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2019 Business Results

Feb. 2020



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Disclaimer Statement

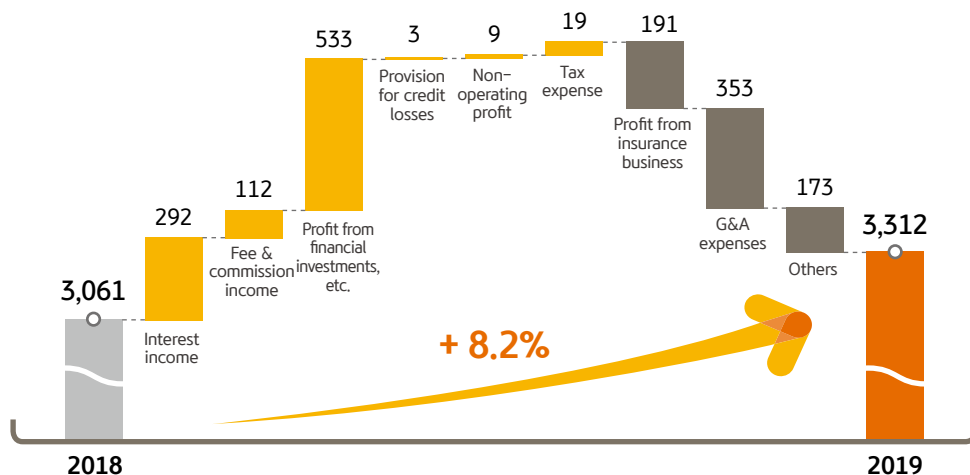
1. The consolidated financial information of KB Financial Group Inc. (the “Group”) presented herein is based on the Korean International Financial Reporting Standards(K-IFRS). It is currently being audited by the Group’s independent auditor, and accordingly, is subject to change.
2. The consolidated financial reports presented herein is based on Korean IFRS9(K-IFRS9). Note that the financial results for years before 2017 contained herein have not been restated retrospectively.
3. As KB Insurance and KB Capital became wholly-owned subsidiaries of the Group on Junly 7, 2017, the financial results of KB Insurance and KB Capital have been fully consolidated in the Group’s financial statements since 3Q17.
4. Total may not sum due to rounding.

I. 2019 Financial Highlights _ Overview

Group Profitability Overview

bn won, %	2019	2018	YoY	4Q19	3Q19	QoQ
Net Interest Income	9,196.8	8,904.9	3.3	2,328.2	2,319.4	0.4
Net Fee & Commission Income	2,355.0	2,243.4	5.0	638.5	580.8	9.9
Other Operating Profit	-119.9	-288.6	N.A.	-169.0	-30.0	N.A.
Gross Operating Income	11,431.9	10,859.7	5.3	2,797.7	2,870.2	-2.5
G&A Expenses	6,271.0	5,918.5	6.0	1,814.3	1,455.9	24.6
Provision for Credit Losses	670.3	673.7	-0.5	210.4	166.1	26.7
Net Operating Profit	4,490.6	4,267.5	5.2	773.0	1,248.2	-38.1
Net Non-Operating Profit	43.3	34.1	27.0	-24.0	12.0	N.A.
Profit for the Period	3,313.2	3,061.9	8.2	535.1	940.7	-43.1
Profit attributable to controlling interests	3,311.8	3,061.2	8.2	534.7	940.3	-43.1

Group's Net Profit Analysis (bn won)



Note) Each earnings component is stated as in 'before tax' amount

Highlights

Net Profit for 2019

₩3,311.8 bn
(+8.2% YoY)

Increased 8.2% YOY mainly on the back of with expanded net interest income and net fee & commission income

Net Profit for 4Q19

₩534.7 bn
(-43.1% QoQ)

Decreased 43.1% QoQ due to ERP costs and weak insurance business despite higher net fee & commission income from major subsidiaries

Net Interest Income for 2019

₩9,196.8 bn
(+3.3% YoY)

Increased 3.3%, ₩292bn YoY mostly backed by loan book momentum of the Bank and Credit Card overcoming NIM contraction

Net Fee & Commission for 2019

₩2,355.0 bn
(+5.0% YoY)

Delivered modest growth even in the midst of withering financial markets, mainly due to improved performance in trusts and IB businesses

Credit Cost for 2019

0.20%
(Bank 0.04%)

Continued subnormal level of credit cost despite broad economic slowdown attributable to sound loan growth and preemptive risk management

New LDR (Dec. 2019)

98.7%

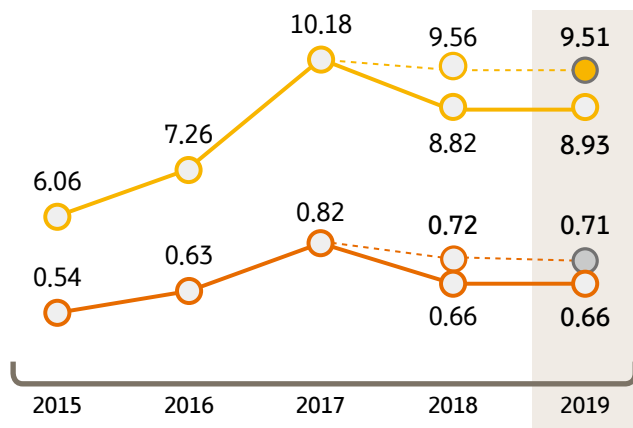
Marked sufficient level of new Loan-to-Deposit Ratio by strategically and preemptively managing fundings and loan growth

※ Non-recurring items for 4Q19 (before tax)

- Kookmin Bank ERP costs: ₩173bn
- Kookmin Bank bonus payouts: ₩63bn
- Provisioning and other expenses related to real estate funds sold by KB Securities: ₩24bn

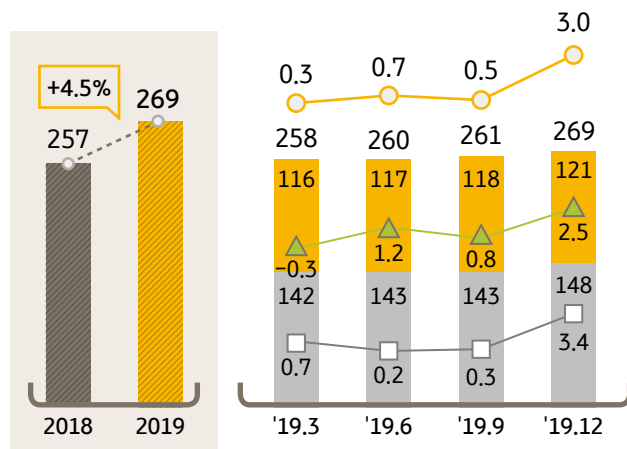
2019 Financial Highlights – Key Financial Indicators (1)

Group ROA, ROE (%)



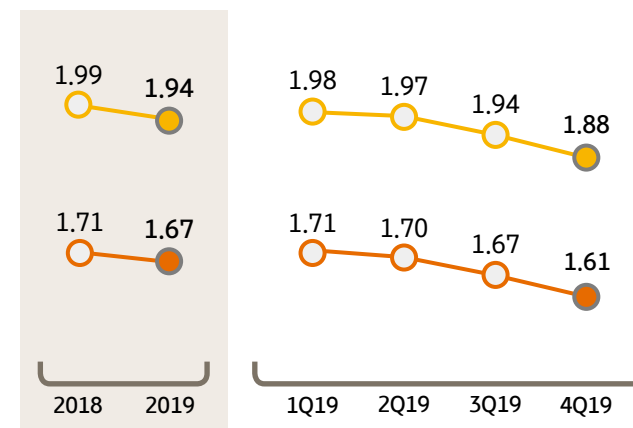
—○— ROA - -○- ROA(Excl. non-recurring items)
 - -○- ROE - -○- ROE(Excl. non-recurring items)

Loans in Won Growth (tn won, %)



■ Household ■ Corporate -○- Total Growth(QoQ)
 □ Household Growth(QoQ) ▲ Corporate Growth(QoQ)

NIM (%)



-○- Group -○- Bank

Maintained solid earnings fundamental despite a broad economic slowdown

- 2019 ROE recorded 8.93% mainly on the back of expanded net interest income and net fee & commission income
- On a recurring basis disregarding ERP and digitalization costs etc., ROE for 2019 recorded 9.51% maintaining solid earnings fundamental despite economic downturn
- KB aims to enhance profitability by expanding non-interest income and improving cost efficiency in response to low growth and interest rate environment

Continued quality loan growth applying flexible lending policy

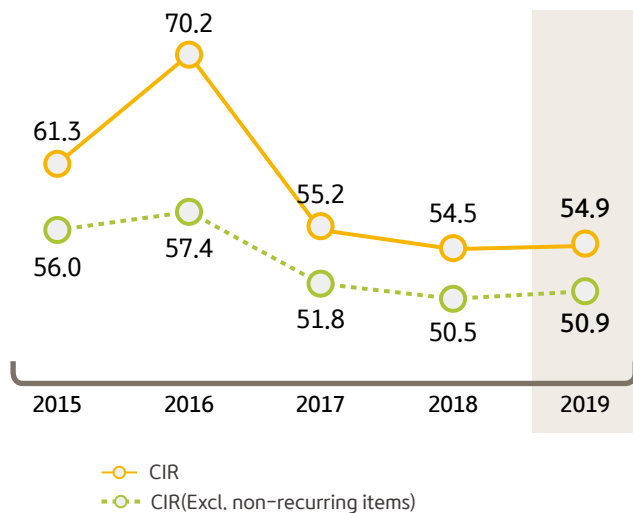
- Loans in Won of the Bank grew 4.5% YTD and 3.0% QoQ, amounting to W269tn
- Household loans increased 4.7% YTD and 3.4% QoQ mostly by Jeonse and unsecured loans
- Corporate loan increased 4.3% YTD and 2.5% QoQ mostly by prime SME loans on the back of eased market competition and flexible lending policy

Continued prudent margin management

- 2019 Bank NIM recorded 1.67%, marginally down by 4bp YoY despite key rate cuts and intensified market competition, which proves KB's prudent financial management competency
- 4Q Bank NIM fell 6bp QoQ mainly due to decline of market rates and accelerated amortization of LOC related to Loan Conversion Program
- 2019 Group NIM marked 1.94% down by 5bp YoY further reflecting Card NIM contraction

2019 Financial Highlights – Key Financial Indicators (2)

Group Cost-Income Ratio(CIR) (%)

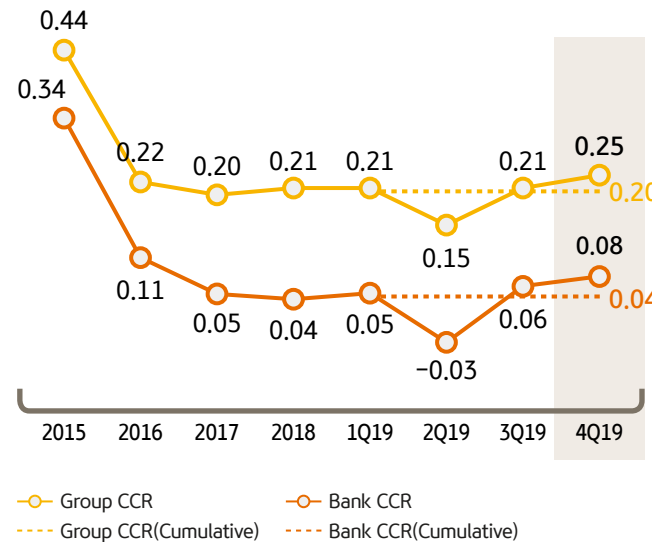


—○— CIR
- - -○- - - CIR(Excl. non-recurring items)

Continued to enhance cost efficiency by managing HR and cost structures

- 2019 Group CIR recorded 54.9%, similar level to 2018 CIR due to ERP costs and increased digitalization costs
- Excluding such one-off costs, CIR recorded 50.9% presenting continued improvement in cost efficiency
- KB continues to tighten the level of cost control by revisiting every costs groupwide except investment for future growth such as digitalization

Credit Cost Ratio(CCR) (%)

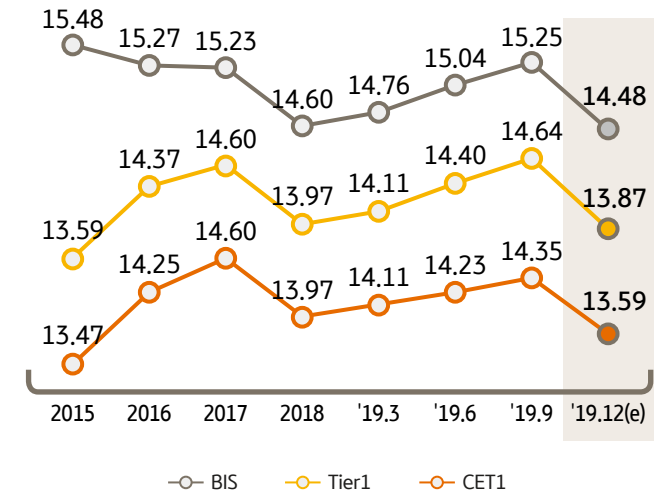


—○— Group CCR - - -○- - - Bank CCR
- - -○- - - Group CCR(Cumulative) - - -○- - - Bank CCR(Cumulative)

Maintained subnormal level based on prudent asset quality management

- 2019 Group CCR recorded 0.20% and retained subnormal level attributable to quality loan growth and preemptive risk management
- 4Q CCR posted a benign level of 0.25% despite absence of large-scale reversals of provisioning and seasonal factors such as evaluation based on FLC
- 2019 Bank CCR recorded only 0.04% on the back of conservative credit quality management and reversals of provisioning

Group BIS Ratio (Basel III, %)



—○— BIS - - -○- - - Tier1 - - -○- - - CET1

The highest level of capital adequacy in the Korean financial industry

- Group BIS and CET1 ratios are to mark 14.48%, 13.59%, respectively
- Contracted QoQ as a result of dividend payout and increased RWA, but maintained strong capital position and industry-highest capital adequacy
- Bank BIS and CET1 ratios are expected to record 15.85%, 14.38%, respectively

II. 2019 Key Takeaways _ 2020 Management Strategy & ESG for Sustainability

2020 Management Strategy

“Sustainable management through customer-centric innovation”

LEAD 2020

L evel up the core Strengthen core competitiveness

- Reinforce core businesses & rebuild efficient business models
- Innovate cost structure & improve cost efficiency
- Strengthen crisis and risk management systems

E xpansion (of the territory) Expand business portfolios

- Pursue inorganic growth in domestic market
- Expand overseas business
- Develop and secure new revenue sources

A ctive & Creative KB Establish dynamic & creative culture

- Advance groupwide operating systems
- Diffuse “New KB” corporate culture
- Strengthen ESG management & initiatives
- Innovate human resources mgmt. & training programs

D igital Innovation (Customer-centric) Pursue customer-centric digital innovation

- Provide unrivaled customer experience based on data
- Diversify customer access channels & marketing activity
- Enhance KB digital ecosystem & Digital Transformation feasibility

ESG Management for Sustainability

1 ESG Innovation for Sustainable Management

“ESG Products and Services”

- Develop ESG products
- Deliver inclusive finance
- ESG conscious lending & investments

2 Socially-Responsible Management

“Responsible Management for All Stakeholders”






- Expand social contribution
- Mutual cooperation & shared growth
- Human rights & diversity

3 Environment Friendly Management




“Proactive Response to Climate Changes”

- Reduce carbon emissions
- Management of environment risk
- Leader in sustainable finance

✓ 2019 Milestones

-  Kookmin Bank issued sustainability subordinated bond worth of USD 450M first time ever in Asia (February)
-  The Group launched “KB Innovative Finance Council” dedicated to providing support for start-ups and SMEs (April)
-  Kookmin Bank became the first Korean bank to issue sustainability contingent convertible bond of USD 500M (June)
-  The Group signed “Principles for Responsible Banking” under the U.N. Environment Program Finance Initiative and participated in “Collective Commitment to Climate Action” (September)
-  The Group pledged to comply with “Women’s Empowerment Principles” (October)

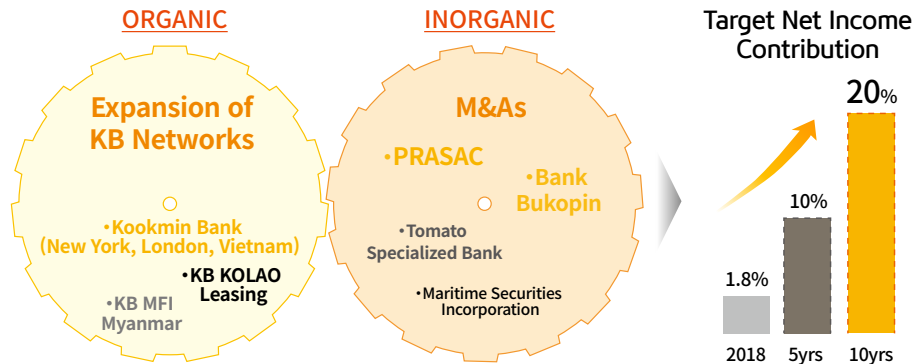
✓ Key Achievements

-  The Group has been incorporated into “Dow Jones Sustainability Indices” for four consecutive years
-  The Group received an A+ rating and awarded as the best CGS company by KCGS for two consecutive years
-  The Group has been incorporated into “Bloomberg Gender Equality Index” for two consecutive years, first time ever in Korea

II. 2019 Key Takeaways _ KB Globalization & Acquisition of PRASAC

KB Globalization

Global Business Strategy



Accelerated Globalization

- 2019**
 - (Cambodia) Acquired 70% stake in PRASAC, the largest local MDI Bank
 - (Cambodia) Liiv KB Cambodia reached 98 thousand users Bank
 - (Cambodia) KB Daehan Specialized Bank recorded USD 0.29M net income for three quarters 2019 Card
 - (Vietnam) KB Securities Vietnam raised capital by KRW 70bn and ranked 10th largest securities company in Vietnam Securities
- 2018**
 - (Indonesia) Acquired 22% stake in Bank Bukopin Bank
 - (Cambodia) Launched KB Daehan Specialized Bank Card
 - (Vietnam) Established KB Securities Vietnam(former MSI) Securities
- 2017**
 - (Vietnam) Acquired Maritime Securities Incorporation(MSI) Securities
 - (Laos) Established KB KOLAO Leasing(auto finance company) Card Capital
 - (Myanmar) Established KB MFI Myanmar Bank
- 2016**
 - (Cambodia) Launched Liiv KB Cambodia(local digital banking) Bank

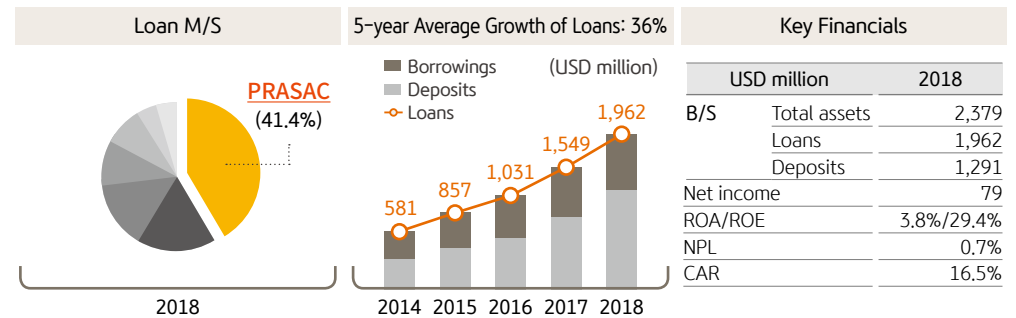
Acquisition of PRASAC, the largest MDI in Cambodia

Acquisition Overview

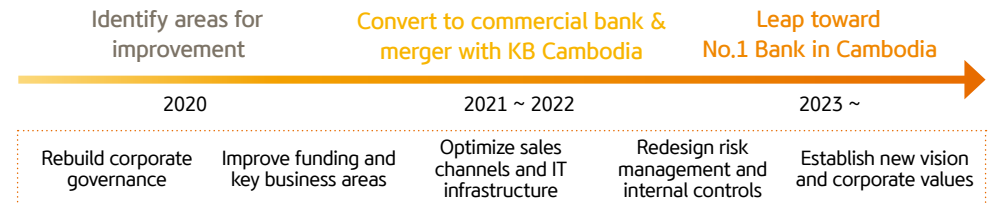
- In December 2019, Kookmin Bank announced its BOD resolution to acquire PRASAC
- Number of shares acquired : Approx. 161 million shares (70% stake)
- Purchase price : USD 603M (approx. 2.13 times PBR against expected book value of 2019)
- Acquisition schedules : Acquisition of 100% ownership stake will be split to manage downside risks
 - First 70% acquisition is scheduled to be made by March 2020, and the remaining 30% after 2021

PRASAC Highlights

- Unrivaled No. 1 MDI in Cambodia



PMI Plans



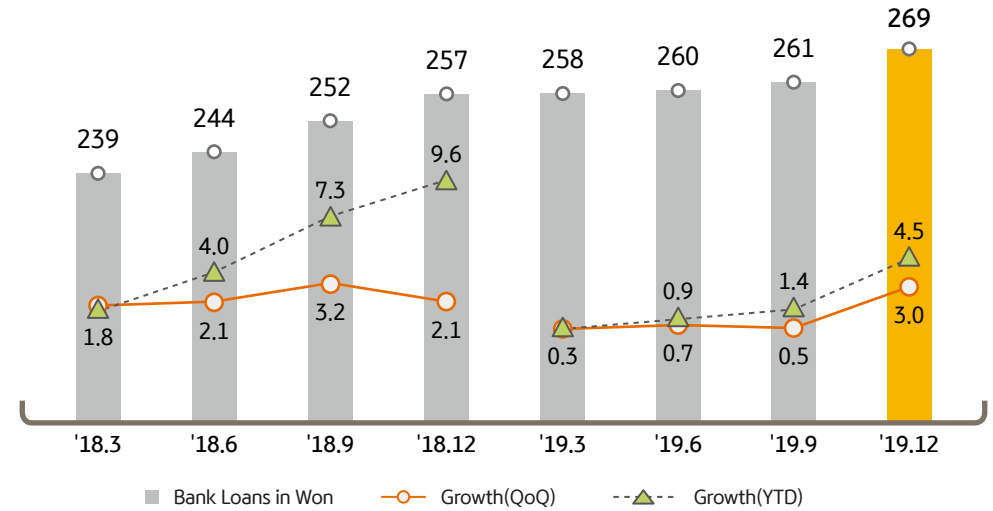
- Leap toward a leading bank in Cambodia through successful PMI that incorporates Kookmin Bank's key expertise in retail and digital banking with PRASAC's own competitiveness
- Implement and achieve key tasks by actively interacting with PRASAC's top management
- Keep KB's controlling power over the board of PRASAC by nominating six out of nine directors

2019 Financial Analysis - Net Interest Income

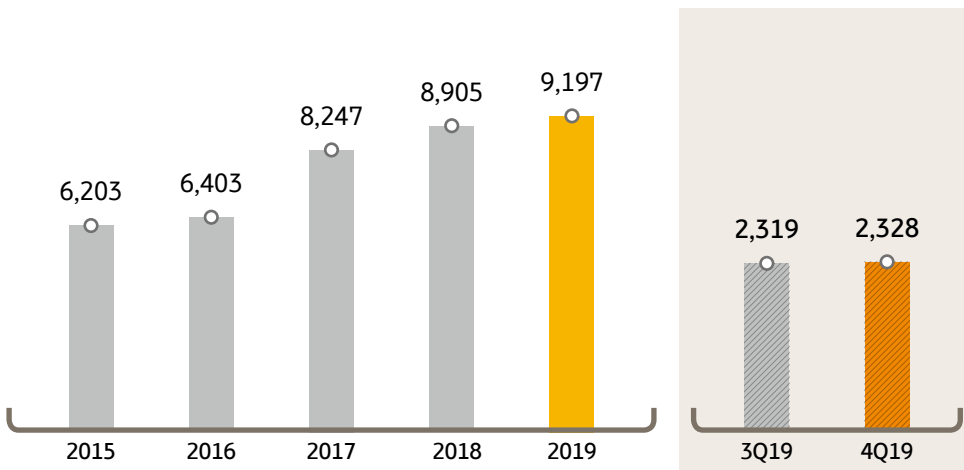
Group Net Interest Income

bn won, %	2019	2018	YoY	4Q19	3Q19	QoQ
Interest Income	14,639.2	13,734.6	6.6	3,627.2	3,671.6	-1.2
Loans	12,295.2	11,459.8	7.3	3,041.3	3,086.2	-1.5
Financial Investments	2,042.8	2,036.1	0.3	507.5	509.0	-0.3
Other	301.2	238.7	26.2	78.4	76.4	2.6
Interest Expense	5,442.4	4,829.7	12.7	1,299.0	1,352.2	-3.9
Deposits	3,481.1	3,041.7	14.4	830.2	863.8	-3.9
Debts & Debentures	1,837.0	1,693.3	8.5	440.2	457.6	-3.8
Other	124.3	94.7	31.3	28.6	30.8	-7.1
Net Interest Income	9,196.8	8,904.9	3.3	2,328.2	2,319.4	0.4

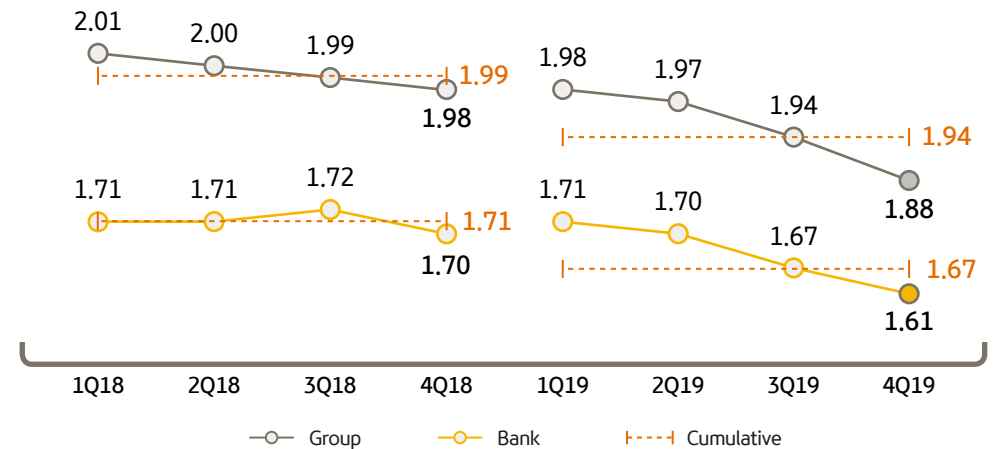
Loan Growth (tn won, %)



Net Interest Income (bn won)



NIM (%)

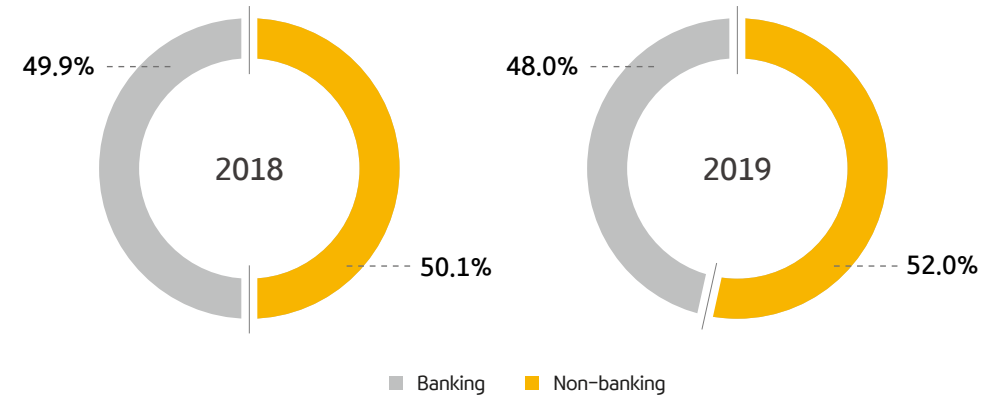


2019 Financial Analysis - Net Non-Interest Income

Group Net Non-Interest Income

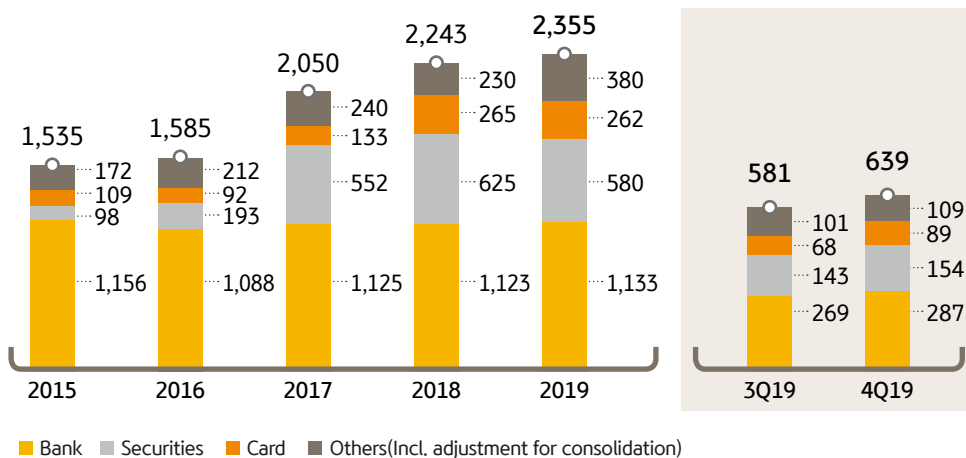
bn won, %	2019	2018	YoY	4Q19	3Q19	QoQ
Net Fee & Commission Income	2,355.0	2,243.4	5.0	638.5	580.8	9.9
Credit Card Fees	424.2	452.7	-6.3	134.4	102.2	31.5
Trusts	542.1	496.4	9.2	131.6	128.5	2.4
Agent Activity Fees (Incl. Bancassurance)	172.2	149.6	15.1	48.5	42.4	14.4
Represent Securities (Incl. ITC Products)	145.8	167.1	-12.7	34.2	38.5	-11.2
Banking Activity Fees	214.5	208.4	2.9	50.9	56.1	-9.3
Securities Business	446.0	518.3	-13.9	124.8	109.3	14.2
Other	410.2	250.9	63.5	114.1	103.8	9.9
Other Operating Income	-119.9	-288.6	N.A.	-169.0	-30.0	N.A.
Net Non-Interest Income	2,235.1	1,954.8	14.3	469.5	550.8	-14.8

Net Fee & Commission Income Contribution



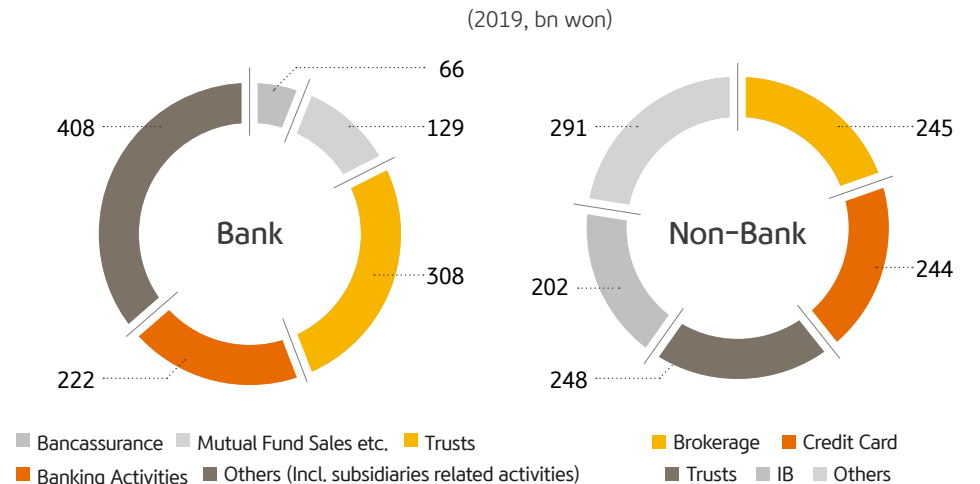
Note) Based on simple arithmetic sum of each subsidiary's Net Fee & Commission Income on the financial statements for group reporting

Net Fee & Commission Income (bn won)



Note) Based on each subsidiary's Net Fee & Commission Income on the financial statements for group reporting

Composition of Net Fee & Commission Income



Note) Based on simple arithmetic sum of each subsidiary's Net Fee & Commission Income on the financial statements for group reporting

2019 Financial Analysis – G&A Expenses & Provision for Credit Losses

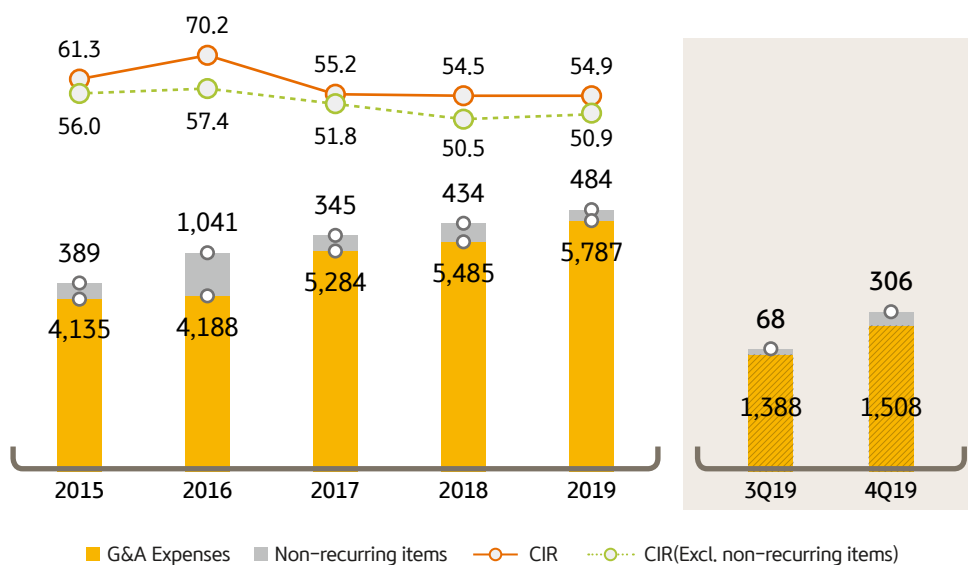
Group G&A Expenses

bn won, %	2019	2018	YoY	4Q19	3Q19	QoQ
Employee Benefits	3,955.3	3,874.4	2.1	1,158.5	884.2	31.0
Depreciation & Amortization	784.4	408.8	91.9	226.1	195.2	15.8
Administrative Expenses	1,316.7	1,443.6	-8.8	379.4	326.3	16.3
Others	214.6	191.7	11.9	50.3	50.2	0.2
G&A Expenses	6,271.0	5,918.5	6.0	1,814.3	1,455.9	24.6

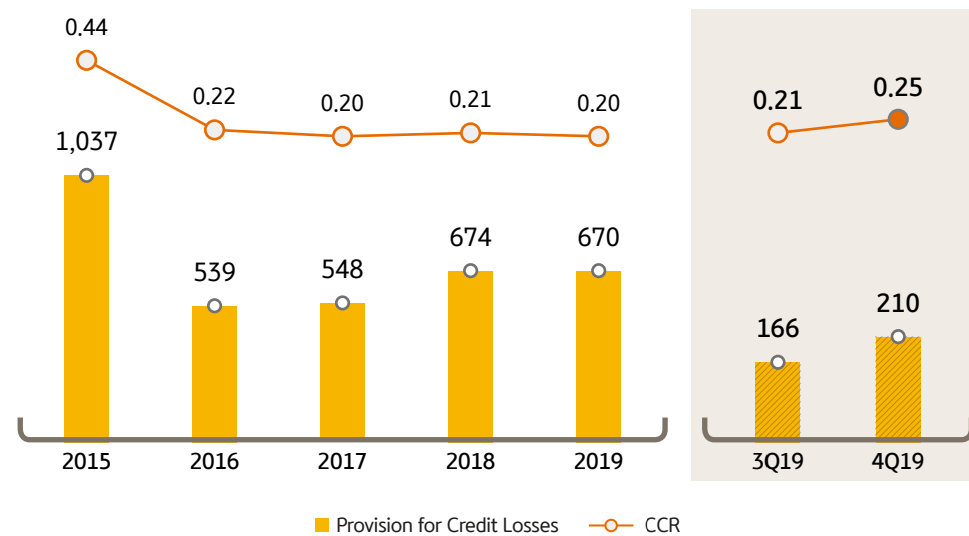
Group Provision for Credit Losses

bn won, %	2019	2018	YoY	4Q19	3Q19	QoQ
Provision for Loan Losses	669.5	685.4	-2.3	216.8	166.0	30.6
Provision for Guarantees	1.9	-25.7	N.A.	-6.3	-0.1	N.A.
Provision for Unused Commitments	-3.0	14.6	N.A.	0.4	0.0	N.A.
Provision for Financial Guarantee Liabilities	1.9	-0.6	N.A.	-0.5	0.2	N.A.
Provision for Credit Losses	670.3	673.7	-0.5	210.4	166.1	26.7

G&A Expenses & CIR (bn won, %)



Provision for Credit Losses & CCR (bn won, %)



Note) Non-recurring items include ERP costs, etc.

2019 Financial Analysis – Financial Position Overview

Group Financial Position

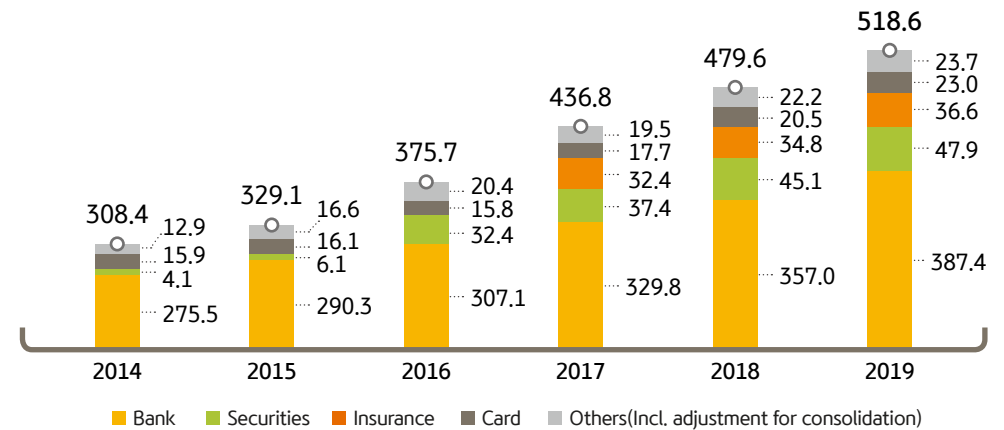
tn won, %	2019.12	2019.9	QoQ	2018.12	YTD
Assets	518.6	506.2	2.4	479.6	8.1
Cash & Due from Financial Institutions	20.8	22.0	-5.5	20.3	2.5
FVTPL ¹⁾ Assets	53.7	51.8	3.7	51.0	5.3
Financial Investments	71.8	68.4	5.0	61.7	16.4
Loans	339.7	326.3	4.1	319.2	6.4
Property & Equipment	7.9	7.6	3.9	6.4	23.4
Other Assets	24.7	30.1	-17.9	21.0	17.6
Liabilities	479.5	467.5	2.6	443.9	8.0
FVTPL ¹⁾ Liabilities	15.5	17.4	-10.9	15.3	1.3
Deposits	305.6	288.6	5.9	276.8	10.4
Debts	37.8	33.6	12.5	33.0	14.5
Debentures	50.9	50.6	0.6	53.3	-4.5
Other Liabilities	69.7	77.3	-9.8	65.5	6.4
Shareholder's Equity	39.1	38.7	1.0	35.7	9.5
Share Capital	2.1	2.1	-	2.1	-
Hybrid Securities	0.4	0.4	-	0.0	N.A.
Capital Surplus	17.1	17.1	0.0	17.1	0.0
Accumulated Other Comprehensive Income	0.3	0.5	-40.0	0.2	50.0
Retained Earnings	19.7	19.2	2.6	17.3	13.9
Treasury Shares	-1.1	-1.2	N.A.	-1.0	N.A.
Non-Controlling Interests	0.6	0.6	0.0	0.0	N.A.
Group Total Assets²⁾	789.6	772.5	2.2	731.8	7.9
AUM³⁾	271.0	266.2	1.8	252.7	7.2

Note 1) Fair Value Through Profit or Loss

2) Based on simple arithmetic sum of each subsidiary's total assets on the financial statement for group reporting and AUM

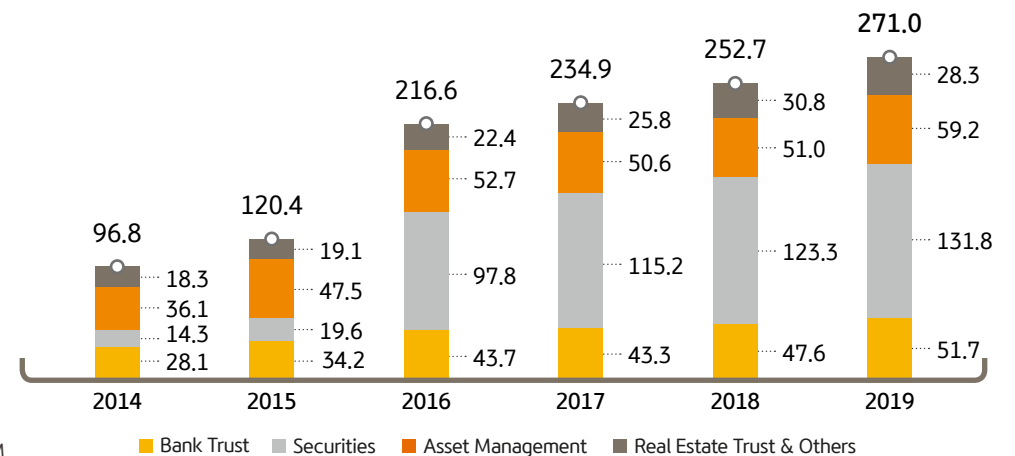
3) Including the Bank's trust asset not subject to group reporting

Group Assets (tn won)



Note) Based on each subsidiary's total assets on the financial statements for group reporting

Group AUM (tn won)



2019 Financial Analysis _ Assets & Liabilities

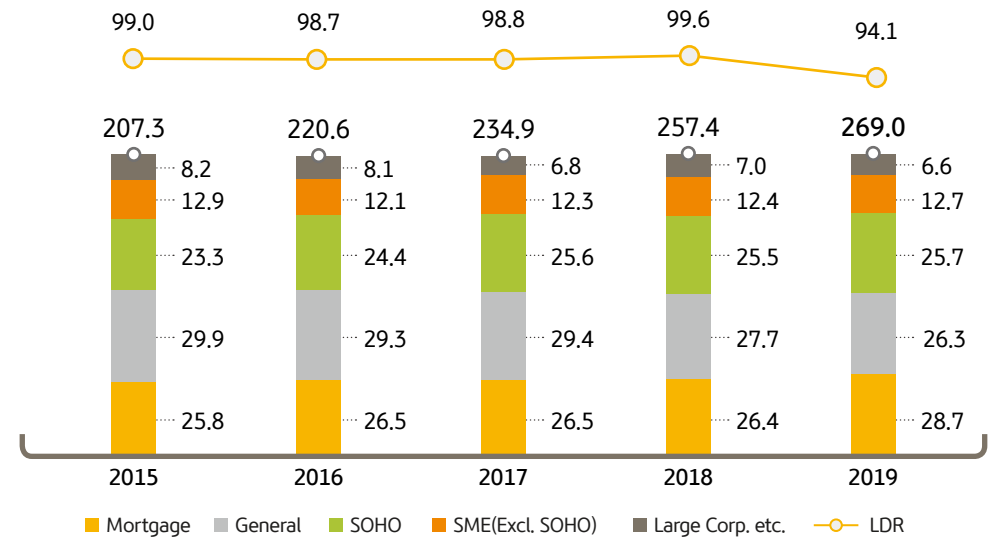
Bank Loans in Won

tn won, %	2019.12	2019.9	QoQ	2018.12	YTD
Household	147.9	143.0	3.4	141.3	4.7
Mortgage	77.2	72.1	7.1	69.9	10.4
General	70.7	70.9	-0.3	71.4	-1.0
[Home Equity]	31.8	33.0	-3.6	34.4	-7.6
Corporate	121.1	118.1	2.5	116.1	4.3
SME	103.3	100.7	2.6	98.0	5.4
[SOHO]	69.2	67.3	2.8	65.6	5.5
Large Corp. etc.	17.8	17.4	2.3	18.1	-1.7
Total	269.0	261.1	3.0	257.4	4.5

Bank Deposits & Debentures in Won

tn won, %	2019.12	2019.9	QoQ	2018.12	YTD
Deposits	281.6	266.3	5.7	256.9	9.6
Core Deposits	124.5	116.8	6.6	112.8	10.4
Time & Savings	152.9	144.4	5.9	140.6	8.7
[Time Deposits]	139.3	131.1	6.3	127.4	9.3
CD, RP, etc.	4.2	5.1	-17.6	3.5	20.0
Debentures	13.0	13.7	-5.1	17.8	-27.0
Total	294.6	280.0	5.2	274.7	7.2

Loan Portfolio & LDR (tn won, %)



Card Assets

tn won, %	2019.12	2019.9	QoQ	2018.12	YTD
Credit Card	18.6	17.8	4.5	17.3	7.5
Credit Sales	12.1	11.5	5.2	11.1	9.0
[Installments]	5.1	4.8	6.3	4.8	6.3
Card Loans	5.3	5.1	3.9	4.9	8.2
Cash Advance	1.2	1.2	0.0	1.3	-7.7
Factoring, etc.	3.3	3.0	10.0	2.2	50.0
Total	21.9	20.8	5.3	19.5	12.3

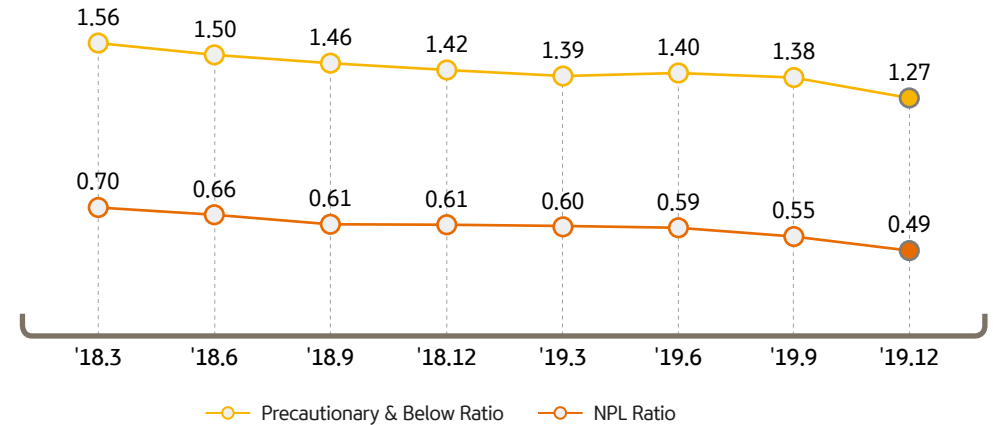
IV. 2019 Asset Quality – Group Overview

Group Asset Quality

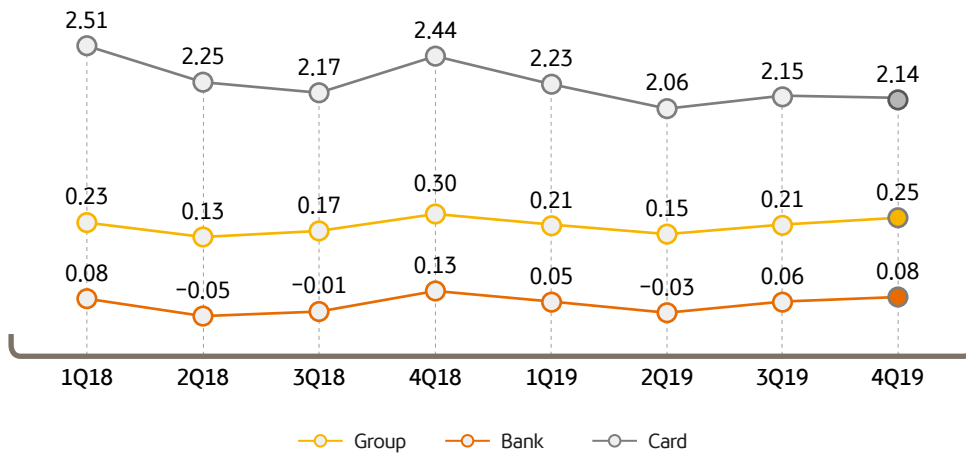
bn won, %	2019.12	2019.9	QoQ	2018.12	YTD
Total Loans for NPL Classification	334,552.5	323,399.9	3.4	316,736.9	5.6
Precautionary	2,608.4	2,665.6	-2.1	2,591.5	0.7
Substandard	662.5	806.7	-17.9	694.9	-4.7
Doubtful	700.9	637.8	9.9	882.2	-20.6
Estimated Loss	288.4	339.3	-15.0	343.3	-16.0
Substandard & Below Loans(NPL)(A)	1,651.8	1,783.8	-7.4	1,920.4	-14.0
NPL Ratio	0.49%	0.55%	-0.06%p	0.61%	-0.12%p
Loan Loss Reserves(B)	2,430.0	2,418.5	0.5	2,667.6	-8.9
NPL Coverage Ratio(B/A)	147.1%	135.6%	11.5%p	138.9%	8.2%p

Note) Based on simple arithmetic sum of each subsidiary's figures

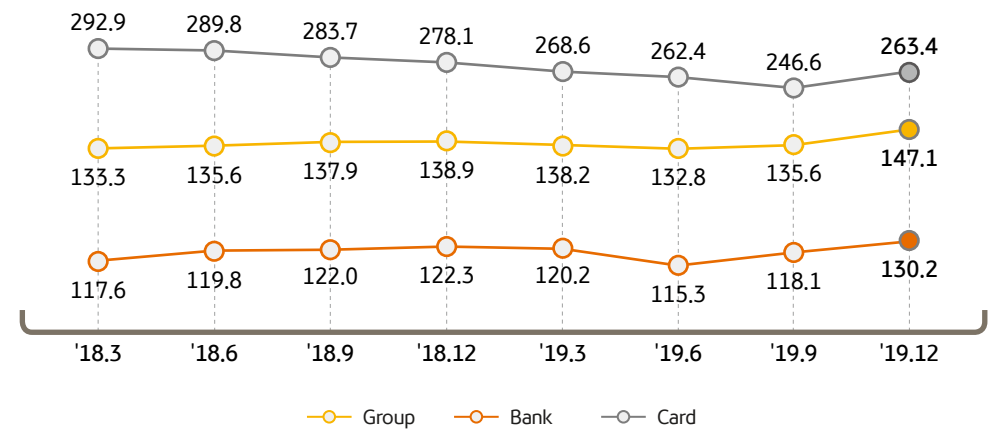
Precautionary & Below Ratio / NPL Ratio (%)



Credit Cost Ratio (%)



NPL Coverage Ratio (%)



IV. 2019 Asset Quality – Bank & Card

Bank Asset Quality

bn won, %	2019.12	2019.9	QoQ	2018.12	YTD
Total Loans for NPL Classification	288,896.7	280,043.4	3.2	274,486.0	5.3
Precautionary	1,249.2	1,321.0	-5.4	1,245.7	0.3
Substandard	590.4	712.9	-17.2	607.4	-2.8
Doubtful	350.2	277.9	26.0	505.5	-30.7
Estimated Loss	116.6	156.8	-25.6	194.7	-40.1
NPL Ratio	0.37%	0.41%	-0.04%p	0.48%	-0.11%p
NPL Coverage Ratio	130.2%	118.1%	12.1%p	122.3%	7.9%p

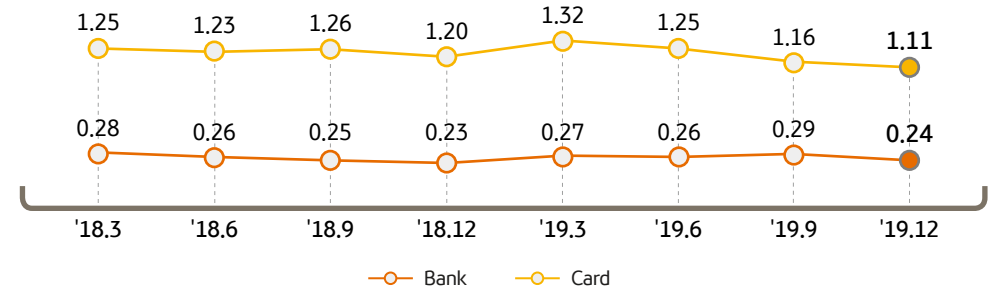
Card Asset Quality

bn won, %	2019.12	2019.9	QoQ	2018.12	YTD
Total Loans for NPL Classification	21,922.4	20,863.5	5.1	19,499.6	12.4
Precautionary	875.1	842.1	3.9	799.5	9.5
Substandard	3.6	0.6	500.0	3.2	12.5
Doubtful	223.0	243.1	-8.3	217.5	2.5
Estimated Loss	73.0	67.3	8.5	48.6	50.2
NPL Ratio	1.37%	1.49%	-0.12%p	1.38%	-0.01%p
NPL Coverage Ratio	263.4%	246.6%	16.8%p	278.1%	-14.7%p

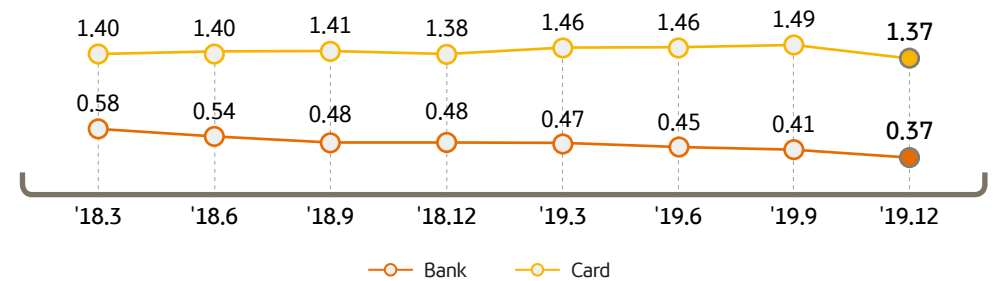
Provision for Loan Losses

bn won, %	2019	2018	YoY	4Q19	3Q19	QoQ
Bank	113.2	97.1	16.6	54.1	41.5	30.4
Household	243.1	177.5	37.0	68.3	70.1	-2.6
Corporate	-129.9	-80.4	N.A.	-14.2	-28.6	N.A.
Card	432.6	416.2	3.9	115.7	110.3	4.9

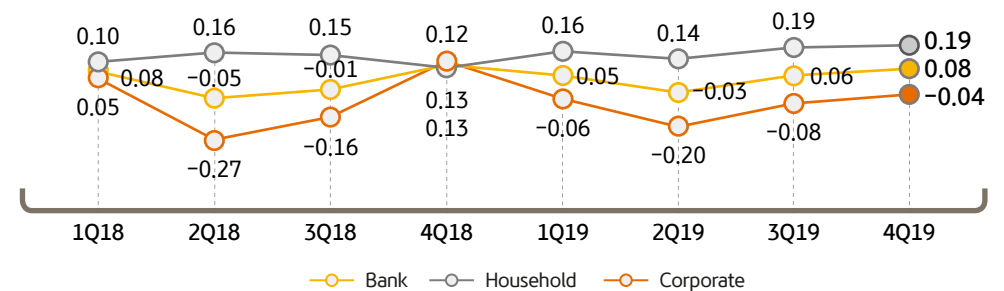
Delinquency Ratio (%)



NPL Ratio (%)



Bank Credit Cost Ratio (%)



V. Appendix – Overview of Group Subsidiaries ¹⁾ (2019)

(bn won)	Ownership	Assets	Shareholder's Equity	Profit for the Period	ROA	ROE
KB Kookmin Bank	100.0%	387,425.0	29,004.2	2,439.1	0.65%	8.82%
KB Securities	100.0%	47,857.1	4,684.7	257.9	0.57%	5.62%
KB Insurance	100.0%	36,552.4	3,862.9	234.3	0.65%	6.23%
KB Kookmin Card	100.0%	22,990.1	4,064.9	316.5	1.48%	8.02%
KB Asset Management	100.0%	310.0	195.2	48.9	18.85%	28.47%
KB Capital	100.0%	11,190.6	1,154.5	117.0	1.17%	10.74%
KB Life Insurance	100.0%	9,801.9	615.3	16.0	0.16%	2.67%
KB Real Estate Trust	100.0%	377.9	292.8	61.7	18.09%	23.52%
KB Savings Bank	100.0%	1,361.0	212.4	16.3	1.21%	7.89%
KB Investment	100.0%	757.0	214.8	11.3	1.66%	6.04%
KB Data Systems	100.0%	41.7	20.7	4.7	11.60%	24.92%
KB Credit Information	100.0%	27.8	14.9	-0.3	N.A.	N.A.

Note 1) Based on each subsidiary's financial statements for group reporting

V. Appendix – Condensed Income Statement by Subsidiaries

(bn won)	Group	2019							
		KB Kookmin Bank	KB Securities	KB Insurance	KB Kookmin Card	KB Asset Management	KB Capital	KB Life Insurance	Others ¹⁾
Net Interest Income	9,196.8	6,363.8	529.9	616.4	1,230.3	0.9	313.8	159.2	-17.5
Net Fee & Commission Income	2,355.0	1,133.3	580.4	-152.6	261.8	117.2	334.5	-16.8	97.2
Other Operating Profit	-119.9	-178.0	-15.9	667.6	-231.1	9.5	-257.0	-57.7	-57.3
Gross Operating Income	11,431.9	7,319.1	1,094.4	1,131.4	1,261.0	127.6	391.3	84.7	22.4
G&A Expenses	6,271.0	3,887.4	757.3	843.8	441.9	60.9	118.9	66.5	94.3
Provision for Credit Losses	670.3	103.6	14.3	-13.0	439.7	0.0	116.6	-3.0	12.1
Net Operating Profit	4,490.6	3,328.1	322.8	300.6	379.4	66.7	155.8	21.2	-84.0
Net Non-Operating Profit	43.3	-9.6	30.4	26.5	4.5	-0.5	1.0	0.0	-9.0
Profit for the Period	3,313.2	2,439.1	257.9	234.7	316.6	48.9	119.4	16.0	-119.4
Profit attributable to controlling interests	3,311.8	2,439.1	257.9	234.3	316.5	48.9	117.0	16.0	-117.9

(bn won)	Group	2018							
		KB Kookmin Bank	KB Securities	KB Insurance	KB Kookmin Card	KB Asset Management	KB Capital	KB Life Insurance	Others ¹⁾
Net Interest Income	8,904.9	6,100.7	542.2	616.2	1,168.3	1.0	306.6	185.1	-15.2
Net Fee & Commission Income	2,243.4	1,122.7	625.7	-147.0	264.7	113.3	180.1	-13.2	97.1
Other Operating Profit	-288.6	-370.0	-187.5	693.7	-128.0	-3.2	-139.9	-85.5	-68.2
Gross Operating Income	10,859.7	6,853.4	980.4	1,162.9	1,305.0	111.1	346.8	86.4	13.7
G&A Expenses	5,918.5	3,767.0	735.2	789.4	404.9	56.6	98.6	63.4	3.4
Provision for Credit Losses	673.7	93.9	10.1	14.5	431.0	0.0	92.3	0.4	31.5
Net Operating Profit	4,267.5	2,992.5	235.1	359.0	469.1	54.5	155.9	22.6	-21.2
Net Non-Operating Profit	34.1	93.9	13.9	8.1	-32.9	-1.5	1.9	-1.4	-47.9
Profit for the Period	3,061.9	2,259.2	178.9	262.4	286.6	39.6	113.4	14.8	-93.0
Profit attributable to controlling interests	3,061.2	2,259.2	178.8	262.3	286.6	39.6	111.9	14.8	-92.0

Note 1) Includes financial results of the holding company, the other subsidiaries and adjustment for consolidation

 KB Financial Group

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