



# 1H17 Business Results

2017. 7. 20

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### 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 reviewed 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 consolidated in the Group’s financial statements since 4Q16.
- The financial results of KB Insurance are consolidated in the group’s financial statements from 2Q17 since the Group acquired additional stakes of the subsidiary(ownership increased to 94.3%) on May 19,2017 through a tender offering.
- Totals may not sum due to rounding.

# I. 1H17 Financial Highlights – Overview

## Group Profitability Overview

bn won, %	1H17	1H16	YoY	2Q17	1Q17	QoQ
Net Interest Income	<b>3,665.5</b>	3,050.9	20.1	<b>1,939.1</b>	1,726.4	12.3
Net Fee & Commission Income	<b>1,030.8</b>	732.4	40.7	<b>510.2</b>	520.6	-2.0
Other Operating Profit	<b>104.0</b>	-53.8	N.A.	<b>42.1</b>	61.9	-32.0
Gross Operating Income	<b>4,800.3</b>	3,729.5	28.7	<b>2,491.4</b>	2,308.9	7.9
G&A Expenses	<b>2,489.6</b>	2,123.0	17.3	<b>1,322.4</b>	1,167.2	13.3
Provision for Credit Losses	<b>307.7</b>	313.5	-1.9	<b>52.8</b>	254.9	-79.3
Net Operating Profit	<b>2,003.0</b>	1,293.0	54.9	<b>1,116.2</b>	886.8	25.9
Net Non-Operating Profit	<b>209.3</b>	177.2	18.1	<b>130.8</b>	78.5	66.6
Profit for the Period	<b>1,892.4</b>	1,149.7	64.6	<b>1,004.8</b>	887.6	13.2
Profit attributable to controlling interests	<b>1,860.2</b>	1,125.4	65.3	<b>990.1</b>	870.1	13.8

## Profitability by Subsidiaries

bn won, %	1H17	1H16	YoY	2Q17	1Q17	QoQ
KB Kookmin Bank	<b>1,209.2</b>	743.2	62.7	<b>545.7</b>	663.5	-17.8
KB Securities	<b>129.7</b>	28.5	355.1	<b>65.9</b>	63.8	3.3
KB Insurance	<b>161.7</b>	-	N.A.	<b>161.7</b>	-	N.A.
KB Kookmin Card	<b>153.5</b>	153.3	0.1	<b>70.2</b>	83.3	-15.7
KB Capital	<b>62.9</b>	50.5	24.6	<b>26.4</b>	36.5	-27.7
Other Subsidiaries	<b>733.1</b>	753.2	-2.7	<b>7.4</b>	725.7	-99.0
Adjustments*	<b>-589.9</b>	-603.3	N.A.	<b>112.8</b>	-702.7	N.A.
<b>Group</b>	<b>1,860.2</b>	1,125.4	65.3	<b>990.1</b>	870.1	13.8

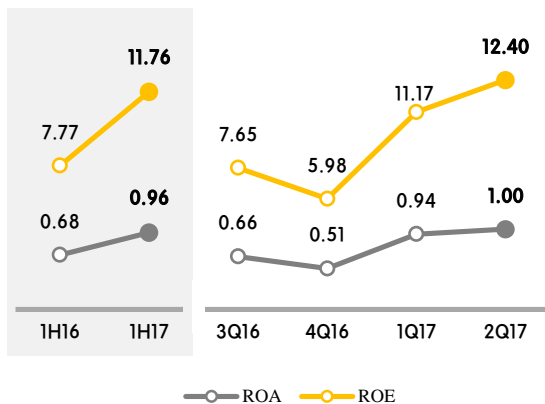
(Note) Including dividend income of the holding company

## Highlights

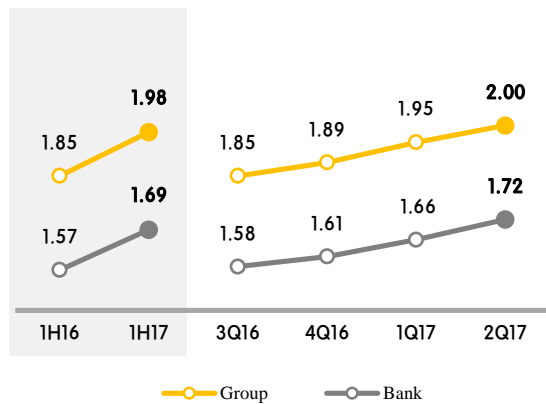
- Group's Net Profit for 1H17 grew 65.3% YoY to W1,860.2bn driven by steady increase in bank's net interest income and higher earnings contribution from non-banking subsidiaries
  - Group's Net Profit for 2Q17 increased 13.8% QoQ to W990.1bn due primarily to consolidation of and bargain purchase gain on KB Insurance as well as lower provisioning and write-backs
  - Group's core earnings (Net Interest Income + Net Fee & Commission Income) show a steady growth, driven by continued NIM recovery(cumulative 15bp over the last four quarters) and increased earnings from non-bank subsidiaries such as KB Securities and KB Insurance
  - Group's Other Operating Profit for 2Q17 declined QoQ despite the recognition of income on insurance premiums of KB Insurance, due to losses on interest rate hike and Won depreciation and to the absence of one-off gains in 1Q17
  - Group's G&A Expenses increased both YoY and QoQ. Excluding the consolidation impact from new subsidiaries for the period, however, G&A Expenses on a recurring basis declined by 4.6% YoY and 2.9% QoQ
  - Group's Provision for Credit Losses for 2Q17 recorded W52.8bn on the back of some large-scale write-backs, amid stable asset quality
- ※ 2Q17 One-off(non-recurring) Items
- Bargain purchase gain on KB Insurance : W121bn
  - Provisioning write-backs: W65bn

# I. 1H17 Financial Highlights – Key Financial Indicators

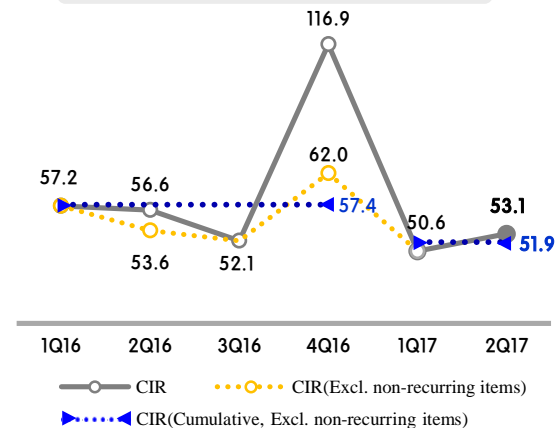
### Group ROA, ROE (%)



### NIM (%)

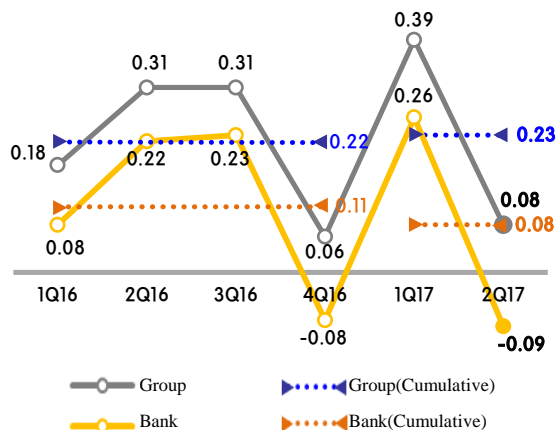


### Group Cost-Income Ratio (CIR, %)

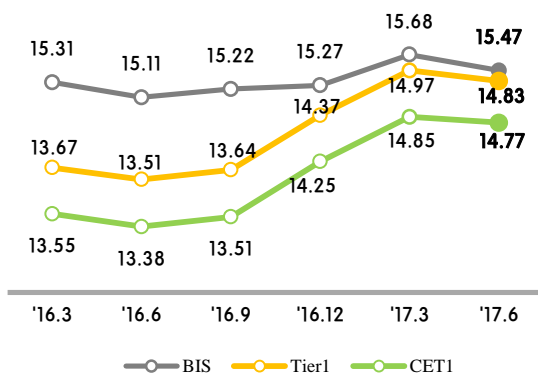


Note) CIR(Excl. non-recurring items) excludes one-off items such as ERP costs

### Credit Cost Ratio (%)

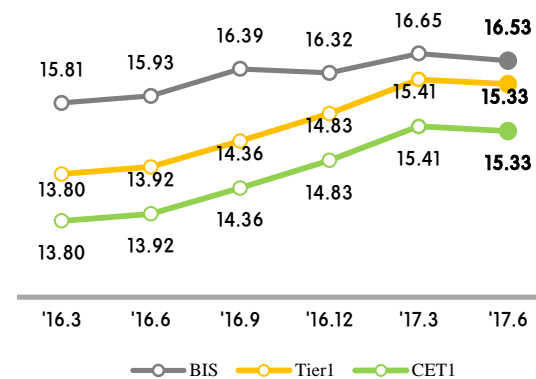


### Group BIS Ratio (%)



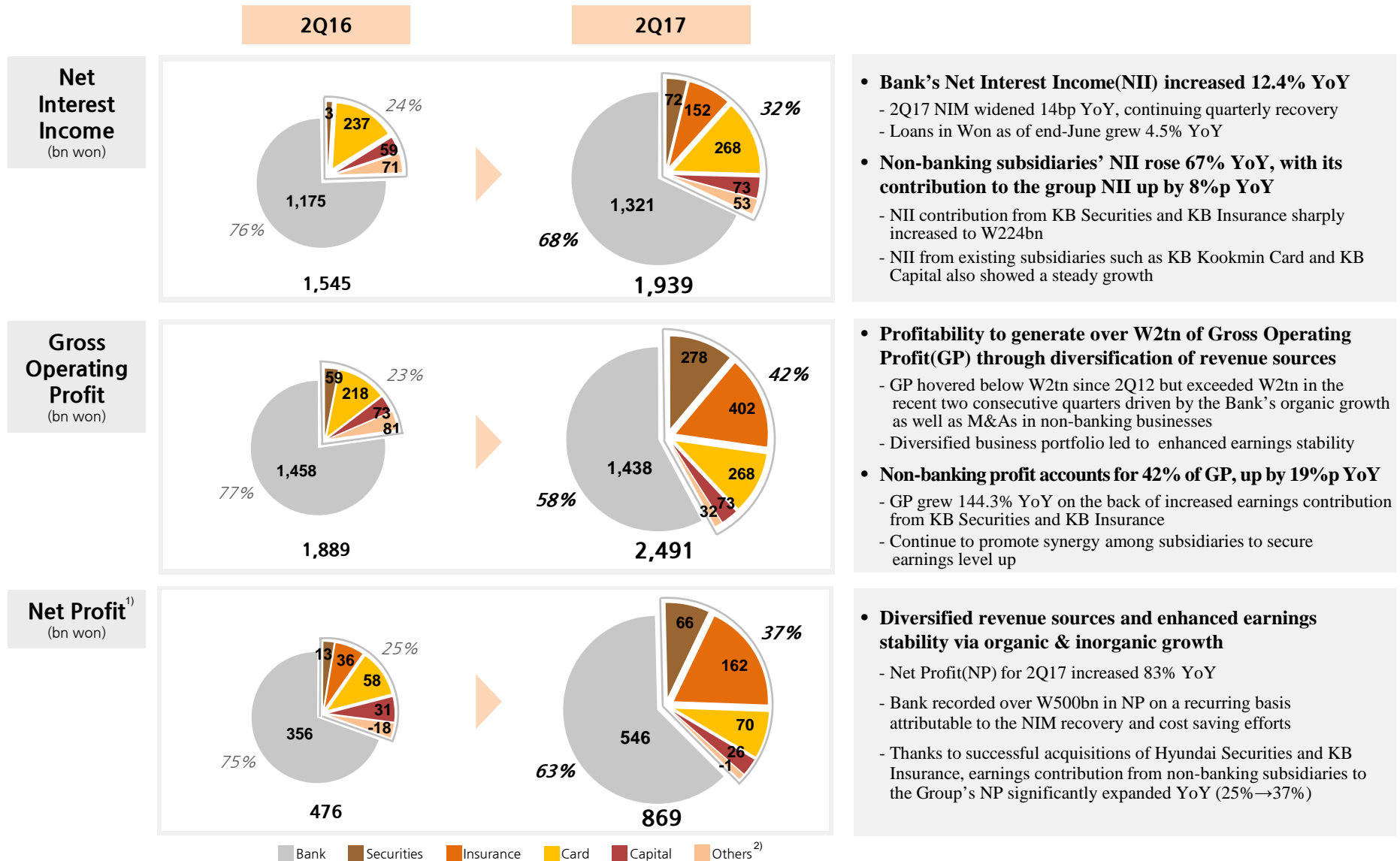
Note) Basel III, provisional figures for June, 2017

### Bank BIS Ratio (%)



Note) Basel III, provisional figures for June, 2017

# I. 1H17 Financial Highlights – Improvement of Revenue Sources & Earnings Stability



Note 1) Excluding minority interests and bargain purchase gains related the acquisition of subsidiaries(W105bn for 2Q16 and W121bn for 2Q17)

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

# II. 1H17 Financial Analysis – Net Interest Income

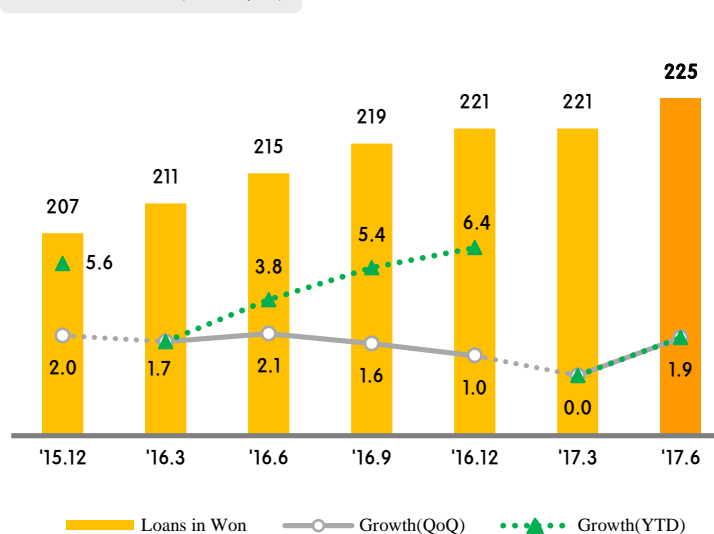
## Group Net Interest Income

bn won, %	1H17	1H16	YoY	2Q17	1Q17	QoQ
<b>Interest Income</b>	<b>5,438.8</b>	4,930.9	10.3	<b>2,835.0</b>	2,603.8	8.9
Loans	4,808.3	4,359.9	10.3	2,471.3	2,337.0	5.7
Financial Investments	522.0	455.6	14.6	303.7	218.3	39.1
Other	108.5	115.4	-6.0	60.0	48.5	23.7
<b>Interest Expense</b>	<b>1,773.3</b>	1,880.0	-5.7	<b>895.9</b>	877.4	2.1
Deposits	1,155.0	1,316.8	-12.3	575.3	579.7	-0.8
Debts & Debentures	581.3	534.1	8.8	301.2	280.1	7.5
Other	37.0	29.1	27.1	19.4	17.6	10.2
<b>Net Interest Income</b>	<b>3,665.5</b>	3,050.9	20.1	<b>1,939.1</b>	1,726.4	12.3

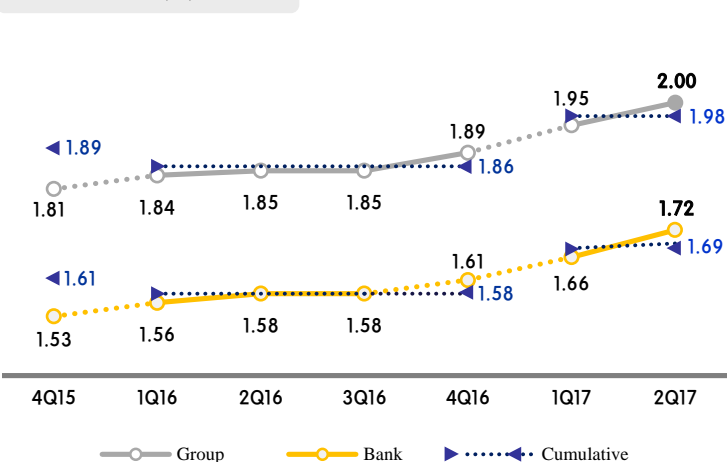
## Net Interest Income by Subsidiaries

bn won, %	1H17	1H16	YoY	2Q17	1Q17	QoQ
KB Kookmin Bank	<b>2,585.0</b>	2,305.8	12.1	<b>1,320.8</b>	1,264.2	4.5
KB Securities	<b>141.3</b>	4.6	2,971.7	<b>72.4</b>	68.9	5.1
KB Insurance	<b>151.5</b>	-	N.A.	<b>151.5</b>	-	N.A.
KB Kookmin Card	<b>529.9</b>	482.7	9.8	<b>267.8</b>	262.1	2.2
KB Capital	<b>143.8</b>	114.5	25.6	<b>72.5</b>	71.3	1.7
Other Subsidiaries	<b>110.7</b>	143.1	-22.6	<b>53.5</b>	57.2	-6.5
Adjustments	<b>3.3</b>	0.2	1,550.0	<b>0.6</b>	2.7	-77.8
<b>Group</b>	<b>3,665.5</b>	3,050.9	20.1	<b>1,939.1</b>	1,726.4	12.3

## Loan Growth (tn won, %)



## NIM (%)



# II. 1H17 Financial Analysis – Non-Interest Income

## Group Non Interest Income

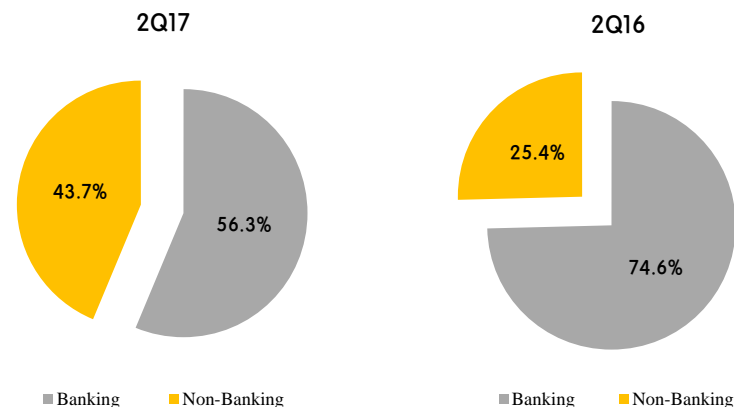
bn won, %	1H17	1H16	YoY	2Q17	1Q17	QoQ
<b>Net Fee and Commission Income</b>	<b>1,030.8</b>	732.4	40.7	<b>510.2</b>	520.6	-2.0
Credit Card Fees	209.4	199.1	5.2	99.5	109.9	-9.5
Trusts	229.0	159.7	43.4	104.4	124.6	-16.2
Agent Activity Fees (Incl. Bancassurance)	82.6	91.0	-9.2	37.5	45.1	-16.9
Represent Securities (Incl. ITC Products)	90.3	84.5	6.9	47.8	42.5	12.5
Banking Activity Fees	93.1	86.4	7.8	47.6	45.5	4.6
Commissions Received on Securities Business	213.0	46.8	355.1	122.5	90.5	35.4
Other	113.4	64.9	74.7	50.9	62.5	-18.6
<b>Other Operating Income</b>	<b>104.0</b>	-53.8	N.A.	<b>42.1</b>	61.9	-32.0
<b>Net Non-Interest Income</b>	<b>1,134.8</b>	678.6	67.2	<b>552.3</b>	582.5	-5.2

## Non Interest Income by Subsidiaries

bn won, %	1H17	1H16	YoY	2Q17	1Q17	QoQ
KB Kookmin Bank	474.1	540.1	-12.2	117.1	357.0	-67.2
KB Securities	396.6	108.2	266.5	205.6	191.0	7.6
KB Insurance	250.4	-	N.A.	250.4	-	N.A.
KB Kookmin Card	30.3	6.8	345.6	-0.2	30.5	N.A.
KB Capital	54.4	58.2	-6.5	27.2	27.2	0.0
Other Subsidiaries	718.5	715.3	0.4	-2.0	720.5	N.A.
Adjustments*	-789.5	-750.0	N.A.	-45.8	-743.7	N.A.
<b>Group</b>	<b>1,134.8</b>	678.6	67.2	<b>552.3</b>	582.5	-5.2

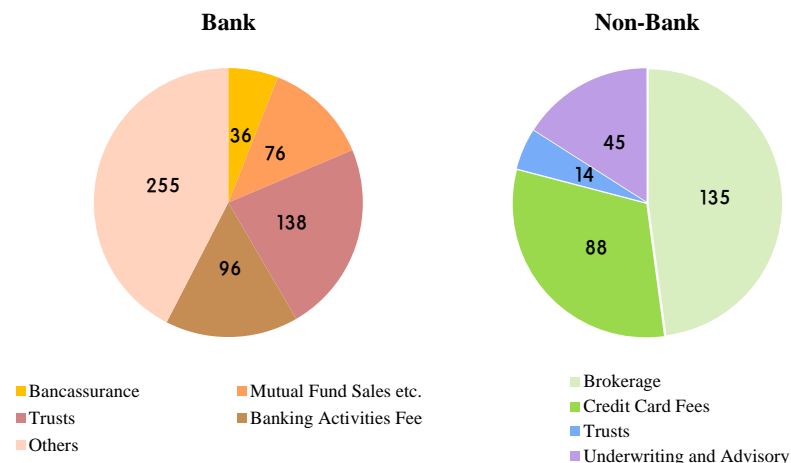
Note) Including dividend income of the holding company

## 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 (1H17, bn won)



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

# II. 1H17 Financial Analysis – G&A Expenses

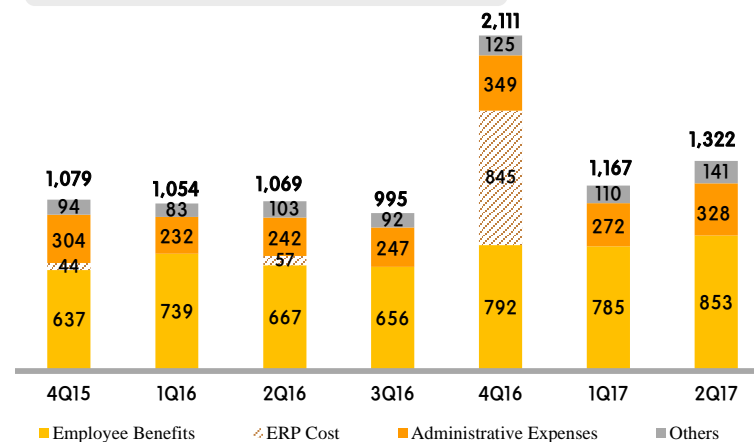
## Group G&A Expenses

bn won, %	1H17	1H16	YoY	2Q17	1Q17	QoQ
Employee Benefits	1,638.6	1,462.8	12.0	853.4	785.2	8.7
Depreciation & Amortization	162.8	122.0	33.4	88.5	74.3	19.1
Administrative Expenses	599.5	474.5	26.3	327.8	271.7	20.6
Others	88.7	63.7	39.2	52.7	36.0	46.4
<b>G&amp;A Expenses</b>	<b>2,489.6</b>	<b>2,123.0</b>	<b>17.3</b>	<b>1,322.4</b>	<b>1,167.2</b>	<b>13.3</b>

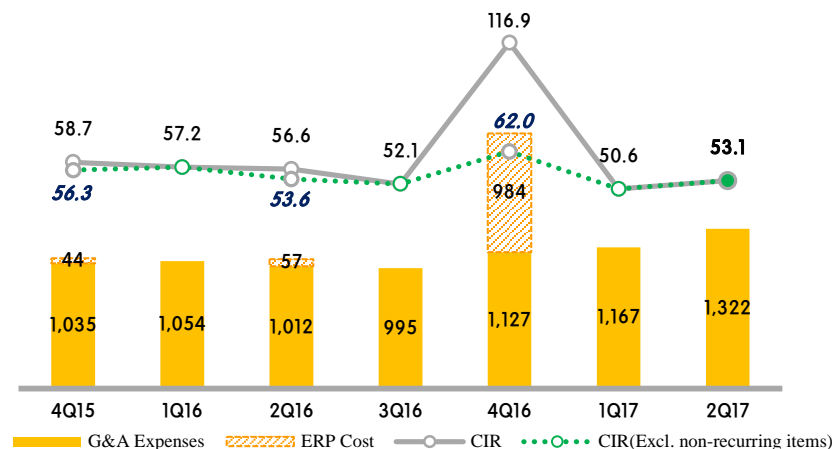
## G&A Expenses by Subsidiaries

bn won, %	1H17	1H16	YoY	2Q17	1Q17	QoQ
KB Kookmin Bank	1,645.0	1,745.6	-5.8	805.5	839.5	-4.1
KB Securities	345.2	71.8	380.8	180.6	164.6	9.7
KB Insurance	188.7	-	N.A.	188.7	-	N.A.
KB Kookmin Card	194.4	169.9	14.4	97.2	97.2	0.0
KB Capital	49.5	40.6	21.9	26.4	23.1	14.3
Other Subsidiaries	125.6	126.1	-0.4	60.7	64.9	-6.5
Adjustments	-58.8	-31.0	N.A.	-36.7	-22.1	N.A.
<b>Group</b>	<b>2,489.6</b>	<b>2,123.0</b>	<b>17.3</b>	<b>1,322.4</b>	<b>1,167.2</b>	<b>13.3</b>

## G&A Expenses Composition (bn won)



## Group Cost-Income Ratio (bn won, %)



Note) CIR(excl. non-recurring items) excludes ERP costs, etc.



# II. 1H17 Financial Analysis – Financial Position

## Group Financial Position

tn won, %	2017.6	2017.3	QoQ	2016.12	YTD
<b>Assets</b>	<b>422.2</b>	380.9	10.8	375.7	12.4
Cash & Due from Financial Institutions	19.2	18.9	1.6	17.9	7.3
FVTPL <sup>1)</sup> Assets	31.8	28.2	12.8	27.9	14.0
Financial Investments	60.8	45.1	34.8	45.1	34.8
Loans	279.8	267.5	4.6	265.5	5.4
Property & Equipment	5.2	4.3	20.9	4.4	18.2
Other Assets	25.4	16.9	50.3	14.9	70.5
<b>Liabilities</b>	<b>389.4</b>	349.3	11.5	344.4	13.1
FVTPL <sup>1)</sup> Liabilities	13.0	11.4	14.0	12.1	7.4
Deposits	245.4	242.0	1.4	239.7	2.4
Debts	27.4	26.4	3.8	26.3	4.2
Debentures	40.3	35.3	14.2	35.0	15.1
Other Liabilities	63.3	34.2	85.1	31.3	102.2
<b>Shareholders' Equity</b>	<b>32.9</b>	31.6	4.1	31.3	5.1
<b>Group Total Assets</b> <sup>2)</sup>	<b>658.1</b>	601.2	9.5	590.0	11.5
AUM	236.3	222.5	6.2	216.6	9.1

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

## Financial Position by Subsidiaries<sup>1)</sup>

tn won	KB Kookmin Bank	KB Securities	KB Insurance	KB Kookmin Card	Others
<b>Assets</b>	317.9	37.3	31.0	16.6	46.3
Cash & Due from Financial Institutions	15.2	2.6	0.4	0.5	1.4
FVTPL <sup>2)</sup> Assets	8.9	20.0	1.1	0.0	2.1
Financial Investments	37.2	3.6	14.8	0.1	6.4
Loans	242.7	4.8	6.7	15.3	10.4
Property & Equipment	3.4	0.7	0.9	0.1	0.1
Other Assets	10.5	5.6	7.1	0.6	25.9
<b>Liabilities</b>	<b>293.4</b>	<b>33.0</b>	<b>27.9</b>	<b>12.8</b>	<b>22.6</b>
FVTPL <sup>2)</sup> Liabilities	0.1	13.0	0.0	0.0	0.0
Deposits	242.7	2.6	0.0	0.0	0.9
Debts	15.3	10.4	0.0	0.9	0.9
Debentures	16.9	2.2	0.0	10.0	11.2
Other Liabilities	18.4	4.9	27.9	1.9	9.5
<b>Shareholders' Equity</b>	<b>24.4</b>	<b>4.3</b>	<b>3.1</b>	<b>3.9</b>	<b>23.8</b>

1) Based on consolidated financial statements of each subsidiary as of June.30, 2017

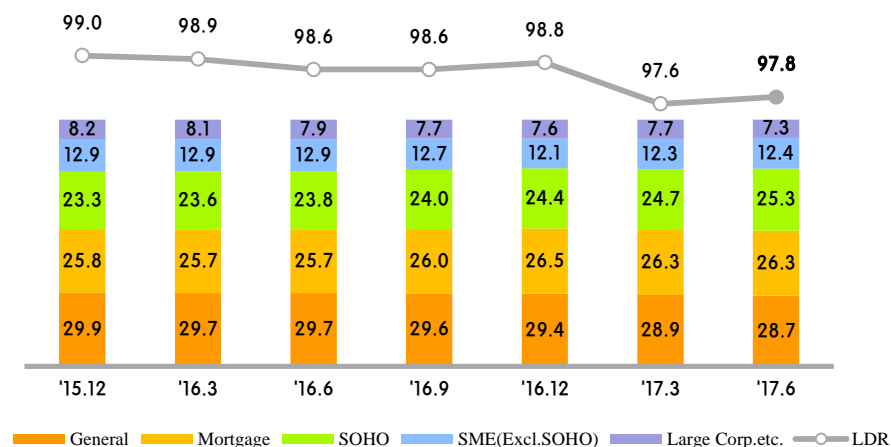
2) Fair Value Through Profit or Loss

# II. 1H17 Financial Analysis – Assets & Liabilities

## Bank Loans in Won

tn won, %	2017.6	2017.3	QoQ	2016.12	YTD
<b>Household</b>	<b>123.4</b>	121.8	1.3	123.1	0.2
Mortgage	59.0	58.0	1.7	58.4	1.0
General	64.4	63.8	0.9	64.7	-0.5
[Home Equity]	38.6	38.6	0.0	39.2	-1.5
<b>Corporate</b>	<b>101.3</b>	98.8	2.5	97.5	3.9
SME	84.8	81.8	3.7	80.6	5.2
[SOHO]	56.7	54.5	4.0	53.8	5.4
Large Corp. etc.	16.5	17.0	-2.9	16.8	-1.8
<b>Total</b>	<b>224.7</b>	220.6	1.9	220.6	1.9

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



## Bank Deposits & Debentures in Won

tn won, %	2017.6	2017.3	QoQ	2016.12	YTD
<b>Deposits</b>	<b>230.4</b>	225.7	2.1	224.2	2.8
Core Deposits	108.8	105.1	3.5	103.1	5.5
Time & Savings	117.4	117.6	-0.2	116.9	0.4
[Time Deposits]	104.1	104.3	-0.2	103.1	1.0
CD, RP, etc.	4.2	3.1	35.5	4.2	0.0
<b>Debentures</b>	<b>12.8</b>	11.1	15.3	10.8	18.5
<b>Total</b>	<b>243.2</b>	236.8	2.7	235.0	3.5

## Card Assets

tn won, %	2017.6	2017.3	QoQ	2016.12	YTD
<b>Credit Card</b>	<b>14.6</b>	14.1	3.5	13.6	7.4
Credit Sales	8.8	8.3	6.0	8.1	8.6
[Installments]	3.7	3.5	5.7	3.4	8.8
Card Loans	4.6	4.6	0.0	4.3	7.0
Cash Advance	1.2	1.2	0.0	1.2	0.0
<b>Factoring, etc.</b>	<b>1.2</b>	1.1	9.1	1.2	0.0
<b>Total</b>	<b>15.8</b>	15.2	3.9	14.8	6.8

# III. 1H17 Asset Quality – Group Overview

## Group Asset Quality

bn won, %	2017.6	2017.3	QoQ	2016.12	YTD
Total Loans for NPL Classification	277,453.2	263,685.3	5.2	263,005.4	5.5
Precautionary	3,380.0	3,602.2	-6.2	3,356.7	0.7
Substandard	854.6	1,017.2	-16.0	981.2	-12.9
Doubtful	936.3	848.6	10.3	838.8	11.6
Estimated Loss	422.1	462.6	-8.8	437.5	-3.5
Substandard & Below Loans (NPL)	2,213.0	2,328.4	-5.0	2,257.5	-2.0
NPL Ratio	0.80%	0.88%	-0.08%p	0.86%	-0.06%p
Loan Loss Reserves	2,261.5	2,438.0	-7.2	2,354.1	-3.9
Reserve for Credit Losses <sup>2)</sup>	2,418.0	2,167.2	11.6	2,170.1	11.4
(New)NPL Coverage Ratio <sup>3)</sup>	102.2%	104.7%	-2.5%p	104.3%	-2.1%p
(Old)NPL Coverage Ratio	211.5%	197.8%	13.7%p	200.4%	11.0%p

Note1) Based on simple arithmetic sum of all subsidiaries figures

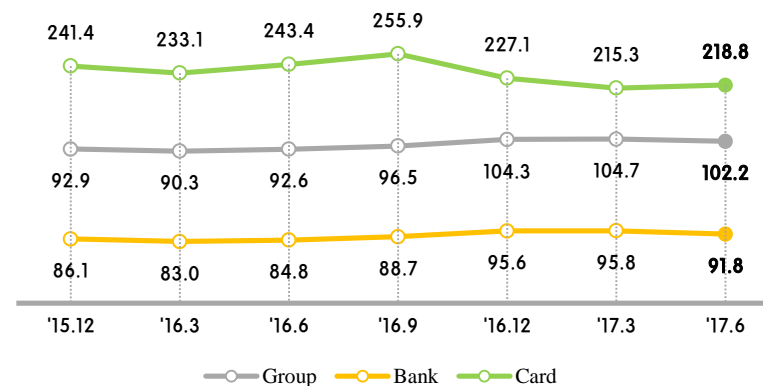
2) Excluding Reserve for Credit Losses For Undrawn Commitment, Etc.

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

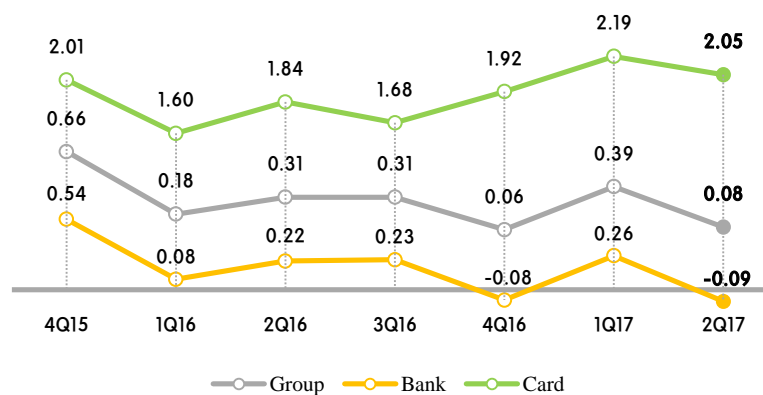
## Group Provision for Credit Losses

bn won, %	1H17	1H16	YoY	2Q17	1Q17	QoQ
Provision for Loan Losses	343.1	307.3	11.6	72.4	270.7	-73.3
Provision for Guarantees	-29.0	1.7	N.A.	-19.0	-10.0	N.A.
Other	-6.4	4.5	N.A.	-0.6	-5.8	N.A.
<b>Total</b>	<b>307.7</b>	<b>313.5</b>	<b>-1.9</b>	<b>52.8</b>	<b>254.9</b>	<b>-79.3</b>

## (New)NPL Coverage Ratio (%)



## Credit Cost Ratio (%)



# III. 1H17 Asset Quality – Bank & Card

## Bank Asset Quality

bn won, %	2017.6	2017.3	QoQ	2016.12	YTD
Total Loans for NPL Classification	<b>239,454.4</b>	234,604.4	2.1	235,025.6	1.9
Precautionary	1,842.8	2,220.2	-17.0	2,023.5	-8.9
Substandard	738.0	911.0	-19.0	856.5	-13.8
Doubtful	627.4	604.2	3.8	590.7	6.2
Estimated Loss	271.2	305.7	-11.3	301.2	-10.0
NPL Ratio	<b>0.68%</b>	0.78%	-0.10%p	0.74%	-0.06%p
(New)NPL Coverage Ratio <sup>1)</sup>	<b>91.8%</b>	95.8%	-4.0%p	95.6%	-3.8%p
(Old)NPL Coverage Ratio	<b>205.8%</b>	192.4%	13.4%p	196.9%	8.9%p

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

## Card Asset Quality

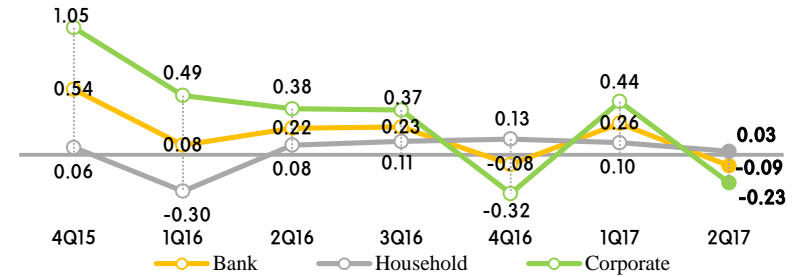
bn won, %	2017.6	2017.3	QoQ	2016.12	YTD
Total Loans for NPL Classification	<b>16,164.8</b>	15,518.6	4.2	14,781.9	9.4
Precautionary	720.8	703.8	2.4	722.2	-0.2
Substandard	3.3	3.0	10.0	3.4	-2.9
Doubtful	171.8	165.1	4.1	154.6	11.1
Estimated Loss	39.1	45.8	-14.6	34.2	14.3
NPL Ratio	<b>1.33%</b>	1.38%	-0.05%p	1.30%	0.03%p
(New)NPL Coverage Ratio <sup>1)</sup>	<b>218.8%</b>	215.3%	3.5%p	227.1%	-8.3%p
(Old)NPL Coverage Ratio	<b>388.2%</b>	357.0%	31.2%p	384.4%	3.8%p

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

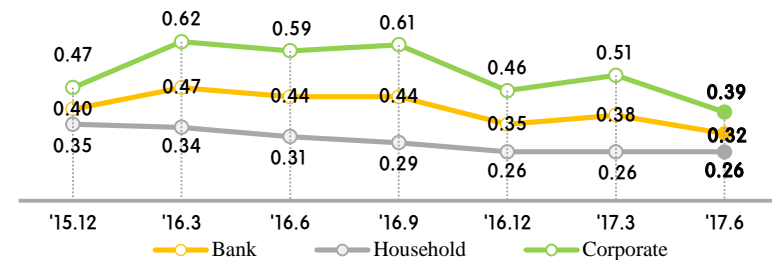
## Bank & Card Loan Loss Provision

bn won, %	1H17	1H16	YoY	2Q17	1Q17	QoQ
<b>Bank</b>	<b>99.3</b>	164.3	-39.6	<b>-55.3</b>	154.6	N.A.
Household	40.9	-62.5	N.A.	9.4	31.5	-70.2
Corporate	58.4	226.8	-74.3	-64.7	123.1	N.A.
<b>Card</b>	<b>164.0</b>	123.9	32.4	<b>81.0</b>	83.0	-2.4

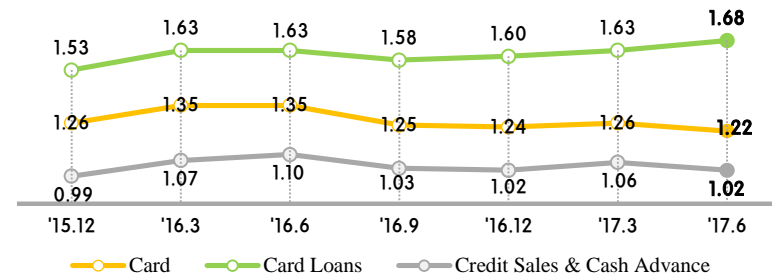
### Bank Credit Cost Ratio (%)



### Bank Delinquency Ratios (%)



### Card Delinquency Ratios (%)



## IV. Appendix – Overview of Group Subsidiaries(1H17)

bn won	Ownership	Total Assets	Shareholders' Equity	Profit for the Period	ROA	ROE
KB Kookmin Bank	100.0%	317,856.4	24,413.3	1,209.2	0.78%	10.16%
KB Securities	100.0%	37,346.1	4,310.7	129.7	0.75%	6.11%
KB Insurance	94.3%	31,031.3	3,134.1	161.7	1.74%	19.46%
KB Kookmin Card	100.0%	16,625.6	3,874.3	153.5	1.89%	7.91%
KB Life Insurance	100.0%	9,017.4	560.5	20.6	0.46%	7.42%
KB Asset Management	100.0%	147.9	127.2	22.7	30.37%	34.26%
KB Capital	79.7%	8,120.2	888.4	62.9	1.62%	15.21%
KB Savings Bank	100.0%	1,098.9	183.1	6.9	1.27%	7.59%
KB Real Estate Trust	100.0%	214.5	181.1	18.1	17.04%	20.30%
KB Investment	100.0%	312.1	141.4	-3.4	N.A.	N.A.
KB Credit Information	100.0%	27.4	19.0	-1.3	N.A.	N.A.
KB Data Systems	100.0%	33.1	14.7	0.4	2.62%	5.50%

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

2) KB Insurance's profit is 2Q17 results only.(But ROA and ROE are calculated on cumulative basis)

## IV. Appendix – Condensed Income Statement by Subsidiaries<sup>1)</sup>

2Q17 (bn won)	KBFG	KB Kookmin	KB	KB	KB Kookmin	KB Life	KB Asset	KB	Others <sup>2)</sup>
		Bank	Securities	Insurance	Card	Insurance	Management	Capital	
Net Interest Income	<b>1,939.1</b>	1,320.8	72.4	151.5	267.8	54.1	0.4	72.5	-0.4
Net Fee & Commission Income	<b>510.2</b>	291.8	156.4	-31.2	36.7	-1.2	27.1	21.0	9.6
Other Operating Profit	<b>42.1</b>	-174.7	49.2	281.6	-36.9	-29.4	0.1	-20.3	-27.5
Gross Operating Income	<b>2,491.4</b>	1,437.9	278.0	401.9	267.6	23.5	27.6	73.2	-18.3
G&A Expenses	<b>1,322.4</b>	805.5	180.6	188.7	97.2	13.9	13.7	26.4	-3.6
Provision for Credit Losses	<b>52.8</b>	-54.4	6.8	4.7	79.1	-0.1	0.0	15.0	1.7
Net Operating Profit	<b>1,116.2</b>	686.8	90.6	208.5	91.3	9.7	13.9	31.8	-16.4
Net Non-Operating Profit	<b>130.8</b>	12.1	-2.8	5.0	-1.2	0.0	0.0	1.8	115.9
Profit for the Period	<b>1,004.8</b>	545.7	65.9	161.8	70.2	7.7	10.7	26.3	116.5
Profit attributable to controlling interests	<b>990.1</b>	545.7	65.9	161.7	70.2	7.7	10.7	26.4	101.8

2Q16 (bn won)	KBFG	KB Kookmin	KB Kookmin	KB Investment	KB Life	KB Asset	KB	Others <sup>2)</sup>
		Bank	Card	& Securities	Insurance	Management	Capital	
Net Interest Income	<b>1,544.6</b>	1,174.7	237.4	2.5	59.7	0.6	59.4	10.3
Net Fee & Commission Income	<b>364.2</b>	274.7	1.3	31.2	0.1	29.8	13.2	13.9
Other Operating Profit	<b>-20.0</b>	8.4	-20.4	25.0	-30.4	0.0	0.3	-2.9
Gross Operating Income	<b>1,888.8</b>	1,457.8	218.3	58.7	29.4	30.4	72.9	21.3
G&A Expenses	<b>1,069.2</b>	880.5	80.3	37.4	24.2	12.3	22.7	11.8
Provision for Credit Losses	<b>194.5</b>	121.1	65.8	-0.5	0.3	0.0	8.5	-0.7
Net Operating Profit	<b>625.1</b>	456.2	72.2	21.8	4.9	18.1	41.7	10.2
Net Non-Operating Profit	<b>125.3</b>	2.8	-0.1	-0.1	-0.2	3.3	-1.0	120.6
Profit for the Period	<b>595.5</b>	356.0	58.1	12.5	3.6	15.7	31.3	118.3
Profit attributable to controlling interests	<b>580.4</b>	356.0	58.1	12.5	3.6	15.7	31.3	103.2

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

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