

MIRA INFORM REPORT

Report No. :	519066
Report Date :	11.07.2018

IDENTIFICATION DETAILS

Name :	KOOKMIN BANK CO., LTD.
Registered Office :	26, Gukjegeumyung-ro 8-gil, Yeongdeungpo-gu, Seoul, Korea, Kookmin Bank Head Office, 07331
Country :	South Korea
Financials (as on) :	31.03.2018
Date of Incorporation :	01.11.2001
Com. Reg. No.:	201-81-68693
Legal Form :	Co., Ltd by shares
Line of Business :	Service of Domestic Commercial Banking Deposit, Loan Services, Internet Banking Services
No. of Employees :	17,675

RATING & COMMENTS

(Mira Inform has adopted New Rating mechanism w.e.f. 23rd January 2017)

MIRA's Rating : A+

Credit Rating	Explanation	Rating Comments
A+	Low Risk	Business dealings permissible with low risk of default

Status :	Good
Payment Behaviour :	Regular
Litigation :	Exist

NOTES :

Any query related to this report can be made on e-mail : infodept@mirainform.com while quoting report number, name and date.

ECGC Country Risk Classification List

Country Name	Previous Rating (31.12.2017)	Current Rating (01.04.2018)
South Korea	A1	A1

Risk Category	ECGC Classification
Insignificant	A1
Low Risk	A2
Moderately Low Risk	B1
Moderate Risk	B2
Moderately High Risk	C1
High Risk	C2
Very High Risk	D

SOUTH KOREA - ECONOMIC OVERVIEW

After emerging from the 1950-53 war with North Korea, South Korea emerged as one of the 20th century's most remarkable economic success stories, becoming a developed, globally connected, high-technology society within decades. In the 1960s, GDP per capita was comparable with levels in the poorest countries in the world. In 2004, South Korea joined the trillion-dollar club of world economies.

Beginning in the 1960s under President PARK Chung-hee, the government promoted the import of raw materials and technology, encouraged saving and investment over consumption, kept wages low, and directed resources to export-oriented industries that remain important to the economy to this day. Growth surged under these policies, and frequently reached double-digits in the 1960s and 1970s. Growth gradually moderated in the 1990s as the economy matured, but remained strong enough to propel South Korea into the ranks of the advanced economies of the OECD by 1997. These policies also led to the emergence of family-owned chaebol conglomerates such as Daewoo, Hyundai, and Samsung, which retained their dominant positions even as the government loosened its grip on the economy amid the political changes of the 1980s and 1990s.

The Asian financial crisis of 1997-98 hit South Korea's companies hard because of their excessive reliance on short-term borrowing, and GDP ultimately plunged by 7% in 1998. South Korea tackled difficult economic reforms following the crisis, including restructuring some chaebols, increasing labor market flexibility, and opening up to more foreign investment and imports. These steps lead to a relatively rapid economic recovery. South Korea also began expanding its network of free trade agreements to help bolster exports, and has since implemented 16 free trade agreements covering 58 countries—including the United State and China—that collectively cover more than three-quarters of global GDP.

In 2017, the election of President MOON Jae-in brought a surge in consumer confidence, in part, because of his successful efforts to increase wages and government spending. These factors combined with an uptick in export growth to drive real GDP growth to more than 3%, despite disruptions in South Korea's trade with China over the deployment of a US missile defense system in South Korea.

In 2018 and beyond, South Korea will contend with gradually slowing economic growth - in the 2-3% range - not uncommon for advanced economies. This could be partially offset by efforts to address challenges arising from its rapidly aging population, inflexible labor market, continued dominance of the chaebols, and heavy reliance on exports rather than domestic consumption. Socioeconomic problems also persist, and include rising inequality, poverty among the elderly, high youth unemployment, long working hours, low worker productivity, and corruption.

Source : CIA

BASIC INFORMATION

Basic

Company Name	KOOKMIN BANK CO., LTD. (Trade Name : KB KOOKMIN BANK)
Registered Address	26, Gukjegeumyung-ro 8-gil, Yeongdeungpo-gu, Seoul, Korea
Building	Kookmin Bank Head Office
Zip Code	07331
Tel	+82-2-2073-7114
Fax	+82-2-2073-5209
E-mail	kbir@kstar.co.kr
Website	www.kstar.com
Trading Office	Address-Yeoido 26, Gukjegeumyung-ro 8-gil, Yeongdeungpo-gu, Seoul, Korea (Old Address System : 36-3 Yeoido-dong, Yeongdeungpo-gu, Seoul, Korea)
Tel	+82-2-2073-7114
Fax	+82-2-2073-7150
Trading Myeongdong Office	Address- Kookmin Bank Head Office, 9-1, Namdaemunno 2-ga, Jung-gu, Seoul, Korea
Tel	+82-2-2073-7114
Fax	+82-2-2073-5209
Trading Office 2	Address-Yeoido 15-22 Yeoido-dong, Yeongdeungpo-gu, Seoul, Korea
Tel	+ 82-2-2073-7114
Fax	
Other Address	1-4, Yeong-dong, Suncheon-si, Jeollanam-do, Korea
Tel	+82-61-752-7475~7
Fax	+82-61-753-7478
Other Branch	Address-Suyeong 1059-25, Gwangan 3-dong, Suyeong-gu, Busan, Korea
Tel	+82-51-754-0114~7
Fax	
Other Address	1076-4, Seonbu-dong, Danwon-gu, Ansan-si, Gyeonggi-do, Korea
Tel	+82-31-403-0312~4
Fax	+82-31-414-0098
Other Address-Haeundae U dong Branch	1078-1, U 2-dong, Haeundae-gu, Busan, Korea
Tel	+82-51-743-6601~4
Fax	
Other Address	112-1, Yeokgok-dong, Wonmi-gu, Bucheon-si, Gyeonggi-do, Korea
Tel	+82-32-342-0092~4
Fax	+82-32-342-5787
Other Address	122-4, Chunui-dong, Wonmi-gu, Bucheon-si, Gyeonggi-do, Korea
Tel	+82-32-684-6156~9
Fax	+82-32-683-2740
Other Address	1238, Bunpyeong-dong, Heungdeok-gu, Cheongju-si, Chungcheongbuk-do, Korea

DISCLAIMER : This Report is **PRIVATE & CONFIDENTIAL** and it is prepared at the request of and for its use by the Subscriber only. The Subscriber shall use the contents of the Report merely as an aid to its business. Mira Inform Private Limited ("MIPL") has collated information/data in the Report, which have not been verified unless otherwise specifically mentioned in the Report. The Subscriber shall independently verify the accuracy and correctness of the information/data before in any way acting upon the same. MIPL shall not be liable for any harm, injury, loss or damage caused to the Subscriber due to default by the Subscriber's debtors/beneficiaries in fulfilling their obligations of any nature whatsoever. This Report or any of its portion shall not be used as a documentary evidence or otherwise before any investigative agencies or forum of law. This Report is confidential and proprietary to MIPL. The Subscriber and/or any other person(s) may not reproduce, publish or disclose any of the contents of the Report to others without the express authorization of MIPL. This Report is prepared and issued to the Subscriber without any risk, responsibility or liability on the part of MIPL or its officials.

Tel		+82-43-294-7756~9
Fax		+82-43-294-7760
Other Address		1324-2, Yeonhyang-dong, Suncheon-si, Jeollanam-do, Korea
Tel		+82-61-725-1344
Fax		+82-61-725-1344
Other Address		1324-2, Yeonhyang-dong, Suncheon-si, Jeollanam-do, Korea
Tel		+82-61-721-0405~8
Fax		+82-61-721-0403
Other Address		134-7, Wonmi 2-dong, Wonmi-gu, Bucheon-si, Gyeonggi-do, Korea
Tel		+82-32-665-4112~8
Fax		+82-32-611-3568
Other Branch	Address-Mora	1362, Mora-dong, Sasang-gu, Busan, Korea
Tel		+82-51-314-1531~4
Fax		
Other Address		1474-1, Ido 1-dong, Jeju-si, Jeju-do, Korea
Tel		+82-64-753-0152~4
Fax		+82-64-755-6617
Other Branch	Address-Gwangbokdong	15, Changseondong 1-ga, Jung-gu, Busan, Korea
Tel		+82-51-241-1541~5
Fax		
Other Address		15-1, Jungangdong 2-ga, Jung-gu, Busan, Korea
Tel		+82-51-250-1647
Fax		
Other Branch	Address-Busan	15-1, Jungangdong 2-ga, Jung-gu, Busan, Korea
Tel		+82-51-248-0271~84
Fax		
Other Address		15-22, Yeoeuido-dong, Yeongdeungpo-gu, Seoul, Korea
Tel		+82-2-2073-3051
Fax		+82-2-2073-3098
Other Address		151-6, Oncheon 1-dong, Dongnae-gu, Busan, Korea
Tel		+82-51-553-0602~5
Fax		+82-51-553-0605
Other Address		1511-4, Dangu-dong, Wonju-si, Gangwon-do, Korea
Tel		+82-33-765-8212~4
Fax		+82-33-765-8235
Other Address		160-5, Geumgu-ri, Okcheon-eup, Okcheon-gun, Chungcheongbuk-do, Korea
Tel		+82-43-733-2962~4
Fax		+82-43-733-2965
Other Address		161-3, Maegyo-dong, Paldal-gu, Suwon-si, Gyeonggi-do, Korea
Tel		+82-31-234-6491~5
Fax		+82-31-234-6496
Other Address		2-3, Dongseong-dong, Jinju-si, Gyeongsangnam-do, Korea
Tel		+82-55-745-7882~5
Fax		+82-55-745-5981
Other Address		244-33, Sosabon 3-dong, Sosa-gu, Bucheon-si, Gyeonggi-do, Korea

Tel	+82-32-347-8312~5
Fax	+82-32-347-2926
Other Address	27-1, Jungangro 2-ga, Chuncheon-si, Gangwon-do, Korea
Tel	+82-33-241-2223~7
Fax	+82-33-241-2221
Other Address	273-11, Yeon-dong, Jeju-si, Jeju-do, Korea
Tel	+82-64-743-1972~4
Fax	+82-64-743-1975
Other Address	303-43, Taein-dong, Gwangyang-si, Jeollanam-do, Korea
Tel	+82-61-792-1312~4
Fax	+82-61-792-1211
Other Address	326-4, Namyang-dong, Samcheok-si, Gangwon-do, Korea
Tel	+82-33-573-5071~2
Fax	+82-33-574-5073
Other Address	330, Seongseo-dong, Chungju-si, Chungcheongbuk-do, Korea
Tel	+82-43-852-1352~7
Fax	+82-43-852-1358
Other Address-Busan Choryang Branch	375, Choryang-dong, Dong-gu, Busan, Korea
Tel	+82-51-465-0431~8
Fax	
Other Address-Yangjeong Branch	393-12, Yangjeong-dong, Busanjin-gu, Busan, Korea
Tel	+82-51-864-3162~4
Fax	+82-51-864-3165
Other Address	397-50, Bujeon-dong, Busanjin-gu, Busan, Korea
Tel	+82-51-809-5301~4
Fax	+82-51-809-5524
Other Address-Gupo Branch	399-4, Deokcheon-dong, Buk-gu, Busan, Korea
Tel	+82-51-334-3111~4
Fax	
Other Address	40, Mansu 4-dong, Namdong-gu, Incheon, Korea
Tel	+82-32-464-1202~6
Fax	
Other Address	401, Sang-dong, Wonmi-gu, Bucheon-si, Gyeonggi-do, Korea
Tel	+82-32-323-9012~4
Fax	+82-32-323-9026
Other Address-Togok Branch	419-4, Yeonsan-dong, Yeonje-gu, Busan, Korea
Tel	+82-51-759-4161~4
Fax	
Other Address-Guseo-dong Branch	457-2, Guseo-dong, Geumjeong-gu, Busan, Korea
Tel	+82-51-517-8882~5
Fax	+82-51-515-7652
Other Address	458-5, Gil 1-dong, Gangdong-gu, Seoul, Korea
Tel	+82-2-470-0462~5
Fax	+82-2-470-1888

Other Address	48, Wonmi-dong, Wonmi-gu, Bucheon-si, Gyeonggi-do, Korea
Tel	+82-32-612-3112~4
Fax	+82-32-611-6637
Other Address	49-3, Ildo 2-dong, Jeju-si, Jeju-do, Korea
Tel	+82-64-723-0078~9
Fax	+82-64-723-0080
Other Address	502-1, Gamjeon-dong, Sasang-gu, Busan, Korea
Tel	+82-51-316-2182~7
Fax	+82-51-316-2189
Other Address	51-5, Banpo 4-dong, Seocho-gu, Seoul, Korea
Tel	+82-2-593-0682~5
Fax	+82-2-595-6446
Other Address	530, Gojan-dong, Danwon-gu, Ansan-si, Gyeonggi-do, Korea
Tel	+82-31-483-9662~9
Fax	+82-31-401-4860
Other Address	531-1, Daeya-dong, Siheung-si, Gyeonggi-do, Korea
Tel	+82-31-312-6822~5
Fax	+82-31-311-2399
Other Address	535-5, Bujeon-dong, Busanjin-gu, Busan, Korea
Tel	+82-51-816-9931
Fax	
Other Address-Sasang station Branch	546-11, Gwaebeop-dong, Sasang-gu, Busan , Korea
Tel	+82-51-328-5601~4
Fax	
Other Address-Namcheon center Branch	556-15, Namcheon-dong, Suyeong-gu, Busan, Korea
Tel	+82-51-625-2372
Fax	
Other Address	576-3, Ojeong-dong, Ojeong-gu, Bucheon-si, Gyeonggi-do, Korea
Tel	+82-32-682-0092~4
Fax	+82-32-682-0093
Other Address	581-1, Sinan-dong, Jinju-si, Gyeongsangnam-do, Korea
Tel	+82-55-748-3212~4
Fax	+82-55-748-3215
Other Address-Yeonsan Branch	675-9, Yeonsan 4-dong, Yeonje-gu, Busan, Korea
Tel	+82-51-863-4122
Fax	
Other Address	679-2, Jung-dong, Wonmi-gu, Bucheon-si, Gyeonggi-do, Korea
Tel	+82-32-653-8502~5
Fax	+82-32-653-8509
Other Address	7-1, Jungang-dong 3-ga, Iksan-si, Jeollabuk-do, Korea
Tel	+82-63-853-3402~6
Fax	+82-63-851-1778
Other Address	7-1, Jungang-dong 3-ga, Iksan-si, Jeollabuk-do, Korea
Tel	+82-63-853-3402~6
Fax	+82-63-851-1778
Other Address	726-2, Nohyeong-dong, Jeju-si, Jeju-do, Korea

Tel	+82-64-746-9916~8
Fax	+82-64-747-0993
Other Address	763-3, Jisan-dong, Pyeongtaek-si, Gyeonggi-do, Korea
Tel	+82-31-665-7112~6
Fax	+82-31-665-7117
Other Address	79-3, Jungangro 2-ga, Jecheon-si, Chungcheongbuk-do, Korea
Tel	+82-43-644-3602~4
Fax	+82-43-644-7841
Other Address	813-5, Won-dong, Osan-si, Gyeonggi-do, Korea
Tel	+82-31-372-2821~5
Fax	+82-31-372-2826
Other Address	871, Bono-dong, Sangnok-gu, Ansan-si, Gyeonggi-do, Korea
Tel	+82-31-408-4982~5
Fax	+82-31-408-4987
Other Address	873-4, Bono-dong, Sangnok-gu, Ansan-si, Gyeonggi-do, Korea
Tel	+82-31-409-9911~2
Fax	+82-31-409-9913
Other Address	880-6, Osan-dong, Osan-si, Gyeonggi-do, Korea
Tel	+82-31-372-9022~5
Fax	+82-31-372-9027
Other Address-Dadae-dong Branch	891, Dadae-dong, Saha-gu, Busan, Korea
Tel	+82-51-265-0240~2
Fax	
Type	Service
Industry	Domestic Commercial Banking
Main Business	Deposit, Loan Services, Internet Banking Services
Sub Business	
Established (mm/dd/yyyy)	11/01/2001

Detailed Products

Activity	Detailed Products (UNSPSC)
Sell	Business and corporate management consultation services(80101500)
Sell	Privately owned banks(84121501)
Sell	Internet services(81112100)
Sell	Mortgage banking(84121900)
Sell	Credit card service providers(84141602)

CEO's

Name	Hur In
Date of Birth	12/19/1961
Title	President & CEO
Nationality	Korean

Profiles

Capital (KRW)	2,021,895,580,000
---------------	-------------------

DISCLAIMER : This Report is **PRIVATE & CONFIDENTIAL** and it is prepared at the request of and for its use by the Subscriber only. The Subscriber shall use the contents of the Report merely as an aid to its business. Mira Inform Private Limited ("MIPL") has collated information/data in the Report, which have not been verified unless otherwise specifically mentioned in the Report. The Subscriber shall independently verify the accuracy and correctness of the information/data before in any way acting upon the same. MIPL shall not be liable for any harm, injury, loss or damage caused to the Subscriber due to default by the Subscriber's debtors/beneficiaries in fulfilling their obligations of any nature whatsoever. This Report or any of its portion shall not be used as a documentary evidence or otherwise before any investigative agencies or forum of law. This Report is confidential and proprietary to MIPL. The Subscriber and/or any other person(s) may not reproduce, publish or disclose any of the contents of the Report to others without the express authorization of MIPL. This Report is prepared and issued to the Subscriber without any risk, responsibility or liability on the part of MIPL or its officials.

Employees	17,675									
Formation	Co., Ltd by shares A Company of KB FINANCIAL GROUP									
Bank Details	Kookmin Bank									
Corporate Registered No.	110111-2365321									
Business Registered No.	201-81-68693									
Permit & Licenses	09/19/2003 ISO 9001 10/03/2003 ISO 9001									
	Int'l Trade No.: 001171									
Shareholder Position	<table> <thead> <tr> <th>Name</th> <th>Shares</th> <th>%</th> </tr> </thead> <tbody> <tr> <td>KB FINANCIAL GROUP INC.(110111-3975517)</td> <td>404,379,116</td> <td>100.00</td> </tr> <tr> <td>TOTAL</td> <td>404,379,116</td> <td>100.00</td> </tr> </tbody> </table>	Name	Shares	%	KB FINANCIAL GROUP INC.(110111-3975517)	404,379,116	100.00	TOTAL	404,379,116	100.00
Name	Shares	%								
KB FINANCIAL GROUP INC.(110111-3975517)	404,379,116	100.00								
TOTAL	404,379,116	100.00								
Company History	11/01/2001 Launched New Kookmin Bank "KB" (Merger between Kookmin Bank and H&CB) and listed at New York Stock Exchange 11/09/2001 Listed on the Korean Stock Exchange 09/29/2008 Unlisted from New York Stock Exchange 10/10/2008 Unlisted from Korea Stock Exchange Market 03/02/2011 Decreased capital to 2,021,895,580,000 KRW from 2,481,895,580,000 KRW									

DETAILED INFORMATION

Management

Job Description	Name	Nationality	Date of Birth	Inauguration Date
President & CEO	Hur In	Korean	12/19/1961	11/21/2017
Director	Oh Pyung-Sub	Korean	11/10/1960	01/01/2018
Outside Director / Auditor	Kwon Sook-Gyo	Korean	08/06/1957	10/26/2017
Outside Director / Auditor	Park Soon-Ae	Korean	10/02/1965	03/26/2015
Outside Director / Auditor	Yoo Seung-Won	Korean	10/15/1965	03/26/2015
Outside Director	Lim Seung-Tae	Korean	11/25/1955	03/22/2018

FINANCIALS

Year / Unit : KRW	Sales	Assets	Net Income
03/2018	1,688,307,000,000	334,876,945,000,000	682,497,000,000
2017	6,390,317,000,000	323,419,161,000,000	2,262,916,000,000
2016	5,665,369,000,000	301,205,007,000,000	967,766,000,000
2015	4,764,273,000,000	285,528,371,000,000	1,055,656,000,000
2014	5,060,453,000,000	271,252,645,000,000	1,065,927,000,000
2013	5,188,511,000,000	262,757,881,000,000	888,461,000,000
2012	5,859,269,000,000	258,555,016,000,000	1,299,589,000,000

DISCLAIMER : This Report is **PRIVATE & CONFIDENTIAL** and it is prepared at the request of and for its use by the Subscriber only. The Subscriber shall use the contents of the Report merely as an aid to its business. Mira Inform Private Limited ("MIPL") has collated information/data in the Report, which have not been verified unless otherwise specifically mentioned in the Report. The Subscriber shall independently verify the accuracy and correctness of the information/data before in any way acting upon the same. MIPL shall not be liable for any harm, injury, loss or damage caused to the Subscriber due to default by the Subscriber's debtors/beneficiaries in fulfilling their obligations of any nature whatsoever. This Report or any of its portion shall not be used as a documentary evidence or otherwise before any investigative agencies or forum of law. This Report is confidential and proprietary to MIPL. The Subscriber and/or any other person(s) may not reproduce, publish or disclose any of the contents of the Report to others without the express authorization of MIPL. This Report is prepared and issued to the Subscriber without any risk, responsibility or liability on the part of MIPL or its officials.

2011	6,000,601,000,000	257,728,625,000,000	2,008,579,000,000
2010	5,145,059,000,000	255,803,963,000,000	93,918,000,000
2009	26,114,448,000,000	256,519,760,000,000	635,803,000,000
2008	44,379,564,000,000	262,093,177,000,000	1,510,784,000,000
2007	21,281,826,000,000	218,866,038,000,000	2,773,843,000,000
2006	19,618,874,000,000	195,206,481,000,000	2,472,111,000,000
2005	19,308,604,000,000	195,206,481,000,000	2,472,111,000,000
2004	17,855,258,000,000	179,593,649,000,000	2,252,218,000,000

Financial Description

Authorized Capital(KRW)	5,000,000,000,000
Paid-Up Capital(KRW)	2,021,895,580,000
Total Issues Shares	404,379,116

Balance Sheet

Unit : Million Korean Won	01/01/208~03/31/2018	As of 12/31/2017	As of 12/31/2016
Total Assets	334,876,945	323,419,161	301,205,007
Cash & Cash Equivalents	17,289,542	14,628,439	13,763,284
Invested Financial Instruments	-	3,147,115	3,682,228
Profit or loss - Fair value measurement Financial assets	12,039,615	-	-
Derivatives	2,318,940	2,590,960	2,797,145
Loan & Other Receivables	253,786,909	250,119,240	235,204,056
Invested Financial Instruments	37,870,099	42,208,334	36,125,369
Investment_Related Companies	903,143	867,073	1,012,578
Tangibles	2,953,531	2,974,656	3,085,717
Investment_Real Estates	56,361	56,438	78,930
Intangibles	214,231	214,952	206,299
Deferred Income Tax Assets	1,922	1,388	12,118
Accrued Income Tax	-	-	84,466
Assets to be sold	26,342	155,506	26,527
Other Assets	7,416,310	6,455,060	5,126,290
Total Liabilities	309,753,821	298,178,439	278,012,727
Finance Liabilities from this year's Income	-	74,191	73,238
Profit or loss - Fair value measurement Financial liabilities	78,952	-	-
Derivatives	2,380,789	2,622,912	2,833,997
Withholdings	254,278,568	247,712,788	231,263,615
Borrowings	17,515,788	15,854,911	15,783,151
Debentures	19,056,338	18,167,498	14,210,692
Provisions	341,801	357,488	425,150

DISCLAIMER : This Report is **PRIVATE & CONFIDENTIAL** and it is prepared at the request of and for its use by the Subscriber only. The Subscriber shall use the contents of the Report merely as an aid to its business. Mira Inform Private Limited ("MIPL") has collated information/data in the Report, which have not been verified unless otherwise specifically mentioned in the Report. The Subscriber shall independently verify the accuracy and correctness of the information/data before in any way acting upon the same. MIPL shall not be liable for any harm, injury, loss or damage caused to the Subscriber due to default by the Subscriber's debtors/beneficiaries in fulfilling their obligations of any nature whatsoever. This Report or any of its portion shall not be used as a documentary evidence or otherwise before any investigative agencies or forum of law. This Report is confidential and proprietary to MIPL. The Subscriber and/or any other person(s) may not reproduce, publish or disclose any of the contents of the Report to others without the express authorization of MIPL. This Report is prepared and issued to the Subscriber without any risk, responsibility or liability on the part of MIPL or its officials.

Confirmed Salaries	46,185	8,568	71,135
Income Tax Credit	2,686	2,503	135
Deferred Income Tax Credit	142,211	128,915	-
Other Liabilities	15,910,503	13,248,665	13,351,614
Capital Stock	2,021,896	2,021,896	2,021,896
Capital Surplus	5,220,031	5,220,031	5,220,031
Other Accumulated Income	299,277	745,856	600,837
Profit Surplus	17,581,920	17,252,939	15,349,516
Total Equity	25,123,124	25,240,722	23,192,280
Liab. & Shareholder's Equity	334,876,945	323,419,161	301,205,007

Income Statement

Unit : Million Korean Won	01/01/208~03/31/2018	As of 12/31/2017	As of 12/31/2016
Revenue-Interests	1,429,798	5,454,262	4,914,164
Revenue-Commission	351,688	1,246,817	1,102,235
Revenue-Short-Term Finance Instrument	12,360	71,742	46,758
Other Operating Profits	-105,539	-239,020	-397,788
Selling & Admin. Expenses	839,306	3,632,546	4,232,446
Other Operating Income	849,001	2,757,771	1,432,923
Others	-39,030	-112,985	-247,629
Operating Income	809,971	2,644,786	1,185,294
Non-Operating Income	118,160	45,765	67,138
Income Before Taxes	928,131	2,690,551	1,252,432
Income Taxes Expenses	245,634	427,635	284,666
Net Income	682,497	2,262,916	967,766

Cash Flows

Unit : Million Korean Won	01/01/208~03/31/2018	As of 12/31/2017	As of 12/31/2016
Operating Activities Cash Flows	-701,552	354,215	1,815,352
Net Income	682,497	2,262,916	967,766
Adjustment	100,129	645,381	1,107,548
Changes in Asset/ & Liability	-1,484,178	-2,554,082	-259,962
Cash Flows from Investing	-2,507,449	-6,158,962	-2,742,735
Cash Flows from Financing	2,476,040	5,469,972	876,494
Increase/Decrease in Cash	-731,244	-527,668	23,082
Cash at the Beginning of Year	5,509,846	6,037,514	6,014,432
Cash at the End of Year	4,778,602	5,509,846	6,037,514

Products, Technologies, Services Description

Main Products & Services	Retail Banking Corporate Banking Credit Card
--------------------------	--

DISCLAIMER : This Report is **PRIVATE & CONFIDENTIAL** and it is prepared at the request of and for its use by the Subscriber only. The Subscriber shall use the contents of the Report merely as an aid to its business. Mira Inform Private Limited ("MIPL") has collated information/data in the Report, which have not been verified unless otherwise specifically mentioned in the Report. The Subscriber shall independently verify the accuracy and correctness of the information/data before in any way acting upon the same. MIPL shall not be liable for any harm, injury, loss or damage caused to the Subscriber due to default by the Subscriber's debtors/beneficiaries in fulfilling their obligations of any nature whatsoever. This Report or any of its portion shall not be used as a documentary evidence or otherwise before any investigative agencies or forum of law. This Report is confidential and proprietary to MIPL. The Subscriber and/or any other person(s) may not reproduce, publish or disclose any of the contents of the Report to others without the express authorization of MIPL. This Report is prepared and issued to the Subscriber without any risk, responsibility or liability on the part of MIPL or its officials.

Trust / NHF Management
Capital Markets
PB Business

(* There are 1,062 branches domestically, and 5 branches globally.

Detailed Products Spec.
Technologies Acquired

Trade Partners & Competitors

Suppliers

Customers

Having 26 Million customers, the subject is considered the 1st player domestically in terms of total assets.

Competitors

WOORI BANK(110111-0023393)
SHINHAN BANK(110111-0012809)
HANA BANK(110111-0015671)
INDUSTRIAL BANK OF KOREA(110135-0000903)

Related Parties (Subsidiaries, Joint-Venture & Affiliates)

Affiliates-Domestic

KB FINANCIAL GROUP INC.(110111-3975517)
KB SECURITIES CO., LTD.(110111-0042476)
KB REAL ESTATE TRUST CO., LTD.(110111-1348237)
KB INVESTMENT CO., LTD(181211-0012571)
KB ASSET MANAGEMENT CO., LTD.(110111-0572556)
KB LIFE INSURANCE COMPANY(110111-3003699)
KB KOOKMIN CARD CO., LTD.(110111-4546523)
KB INSURANCE CO., LTD.(110111-0017859)
KB CAPITAL CO., LTD.(130111-0013499)
KB SAVINGS BANK CO., LTD.(110111-4764745)
KB DATA SYSTEMS CO., LTD.(110111-0802838)
KB CREDIT INFORMATION CO., LTD(110111-1786354)

Affiliates-Overseas

KOOKMIN BANK HONG KONG LIMITED
SUITE 1101 AND 1106, 11/F., CENTRAL PLAZA, 18 HARBOUR ROAD,
WANCHAI, HONG KONG

Overseas Office

Liaison Office

Overseas Branch

Joint Venture

Subsidiary

KOOKMIN BANK INTERNATIONAL LIMITED-LONDON
(100.00% held by the subject company)
6TH FLOOR, PRINCES COURT, 7 PRINCES STREET, LONDON, U.K.

KOOKMIN BANK CAMBODIA PLC.
(100.00% held by the subject company)
NO 55, STREET 214, SANGKAT BOEUNG RAING, KHAN DAUN PENH,
PHNOM PENH, CAMBODIA

KOOKMIN BANK (CHINA) LTD.

(100.00% held by the subject company)
19F, SK TOWER, NO.6 JIA, JIANGUOMENWAI AVENUE, BEIJING,
CHINA

KB MICROFINANCE MYANMAR CO., LTD.
(100.00% held by the subject company)
NO. 306, THUDAMAR STREET, NGA WARD, NORTH OKKLAPA
TOWNSHIP, YANGON, MYANMAR

KOOKMIN BANK HONG KONG LIMITED
(100.00% held by the subject company)
SUITE 1101 AND 1106, 11/F., CENTRAL PLAZA, 18 HARBOUR ROAD,
WANCHAI, HONG KONG

Corporate Ownership KB FINANCIAL GROUP INC.(110111-3975517)
Major Shareholders KB FINANCIAL GROUP INC.(110111-3975517)
Cooperative Enterprise

Sales by Region (Activity & Markets)

The Subject deals with the companies in Hong Kong, USA and Europe.

Court Action

(*) There are 87 cases filed as Plaintiff(s)/ Creditor(s)/ Applicant(s) amounting 470,709,000,000 KRW, and 105 cases filed as Defendant(s)/ Debtor(s)/ Respondent(s) amounting 199,214,000,000 KRW as of 03/31/2018.

News Clipping

--

FOREIGN EXCHANGE RATES

Currency	Unit	Indian Rupees
US Dollar	1	INR 68.79
UK Pound	1	INR 91.11
Euro	1	INR 80.78
KRW	1	INR 0.061

Note : Above are approximate rates obtained from sources believed to be correct

INFORMATION DETAILS

Analysis Done by :	VIV
Report Prepared by :	KET

DISCLAIMER : This Report is **PRIVATE & CONFIDENTIAL** and it is prepared at the request of and for its use by the Subscriber only. The Subscriber shall use the contents of the Report merely as an aid to its business. Mira Inform Private Limited ("MIPL") has collated information/data in the Report, which have not been verified unless otherwise specifically mentioned in the Report. The Subscriber shall independently verify the accuracy and correctness of the information/data before in any way acting upon the same. MIPL shall not be liable for any harm, injury, loss or damage caused to the Subscriber due to default by the Subscriber's debtors/beneficiaries in fulfilling their obligations of any nature whatsoever. This Report or any of its portion shall not be used as a documentary evidence or otherwise before any investigative agencies or forum of law. This Report is confidential and proprietary to MIPL. The Subscriber and/or any other person(s) may not reproduce, publish or disclose any of the contents of the Report to others without the express authorization of MIPL. This Report is prepared and issued to the Subscriber without any risk, responsibility or liability on the part of MIPL or its officials.

RATING EXPLANATIONS

Credit Rating	Explanation	Rating Comments
A++	Minimum Risk	Business dealings permissible with minimum risk of default
A+	Low Risk	Business dealings permissible with low risk of default
A	Acceptable Risk	Business dealings permissible with moderate risk of default
B	Medium Risk	Business dealings permissible on a regular monitoring basis
C	Medium High Risk	Business dealings permissible preferably on secured basis
D	High Risk	Business dealing not recommended or on secured terms only
NB	New Business	No recommendation can be done due to business in infancy stage
NT	No Trace	No recommendation can be done as the business is not traceable

NB is stated where there is insufficient information to facilitate rating. However, it is not to be considered as unfavourable.

This score serves as a reference to assess SC's credit risk and to set the amount of credit to be extended. It is calculated from a composite of weighted scores obtained from each of the major sections of this report. The assessed factors are as follows:

- Financial condition covering various ratios
- Company background and operations size
- Promoters / Management background
- Payment record
- Litigation against the subject
- Industry scenario / competitor analysis
- Supplier / Customer / Banker review (wherever available)