



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

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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 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)

2020년 3월 31일 현재

(As of March 31, 2020)

(주) KB금융지주와 그 종속회사

(단위: 백만원)

KB Financial Group Inc. and subsidiaries

(in million won)

과목명(Description)	금액(Amount)
자 산 (Assets)	
I. 현금 및 예치금 (Cash and due from financial institutions)	23,136,273
II. 당기손익-공정가치측정 금융자산 (Financial assets at fair value through profit or loss)	57,071,963
III. 파생금융자산 (Derivative financial assets)	5,179,883
IV. 상각후원가측정 대출채권 (Loans at amortized cost)	351,402,573
V. 투자금융자산 (Financial investments)	73,525,995
VI. 관계기업 및 공동기업 투자 (Investments in associates and joint ventures)	564,981
VII. 유형자산 (Property and equipment)	5,038,170
VIII. 투자부동산 (Investment property)	2,833,620
IX. 무형자산 (Intangible assets)	2,684,465
X. 당기법인세자산 (Current income tax assets)	18,911
XI. 이연법인세자산 (Deferred income tax assets)	3,656
XII. 매각예정자산 (Assets held for sale)	31,546
XIII. 기타자산 (Other assets)	23,389,373
자산총계 (Total assets)	544,881,409
부 채 (Liabilities)	
I. 당기손익-공정가치측정 금융부채 (Financial liabilities at fair value through profit or loss)	12,736,111

연결재무상태표

(Consolidated Statements of Financial Position)
2020년 3월 31일 현재
(As of March 31, 2020)

(주) KB금융지주와 그 종속회사
KB Financial Group Inc. and subsidiaries

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
II. 파생금융부채 (Derivative financial liabilities)	6,447,115
III. 예수부채 (Deposits)	317,820,250
IV. 차입부채 (Debts)	41,840,765
V. 사채 (Debentures)	54,156,204
VI. 충당부채 (Provisions)	523,330
VII. 순확정급여부채 (Defined benefit liabilities)	291,030
VIII. 당기법인세부채 (Current income tax liabilities)	566,318
IX. 이연법인세부채 (Deferred income tax liabilities)	736,825
X. 보험계약부채 (Insurance contract liabilities)	35,258,005
XI. 기타부채 (Other liabilities)	35,695,962
부채총계 (Total liabilities)	506,071,915
자 본 (Equity)	
I. 지배기업 주주지분 (Equity attributable to shareholders of the parent company)	38,224,209
1. 자본금 (Share capital)	2,090,558
2. 신종자본증권 (Hybrid Financial Instrument)	399,205
3. 자본잉여금 (Capital surplus)	17,122,878
4. 기타포괄손익누계액 (Accumulated other comprehensive income)	173,106

연결재무상태표

(Consolidated Statements of Financial Position)

2020년 3월 31일 현재

(As of March 31, 2020)

(주) KB금융지주와 그 종속회사

(단위: 백만원)

KB Financial Group Inc. and subsidiaries

(in million won)

과목명(Description)	금액(Amount)
5. 이익잉여금 (Retained earnings)	19,574,650
6. 자기주식 (Treasury shares)	(1,136,188)
II. 비지배지분 (Non-controlling interests)	585,285
자본총계 (Total equity)	38,809,494
부채와 자본총계 (Total liabilities and equity)	544,881,409

연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2020년 1월 1일부터 2020년 3월 31일까지

(January 1, 2020 ~ March 31, 2020)

(주) KB금융지주와 그 종속회사

(단위: 백만원)

KB Financial Group Inc. and subsidiaries

(in million won)

과목명(Description)	금액(Amount)
I. 순이자이익 (Net interest income)	2,349,201
이자수익 (Interest income)	3,619,976
1. 기타포괄손익-공정가치측정 및 상각후원가 측정 금융상품 이자수익 (Interest income from financial instruments at fair value through other comprehensive income and amortized cost)	3,439,974
2. 당기손익-공정가치측정 금융상품 이자수익 (Interest income from financial instruments at fair value through profit or loss)	180,002
이자비용 (Interest expense)	(1,270,775)
II. 순수수수료이익 (Net fee and commission income)	670,132
수수료수익 (Fee and commission income)	1,041,463
수수료비용 (Fee and commission expense)	(371,331)
III. 순보험손익 (Net insurance income)	78,094
보험수익 (Insurance income)	3,270,563
보험비용 (Insurance expense)	(3,192,469)
IV. 당기손익-공정가치측정 금융상품 순손익 (Net gains/(losses) on financial instruments at fair value through profit or loss)	(138,512)
1. 당기손익조정접근법 (Net gains/(losses) on financial instruments at fair value through profit or loss before applying overlay approach)	(98,539)
2. 당기손익조정접근법 (Net gains/(losses) on overlay adjustment)	(39,973)
V. 기타영업손익 (Net other operating income(expenses))	(216,926)
VI. 일반관리비 (General and administrative expenses)	(1,459,197)

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(Consolidated Statements of Comprehensive Income)
2020년 1월 1일부터 2020년 3월 31일까지
(January 1, 2020 ~ March 31, 2020)

(주) KB금융지주와 그 종속회사

KB Financial Group Inc. and subsidiaries

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
VII. 신용손실충당금 반영전 영업이익 (Operating profit before provision for credit losses)	1,282,792
VIII. 신용손실충당금전입액 (Provision for credit losses)	(243,673)
IX. 영업이익 (Net operating profit)	1,039,119
X. 영업외손익 (Non-operating profit(loss))	(19,723)
1. 관계기업 및 공동기업 투자손익 (Share of profit of associates and joint ventures)	(3,037)
2. 기타영업외손익 (Net other non-operating income(expense))	(16,686)
XI. 법인세비용차감전순이익 (Profit before income tax)	1,019,396
XII. 법인세비용 (Income tax expense)	(280,459)
XIII. 당기순이익 (Profit for the period)	738,937
XIV. 법인세비용차감후기타포괄손익 (Other comprehensive income(loss) for the period, net of tax)	(174,932)
당기손익으로 재분류되지 않는 포괄손익 (Items that will not be reclassified to profit or loss)	(193,333)
1. 순확정급여부채의 재측정요소 (Actuarial gains(losses) on post defined benefit pension plans)	(1,224)
2. 관계기업 및 공동기업 기타포괄손익에 대한 지분 (Shares of other comprehensive income of associates and joint ventures)	23
3. 기타포괄손익-공정가치 측정 지분상품 관련 손익 (Revaluation gains/(losses) on equity instruments at fair value through other comprehensive income)	(211,961)
4. 당기손익-공정가치지정 금융부채 신용위험 변동손익 (Fair value changes on financial liabilities designated at fair value due to own credit risk)	19,829
후속적으로 당기손익으로 재분류될 수 있는 포괄손익 (Items that may be reclassified subsequently to profit or loss)	18,401
1. 외환차이 (Exchange differences on translating foreign operations)	81,322

연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2020년 1월 1일부터 2020년 3월 31일까지

(January 1, 2020 ~ March 31, 2020)

㈜ KB금융지주와 그 종속회사

KB Financial Group Inc. and subsidiaries

(단위: 백만원)

(in million won)

과목명(Description)	금액(Amount)
2. 기타포괄손익-공정가치 측정 금융상품 관련 손익 (Net gains/(losses) on financial instruments at fair value through other comprehensive income)	(32,859)
3. 관계기업 및 공동기업 기타포괄손익에 대한 지분 (Shares of other comprehensive income of associates and joint ventures)	(8,101)
4. 현금흐름위험회피손익 (Cash flow hedges)	(38,524)
5. 해외사업장순투자위험회피수단의 손익 (Gains(losses) on hedging instruments of a net investment in a foreign operation)	(12,160)
6. 특별계정 기타포괄손익 (Other comprehensive income(loss) arising from separate account)	(333)
7. 손익변동성 조정손익 (Net gains/(losses) on overlay adjustment)	29,056
XV. 당기총포괄이익 (Total comprehensive income for the period)	564,005
당기순이익의 귀속 (Profit attributable to:)	738,937
1. 지배기업주주지분순이익 (Shareholders of the parent entity)	729,454
2. 비지배지분순이익 (Non-controlling interests)	9,483
당기총포괄이익 귀속 (Total comprehensive income attributable to:)	564,005
1. 지배기업주주지분총포괄이익 (Shareholders of the parent entity)	554,538
2. 비지배지분총포괄이익 (Non-controlling interests)	9,467
XVI. 주당이익(단위: 원) (Earnings per share)(in won)	
기본주당이익 (Basic earnings per share)	1,864
희석주당이익 (Diluted earnings per share)	1,849

재무상태표

(Separate Statements of Financial Position)

2020년 3월 31일 현재

(As of March 31, 2020)

㈜ KB금융지주

KB Financial Group Inc.

(단위: 백만원)

(in million won)

과목명(Description)	금액(Amount)
자 산 (Assets)	
I. 현금 및 예치금 (Cash and due from financial institutions)	19,860
II. 당기손익-공정가치측정 금융자산 (Financial assets at fair value through profit or loss)	1,609,490
III. 상각후원가측정 대출채권 (Loans at amortized cost)	150,000
IV. 종속기업 투자 (Investments in subsidiaries)	24,212,116
V. 유형자산 (Property and equipment)	4,152
VI. 무형자산 (Intangible assets)	11,077
VII. 이연법인세자산 (Deferred income tax assets)	5,846
VIII. 기타자산 (Other assets)	728,764
자산총계 (Total assets)	26,741,305
부 채 (Liabilities)	
I. 사채 (Debentures)	5,892,550
II. 순확정급여부채 (Defined benefit liabilities)	1,012
III. 당기법인세부채 (Current income tax liabilities)	537,819
IV. 기타부채 (Other liabilities)	1,062,822
부채 총계 (Total liabilities)	7,494,203
자 본 (Equity)	

재무상태표

(Separate Statements of Financial Position)

2020년 3월 31일 현재

(As of March 31, 2020)

(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)	(7,738)
V. 이익잉여금 (Retained earnings)	3,158,571
VI. 자기주식 (Treasury Shares)	(1,136,188)
자본총계 (Total equity)	19,247,102
부채와 자본총계 (Total liabilities and equity)	26,741,305

포괄손익계산서

(Separate Statements of Comprehensive Income)
2020년 1월 1일부터 2020년 3월 31일까지
(January 1, 2020 ~ March 31, 2020)

㈜ KB금융지주
KB Financial Group Inc.

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
I. 순이자이익 (Net interest income)	(30,301)
이자수익 (Interest income)	1,797
이자비용 (Interest expense)	(32,098)
II. 순수수료이익 (Net fee and commission income)	(1,109)
수수료수익 (Fee and commission income)	147
수수료비용 (Fee and commission expense)	(1,256)
III. 당기손익-공정가치측정 금융상품 순손익 (Net gains/(losses) on financial instruments at fair value through profit or loss)	2,959
IV. 기타영업손익 (Net other operating income(expenses))	974,929
V. 일반관리비 (General and administrative expenses)	(15,310)
VI. 신용손실충당금 반영전 영업이익 (Operating profit before provision for credit losses)	931,168
VII. 신용손실충당금전입액 (Provision for credit losses)	-
VIII. 영업이익 (Net operating profit)	931,168
IX. 영업외손익 (Non-operating profit(loss))	167
X. 법인세비용차감전순이익 (Profit before income tax)	931,335
XI. 법인세비용 (Income tax expense)	(1,709)
XII. 당기순이익 (Profit for the period)	929,626
XIII. 법인세비용차감후기타포괄손익 (Other comprehensive income(loss) for the period, net of tax)	(75)

포괄손익계산서

(Separate Statements of Comprehensive Income)
2020년 1월 1일부터 2020년 3월 31일까지
(January 1, 2020 ~ March 31, 2020)

(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)	(75)
순확정급여부채의 재측정요소 (Actuarial gains(losses) on post defined benefit pension plans)	(75)
XIV. 당기총포괄이익 (Total comprehensive income for the period)	929,551
XV. 주당이익(단위: 원) (Earnings per share)(in won)	
기본주당이익 (Basic earnings per Share)	2,378
희석주당이익 (Diluted earnings per Share)	2,359

연결재무상태표

(Consolidated Statements of Financial Position)

2020년 3월 31일 현재

(As of March 31, 2020)

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

과목명(Description)	금액(Amount)
자 산 (Assets)	
I. 현금 및 예치금 (Cash and due from financial institutions)	16,466,736
II. 당기손익-공정가치측정 금융자산 (Financial assets at fair value through profit or loss)	15,882,769
III. 파생금융자산 (Derivative financial assets)	4,057,595
IV. 상각후원가측정 대출채권 (Loans at amortized cost)	305,864,041
V. 투자금융자산 (Financial investments)	52,501,266
VI. 관계기업 투자 (Investments in associates)	521,076
VII. 유형자산 (Property and equipment)	3,755,274
VIII. 투자부동산 (Investment property)	477,678
IX. 무형자산 (Intangible assets)	278,166
X. 당기법인세자산 (Current income tax assets)	14,227
XI. 이연법인세자산 (Deferred income tax assets)	2,375
XII. 매각예정자산 (Assets held for sale)	15,336
XIII. 기타자산 (Other assets)	6,419,068
자산총계 (Total assets)	406,255,607
부 채 (Liabilities)	
I. 당기손익-공정가치측정 금융부채 (Financial liabilities at fair value through profit or loss)	73,195

연결재무상태표

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2020년 3월 31일 현재

(As of March 31, 2020)

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

과목명(Description)	금액(Amount)
II. 파생금융부채 (Derivative financial liabilities)	3,828,463
III. 예수부채 (Deposits)	311,201,384
IV. 차입부채 (Debts)	22,666,906
V. 사채 (Debentures)	20,970,823
VI. 충당부채 (Provisions)	311,627
VII. 순확정급여부채 (Defined benefit liabilities)	217,317
VIII. 당기법인세부채 (Current income tax liabilities)	4,529
IX. 이연법인세부채 (Deferred income tax liabilities)	191,168
X. 기타부채 (Other liabilities)	18,167,935
부채 총계 (Total liabilities)	377,633,347
자 본 (Equity)	
I. 지배기업 주주지분 (Equity attributable to shareholders of the parent entity)	28,622,260
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)	(103,931)
5. 이익잉여금 (Retained earnings)	20,910,068

연결재무상태표

(Consolidated Statements of Financial Position)

2020년 3월 31일 현재

(As of March 31, 2020)

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

과목명(Description)	금액(Amount)
II. 비지배지분 (Non-controlling interest equity)	-
자본총계 (Total equity)	28,622,260
부채와 자본총계 (Total liabilities and equity)	406,255,607

연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2020년 1월 1일부터 2020년 3월 31일까지

(January 1, 2020 ~ March 31, 2020)

주식회사 국민은행과 그 종속기업
KB Kookmin Bank & Subsidiaries

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
I. 순이자이익 (Net interest income)	1,637,492
이자수익 (Interest income)	2,631,398
1. 기타포괄손익-공정가치측정 및 상각후원가 측정 금융상품 이자수익 (Interest income from financial instruments at fair value through other comprehensive income and amortized cost)	2,575,842
2. 당기손익-공정가치측정 금융상품 이자수익 (Interest income from financial instruments at fair value through profit or loss)	55,556
이자비용 (Interest Expense)	(993,906)
II. 순수수수료이익 (Net fee and commission income)	285,834
수수료수익 (Fee and commission income)	369,901
수수료비용 (Fee and commission expense)	(84,067)
III. 당기손익-공정가치측정 금융상품 순손익 (Net gains/(losses) on financial instruments at fair value through profit or loss)	55,456
IV. 기타영업손익 (Net other operating income(expenses))	(182,427)
V. 일반관리비 (General and administrative expenses)	(887,156)
VI. 신용손실충당금 반영전 영업이익 (Operating profit before provision for credit losses)	909,199
VII. 신용손실충당금전입액 (Provision for credit losses)	(76,595)
VIII. 영업이익 (Net operating profit)	832,604
IX. 영업외손익 (Non-operating profit(loss))	(35,223)
관계기업투자손익 (Share of profit(loss) of associates)	(9,699)

연결포괄손익계산서

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주식회사 국민은행과 그 종속기업
KB Kookmin Bank & Subsidiaries

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
기타영업외손익 (Net other non-operating income(expense))	(25,524)
X. 법인세비용차감전순이익 (Profit before income tax)	797,381
XI. 법인세비용 (Income tax expense)	(211,034)
XII. 당기순이익 (Profit for the period)	586,347
XIII. 법인세비용차감후기타포괄손익 (Other comprehensive income(loss) for the period, net of tax)	(227,265)
당기순이익으로 재분류되지 않는 포괄손익 (Items that will not be reclassified to profit or loss)	(212,670)
1. 순확정급여부채의 재측정요소 (Actuarial gains(losses) on post defined benefit pension plans)	(965)
2. 기타포괄손익 - 공정가치 측정 금융상품 관련 손익 (Revaluation gains/(losses) on equity instruments at fair value through other comprehensive income)	(211,705)
후속적으로 당기순이익으로 재분류될 수 있는 포괄손익 (Items that may be reclassified subsequently to profit or loss)	(14,595)
1. 외환차이 (Exchange differences on translating foreign operations)	46,192
2. 기타포괄손익-공정가치측정금융상품관련손익 (Net gains/(losses) on financial instruments at fair value through other comprehensive income)	(26,409)
3. 관계기업 기타포괄손익에 대한 지분 (Share of other comprehensive income of associates)	(7,958)
4. 해외사업장순투자위험회피수단의 손익 (Gains(losses) on hedging instruments of a net investment in a foreign operation)	(11,663)
5. 현금흐름위험회피 수단의 손익 (Cash flow hedges)	(14,757)
XIV. 당기총포괄이익 (Total comprehensive income attributable to:)	359,082
당기순이익의 귀속 (Profit attributable to:)	586,347

연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2020년 1월 1일부터 2020년 3월 31일까지

(January 1, 2020 ~ March 31, 2020)

주식회사 국민은행과 그 종속기업
KB Kookmin Bank & Subsidiaries

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
1. 지배기업주주지분순이익 (Shareholders of the parent entity)	586,347
2. 비지배지분순이익 (Non-controlling interests)	-
당기총포괄이익의 귀속 (Total comprehensive income attributable to:)	(227,265)
1. 지배기업주주지분총포괄이익 (Shareholders of the parent entity)	(227,265)
2. 비지배지분총포괄이익 (Non-controlling interest)	-

재무상태표

(Separate Statements of Financial Position)

2020년 3월 31일 현재

(As of March 31, 2020)

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)	15,064,847
II. 당기손익-공정가치측정 금융자산 (Financial assets at fair value through profit or loss)	12,120,960
III. 파생금융자산 (Derivative financial assets)	4,066,444
IV. 상각후원가측정 대출채권 (Loans at amortized cost)	303,920,147
V. 투자금융자산 (Financial investments)	52,048,958
VI. 관계기업 투자 (Investments in associates)	1,044,882
VII. 유형자산 (Property and equipment)	3,740,716
VIII. 투자부동산 (Investment property)	40,695
IX. 무형자산 (Intangible assets)	275,451
X. 당기법인세자산 (Current income tax assets)	11,712
XI. 이연법인세자산 (Deferred income tax assets)	-
XII. 매각예정자산 (Assets held for sale)	15,336
XIII. 기타자산 (Other assets)	6,420,866
자산총계 (Total assets)	398,771,014
부 채 (Liabilities)	
I. 당기손익-공정가치측정 금융부채 (Financial liabilities at fair value through profit or loss)	73,195

재무상태표

(Separate Statements of Financial Position)

2020년 3월 31일 현재

(As of March 31, 2020)

주식회사 국민은행
KB Kookmin Bank

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
II. 파생금융부채 (Derivative financial liabilities)	3,811,867
III. 예수부채 (Deposits)	306,054,963
IV. 차입부채 (Debts)	22,360,020
V. 사채 (Debentures)	19,478,923
VI. 총당부채 (Provisions)	311,183
VII. 순확정급여부채 (Defined benefit liabilities)	217,250
VIII. 당기법인세부채 (Current income tax liabilities)	3,934
IX. 이연법인세부채 (Deferred income tax liabilities)	161,068
X. 기타부채 (Other liabilities)	17,802,118
부채 총계 (Total liabilities)	370,274,521
자 본 (Equity)	
I. 지배기업 주주지분 (Equity attributable to shareholders of the parent entity)	28,496,493
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)	(111,017)
5. 이익잉여금 (Retained earnings)	20,791,060

재무상태표

(Separate Statements of Financial Position)

2020년 3월 31일 현재

(As of March 31, 2020)

주식회사 국민은행
KB Kookmin Bank

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
II. 비지배지분 (Non-controlling interest equity)	-
자본총계 (Total equity)	28,496,493
부채와 자본총계 (Total liabilities and equity)	398,771,014

손익계산서

(Separate Statements of Comprehensive Income)
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(January 1, 2020 ~ March 31, 2020)

주식회사 국민은행
KB Kookmin Bank

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
I. 순이자이익 (Net interest income)	1,565,733
이자수익 (Interest income)	2,541,072
1. 기타포괄손익-공정가치측정 및 상각후원가 측정 금융상품 이자수익 (Interest income from financial instruments at fair value through other comprehensive income and amortized cost)	2,515,290
2. 당기손익-공정가치측정 금융상품 이자수익 (Interest income from financial instruments at fair value through profit or loss)	25,782
이자비용 (Interest Expense)	(975,339)
II. 순수수수료이익 (Net fee and commission income)	298,160
수수료수익 (Fee and commission income)	376,753
수수료비용 (Fee and commission expense)	(78,593)
III. 당기손익-공정가치측정 금융상품 순손익 (Net gains/(losses) on financial instruments at fair value through profit or loss)	131,525
IV. 기타영업손익 (Net other operating income(expenses))	(168,363)
V. 일반관리비 (General and administrative expenses)	(878,289)
VI. 신용손실충당금 반영전 영업이익 (Operating profit before provision for credit losses)	948,766
VII. 신용손실충당금전입액 (Provision for credit losses)	(75,253)
VIII. 영업이익 (Net operating profit)	873,513
IX. 영업외손익 (Non-operating profit(loss))	(15,159)
관계기업투자손익 (Share of profit(loss) of associates)	-

손익계산서

(Separate Statements of Comprehensive Income)
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(January 1, 2020 ~ March 31, 2020)

주식회사 국민은행
KB Kookmin Bank

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
기타영업외손익 (Net other non-operating income(expense))	(15,159)
X. 법인세비용차감전순이익 (Profit before income tax)	858,354
XI. 법인세비용 (Income tax expense)	(227,647)
XII. 당기순이익 (Profit for the period)	630,707
XIII. 법인세비용차감후기타포괄손익 (Other comprehensive income(loss) for the period, net of tax)	(254,405)
당기순이익으로 재분류되지 않는 포괄손익 (Items that will not be reclassified to profit or loss)	(212,670)
1. 순확정급여부채의 재측정요소 (Actuarial gains(losses) on post defined benefit pension plans)	(965)
2. 기타포괄손익 - 공정가치 측정 금융상품 관련 손익 (Revaluation gains/(losses) on equity instruments at fair value through other comprehensive income)	(211,705)
후속적으로 당기순이익으로 재분류될 수 있는 포괄손익 (Items that may be reclassified subsequently to profit or loss)	(41,735)
1. 외환차이 (Exchange differences on translating foreign operations)	1,872
2. 기타포괄손익-공정가치측정금융상품관련손익 (Net gains/(losses) on financial instruments at fair value through other comprehensive income)	(28,850)
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)	(14,757)
XIV. 당기총포괄이익 (Total comprehensive income attributable to:)	376,302
당기순이익의 귀속 (Profit attributable to:)	630,707

손익계산서

(Separate Statements of Comprehensive Income)
 2020년 1월 1일부터 2020년 3월 31일까지
 (January 1, 2020 ~ March 31, 2020)

주식회사 국민은행
 KB Kookmin Bank

(단위: 백만원)
 (in million won)

과목명(Description)	금액(Amount)
1. 지배기업주주지분순이익 (Shareholders of the parent entity)	630,707
2. 비지배지분순이익 (Non-controlling interests)	-
당기총포괄이익의 귀속 (Total comprehensive income attributable to:)	(254,405)
1. 지배기업주주지분총포괄이익 (Shareholders of the parent entity)	(254,405)
2. 비지배지분총포괄이익 (Non-controlling interest)	-

대차대조표(신탁계정)

Balance Sheet (Trust accounts)

2020년 3월 31일 현재

(As of March 31, 2020)

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
자 산 (Assets)	
I. 현금 및 예치금 (Cash and due from financial institutions)	21,639,325
1. 원화예치금 (Due from banks in won)	21,639,325
II. 유가증권 (Securities)	24,761,439
1. 주식 (Stock)	2,616,107
2. 국채 (Government bonds)	319,347
3. 금융채 (Finance debentures)	1,618,697
4. 지방채 (Local government bonds)	59,866
5. 사채 (Corporate bonds)	3,163,641
6. 외화유가증권 (Securities in foreign currency)	174,146
7. 매입어음 Bills bought	1,090,781
8. 기타유가증권 Other securities	15,718,854
III. 대출금 Loans & discounts	193,590
1. 부동산저당대출 Loans on real estate collateral	-
2. 채권담보대출 Loans on receivables collateral	23,949
3. 수익권담보대출 Loans on trust benefit collateral	169,641
IV. 콜론 Call loans	-

대차대조표(신탁계정)

Balance Sheet (Trust accounts)

2020년 3월 31일 현재

(As of March 31, 2020)

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
V. 환매조건부채권 Bonds purchased under resale agreements	6,034,400
VI. 금전채권 Money receivables	4,606,398
VII. 수탁부동산 Movables & real estate	978,674
VIII. 기타자산 Others	291,115
1. 가지급금 Suspense receivables	-
2. 미수수익 Accrued revenues receivable	264,859
3. 미수금 Accounts receivable	12,214
4. 선급비용 Prepaid expenses	247
5. 기타잡자산 Prepaid expenses	13,795
IX. 고유계정대 Lendings to banking account	1,022,660
X. 채권평가충당금(-) Allowance for valuation of receivables(-)	(109)
자산총계 (Total assets)	59,527,494
부 채 (Liabilities)	
I. 금전신탁 Money in trust	52,665,015
1. 불특정금전신탁합동운용 Unspecified money trust	67
2. 적립식목적신탁합동운용 Reserving objective trust(performance)	10,151
3. 가계금전신탁합동운용 Household money trust	10,467

대차대조표(신탁계정)

Balance Sheet (Trust accounts)

2020년 3월 31일 현재

(As of March 31, 2020)

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
4. 개발신탁합동운용 Development Money Trust	36
5. 노후생활연금신탁합동운용 Money trust for old age living pension	1,480
6. 기업금전신탁합동운용 Business money trust	1,286
7. 국민주신탁합동운용 National stock trust	2,472
8. 개인연금신탁합동운용 Personal pension trust	1,790,998
9. 가계장기신탁합동운용 Long term house trust	8,438
10. 근로자우대신탁합동운용 Workers preferential trust	1,460
11. 신종적립신탁합동운용 New reserving trust	6,028
12. 퇴직신탁운용 Retirement trust	8,543
13. 특정금전신탁 Specified money trust	23,484,557
14. 단위금전신탁합동운용 Unit type money trust	-
15. 추가금전신탁 Open type money trust	1,820
16. 신개인연금신탁합동운용 New personal pension trust	69,496
17. 신노후생활연금신탁합동운용 New pension trust	2,721
18. 신근로자우대신탁합동운용 New workers preferential trust	11
19. 연금신탁합동운용 Pension trust	1,988,015
20. 퇴직연금신탁 Trust of retirement pension plan	22,883,569

대차대조표(신탁계정)

Balance Sheet (Trust accounts)

2020년 3월 31일 현재

(As of March 31, 2020)

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
21. 개인종합자산신탁 Individual savings account	2,393,400
II. 재산신탁 Property in trust	5,639,679
1. 유가증권의신탁 Securities in trust	100,169
2. 금전채권의신탁 Money receivables in trust	4,560,836
3. 부동산의신탁 Real estate in trust	978,674
III. 공익신탁 Public in trust	-
IV. 기타부채 Other borrowings	1,107,891
1. 미지급금 Accounts payable	17,170
2. 선수수익 Income in advance	3,872
3. 미지급신탁보수 Accrued payable trust fees	69,805
4. 미지급신탁이익 Accrued payable trust profit	989,026
5. 미지급비용 Accrued payable expenses	28,018
V. 특별유보금 Special reserves	114,909
부채 총계 (Total liabilities)	59,527,494

손익계산서(신탁계정)

Income Statement(Trust accounts)
2020년 1월 1일부터 2020년 3월 31일까지
(January 1, 2020 ~ March 31, 2020)

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
수 익 (Revenues)	
I. 예치금이자 (Interest on due from banks)	103,963
II. 유가증권이자 (Interest on securities)	270,491
국채이자 (Interest on government bonds)	2,069
금융채이자 (Interest on finance debentures)	8,317
지방채이자 (Interest on local government bonds)	191
사채이자 (Interest on corporate bonds)	16,001
배당금수익 (Dividend income)	663
외화유가증권이자 (Interest on securities in foreign currency)	6,118
매입어음이자 (Interest on bills bought)	4,534
기타유가증권이자 (Interest on others securities)	232,598
III. 대출금이자 (Interest on loans & discounts)	1,760
부동산저당대출이자 (Interest on real estate collateral loans)	-
채권담보대출이자 (Interest on receivables collateral loans)	212
수익권담보대출이자 (Interest on trust benefit collateral loans)	1,548
IV. 콜론이자 (Interest on call loans)	-
V. 환매조건부채권이자 (Interest on bonds under resale agreements)	19,953

손익계산서(신탁계정)

Income Statement(Trust accounts)
2020년 1월 1일부터 2020년 3월 31일까지
(January 1, 2020 ~ March 31, 2020)

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
VI. 금전채권이자 (Interest on money receivables)	110
VII. 파생상품관련익 (Revenues on derivatives)	61
VIII. 유가증권관련수익 (Revenues on securities)	34,866
유가증권매매익 (Gain on sales of securities)	27,973
유가증권상환익 (Gain on redemption of securities)	432
유가증권평가익 (Gain on valuation of securities)	6,461
VIII. 외화환차익 (Gain on foreign currency)	-
IX. 외화자산부채평가익 (Gain on valuation of assets and liabilities denominated in foreign currency)	16,244
X. 수입수수료 (Commissions received)	1
XI. 기타수익 (Other revenues)	164,290
XII. 고유계정대이자 (Interest on loans to banking account)	4,908
XIII. 특별유보금환입 (Transfer from special provision)	380
XIV. 채권평가충당금환입 (Transfer from allowance for valuation of receivables)	45
신탁이익계 (Total revenues)	617,072
비 용 (Expenses)	
I. 금전신탁이익 (Gain on money trust)	439,044
불특정금전신탁이익 (Gain on unspecified money trust)	0

손익계산서(신탁계정)

Income Statement(Trust accounts)
2020년 1월 1일부터 2020년 3월 31일까지
(January 1, 2020 ~ March 31, 2020)

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
적립식목적신탁실적이익 (Gain on installment money trust(performance))	62
가계금전신탁이익 (Gain on household money trust)	44
개발신탁이익 (Gain on development trust)	0
노후생활연금신탁이익 (Gain on money trust for old age living pension)	3
기업금전신탁이익 (Gain on corporate money trust)	3
국민주신탁이익 (Gain on national stock trust)	-
개인연금신탁이익 (Gain on money trust for individual pension)	4,452
가계장기신탁이익 (Gain on household long-term money trust)	35
근로자우대신탁이익 (Gain on money trust for employee)	3
신종적립신탁이익 (Gain on new installment money trust)	24
퇴직신탁이익 (Gain on retirement trust)	11
특정금전신탁이익 (Gain on specified money trust)	328,339
추가금전신탁이익 (Gain on open type money trust)	3
신개인연금신탁이익 (Gain on new money trust for individual pension)	272
신노후생활연금신탁이익 (Gain on new money trust for old age living pension)	8
신근로자우대신탁이익 (Gain on money trust for employee)	0
연금신탁이익 (Gain on pension trust)	5,836

손익계산서(신탁계정)

Income Statement(Trust accounts)
2020년 1월 1일부터 2020년 3월 31일까지
(January 1, 2020 ~ March 31, 2020)

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
퇴직연금신탁이익 (Gain on trust of retirement pension plan)	88,100
개인종합자산신탁이익 (Individual savings account)	11,848
II. 재산신탁이익 (Gain on property trust)	212
유가증권의신탁이익 (Gain on securities trust)	34
금전채권의신탁이익 (Gain on money receivables trust)	178
III. 기타지급이자 (Other interest paid)	-
IV. 지급수수료 (Commissions paid)	7,806
V. 파생상품관련손 (Loss on derivatives)	41
VI. 외화환차손 (Loss on foreign exchange)	1,720
VII. 외화자산부채평가손 (Loss on valuation of assets and liabilities denominated in foreign currency)	16,254
VIII. 유가증권관련비용 (Expenses on securities)	76,521
유가증권매매손 (Loss on sales of securities)	43,887
유가증권상환손 (Loss on redemption of securities)	12,127
유가증권평가손 (Loss on valuation of securities)	20,507
IX. 기금출연료 (Contribution to fund)	1,681
신용보증기금출연료 (Contribution to credit guarantee fund)	1
신탁보험료 (Insurance fees on deposits)	1,680

손익계산서(신탁계정)

Income Statement(Trust accounts)
2020년 1월 1일부터 2020년 3월 31일까지
(January 1, 2020 ~ March 31, 2020)

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
X. 세금과공과 (Taxes)	84
XI. 신탁보수 (Trust fees & commissions)	72,286
XII. 기타비용 (Other expenses)	612
XIII. 특별유보금전입 (Provision for special provision)	810
XIV. 채권평가충당금전입 (Provision for allowance for valuation of receivables)	1
신탁손실계 (Total expenses)	617,072

연결재무상태표

(Consolidated Statements of Financial Position)

2020년 3월 31일 현재

(As of March 31, 2020)

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)	5,880,273
II. 당기손익-공정가치측정 금융자산 (Financial assets at fair value through profit or loss)	28,564,854
III. 파생금융자산 (Derivative financial assets)	1,163,991
IV. 기타포괄손익-공정가치측정유가증권 (Fair value through other comprehensive income)	3,334,458
V. 종속기업및관계기업투자 (Investments in associates, subsidiaries and joint ventures)	59,362
VI. 상각후원가측정 대출채권 (Loans at amortized cost)	5,815,712
VII. 유형자산 (Property and equipment)	240,417
VIII. 투자부동산 (Investment property)	1,505,144
IX. 무형자산 (Intangible assets)	163,794
X. 당기법인세자산 (Current tax assets)	8,828
XI. 이연법인세자산 (Deffered tax assets)	22,135
XII. 기타금융자산 (Other financial assets)	7,102,927
XIII. 기타자산 (Other non-financial assets)	79,274
XIV. 매각예정자산 (Assets held for sale)	16,210
자산총계 (Total assets)	53,957,379
부 채 (Liabilities)	

연결재무상태표

(Consolidated Statements of Financial Position)

2020년 3월 31일 현재

(As of March 31, 2020)

KB증권 주식회사와 그 종속기업
KB Securities and subsidiaries

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
I. 예수부채 (Deposits received)	6,138,648
II. 당기손익-공정가치측정 금융부채 (Financial liabilities at fair value through profit or loss)	12,686,222
III. 파생금융부채 (Derivative financial liabilities)	2,363,395
IV. 차입부채 (Borrowings)	20,968,447
V. 당기법인세부채 (Current tax liabilities)	6,691
VI. 순확정급여부채 (Net defined benefit liabilities)	40,238
VII. 충당부채 (Provisions)	19,565
VIII. 기타금융부채 (Other financial liabilities)	6,881,739
IX. 기타부채 (Other non-financial liabilities)	290,301
부채 총계 (Total liabilities)	49,395,246
자 본 (Equity)	
I. 지배기업 주주지분 (Controlling interests)	4,561,812
1. 자본금 (Stockholder's equity)	1,493,102
2. 기타불입자본 (Other paid-in capital)	1,478,717
3. 이익잉여금 (Retained earnings)	1,398,714
4. 기타자본구성요소 (Elements of other shareholders' equity)	191,279
II. 비지배지분 (Non-controlling interests)	321

연결재무상태표

(Consolidated Statements of Financial Position)

2020년 3월 31일 현재

(As of March 31, 2020)

KB증권 주식회사와 그 종속기업
KB Securities and subsidiaries

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
자본총계 (Total equity)	4,562,133
부채와 자본총계 (Total liabilities and equity)	53,957,379

연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2020년 1월 1일부터 2020년 3월 31일까지

(January 1, 2020 ~ March 31, 2020)

KB증권 주식회사와 그 종속기업
KB Securities and subsidiaries

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
I. 영업수익 (Operating income)	5,245,386
수수료수익 (Commissions received)	193,611
금융상품평가 및 처분이익 (Gain on valuation(sales) of financial assets)	4,342,044
이자수익 (Interest income)	215,958
상각후원가측정금융자산평가및처분이익 (Gain on valuation(disposal) of loans)	10,419
외환거래이익 (Gain on foreign transactions)	429,921
기타영업수익 (Others)	53,433
II. 영업비용 (Operating expenses)	5,266,194
수수료비용 (Commissions expense)	32,924
금융상품평가 및 처분손실 (Loss on valuation(sales) of financial assets)	4,554,270
이자비용 (Interest expense)	92,641
상각후원가측정금융자산평가및처분손실 (Loss on valuation(disposal) of loans)	22,439
외환거래손실 (Loss on foreign transactions)	372,310
판매비와 관리비 (General and administrative expenses)	179,861
기타영업비용 (Others)	11,749
III. 영업이익(손실) (Operating profit(loss))	(20,808)
IV. 영업외수익 (Non-operating income)	16,920

연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2020년 1월 1일부터 2020년 3월 31일까지

(January 1, 2020 ~ March 31, 2020)

KB증권 주식회사와 그 종속기업
KB Securities and subsidiaries

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
V. 영업외비용 (Non-operating expenses)	12,667
VI. 법인세비용차감전순이익(손실) (Net income(loss) before income tax from continuing operations)	(16,555)
VII. 법인세비용(수익) (Income tax expense(income) from continuing operations)	(1,873)
VIII. 당기순이익(손실) (Net income(loss))	(14,682)
1. 지배기업주주지분순이익 (Shareholders of the parent entity)	(14,688)
2. 비지배지분순이익 (Non-controlling interest)	6
IX. 기타포괄손익 (Other comprehensive gain(loss))	36,503
X. 당기총포괄이익(손실) (Consolidated net comprehensive income(loss))	21,821
1. 지배기업주주지분총포괄이익 (Shareholders of the parent entity)	21,804
2. 비지배지분총포괄이익 (Non-controlling interest)	17

연결재무상태표

(Consolidated Statements of Financial Position)

2020년 3월 31일 현재

(As of March 31, 2020)

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)	278,271
II. 금융자산 (Financial assets)	29,258,682
1. 당기손익공정가치측정금융자산 (Financial assets at fair value through profit or loss)	7,813,315
2. 기타포괄손익공정가치측정금융자산 (Financial assets at fair value through other comprehensive income)	4,443,584
3. 상각후원가측정금융자산 (Financial assets at amortised cost)	8,838,809
4. 상각후원가측정대출채권 (Loans)	7,427,324
5. 상각후원가측정기타수취채권 (Other receivables)	735,650
III. 관계기업투자주식 (Investments in associates)	1,398
IV. 위험회피목적파생상품자산 (Derivative assets to hedge)	4,013
V. 재보험자산 (Reinsurance assets)	779,934
VI. 투자부동산 (Investment property)	261,894
VII. 유형자산 (Property and equipment)	765,363
VIII. 무형자산 (Intangible assets)	53,082
IX. 당기법인세자산 (Current tax assets)	-
X. 이연법인세자산 (Deferred tax assets)	2,958
XI 신계약비 (Deferred acquisition costs)	1,365,436

연결재무상태표

(Consolidated Statements of Financial Position)

2020년 3월 31일 현재

(As of March 31, 2020)

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

과목명(Description)	금액(Amount)
XII. 기타자산 (Other assets)	132,703
VIII. 특별계정자산 (Separate account assets)	3,177,120
자산총계 (Total assets)	36,080,854
부 채 (Liabilities)	
I. 보험계약부채 (Insurance liabilities)	28,239,339
II. 금융부채 (Financial liabilities)	698,521
1. 당기손익인식금융부채 (Financial liabilities at fair value through profit or loss)	20,002
2. 차입부채 (Debts)	17,160
3. 기타금융부채 (Other financial liabilities)	661,359
III. 위험회피목적파생상품부채 (Derivative liabilities to hedge)	239,386
IV. 충당부채 (Provisions)	27,773
V. 확정급여채무 (Net defined benefit liabilities)	22,530
VI. 당기법인세부채 (Current tax liabilities)	194
VII. 이연법인세부채 (Deferred tax liabilities)	364,564
VIII. 기타부채 (Other liabilities)	91,763
IX. 특별계정부채 (Separate account liabilities)	3,173,074
부채 총계 (Total liabilities)	32,857,144

연결재무상태표

(Consolidated Statements of Financial Position)

2020년 3월 31일 현재

(As of March 31, 2020)

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)	3,219,358
1. 자본금 (Capital stock)	33,250
2. 자본잉여금 (Capital surplus)	348,454
3. 자본조정 (Capital adjustments)	(8)
4. 기타포괄손익누계액 (Accumulated other comprehensive income)	277,209
5. 이익잉여금 (Retained earnings)	2,560,453
Ⅱ. 비지배지분 (Non-controlling interests)	4,352
자본총계 (Total equity)	3,223,710
부채와 자본총계 (Total liabilities and equity)	36,080,854

연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2020년 1월 1일부터 2020년 3월 31일까지

(January 1, 2020 ~ March 31, 2020)

KB손해보험주식회사와 그 종속회사
KB Insurance and subsidiaries

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
I. 영업수익 (Operating revenue)	3,578,072
보험료수익 (Premium income)	2,723,311
재보험금수익 (Reinsurance income)	193,298
구상이익 (Gain from reimbursement)	3,039
수입경비 (Recovered expenses)	26,211
이자수익 (Interest income)	170,979
배당수익 (Dividend income)	12,022
유가증권 평가 및 처분이익 (Gain on valuation and disposal of securities)	50,525
대여금 및 수취채권 평가 및 처분이익 (Gain on valuation and disposal of loans and other receivables)	2,871
파생상품관련이익 (Gain on valuation and disposal of derivatives)	10,930
종속기업투자주식관련이익 (Gain on valuation and disposal of Investments in subsidiaries)	121
외화거래이익 (Foreign currency transaction gain)	253,435
재보험자산변동 (Gain on changes of reinsurance assets)	42,724
기타수익 (Other income)	65,715
특별계정수익 (Separate account income)	22,891
II. 영업비용 (Operating expenses)	3,487,473
보험계약부채전입액 (Change in insurance liabilities)	407,021

연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)
2020년 1월 1일부터 2020년 3월 31일까지
(January 1, 2020 ~ March 31, 2020)

KB손해보험주식회사와 그 종속회사
KB Insurance and subsidiaries

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
보험금비용 (Insurance claims paid)	1,241,609
환급금 및 배당금비용 (Refund of surrender value and dividend expenses)	647,809
재보험료비용 (Reinsurance expenses)	282,500
구상손실 (Loss from reimbursement)	-
손해조사비 (Claim survey expenses paid)	64,295
신계약비상각비 (Amortization of deferred acquisition costs)	215,782
사업비 (Insurance operating expenses)	288,167
이자비용 (Interest expense)	977
유가증권 평가 및 처분손실 (Loss on valuation and disposal of securities)	13,659
대여금 및 수취채권 평가 및 처분손실 (Loss on valuation and disposal of loans and other receivables)	314
파생상품관련손실 (Loss on valuation and disposal of derivatives)	238,648
종속기업투자주식관련손실 (Loss on investments on subsidiaries and associates)	-
외화거래손실 (Foreign currency transaction loss)	21,661
재보험자산변동 (Loss on changes of reinsurance assets)	-
재산관리비 (Administrative expenses for assets)	16,099
부동산관리비 (Administrative expenses for real estate)	4,730
기타비용 (Other expenses)	21,311

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(Consolidated Statements of Comprehensive Income)

2020년 1월 1일부터 2020년 3월 31일까지

(January 1, 2020 ~ March 31, 2020)

KB손해보험주식회사와 그 종속회사
KB Insurance and subsidiaries

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
특별계정비용 (Separate account expenses)	22,891
III. 영업이익(손실) (Operating income)	90,599
IV. 영업외이익 (Non-operating income (expense))	(659)
영업외수익 (Non-operating income)	626
영업외비용 (Non-operating expenses)	1,285
V. 법인세비용차감전계속영업순이익 (Profit before income tax from continuing operations)	89,940
VI. 계속영업법인세비용 (Income tax expense from continuing operations)	23,655
VII. 계속영업당기순이익 (Profit for the period from continuing operations)	66,285
VIII. 중단사업손익 (Profit for the period from discontinued operations)	-
IX. 당기순이익 (Profit for the period)	66,285
X. 기타포괄손익 (Other comprehensive income (loss))	32,230
후속적으로 당기손익으로 재분류되지 않는 포괄손익 (Items that will not be reclassified subsequently to profit or loss)	(402)
1. 확정급여채무 재측정요소 (Remeasurements of defined benefit plans)	(38)
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)	(364)
후속적으로 당기손익으로 재분류되는 포괄손익 (Items that may be subsequently reclassified to profit or loss)	32,632
1. 기타포괄손익-공정가치측정금융상품평가손익 (Unrealized net change in fair value of financial assets at fair value through other comprehensive income)	(8,318)

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(January 1, 2020 ~ March 31, 2020)

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)	35,617
3. 현금흐름위험회피파생상품평가손익 (Effective portion of changes in fair value of cash flow hedges)	(829)
4. 관계기업기타포괄손익 (Unrealized net change in other comprehensive income of associate)	6
5. 해외사업환산손익 (Foreign currency translation differences for foreign operations)	6,413
6. 특별계정기타포괄손익 (Other comprehensive income arising from separate account)	(257)
X. 당기총포괄손익 (Total comprehensive income for the period)	98,515
당기순이익의귀속 (Profit for the period attributable to :)	66,285
1. 지배기업소유지분순이익 (Shareholders of the Parent Company)	66,233
2. 비지배지분순이익 (Non-controlling interests)	52
총포괄손익의귀속 (Total comprehensive income for the year attributable to)	98,515
1. 지배기업소유지분총포괄손익 (Shareholders of the Parent Company)	98,946
2. 비지배지분총포괄손익 (Non-controlling interests)	(431)

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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)	233,693
II. 당기손익-공정가치측정 금융자산 (Financial assets at fair value through profit or loss)	711,187
III. 파생금융자산 (Derivative financial assets)	38,942
IV. 상각후원가측정 대출채권 (Loans at amortized cost)	20,579,499
V. 투자금융자산 (Financial investments)	76,786
VI. 관계기업투자 (Investments in associates)	5,234
VII. 유형자산 (Property and equipment)	143,655
VIII. 무형자산 (Intangible assets)	176,436
IX. 이연법인세자산 (Deferred income tax assets)	117,136
X. 기타자산 (Other assets)	380,320
자산총계 (Total assets)	22,462,888
부 채 (Liabilities)	
I. 차입부채 (Debts)	1,124,125
II. 파생금융부채 (Derivative financial liabilities)	30,042
III. 사채 (Debentures)	14,674,484
IV. 충당부채 (Provisions)	147,586

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

과목명(Description)	금액(Amount)
V. 순확정급여부채 (Net defined benefit liabilities)	1,885
VI. 기타부채 (Other liabilities)	2,454,638
부채 총계 (Total liabilities)	18,432,760
자 본 (Equity)	
I. 지배기업 주주지분 (Equity attributable to shareholders of the parent company)	4,027,798
1. 자본금 (Share capital)	460,000
2. 자본잉여금 (Capital surplus)	1,976,987
3. 기타포괄손익누계액 (Accumulated other comprehensive income)	1,883
4. 이익잉여금 (Retained earnings)	1,588,928
II. 비지배지분 (Non-controlling interests)	2,330
자본총계 (Total equity)	4,030,128
부채와 자본총계 (Total liabilities and equity)	22,462,888

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

과목명(Description)	금액(Amount)
I. 순이자이익 (Net interest income)	318,159
이자수익 (Interest income)	409,042
이자비용 (Interest expense)	(90,883)
II. 순수수료이익 (Net fee and commission income)	83,164
수수료수익 (Fee and commission income)	346,637
수수료비용 (Fee and commission expense)	(263,473)
III. 당기손익-공정가치측정 금융상품 순손익 (Net gains/(losses) on financial instruments at fair value through profit or loss)	4,048
IV. 기타영업손익 (Net other operating income(expenses))	(66,573)
V. 일반관리비 (General and administrative expenses)	(111,685)
VI. 신용손실충당금전입액 (Provision for credit losses)	(116,119)
VII. 영업이익 (Net operating profit)	110,994
VIII. 영업외손익 (Non-operating profit(loss))	(784)
관계기업투자손익 (Share of profit(loss) of associates)	456
기타영업외손익 (Net other non-operating income(expense))	(1,240)
IX. 법인세비용차감전순이익 (Profit before income tax)	110,210
X. 법인세비용 (Income tax expense)	(28,111)
XI. 당기순이익 (Profit for the period)	82,099

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(January 1, 2020 ~ March 31, 2020)

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)	(16,888)
당기손익으로 재분류되지 않는 포괄손익 (Items that will not be reclassified to profit or loss)	(138)
1. 순확정급여부채의 재측정요소 (Actuarial gains(losses) on post defined benefit pension plans)	(138)
후속적으로 당기손익으로 재분류될 수 있는 포괄손익 (Items that may be reclassified subsequently to profit or loss)	(16,750)
1. 관계기업 기타포괄손익에 대한 지분 (Share of other comprehensive income of associates)	155
2. 현금흐름위험회피 수단의 손익 (Cash flow hedges)	(20,168)
3. 해외사업환산손익 (Foreign currency translation difference for foreign operations)	3,263
XIII. 당기총포괄이익 (Total comprehensive income for the period)	65,211
당기순이익의 귀속 (Profit attributable to:)	82,099
지배기업주주지분순이익 (Shareholders of the parent entity)	82,101
비지배지분순이익 (Non-controlling interests)	(2)
당기총포괄이익의 귀속 (Total comprehensive income attributable to:)	65,211
지배기업주주지분총포괄이익 (Shareholders of the parent entity)	64,926
비지배지분총포괄이익 (Non-controlling interest)	285

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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)	30,925
II. 당기손익인식금융자산 (Financial assets at fair value through profit or loss)	277,559
III. 기타포괄손익-공정가치측정유가증권 (Fair value through other comprehensive income)	32,427
IV. 파생금융자산 (Derivative financial assets)	318
V. 대출채권 (Loans)	2,617
VI. 유형자산 (Property and equipment)	7,706
VII. 기타금융자산 (Other financial assets)	30,022
VIII. 매각예정자산 (Assets held for sale)	-
IX. 이연법인세자산 (Deferred income tax assets)	5,565
X. 기타자산 (Other assets)	5,733
자산총계 (Total assets)	392,872
부 채 (Liabilities)	
I. 예수부채 (Deposits)	13,882
II. 차입부채 (Debts)	45,400
III. 기타금융부채 (Other financial liabilities)	141,882
IV. 충당부채 (Provisions)	624

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

과목명(Description)	금액(Amount)
V. 순확정급여부채 (Defined benefit liabilities)	399
VI. 파생상품부채 (Derivative liabilities)	224
VII. 기타부채 (Other liabilities)	20,757
부채 총계 (Total liabilities)	223,168
자 본 (Equity)	
I. 지배기업주주지분 (Equity attributable to shareholders of the parent company)	169,704
1. 자본금 (Share capital)	38,338
2. 자본잉여금 (Capital surplus)	246
3. 기타포괄손익누계액 (Accumulated other comprehensive income)	(197)
4. 이익잉여금 (Retained earnings)	131,317
II. 비지배지분 (Non-controlling interests)	-
자본총계 (Total equity)	169,704
부채와 자본총계 (Total liabilities and equity)	392,872

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KB자산운용주식회사와 그 종속회사
KB Asset Management and subsidiaries

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
I. 영업수익 (Operating income)	43,567
수수료수익 (Commissions received)	31,355
이자수익 (Interest income)	1,753
1. 기타포괄손익-공정가치측정 및 상각후원가 측정 금융상품 이자수익 (Interest income from financial instruments at fair value through other comprehensive income and amortized cost)	256
2. 당기손익-공정가치측정 금융상품 이자수익 (Interest income from financial instruments at fair value through profit or loss)	1,497
배당금수익 (Dividend income)	16
금융상품평가 및 처분이익 (Gain on valuation(sales) of financial assets)	2,461
외환거래이익 (Gain on foreign transactions)	2,913
기타영업수익 (Others)	5,069
II. 영업비용 (Operating expenses)	36,682
수수료비용 (Commissions expense)	1,863
이자비용 (Interest expense)	95
금융상품평가 및 처분손실 (Loss on valuation(sales) of financial assets)	20,610
외환거래손실 (Loss on foreign transactions)	900
판매비와관리비 (General and administrative expenses)	12,676
기타영업비용 (Others)	538
III. 영업이익 (Operating profit)	6,885

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KB자산운용주식회사와 그 종속회사
KB Asset Management and subsidiaries

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
IV. 영업외수익 (Non-operating income)	52
V. 영업외비용 (Non-operating expenses)	261
VI. 법인세비용차감전순이익 (Net income before income tax from continuing operations)	6,676
VII. 법인세비용 (Income tax expense from continuing operations)	2,279
VIII. 당기순이익 (Net income)	4,397
IX. 기타포괄손익 (Other comprehensive gain)	65
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)	65
1. 매도가능금융자산평가손익 (Gain on valuation of financial assets available for sale)	58
2. 해외사업장환산손익 (Foreign currency translation differences for foreign operations)	7
X. 총포괄이익 (Total comprehensive income)	4,462
연결순손익의 귀속 (Profit for the period attributable to)	
1. 지배기업주주지분순이익 (Shareholders of the Parent Company)	4,397
2. 비지배지분순이익 (Non-controlling interests)	-
연결총포괄손익의 귀속 (Total comprehensive income for the year attributable to)	
1. 지배기업주주지분총포괄이익 (Shareholders of the Parent Company)	4,462

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KB자산운용주식회사와 그 종속회사

(단위: 백만원)

KB Asset Management and subsidiaries

(in million won)

과목명(Description)	금액(Amount)
2. 비지배지분총포괄이익 (Non-controlling interests)	-

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KB캐피탈 주식회사와 그 종속회사
KB Capital Co., Ltd. and subsidiaries(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
자 산 (Assets)	
I. 현금 및 현금성자산 (Cash and cash equivalents)	98,688
II. 매도가능금융자산 (Financial assets available for sale)	115,898
III. 대여금 및 수취채권 (Loans and receivables)	9,063,099
IV. 유형자산 (Property and equipment)	20,360
V. 무형자산 (Intangible assets)	51,183
VI. 투자부동산 (Investment property)	-
VII. 기타자산 (Other assets)	2,179,993
자산총계 (Total assets)	11,529,221
부 채 (Liabilities)	
I. 차입부채 (Debts)	561,920
II. 발행사채 (Debenture issued)	8,902,280
III. 충당부채 (Provisions)	614
IV. 순확정급여부채 (Net defined benefit liabilities)	2,261
V. 당기법인세부채 (Current tax liabilities)	21,053
VI. 기타금융부채 (Other financial liabilities)	630,273
VII. 기타부채 (Other liabilities)	86,720

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

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
Ⅷ. 이연법인세부채 (Deferred tax liabilities)	63,964
Ⅸ. 파생상품부채 (Derivative Instruments Liabilities)	-
부채 총계 (Total liabilities)	10,269,085
자 본 (Equity)	
Ⅰ. 자본금 (Capital stock)	126,138
Ⅱ. 신종자본증권 (Hybrid bond)	299,322
Ⅲ. 기타자본구성요소 (Elements of other shareholders' equity)	168,328
Ⅳ. 이익잉여금 (Retained earnings)	666,348
자본총계 (Total equity)	1,260,136
부채와 자본총계 (Total liabilities and equity)	11,529,221

연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2020년 1월 1일부터 2020년 3월 31일까지

(January 1, 2020 ~ March 31, 2020)

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

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
I. 영업이익 (Operating profit)	52,564
순이자이익 (Net interest income)	80,457
순수수료이익 (Net fee and commission income)	133,015
당기손익금융자산 관련손익 (Gain on financial assets at fair value through profit or loss)	(584)
신용손실에 대한 손상차손 (Impairment loss on credit loss)	28,316
일반관리비 (General and administrative expenses)	25,411
기타영업손익 (Other operating profit)	(106,597)
II. 영업외손익 (Non-operating profit(loss))	118
III. 법인세비용차감전순이익 (Profit before income tax)	52,682
IV. 법인세비용 (Income tax expense)	12,669
V. 당기순이익 (Profit for the period)	40,013
VI. 기타포괄손익 (Other comprehensive gain(loss))	567
VII. 총포괄이익 (Total comprehensive income)	40,580

연결재무상태표

(Consolidated Statements of Financial Position)

2020년 3월 31일 현재

(As of March 31, 2020)

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)	200,604
II. 금융자산 (Financial assets)	7,640,923
III. 재보험자산 (Reinsurance assets)	2,070
IV. 신계약비 (Deferred acquisition costs)	156,381
V. 유형자산 (Property and equipment)	9,292
VI. 무형자산 (Intangible assets)	16,391
VII. 당기법인세자산 (Current tax assets)	-
VIII. 이연법인세자산 (Deferred tax assets)	-
IX. 기타자산 (Other assets)	19,684
X. 특별계정자산 (Separate account assets)	1,416,085
자산총계 (Total assets)	9,461,430
부 채 (Liabilities)	
I. 보험부채 (Policy reserve)	7,035,945
II. 계약자지분조정 (Policy reserve adjustment)	2,334
III. 금융부채 (Financial liabilities)	80,435
IV. 이연법인세부채 (Deferred tax liabilities)	3,816

연결재무상태표

(Consolidated Statements of Financial Position)
2020년 3월 31일 현재
(As of March 31, 2020)

KB생명보험주식회사와 그 종속회사
KB Life Insurance and subsidiaries

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
V. 총당부채 (Provisions)	4,327
VI. 퇴직급여부채 (Reserve for severance benefits)	389
VII. 기타부채 (Other liabilities)	280,911
VIII. 특별계정부채 (Separate account liabilities)	1,442,515
부채 총계 (Total liabilities)	8,850,672
자 본 (Equity)	
I. 지배기업주주지분 (Shareholders of the parent company)	610,758
1. 자본금 (Capital stock)	456,000
2. 자본조정 (Capital adjustment)	-
3. 기타포괄손익누계액 (Other comprehensive income)	9,524
4. 이익잉여금 (Retained earnings)	145,234
II. 비지배지분 (Non-controlling interests)	-
자본총계 (Total equity)	610,758
부채와 자본총계 (Total liabilities and equity)	9,461,430

연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2020년 1월 1일부터 2020년 3월 31일까지

(January 1, 2020 ~ March 31, 2020)

KB생명보험주식회사와 그 종속회사
KB Life Insurance and subsidiaries

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
I. 영업수익 (Operating income)	482,720
보험료수익 (Premium income)	231,042
재보험수익 (Reinsurance income)	2,455
책임준비금환입액 (Reversal of insurance reserve)	124,512
이자수익 (Interest income)	
1. 기타포괄손익-공정가치측정 및 상각후원가 측정 금융상품 이자수익 (Interest income from financial instruments at fair value through other comprehensive income and amortized cost)	35,754
2. 당기손익-공정가치측정 금융상품 이자수익 (Interest income from financial instruments at fair value through profit or loss)	627
당기손익-공정가치측정 금융상품 관련 이익 (Gains on financial instruments at fair value through profit or loss)	23,328
기타포괄손익-공정가치측정 금융상품 관련 이익 (Gains on financial instruments at fair value through other comprehensive income)	6,932
상각후원가측정금융자산평가및처분이익 (Gain on valuation(disposal) of loans)	229
파생상품평가 및 거래이익 (Gains on valuation(sales) of derivatives)	7,127
특별계정수입수수료 (Separate account commission received)	12,635
특별계정수익 (Separate account income)	6,995
기타영업수익 (Other operation income)	31,084
II. 영업비용 (Operating expenses & claims)	475,125
책임준비금전입액 (Increase in policy reserve)	-
지급보험금 (Claim & surrender)	364,280

연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2020년 1월 1일부터 2020년 3월 31일까지

(January 1, 2020 ~ March 31, 2020)

KB생명보험주식회사와 그 종속회사
KB Life Insurance and subsidiaries

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
재보험비용 (Reinsurance expenses)	1,697
사업비 (Operating expenses)	21,166
신계약비상각비 (Amortization of deferred acquisition cost)	31,399
재산관리비 (Investment administrative expenses)	788
당기손익-공정가치측정 금융상품 관련 손실 (Losses on financial instruments at fair value through profit or loss)	9,001
기타포괄손익-공정가치측정 금융상품 관련 손실 (Losses on financial instruments at fair value through other comprehensive income)	13
파생상품평가 및 처분손실 (Losses on valuation(sales) of derivatives)	29,380
특별계정비용 (Separate account expenses)	6,995
기타영업비용 (Other operating losses)	10,406
III. 영업이익(손실) (Operating income(Losses))	7,595
IV. 영업외수익 (Non-operating income)	16
V. 영업외비용 (Non-operating expenses)	144
VI. 법인세차감전이익 (Profit before tax expense)	7,467
VII. 법인세비용 (Income tax expense)	1,517
VIII. 당기순이익 (Net income)	5,950
IX. 기타포괄손익 (Other comprehensive income for the period)	(10,529)
당기손익으로 재분류되지 않는 항목 (Items that will not be reclassified to profit or loss)	

연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2020년 1월 1일부터 2020년 3월 31일까지

(January 1, 2020 ~ March 31, 2020)

KB생명보험주식회사와 그 종속회사
KB Life Insurance and subsidiaries

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
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)	148
후속적으로 당기손익으로 재분류될 수 있는 항목 (Items that may be reclassified subsequently to profit or loss)	
1. 기타포괄손익-공정가치측정 금융상품의 평가이익(손실) (Gain on valuation of available-for-sales securities)	216
2. 특별계정기타포괄손익 (Other comprehensive income from Separate account)	(76)
3. 손익변동성조정손익 (Overlay approach-adjustment)	(10,817)
X. 당기포괄이익 (Total comprehensive income for the period)	(4,579)

재무상태표

(Statements of Financial Position)

2020년 3월 31일 현재

(As of March 31, 2020)

KB부동산신탁 주식회사

(단위: 백만원)

KB Real Estate Trust Co., Ltd.

(in million won)

과목명(Description)	금액(Amount)
자 산 (Assets)	
I. 현금 및 예치금 (Cash and due from financial institutions)	173,101
현금 및 현금성 자산 (Cash and cash equivalents)	49,902
예치금 (Deposits)	123,199
II. 증권 (Securities)	35,155
당기손익-공정가치측정 유가증권 (Securities at fair value through profit or loss)	35,155
관계회사투자지분 (Investments in associates)	-
III. 파생상품자산 (Derivative assets)	-
IV. 대출채권 (Loans)	116,042
대여금 (Loans)	-
신탁계정대 (Loans to trust)	134,539
대손충당금(-) (Allowance for doubtful accounts)	(18,497)
V. 유형자산 (Property and equipment)	18,856
VI. 기타자산 (Other assets)	30,913
자산총계 (Total assets)	374,067
부 채 (Liabilities)	
I. 차입부채 (Debts)	-

재무상태표

(Statements of Financial Position)

2020년 3월 31일 현재

(As of March 31, 2020)

KB부동산신탁 주식회사

KB Real Estate Trust Co., Ltd.

(단위: 백만원)

(in million won)

과목명(Description)	금액(Amount)
II. 기타부채 (Other liabilities)	90,242
부채 총계 (Total liabilities)	90,242
자 본 (Equity)	
I. 자본금 (Share capital)	80,000
II. 기타포괄손익누계액 (Accumulated other comprehensive income)	(443)
III. 이익잉여금 (Retained earnings)	204,268
자본총계 (Total equity)	283,825
부채와 자본총계 (Total liabilities and equity)	374,067

손익계산서

(Income Statements)

2020년 1월 1일부터 2020년 3월 31일까지
(January 1, 2020 ~ March 31, 2020)

KB부동산신탁 주식회사
KB Real Estate Trust Co., Ltd.

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
I. 영업수익 (Operating income)	38,125
수수료수익 (Commissions received)	35,428
증권평가 및 처분이익 (Gains on valuation(sales) of Securities)	503
이자수익 (Interest income)	1,993
대출채권 관련 이익 (Income from trading loans)	-
기타의 영업수익 (Other operating income)	201
II. 영업비용 (Operating expenses)	9,991
증권평가 및 처분손실 (Loss on valuation(sales) of Securities)	-
이자비용 (Interest expenses)	184
대출평가 및 처분손실 (Loss on valuation and disposal of loans receivable)	2,363
외환거래손실 (Loss on foreign transactions)	-
판매비와관리비 (General and administrative expenses)	7,210
기타의 영업비용 (Other operating expenses)	234
III. 영업이익(손실) (Operating profit(loss))	28,134
IV. 영업외수익 (Non-operating income)	477
V. 영업외비용 (Non-operating expenses)	141
VI. 법인세비용차감전계속사업손익 (Net income(loss) before income tax from continuing operations)	28,470

손익계산서

(Income Statements)

2020년 1월 1일부터 2020년 3월 31일까지
(January 1, 2020 ~ March 31, 2020)

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)	7,451
VIII. 계속사업이익 (Net income (loss) from continuing operations)	21,019
IX. 중단사업손익 (Net income (loss) from discontinued operations)	-
X. 당기순이익 (Net income)	21,019

재무상태표

(Statements of Financial Position)

2020년 3월 31일 현재

(As of March 31, 2020)

주식회사 KB저축은행
KB Savings Bank Co., Ltd.

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
자 산 (Assets)	
I. 현금 및 예치금 (Cash and due from financial institutions)	114,276
II. 유가증권 (Securities)	24,269
III. 대출채권 (Loans)	1,176,216
IV. 유형자산 (Tangible assets)	17,967
V. 기타자산 (Other assets)	70,659
자산총계 (Total assets)	1,403,387
부 채 (Liabilities)	
I. 예수금 (Deposits)	1,150,278
II. 기타부채 (Other liabilities)	40,413
부채 총계 (Total liabilities)	1,190,691
자 본 (Equity)	
I. 자본금 (Capital stock)	40,010
II. 자본잉여금 (Capital surplus)	125,504
III. 이익잉여금 (Retained earnings)	50,791
IV. 기타포괄손익누계액 (Accumulated other comprehensive income)	(3,609)
자본총계 (Total equity)	212,696
부채와 자본총계 (Total liabilities and equity)	1,403,387

손익계산서

(Income Statements)

2020년 1월 1일부터 2020년 3월 31일까지
(January 1, 2020 ~ March 31, 2020)

주식회사 KB저축은행
KB Savings Bank Co., Ltd.

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
I. 영업수익 (Operating income)	22,961
이자수익 (Interest income)	21,378
1. 예치금이자 (Interest on deposits)	440
2. 단기매매증권이자 (Interest on trading securities)	-
3. 매도가능증권이자 (Interest on securities available for sale)	256
4. 대출금이자 (Interest on loans & discounts)	20,663
5. 기타이자수익 (Other operating income)	19
유가증권평가및처분이익 (Gains on valuation(sales) of Securities)	2
대출채권평가및처분이익 (Gains on valuation(sales) of Loans)	-
수수료수익 (Fee and commission income)	1,441
기타영업수익 (Other operation income)	6
배당금수익 (Dividend income)	134
II. 영업외수익 Non-operating income	63
III. 영업비용 Operating expenses & claims	18,014
이자비용 (Interest expense)	6,106
1. 예수금이자 (Interest on deposits)	6,090
2. 기타이자비용 (Interest on others)	16

손익계산서

(Income Statements)

2020년 1월 1일부터 2020년 3월 31일까지
(January 1, 2020 ~ March 31, 2020)

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)	2,257
1. 대손상각비 (Bad debt expense)	2,257
수수료비용 (Fee and commission expense)	1,855
기타영업비용 (Other operating losses)	1,356
판매비와관리비 (Selling and administrative expenses)	6,440
IV. 영업외비용 (Non-operating expenses)	40
V. 법인세차감전순손익 (Income before income tax expenses)	4,970
VI. 당기순이익 (Net income)	3,424

연결재무상태표

(Consolidated Statements of Financial Position)
2020년 3월 31일 현재
(As of March 31, 2020)

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)	155,732
II. 예치금 (Due from bank)	4,443
III. 창업투자자산 (Investment in small and medium sized enterprises)	586,365
IV. PEF 투자자산 (Investment in PEF)	8,409
V. 기타자산 (Other assets)	6,769
자산총계 (Total assets)	761,718
부 채 (Liabilities)	
I. 단기차입금 (Short-term borrowings)	150,000
II. 확정급여부채 (Allowance for retirement and severance benefit)	100
III. 파생상품부채 (Derivative debts)	-
IV. 기타부채 (Other liabilities)	402,126
부채 총계 (Total liabilities)	552,226
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)

2020년 3월 31일 현재

(As of March 31, 2020)

KB인베스트먼트와 그 종속회사

(단위: 백만원)

KB Investment and subsidiaries

(in million won)

과목명(Description)	금액(Amount)
III. 기타포괄손익누계액 (Accumulated other comprehensive income)	(58)
IV. 이익잉여금 (Retained earnings)	96,240
자본총계 (Total equity)	209,492
부채와 자본총계 (Total liabilities and equity)	761,718

연결손익계산서

(Consolidated Income Statements)
2020년 1월 1일부터 2020년 3월 31일까지
(January 1, 2020 ~ March 31, 2020)

KB인베스트먼트와 그 종속회사
KB Investment and subsidiaries

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
I. 영업수익 (Operating revenues)	20,259
창업투자수익 (Revenues on investments in small and medium-size enterprises)	6,165
PEF 투자수익 (Revenues on Investments in PEF)	17
운용수익 (Other investment revenues)	2,843
경영자문료수익 (Consulting fees)	10
소수주주지분손실 (Net expenses in minority interest)	11,224
II. 영업비용 (Operating expenses)	28,149
투자및금융비용 (Investment and financial expenses)	908
창업투자비용 (Expenses on investments in small and medium-size enterprises)	21,920
PEF 투자비용 (Expenses on investments in PEF)	1,433
일반관리비 (Administrative expenses)	3,888
소수주주지분순이익 (Net income in minority interest)	-
III. 영업이익 (Operating income(losses))	(7,890)
IV. 영업외수익 (Non-operating income)	-
V. 영업외비용 (Non-operating expenses)	33
VI. 법인세비용차감전계속사업손익 (Continuing operation income before income tax)	(7,923)
VII. 계속사업손익법인세비용 (Income tax expense)	(2,657)
VIII. 당기순이익 (Net income for the year)	(5,266)

재무상태표

(Statements of Financial Position)

2020년 3월 31일 현재

(As of March 31, 2020)

KB데이터시스템
KB Data Systems

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
자 산 (Assets)	
I. 유동자산 (Current assets)	38,356
당좌자산 (Quick assets)	38,292
1. 현금및현금성자산 (Cash and cash equivalents)	5,517
2. 단기금융상품 (Short-term financial instruments)	14,498
3. 매출채권 (Accounts receivable)	4,846
4. 대손충당금 (Allowance for doubtful accounts)	-
5. 기타 (Others)	13,431
재고자산 (Inventories)	64
상품 (Merchandise)	64
II. 비유동자산 (Non-current assets)	5,698
투자자산 (Investments assets)	555
유형자산 (Tangible assets)	935
무형자산 (Intangible assets)	1,193
기타비유동자산 (Other non-current assets)	3,015
자산총계 (Total assets)	44,054
부 채 (Liabilities)	

재무상태표

(Statements of Financial Position)

2020년 3월 31일 현재

(As of March 31, 2020)

KB데이터시스템
KB Data Systems

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
I. 유동부채 (Current liabilities)	21,289
매입채무 (Accounts payable)	12,343
미지급비용 (Accrued expenses)	3,828
기타 (Others)	5,118
II. 비유동부채 (Long-term liabilities)	1,003
퇴직급여충당금 (Accrued severance benefits)	168
장기미지급비용 (Long-term Accrued expenses)	611
기타 (Others)	224
부채 총계 (Total liabilities)	22,292
자 본 (Equity)	
I. 자본금 (Capital stock)	8,000
II. 기타포괄손익누계액 (Accumulated other comprehensive income)	(3,844)
III. 이익잉여금 (Retained earnings)	17,606
자본총계 (Total equity)	21,762
부채와 자본총계 (Total liabilities and equity)	44,054

손익계산서

(Income Statements)

2020년 1월 1일부터 2020년 3월 31일까지
(January 1, 2020 ~ March 31, 2020)

KB데이터시스템
KB Data Systems

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
I. 매출 (Sales)	37,965
상품매출 (Sales of merchandise)	2,047
용역수익 (Service revenue)	35,918
II. 매출원가 (Cost of sales)	34,649
상품매출원가 (Cost of merchandise)	1,847
용역매출원가 (Cost of service)	32,802
III. 매출총이익 (Gross profit)	3,316
IV. 판매비와관리비 (Selling and administrative expenses)	1,705
인건비 (Payroll)	728
경비 (Expenses)	977
V. 영업이익 (Operating income)	1,611
VI. 영업외수익 (Non-operating income)	148
VII. 영업외비용 (Non-operating expenses)	23
VIII. 법인세비용차감전순이익 (Income before income tax)	1,736
IX. 법인세비용 (Income tax expenses)	662
X. 당기순이익 (Net income for the period)	1,074

재무상태표

(Statements of Financial Position)

2020년 3월 31일 현재

(As of March 31, 2020)

KB신용정보

KB Credit Information

(단위: 백만원)

(in million won)

과목명(Description)	금액(Amount)
자 산 (Assets)	
Ⅰ. 유동자산 (Current assets)	11,126
현금및현금성자산 (Cash and cash equivalents)	2,376
단기금융상품 (Short-term financial instruments)	4,570
매출채권 (Trade receivables)	3,758
기타 (Others)	422
Ⅱ. 비유동자산 (Non-current assets)	16,802
장기금융상품 (Long-term financial instruments)	347
유형자산 (Tangible assets)	9,329
무형자산 (Intangible assets)	897
이연법인세자산 (Deferred income tax assets)	910
임차보증금 (Guarantee deposits)	5,319
기타보증금 (Other deposits received)	-
자산총계 (Total assets)	27,928
부 채 (Liabilities)	
Ⅰ. 유동부채 (Current liabilities)	8,775
기타충당부채 (Provision for other estimated liabilities)	4,454

재무상태표

(Statements of Financial Position)

2020년 3월 31일 현재

(As of March 31, 2020)

KB신용정보

(단위: 백만원)

KB Credit Information

(in million won)

과목명(Description)	금액(Amount)
미지급비용 (Accrued expenses)	2,603
예수금 (Withholdings)	1,205
미지급금 (Non-trade payables)	235
미지급법인세 (Income taxes payable)	-
리스부채 (Lease liabilities)	278
II. 비유동부채 (Long-term liabilities)	4,087
확정급여부채 (Liabilities for defined benefit obligations)	393
장기성미지급금 (Long-term non-trade payables)	345
기타충당부채 (Provision for other estimated liabilities)	2,821
리스부채 (Lease liabilities)	528
부채 총계 (Total liabilities)	12,862
자 본 (Equity)	
I. 자본금 (Capital stock)	6,262
II. 자본잉여금 (Additional paid-in and other capital)	1,422
III. 이익잉여금 (Retained earnings)	7,411
IV. 기타포괄손익누계액 (Accumulated other comprehensive income)	(29)
자본총계 (Total equity)	15,066

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재무상태표

(Statements of Financial Position)

2020년 3월 31일 현재

(As of March 31, 2020)

KB신용정보

(단위: 백만원)

KB Credit Information

(in million won)

과목명(Description)	금액(Amount)
부채와 자본총계 (Total liabilities and equity)	27,928

손익계산서

(Income Statements)

2020년 1월 1일부터 2020년 3월 31일까지
(January 1, 2020 ~ March 31, 2020)

KB신용정보

KB Credit Information

(단위: 백만원)

(in million won)

과목명(Description)	금액(Amount)
I. 매출 (Sales)	9,488
용역수입 (Revenues-services)	9,488
II. 매출원가 (Cost of service)	5,101
III. 매출총이익 (Gross profit)	4,388
IV. 판매비와관리비 (Selling and administrative expenses)	3,717
V. 영업이익 (Operating income)	671
VI. 금융수익 (Finance revenues)	44
VII. 기타수익 (Other revenues)	7
VIII. 기타비용 (Other expenses)	546
IX. 법인세차감전순이익 (Income before income tax expenses)	176
X. 법인세비용 (Income tax expenses)	6
XI. 당기순이익 (Net income)	169