



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

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*b KB신용정보 KB Credit Information

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Disclaimer

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본 자료에 포함된 경영실적은 기업회계기준서 제1109호 금융상품(IFRS9)을 적용하여 작성하였습니다.

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 6월 30일 현재

(As of June 30, 2020)

☞ 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)	22,509,456
II. 당기손익-공정가치측정 금융자산 (Financial assets at fair value through profit or loss)	58,652,951
III. 파생금융자산 (Derivative financial assets)	3,952,910
IV. 상각후원가측정 대출채권 (Loans at amortized cost)	367,862,483
V. 투자금융자산 (Financial investments)	74,810,342
VI. 관계기업 및 공동기업 투자 (Investments in associates and joint ventures)	691,700
VII. 유형자산 (Property and equipment)	5,005,926
VIII. 투자부동산 (Investment property)	2,848,208
IX. 무형자산 (Intangible assets)	3,053,762
X. 당기법인세자산 (Current income tax assets)	22,324
XI. 이연법인세자산 (Deferred income tax assets)	27,498
XII. 매각예정자산 (Assets held for sale)	49,142
XIII. 기타자산 (Other assets)	29,989,937
자산총계 (Total assets)	569,476,639
부 채 (Liabilities)	
I. 당기손익-공정가치측정 금융부채 (Financial liabilities at fair value through profit or loss)	13,366,437

연결재무상태표

(Consolidated Statements of Financial Position)

2020년 6월 30일 현재

(As of June 30, 2020)

☞ KB금융지주와 그 종속회사

(단위: 백만원)

KB Financial Group Inc. and subsidiaries

(in million won)

과목명(Description)	금액(Amount)
II. 파생금융부채 (Derivative financial liabilities)	4,290,818
III. 예수부채 (Deposits)	327,743,474
IV. 차입부채 (Debts)	46,895,767
V. 사채 (Debentures)	57,444,655
VI. 충당부채 (Provisions)	595,057
VII. 순확정급여부채 (Defined benefit liabilities)	347,518
VIII. 당기법인세부채 (Current income tax liabilities)	482,098
IX. 이연법인세부채 (Deferred income tax liabilities)	817,918
X. 보험계약부채 (Insurance contract liabilities)	36,117,918
XI. 기타부채 (Other liabilities)	41,067,836
부채총계 (Total liabilities)	529,169,496
자 본 (Equity)	
I. 지배기업 주주지분 (Equity attributable to shareholders of the parent company)	39,567,768
1. 자본금 (Share capital)	2,090,558
2. 신종자본증권 (Hybrid Financial Instrument)	798,116
3. 자본잉여금 (Capital surplus)	16,728,115
4. 기타포괄손익누계액 (Accumulated other comprehensive income)	293,265

연결재무상태표

(Consolidated Statements of Financial Position)

2020년 6월 30일 현재

(As of June 30, 2020)

(주) KB금융지주와 그 종속회사

(단위: 백만원)

KB Financial Group Inc. and subsidiaries

(in million won)

과목명(Description)	금액(Amount)
5. 이익잉여금 (Retained earnings)	20,793,902
6. 자기주식 (Treasury shares)	(1,136,188)
Ⅱ. 비지배지분 (Non-controlling interests)	739,375
자본총계 (Total equity)	40,307,143
부채와 자본총계 (Total liabilities and equity)	569,476,639

연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2020년 1월 1일부터 2020년 6월 30일까지

(January 1, 2020 ~ June 30, 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)	4,683,248
이자수익 (Interest income)	7,221,747
1. 기타포괄손익-공정가치측정 및 상각후원가 측정 금융상품 이자수익 (Interest income from financial instruments at fair value through other comprehensive income and amortized cost)	6,872,874
2. 당기손익-공정가치측정 금융상품 이자수익 (Interest income from financial instruments at fair value through profit or loss)	348,873
이자비용 (Interest expense)	(2,538,499)
II. 순수수수료이익 (Net fee and commission income)	1,381,314
수수료수익 (Fee and commission income)	2,135,435
수수료비용 (Fee and commission expense)	(754,121)
III. 순보험손익 (Net insurance income)	180,456
보험수익 (Insurance income)	6,837,454
보험비용 (Insurance expense)	(6,656,998)
IV. 당기손익-공정가치측정 금융상품 순손익 (Net gains/(losses) on financial instruments at fair value through profit or loss)	234,721
1. 당기손익조정접근법 조정전 손익 (Net gains/(losses) on financial instruments at fair value through profit or loss before applying overlay approach)	295,718
2. 당기손익조정접근법 조정 순손익 (Net gains/(losses) on overlay adjustment)	(60,997)
V. 기타영업손익 (Net other operating income(expenses))	(464,808)
VI. 일반관리비 (General and administrative expenses)	(3,045,606)

연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2020년 1월 1일부터 2020년 6월 30일까지

(January 1, 2020 ~ June 30, 2020)

(주) KB금융지주와 그 종속회사

(단위: 백만원)

KB Financial Group Inc. and subsidiaries

(in million won)

과목명(Description)	금액(Amount)
VII. 신용손실충당금 반영전 영업이익 (Operating profit before provision for credit losses)	2,969,325
VIII. 신용손실충당금전입액 (Provision for credit losses)	(539,748)
IX. 영업이익 (Net operating profit)	2,429,577
X. 영업외손익 (Non-operating profit(loss))	(33,973)
1. 관계기업 및 공동기업 투자손익 (Share of profit of associates and joint ventures)	(12,835)
2. 기타영업외손익 (Net other non-operating income(expense))	(21,138)
XI. 법인세비용차감전순이익 (Profit before income tax)	2,395,604
XII. 법인세비용 (Income tax expense)	(664,227)
XIII. 당기순이익 (Profit for the period)	1,731,377
XIV. 법인세비용차감후기타포괄손익 (Other comprehensive income(loss) for the period, net of tax)	(57,698)
당기손익으로 재분류되지 않는 포괄손익 (Items that will not be reclassified to profit or loss)	(206,253)
1. 순확정급여부채의 재측정요소 (Actuarial gains(losses) on post defined benefit pension plans)	(2,149)
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)	(234,094)
4. 당기손익-공정가치지정 금융부채 신용위험 변동손익 (Fair value changes on financial liabilities designated at fair value due to own credit risk)	29,967
후속적으로 당기손익으로 재분류될 수 있는 포괄손익 (Items that may be reclassified subsequently to profit or loss)	148,555
1. 외환차이 (Exchange differences on translating foreign operations)	43,180

연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2020년 1월 1일부터 2020년 6월 30일까지

(January 1, 2020 ~ June 30, 2020)

(주) KB금융지주와 그 종속회사

(단위: 백만원)

KB Financial Group Inc. and subsidiaries

(in million won)

과목명(Description)	금액(Amount)
2. 기타포괄손익-공정가치 측정 채무상품 관련 손익 (Net gains/(losses) on financial instruments at fair value through other comprehensive income)	88,916
3. 관계기업 및 공동기업 기타포괄손익에 대한 지분 (Shares of other comprehensive income of associates and joint ventures)	6,269
4. 현금흐름위험회피손익 (Cash flow hedges)	(39,186)
5. 해외사업장순투자위험회피수단의 손익 (Gains(losses) on hedging instruments of a net investment in a foreign operation)	1,293
6. 특별계정 기타포괄손익 (Other comprehensive income(loss) arising from separate account)	3,908
7. 손익변동성 조정손익 (Net gains/(losses) on overlay adjustment)	44,175
XV. 당기총포괄이익 (Total comprehensive income for the period)	1,673,679
당기순이익의 귀속 (Profit attributable to:)	1,731,377
1. 지배기업주주지분순이익 (Shareholders of the parent entity)	1,711,303
2. 비지배지분순이익 (Non-controlling interests)	20,074
당기총포괄이익 귀속 (Total comprehensive income attributable to:)	1,673,679
1. 지배기업주주지분총포괄이익 (Shareholders of the parent entity)	1,656,546
2. 비지배지분총포괄이익 (Non-controlling interests)	17,133
XVI. 주당이익(단위: 원) (Earnings per share)(in won)	
기본주당이익 (Basic earnings per share)	4,376
희석주당이익 (Diluted earnings per share)	4,340

재무상태표

(Separate Statements of Financial Position)

2020년 6월 30일 현재

(As of June 30, 2020)

(주) 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)	32,080
II. 당기손익-공정가치측정 금융자산 (Financial assets at fair value through profit or loss)	1,568,882
III. 상각후원가측정 대출채권 (Loans at amortized cost)	150,000
IV. 종속기업 투자 (Investments in subsidiaries)	24,212,116
V. 유형자산 (Property and equipment)	3,688
VI. 무형자산 (Intangible assets)	11,212
VII. 이연법인세자산 (Deferred income tax assets)	1,794
VIII. 기타자산 (Other assets)	623,905
자산총계 (Total assets)	26,603,677
부 채 (Liabilities)	
I. 차입부채 (Debts)	100,000
II. 사채 (Debentures)	6,255,663
III. 순확정급여부채 (Defined benefit liabilities)	1,530
IV. 당기법인세부채 (Current income tax liabilities)	449,799
V. 기타부채 (Other liabilities)	187,038
부채 총계 (Total liabilities)	6,994,030

재무상태표

(Separate Statements of Financial Position)

2020년 6월 30일 현재

(As of June 30, 2020)

(주) KB금융지주

KB Financial Group Inc.

(단위: 백만원)

(in million won)

과목명(Description)	금액(Amount)
자 본 (Equity)	
I. 자본금 (Share capital)	2,090,558
II. 신종자본증권 (Hybrid financial instrument)	797,996
III. 자본잉여금 (Capital surplus)	14,759,273
IV. 기타포괄손익누계액 (Accumulated other comprehensive income)	(7,702)
V. 이익잉여금 (Retained earnings)	3,105,710
VI. 자기주식 (Treasury Shares)	(1,136,188)
자본총계 (Total equity)	19,609,647
부채와 자본총계 (Total liabilities and equity)	26,603,677

포괄손익계산서

(Separate Statements of Comprehensive Income)
2020년 1월 1일부터 2020년 6월 30일까지
(January 1, 2020 ~ June 30, 2020)

☞ KB금융지주
KB Financial Group Inc.

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
I. 순이자이익 (Net interest income)	(60,371)
이자수익 (Interest income)	4,078
이자비용 (Interest expense)	(64,449)
II. 순수수수료이익 (Net fee and commission income)	(3,819)
수수료수익 (Fee and commission income)	378
수수료비용 (Fee and commission expense)	(4,197)
III. 당기손익-공정가치측정 금융상품 순손익 (Net gains/(losses) on financial instruments at fair value through profit or loss)	6,332
IV. 기타영업손익 (Net other operating income(expenses))	974,930
V. 일반관리비 (General and administrative expenses)	(31,466)
VI. 신용손실충당금 반영전 영업이익 (Operating profit before provision for credit losses)	885,606
VII. 신용손실충당금전입액 (Provision for credit losses)	-
VIII. 영업이익 (Net operating profit)	885,606
IX. 영업외손익 (Non-operating profit(loss))	162
X. 법인세비용차감전순이익 (Profit before income tax)	885,768
XI. 법인세비용 (Income tax expense)	(5,747)
XII. 당기순이익 (Profit for the period)	880,021
XIII. 법인세비용차감후기타포괄손익 (Other comprehensive income(loss) for the period, net of tax)	(38)

포괄손익계산서

(Separate Statements of Comprehensive Income)

2020년 1월 1일부터 2020년 6월 30일까지

(January 1, 2020 ~ June 30, 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)	(38)
순확정급여부채의 재측정요소 (Actuarial gains(losses) on post defined benefit pension plans)	(38)
XIV. 당기총포괄이익 (Total comprehensive income for the period)	879,983
XV. 주당이익(단위: 원) (Earnings per share)(in won)	
기본주당이익 (Basic earnings per Share)	2,242
희석주당이익 (Diluted earnings per Share)	2,224

연결재무상태표

(Consolidated Statements of Financial Position)

2020년 6월 30일 현재

(As of June 30, 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)	16,836,435
II. 당기손익-공정가치측정 금융자산 (Financial assets at fair value through profit or loss)	15,508,687
III. 파생금융자산 (Derivative financial assets)	2,999,409
IV. 상각후원가측정 대출채권 (Loans at amortized cost)	320,801,882
V. 투자금융자산 (Financial investments)	53,504,736
VI. 관계기업 투자 (Investments in associates)	642,717
VII. 유형자산 (Property and equipment)	3,734,714
VIII. 투자부동산 (Investment property)	471,109
IX. 무형자산 (Intangible assets)	704,288
X. 당기법인세자산 (Current income tax assets)	17,068
XI. 이연법인세자산 (Deferred income tax assets)	26,012
XII. 매각예정자산 (Assets held for sale)	49,142
XIII. 기타자산 (Other assets)	10,014,037
자산총계 (Total assets)	425,310,236
부 채 (Liabilities)	
I. 당기손익-공정가치측정 금융부채 (Financial liabilities at fair value through profit or loss)	78,880

연결재무상태표

(Consolidated Statements of Financial Position)

2020년 6월 30일 현재

(As of June 30, 2020)

주식회사 국민은행과 그 종속기업
KB Kookmin Bank & Subsidiaries

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
II. 파생금융부채 (Derivative financial liabilities)	2,838,494
III. 예수부채 (Deposits)	321,097,020
IV. 차입부채 (Debts)	26,177,108
V. 사채 (Debentures)	22,164,123
VI. 충당부채 (Provisions)	339,962
VII. 순확정급여부채 (Defined benefit liabilities)	258,117
VIII. 당기법인세부채 (Current income tax liabilities)	24,101
IX. 이연법인세부채 (Deferred income tax liabilities)	192,083
X. 기타부채 (Other liabilities)	22,817,324
부채 총계 (Total liabilities)	395,987,212
자 본 (Equity)	
I. 지배기업 주주지분 (Equity attributable to shareholders of the parent entity)	29,170,822
1. 자본금 (Capital stock)	2,021,896
2. 신종자본증권 (Hybrid financial instrument)	574,523
3. 자본잉여금 (Capital surplus)	4,808,482
4. 기타포괄손익누계액 (Accumulated other comprehensive income)	(45,139)

연결재무상태표

(Consolidated Statements of Financial Position)

2020년 6월 30일 현재

(As of June 30, 2020)

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

과목명(Description)	금액(Amount)
5. 이익잉여금 (Retained earnings)	21,811,060
II. 비지배지분 (Non-controlling interest equity)	152,202
자본총계 (Total equity)	29,323,024
부채와 자본총계 (Total liabilities and equity)	425,310,236

연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2020년 1월 1일부터 2020년 6월 30일까지
(January 1, 2020 ~ June 30, 2020)

주식회사 국민은행과 그 종속기업
KB Kookmin Bank & Subsidiaries

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
I. 순이자이익 (Net interest income)	3,275,712
이자수익 (Interest income)	5,270,152
1. 기타포괄손익-공정가치측정 및 상각후원가 측정 금융상품 이자수익 (Interest income from financial instruments at fair value through other comprehensive income and amortized cost)	5,163,933
2. 당기손익-공정가치측정 금융상품 이자수익 (Interest income from financial instruments at fair value through profit or loss)	106,219
이자비용 (Interest Expense)	(1,994,440)
II. 순수수수료이익 (Net fee and commission income)	543,049
수수료수익 (Fee and commission income)	718,552
수수료비용 (Fee and commission expense)	(175,503)
III. 당기손익-공정가치측정 금융상품 순손익 (Net gains/(losses) on financial instruments at fair value through profit or loss)	198,576
IV. 기타영업손익 (Net other operating income(expenses))	(189,758)
V. 일반관리비 (General and administrative expenses)	(1,875,281)
VI. 신용손실충당금 반영전 영업이익 (Operating profit before provision for credit losses)	1,952,298
VII. 신용손실충당금전입액 (Provision for credit losses)	(215,967)
VIII. 영업이익 (Net operating profit)	1,736,331
IX. 영업외손익 (Non-operating profit(loss))	(25,769)
관계기업투자손익 (Share of profit(loss) of associates)	(14,514)

연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2020년 1월 1일부터 2020년 6월 30일까지

(January 1, 2020 ~ June 30, 2020)

주식회사 국민은행과 그 종속기업
KB Kookmin Bank & Subsidiaries

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
기타영업외손익 (Net other non-operating income(expense))	(11,255)
X. 법인세비용차감전순이익 (Profit before income tax)	1,710,562
XI. 법인세비용 (Income tax expense)	(453,284)
XII. 당기순이익 (Profit for the period)	1,257,278
XIII. 법인세비용차감후기타포괄손익 (Other comprehensive income(loss) for the period, net of tax)	69,347
당기손익으로 재분류되지 않는 포괄손익 (Items that will not be reclassified to profit or loss)	(580)
1. 순확정급여부채의 재측정요소 (Actuarial gains(losses) on post defined benefit pension plans)	(1,863)
2. 기타포괄손익 - 공정가치 측정 금융상품 관련 손익 (Revaluation gains/(losses) on equity instruments at fair value through other comprehensive income)	1,283
후속적으로 당기손익으로 재분류될 수 있는 포괄손익 (Items that may be reclassified subsequently to profit or loss)	69,927
1. 외환차이 (Exchange differences on translating foreign operations)	17,281
2. 기타포괄손익-공정가치측정금융상품관련손익 (Net gains/(losses) on financial instruments at fair value through other comprehensive income)	63,052
3. 관계기업 기타포괄손익에 대한 지분 (Share of other comprehensive income of associates)	3,302
4. 해외사업장순투자위험회피수단의 손익 (Gains(losses) on hedging instruments of a net investment in a foreign operation)	1,088
5. 현금흐름위험회피 수단의 손익 (Cash flow hedges)	(14,796)
XIV. 당기총포괄이익 (Total comprehensive income attributable to:)	1,326,625
당기순이익의 귀속 (Profit attributable to:)	1,257,278

연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2020년 1월 1일부터 2020년 6월 30일까지

(January 1, 2020 ~ June 30, 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)	1,246,754
2. 비지배지분순이익 (Non-controlling interests)	10,524
당기총포괄이익의 귀속 (Total comprehensive income attributable to:)	69,347
1. 지배기업주주지분총포괄이익 (Shareholders of the parent entity)	69,347
2. 비지배지분총포괄이익 (Non-controlling interest)	-

재무상태표

(Separate Statements of Financial Position)

2020년 6월 30일 현재

(As of June 30, 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)	14,970,045
II. 당기손익-공정가치측정 금융자산 (Financial assets at fair value through profit or loss)	11,762,854
III. 파생금융자산 (Derivative financial assets)	3,103,598
IV. 상각후원가측정 대출채권 (Loans at amortized cost)	315,112,328
V. 투자금융자산 (Financial investments)	53,097,629
VI. 관계기업 투자 (Investments in associates)	1,837,140
VII. 유형자산 (Property and equipment)	3,696,377
VIII. 투자부동산 (Investment property)	35,052
IX. 무형자산 (Intangible assets)	306,077
X. 당기법인세자산 (Current income tax assets)	12,242
XI. 이연법인세자산 (Deferred income tax assets)	-
XII. 매각예정자산 (Assets held for sale)	49,142
XIII. 기타자산 (Other assets)	9,947,082
자산총계 (Total assets)	413,929,566
부 채 (Liabilities)	
I. 당기손익-공정가치측정 금융부채 (Financial liabilities at fair value through profit or loss)	78,880

재무상태표

(Separate Statements of Financial Position)

2020년 6월 30일 현재

(As of June 30, 2020)

주식회사 국민은행
KB Kookmin Bank

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
II. 파생금융부채 (Derivative financial liabilities)	2,898,135
III. 예수부채 (Deposits)	313,337,431
IV. 차입부채 (Debts)	25,013,829
V. 사채 (Debentures)	20,465,147
VI. 충당부채 (Provisions)	339,385
VII. 순확정급여부채 (Defined benefit liabilities)	258,051
VIII. 당기법인세부채 (Current income tax liabilities)	6,820
IX. 이연법인세부채 (Deferred income tax liabilities)	164,033
X. 기타부채 (Other liabilities)	21,939,343
부채 총계 (Total liabilities)	384,501,054
자 본 (Equity)	
I. 지배기업 주주지분 (Equity attributable to shareholders of the parent entity)	29,428,512
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)	(49,028)
5. 이익잉여금 (Retained earnings)	21,661,090

재무상태표

(Separate Statements of Financial Position)

2020년 6월 30일 현재

(As of June 30, 2020)

주식회사 국민은행
KB Kookmin Bank(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
Ⅱ. 비지배지분 (Non-controlling interest equity)	-
자본총계 (Total equity)	29,428,512
부채와 자본총계 (Total liabilities and equity)	413,929,566

손익계산서

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(January 1, 2020 ~ June 30, 2020)

주식회사 국민은행
KB Kookmin Bank

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
I. 순이자이익 (Net interest income)	3,148,736
이자수익 (Interest income)	5,018,212
1. 기타포괄손익-공정가치측정 및 상각후원가 측정 금융상품 이자수익 (Interest income from financial instruments at fair value through other comprehensive income and amortized cost)	4,970,865
2. 당기손익-공정가치측정 금융상품 이자수익 (Interest income from financial instruments at fair value through profit or loss)	47,347
이자비용 (Interest Expense)	(1,869,476)
II. 순수수수료이익 (Net fee and commission income)	560,188
수수료수익 (Fee and commission income)	724,844
수수료비용 (Fee and commission expense)	(164,656)
III. 당기손익-공정가치측정 금융상품 순손익 (Net gains/(losses) on financial instruments at fair value through profit or loss)	234,459
IV. 기타영업손익 (Net other operating income(expenses))	(176,474)
V. 일반관리비 (General and administrative expenses)	(1,830,829)
VI. 신용손실충당금 반영전 영업이익 (Operating profit before provision for credit losses)	1,936,080
VII. 신용손실충당금전입액 (Provision for credit losses)	(212,365)
VIII. 영업이익 (Net operating profit)	1,723,715
IX. 영업외손익 (Non-operating profit(loss))	5,065
관계기업투자손익 (Share of profit(loss) of associates)	5,984

손익계산서

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(January 1, 2020 ~ June 30, 2020)

주식회사 국민은행
KB Kookmin Bank

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
기타영업외손익 (Net other non-operating income(expense))	(919)
X. 법인세비용차감전순이익 (Profit before income tax)	1,728,780
XI. 법인세비용 (Income tax expense)	(468,628)
XII. 당기순이익 (Profit for the period)	1,260,152
XIII. 법인세비용차감후기타포괄손익 (Other comprehensive income(loss) for the period, net of tax)	48,169
당기손익으로 재분류되지 않는 포괄손익 (Items that will not be reclassified to profit or loss)	(580)
1. 순확정급여부채의 재측정요소 (Actuarial gains(losses) on post defined benefit pension plans)	(1,863)
2. 기타포괄손익 - 공정가치 측정 금융상품 관련 손익 (Revaluation gains/(losses) on equity instruments at fair value through other comprehensive income)	1,283
후속적으로 당기손익으로 재분류될 수 있는 포괄손익 (Items that may be reclassified subsequently to profit or loss)	48,749
1. 외환차이 (Exchange differences on translating foreign operations)	1,129
2. 기타포괄손익-공정가치측정금융상품관련손익 (Net gains/(losses) on financial instruments at fair value through other comprehensive income)	62,416
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)	(14,796)
XIV. 당기총포괄이익 (Total comprehensive income attributable to:)	1,308,321
당기순이익의 귀속 (Profit attributable to:)	1,260,152

손익계산서

(Separate Statements of Comprehensive Income)

2020년 1월 1일부터 2020년 6월 30일까지

(January 1, 2020 ~ June 30, 2020)

주식회사 국민은행
KB Kookmin Bank

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
1. 지배기업주주지분순이익 (Shareholders of the parent entity)	1,260,152
2. 비지배지분순이익 (Non-controlling interests)	-
당기총포괄이익의 귀속 (Total comprehensive income attributable to:)	48,169
1. 지배기업주주지분총포괄이익 (Shareholders of the parent entity)	48,169
2. 비지배지분총포괄이익 (Non-controlling interest)	-

대차대조표(신탁계정)

Balance Sheet (Trust accounts)

2020년 6월 30일 현재

(As of June 30, 2020)

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
자 산 (Assets)	
I. 현금 및 예치금 (Cash and due from financial institutions)	22,007,241
1. 원화예치금 (Due from banks in won)	22,007,241
II. 유가증권 (Securities)	26,088,758
1. 주식 (Stock)	2,536,096
2. 국채 (Government bonds)	370,875
3. 금융채 (Finance debentures)	1,672,464
4. 지방채 (Local government bonds)	44,338
5. 사채 (Corporate bonds)	4,436,369
6. 외화유가증권 (Securities in foreign currency)	171,058
7. 매입어음 (Bills bought)	1,007,888
8. 기타유가증권 (Other securities)	15,849,670
III. 대출금 (Loans & discounts)	204,887
1. 부동산저당대출 (Loans on real estate collateral)	-
2. 채권담보대출 (Loans on receivables collateral)	38,611
3. 수익권담보대출 (Loans on trust benefit collateral)	166,276
IV. 콜론 (Call loans)	-

대차대조표(신탁계정)

Balance Sheet (Trust accounts)

2020년 6월 30일 현재

(As of June 30, 2020)

(단위: 백만원)

(in million won)

과목명(Description)	금액(Amount)
V. 환매조건부채권 (Bonds purchased under resale agreements)	6,216,900
VI. 금전채권 (Money receivables)	4,400,681
VII. 수탁부동산 (Movables & real estate)	1,018,659
VIII. 기타자산 (Others)	312,791
1. 가지급금 (Suspense receivables)	-
2. 미수수익 (Accrued revenues receivable)	292,578
3. 미수금 (Accounts receivable)	5,752
4. 선급비용 (Prepaid expenses)	254
5. 선급금 (Prepaid payments)	14,183
6. 기타잡자산 (Prepaid expenses)	24
IX. 고유계정대 (Lendings to banking account)	987,074
X. 채권평가충당금(-) (Allowance for valuation of receivables(-))	(110)
자산총계 (Total assets)	61,236,881
부 채 (Liabilities)	
I. 금전신탁 (Money in trust)	54,412,447
1. 불특정금전신탁합동운용 (Unspecified money trust)	67
2. 적립식목적신탁합동운용 (Reserving objective trust(performance))	9,967

대차대조표(신탁계정)

Balance Sheet (Trust accounts)

2020년 6월 30일 현재

(As of June 30, 2020)

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
3. 가계금전신탁합동운용 (Household money trust)	10,398
4. 개발신탁합동운용 (Development Money Trust)	36
5. 노후생활연금신탁합동운용 (Money trust for old age living pension)	1,456
6. 기업금전신탁합동운용 (Business money trust)	1,288
7. 국민주신탁합동운용 (National stock trust)	2,198
8. 개인연금신탁합동운용 (Personal pension trust)	1,803,138
9. 가계장기신탁합동운용 (Long term house trust)	8,316
10. 근로자우대신탁합동운용 (Workers preferential trust)	1,459
11. 신종적립신탁합동운용 (New reserving trust)	5,994
12. 퇴직신탁운용 (Retirement trust)	8,400
13. 특정금전신탁 (Specified money trust)	24,685,770
14. 단위금전신탁합동운용 (Unit type money trust)	-
15. 추가금전신탁 (Open type money trust)	1,788
16. 신개인연금신탁합동운용 (New personal pension trust)	69,093
17. 신노후생활연금신탁합동운용 (New pension trust)	2,693
18. 신근로자우대신탁합동운용 (New workers preferential trust)	11
19. 연금신탁합동운용 (Pension trust)	2,003,744

대차대조표(신탁계정)

Balance Sheet (Trust accounts)

2020년 6월 30일 현재

(As of June 30, 2020)

(단위: 백만원)

(in million won)

과목명(Description)	금액(Amount)
20. 퇴직연금신탁 (Trust of retirement pension plan)	23,408,693
21. 개인종합자산신탁 (Individual savings account)	2,387,938
Ⅱ. 재산신탁 (Property in trust)	5,472,023
1. 유가증권의신탁 (Securities in trust)	98,245
2. 금전채권의신탁 (Money receivables in trust)	4,355,119
3. 부동산의신탁 (Real estate in trust)	1,018,659
Ⅲ. 공익신탁 (Public in trust)	-
Ⅳ. 기타부채 (Other borrowings)	1,236,472
1. 미지급금 (Accounts payable)	43,348
2. 선수수익 (Income in advance)	3,187
3. 미지급신탁보수 (Accrued payable trust fees)	76,462
4. 미지급신탁이익 (Accrued payable trust profit)	1,082,920
5. 미지급비용 (Accrued payable expenses)	30,555
Ⅴ. 특별유보금 (Special reserves)	115,939
부채 총계 (Total liabilities)	61,236,881

손익계산서(신탁계정)

Income Statement(Trust accounts)
2020년 1월 1일부터 2020년 6월 30일까지
(January 1, 2020 ~ June 30, 2020)

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
수 익 (Revenues)	
I. 예치금이자 (Interest on due from banks)	204,558
II. 유가증권이자 (Interest on securities)	344,776
국채이자 (Interest on government bonds)	3,901
금융채이자 (Interest on finance debentures)	16,456
지방채이자 (Interest on local government bonds)	405
사채이자 (Interest on corporate bonds)	35,282
배당금수익 (Dividend income)	2,659
외화유가증권이자 (Interest on securities in foreign currency)	6,178
매입어음이자 (Interest on bills bought)	8,052
기타유가증권이자 (Interest on others securities)	271,843
III. 대출금이자 (Interest on loans & discounts)	3,431
부동산저당대출이자 (Interest on real estate collateral loans)	-
채권담보대출이자 (Interest on receivables collateral loans)	441
수익권담보대출이자 (Interest on trust benefit collateral loans)	2,990
IV. 콜론이자 (Interest on call loans)	-
V. 환매조건부채권이자 (Interest on bonds under resale agreements)	33,908

손익계산서(신탁계정)

Income Statement(Trust accounts)
2020년 1월 1일부터 2020년 6월 30일까지
(January 1, 2020 ~ June 30, 2020)

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
VI. 금전채권이자 (Interest on money receivables)	259
VII. 파생상품관련익 (Revenues on derivatives)	61
VIII. 유가증권관련수익 (Revenues on securities)	102,904
유가증권매매익 (Gain on sales of securities)	83,299
유가증권상환익 (Gain on redemption of securities)	687
유가증권평가익 (Gain on valuation of securities)	18,918
VIII. 외화환차익 (Gain on foreign currency)	-
IX. 외화자산부채평가익 (Gain on valuation of assets and liabilities denominated in foreign currency)	37,353
X. 수입수수료 (Commissions received)	1
XI. 기타수익 (Other revenues)	125,636
XII. 고유계정대이자 (Interest on loans to banking account)	6,784
XIII. 특별유보금환입 (Transfer from special provision)	97
XIV. 채권평가충당금환입 (Transfer from allowance for valuation of receivables)	140
신탁이익계 (Total revenues)	859,908
비 용 (Expenses)	
I. 금전신탁이익 (Gain on money trust)	590,507
불특정금전신탁이익 (Gain on unspecified money trust)	-

손익계산서(신탁계정)

Income Statement(Trust accounts)
2020년 1월 1일부터 2020년 6월 30일까지
(January 1, 2020 ~ June 30, 2020)

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
적립식목적신탁실적이익 (Gain on installment money trust(performance))	158
가계금전신탁이익 (Gain on household money trust)	92
개발신탁이익 (Gain on development trust)	1
노후생활연금신탁이익 (Gain on money trust for old age living pension)	5
기업금전신탁이익 (Gain on corporate money trust)	7
국민주신탁이익 (Gain on national stock trust)	1
개인연금신탁이익 (Gain on money trust for individual pension)	19,740
가계장기신탁이익 (Gain on household long-term money trust)	76
근로자우대신탁이익 (Gain on money trust for employee)	5
신종적립신탁이익 (Gain on new installment money trust)	42
퇴직신탁이익 (Gain on retirement trust)	35
특정금전신탁이익 (Gain on specified money trust)	345,086
추가금전신탁이익 (Gain on open type money trust)	3
신개인연금신탁이익 (Gain on new money trust for individual pension)	939
신노후생활연금신탁이익 (Gain on new money trust for old age living pension)	10
신근로자우대신탁이익 (Gain on money trust for employee)	-
연금신탁이익 (Gain on pension trust)	24,687

손익계산서(신탁계정)

Income Statement(Trust accounts)
2020년 1월 1일부터 2020년 6월 30일까지
(January 1, 2020 ~ June 30, 2020)

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
퇴직연금신탁이익 (Gain on trust of retirement pension plan)	179,218
개인종합자산신탁이익 (Individual savings account)	20,402
II. 재산신탁이익 (Gain on property trust)	752
유가증권의신탁이익 (Gain on securities trust)	601
금전채권의신탁이익 (Gain on money receivables trust)	151
III. 기타지급이자 (Other interest paid)	-
IV. 지급수수료 (Commissions paid)	15,955
V. 파생상품관련손 (Loss on derivatives)	41
VI. 외화환차손 (Loss on foreign exchange)	3,240
VII. 외화자산부채평가손 (Loss on valuation of assets and liabilities denominated in foreign currency)	37,364
VIII. 유가증권관련비용 (Expenses on securities)	101,795
유가증권매매손 (Loss on sales of securities)	80,244
유가증권상환손 (Loss on redemption of securities)	13,307
유가증권평가손 (Loss on valuation of securities)	8,244
IX. 기금출연료 (Contribution to fund)	3,372
신용보증기금출연료 (Contribution to credit guarantee fund)	2
신탁보험료 (Insurance fees on deposits)	3,370

손익계산서(신탁계정)

Income Statement(Trust accounts)
2020년 1월 1일부터 2020년 6월 30일까지
(January 1, 2020 ~ June 30, 2020)

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
X. 세금과공과 (Taxes)	215
XI. 신탁보수 (Trust fees & commissions)	103,983
XII. 기타비용 (Other expenses)	1,111
XIII. 특별유보금전입 (Provision for special provision)	1,557
XIV. 채권평가충당금전입 (Provision for allowance for valuation of receivables)	16
신탁손실계 (Total expenses)	859,908

연결재무상태표

(Consolidated Statements of Financial Position)

2020년 6월 30일 현재

(As of June 30, 2020)

KB증권 주식회사와 그 종속기업

(단위: 백만원)

KB Securities and subsidiaries

(in million won)

과목명(Description)	금액(Amount)
자 산 (Assets)	
I. 현금 및 예치금 (Cash and deposits)	4,832,387
II. 당기손익-공정가치측정 금융자산 (Financial assets at fair value through profit or loss)	29,996,857
III. 파생금융자산 (Derivative financial assets)	985,228
IV. 기타포괄손익-공정가치측정유가증권 (Fair value through other comprehensive income)	3,531,869
V. 종속기업및관계기업투자 (Investments in associates, subsidiaries and joint ventures)	63,528
VI. 상각후원가측정 대출채권 (Loans at amortized cost)	6,837,955
VII. 유형자산 (Property and equipment)	234,268
VIII. 투자부동산 (Investment property)	1,528,709
IX. 무형자산 (Intangible assets)	163,592
X. 당기법인세자산 (Current tax assets)	5,916
XI. 기타금융자산 (Other financial assets)	8,259,490
XII. 기타자산 (Other non-financial assets)	97,142
자산총계 (Total assets)	56,536,941
부 채 (Liabilities)	
I. 예수부채 (Deposits received)	6,356,209
II. 당기손익-공정가치측정 금융부채 (Financial liabilities at fair value through profit or loss)	13,307,488

연결재무상태표

(Consolidated Statements of Financial Position)

2020년 6월 30일 현재

(As of June 30, 2020)

KB증권 주식회사와 그 종속기업

(단위: 백만원)

KB Securities and subsidiaries

(in million won)

과목명(Description)	금액(Amount)
Ⅲ. 파생금융부채 (Derivative financial liabilities)	1,260,672
Ⅳ. 차입부채 (Borrowings)	22,776,461
Ⅴ. 당기법인세부채 (Current tax liabilities)	7,572
Ⅵ. 순확정급여부채 (Net defined benefit liabilities)	43,503
Ⅶ. 이연법인세부채 (Deferred tax liabilities)	45,845
Ⅷ. 충당부채 (Provisions)	52,668
Ⅸ. 기타금융부채 (Other financial liabilities)	7,690,168
Ⅹ. 기타부채 (Other non-financial liabilities)	248,570
부채 총계 (Total liabilities)	51,789,156
자 본 (Equity)	
Ⅰ. 지배기업 주주지분 (Controlling interests)	4,747,459
1. 자본금 (Stockholder's equity)	1,493,102
2. 기타불입자본 (Other paid-in capital)	1,478,717
3. 이익잉여금 (Retained earnings)	1,550,291
4. 기타자본구성요소 (Elements of other shareholders' equity)	225,349
Ⅱ. 비지배지분 (Non-controlling interests)	326
자본총계 (Total equity)	4,747,785
부채와 자본총계 (Total liabilities and equity)	56,536,941

연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2020년 1월 1일부터 2020년 6월 30일까지

(January 1, 2020 ~ June 30, 2020)

KB증권 주식회사와 그 종속기업
KB Securities and subsidiaries

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
I. 영업수익 (Operating income)	6,446,608
수수료수익 (Commissions received)	432,023
금융상품평가 및 처분이익 (Gain on valuation(sales) of financial assets)	4,864,455
이자수익 (Interest income)	419,126
상각후원가측정금융자산평가및처분이익 (Gain on valuation(disposal) of loans)	10,425
외환거래이익 (Gain on foreign transactions)	616,634
기타영업수익 (Others)	103,945
II. 영업비용 (Operating expenses)	6,237,187
수수료비용 (Commissions expense)	60,386
금융상품평가 및 처분손실 (Loss on valuation(sales) of financial assets)	4,981,074
이자비용 (Interest expense)	174,136
상각후원가측정금융자산평가및처분손실 (Loss on valuation(disposal) of loans)	25,740
외환거래손실 (Loss on foreign transactions)	593,878
판매비와 관리비 (General and administrative expenses)	379,166
기타영업비용 (Others)	22,807
III. 영업이익(손실) (Operating profit(loss))	209,421
IV. 영업외수익 (Non-operating income)	32,016

연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2020년 1월 1일부터 2020년 6월 30일까지

(January 1, 2020 ~ June 30, 2020)

KB증권 주식회사와 그 종속기업

(단위: 백만원)

KB Securities and subsidiaries

(in million won)

과목명(Description)	금액(Amount)
V. 영업외비용 (Non-operating expenses)	47,061
VI. 법인세비용차감전순이익(손실) (Net income(loss) before income tax from continuing operations)	194,376
VII. 법인세비용(수익) (Income tax expense(income) from continuing operations)	57,574
VIII. 당기순이익(손실) (Net income(loss))	136,802
1. 지배기업주주지분순이익 (Shareholders of the parent entity)	136,791
2. 비지배지분순이익 (Non-controlling interest)	11
IX. 기타포괄손익 (Other comprehensive gain(loss))	70,575
X. 당기총포괄이익(손실) (Consolidated net comprehensive income(loss))	207,377
1. 지배기업주주지분총포괄이익 (Shareholders of the parent entity)	207,355
2. 비지배지분총포괄이익 (Non-controlling interest)	22

연결재무상태표

(Consolidated Statements of Financial Position)

2020년 6월 30일 현재

(As of June 30, 2020)

KB손해보험주식회사와 그 종속회사

(단위: 백만원)

KB Insurance and subsidiaries

(in million won)

과목명(Description)	금액(Amount)
자 산 (Assets)	
I. 현금및현금성자산 (Cash and cash equivalents)	286,221
II. 금융자산 (Financial assets)	29,734,722
1. 당기손익공정가치측정금융자산 (Financial assets at fair value through profit or loss)	8,119,191
2. 기타포괄손익공정가치측정금융자산 (Financial assets at fair value through other comprehensive income)	4,674,633
3. 상각후원가측정금융자산 (Financial assets at amortised cost)	8,764,514
4. 상각후원가측정대출채권 (Loans)	7,470,402
5. 상각후원가측정기타수취채권 (Other receivables)	705,982
III. 관계기업투자주식 (Investments in associates)	1,371
IV. 위험회피목적파생상품자산 (Derivative assets to hedge)	6,223
V. 재보험자산 (Reinsurance assets)	881,912
VI. 투자부동산 (Investment property)	260,377
VII. 유형자산 (Property and equipment)	765,382
VIII. 무형자산 (Intangible assets)	51,470
IX. 당기법인세자산 (Current tax assets)	-
X. 이연법인세자산 (Deferred tax assets)	3,004
XI. 신계약비 (Deferred acquisition costs)	1,353,940

연결재무상태표

(Consolidated Statements of Financial Position)

2020년 6월 30일 현재

(As of June 30, 2020)

KB손해보험주식회사와 그 종속회사

(단위: 백만원)

KB Insurance and subsidiaries

(in million won)

과목명(Description)	금액(Amount)
XII. 기타자산 (Other assets)	103,022
VIII. 특별계정자산 (Separate account assets)	3,170,287
자산총계 (Total assets)	36,617,931
부 채 (Liabilities)	
I. 보험계약부채 (Insurance liabilities)	28,844,631
II. 금융부채 (Financial liabilities)	662,604
1. 당기손익인식금융부채 (Financial liabilities at fair value through profit or loss)	8,083
2. 차입부채 (Debts)	17,160
3. 기타금융부채 (Other financial liabilities)	637,361
III. 위험회피목적파생상품부채 (Derivative liabilities to hedge)	165,346
IV. 총당부채 (Provisions)	24,252
V. 확정급여채무 (Net defined benefit liabilities)	28,010
VI. 당기법인세부채 (Current tax liabilities)	221
VII. 이연법인세부채 (Deferred tax liabilities)	381,404
VIII. 기타부채 (Other liabilities)	86,128
IX. 특별계정부채 (Separate account liabilities)	3,136,234
부채 총계 (Total liabilities)	33,328,830

연결재무상태표

(Consolidated Statements of Financial Position)

2020년 6월 30일 현재

(As of June 30, 2020)

KB손해보험주식회사와 그 종속회사

(단위: 백만원)

KB Insurance and subsidiaries

(in million won)

과목명(Description)	금액(Amount)
자 본 (Equity)	
I. 지배기업소유지분 (Equity attributable to shareholders of the Parent Company)	3,284,267
1. 자본금 (Capital stock)	33,250
2. 자본잉여금 (Capital surplus)	348,454
3. 자본조정 (Capital adjustments)	(9)
4. 기타포괄손익누계액 (Accumulated other comprehensive income)	291,708
5. 이익잉여금 (Retained earnings)	2,610,864
II. 비지배지분 (Non-controlling interests)	4,834
자본총계 (Total equity)	3,289,101
부채와 자본총계 (Total liabilities and equity)	36,617,931

연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2020년 1월 1일부터 2020년 6월 30일까지

(January 1, 2020 ~ June 30, 2020)

KB손해보험주식회사와 그 종속회사

(단위: 백만원)

KB Insurance and subsidiaries

(in million won)

과목명(Description)	금액(Amount)
I. 영업수익 (Operating revenue)	6,854,656
보험료수익 (Premium income)	5,460,821
재보험금수익 (Reinsurance income)	360,269
구상이익 (Gain from reimbursement)	2,066
수입경비 (Recovered expenses)	46,685
이자수익 (Interest income)	340,249
배당수익 (Dividend income)	12,936
유가증권 평가 및 처분이익 (Gain on valuation and disposal of securities)	90,590
대여금 및 수취채권 평가 및 처분이익 (Gain on valuation and disposal of loans and other receivables)	3,692
파생상품관련이익 (Gain on valuation and disposal of derivatives)	25,131
종속기업투자주식관련이익 (Gain on valuation and disposal of Investments in subsidiaries)	182
외화거래이익 (Foreign currency transaction gain)	196,692
재보험자산변동 (Gain on changes of reinsurance assets)	144,240
기타수익 (Other income)	125,893
특별계정수익 (Separate account income)	45,210
II. 영업비용 (Operating expenses)	6,690,660
보험계약부채전입액 (Change in insurance liabilities)	1,013,801

연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2020년 1월 1일부터 2020년 6월 30일까지

(January 1, 2020 ~ June 30, 2020)

KB손해보험주식회사와 그 종속회사

(단위: 백만원)

KB Insurance and subsidiaries

(in million won)

과목명(Description)	금액(Amount)
보험금비용 (Insurance claims paid)	2,354,262
환급금 및 배당금비용 (Refund of surrender value and dividend expenses)	1,216,948
재보험료비용 (Reinsurance expenses)	560,840
구상손실 (Loss from reimbursement)	-
손해조사비 (Claim survey expenses paid)	125,350
신계약비상각비 (Amortization of deferred acquisition costs)	437,526
사업비 (Insurance operating expenses)	573,800
이자비용 (Interest expense)	1,739
유가증권 평가 및 처분손실 (Loss on valuation and disposal of securities)	34,192
대여금 및 수취채권 평가 및 처분손실 (Loss on valuation and disposal of loans and other receivables)	380
파생상품관련손실 (Loss on valuation and disposal of derivatives)	204,227
종속기업투자주식관련손실 (Loss on investments on subsidiaries and associates)	-
외화거래손실 (Foreign currency transaction loss)	38,365
재보험자산변동 (Loss on changes of reinsurance assets)	-
재산관리비 (Administrative expenses for assets)	32,120
부동산관리비 (Administrative expenses for real estate)	9,407
기타비용 (Other expenses)	42,493

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2020년 1월 1일부터 2020년 6월 30일까지

(January 1, 2020 ~ June 30, 2020)

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

과목명(Description)	금액(Amount)
특별계정비용 (Separate account expenses)	45,210
III. 영업이익(손실) (Operating income)	163,996
IV. 영업외이익 (Non-operating income (expense))	(3,537)
영업외수익 (Non-operating income)	1,579
영업외비용 (Non-operating expenses)	5,116
V. 법인세비용차감전계속영업순이익 (Profit before income tax from continuing operations)	160,460
VI. 계속영업법인세비용 (Income tax expense from continuing operations)	43,934
VII. 계속영업당기순이익 (Profit for the period from continuing operations)	116,526
VIII. 중단사업손익 (Profit for the period from discontinued operations)	-
IX. 당기순이익 (Profit for the period)	116,526
X. 기타포괄손익 (Other comprehensive income (loss))	47,380
후속적으로 당기손익으로 재분류되지 않는 포괄손익 (Items that will not be reclassified subsequently to profit or loss)	428
1. 확정급여채무 재측정요소 (Remeasurements of defined benefit plans)	(98)
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)	526
후속적으로 당기손익으로 재분류되는 포괄손익 (Items that may be subsequently reclassified to profit or loss)	46,952
1. 기타포괄손익-공정가치측정금융상품평가손익 (Unrealized net change in fair value of financial assets at fair value through other comprehensive income)	13,425

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(January 1, 2020 ~ June 30, 2020)

KB손해보험주식회사와 그 종속회사
KB Insurance and subsidiaries

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
2. 손익변동성 조정 손익 (Amount reclassified between profit or loss and other comprehensive income applying the overlay approach)	31,765
3. 현금흐름위험회피파생상품평가손익 (Effective portion of changes in fair value of cash flow hedges)	(6,976)
4. 관계기업기타포괄손익 (Unrealized net change in other comprehensive income of associate)	(7)
5. 해외사업환산손익 (Foreign currency translation differences for foreign operations)	5,326
6. 특별계정기타포괄손익 (Other comprehensive income arising from separate account)	3,419
X. 당기총포괄손익 (Total comprehensive income for the period)	163,906
당기순이익의귀속 (Profit for the period attributable to :)	116,526
1. 지배기업소유지분순이익 (Shareholders of the Parent Company)	116,643
2. 비지배지분순이익 (Non-controlling interests)	(117)
총포괄손익의귀속 (Total comprehensive income for the year attributable to)	163,906
1. 지배기업소유지분총포괄손익 (Shareholders of the Parent Company)	163,856
2. 비지배지분총포괄손익 (Non-controlling interests)	50

연결재무상태표

(Consolidated Statements of Financial Position)

2020년 6월 30일 현재

(As of June 30, 2020)

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)	411,244
II. 당기손익-공정가치측정 금융자산 (Financial assets at fair value through profit or loss)	546,880
III. 파생금융자산 (Derivative financial assets)	19,572
IV. 상각후원가측정 대출채권 (Loans at amortized cost)	20,802,535
V. 투자금융자산 (Financial investments)	54,125
VI. 관계기업투자 (Investments in associates)	5,302
VII. 유형자산 (Property and equipment)	145,290
VIII. 무형자산 (Intangible assets)	166,099
IX. 이연법인세자산 (Deferred income tax assets)	133,257
X. 기타자산 (Other assets)	1,574,500
자산총계 (Total assets)	23,858,804
부 채 (Liabilities)	
I. 차입부채 (Debts)	1,102,454
II. 파생금융부채 (Derivative financial liabilities)	33,930
III. 사채 (Debentures)	15,549,176
IV. 총당부채 (Provisions)	163,458

연결재무상태표

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2020년 6월 30일 현재

(As of June 30, 2020)

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

과목명(Description)	금액(Amount)
V. 순확정급여부채 (Net defined benefit liabilities)	5,638
VI. 기타부채 (Other liabilities)	2,905,884
부채 총계 (Total liabilities)	19,760,540
자 본 (Equity)	
I. 지배기업 주주지분 (Equity attributable to shareholders of the parent company)	4,095,996
1. 자본금 (Share capital)	460,000
2. 자본잉여금 (Capital surplus)	1,976,987
3. 기타포괄손익누계액 (Accumulated other comprehensive income)	(11,602)
4. 이익잉여금 (Retained earnings)	1,670,611
II. 비지배지분 (Non-controlling interests)	2,268
자본총계 (Total equity)	4,098,264
부채와 자본총계 (Total liabilities and equity)	23,858,804

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2020년 1월 1일부터 2020년 6월 30일까지

(January 1, 2020 ~ June 30, 2020)

주식회사 KB국민카드와 그 종속기업
KB Kookmin Card and subsidiaries

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
I. 순이자이익 (Net interest income)	624,430
이자수익 (Interest income)	803,951
이자비용 (Interest expense)	(179,521)
II. 순수수수료이익 (Net fee and commission income)	179,914
수수료수익 (Fee and commission income)	716,619
수수료비용 (Fee and commission expense)	(536,705)
III. 당기손익-공정가치측정 금융상품 순손익 (Net gains/(losses) on financial instruments at fair value through profit or loss)	4,304
IV. 기타영업손익 (Net other operating income(expenses))	(128,833)
V. 일반관리비 (General and administrative expenses)	(228,696)
VI. 신용손실충당금전입액 (Provision for credit losses)	(227,996)
VII. 영업이익 (Net operating profit)	223,123
VIII. 영업외손익 (Non-operating profit(loss))	(1,645)
관계기업투자손익 (Share of profit(loss) of associates)	674
기타영업외손익 (Net other non-operating income(expense))	(2,319)
IX. 법인세비용차감전순이익 (Profit before income tax)	221,478
X. 법인세비용 (Income tax expense)	(57,656)
XI. 당기순이익 (Profit for the period)	163,822

연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2020년 1월 1일부터 2020년 6월 30일까지

(January 1, 2020 ~ June 30, 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)	(30,475)
당기손익으로 재분류되지 않는 포괄손익 (Items that will not be reclassified to profit or loss)	(16,505)
1. 순확정급여부채의 재측정요소 (Actuarial gains(losses) on post defined benefit pension plans)	(130)
2. 기타포괄손익-공정가치 측정 지분상품 관련 손익 (Revaluation gains/(losses) on equity instruments at fair value through other comprehensive income)	(16,375)
후속적으로 당기손익으로 재분류될 수 있는 포괄손익 (Items that may be reclassified subsequently to profit or loss)	(13,970)
1. 관계기업 기타포괄손익에 대한 지분 (Share of other comprehensive income of associates)	102
2. 현금흐름위험회피 수단의 손익 (Cash flow hedges)	(15,818)
3. 해외사업환산손익 (Foreign currency translation difference for foreign operations)	1,746
XIII. 당기총포괄이익 (Total comprehensive income for the period)	133,347
당기순이익의 귀속 (Profit attributable to:)	163,822
지배기업주주지분순이익 (Shareholders of the parent entity)	163,784
비지배지분순이익 (Non-controlling interests)	38
당기총포괄이익의 귀속 (Total comprehensive income attributable to:)	133,347
지배기업주주지분총포괄이익 (Shareholders of the parent entity)	133,124
비지배지분총포괄이익 (Non-controlling interest)	223

연결재무상태표

(Consolidated Statements of Financial Position)

2020년 6월 30일 현재

(As of June 30, 2020)

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)	20,616
II. 당기손익인식금융자산 (Financial assets at fair value through profit or loss)	283,818
III. 기타포괄손익-공정가치측정유가증권 (Fair value through other comprehensive income)	33,480
IV. 파생금융자산 (Derivative financial assets)	117
V. 대출채권 (Loans)	2,739
VI. 유형자산 (Property and equipment)	7,332
VII. 기타금융자산 (Other financial assets)	28,392
VIII. 매각예정자산 (Assets held for sale)	-
IX. 이연법인세자산 (Deferred income tax assets)	3,712
X. 기타자산 (Other assets)	5,697
자산총계 (Total assets)	385,903
부 채 (Liabilities)	
I. 예수부채 (Deposits)	2,465
II. 차입부채 (Debts)	28,700
III. 기타금융부채 (Other financial liabilities)	149,240
IV. 총당부채 (Provisions)	624

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(As of June 30, 2020)

KB자산운용주식회사와 그 종속회사
KB Asset Management and subsidiaries

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
V. 순확정급여부채 (Defined benefit liabilities)	443
VI. 파생상품부채 (Derivative liabilities)	7
VII. 기타부채 (Other liabilities)	16,827
부채 총계 (Total liabilities)	198,306
자 본 (Equity)	
I. 지배기업주주지분 (Equity attributable to shareholders of the parent company)	187,597
1. 자본금 (Share capital)	38,338
2. 자본잉여금 (Capital surplus)	246
3. 기타포괄손익누계액 (Accumulated other comprehensive income)	539
4. 이익잉여금 (Retained earnings)	148,474
II. 비지배지분 (Non-controlling interests)	-
자본총계 (Total equity)	187,597
부채와 자본총계 (Total liabilities and equity)	385,903

연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2020년 1월 1일부터 2020년 6월 30일까지

(January 1, 2020 ~ June 30, 2020)

KB자산운용주식회사와 그 종속회사
KB Asset Management and subsidiaries

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
I. 영업수익 (Operating income)	80,806
수수료수익 (Commissions received)	64,851
이자수익 (Interest income)	3,306
1. 기타포괄손익-공정가치측정 및 상각후원가 측정 금융상품 이자수익 (Interest income from financial instruments at fair value through other comprehensive income and amortized cost)	498
2. 당기손익-공정가치측정 금융상품 이자수익 (Interest income from financial instruments at fair value through profit or loss)	2,808
배당금수익 (Dividend income)	132
금융상품평가 및 처분이익 (Gain on valuation(sales) of financial assets)	4,519
외환거래이익 (Gain on foreign transactions)	3,116
기타영업수익 (Others)	4,882
II. 영업비용 (Operating expenses)	50,825
수수료비용 (Commissions expense)	4,455
이자비용 (Interest expense)	168
금융상품평가 및 처분손실 (Loss on valuation(sales) of financial assets)	13,861
외환거래손실 (Loss on foreign transactions)	1,548
판매비와관리비 (General and administrative expenses)	27,722
기타영업비용 (Others)	3,071
III. 영업이익 (Operating profit)	29,981

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2020년 1월 1일부터 2020년 6월 30일까지

(January 1, 2020 ~ June 30, 2020)

KB자산운용주식회사와 그 종속회사
KB Asset Management and subsidiaries

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
IV. 영업외수익 (Non-operating income)	67
V. 영업외비용 (Non-operating expenses)	311
VI. 법인세비용차감전순이익 (Net income before income tax from continuing operations)	29,737
VII. 법인세비용 (Income tax expense from continuing operations)	8,183
VIII. 당기순이익 (Net income)	21,554
IX. 기타포괄손익 (Other comprehensive gain)	801
당기손익으로 재분류되지 않는 포괄손익 (Items that will not be reclassified subsequently to profit or loss)	659
1. 순확정급여부채 재측정요소 (Remeasurements of defined benefit plans)	-
2. 기타포괄손익-공정가치측정 금융상품의 평가이익(손실) (Gain(Losses) on valuation of financial instruments at fair value through other)	659
후속적으로 당기손익으로 재분류되는 포괄손익 (Items that may be subsequently reclassified to profit or loss)	142
1. 매도가능금융자산평가손익 (Gain on valuation of financial assets available for sale)	155
2. 해외사업장환산손익 (Foreign currency translation differences for foreign operations)	(13)
X. 총포괄이익 (Total comprehensive income)	22,355
연결순손익의 귀속 (Profit for the period attributable to)	21,554
1. 지배기업주주지분순이익 (Shareholders of the Parent Company)	21,554
2. 비지배지분순이익 (Non-controlling interests)	-
연결총포괄손익의 귀속 (Total comprehensive income for the year attributable to)	22,355
1. 지배기업주주지분총포괄이익 (Shareholders of the Parent Company)	22,355
2. 비지배지분총포괄이익 (Non-controlling interests)	-

연결재무상태표

(Consolidated Statements of Financial Position)

2020년 6월 30일 현재

(As of June 30, 2020)

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)	201,344
II. 매도가능금융자산 (Financial assets available for sale)	113,832
III. 대여금 및 수취채권 (Loans and receivables)	9,272,642
IV. 유형자산 (Property and equipment)	21,546
V. 무형자산 (Intangible assets)	52,452
VI. 투자부동산 (Investment property)	-
VII. 기타자산 (Other assets)	2,503,078
자산총계 (Total assets)	12,164,894
부 채 (Liabilities)	
I. 차입부채 (Debts)	537,702
II. 발행사채 (Debenture issued)	9,471,771
III. 충당부채 (Provisions)	712
IV. 순확정급여부채 (Net defined benefit liabilities)	3,439
V. 당기법인세부채 (Current tax liabilities)	13,359
VI. 기타금융부채 (Other financial liabilities)	677,273
VII. 기타부채 (Other liabilities)	99,657

연결재무상태표

(Consolidated Statements of Financial Position)

2020년 6월 30일 현재

(As of June 30, 2020)

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

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
Ⅷ. 이연법인세부채 (Deferred tax liabilities)	68,462
Ⅸ. 파생상품부채 (Derivative Instruments Liabilities)	-
부채 총계 (Total liabilities)	10,872,375
자 본 (Equity)	
Ⅰ. 자본금 (Capital stock)	126,138
Ⅱ. 신종자본증권 (Hybrid bond)	299,322
Ⅲ. 기타자본구성요소 (Elements of other shareholders' equity)	170,072
Ⅳ. 이익잉여금 (Retained earnings)	696,987
자본총계 (Total equity)	1,292,519
부채와 자본총계 (Total liabilities and equity)	12,164,894

연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2020년 1월 1일부터 2020년 6월 30일까지

(January 1, 2020 ~ June 30, 2020)

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

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
I. 영업이익 (Operating profit)	96,113
순이자이익 (Net interest income)	161,010
순수수료이익 (Net fee and commission income)	285,389
당기손익금융자산 관련손익 (Gain on financial assets at fair value through profit or loss)	2,177
신용손실에 대한 손상차손 (Impairment loss on credit loss)	66,966
일반관리비 (General and administrative expenses)	54,172
기타영업손익 (Other operating profit)	(231,325)
II. 영업외손익 (Non-operating profit(loss))	2,669
III. 법인세비용차감전순이익 (Profit before income tax)	98,782
IV. 법인세비용 (Income tax expense)	24,103
V. 당기순이익 (Profit for the period)	74,678
VI. 기타포괄손익 (Other comprehensive gain(loss))	41
VII. 총포괄이익 (Total comprehensive income)	74,719

연결재무상태표

(Consolidated Statements of Financial Position)

2020년 6월 30일 현재

(As of June 30, 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)	228,011
II. 금융자산 (Financial assets)	7,954,949
III. 재보험자산 (Reinsurance assets)	1,967
IV. 신계약비 (Deferred acquisition costs)	163,639
V. 유형자산 (Property and equipment)	8,834
VI. 무형자산 (Intangible assets)	15,179
VII. 당기법인세자산 (Current tax assets)	-
VIII. 이연법인세자산 (Deferred tax assets)	-
IX. 기타자산 (Other assets)	12,476
X. 특별계정자산 (Separate account assets)	1,613,725
자산총계 (Total assets)	9,998,780
부 채 (Liabilities)	
I. 보험부채 (Policy reserve)	7,288,213
II. 계약자지분조정 (Policy reserve adjustment)	3,282
III. 금융부채 (Financial liabilities)	47,386
IV. 이연법인세부채 (Deferred tax liabilities)	9,950

연결재무상태표

(Consolidated Statements of Financial Position)

2020년 6월 30일 현재

(As of June 30, 2020)

KB생명보험주식회사와 그 종속회사
KB Life Insurance and subsidiaries

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
V. 총당부채 (Provisions)	3,745
VI. 퇴직급여부채 (Reserve for severance benefits)	404
VII. 기타부채 (Other liabilities)	378,878
VIII. 특별계정부채 (Separate account liabilities)	1,630,042
부채 총계 (Total liabilities)	9,361,900
자 본 (Equity)	
I. 지배기업주주지분 (Shareholders of the parent company)	636,880
1. 자본금 (Capital stock)	456,000
2. 자본조정 (Capital adjustment)	-
3. 기타포괄손익누계액 (Other comprehensive income)	29,812
4. 이익잉여금 (Retained earnings)	151,068
II. 비지배지분 (Non-controlling interests)	-
자본총계 (Total equity)	636,880
부채와 자본총계 (Total liabilities and equity)	9,998,780

연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2020년 1월 1일부터 2020년 6월 30일까지

(January 1, 2020 ~ June 30, 2020)

KB생명보험주식회사와 그 종속회사
KB Life Insurance and subsidiaries

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
I. 영업수익 (Operating income)	934,068
보험료수익 (Premium income)	727,891
재보험수익 (Reinsurance income)	3,714
책임준비금환입액 (Reversal of insurance reserve)	-
이자수익 (Interest income)	72,435
1. 기타포괄손익-공정가치측정 및 상각후원가 측정 금융상품 이자수익 (Interest income from financial instruments at fair value through other comprehensive income and amortized cost)	71,223
2. 당기손익-공정가치측정 금융상품 이자수익 (Interest income from financial instruments at fair value through profit or loss)	1,212
당기손익-공정가치측정 금융상품 관련 이익 (Gains on financial instruments at fair value through profit or loss)	46,536
기타포괄손익-공정가치측정 금융상품 관련 이익 (Gains on financial instruments at fair value through other comprehensive income)	17,175
상각후원가측정 금융상품 관련 이익 (Gain on financial instruments at amortised cost)	229
파생상품평가 및 거래이익 (Gains on valuation(sales) of derivatives)	7,468
특별계정수입수수료 (Separate account commission received)	21,977
특별계정수익 (Separate account income)	9,131
기타영업수익 (Other operation income)	27,512
II. 영업비용 (Operating expenses & claims)	918,446
책임준비금전입액 (Increase in policy reserve)	127,756
지급보험금 (Claim & surrender)	617,883

연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2020년 1월 1일부터 2020년 6월 30일까지
(January 1, 2020 ~ June 30, 2020)

KB생명보험주식회사와 그 종속회사
KB Life Insurance and subsidiaries

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
재보험비용 (Reinsurance expenses)	3,875
사업비 (Operating expenses)	41,749
신계약비상각비 (Amortization of deferred acquisition cost)	66,206
자산관리비 (Investment administrative expenses)	1,675
당기손익-공정가치측정 금융상품 관련 손실 (Losses on financial instruments at fair value through profit or loss)	7,933
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)	32,178
특별계정비용 (Separate account expenses)	9,131
기타영업비용 (Other operating losses)	10,047
Ⅲ. 영업이익(손실) (Operating income(Losses))	15,622
Ⅳ. 영업외수익 (Non-operating income)	27
Ⅴ. 영업외비용 (Non-operating expenses)	172
Ⅵ. 법인세차감전이익 (Profit before tax expense)	15,477
Ⅶ. 법인세비용 (Income tax expense)	3,693
Ⅷ. 당기순이익 (Net income)	11,784
Ⅸ. 기타포괄손익 (Other comprehensive income for the period)	9,759
당기손익으로 재분류되지 않는 항목 (Items that will not be reclassified to profit or loss)	683

연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2020년 1월 1일부터 2020년 6월 30일까지

(January 1, 2020 ~ June 30, 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)	683
후속적으로 당기손익으로 재분류될 수 있는 항목 (Items that may be reclassified subsequently to profit or loss)	9,076
1. 기타포괄손익-공정가치측정 금융상품의 평가이익(손실) (Gain on valuation of available-for-sales securities)	2,133
2. 특별계정기타포괄손익 (Other comprehensive income from Separate account)	489
3. 손익변동성조정손익 (Overlay approach-adjustment)	6,454
X. 당기포괄이익 (Total comprehensive income for the period)	21,543

재무상태표

(Statements of Financial Position)

2020년 6월 30일 현재

(As of June 30, 2020)

KB부동산신탁 주식회사

KB Real Estate Trust Co., Ltd.

(단위: 백만원)

(in million won)

과목명(Description)	금액(Amount)
자 산 (Assets)	
I. 현금 및 예치금 (Cash and due from financial institutions)	221,873
현금 및 현금성 자산 (Cash and cash equivalents)	110,269
예치금 (Deposits)	111,604
II. 증권 (Securities)	38,423
당기손익-공정가치측정 유가증권 (Securities at fair value through profit or loss)	38,423
관계회사투자지분 (Investments in associates)	-
III. 파생상품자산 (Derivative assets)	-
IV. 대출채권 (Loans)	83,774
대여금 (Loans)	-
신탁계정대 (Loans to trust)	102,309
대손충당금(-) (Allowance for doubtful accounts)	(18,535)
V. 유형자산 (Property and equipment)	18,339
VI. 기타자산 (Other assets)	30,990
자산총계 (Total assets)	393,399
부 채 (Liabilities)	
I. 차입부채 (Debts)	-

재무상태표

(Statements of Financial Position)

2020년 6월 30일 현재

(As of June 30, 2020)

KB부동산신탁 주식회사

KB Real Estate Trust Co., Ltd.

(단위: 백만원)

(in million won)

과목명(Description)	금액(Amount)
Ⅱ. 기타부채 (Other liabilities)	92,305
부채 총계 (Total liabilities)	92,305
자 본 (Equity)	
Ⅰ. 자본금 (Share capital)	80,000
Ⅱ. 기타포괄손익누계액 (Accumulated other comprehensive income)	(442)
Ⅲ. 이익잉여금 (Retained earnings)	221,536
자본총계 (Total equity)	301,094
부채와 자본총계 (Total liabilities and equity)	393,399

손익계산서

(Income Statements)

2020년 1월 1일부터 2020년 6월 30일까지
(January 1, 2020 ~ June 30, 2020)

KB부동산신탁 주식회사

KB Real Estate Trust Co., Ltd.

(단위: 백만원)

(in million won)

과목명(Description)	금액(Amount)
I. 영업수익 (Operating income)	73,162
수수료수익 (Commissions received)	68,952
증권평가 및 처분이익 (Gains on valuation(sales) of Securities)	-
이자수익 (Interest income)	3,651
대출채권 관련 이익 (Income from trading loans)	-
기타의 영업수익 (Other operating income)	559
II. 영업비용 (Operating expenses)	21,259
증권평가 및 처분손실 (Loss on valuation(sales) of Securities)	880
이자비용 (Interest expenses)	366
대출평가 및 처분손실 (Loss on valuation and disposal of loans receivable)	2,401
외환거래손실 (Loss on foreign transactions)	-
판매비와관리비 (General and administrative expenses)	17,252
기타의 영업비용 (Other operating expenses)	360
III. 영업이익(손실) (Operating profit(loss))	51,903
IV. 영업외수익 (Non-operating income)	375
V. 영업외비용 (Non-operating expenses)	158
VI. 법인세비용차감전계속사업손익 (Net income(loss) before income tax from continuing operations)	52,120

손익계산서

(Income Statements)

2020년 1월 1일부터 2020년 6월 30일까지
(January 1, 2020 ~ June 30, 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)	13,833
VIII. 계속사업이익 (Net income (loss) from continuing operations)	38,287
IX. 중단사업손익 (Net income (loss) from discontinued operations)	-
X. 당기순이익 (Net income)	38,287

재무상태표

(Statements of Financial Position)

2020년 6월 30일 현재

(As of June 30, 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)	166,031
II. 유가증권 (Securities)	23,934
III. 대출채권 (Loans)	1,263,840
IV. 유형자산 (Tangible assets)	17,864
V. 기타자산 (Other assets)	78,323
자산총계 (Total assets)	1,549,992
부 채 (Liabilities)	
I. 예수금 (Deposits)	1,295,899
II. 기타부채 (Other liabilities)	35,188
부채 총계 (Total liabilities)	1,331,087
자 본 (Equity)	
I. 자본금 (Capital stock)	40,010
II. 자본잉여금 (Capital surplus)	125,504
III. 이익잉여금 (Retained earnings)	57,280
IV. 기타포괄손익누계액 (Accumulated other comprehensive income)	(3,889)
자본총계 (Total equity)	218,905
부채와 자본총계 (Total liabilities and equity)	1,549,992

손익계산서

(Income Statements)

2020년 1월 1일부터 2020년 6월 30일까지
(January 1, 2020 ~ June 30, 2020)

주식회사 KB저축은행
KB Savings Bank Co., Ltd.

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
I. 영업수익 (Operating income)	49,977
이자수익 (Interest income)	45,928
1. 예치금이자 (Interest on deposits)	859
2. 단기매매증권이자 (Interest on trading securities)	-
3. 매도가능증권이자 (Interest on securities available for sale)	546
4. 대출금이자 (Interest on loans & discounts)	44,485
5. 기타이자수익 (Other operating income)	38
유가증권평가및처분이익 (Gains on valuation(sales) of Securities)	2
대출채권평가및처분이익 (Gains on valuation(sales) of Loans)	1,108
수수료수익 (Fee and commission income)	2,794
기타영업수익 (Other operation income)	11
배당금수익 (Dividend income)	134
II. 영업외수익 Non-operating income	83
III. 영업비용 Operating expenses & claims	36,475
이자비용 (Interest expense)	12,412
1. 예수금이자 (Interest on deposits)	12,386
2. 기타이자비용 (Interest on others)	26

손익계산서

(Income Statements)

2020년 1월 1일부터 2020년 6월 30일까지
(January 1, 2020 ~ June 30, 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)	4,325
1. 대손상각비 (Bad debt expense)	4,325
수수료비용 (Fee and commission expense)	3,747
기타영업비용 (Other operating losses)	2,808
판매비와관리비 (Selling and administrative expenses)	13,183
IV. 영업외비용 (Non-operating expenses)	50
V. 법인세차감전순이익 (Income before income tax expenses)	13,535
VI. 당기순이익 (Net income)	9,911

연결재무상태표

(Consolidated Statements of Financial Position)

2020년 6월 30일 현재

(As of June 30, 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)	145,922
II. 예치금 (Due from bank)	4,443
III. 창업투자자산 (Investment in small and medium sized enterprises)	635,564
IV. PEF 투자자산 (Investment in PEF)	8,504
V. 기타자산 (Other assets)	6,892
자산총계 (Total assets)	801,325
부 채 (Liabilities)	
I. 단기차입금 (Short-term borrowings)	150,000
II. 확정급여부채 (Allowance for retirement and severance benefit)	113
III. 파생상품부채 (Derivative debts)	-
IV. 기타부채 (Other liabilities)	434,984
부채 총계 (Total liabilities)	585,097
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 6월 30일 현재

(As of June 30, 2020)

KB인베스트먼트와 그 종속회사

(단위: 백만원)

KB Investment and subsidiaries

(in million won)

과목명(Description)	금액(Amount)
Ⅲ. 기타포괄손익누계액 (Accumulated other comprehensive income)	(57)
Ⅳ. 이익잉여금 (Retained earnings)	102,975
자본총계 (Total equity)	216,228
부채와 자본총계 (Total liabilities and equity)	801,325

연결손익계산서

(Consolidated Income Statements)
2020년 1월 1일부터 2020년 6월 30일까지
(January 1, 2020 ~ June 30, 2020)

KB인베스트먼트와 그 종속회사
KB Investment and subsidiaries

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
I. 영업수익 (Operating revenues)	41,139
창업투자수익 (Revenues on investments in small and medium-size enterprises)	35,405
PEF 투자수익 (Revenues on Investments in PEF)	201
운용수익 (Other investment revenues)	5,515
경영자문료수익 (Consulting fees)	18
소수주주지분순손실 (Net expenses in minority interest)	-
II. 영업비용 (Operating expenses)	39,860
투자및금융비용 (Investment and financial expenses)	2,440
창업투자비용 (Expenses on investments in small and medium-size enterprises)	22,835
PEF 투자비용 (Expenses on investments in PEF)	50
일반관리비 (Administrative expenses)	7,704
소수주주지분순이익 (Net income in minority interest)	6,831
III. 영업이익 (Operating income(losses))	1,278
IV. 영업외수익 (Non-operating income)	1
V. 영업외비용 (Non-operating expenses)	35
VI. 법인세비용차감전계속사업손익 (Continuing operation income before income tax)	1,244
VII. 계속사업손익법인세비용 (Income tax expense)	(223)
VIII. 당기순이익 (Net income for the year)	1,467

재무상태표

(Statements of Financial Position)

2020년 6월 30일 현재

(As of June 30, 2020)

KB데이터시스템
KB Data Systems

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
자 산 (Assets)	
I. 유동자산 (Current assets)	38,495
당좌자산 (Quick assets)	38,495
1. 현금및현금성자산 (Cash and cash equivalents)	4,680
2. 단기금융상품 (Short-term financial instruments)	15,498
3. 매출채권 (Accounts receivable)	2,413
4. 대손충당금 (Allowance for doubtful accounts)	-
5. 기타 (Others)	15,904
재고자산 (Inventories)	-
상품 (Merchandise)	-
II. 비유동자산 (Non-current assets)	5,958
투자자산 (Investments assets)	500
유형자산 (Tangible assets)	1,083
무형자산 (Intangible assets)	1,175
기타비유동자산 (Other non-current assets)	3,200
자산총계 (Total assets)	44,453
부 채 (Liabilities)	

재무상태표

(Statements of Financial Position)

2020년 6월 30일 현재

(As of June 30, 2020)

KB데이터시스템
KB Data Systems

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
I. 유동부채 (Current liabilities)	21,003
매입채무 (Accounts payable)	12,105
미지급비용 (Accrued expenses)	5,918
기타 (Others)	2,980
II. 비유동부채 (Long-term liabilities)	1,881
퇴직급여충당금 (Accrued severance benefits)	921
장기미지급비용 (Long-term Accrued expenses)	701
기타 (Others)	259
부채 총계 (Total liabilities)	22,884
자 본 (Equity)	
I. 자본금 (Capital stock)	8,000
II. 기타포괄손익누계액 (Accumulated other comprehensive income)	(3,845)
III. 이익잉여금 (Retained earnings)	17,414
자본총계 (Total equity)	21,569
부채와 자본총계 (Total liabilities and equity)	44,453

손익계산서

(Income Statements)

2020년 1월 1일부터 2020년 6월 30일까지
(January 1, 2020 ~ June 30, 2020)

KB데이터시스템
KB Data Systems

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
I. 매출 (Sales)	77,361
상품매출 (Sales of merchandise)	2,944
용역수익 (Service revenue)	74,417
II. 매출원가 (Cost of sales)	71,881
상품매출원가 (Cost of merchandise)	2,656
용역매출원가 (Cost of service)	69,225
III. 매출총이익 (Gross profit)	5,480
IV. 판매비와관리비 (Selling and administrative expenses)	4,376
인건비 (Payroll)	2,277
경비 (Expenses)	2,099
V. 영업이익 (Operating income)	1,104
VI. 영업외수익 (Non-operating income)	217
VII. 영업외비용 (Non-operating expenses)	36
VIII. 법인세비용차감전순이익 (Income before income tax)	1,285
IX. 법인세비용 (Income tax expenses)	405
X. 당기순이익 (Net income for the period)	880

재무상태표

(Statements of Financial Position)

2020년 6월 30일 현재

(As of June 30, 2020)

KB신용정보

KB Credit Information

(단위: 백만원)

(in million won)

과목명(Description)	금액(Amount)
자 산 (Assets)	
I. 유동자산 (Current assets)	11,487
현금및현금성자산 (Cash and cash equivalents)	2,755
단기금융상품 (Short-term financial instruments)	4,569
매출채권 (Trade receivables)	3,973
기타 (Others)	190
II. 비유동자산 (Non-current assets)	17,033
장기금융상품 (Long-term financial instruments)	408
유형자산 (Tangible assets)	9,320
무형자산 (Intangible assets)	864
이연법인세자산 (Deferred income tax assets)	957
임차보증금 (Guarantee deposits)	5,484
기타보증금 (Other deposits received)	-
자산총계 (Total assets)	28,520
부 채 (Liabilities)	
I. 유동부채 (Current liabilities)	9,514
기타충당부채 (Provision for other estimated liabilities)	5,823

재무상태표

(Statements of Financial Position)

2020년 6월 30일 현재

(As of June 30, 2020)

KB신용정보

KB Credit Information

(단위: 백만원)

(in million won)

과목명(Description)	금액(Amount)
미지급비용 (Accrued expenses)	2,936
예수금 (Withholdings)	123
미지급금 (Non-trade payables)	371
미지급법인세 (Income taxes payable)	-
리스부채 (Lease liabilities)	261
Ⅱ. 비유동부채 (Long-term liabilities)	4,249
확정급여부채 (Liabilities for defined benefit obligations)	565
장기성미지급금 (Long-term non-trade payables)	393
복구충당부채 (Provision for restoration costs)	107
손해배상위험충당금 (Provision for compensation of damage)	124
기타충당부채 (Provision for other estimated liabilities)	2,590
리스부채 (Lease liabilities)	470
부채 총계 (Total liabilities)	13,763
자 본 (Equity)	
Ⅰ. 자본금 (Capital stock)	6,262
Ⅱ. 자본잉여금 (Additional paid-in and other capital)	1,422

재무상태표

(Statements of Financial Position)

2020년 6월 30일 현재

(As of June 30, 2020)

KB신용정보

KB Credit Information

(단위: 백만원)

(in million won)

과목명(Description)	금액(Amount)
Ⅲ. 이익잉여금 (Retained earnings)	7,103
Ⅳ. 기타포괄손익누계액 (Accumulated other comprehensive income)	(30)
자본총계 (Total equity)	14,757
부채와 자본총계 (Total liabilities and equity)	28,520

손익계산서

(Income Statements)

2020년 1월 1일부터 2020년 6월 30일까지
(January 1, 2020 ~ June 30, 2020)

KB신용정보

KB Credit Information

(단위: 백만원)

(in million won)

과목명(Description)	금액(Amount)
I. 매출 (Sales)	19,593
용역수입 (Revenues-services)	19,593
II. 매출원가 (Cost of service)	10,601
III. 매출총이익 (Gross profit)	8,992
IV. 판매비와관리비 (Selling and administrative expenses)	7,610
V. 영업이익 (Operating income)	1,382
VI. 금융수익 (Finance revenues)	85
VII. 기타수익 (Other revenues)	7
VIII. 기타비용 (Other expenses)	1,526
IX. 법인세차감전순이익 (Income before income tax expenses)	(52)
X. 법인세비용 (Income tax expenses)	88
XI. 당기순이익 (Net income)	(140)