

According to the Financial Services Authority Regulation Number 37 / POJK.03 / 2019 dated 20 December 2019 concerning Amendments to the Financial Services Authority Regulation Number 6 / POJK.03 / 2015 dated 31 March 2015 concerning Transparency and Publication of Bank Reports and Financial Services Authority Circular Letter No.9 / SEOJK.03 / 2020 dated 01 July 2020 regarding "Transparency and Publication of Conventional Commercial Bank Reports", below is financial information taken from the Financial Statements of KB Kookmin Bank for the date and period ended 31 December 2020. As of 31 December 2020, KB Kookmin Bank is a shareholder of PT Bank KB Bukopin, Tbk with ownership of 67%.

The Consolidated Financial Statements of PT Bank KB Bukopin Tbk and its subsidiaries as of 31 December 2020 and for the year ended on that date have been published.

Jakarta, 30 April 2021
PT Bank KB Bukopin Tbk
S.E. & O



Rivan Achmad Purwanto
President Director



Adhi Brahmantya
Director

FINANCIAL STATEMENTS

KB KOOKMIN BANK



CONSOLIDATED BALANCE SHEET KB KOOKMIN BANK

As of 31 December 2020 and 31 December 2019
(In Billion Won)

	Dec 31, 2020	Dec 31, 2019
	Audited	Audited
ASSET		
Cash and due from financial institutions	19,972.3	14,481.3
Financial assets at fair value through profit or loss	16,042.4	13,866.3
Derivative financial assets	4,456.7	2,317.4
Financial investments	58,286.5	52,419.3
Loans	327,332.5	293,531.4
(Allowances for loan losses)	(2,186.8)	(1,336.0)
Investments in associates	441.3	564.7
Tangible assets	4,557.7	4,267.3
Goodwill & Intangible assets	962.7	268.7
Current income tax assets	47.8	13.9
Deferred income tax assets	58.3	2.3
Other assets	6,285.9	5,692.4
TOTAL ASSETS	438,444.1	387,425.0
LIABILITIES		
Financial liabilities at fair value through profit or loss	141.3	80.2
Deposits	330,352.5	300,917.5
Debts	26,870.8	19,141.3
Debtentures	26,969.6	18,740.0
Derivative financial liabilities	4,282.4	2,169.0
Net defined benefit liabilities	165.4	179.1
Provisions	388.0	311.1
Accrued expenses payables	2,805.0	3,138.2
Other liabilities	16,061.0	13,744.4
TOTAL LIABILITIES	408,036.0	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	494.4	123.3
Retained earnings	22,243.6	21,064.8
Treasury shares	0.0	0.0
Non-controlling interest	265.2	0.0
TOTAL EQUITY	30,408.1	29,004.2
TOTAL LIABILITIES DAN EQUITY	438,444.1	387,425.0

CONSOLIDATED INCOME STATEMENT KB KOOKMIN BANK

For year ended 31 December 2020 and 31 December 2019
(In Billion Won)

	Dec 31, 2020	Dec 31, 2019
	Audited	Audited
Net interest income	6,754.8	6,363.8
Net fee and commission income	1,067.9	1,133.3
Net other operating income(expenses)	14.0	(178.0)
Gross operating income	7,836.7	7,319.1
General & administrative expenses	4,201.3	3,887.4
Operating profit before provision for credit losses	3,635.4	3,431.7
Provision for credit losses	484.3	103.6
Net operating profit	3,151.1	3,328.1
Net non-operating profit(loss)	(19.3)	(9.6)
Share of profit(loss) of associates	(48.2)	29.2
Net other non-operating income(expenses)	28.9	(38.8)
Profit before income tax	3,131.8	3,318.5
Income tax expense	812.3	879.4
Profit for the period	2,319.5	2,439.1
Profit attributable to non-controlling interest	21.3	0.0
Profit attributable to shareholders of the parent company	2,298.2	2,439.1

KB Kookmin Bank, Ltd