

Sesuai Peraturan Otoritas Jasa Keuangan Nomor 37/POJK.03/2019 tanggal 20 Desember 2019 tentang Perubahan atas Peraturan Otoritas Jasa Keuangan Nomor 6/POJK.03/2015 tanggal 31 Maret 2015 tentang Transparansi dan Publikasi Laporan Bank dan Surat Edaran Otoritas Jasa Keuangan No.9/SEOJK.03/2020 tanggal 01 Juli 2020 perihal "Transparansi dan Publikasi Laporan Bank Umum Konvensional", di bawah ini adalah informasi keuangan yang diambil dari Laporan Keuangan KB Kookmin Bank untuk tanggal dan periode yang berakhir pada tanggal 31 Desember 2020. Pada tanggal 31 Desember 2020, KB Kookmin Bank merupakan pemegang saham PT Bank KB Bukopin, Tbk dengan kepemilikan sebesar 67%.

Laporan Keuangan Konsolidasian PT Bank KB Bukopin Tbk dan entitas anak pada tanggal 31 Desember 2020 dan untuk tahun yang berakhir pada tanggal tersebut telah dipublikasikan.

Jakarta, 30 April 2021
PT Bank KB Bukopin Tbk
S.E. & O



Rivan Achmad Purwanto
Direktur Utama



Adhi Brahmantya
Direktur

LAPORAN KEUANGAN

KB KOOKMIN BANK



CONSOLIDATED BALANCE SHEET KB KOOKMIN BANK

As of 31 December 2020 and 31 December 2019
(In Billion Won)

	Dec 31, 2020	Dec 31, 2019
	Audited	Audited
ASSET		
Cash and due from financial institutions	19,972.3	14,481.3
Financial assets at fair value through profit or loss	16,042.4	13,866.3
Derivative financial assets	4,456.7	2,317.4
Financial investments	58,286.5	52,419.3
Loans	327,332.5	293,531.4
(Allowances for loan losses)	(2,186.8)	(1,336.0)
Investments in associates	441.3	564.7
Tangible assets	4,557.7	4,267.3
Goodwill & Intangible assets	962.7	268.7
Current income tax assets	47.8	13.9
Deferred income tax assets	58.3	2.3
Other assets	6,285.9	5,692.4
TOTAL ASSETS	438,444.1	387,425.0
LIABILITIES		
Financial liabilities at fair value through profit or loss	141.3	80.2
Deposits	330,352.5	300,917.5
Debts	26,870.8	19,141.3
Debtentures	26,969.6	18,740.0
Derivative financial liabilities	4,282.4	2,169.0
Net defined benefit liabilities	165.4	179.1
Provisions	388.0	311.1
Accrued expenses payables	2,805.0	3,138.2
Other liabilities	16,061.0	13,744.4
TOTAL LIABILITIES	408,036.0	358,420.8
EQUITY		
Share capital	2,021.9	2,021.9
Hybrid financial instrument	574.5	574.5
Capital surplus	4,808.5	5,219.7
Accumulated other comprehensive income	494.4	123.3
Retained earnings	22,243.6	21,064.8
Treasury shares	0.0	0.0
Non-controlling interest	265.2	0.0
TOTAL EQUITY	30,408.1	29,004.2
TOTAL LIABILITIES DAN EQUITY	438,444.1	387,425.0

CONSOLIDATED INCOME STATEMENT KB KOOKMIN BANK

For year ended 31 December 2020 and 31 December 2019
(In Billion Won)

	Dec 31, 2020	Dec 31, 2019
	Audited	Audited
Net interest income	6,754.8	6,363.8
Net fee and commission income	1,067.9	1,133.3
Net other operating income(expenses)	14.0	(178.0)
Gross operating income	7,836.7	7,319.1
General & administrative expenses	4,201.3	3,887.4
Operating profit before provision for credit losses	3,635.4	3,431.7
Provision for credit losses	484.3	103.6
Net operating profit	3,151.1	3,328.1
Net non-operating profit(loss)	(19.3)	(9.6)
Share of profit(loss) of associates	(48.2)	29.2
Net other non-operating income(expenses)	28.9	(38.8)
Profit before income tax	3,131.8	3,318.5
Income tax expense	812.3	879.4
Profit for the period	2,319.5	2,439.1
Profit attributable to non-controlling interest	21.3	0.0
Profit attributable to shareholders of the parent company	2,298.2	2,439.1

KB Kookmin Bank, Ltd