

## 공고용 BSPL

### \*b KB금융지주 KB Financial Group

연결 Consolidated

BS

PL

별도 Separate

BS

PL

### \*b KB국민은행 KB Kookmin Bank

연결 Consolidated

BS

PL

별도 Separate

BS

PL

신탁 Trust

BS

PL

### \*b KB증권 KB Securities

BS

PL

### \*b KB손해보험 KB Insurance

BS

PL

### \*b KB국민카드 KB Kookmin Card

BS

PL

### \*b KB생명보험 KB Life Insurance

BS

PL

### \*b KB자산운용 KB Asset Management

BS

PL

### \*b KB캐피탈 KB Capital

BS

PL

### \*b KB저축은행 KB Savings Bank

BS

PL

### \*b KB부동산신탁 KB Real Estate Trust

BS

PL

### \*b KB인베스트먼트 KB Investment

BS

PL

### \*b KB신용정보 KB Credit Information

BS

PL

### \*b KB데이터시스템 KB Data Systems

BS

PL

#### Disclaimer

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

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

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

## 연결재무상태표

(Consolidated Statements of Financial Position)

2018년 9월 30일 현재

(As of September 30, 2018)

㈜ KB금융지주와 그 종속회사

(단위: 백만원)

KB Financial Group Inc. and subsidiaries

(in million won)

과목명(Description)	금액(Amount)
<b>자 산</b> (Assets)	
I. 현금 및 예치금 (Cash and due from financial institutions)	18,349,698
II. 당기손익-공정가치측정 금융자산 (Financial assets at fair value through profit or loss)	51,020,841
III. 파생금융자산 (Derivative financial assets)	2,206,870
IV. 상각후원가측정 대출채권 (Loans at amortized cost)	316,430,970
V. 투자금융자산 (Financial investments)	59,193,078
VI. 관계기업 및 공동기업 투자 (Investments in associates and joint ventures)	485,966
VII. 유형자산 (Property and equipment)	4,155,629
VIII. 투자부동산 (Investment property)	1,755,451
IX. 무형자산 (Intangible assets)	2,782,013
X. 당기법인세자산 (Current income tax assets)	15,682
XI. 이연법인세자산 (Deferred income tax assets)	739
XII. 매각예정자산 (Assets held for sale)	16,503
XIII. 기타자산 (Other assets)	21,302,186
<b>자산총계</b> (Total assets)	<b>477,715,626</b>
<b>부 채</b> (Liabilities)	

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(Consolidated Statements of Financial Position)

2018년 9월 30일 현재

(As of September 30, 2018)

(주) KB금융지주와 그 종속회사

(단위: 백만원)

KB Financial Group Inc. and subsidiaries

(in million won)

과목명(Description)	금액(Amount)
I. 당기손익-공정가치측정 금융부채 (Financial liabilities at fair value through profit or loss)	16,033,010
II. 파생금융부채 (Derivative financial liabilities)	2,605,969
III. 예수부채 (Deposits)	271,155,184
IV. 차입부채 (Debts)	31,902,454
V. 사채 (Debentures)	51,549,915
VI. 충당부채 (Provisions)	515,421
VII. 순확정급여부채 (Defined benefit liabilities)	286,130
VIII. 당기법인세부채 (Current income tax liabilities)	623,779
IX. 이연법인세부채 (Deferred income tax liabilities)	611,651
X. 보험계약부채 (Insurance contract liabilities)	33,154,402
XI. 기타부채 (Other liabilities)	33,688,472
<b>부채총계 (Total liabilities)</b>	<b>442,126,387</b>
<b>자 본 (Equity)</b>	
I. 지배기업 주주지분 (Equity attributable to shareholders of the parent company)	35,580,672
1. 자본금 (Share capital)	2,090,558
2. 자본잉여금 (Capital surplus)	17,121,970
3. 기타포괄손익누계액 (Accumulated other comprehensive income)	230,212

## 연결재무상태표

(Consolidated Statements of Financial Position)

2018년 9월 30일 현재

(As of September 30, 2018)

(주) KB금융지주와 그 종속회사

(단위: 백만원)

KB Financial Group Inc. and subsidiaries

(in million won)

과목명(Description)	금액(Amount)
4. 이익잉여금 (Retained earnings)	17,074,126
5. 자기주식 (Treasury shares)	(936,194)
II. 비지배지분 (Non-controlling interests)	8,567
<b>자본총계 (Total equity)</b>	<b>35,589,239</b>
<b>부채와 자본총계 (Total liabilities and equity)</b>	<b>477,715,626</b>

## 연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2018년 1월 1일부터 2018년 9월 30일까지  
(January 1, 2018 ~ September 30, 2018)

㈜ KB금융지주와 그 종속회사

(단위: 백만원)

KB Financial Group Inc. and subsidiaries

(in million won)

과목명(Description)	금액(Amount)
<b>I. 순이자이익 (Net interest income)</b>	<b>6,591,454</b>
이자수익 (Interest income)	10,073,077
1. 기타포괄손익-공정가치측정 및 상각후원가 측정 금융상품 이자수익 (Interest income from financial instruments at fair value through other comprehensive income and amortized cost)	9,532,011
2. 당기손익-공정가치측정 금융상품 이자수익 (Interest income from financial instruments at fair value through profit or loss)	541,066
이자비용 (Interest expense)	<b>(3,481,623)</b>
<b>II. 순수수료이익 (Net fee and commission income)</b>	<b>1,747,677</b>
수수료수익 (Fee and commission income)	3,365,109
수수료비용 (Fee and commission expense)	<b>(1,617,432)</b>
<b>III. 순보험손익 (Net insurance income)</b>	<b>443,712</b>
보험수익 (Insurance income)	8,928,242
보험비용 (Insurance expense)	<b>(8,484,530)</b>
<b>IV. 당기손익-공정가치측정 금융상품 순손익 (Net gains/(losses) on financial instruments at fair value through profit or loss)</b>	<b>398,895</b>
1. 당기손익조정접근법 조정전 순손익 (Net gains/(losses) on financial instruments at fair value through profit or loss before applying overlay approach)	285,851
2. 당기손익조정접근법 조정 손익 (Net gains/(losses) on overlay adjustment)	113,044
<b>V. 기타영업손익 (Net other operating income(expenses))</b>	<b>(800,358)</b>
<b>VI. 일반관리비 (General and administrative expenses)</b>	<b>(4,074,271)</b>

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(January 1, 2018 ~ September 30, 2018)

㈜ 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)	4,307,109
Ⅷ. 신용손실충당금전입액 (Provision for credit losses)	(427,761)
Ⅸ. 영업이익 (Net operating profit)	3,879,348
X. 영업외손익 (Non-operating profit(loss))	96,050
1. 관계기업 및 공동기업 투자손익 (Share of profit of associates and joint ventures)	18,158
2. 기타영업외손익 (Net other non-operating income(expense))	77,892
XI. 법인세비용차감전순이익 (Profit before income tax)	3,975,398
XII. 법인세비용 (Income tax expense)	(1,106,239)
XIII. 당기순이익 (Profit for the period)	2,869,159
XIV. 법인세비용차감후기타포괄손익 (Other comprehensive income(loss) for the period, net of tax)	41,798
당기손익으로 재분류되지 않는 포괄손익 (Items that will not be reclassified to profit or loss)	33,945
1. 순확정급여부채의 재측정요소 (Actuarial gains(losses) on post defined benefit pension plans )	(6,317)
2. 관계기업 및 공동기업 기타포괄손익에 대한 지분 (Shares of other comprehensive income of associates and joint ventures)	(1)
3. 기타포괄손익-공정가치 지정 금융상품 관련 손익 (Revaluation gains/(losses) on equity instruments at fair value through other comprehensive income)	40,432
4. 당기손익-공정가치지정 금융부채 신용위험 변동손익 (Fair value changes on financial liabilities designated at fair value due to own credit risk)	(169)
후속적으로 당기손익으로 재분류될 수 있는 포괄손익 (Items that may be reclassified subsequently to profit or loss)	7,853
1. 외환차이 (Exchange differences on translating foreign operations)	35,085

## 연결포괄손익계산서

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(January 1, 2018 ~ September 30, 2018)

㈜ 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)	53,627
3. 관계기업 및 공동기업 기타포괄손익에 대한 지분 (Shares of other comprehensive income of associates and joint ventures)	(3,100)
4. 현금흐름위험회피손익 (Cash flow hedges)	9,550
5. 해외사업장순투자위험회피수단의 손익 (Gains(losses) on hedging instruments of a net investment in a foreign operation)	(22,649)
6. 특별계정 기타포괄손익 (Other comprehensive income(loss) arising from separate account)	17,147
7. 손익변동성 조정손익 (Net gains/(losses) on overlay adjustment)	(81,807)
<b>XV. 당기총포괄이익 (Total comprehensive income for the period)</b>	<b>2,910,957</b>
당기순이익의 귀속 (Profit attributable to:)	2,869,159
1. 지배기업주주지분순이익 (Shareholders of the parent entity)	2,868,752
2. 비지배지분순이익 (Non-controlling interests)	407
당기총포괄이익 귀속 (Total comprehensive income attributable to:)	2,910,957
1. 지배기업주주지분총포괄이익 (Shareholders of the parent entity)	2,910,771
2. 비지배지분총포괄이익 (Non-controlling interests)	186
<b>XVI. 주당이익(단위: 원) (Earnings per share)(in won)</b>	
기본주당이익 (Basic earnings per share)	7,233
희석주당이익 (Diluted earnings per share)	7,191

## 재무상태표

(Separate Statements of Financial Position)

2018년 9월 30일 현재

(As of September 30, 2018)

(주) KB금융지주  
KB Financial Group Inc.

(단위: 백만원)  
(in million won)

과목명(Description)	금액(Amount)
<b>자 산 (Assets)</b>	
I. 현금 및 예치금 (Cash and due from financial institutions)	211,265
II. 당기손익-공정가치측정 금융자산 (Financial assets at fair value through profit or loss)	288,157
III. 파생금융자산 (Derivative financial assets)	-
IV. 상각후원가측정 대출채권 (Loans at amortized cost)	50,000
V. 투자금융자산 (Financial investments)	-
VI. 종속기업 투자 (Investments in subsidiaries)	24,062,116
VII. 관계기업 투자 (Investments in associates)	-
VIII. 유형자산 (Property and equipment)	685
IX. 무형자산 (Intangible assets)	8,652
X. 순확정급여자산 (Defined benefit assets)	-
XI. 당기법인세자산 (Current income tax assets)	-
XII. 이연법인세자산 (Deferred income tax assets)	7,869
XIII. 기타자산 (Other assets)	751,036
<b>자산총계 (Total assets)</b>	<b>25,379,780</b>
<b>부 채 (Liabilities)</b>	
I. 당기손익-공정가치측정 금융부채 (Financial liabilities at fair value through profit or loss)	-



## 재무상태표

(Separate Statements of Financial Position)  
2018년 9월 30일 현재  
(As of September 30, 2018)

(주) KB금융지주  
KB Financial Group Inc.

(단위: 백만원)  
(in million won)

과목명(Description)	금액(Amount)
II. 파생금융부채 (Derivative financial liabilities)	-
III. 예수부채 (Deposits)	-
IV. 차입부채 (Debts)	-
V. 사채 (Debentures)	5,462,828
VI. 충당부채 (Provisions)	-
VII. 순확정급여부채 (Defined benefit liabilities)	1,378
VIII. 당기법인세부채 (Current income tax liabilities)	613,994
IX. 이연법인세부채 (Deferred income tax liabilities)	-
X. 기타부채 (Other liabilities)	150,050
<b>부채 총계 (Total liabilities)</b>	<b>6,228,250</b>
<b>자 본 (Equity)</b>	
I. 자본금 (Share capital)	2,090,558
II. 자본잉여금 (Capital surplus)	14,742,814
III. 기타포괄손익누계액 (Accumulated other comprehensive income)	(5,342)
IV. 이익잉여금 (Retained earnings)	3,259,694
V. 자기주식 (Treasury Shares)	(936,194)
<b>자본총계 (Total equity)</b>	<b>19,151,530</b>
<b>부채와 자본총계 (Total liabilities and equity)</b>	<b>25,379,780</b>

## 포괄손익계산서

(Separate Statements of Comprehensive Income)  
2018년 1월 1일부터 2018년 9월 30일까지  
(January 1, 2018 ~ September 30, 2018)

㈜ KB금융지주  
KB Financial Group Inc.

(단위: 백만원)  
(in million won)

과목명(Description)	금액(Amount)
<b>I. 순이자이익 (Net interest income)</b>	<b>(86,331)</b>
이자수익 (Interest income)	4,978
이자비용 (Interest Expense)	<b>(91,309)</b>
<b>II. 순수수료이익 (Net fee and commission income)</b>	<b>(4,237)</b>
수수료수익 (Fee and commission income)	487
수수료비용 (Fee and commission expense)	<b>(4,724)</b>
<b>III. 당기손익-공정가치측정 금융상품 순손익 (Net gains/(losses) on financial instruments at fair value through profit or loss)</b>	13,865
<b>IV. 기타영업손익 (Net other operating income(expenses))</b>	1,089,556
<b>V. 일반관리비 (General and administrative expenses)</b>	<b>(37,975)</b>
<b>VI. 신용손실충당금 반영전 영업이익 (Operating profit before provision for credit losses)</b>	974,878
<b>VII. 신용손실충당금전입액 (Provision for credit losses)</b>	-
<b>VIII. 영업이익 (Net operating profit)</b>	974,878
<b>IX. 영업외손익 (Non-operating profit(loss))</b>	<b>(381)</b>
<b>X. 법인세비용차감전순이익 (Profit before income tax)</b>	974,497
<b>XI. 법인세비용 (Income tax expense)</b>	<b>(2,454)</b>
<b>XII. 당기순이익 (Profit for the period)</b>	972,043
<b>XIII. 법인세비용차감후기타포괄손익 (Other comprehensive income(loss) for the period, net of tax)</b>	<b>(109)</b>

## 포괄손익계산서

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(January 1, 2018 ~ September 30, 2018)

(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)	(109)
순확정급여부채의 재측정요소 (Actuarial gains(losses) on post defined benefit pension plans )	(109)
<b>XIV. 당기총포괄이익</b> (Total comprehensive income for the period)	<b>971,934</b>
<b>XV. 주당이익(단위: 원)</b> (Earnings per share)(in won)	
기본주당이익 (Basic earnings per Share)	2,451
희석주당이익 (Diluted earnings per Share)	2,437

## 연결재무상태표

(Consolidated Statements of Financial Position)  
 2018년 9월 30일 현재  
 (As of September 30, 2018)

주식회사 국민은행과 그 종속기업  
 Kookmin Bank & Subsidiaries

(단위: 백만원)  
 (in million won)

과목명(Description)	금액(Amount)
<b>자 산 (Assets)</b>	
I. 현금 및 예치금 (Cash and due from financial institutions)	14,443,969
II. 당기손익-공정가치측정 금융자산 (Financial assets at fair value through profit or loss)	12,337,955
III. 파생금융자산 (Derivative financial assets)	1,682,388
IV. 상각후원가측정 대출채권 (Loans at amortized cost)	275,219,008
V. 투자금융자산 (Financial investments)	40,404,485
VI. 관계기업 투자 (Investments in associates)	479,040
VII. 유형자산 (Property and equipment)	3,037,713
VIII. 투자부동산 (Investment property)	263,071
IX. 무형자산 (Intangible assets)	213,688
X. 당기법인세자산 (Current income tax assets)	11,431
XI. 이연법인세자산 (Deferred income tax assets)	2,961
XII. 매각예정자산 (Assets held for sale)	16,503
XIII. 기타자산 (Other assets)	9,700,734
<b>자산총계 (Total assets)</b>	<b>357,812,946</b>
<b>부 채 (Liabilities)</b>	
I. 당기손익-공정가치측정 금융부채 (Financial liabilities at fair value through profit or loss)	74,461

## 연결재무상태표

(Consolidated Statements of Financial Position)  
2018년 9월 30일 현재  
(As of September 30, 2018)

주식회사 국민은행과 그 종속기업  
Kookmin Bank & Subsidiaries

(단위: 백만원)  
(in million won)

과목명(Description)	금액(Amount)
II. 파생금융부채 (Derivative financial liabilities)	1,729,957
III. 예수부채 (Deposits)	266,965,948
IV. 차입부채 (Debts)	18,060,776
V. 사채 (Debentures)	22,282,673
VI. 충당부채 (Provisions)	297,678
VII. 순확정급여부채 (Defined benefit liabilities)	143,596
VIII. 당기법인세부채 (Current income tax liabilities)	3,334
IX. 이연법인세부채 (Deferred income tax liabilities)	245,649
X. 기타부채 (Other liabilities)	21,388,991
<b>부채 총계 (Total liabilities)</b>	<b>331,193,063</b>
<b>자 본 (Equity)</b>	
I. 지배기업 주주지분 (Equity attributable to shareholders of the parent entity)	26,619,883
1. 자본금 (Capital stock)	2,021,896
2. 자본잉여금 (Capital surplus)	5,219,554
3. 기타포괄손익누계액 (Accumulated other comprehensive income)	260,620
4. 이익잉여금 (Retained earnings)	19,117,813
II. 비지배지분 (Non-controlling interest equity)	-

## 연결재무상태표

(Consolidated Statements of Financial Position)

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(As of September 30, 2018)

주식회사 국민은행과 그 종속기업  
Kookmin Bank & Subsidiaries

(단위: 백만원)  
(in million won)

과목명(Description)	금액(Amount)
자본총계 (Total equity)	26,619,883
부채와 자본총계 (Total liabilities and equity)	357,812,946

## 연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)  
2018년 1월 1일부터 2018년 9월 30일까지  
(January 1, 2018 ~ September 30, 2018)

주식회사 국민은행과 그 종속기업  
Kookmin Bank & Subsidiaries

(단위: 백만원)  
(in million won)

과목명(Description)	금액(Amount)
<b>I. 순이자이익 (Net interest income)</b>	4,512,221
이자수익 (Interest income)	7,333,544
1. 기타포괄손익-공정가치측정 및 상각후원가 측정 금융상품 이자수익 (Interest income from financial instruments at fair value through other comprehensive income and amortized cost)	7,168,072
2. 당기손익-공정가치측정 금융상품 이자수익 (Interest income from financial instruments at fair value through profit or loss)	165,472
이자비용 (Interest Expense)	(2,821,323)
<b>II. 순수수수료이익 (Net fee and commission income)</b>	903,583
수수료수익 (Fee and commission income)	1,106,838
수수료비용 (Fee and commission expense)	(203,255)
<b>III. 당기손익-공정가치측정 금융상품 순손익 (Net gains/(losses) on financial instruments at fair value through profit or loss)</b>	319,481
<b>IV. 기타영업손익 (Net other operating income(expenses))</b>	(545,940)
<b>V. 일반관리비 (General and administrative expenses)</b>	(2,492,647)
<b>VI. 신용손실충당금 반영전 영업이익 (Operating profit before provision for credit losses)</b>	2,696,698
<b>VII. 신용손실충당금전입액 (Provision for credit losses)</b>	(1,497)
<b>VIII. 영업이익 (Net operating profit)</b>	2,695,201
<b>IX. 영업외손익 (Non-operating profit(loss))</b>	137,067
관계기업투자손익 (Share of profit(loss) of associates)	30,785

## 연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)  
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(January 1, 2018 ~ September 30, 2018)

주식회사 국민은행과 그 종속기업  
Kookmin Bank & Subsidiaries

(단위: 백만원)  
(in million won)

과목명(Description)	금액(Amount)
기타영업외손익 (Net other non-operating income(expense))	106,282
<b>X. 법인세비용차감전순이익 (Profit before income tax)</b>	<b>2,832,268</b>
<b>XI. 법인세비용 (Income tax expense)</b>	<b>(753,017)</b>
<b>XII. 당기순이익 (Profit for the period)</b>	<b>2,079,251</b>
<b>XIII. 법인세비용차감후기타포괄손익 (Other comprehensive income(loss) for the period, net of tax)</b>	<b>72,617</b>
당기손익으로 재분류되지 않는 포괄손익 (Items that will not be reclassified to profit or loss)	31,129
1. 순확정급여부채의 재측정요소 (Actuarial gains(losses) on post defined benefit pension plans )	<b>(10,347)</b>
2. 기타포괄손익 - 공정가치 측정 금융상품 관련 손익 (Revaluation gains/(losses) on equity instruments at fair value through other comprehensive income)	<b>41,476</b>
후속적으로 당기손익으로 재분류될 수 있는 포괄손익 (Items that may be reclassified subsequently to profit or loss)	<b>41,488</b>
1. 외환차이 (Exchange differences on translating foreign operations)	<b>19,105</b>
2. 기타포괄손익-공정가치측정금융상품관련손익 (Net gains/(losses) on financial instruments at fair value through other comprehensive income)	<b>35,566</b>
3. 관계기업 기타포괄손익에 대한 지분 (Share of other comprehensive income of associates)	<b>(2,972)</b>
4. 해외사업장순투자위험회피수단의 손익 (Gains(losses) on hedging instruments of a net investment in a foreign operation)	<b>(20,994)</b>
5. 현금흐름위험회피 수단의 손익 (Cash flow hedges)	<b>10,783</b>
<b>XIV. 당기총포괄이익 (Total comprehensive income attributable to:)</b>	<b>2,151,868</b>
당기순이익의 귀속 (Profit attributable to:)	<b>2,079,251</b>



## 연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2018년 1월 1일부터 2018년 9월 30일까지  
(January 1, 2018 ~ September 30, 2018)

주식회사 국민은행과 그 종속기업  
Kookmin Bank & Subsidiaries

(단위: 백만원)  
(in million won)

과목명(Description)	금액(Amount)
1. 지배기업주주지분순이익 (Shareholders of the parent entity)	2,079,251
2. 비지배지분순이익 (Non-controlling interests)	-
당기총포괄이익의 귀속 (Total comprehensive income attributable to:)	72,617
1. 지배기업주주지분총포괄이익 (Shareholders of the parent entity)	72,617
2. 비지배지분총포괄이익 (Non-controlling interest)	-

## 재무상태표

(Separate Statements of Financial Position)

2018년 9월 30일 현재

(As of September 30, 2018)

주식회사 국민은행  
Kookmin Bank

(단위: 백만원)  
(in million won)

과목명(Description)	금액(Amount)
<b>자 산 (Assets)</b>	
I. 현금 및 예치금 (Cash and due from financial institutions)	12,616,640
II. 당기손익-공정가치측정 금융자산 (Financial assets at fair value through profit or loss)	9,187,811
III. 파생금융자산 (Derivative financial assets)	1,658,028
IV. 상각후원가측정 대출채권 (Loans at amortized cost)	273,086,870
V. 투자금융자산 (Financial investments)	40,297,880
VI. 관계기업 투자 (Investments in associates)	970,983
VII. 유형자산 (Property and equipment)	3,033,961
VIII. 투자부동산 (Investment property)	53,081
IX. 무형자산 (Intangible assets)	211,333
X. 당기법인세자산 (Current income tax assets)	9,538
XI. 이연법인세자산 (Deferred income tax assets)	-
XII. 매각예정자산 (Assets held for sale)	16,503
XIII. 기타자산 (Other assets)	9,661,085
<b>자산총계 (Total assets)</b>	<b>350,803,713</b>
<b>부 채 (Liabilities)</b>	
I. 당기손익-공정가치측정 금융부채 (Financial liabilities at fair value through profit or loss)	74,461

## 재무상태표

(Separate Statements of Financial Position)

2018년 9월 30일 현재

(As of September 30, 2018)

주식회사 국민은행  
Kookmin Bank

(단위: 백만원)  
(in million won)

과목명(Description)	금액(Amount)
II. 파생금융부채 (Derivative financial liabilities)	1,727,910
III. 예수부채 (Deposits)	261,979,156
IV. 차입부채 (Debts)	17,877,449
V. 사채 (Debentures)	20,912,073
VI. 총당부채 (Provisions)	296,638
VII. 순확정급여부채 (Defined benefit liabilities)	143,596
VIII. 당기법인세부채 (Current income tax liabilities)	3,091
IX. 이연법인세부채 (Deferred income tax liabilities)	203,629
X. 기타부채 (Other liabilities)	21,058,878
<b>부채 총계 (Total liabilities)</b>	<b>324,276,881</b>
<b>자 본 (Equity)</b>	
I. 지배기업 주주지분 (Equity attributable to shareholders of the parent entity)	26,526,832
1. 자본금 (Capital stock)	2,021,896
2. 자본잉여금 (Capital surplus)	5,220,031
3. 기타포괄손익누계액 (Accumulated other comprehensive income)	324,549
4. 이익잉여금 (Retained earnings)	18,960,356
II. 비지배지분 (Non-controlling interest equity)	-

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## 재무상태표

(Separate Statements of Financial Position)

2018년 9월 30일 현재

(As of September 30, 2018)

주식회사 국민은행

Kookmin Bank

(단위: 백만원)

(in million won)

과목명(Description)	금액(Amount)
자본총계 (Total equity)	26,526,832
부채와 자본총계 (Total liabilities and equity)	350,803,713

## 손익계산서

(Separate Statements of Comprehensive Income)  
2018년 1월 1일부터 2018년 9월 30일까지  
(January 1, 2018 ~ September 30, 2018)

주식회사 국민은행  
Kookmin Bank

(단위: 백만원)  
(in million won)

과목명(Description)	금액(Amount)
<b>I. 순이자이익 (Net interest income)</b>	<b>4,421,308</b>
이자수익 (Interest income)	7,118,485
1. 기타포괄손익-공정가치측정 및 상각후원가 측정 금융상품 이자수익 (Interest income from financial instruments at fair value through other comprehensive income and amortized cost)	7,055,095
2. 당기손익-공정가치측정 금융상품 이자수익 (Interest income from financial instruments at fair value through profit or loss)	63,390
이자비용 (Interest Expense)	(2,697,177)
<b>II. 순수수료이익 (Net fee and commission income)</b>	<b>931,517</b>
수수료수익 (Fee and commission income)	1,122,344
수수료비용 (Fee and commission expense)	(190,827)
<b>III. 당기손익-공정가치측정 금융상품 순손익 (Net gains/(losses) on financial instruments at fair value through profit or loss)</b>	<b>337,799</b>
<b>IV. 기타영업손익 (Net other operating income(expenses))</b>	<b>(501,836)</b>
<b>V. 일반관리비 (General and administrative expenses)</b>	<b>(2,467,753)</b>
<b>VI. 신용손실충당금 반영전 영업이익 (Operating profit before provision for credit losses)</b>	<b>2,721,035</b>
<b>VII. 신용손실충당금전입액 (Provision for credit losses)</b>	<b>(6,567)</b>
<b>VIII. 영업이익 (Net operating profit)</b>	<b>2,714,468</b>
<b>IX. 영업외손익 (Non-operating profit(loss))</b>	<b>95,966</b>
관계기업투자손익 (Share of profit(loss) of associates)	(31,307)

## 손익계산서

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주식회사 국민은행  
Kookmin Bank

(단위: 백만원)  
(in million won)

과목명(Description)	금액(Amount)
기타영업외손익 (Net other non-operating income(expense))	127,273
<b>X. 법인세비용차감전순이익 (Profit before income tax)</b>	<b>2,810,434</b>
<b>XI. 법인세비용 (Income tax expense)</b>	<b>(749,501)</b>
<b>XII. 당기순이익 (Profit for the period)</b>	<b>2,060,933</b>
<b>XIII. 법인세비용차감후기타포괄손익 (Other comprehensive income(loss) for the period, net of tax)</b>	<b>77,962</b>
당기손익으로 재분류되지 않는 포괄손익 (Items that will not be reclassified to profit or loss)	31,129
1. 순확정급여부채의 재측정요소 (Actuarial gains(losses) on post defined benefit pension plans )	(10,347)
2. 기타포괄손익 - 공정가치 측정 금융상품 관련 손익 (Revaluation gains/(losses) on equity instruments at fair value through other comprehensive income)	41,476
후속적으로 당기손익으로 재분류될 수 있는 포괄손익 (Items that may be reclassified subsequently to profit or loss)	46,833
1. 외환차이 (Exchange differences on translating foreign operations)	398
2. 기타포괄손익-공정가치측정금융상품관련손익 (Net gains/(losses) on financial instruments at fair value through other comprehensive income)	35,652
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)	10,783
<b>XIV. 당기총포괄이익 (Total comprehensive income attributable to:)</b>	<b>2,138,895</b>
당기순이익의 귀속 (Profit attributable to:)	2,060,933
1. 지배기업주주지분순이익 (Shareholders of the parent entity)	2,060,933

## 손익계산서

(Separate Statements of Comprehensive Income)  
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(January 1, 2018 ~ September 30, 2018)

주식회사 국민은행  
Kookmin Bank

(단위: 백만원)  
(in million won)

과목명(Description)	금액(Amount)
2. 비지배지분순이익 (Non-controlling interests)	-
당기총포괄이익의 귀속 (Total comprehensive income attributable to:)	77,962
1. 지배기업주주지분총포괄이익 (Shareholders of the parent entity)	77,962
2. 비지배지분총포괄이익 (Non-controlling interest)	-

## 대차대조표(신탁계정)

Balance Sheet (Trust accounts)

2018년 9월 30일 현재

(As of September 30, 2018)

(단위: 백만원)  
(in million won)

과목명(Description)	금액(Amount)
<b>자 산 (Assets)</b>	
I. 현금 및 예치금 (Cash and due from financial institutions)	15,646,133
1. 원화예치금 (Due from banks in won)	15,646,133
II. 유가증권 (Securities)	24,953,509
1. 주식 (Stock)	2,823,793
2. 국채 (Government bonds)	263,682
3. 금융채 (Finance debentures)	1,470,334
4. 지방채 (Local government bonds)	41,068
5. 사채 (Corporate bonds)	2,282,852
6. 외화유가증권 (Securities in foreign currency)	190,518
7. 매입어음 Bills bought	874,807
8. 기타유가증권 Other securities	17,006,455
III. 대출금 Loans & discounts	203,376
1. 부동산저당대출 Loans on real estate collateral	5
2. 채권담보대출 Loans on receivables collateral	41,242
3. 수익권담보대출 Loans on trust benefit collateral	162,129
IV. 콜론 Call loans	-



## 대차대조표(신탁계정)

Balance Sheet (Trust accounts)

2018년 9월 30일 현재

(As of September 30, 2018)

(단위: 백만원)  
(in million won)

과목명(Description)	금액(Amount)
V. 환매조건부채권 Bonds purchased under resale agreements	5,701,400
VI. 금전채권 Money receivables	8,471,513
VII. 수탁부동산 Movables & real estate	781,028
VIII. 기타자산 Others	300,855
1. 가지급금 Suspense receivables	-
2. 미수수익 Accrued revenues receivable	253,199
3. 미수금 Accounts receivable	21,525
4. 선급비용 Prepaid expenses	155
5. 기타잡자산 Prepaid expenses	25,976
IX. 고유계정대 Lendings to banking account	1,013,926
X. 채권평가충당금(-) Allowance for valuation of receivables(-)	(4,367)
<b>자산총계 (Total assets)</b>	<b>57,067,373</b>
<b>부 채 (Liabilities)</b>	
I. 금전신탁 Money in trust	46,730,941
1. 불특정금전신탁합동운용 Unspecified money trust	67
2. 적립식목적신탁합동운용 Reserving objective trust(performance)	11,301
3. 가계금전신탁합동운용 Household money trust	11,790

## 대차대조표(신탁계정)

Balance Sheet (Trust accounts)

2018년 9월 30일 현재

(As of September 30, 2018)

(단위: 백만원)  
(in million won)

과목명(Description)	금액(Amount)
4. 개발신탁합동운용 Development Money Trust	61
5. 노후생활연금신탁합동운용 Money trust for old age living pension	1,611
6. 기업금전신탁합동운용 Business money trust	1,297
7. 국민주신탁합동운용 National stock trust	3,051
8. 개인연금신탁합동운용 Personal pension trust	1,776,755
9. 가계장기신탁합동운용 Long term house trust	9,775
10. 근로자우대신탁합동운용 Workers preferential trust	1,666
11. 신종적립신탁합동운용 New reserving trust	7,207
12. 퇴직신탁운용 Retirement trust	9,188
13. 특정금전신탁 Specified money trust	24,917,491
14. 단위금전신탁합동운용 Unit type money trust	-
15. 추가금전신탁 Open type money trust	1,995
16. 신개인연금신탁합동운용 New personal pension trust	69,650
17. 신노후생활연금신탁합동운용 New pension trust	3,225
18. 신근로자우대신탁합동운용 New workers preferential trust	12
19. 연금신탁합동운용 Pension trust	1,868,408
20. 퇴직연금신탁 Trust of retirement pension plan	16,221,825

## 대차대조표(신탁계정)

Balance Sheet (Trust accounts)

2018년 9월 30일 현재

(As of September 30, 2018)

(단위: 백만원)  
(in million won)

과목명(Description)	금액(Amount)
21. 개인종합자산신탁 Individual savings account	1,814,566
II. 재산신탁 Property in trust	9,294,540
1. 유가증권의신탁 Securities in trust	87,562
2. 금전채권의신탁 Money receivables in trust	8,425,950
3. 부동산의신탁 Real estate in trust	781,028
III. 공익신탁 Public in trust	-
IV. 기타부채 Other borrowings	932,113
1. 미지급금 Accounts payable	10,942
2. 선수수익 Income In advance	3,042
3. 미지급신탁보수 Accrued payable trust fees	65,863
4. 미지급신탁이익 Accrued payable trust profit	822,195
5. 미지급비용 Accrued payable expenses	30,071
V. 특별유보금 Special reserves	109,779
<b>부채 총계 (Total liabilities)</b>	<b>57,067,373</b>

## 손익계산서(신탁계정)

Income Statement(Trust accounts)  
2018년 1월 1일부터 2018년 9월 30일까지  
(January 1, 2018 ~ September 30, 2018)

(단위: 백만원)  
(in million won)

과목명(Description)	금액(Amount)
<b>수 익</b> (Revenues)	
<b>I. 예치금이자</b> (Interest on due from banks)	205,114
<b>II. 유가증권이자</b> (Interest on securities)	540,888
국채이자 (Interest on government bonds)	7,749
금융채이자 (Interest on finance debentures)	30,039
지방채이자 (Interest on local government bonds)	790
사채이자 (Interest on corporate bonds)	38,069
배당금수익 (Dividend income)	3,351
외화유가증권이자 (Interest on securities in foreign currency)	13,413
매입어음이자 (Interest on bills bought)	14,498
기타유가증권이자 (Interest on others securities)	432,979
<b>III. 대출금이자</b> (Interest on loans & discounts)	4,904
부동산저당대출이자 (Interest on real estate collateral loans)	1
채권담보대출이자 (Interest on receivables collateral loans)	552
수익권담보대출이자 (Interest on trust benefit collateral loans)	4,351
<b>IV. 콜론이자</b> (Interest on call loans)	-
<b>V. 환매조건부채권이자</b> (Interest on bonds under resale agreements)	96,468

## 손익계산서(신탁계정)

Income Statement(Trust accounts)  
2018년 1월 1일부터 2018년 9월 30일까지  
(January 1, 2018 ~ September 30, 2018)

(단위: 백만원)  
(in million won)

과목명(Description)	금액(Amount)
VI. 금전채권이자 (Interest on money receivables)	269
VII. 파생상품관련익 (Revenues on derivatives)	75
VIII. 유가증권관련수익 (Revenues on securities)	238,572
유가증권매매익 (Gain on sales of securities)	228,877
유가증권상환익 (Gain on redemption of securities)	1,006
유가증권평가익 (Gain on valuation of securities)	8,689
IX. 외화자산부채평가익 (Gain on valuation of assets and liabilities denominated in foreign currency)	86,275
X. 수입수수료 (Commissions received)	-
XI. 기타수익 (Other revenues)	242,398
XII. 고유계정대이자 (Interest on loans to banking account)	16,332
XIII. 특별유보금환입 (Transfer from special provision)	118
XIV. 채권평가충당금환입 (Transfer from allowance for valuation of receivables)	195
신탁이익계 (Total revenues)	1,431,608
비 용 (Expenses)	
I. 금전신탁이익 (Gain on money trust)	997,702
불특정금전신탁이익 (Gain on unspecified money trust)	1
적립식목적신탁실적이익 (Gain on installment money trust(performance))	220

## 손익계산서(신탁계정)

Income Statement(Trust accounts)  
2018년 1월 1일부터 2018년 9월 30일까지  
(January 1, 2018 ~ September 30, 2018)

(단위: 백만원)  
(in million won)

과목명(Description)	금액(Amount)
가계금전신탁이익 (Gain on household money trust)	141
개발신탁이익 (Gain on development trust)	2
노후생활연금신탁이익 (Gain on money trust for old age living pension)	18
기업금전신탁이익 (Gain on corporate money trust)	12
국민주신탁이익 (Gain on national stock trust)	1
개인연금신탁이익 (Gain on money trust for individual pension)	34,747
가계장기신탁이익 (Gain on household long-term money trust)	109
근로자우대신탁이익 (Gain on money trust for employee)	15
신종적립신탁이익 (Gain on new installment money trust)	69
퇴직신탁이익 (Gain on retirement trust)	96
특정금전신탁이익 (Gain on specified money trust)	749,229
추가금전신탁이익 (Gain on open type money trust)	13
신개인연금신탁이익 (Gain on new money trust for individual pension)	1,327
신노후생활연금신탁이익 (Gain on new money trust for old age living pension)	41
신근로자우대신탁이익 (Gain on money trust for employee)	-
연금신탁이익 (Gain on pension trust)	31,052
퇴직연금신탁이익 (Gain on trust of retirement pension plan)	159,181

## 손익계산서(신탁계정)

Income Statement(Trust accounts)  
2018년 1월 1일부터 2018년 9월 30일까지  
(January 1, 2018 ~ September 30, 2018)

(단위: 백만원)  
(in million won)

과목명(Description)	금액(Amount)
개인종합자산신탁이익 (Individual savings account)	21,428
<b>II. 재산신탁이익 (Gain on property trust)</b>	<b>258</b>
유가증권의신탁이익 (Gain on securities trust)	123
금전채권의신탁이익 (Gain on money receivables trust)	135
<b>III. 기타지급이자 (Other interest paid)</b>	<b>-</b>
<b>IV. 지급수수료 (Commissions paid)</b>	<b>25,626</b>
<b>V. 파생상품관련손 (Loss on derivatives)</b>	<b>66</b>
<b>VI. 외화환차손 (Loss on foreign exchange )</b>	<b>668</b>
<b>VII. 외화자산부채평가손 (Loss on valuation of assets and liabilities denominated in foreign currenc</b>	<b>86,282</b>
<b>VIII. 유가증권관련비용 (Expenses on securities)</b>	<b>78,227</b>
유가증권매매손 (Loss on sales of securities)	63,551
유가증권상환손 (Loss on redemption of securities)	10,190
유가증권평가손 (Loss on valuation of securities)	4,486
<b>IX. 기금출연료 (Contribution to fund)</b>	<b>41,881</b>
신용보증기금출연료 (Contribution to credit guarantee fund)	-
신탁보험료 (Insurance fees on deposits)	4,881
<b>X. 세금과공과 (Taxes)</b>	<b>391</b>

**손익계산서(신탁계정)**

Income Statement(Trust accounts)  
2018년 1월 1일부터 2018년 9월 30일까지  
(January 1, 2018 ~ September 30, 2018)

(단위: 백만원)  
(in million won)

과목명(Description)	금액(Amount)
XI. 신탁보수 (Trust fees & commissions)	233,598
XII. 기타비용 (Other expenses)	926
XIII. 특별유보금전입 (Provision for special provision)	2,901
XIV. 채권평가충당금전입 (Provision for allowance for valuation of receivables)	82
신탁이익계 (Total expenses)	1,431,608



## 연결재무상태표

(Consolidated Statements of Financial Position)

2018년 9월 30일 현재

(As of September 30, 2018)

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

과목명(Description)	금액(Amount)
<b>자 산</b> <b>(Assets)</b>	
I. 현금 및 예치금 (Cash and deposits)	3,331,374
II. 당기손익-공정가치측정 금융자산 (Financial assets at fair value through profit or loss)	28,598,586
III. 파생금융자산 (Derivative financial assets)	505,129
IV. 기타포괄손익-공정가치 측정 유가증권 (Fair value through other comprehensive income)	2,367,418
V. 종속기업및관계기업투자 (Investments in associates, subsidiaries and joint ventures)	47,397
VI. 상각후원가측정 대출채권 (Loans at amortized cost)	5,695,978
VII. 유형자산 (Property and equipment)	158,998
VIII. 투자부동산 (Investment property)	616,378
IX. 무형자산 (Intangible assets)	155,842
X. 당기법인세자산 (Current tax assets)	4,224
XI. 기타금융자산 (Other financial assets)	3,013,542
XII. 기타자산 (Other non-financial assets)	44,756
<b>자산총계</b> <b>(Total assets)</b>	<b>44,539,622</b>
<b>부 채</b> <b>(Liabilities)</b>	
I. 예수부채 (Deposits received)	4,001,791
II. 당기손익-공정가치측정 금융부채 (Financial liabilities at fair value through profit or loss)	16,041,161

## 연결재무상태표

(Consolidated Statements of Financial Position)

2018년 9월 30일 현재

(As of September 30, 2018)

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

과목명(Description)	금액(Amount)
III. 파생금융부채 (Derivative financial liabilities)	790,966
IV. 차입부채 (Borrowings)	16,412,092
V. 당기법인세부채 (Current tax liabilities)	96
VI. 순확정급여부채 (Net defined benefit liabilities)	40,839
VII. 이연법인세부채 (Deferred tax liabilities)	34,279
VIII. 충당부채 (Provisions)	16,257
IX. 기타금융부채 (Other financial liabilities)	2,562,756
X. 기타부채 (Other non-financial liabilities)	243,928
<b>부채 총계 (Total liabilities)</b>	<b>40,144,165</b>
<b>자 본 (Equity)</b>	
I. 지배기업 주주지분 (Controlling interests)	4,395,306
1. 자본금 (Stockholder's equity)	1,493,102
2. 기타불입자본 (Other paid-in capital)	1,479,029
3. 이익잉여금 (Retained earnings)	1,282,521
4. 기타자본구성요소 (Elements of other shareholders' equity)	140,654
II. 비지배지분 (Non-controlling interests)	151
<b>자본총계 (Total equity)</b>	<b>4,395,457</b>

**연결재무상태표**

(Consolidated Statements of Financial Position)

2018년 9월 30일 현재

(As of September 30, 2018)

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

과목명(Description)	금액(Amount)
부채와 자본총계 (Total liabilities and equity)	44,539,622

## 연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2018년 1월 1일부터 2018년 9월 30일까지  
(January 1, 2018 ~ September 30, 2018)

KB증권 주식회사와 그 종속기업  
KB Securities and subsidiaries

(단위: 백만원)  
(in million won)

과목명(Description)	금액(Amount)
<b>I. 영업수익 (Operating income)</b>	<b>4,884,551</b>
수수료수익 (Commissions received)	557,068
금융상품평가 및 처분이익 (Gain on valuation(sales) of financial assets)	3,402,608
이자수익 (Interest income)	603,291
상각후원가측정금융자산평가및처분이익 (Gain on valuation(disposal) of loans)	2,554
외환거래이익 (Gain on foreign transactions)	211,622
기타영업수익 (Others )	107,408
<b>II. 영업비용 (Operating expenses)</b>	<b>4,586,156</b>
수수료비용 (Commissions expense)	79,242
금융상품평가 및 처분손실 (Loss on valuation(sales) of financial assets)	3,573,451
이자비용 (Interest expense)	199,475
상각후원가측정금융자산평가및처분손실 (Loss on valuation(disposal) of loans)	3,725
외환거래손실 (Loss on foreign transactions)	164,557
판매비와 관리비 (General and administrative expenses)	536,821
기타영업비용 (Others)	28,885
<b>III. 영업이익(손실) (Operating profit(loss))</b>	<b>298,395</b>
<b>IV. 영업외수익 (Non-operating income)</b>	<b>24,768</b>

## 연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2018년 1월 1일부터 2018년 9월 30일까지  
(January 1, 2018 ~ September 30, 2018)

KB증권 주식회사와 그 종속기업  
KB Securities and subsidiaries

(단위: 백만원)  
(in million won)

과목명(Description)	금액(Amount)
V. 영업외비용 (Non-operating expenses)	15,899
VI. 법인세비용차감전순이익(손실) (Net income(loss) before income tax from continuing operations)	307,264
VII. 법인세비용 (Income tax expense from continuing operations)	87,462
VIII. 당기순이익(손실) (Net income(loss) )	219,802
1. 지배기업주주지분순이익 (Shareholders of the parent entity)	219,795
2. 비지배지분순이익 (Non-controlling interest)	7
IX. 기타포괄손익 (Other comprehensive gain(loss))	13,048
X. 당기총포괄이익(손실) (Consolidated net comprehensive income(loss))	232,850
1. 지배기업주주지분총포괄이익 (Shareholders of the parent entity)	232,842
2. 비지배지분총포괄이익 (Non-controlling interest)	8

## 연결재무상태표

(Consolidated Statements of Financial Position)

2018년 9월 30일 현재

(As of September 30, 2018)

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

과목명(Description)	금액(Amount)
<b>자 산</b> (Assets)	
I. 현금및현금성자산 (Cash and cash equivalents)	351,008
II. 금융자산 (Financial assets)	25,724,537
1. 당기손익공정가치측정금융자산 (Financial assets at fair value through profit or loss)	6,294,750
2. 기타포괄손익공정가치측정금융자산 (Financial assets at fair value through other comprehensive income)	3,332,638
3. 상각후원가측정금융자산 (Financial assets at amortised cost)	8,141,506
4. 상각후원가측정대출채권 (Loans)	7,230,295
5. 상각후원가측정기타수취채권 (Other receivables)	725,349
III. 관계기업투자주식 (Investments in associates)	494
IV. 위험회피목적파생상품자산 (Derivative assets to hedge)	32,886
V. 재보험자산 (Reinsurance assets)	851,244
VI. 투자부동산 (Investment property)	272,715
VII. 유형자산 (Property and equipment)	750,398
VIII. 무형자산 (Intangible assets)	52,255
IX. 당기법인세자산 (Current tax assets)	36
X. 이연법인세자산 (Deferred tax assets)	1,795
XI. 신계약비 (Deferred acquisition costs)	1,508,517

## 연결재무상태표

(Consolidated Statements of Financial Position)

2018년 9월 30일 현재

(As of September 30, 2018)

KB손해보험주식회사와 그 종속회사  
KB Insurance and subsidiaries

(단위: 백만원)  
(in million won)

과목명(Description)	금액(Amount)
XII. 기타자산 (Other assets)	60,576
VIII. 특별계정자산 (Separate account assets)	3,397,833
<b>자산총계 (Total assets)</b>	<b>33,004,294</b>
<b>부 채 (Liabilities)</b>	
I. 보험계약부채 (Insurance liabilities)	25,805,225
II. 금융부채 (Financial liabilities)	502,421
1. 당기손익인식금융부채 (Financial liabilities at fair value through profit or loss)	4,535
2. 차입부채 (Debts)	100
3. 기타금융부채 (Other financial liabilities)	497,786
III. 위험회피목적파생상품부채 (Derivative liabilities to hedge)	66,192
IV. 충당부채 (Provisions)	47,556
V. 확정급여채무 (Net defined benefit liabilities)	79,162
VI. 당기법인세부채 (Current tax liabilities)	6,354
VII. 이연법인세부채 (Deferred tax liabilities)	187,153
VIII. 기타부채 (Other liabilities)	110,550
IX. 특별계정부채 (Separate account liabilities)	3,388,222
<b>부채 총계 (Total liabilities)</b>	<b>30,192,835</b>

## 연결재무상태표

(Consolidated Statements of Financial Position)

2018년 9월 30일 현재

(As of September 30, 2018)

KB손해보험주식회사와 그 종속회사  
KB Insurance and subsidiaries

(단위: 백만원)  
(in million won)

과목명(Description)	금액(Amount)
<b>자 본 (Equity)</b>	
I. 지배기업소유지분 (Equity attributable to shareholders of the Parent Company)	2,807,476
1. 자본금 (Capital stock)	33,250
2. 자본잉여금 (Capital surplus)	348,454
3. 자본조정 (Capital adjustments)	(9)
4. 기타포괄손익누계액 (Accumulated other comprehensive income)	81,744
5. 이익잉여금 (Retained earnings )	2,344,036
II. 비지배지분 (Non-controlling interests)	3,984
<b>자본총계 (Total equity)</b>	2,811,460
<b>부채와 자본총계 (Total liabilities and equity)</b>	33,004,294



## 연결포괄손익계산서

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(January 1, 2018 ~ September 30, 2018)

KB손해보험주식회사와 그 종속회사  
KB Insurance and subsidiaries

(단위: 백만원)  
(in million won)

과목명(Description)	금액(Amount)
<b>I. 영업수익 (Operating revenue)</b>	<b>8,969,705</b>
보험료수익 (Premium income)	7,364,017
재보험금수익 (Reinsurance income)	436,859
구상이익 (Gain from reimbursement)	3,751
수입경비 (Recovered expenses)	69,315
이자수익 (Interest income)	530,269
배당수익 (Dividend income)	30,513
유가증권 평가 및 처분이익 (Gain on valuation and disposal of securities)	54,812
대여금 및 수취채권 평가 및 처분이익 (Gain on valuation and disposal of loans and other receivables)	599
파생상품관련이익 (Gain on valuation and disposal of derivatives)	30,125
종속기업투자주식관련이익 (Gain on valuation and disposal of Investments in subsidiaries)	148
외화거래이익 (Foreign currency transaction gain)	183,253
재보험자산변동 (Gain on changes of reinsurance assets)	73,490
기타수익 (Other income)	122,818
특별계정수익 (Separate account income)	69,733
<b>II. 영업비용 (Operating expenses)</b>	<b>8,659,819</b>
보험계약부채전입액 (Change in insurance liabilities)	1,402,167

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(January 1, 2018 ~ September 30, 2018)

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KB Insurance and subsidiaries

(단위: 백만원)  
(in million won)

과목명(Description)	금액(Amount)
보험금비용 (Insurance claims paid)	2,916,240
환급금 및 배당금비용 (Refund of surrender value and dividend expenses)	1,555,116
재보험료비용 (Reinsurance expenses)	681,243
구상손실 (Loss from reimbursement)	-
손해조사비 (Claim survey expenses paid)	171,134
신계약비상각비 (Amortization of deferred acquisition costs)	669,721
사업비 (Insurance operating expenses)	815,869
이자비용 (Interest expense)	549
유가증권 평가 및 처분손실 (Loss on valuation and disposal of securities)	29,120
대여금 및 수취채권 평가 및 처분손실 (Loss on valuation and disposal of loans and other receivables)	11,921
파생상품관련손실 (Loss on valuation and disposal of derivatives)	207,903
종속기업투자주식관련손실 (Loss on investments on subsidiaries and associates)	10
외화거래손실 (Foreign currency transaction loss)	24,528
재보험자산변동 (Loss on changes of reinsurance assets)	-
재산관리비 (Administrative expenses for assets)	42,451
부동산관리비 (Administrative expenses for real estate)	13,928
기타비용 (Other expenses)	48,188

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KB Insurance and subsidiaries

(단위: 백만원)  
(in million won)

과목명(Description)	금액(Amount)
특별계정비용 (Separate account expenses)	69,733
<b>III. 영업이익(손실) (Operating income)</b>	<b>309,885</b>
<b>IV. 영업외수익 (Non-operating income (expense))</b>	<b>(10,506)</b>
영업외수익 (Non-operating income)	1,585
영업외비용 (Non-operating expenses)	12,091
<b>V. 법인세비용차감전계속영업순이익 (Profit before income tax from continuing operations)</b>	<b>299,379</b>
<b>VI. 계속영업법인세비용 (Income tax expense from continuing operations)</b>	<b>90,440</b>
<b>VII. 계속영업당기순이익 (Profit for the period from continuing operations)</b>	<b>208,939</b>
<b>VIII. 중단사업손익 (Profit for the period from discontinued operations)</b>	-
<b>IX. 당기순이익 (Profit for the period)</b>	<b>208,939</b>
<b>X. 기타포괄손익 (Other comprehensive income (loss) )</b>	<b>(63,979)</b>
후속적으로 당기손익으로 재분류되지 않는 포괄손익 (Items that will not be reclassified subsequently to profit or loss)	6,205
1. 확정급여채무 재측정요소 (Remeasurements of defined benefit plans)	5,384
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)	821
후속적으로 당기손익으로 재분류되는 포괄손익 (Items that may be subsequently reclassified to profit or loss)	<b>(70,185)</b>
1. 기타포괄손익-공정가치측정금융상품평가손익 (Unrealized net change in fair value of financial assets at fair value through other comprehensive income)	<b>(21,056)</b>

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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)	<b>(77,948)</b>
3. 현금흐름위험회피파생상품평가손익 (Effective portion of changes in fair value of cash flow hedges)	8,345
4. 해외사업환산손익 (Foreign currency translation differences for foreign operations)	3,328
5. 특별계정기타포괄손익 (Other comprehensive income arising from separate account)	17,147
<b>X. 당기총포괄손익 (Total comprehensive income for the period)</b>	<b>144,959</b>
당기순이익의귀속 (Profit for the period attributable to : )	208,939
1. 지배기업소유지분순이익 (Shareholders of the Parent Company)	208,755
2. 비지배지분순이익 (Non-controlling interests)	184
총포괄손익의귀속 (Total comprehensive income for the year attributable to )	144,959
1. 지배기업소유지분총포괄손익 (Shareholders of the Parent Company)	145,009
2. 비지배지분총포괄손익 (Non-controlling interests)	<b>(49)</b>

## 연결재무상태표

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(As of September 30, 2018)

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

과목명(Description)	금액(Amount)
<b>자 산</b> (Assets)	
I. 현금 및 예치금 (Cash and due from financial institutions)	178,852
II. 당기손익-공정가치측정 금융자산 (Financial assets at fair value through profit or loss)	1,807,156
III. 파생금융자산 (Derivative financial assets)	4,922
IV. 상각후원가측정 대출채권 (Loans at amortized cost)	17,575,096
V. 투자금융자산 (Financial investments)	76,330
VI. 관계기업투자 (Investments in associates)	2,751
VII. 유형자산 (Property and equipment)	109,785
VIII. 무형자산 (Intangible assets)	75,896
IX. 이연법인세자산 (Deferred income tax assets)	119,680
X. 기타자산 (Other assets)	390,457
<b>자산총계</b> (Total assets)	20,340,925
<b>부 채</b> (Liabilities)	
I. 차입부채 (Debts)	603,338
II. 파생금융부채 (Derivative financial liabilities)	20,126
III. 사채 (Debentures)	12,622,884
IV. 충당부채 (Provisions)	148,588

## 연결재무상태표

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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)	9,151
VI. 기타부채 (Other liabilities)	3,000,960
<b>부채 총계 (Total liabilities)</b>	<b>16,405,047</b>
<b>자 본 (Equity)</b>	
I. 지배기업 주주지분 (Equity attributable to shareholders of the parent company)	3,933,671
1. 자본금 (Share capital)	460,000
2. 자본잉여금 (Capital surplus)	1,976,820
3. 기타포괄손익누계액 (Accumulated other comprehensive income)	47,625
4. 이익잉여금 (Retained earnings)	1,449,226
II. 비지배지분 (Non-controlling interests)	2,207
<b>자본총계 (Total equity)</b>	<b>3,935,878</b>
<b>부채와 자본총계 (Total liabilities and equity)</b>	<b>20,340,925</b>

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주식회사 KB국민카드와 그 종속기업  
KB Kookmin Card and subsidiaries

(단위: 백만원)  
(in million won)

과목명(Description)	금액(Amount)
<b>I. 순이자이익 (Net interest income)</b>	866,256
이자수익 (Interest income)	1,089,533
이자비용 (Interest expense)	(223,277)
<b>II. 순수수료이익 (Net fee and commission income)</b>	171,430
수수료수익 (Fee and commission income)	1,579,331
수수료비용 (Fee and commission expense)	(1,407,901)
<b>III. 당기손익-공정가치측정 금융상품 순손익 (Net gains/(losses) on financial instruments at fair value through profit or loss)</b>	3,532
<b>IV. 기타영업손익 (Net other operating income(expenses))</b>	(72,818)
<b>V. 일반관리비 (General and administrative expenses)</b>	(294,350)
<b>VI. 신용손실충당금전입액 (Provision for credit losses)</b>	(318,770)
<b>VII. 영업이익 (Net operating profit)</b>	355,280
<b>VIII. 영업외손익 (Non-operating profit(loss))</b>	(20,245)
관계기업투자손익 (Share of profit(loss) of associates)	(650)
기타영업외손익 (Net other non-operating income(expense))	(19,595)
<b>IX. 법인세비용차감전순이익 (Profit before income tax)</b>	335,035
<b>X. 법인세비용 (Income tax expense)</b>	(89,516)
<b>XI. 당기순이익 (Profit for the period)</b>	245,519

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주식회사 KB국민카드와 그 종속기업  
KB Kookmin Card and subsidiaries

(단위: 백만원)  
(in million won)

과목명(Description)	금액(Amount)
<b>XII. 법인세비용차감후기타포괄손익 (Other comprehensive income(loss) for the period, net of tax)</b>	<b>(6,678)</b>
당기손익으로 재분류되지 않는 포괄손익 (Items that will not be reclassified to profit or loss)	2,129
1. 순확정급여부채의 재측정요소 (Actuarial gains(losses) on post defined benefit pension plans )	<b>(917)</b>
2. 기타포괄손익-공정가치 측정 지분상품 관련 손익 (Revaluation gains/(losses) on equity instruments at fair value through other comprehensive income)	3,046
후속적으로 당기손익으로 재분류될 수 있는 포괄손익 (Items that may be reclassified subsequently to profit or loss)	<b>(8,807)</b>
1. 관계기업 기타포괄손익에 대한 지분 (Share of other comprehensive income of associates)	39
2. 현금흐름위험회피 수단의 손익 (Cash flow hedges)	<b>(8,655)</b>
3. 해외사업환산손익 (Foreign currency translation difference for foreign operations)	<b>(191)</b>
<b>XIII. 당기총포괄이익 (Total comprehensive income for the period)</b>	<b>238,841</b>
당기순이익의 귀속 (Profit attributable to:)	245,519
지배기업주주지분순이익 (Shareholders of the parent entity)	245,532
비지배지분순이익 (Non-controlling interests)	<b>(13)</b>
당기총포괄이익의 귀속 (Total comprehensive income attributable to:)	238,841
지배기업주주지분총포괄이익 (Shareholders of the parent entity)	238,872
비지배지분총포괄이익 (Non-controlling interest)	<b>(31)</b>



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

과목명(Description)	금액(Amount)
<b>자 산</b> <b>(Assets)</b>	
I. 현금및예치금 (Cash and due from financial institutions)	93,022
II. 금융자산 (Financial assets)	7,805,336
III. 재보험자산 (Reinsurance assets)	2,501
IV. 신계약비 (Deferred acquisition costs)	138,712
V. 유형자산 (Property and equipment)	3,193
VI. 무형자산 (Intangible assets)	8,598
VII. 당기법인세자산 (Current tax assets)	-
VIII. 이연법인세자산 (Deferred tax assets)	4,793
IX. 기타자산 (Other assets)	8,747
X. 특별계정자산 (Separate account assets)	1,076,183
<b>자산총계</b> <b>(Total assets)</b>	<b>9,141,085</b>
<b>부 채</b> <b>(Liabilities)</b>	
I. 보험부채 (Policy reserve)	7,360,773
II. 계약자지분조정 (Policy reserve adjustment)	(15)
III. 금융부채 (Financial liabilities)	27,912
IV. 이연법인세부채 (Deferred tax liabilities)	-

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KB Life Insurance and subsidiaries

(단위: 백만원)  
(in million won)

과목명(Description)	금액(Amount)
V. 총당부채 (Provisions)	2,529
VI. 퇴직급여부채 (Reserve for severance benefits)	382
VII. 기타부채 (Other liabilities)	136,208
VIII. 특별계정부채 (Separate account liabilities)	1,089,702
<b>부채 총계 (Total liabilities)</b>	<b>8,617,491</b>
<b>자 본 (Equity)</b>	
I. 지배기업주주지분 (Shareholders of the parent company)	523,595
1. 자본금 (Capital stock)	456,000
2. 자본조정 (Capital adjustment)	-
3. 기타포괄손익누계액 (Other comprehensive income)	(54,347)
4. 이익잉여금 (Retained earnings)	121,942
II. 비지배지분 (Non-controlling interests)	-
<b>자본총계 (Total equity)</b>	<b>523,595</b>
<b>부채와 자본총계 (Total liabilities and equity)</b>	<b>9,141,085</b>

## 연결포괄손익계산서

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KB생명보험주식회사와 그 종속회사  
KB Life Insurance and subsidiaries

(단위: 백만원)  
(in million won)

과목명(Description)	금액(Amount)
<b>I. 영업수익 (Operating income)</b>	<b>1,013,776</b>
보험료수익 (Premium income)	666,464
재보험수익 (Reinsurance income)	4,919
이자수익 (Interest income)	158,221
책임준비금환입액 (Reversal of insurance reserve)	53,302
배당금수익 (Dividend income)	2,731
유가증권평가 및 처분이익 (Gains on valuation(sales) of Securities)	45,044
파생상품평가 및 거래이익 (Gains on valuation(sales) of derivatives)	8,906
특별계정수입수수료 (Separate account commission received)	56,063
기타영업수익 (Other operation income)	18,126
<b>II. 영업비용 (Operating expenses &amp; claims)</b>	<b>992,573</b>
책임준비금전입액 (Increase in policy reserve)	-
지급보험금 (Claim & surrender)	774,385
재보험비용 (Reinsurance expenses)	7,799
사업비 (Operating expenses)	62,543
신계약비상각비 (Amortization of deferred acquisition cost)	99,656
재산관리비 (Investment administrative expenses)	2,652

## 연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2018년 1월 1일부터 2018년 9월 30일까지  
(January 1, 2018 ~ September 30, 2018)

KB생명보험주식회사와 그 종속회사  
KB Life Insurance and subsidiaries

(단위: 백만원)  
(in million won)

과목명(Description)	금액(Amount)
유가증권평가 및 처분손실 (Losses on valuation(sales) of securities)	4,304
파생상품평가 및 처분손실 (Losses on valuation(sales) of derivatives)	32,587
기타영업비용 (Other operating losses)	8,647
<b>III. 영업이익(손실) (Operating income(Losses))</b>	<b>21,203</b>
<b>IV. 영업외수익 (Non-operating income)</b>	<b>116</b>
<b>V. 영업외비용 (Non-operating expenses)</b>	<b>1,213</b>
<b>VI. 법인세차감전이익 (Profit before tax expense)</b>	<b>20,106</b>
<b>VII. 법인세비용 (Income tax expense)</b>	<b>6,661</b>
<b>VIII. 당기순이익 (Net income)</b>	<b>13,445</b>
<b>IX. 기타포괄손익 (Other comprehensive income for the period)</b>	<b>(17,020)</b>
당기순익으로 재분류되지 않는 항목 (Items that will not be reclassified to profit or loss)	523
1. 순확정급여부채의 재측정 요소 (Actuarial gains(losses) on post defined benefit pension plans)	3
2. 매도가능증권평가이익 (Gain on valuation of available-for-sales securities)	520
후속적으로 당기순익으로 재분류될 수 있는 항목 (Items that may be reclassified subsequently to profit or loss)	<b>(17,543)</b>
1. 매도가능증권평가이익 (Gain on valuation of available-for-sales securities)	<b>(17,543)</b>
2. 만기보유증권평가이익 (Gain on valuation of held-to-maturity securities)	-
<b>X. 당기포괄이익 (Total comprehensive income for the period)</b>	<b>(3,575)</b>

## 연결재무상태표

(Consolidated Statements of Financial Position)

2018년 9월 30일 현재

(As of September 30, 2018)

KB자산운용주식회사와 그 종속회사  
KB Asset Management and subsidiaries

(단위: 백만원)  
(in million won)

과목명(Description)	금액(Amount)
<b>자 산</b> <b>(Assets)</b>	
I. 현금 및 예치금 (Cash and due from financial institutions)	14,411
II. 당기손익인식금융자산 (Financial assets at fair value through profit or loss)	145,598
III. 기타포괄손익-공정가치측정유가증권 (Fair value through other comprehensive income)	32,173
IV. 파생금융자산 (Derivative financial assets)	140
V. 대출채권 (Loans)	1,772
VI. 유형자산 (Property and equipment)	3,850
VII. 기타금융자산 (Other financial assets)	29,391
VIII. 매각예정자산 (Assets held for sale)	-
IX. 이연법인세자산 (Deferred income tax assets)	4,516
X. 기타자산 (Other assets)	5,209
<b>자산총계</b> <b>(Total assets)</b>	<b>237,060</b>
<b>부 채</b> <b>(Liabilities)</b>	
I. 예수부채 (Deposits)	585
II. 차입부채 (Debts)	18,409
III. 기타금융부채 (Other financial liabilities)	56,275
IV. 충당부채 (Provisions)	624

## 연결재무상태표

(Consolidated Statements of Financial Position)

2018년 9월 30일 현재

(As of September 30, 2018)

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

과목명(Description)	금액(Amount)
V. 순확정급여부채 (Defined benefit liabilities)	196
VI. 파생상품부채 (Derivative liabilities)	3
V. 기타부채 (Other liabilities)	22,353
<b>부채 총계 (Total liabilities)</b>	<b>98,445</b>
<b>자 본 (Equity)</b>	
I. 지배기업주주지분 (Equity attributable to shareholders of the parent company)	138,615
1. 자본금 (Share capital)	38,338
2. 자본잉여금 (Capital surplus)	(541)
3. 기타포괄손익누계액 (Accumulated other comprehensive income)	(160)
4. 이익잉여금 (Retained earnings)	100,978
II. 비지배지분 (Non-controlling interests)	-
<b>자본총계 (Total equity)</b>	<b>138,615</b>
<b>부채와 자본총계 (Total liabilities and equity)</b>	<b>237,060</b>

## 연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)  
2018년 1월 1일부터 2018년 9월 30일까지  
(January 1, 2018 ~ September 30, 2018)

KB자산운용주식회사와 그 종속회사  
KB Asset Management and subsidiaries

(단위: 백만원)  
(in million won)

과목명(Description)	금액(Amount)
<b>I. 영업수익 (Operating income)</b>	<b>98,182</b>
수수료수익 (Commissions received)	92,633
이자수익 (Interest income)	2,075
1. 기타포괄손익-공정가치측정 및 상각후원가 측정 금융상품 이자수익 (Interest income from financial instruments at fair value through other comprehensive income and amortized cost)	714
2. 당기손익-공정가치측정 금융상품 이자수익 (Interest income from financial instruments at fair value through profit or loss)	1,361
배당금수익 (Dividend income)	-
금융상품평가 및 처분이익 (Gain on valuation(sales) of financial assets)	2,680
외환거래이익 (Gain on foreign transactions)	532
기타영업수익 (Others )	262
<b>II. 영업비용 (Operating expenses)</b>	<b>53,443</b>
수수료비용 (Commissions expense)	7,536
이자비용 (Interest expense)	15
금융상품평가 및 처분손실 (Loss on valuation(sales) of financial assets)	2,264
외환거래손실 (Loss on foreign transactions)	265
제전입액 (Transfers)	-
판매비와관리비 (General and administrative expenses)	42,108
기타영업비용 (Others)	1,255

## 연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)  
2018년 1월 1일부터 2018년 9월 30일까지  
(January 1, 2018 ~ September 30, 2018)

KB자산운용주식회사와 그 종속회사  
KB Asset Management and subsidiaries

(단위: 백만원)  
(in million won)

과목명(Description)	금액(Amount)
III. 영업이익 (Operating profit)	44,739
IV. 영업외수익 (Non-operating income)	50
V. 영업외비용 (Non-operating expenses)	1,358
VI. 법인세비용차감전순이익 (Net income before income tax from continuing operations)	43,431
VII. 법인세비용 (Income tax expense from continuing operations)	10,888
VIII. 당기순이익 (Net income)	32,543
IX. 기타포괄손익 (Other comprehensive gain)	261
당기순이익으로 재분류되지 않는 포괄손익 (Items that will not be reclassified subsequently to profit or loss)	-
1. 순확정급여부채 재측정요소 (Remeasurements of defined benefit plans)	-
후속적으로 당기순이익으로 재분류되는 포괄손익 (Items that may be subsequently reclassified to profit or loss)	261
1. 매도가능금융자산평가손익 (Gain on valuation of financial assets available for sale)	214
2. 해외사업장환산손익 (Foreign currency translation differences for foreign operations)	47
X. 총포괄이익 (Total comprehensive income)	32,804
연결순손익의 귀속 (Profit for the period attributable to)	
1. 지배기업주주지분순이익 (Shareholders of the Parent Company)	32,543
2. 비지배지분순이익 (Non-controlling interests)	-
연결총포괄손익의 귀속 (Total comprehensive income for the year attributable to)	



**연결포괄손익계산서**

(Consolidated Statements of Comprehensive Income)

2018년 1월 1일부터 2018년 9월 30일까지  
(January 1, 2018 ~ September 30, 2018)

KB자산운용주식회사와 그 종속회사

(단위: 백만원)

KB Asset Management and subsidiaries

(in million won)

과목명(Description)	금액(Amount)
1. 지배기업주주지분총포괄이익 (Shareholders of the Parent Company)	32,804
2. 비지배지분총포괄이익 (Non-controlling interests)	-

## 재무상태표

(Statements of Financial Position)

2018년 9월 30일 현재

(As of September 30, 2018)

KB캐피탈 주식회사  
KB Capital Co., Ltd.

(단위: 백만원)  
(in million won)

과목명(Description)	금액(Amount)
<b>자 산 (Assets)</b>	
I. 현금 및 현금성자산 (Cash and cash equivalents)	125,016
II. 매도가능금융자산 (Financial assets available for sale)	15,296
III. 대여금 및 수취채권 (Loans and receivables)	8,299,659
IV. 유형자산 (Property and equipment)	23,523
V. 무형자산 (Intangible assets)	29,799
VI. 투자부동산 (Investment property)	-
VII. 기타자산 (Other assets)	1,007,444
<b>자산총계 (Total assets)</b>	<b>9,500,737</b>
<b>부 채 (Liabilities)</b>	
I. 차입부채 (Debts)	273,599
II. 발행사채 (Debenture issued)	7,553,259
III. 충당부채 (Provisions)	774
IV. 순확정급여부채 (Net defined benefit liabilities)	4,931
V. 당기법인세부채 (Current tax liabilities)	5,142
VI. 기타금융부채 (Other financial liabilities)	553,383
VII. 기타부채 (Other liabilities)	64,742

## 재무상태표

(Statements of Financial Position)

2018년 9월 30일 현재

(As of September 30, 2018)

KB캐피탈 주식회사  
KB Capital Co.,Ltd.

(단위: 백만원)  
(in million won)

과목명(Description)	금액(Amount)
VIII. 이연법인세부채 (Deferred tax liabilities)	45,794
IX. 파생상품부채 (Derivative Instruments Liabilities)	-
<b>부채 총계 (Total liabilities)</b>	<b>8,501,622</b>
<b>자 본 (Equity)</b>	
I. 자본금 (Capital stock)	107,461
II. 신종자본증권 (Hybrid bond)	299,322
III. 기타자본구성요소 (Elements of other shareholders' equity)	84,321
IV. 이익잉여금 (Retained earnings )	508,011
<b>자본총계 (Total equity)</b>	<b>999,114</b>
<b>부채와 자본총계 (Total liabilities and equity)</b>	<b>9,500,737</b>

## 연결포괄손익계산서

(Income Statements)

2018년 1월 1일부터 2018년 9월 30일까지  
(January 1, 2018 ~ September 30, 2018)

KB캐피탈 주식회사  
KB Capital Co.,Ltd.

(단위: 백만원)  
(in million won)

과목명(Description)	금액(Amount)
<b>I. 영업이익 (Operating profit)</b>	<b>119,355</b>
순이자이익 (Net interest income)	229,292
순수수료이익 (Net fee and commission income)	121,697
당기손익금융자산 관련손익 (Gain on financial assets at fair value through profit or loss)	371
신용손실에 대한 손상차손 (Impairment loss on credit loss)	70,346
일반관리비 (General and administrative expenses)	69,522
기타영업손익 (Other operating profit)	(92,137)
<b>II. 영업외손익 (Non-operating profit(loss))</b>	<b>2,108</b>
<b>III. 법인세비용차감전순이익 (Profit before income tax)</b>	<b>121,463</b>
<b>IV. 법인세비용 (Income tax expense)</b>	<b>31,412</b>
<b>V. 당기순이익 (Profit for the period)</b>	<b>90,051</b>
<b>VI. 기타포괄손익 (Other comprehensive gain(loss))</b>	<b>(495)</b>
<b>VII. 총포괄이익 (Total comprehensive income)</b>	<b>89,556</b>

## 재무상태표

(Statements of Financial Position)

2018년 9월 30일 현재

(As of September 30, 2018)

주식회사 KB저축은행  
KB Saving Bank Co.,Ltd.

(단위: 백만원)  
(in million won)

과목명(Description)	금액(Amount)
<b>자 산</b> (Assets)	
I. 현금 및 예치금 (Cash and due from financial institutions)	127,308
II. 유가증권 (Securities)	24,758
III. 대출채권 (Loans)	1,056,877
IV. 유형자산 (Tangible assets)	17,712
V. 기타자산 (Other assets)	68,043
<b>자산총계</b> (Total assets)	1,294,698
<b>부 채</b> (Liabilities)	
I. 예수금 (Deposits)	1,060,880
II. 기타부채 (Other liabilities)	32,876
<b>부채 총계</b> (Total liabilities)	1,093,755
<b>자 본</b> (Equity)	
I. 자본금 (Capital stock)	40,010
II. 자본잉여금 (Capital surplus)	125,504
III. 이익잉여금 (Retained earnings)	38,115
IV. 기타포괄손익누계액 (Accumulated other comprehensive income)	(2,686)
<b>자본총계</b> (Total equity)	200,943
<b>부채와 자본총계</b> (Total liabilities and equity)	1,294,698

## 손익계산서

(Income Statements)

2018년 1월 1일부터 2018년 9월 30일까지  
(January 1, 2018 ~ September 30, 2018)

주식회사 KB저축은행  
KB Saving Bank Co.,Ltd.

(단위: 백만원)  
(in million won)

과목명(Description)	금액(Amount)
<b>I. 영업수익 (Operating income)</b>	<b>62,602</b>
이자수익 (Interest income)	59,190
1. 예치금이자 (Interest on deposits)	2,105
2. 단기매매증권이자 (Interest on trading securities)	-
3. 매도가능증권이자 (Interest on securities available for sale)	809
4. 대출금이자 (Interest on loans & discounts)	56,217
5. 기타이자수익 (Other operating income)	59
유가증권평가및처분이익 (Gains on valuation(sales) of Securities)	11
대출채권평가및처분이익 (Gains on valuation(sales) of Loans)	7
수수료수익 (Fee and commission income)	2,865
기타영업수익 (Other operation income)	175
배당금수익 (Dividend income)	354
<b>II. 영업외수익 Non-operating income</b>	<b>74</b>
<b>III. 영업비용 Operating expenses &amp; claims</b>	<b>48,411</b>
이자비용 (Interest expense)	17,116
1. 예수금이자 (Interest on deposits)	17,076
2. 기타이자비용 (3) Interest on others	39

## 손익계산서

(Income Statements)

2018년 1월 1일부터 2018년 9월 30일까지  
(January 1, 2018 ~ September 30, 2018)

주식회사 KB저축은행  
KB Saving 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)	7,463
1. 대손상각비 (Bad debt expense)	7,463
수수료비용 (Fee and commission expense)	3,188
기타영업비용 (Other operating losses)	3,488
판매비와관리비 (Selling and administrative expenses)	17,156
<b>IV. 영업외비용</b> (Non-operating expenses)	263
<b>V. 법인세차감전순손익</b> (Income before income tax expenses)	14,002
<b>VI. 당기순이익</b> (Net income)	9,962

## 재무상태표

(Statements of Financial Position)

2018년 9월 30일 현재

(As of September 30, 2018)

KB부동산신탁 주식회사  
KB Real Estate Trust Co.,Ltd.

(단위: 백만원)  
(in million won)

과목명(Description)	금액(Amount)
<b>자 산</b> <b>(Assets)</b>	<b>276,702</b>
I. 현금 및 예치금 (Cash and due from financial institutions)	98,085
현금 및 현금성 자산 (Cash and cash equivalents)	89,923
예치금 (Deposits)	8,162
II. 증권 (Securities)	31,037
당기손익-공정가치측정 유가증권 (Securities at fair value through profit or loss)	31,037
관계회사투자지분 (Investments in associates)	-
III. 파생상품자산 (Derivative assets)	-
IV. 대출채권 (Loans)	124,237
대여금 (Loans)	-
신탁계정대 (Loans to trust)	140,632
대손충당금(-) (Allowance for doubtful accounts)	(16,395)
V. 유형자산 (Property and equipment)	421
VI. 기타자산 (Other assets)	22,922
<b>자산총계</b> <b>(Total assets)</b>	<b>276,702</b>
<b>부 채</b> <b>(Liabilities)</b>	<b>50,183</b>
I. 차입부채 (Debts)	-



## 재무상태표

(Statements of Financial Position)

2018년 9월 30일 현재

(As of September 30, 2018)

KB부동산신탁 주식회사  
KB Real Estate Trust Co.,Ltd.

(단위: 백만원)  
(in million won)

과목명(Description)	금액(Amount)
II. 기타부채 (Other liabilities)	50,183
<b>부채 총계 (Total liabilities)</b>	<b>50,183</b>
<b>자 본 (Equity)</b>	<b>226,519</b>
I. 자본금 (Share capital)	80,000
II. 기타포괄손익누계액 (Accumulated other comprehensive income)	(211)
III. 이익잉여금 (Retained earnings)	146,730
<b>자본총계 (Total equity)</b>	<b>226,519</b>
<b>부채와 자본총계 (Total liabilities and equity)</b>	<b>276,702</b>

## 손익계산서

(Income Statements)

2018년 1월 1일부터 2018년 9월 30일까지  
(January 1, 2018 ~ September 30, 2018)

KB부동산신탁 주식회사  
KB Real Estate Trust Co.,Ltd.

(단위: 백만원)  
(in million won)

과목명(Description)	금액(Amount)
<b>I. 영업수익 (Operating income)</b>	<b>89,147</b>
수수료수익 (Commissions received)	83,228
증권평가 및 처분이익 (Gains on valuation(sales) of Securities)	-
이자수익 (Interest income)	5,276
대출채권 관련 이익 (Income from trading loans)	-
기타의 영업수익 (Other operating income)	643
<b>II. 영업비용 (Operating expenses)</b>	<b>36,333</b>
증권평가 및 처분손실 (Loss on valuation(sales) of Securities)	-
이자비용 (Interest expenses)	-
대출평가 및 처분손실 (Loss on valuation and disposal of loans receivable)	15,668
외환거래손실 (Loss on foreign transactions)	-
판매비와관리비 (General and administrative expenses)	20,494
기타의 영업비용 (Other operating expenses)	171
<b>III. 영업이익(손실) (Operating profit(loss))</b>	<b>52,814</b>
<b>IV. 영업외수익 (Non-operating income)</b>	<b>4</b>
<b>V. 영업외비용 (Non-operating expenses)</b>	<b>402</b>
<b>VI. 법인세비용차감전계속사업손익 (Net income(loss) before income tax from continuing operations)</b>	<b>52,416</b>

**손익계산서**

(Income Statements)

2018년 1월 1일부터 2018년 9월 30일까지  
(January 1, 2018 ~ September 30, 2018)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)	14,540
Ⅷ. 계속사업이익 (Net income (loss) from continuing operations)	37,876
Ⅸ. 중단사업손익 (Net income (loss) from discontinued operations)	-
X. 당기순이익 (Net income)	37,876

## 연결재무상태표

(Consolidated Statements of Financial Position)

2018년 9월 30일 현재

(As of September 30, 2018)

KB인베스트먼트와 그 종속회사  
KB Investment and subsidiaries

(단위: 백만원)  
(in million won)

과목명(Description)	금액(Amount)
<b>자 산</b> (Assets)	
I. 현금 및 현금성 자산 (Cash and cash equivalents)	82,598
II. 예치금 (Due from bank)	3,667
III. 창업투자자산 (Investment in small and medium sized enterprises)	368,768
IV. PEF 투자자산 (Investment in PEF)	7,895
V. 기타자산 (Other assets)	3,680
<b>자산총계</b> (Total assets)	466,607
<b>부 채</b> (Liabilities)	
I. 단기차입금 (Short-term borrowings)	50,000
II. 확정급여부채 (Allowance for retirement and severance benefit)	41
III. 파생상품부채 (Derivative debts)	-
IV. 기타부채 (Other liabilities)	273,480
<b>부채 총계</b> (Total liabilities)	323,521
<b>자 본</b> (Equity)	
I. 자본금 (Capital stock)	44,759
II. 자본잉여금 (Capital surplus)	18,887
III. 기타포괄손익누계액 (Accumulated other comprehensive income)	(63)
IV. 이익잉여금 (Retained earnings)	79,504

## 연결재무상태표

(Consolidated Statements of Financial Position)  
2018년 9월 30일 현재  
(As of September 30, 2018)

KB인베스트먼트와 그 종속회사  
KB Investment and subsidiaries

(단위: 백만원)  
(in million won)

과목명(Description)	금액(Amount)
자본총계 (Total equity)	143,086
부채와 자본총계 (Total liabilities and equity)	466,607

## 연결손익계산서

(Consolidated Income Statements)  
2018년 1월 1일부터 2018년 9월 30일까지  
(January 1, 2018 ~ September 30, 2018)

KB인베스트먼트와 그 종속회사  
KB Investment and subsidiaries

(단위: 백만원)  
(in million won)

과목명(Description)	금액(Amount)
<b>I. 영업수익 (Operating revenues)</b>	<b>53,613</b>
창업투자수익 (Revenues on investments in small and medium-size enterprises)	51,683
PEF 투자수익 (Revenues on Investments in PEF)	484
운용수익 (Other investment revenues)	1,443
경영자문료수익 (Consulting fees)	2
소수주주지분순손실 (Net expenses in minority interest)	-
<b>II. 영업비용 (Operating expenses)</b>	<b>47,125</b>
투자및금융비용 (Investment and financial expenses)	1,525
창업투자비용 (Expenses on investments in small and medium-size enterprises)	17,467
PEF 투자비용 (Expenses on investments in PEF)	910
일반관리비 (Administrative expenses)	7,826
소수주주지분순이익 (Net income in minority interest)	19,396
<b>III. 영업이익 (Operating income(losses))</b>	<b>6,488</b>
<b>IV. 영업외수익 (Non-operating income)</b>	<b>0</b>
<b>V. 영업외비용 (Non-operating expenses)</b>	<b>8</b>
<b>VI. 법인세비용차감전계속사업손익 (Continuing operation income before income tax)</b>	<b>6,480</b>
<b>VII. 계속사업손익법인세비용 (Income tax expense)</b>	<b>2,641</b>

**연결손익계산서**

(Consolidated Income Statements)  
2018년 1월 1일부터 2018년 9월 30일까지  
(January 1, 2018 ~ September 30, 2018)

KB인베스트먼트와 그 종속회사  
KB Investment and subsidiaries

(단위: 백만원)  
(in million won)

과목명(Description)	금액(Amount)
Ⅷ. 당기순이익 (Net income for the year)	3,839

## 재무상태표

(Statements of Financial Position)

2018년 9월 30일 현재

(As of September 30, 2018)

KB신용정보  
KB Credit Information

(단위: 백만원)  
(in million won)

과목명(Description)	금액(Amount)
<b>자 산</b> <b>(Assets)</b>	
I. 유동자산 (Current assets)	10,555
현금및현금성자산 (Cash and cash equivalents)	5,897
단기금융상품 (Short-term financial instruments)	1,627
매출채권 (Trade receivables)	2,748
기타 (Others)	283
II. 비유동자산 (Non-current assets)	15,820
장기금융상품 (Long-term financial instruments)	-
유형자산 (Tangible assets)	8,934
무형자산 (Intangible assets)	921
이연법인세자산 (Deferred income tax assets)	1,025
임차보증금 (Guarantee deposits)	4,939
기타보증금 (Other deposits received)	-
<b>자산총계</b> <b>(Total assets)</b>	<b>26,375</b>
<b>부 채</b> <b>(Liabilities)</b>	<b>11,517</b>
I. 유동부채 (Current liabilities)	4,232
미지급비용 (Accrued expenses)	2,454
예수금 (Withholdings)	1,075



## 재무상태표

(Statements of Financial Position)

2018년 9월 30일 현재

(As of September 30, 2018)

KB신용정보  
KB Credit Information

(단위: 백만원)  
(in million won)

과목명(Description)	금액(Amount)
미지급금 (Non-trade payables)	703
미지급법인세 (Income taxes payable)	-
II. 비유동부채 (Long-term liabilities)	7,285
확정급여부채 (Liabilities for defined benefit obligations)	515
장기성미지급금 (Long-term non-trade payables)	444
기타충당부채 (Provision for other estimated liabilities)	6,326
<b>부채 총계 (Total liabilities)</b>	<b>11,517</b>
<b>자 본 (Equity)</b>	<b>14,858</b>
I. 자본금 (Capital stock)	6,262
II. 자본잉여금 (Additional paid-in and other capital)	1,422
III. 이익잉여금 (Retained earnings)	7,043
IV. 기타포괄손익누계액 (Accumulated other comprehensive income)	132
<b>자본총계 (Total equity)</b>	<b>14,858</b>
<b>부채와 자본총계 (Total liabilities and equity)</b>	<b>26,375</b>

## 손익계산서

(Income Statements)

2018년 1월 1일부터 2018년 9월 30일까지  
(January 1, 2018 ~ September 30, 2018)

KB신용정보

KB Credit Information

(단위: 백만원)

(in million won)

과목명(Description)	금액(Amount)
<b>I. 매출 (Sales)</b>	<b>25,886</b>
용역수입 (Revenues-services)	25,886
<b>II. 매출원가 (Cost of service)</b>	<b>13,700</b>
<b>III. 매출총이익 (Gross profit)</b>	<b>12,185</b>
<b>IV. 판매비와관리비 (Selling and administrative expenses)</b>	<b>11,106</b>
<b>V. 영업이익 (Operating income)</b>	<b>1,080</b>
<b>VI. 금융수익 (Finance revenues)</b>	<b>134</b>
<b>VII. 기타수익 (Other revenues)</b>	<b>7</b>
<b>VIII. 기타비용 (Other expenses)</b>	<b>1,411</b>
<b>IX. 법인세차감전순이익 (Income before income tax expenses)</b>	<b>(190)</b>
<b>X. 법인세비용 (Income tax expenses)</b>	<b>80</b>
<b>XI. 당기순이익 (Net income )</b>	<b>(270)</b>

## 재무상태표

(Statements of Financial Position)

2018년 9월 30일 현재

(As of September 30, 2018)

KB데이터시스템  
KB Data Systems

(단위: 백만원)  
(in million won)

과목명(Description)	금액(Amount)
<b>자 산</b> <b>(Assets)</b>	
I. 유동자산 (Current assets)	33,325
당좌자산 (Quick assets)	33,325
1. 현금및현금성자산 (Cash and cash equivalents)	5,183
2. 단기금융상품 (Short-term financial instruments)	10,500
3. 매출채권 (Accounts receivable)	992
4. 대손충당금 (Allowance for doubtful accounts)	1
5. 기타 (Others)	16,651
재고자산 (Inventories)	-
상품 (Merchandise)	-
II. 비유동자산 (Non-current assets)	6,069
투자자산 (Investments assets)	566
유형자산 (Tangible assets)	311
무형자산 (Intangible assets)	1,444
기타비유동자산 (Other non-current assets)	3,748
<b>자산총계</b> <b>(Total assets)</b>	<b>39,394</b>
<b>부 채</b> <b>(Liabilities)</b>	
I. 유동부채 (Current liabilities)	20,271

## 재무상태표

(Statements of Financial Position)

2018년 9월 30일 현재

(As of September 30, 2018)

KB데이터시스템  
KB Data Systems

(단위: 백만원)  
(in million won)

과목명(Description)	금액(Amount)
매입채무 (Accounts payable)	12,509
미지급비용 (Accrued expenses)	5,340
기타 (Others)	2,422
<b>II. 비유동부채 (Long-term liabilities)</b>	<b>3,104</b>
퇴직급여충당금 (Accrued severance benefits)	2,332
장기미지급비용 (Long-term Accrued expenses)	772
<b>부채 총계 (Total liabilities)</b>	<b>23,375</b>
<b>자 본 (Equity)</b>	
I. 자본금 (Capital stock)	8,000
II. 기타포괄손익누계액 (Accumulated other comprehensive income)	(2,322)
III. 이익잉여금 (Retained earnings)	10,341
<b>자본총계 (Total equity)</b>	<b>16,019</b>
<b>부채와 자본총계 (Total liabilities and equity)</b>	<b>39,394</b>

## 손익계산서

(Income Statements)

2018년 1월 1일부터 2018년 9월 30일까지  
(January 1, 2018 ~ September 30, 2018)

KB데이터시스템  
KB Data Systems

(단위: 백만원)  
(in million won)

과목명(Description)	금액(Amount)
<b>I. 매출 (Sales)</b>	<b>91,588</b>
상품매출 (Sales of merchandise)	3,706
용역수익 (Service revenue)	87,882
<b>II. 매출원가 (Cost of sales)</b>	<b>85,135</b>
상품매출원가 (Cost of merchandise)	3,337
용역매출원가 (Cost of service)	81,798
<b>III. 매출총이익 (Gross profit)</b>	<b>6,453</b>
<b>IV. 판매비와관리비 (Selling and administrative expenses)</b>	<b>4,803</b>
인건비 (Payroll)	2,854
경비 (Expenses)	1,949
<b>V. 영업이익 (Operating income)</b>	<b>1,650</b>
<b>VI. 영업외수익 (Non-operating income)</b>	<b>334</b>
<b>VII. 영업외비용 (Non-operating expenses)</b>	<b>26</b>
<b>VIII. 법인세비용차감전순이익 (Income before income tax)</b>	<b>1,958</b>
<b>IX. 법인세비용 (Income tax expenses)</b>	<b>545</b>
<b>X. 당기순이익 (Net income for the period)</b>	<b>1,413</b>