### Expansion of horizontal communication

- Form consensus among organization members by expanding horizontal communications between employees on topic of diversity

Group-level	CEO Townhall Meeting, Communication meeting
KB Kookmin Bank	Field Communication Program by HQ Management, KB Communication Day, KB Communication Center
KB Securities	Reverse Mentoring, Idea Board, KB Lunch-day
KB Insurance	CEO On-site meeting
KB Kookmin Card	Know X How Communication program

### Enhance employees' level of understanding on diversity

- Improve employees' level of understanding on value of diversity and promote internalization through in-house channel

Group webzine	Series contents and in-depth article covering topic on diversity
Newsletter	Spread value of D&I through card news, etc.
In-house broadcast	Produce a new program starring employees who represent diversity
Group portal	Operate bulletin board on topic of diversity

### Diagnosis on group's organizational culture

- Diagnose employees' level of awareness on diversity and develop improvement initiatives
- Planning to diagnose group employees' level of awareness on diversity (every other year)

# Financial Inclusion

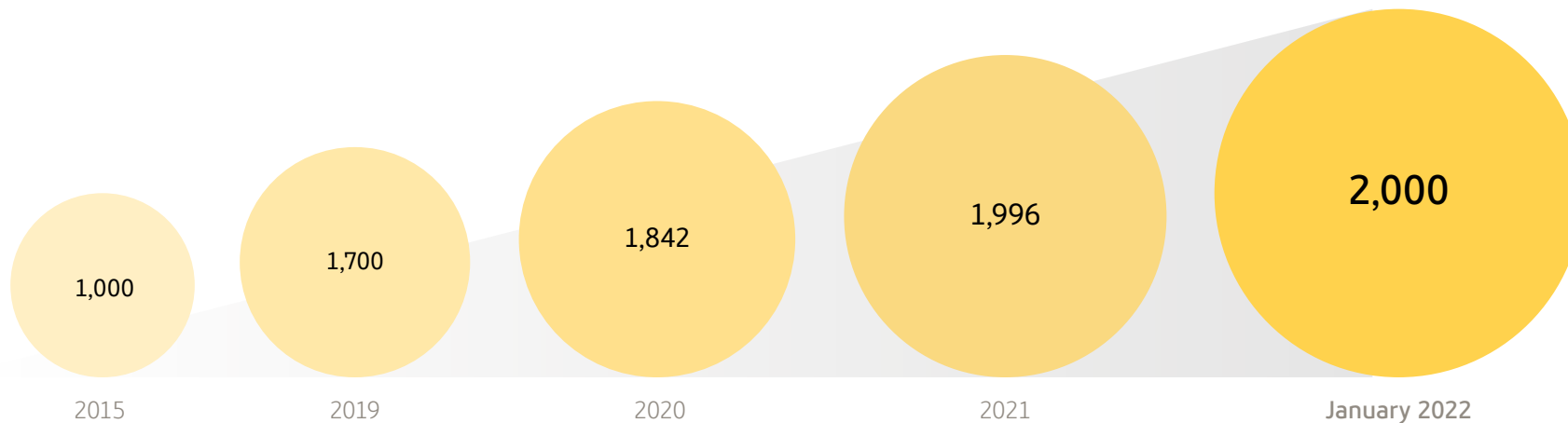
## KB Miso Microfinance

Through KB Miso Microcredit Foundation, KB Financial Group engages in the microcredit business, which provides self-support funds without the need for security and guarantee for those marginalized from the services of legitimate financial institutions. It not only provides low-interest loans to applicants of the self-support fund, but it also provides business and financial consulting required for successful business operation. Since its inception in 2009, the Foundation has grown to have eight branches across the country (Western Seoul, Dobong, Southern Gyeonggi, Incheon, Daejeon, Daegu, Busan, and Honam). As of December 2021, it handled 17,552 loans totaling ₩199.6bn and provided support funds totaling ₩200bn as of January 2022.

By proactively supporting financially marginalized micro businesses, KB Miso Microfinance Foundation complies with government policies implemented by the Korea Inclusive Finance Agency, among others. It provides customized training and consulting for financially marginalized micro businesses after the Loan Committee decides to support loans based on in-depth consulting. Furthermore, it is laying the groundwork for micro businesses to become self-sufficient after receiving assistance by engaging in follow-up management activities such as continuous training and consulting. Furthermore, in accordance with the Regional Credit Guarantee Foundation, KB Miso Microfinance Foundation provides liquidity to customers whose credit scores have improved as a result of rehabilitation consulting.

[Size of loan by KB Miso Microcredit Foundation (cumulative basis)]

(unit: ₩100m)





## Customized Financial Products & Services

On the basis of inclusive organizational culture, KB Financial Group is developing customized financial products based on diverse ideas it gathered from executives & employees.

[Customized financial products & services]

Female	KB Kookmin Bank	<ul style="list-style-type: none"> <li>· Dolbom Pay, Dolbom Talk Talk service</li> <li>· 280 Days Installment Savings for My Child</li> </ul>
	KB Kookmin Card	<ul style="list-style-type: none"> <li>· KB Kookim Happiness Card</li> </ul>
Youth	KB Kookmin Bank	<ul style="list-style-type: none"> <li>· Jeonse/Monthly rent loan customized for the youth</li> </ul>
	KB Securities	<ul style="list-style-type: none"> <li>· Income tax deduction long-term fund for the youth</li> </ul>
Financially Vulnerable Groups (the disabled, the elderly, low-income class)	KB Kookmin Bank	<ul style="list-style-type: none"> <li>· KB Miso Microfinance Foundation</li> <li>· KB Hope Finance Plaza</li> <li>· KB Happiness Keeper Bank Account, KB Kookmin Happiness Installment Savings Plan</li> <li>· KB New Hope Spore II, KB Miso Dream Installment Savings Plan</li> </ul>
	KB Securities	<ul style="list-style-type: none"> <li>· Employment Promotion and Vocational Rehabilitation Fund for Persons with Disabilities</li> </ul>
	KB Insurance	<ul style="list-style-type: none"> <li>· Liability insurance for the disabled and the elderly</li> <li>· Accident Insurance for Delivery Riders</li> <li>· Liability insurance for wheelchairs and medical scooters for the disabled and the elderly</li> </ul>
	KB Kookmin Card	<ul style="list-style-type: none"> <li>· KB Smart Keeper Card</li> <li>· KB Sunshine Loan Card</li> </ul>
	KB Capital	<ul style="list-style-type: none"> <li>· KB Vita Loan</li> </ul>
	KB Savings Bank	<ul style="list-style-type: none"> <li>· KB Good Nuri Installment Savings Plan, Sunshine Loan, Sah-it-dol II</li> </ul>

In particular, each subsidiary of KB Financial Group is expanding a wide range of products & services for laying down the foundation for the financially vulnerable to be self-sufficient and lead a better life.

KB Kookmin Bank, together with KB Miso Microfinance Foundation, KB Hope Finance Plaza, etc., is supporting financially vulnerable groups through various deposit and loan products. KB Miso Microfinance Foundation is leading microcredit business for the socially vulnerable while KB Hope Finance Plaza, as a window for online counseling on microfinance, is offering online financial services for those who cannot use offline services and visit banks. Furthermore, the bank waives internal and external transfer fees via mobile banking or Internet banking for those with limited access to financial services, applying for microfinance, such as recipients of basic livelihood security, people with disabilities, child heads of households, and so on. We also provide deposit and loan products to vulnerable groups with limited access to financial services, such as low-income workers, the disabled, disaster victims, multicultural families, and so on. Furthermore, we refer our customers whose loan application is rejected to other subsidiaries with loan services so that they would not have to turn to private illegal lending with high interest rates.

KB Kookmin Card launched 'Kookmin Smart Keeper Card' for the safety of socially vulnerable groups. Discounts on smartphones, SKT's 'Smart Keeper 2', a caregiving service for the safety of socially vulnerable groups, are provided, as well as other discounts in relation to safe caring for using taxi, hospital, pharmacy, delivery app to help the socially vulnerable feel comfortable about using safe caring service and reducing costs.

KB Savings Bank provides KB Good Nuri Installment Savings Plans to recipients of basic livelihood security, child heads of households, single-parent family support recipients, North Korean defectors, the second lowest income group aged 65 and over, and persons eligible for disability pension/disability allowance/disabled child allowance. KB Good Nuri Installment Savings offers a higher rate (12-month maximum interest rate of 5.0%) than general products and makes financially vulnerable groups more accessible by allowing online document submission. Sunshine Loan and Sah-it-dol II are also available from KB Savings Bank to low-income customers. Both products offer same-day loans and allow for non-face-to-face transactions.

Check page 125 for current status of inclusive financial products for financially vulnerable groups.

CASE STUDY

**Product specially designed in relation to childcare**

**KB Kookmin Bank | Dolbom Pay, Dolbom Talk Talk service**  
 Together with Ministry of Gender Equality & Family (MOGEF), KB Kookmin Bank launched 'Dolbom Pay' for convenient settlement of child caregiving service as well as 'Dolbom Talk Talk' for easy request for caregiving service. Before the launch, in April of 2021, KB Kookmin Bank and MOGEF signed 'business agreement on payment service for easy settlement of child caregiving service'. For the convenience of those using MOGEF's child caregiving service, KB Kookmin Bank developed easy payment service, connected its external system with agencies relevant to child caregiving service and developed chatting function that supports real-time communication between user and care provider in accordance with the agreement.

Dolbom Pay service works on top of Child Dolbom mobile app. which has functions such as real-time fee settlement, usage history check, cash receipts issuance and etc. Users can recharge their balance on Child Dolbom service app. Via Dolbom Pay and activate by pressing simple six-digit password. As Dolbom Pay allows real-time payment, the settlement process has become more efficient, especially for emergency caregiving service which requires upfront payment of service fee.

Dolbom Talk Talk is a service that enables chatting over two different apps. The service user, through the User App can have real-time communication and place request for caregiving service to one or many service provider(s) logged into Child Dolbom App.

**KB Kookmin Card | KB Kookmin Happiness Card**

In April of 2021, KB Kookmin Card launched 'KB Kookmin Happiness Card'. KB Kookmin Happiness Card integrates services of 'Child Happiness Card' which provides childcare fee and infant tuition support service for children under the age of 5 and 'National Happiness Card' which provides national voucher service such as medical support during pregnancy and childbirth. Government supported voucher services such as first-meet coupon, medical expense for pregnancy/birth, childcare/tuition fee, diaper/baby formula cost, hygiene products for young women, energy voucher, etc. are provided to card subscribers. Government voucher is a service that allows welfare benefit recipients to exchange the voucher with product & service at a designated place of use instead of directly offering cash, services and goods.

Depending on customer's last month's usage, KB Kookmin Happiness Card provides following benefits: shopping at large retailers & online shopping malls etc., using education service for rearing children such as Kid's Café & Culture Center etc., telecom service fee, apartment management fee and etc. Also, it offers free subscription opportunity to an insurance that covers not only death and disability from public transportation injuries but also what are necessary for women such as early placental detachment, toxemia of pregnancy and etc.



## Financial Accessibility

With fast-paced digitalization of finance, more customers are enjoying convenience it brings while those who haven't adapted to fast-changing technology face more inconveniences. Accordingly, for new changes such as digital innovation to be more inclusive, KB Financial Group is making improvements to various products and services.

### Improve financial accessibility of the disabled and the elderly

For those customers such as the disabled and the elderly having difficulty in accessing financial services, KB Financial Group is offering a wide variety of services to improve their financial accessibility.

[Products and services for the disabled and the elderly]

<b>KB Kookmin Bank</b>	<ul style="list-style-type: none"> <li>· Provide Visual ARS Service, Counseling service in sign language</li> <li>· Operate Bank Transaction Loan Terms and Conditions (household) for the visually impaired</li> <li>· Operate universal ATMs available to the visually impaired and the handicapped</li> <li>· Provide voice recognition service, voice verification service, and screen reader within Liiv Talk Talk, an interactive banking platform for the visually impaired</li> <li>· Service of directly delivering security media for the visually impaired</li> <li>· Operate call center for the elderly which directs the call to the counselor without having to select ARS menu</li> <li>· Operate 'easy transaction', ATM screen for senior customers</li> </ul>
<b>KB Securities</b>	<ul style="list-style-type: none"> <li>· Create and distribute manual on responding to the disabled</li> <li>· Create security card in braille and operate ATM standard for people with disability</li> <li>· Provide visual ARS service, Talk counseling service, Video counseling service</li> <li>· At each branch, operate teller window dedicated to the disabled and the elderly investors</li> </ul>
<b>KB Kookmin Card</b>	<ul style="list-style-type: none"> <li>· Provide video on sign language counseling service over the internet</li> <li>· By introducing 'relay call service', provide real-time text relay service for people with hearing disabilities who have hard time using sign language</li> <li>· Introduce counseling system of AI-based Call-bot</li> <li>· Annually certify/review web accessibility of homepage and home app.</li> <li>· For senior customers, operate service of speaking slowly and putting through counselor right away</li> </ul>
<b>Prudential Life Insurance</b>	<ul style="list-style-type: none"> <li>· Provide customized counseling service for senior customers</li> </ul>
<b>KB Savings Bank</b>	<ul style="list-style-type: none"> <li>· For senior customers, distribute summary of deposit products via 'letter of information written in large font'</li> </ul>

### Improve financial accessibility of foreign customers

KB Financial Group is trying to help foreigners in Korea and customers in countries with low level of financial access to have higher financial accessibility. KB Kookmin Bank is supporting to enhance customers' digital accessibility by adding additional languages in its KB Star Banking, improving the layout of KB Star Banking's foreign language screen and increasing the amount of overseas remittance transactions.

For financially vulnerable people in Cambodia, KB Kookmin Bank has launched 'Liiv KB Cambodia' that realizes both e-Wallet as well as banking through a single app. and thereby secured cumulative of 130 thousand customers in 2021. Through 'KB Smart Loan', the very first mobile credit loan service in Cambodia, customers can confirm loan availability, loan limit & interest rate and apply for credit loan via non-face-to-face channel. Furthermore, the bank is supporting the buildup of digital banking infrastructure in Cambodia through real-time remittance, merchant QR payment, non-face-to-face user verification service based on e-Wallet & account. Moreover, the bank is providing non-face-to-face financial services & products in countries with low access to finance such as Myanmar, India and etc.

#### CASE STUDY

#### Kiwibank for improving financial accessibility of low-income class



Kiwibank, which was launched in 2020 by KB Savings Bank, is an online/mobile financial service aimed at improving the financial accessibility of low-income people. It provides non-face-to-face account opening, money transfer, subscription to deposit or installment savings product, loan application, and other services 24 hours a day, 365 days a year, through improved user speed and mobile accessibility over the existing mobile banking app. Through kiwibank, KB Savings Bank facilitates easy subscription to Sunshine Loan, Sah-it-dol II Loan, KB Good Nuri Installment Savings Plan, and other products designed for the financially vulnerable, thereby improving financial accessibility of financially vulnerable groups.

## Education Program to Improve Financial Capability

KB Financial Group is expanding education to improve financial capability of stakeholders. To promote financial expertise of executives and employees, various education programs are in execution. Besides offering basic financial knowledge that is required from financial workers, we are operating education programs to enhance each functional job expertise. In addition, with growing importance of protecting financial consumers, education on the Financial Consumer Protection Act is also provided.

Also, more education is being offered to senior customers. We are offering digital banking education to the elderly for them to be more familiar with digital finance, have better access to non-face-to-face financial services and avoid financial scam. In fact, KB Kookmin Bank is trying to prevent financial scam by repeatedly offering video/book contents on preventing financial scam, one-on-one phone-based education, and actual case of financial scam to senior citizens who are more likely to be exposed to financial scam. In addition, for senior customers who are not accustomed to using digital devices, the bank created education contents called 'Why Go to the Bank? When You Can Access It Smartly!' to educate the elderly on how to use smartphone app. and the bank's mobile banking service.

Moreover, each subsidiary of KB Financial Group is actively providing financial education for the youth based on expertise of each company. Studybook on financial education and Youtube are put into use for the education. Digital banking education contents made especially for students in middle & high-schools are distributed via SNS channel. Also, economic knowledge for everyday lives and information on having the right financial habit are provided through The KB Foundation. The cumulative sum of beneficiaries reached 1.68m as of the end of 2021.

[Education contents called 'Why Go to the Bank? When You Can Access It Smartly!']

