



2017 Business Results

February, 2018

Contents

I. 2017 Financial Highlights

II. 2017 Financial Analysis

III. 2017 Asset Quality

IV. Appendix

Disclaimer Statement

- 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.
- As Hyundai Securities became a wholly-owned subsidiary of the Group on October 19, 2016, the financial results of Hyundai Securities have been fully consolidated in the Group’s financial statements since 4Q16.
- 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.
- Totals may not sum due to rounding.

I. 2017 Financial Highlights – Overview

Group Profitability Overview

bn won, %	2017	2016	YoY	4Q17	3Q17	QoQ
Net Interest Income	7,710.0	6,402.5	20.4	2,023.0	2,021.5	0.1
Net Fee & Commission Income	2,050.0	1,584.9	29.3	527.9	491.3	7.4
Other Operating Profit	432.1	-542.5	N.A.	196.4	131.7	49.1
Gross Operating Income	10,192.1	7,444.9	36.9	2,747.3	2,644.5	3.9
G&A Expenses	5,628.0	5,228.7	7.6	1,831.5	1,306.9	40.1
Provision for Credit Losses	548.2	539.2	1.7	68.3	172.2	-60.3
Net Operating Profit	4,015.9	1,677.0	139.5	847.5	1,165.4	-27.3
Net Non-Operating Profit	123.2	951.7	-87.1	-120.2	34.1	N.A.
Profit for the Period	3,344.0	2,190.2	52.7	554.3	897.3	-38.2
Profit attributable to controlling interests	3,311.9	2,143.7	54.5	554.2	897.5	-38.3

Profitability by Subsidiaries

bn won, %	2017	2016	YoY	4Q17	3Q17	QoQ
KB Kookmin Bank	2,175.0	964.3	125.6	333.7	632.1	-47.2
KB Securities	271.7	-93.4	N.A.	111.6	30.4	267.1
KB Insurance	330.3	-	N.A.	49.0	119.6	-59.0
KB Kookmin Card	296.8	317.1	-6.4	62.9	80.4	-21.8
KB Capital	120.8	96.8	24.8	16.4	41.5	-60.5
Other Subsidiaries*	718.1	796.1	-9.8	-25.7	10.7	N.A.
Adjustments	-600.8	62.8	N.A.	6.3	-17.2	N.A.
Group	3,311.9	2,143.7	54.5	554.2	897.5	-38.3

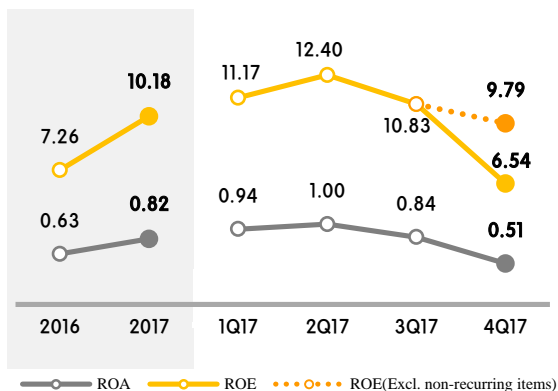
* Including dividend income of the holding company

Highlights

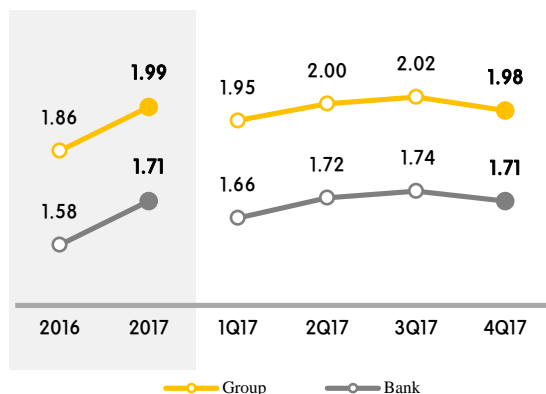
- Group's Net Profit for FY2017 increased 54.5% YoY to W3,311.9bn, driven by improved profitability of the Bank and consolidation effect from non-banking subsidiaries such as KB Securities and KB Insurance
 - Group's Net Profit for 4Q17 declined 38.3% QoQ because of one-off costs for Profit Sharing and Early Retirement Program. On a recurring basis, however, Group's profitability continuously improved
 - Group's Net Interest Income(NII) for FY2017 increased 20.4% YoY on the back of Bank's solid loan growth(6.5%) and NIM improvement(13bp), and quarterly NII continued to record over W2tn
 - Group's Net Fee & Commission Income for FY2017 increased 29.3% YoY mainly driven by integration of KB Securities, and improved 7.4% QoQ largely due to higher trust fee from the Bank and commissions received from securities business
 - Group's Other Operating Profit for FY2017 increased sharply YoY due to recognition of income on insurance premiums of KB Insurance
 - Group's G&A Expenses for 4Q17 increased sharply QoQ due to one-off costs such as Profit Sharing and ERP costs, but Group CIR on a recurring basis shows much enhanced cost efficiency (CIR: '16: 57.4% → '17: 51.8%)
 - Group's Provision for Credit Losses for 4Q17 recorded W68.3bn on the back of some large-scale write-backs. Even excluding such positive impact, credit cost remained at low level of 19bp
 - Group's Net Non-Operating Profit for 4Q17 recorded loss for donation to the 'Korea Inclusive Finance Agency' with regard to unclaimed cashier's checks
- ※ **One-off items for 4Q17**
- Kookmin Bank PS: W190bn
 - Kookmin Bank ERP costs: W155bn
 - Donation to the 'Korea Inclusive Finance Agency': W78bn
 - Reversal of provisioning from written-off assets: W60bn

I. 2017 Financial Highlights – Key Financial Indicators

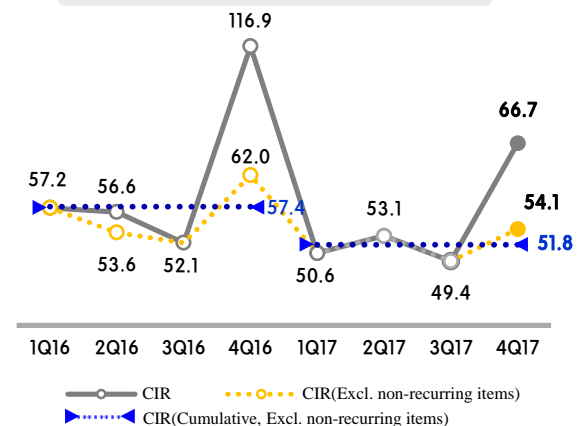
Group ROA, ROE (%)



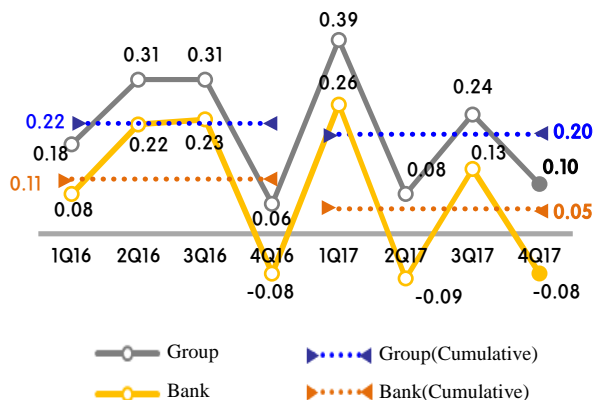
NIM (%)



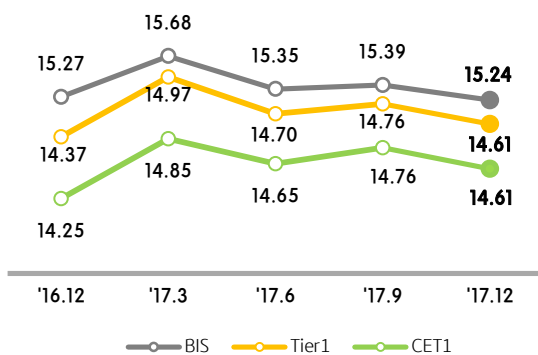
Group Cost-Income Ratio(CIR, %)



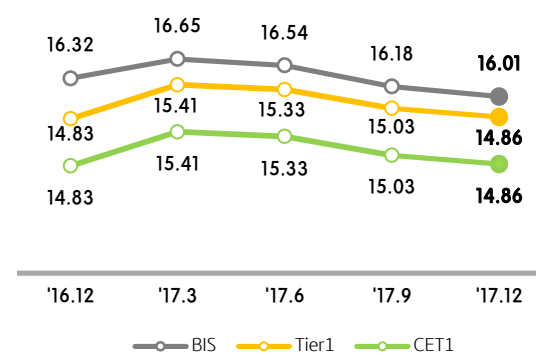
Credit Cost Ratio (%)



Group BIS Ratio (%)



Bank BIS Ratio (%)



Note) Basel III, provisional figures for December 2017

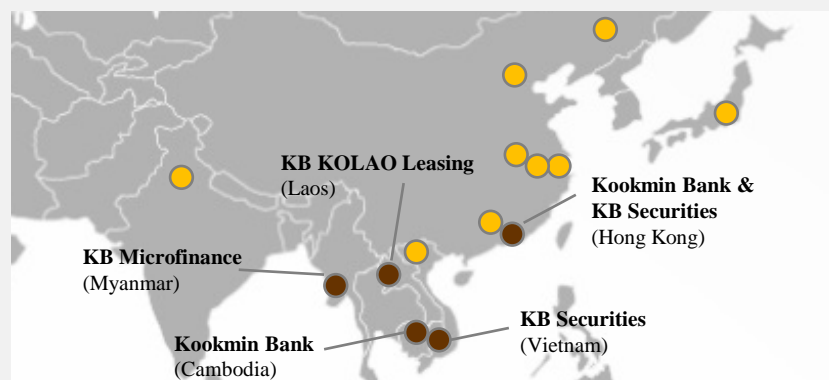
Note) Basel III, provisional figures for December 2017

I. 2017 Financial Highlights – Key Agenda for 2018

<Key Agenda for 2018>

1) Strengthen market position in the area of key business and growth engine for the future (secure dominant position as a leading financial group and leap toward global top-tier financial group) 2) Grow together with customers and level up synergy creation (strengthen customers base and improve customer profile) 3) Improve capital and risk management (reinforce capital management system and take preemptive action for asset quality) 4) Enhance productivity through efficient alignment of company resources (human resource reassignment based on productivity and enhancement in digitalization)

■ Leap toward global top-tier financial group



• Vision: “Global Financial Group Leading the Asian Financial Industry”

• Global Strategy

- Establish business network for CIB business expansion
- Expand coverage of retail banking services, starting from micro / auto finance and finally to the area of full-service digital banking and asset management
- Aim to increase revenue from global business to more than 10% out of Group’s total revenue by the end of 2023

• Highlights

- **CIB** : Set up IB network in major developed countries, and expand into south east Asia capital markets
 - ① Completed co-locating Kookmin Bank branch & KB Securities in Hong Kong for more efficient cooperation in CIB business such as infra PF and syndication, which will eventually lead to grow as a CIB Hub in this region
 - ② Launched KB Securities Vietnam and extended brokerage/IB business
- **Micro Finance**: Solidified market position by utilizing KB’s specialty in mortgage lending
- **Auto Finance**: Entered into the auto financing market in Laos via establishment of joint venture of Kookmin Card & KB Capital
- **Digital Banking**: Launched digital banking service in Cambodia in form of business partnership with local player and continued to penetrate into nearby markets utilizing KB’s specialty in digital banking

■ Synergy profits level –up

- **WM**
: Accelerate referral sales between Kookmin Bank and KB Securities to maximize revenue synergy

- **CIB**
: Strengthen market power, utilizing cooperative sales system so called 「Partnership RM」
- Increase coverage to SME companies
- Diversify business area into M&A, IPO, infra financing, etc.

(bn won)	2016	2017	YoY
Number of Collaborative Deal	387	661	-
Collaborative Revenue	66.3	172.8	161%

■ Enhancement in digitalization

- **Digitalization Strategy : ACE**(Agile, Customer-centric and Efficiency)
- **Reinforce KB’s competitive edge and specialty in non face-to-face channels**
 - Develop digital infrastructure such as interactive banking platform (Liiv Talk Talk)
 - Redesign digital platform and improve transaction process to enhance customers convenience to use
 - Launched real estate-specialized platform, “KB Liiv On”, the first ever in the industry, providing real estate market information and financing services combined
- **Enhance digital competency**
 - Operate ‘agile’ team structure for more efficient decision-making and problem-solving system, and extend corporate culture to value agile action and delivery
 - Reinforce human resources with a specialty in data analysis, and build efficient data resourcing based on Cloud system
- **Incubate fin-tech startups and create virtuous circle as ecosystem**
 - Extend various supporting programs for start-up, for example, providing offices (KB Innovation HUB)
 - Cooperate with KB subsidiaries and startups to share ideas and seek for business opportunities

II. 2017 Financial Analysis – Net Interest Income

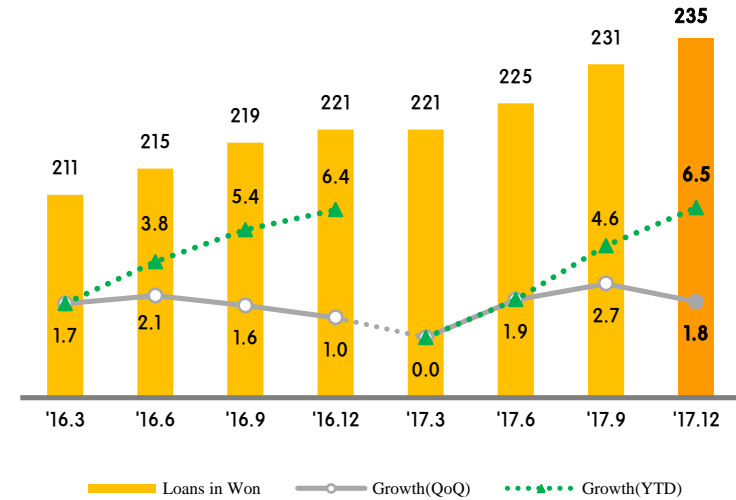
Group Net Interest Income

bn won, %	2017	2016	YoY	4Q17	3Q17	QoQ
Interest Income	11,382.5	10,021.9	13.6	3,003.8	2,939.9	2.2
Loans	9,990.8	8,905.8	12.2	2,610.2	2,572.3	1.5
Financial Investments	1,159.3	890.0	30.3	329.7	307.6	7.2
Other	232.4	226.1	2.8	63.9	60.0	6.5
Interest Expense	3,672.5	3,619.4	1.5	980.8	918.4	6.8
Deposits	2,345.9	2,468.2	-5.0	611.2	579.7	5.4
Debts & Debentures	1,248.3	1,091.3	14.4	347.6	319.4	8.8
Other	78.3	59.9	30.7	22.0	19.3	14.0
Net Interest Income	7,710.0	6,402.5	20.4	2,023.0	2,021.5	0.1

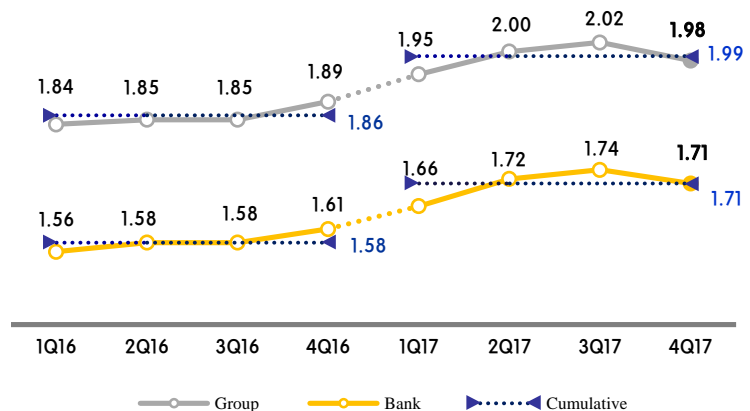
Net Interest Income by Subsidiaries

bn won, %	2017	2016	YoY	4Q17	3Q17	QoQ
KB Kookmin Bank	5,394.3	4,828.9	11.7	1,421.8	1,387.5	2.5
KB Securities	252.0	73.2	244.3	33.7	77.0	-56.2
KB Insurance	465.0	-	N.A.	161.3	152.2	6.0
KB Kookmin Card	1,083.7	981.3	10.4	278.9	274.9	1.5
KB Capital	297.0	246.7	20.4	76.8	76.4	0.5
Other Subsidiaries	215.6	270.2	-20.2	51.2	53.7	-4.7
<i>Adjustments</i>	2.4	2.2	9.1	-0.7	-0.2	N.A.
Group	7,710.0	6,402.5	20.4	2,023.0	2,021.5	0.1

Loan Growth (tn won, %)



NIM (%)



II. 2017 Financial Analysis – Non-Interest Income

Group Non-Interest Income

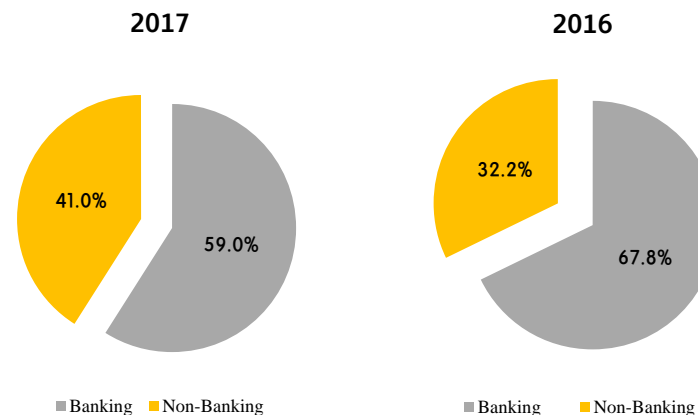
bn won, %	2017	2016	YoY	4Q17	3Q17	QoQ
Net Fee and Commission Income	2,050.0	1,584.9	29.3	527.9	491.3	7.4
Credit Card Fees	365.5	418.5	-12.7	73.2	82.9	-11.7
Trusts	486.8	339.0	43.6	136.6	121.2	12.7
Agent Activity Fees (Incl. Bancassurance)	152.0	172.2	-11.7	32.9	36.5	-9.9
Represent Securities (Incl. ITC Products)	195.6	166.4	17.5	54.0	51.3	5.3
Banking Activity Fees	188.4	177.0	6.4	48.2	47.1	2.3
Commissions Received on Securities Business	450.2	155.0	190.5	139.4	97.8	42.5
Other	211.5	156.8	34.9	43.6	54.5	-20.0
Other Operating Income	432.1	-542.5	N.A.	196.4	131.7	49.1
Net Non-Interest Income	2,482.1	1,042.4	138.1	724.3	623.0	16.3

Non-Interest Income by Subsidiaries

bn won, %	2017	2016	YoY	4Q17	3Q17	QoQ
KB Kookmin Bank	1,035.9	883.7	17.2	299.5	262.3	14.2
KB Securities	821.2	114.9	614.7	264.3	160.3	64.9
KB Insurance	674.2	-	N.A.	204.6	219.2	-6.7
KB Kookmin Card	-1.0	26.5	N.A.	-21.4	-9.9	N.A.
KB Capital	20.1	18.4	9.2	1.6	11.3	-85.8
Other Subsidiaries*	796.7	829.5	-4.0	9.3	21.7	-57.1
<i>Adjustments</i>	<i>-865.0</i>	<i>-830.6</i>	<i>N.A.</i>	<i>-33.6</i>	<i>-41.9</i>	<i>N.A.</i>
Group	2,482.1	1,042.4	138.1	724.3	623.0	16.3

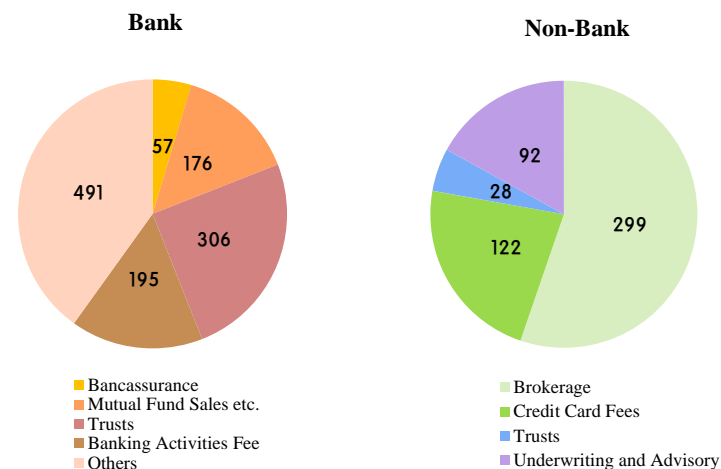
Note) Including dividend income of the holding company

Net Fee and Commission Income Contribution



Note) Based on simple arithmetic sum of subsidiaries' Net Fee and Commission Income

Composition of Net Fee and Commission Income (2017, bn won)



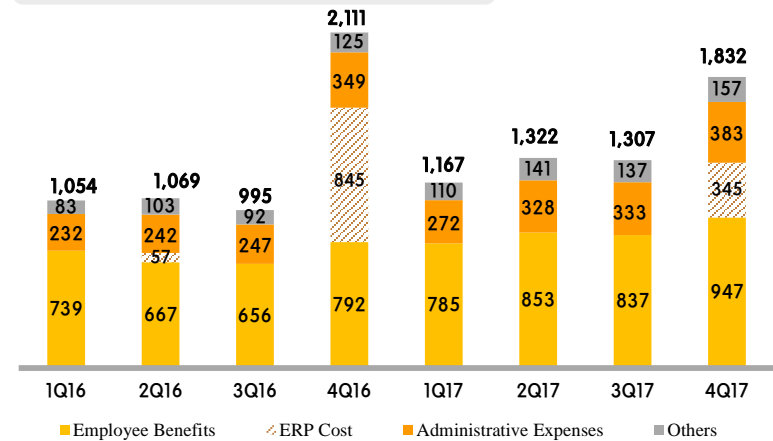
Note) Based on simple arithmetic sum of subsidiaries' Net Fee and Commission Income

II. 2017 Financial Analysis – G&A Expenses

Group G&A Expenses

bn won, %	2017	2016	YoY	4Q17	3Q17	QoQ
Employee Benefits	3,767.9	3,755.6	0.3	1,292.3	837.0	54.4
Depreciation & Amortization	370.4	288.6	28.3	112.6	95.0	18.5
Administrative Expenses	1,315.0	1,070.9	22.8	382.6	332.9	14.9
Others	174.7	113.6	53.8	44.0	42.0	4.8
G&A Expenses	5,628.0	5,228.7	7.6	1,831.5	1,306.9	40.1

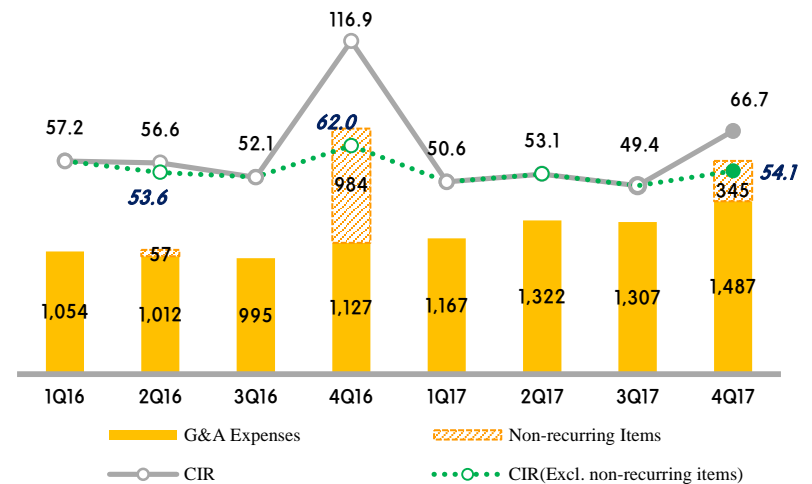
G&A Expenses Composition (bn won)



G&A Expenses by Subsidiaries

bn won, %	2017	2016	YoY	4Q17	3Q17	QoQ
KB Kookmin Bank	3,665.3	4,269.0	-14.1	1,249.1	771.2	62.0
KB Securities	734.0	317.0	131.5	186.7	202.1	-7.6
KB Insurance	629.5	-	N.A.	234.2	206.6	13.4
KB Kookmin Card	370.5	348.1	6.4	93.4	82.7	12.9
KB Capital	106.5	93.0	14.5	36.2	20.8	74.0
Other Subsidiaries	256.7	267.8	-4.1	71.2	59.9	18.9
Adjustments	-134.5	-66.2	N.A.	-39.3	-36.4	N.A.
Group	5,628.0	5,228.7	7.6	1,831.5	1,306.9	40.1

Group Cost-Income Ratio (bn won, %)



II. 2017 Financial Analysis – Financial Position

Group Financial Position

tn won, %	2017.12	2017.9	QoQ	2016.12	YTD
Assets	436.8	432.8	0.9	375.7	16.3
Cash & Due from Financial Institutions	19.8	23.0	-13.9	17.9	10.6
FVTPL ¹⁾ Assets	32.2	31.6	1.9	27.9	15.4
Financial Investments	66.6	63.4	5.0	45.1	47.7
Loans	290.1	285.9	1.5	265.5	9.3
Property & Equipment	5.1	5.1	0.0	4.4	15.9
Other Assets	23.0	23.8	-3.4	14.9	54.4
Liabilities	402.7	399.1	0.9	344.4	16.9
FVTPL ¹⁾ Liabilities	12.0	13.5	-11.1	12.1	-0.8
Deposits	255.8	251.4	1.8	239.7	6.7
Debts	28.8	29.6	-2.7	26.3	9.5
Debentures	45.0	42.7	5.4	35.0	28.6
Other Liabilities	61.1	61.9	-1.3	31.3	95.2
Shareholders' Equity	34.1	33.7	1.2	31.3	8.9
Group Total Assets²⁾	672.0	662.0	1.5	590.0	13.9
AUM	234.9	228.9	2.6	216.6	8.4

Financial Position by Subsidiaries¹⁾

tn won	KB Kookmin Bank	KB Securities	KB Insurance	KB Kookmin Card	Others	Adj.	Group	
Assets		329.8	37.3	32.3	17.6	46.7	-26.9	436.8
Cash & Due from Financial Institutions		15.6	2.0	0.7	0.8	1.4	-0.7	19.8
FVTPL ²⁾ Assets		8.4	22.2	0.8	0.0	1.1	-0.3	32.2
Financial Investments		40.8	4.0	16.0	0.1	6.6	-0.9	66.6
Loans		251.7	5.2	6.5	16.1	10.7	-0.1	290.1
Property & Equipment		3.4	0.6	0.9	0.1	0.1	0.0	5.1
Other Assets		9.9	3.3	7.4	0.5	26.8	-24.9	23.0
Liabilities		304.5	32.9	29.1	13.6	23.7	-1.1	402.7
FVTPL ²⁾ Liabilities		0.0	12.0	0.0	0.0	0.0	0.0	12.0
Deposits		252.5	3.1	0.0	0.0	0.0	-0.7	255.8
Debts		15.8	12.2	0.0	0.4	0.0	-0.1	28.8
Debentures		19.2	2.6	0.0	11.1	0.0	0.0	45.0
Other Liabilities		17.0	3.0	29.1	2.1	23.7	-0.3	61.1
Shareholders' Equity		25.3	4.4	3.2	4.0	23.0	-25.8	34.1

1) Based on consolidated financial statements of each subsidiary as of December 31, 2017

2) Fair Value Through Profit or Loss

1) Fair Value Through Profit or Loss

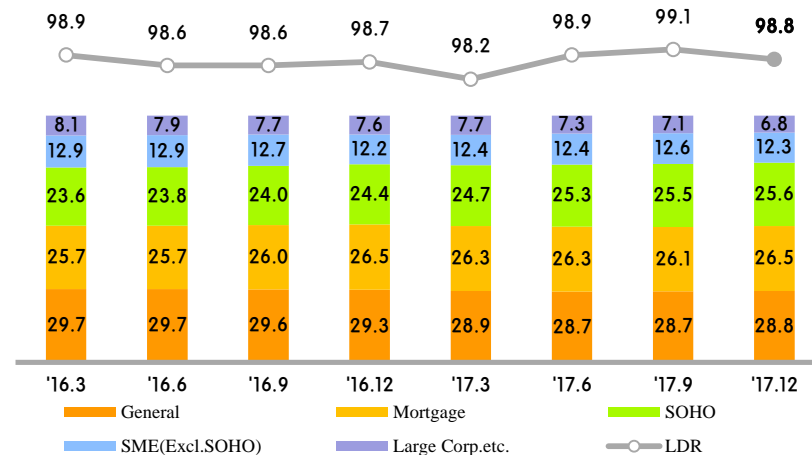
2) Based on simple arithmetic sum of all subsidiaries' assets on a consolidated financial statements of each subsidiary and including AUM

II. 2017 Financial Analysis – Assets & Liabilities

Bank Loans in Won

tn won, %	2017.12	2017.9	QoQ	2016.12	YTD
Household	129.8	126.6	2.5	123.1	5.4
Mortgage	62.1	60.3	3.0	58.4	6.3
General	67.7	66.3	2.1	64.7	4.6
[Home Equity]	37.8	38.0	-0.5	39.2	-3.6
Corporate	105.1	104.2	0.9	97.5	7.8
SME	89.1	87.9	1.4	80.6	10.5
[SOHO]	60.1	58.9	2.0	53.8	11.7
Large Corp. etc.	16.0	16.3	-1.8	16.8	-4.8
Total	234.9	230.8	1.8	220.6	6.5

Bank Loan Composition & Loan to Deposit Ratio (LDR, %)



Bank Deposits & Debentures in Won

tn won, %	2017.12	2017.9	QoQ	2016.12	YTD
Deposits	237.5	236.4	0.5	224.2	5.9
Core Deposits	111.2	111.0	0.2	103.1	7.9
Time & Savings	123.1	120.7	2.0	116.9	5.3
[Time Deposits]	109.9	107.4	2.3	103.1	6.6
CD, RP, etc.	3.2	4.7	-31.9	4.2	-23.8
Debentures	15.3	14.4	6.3	10.8	41.7
Total	252.8	250.8	0.8	235.0	7.6

Card Assets

tn won, %	2017.12	2017.9	QoQ	2016.12	YTD
Credit Card	15.2	15.2	0.0	13.6	11.8
Credit Sales	9.5	9.4	1.1	8.1	17.3
[Installments]	4.1	3.9	5.1	3.4	20.6
Card Loans	4.6	4.6	0.0	4.3	7.0
Cash Advance	1.2	1.2	0.0	1.2	0.0
Factoring, etc.	1.3	1.2	8.3	1.2	8.3
Total	16.5	16.4	0.6	14.8	11.5

III. 2017 Asset Quality – Group Overview

Group Asset Quality¹⁾

bn won, %	2017.12	2017.9	QoQ	2016.12	YTD
Total Loans for NPL Classification	286,996.1	284,697.2	0.8	263,005.4	9.1
Precautionary	2,592.7	3,221.4	-19.5	3,356.7	-22.8
Substandard	680.9	817.1	-16.7	981.2	-30.6
Doubtful	941.8	958.6	-1.8	838.8	12.3
Estimated Loss	362.5	402.7	-10.0	437.5	-17.1
Substandard & Below Loans (NPL)	1,985.1	2,178.3	-8.9	2,257.5	-12.1
NPL Ratio	0.69%	0.77%	-0.08%p	0.86%	-0.17%p
Loan Loss Reserves	2,142.6	2,246.7	-4.6	2,354.1	-9.0
Reserve for Credit Losses ²⁾	2,513.8	2,502.7	0.4	2,170.1	15.8
(New)NPL Coverage Ratio ³⁾	107.9%	103.1%	4.8%p	104.3%	3.6%p
(Old)NPL Coverage Ratio	234.6%	218.0%	16.6%p	200.4%	34.2%p

Note1) Based on simple arithmetic sum of all subsidiaries figures

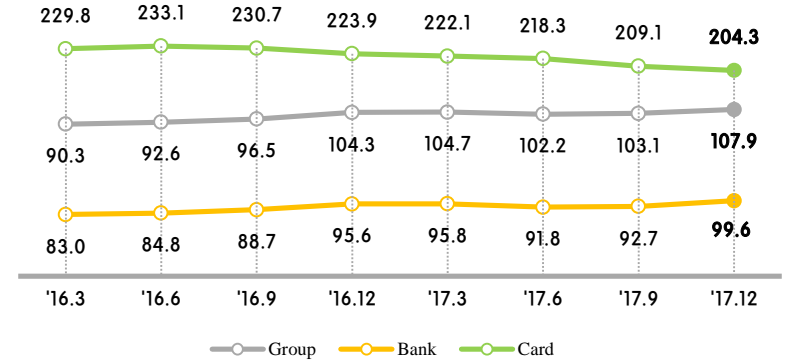
2) Excluding Reserve for Credit Losses For undrawn commitment, Etc.

3) Excluding Reserve for Credit Losses in accordance with the revision of relevant regulation(Dec.2016)

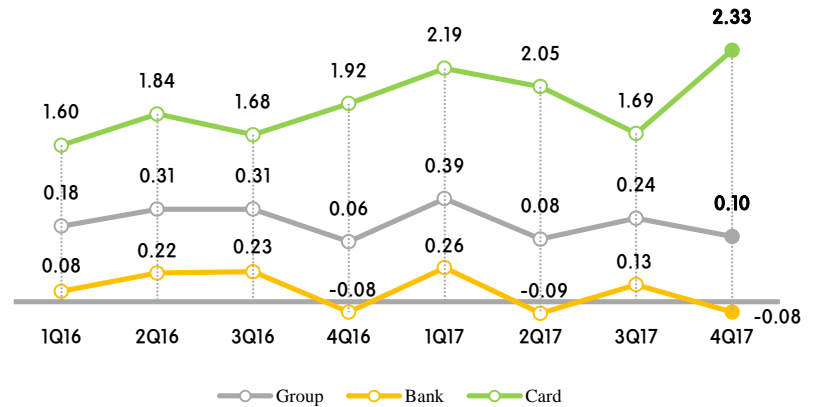
Group Provision for Credit Losses

bn won, %	2017	2016	YoY	4Q17	3Q17	QoQ
Provision for Loan Losses	594.0	581.2	2.2	77.4	173.5	-55.4
Provision for Guarantees	-34.2	-32.8	N.A.	-2.5	-2.7	N.A.
Other	-11.6	-9.2	N.A.	-6.6	1.4	N.A.
Total	548.2	539.2	1.7	68.3	172.2	-60.3

(New)NPL Coverage Ratio (%)



Credit Cost Ratio (%)



III. 2017 Asset Quality – Bank & Card

Bank Asset Quality

bn won, %	2017.12	2017.9	QoQ	2016.12	YTD
Total Loans for NPL Classification	249,361.5	245,912.9	1.4	235,025.6	6.1
Precautionary	1,443.5	1,667.1	-13.4	2,023.5	-28.7
Substandard	592.1	714.1	-17.1	856.5	-30.9
Doubtful	636.6	647.2	-1.6	590.7	7.8
Estimated Loss	223.9	259.6	-13.8	301.2	-25.7
NPL Ratio	0.58%	0.66%	-0.08%p	0.74%	-0.16%p
(New)NPL Coverage Ratio ¹⁾	99.7%	92.7%	7.0%p	95.6%	4.1%p
(Old)NPL Coverage Ratio	231.7%	210.5%	21.2%p	196.9%	34.8%p

1) Excluding Reserve for Credit Losses in accordance with the revision of relevant regulation(Dec.2016)

Card Asset Quality

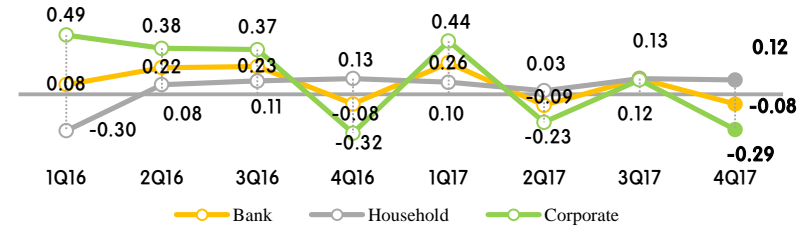
bn won, %	2017.12	2017.9	QoQ	2016.12	YTD
Total Loans for NPL Classification	16,534.8	16,359.4	1.1	14,781.9	11.9
Precautionary	733.8	733.9	0.0	722.2	1.6
Substandard	3.0	3.7	-18.9	3.4	-11.8
Doubtful	187.4	175.8	6.6	154.6	21.2
Estimated Loss	41.0	40.7	0.7	34.2	19.9
NPL Ratio	1.40%	1.35%	0.05%p	1.30%	0.10%p
(New)NPL Coverage Ratio ¹⁾	204.3%	209.1%	-4.8%p	223.9%	-19.6%p
(Old)NPL Coverage Ratio	374.1%	386.0%	-11.9%p	380.4%	-6.3%p

1) Excluding Reserve for Credit Losses in accordance with the revision of relevant regulation(Dec.2016)

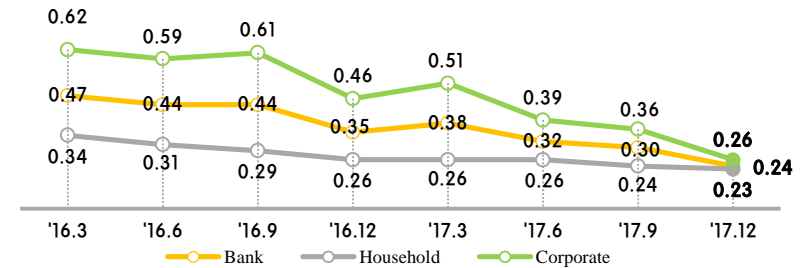
Bank & Card Loan Loss Provision

bn won, %	2017	2016	YoY	4Q17	3Q17	QoQ
Bank	127.0	248.1	-48.8	-46.7	74.4	N.A.
Household	121.1	9.2	1,216.3	38.7	41.5	-6.7
Corporate	5.9	238.9	-97.5	-85.4	32.9	N.A.
Card	330.1	255.3	29.3	97.1	69.0	40.7

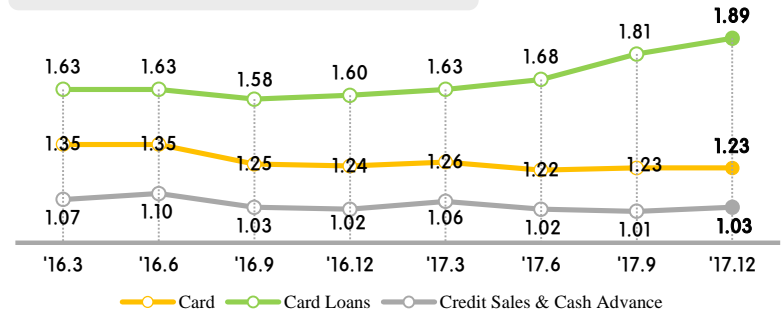
Bank Credit Cost Ratio (%)



Bank Delinquency Ratios (%)



Card Delinquency Ratios (%)



IV. Appendix – Overview of Group Subsidiaries (FY2017)¹⁾

bn won	Ownership	Total Assets	Shareholders' Equity	Profit for the Period	ROA	ROE
KB Kookmin Bank	100.0%	329,765.9	25,323.7	2,175.0	0.68%	8.83%
KB Securities	100.0%	37,351.7	4,415.7	271.7	0.66%	5.58%
KB Insurance²⁾	100.0%	32,351.8	3,223.1	330.3	1.19%	14.16%
KB Kookmin Card	100.0%	17,658.3	4,041.8	296.8	1.74%	7.52%
KB Life Insurance	100.0%	9,125.7	539.4	21.1	0.23%	3.87%
KB Asset Management	100.0%	201.5	156.6	52.0	31.62%	33.48%
KB Capital	100.0%	8,743.7	939.8	120.8	1.49%	13.69%
KB Savings Bank	100.0%	1,158.8	198.0	21.1	1.91%	11.27%
KB Real Estate Trust	100.0%	246.7	199.3	36.4	16.38%	19.73%
KB Investment	100.0%	355.8	137.1	-5.0	N.A.	N.A.
KB Credit Information	100.0%	26.1	15.1	-5.3	N.A.	N.A.
KB Data Systems	100.0%	41.9	14.7	0.9	2.66%	6.38%

Note 1) Based on the consolidated financial statements for group reporting

2) KB Insurance's profit is for period of the nine months from April, 2017, except for ROA and ROE which are calculated on cumulative basis

IV. Appendix – Condensed Income Statement by Subsidiaries¹⁾

bn won	2017 Group	KB Kookmin	KB	KB	KB Kookmin	KB Life	KB Asset	KB	Others ²⁾
		Bank	Securities	Insurance	Card	Insurance	Management	Capital	
Net Interest Income	7,710.0	5,394.3	252.0	465.0	1,083.7	215.7	1.8	297.0	0.5
Net Fee & Commission Income	2,050.0	1,224.7	551.6	-97.8	132.7	-3.6	109.2	88.5	44.7
Other Operating Profit	432.1	-188.8	269.6	772.0	-133.7	-103.1	-0.4	-68.4	-115.1
Gross Operating Income	10,192.1	6,430.2	1,073.2	1,139.2	1,082.7	109.0	110.6	317.1	-69.9
G&A Expenses	5,628.0	3,665.3	734.0	629.5	370.5	72.4	48.2	106.5	1.6
Provision for Credit Losses	548.2	115.2	23.1	9.0	336.9	1.7	0.3	55.0	7.0
Net Operating Profit	4,015.9	2,649.7	316.1	500.7	375.3	34.9	62.1	155.6	-78.5
Net Non-Operating Profit	123.2	-35.9	2.3	11.2	-7.4	-0.3	4.8	1.7	146.8
Profit for the Period	3,344.0	2,175.0	271.7	330.3	296.8	21.1	52.0	120.4	76.7
Profit attributable to controlling interests	3,311.9	2,175.0	271.7	330.3	296.8	21.1	52.0	120.8	44.2

bn won	2016 Group	KB Kookmin	KB Kookmin	KB Investment	KB Life	KB Asset	KB	Others ²⁾
		Bank	Card	& Securities	Insurance	Management	Capital	
Net Interest Income	6,402.5	4,828.9	73.2	981.3	233.7	2.1	246.7	36.6
Net Fee & Commission Income	1,584.9	1,087.9	193.4	92.1	-0.9	120.2	55.0	37.2
Other Operating Profit	-542.5	-204.2	-78.5	-65.6	-119.5	0.0	-36.6	-38.1
Gross Operating Income	7,444.9	5,712.6	188.1	1,007.8	113.3	122.3	265.1	35.7
G&A Expenses	5,228.7	4,269.0	317.0	348.1	94.8	47.8	93.0	59.0
Provision for Credit Losses	539.2	254.3	-9.1	249.8	1.7	0.0	44.5	-2.0
Net Operating Profit	1,677.0	1,189.3	-119.8	409.9	16.8	74.5	127.6	-21.3
Net Non-Operating Profit	951.7	67.0	5.6	2.2	-0.1	3.3	-3.8	877.5
Profit for the Period	2,190.2	964.3	-93.4	317.1	12.7	58.8	96.8	833.9
Profit attributable to controlling interests	2,143.7	964.3	-93.4	317.1	12.7	58.8	96.8	787.4

Note 1) Based on the consolidated financial statements for group reporting on cumulative basis

2) Others : Including numbers for the holding company, other subsidiaries and adjustment for consolidation, etc.