

# **KB Financial Group, Inc. Fundamental Company Report Including Financial, SWOT, Competitors and Industry Analysis**

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## **Abstracts**

KB Financial Group, Inc. Fundamental Company Report provides a complete overview of the company's affairs. All available data is presented in a comprehensive and easily accessed format. The report includes financial and SWOT information, industry analysis, opinions, estimates, plus annual and quarterly forecasts made by stock market experts. The report also enables direct comparison to be made between KB Financial Group, Inc. and its competitors. This provides our Clients with a clear understanding of KB Financial Group, Inc. position in the Industry.

The report contains detailed information about KB Financial Group, Inc. that gives an unrivalled in-depth knowledge about internal business-environment of the company: data about the owners, senior executives, locations, subsidiaries, markets, products, and company history.

Another part of the report is a SWOT-analysis carried out for KB Financial Group, Inc.. It involves specifying the objective of the company's business and identifies the different factors that are favorable and unfavorable to achieving that objective. SWOT-analysis helps to understand company's strengths, weaknesses, opportunities, and possible threats against it.

The KB Financial Group, Inc. financial analysis covers the income statement and ratio trend-charts with balance sheets and cash flows presented on an annual and quarterly basis. The report outlines the main financial ratios pertaining to profitability, margin analysis, asset turnover, credit ratios, and

company's long-term solvency. This sort of company's information will assist and strengthen your company's decision-making processes.

In the part that describes KB Financial Group, Inc. competitors and the industry in whole, the information about company's financial ratios is compared to those of its competitors and to the industry. The unique analysis of the market and company's competitors along with detailed information about the internal and external factors affecting the relevant industry will help to manage your business environment. Your company's business and sales activities will be boosted by gaining an insight into your competitors' businesses.

Also the report provides relevant news, an analysis of PR-activity, and stock price movements. The latter are correlated with pertinent news and press releases, and annual and quarterly forecasts are given by a variety of experts and market research firms. Such information creates your awareness about principal trends of KB Financial Group, Inc. business.

### **About KB Financial Group, Inc.**

KB Financial Group Inc. operates as the holding company for Kookmin Bank, which provides commercial banking services in South Korea. The company also involves in credit cards, asset management, bancassurance, capital markets activities, and international banking.

The company provides credit and related financial services to individuals and small- and medium-sized enterprises and to large corporate customers. It provides a range of deposit products and related services to both individuals and enterprises of all sizes. The company provides a range of personal lending products and retail banking services to individual customers, including mortgage loans. As of December 31, 2009, it had a customer base of approximately 25 million retail customers.

### **RETAIL BANKING**

The company's retail banking activities consist primarily of lending and deposit-taking.

#### **Lending Activities**

The company offers various loan products that target different segments of the

population, with features tailored to each segment's financial profile and other characteristics. Its retail loans consist of:

Mortgage loans, which are loans made to customers to finance home purchases, construction, improvements or rentals; and home equity loans, which are loans made to its customers secured by their homes to ensure loan repayment. The company also provides overdraft loans in connection with its home equity loans.

Other consumer loans, which are loans made to customers for any purpose (other than mortgage and home equity loans). These include overdraft loans, which are loans extended to customers to cover insufficient funds when they withdraw funds from their demand deposit accounts with the company in excess of the amount in such accounts up to a limit established by it.

#### Mortgage and Home Equity Lending

The company provides customers with various mortgage and home equity loan products that have features, including terms, repayment schedules, amounts and eligibility for loans, and it offers interest rates on a commercial basis.

#### Deposit-taking Activities

The company offers various deposit products that target different segments of its retail customer base, with features tailored to each segment's financial profile, characteristics and needs, including demand deposits; time deposits; savings deposits; certificates of deposit; and foreign currency deposits.

The company offers deposits that provide the holder with preferential rights to housing subscriptions and eligibility for mortgage loans. These products include housing subscription time deposits, which are special purpose time deposit accounts providing the holder with a preferential right to subscribe for new private apartment units under the Housing Law; and housing subscription installment savings deposits, which are monthly installment savings programs providing the holder with a preferential subscription right for new private apartment units under the Housing Law.

The company operates a priority customer program through Kookmin Bank called KB Star Club. As of December 31, 2009, it had approximately four million KB Star Club customers.

## Credit Cards

The company offers services targeted to various financial profiles and customer requirements. It offers cards that provide additional benefits, such as frequent flyer miles and reward program points that can be redeemed by the customer for complementary services, prizes and cash. The company offers latinum cards, VVIP cards and other prime members' cards. As of December 31, 2009, the company had approximately 10 million cardholders

## CORPORATE BANKING

The company lends to and takes deposits from small- and medium-sized enterprises and large corporate customers. As of December 31, 2009, the company had 220,407 small- and medium-sized enterprise borrowers and 941 large corporate borrowers, for Won-currency loans. The company offers cash management services offered to corporate customers, which include firm-banking services, such as inter-account transfers, transfers of funds from various branches and agencies of a company to the account of the headquarters of such company and transfers of funds from various customers of

The above Company Fundamental Report is a half-ready report and contents are subject to change.

It means that we have all necessary data in our database to prepare the report but need **2-3 days** to complete it. During this time we are also updating the report with respect to the current moment. So, you can get all the most recent data available for the same price. Please note that preparation of additional types of analyses requires extra time.

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1 – Data availability depends on company's security policy.

2 – These sections are available only when you purchase a report with appropriate additional types of analyses.  
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## ANALYSIS FEATURES

### SWOT Analysis

SWOT, which stands for Strengths, Weaknesses, Opportunities and Threats, is an analytical framework that identifies the internal and external factors that are favorable and unfavorable for a company.

### Enhanced SWOT Analysis

Enhanced SWOT is a 3x3 grid that arranges strengths, weaknesses, opportunities and threats into one scheme:

How to use the strengths to take advantage of the opportunities?

How to use the strengths to reduce likelihood and impact of the threats?

How to overcome the weaknesses that obstruct taking advantage of the opportunities?

How to overcome the weaknesses that can make the threats a reality?

Upon answering these questions a company can develop a project plan to improve its business performance.

### PESTEL Analysis

PESTEL (also termed as PESTLE) is an ideal tool to strategically analyze what influence different outside factors – political, economic, sociocultural, technological, environmental and legal – exert on a business to later chart its long term targets.

Being part of the external analysis when carrying out a strategic assessment or performing a market study, PESTEL gives an overview of diverse macro-environmental factors that any company should thoughtfully consider. By perceiving these outside environments, businesses can maximally benefit from the opportunities while minimizing the threats to the organization.

### Key Factors Examined by PESTEL Analysis:

**Political** – What opportunities and pressures are brought by political bodies and what is the degree of public regulations' impact on the business?

**Economic** – What economic policies, trends and structures are expected to affect the organization, what is this influence's degree?

**Sociological** – What cultural and societal aspects will work upon the demand for the business's products and operations?

**Technological** – What impact do the technological aspects, innovations, incentives and barriers have on the organization?

**Environmental** – What environmental and ecological facets, both locally and farther afield, are likely to predetermine the business?

**Legal** – What laws and legislation will exert influence on the style the business is carried out?

### **IFE, EFE, IE Matrices**

The Internal Factor Evaluation matrix (IFE matrix) is a strategic management tool helping audit or evaluate major weaknesses and strengths in a business's functional areas. In addition, IFE matrix serves as a basis for identifying and assessing relationships amongst those areas. The IFE matrix is utilised in strategy formulation.

The External Factor Evaluation matrix (EFE matrix) is a tool of strategic management that is typically utilised to assess current market conditions. It is an ideal instrument for visualising and prioritising the threats and opportunities a firm is facing.

The essential difference between the above mentioned matrices lies in the type of factors incorporated in the model; whilst the latter is engaged in internal factors, the former deals exceptionally with external factors – those exposed to social, political, economic, legal, etc. external forces.

Being a continuation of the EFE matrix and IFE matrix models, the Internal External matrix (IE matrix) rests upon an investigation of external and internal business factors

integrated into one suggestive model.

### **Porter Five Forces Analysis**

The Porter's five forces analysis studies the industry of operation and helps the company find new sources of competitive advantage. The analysis surveys an industry through five major questions:

What composes a threat of substitute products and services?

Is there a threat of new competitors entering the market?

What is the intensity of competitive rivalry?

How big is the bargaining power of buyers?

How significant is the bargaining power of suppliers?

### **VRIO Analysis**

VRIO stands for Value, Rarity, Imitability, Organization. This analysis helps to evaluate all company's resources and capabilities and bring them together into one aggregate table that includes:

Tangible resources

Financial

Physical

Technological

Organizational

Intangible resources

Human

Innovation and Creativity

## Reputation

### Organizational capabilities

The result of the analysis gives a clear picture of company's competitive and economic implications, answering the questions if the resources mentioned above are:

Valuable?

Rare?

Costly to imitate?

Organized properly?

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