

KB Financial Group Fact Book

2020 1H

Disclaimer

Highlights

KB Financial Group

Condensed Income Statement
Condensed Balance Sheet
Interest Income / Spread / Margin
Fee and Commission Income
Other Operating Income
Provision for Credit Losses
General & Administrative Expenses
Asset Quality
Capital Adequacy
Organizational Structure
Employees / Branches
Credit Ratings

KB Kookmin Bank

Condensed Income Statement
Condensed Balance Sheet
Interest Income / Spread / Margin
Fee and Commission Income
Other Operating Income
Provision for Credit Losses
General & Administrative Expenses
Loans / Deposits
Asset Quality
Delinquency
Capital Adequacy
Credit Ratings
Housing Price Index

KB Securities

Condensed Income Statement
Condensed Balance Sheet
Key Indicators

KB Kookmin Card

Condensed Income Statement
Condensed Balance Sheet
Customers / Volume / Receivables
Asset Quality
Delinquency

KB Insurance

Condensed Income Statement
Condensed Balance Sheet
Key Indicators
Direct Premiums
Loss & Expense Ratios
Monthly Initial Premiums

Other Subsidiaries

Condensed Income Statement
Condensed Balance Sheet

Contacts

[Return to Home](#)[Disclaimer](#)[Highlights](#)[KB Financial Group](#)[KB Kookmin Bank](#)[KB Securities](#)[KB Insurance](#)[KB Kookmin Card](#)[Other Subsidiaries](#)[Contacts](#)

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.

The consolidated financial information presented herein is based on Korean IFRS9(K-IFRS9). Note that the financial results for years before 2017 contained herein have not been restated retrospectively.

From 2018, for better peer comparison purpose, the Group reclassified certain interest income out of Net Gain/Loss on Financial Assets at FVPL under Other Operating Profit to Interest Income under Net Interest Income. Note that beginning from the financial results for 2017 contained herein have been restated retrospectively.

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.

[Return to Home](#)
KB Financial Group
[Disclaimer](#)
[Highlights](#)
[KB Financial Group](#)
[KB Kookmin Bank](#)
[KB Securities](#)
[KB Insurance](#)
[KB Kookmin Card](#)
[Other Subsidiaries](#)
[Contacts](#)

◆ Financial Statements

(bn Won)	3Q18	4Q18	1Q19	2Q19	3Q19	4Q19	1Q20	2Q20(E)
KB Financial Group								
Total Assets	477,715.6	479,588.3	490,699.4	498,179.1	506,195.3	518,538.1	544,881.7	569,648.0
Total Liabilities	442,126.4	443,875.3	454,872.1	460,976.8	467,455.0	479,418.8	506,072.2	529,340.9
Total Equity	35,589.2	35,713.0	35,827.3	37,202.3	38,740.3	39,119.3	38,809.5	40,307.1
Net Income	954.0	192.7	845.9	991.5	940.7	535.1	738.9	992.5
Net Income (attributable to controlling interests)	953.8	192.4	845.7	991.1	940.3	534.7	729.5	981.8
Total Asset including AUM ¹⁾	739,272.7	731,836.3	744,786.8	755,407.2	772,636.4	789,776.8	810,377.1	873,465.4
(AUM)	261,684.9	252,747.1	255,019.7	257,102.4	266,335.9	271,124.9	266,556.7	304,669.8
Total Assets by Subsidiaries								
KB Kookmin Bank	357,812.9	356,959.3	368,232.4	373,961.3	377,996.0	387,425.0	406,255.6	425,310.3
KB Securities ²⁾	44,632.6	45,086.3	43,665.4	44,731.6	45,976.9	47,816.5	54,009.3	56,606.6
KB Insurance ³⁾	33,843.1	34,785.6	35,475.0	36,087.1	36,641.5	36,552.4	37,122.3	37,677.1
KB Kookmin Card	20,340.9	20,529.0	20,212.0	20,713.4	22,509.8	22,990.1	22,462.9	23,858.8
KB Asset Management	237.1	254.3	214.6	257.3	261.0	310.0	392.9	385.9
KB Capital	9,476.3	9,517.2	9,685.3	10,086.7	10,377.2	11,190.6	11,504.8	12,140.4
KB Life Insurance	9,141.1	9,680.4	9,904.4	10,001.1	10,038.7	9,801.9	9,461.4	9,998.8
KB Real Estate Trust	276.7	293.1	327.0	342.0	365.2	377.9	374.1	393.4
KB Savings Bank	1,294.7	1,388.8	1,340.6	1,323.7	1,321.9	1,361.0	1,403.4	1,550.0
KB Investment	466.6	528.7	645.2	731.8	739.6	757.0	761.7	801.3
KB Data Systems	39.4	40.2	36.9	39.7	44.1	41.7	44.1	44.5
KB Credit Information	26.4	26.3	28.3	29.1	28.6	27.8	27.9	28.5
Total Equity by Subsidiaries								
KB Kookmin Bank	26,619.9	26,667.9	26,645.9	27,348.2	28,606.5	29,004.2	28,622.3	29,323.0
KB Securities ²⁾	4,493.3	4,472.9	4,496.0	4,602.1	4,677.3	4,684.7	4,619.8	4,804.2
KB Insurance ³⁾	3,419.6	3,495.8	3,651.4	3,862.1	3,951.4	3,862.9	3,978.7	4,057.0
KB Kookmin Card	3,935.9	3,958.7	3,830.8	3,892.0	3,993.3	4,064.9	4,030.1	4,098.3
KB Asset Management	138.6	146.8	161.1	172.8	183.0	195.2	169.7	187.6

KB Capital	980.6	1,000.4	1,079.9	1,107.7	1,142.9	1,154.5	1,241.6	1,274.0
KB Life Insurance	523.6	552.2	583.2	617.0	625.8	615.3	610.8	636.9
KB Real Estate Trust	226.5	235.8	247.3	261.8	273.7	292.8	283.8	301.1
KB Savings Bank	201.0	202.0	201.6	206.6	209.8	212.4	212.7	218.9
KB Investment	143.1	153.8	159.7	205.6	201.5	214.8	209.5	216.2
KB Data Systems	16.0	16.4	17.8	18.9	20.5	20.7	21.8	21.6
KB Credit Information	14.9	15.2	15.2	15.0	14.8	14.9	15.1	14.8
Net Income by Subsidiaries								
KB Kookmin Bank	726.0	179.9	572.8	732.3	701.6	432.4	586.3	660.4
KB Securities ²⁾	58.4	-32.4	80.9	88.0	55.8	33.2	-21.4	150.2
KB Insurance ³⁾	72.8	1.4	75.3	90.9	67.7	0.4	77.2	66.8
KB Kookmin Card	76.9	41.1	78.0	68.1	104.9	65.5	82.1	81.7
KB Asset Management	13.0	7.1	15.1	10.6	10.2	13.0	4.4	17.2
KB Capital	22.3	22.4	32.4	30.7	37.6	16.3	39.3	34.2
KB Life Insurance	2.6	1.4	9.1	7.4	1.7	-2.2	5.9	5.9
KB Real Estate Trust	17.6	9.1	16.1	14.5	12.0	19.1	21.0	17.3
KB Savings Bank	6.0	1.0	4.9	5.0	3.5	2.9	3.4	6.5
KB Investment	1.9	10.7	5.9	-3.8	-4.0	13.2	-5.3	6.8
KB Data Systems	1.2	1.5	1.4	1.1	1.6	0.6	1.1	-0.2
KB Credit Information	0.1	0.5	-0.1	-0.2	-0.2	0.2	0.2	-0.3

1) Simple arithmetic sum of each subsidiary's total assets(including Trusts and AUM) on the financial statements for group reporting

2) Financial information prior to 4Q16 represent financial results of KB Investment & Securities

3) Financial information prior to 2Q17 represent financial results of KB Insurance on a separate financial statement

◆ Key Financial Indicators

KB Financial Group	3Q18	4Q18	1Q19	2Q19	3Q19	4Q19	1Q20	2Q20(E)
ROA (Quarterly)	0.81%	0.16%	0.71%	0.80%	0.74%	0.41%	0.56%	0.72%
ROA (Cumulative)	0.84%	0.66%	0.71%	0.76%	0.75%	0.66%	0.56%	0.64%
ROE (Quarterly)	10.87%	2.16%	9.59%	10.89%	9.90%	5.53%	7.64%	10.15%
ROE (Cumulative)	11.10%	8.82%	9.59%	10.22%	10.11%	8.93%	7.64%	8.88%
Basic EPS (Won, Quarterly)	2,407	506	2,145	2,534	2,413	1,372	1,864	2,512
Basic EPS (Won, Cumulative)	7,233	7,721	2,145	4,678	7,083	8,451	1,864	4,376

BPS (Won)	82,776	83,266	84,133	88,489	91,115	91,871	91,213	93,716
NIM (Quarterly)	1.99%	1.98%	1.98%	1.97%	1.94%	1.88%	1.83%	1.74%
NIM (Cumulative)	2.00%	1.99%	1.98%	1.97%	1.96%	1.94%	1.83%	1.78%
CIR (Quarterly)	47.4%	74.4%	52.8%	51.3%	50.7%	64.8%	53.2%	48.5%
CIR (Cumulative)	48.6%	54.5%	52.8%	52.1%	51.6%	54.9%	53.2%	50.6%
Credit Cost Ratio (Quarterly)	0.17%	0.30%	0.21%	0.15%	0.21%	0.25%	0.25%	0.29%
Credit Cost Ratio (Cumulative)	0.18%	0.21%	0.21%	0.18%	0.19%	0.20%	0.25%	0.27%
NPL Ratio	0.61%	0.61%	0.60%	0.59%	0.55%	0.49%	0.50%	0.48%
NPL Coverage Ratio(New) ¹⁾	137.85%	138.91%	138.24%	132.80%	135.59%	147.10%	141.36%	144.41%
NPL Coverage Ratio(Old) ²⁾	261.07%	263.29%	264.37%	263.63%	275.31%	301.79%	293.54%	296.50%
BIS Ratio	14.91%	14.60%	14.76%	15.04%	15.25%	14.48%	14.08%	14.13%
CET 1 Ratio	14.38%	13.97%	14.11%	14.23%	14.35%	13.58%	13.02%	12.80%
KB Kookmin Bank	3Q18	4Q18	1Q19	2Q19	3Q19	4Q19	1Q20	2Q20(E)
ROA (Quarterly)	0.82%	0.20%	0.64%	0.79%	0.74%	0.45%	0.59%	0.65%
ROA (Cumulative)	0.80%	0.65%	0.64%	0.72%	0.73%	0.65%	0.59%	0.62%
ROE (Quarterly)	11.06%	2.70%	8.71%	10.88%	9.95%	5.96%	8.18%	9.19%
ROE (Cumulative)	10.76%	8.71%	8.71%	9.79%	9.82%	8.82%	8.18%	8.67%
NIM (Quarterly)	1.72%	1.70%	1.71%	1.70%	1.67%	1.61%	1.56%	1.50%
NIM (Cumulative)	1.71%	1.71%	1.71%	1.70%	1.69%	1.67%	1.56%	1.53%
CIR (Quarterly)	45.2%	76.6%	53.9%	48.3%	46.4%	64.0%	49.4%	48.6%
CIR (Cumulative)	48.0%	55.0%	53.9%	51.1%	49.5%	53.1%	49.4%	49.0%
NPL Ratio	0.48%	0.48%	0.47%	0.45%	0.41%	0.37%	0.36%	0.33%
NPL Coverage Ratio(New) ¹⁾	121.99%	122.31%	120.24%	115.29%	118.11%	130.16%	126.73%	134.46%
NPL Coverage Ratio(Old) ²⁾	269.12%	272.38%	274.94%	277.41%	292.42%	324.61%	326.13%	343.31%
BIS Ratio	15.71%	15.52%	15.76%	15.97%	16.42%	15.85%	15.01%	14.39%
CET 1 Ratio	14.70%	14.33%	14.50%	14.72%	14.90%	14.37%	13.56%	12.79%
Loan to Deposit Ratio ³⁾	99.1%	99.6%	98.2%	97.7%	95.7%	94.1%	98.3%	100.4%

1) Based on new formula in accordance with FSS guideline: Loan loss reserves / NPL (i.e. not including reserves for credit losses)

2) Including reserves for credit losses

3) Based on new formula in accordance with FSS guideline from 2020

Disclaimer
Highlights
KB Financial Group
Condensed Income Statement
[Condensed Balance Sheet](#)
[Interest Income / Spread / Margin](#)
[Fee and Commission Income](#)
[Other Operating Income](#)
[Provision for Credit Losses](#)
[General & Administrative Expenses](#)
[Asset Quality](#)
[Capital Adequacy](#)
[Organizational Structure](#)
[Employees / Branches](#)
[Credit Ratings](#)
KB Kookmin Bank
KB Securities
KB Insurance
KB Kookmin Card
Other Subsidiaries
Contacts

(bn Won)	3Q18	4Q18	1Q19	2Q19	3Q19	4Q19	1Q20	2Q20(E)
Net interest income	2,251.3	2,313.4	2,252.1	2,297.1	2,319.4	2,328.2	2,349.2	2,334.0
Net fee and commission income	523.0	495.7	550.6	585.1	580.8	638.5	670.1	711.2
Net other operating income(expenses)	30.9	-330.8	62.1	17.0	-30.0	-169.0	-277.3	227.7
Gross operating income	2,805.2	2,478.3	2,864.8	2,899.2	2,870.2	2,797.7	2,742.0	3,272.9
General & administrative expenses	1,330.6	1,844.2	1,513.9	1,486.9	1,455.9	1,814.3	1,459.2	1,586.4
Operating profit before provision for credit losses	1,474.6	634.1	1,350.9	1,412.3	1,414.3	983.4	1,282.8	1,686.5
Provision for credit losses	146.5	245.9	191.7	102.1	166.1	210.4	243.7	296.0
Net operating profit	1,328.1	388.2	1,159.2	1,310.2	1,248.2	773.0	1,039.1	1,390.5
Net non-operating profit(loss)	0.7	-62.0	6.7	48.6	12.0	-24.0	-19.7	-14.3
Profit before income tax	1,328.8	326.2	1,165.9	1,358.8	1,260.2	749.0	1,019.4	1,376.2
Income tax expense	374.8	133.5	320.0	367.3	319.5	213.9	280.5	383.7
Profit for the period	954.0	192.7	845.9	991.5	940.7	535.1	738.9	992.5
Profit attributable to non-controlling interest	0.2	0.3	0.2	0.4	0.4	0.4	9.4	10.7
Profit attributable to shareholders of the parent company	953.8	192.4	845.7	991.1	940.3	534.7	729.5	981.8

Disclaimer
Highlights
KB Financial Group
[Condensed Income Statement](#)
[Condensed Balance Sheet](#)
[Interest Income / Spread / Margin](#)
[Fee and Commission Income](#)
[Other Operating Income](#)
[Provision for Credit Losses](#)
[General & Administrative Expenses](#)
[Asset Quality](#)
[Capital Adequacy](#)
[Organizational Structure](#)
[Employees / Branches](#)
[Credit Ratings](#)
KB Kookmin Bank
KB Securities
KB Insurance
KB Kookmin Card
Other Subsidiaries
Contacts

(bn Won)	Sep. 18	Dec. 18	Mar. 19	Jun. 19	Sep. 19	Dec. 19	Mar. 20	Jun. 20(E)
Total Assets	477,715.6	479,588.3	490,699.4	498,179.1	506,195.3	518,538.1	544,881.7	569,648.0
Cash and due from financial institutions	18,349.7	20,274.5	19,184.3	22,521.3	22,004.6	20,837.9	23,136.3	22,509.5
Financial assets at fair value through profit or loss	51,020.8	50,987.8	49,480.1	48,711.9	51,763.0	53,549.1	57,072.0	58,653.0
Derivative financial assets	2,206.9	2,026.0	2,328.8	2,891.5	4,052.7	3,190.7	5,179.9	3,953.3
Financial investments	59,193.1	61,665.1	64,678.8	64,290.7	68,422.5	71,782.6	73,526.0	74,810.3
Loans	316,431.0	319,201.6	320,948.4	324,900.5	326,329.4	339,684.1	351,402.6	367,862.5
(Reserves for loan losses)	-2,548.5	-2,609.7	-2,559.9	-2,471.2	-2,376.0	-2,408.0	-2,434.7	-2,546.1
Investments in associates	486.0	504.9	507.6	526.9	534.6	598.2	565.0	691.7
Tangible assets	5,927.6	6,408.9	7,005.1	7,512.0	7,563.6	7,918.5	7,903.6	7,903.3
Goodwill & Intangible assets	2,782.0	2,755.8	2,766.4	2,713.7	2,653.5	2,737.8	2,684.5	3,053.8
Current income tax assets	15.7	10.0	9.2	19.3	23.7	19.1	18.9	22.3
Deferred income tax assets	0.7	4.2	5.1	4.3	4.4	3.6	3.7	198.5
Other assets	21,302.1	15,749.5	23,785.6	24,087.0	22,843.3	18,216.5	23,389.2	29,989.8
Total Liabilities	442,126.4	443,875.3	454,872.1	460,976.8	467,455.0	479,418.8	506,072.2	529,340.9
Financial liabilities at fair value through profit or loss	16,033.0	15,326.9	16,401.2	17,282.6	17,405.8	15,368.2	12,736.1	13,366.4
Deposits	271,155.2	276,770.4	282,738.7	288,423.3	288,636.7	305,592.8	317,820.3	327,743.5
Debts	31,902.5	33,004.8	30,994.1	30,219.0	33,555.8	37,818.9	41,840.8	46,895.8
Debentures	51,549.9	53,278.7	51,667.1	50,851.0	50,565.6	50,935.6	54,156.2	57,444.7
Derivative financial liabilities	2,606.0	2,901.2	2,577.5	3,257.2	4,294.6	3,007.3	6,447.1	4,291.2
Net defined benefit liabilities	286.1	262.2	300.9	338.2	393.3	254.0	291.1	347.5
Provisions	515.4	525.9	572.4	536.8	529.0	527.9	523.3	595.1
Accrued expenses payables	3,599.2	3,731.1	3,606.2	3,771.2	3,835.1	3,782.6	3,590.4	3,693.5
Other liabilities	64,479.1	58,074.1	66,014.0	66,297.5	68,239.1	62,131.5	68,666.9	74,963.2
Total Equity	35,589.2	35,713.0	35,827.3	37,202.3	38,740.3	39,119.3	38,809.5	40,307.1
Share capital	2,090.6	2,090.6	2,090.6	2,090.6	2,090.6	2,090.6	2,090.6	2,090.6
Hybrid financial instrument	-	-	-	399.1	399.2	399.2	399.2	798.1
Capital surplus	17,122.0	17,121.7	17,119.8	17,123.3	17,122.6	17,122.8	17,122.9	16,728.1
Accumulated other comprehensive income	230.1	177.7	352.1	476.4	500.5	348.0	173.0	294.3
Retained earnings	17,074.1	17,282.4	17,349.9	18,339.0	19,278.2	19,709.5	19,574.7	20,793.9
Treasury shares	-936.2	-968.5	-1,094.7	-1,236.2	-1,236.2	-1,136.2	-1,136.2	-1,136.2
Non-controlling interest	8.6	9.1	9.6	10.1	585.4	585.4	585.3	738.3

Disclaimer
Highlights
KB Financial Group
[Condensed Income Statement](#)
[Condensed Balance Sheet](#)
[Interest Income / Spread / Margin](#)
[Fee and Commission Income](#)
[Other Operating Income](#)
[Provision for Credit Losses](#)
[General & Administrative Expenses](#)
[Asset Quality](#)
[Capital Adequacy](#)
[Organizational Structure](#)
[Employees / Branches](#)
[Credit Ratings](#)
KB Kookmin Bank
KB Securities
KB Insurance
KB Kookmin Card
Other Subsidiaries
Contacts
Group Interest Income

(bn Won)	3Q18	4Q18	1Q19	2Q19	3Q19	4Q19	1Q20	2Q20(E)
Interest Income	3,515.1	3,661.5	3,646.4	3,694.0	3,671.6	3,627.2	3,620.0	3,601.7
Due from financial institutions	28.8	31.9	33.5	41.6	41.7	36.5	35.5	23.4
Financial investments	523.2	535.0	508.7	517.6	509.0	507.5	511.6	479.2
Loans	2,932.6	3,061.9	3,069.3	3,098.4	3,086.2	3,041.3	3,003.0	3,075.6
Others	30.5	32.7	34.9	36.4	34.7	41.9	69.9	23.5
Interest Expense	1,263.8	1,348.1	1,394.3	1,396.9	1,352.2	1,299.0	1,270.8	1,267.7
Deposits	796.4	853.2	891.4	895.7	863.8	830.2	788.9	786.2
Debts & debentures	444.0	470.6	471.0	468.1	457.7	440.2	453.9	460.2
Others	23.4	24.3	31.9	33.1	30.7	28.6	28.0	21.3
Net Interest Income	2,251.3	2,313.4	2,252.1	2,297.1	2,319.4	2,328.2	2,349.2	2,334.0

Group Net Interest Margin(NIM)¹⁾

	3Q18	4Q18	1Q19	2Q19	3Q19	4Q19	1Q20	2Q20(E)
NIM (Quarterly)	1.99%	1.98%	1.98%	1.97%	1.94%	1.88%	1.83%	1.74%
NIM (Cumulative)	2.00%	1.99%	1.98%	1.97%	1.96%	1.94%	1.83%	1.78%

1) Bank NIM+ Card NIM(excluding credit card merchant fees)

Interest Spread / Net Interest Margin(NIM)¹⁾ excluding credit card merchant fees

(bn Won)	3Q18	4Q18	1Q19	2Q19	3Q19	4Q19	1Q20	2Q20(E)
Interest earning assets	323,789.6	335,749.7	339,412.9	342,565.8	348,025.8	358,998.5	368,901.7	386,595.5
Interest earned on the assets ²⁾	2,778.2	2,906.1	2,924.2	2,956.6	2,941.5	2,896.9	2,846.5	2,762.8
Yield	3.40%	3.43%	3.49%	3.46%	3.35%	3.20%	3.10%	2.87%
Interest bearing liabilities	312,509.4	322,808.8	325,930.3	328,606.5	333,741.3	344,137.6	355,553.1	375,681.3
Interest paid on the liabilities ³⁾	1,151.0	1,233.2	1,264.2	1,278.0	1,243.6	1,200.0	1,168.7	1,089.7
Yield	1.46%	1.52%	1.57%	1.56%	1.48%	1.38%	1.32%	1.17%
Interest spread	1.94%	1.92%	1.92%	1.90%	1.87%	1.82%	1.78%	1.71%
Net Interest Margin	1.99%	1.98%	1.98%	1.97%	1.94%	1.88%	1.83%	1.74%

1) Bank NIM + Card NIM

2) Interest income - credit guarantee fee

3) Interest expense + deposit insurance fee

Interest Spread / Net Interest Margin(NIM)¹⁾ including credit card merchant fees

(bn Won)	3Q18	4Q18	1Q19	2Q19	3Q19	4Q19	1Q20	2Q20(E)
Interest earning assets	327,010.0	339,058.3	342,711.9	346,077.1	351,563.9	362,637.6	372,456.7	390,042.2
Interest earned on the assets ²⁾	3,121.8	3,291.3	3,275.2	3,302.0	3,296.5	3,277.5	3,193.8	3,138.9
Yield	3.79%	3.85%	3.88%	3.83%	3.72%	3.59%	3.45%	3.24%
Interest bearing liabilities	312,509.4	322,808.8	325,930.3	328,606.5	333,741.3	344,137.6	355,553.1	375,681.3
Interest paid on the liabilities ³⁾	1,151.0	1,233.2	1,264.2	1,278.0	1,243.6	1,200.0	1,168.7	1,089.7
Yield	1.46%	1.52%	1.57%	1.56%	1.48%	1.38%	1.32%	1.17%
Interest spread	2.33%	2.34%	2.30%	2.27%	2.24%	2.20%	2.13%	2.07%
Net Interest Margin	2.39%	2.41%	2.38%	2.35%	2.32%	2.27%	2.19%	2.11%

1) Bank NIM + Card NIM

2) Interest income - credit guarantee fee

3) Interest expense + deposit insurance fee

[Return to Home](#)
KB Financial Group
Disclaimer
Highlights
KB Financial Group
[Condensed Income Statement](#)
[Condensed Balance Sheet](#)
[Interest Income / Spread / Margin](#)
[Fee and Commission Income](#)
[Other Operating Income](#)
[Provision for Credit Losses](#)
[General & Administrative Expenses](#)
[Asset Quality](#)
[Capital Adequacy](#)
[Organizational Structure](#)
[Employees / Branches](#)
[Credit Ratings](#)
KB Kookmin Bank
KB Securities
KB Insurance
KB Kookmin Card
Other Subsidiaries
Contacts

(bn Won)	3Q18	4Q18	1Q19	2Q19	3Q19	4Q19	1Q20	2Q20(E)
Trust Fee	101.0	98.2	129.5	152.5	128.5	131.6	136.5	99.4
Fee and Commission	422.0	397.5	421.1	432.6	452.3	506.9	533.6	611.8
Fees from credit cards	107.1	127.5	100.6	87.0	102.2	134.4	112.5	133.9
Guarantee fees	11.4	13.1	11.5	13.0	9.6	14.0	13.1	14.7
Other commissions in Won	286.0	238.4	292.5	305.2	319.9	338.9	389.9	433.5
Commissions received as agency	43.6	38.1	37.4	43.9	42.4	48.5	50.0	46.9
Commissions received on represent securities	34.2	32.8	34.8	38.3	38.5	34.2	40.4	41.4
Commissions received on banking business	51.8	53.9	52.8	54.7	56.1	50.9	49.9	46.2
Commissions received on securities business	111.3	93.4	99.9	112.0	109.3	124.8	144.8	193.1
Others	45.1	20.2	67.6	56.3	73.6	80.5	104.8	105.9
Other commissions in foreign currency	17.5	18.5	16.5	27.4	20.6	19.6	18.1	29.7
Net Fee and Commission Income	523.0	495.7	550.6	585.1	580.8	638.5	670.1	711.2

Disclaimer
Highlights
KB Financial Group
[Condensed Income Statement](#)
[Condensed Balance Sheet](#)
[Interest Income / Spread / Margin](#)
[Fee and Commission Income](#)
[Other Operating Income](#)
[Provision for Credit Losses](#)
[General & Administrative Expenses](#)
[Asset Quality](#)
[Capital Adequacy](#)
[Organizational Structure](#)
[Employees / Branches](#)
[Credit Ratings](#)
KB Kookmin Bank
KB Securities
KB Insurance
KB Kookmin Card
Other Subsidiaries
Contacts

(bn Won)	3Q18	4Q18	1Q19	2Q19	3Q19	4Q19	1Q20	2Q20(E)
Net gain/loss on securities	136.5	346.7	-271.1	101.6	62.3	-103.7	1,053.2	-213.7
Net gain/loss on FVPL securities ¹⁾	83.0	311.8	-360.1	48.7	-36.9	-123.4	885.3	-315.6
Net gain/loss on FVOCI securities ²⁾	53.5	34.9	89.0	52.9	99.2	19.7	167.9	101.9
Net gain/loss on sales	48.9	25.0	48.4	48.3	93.6	15.7	133.3	98.5
Impairment loss	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Others	4.6	9.9	40.6	4.6	5.6	4.0	34.6	3.4
Net gain/loss on derivatives & foreign currency translation	105.7	-355.6	612.2	130.3	211.8	333.9	-1,003.6	758.6
Other operating income	-211.3	-321.9	-279.0	-214.9	-304.1	-399.2	-326.9	-317.2
Deposit insurance fees & credit guarantee fees	-198.8	-203.3	-204.0	-203.6	-203.7	-208.5	-215.7	-223.4
Net gain/loss on sale of loans	11.1	1.3	15.0	22.9	22.7	0.7	51.5	42.7
Others	-23.6	-119.9	-90.0	-34.2	-123.1	-191.4	-162.7	-136.5
Net other operating income	30.9	-330.8	62.1	17.0	-30.0	-169.0	-277.3	227.7

1) Financial assets(liabilities) at fair value through profit or loss

2) Financial assets(liabilities) at fair value through other comprehensive income

[Return to Home](#)

KB Financial Group

Disclaimer

Highlights

KB Financial Group

Condensed Income Statement

Condensed Balance Sheet

Interest Income / Spread / Margin

Fee and Commission Income

Other Operating Income

Provision for Credit Losses

General & Administrative Expenses

Asset Quality

Capital Adequacy

Organizational Structure

Employees / Branches

Credit Ratings

KB Kookmin Bank

KB Securities

KB Insurance

KB Kookmin Card

Other Subsidiaries

Contacts

(bn Won)	3Q18	4Q18	1Q19	2Q19	3Q19	4Q19	1Q20	2Q20(E)
Provision for loan losses	141.8	243.8	156.5	130.2	166.0	216.8	243.5	254.4
Provision for acceptances and guarantees	-11.3	-2.6	18.3	-10.0	-0.1	-6.3	-0.5	-7.4
Provision for undrawn commitments	17.5	4.0	5.1	-8.5	0.0	0.4	0.5	50.7
Provision for financial guarantees & contracts	-1.5	0.7	11.8	-9.6	0.2	-0.5	0.2	-1.7
Provision for Credit Losses	146.5	245.9	191.7	102.1	166.1	210.4	243.7	296.0

Group Credit Cost Ratio¹⁾

(bn Won)	3Q18	4Q18	1Q19	2Q19	3Q19	4Q19	1Q20	2Q20(E)
Total Outstanding Credit	311,814.2	316,736.9	316,993.3	319,512.6	323,399.9	334,552.5	348,356.8	355,479.6
Household	152,710.1	156,398.4	157,339.0	157,914.0	158,140.6	163,461.0	169,553.3	171,867.9
Corporate	140,865.5	140,808.4	140,320.2	141,837.4	144,242.8	149,075.5	157,442.2	162,033.0
Credit Card	18,238.5	19,530.1	19,334.2	19,761.1	21,016.5	22,016.0	21,361.3	21,578.8
Provision for Loan Losses	127.5	234.6	165.4	115.5	168.6	209.8	213.8	250.9
Household	78.8	64.0	87.3	75.8	93.4	107.8	99.5	125.1
Corporate	-49.1	55.6	-30.3	-60.6	-35.4	-13.8	59.6	20.9
Credit Card	97.8	115.0	108.4	100.3	110.6	115.9	54.7	104.8
Quarterly Credit Cost	0.17%	0.30%	0.21%	0.15%	0.21%	0.25%	0.25%	0.29%
Household	0.21%	0.17%	0.22%	0.19%	0.23%	0.27%	0.24%	0.29%
Corporate	-0.14%	0.16%	-0.09%	-0.17%	-0.10%	-0.04%	0.16%	0.05%
Credit Card	2.17%	2.44%	2.23%	2.06%	2.15%	2.14%	1.01%	1.96%
Cumulative Credit Cost	0.18%	0.21%	0.21%	0.18%	0.19%	0.20%	0.25%	0.27%
Household	0.18%	0.18%	0.22%	0.21%	0.22%	0.23%	0.24%	0.27%
Corporate	-0.11%	-0.04%	-0.09%	-0.13%	-0.12%	-0.10%	0.16%	0.03%
Credit Card	2.31%	2.33%	2.23%	2.15%	2.14%	2.14%	1.01%	1.99%

1) Based on simple arithmetic sum of subsidiaries

[Return to Home](#)
KB Financial Group

Disclaimer

Highlights

KB Financial Group

- Condensed Income Statement
- Condensed Balance Sheet
- Interest Income / Spread / Margin
- Fee and Commission Income
- Other Operating Income
- Provision for Credit Losses
- General & Administrative Expenses**
- Asset Quality
- Capital Adequacy
- Organizational Structure
- Employees / Branches
- Credit Ratings

KB Kookmin Bank

KB Securities

KB Insurance

KB Kookmin Card

Other Subsidiaries

Contacts

(bn Won)	3Q18	4Q18	1Q19	2Q19	3Q19	4Q19	1Q20	2Q20(E)
Employee Benefits	828.8	1,249.9	993.3	919.3	884.2	1,158.5	878.5	991.2
Post-employment benefits	57.3	62.2	63.5	64.1	65.0	67.2	65.8	65.8
Termination benefits	0.3	236.6	44.8	0.3	18.7	176.0	8.6	0.2
Salaries & employee benefits	586.1	771.3	582.7	672.2	620.4	731.9	602.8	660.3
Others	185.1	179.8	302.3	182.7	180.1	183.4	201.3	264.9
Depreciation and Amortization	102.1	129.0	177.4	185.7	195.2	226.1	211.7	204.6
Tangible assets	66.9	87.9	134.8	140.0	147.5	176.5	156.1	144.7
Intangible assets	27.7	29.0	34.0	36.9	37.9	39.9	46.9	49.3
Others	7.5	12.1	8.6	8.8	9.8	9.7	8.7	10.6
Other General and Administrative Expenses	399.7	465.3	343.2	381.9	376.5	429.7	369.0	390.6
Occupancy, furniture & equipment expenses	357.8	416.5	292.9	318.1	326.3	379.4	316.7	321.1
Taxes	41.9	48.8	50.3	63.8	50.2	50.3	52.3	69.5
General & Administrative Expenses	1,330.6	1,844.2	1,513.9	1,486.9	1,455.9	1,814.3	1,459.2	1,586.4

Cost to Income Ratio (CIR)

(bn Won)	3Q18	4Q18	1Q19	2Q19	3Q19	4Q19	1Q20	2Q20(E)
Gross operating income	2,805.2	2,478.3	2,864.8	2,899.2	2,870.2	2,797.7	2,742.0	3,272.9
General & administrative expenses	1,330.6	1,844.2	1,513.9	1,486.9	1,455.9	1,814.3	1,459.2	1,586.4
Quarterly CIR	47.4%	74.4%	52.8%	51.3%	50.7%	64.8%	53.2%	48.5%
Cumulative CIR	48.6%	54.5%	52.8%	52.1%	51.6%	54.9%	53.2%	50.6%

Disclaimer
Highlights
KB Financial Group

[Condensed Income Statement](#)
[Condensed Balance Sheet](#)
[Interest Income / Spread / Margin](#)
[Fee and Commission Income](#)
[Other Operating Income](#)
[Provision for Credit Losses](#)
[General & Administrative Expenses](#)

Asset Quality

[Capital Adequacy](#)
[Organizational Structure](#)
[Employees / Branches](#)
[Credit Ratings](#)

KB Kookmin Bank
KB Securities
KB Insurance
KB Kookmin Card
Other Subsidiaries
Contacts

(bn Won)	Sep. 18	Dec. 18	Mar. 19	Jun. 19	Sep. 19	Dec. 19	Mar. 20	Jun. 20(E)
Total Outstanding Credits	311,814.2	316,736.9	316,993.3	319,512.6	323,399.9	334,552.5	348,356.8	355,479.6
Normal	307,249.5	312,224.9	312,588.9	315,031.1	318,950.6	330,292.3	343,968.7	351,321.4
Precautionary	2,654.4	2,591.5	2,494.6	2,583.0	2,665.6	2,608.4	2,630.1	2,440.4
Substandard	713.4	694.9	722.9	733.4	806.7	662.5	704.7	761.6
Doubtful	849.3	882.2	843.1	820.1	637.8	700.9	711.4	600.7
Estimated Loss	347.7	343.3	343.8	344.9	339.3	288.4	341.9	355.5
NPL (A)	1,910.4	1,920.4	1,909.8	1,898.5	1,783.8	1,651.8	1,758.0	1,717.9
NPL Ratio	0.61%	0.61%	0.60%	0.59%	0.55%	0.49%	0.50%	0.48%
Loan loss reserves ¹⁾ (B)	2,633.4	2,667.6	2,640.0	2,521.1	2,418.5	2,430.0	2,485.1	2,480.7
Reserves for credit losses (C)	2,354.0	2,388.7	2,408.9	2,483.8	2,492.3	2,555.2	2,675.2	2,612.7
NPL Coverage Ratio(New)²⁾ (B/A)	137.85%	138.91%	138.24%	132.80%	135.59%	147.10%	141.36%	144.41%
NPL Coverage Ratio(Old)³⁾ [(B+C)/A]	261.07%	263.29%	264.37%	263.63%	275.31%	301.79%	293.54%	296.50%

1) Allowances for loan losses and acceptances & guarantees

2) Based on new formula in accordance with FSS guideline: Loan loss reserves / NPL (i.e. not including reserves for credit losses)

3) Including reserves for credit losses

Disclaimer

Highlights

KB Financial Group

Condensed Income Statement

Condensed Balance Sheet

Interest Income / Spread / Margin

Fee and Commission Income

Other Operating Income

Provision for Credit Losses

General & Administrative Expenses

Asset Quality

Capital Adequacy

Organizational Structure

Employees / Branches

Credit Ratings

KB Kookmin Bank

KB Securities

KB Insurance

KB Kookmin Card

Other Subsidiaries

Contacts

(bn Won)	Sep. 18	Dec. 18	Mar. 19	Jun. 19	Sep. 19	Dec. 19	Mar. 20	Jun. 20(E)
Tier 1 Capital	33,769.7	32,993.8	33,698.6	34,867.6	36,021.1	35,426.1	35,983.4	36,747.3
Common Equity Tier 1	33,769.7	32,993.8	33,698.6	34,468.5	35,318.2	34,709.9	35,251.0	35,607.4
Paid in capital	2,090.6	2,090.6	2,090.6	2,090.6	2,085.6	2,090.6	2,090.6	2,090.6
Capital surplus	13,190.3	13,190.3	13,190.3	13,190.3	13,190.3	13,190.3	13,190.3	13,190.3
Retained earnings	17,074.1	17,282.4	17,349.9	18,339.0	19,278.2	19,709.5	19,574.7	20,793.9
Others	3,225.7	3,140.6	3,187.0	3,173.6	3,197.0	3,144.7	2,969.9	2,679.8
Deductions	-1,810.9	-2,710.1	-2,119.2	-2,325.0	-2,432.8	-3,425.2	-2,574.3	-3,147.2
Additional Tier 1	0.0	0.0	0.0	399.1	702.9	716.2	732.3	1,139.9
Tier 2 Capital	1,237.1	1,482.3	1,542.6	1,549.0	1,508.4	1,569.1	2,138.0	2,547.9
Provisions	156.1	167.1	161.7	172.7	161.1	175.7	189.4	309.5
Subordinated debt(holding company)	0.0	0.0	0.0	0.0	0.0	0.0	400.0	400.0
Subordinated debt(Kookmin Bank)	1,081.0	1,315.2	1,380.9	1,376.3	1,347.2	1,393.4	1,548.5	1,838.5
Others	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Total BIS Capital	35,006.8	34,476.2	35,241.2	36,416.6	37,529.5	36,995.2	38,121.3	39,295.3
Risk Weighted Assets	234,772.4	236,099.0	238,757.2	242,147.9	246,091.5	255,549.0	270,696.4	278,115.6
BIS Capital Ratio	14.91%	14.60%	14.76%	15.04%	15.25%	14.48%	14.08%	14.13%
Tier 1	14.38%	13.97%	14.11%	14.40%	14.64%	13.86%	13.29%	13.21%
Common Equity Tier 1	14.38%	13.97%	14.11%	14.23%	14.35%	13.58%	13.02%	12.80%
Tier 2	0.53%	0.63%	0.65%	0.64%	0.61%	0.61%	0.79%	0.92%

1) Based on BASEL III

Disclaimer

Highlights

KB Financial Group

- Condensed Income Statement
- Condensed Balance Sheet
- Interest Income / Spread / Margin
- Fee and Commission Income
- Other Operating Income
- Provision for Credit Losses
- General & Administrative Expenses
- Asset Quality
- Capital Adequacy
- Organizational Structure**
- Employees / Branches
- Credit Ratings

KB Kookmin Bank

KB Securities

KB Insurance

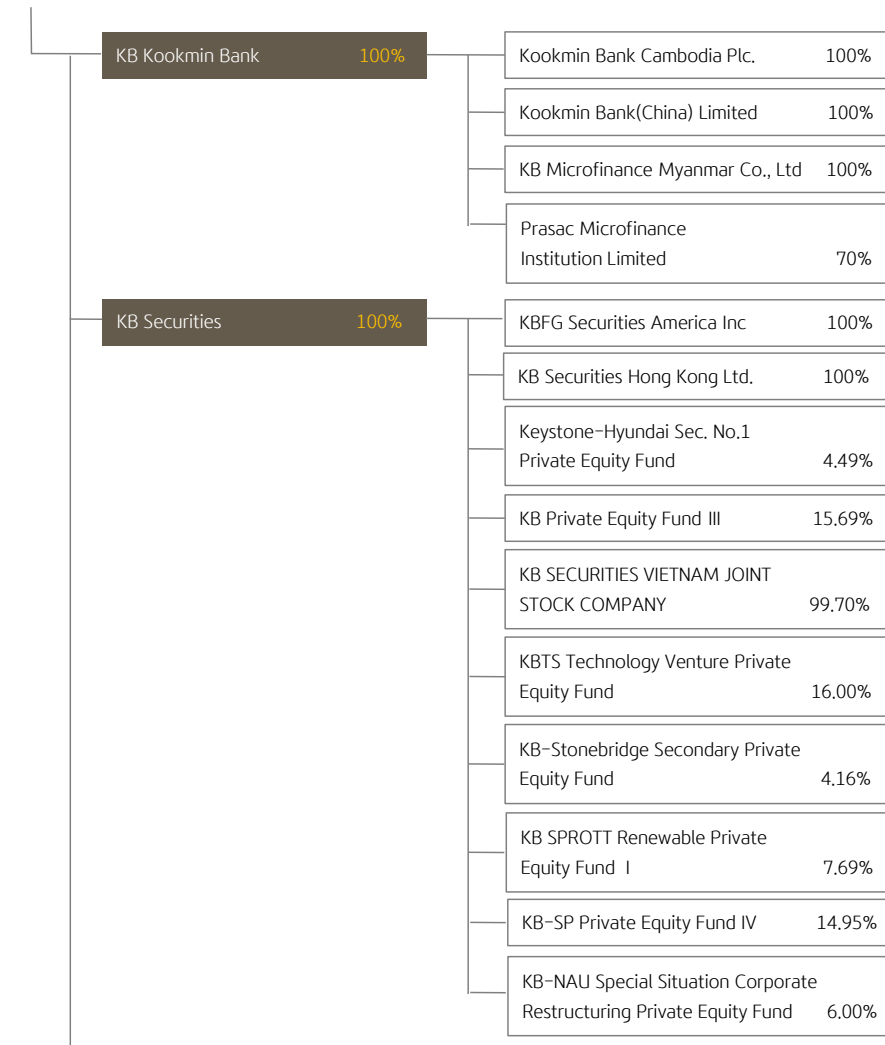
KB Kookmin Card

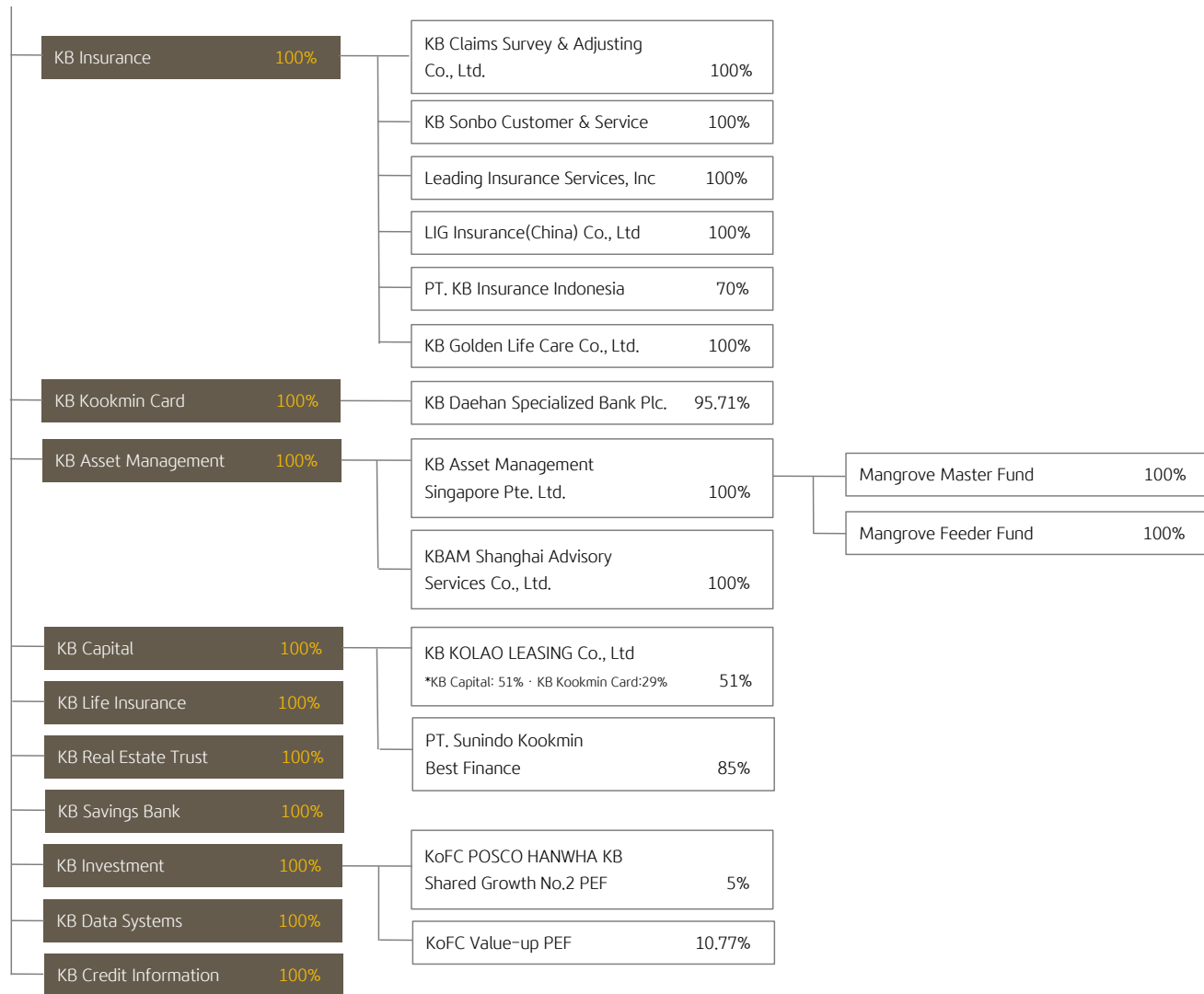
Other Subsidiaries

Contacts

- As of June 30, 2020

KB Financial Group





[Return to Home](#)
KB Financial Group
Disclaimer
Highlights
KB Financial Group
[Condensed Income Statement](#)
[Condensed Balance Sheet](#)
[Interest Income / Spread / Margin](#)
[Fee and Commission Income](#)
[Other Operating Income](#)
[Provision for Credit Losses](#)
[General & Administrative Expenses](#)
[Asset Quality](#)
[Capital Adequacy](#)
[Organizational Structure](#)
[Employees / Branches](#)
[Credit Ratings](#)
KB Kookmin Bank
KB Securities
KB Insurance
KB Kookmin Card
Other Subsidiaries
Contacts
Number of Employees

	Sep. 18	Dec. 18	Mar. 19	Jun. 19	Sep. 19	Dec. 19	Mar. 20	Jun. 20
KB Financial Group Inc. (holding company)	185	186	173	174	175	175	178	178
KB Kookmin Bank	16,493	16,860	16,248	16,248	16,221	16,473	16,005	16,005
KB Securities	2,878	2,883	2,888	2,840	2,829	2,848	2,805	2,769
KB Insurance	3,183	3,239	3,215	3,182	3,095	3,103	3,085	3,094
KB Kookmin Card	1,564	1,600	1,517	1,518	1,529	1,553	1,550	1,547
KB Life Insurance	358	347	347	353	341	329	339	344
KB Asset Management	230	227	245	254	257	257	284	268
KB Capital	457	462	483	488	487	494	498	495
KB Savings Bank	134	134	141	136	142	140	147	147
KB Real Estate Trust	150	160	172	176	176	176	168	170
KB Investment	44	43	55	59	59	61	60	63
KB Credit Information	138	139	140	140	137	140	139	137
KB Data Systems	376	375	388	433	429	434	440	476
Total	26,190	26,655	26,012	26,001	25,877	26,183	25,698	25,693

Number of Employees of KB Kookmin Bank

	Sep. 18	Dec. 18	Mar. 19	Jun. 19	Sep. 19	Dec. 19	Mar. 20	Jun. 20
Directors	6	6	8	8	8	8	8	8
Executive	2	2	3	3	3	3	3	3
Non-Executive	4	4	5	5	5	5	5	5
Non-Standing	0	0	0	0	0	0	0	0
Executive Vice Presidents	18	18	17	18	18	18	20	20
Regional Directors	38	38	38	39	39	39	38	38
Regular Employees	16,435	16,802	16,190	16,188	16,161	16,413	15,944	15,944
Total¹⁾	16,493	16,860	16,248	16,248	16,221	16,473	16,005	16,005

1) Excluding non-executive and non-standing directors

Number of Employees of KB Securities

	Sep. 18	Dec. 18	Mar. 19	Jun. 19	Sep. 19	Dec. 19	Mar. 20	Jun. 20
Directors	46	46	42	44	45	45	45	45
Employees	2,832	2,837	2,846	2,796	2,784	2,803	2,760	2,724
Regular	2,192	2,187	2,170	2,171	2,162	2,194	2,163	2,158
Contract	640	650	676	625	622	609	597	566
Total	2,878	2,883	2,888	2,840	2,829	2,848	2,805	2,769

Number of Employees of KB Insurance

	Sep. 18	Dec. 18	Mar. 19	Jun. 19	Sep. 19	Dec. 19	Mar. 20	Jun. 20
Senior Management	39	39	37	37	37	37	37	37
Employees	3,144	3,200	3,178	3,145	3,058	3,066	3,048	3,057
Total	3,183	3,239	3,215	3,182	3,095	3,103	3,085	3,094

Number of Employees of KB Kookmin Card

	Sep. 18	Dec. 18	Mar. 19	Jun. 19	Sep. 19	Dec. 19	Mar. 20	Jun. 20
Senior Management	16	16	16	16	16	16	17	17
Employees	1,484	1,514	1,501	1,502	1,513	1,537	1,533	1,530
Total	1,500	1,530	1,517	1,518	1,529	1,553	1,550	1,547

Number of Branches / ATMs of KB Kookmin Bank

	Sep. 18	Dec. 18	Mar. 19	Jun. 19	Sep. 19	Dec. 19	Mar. 20	Jun. 20
Regular Branch	904	907	884	884	882	883	904	905
Sub-branch	148	150	163	163	163	168	113	113
ATM Branch	740	751	761	757	763	759	776	783
Total	1,792	1,808	1,808	1,804	1,808	1,810	1,793	1,801
ATM	7,831	7,185	7,172	7,137	7,036	6,777	6,704	6,629

Disclaimer

Highlights

KB Financial Group

- Condensed Income Statement
- Condensed Balance Sheet
- Interest Income / Spread / Margin
- Fee and Commission Income
- Other Operating Income
- Provision for Credit Losses
- General & Administrative Expenses
- Asset Quality
- Capital Adequacy
- Organizational Structure
- Employees / Branches

Credit Ratings

KB Kookmin Bank

KB Securities

KB Insurance

KB Kookmin Card

Other Subsidiaries

Contacts

- As of June 30, 2020

	Long-Term	Short-Term	Outlook	Last Updated
Moody's	A1	Prime-1	Stable	2019.6.24
S&P	A	A-1	Stable	2019.8.26

Note) Rating for holding company

Disclaimer
Highlights
KB Financial Group
KB Kookmin Bank
Condensed Income Statement
[Condensed Balance Sheet](#)
[Interest Income / Spread / Margin](#)
[Fee and Commission Income](#)
[Other Operating Income](#)
[Provision for Credit Losses](#)
[General & Administrative Expenses](#)
[Loans / Deposits](#)
[Asset Quality](#)
[Delinquency](#)
[Capital Adequacy](#)
[Credit Ratings](#)
[Housing Price Index](#)
KB Securities
KB Insurance
KB Kookmin Card
Other Subsidiaries
Contacts

(bn Won)	3Q18	4Q18	1Q19	2Q19	3Q19	4Q19	1Q20	2Q20(E)
Net interest income	1,544.7	1,588.5	1,552.4	1,587.3	1,607.7	1,616.4	1,637.5	1,638.2
Net fee and commission income	246.8	219.1	274.8	303.1	268.8	286.6	285.8	257.2
Net other operating income(expenses)	6.2	-143.5	-26.4	-49.8	-20.0	-81.8	-126.9	135.8
Gross operating income	1,797.7	1,664.1	1,800.8	1,840.6	1,856.5	1,821.2	1,796.4	2,031.2
General & administrative expenses	811.7	1,274.4	970.8	889.0	861.2	1,166.4	887.2	988.1
Operating profit before provision for credit losses	986.0	389.7	830.0	951.6	995.3	654.8	909.2	1,043.1
Provision for credit losses	2.9	92.4	54.4	-30.2	31.3	48.1	76.6	139.4
Net operating profit	983.1	297.3	775.6	981.8	964.0	606.7	832.6	903.7
Net non-operating profit(loss)	8.8	-43.2	1.0	7.3	-5.2	-12.7	-35.2	9.4
Share of profit(loss) of associates	7.7	18.9	10.4	-6.0	-9.6	34.4	-9.7	-4.8
Net other non-operating income(expenses)	1.1	-62.1	-9.4	13.3	4.4	-47.1	-25.5	14.2
Profit before income tax	991.9	254.1	776.6	989.1	958.8	594.0	797.4	913.1
Income tax expense	265.9	74.2	203.8	256.8	257.2	161.6	211.1	242.1
Profit for the period	726.0	179.9	572.8	732.3	701.6	432.4	586.3	671.0
Profit attributable to non-controlling interest	0.0	0.0	0.0	0.0	0.0	0.0	0.0	10.6
Profit attributable to shareholders of the parent company	726.0	179.9	572.8	732.3	701.6	432.4	586.3	660.4

[Return to Home](#)
KB Kookmin Bank
Disclaimer
Highlights
KB Financial Group
KB Kookmin Bank
[Condensed Income Statement](#)
[Condensed Balance Sheet](#)
[Interest Income / Spread / Margin](#)
[Fee and Commission Income](#)
[Other Operating Income](#)
[Provision for Credit Losses](#)
[General & Administrative Expenses](#)
[Loans / Deposits](#)
[Asset Quality](#)
[Delinquency](#)
[Capital Adequacy](#)
[Credit Ratings](#)
[Housing Price Index](#)
KB Securities
KB Insurance
KB Kookmin Card
Other Subsidiaries
Contacts

(bn Won)	3Q18	4Q18	1Q19	2Q19	3Q19	4Q19	1Q20	2Q20(E)
Interest Income	2,572.1	2,686.4	2,692.5	2,729.1	2,699.6	2,658.7	2,631.4	2,638.7
Due from financial institutions	17.0	15.7	15.1	17.6	17.2	14.8	14.3	8.4
Financial Investments	269.4	268.0	268.8	282.0	277.3	278.5	274.1	246.0
Loans	2,259.0	2,373.6	2,378.6	2,395.0	2,373.3	2,327.5	2,277.2	2,363.8
Other	26.7	29.1	30.0	34.5	31.8	37.9	65.8	20.5
Interest Expense	1,027.4	1,097.9	1,140.1	1,141.8	1,091.9	1,042.3	993.9	1,000.5
Deposits	791.7	847.2	884.6	888.5	854.9	824.9	781.6	778.3
Debts & Debentures	216.5	230.4	230.2	224.8	212.2	194.4	190.3	207.4
Other	19.2	20.3	25.3	28.5	24.8	23.0	22.0	14.8
Net Interest Income	1,544.7	1,588.5	1,552.4	1,587.3	1,607.7	1,616.4	1,637.5	1,638.2

Bank Net Interest Margin

(bn Won)	3Q18	4Q18	1Q19	2Q19	3Q19	4Q19	1Q20	2Q20(E)
NIM (Quarterly)	1.72%	1.70%	1.71%	1.70%	1.67%	1.61%	1.56%	1.50%
NIM (Cumulative)	1.71%	1.71%	1.71%	1.70%	1.69%	1.67%	1.56%	1.53%

Interest Spread / Margin

(bn Won)	3Q18	4Q18	1Q19	2Q19	3Q19	4Q19	1Q20	2Q20(E)
Interest earning assets ¹⁾	308,276.9	319,670.0	322,780.7	325,624.1	330,546.2	340,933.5	350,301.4	368,255.6
Interest earned on the assets ²⁾	2,407.0	2,523.5	2,537.9	2,571.9	2,546.5	2,494.7	2,440.7	2,371.8
Yield	3.10%	3.13%	3.19%	3.17%	3.06%	2.90%	2.80%	2.59%
Interest bearing liabilities ³⁾	299,339.5	308,983.2	311,609.0	313,777.3	318,455.1	328,548.9	339,398.4	359,172.2
Interest paid on the liabilities ⁴⁾	1,072.9	1,151.3	1,180.4	1,191.2	1,156.3	1,111.2	1,078.8	1,002.1
Yield	1.42%	1.48%	1.54%	1.52%	1.44%	1.34%	1.28%	1.12%
Interest spread	1.68%	1.65%	1.65%	1.65%	1.62%	1.56%	1.52%	1.47%
Net Interest Margin	1.72%	1.70%	1.71%	1.70%	1.67%	1.61%	1.56%	1.50%

1) Average balance based on separate financial statement

2) Interest income - credit guarantee fee

3) Interest expense + deposit insurance fee

[Return to Home](#)
KB Kookmin Bank
[Disclaimer](#)
[Highlights](#)
[KB Financial Group](#)
[KB Kookmin Bank](#)
[Condensed Income Statement](#)
[Condensed Balance Sheet](#)
[Interest Income / Spread / Margin](#)
[Fee and Commission Income](#)
[Other Operating Income](#)
[Provision for Credit Losses](#)
[General & Administrative Expenses](#)
[Loans / Deposits](#)
[Asset Quality](#)
[Delinquency](#)
[Capital Adequacy](#)
[Credit Ratings](#)
[Housing Price Index](#)
[KB Securities](#)
[KB Insurance](#)
[KB Kookmin Card](#)
[Other Subsidiaries](#)
[Contacts](#)

(bn Won)	3Q18	4Q18	1Q19	2Q19	3Q19	4Q19	1Q20	2Q20(E)
Trust Fee	48.5	46.2	72.8	92.4	72.0	70.9	74.7	35.2
Fee and Commission	198.3	172.9	202.0	210.7	196.8	215.7	211.1	222.0
Fees from credit cards	0.0	-16.9	-4.1	-4.4	-12.6	-6.7	-6.2	-6.0
Guarantee fees	8.8	8.9	8.5	9.4	10.1	11.2	11.8	11.5
Other commissions in Won	173.6	165.5	183.2	184.7	181.6	195.3	191.1	193.2
Commissions received as agency	80.7	79.6	72.3	85.5	82.8	80.9	77.8	85.0
Commissions received on represent securities	29.7	28.2	29.8	34.1	34.0	31.0	35.9	37.5
Commissions received on banking business	52.0	54.7	53.1	55.0	56.5	57.0	51.6	48.0
Commissions received on loan business	17.1	18.8	18.5	18.0	18.5	21.5	22.9	20.7
Others	-5.9	-15.8	9.5	-7.9	-10.2	4.9	2.9	2.0
Other commissions in foreign currency	15.9	15.4	14.4	21.0	17.7	15.9	14.4	23.3
Net Fee and Commission Income	246.8	219.1	274.8	303.1	268.8	286.6	285.8	257.2

Disclaimer
Highlights
KB Financial Group
KB Kookmin Bank
[Condensed Income Statement](#)
[Condensed Balance Sheet](#)
[Interest Income / Spread / Margin](#)
[Fee and Commission Income](#)
[Other Operating Income](#)
[Provision for Credit Losses](#)
[General & Administrative Expenses](#)
[Loans / Deposits](#)
[Asset Quality](#)
[Delinquency](#)
[Capital Adequacy](#)
[Credit Ratings](#)
[Housing Price Index](#)
KB Securities
KB Insurance
KB Kookmin Card
Other Subsidiaries
Contacts

(bn Won)	3Q18	4Q18	1Q19	2Q19	3Q19	4Q19	1Q20	2Q20(E)
Net gain/loss on securities	118.0	26.1	160.9	95.9	97.6	26.1	76.9	231.3
Net gain/loss on FVPL securities ¹⁾	68.6	-3.2	96.0	68.2	59.5	18.2	-38.5	174.2
Net gain/loss on FVOCI securities ²⁾	49.4	29.3	64.9	27.7	38.1	7.9	115.4	57.1
Net gain/loss on sales	45.7	26.2	33.0	24.5	33.2	4.8	91.2	54.7
Impairment loss	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Others	3.7	3.1	31.9	3.2	4.9	3.1	24.2	2.4
Net gain/loss on derivatives & foreign currency translation	75.4	19.2	18.4	32.4	74.6	98.8	-17.5	93.8
Other operating income	-187.2	-188.8	-205.7	-178.1	-192.2	-206.8	-186.3	-189.3
Deposit insurance fees & credit guarantee fees	-185.2	-189.6	-190.0	-188.4	-189.1	-195.0	-200.6	-208.4
Net gain/loss on sale of loans	0.8	3.1	2.3	3.7	2.3	-4.0	19.6	17.5
Others	-2.8	-2.3	-18.0	6.6	-5.4	-7.8	-5.3	1.6
Net other operating income	6.2	-143.5	-26.4	-49.8	-20.0	-81.9	-126.9	135.8

1) Financial assets(liabilities) at fair value through profit or loss

2) Financial assets(liabilities) at fair value through other comprehensive income

[Return to Home](#)
KB Kookmin Bank
Disclaimer
Highlights
KB Financial Group
KB Kookmin Bank
[Condensed Income Statement](#)
[Condensed Balance Sheet](#)
[Interest Income / Spread / Margin](#)
[Fee and Commission Income](#)
[Other Operating Income](#)
[Provision for Credit Losses](#)
[General & Administrative Expenses](#)
[Loans / Deposits](#)
[Asset Quality](#)
[Delinquency](#)
[Capital Adequacy](#)
[Credit Ratings](#)
[Housing Price Index](#)
KB Securities
KB Insurance
KB Kookmin Card
Other Subsidiaries
Contacts

(bn Won)	3Q18	4Q18	1Q19	2Q19	3Q19	4Q19	1Q20	2Q20(E)
Provision for loan losses	12.1	86.3	23.3	-6.1	37.1	53.1	82.8	102.7
Provision for acceptances and guarantees	-11.3	-2.7	18.2	-10.2	-0.1	-6.1	-0.1	-7.5
Provision for undrawn commitments	3.6	8.7	1.2	-5.0	-6.5	1.7	-6.3	45.3
Provision for financial guarantees & contracts	-1.5	0.1	11.7	-8.9	0.8	-0.6	0.2	-1.1
Provision for Credit Losses	2.9	92.4	54.4	-30.2	31.3	48.1	76.6	139.4

Credit Cost Ratio

(bn Won)	3Q18	4Q18	1Q19	2Q19	3Q19	4Q19	1Q20	2Q20(E)
Total Outstanding Credit	270,499.0	274,486.0	275,130.1	277,171.5	280,043.3	288,896.7	302,292.4	307,691.5
Household	137,864.1	141,652.9	142,685.3	142,924.7	143,329.3	148,302.6	152,923.0	154,414.0
Corporate	132,634.9	132,833.1	132,444.8	134,246.8	136,714.0	140,594.1	149,369.4	153,277.5
Provision for Loan Losses	-3.6	86.1	35.7	-18.1	41.5	54.1	78.7	93.4
Household	49.9	43.1	55.1	49.6	70.1	68.3	67.4	90.0
Corporate	-53.5	43.0	-19.4	-67.7	-28.6	-14.2	11.3	3.4
Quarterly Credit Cost	-0.01%	0.13%	0.05%	-0.03%	0.06%	0.08%	0.11%	0.12%
Household	0.15%	0.12%	0.16%	0.14%	0.19%	0.19%	0.18%	0.24%
Corporate	-0.16%	0.13%	-0.06%	-0.20%	-0.08%	-0.04%	0.03%	0.01%
Cumulative Credit Cost	0.01%	0.04%	0.05%	0.01%	0.03%	0.04%	0.11%	0.12%
Household	0.13%	0.13%	0.16%	0.15%	0.16%	0.17%	0.18%	0.21%
Corporate	-0.13%	-0.06%	-0.06%	-0.13%	-0.12%	-0.10%	0.03%	0.02%

[Return to Home](#)
[KB Kookmin Bank](#)

Disclaimer

Highlights

KB Financial Group

KB Kookmin Bank

[Condensed Income Statement](#)
[Condensed Balance Sheet](#)
[Interest Income / Spread / Margin](#)
[Fee and Commission Income](#)
[Other Operating Income](#)
[Provision for Credit Losses](#)
[General & Administrative Expenses](#)
[Loans / Deposits](#)
[Asset Quality](#)
[Delinquency](#)
[Capital Adequacy](#)
[Credit Ratings](#)
[Housing Price Index](#)

KB Securities

KB Insurance

KB Kookmin Card

Other Subsidiaries

Contacts

(bn Won)	3Q18	4Q18	1Q19	2Q19	3Q19	4Q19	1Q20	2Q20(E)
Employee Benefits	516.8	900.4	677.1	561.3	525.3	757.7	554.2	641.9
Post-employment benefits	35.4	41.1	40.1	41.0	40.9	43.2	41.6	42.9
Termination benefits	0.1	217.3	44.8	0.0	0.1	168.8	0.1	0.0
Salaries & employee benefits	343.8	514.0	340.8	392.8	349.2	421.5	357.7	393.0
Others	137.5	128.0	251.4	127.5	135.1	124.2	154.8	206.0
Depreciation and Amortization	61.5	80.3	110.6	113.1	126.2	159.4	140.6	129.5
Tangible assets	46.7	64.9	94.2	95.5	108.1	139.6	119.1	105.7
Intangible assets	12.8	13.3	15.8	16.9	17.5	18.8	20.7	22.7
Others	2.0	2.1	0.6	0.7	0.6	1.0	0.8	1.1
Other General and Administrative Expenses	233.4	293.7	183.1	214.6	209.7	249.3	192.4	216.7
Occupancy, furniture & equipment expenses	216.7	269.7	161.0	178.9	186.7	223.8	168.9	174.5
Taxes	16.7	24.0	22.1	35.7	23.0	25.5	23.5	42.2
General & Administrative Expenses	811.7	1,274.4	970.8	889.0	861.2	1,166.4	887.2	988.1

Cost to Income Ratio(CIR)

(bn Won)	3Q18	4Q18	1Q19	2Q19	3Q19	4Q19	1Q20	2Q20(E)
Quarterly CIR	45.2%	76.6%	53.9%	48.3%	46.4%	64.0%	49.4%	48.6%
Cumulative CIR	48.0%	55.0%	53.9%	51.1%	49.5%	53.1%	49.4%	49.0%
Gross operating income	1,797.7	1,664.1	1,800.8	1,840.6	1,856.5	1,821.2	1,796.4	2,031.2
General & administrative expenses	811.7	1,274.4	970.8	889.0	861.2	1,166.4	887.2	988.1

Deposits in Won

(bn Won)	Sep. 18	Dec. 18	Mar. 19	Jun. 19	Sep. 19	Dec. 19	Mar. 20	Jun. 20(E)
Core deposits	111,430.1	112,780.1	115,679.8	116,870.6	116,827.8	124,467.2	129,962.9	139,807.2
Savings deposits	137,073.2	140,591.2	142,989.3	144,131.5	144,412.7	152,880.7	156,866.9	153,635.5
Marketable deposits	3,162.8	3,539.8	4,460.8	6,059.8	5,099.4	4,244.8	3,615.5	4,437.0
Total	251,666.0	256,911.1	263,129.8	267,061.9	266,339.9	281,592.7	290,445.3	297,879.7

Deposit Portfolio

(bn Won)	Sep. 18	Dec. 18	Mar. 19	Jun. 19	Sep. 19	Dec. 19	Mar. 20	Jun. 20(E)
Core deposits	44.3%	43.9%	44.0%	43.8%	43.9%	44.2%	44.7%	46.9%
Savings deposits	54.4%	54.7%	54.3%	53.9%	54.2%	54.3%	54.0%	51.6%
Marketable deposits	1.3%	1.4%	1.7%	2.3%	1.9%	1.5%	1.2%	1.5%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Loan to Deposit Ratio¹⁾

(bn Won)	Sep. 18	Dec. 18	Mar. 19	Jun. 19	Sep. 19	Dec. 19	Mar. 20	Jun. 20(E)
Loans in Won / Deposits in Won ²⁾	99.1%	99.6%	98.2%	97.7%	95.7%	94.1%	98.3%	100.4%

1) Based on new formula in accordance with FSS guideline from 2020

2) Based on monthly average balance including CD and covered bond, respectively up to 1% of deposits in Won

Disclaimer

Highlights

KB Financial Group

KB Kookmin Bank

- Condensed Income Statement
- Condensed Balance Sheet
- Interest Income / Spread / Margin
- Fee and Commission Income
- Other Operating Income
- Provision for Credit Losses
- General & Administrative Expenses
- Loans / Deposits
- Asset Quality**
- Delinquency
- Capital Adequacy
- Credit Ratings
- Housing Price Index

KB Securities

KB Insurance

KB Kookmin Card

Other Subsidiaries

Contacts

(bn Won)	Sep. 18	Dec. 18	Mar. 19	Jun. 19	Sep. 19	Dec. 19	Mar. 20	Jun. 20(E)
Total Outstanding Credits	270,499.1	274,486.0	275,130.1	277,171.5	280,043.3	288,896.7	302,292.4	307,691.5
Normal	267,850.9	271,932.8	272,580.1	274,672.9	277,574.7	286,590.4	300,004.1	305,611.7
Precautionary	1,339.3	1,245.7	1,262.9	1,247.7	1,321.0	1,249.2	1,195.8	1,058.9
Substandard	600.7	607.4	634.6	646.6	712.9	590.4	608.7	619.1
Doubtful	508.5	512.8	468.2	426.9	277.9	350.2	348.0	269.5
Estimated Loss	199.7	187.3	184.3	177.5	156.8	116.5	135.8	132.3
NPL (A)	1,308.9	1,307.5	1,287.1	1,250.9	1,147.6	1,057.2	1,092.5	1,020.9
NPL Ratio	0.48%	0.48%	0.47%	0.45%	0.41%	0.37%	0.36%	0.33%
Loan loss reserves ¹⁾ (B)	1,596.7	1,599.2	1,547.5	1,442.2	1,355.4	1,376.0	1,384.6	1,372.7
Reserves for credit losses (C)	1,925.7	1,962.3	1,991.2	2,027.9	2,000.4	2,055.8	2,178.4	2,132.2
NPL Coverage Ratio(New)²⁾ (B/A)	121.99%	122.31%	120.24%	115.29%	118.11%	130.16%	126.73%	134.46%
NPL Coverage Ratio(Old)³⁾ [(B+C)/A]	269.12%	272.38%	274.94%	277.41%	292.42%	324.61%	326.13%	343.31%

1) Allowances for loan losses and acceptances & guarantees

2) Based on new formula in accordance with FSS guideline: Loan loss reserves / NPL (i.e. not including reserves for credit losses)

3) Including reserves for credit losses

Household

(bn Won)	Sep. 18	Dec. 18	Mar. 19	Jun. 19	Sep. 19	Dec. 19	Mar. 20	Jun. 20(E)
Total Outstanding Credits	137,864.1	141,652.9	142,685.3	142,924.7	143,329.3	148,302.6	152,923.0	154,414.0
Normal	137,150.5	140,945.1	141,925.3	142,155.5	142,565.6	147,551.9	152,172.6	153,729.8
Precautionary	425.5	418.0	436.6	438.7	398.3	403.3	384.6	339.9
Substandard	174.3	175.4	203.9	207.6	249.8	227.2	241.5	223.6
Doubtful	87.1	95.7	96.1	104.1	96.3	99.9	98.7	96.5
Estimated Loss	26.6	18.7	23.5	18.9	19.3	20.3	25.5	24.2
NPL	288.1	289.8	323.4	330.5	365.4	347.4	365.7	344.3
NPL Ratio	0.21%	0.20%	0.23%	0.23%	0.25%	0.23%	0.24%	0.22%
Loan loss reserves ¹⁾	452.6	447.9	455.1	452.8	460.0	477.9	493.9	531.8
Reserve for credit losses	1,117.2	1,152.4	1,165.8	1,171.3	1,168.9	1,197.8	1,232.8	1,204.8
NPL Coverage Ratio²⁾	157.12%	154.55%	140.72%	137.00%	125.90%	137.55%	135.05%	154.47%

1) Allowances for loan losses and acceptances & guarantees

2) Based on new formula in accordance with FSS guideline: Loan loss reserves / NPL (i.e. Reserves for credit losses is not included in the denominator)

Corporate

(bn Won)	Sep. 18	Dec. 18	Mar. 19	Jun. 19	Sep. 19	Dec. 19	Mar. 20	Jun. 20(E)
Total Outstanding Credits	132,634.9	132,833.1	132,444.8	134,246.8	136,714.0	140,594.2	149,369.4	153,277.5
Normal	130,700.4	130,987.7	130,654.8	132,517.4	135,009.1	139,038.5	147,831.5	151,881.9
Precautionary	913.7	827.7	826.3	809.0	922.7	845.9	811.1	719.0
Substandard	426.3	432.0	430.7	439.0	463.1	363.1	367.2	395.6
Doubtful	421.3	417.1	372.1	322.8	181.5	250.3	249.3	172.9
Estimated Loss	173.1	168.6	160.9	158.6	137.6	96.3	110.3	108.1
NPL	1,020.8	1,017.7	963.7	920.4	782.2	709.7	726.8	676.6
NPL Ratio	0.77%	0.77%	0.73%	0.69%	0.57%	0.50%	0.49%	0.44%
Loan loss reserves ¹⁾	1,144.0	1,151.3	1,092.4	989.4	895.4	898.1	890.7	840.9
Reserve for credit losses	808.5	809.9	825.4	856.6	831.5	858.0	945.5	927.4
NPL Coverage Ratio²⁾	112.07%	113.13%	113.36%	107.50%	114.47%	126.54%	122.55%	124.27%

1) Allowances for loan losses and acceptances & guarantees

2) Based on new formula in accordance with FSS guideline: Loan loss reserves / NPL (i.e. Reserves for credit losses is not included in the denominator)

Write-offs / NPL Sales

(bn Won)	Sep. 18	Dec. 18	Mar. 19	Jun. 19	Sep. 19	Dec. 19	Mar. 20	Jun. 20(E)
Write-offs	152.1	133.5	133.8	127.7	149.0	135.3	121.7	141.5
Household	73.2	78.2	75.3	77.5	89.4	79.4	81.5	85.4
Corporate	78.9	55.3	58.5	50.2	59.6	55.9	40.2	56.1
NPL Sales	0.0	104.5	0.0	75.6	0.0	115.9	0.0	86.7
Household	0.0	21.2	0.0	19.7	0.0	24.6	0.0	31.1
Corporate	0.0	83.3	0.0	55.9	0.0	91.3	0.0	55.6
Total	152.0	238.0	133.8	203.3	149.0	251.2	121.7	228.2

Recoveries from Written-offs

(bn Won)	Sep. 18	Dec. 18	Mar. 19	Jun. 19	Sep. 19	Dec. 19	Mar. 20	Jun. 20(E)
Household	26.3	30.9	27.0	27.7	27.5	29.8	30.6	36.7
Corporate	27.1	21.5	24.9	19.7	15.4	71.7	14.2	20.6
Total	53.4	52.4	51.9	47.4	42.9	101.5	44.8	57.3

Disclaimer
Highlights
KB Financial Group
KB Kookmin Bank

- Condensed Income Statement
- Condensed Balance Sheet
- Interest Income / Spread / Margin
- Fee and Commission Income
- Other Operating Income
- Provision for Credit Losses
- General & Administrative Expenses
- Loans / Deposits
- Asset Quality
- Delinquency
- Capital Adequacy
- Credit Ratings
- Housing Price Index

KB Securities
KB Insurance
KB Kookmin Card
Other Subsidiaries
Contacts
Delinquency Ratio

	Sep. 18	Dec. 18	Mar. 19	Jun. 19	Sep. 19	Dec. 19	Mar. 20	Jun. 20(E)
Household	0.26%	0.25%	0.28%	0.30%	0.31%	0.29%	0.29%	0.25%
Mortgage	0.20%	0.19%	0.22%	0.24%	0.27%	0.24%	0.23%	0.20%
General	0.32%	0.31%	0.34%	0.36%	0.36%	0.35%	0.35%	0.30%
Corporate	0.24%	0.21%	0.25%	0.23%	0.26%	0.19%	0.19%	0.18%
SME	0.30%	0.26%	0.31%	0.29%	0.31%	0.24%	0.24%	0.22%
Large Corporation	0.04%	0.01%	0.02%	0.01%	0.06%	0.03%	0.05%	0.03%
Total	0.25%	0.23%	0.27%	0.26%	0.29%	0.24%	0.24%	0.21%

- delinquent for 1 month and over

Loan Amount

(bn Won)	Sep. 18	Dec. 18	Mar. 19	Jun. 19	Sep. 19	Dec. 19	Mar. 20	Jun. 20(E)
Household	137,864.1	141,652.9	142,685.3	142,924.7	143,329.3	148,302.6	152,923.0	154,414.0
Mortgage	67,086.0	69,892.3	71,690.1	71,827.1	72,076.5	77,237.5	82,096.5	82,122.2
General	70,778.1	71,760.6	70,995.3	71,097.6	71,252.8	71,065.1	70,826.5	72,291.8
Corporate	126,637.3	127,120.7	126,854.0	128,366.7	130,207.2	133,733.9	142,078.8	146,734.2
SME	98,510.3	99,759.4	99,895.1	100,675.1	103,208.9	105,845.9	109,352.9	114,601.0
Large Corporation	28,127.0	27,361.3	26,958.9	27,691.6	26,998.3	27,888.0	32,725.9	32,133.2
Total	264,501.4	268,773.6	269,539.3	271,291.4	273,536.5	282,036.5	295,001.8	301,148.2

Delinquent Amount

(bn Won)	Sep. 18	Dec. 18	Mar. 19	Jun. 19	Sep. 19	Dec. 19	Mar. 20	Jun. 20(E)
Household	360.7	354.4	403.4	425.6	447.2	432.7	437.6	382.2
Mortgage	135.8	131.4	159.4	171.7	193.7	184.1	189.7	165.6
General	224.9	223.1	244.0	253.8	253.6	248.6	247.9	216.6
Corporate	307.4	267.4	316.3	290.4	335.3	256.0	273.1	262.9
SME	294.8	264.2	309.8	287.2	318.5	248.9	257.0	253.7
Large Corporation	12.6	3.2	6.5	3.2	16.9	7.1	16.1	9.2
Total	668.1	621.8	719.7	716.0	782.5	688.7	710.7	645.1

Delinquent Amount by Period

(bn Won)	Sep. 18	Dec. 18	Mar. 19	Jun. 19	Sep. 19	Dec. 19	Mar. 20	Jun. 20(E)
1~3 months	302.5	292.7	284.3	324.9	341.4	305.3	284.5	266.4
3~6 months	193.6	184.8	235.6	200.4	208.9	195.8	194.9	193.0
6~12 months	95.8	84.2	132.1	112.7	142.8	107.1	139.2	93.5
Over 12 months	76.2	60.1	67.7	77.9	89.3	80.5	92.1	92.1
Total	668.1	621.8	719.7	715.9	782.4	688.7	710.7	645.0

Delinquency Ratio by Industry (Corporate Loan)

	Sep. 18	Dec. 18	Mar. 19	Jun. 19	Sep. 19	Dec. 19	Mar. 20	Jun. 20(E)
Agriculture, forestry and fishing	0.47%	0.10%	0.32%	0.20%	0.36%	0.19%	0.07%	0.05%
Mining and quarrying	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Manufacturing	0.37%	0.27%	0.33%	0.30%	0.36%	0.28%	0.25%	0.26%
Electricity, gas, steam and air conditioning supply	0.01%	0.00%	0.04%	0.00%	0.00%	0.00%	0.00%	0.01%
Water supply; sewage, waste management, materials recovery	0.30%	0.81%	0.41%	0.37%	0.35%	0.36%	0.45%	0.31%
Construction	0.68%	0.53%	0.46%	0.46%	0.76%	0.51%	0.48%	0.32%
Wholesale and retail trade	0.25%	0.24%	0.28%	0.27%	0.26%	0.22%	0.25%	0.21%
Transportation and storage	0.09%	0.04%	0.12%	0.16%	0.14%	0.13%	0.12%	0.24%
Accommodation and food service activities	0.09%	0.15%	0.17%	0.19%	0.22%	0.22%	0.25%	0.14%
Information and communication	0.18%	0.20%	0.26%	0.30%	0.28%	0.30%	0.34%	0.20%
Financial and insurance activities	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Real estate activities	0.10%	0.16%	0.17%	0.16%	0.18%	0.08%	0.10%	0.12%
Professional, scientific and technical activities	0.16%	0.22%	0.17%	0.17%	0.17%	0.09%	0.12%	0.17%
Business facilities management and business support services; rental and leasing activities	0.19%	0.24%	0.30%	0.28%	0.35%	0.15%	0.11%	0.20%
Public administration and defence; compulsory social security	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Education	0.74%	0.52%	0.64%	0.35%	0.37%	0.31%	0.21%	0.10%
Human health and social work activities	0.33%	0.16%	0.29%	0.15%	0.17%	0.17%	0.14%	0.05%
Arts, sports and recreation related services	0.22%	0.27%	0.30%	0.13%	0.12%	0.11%	0.12%	0.22%
Membership organizations, repair and other personal services	0.23%	0.11%	0.14%	0.10%	0.10%	0.07%	0.07%	0.09%
Others	0.05%	0.18%	0.03%	0.03%	0.04%	0.04%	0.03%	0.05%
Total	0.24%	0.21%	0.25%	0.23%	0.26%	0.19%	0.19%	0.18%

- Reclassified based on Korean Standard Industrial Classification (as amended in July 2017)

Disclaimer

Highlights

KB Financial Group

KB Kookmin Bank

- [Condensed Income Statement](#)
- [Condensed Balance Sheet](#)
- [Interest Income / Spread / Margin](#)
- [Fee and Commission Income](#)
- [Other Operating Income](#)
- [Provision for Credit Losses](#)
- [General & Administrative Expenses](#)
- [Loans / Deposits](#)
- [Asset Quality](#)
- [Delinquency](#)
- [Capital Adequacy](#)
- [Credit Ratings](#)
- [Housing Price Index](#)

KB Securities

KB Insurance

KB Kookmin Card

Other Subsidiaries

Contacts

(bn Won)	Sep. 18	Dec. 18	Mar. 19	Jun. 19	Sep. 19	Dec. 19	Mar. 20	Jun. 20(E)
Tier 1 Capital	26,194.7	25,568.0	26,171.4	26,822.6	27,984.6	27,609.7	27,980.1	28,159.3
Common Equity Tier 1	26,194.7	25,568.0	26,171.4	26,822.6	27,406.9	27,035.2	27,405.6	27,584.8
Paid in capital	2,021.9	2,021.9	2,021.9	2,021.9	2,021.9	2,021.9	2,021.9	2,021.9
Capital surplus	4,604.4	4,604.4	4,604.4	4,604.4	4,604.4	4,604.4	4,604.4	4,604.4
Retained earnings	19,117.8	19,311.4	19,198.6	19,930.9	20,632.5	21,064.8	20,910.0	21,811.1
Others	875.8	730.2	821.1	791.0	773.2	738.6	511.4	159.0
Deductions	-425.2	-1,099.9	-474.5	-525.6	-625.1	-1,394.5	-642.1	-1,011.6
Additional Tier 1	0.0	0.0	0.0	0.0	577.7	574.5	574.5	574.5
Tier 2 Capital	1,811.4	2,126.2	2,265.8	2,279.9	2,216.6	2,200.0	2,343.0	2,872.4
Provisions	53.9	68.6	60.6	66.2	56.0	59.0	64.0	182.1
Subordinated debt	1,757.5	2,057.5	2,205.2	2,213.7	2,160.6	2,141.0	2,279.0	2,690.3
Others	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Total BIS Capital	28,006.1	27,694.2	28,437.2	29,102.5	30,201.2	29,809.7	30,323.1	31,031.7
Risk Weighted Assets	178,254.6	178,433.3	180,482.8	182,244.8	183,915.3	188,075.2	202,054.3	215,653.5
BIS Capital Adequacy Ratio	15.71%	15.52%	15.76%	15.97%	16.42%	15.85%	15.01%	14.39%
Tier 1	14.70%	14.33%	14.50%	14.72%	15.22%	14.68%	13.85%	13.06%
Common Equity Tier 1	14.70%	14.33%	14.50%	14.72%	14.90%	14.37%	13.56%	12.79%
Tier 2	1.02%	1.19%	1.26%	1.25%	1.21%	1.17%	1.16%	1.33%

1) Based on BASEL III

[Disclaimer](#)

[Highlights](#)

[KB Financial Group](#)

[KB Kookmin Bank](#)

- [Condensed Income Statement](#)
- [Condensed Balance Sheet](#)
- [Interest Income / Spread / Margin](#)
- [Fee and Commission Income](#)
- [Other Operating Income](#)
- [Provision for Credit Losses](#)
- [General & Administrative Expenses](#)
- [Loans / Deposits](#)
- [Asset Quality](#)
- [Delinquency](#)
- [Capital Adequacy](#)
- [Credit Ratings](#)
- [Housing Price Index](#)

[KB Securities](#)

[KB Insurance](#)

[KB Kookmin Card](#)

[Other Subsidiaries](#)

[Contacts](#)

- As of June 30, 2020

	Long-Term	Short-Term	Outlook	Last Updated
Moody's	Aa3	Prime-1	Stable	2018.12.17
S&P	A+	A-1	Stable	2016.08.08
Fitch	A	F1	Negative	2020.04.24

Disclaimer

Highlights

KB Financial Group

KB Kookmin Bank

- Condensed Income Statement
- Condensed Balance Sheet
- Interest Income / Spread / Margin
- Fee and Commission Income
- Other Operating Income
- Provision for Credit Losses
- General & Administrative Expenses
- Loans / Deposits
- Asset Quality
- Delinquency
- Capital Adequacy
- Credit Ratings

Housing Price Index

KB Securities

KB Insurance

KB Kookmin Card

Other Subsidiaries

Contacts

Housing price index

('19.1=100) Year	National index	Seoul area index
2007	77.5	78.6
2008	79.9	82.6
2009	81.1	84.8
2010	82.6	83.8
2011	88.3	84.0
2012	88.3	81.6
2013	88.6	80.6
2014	90.5	81.2
2015	94.4	84.7
2016	95.7	87.3
2017	96.9	90.5
2018	100.0	100.0
Jan. 2019	100.0	100.0
Feb. 2019	99.9	100.0
Mar. 2019	99.8	99.9
Apr. 2019	99.7	99.9
May. 2019	99.6	99.9
Jun. 2019	99.5	100.0
Jul. 2019	99.5	100.3
Aug. 2019	99.6	100.7
Sep. 2019	99.6	101.1
Oct. 2019	99.7	101.4
Nov. 2019	99.9	101.8
Dec. 2019	100.2	102.6
Jan. 2020	100.6	103.1
Feb. 2020	100.9	103.4
Mar. 2020	101.5	103.9
Apr. 2020	101.7	104.1
May. 2020	101.9	104.1
Jun. 2020	102.4	104.6

Jeonse price index

('19.1=100) Year	National index	Seoul area index
2007	64.5	60.3
2008	65.6	61.0
2009	67.8	64.7
2010	72.7	68.8
2011	81.6	76.3
2012	84.5	77.7
2013	89.3	83.1
2014	92.7	86.7
2015	97.9	93.6
2016	99.5	96.0
2017	99.9	97.7
2018	100.0	100.0
Jan. 2019	100.0	100.0
Feb. 2019	99.8	99.8
Mar. 2019	99.7	99.7
Apr. 2019	99.5	99.6
May. 2019	99.4	99.6
Jun. 2019	99.3	99.6
Jul. 2019	99.3	99.6
Aug. 2019	99.3	99.8
Sep. 2019	99.2	99.9
Oct. 2019	99.3	100.1
Nov. 2019	99.4	100.3
Dec. 2019	99.5	100.7
Jan. 2020	99.7	101.0
Feb. 2020	99.9	101.1
Mar. 2020	100.0	101.3
Apr. 2020	100.1	101.4
May. 2020	100.2	101.5
Jun. 2020	100.5	101.8

Disclaimer
Highlights
KB Financial Group
KB Kookmin Bank
KB Securities
Condensed Income Statement
[Condensed Balance Sheet](#)
[Key Indicators](#)
KB Insurance
KB Kookmin Card
Other Subsidiaries
Contacts

(bn Won)	3Q18	4Q18	1Q19	2Q19	3Q19	4Q19	1Q20	2Q20(E)
Net interest income	140.5	145.6	127.7	139.2	133.8	129.2	124.2	120.2
Net fee and commission income	142.0	120.0	134.4	149.1	142.8	154.1	174.3	224.9
Net other operating income(expenses)	-17.5	-114.8	16.4	0.1	-10.6	-21.8	-124.6	91.6
Gross operating income	265.0	150.8	278.5	288.4	266.0	261.5	173.9	436.7
General & administrative expenses	185.0	192.6	168.5	194.8	193.1	200.9	181.7	201.0
Operating profit before provision for credit losses	80.0	-41.8	110.0	93.6	72.9	60.6	-7.8	235.7
Provision for credit losses	0.5	9.3	1.2	3.9	4.9	4.3	20.8	3.0
Net operating profit	79.5	-51.1	108.8	89.7	68.0	56.3	-28.6	232.7
Net non-operating profit(loss)	5.7	4.8	4.3	30.0	9.2	-13.1	2.9	-23.6
Share of profit(loss) of associates	0.2	0.3	0.2	0.4	1.9	-2.6	0.3	0.8
Net other non-operating income(expenses)	5.5	4.5	4.1	29.6	7.3	-10.5	2.6	-24.4
Profit before income tax	85.2	-46.3	113.1	119.7	77.2	43.2	-25.7	209.1
Income tax expense	26.8	-14.0	32.2	31.7	21.4	10.0	-4.3	58.9
Profit for the period	58.4	-32.3	80.9	88.0	55.8	33.2	-21.4	150.2
Profit attributable to non-controlling interest	0.0	0.1	0.0	0.0	0.0	0.0	0.0	0.0
Profit attributable to shareholders of the parent company	58.4	-32.4	80.9	88.0	55.8	33.2	-21.4	150.2

* Financial information prior to 4Q16 represent financial results of KB Investment & Securities

[Return to Home](#)
KB Securities
Disclaimer
Highlights
KB Financial Group
KB Kookmin Bank
KB Securities
[Condensed Income Statement](#)
[Condensed Balance Sheet](#)
[Key Indicators](#)
KB Insurance
KB Kookmin Card
Other Subsidiaries
Contacts

(bn Won)	Sep. 18	Dec. 18	Mar. 19	Jun. 19	Sep. 19	Dec. 19	Mar. 20	Jun. 20(E)
Total Assets	44,632.6	45,086.3	43,665.4	44,731.6	45,976.9	47,816.5	54,009.3	56,606.6
Cash and due from financial institutions	3,331.4	3,714.0	3,928.4	5,742.0	6,029.8	5,378.2	5,880.3	4,832.4
Financial assets at fair value through profit or loss	28,597.9	28,934.5	25,917.6	25,220.2	26,180.9	28,315.1	28,564.9	29,996.9
Derivative financial assets	495.1	383.5	457.2	523.7	736.7	843.1	1,156.4	979.5
Financial investments	2,367.4	2,456.8	2,291.0	2,105.5	2,319.4	2,615.9	3,334.5	3,531.9
Loans	5,698.4	5,574.1	5,699.4	5,786.1	5,544.2	6,186.9	5,816.2	6,838.4
(Allowances for loan losses)	-62.8	-69.5	-70.9	-70.0	-75.0	-56.9	-61.9	-65.5
Investments in associates	47.4	54.1	55.7	63.2	74.0	75.8	59.4	63.5
Tangible assets	816.1	1,193.3	1,307.8	1,748.8	1,754.8	1,767.9	1,790.1	1,787.1
Goodwill & Intangible assets	216.3	214.8	211.4	210.0	208.6	219.8	216.4	214.5
Current income tax assets	4.2	5.4	4.7	5.3	4.5	5.1	4.7	5.3
Deferred income tax assets	0.0	3.3	0.0	0.0	0.0	0.0	0.3	0.0
Other assets	3,058.4	2,552.5	3,792.2	3,326.8	3,124.0	2,408.7	7,186.1	8,357.1
Total Liabilities	40,139.2	40,613.4	39,169.4	40,129.4	41,299.7	43,131.9	49,389.5	51,802.4
Financial liabilities at fair value through profit or loss	15,987.7	15,283.1	16,374.7	17,250.1	17,355.4	15,324.0	12,668.7	13,290.4
Deposits	4,001.8	3,783.4	3,922.3	4,127.6	4,099.4	4,397.3	6,138.6	6,356.2
Debts	12,755.0	14,087.7	12,130.6	11,080.4	12,220.1	16,770.5	17,222.4	18,742.5
Debentures	3,658.3	4,109.9	2,848.9	3,313.2	3,211.9	3,106.1	3,746.1	4,033.9
Derivative financial liabilities	800.2	1,175.5	601.8	729.5	882.3	725.1	2,375.1	1,269.5
Net defined benefit liabilities	40.8	44.2	32.4	37.5	42.2	49.4	40.2	43.5
Provisions	17.5	17.2	10.0	9.8	9.0	20.0	20.2	52.7
Accrued expenses payables	168.2	188.3	125.1	147.9	175.8	225.4	189.0	189.2
Other liabilities	2,709.7	1,924.1	3,123.6	3,433.4	3,303.6	2,514.1	6,989.2	7,824.5
Total Equity	4,493.3	4,472.9	4,496.0	4,602.1	4,677.3	4,684.7	4,619.8	4,804.2
Share capital	1,439.9	1,439.9	1,439.9	1,439.9	1,439.9	1,439.9	1,439.9	1,439.9
Capital surplus	1,329.3	1,328.9	1,328.9	1,328.9	1,328.9	1,328.9	1,328.9	1,328.9
Accumulated other comprehensive income	58.8	71.1	63.2	81.3	100.7	74.9	111.4	145.6
Retained earnings	1,661.2	1,628.9	1,659.8	1,747.8	1,803.6	1,836.8	1,735.4	1,885.6
Non-controlling interest	0.2	0.2	0.3	0.3	0.3	0.3	0.3	0.3
Other equity	3.9	3.9	3.9	3.9	3.9	3.9	3.9	3.9

* Financial information prior to 4Q16 represent financial results of KB Investment & Securities

[Return to Home](#)
KB Insurance
[Disclaimer](#)
[Highlights](#)
[KB Financial Group](#)
[KB Kookmin Bank](#)
[KB Securities](#)
[KB Insurance](#)
[Condensed Income Statement](#)
[Condensed Balance Sheet](#)
[Key Indicators](#)
[Direct Premiums](#)
[Loss & Expense Ratios](#)
[Monthly Initial Premiums](#)
[KB Kookmin Card](#)
[Other Subsidiaries](#)
[Contacts](#)

(bn Won)	3Q18	4Q18	1Q19	2Q19	3Q19	4Q19	1Q20	2Q20(E)
Net interest income	156.5	158.6	153.3	155.3	156.2	151.6	154.4	152.3
Net fee and commission income	-36.2	-39.7	-38.4	-38.3	-37.7	-38.2	-40.7	-44.2
Net other operating income(expenses)	179.0	76.1	181.2	223.1	183.8	79.5	195.2	178.3
Gross operating income	299.3	195.0	296.1	340.1	302.3	192.9	308.9	286.4
General & administrative expenses	189.5	198.7	203.2	216.8	224.2	199.6	211.9	196.4
Operating profit before provision for credit losses	109.8	-3.7	92.9	123.3	78.1	-6.7	97.0	90.0
Provision for credit losses	1.0	3.0	-5.9	2.9	-12.1	2.1	-2.5	-0.9
Net operating profit	108.8	-6.7	98.8	120.4	90.2	-8.8	99.5	90.9
Net non-operating income	-2.6	2.5	4.3	5.5	4.3	12.4	5.5	2.2
Share of profit(loss) of associates	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Net other non-operating income(expenses)	-2.6	2.5	4.3	5.5	4.3	12.4	5.5	2.2
Profit before income tax	106.2	-4.2	103.1	125.9	94.5	3.6	105.0	93.1
Income tax expense	33.3	-5.5	27.7	34.9	26.7	3.1	27.8	26.5
Profit for the period	72.9	1.3	75.4	91.0	67.8	0.5	77.2	66.6
Profit attributable to shareholders of the parent company	72.8	1.4	75.3	90.9	67.7	0.4	77.2	66.8

Disclaimer
Highlights
KB Financial Group
KB Kookmin Bank
KB Securities
KB Insurance
[Condensed Income Statement](#)
[Condensed Balance Sheet](#)
[Key Indicators](#)
[Direct Premiums](#)
[Loss & Expense Ratios](#)
[Monthly Initial Premiums](#)
KB Kookmin Card
Other Subsidiaries
Contacts

(bn Won)	Sep. 18	Dec. 18	Mar. 19	Jun. 19	Sep. 19	Dec. 19	Mar. 20	Jun. 20(E)
Total Assets	33,843.1	34,785.6	35,475.0	36,087.1	36,641.5	36,552.4	37,122.3	37,677.1
Cash and due from financial institutions	410.7	797.4	418.2	446.6	357.5	593.2	333.8	343.1
Financial assets at fair value through profit or loss	6,291.1	6,631.0	7,234.0	7,787.7	8,396.1	7,742.6	7,811.1	8,114.9
Derivative financial assets	36.5	41.8	18.0	10.3	9.1	37.2	6.2	10.5
Financial investments	11,428.8	11,649.9	11,833.4	11,933.3	11,967.3	12,357.6	13,214.9	13,368.1
Loans	7,230.6	7,289.4	7,129.1	7,202.8	7,160.9	7,372.4	7,434.3	7,476.8
(Allowances for loan losses)	-58.8	-57.0	-46.2	-46.8	-15.3	-17.2	-14.3	-16.4
Investments in associates	0.5	0.5	0.5	1.0	0.9	0.9	1.4	1.4
Tangible assets	869.9	867.9	892.7	884.8	887.3	886.4	882.0	881.8
Goodwill & Intangible assets	2,105.5	2,054.1	2,004.0	1,956.8	1,907.7	1,864.2	1,817.7	1,772.0
Current income tax assets	0.0	0.0	0.0	0.0	0.0	0.1	0.0	0.0
Deferred income tax assets	1.8	1.8	1.8	1.9	1.9	2.9	3.0	3.0
Other assets	5,467.7	5,451.8	5,943.3	5,861.9	5,952.8	5,694.9	5,617.9	5,705.5
Total Liabilities	30,423.5	31,289.7	31,823.6	32,225.0	32,690.1	32,689.5	33,143.5	33,620.1
Financial liabilities at fair value through profit or loss	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Deposits	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Debts	0.1	0.1	9.9	11.9	16.2	16.2	17.2	17.2
Debentures	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Derivative financial liabilities	70.7	71.0	118.8	153.0	261.8	108.2	259.4	173.4
Net defined benefit liabilities	79.2	41.1	47.5	33.6	39.6	17.5	22.5	28.0
Provisions	47.6	49.5	49.6	50.5	52.2	28.7	27.8	24.3
Accrued expenses payables	91.9	98.4	90.9	135.3	115.0	118.1	114.6	114.1
Other liabilities	30,134.0	31,029.6	31,506.9	31,840.7	32,205.3	32,400.8	32,702.0	33,263.1
Total Equity	3,419.6	3,495.8	3,651.4	3,862.1	3,951.4	3,862.9	3,978.7	4,057.0
Share capital	33.3	33.3	33.3	33.3	33.3	33.3	33.3	33.3
Capital surplus	348.4	348.4	348.4	348.4	348.4	348.4	348.4	348.4
Accumulated other comprehensive income	-25.0	47.8	127.8	247.4	268.8	179.8	218.9	230.1
Retained earnings	3,058.9	3,062.2	3,137.5	3,228.4	3,296.1	3,296.6	3,373.7	3,440.5
Non-controlling interest	4.0	4.1	4.4	4.6	4.8	4.8	4.4	4.7

[Return to Home](#)
KB Insurance
[Disclaimer](#)
[Highlights](#)
[KB Financial Group](#)
[KB Kookmin Bank](#)
[KB Securities](#)
[KB Insurance](#)
[Condensed Income Statement](#)
[Condensed Balance Sheet](#)
[Key Indicators](#)
[Direct Premium](#)
[Loss & Expense Ratio](#)
[Monthly Initial Premium](#)
[KB Kookmin Card](#)
[Other Subsidiaries](#)
[Contacts](#)
Summarized Statement of Financial Position

(bn Won, %)	Sep. 18	Dec. 18	Mar. 19	Jun. 19	Sep. 19	Dec. 19	Mar. 20	Jun. 20(E)
Invested assets	26,357.6	27,329.0	27,557.6	28,307.9	28,815.3	29,007.4	29,714.0	30,229.3
Net investment yield (cumulative)	3.2	3.1	3.4	3.5	3.6	3.5	3.5	3.1
Total Assets	32,884.1	33,755.6	34,383.2	34,955.2	35,464.6	35,362.0	35,900.1	36,425.3
Policy reserves	25,742.6	26,015.3	26,562.2	26,960.9	27,373.3	27,771.5	28,189.2	28,778.8
Catastrophe reserves	766.2	776.5	794.9	811.4	826.9	837.0	856.9	875.7
Total Liabilities	30,083.8	30,908.2	31,408.5	31,795.7	32,241.6	32,248.0	32,686.9	33,146.8
Total Equities	2,800.4	2,847.5	2,974.7	3,159.9	3,223.1	3,114.0	3,213.2	3,278.5
Total Liabilities & Equities	32,884.1	33,755.6	34,383.2	34,955.2	35,464.6	35,362.0	35,900.1	36,425.3

Summarized Statement of Comprehensive Income (Cumulative)

(bn Won)	3Q18	4Q18	1Q19	2Q19	3Q19	4Q19	1Q20	2Q20(E)
Direct premium written	7,356.9	9,850.2	2,598.5	5,138.4	7,668.7	10,272.8	2,737.5	5,467.0
Net premium earned	6,694.4	8,944.4	2,255.1	4,545.0	6,858.5	9,193.1	2,334.8	4,704.2
Underwriting income	-303.9	-505.6	-146.7	-293.7	-495.0	-740.1	-170.1	-290.2
Investment income	606.3	784.2	228.1	475.1	736.0	959.2	255.8	449.3
Operating income	302.4	278.6	81.4	181.4	241.0	219.1	85.7	159.1
Ordinary income	291.9	261.4	77.0	176.0	239.0	237.3	86.6	157.7
Net Income	204.5	187.3	56.9	128.2	173.1	169.3	64.0	115.1

Capital Adequacy

(bn Won)	Sep. 18	Dec. 18	Mar. 19	Jun. 19	Sep. 19	Dec. 19	Mar. 20	Jun. 20(E)
RBC Ratio	186.4%	187.1%	190.0%	193.3%	193.7%	188.5%	189.1%	187.2%
Available capital	3,269.7	3,331.9	3,473.1	3,655.3	3,737.6	3,657.4	3,764.4	3,845.7
Required capital	1,753.8	1,780.9	1,828.0	1,890.9	1,929.4	1,940.7	1,990.6	2,054.1

Embedded Value

(bn Won)	3Q18	4Q18	1Q19	2Q19	3Q19	4Q19	1Q20	2Q20(E)
(A) Adjusted Net Worth (ANW)	2,762	3,111	3,403	3,876	4,232	3,817	3,958	4,184
(B) Value of In-Force Business (VIF)	1,405	1,601	2,108	2,343	2,575	2,790	3,045	3,354
Present Value of Future Profit	2,745	2,942	3,448	3,691	3,924	4,137	4,389	4,680
Cost of Capital	-1,340	-1,341	-1,340	-1,348	-1,349	-1,346	-1,344	-1,326
Value of New Business	203	199	256	213	198	203	217	248
Present Value of Future Profit	225	223	301	246	228	235	235	280
Cost of Capital	-22	-25	-45	-33	-30	-32	-17	-32
(A+B) Embedded Value (EV)	4,167	4,712	5,511	6,219	6,807	6,607	7,003	7,537

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1. Embedded value and value of new business results of KB Insurance is for information purposes only and does not constitute an invitation or offer by any person to acquire, purchase or subscribe for securities, and based on the assumptions made by and information currently available to the Group's management.
2. Actual results, performance or events may differ materially from those in the table due to, among other things, (1) general economic conditions, (2) performance of financial markets, (3) the frequency and severity of insured loss events, (4) mortality and morbidity levels and trends, (5) persistency levels, (6) interest rate levels, (7) general competitive factors, (8) changes in law and regulations
3. The embedded value and value of new business results from 2017 to 2020 are based on a consistent set of major assumptions
4. KB Financial Group assumes no legal obligations to any claims on the investment result based on information provided in this table

Disclaimer
Highlights
KB Financial Group
KB Kookmin Bank
KB Securities
KB Insurance
[Condensed Income Statement](#)
[Condensed Balance Sheet](#)
[Key Indicators](#)
[Direct Premiums](#)
[Loss & Expense Ratios](#)
[Monthly Initial Premiums](#)
KB Kookmin Card
Other Subsidiaries
Contacts
Direct Premiums by Policy Type (Quarterly)

(bn Won)	3Q18		4Q18		1Q19		2Q19		3Q19		4Q19		1Q20		2Q20(E)	
		(%)		(%)		(%)		(%)		(%)		(%)		(%)		(%)
General	201.4	8.4	226.4	9.1	303.3	11.7	229.5	9.0	212.6	8.4	237.5	9.1	334.6	12.2	256.3	9.4
Long-term	1,720.8	71.4	1,737.9	69.7	1,749.3	67.3	1,766.5	69.5	1,778.7	70.3	1,788.9	68.7	1,796.1	65.6	1,813.9	66.5
Long-term	1,628.9	67.5	1,646.2	66.0	1,661.7	64.0	1,681.3	66.2	1,696.8	67.1	1,710.2	65.7	1,723.6	63.0	1,744.7	63.9
Pension	91.9	3.8	91.7	3.7	87.5	3.4	85.1	3.4	81.9	3.2	78.7	3.0	72.5	2.7	69.1	2.5
Auto	489.3	20.3	529.0	21.2	545.9	21.0	544.0	21.4	539.0	21.3	577.8	22.2	606.8	22.2	659.4	24.2
Total	2,411.5	100.0	2,493.3	100.0	2,598.5	100.0	2,539.9	100.0	2,530.3	100.0	2,604.1	100.0	2,737.5	100.0	2,729.5	100.0

Direct Premiums by Policy Type (Cumulative)

(bn Won)	3Q18		4Q18		1Q19		2Q19		3Q19		4Q19		1Q20		2Q20(E)	
		(%)		(%)		(%)		(%)		(%)		(%)		(%)		(%)
General	705.3	9.6	931.7	9.5	303.3	11.7	532.7	10.4	745.4	9.7	982.8	9.6	334.6	12.2	590.9	10.8
Long-term	5,145.3	69.9	6,883.2	69.9	1,749.3	67.3	3,515.7	68.4	5,294.4	69.0	7,083.3	69.0	1,796.1	65.6	3,610.0	66.0
Long-term	4,862.3	66.1	6,508.5	66.1	1,661.7	64.0	3,343.0	65.1	5,039.8	65.7	6,750.0	65.7	1,723.6	63.0	3,468.3	63.4
Pension	283.0	3.8	374.7	3.8	87.5	3.4	172.7	3.4	254.6	3.3	333.3	3.2	72.5	2.7	141.7	2.6
Auto	1,506.3	20.5	2,035.3	20.7	545.9	21.0	1,089.9	21.2	1,628.9	21.2	2,206.7	21.5	606.8	22.2	1,266.1	23.2
Total	7,356.9	100.0	9,850.2	100.0	2,598.5	100.0	5,138.4	100.0	7,668.7	100.0	10,272.8	100.0	2,737.5	100.0	5,467.0	100.0

Disclaimer

Highlights

KB Financial Group

KB Kookmin Bank

KB Securities

KB Insurance

[Condensed Income Statement](#)

[Condensed Balance Sheet](#)

[Key Indicators](#)

[Direct Premiums](#)

[Loss & Expense Ratios](#)

[Monthly Initial Premiums](#)

KB Kookmin Card

Other Subsidiaries

Contacts

Loss & Expense Ratios (Quarterly)

(bn Won, %)	3Q19					4Q19					1Q20					2Q20(E)				
	Premium	Loss	Loss Ratio	Net Expense	Expense Ratio	Premium	Loss	Loss Ratio	Net Expense	Expense Ratio	Premium	Loss	Loss Ratio	Net Expense	Expense Ratio	Premium	Loss	Loss Ratio	Net Expense	Expense Ratio
General	130.6	102.8	78.7	35.4	27.1	131.6	104.0	79.1	29.6	22.5	122.3	91.6	74.9	28.5	23.3	118.0	114.8	97.4	26.4	22.4
Long-term	1,685.7	1,441.0	85.5	373.5	22.2	1,692.2	1,475.7	87.2	359.7	21.3	1,698.3	1,494.4	88.0	352.8	20.8	1,708.0	1,438.7	84.2	359.7	21.1
Long-term	1,603.9	1,335.8	83.3	368.4	23.0	1,613.5	1,371.1	85.0	355.5	22.0	1,625.9	1,397.2	85.9	350.6	21.6	1,638.9	1,344.4	82.0	357.2	21.8
Pension	81.9	105.2	128.5	3.6	4.4	78.7	104.5	132.9	2.9	3.6	72.4	97.2	134.3	2.3	3.1	69.1	94.3	136.5	2.5	3.6
Auto	497.2	463.2	93.2	98.9	19.9	509.0	511.5	100.5	97.3	19.1	514.3	435.4	84.7	100.6	19.6	543.4	445.6	82.0	103.0	19.0
Total	2,313.5	2,007.0	86.8	507.8	22.0	2,332.7	2,091.2	89.6	486.6	20.9	2,334.8	2,021.5	86.6	483.4	20.7	2,369.4	1,999.1	84.4	490.4	20.7

Loss & Expense Ratios (Cumulative)

(bn Won, %)	3Q19					4Q19					1Q20					2Q20(E)				
	Premium	Loss	Loss Ratio	Net Expense	Expense Ratio	Premium	Loss	Loss Ratio	Net Expense	Expense Ratio	Premium	Loss	Loss Ratio	Net Expense	Expense Ratio	Premium	Loss	Loss Ratio	Net Expense	Expense Ratio
General	396.5	295.5	74.5	99.4	25.1	528.1	399.5	75.7	129.1	24.4	122.3	91.6	74.9	28.5	23.3	240.3	206.5	85.9	54.9	22.9
Long-term	5,022.8	4,241.8	84.5	1,142.0	22.7	6,714.9	5,717.4	85.1	1,501.7	22.4	1,698.3	1,494.4	88.0	352.8	20.8	3,406.3	2,933.1	86.1	715.3	21.0
Long-term	4,768.5	3,917.9	82.2	1,125.8	23.6	6,382.0	5,289.1	82.9	1,481.3	23.2	1,625.9	1,397.2	85.9	350.6	21.6	3,264.8	2,741.5	84.0	707.8	21.7
Pension	254.3	323.9	127.4	11.7	4.6	332.9	428.4	128.7	14.6	4.4	72.4	97.2	134.3	2.3	3.1	141.4	191.5	135.4	4.7	3.4
Auto	1,439.3	1,280.8	89.0	294.0	20.4	1,948.2	1,792.4	92.0	391.3	20.1	514.3	435.4	84.7	100.6	19.6	1,057.6	881.0	83.3	203.6	19.3
Total	6,858.5	5,818.1	84.8	1,535.5	22.4	9,191.2	7,909.3	86.1	2,022.0	22.0	2,334.8	2,021.5	86.6	483.4	20.7	4,704.2	4,020.6	85.5	973.8	20.7

Disclaimer

Highlights

KB Financial Group

KB Kookmin Bank

KB Securities

KB Insurance

Condensed Income Statement

Condensed Balance Sheet

Key Indicators

Direct Premiums

Loss & Expense Ratios

Monthly Initial Premiums

KB Kookmin Card

Other Subsidiaries

Contacts

Monthly Initial Premiums

million won	2020.01	2020.02	2020.03	2020.04	2020.05	2020.06	2020.07	2020.08	2020.09	2020.10	2020.11	2020.12	Average	FY2020
Protection	6,449	7,099	8,959	7,412	7,754								7,535	37,673
Accident	791	873	1,465	898	896								985	4,923
Drivers	848	966	1,047	2,617	1,783								1,452	7,262
Property	1,172	1,170	1,684	989	1,183								1,240	6,198
Disease	3,639	4,089	4,762	2,908	3,893								3,858	19,291
Bundled	0.0	0.0	0.1	0.0	0.0								0.0	0.1
Savings	44	36	48	34	38								40	201
Annuities	110	96	74	53	62								79	396
Total	6,604	7,231	9,081	7,500	7,854								7,654	38,270

million won	2019.01	2019.02	2019.03	2019.04	2019.05	2019.06	2019.07	2019.08	2019.09	2019.10	2019.11	2019.12	Average	FY2019
Protection	8,044	7,845	10,558	8,109	8,141	7,462	8,298	7,585	7,245	7,438	7,816	7,848	8,032	96,388
Accident	1,391	1,469	2,219	1,451	1,385	1,136	1,190	1,076	1,013	981	973	995	1,273	15,280
Drivers	845	736	837	781	1,099	1,038	1,355	1,212	1,444	1,341	1,472	972	1,094	13,133
Property	1,058	982	1,014	1,385	1,356	1,217	1,214	1,238	1,140	1,275	1,243	1,276	1,200	14,399
Disease	4,750	4,658	6,488	4,492	4,301	4,070	4,539	4,059	3,648	3,840	4,128	4,604	4,465	53,576
Bundled	-0.2	0.0	0.0	0.0	-0.1	0.0	-0.2	0.0	0.1	0.1	0.1	0.0	0.0	-0.1
Savings	102	86	103	90	86	79	72	92	107	79	55	64	85	1,016
Annuities	148	128	99	86	104	85	76	61	63	58	74	74	88	1,056
Total	8,294	8,059	10,760	8,285	8,332	7,625	8,446	7,737	7,416	7,575	7,945	7,985	8,205	98,460

[Return to Home](#)
[KB Kookmin Card](#)
[Disclaimer](#)
[Highlights](#)
[KB Financial Group](#)
[KB Kookmin Bank](#)
[KB Securities](#)
[KB Insurance](#)
[KB Kookmin Card](#)
[Condensed Income Statement](#)
[Condensed Balance Sheet](#)
[Customers / Volume / Receivables](#)
[Asset Quality](#)
[Delinquency](#)
[Other Subsidiaries](#)
[Contacts](#)

(bn Won)	3Q18	4Q18	1Q19	2Q19	3Q19	4Q19	1Q20	2Q20(E)
Net interest income	294.9	301.9	303.9	299.9	311.3	315.2	318.2	306.2
Net fee and commission income	53.8	93.4	62.0	42.9	68.3	88.6	82.9	96.6
Net other operating income(expenses)	-43.5	-60.7	-49.9	-48.5	-55.6	-77.1	-62.3	-61.6
Gross operating income	305.2	334.6	316.0	294.3	324.0	326.7	338.8	341.2
General & administrative expenses	88.2	110.5	99.0	105.4	101.6	135.9	111.7	117.0
Operating profit before provision for credit losses	217.0	224.1	217.0	188.9	222.4	190.8	227.1	224.2
Provision for credit losses	111.7	110.3	112.4	96.6	115.8	114.9	116.1	111.9
Net operating income	105.3	113.8	104.6	92.3	106.6	75.9	111.0	112.3
Net non-operating income	-0.6	-12.7	-1.4	0.6	-3.5	8.8	-0.8	-1.0
Share of profit(loss) of associates	-0.2	0.9	0.2	0.2	0.3	0.4	0.5	0.2
Net other non-operating income(expenses)	-0.4	-13.6	-1.6	0.4	-3.8	8.4	-1.3	-1.2
Profit before income tax	104.7	101.1	103.2	92.9	103.1	84.7	110.2	111.3
Income tax expense	27.8	60.0	25.2	24.8	-1.8	19.1	28.1	29.6
Profit for the period	76.9	41.1	78.0	68.1	104.9	65.6	82.1	81.7
Profit attributable to shareholders of the parent company	76.9	41.1	78.0	68.1	104.9	65.5	82.1	81.7

[Return to Home](#)
[KB Kookmin Card](#)
Disclaimer
Highlights
KB Financial Group
KB Kookmin Bank
KB Securities
KB Insurance
KB Kookmin Card
[Condensed Income Statement](#)
[Condensed Balance Sheet](#)
[Customers / Volume / Receivables](#)
[Asset Quality](#)
[Delinquency](#)
Other Subsidiaries
Contacts

(bn Won)	Sep. 18	Dec. 18	Mar. 19	Jun. 19	Sep. 19	Dec. 19	Mar. 20	Jun. 20(E)
Total Assets	20,340.9	20,529.0	20,212.0	20,713.4	22,509.8	22,990.1	22,462.9	23,858.8
Cash and due from financial institutions	178.9	204.9	117.5	144.1	332.9	205.7	233.7	411.2
Financial assets at fair value through profit or loss	1,806.9	682.4	667.6	726.7	1,080.5	573.2	711.2	546.9
Derivative financial assets	4.9	1.9	2.6	11.6	40.7	18.8	38.9	19.6
Financial investments	76.6	74.6	74.6	76.4	76.5	76.7	76.8	54.1
Loans	17,575.1	18,789.0	18,589.5	19,020.4	20,199.5	21,244.4	20,579.5	20,802.5
(Allowances for loan losses)	-727.8	-747.2	-754.1	-754.2	-765.8	-788.5	-799.9	-790.5
Investments in associates	2.8	3.6	3.9	4.1	4.4	4.6	5.2	5.3
Tangible assets	109.8	130.9	164.8	152.9	142.6	147.2	143.7	145.3
Goodwill & Intangible assets	75.9	85.2	93.8	92.5	85.6	188.8	176.4	166.1
Current income tax assets	0.0	0.0	0.0	0.0	4.4	0.0	0.0	0.0
Deferred income tax assets	119.7	107.8	109.6	114.7	120.9	119.0	117.1	133.3
Other assets	390.3	448.7	388.1	370.0	421.8	411.7	380.4	1,574.5
Total Liabilities	16,405.0	16,570.3	16,381.2	16,821.4	18,516.5	18,925.2	18,432.8	19,760.5
Financial liabilities at fair value through profit or loss	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Deposits	0.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Debts	603.3	620.1	853.2	781.9	625.7	1,129.2	1,124.1	1,102.5
Debentures	12,622.9	13,053.6	13,167.6	13,711.2	14,511.0	14,813.5	14,674.5	15,549.2
Derivative financial liabilities	20.1	24.7	17.9	33.0	29.1	31.0	30.0	33.9
Net defined benefit liabilities	9.2	1.4	5.5	9.0	12.7	0.0	1.9	5.6
Provisions	148.6	144.2	145.3	148.1	152.7	153.4	147.6	163.5
Accrued expenses payables	207.7	194.6	221.1	223.2	235.7	207.4	208.5	216.1
Other liabilities	2,792.9	2,531.7	1,970.6	1,915.0	2,949.6	2,590.7	2,246.2	2,689.7
Total Equity	3,935.9	3,958.7	3,830.8	3,892.0	3,993.3	4,064.9	4,030.1	4,098.3
Share capital	460.0	460.0	460.0	460.0	460.0	460.0	460.0	460.0
Capital surplus	1,976.8	1,976.8	1,976.8	1,976.8	1,976.8	1,976.8	1,977.0	1,977.0
Accumulated other comprehensive income	47.7	29.4	23.5	16.6	12.8	19.1	1.9	-11.6
Retained earnings	1,449.2	1,490.3	1,368.3	1,436.4	1,541.3	1,606.8	1,588.9	1,670.6
Non-controlling interest	2.2	2.2	2.2	2.2	2.4	2.2	2.3	2.3

[Return to Home](#)
KB Kookmin Card
[Disclaimer](#)
[Highlights](#)
[KB Financial Group](#)
[KB Kookmin Bank](#)
[KB Securities](#)
[KB Insurance](#)
KB Kookmin Card
[Condensed Income Statement](#)
[Condensed Balance Sheet](#)
[Customers / Volume / Receivables](#)
[Asset Quality](#)
[Delinquency](#)
[Other Subsidiaries](#)
[Contacts](#)
Customers

(in thousands)	Sep. 18	Dec. 18	Mar. 19	Jun. 19	Sep. 19	Dec. 19	Mar. 20	Jun. 20(E)
Cardholders*	19,164.0	19,121.6	19,263.1	19,419.2	19,368.7	19,367.9	19,361.6	19,423.6
Credit card	9,585.2	9,772.1	9,900.6	10,055.9	10,161.1	10,265.1	10,344.8	10,436.9
Check card	14,468.8	14,269.5	14,363.5	14,444.0	14,291.0	14,201.3	14,152.6	14,166.7
Active Cardholders**	8,346	8,480	8,585	8,726	8,793	8,894	8,948	9,020
Merchants	2,552.4	2,575.5	2,593.7	2,623.1	2,637.1	2,658.9	2,661.9	2,699.7

* Excluding overlapped cardholders between credit card and check card

** Using card at least once every 6 months

Transaction Volume

(bn Won)	3Q18	4Q18	1Q19	2Q19	3Q19	4Q19	1Q20	2Q20(E)
Credit Sales	22,179.4	23,887.0	22,410.9	24,079.9	24,688.3	25,455.8	23,638.2	25,137.5
Lump-sum	17,893.6	19,037.4	17,825.5	19,397.7	19,855.0	20,334.8	18,928.9	20,571.2
Installment	4,285.8	4,849.6	4,585.4	4,682.1	4,833.3	5,121.0	4,709.3	4,566.3
Cash advance	2,264.2	2,454.5	2,272.5	2,288.7	2,359.0	2,344.9	2,268.7	2,087.1
Total	24,443.5	26,341.5	24,683.3	26,368.6	27,047.3	27,800.7	25,906.9	27,224.6

Credit Card Receivables

(bn Won)	Sep. 18	Dec. 18	Mar. 19	Jun. 19	Sep. 19	Dec. 19	Mar. 20	Jun. 20(E)
Credit sales	10,196.3	11,110.0	10,665.6	10,691.4	11,481.4	12,038.2	11,053.4	11,253.9
Cash advance	1,197.5	1,257.1	1,196.7	1,189.3	1,202.9	1,208.2	1,161.3	1,070.4
Card loans	4,962.7	4,942.2	4,976.1	5,055.5	5,142.3	5,345.4	5,529.3	5,345.2
Others	1,882.1	2,154.5	2,417.0	2,733.9	3,013.5	3,312.7	3,477.6	3,768.1
Total	18,238.5	19,463.8	19,255.4	19,670.1	20,840.1	21,904.5	21,221.6	21,437.6

Disclaimer

Highlights

KB Financial Group

KB Kookmin Bank

KB Securities

KB Insurance

KB Kookmin Card

Condensed Income Statement

Condensed Balance Sheet

Customers / Volume / Receivables

Asset Quality

Delinquency

Other Subsidiaries

Contacts

(bn Won)	Sep. 18	Dec. 18	Mar. 19	Jun. 19	Sep. 19	Dec. 19	Mar. 20	Jun. 20(E)
Total Outstanding Credits	18,278.6	19,499.6	19,286.8	19,695.6	20,863.4	21,922.4	21,235.6	21,446.6
Normal	17,220.8	18,430.7	18,218.3	18,595.3	19,710.3	20,747.7	20,076.6	20,370.2
Precautionary	800.6	799.5	787.2	812.4	842.1	875.1	838.2	759.6
Substandard	3.3	3.2	3.0	3.3	0.6	3.6	3.1	4.1
Doubtful	204.5	217.5	231.5	229.1	243.1	223.0	236.8	206.0
Estimated Loss	49.4	48.6	46.9	55.5	67.3	73.0	80.9	106.7
NPL (A)	257.3	269.4	281.3	287.9	311.0	299.6	320.8	316.8
NPL Ratio	1.41%	1.38%	1.46%	1.46%	1.49%	1.37%	1.51%	1.48%
Allowances* (B)	729.7	749.1	755.7	755.7	767.2	789.3	800.7	791.4
Reserves for credit losses (C)	234.8	243.6	240.2	271.6	307.7	314.0	301.3	275.3
NPL Coverage Ratio(New)** (B/A)	283.7%	278.1%	268.6%	262.4%	246.6%	263.4%	249.6%	249.8%
NPL Coverage Ratio(Old)*** [(B+C)/A]	374.9%	368.5%	354.0%	356.8%	345.5%	368.2%	343.6%	336.7%

* Allowances for loan losses and acceptances & guarantees

** Excluding reserves for credit losses

*** Including reserves for credit losses

Write-offs / NPL Sales

(bn Won)	3Q18	4Q18	1Q19	2Q19	3Q19	4Q19	1Q20	2Q20(E)
Write-offs	117.0	129.2	129.0	133.6	129.4	126.5	126.4	148.1
NPL Sales	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Total	117.0	129.2	129.0	133.6	129.4	126.5	126.4	148.1

Recoveries from Written-offs

(bn Won)	3Q18	4Q18	1Q19	2Q19	3Q19	4Q19	1Q20	2Q20(E)
Recovery from Written-offs	32.1	35.6	33.3	34.2	34.5	35.8	34.2	34.3

Disclaimer

Highlights

KB Financial Group

KB Kookmin Bank

KB Securities

KB Insurance

KB Kookmin Card

Condensed Income Statement

Condensed Balance Sheet

Customers / Volume / Receivables

Asset Quality

Delinquency

Other Subsidiaries

Contacts

Delinquency

(bn Won)	Sep. 18	Dec. 18	Mar. 19	Jun. 19	Sep. 19	Dec. 19	Mar. 20	Jun. 20(E)
Total loans	18,275.6	19,496.4	19,283.8	19,694.9	20,861.4	21,919.0	21,231.7	21,442.6
Delinquent loans (over one month overdue)	230.3	234.0	253.9	245.9	242.0	244.0	263.1	231.3
Delinquency ratio	1.26%	1.20%	1.32%	1.25%	1.16%	1.11%	1.24%	1.08%

Rescheduled Loan

(bn Won)	Sep. 18	Dec. 18	Mar. 19	Jun. 19	Sep. 19	Dec. 19	Mar. 20	Jun. 20(E)
Receivables	86.6	96.5	97.0	102.5	111.8	115.7	120.4	121.9
Delinquent loan (over one month overdue)	8.1	9.5	10.4	8.2	10.0	7.7	8.3	8.0
Delinquency ratio	9.36%	9.88%	10.77%	8.03%	8.94%	6.69%	6.88%	6.54%

[Return to Home](#)
[Other Subsidiaries](#)
[Disclaimer](#)
[Highlights](#)
[KB Financial Group](#)
[KB Kookmin Bank](#)
[KB Securities](#)
[KB Insurance](#)
[KB Kookmin Card](#)
[Other Subsidiaries](#)
[Condensed Income Statement](#)
[Condensed Balance Sheet](#)
[Contacts](#)

KB Asset Managemnet

(bn Won)	3Q18	4Q18	1Q19	2Q19	3Q19	4Q19	1Q20	2Q20(E)
Net interest income	0.1	0.3	0.2	0.3	0.2	0.2	0.2	0.9
Net fee and commission income	31.0	28.2	27.5	28.7	28.9	32.1	29.5	30.9
Net other operating income(expenses)	1.6	-4.2	5.6	0.8	-0.7	3.8	-10.1	6.3
Gross operating income	32.7	24.3	33.3	29.8	28.4	36.1	19.6	38.1
General & administrative expenses	15.0	14.5	12.7	15.2	14.3	18.7	12.7	15.0
Provision for credit losses	0.0	0.0	0.1	-0.1	0.0	0.0	0.0	0.0
Net operating profit	17.7	9.8	20.5	14.7	14.1	17.4	6.9	23.1
Net non-operating profit(loss)	0.0	-0.2	-0.1	-0.1	-0.2	-0.1	-0.2	0.0
Profit before income tax	17.7	9.6	20.4	14.6	13.9	17.3	6.7	23.1
Profit for the period	13.0	7.1	15.1	10.6	10.2	13.0	4.4	17.2
Profit attributable to shareholders of the parent company	13.0	7.1	15.1	10.6	10.2	13.0	4.4	17.2

KB Capital

(bn Won)	3Q18	4Q18	1Q19	2Q19	3Q19	4Q19	1Q20	2Q20(E)
Net interest income	76.2	77.3	76.5	77.4	78.7	81.2	80.5	80.7
Net fee and commission income	51.8	59.5	69.9	83.9	93.2	87.5	112.1	126.3
Net other operating income(expenses)	-41.4	-49.3	-49.8	-66.4	-69.1	-71.7	-86.1	-96.0
Gross operating income	86.6	87.5	96.6	94.9	102.8	97.0	106.5	111.0
General & administrative expenses	25.8	29.1	23.8	25.8	29.3	40.0	25.4	28.8
Provision for credit losses	29.7	21.8	30.9	28.4	22.9	34.4	28.3	38.6
Net operating profit	31.1	36.6	41.9	40.7	50.6	22.6	52.8	43.6
Net non-operating profit(loss)	0.1	-0.2	1.1	0.8	-0.4	-0.5	-0.1	2.5
Profit before income tax	31.2	36.4	43.0	41.5	50.2	22.1	52.7	46.1
Profit for the period	22.5	23.4	32.8	31.1	38.4	17.1	40.0	34.7
Profit attributable to shareholders of the parent company	22.3	22.4	32.4	30.7	37.6	16.3	39.3	34.2

KB Life Insurance

(bn Won)	3Q18	4Q18	1Q19	2Q19	3Q19	4Q19	1Q20	2Q20(E)
Net interest income	45.9	45.3	43.3	41.2	37.0	37.7	36.2	36.0
Net fee and commission income	-3.1	-3.6	-3.1	-5.4	-4.3	-4.0	-3.5	-3.9
Net other operating income(expenses)	-21.7	-22.9	-10.3	-9.6	-18.0	-19.8	-8.8	-7.8
Gross operating income	21.1	18.8	29.9	26.2	14.7	13.9	23.9	24.3
General & administrative expenses	15.5	16.3	16.9	16.5	15.6	17.5	17.4	16.3
Provision for credit losses	-0.3	1.0	-0.2	-2.0	-0.2	-0.6	-1.1	0.1
Net operating profit	5.9	1.5	13.2	11.7	-0.7	-3.0	7.6	7.9
Net non-operating profit(loss)	-0.9	-0.4	-0.1	0.0	0.2	-0.1	-0.1	0.0
Profit before income tax	5.0	1.1	13.1	11.7	-0.5	-3.1	7.5	7.9
Profit for the period	2.6	1.4	9.1	7.4	1.7	-2.2	5.9	5.9
Profit attributable to shareholders of the parent company	2.6	1.4	9.1	7.4	1.7	-2.2	5.9	5.9

KB Real Estate Trust

(bn Won)	3Q18	4Q18	1Q19	2Q19	3Q19	4Q19	1Q20	2Q20(E)
Net interest income	2.1	2.2	1.7	1.6	1.7	1.6	1.8	1.5
Net fee and commission income	30.4	23.1	24.6	26.7	24.4	32.2	35.4	33.4
Net other operating income(expenses)	0.3	-0.3	0.1	0.4	0.6	3.0	0.6	-1.0
Gross operating income	32.8	25.0	26.4	28.7	26.7	36.8	37.8	33.9
General & administrative expenses	7.0	10.9	7.6	8.5	8.6	11.7	7.2	9.9
Provision for credit losses	1.4	2.4	-2.8	0.2	1.5	0.0	2.5	0.2
Net operating profit	24.4	11.7	21.6	20.0	16.6	25.1	28.1	23.8
Net non-operating profit(loss)	0.0	-0.3	-0.1	0.0	-0.2	1.0	0.3	-0.1
Profit before income tax	24.4	11.4	21.5	20.0	16.4	26.1	28.4	23.7
Profit for the period	17.6	9.1	16.1	14.5	12.0	19.1	21.0	17.3
Profit attributable to shareholders of the parent company	17.6	9.1	16.1	14.5	12.0	19.1	21.0	17.3

KB Savings Bank

(bn Won)	3Q18	4Q18	1Q19	2Q19	3Q19	4Q19	1Q20	2Q20(E)
Net interest income	13.9	15.2	14.4	15.5	14.3	14.8	15.3	18.2
Net fee and commission income	0.3	-0.2	-0.2	-0.1	-0.3	-0.1	-0.4	-0.6
Net other operating income(expenses)	-1.4	-1.2	-0.9	-0.3	-1.2	0.2	-1.2	-0.2
Gross operating income	12.8	13.8	13.3	15.1	12.8	14.9	13.7	17.4
General & administrative expenses	5.7	6.7	5.9	6.6	6.4	7.3	6.4	6.8
Provision for credit losses	-0.2	6.0	0.9	1.7	1.5	3.8	2.4	2.0
Net operating profit	7.3	1.1	6.5	6.8	4.9	3.8	4.9	8.6
Net non-operating profit(loss)	0.0	-0.1	0.1	0.0	0.0	0.0	0.0	0.0
Profit before income tax	7.3	1.0	6.6	6.8	4.9	3.8	4.9	8.6
Profit for the period	6.0	1.0	4.9	5.0	3.5	2.9	3.4	6.5
Profit attributable to shareholders of the parent company	6.0	1.0	4.9	5.0	3.5	2.9	3.4	6.5

KB Investment

(bn Won)	3Q18	4Q18	1Q19	2Q19	3Q19	4Q19	1Q20	2Q20(E)
Net interest income	0.0	0.0	-0.2	-0.1	-0.2	-0.3	-0.4	-0.5
Net fee and commission income	-0.2	-0.5	-0.3	-0.5	-0.2	-0.2	0.2	0.2
Net other operating income(expenses)	7.7	13.4	13.6	-1.3	-2.4	20.8	-2.8	13.9
Gross operating income	7.5	12.9	13.1	-1.9	-2.8	20.3	-3.0	13.6
General & administrative expenses	2.7	2.5	4.1	4.4	4.3	4.9	3.9	3.8
Provision for credit losses	0.0	0.0	0.0	0.0	0.1	0.0	0.0	0.0
Net operating profit	4.8	10.4	9.0	-6.3	-7.2	15.4	-6.9	9.8
Net non-operating profit(loss)	-1.8	3.4	-0.4	0.9	1.2	3.3	-1.0	-0.7
Profit before income tax	3.0	13.8	8.6	-5.4	-6.0	18.7	-7.9	9.1
Profit for the period	1.9	10.7	5.9	-3.8	-4.0	13.2	-5.3	6.8
Profit attributable to shareholders of the parent company	1.9	10.7	5.9	-3.8	-4.0	13.2	-5.3	6.8

KB Data Systems

(bn Won)	3Q18	4Q18	1Q19	2Q19	3Q19	4Q19	1Q20	2Q20(E)
Net interest income	0.1	0.0	0.1	0.0	0.1	0.1	0.1	0.0
Net fee and commission income	-0.1	-0.1	-0.1	0.0	-0.1	-0.1	-0.1	-0.1
Net other operating income(expenses)	3.3	3.9	3.7	3.4	4.0	3.1	3.4	2.3
Gross operating income	3.3	3.8	3.7	3.4	4.0	3.1	3.4	2.2
General & administrative expenses	1.7	1.7	1.6	2.2	2.0	2.4	1.7	2.6
Provision for credit losses	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.1
Net operating profit	1.5	2.1	2.1	1.2	2.0	0.7	1.7	-0.5
Net non-operating profit(loss)	0.0	0.1	0.1	0.1	0.1	0.1	0.0	0.0
Profit before income tax	1.5	2.2	2.2	1.3	2.1	0.8	1.7	-0.5
Profit for the period	1.2	1.5	1.4	1.1	1.6	0.6	1.1	-0.2
Profit attributable to shareholders of the parent company	1.2	1.5	1.4	1.1	1.6	0.6	1.1	-0.2

KB Credit Information

(bn Won)	3Q18	4Q18	1Q19	2Q19	3Q19	4Q19	1Q20	2Q20(E)
Net interest income	0.0	0.1	0.0	0.1	0.1	0.0	0.0	0.1
Net fee and commission income	0.0	-0.1	0.0	0.0	0.0	-0.1	0.0	0.0
Net other operating income(expenses)	4.0	4.1	3.6	3.8	3.2	4.3	3.9	3.5
Gross operating income	4.0	4.1	3.6	3.9	3.3	4.2	3.9	3.6
General & administrative expenses	3.8	3.6	3.5	3.8	3.6	4.0	3.7	3.9
Provision for credit losses	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Net operating profit	0.2	0.5	0.1	0.1	-0.3	0.2	0.2	-0.3
Net non-operating profit(loss)	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Profit before income tax	0.2	0.5	0.1	0.1	-0.3	0.2	0.2	-0.3
Profit for the period	0.1	0.5	-0.1	-0.2	-0.2	0.2	0.2	-0.3
Profit attributable to shareholders of the parent company	0.1	0.5	-0.1	-0.2	-0.2	0.2	0.2	-0.3

[Return to Home](#)
[Other Subsidiaries](#)
[Disclaimer](#)
[Highlights](#)
[KB Financial Group](#)
[KB Kookmin Bank](#)
[KB Securities](#)
[KB Insurance](#)
[KB Kookmin Card](#)
[Other Subsidiaries](#)
[Condensed Income Statement](#)
[Condensed Balance Sheet](#)
[Contacts](#)
KB Asset Management

(bn Won)	Sep. 18	Dec. 18	Mar. 19	Jun. 19	Sep. 19	Dec. 19	Mar. 20	Jun. 20(E)
Total Assets	237.1	254.3	214.6	257.3	261.0	310.0	392.9	385.9
Total Liabilities	98.4	107.5	53.6	84.5	77.9	114.8	223.2	198.3
Total Equity	138.6	146.8	161.1	172.8	183.0	195.2	169.7	187.6

KB Capital

(bn Won)	Sep. 18	Dec. 18	Mar. 19	Jun. 19	Sep. 19	Dec. 19	Mar. 20	Jun. 20(E)
Total Assets	9,476.3	9,517.2	9,685.3	10,086.7	10,377.2	11,190.6	11,504.8	12,140.4
Total Liabilities	8,495.7	8,516.8	8,605.4	8,979.0	9,234.4	10,036.1	10,263.2	10,866.5
Total Equity	980.6	1,000.4	1,079.9	1,107.7	1,142.9	1,154.5	1,241.6	1,274.0

KB Life Insurance

(bn Won)	Sep. 18	Dec. 18	Mar. 19	Jun. 19	Sep. 19	Dec. 19	Mar. 20	Jun. 20(E)
Total Assets	9,141.1	9,680.4	9,904.4	10,001.1	10,038.7	9,801.9	9,461.4	9,998.8
Total Liabilities	8,617.5	9,128.1	9,321.2	9,384.1	9,412.9	9,186.6	8,850.7	9,361.9
Total Equity	523.6	552.2	583.2	617.0	625.8	615.3	610.8	636.9

KB Real Estate Trust

(bn Won)	Sep. 18	Dec. 18	Mar. 19	Jun. 19	Sep. 19	Dec. 19	Mar. 20	Jun. 20(E)
Total Assets	276.7	293.1	327.0	342.0	365.2	377.9	374.1	393.4
Total Liabilities	50.2	57.2	79.8	80.2	91.5	85.1	90.2	92.3
Total Equity	226.5	235.8	247.3	261.8	273.7	292.8	283.8	301.1

KB Savings Bank

(bn Won)	Sep. 18	Dec. 18	Mar. 19	Jun. 19	Sep. 19	Dec. 19	Mar. 20	Jun. 20(E)
Total Assets	1,294.7	1,388.8	1,340.6	1,323.7	1,321.9	1,361.0	1,403.4	1,550.0
Total Liabilities	1,093.7	1,186.9	1,139.0	1,117.2	1,112.1	1,148.6	1,190.7	1,331.1
Total Equity	201.0	202.0	201.6	206.6	209.8	212.4	212.7	218.9

KB Investment

(bn Won)	Sep. 18	Dec. 18	Mar. 19	Jun. 19	Sep. 19	Dec. 19	Mar. 20	Jun. 20(E)
Total Assets	466.6	528.7	645.2	731.8	739.6	757.0	761.7	801.3
Total Liabilities	323.5	374.9	485.5	526.2	538.0	542.2	552.2	585.1
Total Equity	143.1	153.8	159.7	205.6	201.5	214.8	209.5	216.2

KB Data Systems

(bn Won)	Sep. 18	Dec. 18	Mar. 19	Jun. 19	Sep. 19	Dec. 19	Mar. 20	Jun. 20(E)
Total Assets	39.4	40.2	36.9	39.7	44.1	41.7	44.1	44.5
Total Liabilities	23.4	23.8	19.1	20.8	23.6	21.0	22.3	22.8
Total Equity	16.0	16.4	17.8	18.9	20.5	20.7	21.8	21.6

KB Credit Information

(bn Won)	Sep. 18	Dec. 18	Mar. 19	Jun. 19	Sep. 19	Dec. 19	Mar. 20	Jun. 20(E)
Total Assets	26.4	26.3	28.3	29.1	28.6	27.8	27.9	28.5
Total Liabilities	11.5	11.0	13.1	14.1	13.9	12.9	12.9	13.8
Total Equity	14.9	15.2	15.2	15.0	14.8	14.9	15.1	14.8

[Return to Home](#)

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Address : Investor Relations, 11F, Kookmin Bank 26, Gukjegeumyung-ro 8-gil, Yeongdeungpo-gu, Seoul 07331, Korea

E-mail : kbir@kbfkg.com

Fax: 82-2-2073-2848

IR Officers:

부장 권봉중	Peter BJ Kwon	Head of IR	82-2-2073-2841	peter.kwon@kbfkg.com
팀장 성은주	Eunju Sung	Team Head	82-2-2073-2842	ejsung@kbfkg.com
차장 김민석	Minseok Kim	Senior Manager	82-2-2073-2882	alex_kim@kbfkg.com
차장 이용준	Yongjun Lee	Senior Manager	82-2-2073-2844	lee.roy@kbfkg.com
차장 이선우	Sunwoo Lee	Senior Manager	82-2-2073-2843	swlee@kbfkg.com
과장 최호승	Ryan HS Choi	Manager	82-2-2073-2845	ryan.choi@kbfkg.com
대리 박진희	Jinhee Park	Assistant Manager	82-2-2073-2856	p.jh@kbfkg.com
대리 김보영	Bo Young Kim	Assistant Manager	82-2-2073-2824	by.kim@kbfkg.com
대리 최지호	Jiho Choi	Assistant Manager	82-2-2073-7807	jiho.choi@kbfkg.com