KB LISTED NYSE

국민의 평생 금융파트너

2018 Business Results

2019.2

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 audited 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 beginning from 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.

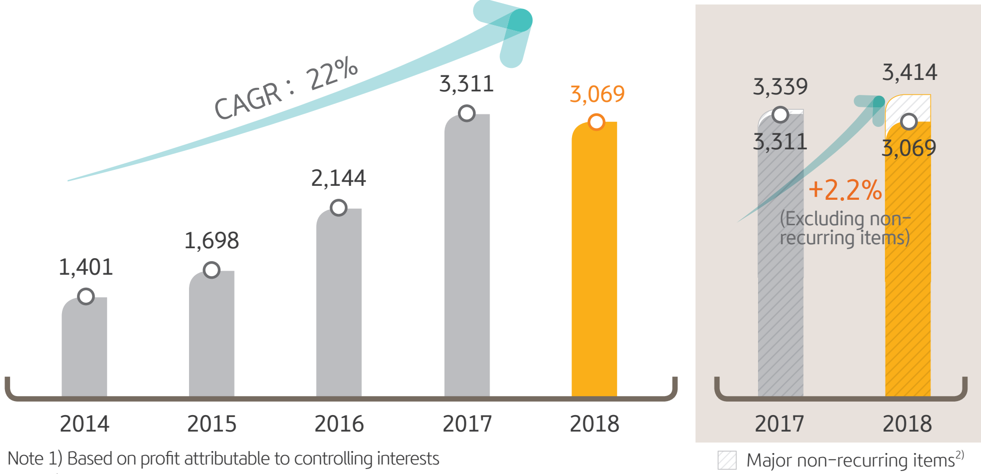
I. 2018 Financial Highlights (1)_ Overview

Group Profitability Overview

bn won, %	2018	2017	YoY	4Q18	3Q18	QoQ
Net Interest Income	8,905.1	8,246.6	8.0	2,313.6	2,251.3	2.8
Net Fee & Commission Income	2,242.9	2,050.0	9.4	495.2	523.0	-5.3
Other Operating Profit	-288.4	-104.5	N.A.	-330.6	30.9	N.A.
Gross Operating Income	10,859.6	10,192.1	6.5	2,478.2	2,805.2	-11.7
G&A Expenses	5,966.6	5,628.6	6.0	1,892.3	1,330.6	42.2
Provision for Credit Losses	673.6	548.2	22.9	245.8	146.5	67.8
Net Operating Profit	4,219.4	4,015.3	5.1	340.1	1,328.1	-74.4
Net Non-Operating Profit	46.9	123.2	-61.9	-49.2	0.7	N.A.
Profit for the Period	3,069.6	3,343.5	-8.2	200.4	954.0	-79.0
Profit attributable to controlling interests	3,068.9	3,311.4	-7.3	200.1	953.8	-79.0

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
2017: Tax effect of disposal of Kookmin Bank's stake in BCC
Bargain purchase gain and related tax effect from KB Insurance, Kookmin Bank PS, etc.
2018: ERP costs, Bonus payouts, Disposal gain of Kookmin Bank headquarter building, etc.

Highlights

Net Profit for 2018

₩3,068.9bn

(**-7.3%** YoY)

Decreased by 7.3% YoY mainly due to increase in ERP costs, weak performance in insurance business, etc. despite strong growth in Net Interest Income and Net Fee & Commission Income. Up 2.2% when major non-recurring items are crossed out

Net Profit for 4Q18

₩200.1bn

(**-79.0%** QoQ)

Decreased by 79.0% QoQ because of large non-recurring expenses such as ERP costs, bonus payouts and significant losses from sales & trading caused by increasing capital market volatility

Net Operating Profit for 2018

₩4,219.4bn

(**+5.1%** YoY)

Improved by 5.1% YoY mainly due to expanded Net Interest Income on the back of solid loan growth, and increased non-interest income attributable to consolidation effect from KB Insurance and stronger Net Fee & Commission Income

Loan Growth for 2018

+9.6%(YTD)

(**+2.1%** QoQ)

Continued quality growth in low-risk and prime assets such as Jeonsae loans, specially-arranged unsecured loans and prime rated SME loans, etc.

G&A Expenses for 2018

₩5,966.6bn

(**+6.0%** YoY)

Increased by 3.6% YoY when excluding consolidation effect from KB Insurance. Increased only by 0.9% YoY on a recurring basis when additionally eliminating non-recurring items such as ERP costs

Credit Cost for 2018

0.21%

(**0.04%** Bank)

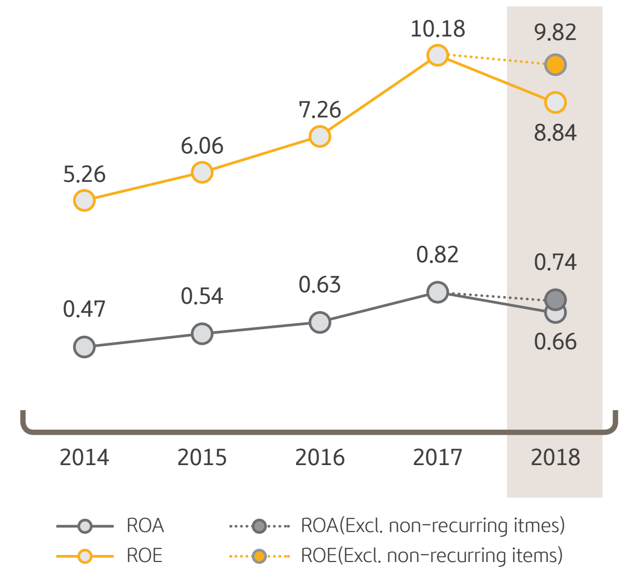
Despite the economic slowdown, credit cost remained stable on YoY basis proving KB's quality asset growth and risk management competency

※ Non-Recurring Items for 4Q18(before tax)

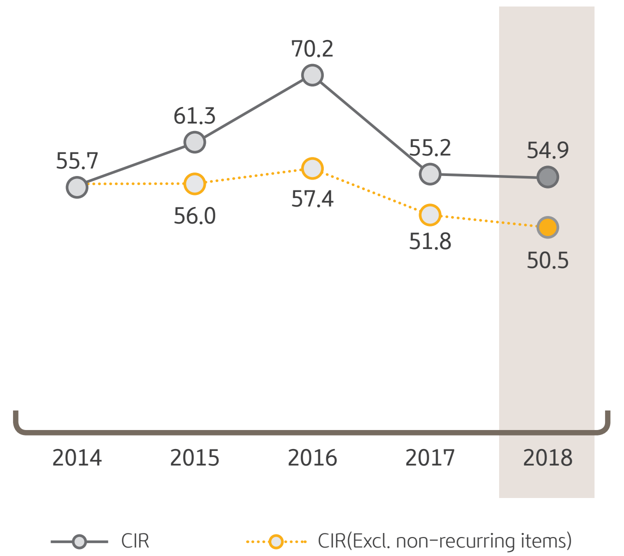
· ERP costs ₩286 bn, Bonus payouts ₩185 bn,
Tax levied from a regular tax investigation: ₩32 bn, etc.

I. 2018 Financial Highlights (2)_ Key Financial Indicators

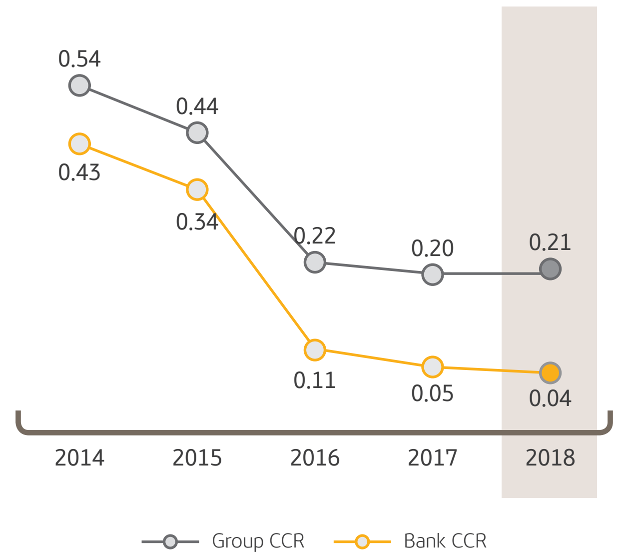
Group ROA, ROE (%)



Group Cost-Income Ratio(CIR) (%)



Credit Cost Ratio(CCR) (%)



Sound profitability on recurring basis

- ROA and ROE for 2018, on a recurring basis, recorded 0.74%, 9.82%, respectively
- Although cumulative ROE for 2018 3Q recorded 10.78%, ROE for 2018, on a recurring basis, recorded slightly less than 10% because of expanded loss from sales & trading in 4Q
- Further improvement in profitability is expected largely on the back of higher interest income and recovery of insurance business

Continuously improved recurring level of cost efficiency

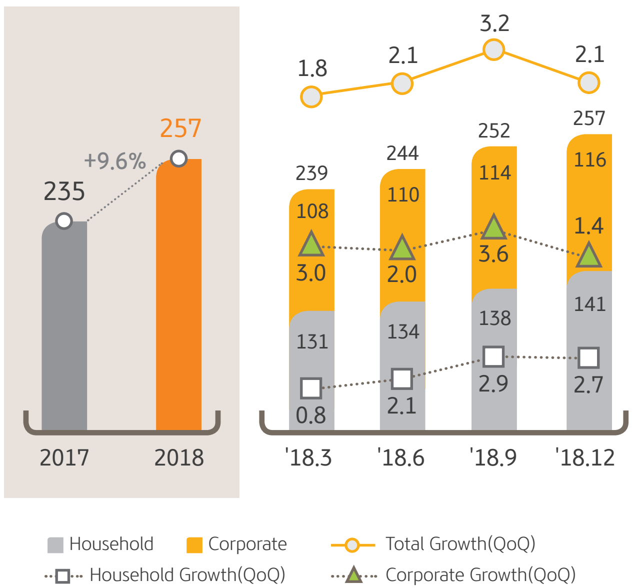
- CIR for 2018 recorded 50.5% when disregarding major non-recurring items such as ERP costs, etc.
- G&A Expenses, on a recurring basis, inched up 0.9% YoY when eliminating non-recurring items such as KB Insurance consolidation effect and ERP costs
- Recurring level of CIR is improved based on much-enhanced labor and cost structure

Proven risk management competency

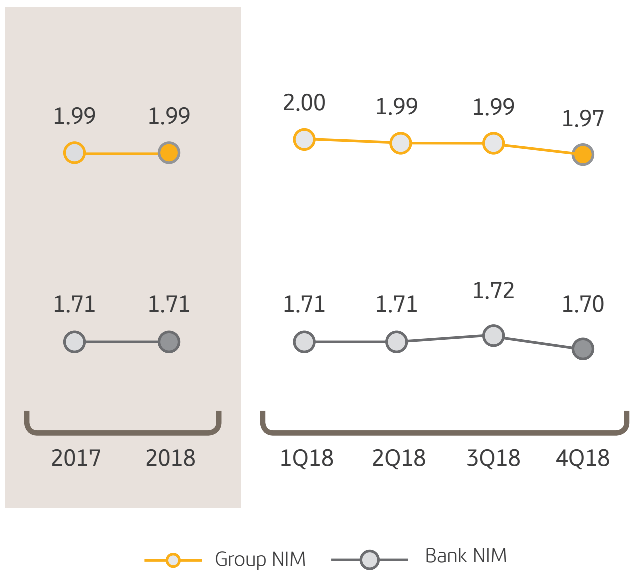
- Group's Credit Cost for 2018 marked 0.21%, continuing downward stabilization
- Maintained sub-normal level of credit cost attributable to preemptive risk management and improvement in credit quality despite economic slowdown and interest rate up-cycle
- Bank's Credit Cost for 2018 posted 0.04%, the lowest level in 5 years

I. 2018 Financial Highlights (3)_ Key Financial Indicators

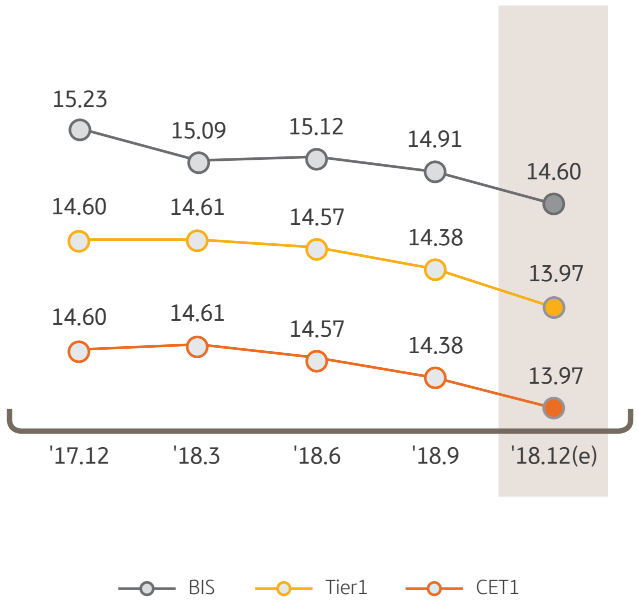
Loans in Won Growth (tn won, %)



NIM (%)



Group BIS Ratio (Based on Basel III, %)



Quality growth in low-risk & prime assets

- Loans in Won of the Bank reached to ₩257 tn, up 9.6% YTD and 2.1% QoQ
- Household loans increased by 8.9% YTD continuing its robust growth mainly driven by Jeonsae loans and specially-arranged unsecured loans for prime customers
- Corporate loans grew by 10.5% and secured balanced growths in SOHO, SME and large corporations

Secured margins by improving loan portfolio despite increased funding cost

- Group and Bank NIM maintained the same level of 2017 posting 1.99% and 1.71%, respectively due to improved loan portfolio despite increased burden in funding cost
- Despite improvement in asset yield, Bank NIM for 4Q dropped by 2bp QoQ due to increased burden in funding cost from expanded time deposit
- KB aims to minimize funding pressure by expanding low-cost deposit and diversify profit sources other than interest income

The highest level of capital adequacy

- Group BIS and CET1 ratios are expected to be 14.60%, 13.97%, respectively as of the end of 2018
- Still maintains the highest level of capital adequacy in the Korean financial industry even if slightly contracted QoQ as a result of dividend payout, corporate lending, etc.
- Bank BIS and CET1 ratios are expected to be 15.43%, 14.24% respectively as of the end of 2018

Ⅰ. 2018 Financial Highlights (4)_ Management & Financial Strategies for 2019

CODE 2017
Enhance customer value via realization of One-KB

→

RACE 2018
Strengthen our position as the leading financial group by business model innovation

→

RISE 2019
Reestablish leading financial group that can lead financial innovation

+

First priority in risk management
Diversify profit sources in newly growing businesses and secure sustainable growth

Priority of Financial Management

Asset Quality → Profit-ability → Growth

Reinforcement

Reinforce KB as leading financial group by optimizing of Group portfolio and strengthening in competencies of core businesses

- Leap to the market leading position for major subsidiaries
  - Bank: Expand core deposits and rebalance loan portfolio pursuing both profitability and asset quality
  - Securities: Level up its position in core business markets such as WM, S&T, IB
  - Non-life insurance: Strengthen its sales competency and provide differentiated products in general, long-term, and automobile insurance
  - Card: Diversify profit sources to cope with changing business environment and strengthen its competency in payment market
- Strengthen core business competitiveness
  - WM: Reinforce its status as Group's core profit source and retain its top-tier position
  - CIB: Expand business lineup together with securing infrastructure
  - Capital market: Establish a business model that produce sustainable profit under one-firm system

Smart Working

Implement 'New KB Culture' that leads change and innovation

- Internalize Group's new core values
  - Spread new mission, vision, and core values and act on KB like corporate culture
- Spread smart work
  - Spread 'Smart Work' culture by pursuing paperless and work-diet for repetitive works
- Establish KB-like agile groups
  - Spread KB-like agile group that combines workers onsite and IT talents and corporate culture with quick and efficient decision making and execution
- Make group operating system efficient
  - Expand major business units to strengthen one-firm system and enhance Group's efficiency by spreading SSC(Shared Service Center) at the group level

Innovation(customer-centric)

Develop customer-centric core business infra (digital, data, channels, etc.)

- Digital innovation and utilization of data
  - Enhance customer convenience, develop platforms, construct innovative finance ecosystem to accelerate digital innovation and produce outstanding output
- Develop preemptive risk management system
  - Strengthen preemptive risk management by developing value-chain analysis by industry, supporting prime industries, enhancing ALM management
- Diversify and enhance access to customers
  - Diversify hybrid branches to expand cooperation among businesses like WM, etc., expand service coverage and enhance competencies in digital channel sales
- HR Transformation
  - Reassign HR based on digital and future core businesses and introduce compensation programs that interest outstanding individuals to cope with changing working environment such as implementing 52-hour workweek policy

Expansion(of the territory)

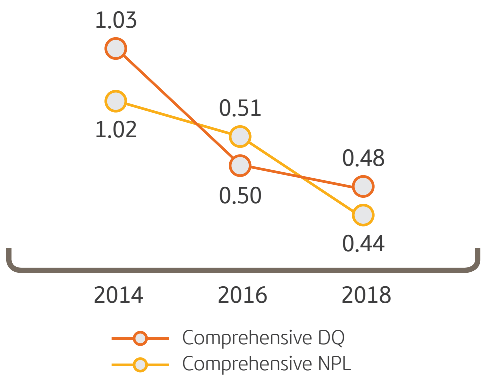
Secure structural advantage over peers and expand the business territory that fundamentally changes the dynamic of competition

- Seek strategic M&As in Korea
  - Prepare for M&A opportunities at all times in order to widen the gap within the peer group, and expand equity investment and strategic alliance for strengthening cooperation with fintech companies
- Expand global businesses
  - Seek two-track strategies for both advanced countries and Southeast Asian nations
  - Target a few base countries like Indonesia, Vietnam, etc. in Southeast Asian nations and expand businesses to their neighboring countries
  - Expand CIB global investment business, advance to asset management market and fortify a foundation by taking equity investments and strategic alliances in advanced countries
- Scale-up asset management
  - Strengthen cooperation among subsidiaries, diversify sales channels, secure competency in corporate sales and OCIO, strengthen capability in alternative investment and global investment

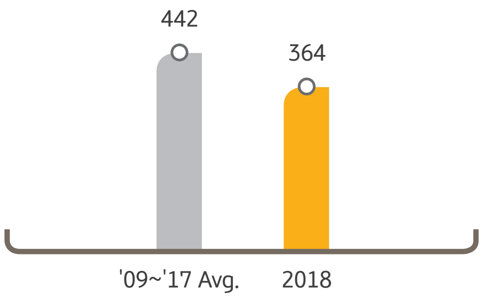
I. 2018 Financial Highlights (5)_ Kookmin Bank Asset Quality Overview

Household loans

Comprehensive Delinquency & NPL Ratios (%)

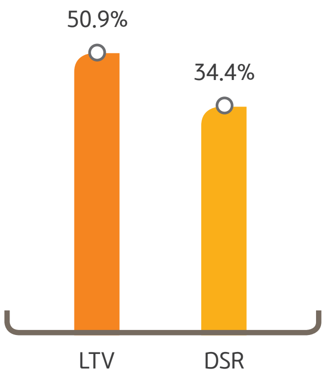


New NPL Formation (bn won)



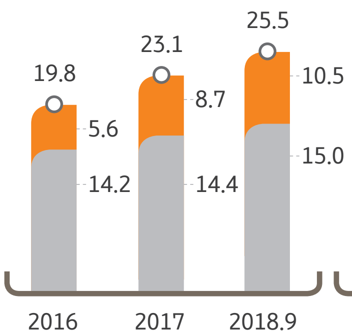
Note) '09~'17 Avg.: Average after eliminating the highest and lowest outliers

Avg. LTV·DSR



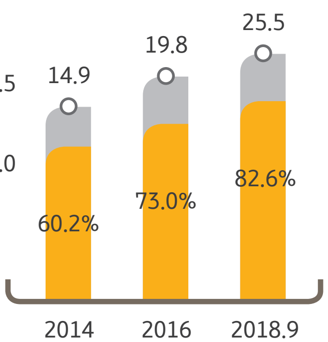
Note) LTV: Balance as of Sep. 2018
Note) DSR: '18.4~'18.9 new lendings subject to DSR

Unsecured Loans (tn won)



Specially-arranged Others

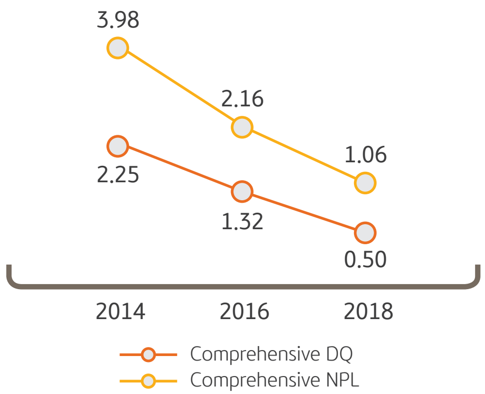
Credit Quality of Unsecured Loans (tn won)



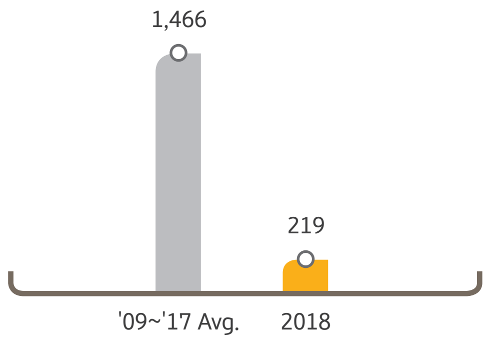
Percentage of prime loans(made to individuals with internal credit ratings of 4 or above out of 13) in total unsecured loans

Corporate loans

Comprehensive Delinquency & NPL Ratios (%)

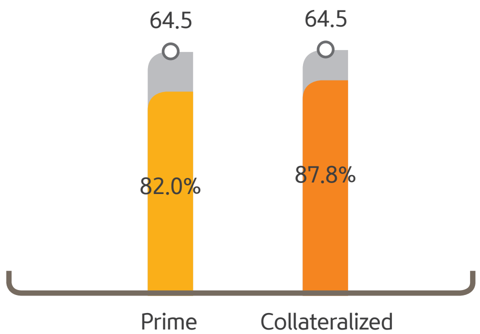


New NPL Formation (bn won)



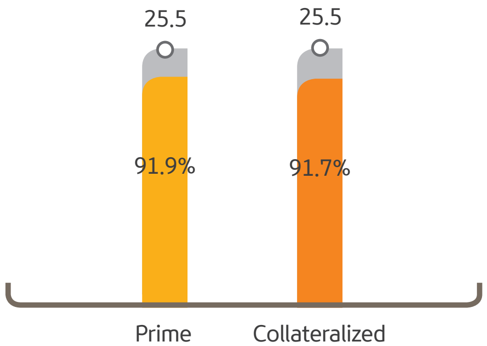
Note) '09~'17 Avg.: Average after eliminating the highest and lowest outliers

Credit Quality of SOHO (tn won)



Note) Total credit as of Sep. 2018
Percentage of prime loans(made to corporates with credit ratings of BBB- or above) in total corporate loans

Credit Quality of Real Estate Renting (tn won)



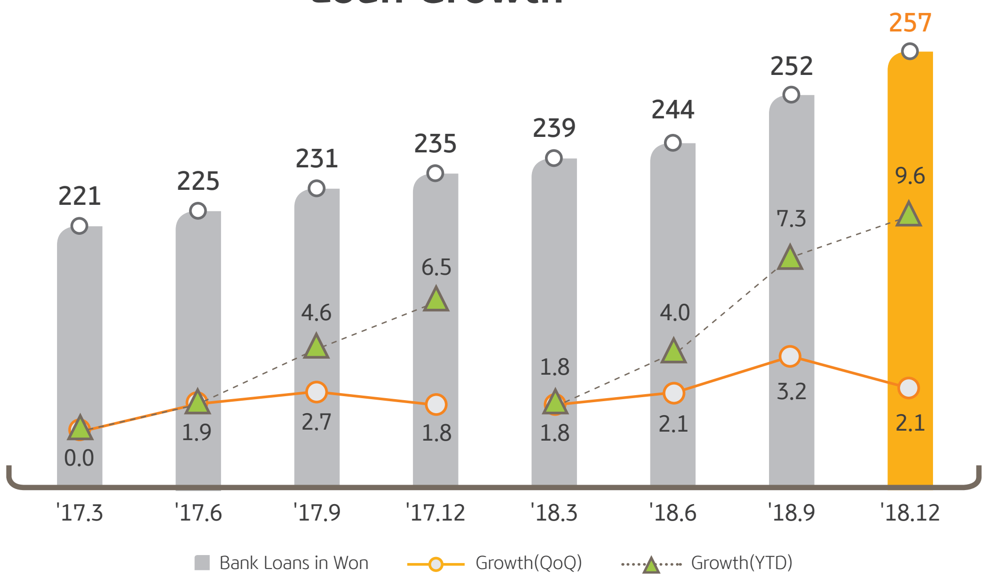
Note) Total credit as of Sep. 2018
Percentage of prime loans(made to corporates with credit ratings of BBB- or above) in total corporate loans

Group Net Interest Income

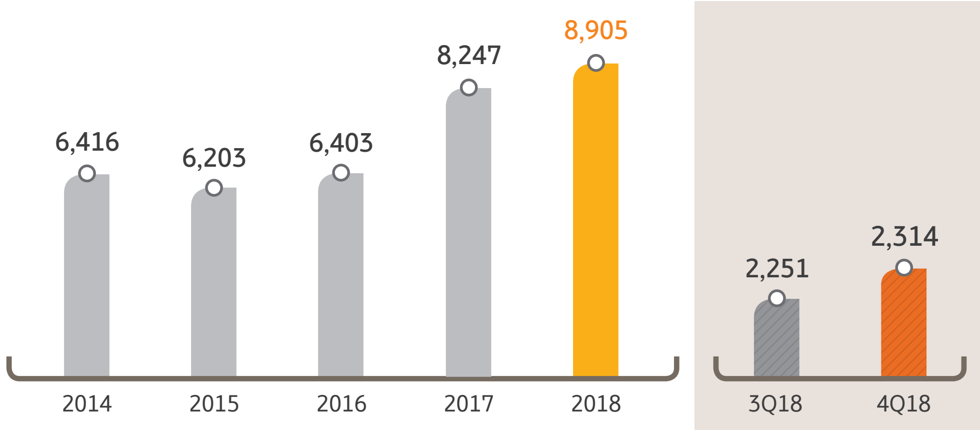
bn won, %	2018	2017	YoY	4Q18	3Q18	QoQ
Interest Income	13,734.6	11,919.1	15.2	3,661.5	3,515.1	4.2
Loans	11,459.8	9,990.8	14.7	3,061.9	2,932.6	4.4
Financial Investments	2,036.1	1,695.9	20.1	535.0	523.2	2.3
Other	238.7	232.4	2.7	64.6	59.3	8.9
Interest Expense	4,829.5	3,672.5	31.5	1,347.9	1,263.8	6.7
Deposits	3,041.7	2,345.9	29.7	853.2	796.4	7.1
Debts & Debentures	1,693.3	1,248.3	35.6	470.6	444.0	6.0
Other	94.5	78.3	20.7	24.1	23.4	3.0
Net Interest Income	8,905.1	8,246.6	8.0	2,313.6	2,251.3	2.8

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

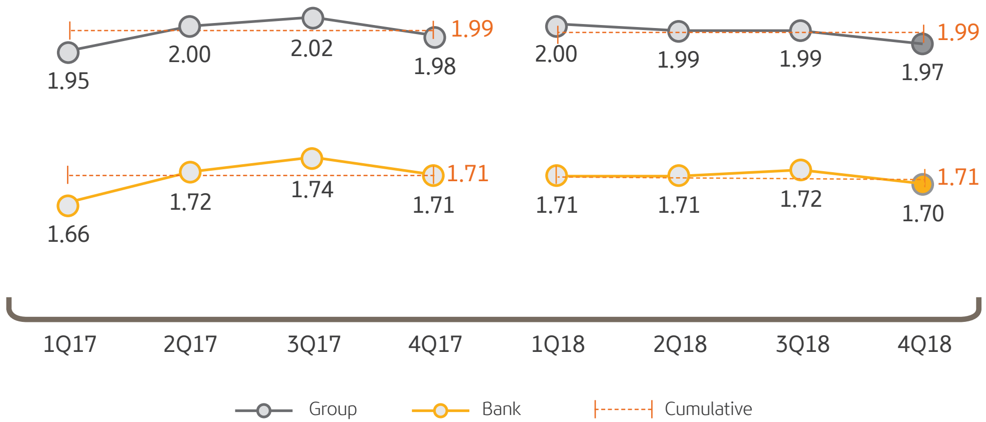
Loan Growth (tn won, %)



Net Interest Income (bn won)



NIM (%)



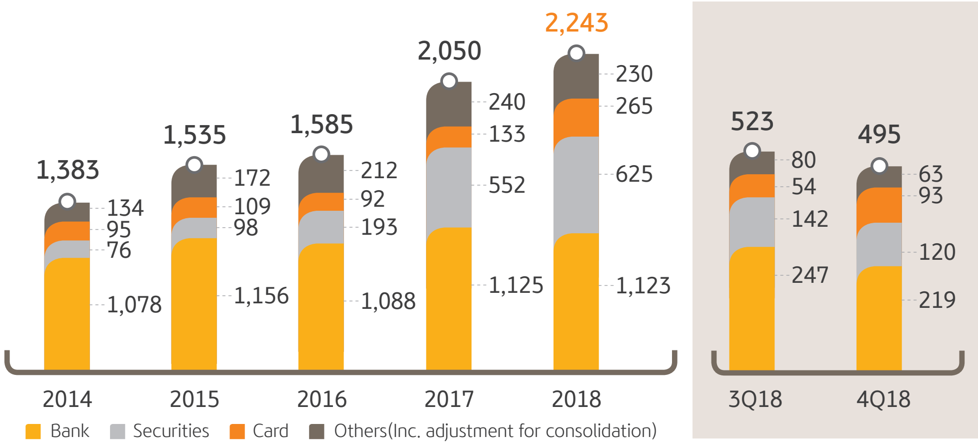
II. 2018 Financial Analysis_ Non-Interest Income

Group Non-Interest Income

bn won, %	2018	2017	YoY	4Q18	3Q18	QoQ
Net Fee & Commission Income	2,242.9	2,050.0	9.4	495.2	523.0	-5.3
Credit Card Fees	452.7	365.5	23.9	127.5	107.1	19.0
Trusts	496.4	486.8	2.0	98.2	101.0	-2.8
Agent Activity Fees (Incl. Bancassurance)	149.6	152.0	-1.6	38.1	43.6	-12.6
Represent Securities (Incl. ITC Products)	167.1	195.6	-14.6	32.8	34.2	-4.1
Banking Activity Fees	208.4	188.4	10.6	53.9	51.8	4.1
Commissions Received on Securities Business	518.3	450.2	15.1	93.4	111.3	-16.1
Other	250.4	211.5	18.4	51.3	74.0	-30.7
Other Operating Income	-288.4	-104.5	N.A.	-330.6	30.9	N.A.
Net Non-Interest Income	1,954.5	1,945.5	0.5	164.6	553.9	-70.3

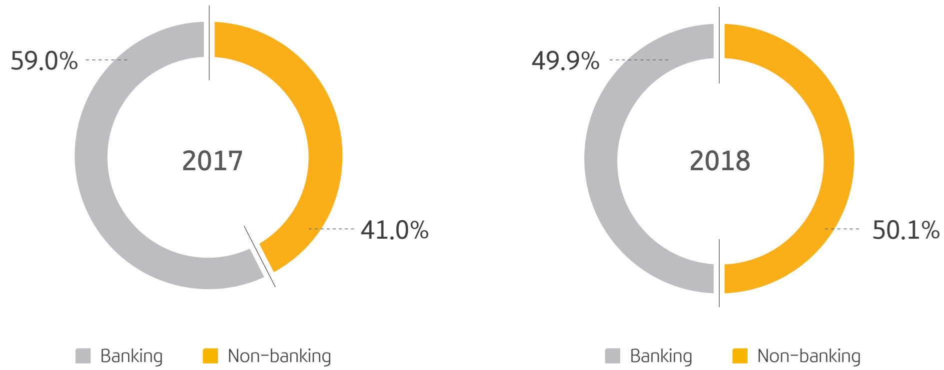
Note) The financial results for 2017 have been restated in accordance with interest income reclassification in 2018 (Please see Disclaimer 3. on page 1)

Net Fee & Commission Income (bn won)



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

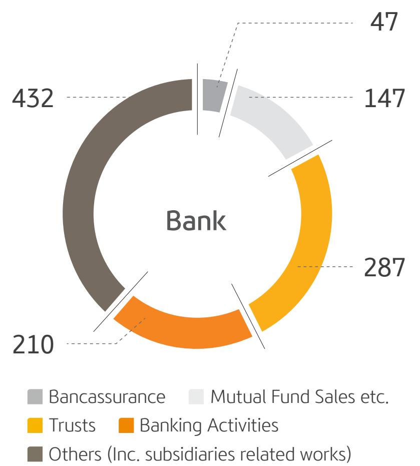
Net Fee & Commission Income Contribution

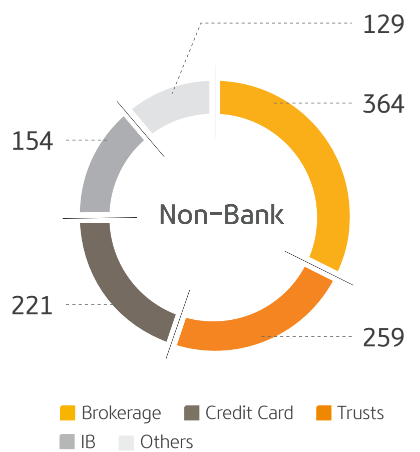


Note) Based on simple arithmetic sum of each subsidiary's Net Fee and Commission Income on the financial statements for group reporting

Composition of Net Fee & Commission Income

(2018, bn won)





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

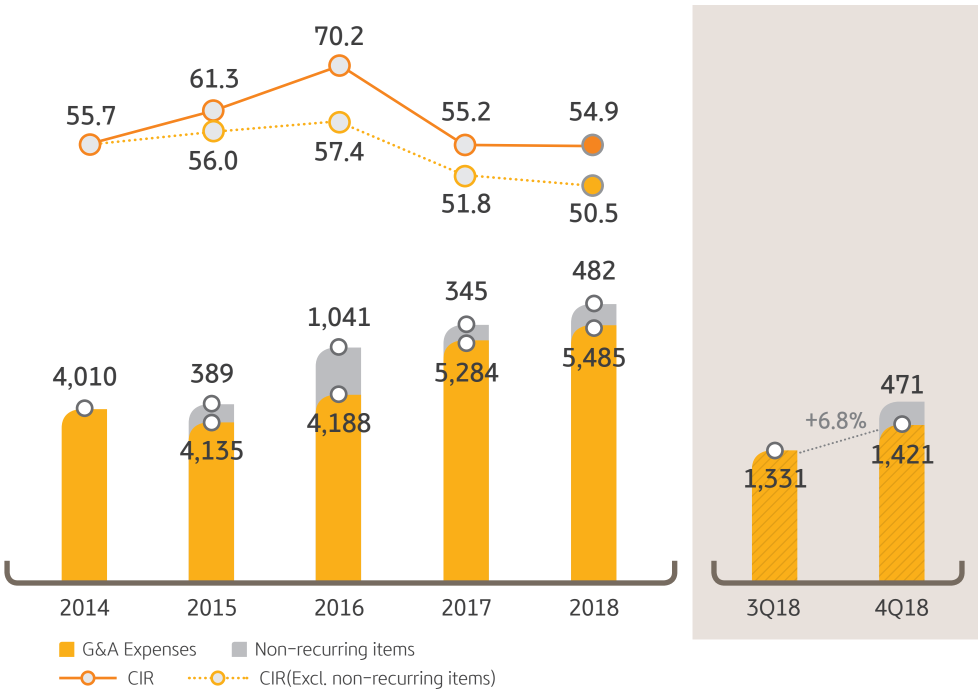
Group G&A Expenses

bn won, %	2018	2017	YoY	4Q18	3Q18	QoQ
Employee Benefits	3,922.5	3,768.6	4.1	1,298.0	828.8	56.6
Depreciation & Amortization	408.8	370.3	10.4	129.0	102.1	26.3
Administrative Expenses	1,443.6	1,315.0	9.8	416.5	357.8	16.4
Others	191.7	174.7	9.7	48.8	41.9	16.5
G&A Expenses	5,966.6	5,628.6	6.0	1,892.3	1,330.6	42.2

Group Provision for Credit Losses

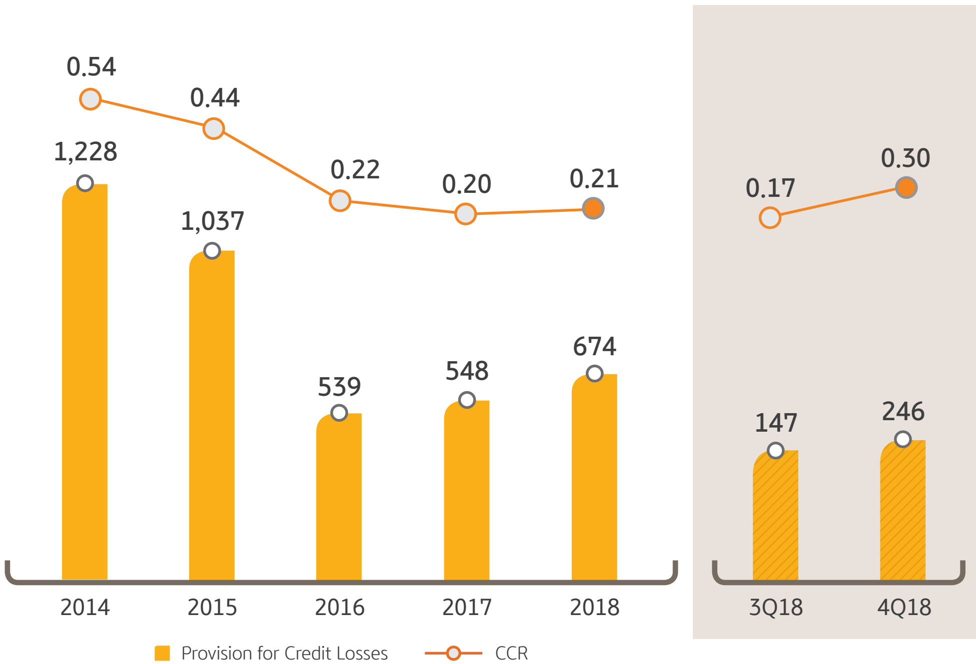
bn won, %	2018	2017	YoY	4Q18	3Q18	QoQ
Provision for Loan Losses	685.4	594.0	15.4	243.8	141.8	71.9
Provision for Guarantees	-25.7	-34.2	N.A.	-2.6	-11.3	N.A.
Provision for Unused Commitments	14.5	-9.9	N.A.	3.9	17.5	-77.7
Provision for Financial Guarantee Liabilities	-0.6	-1.7	N.A.	0.7	-1.5	N.A.
Provision for Credit Losses	673.6	548.2	22.9	245.8	146.5	67.8

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



Note) Non-recurring items: one off items such as Early Retirement Program, bonus payouts, etc.

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

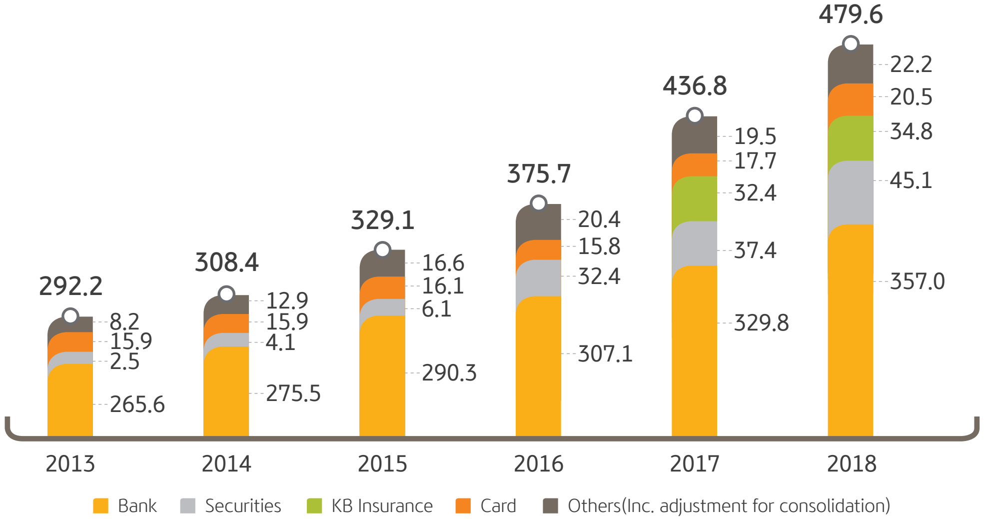


Group Financial Position

tn won, %	2018.12	2018.9	QoQ	2017.12	YTD
Assets	479.6	477.7	0.4	436.8	9.8
Cash & Due from Financial Institutions	20.3	18.3	10.9	19.8	2.5
FVTPL[2] Assets	51.0	51.0	0.0	32.2	58.4
Financial Investments	61.7	59.2	4.2	66.6	-7.4
Loans	319.2	316.4	0.9	290.1	10.0
Tangible Assets	6.4	5.9	8.5	5.1	25.5
Other Assets	21.0	26.9	-21.9	23.0	-8.7
Liabilities	443.9	442.1	0.4	402.7	10.2
FVTPL[2] Liabilities	15.3	16.0	-4.4	12.0	27.5
Deposits	276.8	271.2	2.1	255.8	8.2
Debts	32.9	31.9	3.1	28.8	14.2
Debentures	53.3	51.5	3.5	45.0	18.4
Other Liabilities	65.6	71.5	-8.3	61.1	7.4
Shareholders' Equity	35.7	35.6	0.3	34.1	4.7
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	17.3	17.1	1.2	15.1	14.6
Treasury Shares	-1.0	-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]	731.8	739.5	-1.0	672.0	8.9
AUM[4]	252.7	261.9	-3.5	234.9	7.6

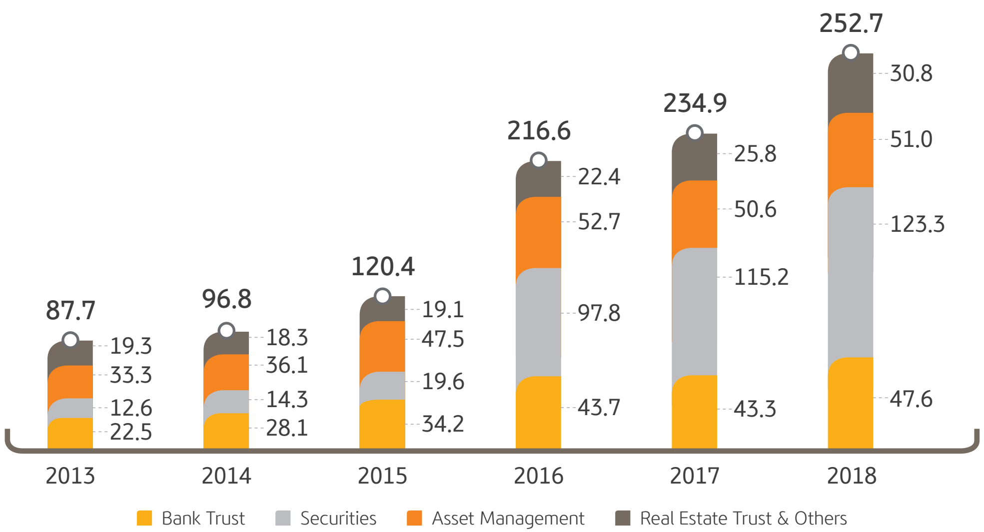
Note 1) The financial results for 2018 is based on K-IFRS9
2) Fair Value Through Profit or Loss
3) Based on simple arithmetic sum of each subsidiary's total assets on the financial statements for group reporting and AUM
4) Including the Bank's trust asset not subject to group reporting

Group Assets (tn won)



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

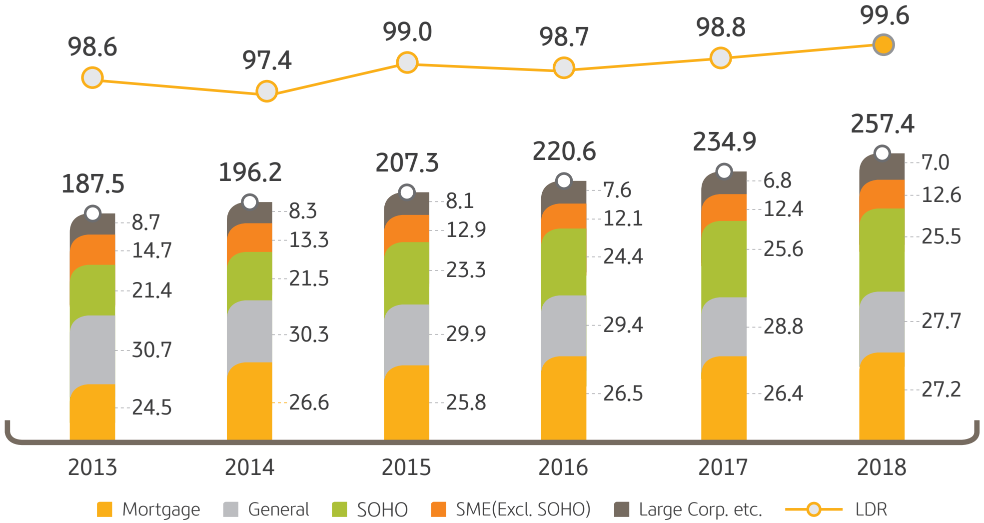
Group AUM (tn won)



Bank Loans in Won

tn won, %	2018.12	2018.9	QoQ	2017.12	YTD
Household	141.3	137.6	2.7	129.8	8.9
Mortgage	69.9	67.1	4.2	62.1	12.6
General	71.4	70.5	1.3	67.7	5.5
[Home Equity]	34.4	35.4	-2.8	37.8	-9.0
Corporate	116.1	114.5	1.4	105.1	10.5
SME	98.0	96.7	1.3	89.1	10.0
[SOHO]	65.6	64.3	2.0	60.1	9.2
Large Corp. etc.	18.1	17.8	1.7	16.0	13.1
Total	257.4	252.1	2.1	234.9	9.6

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



Bank Deposits & Debentures in Won

tn won, %	2018.12	2018.9	QoQ	2017.12	YTD
Deposits	256.9	251.4	2.2	238.1	7.9
Core Deposits	112.8	111.4	1.3	111.2	1.4
Time & Savings	140.6	136.8	2.8	123.0	14.3
[Time Deposits]	127.4	123.8	2.9	109.8	16.0
CD, RP, etc.	3.5	3.2	9.4	3.9	-10.3
Debentures	17.8	17.3	2.9	15.3	16.3
Total	274.7	268.7	2.2	253.4	8.4

Card Assets

tn won, %	2018.12	2018.9	QoQ	2017.12	YTD
Credit Card	17.3	16.5	4.8	15.2	13.8
Credit Sales	11.1	10.3	7.8	9.5	16.8
[Installments]	4.8	4.4	9.1	4.1	17.1
Card Loans	4.9	5.0	-2.0	4.5	8.9
Cash Advance	1.3	1.2	8.3	1.2	8.3
Factoring, etc.	2.2	1.8	22.2	1.3	69.2
Total	19.5	18.3	6.6	16.5	18.2

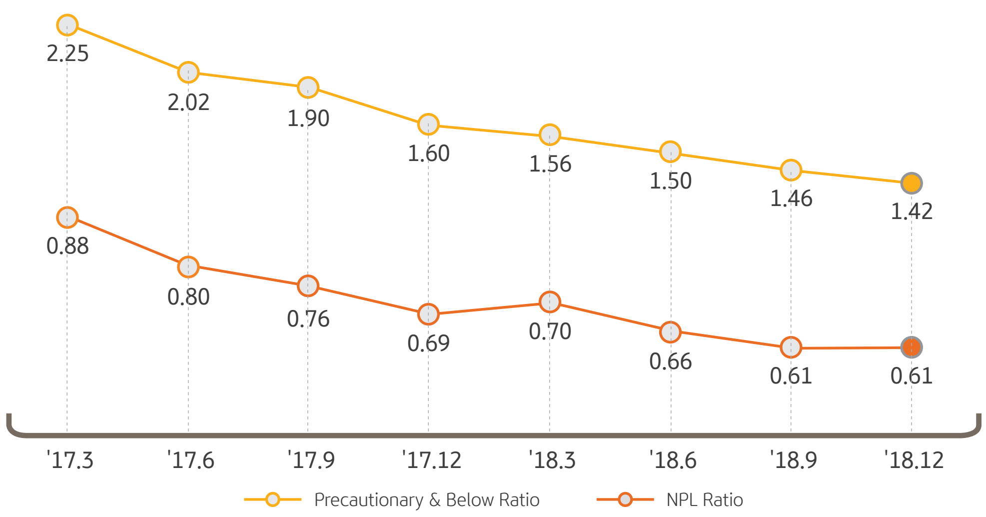
III. 2018 Asset Quality_ Group Overview

Group Asset Quality[1)]

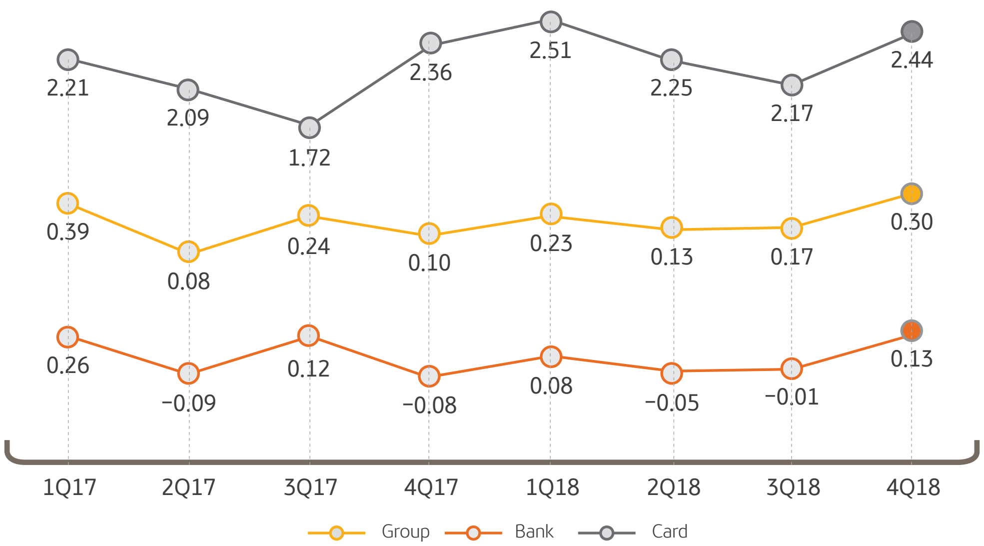
bn won, %	2018.12	2018.9	QoQ	2017.12	YTD
Total Loans for NPL Classification	316,736.9	311,814.2	1.6	286,737.5	10.5
Precautionary	2,591.5	2,654.4	-2.4	2,592.7	0.0
Substandard	694.9	713.4	-2.6	680.9	2.1
Doubtful	882.2	849.3	3.9	941.8	-6.3
Estimated Loss	343.3	347.7	-1.3	360.1	-4.7
Substandard & Below Loans (NPL)(A)	1,920.4	1,910.4	0.5	1,982.8	-3.1
NPL Ratio	0.61%	0.61%	0.00%p	0.69%	-0.08%p
Loan Loss Reserves (B)	2,667.6	2,633.4	1.3	2,139.9	24.7
NPL Coverage Ratio (B/A)	138.9%	137.9%	1.0%p	107.9%	31.0%p

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

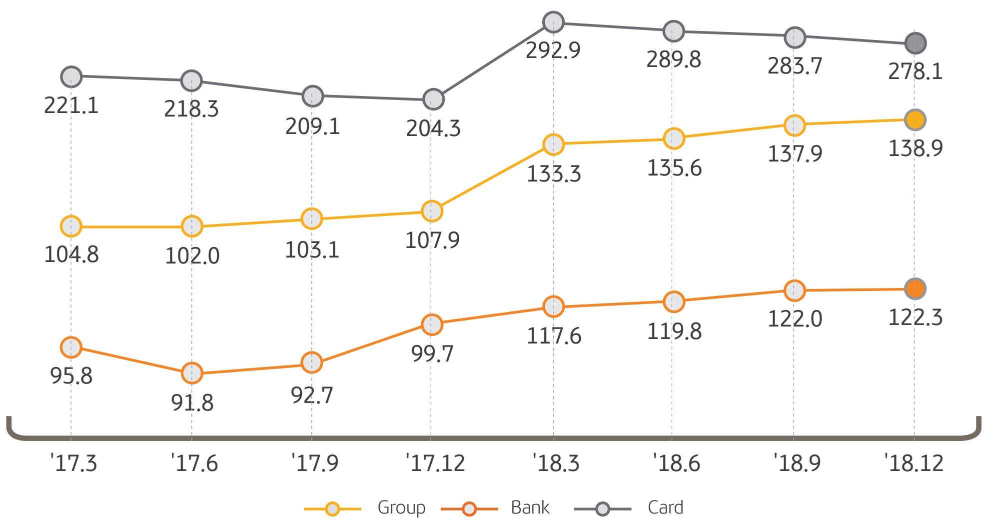
Precautionary & Below Ratio/ NPL Ratio (%)



Credit Cost Ratio (%)



NPL Coverage Ratio (%)



III. 2018 Asset Quality_ Bank & Card

Bank Asset Quality

bn won, %	2018.12	2018.9	QoQ	2017.12	YTD
Total Loans for NPL Classification	274,486.0	270,499.1	1.5	249,361.5	10.1
Precautionary	1,245.7	1,339.3	-7.0	1,443.5	-13.7
Substandard	607.4	600.7	1.1	592.1	2.6
Doubtful	505.5	508.5	-0.6	636.6	-20.6
Estimated Loss	194.7	199.7	-2.5	223.9	-13.0
NPL Ratio	0.48%	0.48%	0.00%p	0.58%	-0.10%p
NPL Coverage Ratio	122.3%	122.0%	0.3%p	99.7%	22.6%p

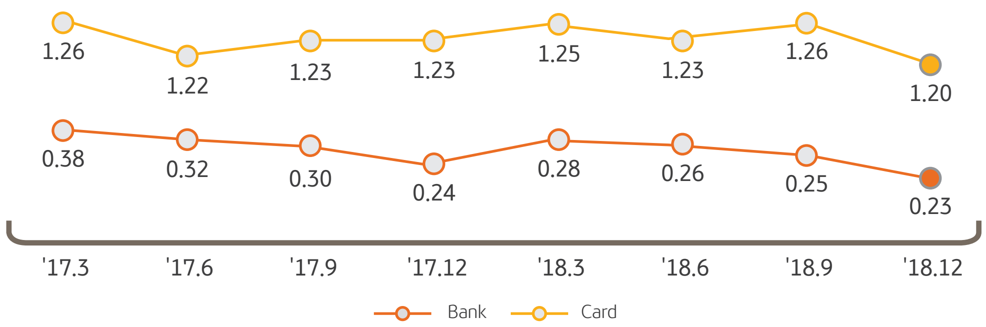
Card Asset Quality

bn won, %	2018.12	2018.9	QoQ	2017.12	YTD
Total Loans for NPL Classification	19,499.6	18,278.6	6.7	16,534.8	17.9
Precautionary	799.5	800.6	-0.1	733.8	9.0
Substandard	3.2	3.3	-3.0	3.0	6.7
Doubtful	217.5	204.5	6.4	187.4	16.1
Estimated Loss	48.6	49.4	-1.6	41.0	18.5
NPL Ratio	1.38%	1.41%	-0.03%p	1.40%	-0.02%p
NPL Coverage Ratio	278.1%	283.7%	-5.6%p	204.3%	73.8%p

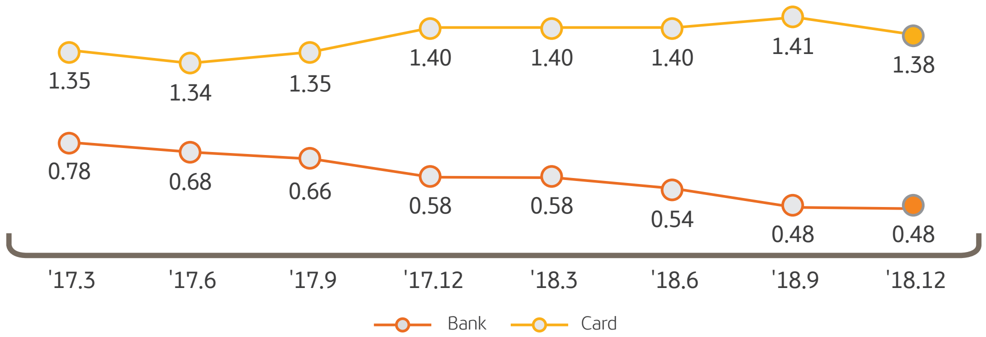
Provision for Loan Losses

bn won, %	2018	2017	YoY	4Q18	3Q18	QoQ
Bank	97.1	127.0	-23.5	86.1	-3.6	N.A.
Household	177.5	121.1	46.6	43.1	49.9	-13.6
Corporate	-80.4	5.9	N.A.	43.0	-53.5	N.A.
Card	416.2	330.1	26.1	114.8	97.8	17.4

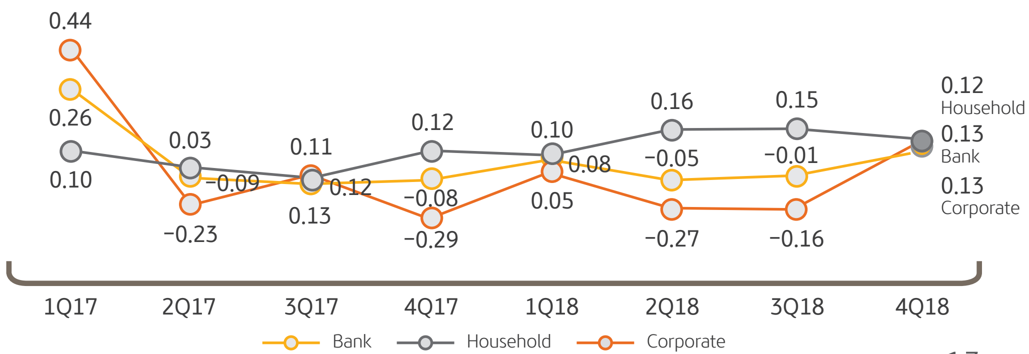
Delinquency Ratio (%)



NPL Ratio (%)



Bank Credit Cost Ratio (%)



IV. Appendix_ Overview of Group Subsidiaries[1] (FY2018)

bn won	Ownership	Assets	Shareholders' Equity	Profit for the Period	ROA	ROE
KB Kookmin Bank	100.0%	356,959.3	26,633.0	2,224.3	0.64%	8.58%
KB Securities	100.0%	45,099.3	4,472.9	178.8	0.43%	4.03%
KB Insurance	100.0%	34,785.6	3,495.8	262.3	0.78%	7.87%
KB Kookmin Card	100.0%	20,529.1	4,001.2	329.2	1.74%	8.40%
KB Asset Management	100.0%	254.3	146.8	39.6	17.93%	28.86%
KB Capital	100.0%	9,517.2	1,000.4	111.9	1.22%	11.68%
KB Life Insurance	100.0%	9,680.4	552.2	14.8	0.16%	2.80%
KB Real Estate Trust	100.0%	293.1	235.8	47.0	17.67%	21.88%
KB Savings Bank	100.0%	1,388.8	202.0	11.0	0.87%	5.55%
KB Investment	100.0%	528.7	153.8	14.5	3.42%	10.14%
KB Data Systems	100.0%	40.2	16.4	2.9	7.70%	18.93%
KB Credit Information	100.0%	26.3	15.2	0.2	0.75%	1.34%

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

IV. Appendix_ Condensed Income Statement by Subsidiaries[1) 2)]

bn won	Group	2018							
		KB Kookmin Bank	KB Securities	KB Insurance	KB Kookmin Card	KB Asset Management	KB Capital	KB Life Insurance	Others[3)]
Net Interest Income	8,905.1	6,100.7	542.4	616.2	1,168.3	1.0	306.6	185.1	-15.2
Net Fee & Commission Income	2,242.9	1,122.7	625.3	-147.0	264.7	113.3	180.1	-13.2	97.0
Other Operating Profit	-288.4	-370.0	-187.4	693.7	-128.0	-3.2	-139.9	-85.5	-68.1
Gross Operating Income	10,859.6	6,853.4	980.3	1,162.9	1,305.0	111.1	346.8	86.4	13.7
G&A Expenses	5,966.6	3,815.1	735.2	789.4	404.9	56.6	98.6	63.4	3.4
Provision for Credit Losses	673.6	93.9	10.0	14.5	431.0	0.0	92.3	0.4	31.5
Net Operating Profit	4,219.4	2,944.4	235.1	359.0	469.1	54.5	155.9	22.6	-21.2
Net Non-Operating Profit	46.9	93.9	14.0	8.1	-20.1	-1.5	1.9	-1.4	-48.0
Profit for the Period	3,069.6	2,224.3	178.9	262.4	329.1	39.6	113.4	14.8	-92.9
Profit attributable to controlling interests	3,068.9	2,224.3	178.8	262.3	329.2	39.6	111.9	14.8	-92.0

bn won	Group	2017							
		KB Kookmin Bank	KB Securities	KB Insurance[4)]	KB Kookmin Card	KB Asset Management	KB Capital	KB Life Insurance	Others[3)]
Net Interest Income	8,246.6	5,564.7	598.5	465.3	1,083.7	1.8	297.0	215.7	19.9
Net Fee & Commission Income	2,050.0	1,224.7	551.6	-97.8	132.7	109.2	88.5	-3.6	44.7
Other Operating Profit	-104.5	-359.2	-76.9	771.7	-133.7	-0.4	-68.4	-103.1	-134.5
Gross Operating Income	10,192.1	6,430.2	1,073.2	1,139.2	1,082.7	110.6	317.1	109.0	-69.9
G&A Expenses	5,628.6	3,665.7	734.0	629.5	370.5	48.2	106.5	72.4	1.8
Provision for Credit Losses	548.2	115.2	23.1	9.0	336.9	0.3	55.0	1.7	7.0
Net Operating Profit	4,015.3	2,649.3	316.1	500.7	375.3	62.1	155.6	34.9	-78.7
Net Non-Operating Profit	123.2	-35.9	2.3	11.2	-7.4	4.8	1.7	-0.3	146.8
Profit for the Period	3,343.5	2,174.7	271.7	330.3	296.8	52.0	120.4	21.1	76.5
Profit attributable to controlling interests	3,311.4	2,174.7	271.7	330.3	296.8	52.0	120.8	21.1	44.0

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