

공고용 BSPL

KB금융지주 KB Financial Group		
연결 Consolidated	BS	PL
별도 Separate	BS	PL
KB국민은행 KB Kookmin Bank		
연결 Consolidated	BS	PL
별도 Separate	BS	PL
신탁 Trust	BS	PL
KB증권 KB Securities	BS	PL
KB손해보험 KB Insurance	BS	PL
KB국민카드 KB Kookmin Card	BS	PL
푸르덴셜생명 Prudential Life Insurance	BS	PL
KB자산운용 KB Asset Management	BS	PL
KB캐피탈 KB Capital	BS	PL
KB생명보험 KB Life Insurance	BS	PL
KB부동산신탁 KB Real Estate Trust	BS	PL
KB저축은행 KB Savings Bank	BS	PL
KB인베스트먼트 KB Investment	BS	PL
KB데이터시스템 KB Data System	BS	PL
KB신용정보 KB Credit Information	BS	PL

Disclaimer

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

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

연결재무상태표

(Consolidated Statements of Financial Position)

2020년 9월 30일 현재

(As of September 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)	25,371,879
II. 당기손익-공정가치측정 금융자산 (Financial assets at fair value through profit or loss)	58,835,919
III. 파생금융자산 (Derivative financial assets)	3,577,805
IV. 상각후원가측정 대출채권 (Loans at amortized cost)	378,090,798
V. 투자금융자산 (Financial investments)	96,714,715
VI. 관계기업 및 공동기업 투자 (Investments in associates and joint ventures)	892,315
VII. 유형자산 (Property and equipment)	5,451,863
VIII. 투자부동산 (Investment property)	2,908,686
IX. 무형자산 (Intangible assets)	3,202,052
X. 당기법인세자산 (Current income tax assets)	100,224
XI 이연법인세자산 (Deferred income tax assets)	54,866
XII. 매각예정자산 (Assets held for sale)	205,257
XIII. 기타자산 (Other assets)	30,090,974
자산총계 (Total assets)	605,497,353
부 채 (Liabilities)	-
I. 당기손익-공정가치측정 금융부채 (Financial liabilities at fair value through profit or loss)	13,270,633

연결재무상태표

(Consolidated Statements of Financial Position)

2020년 9월 30일 현재

(As of September 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)	3,780,286
III. 예수부채 (Deposits)	337,986,622
IV. 차입부채 (Debts)	47,797,949
V. 사채 (Debentures)	60,254,491
VI. 총당부채 (Provisions)	603,061
VII. 순확정급여부채 (Defined benefit liabilities)	446,768
VIII. 당기법인세부채 (Current income tax liabilities)	704,575
IX. 이연법인세부채 (Deferred income tax liabilities)	1,107,606
X. 보험계약부채 (Insurance contract liabilities)	53,503,349
XI. 기타부채 (Other liabilities)	43,934,112
부채총계 (Total liabilities)	563,389,452
자 본 (Equity)	-
I. 지배기업 주주지분 (Equity attributable to shareholders of the parent company)	41,211,390
1. 자본금 (Share capital)	2,090,558
2. 신종자본증권 (Hybrid Financial Instrument)	1,197,147
3. 자본잉여금 (Capital surplus)	16,723,589
4. 기타포괄손익누계액 (Accumulated other comprehensive income)	386,367

연결재무상태표

(Consolidated Statements of Financial Position)

2020년 9월 30일 현재

(As of September 30, 2020)

㈜ KB금융지주와 그 종속회사

(단위: 백만원)

KB Financial Group Inc. and subsidiaries

(in million won)

과목명(Description)	금액(Amount)
5. 이익잉여금 (Retained earnings)	21,949,917
6. 자기주식 (Treasury shares)	(1,136,188)
Ⅱ. 비지배지분 (Non-controlling interests)	896,511
자본총계 (Total equity)	42,107,901
부채와 자본총계 (Total liabilities and equity)	605,497,353

연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2020년 1월 1일부터 2020년 9월 30일까지
(January 1, 2020 ~ September 30, 2020)

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

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
I. 순이자이익 (Net interest income)	7,143,391
이자수익 (Interest income)	10,800,535
1. 기타포괄손익-공정가치측정 및 상각후원가 측정 금융상품 이자수익 (Interest income from financial instruments at fair value through other comprehensive income and amortized cost)	10,289,955
2. 당기손익-공정가치측정 금융상품 이자수익 (Interest income from financial instruments at fair value through profit or loss)	510,580
이자비용 (Interest expense)	(3,657,144)
II. 순수수수료이익 (Net fee and commission income)	2,170,470
수수료수익 (Fee and commission income)	3,339,818
수수료비용 (Fee and commission expense)	(1,169,348)
III. 순보험손익 (Net insurance income)	289,647
보험수익 (Insurance income)	10,390,123
보험비용 (Insurance expense)	(10,100,476)
IV. 당기손익-공정가치측정 금융상품 순손익 (Net gains/(losses) on financial instruments at fair value through profit or loss)	470,790
1. 당기손익조정접근법 조정전 손익 (Net gains/(losses) on financial instruments at fair value through profit or loss before applying overlay approach)	537,803
2. 당기손익조정접근법 조정 순손익 (Net gains/(losses) on overlay adjustment)	(67,013)
V. 기타영업손익 (Net other operating income(expenses))	(827,700)
VI. 일반관리비 (General and administrative expenses)	(4,646,215)

연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2020년 1월 1일부터 2020년 9월 30일까지

(January 1, 2020 ~ September 30, 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)	4,600,383
VIII. 신용손실충당금전입액 (Provision for credit losses)	(754,292)
IX. 영업이익 (Net operating profit)	3,846,091
X. 영업외손익 (Non-operating profit(loss))	120,375
1. 관계기업 및 공동기업 투자손익 (Share of profit of associates and joint ventures)	(54,497)
2. 기타영업외손익 (Net other non-operating income(expense))	174,872
XI. 법인세비용차감전순이익 (Profit before income tax)	3,966,466
XII. 법인세비용 (Income tax expense)	(1,040,842)
XIII. 당기순이익 (Profit for the period)	2,925,624
XIV. 법인세비용차감후기타포괄손익 (Other comprehensive income(loss) for the period, net of tax)	275,088
당기손익으로 재분류되지 않는 포괄손익 (Items that will not be reclassified to profit or loss)	171,703
1. 순확정급여부채의 재측정요소 (Actuarial gains(losses) on post defined benefit pension plans)	(1)
2. 관계기업 및 공동기업 기타포괄손익에 대한 지분 (Shares of other comprehensive income of associates and joint ventures)	22
3. 기타포괄손익-공정가치 측정 지분상품 관련 손익 (Revaluation gains/(losses) on equity instruments at fair value through other comprehensive income)	154,723
4. 당기손익-공정가치지정 금융부채 신용위험 변동손익 (Fair value changes on financial liabilities designated at fair value due to own credit risk)	16,959
후속적으로 당기손익으로 재분류될 수 있는 포괄손익 (Items that may be reclassified subsequently to profit or loss)	103,385
1. 외환차이 (Exchange differences on translating foreign operations)	68

연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2020년 1월 1일부터 2020년 9월 30일까지
(January 1, 2020 ~ September 30, 2020)

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

(단위: 백만원)
(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)	71,193
3. 관계기업 및 공동기업 기타포괄손익에 대한 지분 (Shares of other comprehensive income of associates and joint ventures)	(7,126)
4. 현금흐름위험회피손익 (Cash flow hedges)	(26,986)
5. 해외사업장순투자위험회피수단의 손익 (Gains(losses) on hedging instruments of a net investment in a foreign operation)	16,129
6. 특별계정 기타포괄손익 (Other comprehensive income(loss) arising from separate account)	1,588
7. 손익변동성 조정손익 (Net gains/(losses) on overlay adjustment)	48,519
XV. 당기총포괄이익 (Total comprehensive income for the period)	3,200,712
당기순이익의 귀속 (Profit attributable to:)	2,925,624
1. 지배기업주주지분순이익 (Shareholders of the parent entity)	2,877,913
2. 비지배지분순이익 (Non-controlling interests)	47,711
당기총포괄이익 귀속 (Total comprehensive income attributable to:)	3,200,712
1. 지배기업주주지분총포괄이익 (Shareholders of the parent entity)	3,156,844
2. 비지배지분총포괄이익 (Non-controlling interests)	43,868
XVI. 주당이익(단위: 원) (Earnings per share)(in won)	0
기본주당이익 (Basic earnings per share)	7,353
희석주당이익 (Diluted earnings per share)	7,280

재무상태표

(Separate Statements of Financial Position)

2020년 9월 30일 현재

(As of September 30, 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)	44,239
II. 당기손익-공정가치측정 금융자산 (Financial assets at fair value through profit or loss)	466,575
III. 상각후원가측정 대출채권 (Loans at amortized cost)	180,000
IV. 종속기업 투자 (Investments in subsidiaries)	26,522,170
V. 유형자산 (Property and equipment)	4,005
VI. 무형자산 (Intangible assets)	12,021
VII. 이연법인세자산 (Deferred income tax assets)	2,609
VIII. 기타자산 (Other assets)	795,750
자산총계 (Total assets)	28,027,369
부 채 (Liabilities)	-
I. 차입부채 (Debts)	340,000
II. 사채 (Debentures)	6,316,734
III. 순확정급여부채 (Defined benefit liabilities)	2,040
IV. 당기법인세부채 (Current income tax liabilities)	648,398
V. 기타부채 (Other liabilities)	166,675
부채 총계 (Total liabilities)	7,473,847

재무상태표

(Separate Statements of Financial Position)

2020년 9월 30일 현재

(As of September 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)	1,197,017
III. 자본잉여금 (Capital surplus)	14,754,747
IV. 기타포괄손익누계액 (Accumulated other comprehensive income)	(7,693)
V. 이익잉여금 (Retained earnings)	3,655,081
VI. 자기주식 (Treasury Shares)	(1,136,188)
자본총계 (Total equity)	20,553,522
부채와 자본총계 (Total liabilities and equity)	28,027,369

포괄손익계산서

(Separate Statements of Comprehensive Income)
2020년 1월 1일부터 2020년 9월 30일까지
(January 1, 2020 ~ September 30, 2020)

(주) KB금융지주
KB Financial Group Inc.

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
I. 순이자이익 (Net interest income)	(92,040)
이자수익 (Interest income)	6,684
이자비용 (Interest expense)	(98,724)
II. 순수수수료이익 (Net fee and commission income)	(6,567)
수수료수익 (Fee and commission income)	546
수수료비용 (Fee and commission expense)	(7,113)
III. 당기손익-공정가치측정 금융상품 순손익 (Net gains/(losses) on financial instruments at fair value through profit or loss)	10,360
IV. 기타영업손익 (Net other operating income(expenses))	1,573,528
V. 일반관리비 (General and administrative expenses)	(49,332)
VI. 신용손실충당금 반영전 영업이익 (Operating profit before provision for credit losses)	1,435,949
VII. 신용손실충당금전입액 (Provision for credit losses)	-
VIII. 영업이익 (Net operating profit)	1,435,949
IX. 영업외손익 (Non-operating profit(loss))	426
X. 법인세비용차감전순이익 (Profit before income tax)	1,436,375
XI. 법인세비용 (Income tax expense)	(403)
XII. 당기순이익 (Profit for the period)	1,435,972
XIII. 법인세비용차감후기타포괄손익 (Other comprehensive income(loss) for the period, net of tax)	(29)

포괄손익계산서

(Separate Statements of Comprehensive Income)
 2020년 1월 1일부터 2020년 9월 30일까지
 (January 1, 2020 ~ September 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)	(29)
순확정급여부채의 재측정요소 (Actuarial gains(losses) on post defined benefit pension plans)	(29)
XIV. 당기총포괄이익 (Total comprehensive income for the period)	1,435,943
XV. 주당이익(단위: 원) (Earnings per share)(in won)	-
기본주당이익 (Basic earnings per Share)	3,652
희석주당이익 (Diluted earnings per Share)	3,616

연결재무상태표

(Consolidated Statements of Financial Position)

2020년 9월 30일 현재

(As of September 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)	19,147,137
II. 당기손익-공정가치측정 금융자산 (Financial assets at fair value through profit or loss)	15,490,845
III. 파생금융자산 (Derivative financial assets)	2,790,371
IV. 상각후원가측정 대출채권 (Loans at amortized cost)	329,070,900
V. 투자금융자산 (Financial investments)	56,638,435
VI. 관계기업 투자 (Investments in associates)	543,376
VII. 유형자산 (Property and equipment)	3,994,640
VIII. 투자부동산 (Investment property)	473,272
IX. 무형자산 (Intangible assets)	824,808
X. 당기법인세자산 (Current income tax assets)	45,309
XI. 이연법인세자산 (Deferred income tax assets)	49,087
XII. 매각예정자산 (Assets held for sale)	205,257
XIII. 기타자산 (Other assets)	7,765,335
자산총계 (Total assets)	437,038,772
부 채 (Liabilities)	
I. 당기손익-공정가치측정 금융부채 (Financial liabilities at fair value through profit or loss)	85,172

연결재무상태표

(Consolidated Statements of Financial Position)

2020년 9월 30일 현재

(As of September 30, 2020)

주식회사 국민은행과 그 종속기업
KB Kookmin Bank & Subsidiaries

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
II. 파생금융부채 (Derivative financial liabilities)	2,624,941
III. 예수부채 (Deposits)	330,971,703
IV. 차입부채 (Debts)	26,773,145
V. 사채 (Debentures)	24,520,440
VI. 충당부채 (Provisions)	354,607
VII. 순확정급여부채 (Defined benefit liabilities)	312,777
VIII. 당기법인세부채 (Current income tax liabilities)	31,453
IX. 이연법인세부채 (Deferred income tax liabilities)	173,552
X. 기타부채 (Other liabilities)	21,678,300
부채 총계 (Total liabilities)	407,526,090
자 본 (Equity)	
I. 지배기업 주주지분 (Equity attributable to shareholders of the parent entity)	29,211,052
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)	(21,581)

연결재무상태표

(Consolidated Statements of Financial Position)

2020년 9월 30일 현재

(As of September 30, 2020)

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

과목명(Description)	금액(Amount)
5. 이익잉여금 (Retained earnings)	21,827,732
Ⅱ. 비지배지분 (Non-controlling interest equity)	301,630
자본총계 (Total equity)	29,512,682
부채와 자본총계 (Total liabilities and equity)	437,038,772

연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2020년 1월 1일부터 2020년 9월 30일까지
(January 1, 2020 ~ September 30, 2020)주식회사 국민은행과 그 종속기업
KB Kookmin Bank & Subsidiaries(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
I. 순이자이익 (Net interest income)	4,992,933
이자수익 (Interest income)	7,846,193
1. 기타포괄손익-공정가치측정 및 상각후원가 측정 금융상품 이자수익 (Interest income from financial instruments at fair value through other comprehensive income and amortized cost)	7,696,453
2. 당기손익-공정가치측정 금융상품 이자수익 (Interest income from financial instruments at fair value through profit or loss)	149,740
이자비용 (Interest Expense)	(2,853,260)
II. 순수수수료이익 (Net fee and commission income)	813,201
수수료수익 (Fee and commission income)	1,090,006
수수료비용 (Fee and commission expense)	(276,805)
III. 당기손익-공정가치측정 금융상품 순손익 (Net gains/(losses) on financial instruments at fair value through profit or loss)	240,697
IV. 기타영업손익 (Net other operating income(expenses))	(250,620)
V. 일반관리비 (General and administrative expenses)	(2,815,250)
VI. 신용손실충당금 반영전 영업이익 (Operating profit before provision for credit losses)	2,980,961
VII. 신용손실충당금전입액 (Provision for credit losses)	(333,334)
VIII. 영업이익 (Net operating profit)	2,647,627
IX. 영업외손익 (Non-operating profit(loss))	(69,199)
관계기업투자손익 (Share of profit(loss) of associates)	(60,443)

연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2020년 1월 1일부터 2020년 9월 30일까지
(January 1, 2020 ~ September 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))	(8,756)
X. 법인세비용차감전순이익 (Profit before income tax)	2,578,428
XI. 법인세비용 (Income tax expense)	(674,346)
XII. 당기순이익 (Profit for the period)	1,904,082
XIII. 법인세비용차감후기타포괄손익 (Other comprehensive income(loss) for the period, net of tax)	85,367
당기손익으로 재분류되지 않는 포괄손익 (Items that will not be reclassified to profit or loss)	34,677
1. 순확정급여부채의 재측정요소 (Actuarial gains(losses) on post defined benefit pension plans)	(2,196)
2. 기타포괄손익 - 공정가치 측정 금융상품 관련 손익 (Revaluation gains/(losses) on equity instruments at fair value through other comprehensive income)	36,873
후속적으로 당기손익으로 재분류될 수 있는 포괄손익 (Items that may be reclassified subsequently to profit or loss)	50,690
1. 외환차이 (Exchange differences on translating foreign operations)	(10,131)
2. 기타포괄손익-공정가치측정금융상품관련손익 (Net gains/(losses) on financial instruments at fair value through other comprehensive income)	62,329
3. 관계기업 기타포괄손익에 대한 지분 (Share of other comprehensive income of associates)	(7,144)
4. 해외사업장순투자위험회피수단의 손익 (Gains(losses) on hedging instruments of a net investment in a foreign operation)	15,719
5. 현금흐름위험회피 수단의 손익 (Cash flow hedges)	(10,083)
XIV. 당기총포괄이익 (Total comprehensive income attributable to:)	1,989,449
당기순이익의 귀속 (Profit attributable to:)	1,904,082

연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2020년 1월 1일부터 2020년 9월 30일까지
(January 1, 2020 ~ September 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)	1,882,378
2. 비지배지분순이익 (Non-controlling interests)	21,704
당기총포괄이익의 귀속 (Total comprehensive income attributable to:)	85,367
1. 지배기업주주지분총포괄이익 (Shareholders of the parent entity)	91,730.0
2. 비지배지분총포괄이익 (Non-controlling interest)	- 6,363.0

재무상태표

(Separate Statements of Financial Position)

2020년 9월 30일 현재

(As of September 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)	17,206,601
II. 당기손익-공정가치측정 금융자산 (Financial assets at fair value through profit or loss)	11,731,491
III. 파생금융자산 (Derivative financial assets)	2,898,567
IV. 상각후원가측정 대출채권 (Loans at amortized cost)	318,493,132
V. 투자금융자산 (Financial investments)	55,740,633
VI. 관계기업 투자 (Investments in associates)	2,050,911
VII. 유형자산 (Property and equipment)	3,703,714
VIII. 투자부동산 (Investment property)	38,142
IX. 무형자산 (Intangible assets)	299,648
X. 당기법인세자산 (Current income tax assets)	39,463
XI. 이연법인세자산 (Deferred income tax assets)	-
XII. 매각예정자산 (Assets held for sale)	23,601
XIII. 기타자산 (Other assets)	7,554,575
자산총계 (Total assets)	419,780,478
부 채 (Liabilities)	
I. 당기손익-공정가치측정 금융부채 (Financial liabilities at fair value through profit or loss)	85,172

재무상태표

(Separate Statements of Financial Position)

2020년 9월 30일 현재

(As of September 30, 2020)

주식회사 국민은행
KB Kookmin Bank

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
II. 파생금융부채 (Derivative financial liabilities)	2,668,502
III. 예수부채 (Deposits)	318,844,815
IV. 차입부채 (Debts)	25,018,588
V. 사채 (Debentures)	22,454,418
VI. 충당부채 (Provisions)	332,753
VII. 순확정급여부채 (Defined benefit liabilities)	297,205
VIII. 당기법인세부채 (Current income tax liabilities)	6,551
IX. 이연법인세부채 (Deferred income tax liabilities)	139,174
X. 기타부채 (Other liabilities)	20,497,411
부채 총계 (Total liabilities)	390,344,589
자 본 (Equity)	
I. 지배기업 주주지분 (Equity attributable to shareholders of the parent entity)	29,435,889
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)	(4,773)
5. 이익잉여금 (Retained earnings)	21,624,212

재무상태표

(Separate Statements of Financial Position)

2020년 9월 30일 현재

(As of September 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)	29,435,889
부채와 자본총계 (Total liabilities and equity)	419,780,478

손익계산서

(Separate Statements of Comprehensive Income)
2020년 1월 1일부터 2020년 9월 30일까지
(January 1, 2020 ~ September 30, 2020)

주식회사 국민은행
KB Kookmin Bank

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
I. 순이자이익 (Net interest income)	4,771,125
이자수익 (Interest income)	7,394,049
1. 기타포괄손익-공정가치측정 및 상각후원가 측정 금융상품 이자수익 (Interest income from financial instruments at fair value through other comprehensive income and amortized cost)	7,329,257
2. 당기손익-공정가치측정 금융상품 이자수익 (Interest income from financial instruments at fair value through profit or loss)	64,792
이자비용 (Interest Expense)	(2,622,924)
II. 순수수수료이익 (Net fee and commission income)	839,963
수수료수익 (Fee and commission income)	1,102,609
수수료비용 (Fee and commission expense)	(262,646)
III. 당기손익-공정가치측정 금융상품 순손익 (Net gains/(losses) on financial instruments at fair value through profit or loss)	297,728
IV. 기타영업손익 (Net other operating income(expenses))	(257,920)
V. 일반관리비 (General and administrative expenses)	(2,733,130)
VI. 신용손실충당금 반영전 영업이익 (Operating profit before provision for credit losses)	2,917,766
VII. 신용손실충당금전입액 (Provision for credit losses)	(327,721)
VIII. 영업이익 (Net operating profit)	2,590,045
IX. 영업외손익 (Non-operating profit(loss))	(77,704)
관계기업투자손익 (Share of profit(loss) of associates)	(75,897)

손익계산서

(Separate Statements of Comprehensive Income)
2020년 1월 1일부터 2020년 9월 30일까지
(January 1, 2020 ~ September 30, 2020)

주식회사 국민은행
KB Kookmin Bank

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
기타영업외손익 (Net other non-operating income(expense))	(1,807)
X. 법인세비용차감전순이익 (Profit before income tax)	2,512,341
XI. 법인세비용 (Income tax expense)	(670,117)
XII. 당기순이익 (Profit for the period)	1,842,224
XIII. 법인세비용차감후기타포괄손익 (Other comprehensive income(loss) for the period, net of tax)	88,484
당기손익으로 재분류되지 않는 포괄손익 (Items that will not be reclassified to profit or loss)	34,677
1. 순확정급여부채의 재측정요소 (Actuarial gains(losses) on post defined benefit pension plans)	(2,196)
2. 기타포괄손익 - 공정가치 측정 금융상품 관련 손익 (Revaluation gains/(losses) on equity instruments at fair value through other comprehensive income)	36,873
후속적으로 당기손익으로 재분류될 수 있는 포괄손익 (Items that may be reclassified subsequently to profit or loss)	53,807
1. 외환차이 (Exchange differences on translating foreign operations)	36
2. 기타포괄손익-공정가치측정금융상품관련손익 (Net gains/(losses) on financial instruments at fair value through other comprehensive income)	63,854
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)	(10,083)
XIV. 당기총포괄이익 (Total comprehensive income attributable to:)	1,930,708
당기순이익의 귀속 (Profit attributable to:)	1,842,224

손익계산서

(Separate Statements of Comprehensive Income)

2020년 1월 1일부터 2020년 9월 30일까지

(January 1, 2020 ~ September 30, 2020)

주식회사 국민은행
KB Kookmin Bank

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
1. 지배기업주주지분순이익 (Shareholders of the parent entity)	1,842,224
2. 비지배지분순이익 (Non-controlling interests)	-
당기총포괄이익의 귀속 (Total comprehensive income attributable to:)	88,484
1. 지배기업주주지분총포괄이익 (Shareholders of the parent entity)	88,484
2. 비지배지분총포괄이익 (Non-controlling interest)	-

대차대조표(신탁계정)

Balance Sheet (Trust accounts)

2020년 9월 30일 현재

(As of September 30, 2020)

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
자 산 (Assets)	
I. 현금 및 예치금 (Cash and due from financial institutions)	22,456,358
1. 원화예치금 (Due from banks in won)	22,456,358
II. 유가증권 (Securities)	23,531,913
1. 주식 (Stock)	2,570,142
2. 국채 (Government bonds)	387,872
3. 금융채 (Finance debentures)	1,781,684
4. 지방채 (Local government bonds)	44,305
5. 사채 (Corporate bonds)	3,828,716
6. 외화유가증권 (Securities in foreign currency)	170,438
7. 매입어음 (Bills bought)	695,708
8. 기타유가증권 (Other securities)	14,053,048
III. 대출금 (Loans & discounts)	202,566
1. 부동산저당대출 (Loans on real estate collateral)	-
2. 채권담보대출 (Loans on receivables collateral)	36,334
3. 수익권담보대출 (Loans on trust benefit collateral)	166,232
IV. 콜론 (Call loans)	-

대차대조표(신탁계정)

Balance Sheet (Trust accounts)

2020년 9월 30일 현재

(As of September 30, 2020)

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
V. 환매조건부채권 (Bonds purchased under resale agreements)	5,432,000
VI. 금전채권 (Money receivables)	4,285,395
VII. 수탁부동산 (Movables & real estate)	1,013,589
VIII. 기타자산 (Others)	360,827
1. 가지급금 (Suspense receivables)	-
2. 미수수익 (Accrued revenues receivable)	341,132
3. 미수금 (Accounts receivable)	6,715
4. 선급비용 (Prepaid expenses)	208
5. 선급금 (Prepaid payments)	12,772
6. 기타잡자산 (Prepaid expenses)	-
IX. 고유계정대 (Lendings to banking account)	1,688,005
X. 채권평가충당금(-) (Allowance for valuation of receivables(-))	(112)
자산총계 (Total assets)	58,970,541
부 채 (Liabilities)	
I. 금전신탁 (Money in trust)	52,195,629
1. 불특정금전신탁합동운용 (Unspecified money trust)	66
2. 적립식목적신탁합동운용 (Reserving objective trust(performance))	9,809

대차대조표(신탁계정)

Balance Sheet (Trust accounts)

2020년 9월 30일 현재

(As of September 30, 2020)

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
3. 가계금전신탁합동운용 (Household money trust)	10,364
4. 개발신탁합동운용 (Development Money Trust)	36
5. 노후생활연금신탁합동운용 (Money trust for old age living pension)	1,420
6. 기업금전신탁합동운용 (Business money trust)	1,287
7. 국민주신탁합동운용 (National stock trust)	2,193
8. 개인연금신탁합동운용 (Personal pension trust)	1,790,374
9. 가계장기신탁합동운용 (Long term house trust)	8,238
10. 근로자우대신탁합동운용 (Workers preferential trust)	1,424
11. 신종적립신탁합동운용 (New reserving trust)	5,881
12. 퇴직신탁운용 (Retirement trust)	8,261
13. 특정금전신탁 (Specified money trust)	22,193,175
14. 단위금전신탁합동운용 (Unit type money trust)	-
15. 추가금전신탁 (Open type money trust)	1,748
16. 신개인연금신탁합동운용 (New personal pension trust)	68,750
17. 신노후생활연금신탁합동운용 (New pension trust)	2,645
18. 신근로자우대신탁합동운용 (New workers preferential trust)	5
19. 연금신탁합동운용 (Pension trust)	2,014,266

대차대조표(신탁계정)

Balance Sheet (Trust accounts)

2020년 9월 30일 현재

(As of September 30, 2020)

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
20. 퇴직연금신탁 (Trust of retirement pension plan)	23,686,399
21. 개인종합자산신탁 (Individual savings account)	2,389,288
Ⅱ. 재산신탁 (Property in trust)	5,338,062
1. 유가증권의신탁 (Securities in trust)	84,640
2. 금전채권의신탁 (Money receivables in trust)	4,239,833
3. 부동산의신탁 (Real estate in trust)	1,013,589
Ⅲ. 공익신탁 (Public in trust)	1
Ⅳ. 기타부채 (Other borrowings)	1,320,636
1. 미지급금 (Accounts payable)	15,573
2. 선수수익 (Income in advance)	1,566
3. 미지급신탁보수 (Accrued payable trust fees)	83,324
4. 미지급신탁이익 (Accrued payable trust profit)	1,185,774
5. 미지급비용 (Accrued payable expenses)	34,399
Ⅴ. 특별유보금 (Special reserves)	116,213
부채 총계 (Total liabilities)	58,970,541

손익계산서(신탁계정)

Income Statement(Trust accounts)
2020년 1월 1일부터 2020년 9월 30일까지
(January 1, 2020 ~ September 30, 2020)

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
수 익 (Revenues)	
I. 예치금이자 (Interest on due from banks)	301,541
II. 유가증권이자 (Interest on securities)	557,201
국채이자 (Interest on government bonds)	5,515
금융채이자 (Interest on finance debentures)	24,622
지방채이자 (Interest on local government bonds)	571
사채이자 (Interest on corporate bonds)	60,364
배당금수익 (Dividend income)	2,872
외화유가증권이자 (Interest on securities in foreign currency)	10,768
매입어음이자 (Interest on bills bought)	10,447
기타유가증권이자 (Interest on others securities)	442,042
III. 대출금이자 (Interest on loans & discounts)	5,220
부동산저당대출이자 (Interest on real estate collateral loans)	-
채권담보대출이자 (Interest on receivables collateral loans)	747
수익권담보대출이자 (Interest on trust benefit collateral loans)	4,473
IV. 콜론이자 (Interest on call loans)	-
V. 환매조건부채권이자 (Interest on bonds under resale agreements)	45,630

손익계산서(신탁계정)

Income Statement(Trust accounts)
2020년 1월 1일부터 2020년 9월 30일까지
(January 1, 2020 ~ September 30, 2020)

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
VI. 금전채권이자 (Interest on money receivables)	335
VII. 파생상품관련익 (Revenues on derivatives)	61
VIII. 유가증권관련수익 (Revenues on securities)	185,036
유가증권매매익 (Gain on sales of securities)	165,666
유가증권상환익 (Gain on redemption of securities)	756
유가증권평가익 (Gain on valuation of securities)	18,614
VIII. 외화환차익 (Gain on foreign currency)	-
IX. 외화자산부채평가익 (Gain on valuation of assets and liabilities denominated in foreign currency)	45,293
X. 수입수수료 (Commissions received)	1
XI. 기타수익 (Other revenues)	195,988
XII. 고유계정대이자 (Interest on loans to banking account)	8,858
XIII. 특별유보금환입 (Transfer from special provision)	474
XIV. 채권평가충당금환입 (Transfer from allowance for valuation of receivables)	183
신탁이익계 (Total revenues)	1,345,821
비 용 (Expenses)	
I. 금전신탁이익 (Gain on money trust)	963,210
불특정금전신탁이익 (Gain on unspecified money trust)	1

손익계산서(신탁계정)

Income Statement(Trust accounts)
2020년 1월 1일부터 2020년 9월 30일까지
(January 1, 2020 ~ September 30, 2020)

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
적립식목적신탁실적이익 (Gain on installment money trust(performance))	197
가계금전신탁이익 (Gain on household money trust)	117
개발신탁이익 (Gain on development trust)	1
노후생활연금신탁이익 (Gain on money trust for old age living pension)	7
기업금전신탁이익 (Gain on corporate money trust)	9
국민주신탁이익 (Gain on national stock trust)	9
개인연금신탁이익 (Gain on money trust for individual pension)	32,792
가계장기신탁이익 (Gain on household long-term money trust)	95
근로자우대신탁이익 (Gain on money trust for employee)	6
신종적립신탁이익 (Gain on new installment money trust)	57
퇴직신탁이익 (Gain on retirement trust)	45
특정금전신탁이익 (Gain on specified money trust)	586,203
추가금전신탁이익 (Gain on open type money trust)	2
신개인연금신탁이익 (Gain on new money trust for individual pension)	1,199
신노후생활연금신탁이익 (Gain on new money trust for old age living pension)	12
신근로자우대신탁이익 (Gain on money trust for employee)	-
연금신탁이익 (Gain on pension trust)	35,338

손익계산서(신탁계정)

Income Statement(Trust accounts)
2020년 1월 1일부터 2020년 9월 30일까지
(January 1, 2020 ~ September 30, 2020)

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
퇴직연금신탁이익 (Gain on trust of retirement pension plan)	275,876
개인종합자산신탁이익 (Individual savings account)	31,244
II. 재산신탁이익 (Gain on property trust)	646
유가증권의신탁이익 (Gain on securities trust)	687
금전채권의신탁이익 (Gain on money receivables trust)	(41)
III. 기타지급이자 (Other interest paid)	-
IV. 지급수수료 (Commissions paid)	25,271
V. 파생상품관련손 (Loss on derivatives)	102
VI. 외화환차손 (Loss on foreign exchange)	3,579
VII. 외화자산부채평가손 (Loss on valuation of assets and liabilities denominated in foreign currency)	45,291
VIII. 유가증권관련비용 (Expenses on securities)	138,529
유가증권매매손 (Loss on sales of securities)	115,653
유가증권상환손 (Loss on redemption of securities)	16,090
유가증권평가손 (Loss on valuation of securities)	6,786
IX. 기금출연료 (Contribution to fund)	5,030
신용보증기금출연료 (Contribution to credit guarantee fund)	3
신탁보험료 (Insurance fees on deposits)	5,027

손익계산서(신탁계정)

Income Statement(Trust accounts)
2020년 1월 1일부터 2020년 9월 30일까지
(January 1, 2020 ~ September 30, 2020)

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
X. 세금과공과 (Taxes)	464
XI. 신탁보수 (Trust fees & commissions)	159,145
XII. 기타비용 (Other expenses)	2,313
XIII. 특별유보금전입 (Provision for special provision)	2,210
XIV. 채권평가충당금전입 (Provision for allowance for valuation of receivables)	31
신탁손실계 (Total expenses)	1,345,821

연결재무상태표

(Consolidated Statements of Financial Position)

2020년 9월 30일 현재

(As of September 30, 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)	4,637,444
II. 당기손익-공정가치측정 금융자산 (Financial assets at fair value through profit or loss)	31,048,642
III. 파생금융자산 (Derivative financial assets)	785,399
IV. 기타포괄손익-공정가치측정유가증권 (Fair value through other comprehensive income)	3,993,971
V. 종속기업및관계기업투자 (Investments in associates, subsidiaries and joint ventures)	347,933
VI. 상각후원가측정 대출채권 (Loans at amortized cost)	6,871,917
VII. 유형자산 (Property and equipment)	228,005
VIII. 투자부동산 (Investment property)	1,194,792
IX. 무형자산 (Intangible assets)	162,652
X. 당기법인세자산 (Current tax assets)	6,727
XI. 기타금융자산 (Other financial assets)	6,447,246
XII. 기타자산 (Other non-financial assets)	46,286
자산총계 (Total assets)	55,771,014
부 채 (Liabilities)	
I. 예수부채 (Deposits received)	6,515,906
II. 당기손익-공정가치측정 금융부채 (Financial liabilities at fair value through profit or loss)	13,199,536

연결재무상태표

(Consolidated Statements of Financial Position)

2020년 9월 30일 현재

(As of September 30, 2020)

KB증권 주식회사와 그 종속기업
KB Securities and subsidiaries

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
Ⅲ. 파생금융부채 (Derivative financial liabilities)	1,028,455
Ⅳ. 차입부채 (Borrowings)	23,177,947
Ⅴ. 당기법인세부채 (Current tax liabilities)	7,212
Ⅵ. 순확정급여부채 (Net defined benefit liabilities)	46,909
Ⅶ. 이연법인세부채 (Deferred tax liabilities)	32,300
Ⅷ. 충당부채 (Provisions)	38,422
Ⅸ. 기타금융부채 (Other financial liabilities)	6,487,216
Ⅹ. 기타부채 (Other non-financial liabilities)	296,408
부채 총계 (Total liabilities)	50,830,311
자 본 (Equity)	
Ⅰ. 지배기업 주주지분 (Controlling interests)	4,940,379
1. 자본금 (Stockholder's equity)	1,493,102
2. 기타불입자본 (Other paid-in capital)	1,478,717
3. 이익잉여금 (Retained earnings)	1,758,816
4. 기타자본구성요소 (Elements of other shareholders' equity)	209,744
Ⅱ. 비지배지분 (Non-controlling interests)	324
자본총계 (Total equity)	4,940,703
부채와 자본총계 (Total liabilities and equity)	55,771,014

연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2020년 1월 1일부터 2020년 9월 30일까지
(January 1, 2020 ~ September 30, 2020)

KB증권 주식회사와 그 종속기업
KB Securities and subsidiaries

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
I. 영업수익 (Operating income)	7,913,056
수수료수익 (Commissions received)	732,158
금융상품평가 및 처분이익 (Gain on valuation(sales) of financial assets)	5,639,800
이자수익 (Interest income)	622,112
상각후원가측정금융자산평가및처분이익 (Gain on valuation(disposal) of loans)	28,400
외환거래이익 (Gain on foreign transactions)	739,680
기타영업수익 (Others)	150,906
II. 영업비용 (Operating expenses)	7,471,069
수수료비용 (Commissions expense)	96,724
금융상품평가 및 처분손실 (Loss on valuation(sales) of financial assets)	5,751,151
이자비용 (Interest expense)	242,707
상각후원가측정금융자산평가및처분손실 (Loss on valuation(disposal) of loans)	28,957
외환거래손실 (Loss on foreign transactions)	739,330
판매비와 관리비 (General and administrative expenses)	582,821
기타영업비용 (Others)	29,379
III. 영업이익(손실) (Operating profit(loss))	441,987
IV. 영업외수익 (Non-operating income)	84,635

연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2020년 1월 1일부터 2020년 9월 30일까지
(January 1, 2020 ~ September 30, 2020)

KB증권 주식회사와 그 종속기업
KB Securities and subsidiaries

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
V. 영업외비용 (Non-operating expenses)	51,528
VI. 법인세비용차감전순이익(손실) (Net income(loss) before income tax from continuing operations)	475,094
VII. 법인세비용(수익) (Income tax expense(income) from continuing operations)	129,844
VIII. 당기순이익(손실) (Net income(loss))	345,250
1. 지배기업주주지분순이익 (Shareholders of the parent entity)	345,233
2. 비지배지분순이익 (Non-controlling interest)	17
IX. 기타포괄손익 (Other comprehensive gain(loss))	55,142
X. 당기총포괄이익(손실) (Consolidated net comprehensive income(loss))	400,392
1. 지배기업주주지분총포괄이익 (Shareholders of the parent entity)	400,372
2. 비지배지분총포괄이익 (Non-controlling interest)	20

연결재무상태표

(Consolidated Statements of Financial Position)

2020년 9월 30일 현재

(As of September 30, 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)	288,631
II. 금융자산 (Financial assets)	30,096,814
1. 당기손익공정가치측정금융자산 (Financial assets at fair value through profit or loss)	8,020,760
2. 기타포괄손익공정가치측정금융자산 (Financial assets at fair value through other comprehensive income)	5,312,040
3. 상각후원가측정금융자산 (Financial assets at amortised cost)	8,699,690
4. 상각후원가측정대출채권 (Loans)	7,326,725
5. 상각후원가측정기타수취채권 (Other receivables)	737,599
III. 관계기업투자주식 (Investments in associates)	1,353
IV. 위험회피목적파생상품자산 (Derivative assets to hedge)	20,763
V. 재보험자산 (Reinsurance assets)	927,513
VI. 투자부동산 (Investment property)	258,859
VII. 유형자산 (Property and equipment)	759,112
VIII. 무형자산 (Intangible assets)	50,382
IX. 당기법인세자산 (Current tax assets)	2,996
X. 이연법인세자산 (Deferred tax assets)	1,346,965
XI. 신계약비 (Deferred acquisition costs)	87,453

연결재무상태표

(Consolidated Statements of Financial Position)

2020년 9월 30일 현재

(As of September 30, 2020)

KB손해보험주식회사와 그 종속회사
KB Insurance and subsidiaries

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
XII. 기타자산 (Other assets)	3,166,657
VIII. 특별계정자산 (Separate account assets)	-
자산총계 (Total assets)	37,007,498
부 채 (Liabilities)	
I. 보험계약부채 (Insurance liabilities)	29,300,404
II. 금융부채 (Financial liabilities)	601,735
1. 당기손익인식금융부채 (Financial liabilities at fair value through profit or loss)	4,536
2. 차입부채 (Debts)	17,160
3. 기타금융부채 (Other financial liabilities)	580,039
III. 위험회피목적파생상품부채 (Derivative liabilities to hedge)	114,499
IV. 총당부채 (Provisions)	25,245
V. 확정급여채무 (Net defined benefit liabilities)	33,071
VI. 당기법인세부채 (Current tax liabilities)	46
VII. 이연법인세부채 (Deferred tax liabilities)	385,376
VIII. 기타부채 (Other liabilities)	85,986
IX. 특별계정부채 (Separate account liabilities)	3,126,708
부채 총계 (Total liabilities)	33,673,068

연결재무상태표

(Consolidated Statements of Financial Position)

2020년 9월 30일 현재

(As of September 30, 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)	3,329,888
1. 자본금 (Capital stock)	33,250
2. 자본잉여금 (Capital surplus)	348,454
3. 자본조정 (Capital adjustments)	(9)
4. 기타포괄손익누계액 (Accumulated other comprehensive income)	303,852
5. 이익잉여금 (Retained earnings)	2,644,340
II. 비지배지분 (Non-controlling interests)	4,542
자본총계 (Total equity)	3,334,430
부채와 자본총계 (Total liabilities and equity)	37,007,498

연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2020년 1월 1일부터 2020년 9월 30일까지
(January 1, 2020 ~ September 30, 2020)

KB손해보험주식회사와 그 종속회사
KB Insurance and subsidiaries

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
I. 영업수익 (Operating revenue)	10,116,829
보험료수익 (Premium income)	8,186,496
재보험금수익 (Reinsurance income)	548,318
구상이익 (Gain from reimbursement)	2,748
수입경비 (Recovered expenses)	64,735
이자수익 (Interest income)	511,429
배당수익 (Dividend income)	21,990
유가증권 평가 및 처분이익 (Gain on valuation and disposal of securities)	124,497
대여금 및 수취채권 평가 및 처분이익 (Gain on valuation and disposal of loans and other receivables)	6,691
파생상품관련이익 (Gain on valuation and disposal of derivatives)	52,424
종속기업투자주식관련이익 (Gain on valuation and disposal of Investments in subsidiaries)	226
외화거래이익 (Foreign currency transaction gain)	149,753
재보험자산변동 (Gain on changes of reinsurance assets)	191,737
기타수익 (Other income)	186,434
특별계정수익 (Separate account income)	69,352
II. 영업비용 (Operating expenses)	9,904,926
보험계약부채전입액 (Change in insurance liabilities)	1,474,636

연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2020년 1월 1일부터 2020년 9월 30일까지
(January 1, 2020 ~ September 30, 2020)

KB손해보험주식회사와 그 종속회사
KB Insurance and subsidiaries

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
보험금비용 (Insurance claims paid)	3,575,043
환급금 및 배당금비용 (Refund of surrender value and dividend expenses)	1,805,313
재보험료비용 (Reinsurance expenses)	824,015
구상손실 (Loss from reimbursement)	-
손해조사비 (Claim survey expenses paid)	195,416
신계약비상각비 (Amortization of deferred acquisition costs)	659,793
사업비 (Insurance operating expenses)	872,366
이자비용 (Interest expense)	2,481
유가증권 평가 및 처분손실 (Loss on valuation and disposal of securities)	67,041
대여금 및 수취채권 평가 및 처분손실 (Loss on valuation and disposal of loans and other receivables)	616
파생상품관련손실 (Loss on valuation and disposal of derivatives)	176,779
종속기업투자주식관련손실 (Loss on investments on subsidiaries and associates)	0
외화거래손실 (Foreign currency transaction loss)	58,637
재보험자산변동 (Loss on changes of reinsurance assets)	-
재산관리비 (Administrative expenses for assets)	48,074
부동산관리비 (Administrative expenses for real estate)	14,186
기타비용 (Other expenses)	61,180

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(Consolidated Statements of Comprehensive Income)

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(January 1, 2020 ~ September 30, 2020)

KB손해보험주식회사와 그 종속회사
KB Insurance and subsidiaries

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
특별계정비용 (Separate account expenses)	69,352
III. 영업이익(손실) (Operating income)	211,903
IV. 영업외이익 (Non-operating income (expense))	(5,583)
영업외수익 (Non-operating income)	2,052
영업외비용 (Non-operating expenses)	7,635
V. 법인세비용차감전계속영업순이익 (Profit before income tax from continuing operations)	206,320
VI. 계속영업법인세비용 (Income tax expense from continuing operations)	56,440
VII. 계속영업당기순이익 (Profit for the period from continuing operations)	149,879
VIII. 중단사업손익 (Profit for the period from discontinued operations)	-
IX. 당기순이익 (Profit for the period)	149,879
X. 기타포괄손익 (Other comprehensive income (loss))	59,355
후속적으로 당기손익으로 재분류되지 않는 포괄손익 (Items that will not be reclassified subsequently to profit or loss)	22
1. 확정급여채무 재측정요소 (Remeasurements of defined benefit plans)	(225)
2. 재평가잉여금 (Revaluation of property and equipment)	-
3. 기타포괄손익-공정가치측정 지분증권 관련손익 (Unrealized net change in fair value of equity instruments at fair value through other comprehensive income)	246
후속적으로 당기손익으로 재분류되는 포괄손익 (Items that may be subsequently reclassified to profit or loss)	59,334
1. 기타포괄손익-공정가치측정금융상품관련손익 (Unrealized net change in fair value of financial assets at fair value through other comprehensive income)	23,212

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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)	39,031
3. 현금흐름위험회피파생상품평가손익 (Effective portion of changes in fair value of cash flow hedges)	(7,562)
4. 관계기업기타포괄손익 (Unrealized net change in other comprehensive income of associate)	(12)
5. 해외사업환산손익 (Foreign currency translation differences for foreign operations)	2,625
6. 특별계정기타포괄손익 (Other comprehensive income arising from separate account)	2,039
X. 당기총포괄손익 (Total comprehensive income for the period)	209,234
당기순이익의귀속 (Profit for the period attributable to :)	149,879
1. 지배기업소유지분순이익 (Shareholders of the Parent Company)	149,874
2. 비지배지분순이익 (Non-controlling interests)	5
총포괄손익의귀속 (Total comprehensive income for the year attributable to)	209,234
1. 지배기업소유지분총포괄손익 (Shareholders of the Parent Company)	209,477
2. 비지배지분총포괄손익 (Non-controlling interests)	(242)

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2020년 9월 30일 현재

(As of September 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)	216,119
II. 당기손익-공정가치측정 금융자산 (Financial assets at fair value through profit or loss)	960,106
III. 파생금융자산 (Derivative financial assets)	10,926
IV. 상각후원가측정 대출채권 (Loans at amortized cost)	21,998,850
V. 투자금융자산 (Financial investments)	54,049
VI. 관계기업투자 (Investments in associates)	5,346
VII. 유형자산 (Property and equipment)	162,798
VIII. 무형자산 (Intangible assets)	225,528
IX. 이연법인세자산 (Deferred income tax assets)	142,953
X. 기타자산 (Other assets)	515,605
자산총계 (Total assets)	24,292,280
부 채 (Liabilities)	
I. 차입부채 (Debts)	846,311
II. 파생금융부채 (Derivative financial liabilities)	52,305
III. 사채 (Debentures)	15,764,462
IV. 총당부채 (Provisions)	168,622

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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)	16,045
VI. 기타부채 (Other liabilities)	3,242,680
부채 총계 (Total liabilities)	20,090,425
자 본 (Equity)	
I. 지배기업 주주지분 (Equity attributable to shareholders of the parent company)	4,190,712
1. 자본금 (Share capital)	460,000
2. 자본잉여금 (Capital surplus)	1,976,987
3. 기타포괄손익누계액 (Accumulated other comprehensive income)	(8,324)
4. 이익잉여금 (Retained earnings)	1,762,049
II. 비지배지분 (Non-controlling interests)	11,143
자본총계 (Total equity)	4,201,855
부채와 자본총계 (Total liabilities and equity)	24,292,280

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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)	938,880
이자수익 (Interest income)	1,211,026
이자비용 (Interest expense)	(272,146)
II. 순수수수료이익 (Net fee and commission income)	273,979
수수료수익 (Fee and commission income)	1,089,074
수수료비용 (Fee and commission expense)	(815,095)
III. 당기손익-공정가치측정 금융상품 순손익 (Net gains/(losses) on financial instruments at fair value through profit or loss)	5,576
IV. 기타영업손익 (Net other operating income(expenses))	(223,585)
V. 일반관리비 (General and administrative expenses)	(349,323)
VI. 신용손실충당금전입액 (Provision for credit losses)	(296,834)
VII. 영업이익 (Net operating profit)	348,693
VIII. 영업외손익 (Non-operating profit(loss))	(3,176)
관계기업투자손익 (Share of profit(loss) of associates)	946
기타영업외손익 (Net other non-operating income(expense))	(4,122)
IX. 법인세비용차감전순이익 (Profit before income tax)	345,517
X. 법인세비용 (Income tax expense)	(90,609)
XI. 당기순이익 (Profit for the period)	254,908

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(Consolidated Statements of Comprehensive Income)

2020년 1월 1일부터 2020년 9월 30일까지
(January 1, 2020 ~ September 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)	(27,437)
후속적으로 당기손익으로 재분류되지 않는 포괄손익 (Items that will not be reclassified to profit or loss)	(16,535)
1. 순확정급여부채의 재측정요소 (Actuarial gains(losses) on post defined benefit pension plans)	(160)
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)	(10,902)
1. 관계기업 기타포괄손익에 대한 지분 (Share of other comprehensive income of associates)	(63)
2. 현금흐름위험회피 수단의 손익 (Cash flow hedges)	(9,107)
3. 해외사업환산손익 (Foreign currency translation difference for foreign operations)	(1,732)
XIII. 당기총포괄이익 (Total comprehensive income for the period)	227,471
당기순이익의 귀속 (Profit attributable to:)	254,908
지배기업주주지분순이익 (Shareholders of the parent entity)	255,222
비지배지분순이익 (Non-controlling interests)	(314)
당기총포괄이익의 귀속 (Total comprehensive income attributable to:)	227,471
지배기업주주지분총포괄이익 (Shareholders of the parent entity)	227,840
비지배지분총포괄이익 (Non-controlling interest)	(369)



재무상태표

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(As of September 30, 2020)

푸르덴셜생명보험주식회사

(단위: 백만원)

Prudential Life Insurance

(in million won)

과목명(Description)	금액(Amount)
자 산 (Assets)	
I. 현금및현금성자산 (Cash and cash equivalents)	595,501
II. 당기손익인식금융자산 (Financial assets at fair value through profit or loss)	5,225
III. 매도가능금융자산 (Available-for-sale Financial assets)	7,869,851
IV. 만기보유금융자산 (Held-to-maturity investment)	8,083,451
V. 대출채권및수취채권 (Loans and receivables)	938,479
VI. 파생상품자산 (Derivative financial assets)	5,580
VII. 투자부동산 (Investment property)	42,714
VIII. 유형자산 (Property and equipment)	54,650
IX. 무형자산 (Intangible assets)	14,665
X. 사용권자산 (Right-of-use assets)	2,767
XI 기타자산 (Other assets)	333,971
XII. 특별계정자산 (Separate account assets)	4,494,967
자산총계 (Total assets)	22,441,821
부 채 (Liabilities)	
I. 보험부채 (Policy reserve)	13,990,854
II. 계약자지분조정 (Policy reserve adjustment)	6,654



재무상태표

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푸르덴셜생명보험주식회사

(단위: 백만원)

Prudential Life Insurance

(in million won)

과목명(Description)	금액(Amount)
Ⅲ. 파생상품부채 (Derivative financial liabilities)	251
Ⅳ. 기타금융부채 (Other financial liabilities)	96,927
Ⅴ. 당기법인세부채 (Current tax liabilities)	17,151
Ⅵ. 이연법인세부채 (Deferred tax liabilities)	543,431
Ⅶ. 충당부채 (Provisions)	2,683
Ⅷ. 확정급여채무 (Net defined benefit liabilities)	23,586
Ⅸ. 리스부채 (Lease liabilities)	2,381
Ⅹ. 기타부채 (Other liabilities)	73,126
Ⅺ 특별계정부채 (Separate account liabilities)	4,540,040
부채 총계 (Total liabilities)	19,297,084
자 본 (Equity)	
Ⅰ. 지배기업주주지분 (Shareholders of the parent company)	3,144,737
1. 자본금 (Capital stock)	150,000
2. 자본조정 (Capital adjustment)	-
3. 기타포괄손익누계액 (Other comprehensive income)	805,479
4. 이익잉여금 (Retained earnings)	2,189,258
Ⅱ. 비지배지분 (Non-controlling interests)	-
자본총계 (Total equity)	3,144,737
부채와 자본총계 (Total liabilities and equity)	22,441,821

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푸르덴셜생명보험주식회사
 Prudential Life Insurance

(단위: 백만원)
 (in million won)

과목명(Description)	금액(Amount)
I. 영업수익 (Operating income)	167,983
보험료수익 (Premium income)	112,639
재보험수익 (Reinsurance income)	470
재보험자산전입액 (Gain on changes of reinsurance assets)	114
이자수익 (Interest income)	46,133
당기손익인식금융자산관련이익 (Gain on financial assets at fair value through profit or loss)	2
매도가능금융자산관련이익 (Gain on available-for-sale financial assets)	438
대출채권및기타수취채권관련이익 (Gain on loans and other receivables)	-
파생상품관련이익 (Gains on derivatives)	5,725
외환거래이익 (Foreign currency transaction gain)	(5,988)
배당금수익 (Dividend income)	195
특별계정수입수수료 (Separate account commission received)	7,437
특별계정수익 (Separate account income)	164
기타영업수익 (Other operation income)	654
II. 영업비용 (Operating expenses & claims)	169,475
책임준비금전입액 (Increase in policy reserve)	75,901
지급보험금 (Claim & surrender)	40,874

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푸르덴셜생명보험주식회사
 Prudential Life Insurance

(단위: 백만원)
 (in million won)

과목명(Description)	금액(Amount)
재보험비용 (Reinsurance expenses)	801
사업비 (Operating expenses)	37,428
신계약비상각비 (Amortization of deferred acquisition cost)	9,327
재산관리비 (Investment administrative expenses)	2,494
이자비용 (Interest expenses)	3
매도가능금융자산관련손실 (Loss on available-for-sale financial assets)	526
대출채권및기타수취채권관련손실 (Loss on loans and other receivables)	13
파생상품관련손실 (Losses on derivatives)	(900)
외환거래손실 (Foreign currency transaction Loss)	1,734
특별계정지급수수료 (Separate account commission paid)	612
특별계정비용 (Separate account expenses)	164
기타영업비용 (Other operating losses)	498
Ⅲ. 영업이익(손실) (Operating income(Losses))	(1,492)
Ⅳ. 영업외수익 (Non-operating income)	(5)
Ⅴ. 영업외비용 (Non-operating expenses)	731
Ⅵ. 법인세차감전이익 (Profit before tax expense)	(2,228)
Ⅶ. 법인세비용 (Income tax expense)	9,816

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푸르덴셜생명보험주식회사
 Prudential Life Insurance

(단위: 백만원)
 (in million won)

과목명(Description)	금액(Amount)
VIII. 당기순이익 (Net income)	(12,044)
IX. 기타포괄손익 (Other comprehensive income for the period)	47,330
당기손익으로 재분류되지 않는 항목 (Items that will not be reclassified to profit or loss)	988
1. 순확정급여부채의 재측정 요소 (Actuarial gains(losses) on post defined benefit pension plans)	(133)
2. 기타포괄손익에 대한 법인세효과 (Income tax relating to this item)	1,121
후속적으로 당기손익으로 재분류될 수 있는 항목 (Items that may be reclassified subsequently to profit or loss)	46,342
1. 매도가능금융자산평가이익(손실) (Gain on valuation of available-for-sales securities)	104,657
2. 만기보유금융자산평가이익(손실) (Loss on valuation of held-to-maturity assets)	(539)
3. 위험회피목적파생상품평가손익 (Gain on valuation of derivatives financial instruments for hedge accounting)	15
4 기타포괄손익에 대한 법인세효과 (Income tax relating to this item)	(57,791)
X. 당기포괄이익 (Total comprehensive income for the period)	35,286

연결재무상태표

(Consolidated Statements of Financial Position)

2020년 9월 30일 현재

(As of September 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)	30,772
II. 당기손익인식금융자산 (Financial assets at fair value through profit or loss)	300,489
III. 기타포괄손익-공정가치측정유가증권 (Fair value through other comprehensive income)	33,409
IV. 파생금융자산 (Derivative financial assets)	136
V. 대출채권 (Loans)	2,789
VI. 유형자산 (Property and equipment)	6,820
VII. 기타금융자산 (Other financial assets)	29,392
VIII. 매각예정자산 (Assets held for sale)	-
IX. 이연법인세자산 (Deferred income tax assets)	3,884
X. 기타자산 (Other assets)	5,600
자산총계 (Total assets)	413,291
부 채 (Liabilities)	
I. 예수부채 (Deposits)	152
II. 차입부채 (Debts)	28,800
III. 기타금융부채 (Other financial liabilities)	155,648
IV. 총당부채 (Provisions)	624

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KB Asset Management and subsidiaries

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
V. 순확정급여부채 (Defined benefit liabilities)	488
VI. 파생상품부채 (Derivative liabilities)	38
VII. 기타부채 (Other liabilities)	22,115
부채 총계 (Total liabilities)	207,865
자 본 (Equity)	
I. 지배기업주주지분 (Equity attributable to shareholders of the parent company)	205,426
1. 자본금 (Share capital)	38,338
2. 자본잉여금 (Capital surplus)	246
3. 기타포괄손익누계액 (Accumulated other comprehensive income)	475
4. 이익잉여금 (Retained earnings)	166,367
II. 비지배지분 (Non-controlling interests)	-
자본총계 (Total equity)	205,426
부채와 자본총계 (Total liabilities and equity)	413,291

연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2020년 1월 1일부터 2020년 9월 30일까지

(January 1, 2020 ~ September 30, 2020)

KB자산운용주식회사와 그 종속회사

(단위: 백만원)

KB Asset Management and subsidiaries

(in million won)

과목명(Description)	금액(Amount)
I. 영업수익 (Operating income)	135,406
수수료수익 (Commissions received)	99,537
이자수익 (Interest income)	4,625
1. 기타포괄손익-공정가치측정 및 상각후원가 측정 금융상품 이자수익 (Interest income from financial instruments at fair value through other comprehensive income and amortized cost)	728
2. 당기손익-공정가치측정 금융상품 이자수익 (Interest income from financial instruments at fair value through profit or loss)	3,897
배당금수익 (Dividend income)	245
금융상품평가 및 처분이익 (Gain on valuation(sales) of financial assets)	17,050
외환거래이익 (Gain on foreign transactions)	3,106
기타영업수익 (Others)	10,843
II. 영업비용 (Operating expenses)	81,296
수수료비용 (Commissions expense)	6,632
이자비용 (Interest expense)	147
금융상품평가 및 처분손실 (Loss on valuation(sales) of financial assets)	18,606
외환거래손실 (Loss on foreign transactions)	2,569
판매비와관리비 (General and administrative expenses)	43,182
기타영업비용 (Others)	10,160
III. 영업이익 (Operating profit)	54,110

연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2020년 1월 1일부터 2020년 9월 30일까지

(January 1, 2020 ~ September 30, 2020)

KB자산운용주식회사와 그 종속회사

(단위: 백만원)

KB Asset Management and subsidiaries

(in million won)

과목명(Description)	금액(Amount)
IV. 영업외수익 (Non-operating income)	227
V. 영업외비용 (Non-operating expenses)	727
VI. 법인세비용차감전순이익 (Net income before income tax from continuing operations)	53,610
VII. 법인세비용 (Income tax expense from continuing operations)	14,162
VIII. 당기순이익 (Net income)	39,448
IX. 기타포괄손익 (Other comprehensive gain)	737
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)	78
1. 매도가능금융자산평가손익 (Gain on valuation of financial assets available for sale)	97
2. 해외사업장환산손익 (Foreign currency translation differences for foreign operations)	(19)
X. 총포괄이익 (Total comprehensive income)	40,185
연결순손익의 귀속 (Profit for the period attributable to)	
1. 지배기업주주지분순이익 (Shareholders of the Parent Company)	39,448
2. 비지배지분순이익 (Non-controlling interests)	
연결총포괄손익의 귀속 (Total comprehensive income for the year attributable to)	
1. 지배기업주주지분총포괄이익 (Shareholders of the Parent Company)	40,185
2. 비지배지분총포괄이익 (Non-controlling interests)	

연결재무상태표

(Consolidated Statements of Financial Position)

2020년 9월 30일 현재

(As of September 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)	296,351
II. 매도가능금융자산 (Financial assets available for sale)	109,589
III. 대여금 및 수취채권 (Loans and receivables)	9,122,527
IV. 유형자산 (Property and equipment)	22,651
V. 무형자산 (Intangible assets)	51,661
VI. 투자부동산 (Investment property)	0
VII. 기타자산 (Other assets)	2,748,293
자산총계 (Total assets)	12,351,073
부 채 (Liabilities)	
I. 차입부채 (Debts)	434,892
II. 발행사채 (Debenture issued)	9,592,052
III. 충당부채 (Provisions)	832
IV. 순확정급여부채 (Net defined benefit liabilities)	4,630
V. 당기법인세부채 (Current tax liabilities)	17,388
VI. 기타금융부채 (Other financial liabilities)	694,423
VII. 기타부채 (Other liabilities)	106,212

연결재무상태표

(Consolidated Statements of Financial Position)

2020년 9월 30일 현재

(As of September 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)	71,889
Ⅸ. 파생상품부채 (Derivative Instruments Liabilities)	0
부채 총계 (Total liabilities)	10,922,318
자 본 (Equity)	
Ⅰ. 자본금 (Capital stock)	126,138
Ⅱ. 신종자본증권 (Hybrid bond)	399,212
Ⅲ. 기타자본구성요소 (Elements of other shareholders' equity)	168,832
Ⅳ. 이익잉여금 (Retained earnings)	734,574
자본총계 (Total equity)	1,428,755
부채와 자본총계 (Total liabilities and equity)	12,351,073

연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2020년 1월 1일부터 2020년 9월 30일까지
(January 1, 2020 ~ September 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)	152,648
순이자이익 (Net interest income)	241,524
순수수료이익 (Net fee and commission income)	454,564
당기손익금융자산 관련손익 (Gain on financial assets at fair value through profit or loss)	2,003
신용손실에 대한 손상차손 (Impairment loss on credit loss)	93,482
일반관리비 (General and administrative expenses)	82,296
기타영업손익 (Other operating profit)	-369,665
II. 영업외손익 (Non-operating profit(loss))	1,752
III. 법인세비용차감전순이익 (Profit before income tax)	154,401
IV. 법인세비용 (Income tax expense)	38,021
V. 당기순이익 (Profit for the period)	116,380
VI. 기타포괄손익 (Other comprehensive gain(loss))	-1,657
VII. 총포괄이익 (Total comprehensive income)	114,723

재무상태표

(Statements of Financial Position)

2020년 9월 30일 현재

(As of September 30, 2020)

KB생명보험주식회사

KB Life Insurance

(단위: 백만원)

(in million won)

과목명(Description)	금액(Amount)
자 산 (Assets)	
I. 현금및예치금 (Cash and due from financial institutions)	339,230
II. 금융자산 (Financial assets)	8,000,182
III. 재보험자산 (Reinsurance assets)	1,770
IV. 신계약비 (Deferred acquisition costs)	171,333
V. 유형자산 (Property and equipment)	7,670
VI. 무형자산 (Intangible assets)	13,845
VII. 당기법인세자산 (Current tax assets)	-
VIII. 이연법인세자산 (Deferred tax assets)	-
IX. 기타자산 (Other assets)	13,453
X. 특별계정자산 (Separate account assets)	1,666,169
자산총계 (Total assets)	10,213,652
부 채 (Liabilities)	
I. 보험부채 (Policy reserve)	7,411,961
II. 계약자지분조정 (Policy reserve adjustment)	3,600
III. 금융부채 (Financial liabilities)	32,303
IV. 이연법인세부채 (Deferred tax liabilities)	6,363

재무상태표

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(As of September 30, 2020)

KB생명보험주식회사

KB Life Insurance

(단위: 백만원)

(in million won)

과목명(Description)	금액(Amount)
V. 총당부채 (Provisions)	3,765
VI. 퇴직급여부채 (Reserve for severance benefits)	397
VII. 기타부채 (Other liabilities)	450,896
VIII. 특별계정부채 (Separate account liabilities)	1,672,955
부채 총계 (Total liabilities)	9,582,240
자 본 (Equity)	
I. 지배기업주주지분 (Shareholders of the parent company)	631,412
1. 자본금 (Capital stock)	456,000
2. 자본조정 (Capital adjustment)	-
3. 기타포괄손익누계액 (Other comprehensive income)	26,941
4. 이익잉여금 (Retained earnings)	148,471
II. 비지배지분 (Non-controlling interests)	-
자본총계 (Total equity)	631,412
부채와 자본총계 (Total liabilities and equity)	10,213,652

손익계산서

(Income Statements)

2020년 1월 1일부터 2020년 9월 30일까지
(January 1, 2020 ~ September 30, 2020)

KB생명보험주식회사
KB Life Insurance

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
I. 영업수익 (Operating income)	1,414,811
보험료수익 (Premium income)	1,128,598
재보험수익 (Reinsurance income)	5,492
책임준비금환입액 (Reversal of insurance reserve)	-
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)	108,145
2. 당기손익-공정가치측정 금융상품 이자수익 (Interest income from financial instruments at fair value through profit or loss)	1,804
당기손익-공정가치측정 금융상품 관련 이익 (Gains on financial instruments at fair value through profit or loss)	66,220
기타포괄손익-공정가치측정 금융상품 관련 이익 (Gains on financial instruments at fair value through other comprehensive income)	20,868
상각후원가측정 금융상품 관련 이익 (Gain on financial instruments at amortised cost)	229
파생상품평가 및 거래이익 (Gains on valuation(sales) of derivatives)	15,630
특별계정수입수수료 (Separate account commission received)	31,225
특별계정수익 (Separate account income)	12,587
기타영업수익 (Other operation income)	24,013
II. 영업비용 (Operating expenses & claims)	1,402,271
책임준비금전입액 (Increase in policy reserve)	251,578
지급보험금 (Claim & surrender)	902,776

손익계산서

(Income Statements)

2020년 1월 1일부터 2020년 9월 30일까지
(January 1, 2020 ~ September 30, 2020)

KB생명보험주식회사
KB Life Insurance

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
재보험비용 (Reinsurance expenses)	6,226
사업비 (Operating expenses)	63,181
신계약비상각비 (Amortization of deferred acquisition cost)	102,018
자산관리비 (Investment administrative expenses)	2,626
당기손익-공정가치측정 금융상품 관련 손실 (Losses on financial instruments at fair value through profit or loss)	10,062
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)	32,050
특별계정비용 (Separate account expenses)	12,587
기타영업비용 (Other operating losses)	19,154
Ⅲ. 영업이익(손실) (Operating income(Losses))	12,540
Ⅳ. 영업외수익 (Non-operating income)	140
Ⅴ. 영업외비용 (Non-operating expenses)	790
Ⅵ. 법인세차감전이익 (Profit before tax expense)	11,890
Ⅶ. 법인세비용 (Income tax expense)	2,704
Ⅷ. 당기순이익 (Net income)	9,186
Ⅸ. 기타포괄손익 (Other comprehensive income for the period)	6,889
당기손익으로 재분류되지 않는 항목 (Items that will not be reclassified to profit or loss)	

손익계산서

(Income Statements)

2020년 1월 1일부터 2020년 9월 30일까지
(January 1, 2020 ~ September 30, 2020)

KB생명보험주식회사
KB Life Insurance

(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)	(8,707)
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)	7,232
2. 특별계정기타포괄손익 (Other comprehensive income from Separate account)	(451)
3. 손익변동성조정손익 (Overlay approach-adjustment)	8,815
X. 당기포괄이익 (Total comprehensive income for the period)	16,075

재무상태표

(Statements of Financial Position)

2020년 9월 30일 현재

(As of September 30, 2020)

KB부동산신탁 주식회사

KB Real Estate Trust Co., Ltd.

(단위: 백만원)

(in million won)

과목명(Description)	금액(Amount)
자 산 (Assets)	420,437
I. 현금 및 예치금 (Cash and due from financial institutions)	233,360
현금 및 현금성 자산 (Cash and cash equivalents)	126,546
예치금 (Deposits)	106,814
II. 증권 (Securities)	39,590
당기손익-공정가치측정 유가증권 (Securities at fair value through profit or loss)	39,590
관계회사투자지분 (Investments in associates)	-
III. 파생상품자산 (Derivative assets)	-
IV. 대출채권 (Loans)	97,917
대여금 (Loans)	-
신탁계정대 (Loans to trust)	105,344
대손충당금(-) (Allowance for doubtful accounts)	(7,427)
V. 유형자산 (Property and equipment)	17,622
VI. 기타자산 (Other assets)	31,948
자산총계 (Total assets)	420,437
부 채 (Liabilities)	102,141
I. 차입부채 (Debts)	-

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(Statements of Financial Position)

2020년 9월 30일 현재

(As of September 30, 2020)

KB부동산신탁 주식회사

KB Real Estate Trust Co., Ltd.

(단위: 백만원)

(in million won)

과목명(Description)	금액(Amount)
Ⅱ. 기타부채 (Other liabilities)	102,141
부채 총계 (Total liabilities)	102,141
자 본 (Equity)	318,296
Ⅰ. 자본금 (Share capital)	80,000
Ⅱ. 기타포괄손익누계액 (Accumulated other comprehensive income)	(442)
Ⅲ. 이익잉여금 (Retained earnings)	238,738
자본총계 (Total equity)	318,296
부채와 자본총계 (Total liabilities and equity)	420,437

손익계산서

(Income Statements)

2020년 1월 1일부터 2020년 9월 30일까지
(January 1, 2020 ~ September 30, 2020)

KB부동산신탁 주식회사

KB Real Estate Trust Co., Ltd.

(단위: 백만원)

(in million won)

과목명(Description)	금액(Amount)
I. 영업수익 (Operating income)	106,364
수수료수익 (Commissions received)	100,455
증권평가 및 처분이익 (Gains on valuation(sales) of Securities)	288
이자수익 (Interest income)	4,990
대출채권 관련 이익 (Income from trading loans)	-
기타의 영업수익 (Other operating income)	631
II. 영업비용 (Operating expenses)	30,516
증권평가 및 처분손실 (Loss on valuation(sales) of Securities)	-
이자비용 (Interest expenses)	546
대출평가 및 처분손실 (Loss on valuation and disposal of loans receivable)	3,219
외환거래손실 (Loss on foreign transactions)	-
판매비와관리비 (General and administrative expenses)	26,179
기타의 영업비용 (Other operating expenses)	572
III. 영업이익(손실) (Operating profit(loss))	75,848
IV. 영업외수익 (Non-operating income)	439
V. 영업외비용 (Non-operating expenses)	670
VI. 법인세비용차감전계속사업손익 (Net income(loss) before income tax from continuing operations)	75,617

손익계산서

(Income Statements)

2020년 1월 1일부터 2020년 9월 30일까지
(January 1, 2020 ~ September 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)	20,128
VIII. 계속사업이익 (Net income (loss) from continuing operations)	55,489
IX. 중단사업손익 (Net income (loss) from discontinued operations)	-
X. 당기순이익 (Net income)	55,489

재무상태표

(Statements of Financial Position)

2020년 9월 30일 현재

(As of September 30, 2020)

주식회사 KB저축은행
KB Savings Bank Co., Ltd.

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
자 산 (Assets)	1,700,709
Ⅰ. 현금 및 예치금 (Cash and due from financial institutions)	155,286
Ⅱ. 유가증권 (Securities)	23,886
Ⅲ. 대출채권 (Loans)	1,420,355
Ⅳ. 유형자산 (Tangible assets)	19,211
Ⅴ. 기타자산 (Other assets)	81,970
자산총계 (Total assets)	1,700,709
부 채 (Liabilities)	1,478,668
Ⅰ. 예수금 (Deposits)	1,437,701
Ⅱ. 기타부채 (Other liabilities)	40,967
부채 총계 (Total liabilities)	1,478,668
자 본 (Equity)	222,041
Ⅰ. 자본금 (Capital stock)	40,010
Ⅱ. 자본잉여금 (Capital surplus)	125,504
Ⅲ. 이익잉여금 (Retained earnings)	60,593
Ⅳ. 기타포괄손익누계액 (Accumulated other comprehensive income)	(4,065)
자본총계 (Total equity)	222,041
부채와 자본총계 (Total liabilities and equity)	1,700,709

손익계산서

(Income Statements)

2020년 1월 1일부터 2020년 9월 30일까지
(January 1, 2020 ~ September 30, 2020)

주식회사 KB저축은행
KB Savings Bank Co., Ltd.

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
I. 영업수익 (Operating income)	76,155
이자수익 (Interest income)	70,502
1. 예치금이자 (Interest on deposits)	1,291
2. 단기매매증권이자 (Interest on trading securities)	-
3. 매도가능증권이자 (Interest on securities available for sale)	842
4. 대출금이자 (Interest on loans & discounts)	68,315
5. 기타이자수익 (Other operating income)	55
유가증권평가및처분이익 (Gains on valuation(sales) of Securities)	2
대출채권평가및처분이익 (Gains on valuation(sales) of Loans)	1,108
수수료수익 (Fee and commission income)	4,379
기타영업수익 (Other operation income)	29
배당금수익 (Dividend income)	134
II. 영업외수익 Non-operating income	159
III. 영업비용 Operating expenses & claims	57,498
이자비용 (Interest expense)	18,838
1. 예수금이자 (Interest on deposits)	18,802
2. 기타이자비용 (Interest on others)	36

손익계산서

(Income Statements)

2020년 1월 1일부터 2020년 9월 30일까지
(January 1, 2020 ~ September 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)	6,959
1. 대손상각비 (Bad debt expense)	6,959
수수료비용 (Fee and commission expense)	5,416
기타영업비용 (Other operating losses)	4,090
판매비와관리비 (Selling and administrative expenses)	22,194
IV. 영업외비용 (Non-operating expenses)	950
V. 법인세차감전순이익 (Income before income tax expenses)	17,866
VI. 당기순이익 (Net income)	13,224

연결재무상태표

(Consolidated Statements of Financial Position)

2020년 9월 30일 현재

(As of September 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)	192,729
II. 예치금 (Due from bank)	2,871
III. 창업투자자산 (Investment in small and medium sized enterprises)	641,320
IV. PEF 투자자산 (Investment in PEF)	6,477
V. 기타자산 (Other assets)	7,411
자산총계 (Total assets)	850,808
부 채 (Liabilities)	
I. 단기차입금 (Short-term borrowings)	180,000
II. 확정급여부채 (Allowance for retirement and severance benefit)	127
III. 파생상품부채 (Derivative debts)	-
IV. 기타부채 (Other liabilities)	439,456
부채 총계 (Total liabilities)	619,582
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 9월 30일 현재

(As of September 30, 2020)

KB인베스트먼트와 그 종속회사

(단위: 백만원)

KB Investment and subsidiaries

(in million won)

과목명(Description)	금액(Amount)
Ⅲ. 기타포괄손익누계액 (Accumulated other comprehensive income)	(64)
Ⅳ. 이익잉여금 (Retained earnings)	117,979
자본총계 (Total equity)	231,225
부채와 자본총계 (Total liabilities and equity)	850,808

연결손익계산서

(Consolidated Income Statements)
2020년 1월 1일부터 2020년 9월 30일까지
(January 1, 2020 ~ September 30, 2020)

KB인베스트먼트와 그 종속회사
KB Investment and subsidiaries

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
I. 영업수익 (Operating revenues)	91,259
창업투자수익 (Revenues on investments in small and medium-size enterprises)	86,072
PEF 투자수익 (Revenues on Investments in PEF)	782
운용수익 (Other investment revenues)	4,381
경영자문료수익 (Consulting fees)	25
소수주주지분순손실 (Net expenses in minority interest)	-
II. 영업비용 (Operating expenses)	70,708
투자및금융비용 (Investment and financial expenses)	3,782
창업투자비용 (Expenses on investments in small and medium-size enterprises)	22,477
PEF 투자비용 (Expenses on investments in PEF)	2,232
일반관리비 (Administrative expenses)	19,702
소수주주지분순이익 (Net income in minority interest)	22,516
III. 영업이익 (Operating income(losses))	20,551
IV. 영업외수익 (Non-operating income)	3
V. 영업외비용 (Non-operating expenses)	32
VI. 법인세비용차감전계속사업손익 (Continuing operation income before income tax)	20,521
VII. 계속사업손익법인세비용 (Income tax expense)	4,050
VIII. 당기순이익 (Net income for the year)	16,472

재무상태표

(Statements of Financial Position)

2020년 9월 30일 현재

(As of September 30, 2020)

KB데이터시스템
KB Data Systems

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
자 산 (Assets)	
I. 유동자산 (Current assets)	36,283
당좌자산 (Quick assets)	36,205
1. 현금및현금성자산 (Cash and cash equivalents)	4,235
2. 단기금융상품 (Short-term financial instruments)	14,998
3. 매출채권 (Accounts receivable)	2,194
4. 대손충당금 (Allowance for doubtful accounts)	-
5. 기타 (Others)	14,778
재고자산 (Inventories)	78
상품 (Merchandise)	78
II. 비유동자산 (Non-current assets)	6,440
투자자산 (Investments assets)	572
유형자산 (Tangible assets)	1,213
무형자산 (Intangible assets)	1,156
기타비유동자산 (Other non-current assets)	3,499
자산총계 (Total assets)	42,723
부 채 (Liabilities)	

재무상태표

(Statements of Financial Position)

2020년 9월 30일 현재

(As of September 30, 2020)

KB데이터시스템
KB Data Systems

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
I. 유동부채 (Current liabilities)	20,057
매입채무 (Accounts payable)	10,452
미지급비용 (Accrued expenses)	6,819
기타 (Others)	2,786
II. 비유동부채 (Long-term liabilities)	1,894
퇴직급여충당금 (Accrued severance benefits)	684
장기미지급비용 (Long-term Accrued expenses)	881
기타 (Others)	329
부채 총계 (Total liabilities)	21,951
자 본 (Equity)	
I. 자본금 (Capital stock)	8,000
II. 기타포괄손익누계액 (Accumulated other comprehensive income)	(3,853)
III. 이익잉여금 (Retained earnings)	16,625
자본총계 (Total equity)	20,772
부채와 자본총계 (Total liabilities and equity)	42,723

손익계산서

(Income Statements)

2020년 1월 1일부터 2020년 9월 30일까지
(January 1, 2020 ~ September 30, 2020)

KB데이터시스템
KB Data Systems

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
I. 매출 (Sales)	115,465
상품매출 (Sales of merchandise)	5,226
용역수익 (Service revenue)	110,239
II. 매출원가 (Cost of sales)	108,382
상품매출원가 (Cost of merchandise)	4,524
용역매출원가 (Cost of service)	103,858
III. 매출총이익 (Gross profit)	7,083
IV. 판매비와관리비 (Selling and administrative expenses)	7,043
인건비 (Payroll)	3,919
경비 (Expenses)	3,124
V. 영업이익 (Operating income)	40
VI. 영업외수익 (Non-operating income)	281
VII. 영업외비용 (Non-operating expenses)	94
VIII. 법인세비용차감전순이익 (Income before income tax)	227
IX. 법인세비용 (Income tax expenses)	135
X. 당기순이익 (Net income for the period)	92

재무상태표

(Statements of Financial Position)

2020년 9월 30일 현재

(As of September 30, 2020)

KB신용정보

KB Credit Information

(단위: 백만원)

(in million won)

과목명(Description)	금액(Amount)
자 산 (Assets)	
I. 유동자산 (Current assets)	11,356
현금및현금성자산 (Cash and cash equivalents)	2,831
단기금융상품 (Short-term financial instruments)	4,569
매출채권 (Trade receivables)	3,718
기타 (Others)	238
II. 비유동자산 (Non-current assets)	16,941
장기금융상품 (Long-term financial instruments)	462
유형자산 (Tangible assets)	9,120
무형자산 (Intangible assets)	850
이연법인세자산 (Deferred income tax assets)	1,004
임차보증금 (Guarantee deposits)	5,505
기타보증금 (Other deposits received)	-
자산총계 (Total assets)	28,297
부 채 (Liabilities)	
I. 유동부채 (Current liabilities)	8,666
기타충당부채 (Provision for other estimated liabilities)	4,021

재무상태표

(Statements of Financial Position)

2020년 9월 30일 현재

(As of September 30, 2020)

KB신용정보

KB Credit Information

(단위: 백만원)

(in million won)

과목명(Description)	금액(Amount)
미지급비용 (Accrued expenses)	2,789
예수금 (Withholdings)	1,227
미지급금 (Non-trade payables)	380
미지급법인세 (Income taxes payable)	-
리스부채 (Lease liabilities)	249
II. 비유동부채 (Long-term liabilities)	4,467
확정급여부채 (Liabilities for defined benefit obligations)	736
장기성미지급금 (Long-term non-trade payables)	495
복구충당부채 (Provision for restoration costs)	107
손해배상위험충당금 (Provision for compensation of damage)	124
기타충당부채 (Provision for other estimated liabilities)	2,590
리스부채 (Lease liabilities)	414
부채 총계 (Total liabilities)	13,133
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 9월 30일 현재

(As of September 30, 2020)

KB신용정보

KB Credit Information

(단위: 백만원)

(in million won)

과목명(Description)	금액(Amount)
Ⅲ. 이익잉여금 (Retained earnings)	7,504
Ⅳ. 기타포괄손익누계액 (Accumulated other comprehensive income)	(31)
자본총계 (Total equity)	15,156
부채와 자본총계 (Total liabilities and equity)	28,289

손익계산서

(Income Statements)

2020년 1월 1일부터 2020년 9월 30일까지
(January 1, 2020 ~ September 30, 2020)

KB신용정보

KB Credit Information

(단위: 백만원)

(in million won)

과목명(Description)	금액(Amount)
I. 매출 (Sales)	29,090
용역수입 (Revenues-services)	29,090
II. 매출원가 (Cost of service)	15,702
III. 매출총이익 (Gross profit)	13,388
IV. 판매비와관리비 (Selling and administrative expenses)	11,431
V. 영업이익 (Operating income)	1,957
VI. 금융수익 (Finance revenues)	122
VII. 기타수익 (Other revenues)	10
VIII. 기타비용 (Other expenses)	1,736
IX. 법인세차감전순이익 (Income before income tax expenses)	353
X. 법인세비용 (Income tax expenses)	92
XI. 당기순이익 (Net income)	261