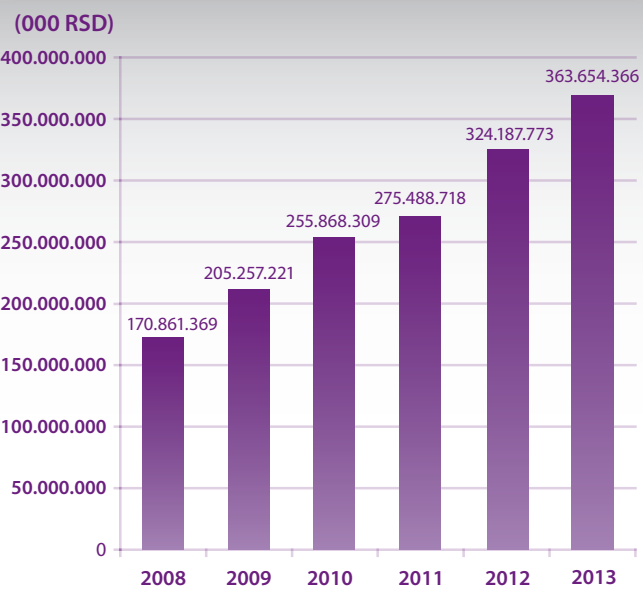
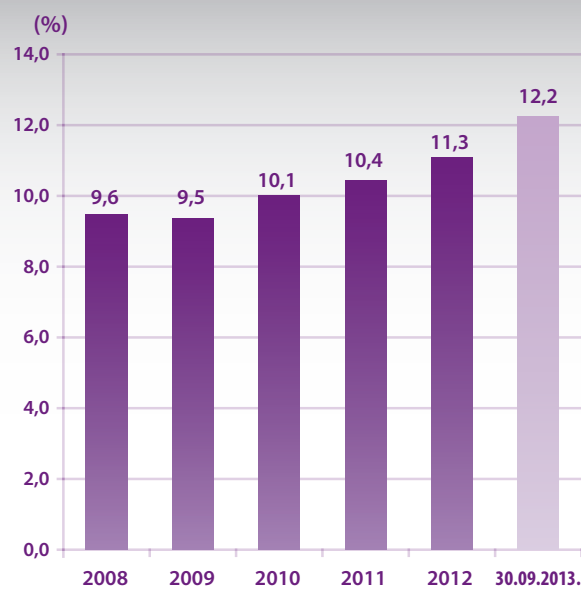


KEY INDICATORS OF BANK PERFORMANCE

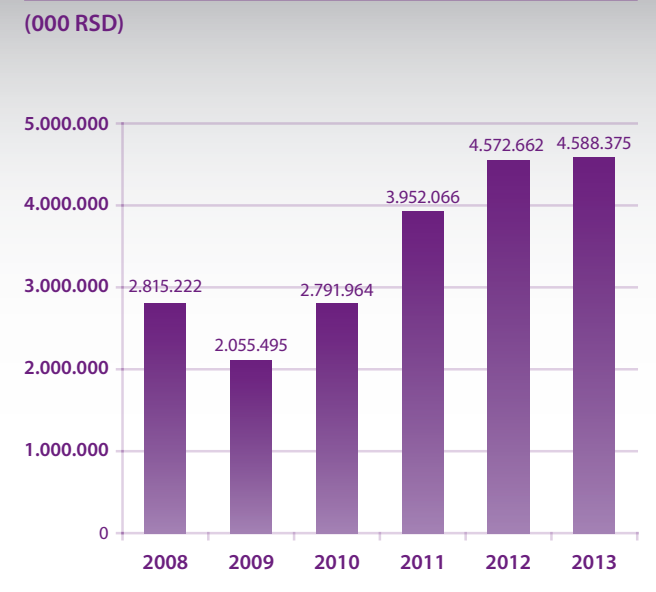
BALANCE-SHEET ASSETS



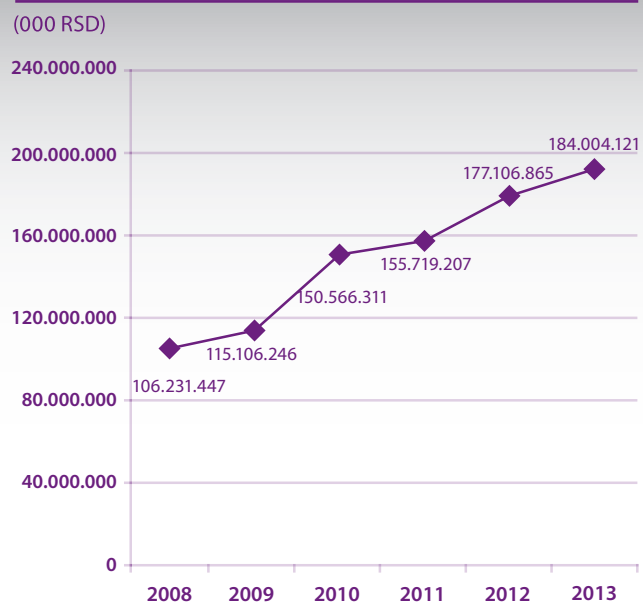
MARKET SHARE



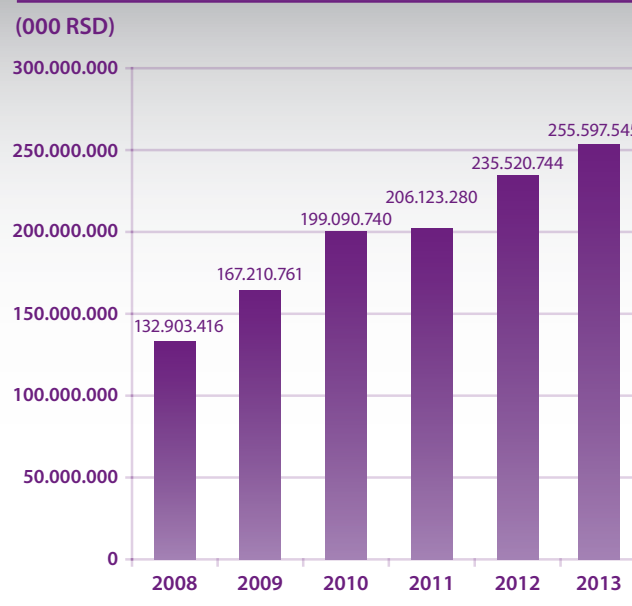
OPERATING PROFIT



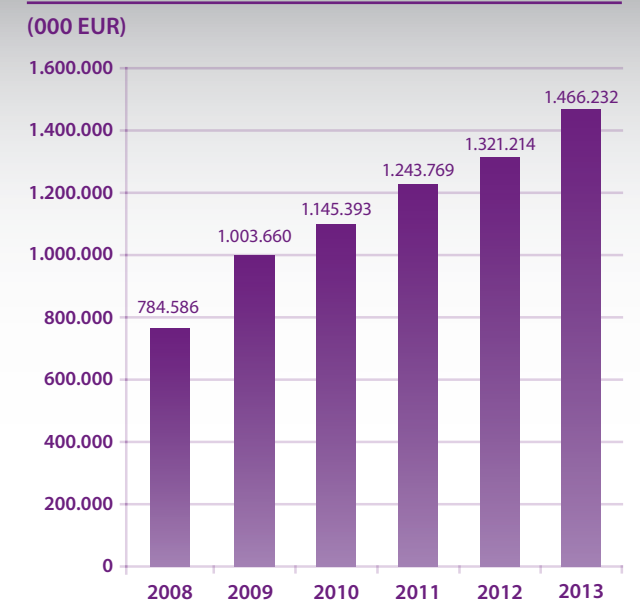
TOTAL LOANS TO CUSTOMERS



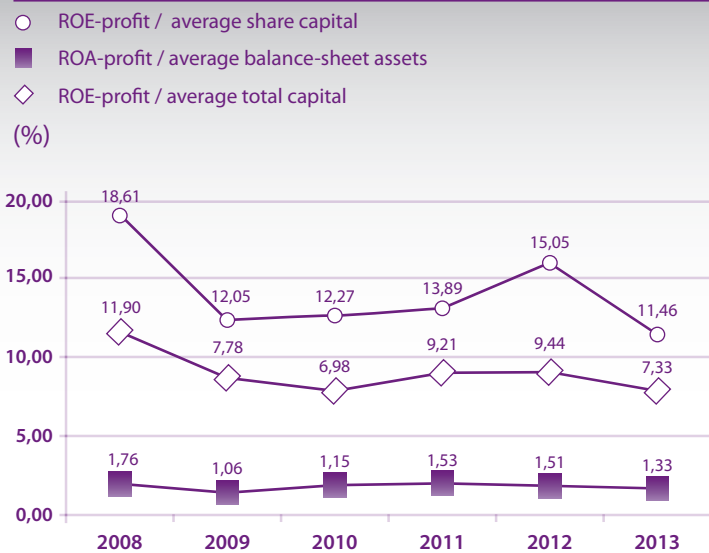
TOTAL DEPOSITS FROM CUSTOMERS



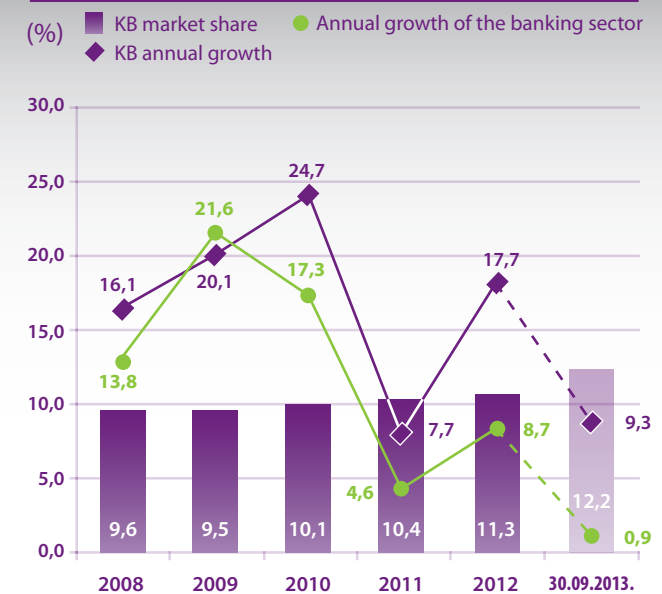
FX SAVINGS



PROFITABILITY RATIOS



KB AND THE BANKING SECTOR - GROWTH AND MARKET SHARE



BANKING SECTOR - PROFITABILITY

