



3Q19 Business Results

Oct. 2019



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Disclaimer Statement

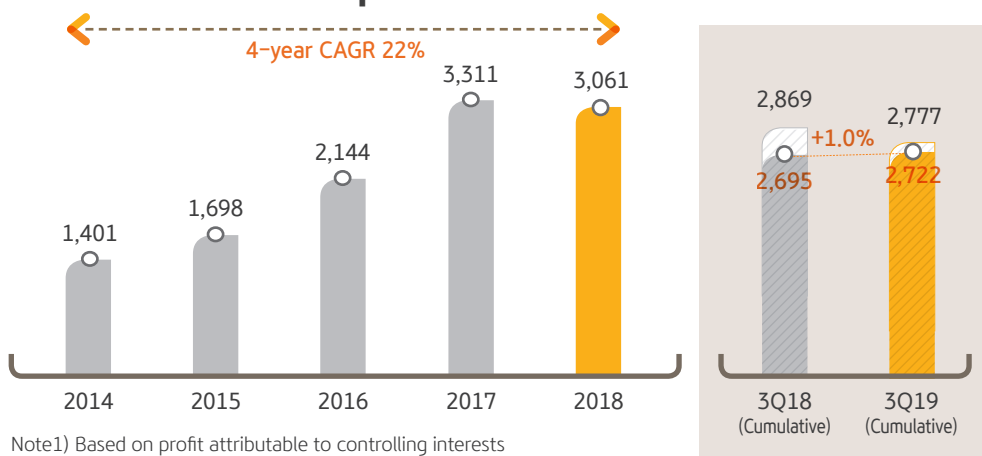
1. The consolidated financial information of KB Financial Group Inc. (the “Group”) presented herein is based on the Korean International Financial Reporting Standards(K-IFRS). It is currently being reviewed by the Group’s independent auditor, and accordingly, is subject to change.
2. The consolidated financial reports presented herein is based on Korean IFRS9(K-IFRS9). Note that the financial results for years before 2017 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.

3Q19 Financial Highlights _ Overview

Group Profitability Overview

bn won, %	3Q19 (Cumulative)	3Q18 (Cumulative)	YoY	3Q19	2Q19	QoQ
Net Interest Income	6,868.6	6,591.5	4.2	2,319.4	2,297.1	1.0
Net Fee & Commission Income	1,716.5	1,747.7	-1.8	580.8	585.1	-0.7
Other Operating Profit	49.1	42.2	16.4	-30.0	17.0	N.A.
Gross Operating Income	8,634.2	8,381.4	3.0	2,870.2	2,899.2	-1.0
G&A Expenses	4,456.7	4,074.3	9.4	1,455.9	1,486.9	-2.1
Provision for Credit Losses	459.9	427.8	7.5	166.1	102.1	62.7
Net Operating Profit	3,717.6	3,879.3	-4.2	1,248.2	1,310.2	-4.7
Net Non-Operating Profit	67.3	96.1	-30.0	12.0	48.6	-75.3
Profit for the Period	2,778.1	2,869.2	-3.2	940.7	991.5	-5.1
Profit attributable to controlling interests	2,777.1	2,868.8	-3.2	940.3	991.1	-5.1

Group's Net Profit¹⁾ (bn won)



Note1) Based on profit attributable to controlling interests

2) Major non-recurring items (after tax)

1Q18: Disposal gain of Bank's headquarter building(W83bn)

2Q18: Reversals of provisioning(W24bn) 3Q18: Reversals of provisioning(W67bn)

1Q19: ERP costs(W35bn)

2Q19: Reversals of provisioning(W59bn)

3Q19: Net reversals of provisioning(W15bn), KB Insurance ERP costs(W13bn)

Highlights

Net Profit for 3Q19

₩940.3 bn
(-5.1% QoQ)

Dropped by 5.1% QoQ due to disappearance of 2Q large-scale reversal of provisions and weak insurance business, but maintained over W900bn on a recurring basis due to cost reduction

Cumulative Net Profit for 3Q19

₩2,777.1 bn
(-3.2% YoY)

Despite modest net interest income growth, decreased by 3.2% YoY with costs related to digitalization and ERP, but increased slightly on a recurring basis

Cumulative Net Interest Income for 3Q19

₩6,868.6 bn
(+4.2% YoY)

Continued solid growth backed by loan book momentum of the Bank and higher contribution from major subsidiaries such as KB Kookmin Card

Net Fee & Commission for 3Q19

₩580.8 bn
(-0.7% QoQ)

Decreased slightly QoQ due to weak commissions from trust and securities businesses reflecting sluggish stock market and slowdown of sale of financial products

G&A Expenses for 3Q19

₩1,455.9 bn
(-2.1% QoQ)

Reduced by 2.1% QoQ as 2Q expenses related to accrued year-end bonus and seasonal costs disappeared, and decreased by 3.3% eliminating ERP costs of KB Insurance

Cumulative Credit Cost for 3Q19

0.19%
(Bank 0.03%)

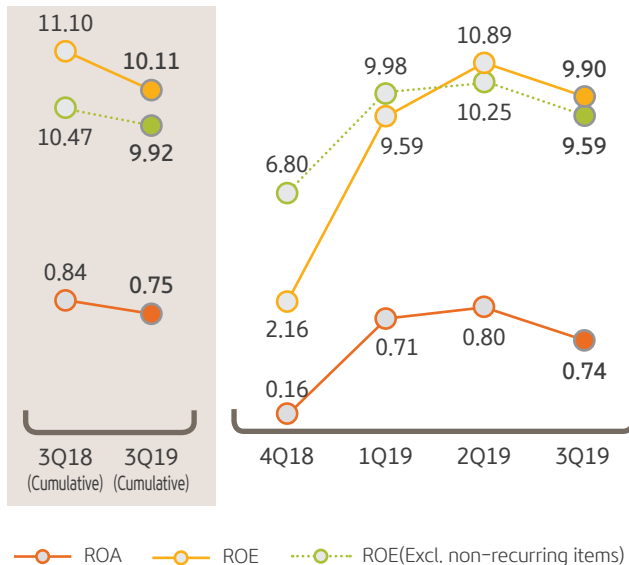
Sharply increased QoQ as 2Q large-scale reversals of provisioning disappeared, but retained low level of Group credit cost at 0.19%

※ Non-recurring items for 3Q19 (before tax)

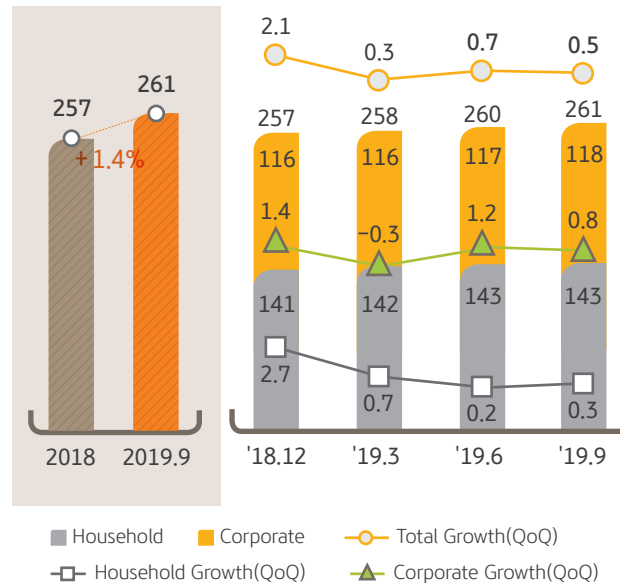
- Reversals of provisioning : W41bn from Kookmin Cable Investment (Bank: W25bn, KB Insurance: W16bn)
- Additional provisioning in response to changes in retail credit scoring system : W20bn
- KB Insurance ERP costs : W18bn
- KB Kookmin Card tax adjustment : W29bn

3Q19 Financial Highlights _ Key Financial Indicators (1)

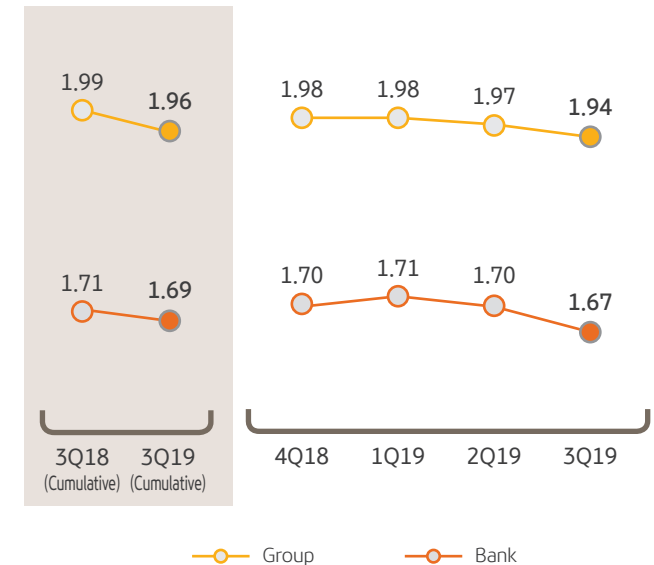
Group ROA, ROE (%)



Loans in Won Growth (tn won, %)



NIM (%)



Sustained profitability at around 10% ROE

- Cumulative ROE and ROA for 3Q19 recorded 10.11% and 0.75%, respectively,
- Came down slightly YoY due to increased costs related to digitalization and ERP as well as weak performance in insurance business this year while non-recurring income such as gains from sale of the Bank's headquarter building in 2018 disappeared
- Quarterly ROE, on the recurring basis, continued to record around 10% in 2019

Reasonable growth applying flexible credit policy

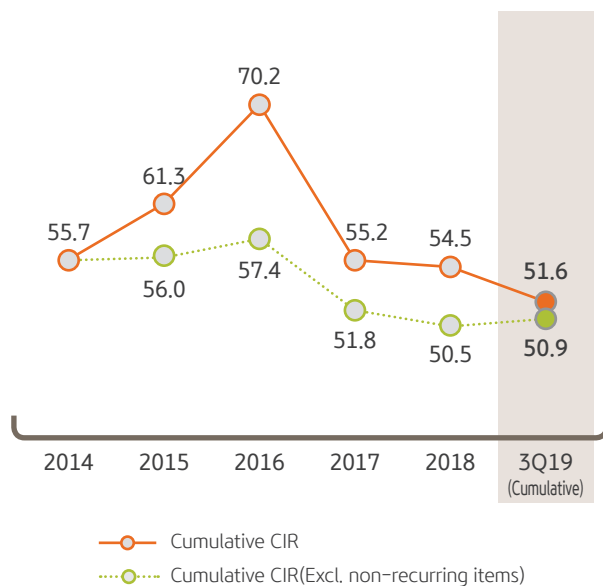
- Loans in Won of the Bank grew 1.4% YTD and 0.5% QoQ, amounting to W261tn
- Household loans increased 1.2% YTD, mostly in Jeonse and unsecured loans, and continued quality growth with less-risky and prime assets
- Corporate loans increased 1.7% YTD attributable to constant expansion of prime SME loans as well as 2.6% QoQ growth of SOHO loans

Continued efforts to secure earnings fundamental against NIM contraction

- 3Q Bank NIM fell 3bp to 1.67% due to lowered asset yields reflecting decline of market rates
- 3Q Group NIM fell 3bp QoQ reflecting lower margins of card financial assets on top of the Bank NIM contraction
- While trying to manage proper margins even in low interest rate environment, KB aims to expand groupwide non-interest income sources

I. 3Q19 Financial Highlights _ Key Indicators (2)

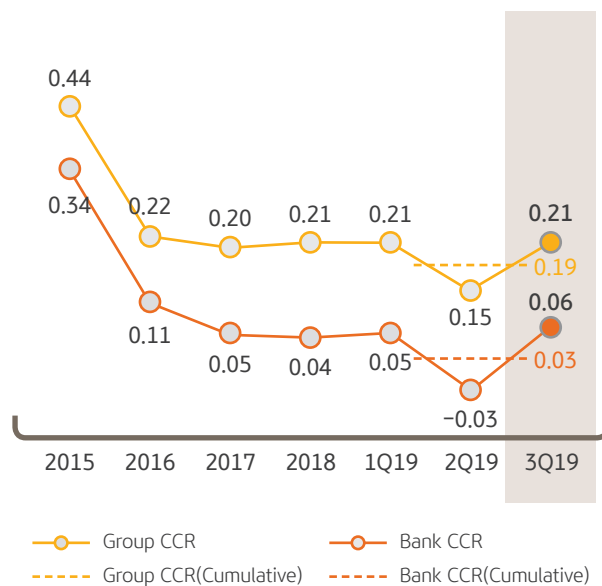
Group Cost-Income Ratio(CIR) (%)



Constant improvement of cost efficiency

- Cumulative CIR for 3Q19 recorded 51.6%, but came down 50.9% when excluding ERP costs of the Bank and KB Insurance
- When accrued expenses related to year-end bonus(W47bn) and costs related to digitalization also excluded, cumulative CIR for 3Q19 dropped to 49.4%, demonstrating clear downward trend over the past five years

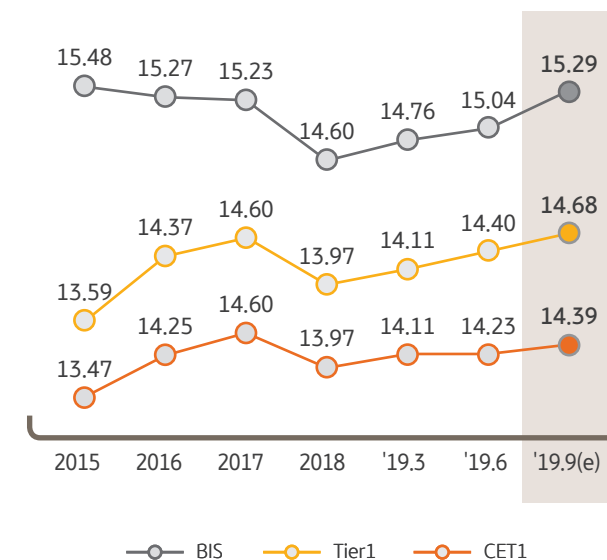
Credit Cost Ratio(CCR) (%)



Continued benign level of credit cost

- Group credit cost for 3Q19 recorded 0.21%, maintaining its sub-normal level
- Cumulative Group credit cost for 3Q19 recorded 0.19% and posted a very benign level of 0.23% when excluding reversals of provisioning
- The Bank's cumulative credit cost for 3Q19 marked 0.03%, maintaining its low level

Group BIS Ratio (Based on Basel III, %)

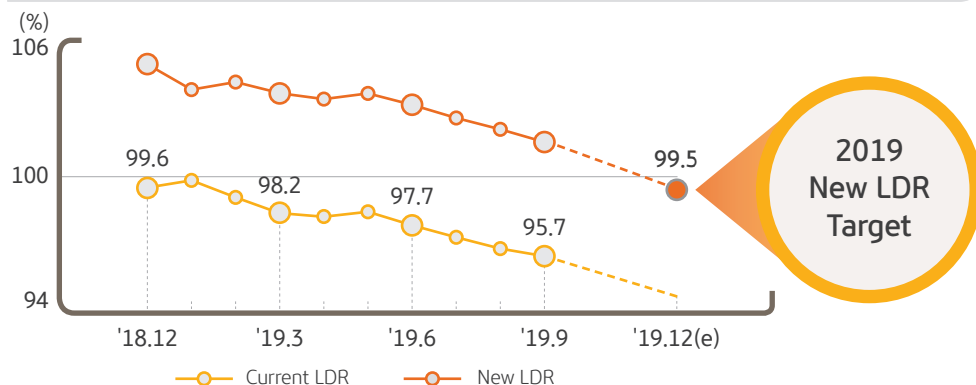


The industry's highest capital position

- Group BIS and CET1 ratios are expected to improve to 15.29%, 14.39%, respectively
- Group BIS ratio increased 25bp mainly due to growth of net profit and decrease of risk-weighted assets in response to improvement in retail credit scoring system
- KB secured the strongest capital buffer, given its highest CET1 capital, against macro slowdown

II. 3Q19 Key Takeaways _ Strategic actions for new LDR target & earnings stability

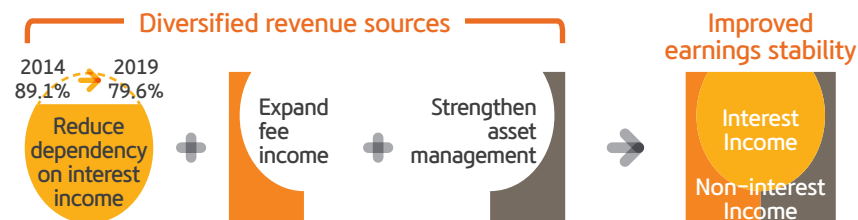
LDR trends & new LDR target



Strategic actions to achieve new LDR target

- Minimize additional funding cost by diversifying funding sources from time deposits and low cost deposits to covered bonds
- 「2019 Loan Conversion Program」 led by the Korea government also contributes to relieve our funding burden related to new LDR regulation
- **Time deposits**
 - Rates of time deposits have decreased rapidly this year corresponding to market rate declines compared to rates of 1H19 and 2018
 - ※ Average rates of new time deposits : 2018 1.87%, 1H19 1.90%, 3Q19 1.61%
 - Put most our efforts to increase favorable deposits such as time deposits from financial institutions
- **Mortgage loan securitization utilizing Loan Conversion Program**
 - Securitization of mortgage loans helps relieving funding pressure from new LDR
 - Expedite securitization process, if possible, to save related funding costs
- **Covered bonds**
 - Utilize covered bonds up to 1% of our total deposits in Won under low interest rate environment
 - KRW 2.6 trillion of covered bonds can be recognized as deposits as for new LDR guidelines, but final decision will be made based on market conditions
 - ※ As of Sep 2019, Kookmin Bank has issued total KRW 2.1 trillion of covered bonds with maturity of 5 to 7 years and weighted average rate of 1.58%
- **Low cost deposits**
 - Make all our marketing efforts to attract accounts for payroll, credit card and insurance premium settlement, etc.
 - Core deposits increased 3.5% YTD

Strategic actions to improve earnings stability



Bank

- Loan/Deposit Biz.**
 - Secure interest income with reasonable growth mostly in Jeonse and unsecured loans
 - Attract prime SME loans by applying flexible pricing policy and complementary services
 - Make utmost efforts to attract low cost deposits
- Fee Income**
 - Expand product line-up of alternative investments such as real estate investments and debt-structured investments (e.g. ABCP) against higher market volatility
 - Explore new business territory such as aircraft finance and reinforce IB business in global markets
- Asset Mgmt.**
 - Seek higher earnings by allocating more capital to bond investments and extending duration under low interest rate environment
 - Diversify investment coverage into emerging markets, Europe and U.S. to improve portfolio stability

Securities

- Fee Income**
 - Attract more WM customers and AUM by expanding product line-up
 - Strengthen revenue sources in IB business such as primary underwriting in IPO and corporate bonds, deal-sourcing of PF
 - Enhance level of convenience of digital channels to secure competitive edge of brokerage business
- Asset Mgmt.**
 - Increase under-valued equity position and apply short-term momentum trading considering increased market uncertainty
 - Expand alternative investment deals in overseas, collaborating with local asset management companies

Insurance

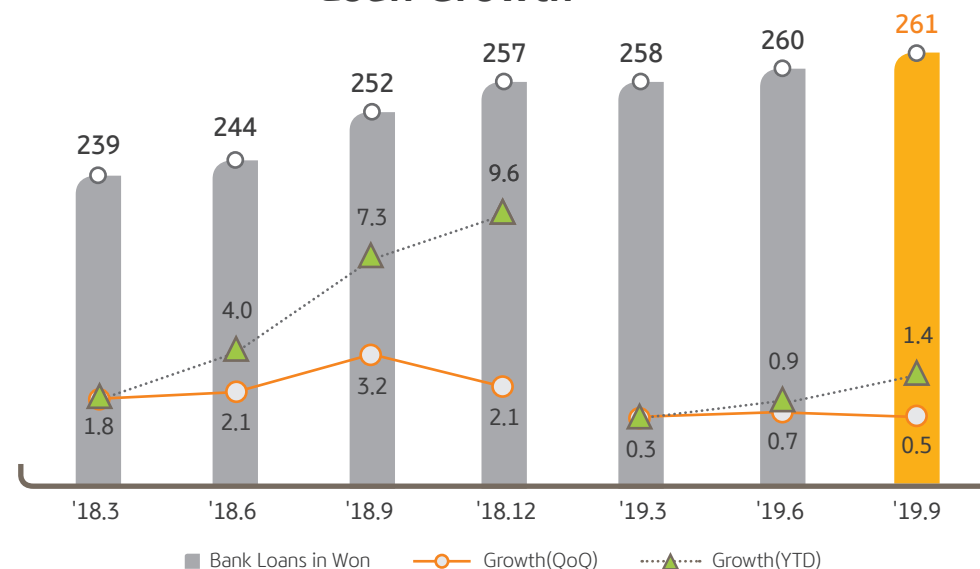
- Insurance Biz.**
 - Expand portion of low-loss ratio products and improve underwriting practices and claim process
 - Secure reasonable pricing to reflect high-loss ratio of medical indemnity insurance and increased cost of auto insurance
- Asset Mgmt.**
 - Expand short-term bond trading and increase portion of government and public bonds
 - Increase alternative investment assets by utilizing groupwide joint investments and networks

III. 3Q19 Financial Analysis _ Net Interest Income

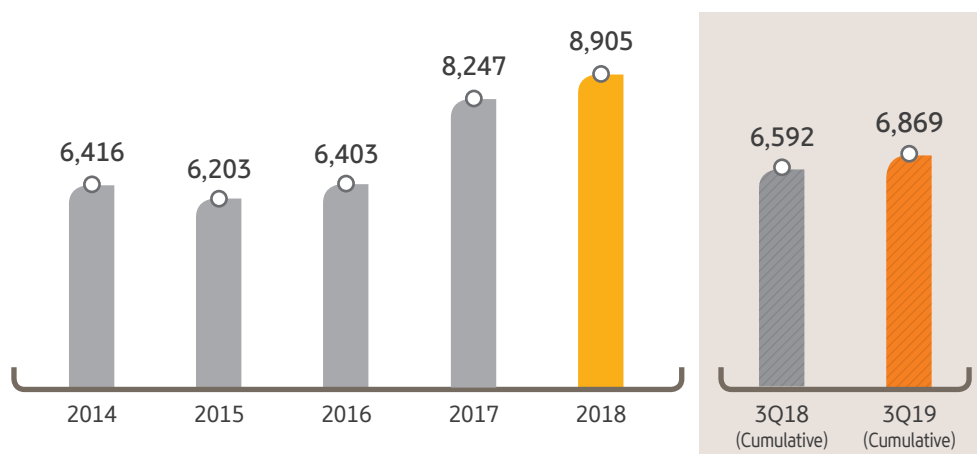
Group Net Interest Income

bn won, %	3Q19 (Cumulative)	3Q18 (Cumulative)	YoY	3Q19	2Q19	QoQ
Interest Income	11,012.0	10,073.1	9.3	3,671.6	3,694.0	-0.6
Loans	9,253.9	8,397.9	10.2	3,086.2	3,098.4	-0.4
Financial Investments	1,535.3	1,501.1	2.3	509.0	517.6	-1.7
Other	222.8	174.1	28.0	76.4	78.0	-2.1
Interest Expense	4,143.4	3,481.6	19.0	1,352.2	1,396.9	-3.2
Deposits	2,650.9	2,188.5	21.1	863.8	895.7	-3.6
Debts & Debentures	1,396.8	1,222.7	14.2	457.6	468.2	-2.3
Other	95.7	70.4	35.9	30.8	33.0	-6.7
Net Interest Income	6,868.6	6,591.5	4.2	2,319.4	2,297.1	1.0

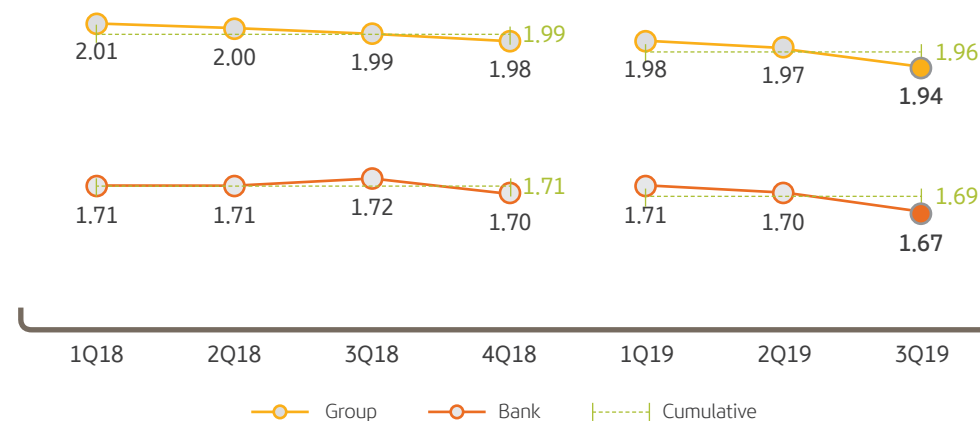
Loan Growth (tn won, %)



Net Interest Income (bn won)



NIM (%)

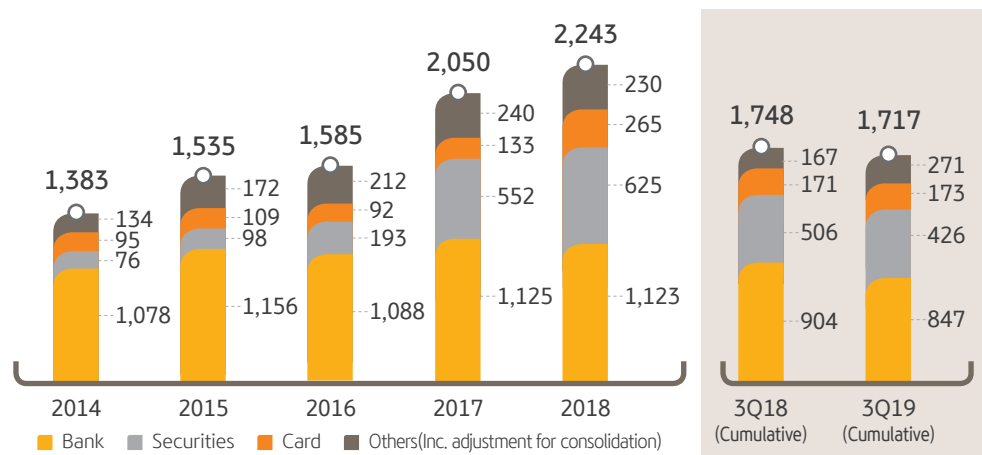


III. 3Q19 Financial Analysis _ Net Non-Interest Income

Group Non-Interest Income

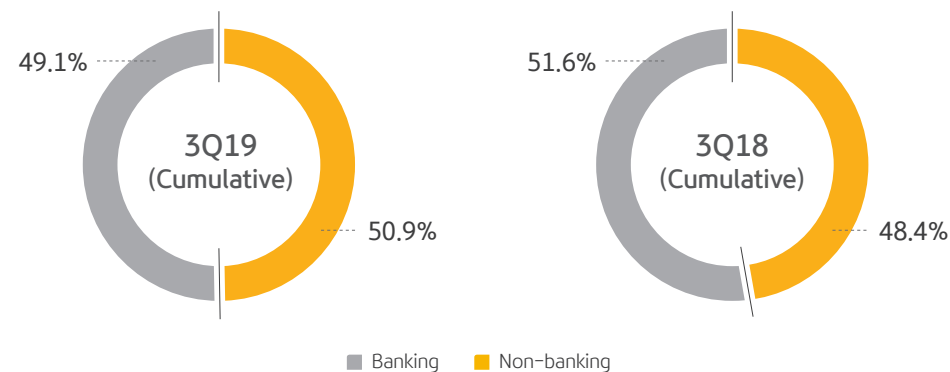
bn won, %	3Q19 (Cumulative)	3Q18 (Cumulative)	YoY	3Q19	2Q19	QoQ
Net Fee & Commission Income	1,716.5	1,747.7	-1.8	580.8	585.1	-0.7
Credit Card Fees	289.8	325.2	-10.9	102.2	87.0	17.5
Trusts	410.5	398.2	3.1	128.5	152.5	-15.7
Agent Activity Fees (Incl. Bancassurance)	123.7	111.5	10.9	42.4	43.9	-3.4
Represent Securities (Incl. ITC Products)	111.6	134.3	-16.9	38.5	38.3	0.5
Banking Activity Fees	163.6	154.5	5.9	56.1	54.7	2.6
Securities Business	321.2	424.9	-24.4	109.3	112.0	-2.4
Other	296.1	199.1	48.7	103.8	96.7	7.3
Other Operating Income	49.1	42.2	16.4	-30.0	17.0	N.A.
Net Non-Interest Income	1,765.6	1,789.9	-1.4	550.8	602.1	-8.5

Net Fee & Commission Income (bn won)



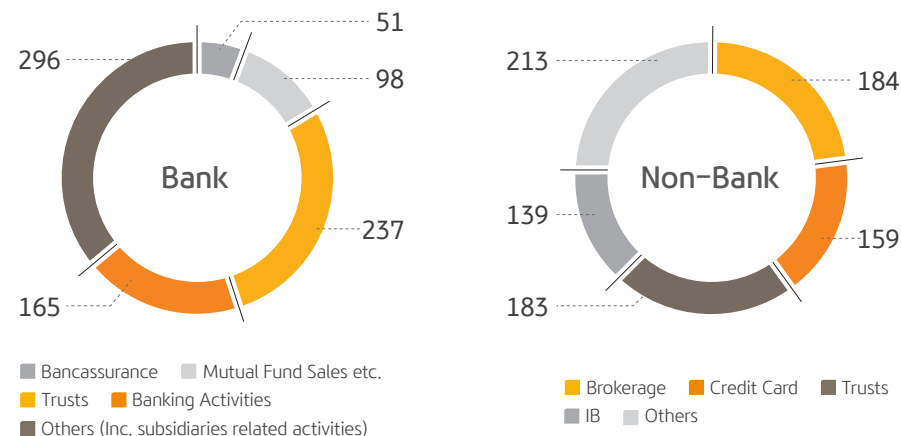
Note) Based on each subsidiary's Net Fee & Commission Income on the financial statements for group reporting

Net Fee & Commission Income Contribution



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

Composition of Net Fee & Commission Income (3Q19 Cumulative, bn won)



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

III. 3Q19 Financial Analysis _ G&A Expense & Provision for Credit Losses

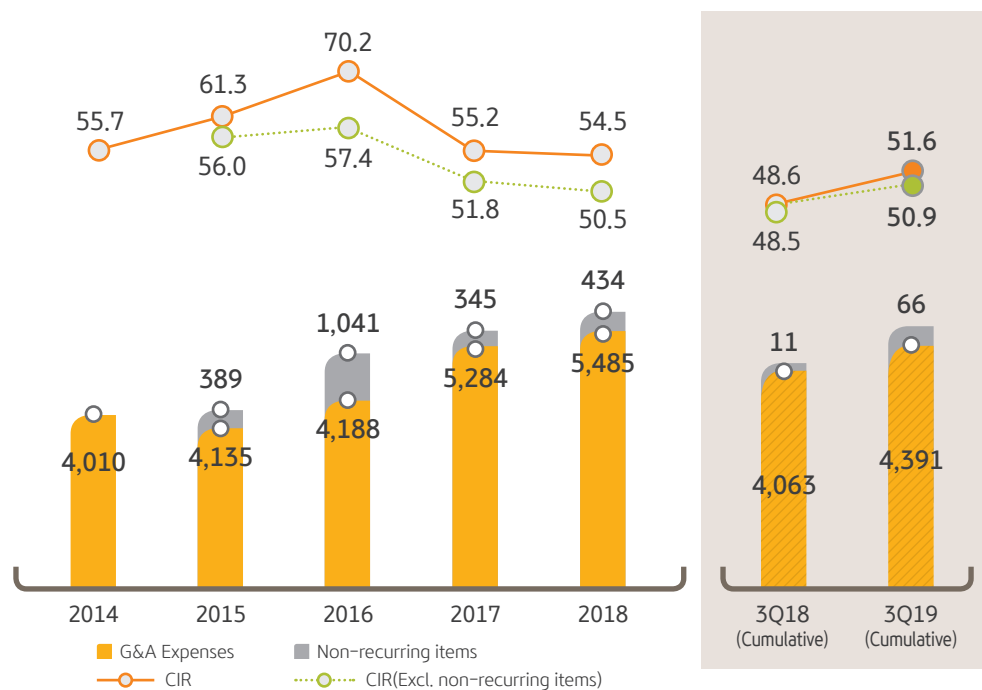
Group G&A Expenses

bn won, %	3Q19 (Cumulative)	3Q18 (Cumulative)	YoY	3Q19	2Q19	QoQ
Employee Benefits	2,796.8	2,624.5	6.6	884.2	919.3	-3.8
Depreciation & Amortization	558.3	279.8	99.5	195.2	185.7	5.1
Administrative Expenses	937.3	1,027.1	-8.7	326.3	318.1	2.6
Others	164.3	142.9	15.0	50.2	63.8	-21.3
G&A Expenses	4,456.7	4,074.3	9.4	1,455.9	1,486.9	-2.1

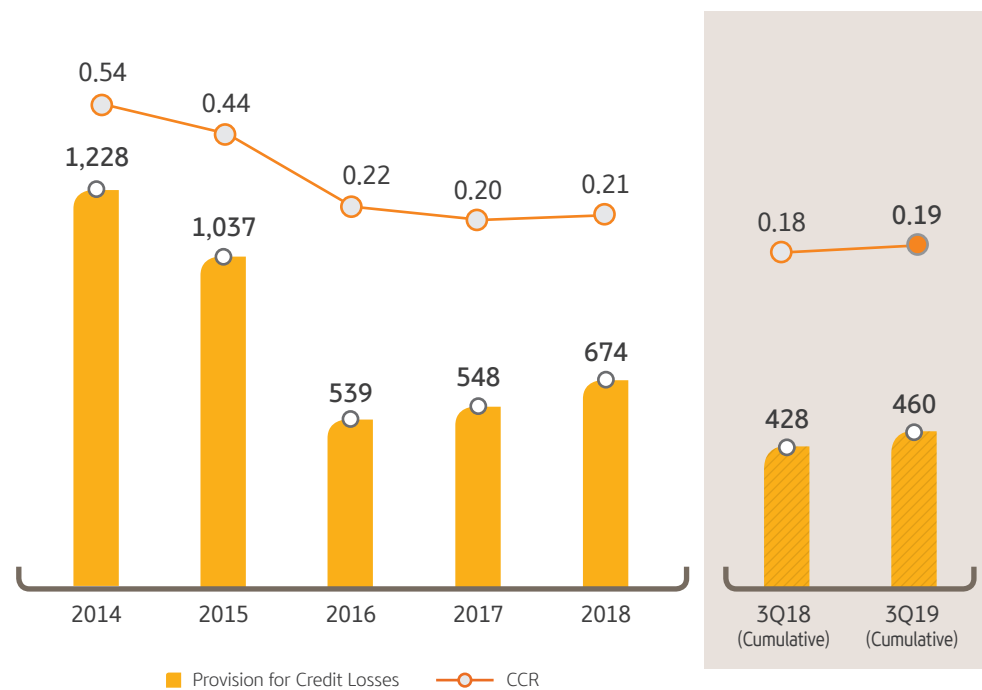
Group Provision for Credit Losses

bn won, %	3Q19 (Cumulative)	3Q18 (Cumulative)	YoY	3Q19	2Q19	QoQ
Provision for Loan Losses	452.7	441.6	2.5	166.0	130.2	27.5
Provision for Guarantees	8.2	-23.1	N.A.	-0.1	-10.0	N.A.
Provision for Unused Commitments	-3.4	10.6	N.A.	0.0	-8.5	N.A.
Provision for Financial Guarantee Liabilities	2.4	-1.3	N.A.	0.2	-9.6	N.A.
Provision for Credit Losses	459.9	427.8	7.5	166.1	102.1	62.7

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



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



Note) Non-recurring items include items such as ERP costs, etc.

III. 3Q19 Financial Analysis _ Financial Position Overview

Group Financial Position

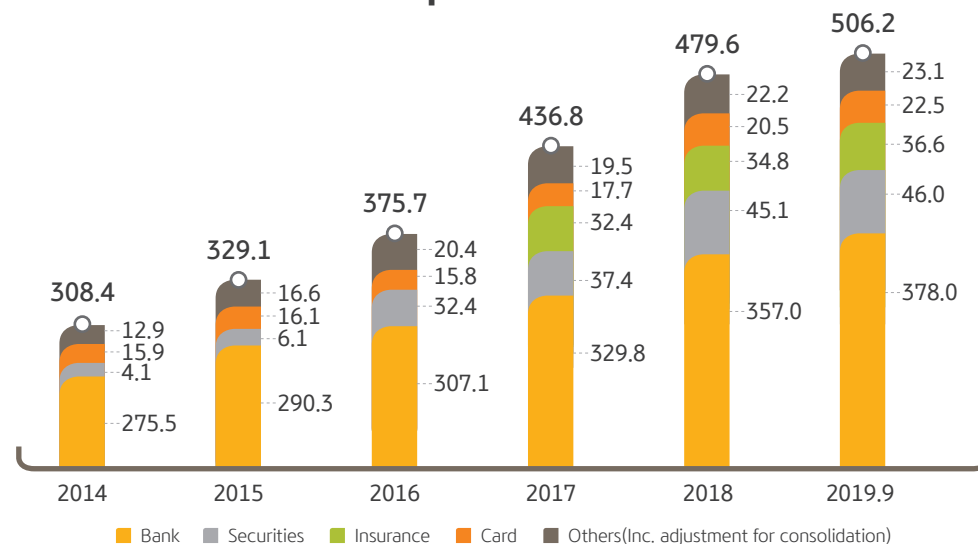
tn won, %	2019.9	2019.6	QoQ	2018.12	YTD
Assets	506.2	498.2	1.6	479.6	5.5
Cash & Due from Financial Institutions	22.0	22.5	-2.2	20.3	8.4
FVTPL ¹⁾ Assets	51.8	48.7	6.4	51.0	1.6
Financial Investments	68.4	64.3	6.4	61.7	10.9
Loans	326.3	324.9	0.4	319.2	2.2
Property & Equipment	7.6	7.5	1.3	6.4	18.8
Other Assets	30.1	30.3	-0.7	21.0	43.3
Liabilities	467.4	461.0	1.4	443.9	5.3
FVTPL ¹⁾ Liabilities	17.4	17.3	0.6	15.3	13.7
Deposits	288.6	288.4	0.1	276.8	4.3
Debts	33.5	30.2	10.9	33.0	1.5
Debentures	50.6	50.9	-0.6	53.3	-5.1
Other Liabilities	77.3	74.2	4.2	65.5	18.0
Shareholder's Equity	38.8	37.2	4.3	35.7	8.7
Share Capital	2.1	2.1	0.0	2.1	0.0
Hybrid Securities	0.4	0.4	0.0	0.0	N.A.
Capital Surplus	17.1	17.1	0.0	17.1	0.0
Accumulated Other Comprehensive Income	0.5	0.5	0.0	0.2	150.0
Retained Earnings	19.3	18.3	5.5	17.3	11.6
Treasury Shares	-1.2	-1.2	N.A.	-1.0	N.A.
Non-Controlling Interests	0.6	0.0	0.0	0.0	N.A.
Group Total Assets²⁾	772.5	755.3	2.3	731.8	5.6
AUM³⁾	266.2	257.0	3.6	252.7	5.3

Note 1) Fair Value Through Profit or Loss

2) Based on simple arithmetic sum of each subsidiary's total assets on the financial statement for group reporting and AUM

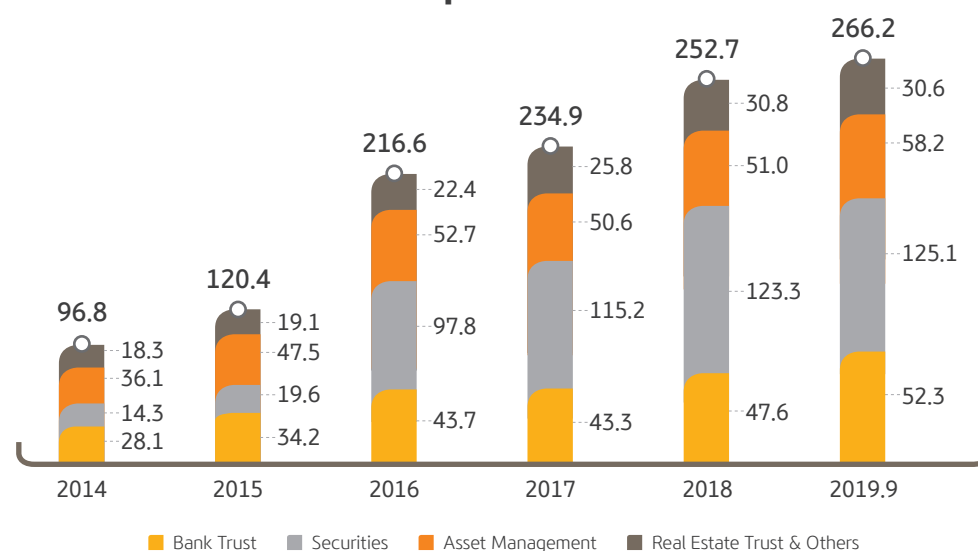
3) Including the Bank's trust asset not subject to group reporting

Group Assets (tn won)



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

Group AUM (tn won)

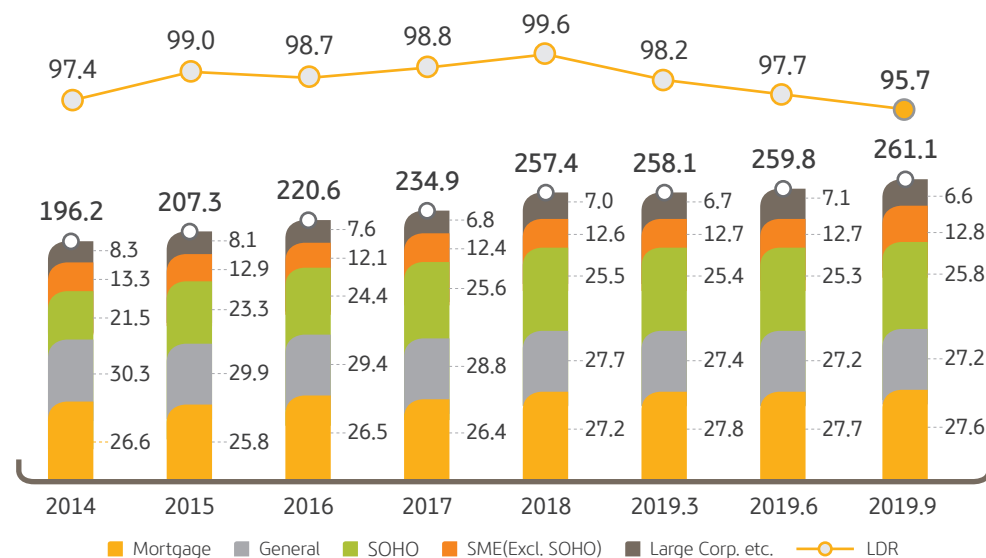


III. 3Q19 Financial Analysis _ Assets & Liabilities

Bank Loans in Won

tn won, %	2019.9	2019.6	QoQ	2018.12	YTD
Household	143.0	142.6	0.3	141.3	1.2
Mortgage	72.1	71.8	0.4	69.9	3.1
General	70.9	70.8	0.1	71.4	-0.7
[Home Equity]	33.0	32.8	0.6	34.4	-4.1
Corporate	118.1	117.2	0.8	116.1	1.7
SME	100.7	98.8	1.9	98.0	2.8
[SOHO]	67.3	65.6	2.6	65.6	2.6
Large Corp. etc.	17.4	18.4	-5.4	18.1	-3.9
Total	261.1	259.8	0.5	257.4	1.4

Loan Portfolio & LDR (tn won, %)



Bank Deposits & Debentures in Won

tn won, %	2019.9	2019.6	QoQ	2018.12	YTD
Deposits	266.3	267.1	-0.3	256.9	3.7
Core Deposits	116.8	116.9	-0.1	112.8	3.5
Time & Savings	144.4	144.1	0.2	140.6	2.7
[Time Deposits]	131.1	131.2	-0.1	127.4	2.9
CD, RP, etc.	5.1	6.1	-16.4	3.5	45.7
Debentures	13.7	14.5	-5.5	17.8	-23.0
Total	280.0	281.6	-0.6	274.7	1.9

Card Assets

tn won, %	2019.9	2019.6	QoQ	2018.12	YTD
Credit Card	17.8	17.0	4.7	17.3	2.9
Credit Sales	11.5	10.7	7.5	11.1	3.6
[Installments]	4.8	4.7	2.1	4.8	0.0
Card Loans	5.1	5.1	0.0	4.9	4.1
Cash Advance	1.2	1.2	0.0	1.3	-7.7
Factoring, etc.	3.0	2.7	11.1	2.2	36.4
Total	20.8	19.7	5.6	19.5	6.7

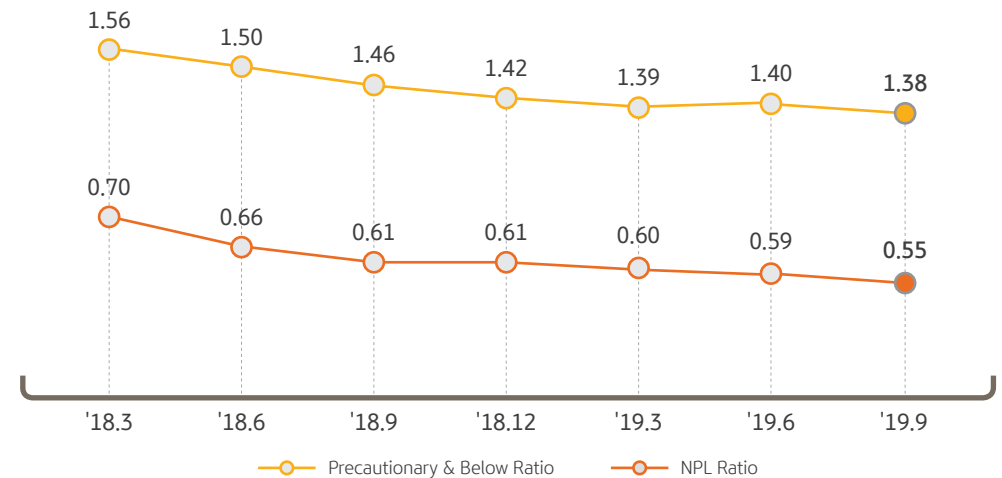
IV. 3Q19 Asset Quality _ Group Overview

Group Asset Quality

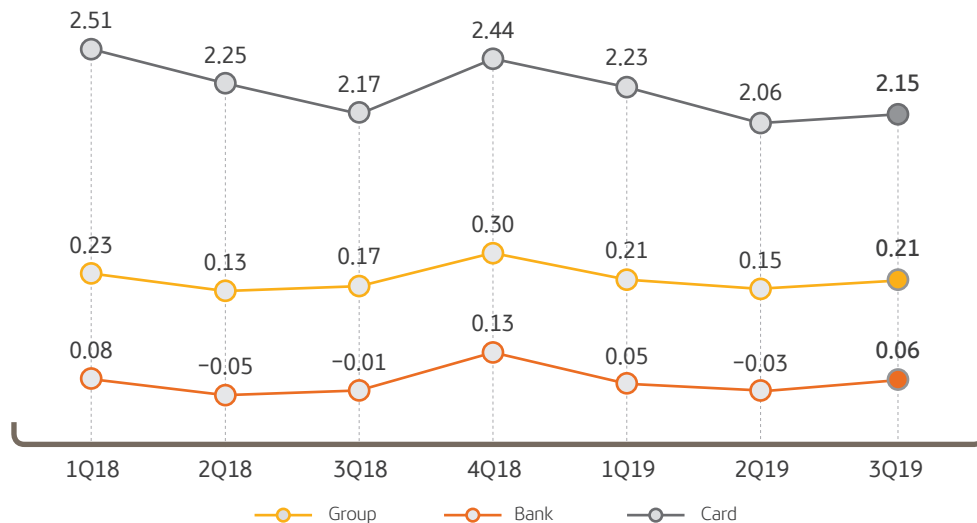
bn won, %	2019.9	2019.6	QoQ	2018.12	YTD
Total Loans for NPL Classification	323,399.9	319,512.6	1.2	316,736.9	2.1
Precautionary	2,665.6	2,583.0	3.2	2,591.5	2.9
Substandard	806.7	733.4	10.0	694.9	16.1
Doubtful	637.8	820.1	-22.2	882.2	-27.7
Estimated Loss	339.3	344.9	-1.6	343.3	-1.2
Sub-standard & Below Loans(NPL)(A)	1,783.8	1,898.5	-6.0	1,920.4	-7.1
NPL Ratio	0.55%	0.59%	-0.04%p	0.61%	-0.06%p
Loan Loss Reserves(B)	2,418.5	2,521.1	-4.1	2,667.6	-9.3
NPL Coverage Ratio(B/A)	135.6%	132.8%	2.8%p	138.9%	-3.3%p

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

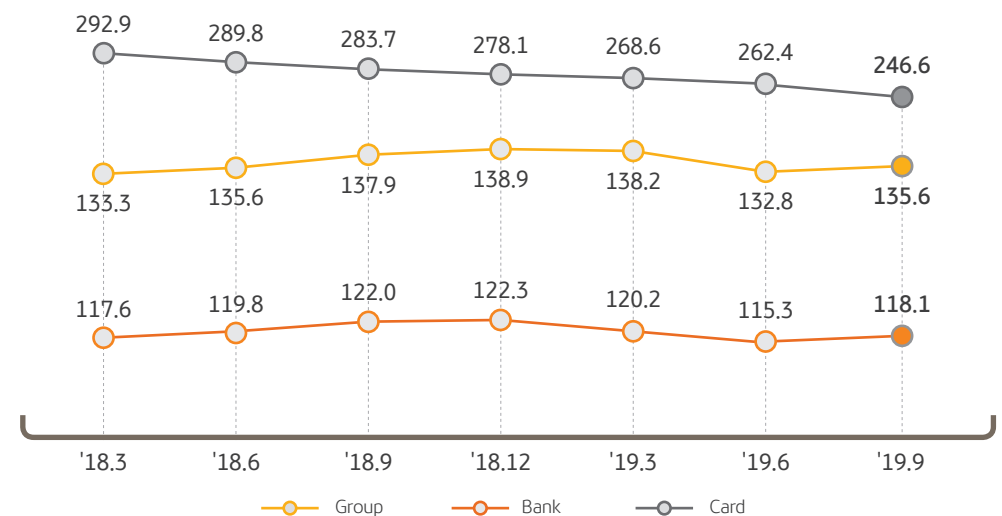
Precautionary & Below Ratio / NPL Ratio (%)



Credit Cost Ratio (%)



NPL Coverage Ratio (%)



IV. 3Q19 Asset Quality _ Bank & Card

Bank Asset Quality

bn won, %	2019.9	2019.6	QoQ	2018.12	YTD
Total Loans for NPL Classification	280,043.4	277,171.5	1.0	274,486.0	2.0
Precautionary	1,321.0	1,247.7	5.9	1,245.7	6.0
Substandard	712.9	646.6	10.3	607.4	17.4
Doubtful	277.9	426.9	-34.9	505.5	-45.0
Estimated Loss	156.8	177.5	-11.7	194.7	-19.5
NPL Ratio	0.41%	0.45%	-0.04%p	0.48%	-0.07%p
NPL Coverage Ratio	118.1%	115.3%	2.8%p	122.3%	-4.2%p

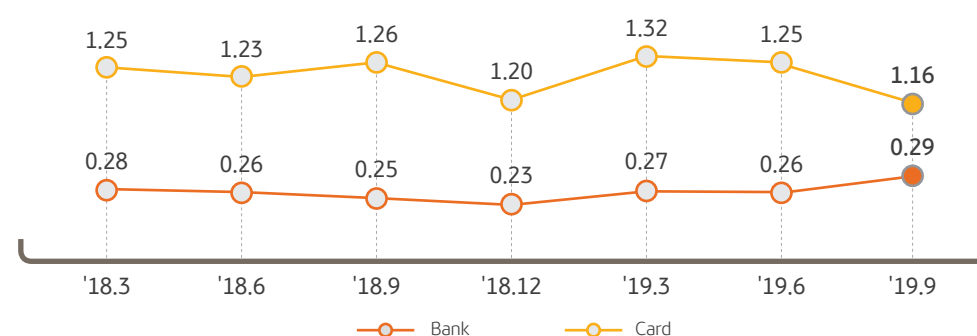
Card Asset Quality

bn won, %	2019.9	2019.6	QoQ	2018.12	YTD
Total Loans for NPL Classification	20,863.5	19,695.6	5.9	19,499.6	7.0
Precautionary	842.1	812.4	3.7	799.5	5.3
Substandard	0.6	3.3	-81.8	3.2	-81.3
Doubtful	243.1	229.1	6.1	217.5	11.8
Estimated Loss	67.3	55.5	21.3	48.6	38.5
NPL Ratio	1.49%	1.46%	0.03%p	1.38%	0.11%p
NPL Coverage Ratio	246.6%	262.4%	-15.8%p	278.1%	-31.5%p

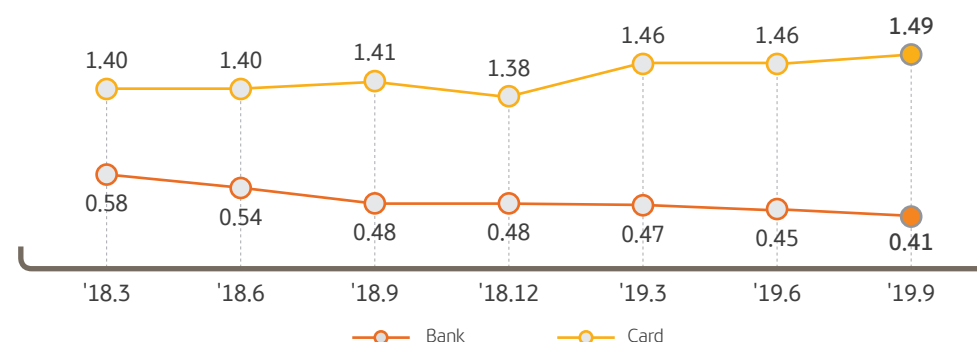
Provision for Loan Losses

bn won, %	3Q19 (Cumulative)	3Q18 (Cumulative)	YoY	3Q19	2Q19	QoQ
Bank	59.1	11.0	437.3	41.5	-18.1	N.A.
Household	174.8	134.4	30.1	70.1	49.6	41.3
Corporate	-115.7	-123.4	N.A.	-28.6	-67.7	N.A.
Card	316.9	301.4	5.1	110.3	98.6	11.9

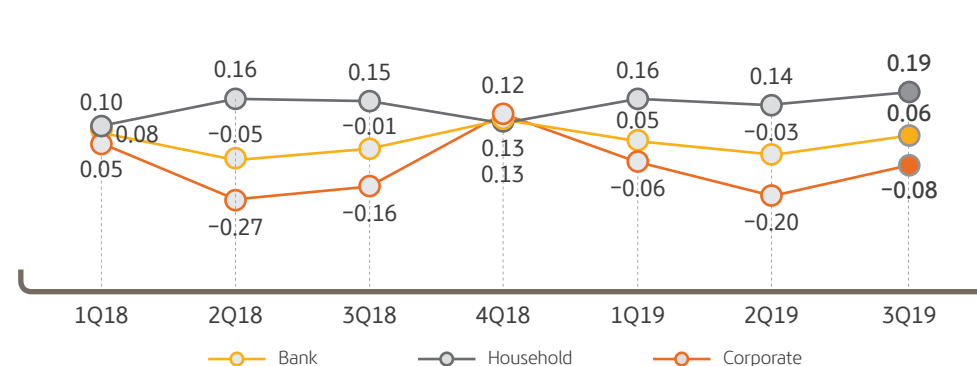
Delinquency Ratio (%)



NPL Ratio (%)



Bank Credit Cost Ratio (%)



V. Appendix _ Overview of Group Subsidiaries¹⁾ (3Q19 Cumulative)

bn won	Ownership	Assets	Shareholder's Equity	Profit for the Period	ROA ²⁾	ROE ²⁾
KB Kookmin Bank	100.0%	377,996.0	28,606.5	2,006.7	0.73%	9.82%
KB Securities	100.0%	45,976.9	4,677.3	224.7	0.67%	6.59%
KB Insurance	100.0%	36,641.5	3,951.4	233.9	0.88%	8.37%
KB Kookmin Card	100.0%	22,509.8	3,993.3	251.0	1.60%	8.57%
KB Asset Management	100.0%	261.0	183.0	35.9	19.45%	28.93%
KB Capital	100.0%	10,377.2	1,142.9	100.7	1.38%	12.52%
KB Life Insurance	100.0%	10,038.7	625.8	18.2	0.25%	4.09%
KB Real Estate Trust	100.0%	365.2	273.7	42.6	17.16%	22.37%
KB Savings Bank	100.0%	1,321.9	209.8	13.4	1.33%	8.74%
KB Investment	100.0%	739.6	201.5	-1.9	N.A.	N.A.
KB Data Systems	100.0%	44.1	20.5	4.1	13.63%	29.79%
KB Credit Information	100.0%	28.6	14.8	-0.5	N.A.	N.A.

Note 1) Based on each subsidiary's financial statements for group reporting 2) Annualized

V. Appendix _ Condensed Income Statement by Subsidiaries

bn won	Group	3Q19(Cumulative)							
		KB Kookmin Bank	KB Securities	KB Insurance	KB Kookmin Card	KB Asset Management	KB Capital	KB Life Insurance	Others ¹⁾
Net Interest Income	6,868.6	4,747.4	400.7	464.8	915.1	0.7	232.6	121.5	-14.2
Net Fee & Commission Income	1,716.5	846.7	426.3	-114.4	173.2	85.1	247.0	-12.8	65.4
Other Operating Profit	49.1	-96.2	5.9	588.1	-154.0	5.7	-185.3	-37.9	-77.2
Gross Operating Income	8,634.2	5,497.9	832.9	938.5	934.3	91.5	294.3	70.8	-26.0
G&A Expenses	4,456.7	2,721.0	556.4	644.2	306.0	42.2	78.9	49.0	59.0
Provision for Credit Losses	459.9	55.5	10.0	-15.1	324.8	0.0	82.2	-2.4	4.9
Net Operating Profit	3,717.6	2,721.4	266.5	309.4	303.5	49.3	133.2	24.2	-89.9
Net Non-Operating Profit	67.3	3.1	43.5	14.1	-4.3	-0.4	1.5	0.1	9.7
Profit for the Period	2,778.1	2,006.7	224.7	234.2	251.0	35.9	102.3	18.2	-94.9
Profit attributable to controlling interests	2,777.1	2,006.7	224.7	233.9	251.0	35.9	100.7	18.2	-94.0

bn won	Group	3Q18(Cumulative)							
		KB Kookmin Bank	KB Securities	KB Insurance	KB Kookmin Card	KB Asset Management	KB Capital	KB Life Insurance	Others ¹⁾
Net Interest Income	6,591.5	4,512.2	396.6	457.6	866.4	0.7	229.3	139.8	-11.1
Net Fee & Commission Income	1,747.7	903.6	505.7	-107.3	171.3	85.1	120.6	-9.6	78.3
Other Operating Profit	42.2	-226.5	-72.7	617.6	-67.3	1.0	-90.6	-62.6	-56.7
Gross Operating Income	8,381.4	5,189.3	829.6	967.9	970.4	86.8	259.3	67.6	10.5
G&A Expenses	4,074.3	2,492.6	542.6	590.7	294.4	42.1	69.5	47.1	-4.7
Provision for Credit Losses	427.8	1.5	0.8	11.5	320.7	0.0	70.5	-0.6	23.4
Net Operating Profit	3,879.3	2,695.2	286.2	365.7	355.3	44.7	119.3	21.1	-8.2
Net Non-Operating Profit	96.1	137.1	9.1	5.6	-20.2	-1.3	2.1	-1.0	-35.3
Profit for the Period	2,869.2	2,079.3	211.2	261.1	245.5	32.5	90.0	13.4	-63.8
Profit attributable to controlling interests	2,868.8	2,079.3	211.2	260.9	245.5	32.5	89.5	13.4	-63.5

Note 1) Includes financial results of the holding company, the other subsidiaries and adjustment for consolidation

