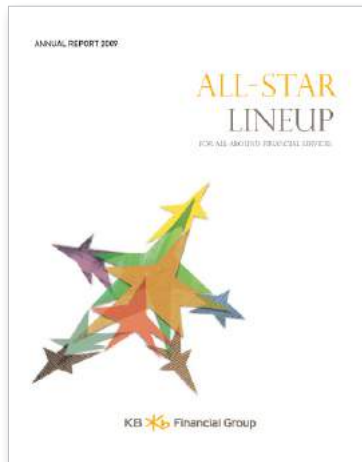


Client KB Financial Group
Project Annual Report 2015

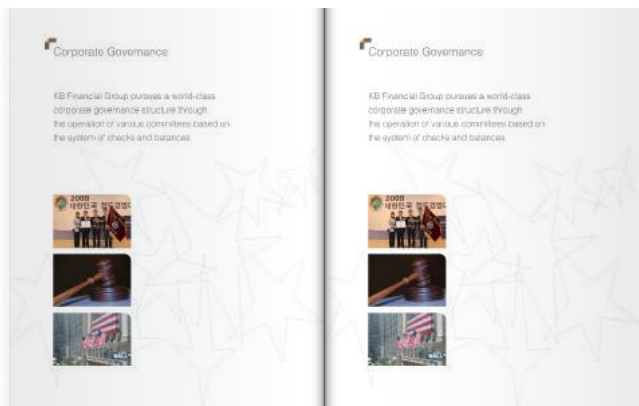


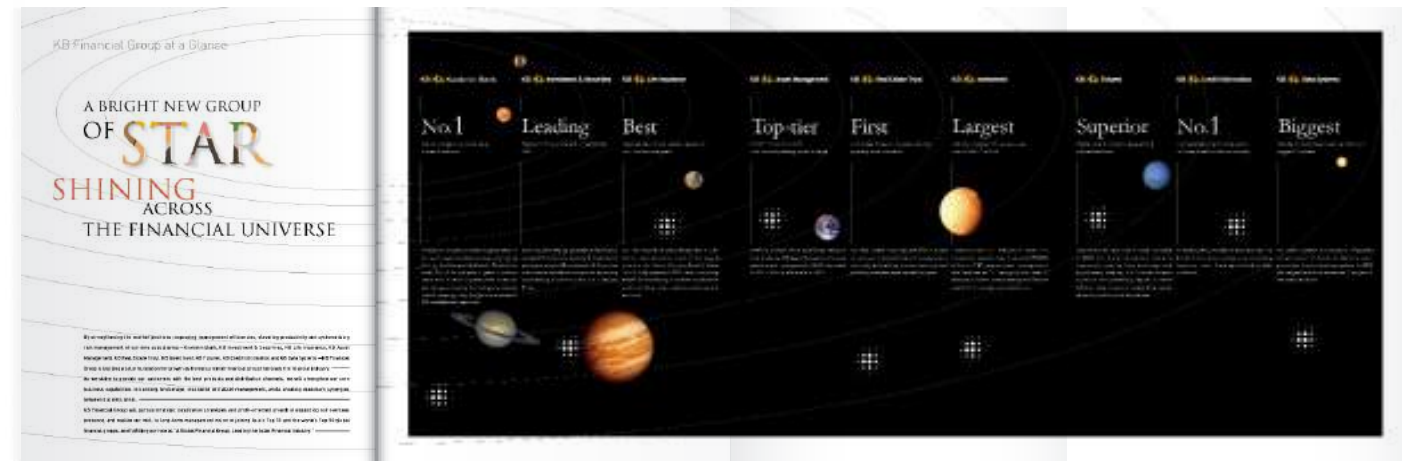
Financial Indicators		
<p>We set our 2020 management goal of "building a sustainable growth platform through quality-oriented management." KB Financial Group continued to increase focus not on result or volume growth, but on value management. As a result, the Group's total assets, including bank and equity, under management, decreased by 1.5% from the previous year to 316.0 trillion KRW, while the consolidated equity rose by 3.6% through equity offering and other means to 539.8 trillion KRW (including treasury shares). The Group's prudent and conservative provisioning policy, coupled in addition to the social economic conditions, together with a sharp drop in market interest rates, resulted in a sharp decrease in net income. Jumping by the rise in income in the fourth quarter, however, profitability is expected to be back on track. Moreover, ROE (ROA) increased by 0.04pt (0.14pt) from the previous year, the highest capital adequacy level in the industry and the ROE ratio improved by 0.05pt to 1.1% (RoRAC ratio) on the strength of the Group's aggressive risk-management and cost-reduction efforts.</p>		
316.0 Group Total Assets (2009.12.31) (trillion KRW)	20.6 On-balance Financial Assets (2009.12.31) (trillion KRW)	539.8 Group Total Assets (2009.12.31) (trillion KRW)
0.20 ROA (%)	3.20 ROE (%)	1.11 ROE Ratio (Based on Industry Data) (%)

Client KB Financial Group

Project Annual Report 2009

Awards 2010 LACP Awards Platinum / 2010 LACP Global Top 100 Annual Report (www.lacp.com)





Financial Indicators			Financial Indicators		
<p>As of the end of the year, KB Financial Group achieved strong financial results in 2008 with significant improvements in asset quality and profitability. Through net income increased due to the group's proactive and conservative operating policy, the group maintained its profitability in the interest income—the major source of income—reported as a 6% increase over 2007 despite the downturn in market interest rates. The group's total assets rose by 23.0% to ₩94,321 billion (including trust and assets under management) over the previous year, while total shareholders' equity increased by 16.0% to ₩20,811.8 billion (including treasury stock).</p> <p>In 2008, KB Financial Group was ranked 12.1% based on Return on Equity (ROE), the highest financial indicator score in the industry, and the 10th (top 10%) among 1,200 Korean companies (Bloomberg).</p>			<p>320.0 Group Total Assets (Billion KRW)</p> <p>18.8 Group Total Shareholder Equity (Billion KRW)</p> <p>1,873.3 Group Net Income (Billion KRW)</p> <p>4,387.1 Group Operating Income (Billion KRW)</p>		
<p>0.75 ROE (%)</p> <p>11.92 ROA (%)</p> <p>13.18 ROE (Adjusted) (Billion KRW)</p> <p>1.26 ROE (Adjusted) (Billion KRW)</p>					

Client KB Financial Group
Project Annual Report 2008
Awards 2009 LACP Awards Platinum / 2009 LACP Global Top 100 Annual Report (www.lacp.com)

Board of Directors

Chairman

 Mr. Kim Dong-ho, Chairman of the Board of Directors, is a former Chairman of the Korea Federation of Exporters' Associations and has extensive experience in the financial industry.

President

 Mr. Kim Dong-ho, President of KB Financial Group, is a former Chairman of the Korea Federation of Exporters' Associations and has extensive experience in the financial industry.

Director

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Ethical Management

KB Financial Group is developing an ethical program to foster awareness of ethical management and the importance of corporate social responsibility, while building transparency through management self-inspection, training, and studying in proactive measures against unethical behavior.

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NEW STAR FOR NEW CUSTOMER VALUE

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KB Investment & Securities

The newly established KB Investment & Securities is expected to bring new vitality to the industry by September 2004, while strengthening its competitive advantage in the domestic market.

Investment & Securities

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KB Real Estate Trust

Creating new business models including global private management and real estate management, KB Real Estate Trust is expected to bring new vitality to the industry by September 2004, while strengthening its competitive advantage in the domestic market.

Real Estate Trust

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Real Estate Trust

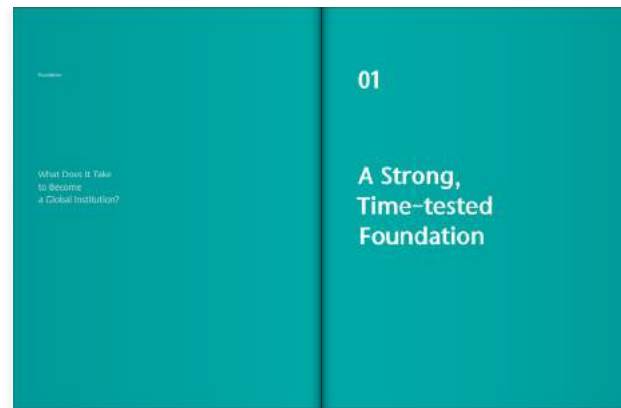
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NEW STAR FOR NEW INTRINSIC VALUE

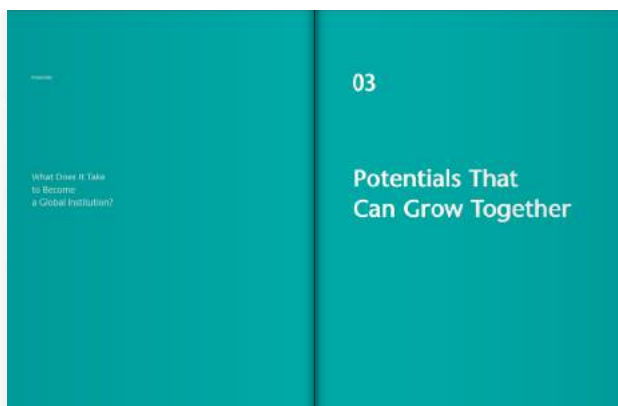
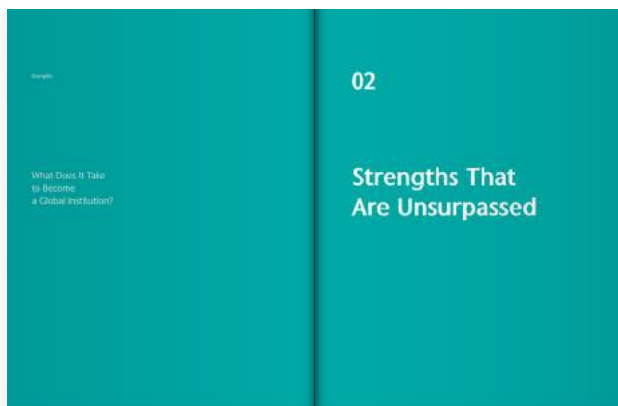
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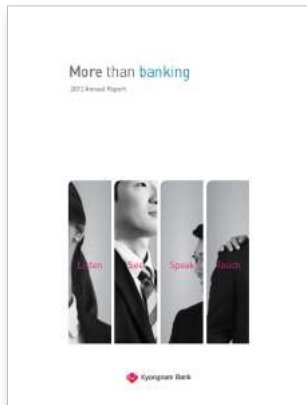
NEW STAR FOR NEW INTRINSIC VALUE

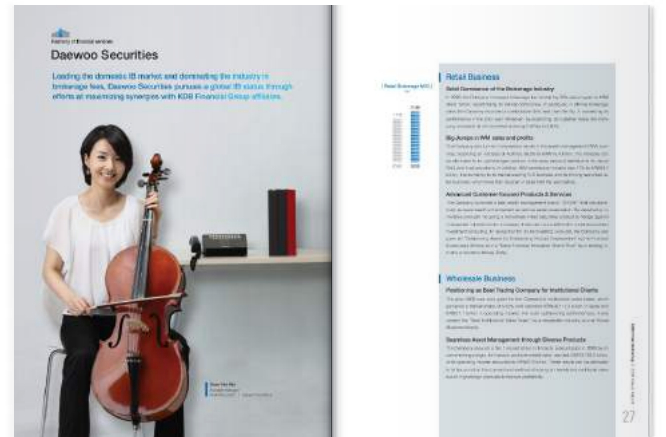
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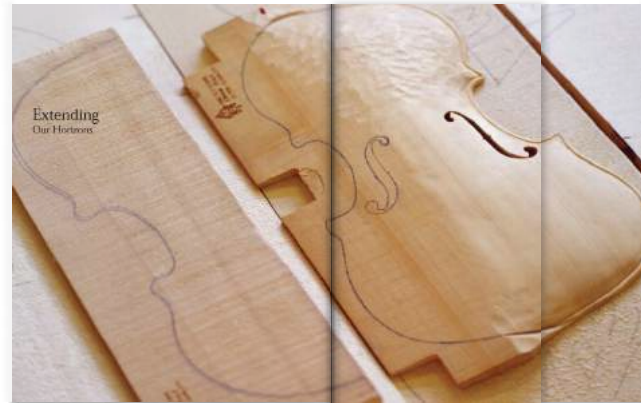
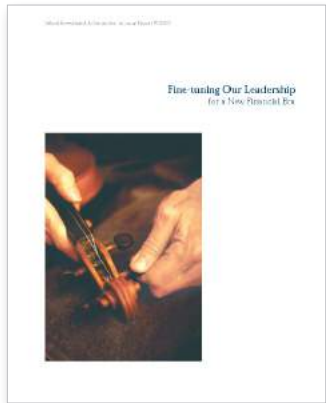
Client Hana Financial Group
Project Annual Report 2011
Awards 2012 LACP Awards Silver / 2012 ARC Awards Silver

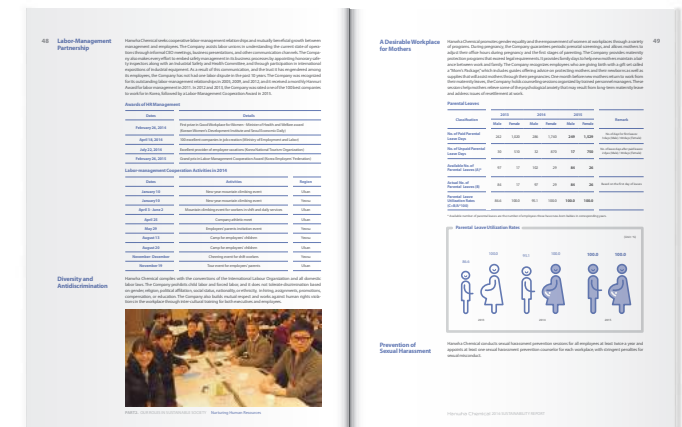
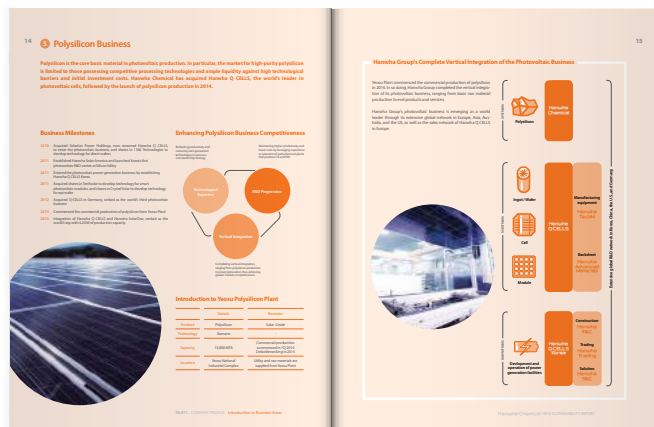
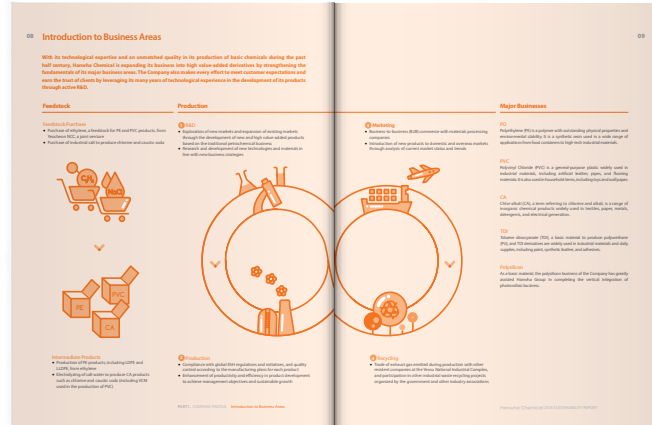
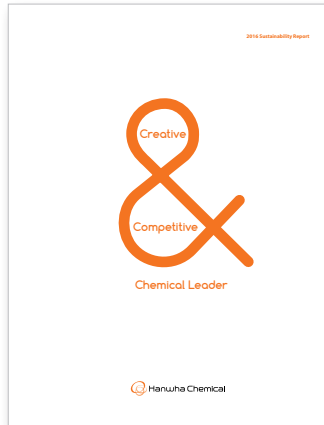




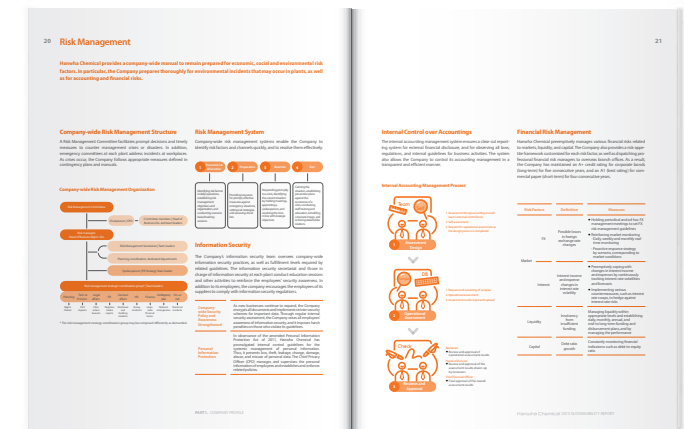






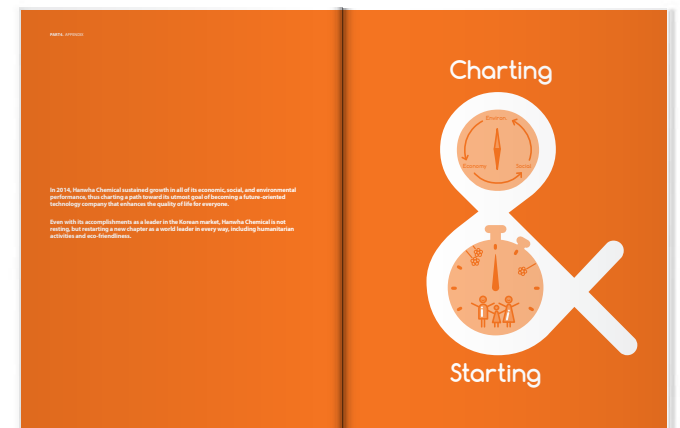
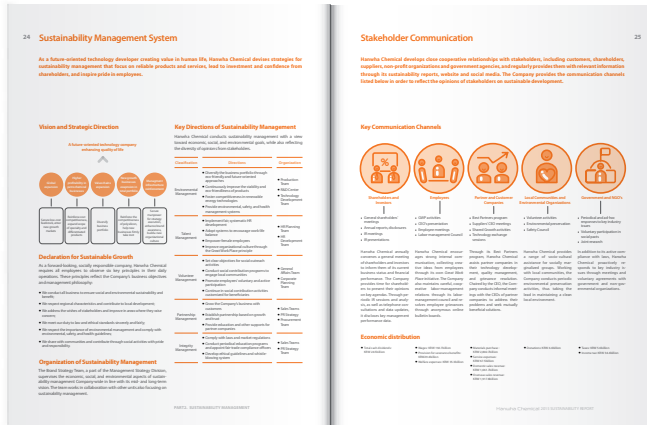


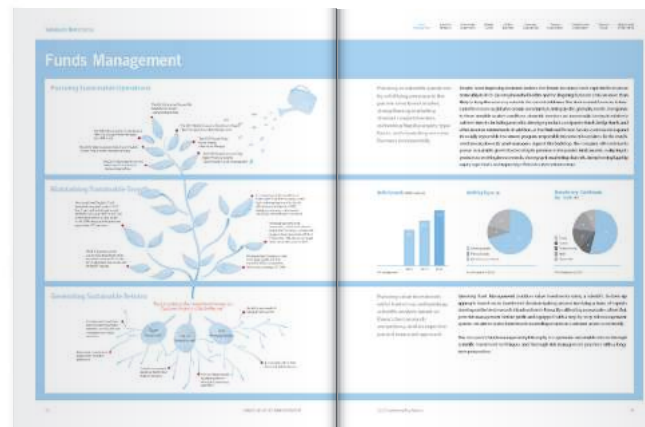
Client Hanwha Chemical
Project Sustainability Report 2016 (Korean, English)



Client Hanwha Chemical

Project Sustainability Report 2015 (Korean, English, Chinese)





Client Samsung Asset Management
Project Sustainability Report 2013 (Korean, English)

