



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

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*b KB신용정보 KB Credit Information

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PL

Disclaimer

본 재무제표는 한국채택국제회계기준(K-IFRS)에 따라 연결기준으로 작성되었으며, 당사 외부감사인의 회계검토가 완료되지 않은 상태이므로 수치 중 일부가 회계검토 과정에서 변경될 수 있습니다.

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

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

연결재무상태표

(Consolidated Statements of Financial Position)

2019년 6월 30일 현재

(As of June 30, 2019)

㈜ 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)	22,521,290
II. 당기손익-공정가치측정 금융자산 (Financial assets at fair value through profit or loss)	48,716,904
III. 파생금융자산 (Derivative financial assets)	2,891,518
IV. 상각후원가측정 대출채권 (Loans at amortized cost)	324,900,461
V. 투자금융자산 (Financial investments)	64,290,715
VI. 관계기업 및 공동기업 투자 (Investments in associates and joint ventures)	521,887
VII. 유형자산 (Property and equipment)	4,907,014
VIII. 투자부동산 (Investment property)	2,591,919
IX. 무형자산 (Intangible assets)	2,713,696
X. 당기법인세자산 (Current income tax assets)	19,310
XI. 이연법인세자산 (Deferred income tax assets)	4,338
XII. 매각예정자산 (Assets held for sale)	13,084
XIII. 기타자산 (Other assets)	24,086,930
자산총계 (Total assets)	498,179,066
부 채 (Liabilities)	
I. 당기손익-공정가치측정 금융부채 (Financial liabilities at fair value through profit or loss)	17,282,640

연결재무상태표

(Consolidated Statements of Financial Position)
2019년 6월 30일 현재
(As of June 30, 2019)

(주) KB금융지주와 그 종속회사

(단위: 백만원)

KB Financial Group Inc. and subsidiaries

(in million won)

과목명(Description)	금액(Amount)
II. 파생금융부채 (Derivative financial liabilities)	3,257,205
III. 예수부채 (Deposits)	288,423,297
IV. 차입부채 (Debts)	30,219,021
V. 사채 (Debentures)	50,851,003
VI. 총당부채 (Provisions)	536,814
VII. 순확정급여부채 (Defined benefit liabilities)	338,239
VIII. 당기법인세부채 (Current income tax liabilities)	326,248
IX. 이연법인세부채 (Deferred income tax liabilities)	836,954
X. 보험계약부채 (Insurance contract liabilities)	34,226,218
XI. 기타부채 (Other liabilities)	34,679,117
부채총계 (Total liabilities)	460,976,756
자 본 (Equity)	
I. 지배기업 주주지분 (Equity attributable to shareholders of the parent company)	37,192,215
1. 자본금 (Share capital)	2,090,558
2. 신종자본증권 (Hybrid financial instrument)	399,085
3. 자본잉여금 (Capital surplus)	17,123,338
4. 기타포괄손익누계액 (Accumulated other comprehensive income)	476,423

연결재무상태표

(Consolidated Statements of Financial Position)

2019년 6월 30일 현재

(As of June 30, 2019)

(주) KB금융지주와 그 종속회사

(단위: 백만원)

KB Financial Group Inc. and subsidiaries

(in million won)

과목명(Description)	금액(Amount)
5. 이익잉여금 (Retained earnings)	18,338,999
6. 자기주식 (Treasury shares)	(1,236,188)
II. 비지배지분 (Non-controlling interests)	10,095
자본총계 (Total equity)	37,202,310
부채와 자본총계 (Total liabilities and equity)	498,179,066

연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2019년 1월 1일부터 2019년 6월 30일까지

(January 1, 2019 ~ June 30, 2019)

㈜ KB금융지주와 그 종속회사

KB Financial Group Inc. and subsidiaries

(단위: 백만원)

(in million won)

과목명(Description)	금액(Amount)
I. 순이자이익 (Net interest income)	4,549,167
이자수익 (Interest income)	7,340,389
1. 기타포괄손익-공정가치측정 및 상각후원가 측정 금융상품 이자수익 (Interest income from financial instruments at fair value through other comprehensive income and amortized cost)	6,973,537
2. 당기손익-공정가치측정 금융상품 이자수익 (Interest income from financial instruments at fair value through profit or loss)	366,852
이자비용 (Interest expense)	(2,791,222)
II. 순수수수료이익 (Net fee and commission income)	1,135,678
수수료수익 (Fee and commission income)	1,877,476
수수료비용 (Fee and commission expense)	(741,798)
III. 순보험손익 (Net insurance income)	230,578
보험수익 (Insurance income)	6,156,219
보험비용 (Insurance expense)	(5,925,641)
IV. 당기손익-공정가치측정 금융상품 순손익 (Net gains/(losses) on financial instruments at fair value through profit or loss)	344,365
V. 기타영업손익 (Net other operating income(expenses))	(495,791)
VI. 일반관리비 (General and administrative expenses)	(3,000,845)
VII. 신용손실충당금 반영전 영업이익 (Operating profit before provision for credit losses)	2,763,152
VIII. 신용손실충당금전입액 (Provision for credit losses)	(293,745)

연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2019년 1월 1일부터 2019년 6월 30일까지

(January 1, 2019 ~ June 30, 2019)

(주) KB금융지주와 그 종속회사

KB Financial Group Inc. and subsidiaries

(단위: 백만원)

(in million won)

과목명(Description)	금액(Amount)
IX. 영업이익 (Net operating profit)	2,469,407
X. 영업외손익 (Non-operating profit(loss))	55,341
1. 관계기업 및 공동기업 투자손익 (Share of profit of associates and joint ventures)	4,782
2. 기타영업외손익 (Net other non-operating income(expense))	50,559
XI. 법인세비용차감전순이익 (Profit before income tax)	2,524,748
XII. 법인세비용 (Income tax expense)	(687,351)
XIII. 당기순이익 (Profit for the period)	1,837,397
XIV. 법인세비용차감후기타포괄손익 (Other comprehensive income(loss) for the period, net of tax)	280,576
당기손익으로 재분류되지 않는 포괄손익 (Items that will not be reclassified to profit or loss)	(59,158)
1. 순확정급여부채의 재측정요소 (Actuarial gains(losses) on post defined benefit pension plans)	(4,738)
2. 기타포괄손익-공정가치 측정 지분상품 관련 손익 (Revaluation gains/(losses) on equity instruments at fair value through other comprehensive income)	(32,490)
3. 당기손익-공정가치지정 금융부채 신용위험 변동손익 (Fair value changes on financial liabilities designated at fair value due to own credit risk)	(21,930)
후속적으로 당기손익으로 재분류될 수 있는 포괄손익 (Items that may be reclassified subsequently to profit or loss)	339,734
1. 외환차이 (Exchange differences on translating foreign operations)	55,306
2. 기타포괄손익-공정가치 측정 금융상품 관련 손익 (Net gains/(losses) on financial instruments at fair value through other comprehensive income)	151,531
3. 관계기업 및 공동기업 기타포괄손익에 대한 지분 (Shares of other comprehensive income of associates and joint ventures)	5,935

연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2019년 1월 1일부터 2019년 6월 30일까지

(January 1, 2019 ~ June 30, 2019)

(주) KB금융지주와 그 종속회사

KB Financial Group Inc. and subsidiaries

(단위: 백만원)

(in million won)

과목명(Description)	금액(Amount)
4. 현금흐름위험회피손익 (Cash flow hedges)	(38,358)
5. 해외사업장순투자위험회피수단의 손익 (Gains(losses) on hedging instruments of a net investment in a foreign operation)	(8,026)
6. 특별계정 기타포괄손익 (Other comprehensive income(loss) arising from separate account)	32,070
7. 손익변동성 조정손익 (Net gains/(losses) on overlay adjustment)	141,276
XV. 당기총포괄이익 (Total comprehensive income for the period)	2,117,973
당기순이익의 귀속 (Profit attributable to:)	1,837,397
1. 지배기업주주지분순이익 (Shareholders of the parent entity)	1,836,844
2. 비지배지분순이익 (Non-controlling interests)	553
당기총포괄이익 귀속 (Total comprehensive income attributable to:)	2,117,973
1. 지배기업주주지분총포괄이익 (Shareholders of the parent entity)	2,117,052
2. 비지배지분총포괄이익 (Non-controlling interests)	921
XVI. 주당이익(단위: 원) (Earnings per share)(in won)	
기본주당이익 (Basic earnings per share)	4,678원
희석주당이익 (Diluted earnings per share)	4,647원

재무상태표

(Separate Statements of Financial Position)
2019년 6월 30일 현재
(As of June 30, 2019)

㈜ 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)	66,283
II. 당기손익-공정가치측정 금융자산 (Financial assets at fair value through profit or loss)	474,105
III. 상각후원가측정 대출채권 (Loans at amortized cost)	120,000
IV. 종속기업 투자 (Investments in subsidiaries)	24,162,116
V. 유형자산 (Property and equipment)	5,508
VI. 무형자산 (Intangible assets)	10,182
VII. 이연법인세자산 (Deferred income tax assets)	6,733
VIII. 기타자산 (Other assets)	508,006
자산총계 (Total assets)	25,352,933
부 채 (Liabilities)	
I. 사채 (Debentures)	5,542,687
II. 순확정급여부채 (Defined benefit liabilities)	1,351
III. 당기법인세부채 (Current income tax liabilities)	319,228
IV. 기타부채 (Other liabilities)	206,955
부채 총계 (Total liabilities)	6,070,221
자 본 (Equity)	

재무상태표

(Separate Statements of Financial Position)

2019년 6월 30일 현재

(As of June 30, 2019)

(주) KB금융지주

KB Financial Group Inc.

(단위: 백만원)

(in million won)

과목명(Description)	금액(Amount)
I. 자본금 (Share capital)	2,090,558
II. 자본잉여금 (Capital surplus)	399,085
III. 신종자본증권 (Hybrid financial instrument)	14,742,814
IV. 기타포괄손익누계액 (Accumulated other comprehensive income)	(7,185)
V. 이익잉여금 (Retained earnings)	3,293,628
VI. 자기주식 (Treasury Shares)	(1,236,188)
자본총계 (Total equity)	19,282,712
부채와 자본총계 (Total liabilities and equity)	25,352,933

포괄손익계산서

(Separate Statements of Comprehensive Income)
 2019년 1월 1일부터 2019년 6월 30일까지
 (January 1, 2019 ~ June 30, 2019)

(주) KB금융지주
 KB Financial Group Inc.

(단위: 백만원)
 (in million won)

과목명(Description)	금액(Amount)
I. 순이자이익 (Net interest income)	(59,425)
이자수익 (Interest income)	5,321
이자비용 (Interest expense)	(64,746)
II. 순수수료이익 (Net fee and commission income)	(2,868)
수수료수익 (Fee and commission income)	350
수수료비용 (Fee and commission expense)	(3,218)
III. 당기손익-공정가치측정 금융상품 순손익 (Net gains/(losses) on financial instruments at fair value through profit or loss)	9,765
IV. 기타영업손익 (Net other operating income(expenses))	926,934
V. 일반관리비 (General and administrative expenses)	(30,942)
VI. 신용손실충당금 반영전 영업이익 (Operating profit before provision for credit losses)	843,464
VII. 신용손실충당금전입액 (Provision for credit losses)	-
VIII. 영업이익 (Net operating profit)	843,464
IX. 영업외손익 (Non-operating profit(loss))	(48)
X. 법인세비용차감전순이익 (Profit before income tax)	843,416
XI. 법인세비용 (Income tax expense)	(1,466)
XII. 당기순이익 (Profit for the period)	841,950
XIII. 법인세비용차감후기타포괄손익 (Other comprehensive income(loss) for the period, net of tax)	(41)

포괄손익계산서

(Separate Statements of Comprehensive Income)

2019년 1월 1일부터 2019년 6월 30일까지
(January 1, 2019 ~ June 30, 2019)

(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)	(41)
순확정급여부채의 재측정요소 (Actuarial gains(losses) on post defined benefit pension plans)	(41)
XIV. 당기총포괄이익 (Total comprehensive income for the period)	841,909
XV. 주당이익(단위: 원) (Earnings per share)(in won)	
기본주당이익 (Basic earnings per Share)	2,144
희석주당이익 (Diluted earnings per Share)	2,130

연결재무상태표

(Consolidated Statements of Financial Position)

2019년 6월 30일 현재

(As of June 30, 2019)

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

과목명(Description)	금액(Amount)
자 산 (Assets)	
I. 현금 및 예치금 (Cash and due from financial institutions)	16,025,667
II. 당기손익-공정가치측정 금융자산 (Financial assets at fair value through profit or loss)	12,145,847
III. 파생금융자산 (Derivative financial assets)	2,400,290
IV. 상각후원가측정 대출채권 (Loans at amortized cost)	282,197,077
V. 투자금융자산 (Financial investments)	45,678,475
VI. 관계기업 투자 (Investments in associates)	540,619
VII. 유형자산 (Property and equipment)	3,608,223
VIII. 투자부동산 (Investment property)	249,224
IX. 무형자산 (Intangible assets)	251,830
X. 당기법인세자산 (Current income tax assets)	14,024
XI. 이연법인세자산 (Deferred income tax assets)	3,255
XII. 매각예정자산 (Assets held for sale)	13,084
XIII. 기타자산 (Other assets)	10,833,686
자산총계 (Total assets)	373,961,301
부 채 (Liabilities)	
I. 당기손익-공정가치측정 금융부채 (Financial liabilities at fair value through profit or loss)	79,424

연결재무상태표

(Consolidated Statements of Financial Position)

2019년 6월 30일 현재

(As of June 30, 2019)

주식회사 국민은행과 그 종속기업
KB Kookmin Bank & Subsidiaries

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
II. 파생금융부채 (Derivative financial liabilities)	2,384,237
III. 예수부채 (Deposits)	284,036,218
IV. 차입부채 (Debts)	17,863,229
V. 사채 (Debentures)	20,380,638
VI. 총당부채 (Provisions)	312,825
VII. 순확정급여부채 (Defined benefit liabilities)	245,686
VIII. 당기법인세부채 (Current income tax liabilities)	4,227
IX. 이연법인세부채 (Deferred income tax liabilities)	266,078
X. 기타부채 (Other liabilities)	21,040,585
부채 총계 (Total liabilities)	346,613,147
자 본 (Equity)	
I. 지배기업 주주지분 (Equity attributable to shareholders of the parent entity)	27,348,154
1. 자본금 (Capital stock)	2,021,896
2. 자본잉여금 (Capital surplus)	5,218,449
3. 기타포괄손익누계액 (Accumulated other comprehensive income)	176,944
4. 이익잉여금 (Retained earnings)	19,930,865
II. 비지배지분 (Non-controlling interest equity)	-

연결재무상태표

(Consolidated Statements of Financial Position)

2019년 6월 30일 현재

(As of June 30, 2019)

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

과목명(Description)	금액(Amount)
자본총계 (Total equity)	27,348,154
부채와 자본총계 (Total liabilities and equity)	373,961,301

연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)
2019년 1월 1일부터 2019년 6월 30일까지
(January 1, 2019 ~ June 30, 2019)

주식회사 국민은행과 그 종속기업
KB Kookmin Bank & Subsidiaries

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
I. 순이자이익 (Net interest income)	3,139,685
이자수익 (Interest income)	5,421,582
1. 기타포괄손익-공정가치측정 및 상각후원가 측정 금융상품 이자수익 (Interest income from financial instruments at fair value through other comprehensive income and amortized cost)	5,313,750
2. 당기손익-공정가치측정 금융상품 이자수익 (Interest income from financial instruments at fair value through profit or loss)	107,832
이자비용 (Interest Expense)	(2,281,897)
II. 순수수료이익 (Net fee and commission income)	577,863
수수료수익 (Fee and commission income)	736,975
수수료비용 (Fee and commission expense)	(159,112)
III. 당기손익-공정가치측정 금융상품 순손익 (Net gains/(losses) on financial instruments at fair value through profit or loss)	242,381
IV. 기타영업손익 (Net other operating income(expenses))	(318,579)
V. 일반관리비 (General and administrative expenses)	(1,859,771)
VI. 신용손실충당금 반영전 영업이익 (Operating profit before provision for credit losses)	1,781,579
VII. 신용손실충당금전입액 (Provision for credit losses)	(24,173)
VIII. 영업이익 (Net operating profit)	1,757,406
IX. 영업외손익 (Non-operating profit(loss))	8,339
관계기업투자손익 (Share of profit(loss) of associates)	4,422

연결포괄손익계산서

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주식회사 국민은행과 그 종속기업
KB Kookmin Bank & Subsidiaries

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
기타영업외손익 (Net other non-operating income(expense))	3,917
X. 법인세비용차감전순이익 (Profit before income tax)	1,765,745
XI. 법인세비용 (Income tax expense)	(460,643)
XII. 당기순이익 (Profit for the period)	1,305,102
XIII. 법인세비용차감후기타포괄손익 (Other comprehensive income(loss) for the period, net of tax)	42,751
당기손익으로 재분류되지 않는 포괄손익 (Items that will not be reclassified to profit or loss)	(39,384)
1. 순확정급여부채의 재측정요소 (Actuarial gains(losses) on post defined benefit pension plans)	(3,811)
2. 기타포괄손익 - 공정가치 측정 금융상품 관련 손익 (Revaluation gains/(losses) on equity instruments at fair value through other comprehensive income)	(35,573)
후속적으로 당기손익으로 재분류될 수 있는 포괄손익 (Items that may be reclassified subsequently to profit or loss)	82,135
1. 외환차이 (Exchange differences on translating foreign operations)	32,345
2. 기타포괄손익-공정가치측정금융상품관련손익 (Net gains/(losses) on financial instruments at fair value through other comprehensive income)	66,841
3. 관계기업 기타포괄손익에 대한 지분 (Share of other comprehensive income of associates)	5,358
4. 해외사업장순투자위험회피수단의 손익 (Gains(losses) on hedging instruments of a net investment in a foreign operation)	(6,160)
5. 현금흐름위험회피 수단의 손익 (Cash flow hedges)	(16,249)
XIV. 당기총포괄이익 (Total comprehensive income attributable to:)	1,347,853
당기순이익의 귀속 (Profit attributable to:)	1,305,102
1. 지배기업주주지분순이익 (Shareholders of the parent entity)	1,305,102

연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2019년 1월 1일부터 2019년 6월 30일까지

(January 1, 2019 ~ June 30, 2019)

주식회사 국민은행과 그 종속기업
KB Kookmin Bank & Subsidiaries

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
2. 비지배지분순이익 (Non-controlling interests)	-
당기총포괄이익의 귀속 (Total comprehensive income attributable to:)	42,751
1. 지배기업주주지분총포괄이익 (Shareholders of the parent entity)	42,751
2. 비지배지분총포괄이익 (Non-controlling interest)	-

재무상태표

(Separate Statements of Financial Position)
2019년 6월 30일 현재
(As of June 30, 2019)

주식회사 국민은행
KB Kookmin Bank

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
자 산 (Assets)	
I. 현금 및 예치금 (Cash and due from financial institutions)	14,667,724
II. 당기손익-공정가치측정 금융자산 (Financial assets at fair value through profit or loss)	8,360,505
III. 파생금융자산 (Derivative financial assets)	2,401,263
IV. 상각후원가측정 대출채권 (Loans at amortized cost)	280,485,785
V. 투자금융자산 (Financial investments)	45,359,087
VI. 관계기업 투자 (Investments in associates)	1,027,905
VII. 유형자산 (Property and equipment)	3,592,284
VIII. 투자부동산 (Investment property)	40,829
IX. 무형자산 (Intangible assets)	249,403
X. 당기법인세자산 (Current income tax assets)	12,337
XI. 이연법인세자산 (Deferred income tax assets)	-
XII. 매각예정자산 (Assets held for sale)	13,084
XIII. 기타자산 (Other assets)	10,838,661
자산총계 (Total assets)	367,048,867
부 채 (Liabilities)	
I. 당기손익-공정가치측정 금융부채 (Financial liabilities at fair value through profit or loss)	79,424

재무상태표

(Separate Statements of Financial Position)
2019년 6월 30일 현재
(As of June 30, 2019)

주식회사 국민은행
KB Kookmin Bank

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
II. 파생금융부채 (Derivative financial liabilities)	2,375,965
III. 예수부채 (Deposits)	278,939,128
IV. 차입부채 (Debts)	17,770,221
V. 사채 (Debentures)	19,197,738
VI. 총당부채 (Provisions)	312,175
VII. 순확정급여부채 (Defined benefit liabilities)	245,622
VIII. 당기법인세부채 (Current income tax liabilities)	3,870
IX. 이연법인세부채 (Deferred income tax liabilities)	224,462
X. 기타부채 (Other liabilities)	20,673,724
부채 총계 (Total liabilities)	339,822,329
자 본 (Equity)	
I. 지배기업 주주지분 (Equity attributable to shareholders of the parent entity)	27,226,538
1. 자본금 (Capital stock)	2,021,896
2. 자본잉여금 (Capital surplus)	5,220,031
3. 기타포괄손익누계액 (Accumulated other comprehensive income)	207,055
4. 이익잉여금 (Retained earnings)	19,777,556
II. 비지배지분 (Non-controlling interest equity)	-

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재무상태표

(Separate Statements of Financial Position)

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(As of June 30, 2019)

주식회사 국민은행
KB Kookmin Bank

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
자본총계 (Total equity)	27,226,538
부채와 자본총계 (Total liabilities and equity)	367,048,867

손익계산서

(Separate Statements of Comprehensive Income)
2019년 1월 1일부터 2019년 6월 30일까지
(January 1, 2019 ~ June 30, 2019)

주식회사 국민은행
KB Kookmin Bank

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
I. 순이자이익 (Net interest income)	3,124,355
이자수익 (Interest income)	5,299,395
1. 기타포괄손익-공정가치측정 및 상각후원가 측정 금융상품 이자수익 (Interest income from financial instruments at fair value through other comprehensive income and amortized cost)	5,243,185
2. 당기손익-공정가치측정 금융상품 이자수익 (Interest income from financial instruments at fair value through profit or loss)	56,210
이자비용 (Interest Expense)	(2,175,040)
II. 순수수수료이익 (Net fee and commission income)	594,577
수수료수익 (Fee and commission income)	747,694
수수료비용 (Fee and commission expense)	(153,117)
III. 당기손익-공정가치측정 금융상품 순손익 (Net gains/(losses) on financial instruments at fair value through profit or loss)	226,811
IV. 기타영업손익 (Net other operating income(expenses))	(316,876)
V. 일반관리비 (General and administrative expenses)	(1,843,103)
VI. 신용손실충당금 반영전 영업이익 (Operating profit before provision for credit losses)	1,785,764
VII. 신용손실충당금전입액 (Provision for credit losses)	(20,311)
VIII. 영업이익 (Net operating profit)	1,765,453
IX. 영업외손익 (Non-operating profit(loss))	9,448
관계기업투자손익 (Share of profit(loss) of associates)	101

손익계산서

(Separate Statements of Comprehensive Income)
2019년 1월 1일부터 2019년 6월 30일까지
(January 1, 2019 ~ June 30, 2019)

주식회사 국민은행
KB Kookmin Bank

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
기타영업외손익 (Net other non-operating income(expense))	9,347
X. 법인세비용차감전순이익 (Profit before income tax)	1,774,901
XI. 법인세비용 (Income tax expense)	(464,088)
XII. 당기순이익 (Profit for the period)	1,310,813
XIII. 법인세비용차감후기타포괄손익 (Other comprehensive income(loss) for the period, net of tax)	12,232
당기손익으로 재분류되지 않는 포괄손익 (Items that will not be reclassified to profit or loss)	(39,384)
1. 순확정급여부채의 재측정요소 (Actuarial gains(losses) on post defined benefit pension plans)	(3,811)
2. 기타포괄손익 - 공정가치 측정 금융상품 관련 손익 (Revaluation gains/(losses) on equity instruments at fair value through other comprehensive income)	(35,573)
후속적으로 당기손익으로 재분류될 수 있는 포괄손익 (Items that may be reclassified subsequently to profit or loss)	51,616
1. 외환차이 (Exchange differences on translating foreign operations)	1,216
2. 기타포괄손익-공정가치측정금융상품관련손익 (Net gains/(losses) on financial instruments at fair value through other comprehensive income)	66,649
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)	(16,249)
XIV. 당기총포괄이익 (Total comprehensive income attributable to:)	1,323,045
당기순이익의 귀속 (Profit attributable to:)	-
1. 지배기업주주지분순이익 (Shareholders of the parent entity)	1,310,813

손익계산서

(Separate Statements of Comprehensive Income)
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 (January 1, 2019 ~ June 30, 2019)

주식회사 국민은행
 KB Kookmin Bank

(단위: 백만원)
 (in million won)

과목명(Description)	금액(Amount)
2. 비지배지분순이익 (Non-controlling interests)	-
당기총포괄이익의 귀속 (Total comprehensive income attributable to:)	-
1. 지배기업주주지분총포괄이익 (Shareholders of the parent entity)	12,232
2. 비지배지분총포괄이익 (Non-controlling interest)	-

대차대조표(신탁계정)

Balance Sheet (Trust accounts)

2019년 6월 30일 현재
(As of June 30, 2019)

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
자 산 (Assets)	
I. 현금 및 예치금 (Cash and due from financial institutions)	19,523,094
1. 원화예치금 (Due from banks in won)	19,523,094
II. 유가증권 (Securities)	25,363,326
1. 주식 (Stock)	2,723,076
2. 국채 (Government bonds)	291,823
3. 금융채 (Finance debentures)	1,694,072
4. 지방채 (Local government bonds)	40,681
5. 사채 (Corporate bonds)	2,481,889
6. 외화유가증권 (Securities in foreign currency)	181,353
7. 매입어음 Bills bought	727,738
8. 기타유가증권 Other securities	17,222,694
III. 대출금 Loans & discounts	206,685
1. 부동산저당대출 Loans on real estate collateral	1
2. 채권담보대출 Loans on receivables collateral	39,598
3. 수익권담보대출 Loans on trust benefit collateral	167,086
IV. 콜론 Call loans	-

대차대조표(신탁계정)

Balance Sheet (Trust accounts)

2019년 6월 30일 현재
(As of June 30, 2019)

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
V. 환매조건부채권 Bonds purchased under resale agreements	4,201,100
VI. 금전채권 Money receivables	4,888,751
VII. 수탁부동산 Movables & real estate	781,194
VIII. 기타자산 Others	306,016
1. 가지급금 Suspense receivables	-
2. 미수수익 Accrued revenues receivable	282,753
3. 미수금 Accounts receivable	5,306
4. 선급비용 Prepaid expenses	244
5. 기타잡자산 Prepaid expenses	17,713
IX. 고유계정대 Lendings to banking account	1,647,873
X. 채권평가충당금(-) Allowance for valuation of receivables(-)	(4,342)
자산총계 (Total assets)	56,913,697
부 채 (Liabilities)	
I. 금전신탁 Money in trust	50,035,491
1. 불특정금전신탁합동운용 Unspecified money trust	67
2. 적립식목적신탁합동운용 Reserving objective trust(performance)	10,637
3. 가계금전신탁합동운용 Household money trust	11,061

대차대조표(신탁계정)

Balance Sheet (Trust accounts)

2019년 6월 30일 현재
(As of June 30, 2019)

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
4. 개발신탁합동운용 Development Money Trust	61
5. 노후생활연금신탁합동운용 Money trust for old age living pension	1,527
6. 기업금전신탁합동운용 Business money trust	1,279
7. 국민주신탁합동운용 National stock trust	2,529
8. 개인연금신탁합동운용 Personal pension trust	1,796,704
9. 가계장기신탁합동운용 Long term house trust	9,213
10. 근로자우대신탁합동운용 Workers preferential trust	1,597
11. 신종적립신탁합동운용 New reserving trust	6,657
12. 퇴직신탁운용 Retirement trust	8,742
13. 특정금전신탁 Specified money trust	23,811,056
14. 단위금전신탁합동운용 Unit type money trust	-
15. 추가금전신탁 Open type money trust	1,911
16. 신개인연금신탁합동운용 New personal pension trust	69,656
17. 신노후생활연금신탁합동운용 New pension trust	2,828
18. 신근로자우대신탁합동운용 New workers preferential trust	11
19. 연금신탁합동운용 Pension trust	1,936,542
20. 퇴직연금신탁 Trust of retirement pension plan	20,066,511

대차대조표(신탁계정)

Balance Sheet (Trust accounts)
2019년 6월 30일 현재
(As of June 30, 2019)

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
21. 개인종합자산신탁 Individual savings account	2,296,902
II. 재산신탁 Property in trust	5,710,696
1. 유가증권의신탁 Securities in trust	86,314
2. 금전채권의신탁 Money receivables in trust	4,843,188
3. 부동산의신탁 Real estate in trust	781,194
III. 공익신탁 Public in trust	-
IV. 기타부채 Other borrowings	1,054,929
1. 미지급금 Accounts payable	5,856
2. 선수수익 Income in advance	2,071
3. 미지급신탁보수 Accrued payable trust fees	64,462
4. 미지급신탁이익 Accrued payable trust profit	952,854
5. 미지급비용 Accrued payable expenses	29,686
V. 특별유보금 Special reserves	112,581
부채 총계 (Total liabilities)	56,913,697

손익계산서(신탁계정)

Income Statement(Trust accounts)
2019년 1월 1일부터 2019년 6월 30일까지
(January 1, 2019 ~ June 30, 2019)

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
수 익 (Revenues)	
I. 예치금이자 (Interest on due from banks)	192,609
II. 유가증권이자 (Interest on securities)	746,820
국채이자 (Interest on government bonds)	4,663
금융채이자 (Interest on finance debentures)	19,454
지방채이자 (Interest on local government bonds)	425
사채이자 (Interest on corporate bonds)	28,713
배당금수익 (Dividend income)	3,085
외화유가증권이자 (Interest on securities in foreign currency)	6,571
매입어음이자 (Interest on bills bought)	9,489
기타유가증권이자 (Interest on others securities)	674,420
III. 대출금이자 (Interest on loans & discounts)	4,407
부동산저당대출이자 (Interest on real estate collateral loans)	-
채권담보대출이자 (Interest on receivables collateral loans)	1,058
수익권담보대출이자 (Interest on trust benefit collateral loans)	3,349
IV. 콜론이자 (Interest on call loans)	-
V. 환매조건부채권이자 (Interest on bonds under resale agreements)	61,704

손익계산서(신탁계정)

Income Statement(Trust accounts)
2019년 1월 1일부터 2019년 6월 30일까지
(January 1, 2019 ~ June 30, 2019)

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
VI. 금전채권이자 (Interest on money receivables)	177
VII. 파생상품관련익 (Revenues on derivatives)	58
VIII. 유가증권관련수익 (Revenues on securities)	64,402
유가증권매매익 (Gain on sales of securities)	50,106
유가증권상환익 (Gain on redemption of securities)	272
유가증권평가익 (Gain on valuation of securities)	14,024
VIII. 외화환차익 (Gain on foreign currency)	-
IX. 외화자산부채평가익 (Gain on valuation of assets and liabilities denominated in foreign currency)	24,634
X. 수입수수료 (Commissions received)	-
XI. 기타수익 (Other revenues)	168,773
XII. 고유계정대이자 (Interest on loans to banking account)	12,962
XIII. 특별유보금환입 (Transfer from special provision)	63
XIV. 채권평가충당금환입 (Transfer from allowance for valuation of receivables)	145
신탁이익계 (Total revenues)	1,276,754
비 용 (Expenses)	
I. 금전신탁이익 (Gain on money trust)	1,010,947
불특정금전신탁이익 (Gain on unspecified money trust)	-

손익계산서(신탁계정)

Income Statement(Trust accounts)
2019년 1월 1일부터 2019년 6월 30일까지
(January 1, 2019 ~ June 30, 2019)

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
적립식목적신탁실적이익 (Gain on installment money trust(performance))	148
가계금전신탁이익 (Gain on household money trust)	109
개발신탁이익 (Gain on development trust)	2
노후생활연금신탁이익 (Gain on money trust for old age living pension)	11
기업금전신탁이익 (Gain on corporate money trust)	9
국민주신탁이익 (Gain on national stock trust)	294
개인연금신탁이익 (Gain on money trust for individual pension)	27,254
가계장기신탁이익 (Gain on household long-term money trust)	72
근로자우대신탁이익 (Gain on money trust for employee)	11
신종적립신탁이익 (Gain on new installment money trust)	49
퇴직신탁이익 (Gain on retirement trust)	69
특정금전신탁이익 (Gain on specified money trust)	757,457
추가금전신탁이익 (Gain on open type money trust)	23
신개인연금신탁이익 (Gain on new money trust for individual pension)	1,097
신노후생활연금신탁이익 (Gain on new money trust for old age living pension)	30
신근로자우대신탁이익 (Gain on money trust for employee)	-
연금신탁이익 (Gain on pension trust)	29,850

손익계산서(신탁계정)

Income Statement(Trust accounts)
2019년 1월 1일부터 2019년 6월 30일까지
(January 1, 2019 ~ June 30, 2019)

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
퇴직연금신탁이익 (Gain on trust of retirement pension plan)	163,626
개인종합자산신탁이익 (Individual savings account)	30,836
II. 재산신탁이익 (Gain on property trust)	310
유가증권의신탁이익 (Gain on securities trust)	168
금전채권의신탁이익 (Gain on money receivables trust)	142
III. 기타지급이자 (Other interest paid)	-
IV. 지급수수료 (Commissions paid)	15,755
V. 파생상품관련손 (Loss on derivatives)	59
VI. 외화환차손 (Loss on foreign exchange)	932
VII. 외화자산부채평가손 (Loss on valuation of assets and liabilities denominated in foreign currenc	24,625
VIII. 유가증권관련비용 (Expenses on securities)	58,649
유가증권매매손 (Loss on sales of securities)	37,421
유가증권상환손 (Loss on redemption of securities)	19,615
유가증권평가손 (Loss on valuation of securities)	1,613
IX. 기금출연료 (Contribution to fund)	3,296
신용보증기금출연료 (Contribution to credit guarantee fund)	2
신탁보험료 (Insurance fees on deposits)	3,294

손익계산서(신탁계정)

Income Statement(Trust accounts)
2019년 1월 1일부터 2019년 6월 30일까지
(January 1, 2019 ~ June 30, 2019)

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
X. 세금과공과 (Taxes)	143
XI. 신탁보수 (Trust fees & commissions)	159,424
XII. 기타비용 (Other expenses)	868
XIII. 특별유보금전입 (Provision for special provision)	1,682
XIV. 채권평가충당금전입 (Provision for allowance for valuation of receivables)	64
신탁손실계 (Total expenses)	1,276,754

연결재무상태표

(Consolidated Statements of Financial Position)
2019년 6월 30일 현재
(As of June 30, 2019)

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)	5,741,983
II. 당기손익-공정가치측정 금융자산 (Financial assets at fair value through profit or loss)	25,220,563
III. 파생금융자산 (Derivative financial assets)	533,364
IV. 기타포괄손익-공정가치측정유가증권 (Fair value through other comprehensive income)	2,105,522
V. 종속기업및관계기업투자 (Investments in associates, subsidiaries and joint ventures)	63,236
VI. 상각후원가측정 대출채권 (Loans at amortized cost)	5,785,334
VII. 유형자산 (Property and equipment)	251,334
VIII. 투자부동산 (Investment property)	1,457,263
IX. 무형자산 (Intangible assets)	152,162
X. 당기법인세자산 (Current tax assets)	8,514
XI. 이연법인세자산 (Deffered tax assets)	-
XII. 기타금융자산 (Other financial assets)	3,220,043
XIII. 기타자산 (Other non-financial assets)	103,417
자산총계 (Total assets)	44,642,735
부 채 (Liabilities)	
I. 예수부채 (Deposits received)	4,127,569

연결재무상태표

(Consolidated Statements of Financial Position)
2019년 6월 30일 현재
(As of June 30, 2019)

KB증권 주식회사와 그 종속기업
KB Securities and subsidiaries

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
II. 당기손익-공정가치측정 금융부채 (Financial liabilities at fair value through profit or loss)	17,288,348
III. 파생금융부채 (Derivative financial liabilities)	719,718
IV. 차입부채 (Borrowings)	14,393,445
V. 당기법인세부채 (Current tax liabilities)	2,376
VI. 순확정급여부채 (Net defined benefit liabilities)	37,469
VII. 이연법인세부채 (Deferred tax liabilities)	20,538
VIII. 충당부채 (Provisions)	8,551
IX. 기타금융부채 (Other financial liabilities)	3,134,365
X. 기타부채 (Other non-financial liabilities)	393,099
부채 총계 (Total liabilities)	40,125,478
자 본 (Equity)	
I. 지배기업 주주지분 (Controlling interests)	4,516,962
1. 자본금 (Stockholder's equity)	1,493,102
2. 기타불입자본 (Other paid-in capital)	1,478,717
3. 이익잉여금 (Retained earnings)	1,383,159
4. 기타자본구성요소 (Elements of other shareholders' equity)	161,984
II. 비지배지분 (Non-controlling interests)	295

연결재무상태표

(Consolidated Statements of Financial Position)

2019년 6월 30일 현재

(As of June 30, 2019)

KB증권 주식회사와 그 종속기업
KB Securities and subsidiaries

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
자본총계 (Total equity)	4,517,257
부채와 자본총계 (Total liabilities and equity)	44,642,735

연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2019년 1월 1일부터 2019년 6월 30일까지

(January 1, 2019 ~ June 30, 2019)

KB증권 주식회사와 그 종속기업
KB Securities and subsidiaries

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
I. 영업수익 (Operating income)	4,541,475
수수료수익 (Commissions received)	303,607
금융상품평가 및 처분이익 (Gain on valuation(sales) of financial assets)	3,494,272
이자수익 (Interest income)	428,581
상각후원가측정금융자산평가및처분이익 (Gain on valuation(disposal) of loans)	1,528
외환거래이익 (Gain on foreign transactions)	197,814
기타영업수익 (Others)	115,673
II. 영업비용 (Operating expenses)	4,323,351
수수료비용 (Commissions expense)	48,419
금융상품평가 및 처분손실 (Loss on valuation(sales) of financial assets)	3,585,464
이자비용 (Interest expense)	157,849
상각후원가측정금융자산평가및처분손실 (Loss on valuation(disposal) of loans)	2,312
외환거래손실 (Loss on foreign transactions)	132,767
판매비와 관리비 (General and administrative expenses)	359,451
기타영업비용 (Others)	37,089
III. 영업이익(손실) (Operating profit(loss))	218,124
IV. 영업외수익 (Non-operating income)	41,485

연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2019년 1월 1일부터 2019년 6월 30일까지

(January 1, 2019 ~ June 30, 2019)

KB증권 주식회사와 그 종속기업
KB Securities and subsidiaries

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
V. 영업외비용 (Non-operating expenses)	9,958
VI. 법인세비용차감전순이익(손실) (Net income(loss) before income tax from continuing operations)	249,651
VII. 법인세비용 (Income tax expense from continuing operations)	69,249
VIII. 당기순이익(손실) (Net income(loss))	180,402
1. 지배기업주주지분순이익 (Shareholders of the parent entity)	180,395
2. 비지배지분순이익 (Non-controlling interest)	7
IX. 기타포괄손익 (Other comprehensive gain(loss))	9,300
X. 당기총포괄이익(손실) (Consolidated net comprehensive income(loss))	189,702
1. 지배기업주주지분총포괄이익 (Shareholders of the parent entity)	189,688
2. 비지배지분총포괄이익 (Non-controlling interest)	14

연결재무상태표

(Consolidated Statements of Financial Position)

2019년 6월 30일 현재

(As of June 30, 2019)

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)	386,158
II. 금융자산 (Financial assets)	27,738,934
1. 당기손익공정가치측정금융자산 (Financial assets at fair value through profit or loss)	7,790,377
2. 기타포괄손익공정가치측정금융자산 (Financial assets at fair value through other comprehensive income)	3,253,932
3. 상각후원가측정금융자산 (Financial assets at amortised cost)	8,735,777
4. 상각후원가측정대출채권 (Loans)	7,198,426
5. 상각후원가측정기타수취채권 (Other receivables)	760,423
III. 관계기업투자주식 (Investments in associates)	952
IV. 위험회피목적파생상품자산 (Derivative assets to hedge)	7,603
V. 재보험자산 (Reinsurance assets)	757,460
VI. 투자부동산 (Investment property)	268,859
VII. 유형자산 (Property and equipment)	765,167
VIII. 무형자산 (Intangible assets)	53,713
IX. 당기법인세자산 (Current tax assets)	-
X. 이연법인세자산 (Deferred tax assets)	1,861
XI. 신계약비 (Deferred acquisition costs)	1,414,107

연결재무상태표

(Consolidated Statements of Financial Position)

2019년 6월 30일 현재

(As of June 30, 2019)

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

과목명(Description)	금액(Amount)
XII. 기타자산 (Other assets)	104,103
VIII. 특별계정자산 (Separate account assets)	3,632,544
자산총계 (Total assets)	35,131,462
부 채 (Liabilities)	-
I. 보험계약부채 (Insurance liabilities)	27,022,518
II. 금융부채 (Financial liabilities)	674,091
1. 당기손익인식금융부채 (Financial liabilities at fair value through profit or loss)	9,497
2. 차입부채 (Debts)	11,900
3. 기타금융부채 (Other financial liabilities)	652,694
III. 위험회피목적파생상품부채 (Derivative liabilities to hedge)	143,461
IV. 충당부채 (Provisions)	50,501
V. 확정급여채무 (Net defined benefit liabilities)	33,559
VI. 당기법인세부채 (Current tax liabilities)	301
VII. 이연법인세부채 (Deferred tax liabilities)	346,335
VIII. 기타부채 (Other liabilities)	109,584
IX. 특별계정부채 (Separate account liabilities)	3,581,884
부채 총계 (Total liabilities)	31,962,235

연결재무상태표

(Consolidated Statements of Financial Position)

2019년 6월 30일 현재

(As of June 30, 2019)

KB손해보험주식회사와 그 종속회사
KB Insurance and subsidiaries

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
자 본 (Equity)	-
I. 지배기업소유지분 (Equity attributable to shareholders of the Parent Company)	3,164,648
1. 자본금 (Capital stock)	33,250
2. 자본잉여금 (Capital surplus)	348,454
3. 자본조정 (Capital adjustments)	(9)
4. 기타포괄손익누계액 (Accumulated other comprehensive income)	330,486
5. 이익잉여금 (Retained earnings)	2,452,467
II. 비지배지분 (Non-controlling interests)	4,580
자본총계 (Total equity)	3,169,228
부채와 자본총계 (Total liabilities and equity)	35,131,462

연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2019년 1월 1일부터 2019년 6월 30일까지

(January 1, 2019 ~ June 30, 2019)

KB손해보험주식회사와 그 종속회사
KB Insurance and subsidiaries

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
I. 영업수익 (Operating revenue)	6,427,651
보험료수익 (Premium income)	5,150,854
재보험금수익 (Reinsurance income)	348,326
구상이익 (Gain from reimbursement)	3,962
수입경비 (Recovered expenses)	47,677
이자수익 (Interest income)	354,198
배당수익 (Dividend income)	19,687
유가증권 평가 및 처분이익 (Gain on valuation and disposal of securities)	66,898
대여금 및 수취채권 평가 및 처분이익 (Gain on valuation and disposal of loans and other receivables)	10,401
파생상품관련이익 (Gain on valuation and disposal of derivatives)	17,689
종속기업투자주식관련이익 (Gain on valuation and disposal of Investments in subsidiaries)	213
외화거래이익 (Foreign currency transaction gain)	176,369
재보험자산변동 (Gain on changes of reinsurance assets)	64,873
기타수익 (Other income)	113,367
특별계정수익 (Separate account income)	53,136
II. 영업비용 (Operating expenses)	6,248,896
보험계약부채전입액 (Change in insurance liabilities)	946,585

연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2019년 1월 1일부터 2019년 6월 30일까지

(January 1, 2019 ~ June 30, 2019)

KB손해보험주식회사와 그 종속회사
KB Insurance and subsidiaries

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
보험금비용 (Insurance claims paid)	2,205,990
환급금 및 배당금비용 (Refund of surrender value and dividend expenses)	1,052,860
재보험료비용 (Reinsurance expenses)	498,535
구상손실 (Loss from reimbursement)	-
손해조사비 (Claim survey expenses paid)	117,688
신계약비상각비 (Amortization of deferred acquisition costs)	469,909
사업비 (Insurance operating expenses)	588,808
이자비용 (Interest expense)	1,840
유가증권 평가 및 처분손실 (Loss on valuation and disposal of securities)	4,951
대여금 및 수취채권 평가 및 처분손실 (Loss on valuation and disposal of loans and other receivables)	7,406
파생상품관련손실 (Loss on valuation and disposal of derivatives)	204,787
종속기업투자주식관련손실 (Loss on investments on subsidiaries and associates)	1
외화거래손실 (Foreign currency transaction loss)	15,783
재보험자산변동 (Loss on changes of reinsurance assets)	-
재산관리비 (Administrative expenses for assets)	30,441
부동산관리비 (Administrative expenses for real estate)	9,300
기타비용 (Other expenses)	40,876

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(January 1, 2019 ~ June 30, 2019)

KB손해보험주식회사와 그 종속회사
KB Insurance and subsidiaries

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
특별계정비용 (Separate account expenses)	53,136
III. 영업이익(손실) (Operating income)	178,755
IV. 영업외수익 (Non-operating income (expense))	(2,158)
영업외수익 (Non-operating income)	2,405
영업외비용 (Non-operating expenses)	4,563
V. 법인세비용차감전계속영업순이익 (Profit before income tax from continuing operations)	176,597
VI. 계속영업법인세비용 (Income tax expense from continuing operations)	48,216
VII. 계속영업당기순이익 (Profit for the period from continuing operations)	128,381
VIII. 중단사업손익 (Profit for the period from discontinued operations)	-
IX. 당기순이익 (Profit for the period)	128,381
X. 기타포괄손익 (Other comprehensive income (loss))	183,840
후속적으로 당기손익으로 재분류되지 않는 포괄손익 (Items that will not be reclassified subsequently to profit or loss)	(611)
1. 확정급여채무 재측정요소 (Remeasurements of defined benefit plans)	(402)
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)	(209)
후속적으로 당기손익으로 재분류되는 포괄손익 (Items that may be subsequently reclassified to profit or loss)	184,451
1. 기타포괄손익-공정가치측정금융상품평가손익 (Unrealized net change in fair value of financial assets at fair value through other comprehensive income)	54,671

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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)	112,655
3. 현금흐름위험회피파생상품평가손익 (Effective portion of changes in fair value of cash flow hedges)	(13,332)
4. 관계기업기타포괄손익 (Unrealized net change in other comprehensive income of associate)	(18)
5. 해외사업환산손익 (Foreign currency translation differences for foreign operations)	6,540
6. 특별계정기타포괄손익 (Other comprehensive income arising from separate account)	23,935
X. 당기총포괄손익 (Total comprehensive income for the period)	312,222
당기순이익의귀속 (Profit for the period attributable to :)	128,381
1. 지배기업소유지분순이익 (Shareholders of the Parent Company)	128,155
2. 비지배지분순이익 (Non-controlling interests)	226
총포괄손익의귀속 (Total comprehensive income for the year attributable to)	312,222
1. 지배기업소유지분총포괄손익 (Shareholders of the Parent Company)	311,726
2. 비지배지분총포괄손익 (Non-controlling interests)	496

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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)	144,103
II. 당기손익-공정가치측정 금융자산 (Financial assets at fair value through profit or loss)	726,742
III. 파생금융자산 (Derivative financial assets)	11,598
IV. 상각후원가측정 대출채권 (Loans at amortized cost)	19,020,433
V. 투자금융자산 (Financial investments)	76,442
VI. 관계기업투자 (Investments in associates)	4,114
VII. 유형자산 (Property and equipment)	152,908
VIII. 무형자산 (Intangible assets)	92,527
IX. 이연법인세자산 (Deferred income tax assets)	114,698
X. 기타자산 (Other assets)	369,821
자산총계 (Total assets)	20,713,386
부 채 (Liabilities)	
I. 차입부채 (Debts)	781,950
II. 파생금융부채 (Derivative financial liabilities)	33,023
III. 사채 (Debentures)	13,711,239
IV. 충당부채 (Provisions)	148,053

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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)	9,018
VI. 기타부채 (Other liabilities)	2,138,067
부채 총계 (Total liabilities)	16,821,350
자 본 (Equity)	
I. 지배기업 주주지분 (Equity attributable to shareholders of the parent company)	3,889,789
1. 자본금 (Share capital)	460,000
2. 자본잉여금 (Capital surplus)	1,976,820
3. 기타포괄손익누계액 (Accumulated other comprehensive income)	16,584
4. 이익잉여금 (Retained earnings)	1,436,385
II. 비지배지분 (Non-controlling interests)	2,247
자본총계 (Total equity)	3,892,036
부채와 자본총계 (Total liabilities and equity)	20,713,386

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(January 1, 2019 ~ June 30, 2019)

주식회사 KB국민카드와 그 종속기업
KB Kookmin Card and subsidiaries

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
I. 순이자이익 (Net interest income)	604,124
이자수익 (Interest income)	776,770
이자비용 (Interest expense)	(172,646)
II. 순수수료이익 (Net fee and commission income)	104,603
수수료수익 (Fee and commission income)	673,226
수수료비용 (Fee and commission expense)	(568,623)
III. 당기손익-공정가치측정 금융상품 순손익 (Net gains/(losses) on financial instruments at fair value through profit or loss)	239
IV. 기타영업손익 (Net other operating income(expenses))	(98,628)
V. 일반관리비 (General and administrative expenses)	(204,378)
VI. 신용손실충당금전입액 (Provision for credit losses)	(209,061)
VII. 영업이익 (Net operating profit)	196,899
VIII. 영업외손익 (Non-operating profit(loss))	(848)
관계기업투자손익 (Share of profit(loss) of associates)	410
기타영업외손익 (Net other non-operating income(expense))	(1,258)
IX. 법인세비용차감전순이익 (Profit before income tax)	196,051
X. 법인세비용 (Income tax expense)	(49,950)
XI. 당기순이익 (Profit for the period)	146,101

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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)	(12,728)
당기손익으로 재분류되지 않는 포괄손익 (Items that will not be reclassified to profit or loss)	(1,276)
1. 순확정급여부채의 재측정요소 (Actuarial gains(losses) on post defined benefit pension plans)	(392)
2. 기타포괄손익-공정가치 측정 지분상품 관련 손익 (Revaluation gains/(losses) on equity instruments at fair value through other comprehensive income)	(884)
후속적으로 당기손익으로 재분류될 수 있는 포괄손익 (Items that may be reclassified subsequently to profit or loss)	(11,452)
1. 관계기업 기타포괄손익에 대한 지분 (Share of other comprehensive income of associates)	98
2. 현금흐름위험회피 수단의 손익 (Cash flow hedges)	(12,012)
3. 해외사업환산손익 (Foreign currency translation difference for foreign operations)	462
XIII. 당기총포괄이익 (Total comprehensive income for the period)	133,373
당기순이익의 귀속 (Profit attributable to:)	146,101
지배기업주주지분순이익 (Shareholders of the parent entity)	146,100
비지배지분순이익 (Non-controlling interests)	1
당기총포괄이익의 귀속 (Total comprehensive income attributable to:)	133,373
지배기업주주지분총포괄이익 (Shareholders of the parent entity)	133,331
비지배지분총포괄이익 (Non-controlling interest)	42

연결재무상태표

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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)	21,409
II. 당기손익인식금융자산 (Financial assets at fair value through profit or loss)	154,761
III. 기타포괄손익-공정가치측정유가증권 (Fair value through other comprehensive income)	32,894
IV. 파생금융자산 (Derivative financial assets)	463
V. 대출채권 (Loans)	1,902
VI. 유형자산 (Property and equipment)	9,004
VII. 기타금융자산 (Other financial assets)	28,958
VIII. 매각예정자산 (Assets held for sale)	-
IX. 이연법인세자산 (Deferred income tax assets)	2,610
X. 기타자산 (Other assets)	5,270
자산총계 (Total assets)	257,271
부 채 (Liabilities)	
I. 당기손익-공정가치측정 금융부채 (Financial liabilities at fair value through profit or loss)	29
II. 예수부채 (Deposits)	4,372
III. 차입부채 (Debts)	-
IV. 기타금융부채 (Other financial liabilities)	62,706

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(As of June 30, 2019)

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

과목명(Description)	금액(Amount)
V. 총당부채 (Provisions)	624
VI. 순확정급여부채 (Defined benefit liabilities)	288
VII. 파생상품부채 (Derivative liabilities)	48
VIII. 기타부채 (Other liabilities)	16,426
부채 총계 (Total liabilities)	84,493
자 본 (Equity)	
I. 지배기업주주지분 (Equity attributable to shareholders of the parent company)	172,778
1. 자본금 (Share capital)	38,338
2. 자본잉여금 (Capital surplus)	246
3. 기타포괄손익누계액 (Accumulated other comprehensive income)	453
4. 이익잉여금 (Retained earnings)	133,741
II. 비지배지분 (Non-controlling interests)	-
자본총계 (Total equity)	172,778
부채와 자본총계 (Total liabilities and equity)	257,271

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KB자산운용주식회사와 그 종속회사
KB Asset Management and subsidiaries

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
I. 영업수익 (Operating income)	75,468
수수료수익 (Commissions received)	61,449
이자수익 (Interest income)	1,922
1. 기타포괄손익-공정가치측정 및 상각후원가 측정 금융상품 이자수익 (Interest income from financial instruments at fair value through other comprehensive income and amortized cost)	583
2. 당기손익-공정가치측정 금융상품 이자수익 (Interest income from financial instruments at fair value through profit or loss)	1,340
배당금수익 (Dividend income)	31
금융상품평가 및 처분이익 (Gain on valuation(sales) of financial assets)	8,535
외환거래이익 (Gain on foreign transactions)	1,253
기타영업수익 (Others)	2,278
II. 영업비용 (Operating expenses)	40,301
수수료비용 (Commissions expense)	5,215
이자비용 (Interest expense)	177
금융상품평가 및 처분손실 (Loss on valuation(sales) of financial assets)	2,436
외환거래손실 (Loss on foreign transactions)	318
제전입액 (Transfers)	-
판매비와관리비 (General and administrative expenses)	27,918
기타영업비용 (Others)	4,237

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(January 1, 2019 ~ June 30, 2019)

KB자산운용주식회사와 그 종속회사
KB Asset Management and subsidiaries

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
III. 영업이익 (Operating profit)	35,167
IV. 영업외수익 (Non-operating income)	38
V. 영업외비용 (Non-operating expenses)	261
VI. 법인세비용차감전순이익 (Net income before income tax from continuing operations)	34,944
VII. 법인세비용 (Income tax expense from continuing operations)	9,224
VIII. 당기순이익 (Net income)	25,720
IX. 기타포괄손익 (Other comprehensive gain)	306
당기순익으로 재분류되지 않는 포괄손익 (Items that will not be reclassified subsequently to profit or loss)	
1. 순확정급여부채 재측정요소 (Remeasurements of defined benefit plans)	-
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)	211
2. 해외사업장환산손익 (Foreign currency translation differences for foreign operations)	95
X. 총포괄이익 (Total comprehensive income)	26,026
연결순손익의 귀속 (Profit for the period attributable to)	
1. 지배기업주주지분순이익 (Shareholders of the Parent Company)	25,720
2. 비지배지분순이익 (Non-controlling interests)	-
연결총포괄손익의 귀속 (Total comprehensive income for the year attributable to)	

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

과목명(Description)	금액(Amount)
1. 지배기업주주지분총포괄이익 (Shareholders of the Parent Company)	26,026
2. 비지배지분총포괄이익 (Non-controlling interests)	-

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(As of June 30, 2019)

KB캐피탈 주식회사와 그 종속회사
KB Capital Co., Ltd. and subsidiaries

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
자 산 (Assets)	
I. 현금 및 현금성자산 (Cash and cash equivalents)	104,460
II. 매도가능금융자산 (Financial assets available for sale)	52,567
III. 대여금 및 수취채권 (Loans and receivables)	8,338,253
IV. 유형자산 (Property and equipment)	21,933
V. 무형자산 (Intangible assets)	55,541
VI. 투자부동산 (Investment property)	-
VII. 기타자산 (Other assets)	1,538,399
자산총계 (Total assets)	10,111,153
부 채 (Liabilities)	
I. 차입부채 (Debts)	326,887
II. 발행사채 (Debenture issued)	7,933,222
III. 충당부채 (Provisions)	600
IV. 순확정급여부채 (Net defined benefit liabilities)	3,075
V. 당기법인세부채 (Current tax liabilities)	13,598
VI. 기타금융부채 (Other financial liabilities)	573,738
VII. 기타부채 (Other liabilities)	79,049

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KB캐피탈 주식회사와 그 종속회사
KB Capital Co., Ltd. and subsidiaries

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
VIII. 이연법인세부채 (Deferred tax liabilities)	54,794
IX. 파생상품부채 (Derivative Instruments Liabilities)	-
부채 총계 (Total liabilities)	8,984,962
자 본 (Equity)	
I. 자본금 (Capital stock)	116,746
II. 신종자본증권 (Hybrid bond)	299,322
III. 기타자본구성요소 (Elements of other shareholders' equity)	126,781
IV. 이익잉여금 (Retained earnings)	583,342
자본총계 (Total equity)	1,126,191
부채와 자본총계 (Total liabilities and equity)	10,111,153

연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2019년 1월 1일부터 2019년 6월 30일까지
(January 1, 2019 ~ June 30, 2019)

KB캐피탈 주식회사와 그 종속회사
KB Capital Co., Ltd. and subsidiaries

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
I. 영업이익 (Operating profit)	82,586
순이자이익 (Net interest income)	153,924
순수수료이익 (Net fee and commission income)	153,937
당기손익금융자산 관련손익 (Gain on financial assets at fair value through profit or loss)	(71)
신용손실에 대한 손상차손 (Impairment loss on credit loss)	59,275
일반관리비 (General and administrative expenses)	49,643
기타영업손익 (Other operating profit)	(116,286)
II. 영업외손익 (Non-operating profit(loss))	1,931
III. 법인세비용차감전순이익 (Profit before income tax)	84,517
IV. 법인세비용 (Income tax expense)	20,642
V. 당기순이익 (Profit for the period)	63,875
VI. 기타포괄손익 (Other comprehensive gain(loss))	239
VII. 총포괄이익 (Total comprehensive income)	64,113

연결재무상태표

(Consolidated Statements of Financial Position)

2019년 6월 30일 현재

(As of June 30, 2019)

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)	208,542
II. 금융자산 (Financial assets)	7,763,577
III. 재보험자산 (Reinsurance assets)	2,312
IV. 신계약비 (Deferred acquisition costs)	134,613
V. 유형자산 (Property and equipment)	12,915
VI. 무형자산 (Intangible assets)	17,102
VII. 당기법인세자산 (Current tax assets)	-
VIII. 이연법인세자산 (Deferred tax assets)	-
IX. 기타자산 (Other assets)	7,158
X. 특별계정자산 (Separate account assets)	1,854,923
자산총계 (Total assets)	10,001,142
부 채 (Liabilities)	
I. 보험부채 (Policy reserve)	7,220,144
II. 계약자지분조정 (Policy reserve adjustment)	3,362
III. 금융부채 (Financial liabilities)	47,546
IV. 이연법인세부채 (Deferred tax liabilities)	15,225

연결재무상태표

(Consolidated Statements of Financial Position)

2019년 6월 30일 현재

(As of June 30, 2019)

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

과목명(Description)	금액(Amount)
V. 총당부채 (Provisions)	3,458
VI. 퇴직급여부채 (Reserve for severance benefits)	269
VII. 기타부채 (Other liabilities)	185,009
VIII. 특별계정부채 (Separate account liabilities)	1,909,098
부채 총계 (Total liabilities)	9,384,111
자 본 (Equity)	
I. 지배기업주주지분 (Shareholders of the parent company)	617,031
1. 자본금 (Capital stock)	456,000
2. 자본조정 (Capital adjustment)	-
3. 기타포괄손익누계액 (Other comprehensive income)	21,186
4. 이익잉여금 (Retained earnings)	139,845
II. 비지배지분 (Non-controlling interests)	-
자본총계 (Total equity)	617,031
부채와 자본총계 (Total liabilities and equity)	10,001,142

연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2019년 1월 1일부터 2019년 6월 30일까지
(January 1, 2019 ~ June 30, 2019)

KB생명보험주식회사와 그 종속회사
KB Life Insurance and subsidiaries

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
I. 영업수익 (Operating income)	774,410
보험료수익 (Premium income)	440,471
재보험수익 (Reinsurance income)	3,214
책임준비금환입액 (Reversal of insurance reserve)	146,047
이자수익 (Interest income)	82,668
당기손익-공정가치측정 금융상품 관련 이익 (Gains on financial instruments at fair value through profit or loss)	38,792
기타포괄손익-공정가치측정 금융상품 관련 이익 (Gains on financial instruments at fair value through other comprehensive income)	8,096
파생상품평가 및 거래이익 (Gains on valuation(sales) of derivatives)	4,013
특별계정수입수수료 (Separate account commission received)	17,071
특별계정수익 (Separate account income)	9,739
기타영업수익 (Other operation income)	24,299
II. 영업비용 (Operating expenses & claims)	749,555
책임준비금전입액 (Increase in policy reserve)	-
지급보험금 (Claim & surrender)	597,473
재보험비용 (Reinsurance expenses)	4,225
사업비 (Operating expenses)	42,454
신계약비상각비 (Amortization of deferred acquisition cost)	56,318

연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2019년 1월 1일부터 2019년 6월 30일까지
(January 1, 2019 ~ June 30, 2019)

KB생명보험주식회사와 그 종속회사
KB Life Insurance and subsidiaries

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
재산관리비 (Investment administrative expenses)	1,803
당기손익-공정가치측정 금융상품 관련 손실 (Losses on financial instruments at fair value through profit or loss)	3,216
기타포괄손익-공정가치측정 금융상품 관련 손실 (Losses on financial instruments at fair value through other comprehensive income)	25
파생상품평가 및 처분손실 (Losses on valuation(sales) of derivatives)	27,930
특별계정비용 (Separate account expenses)	9,739
기타영업비용 (Other operating losses)	6,372
III. 영업이익(손실) (Operating income(Losses))	24,855
IV. 영업외수익 (Non-operating income)	88
V. 영업외비용 (Non-operating expenses)	193
VI. 법인세차감전이익 (Profit before tax expense)	24,750
VII. 법인세비용 (Income tax expense)	8,226
VIII. 당기순이익 (Net income)	16,524
IX. 기타포괄손익 (Other comprehensive income for the period)	48,275
당기손익으로 재분류되지 않는 항목 (Items that will not be reclassified to profit or loss)	
1. 순확정급여부채의 재측정 요소 (Actuarial gains(losses) on post defined benefit pension plans)	-
2. 기타포괄손익-공정가치측정 금융상품의 평가이익(손실) (Gain(Losses) on valuation of financial instruments at fair value through other comprehensive income)	4,564
후속적으로 당기손익으로 재분류될 수 있는 항목 (Items that may be reclassified subsequently to profit or loss)	

연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2019년 1월 1일부터 2019년 6월 30일까지
(January 1, 2019 ~ June 30, 2019)

KB생명보험주식회사와 그 종속회사
KB Life Insurance and subsidiaries

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
1. 기타포괄손익-공정가치측정 금융상품의 평가이익(손실) (Gain on valuation of available-for-sales securities)	9,945
2. 특별계정기타포괄손익 (Other comprehensive income from Separate account)	8,136
3. 손익변동성조정손익 (Overlay approach-adjustment)	25,630
X. 당기포괄이익 (Total comprehensive income for the period)	64,799

재무상태표

(Statements of Financial Position)

2019년 6월 30일 현재

(As of June 30, 2019)

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)	185,111
현금 및 현금성 자산 (Cash and cash equivalents)	173,335
예치금 (Deposits)	11,776
II. 증권 (Securities)	32,150
당기손익-공정가치측정 유가증권 (Securities at fair value through profit or loss)	32,150
관계회사투자지분 (Investments in associates)	-
III. 파생상품자산 (Derivative assets)	-
IV. 대출채권 (Loans)	72,015
대여금 (Loans)	-
신탁계정대 (Loans to trust)	87,204
대손충당금(-) (Allowance for doubtful accounts)	(15,189)
V. 유형자산 (Property and equipment)	21,293
VI. 기타자산 (Other assets)	31,428
자산총계 (Total assets)	341,997
부 채 (Liabilities)	
I. 차입부채 (Debts)	-

재무상태표

(Statements of Financial Position)

2019년 6월 30일 현재

(As of June 30, 2019)

KB부동산신탁 주식회사

KB Real Estate Trust Co., Ltd.

(단위: 백만원)

(in million won)

과목명(Description)	금액(Amount)
II. 기타부채 (Other liabilities)	80,222
부채 총계 (Total liabilities)	80,222
자 본 (Equity)	
I. 자본금 (Share capital)	80,000
II. 기타포괄손익누계액 (Accumulated other comprehensive income)	(401)
III. 이익잉여금 (Retained earnings)	182,176
자본총계 (Total equity)	261,775
부채와 자본총계 (Total liabilities and equity)	341,997

손익계산서

(Income Statements)

2019년 1월 1일부터 2019년 6월 30일까지
(January 1, 2019 ~ June 30, 2019)

KB부동산신탁 주식회사
KB Real Estate Trust Co., Ltd.

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
I. 영업수익 (Operating income)	58,547
수수료수익 (Commissions received)	51,435
증권평가 및 처분이익 (Gains on valuation(sales) of Securities)	325
이자수익 (Interest income)	3,676
대출채권 관련 이익 (Income from trading loans)	2,725
기타의 영업수익 (Other operating income)	386
II. 영업비용 (Operating expenses)	16,937
증권평가 및 처분손실 (Loss on valuation(sales) of Securities)	-
이자비용 (Interest expenses)	393
대출평가 및 처분손실 (Loss on valuation and disposal of loans receivable)	-
외환거래손실 (Loss on foreign transactions)	-
판매비와관리비 (General and administrative expenses)	16,238
기타의 영업비용 (Other operating expenses)	306
III. 영업이익(손실) (Operating profit(loss))	41,610
IV. 영업외수익 (Non-operating income)	2
V. 영업외비용 (Non-operating expenses)	109
VI. 법인세비용차감전계속사업손익 (Net income(loss) before income tax from continuing operations)	41,503

손익계산서

(Income Statements)

2019년 1월 1일부터 2019년 6월 30일까지
(January 1, 2019 ~ June 30, 2019)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)	10,864
Ⅷ. 계속사업이익 (Net income (loss) from continuing operations)	30,639
Ⅸ. 중단사업손익 (Net income (loss) from discontinued operations)	-
X. 당기순이익 (Net income)	30,639

재무상태표

(Statements of Financial Position)

2019년 6월 30일 현재

(As of June 30, 2019)

주식회사 KB저축은행
KB Savings Bank Co., Ltd.

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
자 산 (Assets)	
I. 현금 및 예치금 (Cash and due from financial institutions)	134,536
II. 유가증권 (Securities)	24,746
III. 대출채권 (Loans)	1,077,466
IV. 유형자산 (Tangible assets)	18,286
V. 기타자산 (Other assets)	68,678
자산총계 (Total assets)	1,323,712
부 채 (Liabilities)	
I. 예수금 (Deposits)	1,078,041
II. 기타부채 (Other liabilities)	39,117
부채 총계 (Total liabilities)	1,117,158
자 본 (Equity)	
I. 자본금 (Capital stock)	40,010
II. 자본잉여금 (Capital surplus)	125,504
III. 이익잉여금 (Retained earnings)	43,920
IV. 기타포괄손익누계액 (Accumulated other comprehensive income)	(2,880)
자본총계 (Total equity)	206,554

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2019년 6월 30일 현재

(As of June 30, 2019)

주식회사 KB저축은행
KB Savings Bank Co., Ltd.

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
부채와 자본총계 (Total liabilities and equity)	1,323,712

손익계산서

(Income Statements)

2019년 1월 1일부터 2019년 6월 30일까지
(January 1, 2019 ~ June 30, 2019)

주식회사 KB저축은행
KB Savings Bank Co., Ltd.

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
I. 영업수익 (Operating income)	46,608
이자수익 (Interest income)	42,848
1. 예치금이자 (Interest on deposits)	1,767
2. 단기매매증권이자 (Interest on trading securities)	-
3. 매도가능증권이자 (Interest on securities available for sale)	543
4. 대출금이자 (Interest on loans & discounts)	40,489
5. 기타이자수익 (Other operating income)	48
유가증권평가및처분이익 (Gains on valuation(sales) of Securities)	1
대출채권평가및처분이익 (Gains on valuation(sales) of Loans)	1,070
수수료수익 (Fee and commission income)	2,290
기타영업수익 (Other operation income)	33
배당금수익 (Dividend income)	366
II. 영업외수익 Non-operating income	141
III. 영업비용 Operating expenses & claims	33,269
이자비용 (Interest expense)	12,988
1. 예수금이자 (Interest on deposits)	12,938
2. 기타이자비용 (3) Interest on others	49

손익계산서

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2019년 1월 1일부터 2019년 6월 30일까지
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주식회사 KB저축은행
KB Savings Bank Co., Ltd.

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
유가증권평가및처분손실 (Loss on valuation(sales) of Securities)	-
대출채권평가및처분손실 (Loss on valuation(sales) of Loans)	2,646
1. 대손상각비 (Bad debt expense)	2,646
수수료비용 (Fee and commission expense)	2,587
기타영업비용 (Other operating losses)	2,553
판매비와관리비 (Selling and administrative expenses)	12,495
IV. 영업외비용 (Non-operating expenses)	57
V. 법인세차감전순손익 (Income before income tax expenses)	13,423
VI. 당기순이익 (Net income)	9,852

연결재무상태표

(Consolidated Statements of Financial Position)

2019년 6월 30일 현재

(As of June 30, 2019)

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)	194,321
II. 예치금 (Due from bank)	4,380
III. 창업투자자산 (Investment in small and medium sized enterprises)	516,250
IV. PEF 투자자산 (Investment in PEF)	9,205
V. 기타자산 (Other assets)	7,600
자산총계 (Total assets)	731,756
부 채 (Liabilities)	
I. 단기차입금 (Short-term borrowings)	120,000
II. 확정급여부채 (Allowance for retirement and severance benefit)	59
III. 파생상품부채 (Derivative debts)	-
IV. 기타부채 (Other liabilities)	406,090
부채 총계 (Total liabilities)	526,149
자 본 (Equity)	
I. 자본금 (Capital stock)	112,627
II. 자본잉여금 (Capital surplus)	1,019
III. 자본조정 (Capital adjustment)	(336)

연결재무상태표

(Consolidated Statements of Financial Position)

2019년 6월 30일 현재

(As of June 30, 2019)

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

과목명(Description)	금액(Amount)
Ⅲ. 기타포괄손익누계액 (Accumulated other comprehensive income)	(3)
Ⅳ. 이익잉여금 (Retained earnings)	92,300
자본총계 (Total equity)	205,607
부채와 자본총계 (Total liabilities and equity)	731,756

연결손익계산서

(Consolidated Income Statements)
2019년 1월 1일부터 2019년 6월 30일까지
(January 1, 2019 ~ June 30, 2019)

KB인베스트먼트와 그 종속회사
KB Investment and subsidiaries

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
I. 영업수익 (Operating revenues)	36,647
창업투자수익 (Revenues on investments in small and medium-size enterprises)	33,801
PEF 투자수익 (Revenues on Investments in PEF)	173
운용수익 (Other investment revenues)	2,656
경영자문료수익 (Consulting fees)	17
소수주주지분순손실 (Net expenses in minority interest)	-
II. 영업비용 (Operating expenses)	33,455
투자및금융비용 (Investment and financial expenses)	2,115
창업투자비용 (Expenses on investments in small and medium-size enterprises)	14,272
PEF 투자비용 (Expenses on investments in PEF)	866
일반관리비 (Administrative expenses)	8,389
소수주주지분순이익 (Net income in minority interest)	7,813
III. 영업이익 (Operating income(losses))	3,192
IV. 영업외수익 (Non-operating income)	-
V. 영업외비용 (Non-operating expenses)	10
VI. 법인세비용차감전계속사업손익 (Continuing operation income before income tax)	3,182
VII. 계속사업손익법인세비용 (Income tax expense)	1,079

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(단위: 백만원)
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과목명(Description)	금액(Amount)
Ⅷ. 당기순이익 (Net income for the year)	2,103

재무상태표

(Statements of Financial Position)

2019년 6월 30일 현재

(As of June 30, 2019)

KB데이터시스템
KB Data Systems

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
자 산 (Assets)	
I. 유동자산 (Current assets)	33,300
당좌자산 (Quick assets)	33,284
1. 현금및현금성자산 (Cash and cash equivalents)	5,741
2. 단기금융상품 (Short-term financial instruments)	12,500
3. 매출채권 (Accounts receivable)	1,458
4. 대손충당금 (Allowance for doubtful accounts)	(2)
5. 기타 (Others)	13,587
재고자산 (Inventories)	16
상품 (Merchandise)	16
II. 비유동자산 (Non-current assets)	6,374
투자자산 (Investments assets)	623
유형자산 (Tangible assets)	1,315
무형자산 (Intangible assets)	1,309
기타비유동자산 (Other non-current assets)	3,127
자산총계 (Total assets)	39,674
부 채 (Liabilities)	

재무상태표

(Statements of Financial Position)

2019년 6월 30일 현재

(As of June 30, 2019)

KB데이터시스템
KB Data Systems

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
I. 유동부채 (Current liabilities)	17,208
매입채무 (Accounts payable)	9,532
미지급비용 (Accrued expenses)	4,378
기타 (Others)	3,298
II. 비유동부채 (Long-term liabilities)	3,588
퇴직급여충당금 (Accrued severance benefits)	2,333
장기미지급비용 (Long-term Accrued expenses)	717
기타 (Others)	538
부채 총계 (Total liabilities)	20,796
자 본 (Equity)	
I. 자본금 (Capital stock)	8,000
II. 기타포괄손익누계액 (Accumulated other comprehensive income)	(3,477)
III. 이익잉여금 (Retained earnings)	14,355
자본총계 (Total equity)	18,878
부채와 자본총계 (Total liabilities and equity)	39,674

손익계산서

(Income Statements)

2019년 1월 1일부터 2019년 6월 30일까지
(January 1, 2019 ~ June 30, 2019)

KB데이터시스템
KB Data Systems

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
I. 매출 (Sales)	70,402
상품매출 (Sales of merchandise)	7,109
용역수익 (Service revenue)	63,293
II. 매출원가 (Cost of sales)	63,500
상품매출원가 (Cost of merchandise)	5,871
용역매출원가 (Cost of service)	57,629
III. 매출총이익 (Gross profit)	6,902
IV. 판매비와관리비 (Selling and administrative expenses)	3,797
인건비 (Payroll)	2,056
경비 (Expenses)	1,741
V. 영업이익 (Operating income)	3,105
VI. 영업외수익 (Non-operating income)	387
VII. 영업외비용 (Non-operating expenses)	45
VIII. 법인세비용차감전순이익 (Income before income tax)	3,447
IX. 법인세비용 (Income tax expenses)	961
X. 당기순이익 (Net income for the period)	2,486

재무상태표

(Statements of Financial Position)

2019년 6월 30일 현재

(As of June 30, 2019)

KB신용정보

KB Credit Information

(단위: 백만원)

(in million won)

과목명(Description)	금액(Amount)
자 산 (Assets)	
I. 유동자산 (Current assets)	12,609
현금및현금성자산 (Cash and cash equivalents)	5,079
단기금융상품 (Short-term financial instruments)	4,575
매출채권 (Trade receivables)	2,771
기타 (Others)	-
II. 비유동자산 (Non-current assets)	16,475
장기금융상품 (Long-term financial instruments)	176
유형자산 (Tangible assets)	9,551
무형자산 (Intangible assets)	810
이연법인세자산 (Deferred income tax assets)	982
임차보증금 (Guarantee deposits)	4,957
기타보증금 (Other deposits received)	-
자산총계 (Total assets)	29,084
부 채 (Liabilities)	
I. 유동부채 (Current liabilities)	4,646
미지급비용 (Accrued expenses)	2,535

재무상태표

(Statements of Financial Position)

2019년 6월 30일 현재

(As of June 30, 2019)

KB신용정보

KB Credit Information

(단위: 백만원)

(in million won)

과목명(Description)	금액(Amount)
예수금 (Withholdings)	1,147
미지급금 (Non-trade payables)	715
미지급법인세 (Income taxes payable)	-
II. 비유동부채 (Long-term liabilities)	9,469
확정급여부채 (Liabilities for defined benefit obligations)	631
장기성미지급금 (Long-term non-trade payables)	469
기타충당부채 (Provision for other estimated liabilities)	7,562
부채 총계 (Total liabilities)	14,115
자 본 (Equity)	
I. 자본금 (Capital stock)	6,262
II. 자본잉여금 (Additional paid-in and other capital)	1,422
III. 이익잉여금 (Retained earnings)	7,235
IV. 기타포괄손익누계액 (Accumulated other comprehensive income)	49
자본총계 (Total equity)	14,969
부채와 자본총계 (Total liabilities and equity)	29,084

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KB신용정보

KB Credit Information

(단위: 백만원)

(in million won)

과목명(Description)	금액(Amount)
I. 매출 (Sales)	19,307
용역수입 (Revenues-services)	19,307
II. 매출원가 (Cost of service)	9,212
III. 매출총이익 (Gross profit)	10,095
IV. 판매비와관리비 (Selling and administrative expenses)	7,275
V. 영업이익 (Operating income)	2,820
VI. 금융수익 (Finance revenues)	93
VII. 기타수익 (Other revenues)	-
VIII. 기타비용 (Other expenses)	2,717
IX. 법인세차감전순이익 (Income before income tax expenses)	196
X. 법인세비용 (Income tax expenses)	459
XI. 당기순이익 (Net income)	(263)