KB LISTED NYSE

국민의 평생 금융파트너

3Q18 Business Results

2018.10

KB Financial Group

Contents

Disclaimer Statement

1. The consolidated financial information of KB Financial Group Inc. (the "Group") presented herein is based on the Korean International Financial Reporting Standards(K-IFRS). It is currently being reviewed by the Group's independent auditor, and accordingly, is subject to change.
2. The consolidated financial information for 2018 presented herein is based on Korean IFRS9(K-IFRS9). Note that the financial results for previous years contained herein have not been restated retrospectively.
3. From 2018, for better peer comparison purpose, the Group reclassified certain interest income out of Net Gain/Loss on Financial Assets at FVPL under Other Operating Profit to Interest Income under Net Interest Income. Note that the financial results for 2017 contained herein have been restated retrospectively.
4. As KB Insurance and KB Capital became wholly-owned subsidiaries of the Group on July 7, 2017, the financial results of KB Insurance and KB Capital have been fully consolidated in the Group's financial statements since 3Q17.
5. Totals may not sum due to rounding.

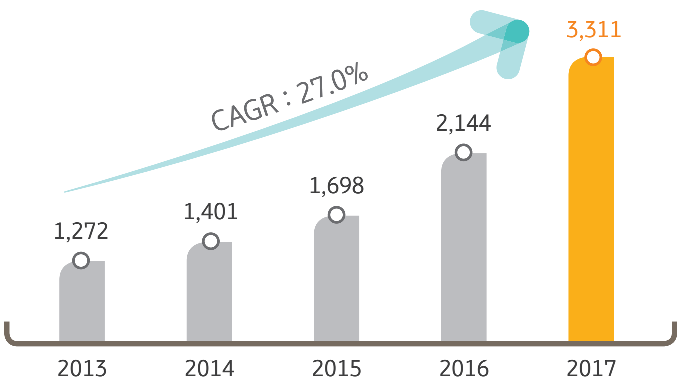
I. 3Q18 Financial Highlights(1)_ Overview

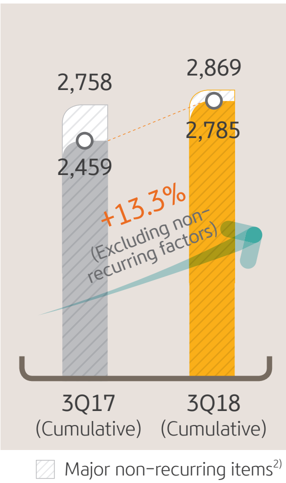
Group Profitability Overview

bn won, %	3Q18 (Cumulative)	3Q17 (Cumulative)	YoY	3Q18	2Q18	QoQ
Net Interest Income	6,591.5	6,080.8	8.4	2,251.3	2,196.4	2.5
Net Fee & Commission Income	1,747.7	1,522.1	14.8	523.0	595.8	-12.2
Other Operating Profit	42.2	-158.1	N.A.	30.9	0.6	5,050.0
Gross Operating Income	8,381.4	7,444.8	12.6	2,805.2	2,792.8	0.4
G&A Expenses	4,074.3	3,796.5	7.3	1,330.6	1,352.0	-1.6
Provision for Credit Losses	427.8	479.9	-10.9	146.5	116.8	25.4
Net Operating Profit	3,879.3	3,168.4	22.4	1,328.1	1,324.0	0.3
Net Non-Operating Profit	96.1	243.4	-60.5	0.7	-20.9	N.A.
Profit for the Period	2,869.2	2,789.7	2.8	954.0	946.8	0.8
Profit attributable to controlling interests	2,868.8	2,757.7	4.0	953.8	946.8	0.7

Note 1) The financial results for 2018 are based on K-IFRS9
2) The financial results for 2017 have been restated in accordance with interest income reclassification in 2018 (Please see Disclaimer 3. on page 1)

Group's Net Profit[1)] (bn won)





Note 1) Based on profit attributable to controlling interests
2) Major non-recurring items
3Q17 (Cumulative): Tax effect of disposal of Kookmin Bank's stake in BCC, Bargain purchase gain and related tax effect from KB Insurance
3Q18 (Cumulative): Disposal gain of Kookmin Bank headquarter building (1Q18)

Highlights

Cumulative Net Profit for 3Q18

₩2,868.8bn

(+4.0% YoY)

Increased mainly due to expanded Net Interest Income and Net Fee & Commission Income together with consolidation effect from KB Insurance, which is actually up 13.3% YoY if major non-recurring factors are crossed out

Net Profit for 3Q18

₩953.8bn

(+0.7% QoQ)

Despite a decline in Net Fee & Commission Income due to sluggish stock market, quarterly Net Profit increased slightly on the back of robust loan growth

Cumulative Net Operating Profit for 3Q18

₩3,879.3bn

(+22.4% YoY)

Overall improvement in both topline growth and cost control continued to support earnings fundamental of the Group

Loan Growth for 3Q18

+7.3%(YTD)

(+3.2% QoQ)

A solid loan growth trend continued mainly driven by prime rated SME loans and unsecured loans for household

G&A Expenses for 3Q18

₩1,330.6bn

(-1.6% QoQ)

Cumulative CIR for 3Q18 posted 48.6%, significantly improved by 3.2%p from 2017

Cumulative Credit Cost for 3Q18

0.18%

(0.01% Bank)

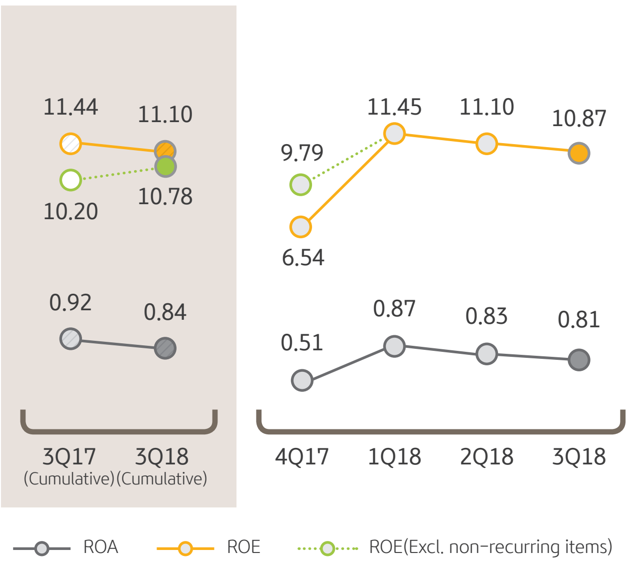
Slightly improved from 2017 CCR of 0.20% and continued its downward stabilization, which proves KB's risk management competency

※ Non-Recurring Items for 3Q18 (after tax)

- Large-scale reversals of provisioning: ₩60bn (Kumho Tire ₩40bn, Moneual ₩20bn)

I. 3Q18 Financial Highlights (2)_ Key Financial Indicators

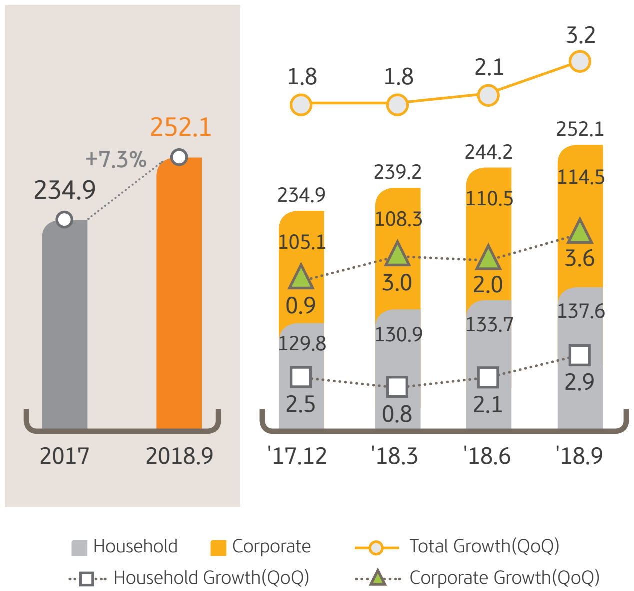
Group ROA, ROE (%)



Continuously improved recurring level of profitability

- Cumulative ROA and ROE for 3Q18 recorded 0.84%, 11.10%, respectively, slightly declined on YoY basis
- On a recurring basis, however, Group ROA and ROE improved meaningfully if crossing out non-recurring factors
- Continued to deliver at around 11% of ROE on a quarterly basis in 2018

Loans in Won Growth (tn won, %)



Solid growth largely driven by SME loans, pursuing more balanced loan portfolio

- Loans in Won of the Bank amounted to ₩252.1 tn, up 7.3% YTD and 3.2% QoQ
- This solid growth was mostly driven by SME loans as it grew by 8.5% YTD, 3.3% QoQ
- We will maintain higher lending growth in corporate sector in order to achieve more balanced loan portfolio

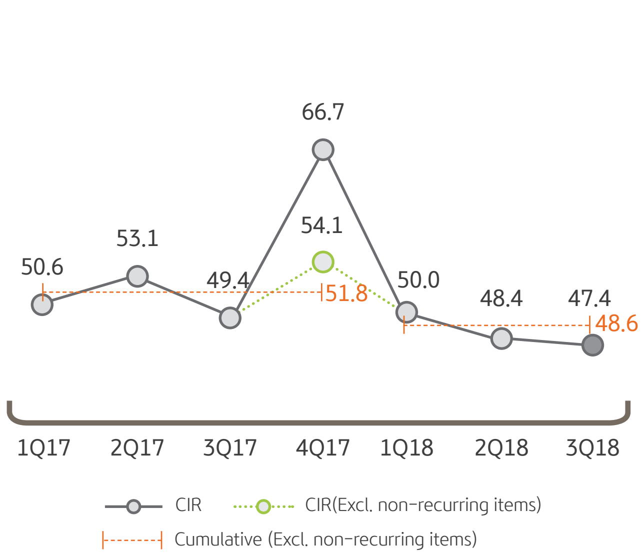
NIM (%)

Pursuit of concurrent improvement in interest and non-interest income

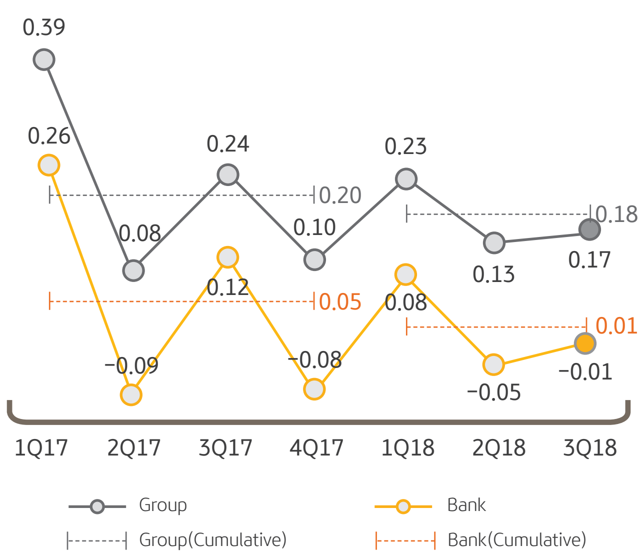
- Bank NIM recorded 1.72%, up by 1bp QoQ led by asset repricing and profitability-oriented portfolio management
- Group NIM recorded the same as the last quarter because of lower yields in credit card assets
- While trying to improve NIM, KB aims to diversify and expand Non-Interest Income sources in order to alleviate profit dependency on interest income

I. 3Q18 Financial Highlights (3)_ Key Financial Indicators

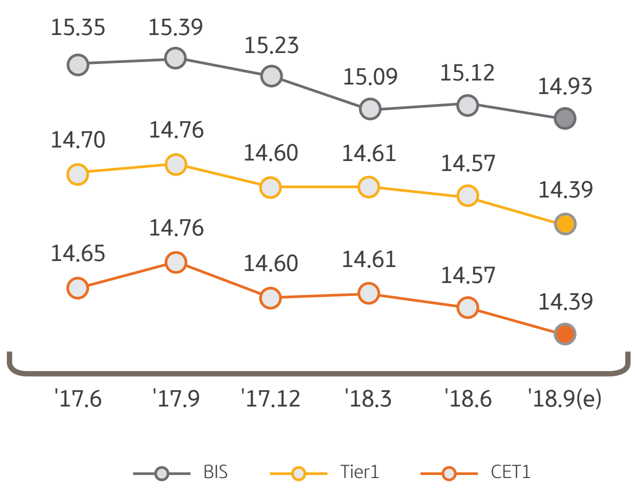
Group Cost-Income Ratio(CIR) (%)



Credit Cost Ratio (%)



Group BIS Ratio (Based on Basel III, %)



Salient improvement in cost efficiency

- Cumulative CIR for 3Q18 recorded 48.6% which posts significant decline by 3.2%p from the annual CIR of 2017
- With 47.4% of CIR for 3Q18, the Group demonstrated saliently improving trend in its cost efficiency
- G&A Expenses for 3Q18 decreased 1.6% QoQ, and increased by 2.4% YoY only on cumulative basis when disregarding consolidation effect of KB Insurance

Downward stabilization of credit cost

- Group's cumulative CCR posted 0.18% for 3Q18, declined by 2bp from 2017
- Such downward stabilization is attributable to our sustained preemptive provisioning policy and effort to control credit quality
- Especially, the Bank's cumulative credit cost for 3Q18 recorded 0.01%, still kept at a very low level, demonstrating its risk management competency

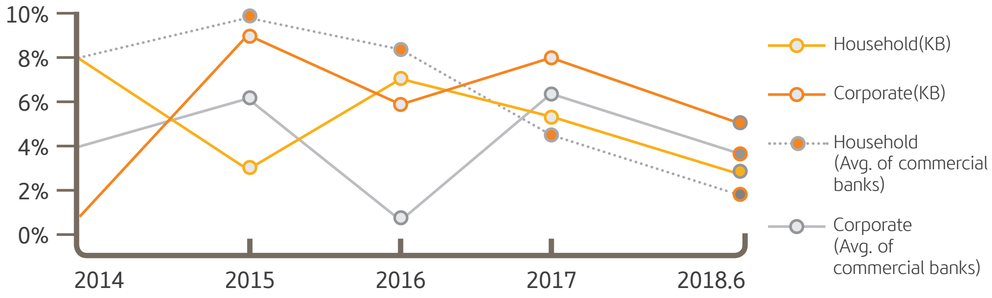
The highest level of capital adequacy in the Korean financial industry

- Group BIS and CET1 ratios are expected to be 14.93%, 14.39%, respectively as of the end of September 2018
- Slightly declined due to increased RWA entailed mainly from higher loan growth in corporate, but still maintains the highest level of capital adequacy in the Korean financial industry and secures capital buffer in preparation for future risks from the potential economic downturn
- Bank BIS and CET1 ratios are expected to be 15.72%, 14.71%, respectively as of the end of September 2018

I. 3Q18 Financial Highlights (4)_ KB Growth Strategy

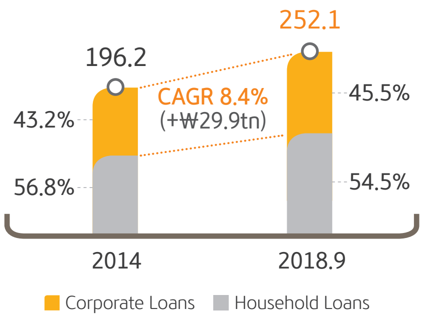
KB Loan Growth Analysis
(Based on bank loans in Won)

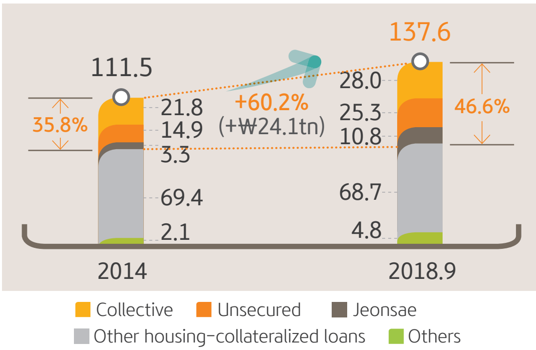
Loan growth in banking industry for recent 5 years



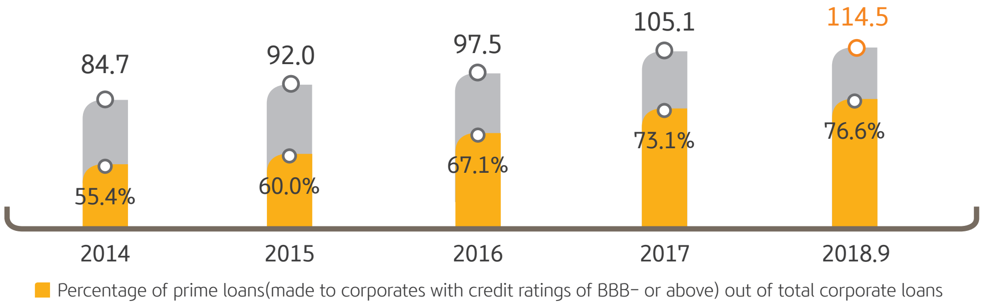
Note) Based on FSS Financial Statistics Information System

Changes in KB loan portfolio & Growth engine for household loans (tn won)





Continuously improved credit quality of corporate loans (tn won)



KB Growth Strategy

Accelerate effort to acquire more balanced loan portfolio

- Negative regulatory environments for household loans will be utilized as positive opportunities to accelerate our efforts to acquire more balanced loan portfolio
  - Maintain higher growth in corporate loans than household loans, mostly driven by SME loans (Corporate loans CAGR of 8.4% since 2014)
  - In fact, growth dependency on real estate-related lending have been relatively low during the same period of time
  - Try to expand into niche market in order to overcome regulatory restrictions on housing-collateralized lending

Utilize superior customer base and network

- As household loans are likely to depend on 'actual demand' in real estate market, we will maximize our excellent sales capability mainly coming from superior customer base and sales network
  - Maximize our sales capability by fully utilizing the largest customer base, widest branch networks, and offline channels including Star Banking
  - Develop group-wide lending products and services across business segments including bank, securities, credit card, etc.

Expand WM·CIB collaborative business areas

- Expand group-wide WM·CIB collaborative business areas
  - Expand WM collaboration to asset management for corporates
  - Apply CIB collaboration skills to SME with decent financial products and services developed in the process of CIB collaboration to large corps. so far

Level up corporate banking growth engine based on digitalization

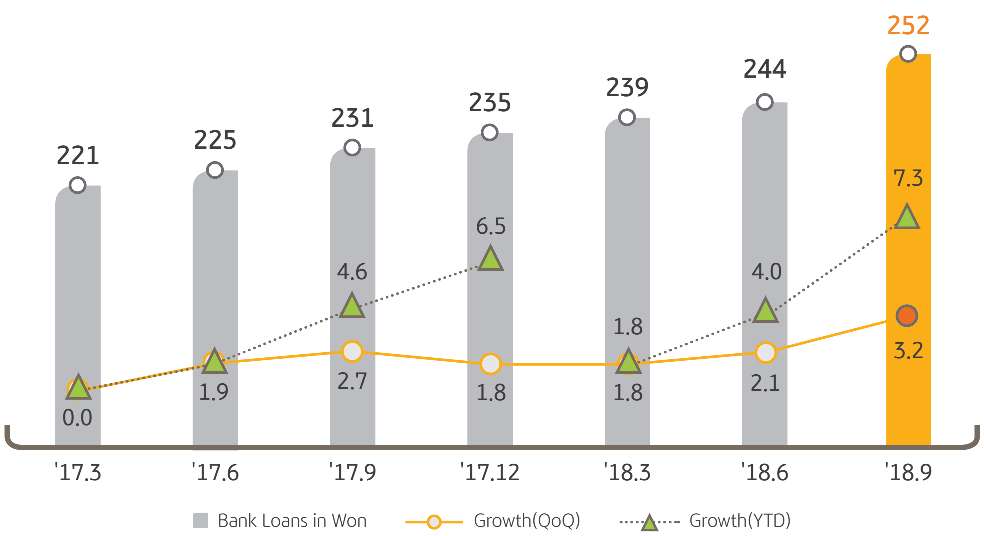
- Level up corporate banking growth engine by preemptively coping with digitalization transition
  - CMS: Enhance current services to the level of "Global Transaction Banking" on digital basis
  - Trade Finance: Provide electronic trade solution to export & import corporations
  - Supply Chain Finance (SCF): Preemptively dominate the SCF market by providing open API & settlement platform
  - Process Digitalization: Enhance efficiency by digitalizing routine and repetitive works such as increasing transactions in online channels, automation in screening and approval of loans etc.

Group Net Interest Income

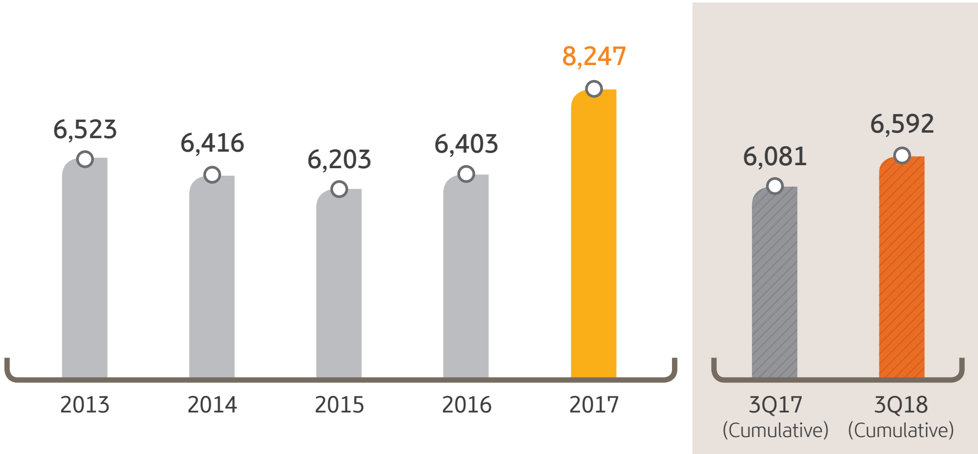
bn won, %	3Q18 (Cumulative)	3Q17 (Cumulative)	YoY	3Q18	2Q18	QoQ
Interest Income	10,073.1	8,772.5	14.8	3,515.1	3,363.2	4.5
Loans	8,397.9	7,380.6	13.8	2,932.6	2,801.1	4.7
Financial Investments	1,501.1	1,223.4	22.7	523.2	501.8	4.3
Other	174.1	168.5	3.3	59.3	60.3	-1.7
Interest Expense	3,481.6	2,691.7	29.3	1,263.8	1,166.8	8.3
Deposits	2,188.5	1,734.7	26.2	796.4	736.4	8.1
Debts & Debentures	1,222.7	900.7	35.7	444.0	405.7	9.4
Other	70.4	56.3	25.0	23.4	24.7	-5.3
Net Interest Income	6,591.5	6,080.8	8.4	2,251.3	2,196.4	2.5

Note) The financial results for 2017 have been restated in accordance with interest income reclassification in 2018 (Please see Disclaimer 3. on page 1)

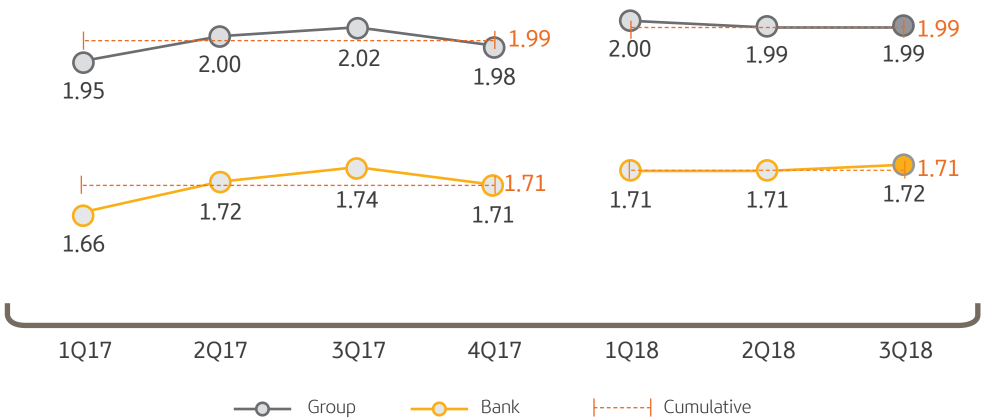
Loan Growth (tn won, %)



Net Interest Income (bn won)



NIM (%)

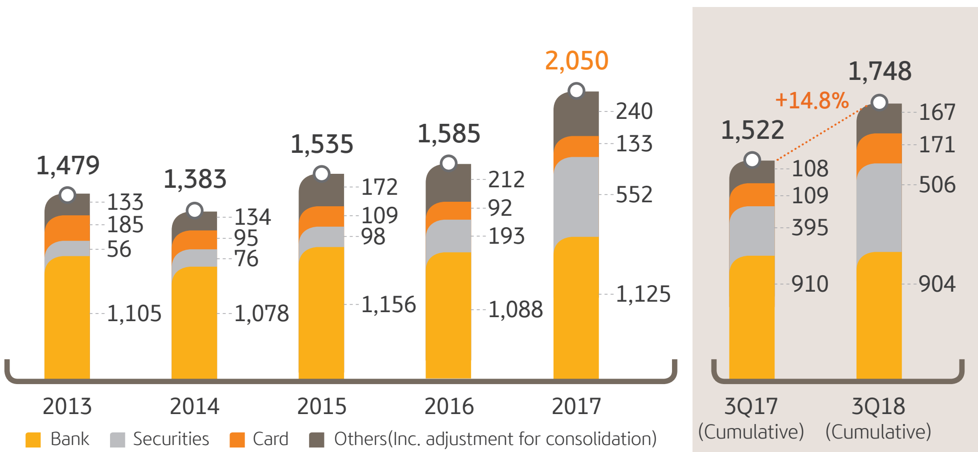


Group Non-Interest Income

bn won, %	3Q18 (Cumulative)	3Q17 (Cumulative)	YoY	3Q18	2Q18	QoQ
Net Fee & Commission Income	1,747.7	1,522.1	14.8	523.0	595.8	-12.2
Credit Card Fees	325.2	292.3	11.3	107.1	105.9	1.1
Trusts	398.2	350.2	13.7	101.0	140.8	-28.3
Agent Activity Fees (Incl. Bancassurance)	111.5	119.1	-6.4	43.6	34.7	25.6
Represent Securities (Incl. ITC Products)	134.3	141.6	-5.2	34.2	42.2	-19.0
Banking Activity Fees	154.5	140.2	10.2	51.8	51.7	0.2
Commissions Received on Securities Business	424.9	310.8	36.7	111.3	158.1	-29.6
Other	199.1	167.9	18.6	74.0	62.4	18.6
Other Operating Income	42.2	-158.1	N.A.	30.9	0.6	5,050.0
Net Non-Interest Income	1,789.9	1,364.0	31.2	553.9	596.4	-7.1

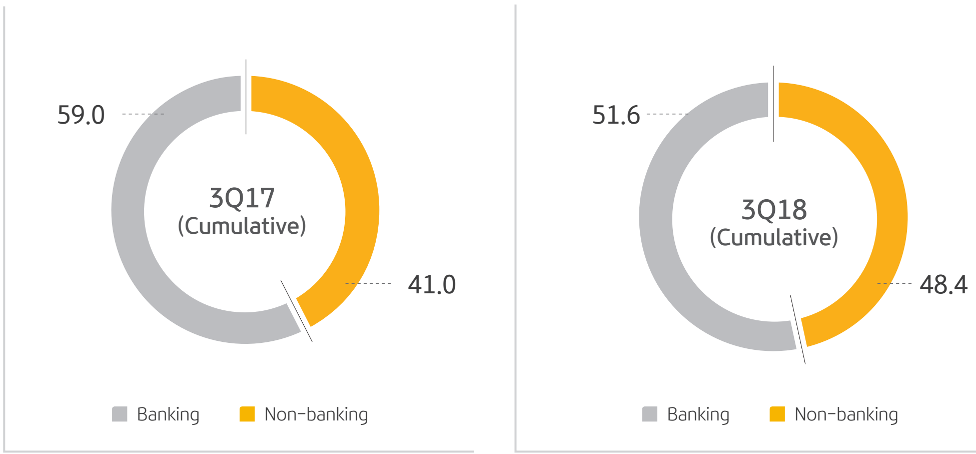
Note) The financial results for 2017 have been restated in accordance with interest income reclassification in 2018 (Please see Disclaimer 3. on page 1)

Net Fee & Commission Income (bn won)



Note) Based on each subsidiary's Net Fee and Commission Income on the financial statements for group reporting

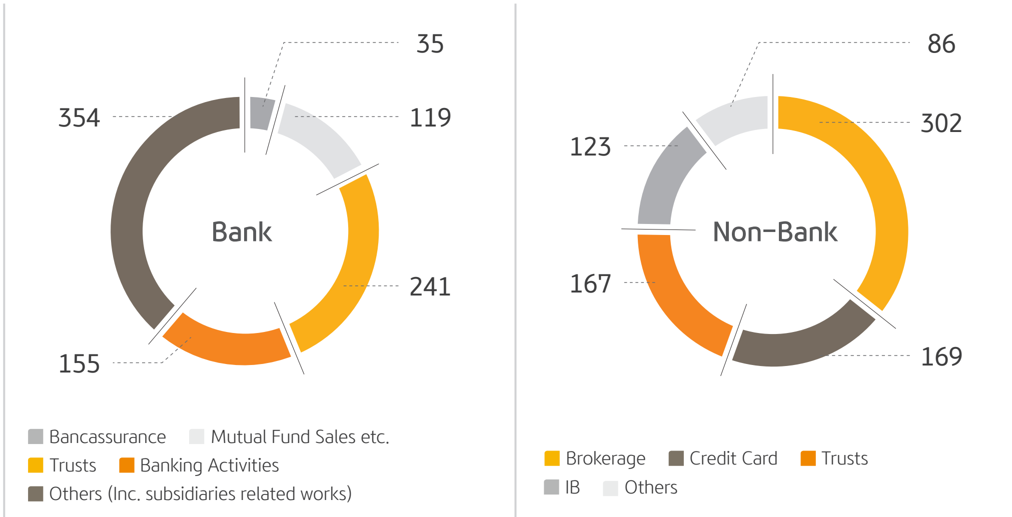
Net Fee & Commission Income Contribution (%)



Note) Based on simple arithmetic sum of each subsidiary's Net Fee and Commission Income on the financial statements for group reporting

Composition of Net Fee & Commission Income

(3Q18 Cumulative, bn won)



Note) Based on simple arithmetic sum of each subsidiary's Net Fee and Commission Income on the financial statements for group reporting

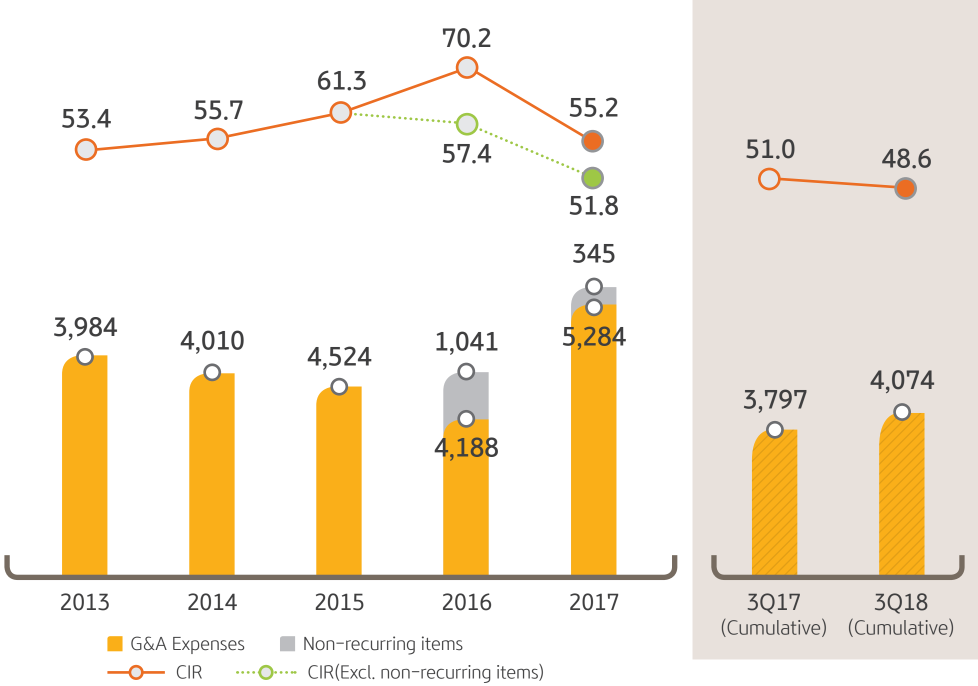
Group G&A Expenses

bn won, %	3Q18 (Cumulative)	3Q17 (Cumulative)	YoY	3Q18	2Q18	QoQ
Employee Benefits	2,624.5	2,475.6	6.0	828.8	861.5	-3.8
Depreciation & Amortization	279.8	257.8	8.5	102.1	91.2	12.0
Administrative Expenses	1,027.1	932.4	10.2	357.8	343.2	4.3
Others	142.9	130.7	9.3	41.9	56.1	-25.3
G&A Expenses	4,074.3	3,796.5	7.3	1,330.6	1,352.0	-1.6

Group Provision for Credit Losses

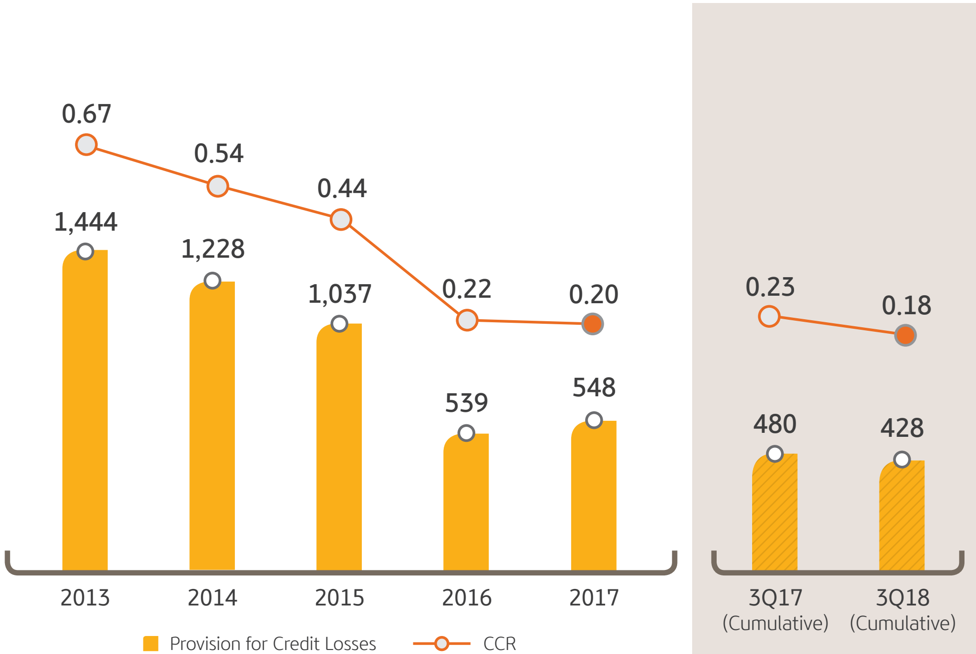
bn won, %	3Q18 (Cumulative)	3Q17 (Cumulative)	YoY	3Q18	2Q18	QoQ
Provision for Loan Losses	441.6	516.6	-14.5	141.8	118.8	19.4
Provision for Guarantees	-23.1	-31.7	N.A.	-11.3	-5.4	N.A.
Provision for Unused Commitments	10.6	-3.0	N.A.	17.5	3.0	483.3
Provision for Financial Guarantee Liabilities	-1.3	-2.0	N.A.	-1.5	0.4	N.A.
Provision for Credit Losses	427.8	479.9	-10.9	146.5	116.8	25.4

G&A Expenses & CIR (bn won, %)



Note) Non-recurring items: one off items such as Early Retirement Program

Provision for Credit Losses & CCR (bn won, %)

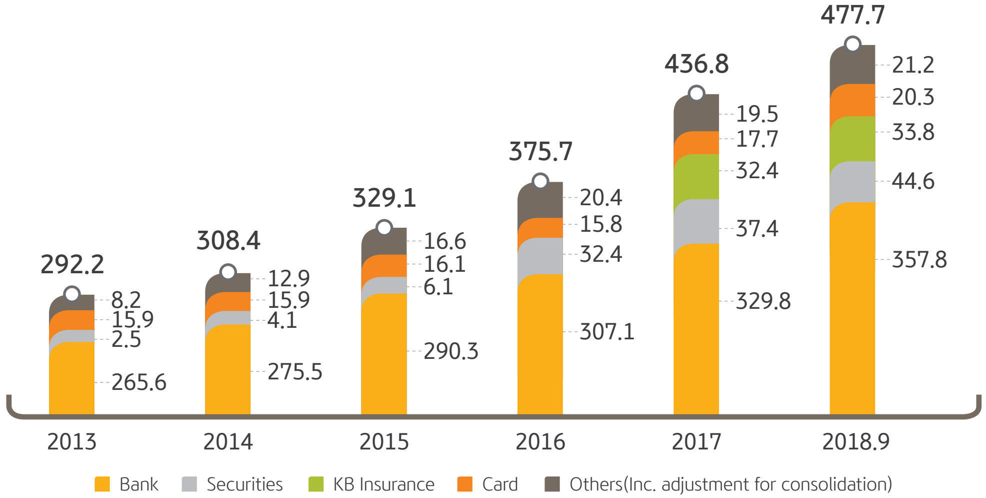


Group Financial Position

tn won, %	2018.9	2018.6	QoQ	2017.12	YTD
Assets	477.7	463.3	3.1	436.8	9.4
Cash & Due from Financial Institutions	18.3	19.8	-7.6	19.8	-7.6
FVTPL[2] Assets	51.0	48.0	6.3	32.2	58.4
Financial Investments	59.2	60.5	-2.1	66.6	-11.1
Loans	316.4	303.7	4.2	290.1	9.1
Property & Equipment	5.9	5.9	0.0	5.1	15.7
Other Assets	26.9	25.4	5.9	23.0	17.0
Liabilities	442.1	428.7	3.1	402.7	9.8
FVTPL[2] Liabilities	16.0	14.3	11.9	12.0	33.3
Deposits	271.2	265.3	2.2	255.8	6.0
Debts	31.9	32.6	-2.1	28.8	10.8
Debentures	51.5	49.4	4.3	45.0	14.4
Other Liabilities	71.5	67.1	6.6	61.1	17.0
Shareholders' Equity	35.6	34.6	2.9	34.1	4.4
Share Capital	2.1	2.1	0.0	2.1	0.0
Capital Surplus	17.1	17.1	0.0	17.1	0.0
Accumulated Other Comprehensive Income	0.2	0.2	0.0	0.5	-60.0
Retained Earnings	17.1	16.1	6.2	15.1	13.2
Treasury Shares	-0.9	-0.9	N.A.	-0.7	N.A.
Non-Controlling Interests	0.0	0.0	0.0	0.0	0.0
Group Total Assets[3]	739.5	719.4	2.8	672.0	10.0
AUM[4]	261.9	256.3	2.2	234.9	11.5

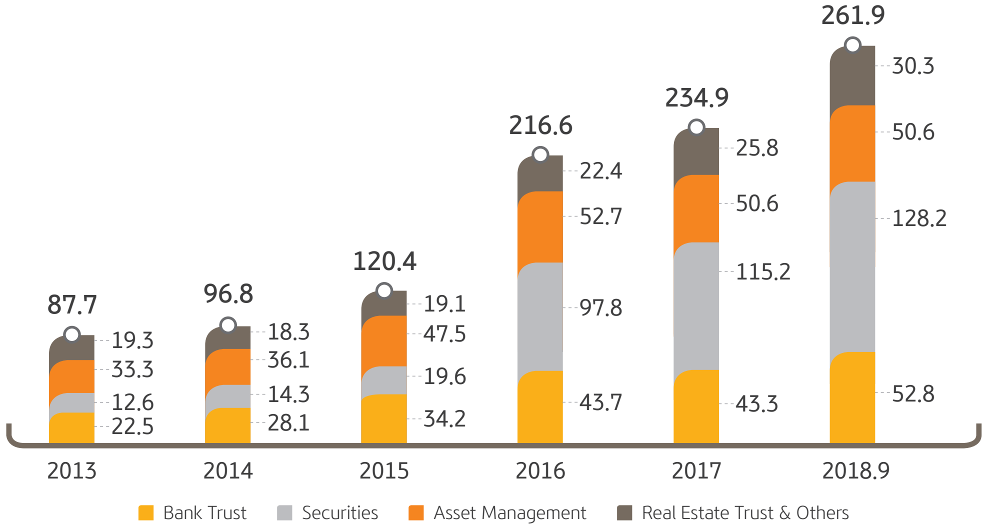
Note 1) The financial results for 2018 is based on K-IFRS9
2) Fair Value Through Profit or Loss
3) Based on simple arithmetic sum of each subsidiary's total assets on the financial statements for group reporting and AUM
4) Including the Bank's trust asset not subject to group reporting

Group Assets (tn won)



Note) Based on each subsidiary's total assets on the financial statements for group reporting

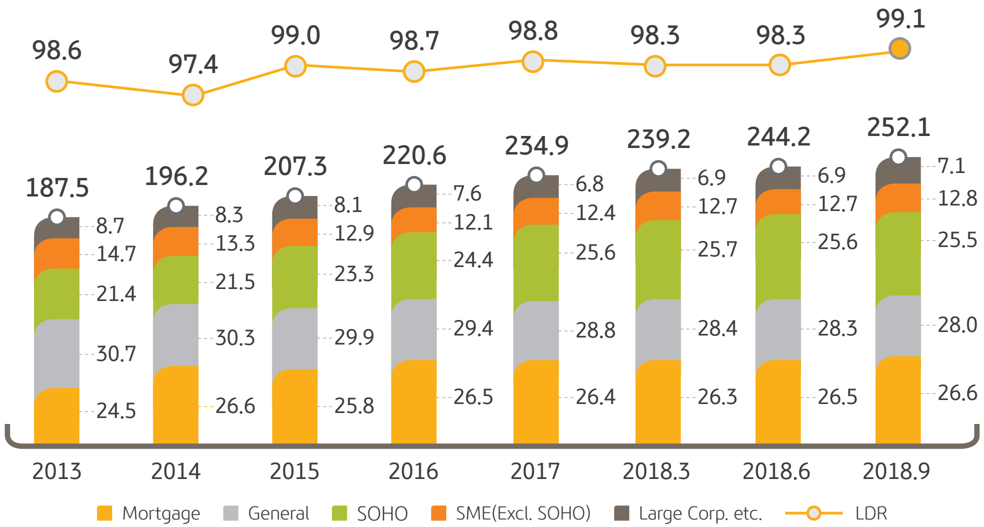
Group AUM (tn won)



Bank Loans in Won

tn won, %	2018.9	2018.6	QoQ	2017.12	YTD
Household	137.6	133.7	2.9	129.8	6.0
Mortgage	67.1	64.6	3.9	62.1	8.1
General	70.5	69.1	2.0	67.7	4.1
[Home Equity]	35.4	35.9	-1.4	37.8	-6.3
Corporate	114.5	110.5	3.6	105.1	8.9
SME	96.7	93.6	3.3	89.1	8.5
[SOHO]	64.3	62.5	2.9	60.1	7.0
Large Corp. etc.	17.8	16.9	5.3	16.0	11.3
Total	252.1	244.2	3.2	234.9	7.3

Loan Portfolio & Loan to Deposit Ratio (tn won, %)



Bank Deposits & Debentures in Won

tn won, %	2018.9	2018.6	QoQ	2017.12	YTD
Deposits	251.4	246.9	1.8	238.1	5.6
Core Deposits	111.4	113.7	-2.0	111.2	0.2
Time & Savings	136.8	130.1	5.1	123.0	11.2
[Time Deposits]	123.8	117.4	5.5	109.8	12.8
CD, RP, etc.	3.2	3.1	3.2	3.9	-17.9
Debentures	17.3	16.4	5.5	15.3	13.1
Total	268.7	263.3	2.1	253.4	6.0

Card Assets

tn won, %	2018.9	2018.6	QoQ	2017.12	YTD
Credit Card	16.5	16.1	2.5	15.2	8.6
Credit Sales	10.3	9.9	4.0	9.5	8.4
[Installments]	4.4	4.3	2.3	4.1	7.3
Card Loans	5.0	5.0	0.0	4.5	11.1
Cash Advance	1.2	1.2	0.0	1.2	0.0
Factoring, etc.	1.8	1.6	12.5	1.3	38.5
Total	18.3	17.7	3.4	16.5	10.9

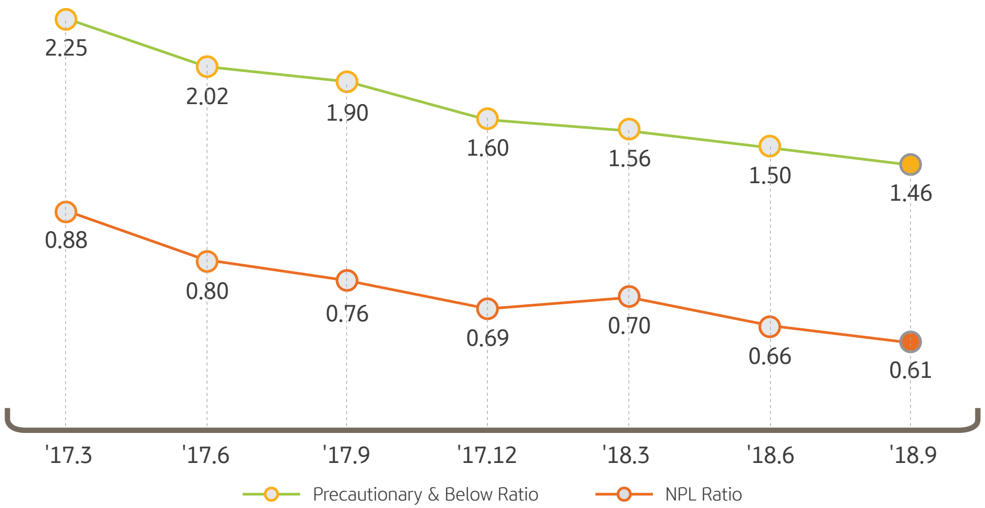
III. 3Q18 Asset Quality_ Group Overview

Group Asset Quality[1)]

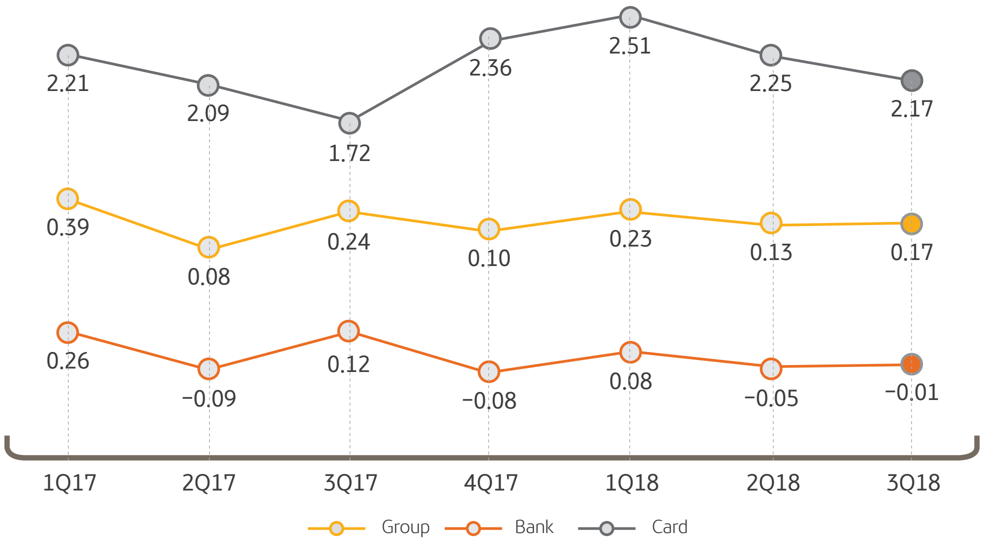
bn won, %	2018.9	2018.6	QoQ	2017.12	YTD
Total Loans for NPL Classification	311,814.2	301,253.9	3.5	286,737.5	8.7
Precautionary	2,654.4	2,529.5	4.9	2,592.7	2.4
Substandard	713.4	701.1	1.8	680.9	4.8
Doubtful	849.3	927.4	-8.4	941.8	-9.8
Estimated Loss	347.7	367.7	-5.4	360.1	-3.4
Substandard & Below Loans (NPL)(A)	1,910.4	1,996.2	-4.3	1,982.8	-3.7
NPL Ratio	0.61%	0.66%	-0.05%p	0.69%	-0.08%p
Loan Loss Reserves (B)	2,633.4	2,706.0	-2.7	2,139.9	23.1
NPL Coverage Ratio (B/A)	137.9%	135.6%	2.3%p	107.9%	30.0%p

Note 1) Based on simple arithmetic sum of each subsidiary's figures

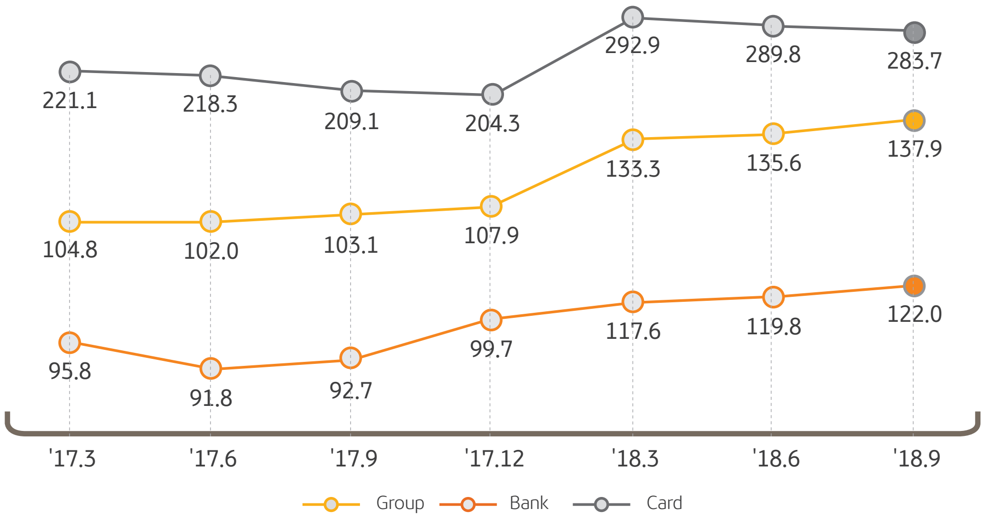
Precautionary & Below Ratio/ NPL Ratio (%)



Credit Cost Ratio (%)



NPL Coverage Ratio (%)



III. 3Q18 Asset Quality _ Bank & Card

Bank Asset Quality

bn won, %	2018.9	2018.6	QoQ	2017.12	YTD
Total Loans for NPL Classification	270,499.1	261,389.6	3.5	249,361.5	8.5
Precautionary	1,339.3	1,298.8	3.1	1,443.5	-7.2
Substandard	600.7	601.6	-0.2	592.1	1.5
Doubtful	508.5	587.9	-13.5	636.6	-20.1
Estimated Loss	199.7	224.3	-11.0	223.9	-10.8
NPL Ratio	0.48%	0.54%	-0.06%p	0.58%	-0.10%p
NPL Coverage Ratio	122.0%	119.8%	2.2%p	99.7%	22.3%p

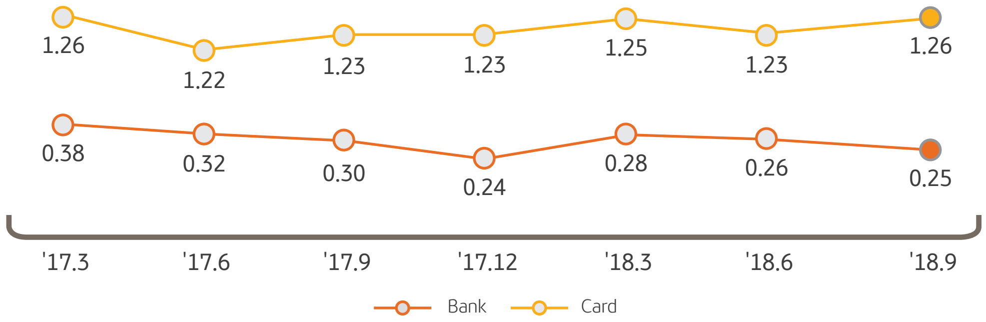
Card Asset Quality

bn won, %	2018.9	2018.6	QoQ	2017.12	YTD
Total Loans for NPL Classification	18,278.6	17,744.8	3.0	16,534.8	10.5
Precautionary	800.6	759.2	5.5	733.8	9.1
Substandard	3.3	3.3	0.0	3.0	10.0
Doubtful	204.5	199.6	2.5	187.4	9.1
Estimated Loss	49.4	45.3	9.1	41.0	20.5
NPL Ratio	1.41%	1.40%	0.01%p	1.40%	0.01%p
NPL Coverage Ratio	283.7%	289.8%	-6.1%p	204.3%	79.4%p

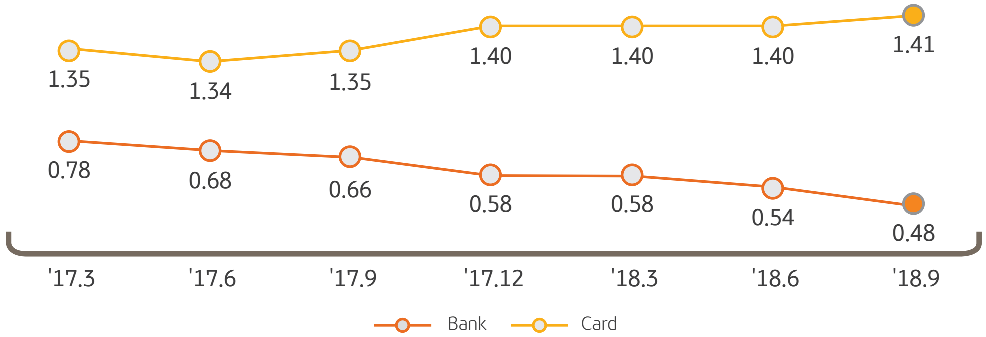
Provision for Loan Losses

bn won, %	3Q18 (Cumulative)	3Q17 (Cumulative)	YoY	3Q18	2Q18	QoQ
Bank	11.0	173.7	-93.7	-3.6	-33.3	N.A.
Household	134.4	82.4	63.1	49.9	51.4	-2.9
Corporate	-123.4	91.3	N.A.	-53.5	-84.7	N.A.
Card	301.4	233.0	29.4	97.8	98.1	-0.3

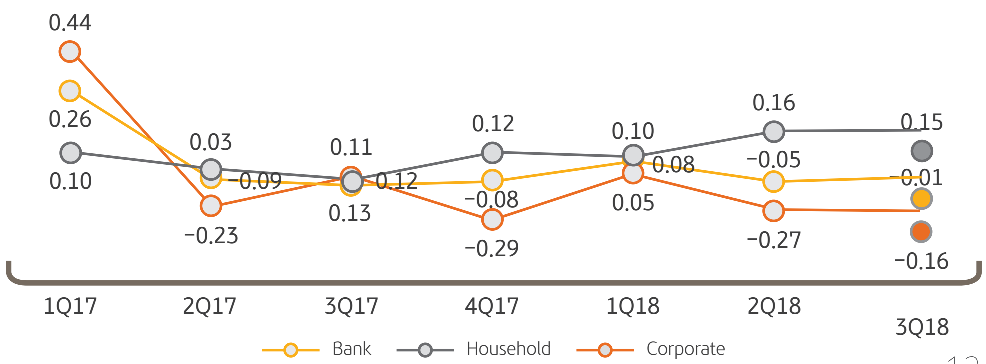
Delinquency Ratio (%)



NPL Ratio (%)



Bank Credit Cost Ratio (%)



bn won	Ownership	Assets	Shareholders' Equity	Profit for the Period	ROA[2]	ROE[2]
KB Kookmin Bank	100.0%	357,812.9	26,619.9	2,079.3	0.80%	10.76%
KB Securities	100.0%	44,632.6	4,493.3	211.2	0.69%	6.36%
KB Insurance	100.0%	33,843.1	3,419.6	260.9	1.05%	10.57%
KB Kookmin Card	100.0%	20,340.9	3,935.9	245.5	1.76%	8.40%
KB Life Insurance	100.0%	9,141.1	523.6	13.4	0.20%	3.42%
KB Asset Management	100.0%	237.1	138.6	32.5	20.40%	32.15%
KB Capital	100.0%	9,476.3	980.6	89.5	1.32%	12.58%
KB Savings Bank	100.0%	1,294.7	201.0	10.0	1.08%	6.76%
KB Real Estate Trust	100.0%	276.7	226.5	37.9	19.50%	24.12%
KB Investment	100.0%	466.6	143.1	3.8	1.28%	3.61%
KB Credit Information	100.0%	26.4	14.9	-0.3	N/A	N/A
KB Data Systems	100.0%	39.4	16.0	1.4	5.04%	12.40%

Note1) Based on each subsidiary's financial statements for group reporting 2) Annualized

 Condensed Income Statement by Subsidiaries[1) 2)]

bn won	Group	3Q18 (Cumulative) KB Kookmin Bank	KB Securities	KB Insurance	KB Kookmin Card	KB Life Insurance	KB Asset Management	KB Capital	Others[3)]
Net Interest Income	6,591.5	4,512.2	396.6	457.6	866.4	139.8	0.7	229.3	-11.1
Net Fee & Commission Income	1,747.7	903.6	505.7	-107.3	171.3	-9.6	85.1	120.6	78.3
Other Operating Profit	42.2	-226.5	-72.7	617.6	-67.3	-62.6	1.0	-90.6	-56.7
Gross Operating Income	8,381.4	5,189.3	829.6	967.9	970.4	67.6	86.8	259.3	10.5
G&A Expenses	4,074.3	2,492.6	542.6	590.7	294.4	47.1	42.1	69.5	-4.7
Provision for Credit Losses	427.8	1.5	0.8	11.5	320.7	-0.6	-	70.5	23.4
Net Operating Profit	3,879.3	2,695.2	286.2	365.7	355.3	21.1	44.7	119.3	-8.2
Net Non-Operating Profit	96.1	137.1	9.1	5.6	-20.2	-1.0	-1.3	2.1	-35.3
Profit for the Period	2,869.2	2,079.3	211.2	261.1	245.5	13.4	32.5	90.0	-63.8
Profit attributable to controlling interests	2,868.8	2,079.3	211.2	260.9	245.5	13.4	32.5	89.5	-63.5

bn won	Group	3Q17 (Cumulative) KB Kookmin Bank	KB Securities	KB Insurance	KB Kookmin Card	KB Life Insurance	KB Asset Management	KB Capital	Others[3)]
Net Interest Income	6,080.8	4,096.3	470.6	303.7	804.8	161.8	1.3	220.2	22.1
Net Fee & Commission Income	1,522.1	910.0	395.2	-62.8	109.2	-2.7	82.1	63.3	27.8
Other Operating Profit	-158.1	-297.4	-90.6	532.4	-88.8	-75.5	-0.4	-44.8	-93.0
Gross Operating Income	7,444.8	4,708.9	775.2	773.3	825.2	83.6	83.0	238.7	-43.1
G&A Expenses	3,796.5	2,416.2	547.3	395.3	277.1	53.3	37.2	70.3	-0.2
Provision for Credit Losses	479.9	169.1	22.3	9.0	239.4	0.7	0.3	34.4	4.7
Net Operating Profit	3,168.4	2,123.6	205.6	369.0	308.7	29.6	45.5	134.0	-47.6
Net Non-Operating Profit	243.4	70.3	11.4	8.7	-6.2	-0.1	5.0	1.7	152.6
Profit for the Period	2,789.7	1,841.3	160.1	281.3	233.9	23.3	38.7	104.1	107.0
Profit attributable to controlling interests	2,757.7	1,841.3	160.1	281.3	233.9	23.3	38.7	104.4	74.7

Note 1) The financial results for 2018 are based on K-IFRS9
2) The financial results for 2017 have been restated in accordance with interest income reclassification in 2018 (Please see Disclaimer 3. on page 1)
3) Including financial results of the holding company, the other subsidiaries and adjustment for consolidation
4) Consolidated since 2Q17

KB Financial Group