

KB Financial Group Fact Book

2017 2Q

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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. It is currently being reviewed by the Group’s independent auditor, and accordingly, is subject to change.

Totals may not sum due to rounding.

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(bn Won)	2Q15	3Q15	4Q15	1Q16	2Q16	3Q16	4Q16	1Q17	2Q17
◆ Financial Statements									
KB Financial Group									
Total Assets	317,321.4	324,636.3	329,065.5	335,951.6	343,198.1	351,840.3	375,664.3	380,889.5	422,249.4
Total Liabilities	289,132.8	296,045.9	300,162.8	306,833.7	313,614.4	321,903.4	344,412.2	349,287.2	389,371.4
Total Equity	28,188.6	28,590.4	28,902.7	29,117.9	29,583.7	29,936.6	31,261.4	31,602.3	32,878.0
Net Income	338.5	423.9	351.7	554.2	595.5	577.3	463.2	887.6	1,004.8
Net Income (excl. non-controlling interests)	331.7	414.5	347.1	545.0	580.4	564.4	453.9	870.1	990.1
Group Total Asset*	431,728.2	439,826.4	448,643.0	462,405.3	471,428.3	489,846.7	589,973.1	601,215.5	658,118.9
(Asset Under Management)	114,768.9	115,571.1	120,382.8	127,750.4	131,599.8	141,911.5	216,599.6	222,480.6	236,288.0
Total Assets by Subsidiaries									
KB Kookmin Bank	281,449.3	287,023.3	290,277.9	295,770.4	300,221.0	306,748.0	307,066.4	310,145.1	317,856.4
KB Securities**	5,716.7	6,150.0	6,118.3	7,052.9	7,093.7	7,510.4	32,382.8	33,689.7	37,346.1
KB Insurance***	24,693.6	25,326.8	26,503.6	27,516.2	28,229.6	28,660.7	29,352.2	29,670.0	31,031.3
KB Kookmin Card	15,721.0	16,304.5	16,141.8	15,586.0	15,489.3	16,087.8	15,772.0	16,391.8	16,625.6
KB Life Insurance	8,048.3	8,326.4	8,516.8	8,714.5	8,811.5	8,884.7	8,887.4	8,969.1	9,017.4
KB Asset Management	180.0	199.9	228.0	148.3	145.4	158.3	170.8	129.8	147.9
KB Capital	4,575.5	4,943.6	5,563.4	5,903.2	6,518.1	6,900.1	7,428.4	7,752.8	8,120.2
KB Savings Bank	766.9	788.3	856.5	959.9	1,013.0	1,083.1	1,078.1	1,084.5	1,098.9
KB Real Estate Trust	213.4	220.1	223.8	183.0	197.6	207.7	216.7	206.2	214.5
KB Investment	236.2	246.5	276.8	284.7	286.0	299.7	315.9	306.7	312.1
KB Credit Information	28.8	28.7	28.5	27.5	27.9	28.1	28.0	27.6	27.4
KB Data Systems	23.2	24.0	28.4	24.5	25.0	27.3	27.0	31.6	33.1

Total Equity by Subsidiaries

KB Kookmin Bank	22,420.0	22,629.8	22,747.2	22,866.3	23,212.5	23,609.8	23,325.0	23,684.8	24,413.3
KB Securities**	610.1	626.0	623.0	638.2	652.1	661.8	4,184.4	4,231.0	4,310.7
KB Insurance***	1,795.6	1,884.9	2,077.0	2,250.4	2,466.1	2,506.2	2,435.6	2,487.4	3,134.1
KB Kookmin Card	3,651.2	3,766.3	3,834.0	3,728.3	3,788.6	3,873.8	3,965.0	3,799.6	3,874.3
KB Life Insurance	588.8	606.6	582.8	602.9	617.0	611.8	549.6	555.9	560.5
KB Asset Management	146.9	158.4	146.7	109.6	125.4	142.8	154.2	116.1	127.2
KB Capital	482.3	551.1	560.1	617.5	697.0	721.8	788.1	815.6	888.4
KB Savings Bank	158.8	168.4	172.3	174.2	176.5	178.7	182.2	179.8	183.1
KB Real Estate Trust	195.4	199.4	203.3	159.4	170.1	176.4	183.0	171.0	181.1
KB Investment	135.8	137.5	145.8	147.9	148.7	147.9	147.4	141.5	141.4
KB Credit Information	20.5	20.5	20.2	19.8	20.2	20.3	20.3	19.9	19.0
KB Data Systems	14.4	14.2	13.7	13.4	13.8	14.1	14.4	14.5	14.7

Net Income by Subsidiaries

KB Kookmin Bank	254.0	233.6	143.4	387.2	356.0	421.8	-200.7	663.5	545.7
KB Securities**	21.7	14.1	-0.5	16.0	12.5	11.6	-133.5	63.8	65.9
KB Insurance***	37.2	43.3	37.3	70.0	105.3	63.3	57.2	96.8	161.7
KB Kookmin Card	70.7	116.1	70.1	95.2	58.1	82.1	81.7	83.3	70.2
KB Life Insurance	7.3	5.2	-7.7	6.7	3.6	3.1	-0.7	12.9	7.7
KB Asset Management	12.9	11.4	-11.6	14.0	15.7	17.5	11.6	12.0	10.7
KB Capital	14.1	19.7	9.5	19.2	31.3	27.1	19.2	36.5	26.4
KB Savings Bank	4.9	10.3	4.0	2.0	2.1	2.3	3.9	3.3	3.6
KB Real Estate Trust	9.0	3.8	3.9	6.0	10.5	6.3	6.5	8.1	10.0
KB Investment	5.2	2.1	3.5	1.9	3.5	-0.1	0.9	-2.6	-0.8
KB Credit Information	0.3	-0.1	-0.2	-0.4	0.4	0.1	-0.1	-0.4	-0.9
KB Data Systems	0.3	0.1	0.2	-0.2	0.4	0.3	0.1	0.1	0.3

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

** Figures for formerly KB I&S until 3Q16 / Figures from 4Q16 represent KB Securities' consolidated figures for group reporting.

*** On a separate basis until 1Q17. Consolidated from 2Q17 upon the acquisition of additional stake (ownership: 94.3%). Figures from 2Q17 represent consolidated numbers for group reporting.

◆ Key Financial Indicators

KB Financial Group

ROA (Quarterly)	0.43%	0.53%	0.43%	0.67%	0.70%	0.66%	0.51%	0.94%	1.00%
ROA (Cumulative)	0.61%	0.58%	0.54%	0.67%	0.68%	0.68%	0.63%	0.94%	0.96%
ROE (Quarterly)	4.76%	5.88%	4.87%	7.57%	7.97%	7.65%	5.98%	11.17%	12.40%
ROE (Cumulative)	6.77%	6.47%	6.06%	7.57%	7.77%	7.73%	7.26%	11.17%	11.76%
EPS (Won, Quarterly)	879	1,054	897	1,415	1,530	1,501	1,143	2,192	2,497
EPS (Won, Cumulative)	2,445	3,499	4,396	1,415	2,944	4,445	5,588	2,192	4,688
BPS (Won)	71,230	72,256	73,026	73,567	74,717	75,571	73,650	73,357	70,653
NIM (Quarterly)	1.88%	1.88%	1.81%	1.84%	1.85%	1.85%	1.89%	1.95%	2.00%
NIM (Cumulative)	1.94%	1.92%	1.89%	1.84%	1.85%	1.85%	1.86%	1.95%	1.98%
CIR (Quarterly)	67.37%	58.55%	58.72%	57.25%	56.61%	52.08%	116.95%	50.55%	53.08%
CIR (Cumulative)	63.72%	62.13%	61.28%	57.25%	56.92%	55.28%	70.23%	50.55%	51.86%
Credit Cost Ratio (Quarterly)	0.48%	0.30%	0.66%	0.18%	0.31%	0.31%	0.06%	0.39%	0.08%
Credit Cost Ratio (Cumulative)	0.41%	0.37%	0.44%	0.18%	0.25%	0.27%	0.22%	0.39%	0.23%
NPL Ratio	1.35%	1.16%	1.17%	1.16%	1.02%	0.96%	0.86%	0.88%	0.80%
NPL Coverage Ratio*	146.69%	158.68%	161.46%	165.60%	177.18%	184.11%	104.28%	104.71%	102.19%
BIS Ratio**	15.86%	15.74%	15.48%	15.31%	15.11%	15.22%	15.27%	15.68%	15.47%
CET 1 Ratio**	13.82%	13.71%	13.47%	13.55%	13.38%	13.51%	14.25%	14.85%	14.77%

KB Kookmin Bank

ROA (Quarterly)	0.36%	0.33%	0.20%	0.53%	0.48%	0.56%	-0.26%	0.86%	0.70%
ROA (Cumulative)	0.52%	0.46%	0.39%	0.53%	0.50%	0.52%	0.32%	0.86%	0.78%
ROE (Quarterly)	4.55%	4.15%	2.53%	6.79%	6.18%	7.21%	-3.42%	11.29%	9.08%
ROE (Cumulative)	6.57%	5.76%	4.94%	6.79%	6.48%	6.72%	4.17%	11.29%	10.16%
NIM (Quarterly)	1.60%	1.60%	1.53%	1.56%	1.58%	1.58%	1.61%	1.66%	1.72%
NIM (Cumulative)	1.66%	1.64%	1.61%	1.56%	1.57%	1.57%	1.58%	1.66%	1.69%
CIR (Quarterly)	70.79%	66.73%	62.01%	62.32%	60.40%	54.44%	123.74%	51.78%	56.02%
CIR (Cumulative)	68.48%	67.97%	66.48%	62.32%	61.34%	58.98%	74.73%	51.78%	53.77%
NPL Ratio	1.24%	1.06%	1.10%	1.08%	0.95%	0.88%	0.74%	0.78%	0.68%
NPL Coverage Ratio*	138.59%	150.54%	151.57%	156.81%	168.09%	174.52%	95.62%	95.75%	91.84%
BIS Ratio**	16.40%	16.14%	16.01%	15.81%	15.93%	16.39%	16.32%	16.65%	16.53%
CET 1 Ratio**	14.08%	13.88%	13.74%	13.80%	13.92%	14.36%	14.83%	15.41%	15.33%
Loan to Deposit Ratio	98.7%	98.9%	99.0%	98.9%	98.6%	98.6%	98.8%	97.6%	97.8%

*New NPL Coverage Ratio (excluding Reserve for Credit Losses) from 4Q16

**Provisional figures

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(bn Won)	2Q15	3Q15	4Q15	1Q16	2Q16	3Q16	4Q16	1Q17	2Q17
Net interest income	1,547.6	1,552.6	1,566.1	1,506.3	1,544.6	1,600.8	1,750.8	1,726.4	1,939.1
Net fee and commission income	394.0	397.4	361.5	368.2	364.2	375.6	476.9	520.6	510.2
Net other operating income(expenses)	89.5	-244.0	-89.5	-33.8	-20.0	-65.8	-422.9	61.9	42.1
Gross operating income	2,031.1	1,706.0	1,838.1	1,840.7	1,888.8	1,910.6	1,804.8	2,308.9	2,491.4
General & administrative expenses	1,368.4	998.9	1,079.3	1,053.8	1,069.2	995.0	2,110.7	1,167.2	1,322.4
Operating profit before provision for credit losses	662.7	707.1	758.8	786.9	819.6	915.6	-305.9	1,141.7	1,169.0
Provision for credit losses	264.8	165.8	412.8	119.0	194.5	194.2	31.5	254.9	52.8
Net operating profit	397.9	541.3	346.0	667.9	625.1	721.4	-337.4	886.8	1,116.2
Net non-operating profit(loss)	26.7	27.1	84.0	51.9	125.3	40.4	734.1	78.5	130.8
Share of profit(loss) of associates	-2.3	27.5	158.2	37.7	122.6	33.0	87.5	52.5	6.7
Net other non-operating income(expenses)	29.0	-0.4	-74.2	14.2	2.7	7.4	646.6	26.0	124.1
Profit before income tax	424.6	568.4	430.0	719.8	750.4	761.8	396.7	965.3	1,247.0
Income tax expense	86.1	144.5	78.3	165.6	154.9	184.5	-66.5	77.7	242.2
Profit for the period	338.5	423.9	351.7	554.2	595.5	577.3	463.2	887.6	1,004.8
Non-controlling interests	6.8	9.4	4.6	9.2	15.1	12.9	9.3	17.5	14.7
Profit attributable to shareholders of the parent company	331.7	414.5	347.1	545.0	580.4	564.4	453.9	870.1	990.1

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(bn Won)	Jun. 15	Sep. 15	Dec. 15	Mar. 16	Jun. 16	Sep. 16	Dec. 16	Mar. 17	Jun. 17
Total Assets	317,321.4	324,636.3	329,065.5	335,951.6	343,198.1	351,840.3	375,673.6	380,889.5	422,249.4
Cash and due from financial institutions	17,893.5	18,992.4	16,316.1	18,809.1	15,743.4	17,019.1	17,884.9	18,934.0	19,166.1
Financial assets at fair value through profit or loss	10,158.7	9,954.9	11,174.0	11,619.3	13,683.0	14,186.7	27,858.4	28,185.6	31,758.5
Derivative financial assets	1,933.6	2,987.4	2,278.1	2,464.2	2,320.6	2,754.7	3,381.9	2,486.5	2,049.6
Financial investments	36,338.9	38,417.6	39,136.8	37,955.9	39,674.5	41,619.8	45,147.8	45,103.3	60,844.5
Loans	234,380.9	240,809.4	245,005.4	248,344.5	253,085.2	257,531.4	265,486.1	267,515.2	279,777.7
(Allowances for loan losses)	-2,467.1	-2,382.0	-2,582.1	-2,451.9	-2,282.3	-2,274.1	-2,277.8	-2,351.1	-2,127.6
Investments in associates	1,317.1	1,335.6	1,737.8	1,784.3	3,023.8	3,039.5	1,770.7	1,802.5	347.4
Tangible assets	3,414.3	3,423.1	3,499.2	3,484.3	3,463.4	3,522.2	4,382.3	4,283.3	5,181.1
Goodwill & Intangible assets	461.0	457.0	466.8	468.7	475.3	480.9	652.3	653.2	3,030.3
Current income tax assets	34.4	13.7	18.5	14.0	15.2	15.3	65.7	96.6	40.9
Deferred income tax assets	7.9	8.4	8.4	8.3	5.4	5.2	133.6	27.4	4.9
Other assets	11,381.1	8,236.8	9,424.4	10,999.0	11,708.3	11,665.5	8,909.9	11,801.9	20,048.4
Total Liabilities	289,132.8	296,045.9	300,162.8	306,833.7	313,614.4	321,903.4	344,412.2	349,287.2	389,371.4
Financial liabilities at fair value through profit or loss	2,673.8	2,574.1	2,974.6	3,643.0	3,554.0	3,770.3	12,122.8	11,409.7	13,023.1
Deposits	212,317.5	217,845.5	224,268.1	227,033.0	231,608.6	234,559.4	239,729.6	242,016.7	245,351.8
Debts	16,278.0	15,830.0	16,240.7	14,626.7	15,317.8	16,481.3	26,251.5	26,367.7	27,439.4
Debentures	30,170.0	31,056.5	32,600.6	31,885.6	33,772.2	34,590.4	34,992.1	35,292.2	40,309.3
Derivative financial liabilities	1,859.4	3,189.2	2,325.8	2,528.6	2,371.1	2,758.2	3,807.1	2,639.2	2,146.8
Net defined benefit liabilities	170.7	217.2	73.2	120.9	170.8	216.8	96.3	132.3	294.8
Provisions	601.4	595.6	607.9	649.8	572.2	531.2	537.7	519.8	588.6
Accrued expenses payables	3,248.7	3,283.4	2,976.5	3,014.7	3,015.5	3,147.0	3,009.4	2,986.3	3,030.4
Other liabilities	21,813.3	21,454.4	18,095.4	23,331.4	23,232.2	25,849.1	23,865.7	27,923.3	57,187.2
Total Equity	28,188.6	28,590.4	28,902.7	29,117.9	29,583.7	29,936.6	31,261.4	31,602.3	32,878.0
Share capital	1,931.8	1,931.8	1,931.8	1,931.8	1,931.8	1,931.8	2,090.6	2,090.6	2,090.6
Capital surplus	15,854.5	15,854.5	15,854.5	15,854.5	15,854.5	15,854.8	16,994.9	16,995.5	16,988.9
Accumulated other comprehensive income	492.0	469.9	430.2	602.4	645.2	596.5	405.3	438.5	698.0
Retained earnings	9,702.5	10,117.0	10,464.1	10,630.4	11,210.9	11,775.3	12,229.2	12,601.4	13,594.9
Treasury shares	0.0	0.0	0.0	-127.5	-300.0	-476.1	-722.0	-801.2	-801.2
Non-controlling interest	207.8	217.2	222.1	226.3	241.3	254.3	263.4	277.5	306.8

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Group Interest Income

(bn Won)	2Q15	3Q15	4Q15	1Q16	2Q16	3Q16	4Q16	1Q17	2Q17
Interest Income	2,585.8	2,554.7	2,523.6	2,466.3	2,464.6	2,481.6	2,609.4	2,603.8	2,835.0
Due from financial institutions	43.1	36.4	31.5	30.2	28.3	24.9	28.0	24.2	31.4
Financial Investments	241.0	251.5	244.9	233.6	222.0	219.2	215.2	218.3	303.7
Loans	2,270.9	2,226.2	2,218.6	2,173.7	2,186.2	2,211.8	2,334.1	2,337.0	2,471.3
Other	30.8	40.6	28.6	28.8	28.1	25.7	32.1	24.3	28.6
Interest Expense	1,038.2	1,002.1	957.5	960.0	920.0	880.8	858.6	877.4	895.9
Deposits	754.8	719.8	676.3	678.5	638.3	603.5	547.9	579.7	575.3
Debts & Debentures	261.5	266.4	264.3	267.4	266.7	262.1	295.1	280.1	301.2
Other	21.9	15.9	16.9	14.1	15.0	15.2	15.6	17.6	19.4
Net Interest Income	1,547.6	1,552.6	1,566.1	1,506.3	1,544.6	1,600.8	1,750.8	1,726.4	1,939.1

Group Net Interest Margin

(bn Won)	2Q15	3Q15	4Q15	1Q16	2Q16	3Q16	4Q16	1Q17	2Q17
NIM (Quarterly)	1.88%	1.88%	1.81%	1.84%	1.85%	1.85%	1.89%	1.95%	2.00%
NIM (Cumulative)	1.94%	1.92%	1.89%	1.84%	1.85%	1.85%	1.86%	1.95%	1.98%

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

Interest Spread / Margin

(bn Won)	2Q15	3Q15	4Q15	1Q16	2Q16	3Q16	4Q16	1Q17	2Q17
Interest earning assets*	260,372.7	263,866.6	273,144.8	271,175.5	274,545.3	278,962.1	283,946.7	284,383.3	288,374.0
Interest earned on the assets	2,300.8	2,251.6	2,231.1	2,183.2	2,168.9	2,176.2	2,202.0	2,195.6	2,278.8
Yield	3.54%	3.39%	3.24%	3.24%	3.18%	3.10%	3.09%	3.13%	3.17%
Interest bearing liabilities*	248,065.1	251,594.7	259,947.6	259,773.3	264,553.9	269,177.3	273,299.0	273,331.8	277,667.9
Interest paid on the liabilities	1,078.0	1,003.0	983.4	939.5	906.5	876.4	853.8	829.2	839.1
Yield	1.74%	1.58%	1.50%	1.45%	1.38%	1.30%	1.24%	1.23%	1.21%
Interest spread	1.80%	1.81%	1.74%	1.79%	1.80%	1.80%	1.85%	1.90%	1.95%
Net Interest Margin	1.88%	1.88%	1.81%	1.84%	1.85%	1.85%	1.89%	1.95%	2.00%

- Excluding credit card merchant fees

* Average Balance

(bn Won)	2Q15	3Q15	4Q15	1Q16	2Q16	3Q16	4Q16	1Q17	2Q17
Interest earning assets*	262,402.1	265,923.4	275,211.4	273,208.7	276,737.2	281,250.7	286,235.3	286,714.9	290,968.7
Interest earned on the assets	2,558.5	2,514.3	2,498.1	2,430.4	2,432.4	2,447.6	2,481.6	2,480.4	2,582.7
Yield	3.91%	3.75%	3.60%	3.58%	3.54%	3.46%	3.45%	3.51%	3.56%
Interest bearing liabilities*	248,065.1	251,594.7	259,947.6	259,773.3	264,553.9	269,177.3	273,299.0	273,331.8	277,667.9
Interest paid on the liabilities	1,078.0	1,003.0	983.4	939.5	906.5	876.4	853.8	829.2	839.1
Yield	1.74%	1.58%	1.50%	1.45%	1.38%	1.30%	1.24%	1.23%	1.21%
Interest spread	2.17%	2.17%	2.10%	2.13%	2.16%	2.16%	2.21%	2.28%	2.35%
Net Interest Margin	2.26%	2.25%	2.18%	2.19%	2.22%	2.22%	2.26%	2.34%	2.40%

- Including credit card merchant fees

* Average Balance

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(bn Won)	2Q15	3Q15	4Q15	1Q16	2Q16	3Q16	4Q16	1Q17	2Q17
Trust Fee	103.9	92.8	73.4	79.4	80.3	89.2	90.1	124.6	104.4
Fee and Commission	290.1	304.6	288.1	288.8	283.9	286.4	386.8	396.0	405.8
Fees from Credit Cards	104.4	118.7	123.0	109.1	90.0	101.8	117.6	109.9	99.5
Guarantee Fees	7.4	7.7	7.8	7.7	7.4	7.9	17.7	10.4	16.2
Other Commissions in Won	158.0	157.7	137.1	152.4	166.4	158.4	233.1	257.8	269.9
Commissions Received as Agency	39.4	46.9	43.6	45.7	45.3	42.5	38.7	45.1	37.5
Commissions Received on Represent Securities	47.5	42.5	38.5	41.0	43.5	42.4	39.5	42.5	47.8
Commissions Received on Banking Business	42.3	42.1	42.9	42.1	44.3	44.8	45.8	45.5	47.6
Commissions Received on Loan Business	24.4	21.6	22.1	18.6	19.3	21.1	20.3	19.0	17.5
Others	4.4	4.6	-10.0	5.0	14.0	7.6	88.8	105.7	119.5
Other Commissions in Foreign Currency	20.3	20.5	20.2	19.6	20.1	18.3	18.4	17.9	20.2
Net Fee and Commission Income	394.0	397.4	361.5	368.2	364.2	375.6	476.9	520.6	510.2

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(bn Won)	2Q15	3Q15	4Q15	1Q16	2Q16	3Q16	4Q16	1Q17	2Q17
Net gain/loss on Securities	206.2	263.9	31.8	262.2	182.4	51.5	-385.3	-186.8	39.1
Net gain/loss on FVTPL Securities	29.8	288.0	-63.3	150.8	91.2	-52.6	-370.9	-257.2	61.0
Net gain/loss on AFS/HTM Securities	176.4	-24.1	95.1	111.4	91.2	104.1	-14.4	70.4	-21.9
Net gain/loss on sales of AFS/HTM Securities	197.6	59.6	88.8	59.9	79.8	81.1	-28.6	0.5	-61.8
Impairment loss on AFS/HTM Securities	-42.5	-106.8	-8.9	-3.0	-3.3	-1.0	-27.6	-12.4	-7.3
Others (Dividend income, etc.)	21.3	23.1	15.2	54.5	14.7	24.0	41.8	82.3	47.2
Net gain/loss on derivatives & foreign currency translation	59.9	-203.5	157.2	-35.3	52.6	187.1	253.6	537.9	78.6
Other operating income	-176.6	-304.4	-278.5	-260.7	-255.0	-304.4	-291.2	-289.2	-75.6
Insurance Fees on Deposits & Contribution to Credit Guarantee Fund	-179.0	-178.4	-177.3	-165.3	-169.9	-176.7	-174.8	-177.2	-174.8
Net gain/loss on sale of loans	86.9	5.4	-3.1	3.7	27.9	-3.8	-6.0	5.7	8.2
Others	-84.5	-131.4	-98.1	-99.1	-113.0	-123.9	-110.4	-117.7	91.0
Net other operating income(expense)	89.5	-244.0	-89.5	-33.8	-20.0	-65.8	-422.9	61.9	42.1

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

AFS: Available for Sale, HTM: Held to Maturity

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(bn Won)	2Q15	3Q15	4Q15	1Q16	2Q16	3Q16	4Q16	1Q17	2Q17
Provision for loan losses	255.6	215.5	419.2	43.4	263.9	231.2	42.7	270.7	72.4
Provision for acceptances and guarantees	19.6	-46.4	-14.5	70.2	-68.5	-32.8	-1.7	-10.0	-19.0
Provision for undrawn commitments	-10.3	-3.5	7.2	6.3	-0.8	-2.3	-9.4	-4.6	0.1
Provision for financial guarantees & contracts	-0.1	0.2	0.9	-0.9	-0.1	-1.9	-0.1	-1.2	-0.7
Provision for Credit Losses	264.8	165.8	412.8	119.0	194.5	194.2	31.5	254.9	52.8

Group Credit Cost Ratio

(bn Won)	2Q15	3Q15	4Q15	1Q16	2Q16	3Q16	4Q16	1Q17	2Q17
Group Total Credit	234,069.6	240,476.8	245,031.0	247,714.5	252,284.0	256,163.4	263,005.4	263,685.3	277,453.2
Household	112,767.1	116,926.2	121,100.6	123,224.6	126,114.3	127,320.8	133,498.6	132,286.8	138,270.4
Corporate	107,009.9	108,872.1	109,026.5	110,236.6	111,873.4	114,363.8	114,724.8	115,880.0	123,018.0
Credit Card	14,292.6	14,678.4	14,903.9	14,253.3	14,296.2	14,478.8	14,781.9	15,518.6	16,164.8
Group Total Provision	278.7	175.5	401.2	112.3	195.8	197.4	40.5	256.2	54.7
Household	35.1	24.8	28.0	-74.8	35.6	39.7	67.3	43.2	45.8
Corporate	163.1	98.5	298.8	128.8	94.6	97.2	-97.1	130.0	-72.1
Credit Card	80.5	52.2	74.4	58.3	65.6	60.5	70.3	83.0	81.0
Credit Cost (Quarterly)	0.48%	0.30%	0.66%	0.18%	0.31%	0.31%	0.06%	0.39%	0.08%
Household	0.12%	0.09%	0.09%	-0.24%	0.11%	0.13%	0.21%	0.13%	0.14%
Corporate	0.62%	0.37%	1.10%	0.47%	0.34%	0.34%	-0.34%	0.45%	-0.24%
Credit Card	2.25%	1.44%	2.01%	1.60%	1.84%	1.68%	1.94%	2.19%	2.05%
Credit Cost (Cumulative)	0.41%	0.37%	0.44%	0.18%	0.25%	0.27%	0.22%	0.39%	0.23%
Household	0.10%	0.10%	0.10%	-0.24%	-0.06%	0.00%	0.05%	0.13%	0.13%
Corporate	0.54%	0.48%	0.64%	0.47%	0.40%	0.38%	0.20%	0.45%	0.10%
Credit Card	1.88%	1.73%	1.80%	1.60%	1.71%	1.70%	1.75%	2.19%	2.12%

- Group figures are simple arithmetic sum of subsidiaries

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(bn Won)	2Q15	3Q15	4Q15	1Q16	2Q16	3Q16	4Q16	1Q17	2Q17
Employee Benefits	1,023.7	667.0	680.5	738.5	724.3	656.0	1,636.8	785.2	853.4
Post-Employment Benefits	49.3	48.7	48.9	50.4	49.0	48.8	57.3	48.7	58.4
Termination Benefits	346.4	-0.8	44.0	-1.3	59.1	-0.9	846.5	-1.5	1.2
Salaries & Employee Benefits	463.2	422.3	429.1	441.7	447.8	447.3	575.8	490.0	587.6
Others	164.8	196.8	158.5	247.7	168.4	160.8	157.2	248.0	206.2
Depreciation and Amortization	61.1	65.4	70.7	59.1	62.9	70.3	96.3	74.3	88.5
Tangible Assets	39.5	46.5	51.6	42.4	46.2	52.6	74.1	48.6	59.5
Intangible Assets	17.7	15.3	14.7	14.4	14.1	15.2	19.4	20.0	23.6
Others	3.9	3.6	4.4	2.3	2.6	2.5	2.8	5.7	5.4
Other General and Administrative Expenses	283.6	266.5	328.1	256.2	282.0	268.7	377.6	307.7	380.5
Occupancy, Furniture & Equipment Expenses	242.5	238.9	303.9	232.4	242.1	247.1	349.3	271.7	327.8
Taxes	41.1	27.6	24.2	23.8	39.9	21.6	28.3	36.0	52.7
General & Administrative Expenses	1,368.4	998.9	1,079.3	1,053.8	1,069.2	995.0	2,110.7	1,167.2	1,322.4

Cost to Income Ratio (CIR)

(bn Won)	2Q15	3Q15	4Q15	1Q16	2Q16	3Q16	4Q16	1Q17	2Q17
CIR (Quarterly)	67.4%	58.6%	58.7%	57.2%	56.6%	52.1%	116.9%	50.6%	53.1%
CIR (Cumulative)	63.7%	62.1%	61.3%	57.2%	56.9%	55.3%	70.2%	50.6%	51.9%
Gross Operating Income	2,031.1	1,706.0	1,838.1	1,840.7	1,888.8	1,910.6	1,804.8	2,308.9	2,491.4
General & Administrative Expenses	1,368.4	998.9	1,079.3	1,053.8	1,069.2	995.0	2,110.7	1,167.2	1,322.4

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Group Asset Quality

(bn Won)	Jun. 15	Sep. 15	Dec. 15	Mar. 16	Jun. 16	Sep. 16	Dec. 16	Mar. 17	Jun. 17
Total Outstanding Credits	234,069.6	240,476.8	245,031.0	247,714.5	252,284.0	256,163.4	263,005.4	263,685.3	277,453.2
Normal	227,824.4	234,711.5	239,187.2	240,444.6	246,101.3	250,086.4	257,391.2	257,754.8	271,860.1
Precautionary	3,088.7	2,965.4	2,969.3	4,401.4	3,604.3	3,626.3	3,356.7	3,602.2	3,380.0
Substandard	1,406.4	1,357.6	1,280.5	1,189.9	1,103.8	1,031.6	981.2	1,017.2	854.6
Doubtful	931.1	885.5	1,037.0	1,075.1	1,030.3	944.6	838.8	848.6	936.3
Estimated Loss	819.0	556.7	557.0	603.5	444.3	474.4	437.5	462.6	422.1
NPL	3,156.5	2,799.8	2,874.5	2,868.5	2,578.4	2,450.6	2,257.5	2,328.4	2,213.1
NPL Ratio	1.35%	1.16%	1.17%	1.16%	1.02%	0.96%	0.86%	0.88%	0.80%
Allowances*	2,642.2	2,487.6	2,669.0	2,588.9	2,388.1	2,363.9	2,354.1	2,438.0	2,261.5
Reserve for Credit Losses**	1,988.1	1,955.2	1,972.3	2,161.2	2,180.2	2,148.0	2,170.1	2,167.2	2,418.0
NPL Coverage Ratio(old)***	146.69%	158.68%	161.46%	165.60%	177.18%	184.11%	200.41%	197.79%	211.45%
NPL Coverage Ratio(new)****	83.71%	88.85%	92.85%	90.25%	92.62%	96.46%	104.28%	104.71%	102.19%

- 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	Jun. 15	Sep. 15	Dec. 15	Mar. 16	Jun. 16	Sep. 16	Dec. 16	Mar. 17	Jun. 17
Total Outstanding Credits	213,558.3	219,305.3	222,946.2	225,640.9	229,556.7	232,779.4	235,025.6	234,604.4	239,454.4
Normal	208,845.3	215,034.1	218,636.0	219,862.5	224,770.6	228,077.2	231,253.7	230,563.3	235,975.0
Precautionary	2,058.2	1,939.2	1,863.3	3,344.6	2,601.7	2,644.1	2,023.5	2,220.2	1,842.8
Substandard	1,283.0	1,229.4	1,169.8	1,086.4	1,007.9	942.3	856.5	911.0	738.0
Doubtful	688.1	643.2	818.2	876.6	831.8	743.7	590.7	604.1	627.4
Estimated Loss	683.7	459.4	458.9	470.8	344.7	372.1	301.2	305.7	271.2
NPL	2,654.8	2,332.0	2,446.9	2,433.8	2,184.4	2,058.1	1,748.4	1,820.9	1,636.6
NPL Ratio	1.24%	1.06%	1.10%	1.08%	0.95%	0.88%	0.74%	0.78%	0.68%
Allowances*	2,049.4	1,935.2	2,107.1	2,018.9	1,851.5	1,824.9	1,671.8	1,743.5	1,503.0
Reserve for Credit Losses**	1,629.8	1,575.3	1,601.6	1,797.6	1,820.2	1,766.9	1,771.3	1,760.1	1,865.8
NPL Coverage Ratio(old)***	138.59%	150.54%	151.57%	156.81%	168.09%	174.52%	196.93%	192.42%	205.84%
NPL Coverage Ratio(new)****	77.20%	82.98%	86.12%	82.95%	84.76%	88.67%	95.62%	95.75%	91.84%

KB Securities	Jun. 15	Sep. 15	Dec. 15	Mar. 16	Jun. 16	Sep. 16	Dec. 16	Mar. 17	Jun. 17
Total Outstanding Credits	355.8	367.5	409.4	479.5	477.3	463.6	2,787.7	3,015.4	4,183.0
Normal	297.3	309.1	351.1	423.1	422.3	416.8	2,628.1	2,882.9	4,029.6
Precautionary	0.0	0.0	0.0	0.0	0.0	0.0	56.0	36.0	63.8
Substandard	29.5	29.8	30.2	30.6	31.0	22.5	49.4	31.4	29.7
Doubtful	0.0	0.0	28.1	0.0	0.0	0.0	1.0	0.0	0.1
Estimated Loss	28.9	28.6	0.0	25.9	23.9	24.3	53.2	65.1	59.8
NPL	58.5	58.4	58.3	56.4	54.9	46.8	103.6	96.5	89.7
NPL Ratio	16.44%	15.90%	14.24%	11.77%	11.51%	10.09%	3.72%	3.20%	2.14%
Allowances*	30.2	30.1	32.1	29.6	28.4	27.4	77.2	69.7	63.1
Reserve for Credit Losses**	7.6	7.4	5.0	5.4	5.7	3.4	20.5	22.6	44.3
NPL Coverage Ratio***	64.63%	64.29%	63.72%	62.07%	61.95%	65.93%	94.37%	95.69%	119.90%

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

* Allowances for Loan Losses and Acceptances & Guarantees

** Excluding Reserve for Credit Losses for Undrawn Commitments

*** Including Reserve for Credit Losses

KB Insurance	Jun. 15	Sep. 15	Dec. 15	Mar. 16	Jun. 16	Sep. 16	Dec. 16	Mar. 17	Jun. 17
Total Outstanding Credits									6,676.5
Normal									6,573.2
Precautionary									32.7
Substandard									15.6
Doubtful									49.6
Estimated Loss									5.3
NPL									70.5
NPL Ratio									1.06%
Allowances*									60.8
Reserve for Credit Losses**									52.8
NPL Coverage Ratio***									161.13%

– KB Insurance is consolidated from 2Q17 upon Group's additional stake acquisition (ownership: 94.3%)

KB Kookmin Card	Jun. 15	Sep. 15	Dec. 15	Mar. 16	Jun. 16	Sep. 16	Dec. 16	Mar. 17	Jun. 17
Total Outstanding Credits	14,292.6	14,678.4	14,903.9	14,253.3	14,296.2	14,478.8	14,781.9	15,518.6	16,164.8
Normal	13,358.7	13,730.6	13,945.5	13,316.9	13,411.4	13,586.5	13,867.5	14,600.8	15,229.8
Precautionary	731.5	746.3	787.6	756.4	703.8	711.4	722.2	703.8	720.8
Substandard	1.4	1.1	0.8	0.7	0.7	2.0	3.4	3.0	3.3
Doubtful	163.2	160.1	133.7	145.8	143.8	144.8	154.6	165.1	171.8
Estimated Loss	37.8	40.3	36.2	33.5	36.5	34.1	34.2	45.8	39.1
NPL	202.4	201.5	170.8	180.0	181.0	180.9	192.2	213.9	214.2
NPL Ratio	1.42%	1.37%	1.15%	1.26%	1.27%	1.25%	1.30%	1.38%	1.33%
Allowances*	416.8	419.7	412.2	419.6	426.8	423.7	436.5	460.5	468.8
Reserve for Credit Losses**	296.9	308.4	296.5	284.2	278.0	296.9	302.2	303.3	362.9
NPL Coverage Ratio***	352.61%	361.28%	414.93%	390.97%	389.40%	398.27%	384.37%	357.04%	388.21%

* Allowances for Loan Losses and Acceptances & Guarantees
** Excluding Reserve for Credit Losses for Undrawn Commitments
*** Including Reserve for Credit Losses

KB Life Insurance	Jun. 15	Sep. 15	Dec. 15	Mar. 16	Jun. 16	Sep. 16	Dec. 16	Mar. 17	Jun. 17
Total Outstanding Credits	703.2	762.0	820.4	830.3	881.3	902.9	899.7	911.3	939.9
Normal	703.2	762.0	790.7	801.6	852.8	874.6	871.7	883.5	912.2
Precautionary	0.0	0.0	29.6	28.8	28.5	28.3	28.1	27.9	27.7
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	5.6	5.5	5.4	5.4	5.6	5.4	5.4
Reserve for Credit Losses**	4.9	5.2	5.6	5.5	5.7	5.9	5.3	5.5	5.6
NPL Coverage Ratio***	-	-	-	-	-	-	-	-	-

KB Asset Management	Jun. 15	Sep. 15	Dec. 15	Mar. 16	Jun. 16	Sep. 16	Dec. 16	Mar. 17	Jun. 17
Total Outstanding Credits	0.0	0.0	0.0	21.4	21.8	22.1	24.3	22.6	22.3
Normal	0.0	0.0	0.0	21.1	21.3	21.5	23.7	21.3	21.3
Precautionary	0.0	0.0	0.0	0.0	0.1	0.1	0.1	0.1	0.0
Substandard	0.0	0.0	0.0	0.0	0.0	0.1	0.0	0.3	0.0
Doubtful	0.0	0.0	0.0	0.0	0.1	0.1	0.0	0.3	0.5
Estimated Loss	0.0	0.0	0.0	0.3	0.3	0.3	0.3	0.6	0.6
NPL	0.0	0.0	0.0	0.3	0.4	0.5	0.5	1.2	1.1
NPL Ratio	-	-	-	1.46%	1.79%	2.18%	2.24%	5.17%	4.72%
Allowances*	0.3	0.3	0.3	0.0	0.3	0.3	0.3	0.6	0.6
Reserve for Credit Losses**	0.1	0.1	0.1	0.1	0.1	0.2	0.2	0.4	0.5
NPL Coverage Ratio***	-	-	-	43.23%	111.51%	103.33%	103.25%	83.80%	98.40%

KB Capital	Jun. 15	Sep. 15	Dec. 15	Mar. 16	Jun. 16	Sep. 16	Dec. 16	Mar. 17	Jun. 17
Total Outstanding Credits	4,518.3	4,773.8	5,279.5	5,795.4	6,255.8	6,692.0	7,171.2	7,227.9	7,501.0
Normal	4,318.6	4,573.5	5,089.1	5,602.0	6,101.9	6,528.2	7,005.8	7,024.5	7,282.1
Precautionary	83.6	68.5	56.7	57.2	58.1	58.0	58.9	94.2	101.2
Substandard	27.5	42.1	33.0	30.4	20.8	22.5	0.0	20.8	22.6
Doubtful	71.4	73.0	49.4	45.8	46.5	49.5	0.0	55.2	60.7
Estimated Loss	17.2	16.8	51.2	59.9	28.5	33.8	35.1	33.2	34.4
NPL	116.1	131.9	133.6	136.1	95.8	105.8	106.4	109.2	117.7
NPL Ratio	2.57%	2.76%	2.53%	2.35%	1.53%	1.58%	1.48%	1.51%	1.57%
Allowances*	81.4	80.9	87.9	91.5	60.1	65.8	74.2	72.1	76.6
Reserve for Credit Losses**	40.2	43.0	54.1	58.2	58.7	67.1	65.9	69.9	78.4
NPL Coverage Ratio***	104.77%	94.01%	106.27%	109.95%	124.05%	125.64%	131.69%	130.03%	131.74%

KB Savings Bank	Jun. 15	Sep. 15	Dec. 15	Mar. 16	Jun. 16	Sep. 16	Dec. 16	Mar. 17	Jun. 17
Total Outstanding Credits	548.2	549.6	637.9	675.7	775.8	811.5	819.1	817.1	842.5
Normal	294.6	295.5	354.9	413.2	516.6	575.9	587.0	576.2	597.4
Precautionary	181.0	188.6	226.8	210.3	207.2	184.3	197.3	206.8	217.4
Substandard	54.7	44.9	38.2	32.6	33.8	35.0	0.0	21.3	14.2
Doubtful	8.4	9.2	7.7	6.8	8.1	6.5	0.0	6.2	7.0
Estimated Loss	9.6	11.4	10.4	12.9	10.2	9.6	8.5	6.6	6.6
NPL	72.6	65.5	56.2	52.3	52.0	51.2	34.8	34.1	27.8
NPL Ratio	13.24%	11.91%	8.82%	7.74%	6.70%	6.31%	4.25%	4.17%	3.30%
Allowances*	20.4	19.6	22.2	22.6	21.5	22.4	21.7	20.0	17.9
Reserve for Credit Losses**	8.6	11.4	6.8	7.3	8.5	5.6	2.3	2.8	4.5
NPL Coverage Ratio***	39.95%	47.48%	51.58%	57.15%	57.70%	54.70%	68.97%	66.71%	80.32%

KB Real Estate Trust	Jun. 15	Sep. 15	Dec. 15	Mar. 16	Jun. 16	Sep. 16	Dec. 16	Mar. 17	Jun. 17
Total Outstanding Credits	87.4	35.1	29.2	13.7	14.7	7.9	9.4	17.3	26.1
Normal	1.2	1.9	15.3	0.1	0.1	0.5	0.7	1.0	0.1
Precautionary	34.3	22.8	5.3	4.2	4.9	0.1	0.1	8.7	18.2
Substandard	10.3	10.3	8.5	9.2	9.6	7.2	0.0	7.4	7.8
Doubtful	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Estimated Loss	41.5	0.1	0.1	0.1	0.1	0.1	0.2	0.2	0.1
NPL	51.9	10.4	8.6	9.3	9.7	7.3	8.5	7.6	7.8
NPL Ratio	59.42%	29.69%	29.37%	68.24%	66.02%	92.26%	91.41%	43.78%	29.91%
Allowances*	43.1	1.2	0.9	0.3	0.3	0.1	0.2	0.5	0.7
Reserve for Credit Losses**	4.6	4.3	2.7	3.0	3.2	2.1	2.5	2.6	3.1
NPL Coverage Ratio***	91.98%	52.87%	41.83%	34.99%	35.68%	31.20%	31.56%	41.03%	49.33%

KB Investment	Jun. 15	Sep. 15	Dec. 15	Mar. 16	Jun. 16	Sep. 16	Dec. 16	Mar. 17	Jun. 17
Total Outstanding Credits	5.7	5.0	4.7	4.3	4.4	5.2	5.6	7.9	8.4
Normal	5.6	4.9	4.5	4.1	4.2	5.1	5.4	7.7	8.2
Precautionary	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
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	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2
NPL	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2
NPL Ratio	2.68%	3.06%	3.30%	3.60%	3.51%	2.93%	2.75%	1.96%	1.84%
Allowances*	0.6	0.6	0.6	0.6	0.4	0.4	0.2	0.2	0.4
Reserve for Credit Losses**	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
NPL Coverage Ratio***	404.36%	361.90%	406.70%	415.28%	267.49%	259.56%	157.02%	159.09%	253.25%

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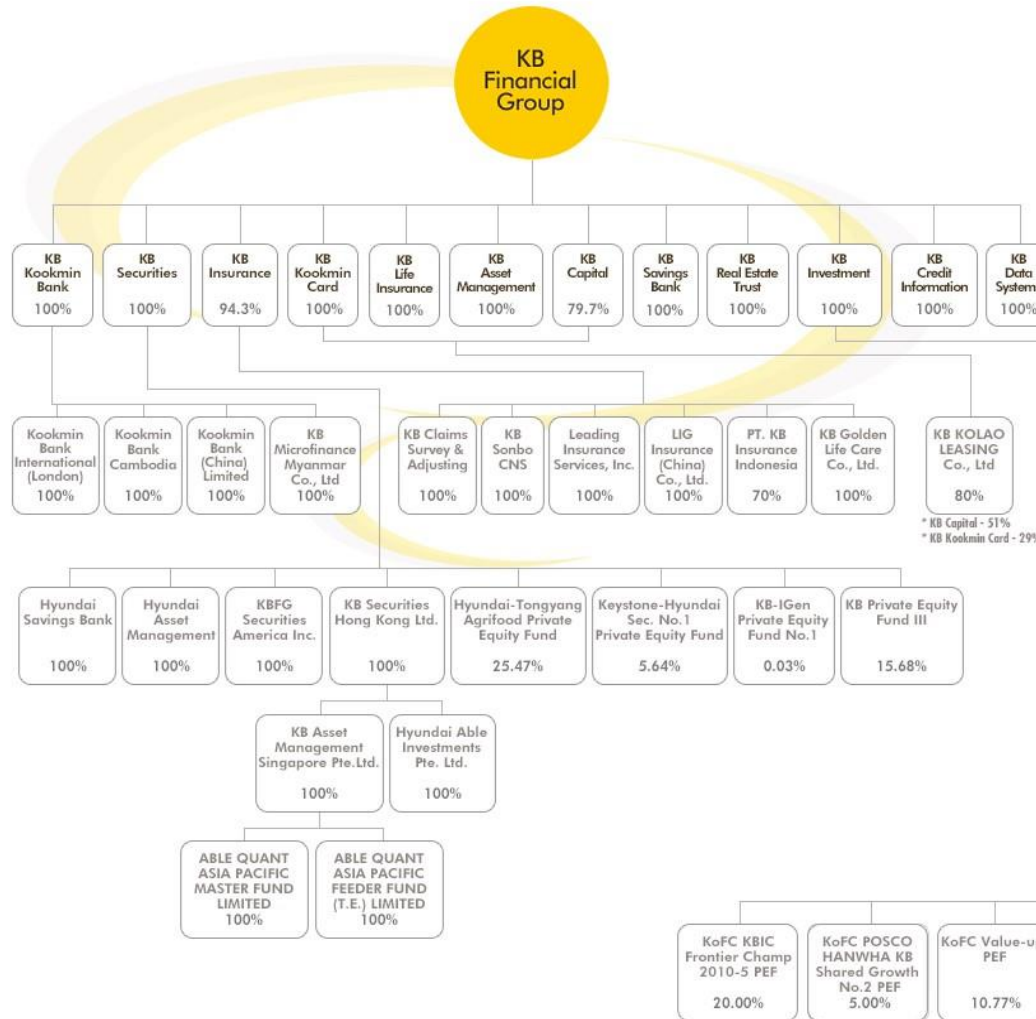
(bn Won)	Jun. 15	Sep. 15	Dec. 15	Mar. 16	Jun. 16	Sep. 16	Dec. 16	Mar. 17	Jun. 17*
Tier 1 Capital	25,236.4	25,658.7	25,586.0	25,973.8	26,430.7	26,756.4	29,264.5	30,187.0	31,021.5
Common Equity Tier 1	25,034.7	25,433.8	25,351.9	25,737.8	26,167.6	26,518.9	29,014.0	29,931.1	31,021.5
Paid in Capital	1,931.8	1,931.8	1,931.8	1,931.8	1,931.8	1,931.8	2,090.6	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	13,190.3	13,190.3	13,190.3
Retained Earnings**	7,237.5	7,665.2	8,015.3	7,979.9	8,547.1	9,140.1	12,229.2	12,601.4	13,594.9
Others	4,120.0	4,097.4	4,058.2	4,102.8	3,973.1	3,748.7	3,488.0	3,442.0	3,695.5
Deductions	-481.1	-487.1	-879.9	-503.2	-510.9	-528.2	-1,984.1	-1,393.1	-1,549.8
Additional Tier 1	201.6	224.9	234.1	236.0	263.1	237.5	250.5	255.8	115.4
Tier 2 Capital	3,475.6	3,525.8	3,554.0	3,103.3	3,125.0	3,102.1	1,838.8	1,420.1	1,350.5
Provisions	649.8	676.9	707.9	693.2	716.4	732.8	132.8	147.5	93.2
Subordinated Debt	2,165.8	2,173.5	2,177.8	1,721.7	1,717.1	1,680.0	1,706.0	1,272.6	1,257.3
Others	659.9	675.5	668.4	688.5	691.5	689.3	0.0	0.0	0.0
Total BIS Capital	28,711.9	29,184.6	29,140.0	29,077.1	29,555.7	29,858.5	31,103.3	31,607.1	32,487.4
Risk Weighted Assets	181,085.0	185,470.6	188,212.8	189,979.5	195,589.2	196,224.5	203,649.4	201,600.6	209,987.1
BIS Capital Adequacy Ratio	15.86%	15.74%	15.48%	15.31%	15.11%	15.22%	15.27%	15.68%	15.47%
Tier 1	13.94%	13.83%	13.59%	13.67%	13.51%	13.64%	14.37%	14.97%	14.83%
Common Equity Tier 1	13.82%	13.71%	13.47%	13.55%	13.38%	13.51%	14.25%	14.85%	14.77%
Tier 2	1.92%	1.90%	1.89%	1.63%	1.60%	1.58%	0.90%	0.70%	0.64%

- Based on BASEL III

* Provisional figures

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

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Number of Employees

	Jun. 15	Sep. 15	Dec. 15	Mar. 16	Jun. 16	Sep. 16	Dec. 16	Mar. 17	Jun. 17
KB Financial Group Inc. (Holding Company)	180	190	192	168	167	172	172	173	177
KB Kookmin Bank	19,593	19,727	19,912	19,644	19,578	19,367	19,513	16,703	16,679
KB Securities*	545	583	591	584	591	596	2,709	2,720	2,763
KB Insurance	3,115	3,206	3,245	3,222	3,225	3,229	3,248	3,233	3,217
KB Kookmin Card	1,440	1,438	1,495	1,489	1,479	1,486	1,517	1,522	1,532
KB Life Insurance	317	322	325	352	351	355	355	371	364
KB Asset Management	173	183	182	188	191	198	198	201	198
KB Capital	385	387	389	399	403	404	419	434	436
KB Savings Bank	146	145	145	142	139	141	141	136	132
KB Real Estate Trust	141	141	141	146	142	150	146	149	148
KB Investment	34	35	35	33	31	34	35	35	36
KB Credit Information	145	145	142	139	139	139	139	138	137
KB Data Systems	200	230	232	255	253	261	269	288	304
Total	26,414	26,732	27,026	26,761	26,689	26,532	28,861	26,103	26,123

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

Number of Employees of KB Kookmin Bank

	Jun. 15	Sep. 15	Dec. 15	Mar. 16	Jun. 16	Sep. 16	Dec. 16	Mar. 17	Jun. 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	14	14	14	14	15	15
Regional Directors	42	42	42	38	38	39	39	39	39
Regular Employees	19,536	19,670	19,855	19,590	19,524	19,312	19,458	16,647	16,623
Total	19,593	19,727	19,912	19,644	19,578	19,367	19,513	16,703	16,679

* Excludes Non-Executive and Non-Standing Directors

Number of Employees of KB Securities

	Jun. 15	Sep. 15	Dec. 15	Mar. 16	Jun. 16	Sep. 16	Dec. 16	Mar. 17	Jun. 17
Directors	14	14	13	15	15	15	48	43	44
Employees	531	569	578	569	576	581	2,661	2,677	2,719
Regular	382	399	405	391	385	390	1,999	2,047	2,072
Contract	149	170	173	178	191	191	662	630	647
Total	545	583	591	584	591	596	2,709	2,720	2,763

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

Number of Employees of KB Insurance

	Jun. 15	Sep. 15	Dec. 15	Mar. 16	Jun. 16	Sep. 16	Dec. 16	Mar. 17	Jun. 17
Senior Management	25	25	25	25	25	25	25	37	36
Employees	3,090	3,181	3,220	3,197	3,200	3,204	3,223	3,196	3,181
Total	3,115	3,206	3,245	3,222	3,225	3,229	3,248	3,233	3,217

Number of Employees of KB Kookmin Card

	Jun. 15	Sep. 15	Dec. 15	Mar. 16	Jun. 16	Sep. 16	Dec. 16	Mar. 17	Jun. 17
Senior Management	11	11	11	12	12	12	12	12	13
Employees	1,429	1,427	1,484	1,477	1,467	1,474	1,505	1,510	1,519
Total	1,440	1,438	1,495	1,489	1,479	1,486	1,517	1,522	1,532

Number of Branches / ATMs of KB Kookmin Bank

	Jun. 15	Sep. 15	Dec. 15	Mar. 16	Jun. 16	Sep. 16	Dec. 16	Mar. 17	Jun. 17
Regular Branch	1,016	1,019	1,021	998	999	1,002	1,005	922	924
Sub-branch	130	135	116	125	123	116	125	142	142
ATM Branch	506	511	532	551	556	568	567	617	638
Total	1,652	1,665	1,669	1,674	1,678	1,686	1,697	1,681	1,704
ATM	9,229	9,235	9,079	9,017	8,930	8,768	8,479	8,300	8,241

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(bn Won)	2Q15	3Q15	4Q15	1Q16	2Q16	3Q16	4Q16	1Q17	2Q17
Net interest income	1,183.7	1,167.8	1,182.6	1,131.1	1,174.7	1,223.8	1,299.3	1,264.2	1,320.8
Net fee and commission income	309.1	296.3	264.5	264.2	274.7	280.4	268.6	309.1	291.8
Net other operating income(expenses)	193.5	-219.5	-18.1	-7.2	8.4	-26.9	-178.5	47.9	-174.7
Gross operating income	1,686.3	1,244.6	1,429.0	1,388.1	1,457.8	1,477.3	1,389.4	1,621.2	1,437.9
General & administrative expenses	1,193.7	830.5	886.1	865.1	880.5	804.2	1,719.2	839.5	805.5
Operating profit before provision for credit losses	492.6	414.1	542.9	523.0	577.3	673.1	-329.8	781.7	632.4
Provision for credit losses	190.1	116.9	309.8	47.4	121.1	125.6	-39.8	147.0	-54.4
Net operating profit	302.5	297.2	233.1	475.6	456.2	547.5	-290.0	634.7	686.8
Net non-operating profit(loss)	16.1	15.1	-37.4	25.9	2.8	12.7	25.6	37.5	12.1
Share of profit(loss) of associates	-11.4	9.8	-8.5	10.5	-5.3	3.4	9.0	9.6	4.2
Net other non-operating income(expenses)	27.5	5.3	-28.9	15.4	8.1	9.3	16.6	27.9	7.9
Profit before income tax	318.6	312.3	195.7	501.5	459.0	560.2	-264.4	672.2	698.9
Income tax expense	64.6	78.7	52.3	114.3	103.0	138.4	-63.7	8.7	153.2
Profit for the period	254.0	233.6	143.4	387.2	356.0	421.8	-200.7	663.5	545.7
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	254.0	233.6	143.4	387.2	356.0	421.8	-200.7	663.5	545.7

Interest Income										
(bn Won)	2Q15	3Q15	4Q15	1Q16	2Q16	3Q16	4Q16	1Q17	2Q17	
Interest Income	2,098.3	2,045.7	2,015.5	1,963.1	1,965.5	1,974.6	1,991.0	1,972.6	2,037.0	
Due from financial institutions	32.2	27.0	22.2	21.3	19.3	15.8	15.3	14.1	17.1	
Financial Investments	189.8	197.6	190.2	180.4	168.0	167.2	163.8	159.5	162.1	
Loans	1,847.4	1,791.3	1,775.9	1,733.9	1,751.1	1,766.8	1,786.9	1,776.8	1,831.8	
Other	28.9	29.8	27.2	27.5	27.1	24.8	25.0	22.2	26.0	
Interest Expense	914.6	877.9	832.9	832.0	790.8	750.8	691.7	708.4	716.2	
Deposits	754.2	718.1	674.5	676.8	635.8	599.9	542.6	566.1	562.8	
Debts & Debentures	142.5	147.7	145.3	144.2	142.9	138.9	137.0	129.8	140.2	
Other	17.9	12.1	13.1	11.0	12.1	12.0	12.1	12.5	13.2	
Net Interest Income	1,183.7	1,167.8	1,182.6	1,131.1	1,174.7	1,223.8	1,299.3	1,264.2	1,320.8	
Bank Net Interest Margin										
(bn Won)	2Q15	3Q15	4Q15	1Q16	2Q16	3Q16	4Q16	1Q17	2Q17	
NIM (Quarterly)	1.60%	1.60%	1.53%	1.56%	1.58%	1.58%	1.61%	1.66%	1.72%	
NIM (Cumulative)	1.66%	1.64%	1.61%	1.56%	1.57%	1.57%	1.58%	1.66%	1.69%	
Interest Spread / Margin										
(bn Won)	2Q15	3Q15	4Q15	1Q16	2Q16	3Q16	4Q16	1Q17	2Q17	
Interest earning assets*	247,325.7	250,790.9	260,005.5	258,175.8	261,943.7	266,221.2	271,058.0	271,343.8	274,925.7	
Interest earned on the assets	1,984.6	1,933.5	1,909.2	1,867.1	1,864.0	1,867.7	1,887.6	1,877.5	1,953.5	
Yield	3.22%	3.06%	2.91%	2.91%	2.86%	2.79%	2.77%	2.81%	2.85%	
Interest bearing liabilities*	237,641.3	241,189.6	249,691.5	249,593.6	254,647.2	259,135.4	263,163.5	263,231.2	266,748.5	
Interest paid on the liabilities	995.4	923.4	906.6	864.5	835.5	809.1	789.7	768.4	776.3	
Yield	1.68%	1.52%	1.44%	1.39%	1.32%	1.24%	1.19%	1.18%	1.17%	
Interest spread	1.54%	1.54%	1.47%	1.52%	1.54%	1.55%	1.58%	1.63%	1.68%	
Net Interest Margin	1.60%	1.60%	1.53%	1.56%	1.58%	1.58%	1.61%	1.66%	1.72%	
* Average Balance										

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(bn Won)	2Q15	3Q15	4Q15	1Q16	2Q16	3Q16	4Q16	1Q17	2Q17
Trust Fee	71.1	57.3	35.3	43.1	42.2	50.9	46.2	80.4	57.4
Fee and Commission	238.0	239.0	229.2	221.1	232.5	229.5	222.4	228.7	234.4
Fees from Credit Cards	0.2	0.3	0.2	0.2	-0.2	0.3	-0.4	0.0	0.2
Guarantee Fees	7.4	7.6	7.8	7.4	7.6	7.9	7.6	7.4	7.5
Other Commissions in Won	210.2	210.5	201.1	193.9	205.0	203.0	196.9	203.9	207.4
Commissions Received as Agency	99.7	107.1	104.9	95.4	102.8	98.3	90.6	92.8	90.9
Commissions Received on Represent Securities	46.3	41.4	37.5	40.0	40.1	41.0	36.1	38.1	42.6
Commissions Received on Banking Business	43.5	43.5	44.1	43.4	45.6	46.2	47.2	46.9	49.2
Commissions Received on Loan Business	24.1	21.5	22.0	18.4	19.2	21.1	20.1	18.9	17.3
Others	-3.4	-3.0	-7.4	-3.3	-2.7	-3.6	2.9	7.2	7.4
Other Commissions in Foreign Currency	20.2	20.6	20.1	19.6	20.1	18.3	18.3	17.4	19.3
Net Fee and Commission Income	309.1	296.3	264.5	264.2	274.7	280.4	268.6	309.1	291.8

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(bn Won)	2Q15	3Q15	4Q15	1Q16	2Q16	3Q16	4Q16	1Q17	2Q17
Net gain/loss on Securities	250.0	-6.9	122.6	159.2	149.5	94.7	-53.9	100.8	-12.5
Net gain/loss on FVTPL Securities	5.1	60.3	17.6	76.2	72.3	39.6	-43.4	41.2	48.5
Net gain/loss on AFS/HTM Securities	244.9	-67.2	105.0	83.0	77.2	55.1	-10.5	59.6	-61.0
Net gain/loss on sales of AFS/HTM Securities	264.9	22.5	83.6	48.2	64.5	41.8	-12.8	3.1	-71.0
Impairment loss on AFS/HTM Securities	-38.5	-104.0	-6.5	-1.7	-0.8	0.0	-19.7	-1.0	-0.7
Others (Dividend income, etc.)	18.5	14.3	27.9	36.5	13.5	13.3	22.0	57.5	10.7
Net gain/loss on derivatives & foreign currency translation	44.7	1.0	60.0	6.9	25.2	64.0	73.3	123.2	15.9
Other operating income	-101.2	-213.6	-200.7	-173.3	-166.3	-185.6	-197.9	-176.1	-178.1
Insurance Fees on Deposits & Contribution to Credit Guar:	-178.2	-177.6	-176.5	-164.5	-168.9	-175.7	-173.8	-173.7	-158.9
Net gain/loss on sale of loans	86.3	5.4	-2.7	3.3	15.3	-5.6	1.3	3.5	23.8
Others	-9.3	-41.4	-21.5	-12.1	-12.7	-4.3	-25.4	-5.9	-43.0
Net other operating income(expense)	193.5	-219.5	-18.1	-7.2	8.4	-26.9	-178.5	47.9	-174.7

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

AFS: Available for Sale, HTM: Held to Maturity

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(bn Won)	2Q15	3Q15	4Q15	1Q16	2Q16	3Q16	4Q16	1Q17	2Q17
Provision for loan losses	165.4	164.4	313.5	-28.3	190.5	160.9	-32.6	165.4	-37.0
Provision for acceptances and guarantees	19.7	-46.3	-14.6	70.2	-68.6	-32.7	-1.7	-10.0	-19.0
Provision for undrawn commitments	5.1	-1.4	10.0	6.5	-0.8	-0.8	-6.4	-8.2	1.8
Provision for financial guarantees & contracts	-0.1	0.2	0.9	-1.0	0.0	-1.8	0.9	-0.2	-0.2
Provision for Credit Losses	190.1	116.9	309.8	47.4	121.1	125.6	-39.8	147.0	-54.4

Credit Cost Ratio

(bn Won)	2Q15	3Q15	4Q15	1Q16	2Q16	3Q16	4Q16	1Q17	2Q17
Total Credit	213,558.3	219,305.3	222,946.1	219,332.0	222,852.7	226,483.9	235,025.6	234,604.4	239,454.4
Household	107,879.3	111,796.9	115,460.5	117,004.4	119,273.9	121,664.4	123,381.0	122,024.9	123,683.5
Corporate	105,679.0	107,508.4	107,485.6	102,327.6	103,578.8	104,819.5	111,644.6	112,579.5	115,770.9
Total Loan Loss Provision	187.0	118.9	299.2	41.8	122.5	127.9	-47.5	154.6	-55.3
Household	22.6	21.6	17.4	-86.4	23.9	31.8	40.0	31.5	9.4
Corporate	164.4	97.3	281.8	128.2	98.6	96.1	-87.5	123.1	-64.7
Credit Cost (Quarterly)	0.35%	0.22%	0.54%	0.08%	0.22%	0.23%	-0.08%	0.26%	-0.09%
Household	0.08%	0.08%	0.06%	-0.30%	0.08%	0.11%	0.13%	0.10%	0.03%
Corporate	0.63%	0.37%	1.05%	0.49%	0.38%	0.37%	-0.32%	0.44%	-0.23%
Credit Cost (Cumulative)	0.30%	0.27%	0.34%	0.08%	0.15%	0.17%	0.11%	0.26%	0.08%
Household	0.07%	0.07%	0.07%	-0.30%	-0.11%	-0.03%	0.01%	0.10%	0.07%
Corporate	0.55%	0.49%	0.63%	0.49%	0.43%	0.41%	0.22%	0.44%	0.10%

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(bn Won)	1Q15	2Q15	3Q15	4Q15	1Q16	2Q16	3Q16	4Q16	1Q17	2Q17
Employee Benefits	647.6	920.2	567.0	575.4	621.8	611.8	542.4	1,399.3	583.0	531.4
Post-Employment Benefits	42.6	42.6	41.8	42.3	41.0	41.0	40.9	41.5	36.3	36.2
Termination Benefits	1.1	345.9	-0.8	44.0	-1.3	57.5	-0.9	807.2	-1.8	0.0
Salaries & Employee Benefits	388.5	379.0	341.4	345.6	356.5	357.4	355.2	419.8	338.3	334.8
Others	215.4	152.7	184.6	143.5	225.6	155.9	147.2	130.8	210.2	160.4
Depreciation and Amortization	45.7	48.6	53.3	56.8	45.0	49.0	56.1	69.8	50.7	52.4
Tangible Assets	31.4	33.2	39.8	44.1	33.9	37.3	43.5	57.0	37.3	39.9
Intangible Assets	11.3	12.4	10.5	9.6	9.1	9.4	10.4	10.6	10.6	10.7
Others	3.0	3.0	3.0	3.1	2.0	2.3	2.2	2.2	2.8	1.8
Other General and Administrative Expenses	208.2	224.9	210.2	253.9	198.3	219.7	205.7	250.1	205.8	221.7
Occupancy, Furniture & Equipment Expenses	189.7	194.0	192.6	239.2	189.1	190.4	194.9	237.3	190.9	192.6
Taxes	18.5	30.9	17.6	14.7	9.2	29.3	10.8	12.8	14.9	29.1
General & Administrative Expenses	901.5	1,193.7	830.5	886.1	865.1	880.5	804.2	1,719.2	839.5	805.5
Cost to Income Ratio										
(bn Won)	1Q15	2Q15	3Q15	4Q15	1Q16	2Q16	3Q16	4Q16	1Q17	2Q17
Cost to Income Ratio (Quarterly)	65.6%	70.8%	66.7%	62.0%	62.3%	60.4%	54.4%	123.7%	51.8%	56.0%
Cost to Income Ratio (Cumulative)	65.6%	68.5%	68.0%	66.5%	62.3%	61.3%	59.0%	74.7%	51.8%	53.8%
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	1,437.9
General & Administrative Expenses	901.5	1,193.7	830.5	886.1	865.1	880.5	804.2	1,719.2	839.5	805.5

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Loans in Won

(bn Won)	Jun. 15	Sep. 15	Dec. 15	Mar. 16	Jun. 16	Sep. 16	Dec. 16	Mar. 17	Jun. 17
Household	107,711.1	111,635.9	115,282.5	116,780.7	119,085.2	121,465.6	123,139.7	121,796.8	123,420.4
Mortgage	49,423.6	51,109.1	53,401.1	54,148.6	55,305.2	56,885.2	58,453.6	57,988.6	59,044.8
General	58,287.5	60,526.8	61,881.4	62,632.1	63,780.0	64,580.4	64,686.2	63,808.2	64,375.6
Home Equity	37,592.5	38,789.4	39,261.7	39,401.5	39,401.5	39,484.3	39,151.5	38,627.5	38,617.2
Corporate	89,904.3	91,647.3	92,006.4	93,983.4	95,984.0	97,042.1	97,458.3	98,754.7	101,338.6
SME	72,474.6	74,805.3	75,047.5	76,951.6	78,844.1	80,205.2	80,564.2	81,778.1	84,687.7
SOHO	45,220.7	47,390.3	48,290.3	49,785.5	51,085.7	52,543.4	53,802.2	54,530.5	56,688.7
SME PPB*	136.6	115.9	75.4	66.1	64.8	39.7	60.0	65.2	119.4
Large Corporate**	16,569.7	16,030.8	16,173.9	16,372.7	16,464.7	16,204.5	16,241.7	16,368.0	15,994.3
Large Corporate PPB*	723.4	695.3	709.6	593.0	610.4	592.7	592.4	543.4	537.1
Total	197,615.4	203,283.2	207,288.9	210,764.1	215,069.2	218,507.7	220,598.0	220,551.5	224,759.0

* PPB: Private placement bonds

** Including loans to public sector

Loan Portfolio

(bn Won)	Jun. 15	Sep. 15	Dec. 15	Mar. 16	Jun. 16	Sep. 16	Dec. 16	Mar. 17	Jun. 17
Household	54.5%	54.9%	55.6%	55.4%	55.4%	55.6%	55.8%	55.2%	54.9%
Mortgage	25.0%	25.1%	25.8%	25.7%	25.7%	26.0%	26.5%	26.3%	26.3%
General	29.5%	29.8%	29.9%	29.7%	29.7%	29.6%	29.3%	28.9%	28.6%
Home Equity	19.0%	19.1%	18.9%	18.7%	18.3%	18.1%	17.7%	17.5%	17.2%
Corporate	45.5%	45.1%	44.4%	44.6%	44.6%	44.4%	44.2%	44.8%	45.1%
SME	36.7%	36.8%	36.2%	36.5%	36.7%	36.7%	36.5%	37.1%	37.7%
SOHO	22.9%	23.3%	23.3%	23.6%	23.8%	24.0%	24.4%	24.7%	25.2%
SME PPB*	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
Large Corporate**	8.4%	7.9%	7.8%	7.8%	7.7%	7.4%	7.4%	7.4%	7.1%
Large Corporate PPB*	0.4%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.2%	0.2%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

* PPB: Private placement bonds

** Including loans to public sector

Deposits in Won

(bn Won)	Jun. 15	Sep. 15	Dec. 15	Mar. 16	Jun. 16	Sep. 16	Dec. 16	Mar. 17	Jun. 17
Core Deposits	84,166.5	87,487.0	91,962.0	94,291.4	97,308.6	99,269.0	103,125.3	105,057.1	108,820.1
Savings Deposits	114,456.5	114,680.1	116,692.8	117,609.5	119,133.8	118,007.8	116,921.1	117,586.8	117,379.4
Marketable Deposits	4,720.9	5,355.0	5,098.8	4,366.9	2,825.5	4,624.1	4,117.0	3,101.2	4,168.8
Total	203,343.9	207,522.1	213,753.6	216,267.8	219,267.9	221,900.9	224,163.4	225,745.0	230,368.3

Deposit Portfolio

(bn Won)	Jun. 15	Sep. 15	Dec. 15	Mar. 16	Jun. 16	Sep. 16	Dec. 16	Mar. 17	Jun. 17
Core Deposits	41.4%	42.2%	43.0%	43.6%	44.4%	44.7%	46.0%	46.5%	47.2%
Savings Deposits	56.3%	55.3%	54.6%	54.4%	54.3%	53.2%	52.2%	52.1%	51.0%
Marketable Deposits	2.3%	2.6%	2.4%	2.0%	1.3%	2.1%	1.8%	1.4%	1.8%
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)	Jun. 15	Sep. 15	Dec. 15	Mar. 16	Jun. 16	Sep. 16	Dec. 16	Mar. 17	Jun. 17
Loans in Won / Deposits in Won*	98.7%	98.9%	99.0%	98.9%	98.6%	98.6%	98.8%	97.6%	97.8%

* Based on monthly average balance (excluding CD)

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(bn Won)	Jun. 15	Sep. 15	Dec. 15	Mar. 16	Jun. 16	Sep. 16	Dec. 16	Mar. 17	Jun. 17
Total Outstanding Credits	213,558.3	219,305.3	222,946.2	225,640.9	229,556.7	232,779.4	235,025.6	234,604.4	239,454.4
Normal	208,845.3	215,034.1	218,636.0	219,862.5	224,770.6	228,077.2	231,253.7	230,563.3	235,975.0
Precautionary	2,058.2	1,939.2	1,863.3	3,344.6	2,601.7	2,644.1	2,023.5	2,220.2	1,842.8
Substandard	1,283.0	1,229.4	1,169.8	1,086.4	1,007.9	942.3	856.5	911.0	738.0
Doubtful	688.1	643.2	818.2	876.6	831.8	743.7	590.6	604.2	627.4
Estimated Loss	683.7	459.4	458.9	470.8	344.7	372.1	301.2	305.7	271.2
NPL	2,654.8	2,332.0	2,446.9	2,433.8	2,184.4	2,058.1	1,748.4	1,820.9	1,636.6
NPL Ratio	1.24%	1.06%	1.10%	1.08%	0.95%	0.88%	0.74%	0.78%	0.68%
Allowances*	2,049.4	1,935.2	2,107.1	2,018.9	1,851.5	1,824.9	1,671.8	1,743.5	1,503.0
Reserve for Credit Losses**	1,629.8	1,575.3	1,601.6	1,797.6	1,820.2	1,766.9	1,771.3	1,760.1	1,865.8
NPL Coverage Ratio***	138.59%	150.54%	151.57%	156.81%	168.09%	174.52%	196.93%	192.42%	205.84%

* Allowances for Loan Losses and Acceptances & Guarantees

** Excluding Reserve for Credit Losses for Undrawn Commitments

*** Including Reserve for Credit Losses

Household

(bn Won)	Jun. 15	Sep. 15	Dec. 15	Mar. 16	Jun. 16	Sep. 16	Dec. 16	Mar. 17	Jun. 17
Total Outstanding Credits	107,879.3	111,796.9	115,460.5	116,954.3	119,273.9	121,664.4	123,381.0	122,024.9	123,683.5
Normal	106,730.5	110,736.2	114,479.2	115,990.9	118,359.3	120,791.5	122,566.7	121,229.5	122,922.2
Precautionary	715.0	664.8	613.6	594.9	559.7	528.8	495.6	464.5	459.9
Substandard	253.9	230.6	220.0	214.2	201.1	204.2	187.2	194.6	167.2
Doubtful	133.3	116.7	114.4	116.5	123.1	111.7	102.9	108.3	108.3
Estimated Loss	46.6	48.6	33.4	37.8	30.7	28.2	28.6	28.0	25.9
NPL	433.8	395.9	367.8	368.5	354.9	344.1	318.7	330.9	301.4
NPL Ratio	0.40%	0.35%	0.32%	0.32%	0.30%	0.28%	0.26%	0.27%	0.24%
Allowances	450.7	439.6	434.5	341.4	337.1	329.9	334.9	331.2	327.9
Reserve for Credit Losses	958.6	989.8	1,003.1	1,077.5	1,092.9	1,111.8	1,114.2	1,101.6	1,111.0
NPL Coverage Ratio	324.86%	361.05%	390.86%	385.04%	402.92%	418.98%	454.71%	432.99%	477.44%

Corporate

(bn Won)	Jun. 15	Sep. 15	Dec. 15	Mar. 16	Jun. 16	Sep. 16	Dec. 16	Mar. 17	Jun. 17
Total Outstanding Credits	105,679.0	107,508.4	107,485.6	108,686.6	110,282.8	111,115.0	111,644.6	112,579.5	115,770.9
Normal	102,114.8	104,297.9	104,156.8	103,871.6	106,411.3	107,285.7	108,687.0	109,333.8	113,052.8
Precautionary	1,343.2	1,274.4	1,249.7	2,749.7	2,042.0	2,115.3	1,527.9	1,755.7	1,382.9
Substandard	1,029.1	998.8	949.8	872.2	806.8	738.1	669.3	716.4	570.8
Doubtful	554.8	526.5	703.8	760.1	708.7	632.0	487.7	495.9	519.1
Estimated Loss	637.1	410.8	425.5	433.0	314.0	343.9	272.7	277.7	245.4
NPL	2,221.0	1,936.1	2,079.1	2,065.3	1,829.5	1,714.0	1,429.7	1,490.0	1,335.2
NPL Ratio	2.10%	1.80%	1.93%	1.90%	1.66%	1.54%	1.28%	1.32%	1.15%
Allowances*	1,598.7	1,495.6	1,672.6	1,677.5	1,514.4	1,495.0	1,336.9	1,412.4	1,175.1
Reserve for Credit Losses**	671.2	585.5	598.5	720.0	727.3	655.1	657.1	658.5	754.8
NPL Coverage Ratio***	102.20%	107.49%	109.24%	116.09%	122.53%	125.44%	139.47%	138.99%	144.54%

Write-offs / NPL Sales

(bn Won)	2Q15	3Q15	4Q15	1Q16	2Q16	3Q16	4Q16	1Q17	2Q17
Write-offs	264.4	324.5	209.0	183.0	363.3	179.2	262.5	146.7	214.4
Household	78.9	74.1	70.0	50.2	59.9	72.5	70.8	66.4	63.0
Corporate	185.5	250.4	139.0	132.8	303.4	106.7	191.7	80.3	151.4
NPL Sales	166.9	128.6	142.1	0.0	136.4	93.3	94.0	0.0	112.3
Household	27.5	19.1	17.8	0.0	23.4	14.3	21.8	0.0	29.2
Corporate	139.4	109.5	124.3	0.0	113.0	79.0	72.2	0.0	83.1
Total	431.3	453.1	351.1	183.0	499.7	272.5	356.5	146.7	326.7

Recoveries from Written-offs

(bn Won)	2Q15	3Q15	4Q15	1Q16	2Q16	3Q16	4Q16	1Q17	2Q17
Household	45.8	42.7	48.0	43.5	38.6	34.4	36.7	30.5	50.7
Corporate	49.1	36.6	40.9	35.3	13.9	39.2	116.6	39.5	55.6
Total	94.9	79.3	88.9	78.8	52.5	73.6	153.3	70.0	106.3

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Delinquency Ratio

	Jun. 15	Sep. 15	Dec. 15	Mar. 16	Jun. 16	Sep. 16	Dec. 16	Mar. 17	Jun. 17
Household	0.45%	0.40%	0.35%	0.34%	0.31%	0.29%	0.26%	0.26%	0.26%
Mortgage	0.41%	0.38%	0.32%	0.30%	0.27%	0.25%	0.21%	0.21%	0.20%
General	0.49%	0.42%	0.37%	0.38%	0.35%	0.33%	0.30%	0.31%	0.31%
Corporate	0.58%	0.51%	0.47%	0.62%	0.59%	0.61%	0.46%	0.51%	0.39%
SME	0.65%	0.58%	0.52%	0.62%	0.50%	0.47%	0.39%	0.43%	0.39%
Large Corporation	0.36%	0.27%	0.29%	0.62%	0.90%	1.12%	0.71%	0.79%	0.40%
Total	0.51%	0.45%	0.40%	0.47%	0.44%	0.44%	0.35%	0.38%	0.32%

- delinquent for 1 month and over

Loan Amount

(bn Won)	Jun. 15	Sep. 15	Dec. 15	Mar. 16	Jun. 16	Sep. 16	Dec. 16	Mar. 17	Jun. 17
Household	107,879.3	111,796.9	115,460.5	116,954.3	119,273.9	121,664.4	123,381.0	122,024.9	123,683.5
Mortgage	49,423.6	51,109.1	53,401.1	54,148.7	55,305.2	56,885.3	58,453.8	57,988.9	59,045.1
General	58,455.7	60,687.8	62,059.4	62,805.6	63,968.7	64,779.1	64,927.2	64,036.0	64,638.4
Corporate	99,327.4	100,944.8	100,972.8	102,272.5	103,578.8	104,819.5	105,498.4	106,978.2	110,452.7
SME	75,156.9	77,234.9	77,313.3	79,161.0	81,093.1	82,119.3	82,511.6	83,536.1	86,618.8
Large Corporation	24,170.5	23,709.9	23,659.5	23,111.5	22,485.7	22,700.2	22,986.8	23,442.1	23,833.9
Total	207,206.7	212,741.7	216,433.3	219,226.8	222,852.7	226,483.9	228,879.4	229,003.1	234,136.2

Delinquent Amount

(bn Won)	Jun. 15	Sep. 15	Dec. 15	Mar. 16	Jun. 16	Sep. 16	Dec. 16	Mar. 17	Jun. 17
Household	485.7	448.6	400.6	398.1	375.1	355.1	319.6	321.9	316.6
Mortgage	201.0	194.8	171.7	161.1	151.8	140.8	123.2	120.4	118.1
General	284.7	253.8	228.9	237.0	223.3	214.3	196.4	201.5	198.5
Corporate	574.5	515.1	474.4	630.3	612.9	641.0	485.5	542.6	433.8
SME	487.1	730.1	405.7	486.9	409.5	386.4	322.3	357.7	337.4
Large Corporation	87.4	64.9	68.7	143.4	203.4	254.6	163.2	184.9	96.5
Total	1,060.2	963.7	875.0	1,028.4	988.0	996.1	805.1	864.5	750.4

Delinquent Amount by Period

(bn Won)	Jun. 15	Sep. 15	Dec. 15	Mar. 16	Jun. 16	Sep. 16	Dec. 16	Mar. 17	Jun. 17
1~3 months	408.9	374.7	386.5	393.4	417.1	362.8	290.2	293.9	282.6
3~6 months	268.8	258.7	189.4	294.9	239.6	289.6	158.0	205.8	207.7
6~12 months	252.5	203.3	125.5	161.2	156.6	168.1	185.6	174.4	101.9
over 12 months	129.9	127.0	173.7	178.8	174.6	175.6	171.3	190.4	158.2
Total	1,060.2	963.7	875.1	1,028.3	988.0	996.1	805.1	864.5	750.4

Delinquency Ratio by industry (Corporate Loan)

(bn Won)	Jun. 15	Sep. 15	Dec. 15	Mar. 16	Jun. 16	Sep. 16	Dec. 16	Mar. 17	Jun. 17
Agriculture, forestry and fishing	1.11%	0.19%	0.20%	0.21%	0.31%	0.36%	0.03%	0.01%	0.06%
Mining and quarrying	0.58%	0.58%	0.32%	0.62%	0.01%	0.43%	0.16%	0.25%	0.01%
Manufacturing	0.75%	0.71%	0.69%	0.94%	0.99%	0.91%	0.72%	0.76%	0.60%
Electricity, gas, steam and water supply	0.01%	0.01%	0.03%	0.03%	0.00%	0.38%	0.49%	0.50%	0.49%
Sewage, waste management, materials recovery and remediation activities	1.43%	1.07%	0.90%	1.52%	0.83%	0.45%	1.18%	0.86%	0.54%
Construction	0.74%	0.47%	0.59%	1.84%	0.49%	0.37%	0.41%	0.36%	0.31%
Wholesale and retail trade	0.69%	0.66%	0.56%	0.67%	0.56%	0.46%	0.47%	0.52%	0.35%
Transportation	0.18%	0.14%	0.20%	0.20%	1.23%	2.64%	0.15%	1.11%	1.20%
Accommodation and food service activities	0.33%	0.43%	0.20%	0.28%	0.19%	0.30%	0.35%	0.36%	0.14%
Information and communications	0.43%	0.52%	0.52%	0.82%	0.56%	0.68%	0.49%	0.50%	0.27%
Financial and insurance activities	2.02%	0.04%	0.04%	0.44%	0.03%	0.03%	0.03%	0.02%	0.01%
Real estate activities and renting and leasing	0.26%	0.25%	0.18%	0.12%	0.11%	0.09%	0.08%	0.05%	0.16%
Professional, scientific and technical activities	0.61%	0.27%	0.40%	0.21%	0.34%	0.20%	0.25%	0.28%	0.24%
Business facilities management and business	0.67%	1.21%	0.74%	0.63%	0.46%	0.33%	0.43%	0.36%	0.19%
Public administration and defence; compulsory social security	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.46%	0.00%
Education	0.23%	0.55%	0.16%	0.19%	0.30%	0.26%	0.15%	0.50%	0.47%
Human health and social work activities	1.00%	0.61%	0.29%	0.60%	0.43%	0.72%	0.53%	0.64%	0.32%
Arts, sports and recreation related services	0.37%	0.32%	2.39%	1.27%	2.56%	2.32%	2.83%	2.22%	0.53%
Membership organizations, repair and other personal services	0.26%	0.38%	0.37%	0.40%	0.52%	0.23%	0.23%	0.18%	0.13%
Others	0.27%	0.22%	0.22%	0.03%	0.03%	0.05%	0.36%	0.08%	0.03%
Total	0.58%	0.51%	0.47%	0.62%	0.59%	0.61%	0.46%	0.51%	0.39%

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(bn Won)	Jun. 15	Sep. 15	Dec. 15	Mar. 16	Jun. 16	Sep. 16	Dec. 16	Mar. 17	Jun. 17*
Tier 1 Capital	20,338.0	20,600.9	20,331.8	20,622.3	20,964.4	21,409.0	22,343.3	23,140.4	23,733.1
Common Equity Tier 1	20,338.0	20,600.9	20,331.8	20,622.3	20,964.4	21,409.0	22,343.3	23,140.4	23,733.1
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**	12,748.6	13,037.3	13,169.7	12,968.0	13,325.6	13,800.9	15,588.5	15,892.5	16,436.2
Others	1,166.0	1,142.1	1,116.1	1,228.5	1,218.7	1,194.2	1,110.2	1,165.9	1,347.5
Deductions	-202.8	-204.7	-580.3	-200.5	-206.2	-212.4	-981.7	-544.3	-676.9
Additional Tier 1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Tier 2 Capital	3,351.9	3,363.2	3,354.0	3,010.4	3,024.9	3,018.2	2,235.6	1,862.7	1,867.7
Provisions	123.9	118.6	117.8	117.8	127.1	123.8	49.2	40.8	45.8
Subordinated Debt	2,550.7	2,550.7	2,550.7	2,186.3	2,186.3	2,186.3	2,186.3	1,821.9	1,821.9
Others	677.4	693.9	685.5	706.2	711.5	708.1	0.0	0.0	0.0
Total BIS Capital	23,690.0	23,964.1	23,685.8	23,632.6	23,989.2	24,427.2	24,578.9	25,003.2	25,600.8
Risk Weighted Assets	144,442.5	148,450.0	147,972.9	149,457.5	150,586.0	149,056.5	150,648.5	150,139.9	154,845.6
BIS Capital Adequacy Ratio	16.40%	16.14%	16.01%	15.81%	15.93%	16.39%	16.32%	16.65%	16.53%
Tier 1	14.08%	13.88%	13.74%	13.80%	13.92%	14.36%	14.83%	15.41%	15.33%
Common Equity Tier 1	14.08%	13.88%	13.74%	13.80%	13.92%	14.36%	14.83%	15.41%	15.33%
Tier 2	2.32%	2.27%	2.27%	2.01%	2.01%	2.02%	1.48%	1.24%	1.21%

- Based on BASEL III

* Provisional figures

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

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	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 June 30, 2017

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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
Mar. 2016	100.2	100.3
Jun. 2016	100.4	100.9
Sep. 2016	100.8	102.0
Dec. 2016	101.4	103.0
Jan. 2017	101.4	103.0
Feb. 2017	101.4	103.1
Mar. 2017	101.4	103.2
Apr. 2017	101.5	103.3
May. 2017	101.5	103.4
Jun. 2017	101.7	104.0

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
Mar. 2016	100.5	100.9
Jun. 2016	100.8	101.5
Sep. 2016	101.1	102.0
Dec. 2016	101.6	102.5
Jan. 2017	101.6	102.6
Feb. 2017	101.6	102.6
Mar. 2017	101.7	102.7
Apr. 2017	101.7	102.7
May. 2017	101.7	102.8
Jun. 2017	101.8	103.0

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(bn Won)	2Q15	3Q15	4Q15	1Q16	2Q16	3Q16	4Q16	1Q17	2Q17
Net interest income	6.4	7.0	5.6	2.1	2.5	3.3	65.3	68.9	72.4
Net fee and commission income	27.6	27.4	21.9	24.7	31.2	23.8	113.7	114.4	156.4
Net other operating income(expenses)	27.0	17.0	1.8	27.3	25.0	18.2	-149.0	76.6	49.2
Gross operating income	61.0	51.4	29.3	54.1	58.7	45.3	30.0	259.9	278.0
General & administrative expenses	32.8	30.4	28.7	34.4	37.4	35.2	210.0	164.6	180.6
Operating profit before provision for credit losses	28.2	21.0	0.6	19.7	21.3	10.1	-180.0	95.3	97.4
Provision for credit losses	0.0	0.8	2.8	-1.8	-0.5	-0.2	-6.6	13.5	6.8
Net operating profit	28.2	20.2	-2.2	21.5	21.8	10.3	-173.4	81.8	90.6
Net non-operating profit(loss)	0.7	-0.8	1.2	0.0	-0.1	0.0	5.7	5.6	-2.8
Share of profit(loss) of associates	0.0	0.1	0.0	0.0	0.0	0.0	-0.7	-0.1	0.6
Net other non-operating income(expenses)	0.7	-0.9	1.2	0.0	-0.1	0.0	6.4	5.7	-3.4
Profit before income tax	28.9	19.4	-1.0	21.5	21.7	10.3	-167.7	87.4	87.8
Income tax expense	7.2	5.3	-0.5	5.5	9.2	-1.3	-34.2	23.6	21.9
Profit for the period	21.7	14.1	-0.5	16.0	12.5	11.6	-133.5	63.8	65.9
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	21.7	14.1	-0.5	16.0	12.5	11.6	-133.5	63.8	65.9

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

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(bn Won)	Jun. 15	Sep. 15	Dec. 15	Mar. 16	Jun. 16	Sep. 16	Dec. 16	Mar. 17	Jun. 17
Total Assets	5,716.7	6,150.0	6,118.3	7,052.9	7,093.7	7,510.4	32,382.8	33,689.7	37,346.1
Cash and due from financial institutions	761.3	791.4	647.8	572.3	565.9	420.9	2,381.9	2,187.4	2,628.0
Financial assets at fair value through profit or loss	2,981.2	3,395.9	4,191.7	4,559.3	4,656.7	5,179.6	18,081.8	18,328.4	19,973.2
Derivative financial assets	38.3	50.5	42.1	64.7	74.9	86.8	541.4	559.0	488.7
Financial investments	444.7	473.7	419.3	276.8	279.5	278.3	3,764.1	3,580.5	3,619.5
Loans	356.5	388.5	424.4	482.2	478.4	447.1	4,973.9	5,513.3	4,830.3
(Allowances for loan losses)	-28.0	-27.7	-29.8	-29.1	-28.4	-27.6	-150.7	-127.6	-55.5
Investments in associates	0.2	0.2	0.2	4.2	2.9	0.0	23.9	28.9	14.4
Tangible assets	2.0	4.1	4.9	7.8	7.0	5.8	722.1	687.9	708.8
Goodwill & Intangible assets	8.2	8.3	10.9	12.3	11.9	11.5	212.4	209.9	204.8
Current income tax assets	0.0	0.1	0.2	0.1	0.1	0.0	53.8	54.9	3.9
Deferred income tax assets	0.0	0.0	0.0	0.0	0.0	0.0	38.1	0.6	0.0
Other assets	1,124.3	1,037.3	376.8	1,073.2	1,016.4	1,080.4	1,589.4	2,538.9	4,874.5
Total Liabilities	5,106.6	5,524.0	5,495.3	6,414.7	6,441.6	6,848.6	28,198.4	29,458.7	33,035.4
Financial liabilities at fair value through profit or loss	2,610.6	2,507.4	2,905.1	3,575.5	3,441.4	3,714.6	12,059.4	11,341.1	12,976.5
Deposits	287.6	308.3	264.8	284.2	335.4	299.6	3,665.7	3,841.5	2,622.7
Debts	994.5	1,236.8	1,577.7	1,197.8	1,328.6	1,394.4	8,651.4	9,494.8	10,355.8
Debentures	197.6	326.8	392.7	256.6	243.1	256.1	1,575.8	1,769.0	2,208.8
Derivative financial liabilities	32.7	259.6	157.9	217.3	211.6	120.4	947.9	690.8	638.2
Net defined benefit liabilities	1.3	1.7	0.6	1.2	1.6	1.9	18.9	11.1	15.3
Provisions	0.0	0.0	0.0	0.0	0.0	0.0	5.7	4.9	4.3
Accrued expenses payables	28.0	28.1	31.7	24.2	33.8	35.3	185.8	188.9	140.1
Other liabilities	954.3	855.3	164.8	857.9	846.1	1,026.3	1,087.8	2,116.6	4,073.7
Total Equity	610.1	626.0	623.0	638.2	652.1	661.8	4,184.4	4,231.0	4,310.7
Share capital	157.9	157.9	157.9	157.9	157.9	157.9	1,439.9	1,439.9	1,439.9
Capital surplus	168.4	168.4	168.4	168.4	168.4	168.4	1,329.5	1,329.5	1,329.5
Accumulated other comprehensive income	62.8	64.6	62.1	61.3	62.7	60.8	97.6	80.5	94.3
Retained earnings	217.1	231.2	230.7	246.7	259.2	270.8	1,313.5	1,377.2	1,443.1
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

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(bn Won)	2Q15	3Q15	4Q15	1Q16	2Q16	3Q16	4Q16	1Q17	2Q17
Brokerage									
Stock (ETF, ELW included)									
Market Share	3.82%	3.58%	3.51%	3.49%	3.62%	3.57%	3.46%	4.45%	4.24%
Online Volume Ratio	66.97%	67.52%	70.30%	68.79%	72.04%	74.86%	75.80%	77.14%	71.53%
Average Online Fee Rate	0.128%	0.129%	0.128%	0.122%	0.118%	0.113%	0.103%	0.098%	0.091%
Average Offline Fee Rate	0.261%	0.239%	0.252%	0.242%	0.249%	0.252%	0.230%	0.232%	0.181%
Average Fee Rate	0.172%	0.164%	0.165%	0.159%	0.155%	0.148%	0.134%	0.128%	0.116%
Future									
Market Share	1.75%	1.81%	1.56%	1.64%	1.85%	2.23%	2.33%	3.84%	2.21%
Online Volume Ratio	83.64%	82.59%	79.77%	82.41%	84.71%	90.38%	91.63%	92.32%	83.47%
Average Fee Rate	0.002%	0.002%	0.003%	0.002%	0.002%	0.002%	0.002%	0.002%	0.002%
Option									
Market Share	5.30%	4.11%	3.08%	3.75%	3.39%	3.77%	2.85%	2.90%	4.55%
Online Volume Ratio	91.03%	90.05%	91.70%	91.95%	87.81%	88.25%	86.59%	81.34%	87.51%
Average Fee Rate	0.044%	0.054%	0.070%	0.055%	0.058%	0.058%	0.064%	0.047%	0.047%
Wealth Management Balance	51,258.0	47,838.8	44,870.0	47,979.4	46,233.3	50,418.6	50,889.9	73,637.7	74,613.3
Fund	7,407.1	5,794.4	5,369.3	5,580.1	5,720.5	5,471.2	5,324.4	16,506.5	16,159.0
Equity Fund	1,008.2	733.4	723.2	704.3	699.9	714.7	642.2	629.5	1,676.4
Hybrid Fund	664.5	617.4	585.1	601.8	593.3	576.9	550.7	560.1	826.2
Bond Fund	808.8	239.2	191.1	244.6	356.8	262.8	378.9	376.9	1,309.5
MMF	2,914.8	2,587.7	2,026.7	2,132.4	2,225.7	1,994.5	1,768.5	2,385.4	2,673.4
Others	2,010.8	1,616.6	1,843.2	1,897.0	1,844.7	1,922.3	1,984.1	12,554.6	9,673.5
ELS/DLS	7,473.5	7,493.7	7,006.4	6,893.4	7,078.4	8,103.9	7,859.7	10,015.1	10,642.6
Bond	24,452.4	23,562.8	22,938.0	23,778.5	23,796.3	23,975.2	24,018.3	32,124.5	33,437.0
Trust	11,855.4	10,909.5	9,484.8	11,654.6	9,567.9	12,808.4	13,638.7	12,844.2	12,167.3
Others	69.6	78.4	71.4	72.8	70.3	59.8	48.8	2,147.3	2,207.4

- Figures until 4Q16 represent Hyundai Securities' data.

Capital Adequacy

(bn Won)	Jun. 15	Sep. 15	Dec. 15	Mar. 16	Jun. 16	Sep. 16	Dec. 16	Mar. 17	Jun. 17
Net Capital Ratio	480.3%	455.9%	419.9%	807.5%	916.1%	1,001.5%	1,471.7%	1,507.8%	1,531.0%
Net Capital	1,824.8	1,814.8	1,814.8	1,848.4	1,983.1	2,101.0	2,844.2	2,925.7	2,982.8
Total Risk Exposure	533.8	589.4	686.0	763.1	751.8	755.1	866.2	899.2	925.2
Sum of equity capital required to maintain license	268.8	268.8	268.8	134.4	134.4	134.4	134.4	134.4	134.4

- Figures until 3Q16 represent Hyundai Securities' data.

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(bn Won)	1Q16	2Q16	3Q16	4Q16	1Q17	2Q17*
Net interest income						151.5
Net fee and commission income						-31.2
Net other operating income(expenses)						281.6
Gross operating income						401.9
General & administrative expenses						188.7
Operating profit before provision for credit losses						213.2
Provision for credit losses						4.7
Net operating profit						208.5
Net non-operating profit(loss)						5.0
Share of profit(loss) of associates						0.0
Net other non-operating income(expenses)						5.0
Profit before income tax						213.5
Income tax expense						51.7
Profit for the period						161.8
Non-controlling interests						0.1
Profit attributable to shareholders of the parent company						161.7

*Consolidated from 2Q17 upon the acquisition of additional stake (ownership: 94.3%).

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(bn Won)	Mar. 16	Jun. 16	Sep. 16	Dec. 16	Mar. 17	Jun. 17*
Total Assets						31,031.3
Cash and due from financial institutions						443.1
Financial assets at fair value through profit or loss						1,106.2
Derivative financial assets						57.6
Financial investments						14,765.8
Loans						6,671.4
(Allowances for loan losses)						-60.8
Investments in associates						0.0
Tangible assets						887.3
Goodwill & Intangible assets						2,376.0
Current income tax assets						0.0
Deferred income tax assets						2.2
Other assets						4,721.7
Total Liabilities						27,897.2
Financial liabilities at fair value through profit or loss						0.0
Deposits						0.0
Debts						0.0
Debentures						0.0
Derivative financial liabilities						31.4
Net defined benefit liabilities						113.7
Provisions						67.1
Accrued expenses payables						110.2
Other liabilities						27,574.8
Total Equity						3,134.1
Share capital						33.3
Capital surplus						348.4
Accumulated other comprehensive income						69.8
Retained earnings						2,678.2
Non-controlling interest						4.4

*Consolidated from 2Q17 upon the acquisition of additional stake (ownership: 94.3%).

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Summarized Statement of Financial Position

(bn Won)	Jun. 15	Sep. 15	Dec. 15	Mar. 16	Jun. 16	Sep. 16	Dec. 16	Mar. 17	Jun. 17
Invested Assets	19,260.7	19,800.5	20,738.1	21,229.3	22,038.5	22,363.6	23,254.3	23,222.6	23,979.2
Net Investment Yield (%)*	3.9	3.7	3.6	3.4	3.7	3.3	3.3	3.4	3.4
Total Assets	24,693.6	25,326.8	26,503.6	27,516.2	28,229.6	28,660.7	29,352.2	29,670.0	30,341.9
Policy Reserve	19,432.0	19,980.8	20,373.3	20,883.4	21,444.2	21,864.6	22,420.9	22,844.7	23,435.5
Catastrophe Reserve	602.1	610.9	619.7	630.4	644.5	658.9	663.2	679.6	694.9
Total Liabilities	22,898.0	23,442.0	24,426.6	25,265.8	25,763.5	26,154.5	26,916.6	27,182.7	27,691.5
Total Shareholders' Equities	1,795.6	1,884.9	2,077.0	2,250.4	2,466.1	2,506.2	2,435.6	2,487.4	2,650.3
Total Liabilities & Shareholders' Equities	24,693.6	25,326.8	26,503.6	27,516.2	28,229.6	28,660.7	29,670.0	29,670.0	30,341.9

*Cumulative basis

Summarized Statement of Comprehensive Income (Cumulative)

(bn Won)	2Q15	3Q15	4Q15	1Q16	2Q16	3Q16	4Q16	1Q17	2Q17
Direct Premium Written	4,521.4	6,793.2	9,119.4	2,355.8	4,703.5	7,032.9	9,424.5	2,487.2	4,906.7
Net Premium Earned	4,033.2	6,082.0	8,141.5	2,068.5	4,175.1	6,296.3	8,426.6	2,172.1	4,365.8
Underwriting Income	-238.1	-339.3	-458.5	-72.1	-130.1	-155.4	-262.3	-60.9	-112.9
Investment Income	364.3	521.7	679.7	178.4	385.4	524.2	703.0	194.8	392.1
Operating Income	126.1	182.4	221.2	106.3	255.3	368.7	440.8	133.9	279.2
Ordinary Income	122.6	179.8	226.3	92.1	230.7	314.2	393.8	127.2	280.1
Net Income	93.1	136.4	173.7	70.0	175.3	238.6	295.8	96.8	212.6

Asset Quality

(bn Won)	Jun. 15	Sep. 15	Dec. 15	Mar. 16	Jun. 16	Sep. 16	Dec. 16	Mar. 17	Jun. 17
Total Outstanding Credits	6,761	6,932	7,141	7,221	7,401	7,452	7,329	7,071	7,163
Normal	6,716	6,887	7,067	7,080	7,257	7,348	7,224	6,969	7,059
Precautionary	4	4	33	104	103	33	33	32	33
Substandard	18	18	16	14	15	16	16	16	16
Doubtful	3	3	3	4	5	51	50	50	50
Estimated Loss	20	20	20	20	21	4	5	6	5
NPL	41	41	40	38	41	70	71	71	71
NPL Ratio	0.6%	0.6%	0.6%	0.5%	0.5%	0.9%	1.0%	1.0%	1.0%
Allowances*	80	81	88	95	98	115	115	114.0	114.7
Reserve for Credit Losses	64	64	56	57	61	57	55	53	53
NPL Coverage Ratio	195.1%	198.0%	220.7%	252.5%	241.8%	162.9%	161.3%	160.6%	161.3%

Capital Adequacy

(bn Won)	Jun. 15	Sep. 15	Dec. 15	Mar. 16	Jun. 16	Sep. 16	Dec. 16	Mar. 17	Jun. 17
RBC Ratio	173.1%	168.0%	170.2%	179.4%	188.8%	187.9%	168.7%	172.0%	184.0%
Available Capital	2,183.9	2,233.2	2,379.0	2,600.3	2,823.3	2,887.4	2,774.0	2,870.0	30,471.1
Required Capital	1,261.3	1,329.6	1,398.0	1,449.1	1,495.0	1,536.6	1,644.5	1,668.5	16,562.4

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Direct Premiums by Policy Type

(bn Won)	1Q16		2Q16		3Q16		4Q16		1Q17		2Q17	
		(%)		(%)		(%)		(%)		(%)		(%)
General	246.9	10.5	141.5	9.1	276.3	8.9	218.0	9.1	270.1	10.9	217.5	9.0
Long-term	1,611.9	68.4	1,080.7	69.5	2,171.6	69.6	1,646.6	68.8	1,670.4	67.2	1,671.3	69.1
Long-term	1,500.3	63.7	1,007.4	64.8	2,027.3	64.9	1,537.7	64.3	1,565.7	63.0	1,568.4	64.8
Pension	111.6	4.7	73.3	4.7	144.4	4.6	108.9	4.6	104.7	4.2	102.9	4.3
Auto	497.0	21.1	332.9	21.4	674.0	21.6	527.1	22.0	546.7	22.0	530.6	21.9
Total	2,355.8	100.0	1,555.1	100.0	3,122.0	100.0	2,391.6	100.0	2,487.2	100.0	2,419.4	100.0

Direct Premiums by Policy Type (Cumulative)

(bn Won)	1Q16		2Q16		3Q16		4Q16		1Q17		2Q17	
		(%)		(%)		(%)		(%)		(%)		(%)
General	246.9	10.5	388.4	9.9	664.7	9.5	882.7	9.4	270.1	10.9	487.6	9.9
Long-term	1,611.9	68.4	2,692.7	68.9	4,864.3	69.2	6,510.8	69.1	1,670.4	67.2	3,341.7	68.1
Long-term	1,500.3	63.7	2,507.7	64.1	4,535.0	64.5	6,072.7	64.4	1,565.7	63.0	3,134.2	63.9
Pension	111.6	4.7	184.9	4.7	329.3	4.7	438.2	4.6	104.7	4.2	207.6	4.2
Auto	497.0	21.1	829.9	21.2	1,503.9	21.4	2,031.0	21.5	546.7	22.0	1,077.3	22.0
Total	2,355.8	100.0	3,910.9	100.0	7,032.9	100.0	9,424.5	100.0	2,487.2	100.0	4,906.7	100.0

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Loss & Expense Ratio

(bn Won, %)	2Q16					3Q16					4Q16					1Q17					2Q17				
	Premium	Loss	Loss Ratio	Net Exp	Exp. Ratio	Premium	Loss	Loss Ratio	Net Exp	Exp. Ratio	Premium	Loss	Loss ratio	Net Exp	Exp. ratio	Premium	Loss	Loss Ratio	Net Exp	Exp. Ratio	Premium	Loss	Loss Ratio	Net Exp	Exp. Ratio
General	87.6	66.9	76.3	19.8	22.6	89.1	53.0	59.4	21.8	24.4	86.4	69.6	80.5	26.6	30.7	98.1	63.2	64.4	24.9	25.4	108.1	86.2	79.8	32.0	29.6
Long-term	1,573.7	1,342.5	85.3	277.8	17.7	1,570.1	1,346.3	85.7	271.4	17.3	1,574.6	1,340.6	85.1	283.3	18.0	1,605.9	1,367.6	85.2	305.7	19.0	1,605.5	1,341.8	83.6	310.5	19.3
Long-term	1,464.0	1,211.9	82.8	267.3	18.3	1,462.3	1,220.0	83.4	261.4	17.9	1,465.8	1,216.1	83.0	272.7	18.6	1,501.5	1,244.5	82.9	296.6	19.8	1,502.6	1,218.7	81.1	300.9	20.0
Pension	109.7	130.6	119.0	8.9	8.1	107.8	126.3	117.1	8.3	7.7	108.8	124.5	114.4	8.2	7.5	104.4	123.1	117.9	7.7	7.3	102.8	123.1	119.7	7.5	7.3
Auto	445.2	366.4	82.3	91.2	20.5	462.0	357.8	77.5	96.3	20.9	469.3	409.9	87.3	107.1	22.8	468.1	366.9	78.4	104.8	22.4	480.1	371.2	77.3	104.0	21.7
Total	2,106.6	1,775.8	84.3	388.8	18.5	2,121.2	1,757.1	82.8	389.5	18.4	2,130.3	1,820.2	85.4	417.0	19.6	2,172.1	1,797.7	82.8	435.4	20.0	2,193.7	1,799.2	82.0	446.5	20.4

Loss & Expense Ratio (Cumulative)

(bn Won, %)	2Q16					3Q16					4Q16					1Q17					2Q17				
	Premium	Loss	Loss Ratio	Net Exp	Exp. Ratio	Premium	Loss	Loss Ratio	Net Exp	Exp. Ratio	Premium	Loss	Loss ratio	Net Exp	Exp. ratio	Premium	Loss	Loss Ratio	Net Exp	Exp. Ratio	Premium	Loss	Loss Ratio	Net Exp	Exp. Ratio
General	167.9	130.7	77.8	40.8	24.3	257.0	183.6	71.4	62.6	24.4	343.4	253.2	73.7	89.2	26.0	98.1	63.2	64.4	24.9	25.4	206.2	149.4	72.5	56.9	27.6
Long-term	3,131.1	2,681.1	85.6	553.2	17.7	4,701.2	4,027.4	85.7	824.6	17.5	6,275.8	5,368.1	85.5	1,107.9	17.7	1,605.9	1,367.6	85.2	305.7	19.0	3,211.4	2,709.4	84.4	616.2	19.2
Long-term	2,910.0	2,420.5	83.2	531.8	18.3	4,372.3	3,640.5	83.3	793.3	18.1	5,838.0	4,856.6	83.2	1,065.9	18.3	1,501.5	1,244.5	82.9	296.6	19.8	3,004.1	2,463.2	82.0	597.5	19.9
Pension	221.1	260.7	117.9	18.1	8.2	329.0	386.9	117.6	26.5	8.0	437.8	511.4	116.8	34.7	7.9	104.4	123.1	117.9	7.7	7.3	207.3	246.2	118.8	15.2	7.3
Auto	876.1	713.1	81.4	186.2	21.3	1,338.1	1,070.9	80.0	282.6	21.1	1,807.3	1,480.8	81.9	389.6	21.6	468.1	366.9	78.4	104.8	22.4	948.2	738.1	77.8	208.8	22.0
Total	4,175.1	3,524.9	84.4	780.2	18.7	6,296.3	5,282.0	83.9	1,169.7	18.6	8,426.6	7,102.1	84.3	1,586.7	18.8	2,172.1	1,797.7	82.8	435.4	20.0	4,365.8	3,596.9	82.4	881.9	20.2

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Monthly Initial Premium

(bn Won, %)

FY 2017	2017.01	2017.02	2017.03	2017.04	2017.05	Average	YTD
Protection	5,718	6,692	9,581	5,013	6,169	6,635	33,173
Accident	834	1,283	2,193	838	1,089	1,247	6,237
Drivers	511	572	601	616	990	658	3,290
Property	906	967	1,054	929	925	956	4,781
Disease	3,469	3,870	5,732	2,629	3,165	3,773	18,865
Bundled	-0.1	0.2	-0.1	0.1	0.0	0.0	0.1
Savings	180	179	195	179	128	172	861
Annuities	127	162	153	104	110	131	657
Total	6,025	7,033	9,929	5,296	6,408	6,938	34,691

FY 2016	2016.01	2016.02	2016.03	2016.04	2016.05	2016.06	2016.07	2016.08	2016.09	2016.10	2016.11	2016.12	Average	FY total
Protection	5,728	6,262	8,799	6,195	6,358	6,788	6,439	6,728	6,089	6,276	6,309	8,082	6,671	80,053
Accident	977	1,126	1,877	1,327	1,159	1,375	1,332	1,553	1,173	1,276	1,208	1,688	1,339	16,072
Drivers	642	820	868	669	811	510	510	522	472	453	486	587	613	7,351
Property	574	593	643	606	685	767	711	670	659	819	794	940	705	8,462
Disease	3,536	3,722	5,411	3,592	3,702	4,136	3,886	3,983	3,785	3,729	3,821	4,866	4,014	48,168
Bundled	0.1	-0.1	-0.2	-0.2	0.0	0.1	-0.1	0.0	0.1	-0.3	0.0	0.0	-0.1	-0.6
Savings	625	28	452	358	323	354	232	568	87	96	243	157	146	1,748
Annuities	150	144	130	103	101	115	90	60	76	93	83	91	103	1,237
Total	6,503	6,434	9,381	6,656	6,782	7,257	6,296	6,220	6,077	6,465	6,635	8,330	6,920	83,037

FY 2015	2015.01	2015.02	2015.03	2015.04	2015.05	2015.06	2015.07	2015.08	2015.09	2015.10	2015.11	2015.12	Average	FY total
Protection	6,190	6,262	11,580	6,737	5,990	5,689	6,118	8,595	5,901	6,303	6,473	9,203	7,087	85,041
Accident	1,047	1,223	2,592	1,226	1,168	1,147	1,210	2,177	1,278	1,222	1,339	1,854	1,457	17,483
Drivers	350	316	316	280	258	292	467	359	369	327	360	454	346	4,149
Property	868	615	693	631	610	594	566	498	469	554	515	635	604	7,249
Disease	3,925	4,109	7,980	4,599	3,954	3,655	3,876	5,560	3,785	4,199	4,259	6,259	4,680	56,161
Bundled	-0.2	-0.2	-0.4	0.0	0.0	-0.1	-0.2	0.0	0.1	-0.1	0.0	-0.1	-0.1	-1.1
Savings	1,133	871	877	822	734	891	1,473	1,250	1,042	823	766	497	931	11,178
Annuities	184	151	188	124	145	121	96	95	94	114	104	147	130	1,561
Total	7,507	7,284	12,645	7,684	6,869	6,701	7,687	9,940	7,036	7,239	7,343	9,847	8,148	97,780

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Customers

(in thousands)	Jun. 15	Sep. 15	Dec. 15	Mar. 16	Jun. 16	Sep. 16	Dec. 16	Mar. 17	Jun. 17
Cardholders*	18,488.0	18,465.4	18,462.5	18,555.1	18,664.4	18,671.5	18,773.8	18,630.6	18,697.8
Credit Card	8,671.2	8,763.4	8,796.9	8,821.9	8,861.9	8,873.0	8,896.1	8,909.5	9,005.6
Check Card	14,074.0	14,013.8	13,993.9	14,110.1	14,212.3	14,200.6	14,314.2	14,146.3	14,194.0
Active Cardholders**	7,382.0	7,414.0	7,437.0	7,455.0	7,505.0	7,563.0	7,623.0	7,696.0	7,826.0
Merchants	2,247.9	2,252.0	2,279.1	2,301.3	2,339.8	2,368.8	2,414.1	2,430.1	2,455.9

* Excluding overlapped cardholders between credit card and check card

** Using card at least once every 6 months

Transaction Volume

(bn Won)	2Q15	3Q15	4Q15	1Q16	2Q16	3Q16	4Q16	1Q17	2Q17
Credit Sales	15,028.3	15,229.2	15,389.6	14,562.9	16,276.1	16,888.8	17,281.8	17,598.9	18,969.8
Lump-sum	12,170.4	12,327.8	12,239.7	11,635.3	13,083.4	13,481.5	13,675.6	13,950.1	15,151.4
Installment	2,857.9	2,901.3	3,149.9	2,927.6	3,192.7	3,407.3	3,606.1	3,648.8	3,818.4
Cash advance	2,165.7	2,136.6	2,236.1	2,151.3	2,150.3	2,144.0	2,173.8	2,160.5	2,210.4
Total	17,194.0	17,365.8	17,625.6	16,714.2	18,426.4	19,032.8	19,455.6	19,759.4	21,180.1

Credit Card Receivables

(bn Won)	Jun. 15	Sep. 15	Dec. 15	Mar. 16	Jun. 16	Sep. 16	Dec. 16	Mar. 17	Jun. 17
Credit sales	6,949.7	7,238.0	7,375.3	7,156.0	7,520.9	7,792.4	8,059.5	8,279.7	8,825.0
Cash advance	1,217.9	1,198.4	1,210.1	1,189.3	1,190.9	1,179.8	1,178.3	1,181.0	1,203.6
Card loans	3,336.5	3,457.4	3,528.1	3,668.4	3,802.5	4,020.6	4,286.3	4,599.8	4,569.1
Factoring	2,704.4	2,664.4	2,705.8	2,144.1	1,634.3	1,196.8	821.4	523.8	297.5
Others	83.0	118.7	83.1	94.0	145.9	287.5	434.6	654.8	909.1
Total	14,291.4	14,677.0	14,902.4	14,251.6	14,294.4	14,477.1	14,780.1	15,239.1	15,804.2

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(bn Won)	Jun. 15	Sep. 15	Dec. 15	Mar. 16	Jun. 16	Sep. 16	Dec. 16	Mar. 17	Jun. 17
Total Outstanding Credits	14,292.6	14,678.4	14,903.9	14,253.3	14,296.2	14,478.8	14,781.9	15,518.6	16,164.8
Normal	13,358.7	13,730.6	13,945.5	13,316.9	13,411.4	13,586.5	13,867.5	14,600.8	15,229.8
Precautionary	731.5	746.3	787.6	756.4	703.8	711.4	722.2	703.8	720.8
Substandard	1.4	1.1	0.8	0.7	0.7	2.0	3.4	3.0	3.3
Doubtful	163.2	160.1	133.7	145.8	143.8	144.8	154.6	165.1	171.8
Estimated Loss	37.8	40.3	36.2	33.5	36.5	34.1	34.2	45.8	39.1
NPL	202.4	201.5	170.8	180.0	181.0	180.9	192.2	213.9	214.2
NPL Ratio	1.42%	1.37%	1.15%	1.26%	1.27%	1.25%	1.30%	1.38%	1.33%
Allowances*	416.8	419.7	412.2	419.6	440.6	463.0	436.5	460.5	468.8
Reserve for Credit Losses**	296.9	308.4	296.5	284.2	285.6	299.8	302.2	303.3	362.9
NPL Coverage Ratio***	352.61%	361.28%	414.93%	390.97%	401.21%	421.67%	384.47%	357.05%	388.21%

* 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)	2Q15	3Q15	4Q15	1Q16	2Q16	3Q16	4Q16	1Q17	2Q17
Write-offs	90.3	85.0	113.4	81.8	91.2	94.8	91.2	90.5	103.5
NPL Sales	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Total	90.3	85.0	113.4	81.8	91.2	94.8	91.2	90.5	103.5

Recoveries from Written-offs

(bn Won)	2Q15	3Q15	4Q15	1Q16	2Q16	3Q16	4Q16	1Q17	2Q17
Recovery from Written-off	33.7	36.5	34.1	32.4	34.1	33.0	34.4	33.9	33.3

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Delinquency

(Wbn)	Jun. 15	Sep. 15	Dec. 15	Mar. 16	Jun. 16	Sep. 16	Dec. 16	Mar. 17	Jun. 17
Total Loans	12,497.9	14,677.0	14,902.4	14,251.6	14,294.4	14,477.1	14,780.1	15,239.1	15,804.2
Delinquent loans (over one month overdue)	215.5	215.1	187.8	193.0	192.7	181.2	183.5	192.8	193.2
Delinquency ratio	1.51%	1.47%	1.26%	1.35%	1.35%	1.25%	1.24%	1.26%	1.22%

Rescheduled Loan

(Wbn)	Jun. 15	Sep. 15	Dec. 15	Mar. 16	Jun. 16	Sep. 16	Dec. 16	Mar. 17	Jun. 17
Receivables	41.3	38.2	36.1	34.5	33.0	40.4	43.2	47.0	48.00
Delinquent loan (over one month overdue)	2.9	2.7	2.4	2.4	2.4	2.30	3.30	3.8	4.3
Delinquency ratio	6.96%	7.02%	6.61%	6.96%	7.32%	5.75%	7.54%	8.12%	8.99%

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(bn Won)	2Q15	3Q15	4Q15	1Q16	2Q16	3Q16	4Q16	1Q17	2Q17
Net interest income	58.7	59.7	59.1	58.9	59.7	57.9	57.2	53.6	54.1
Net fee and commission income	0.1	0.0	0.1	0.0	0.1	-0.3	-0.7	-0.7	-1.2
Net other operating income(expenses)	-30.8	-33.5	-32.2	-27.3	-30.4	-29.3	-32.5	-14.9	-29.4
Gross operating income	28.0	26.2	27.0	31.6	29.4	28.3	24.0	38.0	23.5
General & administrative expenses	19.3	18.9	22.2	22.5	24.2	24.0	24.1	22.1	13.9
Provision for credit losses	-0.8	0.2	9.9	0.3	0.3	0.2	0.9	-0.3	-0.1
Net operating profit	9.5	7.1	-5.1	8.8	4.9	4.1	-1.0	16.2	9.7
Net non-operating profit(loss)	0.0	0.0	-0.2	0.1	-0.2	-0.1	0.1	0.0	0.0
Profit before income tax	9.5	7.1	-5.3	8.9	4.7	4.0	-0.9	16.2	9.7
Profit for the period	7.3	5.2	-7.7	6.7	3.6	3.1	-0.7	12.9	7.7
Profit attributable to shareholders of the parent company	7.3	5.2	-7.7	6.7	3.6	3.1	-0.7	12.9	7.7

KB Asset Managemnet

(bn Won)	2Q15	3Q15	4Q15	1Q16	2Q16	3Q16	4Q16	1Q17	2Q17
Net interest income	0.9	0.7	0.8	0.6	0.6	0.4	0.5	0.5	0.4
Net fee and commission income	26.1	28.4	29.4	28.4	29.8	34.0	28.0	27.2	27.1
Net other operating income(expenses)	0.0	0.0	0.1	0.0	0.0	0.0	0.0	0.0	0.1
Gross operating income	27.0	29.1	30.3	29.0	30.4	34.4	28.5	27.7	27.6
General & administrative expenses	10.2	9.8	13.6	10.7	12.3	11.5	13.3	11.9	13.7
Provision for credit losses	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.3	0.0
Net operating profit	16.8	19.3	16.7	18.3	18.1	22.9	15.2	15.8	13.9
Net non-operating profit(loss)	-0.1	-4.3	-32.6	-0.3	3.3	0.3	0.0	-0.1	0.0
Profit before income tax	16.7	15.0	-15.9	18.0	21.4	23.2	15.2	15.4	13.9
Profit for the period	12.9	11.4	-11.6	14.0	15.7	17.5	11.6	12.0	10.7
Profit attributable to shareholders of the parent company	12.9	11.4	-11.6	14.0	15.7	17.5	11.6	12.0	10.7

KB Capital

(bn Won)	2Q15	3Q15	4Q15	1Q16	2Q16	3Q16	4Q16	1Q17	2Q17
Net interest income	45.5	49.1	52.8	55.1	59.4	64.1	68.1	71.3	72.5
Net fee and commission income	8.4	8.6	9.9	11.1	13.2	14.5	16.2	18.9	21.0
Net other operating income(expenses)	-7.1	-8.3	-10.4	-10.7	0.3	-10.5	-15.7	-12.4	-20.3
Gross operating income	46.8	49.4	52.3	55.5	72.9	68.1	68.6	77.8	73.2
General & administrative expenses	16.9	17.6	20.4	17.9	22.7	22.0	30.4	23.1	26.4
Provision for credit losses	11.9	6.0	19.4	14.0	8.5	10.4	11.6	6.9	15.0
Net operating profit	18.0	25.8	12.5	23.6	41.7	35.7	26.6	47.8	31.8
Net non-operating profit(loss)	0.5	0.2	-0.6	0.0	-1.0	-0.8	-2.0	-0.5	1.8
Profit before income tax	18.5	26.0	11.9	23.6	40.7	34.9	24.6	47.3	33.6
Profit for the period	14.1	19.7	9.5	19.2	31.3	27.1	19.2	36.4	26.3
Profit attributable to shareholders of the parent company	14.1	19.7	9.5	19.2	31.3	27.1	19.2	36.5	26.4

KB Savings Bank

(bn Won)	2Q15	3Q15	4Q15	1Q16	2Q16	3Q16	4Q16	1Q17	2Q17
Net interest income	8.3	9.7	9.0	9.4	10.1	10.5	10.0	10.5	11.3
Net fee and commission income	-0.5	-0.3	-0.2	-0.4	-0.6	-0.6	-0.8	-0.9	-0.5
Net other operating income(expenses)	-0.2	1.3	-0.2	0.6	-0.6	-2.1	-0.3	-0.5	-1.8
Gross operating income	7.6	10.7	8.6	9.6	8.9	7.8	8.9	9.1	9.0
General & administrative expenses	5.4	5.4	6.8	5.4	5.5	5.4	6.1	5.3	5.4
Provision for credit losses	-3.7	-7.4	-1.5	1.6	0.3	-0.6	-1.6	0.0	-1.9
Net operating profit	5.9	12.7	3.3	2.6	3.1	3.0	4.4	3.8	5.5
Net non-operating profit(loss)	0.2	0.1	1.8	0.4	-0.3	0.0	0.2	0.0	0.0
Profit before income tax	6.1	12.8	5.1	3.0	2.8	3.0	4.6	3.8	5.5
Profit for the period	4.9	10.3	4.0	2.0	2.1	2.3	3.9	3.3	3.6
Profit attributable to shareholders of the parent company	4.9	10.3	4.0	2.0	2.1	2.3	3.9	3.3	3.6

KB Real Estate Trust

(bn Won)	2Q15	3Q15	4Q15	1Q16	2Q16	3Q16	4Q16	1Q17	2Q17
Net interest income	1.4	1.4	1.2	1.2	0.8	0.8	0.8	0.8	0.9
Net fee and commission income	11.0	11.1	12.3	11.2	18.8	13.2	16.1	15.3	18.3
Net other operating income(expenses)	4.5	-2.0	-0.3	0.3	0.3	0.3	0.2	0.3	0.0
Gross operating income	16.9	10.5	13.2	12.7	19.9	14.3	17.1	16.4	19.2
General & administrative expenses	5.5	5.9	6.2	5.4	6.1	6.1	8.6	5.8	5.9
Provision for credit losses	-0.3	-0.5	-0.3	-0.6	0.0	-0.4	0.1	0.3	0.4
Net operating profit	11.7	5.1	7.3	7.9	13.8	8.6	8.4	10.3	12.9
Net non-operating profit(loss)	0.0	0.0	-2.4	0.0	0.0	-0.1	0.0	0.0	0.0
Profit before income tax	11.7	5.1	4.9	7.9	13.8	8.5	8.4	10.3	12.9
Profit for the period	9.0	3.8	3.9	6.0	10.5	6.3	6.5	8.1	10.0
Profit attributable to shareholders of the parent company	9.0	3.8	3.9	6.0	10.5	6.3	6.5	8.1	10.0

KB Investment

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

KB Credit Information

(bn Won)	2Q15	3Q15	4Q15	1Q16	2Q16	3Q16	4Q16	1Q17	2Q17
Net interest income	0.0	0.1	0.1	0.1	0.0	0.1	0.0	0.1	0.0
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)	4.0	3.8	3.8	3.5	4.3	3.8	3.9	3.1	2.5
Gross operating income	4.0	3.9	3.9	3.6	4.3	3.9	3.9	3.2	2.5
General & administrative expenses	3.8	4.1	4.2	3.9	3.8	3.9	3.9	3.6	3.7
Provision for credit losses	0.0	0.0	0.0	0.0	0.0	0.0	0.1	0.0	0.0
Net operating profit	0.2	-0.2	-0.3	-0.3	0.5	0.0	-0.1	-0.4	-1.2
Net non-operating profit(loss)	0.0	0.0	0.2	0.0	-0.1	0.1	0.0	0.0	0.0
Profit before income tax	0.2	-0.2	-0.1	-0.3	0.4	0.1	-0.1	-0.4	-1.2
Profit for the period	0.3	-0.1	-0.2	-0.4	0.4	0.1	-0.1	-0.4	-0.9
Profit attributable to shareholders of the parent company	0.3	-0.1	-0.2	-0.4	0.4	0.1	-0.1	-0.4	-0.9

KB Data Systems

(bn Won)	2Q15	3Q15	4Q15	1Q16	2Q16	3Q16	4Q16	1Q17	2Q17
Net interest income	0.1	0.0	0.1	0.1	0.0	0.1	0.0	0.0	0.1
Net fee and commission income	-0.1	0.1	-0.1	0.0	0.0	-0.1	0.0	0.0	-0.1
Net other operating income(expenses)	1.2	0.9	1.3	1.2	1.4	1.6	1.6	1.7	1.6
Gross operating income	1.2	1.0	1.3	1.3	1.4	1.6	1.6	1.7	1.6
General & administrative expenses	1.1	1.2	1.2	1.4	1.1	1.2	1.4	1.3	1.5
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	0.1	-0.2	0.1	-0.1	0.3	0.4	0.2	0.4	0.1
Net non-operating profit(loss)	0.0	0.1	0.1	0.0	0.1	0.0	0.0	0.0	0.0
Profit before income tax	0.1	-0.1	0.2	-0.1	0.4	0.4	0.2	0.4	0.1
Profit for the period	0.3	-0.1	0.2	-0.2	0.4	0.3	0.1	0.1	0.3
Profit attributable to shareholders of the parent company	0.3	-0.1	0.2	-0.2	0.4	0.3	0.1	0.1	0.3

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(bn Won)	Jun. 15	Sep. 15	Dec. 15	Mar. 16	Jun. 16	Sep. 16	Dec. 16	Mar. 17	Jun. 17
Total Assets	8,048.3	8,326.4	8,516.8	8,714.5	8,811.5	8,884.7	8,887.4	8,969.1	9,017.4
Total Liabilities	7,459.5	7,720.4	7,934.0	8,111.6	8,194.5	8,272.9	8,337.8	8,413.2	8,456.9
Total Equity	588.8	606.6	582.8	602.9	617.0	611.8	549.6	555.9	560.5

KB Asset Managemnet

(bn Won)	Jun. 15	Sep. 15	Dec. 15	Mar. 16	Jun. 16	Sep. 16	Dec. 16	Mar. 17	Jun. 17
Total Assets	180.0	199.9	228.0	148.3	145.4	158.3	170.8	129.8	147.9
Total Liabilities	33.1	41.5	81.3	38.7	20.0	15.5	16.6	13.7	20.7
Total Equity	146.9	158.4	146.7	109.6	125.4	142.8	154.2	116.1	127.2

KB Capital

(bn Won)	Jun. 15	Sep. 15	Dec. 15	Mar. 16	Jun. 16	Sep. 16	Dec. 16	Mar. 17	Jun. 17
Total Assets	4,575.5	4,943.6	5,563.4	5,903.2	6,518.1	6,900.1	7,428.4	7,752.8	8,120.2
Total Liabilities	4,093.2	4,392.5	5,003.3	5,285.7	5,821.1	6,178.3	6,640.3	6,937.2	7,231.8
Total Equity	482.3	551.1	560.1	617.5	697.0	721.8	788.1	815.6	888.4

KB Savings Bank

(bn Won)	Jun. 15	Sep. 15	Dec. 15	Mar. 16	Jun. 16	Sep. 16	Dec. 16	Mar. 17	Jun. 17
Total Assets	766.9	788.3	856.5	959.9	1,013.0	1,083.1	1,078.1	1,084.5	1,098.9
Total Liabilities	608.1	619.9	684.2	785.7	836.5	904.4	895.9	904.7	915.8
Total Equity	158.8	168.4	172.3	174.2	176.5	178.7	182.2	179.8	183.1

KB Real Estate Trust

(bn Won)	Jun. 15	Sep. 15	Dec. 15	Mar. 16	Jun. 16	Sep. 16	Dec. 16	Mar. 17	Jun. 17
Total Assets	213.4	220.1	223.8	183.0	197.6	207.7	216.7	206.2	214.5
Total Liabilities	18.0	20.7	20.5	23.6	27.5	31.3	33.7	35.2	33.4
Total Equity	195.4	199.4	203.3	159.4	170.1	176.4	183.0	171.0	181.1

KB Investment

(bn Won)	Jun. 15	Sep. 15	Dec. 15	Mar. 16	Jun. 16	Sep. 16	Dec. 16	Mar. 17	Jun. 17
Total Assets	236.2	246.5	276.8	284.7	286.0	299.7	315.9	306.7	312.1
Total Liabilities	100.4	109.0	131.0	136.8	137.3	151.8	168.5	165.2	170.7
Total Equity	135.8	137.5	145.8	147.9	148.7	147.9	147.4	141.5	141.4

KB Credit Information

(bn Won)	Jun. 15	Sep. 15	Dec. 15	Mar. 16	Jun. 16	Sep. 16	Dec. 16	Mar. 17	Jun. 17
Total Assets	28.8	28.7	28.5	27.5	27.9	28.1	28.0	27.6	27.4
Total Liabilities	8.3	8.2	8.3	7.7	7.7	7.8	7.7	7.7	8.4
Total Equity	20.5	20.5	20.2	19.8	20.2	20.3	20.3	19.9	19.0

KB Data Systems

(bn Won)	Jun. 15	Sep. 15	Dec. 15	Mar. 16	Jun. 16	Sep. 16	Dec. 16	Mar. 17	Jun. 17
Total Assets	23.2	24.0	28.4	24.5	25.0	27.3	27.0	31.6	33.1
Total Liabilities	8.8	9.8	14.7	11.1	11.2	13.2	12.6	17.1	18.4
Total Equity	14.4	14.2	13.7	13.4	13.8	14.1	14.4	14.5	14.7

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