

Support Provided by KB Financial Group Inc. in Response to COVID-19

Classification	Details
To Clients	<ul style="list-style-type: none"> - New loans, extended deadlines, delayed repayment, discounted fees related to trade finance, and discounted exchange rates offered to clients affected by COVID-19
	<ul style="list-style-type: none"> - Favorable interest rates and exemption of late payment interests provided to affected clients upon renewal of existing loans
	<ul style="list-style-type: none"> - Consulting services offered by "KB SOHO Consulting Center" to self-employed business clients affected by COVID-19
	<ul style="list-style-type: none"> - Tailored recommendations provided by the "KB Bridge" application to small business owners and SMEs regarding various financial support programs offered by the government
	<ul style="list-style-type: none"> - 6 month grace period in payment of insurance premium provided to clients affected by COVID-19
	<ul style="list-style-type: none"> - 6 month grace period in payment of interests on insurance contract loans for small business owners and SMEs affected by COVID-19
	<ul style="list-style-type: none"> - Financial support provided to card merchants with less than 0.5 bn won in annual revenue who have been confirmed to have been affected by COVID-19 as below <ul style="list-style-type: none"> ▶ Financial support includes delay in card repayment, as well as discounted rates on card loans and late fees
	<ul style="list-style-type: none"> - Exemption of fees related to internet and mobile banking and ATM services, as well as financial support to customers who are subscribed to Liiv M telecommunication services in Daegu and Gyeongbuk region.
Communities	<ul style="list-style-type: none"> - Masks and hand sanitizers provided to local child centers and senior welfare centers
	<ul style="list-style-type: none"> - Masks, hand sanitizers, and thermometers provided to low income families in Asan and Jincheon region

Communities	- Hygiene supplies, daily necessities, and food provided to vulnerable social groups in need including children and youth in Daegu and Gyeongbuk region
	- Masks and food supplies provided to low income multi-cultural families in Daegu and Gyeongbuk region
	- Goods including red ginsengs, toothpastes, socks provided to quarantine officials in fire departments in Daegu and Gyeongbuk region
	- Medical supplies delivery services provided to the vulnerable social groups in Daegu and Gyeongbuk regions
	- Mass Purchase of daily necessities from traditional markets in Daegu and Gyeongbuk region and donation of such goods to the local families in need
	- Liiv M USIM chips (unlimited data) provided to overseas Korean residents who arrived from Wuhan, China
	- "Onnuri" gift cards provided to executive officers and employees in order to stimulate the local economy
	- Exempted or discounted rent provided to small business owners in properties owned by KB Financial Group and its subsidiaries