

# KB Financial Group Fact Book

## 2019 3Q

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

The consolidated financial information presented herein is based on Korean IFRS9(K-IFRS9). Note that the financial results for years before 2017 contained herein have not been restated retrospectively.

From 2018, for better peer comparison purpose, the Group reclassified certain interest income out of Net Gain/Loss on Financial Assets at FVPL under Other Operating Profit to Interest Income under Net Interest Income. Note that beginning from the financial results for 2017 contained herein have been restated retrospectively.

As KB Insurance and KB Capital became wholly-owned subsidiaries of the Group on July 7, 2017, the financial results of KB Insurance and KB Capital have been fully consolidated in the Group’s financial statements since 3Q17.

Totals may not sum due to rounding.

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**◆ Financial Statements**

(bn Won)	1Q18	2Q18	3Q18	4Q18	1Q19	2Q19	3Q19(E)
<b>KB Financial Group</b>							
Total Assets	451,617.9	463,337.4	477,715.6	479,588.3	490,699.4	498,179.1	506,195.3
Total Liabilities	417,987.3	428,744.0	442,126.4	443,875.3	454,872.1	460,976.8	467,455.0
Total Equity	33,630.5	34,593.4	35,589.2	35,713.0	35,827.3	37,202.3	38,740.3
Net Income	968.4	946.8	954.0	192.7	845.9	991.5	940.7
Net Income (attributable to controlling interests)	968.2	946.8	953.8	192.4	845.7	991.1	940.3
Total Asset including AUM <sup>1)</sup>	696,664.3	719,430.5	739,502.0	731,836.3	744,786.8	755,313.2	772,497.4
(AUM)	244,544.9	256,285.0	261,914.2	252,747.1	255,019.7	257,008.4	266,226.9
<b>Total Assets by Subsidiaries</b>							
KB Kookmin Bank	341,641.2	348,691.4	357,812.9	356,959.3	368,232.4	373,961.3	377,996.0
KB Securities <sup>2)</sup>	39,738.1	42,037.1	44,632.6	45,086.3	43,665.4	44,731.6	45,976.9
KB Insurance <sup>3)</sup>	32,918.2	33,375.3	33,843.1	34,785.6	35,475.0	36,087.1	36,641.5
KB Kookmin Card	17,838.8	18,495.3	20,340.9	20,529.0	20,212.0	20,713.4	22,509.8
KB Asset Management	191.5	219.7	237.1	254.3	214.6	257.3	261.0
KB Capital	8,798.0	9,210.5	9,476.3	9,517.2	9,685.3	10,086.7	10,377.2
KB Life Insurance	9,104.0	9,121.2	9,141.1	9,680.4	9,904.4	10,001.1	10,038.7
KB Real Estate Trust	257.4	255.9	276.7	293.1	327.0	342.0	365.2
KB Savings Bank	1,203.3	1,281.2	1,294.7	1,388.8	1,340.6	1,323.7	1,321.9
KB Investment	371.4	394.9	466.6	528.7	645.2	731.8	739.6
KB Data Systems	31.1	35.7	39.4	40.2	36.9	39.7	44.1
KB Credit Information	26.4	27.3	26.4	26.3	28.3	29.1	28.6
<b>Total Equity by Subsidiaries</b>							
KB Kookmin Bank	25,223.3	25,878.2	26,619.9	26,667.9	26,645.9	27,348.2	28,606.5
KB Securities <sup>2)</sup>	4,349.5	4,442.2	4,493.3	4,472.9	4,496.0	4,602.1	4,677.3
KB Insurance <sup>3)</sup>	3,218.4	3,321.9	3,419.6	3,495.8	3,651.4	3,862.1	3,951.4
KB Kookmin Card	3,762.4	3,855.9	3,935.9	3,958.7	3,830.8	3,892.0	3,993.3
KB Asset Management	117.8	126.2	138.6	146.8	161.1	172.8	183.0

KB Capital	932.7	961.6	980.6	1,000.4	1,079.9	1,107.7	1,142.9
KB Life Insurance	514.7	514.5	523.6	552.2	583.2	617.0	625.8
KB Real Estate Trust	203.3	209.0	226.5	235.8	247.3	261.8	273.7
KB Savings Bank	194.8	195.0	201.0	202.0	201.6	206.6	209.8
KB Investment	139.5	141.2	143.1	153.8	159.7	205.6	201.5
KB Data Systems	14.7	14.8	16.0	16.4	17.8	18.9	20.5
KB Credit Information	14.8	14.8	14.9	15.2	15.2	15.0	14.8
<b>Net Income by Subsidiaries</b>							
KB Kookmin Bank	690.2	663.1	726.0	179.9	572.8	732.3	701.6
KB Securities <sup>2)</sup>	78.8	74.0	58.4	-32.4	80.9	88.0	55.8
KB Insurance <sup>3)</sup>	94.8	93.3	72.8	1.4	75.3	90.9	67.7
KB Kookmin Card	71.7	96.9	76.9	41.1	78.0	68.1	104.9
KB Asset Management	11.4	8.1	13.0	7.1	15.1	10.6	10.2
KB Capital	35.3	31.9	22.3	22.4	32.4	30.7	37.6
KB Life Insurance	4.7	6.1	2.6	1.4	9.1	7.4	1.7
KB Real Estate Trust	14.6	5.7	17.6	9.1	16.1	14.5	12.0
KB Savings Bank	3.7	0.3	6.0	1.0	4.9	5.0	3.5
KB Investment	0.2	1.7	1.9	10.7	5.9	-3.8	-4.0
KB Data Systems	0.0	0.2	1.2	1.5	1.4	1.1	1.6
KB Credit Information	-0.4	0.0	0.1	0.5	-0.1	-0.2	-0.2

1) Simple arithmetic sum of each subsidiary's total assets(including Trusts and AUM) on the financial statements for group reporting

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

3) Financial information prior to 2Q17 represent financial results of KB Insurance on a separate financial statement

#### ◆ Key Financial Indicators

KB Financial Group	1Q18	2Q18	3Q18	4Q18	1Q19	2Q19	3Q19(E)
ROA (Quarterly)	0.87%	0.83%	0.81%	0.16%	0.71%	0.80%	0.74%
ROA (Cumulative)	0.87%	0.85%	0.84%	0.66%	0.71%	0.76%	0.75%
ROE (Quarterly)	11.45%	11.10%	10.87%	2.16%	9.59%	10.89%	9.90%
ROE (Cumulative)	11.45%	11.24%	11.10%	8.82%	9.59%	10.22%	10.11%
Basic EPS (Won, Quarterly)	2,436	2,389	2,407	506	2,145	2,534	2,413
Basic EPS (Won, Cumulative)	2,436	4,826	7,233	7,721	2,145	4,678	7,091
BPS (Won)	77,568	80,136	82,776	83,266	84,133	88,489	91,115

NIM (Quarterly)	2.00%	0.00%	1.99%	1.97%	1.98%	2.00%	1.94%
NIM (Cumulative)	2.00%	0.00%	1.99%	1.99%	1.98%	0.00%	1.96%
CIR (Quarterly)	50.00%	48.41%	47.43%	74.41%	52.84%	51.29%	50.72%
CIR (Cumulative)	50.00%	49.20%	48.61%	54.50%	52.84%	52.06%	51.62%
Credit Cost Ratio (Quarterly)	0.23%	0.13%	0.17%	0.30%	0.21%	0.15%	0.21%
Credit Cost Ratio (Cumulative)	0.23%	0.18%	0.18%	0.21%	0.21%	0.18%	0.19%
NPL Ratio	0.70%	0.66%	0.61%	0.61%	0.60%	0.59%	0.55%
NPL Coverage Ratio*	133.33%	135.55%	137.85%	138.91%	138.24%	132.80%	135.59%
BIS Ratio	15.09%	15.12%	14.91%	14.60%	14.76%	15.04%	15.29%
CET 1 Ratio	14.61%	14.57%	14.38%	13.97%	14.11%	14.23%	14.39%
<b>KB Kookmin Bank</b>	<b>1Q18</b>	<b>2Q18</b>	<b>3Q18</b>	<b>4Q18</b>	<b>1Q19</b>	<b>2Q19</b>	<b>3Q19(E)</b>
ROA (Quarterly)	0.82%	0.77%	0.82%	0.20%	0.64%	0.79%	0.74%
ROA (Cumulative)	0.82%	0.80%	0.80%	0.65%	0.64%	0.72%	0.73%
ROE (Quarterly)	10.92%	10.38%	11.06%	2.70%	8.71%	10.88%	9.95%
ROE (Cumulative)	10.92%	10.62%	10.76%	8.71%	8.71%	9.79%	9.82%
NIM (Quarterly)	1.71%	1.71%	1.72%	1.70%	1.71%	1.70%	1.67%
NIM (Cumulative)	1.71%	0.00%	1.71%	1.71%	1.71%	1.70%	1.69%
CIR (Quarterly)	50.07%	49.06%	45.15%	76.58%	53.91%	48.30%	46.39%
CIR (Cumulative)	50.07%	49.56%	48.03%	54.97%	53.91%	51.07%	49.49%
NPL Ratio	0.58%	0.54%	0.48%	0.48%	0.47%	0.45%	0.41%
NPL Coverage Ratio*	117.63%	119.82%	121.99%	122.31%	120.24%	115.29%	118.11%
BIS Ratio	15.81%	15.92%	15.71%	15.52%	15.76%	15.97%	16.42%
CET 1 Ratio	14.90%	14.87%	14.70%	14.33%	14.50%	14.72%	14.90%
Loan to Deposit Ratio	98.3%	98.3%	99.1%	99.6%	98.2%	97.7%	95.7%

\* Based on new formula in accordance with FSS guideline from 4Q16: Loan loss reserves / NPL i.e. Reserves for credit losses is not included in the denominator

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(bn Won)	IFRS9						
	1Q18	2Q18	3Q18	4Q18	1Q19	2Q19	3Q19(E)
Net interest income	2,143.8	2,196.4	2,251.3	2,313.4	2,252.1	2,297.1	2,319.4
Net fee and commission income	628.9	595.8	523.0	495.7	550.6	585.1	580.8
Net other operating income(expenses)	10.7	0.6	30.9	-330.8	62.1	17.0	-30.0
<b>Gross operating income</b>	<b>2,783.4</b>	<b>2,792.8</b>	<b>2,805.2</b>	<b>2,478.3</b>	<b>2,864.8</b>	<b>2,899.2</b>	<b>2,870.2</b>
General & administrative expenses	1,391.7	1,352.0	1,330.6	1,844.2	1,513.9	1,486.9	1,455.9
<b>Operating profit before provision for credit losses</b>	<b>1,391.7</b>	<b>1,440.8</b>	<b>1,474.6</b>	<b>634.1</b>	<b>1,350.9</b>	<b>1,412.3</b>	<b>1,414.3</b>
Provision for credit losses	164.5	116.8	146.5	245.9	191.7	102.1	166.1
<b>Net operating profit</b>	<b>1,227.2</b>	<b>1,324.0</b>	<b>1,328.1</b>	<b>388.2</b>	<b>1,159.2</b>	<b>1,310.2</b>	<b>1,248.2</b>
Net non-operating profit(loss)	116.3	-20.9	0.7	-62.0	6.7	48.6	12.0
<b>Profit before income tax</b>	<b>1,343.5</b>	<b>1,303.1</b>	<b>1,328.8</b>	<b>326.2</b>	<b>1,165.9</b>	<b>1,358.8</b>	<b>1,260.2</b>
Income tax expense	375.1	356.3	374.8	133.5	320.0	367.3	319.5
<b>Profit for the period</b>	<b>968.4</b>	<b>946.8</b>	<b>954.0</b>	<b>192.7</b>	<b>845.9</b>	<b>991.5</b>	<b>940.7</b>
Profit attributable to non-controlling interest	0.2	0.0	0.2	0.3	0.2	0.4	0.4
<b>Profit attributable to shareholders of the parent company</b>	<b>968.2</b>	<b>946.8</b>	<b>953.8</b>	<b>192.4</b>	<b>845.7</b>	<b>991.1</b>	<b>940.3</b>

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(bn Won)	Mar. 18	Jun. 18	Sep. 18	Dec. 18	Mar. 19	Jun. 19	Sep. 19(E)
<b>Total Assets</b>	<b>451,617.9</b>	<b>463,337.4</b>	<b>477,715.6</b>	<b>479,588.3</b>	<b>490,699.4</b>	<b>498,179.1</b>	<b>506,195.3</b>
Cash and due from financial institutions	21,045.0	19,776.4	18,349.7	20,274.5	19,184.3	22,521.3	22,004.6
Financial assets at fair value through profit or loss	48,526.5	48,045.8	51,020.8	50,987.8	49,480.1	48,711.9	51,763.0
Derivative financial assets	2,892.6	2,487.2	2,206.9	2,026.0	2,328.8	2,891.5	4,052.7
Financial investments	57,184.2	60,510.9	59,193.1	61,665.1	64,678.8	64,290.7	68,422.5
Loans	295,334.3	303,704.3	316,431.0	319,201.6	320,948.4	324,900.5	326,329.4
(Reserves for loan losses)	-2,629.8	-2,615.8	-2,548.5	-2,609.7	-2,559.9	-2,471.2	-2,376.0
Investments in associates	354.7	358.8	486.0	504.9	507.6	526.9	534.6
Tangible assets	5,045.3	5,856.5	5,927.6	6,408.9	7,005.1	7,512.0	7,563.6
Goodwill & Intangible assets	2,889.3	2,834.7	2,782.0	2,755.8	2,766.4	2,713.7	2,653.5
Current income tax assets	7.1	14.3	15.7	10.0	9.2	19.3	23.7
Deferred income tax assets	0.7	1.7	0.7	4.2	5.1	4.3	4.4
Other assets	18,338.2	19,746.8	21,302.1	15,749.5	23,785.6	24,087.0	22,843.3
<b>Total Liabilities</b>	<b>417,987.3</b>	<b>428,744.0</b>	<b>442,126.4</b>	<b>443,875.3</b>	<b>454,872.1</b>	<b>460,976.8</b>	<b>467,455.0</b>
Financial liabilities at fair value through profit or loss	12,744.3	14,252.9	16,033.0	15,326.9	16,401.2	17,282.6	17,405.8
Deposits	261,871.1	265,290.5	271,155.2	276,770.4	282,738.7	288,423.3	288,636.7
Debts	30,082.6	32,562.4	31,902.5	33,004.8	30,994.1	30,219.0	33,503.3
Debentures	47,355.6	49,436.4	51,549.9	53,278.7	51,667.1	50,851.0	50,618.1
Derivative financial liabilities	3,345.3	3,113.7	2,606.0	2,901.2	2,577.5	3,257.2	4,294.6
Net defined benefit liabilities	155.0	210.4	286.1	262.2	300.9	338.2	393.3
Provisions	533.6	535.9	515.4	525.9	572.4	536.8	529.0
Accrued expenses payables	3,318.2	3,378.2	3,599.2	3,731.1	3,606.2	3,771.2	3,835.1
Other liabilities	58,581.6	59,963.6	64,479.1	58,074.1	66,014.0	66,297.5	68,239.1
<b>Total Equity</b>	<b>33,630.5</b>	<b>34,593.4</b>	<b>35,589.2</b>	<b>35,713.0</b>	<b>35,827.3</b>	<b>37,202.3</b>	<b>38,740.3</b>
Share capital	2,090.6	2,090.6	2,090.6	2,090.6	2,090.6	2,090.6	2,090.6
Hybrid financial instrument	-	-	-	-	-	399.1	399.2
Capital surplus	17,121.4	17,123.0	17,122.0	17,121.7	17,119.8	17,123.3	17,122.6
Accumulated other comprehensive income	174.9	189.2	230.1	177.7	352.1	476.4	500.5
Retained earnings	15,173.6	16,120.4	17,074.1	17,282.4	17,349.9	18,339.0	19,278.2
Treasury shares	-936.2	-936.2	-936.2	-968.5	-1,094.7	-1,236.2	-1,236.2
Non-controlling interest	6.2	6.4	8.6	9.1	9.6	10.1	585.4

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Group Interest Income (bn Won)	IFRS9						
	1Q18	2Q18	3Q18	4Q18	1Q19	2Q19	3Q19(E)
<b>Interest Income</b>	<b>3,194.8</b>	<b>3,363.2</b>	<b>3,515.1</b>	<b>3,661.5</b>	<b>3,646.4</b>	<b>3,694.0</b>	<b>3,671.6</b>
Due from financial institutions	27.4	30.3	28.8	31.9	33.5	41.6	41.7
Financial investments	476.1	501.8	523.2	535.0	508.7	517.6	509.0
Loans	2,664.2	2,801.1	2,932.6	3,061.9	3,069.3	3,098.4	3,086.2
Others	27.1	30.0	30.5	32.7	34.9	36.4	34.7
<b>Interest Expense</b>	<b>1,051.0</b>	<b>1,166.8</b>	<b>1,263.8</b>	<b>1,348.1</b>	<b>1,394.3</b>	<b>1,396.9</b>	<b>1,352.2</b>
Deposits	655.7	736.4	796.4	853.2	891.4	895.7	863.8
Debts & debentures	373.0	405.7	444.0	470.6	471.0	468.2	457.6
Others	22.3	24.7	23.4	24.3	31.9	33.0	30.8
<b>Net Interest Income</b>	<b>2,143.8</b>	<b>2,196.4</b>	<b>2,251.3</b>	<b>2,313.4</b>	<b>2,252.1</b>	<b>2,297.1</b>	<b>2,319.4</b>

**Group Net Interest Margin(NIM)<sup>1)</sup>**

	1Q18	2Q18	3Q18	4Q18	1Q19	2Q19	3Q19(E)
NIM (Quarterly)	2.01%	2.00%	1.99%	1.98%	1.98%	1.97%	1.94%
NIM (Cumulative)	2.01%	2.00%	2.00%	1.99%	1.98%	1.97%	1.96%

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

**Interest Spread / Net Interest Margin(NIM)<sup>1)</sup> excluding credit card merchant fees**

(bn Won)	1Q18	2Q18	3Q18	4Q18	1Q19	2Q19	3Q19(E)
Interest earning assets	308,631.9	315,185.6	323,789.6	335,749.6	339,412.9	342,565.8	348,025.8
Interest earned on the assets <sup>2)</sup>	2,507.6	2,641.4	2,778.2	2,906.1	2,924.2	2,956.6	2,941.5
Yield	3.30%	3.36%	3.40%	3.43%	3.49%	3.46%	3.35%
Interest bearing liabilities	299,532.4	307,061.8	312,509.4	322,808.8	325,930.3	328,606.5	333,741.3
Interest paid on the liabilities <sup>3)</sup>	979.4	1,073.6	1,151.0	1,233.2	1,264.2	1,278.0	1,243.6
Yield	1.33%	1.40%	1.46%	1.52%	1.57%	1.56%	1.48%
<b>Interest spread</b>	<b>1.97%</b>	<b>1.96%</b>	<b>1.94%</b>	<b>1.92%</b>	<b>1.92%</b>	<b>1.90%</b>	<b>1.87%</b>
<b>Net Interest Margin</b>	<b>2.01%</b>	<b>2.00%</b>	<b>1.99%</b>	<b>1.98%</b>	<b>1.98%</b>	<b>1.97%</b>	<b>1.94%</b>

1) Bank NIM + Card NIM

2) Interest income - credit guarantee fee

3) Interest expense + deposit insurance fee



**Interest Spread / Net Interest Margin(NIM)<sup>1)</sup> including credit card merchant fees**

(bn Won)	1Q18	2Q18	3Q18	4Q18	1Q19	2Q19	3Q19(E)
Interest earning assets	311,503.9	318,298.9	327,010.0	339,058.3	342,711.9	346,077.1	351,563.9
Interest earned on the assets <sup>2)</sup>	2,836.5	2,979.7	3,121.8	3,291.3	3,275.2	3,302.0	3,296.5
Yield	3.69%	3.75%	3.79%	3.85%	3.88%	3.83%	3.72%
Interest bearing liabilities	299,532.4	307,061.8	312,509.4	322,808.8	325,930.3	328,606.5	333,741.3
Interest paid on the liabilities <sup>3)</sup>	979.4	1,073.6	1,151.0	1,233.2	1,264.2	1,278.0	1,243.6
Yield	1.33%	1.40%	1.46%	1.52%	1.57%	1.56%	1.48%
<b>Interest spread</b>	<b>2.37%</b>	<b>2.35%</b>	<b>2.33%</b>	<b>2.34%</b>	<b>2.30%</b>	<b>2.27%</b>	<b>2.24%</b>
<b>Net Interest Margin</b>	<b>2.42%</b>	<b>2.40%</b>	<b>2.39%</b>	<b>2.41%</b>	<b>2.38%</b>	<b>2.35%</b>	<b>2.32%</b>

1) Bank NIM + Card NIM

2) Interest income - credit guarantee fee

3) Interest expense + deposit insurance fee

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(bn Won)	1Q18	2Q18	3Q18	4Q18	1Q19	2Q19	3Q19(E)
<b>Trust Fee</b>	<b>156.4</b>	<b>140.8</b>	<b>101.0</b>	<b>98.2</b>	<b>129.5</b>	<b>152.5</b>	<b>128.5</b>
<b>Fee and Commission</b>	<b>472.5</b>	<b>455.0</b>	<b>422.0</b>	<b>397.5</b>	<b>421.1</b>	<b>432.6</b>	<b>452.3</b>
Fees from credit cards	112.2	105.9	107.1	127.5	100.6	87.0	102.2
Guarantee fees	9.4	10.2	11.4	13.1	11.5	13.0	9.6
Other commissions in Won	331.6	319.3	286.0	238.4	292.5	305.2	319.9
Commissions received as agency	33.2	34.7	43.6	38.1	37.4	43.9	42.4
Commissions received on represent securities	57.9	42.2	34.2	32.8	34.8	38.3	38.5
Commissions received on banking business	51.0	51.7	51.8	53.9	52.8	54.7	56.1
Commissions received on securities business	155.5	158.1	111.3	93.4	99.9	112.0	109.3
Others	34.0	32.6	45.1	20.2	67.6	56.3	73.6
Other commissions in foreign currency	19.3	19.6	17.5	18.5	16.5	27.4	20.6
<b>Net Fee and Commission Income</b>	<b>628.9</b>	<b>595.8</b>	<b>523.0</b>	<b>495.7</b>	<b>550.6</b>	<b>585.1</b>	<b>580.8</b>

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(bn Won)	IFRS9						3Q19(E)
	1Q18	2Q18	3Q18	4Q18	1Q19	2Q19	
<b>Net gain/loss on securities</b>	<b>396.7</b>	<b>-61.5</b>	<b>136.5</b>	<b>346.7</b>	<b>-271.2</b>	<b>101.7</b>	<b>62.3</b>
Net gain/loss on FVPL securities <sup>1)</sup>	360.8	-120.4	83.0	311.8	-360.1	48.7	-36.9
Net gain/loss on FVOCI securities <sup>2)</sup>	35.9	58.9	53.5	34.9	88.9	53.0	99.2
Net gain/loss on sales	3.7	21.7	48.9	25.0	48.4	48.3	93.6
Impairment loss	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Others	32.2	37.2	4.6	9.9	40.5	4.7	5.6
<b>Net gain/loss on derivatives &amp; foreign currency translation</b>	<b>-224.2</b>	<b>200.0</b>	<b>105.7</b>	<b>-355.6</b>	<b>612.2</b>	<b>130.3</b>	<b>211.8</b>
<b>Other operating income</b>	<b>-161.8</b>	<b>-137.9</b>	<b>-211.3</b>	<b>-321.9</b>	<b>-279.0</b>	<b>-214.9</b>	<b>-304.1</b>
Deposit insurance fees & credit guarantee fees	-197.9	-195.2	-198.8	-203.3	-204.0	-203.6	-203.7
Net gain/loss on sale of loans	9.9	15.6	11.1	1.3	15.0	22.9	22.7
Others	26.2	41.7	-23.6	-119.9	-90.0	-34.2	-123.1
<b>Net other operating income</b>	<b>10.7</b>	<b>0.6</b>	<b>30.9</b>	<b>-330.8</b>	<b>62.0</b>	<b>17.1</b>	<b>-30.0</b>

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

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

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(bn Won)	1Q18	2Q18	3Q18	4Q18	1Q19	2Q19	3Q19(E)
Provision for loan losses	181.0	118.8	141.8	243.8	156.5	130.2	166.0
Provision for acceptances and guarantees	-6.4	-5.4	-11.3	-2.6	18.3	-10.0	-0.1
Provision for undrawn commitments	-9.9	3.0	17.5	4.0	5.1	-8.5	0.0
Provision for financial guarantees & contracts	-0.2	0.4	-1.5	0.7	11.8	-9.6	0.2
<b>Provision for Credit Losses</b>	<b>164.5</b>	<b>116.8</b>	<b>146.5</b>	<b>245.9</b>	<b>191.7</b>	<b>102.1</b>	<b>166.1</b>

**Group Credit Cost Ratio<sup>1)</sup>**

(bn Won)	1Q18	2Q18	3Q18	4Q18	1Q19	2Q19	3Q19(E)
<b>Total Outstanding Credit</b>	<b>291,348.4</b>	<b>301,253.9</b>	<b>311,814.2</b>	<b>316,736.9</b>	<b>316,993.3</b>	<b>319,512.6</b>	<b>323,399.9</b>
Household	145,584.4	148,621.2	152,710.1	156,398.4	157,339.0	157,914.0	158,140.6
Corporate	128,605.4	134,887.8	140,865.5	140,808.4	140,320.2	141,837.4	144,242.8
Credit Card	17,158.6	17,744.8	18,238.5	19,530.1	19,334.2	19,761.1	21,016.5
<b>Provision for Loan Losses</b>	<b>169.1</b>	<b>95.8</b>	<b>127.5</b>	<b>234.6</b>	<b>165.4</b>	<b>115.5</b>	<b>167.0</b>
Household	53.6	72.1	78.8	64.0	87.3	75.8	93.4
Corporate	10.0	-74.4	-49.1	55.6	-30.3	-60.6	-37.0
Credit Card	105.5	98.1	97.8	115.0	108.4	100.3	110.6
<b>Quarterly Credit Cost</b>	<b>0.23%</b>	<b>0.13%</b>	<b>0.17%</b>	<b>0.30%</b>	<b>0.21%</b>	<b>0.15%</b>	<b>0.21%</b>
Household	0.15%	0.20%	0.21%	0.17%	0.22%	0.19%	0.23%
Corporate	0.03%	-0.23%	-0.14%	0.16%	-0.09%	-0.17%	-0.10%
Credit Card	2.51%	2.25%	2.17%	2.44%	2.23%	2.06%	2.15%
<b>Cumulative Credit Cost</b>	<b>0.23%</b>	<b>0.18%</b>	<b>0.18%</b>	<b>0.21%</b>	<b>0.21%</b>	<b>0.18%</b>	<b>0.19%</b>
Household	0.15%	0.17%	0.18%	0.18%	0.22%	0.21%	0.22%
Corporate	0.03%	-0.10%	-0.11%	-0.04%	-0.09%	-0.13%	-0.12%
Credit Card	2.51%	2.37%	2.31%	2.33%	2.23%	2.15%	2.14%

1) Based on simple arithmetic sum of subsidiaries

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(bn Won)	1Q18	2Q18	3Q18	4Q18	1Q19	2Q19	3Q19(E)
<b>Employee Benefits</b>	<b>934.2</b>	<b>861.5</b>	<b>828.8</b>	<b>1,249.9</b>	<b>993.3</b>	<b>919.3</b>	<b>884.2</b>
Post-employment benefits	61.2	57.4	57.3	62.2	63.5	64.1	65.0
Termination benefits	3.8	1.3	0.3	236.6	44.8	0.3	18.7
Salaries & employee benefits	588.3	578.2	586.1	771.3	582.7	672.2	620.4
Others	280.9	224.6	185.1	179.8	302.3	182.7	180.1
<b>Depreciation and Amortization</b>	<b>86.5</b>	<b>91.2</b>	<b>102.1</b>	<b>129.0</b>	<b>177.4</b>	<b>185.7</b>	<b>195.2</b>
Tangible assets	56.9	56.8	66.9	87.9	134.8	140.0	147.5
Intangible assets	25.5	26.9	27.7	29.0	34.0	36.9	37.9
Others	4.1	7.5	7.5	12.1	8.6	8.8	9.8
<b>Other General and Administrative Expenses</b>	<b>371.0</b>	<b>399.3</b>	<b>399.7</b>	<b>465.3</b>	<b>343.2</b>	<b>381.9</b>	<b>376.5</b>
Occupancy, furniture & equipment expenses	326.1	343.2	357.8	416.5	292.9	318.1	326.3
Taxes	44.9	56.1	41.9	48.8	50.3	63.8	50.2
<b>General &amp; Administrative Expenses</b>	<b>1,391.7</b>	<b>1,352.0</b>	<b>1,330.6</b>	<b>1,844.2</b>	<b>1,513.9</b>	<b>1,486.9</b>	<b>1,455.9</b>

### Cost to Income Ratio (CIR)

(bn Won)	1Q18	2Q18	3Q18	4Q18	1Q19	2Q19	3Q19(E)
Gross operating income	2,783.4	2,792.8	2,805.2	2,478.2	2,864.8	2,899.2	2,870.2
General & administrative expenses	1,391.7	1,352.0	1,330.6	1,844.2	1,513.9	1,486.9	1,455.9
<b>Quarterly CIR</b>	<b>50.0%</b>	<b>48.4%</b>	<b>47.4%</b>	<b>74.4%</b>	<b>52.8%</b>	<b>51.3%</b>	<b>50.7%</b>
<b>Cumulative CIR</b>	<b>50.0%</b>	<b>49.2%</b>	<b>48.6%</b>	<b>54.5%</b>	<b>52.8%</b>	<b>52.1%</b>	<b>51.6%</b>

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(bn Won)	Mar. 18	Jun. 18	Sep. 18	Dec. 18	Mar. 19	Jun. 19	Sep. 19(E)
<b>Total Outstanding Credits</b>	<b>291,348.4</b>	<b>301,253.9</b>	<b>311,814.2</b>	<b>316,736.9</b>	<b>316,993.3</b>	<b>319,512.6</b>	<b>323,399.9</b>
Normal	286,810.6	296,728.1	307,249.5	312,224.9	312,588.9	315,031.1	318,950.6
Precautionary	2,506.8	2,529.5	2,654.4	2,591.5	2,494.6	2,583.0	2,665.6
Substandard	706.0	701.1	713.4	694.9	722.9	733.4	806.7
Doubtful	922.6	927.4	849.3	882.2	843.1	820.1	637.8
Estimated Loss	402.4	367.7	347.7	343.3	343.8	344.9	339.3
NPL	2,031.0	1,996.3	1,910.4	1,920.4	1,909.8	1,898.5	1,783.8
<b>NPL Ratio</b>	<b>0.70%</b>	<b>0.66%</b>	<b>0.61%</b>	<b>0.61%</b>	<b>0.60%</b>	<b>0.59%</b>	<b>0.55%</b>
Loan loss reserves <sup>1)</sup>	2,708.0	2,706.0	2,633.4	2,667.6	2,640.0	2,521.1	2,418.5
Reserve for credit losses	2,203.4	2,275.6	2,354.0	2,388.7	2,408.9	2,483.8	2,492.3
<b>NPL Coverage Ratio<sup>2)</sup></b>	<b>133.33%</b>	<b>135.55%</b>	<b>137.85%</b>	<b>138.91%</b>	<b>138.24%</b>	<b>132.80%</b>	<b>135.59%</b>

1) Allowances for loan losses and acceptances & guarantees

2) Based on new formula in accordance with FSS guideline: Loan loss reserves / NPL (i.e. Reserves for credit losses is not included in the denominator)

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(bn Won)	Mar. 18	Jun. 18	Sep. 18	Dec. 18	Mar. 19	Jun. 19	Sep. 19(E)
<b>Tier 1 Capital</b>	<b>31,991.0</b>	<b>32,935.3</b>	<b>33,769.7</b>	<b>32,993.8</b>	<b>33,698.6</b>	<b>34,867.6</b>	<b>36,032.3</b>
Common Equity Tier 1	31,991.0	32,935.3	33,769.7	32,993.8	33,698.6	34,468.5	35,330.4
Paid in capital	2,090.6	2,090.6	2,090.6	2,090.6	2,090.6	2,090.6	2,090.6
Capital surplus	13,190.3	13,190.3	13,190.3	13,190.3	13,190.3	13,190.3	13,190.3
Retained earnings	15,173.6	16,120.4	17,074.1	17,282.4	17,349.9	18,339.0	19,278.2
Others	3,169.9	3,186.0	3,225.7	3,140.6	3,187.0	3,173.6	3,197.0
Deductions	-1,633.3	-1,651.9	-1,810.9	-2,710.1	-2,119.2	-2,325.0	-2,425.7
Additional Tier 1	0.0	0.0	0.0	0.0	0.0	399.1	701.9
<b>Tier 2 Capital</b>	<b>1,060.5</b>	<b>1,240.0</b>	<b>1,237.1</b>	<b>1,482.3</b>	<b>1,542.6</b>	<b>1,549.0</b>	<b>1,504.1</b>
Provisions	146.6	141.9	156.0	167.1	161.8	172.7	161.1
Subordinated debt	914.0	1,098.1	1,081.0	1,315.2	1,380.9	1,376.3	1,343.0
Others	0.0	0.0	0.0	0.0	0.0	0.0	0.0
<b>Total BIS Capital</b>	<b>33,051.5</b>	<b>34,175.3</b>	<b>35,006.8</b>	<b>34,476.2</b>	<b>35,241.2</b>	<b>36,416.6</b>	<b>37,536.4</b>
<b>Risk Weighted Assets</b>	<b>218,968.4</b>	<b>226,001.6</b>	<b>234,772.4</b>	<b>236,099.0</b>	<b>238,757.2</b>	<b>242,147.9</b>	<b>245,533.6</b>
<b>BIS Capital Adequacy Ratio</b>	<b>15.09%</b>	<b>15.12%</b>	<b>14.91%</b>	<b>14.60%</b>	<b>14.76%</b>	<b>15.04%</b>	<b>15.29%</b>
Tier 1	14.61%	14.57%	14.38%	13.97%	14.11%	14.40%	14.68%
<b>Common Equity Tier 1</b>	<b>14.61%</b>	<b>14.57%</b>	<b>14.38%</b>	<b>13.97%</b>	<b>14.11%</b>	<b>14.23%</b>	<b>14.39%</b>
Tier 2	0.48%	0.55%	0.53%	0.63%	0.65%	0.64%	0.61%

1) Based on BASEL III

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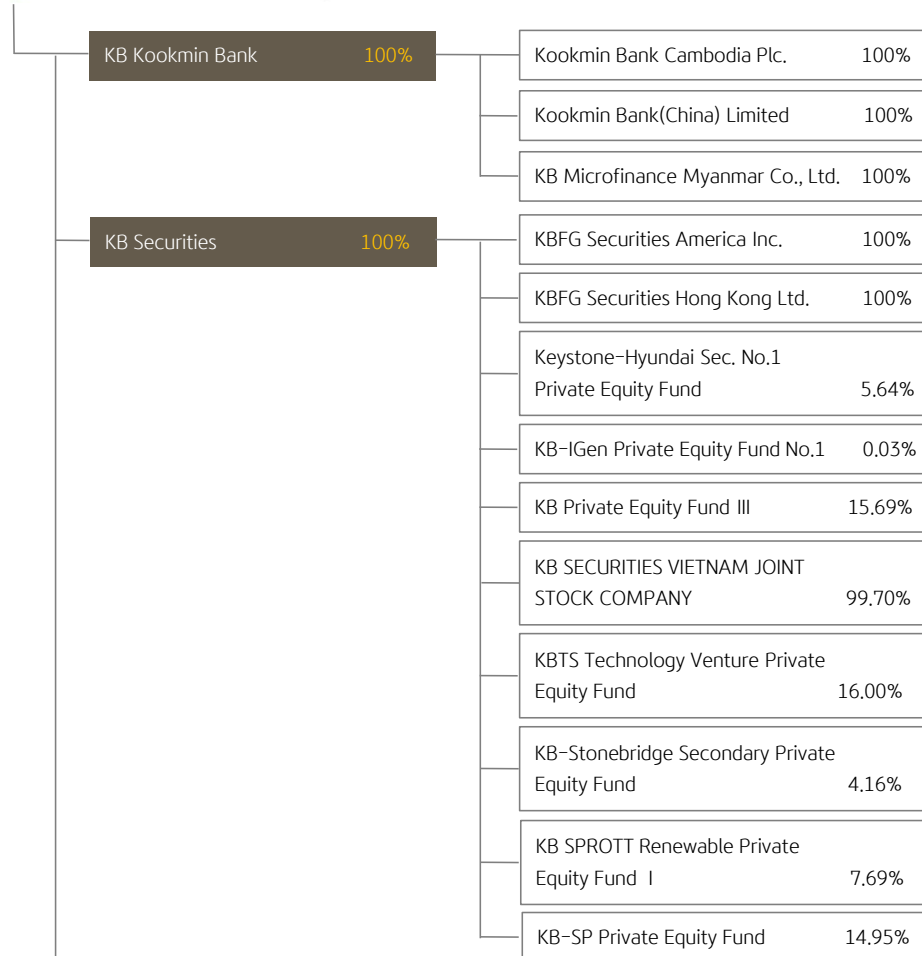
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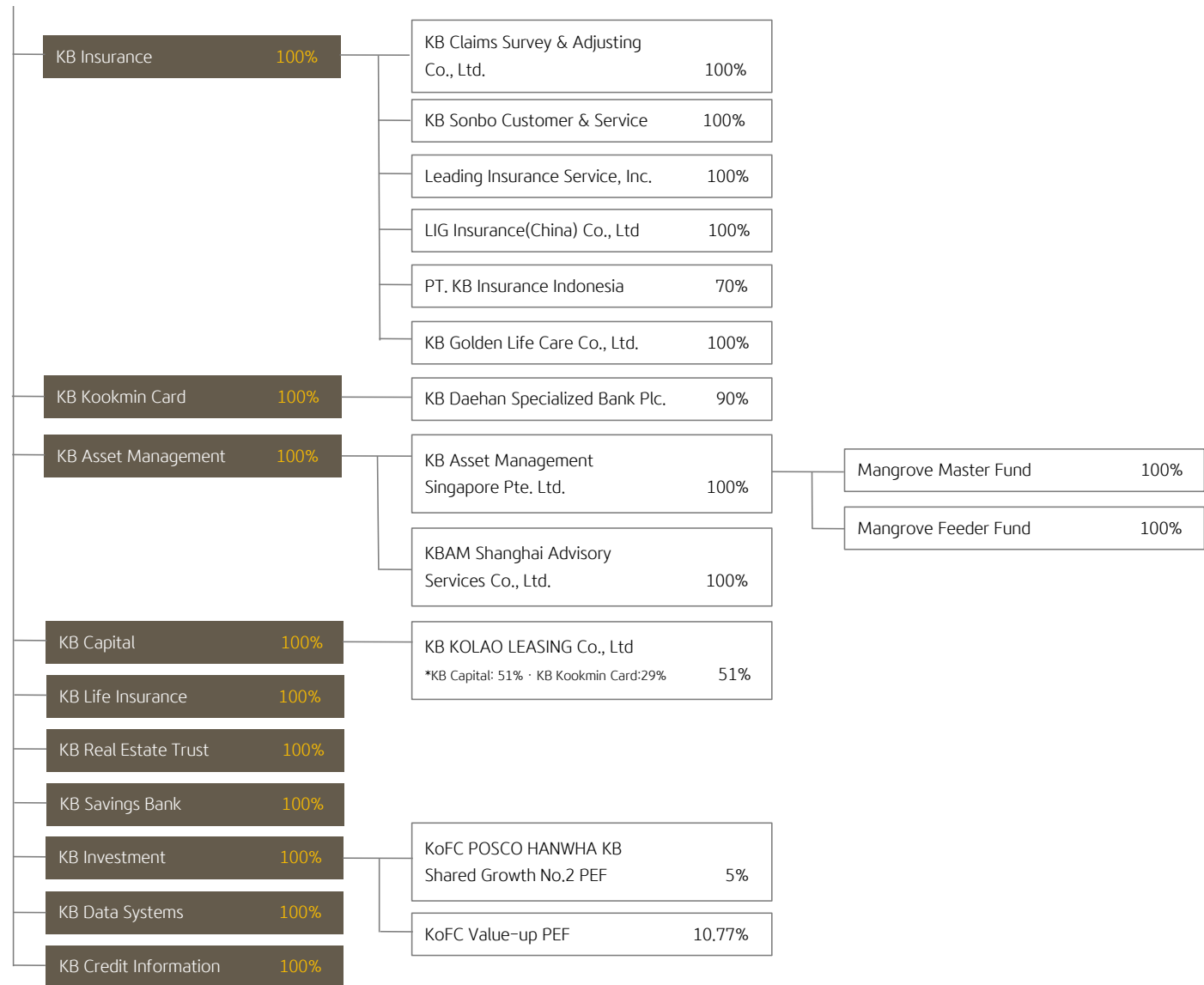
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	Mar. 18	Jun. 18	Sep. 18	Dec. 18	Mar. 19	Jun. 19	Sep. 19(E)
KB Financial Group Inc. (holding company)	185	184	185	186	173	174	175
KB Kookmin Bank	16,503	16,496	16,493	16,860	16,248	16,248	0
KB Securities	2,831	2,823	2,878	2,883	2,888	2,840	2,829
KB Insurance	3,191	3,170	3,183	3,239	3,215	3,182	3,095
KB Kookmin Card	1,553	1,548	1,564	1,600	1,517	1,518	1,529
KB Life Insurance	369	364	358	347	347	353	341
KB Asset Management	213	218	230	227	245	254	257
KB Capital	446	453	457	462	483	488	487
KB Savings Bank	130	133	134	134	141	136	142
KB Real Estate Trust	137	150	150	160	172	176	176
KB Investment	38	40	44	43	55	59	59
KB Credit Information	139	139	138	139	140	140	137
KB Data Systems	353	372	376	375	388	433	429
<b>Total</b>	<b>26,088</b>	<b>26,090</b>	<b>26,190</b>	<b>26,655</b>	<b>26,012</b>	<b>26,001</b>	<b>9,656</b>

**Number of Employees of KB Kookmin Bank**

	Mar. 18	Jun. 18	Sep. 18	Dec. 18	Mar. 19	Jun. 19	Sep. 19(E)
Directors	7	6	6	6	8	8	8
Executive	2	2	2	2	3	3	3
Non-Executive	5	4	4	4	5	5	5
Non-Standing	0	0	0	0	0	0	0
Executive Vice Presidents	18	18	18	18	17	18	18
Regional Directors	38	38	38	38	38	39	39
Regular Employees	16,445	16,438	16,435	16,802	16,190	16,188	16,161
<b>Total<sup>1)</sup></b>	<b>16,503</b>	<b>16,496</b>	<b>16,493</b>	<b>16,860</b>	<b>16,248</b>	<b>16,248</b>	<b>16,221</b>

1) Excluding non-executive and non-standing directors

**Number of Employees of KB Securities**

	Mar. 18	Jun. 18	Sep. 18	Dec. 18	Mar. 19	Jun. 19	Sep. 19(E)
Directors	45	45	46	46	42	44	45
Employees	2,786	2,778	2,832	2,837	2,846	2,796	2,784
Regular	2,175	2,184	2,192	2,187	2,170	2,171	2,162
Contract	611	594	640	650	676	625	622
<b>Total</b>	<b>2,831</b>	<b>2,823</b>	<b>2,878</b>	<b>2,883</b>	<b>2,888</b>	<b>2,840</b>	<b>2,829</b>

**Number of Employees of KB Insurance**

	Mar. 18	Jun. 18	Sep. 18	Dec. 18	Mar. 19	Jun. 19	Sep. 19(E)
Senior Management	38	39	39	39	37	37	37
Employees	3,153	3,131	3,144	3,200	3,178	3,145	3,058
<b>Total</b>	<b>3,191</b>	<b>3,170</b>	<b>3,183</b>	<b>3,239</b>	<b>3,215</b>	<b>3,182</b>	<b>3,095</b>

**Number of Employees of KB Kookmin Card**

	Mar. 18	Jun. 18	Sep. 18	Dec. 18	Mar. 19	Jun. 19	Sep. 19(E)
Senior Management	13	16	16	16	16	16	16
Employees	1,477	1,485	1,484	1,514	1,501	1,502	1,513
<b>Total</b>	<b>1,493</b>	<b>1,501</b>	<b>1,500</b>	<b>1,530</b>	<b>1,517</b>	<b>1,518</b>	<b>1,529</b>

**Number of Branches / ATMs of KB Kookmin Bank**

	Mar. 18	Jun. 18	Sep. 18	Dec. 18	Mar. 19	Jun. 19	Sep. 19(E)
Regular Branch	905	905	904	907	884	884	882
Sub-branch	150	150	148	150	163	163	163
ATM Branch	700	722	740	751	761	757	763
<b>Total</b>	<b>1,755</b>	<b>1,777</b>	<b>1,792</b>	<b>1,808</b>	<b>1,808</b>	<b>1,804</b>	<b>1,808</b>
ATM	7,944	7,913	7,831	7,185	7,172	7,137	7,036

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	Long-Term	Short-Term	Outlook	Last Updated
Moody's	A1	Prime-1	Stable	2019.6.24
S&P	A	A-1	Stable	2019.8.26

Note) Rating for holding company

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(bn Won)	IFRS9						
	1Q18	2Q18	3Q18	4Q18	1Q19	2Q19	3Q19(E)
Net interest income	1,465.3	1,502.2	1,544.7	1,588.5	1,552.4	1,587.3	1,607.7
Net fee and commission income	345.4	311.4	246.8	219.1	274.8	303.1	268.8
Net other operating income(expenses)	-118.2	-114.5	6.2	-143.5	-26.4	-49.8	-20.0
<b>Gross operating income</b>	<b>1,692.5</b>	<b>1,699.1</b>	<b>1,797.7</b>	<b>1,664.1</b>	<b>1,800.8</b>	<b>1,840.6</b>	<b>1,856.5</b>
General & administrative expenses	847.4	833.5	811.7	1,274.4	970.8	889.0	861.2
<b>Operating profit before provision for credit losses</b>	<b>845.1</b>	<b>865.6</b>	<b>986.0</b>	<b>389.7</b>	<b>830.0</b>	<b>951.6</b>	<b>995.3</b>
Provision for credit losses	30.9	-32.3	2.9	92.4	54.4	-30.2	31.3
<b>Net operating profit</b>	<b>814.2</b>	<b>897.9</b>	<b>983.1</b>	<b>297.3</b>	<b>775.6</b>	<b>981.8</b>	<b>964.0</b>
Net non-operating profit(loss)	124.2	4.1	8.8	-43.2	1.0	7.3	-5.2
Share of profit(loss) of associates	11.5	11.6	7.7	18.9	10.4	-6.0	-9.6
Net other non-operating income(expenses)	112.7	-7.5	1.1	-62.1	-9.4	13.3	4.4
<b>Profit before income tax</b>	<b>938.4</b>	<b>902.0</b>	<b>991.9</b>	<b>254.1</b>	<b>776.6</b>	<b>989.1</b>	<b>958.8</b>
Income tax expense	248.2	238.9	265.9	74.2	203.8	256.8	257.2
<b>Profit for the period</b>	<b>690.2</b>	<b>663.1</b>	<b>726.0</b>	<b>179.9</b>	<b>572.8</b>	<b>732.3</b>	<b>701.6</b>
Profit attributable to non-controlling interest	0.0	0.0	0.0	0.0	0.0	0.0	0.0
<b>Profit attributable to shareholders of the parent company</b>	<b>690.2</b>	<b>663.1</b>	<b>726.0</b>	<b>179.9</b>	<b>572.8</b>	<b>732.3</b>	<b>701.6</b>



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(bn Won)	IFRS9						
	1Q18	2Q18	3Q18	4Q18	1Q19	2Q19	3Q19(E)
<b>Interest Income</b>	<b>2,309.4</b>	<b>2,452.0</b>	<b>2,572.1</b>	<b>2,686.4</b>	<b>2,692.5</b>	<b>2,729.1</b>	<b>2,699.6</b>
Due from financial institutions	15.7	19.6	17.0	15.7	15.1	17.6	17.2
Financial Investments	242.9	256.6	269.4	268.0	268.8	282.0	277.3
Loans	2,026.8	2,149.2	2,259.0	2,373.6	2,378.6	2,395.0	2,373.3
Other	24.0	26.6	26.7	29.1	30.0	34.5	31.8
<b>Interest Expense</b>	<b>844.1</b>	<b>949.8</b>	<b>1,027.4</b>	<b>1,097.9</b>	<b>1,140.1</b>	<b>1,141.8</b>	<b>1,091.9</b>
Deposits	649.8	731.2	791.7	847.2	884.6	888.5	854.9
Debts & Debentures	176.1	197.9	216.5	230.4	230.2	224.8	212.2
Other	18.2	20.7	19.2	20.3	25.3	28.5	24.8
<b>Net Interest Income</b>	<b>1,465.3</b>	<b>1,502.2</b>	<b>1,544.7</b>	<b>1,588.5</b>	<b>1,552.4</b>	<b>1,587.3</b>	<b>1,607.7</b>

**Bank Net Interest Margin**

(bn Won)	1Q18	2Q18	3Q18	4Q18	1Q19	2Q19	3Q19(E)
NIM (Quarterly)	1.71%	1.71%	1.72%	1.70%	1.71%	1.70%	1.67%
NIM (Cumulative)	1.71%	1.71%	1.71%	1.71%	1.71%	1.70%	1.69%

**Interest Spread / Margin**

(bn Won)	1Q18	2Q18	3Q18	4Q18	1Q19	2Q19	3Q19(E)
Interest earning assets <sup>1)</sup>	294,209.9	300,326.7	308,276.9	319,670.0	322,780.7	325,624.1	330,546.2
Interest earned on the assets <sup>2)</sup>	2,155.9	2,282.9	2,407.0	2,523.5	2,537.9	2,571.9	2,546.5
Yield	2.97%	3.05%	3.10%	3.13%	3.19%	3.17%	3.06%
Interest bearing liabilities <sup>1)</sup>	287,458.7	294,546.8	299,339.5	308,983.2	311,609.0	313,777.3	318,455.1
Interest paid on the liabilities <sup>4)</sup>	912.0	1,000.7	1,072.9	1,151.3	1,180.4	1,191.2	1,156.3
Yield	1.29%	1.36%	1.42%	1.48%	1.54%	1.52%	1.44%
<b>Interest spread</b>	<b>1.69%</b>	<b>1.69%</b>	<b>1.68%</b>	<b>1.65%</b>	<b>1.65%</b>	<b>1.65%</b>	<b>1.62%</b>
<b>Net Interest Margin</b>	<b>1.71%</b>	<b>1.71%</b>	<b>1.72%</b>	<b>1.70%</b>	<b>1.71%</b>	<b>1.70%</b>	<b>1.67%</b>

1) Average balance based on separate financial statement

2) Interest income - credit guarantee fee

3) Interest expense + deposit insurance fee

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(bn Won)	1Q18	2Q18	3Q18	4Q18	1Q19	2Q19	3Q19(E)
<b>Trust Fee</b>	<b>106.0</b>	<b>86.6</b>	<b>48.5</b>	<b>46.2</b>	<b>72.8</b>	<b>92.4</b>	<b>72.0</b>
<b>Fee and Commission</b>	<b>239.4</b>	<b>224.8</b>	<b>198.3</b>	<b>172.9</b>	<b>202.0</b>	<b>210.7</b>	<b>196.8</b>
Fees from credit cards	0.1	-0.2	0.0	-16.9	-4.1	-4.4	-12.6
Guarantee fees	7.1	7.6	8.8	8.9	8.5	9.4	10.1
Other commissions in Won	216.5	199.9	173.6	165.5	183.2	184.7	181.6
Commissions received as agency	74.5	77.7	80.7	79.6	72.3	85.5	82.8
Commissions received on represent securities	52.9	36.1	29.7	28.2	29.8	34.1	34.0
Commissions received on banking business	51.0	51.8	52.0	54.7	53.1	55.0	56.5
Commissions received on loan business	19.3	17.8	17.1	18.8	18.5	18.0	18.5
Others	18.8	16.5	-5.9	-15.8	9.5	-7.9	-10.2
Other commissions in foreign currency	15.7	17.5	15.9	15.4	14.4	21.0	17.7
<b>Net Fee and Commission Income</b>	<b>345.4</b>	<b>311.4</b>	<b>246.8</b>	<b>219.1</b>	<b>274.8</b>	<b>303.1</b>	<b>268.8</b>



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(bn Won)	IFRS9						
	1Q18	2Q18	3Q18	4Q18	1Q19	2Q19	3Q19(E)
<b>Net gain/loss on securities</b>	<b>0.8</b>	<b>56.3</b>	<b>118.0</b>	<b>26.1</b>	<b>160.9</b>	<b>95.9</b>	<b>97.6</b>
Net gain/loss on FVPL securities <sup>1)</sup>	-28.8	37.6	68.6	-3.2	96.0	68.2	59.5
Net gain/loss on FVOCI securities <sup>2)</sup>	29.6	18.7	49.4	29.3	64.9	27.7	38.1
Net gain/loss on sales	2.6	13.6	45.7	26.2	33.0	24.5	33.2
Impairment loss	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Others	27.0	5.1	3.7	3.1	31.9	3.2	4.9
<b>Net gain/loss on derivatives &amp; foreign currency translation</b>	<b>69.2</b>	<b>20.0</b>	<b>75.4</b>	<b>19.2</b>	<b>18.4</b>	<b>32.4</b>	<b>74.6</b>
<b>Other operating income</b>	<b>-188.2</b>	<b>-190.8</b>	<b>-187.2</b>	<b>-188.8</b>	<b>-205.7</b>	<b>-178.1</b>	<b>-192.2</b>
Deposit insurance fees & credit guarantee fees	-184.4	-181.6	-185.2	-189.6	-190.0	-188.4	-189.1
Net gain/loss on sale of loans	1.8	3.3	0.8	3.1	2.3	3.7	2.3
Others	-5.6	-12.5	-2.8	-2.3	-18.0	6.6	-5.4
<b>Net other operating income</b>	<b>-118.2</b>	<b>-114.5</b>	<b>6.2</b>	<b>-143.5</b>	<b>-26.4</b>	<b>-49.8</b>	<b>-20.0</b>

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

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

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(bn Won)	1Q18	2Q18	3Q18	4Q18	1Q19	2Q19	3Q19(E)
Provision for loan losses	47.6	-28.1	12.1	86.3	23.3	-6.1	37.1
Provision for acceptances and guarantees	-6.1	-5.5	-11.3	-2.7	18.2	-10.2	-0.1
Provision for undrawn commitments	-10.8	-0.1	3.6	8.7	1.2	-5.0	-6.5
Provision for financial guarantees & contracts	0.2	1.4	-1.5	0.1	11.7	-8.9	0.8
<b>Provision for Credit Losses</b>	<b>30.9</b>	<b>-32.3</b>	<b>2.9</b>	<b>92.4</b>	<b>54.4</b>	<b>-30.2</b>	<b>31.3</b>

**Credit Cost Ratio**

(bn Won)	1Q18	2Q18	3Q18	4Q18	1Q19	2Q19	3Q19(E)
<b>Total Outstanding Credit</b>	<b>253,214.4</b>	<b>261,389.7</b>	<b>270,499.1</b>	<b>274,486.0</b>	<b>275,130.1</b>	<b>277,171.5</b>	<b>280,043.3</b>
Household	131,198.2	133,932.9	137,864.1	141,652.9	142,685.3	142,924.7	143,329.3
Corporate	122,016.2	127,456.8	132,634.9	132,833.1	132,444.8	134,246.8	136,714.0
<b>Provision for Loan Losses</b>	<b>47.9</b>	<b>-33.3</b>	<b>-3.6</b>	<b>86.1</b>	<b>35.7</b>	<b>-18.1</b>	<b>41.5</b>
Household	33.1	51.4	49.9	43.1	55.1	49.6	70.1
Corporate	14.8	-84.7	-53.5	43.0	-19.4	-67.7	-28.6
<b>Quarterly Credit Cost</b>	<b>0.08%</b>	<b>-0.05%</b>	<b>-0.01%</b>	<b>0.13%</b>	<b>0.05%</b>	<b>-0.03%</b>	<b>0.06%</b>
Household	0.10%	0.16%	0.15%	0.12%	0.16%	0.14%	0.19%
Corporate	0.05%	-0.27%	-0.16%	0.13%	-0.06%	-0.20%	-0.08%
<b>Cumulative Credit Cost</b>	<b>0.08%</b>	<b>0.01%</b>	<b>0.01%</b>	<b>0.04%</b>	<b>0.05%</b>	<b>0.01%</b>	<b>0.03%</b>
Household	0.10%	0.13%	0.13%	0.13%	0.16%	0.15%	0.16%
Corporate	0.05%	-0.11%	-0.13%	-0.06%	-0.06%	-0.13%	-0.12%

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(bn Won)	1Q18	2Q18	3Q18	4Q18	1Q19	2Q19	3Q19(E)
<b>Employee Benefits</b>	<b>582.3</b>	<b>536.7</b>	<b>516.8</b>	<b>900.4</b>	<b>677.1</b>	<b>561.3</b>	<b>525.3</b>
Post-employment benefits	35.8	35.3	35.4	41.1	40.1	41.0	40.9
Termination benefits	-7.7	0.0	0.1	217.3	44.8	0.0	0.1
Salaries & employee benefits	332.3	336.0	343.8	514.0	340.8	392.8	349.2
Others	221.9	165.4	137.5	128.0	251.4	127.5	135.1
<b>Depreciation and Amortization</b>	<b>50.6</b>	<b>54.1</b>	<b>61.5</b>	<b>80.3</b>	<b>110.6</b>	<b>113.1</b>	<b>126.2</b>
Tangible assets	37.5	40.3	46.7	64.9	94.2	95.5	108.1
Intangible assets	11.6	12.2	12.8	13.3	15.8	16.9	17.5
Others	1.5	1.6	2.0	2.1	0.6	0.7	0.6
<b>Other General and Administrative Expenses</b>	<b>214.5</b>	<b>242.7</b>	<b>233.4</b>	<b>293.7</b>	<b>183.1</b>	<b>214.6</b>	<b>209.7</b>
Occupancy, furniture & equipment expenses	197.5	212.2	216.7	269.7	161.0	178.9	186.7
Taxes	17.0	30.5	16.7	24.0	22.1	35.7	23.0
<b>General &amp; Administrative Expenses</b>	<b>847.4</b>	<b>833.5</b>	<b>811.7</b>	<b>1,274.4</b>	<b>970.8</b>	<b>889.0</b>	<b>861.2</b>

**Cost to Income Ratio(CIR)**

(bn Won)	1Q18	2Q18	3Q18	4Q18	1Q19	2Q19	3Q19(E)
<b>Quarterly CIR</b>	<b>50.1%</b>	<b>49.1%</b>	<b>45.2%</b>	<b>76.6%</b>	<b>53.9%</b>	<b>48.3%</b>	<b>46.4%</b>
<b>Cumulative CIR</b>	<b>50.1%</b>	<b>49.6%</b>	<b>48.0%</b>	<b>55.0%</b>	<b>53.9%</b>	<b>51.1%</b>	<b>49.5%</b>
Gross operating income	1,692.5	1,699.1	1,797.7	1,664.1	1,800.8	1,840.6	1,856.5
General & administrative expenses	847.4	833.5	811.7	1,274.4	970.8	889.0	861.2



**Deposits in Won**

(bn Won)	Mar. 18	Jun. 18	Sep. 18	Dec. 18	Mar. 19	Jun. 19	Sep. 19(E)
Core deposits	113,786.4	113,654.5	111,430.1	112,780.1	115,679.8	116,870.6	116,827.8
Savings deposits	126,671.5	130,351.1	137,073.2	140,591.2	142,989.3	144,131.5	144,412.7
Marketable deposits	3,046.0	3,146.6	3,162.8	3,539.8	4,460.8	6,059.8	5,099.4
<b>Total</b>	<b>243,503.9</b>	<b>247,152.2</b>	<b>251,666.0</b>	<b>263,129.8</b>	<b>263,129.8</b>	<b>267,016.9</b>	<b>266,339.9</b>

**Deposit Portfolio**

(bn Won)	Mar. 18	Jun. 18	Sep. 18	Dec. 18	Mar. 19	Jun. 19	Sep. 19(E)
Core deposits	46.7%	46.7%	44.3%	42.9%	44.0%	43.8%	43.9%
Savings deposits	52.0%	52.0%	54.4%	53.4%	54.3%	53.9%	54.2%
Marketable deposits	1.3%	1.3%	1.3%	1.3%	1.7%	2.3%	1.9%
<b>Total</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

**Loan to Deposit Ratio**

(bn Won)	Mar. 18	Jun. 18	Sep. 18	Dec. 18	Mar. 19	Jun. 19	Sep. 19(E)
Loans in Won / Deposits in Won*	98.8%	98.3%	99.1%	99.6%	<b>98.2%</b>	<b>97.7%</b>	<b>95.7%</b>

\* Based on monthly average balance including CD and covered bond, respectively up to 1% of deposits in Won

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(bn Won)	Mar. 18	Jun. 18	Sep. 18	Dec. 18	Mar. 19	Jun. 19	Sep. 19(E)
<b>Total Outstanding Credits</b>	<b>253,214.4</b>	<b>261,389.6</b>	<b>270,499.1</b>	<b>274,486.0</b>	<b>275,130.1</b>	<b>277,171.5</b>	<b>280,043.4</b>
Normal	250,389.8	258,677.0	267,850.9	271,932.8	272,580.1	274,672.9	277,574.7
Precautionary	1,349.3	1,298.8	1,339.3	1,245.7	1,262.9	1,247.7	1,321.0
Substandard	608.9	601.6	600.7	607.4	634.6	646.6	712.9
Doubtful	600.0	587.9	508.5	505.5	468.2	426.9	277.9
Estimated Loss	266.5	224.3	199.7	194.7	184.3	177.5	156.8
NPL	1,475.3	1,413.8	1,308.9	1,307.5	1,287.1	1,250.9	1,147.6
<b>NPL Ratio</b>	<b>0.58%</b>	<b>0.54%</b>	<b>0.48%</b>	<b>0.48%</b>	<b>0.47%</b>	<b>0.45%</b>	<b>0.41%</b>
Loan loss reserves <sup>1)</sup>	1,735.5	1,694.0	1,596.7	1,599.2	1,547.5	1,442.2	1,355.4
Reserve for credit losses	1,826.8	1,877.1	1,925.7	1,962.3	1,991.2	2,027.9	2,000.4
<b>NPL Coverage Ratio<sup>2)</sup></b>	<b>117.64%</b>	<b>119.82%</b>	<b>121.99%</b>	<b>122.31%</b>	<b>120.24%</b>	<b>115.29%</b>	<b>118.11%</b>

1) Allowances for loan losses and acceptances & guarantees

2) Based on new formula in accordance with FSS guideline: Loan loss reserves / NPL (i.e. Reserves for credit losses is not included in the denominator)

**Household**

(bn Won)	Mar. 18	Jun. 18	Sep. 18	Dec. 18	Mar. 19	Jun. 19	Sep. 19(E)
<b>Total Outstanding Credits</b>	<b>131,198.2</b>	<b>133,932.9</b>	<b>137,864.1</b>	<b>141,652.9</b>	<b>142,685.3</b>	<b>142,924.7</b>	<b>143,329.4</b>
Normal	130,486.6	133,218.0	137,150.5	140,945.1	141,925.3	142,155.5	142,565.7
Precautionary	427.5	441.9	425.5	418.0	436.6	438.7	398.3
Substandard	163.1	155.5	174.3	175.4	203.9	207.6	249.8
Doubtful	96.1	90.9	87.1	95.7	96.1	104.1	96.3
Estimated Loss	24.8	26.6	26.6	18.7	23.5	18.9	19.3
NPL	284.1	273.0	288.1	289.8	323.4	330.5	365.4
<b>NPL Ratio</b>	<b>0.22%</b>	<b>0.20%</b>	<b>0.21%</b>	<b>0.20%</b>	<b>0.23%</b>	<b>0.23%</b>	<b>0.25%</b>
Loan loss reserves <sup>1)</sup>	443.6	449.5	452.6	447.9	455.1	452.8	460.0
Reserve for credit losses	1,061.8	1,079.7	1,117.2	1,152.4	1,165.8	1,171.3	1,168.9
<b>NPL Coverage Ratio<sup>2)</sup></b>	<b>156.14%</b>	<b>164.65%</b>	<b>157.12%</b>	<b>154.55%</b>	<b>140.72%</b>	<b>137.00%</b>	<b>125.90%</b>

1) Allowances for loan losses and acceptances & guarantees

2) Based on new formula in accordance with FSS guideline: Loan loss reserves / NPL (i.e. Reserves for credit losses is not included in the denominator)

### Corporate

(bn Won)	Mar. 18	Jun. 18	Sep. 18	Dec. 18	Mar. 19	Jun. 19	Sep. 19(E)
<b>Total Outstanding Credits</b>	<b>122,016.2</b>	<b>127,456.8</b>	<b>132,634.9</b>	<b>132,833.1</b>	<b>132,444.8</b>	<b>134,246.8</b>	<b>136,714.0</b>
Normal	119,903.2	125,459.0	130,700.4	130,987.6	130,654.8	132,517.4	135,009.1
Precautionary	921.8	856.9	913.7	827.7	826.3	809.0	922.7
Substandard	445.8	446.1	426.3	432.0	430.7	439.0	463.1
Doubtful	503.8	497.0	421.3	409.8	372.1	322.8	181.5
Estimated Loss	241.7	197.7	173.1	176.0	160.9	158.6	137.6
NPL	1,191.3	1,140.9	1,020.8	1,017.7	963.7	920.4	782.2
<b>NPL Ratio</b>	<b>0.98%</b>	<b>0.90%</b>	<b>0.77%</b>	<b>0.77%</b>	<b>0.73%</b>	<b>0.69%</b>	<b>0.57%</b>
Loan loss reserves <sup>1)</sup>	1,291.9	1,244.5	1,144.0	1,151.3	1,092.4	989.4	895.4
Reserve for credit losses	765.1	797.4	808.5	809.9	825.4	856.6	831.5
<b>NPL Coverage Ratio<sup>2)</sup></b>	<b>108.44%</b>	<b>109.08%</b>	<b>112.07%</b>	<b>113.13%</b>	<b>113.36%</b>	<b>107.50%</b>	<b>114.47%</b>

1) Allowances for loan losses and acceptances & guarantees

2) Based on new formula in accordance with FSS guideline: Loan loss reserves / NPL (i.e. Reserves for credit losses is not included in the denominator)

### Write-offs / NPL Sales

(bn Won)	1Q18	Jun. 18	Sep. 18	Dec. 18	Mar. 19	Jun. 19	Sep. 19(E)
<b>Write-offs</b>	<b>119.8</b>	<b>127.9</b>	<b>152.0</b>	<b>133.6</b>	<b>133.8</b>	<b>127.7</b>	<b>149.0</b>
Household	72.9	73.3	73.2	78.2	78.2	77.5	89.4
Corporate	46.9	54.6	78.9	55.3	58.5	50.2	59.6
<b>NPL Sales</b>	<b>0.0</b>	<b>90.1</b>	<b>0.0</b>	<b>104.5</b>	<b>0.0</b>	<b>75.6</b>	<b>0.0</b>
Household	0.0	21.0	0.0	21.2	0.0	19.7	0.0
Corporate	0.0	69.1	0.0	83.3	0.0	55.9	0.0
<b>Total</b>	<b>119.8</b>	<b>218.0</b>	<b>152.0</b>	<b>238.1</b>	<b>133.8</b>	<b>203.3</b>	<b>149.0</b>

### Recoveries from Written-offs

(bn Won)	1Q18	Jun. 18	Sep. 18	Dec. 18	Mar. 19	Jun. 19	Sep. 19(E)
Household	29.4	29.3	26.3	31.9	27.0	27.9	27.5
Corporate	37.1	88.6	27.1	36.9	24.9	23.2	15.4
<b>Total</b>	<b>66.5</b>	<b>117.9</b>	<b>53.4</b>	<b>68.8</b>	<b>51.9</b>	<b>51.1</b>	<b>42.9</b>

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### Delinquency Ratio

	Mar. 18	Jun. 18	Sep. 18	Dec. 18	Mar. 19	Jun. 19	Sep. 19(E)
<b>Household</b>	<b>0.24%</b>	<b>0.25%</b>	<b>0.26%</b>	<b>0.25%</b>	<b>0.28%</b>	<b>0.30%</b>	<b>0.31%</b>
Mortgage	0.17%	0.19%	0.20%	0.19%	0.22%	0.24%	0.27%
General	0.29%	0.30%	0.32%	0.31%	0.34%	0.36%	0.36%
<b>Corporate</b>	<b>0.33%</b>	<b>0.27%</b>	<b>0.24%</b>	<b>0.21%</b>	<b>0.25%</b>	<b>0.23%</b>	<b>0.26%</b>
SME	0.31%	0.24%	0.30%	0.26%	0.31%	0.29%	0.31%
Large Corporation	0.44%	0.39%	0.04%	0.01%	0.02%	0.01%	0.06%
<b>Total</b>	<b>0.28%</b>	<b>0.26%</b>	<b>0.25%</b>	<b>0.23%</b>	<b>0.27%</b>	<b>0.26%</b>	<b>0.29%</b>

- delinquent for 1 month and over

### Loan Amount

(bn Won)	Mar. 18	Jun. 18	Sep. 18	Dec. 18	Mar. 19	Jun. 19	Sep. 19(E)
<b>Household</b>	<b>131,198.2</b>	<b>133,932.9</b>	<b>137,864.1</b>	<b>141,652.9</b>	<b>142,685.3</b>	<b>142,924.7</b>	<b>143,329.3</b>
Mortgage	62,956.3	64,559.5	67,086.0	69,892.3	71,690.1	71,827.1	72,076.5
General	68,241.9	69,373.4	70,778.1	71,760.6	70,995.3	71,097.6	71,252.8
<b>Corporate</b>	<b>116,861.0</b>	<b>121,401.2</b>	<b>126,637.3</b>	<b>127,120.7</b>	<b>126,854.0</b>	<b>128,366.7</b>	<b>130,207.2</b>
SME	93,445.0	95,489.4	98,510.3	99,759.4	99,895.1	100,675.1	103,208.9
Large Corporation	23,416.0	25,911.7	28,127.0	27,361.3	26,958.9	27,691.6	26,998.3
<b>Total</b>	<b>248,059.2</b>	<b>255,334.1</b>	<b>264,501.4</b>	<b>268,773.6</b>	<b>269,539.3</b>	<b>271,291.4</b>	<b>273,536.5</b>

### Delinquent Amount

(bn Won)	Mar. 18	Jun. 18	Sep. 18	Dec. 18	Mar. 19	Jun. 19	Sep. 19(E)
<b>Household</b>	<b>309.9</b>	<b>331.6</b>	<b>360.7</b>	<b>354.4</b>	<b>403.4</b>	<b>425.6</b>	<b>447.2</b>
Mortgage	109.8	121.8	135.8	131.4	159.4	171.7	193.7
General	200.1	209.8	224.9	223.1	244.0	253.8	253.6
<b>Corporate</b>	<b>388.2</b>	<b>327.7</b>	<b>307.4</b>	<b>267.4</b>	<b>316.3</b>	<b>290.4</b>	<b>335.3</b>
SME	285.3	227.5	294.8	264.2	309.8	287.2	318.5
Large Corporation	102.9	100.1	12.6	3.2	6.5	3.2	16.9
<b>Total</b>	<b>698.1</b>	<b>659.2</b>	<b>668.1</b>	<b>621.8</b>	<b>719.7</b>	<b>716.0</b>	<b>782.5</b>



### Delinquent Amount by Period

(bn Won)	Mar. 18	Jun. 18	Sep. 18	Dec. 18	Mar. 19	Jun. 19	Sep. 19(E)
1~3 months	266.3	285.3	302.5	292.7	284.3	324.9	341.5
3~6 months	178.3	144.8	193.6	184.8	235.6	200.4	208.9
6~12 months	84.0	73.1	95.8	84.2	132.1	112.7	142.8
Over 12 months	169.5	156.0	76.2	60.1	67.7	77.9	89.3
<b>Total</b>	<b>698.1</b>	<b>659.2</b>	<b>668.1</b>	<b>621.8</b>	<b>719.7</b>	<b>715.9</b>	<b>782.5</b>

### Delinquency Ratio by Industry (Corporate Loan)

	Mar. 18	Jun. 18	Sep. 18	Dec. 18	Mar. 19	Jun. 19	Sep. 19(E)
Agriculture, forestry and fishing	0.29%	0.17%	0.47%	0.10%	0.32%	0.20%	0.36%
Mining and quarrying	0.00%	0.19%	0.00%	0.00%	0.00%	0.00%	0.00%
Manufacturing	0.51%	0.45%	0.37%	0.27%	0.33%	0.30%	0.36%
Electricity, gas, steam and air conditioning supply	0.04%	0.00%	0.01%	0.00%	0.04%	0.00%	0.00%
Water supply; sewage, waste management, materials recovery	0.12%	0.11%	0.30%	0.81%	0.41%	0.37%	0.35%
Construction	0.51%	0.54%	0.68%	0.53%	0.46%	0.46%	0.76%
Wholesale and retail trade	0.25%	0.21%	0.25%	0.24%	0.28%	0.27%	0.26%
Transportation and storage	1.20%	1.10%	0.09%	0.04%	0.12%	0.16%	0.14%
Accommodation and food service activities	0.10%	0.12%	0.09%	0.15%	0.17%	0.19%	0.22%
Information and communication	0.41%	0.32%	0.18%	0.20%	0.26%	0.30%	0.28%
Financial and insurance activities	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Real estate activities	0.04%	0.03%	0.10%	0.16%	0.17%	0.16%	0.18%
Professional, scientific and technical activities	0.63%	0.13%	0.16%	0.22%	0.17%	0.17%	0.17%
Business facilities management and business support services; rental and leasing activities	0.33%	0.12%	0.19%	0.24%	0.30%	0.28%	0.35%
Public administration and defence; compulsory social security	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Education	0.42%	0.53%	0.74%	0.52%	0.64%	0.35%	0.37%
Human health and social work activities	0.35%	0.20%	0.33%	0.16%	0.29%	0.15%	0.17%
Arts, sports and recreation related services	0.51%	0.13%	0.22%	0.27%	0.30%	0.13%	0.12%
Membership organizations, repair and other personal services	0.46%	0.26%	0.23%	0.11%	0.14%	0.10%	0.10%
Others	0.19%	0.03%	0.05%	0.18%	0.03%	0.03%	0.04%
<b>Total</b>	<b>0.33%</b>	<b>0.27%</b>	<b>0.24%</b>	<b>0.21%</b>	<b>0.25%</b>	<b>0.23%</b>	<b>0.26%</b>

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

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(bn Won)	Mar. 18	Jun. 18	Sep. 18	Dec. 18	Mar. 19	Jun. 19	Sep. 19(E)
<b>Tier 1 Capital</b>	<b>24,829.4</b>	<b>25,501.0</b>	<b>26,194.7</b>	<b>25,568.0</b>	<b>26,171.4</b>	<b>26,822.6</b>	<b>27,985.1</b>
Common Equity Tier 1	24,829.4	25,501.0	26,194.7	25,568.0	26,171.4	26,822.6	27,407.4
Paid in capital	2,021.9	2,021.9	2,021.9	2,021.9	2,021.9	2,021.9	2,021.9
Capital surplus	4,604.4	4,604.4	4,604.4	4,604.4	4,604.4	4,604.4	4,604.4
Retained earnings	17,728.8	18,391.9	19,117.8	19,311.4	19,198.6	19,930.9	20,632.7
Others	868.2	860.0	875.8	730.2	821.1	791.0	773.2
Deductions	-393.9	-377.2	-425.2	-1,099.9	-474.5	-525.6	-624.7
Additional Tier 1	0.0	0.0	0.0	0.0	0.0	0.0	577.7
<b>Tier 2 Capital</b>	<b>1,523.7</b>	<b>1,810.6</b>	<b>1,811.4</b>	<b>2,126.2</b>	<b>2,265.8</b>	<b>2,279.9</b>	<b>2,216.6</b>
Provisions	66.1	53.1	53.9	68.6	60.6	66.2	56.0
Subordinated debt	1,457.5	1,757.5	1,757.5	2,057.5	2,205.2	2,213.7	2,160.6
Others	0.0	0.0	0.0	0.0	0.0	0.0	0.0
<b>Total BIS Capital</b>	<b>26,353.0</b>	<b>27,311.6</b>	<b>28,006.0</b>	<b>27,694.2</b>	<b>28,437.2</b>	<b>29,102.5</b>	<b>30,201.7</b>
<b>Risk Weighted Assets</b>	<b>166,671.3</b>	<b>171,532.1</b>	<b>178,115.3</b>	<b>178,433.3</b>	<b>180,482.8</b>	<b>182,244.8</b>	<b>183,915.7</b>
<b>BIS Capital Adequacy Ratio</b>	<b>15.81%</b>	<b>15.92%</b>	<b>15.71%</b>	<b>15.52%</b>	<b>15.76%</b>	<b>15.97%</b>	<b>16.42%</b>
Tier 1	14.90%	14.87%	14.70%	14.33%	14.50%	14.72%	15.22%
<b>Common Equity Tier 1</b>	<b>14.90%</b>	<b>14.87%</b>	<b>14.70%</b>	<b>14.33%</b>	<b>14.50%</b>	<b>14.72%</b>	<b>14.90%</b>
Tier 2	0.91%	1.06%	1.02%	1.19%	1.26%	1.25%	1.21%

1) Based on BASEL III

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	Long-Term	Short-Term	Outlook	Last Updated
Moody's	Aa3	Prime-1	Stable	2018.12.17
S&P	A+	A-1	Stable	2016.08.08
Fitch	A	F1	Stable	2010.08.02

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('19.1=100) Year	National index	Seoul area index
2007	77.5	78.6
2008	79.9	82.6
2009	81.1	84.8
2010	82.6	83.8
2011	88.3	84.0
2012	88.3	81.6
2013	88.6	80.6
2014	90.5	81.2
2015	94.4	84.7
2016	95.7	87.3
2017	96.9	90.5
Jan. 2018	97.1	91.1
Feb. 2018	97.3	91.8
Mar. 2018	97.5	92.6
Apr. 2018	97.7	93.3
May. 2018	97.8	93.6
Jun. 2018	97.9	94.0
Jul. 2018	98.0	94.5
Aug. 2018	98.2	95.3
Sep. 2018	99.2	98.0
Oct. 2018	99.8	99.4
Nov. 2018	99.9	99.8
Dec. 2018	100.0	100.0
Jan. 2019	100.0	100.0
Feb. 2019	99.9	100.0
Mar. 2019	99.8	99.9
Apr. 2019	99.7	99.9
May. 2019	99.6	99.9
Jun. 2019	99.5	100.0
Sep. 2019	99.6	101.1

**Jeonse price index**

('19.1=100) Year	National index	Seoul area index
2007	64.5	60.3
2008	65.6	61.0
2009	67.8	64.7
2010	72.7	68.8
2011	81.6	76.3
2012	84.5	77.7
2013	89.3	83.1
2014	92.7	86.7
2015	97.9	93.6
2016	99.5	96.0
2017	99.9	97.7
Jan. 2018	99.9	97.7
Feb. 2018	99.9	97.9
Mar. 2018	99.9	98.1
Apr. 2018	99.9	98.3
May. 2018	99.9	98.4
Jun. 2018	99.8	98.5
Jul. 2018	99.8	98.7
Aug. 2018	99.7	98.9
Sep. 2018	99.9	99.4
Oct. 2018	100.0	99.8
Nov. 2018	100.0	100.0
Dec. 2018	100.0	100.0
Jan. 2019	100.0	100.0
Feb. 2019	99.8	99.8
Mar. 2019	99.7	99.7
Apr. 2019	99.5	99.6
May. 2019	99.4	99.6
Jun. 2019	99.3	99.6
Sep. 2019	99.2	99.9

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(bn Won)	IFRS9						
	1Q18	2Q18	3Q18	4Q18	1Q19	2Q19	3Q19(E)
Net interest income	123.8	132.3	140.5	145.6	127.7	139.2	133.8
Net fee and commission income	180.3	183.4	142.0	120.0	134.4	149.1	142.8
Net other operating income(expenses)	-13.5	-41.7	-17.5	-114.8	16.4	0.1	-10.6
<b>Gross operating income</b>	<b>290.6</b>	<b>274.0</b>	<b>265.0</b>	<b>150.8</b>	<b>278.5</b>	<b>288.4</b>	<b>266.0</b>
General & administrative expenses	177.8	179.8	185.0	192.6	168.5	194.8	193.1
<b>Operating profit before provision for credit losses</b>	<b>112.8</b>	<b>94.2</b>	<b>80.0</b>	<b>-41.8</b>	<b>110.0</b>	<b>93.6</b>	<b>72.9</b>
Provision for credit losses	0.3	0.0	0.5	9.3	1.2	3.9	4.9
<b>Net operating profit</b>	<b>112.5</b>	<b>94.2</b>	<b>79.5</b>	<b>-51.1</b>	<b>108.8</b>	<b>89.7</b>	<b>68.0</b>
Net non-operating profit(loss)	-1.3	4.7	5.7	4.8	4.3	30.0	9.2
Share of profit(loss) of associates	-0.3	0.0	0.2	0.3	0.2	0.4	1.9
Net other non-operating income(expenses)	-1.0	4.7	5.5	4.6	4.1	29.6	7.3
<b>Profit before income tax</b>	<b>111.2</b>	<b>98.9</b>	<b>85.2</b>	<b>-46.3</b>	<b>113.1</b>	<b>119.7</b>	<b>77.2</b>
Income tax expense	32.3	25.0	26.8	-14.0	32.2	31.7	21.4
<b>Profit for the period</b>	<b>78.9</b>	<b>73.9</b>	<b>58.4</b>	<b>-32.3</b>	<b>80.9</b>	<b>88.0</b>	<b>55.8</b>
Profit attributable to non-controlling interest	0.1	-0.1	0.0	0.1	0.0	0.0	0.0
Profit attributable to shareholders of the parent company	<b>78.8</b>	<b>74.0</b>	<b>58.4</b>	<b>-32.4</b>	<b>80.9</b>	<b>88.0</b>	<b>55.8</b>

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

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(bn Won)	Mar. 18	Jun. 18	Sep. 18	Dec. 18	Mar. 19	Jun. 19	Sep. 19(E)
<b>Total Assets</b>	<b>39,738.1</b>	<b>42,037.1</b>	<b>44,632.6</b>	<b>45,086.3</b>	<b>43,665.4</b>	<b>44,731.6</b>	<b>45,976.9</b>
Cash and due from financial institutions	2,253.9	2,914.6	3,331.4	3,714.0	3,928.4	5,742.0	6,029.8
Financial assets at fair value through profit or loss	25,396.7	26,651.7	28,597.9	28,934.5	25,917.6	25,220.2	26,180.9
Derivative financial assets	390.6	446.7	495.1	383.5	457.2	523.7	736.7
Financial investments	2,697.4	2,734.8	2,367.4	2,456.8	2,291.0	2,105.5	2,319.4
Loans	4,785.4	4,949.8	5,698.4	5,574.1	5,699.4	5,786.1	55,442.0
(Allowances for loan losses)	-62.0	-62.8	-62.8	-69.5	-70.9	-70.0	-75.0
Investments in associates	36.6	38.2	47.4	54.1	55.7	63.2	74.0
Tangible assets	640.0	810.0	816.1	1,193.3	1,307.8	1,748.8	1,754.8
Goodwill & Intangible assets	218.1	218.3	216.3	214.8	211.4	210.0	208.6
Current income tax assets	3.0	3.3	4.2	5.4	4.7	5.3	4.5
Deferred income tax assets	0.0	0.0	0.0	3.3	0.0	0.0	0.0
Other assets	3,316.4	3,269.7	3,058.4	2,552.5	3,792.2	3,326.8	3,124.0
<b>Total Liabilities</b>	<b>35,388.6</b>	<b>37,594.8</b>	<b>40,139.2</b>	<b>40,613.4</b>	<b>39,169.4</b>	<b>40,129.4</b>	<b>41,299.7</b>
Financial liabilities at fair value through profit or loss	12,704.2	14,218.7	15,987.7	15,283.1	16,374.7	17,250.1	17,355.4
Deposits	3,625.4	3,690.3	4,001.8	3,783.4	3,922.3	4,127.6	4,099.4
Debts	11,844.8	12,197.6	12,755.0	14,087.7	12,130.6	11,080.4	12,167.6
Debentures	3,170.9	3,556.4	3,658.3	4,109.9	2,848.9	3,313.2	3,264.4
Derivative financial liabilities	946.9	867.4	800.2	1,175.5	601.8	729.5	882.3
Net defined benefit liabilities	30.4	35.6	40.8	44.2	32.4	37.5	42.2
Provisions	6.9	19.2	17.5	17.2	10.0	9.8	9.0
Accrued expenses payables	126.2	148.3	168.2	188.3	125.1	147.9	175.8
Other liabilities	2,932.9	2,861.3	2,709.7	1,924.1	3,123.6	3,433.4	3,303.6
<b>Total Equity</b>	<b>4,349.5</b>	<b>4,442.2</b>	<b>4,493.3</b>	<b>4,472.9</b>	<b>4,496.0</b>	<b>4,602.1</b>	<b>4,677.3</b>
Share capital	1,439.9	1,439.9	1,439.9	1,439.9	1,439.9	1,439.9	1,439.9
Capital surplus	1,329.3	1,329.3	1,329.3	1,328.9	1,328.9	1,328.9	1,328.9
Accumulated other comprehensive income	47.4	66.0	58.8	71.1	63.2	81.3	100.7
Retained earnings	1,528.9	1,602.9	1,661.2	1,628.9	1,659.8	1,747.8	1,803.6
Non-controlling interest	0.1	0.2	0.2	0.2	0.3	0.3	0.3
Other equity	3.9	3.9	3.9	3.9	3.9	3.9	3.9

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**Key Indicators**

(bn Won)	4Q17	1Q18	2Q18	3Q18	4Q18	1Q19	2Q19	3Q19
<b>Brokerage</b>								
Stocks (Including ETF, ELW)								
Market share	4.96%	5.92%	5.03%	4.44%	4.69%	4.87%	4.75%	4.54%
Online transaction volume ratio	66.66%	68.04%	74.18%	71.39%	67.68%	73.01%	73.49%	75.28%
Average Online fee rate	0.087%	0.085%	0.086%	0.084%	0.081%	0.083%	0.080%	0.077%
Average offline fee rate	0.154%	0.154%	0.167%	0.141%	0.116%	0.145%	0.126%	0.127%
Average fee rate	0.109%	0.107%	0.107%	0.100%	0.092%	0.100%	0.092%	0.090%
<b>Futures</b>								
Market share	2.11%	2.43%	2.09%	1.71%	1.64%	1.74%	1.45%	1.38%
Online transaction volume ratio	72.13%	72.94%	70.00%	78.15%	84.58%	80.73%	72.20%	67.32%
Average fee rate	0.003%	0.003%	0.003%	0.003%	0.002%	0.003%	0.003%	0.003%
<b>Options</b>								
Market share	2.55%	2.34%	1.99%	1.75%	1.80%	3.49%	4.03%	3.50%
Online transaction volume ratio	80.91%	88.67%	89.72%	88.42%	84.35%	87.46%	85.60%	82.46%
Average fee rate	0.069%	0.088%	0.090%	0.091%	0.087%	0.090%	0.081%	0.092%
<b>Wealth Management</b>								
<b>Fund</b>	<b>72,408.0</b>	<b>75,591.9</b>	<b>76,121.6</b>	<b>81,475.7</b>	<b>81,553.7</b>	<b>87,279.2</b>	<b>90,306.8</b>	<b>92,850.8</b>
Fund	16,123.3	17,642.7	19,039.9	20,692.8	21,271.6	23,994.9	25,734.4	27,399.8
Equity fund	1,687.9	1,718.6	1,699.8	1,702.4	1,653.9	1,595.1	1,657.2	1,607.8
Hybrid fund	729.1	729.4	752.8	687.9	713.6	745.4	742.0	733.1
Bond fund	1,044.6	1,247.1	2,070.8	3,043.9	2,711.8	3,187.5	3,687.2	4,144.5
MMF	2,052.0	2,763.9	2,219.9	1,693.5	1,527.9	2,594.0	2,546.7	2,542.4
Others	10,609.8	11,183.7	12,296.6	13,565.0	14,664.4	15,873.0	17,101.3	18,372.0
ELS/DLS	9,741.1	10,663.4	11,600.2	12,094.4	12,497.9	12,947.8	13,588.0	13,186.7
Bond	34,468.9	35,142.6	35,653.7	37,044.6	37,510.0	39,610.5	38,802.6	39,295.6
Trust	10,087.4	10,202.6	7,926.6	9,788.4	9,170.6	9,893.2	10,550.9	10,795.1
Others	1,987.2	1,940.6	1,901.2	1,855.6	1,103.7	832.8	1,631.0	2,173.6

**Capital Adequacy**

(bn Won)	Dec. 17	Mar. 18	Jun. 18	Sep. 18	Dec. 18	Mar. 19	Jun. 19	Sep. 19(E)
<b>Net Capital Ratio</b>	<b>1,609.0%</b>	<b>1,594.1%</b>	<b>1,503.5%</b>	<b>1,450.9%</b>	<b>1,287.6%</b>	<b>1,165.6%</b>	<b>1,299.4%</b>	<b>1,420.8%</b>
Net capital	3,210.7	3,108.8	3,080.0	3,086.2	2,970.0	2,809.7	3,077.4	3,281.1
Total risk exposure	1,048.2	966.3	1,059.3	1,136.2	1,239.5	1,245.3	1,333.2	1,374.0
Sum of equity capital required to maintain license	134.4	134.4	134.4	134.4	134.4	134.2	134.2	134.2

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(bn Won)	1Q18	2Q18	3Q18	4Q18	1Q19	2Q19	3Q19(E)
Net interest income	145.6	155.5	156.5	158.6	153.3	155.3	156.2
Net fee and commission income	-34.5	-36.6	-36.2	-39.7	-38.4	-38.3	-37.7
Net other operating income(expenses)	227.2	211.4	179.0	76.1	181.2	223.1	183.8
<b>Gross operating income</b>	<b>338.3</b>	<b>330.3</b>	<b>299.3</b>	<b>195.0</b>	<b>296.1</b>	<b>340.1</b>	<b>302.3</b>
General & administrative expenses	206.2	195.0	189.5	198.7	203.2	216.8	224.2
<b>Operating profit before provision for credit losses</b>	<b>132.1</b>	<b>135.3</b>	<b>109.8</b>	<b>-3.7</b>	<b>92.9</b>	<b>123.3</b>	<b>78.1</b>
Provision for credit losses	2.8	7.7	1.0	3.0	-5.9	2.9	-12.1
<b>Net operating profit</b>	<b>129.3</b>	<b>127.6</b>	<b>108.8</b>	<b>-6.7</b>	<b>98.8</b>	<b>120.4</b>	<b>90.2</b>
Net non-operating income	4.5	3.7	-2.6	2.5	4.3	5.5	4.3
Share of profit(loss) of associates	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Net other non-operating income(expenses)	4.5	3.7	-2.6	2.5	4.3	5.5	4.3
<b>Profit before income tax</b>	<b>133.8</b>	<b>131.3</b>	<b>106.2</b>	<b>-4.2</b>	<b>103.1</b>	<b>125.9</b>	<b>94.5</b>
Income tax expense	38.9	38.0	33.3	-5.5	27.7	34.9	26.7
<b>Profit for the period</b>	<b>94.9</b>	<b>93.3</b>	<b>72.9</b>	<b>1.3</b>	<b>75.4</b>	<b>91.0</b>	<b>67.8</b>
Profit attributable to shareholders of the parent company	<b>94.8</b>	<b>93.3</b>	<b>72.8</b>	<b>1.4</b>	<b>75.3</b>	<b>90.9</b>	<b>67.7</b>



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(bn Won)	Mar. 18	Jun. 18	Sep. 18	Dec. 18	Mar. 19	Jun. 19	Sep. 19(E)
<b>Total Assets</b>	<b>32,918.2</b>	<b>33,375.3</b>	<b>33,843.1</b>	<b>34,785.6</b>	<b>35,475.0</b>	<b>36,087.1</b>	<b>36,641.5</b>
Cash and due from financial institutions	351.5	327.7	410.7	797.4	418.2	446.6	357.5
Financial assets at fair value through profit or loss	6,092.2	6,083.7	6,291.1	6,631.0	7,234.0	7,787.7	8,396.1
Derivative financial assets	197.5	29.9	36.5	41.8	18.0	10.3	9.1
Financial investments	11,331.7	11,588.5	11,428.8	11,649.9	11,833.4	11,933.3	11,967.3
Loans	6,654.3	6,960.4	7,230.6	7,289.4	7,129.1	7,202.8	7,160.9
(Allowances for loan losses)	-57.3	-57.7	-58.8	-57.0	-46.2	-46.8	-15.3
Investments in associates	0.0	0.0	0.5	0.5	0.5	1.0	0.9
Tangible assets	881.4	876.9	869.9	867.9	892.7	884.8	887.3
Goodwill & Intangible assets	2,203.7	2,151.3	2,105.5	2,054.1	2,004.0	1,956.8	1,907.7
Current income tax assets	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Deferred income tax assets	1.8	1.8	1.8	1.8	1.8	1.9	1.9
Other assets	5,204.1	5,355.1	5,467.7	5,451.8	5,943.3	5,861.9	5,952.8
<b>Total Liabilities</b>	<b>29,699.8</b>	<b>30,053.4</b>	<b>30,423.5</b>	<b>31,289.7</b>	<b>31,823.6</b>	<b>32,225.0</b>	<b>32,690.1</b>
Financial liabilities at fair value through profit or loss	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Deposits	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Debts	0.0	0.1	0.1	0.1	9.9	11.9	16.2
Debentures	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Derivative financial liabilities	2.0	100.2	70.7	71.0	118.8	153.0	261.8
Net defined benefit liabilities	66.7	72.9	79.2	41.1	47.5	33.6	39.6
Provisions	44.0	43.9	47.6	49.5	49.6	50.5	52.2
Accrued expenses payables	111.5	116.2	91.9	98.4	90.9	135.3	115.0
Other liabilities	29,475.6	29,720.1	30,134.0	31,029.6	31,506.9	31,840.7	32,205.3
<b>Total Equity</b>	<b>3,218.4</b>	<b>3,321.9</b>	<b>3,419.6</b>	<b>3,495.8</b>	<b>3,651.4</b>	<b>3,862.1</b>	<b>3,951.4</b>
Share capital	33.3	33.3	33.3	33.3	33.3	33.3	33.3
Capital surplus	348.4	348.4	348.4	348.4	348.4	348.4	348.4
Accumulated other comprehensive income	-60.2	-49.9	-25.0	47.8	127.8	247.4	268.8
Retained earnings	2,892.8	2,986.1	3,058.9	3,062.2	3,137.5	3,228.4	3,296.1
Non-controlling interest	4.1	4.0	4.0	4.1	4.4	4.6	4.8

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**Summarized Statement of Financial Position**

(bn Won, %)	Dec. 17	Mar. 18	Jun. 18	Sep. 18	Dec. 18	Mar. 19	Jun. 19	Sep. 19
Invested assets	25,135.4	25,455.6	25,950.1	26,357.6	27,329.0	27,557.6	28,307.9	28,815.3
Net investment yield (cumulative)	3.3	3.3	3.3	3.2	3.1	3.4	3.5	3.6
<b>Total Assets</b>	<b>31,558.7</b>	<b>32,077.6</b>	<b>32,455.9</b>	<b>32,884.1</b>	<b>33,755.6</b>	<b>34,383.2</b>	<b>34,955.2</b>	<b>35,464.6</b>
Policy reserves	24,342.1	24,798.2	25,301.2	25,742.6	26,015.3	26,562.2	26,960.9	27,373.3
Catastrophe reserves	719.8	736.5	752.1	766.2	776.5	794.9	811.4	826.9
<b>Total Liabilities</b>	<b>28,851.4</b>	<b>29,414.6</b>	<b>29,723.6</b>	<b>30,083.8</b>	<b>30,908.2</b>	<b>31,408.5</b>	<b>31,795.7</b>	<b>32,241.6</b>
<b>Total Equities</b>	<b>2,707.4</b>	<b>2,663.0</b>	<b>2,732.4</b>	<b>2,800.4</b>	<b>2,847.5</b>	<b>2,974.7</b>	<b>3,159.9</b>	<b>3,223.1</b>
<b>Total Liabilities &amp; Equities</b>	<b>31,558.7</b>	<b>32,077.6</b>	<b>32,455.9</b>	<b>32,884.1</b>	<b>33,755.6</b>	<b>34,383.2</b>	<b>34,955.2</b>	<b>35,464.6</b>

**Summarized Statement of Comprehensive Income (Cumulative)**

(bn Won)	4Q17	1Q18	2Q18	3Q18	4Q18	1Q19	2Q19	3Q19
Direct premium written	9,723.7	2,503.6	4,945.3	7,356.9	9,850.2	2,598.5	5,138.4	7,668.7
Net premium earned	8,795.0	2,230.1	4,459.0	6,694.4	8,944.4	2,255.1	4,545.0	6,858.5
Underwriting income	-273.2	-111.0	-194.3	-303.9	-505.6	-146.7	-293.7	-495.0
Investment income	790.8	204.7	412.1	606.3	784.2	228.1	475.1	736.0
Operating income	517.6	93.7	217.8	302.4	278.6	81.4	181.4	241.0
Ordinary income	513.7	96.5	218.3	291.9	261.4	77.0	176.0	239.0
<b>Net Income</b>	<b>362.6</b>	<b>68.4</b>	<b>155.2</b>	<b>204.5</b>	<b>187.3</b>	<b>56.9</b>	<b>128.2</b>	<b>173.1</b>

### Capital Adequacy

(bn Won)	Dec. 17	Mar. 18	Jun. 18	Sep. 18	Dec. 18	Mar. 19	Jun. 19	Sep. 19(E)
<b>RBC Ratio</b>	<b>190.3%</b>	<b>189.0%</b>	<b>185.8%</b>	<b>186.4%</b>	<b>187.1%</b>	<b>190.0%</b>	<b>193.3%</b>	<b>191.4%</b>
Available capital	3,110.7	3,100.2	3,172.9	3,269.7	3,331.9	3,473.1	3,655.3	3,735.1
Required capital	1,631.1	1,640.1	1,707.6	1,753.8	1,780.9	1,828.0	1,890.9	1,951.5

### Embedded Value

(bn Won)	4Q17	1Q18	2Q18	3Q18	4Q18	1Q19	2Q19	3Q19
<b>(A) Adjusted Net Worth (ANW)</b>	<b>2,555</b>	<b>2,424</b>	<b>2,519</b>	<b>2,762</b>	<b>3,111</b>	<b>3,403</b>	<b>3,876</b>	<b>4,232</b>
<b>(B) Value of In-Force Business (VIF)</b>	<b>921</b>	<b>1,108</b>	<b>1,368</b>	<b>1,581</b>	<b>1,802</b>	<b>2,122</b>	<b>2,359</b>	<b>2,592</b>
Present Value of Future Profit	4,967	5,178	5,462	5,705	5,928	6,305	6,567	6,802
Cost of Capital	-4,045	-4,070	-4,094	-4,123	-4,126	-4,183	-4,208	-4,210
Value of New Business	217	222	237	229	222	254	244	238
Present Value of Future Profit	275	279	286	280	280	374	322	302
Cost of Capital	-58	-57	-49	-51	-58	-121	-77	-64
<b>(A+B) Embedded Value (EV)</b>	<b>3,476</b>	<b>3,532</b>	<b>3,887</b>	<b>4,343</b>	<b>4,913</b>	<b>5,525</b>	<b>6,235</b>	<b>6,825</b>

#### Note & Disclaimer

1. Embedded value and value of new business results of KB Insurance is for information purposes only and does not constitute an invitation or offer by any person to acquire, purchase or subscribe for securities, and based on the assumptions made by and information currently available to the Group's management.
2. Actual results, performance or events may differ materially from those in the table due to, among other things, (1) general economic conditions, (2) performance of financial markets, (3) the frequency and severity of insured loss events, (4) mortality and morbidity levels and trends, (5) persistency levels, (6) interest rate levels, (7) general competitive factors, (8) changes in law and regulations
3. The embedded value and value of new business results from 2017 to 2019 are based on a consistent set of major assumptions.
4. KB Financial Group assumes no legal obligations to any claims on the investment result based on information provided in this table

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**Direct Premiums by Policy Type (Quarterly)**

(bn Won)	1Q18		2Q18		3Q18		4Q18		1Q19		2Q19		3Q19(E)	
		(%)		(%)		(%)		(%)		(%)		(%)		(%)
<b>General</b>	276.6	11.0	227.3	9.3	201.4	8.4	226.4	9.1	303.3	11.7	229.5	9.0	212.6	8.4
<b>Long-term</b>	1,711.0	64.5	1,713.5	70.2	1,720.8	71.4	1,737.9	69.7	1,749.3	67.3	1,766.5	69.5	1,778.7	70.3
Long-term	1,614.1	3.9	1,619.3	66.3	1,628.9	67.5	1,646.2	66.0	1,661.7	64.0	1,681.3	66.2	1,696.8	67.1
Pension	96.9	68.3	94.2	3.9	91.9	3.8	91.7	3.7	87.5	3.4	85.1	3.4	81.9	3.2
<b>Auto</b>	516.0	20.6	501.0	20.5	489.3	20.3	529.0	21.2	545.9	21.0	544.0	21.4	539.0	21.3
<b>Total</b>	2,503.6	100.0	2,441.8	100.0	2,411.5	100.0	2,493.3	100.0	2,598.5	100.0	2,539.9	100.0	2,530.3	100.0

**Direct Premiums by Policy Type (Cumulative)**

(bn Won)	1Q18		2Q18		3Q18		4Q18		1Q19		2Q19		3Q19(E)	
		(%)		(%)		(%)		(%)		(%)		(%)		(%)
<b>General</b>	276.6	11.0	503.9	10.2	705.3	9.6	931.7	9.5	303.3	11.7	532.8	10.4	745.4	9.7
<b>Long-term</b>	1,711.0	64.5	3,424.4	69.2	5,145.3	69.9	6,883.2	69.9	1,749.3	67.3	3,515.7	68.4	5,294.4	69.1
Long-term	1,614.1	3.9	3,233.4	65.4	4,862.3	66.1	6,508.5	66.1	1,661.7	64.0	3,343.0	65.1	5,039.8	65.7
Pension	96.9	68.3	191.0	3.9	283.0	3.8	374.7	3.8	87.5	3.4	172.7	3.4	254.6	3.3
<b>Auto</b>	516.0	20.6	1,017.0	20.6	1,506.3	20.5	2,035.3	20.7	545.9	21.0	1,089.9	21.2	1,628.9	21.2
<b>Total</b>	2,503.6	100.0	4,945.3	100.0	7,356.9	100.0	9,850.2	100.0	2,598.5	100.0	5,138.4	100.0	7,668.7	100.0

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Loss & Expense Ratios (Quarterly)

(bn Won, %)	1Q19					2Q19					3Q19(E)				
	Premium	Loss	Loss Ratio	Net Expense	Expense Ratio	Premium	Loss	Loss Ratio	Net Expense	Expense Ratio	Premium	Loss	Loss Ratio	Net Expense	Expense Ratio
<b>General</b>	130.9	99.8	76.2	29.2	22.3	135.0	92.9	68.8	34.8	25.7	130.6	102.8	78.7	35.4	27.1
<b>Long-term</b>	1,661.7	1,395.5	84.0	384.2	23.1	1,675.4	1,405.3	83.9	384.4	22.9	1,685.7	1,441.0	85.5	373.5	22.2
Long-term	1,574.3	1,286.3	81.7	378.5	24.0	1,590.3	1,295.8	81.5	378.9	23.8	1,603.9	1,335.8	83.3	368.4	23.0
Pension	87.3	109.2	125.0	4.2	4.8	85.1	109.5	128.7	3.9	4.6	81.9	105.2	128.5	3.6	4.4
<b>Auto</b>	462.5	397.3	85.9	95.7	20.7	479.5	420.3	87.6	99.3	20.7	497.2	463.2	93.2	98.9	19.9
<b>Total</b>	2,255.1	1,892.6	83.9	509.1	22.6	2,289.9	1,918.5	83.8	518.5	22.6	2,313.5	2,007.0	86.8	507.8	22.0

Loss & Expense Ratios (Cumulative)

(bn Won, %)	1Q19					2Q19					3Q19(E)				
	Premium	Loss	Loss Ratio	Net Expense	Expense Ratio	Premium	Loss	Loss Ratio	Net Expense	Expense Ratio	Premium	Loss	Loss Ratio	Net Expense	Expense Ratio
<b>General</b>	130.9	99.8	76.2	29.2	22.3	265.9	192.7	72.4	64.0	24.1	396.5	295.5	74.5	99.4	25.1
<b>Long-term</b>	1,661.7	1,395.5	84.0	384.2	23.1	3,337.0	2,800.8	83.9	768.5	23.0	5,022.8	4,241.8	84.5	1,142.0	22.7
Long-term	1,574.3	1,286.3	81.7	378.5	24.0	3,164.6	2,582.1	81.6	757.4	23.9	4,768.5	3,917.9	82.2	1,125.8	23.6
Pension	87.3	109.2	125.0	4.2	4.8	172.4	218.7	126.8	8.1	4.7	254.3	323.9	127.4	11.7	4.6
<b>Auto</b>	462.5	397.3	85.9	95.7	20.7	942.0	817.6	86.8	195.1	20.7	1,439.3	1,280.8	89.0	294.0	20.4
<b>Total</b>	2,255.1	1,892.6	83.9	509.1	22.6	4,545.0	3,811.1	83.9	1,027.6	22.6	6,858.5	5,818.1	84.8	1,535.5	22.4

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bn Won	2019.01	2019.02	2019.03	2019.04	2019.05	2019.06	2019.07	2019.08	2019.09	2019.10	2019.11	2019.12	Average	FY2019
<b>Protection</b>	8,044	7,845	10,558	8,109	8,141	7,462	8,298	7,585					8,255	66,041
Accident	1,391	1,469	2,219	1,451	1,385	1,136	1,190	1,076					1,415	11,318
Drivers	845	736	837	781	1,099	1,038	1,355	1,212					988	7,903
Property	1,058	982	1,014	1,385	1,356	1,217	1,214	1,238					1,183	9,465
Disease	4,750	4,658	6,488	4,492	4,301	4,070	4,539	4,059					4,669	37,356
Bundled	-0.2	0.0	0.0	0.0	-0.1	0.0	-0.2	0.0					-0.1	-0.5
<b>Savings</b>	102	86	103	90	86	79	72	92					89	711
Annuities	148	128	99	86	104	85	76	61					98	786
<b>Total</b>	<b>8,294</b>	<b>8,059</b>	<b>10,760</b>	<b>8,285</b>	<b>8,332</b>	<b>7,625</b>	<b>8,446</b>	<b>7,737</b>					<b>8,442</b>	<b>67,539</b>

bn Won	2018.01	2018.02	2018.03	2018.04	2018.05	2018.06	2018.07	2018.08	2018.09	2018.10	2018.11	2018.12	Average	FY2018
<b>Protection</b>	6,228	8,762	8,230	6,803	7,806	7,855	7,760	7,334	6,563	6,058	7,014	6,924	7,278	87,337
Accident	1,126	5,320	2,568	1,668	1,690	1,600	1,567	1,547	1,183	1,193	1,140	954	1,796	21,555
Drivers	875	518	755	746	921	880	1,567	1,261	1,366	963	931	892	973	11,674
Property	1,101	955	1,069	1,400	1,260	1,347	1,281	1,233	884	971	1,061	1,011	1,131	13,572
Disease	3,127	1,970	3,837	2,989	3,935	4,030	3,346	3,292	3,129	2,932	3,882	4,067	3,378	40,536
Bundled	-0.1	0.0	0.0	-0.1	0.0	-0.1	-0.1	0.0	0.3	-0.1	0.0	-0.2	0.0	-0.4
<b>Savings</b>	200	79	79	47	38	41	12	42	81	90	121	95	77	927
Annuities	139	103	117	100	94	83	74	71	64	80	77	79	90	1,081
<b>Total</b>	<b>6,567</b>	<b>8,945</b>	<b>8,427</b>	<b>6,950</b>	<b>7,937</b>	<b>7,979</b>	<b>7,847</b>	<b>7,447</b>	<b>6,708</b>	<b>6,228</b>	<b>7,212</b>	<b>7,098</b>	<b>7,445</b>	<b>89,345</b>

bn Won	2017.01	2017.02	2017.03	2017.04	2017.05	2017.06	2017.07	2017.08	2017.09	2017.10	2017.11	2017.12	Average	FY2017
<b>Protection</b>	5,718	6,692	9,581	5,013	6,169	6,682	6,062	6,343	6,715	6,091	6,266	6,551	6,490	77,883
Accident	834	1,283	2,193	838	1,089	982	979	1,156	1,300	1,177	1,097	945	1,156	13,874
Drivers	511	572	601	616	990	1,763	1,417	951	1,125	896	902	1,038	949	11,382
Property	906	967	1,054	929	925	1,056	987	955	1,002	936	1,017	1,028	980	11,762
Disease	3,469	3,870	5,732	2,629	3,165	2,880	2,679	3,282	3,287	3,082	3,251	3,540	3,405	40,865
Bundled	-0.1	0.2	-0.1	0.1	0.0	0.0	0.2	0.0	0.0	0.1	-0.1	0.0	0.0	0.1
<b>Savings</b>	180	179	195	179	128	127	120	162	161	135	117	93	148	1,776
Annuities	127	162	153	104	110	116	96	93	91	81	74	85	108	1,293
<b>Total</b>	<b>6,025</b>	<b>7,033</b>	<b>9,929</b>	<b>5,296</b>	<b>6,408</b>	<b>6,925</b>	<b>6,279</b>	<b>6,598</b>	<b>6,966</b>	<b>6,307</b>	<b>6,457</b>	<b>6,729</b>	<b>6,746</b>	<b>80,952</b>

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(bn Won)	1Q18	2Q18	3Q18	4Q18	1Q19	2Q19	3Q19(E)
Net interest income	284.0	287.5	294.9	301.9	303.9	299.9	311.3
Net fee and commission income	63.9	53.6	53.8	93.4	62.0	42.9	68.3
Net other operating income(expenses)	-26.0	2.2	-43.5	-60.7	-49.9	-48.5	-55.6
<b>Gross operating income</b>	<b>321.9</b>	<b>343.3</b>	<b>305.2</b>	<b>334.6</b>	<b>316.0</b>	<b>294.3</b>	<b>324.0</b>
General & administrative expenses	112.3	93.9	88.2	110.5	99.0	105.4	101.6
<b>Operating profit before provision for credit losses</b>	<b>209.6</b>	<b>249.4</b>	<b>217.0</b>	<b>224.1</b>	<b>217.0</b>	<b>188.9</b>	<b>222.4</b>
Provision for credit losses	108.3	100.7	111.7	110.3	112.4	96.6	115.8
<b>Net operating income</b>	<b>101.3</b>	<b>148.7</b>	<b>105.3</b>	<b>113.8</b>	<b>104.6</b>	<b>92.3</b>	<b>106.6</b>
Net non-operating income	-2.7	-16.9	-0.6	-12.7	-1.4	0.6	-3.5
Share of profit(loss) of associates	-0.3	-0.2	-0.2	0.9	0.2	0.2	0.3
Net other non-operating income(expenses)	-2.4	-16.7	-0.4	-13.6	-1.6	0.4	-3.8
<b>Profit before income tax</b>	<b>98.6</b>	<b>131.8</b>	<b>104.7</b>	<b>101.1</b>	<b>103.2</b>	<b>92.9</b>	<b>103.1</b>
Income tax expense	26.9	34.9	27.8	60.0	25.2	24.8	-1.8
<b>Profit for the period</b>	<b>71.7</b>	<b>96.9</b>	<b>76.9</b>	<b>41.1</b>	<b>78.0</b>	<b>68.1</b>	<b>104.9</b>
Profit attributable to shareholders of the parent company	<b>71.7</b>	<b>96.9</b>	<b>76.9</b>	<b>41.1</b>	<b>78.0</b>	<b>68.1</b>	<b>104.9</b>

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(bn Won)	Mar. 18	Jun. 18	Sep. 18	Dec. 18	Mar. 19	Jun. 19	Sep. 19(E)
<b>Total Assets</b>	<b>17,838.8</b>	<b>18,495.3</b>	<b>20,340.9</b>	<b>20,529.0</b>	<b>20,212.0</b>	<b>20,713.4</b>	<b>22,509.8</b>
Cash and due from financial institutions	108.9	110.7	178.9	204.9	117.5	144.1	332.9
Financial assets at fair value through profit or loss	435.5	575.6	1,806.9	682.4	667.6	726.7	1,080.5
Derivative financial assets	10.2	5.7	4.9	1.9	2.6	11.6	40.7
Financial investments	72.1	76.3	76.6	74.6	74.6	76.4	76.5
Loans	16,462.0	17,031.9	17,575.1	18,789.0	18,589.5	19,020.4	20,199.5
(Allowances for loan losses)	-700.4	-717.2	-727.8	-747.2	-754.1	-754.2	-765.8
Investments in associates	3.1	3.1	2.8	3.6	3.9	4.1	4.4
Tangible assets	110.1	111.1	109.8	130.9	164.8	152.9	142.6
Goodwill & Intangible assets	78.7	79.6	75.9	85.2	93.8	92.5	85.6
Current income tax assets	0.0	0.0	0.0	0.0	0.0	0.0	4.4
Deferred income tax assets	130.1	126.7	119.7	107.8	109.6	114.7	120.9
Other assets	428.1	374.6	390.3	448.7	388.1	370.0	421.8
<b>Total Liabilities</b>	<b>14,076.4</b>	<b>14,639.4</b>	<b>16,405.0</b>	<b>16,570.3</b>	<b>16,381.2</b>	<b>16,821.4</b>	<b>18,516.5</b>
Financial liabilities at fair value through profit or loss	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Deposits	0.0	0.0	0.3	0.0	0.0	0.0	0.0
Debts	530.0	650.0	603.3	620.1	853.2	781.9	625.7
Debentures	11,382.3	11,843.4	12,622.9	13,053.6	13,167.6	13,711.2	14,511.0
Derivative financial liabilities	35.0	16.3	20.1	24.7	17.9	33.0	29.1
Net defined benefit liabilities	2.6	5.9	9.2	1.4	5.5	9.0	12.7
Provisions	129.3	131.8	148.6	144.2	145.3	148.1	152.7
Accrued expenses payables	193.2	200.8	207.7	194.6	221.1	223.2	235.7
Other liabilities	1,804.0	1,791.2	2,792.9	2,531.7	1,970.6	1,915.0	2,949.6
<b>Total Equity</b>	<b>3,762.4</b>	<b>3,855.9</b>	<b>3,935.9</b>	<b>3,958.7</b>	<b>3,830.8</b>	<b>3,892.0</b>	<b>3,993.3</b>
Share capital	460.0	460.0	460.0	460.0	460.0	460.0	460.0
Capital surplus	1,976.8	1,976.8	1,976.8	1,976.8	1,976.8	1,976.8	1,976.8
Accumulated other comprehensive income	50.2	46.8	47.7	29.4	23.5	16.6	12.8
Retained earnings	1,275.4	1,372.3	1,449.2	1,490.3	1,368.3	1,436.4	1,541.3
Non-controlling interest	0.0	0.0	2.2	2.2	2.2	2.2	2.4



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**Customers**

(in thousands)	Mar. 18	Jun. 18	Sep. 18	Dec. 18	Mar. 19	Jun. 19	Sep. 19(E)
Cardholders*	18,997.5	18,998.4	19,164.0	19,121.6	19,263.1	19,419.2	19,368.7
Credit card	9,296.2	9,398.4	9,585.2	9,772.1	9,900.6	10,055.9	10,161.1
Check card	14,437.5	14,375.7	14,468.8	14,269.5	14,363.5	14,444.0	14,291.0
Active Cardholders**	8,142.0	8,249.0	8,346.0	8,480.0	8,585.0	8,726.0	8,793.0
Merchants	2,504.0	2,535.3	2,552.4	2,575.5	2,593.7	2,623.1	2,637.1

\* Excluding overlapped cardholders between credit card and check card

\*\* Using card at least once every 6 months

**Transaction Volume**

(bn Won)	1Q18	2Q18	3Q18	4Q18	1Q19	2Q19	3Q19(E)
Credit Sales	20,414.9	21,642.1	22,179.4	23,887.0	22,410.9	24,079.9	24,688.3
Lump-sum	16,235.1	17,464.6	17,893.6	19,037.4	17,825.5	19,397.7	19,855.0
Installment	4,179.8	4,177.4	4,285.8	4,849.6	4,585.4	4,682.1	4,833.3
Cash advance	2,325.0	2,287.1	2,264.2	2,454.5	2,272.5	2,288.7	2,359.0
<b>Total</b>	<b>22,739.9</b>	<b>23,929.1</b>	<b>24,443.5</b>	<b>26,341.5</b>	<b>24,683.3</b>	<b>26,368.6</b>	<b>27,047.3</b>

**Credit Card Receivables**

(bn Won)	Mar. 18	Jun. 18	Sep. 18	Dec. 18	Mar. 19	Jun. 19	Sep. 19(E)
Credit sales	9,585.8	9,883.9	10,196.3	11,110.0	10,665.6	10,691.4	11,481.4
Cash advance	1,221.6	1,219.9	1,197.5	1,257.1	1,196.7	1,189.3	1,202.9
Card loans	4,847.8	4,970.0	4,962.7	4,942.2	4,976.1	5,055.5	5,142.3
Others	1,456.3	1,626.1	1,882.1	2,154.5	2,417.0	2,733.9	3,013.5
<b>Total</b>	<b>17,111.5</b>	<b>17,699.9</b>	<b>18,238.5</b>	<b>19,463.8</b>	<b>19,255.4</b>	<b>19,670.1</b>	<b>20,840.1</b>

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(bn Won)	Mar. 18	Jun. 18	Sep. 18	Dec. 18	Mar. 19	Jun. 19	Sep. 19(E)
<b>Total Outstanding Credits</b>	<b>17,158.6</b>	<b>17,744.8</b>	<b>18,278.6</b>	<b>19,499.6</b>	<b>19,286.8</b>	<b>19,695.6</b>	<b>20,863.5</b>
Normal	16,194.9	16,737.4	17,220.8	18,430.7	18,218.3	18,595.3	19,710.3
Precautionary	723.9	759.2	800.6	799.5	787.2	812.4	842.1
Substandard	2.6	3.3	3.3	3.2	3.0	3.3	0.6
Doubtful	197.0	199.6	204.5	217.5	231.5	229.1	243.1
Estimated Loss	40.2	45.3	49.4	48.6	46.9	55.5	67.3
NPL	239.8	248.2	257.3	269.4	281.3	287.9	311.0
<b>NPL Ratio</b>	<b>1.40%</b>	<b>1.40%</b>	<b>1.41%</b>	<b>1.38%</b>	<b>1.46%</b>	<b>1.46%</b>	<b>1.49%</b>
Allowances*	702.2	719.3	729.7	749.1	755.7	755.7	767.2
Reserve for Credit Losses**	190.6	212.3	234.8	243.6	240.2	271.6	307.7
<b>NPL Coverage Ratio</b>	<b>292.9%</b>	<b>289.8%</b>	<b>283.7%</b>	<b>278.1%</b>	<b>268.6%</b>	<b>262.4%</b>	<b>246.6%</b>

\* Allowances for loan losses and acceptances & guarantees

\*\* Excluding reserve for credit losses for undrawn commitments

**Write-offs / NPL Sales**

(bn Won)	1Q18	2Q18	3Q18	4Q18	1Q19	2Q19	3Q19(E)
Write-offs	113.7	114.4	117.0	129.2	129.0	133.6	129.4
NPL Sales	0.0	0.0	0.0	0.0	0.0	0.0	0.0
<b>Total</b>	<b>113.7</b>	<b>114.4</b>	<b>117.0</b>	<b>129.2</b>	<b>129.0</b>	<b>133.6</b>	<b>129.4</b>

**Recoveries from Written-offs**

(bn Won)	1Q18	2Q18	3Q18	4Q18	1Q19	2Q19	3Q19(E)
Recovery from Written-offs	33.5	34.1	32.1	35.6	33.3	34.2	34.5

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## Delinquency

(bn Won)	Mar. 18	Jun. 18	Sep. 18	Dec. 18	Mar. 19	Jun. 19	Sep. 19(E)
Total loans	17,155.9	17,741.9	18,275.6	19,496.4	19,283.8	19,694.9	20,861.4
Delinquent loans (over one month overdue)	214.6	217.5	230.3	234.0	253.9	245.9	242.0
<b>Delinquency ratio</b>	<b>1.25%</b>	<b>1.23%</b>	<b>1.26%</b>	<b>1.20%</b>	<b>1.32%</b>	<b>1.25%</b>	<b>1.16%</b>

## Rescheduled Loan

(bn Won)	Mar. 18	Jun. 18	Sep. 18	Dec. 18	Mar. 19	Jun. 19	Sep. 19(E)
Receivables	60.7	74.8	86.6	96.5	97.0	102.5	111.8
Delinquent loan (over one month overdue)	4.8	6.2	8.1	9.5	10.4	8.2	10.0
<b>Delinquency ratio</b>	<b>7.88%</b>	<b>8.36%</b>	<b>9.36%</b>	<b>9.88%</b>	<b>10.77%</b>	<b>8.03%</b>	<b>8.94%</b>

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### KB Asset Managemnet

(bn Won)	1Q18	2Q18	3Q18	4Q18	1Q19	2Q19	3Q19(E)
Net interest income	0.4	0.2	0.1	0.3	0.2	0.3	0.2
Net fee and commission income	26.3	27.8	31.0	28.2	27.5	28.7	28.9
Net other operating income(expenses)	0.3	-0.9	1.6	-4.2	5.6	0.8	-0.7
<b>Gross operating income</b>	<b>27.0</b>	<b>27.1</b>	<b>32.7</b>	<b>24.3</b>	<b>33.3</b>	<b>29.8</b>	<b>28.4</b>
General & administrative expenses	12.3	14.8	15.0	14.5	12.7	15.2	14.3
Provision for credit losses	0.0	0.0	0.0	0.0	0.1	-0.1	-0.2
<b>Net operating profit</b>	<b>14.7</b>	<b>12.3</b>	<b>17.7</b>	<b>9.8</b>	<b>20.5</b>	<b>14.7</b>	<b>14.1</b>
Net non-operating profit(loss)	-0.1	-1.2	0.0	-0.2	-0.1	-0.1	-0.2
<b>Profit before income tax</b>	<b>14.6</b>	<b>11.1</b>	<b>17.7</b>	<b>9.6</b>	<b>20.4</b>	<b>14.6</b>	<b>13.9</b>
<b>Profit for the period</b>	<b>11.4</b>	<b>8.1</b>	<b>13.0</b>	<b>7.1</b>	<b>15.1</b>	<b>10.6</b>	<b>10.2</b>
Profit attributable to shareholders of the parent company	11.4	8.1	13.0	7.1	15.1	10.6	10.2

### KB Capital

(bn Won)	1Q18	2Q18	3Q18	4Q18	1Q19	2Q19	3Q19(E)
Net interest income	77.2	75.9	76.2	77.3	76.5	77.4	78.7
Net fee and commission income	28.7	40.1	51.8	59.5	69.9	83.9	93.2
Net other operating income(expenses)	-19.8	-29.4	-41.4	-49.3	-49.8	-66.4	-69.1
<b>Gross operating income</b>	<b>86.1</b>	<b>86.6</b>	<b>86.6</b>	<b>87.5</b>	<b>96.6</b>	<b>94.9</b>	<b>102.8</b>
General & administrative expenses	20.9	22.8	25.8	29.1	23.8	25.8	29.3
Provision for credit losses	19.9	20.9	29.7	21.8	30.9	28.4	22.9
<b>Net operating profit</b>	<b>45.3</b>	<b>42.9</b>	<b>31.1</b>	<b>36.6</b>	<b>41.9</b>	<b>40.7</b>	<b>50.6</b>
Net non-operating profit(loss)	1.8	0.2	0.1	-0.2	1.1	0.8	-0.4
<b>Profit before income tax</b>	<b>47.1</b>	<b>43.1</b>	<b>31.2</b>	<b>36.4</b>	<b>43.0</b>	<b>41.5</b>	<b>50.2</b>
<b>Profit for the period</b>	<b>35.4</b>	<b>32.1</b>	<b>22.5</b>	<b>23.4</b>	<b>32.8</b>	<b>31.1</b>	<b>38.4</b>
Profit attributable to shareholders of the parent company	35.3	31.9	22.3	22.4	32.4	30.7	37.6

**KB Life Insurance**

(bn Won)	1Q18	2Q18	3Q18	4Q18	1Q19	2Q19	3Q19(E)
Net interest income	46.9	47.0	45.9	45.3	43.3	41.2	37.0
Net fee and commission income	-3.1	-3.4	-3.1	-3.6	-3.1	-5.4	-4.3
Net other operating income(expenses)	-21.1	-19.8	-21.7	-22.9	-10.3	-9.6	-18.0
<b>Gross operating income</b>	<b>22.7</b>	<b>23.8</b>	<b>21.1</b>	<b>18.8</b>	<b>29.9</b>	<b>26.2</b>	<b>14.7</b>
General & administrative expenses	15.8	15.8	15.5	16.3	16.9	16.5	15.6
Provision for credit losses	-0.3	0.0	-0.3	1.0	-0.2	-2.0	-0.2
<b>Net operating profit</b>	<b>7.2</b>	<b>8.0</b>	<b>5.9</b>	<b>1.5</b>	<b>13.2</b>	<b>11.7</b>	<b>-0.7</b>
Net non-operating profit(loss)	0.0	-0.1	-0.9	-0.4	-0.1	0.0	0.2
<b>Profit before income tax</b>	<b>7.2</b>	<b>7.9</b>	<b>5.0</b>	<b>1.1</b>	<b>13.1</b>	<b>11.7</b>	<b>-0.5</b>
<b>Profit for the period</b>	<b>4.7</b>	<b>6.1</b>	<b>2.6</b>	<b>1.4</b>	<b>9.1</b>	<b>7.4</b>	<b>1.7</b>
<b>Profit attributable to shareholders of the parent company</b>	<b>4.7</b>	<b>6.1</b>	<b>2.6</b>	<b>1.4</b>	<b>9.1</b>	<b>7.4</b>	<b>1.7</b>

**KB Real Estate Trust**

(bn Won)	1Q18	2Q18	3Q18	4Q18	1Q19	2Q19	3Q19(E)
Net interest income	1.5	1.7	2.1	2.2	1.7	1.6	1.7
Net fee and commission income	26.4	26.3	30.4	23.1	24.6	26.7	24.4
Net other operating income(expenses)	0.1	0.1	0.3	-0.3	0.1	0.4	0.6
<b>Gross operating income</b>	<b>28.0</b>	<b>28.1</b>	<b>32.8</b>	<b>25.0</b>	<b>26.4</b>	<b>28.7</b>	<b>26.7</b>
General & administrative expenses	7.2	6.2	7.0	10.9	7.6	8.5	8.6
Provision for credit losses	0.9	13.4	1.4	2.4	-2.8	0.2	1.5
<b>Net operating profit</b>	<b>19.9</b>	<b>8.5</b>	<b>24.4</b>	<b>11.7</b>	<b>11.7</b>	<b>20.0</b>	<b>16.6</b>
Net non-operating profit(loss)	0.0	-0.4	0.0	-0.3	-0.1	0.0	-0.2
<b>Profit before income tax</b>	<b>19.9</b>	<b>8.1</b>	<b>24.4</b>	<b>11.4</b>	<b>21.5</b>	<b>20.0</b>	<b>16.4</b>
<b>Profit for the period</b>	<b>14.6</b>	<b>5.7</b>	<b>17.6</b>	<b>9.1</b>	<b>16.1</b>	<b>14.5</b>	<b>12.0</b>
<b>Profit attributable to shareholders of the parent company</b>	<b>14.6</b>	<b>5.7</b>	<b>17.6</b>	<b>9.1</b>	<b>16.1</b>	<b>14.5</b>	<b>12.0</b>

**KB Savings Bank**

(bn Won)	1Q18	2Q18	3Q18	4Q18	1Q19	2Q19	3Q19(E)
Net interest income	13.7	14.5	13.9	15.2	14.4	15.5	14.3
Net fee and commission income	-0.3	-0.5	0.3	-0.2	-0.2	-0.1	-0.3
Net other operating income(expenses)	-0.5	-1.0	-1.4	-1.2	-0.9	-0.3	-1.2
<b>Gross operating income</b>	<b>12.9</b>	<b>13.0</b>	<b>12.8</b>	<b>13.8</b>	<b>13.3</b>	<b>15.1</b>	<b>12.8</b>
General & administrative expenses	5.3	6.0	5.7	6.7	5.9	6.6	6.4
Provision for credit losses	1.7	6.0	-0.2	6.0	0.9	1.7	1.5
<b>Net operating profit</b>	<b>5.9</b>	<b>1.0</b>	<b>7.3</b>	<b>1.1</b>	<b>6.5</b>	<b>6.8</b>	<b>4.9</b>
Net non-operating profit(loss)	0.0	-0.2	0.0	-0.1	0.1	0.0	0.0
<b>Profit before income tax</b>	<b>5.9</b>	<b>0.8</b>	<b>7.3</b>	<b>1.0</b>	<b>6.6</b>	<b>6.8</b>	<b>4.9</b>
<b>Profit for the period</b>	<b>3.7</b>	<b>0.3</b>	<b>6.0</b>	<b>1.0</b>	<b>4.9</b>	<b>5.0</b>	<b>3.5</b>
<b>Profit attributable to shareholders of the parent company</b>	<b>3.7</b>	<b>0.3</b>	<b>6.0</b>	<b>1.0</b>	<b>4.9</b>	<b>5.0</b>	<b>3.5</b>

**KB Investment**

(bn Won)	1Q18	2Q18	3Q18	4Q18	1Q19	2Q19	3Q19(E)
Net interest income	0.1	0.1	0.0	0.0	-0.2	-0.1	-0.2
Net fee and commission income	-0.3	-0.3	-0.2	-0.5	-0.3	-0.5	-0.2
Net other operating income(expenses)	5.7	5.4	7.7	13.4	13.6	-1.3	-2.4
<b>Gross operating income</b>	<b>5.5</b>	<b>5.2</b>	<b>7.5</b>	<b>12.9</b>	<b>13.1</b>	<b>-1.9</b>	<b>-2.8</b>
General & administrative expenses	2.8	2.6	2.7	2.5	4.1	4.4	4.3
Provision for credit losses	0.0	0.0	0.0	0.0	0.0	0.0	0.1
<b>Net operating profit</b>	<b>2.7</b>	<b>2.6</b>	<b>4.8</b>	<b>10.4</b>	<b>9.0</b>	<b>-6.3</b>	<b>-7.2</b>
Net non-operating profit(loss)	-1.2	-0.6	-1.8	3.4	-0.4	0.9	1.2
<b>Profit before income tax</b>	<b>1.5</b>	<b>2.0</b>	<b>3.0</b>	<b>13.8</b>	<b>8.6</b>	<b>-5.4</b>	<b>-6.0</b>
<b>Profit for the period</b>	<b>0.2</b>	<b>1.7</b>	<b>1.9</b>	<b>10.7</b>	<b>5.9</b>	<b>-3.8</b>	<b>-4.0</b>
<b>Profit attributable to shareholders of the parent company</b>	<b>0.2</b>	<b>1.7</b>	<b>1.9</b>	<b>10.7</b>	<b>5.9</b>	<b>-3.8</b>	<b>-4.0</b>

**KB Data Systems**

(bn Won)	1Q18	2Q18	3Q18	4Q18	1Q19	2Q19	3Q19(E)
Net interest income	0.1	0.0	0.1	0.0	0.1	0.0	0.1
Net fee and commission income	-0.1	0.0	-0.1	-0.1	-0.1	0.0	-0.1
Net other operating income(expenses)	1.8	1.3	3.3	3.9	3.7	3.4	4.0
<b>Gross operating income</b>	<b>1.8</b>	<b>1.3</b>	<b>3.3</b>	<b>3.8</b>	<b>3.7</b>	<b>3.4</b>	<b>4.0</b>
General & administrative expenses	1.5	1.4	1.7	1.7	1.6	2.2	2.0
Provision for credit losses	0.0	-0.1	0.1	0.0	0.0	0.0	0.0
<b>Net operating profit</b>	<b>0.3</b>	<b>0.0</b>	<b>1.5</b>	<b>2.1</b>	<b>2.1</b>	<b>1.2</b>	<b>2.0</b>
Net non-operating profit(loss)	0.0	0.1	0.0	0.1	0.1	0.1	0.1
<b>Profit before income tax</b>	<b>0.3</b>	<b>0.1</b>	<b>1.5</b>	<b>2.2</b>	<b>2.2</b>	<b>1.3</b>	<b>2.1</b>
<b>Profit for the period</b>	<b>0.0</b>	<b>0.2</b>	<b>1.2</b>	<b>1.5</b>	<b>1.4</b>	<b>1.1</b>	<b>1.6</b>
<b>Profit attributable to shareholders of the parent company</b>	<b>0.0</b>	<b>0.2</b>	<b>1.2</b>	<b>1.5</b>	<b>1.4</b>	<b>1.1</b>	<b>1.6</b>

**KB Credit Information**

(bn Won)	1Q18	2Q18	3Q18	4Q18	1Q19	2Q19	3Q19(E)
Net interest income	0.0	0.1	0.0	0.1	0.0	0.1	0.1
Net fee and commission income	0.0	0.0	0.0	-0.1	0.0	0.0	0.0
Net other operating income(expenses)	3.2	3.6	4.0	4.1	3.6	3.8	3.2
<b>Gross operating income</b>	<b>3.2</b>	<b>3.7</b>	<b>4.0</b>	<b>4.1</b>	<b>3.6</b>	<b>3.9</b>	<b>3.3</b>
General & administrative expenses	3.6	3.7	3.8	3.6	3.5	3.8	3.6
Provision for credit losses	0.0	0.0	0.0	0.0	0.0	0.0	0.0
<b>Net operating profit</b>	<b>-0.4</b>	<b>0.0</b>	<b>0.2</b>	<b>0.5</b>	<b>0.1</b>	<b>0.1</b>	<b>-0.3</b>
Net non-operating profit(loss)	0.0	0.0	0.0	0.0	0.0	0.0	0.0
<b>Profit before income tax</b>	<b>-0.4</b>	<b>0.0</b>	<b>0.2</b>	<b>0.5</b>	<b>0.1</b>	<b>0.1</b>	<b>-0.3</b>
<b>Profit for the period</b>	<b>-0.4</b>	<b>0.0</b>	<b>0.1</b>	<b>0.5</b>	<b>-0.1</b>	<b>-0.2</b>	<b>-0.2</b>
<b>Profit attributable to shareholders of the parent company</b>	<b>-0.4</b>	<b>0.0</b>	<b>0.1</b>	<b>0.5</b>	<b>-0.1</b>	<b>-0.2</b>	<b>-0.2</b>

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### KB Asset Managemnet

(bn Won)	Mar. 18	Jun. 18	Sep. 18	Dec. 18	Mar. 19	Jun. 19	Sep. 19(E)
Total Assets	191.5	219.7	237.1	254.3	214.6	257.3	261.0
Total Liabilities	73.7	93.4	98.4	107.5	53.6	84.5	77.9
Total Equity	117.8	126.2	138.6	146.8	161.1	172.8	183.0

### KB Capital

(bn Won)	Mar. 18	Jun. 18	Sep. 18	Dec. 18	Mar. 19	Jun. 19	Sep. 19(E)
Total Assets	8,798.0	9,210.5	9,476.3	9,517.2	9,685.3	10,086.7	10,377.2
Total Liabilities	7,865.3	8,248.9	8,495.7	8,516.8	8,605.4	8,979.0	9,234.4
Total Equity	932.7	961.6	980.6	1,000.4	1,079.9	1,107.7	1,142.9

### KB Life Insurance

(bn Won)	Mar. 18	Jun. 18	Sep. 18	Dec. 18	Mar. 19	Jun. 19	Sep. 19(E)
Total Assets	9,104.0	9,121.2	9,141.1	9,680.4	9,904.4	10,001.1	10,038.7
Total Liabilities	8,589.3	8,606.7	8,617.5	9,128.1	9,321.2	9,384.1	9,412.9
Total Equity	514.7	514.5	523.6	552.2	583.2	617.0	625.8

### KB Real Estate Trust

(bn Won)	Mar. 18	Jun. 18	Sep. 18	Dec. 18	Mar. 19	Jun. 19	Sep. 19(E)
Total Assets	257.4	255.9	276.7	293.1	327.0	342.0	365.2
Total Liabilities	54.1	47.0	50.2	57.2	79.8	80.2	91.5
Total Equity	203.3	209.0	226.5	235.8	247.3	261.8	273.7



**KB Savings Bank**

(bn Won)	Mar. 18	Jun. 18	Sep. 18	Dec. 18	Mar. 19	Jun. 19	Sep. 19(E)
Total Assets	1,203.3	1,281.2	1,294.7	1,388.8	1,340.6	1,323.7	1,321.9
Total Liabilities	1,008.5	1,086.2	1,093.7	1,186.9	1,139.0	1,117.2	1,112.1
Total Equity	194.8	195.0	201.0	202.0	201.6	206.6	209.8

**KB Investment**

(bn Won)	Mar. 18	Jun. 18	Sep. 18	Dec. 18	Mar. 19	Jun. 19	Sep. 19(E)
Total Assets	371.4	394.9	466.6	528.7	645.2	731.8	739.6
Total Liabilities	231.9	253.7	323.5	374.9	485.5	526.2	538.0
Total Equity	139.5	141.2	143.1	153.8	159.7	205.6	201.5

**KB Data Systems**

(bn Won)	Mar. 18	Jun. 18	Sep. 18	Dec. 18	Mar. 19	Jun. 19	Sep. 19(E)
Total Assets	31.1	35.7	39.4	40.2	36.9	39.7	44.1
Total Liabilities	16.5	20.8	23.4	23.8	19.1	20.8	23.6
Total Equity	14.7	14.8	16.0	16.4	17.8	18.9	20.5

**KB Credit Information**

(bn Won)	Mar. 18	Jun. 18	Sep. 18	Dec. 18	Mar. 19	Jun. 19	Sep. 19(E)
Total Assets	26.4	27.3	26.4	26.3	28.3	29.1	28.6
Total Liabilities	11.6	12.6	11.5	11.0	13.1	14.1	13.9
Total Equity	14.8	14.8	14.9	15.2	15.2	15.0	14.8

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