

KBFG's DEI

As ESG management becomes a company's sustainable survival strategy, diversity and inclusion are emerging as important values in corporate management. Based on the mission, "Financial service delivering changes," KB Financial Group is building a corporate culture that respects the various views of employees that can change the world in a better direction and encourages inclusion and where everyone can receive recognition fairly. In addition, we are taking the lead in realizing inclusive finance where nobody is excluded by expanding the arena of diversity, equity, and inclusion (DEI) value creation to outside the Group, and striving to grow together with all stakeholders.

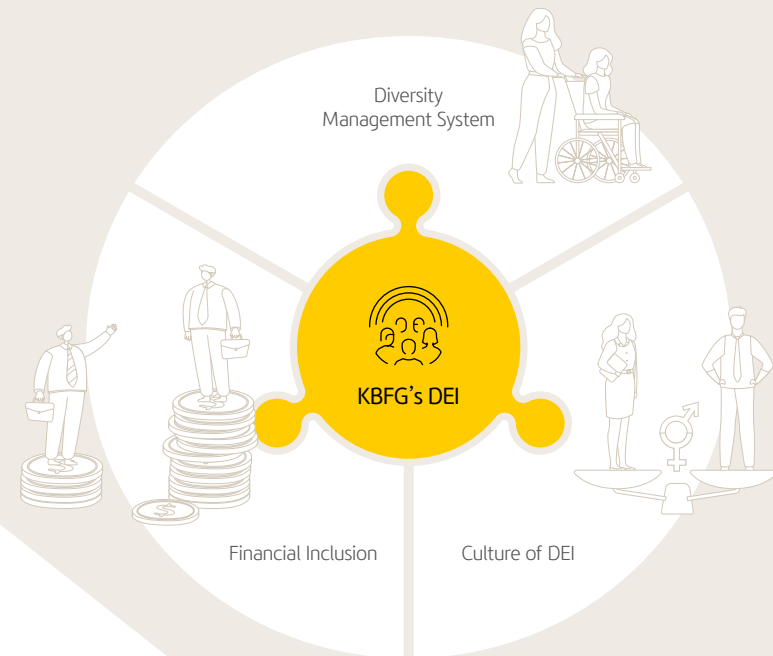


KB Financial Group recognizes that the reduced birthrate is a serious social issue that threatens the country's economic growth and corporate sustainability. In particular, women's career disruption, lack of infant care support, and burden over education costs have been identified as causes of lower birthrates. Against this backdrop, we strive to fulfill our corporate social responsibilities to resolve the issue of low birth.

To this end, we established a diversity goal and continually monitor diversity performance according to a phased roadmap. Moreover, we are spreading DEI values by operating various systems and programs to establish a DEI culture within the company. Moreover, we are strengthening financial inclusion so that financially vulnerable customers can experience better financial products and services.

Going forward, we will continue to respect diversity to build a culture where all employees can demonstrate their capabilities and practice sustainability management through activities that embrace various classes.

KB Financial Group's Diversity, Equity, and Inclusion



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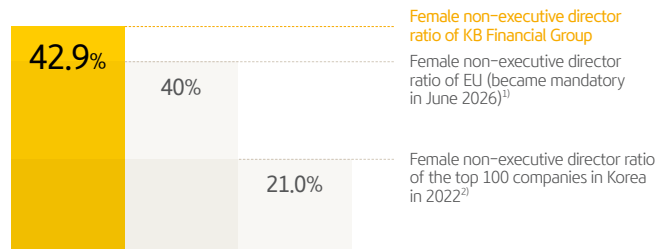
Establishing Diversity Management System

KB Diversity 2027

In June 2022, KB Financial Group’s ESG Committee established “KB Diversity 2027,” a mid- to long-term diversity strategy, to systematically manage areas of diversity within the Group. Based on this strategy, we plan to secure the Group’s sustainable competitiveness by expanding class and gender diversity by 2027. In addition, we established a diversity roadmap that consists of a total three steps to achieve our mid- to long-term diversity goal. Through phased implementation of the roadmap, we seek to realize the goals of KB Diversity 2027 – embracing diverse classes and realizing gender equality.

Furthermore, KB Financial Group is taking the lead in establishing exemplary governance by securing the BOD’s gender diversity. It became the first financial company in 2020 to appoint two female non-executive directors, which was followed by the appointment of one more female non-executive director as of the end of March 2023, and thus became the first financial holding company in Korea to have three female non-executive directors. We plan to continually expand the BOD’s gender diversity so that the perspectives of various stakeholders are reflected in management decision-making.

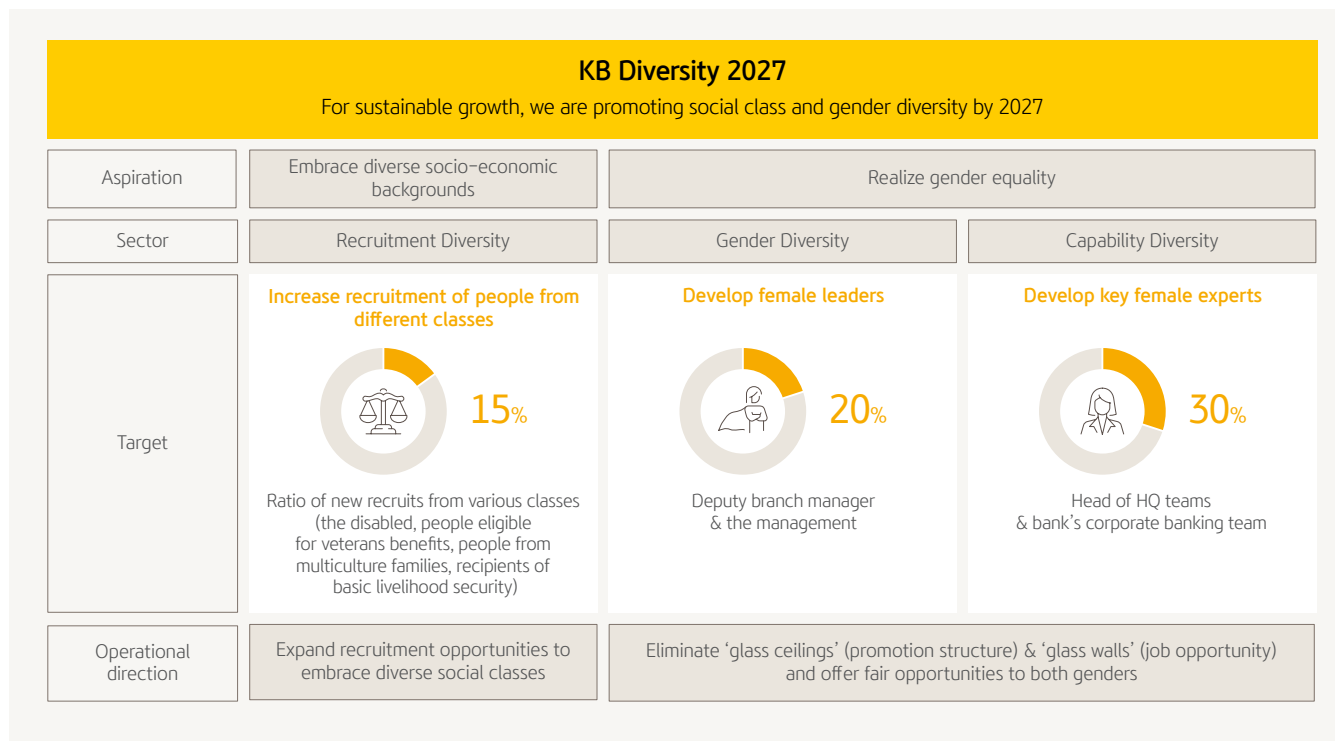
KB Financial Group’s Female Non-executive Director Ratio



¹⁾ Source: “Directive of the European Parliament and of the Council on improving the gender balance among non-executive directors of companies listed on stock exchanges and related measures” of the European Commission

²⁾ Source: “Analysis of the status of non-executive directors of top 100 companies in Korea as of 2022” of Unico Search

KB Diversity 2027 – Mid- to Long-term Diversity Implementation Strategy



Diversity Roadmap



Establishing Diversity Management System

Diversity Indicators and Targets

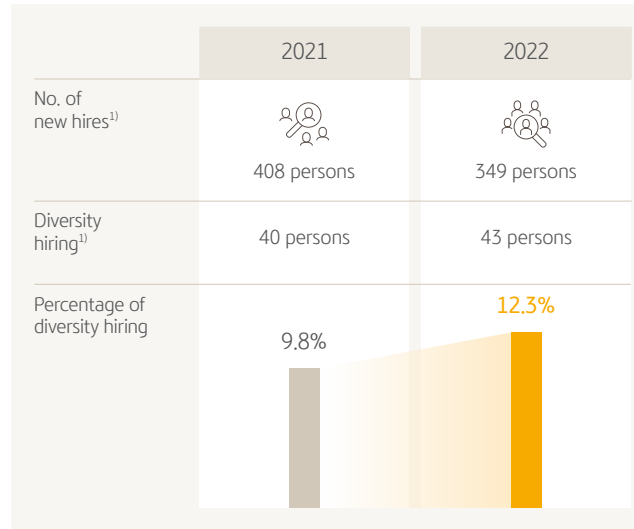
KB Financial Group developed 14 diversity indicators to achieve the “KB Diversity 2027” strategy. Of these indicators, we chose seven key indicators, which was followed by the establishment of goals to be accomplished by 2027, and we are now managing their status.

Activities to Enhance Diversity

Diversity Hiring

KB Financial Group operates a practical policy that can embrace various classes, thus providing opportunities for diverse talent to demonstrate their capabilities. KB Kookmin Bank is increasing employment opportunities for various classes by applying preferential additional points when hiring the disabled and by adopting the special employment system for veterans. In particular, KB Kookmin Bank introduced the “ESG Shared Growth” special recruitment in 2021, through which it hires the disabled, people from global families, North Korean defectors, recipients of basic livelihood security, and veterans.

KB Kookmin Bank’s Diversity Hiring



¹⁾ KB Kookmin Bank, KB Securities, KB Insurance, and KB Kookmin Card

KB Kookmin Bank hired 34 persons with disability in its efforts for diversity hiring. In addition, the Bank collaborates with the “Consulting Center for Employment of the Disabled” to identify duties for disabled employees and provides tailored training in partnership with the Customized Training Center. Furthermore, KB Financial Group is increasing hiring of the disabled through the Bravo, Beaver project. Bravo, Beaver is an equity investment-type standard workplace for the disabled that is run by BEAR.BETTER., a social enterprise. By making equity investments, KB Financial Group is contributing to the creation of jobs for the disabled.

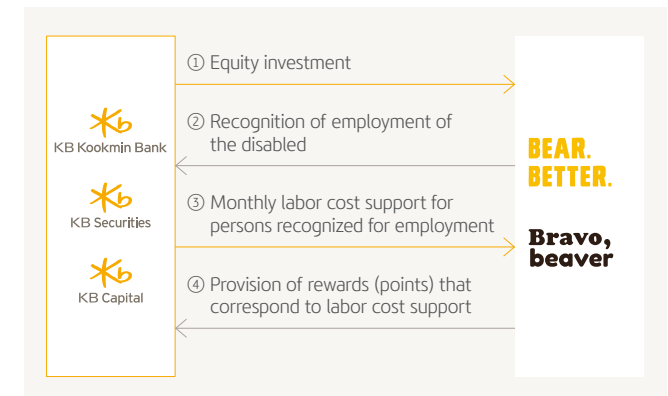
7 Execution Targets

Category	Indicator	2021	February 2023 ¹⁾	Target for 2027
Diversity hiring	Ratio of diversity hiring	9.8%	12.3%	Over 15%
	Ratio of female executives	6.6%	7.4%	Over 20%
Gender diversity	Ratio of female deputy branch managers	16.0%	17.4%	Over 20%
	Ratio of HQ female team leaders	11.0%	16.0%	Over 30%
	Ratio of HQ female team members	45.5%	45.9%	Over 40%
Capability diversity	Ratio of female heads of corporate finance team	9.5%	13.9%	Over 30%
	Ratio of female members of corporate finance team	47.1%	53.5%	Over 50%

* Based on top 4 subsidiaries which account for 89% of all employees (KB Kookmin Bank, KB Securities, KB Insurance, KB Kookmin Card)

¹⁾ Reflecting the results of personnel reshuffling conducted in January 2023 (diversity hiring is as of 2022)

“Bravo, Beaver” Project Process Implemented by of KB Kookmin Bank, KB Securities, and KB Capital



Establishing Diversity Management System

In addition, KB Financial Group hires locals with priority when hiring employees at overseas subsidiaries, thus expanding diversity. In hiring new employees in 2022, KB Finansia Multi Finance (FMF), which is KB Kookmin Card's subsidiary in Indonesia, chose locals for all employee positions, including the CEO, and plans to operate a management-nurturing program for local personnel.

Percentage of Local Hiring by KB FMF in 2022 (Unit: Persons)

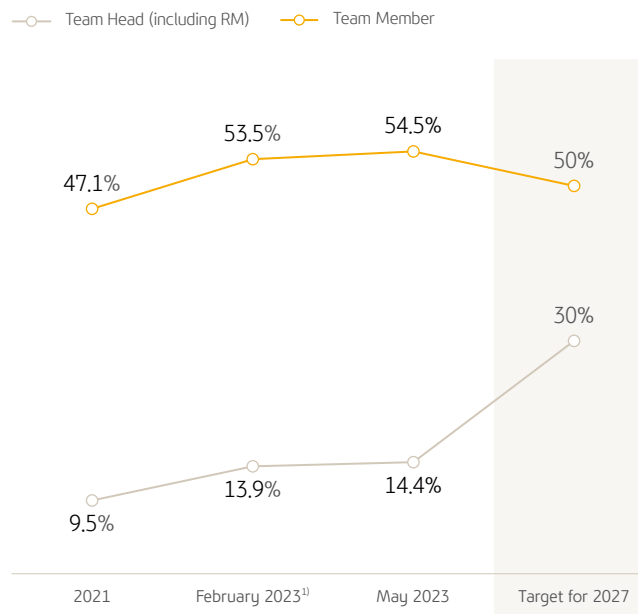
Category	No. of new hires		Percentage of local hiring
	Total	Local hiring	
Management	3	3	100%
Employee ¹⁾	8,258	8,258	100%
Total	8,261	8,261	100%

¹⁾ Scope of employees: Including full-time and temporary employees (excluding outsourced personnel, including subcontracted and dispatched personnel)

Gender and Capability Diversity

Each subsidiary of KB Financial Group applies diversity principles to provide all employees fair opportunities regardless of their gender. KB Kookmin Bank nurtures female managers in accordance with its female talent operation principle (deputy branch manager: 20%, L3 HQ team head: 30%, HQ team member: 40%), and strives to appoint female team heads and team members to key roles. In addition, it set a goal for the percentage of female employees in charge of corporate finance to diversify female employees' duties, which are now concentrated in branch PB and retail customer-related work.

Percentage of Female Employees in Corporate Finance at KB Kookmin Bank's Branches



¹⁾ Reflecting the results of personnel reshuffling conducted in January 2023 (diversity hiring is as of 2022)



Disseminating a Culture of DEI

Institutional Support

KB Financial Group is establishing systems that enable talent with diverse backgrounds to grow together. We also help our employees enhance their work engagement and performance by operating highly effective systems to strike the right balance between work and family life.

Female Talent Capability-Building Program

KB Financial Group set in place the “Womans Empowerment (WE) STAR” system to cultivate female talents and leaders. With the goal of fostering talents without prejudice, WE STAR is built on four areas of System, Talent, Alignment, and Relationship.

In line with the WE STAR System, KB Financial Group runs customized programs by job function to strengthen the capabilities of female talents by subsidiary. Through the “KB Women of Excellence (WE)” program, KB Kookmin Bank presents female leadership role models and strengthens female talents’ capabilities through group coaching and individual tasks. In 2022, one regional office head and 45 deputy branch managers completed the training. A cumulative number of 137 employees completed the “KB WE” program as of 2022.

Systems to Support Work-Life Balance

Category	System	Key details	
Child birth	Before and after maternity leave	• Support 6 months of paid leave before/after childbirth (legally required 90 days)	
	Spouse maternity leave	• Support a maximum 10 days of paid leave	
	Parental leave	• 1 year of paid parental leave ¹⁾ per child guaranteed for both men and women	
Child care	Pregnancy	• Employees who registered their pregnancy can reduce work hours by as much as two hours a day	
	Reduce work hours	Childcare	• Employees who are eligible to take a parental leave can work four or six hours a day
		Entry into elementary school	• Parents of children entering elementary school can come to work at 10 am for two months
		Family care, etc.	• Work four hours a day to care for family, recover health, prepare for retirement, etc.
	Flexible work arrangements	• Work-from-home, time difference commuting system, selective working hours system, etc.	
	Support childcare expenses and provide subsidy	• Support educational expenses for preschool children to attend kindergarten, educational institute, etc. and school expenses for children • Provide a subsidy to pay for living expenses to employees with a disabled child	
	Operation of workplace childcare centers and breastfeeding rooms	• KB Kookmin Bank, KB Insurance, KB Kookmin Card, and others operate workplace childcare centers • Operate breastfeeding rooms	
Family care, etc.	Family care leave	• Support as long as 1 year for such reasons as a family member’s illness, accident, old age, etc. (including family care break of 10 days)	
	Family care break	• Maximum 10 days of paid leave	
	Leave and break for fertility treatment	• Paid leave of up to 1 year for treatment, including artificial insemination/IVF treatment (Break is provided for 3-5 days a year)	

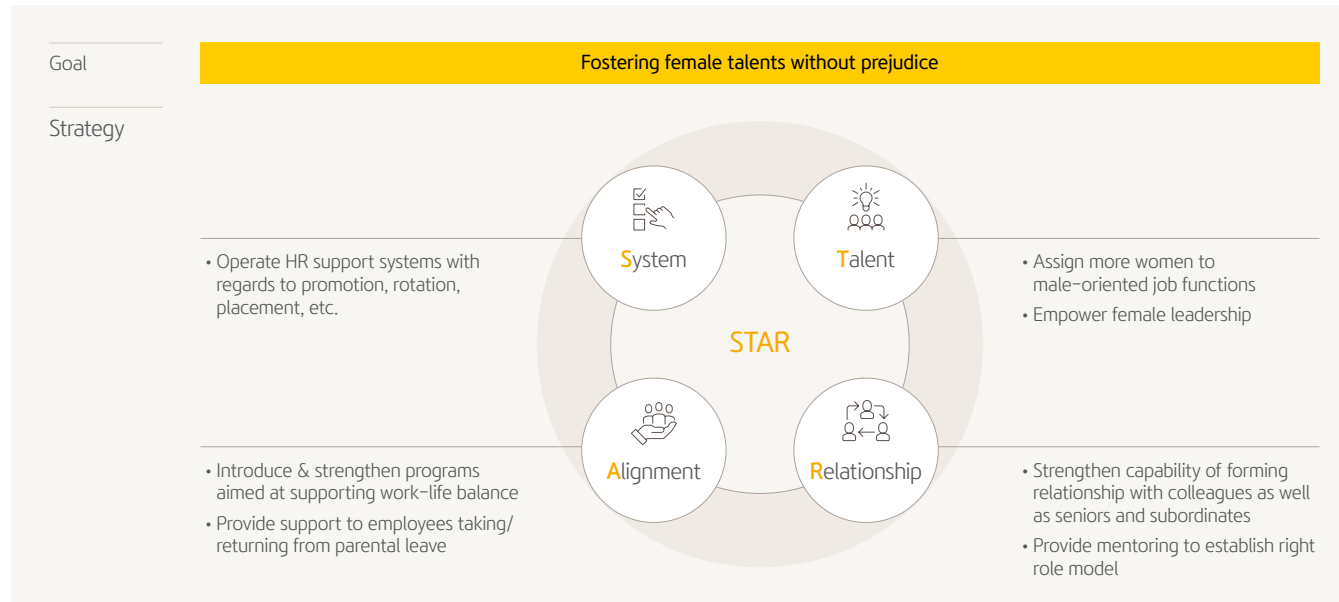
In addition, KB Financial Group operates the “WE STAR Mentoring Program” across the Group so that female talents can establish right role models and build stronger relationships while working. This program matches executives and newly appointed deputy branch managers as mentors and mentees for transferring required leadership capability and know-how. In 2022, 58 newly appointed deputy branch managers and 62 male/female executives of the Group took part in the program.

As a result of such continued efforts to enhance capabilities of female talents and disseminate the culture of gender equality, KB Financial Group was included in the Gender-Equality Index (GEI), announced by Bloomberg, a global financial information organization, for five consecutive years.

¹⁾ Target: Employees with child under 9 years old (or 3rd grade at elementary school) / Support: A maximum of two years for female employees (including six months of maternity leave) and a maximum of one year and six months for male employees

Disseminating a Culture of DEI

WE STAR System



Women Empowerment Program by Subsidiary

Subsidiary	Junior (Staff – Assistant manager)	Manager – Team leader	Leader (Department head –)
KB Kookmin Bank	<ul style="list-style-type: none"> Give preference to women when selecting corporate loan review specialist (formerly preliminary credit analyst) 		<ul style="list-style-type: none"> KB Women of Excellence, leadership course for women
KB Securities	<ul style="list-style-type: none"> Mentoring program for entry-level female staff Course for highly competent junior female employees 	<ul style="list-style-type: none"> Course for prospective female leaders Value-up course for female team leaders 	<ul style="list-style-type: none"> Leadership course for female deputy branch managers
KB Insurance	<ul style="list-style-type: none"> KB Dream Campus 	<ul style="list-style-type: none"> KB Womans Empowerment (WE) Campus 	<ul style="list-style-type: none"> Coaching course for newly appointed department heads
KB Kookmin Card	<ul style="list-style-type: none"> KB Leadership Course (KLC) Woman Way for female leadership 		<ul style="list-style-type: none"> Leadership course for newly appointed deputy branch managers Female executive one-on-one coaching course
KB Life Insurance		<ul style="list-style-type: none"> Women in INnovation (WIN) next-generation leader conference 	<ul style="list-style-type: none"> WIN Saturday Matinee



Disseminating a Culture of DEI

Improving the Organizational Culture

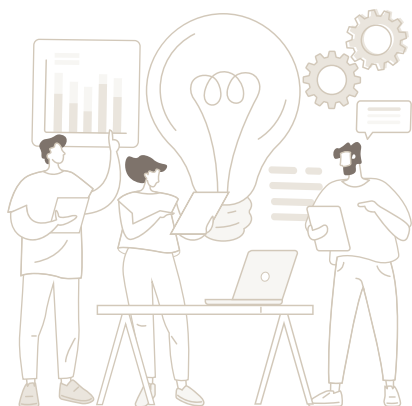
KB Financial Group shares the values of DEI within the organization through diverse communication channels. In addition, we regularly examine and improve our corporate culture to make KB more horizontal organization.

Expanding Horizontal Communication

KB Financial Group is establishing a horizontal corporate culture by facilitating communication among employees. We had a total six CEO Townhall Meetings in 2022. We increased communication within the Group through video and YouTube live streaming and simultaneous interpretation services for overseas employees. We also provided arenas of communication seven times in 2022, including the “Yoondabang,” a contactless communication channel with the CEO that reflects the non-face-to-face trend caused by COVID-19.

Communication Channels with the Top Management

Program	Details	Subsidiary
KB Communication Day	Share communication materials every Wednesday to strengthen direct communication between the management and employees	
KB Communication Center	Operate an employee communication channel that allows employees to make suggestions	KB Kookmin Bank
Townhall Meeting by Business Group	Meeting between the management and employees to strengthen communication within headquarter departments	
The CEO is Coming	The CEO makes visits to encourage employees and listen to their suggestions	
Sotonghassi-o (Communicating with the CEO)	Regular issuance of infographics content to improve the corporate culture	
Reverse Mentoring	Nurture leaders and promote communication between generations to enhance mutual understanding	KB Securities
Idea Board	Junior employees' suggestion of ideas and monitoring of change management for corporate culture improvements	
KB Lunch-day	Run a program aimed at facilitating exchange with employees of other sectors	
CEO Message “The Way We Walk Together”	Issue an essay that reflects the CEO’s thoughts and determination on various subjects	KB Insurance
CEO On-site Meeting	The CEO makes onsite visits to listen to employees’ suggestions and to communicate with them	
Know X How (Know-how)	Run a bi-directional communication program for a mutual respect culture policy	KB Kookmin Card
Creating a Better KBAM Committee	Collect employee suggestions and make improvements	
Communication Month	Hold a meeting by job function and CEO Townhall Meeting	KB Asset Management
Year-End Workshop “Cheer-up & New Start”	The CEO and employees share future direction and KB Savings Bank’s Code of Conduct is declared	KB Savings Bank



CEO Townhall Meeting



CEO Meeting with the Group Junior Board

Disseminating a Culture of DEI

Practicing DEI Values

KB Compliment System

KB Financial Group established the “KB Compliment System” to spread a positive culture where employees compliment each other. Through the compliment platform that enables employees to compliment each other and communicate their appreciation, employees deliver compliment points (KBcoin) to others they want to compliment along with a message of encouragement and appreciation on the Compliment Day.

KB Financial Group Inc. runs the “Let’s Compliment” campaign and choose a Compliment King and Professional Compliment Maker as part of our efforts to fully establish a culture of making compliments.

Use of Compliment Platform in 2022



KB Creator

KB Financial Group launched the “KB Creator” project for all employees to facilitate Group communication. A KB Creator is an in-house creator who leads the spread of an open, creative corporate culture. Employees chosen as KB Creators use their ideas and talent to produce content that is useful to employees and actively take part in communication activities aimed at improving the corporate culture. In 2022, 53 employees served as KB Creators at a total seven subsidiaries. They created a total 28 content on diverse subjects, including agile, compliance, ESG, employee stock ownership system, and digital.

Diagnosis of the Group’s Organizational Culture

KB Financial Group’s Group Culture & HRD Center conducts an organizational culture diagnosis, targeting all employees, to assess the employee awareness on the value of diversity within the Group and derive improvement tasks. In 2022, a total of 192 improvement tasks were implemented based on the results of an organizational culture diagnosis conducted in 2021.

In-house PR Activities

KB Financial Group operates in-house channels to form a consensus among employees on diversity and to internalize the value of diversity.

PR channels related to employee diversity



Reinforcing Financial Inclusion

KB Miso Microcredit

Through the KB Miso Microcredit Foundation, KB Financial Group provides products to the financially marginalized. The KB Miso Microcredit Foundation 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 because they have no collateral or their credit and income levels are relatively low, thereby supporting a foundation for their independence. In addition, it provides business establishment and operating funds and facility improvement funds at low interest rates that are needed for establishing and operating businesses to the financially marginalized and operates low-interest-rate loan programs, including the Successful Employment Loan, Emergency Livelihood Fund Loan, Educational Expense Support Loan, and Underprivileged Independence Fund. The Foundation became the first in the banking industry in 2015 to achieve KRW 100 billion in support funds. As of the end of December 2022, it handled a total 18,890 loan cases amounting to KRW 214.3 billion. Since its opening in 2009, the Foundation has grown to have eight branches across the country, including Western Seoul, Dobong in Seoul, Southern Gyeonggi, Incheon, Daejeon, Daegu, Busan, and Honam, thereby raising accessibility.

In addition, the Foundation provides customer-tailored business and financial consulting to the financially marginalized and engages in follow-up management activities, including training and consulting, to help micro businesses become self-sufficient. In addition, in connection with the Regional Credit Guarantee Foundation, the KB Miso Microcredit Foundation provides liquidity to customers whose credit scores improved through Miso Microcredit.

Size of Loan by KB Miso Microcredit Foundation (Unit: KRW billion)

2015	100.0
2019	170.0
2020	184.2
2021	199.6
2022	214.3

* Based on cumulative figures

Products and Services for Financial Inclusion

KB Financial Group provides products and services aimed at financial inclusion to support the financially marginalized. We prevent seizures so that basic livelihood benefits as well as pension and insurance benefits can be used for living expenses and provide various checking account products that offer bank transaction fee exemption benefits, thus helping the financially marginalized live a stable life.

We provide savings account products designed to help people build assets and a sizable sum of fund to child heads of households, North Korean defectors, youths, and the low-income class that have difficulty accessing financial services. We also offer various loan products, including for daily life stability funds and housing security deposit funds, to the financially marginalized with low-income and low-credit who find it difficult to use legitimate financial institutions as well as persons of national merit. We provide loan products that exempt an early repayment fee to youth startup companies, small business owners, and small companies.

Financial Products and Services for the Financially Vulnerable

(Unit: Persons, No. of accounts)

	Products and services	Targeted clients	No. of customers	No. of accounts
Checking account	KB Happiness Keeper Bank Account, KB Love Sharing Installment Bank Account, KB Kookmin Hope Keeper Bank Account, and 5 others	Low-income class, the elderly, women, the disabled, immigrant workers, micro businesses, individuals in rural or hard to reach areas, etc.	122,379	122,785
Savings account	KB Love Sharing Installment Savings Plan, KB Miso Dream Installment Savings Plan, KB Good Nuri Installment Savings Plan, KB Youth Hope Installment Savings Plan, and 2 others	Low-income class, youths, individuals in rural or hard to reach areas, etc.	1,023,585	1,023,589
Loan	KB New Hope Spore II, KB Sunshine Loan, KB Small Business STORY Loan, KB Youth Dream Loan, Employment Environment Improvement Fund Loan, and 9 others	Low-income class, micro businesses, youths, the disabled, individuals in rural or hard to reach areas, etc.	300,003	356,798

* As of December 31, 2022

Increasing Financial Accessibility

Customer convenience is rising as a result of digitalization of finance, but at the same time, there is an increasing number of customers who experience difficulty in accessing financial services. KB Financial Group provides diverse products and services to increase accessibility of the financially vulnerable, including disabled, senior, and foreign customers.

Reinforcing Financial Inclusion

Persons with Disability and Senior Customers

KB Financial Group provides various services designed to enhance customer accessibility so that persons with disability and senior customers do not experience difficulties in using digital financial services. KB Kookmin Bank operates moving branches to resolve the financial marginalization of senior customers as digitalization gains speed. At moving branches, senior customers can use such financial services as depositing and withdrawing cash, reissuing bank passbooks, and receiving pension. In addition, the Bank established three “joint branches between banks” to resolve the branch shortage issue in some regions. An alliance was formed with Emart No Brand and Emart24 Convenience Store, based on which KB Kookmin Bank created two unmanned digital branches and operates intelligent ATMs and video counseling-only windows, thereby increasing financial accessibility and customer convenience.

In addition, KB Kookmin Bank expanded convenience facilities for persons with disability at 110 branches. It set up movable ramps, help bells for the disabled, and signs on entry locations at 54 branches, and it established and/or repaired convenience facilities, including braille blocks, entry ramps, and handrails, at 56 branches.

Services for Persons with Disability and Senior Customers

Target	Service details	Subsidiary
Elderly	<ul style="list-style-type: none"> Created the “simple mode” in KB Star Banking for senior customers Providing speaking slowly services of major counseling menus for senior customers aged 65 or more Expanded video counseling services using smartphones and adopted the counseling system of AI-based Call-bot 	KB Kookmin Bank, KB Kookmin Card
Disabled	<ul style="list-style-type: none"> Increased ARS-applied apps for the hearing-impaired Providing the “video sign language counseling service over the Internet” and visual ARS for the hearing-impaired Adopted the “relay call service” for people with hearing disabilities who have difficulties in using sign language Providing voice recognition ARS for the visually-impaired 	KB Kookmin Bank, KB Kookmin Card

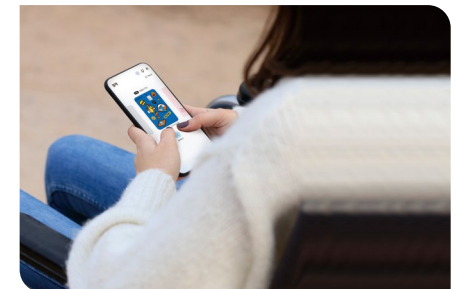
Expanding Convenience Facilities for Persons with Disability

(Unit: Branches)

Category	Ramps & signs on entry locations	Installation of ramps	Movable ramps & help bells for the disabled	Help bells for the disabled	In the front	Created	Relocated	Regional base branches	Total
No. of branches	35	1	11	7	29	4	20	3	110



KB Senior Lounge



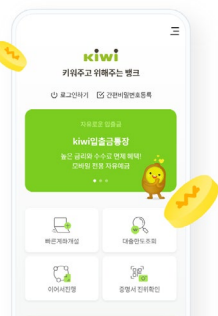
Reinforcing Financial Inclusion

Low-income Customers

KB Savings Bank launched “kiwibank,” an online and mobile financial service, in 2020 and helped low-income class customers easily access financial services. Through kiwibank, mobile users can use account opening, money transfer, subscription to deposit or installment savings product, loan application, and other financial services 24/7 without difficulty, through improved user speed over the existing mobile banking apps. Through kiwibank, customers can easily subscribe to products designed for the financially vulnerable, including Sunshine Loan, Sah-it-dol II Loan, and KB Good Nuri Installment Savings Plan. In this way, KB Savings Bank is improving accessibility of financially vulnerable groups.

Foreign Customers

KB Financial Group provides various financial services for convenience of foreign customers. KB Kookmin Bank supports nine languages – English, Chinese, Japanese, Cambodian language, Vietnamese, Thai, Burmese, Russian, Mongolian – in KB Star Banking, a non-face-to-face channel. We provide English, Japanese, and Chinese services on Internet banking for increased digital accessibility of foreign customers. We operate a foreigner-only remittance center that can be used on weekends, resulting in increased convenience for foreign customers who find it difficult to visit a bank during weekday business hours. We also operate eight FX and remittance centers in areas where many foreign workers reside and support smooth communication of foreign customers by hiring employees who are native speakers.



Support for the Financially Marginalized

Financial Support for the Marginalized

In April 2022, KB Kookmin Card became the first card company to launch a non-face-to-face “Guarantee for a Refund of Jeonse Deposit” service based on an alliance with the Korea Housing & Urban Guarantee Corporation. As instability in the real estate lease market increases, KB Kookmin Card developed this service to resolve the security deposit return issue that the financially vulnerable may encounter and to improve their financial accessibility. The company plans to add a menu for applying to the security deposit return guarantee service to the KB-Pay card app and mobile web so that customers can more conveniently use the service.

Education for the Marginalized

As the shift to a digital era gains speed, financial service convenience has increased but there is also rising inconvenience for senior customers who are unable to adapt to sharply-changing technologies. KB Financial Group operates education programs to help the elderly with non-face-to-face financial service use and to prevent financial fraud. KB Kookmin Bank provided education a total 100 times for three hours each to around 2,000 seniors in collaboration with the Office of Education, Senior 50 Plus Foundation, libraries, welfare centers, and lifelong learning centers. Education subjects included use of mobile banking, integrated management of account information, and prevention of financial fraud. The Bank also provided educational videos to help raise participants’ understanding.

In addition, KB Kookmin Bank holds the “financial fraud prevention play” for seniors, who are vulnerable to financial fraud, in its efforts to prevent voice phishing. In 2022, it sponsored the play on eight occasions to deliver a message on preventing financial fraud and also provided an information pamphlet. KB Insurance offered the Financial Inclusion & Literacy program to 135 college students at Universitas Widya Kartika, located in Surabaya, Indonesia, in October 2022, through which lectures were held on financial literacy and inclusive finance.

Financial support for the financially marginalized

• KB Kookmin Bank



Expanding preferential interest rates for vulnerable borrowers

- An annual 1.0%p reduction in the new interest rate for small-scale consumer loan products that target low-income workers and small business owners
- * Target products: KB New Hope Spore II, KB “Sah-it-dol” Middle Interest Rate Loan, KB Happy Dream Loan II, KB Stepping Stone Loan
- Applied an annual 0.3%p in preferential interest rate to mortgage for vulnerable borrowers, including the disabled, recipients of basic livelihood security, and North Korean defectors



Guarantee fee support for Guarantee for a Refund of Jeonse Deposit

- Fee support for debtor’s refund guarantee of KRW 300 million or less Jeonse deposit for metropolitan areas and KRW 200 million or less for other areas



Created a loan principal reduction program



Early repayment fee exemption for borrowers with a CB 5 or lower rating

• KB Kookmin Card



Supporting daily life recovery from COVID-19

- Provide daily life recovery support funds in Gwangju and Chuncheon



Providing support funds to parents of elementary, middle, and high school students in low-income class

- Provide special learning support funds to recipients of education benefits
- Plan to implement voucher project to support recipients of education benefits



Providing support funds to youths

- Provide support funds to cover transportation expenses to youths in Seoul