We strive for the advancement of the capital market
by creating a sustainable growth ecosystem within the financial investment industry

Global Leader	Financial Specialist	Platform Partner
Korea Financial Investment Association	**Press Release**	Active KOFIA

Date	September 29, 2026	Department	Public Relations (02-2003-9312~7)

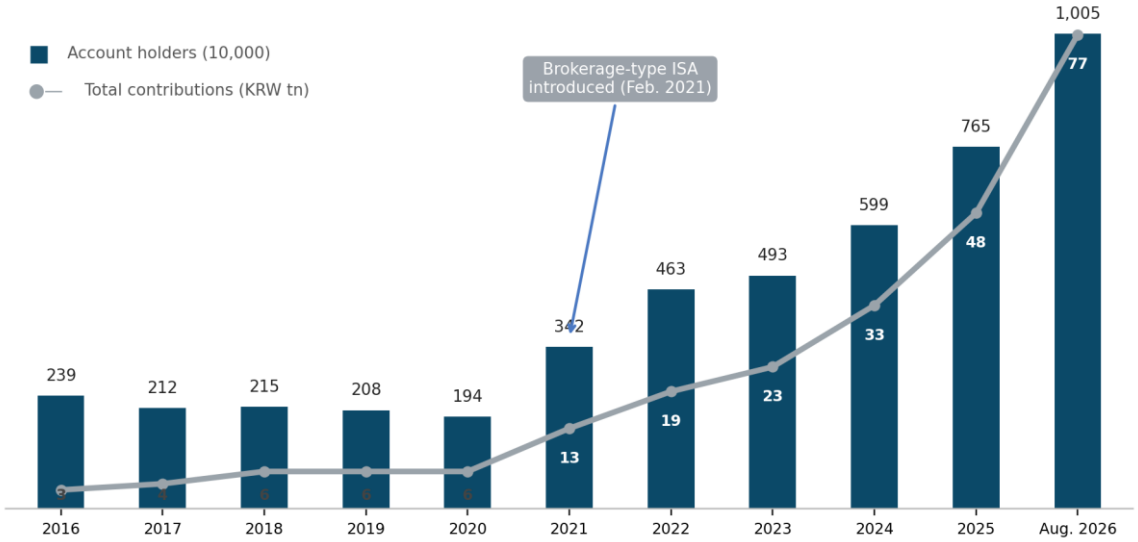
ISA Holders Surpass 10 Million

The number of Individual Savings Account (ISA) holders has surpassed 10 million, 10 years and five months after the scheme was introduced in March 2016.

The Korea Financial Investment Association (KOFIA), chaired by Song-Youp Whang, announced that as of end-August, the number of ISA holders reached 10.05 million and total contributions stood at KRW 76.5 trillion. This means that roughly one in four adults aged 19 or older, or about 23% of Korea's approximately 44.07 million adult population, now holds an ISA.

** Source: Ministry of Data and Statistics, resident registration population as of August 2026*

Trend in ISA Account Holders and Total Contributions



ISA holders crossed the 10 million mark just seven months after reaching 8 million at end-January. This translates into roughly 290,000 new ISA holders per month so far this year. Over the same period, total contributions rose from approximately

KRW 55 trillion to KRW 77 trillion, an increase of nearly KRW 20 trillion, with both the number of accounts and invested amounts posting rapid growth.

The strong growth is seen as reflecting a surge in ISA investment demand as more individuals participate in the stock market amid the sharp rise in the KOSPI this year. ISAs allow investors to hold and manage a range of financial products - including deposits, funds and stocks - in a single account while receiving tax benefits.

By account type, brokerage-type ISAs - in which holders directly select, invest in and manage financial products - accounted for 8.975 million holders, or 89.3% of the total.

By contrast, the number of trust-type ISA holders fell by 797,000 from 1.719 million at end-2020 to 922,000, or 9.2% of the total, at end-August. Under a trust-type ISA, a trustee such as a bank or securities firm manages customized products in accordance with the account holder's investment instructions.

Discretionary ISAs, under which investment professionals manage assets based on model portfolios provided by securities firms, banks and other financial institutions, also declined by 67,000 from 220,000 at end-2020 to 152,000, or 1.5% of the total.

By financial sector, securities firms had the largest number of ISA holders at 9.005 million, or 89.6%, driven by the popularity of brokerage-type ISAs, which can only be opened through securities firms. Banks, which primarily offer trust-type ISAs centered on deposits and installment savings, had 1.045 million holders, or 10.4%, down 738,000, or 41.4%, from 1.783 million at end-2020 and equivalent to about 60% of the 2020 level.

Among assets held in brokerage-type ISAs, ETFs accounted for 50.8% and stocks for 36.1%. Deposits and installment savings represented the largest share of trust-type ISA assets at 88.2%, while funds made up 98.8% of discretionary ISA assets.

ISA participation has increased steadily across all age groups. In particular, the share of holders in their 20s and 30s - who tend to be relatively active investors in financial investment products - rose after the introduction of brokerage-type ISAs, from 32.8% at end-2020 to 41.1% at end-August 2026, an increase of 8.3 percentage points.

Brokerage-type ISAs represented the largest share in every age group: 95.1% among holders in their 20s and 30s, 91.2% among those in their 40s, and 81.9% among those aged 50 and above. Among holders aged 50 and above, the share of trust-type ISAs was relatively high at 16.0%.

By gender, men outnumbered women among holders in their 20s and 30s (2.11 million men versus 2.02 million women), while women outnumbered men among holders aged 50 and above (2.02 million women versus 1.66 million men).

An ISA is a tax-advantaged account designed to support household wealth accumulation through comprehensive asset management. It allows investors to diversify across a range of financial products - including domestic listed stocks, funds, ETFs, deposits and installment savings - within a single account.

A key advantage of ISAs is the netting of investment gains and losses for tax purposes. After a specified period, gains and losses across financial products held in the account are netted, and tax is assessed on net gains. Up to KRW 2 million of net gains is tax-exempt for standard ISAs, rising to KRW 4 million for low- and middle-income ISAs. Any amount above the exemption threshold is taxed separately at a reduced rate of 9.9%. Investors may also benefit from additional compounding effects because tax is deferred until the account is closed.

"Surpassing 10 million ISA holders demonstrates that ISAs have firmly established themselves as a mainstream wealth-building account for households," **said Jae Young Han, Head of KOFIA's K-Capital Market Division.** *"Together with the Productive Finance ISA slated for introduction soon, we expect the ISA framework to support household wealth accumulation while creating a virtuous cycle that channels market liquidity into Korea's domestic capital market."*

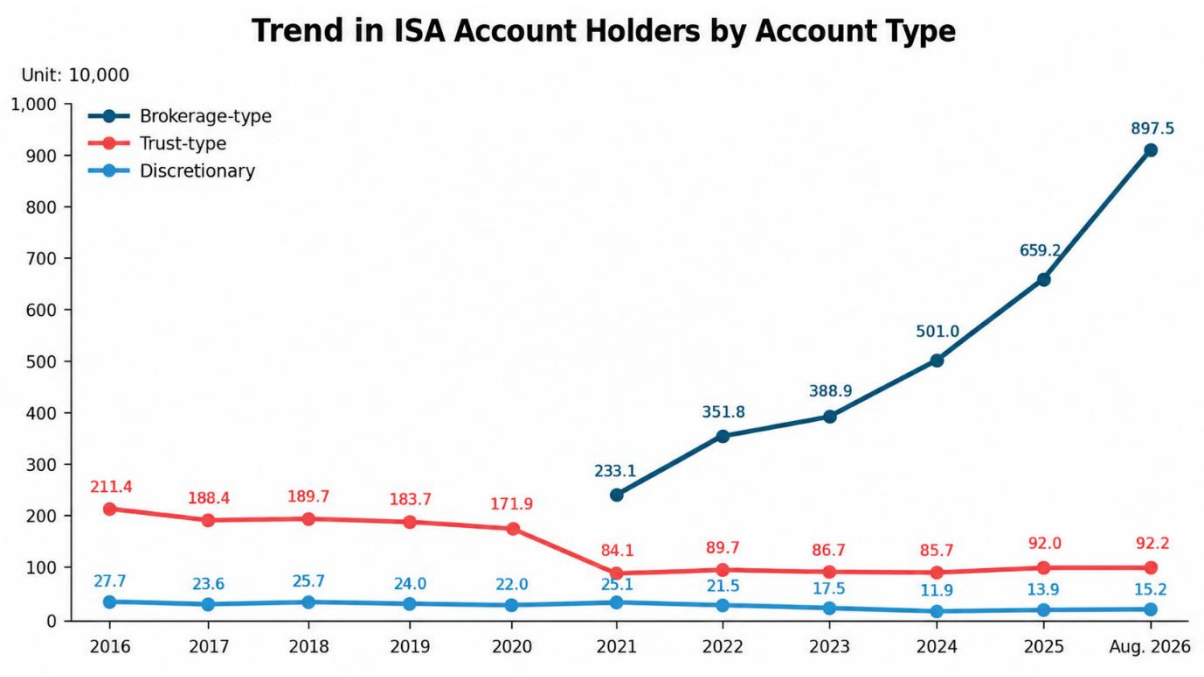
Attachment: *ISA Statistics*

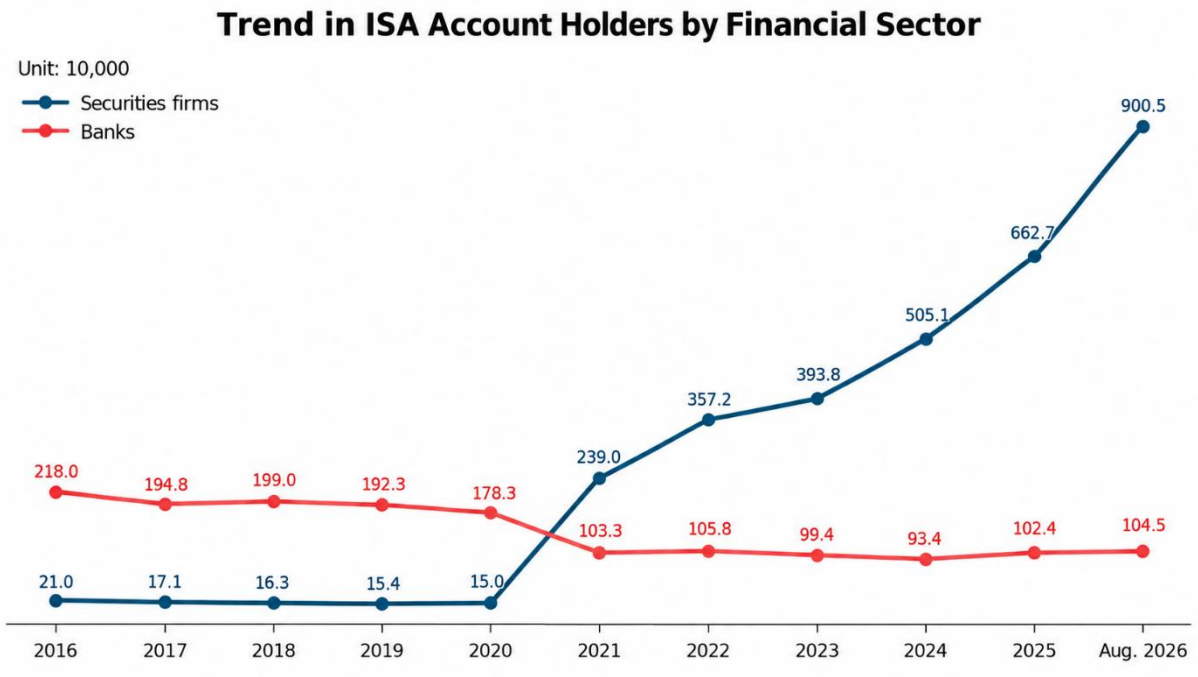
KOFIA press releases are also available on its website at www.kofia.or.kr.

[ATTACHMENT] ISA Statistics

Key ISA Trends







ISA Account Holders by Age and Gender

(Unit: 10,000 accounts; share of total in parentheses)

Period	Under 20		20-29		30-39		40-49		50-59		60+	
	M	F	M	F	M	F	M	F	M	F	M	F
End-Aug. 2026	3.2 (0.3%)	3.0 (0.3%)	89.2 (8.9%)	86.1 (8.6%)	121.5 (12.1%)	115.9 (11.5%)	107.4 (10.7%)	110.8 (11.0%)	98.2 (9.8%)	120.8 (12.0%)	68.3 (6.8%)	80.7 (8.0%)
End-2025	1.9 (0.3%)	1.7 (0.2%)	70.9 (9.3%)	64.9 (8.5%)	94.6 (12.4%)	87.3 (11.4%)	83.5 (10.9%)	83.1 (10.9%)	75.3 (9.8%)	91.6 (12.0%)	50.4 (6.6%)	60.0 (7.8%)
End-2024	1.4 (0.2%)	0.9 (0.1%)	59.1 (9.9%)	44.0 (7.4%)	74.8 (12.5%)	60.2 (10.1%)	69.8 (11.7%)	65.3 (10.9%)	62.8 (10.5%)	73.6 (12.3%)	40.1 (6.7%)	46.6 (7.8%)
End-2023	0.5 (0.1%)	0.2 (0.0%)	44.8 (9.1%)	35.1 (7.1%)	55.8 (11.3%)	48.3 (9.8%)	57.4 (11.6%)	58.5 (11.9%)	50.2 (10.2%)	65.6 (13.3%)	33.5 (6.8%)	43.3 (8.8%)
End-2022	0.8 (0.2%)	0.4 (0.1%)	44.1 (9.5%)	36.6 (7.9%)	51.8 (11.2%)	46.5 (10.0%)	53.9 (11.6%)	57.1 (12.3%)	44.8 (9.7%)	60.3 (13.0%)	29.0 (6.3%)	37.8 (8.2%)
End-2021	1.7 (0.5%)	1.0 (0.3%)	30.6 (8.9%)	27.7 (8.1%)	38.3 (11.2%)	35.1 (10.2%)	40.9 (11.9%)	44.6 (13.0%)	32.4 (9.5%)	43.6 (12.7%)	20.0 (5.8%)	26.5 (7.8%)
End-2020	0.0 (0.0%)	0.0 (0.0%)	4.7 (2.4%)	7.8 (4.0%)	29.7 (15.3%)	21.4 (11.0%)	35.2 (18.1%)	21.7 (11.2%)	28.0 (14.5%)	20.6 (10.6%)	14.7 (7.6%)	10.1 (5.2%)

ISA Account Holders by Account Type and Age Group

(Unit: 10,000 accounts)

Type	Under 20	20-29	30-39	40-49	50-59	60+
Brokerage-type	4.8	167.3	225.4	198.9	189.8	111.4
Trust-type	1.4	6.3	9.5	16.4	25.2	33.5
Discretionary	0.0	1.7	2.5	2.9	4.0	4.0
Total	6.2	175.3	237.4	218.1	219.0	148.9

ISA Asset Allocation by Product (August 2026)

(Unit: KRW 100 million, %)

ISA Type	Metric	Stocks	Deposits & Installment Savings, etc.	Funds	ETFs	Derivative-Linked Securities	Bonds	Other	Total
Brokerage-type	Amount	242,664	42,108	14,119	342,120	11,839	14,062	6,057	672,969
	Share	36.1%	6.3%	2.1%	50.8%	1.8%	2.1%	0.9%	100%
Trust-type	Amount	338	152,876	3,951	16,000	75	0	50	173,290
	Share	0.2%	88.2%	2.3%	9.2%	0.0%	0.0%	0.0%	100%
Discretionary	Amount	10	72	19,594	110	15	0	38	19,839
	Share	0.0%	0.4%	98.8%	0.6%	0.1%	0.0%	0.2%	100%

Source: Korea Financial Investment Association (KOFIA).