



3Q17 Business Results

October 26, 2017

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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 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. 3Q17 Financial Highlights – Overview

Group Profitability Overview

bn won, %	3Q17 (Cumulative)	3Q16 (Cumulative)	YoY	3Q17	2Q17	QoQ
Net Interest Income	5,687.0	4,651.7	22.3	2,021.5	1,939.1	4.2
Net Fee & Commission Income	1,522.2	1,108.0	37.4	491.4	510.2	-3.7
Other Operating Profit	235.7	-119.6	N.A.	131.7	42.1	212.8
Gross Operating Income	7,444.9	5,640.1	32.0	2,644.6	2,491.4	6.1
G&A Expenses	3,796.6	3,118.0	21.8	1,307.0	1,322.4	-1.2
Provision for Credit Losses	479.9	507.7	-5.5	172.2	52.8	226.1
Net Operating Profit	3,168.4	2,014.4	57.3	1,165.4	1,116.2	4.4
Net Non-Operating Profit	243.4	217.6	11.9	34.1	130.8	-73.9
Profit for the Period	2,789.7	1,727.0	61.5	897.4	1,004.8	-10.7
Profit attributable to controlling interests	2,757.7	1,689.8	63.2	897.5	990.1	-9.4

Profitability by Subsidiaries

bn won, %	3Q17 (Cumulative)	3Q16 (Cumulative)	YoY	3Q17	2Q17	QoQ
KB Kookmin Bank	1,841.3	1,165.0	58.1	632.1	545.7	15.8
KB Securities	160.1	40.1	299.3	30.4	65.9	-53.9
KB Insurance	281.3	-	N.A.	119.6	161.7	-26.0
KB Kookmin Card	233.9	235.4	-0.6	80.4	70.2	14.5
KB Capital	104.4	77.6	34.5	41.5	26.4	57.2
Other Subsidiaries*	743.8	820.1	-9.3	10.7	7.4	44.6
Adjustments	-607.1	-648.4	N.A.	-17.2	112.8	N.A.
Group	2,757.7	1,689.8	63.2	897.5	990.1	-9.4

* Including dividend income of the holding company

Highlights

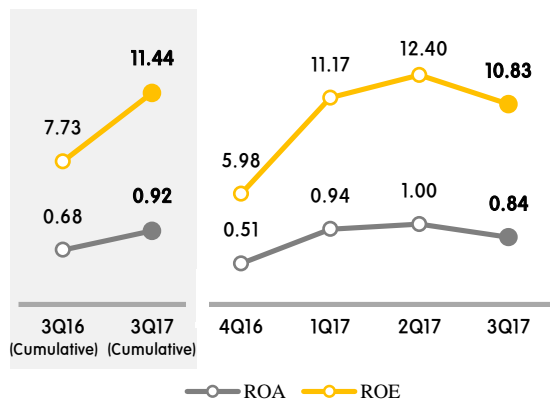
- Group's Cumulative Net Profit for 3Q17 increased 63.2% YoY to W2,757.7bn, driven by improved profitability of the Bank based on NIM improvement and solid loan growth and consolidation effect of non-banking subsidiaries such as KB Securities and KB Insurance.
- Group's Net Profit for 3Q17 declined by W92.6bn QoQ to W897.5bn, but would have increased 3.3% QoQ excluding one-off bargain purchase gain in 2Q17
- Group's Cumulative Net Interest Income(NII) for 3Q17 increased 22.3% YoY, and quarterly NII reached over W2tn
- Group's Cumulative Net Fee & Commission Income for 3Q17 increased 37.4% YoY largely on the back of significant increase in commissions received on securities business following the acquisition of Hyundai Securities
- Group's Other Operating Profit for 3Q17 increased sharply QoQ attributable to the absence of securities and derivatives losses in 2Q17 and gain on sale of securities in 3Q17
- Group's G&A Expenses for 3Q17 recorded W1,307.0bn, maintained at a stable level and Group's CIR meaningfully decreased to 49.4%
- Group's Provision for Credit Losses for 3Q17 increased QoQ to W172.2bn. Excluding one-off provisions for Kumho Tire, however, credit cost remained at low level of 15bp
- Group's Net Non-Operating Profit for 3Q17 decreased substantially due to bargain purchase gain recognized in 2Q17

※ One-off items for 3Q17

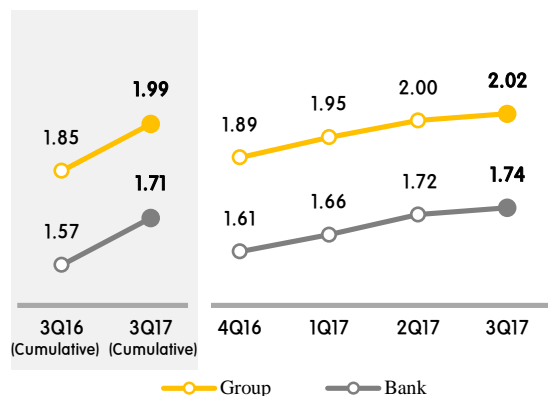
- Gain on sale of Kookmin Bank's stake in Hyundai Cement: W41bn
- Provisions for Kumho Tire: W62bn

I. 3Q17 Financial Highlights – Key Financial Indicators

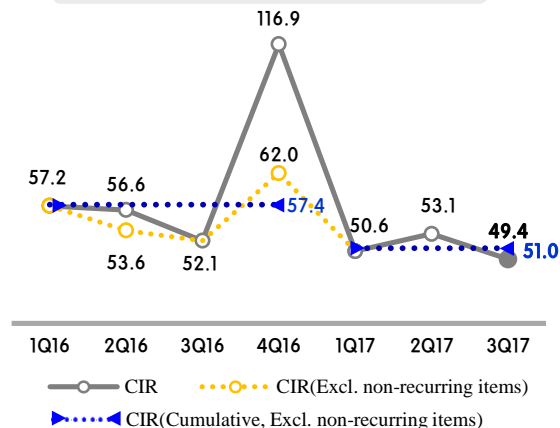
Group ROA, ROE (%)



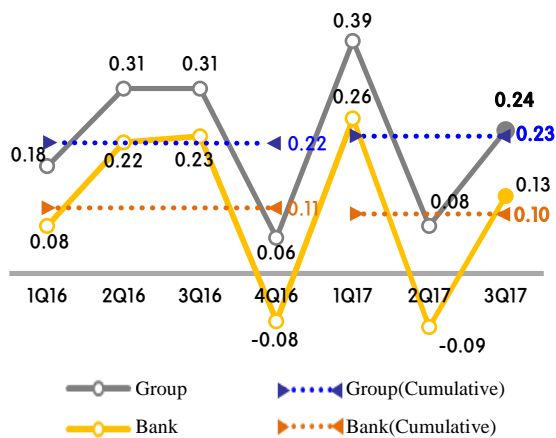
NIM (%)



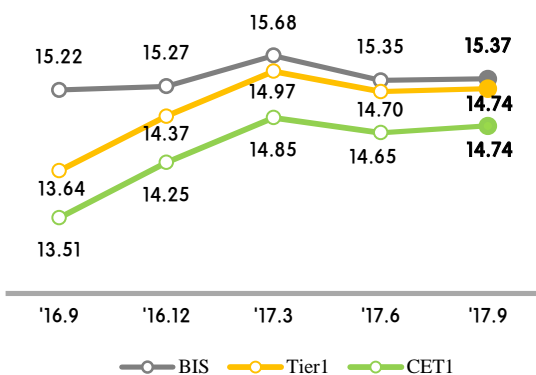
Group Cost-Income Ratio (CIR, %)



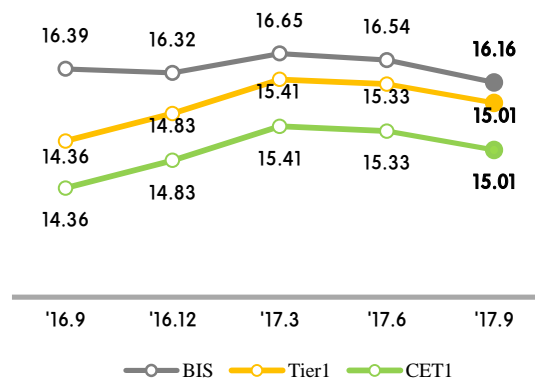
Credit Cost Ratio (%)



Group BIS Ratio (%)



Bank BIS Ratio (%)



Note) Basel III, provisional figures for September 2017

Note) Basel III, provisional figures for September 2017

I. 3Q17 Financial Highlights – Key Takeaways

Improvement in Earnings Power

Group's earnings level-up

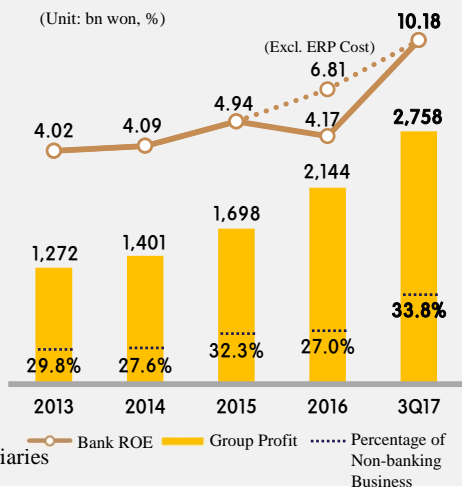
- Quarterly net income on a recurring basis
- 2013: approx. W350bn
- 2017: approx. W850bn

Recovery of bank's profitability

- Main Drivers:
- Recovery of NII generating power
- Decline in credit cost
- Enhancement of cost efficiency

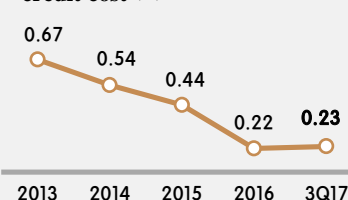
Expansion of non-banking business

- Acquisition and privatization of capital, insurance and securities subsidiaries
- Increased profit contribution of non-banking sector of approx. 35%
- Realized synergy creation among subsidiaries

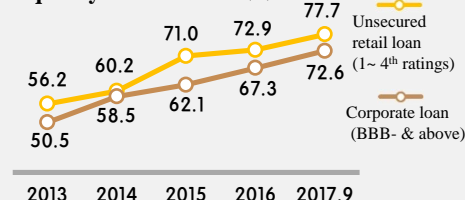


Asset Quality Improvement

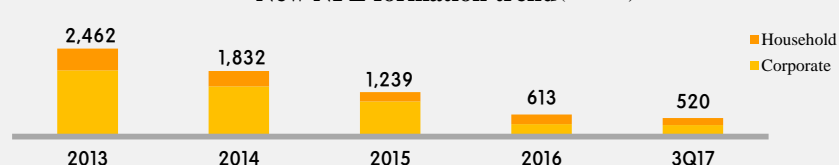
Downward stabilization of credit cost (%)



Continuously improved credit quality of customers (%)



New NPL formation trend (bn won)



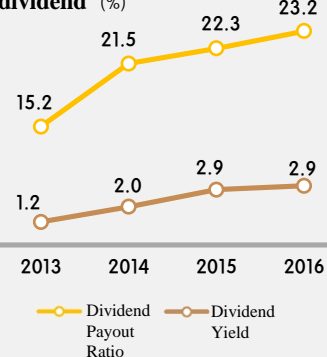
Efficient Capital Management & Higher Shareholder Return

Value-accretive & non-dilutive M&A to enhance corporate value

- Acquisition of Woori Financial(2014) → Privatization of KB Capital(2017)
- Acquisition of LIG Insurance(2015) → Privatization of KB Insurance(2017)
- Acquisition of Hyundai Securities and launch of integrated KB Securities(2016)

Execution of share buyback to stabilize stock price and enhance shareholder value (W800bn in 2016)

Continuous efforts to increase dividend (%)



KB Strategy for 2020

Incumbent CEO selected as the final candidate for the next CEO after in-depth evaluation

→ Ensuring management continuity and execution capability

Taking a leap to become 'Regional Leading Banking Group'

- Achieve the Bank's overwhelming competitive edge by dominant market position and differentiation
- Promote successful integration of non-banking subsidiaries and seek further growth opportunities
- Drive a group-wide globalization strategy

Getting ready for Digital Wave

- Enhance digital competitiveness and design customized services utilizing customer big data in order to be customers' first choice
- Make the most of KB's strengths such as strong customer base & capital position

Pursuing Sustainable Growth

- Pursue balance of profitability, growth and asset quality
- Promote sustainable growth from a mid-to-long-term perspective

II. 3Q17 Financial Analysis – Net Interest Income

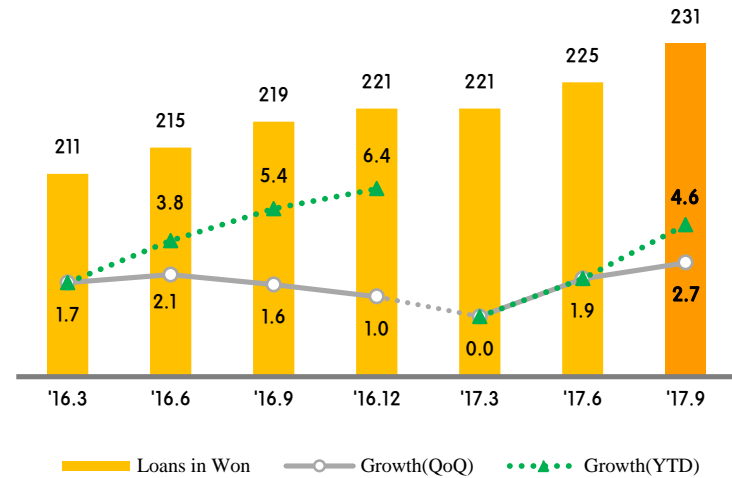
Group Net Interest Income

bn won, %	3Q17 (Cumulative)	3Q16 (Cumulative)	YoY	3Q17	2Q17	QoQ
Interest Income	8,378.7	7,412.5	13.0	2,939.9	2,835.0	3.7
Loans	7,380.6	6,571.7	12.3	2,572.3	2,471.3	4.1
Financial Investments	829.6	674.8	22.9	307.6	303.7	1.3
Other	168.5	166.0	1.5	60.0	60.0	0.0
Interest Expense	2,691.7	2,760.8	-2.5	918.4	895.9	2.5
Deposits	1,734.7	1,920.3	-9.7	579.7	575.3	0.8
Debts & Debentures	900.7	796.2	13.1	319.4	301.2	6.0
Other	56.3	44.3	27.1	19.3	19.4	-0.5
Net Interest Income	5,687.0	4,651.7	22.3	2,021.5	1,939.1	4.2

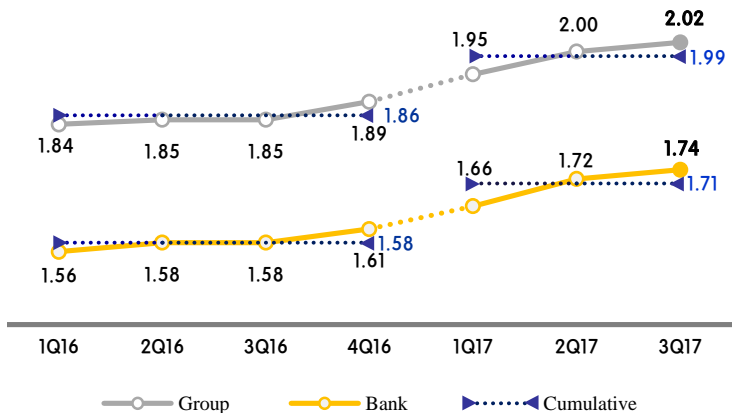
Net Interest Income by Subsidiaries

bn won, %	3Q17 (Cumulative)	3Q16 (Cumulative)	YoY	3Q17	2Q17	QoQ
KB Kookmin Bank	3,972.5	3,529.6	12.5	1,387.5	1,320.8	5.0
KB Securities	218.3	7.9	2,663.3	77.0	72.4	6.4
KB Insurance	303.7	-	N.A.	152.2	151.5	0.5
KB Kookmin Card	804.8	727.4	10.6	274.9	267.8	2.7
KB Capital	220.2	178.6	23.3	76.4	72.5	5.4
Other Subsidiaries	164.4	207.9	-20.9	53.7	53.5	0.4
<i>Adjustments</i>	3.1	0.3	933.3	-0.2	0.6	N.A.
Group	5,687.0	4,651.7	22.3	2,021.5	1,939.1	4.2

Loan Growth (tn won, %)



NIM (%)



II. 3Q17 Financial Analysis – Non-Interest Income

Group Non Interest Income

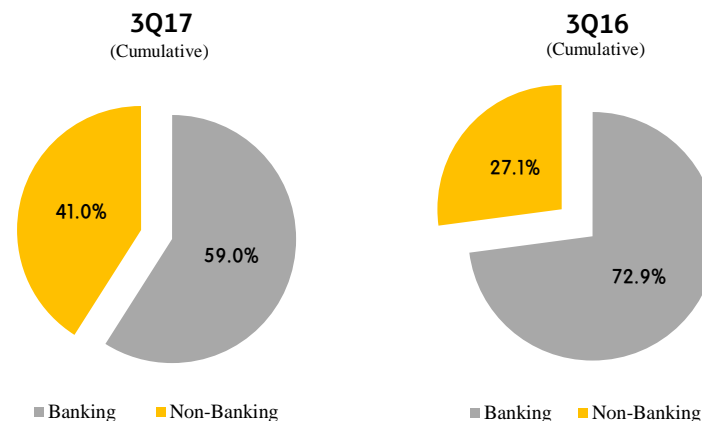
bn won, %	3Q17 (Cumulative)	3Q16 (Cumulative)	YoY	3Q17	2Q17	QoQ
Net Fee and Commission Income	1,522.2	1,108.0	37.4	491.4	510.2	-3.7
Credit Card Fees	292.3	300.9	-2.9	82.9	99.5	-16.7
Trusts	350.2	248.9	40.7	121.2	104.4	16.1
Agent Activity Fees (Incl. Bancassurance)	119.1	133.5	-10.8	36.5	37.5	-2.7
Represent Securities (Incl. ITC Products)	141.6	126.9	11.6	51.3	47.8	7.3
Banking Activity Fees	140.2	131.2	6.9	47.1	47.6	-1.1
Commissions Received on Securities Business	310.8	68.3	355.1	97.8	122.5	-20.2
Other	168.0	98.3	70.9	54.6	50.9	7.3
Other Operating Income	235.7	-119.6	N.A.	131.7	42.1	212.8
Net Non-Interest Income	1,757.9	988.4	77.9	623.1	552.3	12.8

Non Interest Income by Subsidiaries

bn won, %	3Q17 (Cumulative)	3Q16 (Cumulative)	YoY	3Q17	2Q17	QoQ
KB Kookmin Bank	736.4	793.6	-7.2	262.3	117.1	124.0
KB Securities	556.9	150.2	270.8	160.3	205.6	-22.0
KB Insurance	469.6	-	N.A.	219.2	250.4	-12.5
KB Kookmin Card	20.4	14.9	36.9	-9.9	-0.2	N.A.
KB Capital	18.5	17.9	3.4	11.3	0.7	1514.3
Other Subsidiaries	787.4	833.5	-5.5	21.7	24.5	-11.4
Adjustments*	-831.3	-821.7	N.A.	-41.8	-45.8	N.A.
Group	1,757.9	988.4	77.9	623.1	552.3	12.8

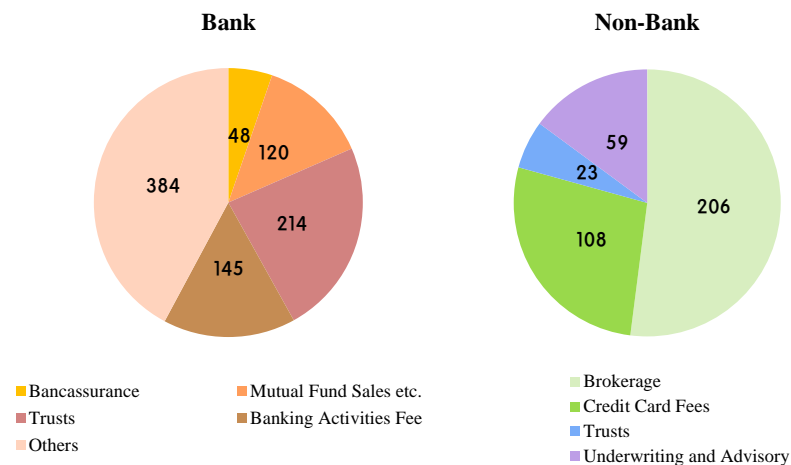
Note) Including dividend income of the holding company

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 (Cumulative, bn won)



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

II. 3Q17 Financial Analysis – G&A Expenses

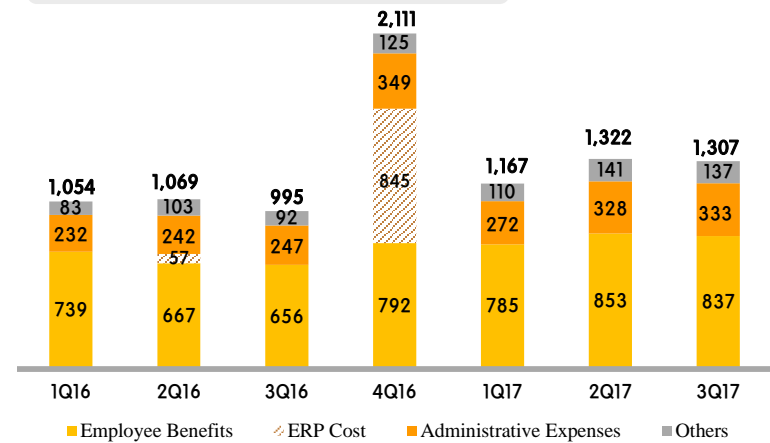
Group G&A Expenses

bn won, %	3Q17 (Cumulative)	3Q16 (Cumulative)	YoY	3Q17	2Q17	QoQ
Employee Benefits	2,475.6	2,118.8	16.8	837.0	853.4	-1.9
Depreciation & Amortization	257.8	192.3	34.1	95.0	88.5	7.3
Administrative Expenses	932.5	721.6	29.2	333.0	327.8	1.6
Others	130.7	85.3	53.2	42.0	52.7	-20.3
G&A Expenses	3,796.6	3,118.0	21.8	1,307.0	1,322.4	-1.2

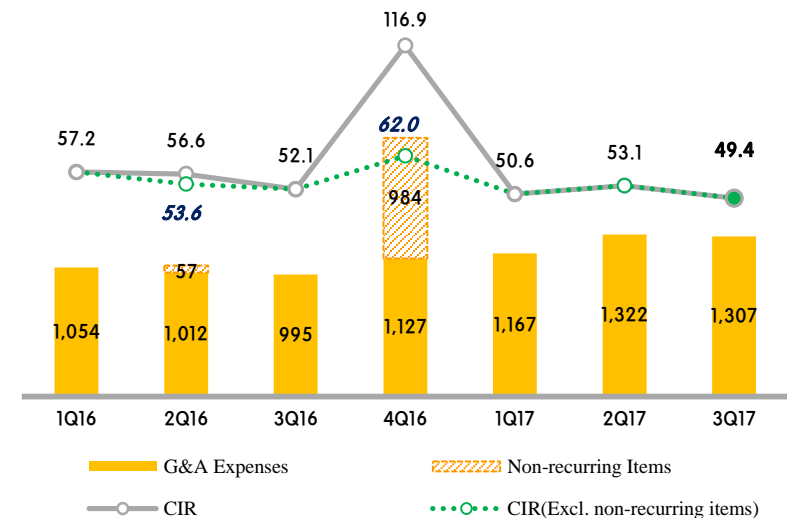
G&A Expenses by Subsidiaries

bn won, %	3Q17 (Cumulative)	3Q16 (Cumulative)	YoY	3Q17	2Q17	QoQ
KB Kookmin Bank	2,416.2	2,549.8	-5.2	771.2	805.5	-4.3
KB Securities	547.3	107.0	411.5	202.1	180.6	11.9
KB Insurance	395.3	-	N.A.	206.6	188.7	9.5
KB Kookmin Card	277.1	255.9	8.3	82.7	97.2	-14.9
KB Capital	70.3	62.6	12.3	20.8	26.4	-21.2
Other Subsidiaries	185.5	192.2	-3.5	59.9	60.7	-1.3
Adjustments	-95.1	-49.5	N.A.	-36.3	-36.7	N.A.
Group	3,796.6	3,118.0	21.8	1,307.0	1,322.4	-1.2

G&A Expenses Composition (bn won)



Group Cost-Income Ratio (bn won, %)



II. 3Q17 Financial Analysis – Financial Position

Group Financial Position

tn won, %	2017.9	2017.6	QoQ	2016.12	YTD
Assets	432.8	422.2	2.5	375.7	15.2
Cash & Due from Financial Institutions	23.0	19.2	19.8	17.9	28.5
FVTPL ¹⁾ Assets	31.6	31.8	-0.6	27.9	13.3
Financial Investments	63.4	60.8	4.3	45.1	40.6
Loans	285.9	279.8	2.2	265.5	7.7
Property & Equipment	5.1	5.2	-1.9	4.4	15.9
Other Assets	23.8	25.4	-6.3	14.9	59.7
Liabilities	399.1	389.4	2.5	344.4	15.9
FVTPL ¹⁾ Liabilities	13.5	13.0	3.8	12.1	11.6
Deposits	251.4	245.4	2.4	239.7	4.9
Debts	29.6	27.4	8.0	26.3	12.5
Debentures	42.7	40.3	6.0	35.0	22.0
Other Liabilities	61.9	63.3	-2.2	31.3	97.8
Shareholders' Equity	33.7	32.9	2.4	31.3	7.7
Group Total Assets²⁾	662.0	658.1	0.6	590.0	12.2
AUM	228.9	236.3	-3.1	216.6	5.7

Financial Position by Subsidiaries¹⁾

tn won	KB Kookmin Bank	KB Securities	KB Insurance	KB Kookmin Card	Others	Adj.	Group
Assets	326.6	37.7	31.9	17.3	46.3	-27.0	432.8
Cash & Due from Financial Institutions	18.7	2.6	0.4	0.7	1.4	-0.8	23.0
FVTPL ²⁾ Assets	8.9	20.7	1.1	0.0	1.2	-0.3	31.6
Financial Investments	38.6	3.4	15.7	0.1	6.6	-1.0	63.4
Loans	248.0	5.0	6.6	15.9	10.5	-0.1	285.9
Property & Equipment	3.3	0.7	0.9	0.1	0.1	0.0	5.1
Other Assets	9.1	5.3	7.2	0.5	26.5	-24.8	23.8
Liabilities	301.6	33.3	28.7	13.4	23.1	-1.0	399.1
FVTPL ²⁾ Liabilities	0.1	13.4	0.0	0.0	0.0	0.0	13.5
Deposits	248.7	2.6	0.0	0.0	0.9	-0.8	251.4
Debts	17.8	10.7	0.0	0.8	0.4	-0.1	29.6
Debentures	18.5	1.8	0.0	10.4	12.1	-0.1	42.7
Other Liabilities	16.5	4.7	28.7	2.2	9.8	0.0	61.9
Shareholders' Equity	25.1	4.3	3.2	4.0	23.1	-26.0	33.7

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

2) Fair Value Through Profit or Loss

1) Fair Value Through Profit or Loss

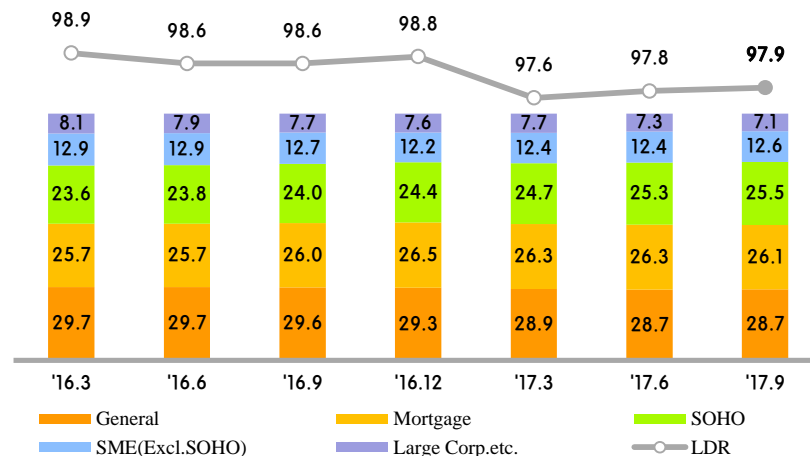
2) Based on simple arithmetic sum of all subsidiaries' assets on a consolidated financial statements of each subsidiary and including AUM

II. 3Q17 Financial Analysis – Assets & Liabilities

Bank Loans in Won

tn won, %	2017.9	2017.6	QoQ	2016.12	YTD
Household	126.6	123.4	2.6	123.1	2.8
Mortgage	60.3	59.0	2.2	58.4	3.3
General	66.3	64.4	3.0	64.7	2.5
[Home Equity]	38.0	38.6	-1.6	39.2	-3.1
Corporate	104.2	101.3	2.9	97.5	6.9
SME	87.9	84.8	3.7	80.6	9.1
[SOHO]	58.9	56.7	3.9	53.8	9.5
Large Corp. etc.	16.3	16.5	-1.2	16.8	-3.0
Total	230.8	224.7	2.7	220.6	4.6

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



Bank Deposits & Debentures in Won

tn won, %	2017.9	2017.6	QoQ	2016.12	YTD
Deposits	236.4	230.4	2.6	224.2	5.4
Core Deposits	111.0	108.8	2.0	103.1	7.7
Time & Savings	120.7	117.4	2.8	116.9	3.3
[Time Deposits]	107.4	104.1	3.2	103.1	4.2
CD, RP, etc.	4.7	4.2	11.9	4.2	11.9
Debentures	14.4	12.8	12.5	10.8	33.3
Total	250.8	243.2	3.1	235.0	6.7

Card Assets

tn won, %	2017.9	2017.6	QoQ	2016.12	YTD
Credit Card	15.2	14.6	4.1	13.6	11.8
Credit Sales	9.4	8.8	6.8	8.1	16.0
[Installments]	3.9	3.7	5.4	3.4	14.7
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.	1.2	1.2	0.0	1.2	0.0
Total	16.4	15.8	3.8	14.8	10.8

III. 3Q17 Asset Quality – Group Overview

Group Asset Quality¹⁾

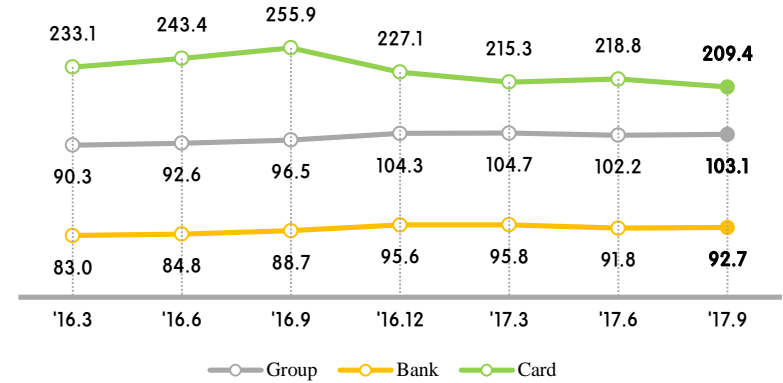
bn won, %	2017.9	2017.6	QoQ	2016.12	YTD
Total Loans for NPL Classification	284,697.2	277,453.2	2.6	263,005.4	8.2
Precautionary	3,221.4	3,380.0	-4.7	3,356.7	-4.0
Substandard	817.1	854.6	-4.4	981.2	-16.7
Doubtful	958.6	936.3	2.4	838.8	14.3
Estimated Loss	402.7	422.1	-4.6	437.5	-8.0
Substandard & Below Loans (NPL)	2,178.3	2,213.1	-1.6	2,257.5	-3.5
NPL Ratio	0.77%	0.80%	-0.03%p	0.86%	-0.09%p
Loan Loss Reserves	2,246.7	2,261.5	-0.7	2,354.1	-4.6
Reserve for Credit Losses ²⁾	2,502.7	2,418.0	3.5	2,170.1	15.3
(New)NPL Coverage Ratio ³⁾	103.1%	102.2%	0.9%p	104.3%	-1.2%p
(Old)NPL Coverage Ratio	218.0%	211.5%	6.6%p	200.4%	17.6%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)

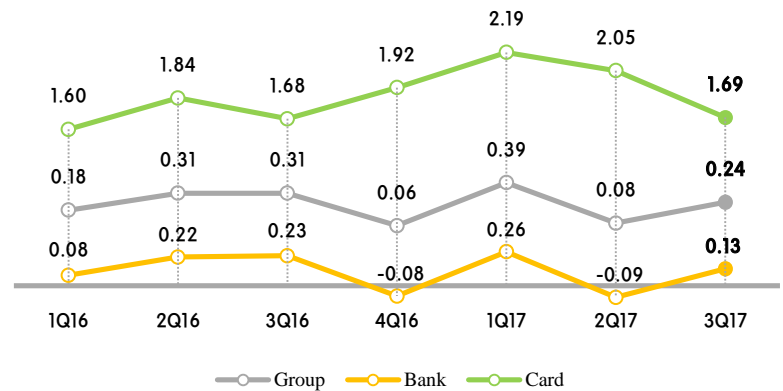
(New)NPL Coverage Ratio (%)



Group Provision for Credit Losses

bn won, %	3Q17 (누적)	3Q16 (Cumulative)	YoY	3Q17	2Q17	QoQ
Provision for Loan Losses	516.6	538.5	-4.1	173.5	72.4	139.6
Provision for Guarantees	-31.7	-31.1	N.A.	-2.7	-19.0	N.A.
Other	-5.0	0.3	N.A.	1.4	-0.6	N.A.
Total	479.9	507.7	-5.5	172.2	52.8	226.1

Credit Cost Ratio (%)



III. 3Q17 Asset Quality – Bank & Card

Bank Asset Quality

bn won, %	2017.9	2017.6	QoQ	2016.12	YTD
Total Loans for NPL Classification	245,912.9	239,454.4	2.7	235,025.6	4.6
Precautionary	1,667.1	1,842.8	-9.5	2,023.5	-17.6
Substandard	714.1	738.0	-3.2	856.5	-16.6
Doubtful	647.2	627.4	3.2	590.7	9.6
Estimated Loss	259.6	271.2	-4.3	301.2	-13.8
NPL Ratio	0.66%	0.68%	-0.02%p	0.74%	-0.08%p
(New)NPL Coverage Ratio ¹⁾	92.7%	91.8%	0.9%p	95.6%	-2.9%p
(Old)NPL Coverage Ratio	210.5%	205.8%	4.7%p	196.9%	13.6%p

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

Card Asset Quality

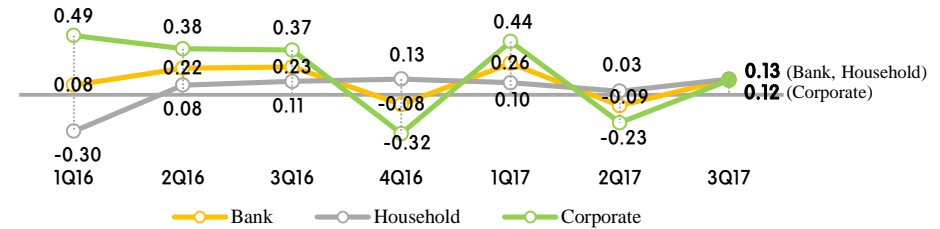
bn won, %	2017.9	2017.6	QoQ	2016.12	YTD
Total Loans for NPL Classification	16,627.1	16,164.8	2.9	14,781.9	12.5
Precautionary	733.9	720.8	1.8	722.2	1.6
Substandard	3.7	3.3	12.1	3.4	8.8
Doubtful	176.1	171.8	2.5	154.6	13.9
Estimated Loss	42.8	39.1	9.5	34.2	25.1
NPL Ratio	1.34%	1.33%	0.01%p	1.30%	0.04%p
(New)NPL Coverage Ratio ¹⁾	209.4%	218.8%	-9.4%p	227.1%	-17.7%p
(Old)NPL Coverage Ratio	385.2%	388.2%	-3.0%p	384.4%	0.8%p

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

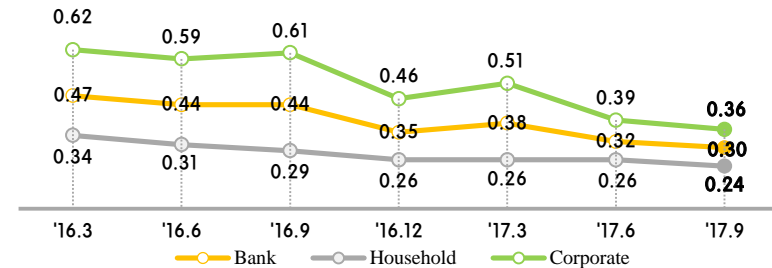
Bank & Card Loan Loss Provision

bn won, %	3Q17 (Cumulative)	3Q16 (Cumulative)	YoY	3Q17	2Q17	QoQ
Bank	173.7	439.3	-60.5	74.4	-55.3	N.A.
Household	82.4	61.3	34.4	41.5	9.4	341.5
Corporate	91.3	378.0	-75.8	32.9	-64.7	N.A.
Card	233.0	187.3	24.4	69.0	81.0	-14.8

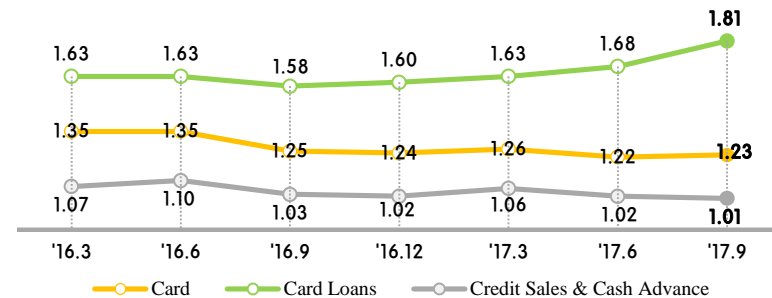
Bank Credit Cost Ratio (%)



Bank Delinquency Ratios (%)



Card Delinquency Ratios (%)



IV. Appendix – Overview of Group Subsidiaries (3Q17)¹⁾

bn won	Ownership	Total Assets	Shareholders' Equity	Profit for the Period	ROA	ROE
KB Kookmin Bank	100.0%	326,607.3	25,053.8	1,841.3	0.78%	10.18%
KB Securities	100.0%	37,654.1	4,327.2	160.1	0.61%	5.01%
KB Insurance²⁾	100.0%	31,893.6	3,222.9	281.3	1.66%	18.02%
KB Kookmin Card	100.0%	17,348.8	3,957.5	233.9	1.89%	8.00%
KB Life Insurance	100.0%	9,071.0	552.9	23.3	0.35%	5.60%
KB Asset Management	100.0%	172.3	143.2	38.7	33.25%	38.17%
KB Capital	100.0%	8,505.4	926.6	104.4	1.75%	16.36%
KB Savings Bank	100.0%	1,129.8	196.1	19.5	2.37%	14.03%
KB Real Estate Trust	100.0%	229.2	187.8	24.7	15.20%	18.22%
KB Investment	100.0%	340.3	138.3	-4.6	N.A.	N.A.
KB Credit Information	100.0%	27.3	18.3	-2.0	N.A.	N.A.
KB Data Systems	100.0%	35.3	15.2	0.8	3.36%	7.26%

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

2) KB Insurance's profit is for the six months from April, 2017 (But, ROA and ROE are calculated on cumulative basis)

IV. Appendix – Condensed Income Statement by Subsidiaries¹⁾

3Q17 (bn won)	Group								
		KB Kookmin Bank	KB Securities	KB Insurance	KB Kookmin Card	KB Life Insurance	KB Asset Management	KB Capital	Others ²⁾
Net Interest Income	5,687.0	3,972.5	218.3	303.7	804.8	161.8	-1.2	220.2	6.9
Net Fee & Commission Income	1,522.1	910.0	395.2	-62.8	109.2	-2.7	-73.5	63.3	183.4
Other Operating Profit	235.7	-173.6	161.7	532.4	-88.8	-75.5	0.4	-44.8	-76.1
Gross Operating Income	7,444.8	4,708.9	775.2	773.3	825.2	83.6	-74.3	238.7	114.2
G&A Expenses	3,796.5	2,416.2	547.3	395.3	277.1	53.3	-32.8	70.3	69.8
Provision for Credit Losses	479.9	169.1	22.3	9.0	239.4	0.7	-0.3	34.4	5.3
Net Operating Profit	3,168.4	2,123.6	205.6	369.0	308.7	29.6	45.5	134.0	-47.6
Net Non-Operating Profit	243.4	70.3	11.4	8.7	-6.2	-0.1	5.0	1.7	152.6
Profit for the Period	2,789.7	1,841.3	160.1	281.3	233.9	23.3	38.7	104.1	107.0
Profit attributable to controlling interests	2,757.7	1,841.3	160.1	281.3	233.9	23.3	38.7	104.4	74.7

3Q16 (bn won)	Group								Others ²⁾
		KB Kookmin Bank	KB Kookmin Card	KB Investment & Securities	KB Life Insurance	KB Asset Management	KB Capital		
Net Interest Income	4,651.7	3,529.6	727.4	7.9	176.5	1.6	178.6	30.1	
Net Fee & Commission Income	1,108.0	819.3	52.4	79.7	-0.2	92.2	38.8	25.8	
Other Operating Profit	-119.6	-25.7	-37.5	70.5	-87.0	0.0	-20.9	-19.0	
Gross Operating Income	5,640.1	4,323.2	742.3	158.1	89.3	93.8	196.5	36.9	
G&A Expenses	3,118.0	2,549.8	255.9	107.0	70.7	34.5	62.6	37.5	
Provision for Credit Losses	507.7	294.1	182.6	-2.5	0.8	0.0	32.9	-0.2	
Net Operating Profit	2,014.4	1,479.3	303.8	53.6	17.8	59.3	101.0	-0.4	
Net Non-Operating Profit	217.6	41.4	2.5	-0.1	-0.2	3.3	-1.8	172.5	
Profit for the Period	1,727.0	1,165.0	235.4	40.1	13.4	47.2	77.6	148.3	
Profit attributable to controlling interests	1,689.8	1,165.0	235.4	40.1	13.4	47.2	77.6	111.1	

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.