

KB Financial Group Fact Book

2021 1Q

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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(one month period of September).

Totals may not sum due to rounding.

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(bn Won)	4Q18	1Q19	2Q19	3Q19	4Q19	1Q20	2Q20	3Q20	4Q20	1Q21(E)
KB Financial Group										
Total Assets	479,588.3	490,699.4	498,179.1	506,195.3	518,538.1	544,881.7	569,476.6	605,506.4	610,672.2	620,908.0
Total Liabilities	443,875.3	454,872.1	460,976.8	467,455.0	479,418.8	506,072.2	529,172.5	563,398.5	563,398.5	576,842.6
Total Equity	35,713.0	35,827.3	37,202.3	38,740.3	39,119.3	38,809.5	40,304.1	42,107.9	43,361.5	44,065.4
Net Income	192.7	845.9	991.5	940.7	535.1	738.9	992.5	1,194.2	576.7	1,285.2
Net Income (attributable to controlling interests)	192.4	845.7	991.1	940.3	534.7	729.5	981.8	1,166.6	577.3	1,270.1
Total Asset including AUM ¹⁾	731,836.3	744,786.8	755,407.2	772,636.4	789,776.8	810,377.1	873,465.3	908,358.7	940,407.9	974,829.3
(AUM)	252,747.1	255,019.7	257,102.4	266,335.9	271,124.9	266,556.7	304,669.8	302,696.9	329,243.2	353,579.3
Total Assets by Subsidiaries										
KB Kookmin Bank	356,959.3	368,232.4	373,961.3	377,996.0	387,425.0	406,255.6	425,310.2	437,038.8	438,444.1	447,815.5
KB Securities ²⁾	45,086.3	43,665.4	44,731.6	45,976.9	47,816.5	54,009.3	56,606.6	55,843.0	57,570.7	56,757.5
KB Insurance ³⁾	34,785.6	35,475.0	36,087.1	36,641.5	36,552.4	37,122.3	37,677.1	38,082.9	39,078.1	39,264.1
KB Kookmin Card	20,529.0	20,212.0	20,713.4	22,509.8	22,990.1	22,462.9	23,858.8	24,292.3	24,071.6	25,106.7
Prudential Life ⁴⁾								24,408.3	25,121.7	24,969.0
KB Asset Management	254.3	214.6	257.3	261.0	310.0	392.9	385.9	413.3	335.6	312.2
KB Capital	9,517.2	9,685.3	10,086.7	10,377.2	11,190.6	11,504.8	12,140.4	12,326.6	12,823.7	12,901.3
KB Life Insurance	9,680.4	9,904.4	10,001.1	10,038.7	9,801.9	9,461.4	9,998.8	10,213.7	10,424.9	10,698.6
KB Real Estate Trust	293.1	327.0	342.0	365.2	377.9	374.1	393.4	420.4	437.6	438.2
KB Savings Bank	1,388.8	1,340.6	1,323.7	1,321.9	1,361.0	1,403.4	1,550.0	1,700.7	1,883.7	2,084.2
KB Investment	528.7	645.2	731.8	739.6	757.0	761.7	801.3	850.8	848.7	836.5
KB Data Systems	40.2	36.9	39.7	44.1	41.7	44.1	44.5	42.7	40.3	38.9
KB Credit Information	26.3	28.3	29.1	28.6	27.8	27.9	28.5	28.3	27.7	27.3
Total Equity by Subsidiaries										
KB Kookmin Bank	26,667.9	26,645.9	27,348.2	28,606.5	29,004.2	28,622.3	29,323.0	29,512.7	30,408.1	30,174.2
KB Securities ²⁾	4,472.9	4,496.0	4,602.1	4,677.3	4,684.7	4,619.8	4,804.2	4,998.3	5,054.2	5,162.5
KB Insurance ³⁾	3,495.8	3,651.4	3,862.1	3,951.4	3,862.9	3,978.7	4,057.0	4,114.1	3,991.7	3,831.9
KB Kookmin Card	3,958.7	3,830.8	3,892.0	3,993.3	4,064.9	4,030.1	4,098.3	4,201.9	4,281.7	4,258.7

Prudential Life ⁴⁾								2,535.9	2,439.9	2,206.2
KB Asset Management	146.8	161.1	172.8	183.0	195.2	169.7	187.6	205.4	223.1	187.9
KB Capital	1,000.4	1,079.9	1,107.7	1,142.9	1,154.5	1,241.6	1,274.0	1,410.2	1,431.6	1,479.0
KB Life Insurance	552.2	583.2	617.0	625.8	615.3	610.8	636.9	631.4	582.1	527.0
KB Real Estate Trust	235.8	247.3	261.8	273.7	292.8	283.8	301.1	318.3	329.5	321.6
KB Savings Bank	202.0	201.6	206.6	209.8	212.4	212.7	218.9	222.0	225.6	231.9
KB Investment	153.8	159.7	205.6	201.5	214.8	209.5	216.2	231.2	230.1	224.0
KB Data Systems	16.4	17.8	18.9	20.5	20.7	21.8	21.6	20.8	17.3	16.0
KB Credit Information	15.2	15.2	15.0	14.8	14.9	15.1	14.8	15.2	15.9	16.0
Net Income by Subsidiaries										
KB Kookmin Bank	179.9	572.8	732.3	701.6	432.4	586.3	660.4	635.7	415.8	688.6
KB Securities ²⁾	-32.4	80.9	88.0	55.8	33.2	-21.4	150.2	209.7	87.1	221.1
KB Insurance ³⁾	1.4	75.3	90.9	67.7	0.4	77.2	66.8	42.6	-22.7	68.8
KB Kookmin Card	41.1	78.0	68.1	104.9	65.5	82.1	81.7	91.4	69.5	141.5
Prudential Life ⁴⁾								11.1	44.6	112.1
KB Asset Management	7.1	15.1	10.6	10.2	13.0	4.4	17.2	17.8	17.9	19.9
KB Capital	22.4	32.4	30.7	37.6	16.3	39.3	34.2	41.3	26.8	53.9
KB Life Insurance	1.4	9.1	7.4	1.7	-2.2	5.9	5.9	-2.6	-32.4	-1.5
KB Real Estate Trust	9.1	16.1	14.5	12.0	19.1	21.0	17.3	17.2	11.4	27.1
KB Savings Bank	1.0	4.9	5.0	3.5	2.9	3.4	6.5	3.3	4.1	6.4
KB Investment	10.7	5.9	-3.8	-4.0	13.2	-5.3	6.8	15.0	-1.1	3.9
KB Data Systems	1.5	1.4	1.1	1.6	0.6	1.1	-0.2	-0.8	-1.8	-1.4
KB Credit Information	0.5	-0.1	-0.2	-0.2	0.2	0.2	-0.3	0.4	0.8	0.1

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	4Q18	1Q19	2Q19	3Q19	4Q19	1Q20	2Q20	3Q20	4Q20	1Q21(E)
ROA (Quarterly)	0.16%	0.71%	0.80%	0.74%	0.41%	0.56%	0.72%	0.81%	0.38%	0.85%
ROA (Cumulative)	0.66%	0.71%	0.76%	0.75%	0.66%	0.56%	0.64%	0.70%	0.61%	0.85%
ROE (Quarterly)	2.16%	9.59%	10.89%	9.90%	5.53%	7.64%	10.15%	11.49%	5.49%	12.02%
ROE (Cumulative)	8.82%	9.59%	10.22%	10.11%	8.93%	7.64%	8.88%	9.76%	8.64%	12.02%
ROCE (Quarterly) ¹⁾		9.59%	10.95%	9.98%	5.57%	7.70%	10.28%	11.73%	5.61%	12.50%
ROCE (Cumulative) ¹⁾		9.59%	10.26%	10.16%	8.98%	7.70%	8.97%	9.90%	8.79%	12.50%
Basic EPS (Won, Quarterly)	506	2,145	2,534	2,413	1,372	1,864	2,512	2,977	1,456	3,225
Basic EPS (Won, Cumulative)	7,721	2,145	4,678	7,083	8,451	1,864	4,376	7,353	8,809	3,225
BPS (Won)	83,266	84,133	88,489	91,115	91,871	91,213	93,706	97,551	100,484	102,304
NIM (Quarterly)	1.98%	1.98%	1.97%	1.94%	1.88%	1.83%	1.74%	1.73%	1.75%	1.82%
NIM (Cumulative)	1.99%	1.98%	1.97%	1.96%	1.94%	1.83%	1.78%	1.77%	1.76%	1.82%
CIR (Quarterly)	74.4%	52.8%	51.3%	50.7%	64.8%	53.2%	48.5%	49.5%	67.4%	47.3%
CIR (Cumulative)	54.5%	52.8%	52.1%	51.6%	54.9%	53.2%	50.6%	50.3%	54.7%	47.3%
Credit Cost Ratio (Quarterly)	0.30%	0.21%	0.15%	0.21%	0.25%	0.25%	0.29%	0.22%	0.29%	0.20%
Credit Cost Ratio (Cumulative)	0.21%	0.21%	0.18%	0.19%	0.20%	0.25%	0.27%	0.25%	0.26%	0.20%
NPL Ratio	0.61%	0.60%	0.59%	0.55%	0.49%	0.50%	0.48%	0.46%	0.41%	0.42%
NPL Coverage Ratio(New) ²⁾	138.91%	138.24%	132.80%	135.59%	147.10%	141.36%	144.41%	148.35%	168.59%	162.34%
NPL Coverage Ratio(Old) ³⁾	263.29%	264.37%	263.63%	275.31%	301.79%	293.54%	296.50%	311.61%	345.87%	336.51%
BIS Ratio	14.60%	14.76%	15.04%	15.25%	14.48%	14.08%	14.24%	14.65%	15.28%	16.00%
CET 1 Ratio	13.97%	14.11%	14.23%	14.35%	13.58%	13.02%	12.91%	13.06%	13.30%	13.75%
KB Kookmin Bank	4Q18	1Q19	2Q19	3Q19	4Q19	1Q20	2Q20	3Q20	4Q20	1Q21(E)
ROA (Quarterly)	0.20%	0.64%	0.79%	0.74%	0.45%	0.59%	0.65%	0.60%	0.38%	0.63%
ROA (Cumulative)	0.65%	0.64%	0.72%	0.73%	0.65%	0.59%	0.62%	0.61%	0.55%	0.63%
ROE (Quarterly)	2.70%	8.71%	10.88%	9.95%	5.96%	8.18%	9.19%	8.66%	5.57%	9.30%
ROE (Cumulative)	8.71%	8.71%	9.79%	9.82%	8.82%	8.18%	8.67%	8.67%	7.86%	9.30%
NIM (Quarterly)	1.70%	1.71%	1.70%	1.67%	1.61%	1.56%	1.50%	1.49%	1.51%	1.56%
NIM (Cumulative)	1.71%	1.71%	1.70%	1.69%	1.67%	1.56%	1.53%	1.52%	1.51%	1.56%
CIR (Quarterly)	76.6%	53.9%	48.3%	46.4%	64.0%	49.4%	48.6%	47.7%	67.9%	50.4%
CIR (Cumulative)	55.0%	53.9%	51.1%	49.5%	53.1%	49.4%	49.0%	48.6%	53.6%	50.4%
NPL Ratio	0.48%	0.47%	0.45%	0.41%	0.37%	0.36%	0.33%	0.32%	0.28%	0.29%
NPL Coverage Ratio(New) ²⁾	122.31%	120.24%	115.29%	118.11%	130.16%	126.73%	134.46%	140.39%	165.20%	156.74%
NPL Coverage Ratio(Old) ³⁾	272.38%	274.94%	277.41%	292.42%	324.61%	326.13%	343.31%	360.07%	407.40%	389.38%
BIS Ratio	15.52%	15.76%	15.97%	16.42%	15.85%	15.01%	14.38%	17.20%	17.78%	18.53%
CET 1 Ratio	14.33%	14.50%	14.72%	14.90%	14.37%	13.56%	12.79%	15.07%	15.10%	15.64%
Loan to Deposit Ratio ⁴⁾	99.6%	98.2%	97.7%	95.7%	94.1%	98.3%	100.4%	99.9%	101.7%	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

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(bn Won)	2Q19	3Q19	4Q19	1Q20	2Q20	3Q20	4Q20	1Q21(E)
Net interest income	2,297.1	2,319.4	2,328.2	2,349.2	2,334.0	2,460.2	2,578.9	2,642.3
Net fee and commission income	585.1	580.8	638.5	670.1	711.2	789.2	788.4	967.2
Net other operating income(expenses)	17.0	-30.0	-169.0	-277.3	227.7	-17.7	-121.3	33.9
Gross operating income	2,899.2	2,870.2	2,797.7	2,742.0	3,272.9	3,231.7	3,246.0	3,643.4
General & administrative expenses	1,486.9	1,455.9	1,814.3	1,459.2	1,586.4	1,600.6	2,187.0	1,722.8
Operating profit before provision for credit losses	1,412.3	1,414.3	983.4	1,282.8	1,686.5	1,631.1	1,059.0	1,920.6
Provision for credit losses	102.1	166.1	210.4	243.7	296.0	214.6	289.1	173.4
Net operating profit	1,310.2	1,248.2	773.0	1,039.1	1,390.5	1,416.5	769.9	1,747.2
Net non-operating profit(loss)	48.6	12.0	-24.0	-19.7	-14.3	154.4	25.2	39.3
Profit before income tax	1,358.8	1,260.2	749.0	1,019.4	1,376.2	1,570.9	795.1	1,786.5
Income tax expense	367.3	319.5	213.9	280.5	383.7	376.7	218.4	501.3
Profit for the period	991.5	940.7	535.1	738.9	992.5	1,194.2	576.7	1,285.2
Profit attributable to non-controlling interest	0.4	0.4	0.4	9.4	10.7	27.6	-0.6	15.1
Profit attributable to shareholders of the parent company	991.1	940.3	534.7	729.5	981.8	1,166.6	577.3	1,270.1

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(bn Won)	Jun. 19	Sep. 19	Dec. 19	Mar. 20	Jun. 20	Sep. 20	Dec. 20	Mar. 21(E)
Total Assets	498,179.1	506,195.3	518,538.1	544,881.7	569,476.6	605,506.4	610,672.2	620,908.0
Cash and due from financial institutions	22,521.3	22,004.6	20,837.9	23,136.3	22,509.5	25,380.7	25,608.8	30,130.2
Financial assets at fair value through profit or loss	48,711.9	51,763.0	53,549.1	57,072.0	58,653.0	58,835.9	61,035.5	60,155.9
Derivative financial assets	2,891.5	4,052.7	3,190.7	5,179.9	3,952.9	3,577.8	5,545.5	3,737.8
Financial investments	64,290.7	68,422.5	71,782.6	73,526.0	74,810.3	96,714.7	98,695.4	95,929.7
Loans	324,900.5	326,329.4	339,684.1	351,402.6	367,862.5	378,090.8	377,167.0	383,237.4
(Reserves for loan losses)	-2,471.2	-2,376.0	-2,408.0	-2,434.7	-2,546.1	-3,255.2	-3,283.4	-3,301.5
Investments in associates	526.9	534.6	598.2	565.0	691.7	892.3	771.4	632.1
Tangible assets	7,512.0	7,563.6	7,918.5	7,903.6	7,903.3	8,565.8	8,164.8	8,136.1
Goodwill & Intangible assets	2,713.7	2,653.5	2,737.8	2,684.5	3,053.8	3,202.1	3,351.1	3,308.9
Current income tax assets	19.3	23.7	19.1	18.9	22.3	100.2	109.8	122.1
Deferred income tax assets	4.3	4.4	3.6	3.7	27.5	54.9	65.1	80.4
Other assets	24,087.0	22,843.3	18,216.5	23,389.2	29,989.8	30,091.2	30,157.9	35,437.4
Total Liabilities	460,976.8	467,455.0	479,418.8	506,072.2	529,172.5	563,398.5	567,310.7	576,842.6
Financial liabilities at fair value through profit or loss	17,282.6	17,405.8	15,368.2	12,736.1	13,366.4	13,270.6	11,810.1	12,750.1
Deposits	288,423.3	288,636.7	305,592.8	317,820.3	327,743.5	337,986.6	338,580.2	338,965.8
Debts	30,219.0	33,555.8	37,818.9	41,840.8	46,917.6	47,797.9	49,827.2	50,444.5
Debentures	50,851.0	50,565.6	50,935.6	54,156.2	57,422.8	60,254.5	62,760.7	62,221.0
Derivative financial liabilities	3,257.2	4,294.6	3,007.3	6,447.1	4,290.8	3,780.3	5,222.9	3,363.0
Net defined benefit liabilities	358.2	393.3	254.0	291.1	347.5	446.4	248.2	292.8
Provisions	536.8	529.0	527.9	523.3	595.1	605.9	714.9	707.3
Accrued expenses payables	3,771.2	3,835.1	3,782.6	3,590.4	3,693.5	3,898.4	3,603.2	3,364.4
Other liabilities	66,297.5	68,239.1	62,131.5	68,666.9	74,795.3	95,357.9	94,543.3	104,733.7
Total Equity	37,202.3	38,740.3	39,119.3	38,809.5	40,304.1	42,107.9	43,361.5	44,065.4
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	399.1	399.2	399.2	399.2	798.1	1,197.1	1,696.0	2,294.6
Capital surplus	17,123.3	17,122.6	17,122.8	17,122.9	16,728.1	16,723.6	16,723.6	16,723.6
Accumulated other comprehensive income	476.4	500.5	348.0	173.0	290.2	386.4	612.3	294.5
Retained earnings	18,339.0	19,278.2	19,709.5	19,574.7	20,793.9	21,949.9	22,517.4	22,903.1
Treasury shares	-1,236.2	-1,236.2	-1,136.2	-1,136.2	-1,136.2	-1,136.2	-1,136.2	-1,136.2
Non-controlling interest	10.1	585.4	585.4	585.3	739.4	896.5	857.8	895.2

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Group Interest Income

(bn Won)	2Q19	3Q19	4Q19	1Q20	2Q20	3Q20	4Q20	1Q21(E)
Interest Income	3,694.0	3,671.6	3,627.2	3,620.0	3,601.7	3,578.8	3,685.2	3,624.9
Due from financial institutions	41.6	41.7	36.5	35.5	23.4	15.3	18.6	17.1
Financial investments	517.6	509.0	507.5	511.6	479.2	480.9	522.8	516.0
Loans	3,098.4	3,086.2	3,041.3	3,003.0	3,075.6	3,031.6	3,086.4	3,034.8
Others	36.4	34.7	41.9	69.9	23.5	51.0	57.4	57.0
Interest Expense	1,396.9	1,352.2	1,299.0	1,270.8	1,267.7	1,118.6	1,106.3	982.6
Deposits	895.7	863.8	830.2	788.9	786.2	677.3	664.4	561.5
Debts & debentures	468.1	457.7	440.2	453.9	460.2	423.4	421.8	402.6
Others	33.1	30.7	28.6	28.0	21.3	17.9	20.1	18.5
Net Interest Income	2,297.1	2,319.4	2,328.2	2,349.2	2,334.0	2,460.2	2,578.9	2,642.3

Group Net Interest Margin(NIM)¹⁾

	2Q19	3Q19	4Q19	1Q20	2Q20	3Q20	4Q20	1Q21(E)
NIM (Quarterly)	1.97%	1.94%	1.88%	1.83%	1.74%	1.73%	1.75%	1.82%
NIM (Cumulative)	1.97%	1.96%	1.94%	1.83%	1.78%	1.77%	1.76%	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)	2Q19	3Q19	4Q19	1Q20	2Q20	3Q20	4Q20	1Q21(E)
Interest earning assets	342,565.8	348,025.8	358,998.5	368,901.7	386,595.5	394,100.1	401,637.8	402,421.7
Interest earned on the assets ²⁾	2,956.6	2,941.5	2,896.9	2,846.5	2,762.8	2,670.5	2,631.5	2,581.7
Yield	3.46%	3.35%	3.20%	3.10%	2.87%	2.70%	2.61%	2.60%
Interest bearing liabilities	328,606.5	333,741.3	344,137.6	355,553.1	375,681.3	381,609.7	389,144.0	389,926.2
Interest paid on the liabilities ³⁾	1,278.0	1,243.6	1,200.0	1,168.7	1,089.7	955.7	861.4	779.0
Yield	1.56%	1.48%	1.38%	1.32%	1.17%	1.00%	0.88%	0.81%
Interest spread	1.90%	1.87%	1.82%	1.78%	1.71%	1.70%	1.73%	1.79%
Net Interest Margin	1.97%	1.94%	1.88%	1.83%	1.74%	1.73%	1.75%	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)	2Q19	3Q19	4Q19	1Q20	2Q20	3Q20	4Q20	1Q21(E)
Interest earning assets	346,077.1	351,563.9	362,637.6	372,456.7	390,042.2	397,744.9	405,436.2	406,069.9
Interest earned on the assets ²⁾	3,302.0	3,296.5	3,277.5	3,193.8	3,138.9	3,042.0	3,024.5	2,976.6
Yield	3.83%	3.72%	3.59%	3.45%	3.24%	3.04%	2.97%	2.97%
Interest bearing liabilities	328,606.5	333,741.3	344,137.6	355,553.1	375,681.3	381,609.7	389,144.0	389,926.2
Interest paid on the liabilities ³⁾	1,278.0	1,243.6	1,200.0	1,168.7	1,089.7	955.7	861.4	779.0
Yield	1.56%	1.48%	1.38%	1.32%	1.17%	1.00%	0.88%	0.81%
Interest spread	2.27%	2.24%	2.20%	2.13%	2.07%	2.05%	2.09%	2.16%
Net Interest Margin	2.35%	2.32%	2.27%	2.19%	2.11%	2.09%	2.12%	2.19%

1) Bank NIM + Card NIM

2) Interest income - credit guarantee fee

3) Interest expense + deposit insurance fee

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(bn Won)	2Q19	3Q19	4Q19	1Q20	2Q20	3Q20	4Q20	1Q21(E)
Trust Fee	152.5	128.5	131.6	136.5	99.4	122.9	127.6	167.4
Fee and Commission	432.6	452.3	506.9	533.6	611.8	666.3	660.8	799.8
Fees from credit cards	87.0	102.2	134.4	112.5	133.9	128.0	155.2	182.7
Guarantee fees	13.0	9.6	14.0	13.1	14.7	13.6	12.7	12.4
Other commissions in Won	305.2	319.9	338.9	389.9	433.5	497.2	451.8	554.5
Commissions received as agency	43.9	42.4	48.5	50.0	46.9	51.0	48.6	49.2
Commissions received on represent securities	38.3	38.5	34.2	40.4	41.4	44.7	45.6	49.0
Commissions received on banking business	54.7	56.1	50.9	49.9	46.2	46.5	46.5	44.9
Commissions received on securities business	112.0	109.3	124.8	144.8	193.1	250.5	204.9	251.4
Others	56.3	73.6	80.5	104.8	105.9	104.5	106.2	160.0
Other commissions in foreign currency	27.4	20.6	19.6	18.1	29.7	27.5	41.1	50.2
Net Fee and Commission Income	585.1	580.8	638.5	670.1	711.2	789.2	788.4	967.2

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(bn Won)	2Q19	3Q19	4Q19	1Q20	2Q20	3Q20	4Q20	1Q21(E)
Net gain/loss on securities	118.9	47.0	-103.7	1,053.2	-213.7	43.0	129.4	132.0
Net gain/loss on FVPL securities ¹⁾	64.0	-52.2	-123.4	885.3	-315.6	-3.6	121.9	68.5
Net gain/loss on FVOCI securities ²⁾	52.9	99.2	19.7	167.9	101.9	46.6	7.5	63.5
Net gain/loss on sales	48.3	93.6	15.7	133.3	98.5	44.7	2.3	35.6
Impairment loss	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Others	4.7	5.6	4.0	34.6	3.5	1.8	5.2	27.9
Net gain/loss on derivatives & foreign currency translation	130.3	211.8	333.9	-1,003.6	758.6	296.0	402.6	186.4
Other operating income	-230.2	-288.8	-399.2	-326.9	-317.2	-356.7	-653.3	-284.5
Deposit insurance fees & credit guarantee fees	-203.6	-203.7	-208.5	-215.7	-223.4	-225.8	-230.6	-239.2
Net gain/loss on sale of loans	22.9	22.7	0.7	51.5	42.7	31.1	38.7	42.4
Others	-49.5	-107.8	-191.4	-162.7	-136.5	-162.0	-461.4	-87.7
Net other operating income	17.0	-30.0	-169.0	-277.3	227.7	-17.7	-121.3	33.9

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

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

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(bn Won)	2Q19	3Q19	4Q19	1Q20	2Q20	3Q20	4Q20	1Q21(E)
Provision for loan losses	130.2	166.0	216.8	243.5	254.4	214.9	254.4	159.3
Provision for acceptances and guarantees	-10.0	-0.1	-6.3	-0.5	-7.1	-18.5	12.5	28.4
Provision for undrawn commitments	-8.5	0.0	0.4	0.5	50.4	16.7	21.9	-12.6
Provision for financial guarantees & contracts	-9.6	0.2	-0.5	0.2	-1.7	1.5	0.5	-1.7
Provision for Credit Losses	102.1	166.1	210.4	243.7	296.0	214.6	289.1	173.4

Group Credit Cost Ratio¹⁾

(bn Won)	2Q19	3Q19	4Q19	1Q20	2Q20	3Q20	4Q20	1Q21(E)
Total Outstanding Credit	319,512.6	323,399.9	334,552.5	348,356.8	355,479.6	362,674.6	366,427.8	369,244.0
Household	157,914.0	158,140.6	163,461.0	169,553.3	171,867.9	176,937.7	181,482.2	182,795.8
Corporate	141,837.4	144,242.8	149,075.5	157,442.2	162,033.0	163,342.1	162,084.3	163,054.5
Credit Card	19,761.1	21,016.5	22,016.0	21,361.3	21,578.8	22,394.7	22,861.3	23,393.7
Provision for Loan Losses	115.5	168.6	209.8	213.8	250.9	199.6	266.2	179.1
Household	75.8	93.4	107.8	99.5	125.1	74.6	88.1	58.4
Corporate	-60.6	-35.4	-13.8	5.1	20.9	66.8	87.9	50.0
Credit Card	100.3	110.6	115.9	109.2	104.8	58.2	90.3	70.6
Quarterly Credit Cost	0.15%	0.21%	0.25%	0.25%	0.29%	0.22%	0.29%	0.20%
Household	0.19%	0.23%	0.27%	0.24%	0.29%	0.17%	0.20%	0.13%
Corporate	-0.17%	-0.10%	-0.04%	0.01%	0.05%	0.16%	0.21%	0.12%
Credit Card	2.06%	2.15%	2.14%	2.03%	1.96%	1.05%	1.59%	1.24%
Cumulative Credit Cost	0.18%	0.19%	0.20%	0.25%	0.27%	0.25%	0.26%	0.20%
Household	0.21%	0.22%	0.23%	0.24%	0.27%	0.23%	0.22%	0.13%
Corporate	-0.13%	-0.12%	-0.10%	0.01%	0.03%	0.08%	0.11%	0.12%
Credit Card	2.15%	2.14%	2.14%	2.03%	1.99%	1.67%	1.64%	1.24%

1) Based on simple arithmetic sum of subsidiaries

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(bn Won)	2Q19	3Q19	4Q19	1Q20	2Q20	3Q20	4Q20	1Q21(E)
Employee Benefits	919.3	884.2	1,158.5	878.5	991.2	1,007.8	1,465.7	1,113.9
Post-employment benefits	64.1	65.0	67.2	65.8	65.8	67.1	73.9	66.2
Termination benefits	0.3	18.7	176.0	8.6	0.2	0.1	352.2	-1.4
Salaries & employee benefits	672.2	620.4	731.9	602.8	660.3	724.0	851.5	774.5
Others	182.7	180.1	183.4	201.3	264.9	216.6	188.1	274.6
Depreciation and Amortization	185.7	195.2	226.1	211.7	204.6	217.9	240.7	213.1
Tangible assets	140.0	147.5	176.5	156.1	144.7	157.0	171.2	146.5
Intangible assets	36.9	37.9	39.9	46.9	49.3	50.2	60.8	66.7
Others	8.8	9.8	9.7	8.7	10.6	10.7	8.7	-0.1
Other General and Administrative Expenses	381.9	376.5	429.7	369.0	390.6	374.9	480.6	395.8
Occupancy, furniture & equipment expenses	318.1	326.3	379.4	316.7	321.1	320.9	422.3	340.6
Taxes	63.8	50.2	50.3	52.3	69.5	54.0	58.3	55.2
General & Administrative Expenses	1,486.9	1,455.9	1,814.3	1,459.2	1,586.4	1,600.6	2,187.0	1,722.8

Cost to Income Ratio (CIR)

(bn Won)	2Q19	3Q19	4Q19	1Q20	2Q20	3Q20	4Q20	1Q21(E)
Gross operating income	2,899.2	2,870.2	2,797.7	2,742.0	3,272.9	3,231.7	3,246.0	3,643.4
General & administrative expenses	1,486.9	1,455.9	1,814.3	1,459.2	1,586.4	1,600.6	2,187.0	1,722.8
Quarterly CIR	51.3%	50.7%	64.8%	53.2%	48.5%	49.5%	67.4%	47.3%
Cumulative CIR	52.1%	51.6%	54.9%	53.2%	50.6%	50.2%	54.7%	47.3%

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(bn Won)	Jun. 19	Sep. 19	Dec. 19	Mar. 20	Jun. 20	Sep. 20	Dec. 20	Mar. 21(E)
Total Outstanding Credits	319,512.6	323,399.9	334,552.5	348,356.8	355,479.6	362,674.6	366,427.8	369,244.0
Normal	315,031.1	318,950.6	330,292.3	343,968.7	351,321.4	358,579.4	362,557.6	365,478.9
Precautionary	2,583.0	2,665.6	2,608.4	2,630.1	2,440.4	2,439.7	2,379.2	2,224.1
Substandard	733.4	806.7	662.5	704.7	761.6	770.1	653.5	676.8
Doubtful	820.1	637.8	700.9	711.4	600.7	576.8	557.1	578.0
Estimated Loss	344.9	339.3	288.4	341.9	355.5	308.6	280.4	286.2
NPL (A)	1,898.4	1,783.8	1,651.8	1,758.0	1,717.8	1,655.5	1,491.0	1,541.0
NPL Ratio	0.59%	0.55%	0.49%	0.50%	0.48%	0.46%	0.41%	0.42%
Loan loss reserves ²⁾ (B)	2,521.1	2,418.5	2,430.0	2,485.1	2,480.7	2,455.9	2,513.6	2,501.7
Reserves for credit losses (C)	2,483.8	2,492.3	2,555.2	2,675.2	2,612.7	2,702.9	2,643.1	2,683.8
NPL Coverage Ratio(New)³⁾ (B/A)	132.80%	135.59%	147.10%	141.36%	144.41%	148.35%	168.59%	162.34%
NPL Coverage Ratio(Old)⁴⁾ [(B+C)/A]	263.63%	275.31%	301.79%	293.54%	296.50%	311.61%	345.87%	336.51%

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 end of 2020 is 0.79%

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

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(bn Won)	Jun. 19	Sep. 19	Dec. 19	Mar. 20	Jun. 20	Sep. 20	Dec. 20	Mar. 21(E)
Tier 1 Capital	34,867.6	36,021.1	35,426.1	35,983.4	36,867.3	36,016.6	36,895.7	38,675.3
Common Equity Tier 1	34,468.5	35,318.2	34,709.9	35,251.0	35,726.8	34,504.3	34,886.3	36,074.6
Paid in capital	2,090.6	2,085.6	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	18,339.0	19,278.2	19,709.5	19,574.7	20,793.9	21,949.9	22,517.4	22,903.1
Others	3,173.6	3,197.0	3,144.7	2,969.9	2,675.8	2,771.9	2,997.5	2,680.0
Deductions	-2,325.0	-2,432.8	-3,425.2	-2,574.3	-3,023.7	-5,498.4	-5,909.4	-4,789.4
Additional Tier 1	399.1	702.9	716.2	732.3	1,140.5	1,512.3	2,009.5	2,600.7
Tier 2 Capital	1,549.0	1,508.4	1,569.1	2,138.0	2,555.7	2,707.5	3,184.4	3,296.7
Provisions	172.7	161.1	175.7	189.4	314.1	400.9	405.2	414.7
Subordinated debt(holding company)	0.0	0.0	0.0	400.0	400.0	400.0	400.0	400.0
Subordinated debt(Kookmin Bank)	1,376.3	1,347.2	1,393.4	1,548.5	1,841.6	1,906.6	2,379.1	2,482.0
Others	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Total BIS Capital	36,416.6	37,529.5	36,995.2	38,121.3	39,423.0	38,724.1	40,080.1	41,972.0
Risk Weighted Assets	242,147.9	246,091.5	255,549.0	270,696.4	276,792.7	264,278.6	262,349.2	262,292.6
BIS Capital Ratio	15.04%	15.25%	14.48%	14.08%	14.24%	14.65%	15.28%	16.00%
Tier 1	14.40%	14.64%	13.86%	13.29%	13.32%	13.63%	14.06%	14.75%
Common Equity Tier 1	14.23%	14.35%	13.58%	13.02%	12.91%	13.06%	13.30%	13.75%
Tier 2	0.64%	0.61%	0.61%	0.79%	0.92%	1.02%	1.21%	1.26%

1) Based on BASEL III

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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 4.49%

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%

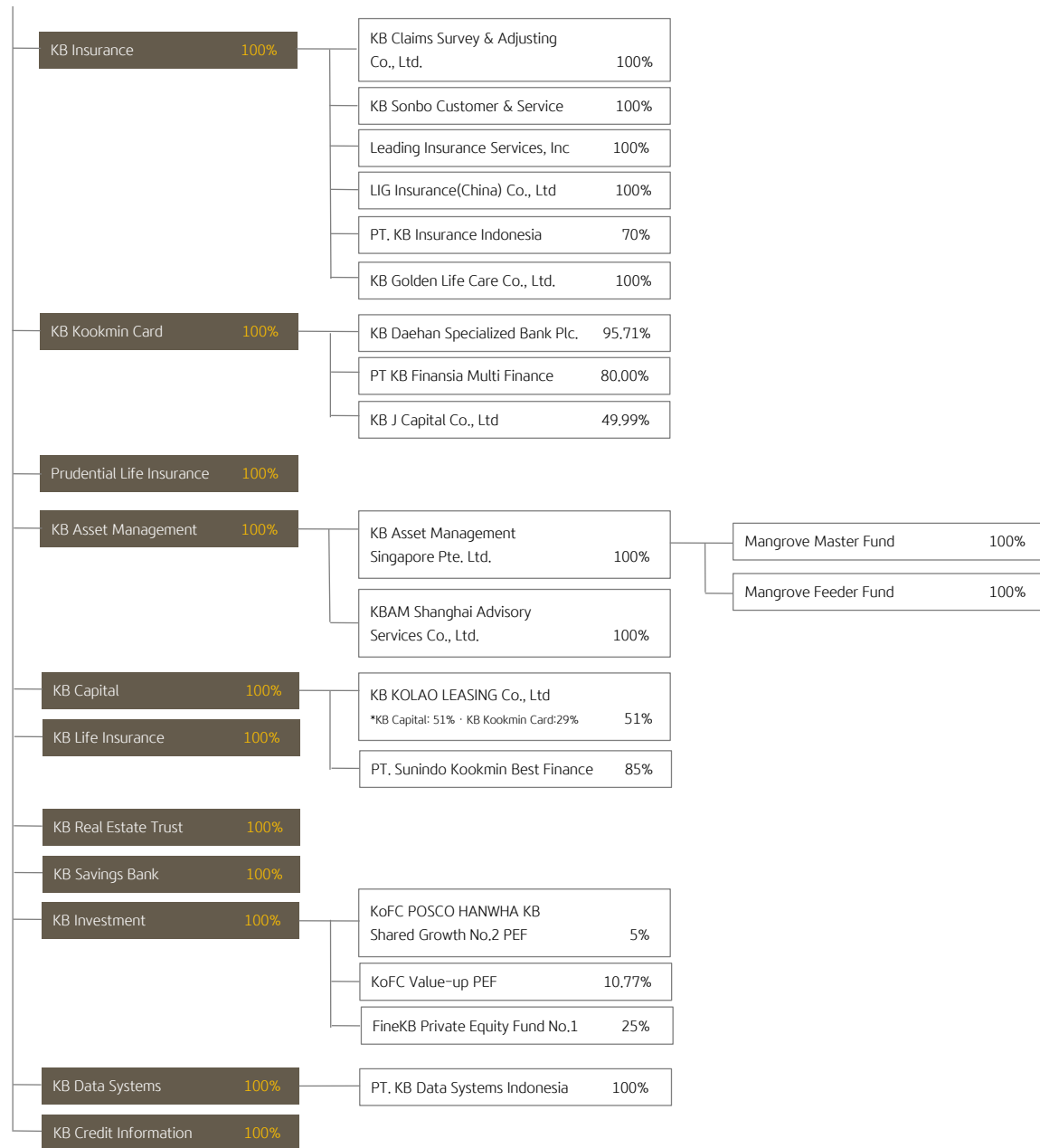
KB-SP Private Equity Fund IV 14.95%

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 Private Equity Fund III 12.20%



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Number of Employees

	Jun. 19	Sep. 19	Dec. 19	Mar. 20	Jun. 20	Sep. 20	Dec. 20	Mar. 21
KB Financial Group Inc. (holding company)	174	175	175	178	178	181	181	181
KB Kookmin Bank	16,248	16,221	16,473	16,005	16,005	16,006	16,077	15,242
KB Securities	2,840	2,829	2,848	2,805	2,769	2,769	2,788	2,743
KB Insurance	3,182	3,095	3,103	3,085	3,094	3,093	3,070	3,055
KB Kookmin Card	1,518	1,529	1,553	1,550	1,547	1,555	1,563	1,545
Prudential Life						527	510	468
KB Life Insurance	353	341	329	339	344	344	334	326
KB Asset Management	254	257	257	284	268	294	262	292
KB Capital	488	487	494	498	495	502	490	512
KB Savings Bank	136	142	140	147	147	147	147	151
KB Real Estate Trust	176	176	176	168	170	165	168	167
KB Investment	59	59	61	60	63	61	62	62
KB Credit Information	140	137	140	139	137	134	131	135
KB Data Systems	433	429	434	440	476	485	482	489
Total	26,001	25,877	26,183	25,698	25,693	26,263	26,265	25,368

Number of Employees of KB Kookmin Bank

	Jun. 19	Sep. 19	Dec. 19	Mar. 20	Jun. 20	Sep. 20	Dec. 20	Mar. 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	18	20	20	20	20	21
Regional Directors	39	39	39	38	38	38	38	43
Regular Employees	16,188	16,161	16,413	15,944	15,944	15,945	16,016	15,175
Total¹⁾	16,248	16,221	16,473	16,005	16,005	16,006	16,077	15,242

1) Excluding non-executive and non-standing directors

Number of Employees of KB Securities

	Jun. 19	Sep. 19	Dec. 19	Mar. 20	Jun. 20	Sep. 20	Dec. 20	Mar. 21
Directors	44	45	45	45	45	45	45	48
Employees	2,796	2,784	2,803	2,760	2,724	2,724	2,743	2,695
Regular	2,171	2,162	2,194	2,163	2,158	2,153	2,162	2,082
Contract	625	622	609	597	566	571	581	613
Total	2,840	2,829	2,848	2,805	2,769	2,769	2,788	2,743

Number of Employees of KB Insurance

	Jun. 19	Sep. 19	Dec. 19	Mar. 20	Jun. 20	Sep. 20	Dec. 20	Mar. 21
Senior Management	37	37	37	37	37	36	36	37
Employees	3,145	3,058	3,066	3,048	3,057	3,057	3,034	3,018
Total	3,182	3,095	3,103	3,085	3,094	3,093	3,070	3,055

Number of Employees of KB Kookmin Card

	Jun. 19	Sep. 19	Dec. 19	Mar. 20	Jun. 20	Sep. 20	Dec. 20	Mar. 21
Senior Management	16	16	16	17	17	17	17	15
Employees	1,502	1,513	1,537	1,533	1,530	1,538	1,546	1,530
Total	1,518	1,529	1,553	1,550	1,547	1,555	1,563	1,545

Number of Employees of Prudential Life

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

Number of Branches / ATMs of KB Kookmin Bank

	Jun. 19	Sep. 19	Dec. 19	Mar. 20	Jun. 20	Sep. 20	Dec. 20	Mar. 21
Regular Branch	884	882	883	904	905	898	884	830
Sub-branch	163	163	168	113	113	105	88	124
ATM Branch	757	763	759	776	783	792	749	729
Total	1,804	1,808	1,810	1,793	1,801	1,795	1,721	1,683
ATM	7,137	7,036	6,777	6,704	6,629	6,408	5,785	5,589

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	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

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(bn Won)	2Q19	3Q19	4Q19	1Q20	2Q20	3Q20	4Q20	1Q21(E)
Net interest income	1,587.3	1,607.7	1,616.4	1,637.5	1,638.2	1,717.2	1,761.9	1,809.0
Net fee and commission income	303.1	268.8	286.6	285.8	257.2	270.2	254.7	317.0
Net other operating income(expenses)	-49.8	-20.0	-81.8	-126.9	135.8	-18.8	23.9	-93.3
Gross operating income	1,840.6	1,856.5	1,821.2	1,796.4	2,031.2	1,968.6	2,040.5	2,032.7
General & administrative expenses	889.0	861.2	1,166.4	887.2	988.1	939.9	1,386.1	1,024.6
Operating profit before provision for credit losses	951.6	995.3	654.8	909.2	1,043.1	1,028.7	654.4	1,008.1
Provision for credit losses	-30.2	31.3	48.1	76.6	139.4	117.4	150.9	56.7
Net operating profit	981.8	964.0	606.7	832.6	903.7	911.3	503.5	951.4
Net non-operating profit(loss)	7.3	-5.2	-12.7	-35.2	9.4	-43.4	49.9	19.9
Share of profit(loss) of associates	-6.0	-9.6	34.4	-9.7	-4.8	-45.9	12.2	37.2
Net other non-operating income(expenses)	13.3	4.4	-47.1	-25.5	14.2	2.5	37.7	-17.3
Profit before income tax	989.1	958.8	594.0	797.4	913.1	867.9	553.4	971.3
Income tax expense	256.8	257.2	161.6	211.1	242.1	221.1	138.0	280.7
Profit for the period	732.3	701.6	432.4	586.3	671.0	646.8	415.4	690.6
Profit attributable to non-controlling interest	0.0	0.0	0.0	0.0	10.5	11.2	-0.4	2.0
Profit attributable to shareholders of the parent company	732.3	701.6	432.4	586.3	660.5	635.6	415.8	688.6

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(bn Won)	Jun. 19	Sep. 19	Dec. 19	Mar. 20	Jun. 20	Sep. 20	Dec. 20	Mar. 21(E)
Total Assets	373,961.3	377,996.0	387,425.0	406,255.6	425,310.2	437,038.8	438,444.1	447,815.5
Cash and due from financial institutions	16,025.7	15,163.9	14,481.3	16,466.7	16,836.4	19,147.1	19,972.3	24,616.5
Financial assets at fair value through profit or loss	12,145.9	13,243.5	13,866.3	15,882.8	15,508.7	15,490.8	16,042.4	16,680.2
Derivative financial assets	2,400.3	3,365.7	2,317.4	4,057.6	2,999.4	2,790.4	4,456.7	2,832.4
Financial investments	45,678.5	49,560.2	52,419.3	52,501.3	53,504.7	56,638.4	58,286.5	54,916.9
Loans	282,197.1	282,490.2	293,531.4	305,864.0	320,801.9	329,070.9	327,332.5	332,487.6
(Allowances for loan losses)	-1,400.9	-1,321.4	-1,336.0	-1,342.2	-1,440.9	-2,171.1	-2,186.8	-2,194.5
Investments in associates	540.6	538.4	564.7	521.1	642.7	543.4	441.3	328.0
Tangible assets	3,870.5	3,930.5	4,267.3	4,248.3	4,255.0	4,673.2	4,557.7	4,511.6
Goodwill & Intangible assets	251.8	251.8	268.7	278.2	704.3	824.8	962.7	973.1
Current income tax assets	14.0	14.7	13.9	14.2	17.1	45.3	47.8	44.3
Deferred income tax assets	3.3	3.3	2.3	2.4	26.0	49.1	58.3	68.8
Other assets	10,833.6	9,433.8	5,692.4	6,419.0	10,014.0	7,765.4	6,285.9	10,356.1
Total Liabilities	346,613.1	349,389.5	358,420.8	377,633.3	395,987.2	407,526.1	408,036.0	417,641.3
Financial liabilities at fair value through profit or loss	79.4	87.8	80.2	73.2	78.9	85.2	141.3	99.4
Deposits	284,036.2	284,177.1	300,917.5	311,201.4	321,097.0	330,971.7	330,352.5	332,842.7
Debts	17,863.2	20,027.9	19,141.3	22,666.9	26,177.1	26,773.1	26,870.8	28,248.7
Debentures	20,380.6	19,396.3	18,740.0	20,970.8	22,164.1	24,520.4	26,969.6	26,103.7
Derivative financial liabilities	2,384.2	3,199.9	2,169.0	3,828.5	2,838.5	2,624.9	4,282.4	2,600.1
Net defined benefit liabilities	245.7	285.0	179.1	217.3	258.1	312.4	165.4	205.6
Provisions	312.8	300.7	311.1	311.6	340.0	354.6	388.0	397.3
Accrued expenses payables	3,193.8	3,239.1	3,138.2	2,998.3	3,105.9	3,230.6	2,805.0	2,585.1
Other liabilities	18,117.2	18,675.7	13,744.4	15,365.3	19,927.6	18,653.2	16,061.0	24,558.7
Total Equity	27,348.2	28,606.5	29,004.2	28,622.3	29,323.0	29,512.7	30,408.1	30,174.2
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
Capital surplus	5,218.4	5,218.4	5,219.7	5,219.7	4,808.5	4,808.5	4,808.5	4,808.5
Accumulated other comprehensive income	177.0	159.2	123.3	-103.9	-45.2	-21.5	494.4	675.9
Retained earnings	19,930.9	20,632.5	21,064.8	20,910.1	21,811.1	21,827.7	22,243.6	21,816.5
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	0.0	152.2	301.6	265.2	276.9

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(bn Won)	2Q19	3Q19	4Q19	1Q20	2Q20	3Q20	4Q20	1Q21(E)
Interest Income	2,729.1	2,699.6	2,658.7	2,631.4	2,638.8	2,576.0	2,610.0	2,543.6
Due from financial institutions	17.6	17.2	14.8	14.3	8.5	6.4	7.7	7.3
Financial Investments	282.0	277.3	278.5	274.1	246.0	224.8	229.4	221.5
Loans	2,395.0	2,373.3	2,327.5	2,277.2	2,363.8	2,295.2	2,317.6	2,261.5
Other	34.5	31.8	37.9	65.8	20.5	49.6	55.3	53.3
Interest Expense	1,141.8	1,091.9	1,042.3	993.9	1,000.6	858.8	848.1	734.6
Deposits	888.5	854.9	824.9	781.6	778.3	669.9	656.1	552.6
Debts & Debentures	224.8	212.2	194.4	190.3	207.4	177.0	178.2	169.2
Other	28.5	24.8	23.0	22.0	14.9	11.9	13.8	12.8
Net Interest Income	1,587.3	1,607.7	1,616.4	1,637.5	1,638.2	1,717.2	1,761.9	1,809.0

Bank Net Interest Margin

(bn Won)	2Q19	3Q19	4Q19	1Q20	2Q20	3Q20	4Q20	1Q21(E)
NIM (Quarterly)	1.70%	1.67%	1.61%	1.56%	1.50%	1.49%	1.51%	1.56%
NIM (Cumulative)	1.70%	1.69%	1.67%	1.56%	1.53%	1.52%	1.51%	1.56%

Interest Spread / Margin

(bn Won)	2Q19	3Q19	4Q19	1Q20	2Q20	3Q20	4Q20	1Q21(E)
Interest earning assets ¹⁾	325,624.1	330,546.2	340,933.5	350,301.4	368,255.6	374,968.5	381,904.1	382,201.9
Interest earned on the assets ²⁾	2,571.9	2,546.5	2,494.7	2,440.7	2,371.8	2,267.1	2,214.7	2,154.4
Yield	3.17%	3.06%	2.90%	2.80%	2.59%	2.41%	2.31%	2.29%
Interest bearing liabilities ¹⁾	313,777.3	318,455.1	328,548.9	339,398.4	359,172.2	364,740.2	371,686.2	372,305.1
Interest paid on the liabilities ⁴⁾	1,191.2	1,156.3	1,111.2	1,078.8	1,002.1	864.1	768.8	688.6
Yield	1.52%	1.44%	1.34%	1.28%	1.12%	0.94%	0.82%	0.75%
Interest spread	1.65%	1.62%	1.56%	1.52%	1.47%	1.46%	1.48%	1.54%
Net Interest Margin	1.70%	1.67%	1.61%	1.56%	1.50%	1.49%	1.51%	1.56%

1) Average balance based on separate financial statement

2) Interest income - credit guarantee fee

3) Interest expense + deposit insurance fee

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(bn Won)	2Q19	3Q19	4Q19	1Q20	2Q20	3Q20	4Q20	1Q21(E)
Trust Fee	92.4	72.0	70.9	74.7	35.2	60.3	63.4	101.2
Fee and Commission	210.7	196.8	215.7	211.1	222.0	209.9	191.3	215.8
Fees from credit cards	-4.4	-12.6	-6.7	-6.2	-6.0	-7.1	-7.3	-4.9
Guarantee fees	9.4	10.1	11.2	11.8	11.5	12.0	11.6	11.1
Other commissions in Won	184.7	181.6	195.3	191.1	193.2	187.3	159.8	185.3
Commissions received as agency	85.5	82.8	80.9	77.8	85.0	85.8	72.3	64.9
Commissions received on represent securities	34.1	34.0	31.0	35.9	37.5	39.9	40.2	45.1
Commissions received on banking business	55.0	56.5	57.0	51.6	48.0	48.3	48.3	47.0
Commissions received on loan business	18.0	18.5	21.5	22.9	20.7	21.8	20.1	21.1
Others	-7.9	-10.2	4.9	2.9	2.0	-8.5	-21.1	7.2
Other commissions in foreign currency	21.0	17.7	15.9	14.4	23.3	17.7	27.2	24.3
Net Fee and Commission Income	303.1	268.8	286.6	285.8	257.2	270.2	254.7	317.0

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(bn Won)	2Q19	3Q19	4Q19	1Q20	2Q20	3Q20	4Q20	1Q21(E)
Net gain/loss on securities	95.9	97.6	26.1	76.9	231.3	86.5	108.4	58.1
Net gain/loss on FVPL securities ¹⁾	68.2	59.5	18.2	-38.5	174.2	56.0	100.3	-4.0
Net gain/loss on FVOCI securities ²⁾	27.7	38.1	7.9	115.4	57.1	30.5	8.1	62.1
Net gain/loss on sales	24.5	33.2	4.8	91.2	54.7	29.6	5.8	44.5
Impairment loss	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Others	3.2	4.9	3.1	24.2	2.4	0.9	2.3	17.6
Net gain/loss on derivatives & foreign currency translation	32.4	74.6	98.8	-17.5	93.8	107.8	137.7	64.2
Other operating income	-178.1	-192.2	-206.8	-186.3	-189.3	-213.0	-222.3	-215.5
Deposit insurance fees & credit guarantee fees	-188.4	-189.1	-195.0	-200.6	-208.4	-210.4	-217.5	-217.9
Net gain/loss on sale of loans	3.7	2.3	-4.0	19.6	17.5	7.1	39.2	5.6
Others	6.6	-5.4	-7.8	-5.3	1.6	-9.7	-44.0	-3.2
Net other operating income	-49.8	-20.0	-81.9	-126.9	135.8	-18.7	23.8	-93.2

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

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

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(bn Won)	2Q19	3Q19	4Q19	1Q20	2Q20	3Q20	4Q20	1Q21(E)
Provision for loan losses	-6.1	37.1	53.1	82.8	102.7	128.3	118.0	44.1
Provision for acceptances and guarantees	-10.2	-0.1	-6.1	-0.1	-7.5	-18.4	12.5	28.3
Provision for undrawn commitments	-5.0	-6.5	1.7	-6.3	45.3	5.9	20.2	-14.0
Provision for financial guarantees & contracts	-8.9	0.8	-0.6	0.2	-1.1	1.6	0.2	-1.7
Provision for Credit Losses	-30.2	31.3	48.1	76.6	139.4	117.4	150.9	56.7

Credit Cost Ratio

(bn Won)	2Q19	3Q19	4Q19	1Q20	2Q20	3Q20	4Q20	1Q21(E)
Total Outstanding Credit	277,171.5	280,043.3	288,896.7	302,292.4	307,691.5	312,718.4	315,280.9	317,098.4
Household	142,924.7	143,329.3	148,302.6	152,923.0	154,414.0	158,187.0	162,208.9	163,238.8
Corporate	134,246.8	136,714.0	140,594.1	149,369.4	153,277.5	154,531.4	153,072.1	153,859.6
Provision for Loan Losses	-18.1	41.5	54.1	78.7	93.4	107.5	110.5	66.2
Household	49.6	70.1	68.3	67.4	90.0	44.6	55.4	27.2
Corporate	-67.7	-28.6	-14.2	11.3	3.4	62.9	55.1	39.0
Quarterly Credit Cost	-0.03%	0.06%	0.08%	0.11%	0.12%	0.14%	0.14%	0.08%
Household	0.14%	0.19%	0.19%	0.18%	0.24%	0.11%	0.14%	0.07%
Corporate	-0.20%	-0.08%	-0.04%	0.03%	0.01%	0.16%	0.14%	0.10%
Cumulative Credit Cost	0.01%	0.03%	0.04%	0.11%	0.12%	0.12%	0.13%	0.08%
Household	0.15%	0.16%	0.17%	0.18%	0.21%	0.18%	0.17%	0.07%
Corporate	-0.13%	-0.12%	-0.10%	0.03%	0.02%	0.07%	0.09%	0.10%

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(bn Won)	2Q19	3Q19	4Q19	1Q20	2Q20	3Q20	4Q20	1Q21(E)
Employee Benefits	561.3	525.3	757.7	554.2	641.9	596.7	955.3	674.4
Post-employment benefits	41.0	40.9	43.2	41.6	42.9	42.5	42.2	41.2
Termination benefits	0.0	0.1	168.8	0.1	0.0	0.0	302.0	-3.4
Salaries & employee benefits	392.8	349.2	421.5	357.7	393.0	386.8	481.0	423.8
Others	127.5	135.1	124.2	154.8	206.0	167.4	130.1	212.8
Depreciation and Amortization	113.1	126.2	159.4	140.6	129.5	139.7	159.9	134.6
Tangible assets	95.5	108.1	139.6	119.1	105.7	116.8	128.4	101.1
Intangible assets	16.9	17.5	18.8	20.7	22.7	21.9	30.8	33.3
Others	0.7	0.6	1.0	0.8	1.1	1.0	0.7	0.2
Other General and Administrative Expenses	214.6	209.7	249.3	192.4	216.7	203.5	270.9	215.6
Occupancy, furniture & equipment expenses	178.9	186.7	223.8	168.9	174.5	180.8	248.5	195.3
Taxes	35.7	23.0	25.5	23.5	42.2	22.7	22.4	20.3
General & Administrative Expenses	889.0	861.2	1,166.4	887.2	988.1	939.9	1,386.1	1,024.6
Cost to Income Ratio(CIR)								
(bn Won)	2Q19	3Q19	4Q19	1Q20	2Q20	3Q20	4Q20	1Q21(E)
Quarterly CIR	48.3%	46.4%	64.0%	49.4%	48.6%	47.7%	67.9%	50.4%
Cumulative CIR	51.1%	49.5%	53.1%	49.4%	49.0%	48.6%	53.6%	50.4%
Gross operating income	1,840.6	1,856.5	1,821.2	1,796.4	2,031.2	1,968.6	2,040.5	2,032.7
General & administrative expenses	889.0	861.2	1,166.4	887.2	988.1	939.9	1,386.1	1,024.6

Deposits in Won

(bn Won)	Jun. 19	Sep. 19	Dec. 19	Mar. 20	Jun. 20	Sep.20	Dec. 20	Mar. 21(E)
Core deposits	116,870.6	116,827.8	124,467.2	129,962.9	139,807.2	146,579.1	155,899.1	162,125.5
Savings deposits	144,131.5	144,412.7	152,880.7	156,866.9	153,635.5	153,044.2	144,157.4	139,251.5
Marketable deposits	6,059.8	5,099.4	4,244.8	3,615.5	4,437.0	3,297.0	2,473.9	2,726.0
Total	267,061.9	266,339.9	281,592.7	290,445.3	297,879.7	302,920.2	302,530.4	304,103.0

Deposit Portfolio

(bn Won)	Jun. 19	Sep. 19	Dec. 19	Mar. 20	Jun. 20	Sep.20	Dec. 20	Mar. 21(E)
Core deposits	43.8%	43.9%	44.2%	44.7%	46.9%	48.4%	51.5%	53.3%
Savings deposits	53.9%	54.2%	54.3%	54.0%	51.6%	50.5%	47.7%	45.8%
Marketable deposits	2.3%	1.9%	1.5%	1.2%	1.5%	1.1%	0.8%	0.9%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Loan to Deposit Ratio¹⁾

(bn Won)	Jun. 19	Sep. 19	Dec. 19	Mar. 20	Jun. 20	Sep.20	Dec. 20	Mar. 21(E)
Loans in Won / Deposits in Won ²⁾	97.7%	95.7%	94.1%	98.3%	100.4%	99.9%	101.7%	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

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(bn Won)	Jun. 19	Sep. 19	Dec. 19	Mar. 20	Jun. 20	Sep. 20	Dec. 20	Mar. 21(E)
Total Outstanding Credits	277,171.5	280,043.3	288,896.7	302,292.4	307,691.5	312,718.4	315,280.9	317,098.4
Normal	274,672.9	277,574.7	286,590.4	300,004.1	305,611.7	310,687.3	313,389.4	315,281.2
Precautionary	1,247.7	1,321.0	1,249.2	1,195.8	1,058.9	1,038.0	1,019.5	899.7
Substandard	646.6	712.9	590.4	608.7	619.1	603.9	498.2	526.1
Doubtful	426.9	277.9	350.2	348.0	269.5	257.9	270.1	278.4
Estimated Loss	177.5	156.8	116.5	135.8	132.3	131.3	103.7	113.1
NPL (A)	1,250.9	1,147.6	1,057.2	1,092.5	1,020.9	993.1	872.0	917.5
NPL Ratio	0.45%	0.41%	0.37%	0.36%	0.33%	0.32%	0.28%	0.29%
Loan loss reserves ¹⁾ (B)	1,442.2	1,355.4	1,376.0	1,384.6	1,372.7	1,394.3	1,440.5	1,438.1
Reserves for credit losses (C)	2,027.9	2,000.4	2,055.8	2,178.4	2,132.2	2,181.7	2,111.9	2,134.5
NPL Coverage Ratio(New)²⁾ (B/A)	115.29%	118.11%	130.16%	126.73%	134.46%	140.39%	165.20%	156.74%
NPL Coverage Ratio(Old)³⁾ [(B+C)/A]	277.41%	292.42%	324.61%	326.13%	343.31%	360.07%	407.40%	389.38%

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)	Jun. 19	Sep. 19	Dec. 19	Mar. 20	Jun. 20	Sep. 20	Dec. 20	Mar. 21(E)
Total Outstanding Credits	142,924.7	143,329.3	148,302.6	152,923.0	154,414.0	158,187.0	162,208.9	163,238.8
Normal	142,155.5	142,565.6	147,551.9	152,172.6	153,729.8	157,532.2	161,604.9	162,660.9
Precautionary	438.7	398.3	403.3	384.6	339.9	336.6	324.1	312.2
Substandard	207.6	249.8	227.2	241.5	223.6	208.2	176.6	166.4
Doubtful	104.1	96.3	99.9	98.7	96.5	83.0	78.4	76.3
Estimated Loss	18.9	19.3	20.3	25.5	24.2	27.0	24.8	23.1
NPL	330.5	365.4	347.4	365.7	344.3	318.2	279.8	265.7
NPL Ratio	0.23%	0.25%	0.23%	0.24%	0.22%	0.20%	0.17%	0.16%
Loan loss reserves ¹⁾	452.8	460.0	477.9	493.9	531.8	523.9	525.7	516.4
Reserve for credit losses	1,171.3	1,168.9	1,197.8	1,232.8	1,204.8	1,243.8	1,269.5	1,284.0
NPL Coverage Ratio²⁾	137.00%	125.90%	137.55%	135.05%	154.47%	164.64%	187.89%	194.32%

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)	Jun. 19	Sep. 19	Dec. 19	Mar. 20	Jun. 20	Sep. 20	Dec. 20	Mar. 21(E)
Total Outstanding Credits	134,246.8	136,714.0	140,594.2	149,369.4	153,277.5	154,531.4	153,072.1	153,859.6
Normal	132,517.4	135,009.1	139,038.5	147,831.5	151,881.9	153,155.1	151,784.5	152,620.3
Precautionary	809.0	922.7	845.9	811.1	719.0	701.3	695.4	587.5
Substandard	439.0	463.1	363.1	367.2	395.6	395.7	321.6	359.7
Doubtful	322.8	181.5	250.3	249.3	172.9	174.9	191.7	202.1
Estimated Loss	158.6	137.6	96.3	110.3	108.1	104.3	78.9	90.0
NPL	920.4	782.2	709.7	726.8	676.6	674.9	592.2	651.8
NPL Ratio	0.69%	0.57%	0.50%	0.49%	0.44%	0.44%	0.39%	0.42%
Loan loss reserves ¹⁾	989.4	895.4	898.1	890.7	840.9	870.4	914.8	921.7
Reserve for credit losses	856.6	831.5	858.0	945.5	927.4	937.9	842.4	850.6
NPL Coverage Ratio²⁾	107.50%	114.47%	126.54%	122.55%	124.27%	128.96%	154.48%	141.12%

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)	Jun. 19	Sep. 19	Dec. 19	Mar. 20	Jun. 20	Sep. 20	Dec. 20	Mar. 21(E)
Write-offs	127.7	149.0	135.3	121.7	141.5	144.7	129.9	106.8
Household	77.5	89.4	79.4	81.5	85.4	81.8	78.0	64.2
Corporate	50.2	59.6	55.9	40.2	56.1	62.9	51.9	42.6
NPL Sales	75.6	0.0	115.9	0.0	86.7	0.0	128.3	0.0
Household	19.7	0.0	24.6	0.0	31.1	0.0	19.0	0.0
Corporate	55.9	0.0	91.3	0.0	55.6	0.0	109.3	0.0
Total	203.3	149.0	251.2	121.7	228.2	144.7	258.2	106.8

Recoveries from Written-offs

(bn Won)	Jun. 19	Sep. 19	Dec. 19	Mar. 20	Jun. 20	Sep. 20	Dec. 20	Mar. 21(E)
Household	27.7	27.5	29.8	30.6	36.7	30.5	27.2	28.1
Corporate	19.7	15.4	71.7	14.2	20.6	18.9	96.6	30.5
Total	47.4	42.9	101.5	44.8	57.3	49.4	123.8	58.6

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Delinquency Ratio

	Jun. 19	Sep. 19	Dec. 19	Mar. 20	Jun. 20	Sep. 20	Dec. 20	Mar. 21(E)
Household	0.30%	0.31%	0.29%	0.29%	0.25%	0.22%	0.20%	0.18%
Mortgage	0.24%	0.27%	0.24%	0.23%	0.20%	0.18%	0.16%	0.15%
General	0.36%	0.36%	0.35%	0.35%	0.30%	0.27%	0.24%	0.22%
Corporate	0.23%	0.26%	0.19%	0.19%	0.18%	0.17%	0.14%	0.17%
SME	0.29%	0.31%	0.24%	0.24%	0.22%	0.20%	0.15%	0.18%
Large Corporation	0.01%	0.06%	0.03%	0.05%	0.03%	0.06%	0.08%	0.16%
Total	0.26%	0.29%	0.24%	0.24%	0.21%	0.20%	0.17%	0.18%

- delinquent for 1 month and over

Loan Amount

(bn Won)	Jun. 19	Sep. 19	Dec. 19	Mar. 20	Jun. 20	Sep. 20	Dec. 20	Mar. 21(E)
Household	142,924.7	143,329.3	148,302.6	152,923.0	154,414.0	158,187.0	162,208.9	163,238.8
Mortgage	71,827.1	72,076.5	77,237.5	82,096.5	82,122.2	83,317.2	85,969.4	86,870.8
General	71,097.6	71,252.8	71,065.1	70,826.5	72,291.8	74,869.8	76,239.5	76,368.0
Corporate	128,366.7	130,207.2	133,733.9	142,078.8	146,734.2	147,981.7	146,665.6	148,036.0
SME	100,675.1	103,208.9	105,845.9	109,352.9	114,601.0	116,014.2	116,748.0	118,099.0
Large Corporation	27,691.6	26,998.3	27,888.0	32,725.9	32,133.2	31,967.4	29,917.6	29,937.0
Total	271,291.4	273,536.5	282,036.5	295,001.8	301,148.2	306,168.7	308,874.5	311,274.8

Delinquent Amount

(bn Won)	Jun. 19	Sep. 19	Dec. 19	Mar. 20	Jun. 20	Sep. 20	Dec. 20	Mar. 21(E)
Household	425.6	447.2	432.7	437.6	382.2	352.2	317.8	294.9
Mortgage	171.7	193.7	184.1	189.7	165.6	148.1	137.2	129.1
General	253.8	253.6	248.6	247.9	216.6	204.1	180.6	165.7
Corporate	290.4	335.3	256.0	273.1	262.9	250.4	201.7	254.0
SME	287.2	318.5	248.9	257.0	253.7	232.3	178.1	207.2
Large Corporation	3.2	16.9	7.1	16.1	9.2	18.1	23.6	46.8
Total	716.0	782.5	688.7	710.7	645.1	602.6	519.5	548.9

Delinquent Amount by Period

(bn Won)	Jun. 19	Sep. 19	Dec. 19	Mar. 20	Jun. 20	Sep. 20	Dec. 20	Mar. 21(E)
1~3 months	324.9	341.4	305.3	284.5	266.4	217.5	231.2	190.1
3~6 months	200.4	208.9	195.8	194.9	193.0	173.4	142.7	184.4
6~12 months	112.7	142.8	107.1	139.2	93.5	128.6	70.6	97.4
Over 12 months	77.9	89.3	80.5	92.1	92.1	83.1	75.0	77.0
Total	715.9	782.4	688.7	710.7	645.0	602.6	519.5	548.9

Delinquency Ratio by Industry (Corporate Loan)

	Jun. 19	Sep. 19	Dec. 19	Mar. 20	Jun. 20	Sep. 20	Dec. 20	Mar. 21(E)
Agriculture, forestry and fishing	0.20%	0.36%	0.19%	0.07%	0.05%	0.01%	0.27%	4.32%
Mining and quarrying	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	1.95%	1.64%
Manufacturing	0.30%	0.36%	0.28%	0.25%	0.26%	0.30%	0.21%	0.25%
Electricity, gas, steam and air conditioning supply	0.00%	0.00%	0.00%	0.00%	0.01%	0.01%	0.01%	0.02%
Water supply; sewage, waste management, materials recovery	0.37%	0.35%	0.36%	0.45%	0.31%	0.09%	0.09%	0.06%
Construction	0.46%	0.76%	0.51%	0.48%	0.32%	0.24%	0.25%	0.23%
Wholesale and retail trade	0.27%	0.26%	0.22%	0.25%	0.21%	0.18%	0.14%	0.14%
Transportation and storage	0.16%	0.14%	0.13%	0.12%	0.24%	0.09%	0.04%	0.06%
Accommodation and food service activities	0.19%	0.22%	0.22%	0.25%	0.14%	0.11%	0.11%	0.18%
Information and communication	0.30%	0.28%	0.30%	0.34%	0.20%	0.28%	0.53%	0.60%
Financial and insurance activities	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Real estate activities	0.16%	0.18%	0.08%	0.10%	0.12%	0.08%	0.08%	0.10%
Professional, scientific and technical activities	0.17%	0.17%	0.09%	0.12%	0.17%	0.06%	0.08%	0.04%
Business facilities management and business support services; rental and leasing activities	0.28%	0.35%	0.15%	0.11%	0.20%	0.02%	0.07%	0.07%
Public administration and defence; compulsory social security	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Education	0.35%	0.37%	0.31%	0.21%	0.10%	0.10%	0.04%	0.13%
Human health and social work activities	0.15%	0.17%	0.17%	0.14%	0.05%	0.11%	0.06%	0.06%
Arts, sports and recreation related services	0.13%	0.12%	0.11%	0.12%	0.22%	0.17%	0.05%	0.10%
Membership organizations, repair and other personal services	0.10%	0.10%	0.07%	0.07%	0.09%	0.08%	0.07%	0.19%
Others	0.03%	0.04%	0.04%	0.03%	0.05%	0.05%	0.00%	0.00%
Total	0.23%	0.26%	0.19%	0.19%	0.18%	0.17%	0.14%	0.17%

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

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(bn Won)	Jun. 19	Sep. 19	Dec. 19	Mar. 20	Jun. 20	Sep. 20	Dec. 20	Mar. 21(E)
Tier 1 Capital	26,822.6	27,984.6	27,609.7	27,980.1	28,159.2	28,287.2	28,234.3	28,883.7
Common Equity Tier 1	26,822.6	27,406.9	27,035.2	27,405.6	27,584.6	27,712.7	27,659.8	28,309.2
Paid in capital	2,021.9	2,021.9	2,021.9	2,021.9	2,021.9	2,021.9	2,021.9	2,021.9
Capital surplus	4,604.4	4,604.4	4,604.4	4,604.4	4,604.4	4,604.4	4,604.4	4,604.4
Retained earnings	19,930.9	20,632.5	21,064.8	20,910.0	21,811.1	21,827.7	22,243.6	21,816.5
Others	791.0	773.2	738.6	511.4	159.0	182.5	698.5	880.0
Deductions	-525.6	-625.1	-1,394.5	-642.1	-1,011.7	-923.8	-1,908.6	-1,013.6
Additional Tier 1	0.0	577.7	574.5	574.5	574.5	574.5	574.5	574.5
Tier 2 Capital	2,279.9	2,216.6	2,200.0	2,343.0	2,872.8	3,346.6	4,320.4	4,668.7
Provisions	66.2	56.0	59.0	64.0	182.5	268.5	260.1	258.7
Subordinated debt	2,213.7	2,160.6	2,141.0	2,279.0	2,690.3	3,078.1	4,060.3	4,410.0
Others	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Total BIS Capital	29,102.5	30,201.2	29,809.7	30,323.1	31,032.0	31,633.9	32,554.7	33,552.4
Risk Weighted Assets	182,244.8	183,915.3	188,075.2	202,054.3	215,730.1	183,907.7	183,148.3	181,041.6
BIS Capital Adequacy Ratio	15.97%	16.42%	15.85%	15.01%	14.38%	17.20%	17.78%	18.53%
Tier 1	14.72%	15.22%	14.68%	13.85%	13.05%	15.38%	15.42%	15.95%
Common Equity Tier 1	14.72%	14.90%	14.37%	13.56%	12.79%	15.07%	15.10%	15.64%
Tier 2	1.25%	1.21%	1.17%	1.16%	1.33%	1.82%	2.36%	2.58%

1) Based on BASEL III

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	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

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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

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

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(bn Won)	2Q19	3Q19	4Q19	1Q20	2Q20	3Q20	4Q20	1Q21(E)
Net interest income	139.2	133.8	129.2	124.2	120.2	132.7	133.5	133.6
Net fee and commission income	149.1	142.8	154.1	174.3	224.9	280.9	236.7	301.0
Net other operating income(expenses)	0.1	-10.6	-21.8	-124.6	91.6	26.5	21.1	76.7
Gross operating income	288.4	266.0	261.5	173.9	436.7	440.1	391.3	511.3
General & administrative expenses	194.8	193.1	200.9	181.7	201.0	205.4	256.4	222.7
Operating profit before provision for credit losses	93.6	72.9	60.6	-7.8	235.7	234.7	134.9	288.6
Provision for credit losses	3.9	4.9	4.3	20.8	3.0	-0.3	0.3	0.9
Net operating profit	89.7	68.0	56.3	-28.6	232.7	235.0	134.6	287.7
Net non-operating profit(loss)	30.0	9.2	-13.1	2.9	-23.6	47.4	-18.6	7.1
Share of profit(loss) of associates	0.4	1.9	-2.6	0.3	0.8	0.3	2.2	4.0
Net other non-operating income(expenses)	29.6	7.3	-10.5	2.6	-24.4	47.1	-20.8	3.1
Profit before income tax	119.7	77.2	43.2	-25.7	209.1	282.4	116.0	294.8
Income tax expense	31.7	21.4	10.0	-4.3	58.9	72.7	28.9	73.7
Profit for the period	88.0	55.8	33.2	-21.4	150.2	209.7	87.1	221.1
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	88.0	55.8	33.2	-21.4	150.2	209.7	87.1	221.1

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

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(bn Won)	Jun. 19	Sep. 19	Dec. 19	Mar. 20	Jun. 20	Sep. 20	Dec. 20	Mar. 21(E)
Total Assets	44,731.6	45,976.9	47,816.5	54,009.3	56,606.6	55,843.0	57,570.7	56,757.5
Cash and due from financial institutions	5,742.0	6,029.8	5,378.2	5,880.3	4,832.4	4,637.4	3,889.1	3,968.4
Financial assets at fair value through profit or loss	25,220.2	26,180.9	28,315.1	28,564.9	29,996.9	31,048.6	33,415.5	31,996.5
Derivative financial assets	523.7	736.7	843.1	1,156.4	979.5	784.6	928.7	877.5
Financial investments	2,105.5	2,319.4	2,615.9	3,334.5	3,531.9	3,994.0	3,905.0	4,155.0
Loans	5,786.1	5,544.2	6,186.9	5,816.2	6,838.4	6,872.3	6,644.8	6,478.6
(Allowances for loan losses)	-70.0	-75.0	-56.9	-61.9	-65.5	-63.9	-61.4	-60.8
Investments in associates	63.2	74.0	75.8	59.4	63.5	347.9	312.1	303.0
Tangible assets	1,748.8	1,754.8	1,767.9	1,790.1	1,787.1	1,446.1	1,422.9	1,440.1
Goodwill & Intangible assets	210.0	208.6	219.8	216.4	214.5	211.8	216.4	208.4
Current income tax assets	5.3	4.5	5.1	4.7	5.3	5.9	5.4	4.8
Deferred income tax assets	0.0	0.0	0.0	0.3	0.0	0.0	0.0	0.0
Other assets	3,326.8	3,124.0	2,408.7	7,186.1	8,357.1	6,494.4	6,830.8	7,325.2
Total Liabilities	40,129.4	41,299.7	43,131.9	49,389.5	51,802.4	50,844.7	52,516.5	51,595.0
Financial liabilities at fair value through profit or loss	17,250.1	17,355.4	15,324.0	12,668.7	13,290.4	13,185.5	11,668.8	12,650.7
Deposits	4,127.6	4,099.4	4,397.3	6,138.6	6,356.2	6,515.9	7,686.4	7,303.4
Debts	11,080.4	12,220.1	16,770.5	17,222.4	18,764.4	19,057.2	21,365.8	19,804.7
Debentures	3,313.2	3,211.9	3,106.1	3,746.1	4,012.1	4,120.8	3,663.4	3,794.6
Derivative financial liabilities	729.5	882.3	725.1	2,375.1	1,269.5	1,035.0	869.7	704.7
Net defined benefit liabilities	37.5	42.2	49.4	40.2	43.5	46.9	53.6	42.8
Provisions	9.8	9.0	20.0	20.2	52.7	38.4	82.9	72.9
Accrued expenses payables	147.9	175.8	225.4	189.0	189.2	202.8	295.5	262.4
Other liabilities	3,433.4	3,303.6	2,514.1	6,989.2	7,824.4	6,642.2	6,830.4	6,958.8
Total Equity	4,602.1	4,677.3	4,684.7	4,619.8	4,804.2	4,998.3	5,054.2	5,162.5
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	81.3	100.7	74.9	111.4	145.6	130.0	98.8	116.0
Retained earnings	1,747.8	1,803.6	1,836.8	1,735.4	1,885.6	2,095.3	2,182.4	2,273.5
Non-controlling interest	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.3
Other equity	3.9	3.9	3.9	3.9	3.9	3.9	3.9	3.9

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(bn Won)	2Q19	3Q19	4Q19	1Q20	2Q20	3Q20	4Q20	1Q21(E)
Net interest income	155.3	156.2	151.6	154.4	152.3	157.8	151.5	153.4
Net fee and commission income	-38.3	-37.7	-38.2	-40.7	-44.2	-42.8	-43.5	-41.3
Net other operating income(expenses)	223.1	183.8	79.5	195.2	178.3	151.7	63.2	190.4
Gross operating income	340.1	302.3	192.9	308.9	286.4	266.7	171.2	302.5
General & administrative expenses	216.8	224.2	199.6	211.9	196.4	214.1	206.9	209.1
Operating profit before provision for credit losses	123.3	78.1	-6.7	97.0	90.0	52.6	-35.7	93.4
Provision for credit losses	2.9	-12.1	2.1	-2.5	-0.9	-2.9	-1.4	-0.1
Net operating profit	120.4	90.2	-8.8	99.5	90.9	55.5	-34.3	93.5
Net non-operating income	5.5	4.3	12.4	5.5	2.2	3.3	5.1	0.9
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)	5.5	4.3	12.4	5.5	2.2	3.3	5.1	0.9
Profit before income tax	125.9	94.5	3.6	105.0	93.1	58.8	-29.2	94.4
Income tax expense	34.9	26.7	3.1	27.8	26.5	16.0	-6.5	25.6
Profit for the period	91.0	67.8	0.5	77.2	66.6	42.8	-22.7	68.8
Profit attributable to shareholders of the parent company	90.9	67.7	0.4	77.2	66.8	42.6	-22.7	68.8

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(bn Won)	Jun. 19	Sep. 19	Dec. 19	Mar. 20	Jun. 20	Sep. 20	Dec. 20	Mar. 21(E)
Total Assets	36,087.1	36,641.5	36,552.4	37,122.3	37,677.1	38,082.9	39,078.1	39,264.1
Cash and due from financial institutions	446.6	357.5	593.2	333.8	343.1	356.2	625.3	377.0
Financial assets at fair value through profit or loss	7,787.7	8,396.1	7,742.6	7,811.1	8,114.9	8,012.9	7,795.5	7,531.4
Derivative financial assets	10.3	9.1	37.2	6.2	10.5	28.6	128.8	52.4
Financial investments	11,933.3	11,967.3	12,357.6	13,214.9	13,368.1	13,937.2	14,078.8	14,457.8
Loans	7,202.8	7,160.9	7,372.4	7,434.3	7,476.8	7,333.3	7,550.9	7,759.2
(Allowances for loan losses)	-46.8	-15.3	-17.2	-14.3	-16.4	-15.4	-17.6	-17.3
Investments in associates	1.0	0.9	0.9	1.4	1.4	1.4	1.4	1.4
Tangible assets	884.8	887.3	886.4	882.0	881.8	875.3	868.7	878.9
Goodwill & Intangible assets	1,956.8	1,907.7	1,864.2	1,817.7	1,772.0	1,727.8	1,703.5	1,662.1
Current income tax assets	0.0	0.0	0.1	0.0	0.0	0.0	7.8	7.8
Deferred income tax assets	1.9	1.9	2.9	3.0	3.0	3.0	3.1	3.1
Other assets	5,861.9	5,952.8	5,694.9	5,617.9	5,705.5	5,807.2	6,314.3	6,533.0
Total Liabilities	32,225.0	32,690.1	32,689.5	33,143.5	33,620.1	33,968.8	35,086.5	35,432.2
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	11.9	16.2	16.2	17.2	17.2	17.2	18.0	20.7
Debentures	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Derivative financial liabilities	153.0	261.8	108.2	259.4	173.4	119.0	23.4	55.4
Net defined benefit liabilities	33.6	39.6	17.5	22.5	28.0	33.1	9.0	15.1
Provisions	50.5	52.2	28.7	27.8	24.3	25.2	26.8	26.0
Accrued expenses payables	135.3	115.0	118.1	114.6	114.1	112.7	125.4	127.2
Other liabilities	31,840.7	32,205.3	32,400.8	32,702.0	33,263.1	33,661.6	34,883.9	35,187.8
Total Equity	3,862.1	3,951.4	3,862.9	3,978.7	4,057.0	4,114.1	3,991.7	3,831.9
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	247.4	268.8	179.8	218.9	230.1	244.7	145.1	-83.6
Retained earnings	3,228.4	3,296.1	3,296.6	3,373.7	3,440.5	3,483.2	3,460.5	3,529.3
Non-controlling interest	4.6	4.8	4.8	4.4	4.7	4.5	4.4	4.5

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Summarized Statement of Financial Position

(bn Won, %)	Jun. 19	Sep. 19	Dec. 19	Mar. 20	Jun. 20	Sep. 20	Dec. 20	Mar. 21(E)
Invested assets	28,307.9	28,815.3	29,007.4	29,714.0	30,229.3	30,571.2	30,988.3	31,072.2
Net investment yield (cumulative)	3.5	3.6	3.5	3.5	3.1	2.7	2.7	2.8
Total Assets	34,955.2	35,464.6	35,335.2	35,900.1	36,425.3	36,789.5	37,802.3	38,016.7
Policy reserves	26,960.9	27,373.3	27,771.5	28,189.2	28,778.8	29,230.2	29,895.8	30,366.9
Catastrophe reserves	811.4	826.9	837.0	856.9	875.7	893.2	904.2	916.5
Total Liabilities	31,795.7	32,241.6	32,248.0	32,686.9	33,146.8	33,489.3	34,611.2	34,992.9
Total Equities	3,159.9	3,223.1	3,087.2	3,213.2	3,278.5	3,300.3	3,191.1	3,023.8
Total Liabilities & Equities	34,955.2	35,464.6	35,335.2	35,900.1	36,425.3	36,789.5	37,802.3	38,016.7

Summarized Statement of Comprehensive Income (Cumulative)

(bn Won)	2Q19	3Q19	4Q19	1Q20	2Q20	3Q20	4Q20	1Q21(E)
Direct premium written	5,138.4	7,668.7	10,272.8	2,737.5	5,467.0	8,195.8	10,975.1	2,891.0
Net premium earned	4,545.0	6,858.5	9,193.1	2,334.8	4,704.2	7,109.6	9,577.0	2,498.2
Underwriting income	-293.7	-495.0	-740.1	-170.1	-290.2	-442.2	-650.1	-117.6
Investment income	475.1	736.0	959.2	255.8	449.3	647.5	844.3	212.0
Operating income	181.4	241.0	219.1	85.7	159.1	205.3	194.2	94.4
Ordinary income	176.0	239.0	237.3	86.6	157.7	203.3	191.8	91.2
Net Income	128.2	173.1	169.3	64.0	115.1	148.4	140.0	66.9

Capital Adequacy

(bn Won)	Jun. 19	Sep. 19	Dec. 19	Mar. 20	Jun. 20	Sep. 20	Dec. 20	Mar. 21(E)
RBC Ratio	193.3%	193.7%	188.5%	189.1%	187.7%	188.6%	175.8%	163.8%
Available capital	3,655.3	3,737.6	3,657.4	3,764.4	3,839.9	3,914.3	3,812.1	3,647.8
Required capital	1,890.9	1,929.4	1,940.7	1,990.6	2,046.1	2,075.7	2,168.6	2,226.5

Embedded Value

(bn Won)	2Q19	3Q19	4Q19	1Q20	2Q20	3Q20	4Q20	1Q21(E)
(A) Adjusted Net Worth (ANW)	3,876	4,232	3,817	3,958	4,163	4,249	3,854	3,256
(B) Value of In-Force Business (VIF)	1,578	1,812	2,019	2,224	2,486	2,667	2,942	3,342
Present Value of Future Profit	3,871	4,103	4,315	4,516	4,750	4,959	5,256	5,672
Cost of Capital	-2,293	-2,291	-2,296	-2,292	-2,264	-2,292	-2,314	-2,329
Value of New Business	266	235	239	203	225	255	282	295
Present Value of Future Profit	300	267	273	246	263	301	334	348
Cost of Capital	-34	-32	-34	-42	-38	-46	-51	-53
(A+B) Embedded Value (EV)	5,454	6,044	5,836	6,182	6,649	6,916	6,795	6,598

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1. Embedded value and value of new business results of KB Insurance is for information purposes only and does not constitute an invitation or offer by any person to acquire, purchase or subscribe for securities, and based on the assumptions made by and information currently available to the Group's management.
2. Actual results, performance or events may differ materially from those in the table due to, among other things, (1) general economic conditions, (2) performance of financial markets, (3) the frequency and severity of insured loss events, (4) mortality and morbidity levels and trends, (5) persistency levels, (6) interest rate levels, (7) general competitive factors, (8) changes in law and regulations
3. The embedded value and value of new business results from 2017 to 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

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Direct Premiums by Policy Type (Quarterly)

(bn Won)	2Q19		3Q19		4Q19		1Q20		2Q20		3Q20		4Q20		1Q21(E)	
		(%)		(%)		(%)		(%)		(%)		(%)		(%)		(%)
General	229.5	9.0	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
Long-term	1,766.5	69.5	1,778.7	70.3	1,788.9	68.7	1,796.1	65.6	1,813.9	66.5	1,827.7	67.0	1,853.1	66.7	1,876.8	64.9
Long-term	1,681.3	66.2	1,696.8	67.1	1,710.2	65.7	1,723.6	63.0	1,744.7	63.9	1,761.4	64.5	1,787.8	64.3	1,817.8	62.9
Pension	85.1	3.4	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
Auto	544.0	21.4	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
Total	2,539.9	100.0	2,530.3	100.0	2,604.1	100.0	2,737.5	100.0	2,729.5	100.0	2,728.8	100.0	2,779.3	100.0	2,891.0	100.0

Direct Premiums by Policy Type (Cumulative)

(bn Won)	2Q19		3Q19		4Q19		1Q20		2Q20		3Q20		4Q20		1Q21(E)	
		(%)		(%)		(%)		(%)		(%)		(%)		(%)		(%)
General	532.7	10.4	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
Long-term	3,515.7	68.4	5,294.4	69.0	7,083.3	69.0	1,796.1	65.6	3,610.0	66.0	5,437.6	66.3	7,290.7	66.4	1,876.8	64.9
Long-term	3,343.0	65.1	5,039.8	65.7	6,750.0	65.7	1,723.6	63.0	3,468.3	63.4	5,229.6	63.8	7,017.5	63.9	1,817.8	62.9
Pension	172.7	3.4	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
Auto	1,089.9	21.2	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
Total	5,138.4	100.0	7,668.7	100.0	10,272.8	100.0	2,737.5	100.0	5,467.0	100.0	8,195.8	100.0	10,975.1	100.0	2,891.0	100.0

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Loss & Expense Ratios (Quarterly)

(bn Won, %)	2Q20					3Q20					4Q20					1Q21(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	118.0	114.8	97.4	26.4	22.4	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
Long-term	1,708.0	1,438.7	84.2	359.7	21.1	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
Long-term	1,638.9	1,344.4	82.0	357.2	21.8	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
Pension	69.1	94.3	136.5	2.5	3.6	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
Auto	543.4	445.6	82.0	103.0	19.0	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
Total	2,369.4	1,999.1	84.4	490.4	20.7	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

Loss & Expense Ratios (Cumulative)

(bn Won, %)	2Q20					3Q20					4Q20					1Q21(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	240.3	206.5	85.9	54.9	22.9	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
Long-term	3,406.3	2,933.1	86.1	715.3	21.0	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
Long-term	3,264.8	2,741.5	84.0	707.8	21.7	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
Pension	141.4	191.5	135.4	4.7	3.4	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
Auto	1,057.6	881.0	83.3	203.6	19.3	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
Total	4,704.2	4,020.6	85.5	973.8	20.7	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

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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	FY2020
Protection	7,559	8,697											8,128	16,256
Accident	1,158	1,630											1,394	2,788
Drivers	920	801											861	1,721
Property	1,148	1,087											1,118	2,236
Disease	4,333	5,179											4,756	9,511
Bundled	0.1	0.0											0.1	0.1
Savings	26	23											25	49
Annuities	91	91											91	183
Total	7,677	8,812											8,244	16,488

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

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(bn Won)	2Q19	3Q19	4Q19	1Q20	2Q20	3Q20	4Q20	1Q21(E)
Net interest income	299.9	311.3	315.2	318.2	306.2	314.5	326.8	339.6
Net fee and commission income	42.9	68.3	88.6	82.9	96.6	93.9	127.1	149.6
Net other operating income(expenses)	-48.5	-55.6	-77.1	-62.3	-61.6	-93.4	-94.1	-80.8
Gross operating income	294.3	324.0	326.7	338.8	341.2	315.0	359.8	408.4
General & administrative expenses	105.4	101.6	135.9	111.7	117.0	120.6	165.5	142.4
Operating profit before provision for credit losses	188.9	222.4	190.8	227.1	224.2	194.4	194.3	266.0
Provision for credit losses	96.6	115.8	114.9	116.1	111.9	68.9	99.6	79.0
Net operating income	92.3	106.6	75.9	111.0	112.3	125.5	94.7	187.0
Net non-operating income	0.6	-3.5	8.8	-0.8	-1.0	-1.5	-2.2	-1.1
Share of profit(loss) of associates	0.2	0.3	0.4	0.5	0.2	0.2	0.2	0.4
Net other non-operating income(expenses)	0.4	-3.8	8.4	-1.3	-1.2	-1.7	-2.4	-1.5
Profit before income tax	92.9	103.1	84.7	110.2	111.3	124.0	92.5	185.9
Income tax expense	24.8	-1.8	19.1	28.1	29.6	32.9	23.4	43.5
Profit for the period	68.1	104.9	65.6	82.1	81.7	91.1	69.1	142.4
Profit attributable to shareholders of the parent company	68.1	104.9	65.5	82.1	81.7	91.4	69.5	141.5

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(bn Won)	Jun. 19	Sep. 19	Dec. 19	Mar. 20	Jun. 20	Sep. 20	Dec. 20	Mar. 19(E)
Total Assets	20,713.4	22,509.8	22,990.1	22,462.9	23,858.8	24,292.3	24,071.6	25,106.7
Cash and due from financial institutions	144.1	332.9	205.7	233.7	411.2	216.1	273.1	290.5
Financial assets at fair value through profit or loss	726.7	1,080.5	573.2	711.2	546.9	960.1	316.2	443.2
Derivative financial assets	11.6	40.7	18.8	38.9	19.6	10.9	1.2	5.7
Financial investments	76.4	76.5	76.7	76.8	54.1	54.0	64.0	61.9
Loans	19,020.4	20,199.5	21,244.4	20,579.5	20,802.5	21,998.9	22,511.5	23,248.8
(Allowances for loan losses)	-754.2	-765.8	-788.5	-799.9	-790.5	-765.4	-768.3	-768.2
Investments in associates	4.1	4.4	4.6	5.2	5.3	5.3	5.1	5.6
Tangible assets	152.9	142.6	147.2	143.7	145.3	162.8	163.9	158.0
Goodwill & Intangible assets	92.5	85.6	188.8	176.4	166.1	225.5	238.9	234.2
Current income tax assets	0.0	4.4	0.0	0.0	0.0	0.0	0.0	0.0
Deferred income tax assets	114.7	120.9	119.0	117.1	133.3	143.0	147.5	141.1
Other assets	370.0	421.8	411.7	380.4	1,574.5	515.7	350.2	517.7
Total Liabilities	16,821.4	18,516.5	18,925.2	18,432.8	19,760.5	20,090.4	19,790.0	20,848.0
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	781.9	625.7	1,129.2	1,124.1	1,102.5	846.3	988.8	1,954.6
Debentures	13,711.2	14,511.0	14,813.5	14,674.5	15,549.2	15,764.5	15,874.2	15,924.8
Derivative financial liabilities	33.0	29.1	31.0	30.0	33.9	52.3	109.4	59.6
Net defined benefit liabilities	9.0	12.7	0.0	1.9	5.6	16.0	6.2	11.4
Provisions	148.1	152.7	153.4	147.6	163.5	168.6	182.1	175.3
Accrued expenses payables	223.2	235.7	207.4	208.5	216.1	221.6	187.9	219.9
Other liabilities	1,915.0	2,949.6	2,590.7	2,246.2	2,689.7	3,021.1	2,441.4	2,502.4
Total Equity	3,892.0	3,993.3	4,064.9	4,030.1	4,098.3	4,201.9	4,281.7	4,258.7
Share capital	460.0	460.0	460.0	460.0	460.0	460.0	460.0	460.0
Capital surplus	1,976.8	1,976.8	1,976.8	1,977.0	1,977.0	1,977.0	1,977.0	1,977.0
Accumulated other comprehensive income	16.6	12.8	19.1	1.9	-11.6	-8.2	2.5	8.8
Retained earnings	1,436.4	1,541.3	1,606.8	1,588.9	1,670.6	1,762.0	1,831.5	1,777.7
Non-controlling interest	2.2	2.4	2.2	2.3	2.3	11.1	10.7	35.2

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Customers

(in thousands)	Jun. 19	Sep. 19	Dec. 19	Mar. 20	Jun. 20	Sep. 20	Dec. 20	Mar. 21(E)
Cardholders*	19,419.2	19,368.7	19,367.9	19,361.6	19,423.6	19,586.9	19,506.0	19,383.1
Credit card	10,055.9	10,161.1	10,265.1	10,344.8	10,436.9	10,556.3	10,586.0	10,625.2
Check card	14,444.0	14,291.0	14,201.3	14,152.6	14,166.7	14,291.4	14,151.9	13,975.2
Active Cardholders**	8,726	8,793	8,894	8,948	9,020	9,104	9,136	9,193
Merchants	2,623.1	2,637.1	2,658.9	2,661.9	2,699.7	2,723.6	2,743.3	2,775.7

* Excluding overlapped cardholders between credit card and check card

** Using card at least once every 6 months

Transaction Volume

(bn Won)	2Q19	3Q19	4Q19	1Q20	2Q20	3Q20	4Q20	1Q21(E)
Credit Sales	24,079.9	24,688.3	25,455.8	23,638.2	25,137.5	25,639.5	26,233.8	25,886.0
Lump-sum	19,397.7	19,855.0	20,334.8	18,928.9	20,571.2	20,736.5	21,091.5	21,032.5
Installment	4,682.1	4,833.3	5,121.0	4,709.3	4,566.3	4,903.0	5,142.2	4,853.5
Cash advance	2,288.7	2,359.0	2,344.9	2,268.7	2,087.1	2,102.9	2,132.1	2,113.6
Total	26,368.6	27,047.3	27,800.7	25,906.9	27,224.6	27,742.4	28,365.9	27,999.6

Credit Card Receivables

(bn Won)	Jun. 19	Sep. 19	Dec. 19	Mar. 20	Jun. 20	Sep. 20	Dec. 20	Mar. 21(E)
Credit sales	10,691.4	11,481.4	12,038.2	11,053.4	11,253.9	11,917.5	12,029.8	12,363.0
Cash advance	1,189.3	1,202.9	1,208.2	1,161.3	1,070.4	1,058.5	1,054.0	1,039.9
Card loans	5,055.5	5,142.3	5,345.4	5,529.3	5,345.2	5,411.8	5,622.6	5,791.0
Others	2,733.9	3,013.5	3,312.7	3,477.6	3,768.1	4,002.9	4,151.0	4,196.0
Total	19,670.1	20,840.1	21,904.5	21,221.6	21,437.6	22,390.7	22,857.4	23,389.9

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(bn Won)	Jun. 19	Sep. 19	Dec. 19	Mar. 20	Jun. 20	Sep. 20	Dec. 20	Mar. 21(E)
Total Outstanding Credits	19,695.6	20,863.4	21,922.4	21,235.6	21,446.6	22,394.7	22,861.3	23,393.7
Normal	18,595.3	19,710.3	20,747.7	20,076.6	20,370.2	21,307.3	21,778.4	22,313.2
Precautionary	812.4	842.1	875.1	838.2	759.6	824.9	846.8	836.1
Substandard	3.3	0.6	3.6	3.1	4.1	4.4	3.7	3.8
Doubtful	229.1	243.1	223.0	236.8	206.0	182.5	162.1	174.0
Estimated Loss	55.5	67.3	73.0	80.9	106.7	75.6	70.3	66.5
NPL (A)	287.9	311.0	299.6	320.8	316.8	262.6	236.1	244.4
NPL Ratio	1.46%	1.49%	1.37%	1.51%	1.48%	1.17%	1.03%	1.04%
Allowances* (B)	755.7	767.2	789.3	800.7	791.4	756.1	755.6	738.4
Reserves for credit losses (C)	271.6	307.7	314.0	301.3	275.3	302.5	323.6	342.4
NPL Coverage Ratio(New)** (B/A)	262.4%	246.6%	263.4%	249.6%	249.8%	288.0%	320.0%	302.2%
NPL Coverage Ratio(Old)*** [(B+C)/A]	356.8%	345.5%	368.2%	343.6%	336.7%	403.2%	457.1%	442.3%

* Allowances for loan losses and acceptances & guarantees

** Excluding reserves for credit losses

*** Including reserves for credit losses

Write-offs / NPL Sales

(bn Won)	2Q19	3Q19	4Q19	1Q20	2Q20	3Q20	4Q20	1Q21(E)
Write-offs	133.6	129.4	126.5	126.4	148.1	122.6	121.9	116.1
NPL Sales	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Total	133.6	129.4	126.5	126.4	148.1	122.6	121.9	116.1

Recoveries from Written-offs

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

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Delinquency

(bn Won)	Jun. 19	Sep. 19	Dec. 19	Mar. 20	Jun. 20	Sep. 20	Dec. 20	Mar. 21(E)
Total loans	19,694.9	20,861.4	21,919.0	21,231.7	21,442.6	22,390.7	22,857.4	23,389.9
Delinquent loans (over one month overdue)	245.9	242.0	244.0	263.1	231.3	221.5	215.2	202.0
Delinquency ratio	1.25%	1.16%	1.11%	1.24%	1.08%	0.99%	0.94%	0.86%

Rescheduled Loan

(bn Won)	Jun. 19	Sep. 19	Dec. 19	Mar. 20	Jun. 20	Sep. 20	Dec. 20	Mar. 21(E)
Receivables	102.5	111.8	115.7	120.4	121.9	120.1	119.1	116.7
Delinquent loan (over one month overdue)	8.2	10.0	7.7	8.3	8.0	8.3	8.3	6.6
Delinquency ratio	8.03%	8.94%	6.69%	6.88%	6.54%	6.90%	6.95%	5.69%

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

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

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

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Summarized Statement of Financial Position

(bn Won, %)	Jun. 19	Sep. 19	Dec. 19	Mar. 20	Jun. 20	Sep. 20	Dec. 20	Mar. 21(E)
Invested assets	15,798.1	16,312.5	16,421.3	16,569.4	16,942.3	17,401.9	17,553.7	17,184.7
Net investment yield (cumulative)	3.84	3.56	3.76	3.56	3.47	4.64	4.49	3.42
Separate Account Assets	3,822.1	3,938.7	4,087.1	4,009.8	4,348.6	4,495.0	4,988.8	5,230.3
Total Assets	20,193.8	20,813.3	21,084.6	21,146.2	21,881.3	22,441.8	23,166.3	23,024.7
Policy reserves	12,776.3	13,023.8	13,327.5	13,567.9	13,772.0	13,990.9	14,248.2	14,455.0
Separate Account Liabilities	3,847.3	3,975.7	4,218.7	4,045.1	4,374.2	4,540.0	5,234.4	5,257.6
Total Liabilities	17,234.9	17,686.6	18,171.1	18,331.9	18,905.2	19,297.1	20,191.6	20,332.4
Total Equities	2,958.8	3,126.7	2,913.5	2,814.3	2,976.0	3,144.7	2,974.7	2,692.2
Total Liabilities & Equities	20,193.8	20,813.3	21,084.6	21,146.2	21,881.3	22,441.8	23,166.3	23,024.7

Summarized Statement of Comprehensive Income (Cumulative)

(bn Won)	2Q19	3Q19	4Q19	1Q20	2Q20	3Q20	4Q20	1Q21(E)
Insurance income & expense	363.1	504.7	619.1	101.5	206.4	311.5	402.7	111.8
Investment income & expense	285.1	421.2	577.9	119.9	265.6	607.3	744.6	186.8
Changes in insurance contract Liabilities	546.9	791.2	1,089.6	235.1	436.5	652.5	906.9	203.3
Operating income & expense	101.3	134.6	107.4	-13.7	35.5	266.4	240.4	95.3
Non-Operating income & expense	38.2	57.2	79.8	18.9	43.6	66.1	86.8	24.6
Income tax expense	34.5	45.3	46.4	0.2	18.8	-90.2	99.4	29.1
Net Income	105.0	146.5	140.8	5.0	60.4	242.3	227.8	90.8

Capital Adequacy

(bn Won)	Jun. 19	Sep. 19	Dec. 19	Mar. 20	Jun. 20	Sep. 20	Dec. 20(E)	Mar. 21(E)
RBC Ratio	505.1%	514.9%	423.7%	434.5%	456.4%	486.4%	428.9%	380.7%
Available capital	2,961.5	3,132.1	2,844.5	2,811.8	2,972.8	3,143.2	2,868.9	2,576.8
Required capital	586.3	608.3	671.3	647.1	651.3	646.2	668.8	676.9

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Premium Income by Policy Type (Quarterly)

(bn Won)	2Q19		3Q19		4Q19		1Q20		2Q20		3Q20		4Q20		1Q21(E)	
		(%)		(%)		(%)		(%)		(%)		(%)		(%)		(%)
Individual policy	618.0	100.0	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
Protection	418.5	67.7	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
Whole-Life	307.5	49.8	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
Variable	94.3	15.3	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
Savings	199.5	32.3	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
Annuities	40.6	6.6	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
Variable	158.2	25.6	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
Pension	-	-	17.8	2.9	78.3	11.1	-	-	-	-	-	-	491.0	46.1	15.5	2.7
Total	618.0	100.0	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

Premium Income by Policy Type (Cumulative)

(bn Won)	2Q19		3Q19		4Q19		1Q20		2Q20		3Q20		4Q20		1Q21(E)	
		(%)		(%)		(%)		(%)		(%)		(%)		(%)		(%)
Individual policy	1,169.7	100.0	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
Protection	797.2	68.2	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
Whole-Life	574.0	49.1	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
Variable	189.6	16.2	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
Savings	372.4	31.8	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
Annuities	82.0	7.0	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
Variable	289.1	24.7	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
Pension	-	-	17.8	1.0	96.1	3.9	-	-	-	-	-	-	491.0	17.9	15.5	2.7
Total	1,169.7	100.0	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

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Loss Ratio (Quarterly)

(bn Won, %)	2Q19	3Q19	4Q19	1Q20	2Q20	3Q20	4Q20	1Q21(E)
Loss Ratio	44.3	53.7	54.0	58.3	40.5	55.4	43.9	52.1
Risk Premium	88.1	89.6	89.5	90.6	91.4	92.0	92.7	93.5
Loss	39.0	48.1	48.3	52.8	37.0	50.9	40.7	48.7

Policy Persistence (Quarterly)

(bn Won, %)	2Q19	3Q19	4Q19	1Q20	2Q20	3Q20	4Q20	1Q21(E)
13th Month	86.8	86.8	86.8	87.3	88.4	85.9	85.7	84.7
25th Month	70.3	67.2	69.0	72.8	72.6	72.5	74.2	71.6

Retention (Quarterly)

(bn Won, %)	2Q19	3Q19	4Q19	1Q20	2Q20	3Q20	4Q20	1Q21(E)
LP Retention 13th	44.4	46.0	40.6	51.9	53.1	49.4	45.3	45.3
LP Retention 25th	28.3	30.7	30.8	29.6	25.4	27.4	22.9	22.9

Loss Ratio (Cumulative)

(bn Won, %)	2Q19	3Q19	4Q19	1Q20	2Q20	3Q20	4Q20	1Q21(E)
Loss Ratio	50.3	51.5	52.3	58.3	49.4	51.4	49.5	52.1
Risk Premium	175.0	264.6	352.5	90.6	181.9	273.9	366.6	93.5
Loss	88.1	136.1	184.5	52.8	89.8	140.7	181.4	48.7

Policy Persistence (Cumulative)

(bn Won, %)	2Q19	3Q19	4Q19	1Q20	2Q20	3Q20	4Q20	1Q21(E)
13th Month	86.9	86.9	86.9	87.3	87.9	87.3	86.9	84.7
25th Month	70.2	69.2	69.2	72.8	72.7	72.6	73.0	71.6

Retention (Cumulative)

(bn Won, %)	2Q19	3Q19	4Q19	1Q20	2Q20	3Q20	4Q20	1Q21(E)
LP Retention 13th	45.1	45.5	43.8	51.9	52.8	51.7	45.3	45.3
LP Retention 25th	31.9	31.4	31.3	29.6	26.6	27.0	22.9	22.9

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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	10,909										8,527	25,582
Whole-Life	4,684	4,694	7,109										5,496	16,487
Variable	1,395	1,204	1,901										1,500	4,501
etc.	1,496	1,199	1,898										1,531	4,594
Savings	13,489	13,581	10,639										12,570	37,710
Annuities	3,827	5,599	4,567										4,664	13,993
Variable	9,662	7,982	6,073										7,906	23,717
Total	21,064	20,679	21,548										21,097	63,292

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

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(bn Won)	2Q19	3Q19	4Q19	1Q20	2Q20	3Q20	4Q20	1Q21(E)
Net interest income	0.3	0.2	0.2	0.2	0.9	1.1	0.2	0.3
Net fee and commission income	28.7	28.9	32.1	29.5	30.9	32.5	40.7	38.0
Net other operating income(expenses)	0.8	-0.7	3.8	-10.1	6.3	6.0	6.2	4.5
Gross operating income	29.8	28.4	36.1	19.6	38.1	39.6	47.1	42.8
General & administrative expenses	15.2	14.3	18.7	12.7	15.0	15.5	22.4	15.9
Provision for credit losses	-0.1	0.0	0.0	0.0	0.0	0.0	0.1	0.1
Net operating profit	14.7	14.1	17.4	6.9	23.1	24.1	24.6	26.8
Net non-operating profit(loss)	-0.1	-0.2	-0.1	-0.2	0.0	-0.3	-0.3	-0.1
Profit before income tax	14.6	13.9	17.3	6.7	23.1	23.8	24.3	26.7
Profit for the period	10.6	10.2	13.0	4.4	17.2	17.8	17.9	19.9
Profit attributable to shareholders of the parent company	10.6	10.2	13.0	4.4	17.2	17.8	17.9	19.9

KB Capital

(bn Won)	2Q19	3Q19	4Q19	1Q20	2Q20	3Q20	4Q20	1Q21(E)
Net interest income	77.4	78.7	81.2	80.5	80.7	80.6	88.2	81.2
Net fee and commission income	83.9	93.2	87.5	112.1	126.3	141.7	157.4	169.3
Net other operating income(expenses)	-66.4	-69.1	-71.7	-86.1	-96.0	-111.1	-133.0	-120.5
Gross operating income	94.9	102.8	97.0	106.5	111.0	111.2	112.6	130.0
General & administrative expenses	25.8	29.3	40.0	25.4	28.8	28.1	43.8	29.2
Provision for credit losses	28.4	22.9	34.4	28.3	38.6	26.6	33.9	28.3
Net operating profit	40.7	50.6	22.6	52.8	43.6	56.5	34.9	72.5
Net non-operating profit(loss)	0.8	-0.4	-0.5	-0.1	2.5	-0.9	0.7	0.3
Profit before income tax	41.5	50.2	22.1	52.7	46.1	55.6	35.6	72.8
Profit for the period	31.1	38.4	17.1	40.0	34.7	41.7	27.3	54.7
Profit attributable to shareholders of the parent company	30.7	37.6	16.3	39.3	34.2	41.3	26.8	53.9

KB Life Insurance

(bn Won)	2Q19	3Q19	4Q19	1Q20	2Q20	3Q20	4Q20	1Q21(E)
Net interest income	41.2	37.0	37.7	36.2	36.0	37.4	39.2	40.1
Net fee and commission income	-5.4	-4.3	-4.0	-3.5	-3.9	-3.8	-4.0	-3.8
Net other operating income(expenses)	-9.6	-18.0	-19.8	-8.8	-7.8	-20.3	-43.8	-14.3
Gross operating income	26.2	14.7	13.9	23.9	24.3	13.3	-8.6	22.0
General & administrative expenses	16.5	15.6	17.5	17.4	16.3	16.8	19.9	18.6
Provision for credit losses	-2.0	-0.2	-0.6	-1.1	0.1	0.1	0.0	0.2
Net operating profit	11.7	-0.7	-3.0	7.6	7.9	-3.6	-28.5	3.2
Net non-operating profit(loss)	0.0	0.2	-0.1	-0.1	0.0	0.1	-16.2	-0.1
Profit before income tax	11.7	-0.5	-3.1	7.5	7.9	-3.5	-44.7	3.1
Profit for the period	7.4	1.7	-2.2	5.9	5.9	-2.6	-32.4	-1.5
Profit attributable to shareholders of the parent company	7.4	1.7	-2.2	5.9	5.9	-2.6	-32.4	-1.5

KB Real Estate Trust

(bn Won)	2Q19	3Q19	4Q19	1Q20	2Q20	3Q20	4Q20	1Q21(E)
Net interest income	1.6	1.7	1.6	1.8	1.5	1.1	1.2	1.1
Net fee and commission income	26.7	24.4	32.2	35.4	33.4	31.5	30.3	45.0
Net other operating income(expenses)	0.4	0.6	3.0	0.6	-1.0	1.2	0.5	0.1
Gross operating income	28.7	26.7	36.8	37.8	33.9	33.8	32.0	46.2
General & administrative expenses	8.5	8.6	11.7	7.2	9.9	8.9	12.7	8.5
Provision for credit losses	0.2	1.5	0.0	2.5	0.2	1.0	3.4	1.7
Net operating profit	20.0	16.6	25.1	28.1	23.8	23.9	15.9	36.0
Net non-operating profit(loss)	0.0	-0.2	1.0	0.3	-0.1	-0.4	-0.6	-0.1
Profit before income tax	20.0	16.4	26.1	28.4	23.7	23.5	15.3	35.9
Profit for the period	14.5	12.0	19.1	21.0	17.3	17.2	11.4	27.1
Profit attributable to shareholders of the parent company	14.5	12.0	19.1	21.0	17.3	17.2	11.4	27.1

KB Savings Bank

(bn Won)	2Q19	3Q19	4Q19	1Q20	2Q20	3Q20	4Q20	1Q21(E)
Net interest income	15.5	14.3	14.8	15.3	18.2	18.2	19.6	23.6
Net fee and commission income	-0.1	-0.3	-0.1	-0.4	-0.6	-0.1	-0.3	0.0
Net other operating income(expenses)	-0.3	-1.2	0.2	-1.2	-0.2	-1.5	-1.5	-1.5
Gross operating income	15.1	12.8	14.9	13.7	17.4	16.6	17.8	22.1
General & administrative expenses	6.6	6.4	7.3	6.4	6.8	8.9	9.1	9.1
Provision for credit losses	1.7	1.5	3.8	2.4	2.0	2.5	3.1	4.4
Net operating profit	6.8	4.9	3.8	4.9	8.6	5.2	5.6	8.6
Net non-operating profit(loss)	0.0	0.0	0.0	0.0	0.0	-0.8	0.0	0.1
Profit before income tax	6.8	4.9	3.8	4.9	8.6	4.4	5.6	8.7
Profit for the period	5.0	3.5	2.9	3.4	6.5	3.3	4.1	6.4
Profit attributable to shareholders of the parent company	5.0	3.5	2.9	3.4	6.5	3.3	4.1	6.4

KB Investment

(bn Won)	2Q19	3Q19	4Q19	1Q20	2Q20	3Q20	4Q20	1Q21(E)
Net interest income	-0.1	-0.2	-0.3	-0.4	-0.5	-0.8	-0.7	-0.7
Net fee and commission income	-0.5	-0.2	-0.2	0.2	0.2	0.1	0.1	0.3
Net other operating income(expenses)	-1.3	-2.4	20.8	-2.8	13.9	30.2	1.3	11.1
Gross operating income	-1.9	-2.8	20.3	-3.0	13.6	29.5	0.7	10.7
General & administrative expenses	4.4	4.3	4.9	3.9	3.8	12.0	5.1	3.5
Provision for credit losses	0.0	0.1	0.0	0.0	0.0	0.0	0.0	0.0
Net operating profit	-6.3	-7.2	15.4	-6.9	9.8	17.5	-4.4	7.2
Net non-operating profit(loss)	0.9	1.2	3.3	-1.0	-0.7	1.9	-0.8	-1.0
Profit before income tax	-5.4	-6.0	18.7	-7.9	9.1	19.4	-5.2	6.2
Profit for the period	-3.8	-4.0	13.2	-5.3	6.8	15.0	-1.1	3.9
Profit attributable to shareholders of the parent company	-3.8	-4.0	13.2	-5.3	6.8	15.0	-1.1	3.9

KB Data Systems

(bn Won)	2Q19	3Q19	4Q19	1Q20	2Q20	3Q20	4Q20	1Q21(E)
Net interest income	0.0	0.1	0.1	0.1	0.0	0.1	0.0	0.0
Net fee and commission income	0.0	-0.1	-0.1	-0.1	-0.1	-0.1	0.0	-0.1
Net other operating income(expenses)	3.4	4.0	3.1	3.4	2.3	1.6	1.0	1.7
Gross operating income	3.4	4.0	3.1	3.4	2.2	1.6	1.0	1.6
General & administrative expenses	2.2	2.0	2.4	1.7	2.6	2.7	2.6	2.4
Provision for credit losses	0.0	0.0	0.0	0.0	0.1	-0.1	0.1	0.0
Net operating profit	1.2	2.0	0.7	1.7	-0.5	-1.0	-1.7	-0.8
Net non-operating profit(loss)	0.1	0.1	0.1	0.0	0.0	0.0	-0.1	0.0
Profit before income tax	1.3	2.1	0.8	1.7	-0.5	-1.0	-1.8	-0.8
Profit for the period	1.1	1.6	0.6	1.1	-0.2	-0.8	-1.8	-1.4
Profit attributable to shareholders of the parent company	1.1	1.6	0.6	1.1	-0.2	-0.8	-1.8	-1.4

KB Credit Information

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

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KB Asset Management

(bn Won)	Jun. 19	Sep. 19	Dec. 19	Mar. 20	Jun. 20	Sep. 20	Dec. 20	Mar. 21(E)
Total Assets	257.3	261.0	310.0	392.9	385.9	413.3	335.6	312.2
Total Liabilities	84.5	77.9	114.8	223.2	198.3	207.9	112.5	124.2
Total Equity	172.8	183.0	195.2	169.7	187.6	205.4	223.1	187.9

KB Capital

(bn Won)	Jun. 19	Sep. 19	Dec. 19	Mar. 20	Jun. 20	Sep. 20	Dec. 20	Mar. 21(E)
Total Assets	10,086.7	10,377.2	11,190.6	11,504.8	12,140.4	12,326.6	12,823.7	12,901.3
Total Liabilities	8,979.0	9,234.4	10,036.1	10,263.2	10,866.5	10,916.4	11,392.2	11,422.3
Total Equity	1,107.7	1,142.9	1,154.5	1,241.6	1,274.0	1,410.2	1,431.6	1,479.0

KB Life Insurance

(bn Won)	Jun. 19	Sep. 19	Dec. 19	Mar. 20	Jun. 20	Sep. 20	Dec. 20	Mar. 21(E)
Total Assets	10,001.1	10,038.7	9,801.9	9,461.4	9,998.8	10,213.7	10,424.9	10,698.6
Total Liabilities	9,384.1	9,412.9	9,186.6	8,850.7	9,361.9	9,582.2	9,842.8	10,171.6
Total Equity	617.0	625.8	615.3	610.8	636.9	631.4	582.1	527.0

KB Real Estate Trust

(bn Won)	Jun. 19	Sep. 19	Dec. 19	Mar. 20	Jun. 20	Sep. 20	Dec. 20	Mar. 21(E)
Total Assets	342.0	365.2	377.9	374.1	393.4	420.4	437.6	438.2
Total Liabilities	80.2	91.5	85.1	90.2	92.3	102.1	108.1	116.6
Total Equity	261.8	273.7	292.8	283.8	301.1	318.3	329.5	321.6

KB Savings Bank

(bn Won)	Jun. 19	Sep. 19	Dec. 19	Mar. 20	Jun. 20	Sep. 20	Dec. 20	Mar. 21(E)
Total Assets	1,323.7	1,321.9	1,361.0	1,403.4	1,550.0	1,700.7	1,883.7	2,084.2
Total Liabilities	1,117.2	1,112.1	1,148.6	1,190.7	1,331.1	1,478.7	1,658.1	1,852.3
Total Equity	206.6	209.8	212.4	212.7	218.9	222.0	225.6	231.9

KB Investment

(bn Won)	Jun. 19	Sep. 19	Dec. 19	Mar. 20	Jun. 20	Sep. 20	Dec. 20	Mar. 21(E)
Total Assets	731.8	739.6	757.0	761.7	801.3	850.8	848.7	836.5
Total Liabilities	526.2	538.0	542.2	552.2	585.1	619.6	618.6	612.4
Total Equity	205.6	201.5	214.8	209.5	216.2	231.2	230.1	224.0

KB Data Systems

(bn Won)	Jun. 19	Sep. 19	Dec. 19	Mar. 20	Jun. 20	Sep. 20	Dec. 20	Mar. 21(E)
Total Assets	39.7	44.1	41.7	44.1	44.5	42.7	40.3	38.9
Total Liabilities	20.8	23.6	21.0	22.3	22.9	22.0	23.0	22.9
Total Equity	18.9	20.5	20.7	21.8	21.6	20.8	17.3	16.0

KB Credit Information

(bn Won)	Jun. 19	Sep. 19	Dec. 19	Mar. 20	Jun. 20	Sep. 20	Dec. 20	Mar. 21(E)
Total Assets	29.1	28.6	27.8	27.9	28.5	28.3	27.7	27.3
Total Liabilities	14.1	13.9	12.9	12.9	13.8	13.1	11.8	11.3
Total Equity	15.0	14.8	14.9	15.1	14.8	15.2	15.9	16.0

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