

In accordance with the Financial Services Authority Regulation No. 37 / POJK.03 / 2019 dated December 20th 2019 concerning Transparency and Publication of Bank Reports and Financial Services Authority Circular Letter No.9 / SEOJK.03 / 2020 dated July 1st 2020 regarding Transparency and Publication of Conventional Commercial Bank Reports, below is financial information taken from the Financial Statements of KB Kookmin Bank which owns 67% of Bank Bukopin's shares (Ultimate Shareholder) for the date and period ended on September 30th 2020. As of September 2nd 2020 until this report is published on November 30th 2020, KB Kookmin Bank's share ownership in PT Bank Bukopin Tbk is 67%.

The Consolidated Financial Statements of PT Bank Bukopin Tbk and its subsidiaries as of September 30th 2020 and for the nine months period ended on that date have been published.

Jakarta, November 30th 2020
PT Bank Bukopin Tbk.
S.E & O



Rivan Achmad Purwanto
President Director



Adhi Brahmantya
Director

FINANCIAL STATEMENTS

KB Kookmin Bank



KB KOOKMIN BANK CONSOLIDATED BALANCE SHEET 30 September 2020 and 31 Desember 2019 (In Billion Won)

	30 Sept 2020	31 Dec 2019
ASSETS		
Cash and due from financial institutions	19,147.1	14,481.3
Financial assets at fair value through profit or loss	15,490.8	13,866.3
Derivative financial assets	2,790.4	2,317.4
Financial investments	56,638.4	52,419.3
Loans	329,070.9	293,531.4
(Allowances for loan losses)	(2,171.1)	(1,336.0)
Investments in associates	543.4	564.7
Tangible assets	4,673.2	4,267.3
Goodwill & Intangible assets	824.8	268.7
Current income tax assets	45.3	13.9
Deferred income tax assets	49.1	2.3
Other assets	7,765.4	5,692.4
TOTAL ASSETS	437,038.8	387,425.0
LIABILITIES		
Financial liabilities at fair value through profit or loss	85.2	80.2
Deposits	330,971.7	300,917.5
Debts	26,773.1	19,141.3
Debentures	24,520.4	18,740.0
Derivative financial liabilities	2,624.9	2,169.0
Net defined benefit liabilities	312.8	179.1
Provisions	354.6	311.1
Accrued expenses payables	3,230.6	3,138.2
Other liabilities	18,652.8	13,744.4
TOTAL LIABILITIES	407,526.1	358,420.8
EQUITY		
Share capital	2,021.9	2,021.9
Hybrid financial instrument	574.5	574.5
Capital surplus	4,808.5	5,219.7
Accumulated other comprehensive income	(21.5)	123.3
Retained earnings	21,827.7	21,064.8
Treasury shares	0.0	0.0
Non-controlling interest	301.6	0.0
TOTAL EQUITY	29,512.7	29,004.2
TOTAL LIABILITIES AND EQUITY	437,038.8	387,425.0

KB KOOKMIN BANK CONSOLIDATED INCOME STATEMENT 30 September 2020 and 30 September 2019 (In Billion Won)

	30 Sept 2020	30 Sept 2019
Net interest income	4,992.9	4,747.4
Net fee and commission income	813.2	846.7
Net other operating income(expenses)	(9.9)	(96.2)
Gross operating income	5,796.2	5,497.9
General & administrative expenses	2,815.2	2,721.0
Operating profit before provision for credit losses	2,981.0	2,776.9
Provision for credit losses	333.4	55.5
Net operating profit	2,647.6	2,721.4
Net non-operating profit(loss)	(25.8)	3.1
Share of profit(loss) of associates	(60.4)	(5.2)
Net other non-operating income(expenses)	(8.8)	8.3
Profit before income tax	2,578.4	2,724.5
Income tax expense	674.3	717.8
Profit for the period	1,904.1	2,006.7
Profit attributable to non-controlling interest	11.2	-
Profit attributable to shareholders of the parent company	1,892.9	2,006.7

Seoul, November 16th 2020
KB Kookmin Bank, Ltd