

KB Financial Group Fact Book

2017 1Q

Highlights

KB Financial Group

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

KB Kookmin Bank

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

KB Securities

Condensed Income Statement
Condensed Balance Sheet
Key Indicators

KB Kookmin Card

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

KB Insurance

Key Indicators

Other Subsidiaries

Condensed Income Statement
Condensed Balance Sheet

Contacts

[Return to Home](#)

Disclaimer

Highlights

KB Financial Group

KB Kookmin Bank

KB Securities

KB Insurance

KB Kookmin Card

Other Subsidiaries

Contacts

The consolidated financial information of KB Financial Group Inc. (the "Group") presented herein is based on the Korean International Financial Reporting Standards. It is currently being reviewed by the Group's independent auditor, and accordingly, is subject to change.

Totals may not sum due to rounding.

Disclaimer
Highlights
KB Financial Group
KB Kookmin Bank
KB Securities
KB Insurance
KB Kookmin Card
Other Subsidiaries
Contacts

(bn Won)	1Q15	2Q15	3Q15	4Q15	1Q16	2Q16	3Q16	4Q16	1Q17
◆ Financial Statements									
KB Financial Group									
Total Assets	315,756.1	317,321.4	324,636.3	329,065.5	335,951.6	343,198.1	351,840.3	375,664.3	380,889.5
Total Liabilities	287,826.0	289,132.8	296,045.9	300,162.8	306,833.7	313,614.4	321,903.4	344,412.2	349,287.2
Total Equity	27,930.1	28,188.6	28,590.4	28,902.7	29,117.9	29,583.7	29,936.6	31,261.4	31,602.3
Net Income	613.2	338.5	423.9	351.7	554.2	595.5	577.3	463.2	887.6
Net Income (excl. non-controlling interests)	605.0	331.7	414.5	347.1	545.0	580.4	564.4	453.9	870.1
Group Total Asset*	420,871.7	431,728.2	439,826.4	448,643.0	462,405.3	471,428.3	489,846.7	589,973.1	601,522.2
(Asset Under Management)	104,837.0	114,768.9	115,571.1	120,382.8	127,750.4	131,599.8	141,911.5	216,599.6	222,787.3
Total Assets by Subsidiaries									
KB Kookmin Bank	282,129.8	281,449.3	287,023.3	290,277.9	295,770.4	300,221.0	306,748.0	307,066.4	310,145.1
KB Securities**	4,570.0	5,716.7	6,150.0	6,118.3	7,052.9	7,093.7	7,510.4	32,382.8	33,689.7
KB Insurance***	24,110.0	24,693.6	25,326.8	26,503.6	27,516.2	28,229.6	28,660.7	29,352.2	29,546.9
KB Kookmin Card	15,725.6	15,721.0	16,304.5	16,141.8	15,586.0	15,489.3	16,087.8	15,772.0	16,391.8
KB Life Insurance	7,920.3	8,048.3	8,326.4	8,516.8	8,714.5	8,811.5	8,884.7	8,887.4	8,969.1
KB Asset Management	168.8	180.0	199.9	228.0	148.3	145.4	158.3	170.8	129.8
KB Capital	4,245.2	4,575.5	4,943.6	5,563.4	5,903.2	6,518.1	6,900.1	7,428.4	7,752.8
KB Savings Bank	798.0	766.9	788.3	856.5	959.9	1,013.0	1,083.1	1,078.1	1,084.5
KB Real Estate Trust	211.0	213.4	220.1	223.8	183.0	197.6	207.7	216.7	206.2
KB Investment	215.5	236.2	246.5	276.8	284.7	286.0	299.7	315.9	306.7
KB Credit Information	28.2	28.8	28.7	28.5	27.5	27.9	28.1	28.0	27.6
KB Data Systems	22.3	23.2	24.0	28.4	24.5	25.0	27.3	27.0	31.6
Total Equity by Subsidiaries									
KB Kookmin Bank	22,282.9	22,420.0	22,629.8	22,747.2	22,866.3	23,212.5	23,609.8	23,325.0	23,684.8
KB Securities**	588.1	610.1	626.0	623.0	638.2	652.1	661.8	4,184.4	4,231.0
KB Insurance***	1,846.2	1,795.6	1,884.9	2,077.0	2,250.4	2,466.1	2,506.2	2,435.6	2,516.5
KB Kookmin Card	3,577.5	3,651.2	3,766.3	3,834.0	3,728.3	3,788.6	3,873.8	3,965.0	3,799.6
KB Life Insurance	604.2	588.8	606.6	582.8	602.9	617.0	611.8	549.6	555.9

KB Asset Management	134.3	146.9	158.4	146.7	109.6	125.4	142.8	154.2	116.1
KB Capital	468.7	482.3	551.1	560.1	617.5	697.0	721.8	788.1	815.6
KB Savings Bank	154.0	158.8	168.4	172.3	174.2	176.5	178.7	182.2	179.8
KB Real Estate Trust	189.6	195.4	199.4	203.3	159.4	170.1	176.4	183.0	171.0
KB Investment	131.6	135.8	137.5	145.8	147.9	148.7	147.9	147.4	141.5
KB Credit Information	20.3	20.5	20.5	20.2	19.8	20.2	20.3	20.3	19.9
KB Data Systems	14.0	14.4	14.2	13.7	13.4	13.8	14.1	14.4	14.5
Net Income by Subsidiaries									
KB Kookmin Bank	476.2	254.0	233.6	143.4	387.2	356.0	421.8	-200.7	663.5
KB Securities**	11.8	21.7	14.1	-0.5	16.0	12.5	11.6	-133.5	63.8
KB Insurance***	55.9	37.2	43.3	37.3	70.0	105.3	63.3	57.2	67.1
KB Kookmin Card	98.1	70.7	116.1	70.1	95.2	58.1	82.1	81.7	83.3
KB Life Insurance	5.8	7.3	5.2	-7.7	6.7	3.6	3.1	-0.7	12.9
KB Asset Management	11.9	12.9	11.4	-11.6	14.0	15.7	17.5	11.6	12.0
KB Capital	17.1	14.1	19.7	9.5	19.2	31.3	27.1	19.2	36.5
KB Savings Bank	1.4	4.9	10.3	4.0	2.0	2.1	2.3	3.9	3.3
KB Real Estate Trust	3.6	9.0	3.8	3.9	6.0	10.5	6.3	6.5	8.1
KB Investment	-2.4	5.2	2.1	3.5	1.9	3.5	-0.1	0.9	-2.6
KB Credit Information	-0.6	0.3	-0.1	-0.2	-0.4	0.4	0.1	-0.1	-0.4
KB Data Systems	-0.5	0.3	0.1	0.2	-0.2	0.4	0.3	0.1	0.1

* Simple arithmetic sum of all subsidiaries' assets (Including Trusts and AUM)

** Figures for formerly KB I&S until 3Q16 / Figures from 4Q16 represent consolidated financial results of KB Securities

*** Separate basis (Non-consolidated subsidiary)

◆ Key Financial Indicators

KB Financial Group

ROA (Quarterly)	0.79%	0.43%	0.53%	0.43%	0.67%	0.70%	0.66%	0.51%	0.94%
ROA (Cumulative)	0.79%	0.61%	0.58%	0.54%	0.67%	0.68%	0.68%	0.63%	0.94%
ROE (Quarterly)	8.79%	4.76%	5.88%	4.87%	7.57%	7.97%	7.65%	5.99%	11.17%
ROE (Cumulative)	8.79%	6.77%	6.47%	6.06%	7.57%	7.77%	7.73%	7.26%	11.17%
EPS (Won, Quarterly)	1,566	879	1,054	897	1,415	1,530	1,501	1,143	2,192
EPS (Won, Cumulative)	1,566	2,445	3,499	4,396	1,415	2,944	4,445	5,588	2,192
BPS (Won)	70,541	71,230	72,256	73,026	73,567	74,717	75,571	73,650	73,357
NIM (Quarterly)	2.00%	1.88%	1.88%	1.81%	1.84%	1.85%	1.85%	1.89%	1.95%

NIM (Cumulative)	2.00%	1.94%	1.92%	1.89%	1.84%	1.85%	1.85%	1.86%	1.95%
CIR (Quarterly)	59.61%	67.37%	58.55%	58.72%	57.25%	56.61%	52.08%	116.95%	50.55%
CIR (Cumulative)	59.61%	63.72%	62.13%	61.28%	57.25%	56.92%	55.28%	70.23%	50.55%
Credit Cost ratio (to Credit, Quarterly)	0.34%	0.48%	0.30%	0.66%	0.18%	0.31%	0.31%	0.06%	0.39%
Credit Cost ratio (to Credit, Cumulative)	0.34%	0.41%	0.37%	0.44%	0.18%	0.25%	0.27%	0.22%	0.39%
NPL Ratio	1.39%	1.35%	1.16%	1.17%	1.16%	1.02%	0.96%	0.86%	0.88%
NPL Coverage Ratio	144.01%	146.69%	158.68%	161.46%	165.60%	177.18%	184.11%	200.35%	197.73%
BIS Ratio	15.86%	15.86%	15.74%	15.48%	15.31%	15.11%	15.22%	15.27%	15.75%
CET 1 Ratio	13.82%	13.82%	13.71%	13.47%	13.55%	13.38%	13.51%	14.25%	14.94%
KB Kookmin Bank									
ROA (Quarterly)	0.68%	0.36%	0.33%	0.20%	0.53%	0.48%	0.56%	-0.26%	0.86%
ROA (Cumulative)	0.68%	0.52%	0.46%	0.39%	0.53%	0.50%	0.52%	0.32%	0.86%
ROE (Quarterly)	8.61%	4.55%	4.15%	2.53%	6.79%	6.18%	7.21%	-3.42%	11.29%
ROE (Cumulative)	8.61%	6.57%	5.76%	4.94%	6.79%	6.48%	6.72%	4.17%	11.29%
NIM (Quarterly)	1.72%	1.60%	1.60%	1.53%	1.56%	1.58%	1.58%	1.61%	1.66%
NIM (Cumulative)	1.72%	1.66%	1.64%	1.61%	1.56%	1.57%	1.57%	1.58%	1.66%
CIR (Quarterly)	65.64%	70.79%	66.73%	62.01%	62.32%	60.40%	54.44%	123.74%	51.78%
CIR (Cumulative)	65.64%	68.48%	67.97%	66.48%	62.32%	61.34%	58.98%	74.73%	51.78%
NPL Ratio	1.28%	1.24%	1.06%	1.10%	1.08%	0.95%	0.88%	0.74%	0.78%
NPL Coverage Ratio	136.05%	138.59%	150.54%	151.57%	156.81%	168.09%	174.52%	196.93%	192.42%
BIS Ratio	16.37%	16.40%	16.14%	16.01%	15.81%	15.93%	16.39%	16.32%	16.71%
CET 1 Ratio	14.05%	14.08%	13.88%	13.74%	13.80%	13.92%	14.36%	14.83%	15.47%
LDR	97.5%	98.7%	98.9%	99.0%	98.9%	98.6%	98.6%	98.8%	97.6%

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

(bn Won)	1Q15	2Q15	3Q15	4Q15	1Q16	2Q16	3Q16	4Q16	1Q17
Net interest income	1,536.9	1,547.6	1,552.6	1,566.1	1,506.3	1,544.6	1,600.8	1,750.8	1,726.4
Net fee and commission income	382.1	394.0	397.4	361.5	368.2	364.2	375.6	476.9	520.6
Net other operating income(expenses)	-112.3	89.5	-244.0	-89.5	-33.8	-20.0	-65.8	-422.9	61.9
Gross operating income	1,806.7	2,031.1	1,706.0	1,838.1	1,840.7	1,888.8	1,910.6	1,804.8	2,308.9
General & administrative expenses	1,077.0	1,368.4	998.9	1,079.3	1,053.8	1,069.2	995.0	2,110.7	1,167.2
Operating profit before provision for credit losses	729.7	662.7	707.1	758.8	786.9	819.6	915.6	-305.9	1,141.7
Provision for credit losses	193.8	264.8	165.8	412.8	119.0	194.5	194.2	31.5	254.9
Net operating profit	535.9	397.9	541.3	346.0	667.9	625.1	721.4	-337.4	886.8
Net non-operating profit(loss)	205.8	26.7	27.1	84.0	51.9	125.3	40.4	734.1	78.5
Share of profit(loss) of associates	19.7	-2.3	27.5	158.2	37.7	122.6	33.0	87.5	52.5
Net other non-operating income(expenses)	186.1	29.0	-0.4	-74.2	14.2	2.7	7.4	646.6	26.0
Profit before income tax	741.7	424.6	568.4	430.0	719.8	750.4	761.8	396.7	965.3
Income tax expense	128.5	86.1	144.5	78.3	165.6	154.9	184.5	-66.5	77.7
Profit for the period	613.2	338.5	423.9	351.7	554.2	595.5	577.3	463.2	887.6
Non-controlling interests	8.2	6.8	9.4	4.6	9.2	15.1	12.9	9.3	17.5
Profit attributable to shareholders of the parent company	605.0	331.7	414.5	347.1	545.0	580.4	564.4	453.9	870.1

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

(bn Won)	Mar. 15	Jun. 15	Sep. 15	Dec. 15	Mar. 16	Jun. 16	Sep. 16	Dec. 16	Mar. 17
Total Assets	315,756.1	317,321.4	324,636.3	329,065.5	335,951.6	343,198.1	351,840.3	375,664.3	380,889.5
Cash and due from financial institutions	14,842.4	17,893.5	18,992.4	16,316.1	18,809.1	15,743.4	17,019.1	17,884.9	18,934.0
Financial assets at fair value through profit or loss	10,569.2	10,158.7	9,954.9	11,174.0	11,619.3	13,683.0	14,186.7	27,858.4	28,185.6
Derivative financial assets	2,035.3	1,933.6	2,987.4	2,278.1	2,464.2	2,320.6	2,754.7	3,381.9	2,486.5
Financial investments	34,742.4	36,338.9	38,417.6	39,136.8	37,955.9	39,674.5	41,619.8	45,135.5	45,103.3
Loans	238,266.4	234,380.9	240,809.4	245,005.4	248,344.5	253,085.2	257,531.4	265,486.1	267,515.2
(Allowances for loan losses)	-2,476.6	-2,467.1	-2,382.0	-2,582.1	-2,451.9	-2,282.3	-2,274.1	-2,277.8	-2,351.1
Investments in associates	682.9	1,317.1	1,335.6	1,737.8	1,784.3	3,023.8	3,039.5	1,770.7	1,802.5
Tangible assets	3,433.4	3,414.3	3,423.1	3,499.2	3,484.3	3,463.4	3,522.2	4,382.3	4,283.3
Goodwill & Intangible assets	475.3	461.0	457.0	466.8	468.7	475.3	480.9	652.3	653.2
Current income tax assets	138.2	34.4	13.7	18.5	14.0	15.2	15.3	65.7	96.6
Deferred income tax assets	14.7	7.9	8.4	8.4	8.3	5.4	5.2	136.6	27.4
Other assets	10,555.9	11,381.1	8,236.8	9,424.4	10,999.0	11,708.3	11,665.5	8,909.9	11,801.9
Total Liabilities	287,826.0	289,132.8	296,045.9	300,162.8	306,833.7	313,614.4	321,903.4	344,412.2	349,287.2
Financial liabilities at fair value through profit or loss	1,983.9	2,673.8	2,574.1	2,974.6	3,643.0	3,554.0	3,770.3	12,122.8	11,409.7
Deposits	213,197.7	212,317.5	217,845.5	224,268.1	227,033.0	231,608.6	234,559.4	239,729.6	242,016.7
Debts	16,493.7	16,278.0	15,830.0	16,240.7	14,626.7	15,317.8	16,481.3	26,251.5	26,367.7
Debentures	29,138.5	30,170.0	31,056.5	32,600.6	31,885.6	33,772.2	34,590.4	34,992.1	35,292.2
Derivative financial liabilities	1,918.9	1,859.4	3,189.2	2,325.8	2,528.6	2,371.1	2,758.2	3,807.1	2,639.2
Net defined benefit liabilities	121.6	170.7	217.2	73.2	120.9	170.8	216.8	96.3	132.3
Provisions	599.5	601.4	595.6	607.9	649.8	572.2	531.2	537.7	519.8
Accrued expenses payables	3,405.7	3,248.7	3,283.4	2,976.5	3,014.7	3,015.5	3,147.0	3,009.4	2,986.3
Other liabilities	20,966.5	21,813.3	21,454.4	18,095.4	23,331.4	23,232.2	25,849.1	23,865.7	27,923.3
Total Equity	27,930.1	28,188.6	28,590.4	28,902.7	29,117.9	29,583.7	29,936.6	31,261.4	31,602.3
Share capital	1,931.8	1,931.8	1,931.8	1,931.8	1,931.8	1,931.8	1,931.8	2,090.6	2,090.6
Capital surplus	15,854.5	15,854.5	15,854.5	15,854.5	15,854.5	15,854.5	15,854.8	16,994.9	16,995.5
Accumulated other comprehensive income	572.0	492.0	469.9	430.2	602.4	645.2	596.5	405.3	438.5
Retained earnings	9,370.8	9,702.5	10,117.0	10,464.1	10,630.4	11,210.9	11,775.3	12,229.2	12,601.4
Treasury shares	0.0	0.0	0.0	0.0	-127.5	-300.0	-476.1	-722.0	-801.2
Non-controlling interest	201.0	207.8	217.2	222.1	226.3	241.3	254.3	263.4	277.5

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

(bn Won)	1Q15	2Q15	3Q15	4Q15	1Q16	2Q16	3Q16	4Q16	1Q17
Interest Income	2,711.7	2,585.8	2,554.7	2,523.6	2,466.3	2,464.6	2,481.6	2,609.4	2,603.8
Due from financial institutions	40.7	43.1	36.4	31.5	30.2	28.3	24.9	28.0	24.2
Financial Investments	251.5	241.0	251.5	244.9	233.6	222.0	219.2	215.2	218.3
Loans	2,386.7	2,270.9	2,226.2	2,218.6	2,173.7	2,186.2	2,211.8	2,334.1	2,337.0
Other	32.8	30.8	40.6	28.6	28.8	28.1	25.7	32.1	24.3
Interest Expense	1,174.8	1,038.2	1,002.1	957.5	960.0	920.0	880.8	858.6	877.4
Deposits	884.5	754.8	719.8	676.3	678.5	638.3	603.5	547.9	579.7
Debts & Debentures	269.6	261.5	266.4	264.3	267.4	266.7	262.1	295.1	280.1
Other	20.7	21.9	15.9	16.9	14.1	15.0	15.2	15.6	17.6
Net Interest Income	1,536.9	1,547.6	1,552.6	1,566.1	1,506.3	1,544.6	1,600.8	1,750.8	1,726.4

Group Net Interest Margin

(bn Won)	1Q15	2Q15	3Q15	4Q15	1Q16	2Q16	3Q16	4Q16	1Q17
NIM (Quarterly)	2.00%	1.88%	1.88%	1.81%	1.84%	1.85%	1.85%	1.89%	1.95%
NIM (Cumulative)	2.00%	1.94%	1.92%	1.89%	1.84%	1.85%	1.85%	1.86%	1.95%

- Bank + Credit Card (excluding credit card merchant fees)

Interest Spread / Margin

(bn Won)	1Q15	2Q15	3Q15	4Q15	1Q16	2Q16	3Q16	4Q16	1Q17
Interest earning assets*	256,985.1	260,372.7	263,866.6	273,144.8	271,175.5	274,545.3	278,962.1	283,946.7	284,375.0
Interest earned on the assets	2,429.5	2,300.8	2,251.6	2,231.1	2,183.2	2,168.9	2,176.2	2,202.0	2,195.6
Yield	3.83%	3.54%	3.39%	3.24%	3.24%	3.18%	3.10%	3.09%	3.13%
Interest bearing liabilities*	246,060.5	248,065.1	251,594.7	259,947.6	259,773.3	264,553.9	269,177.3	273,299.0	273,337.4
Interest paid on the liabilities	1,159.7	1,078.0	1,003.0	983.4	939.5	906.5	876.4	853.8	829.2
Yield	1.91%	1.74%	1.58%	1.50%	1.45%	1.38%	1.30%	1.24%	1.23%
Interest spread	1.92%	1.80%	1.81%	1.74%	1.79%	1.80%	1.80%	1.85%	1.90%
Net Interest Margin	2.00%	1.88%	1.88%	1.81%	1.84%	1.85%	1.85%	1.89%	1.95%

- Excluding credit card merchant fees

* Average Balance

(bn Won)	1Q15	2Q15	3Q15	4Q15	1Q16	2Q16	3Q16	4Q16	1Q17
Interest earning assets*	258,910.9	262,402.1	265,923.4	275,211.4	273,208.7	276,737.2	281,250.7	286,235.3	286,726.4
Interest earned on the assets	2,677.7	2,558.5	2,514.3	2,498.1	2,430.4	2,432.4	2,447.6	2,481.6	2,480.4
Yield	4.19%	3.91%	3.75%	3.60%	3.58%	3.54%	3.46%	3.45%	3.51%
Interest bearing liabilities*	246,060.5	248,065.1	251,594.7	259,947.6	259,773.3	264,553.9	269,177.3	273,299.0	273,337.4
Interest paid on the liabilities	1,159.7	1,078.0	1,003.0	983.4	939.5	906.5	876.4	853.8	829.2
Yield	1.91%	1.74%	1.58%	1.50%	1.45%	1.38%	1.30%	1.24%	1.23%
Interest spread	2.28%	2.17%	2.17%	2.10%	2.13%	2.16%	2.16%	2.21%	2.28%
Net Interest Margin	2.38%	2.26%	2.25%	2.18%	2.19%	2.22%	2.22%	2.26%	2.34%

- Including credit card merchant fees

* Average Balance

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

(bn Won)	1Q15	2Q15	3Q15	4Q15	1Q16	2Q16	3Q16	4Q16	1Q17
Trust Fee	105.5	103.9	92.8	73.4	79.4	80.3	89.2	90.1	124.6
Fee and Commission	276.6	290.1	304.6	288.1	288.8	283.9	286.4	386.8	396.0
Fees from Credit Cards	124.1	104.4	118.7	123.0	109.1	90.0	101.8	117.6	109.9
Guarantee Fees	7.2	7.4	7.7	7.8	7.7	7.4	7.9	17.7	10.4
Other Commissions in Won	126.2	158.0	157.7	137.1	152.4	166.4	158.4	233.1	257.8
Commissions Received as Agency	38.2	39.4	46.9	43.6	45.7	45.3	42.5	38.7	45.1
Commissions Received on Represent Securities	36.4	47.5	42.5	38.5	41.0	43.5	42.4	39.5	42.5
Commissions Received on Banking Business	41.1	42.3	42.1	42.9	42.1	44.3	44.8	45.8	45.5
Commissions Received on Loan Business	19.7	24.4	21.6	22.1	18.6	19.3	21.1	20.3	19.0
Others	-9.2	4.4	4.6	-10.0	5.0	14.0	7.6	88.8	105.7
Other Commissions in Foreign Currency	19.1	20.3	20.5	20.2	19.6	20.1	18.3	18.4	17.9
Net Fee and Commission Income	382.1	394.0	397.4	361.5	368.2	364.2	375.6	476.9	520.6

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

(bn Won)	1Q15	2Q15	3Q15	4Q15	1Q16	2Q16	3Q16	4Q16	1Q17
Net gain/loss on Securities	132.9	206.2	263.9	31.8	262.2	182.4	51.5	-385.3	-186.8
Net gain/loss on FVTPL Securities	116.6	29.8	288.0	-63.3	150.8	91.2	-52.6	-370.9	-257.2
Net gain/loss on AFS/HTM Securities	16.3	176.4	-24.1	95.1	111.4	91.2	104.1	-14.4	70.4
Net gain/loss on sales of AFS/HTM Securities	48.2	197.6	59.6	88.8	59.9	79.8	81.1	-28.6	0.5
Impairment loss on AFS/HTM Securities	-69.1	-42.5	-106.8	-8.9	-3.0	-3.3	-1.0	-27.6	-12.4
Others (Dividend income, etc.)	37.2	21.3	23.1	15.2	54.5	14.7	24.0	41.8	82.3
Net gain/loss on derivatives & foreign currency translation	33.8	59.9	-203.5	157.2	-35.3	52.6	187.1	253.6	537.9
Other operating income	-279.0	-176.6	-304.4	-278.5	-260.7	-255.0	-304.4	-291.2	-289.2
Insurance Fees on Deposits & Contribution to Credit Guara	-178.9	-179.0	-178.4	-177.3	-165.3	-169.9	-176.7	-174.8	-177.2
Net gain/loss on sale of loans	1.1	86.9	5.4	-3.1	3.7	27.9	-3.8	-6.0	5.7
Others	-101.2	-84.5	-131.4	-98.1	-99.1	-113.0	-123.9	-110.4	-117.7
Net other operating income(expense)	-112.3	89.5	-244.0	-89.5	-33.8	-20.0	-65.8	-422.9	61.9

* FVTPL: Financial Assets / Liabilities at Fair Value Through Profit or Loss

AFS: Available for Sale, HTM: Held to Maturity

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

(bn Won)	1Q15	2Q15	3Q15	4Q15	1Q16	2Q16	3Q16	4Q16	1Q17
Provision for loan losses	215.5	255.6	215.5	419.2	43.4	263.9	231.2	42.7	270.7
Provision for acceptances and guarantees	-13.0	19.6	-46.4	-14.5	70.2	-68.5	-32.8	-1.7	-10.0
Provision for undrawn commitments	-8.8	-10.3	-3.5	7.2	6.3	-0.8	-2.3	-9.4	-4.6
Provision for financial guarantees & contracts	0.1	-0.1	0.2	0.9	-0.9	-0.1	-1.9	-0.1	-1.2
Provision for Credit Losses	193.8	264.8	165.8	412.8	119.0	194.5	194.2	31.5	254.9

Group Credit Cost Ratio

(bn Won)	1Q15	2Q15	3Q15	4Q15	1Q16	2Q16	3Q16	4Q16	1Q17
Group Total Credit*	233,381.2	234,069.6	240,476.8	245,031.0	247,714.5	252,284.0	256,163.4	263,005.4	263,685.3
Household	116,011.5	112,767.1	116,926.2	121,100.6	123,224.6	126,114.3	127,320.8	133,498.6	132,286.8
Corporate	103,075.5	107,009.9	108,872.1	109,026.5	110,236.6	111,873.4	114,363.8	114,724.8	115,880.0
Credit Card	14,294.2	14,292.6	14,678.4	14,903.9	14,253.3	14,296.2	14,478.8	14,781.9	15,518.6
Group Total Provision**	197.4	278.7	175.5	401.2	112.3	195.8	197.4	40.5	256.2
Household	25.2	35.1	24.8	28.0	-74.8	35.6	39.7	67.3	43.2
Corporate	117.6	163.1	98.5	298.8	128.8	94.6	97.2	-97.1	130.0
Credit Card	54.6	80.5	52.2	74.4	58.3	65.6	60.5	70.3	83.0
Credit Cost (Quarterly)	0.34%	0.48%	0.30%	0.66%	0.18%	0.31%	0.31%	0.06%	0.39%
Household	0.09%	0.12%	0.09%	0.09%	-0.24%	0.11%	0.13%	0.21%	0.13%
Corporate	0.46%	0.62%	0.37%	1.10%	0.47%	0.34%	0.34%	-0.34%	0.45%
Credit Card	1.52%	2.25%	1.44%	2.01%	1.60%	1.84%	1.68%	1.92%	2.19%
Credit Cost (Cumulative)	0.34%	0.41%	0.37%	0.44%	0.18%	0.25%	0.27%	0.22%	0.39%
Household	0.09%	0.10%	0.10%	0.10%	-0.24%	-0.06%	0.00%	0.05%	0.13%
Corporate	0.46%	0.54%	0.48%	0.64%	0.47%	0.40%	0.38%	0.20%	0.45%
Credit Card	1.52%	1.88%	1.73%	1.80%	1.60%	1.71%	1.70%	1.75%	2.19%

- Group figures are simple arithmetic sum of 9 subsidiaries (Bank, Securities, Credit Card, Life Insurance, Asset Management, Capital, Savings Bank, Real Estate Trust, Investment)

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

(bn Won)	1Q15	2Q15	3Q15	4Q15	1Q16	2Q16	3Q16	4Q16	1Q17
Employee Benefits	755.1	1,023.7	667.0	680.5	738.5	724.3	656.0	1,636.8	785.2
Post-Employment Benefits	50.1	49.3	48.7	48.9	50.4	49.0	48.8	57.3	48.7
Termination Benefits	1.8	346.4	-0.8	44.0	-1.3	59.1	-0.9	846.5	-1.5
Salaries & Employee Benefits	467.5	463.2	422.3	429.1	441.7	447.8	447.3	575.8	490.0
Others	235.7	164.8	196.8	158.5	247.7	168.4	160.8	157.2	248.0
Depreciation and Amortization	60.1	61.1	65.4	70.7	59.1	62.9	70.3	96.3	74.3
Tangible Assets	39.3	39.5	46.5	51.6	42.4	46.2	52.6	74.1	48.6
Intangible Assets	16.8	17.7	15.3	14.7	14.4	14.1	15.2	19.4	20.0
Others	4.0	3.9	3.6	4.4	2.3	2.6	2.5	2.8	5.7
Other General and Administrative Expenses	261.8	283.6	266.5	328.1	256.2	282.0	268.7	377.6	307.7
Occupancy, Furniture & Equipment Expenses	229.9	242.5	238.9	303.9	232.4	242.1	247.1	349.3	271.7
Taxes	31.9	41.1	27.6	24.2	23.8	39.9	21.6	28.3	36.0
General & Administrative Expenses	1,077.0	1,368.4	998.9	1,079.3	1,053.8	1,069.2	995.0	2,110.7	1,167.2

Cost to Income Ratio

(bn Won)	1Q15	2Q15	3Q15	4Q15	1Q16	2Q16	3Q16	4Q16	1Q17
Cost to Income Ratio (Quarterly)	59.6%	67.4%	58.6%	58.7%	57.2%	56.6%	52.1%	116.9%	50.6%
Cost to Income Ratio (Cumulative)	59.6%	63.7%	62.1%	61.3%	57.2%	56.9%	55.3%	70.2%	50.6%
Gross Operating Income	1,806.7	2,031.1	1,706.0	1,838.1	1,840.7	1,888.8	1,910.6	1,804.8	2,308.9
General & Administrative Expenses	1,077.0	1,368.4	998.9	1,079.3	1,053.8	1,069.2	995.0	2,110.7	1,167.2

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

(bn Won)	Mar. 15	Jun. 15	Sep. 15	Dec. 15	Mar. 16	Jun. 16	Sep. 16	Dec. 16	Mar. 17
Total Outstanding Credits	233,381.2	234,069.6	240,476.8	245,031.0	247,714.5	252,284.0	256,163.4	263,005.4	263,685.3
Normal	226,972.3	227,824.4	234,711.5	239,187.2	240,444.6	246,101.3	250,086.4	257,391.2	257,754.8
Precautionary	3,172.6	3,088.7	2,965.4	2,969.3	4,401.4	3,604.3	3,626.3	3,356.7	3,602.2
Substandard	1,394.6	1,406.4	1,357.6	1,280.5	1,189.9	1,103.8	1,031.6	981.2	1,017.2
Doubtful	1,174.2	931.1	885.5	1,037.0	1,075.1	1,030.3	944.6	838.8	848.6
Estimated Loss	667.5	819.0	556.7	557.0	603.5	444.3	474.4	437.5	462.6
NPL	3,236.3	3,156.5	2,799.8	2,874.5	2,868.5	2,578.4	2,450.6	2,257.5	2,328.4
NPL Ratio	1.39%	1.35%	1.16%	1.17%	1.16%	1.02%	0.96%	0.86%	0.88%
Allowances*	2,633.5	2,642.2	2,487.6	2,669.0	2,588.9	2,388.1	2,363.9	2,354.1	2,438.0
Reserve for Credit Losses**	2,027.1	1,988.1	1,955.2	1,972.3	2,161.2	2,180.2	2,148.0	2,168.7	2,165.9
NPL Coverage Ratio***(old)	144.01%	146.69%	158.68%	161.46%	165.60%	177.18%	184.11%	200.35%	197.73%
NPL Coverage Ratio****(new)	81.37%	83.71%	88.85%	92.85%	90.25%	92.62%	96.46%	104.28%	104.71%

- Simple arithmetic sum of subsidiaries below

* Allowances for Loan Losses and Acceptances & Guarantees

** Excluding Reserve for Credit Losses for Undrawn Commitments

*** including Reserve for Credit Losses

****excluding Reserve for Credit Losses

Asset Quality by Subsidiaries

KB Kookmin Bank	Mar. 15	Jun. 15	Sep. 15	Dec. 15	Mar. 16	Jun. 16	Sep. 16	Dec. 16	Mar. 17
Total Outstanding Credits	213,219.2	213,558.3	219,305.3	222,946.2	225,640.9	229,556.7	232,779.4	235,025.6	234,604.4
Normal	208,436.2	208,845.3	215,034.1	218,636.0	219,862.5	224,770.6	228,077.2	231,253.7	230,563.3
Precautionary	2,054.6	2,058.2	1,939.2	1,863.3	3,344.6	2,601.7	2,644.1	2,023.5	2,220.2
Substandard	1,265.1	1,283.0	1,229.4	1,169.8	1,086.4	1,007.9	942.3	856.5	911.0
Doubtful	891.7	688.1	643.2	818.2	876.6	831.8	743.7	590.7	604.1
Estimated Loss	571.6	683.7	459.4	458.9	470.8	344.7	372.1	301.2	305.7
NPL	2,728.4	2,654.8	2,332.0	2,446.9	2,433.8	2,184.4	2,058.1	1,748.4	1,820.9

NPL Ratio	1.28%	1.24%	1.06%	1.10%	1.08%	0.95%	0.88%	0.74%	0.78%
Allowances*	2,062.5	2,049.4	1,935.2	2,107.1	2,018.9	1,851.5	1,824.9	1,671.8	1,743.5
Reserve for Credit Losses**	1,649.5	1,629.8	1,575.3	1,601.6	1,797.6	1,820.2	1,766.9	1,771.3	1,760.1
NPL Coverage Ratio*** (old)	136.05%	138.59%	150.54%	151.57%	156.81%	168.09%	174.52%	196.93%	192.42%
NPL Coverage Ratio*** (new)	75.59%	77.20%	82.98%	86.12%	82.95%	84.76%	88.67%	95.62%	95.75%

KB Securities	Mar. 15	Jun. 15	Sep. 15	Dec. 15	Mar. 16	Jun. 16	Sep. 16	Dec. 16	Mar. 17
Total Outstanding Credits	372.0	355.8	367.5	409.4	479.5	477.3	463.6	2,787.7	3,015.4
Normal	313.4	297.3	309.1	351.1	423.1	422.3	416.8	2,628.1	2,882.9
Precautionary	0.0	0.0	0.0	0.0	0.0	0.0	0.0	56.0	36.0
Substandard	29.4	29.5	29.8	30.2	30.6	31.0	22.5	49.4	31.4
Doubtful	0.0	0.0	0.0	28.1	0.0	0.0	0.0	1.0	0.0
Estimated Loss	29.3	28.9	28.6	0.0	25.9	23.9	24.3	53.2	65.1
NPL	58.6	58.5	58.4	58.3	56.4	54.9	46.8	103.6	96.5
NPL Ratio	15.76%	16.44%	15.90%	14.24%	11.77%	11.51%	10.09%	3.72%	3.20%
Allowances*	30.9	30.2	30.1	32.1	29.6	28.4	27.4	77.2	69.7
Reserve for Credit Losses**	7.1	7.6	7.4	5.0	5.4	5.7	3.4	19.2	21.4
NPL Coverage Ratio***	64.94%	64.63%	64.29%	63.72%	62.07%	61.95%	65.93%	93.03%	94.37%

- Figures for KB Investment & Securities until 3Q16, Figures for KB Securities (Merger with Hyundai Securities) from 4Q16

KB Kookmin Card	Mar. 15	Jun. 15	Sep. 15	Dec. 15	Mar. 16	Jun. 16	Sep. 16	Dec. 16	Mar. 17
Total Outstanding Credits	14,293.6	14,292.6	14,678.4	14,903.9	14,253.3	14,296.2	14,478.8	14,781.9	15,518.6
Normal	13,336.7	13,358.7	13,730.6	13,945.5	13,316.9	13,411.4	13,586.5	13,867.5	14,600.8
Precautionary	752.7	731.5	746.3	787.6	756.4	703.8	711.4	722.2	703.8
Substandard	1.9	1.4	1.1	0.8	0.7	0.7	2.0	3.4	3.0
Doubtful	163.7	163.2	160.1	133.7	145.8	143.8	144.8	154.6	165.1
Estimated Loss	38.6	37.8	40.3	36.2	33.5	36.5	34.1	34.2	45.8
NPL	204.2	202.4	201.5	170.8	180.0	181.0	180.9	192.2	213.9
NPL Ratio	1.43%	1.42%	1.37%	1.15%	1.26%	1.27%	1.25%	1.30%	1.38%
Allowances*	394.0	416.8	419.7	412.2	419.6	426.8	423.7	436.5	460.5
Reserve for Credit Losses**	321.1	296.9	308.4	296.5	284.2	278.0	296.9	302.2	303.3
NPL Coverage Ratio***	350.20%	352.61%	361.28%	414.93%	390.97%	389.40%	398.27%	384.37%	357.04%

KB Life Insurance	Mar. 15	Jun. 15	Sep. 15	Dec. 15	Mar. 16	Jun. 16	Sep. 16	Dec. 16	Mar. 17
--------------------------	---------	---------	---------	---------	---------	---------	---------	---------	---------

Total Outstanding Credits	665.3	703.2	762.0	820.4	830.3	881.3	902.9	899.7	911.3
Normal	665.3	703.2	762.0	790.7	801.6	852.8	874.6	871.7	883.5
Precautionary	0.0	0.0	0.0	29.6	28.8	28.5	28.3	28.1	27.9
Substandard	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Doubtful	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Estimated Loss	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
NPL	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
NPL Ratio	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Allowances*	0.0	0.0	0.0	5.6	5.5	5.4	5.4	5.6	5.4
Reserve for Credit Losses**	4.7	4.9	5.2	5.6	5.5	5.7	5.9	5.3	5.5
NPL Coverage Ratio***	-	-	-	-	-	-	-	-	-

KB Asset Management	Mar. 15	Jun. 15	Sep. 15	Dec. 15	Mar. 16	Jun. 16	Sep. 16	Dec. 16	Mar. 17
Total Outstanding Credits	0.0	0.0	0.0	0.0	21.4	21.8	22.1	24.3	22.6
Normal	0.0	0.0	0.0	0.0	21.1	21.3	21.5	23.7	21.3
Precautionary	0.0	0.0	0.0	0.0	0.0	0.1	0.1	0.1	0.1
Substandard	0.0	0.0	0.0	0.0	0.0	0.0	0.1	0.0	0.3
Doubtful	0.0	0.0	0.0	0.0	0.0	0.1	0.1	0.0	0.3
Estimated Loss	0.0	0.0	0.0	0.0	0.3	0.3	0.3	0.3	0.6
NPL	0.0	0.0	0.0	0.0	0.3	0.4	0.5	0.5	1.2
NPL Ratio	-	-	-	-	1.46%	1.79%	2.18%	2.24%	5.17%
Allowances*	0.3	0.3	0.3	0.3	0.0	0.3	0.3	0.3	0.6
Reserve for Credit Losses**	0.1	0.1	0.1	0.1	0.1	0.1	0.2	0.2	0.4
NPL Coverage Ratio***	-	-	-	-	43.23%	111.51%	103.33%	103.25%	83.80%

KB Capital	Mar. 15	Jun. 15	Sep. 15	Dec. 15	Mar. 16	Jun. 16	Sep. 16	Dec. 16	Mar. 17
Total Outstanding Credits	4,188.3	4,518.3	4,773.8	5,279.5	5,795.4	6,255.8	6,692.0	7,171.2	7,227.9
Normal	3,963.8	4,318.6	4,573.5	5,089.1	5,602.0	6,101.9	6,528.2	7,005.8	7,024.5
Precautionary	112.0	83.6	68.5	56.7	57.2	58.1	58.0	58.9	94.2
Substandard	26.8	27.5	42.1	33.0	30.4	20.8	22.5	0.0	20.8
Doubtful	69.3	71.4	73.0	49.4	45.8	46.5	49.5	0.0	55.2
Estimated Loss	16.5	17.2	16.8	51.2	59.9	28.5	33.8	35.1	33.2
NPL	112.5	116.1	131.9	133.6	136.1	95.8	105.8	106.4	109.2
NPL Ratio	2.69%	2.57%	2.76%	2.53%	2.35%	1.53%	1.58%	1.48%	1.51%

Substandard	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Doubtful	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Estimated Loss	0.3	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2
NPL	0.3	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2
NPL Ratio	3.98%	2.68%	3.06%	3.30%	3.60%	3.51%	2.93%	2.75%	2.75%	1.96%
Allowances*	0.7	0.6	0.6	0.6	0.6	0.4	0.4	0.2	0.2	0.2
Reserve for Credit Losses**	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
NPL Coverage Ratio***	236.92%	404.36%	361.90%	406.70%	415.28%	267.49%	259.56%	157.02%	157.02%	159.09%

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

(bn Won)	Mar. 15	Jun. 15	Sep. 15	Dec. 15	Mar. 16	Jun. 16	Sep. 16	Dec. 16	Mar. 17*
Tier 1 Capital	24,944.6	25,236.4	25,658.7	25,586.0	25,973.8	26,430.7	26,756.4	29,264.5	30,187.5
Common Equity Tier 1	24,750.8	25,034.7	25,433.8	25,351.9	25,737.8	26,167.6	26,518.9	29,014.0	29,931.7
Paid in Capital	1,931.8	1,931.8	1,931.8	1,931.8	1,931.8	1,931.8	1,931.8	2,090.6	2,090.6
Capital Surplus	12,226.6	12,226.6	12,226.6	12,226.6	12,226.6	12,226.6	12,226.6	13,190.3	13,190.3
Retained Earnings**	6,879.0	7,237.5	7,665.2	8,015.3	7,979.9	8,547.1	9,140.1	12,229.2	12,601.4
Others	4,200.0	4,120.0	4,097.4	4,058.2	4,102.8	3,973.1	3,748.7	3,488.0	3,442.0
Deductions	-486.6	-481.1	-487.1	-879.9	-503.2	-510.9	-528.2	-1,984.1	-1,392.5
Additional Tier 1	193.8	201.6	224.9	234.1	236.0	263.1	237.5	250.5	255.8
Tier 2 Capital	3,453.5	3,475.6	3,525.8	3,554.0	3,103.3	3,125.0	3,102.1	1,838.8	1,377.0
Provisions	624.8	649.8	676.9	707.9	693.2	716.4	732.8	132.8	122.3
Subordinated Debt	2,176.1	2,165.8	2,173.5	2,177.8	1,721.7	1,717.1	1,680.0	1,706.0	1,254.7
Others	652.6	659.9	675.5	668.4	688.5	691.5	689.3	0.0	0.0
Total BIS Capital	28,398.1	28,711.9	29,184.6	29,140.0	29,077.1	29,555.7	29,858.5	31,103.3	31,564.5
Risk Weighted Assets	179,077.9	181,085.0	185,470.6	188,212.8	189,979.5	195,589.2	196,224.5	203,649.4	200,367.3
BIS Capital Adequacy Ratio	15.86%	15.86%	15.74%	15.48%	15.31%	15.11%	15.22%	15.27%	15.75%
Tier 1	13.93%	13.94%	13.83%	13.59%	13.67%	13.51%	13.64%	14.37%	15.07%
Common Equity Tier 1	13.82%	13.82%	13.71%	13.47%	13.55%	13.38%	13.51%	14.25%	14.94%
Tier 2	1.93%	1.92%	1.90%	1.89%	1.63%	1.60%	1.58%	0.90%	0.69%

- Based on BASEL III

* Provisional figures

**reserves for credit losses deducted until Sep. 16 but included in Dec. 16 and Mar. 17

Disclaimer

Highlights

KB Financial Group

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

Organizational Structure

Employees / Branches

KB Kookmin Bank

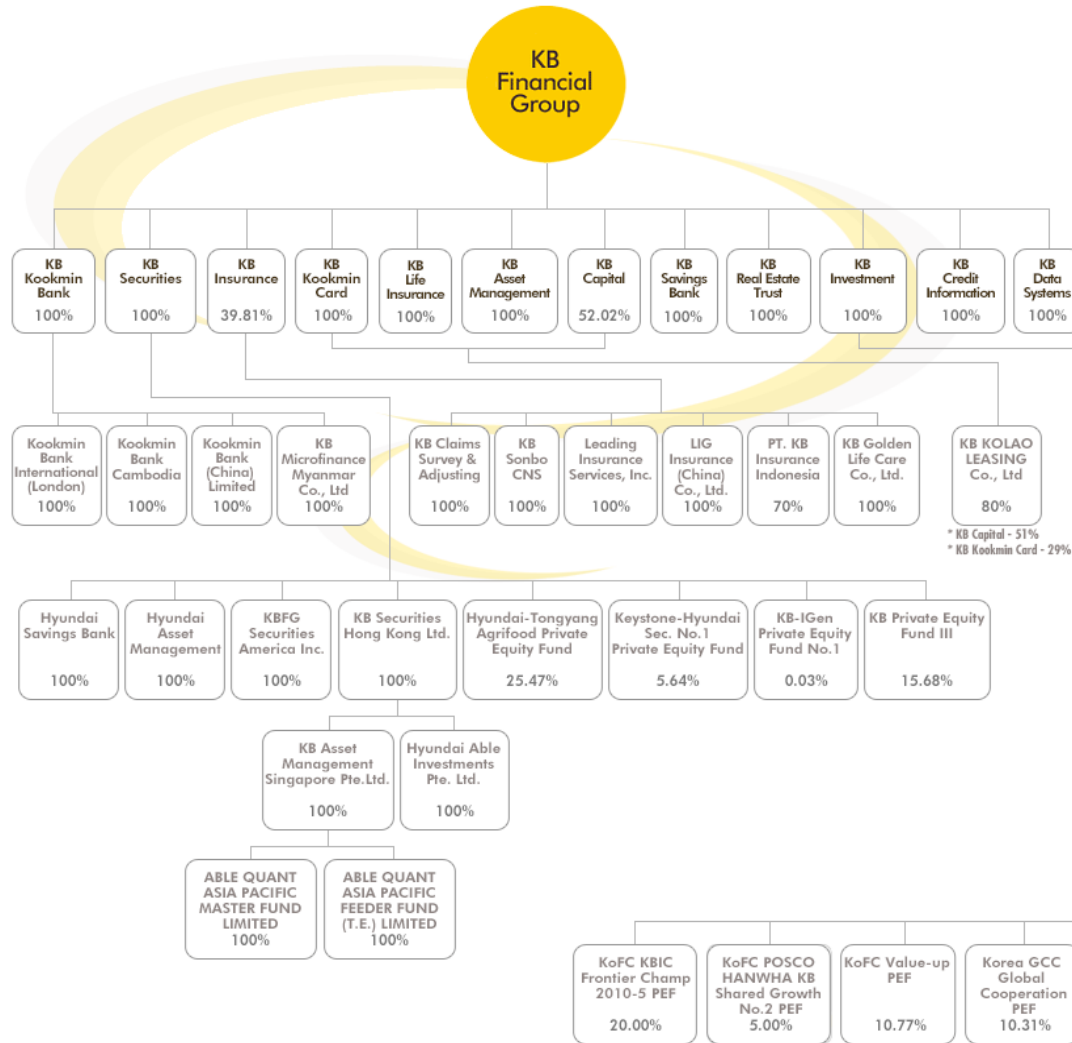
KB Securities

KB Insurance

KB Kookmin Card

Other Subsidiaries

Contacts



* KB Capital - 51%
* KB Kookmin Card - 29%

Disclaimer
Highlights
KB Financial Group

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

Employees / Branches
KB Kookmin Bank
KB Securities
KB Insurance
KB Kookmin Card
Other Subsidiaries
Contacts
Number of Employees

	Mar. 15	Jun. 15	Sep. 15	Dec. 15	Mar. 16	Jun. 16	Sep. 16	Dec. 16	Mar. 17
KB Financial Group Inc. (Holding Company)	180	180	190	192	168	167	172	172	173
KB Kookmin Bank	20,743	19,593	19,727	19,912	19,644	19,578	19,367	19,513	16,703
KB Securities*	511	545	583	591	584	591	596	2,709	2,759
KB Insurance		3,115	3,206	3,245	3,222	3,225	3,229	3,248	3,231
KB Kookmin Card	1,435	1,440	1,438	1,495	1,489	1,479	1,486	1,517	1,522
KB Life Insurance	311	317	322	325	352	351	355	355	371
KB Asset Management	161	173	183	182	188	191	198	198	201
KB Capital	365	385	387	389	399	403	404	419	434
KB Savings Bank	147	146	145	145	142	139	141	141	136
KB Real Estate Trust	139	141	141	141	146	142	150	146	149
KB Investment	34	34	35	35	33	31	34	35	35
KB Credit Information	145	145	145	142	139	139	139	139	138
KB Data Systems	195	200	230	232	255	253	261	269	288
Total	24,366	26,414	26,732	27,026	26,761	26,689	26,532	28,861	26,140

* Figures for KB Investment & Securities until 3Q16, Figures for KB Securities (Merger with Hyundai Securities) from 4Q16

Number of Employees of KB Kookmin Bank

	Mar. 15	Jun. 15	Sep. 15	Dec. 15	Mar. 16	Jun. 16	Sep. 16	Dec. 16	Mar. 17
Directors	6	6	6	6	6	6	6	6	6
Executive	2	2	2	2	2	2	2	2	2
Non-Executive	4	4	4	4	4	4	4	4	4
Non-Standing	0	0	0	0	0	0	0	0	0
Executive Vice Presidents	13	13	13	13	14	14	14	14	15
Regional Directors	41	42	42	42	38	38	39	39	39
Regular Employees	20,687	19,536	19,670	19,855	19,590	19,524	19,312	19,458	16,647
Total*	20,743	19,593	19,727	19,912	19,644	19,578	19,367	19,513	16,703

* Excludes Non-Executive and Non-Standing Directors

Number of Employees of KB Securities

	Mar. 15	Jun. 15	Sep. 15	Dec. 15	Mar. 16	Jun. 16	Sep. 16	Dec. 16	Mar. 17
Directors	13	14	14	13	15	15	15	48	51
Employees	498	531	569	578	569	576	581	2,661	2,708
Regular	369	382	399	405	391	385	390	1,999	2,047
Contract	129	149	170	173	178	191	191	662	661
Total	511	545	583	591	584	591	596	2,709	2,759

* Figures for KB Investment & Securities until 3Q16, Figures for KB Securities (Merger with Hyundai Securities) from 4Q16

Number of Employees of KB Kookmin Card

	Mar. 15	Jun. 15	Sep. 15	Dec. 15	Mar. 16	Jun. 16	Sep. 16	Dec. 16	Mar. 17
Senior Management	11	11	11	11	12	12	12	12	13
Employees	1,424	1,429	1,427	1,484	1,477	1,467	1,474	1,505	1,510
Total	1,435	1,440	1,438	1,495	1,489	1,479	1,486	1,517	1,523

Number of Branches / ATMs of KB Kookmin Bank

	Mar. 15	Jun. 15	Sep. 15	Dec. 15	Mar. 16	Jun. 16	Sep. 16	Dec. 16	Mar. 17
Regular Branch	1,015	1,016	1,019	1,021	998	999	1,002	1,005	922
Sub-branch	132	130	135	116	125	123	116	125	142
ATM Branch	492	506	511	532	551	556	568	567	617
Total	1,639	1,652	1,665	1,669	1,674	1,678	1,686	1,697	1,681
ATM	9,225	9,229	9,235	9,079	9,017	8,930	8,768	8,479	8,300

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

(bn Won)	1Q15	2Q15	3Q15	4Q15	1Q16	2Q16	3Q16	4Q16	1Q17
Net interest income	1,177.6	1,183.7	1,167.8	1,182.6	1,131.1	1,174.7	1,223.8	1,299.3	1,264.2
Net fee and commission income	286.5	309.1	296.3	264.5	264.2	274.7	280.4	268.6	309.1
Net other operating income(expenses)	-90.6	193.5	-219.5	-18.1	-7.2	8.4	-26.9	-178.5	47.9
Gross operating income	1,373.5	1,686.3	1,244.6	1,429.0	1,388.1	1,457.8	1,477.3	1,389.4	1,621.2
General & administrative expenses	901.5	1,193.7	830.5	886.1	865.1	880.5	804.2	1,719.2	839.5
Operating profit before provision for credit losses	472.0	492.6	414.1	542.9	523.0	577.3	673.1	-329.8	781.7
Provision for credit losses	124.8	190.1	116.9	309.8	47.4	121.1	125.6	-39.8	147.0
Net operating profit	347.2	302.5	297.2	233.1	475.6	456.2	547.5	-290.0	634.7
Net non-operating profit(loss)	207.4	16.1	15.1	-37.4	25.9	2.8	12.7	25.6	37.5
Share of profit(loss) of associates	17.9	-11.4	9.8	-8.5	10.5	-5.3	3.4	9.0	9.6
Net other non-operating income(expenses)	189.5	27.5	5.3	-28.9	15.4	8.1	9.3	16.6	27.9
Profit before income tax	554.6	318.6	312.3	195.7	501.5	459.0	560.2	-264.4	672.2
Income tax expense	78.4	64.6	78.7	52.3	114.3	103.0	138.4	-63.7	8.7
Profit for the period	476.2	254.0	233.6	143.4	387.2	356.0	421.8	-200.7	663.5
Non-controlling interests	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Profit attributable to shareholders of the parent company	476.2	254.0	233.6	143.4	387.2	356.0	421.8	-200.7	663.5

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

(bn Won)	1Q15	2Q15	3Q15	4Q15	1Q16	2Q16	3Q16	4Q16	1Q17
Interest Income	2,228.9	2,098.3	2,045.7	2,015.5	1,963.1	1,965.5	1,974.6	1,991.0	1,972.6
Due from financial institutions	30.6	32.2	27.0	22.2	21.3	19.3	15.8	15.3	14.1
Financial Investments	201.5	189.8	197.6	190.2	180.4	168.0	167.2	163.8	159.5
Loans	1,966.0	1,847.4	1,791.3	1,775.9	1,733.9	1,751.1	1,766.8	1,786.9	1,776.8
Other	30.8	28.9	29.8	27.2	27.5	27.1	24.8	25.0	22.2
Interest Expense	1,051.3	914.6	877.9	832.9	832.0	790.8	750.8	691.7	708.4
Deposits	883.3	754.2	718.1	674.5	676.8	635.8	599.9	542.6	566.1
Debts & Debentures	151.3	142.5	147.7	145.3	144.2	142.9	138.9	137.0	129.8
Other	16.7	17.9	12.1	13.1	11.0	12.1	12.0	12.1	12.5
Net Interest Income	1,177.6	1,183.7	1,167.8	1,182.6	1,131.1	1,174.7	1,223.8	1,299.3	1,264.2

Bank Net Interest Margin

(bn Won)	1Q15	2Q15	3Q15	4Q15	1Q16	2Q16	3Q16	4Q16	1Q17
NIM (Quarterly)	1.72%	1.60%	1.60%	1.53%	1.56%	1.58%	1.58%	1.61%	1.66%
NIM (Cumulative)	1.72%	1.66%	1.64%	1.61%	1.56%	1.57%	1.57%	1.58%	1.66%

Interest Spread / Margin

(bn Won)	1Q15	2Q15	3Q15	4Q15	1Q16	2Q16	3Q16	4Q16	1Q17
Interest earning assets*	243,987.5	247,325.7	250,790.9	260,005.5	258,175.8	261,943.7	266,221.2	271,058.0	271,343.8
Interest earned on the assets	2,111.2	1,984.6	1,933.5	1,909.2	1,867.1	1,864.0	1,867.7	1,887.6	1,877.5
Yield	3.51%	3.22%	3.06%	2.91%	2.91%	2.86%	2.79%	2.77%	2.81%
Interest bearing liabilities*	235,839.1	237,641.3	241,189.6	249,691.5	249,593.6	254,647.2	259,135.4	263,163.5	263,231.2
Interest paid on the liabilities	1,075.7	995.4	923.4	906.6	864.5	835.5	809.1	789.7	768.4
Yield	1.85%	1.68%	1.52%	1.44%	1.39%	1.32%	1.24%	1.19%	1.18%
Interest spread	1.66%	1.54%	1.54%	1.47%	1.52%	1.54%	1.55%	1.58%	1.63%
Net Interest Margin	1.72%	1.60%	1.60%	1.53%	1.56%	1.58%	1.58%	1.61%	1.66%

* Average Balance

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

(bn Won)	1Q15	2Q15	3Q15	4Q15	1Q16	2Q16	3Q16	4Q16	1Q17
Trust Fee	77.6	71.1	57.3	35.3	43.1	42.2	50.9	46.2	80.4
Fee and Commission	208.9	238.0	239.0	229.2	221.1	232.5	229.5	222.4	228.7
Fees from Credit Cards	0.2	0.2	0.3	0.2	0.2	-0.2	0.3	-0.4	0.0
Guarantee Fees	7.1	7.4	7.6	7.8	7.4	7.6	7.9	7.6	7.4
Other Commissions in Won	182.3	210.2	210.5	201.1	193.9	205.0	203.0	196.9	203.9
Commissions Received as Agency	94.4	99.7	107.1	104.9	95.4	102.8	98.3	90.6	92.8
Commissions Received on Represent Securities	35.0	46.3	41.4	37.5	40.0	40.1	41.0	36.1	38.1
Commissions Received on Banking Business	42.3	43.5	43.5	44.1	43.4	45.6	46.2	47.2	46.9
Commissions Received on Loan Business	19.6	24.1	21.5	22.0	18.4	19.2	21.1	20.1	18.9
Others	-9.0	-3.4	-3.0	-7.4	-3.3	-2.7	-3.6	2.9	7.2
Other Commissions in Foreign Currency	19.3	20.2	20.6	20.1	19.6	20.1	18.3	18.3	17.4
Net Fee and Commission Income	286.5	309.1	296.3	264.5	264.2	274.7	280.4	268.6	309.1

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

(bn Won)	1Q15	2Q15	3Q15	4Q15	1Q16	2Q16	3Q16	4Q16	1Q17
Net gain/loss on Securities	87.7	250.0	-6.9	122.6	159.2	149.5	94.7	-53.9	100.8
Net gain/loss on FVTPL Securities	106.0	5.1	60.3	17.6	76.2	72.3	39.6	-43.4	41.2
Net gain/loss on AFS/HTM Securities	-18.3	244.9	-67.2	105.0	83.0	77.2	55.1	-10.5	59.6
Net gain/loss on sales of AFS/HTM Securities	24.9	264.9	22.5	83.6	48.2	64.5	41.8	-12.8	3.1
Impairment loss on AFS/HTM Securities	-67.0	-38.5	-104.0	-6.5	-1.7	-0.8	0.0	-19.7	-1.0
Others (Dividend income, etc.)	23.8	18.5	14.3	27.9	36.5	13.5	13.3	22.0	57.5
Net gain/loss on derivatives & foreign currency translation	16.1	44.7	1.0	60.0	6.9	25.2	64.0	73.3	123.2
Other operating income	-194.4	-101.2	-213.6	-200.7	-173.3	-166.3	-185.6	-197.9	-176.1
Insurance Fees on Deposits & Contribution to Credit Guarant	-178.2	-178.2	-177.6	-176.5	-164.5	-168.9	-175.7	-173.8	-173.7
Net gain/loss on sale of loans	1.1	86.3	5.4	-2.7	3.3	15.3	-5.6	1.3	3.5
Others	-17.3	-9.3	-41.4	-21.5	-12.1	-12.7	-4.3	-25.4	-5.9
Net other operating income(expense)	-90.6	193.5	-219.5	-18.1	-7.2	8.4	-26.9	-178.5	47.9

* FVTPL: Financial Assets / Liabilities at Fair Value Through Profit or Loss

AFS: Available for Sale, HTM: Held to Maturity

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

(bn Won)	1Q15	2Q15	3Q15	4Q15	1Q16	2Q16	3Q16	4Q16	1Q17
Provision for loan losses	151.4	165.4	164.4	313.5	-28.3	190.5	160.9	-32.6	165.4
Provision for acceptances and guarantees	-13.1	19.7	-46.3	-14.6	70.2	-68.6	-32.7	-1.7	-10.0
Provision for undrawn commitments	-13.6	5.1	-1.4	10.0	6.5	-0.8	-0.8	-6.4	-8.2
Provision for financial guarantees & contracts	0.1	-0.1	0.2	0.9	-1.0	0.0	-1.8	0.9	-0.2
Provision for Credit Losses	124.8	190.1	116.9	309.8	47.4	121.1	125.6	-39.8	147.0

Credit Cost Ratio

(bn Won)	1Q15	2Q15	3Q15	4Q15	1Q16	2Q16	3Q16	4Q16	1Q17
Total Credit	213,219.3	213,558.3	219,305.3	222,946.1	219,332.0	222,852.7	226,483.9	235,025.6	234,604.4
Household	111,441.7	107,879.3	111,796.9	115,460.5	117,004.4	119,273.9	121,664.4	123,381.0	122,024.9
Corporate	101,777.6	105,679.0	107,508.4	107,485.6	102,327.6	103,578.8	104,819.5	111,644.6	112,579.5
Total Loan Loss Provision	133.4	187.0	118.9	299.2	41.8	122.5	127.9	-47.5	154.6
Household	17.1	22.6	21.6	17.4	-86.4	23.9	31.8	40.0	31.5
Corporate	116.3	164.4	97.3	281.8	128.2	98.6	96.1	-87.5	123.1
Credit Cost (Quarterly)	0.25%	0.35%	0.22%	0.54%	0.08%	0.22%	0.23%	-0.08%	0.26%
Household	0.06%	0.08%	0.08%	0.06%	-0.30%	0.08%	0.11%	0.13%	0.10%
Corporate	0.46%	0.63%	0.37%	1.05%	0.49%	0.38%	0.37%	-0.32%	0.44%
Credit Cost (Cumulative)	0.25%	0.30%	0.27%	0.34%	0.08%	0.15%	0.17%	0.11%	0.26%
Household	0.06%	0.07%	0.07%	0.07%	-0.30%	-0.11%	-0.03%	0.01%	0.10%
Corporate	0.46%	0.55%	0.49%	0.63%	0.49%	0.43%	0.41%	0.22%	0.44%

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

(bn Won)	1Q15	2Q15	3Q15	4Q15	1Q16	2Q16	3Q16	4Q16	1Q17
Employee Benefits	647.6	920.2	567.0	575.4	621.8	611.8	542.4	1,399.3	583.0
Post-Employment Benefits	42.6	42.6	41.8	42.3	41.0	41.0	40.9	41.5	36.3
Termination Benefits	1.1	345.9	-0.8	44.0	-1.3	57.5	-0.9	807.2	-1.8
Salaries & Employee Benefits	388.5	379.0	341.4	345.6	356.5	357.4	355.2	419.8	338.3
Others	215.4	152.7	184.6	143.5	225.6	155.9	147.2	130.8	210.2
Depreciation and Amortization	45.7	48.6	53.3	56.8	45.0	49.0	56.1	69.8	50.7
Tangible Assets	31.4	33.2	39.8	44.1	33.9	37.3	43.5	57.0	37.3
Intangible Assets	11.3	12.4	10.5	9.6	9.1	9.4	10.4	10.6	10.6
Others	3.0	3.0	3.0	3.1	2.0	2.3	2.2	2.2	2.8
Other General and Administrative Expenses	208.2	224.9	210.2	253.9	198.3	219.7	205.7	250.1	205.8
Occupancy, Furniture & Equipment Expenses	189.7	194.0	192.6	239.2	189.1	190.4	194.9	237.3	190.9
Taxes	18.5	30.9	17.6	14.7	9.2	29.3	10.8	12.8	14.9
General & Administrative Expenses	901.5	1,193.7	830.5	886.1	865.1	880.5	804.2	1,719.2	839.5

Cost to Income Ratio

(bn Won)	1Q15	2Q15	3Q15	4Q15	1Q16	2Q16	3Q16	4Q16	1Q17
Cost to Income Ratio (Quarterly)	65.6%	70.8%	66.7%	62.0%	62.3%	60.4%	54.4%	123.7%	51.8%
Cost to Income Ratio (Cumulative)	65.6%	68.5%	68.0%	66.5%	62.3%	61.3%	59.0%	74.7%	51.8%
Gross Operating Income	1,373.5	1,686.3	1,244.6	1,429.0	1,388.1	1,457.8	1,477.3	1,389.4	1,621.2
General & Administrative Expenses	901.5	1,193.7	830.5	886.1	865.1	880.5	804.2	1,719.2	839.5

* PPB: Private placement bonds

** Including loans to public sector

Deposits in Won

(bn Won)	Mar. 15	Jun. 15	Sep. 15	Dec. 15	Mar. 16	Jun. 16	Sep. 16	Dec. 16	Mar. 17
Core Deposits	80,037.2	84,166.5	87,487.0	91,962.0	94,291.4	97,308.6	99,269.0	103,125.3	105,057.1
Savings Deposits	123,050.9	114,456.5	114,680.1	116,692.8	117,609.5	119,133.8	118,007.8	116,921.1	117,586.8
Marketable Deposits	2,228.2	4,720.9	5,355.0	5,098.8	4,366.9	2,825.5	4,624.1	4,117.0	3,101.2
Total	205,316.3	203,343.9	207,522.1	213,753.6	216,267.8	219,267.9	221,900.9	224,163.4	225,745.0

Deposit Portfolio

(bn Won)	Mar. 15	Jun. 15	Sep. 15	Dec. 15	Mar. 16	Jun. 16	Sep. 16	Dec. 16	Mar. 17
Core Deposits	39.0%	41.4%	42.2%	43.0%	43.6%	44.4%	44.7%	46.0%	46.5%
Savings Deposits	59.9%	56.3%	55.3%	54.6%	54.4%	54.3%	53.2%	52.2%	52.1%
Marketable Deposits	1.1%	2.3%	2.6%	2.4%	2.0%	1.3%	2.1%	1.8%	1.4%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Loan to Deposit Ratio

(bn Won)	Mar. 15	Jun. 15	Sep. 15	Dec. 15	Mar. 16	Jun. 16	Sep. 16	Dec. 16	Mar. 17
Loans in Won / Deposits in Won*	97.5%	98.7%	98.9%	99.0%	98.9%	98.6%	98.6%	98.8%	97.6%

* Based on monthly average balance (excluding CD)

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

(bn Won)	Mar. 15	Jun. 15	Sep. 15	Dec. 15	Mar. 16	Jun. 16	Sep. 16	Dec. 16	Mar. 17
Total Outstanding Credits	213,219.2	213,558.3	219,305.3	222,946.2	225,640.9	229,556.7	232,779.4	235,025.6	234,604.4
Normal	208,436.2	208,845.3	215,034.1	218,636.0	219,862.5	224,770.6	228,077.2	231,253.7	230,563.3
Precautionary	2,054.6	2,058.2	1,939.2	1,863.3	3,344.6	2,601.7	2,644.1	2,023.5	2,220.2
Substandard	1,265.1	1,283.0	1,229.4	1,169.8	1,086.4	1,007.9	942.3	856.5	911.0
Doubtful	891.7	688.1	643.2	818.2	876.6	831.8	743.7	590.6	604.2
Estimated Loss	571.6	683.7	459.4	458.9	470.8	344.7	372.1	301.2	305.7
NPL	2,728.4	2,654.8	2,332.0	2,446.9	2,433.8	2,184.4	2,058.1	1,748.4	1,820.9
NPL Ratio	1.28%	1.24%	1.06%	1.10%	1.08%	0.95%	0.88%	0.74%	0.78%
Allowances*	2,062.5	2,049.4	1,935.2	2,107.1	2,018.9	1,851.5	1,824.9	1,671.8	1,743.5
Reserve for Credit Losses**	1,649.5	1,629.8	1,575.3	1,601.6	1,797.6	1,820.2	1,766.9	1,771.3	1,760.1
NPL Coverage Ratio***	136.05%	138.59%	150.54%	151.57%	156.81%	168.09%	174.52%	196.93%	192.42%

* Allowances for Loan Losses and Acceptances & Guarantees

** Excluding Reserve for Credit Losses for Undrawn Commitments

*** Including Reserve for Credit Losses

Household

(bn Won)	Mar. 15	Jun. 15	Sep. 15	Dec. 15	Mar. 16	Jun. 16	Sep. 16	Dec. 16	Mar. 17
Total Outstanding Credits	111,441.7	107,879.3	111,796.9	115,460.5	116,954.3	119,273.9	121,664.4	123,381.0	122,024.9
Normal	110,198.5	106,730.5	110,736.2	114,479.2	115,990.9	118,359.3	120,791.5	122,566.7	121,229.5
Precautionary	759.1	715.0	664.8	613.6	594.9	559.7	528.8	495.6	464.5
Substandard	290.2	253.9	230.6	220.0	214.2	201.1	204.2	187.2	194.6
Doubtful	144.5	133.3	116.7	114.4	116.5	123.1	111.7	102.9	108.3
Estimated Loss	49.3	46.6	48.6	33.4	37.8	30.7	28.2	28.6	28.0
NPL	484.0	433.8	395.9	367.8	368.5	354.9	344.1	318.7	330.9
NPL Ratio	0.43%	0.40%	0.35%	0.32%	0.32%	0.30%	0.28%	0.26%	0.27%
Allowances	464.7	450.7	439.6	434.5	341.4	337.1	329.9	334.9	331.2
Reserve for Credit Losses	1,005.6	958.6	989.8	1,003.1	1,077.5	1,092.9	1,111.8	1,114.2	1,101.6

NPL Coverage Ratio	303.78%	324.86%	361.05%	390.86%	385.04%	402.92%	418.98%	454.71%	432.99%
---------------------------	----------------	----------------	----------------	----------------	----------------	----------------	----------------	----------------	----------------

Corporate

(bn Won)	Mar. 15	Jun. 15	Sep. 15	Dec. 15	Mar. 16	Jun. 16	Sep. 16	Dec. 16	Mar. 17
Total Outstanding Credits	101,777.6	105,679.0	107,508.4	107,485.6	108,686.6	110,282.8	111,115.0	111,644.6	112,579.5
Normal	98,237.7	102,114.8	104,297.9	104,156.8	103,871.6	106,411.3	107,285.7	108,687.0	109,333.8
Precautionary	1,295.5	1,343.2	1,274.4	1,249.7	2,749.7	2,042.0	2,115.3	1,527.9	1,755.7
Substandard	974.9	1,029.1	998.8	949.8	872.2	806.8	738.1	669.3	716.4
Doubtful	747.2	554.8	526.5	703.8	760.1	708.7	632.0	487.7	495.9
Estimated Loss	522.3	637.1	410.8	425.5	433.0	314.0	343.9	272.7	277.7
NPL	2,244.4	2,221.0	1,936.1	2,079.1	2,065.3	1,829.5	1,714.0	1,429.7	1,490.0
NPL Ratio	2.21%	2.10%	1.80%	1.93%	1.90%	1.66%	1.54%	1.28%	1.32%
Allowances*	1,597.8	1,598.7	1,495.6	1,672.6	1,677.5	1,514.4	1,495.0	1,336.9	1,412.4
Reserve for Credit Losses**	643.9	671.2	585.5	598.5	720.0	727.3	655.1	657.1	658.5
NPL Coverage Ratio***	99.88%	102.20%	107.49%	109.24%	116.09%	122.53%	125.44%	139.47%	138.99%

Write-offs / NPL Sales

(bn Won)	1Q15	2Q15	3Q15	4Q15	1Q16	2Q16	3Q16	4Q16	1Q17
Write-offs	207.8	264.4	324.5	209.0	183.0	363.3	179.2	262.5	146.7
Household	74.9	78.9	74.1	70.0	50.2	59.9	72.5	70.8	66.4
Corporate	132.9	185.5	250.4	139.0	132.8	303.4	106.7	191.7	80.3
NPL Sales	0.0	166.9	128.6	142.1	0.0	136.4	93.3	94.0	0.0
Household	0.0	27.5	19.1	17.8	0.0	23.4	14.3	21.8	0.0
Corporate	0.0	139.4	109.5	124.3	0.0	113.0	79.0	72.2	0.0
Total	207.8	431.3	453.1	351.1	183.0	499.7	272.5	356.5	146.7

Recoveries from Written-offs

(bn Won)	1Q15	2Q15	3Q15	4Q15	1Q16	2Q16	3Q16	4Q16	1Q17
Household	41.8	45.8	42.7	48.0	43.5	38.6	34.4	36.7	30.5
Corporate	46.0	49.1	36.6	40.9	35.3	13.9	39.2	116.6	39.5
Total	87.8	94.9	79.3	88.9	78.8	52.5	73.6	153.3	70.0

Disclaimer

Highlights

KB Financial Group

KB Kookmin Bank

Condensed Income Statement

Condensed Balance Sheet

Interest Income / Spread / Margin

Fee and Commission Income

Other Operating Income

Provision for Credit Losses

General & Administrative Expenses

Loans / Deposits

Asset Quality

Delinquency

Capital Adequacy

Credit Ratings

Housing Price Index

KB Securities

KB Insurance

KB Kookmin Card

Other Subsidiaries

Contacts

Delinquency Ratio

	Mar. 15	Jun. 15	Sep. 15	Dec. 15	Mar. 16	Jun. 16	Sep. 16	Dec. 16	Mar. 17
Household	0.48%	0.45%	0.40%	0.35%	0.34%	0.31%	0.29%	0.26%	0.26%
Mortgage	0.44%	0.41%	0.38%	0.32%	0.30%	0.27%	0.25%	0.21%	0.21%
General	0.52%	0.49%	0.42%	0.37%	0.38%	0.35%	0.33%	0.30%	0.31%
Corporate	0.75%	0.58%	0.51%	0.47%	0.62%	0.59%	0.61%	0.46%	0.51%
SME	0.86%	0.65%	0.58%	0.52%	0.62%	0.50%	0.47%	0.39%	0.43%
Large Corporation	0.38%	0.36%	0.27%	0.29%	0.62%	0.90%	1.12%	0.71%	0.79%
Total	0.61%	0.51%	0.45%	0.40%	0.47%	0.44%	0.44%	0.35%	0.38%

- delinquent for 1 month and over

Loan Amount

(bn Won)	Mar. 15	Jun. 15	Sep. 15	Dec. 15	Mar. 16	Jun. 16	Sep. 16	Dec. 16	Mar. 17
Household	111,441.7	107,879.3	111,796.9	115,460.5	116,954.3	119,273.9	121,664.4	123,381.0	122,024.9
Mortgage	51,966.6	49,423.6	51,109.1	53,401.1	54,148.7	55,305.2	56,885.3	58,453.8	57,988.9
General	59,475.1	58,455.7	60,687.8	62,059.4	62,805.6	63,968.7	64,779.1	64,927.2	64,036.0
Corporate	96,033.7	99,327.4	100,944.8	100,972.8	102,272.5	103,578.8	104,819.5	105,498.4	106,978.2
SME	73,317.0	75,156.9	77,234.9	77,313.3	79,161.0	81,093.1	82,119.3	82,511.6	83,536.1
Large Corporation	22,716.7	24,170.5	23,709.9	23,659.5	23,111.5	22,485.7	22,700.2	22,986.8	23,442.1
Total	207,475.4	207,206.7	212,741.7	216,433.3	219,226.8	222,852.7	226,483.9	228,879.4	229,003.1

Delinquent Amount

(bn Won)	Mar. 15	Jun. 15	Sep. 15	Dec. 15	Mar. 16	Jun. 16	Sep. 16	Dec. 16	Mar. 17
Household	538.7	485.7	448.6	400.6	398.1	375.1	355.1	319.6	321.9
Mortgage	228.6	201.0	194.8	171.7	161.1	151.8	140.8	123.2	120.4
General	310.1	284.7	253.8	228.9	237.0	223.3	214.3	196.4	201.5
Corporate	719.1	574.5	515.1	474.4	630.3	612.9	641.0	485.5	542.6
SME	632.6	487.1	730.1	405.7	486.9	409.5	386.4	322.3	357.7
Large Corporation	86.5	87.4	64.9	68.7	143.4	203.4	254.6	163.2	184.9

Total	1,257.8	1,060.2	963.7	875.0	1,028.4	988.0	996.1	805.1	864.5
--------------	----------------	----------------	--------------	--------------	----------------	--------------	--------------	--------------	--------------

Delinquent Amount by Period

(bn Won)	Mar. 15	Jun. 15	Sep. 15	Dec. 15	Mar. 16	Jun. 16	Sep. 16	Dec. 16	Mar. 17
1~3 months	449.5	408.9	374.7	386.5	393.4	417.1	362.8	290.2	293.9
3~6 months	412.4	268.8	258.7	189.4	294.9	239.6	289.6	158.0	205.8
6~12 months	212.5	252.5	203.3	125.5	161.2	156.6	168.1	185.6	174.4
over 12 months	183.5	129.9	127.0	173.7	178.8	174.6	175.6	171.3	190.4
Total	1,257.8	1,060.2	963.7	875.1	1,028.3	988.0	996.1	805.1	864.5

Delinquency Ratio by industry (Coporate Loan)

(bn Won)	Mar. 15	Jun. 15	Sep. 15	Dec. 15	Mar. 16	Jun. 16	Sep. 16	Dec. 16	Mar. 17
Agriculture, forestry and fishing	1.31%	1.11%	0.19%	0.20%	0.21%	0.31%	0.36%	0.03%	0.01%
Mining and quarrying	0.56%	0.58%	0.58%	0.32%	0.62%	0.01%	0.43%	0.16%	0.25%
Manufacturing	0.91%	0.75%	0.71%	0.69%	0.94%	0.99%	0.91%	0.72%	0.76%
Electricity, gas, steam and water supply	0.01%	0.01%	0.01%	0.03%	0.03%	0.00%	0.38%	0.49%	0.50%
Sewage, waste management, materials recovery and remediation activities	0.82%	1.43%	1.07%	0.90%	1.52%	0.83%	0.45%	1.18%	0.86%
Construction	1.10%	0.74%	0.47%	0.59%	1.84%	0.49%	0.37%	0.41%	0.36%
Wholesale and retail trade	0.78%	0.69%	0.66%	0.56%	0.67%	0.56%	0.46%	0.47%	0.52%
Transportation	0.28%	0.18%	0.14%	0.20%	0.20%	1.23%	2.64%	0.15%	1.11%
Accommodation and food service activities	0.46%	0.33%	0.43%	0.20%	0.28%	0.19%	0.30%	0.35%	0.36%
Information and communications	0.22%	0.43%	0.52%	0.52%	0.82%	0.56%	0.68%	0.49%	0.50%
Financial and insurance activities	1.80%	2.02%	0.04%	0.04%	0.44%	0.03%	0.03%	0.03%	0.02%
Real estate activities and renting and leasing	0.56%	0.26%	0.25%	0.18%	0.12%	0.11%	0.09%	0.08%	0.05%
Professional, scientific and technical activities	0.66%	0.61%	0.27%	0.40%	0.21%	0.34%	0.20%	0.25%	0.28%
Business facilities management and business	1.11%	0.67%	1.21%	0.74%	0.63%	0.46%	0.33%	0.43%	0.36%
Public administration and defence ; compulsory social security	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.46%
Education	0.92%	0.23%	0.55%	0.16%	0.19%	0.30%	0.26%	0.15%	0.50%
Human health and social work activities	0.90%	1.00%	0.61%	0.29%	0.60%	0.43%	0.72%	0.53%	0.64%
Arts, sports and recreation related services	0.93%	0.37%	0.32%	2.39%	1.27%	2.56%	2.32%	2.83%	2.22%
Membership organizations, repair and other personal services	0.47%	0.26%	0.38%	0.37%	0.40%	0.52%	0.23%	0.23%	0.18%

Others	0.00%	0.27%	0.22%	0.22%	0.03%	0.03%	0.05%	0.36%	0.08%
Total	0.75%	0.58%	0.51%	0.47%	0.62%	0.59%	0.61%	0.46%	0.51%

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

(bn Won)	Mar. 15	Jun. 15	Sep. 15	Dec. 15	Mar. 16	Jun. 16	Sep. 16	Dec. 16	Mar. 17*
Tier 1 Capital	20,161.5	20,338.0	20,600.9	20,331.8	20,622.3	20,964.4	21,409.0	22,343.3	23,146.6
Common Equity Tier 1	20,161.5	20,338.0	20,600.9	20,331.8	20,622.3	20,964.4	21,409.0	22,343.3	23,146.6
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	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	4,604.4
Retained Earnings**	12,463.1	12,748.6	13,037.3	13,169.7	12,968.0	13,325.6	13,800.9	15,588.5	15,900.0
Others	1,282.8	1,166.0	1,142.1	1,116.1	1,228.5	1,218.7	1,194.2	1,110.2	1,165.0
Deductions	-210.7	-202.8	-204.7	-580.3	-200.5	-206.2	-212.4	-981.7	-544.7
Additional Tier 1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Tier 2 Capital	3,336.4	3,351.9	3,363.2	3,354.0	3,010.4	3,024.9	3,018.2	2,235.6	1,862.7
Provisions	117.9	123.9	118.6	117.8	117.8	127.1	123.8	49.2	40.8
Subordinated Debt	2,550.7	2,550.7	2,550.7	2,550.7	2,186.3	2,186.3	2,186.3	2,186.3	1,821.9
Others	667.7	677.4	693.9	685.5	706.2	711.5	708.1	0.0	0.0
Total BIS Capital	23,497.9	23,690.0	23,964.1	23,685.8	23,632.6	23,989.2	24,427.2	24,578.9	25,009.3
Risk Weighted Assets	143,529.2	144,442.5	148,450.0	147,972.9	149,457.5	150,586.0	149,056.5	150,648.5	149,659.6
BIS Capital Adequacy Ratio	16.37%	16.40%	16.14%	16.01%	15.81%	15.93%	16.39%	16.32%	16.71%
Tier 1	14.05%	14.08%	13.88%	13.74%	13.80%	13.92%	14.36%	14.83%	15.47%
Common Equity Tier 1	14.05%	14.08%	13.88%	13.74%	13.80%	13.92%	14.36%	14.83%	15.47%
Tier 2	2.32%	2.32%	2.27%	2.27%	2.01%	2.01%	2.02%	1.48%	1.24%

- Based on BASEL III

* Provisional figures

** Reserve for credit losses deducted until Sep. 16 but included from Dec. 16

Disclaimer

Highlights

KB Financial Group

KB Kookmin Bank

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

KB Securities

KB Insurance

KB Kookmin Card

Other Subsidiaries

Contacts

	Long-Term	Short-Term	Outlook	Last Updated
Moody's	A1	Prime-1	Stable	2010.04.14
S&P	A+	A-1	Stable	2016.08.08
Fitch	A	F1	Stable	2010.08.02

* As of March 31, 2017

Disclaimer

Highlights

KB Financial Group

KB Kookmin Bank

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

Housing Price Index

KB Securities

KB Insurance

KB Kookmin Card

Other Subsidiaries

Contacts

Housing price index

('15.12=100) Year	National index	Seoul area index
2005	71.3	74.1
2006	79.6	88.0
2007	82.1	92.8
2008	84.6	97.5
2009	85.9	100.1
2010	87.5	98.9
2011	93.5	99.2
2012	93.5	96.3
2013	93.8	95.1
2014	95.8	95.8
2015	100.0	100.0
Jan. 2016	100.1	100.1
Feb. 2016	100.2	100.2
Mar. 2016	100.2	100.3
Apr. 2016	100.2	100.4
May. 2016	100.3	100.6
Jun. 2016	100.4	100.9
Sep. 2016	100.8	102.0
Dec. 2016	101.4	103.0
Mar. 2017	101.4	103.2

Cheonse price index

('15.12=100) Year	National index	Seoul area index
2005	60.4	56.5
2006	64.3	62.1
2007	65.9	64.4
2008	67.0	65.2
2009	69.3	69.1
2010	74.2	73.5
2011	83.4	81.4
2012	86.3	83.1
2013	91.2	88.7
2014	94.7	92.5
2015	100.0	100.0
Jan. 2016	100.2	100.3
Feb. 2016	100.4	100.6
Mar. 2016	100.5	100.9
Apr. 2016	100.6	101.0
May. 2016	100.8	101.2
Jun. 2016	100.8	101.5
Sep. 2016	101.1	102.0
Dec. 2016	101.6	102.5
Mar. 2017	101.7	102.7

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

(bn Won)	1Q15	2Q15	3Q15	4Q15	1Q16	2Q16	3Q16	4Q16	1Q17
Net interest income	5.3	6.4	7.0	5.6	2.1	2.5	3.3	65.3	68.9
Net fee and commission income	21.1	27.6	27.4	21.9	24.7	31.2	23.8	113.7	114.4
Net other operating income(expenses)	19.5	27.0	17.0	1.8	27.3	25.0	18.2	-149.0	76.6
Gross operating income	45.9	61.0	51.4	29.3	54.1	58.7	45.3	30.0	259.9
General & administrative expenses	27.6	32.8	30.4	28.7	34.4	37.4	35.2	210.0	164.6
Operating profit before provision for credit losses	18.3	28.2	21.0	0.6	19.7	21.3	10.1	-180.0	95.3
Provision for credit losses	1.4	0.0	0.8	2.8	-1.8	-0.5	-0.2	-6.6	13.5
Net operating profit	16.9	28.2	20.2	-2.2	21.5	21.8	10.3	-173.4	81.8
Net non-operating profit(loss)	-1.6	0.7	-0.8	1.2	0.0	-0.1	0.0	5.7	5.6
Share of profit(loss) of associates	0.0	0.0	0.1	0.0	0.0	0.0	0.0	-0.7	-0.1
Net other non-operating income(expenses)	-1.6	0.7	-0.9	1.2	0.0	-0.1	0.0	6.4	5.7
Profit before income tax	15.3	28.9	19.4	-1.0	21.5	21.7	10.3	-167.7	87.4
Income tax expense	3.5	7.2	5.3	-0.5	5.5	9.2	-1.3	-34.2	23.6
Profit for the period	11.8	21.7	14.1	-0.5	16.0	12.5	11.6	-133.5	63.8
Non-controlling interests	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Profit attributable to shareholders of the parent company	11.8	21.7	14.1	-0.5	16.0	12.5	11.6	-133.5	63.8

* Figures for formerly KB I&S until 3Q16

** 4Q16 represents consolidated figures of KB I&S and Hyundai Securities

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

(bn Won)	Mar. 15	Jun. 15	Sep. 15	Dec. 15	Mar. 16	Jun. 16	Sep. 16	Dec. 16	Mar. 17
Total Assets	4,570.0	5,716.7	6,150.0	6,118.3	7,052.9	7,093.7	7,510.4	32,382.8	33,689.7
Cash and due from financial institutions	663.0	761.3	791.4	647.8	572.3	565.9	420.9	2,381.9	2,187.4
Financial assets at fair value through profit or loss	2,348.9	2,981.2	3,395.9	4,191.7	4,559.3	4,656.7	5,179.6	18,081.8	18,328.4
Derivative financial assets	31.3	38.3	50.5	42.1	64.7	74.9	86.8	541.4	559.0
Financial investments	256.6	444.7	473.7	419.3	276.8	279.5	278.3	3,764.1	3,580.5
Loans	368.8	356.5	388.5	424.4	482.2	478.4	447.1	4,973.9	5,513.3
(Allowances for loan losses)	-28.7	-28.0	-27.7	-29.8	-29.1	-28.4	-27.6	-150.7	-127.6
Investments in associates	0.2	0.2	0.2	0.2	4.2	2.9	0.0	23.9	28.9
Tangible assets	1.3	2.0	4.1	4.9	7.8	7.0	5.8	722.1	687.9
Goodwill & Intangible assets	8.1	8.2	8.3	10.9	12.3	11.9	11.5	212.4	209.9
Current income tax assets	0.0	0.0	0.1	0.2	0.1	0.1	0.0	53.8	54.9
Deferred income tax assets	0.0	0.0	0.0	0.0	0.0	0.0	0.0	38.1	0.6
Other assets	891.8	1,124.3	1,037.3	376.8	1,073.2	1,016.4	1,080.4	1,589.4	2,538.9
Total Liabilities	3,981.9	5,106.6	5,524.0	5,495.3	6,414.7	6,441.6	6,848.6	28,198.4	29,458.7
Financial liabilities at fair value through profit or loss	1,927.3	2,610.6	2,507.4	2,905.1	3,575.5	3,441.4	3,714.6	12,059.4	11,341.1
Deposits	183.6	287.6	308.3	264.8	284.2	335.4	299.6	3,665.7	3,841.5
Debts	903.2	994.5	1,236.8	1,577.7	1,197.8	1,328.6	1,394.4	8,651.4	9,494.8
Debentures	267.1	197.6	326.8	392.7	256.6	243.1	256.1	1,575.8	1,769.0
Derivative financial liabilities	8.6	32.7	259.6	157.9	217.3	211.6	120.4	947.9	690.8
Net defined benefit liabilities	0.8	1.3	1.7	0.6	1.2	1.6	1.9	18.9	11.1
Provisions	0.0	0.0	0.0	0.0	0.0	0.0	0.0	5.7	4.9
Accrued expenses payables	18.1	28.0	28.1	31.7	24.2	33.8	35.3	185.8	188.9
Other liabilities	673.2	954.3	855.3	164.8	857.9	846.1	1,026.3	1,087.8	2,116.6
Total Equity	588.1	610.1	626.0	623.0	638.2	652.1	661.8	4,184.4	4,231.0
Share capital	157.9	157.9	157.9	157.9	157.9	157.9	157.9	1,439.9	1,439.9
Capital surplus	168.4	168.4	168.4	168.4	168.4	168.4	168.4	1,329.5	1,329.5
Accumulated other comprehensive income	62.5	62.8	64.6	62.1	61.3	62.7	60.8	97.6	80.5
Retained earnings	195.4	217.1	231.2	230.7	246.7	259.2	270.8	1,313.5	1,377.2
Non-controlling interest	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0

** Figures for formerly KB I&S until 3Q16, Figures for KB Securities (following the merger between KB I&S and Hyundai Securities) from 4Q16

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

(bn Won)	1Q15	2Q15	3Q15	4Q15	1Q16	2Q16	3Q16	4Q16	1Q17
Brokerage									
Stock (ETF, ELW included)									
Market Share	3.73%	3.82%	3.58%	3.51%	3.49%	3.62%	3.57%	3.46%	4.64%
Online Volume Ratio	64.67%	66.97%	67.52%	70.30%	68.79%	72.04%	74.86%	75.80%	76.72%
Average Online Fee Rate	0.127%	0.128%	0.129%	0.128%	0.122%	0.118%	0.113%	0.103%	0.099%
Average Offline Fee Rate	0.239%	0.261%	0.239%	0.252%	0.242%	0.249%	0.252%	0.230%	0.229%
Average Fee Rate	0.167%	0.172%	0.164%	0.165%	0.159%	0.155%	0.148%	0.134%	0.135%
Future									
Market Share	2.44%	1.75%	1.81%	1.56%	1.64%	1.85%	2.23%	230.00%	3.84%
Online Volume Ratio	88.35%	83.64%	82.59%	79.77%	82.41%	84.71%	90.38%	91.63%	53.55%
Average Fee Rate	0.002%	0.002%	0.002%	0.003%	0.002%	0.002%	0.002%	0.002%	0.003%
Option									
Market Share	4.17%	5.30%	4.11%	3.08%	3.75%	3.39%	3.77%	2.85%	2.90%
Online Volume Ratio	90.78%	91.03%	90.05%	91.70%	91.95%	87.81%	88.25%	86.59%	79.20%
Average Fee Rate	0.049%	0.044%	0.054%	0.070%	0.055%	0.058%	0.058%	0.064%	0.072%
Wealth Management Balance									
Fund	7,021.1	7,407.1	5,794.4	5,369.3	5,580.1	5,720.5	5,471.2	5,324.4	16,506.5
Equity Fund	1,061.6	1,008.2	733.4	723.2	704.3	699.9	714.7	642.2	1,253.8
Hybrid Fund	610.6	664.5	617.4	585.1	601.8	593.3	576.9	550.7	776.2
Bond Fund	770.2	808.8	239.2	191.1	244.6	356.8	262.8	378.9	1,604.4
MMF	2,546.8	2,914.8	2,587.7	2,026.7	2,132.4	2,225.7	1,994.5	1,768.5	3,075.1
Others	2,031.9	2,010.8	1,616.6	1,843.2	1,897.0	1,844.7	1,922.3	1,984.1	9,797.1
ELS/DLS	6,534.1	7,473.5	7,493.7	7,006.4	6,893.4	7,078.4	8,103.9	7,859.7	9,980.3
Bond	24,282.1	24,452.4	23,562.8	22,938.0	23,778.5	23,796.3	23,975.2	24,018.3	23,910.4
Trust	11,105.0	11,855.4	10,909.5	9,484.8	11,654.6	9,567.9	12,808.4	13,638.7	12,844.2
Others	70.4	69.6	78.4	71.4	72.8	70.3	59.8	48.8	44.8

- Figures until 4Q16 represent Hyundai Securities' data.

Capital Adequacy

(bn Won)	Mar. 15	Jun. 15	Sep. 15	Dec. 15	Mar. 16	Jun. 16	Sep. 16	Dec. 16	Mar. 17
Net Capital Ratio	458.6%	480.3%	455.9%	419.9%	807.5%	916.1%	1001.6%	1,111.9%	1,450.6%
Net Capital	17,795.2	18,248.5	18,147.9	18,147.8	18,484.1	19,830.9	21,010.2	21,940.0	27,499.5
Total Risk Exposure	5,468.3	5,337.9	5,894.2	6,859.7	7,631.1	7,518.4	7,548.4	6,996.0	8,002.8
Sum of equity capital required to maintain license	2,688.0	2,688.0	2,688.0	2,688.0	1,344.0	1,344.0	1,344.0	1,344.0	1,344.0

- Figures until 4Q16 represent Hyundai Securities' data.

[Return to Home](#)
[KB Insurance](#)
[Disclaimer](#)
[Highlights](#)
[KB Financial Group](#)
[KB Kookmin Bank](#)
[KB Securities](#)
[KB Insurance](#)
[Key Indicators](#)
[KB Kookmin Card](#)
[Other Subsidiaries](#)
[Contacts](#)
Summarized Statement of Financial Position

(bn Won)	Mar. 15	Jun. 15	Sep. 15	Dec. 15	Mar. 16	Jun. 16	Sep. 16	Dec. 16
Invested Assets	18,788.1	19,260.7	19,800.5	20,738.1	21,229.3	22,038.5	22,363.6	23,254.3
Total Assets	24,110.0	24,693.6	25,326.8	26,503.6	27,516.2	28,229.6	28,660.7	29,352.2
Policy Reserve	18,857.7	19,432.0	19,980.8	20,373.3	20,883.4	21,444.2	21,864.6	22,420.9
Catastrophe Reserve	593.5	602.1	610.9	619.7	630.4	644.5	658.9	663.2
Total Liabilities	22,263.7	22,898.0	23,442.0	24,426.6	25,265.8	25,763.5	26,154.5	26,916.6
Total Shareholders' Equities	1,846.2	1,795.6	1,884.9	2,077.0	2,250.4	2,466.1	2,506.2	2,435.6
Total Liabilities & Shareholders' Equities	24,110.0	24,693.6	25,326.8	26,503.6	27,516.2	28,229.6	28,660.7	29,670.0

Summarized Statement of Comprehensive Income

(bn Won)	1Q15	2Q15	3Q15	4Q15	1Q16	2Q16	3Q16	4Q16
Direct Premium Written	2,269.5	4,521.4	6,793.2	9,119.4	2,355.8	4,703.5	7,032.9	9,424.5
Net Premium Earned	2,012.8	4,033.2	6,082.0	8,141.5	2,068.5	4,175.1	6,296.3	8,426.6
Underwriting Income	-105.6	-238.1	-339.3	-458.5	-72.1	-130.1	-155.4	-262.3
Investment Income	180.5	364.3	521.7	679.7	178.4	385.4	524.2	703.0
Operating Income	74.9	126.1	182.4	221.2	106.3	255.3	368.7	440.8
Ordinary Income	73.6	122.6	179.8	226.3	92.1	230.7	314.2	393.8
Net Income	55.9	93.1	136.4	173.7	70.0	175.3	238.6	295.8

- cumulative basis

Asset Quality

(bn Won)	Mar. 15	Jun. 15	Sep. 15	Dec. 15	Mar. 16	Jun. 16	Sep. 16	Dec. 16
Total Outstanding Credits	6,767	6,761	6,932	7,141	7,221	7,401	7,452	7,329
Normal	6,680	6,716	6,887	7,067	7,080	7,257	7,348	7,224
Precautionary	4	4	4	33	104	103	33	33
Substandard	44	18	18	16	14	15	16	16

Doubtful	2	3	3	3	4	5	51	50
Estimated Loss	36	20	20	20	20	21	4	5
NPL	83	41	41	40	38	41	70	71
NPL Ratio	1.2%	0.6%	0.6%	0.6%	0.5%	0.5%	0.9%	1.0%
Allowances*	100	80	81	88	95	98	114.8	115.0
Reserve for Credit Losses**	72	64	64	56	57	61	57	55
NPL Coverage Ratio***	120.8%	195.1%	198.0%	220.7%	252.5%	241.8%	162.9%	161.3%

Capital Adequacy

(bn Won)	Mar. 15	Jun. 15	Sep. 15	Dec. 15	Mar. 16	Jun. 16	Sep. 16	Dec. 16
RBC Ratio	181.2%	173.1%	168.0%	170.2%	179.4%	188.8%	187.9%	168.7%
Available Capital	2,199.2	2,183.9	2,233.2	2,379.0	2,600.3	2,823.3	2,887.4	2,774.0
Required Capital	1,213.5	1,261.3	1,329.6	1,398.0	1,449.1	1,495.0	1,536.6	1,644.5

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

(bn Won)	1Q15	2Q15	3Q15	4Q15	1Q16	2Q16	3Q16	4Q16	1Q17
Net interest income	236.8	237.6	253.9	251.6	245.3	237.4	244.7	253.9	262.1
Net fee and commission income	37.3	12.0	29.8	29.8	31.3	1.3	19.8	39.7	44.0
Net other operating income(expenses)	2.4	-13.2	-4.9	-20.2	-5.4	-20.4	-11.7	-28.1	-13.5
Gross operating income	276.5	236.4	278.8	261.2	271.2	218.3	252.8	265.5	292.6
General & administrative expenses	87.6	80.3	75.7	89.1	89.6	80.3	86.0	92.2	97.2
Operating profit before provision for credit losses	188.9	156.1	203.1	172.1	181.6	138.0	166.8	173.3	195.4
Provision for credit losses	59.5	64.7	50.3	71.3	58.1	65.8	58.7	67.2	86.5
Net operating profit	129.4	91.4	152.8	100.8	123.5	72.2	108.1	106.1	108.9
Net non-operating profit(loss)	-0.5	-0.2	0.0	-11.4	1.4	-0.1	1.2	-0.3	-3.5
Share of profit(loss) of associates	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	-0.1
Net other non-operating income(expenses)	-0.5	-0.2	0.0	-11.4	1.4	-0.1	1.2	-0.3	-3.4
Profit before income tax	128.9	91.2	152.8	89.4	124.9	72.1	109.3	105.8	105.4
Income tax expense	30.8	20.5	36.7	19.3	29.7	14.0	27.2	24.1	22.1
Profit for the period	98.1	70.7	116.1	70.1	95.2	58.1	82.1	81.7	83.3
Non-controlling interests	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Profit attributable to shareholders of the parent company	98.1	70.7	116.1	70.1	95.2	58.1	82.1	81.7	83.3

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

(in thousands)	Mar. 15	Jun. 15	Sep. 15	Dec. 15	Mar. 16	Jun. 16	Sep. 16	Dec. 16	Mar. 17
Cardholders*	18,351.6	18,488.0	18,465.4	18,462.5	18,555.1	18,664.4	18,671.5	18,773.8	18,630.6
Credit Card	8,611.0	8,671.2	8,763.4	8,796.9	8,821.9	8,861.9	8,873.0	8,896.1	8,909.5
Check Card	13,905.6	14,074.0	14,013.8	13,993.9	14,110.1	14,212.3	14,200.6	14,314.2	14,146.3
Active Credit Cardholders**	7,296.0	7,382.0	7,414.0	7,437.0	7,455.0	7,505.0	7,563.0	7,623.0	7,696.0
Merchants	2,205.3	2,247.9	2,252.0	2,279.1	2,301.3	2,339.8	2,368.8	2,414.1	2,430.1

* Excluding overlapped cardholders between credit card and check card

** Use credit card at least once every 6 months

Transaction Volume

(bn Won)	1Q15	2Q15	3Q15	4Q15	1Q16	2Q16	3Q16	4Q16	1Q17
Purchase	14,025.3	15,028.3	15,229.2	15,389.6	14,562.9	16,276.1	16,888.8	17,281.8	17,598.9
Lump-sum	11,177.9	12,170.4	12,327.8	12,239.7	11,635.3	13,083.4	13,481.5	13,675.6	13,950.1
Installment	2,847.4	2,857.9	2,901.3	3,149.9	2,927.6	3,192.7	3,407.3	3,606.1	3,648.8
Cash advance	2,238.3	2,165.7	2,136.6	2,236.1	2,151.3	2,150.3	2,144.0	2,173.8	2,160.5
Total	16,263.6	17,194.0	17,365.8	17,625.6	16,714.2	18,426.4	19,032.8	19,455.6	19,759.4

Credit Card Receivables

(bn Won)	Mar. 15	Jun. 15	Sep. 15	Dec. 15	Mar. 16	Jun. 16	Sep. 16	Dec. 16	Mar. 17
Credit sales	7,025.0	6,949.7	7,238.0	7,375.3	7,156.0	7,520.9	7,792.4	8,059.5	8,279.7
Cash advance	1,259.7	1,217.9	1,198.4	1,210.1	1,189.3	1,190.9	1,179.8	1,178.3	1,181.0
Card loans	3,188.7	3,336.5	3,457.4	3,528.1	3,668.4	3,802.5	4,020.6	4,286.3	4,599.8
Factoring	2,725.3	2,704.4	2,664.4	2,705.8	2,144.1	1,634.3	1,196.8	821.4	523.8
Others	93.8	83.0	118.7	83.1	94.0	145.9	287.6	434.6	654.8
Total	14,292.5	14,291.4	14,677.0	14,902.4	14,251.6	14,294.4	14,477.2	14,780.1	15,239.1

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

(bn Won)	Mar. 15	Jun. 15	Sep. 15	Dec. 15	Mar. 16	Jun. 16	Sep. 16	Dec. 16	Mar. 17
Total Outstanding Credits	14,293.6	14,292.6	14,678.4	14,903.9	14,253.3	14,296.2	14,478.8	14,781.9	15,518.6
Normal	13,336.7	13,358.7	13,730.6	13,945.5	13,316.9	13,411.4	13,586.5	13,867.5	14,600.8
Precautionary	752.7	731.5	746.3	787.6	756.4	703.8	711.4	722.2	703.8
Substandard	1.8	1.4	1.1	0.8	0.7	0.7	2.0	3.4	3.0
Doubtful	163.7	163.2	160.1	133.7	145.8	143.8	144.8	154.6	165.1
Estimated Loss	38.6	37.8	40.3	36.2	33.5	36.5	34.1	34.2	45.8
NPL	204.2	202.4	201.5	170.8	180.0	181.0	180.9	192.2	213.9
NPL Ratio	1.43%	1.42%	1.37%	1.15%	1.26%	1.27%	1.25%	1.30%	1.38%
Allowances*	394.0	416.8	419.7	412.2	419.6	440.6	463.0	436.5	460.5
Reserve for Credit Losses**	321.1	296.9	308.4	296.5	284.2	285.6	299.8	302.2	303.3
NPL Coverage Ratio***	350.25%	352.61%	361.28%	414.93%	390.97%	401.21%	421.70%	384.40%	357.05%

* Allowances for Loan Losses and Acceptances & Guarantees

** Excluding Reserve for Credit Losses for Undrawn Commitments

*** Including Reserve for Credit Losses

Write-offs / NPL Sales

(bn Won)	1Q15	2Q15	3Q15	4Q15	1Q16	2Q16	3Q16	4Q16	1Q17
Write-offs	90.1	90.3	85.0	113.4	81.8	91.2	94.8	91.2	90.5
NPL Sales	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Total	90.1	90.3	85.0	113.4	81.8	91.2	94.8	91.2	90.5

Recoveries from Written-offs

(bn Won)	1Q15	2Q15	3Q15	4Q15	1Q16	2Q16	3Q16	4Q16	1Q17
Recovery from Written-off	31.6	33.7	36.5	34.1	32.4	34.1	33.0	34.4	33.9

Disclaimer

Highlights

KB Financial Group

KB Kookmin Bank

KB Securities

KB Insurance

KB Kookmin Card

Condensed Income Statement

Condensed Balance Sheet

Customers / Volume / Receivables

Asset Quality

Delinquency

Other Subsidiaries

Contacts

Delinquency

(Wbn)	Mar. 15	Jun. 15	Sep. 15	Dec. 15	Mar. 16	Jun. 16	Sep. 16	Dec. 16	Mar. 17
Total Loans	14,292.5	12,497.9	14,677.0	14,902.4	14,251.6	14,294.4	14,477.1	14,780.1	15,239.1
Delinquent loans (over one month overdue)	225.5	215.5	215.1	187.8	193.0	192.7	181.2	183.5	192.8
Delinquency ratio	1.58%	1.51%	1.47%	1.26%	1.35%	1.35%	1.25%	1.24%	1.27%

Rescheduled Loan

(Wbn)	Mar. 15	Jun. 15	Sep. 15	Dec. 15	Mar. 16	Jun. 16	Sep. 16	Dec. 16	Mar. 17
Receivables	43.8	41.3	38.2	36.1	34.5	33.0	40.40	43.20	47.00
Delinquent loan (over one month overdue)	3.1	2.9	2.7	2.4	2.4	2.4	2.30	3.3	3.8
Delinquency ratio	7.19%	6.96%	7.02%	6.61%	6.96%	7.32%	5.75%	7.54%	8.12%

Disclaimer
Highlights
KB Financial Group
KB Kookmin Bank
KB Securities
KB Insurance
KB Kookmin Card
Other Subsidiaries
Condensed Income Statement

Condensed Balance Sheet

Contacts
KB Life Insurance

(bn Won)	1Q15	2Q15	3Q15	4Q15	1Q16	2Q16	3Q16	4Q16	1Q17
Net interest income	58.5	58.7	59.7	59.1	58.9	59.7	57.9	57.2	53.6
Net fee and commission income	0.0	0.1	0.0	0.1	0.0	0.1	-0.3	-0.7	-0.7
Net other operating income(expenses)	-31.8	-30.8	-33.5	-32.2	-27.3	-30.4	-29.3	-32.5	-14.9
Gross operating income	26.7	28.0	26.2	27.0	31.6	29.4	28.3	24.0	38.0
General & administrative expenses	18.7	19.3	18.9	22.2	22.5	24.2	24.0	24.1	22.1
Provision for credit losses	0.8	-0.8	0.2	9.9	0.3	0.3	0.2	0.9	-0.3
Net operating profit	7.2	9.5	7.1	-5.1	8.8	4.9	4.1	-1.0	16.2
Net non-operating profit(loss)	0.0	0.0	0.0	-0.2	0.1	-0.2	-0.1	0.1	0.0
Profit before income tax	7.2	9.5	7.1	-5.3	8.9	4.7	4.0	-0.9	16.2
Profit for the period	5.8	7.3	5.2	-7.7	6.7	3.6	3.1	-0.7	12.9
Profit attributable to shareholders of the parent company	5.8	7.3	5.2	-7.7	6.7	3.6	3.1	-0.7	12.9

KB Asset Management

(bn Won)	1Q15	2Q15	3Q15	4Q15	1Q16	2Q16	3Q16	4Q16	1Q17
Net interest income	1.1	0.9	0.7	0.8	0.6	0.6	0.4	0.5	0.5
Net fee and commission income	23.3	26.1	28.4	29.4	28.4	29.8	34.0	28.0	27.2
Net other operating income(expenses)	0.0	0.0	0.0	0.1	0.0	0.0	0.0	0.0	0.0
Gross operating income	24.4	27.0	29.1	30.3	29.0	30.4	34.4	28.5	27.7
General & administrative expenses	8.9	10.2	9.8	13.6	10.7	12.3	11.5	13.3	11.9
Provision for credit losses	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.3
Net operating profit	15.5	16.8	19.3	16.7	18.3	18.1	22.9	15.2	15.8
Net non-operating profit(loss)	0.2	-0.1	-4.3	-32.6	-0.3	3.3	0.3	0.0	-0.1
Profit before income tax	15.7	16.7	15.0	-15.9	18.0	21.4	23.2	15.2	15.4
Profit for the period	11.9	12.9	11.4	-11.6	14.0	15.7	17.5	11.6	12.0
Profit attributable to shareholders of the parent company	11.9	12.9	11.4	-11.6	14.0	15.7	17.5	11.6	12.0

KB Capital

(bn Won)	1Q15	2Q15	3Q15	4Q15	1Q16	2Q16	3Q16	4Q16	1Q17
Net interest income	44.4	45.5	49.1	52.8	55.1	59.4	64.1	68.1	71.3
Net fee and commission income	6.7	8.4	8.6	9.9	11.1	13.2	14.5	16.2	18.9
Net other operating income(expenses)	-5.4	-7.1	-8.3	-10.4	-10.7	0.3	-10.5	-15.7	-12.4
Gross operating income	45.7	46.8	49.4	52.3	55.5	72.9	68.1	68.6	77.8
General & administrative expenses	15.9	16.9	17.6	20.4	17.9	22.7	22.0	30.4	23.1
Provision for credit losses	7.3	11.9	6.0	19.4	14.0	8.5	10.4	11.6	6.9
Net operating profit	22.5	18.0	25.8	12.5	23.6	41.7	35.7	26.6	47.8
Net non-operating profit(loss)	0.0	0.5	0.2	-0.6	0.0	-1.0	-0.8	-2.0	-0.5
Profit before income tax	22.5	18.5	26.0	11.9	23.6	40.7	34.9	24.6	47.3
Profit for the period	17.1	14.1	19.7	9.5	19.2	31.3	27.1	19.2	36.4
Profit attributable to shareholders of the parent company	17.1	14.1	19.7	9.5	19.2	31.3	27.1	19.2	36.5

KB Savings Bank

(bn Won)	1Q15	2Q15	3Q15	4Q15	1Q16	2Q16	3Q16	4Q16	1Q17
Net interest income	6.9	8.3	9.7	9.0	9.4	10.1	10.5	10.0	10.5
Net fee and commission income	-0.5	-0.5	-0.3	-0.2	-0.4	-0.6	-0.6	-0.8	-0.9
Net other operating income(expenses)	0.8	-0.2	1.3	-0.2	0.6	-0.6	-2.1	-0.3	-0.5
Gross operating income	7.2	7.6	10.7	8.6	9.6	8.9	7.8	8.9	9.1
General & administrative expenses	5.2	5.4	5.4	6.8	5.4	5.5	5.4	6.1	5.3
Provision for credit losses	0.3	-3.7	-7.4	-1.5	1.6	0.3	-0.6	-1.6	0.0
Net operating profit	1.7	5.9	12.7	3.3	2.6	3.1	3.0	4.4	3.8
Net non-operating profit(loss)	-0.2	0.2	0.1	1.8	0.4	-0.3	0.0	0.2	0.0
Profit before income tax	1.5	6.1	12.8	5.1	3.0	2.8	3.0	4.6	3.8
Profit for the period	1.4	4.9	10.3	4.0	2.0	2.1	2.3	3.9	3.3
Profit attributable to shareholders of the parent company	1.4	4.9	10.3	4.0	2.0	2.1	2.3	3.9	3.3

KB Real Estate Trust

(bn Won)	1Q15	2Q15	3Q15	4Q15	1Q16	2Q16	3Q16	4Q16	1Q17
Net interest income	1.5	1.4	1.4	1.2	1.2	0.8	0.8	0.8	0.8
Net fee and commission income	8.4	11.0	11.1	12.3	11.2	18.8	13.2	16.1	15.3
Net other operating income(expenses)	-0.1	4.5	-2.0	-0.3	0.3	0.3	0.3	0.2	0.3
Gross operating income	9.8	16.9	10.5	13.2	12.7	19.9	14.3	17.1	16.4
General & administrative expenses	5.5	5.5	5.9	6.2	5.4	6.1	6.1	8.6	5.8

Provision for credit losses	-0.6	-0.3	-0.5	-0.3	-0.6	0.0	-0.4	0.1	0.3
Net operating profit	4.9	11.7	5.1	7.3	7.9	13.8	8.6	8.4	10.3
Net non-operating profit(loss)	0.0	0.0	0.0	-2.4	0.0	0.0	-0.1	0.0	0.0
Profit before income tax	4.9	11.7	5.1	4.9	7.9	13.8	8.5	8.4	10.3
Profit for the period	3.6	9.0	3.8	3.9	6.0	10.5	6.3	6.5	8.1
Profit attributable to shareholders of the parent company	3.6	9.0	3.8	3.9	6.0	10.5	6.3	6.5	8.1

KB Investment

(bn Won)	1Q15	2Q15	3Q15	4Q15	1Q16	2Q16	3Q16	4Q16	1Q17
Net interest income	0.8	0.8	0.8	0.7	0.9	0.9	0.9	1.0	1.0
Net fee and commission income	0.4	0.4	0.5	0.4	0.3	-0.1	-0.5	-0.4	-0.1
Net other operating income(expenses)	-1.7	8.6	2.6	6.7	3.3	3.0	1.6	4.1	-3.4
Gross operating income	-0.5	9.8	3.9	7.8	4.5	3.8	2.0	4.7	-2.5
General & administrative expenses	1.9	1.9	1.7	2.1	2.1	2.0	1.9	3.3	2.7
Provision for credit losses	0.2	2.7	-0.1	1.1	0.2	-1.1	0.3	0.1	0.8
Net operating profit	-2.6	5.2	2.3	4.6	2.2	2.9	-0.2	1.3	-6.0
Net non-operating profit(loss)	0.0	0.0	0.0	-0.1	-0.2	1.1	-0.1	-0.5	3.0
Profit before income tax	-2.6	5.2	2.3	4.5	2.0	4.0	-0.3	0.8	-3.0
Profit for the period	-2.4	5.2	2.1	3.5	1.9	3.5	-0.1	0.9	-2.6
Profit attributable to shareholders of the parent company	-2.4	5.2	2.1	3.5	1.9	3.5	-0.1	0.9	-2.6

KB Credit Information

(bn Won)	1Q15	2Q15	3Q15	4Q15	1Q16	2Q16	3Q16	4Q16	1Q17
Net interest income	0.1	0.0	0.1	0.1	0.1	0.0	0.1	0.0	0.1
Net fee and commission income	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Net other operating income(expenses)	3.5	4.0	3.8	3.8	3.5	4.3	3.8	3.9	3.1
Gross operating income	3.6	4.0	3.9	3.9	3.6	4.3	3.9	3.9	3.2
General & administrative expenses	4.1	3.8	4.1	4.2	3.9	3.8	3.9	3.9	3.6
Provision for credit losses	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.1	0.0
Net operating profit	-0.5	0.2	-0.2	-0.3	-0.3	0.5	0.0	-0.1	-0.4
Net non-operating profit(loss)	0.0	0.0	0.0	0.2	0.0	-0.1	0.1	0.0	0.0
Profit before income tax	-0.5	0.2	-0.2	-0.1	-0.3	0.4	0.1	-0.1	-0.4
Profit for the period	-0.6	0.3	-0.1	-0.2	-0.4	0.4	0.1	-0.1	-0.4
Profit attributable to shareholders of the parent company	-0.6	0.3	-0.1	-0.2	-0.4	0.4	0.1	-0.1	-0.4

KB Data Systems

(bn Won)	1Q15	2Q15	3Q15	4Q15	1Q16	2Q16	3Q16	4Q16	1Q17
Net interest income	0.1	0.1	0.0	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	0.0	0.0	-0.1	0.0	0.0
Net other operating income(expenses)	0.7	1.2	0.9	1.3	1.2	1.4	1.6	1.6	1.7
Gross operating income	0.8	1.2	1.0	1.3	1.3	1.4	1.6	1.6	1.7
General & administrative expenses	1.1	1.1	1.2	1.2	1.4	1.1	1.2	1.4	1.3
Provision for credit losses	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Net operating profit	-0.3	0.1	-0.2	0.1	-0.1	0.3	0.4	0.2	0.4
Net non-operating profit(loss)	0.0	0.0	0.1	0.1	0.0	0.1	0.0	0.0	0.0
Profit before income tax	-0.3	0.1	-0.1	0.2	-0.1	0.4	0.4	0.2	0.4
Profit for the period	-0.5	0.3	-0.1	0.2	-0.2	0.4	0.3	0.1	0.1
Profit attributable to shareholders of the parent company	-0.5	0.3	-0.1	0.2	-0.2	0.4	0.3	0.1	0.1

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

(bn Won)	Mar. 15	Jun. 15	Sep. 15	Dec. 15	Mar. 16	Jun. 16	Sep. 16	Dec. 16	Mar. 17
Total Assets	7,920.3	8,048.3	8,326.4	8,516.8	8,714.5	8,811.5	8,884.7	8,887.4	8,969.1
Total Liabilities	7,316.1	7,459.5	7,720.4	7,934.0	8,111.6	8,194.5	8,272.9	8,337.8	8,413.2
Total Equity	604.2	588.8	606.6	582.8	602.9	617.0	611.8	549.6	555.9

KB Asset Managemnet

(bn Won)	Mar. 15	Jun. 15	Sep. 15	Dec. 15	Mar. 16	Jun. 16	Sep. 16	Dec. 16	Mar. 17
Total Assets	168.8	180.0	199.9	228.0	148.3	145.4	158.3	170.8	129.8
Total Liabilities	34.5	33.1	41.5	81.3	38.7	20.0	15.5	16.6	13.7
Total Equity	134.3	146.9	158.4	146.7	109.6	125.4	142.8	154.2	116.1

KB Capital

(bn Won)	Mar. 15	Jun. 15	Sep. 15	Dec. 15	Mar. 16	Jun. 16	Sep. 16	Dec. 16	Mar. 17
Total Assets	4,245.2	4,575.5	4,943.6	5,563.4	5,903.2	6,518.1	6,900.1	7,428.4	7,752.8
Total Liabilities	3,776.5	4,093.2	4,392.5	5,003.3	5,285.7	5,821.1	6,178.3	6,640.3	6,937.2
Total Equity	468.7	482.3	551.1	560.1	617.5	697.0	721.8	788.1	815.6

KB Savings Bank

(bn Won)	Mar. 15	Jun. 15	Sep. 15	Dec. 15	Mar. 16	Jun. 16	Sep. 16	Dec. 16	Mar. 17
Total Assets	798.0	766.9	788.3	856.5	959.9	1,013.0	1,083.1	1,078.1	1,084.5
Total Liabilities	644.0	608.1	619.9	684.2	785.7	836.5	904.4	895.9	904.7
Total Equity	154.0	158.8	168.4	172.3	174.2	176.5	178.7	182.2	179.8

KB Real Estate Trust

(bn Won)	Mar. 15	Jun. 15	Sep. 15	Dec. 15	Mar. 16	Jun. 16	Sep. 16	Dec. 16	Mar. 17
Total Assets	211.0	213.4	220.1	223.8	183.0	197.6	207.7	216.7	206.2
Total Liabilities	21.4	18.0	20.7	20.5	23.6	27.5	31.3	33.7	35.2
Total Equity	189.6	195.4	199.4	203.3	159.4	170.1	176.4	183.0	171.0

KB Investment

(bn Won)	Mar. 15	Jun. 15	Sep. 15	Dec. 15	Mar. 16	Jun. 16	Sep. 16	Dec. 16	Mar. 17
Total Assets	215.5	236.2	246.5	276.8	284.7	286.0	299.7	315.9	306.7
Total Liabilities	83.9	100.4	109.0	131.0	136.8	137.3	151.8	168.5	165.2
Total Equity	131.6	135.8	137.5	145.8	147.9	148.7	147.9	147.4	141.5

KB Credit Information

(bn Won)	Mar. 15	Jun. 15	Sep. 15	Dec. 15	Mar. 16	Jun. 16	Sep. 16	Dec. 16	Mar. 17
Total Assets	28.2	28.8	28.7	28.5	27.5	27.9	28.1	28.0	27.6
Total Liabilities	7.9	8.3	8.2	8.3	7.7	7.7	7.8	7.7	7.7
Total Equity	20.3	20.5	20.5	20.2	19.8	20.2	20.3	20.3	19.9

KB Data Systems

(bn Won)	Mar. 15	Jun. 15	Sep. 15	Dec. 15	Mar. 16	Jun. 16	Sep. 16	Dec. 16	Mar. 17
Total Assets	22.3	23.2	24.0	28.4	24.5	25.0	27.3	27.0	31.6
Total Liabilities	8.3	8.8	9.8	14.7	11.1	11.2	13.2	12.6	17.1
Total Equity	14.0	14.4	14.2	13.7	13.4	13.8	14.1	14.4	14.5

[Return to Home](#)

Disclaimer

Highlights

KB Financial Group

KB Kookmin Bank

KB Securities

KB Insurance

KB Kookmin Card

Other Subsidiaries

Contacts

Address : Investor Relations, 7F, Kookmin Bank 26, Gukjegeumyung-ro 8-gil, Yeongdeungpo-gu, Seoul 07331, Korea

E-mail : kbir@kbf.com

Fax: 82-2-2073-2848

IR Officers:

부장	권봉중	Peter BJ Kwon	Head of IR	82-2-2073-2841	peter.kwon@kbf.com
팀장	성은주	Eun Ju Sung	Team Head	82-2-2073-2842	ejsung@kbf.com
차장	박현은	Heather Park	Senior Manager	82-2-2073-2844	heather.park@kbf.com
과장	윤길웅	Alex GY Yun	Manager	82-2-2073-2882	alex.yun@kbf.com
과장	최정열	Jung Yul Choi	Manager	82-2-2073-2843	jungyul.choi@kbf.com
대리	김성현	Seong Hyeon Kim	Assistant Manager	82-2-2073-7807	seonghyeonkim@kbf.com
대리	최호승	Ryan HS Choi	Assistant Manager	82-2-2073-2845	ryan.choi@kbf.com