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**UNITED STATES
SECURITIES AND EXCHANGE COMMISSION**
Washington, D.C. 20549

Form 6-K

**REPORT OF FOREIGN PRIVATE ISSUER
PURSUANT TO RULE 13a-16 OR 15d-16
UNDER THE SECURITIES EXCHANGE ACT OF 1934**

For the month of November 2014

Commission File Number: 000-53445

KB Financial Group Inc.

(Translation of registrant's name into English)

84, Namdaemoon-ro, Jung-gu, Seoul 100-703, Korea
(Address of principal executive office)

Indicate by check mark whether the registrant files or will file annual reports under cover of Form 20-F or Form 40-F.

Form 20-F ☒ Form 40-F ☐

Indicate by check mark if the registrant is submitting the Form 6-K in paper as permitted by Regulation S-T Rule 101(b)(1): ☐

Indicate by check mark if the registrant is submitting the Form 6-K in paper as permitted by Regulation S-T Rule 101(b)(7): ☐

Indicate by check mark whether the registrant by furnishing the information contained in this Form is also thereby furnishing the information to the Commission pursuant to Rule 12g3-2(b) under the Securities Exchange Act of 1934.

Yes ☐ No ☒

If "Yes" is marked, indicate below the file number assigned to the registrant in connection with Rule 12g3-2(b): 82-N/A.

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On November 14, 2014, KB Financial Group Inc. (“KB Financial Group”) filed its business report for the third Quarter of 2014 (the “Business Report”) with the Financial Services Commission of Korea and the Korea Exchange. This is a summary of the Business Report translated into English.

Except where indicated otherwise, financial information contained in this summary (and in the attached review report) have been prepared in accordance with the Korean equivalent of International Financial Reporting Standards (“K-IFRS”), which differ in certain important respects from generally accepted accounting principles in the United States.

All references to “KB Financial Group,” “we,” “us” or the “Company” are to KB Financial Group and, unless the context requires otherwise, its subsidiaries. In addition, all references to “Won” or “KRW” in this document are to the currency of the Republic of Korea.

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1. Introduction to the Company

1.1. Business Purpose

KB Financial Group is a financial holding company that was established in September 2008. Its main business purpose is to hold shares in companies that are engaged in financial or related services, as well as govern and manage such companies. Its consolidated subsidiaries are primarily engaged in the banking business, as well as the credit card business, the financial investment business, the insurance business and other related businesses.

1.2. History

- September 26, 2008
Obtained final approval from the Financial Services Commission to establish a financial holding company
- September 29, 2008
Establishment of the Company through a comprehensive stock transfer and listing on the New York Stock Exchange
- October 10, 2008
Listing on the Korea Exchange
- October 20, 2008
The largest shareholder of the Company changed from the Korean National Pension Service to ING Bank N.V.
- October 31, 2008
The largest shareholder of the Company changed from ING Bank N.V. to the Korean National Pension Service
- May 4, 2009
Added Kookmin Bank Cambodia PLC as a second-tier subsidiary
- June 22, 2009
Added KB Life Insurance Co., Ltd., formerly a second-tier subsidiary, as a first-tier subsidiary
- September 28, 2009
Added Burrill-KB Life Sciences Fund as a second-tier subsidiary
- December 1, 2009
Added KB-Glenwood Private Equity Fund No.1 as a second-tier subsidiary
- January 22, 2010
The largest shareholder of the Company changed from the Korean National Pension Service to ING Bank N.V.
- July 6, 2010
Added KBIC No.3 PEF as a second-tier subsidiary
- December 13, 2010
Added KoFC KBIC Frontier Champ 2010-5 PEF as a second-tier subsidiary

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- March 2, 2011
Added KB Kookmin Card Co., Ltd. as a first-tier subsidiary
- March 14, 2011
KB Futures Co., Ltd. was merged into KB Investment & Securities Co., Ltd.
- July 8, 2011
The largest shareholder of the Company changed from ING Bank N.V. to the Korean National Pension Service
- November 12, 2011
Closed KB Investment & Securities Hong Kong Ltd.
- January 13, 2012
Added KB Savings Bank Co., Ltd. as a first-tier subsidiary
- May 11, 2012
Added KoFC POSCO HANWHA KB Shared Growth No. 2. Private Equity Fund as a second-tier subsidiary
- June 8, 2012
Liquidated Burrill-KB Life Sciences Fund Ltd.
- July 2, 2012
Added KoFC Value-up Private Equity Fund as a second-tier subsidiary
- October 10, 2012
Added Kookmin Bank (China) Ltd. as a second-tier subsidiary
- June 20, 2013
Acquisition of the remaining shares of KB Life Insurance Co., Ltd., which increased the Company's shareholding to 100%
- September 2, 2013
Added Yehansoul Savings Bank as a first-tier subsidiary
- January 13, 2014
Yehansoul Savings Bank was merged into KB Savings Bank Co., Ltd.
- March 20, 2014
Added KB Capital Co., Ltd. as a first-tier subsidiary

1.3. Overview of the Business Group

(As of September 30, 2014)			
Type	Name of Company	Controlling Company	Remarks
Holding Company	KB Financial Group	—	Listed
1st Tier Subsidiaries	Kookmin Bank	KB Financial Group	Not listed
	KB Kookmin Card Co., Ltd.	KB Financial Group	Not listed
	KB Investment & Securities Co., Ltd.	KB Financial Group	Not listed
	KB Life Insurance Co., Ltd.	KB Financial Group	Not listed
	KB Asset Management Co., Ltd.	KB Financial Group	Not listed
	KB Capital Co., Ltd.	KB Financial Group	Listed
	KB Savings Bank Co., Ltd.	KB Financial Group	Not listed
	KB Real Estate Trust Co., Ltd.	KB Financial Group	Not listed
	KB Investment Co., Ltd.	KB Financial Group	Not listed
	KB Credit Information Co., Ltd.	KB Financial Group	Not listed
	KB Data Systems Co., Ltd.	KB Financial Group	Not listed

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2nd Tier Subsidiaries	Kookmin Bank Hong Kong Ltd.	Kookmin Bank	Not listed
	Kookmin Bank International Ltd.	Kookmin Bank	Not listed
	Kookmin Bank Cambodia PLC	Kookmin Bank	Not listed
	Kookmin Bank (China) Ltd.	Kookmin Bank	Not listed
	KB-Glenwood Private Equity Fund No.1	KB Investment & Securities	Not listed
	NPS-KBIC Private Equity Fund No. 1	KB Investment	Not listed
	KBIC No.3 PEF	KB Investment	Not listed
	KoFC KBIC Frontier Champ 2010-5 PEF	KB Investment	Not listed
	KoFC POSCO HANWHA KB Shared Growth No. 2. Private Equity Fund	KB Investment	Not listed
	KoFC Value-up Private Equity Fund	KB Investment	Not listed
	Korea GCC Cooperation PEF	KB Investment	Not listed

Notes:

- (1) KLB Securities, a subsidiary of Kookmin Bank, has been liquidated.
- (2) On March 2, 2011, KB Kookmin Card Co., Ltd., previously a business division of Kookmin Bank, was newly established and added as a first-tier subsidiary of KB Financial Group.
- (3) On March 14, 2011, KB Futures Co., Ltd. was merged into KB Investment & Securities Co., Ltd. Accordingly, KB Futures Co., Ltd. is no longer a first-tier subsidiary of KB Financial Group.
- (4) On November 12, 2011, KB Investment & Securities Hong Kong Ltd. was closed.
- (5) On January 13, 2012, KB Savings Bank Co., Ltd. was added as a first-tier subsidiary.
- (6) On May 11, 2012, KoFC POSCO HANWHA KB Shared Growth No. 2. Private Equity Fund was added as a second-tier subsidiary.
- (7) On June 8, 2012, Burrill-KB Life Sciences Fund Ltd. was liquidated.
- (8) On July 2, 2012, KoFC Value-up Private Equity Fund was added as a second-tier subsidiary.
- (9) On October 10, 2012, Kookmin Bank (China) Ltd. was added as a second-tier subsidiary.
- (10) On September 2, 2013, Yehansoul Savings Bank was added as a first-tier subsidiary. (On January 13, 2014, Yehansoul Savings Bank was merged into KB Savings Bank Co., Ltd. Accordingly, Yehansoul Savings Bank is no longer a first-tier subsidiary of KB Financial Group.)
- (11) On March 20, 2014, KB Capital Co., Ltd. was added as a first-tier subsidiary.
- (12) On July 2, 2014, Korea GCC Cooperation Private Equity Fund was added as a second-tier subsidiary.

1.4. Capital Structure

1.4.1. Common Shares

Capital Increase

(As of September 30, 2014)					(Unit: Won, shares)
Issue Date	Type	Number	Par Value	Issue Price	Remarks
September 29, 2008	Common Stock	356,351,693	5,000	48,444	Establishment of the Company
September 2, 2009	Common Stock	30,000,000	5,000	37,250	Rights offering to existing shareholders; % increase in number of common shares: 8.41865%

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Number of Shares

(As of September 30, 2014)		(Unit: shares)	
		Type	
		Common Stock	Total
Shares Authorized for Issuance		1,000,000,000	1,000,000,000
Shares Issued (A)		386,351,693	386,351,693
Treasury Stock (B)		—	—
Shares Outstanding (A-B)		386,351,693	386,351,693

1.4.2. Voting Rights

(As of September 30, 2014)			
Items		Number of shares	Notes
Total number of issued shares	Common shares	386,351,693	—
Shares without voting rights	—	—	—
Shares for which voting rights cannot be exercised pursuant to the Articles of Incorporation	—	—	—
Shares for which voting rights are restricted under relevant laws and regulations	—	—	—
Shares with restored voting rights	—	—	—
Total shares for which voting rights may be exercised	Common shares	386,351,693	—
	—	—	—

1.5. Dividends

Items		January 1, 2013 to December 31, 2013 ⁽¹⁾⁽²⁾	January 1, 2012 to December 31, 2012 ⁽¹⁾⁽³⁾	January 1, 2011 to December 31, 2011 ⁽¹⁾
Par value per share (Won)		5,000	5,000	5,000
Net income (Won in Millions)		195,826	647,097	(63,678)
Earnings per share (Won)		507	1,675	(173)
Total cash dividends (Won in Millions)		193,176	231,811	278,173
Total stock dividends (Won in Millions)		—	—	—
Cash dividend payout ratio (%)		98.6	35.8	(436.8)
Cash dividend yield (%)	Common Shares	1.2	1.6	1.9
	—	—	—	—
Stock dividend yield (%)	Common Shares	—	—	—
	—	—	—	—
Cash dividend per share (Won)	Common Shares	500	600	720
	—	—	—	—
Stock dividend per share (Shares)	Common Shares	—	—	—
	—	—	—	—

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- (1) Based on K-IFRS (on a separate basis).
- (2) Dividend payout ratio on a consolidated basis for the year ended December 31, 2013 was 15.3%.
- (3) Restated to reflect adjustments resulting from retroactive application of amendments to K-IFRS 1019.

2. Business

2.1. Results of Operations

	(Unit: in millions of Won)			
	For the nine months ended September 30, 2014	For the nine months ended September 30, 2013	For the year ended December 31, 2013	For the year ended December 31, 2012 ⁽¹⁾
Net interest income	4,777,529	4,877,468	6,522,832	7,037,783
Interest income	8,769,876	9,302,860	12,356,930	14,210,106
Interest expense	(3,992,347)	(4,425,392)	(5,834,098)	(7,172,323)
Net fee and commission income	1,016,766	1,131,578	1,479,239	1,566,706
Fee and commission income	1,946,114	1,973,811	2,657,365	2,753,876
Fee and commission expense	(929,348)	(842,233)	(1,178,126)	(1,187,170)
Net gains (losses) on financial assets/liabilities at fair value through profit or loss	308,947	544,774	756,822	811,964
Net other operating income	(599,903)	(894,455)	(1,304,765)	(1,531,942)
General and administrative Expenses	(2,972,909)	(2,958,524)	(3,983,564)	(3,845,610)
Operating profit before provision for credit losses	2,530,430	2,700,841	3,470,564	4,038,901
Provision for credit losses	(937,025)	(1,131,933)	(1,443,572)	(1,606,703)
Net operating profit	1,593,405	1,568,908	2,026,992	2,432,198

* Note: Prepared on a consolidated basis.

- (1) Restated to reflect adjustments resulting from retroactive application of amendments to K-IFRS 1110 and 1019.

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2.2. Sources and Uses of Funds
2.2.1. Sources of Funds

		(Unit: in millions of Won, %)								
		For the nine months ended September 30, 2014			For the year ended December 31, 2013			For the year ended December 31, 2012 ⁽¹⁾		
		Average Balance	Interest Rate (%)	Ratio (%)	Average Balance	Interest Rate (%)	Ratio (%)	Average Balance	Interest Rate (%)	Ratio (%)
Won Currency	Deposits	185,374,474	2.25	63.92	180,330,345	2.49	63.46	181,850,183	3.10	64.01
	Certificate of deposit	1,706,617	2.75	0.59	1,780,230	3.01	0.63	1,734,611	3.88	0.61
	Borrowings	5,387,382	2.59	1.86	5,187,862	2.58	1.83	5,308,486	2.86	1.87
	Call money	3,368,329	2.45	1.16	3,716,812	2.57	1.31	3,562,595	3.02	1.25
	Debentures	24,530,301	3.99	8.46	22,072,602	4.31	7.77	21,002,427	5.17	7.39
	Other	3,181,275	2.90	1.10	3,199,161	2.74	1.13	3,188,139	3.59	1.12
Subtotal		223,548,378	2.46	77.09	216,287,012	2.69	76.13	216,646,441	3.30	76.25
Foreign currency	Deposits	5,074,862	0.52	1.75	5,172,485	0.79	1.82	5,289,517	0.97	1.86
	Borrowings	6,069,765	0.54	2.09	6,961,080	0.59	2.45	8,399,079	0.91	2.96
	Call money	988,596	0.31	0.34	961,747	0.41	0.34	1,224,909	0.55	0.43
	Debentures	3,111,123	3.19	1.07	3,248,259	7.33	1.14	3,549,616	4.96	1.25
	Other	234,162	1.09	0.08	260,195	1.14	0.09	203,426	1.34	0.07
Subtotal		15,478,508	1.06	5.33	16,603,766	1.97	5.84	18,666,547	1.68	6.57
Other	Total shareholders' equity	26,339,363	—	9.08	25,499,740	—	8.97	24,431,702	—	8.61
	Allowances	756,865	—	0.26	736,008	—	0.26	901,913	—	0.32
	Other	23,884,480	—	8.24	25,043,332	—	8.80	23,452,276	—	8.25
Subtotal		50,980,708	—	17.58	51,279,080	—	18.03	48,785,891	—	17.18
Total		290,007,594	—	100.00	284,169,858	—	100.00	284,098,879	—	100.00

Note: Prepared on a consolidated basis.

(1) Restated to reflect adjustments resulting from retroactive application of amendments to K-IFRS 1110 and 1019.

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2.2.2. Uses of Funds

		For the nine months ended September 30, 2014			For the year ended December 31, 2013			For the year ended December 31, 2012 ⁽¹⁾		
		Average Balance	Interest Rate (%)	Ratio (%)	Average Balance	Interest Rate (%)	Ratio (%)	Average Balance	Interest Rate (%)	Ratio (%)
Won currency	Due from banks	6,422,820	2.64	2.21	4,921,197	2.75	1.73	3,978,175	3.66	1.40
	Securities	43,740,718	3.90	15.08	45,223,896	3.63	15.91	45,292,632	4.39	15.94
	Loans	193,654,672	4.23	66.78	186,666,145	4.62	65.69	188,233,803	5.43	66.27
	Guarantee payments under payment guarantee	54,423	0.64	0.02	48,836	1.34	0.02	68,419	0.73	0.02
	Call loan	578,108	2.41	0.20	1,113,932	2.76	0.39	1,581,952	3.20	0.56
	Private placement corporate bonds	682,662	4.92	0.24	669,077	5.34	0.24	679,954	6.78	0.24
	Credit cards	11,238,972	9.99	3.88	11,608,865	10.70	4.09	12,076,314	11.14	4.25
	Other	8,369,908	5.49	2.89	7,005,212	5.75	2.46	4,881,932	6.00	1.72
	Allowance	(2,872,036)	—	(0.99)	(3,337,963)	—	(1.17)	(3,514,211)	—	(1.25)
Subtotal		261,870,247	4.46	90.31	253,919,197	4.77	89.36	253,278,970	5.57	89.15
Foreign currency	Due from banks	1,240,230	1.84	0.43	984,258	1.10	0.35	829,485	1.79	0.29
	Securities	800,264	3.10	0.28	1,039,047	2.38	0.37	1,237,230	3.06	0.44
	Loans	8,205,426	1.89	2.83	9,151,081	1.99	3.22	9,746,662	2.24	3.43
	Call loan	2,098,577	0.72	0.72	1,778,838	0.55	0.62	1,728,696	0.70	0.61
	Bills bought	2,209,393	1.33	0.76	2,357,512	1.46	0.83	2,931,390	1.97	1.03
	Allowance	(196,257)	—	(0.07)	(166,194)	—	(0.06)	(178,772)	—	(0.06)
	Other	2,583	—	0.00	2,354	—	0.00	1,899	—	0.00
Subtotal		14,360,216	1.72	4.95	15,146,896	1.73	5.33	16,296,590	2.09	5.74
Other	Cash	1,654,169	—	0.57	1,629,765	—	0.57	1,617,802	—	0.57
	Fixed assets held for business	3,160,506	—	1.09	3,190,345	—	1.12	3,211,797	—	1.13
	Other	8,962,456	—	3.08	10,283,655	—	3.62	9,693,720	—	3.41
Subtotal		13,777,131	—	4.74	15,103,765	—	5.31	14,523,319	—	5.11
Total		290,007,594	—	100.00	284,169,858	—	100.00	284,098,879	—	100.00

Note: Prepared on a consolidated basis.

(1) Restated to reflect adjustments resulting from retroactive application of amendments to K-IFRS 1110 and 1019.

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2.3. Other Information to Consider in Making an Investment Decision
2.3.1. Capital Adequacy

KB Financial Group		(Unit: in millions of Won, %)	
	As of September 30, 2014 ⁽¹⁾⁽²⁾	As of December 31, 2013 ⁽²⁾	As of December 31, 2012 ⁽³⁾
Total Capital (A)	28,340,803	27,296,535	26,907,004
Risk-weighted assets (B)	181,280,194	177,514,060	193,510,143
BIS ratio (A/B) ⁽⁴⁾	15.63	15.38	13.90

- (1) Preliminary figures
 (2) Calculated in accordance with Basel III
 (3) Calculated in accordance with Basel I
 (4) BIS ratio = (total capital / risk-weighted assets) X 100.

Kookmin Bank		(Unit: in billions of Won, %)	
	As of September 30, 2014 ⁽¹⁾	As of December 31, 2013 ⁽¹⁾	As of December 31, 2012 ⁽²⁾
Total Capital (A)	23,381	22,624	21,391
Risk-weighted assets (B)	146,733	146,743	148,544
BIS ratio (A/B)	15.93	15.42	14.40

- (1) Calculated in accordance with Basel III
 (2) Calculated in accordance with Basel II

2.3.2. Credit ratings

Date of Rating	Evaluated Securities	Credit Rating	Company (Ratings Range)	Evaluation
03/14/2014	Debentures	AAA	Korea Ratings (AAA ~ D)	Stable
03/14/2014	Debentures	AAA	KIS Ratings (AAA ~ D)	Stable
03/14/2014	Debentures	AAA	NICE Investors Service ⁽²⁾ (AAA ~ D)	Stable
12/07/2011	Commercial Paper ⁽¹⁾	A1	Korea Ratings (A1 ~ D)	—
			KIS Ratings (A1 ~ D)	
			NICE Investors Service ⁽²⁾ (A1 ~ D)	

- (1) Redeemed in full as of September 30, 2014.
 (2) Formerly NICE Ratings.

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	(Unit: in millions of Won)				
	As of September 30, 2014	As of December 31, 2013	As of December 31, 2012 ⁽¹⁾	As of December 31, 2011	As of December 31, 2010
Cash and due from financial institutions	16,587,876	14,792,654	10,592,605	9,178,125	6,829,828
Financial assets at fair value through profit or loss	9,397,025	9,328,742	9,559,719	6,326,104	4,013,313
Derivative financial assets	1,808,914	1,819,409	2,091,285	2,448,455	2,595,121
Loans	227,092,085	219,001,356	213,644,791	212,107,027	197,621,004
Financial investments	33,873,977	34,849,095	36,467,352	35,432,182	36,189,650
Investments in associates	698,690	755,390	934,641	892,132	723,411
Property and equipment	3,000,052	3,060,843	3,100,393	3,186,020	3,150,260
Investment property	162,368	166,259	52,974	51,552	52,921
Intangible assets	454,528	443,204	493,131	468,441	504,920
Deferred income tax assets	17,011	15,422	18,432	22,329	4,045
Assets held for sale	62,050	37,718	35,412	9,931	9,353
Other assets	8,516,317	7,568,063	8,760,319	7,478,519	7,076,796
Total assets	301,670,893	291,838,155	285,751,054	277,600,817	258,770,622
Financial liabilities at fair value through profit or loss	1,371,336	1,115,202	1,851,135	1,388,079	1,294,859
Derivative financial liabilities	1,651,728	1,795,339	2,054,742	2,059,573	2,236,359
Deposits	204,804,569	200,882,064	197,346,205	190,337,590	179,862,071
Debts	15,924,143	14,101,331	15,965,458	16,823,838	11,744,389
Debentures	27,762,712	27,039,534	24,270,212	27,069,879	29,107,316
Provisions	604,899	678,073	669,729	797,739	1,020,070
Defined benefit liabilities	181,982	64,473	83,723	128,488	125,463
Current income tax liabilities	216,253	211,263	264,666	588,825	29,641
Deferred income tax liabilities	162,360	61,816	154,303	220,842	283,575
Other liabilities	21,869,364	20,236,229	18,327,740	15,086,169	13,400,949
Total liabilities	274,549,346	266,185,324	260,987,913	254,501,022	239,104,692
Equity attributable to shareholders of the Company	26,926,719	25,652,831	24,568,619	22,917,975	18,496,687
Share capital	1,931,758	1,931,758	1,931,758	1,931,758	1,931,758
Capital surplus	15,854,605	15,854,605	15,840,300	15,841,824	15,990,278
Accumulated other comprehensive income	582,018	336,312	295,142	191,642	430,572
Retained earnings	8,558,338	7,530,156	6,501,419	4,952,751	2,620,888
Treasury shares	—	—	—	—	(2,476,809)
Non-controlling interests	194,828	—	194,522	181,820	1,169,243
Total equity	27,121,547	25,652,831	24,763,141	23,099,795	19,665,930
Total liabilities and equity	301,670,893	291,838,155	285,751,054	277,600,817	258,770,622
Number of consolidated companies	102	100	93	67	58

(1) Restated to reflect adjustments resulting from retroactive application of amendments to K-IFRS 1110 and 1019.

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3.1.2. Consolidated Statements of Comprehensive Income

	(Unit: in millions of Won, except per share amounts)					
	For the nine months ended September 30, 2014	For the nine months ended September 30, 2013	For the year ended December 31, 2013	For the year ended December 31, 2012 ⁽¹⁾	For the year ended December 31, 2011	For the year ended December 31, 2010
Net interest income	4,777,529	4,877,468	6,522,832	7,037,783	7,104,512	6,173,804
Net fee and commission income	1,016,766	1,131,578	1,479,239	1,566,706	1,794,750	1,704,714
Net gains (losses) on financial assets/liabilities at fair value through profit or loss	308,947	544,774	756,822	811,964	1,035,867	814,808
Net other operating income	(599,903)	(894,455)	(1,304,765)	(1,531,942)	(1,092,009)	(1,067,343)
General and administrative expenses	(2,972,909)	(2,958,524)	(3,983,564)	(3,845,610)	(3,931,808)	(4,366,629)
Operating profit before provision for credit losses	2,530,430	2,700,841	3,470,564	4,038,901	4,911,312	3,259,354
Provision for credit losses	(937,025)	(1,131,933)	(1,443,572)	(1,606,703)	(1,512,978)	(2,871,417)
Net operating profit	1,593,405	1,568,908	2,026,992	2,432,198	3,398,334	387,937
Net non-operating profit(loss)	8,796	(122,296)	(211,701)	(133,554)	(137,528)	(238,569)
Profit before income tax	1,602,201	1,446,612	1,815,291	2,298,644	3,260,806	149,368
Income tax expense	(370,499)	(441,872)	(551,586)	(558,511)	(832,234)	70,541
Profit for the period	1,231,702	1,004,740	1,263,705	1,740,133	2,428,572	219,909
Other comprehensive income for the year, net of tax	245,495	(24,226)	26,902	144,719	(235,748)	99,329
Total comprehensive income for the period	1,477,197	980,514	1,290,607	1,884,852	2,192,824	319,238
Profit attributable to:	1,231,702	1,004,740	1,263,705	1,740,133	2,428,572	219,909
Shareholders of the parent company	1,221,358	1,001,544	1,260,509	1,731,034	2,373,026	146,600
Non-controlling interests	10,344	3,196	3,196	9,099	55,546	73,309
Total comprehensive income for the period attributable to:	1,477,197	980,514	1,290,607	1,884,852	2,192,824	319,238
Shareholders of the parent company	1,467,064	1,009,232	1,301,679	1,865,137	2,134,096	226,231
Non-controlling interests	10,133	(28,718)	(11,072)	19,715	58,728	93,007
Earnings per share						
Basic earnings per share (Won)	3,161	2,592	3,263	4,480	6,461	427
Diluted earnings per share (Won)	3,150	2,583	3,249	4,467	6,445	427

(1) Restated to reflect adjustments resulting from retroactive application of amendments to K-IFRS 1110 and 1019.

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3.2. Separate Condensed Financial Information
3.2.1. Separate Statements of Financial Position

	(Unit: in millions of Won)				
	As of September 30, 2014	As of December 31, 2013	As of December 31, 2012 ⁽¹⁾	As of December 31, 2011	As of December 31, 2010
Cash and due from financial institutions	48,921	77,298	96,234	32,031	759,998
Loans	10,000	10,000	25,000	60,000	160,000
Investments in subsidiaries	18,557,566	18,292,443	17,944,848	17,773,322	17,673,322
Property and equipment	568	642	351	759	1,109
Intangible assets	8,780	10,133	9,122	10,531	11,057
Current income tax assets	—	—	—	—	125,423
Deferred income tax assets	3,543	4,203	3,800	2,445	898
Other assets	281,240	269,823	310,673	631,602	48,105
Total assets	18,910,618	18,664,542	18,390,028	18,510,690	18,779,912
Debts	—	—	—	130,000	—
Debentures	628,742	349,157	—	49,988	799,353
Defined benefit liabilities	2,595	1,433	1,384	992	1,134
Current income tax liabilities	204,468	209,928	257,535	578,729	—
Other liabilities	70,082	55,602	46,767	34,701	158,304
Total liabilities	905,887	616,120	305,686	794,410	958,791
Share capital	1,931,758	1,931,758	1,931,758	1,931,758	1,931,758
Capital surplus	13,513,809	13,513,809	13,513,809	13,513,809	13,513,809
Accumulated other comprehensive income	(2,751)	(2,715)	(2,780)	—	—
Retained earnings	2,561,915	2,605,570	2,641,555	2,270,713	2,375,554
Total equity	18,004,731	18,048,422	18,084,342	17,716,280	17,821,121
Total Liabilities and Equity	18,910,618	18,664,542	18,390,028	18,510,690	18,779,912

(1) Restated to reflect adjustments resulting from retroactive application of amendments to K-IFRS 1019.

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3.2.2. Separate Statements of Comprehensive Income

	(Unit: in millions of Won, except per share amounts)					
	For the nine months ended September 30, 2014	For the nine months ended September 30, 2013	For the year ended December 31, 2013	For the year ended December 31, 2012 ⁽¹⁾	For the year ended December 31, 2011	For the year ended December 31, 2010
Net interest income (expense)	(11,877)	844	(1,368)	2,993	(14,572)	(17,281)
Net fee and commission income (expense)	(5,002)	(4,034)	(6,270)	(4,130)	(6,079)	(6,951)
Net other operating income	193,770	282,039	245,044	687,925	—	95,305
General and administrative expenses	(26,214)	(27,920)	(40,657)	(40,459)	(41,711)	(31,187)
Operating profit (loss) before provision for credit losses	150,677	250,929	196,749	646,329	(62,362)	39,886
Provision for credit losses	—	—	—	—	—	—
Operating profit (loss)	150,677	250,929	196,749	646,329	(62,362)	39,886
Net non-operating income (expense)	(484)	(542)	(1,346)	(312)	(2,863)	792
Profit (loss) before tax benefit (expense)	150,193	250,387	195,403	646,017	(65,225)	40,678
Income tax benefit (expense)	(672)	143	423	1,080	1,547	897
Profit (loss) for the period	149,521	250,530	195,826	647,097	(63,678)	41,575
Other comprehensive income (loss) for the period, net of tax	(36)	(3)	65	(862)	—	—
Total comprehensive income (loss) for the period	149,485	250,527	195,891	646,235	(63,678)	41,575
Earnings (loss) per share						
Basic earnings (loss) per share (Won)	387	648	507	1,675	(173)	121
Diluted earnings (loss) per share (Won)	386	646	505	1,670	(173)	121

(1) Restated to reflect adjustments resulting from retroactive application of amendments to K-IFRS 1019.

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3.3. Other Selected Financial Data**3.3.1. Won-denominated Liquidity Ratio**

Category	(Unit: in billions of Won, %)		
	As of September 30, 2014	As of December 31, 2013	As of December 31, 2012
Current assets in Won (A)	51.8	77.6	96.2
Current liabilities in Won (B)	5.9	1.3	1.6
Current ratio (A/B)	871.97%	5,934.85%	6,100.82%

Notes:

- Based on K-IFRS (on a separate basis).
- Calculated based on Won-denominated assets and liabilities due within one month (in accordance with an amendment to the Detailed Supervisory Regulations on Financial Holding Companies).

3.3.2. Selected ratios

Category	(Unit: %)		
	For the nine months ended September 30, 2014 ⁽¹⁾	For the year ended December 31, 2013	For the year ended December 31, 2012
Net income as a percentage of average total assets	0.55	0.43	0.60
Net income as a percentage of average shareholders' equity	6.22	5.03	7.16

Note: Based on K-IFRS (on a consolidated basis).

(1) Annualized basis

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3.3.3. 20 Largest Exposures of Kookmin Bank by Borrower

<u>Company</u>	(As of September 30, 2014)
	<u>Credit extended *</u>
	(Unit: in billions of Won)
Hyundai Heavy Industries Co., Ltd.	878
Daewoo Shipbuilding & Marine Engineering Co., Ltd.	853
Samsung Electronics Co., Ltd.	844
Hyundai Steel Co., Ltd.	843
LG Electronics Inc.	828
Samsung Display Co., Ltd.	732
GS Caltex Corporation	624
KT Corporation	601
Hyundai Capital Services, Inc.	601
Samsung Heavy Industries Co., Ltd.	589
Daewoo International Corporation	468
SK Energy Co., Ltd.	454
Hyundai Motor Company	432
Korea Securities Finance Corporation	422
Bank of China HQ	384
LG Display Co., Ltd.	354
POSCO	331
S-Oil Corporation	325
Korean Air Lines Co., Ltd.	312
Agricultural Bank of China Ltd.	305
Total	<u>11,180</u>

* Calculated in accordance with the Detailed Regulations on Supervision of Banking Business.

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3.3.4. 10 Largest Exposures of Kookmin Bank by Chaebol Group

<u>Group</u>	(As of September 30, 2014)
	Credit extended *
	(Unit: in billions of Won)
Samsung	3,973
Hyundai Motor	3,646
SK	2,299
LG	1,939
Hyundai Heavy Industries	1,494
POSCO	1,370
GS	1,140
Daewoo Shipbuilding & Marine Engineering	895
Lotte	864
Hanwha	852
Total	<u>18,472</u>

* Calculated in accordance with the Detailed Regulations on Supervision of Banking Business.

3.3.5. Kookmin Bank's Loan Concentration by Industry

<u>Industry</u>	(As of September 30, 2014)	
	Total Credit	Percentage of Total Credit
	(Unit: in billions of Won, %)	
Manufacturing	36,065	36.1
Construction	4,988	5.0
Real estate	16,847	16.9
Retail and wholesale	14,889	14.9
Hotel, lodging and food service	6,192	6.2
Financial institutions	1,780	1.8
Other	19,039	19.1
Total	<u>99,800</u>	<u>100.0</u>

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3.3.6. Top 20 Non-Performing Loans of Kookmin Bank

			(As of September 30, 2014)
	Industry	Total Credit	Allowance for Loan Losses
(Unit: in billions of Won)			
Borrower A	Shipbuilding	234	152
Borrower B	Real estate and leasing	128	6
Borrower C	Shipbuilding	114	30
Borrower D	Construction	78	59
Borrower E	Manufacturing	76	29
Borrower F	Construction	65	63
Borrower G	Real estate and leasing	50	30
Borrower H	Finance and insurance	48	46
Borrower I	Construction	42	41
Borrower J	Construction	41	33
Borrower K	Arts, sports and recreation related services	35	35
Borrower L	Construction	32	31
Borrower M	Shipbuilding	31	26
Borrower N	Real estate and leasing	25	3
Borrower O	Real estate and leasing	25	2
Borrower P	Finance and insurance	22	2
Borrower Q	Shipping	22	3
Borrower R	Shipping	22	3
Borrower S	Manufacturing	21	—
Borrower T	Arts, sports and recreation related services	21	21
Total		1,132	615

3.4. Other Financial Information

See Exhibits 99.1 and 99.2 attached hereto for our full consolidated and separate financial statements and relevant notes, which have been prepared in accordance with K-IFRS and reviewed by our independent auditors as stated in their review reports. The review reports will also be available on our website at www.kbfg.com.

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4. Independent Public Accountants**Audit / Review Services**

<u>Period</u>	<u>Auditor</u>	<u>Activity</u>	<u>Compensation⁽¹⁾ (in millions of Won)</u>	<u>Accrued Time (hours)</u>
January 1 to September 30, 2014	Samil PricewaterhouseCoopers	Quarterly / first half and annual review & audit, review of internal accounting management system, and PCAOB audit of consolidated financial statements and internal control over financial reporting	1,219 (annualized basis)	5,240
January 1 to December 31, 2013	Samil PricewaterhouseCoopers	Quarterly / first half and annual review & audit, review of internal accounting management system, and PCAOB audit of consolidated financial statements and internal control over financial reporting	1,219	15,940
January 1 to December 31, 2012	Samil PricewaterhouseCoopers	Quarterly / first half and annual review & audit, review of internal accounting management system and PCAOB audit of consolidated financial statements and internal control over financial reporting	1,150	15,216

(1) Excluding value-added taxes.

5. Corporate Governance and Affiliated Companies**5.1. Board of Directors & Committees under the Board**

As of September 30, 2014, the board of directors consisted of one executive director and nine non-executive directors. The following committees currently serve under our board of directors:

- Board Steering Committee
- Audit Committee
- Management Strategy Committee
- Risk Management Committee
- Evaluation & Compensation Committee
- Non-Executive Director Nominating Committee
- Audit Committee Member Nominating Committee

For the list of our directors, see 6. Directors, Senior Management and Employees, 6.1. Executive Directors, 6.2. Non-Executive Directors below.

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5.2. Audit Committee

The audit committee oversees our financial reporting and approves the appointment of our independent auditors and internal compliance officers. The committee also reviews our financial information, auditor's examinations, key financial statement issues, the plans and evaluation of internal controls and the administration of our financial affairs by the board of directors. In connection with the general meetings of shareholders, the committee examines the agenda for, and financial statements and other reports to be submitted by, the board of directors to each general meeting of shareholders. The committee holds regular meetings every quarter and on an as-needed basis.

5.3. Compensation to Directors

5.3.1. Compensation to Directors (including Non-executive Directors) and Audit Committee Members

Total Amount Approved at the Meeting of Shareholders

	Total number of persons	(Unit: in millions of Won)	
		Total amount approved at shareholders' meeting ⁽¹⁾	Notes
Registered Directors (including non-executive directors and audit committee members)	10	2,500	—

(1) Represents the aggregate amount for all directors (including non-executive directors). Excludes long-term incentives.

Total Amount Paid as of September 30, 2014

	Total number of persons ⁽¹⁾	Total Compensation ⁽²⁾⁽⁴⁾⁽⁵⁾⁽⁶⁾	(Unit: in millions of Won)	
			Average Compensation per person ⁽³⁾	Notes
Registered Directors (excluding non-executive directors)	1	759	759	—
Non-executive Directors (excluding audit committee members)	4	230	57	—
Audit committee members or internal auditor	5	317	63	—
Total	10	1,306	131	—

(1) Represents the total number of applicable persons as of September 30, 2014.

(2) Represents the total amount paid (rounded to the nearest million) for the nine months ended September 30, 2014.

(3) Represents (i) the total amount paid (rounded to the nearest million) for the nine months ended September 30, 2014, divided by (ii) the total number of applicable persons as of September 30, 2014.

(4) Payments subject to the Company's internal policies on compensation to directors.

(5) Total payments as presented in the above table include a total of Won 218 million, which was paid in the first quarter of 2014 with respect to short-term performance-based compensation for services performed in 2013.

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- (6) In addition to the total payments as presented in the above table, we paid Won 115 million in cash to Jae Mok Cho, a former non-executive director, after the expiration of his term of office, with respect to the total stock grant of 3,090 shares in 2009 (in accordance with the Best Practice Guidelines for Non-executive Directors of Banking Institutions, performance-based compensation to non-executive directors, including stock grant, has been prohibited since 2010).
- (7) In addition to the total payments as presented in the above table, we recorded a reversal of Won 1,174 million in our income statement for the nine months ended September 30, 2014 with respect to performance-based stock grants, the payment and amount of which are determined in accordance with the performance of the grantees.
- (i) Stock grants were measured at fair value using the Monte Carlo Simulation Model and the following assumptions were used in fair value measurements:

Series	Expected exercise period (Years)	Risk free rate (%)	(Unit: in Won)	
			Fair value (Market performance condition)	Fair value (Non-market performance condition)
Series 4-1	0~1.78	2.21	—	35,315~38,950
Series 4-2	0~1.78	2.21	—	35,315~38,950
Series 11-1	2.78~4.78	2.24	33,384	39,258~39,776

- (ii) Expected volatility is based on the historical volatility of the stock price over the most recent period that is generally commensurate with the expected term of the grant. The current stock price as of September 30, 2014 was used as the underlying asset price in estimating fair value. In addition, the average three-year historical dividend rate was used as the expected dividend rate in measuring fair value.

Compensation - Individual Basis

Name	Position	(Unit: in millions of Won)	
		Total Compensation ⁽¹⁾	Additional Compensation
Young-Rok Lim	Director (Former Chairman and Chief Executive Officer)	759	—

- (1) Includes performance based short-term incentive payments made in the first quarter of 2014 with respect to services performed in 2013.

5.4. Affiliated Companies

5.4.1. List of Affiliated Companies

Affiliated companies of KB Financial Group that are first-tier subsidiaries and KB Financial Group's ownership of such companies as of September 30, 2014 are as follows.

- Kookmin Bank (100.00%)
- KB Kookmin Card Co., Ltd. (100.00%)
- KB Investment & Securities Co., Ltd. (100.00%)
- KB Life Insurance Co., Ltd. (100.00%)
- KB Asset Management Co., Ltd. (100.00%)
- KB Capital Co., Ltd. (52.02%)
- KB Savings Bank Co., Ltd. (100.00%)
- KB Real Estate Trust Co., Ltd. (100.00%)

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- KB Investment Co., Ltd. (100.00%)
- KB Credit Information Co., Ltd. (100.00%)
- KB Data Systems Co., Ltd. (100.00%)

6. Directors, Senior Management and Employees

6.1. Executive Directors

As of September 30, 2014, we had one executive director. The name and position of our executive director and the number of shares of KB Financial Group's common stock he owned as of September 30, 2014 are set forth below.

<u>Name</u>	<u>Date of Birth</u>	<u>Position</u>	<u>Common Shares Owned</u>
Young-Rok Lim	March 1955	Director (Former Chairman & Chief Executive Officer)	10,000

- (1) On September 30, 2014, the appointment of Mr. Woong-Won Yoon as the interim Chairman and Chief Executive Officer of KB Financial Group was ratified by a Korean court and such ratification took effect as of October 1, 2014.
- (2) On October 2, 2014, Mr. Young-Rok Lim resigned his post as the executive director of the board of directors of KB Financial Group.

6.2. Non-Executive Directors

Our non-executive directors and the number of shares of KB Financial Group's common stock they respectively owned as of September 30, 2014 are as follows.

<u>Name</u>	<u>Date of Birth</u>	<u>Position</u>	<u>Common Shares Owned</u>
Kyung Jae Lee	January 1939	Non-Executive Director	—
Young Jin Kim	December 1949	Non-Executive Director	—
Kun Ho Hwang	January 1951	Non-Executive Director	—
Jong Cheon Lee	February 1951	Non-Executive Director	—
Jae Ho Cho	January 1955	Non-Executive Director	—
Seung Hee Koh	June 1955	Non-Executive Director	—
Young Kwa Kim	December 1955	Non-Executive Director	—
Myung Jig Kim	October 1959	Non-Executive Director	—
Sung Hwan Shin	February 1963	Non-Executive Director	—

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6.3. Senior Management

In addition to our executive director who is also our executive officer, we currently have the following eight executive officers as of September 30, 2014.

Name	Date of Birth	Position	Common Shares Owned
Woong-Won Yoon	February 1960	Deputy President & Chief Financial Officer	1,300
Ki-Bum Lee	November 1957	Senior Managing Director & Chief Risk Officer	600
Sang-Hwan Kim	May 1960	Managing Director & Chief Human Resources Officer	—
Minkyu Chung	February 1970	Managing Director & Chief Compliance Officer	—
Jong-Hee Yang	June 1961	Managing Director & Head of Strategic Planning Department	914
Kyu Sul Choi	August 1960	Managing Director & Head of Investor Relations	1,506
Kyung Yup Cho	September 1961	Managing Director & Head of KB Research	500
Jae Youl Kim	October 1969	Senior Managing Director	904

6.4. Employees

The following table shows the breakdown of our employees as of September 30, 2014.

(Unit: in millions of Won)				
	Number of Employees	Average Tenure of Employees (months)	Total Payment ⁽¹⁾	Average Payment per Person ⁽²⁾
Total	168	28 months	12,778	76

(1) Represents the total amount paid for the nine months ended September 30, 2014.

(2) Represents (i) the total amount paid for the nine months ended September 30, 2014 divided by (ii) the total number of employees as of September 30, 2014

7. Major Shareholders and Related Party Transactions

7.1. Major Shareholders

The following table presents information regarding holders of 5% or more of our total issued shares as of October 14, 2014.

(Unit: Shares, %)		
Name	Number of Shares of Common Stock	Percentage of Total Issued Shares
Korean National Pension Service	36,750,987	9.51
The Bank of New York Mellon Corporation ⁽¹⁾	31,153,131	8.06

(1) Depositary under the Company's ADR program.

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7.2. Changes in the Largest Shareholder

(Unit: Shares, %)			
Name of Largest Shareholder	Date of Change in Largest Shareholder/	Number of Shares of Common Stock	Percentage of Total Issued Shares ⁽¹⁾
	Date of Change in Ownership Level		
Korean National Pension Service	September 30, 2008	17,910,781	5.03
ING Bank N.V.	October 20, 2008	18,045,337	5.06
Korean National Pension Service	October 31, 2008	21,675,810	6.08
Korean National Pension Service	December 31, 2008	23,284,404	6.53
Korean National Pension Service	February 4, 2009	23,271,087	6.53
Korean National Pension Service	March 27, 2009	22,548,541	6.33
Korean National Pension Service	May 29, 2009	19,653,362	5.52
Korean National Pension Service	July 27, 2009	19,673,220	5.52
Korean National Pension Service	September 2, 2009	21,199,372	5.49
Korean National Pension Service	December 7, 2009	20,321,051	5.26
Korean National Pension Service	December 31, 2009	20,046,217	5.19
ING Bank N.V.	January 22, 2010	19,401,044	5.02
Korean National Pension Service	July 8, 2011	23,650,699	6.12
Korean National Pension Service	December 31, 2011	26,510,171	6.86
Korean National Pension Service	March 14, 2012	27,894,880	7.22
Korean National Pension Service	August 1, 2012	31,817,770	8.24
Korean National Pension Service	December 31, 2012	33,158,257	8.58
Korean National Pension Service	June 12, 2013	34,479,641	8.92
Korean National Pension Service	July 23, 2013	35,699,841	9.24
Korean National Pension Service	December 31, 2013	38,476,974	9.96
Korean National Pension Service	October 14, 2014	36,750,987	9.51

Note: The date of change in largest shareholder / change in ownership level is the date as indicated on the public filing disclosing relevant changes in shareholdings in the Company.

- (1) Based on 386,351,693 total issued shares of common stock for dates on or after September 2, 2009, and 356,351,693 total issued shares of common stock for dates on or prior to July 27, 2009.

7.3. Employee Stock Ownership Association

(As of September 30, 2014)		(Unit: Shares)	
Company Name	Number of shares	Type of shares	
KB Financial Group	16,009	Common Stock	
Kookmin Bank	2,317,543	Common Stock	
KB Kookmin Card Co., Ltd.	107,257	Common Stock	
KB Investment & Securities Co., Ltd.	16,315	Common Stock	
KB Life Insurance Co., Ltd.	14,482	Common Stock	
KB Asset Management Co., Ltd.	4,292	Common Stock	
KB Capital Co., Ltd.	—	Common Stock	
KB Savings Bank Co., Ltd.	1,017	Common Stock	
KB Real Estate Trust Co., Ltd.	8,818	Common Stock	
KB Investment Co., Ltd.	2,704	Common Stock	
KB Credit Information Co., Ltd.	8,883	Common Stock	
KB Data Systems Co., Ltd.	13,830	Common Stock	
Total	2,511,150	Common Stock	

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7.4. Investments in Certain Affiliated Companies

(As of September 30, 2014)

(Units: shares, millions of Won, %)

Name	Ending Balance			Total Assets as of the latest fiscal year ⁽¹⁾	Net Income (loss) for the latest fiscal year ⁽¹⁾
	Number of shares	Shareholding percentage	Book value		
Kookmin Bank ⁽²⁾	404,379,116	100	14,821,721	262,428,438	877,468
KB Kookmin Card Co., Ltd. ⁽²⁾	92,000,000	100	1,953,175	15,854,982	384,830
KB Investment & Securities Co., Ltd. ^{(3) (4)}	31,588,314	100	507,212	2,524,430	5,421
KB Life Insurance Co., Ltd. ⁽⁴⁾	91,200,000	100	485,314	6,942,441	3,132
KB Asset Management Co., Ltd. ⁽⁴⁾	7,667,550	100	96,312	232,766	63,352
KB Capital Co., Ltd. ⁽⁵⁾	11,180,630	52.02	279,870	3,939,851	54,143
KB Savings Bank Co., Ltd. ⁽⁶⁾⁽⁷⁾	8,001,912	100	157,544	584,025	(301)
KB Real Estate Trust Co., Ltd.	16,000,000	100	121,553	182,657	2,110
KB Investment Co., Ltd.	8,951,797	100	104,910	137,949	2,866
KB Credit Information Co., Ltd.	1,252,400	100	23,621	30,142	(336)
KB Data Systems Co., Ltd.	800,000	100	6,334	21,753	19
Total	—	—	18,557,566	292,879,434	1,392,704

(1) Based on K-IFRS (on a separate basis)

(2) KB Kookmin Card Co., Ltd. was newly established on March 2, 2011 to operate the credit card business previously operated by Kookmin Bank.

(3) KB Futures Co., Ltd. was merged into KB Investment & Securities Co., Ltd. on March 14, 2011.

(4) The latest fiscal year is as of December 31, 2013 or for the period from April 1, 2013 to December 31, 2013.

(5) KB Capital Co., Ltd. was added as a first-tier subsidiary on March 20, 2014.

(6) KB Savings Bank Co., Ltd. was added as a first-tier subsidiary on January 2, 2012, and completed a rights offering on January 14, 2012.

(7) Yehansoul Savings Bank was added as a first-tier subsidiary on September 2, 2013, and merged into KB Savings Bank Co., Ltd. on January 13, 2014.

7.5. Related Party Transactions
Prepayments and Loans to Subsidiaries

(Unit: in billions of Won)

Name	Relationship	Account	Loan Amount	Current Balance	Interest Rate	Maturity
KB Investment Co., Ltd.	Subsidiary	Loans	20	10	CD 3M + 94 bps	June 29, 2015

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Pursuant to the requirements of the Securities Exchange Act of 1934, the registrant has duly caused this report to be signed on its behalf by the undersigned, thereunto duly authorized.

Date: November 14, 2014

KB Financial Group Inc.

(Registrant)

By: /s/ Woong-Won Yoon

(Signature)

Name: Woong-Won Yoon

Title: Deputy President & CFO