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본 자료에 포함된 2018년 경영실적은 기업회계기준서 제1109호 금융상품(IFRS9)을 적용하여 작성하였습니다. 다만, 과거 경영실적은 IFRS9을 소급적용하여 재작성하지 않았으니 이 점 참고하시기 바랍니다.

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 for 2018 presented herein is based on Korean IFRS9(K-IFRS9). Note that the financial results for previous years contained herein have not been restated retrospectively.

* KB금융지주

(연결)

BS	PL
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(별도)

BS	PL
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* KB국민은행

(연결)

BS	PL
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(별도)

BS	PL
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(신탁)

BS	PL
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* KB증권

BS	PL
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* KB손해보험

BS	PL
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* KB국민카드

BS	PL
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* KB생명

BS	PL
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* KB자산운용

BS	PL
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* KB캐피탈

BS	PL
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* KB저축은행

BS	PL
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* KB부동산신탁

BS	PL
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* KB인베스트먼트

BS	PL
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* KB신용정보

BS	PL
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* KB데이터시스템

BS	PL
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연결재무상태표

(Consolidated Statements of Financial Position)

2018년 6월 30일 현재

(As of June 30, 2018)

(주)KB금융지주와 그 종속회사

(단위 : 백만원)

KB Financial Group Inc. and subsidiaries

(in million won)

과목명(Description)	금액(Amount)
자 산 (Assets)	
I. 현금 및 예치금 (Cash and due from financial institutions)	19,776,387
II. 당기손익-공정가치측정 금융자산 (Financial assets at fair value through profit or loss)	48,045,825
III. 파생금융자산 (Derivative financial assets)	2,487,151
IV. 상각후원가측정 대출채권 (Loans at amortized cost)	303,704,275
V. 투자금융자산 (Financial investments)	60,510,909
VI. 관계기업 및 공동기업 투자 (Investments in associates and joint ventures)	358,850
VII. 유형자산 (Property and equipment)	4,069,484
VIII. 투자부동산 (Investment property)	1,768,058
IX. 무형자산 (Intangible assets)	2,834,675
X. 당기법인세자산 (Current income tax assets)	14,274
XI. 이연법인세자산 (Deferred income tax assets)	1,729
XII. 매각예정자산 (Assets held for sale)	18,975
XIII. 기타자산 (Other assets)	19,746,798
자산총계 (Total Assets)	463,337,390

연결재무상태표

(Consolidated Statements of Financial Position)

2018년 6월 30일 현재

(As of June 30, 2018)

(주)KB금융지주와 그 종속회사

(단위 : 백만원)

KB Financial Group Inc. and subsidiaries

(in million won)

과목명(Description)	금액(Amount)
부 채 (Liabilities)	
I. 당기손익-공정가치측정 금융부채 (Financial liabilities at fair value through profit or loss)	14,252,876
II. 파생금융부채 (Derivative financial liabilities)	3,113,717
III. 예수부채 (Deposits)	265,290,471
IV. 차입부채 (Debts)	32,562,412
V. 사채 (Debentures)	49,436,407
VI. 충당부채 (Provisions)	535,940
VII. 순확정급여부채 (Defined benefit liabilities)	210,360
VIII. 당기법인세부채 (Current income tax liabilities)	487,437
IX. 이연법인세부채 (Deferred income tax liabilities)	509,641
X. 보험계약부채 (Insurance contract liabilities)	32,742,343
XI. 기타부채 (Other liabilities)	29,602,271
부채 총계 (Total Liabilities)	428,743,875
I. 지배기업 주주지분 (Equity attributable to shareholders of the parent company)	34,587,162

연결재무상태표

(Consolidated Statements of Financial Position)

2018년 6월 30일 현재

(As of June 30, 2018)

(주)KB금융지주와 그 종속회사

(단위 : 백만원)

KB Financial Group Inc. and subsidiaries

(in million won)

과목명(Description)	금액(Amount)
1. 자본금 (Share capital)	2,090,558
2. 자본잉여금 (Capital surplus)	17,122,969
3. 기타포괄손익누계액 (Accumulated other comprehensive income)	189,472
4. 이익잉여금 (Retained earnings)	16,120,357
5. 자기주식 (Treasury shares)	(936,194)
II. 비지배지분 (Non-controlling interests)	6,353
자본총계 (Total equity)	34,593,515
부채와 자본총계 (Total Liabilities and Equity)	463,337,390

연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)
 2018년 1월 1일부터 2018년 6월 30일까지
 (January 1, 2018 ~ June 30, 2018)

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

(단위 : 백만원)
 (in million won)

과목명(Description)	금액(Amount)
I. 순이자이익 (Net interest income)	4,340,155
이자수익 (Interest income)	6,558,014
1. 기타포괄손익-공정가치측정 및 상각후원가 측정 금융상품 이자수익 (Interest income from financial instruments at fair value through other comprehensive income and amortized cost)	6,211,858
2. 당기손익-공정가치측정 금융상품 이자수익 (Interest income from financial instruments at fair value through profit or loss)	346,156
이자비용 (Interest expense)	(2,217,859)
II. 순수수수료이익 (Net fee and commission income)	1,224,709
수수료수익 (Fee and commission income)	2,286,211
수수료비용 (Fee and commission expense)	(1,061,502)
III. 순보험손익 (Net insurance income)	321,019
보험수익 (Insurance income)	5,996,109
보험비용 (Insurance expense)	(5,675,090)
IV. 당기손익-공정가치측정 금융상품 순손익 (Net gains/(losses) on financial instruments at fair value through profit or loss)	216,718
1. 당기손익조정접근법 조정전 순손익 (Net gains/(losses) on financial instruments at fair value through profit or loss before applying overlay approach)	100,627
2. 당기손익조정접근법 조정 손익 (Net gains/(losses) on overlay adjustment)	116,091
V. 기타영업손익 (Net other operating income(expenses))	(526,385)
VI. 일반관리비 (General and administrative expenses)	(2,743,731)

연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2018년 1월 1일부터 2018년 6월 30일까지

(January 1, 2018 ~ June 30, 2018)

(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)	2,832,485
VIII. 신용손실충당금전입액 (Provision for credit losses)	(281,329)
IX. 영업이익 (Net operating profit)	2,551,156
X. 영업외손익 (Non-operating profit(loss))	95,368
1. 관계기업 및 공동기업 투자손익 (Share of profit of associates and joint ventures)	12,722
2. 기타영업외손익 (Net other non-operating income(expense))	82,646
XI. 법인세비용차감전순이익 (Profit before income tax)	2,646,524
XII. 법인세비용 (Income tax expense)	(731,338)
XIII. 당기순이익 (Profit for the period)	1,915,186
XIV. 법인세비용차감후기타포괄손익 (Other comprehensive income(loss) for the period, net of tax)	1,286
당기손익으로 재분류되지 않는 포괄손익 (Items that will not be reclassified to profit or loss)	3,171
1. 순확정급여부채의 재측정요소 (Actuarial gains(losses) on post defined benefit pension plans)	(2,537)
2. 관계기업 및 공동기업 기타포괄손익에 대한 지분 (Shares of other comprehensive income of associates and joint ventures)	0
3. 기타포괄손익-공정가치 지정 금융상품 관련 손익 (Revaluation gains/(losses) on equity instruments at fair value through other comprehensive income)	1,359
4. 당기손익-공정가치지정 금융부채 신용위험 변동손익 (Fair value changes on financial liabilities designated at fair value due to own credit risk)	4,349
후속적으로 당기손익으로 재분류될 수 있는 포괄손익 (Items that may be reclassified subsequently to profit or loss)	(1,885)
1. 외환차이 (Exchange differences on translating foreign operations)	73,442

연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)
 2018년 1월 1일부터 2018년 6월 30일까지
 (January 1, 2018 ~ June 30, 2018)

(주)KB금융지주와 그 종속회사

(단위 : 백만원)

KB Financial Group Inc. and subsidiaries

(in million won)

과목명(Description)	금액(Amount)
2. 기타포괄손익-공정가치 측정 금융상품 관련 손익 (Net gains/(losses) on financial instruments at fair value through other comprehensive income)	23,486
3. 관계기업 및 공동기업 기타포괄손익에 대한 지분 (Shares of other comprehensive income of associates and joint ventures)	(2,173)
4. 현금흐름위험회피손익 (Cash flow hedges)	9,388
5. 해외사업장순투자위험회피수단의 손익 (Gains(losses) on hedging instruments of a net investment in a foreign operation)	(30,669)
6. 특별계정 기타포괄손익 (Other comprehensive income(loss) arising from separate account)	8,641
7. 손익변동성 조정손익 (Net gains/(losses) on overlay adjustment)	(84,000)
XV. 당기총포괄이익 (Total comprehensive income for the period)	1,916,472
당기순이익의 귀속 (Profit attributable to:)	1,915,186
지배기업주주지분순이익 (Shareholders of the parent entity)	1,914,983
비지배지분순이익 (Non-controlling interests)	203
당기총포괄이익 귀속 (Total comprehensive income attributable to:)	1,916,472
지배기업주주지분총포괄이익 (Shareholders of the parent entity)	1,916,263
비지배지분총포괄이익 (Non-controlling interests)	209
XVI. 주당이익(단위: 원) (Earnings per share)(in won)	
기본주당이익 (Basic Earnings per share)	4,826
희석주당이익 (Diluted earnings per share)	4,796

재무상태표

(Separate Statements of Financial Position)

2018년 6월 30일 현재

(As of June 30, 2018)

(주)KB금융지주

(단위 : 백만원)

KB Financial Group Inc.

(in million won)

과목명(Description)	금액(Amount)
자 산 (Assets)	
I. 현금 및 예치금 (Cash and due from financial institutions)	467,246
II. 당기손익-공정가치측정 금융자산 (Financial assets at fair value through profit or loss)	286,433
III. 파생금융자산 (Derivative financial assets)	-
IV. 상각후원가측정 대출채권 (Loans at amortized cost)	10,000
V. 투자금융자산 (Financial investments)	-
VI. 종속기업 투자 (Investments in subsidiaries)	24,062,116
VII. 관계기업 투자 (Investments in associates)	-
VIII. 유형자산 (Property and equipment)	728
IX. 무형자산 (Intangible assets)	8,720
X. 순확정급여자산 (Defined benefit assets)	-
XI. 당기법인세자산 (Current income tax assets)	-
XII. 이연법인세자산 (Deferred income tax assets)	7,961
XIII. 기타자산 (Other assets)	611,357
자산총계 (Total Assets)	25,454,561
부 채 (Liabilities)	
I. 당기손익-공정가치측정 금융부채 (Financial liabilities at fair value through profit or loss)	-
II. 파생금융부채 (Derivative financial liabilities)	-

III. 예수부채 (Deposits)	-
IV. 차입부채 (Debts)	-
V. 사채 (Debentures)	5,642,417
VI. 총당부채 (Provisions)	-
VII. 순확정급여부채 (Defined benefit liabilities)	840
VIII. 당기법인세부채 (Current income tax liabilities)	482,391
IX. 이연법인세부채 (Deferred income tax liabilities)	-
X. 기타부채 (Other liabilities)	139,429
부채총계 (Total Liabilities)	6,265,077
자 본 (Equity)	
I. 자본금 (Share capital)	2,090,558
II. 자본잉여금 (Capital surplus)	14,742,814
III. 기타포괄손익누계액 (Accumulated other comprehensive income)	(5,306)
IV. 이익잉여금 (Retained earnings)	3,297,612
V. 자기주식 (Treasury Shares)	(936,194)
자본총계 (Total equity)	19,189,484
부채와 자본총계 (Total liabilities and equity)	25,454,561

포괄손익계산서

(Separate Statements of Comprehensive Income)

2018년 1월 1일부터 2018년 6월 30일까지

(January 1, 2018 ~ June 30, 2018)

(주)KB금융지주

KB Financial Group Inc.

(단위 : 백만원)

(in million won)

과목명(Description)	금액(Amount)
I. 순이자이익 (Net Interest Income)	(57,019)
이자수익 (Interest Income)	3,342
이자비용 (Interest Expense)	(60,361)
II. 순수수료이익 (Net fee and commission income)	(3,631)
수수료수익 (Fee and commission income)	269
수수료비용 (Fee and commission expense)	(3,900)
III. 당기손익-공정가치측정 금융상품 순손익 (Net gains/(losses) on financial instruments at fair value through profit or loss)	8,732
IV. 기타영업손익 (Net other operating income(expenses))	1,089,556
V. 일반관리비 (General and administrative expenses)	(25,228)
VI. 신용손실충당금 반영전 영업이익 (Operating profit before provision for credit losses)	1,012,410
VII. 신용손실충당금전입액 (Provision for credit losses)	-
VIII. 영업이익 (Net operating profit)	1,012,410
IX. 영업외손익 (Non-operating profit(loss))	(101)
X. 법인세비용차감전순이익 (Profit before income tax)	1,012,309
XI. 법인세비용 (Income tax expense)	(2,348)
XII. 당기순이익 (Profit for the period)	1,009,961
XIII. 법인세비용차감후기타포괄손익 (Other comprehensive income(loss) for the period, net of tax)	(73)
당기손익으로 재분류되지 않는 포괄손익 (Items that will not be reclassified to profit or loss)	(73)
순확정급여부채의 재측정요소 (Actuarial gains(losses) on post defined benefit pension plans)	(73)
XIV. 당기총포괄이익 (Total comprehensive income for the period)	1,009,888

연결재무상태표

(Consolidated Statements of Financial Position)

2018년 6월 30일 현재

(As of June 30, 2018)

주식회사 국민은행과 그 종속기업
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)	16,399,921
II. 당기손익-공정가치측정 금융자산 (Financial assets at fair value through profit or loss)	12,772,779
III. 파생금융자산 (Derivative financial assets)	2,031,300
IV. 상각후원가측정 대출채권 (Loans at amortized cost)	264,145,266
V. 투자금융자산 (Financial investments)	41,201,391
VI. 관계기업투자 (Investments in associates)	354,910
VII. 유형자산 (Property and equipment)	2,964,958
VIII. 투자부동산 (Investment property)	265,751
IX. 무형자산 (Intangible assets)	214,852
X. 당기법인세자산 (Currert income tax assets)	10,940
XI. 이연법인세자산 (Deferred income tax assets)	3,066
XII. 매각예정자산 (Assets held for sale)	18,975
XIII. 기타자산 (Other assets)	8,307,321
자 산 총 계 (Total Assets)	348,691,430
[부 채 (Liabilities)]	
I. 당기손익-공정가치측정 금융부채 (Financial liabilities at fair value through profit or loss)	73,286
II. 파생금융부채 (Derivative financial liabilities)	2,129,610
III. 예수부채 (Deposits)	261,656,250
IV. 차입부채 (Debts)	19,182,520

연결재무상태표

(Consolidated Statements of Financial Position)

2018년 6월 30일 현재

(As of June 30, 2018)

주식회사 국민은행과 그 종속기업
Kookmin Bank & Subsidiaries

(단위 : 백만원)
(in million won)

과목명(Description)	금액(Amount)
V. 사채 (Debentures)	21,120,671
VI. 총당부채 (Provisions)	337,648
VII. 순확정급여부채 (Defined benefit liabilities)	84,571
VIII. 당기법인세부채 (Current income tax liabilities)	3,658
IX. 이연법인세부채 (Deferred income tax liabilities)	198,395
X. 기타부채 (Other liabilities)	18,026,619
부 채 총 계 (Total Liabilities)	322,813,228
[자 본 (Equity)]	
I. 지배기업 주주지분 (Equity attributable to shareholders of the parent entity)	25,878,202
자본금 (Capital stock)	2,021,896
자본잉여금 (Capital surplus)	5,220,047
기타포괄손익누계액 (Accumulated other comprehensive income)	244,364
이익잉여금 (Retained earnings)	18,391,895
II. 비지배지분 (Non-controlling interest equity)	-
자 본 총 계 (Total Equity)	25,878,202
부 채 와 자 본 총 계 (Total Liabilities and Equity)	348,691,430

연결손익계산서

(Consolidated Statements of Comprehensive Income)

2018년 1월 1일부터 2018년 6월 30일까지

(January 1, 2018 ~ June 30, 2018)

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

과목명(Description)	금액(Amount)
I. 순이자이익 (Net interest income)	2,967,494
이자수익 (Interest income)	4,761,383
1. 기타포괄손익-공정가치측정 및 상각후원가 측정 금융상품 이자수익 (Interest income from financial instruments at fair value through other comprehensive income and amortized cost)	4,654,854
2. 당기손익-공정가치측정 금융상품 이자수익 (Interest income from financial instruments at fair value through profit or loss)	106,529
이자비용 (Interest expense)	(1,793,889)
II. 수수료이익 (Net fee and commission income)	656,779
수수료수익 (Fee and commission income)	787,567
수수료비용 (Fee and commission expense)	(130,788)
III. 당기손익-공정가치측정 금융상품 순손익 (Net gains/(losses) on financial instruments at fair value through profit or loss)	206,685
IV. 기타영업이익(Net other operating income(expenses))	(439,322)
V. 일반관리비 (General and administrative expenses)	(1,680,922)
VI. 신용손실충당금 반영전 영업이익 (Operating profit before provision for credit losses)	1,710,714
VII. 신용손실충당금전입액 (Provision for credit losses)	1,395
VIII. 영업이익 (Net operating profit)	1,712,109
IX. 영업외손익 (Non-operating profit(loss))	128,267
관계기업투자손익 (Share of profit(loss) of associates)	23,146
기타영업외손익 (Net other non-operating income(expense))	105,121
X. 법인세비용차감전순이익 (Profit before income tax)	1,840,376
XI. 법인세비용 (Income tax expenses)	(487,043)
XII. 당기순이익 (Profit for the period)	1,353,333
XIII. 법인세비용 차감후 당기 기타포괄손익 (Other comprehensive income(loss) for the period, net of tax)	56,361
당기손익으로 재분류되지 않는 포괄손익 (Items that will not be reclassified to profit or loss)	
1. 순확정급여부채 재측정 요소(Actuarial gains(losses) on post defined benefit pension plans)	(7,614)
2. 기타포괄손익 - 공정가치 측정 금융상품 관련 손익 (Revaluation gains/(losses) on equity instruments at fair value through other comprehensive income)	2,705
후속적으로 당기손익으로 재분류될 수 있는 포괄손익 (Items that may be reclassified subsequently to profit or loss)	
1. 외환차이 (Exchange differences on translating foreign operations)	46,844
2. 기타포괄손익-공정가치 측정 금융상품 관련 손익 (Net gains/(losses) on financial instruments at fair value through other comprehensive income)	33,147
3. 관계기업 기타포괄손익에 대한 지분 (Share of other comprehensive income of associates)	(2,253)
4. 해외사업장순투자위험회피수단의 손익(Gains(losses) on hedging instruments of a net investment in a foreign operation)	(26,033)
5. 현금흐름위험회피 수단 손익(Cash flow hedges)	9,565
XIV. 당기 총포괄이익 (Total comprehensive income attributable to:)	1,409,694
당기순이익의 귀속(Profit attributable to:)	1,353,333
지배기업주주지분순이익 (Shareholders of the parent entity)	1,353,333
비지배지분순이익 (Non-controlling interests)	-
당기총포괄이익의 귀속(Total comprehensive income attributable to:)	56,361
지배기업주주지분총포괄이익 (Shareholders of the parent entity)	56,361
비지배지분총포괄이익 (Non-controlling interest)	-

재무상태표
 (Separate Statements of Financial Position)
 2018년 6월 30일 현재
 (As of June 30, 2018)

주식회사 국민은행
 Kookmin Bank

(단위 : 백만원)
 (in million won)

과목명(Description)	금액(Amount)
[자 산 (Assets)]	
I. 현금 및 예치금 (Cash and due from financial institutions)	14,513,417
II. 당기손익-공정가치측정 금융자산 (Financial assets at fair value through profit or loss)	9,640,816
III. 파생금융자산 (Derivative financial assets)	2,029,658
IV. 상각후원가측정 대출채권 (Loans at amortized cost)	262,098,536
V. 투자금융자산 (Financial investments)	41,095,487
VI. 관계기업투자 (Investments in associates)	844,902
VII. 유형자산 (Property and equipment)	2,962,073
VIII. 투자부동산 (Investment property)	55,229
IX. 무형자산 (Intangible assets)	212,380
X. 당기법인세자산 (Current income tax assets)	9,198
XI. 이연법인세자산 (Deferred income tax assets)	-
XII. 매각예정자산 (Assets held for sale)	18,975
XIII. 기타자산 (Other assets)	8,257,704
자산총계 (Total Assets)	341,738,375

[부 채 (Liabilities)]	
I. 당기손익-공정가치측정 금융부채 (Financial liabilities at fair value through profit or loss)	73,286
II. 파생금융부채 (Derivative financial liabilities)	2,101,986
III. 예수부채 (Deposits)	256,796,185
IV. 차입부채 (Debts)	19,034,336
V. 사채 (Debentures)	19,799,371
VI. 충당부채 (Provisions)	342,240
VII. 순확정급여부채 (Defined benefit liabilities)	84,571
VIII. 당기법인세부채 (Current income tax liabilities)	3,039
IX. 이연법인세부채 (Deferred income tax liabilities)	151,886
X. 기타부채 (Other liabilities)	17,592,043
부채총계 (Total Liabilities)	315,978,943
[자 본 (Equity)]	
I. 지배기업 주주지분 (Equity attributable to shareholders of the parent entity)	25,759,432
자본금 (Capital stock)	2,021,896
자본잉여금 (Capital surplus)	5,220,031
기타포괄손익누계액 (Accumulated other comprehensive income)	286,304
이익잉여금 (Retained earnings)	18,231,201
II. 비지배지분 (Non-controlling interest equity)	-
자본총계 (Total Equity)	25,759,432
부채와 자본총계 (Total Liabilities and Equity)	341,738,375

손익계산서

(Separate Statements of Comprehensive Income)
2018년 1월 1일부터 2018년 6월 30일까지
(January 1, 2018 ~ June 30, 2018)

주식회사 국민은행
Kookmin Bank

(단위 : 백만원)
(in million won)

과목명(Description)	금액(Amount)
I. 순이자이익 (Net interest income)	2,899,956
이자수익 (Interest income)	4,622,669
1. 기타포괄손익-공정가치측정 및 상각후원가 측정 금융상품 이자수익 (Interest income from financial instruments at fair value through other comprehensive income and amortized cost)	4,582,672
2. 당기손익-공정가치측정 금융상품 이자수익 (Interest income from financial instruments at fair value through profit or loss)	39,997
이자비용 (Interest expense)	(1,722,713)
II. 수수료이익 (Net fee and commission income)	671,878
수수료수익 (Fee and commission income)	795,175
수수료비용 (Fee and commission expense)	(123,297)
III. 당기손익-공정가치측정 금융상품 손익 (Net gains/(losses) on financial instruments at fair value through profit or loss)	241,762
IV. 기타영업손익(Net other operating income(expenses))	(414,487)
V. 일반관리비 (General and administrative expenses)	(1,664,243)
VI. 신용손실충당금 반영전 영업이익 (Operating profit before provision for credit losses)	1,734,866
VII. 신용손실충당금전입액 (Provision for credit losses)	(11,401)
VIII. 영업이익 (Net operating profit)	1,723,465
IX. 영업외손익 (Non-operating profit(loss))	89,571
관계기업투자손익 (Share of profit(loss) of associates)	(31,311)
기타영업외손익 (Net other non-operating income(expense))	120,882
X. 법인세비용차감전순이익 (Profit before income tax)	1,813,036
XI. 법인세비용 (Income tax expenses)	(481,258)
XII. 당기순이익 (Profit for the period)	1,331,778
XIII. 법인세비용 차감후 당기 기타포괄손익 (Other comprehensive income(loss) for the period, net of tax)	39,717
당기손익으로 재분류되지 않는 포괄손익 (Items that will not be reclassified to profit or loss)	
1. 손확정급여부채 재측정 요소 (Actuarial gains/(losses) on post defined benefit pension plans)	(7,614)
2. 기타포괄손익 - 공정가치 측정 금융상품 관련 손익 (Revaluation gains/(losses) on equity instruments at fair value through other comprehensive income)	2,705
후속적으로 당기손익으로 재분류될 수 있는 포괄손익 (Items that may be reclassified subsequently to profit or loss)	
1. 외환차이 (Exchange differences on translating foreign operations)	1,294
2. 기타포괄손익-공정가치측정금융상품관련손익 (Net gains/(losses) on financial instruments at fair value through other comprehensive income)	33,767
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)	9,565
XIV. 당기 총포괄이익 (Total comprehensive income attributable to:)	1,371,495
당기순이익의 귀속 (Profit attributable to:)	1,331,778
지배기업주주지분순이익 (Shareholders of the parent entity)	1,331,778
비지배지분순이익 (Non-controlling interests)	-
당기총포괄이익의 귀속 (Total comprehensive income attributable to:)	39,717
지배기업주주지분총포괄이익 (Shareholders of the parent entity)	39,717
비지배지분총포괄이익 (Non-controlling interest)	-

대차대조표(신탁계정)

Balance Sheet (Trust accounts)

2018년 6월 30일 현재

(As of June 30, 2018)

(단위 : 백만원)
(in million won)

과목명(Description)		금액(Amount)
【 자 산 】	[Assets]	
1. 현금·예치금	Cash and Due	15,577,293
가. 원화예치금	Due from Banks in Won	15,577,293
2. 유가증권	Securities	24,518,599
가. 주식	Stock	2,857,773
나. 국채	Government Bonds	305,883
다. 금융채	Finance Debentures	1,509,332
라. 지방채	Local Government Bonds	41,347
마. 사채	Corporate Bonds	2,348,476
바. 외화유가증권	Securities in Foreign Currency	189,867
사. 매입어음	Bills Bought	948,355
아. 기타유가증권	Other Securities	16,317,566
3. 대출금	Loans & Discounts	176,508
가. 부동산저당대출	Loans on Real Estate Collateral	6
나. 채권담보대출	Loans on Receivables Collateral	21,034
다. 수익권담보대출	Loans on Trust Benefit Collateral	155,468
4. 콜론	Call Loans	-
5. 환매조건부채권	Bonds Purchased under Resale Agreements	7,731,800
6. 금전채권	Money Receivables	8,385,215
7. 수탁부동산	Movables & Real Estate	778,536
8. 기타자산	Others	246,975
가. 가지급금	Suspense Receivables	2
나. 미수수익	Accrued Revenues Receivable	212,345
다. 미수금	Accounts Receivable	7,182
라. 선급비용	Prepaid Expenses	74
마. 기타잡자산	Prepaid Expenses	27,372
9. 고유계정대	Lendings to Banking Account	1,226,683
10.채권평가충당금(-)	Allowance for Valuation of Receivables(-)	(4,353)
자산총계	Total Assets	58,637,256

대차대조표(신탁계정)

Balance Sheet (Trust accounts)

2018년 6월 30일 현재

(As of June 30, 2018)

(단위 : 백만원)

(in million won)

과목명(Description)		금액(Amount)
【 부 채 】	[Liabilities]	
1. 금전신탁	Money in Trust	48,454,128
가. 불특정금전신탁합동운용	Unspecified Money Trust	67
나. 적립식목적신탁합동운용	Reserving Objective Trust(Performance)	11,735
다. 가계금전신탁합동운용	Household Money Trust	12,499
라. 개발신탁합동운용	Development Money Trust	61
마. 노후생활연금신탁합동운용	Money Trust for Old Age Living Pension	1,653
바. 기업금전신탁합동운용	Business Money Trust	1,303
사. 국민주신탁합동운용	National Stock Trust	3,061
아. 개인연금신탁합동운용	Personal Pension Trust	1,786,678
자. 가계장기신탁합동운용	Long Term House Trust	10,017
차. 근로자우대신탁합동운용	Workers Preferential Trust	1,678
카. 신종적립신탁합동운용	New Reserving Trust	7,434
타. 퇴직신탁운용	Retirement Trust	9,534
파. 특정금전신탁	Specified Money Trust	27,021,861
하. 단위금전신탁합동운용	Unit Type Money Trust	-
가. 추가금전신탁	Open Type Money Trust	2,221
나. 신개인연금신탁합동운용	New Personal Pension Trust	69,846
다. 신노후생활연금신탁합동운용	New Pension Trust	3,295
라. 신근로자우대신탁합동운용	New Workers Preferential Trust	12
마. 연금신탁합동운용	Pension Trust	1,853,555
바. 퇴직연금신탁	Trust of retirement pension plan	16,054,675
사. 개인종합자산신탁	Individual savings account	1,602,943
2. 재산신탁	Property in Trust	9,201,359
가. 유가증권의신탁	Securities in Trust	83,171
나. 금전채권의신탁	Money Receivables in Trust	8,339,652
다. 부동산의신탁	Real Estate in Trust	778,536
3. 공익신탁	Public in Trust	8,257
4. 기타부채	Other Borrowings	864,481
가. 미지급금	Accounts Payable	26,746
나. 선수수익	Income In Advance	3,021
다. 미지급신탁보수	Accrued Payable Trust Fees	52,504
라. 미지급신탁이익	Accrued Payable Trust Profit	756,160
마. 미지급비용	Accrued Payable Expenses	26,050
5. 특별유보금	Special Reserves	109,031
부채총계	Total Liabilities	58,637,256

손익계산서(신탁계정)

Income Statement(Trust accounts)
2018년 1월 1일부터 2018년 6월 30일까지
(January 1, 2018 ~ June 30, 2018)

(단위 : 백만원)
(in million won)

과목명(Description)		금액(Amount)
【 수 익 】	[Revenues]	
1. 예치금이자	Interest on Due from Banks	131,560
2. 유가증권이자	Interest on Securities	428,329
가. 국채이자	Interest on Government Bonds	5,201
나. 금융채이자	Interest on Finance Debentures	20,127
다. 지방채이자	Interest on Local Government Bonds	527
라. 사채이자	Interest on Corporate Bonds	24,812
마. 배당금수익	Dividend Income	3,193
바. 외화유가증권이자	Interest on Securities in Foreign Currency	6,959
사. 매입어음이자	Interest on Bills Bought	9,795
야. 기타유가증권이자	Interest on Others Securities	357,715
3. 대출금이자	Interest on Loans & Discounts	3,119
가. 부동산저당대출이자	Interest on Real Estate Collateral Loans	1
나. 채권담보대출이자	Interest on Receivables Collateral Loans	287
다. 수익권담보대출이자	Interest on Trust Benefit Collateral Loans	2,831
4. 콜론이자	Interest on Call Loans	-
5. 환매조건부채권이자	Interest on Bonds under Resale Agreements	61,485
6. 금전채권이자	Interest on Money Receivables	134
7. 파생상품관련익	Revenues on Derivatives	-
8. 유가증권관련수익	Revenues on Securities	210,259
가. 유가증권매매익	Gain on Sales of Securities	204,397
나. 유가증권상환익	Gain on Redemption of Securities	890
다. 유가증권평가익	Gain on Valuation of Securities	4,972
9. 외화자산부채평가익	Gain on Valuation of Assets and Liabilities denominated in foreign currency	67,179
10. 수입수수료	Commissions Received	-
11. 기타수익	Other Revenues	194,883
12. 고유계정대이자	Interest on Loans to Banking Account	11,701
13. 특별유보금환입	Transfer from Special Provision	71
14. 채권평가충당금환입	Transfer from Allowance for Valuation of Receivables	128
신탁이익계	Total Revenues	1,108,848

손익계산서(신탁계정)

Income Statement(Trust accounts)
2018년 1월 1일부터 2018년 6월 30일까지
(January 1, 2018 ~ June 30, 2018)

(단위 : 백만원)
(in million won)

과목명(Description)		금액(Amount)
【 비 용 】	[Expenses]	
1. 금전신탁이익	Gain on Money Trust	773,250
가. 불특정금전신탁이익	Gain on Unspecified Money Trust	-
나. 적립식목적신탁실적이익	Gain on Installment Money Trust(Performance)	150
다. 가계금전신탁이익	Gain on Household Money Trust	95
라. 개발신탁이익	Gain on Development Trust	2
마. 노후생활연금신탁이익	Gain on Money Trust for Old Age Living Pension	13
바. 기업금전신탁이익	Gain on Corporate Money Trust	8
사. 국민주신탁이익	Gain on National Stock Trust	1
아. 개인연금신탁이익	Gain on Money Trust for Individual Pension	21,867
자. 가계장기신탁이익	Gain on Household Long-Term Money Trust	72
차. 근로자우대신탁이익	Gain on Money Trust for Employee	10
카. 신종적립신탁이익	Gain on New Installment Money Trust	49
타. 퇴직신탁이익	Gain on Retirement Trust	63
파. 특정금전신탁이익	Gain on Specified Money Trust	609,859
하. 추가금전신탁이익	Gain on Open Type Money Trust	10
가. 신개인연금신탁이익	Gain on New Money Trust for Individual Pension	857
나. 신노후생활연금신탁이익	Gain on New Money Trust for Old Age Living Pension	27
다. 신근로자우대신탁이익	Gain on Money Trust for Employee	-
라. 연금신탁이익	Gain on Pension Trust	19,642
마. 퇴직연금신탁이익	Gain on Trust of retirement pension plan	105,453
사. 개인종합자산신탁이익	Individual savings account	15,072
2. 재산신탁이익	Gain on Property Trust	106
가. 유가증권의신탁이익	Gain on Securities Trust	86
나. 금전채권의신탁이익	Gain on Money Receivables Trust	20
3. 기타지급이자	Other Interest Paid	-
4. 지급수수료	Commissions Paid	17,218
5. 파생상품관련손	Loss on Derivatives	-
6. 외화환차손	Loss on Foreign Exchange	603
7. 외화자산부채평가손	Loss on Valuation of Assets and Liabilities dinominated in foreign currency	67,173
8. 유가증권관련비용	Expenses on Securities	58,465
가. 유가증권매매손	Loss on Sales of Securities	43,456
나. 유가증권상환손	Loss on Redemption of Securities	9,686
다. 유가증권평가손	Loss on Valuation of Securities	5,323
9. 기금출연료	Contribution to Fund	3,244
가. 신용보증기금출연료	Contribution to Credit Guarantee Fund	-
나. 신탁보험료	Insurance Fees on Deposits	3,244
10. 세금과공과	Taxes	315

손익계산서(신탁계정)

Income Statement(Trust accounts)
2018년 1월 1일부터 2018년 6월 30일까지
(January 1, 2018 ~ June 30, 2018)

(단위 : 백만원)
(in million won)

과목명(Description)		금액(Amount)
11. 신탁보수	Trust Fees & Commissions	185,815
12.기타비용	Other Expenses	516
13.특별유보금전입	Provision for Special Provision	2,106
14.채권평가충당금전입	Provision for Allowance for Valuation of Receivables	37
신탁손실계	Total Expenses	1,108,848

연결재무상태표

(Consolidated Statements of Financial Position)

2018년 6월 30일 현재

(As of June 30, 2018)

KB증권 주식회사와 그 종속기업
KB Securities and subsidiaries(단위 : 백만원)
(in million won)

과목명(Description)		금액(Amount)
자산총계	Total assets	41,941,480
1. 현금 및 예치금	Cash and deposits	2,914,573
2. 당기손익-공정가치측정금융자산	Financial assets at fair value through profit or loss	26,652,464
3. 파생금융자산	Derivative financial assets	456,732
4. 기타포괄손익-공정가치측정유가증권	Fair value through other comprehensive income	2,734,848
5. 종속기업및관계기업투자	Investments in associates, subsidiaries and joint ventures	38,239
6. 상각후원가측정대출채권	Loans at amortized cost	4,946,611
7. 유형자산	Property and equipment	145,797
8. 투자부동산	Investment property	623,309
9. 무형자산	Intangible assets	156,125
10. 당기법인세자산	Current tax assets	3,341
11. 기타금융자산	Other financial assets	3,213,698
12. 기타자산	Other non-financial assets	55,745
부채총계	Total liabilities	37,599,451
1. 예수부채	Deposits received	3,690,344
2. 당기손익인식금융부채	Financial liabilities at fair value through profit or loss	14,273,186
3. 파생금융부채	Derivative financial liabilities	857,977
4. 차입부채	Borrowings	15,752,549
5. 당기법인세부채	Current tax liabilities	111
6. 순확정급여부채	Net defined benefit liabilities	35,620
7. 이연법인세부채	Deferred tax liabilities	2,822
8. 총당부채	Provisions	17,959
9. 기타금융부채	Other financial liabilities	2,728,797
10. 기타부채	Other non-financial liabilities	240,088
자본총계	Total Equity	4,342,029
I. 지배기업주주지분	Controlling interests	
1. 자본금	Stockholder's equity	1,493,102
2. 기타불입자본	Other paid-in capital	1,479,029
3. 이익잉여금	Retained earnings	1,221,685
4. 기타자본구성요소	Elements of other shareholders' equity	148,061
II. 비지배지분	Non-Controlling interests	152
부채와 자본총계	Total Liabilities & Equity	41,941,480

연결손익계산서

(Consolidated Statements of Comprehensive Income)

2018년 1월 1일부터 2018년 6월 30일까지

(January 1, 2018 ~ June 30, 2018)

KB증권 주식회사와 그 종속기업
KB Securities and subsidiaries(단위 : 백만원)
(in million won)

과목명(Description)		금액(Amount)
I. 영업수익	Operating income	3,441,454
1. 수수료수익	Commissions received	400,358
2. 금융상품평가 및 처분이익	Gain on valuation(sales) of financial assets	2,403,037
3. 이자수익	Interest income	387,723
4. 상각후원가측정금융자산평가및처분이익	Gain on valuation(disposal) of loans	2,160
5. 외환거래이익	Gain on foreign transactions	173,610
6. 기타영업수익	Others	74,565
II. 영업비용	Operating expenses	3,226,139
1. 수수료비용	Commissions expense	54,536
2. 금융상품평가 및 처분손실	Loss on valuation(sales) of financial assets	2,548,101
3. 이자비용	Interest expense	126,551
4. 상각후원가측정금융자산평가및처분손실	Loss on valuation(disposal) of loans	2,584
5. 외환거래손실	Loss on foreign transactions	114,719
6. 판매비와 관리비	General and administrative expenses	353,733
7. 기타영업비용	Others	25,915
III. 영업이익(손실)	Operating profit(loss)	215,315
IV. 영업외수익	Non-operating income	16,408
V. 영업외비용	Non-operating expenses	13,218
VI. 법인세비용차감전순이익(손실)	Net income(loss) before income tax from continuing operations	218,505
VII. 법인세비용	Income tax expense from continuing operations	59,541
VIII. 당기순이익(손실)	Net income(loss)	158,964
1. 지배기업주주지분순이익	Shareholders of the parent entity	158,960
2. 비지배지분순이익	Non-controlling interest	4
IX. 기타포괄손익	Other comprehensive gain(loss)	20,458
X. 당기총포괄이익(손실)	Consolidated net comprehensive income(loss)	179,422
1. 지배기업주주지분총포괄이익	Shareholders of the parent entity	179,412
2. 비지배지분총포괄이익	Non-controlling interest	10

연결재무상태표

(Consolidated Statements of Financial Position)

2018년 6월 30일 현재

(As of June 30, 2018)

KB손해보험주식회사와 그 종속회사

KB Insurance and subsidiaries

(단위 : 백만원)

(in million won)

과목명(Description)		금액(Amount)	
자산	Assets		
I. 현금및현금성자산	Cash and cash equivalents		267,431
II. 금융자산	Financial assets		25,358,173
1. 당기손익공정가치측정금융자산	Financial assets at fair value through profit or loss	6,085,383	
2. 기타포괄손익공정가치측정금융자산	Financial assets at fair value through other comprehensive income	3,635,049	
3. 상각후원가측정금융자산	Financial assets at amortised cost	7,995,038	
4. 상각후원가측정대출채권	Loans	6,960,052	
5. 상각후원가측정기타수취채권	Other receivables	682,650	
III. 위험회피목적파생상품자산	Derivative assets to hedge		28,186
IV. 재보험자산	Reinsurance assets		844,114
V. 투자부동산	Investment property		274,920
VI. 유형자산	Property and equipment		756,489
VII. 무형자산	Intangible assets		45,109
VIII. 당기법인세자산	Current tax assets		-
IX. 이연법인세자산	Deferred tax assets		1,840
X. 신계약비	Deferred acquisition costs		1,535,350
XI. 기타자산	Other assets		75,690
XII. 특별계정자산	Separate account assets		3,391,656
자산총계	Total assets		32,578,956
부채	Liabilities		
I. 보험계약부채	Insurance liabilities		25,361,294
II. 금융부채	Financial liabilities		541,168
1. 당기손익인식금융부채	Financial liabilities at fair value through profit or loss	8,378	
2. 차입부채	Debts	100	
3. 기타금융부채	Other financial liabilities	532,690	
III. 위험회피목적파생상품부채	Derivative liabilities to hedge		91,836
IV. 총당부채	Provisions		43,864
V. 확정급여채무	Net defined benefit liabilities		72,948
VI. 당기법인세부채	Current tax liabilities		1,278
VII. 이연법인세부채	Deferred tax liabilities		177,735
VIII. 기타부채	Other liabilities		120,685
IX. 특별계정부채	Separate account liabilities		3,423,249
부채총계	Total liabilities		29,834,058
자본	Equity		
I. 지배기업소유지분	Equity attributable to shareholders of the Parent Company		2,740,850

연결재무상태표

(Consolidated Statements of Financial Position)

2018년 6월 30일 현재

(As of June 30, 2018)

KB손해보험주식회사와 그 종속회사

KB Insurance and subsidiaries

(단위 : 백만원)

(in million won)

과목명(Description)		금액(Amount)	
1. 자본금	Capital stock	33,250	
2. 자본잉여금	Capital surplus	348,454	
3. 자본조정	Capital adjustments	(9)	
4. 기타포괄손익누계액	Accumulated other comprehensive income	65,256	
5. 이익잉여금	Retained earnings	2,293,899	
II. 비지배지분	Non-controlling interests		4,048
자본총계	Total equity		2,744,898
부채와 자본총계	Total liabilities and equity		32,578,956

연결포괄손익계산서
(Consolidated Statements of Comprehensive Income)
2018년 1월 1일부터 2018년 6월 30일까지
(January 1, 2018 ~ June 30, 2018)

KB손해보험주식회사와 그 종속회사
KB Insurance and subsidiaries

(단위 : 백만원)
(in million won)

과목명(Description)		금액(Amount)	
I. 영업수익	Operating revenue		6,120,200
1. 보험료수익	Premium income	4,950,247	
2. 재보험금수익	Reinsurance income	280,144	
3. 구상이익	Gain from reimbursement	3,502	
4. 수입경비	Recovered expenses	46,753	
5. 이자수익	Interest income	349,218	
6. 배당수익	Dividend income	22,945	
7. 유가증권 평가 및 처분이익	Gain on valuation and disposal of securities	41,260	
8. 대여금 및 수취채권 평가 및 처분이익	Gain on valuation and disposal of loans and other receivables	494	
9. 파생상품관련이익	Gain on valuation and disposal of derivatives	22,284	
10. 종속기업투자주식관련이익	Gain on valuation and disposal of Investments in subsidiaries	111	
11. 외화거래이익	Foreign currency transaction gain	210,251	
12. 재보험자산변동	Gain on changes of reinsurance assets	63,513	
13. 기타수익	Other income	81,446	
14. 특별계정수익	Separate account income	48,032	
II. 영업비용	Operating expenses		5,893,394
1. 보험계약부채전입액	Change in insurance liabilities	953,258	
2. 보험금비용	Insurance claims paid	1,914,178	
3. 환급금 및 배당금비용	Refund of surrender value and dividend expenses	1,066,992	
4. 재보험료비용	Reinsurance expenses	464,247	
5. 구상손실	Loss from reimbursement	-	
6. 손해조사비	Claim survey expenses paid	113,824	
7. 신계약비상각비	Amortization of deferred acquisition costs	448,931	
8. 사업비	Insurance operating expenses	546,580	
9. 이자비용	Interest expense	321	
10. 유가증권 평가 및 처분손실	Loss on valuation and disposal of securities	22,504	
11. 대여금 및 수취채권 평가 및 처분손실	Loss on valuation and disposal of loans and other receivables	10,599	
12. 파생상품관련손실	Loss on valuation and disposal of derivatives	220,567	
13. 종속기업투자주식관련손실	Loss on investments on subsidiaries and associates	10	
14. 외화거래손실	Foreign currency transaction loss	14,522	
15. 재보험자산변동	Loss on changes of reinsurance assets	-	
16. 자산관리비	Administrative expenses for assets	29,011	
17. 부동산관리비	Administrative expenses for real estate	9,211	
18. 기타비용	Other expenses	30,607	
19. 특별계정비용	Separate account expenses	48,032	
III. 영업이익(손실)	Operating income		226,806
IV. 영업외수익	Non-operating income (expense)		(2,381)
1. 영업외수익	Non-operating income	1,308	
2. 영업외비용	Non-operating expenses	3,689	

연결포괄손익계산서
(Consolidated Statements of Comprehensive Income)
2018년 1월 1일부터 2018년 6월 30일까지
(January 1, 2018 ~ June 30, 2018)

KB손해보험주식회사와 그 종속회사
KB Insurance and subsidiaries

(단위 : 백만원)
(in million won)

과목명(Description)		금액(Amount)	
V. 법인세비용차감전계속영업손이익	Profit before income tax from continuing operations		224,425
VI. 계속영업법인세비용	Income tax expense from continuing operations		65,735
VII. 계속영업당기손이익	Profit for the period from continuing operations		158,690
VIII. 중단사업손익	Profit for the period from discontinued operations		-
IX. 당기손이익	Profit for the period		158,690
X. 기타포괄손익	Other comprehensive income (loss)		(80,292)
(1) 후속적으로 당기손익으로 재분류되지 않는 포괄손익	Items that will not be reclassified subsequently to profit or loss	4,986	
1. 확정급여채무 재측정요소	Remeasurements of defined benefit plans	5,885	
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	(899)	
(2) 후속적으로 당기손익으로 재분류되는 포괄손익	Items that may be subsequently reclassified to profit or loss	(85,279)	
1. 기타포괄손익-공정가치측정금융상품평가손익	Unrealized net change in fair value of financial assets at fair value through other comprehensive income	(34,486)	
2. 손익변동성 조정 손익	Amount reclassified between profit or loss and other comprehensive income applying the overlay approach	(77,315)	
3. 현금흐름위험회피파생상품평가손익	Effective portion of changes in fair value of cash flow hedges	10,673	
4. 해외사업환산손익	Foreign currency translation differences for foreign operations	7,209	
5. 특별계정기타포괄손익	Other comprehensive income arising from separate account	8,641	
XI. 당기총포괄손익	Total comprehensive income for the period		78,398
(1) 당기손이익의귀속	Profit for the period attributable to :	158,690	
1. 지배기업소유지분손이익	Shareholders of the Parent Company	158,618	
2. 비지배지분손이익	Non-controlling interests	72	
(2) 총포괄손익의귀속	Total comprehensive income for the year attributable to	78,398	
1. 지배기업소유지분총포괄손익	Shareholders of the Parent Company	78,383	
2. 비지배지분총포괄손익	Non-controlling interests	15	

연결재무상태표

(Consolidated Statements of Financial Position)

2018년 6월 30일 현재

(As of June 30, 2018)

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)	110,671
II. 당기손익-공정가치 측정 금융자산 (Financial assets at fair value through profit or loss)	575,576
III. 파생금융자산 (Derivative financial assets)	5,681
VI. 상각후원가측정 대출채권 (Loans at amortized cost)	17,031,914
V. 투자금융자산 (Financial investments)	76,330
VI. 관계기업투자 (Investments in associates)	3,063
VII. 유형자산 (Property and equipment)	111,082
VIII. 무형자산 (Intangible assets)	79,630
IX. 이연법인세자산 (Deferred income tax assets)	126,674
X. 기타자산 (Other assets)	374,639
자산총계 (Total Assets)	18,495,260
부채 (Liabilities)	
I. 차입부채 (Debts)	650,000
II. 파생금융부채 (Derivative financial liabilities)	16,252
III. 사채 (Debentures)	11,843,405
IV. 충당부채 (Provisions)	131,840
V. 순확정급여부채 (Net defined benefit liabilities)	5,940
VI. 기타부채 (Other liabilities)	1,991,914
부채총계 (Total Liabilities)	14,639,351

연결재무상태표

(Consolidated Statements of Financial Position)

2018년 6월 30일 현재

(As of June 30, 2018)

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

과목명(Description)	금액(Amount)
자 본 (Equity)	
Ⅰ. 자본금 (Share capital)	460,000
Ⅱ. 자본잉여금 (Capital surplus)	1,976,820
Ⅲ. 기타포괄손익누계액 (Accumulated other comprehensive income)	46,766
Ⅳ. 이익잉여금 (Retained earnings)	1,372,323
자본총계 (Total Equity)	3,855,909
부채와 자본총계 (Total Liabilities and Equity)	18,495,260

연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2018년 1월 1일부터 2018년 6월 30일까지

(January 1, 2018 ~ June 30, 2018)

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

과목명(Description)	금액(Amount)	
I. 순이자이익 (Net interest income)		571,473
이자수익 (Interest income)	715,809	
이자비용 (Interest expense)	(144,336)	
II. 순수수수료이익 (Net fee and commission income)		117,519
수수료수익 (Fee and commission income)	1,039,297	
수수료비용 (Fee and commission expense)	(921,778)	
III. 신용손실 충당금 전입액 (Provision for credit losses)		(207,008)
IV. 일반관리비 (General and administrative expenses)		(206,201)
V. 당기손익-공정가치 측정 금융상품 순손익 (Net gains/(losses) on financial instruments at fair value through profit or loss)		3,228
VI. 기타영업손익 (Net other operating income(expenses))		(28,982)
VII. 영업이익 (Net operating profit)		250,029
VIII. 영업외손익 (Non-operating profit(loss))		(19,591)
관계기업투자손익 (Share of profit(loss) of associates)	(459)	
기타영업외손익 (Net other non-operating income(expense))	(19,132)	
IX. 법인세비용차감전연결순이익 (Profit before income tax)		230,438
X. 법인세비용 (Income tax expense)		(61,809)
XI. 당기연결순이익 (Profit for the period)		168,629
XII. 법인세비용차감후기타포괄손익 (Other comprehensive income(loss) for the period,net of tax)		(7,519)
후속적으로 당기손익으로 재분류되지 않는 포괄손익 (Items that will not be reclassified to profit or loss)		2,546
1. 순확정급여부채(자산)재측정요소 (Actuarial gains(losses) on post defined benefit pension plans)	(500)	
2. 투자금융자산 평가손익 (Revaluation gains/(losses) on equity instruments at fair value through other comprehensive income)	3,046	

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(January 1, 2018 ~ June 30, 2018)

주식회사 KB국민카드와 그 종속기업
KB Kookmin Card and subsidiaries

(단위 : 백만원)
(in million won)

과목명(Description)	금액(Amount)	
후속적으로 당기손익으로 재분류되는 포괄손익 (Items that may be reclassified subsequently to profit or loss)		(10,065)
1. 관계기업 기타포괄손익에 대한 지분 (Share of other comprehensive income of associates)	84	
2. 현금흐름위험회피파생상품평가손익 (Gains/losses on valuation of cash flow hedging instruments)	(10,149)	
XIII. 당기연결총포괄이익 (Total comprehensive income for the period)		161,110

연결재무상태표

(Consolidated Statements of Financial Position)

2018년 6월 30일 현재

(As of June 30, 2018)

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

과목명(Description)		금액(Amount)
【 자산 】	【 Assets 】	
I. 현금및예치금	Cash and due from financial institutions	130,275
II. 금융자산	Financial assets	7,782,351
III. 재보험자산	Reinsurance assets	2,251
IV. 신계약비	Deferred acquisition cost	141,664
V. 유형자산	Tangible assets	3,585
VI. 무형자산	Intangible assets	9,049
VII. 당기법인세자산	Prepaid income taxes	-
VIII. 이연법인세자산	Deferred income taxes	1,695
IX. 기타자산	Other assets	9,654
X. 특별계정자산	Separate account assets	1,040,657
자산총계	Total Assets	9,121,181
【 부채 】	【 Liabilities 】	
I. 보험부채	Policy reserve	7,393,760
II. 계약자지분조정	Policy reserve adjustment	(630)
III. 금융부채	Financial liabilities	53,918
IV. 이연법인세부채	Deferred tax liabilities	-
V. 충당부채	Provisions	1,905
VI. 퇴직급여부채	Reserve for severance benefits	345
VII. 기타부채	Other liabilities	108,174
VIII. 특별계정부채	Separate account liabilities	1,049,259
부채총계	Total Liabilities	8,606,730
【 자본 】	【 Equity 】	
I. 지배기업주주지분	Shareholders of the parent company	514,451
1. 자본금	Capital stock	456,000
2. 자본조정	Capital adjustment	-

연결재무상태표

(Consolidated Statements of Financial Position)

2018년 6월 30일 현재
(As of June 30, 2018)

KB생명보험주식회사와 그 종속회사
KB Life Insurance and subsidiaries

(단위 : 백만원)
(in million won)

과목명(Description)		금액(Amount)
3.기타포괄손익누계액	Other comprehensive income	(60,883)
4.이익잉여금	Retained earnings	119,334
II.비지배지분	Non-controlling interests	-
자본총계	Total Equity	514,451
부채와 자본총계	Total Liabilities and Equity	9,121,181

연결손익계산서

(Consolidated Statements of Comprehensive Income)

2018년 1월 1일부터 2018년 6월 30일까지

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

과목명(Description)		금액(Amount)	
I. 영업수익	Operating income		679,587
1. 보험료수익	Premium income	451,666	
2. 재보험수익	Reinsurance income	3,384	
3. 이자수익	Interest income	20,314	
4. 책임준비금환입액	Reversal of insurance reserve	86,097	
5. 배당금수익	Dividend income	19,871	
6. 유가증권평가 및 처분이익	Gains on valuation(sales) of Securities	32,129	
7. 파생상품평가 및 거래이익	Gains on valuation(sales) of derivatives	3,639	
8. 특별계정수입수수료	Separate account commission received	38,721	
9. 기타영업수익	Other operation income	23,766	
II. 영업비용	Operating expenses & claims		664,254
1. 책임준비금전입액	Increase in policy reserve	-	
2. 지급보험금	Claim & surrender	508,175	
3. 재보험비용	Reinsurance expenses	5,990	
4. 사업비	Operating expenses	42,688	
5. 신계약비상각비	Amortization of deferred acquisition cost	67,279	
6. 자산관리비	Investment administrative expenses	1,756	
7. 유가증권평가 및 처분손실	Losses on valuation(sales) of securities	2,614	
8. 파생상품평가 및 처분손실	Losses on valuation(sales) of derivatives	30,307	
9. 기타영업비용	Other operating losses	5,444	
III. 영업이익(손실)	Operating income(Losses)		15,333
IV. 영업외수익	Non-operating income		99
V. 영업외비용	Non-operating expenses		310
VI. 법인세차감전이익	Profit before tax expense		15,122
VII. 법인세비용	Income tax expense		4,285
VIII. 당기순이익 (VI-VII)	Net income		10,837
IX. 기타포괄손익	Other comprehensive income for the period		(23,556)
당기손익으로 재분류되지 않는 항목			
1. 순확정급여부채의 재측정 요소	Actuarial gains(losses) on post defined benefit pension pla	3	
2. 매도가능증권평가이익	Gain on Valuation of available-for-sales Securities	(243)	
후속적으로 당기손익으로 재분류될 수 있는 항목			
1. 매도가능증권평가이익	Gain on Valuation of available-for-sales securities	(23,316)	
2. 만기보유증권평가이익	Gain on valuation of held-to-maturity securities	-	
X. 당기포괄이익 (V+VI)	Total comprehensive income for the period		(12,719)

연결재무상태표

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2018년 6월 30일 현재

(As of June 30, 2018)

KB자산운용주식회사와 그 종속회사

KB Asset Management and subsidiaries

(단위 : 백만원)

(in million won)

과목명(Description)	금액(Amount)
자산	
I. 현금및예치금	15,567
II. 당기손익인식금융자산	103,727
III. 기타포괄손익-공정가치측정유가증권	31,990
IV. 관계기업주식	-
V. 대출채권	27,024
VI. 유형자산	827
VII. 기타금융자산	27,709
VIII. 매각예정자산	-
IX. 이연법인세자산	4,270
X. 기타자산	8,544
자산총계	219,657
부채	
I. 예수부채	4,816
II. 기타금융부채	68,569
III. 총당부채	1,028
IV. 순확정급여부채	172
V. 파생상품부채	521
VI. 기타부채	18,315
부채총계	93,420
자본	
I. 지배기업주주지분	126,237
1. 자본금	38,338
2. 자본잉여금	210
3. 기타포괄손익누계액	(278)
4. 이익잉여금	87,967
II. 비지배지분	-
자본총계	126,237
부채 및 자본총계	219,657

연결손익계산서

(Consolidated Statements of Comprehensive Income)

2018년 1월 1일부터 2018년 6월 30일까지

(January 1, 2018 ~ June 30, 2018)

KB자산운용주식회사와 그 종속회사
KB Asset Management and subsidiaries

(단위 : 백만원)
(in million won)

과목명(Description)	금액(Amount)
I. 영업수익	61,952
1. 수수료수익	59,097
2. 이자수익	1,037
1)기타포괄손익-공정가치측정 및 상각후원가 측정 금융상품 이자수익	789
2)당기손익-공정가치측정 금융상품 이자수익	248
3. 배당금수익	-
4. 금융상품평가 및 처분이익	1,387
5. 외환거래이익	170
6. 기타영업수익	261
II. 영업비용	34,947
1. 수수료비용	4,983
2. 이자비용	9
3. 금융상품평가 및 처분손실	2,266
4. 외환거래손실	206
5. 제전입액	0
6. 판매비와관리비	27,086
7. 기타영업비용	397
III. 영업이익	27,005
IV. 영업외수익	26
V. 영업외비용	1,283
VI. 법인세비용차감전순이익	25,748
VII. 법인세비용	6,216

연결손익계산서

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2018년 1월 1일부터 2018년 6월 30일까지

(January 1, 2018 ~ June 30, 2018)

KB자산운용주식회사와 그 종속회사
KB Asset Management and subsidiaries

(단위 : 백만원)
(in million won)

과목명(Description)	금액(Amount)
VIII. 당기순이익	19,532
IX. 기타포괄손익	143
당기손익으로 재분류되지 않는 포괄손익	
1. 순확정급여부채 재측정요소	-
후속적으로 당기손익으로 재분류되는 포괄손익	
2. 매도가능금융자산평가손익	87
3. 해외사업장환산손익	55
X. 총포괄이익	19,674
연결순손익의 귀속	
지배기업주주지분순이익	19,532
비지배지분순이익	-
연결총포괄손익의 귀속	
지배기업주주지분총포괄이익	19,674
비지배지분총포괄이익	-

재무상태표

(Consolidated Statements of Financial Position)

2018년 6월 30일 현재

(As of June 30, 2018)

KB캐피탈 주식회사와 그 종속회사

(단위 : 백만원)

KB Capital

(in million won)

과목명(Description)	금액(Amount)
자산	
Ⅰ. 현금 및 현금성자산	141,094
Ⅱ. 매도가능금융자산	13,080
Ⅲ. 대여금 및 수취채권	8,218,983
Ⅳ. 유형자산	22,787
Ⅴ. 무형자산	29,863
Ⅵ. 투자부동산	-
Ⅶ. 기타자산	809,141
자산총계	9,234,948
부채	
Ⅰ. 차입부채	296,165
Ⅱ. 발행사채	7,303,465
Ⅲ. 총당부채	759
Ⅳ. 순확정급여부채	3,795
Ⅴ. 당기법인세부채	3,205
Ⅵ. 기타금융부채	548,316
Ⅶ. 기타부채	58,907
Ⅷ. 이연법인세부채	40,199
Ⅸ. 파생상품부채	-
부채총계	8,254,810
자본	
Ⅰ. 자본금	107,461
Ⅱ. 신종자본증권	299,322
Ⅲ. 기타자본구성요소	84,264
Ⅳ. 이익잉여금	489,091
자본총계	980,138
부채 및 자본총계	9,234,948

손익계산서

(Consolidated Statements of Comprehensive Income)

2018년 1월 1일부터 2018년 6월 30일까지

(January 1, 2018 ~ June 30, 2018)

KB캐피탈 주식회사와 그 종속회사
KB Capital

(단위 : 백만원)
(in million won)

과목명(Description)	금액(Amount)
I. 영업이익	88,164
1. 순이자이익	153,074
2. 순수수수료이익	69,006
3. 당기손익금융자산 관련손익	407
4. 신용손실에 대한 손상차손	(40,916)
5. 일반관리비	(43,652)
6. 기타영업손익	(49,755)
II. 영업외손익	2,037
III. 법인세비용차감전순이익	90,200
IV. 법인세비용	(22,733)
V. 당기순이익	67,467
VI. 기타포괄손익	(298)
VII. 총포괄이익	67,169

재무상태표

(Statements of Financial Position)

2018년 6월 30일 현재

(As of June 30, 2018)

KB저축은행

KB Savings Bank

(단위 : 백만원)

(in million won)

과목명	금액(Amount)
자산	1,281,188
Ⅰ. 현금및예치금	131,538
Ⅱ. 유가증권	24,680
Ⅲ. 대출채권	1,037,875
Ⅳ. 유형자산	17,859
Ⅴ. 기타자산	69,236
부채	1,086,065
Ⅰ. 예수금	1,055,334
Ⅱ. 기타부채	30,731
자본	195,123
Ⅰ. 자본금	40,010
Ⅱ. 자본잉여금	125,504
Ⅲ. 이익잉여금	32,234
Ⅳ. 기타포괄손익누계액	(2,624)
부채와 자본총계	1,281,188

손익계산서

(Income Statements)

2018년 1월 1일부터 2018년 6월 30일까지

(January 1, 2018 ~ June 30, 2018)

KB저축은행
KB Savings Bank

(단위 : 백만원)
(in million won)

과목명	금액(Amount)
I. 영업수익	41,013
(1) 이자수익	39,104
예치금이자	1,353
단기매매증권이자	-
매도가능증권이자	527
대출금이자	37,182
기타이자수익	42
(2) 유가증권평가및처분이익	21
(3) 대출채권평가및처분이익	7
(4) 수수료수익	1,383
(5) 기타영업수익	144
(6) 배당금수익	354
II. 영업외수익	51
III. 영업비용	34,086
(1) 이자비용	10,856
예수금이자	10,829
기타이자비용	27
(2) 유가증권평가및처분손실	-
(3) 대출채권평가및처분손실	7,457
대손상각비	7,457
(4) 수수료비용	2,102
(5) 기타영업비용	2,280
(6) 판매비와관리비	11,391
인건비	5,654
경비	5,737
IV. 영업외비용	229
V. 법인세차감전순손익	6,748
VI. 당기순이익	4,080

재무상태표

(Statements of Financial Position)

2018년 6월 30일 현재

(As of June 30, 2018)

KB부동산신탁
KB Real Estate Trust(단위 : 백만원)
(in million won)

과목명	금액(Amount)	
자산총계		255,922
I. 현금 및 예치금	126,641	
1. 현금 및 현금성 자산	120,993	
2. 예치금	5,648	
II. 증권	24,548	
1. 당기손익-공정가치측정 유가증권	24,548	
2. 관계회사투자지분	-	
III. 파생상품자산	-	
1. 주식관련	-	
IV. 대출채권	77,819	
1. 대여금	-	
2. 신탁계정대	92,894	
3. 대손충당금(-)	(15,075)	
V. 유형자산	506	
VI. 기타자산	26,408	
부채총계		46,965
I. 차입부채	-	
II. 기타부채	46,965	
자본총계		208,957
I. 자본금	80,000	
II. 기타포괄손익누계액	(211)	
III. 이익잉여금	129,168	
부채와 자본총계		255,922

손익계산서

(Income Statements)

2018년 1월 1일부터 2018년 6월 30일까지
(January 1, 2018 ~ June 30, 2018)

KB부동산신탁
KB Real Estate Trust

(단위 : 백만원)
(in million won)

과목명	금액(Amount)	
I. 영업수익		56,255
1. 수수료수익	52,776	
2. 증권평가 및 처분이익	11	
3. 이자수익	3,195	
4. 대출채권 관련 이익	-	
5. 기타의 영업수익	273	
II. 영업비용		27,886
1. 증권평가 및 처분손실	-	
2. 이자비용	-	
3. 대출평가 및 처분손실	13,904	
4. 외환거래손실	-	
5. 판매비와관리비	13,427	
6. 기타의 영업비용	555	
III. 영업이익(손실)		28,369
IV. 영업외수익		3
V. 영업외비용		394
VI. 법인세비용차감전계속사업손익		27,978
VII. 계속사업손익 법인세비용		7,665
VIII. 계속사업이익		20,313
IX. 중단사업손익		-
X. 당기순이익		20,313

연결재무상태표

(Consolidated Statements of Financial Position)

2018년 6월 30일 현재

(As of June 30, 2018)

KB인베스트먼트와 그 종속회사
KB Investment and subsidiaries(단위 : 백만원)
(in million won)

과목명(Description)	금액(Amount)
자산 (Assets)	
I. 현금및현금성자산 (Cash and cash equivalents)	38,682
II. 예치금 (Due from bank)	5,280
III. 창업투자자산 (Investment in small and medium sized enterprises)	338,796
IV. PEF 투자자산 (Investment in PEF)	7,920
V. 기타자산 (Other assets)	4,230
자산총계 (Total Assets)	394,908
부채 (Liabilities)	
I. 단기차입금 (Short-term borrowings)	10,000
II. 확정급여부채 (Allowance for retirement and severance benefit)	30
III. 파생상품부채 (Derivative debts)	-
IV. 기타부채 (Other liabilities)	243,689
부채총계 (Total liabilities)	253,719

연결재무상태표
 (Consolidated Statements of Financial Position)
 2018년 6월 30일 현재
 (As of June 30, 2018)

KB인베스트먼트와 그 종속회사
 KB Investment and subsidiaries

(단위 : 백만원)
 (in million won)

과목명(Description)	금액(Amount)
자본 (Equity)	
I. 자본금 (Capital stock)	44,759
II. 자본잉여금 (Capital surplus)	18,887
III. 기타포괄손익누계액 (Accumulated other comprehensive income)	(63)
IV. 이익잉여금 (Retained earnings)	77,607
자본총계 (Total Equity)	141,189
부채와 자본총계 (Total Liabilities & Equity)	394,908

연결손익계산서

(Consolidated Statements of Comprehensive Income)

2018년 1월 1일부터 2018년 6월 30일까지

(January 1, 2018 ~ June 30, 2018)

KB인베스트먼트와 그 종속회사
KB Investment and subsidiaries(단위 : 백만원)
(in million won)

과목명(Description)	금액(Amount)	
I 영업수익 (Operating revenues)		38,986
1 창업투자수익 (Revenues on investments in small and medium-size enterprises)	38,235	
2 PEF 투자수익 (Revenues on Investments in PEF)	440	
3 운용수익 (Other investment revenues)	311	
4 경영자문료수익 (Consulting fees)	-	
5 소수주주지분손실 (Net expenses in minority interest)	-	
II 영업비용 (Operating expenses)		36,387
1 투자및금융비용 (Investment and financial expenses)	892	
2 창업투자비용 (Expenses on investments in small and medium-size enterprises)	16,052	
3 PEF 투자비용 (Expenses on investments in PEF)	884	
4 일반관리비 (Administrative expenses)	5,179	
5 소수주주지분순이익 (Net income in minority interest)	13,380	
III 영업이익 (Operating income(losses))		2,599
IV 영업외수익 (Non-operating income)		909
V 영업외비용 (Non-operating expenses)		8
VI 법인세비용차감전계속사업손익 (Continuing Operation Income Before Income Tax)		3,500
VII 계속사업손익법인세비용 (Income Tax Expense)		1,558
VIII 당기순이익 (Net Income For The Year)		1,942

재무상태표

(Statements of Financial Position)

2018년 6월 30일 현재

(As of June 30, 2018)

KB신용정보

KB Credit Information

(단위 : 백만원)

(in million won)

과목명(Description)	금액(Amount)	
자산 (Assets)		
I. 유동자산 (Current assets)		10,200
1. 현금및현금성자산 (Cash and cash equivalents)	3,592	
2. 단기금융상품 (Short-term financial instruments)	3,086	
3. 매출채권 (Trade receivables)	3,252	
4. 기타 (Others)	270	
II. 비유동자산(Non-current assets)		17,132
1. 장기금융상품 (Long-term financial instruments)	-	
2. 유형자산 (Tangible assets)	9,125	
3. 무형자산 (Intangible assets)	956	
4. 이연법인세자산 (Deferred income tax assets)	1,041	
5. 임차보증금 (Guarantee deposits)	6,009	
6. 기타보증금 (Other deposits received)	-	
< 자산총계 > (Total Assets)		27,332
부채 (Liabilities)		
I. 유동부채 (Current liabilities)		5,085
1. 미지급비용 (Accrued expenses)	2,787	
2. 예수금 (Withholdings)	1,083	
3. 미지급금 (Non-trade payables)	1,181	
4. 미지급법인세 (Income taxes payable)	34	
II. 비유동부채 (Long-term liabilities)		7,514
1. 확정급여부채	609	

재무상태표

(Statements of Financial Position)

2018년 6월 30일 현재

(As of June 30, 2018)

KB신용정보

KB Credit Information

(단위 : 백만원)

(in million won)

과목명(Description)	금액(Amount)	
(Liabilities for defined benefit obligations)		
2. 장기성미지급금 (Long-term non-trade Payables)	350	
3. 기타충당부채 (Provision for other estimated liabilities)	6,555	
< 부채총계 > Total liabilities		12,599
자본 (Equity)		
I. 자본금 (Capital stock)		6,262
II. 자본잉여금 (Additional paid-in and other capital)		1,422
III. 이익잉여금 (Retained earnings)		6,914
IV. 기타포괄손익누계액 (Accumulated other comprehensive income)		135
< 자본총계 > (Total Equity)		14,733
< 부채와 자본총계 > (Total Liabilities and Equity)		27,332

손익계산서

(Income Statements)

2018년 1월 1일부터 2018년 6월 30일까지
(January 1, 2018 ~ June 30, 2018)

KB신용정보

(단위 : 백만원)

KB Credit Information

(in Million won)

과목명(Description)	금액(Amount)	
I. 매출		17,561
Sales		
(1) 용역수입 (Revenues-Services)	17,561	
II. 매출원가		9,810
Cost of service		
III. 매출총이익(I - II)		7,751
Gross profit		
IV. 판매비와관리비		7,294
Selling and administrative expenses		
V. 영업이익(III-IV)		457
Operating income		
VI. 금융수익		91
Finance revenues		
VII. 기타수익		7
Other revenues		
VIII. 기타비용		1,004
Other expenses		
IX. 법인세차감전순이익(V+VI+VII-VIII)		(449)
Income before income tax expenses		
X. 법인세비용		(50)
Income tax expenses		
XI. 당기순이익(IX-X)		(399)
Net income		

재무상태표
 (Statements of Financial Position)
 2018년 6월 30일 현재
 (As of June 30, 2018)

KB데이터시스템
 KB Data Systems

(단위 : 백만원)
 (in million won)

과목명(Description)	금액(Amount)
자산	
(Assets)	
I. 유동자산 (Current assets)	29,895
(1) 당좌자산 (Quick assets)	29,895
1. 현금및현금성자산 (Cash and cash equivalents)	2,831
2. 단기금융상품 (Short-term financial instruments)	10,499
3. 매출채권 (Accounts receivable)	796
대손충당금 (Allowance for doubtful accounts)	-
4. 기타 (Others)	15,769
(2) 재고자산 (Inventories)	-
상품 (Merchandise)	-
II. 비유동자산 (Non-current assets)	5,777
(1) 투자자산 (Investments assets)	580
(2) 유형자산 (Tangible assets)	301
(3) 무형자산 (Intangible assets)	1,485
(4) 기타비유동자산 (Other non-current assets)	3,410
자산 총계 (Total assets)	35,671

재무상태표
(Statements of Financial Position)
2018년 6월 30일 현재
(As of June 30, 2018)

KB데이터시스템
KB Data Systems

(단위 : 백만원)
(in million won)

과목명(Description)	금액(Amount)
부채 (Liabilities)	
I. 유동부채 (Current liabilities)	17,946
1. 매입채무 (Accounts payable)	11,305
2. 미지급비용 (Accrued expenses)	4,355
3. 기타 (Others)	2,285
II. 비유동부채 (Long-term liabilities)	2,890
1. 퇴직급여충당금 (Accrued severance benefits)	2,271
2. 장기미지급비용 (Long-term Accrued expenses)	619
부채총계 (Total liabilities)	20,835
자본금 (Stockholders' equity)	
I. 자본금 (Capital stock)	8,000
II. 기타포괄손익누계액 (Accumulated other comprehensive income)	(2,293)
III. 이익잉여금 (Retained earnings)	9,129
자본총계 (Total shareholders' equity)	14,836
부채와 자본총계 (Total liabilities and shareholders' equity)	35,671

손익계산서

(Income Statements)

2018년 1월 1일부터 2018년 6월 30일까지

(January 1, 2018 ~ June 30, 2018)

KB데이터시스템
KB Data Systems

(단위 : 백만원)
(in million won)

과목명(Description)	금액(Amount)	
I. 매출액 (Sales)		55,066
1. 상품매출 (Sales of merchandise)	781	
2. 용역수익 (Service revenue)	54,285	
II. 매출원가 (Cost of sales)		51,927
1. 상품매출원가 (Cost of merchandise)	688	
2. 용역매출원가 (Cost of service)	51,239	
III. 매출총이익 (Gross profit)		3,139
IV. 판매비와관리비 (Selling and administrative expenses)		3,006
1). 인 건 비 (Payroll)	1,655	
2). 경 비 (Expenses)	1,352	
V. 영업이익 (Operating income)		132
VI. 영업외수익 (Non-operating income)		206
VII. 영업외비용 (Non-operating expenses)		22
VIII. 법인세비용차감전순이익 (Income before income tax)		316
IX. 법인세비용 (Income tax expenses)		114
X. 당기순이익 (Net income for the period)		202