

KB Financial Group Fact Book

2021 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

Prudential Life Insurance

- Condensed Income Statement
- Condensed Balance Sheet
- Key Indicators
- Premium Income
- Loss & Expense Ratios
- APE

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](#)[Prudential Life Insurance](#)[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.

As Prudential Life Insurance became wholly-owned subsidiary of the Group as of August 31, 2020, the financial results have been fully consolidated in the Group’s financial statements since 3Q20(from September 2020).

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](#)
[Prudential Life Insurance](#)
[Other Subsidiaries](#)
[Contacts](#)
◆ Financial Statements

(bn Won)	3Q19	4Q19	1Q20	2Q20	3Q20	4Q20	1Q21	2Q21(E)
KB Financial Group								
Total Assets	506,195.3	518,538.1	544,881.7	569,476.6	605,506.4	610,672.2	620,939.2	633,747.8
Total Liabilities	467,455.0	479,418.8	506,072.2	529,172.5	563,398.5	567,310.7	576,873.8	588,022.4
Total Equity	38,740.3	39,119.3	38,809.5	40,304.1	42,107.9	43,361.5	44,065.4	45,725.4
Net Income	940.7	535.1	738.9	992.5	1,194.2	576.7	1,285.2	1,207.4
Net Income (attributable to controlling interests)	940.3	534.7	729.5	981.8	1,166.6	577.3	1,270.0	1,204.3
Total Asset including AUM ¹⁾	772,636.4	789,776.8	810,377.1	873,465.3	908,358.7	940,407.9	974,829.3	1,003,073.6
(AUM)	266,335.9	271,124.9	266,556.7	304,669.8	302,696.9	329,243.2	353,579.3	369,936.8
Total Assets by Subsidiaries								
KB Kookmin Bank	377,996.0	387,425.0	406,255.6	425,310.2	437,038.8	438,444.1	447,822.5	455,817.9
KB Securities ²⁾	45,976.9	47,816.5	54,009.3	56,606.6	55,843.0	57,570.7	56,757.5	56,893.6
KB Insurance ³⁾	36,641.5	36,552.4	37,122.3	37,677.1	38,082.9	39,078.1	39,264.1	40,267.9
KB Kookmin Card	22,509.8	22,990.1	22,462.9	23,858.8	24,292.3	24,071.6	25,106.7	25,841.3
Prudential Life ⁴⁾					24,408.3	25,121.7	24,969.0	25,508.0
KB Asset Management	261.0	310.0	392.9	385.9	413.3	335.6	312.2	343.8
KB Capital	10,377.2	11,190.6	11,504.8	12,140.4	12,326.6	12,823.7	12,901.3	13,803.1
KB Life Insurance	10,038.7	9,801.9	9,461.4	9,998.8	10,213.7	10,424.9	10,698.6	10,904.1
KB Real Estate Trust	365.2	377.9	374.1	393.4	420.4	437.6	438.2	445.2
KB Savings Bank	1,321.9	1,361.0	1,403.4	1,550.0	1,700.7	1,883.7	2,084.2	2,345.8
KB Investment	739.6	757.0	761.7	801.3	850.8	848.7	836.5	895.6
KB Data Systems	44.1	41.7	44.1	44.5	42.7	40.3	38.9	41.8
KB Credit Information	28.6	27.8	27.9	28.5	28.3	27.7	27.3	28.7

Total Equity by Subsidiaries								
KB Kookmin Bank	28,606.5	29,004.2	28,622.3	29,323.0	29,512.7	30,408.1	30,174.1	31,032.4
KB Securities ²⁾	4,677.3	4,684.7	4,619.8	4,804.2	4,998.3	5,054.2	5,162.5	5,320.2
KB Insurance ³⁾	3,951.4	3,862.9	3,978.7	4,057.0	4,114.1	3,991.7	3,831.9	3,952.0
KB Kookmin Card	3,993.3	4,064.9	4,030.1	4,098.3	4,201.9	4,281.7	4,258.7	4,376.1
Prudential Life ⁴⁾					2,535.9	2,439.9	2,206.2	2,294.2
KB Asset Management	183.0	195.2	169.7	187.6	205.4	223.1	187.9	209.5
KB Capital	1,142.9	1,154.5	1,241.6	1,274.0	1,410.2	1,431.6	1,479.0	1,530.6
KB Life Insurance	625.8	615.3	610.8	636.9	631.4	582.1	527.0	522.8
KB Real Estate Trust	273.7	292.8	283.8	301.1	318.3	329.5	321.6	338.1
KB Savings Bank	209.8	212.4	212.7	218.9	222.0	225.6	231.9	250.8
KB Investment	201.5	214.8	209.5	216.2	231.2	230.1	224.0	241.7
KB Data Systems	20.5	20.7	21.8	21.6	20.8	17.3	16.0	15.8
KB Credit Information	14.8	14.9	15.1	14.8	15.2	15.9	16.0	16.6
Net Income by Subsidiaries								
KB Kookmin Bank	701.6	432.4	586.3	660.4	635.7	415.8	688.5	734.1
KB Securities ²⁾	55.8	33.2	-21.4	150.2	209.7	87.1	221.1	153.3
KB Insurance ³⁾	67.7	0.4	77.2	66.8	42.6	-22.7	68.8	74.1
KB Kookmin Card	104.9	65.5	82.1	81.7	91.4	69.5	141.5	111.3
Prudential Life ⁴⁾					11.1	44.6	112.1	80.3
KB Asset Management	10.2	13.0	4.4	17.2	17.8	17.9	19.9	22.5
KB Capital	37.6	16.3	39.3	34.2	41.3	26.8	53.9	53.6
KB Life Insurance	1.7	-2.2	5.9	5.9	-2.6	-32.4	-1.5	-9.5
KB Real Estate Trust	12.0	19.1	21.0	17.3	17.2	11.4	27.1	16.5
KB Savings Bank	3.5	2.9	3.4	6.5	3.3	4.1	6.4	1.3
KB Investment	-4.0	13.2	-5.3	6.8	15.0	-1.1	3.9	17.7
KB Data Systems	1.6	0.6	1.1	-0.2	-0.8	-1.8	-1.4	-0.1
KB Credit Information	-0.2	0.2	0.2	-0.3	0.4	0.8	0.1	0.5

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

4) Financial results have been fully consolidated in the Group's financial statements since 3Q20(one month period of September).

◆ Key Financial Indicators

KB Financial Group	3Q19	4Q19	1Q20	2Q20	3Q20	4Q20	1Q21	2Q21(E)
ROA (Quarterly)	0.74%	0.41%	0.56%	0.72%	0.81%	0.38%	0.85%	0.77%
ROA (Cumulative)	0.75%	0.66%	0.56%	0.64%	0.70%	0.61%	0.85%	0.81%
ROE (Quarterly)	9.90%	5.53%	7.64%	10.15%	11.49%	5.49%	12.02%	10.98%
ROE (Cumulative)	10.11%	8.93%	7.64%	8.88%	9.76%	8.64%	12.02%	11.47%
ROCE (Quarterly) ¹⁾	9.98%	5.57%	7.70%	10.28%	11.73%	5.61%	12.50%	11.48%
ROCE (Cumulative) ¹⁾	10.16%	8.98%	7.70%	8.97%	9.90%	8.79%	12.50%	11.95%
Basic EPS (Won, Quarterly)	2,413	1,372	1,864	2,512	2,977	1,456	3,225	3,045
Basic EPS (Won, Cumulative)	7,083	8,451	1,864	4,376	7,353	8,809	3,225	6,270
BPS (Won)	91,115	91,871	91,213	93,706	97,551	100,484	102,304	106,657
NIM (Quarterly)	1.94%	1.88%	1.83%	1.74%	1.73%	1.75%	1.82%	1.82%
NIM (Cumulative)	1.96%	1.94%	1.83%	1.78%	1.77%	1.76%	1.82%	1.82%
CIR (Quarterly)	50.7%	64.8%	53.2%	48.5%	49.5%	67.4%	47.3%	46.8%
CIR (Cumulative)	51.6%	54.9%	53.2%	50.6%	50.3%	54.7%	47.3%	47.1%
Credit Cost Ratio (Quarterly)	0.21%	0.25%	0.25%	0.29%	0.22%	0.29%	0.20%	0.25%
Credit Cost Ratio (Cumulative)	0.19%	0.20%	0.25%	0.27%	0.25%	0.26%	0.20%	0.22%
NPL Ratio	0.55%	0.49%	0.50%	0.48%	0.46%	0.41%	0.42%	0.39%
NPL Coverage Ratio(New) ²⁾	135.59%	147.10%	141.36%	144.41%	148.35%	168.59%	162.34%	173.10%
NPL Coverage Ratio(Old) ³⁾	275.31%	301.79%	293.54%	296.50%	311.61%	345.87%	336.51%	363.69%
BIS Ratio	15.25%	14.48%	14.08%	14.24%	14.65%	15.28%	16.04%	16.03%
CET 1 Ratio	14.35%	13.58%	13.02%	12.91%	13.06%	13.30%	13.79%	13.70%
KB Kookmin Bank	3Q19	4Q19	1Q20	2Q20	3Q20	4Q20	1Q21	2Q21(E)
ROA (Quarterly)	0.74%	0.45%	0.59%	0.65%	0.60%	0.38%	0.63%	0.65%
ROA (Cumulative)	0.73%	0.65%	0.59%	0.62%	0.61%	0.55%	0.63%	0.64%
ROE (Quarterly)	9.95%	5.96%	8.18%	9.19%	8.66%	5.57%	9.30%	9.71%
ROE (Cumulative)	9.82%	8.82%	8.18%	8.67%	8.67%	7.86%	9.30%	9.48%
NIM (Quarterly)	1.67%	1.61%	1.56%	1.50%	1.49%	1.51%	1.56%	1.56%
NIM (Cumulative)	1.69%	1.67%	1.56%	1.53%	1.52%	1.51%	1.56%	1.56%
CIR (Quarterly)	46.4%	64.0%	49.4%	48.6%	47.7%	67.9%	50.4%	47.4%
CIR (Cumulative)	49.5%	53.1%	49.4%	49.0%	48.6%	53.6%	50.4%	48.9%
NPL Ratio	0.41%	0.37%	0.36%	0.33%	0.32%	0.28%	0.29%	0.26%
NPL Coverage Ratio(New) ²⁾	118.11%	130.16%	126.73%	134.46%	140.39%	165.20%	156.74%	172.75%
NPL Coverage Ratio(Old) ³⁾	292.42%	324.61%	326.13%	343.31%	360.07%	407.40%	389.38%	431.85%
BIS Ratio	16.42%	15.85%	15.01%	14.38%	17.20%	17.78%	18.49%	18.92%
CET 1 Ratio	14.90%	14.37%	13.56%	12.79%	15.07%	15.10%	15.60%	15.88%
Loan to Deposit Ratio ⁴⁾	95.7%	94.1%	98.3%	100.4%	99.9%	101.7%	100.4%	100.4%

1) Common shares basis, eliminating the effects of supplementary capital

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

4) 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
Prudential Life Insurance
Other Subsidiaries
Contacts

(bn Won)	3Q19	4Q19	1Q20	2Q20	3Q20	4Q20	1Q21	2Q21(E)
Net interest income	2,319.4	2,328.2	2,349.2	2,334.0	2,460.2	2,578.9	2,642.3	2,758.8
Net fee and commission income	580.8	638.5	670.1	711.2	789.2	788.4	967.2	865.4
Net other operating income(expenses)	-30.0	-169.0	-277.3	227.7	-17.7	-121.3	33.8	-57.2
Gross operating income	2,870.2	2,797.7	2,742.0	3,272.9	3,231.7	3,246.0	3,643.3	3,567.0
General & administrative expenses	1,455.9	1,814.3	1,459.2	1,586.4	1,600.6	2,187.0	1,723.1	1,669.5
Operating profit before provision for credit losses	1,414.3	983.4	1,282.8	1,686.5	1,631.1	1,059.0	1,920.2	1,897.5
Provision for credit losses	166.1	210.4	243.7	296.0	214.6	289.1	173.4	223.7
Net operating profit	1,248.2	773.0	1,039.1	1,390.5	1,416.5	769.9	1,746.8	1,673.8
Net non-operating profit(loss)	12.0	-24.0	-19.7	-14.3	154.4	25.2	39.6	-6.8
Profit before income tax	1,260.2	749.0	1,019.4	1,376.2	1,570.9	795.1	1,786.4	1,667.0
Income tax expense	319.5	213.9	280.5	383.7	376.7	218.4	501.2	459.6
Profit for the period	940.7	535.1	738.9	992.5	1,194.2	576.7	1,285.2	1,207.4
Profit attributable to non-controlling interest	0.4	0.4	9.4	10.7	27.6	-0.6	15.2	3.1
Profit attributable to shareholders of the parent company	940.3	534.7	729.5	981.8	1,166.6	577.3	1,270.0	1,204.3

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
Prudential Life Insurance
Other Subsidiaries
Contacts

(bn Won)	Sep. 19	Dec. 19	Mar. 20	Jun. 20	Sep. 20	Dec. 20	Mar. 21	Jun. 21(E)
Total Assets	506,195.3	518,538.1	544,881.7	569,476.6	605,506.4	610,672.2	620,939.2	633,747.8
Cash and due from financial institutions	22,004.6	20,837.9	23,136.3	22,509.5	25,380.7	25,608.8	30,148.8	24,436.9
Financial assets at fair value through profit or loss	51,763.0	53,549.1	57,072.0	58,653.0	58,835.9	61,035.5	60,155.9	64,981.6
Derivative financial assets	4,052.7	3,190.7	5,179.9	3,952.9	3,577.8	5,545.4	3,733.4	3,176.1
Financial investments	68,422.5	71,782.6	73,526.0	74,810.3	96,714.7	98,695.4	95,929.7	99,349.2
Loans	326,329.4	339,684.1	351,402.6	367,862.5	378,090.8	377,167.0	383,242.5	395,432.0
(Reserves for loan losses)	-2,376.0	-2,408.0	-2,434.7	-2,546.1	-3,255.2	-3,283.4	-3,301.5	-3,333.9
Investments in associates	534.6	598.2	565.0	691.7	892.3	771.4	632.1	458.9
Tangible assets	7,563.6	7,918.5	7,903.6	7,903.3	8,565.8	8,164.8	8,136.1	8,055.7
Goodwill & Intangible assets	2,653.5	2,737.8	2,684.5	3,053.8	3,202.1	3,351.1	3,308.9	3,275.8
Current income tax assets	23.7	19.1	18.9	22.3	100.2	109.8	122.1	66.7
Deferred income tax assets	4.4	3.6	3.7	27.5	54.9	65.1	80.4	94.4
Other assets	22,843.3	18,216.5	23,389.2	29,989.8	30,091.2	30,157.9	35,449.3	34,420.5
Total Liabilities	467,455.0	479,418.8	506,072.2	529,172.5	563,398.5	567,310.7	576,873.8	588,022.4
Financial liabilities at fair value through profit or loss	17,405.8	15,368.2	12,736.1	13,366.4	13,270.6	11,810.1	12,750.1	11,757.3
Deposits	288,636.7	305,592.8	317,820.3	327,743.5	337,986.6	338,580.2	339,270.8	348,403.3
Debts	33,555.8	37,818.9	41,840.8	46,917.6	47,797.9	49,827.2	50,444.5	53,259.5
Debentures	50,565.6	50,935.6	54,156.2	57,422.8	60,254.5	62,760.7	62,221.0	63,911.4
Derivative financial liabilities	4,294.6	3,007.3	6,447.1	4,290.8	3,780.3	5,222.9	3,370.5	2,841.4
Net defined benefit liabilities	393.3	254.0	291.1	347.5	446.4	248.2	292.8	333.6
Provisions	529.0	527.9	523.3	595.1	605.9	714.9	707.3	726.3
Accrued expenses payables	3,835.1	3,782.6	3,590.4	3,693.5	3,898.4	3,603.2	3,364.5	3,351.2
Other liabilities	68,239.1	62,131.5	68,666.9	74,795.3	95,357.9	94,543.3	104,452.3	103,438.4
Total Equity	38,740.3	39,119.3	38,809.5	40,304.1	42,107.9	43,361.5	44,065.4	45,725.4
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	399.2	399.2	399.2	798.1	1,197.1	1,696.0	2,294.6	2,569.9
Capital surplus	17,122.6	17,122.8	17,122.9	16,728.1	16,723.6	16,723.6	16,723.6	16,723.6
Accumulated other comprehensive income	500.5	348.0	173.0	290.2	386.4	612.3	294.5	501.5
Retained earnings	19,278.2	19,709.5	19,574.7	20,793.9	21,949.9	22,517.4	22,903.1	24,075.9
Treasury shares	-1,236.2	-1,136.2	-1,136.2	-1,136.2	-1,136.2	-1,136.2	-1,136.2	-1,136.2
Non-controlling interest	585.4	585.4	585.3	739.4	896.5	857.8	895.2	900.1

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
Prudential Life Insurance
Other Subsidiaries
Contacts
Group Interest Income

(bn Won)	3Q19	4Q19	1Q20	2Q20	3Q20	4Q20	1Q21	2Q21(E)
Interest Income	3,671.6	3,627.2	3,620.0	3,601.7	3,578.8	3,685.2	3,624.9	3,687.8
Due from financial institutions	41.7	36.5	35.5	23.4	15.3	18.6	17.1	16.9
Financial investments	509.0	507.5	511.6	479.2	480.9	522.8	516.0	514.4
Loans	3,086.2	3,041.3	3,003.0	3,075.6	3,031.6	3,086.4	3,034.8	3,096.9
Others	34.7	41.9	69.9	23.5	51.0	57.4	57.0	59.6
Interest Expense	1,352.2	1,299.0	1,270.8	1,267.7	1,118.6	1,106.3	982.6	929.0
Deposits	863.8	830.2	788.9	786.2	677.3	664.4	561.5	508.9
Debts & debentures	457.7	440.2	453.9	460.2	423.4	421.8	402.6	401.6
Others	30.7	28.6	28.0	21.3	17.9	20.1	18.5	18.5
Net Interest Income	2,319.4	2,328.2	2,349.2	2,334.0	2,460.2	2,578.9	2,642.3	2,758.8

Group Net Interest Margin(NIM)¹⁾

	3Q19	4Q19	1Q20	2Q20	3Q20	4Q20	1Q21	2Q21(E)
NIM (Quarterly)	1.94%	1.88%	1.83%	1.74%	1.73%	1.75%	1.82%	1.82%
NIM (Cumulative)	1.96%	1.94%	1.83%	1.78%	1.77%	1.76%	1.82%	1.82%

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

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

(bn Won)	3Q19	4Q19	1Q20	2Q20	3Q20	4Q20	1Q21	2Q21(E)
Interest earning assets	348,025.8	358,998.5	368,901.7	386,595.5	394,100.1	401,637.8	402,421.7	407,869.5
Interest earned on the assets ²⁾	2,941.5	2,896.9	2,846.5	2,762.8	2,670.5	2,631.5	2,581.7	2,606.7
Yield	3.35%	3.20%	3.10%	2.87%	2.70%	2.61%	2.60%	2.56%
Interest bearing liabilities	333,741.3	344,137.6	355,553.1	375,681.3	381,609.7	389,144.0	389,863.0	396,251.8
Interest paid on the liabilities ³⁾	1,243.6	1,200.0	1,168.7	1,089.7	955.7	861.4	779.0	757.3
Yield	1.48%	1.38%	1.32%	1.17%	1.00%	0.88%	0.81%	0.77%
Interest spread	1.87%	1.82%	1.78%	1.71%	1.70%	1.73%	1.79%	1.80%
Net Interest Margin	1.94%	1.88%	1.83%	1.74%	1.73%	1.75%	1.82%	1.82%

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)	3Q19	4Q19	1Q20	2Q20	3Q20	4Q20	1Q21	2Q21(E)
Interest earning assets	351,563.9	362,637.6	372,456.7	390,042.2	397,744.9	405,436.2	406,069.9	411,929.4
Interest earned on the assets ²⁾	3,296.5	3,277.5	3,193.8	3,138.9	3,042.0	3,024.5	2,976.6	3,007.0
Yield	3.72%	3.59%	3.45%	3.24%	3.04%	2.97%	2.97%	2.93%
Interest bearing liabilities	333,741.3	344,137.6	355,553.1	375,681.3	381,609.7	389,144.0	389,863.0	396,251.8
Interest paid on the liabilities ³⁾	1,243.6	1,200.0	1,168.7	1,089.7	955.7	861.4	779.0	757.3
Yield	1.48%	1.38%	1.32%	1.17%	1.00%	0.88%	0.81%	0.77%
Interest spread	2.24%	2.20%	2.13%	2.07%	2.05%	2.09%	2.16%	2.16%
Net Interest Margin	2.32%	2.27%	2.19%	2.11%	2.09%	2.12%	2.19%	2.19%

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

Prudential Life Insurance

Other Subsidiaries

Contacts

(bn Won)	3Q19	4Q19	1Q20	2Q20	3Q20	4Q20	1Q21	2Q21(E)
Trust Fee	128.5	131.6	136.5	99.4	122.9	127.6	167.5	140.9
Fee and Commission	452.3	506.9	533.6	611.8	666.3	660.8	799.7	724.5
Fees from credit cards	102.2	134.4	112.5	133.9	128.0	155.2	182.7	162.3
Guarantee fees	9.6	14.0	13.1	14.7	13.6	12.7	12.4	11.7
Other commissions in Won	319.9	338.9	389.9	433.5	497.2	451.8	554.4	504.5
Commissions received as agency	42.4	48.5	50.0	46.9	51.0	48.6	49.2	55.8
Commissions received on represent securities	38.5	34.2	40.4	41.4	44.7	45.6	49.0	45.8
Commissions received on banking business	56.1	50.9	49.9	46.2	46.5	46.5	44.9	44.9
Commissions received on securities business	109.3	124.8	144.8	193.1	250.5	204.9	251.4	228.5
Others	73.6	80.5	104.8	105.9	104.5	106.2	159.9	129.5
Other commissions in foreign currency	20.6	19.6	18.1	29.7	27.5	41.1	50.2	46.0
Net Fee and Commission Income	580.8	638.5	670.1	711.2	789.2	788.4	967.2	865.4

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
Prudential Life Insurance
Other Subsidiaries
Contacts

(bn Won)	3Q19	4Q19	1Q20	2Q20	3Q20	4Q20	1Q21	2Q21(E)
Net gain/loss on securities	47.0	-103.7	1,053.2	-213.7	43.0	129.4	132.0	167.1
Net gain/loss on FVPL securities ¹⁾	-52.2	-123.4	885.3	-315.6	-3.6	121.9	68.5	145.6
Net gain/loss on FVOCI securities ²⁾	99.2	19.7	167.9	101.9	46.6	7.5	63.5	21.5
Net gain/loss on sales	93.6	15.7	133.3	98.5	44.7	2.3	35.6	19.2
Impairment loss	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Others	5.6	4.0	34.6	3.5	1.8	5.2	27.9	2.3
Net gain/loss on derivatives & foreign currency translation	211.8	333.9	-1,003.6	758.6	296.0	402.6	186.4	153.2
Other operating income	-288.8	-399.2	-326.9	-317.2	-356.7	-653.3	-284.6	-377.5
Deposit insurance fees & credit guarantee fees	-203.7	-208.5	-215.7	-223.4	-225.8	-230.6	-239.2	-247.1
Net gain/loss on sale of loans	22.7	0.7	51.5	42.7	31.1	38.7	42.4	44.9
Others	-107.8	-191.4	-162.7	-136.5	-162.0	-461.4	-87.8	-175.3
Net other operating income	-30.0	-169.0	-277.3	227.7	-17.7	-121.3	33.8	-57.2

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
Prudential Life Insurance
Other Subsidiaries
Contacts

(bn Won)	3Q19	4Q19	1Q20	2Q20	3Q20	4Q20	1Q21	2Q21(E)
Provision for loan losses	166.0	216.8	243.5	254.4	214.9	254.4	159.5	222.5
Provision for acceptances and guarantees	-0.1	-6.3	-0.5	-7.1	-18.5	12.5	28.4	15.6
Provision for undrawn commitments	0.0	0.4	0.5	50.4	16.7	21.9	-12.6	-16.8
Provision for financial guarantees & contracts	0.2	-0.5	0.2	-1.7	1.5	0.3	-1.7	2.4
Provision for Credit Losses	166.1	210.4	243.7	296.0	214.6	289.1	173.4	223.7

Group Credit Cost Ratio¹⁾

(bn Won)	3Q19	4Q19	1Q20	2Q20	3Q20	4Q20	1Q21	2Q21(E)
Total Outstanding Credit	323,399.9	334,552.5	348,356.8	355,479.6	362,674.6	366,427.8	369,244.0	377,019.4
Household	158,140.6	163,461.0	169,553.3	171,867.9	176,937.7	181,482.2	182,795.8	185,044.4
Corporate	144,242.8	149,075.5	157,442.2	162,033.0	163,342.1	162,084.3	163,054.5	168,082.0
Credit Card	21,016.5	22,016.0	21,361.3	21,578.8	22,394.7	22,861.3	23,393.7	23,893.0
Provision for Loan Losses	168.6	209.8	213.8	250.9	199.6	266.2	179.1	234.6
Household	93.4	107.8	99.5	125.1	74.6	88.1	58.4	57.1
Corporate	-35.4	-13.8	5.1	20.9	66.8	87.9	50.0	87.8
Credit Card	110.6	115.9	109.2	104.8	58.2	90.3	70.6	89.7
Quarterly Credit Cost	0.21%	0.25%	0.25%	0.29%	0.22%	0.29%	0.20%	0.25%
Household	0.23%	0.27%	0.24%	0.29%	0.17%	0.20%	0.13%	0.12%
Corporate	-0.10%	-0.04%	0.01%	0.05%	0.16%	0.21%	0.12%	0.21%
Credit Card	2.15%	2.14%	2.03%	1.96%	1.05%	1.59%	1.24%	1.52%
Cumulative Credit Cost	0.19%	0.20%	0.25%	0.27%	0.25%	0.26%	0.20%	0.22%
Household	0.22%	0.23%	0.24%	0.27%	0.23%	0.22%	0.13%	0.13%
Corporate	-0.12%	-0.10%	0.01%	0.03%	0.08%	0.11%	0.12%	0.17%
Credit Card	2.14%	2.14%	2.03%	1.99%	1.67%	1.64%	1.24%	1.38%

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
Prudential Life Insurance
Other Subsidiaries
Contacts

(bn Won)	3Q19	4Q19	1Q20	2Q20	3Q20	4Q20	1Q21	2Q21(E)
Employee Benefits	884.2	1,158.5	878.5	991.2	1,007.8	1,465.7	1,113.9	1,074.1
Post-employment benefits	65.0	67.2	65.8	65.8	67.1	73.9	66.2	68.5
Termination benefits	18.7	176.0	8.6	0.2	0.1	352.2	-1.4	32.7
Salaries & employee benefits	620.4	731.9	602.8	660.3	724.0	851.5	774.5	762.3
Others	180.1	183.4	201.3	264.9	216.6	188.1	274.6	210.6
Depreciation and Amortization	195.2	226.1	211.7	204.6	217.9	240.7	213.4	193.9
Tangible assets	147.5	176.5	156.1	144.7	157.0	171.2	146.5	143.8
Intangible assets	37.9	39.9	46.9	49.3	50.2	60.8	66.7	50.9
Others	9.8	9.7	8.7	10.6	10.7	8.7	0.2	-0.8
Other General and Administrative Expenses	376.5	429.7	369.0	390.6	374.9	480.6	395.8	401.5
Occupancy, furniture & equipment expenses	326.3	379.4	316.7	321.1	320.9	422.3	340.6	328.2
Taxes	50.2	50.3	52.3	69.5	54.0	58.3	55.2	73.3
General & Administrative Expenses	1,455.9	1,814.3	1,459.2	1,586.4	1,600.6	2,187.0	1,723.1	1,669.5

Cost to Income Ratio (CIR)

(bn Won)	3Q19	4Q19	1Q20	2Q20	3Q20	4Q20	1Q21	2Q21(E)
Gross operating income	2,870.2	2,797.7	2,742.0	3,272.9	3,231.7	3,246.0	3,643.3	3,567.0
General & administrative expenses	1,455.9	1,814.3	1,459.2	1,586.4	1,600.6	2,187.0	1,723.1	1,669.5
Quarterly CIR	50.7%	64.8%	53.2%	48.5%	49.5%	67.4%	47.3%	46.8%
Cumulative CIR	51.6%	54.9%	53.2%	50.6%	50.2%	54.7%	47.3%	47.1%

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
Prudential Life Insurance
Other Subsidiaries
Contacts

(bn Won)	Sep. 19	Dec. 19	Mar. 20	Jun. 20	Sep. 20	Dec. 20	Mar. 21	Jun. 21(E)
Total Outstanding Credits	323,399.9	334,552.5	348,356.8	355,479.6	362,674.6	366,427.8	369,244.0	377,019.4
Normal	318,950.6	330,292.3	343,968.7	351,321.4	358,579.4	362,557.6	365,478.9	373,245.0
Precautionary	2,665.6	2,608.4	2,630.1	2,440.4	2,439.7	2,379.2	2,224.1	2,318.5
Substandard	806.7	662.5	704.7	761.6	770.1	653.5	676.8	658.2
Doubtful	637.8	700.9	711.4	600.7	576.8	557.1	578.0	522.9
Estimated Loss	339.3	288.4	341.9	355.5	308.6	280.4	286.2	274.8
NPL (A)	1,783.8	1,651.8	1,758.0	1,717.8	1,655.5	1,491.0	1,541.0	1,455.9
NPL Ratio	0.55%	0.49%	0.50%	0.48%	0.46%	0.41%	0.42%	0.39%
Loan loss reserves ²⁾ (B)	2,418.5	2,430.0	2,485.1	2,480.7	2,455.9	2,513.6	2,501.7	2,520.2
Reserves for credit losses (C)	2,492.3	2,555.2	2,675.2	2,612.7	2,702.9	2,643.1	2,683.8	2,774.8
NPL Coverage Ratio(New)³⁾ (B/A)	135.59%	147.10%	141.36%	144.41%	148.35%	168.59%	162.34%	173.10%
NPL Coverage Ratio(Old)⁴⁾ [(B+C)/A]	275.31%	301.79%	293.54%	296.50%	311.61%	345.87%	336.51%	363.69%

1) Based on simple arithmetic sum of each subsidiary's figures (excl. overseas local subsidiaries, overseas equity investments, and SPCs for consolidation, etc.)

For reference, consolidated Group NPL ratio as of the end of March 2021 is 0.82%

2) Allowances for loan losses and acceptances & guarantees

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

4) Including reserves for credit losses

[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
Prudential Life Insurance
Other Subsidiaries
Contacts

(bn Won)	Sep. 19	Dec. 19	Mar. 20	Jun. 20	Sep. 20	Dec. 20	Mar. 21	Jun. 21(E)
Tier 1 Capital	36,021.1	35,426.1	35,983.4	36,867.3	36,016.6	36,895.8	38,690.1	39,920.3
Common Equity Tier 1	35,318.2	34,709.9	35,251.0	35,726.8	34,504.3	34,886.3	36,089.8	37,048.8
Paid in capital	2,085.6	2,090.6	2,090.6	2,090.6	2,090.6	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	19,278.2	19,709.5	19,574.7	20,793.9	21,949.9	22,517.4	22,903.1	24,075.9
Others	3,197.0	3,144.7	2,969.9	2,675.8	2,771.9	2,997.5	2,680.0	2,887.1
Deductions	-2,432.8	-3,425.2	-2,574.3	-3,023.7	-5,498.4	-5,909.5	-4,774.2	-5,195.1
Additional Tier 1	702.9	716.2	732.3	1,140.5	1,512.3	2,009.5	2,600.3	2,871.5
Tier 2 Capital	1,508.4	1,569.1	2,138.0	2,555.7	2,707.5	3,184.4	3,292.8	3,440.8
Provisions	161.1	175.7	189.4	314.1	400.9	405.2	414.6	469.0
Subordinated debt(holding company)	0.0	0.0	400.0	400.0	400.0	400.0	400.0	400.0
Subordinated debt(Kookmin Bank)	1,347.2	1,393.4	1,548.5	1,841.6	1,906.6	2,379.1	2,478.2	2,571.8
Others	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Total BIS Capital	37,529.5	36,995.2	38,121.3	39,423.0	38,724.1	40,080.1	41,982.9	43,361.1
Risk Weighted Assets	246,091.5	255,549.0	270,696.4	276,792.7	264,278.6	262,349.2	261,794.2	270,417.7
BIS Capital Ratio	15.25%	14.48%	14.08%	14.24%	14.65%	15.28%	16.04%	16.03%
Tier 1	14.64%	13.86%	13.29%	13.32%	13.63%	14.06%	14.78%	14.76%
Common Equity Tier 1	14.35%	13.58%	13.02%	12.91%	13.06%	13.30%	13.79%	13.70%
Tier 2	0.61%	0.61%	0.79%	0.92%	1.02%	1.21%	1.26%	1.27%

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

Prudential Life Insurance

Other Subsidiaries

Contacts

- As of Jun. 30, 2021

KB Financial Group

KB Kookmin Bank 100%

Kookmin Bank Cambodia Plc. 100%

Kookmin Bank(China) Limited 100%

KB Microfinance Myanmar Co., Ltd 100%

KB Bank Myanmar Co., Ltd 100%

Prasac Microfinance Institution PLC. 70%

PT Bank Bukopin Tbk 67%

PT Bukopin Finance 97.03%

PT Bank Syariah Bukopin 92.78%

KB Securities 100%

KBFG Securities America Inc 100%

KB Securities Hong Kong Ltd. 100%

Keystone-Hyundai Sec. No.1 Private Equity Fund 2.75%

KB SECURITIES VIETNAM JOINT STOCK COMPANY 99.70%

KBTS Technology Venture Private Equity Fund 16.00%

KB-Stonebridge Secondary Private Equity Fund 4.16%

KB SPROTT Renewable Private Equity Fund I 7.69%

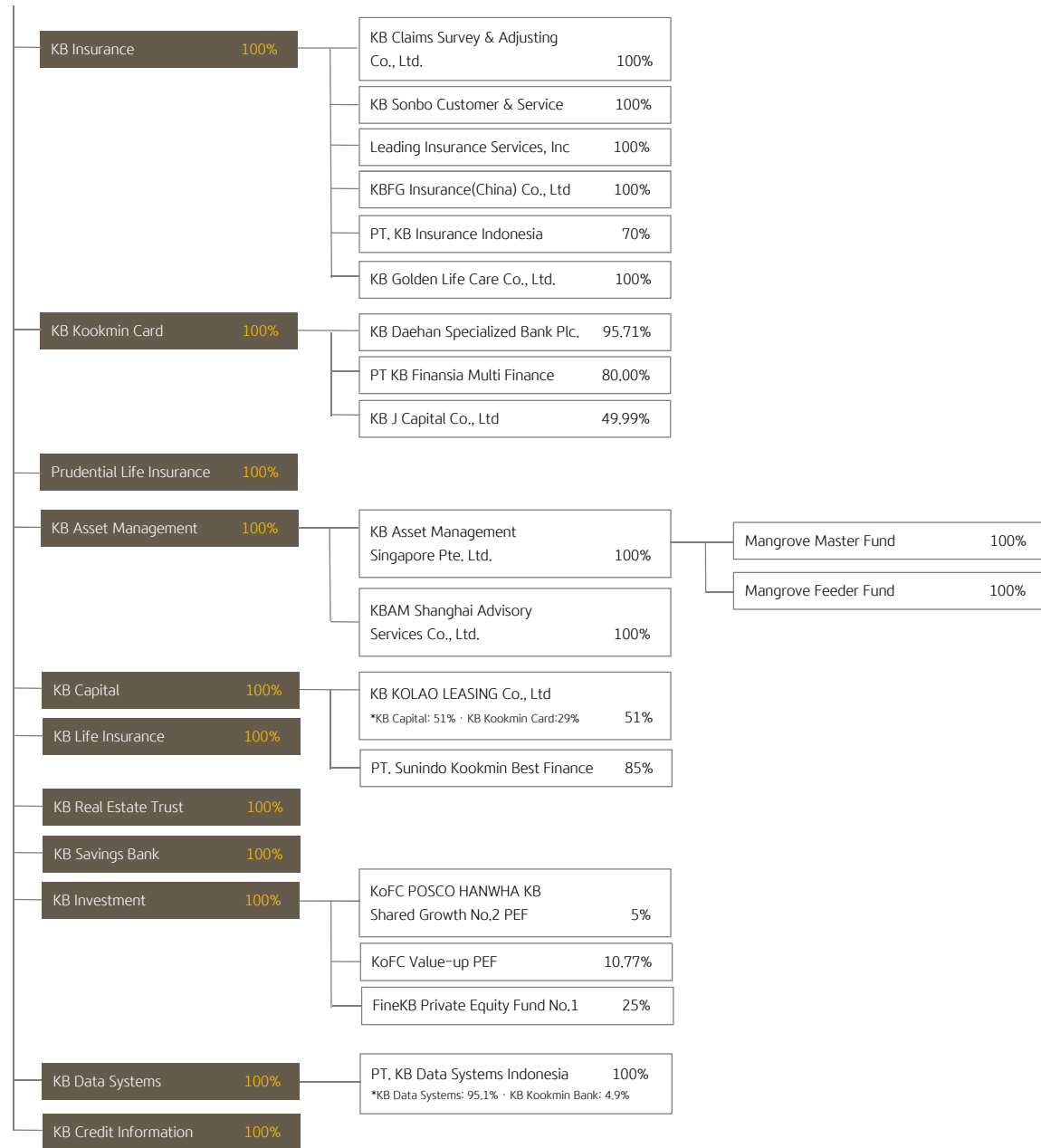
KB-SP Private Equity Fund IV 14.95%

KB-NAU Special Situation Corporate Restructuring Private Equity Fund 6.00%

KB Material and Parts No. 1 PEF 14.47%

KB FINA JOINT STOCK COMPANY 77.82%

KB Bio Private Equity Fund III Ltd 12.20%



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
Prudential Life Insurance
Other Subsidiaries
Contacts
Number of Employees

	Sep. 19	Dec. 19	Mar. 20	Jun. 20	Sep. 20	Dec. 20	Mar. 21	Jun. 21
KB Financial Group Inc. (holding company)	175	175	178	178	181	181	181	180
KB Kookmin Bank	16,221	16,473	16,005	16,005	16,006	16,077	15,242	15,229
KB Securities	2,829	2,848	2,805	2,769	2,769	2,788	2,743	2,774
KB Insurance	3,095	3,103	3,085	3,094	3,093	3,070	3,055	2,961
KB Kookmin Card	1,529	1,553	1,550	1,547	1,555	1,563	1,545	1,546
Prudential Life					527	510	468	454
KB Life Insurance	341	329	339	344	344	334	326	343
KB Asset Management	257	257	284	268	294	262	292	303
KB Capital	487	494	498	495	502	490	512	507
KB Savings Bank	142	140	147	147	147	147	151	159
KB Real Estate Trust	176	176	168	170	165	168	167	174
KB Investment	59	61	60	63	61	62	62	61
KB Credit Information	137	140	139	137	134	131	135	135
KB Data Systems	429	434	440	476	485	482	489	497
Total	25,877	26,183	25,698	25,693	26,263	26,265	25,368	25,323

Number of Employees of KB Kookmin Bank

	Sep. 19	Dec. 19	Mar. 20	Jun. 20	Sep. 20	Dec. 20	Mar. 21	Jun. 21
Directors	8	8	8	8	8	8	8	8
Executive	3	3	3	3	3	3	3	3
Non-Executive	5	5	5	5	5	5	5	5
Non-Standing	0	0	0	0	0	0	0	0
Executive Vice Presidents	18	18	20	20	20	20	21	21
Regional Directors	39	39	38	38	38	38	43	43
Regular Employees	16,161	16,413	15,944	15,944	15,945	16,016	15,175	15,162
Total¹⁾	16,221	16,473	16,005	16,005	16,006	16,077	15,242	15,229

1) Excluding non-executive and non-standing directors

Number of Employees of KB Securities

	Sep. 19	Dec. 19	Mar. 20	Jun. 20	Sep. 20	Dec. 20	Mar. 21	Jun. 21
Directors	45	45	45	45	45	45	48	48
Employees	2,784	2,803	2,760	2,724	2,724	2,743	2,695	2,726
Regular	2,162	2,194	2,163	2,158	2,153	2,162	2,082	2,073
Contract	622	609	597	566	571	581	613	653
Total	2,829	2,848	2,805	2,769	2,769	2,788	2,743	2,774

Number of Employees of KB Insurance

	Sep. 19	Dec. 19	Mar. 20	Jun. 20	Sep. 20	Dec. 20	Mar. 21	Jun. 21
Senior Management	37	37	37	37	36	36	37	37
Employees	3,058	3,066	3,048	3,057	3,057	3,034	3,018	2,924
Total	3,095	3,103	3,085	3,094	3,093	3,070	3,055	2,961

Number of Employees of KB Kookmin Card

	Sep. 19	Dec. 19	Mar. 20	Jun. 20	Sep. 20	Dec. 20	Mar. 21	Jun. 21
Senior Management	16	16	17	17	17	17	15	15
Employees	1,513	1,537	1,533	1,530	1,538	1,546	1,530	1,531
Total	1,529	1,553	1,550	1,547	1,555	1,563	1,545	1,546

Number of Employees of Prudential Life

	Sep. 19	Dec. 19	Mar. 20	Jun. 20	Sep. 20	Dec. 20	Mar. 21	Jun. 21
Senior Management					19	18	19	19
Employees					508	492	449	435
Total					527	510	468	454

Number of Branches / ATMs of KB Kookmin Bank

	Sep. 19	Dec. 19	Mar. 20	Jun. 20	Sep. 20	Dec. 20	Mar. 21	Jun. 21
Regular Branch	882	883	904	905	898	884	830	831
Sub-branch	163	168	113	113	105	88	124	123
ATM Branch	763	759	776	783	792	749	729	725
Total	1,808	1,810	1,793	1,801	1,795	1,721	1,683	1,679
ATM	7,036	6,777	6,704	6,629	6,408	5,785	5,589	5,547

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

Prudential Life Insurance

Other Subsidiaries

Contacts

- As of Jun. 30, 2021

	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
Prudential Life Insurance
Other Subsidiaries
Contacts

(bn Won)	3Q19	4Q19	1Q20	2Q20	3Q20	4Q20	1Q21	2Q21(E)
Net interest income	1,607.7	1,616.4	1,637.5	1,638.2	1,717.2	1,761.9	1,809.0	1,888.2
Net fee and commission income	268.8	286.6	285.8	257.2	270.2	254.7	316.9	281.2
Net other operating income(expenses)	-20.0	-81.8	-126.9	135.8	-18.8	23.9	-93.3	-86.1
Gross operating income	1,856.5	1,821.2	1,796.4	2,031.2	1,968.6	2,040.5	2,032.6	2,083.3
General & administrative expenses	861.2	1,166.4	887.2	988.1	939.9	1,386.1	1,024.6	987.5
Operating profit before provision for credit losses	995.3	654.8	909.2	1,043.1	1,028.7	654.4	1,008.0	1,095.8
Provision for credit losses	31.3	48.1	76.6	139.4	117.4	150.9	56.6	70.8
Net operating profit	964.0	606.7	832.6	903.7	911.3	503.5	951.4	1,025.0
Net non-operating profit(loss)	-5.2	-12.7	-35.2	9.4	-43.4	49.9	19.9	-21.0
Share of profit(loss) of associates	-9.6	34.4	-9.7	-4.8	-45.9	12.2	37.2	6.0
Net other non-operating income(expenses)	4.4	-47.1	-25.5	14.2	2.5	37.7	-17.3	-27.0
Profit before income tax	958.8	594.0	797.4	913.1	867.9	553.4	971.3	1,004.0
Income tax expense	257.2	161.6	211.1	242.1	221.1	138.0	280.7	266.4
Profit for the period	701.6	432.4	586.3	671.0	646.8	415.4	690.6	737.6
Profit attributable to non-controlling interest	0.0	0.0	0.0	10.5	11.2	-0.4	2.1	3.5
Profit attributable to shareholders of the parent company	701.6	432.4	586.3	660.5	635.6	415.8	688.5	734.1

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
Prudential Life Insurance
Other Subsidiaries
Contacts

(bn Won)	Sep. 19	Dec. 19	Mar. 20	Jun. 20	Sep. 20	Dec. 20	Mar. 21	Jun. 21(E)
Total Assets	377,996.0	387,425.0	406,255.6	425,310.2	437,038.8	438,444.1	447,822.5	455,817.9
Cash and due from financial institutions	15,163.9	14,481.3	16,466.7	16,836.4	19,147.1	19,972.3	24,616.5	19,306.9
Financial assets at fair value through profit or loss	13,243.5	13,866.3	15,882.8	15,508.7	15,490.8	16,042.4	16,680.2	18,252.7
Derivative financial assets	3,365.7	2,317.4	4,057.6	2,999.4	2,790.4	4,456.7	2,827.4	2,399.9
Financial investments	49,560.2	52,419.3	52,501.3	53,504.7	56,638.4	58,286.5	54,916.9	57,519.0
Loans (Allowances for loan losses)	282,490.2 -1,321.4	293,531.4 -1,336.0	305,864.0 -1,342.2	320,801.9 -1,440.9	329,070.9 -2,171.1	327,332.5 -2,186.8	332,487.6 -2,194.5	342,258.5 -2,191.6
Investments in associates	538.4	564.7	521.1	642.7	543.4	441.3	328.0	341.6
Tangible assets	3,930.5	4,267.3	4,248.3	4,255.0	4,673.2	4,557.7	4,511.6	4,465.2
Goodwill & Intangible assets	251.8	268.7	278.2	704.3	824.8	962.7	973.1	987.8
Current income tax assets	14.7	13.9	14.2	17.1	45.3	47.8	44.3	47.2
Deferred income tax assets	3.3	2.3	2.4	26.0	49.1	58.3	68.8	81.6
Other assets	9,433.8	5,692.4	6,419.0	10,014.0	7,765.4	6,285.9	10,368.1	10,157.5
Total Liabilities	349,389.5	358,420.8	377,633.3	395,987.2	407,526.1	408,036.0	417,648.3	424,785.6
Financial liabilities at fair value through profit or loss	87.8	80.2	73.2	78.9	85.2	141.3	99.4	106.4
Deposits	284,177.1	300,917.5	311,201.4	321,097.0	330,971.7	330,352.5	333,142.4	339,502.2
Debts	20,027.9	19,141.3	22,666.9	26,177.1	26,773.1	26,870.8	28,248.7	28,769.4
Debentures	19,396.3	18,740.0	20,970.8	22,164.1	24,520.4	26,969.6	26,103.7	27,136.4
Derivative financial liabilities	3,199.9	2,169.0	3,828.5	2,838.5	2,624.9	4,282.4	2,607.0	2,214.8
Net defined benefit liabilities	285.0	179.1	217.3	258.1	312.4	165.4	205.6	244.0
Provisions	300.7	311.1	311.6	340.0	354.6	388.0	397.3	415.4
Accrued expenses payables	3,239.1	3,138.2	2,998.3	3,105.9	3,230.6	2,805.0	2,585.1	2,557.2
Other liabilities	18,675.7	13,744.4	15,365.3	19,927.6	18,653.2	16,061.0	24,259.1	23,839.8
Total Equity	28,606.5	29,004.2	28,622.3	29,323.0	29,512.7	30,408.1	30,174.1	31,032.4
Share 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
Hybrid financial instrument	574.5	574.5	574.5	574.5	574.5	574.5	574.5	574.5
Capital surplus	5,218.4	5,219.7	5,219.7	4,808.5	4,808.5	4,808.5	4,808.5	4,808.5
Accumulated other comprehensive income	159.2	123.3	-103.9	-45.2	-21.5	494.4	675.9	811.1
Retained earnings	20,632.5	21,064.8	20,910.1	21,811.1	21,827.7	22,243.6	21,816.4	22,536.9
Treasury shares	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Non-controlling interest	0.0	0.0	0.0	152.2	301.6	265.2	276.9	279.5

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
Prudential Life Insurance
Other Subsidiaries
Contacts

(bn Won)	3Q19	4Q19	1Q20	2Q20	3Q20	4Q20	1Q21	2Q21(E)
Interest Income	2,699.6	2,658.7	2,631.4	2,638.8	2,576.0	2,610.0	2,543.6	2,570.5
Due from financial institutions	17.2	14.8	14.3	8.5	6.4	7.7	7.3	6.5
Financial Investments	277.3	278.5	274.1	246.0	224.8	229.4	221.5	211.3
Loans	2,373.3	2,327.5	2,277.2	2,363.8	2,295.2	2,317.6	2,261.5	2,296.2
Other	31.8	37.9	65.8	20.5	49.6	55.3	53.3	56.5
Interest Expense	1,091.9	1,042.3	993.9	1,000.6	858.8	848.1	734.6	682.3
Deposits	854.9	824.9	781.6	778.3	669.9	656.1	552.6	500.0
Debts & Debentures	212.2	194.4	190.3	207.4	177.0	178.2	169.2	169.2
Other	24.8	23.0	22.0	14.9	11.9	13.8	12.8	13.1
Net Interest Income	1,607.7	1,616.4	1,637.5	1,638.2	1,717.2	1,761.9	1,809.0	1,888.2

Bank Net Interest Margin

(bn Won)	3Q19	4Q19	1Q20	2Q20	3Q20	4Q20	1Q21	2Q21(E)
NIM (Quarterly)	1.67%	1.61%	1.56%	1.50%	1.49%	1.51%	1.56%	1.56%
NIM (Cumulative)	1.69%	1.67%	1.56%	1.53%	1.51%	1.51%	1.56%	1.56%

Interest Spread / Margin

(bn Won)	3Q19	4Q19	1Q20	2Q20	3Q20	4Q20	1Q21	2Q21(E)
Interest earning assets ¹⁾	330,546.2	340,933.5	350,301.4	368,255.6	374,968.5	381,904.1	382,201.9	387,076.3
Interest earned on the assets ²⁾	2,546.5	2,494.7	2,440.7	2,371.8	2,267.1	2,214.7	2,154.4	2,175.5
Yield	3.06%	2.90%	2.80%	2.59%	2.41%	2.31%	2.29%	2.25%
Interest bearing liabilities ¹⁾	318,455.1	328,548.9	339,398.4	359,172.2	364,740.2	371,686.2	372,305.1	377,798.7
Interest paid on the liabilities ⁴⁾	1,156.3	1,111.2	1,078.8	1,002.1	864.1	768.8	688.6	665.8
Yield	1.44%	1.34%	1.28%	1.12%	0.94%	0.82%	0.75%	0.71%
Interest spread	1.62%	1.56%	1.52%	1.47%	1.46%	1.48%	1.54%	1.55%
Net Interest Margin	1.67%	1.61%	1.56%	1.50%	1.49%	1.51%	1.56%	1.56%

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
Prudential Life Insurance
Other Subsidiaries
Contacts

(bn Won)	3Q19	4Q19	1Q20	2Q20	3Q20	4Q20	1Q21	2Q21(E)
Trust Fee	72.0	70.9	74.7	35.2	60.3	63.4	101.2	70.4
Fee and Commission	196.8	215.7	211.1	222.0	209.9	191.3	215.7	210.8
Fees from credit cards	-12.6	-6.7	-6.2	-6.0	-7.1	-7.3	-4.9	-7.2
Guarantee fees	10.1	11.2	11.8	11.5	12.0	11.6	11.1	10.9
Other commissions in Won	181.6	195.3	191.1	193.2	187.3	159.8	185.3	180.6
Commissions received as agency	82.8	80.9	77.8	85.0	85.8	72.3	64.9	75.3
Commissions received on represent securities	34.0	31.0	35.9	37.5	39.9	40.2	45.1	37.2
Commissions received on banking business	56.5	57.0	51.6	48.0	48.3	48.3	47.0	47.1
Commissions received on loan business	18.5	21.5	22.9	20.7	21.8	20.1	21.1	18.9
Others	-10.2	4.9	2.9	2.0	-8.5	-21.1	7.2	2.1
Other commissions in foreign currency	17.7	15.9	14.4	23.3	17.7	27.2	24.2	26.5
Net Fee and Commission Income	268.8	286.6	285.8	257.2	270.2	254.7	316.9	281.2

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
Prudential Life Insurance
Other Subsidiaries
Contacts

(bn Won)	3Q19	4Q19	1Q20	2Q20	3Q20	4Q20	1Q21	2Q21(E)
Net gain/loss on securities	97.6	26.1	76.9	231.3	86.5	108.4	58.1	84.6
Net gain/loss on FVPL securities ¹⁾	59.5	18.2	-38.5	174.2	56.0	100.3	-4.0	62.3
Net gain/loss on FVOCI securities ²⁾	38.1	7.9	115.4	57.1	30.5	8.1	62.1	22.3
Net gain/loss on sales	33.2	4.8	91.2	54.7	29.6	5.8	44.5	22.0
Impairment loss	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Others	4.9	3.1	24.2	2.4	0.9	2.3	17.6	0.3
Net gain/loss on derivatives & foreign currency translation	74.6	98.8	-17.5	93.8	107.8	137.7	64.2	41.4
Other operating income	-192.2	-206.8	-186.3	-189.3	-213.0	-222.3	-215.5	-212.2
Deposit insurance fees & credit guarantee fees	-189.1	-195.0	-200.6	-208.4	-210.4	-217.5	-217.9	-223.0
Net gain/loss on sale of loans	2.3	-4.0	19.6	17.5	7.1	39.2	5.6	21.8
Others	-5.4	-7.8	-5.3	1.6	-9.7	-44.0	-3.2	-11.0
Net other operating income	-20.0	-81.9	-126.9	135.8	-18.7	23.8	-93.2	-86.2

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
Prudential Life Insurance
Other Subsidiaries
Contacts

(bn Won)	3Q19	4Q19	1Q20	2Q20	3Q20	4Q20	1Q21	2Q21(E)
Provision for loan losses	37.1	53.1	82.8	102.7	128.3	118.0	44.1	71.2
Provision for acceptances and guarantees	-0.1	-6.1	-0.1	-7.5	-18.4	12.5	28.3	15.6
Provision for undrawn commitments	-6.5	1.7	-6.3	45.3	5.9	20.2	-14.1	-18.4
Provision for financial guarantees & contracts	0.8	-0.6	0.2	-1.1	1.6	0.2	-1.7	2.4
Provision for Credit Losses	31.3	48.1	76.6	139.4	117.4	150.9	56.6	70.8

Credit Cost Ratio

(bn Won)	3Q19	4Q19	1Q20	2Q20	3Q20	4Q20	1Q21	2Q21(E)
Total Outstanding Credit	280,043.3	288,896.7	302,292.4	307,691.5	312,718.4	315,280.9	317,098.4	322,509.9
Household	143,329.3	148,302.6	152,923.0	154,414.0	158,187.0	162,208.9	163,238.8	164,620.2
Corporate	136,714.0	140,594.1	149,369.4	153,277.5	154,531.4	153,072.1	153,859.6	157,889.7
Provision for Loan Losses	41.5	54.1	78.7	93.4	107.5	110.5	66.2	84.5
Household	70.1	68.3	67.4	90.0	44.6	55.4	27.2	29.5
Corporate	-28.6	-14.2	11.3	3.4	62.9	55.1	39.0	55.0
Quarterly Credit Cost	0.06%	0.08%	0.11%	0.12%	0.14%	0.14%	0.08%	0.11%
Household	0.19%	0.19%	0.18%	0.24%	0.11%	0.14%	0.07%	0.07%
Corporate	-0.08%	-0.04%	0.03%	0.01%	0.16%	0.14%	0.10%	0.14%
Cumulative Credit Cost	0.03%	0.04%	0.11%	0.12%	0.12%	0.13%	0.08%	0.10%
Household	0.16%	0.17%	0.18%	0.21%	0.18%	0.17%	0.07%	0.07%
Corporate	-0.12%	-0.10%	0.03%	0.02%	0.07%	0.09%	0.10%	0.12%

[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
Prudential Life Insurance
Other Subsidiaries
Contacts

(bn Won)	3Q19	4Q19	1Q20	2Q20	3Q20	4Q20	1Q21	2Q21(E)
Employee Benefits	525.3	757.7	554.2	641.9	596.7	955.3	674.4	609.9
Post-employment benefits	40.9	43.2	41.6	42.9	42.5	42.2	41.2	42.7
Termination benefits	0.1	168.8	0.1	0.0	0.0	302.0	-3.4	0.0
Salaries & employee benefits	349.2	421.5	357.7	393.0	386.8	481.0	423.8	433.5
Others	135.1	124.2	154.8	206.0	167.4	130.1	212.8	133.7
Depreciation and Amortization	126.2	159.4	140.6	129.5	139.7	159.9	134.6	122.8
Tangible assets	108.1	139.6	119.1	105.7	116.8	128.4	101.1	100.7
Intangible assets	17.5	18.8	20.7	22.7	21.9	30.8	33.3	22.3
Others	0.6	1.0	0.8	1.1	1.0	0.7	0.2	-0.2
Other General and Administrative Expenses	209.7	249.3	192.4	216.7	203.5	270.9	215.6	254.8
Occupancy, furniture & equipment expenses	186.7	223.8	168.9	174.5	180.8	248.5	195.3	214.8
Taxes	23.0	25.5	23.5	42.2	22.7	22.4	20.3	40.0
General & Administrative Expenses	861.2	1,166.4	887.2	988.1	939.9	1,386.1	1,024.6	987.5
Cost to Income Ratio(CIR)								
(bn Won)	3Q19	4Q19	1Q20	2Q20	3Q20	4Q20	1Q21	2Q21(E)
Quarterly CIR	46.4%	64.0%	49.4%	48.6%	47.7%	67.9%	50.4%	47.4%
Cumulative CIR	49.5%	53.1%	49.4%	49.0%	48.6%	53.6%	50.4%	48.9%
Gross operating income	1,856.5	1,821.2	1,796.4	2,031.2	1,968.6	2,040.5	2,032.6	2,083.3
General & administrative expenses	861.2	1,166.4	887.2	988.1	939.9	1,386.1	1,024.6	987.5

Deposits in Won

(bn Won)	Sep. 19	Dec. 19	Mar. 20	Jun. 20	Sep.20	Dec. 20	Mar. 21	Jun. 21(E)
Core deposits	116,827.8	124,467.2	129,962.9	139,807.2	146,579.1	155,899.1	162,125.5	166,514.8
Savings deposits	144,412.7	152,880.7	156,866.9	153,635.5	153,044.2	144,157.4	139,251.5	140,352.9
Marketable deposits	5,099.4	4,244.8	3,615.5	4,437.0	3,297.0	2,473.9	2,726.0	3,919.5
Total	266,339.9	281,592.7	290,445.3	297,879.7	302,920.2	302,530.4	304,103.0	310,787.2

Deposit Portfolio

(bn Won)	Sep. 19	Dec. 19	Mar. 20	Jun. 20	Sep.20	Dec. 20	Mar. 21	Jun. 21(E)
Core deposits	43.9%	44.2%	44.7%	46.9%	48.4%	51.5%	53.3%	53.6%
Savings deposits	54.2%	54.3%	54.0%	51.6%	50.5%	47.7%	45.8%	45.1%
Marketable deposits	1.9%	1.5%	1.2%	1.5%	1.1%	0.8%	0.9%	1.3%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Loan to Deposit Ratio ¹⁾

(bn Won)	Sep. 19	Dec. 19	Mar. 20	Jun. 20	Sep.20	Dec. 20	Mar. 21	Jun. 21(E)
Loans in Won / Deposits in Won ²⁾	95.7%	94.1%	98.3%	100.4%	99.9%	101.7%	100.4%	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
Prudential Life Insurance
Other Subsidiaries
Contacts

(bn Won)	Sep. 19	Dec. 19	Mar. 20	Jun. 20	Sep. 20	Dec. 20	Mar. 21	Jun. 21(E)
Total Outstanding Credits	280,043.3	288,896.7	302,292.4	307,691.5	312,718.4	315,280.9	317,098.4	322,509.9
Normal	277,574.7	286,590.4	300,004.1	305,611.7	310,687.3	313,389.4	315,281.2	320,722.1
Precautionary	1,321.0	1,249.2	1,195.8	1,058.9	1,038.0	1,019.5	899.7	953.3
Substandard	712.9	590.4	608.7	619.1	603.9	498.2	526.1	503.0
Doubtful	277.9	350.2	348.0	269.5	257.9	270.1	278.4	224.2
Estimated Loss	156.8	116.5	135.8	132.3	131.3	103.7	113.0	107.3
NPL (A)	1,147.6	1,057.2	1,092.5	1,020.9	993.1	872.0	917.5	834.5
NPL Ratio	0.41%	0.37%	0.36%	0.33%	0.32%	0.28%	0.29%	0.26%
Loan loss reserves ¹⁾ (B)	1,355.4	1,376.0	1,384.6	1,372.7	1,394.3	1,440.5	1,438.1	1,441.6
Reserves for credit losses (C)	2,000.4	2,055.8	2,178.4	2,132.2	2,181.7	2,111.9	2,134.5	2,162.1
NPL Coverage Ratio(New)²⁾ (B/A)	118.11%	130.16%	126.73%	134.46%	140.39%	165.20%	156.74%	172.75%
NPL Coverage Ratio(Old)³⁾ [(B+C)/A]	292.42%	324.61%	326.13%	343.31%	360.07%	407.40%	389.38%	431.85%

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. 19	Dec. 19	Mar. 20	Jun. 20	Sep. 20	Dec. 20	Mar. 21	Jun. 21(E)
Total Outstanding Credits	143,329.3	148,302.6	152,923.0	154,414.0	158,187.0	162,208.9	163,238.8	164,620.2
Normal	142,565.6	147,551.9	152,172.6	153,729.8	157,532.2	161,604.9	162,660.9	164,088.0
Precautionary	398.3	403.3	384.6	339.9	336.6	324.1	312.2	302.3
Substandard	249.8	227.2	241.5	223.6	208.2	176.6	166.4	139.7
Doubtful	96.3	99.9	98.7	96.5	83.0	78.4	76.3	67.6
Estimated Loss	19.3	20.3	25.5	24.2	27.0	24.8	23.1	22.6
NPL	365.4	347.4	365.7	344.3	318.2	279.8	265.7	229.9
NPL Ratio	0.25%	0.23%	0.24%	0.22%	0.20%	0.17%	0.16%	0.14%
Loan loss reserves ¹⁾	460.0	477.9	493.9	531.8	523.9	525.7	516.4	516.9
Reserve for credit losses	1,168.9	1,197.8	1,232.8	1,204.8	1,243.8	1,269.5	1,284.0	1,286.5
NPL Coverage Ratio²⁾	125.90%	137.55%	135.05%	154.47%	164.64%	187.89%	194.32%	224.88%

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. 19	Dec. 19	Mar. 20	Jun. 20	Sep. 20	Dec. 20	Mar. 21	Jun. 21(E)
Total Outstanding Credits	136,714.0	140,594.2	149,369.4	153,277.5	154,531.4	153,072.1	153,859.6	157,889.7
Normal	135,009.1	139,038.5	147,831.5	151,881.9	153,155.1	151,784.5	152,620.3	156,634.1
Precautionary	922.7	845.9	811.1	719.0	701.3	695.4	587.5	651.0
Substandard	463.1	363.1	367.2	395.6	395.7	321.6	359.7	363.3
Doubtful	181.5	250.3	249.3	172.9	174.9	191.7	202.1	156.5
Estimated Loss	137.6	96.3	110.3	108.1	104.3	78.9	90.0	84.8
NPL	782.2	709.7	726.8	676.6	674.9	592.2	651.8	604.6
NPL Ratio	0.57%	0.50%	0.49%	0.44%	0.44%	0.39%	0.42%	0.38%
Loan loss reserves ¹⁾	895.4	898.1	890.7	840.9	870.4	914.8	921.7	924.7
Reserve for credit losses	831.5	858.0	945.5	927.4	937.9	842.4	850.6	875.7
NPL Coverage Ratio²⁾	114.47%	126.54%	122.55%	124.27%	128.96%	154.48%	141.41%	152.94%

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. 19	Dec. 19	Mar. 20	Jun. 20	Sep. 20	Dec. 20	Mar. 21	Jun. 21(E)
Write-offs	149.0	135.3	121.7	141.5	144.7	129.9	106.8	100.8
Household	89.4	79.4	81.5	85.4	81.8	78.0	64.2	57.6
Corporate	59.6	55.9	40.2	56.1	62.9	51.9	42.6	43.2
NPL Sales	0.0	115.9	0.0	86.7	0.0	128.3	0.0	71.5
Household	0.0	24.6	0.0	31.1	0.0	19.0	0.0	14.2
Corporate	0.0	91.3	0.0	55.6	0.0	109.3	0.0	57.3
Total	149.0	251.2	121.7	228.2	144.7	258.2	106.8	172.3

Recoveries from Written-offs

(bn Won)	Sep. 19	Dec. 19	Mar. 20	Jun. 20	Sep. 20	Dec. 20	Mar. 21	Jun. 21(E)
Household	27.5	29.8	30.6	36.7	30.5	27.2	28.1	31.0
Corporate	15.4	71.7	14.2	20.6	18.9	96.6	30.5	12.1
Total	42.9	101.5	44.8	57.3	49.4	123.8	58.6	43.1

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
Prudential Life Insurance
Other Subsidiaries
Contacts
Delinquency Ratio

	Sep. 19	Dec. 19	Mar. 20	Jun. 20	Sep. 20	Dec. 20	Mar. 21	Jun. 21(E)
Household	0.31%	0.29%	0.29%	0.25%	0.22%	0.20%	0.18%	0.15%
Mortgage	0.27%	0.24%	0.23%	0.20%	0.18%	0.16%	0.15%	0.13%
General	0.36%	0.35%	0.35%	0.30%	0.27%	0.24%	0.22%	0.18%
Corporate	0.26%	0.19%	0.19%	0.18%	0.17%	0.14%	0.17%	0.13%
SME	0.31%	0.24%	0.24%	0.22%	0.20%	0.15%	0.18%	0.15%
Large Corporation	0.06%	0.03%	0.05%	0.03%	0.06%	0.08%	0.16%	0.06%
Total	0.29%	0.24%	0.24%	0.21%	0.20%	0.17%	0.18%	0.14%

- delinquent for 1 month and over

Loan Amount

(bn Won)	Sep. 19	Dec. 19	Mar. 20	Jun. 20	Sep. 20	Dec. 20	Mar. 21	Jun. 21(E)
Household	143,329.3	148,302.6	152,923.0	154,414.0	158,187.0	162,208.9	163,238.8	164,620.2
Mortgage	72,076.5	77,237.5	82,096.5	82,122.2	83,317.2	85,969.4	86,870.8	86,917.0
General	71,252.8	71,065.1	70,826.5	72,291.8	74,869.8	76,239.5	76,368.0	77,703.2
Corporate	130,207.2	133,733.9	142,078.8	146,734.2	147,981.7	146,665.6	148,036.0	152,017.6
SME	103,208.9	105,845.9	109,352.9	114,601.0	116,014.2	116,748.0	118,099.0	121,970.0
Large Corporation	26,998.3	27,888.0	32,725.9	32,133.2	31,967.4	29,917.6	29,937.0	30,047.7
Total	273,536.5	282,036.5	295,001.8	301,148.2	306,168.7	308,874.5	311,274.8	316,637.8

Delinquent Amount

(bn Won)	Sep. 19	Dec. 19	Mar. 20	Jun. 20	Sep. 20	Dec. 20	Mar. 21	Jun. 21(E)
Household	447.2	432.7	437.6	382.2	352.2	317.8	294.9	253.2
Mortgage	193.7	184.1	189.7	165.6	148.1	137.2	129.1	143.2
General	253.6	248.6	247.9	216.6	204.1	180.6	165.8	110.0
Corporate	335.3	256.0	273.1	262.9	250.4	201.7	254.0	201.8
SME	318.5	248.9	257.0	253.7	232.3	178.1	207.2	182.9
Large Corporation	16.9	7.1	16.1	9.2	18.1	23.6	46.8	18.9
Total	782.5	688.7	710.7	645.1	602.6	519.5	548.9	455.0

Delinquent Amount by Period

(bn Won)	Sep. 19	Dec. 19	Mar. 20	Jun. 20	Sep. 20	Dec. 20	Mar. 21	Jun. 21(E)
1~3 months	341.4	305.3	284.5	266.4	217.5	231.2	190.1	197.8
3~6 months	208.9	195.8	194.9	193.0	173.4	142.7	184.4	111.8
6~12 months	142.8	107.1	139.2	93.5	128.6	70.6	97.4	78.8
Over 12 months	89.3	80.5	92.1	92.1	83.1	75.0	77.0	66.6
Total	782.4	688.7	710.7	645.0	602.6	519.5	548.9	455.0

Delinquency Ratio by Industry (Corporate Loan)

	Sep. 19	Dec. 19	Mar. 20	Jun. 20	Sep. 20	Dec. 20	Mar. 21	Jun. 21(E)
Agriculture, forestry and fishing	0.36%	0.19%	0.07%	0.05%	0.01%	0.27%	4.32%	0.17%
Mining and quarrying	0.00%	0.00%	0.00%	0.00%	0.00%	1.95%	1.64%	0.26%
Manufacturing	0.36%	0.28%	0.25%	0.26%	0.30%	0.21%	0.25%	0.21%
Electricity, gas, steam and water supply	0.00%	0.00%	0.00%	0.01%	0.01%	0.01%	0.02%	0.01%
Sewage, waste management, materials recovery and remediation activities	0.35%	0.36%	0.45%	0.31%	0.09%	0.09%	0.06%	0.06%
Construction	0.76%	0.51%	0.48%	0.32%	0.24%	0.25%	0.23%	0.14%
Wholesale and retail trade	0.26%	0.22%	0.25%	0.21%	0.18%	0.14%	0.14%	0.15%
Transportation	0.14%	0.13%	0.12%	0.24%	0.09%	0.04%	0.06%	0.03%
Accommodation and food service activities	0.22%	0.22%	0.25%	0.14%	0.11%	0.11%	0.18%	0.16%
Information and communications	0.28%	0.30%	0.34%	0.20%	0.28%	0.53%	0.60%	0.59%
Financial and insurance activities	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Real estate activities and renting and leasing	0.18%	0.08%	0.10%	0.12%	0.08%	0.08%	0.10%	0.04%
Professional, scientific and technical activities	0.17%	0.09%	0.12%	0.17%	0.06%	0.08%	0.04%	0.06%
Business facilities management and business	0.35%	0.15%	0.11%	0.20%	0.02%	0.07%	0.07%	0.12%
Public administration and defence ; compulsory social security	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Education	0.37%	0.31%	0.21%	0.10%	0.10%	0.04%	0.13%	0.07%
Human health and social work activities	0.17%	0.17%	0.14%	0.05%	0.11%	0.06%	0.06%	0.07%
Arts, sports and recreation related services	0.12%	0.11%	0.12%	0.22%	0.17%	0.05%	0.10%	0.04%
Membership organizations, repair and other personal services	0.10%	0.07%	0.07%	0.09%	0.08%	0.07%	0.19%	0.12%
Others	0.04%	0.04%	0.03%	0.05%	0.05%	0.00%	0.00%	0.00%
Total	0.26%	0.19%	0.19%	0.18%	0.17%	0.14%	0.17%	0.13%

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

[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
Prudential Life Insurance
Other Subsidiaries
Contacts

(bn Won)	Sep. 19	Dec. 19	Mar. 20	Jun. 20	Sep. 20	Dec. 20	Mar. 21	Jun. 21(E)
Tier 1 Capital	27,984.6	27,609.7	27,980.1	28,159.2	28,287.2	28,234.3	28,883.7	29,714.9
Common Equity Tier 1	27,406.9	27,035.2	27,405.6	27,584.6	27,712.7	27,659.8	28,309.2	29,140.4
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	20,632.5	21,064.8	20,910.0	21,811.1	21,827.7	22,243.6	21,816.5	22,537.1
Others	773.2	738.6	511.4	159.0	182.5	698.5	880.0	1,015.1
Deductions	-625.1	-1,394.5	-642.1	-1,011.7	-923.8	-1,908.6	-1,013.6	-1,038.1
Additional Tier 1	577.7	574.5	574.5	574.5	574.5	574.5	574.5	574.5
Tier 2 Capital	2,216.6	2,200.0	2,343.0	2,872.8	3,346.6	4,320.4	4,668.6	4,996.5
Provisions	56.0	59.0	64.0	182.5	268.5	260.1	258.7	304.2
Subordinated debt	2,160.6	2,141.0	2,279.0	2,690.3	3,078.1	4,060.3	4,409.9	4,692.3
Others	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Total BIS Capital	30,201.2	29,809.7	30,323.1	31,032.0	31,633.9	32,554.7	33,552.3	34,711.4
Risk Weighted Assets	183,915.3	188,075.2	202,054.3	215,730.1	183,907.7	183,148.3	181,436.9	183,481.2
BIS Capital Adequacy Ratio	16.42%	15.85%	15.01%	14.38%	17.20%	17.78%	18.49%	18.92%
Tier 1	15.22%	14.68%	13.85%	13.05%	15.38%	15.42%	15.92%	16.20%
Common Equity Tier 1	14.90%	14.37%	13.56%	12.79%	15.07%	15.10%	15.60%	15.88%
Tier 2	1.21%	1.17%	1.16%	1.33%	1.82%	2.36%	2.57%	2.72%

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

Prudential Life Insurance

Other Subsidiaries

Contacts

- As of June 30, 2021

	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

Prudential Life Insurance

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
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
Jul. 2020	103.3	106.2
Aug. 2020	104.1	107.8
Sep. 2020	104.9	109.3
Oct. 2020	105.6	110.3
Nov. 2020	107.1	112.1
Dec. 2020	108.6	113.5
Jan. 2021	109.9	115.0
Feb. 2021	111.4	116.3
Mar. 2021	112.8	117.4
Jun. 2021	116.6	120.4

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
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
Jul. 2020	100.9	102.5
Aug. 2020	101.4	103.6
Sep. 2020	102.3	105.3
Oct. 2020	103.2	106.7
Nov. 2020	104.9	109.3
Dec. 2020	106.0	110.9
Jan. 2021	106.9	112.2
Feb. 2021	107.7	113.3
Mar. 2021	108.5	114.0
Jun. 2021	110.7	116.4

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

(bn Won)	3Q19	4Q19	1Q20	2Q20	3Q20	4Q20	1Q21	2Q21(E)
Net interest income	133.8	129.2	124.2	120.2	132.7	133.5	133.6	145.0
Net fee and commission income	142.8	154.1	174.3	224.9	280.9	236.7	301.0	254.7
Net other operating income(expenses)	-10.6	-21.8	-124.6	91.6	26.5	21.1	76.7	17.1
Gross operating income	266.0	261.5	173.9	436.7	440.1	391.3	511.3	416.8
General & administrative expenses	193.1	200.9	181.7	201.0	205.4	256.4	222.7	212.0
Operating profit before provision for credit losses	72.9	60.6	-7.8	235.7	234.7	134.9	288.6	204.8
Provision for credit losses	4.9	4.3	20.8	3.0	-0.3	0.3	0.9	3.1
Net operating profit	68.0	56.3	-28.6	232.7	235.0	134.6	287.7	201.7
Net non-operating profit(loss)	9.2	-13.1	2.9	-23.6	47.4	-18.6	7.1	14.0
Share of profit(loss) of associates	1.9	-2.6	0.3	0.8	0.3	2.2	4.0	15.5
Net other non-operating income(expenses)	7.3	-10.5	2.6	-24.4	47.1	-20.8	3.1	-1.5
Profit before income tax	77.2	43.2	-25.7	209.1	282.4	116.0	294.8	215.7
Income tax expense	21.4	10.0	-4.3	58.9	72.7	28.9	73.7	62.4
Profit for the period	55.8	33.2	-21.4	150.2	209.7	87.1	221.1	153.3
Profit attributable to non-controlling interest	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Profit attributable to shareholders of the parent company	55.8	33.2	-21.4	150.2	209.7	87.1	221.1	153.3

* 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
Prudential Life Insurance
Other Subsidiaries
Contacts

(bn Won)	Sep. 19	Dec. 19	Mar. 20	Jun. 20	Sep. 20	Dec. 20	Mar. 21	Jun. 21(E)
Total Assets	45,976.9	47,816.5	54,009.3	56,606.6	55,843.0	57,570.7	56,757.5	56,893.6
Cash and due from financial institutions	6,029.8	5,378.2	5,880.3	4,832.4	4,637.4	3,889.1	3,968.4	3,317.6
Financial assets at fair value through profit or loss	26,180.9	28,315.1	28,564.9	29,996.9	31,048.6	33,415.5	31,996.5	33,873.0
Derivative financial assets	736.7	843.1	1,156.4	979.5	784.6	928.7	877.5	771.1
Financial investments	2,319.4	2,615.9	3,334.5	3,531.9	3,994.0	3,905.0	4,155.0	4,274.6
Loans	5,544.2	6,186.9	5,816.2	6,838.4	6,872.3	6,644.8	6,478.6	6,718.2
(Allowances for loan losses)	-75.0	-56.9	-61.9	-65.5	-63.9	-61.4	-60.8	-62.1
Investments in associates	74.0	75.8	59.4	63.5	347.9	312.1	303.0	117.7
Tangible assets	1,754.8	1,767.9	1,790.1	1,787.1	1,446.1	1,422.9	1,440.1	1,427.3
Goodwill & Intangible assets	208.6	219.8	216.4	214.5	211.8	216.4	208.4	215.9
Current income tax assets	4.5	5.1	4.7	5.3	5.9	5.4	4.8	5.6
Deferred income tax assets	0.0	0.0	0.3	0.0	0.0	0.0	0.0	0.0
Other assets	3,124.0	2,408.7	7,186.1	8,357.1	6,494.4	6,830.8	7,325.2	6,172.6
Total Liabilities	41,299.7	43,131.9	49,389.5	51,802.4	50,844.7	52,516.5	51,595.0	51,573.4
Financial liabilities at fair value through profit or loss	17,355.4	15,324.0	12,668.7	13,290.4	13,185.5	11,668.8	12,650.7	11,649.7
Deposits	4,099.4	4,397.3	6,138.6	6,356.2	6,515.9	7,686.4	7,303.4	7,973.6
Debts	12,220.1	16,770.5	17,222.4	18,764.4	19,057.2	21,365.8	19,804.7	21,074.3
Debentures	3,211.9	3,106.1	3,746.1	4,012.1	4,120.8	3,663.4	3,794.6	3,956.1
Derivative financial liabilities	882.3	725.1	2,375.1	1,269.5	1,035.0	869.7	704.7	578.9
Net defined benefit liabilities	42.2	49.4	40.2	43.5	46.9	53.6	42.8	47.1
Provisions	9.0	20.0	20.2	52.7	38.4	82.9	72.9	69.8
Accrued expenses payables	175.8	225.4	189.0	189.2	202.8	295.5	262.4	242.1
Other liabilities	3,303.6	2,514.1	6,989.2	7,824.4	6,642.2	6,830.4	6,958.8	5,981.8
Total Equity	4,677.3	4,684.7	4,619.8	4,804.2	4,998.3	5,054.2	5,162.5	5,320.2
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	1,328.9	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	100.7	74.9	111.4	145.6	130.0	98.8	116.0	117.2
Retained earnings	1,803.6	1,836.8	1,735.4	1,885.6	2,095.3	2,182.4	2,273.5	2,426.8
Non-controlling interest	0.3	0.3	0.3	0.3	0.3	0.3	0.3	3.5
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
Prudential Life Insurance
Other Subsidiaries
Contacts

(bn Won)	3Q19	4Q19	1Q20	2Q20	3Q20	4Q20	1Q21	2Q21(E)
Net interest income	156.2	151.6	154.4	152.3	157.8	151.5	153.4	154.3
Net fee and commission income	-37.7	-38.2	-40.7	-44.2	-42.8	-43.5	-41.3	-42.5
Net other operating income(expenses)	183.8	79.5	195.2	178.3	151.7	63.2	190.4	203.5
Gross operating income	302.3	192.9	308.9	286.4	266.7	171.2	302.5	315.3
General & administrative expenses	224.2	199.6	211.9	196.4	214.1	206.9	209.1	215.1
Operating profit before provision for credit losses	78.1	-6.7	97.0	90.0	52.6	-35.7	93.4	100.2
Provision for credit losses	-12.1	2.1	-2.5	-0.9	-2.9	-1.4	-0.1	3.3
Net operating profit	90.2	-8.8	99.5	90.9	55.5	-34.3	93.5	96.9
Net non-operating income	4.3	12.4	5.5	2.2	3.3	5.1	0.9	2.7
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)	4.3	12.4	5.5	2.2	3.3	5.1	0.9	2.7
Profit before income tax	94.5	3.6	105.0	93.1	58.8	-29.2	94.4	99.6
Income tax expense	26.7	3.1	27.8	26.5	16.0	-6.5	25.6	25.4
Profit for the period	67.8	0.5	77.2	66.6	42.8	-22.7	68.8	74.2
Profit attributable to shareholders of the parent company	67.7	0.4	77.2	66.8	42.6	-22.7	68.8	74.1

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
Prudential Life Insurance
Other Subsidiaries
Contacts

(bn Won)	Sep. 19	Dec. 19	Mar. 20	Jun. 20	Sep. 20	Dec. 20	Mar. 21	Jun. 21(E)
Total Assets	36,641.5	36,552.4	37,122.3	37,677.1	38,082.9	39,078.1	39,264.1	40,267.9
Cash and due from financial institutions	357.5	593.2	333.8	343.1	356.2	625.3	377.0	628.0
Financial assets at fair value through profit or loss	8,396.1	7,742.6	7,811.1	8,114.9	8,012.9	7,795.5	7,531.4	7,432.2
Derivative financial assets	9.1	37.2	6.2	10.5	28.6	128.8	52.4	40.4
Financial investments	11,967.3	12,357.6	13,214.9	13,368.1	13,937.2	14,078.8	14,457.8	14,775.4
Loans	7,160.9	7,372.4	7,434.3	7,476.8	7,333.3	7,550.9	7,759.2	8,246.7
(Allowances for loan losses)	-15.3	-17.2	-14.3	-16.4	-15.4	-17.6	-17.3	-19.9
Investments in associates	0.9	0.9	1.4	1.4	1.4	1.4	1.4	1.4
Tangible assets	887.3	886.4	882.0	881.8	875.3	868.7	878.9	881.0
Goodwill & Intangible assets	1,907.7	1,864.2	1,817.7	1,772.0	1,727.8	1,703.5	1,662.1	1,620.2
Current income tax assets	0.0	0.1	0.0	0.0	0.0	7.8	7.8	3.6
Deferred income tax assets	1.9	2.9	3.0	3.0	3.0	3.1	3.1	3.1
Other assets	5,952.8	5,694.9	5,617.9	5,705.5	5,807.2	6,314.3	6,533.0	6,635.9
Total Liabilities	32,690.1	32,689.5	33,143.5	33,620.1	33,968.8	35,086.5	35,432.2	36,315.9
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	16.2	16.2	17.2	17.2	17.2	18.0	20.7	43.3
Debentures	0.0	0.0	0.0	0.0	0.0	0.0	0.0	378.0
Derivative financial liabilities	261.8	108.2	259.4	173.4	119.0	23.4	55.4	53.1
Net defined benefit liabilities	39.6	17.5	22.5	28.0	33.1	9.0	15.1	7.9
Provisions	52.2	28.7	27.8	24.3	25.2	26.8	26.0	23.0
Accrued expenses payables	115.0	118.1	114.6	114.1	112.7	125.4	127.2	165.6
Other liabilities	32,205.3	32,400.8	32,702.0	33,263.1	33,661.6	34,883.9	35,187.8	35,645.0
Total Equity	3,951.4	3,862.9	3,978.7	4,057.0	4,114.1	3,991.7	3,831.9	3,952.0
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	268.8	179.8	218.9	230.1	244.7	145.1	-83.6	-37.7
Retained earnings	3,296.1	3,296.6	3,373.7	3,440.5	3,483.2	3,460.5	3,529.3	3,603.4
Non-controlling interest	4.8	4.8	4.4	4.7	4.5	4.4	4.5	4.6

[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
Prudential Life Insurance
Other Subsidiaries
Contacts
Summarized Statement of Financial Position

(bn Won, %)	Sep. 19	Dec. 19	Mar. 20	Jun. 20	Sep. 20	Dec. 20	Mar. 21	Jun. 21(E)
Invested assets	28,815.3	29,007.4	29,714.0	30,229.3	30,571.2	30,988.3	31,072.2	31,991.2
Net investment yield (cumulative)	3.6	3.5	3.5	3.1	2.7	2.7	2.8	2.8
Total Assets	35,464.6	35,335.2	35,900.1	36,425.3	36,789.5	37,802.3	38,001.4	38,923.5
Policy reserves	27,373.3	27,771.5	28,189.2	28,778.8	29,230.2	29,895.8	30,366.9	30,809.5
Catastrophe reserves	826.9	837.0	856.9	875.7	893.2	904.2	916.5	929.7
Total Liabilities	32,241.6	32,248.0	32,686.9	33,146.8	33,489.3	34,611.2	34,977.0	35,787.9
Total Equities	3,223.1	3,087.2	3,213.2	3,278.5	3,300.3	3,191.1	3,024.4	3,135.6
Total Liabilities & Equities	35,464.6	35,335.2	35,900.1	36,425.3	36,789.5	37,802.3	38,001.4	38,923.5

Summarized Statement of Comprehensive Income (Cumulative)

(bn Won)	3Q19	4Q19	1Q20	2Q20	3Q20	4Q20	1Q21	2Q21(E)
Direct premium written	7,668.7	10,272.8	2,737.5	5,467.0	8,195.8	10,975.1	2,891.0	5,779.8
Net premium earned	6,858.5	9,193.1	2,334.8	4,704.2	7,109.6	9,577.0	2,498.2	5,058.1
Underwriting income	-495.0	-740.1	-170.1	-290.2	-442.2	-650.1	-117.6	-231.5
Investment income	736.0	959.2	255.8	449.3	647.5	844.3	212.0	436.8
Operating income	241.0	219.1	85.7	159.1	205.3	194.2	94.4	205.3
Ordinary income	239.0	237.3	86.6	157.7	203.3	191.8	91.2	197.2
Net Income	173.1	169.3	64.0	115.1	148.4	140.0	67.5	145.5

Capital Adequacy

(bn Won)	Sep. 19	Dec. 19	Mar. 20	Jun. 20	Sep. 20	Dec. 20	Mar. 21	Jun. 21(E)
RBC Ratio	188.0%	182.4%	183.5%	182.0%	183.1%	174.8%	163.3%	179.5%
Available capital	3,737.6	3,657.4	3,764.4	3,839.9	3,914.3	3,812.1	3,639.2	4,139.2
Required capital	1,988.5	2,004.7	2,051.7	2,109.7	2,138.0	2,181.3	2,228.0	2,306.1

Embedded Value

(bn Won)	3Q19	4Q19	1Q20	2Q20	3Q20	4Q20	1Q21	2Q21(E)
(A) Adjusted Net Worth (ANW)	4,232	3,817	3,958	4,163	4,249	3,854	3,256	3,363
(B) Value of In-Force Business (VIF)	1,812	2,019	2,224	2,486	2,667	2,942	3,344	3,719
Present Value of Future Profit	4,103	4,315	4,516	4,750	4,959	5,256	5,673	6,057
Cost of Capital	-2,291	-2,296	-2,292	-2,264	-2,292	-2,314	-2,329	-2,338
Value of New Business	235	239	203	225	255	282	295	281
Present Value of Future Profit	267	273	246	263	301	334	348	328
Cost of Capital	-32	-34	-42	-38	-46	-51	-53	-47
(A+B) Embedded Value (EV)	6,044	5,836	6,182	6,649	6,916	6,795	6,599	7,082

Note & Disclaimer

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 2021 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

Prudential Life Insurance

Other Subsidiaries

Contacts

Direct Premiums by Policy Type (Quarterly)

(bn Won)	3Q19		4Q19		1Q20		2Q20		3Q20		4Q20		1Q21		2Q21(E)	
		(%)		(%)		(%)		(%)		(%)		(%)		(%)		(%)
General	212.6	8.4	237.5	9.1	334.6	12.2	256.3	9.4	232.8	8.5	250.0	9.0	372.3	12.9	279.8	9.7
Long-term	1,778.7	70.3	1,788.9	68.7	1,796.1	65.6	1,813.9	66.5	1,827.7	67.0	1,853.1	66.7	1,876.8	64.9	1,918.6	66.4
Long-term	1,696.8	67.1	1,710.2	65.7	1,723.6	63.0	1,744.7	63.9	1,761.4	64.5	1,787.8	64.3	1,817.8	62.9	1,863.6	64.5
Pension	81.9	3.2	78.7	3.0	72.5	2.7	69.1	2.5	66.3	2.4	65.3	2.3	59.0	2.0	55.0	1.9
Auto	539.0	21.3	577.8	22.2	606.8	22.2	659.4	24.2	668.3	24.5	676.2	24.3	641.9	22.2	690.4	23.9
Total	2,530.3	100.0	2,604.1	100.0	2,737.5	100.0	2,729.5	100.0	2,728.8	100.0	2,779.3	100.0	2,891.0	100.0	2,888.8	100.0

Direct Premiums by Policy Type (Cumulative)

(bn Won)	3Q19		4Q19		1Q20		2Q20		3Q20		4Q20		1Q21		2Q21(E)	
		(%)		(%)		(%)		(%)		(%)		(%)		(%)		(%)
General	745.4	9.7	982.8	9.6	334.6	12.2	590.9	10.8	823.7	10.1	1,073.8	9.8	372.3	12.9	652.2	11.3
Long-term	5,294.4	69.0	7,083.3	69.0	1,796.1	65.6	3,610.0	66.0	5,437.6	66.3	7,290.7	66.4	1,876.8	64.9	3,795.4	65.7
Long-term	5,039.8	65.7	6,750.0	65.7	1,723.6	63.0	3,468.3	63.4	5,229.6	63.8	7,017.5	63.9	1,817.8	62.9	3,681.4	63.7
Pension	254.6	3.3	333.3	3.2	72.5	2.7	141.7	2.6	208.0	2.5	273.3	2.5	59.0	2.0	114.0	2.0
Auto	1,628.9	21.2	2,206.7	21.5	606.8	22.2	1,266.1	23.2	1,934.4	23.6	2,610.6	23.8	641.9	22.2	1,332.2	23.0
Total	7,668.7	100.0	10,272.8	100.0	2,737.5	100.0	5,467.0	100.0	8,195.8	100.0	10,975.1	100.0	2,891.0	100.0	5,779.8	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

Prudential Life Insurance

Other Subsidiaries

Contacts

Loss & Expense Ratios (Quarterly)

(bn Won, %)	3Q20					4Q20					1Q21					2Q21(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	120.7	106.3	88.1	26.1	21.6	120.3	105.4	87.5	22.2	18.5	131.3	98.1	74.7	28.2	21.5	142.2	113.1	79.5	34.6	24.3
Long-term	1,723.1	1,468.8	85.2	374.6	21.7	1,745.1	1,492.3	85.5	425.2	24.4	1,765.4	1,509.0	85.5	393.5	22.3	1,800.6	1,540.3	85.5	396.6	22.0
Long-term	1,656.8	1,377.7	83.2	370.4	22.4	1,679.9	1,402.9	83.5	421.3	25.1	1,706.5	1,425.5	83.5	389.4	22.8	1,745.7	1,460.2	83.6	393.3	22.5
Pension	66.3	91.1	137.5	2.5	3.8	65.2	89.4	137.1	2.4	3.6	58.9	83.6	141.9	2.2	3.8	54.9	80.0	145.7	2.2	3.9
Auto	561.6	475.0	84.6	106.7	19.0	601.9	524.2	87.1	105.9	17.6	601.4	481.4	80.0	105.5	17.5	617.1	478.5	77.5	109.8	17.8
Total	2,405.4	2,050.1	85.2	507.3	21.1	2,467.4	2,121.9	86.0	553.3	22.4	2,498.2	2,088.5	83.6	527.2	21.1	2,559.9	2,131.8	83.3	542.0	21.2

Loss & Expense Ratios (Cumulative)

(bn Won, %)	3Q20					4Q20					1Q21					2Q21(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	361.0	312.8	86.7	81.0	22.4	481.3	418.2	86.9	103.2	21.4	131.3	98.1	74.7	28.2	21.5	273.5	211.2	77.2	62.8	23.0
Long-term	5,129.4	4,401.9	85.8	1,089.8	21.2	6,874.5	5,894.3	85.7	1,515.0	22.0	1,765.4	1,509.0	85.5	393.5	22.3	3,566.0	3,049.3	85.5	787.1	22.1
Long-term	4,921.7	4,119.2	83.7	1,078.2	21.9	6,601.6	5,522.1	83.6	1,499.5	22.7	1,706.5	1,425.5	83.5	389.4	22.8	3,452.2	2,885.6	83.6	782.7	22.7
Pension	207.7	282.7	136.1	7.3	3.5	272.9	372.1	136.3	9.6	3.5	58.9	83.6	141.9	2.2	3.8	113.8	163.7	143.8	4.4	3.9
Auto	1,619.2	1,356.0	83.7	310.3	19.2	2,221.2	1,880.2	84.7	416.2	18.7	601.4	481.4	80.0	105.5	17.5	1,218.5	959.9	78.8	215.3	17.7
Total	7,109.6	6,070.7	85.4	1,481.1	20.8	9,577.0	8,192.6	85.5	2,034.5	21.2	2,498.2	2,088.5	83.6	527.2	21.1	5,058.1	4,220.4	83.4	1,069.2	21.1

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

Prudential Life Insurance

Other Subsidiaries

Contacts

Monthly Initial Premiums

million won	2021.01	2021.02	2021.03	2021.04	2021.05	2021.06	2021.07	2021.08	2021.09	2021.10	2021.11	2021.12	Average	FY2021
Protection	7,559	8,697	11,631	8,976	8,515								9,076	45,378
Accident	1,158	1,630	2,528	1,235	1,279								1,566	7,830
Drivers	920	801	1,532	1,771	1,028								1,211	6,053
Property	1,148	1,087	1,283	1,297	1,234								1,210	6,050
Disease	4,333	5,179	6,288	4,672	4,974								5,089	25,445
Bundled	0.1	0.0	-0.1	-0.2	0.0								0.0	-0.1
Savings	26	23	26	29	51								31	156
Annuities	91	91	88	61	54								77	386
Total	7,677	8,812	11,745	9,066	8,621								9,184	45,921

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	8,633	8,890	7,960	8,719	8,653	8,878	9,761	8,264	99,167
Accident	791	873	1,465	898	896	904	1,296	1,120	1,271	1,374	1,513	1,844	1,187	14,244
Drivers	848	966	1,047	2,617	1,783	1,738	1,497	1,123	1,139	970	1,034	1,101	1,322	15,865
Property	1,172	1,170	1,684	989	1,183	1,323	1,296	1,198	1,359	1,270	1,313	1,416	1,281	15,372
Disease	3,639	4,089	4,762	2,908	3,893	4,667	4,802	4,519	4,949	5,039	5,018	5,400	4,474	53,686
Bundled	0.0	0.0	0.1	0.0	0.0	0.0	0.1	0.0	0.2	0.1	0.0	0.0	0.0	0.5
Savings	44	36	48	34	38	42	39	29	30	41	31	24	36	438
Annuities	110	96	74	53	62	68	60	44	44	35	41	58	62	746
Total	6,604	7,231	9,081	7,500	7,854	8,743	8,989	8,032	8,793	8,730	8,951	9,844	8,363	100,352

[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](#)
[Prudential Life Insurance](#)
[Other Subsidiaries](#)
[Contacts](#)

(bn Won)	3Q19	4Q19	1Q20	2Q20	3Q20	4Q20	1Q21	2Q21(E)
Net interest income	311.3	315.2	318.2	306.2	314.5	326.8	339.6	342.7
Net fee and commission income	68.3	88.6	82.9	96.6	93.9	127.1	149.6	123.3
Net other operating income(expenses)	-55.6	-77.1	-62.3	-61.6	-93.4	-94.1	-80.8	-73.9
Gross operating income	324.0	326.7	338.8	341.2	315.0	359.8	408.4	392.1
General & administrative expenses	101.6	135.9	111.7	117.0	120.6	165.5	142.4	131.8
Operating profit before provision for credit losses	222.4	190.8	227.1	224.2	194.4	194.3	266.0	260.3
Provision for credit losses	115.8	114.9	116.1	111.9	68.9	99.6	79.0	108.7
Net operating income	106.6	75.9	111.0	112.3	125.5	94.7	187.0	151.6
Net non-operating income	-3.5	8.8	-0.8	-1.0	-1.5	-2.2	-1.1	-1.1
Share of profit(loss) of associates	0.3	0.4	0.5	0.2	0.2	0.2	0.4	0.2
Net other non-operating income(expenses)	-3.8	8.4	-1.3	-1.2	-1.7	-2.4	-1.5	-1.3
Profit before income tax	103.1	84.7	110.2	111.3	124.0	92.5	185.9	150.5
Income tax expense	-1.8	19.1	28.1	29.6	32.9	23.4	43.5	39.9
Profit for the period	104.9	65.6	82.1	81.7	91.1	69.1	142.4	110.6
Profit attributable to shareholders of the parent company	104.9	65.5	82.1	81.7	91.4	69.5	141.5	111.3

[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](#)
Prudential Life Insurance
Other Subsidiaries
Contacts

(bn Won)	Sep. 19	Dec. 19	Mar. 20	Jun. 20	Sep. 20	Dec. 20	Mar. 19	Jun. 19(E)
Total Assets	22,509.8	22,990.1	22,462.9	23,858.8	24,292.3	24,071.6	25,106.7	25,841.3
Cash and due from financial institutions	332.9	205.7	233.7	411.2	216.1	273.1	290.5	284.9
Financial assets at fair value through profit or loss	1,080.5	573.2	711.2	546.9	960.1	316.2	443.2	855.0
Derivative financial assets	40.7	18.8	38.9	19.6	10.9	1.2	5.7	10.0
Financial investments	76.5	76.7	76.8	54.1	54.0	64.0	61.9	61.6
Loans	20,199.5	21,244.4	20,579.5	20,802.5	21,998.9	22,511.5	23,248.8	23,772.9
(Allowances for loan losses)	-765.8	-788.5	-799.9	-790.5	-765.4	-768.3	-768.2	-789.7
Investments in associates	4.4	4.6	5.2	5.3	5.3	5.1	5.6	5.7
Tangible assets	142.6	147.2	143.7	145.3	162.8	163.9	158.0	150.2
Goodwill & Intangible assets	85.6	188.8	176.4	166.1	225.5	238.9	234.2	220.9
Current income tax assets	4.4	0.0	0.0	0.0	0.0	0.0	0.0	0.1
Deferred income tax assets	120.9	119.0	117.1	133.3	143.0	147.5	141.1	145.5
Other assets	421.8	411.7	380.4	1,574.5	515.7	350.2	517.7	334.5
Total Liabilities	18,516.5	18,925.2	18,432.8	19,760.5	20,090.4	19,790.0	20,848.0	21,465.2
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	625.7	1,129.2	1,124.1	1,102.5	846.3	988.8	1,954.6	2,513.4
Debentures	14,511.0	14,813.5	14,674.5	15,549.2	15,764.5	15,874.2	15,924.8	15,943.2
Derivative financial liabilities	29.1	31.0	30.0	33.9	52.3	109.4	59.6	53.7
Net defined benefit liabilities	12.7	0.0	1.9	5.6	16.0	6.2	11.4	14.8
Provisions	152.7	153.4	147.6	163.5	168.6	182.1	175.3	182.6
Accrued expenses payables	235.7	207.4	208.5	216.1	221.6	187.9	219.9	232.5
Other liabilities	2,949.6	2,590.7	2,246.2	2,689.7	3,021.1	2,441.4	2,502.4	2,525.0
Total Equity	3,993.3	4,064.9	4,030.1	4,098.3	4,201.9	4,281.7	4,258.7	4,376.1
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	1,977.0	1,977.0	1,977.0	1,977.0	1,977.0	1,977.0
Accumulated other comprehensive income	12.8	19.1	1.9	-11.6	-8.2	2.5	8.8	16.0
Retained earnings	1,541.3	1,606.8	1,588.9	1,670.6	1,762.0	1,831.5	1,777.7	1,889.0
Non-controlling interest	2.4	2.2	2.3	2.3	11.1	10.7	35.2	34.1

[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](#)
[Prudential Life Insurance](#)
[Other Subsidiaries](#)
[Contacts](#)
Customers

(in thousands)	Sep. 19	Dec. 19	Mar. 20	Jun. 20	Sep. 20	Dec. 20	Mar. 21	Jun. 21(E)
Cardholders*	19,368.7	19,367.9	19,361.6	19,423.6	19,586.9	19,506.0	19,383.1	19,303.0
Credit card	10,161.1	10,265.1	10,344.8	10,436.9	10,556.3	10,586.0	10,625.2	10,692.8
Check card	14,291.0	14,201.3	14,152.6	14,166.7	14,291.4	14,151.9	13,975.2	13,798.1
Active Cardholders**	8,793	8,894	8,948	9,020	9,104	9,136	9,193	9,290
Merchants	2,637.1	2,658.9	2,661.9	2,699.7	2,723.6	2,743.3	2,775.7	2,803.4

* Excluding overlapped cardholders between credit card and check card

** Using card at least once every 6 months

Transaction Volume

(bn Won)	3Q19	4Q19	1Q20	2Q20	3Q20	4Q20	1Q21	2Q21(E)
Credit Sales	24,688.3	25,455.8	23,638.2	25,137.5	25,639.5	26,233.8	25,886.0	28,140.1
Lump-sum	19,855.0	20,334.8	18,928.9	20,571.2	20,736.5	21,091.5	21,032.5	23,207.3
Installment	4,833.3	5,121.0	4,709.3	4,566.3	4,903.0	5,142.2	4,853.5	4,932.9
Cash advance	2,359.0	2,344.9	2,268.7	2,087.1	2,102.9	2,132.1	2,113.6	2,216.4
Total	27,047.3	27,800.7	25,906.9	27,224.6	27,742.4	28,365.9	27,999.6	30,356.5

Credit Card Receivables

(bn Won)	Sep. 19	Dec. 19	Mar. 20	Jun. 20	Sep. 20	Dec. 20	Mar. 21	Jun. 21(E)
Credit sales	11,481.4	12,038.2	11,053.4	11,253.9	11,917.5	12,029.8	12,363.0	12,609.9
Cash advance	1,202.9	1,208.2	1,161.3	1,070.4	1,058.5	1,054.0	1,039.9	1,090.7
Card loans	5,142.3	5,345.4	5,529.3	5,345.2	5,411.8	5,622.6	5,791.0	5,873.5
Others	3,013.5	3,312.7	3,477.6	3,768.1	4,002.9	4,151.0	4,196.0	4,315.3
Total	20,840.1	21,904.5	21,221.6	21,437.6	22,390.7	22,857.4	23,389.9	23,889.4

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

Prudential Life Insurance

Other Subsidiaries

Contacts

(bn Won)	Sep. 19	Dec. 19	Mar. 20	Jun. 20	Sep. 20	Dec. 20	Mar. 21	Jun. 21(E)
Total Outstanding Credits	20,863.4	21,922.4	21,235.6	21,446.6	22,394.7	22,861.3	23,393.7	23,893.0
Normal	19,710.3	20,747.7	20,076.6	20,370.2	21,307.3	21,778.4	22,313.2	22,776.2
Precautionary	842.1	875.1	838.2	759.6	824.9	846.8	836.1	878.3
Substandard	0.6	3.6	3.1	4.1	4.4	3.7	3.8	3.9
Doubtful	243.1	223.0	236.8	206.0	182.5	162.1	174.1	169.4
Estimated Loss	67.3	73.0	80.9	106.7	75.6	70.3	66.5	65.3
NPL (A)	311.0	299.6	320.8	316.8	262.6	236.1	244.4	238.6
NPL Ratio	1.49%	1.37%	1.51%	1.48%	1.17%	1.03%	1.04%	1.00%
Allowances* (B)	767.2	789.3	800.7	791.4	756.1	755.6	738.4	748.6
Reserves for credit losses (C)	307.7	314.0	301.3	275.3	302.5	323.6	342.4	401.6
NPL Coverage Ratio(New)** (B/A)	246.6%	263.4%	249.6%	249.8%	288.0%	320.0%	302.2%	313.8%
NPL Coverage Ratio(Old)*** [(B+C)/A]	345.5%	368.2%	343.6%	336.7%	403.2%	457.1%	442.3%	482.1%

* Allowances for loan losses and acceptances & guarantees

** Excluding reserves for credit losses

*** Including reserves for credit losses

Write-offs / NPL Sales

(bn Won)	3Q19	4Q19	1Q20	2Q20	3Q20	4Q20	1Q21	2Q21(E)
Write-offs	129.4	126.5	126.4	148.1	122.6	121.9	116.1	112.7
NPL Sales	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Total	129.4	126.5	126.4	148.1	122.6	121.9	116.1	112.7

Recoveries from Written-offs

(bn Won)	3Q19	4Q19	1Q20	2Q20	3Q20	4Q20	1Q21	2Q21(E)
Recovery from Written-offs	34.5	35.8	34.2	34.3	33.7	35.1	34.0	35.6

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](#)

Prudential Life Insurance

Other Subsidiaries

Contacts

Delinquency

(bn Won)	Sep. 19	Dec. 19	Mar. 20	Jun. 20	Sep. 20	Dec. 20	Mar. 21	Jun. 21(E)
Total loans	20,861.4	21,919.0	21,231.7	21,442.6	22,390.7	22,857.4	23,389.9	23,889.4
Delinquent loans (over one month overdue)	242.0	244.0	263.1	231.3	221.5	215.2	202.0	195.3
Delinquency ratio	1.16%	1.11%	1.24%	1.08%	0.99%	0.94%	0.86%	0.82%

Rescheduled Loan

(bn Won)	Sep. 19	Dec. 19	Mar. 20	Jun. 20	Sep. 20	Dec. 20	Mar. 21	Jun. 21(E)
Receivables	111.8	115.7	120.4	121.9	120.1	119.1	116.7	114.0
Delinquent loan (over one month overdue)	10.0	7.7	8.3	8.0	8.3	8.3	6.6	6.1
Delinquency ratio	8.94%	6.69%	6.88%	6.54%	6.90%	6.95%	5.69%	5.37%

Disclaimer

Highlights

KB Financial Group

KB Kookmin Bank

KB Securities

KB Insurance

KB Kookmin Card

Prudential life Insurance

Condensed Income Statement

[Condensed Balance Sheet](#)
[Key Indicators](#)
[Premium Income](#)
[Loss & Expense Ratios](#)
[APE](#)

Other Subsidiaries

Contacts

(bn Won)	3Q19	4Q19	1Q20	2Q20	3Q20	4Q20	1Q21	2Q21(E)
Net interest income					27.2	84.9	84.3	86.0
Net fee and commission income					-0.8	-2.1	-1.8	-2.8
Net other operating income(expenses)					21.4	44.2	96.2	56.2
Gross operating income					47.8	127.0	178.7	139.4
General & administrative expenses					31.9	49.9	29.6	30.3
Operating profit before provision for credit losses					15.9	77.1	149.1	109.1
Provision for credit losses					0.3	0.2	0.0	0.1
Net operating profit					15.6	76.9	149.1	109.0
Net non-operating income					0.0	-0.1	0.1	0.6
Share of profit(loss) of associates					0.0	0.0	0.0	0.0
Net other non-operating income(expenses)					0.0	-0.1	0.1	0.6
Profit before income tax					15.6	76.8	149.2	109.6
Income tax expense					4.5	32.2	37.1	29.3
Profit for the period					11.1	44.6	112.1	80.3
Profit attributable to shareholders of the parent company					11.1	44.6	112.1	80.3

* Financial results have been fully consolidated in the Group's financial statements since 3Q20(one month period of September).

Disclaimer
Highlights
KB Financial Group
KB Kookmin Bank
KB Securities
KB Insurance
KB Kookmin Card
Prudential life Insurance
[Condensed Income Statement](#)
[Condensed Balance Sheet](#)
[Key Indicators](#)
[Premium Income](#)
[Loss & Expense Ratios](#)
[APE](#)
Other Subsidiaries
Contacts

(bn Won)	Sep. 19	Dec. 19	Mar. 20	Jun. 20	Sep. 20	Dec. 20	Mar. 21	Jun. 21(E)
Total Assets					24,408.3	25,121.7	24,969.0	25,508.0
Cash and due from financial institutions					595.5	367.4	286.4	176.9
Financial assets at fair value through profit or loss					503.2	595.8	550.4	601.8
Derivative financial assets					5.6	46.1	20.2	12.0
Financial investments					17,466.5	17,711.3	17,424.0	17,792.1
Loans					756.2	760.9	768.2	808.0
(Allowances for loan losses)					0.0	0.0	0.0	0.0
Investments in associates					0.0	0.0	0.0	0.0
Tangible assets					328.0	335.5	335.9	336.4
Goodwill & Intangible assets					10.4	12.9	14.6	14.9
Current income tax assets					49.0	48.8	65.1	10.2
Deferred income tax assets					0.0	0.0	0.0	0.0
Other assets					4,693.9	5,243.0	5,504.2	5,755.7
Total Liabilities					21,872.3	22,681.7	22,762.9	23,213.8
Financial liabilities at fair value through profit or loss					0.0	0.0	0.0	0.0
Deposits					0.0	0.0	0.0	0.0
Debts					0.0	0.0	0.0	0.0
Debentures					0.0	0.0	0.0	0.0
Derivative financial liabilities					0.3	0.3	3.8	6.0
Net defined benefit liabilities					23.6	5.5	7.3	9.0
Provisions					5.5	5.8	5.9	5.8
Accrued expenses payables					64.9	69.9	72.2	69.8
Other liabilities					21,778.0	22,600.2	22,673.7	23,123.2
Total Equity					2,535.9	2,439.9	2,206.2	2,294.2
Share capital					150.0	150.0	150.0	150.0
Capital surplus					0.0	0.0	0.0	0.0
Accumulated other comprehensive income					53.2	-87.4	-333.2	-325.5
Retained earnings					3,148.1	3,192.7	3,204.8	3,285.1
Fair value adjustment					-815.4	-815.4	-815.4	-815.4

* Financial results have been fully consolidated in the Group's financial statements since 3Q20(one month period of September).

Disclaimer
Highlights
KB Financial Group
KB Kookmin Bank
KB Securities
KB Insurance
KB Kookmin Card
Prudential life Insurance
[Condensed Income Statement](#)
[Condensed Balance Sheet](#)
[Key Indicators](#)
[Premium Income](#)
[Loss & Expense Ratios](#)
[APE](#)
Other Subsidiaries
Contacts
Summarized Statement of Financial Position

(bn Won, %)	Sep. 19	Dec. 19	Mar. 20	Jun. 20	Sep. 20	Dec. 20	Mar. 21	Jun. 21(E)
Invested assets	16,312.5	16,421.3	16,569.4	16,942.3	17,401.9	17,553.7	17,184.7	17,572.6
Net investment yield (cumulative)	3.56	3.76	3.56	3.47	4.64	4.49	4.93	4.86
Separate Account Assets	3,938.7	4,087.1	4,009.8	4,348.6	4,495.0	4,988.8	5,230.3	5,425.5
Total Assets	20,813.3	21,084.6	21,146.2	21,881.3	22,441.8	23,166.3	23,024.7	23,574.8
Policy reserves	13,023.8	13,327.5	13,567.9	13,772.0	13,990.9	14,248.2	14,455.0	14,687.8
Separate Account Liabilities	3,975.7	4,218.7	4,045.1	4,374.2	4,540.0	5,234.4	5,257.6	5,521.4
Total Liabilities	17,686.6	18,171.1	18,331.9	18,905.2	19,297.1	20,191.6	20,332.4	20,838.8
Total Equities	3,126.7	2,913.5	2,814.3	2,976.0	3,144.7	2,974.7	2,692.2	2,736.0
Total Liabilities & Equities	20,813.3	21,084.6	21,146.2	21,881.3	22,441.8	23,166.3	23,024.7	23,574.8

Summarized Statement of Comprehensive Income (Cumulative)

(bn Won)	3Q19	4Q19	1Q20	2Q20	3Q20	4Q20	1Q21	2Q21(E)
Insurance income & expense	504.7	619.1	101.5	206.4	311.5	402.7	111.8	234.1
Investment income & expense	421.2	577.9	119.9	265.6	607.3	744.6	186.8	340.1
Changes in insurance contract Liabilities	791.2	1,089.6	235.1	436.5	652.5	906.9	203.3	433.5
Operating income & expense	134.6	107.4	-13.7	35.5	266.4	240.4	95.3	140.6
Non-Operating income & expense	57.2	79.8	18.9	43.6	66.1	86.8	24.6	49.9
Income tax expense	45.3	46.4	0.2	18.8	-90.2	99.4	29.1	47.7
Net Income	146.5	140.8	5.0	60.4	242.3	227.8	90.8	142.8

Capital Adequacy

(bn Won)	Sep. 19	Dec. 19	Mar. 20	Jun. 20	Sep. 20	Dec. 20(E)	Mar. 21	Jun. 21(E)
RBC Ratio	514.9%	423.7%	434.5%	456.4%	486.4%	428.9%	395.5%	368.6%
Available capital	3,132.1	2,844.5	2,811.8	2,972.8	3,143.2	2,868.9	2,676.8	2,622.4
Required capital	608.3	671.3	647.1	651.3	646.2	668.8	676.9	711.4

Disclaimer

Highlights

KB Financial Group

KB Kookmin Bank

KB Securities

KB Insurance

KB Kookmin Card

Prudential life Insurance

[Condensed Income Statement](#)

[Condensed Balance Sheet](#)

[Key Indicators](#)

[Premium Income](#)

[Loss & Expense Ratios](#)

[APE](#)

Other Subsidiaries

Contacts

Premium Income by Policy Type (Quarterly)

(bn Won)	3Q19		4Q19		1Q20		2Q20		3Q20		4Q20		1Q21		2Q21(E)	
		(%)		(%)		(%)		(%)		(%)		(%)		(%)		(%)
Individual policy	586.9	97.1	626.7	88.9	556.5	100.0	562.4	100.0	555.7	100.0	574.5	53.9	561.7	97.3	510.9	77.8
Protection	365.8	60.5	349.2	49.5	345.6	62.1	343.4	61.1	341.5	61.4	340.7	32.0	339.4	58.8	333.1	50.7
Whole-Life	255.1	42.2	238.6	33.8	236.2	42.4	234.9	41.8	233.7	42.0	232.9	21.9	230.4	39.9	226.1	34.4
Variable	94.0	15.5	93.9	13.3	92.8	16.7	92.0	16.4	91.3	16.4	91.5	8.6	92.2	16.0	89.0	13.5
Savings	221.2	36.6	277.4	39.4	210.8	37.9	219.0	38.9	214.2	38.6	233.7	21.9	222.3	38.5	177.9	27.1
Annuities	40.2	6.7	39.4	5.6	38.6	6.9	37.4	6.7	37.1	6.7	36.4	3.4	37.5	6.5	41.3	6.3
Variable	180.3	29.8	237.4	33.7	171.6	30.8	181.0	32.2	176.6	31.8	196.8	18.5	184.3	31.9	136.2	20.7
Pension	17.8	2.9	78.3	11.1	-	-	-	-	-	-	491.0	46.1	15.5	2.7	146.2	22.2
Total	604.7	100.0	705.0	100.0	556.5	100.0	562.4	100.0	555.7	100.0	1,065.5	100.0	577.2	100.0	657.2	100.0

Premium Income by Policy Type (Cumulative)

(bn Won)	3Q19		4Q19		1Q20		2Q20		3Q20		4Q20		1Q21		2Q21(E)	
		(%)		(%)		(%)		(%)		(%)		(%)		(%)		(%)
Individual policy	1,756.6	99.0	2,383.3	96.1	556.5	100.0	1,118.9	100.0	1,674.6	100.0	2,249.1	82.1	561.7	97.3	1,072.6	86.9
Protection	1,163.0	65.5	1,512.2	61.0	345.6	62.1	689.1	61.6	1,030.6	61.5	1,371.3	50.0	339.4	58.8	672.4	54.5
Whole-Life	829.1	46.7	1,067.7	43.1	236.2	42.4	471.1	42.1	704.8	42.1	937.7	34.2	230.4	39.9	456.5	37.0
Variable	283.6	16.0	377.5	15.2	92.8	16.7	184.9	16.5	276.2	16.5	367.7	13.4	92.2	16.0	181.1	14.7
Savings	593.6	33.5	871.0	35.1	210.8	37.9	429.8	38.4	644.1	38.5	877.8	32.0	222.3	38.5	400.2	32.4
Annuities	122.2	6.9	161.6	6.5	38.6	6.9	76.1	6.8	113.2	6.8	149.6	5.5	37.5	6.5	78.8	6.4
Variable	469.3	26.5	706.7	28.5	171.6	30.8	352.6	31.5	529.2	31.6	726.0	26.5	184.3	31.9	320.5	26.0
Pension	17.8	1.0	96.1	3.9	-	-	-	-	-	-	491.0	17.9	15.5	2.7	161.8	13.1
Total	1,774.4	100.0	2,479.4	100.0	556.5	100.0	1,118.9	100.0	1,674.6	100.0	2,740.1	100.0	577.2	100.0	1,234.4	100.0

Disclaimer
Highlights
KB Financial Group
KB Kookmin Bank
KB Securities
KB Insurance
KB Kookmin Card
Prudential life Insurance
[Condensed Income Statement](#)
[Condensed Balance Sheet](#)
[Key Indicators](#)
[Premium Income](#)
[Loss & Expense Ratios](#)
[APE](#)
Other Subsidiaries
Contacts
Loss Ratio (Quarterly)

(bn Won, %)	3Q19	4Q19	1Q20	2Q20	3Q20	4Q20	1Q21	2Q21(E)
Loss Ratio	53.7	54.0	58.3	40.5	55.4	43.9	52.1	50.3
Risk Premium	89.6	89.5	90.6	91.4	92.0	92.7	93.5	94.3
Loss	48.1	48.3	52.8	37.0	50.9	40.7	48.7	47.4

Policy Persistency (Quarterly)

(bn Won, %)	3Q19	4Q19	1Q20	2Q20	3Q20	4Q20	1Q21	2Q21(E)
13th Month	86.8	86.8	87.3	88.4	85.9	85.7	84.7	85.4
25th Month	67.2	69.0	72.8	72.6	72.5	74.2	71.6	74.5

Retention (Quarterly)

(bn Won, %)	3Q19	4Q19	1Q20	2Q20	3Q20	4Q20	1Q21	2Q21(E)
LP Retention 13th	46.0	40.6	51.9	53.1	49.4	45.3	45.3	51.5
LP Retention 25th	30.7	30.8	29.6	25.4	27.4	22.9	22.9	20.6

Loss Ratio (Cumulative)

(bn Won, %)	3Q19	4Q19	1Q20	2Q20	3Q20	4Q20	1Q21	2Q21(E)
Loss Ratio	51.5	52.3	58.3	49.4	51.4	49.5	52.1	51.2
Risk Premium	264.6	352.5	90.6	181.9	273.9	366.6	93.5	187.9
Loss	136.1	184.5	52.8	89.8	140.7	181.4	48.7	96.1

Policy Persistency (Cumulative)

(bn Won, %)	3Q19	4Q19	1Q20	2Q20	3Q20	4Q20	1Q21	2Q21(E)
13th Month	86.9	86.9	87.3	87.9	87.3	86.9	84.7	85.0
25th Month	69.2	69.2	72.8	72.7	72.6	73.0	71.6	73.1

Retention (Cumulative)

(bn Won, %)	3Q19	4Q19	1Q20	2Q20	3Q20	4Q20	1Q21	2Q21(E)
LP Retention 13th	45.5	43.8	51.9	52.8	51.7	45.3	45.3	49.6
LP Retention 25th	31.4	31.3	29.6	26.6	27.0	22.9	22.9	21.2

Disclaimer

Highlights

KB Financial Group

KB Kookmin Bank

KB Securities

KB Insurance

KB Kookmin Card

Prudential life Insurance

[Condensed Income Statement](#)

[Condensed Balance Sheet](#)

[Key Indicators](#)

[Premium Income](#)

[Loss & Expense Ratios](#)

APE

Other Subsidiaries

Contacts

APE (Annualized Premium Equivalent)

million won	2021.01	2021.02	2021.03	2021.04	2021.05	2021.06	2021.07	2021.08	2021.09	2021.10	2021.11	2021.12	Average	FY2021
Protection	7,575	7,098	10,524	7,679	6,685	11,950							8,585	51,512
Whole-Life	4,684	4,694	6,030	4,127	4,010	5,667							4,869	29,212
Variable	1,395	1,204	2,037	1,429	785	1,942							1,466	8,793
etc.	1,496	1,199	2,458	2,123	1,890	4,341							2,251	13,507
Savings	13,489	13,581	10,838	13,919	13,904	15,410							13,524	81,142
Annuities	3,827	5,599	4,511	7,168	7,032	9,001							6,190	37,139
Variable	9,662	7,982	6,326	6,751	6,871	6,410							7,334	44,003
Total	21,064	20,679	21,362	21,598	20,589	27,361							22,109	132,655

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(E)	Average	FY2020
Protection	10,718	11,685	10,773	7,311	8,874	14,721	8,456	7,570	7,526	10,063	7,448	8,685	9,486	113,829
Whole-Life	7,899	7,933	7,180	5,488	6,275	10,610	6,581	5,426	5,368	8,087	4,931	5,778	6,796	81,555
Variable	1,802	3,037	2,954	1,375	1,983	3,120	1,313	1,520	1,802	1,572	1,892	2,405	2,065	24,776
etc.	1,017	715.4	638.4	448.3	615.7	991.4	561.4	624.0	356.4	404.6	625.1	501.4	624.9	7498.9
Savings	10,955	8,140	10,577	8,303	4,166	8,760	10,255	8,205	8,966	12,389	13,418	16,561	10,058	120,695
Annuities	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Variable	10,955	8,140	10,577	8,303	4,166	8,760	10,255	8,205	8,966	12,389	13,418	16,561	10,058	120,695
Total	21,673	19,825	21,349	15,614	13,040	23,481	18,711	15,775	16,492	22,453	20,866	25,246	19,544	234,524

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	10,807	9,322	13,989	9,678	11,297	9,786	13,509	11,370	9,499	8,439	12,023	10,020	10,811	129,738
Whole-Life	7,715	7,324	11,553	7,204	8,629	7,390	10,758	8,920	6,241	6,529	9,325	6,998	8,216	98,586
Variable	2,294	1,513	1,770	1,747	1,937	1,802	1,998	1,751	2,758	1,187	2,031	2,109	1,908	22,898
etc.	798	485.1	666.1	727.1	731.1	594.0	752.2	698.5	500.5	721.9	666.9	912.2	687.8	8253.8
Savings	6,887	5,057	10,698	7,265	6,861	8,112	5,908	6,076	13,467	15,744	15,956	23,113	10,262	123,145
Annuities	536	440	772	331	139	165	251	491	762	148	-	-	336	4,034
Variable	6,352	4,618	9,926	6,934	6,723	7,947	5,657	5,585	12,705	13,596	15,956	23,113	9,926	119,111
Total	17,695	14,379	24,687	16,942	18,158	17,898	19,417	17,445	22,966	22,183	27,979	33,133	21,074	252,882

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

KB Asset Managemnet

(bn Won)	3Q19	4Q19	1Q20	2Q20	3Q20	4Q20	1Q21	2Q21(E)
Net interest income	0.2	0.2	0.2	0.9	1.1	0.2	0.3	0.2
Net fee and commission income	28.9	32.1	29.5	30.9	32.5	40.7	38.0	46.6
Net other operating income(expenses)	-0.7	3.8	-10.1	6.3	6.0	6.2	4.5	2.3
Gross operating income	28.4	36.1	19.6	38.1	39.6	47.1	42.8	49.1
General & administrative expenses	14.3	18.7	12.7	15.0	15.5	22.4	15.9	18.5
Provision for credit losses	0.0	0.0	0.0	0.0	0.0	0.1	0.1	-0.1
Net operating profit	14.1	17.4	6.9	23.1	24.1	24.6	26.8	30.7
Net non-operating profit(loss)	-0.2	-0.1	-0.2	0.0	-0.3	-0.3	-0.1	0.1
Profit before income tax	13.9	17.3	6.7	23.1	23.8	24.3	26.7	30.8
Profit for the period	10.2	13.0	4.4	17.2	17.8	17.9	19.9	22.5
Profit attributable to shareholders of the parent company	10.2	13.0	4.4	17.2	17.8	17.9	19.9	22.5

KB Capital

(bn Won)	3Q19	4Q19	1Q20	2Q20	3Q20	4Q20	1Q21	2Q21(E)
Net interest income	78.7	81.2	80.5	80.7	80.6	88.2	81.2	93.5
Net fee and commission income	93.2	87.5	112.1	126.3	141.7	157.4	169.3	175.7
Net other operating income(expenses)	-69.1	-71.7	-86.1	-96.0	-111.1	-133.0	-120.5	-143.9
Gross operating income	102.8	97.0	106.5	111.0	111.2	112.6	130.0	125.3
General & administrative expenses	29.3	40.0	25.4	28.8	28.1	43.8	29.2	33.9
Provision for credit losses	22.9	34.4	28.3	38.6	26.6	33.9	28.3	21.6
Net operating profit	50.6	22.6	52.8	43.6	56.5	34.9	72.5	69.8
Net non-operating profit(loss)	-0.4	-0.5	-0.1	2.5	-0.9	0.7	0.3	1.1
Profit before income tax	50.2	22.1	52.7	46.1	55.6	35.6	72.8	70.9
Profit for the period	38.4	17.1	40.0	34.7	41.7	27.3	54.7	54.0
Profit attributable to shareholders of the parent company	37.6	16.3	39.3	34.2	41.3	26.8	53.9	53.6

KB Life Insurance

(bn Won)	3Q19	4Q19	1Q20	2Q20	3Q20	4Q20	1Q21	2Q21(E)
Net interest income	37.0	37.7	36.2	36.0	37.4	39.2	40.1	42.8
Net fee and commission income	-4.3	-4.0	-3.5	-3.9	-3.8	-4.0	-3.8	-5.0
Net other operating income(expenses)	-18.0	-19.8	-8.8	-7.8	-20.3	-43.8	-14.3	-28.8
Gross operating income	14.7	13.9	23.9	24.3	13.3	-8.6	22.0	9.0
General & administrative expenses	15.6	17.5	17.4	16.3	16.8	19.9	18.6	18.0
Provision for credit losses	-0.2	-0.6	-1.1	0.1	0.1	0.0	0.2	0.0
Net operating profit	-0.7	-3.0	7.6	7.9	-3.6	-28.5	3.2	-9.0
Net non-operating profit(loss)	0.2	-0.1	-0.1	0.0	0.1	-16.2	-0.1	0.3
Profit before income tax	-0.5	-3.1	7.5	7.9	-3.5	-44.7	3.1	-8.7
Profit for the period	1.7	-2.2	5.9	5.9	-2.6	-32.4	-1.5	-9.5
Profit attributable to shareholders of the parent company	1.7	-2.2	5.9	5.9	-2.6	-32.4	-1.5	-9.5

KB Real Estate Trust

(bn Won)	3Q19	4Q19	1Q20	2Q20	3Q20	4Q20	1Q21	2Q21(E)
Net interest income	1.7	1.6	1.8	1.5	1.1	1.2	1.1	1.2
Net fee and commission income	24.4	32.2	35.4	33.4	31.5	30.3	45.0	33.2
Net other operating income(expenses)	0.6	3.0	0.6	-1.0	1.2	0.5	0.1	-0.6
Gross operating income	26.7	36.8	37.8	33.9	33.8	32.0	46.2	33.8
General & administrative expenses	8.6	11.7	7.2	9.9	8.9	12.7	8.5	10.2
Provision for credit losses	1.5	0.0	2.5	0.2	1.0	3.4	1.7	1.2
Net operating profit	16.6	25.1	28.1	23.8	23.9	15.9	36.0	22.4
Net non-operating profit(loss)	-0.2	1.0	0.3	-0.1	-0.4	-0.6	-0.1	0.5
Profit before income tax	16.4	26.1	28.4	23.7	23.5	15.3	35.9	22.9
Profit for the period	12.0	19.1	21.0	17.3	17.2	11.4	27.1	16.5
Profit attributable to shareholders of the parent company	12.0	19.1	21.0	17.3	17.2	11.4	27.1	16.5

KB Savings Bank

(bn Won)	3Q19	4Q19	1Q20	2Q20	3Q20	4Q20	1Q21	2Q21(E)
Net interest income	14.3	14.8	15.3	18.2	18.2	19.6	23.6	24.1
Net fee and commission income	-0.3	-0.1	-0.4	-0.6	-0.1	-0.3	0.0	0.7
Net other operating income(expenses)	-1.2	0.2	-1.2	-0.2	-1.5	-1.5	-1.5	-4.4
Gross operating income	12.8	14.9	13.7	17.4	16.6	17.8	22.1	19.0
General & administrative expenses	6.4	7.3	6.4	6.8	8.9	9.1	9.1	8.8
Provision for credit losses	1.5	3.8	2.4	2.0	2.5	3.1	4.4	8.5
Net operating profit	4.9	3.8	4.9	8.6	5.2	5.6	8.6	1.7
Net non-operating profit(loss)	0.0	0.0	0.0	0.0	-0.8	0.0	0.1	0.0
Profit before income tax	4.9	3.8	4.9	8.6	4.4	5.6	8.7	1.7
Profit for the period	3.5	2.9	3.4	6.5	3.3	4.1	6.4	1.3
Profit attributable to shareholders of the parent company	3.5	2.9	3.4	6.5	3.3	4.1	6.4	1.3

KB Investment

(bn Won)	3Q19	4Q19	1Q20	2Q20	3Q20	4Q20	1Q21	2Q21(E)
Net interest income	-0.2	-0.3	-0.4	-0.5	-0.8	-0.7	-0.7	-0.8
Net fee and commission income	-0.2	-0.2	0.2	0.2	0.1	0.1	0.3	-0.2
Net other operating income(expenses)	-2.4	20.8	-2.8	13.9	30.2	1.3	11.1	30.2
Gross operating income	-2.8	20.3	-3.0	13.6	29.5	0.7	10.7	29.2
General & administrative expenses	4.3	4.9	3.9	3.8	12.0	5.1	3.5	6.7
Provision for credit losses	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Net operating profit	-7.2	15.4	-6.9	9.8	17.5	-4.4	7.2	22.5
Net non-operating profit(loss)	1.2	3.3	-1.0	-0.7	1.9	-0.8	-1.0	0.9
Profit before income tax	-6.0	18.7	-7.9	9.1	19.4	-5.2	6.2	23.4
Profit for the period	-4.0	13.2	-5.3	6.8	15.0	-1.1	3.9	17.7
Profit attributable to shareholders of the parent company	-4.0	13.2	-5.3	6.8	15.0	-1.1	3.9	17.7

KB Data Systems

(bn Won)	3Q19	4Q19	1Q20	2Q20	3Q20	4Q20	1Q21	2Q21(E)
Net interest income	0.1	0.1	0.1	0.0	0.1	0.0	0.0	0.1
Net fee and commission income	-0.1	-0.1	-0.1	-0.1	-0.1	0.0	-0.1	-0.1
Net other operating income(expenses)	4.0	3.1	3.4	2.3	1.6	1.0	1.7	1.7
Gross operating income	4.0	3.1	3.4	2.2	1.6	1.0	1.6	1.7
General & administrative expenses	2.0	2.4	1.7	2.6	2.7	2.6	2.4	2.6
Provision for credit losses	0.0	0.0	0.0	0.1	-0.1	0.1	0.0	-0.1
Net operating profit	2.0	0.7	1.7	-0.5	-1.0	-1.7	-0.8	-0.8
Net non-operating profit(loss)	0.1	0.1	0.0	0.0	0.0	-0.1	0.0	0.1
Profit before income tax	2.1	0.8	1.7	-0.5	-1.0	-1.8	-0.8	-0.7
Profit for the period	1.6	0.6	1.1	-0.2	-0.8	-1.8	-1.4	-0.1
Profit attributable to shareholders of the parent company	1.6	0.6	1.1	-0.2	-0.8	-1.8	-1.4	-0.1

KB Credit Information

(bn Won)	3Q19	4Q19	1Q20	2Q20	3Q20	4Q20	1Q21	2Q21(E)
Net interest income	0.1	0.0	0.0	0.1	0.0	0.1	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)	3.2	4.3	3.9	3.5	4.3	4.3	4.0	4.5
Gross operating income	3.3	4.2	3.9	3.6	4.3	4.3	4.0	4.6
General & administrative expenses	3.6	4.0	3.7	3.9	3.8	4.1	3.9	3.8
Provision for credit losses	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Net operating profit	-0.3	0.2	0.2	-0.3	0.5	0.2	0.1	0.8
Net non-operating profit(loss)	0.0	0.0	0.0	0.0	0.0	0.5	0.0	0.0
Profit before income tax	-0.3	0.2	0.2	-0.3	0.5	0.7	0.1	0.8
Profit for the period	-0.2	0.2	0.2	-0.3	0.4	0.8	0.1	0.5
Profit attributable to shareholders of the parent company	-0.2	0.2	0.2	-0.3	0.4	0.8	0.1	0.5

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

(bn Won)	Sep. 19	Dec. 19	Mar. 20	Jun. 20	Sep. 20	Dec. 20	Mar. 21	Jun. 21(E)
Total Assets	261.0	310.0	392.9	385.9	413.3	335.6	312.2	343.8
Total Liabilities	77.9	114.8	223.2	198.3	207.9	112.5	124.2	134.3
Total Equity	183.0	195.2	169.7	187.6	205.4	223.1	187.9	209.5

KB Capital

(bn Won)	Sep. 19	Dec. 19	Mar. 20	Jun. 20	Sep. 20	Dec. 20	Mar. 21	Jun. 21(E)
Total Assets	10,377.2	11,190.6	11,504.8	12,140.4	12,326.6	12,823.7	12,901.3	13,803.1
Total Liabilities	9,234.4	10,036.1	10,263.2	10,866.5	10,916.4	11,392.2	11,422.3	12,272.5
Total Equity	1,142.9	1,154.5	1,241.6	1,274.0	1,410.2	1,431.6	1,479.0	1,530.6

KB Life Insurance

(bn Won)	Sep. 19	Dec. 19	Mar. 20	Jun. 20	Sep. 20	Dec. 20	Mar. 21	Jun. 21(E)
Total Assets	10,038.7	9,801.9	9,461.4	9,998.8	10,213.7	10,424.9	10,698.6	10,904.1
Total Liabilities	9,412.9	9,186.6	8,850.7	9,361.9	9,582.2	9,842.8	10,171.6	10,381.4
Total Equity	625.8	615.3	610.8	636.9	631.4	582.1	527.0	522.8

KB Real Estate Trust

(bn Won)	Sep. 19	Dec. 19	Mar. 20	Jun. 20	Sep. 20	Dec. 20	Mar. 21	Jun. 21(E)
Total Assets	365.2	377.9	374.1	393.4	420.4	437.6	438.2	445.2
Total Liabilities	91.5	85.1	90.2	92.3	102.1	108.1	116.6	107.1
Total Equity	273.7	292.8	283.8	301.1	318.3	329.5	321.6	338.1

KB Savings Bank

(bn Won)	Sep. 19	Dec. 19	Mar. 20	Jun. 20	Sep. 20	Dec. 20	Mar. 21	Jun. 21(E)
Total Assets	1,321.9	1,361.0	1,403.4	1,550.0	1,700.7	1,883.7	2,084.2	2,345.8
Total Liabilities	1,112.1	1,148.6	1,190.7	1,331.1	1,478.7	1,658.1	1,852.3	2,095.0
Total Equity	209.8	212.4	212.7	218.9	222.0	225.6	231.9	250.8

KB Investment

(bn Won)	Sep. 19	Dec. 19	Mar. 20	Jun. 20	Sep. 20	Dec. 20	Mar. 21	Jun. 21(E)
Total Assets	739.6	757.0	761.7	801.3	850.8	848.7	836.5	895.6
Total Liabilities	538.0	542.2	552.2	585.1	619.6	618.6	612.4	653.9
Total Equity	201.5	214.8	209.5	216.2	231.2	230.1	224.0	241.7

KB Data Systems

(bn Won)	Sep. 19	Dec. 19	Mar. 20	Jun. 20	Sep. 20	Dec. 20	Mar. 21	Jun. 21(E)
Total Assets	44.1	41.7	44.1	44.5	42.7	40.3	38.9	41.8
Total Liabilities	23.6	21.0	22.3	22.9	22.0	23.0	22.9	26.0
Total Equity	20.5	20.7	21.8	21.6	20.8	17.3	16.0	15.8

KB Credit Information

(bn Won)	Sep. 19	Dec. 19	Mar. 20	Jun. 20	Sep. 20	Dec. 20	Mar. 21	Jun. 21(E)
Total Assets	28.6	27.8	27.9	28.5	28.3	27.7	27.3	28.7
Total Liabilities	13.9	12.9	12.9	13.8	13.1	11.8	11.3	12.1
Total Equity	14.8	14.9	15.1	14.8	15.2	15.9	16.0	16.6

[Return to Home](#)

[Disclaimer](#)

[Highlights](#)

[KB Financial Group](#)

[KB Kookmin Bank](#)

[KB Securities](#)

[KB Insurance](#)

[KB Kookmin Card](#)

[Prudential Life Insurance](#)

[Other Subsidiaries](#)

[Contacts](#)

Address : Investor Relations, 18F, Kookmin Bank 141, Uisadang-daero, Yeongdeungpo-gu, Seoul 07332, Korea

E-mail : kbir@kbfkg.com

Fax: 82-2-2073-2848

IR Officers:

상무 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
팀장 김민석	Minseok Kim	Team Head	82-2-2073-2882	alex_kim@kbfkg.com
차장 이선우	Sunwoo Lee	Senior Manager	82-2-2073-2843	swlee@kbfkg.com
차장 김재규	Jaekyu Kim	Senior Manager	82-2-2073-2844	jj1123@kbfkg.com
과장 이준호	Joonho Rhi	Manager	82-2-2073-2845	joonrhi@kbfkg.com
과장 최지호	Jiho Choi	Manager	82-2-2073-7807	jiho.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