

공고용 BSPL

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

Disclaimer

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The financial statements presented herein are based on the Korean equivalent of International Financial Reporting Standards (“Korean IFRS”) and are currently being audited 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 12월 31일 현재
(As of December 31, 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)	20,275,033
II. 당기손익-공정가치측정 금융자산 (Financial assets at fair value through profit or loss)	50,986,880
III. 파생금융자산 (Derivative financial assets)	2,039,129
IV. 상각후원가측정 대출채권 (Loans at amortized cost)	319,201,603
V. 투자금융자산 (Financial investments)	61,665,334
VI. 관계기업 및 공동기업 투자 (Investments in associates and joint ventures)	504,932
VII. 유형자산 (Property and equipment)	4,272,127
VIII. 투자부동산 (Investment property)	2,119,811
IX. 무형자산 (Intangible assets)	2,755,783
X. 당기법인세자산 (Current income tax assets)	10,004
XI. 이연법인세자산 (Deferred income tax assets)	4,158
XII. 매각예정자산 (Assets held for sale)	16,952
XIII. 기타자산 (Other assets)	15,749,535
자산총계 (Total assets)	479,601,281
부 채 (Liabilities)	

연결재무상태표

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2018년 12월 31일 현재
(As of December 31, 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)	15,326,859
II. 파생금융부채 (Derivative financial liabilities)	2,901,287
III. 예수부채 (Deposits)	276,770,449
IV. 차입부채 (Debts)	32,929,935
V. 사채 (Debentures)	53,278,697
VI. 충당부채 (Provisions)	525,964
VII. 순확정급여부채 (Defined benefit liabilities)	262,213
VIII. 당기법인세부채 (Current income tax liabilities)	656,188
IX. 이연법인세부채 (Deferred income tax liabilities)	479,140
X. 보험계약부채 (Insurance contract liabilities)	33,412,949
XI. 기타부채 (Other liabilities)	27,336,874
부채총계 (Total liabilities)	443,880,555
자 본 (Equity)	
I. 지배기업 주주지분 (Equity attributable to shareholders of the parent company)	35,711,616
1. 자본금 (Share capital)	2,090,558
2. 자본잉여금 (Capital surplus)	17,121,660
3. 기타포괄손익누계액 (Accumulated other comprehensive income)	177,806

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(주) KB금융지주와 그 종속회사

(단위: 백만원)

KB Financial Group Inc. and subsidiaries

(in million won)

과목명(Description)	금액(Amount)
4. 이익잉여금 (Retained earnings)	17,290,141
5. 자기주식 (Treasury shares)	(968,549)
II. 비지배지분 (Non-controlling interests)	9,110
자본총계 (Total equity)	35,720,726
부채와 자본총계 (Total liabilities and equity)	479,601,281

연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)
2018년 1월 1일부터 2018년 12월 31일까지
(January 1, 2018 ~ December 31, 2018)

㈜ KB금융지주와 그 종속회사

(단위: 백만원)

KB Financial Group Inc. and subsidiaries

(in million won)

과목명(Description)	금액(Amount)
I. 순이자이익 (Net interest income)	8,905,139
이자수익 (Interest income)	13,734,596
1. 기타포괄손익-공정가치측정 및 상각후원가 측정 금융상품 이자수익 (Interest income from financial instruments at fair value through other comprehensive income and amortized cost)	12,986,236
2. 당기손익-공정가치측정 금융상품 이자수익 (Interest income from financial instruments at fair value through profit or loss)	748,360
이자비용 (Interest expense)	(4,829,457)
II. 순수수수료이익 (Net fee and commission income)	2,242,929
수수료수익 (Fee and commission income)	3,717,720
수수료비용 (Fee and commission expense)	(1,474,791)
III. 순보험손익 (Net insurance income)	490,116
보험수익 (Insurance income)	11,975,070
보험비용 (Insurance expense)	(11,484,954)
IV. 당기손익-공정가치측정 금융상품 순손익 (Net gains/(losses) on financial instruments at fair value through profit or loss)	318,420
1. 당기손익조정접근법 조정전 순손익 (Net gains/(losses) on financial instruments at fair value through profit or loss before applying overlay approach)	317,607
2. 당기손익조정접근법 조정 손익 (Net gains/(losses) on overlay adjustment)	813
V. 기타영업손익 (Net other operating income(expenses))	(1,096,957)
VI. 일반관리비 (General and administrative expenses)	(5,966,551)

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2018년 1월 1일부터 2018년 12월 31일까지

(January 1, 2018 ~ December 31, 2018)

㈜ 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)	4,893,096
Ⅷ. 신용손실충당금전입액 (Provision for credit losses)	(673,694)
Ⅸ. 영업이익 (Net operating profit)	4,219,402
X. 영업외손익 (Non-operating profit(loss))	46,854
1. 관계기업 및 공동기업 투자손익 (Share of profit of associates and joint ventures)	24,260
2. 기타영업외손익 (Net other non-operating income(expense))	22,594
XI. 법인세비용차감전순이익 (Profit before income tax)	4,266,256
XII. 법인세비용 (Income tax expense)	(1,196,610)
XIII. 당기순이익 (Profit for the period)	3,069,646
XIV. 법인세비용차감후기타포괄손익 (Other comprehensive income(loss) for the period, net of tax)	(10,482)
당기순익으로 재분류되지 않는 포괄손익 (Items that will not be reclassified to profit or loss)	(167,775)
1. 순확정급여부채의 재측정요소 (Actuarial gains(losses) on post defined benefit pension plans)	(138,016)
2. 관계기업 및 공동기업 기타포괄손익에 대한 지분 (Shares of other comprehensive income of associates and joint ventures)	(74)
3. 기타포괄손익-공정가치 측정 지분상품 관련 손익 (Revaluation gains/(losses) on equity instruments at fair value through other comprehensive income)	(31,169)
4. 당기손익-공정가치지정 금융부채 신용위험 변동손익 (Fair value changes on financial liabilities designated at fair value due to own credit risk)	1,484
후속적으로 당기순익으로 재분류될 수 있는 포괄손익 (Items that may be reclassified subsequently to profit or loss)	157,293
1. 외환차이 (Exchange differences on translating foreign operations)	48,820

연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2018년 1월 1일부터 2018년 12월 31일까지

(January 1, 2018 ~ December 31, 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)	119,182
3. 관계기업 및 공동기업 기타포괄손익에 대한 지분 (Shares of other comprehensive income of associates and joint ventures)	(3,659)
4. 현금흐름위험회피손익 (Cash flow hedges)	(9,038)
5. 해외사업장순투자위험회피수단의 손익 (Gains(losses) on hedging instruments of a net investment in a foreign operation)	(27,134)
6. 특별계정 기타포괄손익 (Other comprehensive income(loss) arising from separate account)	28,709
7. 손익변동성 조정손익 (Net gains/(losses) on overlay adjustment)	413
XV. 당기총포괄이익 (Total comprehensive income for the period)	3,059,164
당기순이익의 귀속 (Profit attributable to:)	3,069,646
1. 지배기업주주지분순이익 (Shareholders of the parent entity)	3,068,891
2. 비지배지분순이익 (Non-controlling interests)	755
당기총포괄이익 귀속 (Total comprehensive income attributable to:)	3,059,164
1. 지배기업주주지분총포괄이익 (Shareholders of the parent entity)	3,058,505
2. 비지배지분총포괄이익 (Non-controlling interests)	659
XVI. 주당이익(단위: 원) (Earnings per share)(in won)	
기본주당이익 (Basic earnings per share)	7,740
희석주당이익 (Diluted earnings per share)	7,695

재무상태표

(Separate Statements of Financial Position)
 2018년 12월 31일 현재
 (As of December 31, 2018)

(주) KB금융지주
 KB Financial Group Inc.

(단위: 백만원)
 (in million won)

과목명(Description)	금액(Amount)
자 산 (Assets)	
I. 현금 및 예치금 (Cash and due from financial institutions)	344,302
II. 당기손익-공정가치측정 금융자산 (Financial assets at fair value through profit or loss)	289,179
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)	2,185
IX. 무형자산 (Intangible assets)	9,646
X. 순확정급여자산 (Defined benefit assets)	-
XI. 당기법인세자산 (Current income tax assets)	-
XII. 이연법인세자산 (Deferred income tax assets)	8,184
XIII. 기타자산 (Other assets)	815,016
자산총계 (Total assets)	25,580,628
부 채 (Liabilities)	
I. 당기손익-공정가치측정 금융부채 (Financial liabilities at fair value through profit or loss)	-

재무상태표

(Separate Statements of Financial Position)

2018년 12월 31일 현재
(As of December 31, 2018)

㈜ 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)	300,000
V. 사채 (Debentures)	5,373,266
VI. 충당부채 (Provisions)	-
VII. 순확정급여부채 (Defined benefit liabilities)	183
VIII. 당기법인세부채 (Current income tax liabilities)	649,463
IX. 이연법인세부채 (Deferred income tax liabilities)	-
X. 기타부채 (Other liabilities)	186,481
부채 총계 (Total liabilities)	6,509,393
자 본 (Equity)	
I. 자본금 (Share capital)	2,090,558
II. 자본잉여금 (Capital surplus)	14,742,814
III. 기타포괄손익누계액 (Accumulated other comprehensive income)	(7,144)
IV. 이익잉여금 (Retained earnings)	3,213,556
V. 자기주식 (Treasury Shares)	(968,549)
자본총계 (Total equity)	19,071,235
부채와 자본총계 (Total liabilities and equity)	25,580,628

포괄손익계산서

(Separate Statements of Comprehensive Income)
2018년 1월 1일부터 2018년 12월 31일까지
(January 1, 2018 ~ December 31, 2018)

㈜ KB금융지주
KB Financial Group Inc.

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
I. 순이자이익 (Net interest income)	(115,835)
이자수익 (Interest income)	6,616
이자비용 (Interest Expense)	(122,451)
II. 순수수료이익 (Net fee and commission income)	(5,208)
수수료수익 (Fee and commission income)	788
수수료비용 (Fee and commission expense)	(5,996)
III. 당기손익-공정가치측정 금융상품 순손익 (Net gains/(losses) on financial instruments at fair value through profit or loss)	18,319
IV. 기타영업손익 (Net other operating income(expenses))	1,089,556
V. 일반관리비 (General and administrative expenses)	(57,845)
VI. 신용손실충당금 반영전 영업이익 (Operating profit before provision for credit losses)	928,987
VII. 신용손실충당금전입액 (Provision for credit losses)	-
VIII. 영업이익 (Net operating profit)	928,987
IX. 영업외손익 (Non-operating profit(loss))	(259)
X. 법인세비용차감전순이익 (Profit before income tax)	928,728
XI. 법인세비용 (Income tax expense)	(2,823)
XII. 당기순이익 (Profit for the period)	925,905
XIII. 법인세비용차감후기타포괄손익 (Other comprehensive income(loss) for the period, net of tax)	(1,911)

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(January 1, 2018 ~ December 31, 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)	(1,911)
1. 순확정급여부채의 재측정요소 (Actuarial gains(losses) on post defined benefit pension plans)	(1,911)
XIV. 당기총포괄이익 (Total comprehensive income for the period)	923,994
XV. 주당이익(단위: 원) (Earnings per share)(in won)	
기본주당이익 (Basic earnings per Share)	2,335
희석주당이익 (Diluted earnings per Share)	2,322

연결재무상태표

(Consolidated Statements of Financial Position)
 2018년 12월 31일 현재
 (As of December 31, 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)	14,889,010
II. 당기손익-공정가치측정 금융자산 (Financial assets at fair value through profit or loss)	12,257,005
III. 파생금융자산 (Derivative financial assets)	1,613,970
IV. 상각후원가측정 대출채권 (Loans at amortized cost)	276,944,202
V. 투자금융자산 (Financial investments)	42,723,480
VI. 관계기업 투자 (Investments in associates)	506,664
VII. 유형자산 (Property and equipment)	3,127,666
VIII. 투자부동산 (Investment property)	257,924
IX. 무형자산 (Intangible assets)	224,208
X. 당기법인세자산 (Current income tax assets)	4,638
XI. 이연법인세자산 (Deferred income tax assets)	3,131
XII. 매각예정자산 (Assets held for sale)	16,952
XIII. 기타자산 (Other assets)	4,390,408
자산총계 (Total assets)	356,959,258
부 채 (Liabilities)	
I. 당기손익-공정가치측정 금융부채 (Financial liabilities at fair value through profit or loss)	87,168

연결재무상태표

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주식회사 국민은행과 그 종속기업
 Kookmin Bank & Subsidiaries

(단위: 백만원)
 (in million won)

과목명(Description)	금액(Amount)
II. 파생금융부채 (Derivative financial liabilities)	1,642,409
III. 예수부채 (Deposits)	272,484,528
IV. 차입부채 (Debts)	17,496,055
V. 사채 (Debentures)	23,163,585
VI. 충당부채 (Provisions)	308,374
VII. 순확정급여부채 (Defined benefit liabilities)	166,605
VIII. 당기법인세부채 (Current income tax liabilities)	5,737
IX. 이연법인세부채 (Deferred income tax liabilities)	107,646
X. 기타부채 (Other liabilities)	14,864,142
부채 총계 (Total liabilities)	330,326,249
자 본 (Equity)	
I. 지배기업 주주지분 (Equity attributable to shareholders of the parent entity)	26,633,009
1. 자본금 (Capital stock)	2,021,896
2. 자본잉여금 (Capital surplus)	5,218,788
3. 기타포괄손익누계액 (Accumulated other comprehensive income)	115,784
4. 이익잉여금 (Retained earnings)	19,276,541
II. 비지배지분 (Non-controlling interest equity)	-

연결재무상태표

(Consolidated Statements of Financial Position)

2018년 12월 31일 현재
(As of December 31, 2018)

주식회사 국민은행과 그 종속기업
Kookmin Bank & Subsidiaries

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
자본총계 (Total equity)	26,633,009
부채와 자본총계 (Total liabilities and equity)	356,959,258

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(Consolidated Statements of Comprehensive Income)

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주식회사 국민은행과 그 종속기업
Kookmin Bank & Subsidiaries

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
I. 순이자이익 (Net interest income)	6,100,722
이자수익 (Interest income)	10,019,888
1. 기타포괄손익-공정가치측정 및 상각후원가 측정 금융상품 이자수익 (Interest income from financial instruments at fair value through other comprehensive income and amortized cost)	9,797,583
2. 당기손익-공정가치측정 금융상품 이자수익 (Interest income from financial instruments at fair value through profit or loss)	222,305
이자비용 (Interest Expense)	(3,919,166)
II. 순수수수료이익 (Net fee and commission income)	1,122,748
수수료수익 (Fee and commission income)	1,422,791
수수료비용 (Fee and commission expense)	(300,043)
III. 당기손익-공정가치측정 금융상품 순손익 (Net gains/(losses) on financial instruments at fair value through profit or loss)	326,395
IV. 기타영업손익 (Net other operating income(expenses))	(696,486)
V. 일반관리비 (General and administrative expenses)	(3,815,074)
VI. 신용손실충당금 반영전 영업이익 (Operating profit before provision for credit losses)	3,038,305
VII. 신용손실충당금전입액 (Provision for credit losses)	(93,916)
VIII. 영업이익 (Net operating profit)	2,944,389
IX. 영업외손익 (Non-operating profit(loss))	93,870
관계기업투자손익 (Share of profit(loss) of associates)	49,698

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Kookmin Bank & Subsidiaries

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
기타영업외손익 (Net other non-operating income(expense))	44,172
X. 법인세비용차감전순이익 (Profit before income tax)	3,038,259
XI. 법인세비용 (Income tax expense)	(813,918)
XII. 당기순이익 (Profit for the period)	2,224,341
XIII. 법인세비용차감후기타포괄손익 (Other comprehensive income(loss) for the period, net of tax)	(72,219)
당기손익으로 재분류되지 않는 포괄손익 (Items that will not be reclassified to profit or loss)	(131,809)
1. 순확정급여부채의 재측정요소 (Actuarial gains(losses) on post defined benefit pension plans)	(95,796)
2. 기타포괄손익 - 공정가치 측정 금융상품 관련 손익 (Revaluation gains/(losses) on equity instruments at fair value through other comprehensive income)	(36,013)
후속적으로 당기손익으로 재분류될 수 있는 포괄손익 (Items that may be reclassified subsequently to profit or loss)	59,590
1. 외환차이 (Exchange differences on translating foreign operations)	27,383
2. 기타포괄손익-공정가치측정금융상품관련손익 (Net gains/(losses) on financial instruments at fair value through other comprehensive income)	57,188
3. 관계기업 기타포괄손익에 대한 지분 (Share of other comprehensive income of associates)	(3,383)
4. 해외사업장순투자위험회피수단의 손익 (Gains(losses) on hedging instruments of a net investment in a foreign operation)	(25,386)
5. 현금흐름위험회피 수단의 손익 (Cash flow hedges)	3,788
XIV. 당기총포괄이익 (Total comprehensive income attributable to:)	2,152,122
당기순이익의 귀속 (Profit attributable to:)	2,224,341

연결포괄손익계산서

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Kookmin Bank & Subsidiaries

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
1. 지배기업주주지분순이익 (Shareholders of the parent entity)	2,224,341
2. 비지배지분순이익 (Non-controlling interests)	-
당기총포괄이익의 귀속 (Total comprehensive income attributable to:)	(72,219)
1. 지배기업주주지분총포괄이익 (Shareholders of the parent entity)	(72,219)
2. 비지배지분총포괄이익 (Non-controlling interest)	-

재무상태표

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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)	13,413,780
II. 당기손익-공정가치측정 금융자산 (Financial assets at fair value through profit or loss)	8,612,864
III. 파생금융자산 (Derivative financial assets)	1,611,295
IV. 상각후원가측정 대출채권 (Loans at amortized cost)	274,985,803
V. 투자금융자산 (Financial investments)	42,559,078
VI. 관계기업 투자 (Investments in associates)	997,389
VII. 유형자산 (Property and equipment)	3,123,612
VIII. 투자부동산 (Investment property)	48,466
IX. 무형자산 (Intangible assets)	221,756
X. 당기법인세자산 (Current income tax assets)	2,633
XI. 이연법인세자산 (Deferred income tax assets)	-
XII. 매각예정자산 (Assets held for sale)	16,952
XIII. 기타자산 (Other assets)	4,384,063
자산총계 (Total assets)	349,977,691
부 채 (Liabilities)	
I. 당기손익-공정가치측정 금융부채 (Financial liabilities at fair value through profit or loss)	87,168

재무상태표

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주식회사 국민은행
Kookmin Bank

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
II. 파생금융부채 (Derivative financial liabilities)	1,638,795
III. 예수부채 (Deposits)	267,525,970
IV. 차입부채 (Debts)	17,411,985
V. 사채 (Debentures)	21,799,085
VI. 총당부채 (Provisions)	307,379
VII. 순확정급여부채 (Defined benefit liabilities)	166,525
VIII. 당기법인세부채 (Current income tax liabilities)	4,026
IX. 이연법인세부채 (Deferred income tax liabilities)	64,845
X. 기타부채 (Other liabilities)	14,436,051
부채 총계 (Total liabilities)	323,441,829
자 본 (Equity)	
I. 지배기업 주주지분 (Equity attributable to shareholders of the parent entity)	26,535,862
1. 자본금 (Capital stock)	2,021,896
2. 자본잉여금 (Capital surplus)	5,220,031
3. 기타포괄손익누계액 (Accumulated other comprehensive income)	176,414
4. 이익잉여금 (Retained earnings)	19,117,521
II. 비지배지분 (Non-controlling interest equity)	-

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주식회사 국민은행

Kookmin Bank

(단위: 백만원)

(in million won)

과목명(Description)	금액(Amount)
자본총계 (Total equity)	26,535,862
부채와 자본총계 (Total liabilities and equity)	349,977,691

손익계산서

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주식회사 국민은행
Kookmin Bank

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
I. 순이자이익 (Net interest income)	5,988,087
이자수익 (Interest income)	9,737,156
1. 기타포괄손익-공정가치측정 및 상각후원가 측정 금융상품 이자수익 (Interest income from financial instruments at fair value through other comprehensive income and amortized cost)	9,648,150
2. 당기손익-공정가치측정 금융상품 이자수익 (Interest income from financial instruments at fair value through profit or loss)	89,006
이자비용 (Interest Expense)	(3,749,069)
II. 순수수료이익 (Net fee and commission income)	1,159,700
수수료수익 (Fee and commission income)	1,443,839
수수료비용 (Fee and commission expense)	(284,139)
III. 당기손익-공정가치측정 금융상품 순손익 (Net gains/(losses) on financial instruments at fair value through profit or loss)	357,580
IV. 기타영업손익 (Net other operating income(expenses))	(654,763)
V. 일반관리비 (General and administrative expenses)	(3,781,787)
VI. 신용손실충당금 반영전 영업이익 (Operating profit before provision for credit losses)	3,068,817
VII. 신용손실충당금전입액 (Provision for credit losses)	(99,802)
VIII. 영업이익 (Net operating profit)	2,969,015
IX. 영업외손익 (Non-operating profit(loss))	41,367
관계기업투자손익 (Share of profit(loss) of associates)	(31,261)

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Kookmin Bank

(단위: 백만원)
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과목명(Description)	금액(Amount)
기타영업외손익 (Net other non-operating income(expense))	72,628
X. 법인세비용차감전순이익 (Profit before income tax)	3,010,382
XI. 법인세비용 (Income tax expense)	(805,922)
XII. 당기순이익 (Profit for the period)	2,204,460
XIII. 법인세비용차감후기타포괄손익 (Other comprehensive income(loss) for the period, net of tax)	(70,173)
당기손익으로 재분류되지 않는 포괄손익 (Items that will not be reclassified to profit or loss)	(131,809)
1. 순확정급여부채의 재측정요소 (Actuarial gains(losses) on post defined benefit pension plans)	(95,796)
2. 기타포괄손익 - 공정가치 측정 금융상품 관련 손익 (Revaluation gains/(losses) on equity instruments at fair value through other comprehensive income)	(36,013)
후속적으로 당기손익으로 재분류될 수 있는 포괄손익 (Items that may be reclassified subsequently to profit or loss)	61,636
1. 외환차이 (Exchange differences on translating foreign operations)	856
2. 기타포괄손익-공정가치측정금융상품관련손익 (Net gains/(losses) on financial instruments at fair value through other comprehensive income)	56,992
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)	3,788
XIV. 당기총포괄이익 (Total comprehensive income attributable to:)	2,134,287
당기순이익의 귀속 (Profit attributable to:)	-
1. 지배기업주주지분순이익 (Shareholders of the parent entity)	2,204,460

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과목명(Description)	금액(Amount)
2. 비지배지분순이익 (Non-controlling interests)	-
당기총포괄이익의 귀속 (Total comprehensive income attributable to:)	-
1. 지배기업주주지분총포괄이익 (Shareholders of the parent entity)	(70,173)
2. 비지배지분총포괄이익 (Non-controlling interest)	-

대차대조표(신탁계정)

Balance Sheet (Trust accounts)

2018년 12월 31일 현재
(As of December 31, 2018)

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
자 산 (Assets)	
I. 현금 및 예치금 (Cash and due from financial institutions)	18,350,184
1. 원화예치금 (Due from banks in won)	18,350,184
II. 유가증권 (Securities)	24,920,274
1. 주식 (Stock)	2,811,554
2. 국채 (Government bonds)	325,243
3. 금융채 (Finance debentures)	1,509,637
4. 지방채 (Local government bonds)	40,364
5. 사채 (Corporate bonds)	2,406,406
6. 외화유가증권 (Securities in foreign currency)	184,381
7. 매입어음 Bills bought	711,551
8. 기타유가증권 Other securities	16,931,138
III. 대출금 Loans & discounts	250,209
1. 부동산저당대출 Loans on real estate collateral	1
2. 채권담보대출 Loans on receivables collateral	75,280
3. 수익권담보대출 Loans on trust benefit collateral	174,928
IV. 콜론 Call loans	-

대차대조표(신탁계정)

Balance Sheet (Trust accounts)

2018년 12월 31일 현재
(As of December 31, 2018)

(단위: 백만원)
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과목명(Description)	금액(Amount)
V. 환매조건부채권 Bonds purchased under resale agreements	3,410,800
VI. 금전채권 Money receivables	2,685,710
VII. 수탁부동산 Movables & real estate	778,186
VIII. 기타자산 Others	234,358
1. 가지급금 Suspense receivables	-
2. 미수수익 Accrued revenues receivable	207,282
3. 미수금 Accounts receivable	5,158
4. 선급비용 Prepaid expenses	169
5. 기타잡자산 Prepaid expenses	21,749
IX. 고유계정대 Lendings to banking account	1,278,244
X. 채권평가충당금(-) Allowance for valuation of receivables(-)	(4,331)
자산총계 (Total assets)	51,903,634
부 채 (Liabilities)	
I. 금전신탁 Money in trust	47,412,188
1. 불특정금전신탁합동운용 Unspecified money trust	67
2. 적립식목적신탁합동운용 Reserving objective trust(performance)	11,124
3. 가계금전신탁합동운용 Household money trust	11,504

대차대조표(신탁계정)

Balance Sheet (Trust accounts)
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(단위: 백만원)
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과목명(Description)	금액(Amount)
4. 개발신탁합동운용 Development Money Trust	61
5. 노후생활연금신탁합동운용 Money trust for old age living pension	1,567
6. 기업금전신탁합동운용 Business money trust	1,304
7. 국민주신탁합동운용 National stock trust	3,027
8. 개인연금신탁합동운용 Personal pension trust	1,793,785
9. 가계장기신탁합동운용 Long term house trust	9,629
10. 근로자우대신탁합동운용 Workers preferential trust	1,669
11. 신종적립신탁합동운용 New reserving trust	7,018
12. 퇴직신탁운용 Retirement trust	9,238
13. 특정금전신탁 Specified money trust	22,420,269
14. 단위금전신탁합동운용 Unit type money trust	-
15. 추가금전신탁 Open type money trust	1,936
16. 신개인연금신탁합동운용 New personal pension trust	69,562
17. 신노후생활연금신탁합동운용 New pension trust	3,172
18. 신근로자우대신탁합동운용 New workers preferential trust	12
19. 연금신탁합동운용 Pension trust	1,895,314
20. 퇴직연금신탁 Trust of retirement pension plan	19,170,452

대차대조표(신탁계정)

Balance Sheet (Trust accounts)

2018년 12월 31일 현재
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(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
21. 개인종합자산신탁 Individual savings account	2,001,478
II. 재산신탁 Property in trust	3,505,794
1. 유가증권의신탁 Securities in trust	87,460
2. 금전채권의신탁 Money receivables in trust	2,640,148
3. 부동산의신탁 Real estate in trust	778,186
III. 공익신탁 Public in trust	-
IV. 기타부채 Other borrowings	874,689
1. 미지급금 Accounts payable	2,400
2. 선수수익 Income In advance	4,113
3. 미지급신탁보수 Accrued payable trust fees	53,618
4. 미지급신탁이익 Accrued payable trust profit	789,890
5. 미지급비용 Accrued payable expenses	24,668
V. 특별유보금 Special reserves	110,963
부채 총계 (Total liabilities)	51,903,634

손익계산서(신탁계정)

Income Statement(Trust accounts)
2018년 1월 1일부터 2018년 12월 31일까지
(January 1, 2018 ~ December 31, 2018)

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
수 익 (Revenues)	
I. 예치금이자 (Interest on due from banks)	284,328
II. 유가증권이자 (Interest on securities)	676,534
국채이자 (Interest on government bonds)	10,137
금융채이자 (Interest on finance debentures)	39,991
지방채이자 (Interest on local government bonds)	1,046
사채이자 (Interest on corporate bonds)	52,186
배당금수익 (Dividend income)	4,045
외화유가증권이자 (Interest on securities in foreign currency)	13,590
매입어음이자 (Interest on bills bought)	19,593
기타유가증권이자 (Interest on others securities)	535,946
III. 대출금이자 (Interest on loans & discounts)	7,010
부동산저당대출이자 (Interest on real estate collateral loans)	2
채권담보대출이자 (Interest on receivables collateral loans)	1,029
수익권담보대출이자 (Interest on trust benefit collateral loans)	5,979
IV. 콜론이자 (Interest on call loans)	-
V. 환매조건부채권이자 (Interest on bonds under resale agreements)	130,037

손익계산서(신탁계정)

Income Statement(Trust accounts)
2018년 1월 1일부터 2018년 12월 31일까지
(January 1, 2018 ~ December 31, 2018)

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
VI. 금전채권이자 (Interest on money receivables)	367
VII. 파생상품관련익 (Revenues on derivatives)	454
VIII. 유가증권관련수익 (Revenues on securities)	261,616
유가증권매매익 (Gain on sales of securities)	248,178
유가증권상환익 (Gain on redemption of securities)	1,536
유가증권평가익 (Gain on valuation of securities)	11,902
VIII. 외화환차익 (Gain on foreign currency)	117
IX. 외화자산부채평가익 (Gain on valuation of assets and liabilities denominated in foreign currency)	115,683
X. 수입수수료 (Commissions received)	1
XI. 기타수익 (Other revenues)	319,520
XII. 고유계정대이자 (Interest on loans to banking account)	20,743
XIII. 특별유보금환입 (Transfer from special provision)	118
XIV. 채권평가충당금환입 (Transfer from allowance for valuation of receivables)	267
신탁이익계 (Total revenues)	1,816,795
비 용 (Expenses)	
I. 금전신탁이익 (Gain on money trust)	1,269,344
불특정금전신탁이익 (Gain on unspecified money trust)	1
적립식목적신탁실적이익 (Gain on installment money trust(performance))	292

손익계산서(신탁계정)

Income Statement(Trust accounts)
2018년 1월 1일부터 2018년 12월 31일까지
(January 1, 2018 ~ December 31, 2018)

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
가계금전신탁이익 (Gain on household money trust)	189
개발신탁이익 (Gain on development trust)	3
노후생활연금신탁이익 (Gain on money trust for old age living pension)	23
기업금전신탁이익 (Gain on corporate money trust)	16
국민주신탁이익 (Gain on national stock trust)	27
개인연금신탁이익 (Gain on money trust for individual pension)	47,221
가계장기신탁이익 (Gain on household long-term money trust)	147
근로자우대신탁이익 (Gain on money trust for employee)	21
신종적립신탁이익 (Gain on new installment money trust)	93
퇴직신탁이익 (Gain on retirement trust)	124
특정금전신탁이익 (Gain on specified money trust)	903,549
추가금전신탁이익 (Gain on open type money trust)	18
신개인연금신탁이익 (Gain on new money trust for individual pension)	1,785
신노후생활연금신탁이익 (Gain on new money trust for old age living pension)	55
신근로자우대신탁이익 (Gain on money trust for employee)	-
연금신탁이익 (Gain on pension trust)	39,666
퇴직연금신탁이익 (Gain on trust of retirement pension plan)	247,054

손익계산서(신탁계정)

Income Statement(Trust accounts)
2018년 1월 1일부터 2018년 12월 31일까지
(January 1, 2018 ~ December 31, 2018)

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
개인종합자산신탁이익 (Individual savings account)	29,060
II. 재산신탁이익 (Gain on property trust)	305
유가증권의신탁이익 (Gain on securities trust)	162
금전채권의신탁이익 (Gain on money receivables trust)	143
III. 기타지급이자 (Other interest paid)	-
IV. 지급수수료 (Commissions paid)	30,677
V. 파생상품관련손 (Loss on derivatives)	538
VI. 외화환차손 (Loss on foreign exchange)	2,124
VII. 외화자산부채평가손 (Loss on valuation of assets and liabilities denominated in foreign currency)	115,683
VIII. 유가증권관련비용 (Expenses on securities)	107,941
유가증권매매손 (Loss on sales of securities)	87,928
유가증권상환손 (Loss on redemption of securities)	11,922
유가증권평가손 (Loss on valuation of securities)	8,091
IX. 기금출연료 (Contribution to fund)	6,528
신용보증기금출연료 (Contribution to credit guarantee fund)	1
신탁보험료 (Insurance fees on deposits)	6,527
X. 세금과공과 (Taxes)	463

손익계산서(신탁계정)

Income Statement(Trust accounts)
 2018년 1월 1일부터 2018년 12월 31일까지
 (January 1, 2018 ~ December 31, 2018)

(단위: 백만원)
 (in million won)

과목명(Description)	금액(Amount)
XI. 신탁보수 (Trust fees & commissions)	277,677
XII. 기타비용 (Other expenses)	1,340
XIII. 특별유보금전입 (Provision for special provision)	4,085
XIV. 채권평가충당금전입 (Provision for allowance for valuation of receivables)	90
신탁손실계 (Total expenses)	1,816,795

연결재무상태표

(Consolidated Statements of Financial Position)

2018년 12월 31일 현재
(As of December 31, 2018)

KB증권 주식회사와 그 종속기업
KB Securities and subsidiaries

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
자 산 (Assets)	
I. 현금 및 예치금 (Cash and deposits)	3,714,590
II. 당기손익-공정가치측정 금융자산 (Financial assets at fair value through profit or loss)	28,934,273
III. 파생금융자산 (Derivative financial assets)	406,634
IV. 기타포괄손익-공정가치측정유가증권 (Fair value through other comprehensive income)	2,456,834
V. 종속기업및관계기업투자 (Investments in associates, subsidiaries and joint ventures)	54,096
VI. 상각후원가측정 대출채권 (Loans at amortized cost)	5,572,174
VII. 유형자산 (Property and equipment)	159,997
VIII. 투자부동산 (Investment property)	992,779
IX. 무형자산 (Intangible assets)	156,108
X. 당기법인세자산 (Current tax assets)	5,482
XI. 이연법인세자산 (Deferred tax assets)	40,689
XII. 기타금융자산 (Other financial assets)	2,507,518
XIII. 기타자산 (Other non-financial assets)	44,802
자산총계 (Total assets)	45,045,977
부 채 (Liabilities)	
I. 예수부채 (Deposits received)	3,783,448
II. 당기손익-공정가치측정 금융부채 (Financial liabilities at fair value through profit or loss)	15,335,458

연결재무상태표

(Consolidated Statements of Financial Position)

2018년 12월 31일 현재
(As of December 31, 2018)

KB증권 주식회사와 그 종속기업
KB Securities and subsidiaries

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
III. 파생금융부채 (Derivative financial liabilities)	1,166,546
IV. 차입부채 (Borrowings)	18,121,821
V. 당기법인세부채 (Current tax liabilities)	836
VI. 순확정급여부채 (Net defined benefit liabilities)	44,193
VII. 이연법인세부채 (Deferred tax liabilities)	-
VIII. 충당부채 (Provisions)	15,268
IX. 기타금융부채 (Other financial liabilities)	1,873,529
X. 기타부채 (Other non-financial liabilities)	327,820
부채 총계 (Total liabilities)	40,668,918
자 본 (Equity)	
I. 지배기업 주주지분 (Controlling interests)	4,376,841
1. 자본금 (Stockholder's equity)	1,493,102
2. 기타불입자본 (Other paid-in capital)	1,478,656
3. 이익잉여금 (Retained earnings)	1,252,391
4. 기타자본구성요소 (Elements of other shareholders' equity)	152,691
II. 비지배지분 (Non-controlling interests)	219
자본총계 (Total equity)	4,377,059
부채와 자본총계 (Total liabilities and equity)	45,045,977

연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2018년 1월 1일부터 2018년 12월 31일까지

(January 1, 2018 ~ December 31, 2018)

KB증권 주식회사와 그 종속기업
KB Securities and subsidiaries

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
I. 영업수익 (Operating income)	6,707,466
수수료수익 (Commissions received)	696,062
금융상품평가 및 처분이익 (Gain on valuation(sales) of financial assets)	4,666,620
이자수익 (Interest income)	830,301
상각후원가측정금융자산평가및처분이익 (Gain on valuation(disposal) of loans)	752
외환거래이익 (Gain on foreign transactions)	294,580
기타영업수익 (Others)	219,150
II. 영업비용 (Operating expenses)	6,457,379
수수료비용 (Commissions expense)	109,005
금융상품평가 및 처분손실 (Loss on valuation(sales) of financial assets)	5,080,587
이자비용 (Interest expense)	279,161
상각후원가측정금융자산평가및처분손실 (Loss on valuation(disposal) of loans)	11,172
외환거래손실 (Loss on foreign transactions)	227,079
판매비와 관리비 (General and administrative expenses)	727,502
기타영업비용 (Others)	22,873
III. 영업이익(손실) (Operating profit(loss))	250,087
IV. 영업외수익 (Non-operating income)	34,808

연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2018년 1월 1일부터 2018년 12월 31일까지

(January 1, 2018 ~ December 31, 2018)

KB증권 주식회사와 그 종속기업
KB Securities and subsidiaries

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
V. 영업외비용 (Non-operating expenses)	20,894
VI. 법인세비용차감전순이익(손실) (Net income(loss) before income tax from continuing operations)	264,001
VII. 법인세비용 (Income tax expense from continuing operations)	74,325
VIII. 당기순이익(손실) (Net income(loss))	189,676
1. 지배기업주주지분순이익 (Shareholders of the parent entity)	189,666
2. 비지배지분순이익 (Non-controlling interest)	10
IX. 기타포괄손익 (Other comprehensive gain(loss))	25,079
X. 당기총포괄이익(손실) (Consolidated net comprehensive income(loss))	214,755
1. 지배기업주주지분총포괄이익 (Shareholders of the parent entity)	214,759
2. 비지배지분총포괄이익 (Non-controlling interest)	(4)

연결재무상태표

(Consolidated Statements of Financial Position)

2018년 12월 31일 현재
(As of December 31, 2018)KB손해보험주식회사와 그 종속회사
KB Insurance and subsidiaries(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
자 산 (Assets)	
I. 현금및현금성자산 (Cash and cash equivalents)	735,160
II. 금융자산 (Financial assets)	26,465,835
1. 당기손익공정가치측정금융자산 (Financial assets at fair value through profit or loss)	6,640,218
2. 기타포괄손익공정가치측정금융자산 (Financial assets at fair value through other comprehensive income)	3,394,906
3. 상각후원가측정금융자산 (Financial assets at amortised cost)	8,304,026
4. 상각후원가측정대출채권 (Loans)	7,287,337
5. 상각후원가측정기타수취채권 (Other receivables)	839,347
III. 관계기업투자주식 (Investments in associates)	480
IV. 위험회피목적파생상품자산 (Derivative assets to hedge)	32,510
V. 재보험자산 (Reinsurance assets)	688,993
VI. 투자부동산 (Investment property)	271,411
VII. 유형자산 (Property and equipment)	748,359
VIII. 무형자산 (Intangible assets)	52,177
IX. 당기법인세자산 (Current tax assets)	-
X. 이연법인세자산 (Deferred tax assets)	1,824
XI. 신계약비 (Deferred acquisition costs)	1,472,053

연결재무상태표

(Consolidated Statements of Financial Position)

2018년 12월 31일 현재
(As of December 31, 2018)KB손해보험주식회사와 그 종속회사
KB Insurance and subsidiaries(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
XII. 기타자산 (Other assets)	91,865
VIII. 특별계정자산 (Separate account assets)	3,343,726
자산총계 (Total assets)	33,904,393
부 채 (Liabilities)	
I. 보험계약부채 (Insurance liabilities)	26,066,591
II. 금융부채 (Financial liabilities)	660,288
1. 당기손익인식금융부채 (Financial liabilities at fair value through profit or loss)	3,738
2. 차입부채 (Debts)	100
3. 기타금융부채 (Other financial liabilities)	656,450
III. 위험회피목적파생상품부채 (Derivative liabilities to hedge)	67,226
IV. 충당부채 (Provisions)	49,455
V. 확정급여채무 (Net defined benefit liabilities)	41,136
VI. 당기법인세부채 (Current tax liabilities)	152
VII. 이연법인세부채 (Deferred tax liabilities)	236,648
VIII. 기타부채 (Other liabilities)	112,836
IX. 특별계정부채 (Separate account liabilities)	3,813,055
부채 총계 (Total liabilities)	31,047,387

연결재무상태표

(Consolidated Statements of Financial Position)

2018년 12월 31일 현재
(As of December 31, 2018)KB손해보험주식회사와 그 종속회사
KB Insurance and subsidiaries(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
자 본 (Equity)	
I. 지배기업소유지분 (Equity attributable to shareholders of the Parent Company)	2,852,923
1. 자본금 (Capital stock)	33,250
2. 자본잉여금 (Capital surplus)	348,454
3. 자본조정 (Capital adjustments)	(9)
4. 기타포괄손익누계액 (Accumulated other comprehensive income)	146,916
5. 이익잉여금 (Retained earnings)	2,324,311
II. 비지배지분 (Non-controlling interests)	4,084
자본총계 (Total equity)	2,857,006
부채와 자본총계 (Total liabilities and equity)	33,904,393

연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2018년 1월 1일부터 2018년 12월 31일까지
(January 1, 2018 ~ December 31, 2018)

KB손해보험주식회사와 그 종속회사
KB Insurance and subsidiaries

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
I. 영업수익 (Operating revenue)	12,059,241
보험료수익 (Premium income)	9,862,147
재보험금수익 (Reinsurance income)	769,945
구상이익 (Gain from reimbursement)	6,380
수입경비 (Recovered expenses)	90,232
이자수익 (Interest income)	711,013
배당수익 (Dividend income)	35,598
유가증권 평가 및 처분이익 (Gain on valuation and disposal of securities)	66,103
대여금 및 수취채권 평가 및 처분이익 (Gain on valuation and disposal of loans and other receivables)	734
파생상품관련이익 (Gain on valuation and disposal of derivatives)	44,824
종속기업투자주식관련이익 (Gain on valuation and disposal of Investments in subsidiaries)	176
외화거래이익 (Foreign currency transaction gain)	206,976
재보험자산변동 (Gain on changes of reinsurance assets)	-
기타수익 (Other income)	171,877
특별계정수익 (Separate account income)	93,234
II. 영업비용 (Operating expenses)	11,780,252
보험계약부채전입액 (Change in insurance liabilities)	1,665,930

연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2018년 1월 1일부터 2018년 12월 31일까지

(January 1, 2018 ~ December 31, 2018)

KB손해보험주식회사와 그 종속회사
KB Insurance and subsidiaries

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
보험금비용 (Insurance claims paid)	4,209,257
환급금 및 배당금비용 (Refund of surrender value and dividend expenses)	2,078,863
재보험료비용 (Reinsurance expenses)	919,392
구상손실 (Loss from reimbursement)	-
손해조사비 (Claim survey expenses paid)	231,465
신계약비상각비 (Amortization of deferred acquisition costs)	893,156
사업비 (Insurance operating expenses)	1,093,327
이자비용 (Interest expense)	1,243
유가증권 평가 및 처분손실 (Loss on valuation and disposal of securities)	63,097
대여금 및 수취채권 평가 및 처분손실 (Loss on valuation and disposal of loans and other receivables)	15,362
파생상품관련손실 (Loss on valuation and disposal of derivatives)	243,255
종속기업투자주식관련손실 (Loss on investments on subsidiaries and associates)	872
외화거래손실 (Foreign currency transaction loss)	37,933
재보험자산변동 (Loss on changes of reinsurance assets)	90,081
재산관리비 (Administrative expenses for assets)	56,228
부동산관리비 (Administrative expenses for real estate)	18,655
기타비용 (Other expenses)	68,902

연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2018년 1월 1일부터 2018년 12월 31일까지

(January 1, 2018 ~ December 31, 2018)

KB손해보험주식회사와 그 종속회사
KB Insurance and subsidiaries

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
특별계정비용 (Separate account expenses)	93,234
III. 영업이익(손실) (Operating income)	278,988
IV. 영업외수익 (Non-operating income (expense))	(12,905)
영업외수익 (Non-operating income)	3,415
영업외비용 (Non-operating expenses)	16,320
V. 법인세비용차감전계속영업순이익 (Profit before income tax from continuing operations)	266,083
VI. 계속영업법인세비용 (Income tax expense from continuing operations)	76,888
VII. 계속영업당기순이익 (Profit for the period from continuing operations)	189,195
VIII. 중단사업손익 (Profit for the period from discontinued operations)	-
IX. 당기순이익 (Profit for the period)	189,195
X. 기타포괄손익 (Other comprehensive income (loss))	1,311
후속적으로 당기손익으로 재분류되지 않는 포괄손익 (Items that will not be reclassified subsequently to profit or loss)	(26,084)
1. 확정급여채무 재측정요소 (Remeasurements of defined benefit plans)	(27,033)
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)	949
후속적으로 당기손익으로 재분류되는 포괄손익 (Items that may be subsequently reclassified to profit or loss)	27,394
1. 기타포괄손익-공정가치측정금융상품평가손익 (Unrealized net change in fair value of financial assets at fair value through other comprehensive income)	3,821

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2018년 1월 1일부터 2018년 12월 31일까지

(January 1, 2018 ~ December 31, 2018)

KB손해보험주식회사와 그 종속회사
KB Insurance and subsidiaries

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
2. 손익변동성 조정 손익 (Amount reclassified between profit or loss and other comprehensive income applying the overlay approach)	(13,485)
3. 현금흐름위험회피파생상품평가손익 (Effective portion of changes in fair value of cash flow hedges)	4,849
4. 관계기업기타포괄손익 (Unrealized net change in other comprehensive income of associate)	(3)
5. 해외사업환산손익 (Foreign currency translation differences for foreign operations)	3,570
6. 특별계정기타포괄손익 (Other comprehensive income arising from separate account)	28,642
X. 당기총포괄손익 (Total comprehensive income for the period)	190,506
당기순이익의귀속 (Profit for the period attributable to :)	189,195
1. 지배기업소유지분순이익 (Shareholders of the Parent Company)	189,030
2. 비지배지분순이익 (Non-controlling interests)	165
총포괄손익의귀속 (Total comprehensive income for the year attributable to)	190,506
1. 지배기업소유지분총포괄손익 (Shareholders of the Parent Company)	190,455
2. 비지배지분총포괄손익 (Non-controlling interests)	51

연결재무상태표

(Consolidated Statements of Financial Position)

2018년 12월 31일 현재
(As of December 31, 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)	204,935
II. 당기손익-공정가치측정 금융자산 (Financial assets at fair value through profit or loss)	682,442
III. 파생금융자산 (Derivative financial assets)	1,865
IV. 상각후원가측정 대출채권 (Loans at amortized cost)	18,788,966
V. 투자금융자산 (Financial investments)	74,619
VI. 관계기업투자 (Investments in associates)	3,606
VII. 유형자산 (Property and equipment)	130,862
VIII. 무형자산 (Intangible assets)	85,214
IX. 이연법인세자산 (Deferred income tax assets)	107,971
X. 기타자산 (Other assets)	448,644
자산총계 (Total assets)	20,529,124
부 채 (Liabilities)	
I. 차입부채 (Debts)	620,126
II. 파생금융부채 (Derivative financial liabilities)	24,713
III. 사채 (Debentures)	13,053,596
IV. 충당부채 (Provisions)	144,261

연결재무상태표

(Consolidated Statements of Financial Position)
2018년 12월 31일 현재
(As of December 31, 2018)

주식회사 KB국민카드와 그 종속기업
KB Kookmin Card and subsidiaries

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
V. 순확정급여부채 (Net defined benefit liabilities)	1,417
VI. 기타부채 (Other liabilities)	2,683,784
부채 총계 (Total liabilities)	16,527,897
자 본 (Equity)	
I. 지배기업 주주지분 (Equity attributable to shareholders of the parent company)	3,999,022
1. 자본금 (Share capital)	460,000
2. 자본잉여금 (Capital surplus)	1,976,820
3. 기타포괄손익누계액 (Accumulated other comprehensive income)	29,353
4. 이익잉여금 (Retained earnings)	1,532,849
II. 비지배지분 (Non-controlling interests)	2,205
자본총계 (Total equity)	4,001,227
부채와 자본총계 (Total liabilities and equity)	20,529,124

연결포괄손익계산서

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(January 1, 2018 ~ December 31, 2018)

주식회사 KB국민카드와 그 종속기업
KB Kookmin Card and subsidiaries

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
I. 순이자이익 (Net interest income)	1,168,079
이자수익 (Interest income)	1,474,171
이자비용 (Interest expense)	(306,092)
II. 순수수료이익 (Net fee and commission income)	264,859
수수료수익 (Fee and commission income)	1,426,647
수수료비용 (Fee and commission expense)	(1,161,788)
III. 당기손익-공정가치측정 금융상품 순손익 (Net gains/(losses) on financial instruments at fair value through profit or loss)	3,866
IV. 기타영업손익 (Net other operating income(expenses))	(133,753)
V. 일반관리비 (General and administrative expenses)	(404,887)
VI. 신용손실충당금전입액 (Provision for credit losses)	(429,068)
VII. 영업이익 (Net operating profit)	469,096
VIII. 영업외손익 (Non-operating profit(loss))	(20,097)
관계기업투자손익 (Share of profit(loss) of associates)	202
기타영업외손익 (Net other non-operating income(expense))	(20,299)
IX. 법인세비용차감전순이익 (Profit before income tax)	448,999
X. 법인세비용 (Income tax expense)	(119,870)
XI. 당기순이익 (Profit for the period)	329,129

연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2018년 1월 1일부터 2018년 12월 31일까지
(January 1, 2018 ~ December 31, 2018)

주식회사 KB국민카드와 그 종속기업
KB Kookmin Card and subsidiaries

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
XII. 법인세비용차감후기타포괄손익 (Other comprehensive income(loss) for the period, net of tax)	(24,939)
당기손익으로 재분류되지 않는 포괄손익 (Items that will not be reclassified to profit or loss)	(6,991)
1. 순확정급여부채의 재측정요소 (Actuarial gains(losses) on post defined benefit pension plans)	(8,797)
2. 기타포괄손익-공정가치 측정 지분상품 관련 손익 (Revaluation gains/(losses) on equity instruments at fair value through other comprehensive income)	1,806
후속적으로 당기손익으로 재분류될 수 있는 포괄손익 (Items that may be reclassified subsequently to profit or loss)	(17,948)
1. 관계기업 기타포괄손익에 대한 지분 (Share of other comprehensive income of associates)	43
2. 현금흐름위험회피 수단의 손익 (Cash flow hedges)	(17,916)
3. 해외사업환산손익 (Foreign currency translation difference for foreign operations)	(75)
XIII. 당기총포괄이익 (Total comprehensive income for the period)	304,190
당기순이익의 귀속 (Profit attributable to:)	329,129
지배기업주주지분순이익 (Shareholders of the parent entity)	329,155
비지배지분순이익 (Non-controlling interests)	(26)
당기총포괄이익의 귀속 (Total comprehensive income attributable to:)	304,190
지배기업주주지분총포괄이익 (Shareholders of the parent entity)	304,223
비지배지분총포괄이익 (Non-controlling interest)	(33)

연결재무상태표

(Consolidated Statements of Financial Position)

2018년 12월 31일 현재
(As of December 31, 2018)

KB자산운용주식회사와 그 종속회사
KB Asset Management and subsidiaries

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
자 산 (Assets)	
I. 현금 및 예치금 (Cash and due from financial institutions)	11,432
II. 당기손익인식금융자산 (Financial assets at fair value through profit or loss)	168,184
III. 기타포괄손익-공정가치측정유가증권 (Fair value through other comprehensive income)	32,587
IV. 파생금융자산 (Derivative financial assets)	137
V. 대출채권 (Loans)	1,812
VI. 유형자산 (Property and equipment)	3,633
VII. 기타금융자산 (Other financial assets)	24,992
VIII. 매각예정자산 (Assets held for sale)	-
IX. 이연법인세자산 (Deferred income tax assets)	6,235
X. 기타자산 (Other assets)	5,244
자산총계 (Total assets)	254,256
부 채 (Liabilities)	
I. 예수부채 (Deposits)	82
II. 차입부채 (Debts)	25,100
III. 기타금융부채 (Other financial liabilities)	57,933
IV. 충당부채 (Provisions)	624

연결재무상태표

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(As of December 31, 2018)

KB자산운용주식회사와 그 종속회사
KB Asset Management and subsidiaries

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
V. 순확정급여부채 (Defined benefit liabilities)	213
VI. 파생상품부채 (Derivative liabilities)	-
V. 기타부채 (Other liabilities)	23,552
부채 총계 (Total liabilities)	107,504
자 본 (Equity)	
I. 지배기업주주지분 (Equity attributable to shareholders of the parent company)	146,752
1. 자본금 (Share capital)	38,338
2. 자본잉여금 (Capital surplus)	246
3. 기타포괄손익누계액 (Accumulated other comprehensive income)	147
4. 이익잉여금 (Retained earnings)	108,021
II. 비지배지분 (Non-controlling interests)	-
자본총계 (Total equity)	146,752
부채와 자본총계 (Total liabilities and equity)	254,256

연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2018년 1월 1일부터 2018년 12월 31일까지
(January 1, 2018 ~ December 31, 2018)

KB자산운용주식회사와 그 종속회사
KB Asset Management and subsidiaries

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
I. 영업수익 (Operating income)	130,027
수수료수익 (Commissions received)	123,199
이자수익 (Interest income)	3,117
1. 기타포괄손익-공정가치측정 및 상각후원가 측정 금융상품 이자수익 (Interest income from financial instruments at fair value through other comprehensive income and amortized cost)	979
2. 당기손익-공정가치측정 금융상품 이자수익 (Interest income from financial instruments at fair value through profit or loss)	2,138
배당금수익 (Dividend income)	77
금융상품평가 및 처분이익 (Gain on valuation(sales) of financial assets)	2,618
외환거래이익 (Gain on foreign transactions)	663
기타영업수익 (Others)	353
II. 영업비용 (Operating expenses)	75,542
수수료비용 (Commissions expense)	9,923
이자비용 (Interest expense)	18
금융상품평가 및 처분손실 (Loss on valuation(sales) of financial assets)	8,402
외환거래손실 (Loss on foreign transactions)	334
제전입액 (Transfers)	-
판매비와관리비 (General and administrative expenses)	56,624
기타영업비용 (Others)	241

연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)
2018년 1월 1일부터 2018년 12월 31일까지
(January 1, 2018 ~ December 31, 2018)

KB자산운용주식회사와 그 종속회사
KB Asset Management and subsidiaries

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
III. 영업이익 (Operating profit)	54,485
IV. 영업외수익 (Non-operating income)	161
V. 영업외비용 (Non-operating expenses)	1,675
VI. 법인세비용차감전순이익 (Net income before income tax from continuing operations)	52,971
VII. 법인세비용 (Income tax expense from continuing operations)	13,385
VIII. 당기순이익 (Net income)	39,586
IX. 기타포괄손익 (Other comprehensive gain)	568
당기순익으로 재분류되지 않는 포괄손익 (Items that will not be reclassified subsequently to profit or loss)	
1. 순확정급여부채 재측정요소 (Remeasurements of defined benefit plans)	12
후속적으로 당기순익으로 재분류되는 포괄손익 (Items that may be subsequently reclassified to profit or loss)	
1. 매도가능금융자산평가손익 (Gain on valuation of financial assets available for sale)	509
2. 해외사업장환산손익 (Foreign currency translation differences for foreign operations)	47
X. 총포괄이익 (Total comprehensive income)	40,154
연결순손익의 귀속 (Profit for the period attributable to)	
1. 지배기업주주지분순이익 (Shareholders of the Parent Company)	39,586
2. 비지배지분순이익 (Non-controlling interests)	-
연결총포괄손익의 귀속 (Total comprehensive income for the year attributable to)	

연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

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(January 1, 2018 ~ December 31, 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)	40,154
2. 비지배지분총포괄이익 (Non-controlling interests)	-

재무상태표

(Statements of Financial Position)
2018년 12월 31일 현재
(As of December 31, 2018)

KB캐피탈 주식회사
KB Capital Co.,Ltd.

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
자 산 (Assets)	
I. 현금 및 현금성자산 (Cash and cash equivalents)	90,244
II. 매도가능금융자산 (Financial assets available for sale)	23,707
III. 대여금 및 수취채권 (Loans and receivables)	8,192,866
IV. 유형자산 (Property and equipment)	22,704
V. 무형자산 (Intangible assets)	30,013
VI. 투자부동산 (Investment property)	-
VII. 기타자산 (Other assets)	1,182,157
자산총계 (Total assets)	9,541,690
부 채 (Liabilities)	
I. 차입부채 (Debts)	209,638
II. 발행사채 (Debenture issued)	7,608,388
III. 충당부채 (Provisions)	670
IV. 순확정급여부채 (Net defined benefit liabilities)	985
V. 당기법인세부채 (Current tax liabilities)	13,924
VI. 기타금융부채 (Other financial liabilities)	572,194
VII. 기타부채 (Other liabilities)	68,824

재무상태표

(Statements of Financial Position)

2018년 12월 31일 현재

(As of December 31, 2018)

KB캐피탈 주식회사
KB Capital Co.,Ltd.

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
VIII. 이연법인세부채 (Deferred tax liabilities)	48,134
IX. 파생상품부채 (Derivative Instruments Liabilities)	-
부채 총계 (Total liabilities)	8,522,756
자 본 (Equity)	
I. 자본금 (Capital stock)	107,461
II. 신종자본증권 (Hybrid bond)	299,322
III. 기타자본구성요소 (Elements of other shareholders' equity)	85,120
IV. 이익잉여금 (Retained earnings)	527,032
자본총계 (Total equity)	1,018,934
부채와 자본총계 (Total liabilities and equity)	9,541,690

연결포괄손익계산서

(Income Statements)

2018년 1월 1일부터 2018년 12월 31일까지
(January 1, 2018 ~ December 31, 2018)

KB캐피탈 주식회사
KB Capital Co.,Ltd.

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
I. 영업이익 (Operating profit)	155,899
순이자이익 (Net interest income)	306,582
순수수료이익 (Net fee and commission income)	181,661
당기손익금융자산 관련손익 (Gain on financial assets at fair value through profit or loss)	310
신용손실에 대한 손상차손 (Impairment loss on credit loss)	92,276
일반관리비 (General and administrative expenses)	98,643
기타영업손익 (Other operating profit)	(141,734)
II. 영업외손익 (Non-operating profit(loss))	1,870
III. 법인세비용차감전순이익 (Profit before income tax)	157,769
IV. 법인세비용 (Income tax expense)	44,347
V. 당기순이익 (Profit for the period)	113,422
VI. 기타포괄손익 (Other comprehensive gain(loss))	(109)
VII. 총포괄이익 (Total comprehensive income)	113,313

연결재무상태표

(Consolidated Statements of Financial Position)

2018년 12월 31일 현재
(As of December 31, 2018)KB생명보험주식회사와 그 종속회사
KB Life Insurance and subsidiaries(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
자 산 (Assets)	
I. 현금및예치금 (Cash and due from financial institutions)	385,754
II. 금융자산 (Financial assets)	7,762,054
III. 재보험자산 (Reinsurance assets)	2,360
IV. 신계약비 (Deferred acquisition costs)	133,037
V. 유형자산 (Property and equipment)	3,679
VI. 무형자산 (Intangible assets)	14,895
VII. 당기법인세자산 (Current tax assets)	-
VIII. 이연법인세자산 (Deferred tax assets)	-
IX. 기타자산 (Other assets)	6,913
X. 특별계정자산 (Separate account assets)	1,371,688
자산총계 (Total assets)	9,680,379
부 채 (Liabilities)	
I. 보험부채 (Policy reserve)	7,366,191
II. 계약자지분조정 (Policy reserve adjustment)	1,359
III. 금융부채 (Financial liabilities)	24,163
IV. 이연법인세부채 (Deferred tax liabilities)	1,012

연결재무상태표

(Consolidated Statements of Financial Position)

2018년 12월 31일 현재
(As of December 31, 2018)KB생명보험주식회사와 그 종속회사
KB Life Insurance and subsidiaries(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
V. 총당부채 (Provisions)	2,934
VI. 퇴직급여부채 (Reserve for severance benefits)	425
VII. 기타부채 (Other liabilities)	143,927
VIII. 특별계정부채 (Separate account liabilities)	1,588,136
부채 총계 (Total liabilities)	9,128,148
자 본 (Equity)	
I. 지배기업주주지분 (Shareholders of the parent company)	552,231
1. 자본금 (Capital stock)	456,000
2. 자본조정 (Capital adjustment)	-
3. 기타포괄손익누계액 (Other comprehensive income)	(27,090)
4. 이익잉여금 (Retained earnings)	123,321
II. 비지배지분 (Non-controlling interests)	-
자본총계 (Total equity)	552,231
부채와 자본총계 (Total liabilities and equity)	9,680,379

연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2018년 1월 1일부터 2018년 12월 31일까지

(January 1, 2018 ~ December 31, 2018)

KB생명보험주식회사와 그 종속회사
KB Life Insurance and subsidiaries

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
I. 영업수익 (Operating income)	1,298,193
보험료수익 (Premium income)	877,278
재보험수익 (Reinsurance income)	8,895
책임준비금환입액 (Reversal of insurance reserve)	47,884
이자수익 (Interest income)	185,171
당기손익-공정가치측정 금융상품 관련 이익 (Gains on financial instruments at fair value through profit or loss)	71,997
기타포괄손익-공정가치측정 금융상품 관련 이익 (Gains on financial instruments at fair value through other comprehensive income)	11,315
파생상품평가 및 거래이익 (Gains on valuation(sales) of derivatives)	8,434
특별계정수입수수료 (Separate account commission received)	62,891
특별계정수익 (Separate account income)	296
기타영업수익 (Other operation income)	24,034
II. 영업비용 (Operating expenses & claims)	1,275,612
책임준비금전입액 (Increase in policy reserve)	-
지급보험금 (Claim & surrender)	987,184
재보험비용 (Reinsurance expenses)	12,339
사업비 (Operating expenses)	83,212
신계약비상각비 (Amortization of deferred acquisition cost)	130,831
재산관리비 (Investment administrative expenses)	3,499

연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2018년 1월 1일부터 2018년 12월 31일까지

(January 1, 2018 ~ December 31, 2018)

KB생명보험주식회사와 그 종속회사
KB Life Insurance and subsidiaries

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
당기손익-공정가치측정 금융상품 관련 손실 (Losses on financial instruments at fair value through profit or loss)	9,857
기타포괄손익-공정가치측정 금융상품 관련 손실 (Losses on financial instruments at fair value through other comprehensive income)	105
파생상품평가 및 처분손실 (Losses on valuation(sales) of derivatives)	36,739
특별계정비용 (Separate account expenses)	296
기타영업비용 (Other operating losses)	11,550
III. 영업이익(손실) (Operating income(Losses))	22,582
IV. 영업외수익 (Non-operating income)	192
V. 영업외비용 (Non-operating expenses)	1,618
VI. 법인세차감전이익 (Profit before tax expense)	21,156
VII. 법인세비용 (Income tax expense)	6,332
VIII. 당기순이익 (Net income)	14,824
IX. 기타포괄손익 (Other comprehensive income for the period)	10,237
당기손익으로 재분류되지 않는 항목 (Items that will not be reclassified to profit or loss)	
1. 순확정급여부채의 재 측정 요소 (Actuarial gains(losses) on post defined benefit pension plans)	(2)
2. 기타포괄손익-공정가치측정 금융상품의 평가이익(손실) (Gain(Losses) on valuation of financial instruments at fair value through other comprehensive income)	8,076
후속적으로 당기손익으로 재분류될 수 있는 항목 (Items that may be reclassified subsequently to profit or loss)	
1. 기타포괄손익-공정가치측정 금융상품의 평가이익(손실) (Gain on valuation of available-for-sales securities)	9,141
2. 특별계정기타포괄손익 (Other comprehensive income from Separate account)	66
3. 손익변동성조정손익 (Overlay approach-adjustment)	(7,044)
X. 당기포괄이익 (Total comprehensive income for the period)	25,062

재무상태표

(Statements of Financial Position)
2018년 12월 31일 현재
(As of December 31, 2018)

KB부동산신탁 주식회사
KB Real Estate Trust Co.,Ltd.

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
자 산 (Assets)	
I. 현금 및 예치금 (Cash and due from financial institutions)	138,042
현금 및 현금성 자산 (Cash and cash equivalents)	131,599
예치금 (Deposits)	6,443
II. 증권 (Securities)	30,526
당기손익-공정가치측정 유가증권 (Securities at fair value through profit or loss)	30,526
관계회사투자지분 (Investments in associates)	-
III. 파생상품자산 (Derivative assets)	-
IV. 대출채권 (Loans)	91,015
대여금 (Loans)	-
신탁계정대 (Loans to trust)	109,357
대손충당금(-) (Allowance for doubtful accounts)	(18,342)
V. 유형자산 (Property and equipment)	2,605
VI. 기타자산 (Other assets)	30,875
자산총계 (Total assets)	293,063
부 채 (Liabilities)	
I. 차입부채 (Debts)	-

재무상태표

(Statements of Financial Position)

2018년 12월 31일 현재
(As of December 31, 2018)

KB부동산신탁 주식회사
KB Real Estate Trust Co.,Ltd.

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
II. 기타부채 (Other liabilities)	57,229
부채 총계 (Total liabilities)	57,229
자 본 (Equity)	235,834
I. 자본금 (Share capital)	80,000
II. 기타포괄손익누계액 (Accumulated other comprehensive income)	(402)
III. 이익잉여금 (Retained earnings)	156,236
자본총계 (Total equity)	235,834
부채와 자본총계 (Total liabilities and equity)	293,063

손익계산서

(Income Statements)

2018년 1월 1일부터 2018년 12월 31일까지
(January 1, 2018 ~ December 31, 2018)

KB부동산신탁 주식회사
KB Real Estate Trust Co.,Ltd.

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
I. 영업수익 (Operating income)	114,639
수수료수익 (Commissions received)	106,345
증권평가 및 처분이익 (Gains on valuation(sales) of Securities)	-
이자수익 (Interest income)	7,544
대출채권 관련 이익 (Income from trading loans)	-
기타의 영업수익 (Other operating income)	750
II. 영업비용 (Operating expenses)	50,121
증권평가 및 처분손실 (Loss on valuation(sales) of Securities)	12
이자비용 (Interest expenses)	1
대출평가 및 처분손실 (Loss on valuation and disposal of loans receivable)	17,309
외환거래손실 (Loss on foreign transactions)	-
판매비와관리비 (General and administrative expenses)	31,406
기타의 영업비용 (Other operating expenses)	1,393
III. 영업이익(손실) (Operating profit(loss))	64,518
IV. 영업외수익 (Non-operating income)	12
V. 영업외비용 (Non-operating expenses)	754
VI. 법인세비용차감전계속사업손익 (Net income(loss) before income tax from continuing operations)	63,776

손익계산서

(Income Statements)

2018년 1월 1일부터 2018년 12월 31일까지
(January 1, 2018 ~ December 31, 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)	16,772
Ⅷ. 계속사업이익 (Net income (loss) from continuing operations)	47,004
Ⅸ. 중단사업손익 (Net income (loss) from discontinued operations)	-
X. 당기순이익 (Net income)	47,004

재무상태표

(Statements of Financial Position)
2018년 12월 31일 현재
(As of December 31, 2018)

주식회사 KB저축은행
KB Saving Bank Co.,Ltd.

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
자 산 (Assets)	1,388,844
I. 현금 및 예치금 (Cash and due from financial institutions)	185,749
II. 유가증권 (Securities)	25,195
III. 대출채권 (Loans)	1,070,134
IV. 유형자산 (Tangible assets)	17,876
V. 기타자산 (Other assets)	89,889
자산총계 (Total assets)	1,388,844
부 채 (Liabilities)	1,186,870
I. 예수금 (Deposits)	1,152,878
II. 기타부채 (Other liabilities)	33,993
부채 총계 (Total liabilities)	1,186,870
자 본 (Equity)	201,973
I. 자본금 (Capital stock)	40,010
II. 자본잉여금 (Capital surplus)	125,504
III. 이익잉여금 (Retained earnings)	39,068
IV. 기타포괄손익누계액 (Accumulated other comprehensive income)	(2,608)
자본총계 (Total equity)	201,973
부채와 자본총계 (Total liabilities and equity)	1,388,843

손익계산서

(Income Statements)

2018년 1월 1일부터 2018년 12월 31일까지
(January 1, 2018 ~ December 31, 2018)

주식회사 KB저축은행
KB Saving Bank Co.,Ltd.

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
I. 영업수익 (Operating income)	85,346
이자수익 (Interest income)	80,959
1. 예치금이자 (Interest on deposits)	2,844
2. 단기매매증권이자 (Interest on trading securities)	-
3. 매도가능증권이자 (Interest on securities available for sale)	1,068
4. 대출금이자 (Interest on loans & discounts)	76,967
5. 기타이자수익 (Other operating income)	80
유가증권평가및처분이익 (Gains on valuation(sales) of Securities)	19
대출채권평가및처분이익 (Gains on valuation(sales) of Loans)	-
수수료수익 (Fee and commission income)	3,810
기타영업수익 (Other operation income)	204
배당금수익 (Dividend income)	354
II. 영업외수익 Non-operating income	134
III. 영업비용 Operating expenses & claims	70,022
이자비용 (Interest expense)	23,619
1. 예수금이자 (Interest on deposits)	23,569
2. 기타이자비용 (3) Interest on others	50

손익계산서

(Income Statements)

2018년 1월 1일부터 2018년 12월 31일까지
(January 1, 2018 ~ December 31, 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)	13,295
1. 대손상각비 (Bad debt expense)	13,295
수수료비용 (Fee and commission expense)	4,333
기타영업비용 (Other operating losses)	4,897
판매비와관리비 (Selling and administrative expenses)	23,878
IV. 영업외비용 (Non-operating expenses)	391
V. 법인세차감전순손익 (Income before income tax expenses)	15,067
VI. 당기순이익 (Net income)	11,018

연결재무상태표

(Consolidated Statements of Financial Position)

2018년 12월 31일 현재
(As of December 31, 2018)

KB인베스트먼트와 그 종속회사
KB Investment and subsidiaries

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
자 산 (Assets)	
I. 현금 및 현금성 자산 (Cash and cash equivalents)	85,914
II. 예치금 (Due from bank)	4,345
III. 창업투자자산 (Investment in small and medium sized enterprises)	425,103
IV. PEF 투자자산 (Investment in PEF)	8,165
V. 기타자산 (Other assets)	5,174
자산총계 (Total assets)	528,701
부 채 (Liabilities)	
I. 단기차입금 (Short-term borrowings)	50,000
II. 확정급여부채 (Allowance for retirement and severance benefit)	55
III. 파생상품부채 (Derivative debts)	-
IV. 기타부채 (Other liabilities)	324,869
부채 총계 (Total liabilities)	374,924
자 본 (Equity)	
I. 자본금 (Capital stock)	44,759
II. 자본잉여금 (Capital surplus)	18,887
III. 기타포괄손익누계액 (Accumulated other comprehensive income)	(66)
IV. 이익잉여금 (Retained earnings)	90,196

연결재무상태표

(Consolidated Statements of Financial Position)

2018년 12월 31일 현재
(As of December 31, 2018)

KB인베스트먼트와 그 종속회사
KB Investment and subsidiaries

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
자본총계 (Total equity)	153,776
부채와 자본총계 (Total liabilities and equity)	528,701

연결손익계산서

(Consolidated Income Statements)
2018년 1월 1일부터 2018년 12월 31일까지
(January 1, 2018 ~ December 31, 2018)

KB인베스트먼트와 그 종속회사
KB Investment and subsidiaries

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
I. 영업수익 (Operating revenues)	114,914
창업투자수익 (Revenues on investments in small and medium-size enterprises)	112,626
PEF 투자수익 (Revenues on Investments in PEF)	564
운용수익 (Other investment revenues)	1,714
경영자문료수익 (Consulting fees)	10
소수주주지분손실 (Net expenses in minority interest)	-
II. 영업비용 (Operating expenses)	94,573
투자및금융비용 (Investment and financial expenses)	2,437
창업투자비용 (Expenses on investments in small and medium-size enterprises)	30,841
PEF 투자비용 (Expenses on investments in PEF)	674
일반관리비 (Administrative expenses)	10,439
소수주주지분순이익 (Net income in minority interest)	50,182
III. 영업이익 (Operating income(losses))	20,341
IV. 영업외수익 (Non-operating income)	0
V. 영업외비용 (Non-operating expenses)	44
VI. 법인세비용차감전계속사업손익 (Continuing operation income before income tax)	20,297
VII. 계속사업손익법인세비용 (Income tax expense)	5,766
VIII. 당기순이익 (Net income for the year)	14,532

재무상태표

(Statements of Financial Position)
2018년 12월 31일 현재
(As of December 31, 2018)

KB데이터시스템
KB Data Systems

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
자 산 (Assets)	
I. 유동자산 (Current assets)	33,881
당좌자산 (Quick assets)	33,881
1. 현금및현금성자산 (Cash and cash equivalents)	6,559
2. 단기금융상품 (Short-term financial instruments)	11,500
3. 매출채권 (Accounts receivable)	2,230
4. 대손충당금 (Allowance for doubtful accounts)	(2)
5. 기타 (Others)	13,594
재고자산 (Inventories)	-
상품 (Merchandise)	-
II. 비유동자산 (Non-current assets)	6,316
투자자산 (Investments assets)	557
유형자산 (Tangible assets)	270
무형자산 (Intangible assets)	1,467
기타비유동자산 (Other non-current assets)	4,022
자산총계 (Total assets)	40,197
부 채 (Liabilities)	
I. 유동부채 (Current liabilities)	19,904

재무상태표

(Statements of Financial Position)

2018년 12월 31일 현재
(As of December 31, 2018)

KB데이터시스템
KB Data Systems

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
매입채무 (Accounts payable)	10,504
미지급비용 (Accrued expenses)	5,320
기타 (Others)	4,080
II. 비유동부채 (Long-term liabilities)	3,884
퇴직급여충당금 (Accrued severance benefits)	3,066
장기미지급비용 (Long-term Accrued expenses)	818
부채 총계 (Total liabilities)	23,788
자 본 (Equity)	
I. 자본금 (Capital stock)	8,000
II. 기타포괄손익누계액 (Accumulated other comprehensive income)	(3,460)
III. 이익잉여금 (Retained earnings)	11,869
자본총계 (Total equity)	16,409
부채와 자본총계 (Total liabilities and equity)	40,197

손익계산서

(Income Statements)

2018년 1월 1일부터 2018년 12월 31일까지
(January 1, 2018 ~ December 31, 2018)

KB데이터시스템
KB Data Systems

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
I. 매출 (Sales)	131,374
상품매출 (Sales of merchandise)	8,070
용역수익 (Service revenue)	123,304
II. 매출원가 (Cost of sales)	121,070
상품매출원가 (Cost of merchandise)	7,254
용역매출원가 (Cost of service)	113,816
III. 매출총이익 (Gross profit)	10,304
IV. 판매비와관리비 (Selling and administrative expenses)	6,524
인건비 (Payroll)	3,873
경비 (Expenses)	2,651
V. 영업이익 (Operating income)	3,780
VI. 영업외수익 (Non-operating income)	454
VII. 영업외비용 (Non-operating expenses)	169
VIII. 법인세비용차감전순이익 (Income before income tax)	4,065
IX. 법인세비용 (Income tax expenses)	1,123
X. 당기순이익 (Net income for the period)	2,942

재무상태표

(Statements of Financial Position)

2018년 12월 31일 현재
(As of December 31, 2018)

KB신용정보
KB Credit Information

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
자 산 (Assets)	
I. 유동자산 (Current assets)	10,760
현금및현금성자산 (Cash and cash equivalents)	2,857
단기금융상품 (Short-term financial instruments)	4,678
매출채권 (Trade receivables)	3,102
기타 (Others)	123
II. 비유동자산 (Non-current assets)	15,517
장기금융상품 (Long-term financial instruments)	0
유형자산 (Tangible assets)	8,783
무형자산 (Intangible assets)	881
이연법인세자산 (Deferred income tax assets)	888
임차보증금 (Guarantee deposits)	4,964
기타보증금 (Other deposits received)	-
자산총계 (Total assets)	26,276
부 채 (Liabilities)	
I. 유동부채 (Current liabilities)	4,434
미지급비용 (Accrued expenses)	2,587
예수금 (Withholdings)	1,207

재무상태표

(Statements of Financial Position)

2018년 12월 31일 현재
(As of December 31, 2018)

KB신용정보
KB Credit Information

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
미지급금 (Non-trade payables)	640
미지급법인세 (Income taxes payable)	-
II. 비유동부채 (Long-term liabilities)	6,608
확정급여부채 (Liabilities for defined benefit obligations)	2,539
장기성미지급금 (Long-term non-trade payables)	345
기타충당부채 (Provision for other estimated liabilities)	5,848
부채 총계 (Total liabilities)	11,042
자 본 (Equity)	
I. 자본금 (Capital stock)	6,262
II. 자본잉여금 (Additional paid-in and other capital)	1,422
III. 이익잉여금 (Retained earnings)	7,498
IV. 기타포괄손익누계액 (Accumulated other comprehensive income)	53
자본총계 (Total equity)	15,235
부채와 자본총계 (Total liabilities and equity)	26,276

손익계산서

(Income Statements)

2018년 1월 1일부터 2018년 12월 31일까지
(January 1, 2018 ~ December 31, 2018)

KB신용정보

KB Credit Information

(단위: 백만원)

(in million won)

과목명(Description)	금액(Amount)
I. 매출 (Sales)	35,219
용역수입 (Revenues-services)	35,219
II. 매출원가 (Cost of service)	18,435
III. 매출총이익 (Gross profit)	16,784
IV. 판매비와관리비 (Selling and administrative expenses)	14,715
V. 영업이익 (Operating income)	2,069
VI. 금융수익 (Finance revenues)	186
VII. 기타수익 (Other revenues)	54
VIII. 기타비용 (Other expenses)	2,015
IX. 법인세차감전순이익 (Income before income tax expenses)	294
X. 법인세비용 (Income tax expenses)	108
XI. 당기순이익 (Net income)	185