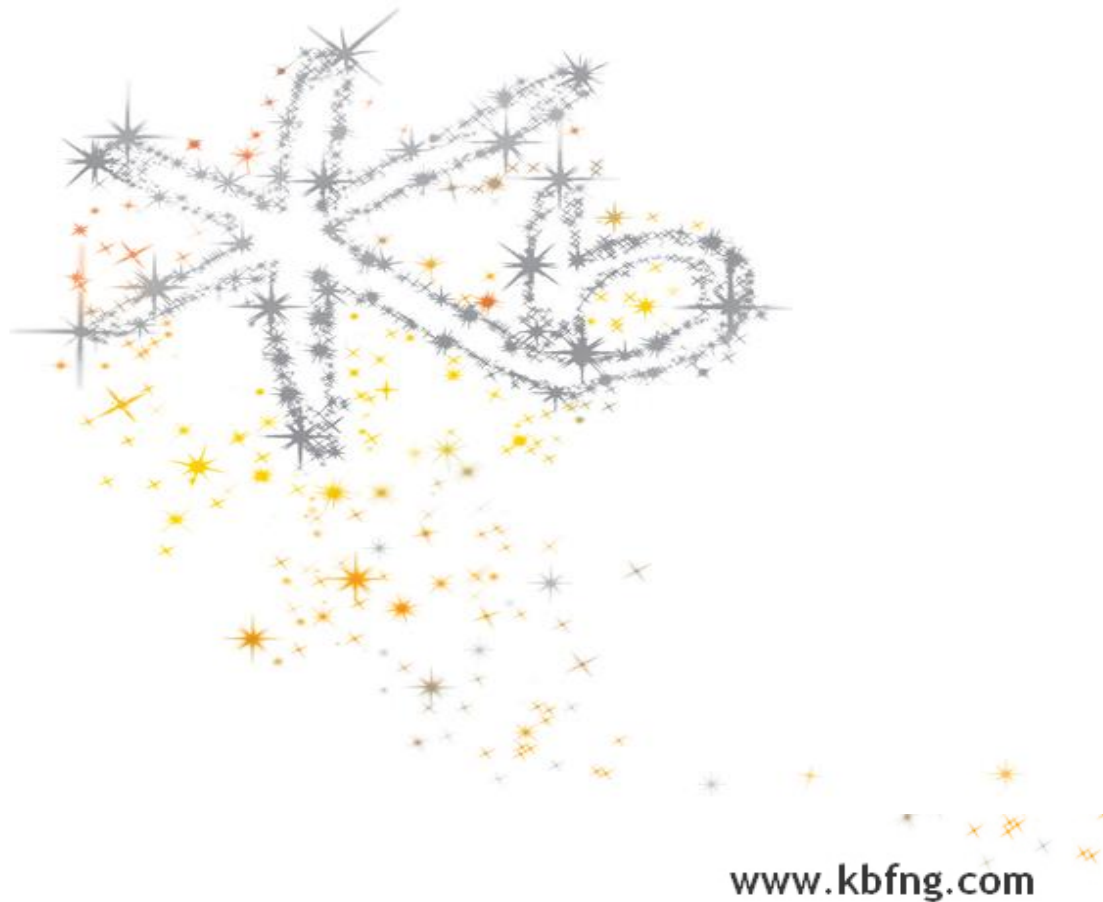


KB Financial Group Fact Book

3rd Quarter, 2008



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The figures presented herein are currently being reviewed by our independent auditor, and such figures are subject to change.

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(Wbn)	3Q 08*	3Q 07*	YoY	3Q 08	2Q 08	1Q 08
Interest Income (a)	5,350.7	5,217.7	2.5%	1,822.5	1,780.0	1,748.2
Non-interest income (b)	758.0	1,344.5	-43.6%	119.0	341.2	297.8
General and Admin. Expenses (c)	2,941.7	2,748.1	7.0%	1,001.8	1,012.0	927.9
<i>Operating Income before provisioning</i>	3,167.0	3,814.1	-17.0%	939.7	1,109.2	1,118.1
Provisioning expenses (d)	858.6	324.2	164.8%	346.1	239.5	273.0
Operating income (a+b-c-d)	2,308.4	3,489.9	-33.9%	593.6	869.7	845.1
Non-operating income	272.6	244.3	11.6%	210.7	35.0	26.9
Income before taxes	2,581.0	3,734.2	-30.9%	804.3	904.7	872.0
Income tax	748.8	1,549.3	-51.7%	236.3	265.8	246.7
Net income of Subsidiary before joining the Group	0.7	0.0		0.0	0.0	0.7
Minority Interest Gain (Loss)	2.1	3.6	-41.7%	0.0	2.9	-0.8
Net income	1,829.4	2,181.3	-16.1%	568.0	636.0	625.4

*Cumulative

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(Wbn)	KBFG	Kookmin*	KB Invest.	KB Asset	KB Real	KB	KB	KB Credit	KB	Adjustment	KBFG
	Stand Alone	Bank	Securities	Mgmt.	Estate	Investment	Futures	Information	Datasystem		
Valuation Gain using the Equity Method	568.5									-568.5	0.0
Interest Income (a)	0.0	5,304.3	23.7	4.3	11.1	0.5	3.8	1.2	1.0	0.8	5,350.7
Non-interest income (b)	0.0	605.6	54.6	50.1	28.3	4.5	10.5	41.0	19.5	-56.1	758.0
General and Admin. Expenses (c)	0.4	2,829.1	33.0	24.4	12.7	3.8	8.3	37.2	17.0	-24.2	2,941.7
<i>Operating Income before provisioning</i>	568.1	3,080.8	45.3	30.0	26.7	1.2	6.0	5.0	3.5	-599.6	3,167.0
Provisioning expenses (d)	0.0	852.7	1.5	0.0	4.6	0.1	0.0	0.0	-0.1	-0.2	858.6
Operating income (a+b-c-d)	568.1	2,228.1	43.8	30.0	22.1	1.1	6.0	5.0	3.6	-599.4	2,308.4
Non-operating income	0.0	293.1	-0.1	-0.2	-1.4	0.9	-0.2	-0.4	0.0	-19.1	272.6
Income before taxes	568.1	2,521.2	43.7	29.8	20.7	2.0	5.8	4.6	3.6	-618.5	2,581.0
Income tax	0.1	716.8	12.5	8.2	5.8	0.0	1.6	1.2	1.1	1.5	748.8
Net Income of Subsidiary**	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.7	0.7
Coslidated Net income	568.0	1,804.4	31.2	21.6	14.9	2.0	4.2	3.4	2.5	-620.7	1,831.5
Minority Interest Income	0.0	-1.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	3.5	2.1
Goup Income***	568.0	1,805.8	31.2	21.6	14.9	2.0	4.2	3.4	2.5	-624.2	1,829.4

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**before joining the group

***Majority Interest Income

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(Wbn) as of	Sep. 08	Jun. 08	Mar. 08	Dec. 07	YTD
Total assets	264,719.2	250,323.7	243,572.1	223,044.4	18.7%
Cash and dues from banks	10,173.3	7,012.7	6,232.4	6,727.4	51.2%
Securities	37,465.7	37,606.4	38,632.6	34,239.7	9.4%
Loans	198,162.1	191,278.6	179,568.5	171,730.1	15.4%
(Loan loss allowances)	-2,916.7	-2,686.4	-2,647.4	-2,504.7	16.4%
Tangible assets	2,256.2	2,248.7	2,261.2	2,301.5	-2.0%
Other assets	16,661.9	12,177.3	16,877.4	8,045.7	107.1%
Total liabilities	251,105.1	233,802.9	221,529.0	206,937.3	21.3%
Deposits	165,842.8	159,763.2	151,393.5	142,100.5	16.7%
Borrowings	21,435.2	20,260.0	16,872.2	15,276.1	40.3%
Debentures	39,113.1	34,760.0	33,873.1	34,894.7	12.1%
Other liabilities	24,714.0	19,019.7	19,390.2	14,666.0	68.5%
Total shareholders' equity	13,614.1	16,520.8	16,043.1	16,107.1	-15.5%
Paid-in capital	1,781.8	1,681.9	1,681.9	1,681.9	5.9%
Capital surplus	15,472.2	6,273.3	6,274.5	6,274.5	146.6%
Capital adjustment	-4,208.1	0.0	0.0	0.0	
Accumulated other comprehensive income	-57.1	262.7	446.2	331.2	-117.2%
Retained earnings	583.5	8,217.3	7,579.4	7,775.3	-92.5%
Minority Interest	41.8	85.6	61.1	44.2	-5.4%
Total liabilities and shareholders' equity	264,719.2	250,323.7	167,436.6	223,044.4	18.7%

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(W/bn)	KBFG Stand Alone	Kookmin* Bank	KB Invest. Securities	KB Asset Mgmt.	KB Real Estate	KB Investment	KB Futures	KB Credit Information	KB Datasytem	Adjustment	KBFG Group Total
Total assets	13,603.4	265,911.7	2,223.6	123.1	234.7	119.0	149.3	49.2	37.2	-17,732.0	264,719.2
Cash and dues from banks	6.9	10,016.1	62.7	102.6	0.3	0.3	119.6	31.0	17.1	-183.3	10,173.3
Securities	13,579.4	39,771.8	1,475.1	3.7	2.9	97.4	23.1	0.0	0.0	-17,487.7	37,465.7
Loans	0.0	197,861.6	312.6	1.6	0.0	13.4	0.0	0.0	1.7	-28.8	198,162.1
Tangible assets	0.4	2,251.8	2.0	0.2	0.4	0.1	0.8	1.1	0.3	-0.9	2,256.2
Other assets	16.7	16,010.4	371.2	15.0	231.1	7.8	5.8	17.1	18.1	-31.3	16,661.9
Total liabilities	31.1	249,147.7	1,901.3	12.9	123.5	16.2	112.3	5.5	14.4	-259.8	251,105.1
Deposits	0.0	165,909.5	7.7	0.6	0.1	0.0	108.2	0.0	0.0	-183.3	165,842.8
Borrowings	20.0	58,876.1	1,559.9	0.0	105.7	15.1	0.0	0.0	0.0	-28.5	60,548.3
Other liabilities	11.1	24,362.1	333.7	12.3	17.7	1.1	4.1	5.5	14.4	-48.0	24,714.0
Total shareholders' equity	13,572.3	16,764.0	322.3	110.2	111.2	102.8	37.0	43.7	22.8	-17,472.2	13,614.1
Paid-in capital	1,781.8	1,681.9	78.0	38.3	80.0	44.7	20.0	6.3	8.0	-1,957.2	1,781.8
Capital surplus	15,472.2	6,271.6	111.9	0.0	0.0	18.9	0.0	1.4	0.0	-6,403.8	15,472.2
Capital adjustment	-4,208.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	-4,208.1
Accumulated other comprehensive income	-57.1	-8.6	35.3	0.1	0.1	-2.2	3.9	0.0	0.0	-28.6	-57.1
Retained earnings	583.5	8,777.3	97.1	71.8	31.1	41.4	13.1	36.0	14.8	-9,082.6	583.5
Majority Interest	13,572.3	16,722.2	322.3	110.2	111.2	102.8	37.0	43.7	22.8	-17,472.2	13,572.3
Minority Interest	0.0	41.8	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	41.8
Total liabilities and shareholders' equity	13,603.4	265,911.7	2,223.6	123.1	234.7	119.0	149.3	49.2	37.2	-17,732.0	264,719.2

*Consolidated

Non-Interest Income - Group

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(Wbn)	3Q 08*	3Q 07*	YoY	3Q 08	2Q 08	1Q 08
Trust income	111.0	98.4	12.8%	37.2	39.4	34.4
Fee income	668.3	688.5	-2.9%	186.5	250.8	231.0
Credit card income	-153.8	-131.8	16.7%	-60.8	-51.8	-41.2
Commissions received on mgnt. of NHF	70.8	119.6	-40.8%	17.5	21.9	31.4
Guarantee fees	23.7	10.9	117.4%	9.7	7.6	6.4
Other commisions in won	667.8	656.3	1.8%	195.6	252.6	219.6
<i>Bancassurance</i>	<i>94.5</i>	<i>141.8</i>	<i>-33.4%</i>	<i>30.5</i>	<i>30.6</i>	<i>33.4</i>
<i>ITC Products</i>	<i>298.8</i>	<i>314.2</i>	<i>-4.9%</i>	<i>86.4</i>	<i>112.0</i>	<i>100.4</i>
<i>Investment Banking</i>	<i>87.4</i>	<i>37.5</i>	<i>133.1%</i>	<i>14.1</i>	<i>45.9</i>	<i>27.4</i>
Fees on foreign exchange	59.8	33.5	78.5%	24.5	20.5	14.8
Gain on securities	67.6	718.6	-90.6%	-62.2	32.4	97.4
Other non-operating income	-88.9	-161.0		-42.5	18.6	-65.0
Net non-interest income	758.0	1,344.5	-43.6%	119.0	341.2	297.8

*Cumulative

General and Administrative Expenses - Group

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(Wbn)	3Q 08*	3Q 07*	YoY	3Q 08	2Q 08	1Q 08
General and administrative expenses	2,941.7	2,748.1	7.0%	1,001.8	1,012.0	927.9
Labor cost	1,464.3	1,369.3	6.9%	488.2	513.4	462.7
Administrative expenses	1,042.0	989.5	5.3%	365.3	350.3	326.4
Armotization cost	325.4	298.8	8.9%	108.8	111.5	105.1
Taxes	110.0	90.5	21.5%	39.5	36.8	33.7

*Cumulative

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Group Total	Sep. 08	Jun. 08	Mar. 08	Dec. 07	YTD
Total outstanding credits	209,464.3	200,000.8	187,081.9	177,758.4	17.8%
Normal	206,169.6	197,024.6	183,913.2	174,799.3	17.9%
Precautionary	1,583.9	1,587.9	1,614.3	1,569.3	0.9%
Substandard	748.7	627.6	723.5	608.8	23.0%
Doubtful	542.3	463.8	518.3	506.8	7.0%
Estimated Loss	419.7	296.9	312.6	274.2	53.1%
NPL	1,710.7	1,388.3	1,554.4	1,389.9	23.1%
NPL ratio	0.82%	0.69%	0.83%	0.78%	0.03%p
Loan loss allowance	3,012.7	2,762.3	2,718.3	2,575.1	17.0%
NPL coverage ratio	176.10%	198.98%	174.87%	185.28%	-9.18%p

Kookmin Bank	Sep. 08	Jun. 08	Mar. 08	Dec. 07	YTD
Total outstanding credits	208,541.1	199,105.7	186,796.3	177,476.1	17.5%
Normal	205,497.5	196,351.9	183,842.6	174,735.8	17.6%
Precautionary	1,406.7	1,436.9	1,476.4	1,426.8	-1.4%
Substandard	699.0	579.0	673.0	557.3	25.4%
Doubtful	520.6	443.4	493.1	483.4	7.7%
Estimated Loss	417.3	294.5	311.2	272.8	53.0%
NPL	1,636.9	1,316.9	1,477.3	1,313.5	24.6%
NPL ratio	0.78%	0.66%	0.79%	0.74%	0.04%p
Loan loss allowance	2,968.2	2,720.6	2,677.1	2,535.5	17.1%
NPL coverage ratio	181.33%	206.59%	181.22%	193.04%	-11.70%p

KB Investment Securites	Sep. 08	Jun. 08	Mar. 08	Dec. 07	YTD
Total outstanding credits	657.8	657.8	62.6	8.7	7437.0%
Normal	657.2	657.3	62.0	8.1	7972.7%
Precautionary	0.0	0.0	0.0	0.0	
Substandard	0.0	0.0	0.0	0.0	
Doubtful	0.0	0.0	0.0	0.0	
Estimated Loss	0.5	0.5	0.6	0.6	-9.4%
NPL	0.6	0.6	0.6	0.6	-4.8%
NPL ratio	0.08%	0.08%	0.95%	6.71%	-6.63%p
Loan loss allowance	2.1	2.3	0.9	0.6	239.7%
NPL coverage ratio	383.51%	408.60%	150.75%	107.51%	276.00%p

KB Real Estate Trust	Sep. 08	Jun. 08	Mar. 08	Dec. 07	YTD
Total outstanding credits	249.9	221.9	213.0	263.7	-5.2%
Normal	0.4	0.7	1.1	48.1	-99.3%
Precautionary	176.8	151.0	137.5	142.1	24.5%
Substandard	49.7	48.6	50.5	51.5	-3.4%
Doubtful	21.6	20.4	23.7	21.9	-1.4%
Estimated Loss	1.3	1.2	0.2	0.2	556.0%
NPL	72.7	70.1	74.4	73.6	-1.2%
NPL ratio	29.10%	31.61%	34.93%	27.91%	1.19%p
Loan loss allowance	41.6	38.7	38.6	37.4	11.3%
NPL coverage ratio	57.20%	55.17%	51.93%	50.78%	6.42%p
KB Investment	Sep. 08	Jun. 08	Mar. 08	Dec. 07	YTD
Total outstanding credits	15.6	15.4	10.1	9.8	58.4%
Normal	14.6	14.7	7.6	7.3	100.5%
Precautionary	0.4	0.0	0.4	0.4	-0.5%
Substandard	0.0	0.0	0.0	0.0	
Doubtful	0.0	0.0	1.5	1.5	-100.0%
Estimated Loss	0.6	0.6	0.6	0.6	-11.6%
NPL	0.6	0.6	2.1	2.1	-73.4%
NPL ratio	3.67%	4.21%	21.24%	21.83%	-18.16%p
Loan loss allowance	0.7	0.8	1.6	1.6	-55.5%
NPL coverage ratio	125.91%	118.68%	75.92%	75.41%	50.50%p

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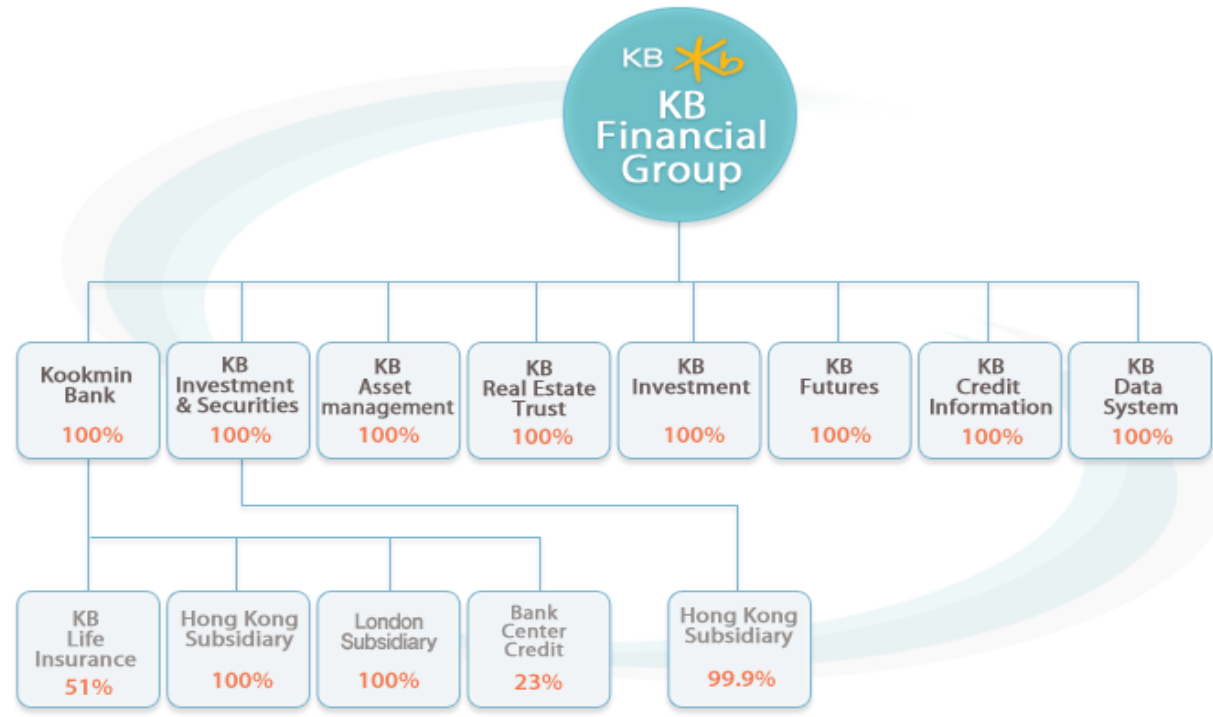
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- No. of Employees of KB Financial Group

As of	Sep. 08	Jun. 08	Mar. 08	Dec. 07	YTD
KB Financial	105	-	-	-	
Kookmin Bank	18,144	18,113	18,125	18,235	-0.5%
KB Investment Securities	185	147	107	100	85.0%
KB Asset Management	106	99	96	95	11.6%
KB Real Estate Trust	139	128	116	118	17.8%
KB Investment	30	28	28	28	7.1%
KB Futures	57	53	51	51	11.8%
KB Credit Information	181	206	227	230	-21.3%
KB Data System	266	270	273	255	4.3%

- Kookmin Bank

As of	Sep. 08	Jun. 08	Mar. 08	Dec. 07	YTD
Employees					
Directors	8	14	15	13	-38.5%
Standing	4	5	5	4	0.0%
Non-standing	4	9	10	9	-55.6%
Executive Vice Presidents	11	11	11	14	-21.4%
Regional directors	54	53	52	49	10.2%
Regular employees	18,071	18,035	18,047	18,159	-0.5%
Total	18,144	18,113	18,125	18,235	-0.5%
Branches					
Regular Branch	1,120	1,125	1,118	987	13.5%
Sub-branch	102	93	89	89	14.6%
ATM Branch	279	274	267	260	7.3%
Total	1,501	1,492	1,474	1,336	12.4%
CD	4	4	4	9	-55.6%
ATM	9,750	9,695	9,615	9,570	1.9%
Total	9,754	9,699	9,619	9,579	1.8%

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(Wbn, %p)	3Q 08	3Q 07	YoY	3Q 08	2Q 08	1Q 08
Net Income	1,829.2	2,193.8	-16.6%	553.3	644.4	631.5
Operating Income before provisioning	3,094.2	3,770.8	-17.9%	904.9	1,079.5	1,109.8
Total Assets(bank account)	261,576.7	213,043.4	22.8%	261,576.7	244,979.3	233,079.0
Total deposits(bank account)*	162,566.9	133,463.2	21.8%	162,566.9	156,791.6	148,245.8
Total Loans(bank account)	197,964.5	164,056.3	20.7%	197,964.5	191,142.1	179,358.7
Shareholders' equity	16,698.0	15,565.2	7.3%	16,698.0	16,394.2	15,955.7
Return on asset**	1.02%	1.46%	-0.44%p	n.a.	n.a.	n.a.
Return on equity**	14.95%	20.28%	-5.33%p	n.a.	n.a.	n.a.
BIS capital ratio	9.76%	13.41%	-3.65%p	9.76%	12.45%	12.32%
Substandard and below loans/Total credits***	0.78%	0.77%	0.01%p	0.78%	0.66%	0.79%
Coverage ratio	181.33%	177.36%	3.97%p	181.33%	206.59%	181.22%

* total deposits in won : deposits + CD

**Annualized

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(Wbn)	3Q 08*	3Q 07*	YoY	3Q 08	2Q 08	1Q 08
Interest Income (a)	5,225.3	5,137.2	1.7%	1,764.9	1,739.1	1,721.3
Non-interest income (b)	686.8	1,314.0	-47.7%	108.3	306.1	272.4
General and Admin. Expenses (c)	2,817.9	2,680.4	5.1%	968.3	965.7	883.9
<i>Operating Income before provisioning</i>	3,094.2	3,770.8	-17.9%	904.9	1,079.5	1,109.8
Provisioning expenses (d)	848.8	313.5	170.7%	341.8	236.4	270.6
<i>Loan Loss Provision</i>	761.7	301.5	152.6%	341.2	171.1	249.4
Operating income (a+b-c-d)	2,245.4	3,457.3	-35.1%	563.1	843.1	839.2
Non-operating income	301.2	266.6	13.0%	214.5	56.2	30.5
Income before taxes	2,546.6	3,723.9	-31.6%	777.6	899.3	869.7
Income tax	717.4	1,530.1	-53.1%	224.3	254.9	238.2
Net income	1,829.2	2,193.8	-16.6%	553.3	644.4	631.5

*Cumulative

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(Wbn) as of	Sep. 08	Jun. 08	Mar. 08	Dec. 07	YTD
Total assets	261,576.7	244,979.3	233,079.0	218,866.0	19.5%
Cash and dues from banks	9,739.8	6,602.0	5,891.5	6,544.8	48.8%
Securities	35,786.2	33,653.5	35,132.2	30,777.3	16.3%
Loans	197,964.5	191,142.1	179,358.7	171,550.0	15.4%
(Loan loss allowances)	-2,912.2	-2,242.5	-2,643.7	-2,501.9	16.4%
Tangible assets	2,247.7	2,242.5	2,257.0	2,298.7	-2.2%
Other assets	15,838.5	11,339.2	10,439.6	7,695.2	105.8%
Total liabilities	244,878.7	228,585.1	217,123.3	202,828.3	20.7%
Deposits	162,566.9	156,791.6	148,245.8	138,858.7	17.1%
Borrowings	20,384.0	19,775.9	16,922.3	15,355.8	32.7%
Debentures	39,113.2	34,760.0	33,887.8	34,894.7	12.1%
Other liabilities	22,814.6	17,257.6	18,067.4	13,719.1	66.3%
Total shareholders' equity	16,698.0	16,394.2	15,955.7	16,037.7	4.1%
Paid-in capital	1,681.9	1,681.9	1,681.9	1,681.9	0.0%
Capital surplus	6,271.6	6,273.3	6,274.8	6,269.3	0.0%
Capital adjustment	0.0	0.0	0.0	0.0	
Accumulated other comprehensive income	9.9	271.7	454.2	345.4	-97.1%
Retained earnings	8,734.6	8,167.3	7,544.8	7,741.1	12.8%
Total liabilities and shareholders' equity	261,576.7	244,979.3	233,079.0	218,866.0	19.5%

Interest Income/Expense Analysis - Kookmin Bank

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(Wbn)	3Q 08	3Q 07	YoY	3Q 08	2Q 08	1Q 08
Interest income	11,956.0	9,926.1	20.5%	4,155.8	3,961.6	3,838.6
Interest on Loans	10,692.8	8,845.5	20.9%	3,747.3	3,521.9	3,423.6
Interest on Securities	1,231.1	1,042.6	18.1%	396.9	429.8	404.4
Interest on Due from Bank, etc	32.1	38.0	-15.5%	11.6	9.9	10.6
Interest expense	6,730.7	4,788.9	40.5%	2,390.9	2,222.5	2,117.3
Interest on deposits	4,570.3	2,993.5	52.7%	1,639.2	1,511.0	1,420.1
Interest on debentures	2,099.6	1,736.7	20.9%	732.4	691.3	675.9
Interest on borrowings, etc.	60.8	58.7	3.6%	19.3	20.2	21.3
Net interest income	5,225.3	5,137.2	1.7%	1,764.9	1,739.1	1,721.3

Interest Margin/Spread - Kookmin Bank

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(Wbn)	3Q 08	3Q 07	YoY	3Q 08	2Q 08	1Q 08
Interest earning assets*	215,745.0	184,710.4	16.8%	223,742.0	216,098.7	207,306.6
Interest earned on the assets***	11,710.5	9,737.4	20.3%	4,069.1	3,880.4	3,761.2
yield	7.23%	7.05%	0.18%p	7.22%	7.20%	7.28%
Interest bearing liabilities*	204,266.7	173,516.5	17.7%	212,399.1	204,781.0	195,530.3
Interest paid on the liabilities****	6,885.0	4,950.2	39.1%	2,439.2	2,275.8	2,170.0
yield	4.49%	3.81%	0.68%p	4.56%	4.46%	4.45%
Interest spread	2.74%	3.24%	-0.50%p	2.66%	2.74%	2.83%
Net interest margin**	2.98%	3.47%	-0.49%p	2.89%	2.98%	3.08%

* Average balance

** Calculation method of NIM is based on FSS's official guideline ;

{(Interest income - Credit guarantee fee)-(Interest expense + Deposit insurance fee)} / Interest earning assets

*** Interest income - Credit guarantee fee

**** Interest expense + Deposit insurance fee

Non-Interest Income/Expense - Kookmin Bank

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(Wbn)	3Q 08	3Q 07	YoY	3Q 08	2Q 08	1Q 08
Trust income	66.2	69.1	-4.2%	20.1	21.4	24.7
Fee income	617.3	692.6	-10.9%	171.2	230.0	216.1
Credit card income	-161.1	-139.6		-61.5	-55.3	-44.3
Commissions received on mgnt. of NHF	70.7	119.7	-40.9%	17.4	21.9	31.4
Guarantee fees	23.7	10.9	117.4%	9.6	7.7	6.4
Other commisions in won	629.9	671.5	-6.2%	183.5	236.9	209.5
<i>Bancassurance</i>	<i>132.0</i>	<i>141.8</i>	<i>-6.9%</i>	<i>43.4</i>	<i>43.2</i>	<i>45.4</i>
<i>ITC Products</i>	<i>55.5</i>	<i>37.5</i>	<i>48.0%</i>	<i>85.1</i>	<i>30.4</i>	<i>21.1</i>
<i>Investment Banking</i>	<i>293.8</i>	<i>307.4</i>	<i>-4.4%</i>	<i>4.0</i>	<i>110.7</i>	<i>98.0</i>
Fees on foreign exchange	54.1	30.1	79.7%	22.2	18.8	13.1
Gain on securities	74.6	707.9	-89.5%	-51.5	33.0	93.1
Other non-operating income	-71.3	-155.6		-31.5	21.7	-61.5
Net non-interest income	686.8	1,314.0	-47.7%	108.3	306.1	272.4

General and Administrative Expenses - Kookmin Bank

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(Wbn)	3Q 08	3Q 07*	YoY	3Q 08	2Q 08	1Q 08
General and administrative expenses	2,817.9	2,680.4	5.1%	968.3	965.7	883.9
Labor cost	1,388.7	1,329.4	4.5%	464.8	487.3	436.6
Administrative expenses	1,007.3	967.2	4.1%	354.4	338.6	314.3
Arnotization cost	316.4	296.9	6.6%	111.2	104.7	100.5
Taxes	105.5	86.9	21.4%	37.9	35.1	32.5
Cost Income Ratio (Cumulative)	47.6%	41.4%	6.2%p	47.6%	45.6%	45.2%

Credit Card (Managed basis) - Kookmin Bank

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Customers

(Thousand) as of	Sep. 08	Jun. 08	Mar. 08	Dec. 07	YTD
Credit card holders	9,058	8,915	8,715	8,915	1.6%
Merchants	1,838	1,816	1,777	1,816	1.2%

Transaction Volume

(Wbn)	3Q 08	3Q 07	YoY	3Q 08	2Q 08	1Q 08
Total	38,463.7	36,471.3	5.5%	13,010.5	12,882.3	12,570.8
Lump-sum	21,064.6	18,682.6	12.7%	7,313.1	7,092.8	6,658.7
Installment	6,145.4	5,564.9	10.4%	2,022.3	2,029.9	2,093.2
Cash advance	11,253.7	12,223.8	-7.9%	3,675.1	3,759.6	3,818.9

Quarterly Income

(Wbn)	3Q 08	3Q 07	YoY	3Q 08	2Q 08	1Q 08
Credit card operating revenue	1,712.0	1,510.2	13.4%	578.0	557.1	576.8
Credit sales commissions	882.1	784.3	12.5%	302.3	291.8	288.0
Cash advance revenue	411.9	437.7	-5.9%	136.4	136.2	139.3
Interest on card loans	326.9	266.1	22.8%	117.3	107.0	102.6
Other commission	91.1	22.1	312.2%	22.0	22.1	47.0

Credit Card Receivables

(Wbn) as of	Sep. 08	Jun. 08	Mar. 08	Dec. 07	YTD
Ending balance	11,037.5	10,648.9	10,496.8	10,436.7	5.8%
Credit sales	5,766	5,635.8	5,484.1	5,559.1	3.7%
Cash advance	2,429	2,426.8	2,442.9	2,479.6	-2.0%
Card loans	2,808	2,539.1	2,513.0	2,336.9	20.2%
Others	34.4	47.2	56.9	61.2	-43.8%

Asset quality

(Wbn) as of	Sep. 08	Jun. 08	Mar. 08	Dec. 07	YTD
Total credit card accounts	12,202.1	11,776.1	11,485.7	11,368.5	7.3%
Normal	11,952.7	11,540.2	11,247.9	11,124.6	7.4%
Precautionary	149.9	144.8	148.4	152.4	-1.6%
Substandard	4.0	5.1	4.6	0.9	344.4%
Doubtful	47.8	44.0	46.6	46.9	1.9%
Estimated loss	47.7	42.0	38.2	43.7	9.2%
Precautionary and below	2.04%	2.00%	2.07%	2.15%	-0.10%p
Substandard and below	0.82%	0.77%	0.78%	0.80%	0.01%p
Loan loss allowance	270.9	256.3	250.9	254.9	6.3%
Precautionary and below coverage(%)	108.62%	108.66%	105.51%	104.51%	4.11%p
Substandard and below coverage(%)	272.26%	281.50%	280.65%	278.58%	-6.32%p

Delinquency

(Wbn)	Sep. 08	Jun. 08	Mar. 08	Dec. 07	YTD
Total Loan	11,037.5	10,648.9	10,496.8	10,436.9	5.8%
Delinquent loan	142.6	126.4	124.2	116.8	22.1%
1~3 months	110.2	99.0	90.7	84.4	30.6%
3~6 months	29.1	22.3	20.5	24.9	16.9%
over 6 months	3.3	5.1	13.0	7.5	-56.0%
Delinquency ratio	1.29%	1.19%	1.18%	1.12%	0.17%p

Rescheduled Loan

(Wbn)	Sep. 08	Jun. 08	Mar. 08	Dec. 07	YTD
Receivables	38.3	44.7	53.1	63.9	-40.1%
Delinquent loan (one month past due)	2.4	2.6	2.9	3.4	-29.4%
Delinquency ratio (one month past due)	6.27%	5.88%	5.46%	5.32%	0.95%p

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Loan to Deposit Ratio*

(%) as of	Sep. 08	Jun. 08	Mar. 08	Dec. 07	YTD
Loans in won**/Total deposits in won***	105.3%	104.5%	103.7%	104.1%	1.20%p

* based on average balance
 ** private placement bonds are included
 ***CD, RP and Bills sold are included

Loans in won* (Banking only)

(Wbn) as of	Sep. 08	Jun. 08	Mar. 08	Dec. 07	YTD
Loans in Won	167,982.7	163,546.9	153,443.4	146,260.0	14.9%
Corporate	71,602.3	69,062.0	61,828.0	57,363.8	24.8%
SME	59,964.9	58,573.8	53,086.6	49,671.4	20.7%
Large corporate*	11,637.4	10,488.2	8,741.4	7,692.4	51.3%
Household	96,380.4	94,484.9	91,615.4	88,896.2	8.4%
Mortgage	44,794.9	43,699.0	42,683.7	41,240.7	8.6%
General	51,585.5	50,785.9	48,931.7	47,655.5	8.2%

* loans for public sector are included

Loans Portfolio

(%) as of	Sep. 08	Jun. 08	Mar. 08	Dec. 07	YTD
Loans in Won	100.00%	100.00%	100.00%	100.00%	0.00%p
Corporate	42.62%	42.23%	40.29%	39.22%	3.40%p
SME	35.70%	35.81%	34.60%	33.96%	1.74%p
Large corporate*	6.93%	6.41%	5.70%	5.26%	1.67%p
Household	57.38%	57.77%	59.71%	60.78%	-3.40%p
Mortgage	26.67%	26.72%	27.82%	28.20%	-1.53%p
General	30.71%	31.05%	31.89%	32.58%	-1.87%p

Total Deposits By Amounts

(Wbn) as of	Sep. 08	Jun. 08	Mar. 08	Dec. 07	YTD
Total Deposits in Won	165,265.5	161,201.9	151,936.8	143,621.2	15.1%
Core deposits	46,031.4	47,280.5	45,110.7	47,106.3	-2.3%
Saving deposits	85,574.7	81,196.8	78,584.2	72,474.3	18.1%
Marketable deposits	33,659.4	32,724.6	28,241.9	24,040.6	40.0%

Deposits Portfolio

(Wbn) as of	Sep. 08	Jun. 08	Mar. 08	Dec. 07	YTD
Deposits in Won					
Core deposits	27.9%	29.3%	29.7%	32.8%	-4.95%p
Saving deposits	51.8%	50.4%	51.7%	50.5%	1.32%p
Marketable deposits	20.4%	20.3%	18.6%	16.7%	3.63%p

Core deposit detail

(Wbn) as of	Sep. 08	Jun. 08	Mar. 08	Dec. 07	YTD
Core deposits in Won	46,031.4	47,280.5	45,097.8	47,106.3	-2.3%
Checking deposits	102.4	299.4	145.6	122.5	-16.4%
Household checking deposits	326.3	348.6	347.1	373.9	-12.7%
Passbook deposits	14,282.5	15,546.8	14,906.3	15,531.7	-8.0%
Temporary deposits	3,599.3	3,494.7	3,543.4	3,501.0	2.8%
Public fund deposits	555.5	214.7	168.9	203.8	172.6%
Non-resident deposits, etc	25.3	34.6	32.8	26.2	-3.4%
Corporate free savings deposits	10,196.3	9,389.2	8,137.3	9,500.6	7.3%
Savings deposits	16,943.8	17,952.5	17,816.4	17,846.6	-5.1%

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(Wbn) As of	Sep. 08	Jun. 08	Mar. 08	Dec. 07	YTD
Total credit (a)	208,541.1	199,105.7	186,796.3	177,476.1	17.5%
Normal	205,497.5	196,351.9	183,842.6	174,735.8	17.6%
Precautionary	1,406.7	1,436.9	1,476.4	1,426.8	-1.4%
Substandard	699.0	579.0	673.0	557.3	25.4%
Doubtful	520.6	443.4	493.1	483.4	7.7%
Estimated loss	417.3	294.5	311.2	272.8	53.0%
Loan loss allowance	2,968.2	2,720.6	2,677.1	2,535.5	17.1%
Precautionary and below (b)	3,043.6	2,753.8	2,953.7	2,740.3	11.1%
(b/a)	1.46%	1.38%	1.58%	1.54%	-0.08%p
Coverage ratio(%)	97.52%	98.79%	90.64%	92.53%	5.00%p
Substandard and below (c)	1,636.9	1,316.9	1,477.3	1,313.5	24.6%
(c/a)	0.78%	0.66%	0.79%	0.74%	0.04%p
Coverage ratio(%)	181.33%	206.59%	181.22%	193.03%	-11.70%p
Delinquency ratio	0.68%	0.57%	0.65%	0.59%	0.09%p

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Total(Bank+Trust)	Sep. 08	Jun. 08	Mar. 08	Dec. 07	YTD
Total (a)	208,541.1	199,105.7	186,796.3	177,476.1	17.5%
Normal	205,497.5	196,351.9	183,842.6	174,735.8	17.6%
Precautionary	1,406.7	1,436.9	1,476.4	1,426.8	-1.4%
Substandard	699.0	579.0	673.0	557.3	25.4%
Doubtful	520.6	443.4	493.1	483.4	7.7%
Estimated loss	417.3	294.5	311.2	272.8	53.0%
Loan loss allowance	2,968.2	2,720.6	2,677.1	2,535.5	17.1%
Precautionary and below (b)	3,043.6	2,753.8	2,953.7	2,740.3	11.1%
(b/a)	1.46%	1.38%	1.58%	1.54%	-5.5%
Coverage ratio(%)	97.52%	98.79%	90.64%	92.53%	5.4%
Substandard and below (c)	1,636.9	1,316.9	1,477.3	1,313.5	24.6%
(c/a)	0.78%	0.66%	0.79%	0.74%	0.04%p
Coverage ratio(%)	181.33%	206.59%	181.22%	193.03%	-11.70%p
Delinquency ratio	0.68%	0.57%	0.65%	0.59%	0.09%p
Bank	Sep. 08	Jun. 08	Mar. 08	Dec. 07	YTD
Total (a)	208,045.5	198,633.9	186,352.7	177,050.1	17.5%
Normal	205,002.9	195,880.6	183,399.5	174,323.2	17.6%
Precautionary	1,406.6	1,436.8	1,476.2	1,426.6	-1.4%
Substandard	698.2	578.8	672.9	544.2	28.3%
Doubtful	520.5	443.2	492.9	483.3	7.7%
Estimated loss	417.3	294.5	311.2	272.8	53.0%
Loan loss allowance	2,967.7	2,720.1	2,676.6	2,528.7	17.4%
Precautionary and below (b)	3,042.6	2,753.3	2,953.2	2,726.9	11.6%
(b/a)	1.46%	1.39%	1.58%	1.54%	-5.0%
Coverage ratio(%)	97.54%	98.79%	90.63%	92.73%	5.2%
Substandard and below (c)	1,636.0	1,316.5	1,477.0	1,300.3	25.8%
(c/a)	0.79%	0.66%	0.79%	0.73%	0.05%p
Coverage ratio(%)	181.40%	206.62%	181.22%	194.47%	-13.07%p
Delinquency ratio	0.57%	0.57%	0.65%	0.60%	-0.03%p
Trust	Sep. 08	Jun. 08	Mar. 08	Dec. 07	YTD
Total (a)	495.6	471.8	443.6	426.1	16.3%
Normal	494.6	471.3	443.1	412.7	19.8%
Precautionary	0.1	0.1	0.2	0.1	0.0%
Substandard	0.8	0.2	0.1	13.1	-93.9%
Doubtful	0.1	0.2	0.2	0.2	-50.0%
Estimated loss	0.0	0.0	0.0	0.0	
Loan loss allowance	0.5	0.5	0.5	6.8	-92.6%
Precautionary and below (b)	1.0	0.5	0.5	13.4	-92.5%
(b/a)	0.20%	0.11%	0.12%	3.14%	-93.6%
Coverage ratio(%)	50.00%	100.00%	100.37%	50.67%	-1.3%
Substandard and below (c)	0.9	0.4	0.3	13.3	-93.2%
(c/a)	0.18%	0.08%	0.07%	3.12%	-2.94%p
Coverage ratio(%)	55.56%	125.00%	175.32%	51.05%	4.50%p

Delinquency ratio	0.03%	0.04%	0.04%	0.04%	-0.01%p
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Grand total	Sep. 08	Jun. 08	Mar. 08	Dec. 07	YTD
Total outstanding credits	208,541.1	199,105.7	186,796.3	177,476.1	17.5%
Normal	205,497.5	196,351.9	183,842.6	174,735.8	17.6%
Precautionary	1,406.7	1,436.9	1,476.4	1,426.8	-1.4%
Substandard	699.0	579.0	673.0	557.3	25.4%
Doubtful	520.6	443.4	493.1	483.4	7.7%
Estimated Loss	417.3	294.5	311.2	272.8	53.0%
NPL	1,636.9	1,316.9	1,477.3	1,313.5	24.6%
NPL ratio	0.78%	0.66%	0.79%	0.74%	0.04%p
Loan loss allowance	2,968.2	2,720.6	2,677.1	2,535.5	17.1%
NPL coverage ratio	181.33%	206.59%	181.22%	193.03%	-11.70%p

Household	Sep. 08	Jun. 08	Mar. 08	Dec. 07	YTD
Total outstanding credits	96,873.9	94,957.1	92,081.3	89,337.7	8.4%
Normal	95,689.8	93,836.5	90,873.4	88,161.3	8.5%
Precautionary	584.9	571.0	581.2	602.8	-3.0%
Substandard	242.8	215.9	262.2	211.4	14.9%
Doubtful	193.5	245.2	269.2	274.5	-29.5%
Estimated Loss	162.9	88.5	95.3	87.7	85.7%
NPL	599.2	549.6	626.7	573.6	4.5%
NPL ratio	0.62%	0.58%	0.68%	0.64%	-0.02%p
Loan loss allowance	1,357.2	1,289.3	1,284.6	1,251.0	8.5%
NPL coverage ratio	226.50%	234.59%	204.98%	218.10%	8.41%p

Household (General)	Sep. 08	Jun. 08	Mar. 08	Dec. 07	YTD
Total outstanding credits	52,079.0	51,258.1	49,397.6	48,097.0	8.3%
Normal	51,461.7	50,694.6	48,794.5	47,531.0	8.3%
Precautionary	295.8	279.7	272.3	284.0	4.2%
Substandard	156.3	136.9	167.8	133.9	16.7%
Doubtful	100.2	111.2	125.4	112.6	-11.0%
Estimated Loss	65.0	35.7	37.6	35.5	83.1%
NPL	321.5	283.8	330.8	282.0	14.0%
NPL ratio	0.62%	0.55%	0.67%	0.59%	0.03%p
Loan loss allowance	718.7	685.9	676.8	655.2	9.7%
NPL coverage ratio	223.55%	241.68%	204.59%	232.34%	-8.79%p

Household (Mortgage)	Sep. 08	Jun. 08	Mar. 08	Dec. 07	YTD
Total outstanding credits	44,794.9	43,699.0	42,683.7	41,240.7	8.6%
Normal	44,228.1	43,141.9	42,078.9	40,630.3	8.9%
Precautionary	289.1	291.3	308.9	318.8	-9.3%
Substandard	86.5	79.0	94.4	77.5	11.6%
Doubtful	93.3	134.0	143.8	161.9	-42.4%
Estimated Loss	97.9	52.8	57.7	52.2	87.5%
NPL	277.7	265.8	295.9	291.6	-4.8%
NPL ratio	0.62%	0.61%	0.69%	0.71%	-0.09%p
Loan loss allowance	638.5	603.4	607.8	595.8	7.2%
NPL coverage ratio	229.92%	227.01%	205.41%	204.32%	25.60%p

Credit Card	Sep. 08	Jun. 08	Mar. 08	Dec. 07	YTD
Total outstanding credits	12,201.5	11,775.3	11,484.7	11,367.6	7.3%
Normal	11,952.7	11,540.2	11,247.9	11,124.6	7.4%
Precautionary	149.9	144.8	148.4	152.4	-1.6%
Substandard	4.1	5.1	4.6	0.9	355.6%
Doubtful	47.7	44.0	46.5	46.9	1.7%
Estimated Loss	47.1	41.2	37.3	42.8	10.0%
NPL	98.9	90.3	88.4	90.6	9.2%
NPL ratio	0.81%	0.77%	0.77%	0.80%	0.01%p
Loan loss allowance	270.9	256.3	250.9	254.9	6.3%
NPL coverage ratio	273.91%	283.83%	283.82%	281.35%	-7.43%p
Corporate	Sep. 08	Jun. 08	Mar. 08	Dec. 07	YTD
Total outstanding credits	99,465.7	92,373.3	83,230.3	76,770.8	29.6%
Normal	97,855.0	90,975.2	81,721.3	75,449.9	29.7%
Precautionary	671.9	721.1	746.8	671.6	0.0%
Substandard	452.1	358.0	406.2	345.0	31.0%
Doubtful	279.4	154.2	177.4	162.0	72.5%
Estimated Loss	207.3	164.8	178.6	142.3	45.7%
NPL	938.8	677.0	762.2	649.3	44.6%
NPL ratio	0.94%	0.73%	0.92%	0.85%	0.10%p
Loan loss allowance	1,340.2	1,175.0	1,141.6	1,029.6	30.2%
NPL coverage ratio	142.76%	173.56%	149.78%	158.57%	-15.81%p
SME	Sep. 08	Jun. 08	Mar. 08	Dec. 07	YTD
Total outstanding credits	68,155.7	65,288.7	58,832.9	54,712.3	24.6%
Normal	66,627.3	64,021.2	57,406.6	53,504.5	24.5%
Precautionary	661.8	641.1	725.2	632.4	4.6%
Substandard	417.7	335.4	383.7	301.3	38.6%
Doubtful	251.8	128.2	148.5	131.8	91.0%
Estimated Loss	197.1	162.8	168.9	142.3	38.5%
NPL	866.6	626.4	701.1	575.4	50.6%
NPL ratio	1.27%	0.96%	1.19%	1.05%	0.22%p
Loan loss allowance	1,058.2	923.6	903.0	805.3	31.4%
NPL coverage ratio	122.11%	147.45%	128.80%	139.95%	-17.85%p
Large Corporate	Sep. 08	Jun. 08	Mar. 08	Dec. 07	YTD
Total outstanding credits	31,310.0	27,084.6	24,397.4	22,058.5	41.9%
Normal	31,227.7	26,954.0	24,314.7	21,945.4	42.3%
Precautionary	10.1	80.0	21.6	39.2	-74.2%
Substandard	34.4	22.6	22.5	43.7	-21.3%
Doubtful	27.6	26.0	28.9	30.2	-8.6%
Estimated Loss	10.2	2.0	9.7	0.0	
NPL	72.2	50.6	61.1	73.9	-2.3%
NPL ratio	0.23%	0.19%	0.25%	0.34%	-0.10%p
Loan loss allowance	282.0	251.4	238.6	224.3	25.7%
NPL coverage ratio	390.58%	496.84%	390.51%	303.52%	87.06%p

Provisioning / Write-offs / NPL Sales - Kookmin Bank

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Loan loss provisioning

(Wbn) Year to date at	3Q 08	3Q 07	YoY	3Q 08	2Q 08	1Q 08
Household loan	158.0	57.0	177.2%	78.4	36.6	43.0
Corporate loan	531.0	207.3	156.2%	223.4	116.2	191.4
Card	72.7	37.2	95.4%	39.4	18.3	15.0
Total	761.7	301.5	152.6%	341.2	171.1	249.4

Write-offs

(Wbn) Year to date at	3Q 08	3Q 07	YoY	3Q 08	2Q 08	1Q 08
Household loan	140.0	187.6	-25.4%	43.1	53.8	43.1
Corporate loan	265.5	230.8	15.0%	84.6	93.1	87.8
Card	262.4	265.6	-1.2%	91.4	83.7	87.3
Total	667.9	684.0	-2.4%	219.1	230.6	218.2

Recoveries from Written-offs

(Wbn) Year to date at	3Q 08	3Q 07	YoY	3Q 08	2Q 08	1Q 08
Household loan	102.4	107.5	-4.7%	32.8	37.1	32.5
Corporate loan	43.8	45.4	-3.5%	9.3	20.9	13.6
Card	206.2	216.5	-4.8%	67.1	70.5	68.6
Total	352.4	369.4	-4.6%	109.2	128.5	114.7

NPL Sales

(Wbn) Year to date at	3Q 08	3Q 07	YoY	3Q 08	2Q 08	1Q 08
Household loan	50.5	51.5	-1.9%	0.0	50.5	0.0
Corporate loan	91.3	123.0	-25.8%	0.0	91.3	0.0
Card	0.1	0.1	0.0%	0.0	0.1	0.0
Total	141.9	174.6	-18.7%	0.0	141.9	0.0

Delinquency by types - Kookmin Bank

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Delinquency Ratio

	(%, %p)	Sep. 08	Jun. 08	Mar. 08	Dec. 07	YTD
Household		0.64%	0.61%	0.70%	0.68%	-0.04%p
General		0.60%	0.51%	0.57%	0.51%	0.09%p
Mortgage		0.69%	0.73%	0.85%	0.88%	-0.19%p
Corporate		0.65%	0.45%	0.53%	0.41%	0.24%p
SME		0.89%	0.60%	0.71%	0.56%	0.33%p
Large		0.03%	0.01%	0.04%	0.01%	0.02%p
Card		1.29%	1.18%	1.12%	1.11%	0.18%p
Total		0.68%	0.57%	0.65%	0.59%	0.09%p

Delinquent Amount

	(Wbn, %, %p)	Sep. 08	Jun. 08	Mar. 08	Dec. 07	YTD
Household		619.7	581.2	644.2	607.4	2.0%
General		309.9	262.2	283.1	243.9	27.1%
Mortgage		309.8	319.0	361.1	363.5	-14.8%
Corporate		591.4	384.6	412.8	299.7	97.3%
SME		583.6	382.6	405.2	297.4	96.2%
Large		7.8	2.0	7.6	2.3	239.1%
Card		141.9	125.7	117.9	115.9	22.4%
Total		1,353.0	1,091.5	1,174.9	1,023.0	32.3%

Loan Amount

	(Wbn, %, %p)	Sep. 08	Jun. 08	Mar. 08	Dec. 07	YTD
Household		96,873.9	94,957.2	92,081.3	89,337.7	8.4%
General		52,079.0	51,258.0	49,397.6	48,097.0	8.3%
Mortgage		44,794.9	43,699.0	42,683.7	41,240.7	8.6%
Corporate		90,663.8	86,322.4	78,079.2	72,404.5	25.2%
SME		65,545.9	63,264.0	57,198.3	53,481.6	22.6%
Large		25,117.9	23,058.4	20,880.9	18,922.9	32.7%
Card		11,036.7	10,648.0	10,495.9	10,436.0	5.8%
Total		198,574.4	191,927.6	180,656.4	172,178.2	15.3%

Delinquency by period - Kookmin Bank

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(%, %p)	Sep. 08	Jun. 08	Mar. 08	Dec. 07	YTD
Total credit	198,574.4	191,927.6	180,656.4	172,178.2	15.3%
1 ~ 3 months	669.9	521.1	512.2	490.5	36.6%
3 ~ 6 months	294.9	230.3	319.8	266.9	10.5%
6 ~ 12 months	204.7	215.9	206.1	121.6	68.3%
Over 12 months	183.6	124.3	136.8	144.0	27.5%
Delinquent loans	1,353.1	1,091.5	1,174.9	1,023.0	32.3%
Delinquency ratio (%)	0.68%	0.57%	0.65%	0.59%	0.09%p
Household	96,874	94,957.2	92,081.3	89,337.7	8.4%
1 ~ 3 months	267.1	251.6	253.4	245.9	8.6%
3 ~ 6 months	128.8	113.5	156.1	175.8	-26.7%
6 ~ 12 months	92.5	134.7	136.3	82.4	12.3%
Over 12 months	131.3	81.4	98.3	103.3	27.1%
Delinquent loans	619.7	581.2	644.1	607.4	2.0%
Delinquency ratio (%)	0.64%	0.61%	0.70%	0.68%	-0.04%p
Corporate	90,663.8	86,322.4	78,079.2	72,404.5	25.2%
1 ~ 3 months	292.6	170.5	169.1	160.2	82.6%
3 ~ 6 months	137.0	94.5	143.6	66.2	106.9%
6 ~ 12 months	110.3	78.0	64.4	36.0	206.4%
Over 12 months	51.5	41.6	35.7	37.3	38.1%
Delinquent loans	591.4	384.6	412.8	299.7	97.3%
Delinquency ratio (%)	0.65%	0.45%	0.53%	0.41%	0.24%p
Credit Card	11,036.7	10,648.0	10,495.9	10,436.0	5.8%
1 ~ 3 months	110.2	99.0	89.6	84.4	30.6%
3 ~ 6 months	29.1	22.3	20.0	24.9	16.9%
6 ~ 12 months	1.9	3.1	5.5	3.2	-40.6%
Over 12 months	0.8	1.3	2.8	3.4	-76.5%
Delinquent loans	142.0	125.7	117.9	115.9	22.5%
Delinquency ratio (%)	1.29%	1.18%	1.12%	1.11%	0.18%p

BIS Ratio

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BIS Ratio[Credit Ratings](#)[Housing Price Index](#)

(Wbn, %p) As of	Sep. 08**	Jun. 08**	Mar. 08**	Dec. 07***	YTD
Tier 1	14,362.0	16,208.0	15,641.4	15,156.7	-5.2%
Paid in Capital	1,681.9	1,681.9	1,681.9	1,681.9	
Hybrid	903.7	903.7	903.7	903.7	
Capital Reserves	6,094.4	6,096.1	6,105.4	6,097.3	
Retained Earnings	8,801.0	8,232.5	7,604.2	7,775.3	13.2%
Treasury Stock	-2,104.2	0.0	0.0	0.0	
Others	-1,014.8	-706.2	-653.8	-1,301.5	-22.0%
Supplementary	970.0	2,570.5	2,909.8	4,480.7	-78.4%
Revaluation Reserves	177.2	177.2	177.2	177.2	0.0%
Provisions*	409.6	408.7	513.0	1,953.4	-79.0%
45% of Gain	8.0	28.3	106.6	61.2	-86.9%
Subordinated Term Debt	2,308.5	1,513.3	1,685.6	2,226.6	3.7%
Others	-1,933.3	443.0	427.4	62.3	
Total BIS Capital	15,332.0	18,778.5	18,551.2	19,637.4	-21.9%
Risk Weighted Assets (A)	157,139.0	150,840.8	150,577.5	155,598.8	1.0%
BIS Capital Adequacy Ratio	9.76%	12.45%	12.32%	12.62%	-2.86%p
Tier 1 Ratio	9.14%	10.75%	10.39%	9.74%	-0.60%p
Tier 2 Ratio	0.62%	1.70%	1.93%	2.88%	-2.26%p

*on valuation of investment securities

** based on BASEL II

*** based on BASEL I

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- Moody's

Long-Term			Short-Term	BFSR
Senior Debt	Outlook	Sub. Debt	ST Debt	
Aa3	Stable	A1	Prime-1	C (Negative)

- S&P

Long-Term		Short-Term	BFSR
LT	Outlook	ST Debt	
A	Stable	A-1	B

- Fitch

Long-Term		Short-Term	Individual
LT	Outlook	ST Debt	
A+	Negative	F1	B

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Housing Price Index

Housing price index

('07.12=100) Year	National index	Seoul area index
1991	72.8	57.6
1992	69.1	54.5
1993	67.1	52.7
1994	67.1	53.0
1995	66.9	52.7
1996	67.9	53.5
1997	69.3	54.5
1998	60.7	47.3
1999	62.8	50.0
2000	63.1	51.5
2001	69.3	58.1
2002	80.7	71.2
2003	85.3	76.1
2004	83.5	75.1
2005	86.9	79.8
2006	97.0	94.9
2007	100.0	100.0
Mar. 2008	101.4	102.8
Jun. 2008	103.5	106.2
Sep. 2008	104.3	107.0

Cheonse price index

('07.12=100) Year	National index	Seoul area index
1991	54.5	54.9
1992	58.6	59.2
1993	60.1	59.5
1994	62.8	62.4
1995	65.1	64.6
1996	69.3	68.8
1997	69.9	68.1
1998	57.0	52.6
1999	66.6	64.3
2000	74.0	73.2
2001	86.2	86.8
2002	94.9	96.2
2003	93.5	92.5
2004	88.9	85.8
2005	91.6	87.7
2006	97.5	96.4
2007	100.0	100.0
Mar. 2008	101.1	101.8
Jun. 2008	102.3	103.4
Sep. 2008	103.1	104.1