



공고용 BSPL

*b KB금융지주 KB Financial Group

연결 Consolidated

BS

PL

별도 Separate

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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

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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 audited 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 12월 31일 현재
(As of December 31, 2019)

(주) KB금융지주와 그 종속회사

(단위: 백만원)

KB Financial Group and subsidiaries

(in million won)

과목명(Description)	금액(Amount)
자 산 (Assets)	
I. 현금 및 예치금 (Cash and due from financial institutions)	20,837,878
II. 당기손익-공정가치측정 금융자산 (Financial assets at fair value through profit or loss)	53,701,671
III. 파생금융자산 (Derivative financial assets)	3,078,636
IV. 상각후원가측정 대출채권 (Loans at amortized cost)	339,684,059
V. 투자금융자산 (Financial investments)	71,782,606
VI. 관계기업 및 공동기업 투자 (Investments in associates and joint ventures)	598,240
VII. 유형자산 (Property and equipment)	5,067,377
VIII. 투자부동산 (Investment property)	2,827,988
IX. 무형자산 (Intangible assets)	2,737,813
X. 순확정급여자산 (Defined benefit assets)	946
XI. 당기법인세자산 (Current income tax assets)	19,095
XII. 이연법인세자산 (Deferred income tax assets)	3,597
XIII. 매각예정자산 (Assets held for sale)	23,151
XIV. 기타자산 (Other assets)	18,210,074
자산총계 (Total assets)	518,573,131
부 채 (Liabilities)	

연결재무상태표

(Consolidated Statements of Financial Position)

2019년 12월 31일 현재
(As of December 31, 2019)

㈜ KB금융지주와 그 종속회사

(단위: 백만원)

KB Financial Group and subsidiaries

(in million won)

과목명(Description)	금액(Amount)
I. 당기손익-공정가치측정 금융부채 (Financial liabilities at fair value through profit or loss)	15,477,283
II. 파생금융부채 (Derivative financial liabilities)	2,938,760
III. 예수부채 (Deposits)	305,592,771
IV. 차입부채 (Debts)	37,818,859
V. 사채 (Debentures)	50,935,583
VI. 충당부채 (Provisions)	527,929
VII. 순확정급여부채 (Defined benefit liabilities)	253,989
VIII. 당기법인세부채 (Current income tax liabilities)	432,431
IX. 이연법인세부채 (Deferred income tax liabilities)	777,793
X. 보험계약부채 (Insurance contract liabilities)	34,966,683
XI. 기타부채 (Other liabilities)	29,731,725
부채총계 (Total liabilities)	479,453,806
자 본 (Equity)	
I. 지배기업 주주지분 (Equity attributable to shareholders of the parent company)	38,533,918
1. 자본금 (Share capital)	2,090,558
2. 신종자본증권 (Hybrid Financial Instrument)	399,205
3. 자본잉여금 (Capital surplus)	17,122,777

연결재무상태표

(Consolidated Statements of Financial Position)

2019년 12월 31일 현재
(As of December 31, 2019)

(주) KB금융지주와 그 종속회사

(단위: 백만원)

KB Financial Group and subsidiaries

(in million won)

과목명(Description)	금액(Amount)
4. 기타포괄손익누계액 (Accumulated other comprehensive income)	348,021
5. 이익잉여금 (Retained earnings)	19,709,545
6. 자기주식 (Treasury shares)	(1,136,188)
II. 비지배지분 (Non-controlling interests)	585,407
자본총계 (Total equity)	39,119,325
부채와 자본총계 (Total liabilities and equity)	518,573,131

연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2019년 1월 1일부터 2019년 12월 31일까지
(January 1, 2019 ~ December 31, 2019)

(주) KB금융지주와 그 종속회사

(단위: 백만원)

KB Financial Group and subsidiaries

(in million won)

과목명(Description)	금액(Amount)
I. 순이자이익 (Net interest income)	9,196,787
이자수익 (Interest income)	14,639,187
1. 기타포괄손익-공정가치측정 및 상각후원가 측정 금융상품 이자수익 (Interest income from financial instruments at fair value through other comprehensive income and amortized cost)	13,935,124
2. 당기손익-공정가치측정 금융상품 이자수익 (Interest income from financial instruments at fair value through profit or loss)	704,063
이자비용 (Interest expense)	(5,442,400)
II. 순수수수료이익 (Net fee and commission income)	2,355,004
수수료수익 (Fee and commission income)	3,879,247
수수료비용 (Fee and commission expense)	(1,524,243)
III. 순보험손익 (Net insurance income)	299,512
보험수익 (Insurance income)	12,317,182
보험비용 (Insurance expense)	(12,017,670)
IV. 당기손익-공정가치측정 금융상품 순손익 (Net gains/(losses) on financial instruments at fair value through profit or loss)	643,872
1. 당기손익조정접근법 (Net gains/(losses) on financial instruments at fair value through profit or loss before applying overlay approach)	912,187
2. 당기손익조정접근법 (Net gains/(losses) on overlay adjustment)	(268,315)
V. 기타영업손익 (Net other operating income(expenses))	(1,063,324)
VI. 일반관리비 (General and administrative expenses)	(6,271,017)

연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2019년 1월 1일부터 2019년 12월 31일까지

(January 1, 2019 ~ December 31, 2019)

(주) KB금융지주와 그 종속회사

(단위: 백만원)

KB Financial Group and subsidiaries

(in million won)

과목명(Description)	금액(Amount)
VII. 신용손실충당금 반영전 영업이익 (Operating profit before provision for credit losses)	5,160,834
VIII. 신용손실충당금전입액 (Provision for credit losses)	(670,185)

연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2019년 1월 1일부터 2019년 12월 31일까지
(January 1, 2019 ~ December 31, 2019)

(주) KB금융지주와 그 종속회사

KB Financial Group and subsidiaries

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
IX. 영업이익 (Net operating profit)	4,490,649
X. 영업외손익 (Non-operating profit(loss))	43,337
1. 관계기업 및 공동기업 투자손익 (Share of profit of associates and joint ventures)	16,451
2. 기타영업외손익 (Net other non-operating income(expense))	26,886
XI. 법인세비용차감전순이익 (Profit before income tax)	4,533,986
XII. 법인세비용 (Income tax expense)	(1,220,787)
XIII. 당기순이익 (Profit for the period)	3,313,199
XIV. 법인세비용차감후기타포괄손익 (Other comprehensive income(loss) for the period, net of tax)	152,023
당기손익으로 재분류되지 않는 포괄손익 (Items that will not be reclassified to profit or loss)	(84,633)
1. 순확정급여부채의 재측정요소 (Actuarial gains(losses) on post defined benefit pension plans)	(55,827)
2. 관계기업 및 공동기업 기타포괄손익에 대한 지분 (Shares of other comprehensive income of associates and joint ventures)	(105)
3. 기타포괄손익-공정가치 측정 지분상품 관련 손익 (Revaluation gains/(losses) on equity instruments at fair value through other comprehensive income)	(17,329)
4. 당기손익-공정가치지정 금융부채 신용위험 변동손익 (Fair value changes on financial liabilities designated at fair value due to own credit risk)	(11,372)
후속적으로 당기손익으로 재분류될 수 있는 포괄손익 (Items that may be reclassified subsequently to profit or loss)	236,656
1. 외환차이 (Exchange differences on translating foreign operations)	37,861
2. 기타포괄손익-공정가치 측정 금융상품 관련 손익 (Net gains/(losses) on financial instruments at fair value through other comprehensive income)	35,490

연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2019년 1월 1일부터 2019년 12월 31일까지

(January 1, 2019 ~ December 31, 2019)

(주) KB금융지주와 그 종속회사

(단위: 백만원)

KB Financial Group 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)	7,800
4. 현금흐름위험회피손익 (Cash flow hedges)	(33,182)
5. 해외사업장순투자위험회피수단의 손익 (Gains(losses) on hedging instruments of a net investment in a foreign operation)	(8,900)
6. 특별계정 기타포괄손익 (Other comprehensive income(loss) arising from separate account)	3,364
7. 손익변동성 조정손익 (Net gains/(losses) on overlay adjustment)	194,223
XV. 당기총포괄이익 (Total comprehensive income for the period)	3,465,222
당기순이익의 귀속 (Profit attributable to:)	3,313,199
1. 지배기업주주지분순이익 (Shareholders of the parent entity)	3,311,828
2. 비지배지분순이익 (Non-controlling interests)	1,371
당기총포괄이익 귀속 (Total comprehensive income attributable to:)	3,465,222
1. 지배기업주주지분총포괄이익 (Shareholders of the parent entity)	3,463,567
2. 비지배지분총포괄이익 (Non-controlling interests)	1,655
XVI. 주당이익(단위: 원) (Earnings per share)(in won)	
기본주당이익 (Basic earnings per share)	8,451
희석주당이익 (Diluted earnings per share)	8,389

재무상태표

(Separate Statements of Financial Position)

2019년 12월 31일 현재

(As of December 31, 2019)

㈜ KB금융지주

(단위: 백만원)

KB Financial Group

(in million won)

과목명(Description)	금액(Amount)
자 산 (Assets)	
I. 현금 및 예치금 (Cash and due from financial institutions)	18,537
II. 당기손익-공정가치측정 금융자산 (Financial assets at fair value through profit or loss)	413,909
III. 상각후원가측정 대출채권 (Loans at amortized cost)	120,000
IV. 종속기업 투자 (Investments in subsidiaries)	24,162,116
V. 유형자산 (Property and equipment)	4,170
VI. 무형자산 (Intangible assets)	11,092
VII. 이연법인세자산 (Deferred income tax assets)	7,526
VIII. 기타자산 (Other assets)	609,286
자산총계 (Total assets)	25,346,636
부 채 (Liabilities)	
I. 사채 (Debentures)	5,543,446
II. 순확정급여부채 (Defined benefit liabilities)	437
III. 당기법인세부채 (Current income tax liabilities)	417,414
IV. 기타부채 (Other liabilities)	203,440
부채 총계 (Total liabilities)	6,164,737
자 본 (Equity)	

재무상태표

(Separate Statements of Financial Position)

2019년 12월 31일 현재

(As of December 31, 2019)

(주) KB금융지주

KB Financial Group

(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)	(7,664)
V. 이익잉여금 (Retained earnings)	3,093,294
VI. 자기주식 (Treasury Shares)	(1,136,188)
자본총계 (Total equity)	19,181,899
부채와 자본총계 (Total liabilities and equity)	25,346,636

포괄손익계산서

(Separate Statements of Comprehensive Income)
2019년 1월 1일부터 2019년 12월 31일까지
(January 1, 2019 ~ December 31, 2019)

(주) KB금융지주

KB Financial Group

(단위: 백만원)

(in million won)

과목명(Description)	금액(Amount)
I. 순이자이익 (Net interest income)	(118,045)
이자수익 (Interest income)	8,020
이자비용 (Interest expense)	(126,065)
II. 순수수료이익 (Net fee and commission income)	(6,283)
수수료수익 (Fee and commission income)	847
수수료비용 (Fee and commission expense)	(7,130)
III. 당기손익-공정가치측정 금융상품 순손익 (Net gains/(losses) on financial instruments at fair value through profit or loss)	15,947
IV. 기타영업손익 (Net other operating income(expenses))	926,934
V. 일반관리비 (General and administrative expenses)	(71,171)
VI. 신용손실충당금 반영전 영업이익 (Operating profit before provision for credit losses)	747,382
VII. 신용손실충당금전입액 (Provision for credit losses)	-
VIII. 영업이익 (Net operating profit)	747,382
IX. 영업외손익 (Non-operating profit(loss))	(541)
X. 법인세비용차감전순이익 (Profit before income tax)	746,841
XI. 법인세비용 (Income tax expense)	(854)
XII. 당기순이익 (Profit for the period)	745,987
XIII. 법인세비용차감후기타포괄손익 (Other comprehensive income(loss) for the period, net of tax)	(520)

포괄손익계산서

(Separate Statements of Comprehensive Income)
2019년 1월 1일부터 2019년 12월 31일까지
(January 1, 2019 ~ December 31, 2019)

(주) KB금융지주

KB Financial Group

(단위: 백만원)

(in million won)

과목명(Description)	금액(Amount)
당기손익으로 재분류되지 않는 포괄손익 (Items that will not be reclassified to profit or loss)	(520)
순확정급여부채의 재측정요소 (Actuarial gains(losses) on post defined benefit pension plans)	(520)
XIV. 당기총포괄이익 (Total comprehensive income for the period)	745,467
XV. 주당이익(단위: 원) (Earnings per share)(in won)	
기본주당이익 (Basic earnings per Share)	1,891
희석주당이익 (Diluted earnings per Share)	1,877

연결재무상태표

(Consolidated Statements of Financial Position)

2019년 12월 31일 현재
(As of December 31, 2019)주식회사 국민은행과 그 종속기업
KB Kookmin Bank and subsidiaries(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
자 산 (Assets)	
I. 현금 및 예치금 (Cash and due from financial institutions)	14,481,309
II. 당기손익-공정가치측정 금융자산 (Financial assets at fair value through profit or loss)	13,866,303
III. 파생금융자산 (Derivative financial assets)	2,317,425
IV. 상각후원가측정 대출채권 (Loans at amortized cost)	293,531,433
V. 투자금융자산 (Financial investments)	52,419,293
VI. 관계기업 투자 (Investments in associates)	564,711
VII. 유형자산 (Property and equipment)	3,784,374
VIII. 투자부동산 (Investment property)	475,968
IX. 무형자산 (Intangible assets)	268,731
X. 당기법인세자산 (Current income tax assets)	13,904
XI. 이연법인세자산 (Deferred income tax assets)	2,263
XII. 매각예정자산 (Assets held for sale)	6,941
XIII. 기타자산 (Other assets)	5,692,383
자산총계 (Total assets)	387,425,038
부 채 (Liabilities)	
I. 당기손익-공정가치측정 금융부채 (Financial liabilities at fair value through profit or loss)	80,235

연결재무상태표

(Consolidated Statements of Financial Position)

2019년 12월 31일 현재
(As of December 31, 2019)

주식회사 국민은행과 그 종속기업
KB Kookmin Bank and subsidiaries

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
II. 파생금융부채 (Derivative financial liabilities)	2,168,982
III. 예수부채 (Deposits)	300,917,482
IV. 차입부채 (Debts)	19,141,262
V. 사채 (Debentures)	18,739,992
VI. 충당부채 (Provisions)	311,140
VII. 순확정급여부채 (Defined benefit liabilities)	179,110
VIII. 당기법인세부채 (Current income tax liabilities)	8,338
IX. 이연법인세부채 (Deferred income tax liabilities)	248,652
X. 기타부채 (Other liabilities)	16,625,612
부채 총계 (Total liabilities)	358,420,805
자 본 (Equity)	
I. 지배기업 주주지분 (Equity attributable to shareholders of the parent entity)	29,004,233
1. 자본금 (Capital stock)	2,021,896
2. 신종자본증권 (Hybrid financial instrument)	574,523
3. 자본잉여금 (Capital surplus)	5,219,704
4. 기타포괄손익누계액 (Accumulated other comprehensive income)	123,334
5. 이익잉여금 (Retained earnings)	21,064,776

연결재무상태표

(Consolidated Statements of Financial Position)

2019년 12월 31일 현재
(As of December 31, 2019)주식회사 국민은행과 그 종속기업
KB Kookmin Bank and subsidiaries(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
II. 비지배지분 (Non-controlling interest equity)	-
자본총계 (Total equity)	29,004,233
부채와 자본총계 (Total liabilities and equity)	387,425,038



연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)
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(January 1, 2019 ~ December 31, 2019)

주식회사 국민은행과 그 종속기업
KB Kookmin Bank and subsidiaries

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
I. 순이자이익 (Net interest income)	6,363,787
이자수익 (Interest income)	10,779,948
1. 기타포괄손익-공정가치측정 및 상각후원가 측정 금융상품 이자수익 (Interest income from financial instruments at fair value through other comprehensive income and amortized cost)	10,568,018
2. 당기손익-공정가치측정 금융상품 이자수익 (Interest income from financial instruments at fair value through profit or loss)	211,930
이자비용 (Interest Expense)	(4,416,161)
II. 순수수수료이익 (Net fee and commission income)	1,133,296
수수료수익 (Fee and commission income)	1,483,362
수수료비용 (Fee and commission expense)	(350,066)
III. 당기손익-공정가치측정 금융상품 순손익 (Net gains/(losses) on financial instruments at fair value through profit or loss)	422,624
IV. 기타영업손익 (Net other operating income(expenses))	(600,639)
V. 일반관리비 (General and administrative expenses)	(3,887,419)
VI. 신용손실충당금 반영전 영업이익 (Operating profit before provision for credit losses)	3,431,649
VII. 신용손실충당금전입액 (Provision for credit losses)	(103,530)
VIII. 영업이익 (Net operating profit)	3,328,119
IX. 영업외손익 (Non-operating profit(loss))	(9,647)
관계기업투자손익 (Share of profit(loss) of associates)	29,240
기타영업외손익 (Net other non-operating income(expense))	(38,887)



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주식회사 국민은행과 그 종속기업
KB Kookmin Bank and subsidiaries

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
X. 법인세비용차감전순이익 (Profit before income tax)	3,318,472
XI. 법인세비용 (Income tax expense)	(879,393)
XII. 당기순이익 (Profit for the period)	2,439,079
XIII. 법인세비용차감후기타포괄손익 (Other comprehensive income(loss) for the period, net of tax)	(10,925)
당기손익으로 재분류되지 않는 포괄손익 (Items that will not be reclassified to profit or loss)	(57,520)
1. 순확정급여부채의 재측정요소 (Actuarial gains(losses) on post defined benefit pension plans)	(40,369)
2. 기타포괄손익 - 공정가치 측정 금융상품 관련 손익 (Revaluation gains/(losses) on equity instruments at fair value through other comprehensive income)	(17,151)
후속적으로 당기손익으로 재분류될 수 있는 포괄손익 (Items that may be reclassified subsequently to profit or loss)	46,595
1. 외환차이 (Exchange differences on translating foreign operations)	26,271
2. 기타포괄손익-공정가치 측정 금융상품 관련 손익 (Net gains/(losses) on financial instruments at fair value through other comprehensive income)	34,275
3. 관계기업 기타포괄손익에 대한 지분 (Share of other comprehensive income of associates)	7,546
4. 해외사업장순투자위험회피수단의 손익 (Gains(losses) on hedging instruments of a net investment in a foreign operation)	(6,267)
5. 현금흐름위험회피 수단의 손익 (Cash flow hedges)	(15,230)
XIV. 당기총포괄이익 (Total comprehensive income attributable to:)	2,428,154
당기순이익의 귀속 (Profit attributable to:)	2,439,079
1. 지배기업주주지분순이익 (Shareholders of the parent entity)	2,439,079
2. 비지배지분순이익 (Non-controlling interests)	-

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2019년 1월 1일부터 2019년 12월 31일까지

(January 1, 2019 ~ December 31, 2019)

주식회사 국민은행과 그 종속기업
KB Kookmin Bank and subsidiaries

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
당기총포괄이익의 귀속 (Total comprehensive income attributable to:)	(10,925)
1. 지배기업주주지분총포괄이익 (Shareholders of the parent entity)	(10,925)
2. 비지배지분총포괄이익 (Non-controlling interest)	-

재무상태표

(Separate Statements of Financial Position)

2019년 12월 31일 현재

(As of December 31, 2019)

주식회사 국민은행
KB Kookmin Bank

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
자 산 (Assets)	
I. 현금 및 예치금 (Cash and due from financial institutions)	13,093,005
II. 당기손익-공정가치측정 금융자산 (Financial assets at fair value through profit or loss)	9,785,350
III. 파생금융자산 (Derivative financial assets)	2,319,687
IV. 상각후원가측정 대출채권 (Loans at amortized cost)	291,425,606
V. 투자금융자산 (Financial investments)	52,039,028
VI. 관계기업 투자 (Investments in associates)	1,050,407
VII. 유형자산 (Property and equipment)	3,770,027
VIII. 투자부동산 (Investment property)	38,400
IX. 무형자산 (Intangible assets)	265,996
X. 당기법인세자산 (Current income tax assets)	11,373
XI. 이연법인세자산 (Deferred income tax assets)	-
XII. 매각예정자산 (Assets held for sale)	6,941
XIII. 기타자산 (Other assets)	5,680,023
자산총계 (Total assets)	379,485,843
부 채 (Liabilities)	
I. 당기손익-공정가치측정 금융부채 (Financial liabilities at fair value through profit or loss)	80,235

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주식회사 국민은행
KB Kookmin Bank

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
II. 파생금융부채 (Derivative financial liabilities)	2,156,763
III. 예수부채 (Deposits)	295,690,896
IV. 차입부채 (Debts)	18,706,328
V. 사채 (Debentures)	17,142,392
VI. 총당부채 (Provisions)	310,666
VII. 순확정급여부채 (Defined benefit liabilities)	179,046
VIII. 당기법인세부채 (Current income tax liabilities)	6,814
IX. 이연법인세부채 (Deferred income tax liabilities)	200,412
X. 기타부채 (Other liabilities)	16,151,045
부채 총계 (Total liabilities)	350,624,597
자 본 (Equity)	
I. 지배기업 주주지분 (Equity attributable to shareholders of the parent entity)	28,861,246
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)	143,388
5. 이익잉여금 (Retained earnings)	20,901,408

재무상태표

(Separate Statements of Financial Position)

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(As of December 31, 2019)

주식회사 국민은행
KB Kookmin Bank

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
II. 비지배지분 (Non-controlling interest equity)	-
자본총계 (Total equity)	28,861,246
부채와 자본총계 (Total liabilities and equity)	379,485,843

손익계산서

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주식회사 국민은행
KB Kookmin Bank

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
I. 순이자이익 (Net interest income)	6,290,044
이자수익 (Interest income)	10,533,742
1. 기타포괄손익-공정가치측정 및 상각후원가 측정 금융상품 이자수익 (Interest income from financial instruments at fair value through other comprehensive income and amortized cost)	10,426,144
2. 당기손익-공정가치측정 금융상품 이자수익 (Interest income from financial instruments at fair value through profit or loss)	107,598
이자비용 (Interest Expense)	(4,243,698)
II. 순수수수료이익 (Net fee and commission income)	1,167,592
수수료수익 (Fee and commission income)	1,505,343
수수료비용 (Fee and commission expense)	(337,751)
III. 당기손익-공정가치측정 금융상품 순손익 (Net gains/(losses) on financial instruments at fair value through profit or loss)	421,140
IV. 기타영업손익 (Net other operating income(expenses))	(594,574)
V. 일반관리비 (General and administrative expenses)	(3,851,974)
VI. 신용손실충당금 반영전 영업이익 (Operating profit before provision for credit losses)	3,432,228
VII. 신용손실충당금전입액 (Provision for credit losses)	(102,970)
VIII. 영업이익 (Net operating profit)	3,329,258
IX. 영업외손익 (Non-operating profit(loss))	(34,636)
관계기업투자손익 (Share of profit(loss) of associates)	101

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주식회사 국민은행
KB Kookmin Bank

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
기타영업외손익 (Net other non-operating income(expense))	(34,737)
X. 법인세비용차감전순이익 (Profit before income tax)	3,294,622
XI. 법인세비용 (Income tax expense)	(872,929)
XII. 당기순이익 (Profit for the period)	2,421,693
XIII. 법인세비용차감후기타포괄손익 (Other comprehensive income(loss) for the period, net of tax)	(38,463)
당기순이익으로 재분류되지 않는 포괄손익 (Items that will not be reclassified to profit or loss)	(57,520)
1. 순확정급여부채의 재측정요소 (Actuarial gains(losses) on post defined benefit pension plans)	(40,369)
2. 기타포괄손익 - 공정가치 측정 금융상품 관련 손익 (Revaluation gains/(losses) on equity instruments at fair value through other comprehensive income)	(17,151)
후속적으로 당기순이익으로 재분류될 수 있는 포괄손익 (Items that may be reclassified subsequently to profit or loss)	19,057
1. 외환차이 (Exchange differences on translating foreign operations)	781
2. 기타포괄손익-공정가치측정금융상품관련손익 (Net gains/(losses) on financial instruments at fair value through other comprehensive income)	33,506
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)	(15,230)
XIV. 당기총포괄이익 (Total comprehensive income attributable to:)	2,383,230
당기순이익의 귀속 (Profit attributable to:)	2,421,693

손익계산서

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주식회사 국민은행
 KB Kookmin Bank

(단위: 백만원)
 (in million won)

과목명(Description)	금액(Amount)
1. 지배기업주주지분순이익 (Shareholders of the parent entity)	2,421,693
2. 비지배지분순이익 (Non-controlling interests)	-
당기총포괄이익의 귀속 (Total comprehensive income attributable to:)	(38,463)
1. 지배기업주주지분총포괄이익 (Shareholders of the parent entity)	(38,463)
2. 비지배지분총포괄이익 (Non-controlling interest)	-

대차대조표(신탁계정)

Balance Sheet (Trust accounts)

2019년 12월 31일 현재

(As of December 31, 2019)

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
자 산 (Assets)	
I. 현금 및 예치금 (Cash and due from financial institutions)	21,347,481
1. 원화예치금 (Due from banks in won)	21,347,481
II. 유가증권 (Securities)	24,225,273
1. 주식 (Stock)	2,616,309
2. 국채 (Government bonds)	320,190
3. 금융채 (Finance debentures)	1,692,359
4. 지방채 (Local government bonds)	39,859
5. 사채 (Corporate bonds)	2,731,506
6. 외화유가증권 (Securities in foreign currency)	178,361
7. 매입어음 Bills bought	871,660
8. 기타유가증권 Other securities	15,775,029
III. 대출금 Loans & discounts	202,876
1. 부동산저당대출 Loans on real estate collateral	-
2. 채권담보대출 Loans on receivables collateral	35,274
3. 수익권담보대출 Loans on trust benefit collateral	167,602
IV. 콜론 Call loans	-

대차대조표(신탁계정)

Balance Sheet (Trust accounts)

2019년 12월 31일 현재

(As of December 31, 2019)

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
V. 환매조건부채권 Bonds purchased under resale agreements	2,879,500
VI. 금전채권 Money receivables	4,822,986
VII. 수탁부동산 Movables & real estate	967,317
VIII. 기타자산 Others	263,980
1. 가지급금 Suspense receivables	-
2. 미수수익 Accrued revenues receivable	236,288
3. 미수금 Accounts receivable	12,267
4. 선급비용 Prepaid expenses	259
5. 기타잡자산 Prepaid expenses	15,166
IX. 고유계정대 Lendings to banking account	1,365,786
X. 채권평가충당금(-) Allowance for valuation of receivables(-)	(4,356)
자산총계 (Total assets)	56,070,843
부 채 (Liabilities)	
I. 금전신탁 Money in trust	49,065,444
1. 불특정금전신탁합동운용 Unspecified money trust	67
2. 적립식목적신탁합동운용 Reserving objective trust(performance)	10,260
3. 가계금전신탁합동운용 Household money trust	10,783

대차대조표(신탁계정)

Balance Sheet (Trust accounts)

2019년 12월 31일 현재

(As of December 31, 2019)

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
4. 개발신탁합동운용 Development Money Trust	36
5. 노후생활연금신탁합동운용 Money trust for old age living pension	1,516
6. 기업금전신탁합동운용 Business money trust	1,282
7. 국민주신탁합동운용 National stock trust	2,496
8. 개인연금신탁합동운용 Personal pension trust	1,804,701
9. 가계장기신탁합동운용 Long term house trust	8,656
10. 근로자우대신탁합동운용 Workers preferential trust	1,466
11. 신종적립신탁합동운용 New reserving trust	6,156
12. 퇴직신탁운용 Retirement trust	8,728
13. 특정금전신탁 Specified money trust	20,109,267
14. 단위금전신탁합동운용 Unit type money trust	-
15. 추가금전신탁 Open type money trust	1,866
16. 신개인연금신탁합동운용 New personal pension trust	69,585
17. 신노후생활연금신탁합동운용 New pension trust	2,743
18. 신근로자우대신탁합동운용 New workers preferential trust	11
19. 연금신탁합동운용 Pension trust	1,978,055
20. 퇴직연금신탁 Trust of retirement pension plan	22,683,703

대차대조표(신탁계정)

Balance Sheet (Trust accounts)

2019년 12월 31일 현재

(As of December 31, 2019)

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
21. 개인종합자산신탁 Individual savings account	2,364,067
II. 재산신탁 Property in trust	5,845,803
1. 유가증권의신탁 Securities in trust	101,063
2. 금전채권의신탁 Money receivables in trust	4,777,424
3. 부동산의신탁 Real estate in trust	967,316
III. 공익신탁 Public in trust	-
IV. 기타부채 Other borrowings	1,045,118
1. 미지급금 Accounts payable	5,400
2. 선수수익 Income in advance	4,968
3. 미지급신탁보수 Accrued payable trust fees	60,946
4. 미지급신탁이익 Accrued payable trust profit	948,968
5. 미지급비용 Accrued payable expenses	24,836
V. 특별유보금 Special reserves	114,478
부채 총계 (Total liabilities)	56,070,843

손익계산서(신탁계정)

Income Statement(Trust accounts)
2019년 1월 1일부터 2019년 12월 31일까지
(January 1, 2019 ~ December 31, 2019)

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
수 익 (Revenues)	
I. 예치금이자 (Interest on due from banks)	399,088
II. 유가증권이자 (Interest on securities)	1,335,072
국채이자 (Interest on government bonds)	9,034
금융채이자 (Interest on finance debentures)	39,013
지방채이자 (Interest on local government bonds)	851
사채이자 (Interest on corporate bonds)	58,021
배당금수익 (Dividend income)	3,932
외화유가증권이자 (Interest on securities in foreign currency)	13,128
매입어음이자 (Interest on bills bought)	17,946
기타유가증권이자 (Interest on others securities)	1,193,147
III. 대출금이자 (Interest on loans & discounts)	8,395
부동산저당대출이자 (Interest on real estate collateral loans)	-
채권담보대출이자 (Interest on receivables collateral loans)	1,634
수익권담보대출이자 (Interest on trust benefit collateral loans)	6,761
IV. 콜론이자 (Interest on call loans)	-
V. 환매조건부채권이자 (Interest on bonds under resale agreements)	106,554

손익계산서(신탁계정)

Income Statement(Trust accounts)
2019년 1월 1일부터 2019년 12월 31일까지
(January 1, 2019 ~ December 31, 2019)

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
VI. 금전채권이자 (Interest on money receivables)	482
VII. 파생상품관련익 (Revenues on derivatives)	58
VIII. 유가증권관련수익 (Revenues on securities)	106,871
유가증권매매익 (Gain on sales of securities)	91,565
유가증권상환익 (Gain on redemption of securities)	859
유가증권평가익 (Gain on valuation of securities)	14,447
VIII. 외화환차익 (Gain on foreign currency)	-
IX. 외화자산부채평가익 (Gain on valuation of assets and liabilities denominated in foreign currency)	23,363
X. 수입수수료 (Commissions received)	-
XI. 기타수익 (Other revenues)	339,814
XII. 고유계정대이자 (Interest on loans to banking account)	23,119
XIII. 특별유보금환입 (Transfer from special provision)	77
XIV. 채권평가충당금환입 (Transfer from allowance for valuation of receivables)	308
신탁이익계 (Total revenues)	2,343,201
비 용 (Expenses)	
I. 금전신탁이익 (Gain on money trust)	1,853,448
불특정금전신탁이익 (Gain on unspecified money trust)	1

손익계산서(신탁계정)

Income Statement(Trust accounts)
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(January 1, 2019 ~ December 31, 2019)

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
적립식목적신탁실적이익 (Gain on installment money trust(performance))	261
가계금전신탁이익 (Gain on household money trust)	186
개발신탁이익 (Gain on development trust)	3
노후생활연금신탁이익 (Gain on money trust for old age living pension)	19
기업금전신탁이익 (Gain on corporate money trust)	17
국민주신탁이익 (Gain on national stock trust)	348
개인연금신탁이익 (Gain on money trust for individual pension)	54,136
가계장기신탁이익 (Gain on household long-term money trust)	153
근로자우대신탁이익 (Gain on money trust for employee)	20
신종적립신탁이익 (Gain on new installment money trust)	87
퇴직신탁이익 (Gain on retirement trust)	120
특정금전신탁이익 (Gain on specified money trust)	1,332,946
추가금전신탁이익 (Gain on open type money trust)	41
신개인연금신탁이익 (Gain on new money trust for individual pension)	1,708
신노후생활연금신탁이익 (Gain on new money trust for old age living pension)	52
신근로자우대신탁이익 (Gain on money trust for employee)	-
연금신탁이익 (Gain on pension trust)	48,270

손익계산서(신탁계정)

Income Statement(Trust accounts)
2019년 1월 1일부터 2019년 12월 31일까지
(January 1, 2019 ~ December 31, 2019)

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
퇴직연금신탁이익 (Gain on trust of retirement pension plan)	350,789
개인종합자산신탁이익 (Individual savings account)	64,291
II. 재산신탁이익 (Gain on property trust)	411
유가증권의신탁이익 (Gain on securities trust)	215
금전채권의신탁이익 (Gain on money receivables trust)	196
III. 기타지급이자 (Other interest paid)	-
IV. 지급수수료 (Commissions paid)	28,364
V. 파생상품관련손 (Loss on derivatives)	59
VI. 외화환차손 (Loss on foreign exchange)	1,597
VII. 외화자산부채평가손 (Loss on valuation of assets and liabilities denominated in foreign currenc	23,306
VIII. 유가증권관련비용 (Expenses on securities)	129,732
유가증권매매손 (Loss on sales of securities)	98,605
유가증권상환손 (Loss on redemption of securities)	27,110
유가증권평가손 (Loss on valuation of securities)	4,017
IX. 기금출연료 (Contribution to fund)	6,628
신용보증기금출연료 (Contribution to credit guarantee fund)	3
신탁보험료 (Insurance fees on deposits)	6,625

손익계산서(신탁계정)

Income Statement(Trust accounts)
2019년 1월 1일부터 2019년 12월 31일까지
(January 1, 2019 ~ December 31, 2019)

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
X. 세금과공과 (Taxes)	244
XI. 신탁보수 (Trust fees & commissions)	294,368
XII. 기타비용 (Other expenses)	1,360
XIII. 특별유보금전입 (Provision for special provision)	3,592
XIV. 채권평가충당금전입 (Provision for allowance for valuation of receivables)	92
신탁손실계 (Total expenses)	2,343,201

연결재무상태표

(Consolidated Statements of Financial Position)

2019년 12월 31일 현재
(As of December 31, 2019)KB증권 주식회사와 그 종속기업
KB Securities and subsidiaries(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
자 산 (Assets)	
I. 현금 및 예치금 (Cash and deposits)	5,378,177
II. 당기손익-공정가치측정 금융자산 (Financial assets at fair value through profit or loss)	28,467,799
III. 파생금융자산 (Derivative financial assets)	740,317
IV. 기타포괄손익-공정가치측정유가증권 (Fair value through other comprehensive income)	2,615,947
V. 종속기업및관계기업투자 (Investments in associates, subsidiaries and joint ventures)	75,759
VI. 상각후원가측정 대출채권 (Loans at amortized cost)	6,186,371
VII. 유형자산 (Property and equipment)	233,444
VIII. 투자부동산 (Investment property)	1,488,401
IX. 무형자산 (Intangible assets)	165,399
X. 당기법인세자산 (Current tax assets)	6,611
XI. 이연법인세자산 (Deffered tax assets)	22,466
XII. 기타금융자산 (Other financial assets)	2,367,353
XIII. 기타자산 (Other non-financial assets)	39,945
XIV. 매각예정자산 (Assets held for sale)	16,210
자산총계 (Total assets)	47,804,199
부 채 (Liabilities)	

연결재무상태표

(Consolidated Statements of Financial Position)

2019년 12월 31일 현재
(As of December 31, 2019)KB증권 주식회사와 그 종속기업
KB Securities and subsidiaries(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
I. 예수부채 (Deposits received)	4,397,259
II. 당기손익-공정가치측정 금융부채 (Financial liabilities at fair value through profit or loss)	15,456,082
III. 파생금융부채 (Derivative financial liabilities)	647,068
IV. 차입부채 (Borrowings)	19,876,664
V. 당기법인세부채 (Current tax liabilities)	6,542
VI. 순확정급여부채 (Net defined benefit liabilities)	49,449
VII. 이연법인세부채 (Deferred tax liabilities)	-
VIII. 충당부채 (Provisions)	19,348
IX. 기타금융부채 (Other financial liabilities)	2,424,187
X. 기타부채 (Other non-financial liabilities)	307,289
부채 총계 (Total liabilities)	43,183,888
자 본 (Equity)	
I. 지배기업 주주지분 (Controlling interests)	4,620,007
1. 자본금 (Stockholder's equity)	1,493,102
2. 기타불입자본 (Other paid-in capital)	1,478,717
3. 이익잉여금 (Retained earnings)	1,493,403
4. 기타자본구성요소 (Elements of other shareholders' equity)	154,785

연결재무상태표

(Consolidated Statements of Financial Position)

2019년 12월 31일 현재
(As of December 31, 2019)

KB증권 주식회사와 그 종속기업
KB Securities and subsidiaries

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
II. 비지배지분 (Non-controlling interests)	304
자본총계 (Total equity)	4,620,311
부채와 자본총계 (Total liabilities and equity)	47,804,199

연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2019년 1월 1일부터 2019년 12월 31일까지
(January 1, 2019 ~ December 31, 2019)

KB증권 주식회사와 그 종속기업
KB Securities and subsidiaries

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
I. 영업수익 (Operating income)	7,886,197
수수료수익 (Commissions received)	628,595
금융상품평가 및 처분이익 (Gain on valuation(sales) of financial assets)	5,833,908
이자수익 (Interest income)	860,769
상각후원가측정금융자산평가및처분이익 (Gain on valuation(disposal) of loans)	7,047
외환거래이익 (Gain on foreign transactions)	379,234
기타영업수익 (Others)	176,644
II. 영업비용 (Operating expenses)	7,525,729
수수료비용 (Commissions expense)	103,165
금융상품평가 및 처분손실 (Loss on valuation(sales) of financial assets)	6,000,379
이자비용 (Interest expense)	322,980
상각후원가측정금융자산평가및처분손실 (Loss on valuation(disposal) of loans)	16,891
외환거래손실 (Loss on foreign transactions)	317,854
판매비와 관리비 (General and administrative expenses)	749,991
기타영업비용 (Others)	14,469
III. 영업이익(손실) (Operating profit(loss))	360,468
IV. 영업외수익 (Non-operating income)	77,837

연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2019년 1월 1일부터 2019년 12월 31일까지
(January 1, 2019 ~ December 31, 2019)

KB증권 주식회사와 그 종속기업
KB Securities and subsidiaries

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
V. 영업외비용 (Non-operating expenses)	39,748
VI. 법인세비용차감전순이익(손실) (Net income(loss) before income tax from continuing operations)	398,557
VII. 법인세비용 (Income tax expense from continuing operations)	108,486
VIII. 당기순이익(손실) (Net income(loss))	290,071
1. 지배기업주주지분순이익 (Shareholders of the parent entity)	290,057
2. 비지배지분순이익 (Non-controlling interest)	14
IX. 기타포괄손익 (Other comprehensive gain(loss))	3,059
X. 당기총포괄이익(손실) (Consolidated net comprehensive income(loss))	293,130
1. 지배기업주주지분총포괄이익 (Shareholders of the parent entity)	293,107
2. 비지배지분총포괄이익 (Non-controlling interest)	23

연결재무상태표

(Consolidated Statements of Financial Position)

2019년 12월 31일 현재
(As of December 31, 2019)KB손해보험주식회사와 그 종속회사
KB Insurance and subsidiaries(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
자 산 (Assets)	
I. 현금및현금성자산 (Cash and cash equivalents)	532,924
II. 금융자산 (Financial assets)	28,351,410
1. 당기손익공정가치측정금융자산 (Financial assets at fair value through profit or loss)	7,750,800
2. 기타포괄손익공정가치측정금융자산 (Financial assets at fair value through other comprehensive income)	3,663,134
3. 상각후원가측정금융자산 (Financial assets at amortised cost)	8,758,272
4. 상각후원가측정대출채권 (Loans)	7,366,268
5. 상각후원가측정기타수취채권 (Other receivables)	812,936
III. 관계기업투자주식 (Investments in associates)	902
IV. 위험회피목적파생상품자산 (Derivative assets to hedge)	29,000
V. 재보험자산 (Reinsurance assets)	735,196
VI. 투자부동산 (Investment property)	266,674
VII. 유형자산 (Property and equipment)	766,292
VIII. 무형자산 (Intangible assets)	54,726
IX. 당기법인세자산 (Current tax assets)	81
X. 이연법인세자산 (Deferred tax assets)	2,874
XI. 신계약비 (Deferred acquisition costs)	1,378,801

연결재무상태표

(Consolidated Statements of Financial Position)

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(As of December 31, 2019)KB손해보험주식회사와 그 종속회사
KB Insurance and subsidiaries(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
XII. 기타자산 (Other assets)	116,534
VIII. 특별계정자산 (Separate account assets)	3,299,419
자산총계 (Total assets)	35,534,833
부 채 (Liabilities)	
I. 보험계약부채 (Insurance liabilities)	27,823,149
II. 금융부채 (Financial liabilities)	641,221
1. 당기손익인식금융부채 (Financial liabilities at fair value through profit or loss)	5,109
2. 차입부채 (Debts)	16,160
3. 기타금융부채 (Other financial liabilities)	619,952
III. 위험회피목적파생상품부채 (Derivative liabilities to hedge)	103,100
IV. 충당부채 (Provisions)	28,657
V. 확정급여채무 (Net defined benefit liabilities)	17,477
VI. 당기법인세부채 (Current tax liabilities)	-
VII. 이연법인세부채 (Deferred tax liabilities)	347,696
VIII. 기타부채 (Other liabilities)	126,221
IX. 특별계정부채 (Separate account liabilities)	3,322,117
부채 총계 (Total liabilities)	32,409,638

연결재무상태표

(Consolidated Statements of Financial Position)

2019년 12월 31일 현재
(As of December 31, 2019)

KB손해보험주식회사와 그 종속회사
KB Insurance and subsidiaries

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
자 본 (Equity)	
Ⅰ. 지배기업소유지분 (Equity attributable to shareholders of the Parent Company)	3,120,411
1. 자본금 (Capital stock)	33,250
2. 자본잉여금 (Capital surplus)	348,454
3. 자본조정 (Capital adjustments)	(9)
4. 기타포괄손익누계액 (Accumulated other comprehensive income)	244,496
5. 이익잉여금 (Retained earnings)	2,494,220
Ⅱ. 비지배지분 (Non-controlling interests)	4,784
자본총계 (Total equity)	3,125,195
부채와 자본총계 (Total liabilities and equity)	35,534,833

연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2019년 1월 1일부터 2019년 12월 31일까지
(January 1, 2019 ~ December 31, 2019)

KB손해보험주식회사와 그 종속회사
KB Insurance and subsidiaries

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
I. 영업수익 (Operating revenue)	12,747,396
보험료수익 (Premium income)	10,291,362
재보험금수익 (Reinsurance income)	762,088
구상이익 (Gain from reimbursement)	5,934
수입경비 (Recovered expenses)	79,773
이자수익 (Interest income)	705,309
배당수익 (Dividend income)	32,887
유가증권 평가 및 처분이익 (Gain on valuation and disposal of securities)	146,972
대여금 및 수취채권 평가 및 처분이익 (Gain on valuation and disposal of loans and other receivables)	24,175
파생상품관련이익 (Gain on valuation and disposal of derivatives)	44,998
종속기업투자주식관련이익 (Gain on valuation and disposal of Investments in subsidiaries)	536
외화거래이익 (Foreign currency transaction gain)	203,587
재보험자산변동 (Gain on changes of reinsurance assets)	42,432
기타수익 (Other income)	285,239
특별계정수익 (Separate account income)	122,104
II. 영업비용 (Operating expenses)	12,510,882
보험계약부채전입액 (Change in insurance liabilities)	1,749,775

연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2019년 1월 1일부터 2019년 12월 31일까지
(January 1, 2019 ~ December 31, 2019)

KB손해보험주식회사와 그 종속회사
KB Insurance and subsidiaries

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
보험금비용 (Insurance claims paid)	4,647,298
환급금 및 배당금비용 (Refund of surrender value and dividend expenses)	2,153,160
재보험료비용 (Reinsurance expenses)	993,674
구상손실 (Loss from reimbursement)	-
손해조사비 (Claim survey expenses paid)	251,272
신계약비상각비 (Amortization of deferred acquisition costs)	914,664
사업비 (Insurance operating expenses)	1,182,087
이자비용 (Interest expense)	3,735
유가증권 평가 및 처분손실 (Loss on valuation and disposal of securities)	21,502
대여금 및 수취채권 평가 및 처분손실 (Loss on valuation and disposal of loans and other receivables)	11,773
파생상품관련손실 (Loss on valuation and disposal of derivatives)	263,450
종속기업투자주식관련손실 (Loss on investments on subsidiaries and associates)	1
외화거래손실 (Foreign currency transaction loss)	35,473
재보험자산변동 (Loss on changes of reinsurance assets)	-
재산관리비 (Administrative expenses for assets)	60,599
부동산관리비 (Administrative expenses for real estate)	19,294
기타비용 (Other expenses)	81,021

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KB손해보험주식회사와 그 종속회사
KB Insurance and subsidiaries

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
특별계정비용 (Separate account expenses)	122,104
III. 영업이익(손실) (Operating income)	236,514
IV. 영업외수익 (Non-operating income (expense))	1,702
영업외수익 (Non-operating income)	10,424
영업외비용 (Non-operating expenses)	8,722
V. 법인세비용차감전계속영업순이익 (Profit before income tax from continuing operations)	238,216
VI. 계속영업법인세비용 (Income tax expense from continuing operations)	67,946
VII. 계속영업당기순이익 (Profit for the period from continuing operations)	170,270
VIII. 중단사업손익 (Profit for the period from discontinued operations)	-
IX. 당기순이익 (Profit for the period)	170,270
X. 기타포괄손익 (Other comprehensive income (loss))	97,919
후속적으로 당기손익으로 재분류되지 않는 포괄손익 (Items that will not be reclassified subsequently to profit or loss)	(7,083)
1. 확정급여채무 재측정요소 (Remeasurements of defined benefit plans)	(5,431)
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)	(1,652)
후속적으로 당기손익으로 재분류되는 포괄손익 (Items that may be subsequently reclassified to profit or loss)	105,002
1. 기타포괄손익-공정가치측정금융상품평가손익 (Unrealized net change in fair value of financial assets at fair value through other comprehensive income)	(22,642)

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(January 1, 2019 ~ December 31, 2019)

KB손해보험주식회사와 그 종속회사

(단위: 백만원)

KB Insurance and subsidiaries

(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)	136,694
3. 현금흐름위험회피파생상품평가손익 (Effective portion of changes in fair value of cash flow hedges)	(14,153)
4. 관계기업기타포괄손익 (Unrealized net change in other comprehensive income of associate)	(40)
5. 해외사업환산손익 (Foreign currency translation differences for foreign operations)	6,360
6. 특별계정기타포괄손익 (Other comprehensive income arising from separate account)	(1,217)
X. 당기총포괄손익 (Total comprehensive income for the period)	268,189
당기순이익의귀속 (Profit for the period attributable to :)	170,270
1. 지배기업소유지분순이익 (Shareholders of the Parent Company)	169,909
2. 비지배지분순이익 (Non-controlling interests)	361
총포괄손익의귀속 (Total comprehensive income for the year attributable to)	268,189
1. 지배기업소유지분총포괄손익 (Shareholders of the Parent Company)	267,489
2. 비지배지분총포괄손익 (Non-controlling interests)	700

연결재무상태표

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2019년 12월 31일 현재
(As of December 31, 2019)주식회사 KB국민카드와 그 종속기업
KB Kookmin Card and subsidiaries(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
자 산 (Assets)	
I. 현금 및 예치금 (Cash and due from financial institutions)	205,683
II. 당기손익-공정가치측정 금융자산 (Financial assets at fair value through profit or loss)	573,208
III. 파생금융자산 (Derivative financial assets)	18,785
IV. 상각후원가측정 대출채권 (Loans at amortized cost)	21,244,439
V. 투자금융자산 (Financial investments)	76,651
VI. 관계기업투자 (Investments in associates)	4,623
VII. 유형자산 (Property and equipment)	147,163
VIII. 무형자산 (Intangible assets)	188,818
IX. 이연법인세자산 (Deferred income tax assets)	118,984
X. 순확정급여자산 (Net defined benefit assets)	946
XI. 기타자산 (Other assets)	410,816
자산총계 (Total assets)	22,990,116
부 채 (Liabilities)	
I. 차입부채 (Debts)	1,129,151
II. 파생금융부채 (Derivative financial liabilities)	30,982
III. 사채 (Debentures)	14,813,456

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(As of December 31, 2019)주식회사 KB국민카드와 그 종속기업
KB Kookmin Card and subsidiaries(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
Ⅳ. 충당부채 (Provisions)	153,433
Ⅵ. 기타부채 (Other liabilities)	2,798,173
부채 총계 (Total liabilities)	18,925,195
자 본 (Equity)	
Ⅰ. 지배기업 주주지분 (Equity attributable to shareholders of the parent company)	4,062,709
1. 자본금 (Share capital)	460,000
2. 자본잉여금 (Capital surplus)	1,976,820
3. 기타포괄손익누계액 (Accumulated other comprehensive income)	19,058
4. 이익잉여금 (Retained earnings)	1,606,831
Ⅱ. 비지배지분 (Non-controlling interests)	2,212
자본총계 (Total equity)	4,064,921
부채와 자본총계 (Total liabilities and equity)	22,990,116

연결포괄손익계산서

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(January 1, 2019 ~ December 31, 2019)

주식회사 KB국민카드와 그 종속기업
KB Kookmin Card and subsidiaries

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
I. 순이자이익 (Net interest income)	1,230,657
이자수익 (Interest income)	1,581,547
이자비용 (Interest expense)	(350,890)
II. 순수수수료이익 (Net fee and commission income)	261,775
수수료수익 (Fee and commission income)	1,406,238
수수료비용 (Fee and commission expense)	(1,144,463)
III. 당기손익-공정가치측정 금융상품 순손익 (Net gains/(losses) on financial instruments at fair value through profit or loss)	371
IV. 기타영업손익 (Net other operating income(expenses))	(231,767)
V. 일반관리비 (General and administrative expenses)	(441,920)
VI. 신용손실충당금전입액 (Provision for credit losses)	(439,765)
VII. 영업이익 (Net operating profit)	379,351
VIII. 영업외손익 (Non-operating profit(loss))	4,468
관계기업투자손익 (Share of profit(loss) of associates)	1,106
기타영업외손익 (Net other non-operating income(expense))	3,362
IX. 법인세비용차감전순이익 (Profit before income tax)	383,819
X. 법인세비용 (Income tax expense)	(67,262)
XI. 당기순이익 (Profit for the period)	316,557

연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)
2019년 1월 1일부터 2019년 12월 31일까지
(January 1, 2019 ~ December 31, 2019)

주식회사 KB국민카드와 그 종속기업
KB Kookmin Card and subsidiaries

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
XII. 법인세비용차감후기타포괄손익 (Other comprehensive income(loss) for the period, net of tax)	(10,299)
당기손익으로 재분류되지 않는 포괄손익 (Items that will not be reclassified to profit or loss)	(4,414)
1. 순확정급여부채의 재측정요소 (Actuarial gains(losses) on post defined benefit pension plans)	(3,663)
2. 기타포괄손익-공정가치 측정 지분상품 관련 손익 (Revaluation gains/(losses) on equity instruments at fair value through other comprehensive income)	(751)
후속적으로 당기손익으로 재분류될 수 있는 포괄손익 (Items that may be reclassified subsequently to profit or loss)	(5,885)
1. 관계기업 기타포괄손익에 대한 지분 (Share of other comprehensive income of associates)	(89)
2. 현금흐름위험회피 수단의 손익 (Cash flow hedges)	(5,810)
3. 해외사업환산손익 (Foreign currency translation difference for foreign operations)	14
XIII. 당기총포괄이익 (Total comprehensive income for the period)	306,258
당기순이익의 귀속 (Profit attributable to:)	316,557
지배기업주주지분순이익 (Shareholders of the parent entity)	316,546
비지배지분순이익 (Non-controlling interests)	11
당기총포괄이익의 귀속 (Total comprehensive income attributable to:)	306,258
지배기업주주지분총포괄이익 (Shareholders of the parent entity)	306,251
비지배지분총포괄이익 (Non-controlling interest)	7

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2019년 12월 31일 현재
(As of December 31, 2019)KB자산운용주식회사와 그 종속회사
KB Asset Management and subsidiaries(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
자 산 (Assets)	
I. 현금 및 예치금 (Cash and due from financial institutions)	20,350
II. 당기손익인식금융자산 (Financial assets at fair value through profit or loss)	203,431
III. 기타포괄손익-공정가치측정유가증권 (Fair value through other comprehensive income)	31,939
IV. 파생금융자산 (Derivative financial assets)	660
V. 대출채권 (Loans)	2,587
VI. 유형자산 (Property and equipment)	7,818
VII. 기타금융자산 (Other financial assets)	33,034
VIII. 매각예정자산 (Assets held for sale)	-
IX. 이연법인세자산 (Deferred income tax assets)	5,352
X. 기타자산 (Other assets)	4,847
자산총계 (Total assets)	310,018
부 채 (Liabilities)	
I. 당기손익-공정가치측정 금융부채 (Financial liabilities at fair value through profit or loss)	238
II. 예수부채 (Deposits)	2,502
III. 차입부채 (Debts)	-
IV. 기타금융부채 (Other financial liabilities)	82,631

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(As of December 31, 2019)

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

과목명(Description)	금액(Amount)
V. 충당부채 (Provisions)	624
VI. 순확정급여부채 (Defined benefit liabilities)	354
VII. 파생상품부채 (Derivative liabilities)	18
VIII. 기타부채 (Other liabilities)	28,409
부채 총계 (Total liabilities)	114,776
자 본 (Equity)	
I. 지배기업주주지분 (Equity attributable to shareholders of the parent company)	195,242
1. 자본금 (Share capital)	38,338
2. 자본잉여금 (Capital surplus)	246
3. 기타포괄손익누계액 (Accumulated other comprehensive income)	(262)
4. 이익잉여금 (Retained earnings)	156,920
II. 비지배지분 (Non-controlling interests)	-
자본총계 (Total equity)	195,242
부채와 자본총계 (Total liabilities and equity)	310,018

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(January 1, 2019 ~ December 31, 2019)

KB자산운용주식회사와 그 종속회사
KB Asset Management and subsidiaries

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
I. 영업수익 (Operating income)	148,780
수수료수익 (Commissions received)	126,807
이자수익 (Interest income)	3,000
1. 기타포괄손익-공정가치측정 및 상각후원가 측정 금융상품 이자수익 (Interest income from financial instruments at fair value through other comprehensive income and amortized cost)	1,085
2. 당기손익-공정가치측정 금융상품 이자수익 (Interest income from financial instruments at fair value through profit or loss)	1,915
배당금수익 (Dividend income)	271
금융상품평가 및 처분이익 (Gain on valuation(sales) of financial assets)	13,102
외환거래이익 (Gain on foreign transactions)	2,050
기타영업수익 (Others)	3,550
II. 영업비용 (Operating expenses)	82,043
수수료비용 (Commissions expense)	9,578
이자비용 (Interest expense)	347
금융상품평가 및 처분손실 (Loss on valuation(sales) of financial assets)	5,675
외환거래손실 (Loss on foreign transactions)	1,676
제전입액 (Transfers)	-
판매비와관리비 (General and administrative expenses)	60,897
기타영업비용 (Others)	3,870

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KB자산운용주식회사와 그 종속회사
KB Asset Management and subsidiaries

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
III. 영업이익 (Operating profit)	66,737
IV. 영업외수익 (Non-operating income)	200
V. 영업외비용 (Non-operating expenses)	688
VI. 법인세비용차감전순이익 (Net income before income tax from continuing operations)	66,249
VII. 법인세비용 (Income tax expense from continuing operations)	17,350
VIII. 당기순이익 (Net income)	48,899
IX. 기타포괄손익 (Other comprehensive gain)	(409)
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)	(409)
1. 매도가능금융자산평가손익 (Gain on valuation of financial assets available for sale)	(494)
2. 해외사업장환산손익 (Foreign currency translation differences for foreign operations)	85
X. 총포괄이익 (Total comprehensive income)	48,490
연결순손익의 귀속 (Profit for the period attributable to)	
1. 지배기업주주지분순이익 (Shareholders of the Parent Company)	48,899
2. 비지배지분순이익 (Non-controlling interests)	
연결총포괄손익의 귀속 (Total comprehensive income for the year attributable to)	

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(January 1, 2019 ~ December 31, 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)	48,490
2. 비지배지분총포괄이익 (Non-controlling interests)	

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(As of December 31, 2019)KB캐피탈 주식회사와 그 종속회사
KB Capital and subsidiaries(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
자 산 (Assets)	
I. 현금 및 현금성자산 (Cash and cash equivalents)	266,021
II. 매도가능금융자산 (Financial assets available for sale)	122,141
III. 대여금 및 수취채권 (Loans and receivables)	8,774,993
IV. 유형자산 (Property and equipment)	21,470
V. 무형자산 (Intangible assets)	52,621
VI. 투자부동산 (Investment property)	-
VII. 기타자산 (Other assets)	1,977,772
자산총계 (Total assets)	11,215,018
부 채 (Liabilities)	
I. 차입부채 (Debts)	494,504
II. 발행사채 (Debenture issued)	8,762,555
III. 충당부채 (Provisions)	621
IV. 순확정급여부채 (Net defined benefit liabilities)	1,187
V. 당기법인세부채 (Current tax liabilities)	14,613
VI. 기타금융부채 (Other financial liabilities)	631,006
VII. 기타부채 (Other liabilities)	79,899

연결재무상태표

(Consolidated Statements of Financial Position)

2019년 12월 31일 현재
(As of December 31, 2019)KB캐피탈 주식회사와 그 종속회사
KB Capital and subsidiaries(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
Ⅷ. 이연법인세부채 (Deferred tax liabilities)	57,609
Ⅸ. 파생상품부채 (Derivative Instruments Liabilities)	-
부채 총계 (Total liabilities)	10,041,994
자 본 (Equity)	
Ⅰ. 자본금 (Capital stock)	116,746
Ⅱ. 신종자본증권 (Hybrid bond)	299,322
Ⅲ. 기타자본구성요소 (Elements of other shareholders' equity)	126,521
Ⅳ. 이익잉여금 (Retained earnings)	630,435
자본총계 (Total equity)	1,173,024
부채와 자본총계 (Total liabilities and equity)	11,215,018

연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2019년 1월 1일부터 2019년 12월 31일까지
(January 1, 2019 ~ December 31, 2019)

KB캐피탈 주식회사와 그 종속회사
KB Capital and subsidiaries

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
I. 영업이익 (Operating profit)	155,810
순이자이익 (Net interest income)	313,792
순수수료이익 (Net fee and commission income)	335,562
당기손익금융자산 관련손익 (Gain on financial assets at fair value through profit or loss)	81
신용손실에 대한 손상차손 (Impairment loss on credit loss)	116,532
일반관리비 (General and administrative expenses)	118,892
기타영업손익 (Other operating profit)	(258,201)
II. 영업외손익 (Non-operating profit(loss))	1,032
III. 법인세비용차감전순이익 (Profit before income tax)	156,842
IV. 법인세비용 (Income tax expense)	37,400
V. 당기순이익 (Profit for the period)	119,442
VI. 기타포괄손익 (Other comprehensive gain(loss))	(1,655)
VII. 총포괄이익 (Total comprehensive income)	117,787

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2019년 12월 31일 현재
(As of December 31, 2019)KB생명보험주식회사와 그 종속회사
KB Life Insurance and subsidiaries(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
자 산 (Assets)	
I. 현금및예치금 (Cash and due from financial institutions)	143,621
II. 금융자산 (Financial assets)	7,701,501
III. 재보험자산 (Reinsurance assets)	2,046
IV. 신계약비 (Deferred acquisition costs)	148,765
V. 유형자산 (Property and equipment)	10,719
VI. 무형자산 (Intangible assets)	16,917
VII. 당기법인세자산 (Current tax assets)	-
VIII. 이연법인세자산 (Deferred tax assets)	-
IX. 기타자산 (Other assets)	9,969
X. 특별계정자산 (Separate account assets)	1,768,366
자산총계 (Total assets)	9,801,904
부 채 (Liabilities)	
I. 보험부채 (Policy reserve)	7,160,456
II. 계약자지분조정 (Policy reserve adjustment)	2,372
III. 금융부채 (Financial liabilities)	35,115
IV. 이연법인세부채 (Deferred tax liabilities)	10,416

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(As of December 31, 2019)KB생명보험주식회사와 그 종속회사
KB Life Insurance and subsidiaries(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
V. 총당부채 (Provisions)	4,363
VI. 퇴직급여부채 (Reserve for severance benefits)	371
VII. 기타부채 (Other liabilities)	248,510
VIII. 특별계정부채 (Separate account liabilities)	1,724,963
부채 총계 (Total liabilities)	9,186,566
자 본 (Equity)	
I. 지배기업주주지분 (Shareholders of the parent company)	615,338
1. 자본금 (Capital stock)	456,000
2. 자본조정 (Capital adjustment)	-
3. 기타포괄손익누계액 (Other comprehensive income)	20,053
4. 이익잉여금 (Retained earnings)	139,285
II. 비지배지분 (Non-controlling interests)	-
자본총계 (Total equity)	615,338
부채와 자본총계 (Total liabilities and equity)	9,801,904

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2019년 1월 1일부터 2019년 12월 31일까지
(January 1, 2019 ~ December 31, 2019)

KB생명보험주식회사와 그 종속회사
KB Life Insurance and subsidiaries

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
I. 영업수익 (Operating income)	1,439,582
보험료수익 (Premium income)	886,944
재보험수익 (Reinsurance income)	5,970
책임준비금환입액 (Reversal of insurance reserve)	205,735
이자수익 (Interest income)	159,629
당기손익-공정가치측정 금융상품 관련 이익 (Gains on financial instruments at fair value through profit or loss)	76,696
기타포괄손익-공정가치측정 금융상품 관련 이익 (Gains on financial instruments at fair value through other comprehensive income)	13,801
파생상품평가 및 거래이익 (Gains on valuation(sales) of derivatives)	12,661
특별계정수입수수료 (Separate account commission received)	32,042
특별계정수익 (Separate account income)	17,706
기타영업수익 (Other operation income)	28,398
II. 영업비용 (Operating expenses & claims)	1,417,766
책임준비금전입액 (Increase in policy reserve)	-
지급보험금 (Claim & surrender)	1,121,958
재보험비용 (Reinsurance expenses)	8,632
사업비 (Operating expenses)	83,234
신계약비상각비 (Amortization of deferred acquisition cost)	117,512

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(January 1, 2019 ~ December 31, 2019)

KB생명보험주식회사와 그 종속회사
KB Life Insurance and subsidiaries

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
자산관리비 (Investment administrative expenses)	3,681
당기손익-공정가치측정 금융상품 관련 손실 (Losses on financial instruments at fair value through profit or loss)	10,069
기타포괄손익-공정가치측정 금융상품 관련 손실 (Losses on financial instruments at fair value through other comprehensive income)	133
파생상품평가 및 처분손실 (Losses on valuation(sales) of derivatives)	40,453
특별계정비용 (Separate account expenses)	17,706
기타영업비용 (Other operating losses)	14,388
III. 영업이익(손실) (Operating income(Losses))	21,816
IV. 영업외수익 (Non-operating income)	204
V. 영업외비용 (Non-operating expenses)	819
VI. 법인세차감전이익 (Profit before tax expense)	21,201
VII. 법인세비용 (Income tax expense)	5,238
VIII. 당기순이익 (Net income)	15,963
IX. 기타포괄손익 (Other comprehensive income for the period)	47,144
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)	(20)
2. 기타포괄손익-공정가치측정 금융상품의 평가이익(손실) (Gain(Losses) on valuation of financial instruments at fair value through other comprehensive income)	1,978
후속적으로 당기손익으로 재분류될 수 있는 항목 (Items that may be reclassified subsequently to profit or loss)	

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2019년 1월 1일부터 2019년 12월 31일까지

(January 1, 2019 ~ December 31, 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)	4,479
2. 특별계정기타포괄손익 (Other comprehensive income from Separate account)	4,582
3. 손익변동성조정손익 (Overlay approach-adjustment)	36,125
X. 당기포괄이익 (Total comprehensive income for the period)	63,107

재무상태표

(Statements of Financial Position)

2019년 12월 31일 현재

(As of December 31, 2019)

KB부동산신탁 주식회사
KB Real Estate Trust

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
자 산 (Assets)	
I. 현금 및 예치금 (Cash and due from financial institutions)	219,840
현금 및 현금성 자산 (Cash and cash equivalents)	75,406
예치금 (Deposits)	144,434
II. 증권 (Securities)	34,607
당기손익-공정가치측정 유가증권 (Securities at fair value through profit or loss)	34,607
관계회사투자지분 (Investments in associates)	-
III. 파생상품자산 (Derivative assets)	-
IV. 대출채권 (Loans)	76,610
대여금 (Loans)	-
신탁계정대 (Loans to trust)	92,867
대손충당금(-) (Allowance for doubtful accounts)	(16,257)
V. 유형자산 (Property and equipment)	19,473
VI. 기타자산 (Other assets)	27,408
자산총계 (Total assets)	377,938
부 채 (Liabilities)	
I. 차입부채 (Debts)	-

재무상태표

(Statements of Financial Position)

2019년 12월 31일 현재

(As of December 31, 2019)

KB부동산신탁 주식회사
KB Real Estate Trust

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
II. 기타부채 (Other liabilities)	85,132
부채 총계 (Total liabilities)	85,132
자 본 (Equity)	
I. 자본금 (Share capital)	80,000
II. 기타포괄손익누계액 (Accumulated other comprehensive income)	(443)
III. 이익잉여금 (Retained earnings)	213,249
자본총계 (Total equity)	292,806
부채와 자본총계 (Total liabilities and equity)	377,938

손익계산서

(Income Statements)

2019년 1월 1일부터 2019년 12월 31일까지
(January 1, 2019 ~ December 31, 2019)

KB부동산신탁 주식회사
KB Real Estate Trust

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
I. 영업수익 (Operating income)	121,145
수수료수익 (Commissions received)	108,124
증권평가 및 처분이익 (Gains on valuation(sales) of Securities)	3,781
이자수익 (Interest income)	7,367
대출채권 관련 이익 (Income from trading loans)	1,247
기타의 영업수익 (Other operating income)	626
II. 영업비용 (Operating expenses)	37,857
증권평가 및 처분손실 (Loss on valuation(sales) of Securities)	-
이자비용 (Interest expenses)	772
대출평가 및 처분손실 (Loss on valuation and disposal of loans receivable)	-
외환거래손실 (Loss on foreign transactions)	-
판매비와관리비 (General and administrative expenses)	36,598
기타의 영업비용 (Other operating expenses)	487
III. 영업이익(손실) (Operating profit(loss))	83,288
IV. 영업외수익 (Non-operating income)	1,720
V. 영업외비용 (Non-operating expenses)	1,051
VI. 법인세비용차감전계속사업손익 (Net income(loss) before income tax from continuing operations)	83,957

손익계산서

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2019년 1월 1일부터 2019년 12월 31일까지
(January 1, 2019 ~ December 31, 2019)KB부동산신탁 주식회사
KB Real Estate Trust(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
VII. 계속사업손익 법인세비용 (Income tax expense from continuing operations)	22,244
VIII. 계속사업이익 (Net income (loss) from continuing operations)	61,713
IX. 중단사업손익 (Net income (loss) from discontinued operations)	-
X. 당기순이익 (Net income)	61,713

재무상태표

(Statements of Financial Position)

2019년 12월 31일 현재

(As of December 31, 2019)

주식회사 KB저축은행
KB Savings Bank

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
자 산 (Assets)	
I. 현금 및 예치금 (Cash and due from financial institutions)	107,938
II. 유가증권 (Securities)	24,676
III. 대출채권 (Loans)	1,137,461
IV. 유형자산 (Tangible assets)	17,930
V. 기타자산 (Other assets)	73,026
자산총계 (Total assets)	1,361,031
부 채 (Liabilities)	
I. 예수금 (Deposits)	1,114,084
II. 기타부채 (Other liabilities)	34,541
부채 총계 (Total liabilities)	1,148,625
자 본 (Equity)	
I. 자본금 (Capital stock)	40,009
II. 자본잉여금 (Capital surplus)	125,504
III. 이익잉여금 (Retained earnings)	50,368
IV. 기타포괄손익누계액 (Accumulated other comprehensive income)	(3,475)
자본총계 (Total equity)	212,406
부채와 자본총계 (Total liabilities and equity)	1,361,031

손익계산서

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(January 1, 2019 ~ December 31, 2019)

주식회사 KB저축은행
KB Savings Bank

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
I. 영업수익 (Operating income)	92,446
이자수익 (Interest income)	84,554
1. 예치금이자 (Interest on deposits)	3,040
2. 단기매매증권이자 (Interest on trading securities)	-
3. 매도가능증권이자 (Interest on securities available for sale)	1,090
4. 대출금이자 (Interest on loans & discounts)	80,335
5. 기타이자수익 (Other operating income)	89
유가증권평가및처분이익 (Gains on valuation(sales) of Securities)	4
대출채권평가및처분이익 (Gains on valuation(sales) of Loans)	2,553
수수료수익 (Fee and commission income)	4,894
기타영업수익 (Other operation income)	75
배당금수익 (Dividend income)	366
II. 영업외수익 Non-operating income	246
III. 영업비용 Operating expenses & claims	70,418
이자비용 (Interest expense)	25,575
1. 예수금이자 (Interest on deposits)	25,492
2. 기타이자비용 (Interest on others)	83

손익계산서

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주식회사 KB저축은행
KB Savings Bank

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
유가증권평가및처분손실 (Loss on valuation(sales) of Securities)	113
대출채권평가및처분손실 (Loss on valuation(sales) of Loans)	7,904
1. 대손상각비 (Bad debt expense)	7,904
수수료비용 (Fee and commission expense)	5,490
기타영업비용 (Other operating losses)	5,048
판매비와관리비 (Selling and administrative expenses)	26,288
IV. 영업외비용 (Non-operating expenses)	132
V. 법인세차감전순손익 (Income before income tax expenses)	22,142
VI. 당기순이익 (Net income)	16,300

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(As of December 31, 2019)KB인베스트먼트와 그 종속회사
KB Investment and subsidiaries(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
자 산 (Assets)	
I. 현금 및 현금성 자산 (Cash and cash equivalents)	159,670
II. 예치금 (Due from bank)	4,443
III. 창업투자자산 (Investment in small and medium sized enterprises)	577,588
IV. PEF 투자자산 (Investment in PEF)	9,006
V. 기타자산 (Other assets)	6,265
자산총계 (Total assets)	756,972
부 채 (Liabilities)	
I. 단기차입금 (Short-term borrowings)	120,000
II. 확정급여부채 (Allowance for retirement and severance benefit)	86
III. 파생상품부채 (Derivative debts)	-
IV. 기타부채 (Other liabilities)	422,135
부채 총계 (Total liabilities)	542,221
자 본 (Equity)	
I. 자본금 (Capital stock)	112,627
II. 자본잉여금 (Capital surplus)	1,019
III. 자본조정 (Capital adjustment)	(336)

연결재무상태표

(Consolidated Statements of Financial Position)

2019년 12월 31일 현재
(As of December 31, 2019)KB인베스트먼트와 그 종속회사
KB Investment and subsidiaries(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
Ⅲ. 기타포괄손익누계액 (Accumulated other comprehensive income)	(67)
Ⅳ. 이익잉여금 (Retained earnings)	101,508
자본총계 (Total equity)	214,751
부채와 자본총계 (Total liabilities and equity)	756,972

연결손익계산서

(Consolidated Income Statements)
2019년 1월 1일부터 2019년 12월 31일까지
(January 1, 2019 ~ December 31, 2019)

KB인베스트먼트와 그 종속회사
KB Investment and subsidiaries

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
I. 영업수익 (Operating revenues)	99,822
창업투자수익 (Revenues on investments in small and medium-size enterprises)	95,044
PEF 투자수익 (Revenues on Investments in PEF)	359
운용수익 (Other investment revenues)	4,386
경영자문료수익 (Consulting fees)	33
소수주주지분순손실 (Net expenses in minority interest)	-
II. 영업비용 (Operating expenses)	83,836
투자및금융비용 (Investment and financial expenses)	5,578
창업투자비용 (Expenses on investments in small and medium-size enterprises)	31,239
PEF 투자비용 (Expenses on investments in PEF)	1,066
일반관리비 (Administrative expenses)	17,647
소수주주지분순이익 (Net income in minority interest)	28,306
III. 영업이익 (Operating income(losses))	15,986
IV. 영업외수익 (Non-operating income)	6
V. 영업외비용 (Non-operating expenses)	64
VI. 법인세비용차감전계속사업손익 (Continuing operation income before income tax)	15,928
VII. 계속사업손익법인세비용 (Income tax expense)	4,617
VIII. 당기순이익 (Net income for the year)	11,311

재무상태표

(Statements of Financial Position)

2019년 12월 31일 현재

(As of December 31, 2019)

KB데이터시스템
KB Data Systems

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
자 산 (Assets)	
I. 유동자산 (Current assets)	35,164
당좌자산 (Quick assets)	35,164
1. 현금및현금성자산 (Cash and cash equivalents)	5,143
2. 단기금융상품 (Short-term financial instruments)	16,498
3. 매출채권 (Accounts receivable)	2,321
4. 대손충당금 (Allowance for doubtful accounts)	-
5. 기타 (Others)	11,202
재고자산 (Inventories)	-
상품 (Merchandise)	-
II. 비유동자산 (Non-current assets)	6,526
투자자산 (Investments assets)	605
유형자산 (Tangible assets)	1,014
무형자산 (Intangible assets)	1,230
기타비유동자산 (Other non-current assets)	3,677
자산총계 (Total assets)	41,690
부 채 (Liabilities)	

재무상태표

(Statements of Financial Position)

2019년 12월 31일 현재

(As of December 31, 2019)

KB데이터시스템
KB Data Systems

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
I. 유동부채 (Current liabilities)	18,173
매입채무 (Accounts payable)	7,896
미지급비용 (Accrued expenses)	5,715
기타 (Others)	4,562
II. 비유동부채 (Long-term liabilities)	2,826
퇴직급여충당금 (Accrued severance benefits)	1,451
장기미지급비용 (Long-term Accrued expenses)	1,058
기타 (Others)	317
부채 총계 (Total liabilities)	20,999
자 본 (Equity)	
I. 자본금 (Capital stock)	8,000
II. 기타포괄손익누계액 (Accumulated other comprehensive income)	(3,842)
III. 이익잉여금 (Retained earnings)	16,533
자본총계 (Total equity)	20,691
부채와 자본총계 (Total liabilities and equity)	41,690

손익계산서

(Income Statements)

2019년 1월 1일부터 2019년 12월 31일까지
(January 1, 2019 ~ December 31, 2019)

KB데이터시스템
KB Data Systems

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
I. 매출 (Sales)	158,067
상품매출 (Sales of merchandise)	23,821
용역수익 (Service revenue)	134,246
II. 매출원가 (Cost of sales)	144,231
상품매출원가 (Cost of merchandise)	21,063
용역매출원가 (Cost of service)	123,168
III. 매출총이익 (Gross profit)	13,836
IV. 판매비와관리비 (Selling and administrative expenses)	8,175
인건비 (Payroll)	4,652
경비 (Expenses)	3,523
V. 영업이익 (Operating income)	5,661
VI. 영업외수익 (Non-operating income)	874
VII. 영업외비용 (Non-operating expenses)	116
VIII. 법인세비용차감전순이익 (Income before income tax)	6,419
IX. 법인세비용 (Income tax expenses)	1,755
X. 당기순이익 (Net income for the period)	4,664

재무상태표

(Statements of Financial Position)

2019년 12월 31일 현재

(As of December 31, 2019)

KB신용정보

KB Credit Information

(단위: 백만원)

(in million won)

과목명(Description)	금액(Amount)
자 산 (Assets)	
I. 유동자산 (Current assets)	11,064
현금및현금성자산 (Cash and cash equivalents)	2,436
단기금융상품 (Short-term financial instruments)	4,570
매출채권 (Trade receivables)	3,750
기타 (Others)	308
II. 비유동자산 (Non-current assets)	16,770
장기금융상품 (Long-term financial instruments)	277
유형자산 (Tangible assets)	9,343
무형자산 (Intangible assets)	922
이연법인세자산 (Deferred income tax assets)	896
임차보증금 (Guarantee deposits)	5,332
기타보증금 (Other deposits received)	-
자산총계 (Total assets)	27,834
부 채 (Liabilities)	
I. 유동부채 (Current liabilities)	4,374
미지급비용 (Accrued expenses)	2,581

재무상태표

(Statements of Financial Position)

2019년 12월 31일 현재

(As of December 31, 2019)

KB신용정보

KB Credit Information

(단위: 백만원)

(in million won)

과목명(Description)	금액(Amount)
예수금 (Withholdings)	1,269
미지급금 (Non-trade payables)	270
미지급법인세 (Income taxes payable)	-
리스부채 (Lease liabilities)	254
II. 비유동부채 (Long-term liabilities)	8,562
확정급여부채 (Liabilities for defined benefit obligations)	223
장기성미지급금 (Long-term non-trade payables)	654
기타충당부채 (Provision for other estimated liabilities)	7,204
리스부채 (Lease liabilities)	481
부채 총계 (Total liabilities)	12,936
자 본 (Equity)	
I. 자본금 (Capital stock)	6,262
II. 자본잉여금 (Additional paid-in and other capital)	1,422
III. 이익잉여금 (Retained earnings)	7,242
IV. 기타포괄손익누계액 (Accumulated other comprehensive income)	(28)
자본총계 (Total equity)	14,898
부채와 자본총계 (Total liabilities and equity)	27,834

손익계산서

(Income Statements)

2019년 1월 1일부터 2019년 12월 31일까지
(January 1, 2019 ~ December 31, 2019)

KB신용정보

KB Credit Information

(단위: 백만원)

(in million won)

과목명(Description)	금액(Amount)
I. 매출 (Sales)	38,278
용역수입 (Revenues-services)	38,278
II. 매출원가 (Cost of service)	19,562
III. 매출총이익 (Gross profit)	18,716
IV. 판매비와관리비 (Selling and administrative expenses)	14,999
V. 영업이익 (Operating income)	3,717
VI. 금융수익 (Finance revenues)	192
VII. 기타수익 (Other revenues)	21
VIII. 기타비용 (Other expenses)	3,882
IX. 법인세차감전순이익 (Income before income tax expenses)	48
X. 법인세비용 (Income tax expenses)	304
XI. 당기순이익 (Net income)	(256)