

Financial Services Authority Regulation Number 37 / POJK.03 / 2019 dated 20 December 2019 concerning Amendments to the Financial Services Authority Regulation Number 6 / POJK.03 / 2015 dated 31 March 2015 concerning Transparency and Publication of Bank Reports and Financial Services Authority Circular Letter No.9 / SEOJK.03 / 2020 dated 01 July 2020 regarding "Transparency and Publication of Conventional Commercial Bank Reports", below is financial information taken from the Consolidated Financial Statements of KB Financial Group which owns 100% of KB Kookmin Bank shares, for the date and period ended 31 December 2022. As of 31 December 2022, KB Kookmin Bank is a shareholder of PT Bank Bukopin Tbk with a share ownership of 67.00%.

The Consolidated Financial Statements of PT Bank Bukopin Tbk and its subsidiaries as of 31 December 2022 and for the year ended on that date have been published.

Jakarta, 31 March 2023
PT Bank KB Kookmin Tbk
S.E. & O



Woo Yeul Lee
President Director



Sung Hyup Shin
Director

FINANCIAL STATEMENTS

KB KOOKMIN BANK



KB KOOKMIN BANK CONSOLIDATED BALANCE SHEET		
As of 31 December 2022 and 31 December 2021 (In Billion Won)		
	31 Dec 2022	31 Dec 2021
ASSET		
Cash and due from financial institutions	25,127.8	25,165.0
Financial assets at fair value through profit or loss	21,213.4	18,834.4
Derivative financial assets	7,767.6	2,965.6
Financial investments	75,250.2	63,744.9
Loans	374,672.0	361,144.7
(Allowances for loan losses)	(2,764.6)	(2,426.9)
Investments in associates	530.0	391.0
Tangible assets	4,394.4	4,496.3
Goodwill & Intangible assets	1,054.7	1,028.5
Current income tax assets	192.0	61.3
Deferred income tax assets	181.3	149.9
Other assets	7,386.1	5,583.3
TOTAL ASSETS	517,769.5	483,564.9
LIABILITIES		
Financial liabilities at fair value through profit or loss	108.9	112.7
Deposits	381,746.7	363,141.4
Debts	45,073.1	32,523.2
Debentures	29,787.7	29,718.7
Derivative financial liabilities	7,271.4	2,749.4
Net defined benefit liabilities	16.2	155.3
Provisions	533.4	426.9
Accrued expenses payables	3,947.2	2,668.6
Other liabilities	15,561.7	19,179.8
TOTAL LIABILITIES	484,046.3	450,676.0
EQUITY		
Share capital	2,021.9	2,021.9
Hybrid financial instrument	873.9	574.5
Capital surplus	5,025.3	5,025.3
Accumulated other comprehensive income	12.8	1,395.2
Retained earnings	25,834.2	23,660.7
Treasury shares	-	-
Non-controlling interest	(44.8)	211.3
TOTAL EQUITY	33,723.3	32,888.9
TOTAL LIABILITIES DAN EQUITY	517,769.5	483,564.9

KB KOOKMIN BANK CONSOLIDATED INCOME STATEMENT		
For year ended 31 December 2022 and 31 December 2021 (In Billion Won)		
	31 Dec 2022	31 Dec 2021
Net interest income	9,291.0	7,728.5
Net fee and commission income	1,096.6	1,187.9
Net other operating income/(expenses)	(944.1)	(819.8)
Gross operating income	9,654.1	8,439.5
General & administrative expenses	4,698.0	4,402.7
Operating profit before provision for credit losses	4,956.1	4,036.8
Provision for credit losses	(1,121.1)	(522.8)
Net operating profit	3,835.0	3,514.0
Net non-operating profit (loss)	(25.2)	(22.4)
Share of profit (loss) of associates	12.7	57.2
Net other non-operating income (expenses)	(37.9)	(79.6)
Profit before income tax	3,809.8	3,491.6
Income tax expense	1,081.5	953.6
Profit for the period	2,728.3	2,538.0
Profit attributable to non-controlling interest	(267.7)	(52.8)
Profit attributable to shareholders of the parent company	2,996.0	2,590.8

KB Kookmin Bank, Ltd