



# 공고용 BSPL

## \*b KB금융지주 KB Financial Group

연결 Consolidated

BS

PL

별도 Separate

BS

PL

## \*b KB국민은행 KB Kookmin Bank

연결 Consolidated

BS

PL

별도 Separate

BS

PL

신탁 Trust

BS

PL

## \*b KB증권 KB Securities

BS

PL

## \*b KB손해보험 KB Insurance

BS

PL

## \*b KB국민카드 KB Kookmin Card

BS

PL

## \*b KB자산운용 KB Asset Management

BS

PL

## \*b KB캐피탈 KB Capital

BS

PL

## \*b KB생명보험 KB Life Insurance

BS

PL

## \*b KB부동산신탁 KB Real Estate Trust

BS

PL

## \*b KB저축은행 KB Savings Bank

BS

PL

## \*b KB인베스트먼트 KB Investment

BS

PL

## \*b KB데이터시스템 KB Data Systems

BS

PL

## \*b KB신용정보 KB Credit Information

BS

PL

### Disclaimer

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The financial statements presented herein are based on the Korean equivalent of International Financial Reporting Standards ("Korean IFRS") and are currently being reviewed by the Group's independent auditors and, accordingly, subject to change.

The consolidated financial information presented herein is based on Korean IFRS9(K-IFRS9).

## 연결재무상태표

(Consolidated Statements of Financial Position)

2019년 9월 30일 현재

(As of September 30, 2019)

(주) KB금융지주와 그 종속회사

(단위: 백만원)

KB Financial Group Inc. and subsidiaries

(in million won)

과목명(Description)	금액(Amount)
<b>자 산 (Assets)</b>	
I. 현금 및 예치금 (Cash and due from financial institutions)	22,004,583
II. 당기손익-공정가치측정 금융자산 (Financial assets at fair value through profit or loss)	51,763,020
III. 파생금융자산 (Derivative financial assets)	4,052,657
IV. 상각후원가측정 대출채권 (Loans at amortized cost)	326,329,424
V. 투자금융자산 (Financial investments)	68,422,453
VI. 관계기업 및 공동기업 투자 (Investments in associates and joint ventures)	534,621
VII. 유형자산 (Property and equipment)	4,952,172
VIII. 투자부동산 (Investment property)	2,603,115
IX. 무형자산 (Intangible assets)	2,653,501
X. 당기법인세자산 (Current income tax assets)	23,701
XI. 이연법인세자산 (Deferred income tax assets)	4,392
XII. 매각예정자산 (Assets held for sale)	8,300
XIII. 기타자산 (Other assets)	22,843,374
<b>자산총계 (Total assets)</b>	<b>506,195,313</b>
<b>부 채 (Liabilities)</b>	
I. 당기손익-공정가치측정 금융부채 (Financial liabilities at fair value through profit or loss)	17,405,826

## 연결재무상태표

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(As of September 30, 2019)

(주) KB금융지주와 그 종속회사

(단위: 백만원)

KB Financial Group Inc. and subsidiaries

(in million won)

과목명(Description)	금액(Amount)
II. 파생금융부채 (Derivative financial liabilities)	4,294,570
III. 예수부채 (Deposits)	288,636,704
IV. 차입부채 (Debts)	33,503,335
V. 사채 (Debentures)	50,618,128
VI. 총당부채 (Provisions)	529,006
VII. 순확정급여부채 (Defined benefit liabilities)	393,330
VIII. 당기법인세부채 (Current income tax liabilities)	424,896
IX. 이연법인세부채 (Deferred income tax liabilities)	846,736
X. 보험계약부채 (Insurance contract liabilities)	34,600,069
XI. 기타부채 (Other liabilities)	36,202,410
<b>부채총계 (Total liabilities)</b>	<b>467,455,010</b>
<b>자 본 (Equity)</b>	
I. 지배기업 주주지분 (Equity attributable to shareholders of the parent company)	38,154,909
1. 자본금 (Share capital)	2,090,558
2. 신종자본증권 (Hybrid Financial Instrument)	399,205
3. 자본잉여금 (Capital surplus)	17,122,582
4. 기타포괄손익누계액 (Accumulated other comprehensive income)	500,584

## 연결재무상태표

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2019년 9월 30일 현재

(As of September 30, 2019)

(주) KB금융지주와 그 종속회사

(단위: 백만원)

KB Financial Group Inc. and subsidiaries

(in million won)

과목명(Description)	금액(Amount)
5. 이익잉여금 (Retained earnings)	19,278,168
6. 자기주식 (Treasury shares)	(1,236,188)
II. 비지배지분 (Non-controlling interests)	585,394
<b>자본총계 (Total equity)</b>	<b>38,740,303</b>
<b>부채와 자본총계 (Total liabilities and equity)</b>	<b>506,195,313</b>

## 연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2019년 1월 1일부터 2019년 9월 30일까지

(January 1, 2019 ~ September 30, 2019)

(주) KB금융지주와 그 종속회사

(단위: 백만원)

KB Financial Group Inc. and subsidiaries

(in million won)

과목명(Description)	금액(Amount)
<b>I. 순이자이익 (Net interest income)</b>	6,868,587
이자수익 (Interest income)	11,011,986
1. 기타포괄손익-공정가치측정 및 상각후원가 측정 금융상품 이자수익 (Interest income from financial instruments at fair value through other comprehensive income and amortized cost)	10,474,630
2. 당기손익-공정가치측정 금융상품 이자수익 (Interest income from financial instruments at fair value through profit or loss)	537,356
이자비용 (Interest expense)	(4,143,399)
<b>II. 순수수수료이익 (Net fee and commission income)</b>	1,716,494
수수료수익 (Fee and commission income)	2,844,405
수수료비용 (Fee and commission expense)	(1,127,911)
<b>III. 순보험손익 (Net insurance income)</b>	300,447
보험수익 (Insurance income)	9,202,914
보험비용 (Insurance expense)	(8,902,467)
<b>IV. 당기손익-공정가치측정 금융상품 순손익 (Net gains/(losses) on financial instruments at fair value through profit or loss)</b>	433,761
<b>V. 기타영업손익 (Net other operating income(expenses))</b>	(685,108)
<b>VI. 일반관리비 (General and administrative expenses)</b>	(4,456,696)
<b>VII. 신용손실충당금 반영전 영업이익 (Operating profit before provision for credit losses)</b>	4,177,485
<b>VIII. 신용손실충당금전입액 (Provision for credit losses)</b>	(459,888)

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(January 1, 2019 ~ September 30, 2019)

(주) KB금융지주와 그 종속회사

KB Financial Group Inc. and subsidiaries

(단위: 백만원)

(in million won)

과목명(Description)	금액(Amount)
<b>IX. 영업이익</b> (Net operating profit)	3,717,597
<b>X. 영업외손익</b> (Non-operating profit(loss))	67,298
1. 관계기업 및 공동기업 투자손익 (Share of profit of associates and joint ventures)	5,923
2. 기타영업외손익 (Net other non-operating income(expense))	61,375
<b>XI. 법인세비용차감전순이익</b> (Profit before income tax)	3,784,895
<b>XII. 법인세비용</b> (Income tax expense)	(1,006,813)
<b>XIII. 당기순이익</b> (Profit for the period)	2,778,082
<b>XIV. 법인세비용차감후기타포괄손익</b> (Other comprehensive income(loss) for the period, net of tax)	305,056
당기손익으로 재분류되지 않는 포괄손익 (Items that will not be reclassified to profit or loss)	(71,688)
1. 순확정급여부채의 재측정요소 (Actuarial gains(losses) on post defined benefit pension plans )	(5,725)
2. 관계기업 및 공동기업 기타포괄손익에 대한 지분 (Shares of other comprehensive income of associates and joint ventures)	-
3. 기타포괄손익-공정가치 측정 지분상품 관련 손익 (Revaluation gains/(losses) on equity instruments at fair value through other comprehensive income)	(54,378)
4. 당기손익-공정가치지정 금융부채 신용위험 변동손익 (Fair value changes on financial liabilities designated at fair value due to own credit risk)	(11,585)
후속적으로 당기손익으로 재분류될 수 있는 포괄손익 (Items that may be reclassified subsequently to profit or loss)	376,744
1. 외환차이 (Exchange differences on translating foreign operations)	96,351
2. 기타포괄손익-공정가치 측정 금융상품 관련 손익 (Net gains/(losses) on financial instruments at fair value through other comprehensive income)	142,994

## 연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2019년 1월 1일부터 2019년 9월 30일까지

(January 1, 2019 ~ September 30, 2019)

(주) KB금융지주와 그 종속회사

(단위: 백만원)

KB Financial Group Inc. and subsidiaries

(in million won)

과목명(Description)	금액(Amount)
3. 관계기업 및 공동기업 기타포괄손익에 대한 지분 (Shares of other comprehensive income of associates and joint ventures)	8,951
4. 현금흐름위험회피손익 (Cash flow hedges)	(43,806)
5. 해외사업장순투자위험회피수단의 손익 (Gains(losses) on hedging instruments of a net investment in a foreign operation)	(21,159)
6. 특별계정 기타포괄손익 (Other comprehensive income(loss) arising from separate account)	29,163
7. 손익변동성 조정손익 (Net gains/(losses) on overlay adjustment)	164,250
<b>XV. 당기총포괄이익 (Total comprehensive income for the period)</b>	<b>3,083,138</b>
당기순이익의 귀속 (Profit attributable to:)	2,778,082
1. 지배기업주주지분순이익 (Shareholders of the parent entity)	2,777,128
2. 비지배지분순이익 (Non-controlling interests)	954
당기총포괄이익 귀속 (Total comprehensive income attributable to:)	3,083,138
1. 지배기업주주지분총포괄이익 (Shareholders of the parent entity)	3,081,497
2. 비지배지분총포괄이익 (Non-controlling interests)	1,641
<b>XVI. 주당이익(단위: 원) (Earnings per share)(in won)</b>	
기본주당이익 (Basic earnings per share)	7,091원
희석주당이익 (Diluted earnings per share)	7,041원

## 재무상태표

(Separate Statements of Financial Position)

2019년 9월 30일 현재

(As of September 30, 2019)

(주) KB금융지주

KB Financial Group Inc.

(단위: 백만원)

(in million won)

과목명(Description)	금액(Amount)
<b>자 산 (Assets)</b>	
I. 현금 및 예치금 (Cash and due from financial institutions)	11,200
II. 당기손익-공정가치측정 금융자산 (Financial assets at fair value through profit or loss)	314,471
III. 상각후원가측정 대출채권 (Loans at amortized cost)	120,000
IV. 종속기업 투자 (Investments in subsidiaries)	24,162,116
V. 유형자산 (Property and equipment)	4,628
VI. 무형자산 (Intangible assets)	10,143
VII. 이연법인세자산 (Deferred income tax assets)	7,360
VIII. 기타자산 (Other assets)	586,497
<b>자산총계 (Total assets)</b>	<b>25,216,415</b>
<b>부 채 (Liabilities)</b>	
I. 사채 (Debentures)	5,373,277
II. 순확정급여부채 (Defined benefit liabilities)	1,936
III. 당기법인세부채 (Current income tax liabilities)	415,656
IV. 기타부채 (Other liabilities)	187,174
<b>부채 총계 (Total liabilities)</b>	<b>5,978,043</b>
<b>자 본 (Equity)</b>	



## 재무상태표

(Separate Statements of Financial Position)

2019년 9월 30일 현재

(As of September 30, 2019)

(주) KB금융지주

KB Financial Group Inc.

(단위: 백만원)

(in million won)

과목명(Description)	금액(Amount)
I. 자본금 (Share capital)	2,090,558
II. 신종자본증권 (Hybrid financial instrument)	399,085
III. 자본잉여금 (Capital surplus)	14,742,814
IV. 기타포괄손익누계액 (Accumulated other comprehensive income)	(7,205)
V. 이익잉여금 (Retained earnings)	3,249,308
VI. 자기주식 (Treasury Shares)	(1,236,188)
<b>자본총계 (Total equity)</b>	<b>19,238,372</b>
<b>부채와 자본총계 (Total liabilities and equity)</b>	<b>25,216,415</b>

## 포괄손익계산서

(Separate Statements of Comprehensive Income)  
2019년 1월 1일부터 2019년 9월 30일까지  
(January 1, 2019 ~ September 30, 2019)

㈜ KB금융지주  
KB Financial Group Inc.

(단위: 백만원)  
(in million won)

과목명(Description)	금액(Amount)
<b>I. 순이자이익</b> (Net interest income)	(88,757)
이자수익 (Interest income)	6,472
이자비용 (Interest expense)	(95,229)
<b>II. 순수수료이익</b> (Net fee and commission income)	(4,072)
수수료수익 (Fee and commission income)	564
수수료비용 (Fee and commission expense)	(4,636)
<b>III. 당기손익-공정가치측정 금융상품 순손익</b> (Net gains/(losses) on financial instruments at fair value through profit or loss)	13,292
<b>IV. 기타영업손익</b> (Net other operating income(expenses))	926,934
<b>V. 일반관리비</b> (General and administrative expenses)	(47,354)
<b>VI. 신용손실충당금 반영전 영업이익</b> (Operating profit before provision for credit losses)	800,043
<b>VII. 신용손실충당금전입액</b> (Provision for credit losses)	-
<b>VIII. 영업이익</b> (Net operating profit)	800,043
<b>IX. 영업외손익</b> (Non-operating profit(loss))	(451)
<b>X. 법인세비용차감전순이익</b> (Profit before income tax)	799,592
<b>XI. 법인세비용</b> (Income tax expense)	(847)
<b>XII. 당기순이익</b> (Profit for the period)	798,745
<b>XIII. 법인세비용차감후기타포괄손익</b> (Other comprehensive income(loss) for the period, net of tax)	(61)

## 포괄손익계산서

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(January 1, 2019 ~ September 30, 2019)

(주) KB금융지주

KB Financial Group Inc.

(단위: 백만원)

(in million won)

과목명(Description)	금액(Amount)
당기손익으로 재분류되지 않는 포괄손익 (Items that will not be reclassified to profit or loss)	(61)
순확정급여부채의 재측정요소 (Actuarial gains(losses) on post defined benefit pension plans )	(61)
<b>XIV. 당기총포괄이익</b> (Total comprehensive income for the period)	798,684
<b>XV. 주당이익(단위: 원)</b> (Earnings per share)(in won)	
기본주당이익 (Basic earnings per Share)	2,031원
희석주당이익 (Diluted earnings per Share)	2,017원

## 연결재무상태표

(Consolidated Statements of Financial Position)

2019년 9월 30일 현재

(As of September 30, 2019)

주식회사 국민은행과 그 종속기업  
KB Kookmin Bank & Subsidiaries(단위: 백만원)  
(in million won)

과목명(Description)	금액(Amount)
<b>자 산</b> <b>(Assets)</b>	
I. 현금 및 예치금 (Cash and due from financial institutions)	15,163,876
II. 당기손익-공정가치측정 금융자산 (Financial assets at fair value through profit or loss)	13,243,510
III. 파생금융자산 (Derivative financial assets)	3,365,747
IV. 상각후원가측정 대출채권 (Loans at amortized cost)	282,490,221
V. 투자금융자산 (Financial investments)	49,560,206
VI. 관계기업 투자 (Investments in associates)	538,441
VII. 유형자산 (Property and equipment)	3,673,392
VIII. 투자부동산 (Investment property)	248,858
IX. 무형자산 (Intangible assets)	251,805
X. 당기법인세자산 (Current income tax assets)	14,713
XI. 이연법인세자산 (Deferred income tax assets)	3,298
XII. 매각예정자산 (Assets held for sale)	8,300
XIII. 기타자산 (Other assets)	9,433,605
<b>자산총계</b> <b>(Total assets)</b>	<b>377,995,972</b>
<b>부 채</b> <b>(Liabilities)</b>	
I. 당기손익-공정가치측정 금융부채 (Financial liabilities at fair value through profit or loss)	87,801

## 연결재무상태표

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(As of September 30, 2019)

주식회사 국민은행과 그 종속기업  
KB Kookmin Bank & Subsidiaries(단위: 백만원)  
(in million won)

과목명(Description)	금액(Amount)
II. 파생금융부채 (Derivative financial liabilities)	3,199,871
III. 예수부채 (Deposits)	284,177,072
IV. 차입부채 (Debts)	20,027,882
V. 사채 (Debentures)	19,396,328
VI. 충당부채 (Provisions)	300,681
VII. 순확정급여부채 (Defined benefit liabilities)	285,043
VIII. 당기법인세부채 (Current income tax liabilities)	4,077
IX. 이연법인세부채 (Deferred income tax liabilities)	263,539
X. 기타부채 (Other liabilities)	21,647,176
<b>부채 총계 (Total liabilities)</b>	<b>349,389,470</b>
<b>자 본 (Equity)</b>	
I. 지배기업 주주지분 (Equity attributable to shareholders of the parent entity)	28,606,502
1. 자본금 (Capital stock)	2,021,896
2. 신종자본증권 (Hybrid financial instrument)	574,523
3. 자본잉여금 (Capital surplus)	5,218,418
4. 기타포괄손익누계액 (Accumulated other comprehensive income)	159,181
5. 이익잉여금 (Retained earnings)	20,632,484

**연결재무상태표**

(Consolidated Statements of Financial Position)

2019년 9월 30일 현재

(As of September 30, 2019)

주식회사 국민은행과 그 종속기업  
KB Kookmin Bank & Subsidiaries(단위: 백만원)  
(in million won)

과목명(Description)	금액(Amount)
II. 비지배지분 (Non-controlling interest equity)	-
<b>자본총계 (Total equity)</b>	28,606,502
<b>부채와 자본총계 (Total liabilities and equity)</b>	377,995,972

## 연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)  
 2019년 1월 1일부터 2019년 9월 30일까지  
 (January 1, 2019 ~ September 30, 2019)

주식회사 국민은행과 그 종속기업  
 KB Kookmin Bank & Subsidiaries

(단위: 백만원)  
 (in million won)

과목명(Description)	금액(Amount)
<b>I. 순이자이익 (Net interest income)</b>	4,747,410
이자수익 (Interest income)	8,121,236
1. 기타포괄손익-공정가치측정 및 상각후원가 측정 금융상품 이자수익 (Interest income from financial instruments at fair value through other comprehensive income and amortized cost)	7,961,408
2. 당기손익-공정가치측정 금융상품 이자수익 (Interest income from financial instruments at fair value through profit or loss)	159,828
이자비용 (Interest Expense)	(3,373,826)
<b>II. 순수수수료이익 (Net fee and commission income)</b>	846,738
수수료수익 (Fee and commission income)	1,101,877
수수료비용 (Fee and commission expense)	(255,139)
<b>III. 당기손익-공정가치측정 금융상품 순손익 (Net gains/(losses) on financial instruments at fair value through profit or loss)</b>	429,523
<b>IV. 기타영업손익 (Net other operating income(expenses))</b>	(525,734)
<b>V. 일반관리비 (General and administrative expenses)</b>	(2,720,982)
<b>VI. 신용손실충당금 반영전 영업이익 (Operating profit before provision for credit losses)</b>	2,776,955
<b>VII. 신용손실충당금전입액 (Provision for credit losses)</b>	(55,604)
<b>VIII. 영업이익 (Net operating profit)</b>	2,721,351
<b>IX. 영업외손익 (Non-operating profit(loss))</b>	3,085
관계기업투자손익 (Share of profit(loss) of associates)	(5,241)
기타영업외손익 (Net other non-operating income(expense))	8,326

## 연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)  
 2019년 1월 1일부터 2019년 9월 30일까지  
 (January 1, 2019 ~ September 30, 2019)

주식회사 국민은행과 그 종속기업  
 KB Kookmin Bank & Subsidiaries

(단위: 백만원)  
 (in million won)

과목명(Description)	금액(Amount)
<b>X. 법인세비용차감전순이익</b> (Profit before income tax)	2,724,436
<b>XI. 법인세비용</b> (Income tax expense)	(717,715)
<b>XII. 당기순이익</b> (Profit for the period)	2,006,721
<b>XIII. 법인세비용차감후기타포괄손익</b> (Other comprehensive income(loss) for the period, net of tax)	24,988
당기손익으로 재분류되지 않는 포괄손익 (Items that will not be reclassified to profit or loss)	(62,669)
1. 순확정급여부채의 재측정요소 (Actuarial gains(losses) on post defined benefit pension plans )	(4,558)
2. 기타포괄손익 - 공정가치 측정 금융상품 관련 손익 (Revaluation gains/(losses) on equity instruments at fair value through other comprehensive income)	(58,111)
후속적으로 당기손익으로 재분류될 수 있는 포괄손익 (Items that may be reclassified subsequently to profit or loss)	87,657
1. 외환차이 (Exchange differences on translating foreign operations)	49,588
2. 기타포괄손익-공정가치측정금융상품관련손익 (Net gains/(losses) on financial instruments at fair value through other comprehensive income)	61,158
3. 관계기업 기타포괄손익에 대한 지분 (Share of other comprehensive income of associates)	8,440
4. 해외사업장순투자위험회피수단의 손익 (Gains(losses) on hedging instruments of a net investment in a foreign operation)	(14,095)
5. 현금흐름위험회피 수단의 손익 (Cash flow hedges)	(17,434)
<b>XIV. 당기총포괄이익</b> (Total comprehensive income attributable to:)	2,031,709
당기순이익의 귀속 (Profit attributable to:)	2,006,721
1. 지배기업주주지분순이익 (Shareholders of the parent entity)	2,006,721
2. 비지배지분순이익 (Non-controlling interests)	-



## 연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2019년 1월 1일부터 2019년 9월 30일까지

(January 1, 2019 ~ September 30, 2019)

주식회사 국민은행과 그 종속기업  
KB Kookmin Bank & Subsidiaries

(단위: 백만원)  
(in million won)

과목명(Description)	금액(Amount)
당기총포괄이익의 귀속 (Total comprehensive income attributable to:)	24,988
1. 지배기업주주지분총포괄이익 (Shareholders of the parent entity)	24,988
2. 비지배지분총포괄이익 (Non-controlling interest)	-

## 재무상태표

(Separate Statements of Financial Position)

2019년 9월 30일 현재

(As of September 30, 2019)

주식회사 국민은행  
KB Kookmin Bank

(단위: 백만원)  
(in million won)

과목명(Description)	금액(Amount)
<b>자 산</b> <b>(Assets)</b>	
I. 현금 및 예치금 (Cash and due from financial institutions)	13,909,124
II. 당기손익-공정가치측정 금융자산 (Financial assets at fair value through profit or loss)	9,152,562
III. 파생금융자산 (Derivative financial assets)	3,358,224
IV. 상각후원가측정 대출채권 (Loans at amortized cost)	280,666,397
V. 투자금융자산 (Financial investments)	49,183,833
VI. 관계기업 투자 (Investments in associates)	1,037,756
VII. 유형자산 (Property and equipment)	3,657,565
VIII. 투자부동산 (Investment property)	40,993
IX. 무형자산 (Intangible assets)	249,405
X. 당기법인세자산 (Current income tax assets)	12,869
XI. 이연법인세자산 (Deferred income tax assets)	-
XII. 매각예정자산 (Assets held for sale)	8,301
XIII. 기타자산 (Other assets)	9,407,458
<b>자산총계</b> <b>(Total assets)</b>	<b>370,684,487</b>
<b>부 채</b> <b>(Liabilities)</b>	
I. 당기손익-공정가치측정 금융부채 (Financial liabilities at fair value through profit or loss)	87,800

## 재무상태표

(Separate Statements of Financial Position)

2019년 9월 30일 현재

(As of September 30, 2019)

주식회사 국민은행  
KB Kookmin Bank

(단위: 백만원)  
(in million won)

과목명(Description)	금액(Amount)
II. 파생금융부채 (Derivative financial liabilities)	3,188,607
III. 예수부채 (Deposits)	279,038,461
IV. 차입부채 (Debts)	19,834,945
V. 사채 (Debentures)	18,037,327
VI. 총당부채 (Provisions)	300,040
VII. 순확정급여부채 (Defined benefit liabilities)	284,977
VIII. 당기법인세부채 (Current income tax liabilities)	3,582
IX. 이연법인세부채 (Deferred income tax liabilities)	226,828
X. 기타부채 (Other liabilities)	21,193,868
<b>부채 총계 (Total liabilities)</b>	<b>342,196,435</b>
<b>자 본 (Equity)</b>	
I. 지배기업 주주지분 (Equity attributable to shareholders of the parent entity)	28,488,052
1. 자본금 (Capital stock)	2,021,896
2. 신종자본증권 (Hybrid financial instrument)	574,523
3. 자본잉여금 (Capital surplus)	5,220,031
4. 기타포괄손익누계액 (Accumulated other comprehensive income)	177,401
5. 이익잉여금 (Retained earnings)	20,494,201

Back

## 재무상태표

(Separate Statements of Financial Position)

2019년 9월 30일 현재

(As of September 30, 2019)

주식회사 국민은행  
KB Kookmin Bank

(단위: 백만원)  
(in million won)

과목명(Description)	금액(Amount)
II. 비지배지분 (Non-controlling interest equity)	-
<b>자본총계 (Total equity)</b>	28,488,052
<b>부채와 자본총계 (Total liabilities and equity)</b>	370,684,487

## 손익계산서

(Separate Statements of Comprehensive Income)  
2019년 1월 1일부터 2019년 9월 30일까지  
(January 1, 2019 ~ September 30, 2019)

주식회사 국민은행  
KB Kookmin Bank

(단위: 백만원)  
(in million won)

과목명(Description)	금액(Amount)
<b>I. 순이자이익</b> (Net interest income)	4,706,707
이자수익 (Interest income)	7,939,571
1. 기타포괄손익-공정가치측정 및 상각후원가 측정 금융상품 이자수익 (Interest income from financial instruments at fair value through other comprehensive income and amortized cost)	7,857,138
2. 당기손익-공정가치측정 금융상품 이자수익 (Interest income from financial instruments at fair value through profit or loss)	82,433
이자비용 (Interest Expense)	(3,232,864)
<b>II. 순수수수료이익</b> (Net fee and commission income)	873,028
수수료수익 (Fee and commission income)	1,119,998
수수료비용 (Fee and commission expense)	(246,970)
<b>III. 당기손익-공정가치측정 금융상품 순손익</b> (Net gains/(losses) on financial instruments at fair value through profit or loss)	399,382
<b>IV. 기타영업손익</b> (Net other operating income(expenses))	(498,929)
<b>V. 일반관리비</b> (General and administrative expenses)	(2,695,151)
<b>VI. 신용손실충당금 반영전 영업이익</b> (Operating profit before provision for credit losses)	2,785,037
<b>VII. 신용손실충당금전입액</b> (Provision for credit losses)	(47,615)
<b>VIII. 영업이익</b> (Net operating profit)	2,737,422
<b>IX. 영업외손익</b> (Non-operating profit(loss))	16,767
관계기업투자손익 (Share of profit(loss) of associates)	101

## 손익계산서

(Separate Statements of Comprehensive Income)  
2019년 1월 1일부터 2019년 9월 30일까지  
(January 1, 2019 ~ September 30, 2019)

주식회사 국민은행  
KB Kookmin Bank

(단위: 백만원)  
(in million won)

과목명(Description)	금액(Amount)
기타영업외손익 (Net other non-operating income(expense))	16,666
<b>X. 법인세비용차감전순이익 (Profit before income tax)</b>	2,754,189
<b>XI. 법인세비용 (Income tax expense)</b>	(726,731)
<b>XII. 당기순이익 (Profit for the period)</b>	2,027,458
<b>XIII. 법인세비용차감후기타포괄손익 (Other comprehensive income(loss) for the period, net of tax)</b>	(17,422)
당기순이익으로 재분류되지 않는 포괄손익 (Items that will not be reclassified to profit or loss)	(62,669)
1. 순확정급여부채의 재측정요소 (Actuarial gains(losses) on post defined benefit pension plans )	(4,558)
2. 기타포괄손익 - 공정가치 측정 금융상품 관련 손익 (Revaluation gains/(losses) on equity instruments at fair value through other comprehensive income)	(58,111)
후속적으로 당기순이익으로 재분류될 수 있는 포괄손익 (Items that may be reclassified subsequently to profit or loss)	45,247
1. 외환차이 (Exchange differences on translating foreign operations)	2,256
2. 기타포괄손익-공정가치측정금융상품관련손익 (Net gains/(losses) on financial instruments at fair value through other comprehensive income)	60,425
3. 관계기업 기타포괄손익에 대한 지분 (Share of other comprehensive income of associates)	-
4. 해외사업장순투자위험회피수단의 손익 (Gains(losses) on hedging instruments of a net investment in a foreign operation)	-
5. 현금흐름위험회피 수단의 손익 (Cash flow hedges)	(17,434)
<b>XIV. 당기총포괄이익 (Total comprehensive income attributable to:)</b>	2,010,036
당기순이익의 귀속 (Profit attributable to:)	2,027,458

## 손익계산서

(Separate Statements of Comprehensive Income)  
 2019년 1월 1일부터 2019년 9월 30일까지  
 (January 1, 2019 ~ September 30, 2019)

주식회사 국민은행  
 KB Kookmin Bank

(단위: 백만원)  
 (in million won)

과목명(Description)	금액(Amount)
1. 지배기업주주지분순이익 (Shareholders of the parent entity)	2,027,458
2. 비지배지분순이익 (Non-controlling interests)	-
당기총포괄이익의 귀속 (Total comprehensive income attributable to:)	(17,422)
1. 지배기업주주지분총포괄이익 (Shareholders of the parent entity)	(17,422)
2. 비지배지분총포괄이익 (Non-controlling interest)	-

## 대차대조표(신탁계정)

Balance Sheet (Trust accounts)

2019년 9월 30일 현재

(As of September 30, 2019)

(단위: 백만원)  
(in million won)

과목명(Description)	금액(Amount)
<b>자 산</b> <b>(Assets)</b>	
I. 현금 및 예치금 (Cash and due from financial institutions)	20,055,315
1. 원화예치금 (Due from banks in won)	20,055,315
II. 유가증권 (Securities)	25,003,915
1. 주식 (Stock)	2,681,343
2. 국채 (Government bonds)	309,082
3. 금융채 (Finance debentures)	1,775,658
4. 지방채 (Local government bonds)	40,776
5. 사채 (Corporate bonds)	2,709,345
6. 외화유가증권 (Securities in foreign currency)	178,764
7. 매입어음 Bills bought	670,430
8. 기타유가증권 Other securities	16,638,517
III. 대출금 Loans & discounts	196,683
1. 부동산저당대출 Loans on real estate collateral	-
2. 채권담보대출 Loans on receivables collateral	32,996
3. 수익권담보대출 Loans on trust benefit collateral	163,687
IV. 콜론 Call loans	-



## 대차대조표(신탁계정)

Balance Sheet (Trust accounts)  
2019년 9월 30일 현재  
(As of September 30, 2019)

(단위: 백만원)  
(in million won)

과목명(Description)	금액(Amount)
V. 환매조건부채권 Bonds purchased under resale agreements	3,849,300
VI. 금전채권 Money receivables	4,845,847
VII. 수탁부동산 Movables & real estate	781,194
VIII. 기타자산 Others	387,696
1. 가지급금 Suspense receivables	-
2. 미수수익 Accrued revenues receivable	338,089
3. 미수금 Accounts receivable	32,866
4. 선급비용 Prepaid expenses	321
5. 기타잡자산 Prepaid expenses	16,420
IX. 고유계정대 Lendings to banking account	1,536,924
X. 채권평가충당금(-) Allowance for valuation of receivables(-)	(4,349)
<b>자산총계 (Total assets)</b>	<b>56,652,525</b>
<b>부 채 (Liabilities)</b>	
I. 금전신탁 Money in trust	49,656,194
1. 불특정금전신탁합동운용 Unspecified money trust	67
2. 적립식목적신탁합동운용 Reserving objective trust(performance)	10,379
3. 가계금전신탁합동운용 Household money trust	10,935

## 대차대조표(신탁계정)

Balance Sheet (Trust accounts)

2019년 9월 30일 현재

(As of September 30, 2019)

(단위: 백만원)  
(in million won)

과목명(Description)	금액(Amount)
4. 개발신탁합동운용 Development Money Trust	61
5. 노후생활연금신탁합동운용 Money trust for old age living pension	1,529
6. 기업금전신탁합동운용 Business money trust	1,276
7. 국민주신탁합동운용 National stock trust	2,511
8. 개인연금신탁합동운용 Personal pension trust	1,783,619
9. 가계장기신탁합동운용 Long term house trust	8,898
10. 근로자우대신탁합동운용 Workers preferential trust	1,539
11. 신종적립신탁합동운용 New reserving trust	6,210
12. 퇴직신탁운용 Retirement trust	8,679
13. 특정금전신탁 Specified money trust	23,090,295
14. 단위금전신탁합동운용 Unit type money trust	-
15. 추가금전신탁 Open type money trust	1,889
16. 신개인연금신탁합동운용 New personal pension trust	69,580
17. 신노후생활연금신탁합동운용 New pension trust	2,804
18. 신근로자우대신탁합동운용 New workers preferential trust	11
19. 연금신탁합동운용 Pension trust	1,952,772
20. 퇴직연금신탁 Trust of retirement pension plan	20,346,710

## 대차대조표(신탁계정)

Balance Sheet (Trust accounts)  
2019년 9월 30일 현재  
(As of September 30, 2019)

(단위: 백만원)  
(in million won)

과목명(Description)	금액(Amount)
21. 개인종합자산신탁 Individual savings account	2,356,430
II. 재산신탁 Property in trust	5,683,288
1. 유가증권의신탁 Securities in trust	101,810
2. 금전채권의신탁 Money receivables in trust	4,800,284
3. 부동산의신탁 Real estate in trust	781,194
III. 공익신탁 Public in trust	-
IV. 기타부채 Other borrowings	1,199,942
1. 미지급금 Accounts payable	43,251
2. 선수수익 Income in advance	2,185
3. 미지급신탁보수 Accrued payable trust fees	77,055
4. 미지급신탁이익 Accrued payable trust profit	1,044,331
5. 미지급비용 Accrued payable expenses	33,120
V. 특별유보금 Special reserves	113,101
<b>부채 총계 (Total liabilities)</b>	<b>56,652,525</b>

## 손익계산서(신탁계정)

Income Statement(Trust accounts)  
2019년 1월 1일부터 2019년 9월 30일까지  
(January 1, 2019 ~ September 30, 2019)

(단위: 백만원)  
(in million won)

과목명(Description)	금액(Amount)
<b>수 익</b> (Revenues)	
<b>I. 예치금이자</b> (Interest on due from banks)	295,175
<b>II. 유가증권이자</b> (Interest on securities)	1,080,924
국채이자 (Interest on government bonds)	6,789
금융채이자 (Interest on finance debentures)	29,476
지방채이자 (Interest on local government bonds)	641
사채이자 (Interest on corporate bonds)	43,469
배당금수익 (Dividend income)	3,269
외화유가증권이자 (Interest on securities in foreign currency)	13,119
매입어음이자 (Interest on bills bought)	13,566
기타유가증권이자 (Interest on others securities)	970,595
<b>III. 대출금이자</b> (Interest on loans & discounts)	6,468
부동산저당대출이자 (Interest on real estate collateral loans)	-
채권담보대출이자 (Interest on receivables collateral loans)	1,334
수익권담보대출이자 (Interest on trust benefit collateral loans)	5,134
<b>IV. 콜론이자</b> (Interest on call loans)	-
<b>V. 환매조건부채권이자</b> (Interest on bonds under resale agreements)	85,843

## 손익계산서(신탁계정)

Income Statement(Trust accounts)  
2019년 1월 1일부터 2019년 9월 30일까지  
(January 1, 2019 ~ September 30, 2019)

(단위: 백만원)  
(in million won)

과목명(Description)	금액(Amount)
VI. 금전채권이자 (Interest on money receivables)	353
VII. 파생상품관련익 (Revenues on derivatives)	58
VIII. 유가증권관련수익 (Revenues on securities)	84,189
유가증권매매익 (Gain on sales of securities)	66,585
유가증권상환익 (Gain on redemption of securities)	566
유가증권평가익 (Gain on valuation of securities)	17,038
VIII. 외화환차익 (Gain on foreign currency)	-
IX. 외화자산부채평가익 (Gain on valuation of assets and liabilities denominated in foreign currency)	25,154
X. 수입수수료 (Commissions received)	-
XI. 기타수익 (Other revenues)	259,061
XII. 고유계정대이자 (Interest on loans to banking account)	18,324
XIII. 특별유보금환입 (Transfer from special provision)	291
XIV. 채권평가충당금환입 (Transfer from allowance for valuation of receivables)	254
신탁이익계 (Total revenues)	1,856,094
비 용 (Expenses)	
I. 금전신탁이익 (Gain on money trust)	1,458,169
불특정금전신탁이익 (Gain on unspecified money trust)	1

## 손익계산서(신탁계정)

Income Statement(Trust accounts)  
2019년 1월 1일부터 2019년 9월 30일까지  
(January 1, 2019 ~ September 30, 2019)

(단위: 백만원)  
(in million won)

과목명(Description)	금액(Amount)
적립식목적신탁실적이익 (Gain on installment money trust(performance))	208
가계금전신탁이익 (Gain on household money trust)	148
개발신탁이익 (Gain on development trust)	2
노후생활연금신탁이익 (Gain on money trust for old age living pension)	16
기업금전신탁이익 (Gain on corporate money trust)	13
국민주신탁이익 (Gain on national stock trust)	269
개인연금신탁이익 (Gain on money trust for individual pension)	40,420
가계장기신탁이익 (Gain on household long-term money trust)	115
근로자우대신탁이익 (Gain on money trust for employee)	16
신종적립신탁이익 (Gain on new installment money trust)	67
퇴직신탁이익 (Gain on retirement trust)	97
특정금전신탁이익 (Gain on specified money trust)	1,081,852
추가금전신탁이익 (Gain on open type money trust)	23
신개인연금신탁이익 (Gain on new money trust for individual pension)	1,484
신노후생활연금신탁이익 (Gain on new money trust for old age living pension)	42
신근로자우대신탁이익 (Gain on money trust for employee)	-
연금신탁이익 (Gain on pension trust)	40,011

## 손익계산서(신탁계정)

Income Statement(Trust accounts)  
2019년 1월 1일부터 2019년 9월 30일까지  
(January 1, 2019 ~ September 30, 2019)

(단위: 백만원)  
(in million won)

과목명(Description)	금액(Amount)
퇴직연금신탁이익 (Gain on trust of retirement pension plan)	245,264
개인종합자산신탁이익 (Individual savings account)	48,121
<b>II. 재산신탁이익 (Gain on property trust)</b>	419
유가증권의신탁이익 (Gain on securities trust)	191
금전채권의신탁이익 (Gain on money receivables trust)	228
<b>III. 기타지급이자 (Other interest paid)</b>	-
<b>IV. 지급수수료 (Commissions paid)</b>	23,962
<b>V. 파생상품관련손 (Loss on derivatives)</b>	59
<b>VI. 외화환차손 (Loss on foreign exchange )</b>	1,443
<b>VII. 외화자산부채평가손 (Loss on valuation of assets and liabilities denominated in foreign currenc</b>	25,107
<b>VIII. 유가증권관련비용 (Expenses on securities)</b>	108,889
유가증권매매손 (Loss on sales of securities)	78,979
유가증권상환손 (Loss on redemption of securities)	25,567
유가증권평가손 (Loss on valuation of securities)	4,343
<b>IX. 기금출연료 (Contribution to fund)</b>	4,958
신용보증기금출연료 (Contribution to credit guarantee fund)	3
신탁보험료 (Insurance fees on deposits)	4,955

**손익계산서(신탁계정)**

Income Statement(Trust accounts)  
2019년 1월 1일부터 2019년 9월 30일까지  
(January 1, 2019 ~ September 30, 2019)

(단위: 백만원)  
(in million won)

과목명(Description)	금액(Amount)
X. 세금과공과 (Taxes)	179
XI. 신탁보수 (Trust fees & commissions)	229,287
XII. 기타비용 (Other expenses)	1,120
XIII. 특별유보금전입 (Provision for special provision)	2,429
XIV. 채권평가충당금전입 (Provision for allowance for valuation of receivables)	73
신탁손실계 (Total expenses)	1,856,094



## 연결재무상태표

(Consolidated Statements of Financial Position)  
2019년9월 30일 현재  
(As of September 30, 2019)

KB증권 주식회사와 그 종속기업  
KB Securities and subsidiaries

(단위: 백만원)  
(in million won)

과목명(Description)	금액(Amount)
<b>자 산 (Assets)</b>	45,889,483
I. 현금 및 예치금 (Cash and deposits)	6,029,791
II. 당기손익-공정가치측정 금융자산 (Financial assets at fair value through profit or loss)	26,181,141
III. 파생금융자산 (Derivative financial assets)	746,206
IV. 기타포괄손익-공정가치측정유가증권 (Fair value through other comprehensive income)	2,319,419
V. 종속기업및관계기업투자 (Investments in associates, subsidiaries and joint ventures)	73,979
VI. 상각후원가측정 대출채권 (Loans at amortized cost)	5,543,516
VII. 유형자산 (Property and equipment)	243,288
VIII. 투자부동산 (Investment property)	1,471,159
IX. 무형자산 (Intangible assets)	152,486
X. 당기법인세자산 (Current tax assets)	5,701
XI. 이연법인세자산 (Deffered tax assets)	-
XII. 기타금융자산 (Other financial assets)	3,064,379
XIII. 기타자산 (Other non-financial assets)	58,418
<b>자산총계 (Total assets)</b>	45,889,483
<b>부 채 (Liabilities)</b>	41,291,635
I. 예수부채 (Deposits received)	4,099,442

## 연결재무상태표

(Consolidated Statements of Financial Position)  
2019년9월 30일 현재  
(As of September 30, 2019)

KB증권 주식회사와 그 종속기업  
KB Securities and subsidiaries

(단위: 백만원)  
(in million won)

과목명(Description)	금액(Amount)
II. 당기손익-공정가치측정 금융부채 (Financial liabilities at fair value through profit or loss)	17,387,216
III. 파생금융부채 (Derivative financial liabilities)	872,719
IV. 차입부채 (Borrowings)	15,431,961
V. 당기법인세부채 (Current tax liabilities)	5,205
VI. 순확정급여부채 (Net defined benefit liabilities)	42,245
VII. 이연법인세부채 (Deferred tax liabilities)	7,400
VIII. 충당부채 (Provisions)	8,370
IX. 기타금융부채 (Other financial liabilities)	3,171,364
X. 기타부채 (Other non-financial liabilities)	265,714
<b>부채 총계 (Total liabilities)</b>	<b>41,291,636</b>
<b>자 본 (Equity)</b>	<b>4,597,847</b>
I. 지배기업 주주지분 (Controlling interests)	4,597,534
1. 자본금 (Stockholder's equity)	1,493,102
2. 기타불입자본 (Other paid-in capital)	1,478,717
3. 이익잉여금 (Retained earnings)	1,444,592
4. 기타자본구성요소 (Elements of other shareholders' equity)	181,123
II. 비지배지분 (Non-controlling interests)	313

**연결재무상태표**

(Consolidated Statements of Financial Position)

2019년9월 30일 현재

(As of September 30, 2019)

KB증권 주식회사와 그 종속기업  
KB Securities and subsidiaries(단위: 백만원)  
(in million won)

과목명(Description)	금액(Amount)
자본총계 (Total equity)	4,597,847
부채와 자본총계 (Total liabilities and equity)	45,889,483

## 연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)  
2019년 1월 1일부터 2019년 9월 30일까지  
(January 1, 2019 ~ September 30, 2019)

KB증권 주식회사와 그 종속기업  
KB Securities and subsidiaries

(단위: 백만원)  
(in million won)

과목명(Description)	금액(Amount)
<b>I. 영업수익 (Operating income)</b>	6,478,467
수수료수익 (Commissions received)	456,835
금융상품평가 및 처분이익 (Gain on valuation(sales) of financial assets)	4,886,793
이자수익 (Interest income)	645,413
상각후원가측정금융자산평가및처분이익 (Gain on valuation(disposal) of loans)	2,010
외환거래이익 (Gain on foreign transactions)	347,524
기타영업수익 (Others )	139,892
<b>II. 영업비용 (Operating expenses)</b>	6,184,630
수수료비용 (Commissions expense)	72,028
금융상품평가 및 처분손실 (Loss on valuation(sales) of financial assets)	5,072,658
이자비용 (Interest expense)	238,539
상각후원가측정금융자산평가및처분손실 (Loss on valuation(disposal) of loans)	12,189
외환거래손실 (Loss on foreign transactions)	222,938
판매비와 관리비 (General and administrative expenses)	550,946
기타영업비용 (Others)	15,330
<b>III. 영업이익(손실) (Operating profit(loss))</b>	293,838
<b>IV. 영업외수익 (Non-operating income)</b>	53,095

## 연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2019년 1월 1일부터 2019년 9월 30일까지

(January 1, 2019 ~ September 30, 2019)

KB증권 주식회사와 그 종속기업  
KB Securities and subsidiaries

(단위: 백만원)  
(in million won)

과목명(Description)	금액(Amount)
<b>V. 영업외비용</b> (Non-operating expenses)	12,398
<b>VI. 법인세비용차감전순이익(손실)</b> (Net income(loss) before income tax from continuing operations)	334,535
<b>VII. 법인세비용</b> (Income tax expense from continuing operations)	92,695
<b>VIII. 당기순이익(손실)</b> (Net income(loss) )	241,840
1. 지배기업주주지분순이익 (Shareholders of the parent entity)	241,828
2. 비지배지분순이익 (Non-controlling interest)	12
<b>IX. 기타포괄손익</b> (Other comprehensive gain(loss))	28,825
<b>X. 당기총포괄이익(손실)</b> (Consolidated net comprehensive income(loss))	270,665
1. 지배기업주주지분총포괄이익 (Shareholders of the parent entity)	270,633
2. 비지배지분총포괄이익 (Non-controlling interest)	32

## 연결재무상태표

(Consolidated Statements of Financial Position)

2019년 9월 30일 현재

(As of September 30, 2019)

KB손해보험주식회사와 그 종속회사  
KB Insurance and subsidiaries(단위: 백만원)  
(in million won)

과목명(Description)	금액(Amount)
<b>자 산</b> (Assets)	
I. 현금및현금성자산 (Cash and cash equivalents)	296,948
II. 금융자산 (Financial assets)	28,357,726
1. 당기손익공정가치측정금융자산 (Financial assets at fair value through profit or loss)	8,401,027
2. 기타포괄손익공정가치측정금융자산 (Financial assets at fair value through other comprehensive income)	3,231,264
3. 상각후원가측정금융자산 (Financial assets at amortised cost)	8,796,198
4. 상각후원가측정대출채권 (Loans)	7,154,510
5. 상각후원가측정기타수취채권 (Other receivables)	774,729
III. 관계기업투자주식 (Investments in associates)	926
IV. 위험회피목적파생상품자산 (Derivative assets to hedge)	4,211
V. 재보험자산 (Reinsurance assets)	769,142
VI. 투자부동산 (Investment property)	267,296
VII. 유형자산 (Property and equipment)	767,957
VIII. 무형자산 (Intangible assets)	51,966
IX. 당기법인세자산 (Current tax assets)	-
X. 이연법인세자산 (Deferred tax assets)	1,873
XI 신계약비 (Deferred acquisition costs)	1,394,002

## 연결재무상태표

(Consolidated Statements of Financial Position)

2019년 9월 30일 현재

(As of September 30, 2019)

KB손해보험주식회사와 그 종속회사  
KB Insurance and subsidiaries(단위: 백만원)  
(in million won)

과목명(Description)	금액(Amount)
XII. 기타자산 (Other assets)	105,015
VIII. 특별계정자산 (Separate account assets)	3,635,001
<b>자산총계 (Total assets)</b>	<b>35,652,061</b>
<b>부 채 (Liabilities)</b>	
I. 보험계약부채 (Insurance liabilities)	27,433,579
II. 금융부채 (Financial liabilities)	617,190
1. 당기손익인식금융부채 (Financial liabilities at fair value through profit or loss)	8,298
2. 차입부채 (Debts)	16,160
3. 기타금융부채 (Other financial liabilities)	592,732
III. 위험회피목적파생상품부채 (Derivative liabilities to hedge)	253,552
IV. 충당부채 (Provisions)	52,214
V. 확정급여채무 (Net defined benefit liabilities)	39,570
VI. 당기법인세부채 (Current tax liabilities)	318
VII. 이연법인세부채 (Deferred tax liabilities)	370,920
VIII. 기타부채 (Other liabilities)	78,650
IX. 특별계정부채 (Separate account liabilities)	3,572,033
<b>부채 총계 (Total liabilities)</b>	<b>32,418,025</b>

## 연결재무상태표

(Consolidated Statements of Financial Position)

2019년 9월 30일 현재

(As of September 30, 2019)

KB손해보험주식회사와 그 종속회사  
KB Insurance and subsidiaries

(단위: 백만원)  
(in million won)

과목명(Description)	금액(Amount)
<b>자 본 (Equity)</b>	
I. 지배기업소유지분 (Equity attributable to shareholders of the Parent Company)	3,229,232
1. 자본금 (Capital stock)	33,250
2. 자본잉여금 (Capital surplus)	348,454
3. 자본조정 (Capital adjustments)	(9)
4. 기타포괄손익누계액 (Accumulated other comprehensive income)	349,889
5. 이익잉여금 (Retained earnings )	2,497,647
II. 비지배지분 (Non-controlling interests)	4,805
<b>자본총계 (Total equity)</b>	3,234,036
<b>부채와 자본총계 (Total liabilities and equity)</b>	35,652,061



## 연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2019년 1월 1일부터 2019년 9월 30일까지

(January 1, 2019 ~ September 30, 2019)

KB손해보험주식회사와 그 종속회사

(단위: 백만원)

KB Insurance and subsidiaries

(in million won)

과목명(Description)	금액(Amount)
<b>I. 영업수익 (Operating revenue)</b>	9,705,232
보험료수익 (Premium income)	7,691,417
재보험금수익 (Reinsurance income)	538,475
구상이익 (Gain from reimbursement)	5,742
수입경비 (Recovered expenses)	70,255
이자수익 (Interest income)	532,703
배당수익 (Dividend income)	23,886
유가증권 평가 및 처분이익 (Gain on valuation and disposal of securities)	121,646
대여금 및 수취채권 평가 및 처분이익 (Gain on valuation and disposal of loans and other receivables)	25,806
파생상품관련이익 (Gain on valuation and disposal of derivatives)	17,670
종속기업투자주식관련이익 (Gain on valuation and disposal of Investments in subsidiaries)	479
외화거래이익 (Foreign currency transaction gain)	348,800
재보험자산변동 (Gain on changes of reinsurance assets)	74,026
기타수익 (Other income)	169,651
특별계정수익 (Separate account income)	84,678
<b>II. 영업비용 (Operating expenses)</b>	9,461,075
보험계약부채전입액 (Change in insurance liabilities)	1,349,603

## 연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2019년 1월 1일부터 2019년 9월 30일까지

(January 1, 2019 ~ September 30, 2019)

KB손해보험주식회사와 그 종속회사  
KB Insurance and subsidiaries

(단위: 백만원)  
(in million won)

과목명(Description)	금액(Amount)
보험금비용 (Insurance claims paid)	3,387,039
환급금 및 배당금비용 (Refund of surrender value and dividend expenses)	1,591,585
재보험료비용 (Reinsurance expenses)	736,494
구상손실 (Loss from reimbursement)	-
손해조사비 (Claim survey expenses paid)	186,597
신계약비상각비 (Amortization of deferred acquisition costs)	687,932
사업비 (Insurance operating expenses)	893,254
이자비용 (Interest expense)	2,971
유가증권 평가 및 처분손실 (Loss on valuation and disposal of securities)	9,344
대여금 및 수취채권 평가 및 처분손실 (Loss on valuation and disposal of loans and other receivables)	11,091
파생상품관련손실 (Loss on valuation and disposal of derivatives)	373,120
종속기업투자주식관련손실 (Loss on investments on subsidiaries and associates)	1
외화거래손실 (Foreign currency transaction loss)	25,957
재보험자산변동 (Loss on changes of reinsurance assets)	-
재산관리비 (Administrative expenses for assets)	45,510
부동산관리비 (Administrative expenses for real estate)	14,172
기타비용 (Other expenses)	61,726

## 연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)  
2019년 1월 1일부터 2019년 9월 30일까지  
(January 1, 2019 ~ September 30, 2019)

KB손해보험주식회사와 그 종속회사  
KB Insurance and subsidiaries

(단위: 백만원)  
(in million won)

과목명(Description)	금액(Amount)
특별계정비용 (Separate account expenses)	84,678
<b>III. 영업이익(손실) (Operating income)</b>	<b>244,157</b>
<b>IV. 영업외수익 (Non-operating income (expense))</b>	<b>(4,149)</b>
영업외수익 (Non-operating income)	3,075
영업외비용 (Non-operating expenses)	7,224
<b>V. 법인세비용차감전계속영업순이익 (Profit before income tax from continuing operations)</b>	<b>240,008</b>
<b>VI. 계속영업법인세비용 (Income tax expense from continuing operations)</b>	<b>66,388</b>
<b>VII. 계속영업당기순이익 (Profit for the period from continuing operations)</b>	<b>173,620</b>
<b>VIII. 중단사업손익 (Profit for the period from discontinued operations)</b>	<b>-</b>
<b>IX. 당기순이익 (Profit for the period)</b>	<b>173,620</b>
<b>X. 기타포괄손익 (Other comprehensive income (loss) )</b>	<b>203,410</b>
후속적으로 당기손익으로 재분류되지 않는 포괄손익 (Items that will not be reclassified subsequently to profit or loss)	<b>(604)</b>
1. 확정급여채무 재측정요소 (Remeasurements of defined benefit plans)	<b>(546)</b>
2. 재평가잉여금 (Revaluation of property and equipment)	
3. 기타포괄손익-공정가치측정 지분증권 평가손익 (Unrealized net change in fair value of equity instruments at fair value through other comprehensive income)	<b>(58)</b>
후속적으로 당기손익으로 재분류되는 포괄손익 (Items that may be subsequently reclassified to profit or loss)	204,014
1. 기타포괄손익-공정가치측정금융상품평가손익 (Unrealized net change in fair value of financial assets at fair value through other comprehensive income)	51,591

## 연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2019년 1월 1일부터 2019년 9월 30일까지

(January 1, 2019 ~ September 30, 2019)

KB손해보험주식회사와 그 종속회사  
KB Insurance and subsidiaries

(단위: 백만원)  
(in million won)

과목명(Description)	금액(Amount)
2. 손익변동성 조정 손익 (Amount reclassified between profit or loss and other comprehensive income applying the overlay approach)	131,821
3. 현금흐름위험회피파생상품평가손익 (Effective portion of changes in fair value of cash flow hedges)	(12,653)
4. 관계기업기타포괄손익 (Unrealized net change in other comprehensive income of associate)	(31)
5. 해외사업환산손익 (Foreign currency translation differences for foreign operations)	11,801
6. 특별계정기타포괄손익 (Other comprehensive income arising from separate account)	21,483
<b>X. 당기총포괄손익 (Total comprehensive income for the period)</b>	<b>377,030</b>
당기순이익의귀속 (Profit for the period attributable to : )	173,620
1. 지배기업소유지분순이익 (Shareholders of the Parent Company)	173,336
2. 비지배지분순이익 (Non-controlling interests)	284
총포괄손익의귀속 (Total comprehensive income for the year attributable to )	377,030
1. 지배기업소유지분총포괄손익 (Shareholders of the Parent Company)	376,309
2. 비지배지분총포괄손익 (Non-controlling interests)	721

## 연결재무상태표

(Consolidated Statements of Financial Position)

2019년 9월 30일 현재

(As of September 30, 2019)

주식회사 KB국민카드와 그 종속기업  
KB Kookmin Card and subsidiaries(단위: 백만원)  
(in million won)

과목명(Description)	금액(Amount)
<b>자 산</b> (Assets)	
I. 현금 및 예치금 (Cash and due from financial institutions)	332,866
II. 당기손익-공정가치측정 금융자산 (Financial assets at fair value through profit or loss)	1,080,514
III. 파생금융자산 (Derivative financial assets)	40,729
IV. 상각후원가측정 대출채권 (Loans at amortized cost)	20,199,452
V. 투자금융자산 (Financial investments)	76,535
VI. 관계기업투자 (Investments in associates)	4,449
VII. 유형자산 (Property and equipment)	142,579
VIII. 무형자산 (Intangible assets)	85,573
IX. 이연법인세자산 (Deferred income tax assets)	120,925
X. 기타자산 (Other assets)	426,172
<b>자산총계</b> (Total assets)	22,509,794
<b>부 채</b> (Liabilities)	
I. 차입부채 (Debts)	625,682
II. 파생금융부채 (Derivative financial liabilities)	29,053
III. 사채 (Debentures)	14,511,011
IV. 충당부채 (Provisions)	152,660

## 연결재무상태표

(Consolidated Statements of Financial Position)

2019년 9월 30일 현재

(As of September 30, 2019)

주식회사 KB국민카드와 그 종속기업  
KB Kookmin Card and subsidiaries

(단위: 백만원)  
(in million won)

과목명(Description)	금액(Amount)
V. 순확정급여부채 (Net defined benefit liabilities)	12,713
VI. 기타부채 (Other liabilities)	3,185,367
<b>부채 총계 (Total liabilities)</b>	<b>18,516,486</b>
<b>자 본 (Equity)</b>	
I. 지배기업 주주지분 (Equity attributable to shareholders of the parent company)	3,990,950
1. 자본금 (Share capital)	460,000
2. 자본잉여금 (Capital surplus)	1,976,820
3. 기타포괄손익누계액 (Accumulated other comprehensive income)	12,846
4. 이익잉여금 (Retained earnings)	1,541,284
II. 비지배지분 (Non-controlling interests)	2,358
<b>자본총계 (Total equity)</b>	<b>3,993,308</b>
<b>부채와 자본총계 (Total liabilities and equity)</b>	<b>22,509,794</b>

## 연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)  
2019년 1월 1일부터 2019년 9월 30일까지  
(January 1, 2019 ~ September 30, 2019)

주식회사 KB국민카드와 그 종속기업  
KB Kookmin Card and subsidiaries

(단위: 백만원)  
(in million won)

과목명(Description)	금액(Amount)
<b>I. 순이자이익 (Net interest income)</b>	915,312
이자수익 (Interest income)	1,176,251
이자비용 (Interest expense)	(260,939)
<b>II. 순수수료이익 (Net fee and commission income)</b>	173,174
수수료수익 (Fee and commission income)	1,025,113
수수료비용 (Fee and commission expense)	(851,939)
<b>III. 당기손익-공정가치측정 금융상품 순손익 (Net gains/(losses) on financial instruments at fair value through profit or loss)</b>	296
<b>IV. 기타영업손익 (Net other operating income(expenses))</b>	(154,454)
<b>V. 일반관리비 (General and administrative expenses)</b>	(305,956)
<b>VI. 신용손실충당금전입액 (Provision for credit losses)</b>	(324,861)
<b>VII. 영업이익 (Net operating profit)</b>	303,511
<b>VIII. 영업외손익 (Non-operating profit(loss))</b>	(4,285)
관계기업투자손익 (Share of profit(loss) of associates)	695
기타영업외손익 (Net other non-operating income(expense))	(4,980)
<b>IX. 법인세비용차감전순이익 (Profit before income tax)</b>	299,226
<b>X. 법인세비용 (Income tax expense)</b>	(48,203)
<b>XI. 당기순이익 (Profit for the period)</b>	251,023

## 연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)  
2019년 1월 1일부터 2019년 9월 30일까지  
(January 1, 2019 ~ September 30, 2019)

주식회사 KB국민카드와 그 종속기업  
KB Kookmin Card and subsidiaries

(단위: 백만원)  
(in million won)

과목명(Description)	금액(Amount)
<b>XII. 법인세비용차감후기타포괄손익</b> (Other comprehensive income(loss) for the period, net of tax)	<b>(16,378)</b>
당기손익으로 재분류되지 않는 포괄손익 (Items that will not be reclassified to profit or loss)	<b>(1,315)</b>
1. 순확정급여부채의 재측정요소 (Actuarial gains(losses) on post defined benefit pension plans )	<b>(431)</b>
2. 기타포괄손익-공정가치 측정 지분상품 관련 손익 (Revaluation gains/(losses) on equity instruments at fair value through other comprehensive income)	<b>(884)</b>
후속적으로 당기손익으로 재분류될 수 있는 포괄손익 (Items that may be reclassified subsequently to profit or loss)	<b>(15,063)</b>
1. 관계기업 기타포괄손익에 대한 지분 (Share of other comprehensive income of associates)	148
2. 현금흐름위험회피 수단의 손익 (Cash flow hedges)	<b>(16,609)</b>
3. 해외사업환산손익 (Foreign currency translation difference for foreign operations)	1,398
<b>XIII. 당기총포괄이익</b> (Total comprehensive income for the period)	<b>234,645</b>
당기순이익의 귀속 (Profit attributable to:)	251,023
지배기업주주지분순이익 (Shareholders of the parent entity)	250,999
비지배지분순이익 (Non-controlling interests)	24
당기총포괄이익의 귀속 (Total comprehensive income attributable to:)	234,645
지배기업주주지분총포괄이익 (Shareholders of the parent entity)	234,492
비지배지분총포괄이익 (Non-controlling interest)	153



## 연결재무상태표

(Consolidated Statements of Financial Position)

2019년 9월 30일 현재

(As of September 30, 2019)

KB자산운용주식회사와 그 종속회사  
KB Asset Management and subsidiaries(단위: 백만원)  
(in million won)

과목명(Description)	금액(Amount)
<b>자 산</b> (Assets)	
I. 현금 및 예치금 (Cash and due from financial institutions)	15,172
II. 당기손익인식금융자산 (Financial assets at fair value through profit or loss)	160,171
III. 기타포괄손익-공정가치측정유가증권 (Fair value through other comprehensive income)	32,962
IV. 파생금융자산 (Derivative financial assets)	328
V. 대출채권 (Loans)	2,251
VI. 유형자산 (Property and equipment)	8,417
VII. 기타금융자산 (Other financial assets)	32,226
VIII. 매각예정자산 (Assets held for sale)	-
IX. 이연법인세자산 (Deferred income tax assets)	4,356
X. 기타자산 (Other assets)	5,099
<b>자산총계</b> (Total assets)	260,982
<b>부 채</b> (Liabilities)	
I. 당기손익-공정가치측정 금융부채 (Financial liabilities at fair value through profit or loss)	110
II. 예수부채 (Deposits)	1,949
III. 차입부채 (Debts)	-
IV. 기타금융부채 (Other financial liabilities)	53,996

## 연결재무상태표

(Consolidated Statements of Financial Position)

2019년 9월 30일 현재

(As of September 30, 2019)

KB자산운용주식회사와 그 종속회사  
KB Asset Management and subsidiaries

(단위: 백만원)  
(in million won)

과목명(Description)	금액(Amount)
V. 총당부채 (Provisions)	624
VI. 순확정급여부채 (Defined benefit liabilities)	287
VII. 파생상품부채 (Derivative liabilities)	1
VIII. 기타부채 (Other liabilities)	20,982
<b>부채 총계 (Total liabilities)</b>	<b>77,949</b>
<b>자 본 (Equity)</b>	
I. 지배기업주주지분 (Equity attributable to shareholders of the parent company)	183,033
1. 자본금 (Share capital)	38,338
2. 자본잉여금 (Capital surplus)	246
3. 기타포괄손익누계액 (Accumulated other comprehensive income)	537
4. 이익잉여금 (Retained earnings)	143,912
II. 비지배지분 (Non-controlling interests)	-
<b>자본총계 (Total equity)</b>	<b>183,033</b>
<b>부채와 자본총계 (Total liabilities and equity)</b>	<b>260,982</b>

## 연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2019년 1월 1일부터 2019년 9월 30일까지

(January 1, 2019 ~ September 30, 2019)

KB자산운용주식회사와 그 종속회사  
KB Asset Management and subsidiaries

(단위: 백만원)  
(in million won)

과목명(Description)	금액(Amount)
<b>I. 영업수익 (Operating income)</b>	106,115
수수료수익 (Commissions received)	92,256
이자수익 (Interest income)	2,288
1. 기타포괄손익-공정가치측정 및 상각후원가 측정 금융상품 이자수익 (Interest income from financial instruments at fair value through other comprehensive income and amortized cost)	795
2. 당기손익-공정가치측정 금융상품 이자수익 (Interest income from financial instruments at fair value through profit or loss)	1,493
배당금수익 (Dividend income)	98
금융상품평가 및 처분이익 (Gain on valuation(sales) of financial assets)	7,164
외환거래이익 (Gain on foreign transactions)	2,409
기타영업수익 (Others )	1,900
<b>II. 영업비용 (Operating expenses)</b>	56,827
수수료비용 (Commissions expense)	7,130
이자비용 (Interest expense)	263
금융상품평가 및 처분손실 (Loss on valuation(sales) of financial assets)	4,596
외환거래손실 (Loss on foreign transactions)	639
제전입액 (Transfers)	-
판매비와관리비 (General and administrative expenses)	42,226
기타영업비용 (Others)	1,973

## 연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)  
2019년 1월 1일부터 2019년 9월 30일까지  
(January 1, 2019 ~ September 30, 2019)

KB자산운용주식회사와 그 종속회사  
KB Asset Management and subsidiaries

(단위: 백만원)  
(in million won)

과목명(Description)	금액(Amount)
III. 영업이익 (Operating profit)	49,288
IV. 영업외수익 (Non-operating income)	62
V. 영업외비용 (Non-operating expenses)	490
VI. 법인세비용차감전순이익 (Net income before income tax from continuing operations)	48,860
VII. 법인세비용 (Income tax expense from continuing operations)	12,969
VIII. 당기순이익 (Net income)	35,891
IX. 기타포괄손익 (Other comprehensive gain)	390
당기순익으로 재분류되지 않는 포괄손익 (Items that will not be reclassified subsequently to profit or loss)	
1. 순확정급여부채 재측정요소 (Remeasurements of defined benefit plans)	-
후속적으로 당기순익으로 재분류되는 포괄손익 (Items that may be subsequently reclassified to profit or loss)	
1. 매도가능금융자산평가손익 (Gain on valuation of financial assets available for sale)	253
2. 해외사업장환산손익 (Foreign currency translation differences for foreign operations)	137
X. 총포괄이익 (Total comprehensive income)	36,281
연결순손익의 귀속 (Profit for the period attributable to)	
1. 지배기업주주지분순이익 (Shareholders of the Parent Company)	35,891
2. 비지배지분순이익 (Non-controlling interests)	
연결총포괄손익의 귀속 (Total comprehensive income for the year attributable to)	

**연결포괄손익계산서**

(Consolidated Statements of Comprehensive Income)

2019년 1월 1일부터 2019년 9월 30일까지

(January 1, 2019 ~ September 30, 2019)

KB자산운용주식회사와 그 종속회사

(단위: 백만원)

KB Asset Management and subsidiaries

(in million won)

과목명(Description)	금액(Amount)
1. 지배기업주주지분총포괄이익 (Shareholders of the Parent Company)	36,281
2. 비지배지분총포괄이익 (Non-controlling interests)	

## 연결재무상태표

(Consolidated Statements of Financial Position)  
2019년 9월 30일 현재  
(As of June 30, 2019)

KB캐피탈 주식회사와 그 종속회사  
KB Capital Co., Ltd. and subsidiaries

(단위: 백만원)  
(in million won)

과목명(Description)	금액(Amount)
<b>자 산</b> (Assets)	
I. 현금 및 현금성자산 (Cash and cash equivalents)	94,346
II. 매도가능금융자산 (Financial assets available for sale)	79,888
III. 대여금 및 수취채권 (Loans and receivables)	10,122,038
IV. 유형자산 (Property and equipment)	20,666
V. 무형자산 (Intangible assets)	54,321
VI. 투자부동산 (Investment property)	0
VII. 기타자산 (Other assets)	31,467
<b>자산총계</b> (Total assets)	10,402,726
<b>부 채</b> (Liabilities)	
I. 차입부채 (Debts)	393,941
II. 발행사채 (Debenture issued)	8,103,082
III. 충당부채 (Provisions)	584
IV. 순확정급여부채 (Net defined benefit liabilities)	4,403
V. 당기법인세부채 (Current tax liabilities)	20,234
VI. 기타금융부채 (Other financial liabilities)	583,134
VII. 기타부채 (Other liabilities)	81,802

## 연결재무상태표

(Consolidated Statements of Financial Position)

2019년 9월 30일 현재

(As of June 30, 2019)

KB캐피탈 주식회사와 그 종속회사  
KB Capital Co., Ltd. and subsidiaries

(단위: 백만원)  
(in million won)

과목명(Description)	금액(Amount)
Ⅷ. 이연법인세부채 (Deferred tax liabilities)	54,842
Ⅸ. 파생상품부채 (Derivative Instruments Liabilities)	0
<b>부채 총계 (Total liabilities)</b>	<b>9,242,022</b>
<b>자 본 (Equity)</b>	
Ⅰ. 자본금 (Capital stock)	116,746
Ⅱ. 신종자본증권 (Hybrid bond)	299,322
Ⅲ. 기타자본구성요소 (Elements of other shareholders' equity)	127,790
Ⅳ. 이익잉여금 (Retained earnings )	616,845
<b>자본총계 (Total equity)</b>	<b>1,160,703</b>
<b>부채와 자본총계 (Total liabilities and equity)</b>	<b>10,402,726</b>

## 연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2019년 1월 1일부터 2019년 9월 30일까지

(January 1, 2019 ~ September 30, 2019)

KB캐피탈 주식회사와 그 종속회사  
KB Capital Co., Ltd. and subsidiaries

(단위: 백만원)  
(in million won)

과목명(Description)	금액(Amount)
<b>I. 영업이익 (Operating profit)</b>	133,128
순이자이익 (Net interest income)	232,596
순수수료이익 (Net fee and commission income)	247,662
당기손익금융자산 관련손익 (Gain on financial assets at fair value through profit or loss)	412
신용손실에 대한 손상차손 (Impairment loss on credit loss)	82,224
일반관리비 (General and administrative expenses)	78,929
기타영업손익 (Other operating profit)	-186,389
<b>II. 영업외손익 (Non-operating profit(loss))</b>	1,561
<b>III. 법인세비용차감전순이익 (Profit before income tax)</b>	134,689
<b>IV. 법인세비용 (Income tax expense)</b>	32,429
<b>V. 당기순이익 (Profit for the period)</b>	102,260
<b>VI. 기타포괄손익 (Other comprehensive gain(loss))</b>	478
<b>VII. 총포괄이익 (Total comprehensive income)</b>	102,738



## 연결재무상태표

(Consolidated Statements of Financial Position)

2019년 9월 30일 현재

(As of September 30, 2019)

KB생명보험주식회사와 그 종속회사  
KB Life Insurance and subsidiaries(단위: 백만원)  
(in million won)

과목명(Description)	금액(Amount)
<b>자 산</b> (Assets)	
I. 현금및예치금 (Cash and due from financial institutions)	141,454
II. 금융자산 (Financial assets)	7,795,596
III. 재보험자산 (Reinsurance assets)	2,059
IV. 신계약비 (Deferred acquisition costs)	141,720
V. 유형자산 (Property and equipment)	11,286
VI. 무형자산 (Intangible assets)	16,157
VII. 당기법인세자산 (Current tax assets)	-
VIII. 이연법인세자산 (Deferred tax assets)	-
IX. 기타자산 (Other assets)	10,443
X. 특별계정자산 (Separate account assets)	1,920,005
<b>자산총계</b> (Total assets)	10,038,720
<b>부 채</b> (Liabilities)	
I. 보험부채 (Policy reserve)	7,180,525
II. 계약자지분조정 (Policy reserve adjustment)	3,329
III. 금융부채 (Financial liabilities)	60,787
IV. 이연법인세부채 (Deferred tax liabilities)	17,400

## 연결재무상태표

(Consolidated Statements of Financial Position)

2019년 9월 30일 현재

(As of September 30, 2019)

KB생명보험주식회사와 그 종속회사  
KB Life Insurance and subsidiaries(단위: 백만원)  
(in million won)

과목명(Description)	금액(Amount)
V. 총당부채 (Provisions)	3,497
VI. 퇴직급여부채 (Reserve for severance benefits)	306
VII. 기타부채 (Other liabilities)	223,791
VIII. 특별계정부채 (Separate account liabilities)	1,923,250
<b>부채 총계 (Total liabilities)</b>	<b>9,412,885</b>
<b>자 본 (Equity)</b>	
I. 지배기업주주지분 (Shareholders of the parent company)	625,835
1. 자본금 (Capital stock)	456,000
2. 자본조정 (Capital adjustment)	-
3. 기타포괄손익누계액 (Other comprehensive income)	28,313
4. 이익잉여금 (Retained earnings)	141,522
II. 비지배지분 (Non-controlling interests)	-
<b>자본총계 (Total equity)</b>	<b>625,835</b>
<b>부채와 자본총계 (Total liabilities and equity)</b>	<b>10,038,720</b>

## 연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)  
2019년 1월 1일부터 2019년 9월 30일까지  
(January 1, 2019 ~ September 30, 2019)

KB생명보험주식회사와 그 종속회사  
KB Life Insurance and subsidiaries

(단위: 백만원)  
(in million won)

과목명(Description)	금액(Amount)
<b>I. 영업수익 (Operating income)</b>	1,131,553
보험료수익 (Premium income)	663,701
재보험수익 (Reinsurance income)	4,833
책임준비금환입액 (Reversal of insurance reserve)	185,666
이자수익 (Interest income)	121,611
당기손익-공정가치측정 금융상품 관련 이익 (Gains on financial instruments at fair value through profit or loss)	55,589
기타포괄손익-공정가치측정 금융상품 관련 이익 (Gains on financial instruments at fair value through other comprehensive income)	9,902
파생상품평가 및 거래이익 (Gains on valuation(sales) of derivatives)	3,059
특별계정수입수수료 (Separate account commission received)	26,513
특별계정수익 (Separate account income)	14,088
기타영업수익 (Other operation income)	46,591
<b>II. 영업비용 (Operating expenses &amp; claims)</b>	1,107,008
책임준비금전입액 (Increase in policy reserve)	-
지급보험금 (Claim & surrender)	868,111
재보험비용 (Reinsurance expenses)	6,500
사업비 (Operating expenses)	62,216
신계약비상각비 (Amortization of deferred acquisition cost)	85,524

## 연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)  
2019년 1월 1일부터 2019년 9월 30일까지  
(January 1, 2019 ~ September 30, 2019)

KB생명보험주식회사와 그 종속회사  
KB Life Insurance and subsidiaries

(단위: 백만원)  
(in million won)

과목명(Description)	금액(Amount)
재산관리비 (Investment administrative expenses)	2,720
당기손익-공정가치측정 금융상품 관련 손실 (Losses on financial instruments at fair value through profit or loss)	8,289
기타포괄손익-공정가치측정 금융상품 관련 손실 (Losses on financial instruments at fair value through other comprehensive income)	32
파생상품평가 및 처분손실 (Losses on valuation(sales) of derivatives)	49,205
특별계정비용 (Separate account expenses)	14,088
기타영업비용 (Other operating losses)	10,323
<b>III. 영업이익(손실) (Operating income(Losses))</b>	<b>24,545</b>
<b>IV. 영업외수익 (Non-operating income)</b>	<b>132</b>
<b>V. 영업외비용 (Non-operating expenses)</b>	<b>327</b>
<b>VI. 법인세차감전이익 (Profit before tax expense)</b>	<b>24,350</b>
<b>VII. 법인세비용 (Income tax expense)</b>	<b>6,150</b>
<b>VIII. 당기순이익 (Net income)</b>	<b>18,200</b>
<b>IX. 기타포괄손익 (Other comprehensive income for the period)</b>	<b>58,342</b>
당기손익으로 재분류되지 않는 항목 (Items that will not be reclassified to profit or loss)	
1. 순확정급여부채의 재측정 요소 (Actuarial gains(losses) on post defined benefit pension plans)	-
2. 기타포괄손익-공정가치측정 금융상품의 평가이익(손실) (Gain(Losses) on valuation of financial instruments at fair value through other comprehensive income)	5,259
후속적으로 당기손익으로 재분류될 수 있는 항목 (Items that may be reclassified subsequently to profit or loss)	

## 연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2019년 1월 1일부터 2019년 9월 30일까지

(January 1, 2019 ~ September 30, 2019)

KB생명보험주식회사와 그 종속회사  
KB Life Insurance and subsidiaries

(단위: 백만원)  
(in million won)

과목명(Description)	금액(Amount)
1. 기타포괄손익-공정가치측정 금융상품의 평가이익(손실) (Gain on valuation of available-for-sales securities)	12,827
2. 특별계정기타포괄손익 (Other comprehensive income from Separate account)	10,618
3. 손익변동성조정손익 (Overlay approach-adjustment)	29,638
<b>X. 당기포괄이익 (Total comprehensive income for the period)</b>	<b>76,542</b>

## 재무상태표

(Statements of Financial Position)  
2019년 9월 30일 현재  
(As of September 30, 2019)

KB부동산신탁 주식회사  
KB Real Estate Trust Co., Ltd.

(단위: 백만원)  
(in million won)

과목명(Description)	금액(Amount)
<b>자 산</b> (Assets)	365,193
I. 현금 및 예치금 (Cash and due from financial institutions)	190,563
현금 및 현금성 자산 (Cash and cash equivalents)	166,793
예치금 (Deposits)	23,770
II. 증권 (Securities)	31,733
당기손익-공정가치측정 유가증권 (Securities at fair value through profit or loss)	31,733
관계회사투자지분 (Investments in associates)	-
III. 파생상품자산 (Derivative assets)	-
IV. 대출채권 (Loans)	93,899
대여금 (Loans)	-
신탁계정대 (Loans to trust)	110,698
대손충당금(-) (Allowance for doubtful accounts)	(16,799)
V. 유형자산 (Property and equipment)	20,409
VI. 기타자산 (Other assets)	28,589
<b>자산총계</b> (Total assets)	365,193
<b>부 채</b> (Liabilities)	91,489
I. 차입부채 (Debts)	-

## 재무상태표

(Statements of Financial Position)

2019년 9월 30일 현재

(As of September 30, 2019)

KB부동산신탁 주식회사

KB Real Estate Trust Co., Ltd.

(단위: 백만원)

(in million won)

과목명(Description)	금액(Amount)
II. 기타부채 (Other liabilities)	91,489
<b>부채 총계 (Total liabilities)</b>	91,489
<b>자 본 (Equity)</b>	273,704
I. 자본금 (Share capital)	80,000
II. 기타포괄손익누계액 (Accumulated other comprehensive income)	(401)
III. 이익잉여금 (Retained earnings)	194,105
<b>자본총계 (Total equity)</b>	273,704
<b>부채와 자본총계 (Total liabilities and equity)</b>	365,193

## 손익계산서

(Income Statements)

2019년 1월 1일부터 2019년 9월 30일까지  
(January 1, 2019 ~ September 30, 2019)

KB부동산신탁 주식회사  
KB Real Estate Trust Co., Ltd.

(단위: 백만원)  
(in million won)

과목명(Description)	금액(Amount)
<b>I. 영업수익 (Operating income)</b>	83,850
수수료수익 (Commissions received)	75,856
증권평가 및 처분이익 (Gains on valuation(sales) of Securities)	907
이자수익 (Interest income)	5,557
대출채권 관련 이익 (Income from trading loans)	897
기타의 영업수익 (Other operating income)	633
<b>II. 영업비용 (Operating expenses)</b>	25,670
증권평가 및 처분손실 (Loss on valuation(sales) of Securities)	-
이자비용 (Interest expenses)	589
대출평가 및 처분손실 (Loss on valuation and disposal of loans receivable)	-
외환거래손실 (Loss on foreign transactions)	-
판매비와관리비 (General and administrative expenses)	24,834
기타의 영업비용 (Other operating expenses)	247
<b>III. 영업이익(손실) (Operating profit(loss))</b>	58,180
<b>IV. 영업외수익 (Non-operating income)</b>	2
<b>V. 영업외비용 (Non-operating expenses)</b>	323
<b>VI. 법인세비용차감전계속사업손익 (Net income(loss) before income tax from continuing operations)</b>	57,859



**손익계산서**

(Income Statements)

2019년 1월 1일부터 2019년 9월 30일까지  
(January 1, 2019 ~ September 30, 2019)KB부동산신탁 주식회사  
KB Real Estate Trust Co., Ltd.(단위: 백만원)  
(in million won)

과목명(Description)	금액(Amount)
Ⅶ. 계속사업손익 법인세비용 (Income tax expense from continuing operations)	15,290
Ⅷ. 계속사업이익 (Net income (loss) from continuing operations)	42,569
Ⅸ. 중단사업손익 (Net income (loss) from discontinued operations)	-
X. 당기순이익 (Net income)	42,569

## 재무상태표

(Statements of Financial Position)

2019년 9월 30일 현재

(As of September 30, 2019)

주식회사 KB저축은행  
KB Savings Bank Co., Ltd.

(단위: 백만원)  
(in million won)

과목명(Description)	금액(Amount)
<b>자 산</b> (Assets)	1,321,854
Ⅰ. 현금 및 예치금 (Cash and due from financial institutions)	137,404
Ⅱ. 유가증권 (Securities)	24,578
Ⅲ. 대출채권 (Loans)	1,072,826
Ⅳ. 유형자산 (Tangible assets)	18,132
Ⅴ. 기타자산 (Other assets)	68,914
<b>자산총계</b> (Total assets)	1,321,854
<b>부 채</b> (Liabilities)	1,111,879
Ⅰ. 예수금 (Deposits)	1,073,755
Ⅱ. 기타부채 (Other liabilities)	38,124
<b>부채 총계</b> (Total liabilities)	1,111,879
<b>자 본</b> (Equity)	209,975
Ⅰ. 자본금 (Capital stock)	40,010
Ⅱ. 자본잉여금 (Capital surplus)	125,504
Ⅲ. 이익잉여금 (Retained earnings)	47,599
Ⅳ. 기타포괄손익누계액 (Accumulated other comprehensive income)	(3,137)
<b>자본총계</b> (Total equity)	209,975
<b>부채와 자본총계</b> (Total liabilities and equity)	1,321,854

## 손익계산서

(Income Statements)

2019년 1월 1일부터 2019년 9월 30일까지  
(January 1, 2019 ~ September 30, 2019)

주식회사 KB저축은행  
KB Savings Bank Co., Ltd.

(단위: 백만원)  
(in million won)

과목명(Description)	금액(Amount)
<b>I. 영업수익 (Operating income)</b>	68,442
이자수익 (Interest income)	63,566
1. 예치금이자 (Interest on deposits)	2,537
2. 단기매매증권이자 (Interest on trading securities)	-
3. 매도가능증권이자 (Interest on securities available for sale)	832
4. 대출금이자 (Interest on loans & discounts)	60,130
5. 기타이자수익 (Other operating income)	68
유가증권평가및처분이익 (Gains on valuation(sales) of Securities)	1
대출채권평가및처분이익 (Gains on valuation(sales) of Loans)	1,070
수수료수익 (Fee and commission income)	3,383
기타영업수익 (Other operation income)	56
배당금수익 (Dividend income)	366
<b>II. 영업외수익 Non-operating income</b>	172
<b>III. 영업비용 Operating expenses &amp; claims</b>	50,286
이자비용 (Interest expense)	19,379
1. 예수금이자 (Interest on deposits)	19,311
2. 기타이자비용 (3) Interest on others	66

## 손익계산서

(Income Statements)

2019년 1월 1일부터 2019년 9월 30일까지  
(January 1, 2019 ~ September 30, 2019)

주식회사 KB저축은행  
KB Savings Bank Co., Ltd.

(단위: 백만원)  
(in million won)

과목명(Description)	금액(Amount)
유가증권평가및처분손실 (Loss on valuation(sales) of Securities)	-
대출채권평가및처분손실 (Loss on valuation(sales) of Loans)	4,155
1. 대손상각비 (Bad debt expense)	4,155
수수료비용 (Fee and commission expense)	3,947
기타영업비용 (Other operating losses)	3,875
판매비와관리비 (Selling and administrative expenses)	18,930
<b>IV. 영업외비용 (Non-operating expenses)</b>	96
<b>V. 법인세차감전순손익 (Income before income tax expenses)</b>	18,232
<b>VI. 당기순이익 (Net income)</b>	13,531

## 연결재무상태표

(Consolidated Statements of Financial Position)  
2019년 9월 30일 현재  
(As of September 30, 2019)

KB인베스트먼트와 그 종속회사  
KB Investment and subsidiaries

(단위: 백만원)  
(in million won)

과목명(Description)	금액(Amount)
<b>자 산 (Assets)</b>	
I. 현금 및 현금성 자산 (Cash and cash equivalents)	163,629
II. 예치금 (Due from bank)	4,426
III. 창업투자자산 (Investment in small and medium sized enterprises)	555,672
IV. PEF 투자자산 (Investment in PEF)	9,152
V. 기타자산 (Other assets)	6,679
<b>자산총계 (Total assets)</b>	739,558
<b>부 채 (Liabilities)</b>	
I. 단기차입금 (Short-term borrowings)	120,000
II. 확정급여부채 (Allowance for retirement and severance benefit)	72
III. 파생상품부채 (Derivative debts)	-
IV. 기타부채 (Other liabilities)	417,953
<b>부채 총계 (Total liabilities)</b>	538,025
<b>자 본 (Equity)</b>	
I. 자본금 (Capital stock)	112,627
II. 자본잉여금 (Capital surplus)	1,019
III. 자본조정 (Capital adjustment)	(336)

## 연결재무상태표

(Consolidated Statements of Financial Position)

2019년 9월 30일 현재

(As of September 30, 2019)

KB인베스트먼트와 그 종속회사  
KB Investment and subsidiaries

(단위: 백만원)  
(in million won)

과목명(Description)	금액(Amount)
Ⅲ. 기타포괄손익누계액 (Accumulated other comprehensive income)	(54)
Ⅳ. 이익잉여금 (Retained earnings)	88,277
<b>자본총계 (Total equity)</b>	<b>201,533</b>
<b>부채와 자본총계 (Total liabilities and equity)</b>	<b>739,558</b>

## 연결손익계산서

(Consolidated Income Statements)  
2019년 1월 1일부터 2019년 9월 30일까지  
(January 1, 2019 ~ September 30, 2019)

KB인베스트먼트와 그 종속회사  
KB Investment and subsidiaries

(단위: 백만원)  
(in million won)

과목명(Description)	금액(Amount)
<b>I. 영업수익 (Operating revenues)</b>	53,045
창업투자수익 (Revenues on investments in small and medium-size enterprises)	48,316
PEF 투자수익 (Revenues on Investments in PEF)	242
운용수익 (Other investment revenues)	3,321
경영자문료수익 (Consulting fees)	25
소수주주지분손실 (Net expenses in minority interest)	1,141
<b>II. 영업비용 (Operating expenses)</b>	55,811
투자및금융비용 (Investment and financial expenses)	3,275
창업투자비용 (Expenses on investments in small and medium-size enterprises)	38,930
PEF 투자비용 (Expenses on investments in PEF)	919
일반관리비 (Administrative expenses)	12,687
소수주주지분순이익 (Net income in minority interest)	-
<b>III. 영업이익 (Operating income(losses))</b>	<b>(2,766)</b>
<b>IV. 영업외수익 (Non-operating income)</b>	6
<b>V. 영업외비용 (Non-operating expenses)</b>	30
<b>VI. 법인세비용차감전계속사업손익 (Continuing operation income before income tax)</b>	<b>(2,790)</b>
<b>VII. 계속사업손익법인세비용 (Income tax expense)</b>	<b>(870)</b>
<b>VIII. 당기순이익 (Net income for the year)</b>	<b>(1,920)</b>

## 재무상태표

(Statements of Financial Position)

2019년 9월 30일 현재

(As of September 30, 2019)

KB데이터시스템  
KB Data Systems

(단위: 백만원)  
(in million won)

과목명(Description)	금액(Amount)
<b>자 산</b> (Assets)	
I. 유동자산 (Current assets)	37,873
당좌자산 (Quick assets)	37,848
1. 현금및현금성자산 (Cash and cash equivalents)	3,403
2. 단기금융상품 (Short-term financial instruments)	14,498
3. 매출채권 (Accounts receivable)	3,010
4. 대손충당금 (Allowance for doubtful accounts)	-
5. 기타 (Others)	16,937
재고자산 (Inventories)	25
상품 (Merchandise)	25
II. 비유동자산 (Non-current assets)	6,270
투자자산 (Investments assets)	594
유형자산 (Tangible assets)	1,143
무형자산 (Intangible assets)	1,192
기타비유동자산 (Other non-current assets)	3,341
<b>자산총계</b> (Total assets)	44,143
<b>부 채</b> (Liabilities)	



## 재무상태표

(Statements of Financial Position)

2019년 9월 30일 현재

(As of September 30, 2019)

KB데이터시스템  
KB Data Systems

(단위: 백만원)  
(in million won)

과목명(Description)	금액(Amount)
I. 유동부채 (Current liabilities)	21,459
매입채무 (Accounts payable )	12,024
미지급비용 (Accrued expenses)	5,556
기타 (Others)	3,879
II. 비유동부채 (Long-term liabilities)	2,188
퇴직급여충당금 (Accrued severance benefits)	975
장기미지급비용 (Long-term Accrued expenses)	811
기타 (Others)	402
<b>부채 총계 (Total liabilities)</b>	<b>23,647</b>
<b>자 본 (Equity)</b>	
I. 자본금 (Capital stock)	8,000
II. 기타포괄손익누계액 (Accumulated other comprehensive income)	(3,477)
III. 이익잉여금 (Retained earnings)	15,973
<b>자본총계 (Total equity)</b>	<b>20,496</b>
<b>부채와 자본총계 (Total liabilities and equity)</b>	<b>44,143</b>

## 손익계산서

(Income Statements)

2019년 1월 1일부터 2019년 9월 30일까지  
(January 1, 2019 ~ September 30, 2019)

KB데이터시스템  
KB Data Systems

(단위: 백만원)  
(in million won)

과목명(Description)	금액(Amount)
<b>I. 매출 (Sales)</b>	114,040
상품매출 (Sales of merchandise)	12,973
용역수익 (Service revenue)	101,067
<b>II. 매출원가 (Cost of sales)</b>	103,108
상품매출원가 (Cost of merchandise)	11,186
용역매출원가 (Cost of service)	91,922
<b>III. 매출총이익 (Gross profit)</b>	10,932
<b>IV. 판매비와관리비 (Selling and administrative expenses)</b>	5,757
인건비 (Payroll)	3,244
경비 (Expenses)	2,513
<b>V. 영업이익 (Operating income)</b>	5,175
<b>VI. 영업외수익 (Non-operating income)</b>	599
<b>VII. 영업외비용 (Non-operating expenses)</b>	115
<b>VIII. 법인세비용차감전순이익 (Income before income tax)</b>	5,659
<b>IX. 법인세비용 (Income tax expenses)</b>	1,556
<b>X. 당기순이익 (Net income for the period)</b>	4,103

## 재무상태표

(Statements of Financial Position)

2019년 9월 30일 현재

(As of September 30, 2019)

KB신용정보

KB Credit Information

(단위: 백만원)

(in million won)

과목명(Description)	금액(Amount)
<b>자 산</b> (Assets)	
I. 유동자산 (Current assets)	11,591
현금및현금성자산 (Cash and cash equivalents)	1,906
단기금융상품 (Short-term financial instruments)	6,066
매출채권 (Trade receivables)	3,369
기타 (Others)	250
II. 비유동자산 (Non-current assets)	17,029
장기금융상품 (Long-term financial instruments)	221
유형자산 (Tangible assets)	9,582
무형자산 (Intangible assets)	954
이연법인세자산 (Deferred income tax assets)	1,028
임차보증금 (Guarantee deposits)	5,245
기타보증금 (Other deposits received)	-
<b>자산총계</b> (Total assets)	28,621
<b>부 채</b> (Liabilities)	
I. 유동부채 (Current liabilities)	4,632
미지급비용 (Accrued expenses)	2,814

## 재무상태표

(Statements of Financial Position)

2019년 9월 30일 현재

(As of September 30, 2019)

KB신용정보

KB Credit Information

(단위: 백만원)

(in million won)

과목명(Description)	금액(Amount)
예수금 (Withholdings)	1,127
미지급금 (Non-trade payables)	417
미지급법인세 (Income taxes payable)	-
II. 비유동부채 (Long-term liabilities)	9,228
확정급여부채 (Liabilities for defined benefit obligations)	798
장기성미지급금 (Long-term non-trade payables)	522
기타충당부채 (Provision for other estimated liabilities)	7,155
<b>부채 총계 (Total liabilities)</b>	<b>13,860</b>
<b>자 본 (Equity)</b>	
I. 자본금 (Capital stock)	6,262
II. 자본잉여금 (Additional paid-in and other capital)	1,422
III. 이익잉여금 (Retained earnings)	7,029
IV. 기타포괄손익누계액 (Accumulated other comprehensive income)	48
<b>자본총계 (Total equity)</b>	<b>14,761</b>
<b>부채와 자본총계 (Total liabilities and equity)</b>	<b>28,621</b>

## 손익계산서

(Income Statements)

2019년 1월 1일부터 2019년 9월 30일까지  
(January 1, 2019 ~ September 30, 2019)

KB신용정보

KB Credit Information

(단위: 백만원)

(in million won)

과목명(Description)	금액(Amount)
I. 매출 (Sales)	28,090
용역수입 (Revenues-services)	28,090
II. 매출원가 (Cost of service)	14,211
III. 매출총이익 (Gross profit)	13,879
IV. 판매비와관리비 (Selling and administrative expenses)	10,961
V. 영업이익 (Operating income)	2,918
VI. 금융수익 (Finance revenues)	153
VII. 기타수익 (Other revenues)	0
VIII. 기타비용 (Other expenses)	3,210
IX. 법인세차감전순이익 (Income before income tax expenses)	(138)
X. 법인세비용 (Income tax expenses)	331
XI. 당기순이익 (Net income )	(469)