

공고용 BSPL

*b KB금융지주 KB Financial Group

연결 Consolidated

BS

PL

별도 Separate

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PL

*b KB국민은행 KB Kookmin Bank

연결 Consolidated

BS

PL

별도 Separate

BS

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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

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*b KB신용정보 KB Credit Information

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Disclaimer

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

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

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

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

연결재무상태표

(Consolidated Statements of Financial Position)

2019년 3월 31일 현재

(As of March 31, 2019)

(주) KB금융지주와 그 종속회사

(단위: 백만원)

KB Financial Group Inc. and subsidiaries

(in million won)

과목명(Description)	금액(Amount)
자 산 (Assets)	
I. 현금 및 예치금 (Cash and due from financial institutions)	19,184,293
II. 당기손익-공정가치측정 금융자산 (Financial assets at fair value through profit or loss)	49,480,097
III. 파생금융자산 (Derivative financial assets)	2,328,772
IV. 상각후원가측정 대출채권 (Loans at amortized cost)	320,942,934
V. 투자금융자산 (Financial investments)	64,678,807
VI. 관계기업 및 공동기업 투자 (Investments in associates and joint ventures)	507,570
VII. 유형자산 (Property and equipment)	4,859,604
VIII. 투자부동산 (Investment property)	2,130,976
IX. 무형자산 (Intangible assets)	2,766,373
X. 당기법인세자산 (Current income tax assets)	9,235
XI. 이연법인세자산 (Deferred income tax assets)	5,073
XII. 매각예정자산 (Assets held for sale)	14,513
XIII. 기타자산 (Other assets)	23,785,658
자산총계 (Total assets)	490,693,905
부 채 (Liabilities)	

연결재무상태표

(Consolidated Statements of Financial Position)

2019년 3월 31일 현재

(As of March 31, 2019)

㈜ KB금융지주와 그 종속회사

(단위: 백만원)

KB Financial Group Inc. and subsidiaries

(in million won)

과목명(Description)	금액(Amount)
I. 당기손익-공정가치측정 금융부채 (Financial liabilities at fair value through profit or loss)	16,401,210
II. 파생금융부채 (Derivative financial liabilities)	2,577,476
III. 예수부채 (Deposits)	282,733,184
IV. 차입부채 (Debts)	30,994,102
V. 사채 (Debentures)	51,667,074
VI. 충당부채 (Provisions)	572,404
VII. 순확정급여부채 (Defined benefit liabilities)	300,930
VIII. 당기법인세부채 (Current income tax liabilities)	707,024
IX. 이연법인세부채 (Deferred income tax liabilities)	732,683
X. 보험계약부채 (Insurance contract liabilities)	33,891,323
XI. 기타부채 (Other liabilities)	34,289,163
부채총계 (Total liabilities)	454,866,573
자 본 (Equity)	
I. 지배기업 주주지분 (Equity attributable to shareholders of the parent company)	35,817,696
1. 자본금 (Share capital)	2,090,558
2. 자본잉여금 (Capital surplus)	17,119,776
3. 기타포괄손익누계액 (Accumulated other comprehensive income)	352,097

연결재무상태표

(Consolidated Statements of Financial Position)

2019년 3월 31일 현재

(As of March 31, 2019)

(주) KB금융지주와 그 종속회사

(단위: 백만원)

KB Financial Group Inc. and subsidiaries

(in million won)

과목명(Description)	금액(Amount)
4. 이익잉여금 (Retained earnings)	17,349,948
5. 자기주식 (Treasury shares)	(1,094,683)
II. 비지배지분 (Non-controlling interests)	9,636
자본총계 (Total equity)	35,827,332
부채와 자본총계 (Total liabilities and equity)	490,693,905

연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2019년 1월 1일부터 2019년 3월 31일까지

(January 1, 2019 ~ March 31, 2019)

(주) KB금융지주와 그 종속회사

(단위: 백만원)

KB Financial Group Inc. and subsidiaries

(in million won)

과목명(Description)	금액(Amount)
I. 순이자이익 (Net interest income)	2,252,066
이자수익 (Interest income)	3,646,443
1. 기타포괄손익-공정가치측정 및 상각후원가 측정 금융상품 이자수익 (Interest income from financial instruments at fair value through other comprehensive income and amortized cost)	3,463,674
2. 당기손익-공정가치측정 금융상품 이자수익 (Interest income from financial instruments at fair value through profit or loss)	182,769
이자비용 (Interest expense)	(1,394,377)
II. 순수수수료이익 (Net fee and commission income)	550,647
수수료수익 (Fee and commission income)	911,711
수수료비용 (Fee and commission expense)	(361,064)
III. 순보험손익 (Net insurance income)	108,783
보험수익 (Insurance income)	3,127,811
보험비용 (Insurance expense)	(3,019,028)
IV. 당기손익-공정가치측정 금융상품 순손익 (Net gains/(losses) on financial instruments at fair value through profit or loss)	199,672
1. 당기손익조정접근법 조정전 순손익 (Net gains/(losses) on financial instruments at fair value through profit or loss before applying overlay approach)	272,286
2. 당기손익조정접근법 조정 손익 (Net gains/(losses) on overlay adjustment)	(72,614)
V. 기타영업손익 (Net other operating income(expenses))	(246,328)
VI. 일반관리비 (General and administrative expenses)	(1,513,878)

연결포괄손익계산서

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2019년 1월 1일부터 2019년 3월 31일까지

(January 1, 2019 ~ March 31, 2019)

(주) KB금융지주와 그 종속회사

KB Financial Group Inc. and subsidiaries

(단위: 백만원)

(in million won)

과목명(Description)	금액(Amount)
VII. 신용손실충당금 반영전 영업이익 (Operating profit before provision for credit losses)	1,350,962
VIII. 신용손실충당금전입액 (Provision for credit losses)	(191,713)
IX. 영업이익 (Net operating profit)	1,159,249
X. 영업외손익 (Non-operating profit(loss))	6,694
1. 관계기업 및 공동기업 투자손익 (Share of profit of associates and joint ventures)	4,204
2. 기타영업외손익 (Net other non-operating income(expense))	2,490
XI. 법인세비용차감전순이익 (Profit before income tax)	1,165,943
XII. 법인세비용 (Income tax expense)	(320,013)
XIII. 당기순이익 (Profit for the period)	845,930
XIV. 법인세비용차감후기타포괄손익 (Other comprehensive income(loss) for the period, net of tax)	156,067
당기손익으로 재분류되지 않는 포괄손익 (Items that will not be reclassified to profit or loss)	16,132
1. 순확정급여부채의 재측정요소 (Actuarial gains(losses) on post defined benefit pension plans)	(3,035)
2. 기타포괄손익-공정가치 측정 지분상품 관련 손익 (Revaluation gains/(losses) on equity instruments at fair value through other comprehensive income)	31,193
3. 당기손익-공정가치지정 금융부채 신용위험 변동손익 (Fair value changes on financial liabilities designated at fair value due to own credit risk)	(12,026)
후속적으로 당기손익으로 재분류될 수 있는 포괄손익 (Items that may be reclassified subsequently to profit or loss)	139,935
1. 외환차이 (Exchange differences on translating foreign operations)	33,679

연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2019년 1월 1일부터 2019년 3월 31일까지

(January 1, 2019 ~ March 31, 2019)

(주) KB금융지주와 그 종속회사

(단위: 백만원)

KB Financial Group Inc. and subsidiaries

(in million won)

과목명(Description)	금액(Amount)
2. 기타포괄손익-공정가치 측정 금융상품 관련 손익 (Net gains/(losses) on financial instruments at fair value through other comprehensive income)	56,794
3. 관계기업 및 공동기업 기타포괄손익에 대한 지분 (Shares of other comprehensive income of associates and joint ventures)	3,238
4. 현금흐름위험회피손익 (Cash flow hedges)	(18,006)
5. 해외사업장순투자위험회피수단의 손익 (Gains(losses) on hedging instruments of a net investment in a foreign operation)	(3,347)
6. 특별계정 기타포괄손익 (Other comprehensive income(loss) arising from separate account)	16,022
7. 손익변동성 조정손익 (Net gains/(losses) on overlay adjustment)	51,555
XV. 당기총포괄이익 (Total comprehensive income for the period)	1,001,997
당기순이익의 귀속 (Profit attributable to:)	845,930
1. 지배기업주주지분순이익 (Shareholders of the parent entity)	845,652
2. 비지배지분순이익 (Non-controlling interests)	278
당기총포괄이익 귀속 (Total comprehensive income attributable to:)	1,001,997
1. 지배기업주주지분총포괄이익 (Shareholders of the parent entity)	1,001,534
2. 비지배지분총포괄이익 (Non-controlling interests)	463
XVI. 주당이익(단위: 원) (Earnings per share)(in won)	
기본주당이익 (Basic earnings per share)	2,145
희석주당이익 (Diluted earnings per share)	2,131

재무상태표

(Separate Statements of Financial Position)
 2019년 3월 31일 현재
 (As of March 31, 2019)

(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)	449,038
II. 당기손익-공정가치측정 금융자산 (Financial assets at fair value through profit or loss)	1,050,582
III. 상각후원가측정 대출채권 (Loans at amortized cost)	120,000
IV. 종속기업 투자 (Investments in subsidiaries)	24,112,116
V. 유형자산 (Property and equipment)	6,074
VI. 무형자산 (Intangible assets)	9,535
VII. 이연법인세자산 (Deferred income tax assets)	6,369
VIII. 기타자산 (Other assets)	889,589
자산총계 (Total assets)	26,643,303
부 채 (Liabilities)	
I. 사채 (Debentures)	5,912,476
II. 순확정급여부채 (Defined benefit liabilities)	765
III. 당기법인세부채 (Current income tax liabilities)	701,206
IV. 기타부채 (Other liabilities)	958,834
부채 총계 (Total liabilities)	7,573,281
자 본 (Equity)	
I. 자본금 (Share capital)	2,090,558

재무상태표

(Separate Statements of Financial Position)

2019년 3월 31일 현재

(As of March 31, 2019)

(주) KB금융지주

KB Financial Group Inc.

(단위: 백만원)

(in million won)

과목명(Description)	금액(Amount)
II. 자본잉여금 (Capital surplus)	14,742,814
III. 기타포괄손익누계액 (Accumulated other comprehensive income)	(7,164)
IV. 이익잉여금 (Retained earnings)	3,338,497
V. 자기주식 (Treasury Shares)	(1,094,683)
자본총계 (Total equity)	19,070,022
부채와 자본총계 (Total liabilities and equity)	26,643,303

포괄손익계산서

(Separate Statements of Comprehensive Income)
2019년 1월 1일부터 2019년 3월 31일까지
(January 1, 2019 ~ March 31, 2019)

㈜ KB금융지주
KB Financial Group Inc.

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
I. 순이자이익 (Net interest income)	(30,042)
이자수익 (Interest income)	1,584
이자비용 (Interest expense)	(31,626)
II. 순수수료이익 (Net fee and commission income)	(722)
수수료수익 (Fee and commission income)	136
수수료비용 (Fee and commission expense)	(858)
III. 당기손익-공정가치측정 금융상품 순손익 (Net gains/(losses) on financial instruments at fair value through profit or loss)	4,797
IV. 기타영업손익 (Net other operating income(expenses))	926,934
V. 일반관리비 (General and administrative expenses)	(14,398)
VI. 신용손실충당금 반영전 영업이익 (Operating profit before provision for credit losses)	886,569
VII. 신용손실충당금전입액 (Provision for credit losses)	-
VIII. 영업이익 (Net operating profit)	886,569
IX. 영업외손익 (Non-operating profit(loss))	(70)
X. 법인세비용차감전순이익 (Profit before income tax)	886,499
XI. 법인세비용 (Income tax expense)	(1,822)
XII. 당기순이익 (Profit for the period)	884,677
XIII. 법인세비용차감후기타포괄손익 (Other comprehensive income(loss) for the period, net of tax)	(20)

포괄손익계산서

(Separate Statements of Comprehensive Income)

2019년 1월 1일부터 2019년 3월 31일까지
(January 1, 2019 ~ March 31, 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)	(20)
순확정급여부채의 재측정요소 (Actuarial gains(losses) on post defined benefit pension plans)	(20)
XIV. 당기총포괄이익 (Total comprehensive income for the period)	884,657
XV. 주당이익(단위: 원) (Earnings per share)(in won)	
기본주당이익 (Basic earnings per Share)	2,244
희석주당이익 (Diluted earnings per Share)	2,229

연결재무상태표

(Consolidated Statements of Financial Position)
 2019년 3월 31일 현재
 (As of March 31, 2019)

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)	14,224,436
II. 당기손익-공정가치측정 금융자산 (Financial assets at fair value through profit or loss)	12,285,901
III. 파생금융자산 (Derivative financial assets)	1,893,370
IV. 상각후원가측정 대출채권 (Loans at amortized cost)	279,058,625
V. 투자금융자산 (Financial investments)	45,877,848
VI. 관계기업 투자 (Investments in associates)	520,315
VII. 유형자산 (Property and equipment)	3,523,553
VIII. 투자부동산 (Investment property)	251,386
IX. 무형자산 (Intangible assets)	257,555
X. 당기법인세자산 (Current income tax assets)	4,507
XI. 이연법인세자산 (Deferred income tax assets)	3,245
XII. 매각예정자산 (Assets held for sale)	14,513
XIII. 기타자산 (Other assets)	10,317,107
자산총계 (Total assets)	368,232,361
부 채 (Liabilities)	
I. 당기손익-공정가치측정 금융부채 (Financial liabilities at fair value through profit or loss)	72,168

연결재무상태표

(Consolidated Statements of Financial Position)
2019년 3월 31일 현재
(As of March 31, 2019)

주식회사 국민은행과 그 종속기업
Kookmin Bank & Subsidiaries

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
II. 파생금융부채 (Derivative financial liabilities)	1,871,581
III. 예수부채 (Deposits)	278,651,592
IV. 차입부채 (Debts)	17,562,929
V. 사채 (Debentures)	22,064,714
VI. 충당부채 (Provisions)	352,338
VII. 순확정급여부채 (Defined benefit liabilities)	205,060
VIII. 당기법인세부채 (Current income tax liabilities)	3,610
IX. 이연법인세부채 (Deferred income tax liabilities)	263,686
X. 기타부채 (Other liabilities)	20,538,741
부채 총계 (Total liabilities)	341,586,419
자 본 (Equity)	
I. 지배기업 주주지분 (Equity attributable to shareholders of the parent entity)	26,645,942
1. 자본금 (Capital stock)	2,021,896
2. 자본잉여금 (Capital surplus)	5,218,297
3. 기타포괄손익누계액 (Accumulated other comprehensive income)	207,173
4. 이익잉여금 (Retained earnings)	19,198,576
II. 비지배지분 (Non-controlling interest equity)	-

연결재무상태표

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2019년 3월 31일 현재

(As of March 31, 2019)

주식회사 국민은행과 그 종속기업
Kookmin Bank & Subsidiaries

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
자본총계 (Total equity)	26,645,942
부채와 자본총계 (Total liabilities and equity)	368,232,361

연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)
2019년 1월 1일부터 2019년 3월 31일까지
(January 1, 2019 ~ March 31, 2019)

주식회사 국민은행과 그 종속기업
Kookmin Bank & Subsidiaries

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
I. 순이자이익 (Net interest income)	1,552,376
이자수익 (Interest income)	2,692,484
1. 기타포괄손익-공정가치측정 및 상각후원가 측정 금융상품 이자수익 (Interest income from financial instruments at fair value through other comprehensive income and amortized cost)	2,638,790
2. 당기손익-공정가치측정 금융상품 이자수익 (Interest income from financial instruments at fair value through profit or loss)	53,694
이자비용 (Interest Expense)	(1,140,108)
II. 순수수수료이익 (Net fee and commission income)	274,759
수수료수익 (Fee and commission income)	349,235
수수료비용 (Fee and commission expense)	(74,476)
III. 당기손익-공정가치측정 금융상품 순손익 (Net gains/(losses) on financial instruments at fair value through profit or loss)	124,822
IV. 기타영업손익 (Net other operating income(expenses))	(151,136)
V. 일반관리비 (General and administrative expenses)	(970,803)
VI. 신용손실충당금 반영전 영업이익 (Operating profit before provision for credit losses)	830,018
VII. 신용손실충당금전입액 (Provision for credit losses)	(54,454)
VIII. 영업이익 (Net operating profit)	775,564
IX. 영업외손익 (Non-operating profit(loss))	1,019
관계기업투자손익 (Share of profit(loss) of associates)	10,417

연결포괄손익계산서

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2019년 1월 1일부터 2019년 3월 31일까지
(January 1, 2019 ~ March 31, 2019)

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Kookmin Bank & Subsidiaries

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
기타영업외손익 (Net other non-operating income(expense))	(9,398)
X. 법인세비용차감전순이익 (Profit before income tax)	776,583
XI. 법인세비용 (Income tax expense)	(203,770)
XII. 당기순이익 (Profit for the period)	572,813
XIII. 법인세비용차감후기타포괄손익 (Other comprehensive income(loss) for the period, net of tax)	72,980
당기손익으로 재분류되지 않는 포괄손익 (Items that will not be reclassified to profit or loss)	27,169
1. 순확정급여부채의 재측정요소 (Actuarial gains(losses) on post defined benefit pension plans)	(2,277)
2. 기타포괄손익 - 공정가치 측정 금융상품 관련 손익 (Revaluation gains/(losses) on equity instruments at fair value through other comprehensive income)	29,446
후속적으로 당기손익으로 재분류될 수 있는 포괄손익 (Items that may be reclassified subsequently to profit or loss)	45,811
1. 외환차이 (Exchange differences on translating foreign operations)	27,055
2. 기타포괄손익-공정가치측정금융상품관련손익 (Net gains/(losses) on financial instruments at fair value through other comprehensive income)	25,826
3. 관계기업 기타포괄손익에 대한 지분 (Share of other comprehensive income of associates)	3,161
4. 해외사업장순투자위험회피수단의 손익 (Gains(losses) on hedging instruments of a net investment in a foreign operation)	(2,687)
5. 현금흐름위험회피 수단의 손익 (Cash flow hedges)	(7,544)
XIV. 당기총포괄이익 (Total comprehensive income attributable to:)	645,793
당기순이익의 귀속 (Profit attributable to:)	572,813

연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2019년 1월 1일부터 2019년 3월 31일까지
(January 1, 2019 ~ March 31, 2019)

주식회사 국민은행과 그 종속기업
Kookmin Bank & Subsidiaries

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
1. 지배기업주주지분순이익 (Shareholders of the parent entity)	572,813
2. 비지배지분순이익 (Non-controlling interests)	-
당기총포괄이익의 귀속 (Total comprehensive income attributable to:)	72,980
1. 지배기업주주지분총포괄이익 (Shareholders of the parent entity)	72,980
2. 비지배지분총포괄이익 (Non-controlling interest)	-

재무상태표

(Separate Statements of Financial Position)

2019년 3월 31일 현재

(As of March 31, 2019)

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)	12,721,526
II. 당기손익-공정가치측정 금융자산 (Financial assets at fair value through profit or loss)	8,662,131
III. 파생금융자산 (Derivative financial assets)	1,900,286
IV. 상각후원가측정 대출채권 (Loans at amortized cost)	277,101,760
V. 투자금융자산 (Financial investments)	45,599,807
VI. 관계기업 투자 (Investments in associates)	1,003,903
VII. 유형자산 (Property and equipment)	3,507,006
VIII. 투자부동산 (Investment property)	42,458
IX. 무형자산 (Intangible assets)	255,095
X. 당기법인세자산 (Current income tax assets)	2,674
XI. 이연법인세자산 (Deferred income tax assets)	-
XII. 매각예정자산 (Assets held for sale)	14,513
XIII. 기타자산 (Other assets)	10,273,669
자산총계 (Total assets)	361,084,828
부 채 (Liabilities)	
I. 당기손익-공정가치측정 금융부채 (Financial liabilities at fair value through profit or loss)	72,168

재무상태표

(Separate Statements of Financial Position)

2019년 3월 31일 현재

(As of March 31, 2019)

주식회사 국민은행

Kookmin Bank

(단위: 백만원)

(in million won)

과목명(Description)	금액(Amount)
II. 파생금융부채 (Derivative financial liabilities)	1,856,845
III. 예수부채 (Deposits)	273,582,893
IV. 차입부채 (Debts)	17,396,722
V. 사채 (Debentures)	20,801,814
VI. 총당부채 (Provisions)	351,620
VII. 순확정급여부채 (Defined benefit liabilities)	204,979
VIII. 당기법인세부채 (Current income tax liabilities)	2,849
IX. 이연법인세부채 (Deferred income tax liabilities)	220,751
X. 기타부채 (Other liabilities)	20,070,072
부채 총계 (Total liabilities)	334,560,713
자 본 (Equity)	
I. 지배기업 주주지분 (Equity attributable to shareholders of the parent entity)	26,524,115
1. 자본금 (Capital stock)	2,021,896
2. 자본잉여금 (Capital surplus)	5,220,031
3. 기타포괄손익누계액 (Accumulated other comprehensive income)	240,332
4. 이익잉여금 (Retained earnings)	19,041,856
II. 비지배지분 (Non-controlling interest equity)	-

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재무상태표

(Separate Statements of Financial Position)

2019년 3월 31일 현재

(As of March 31, 2019)

주식회사 국민은행
Kookmin Bank

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
자본총계 (Total equity)	26,524,115
부채와 자본총계 (Total liabilities and equity)	361,084,828

손익계산서

(Separate Statements of Comprehensive Income)
2019년 1월 1일부터 2019년 3월 31일까지
(January 1, 2019 ~ March 31, 2019)

주식회사 국민은행
Kookmin Bank

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
I. 순이자이익 (Net interest income)	1,550,774
이자수익 (Interest income)	2,631,995
1. 기타포괄손익-공정가치측정 및 상각후원가 측정 금융상품 이자수익 (Interest income from financial instruments at fair value through other comprehensive income and amortized cost)	2,604,341
2. 당기손익-공정가치측정 금융상품 이자수익 (Interest income from financial instruments at fair value through profit or loss)	27,654
이자비용 (Interest Expense)	(1,081,221)
II. 순수수료이익 (Net fee and commission income)	282,882
수수료수익 (Fee and commission income)	354,450
수수료비용 (Fee and commission expense)	(71,568)
III. 당기손익-공정가치측정 금융상품 순손익 (Net gains/(losses) on financial instruments at fair value through profit or loss)	126,042
IV. 기타영업손익 (Net other operating income(expenses))	(163,238)
V. 일반관리비 (General and administrative expenses)	(962,893)
VI. 신용손실충당금 반영전 영업이익 (Operating profit before provision for credit losses)	833,567
VII. 신용손실충당금전입액 (Provision for credit losses)	(52,035)
VIII. 영업이익 (Net operating profit)	781,532
IX. 영업외손익 (Non-operating profit(loss))	(255)
관계기업투자손익 (Share of profit(loss) of associates)	101

손익계산서

(Separate Statements of Comprehensive Income)
2019년 1월 1일부터 2019년 3월 31일까지
(January 1, 2019 ~ March 31, 2019)

주식회사 국민은행
Kookmin Bank

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
기타영업외손익 (Net other non-operating income(expense))	(356)
X. 법인세비용차감전순이익 (Profit before income tax)	781,277
XI. 법인세비용 (Income tax expense)	(206,164)
XII. 당기순이익 (Profit for the period)	575,113
XIII. 법인세비용차감후기타포괄손익 (Other comprehensive income(loss) for the period, net of tax)	45,509
당기손익으로 재분류되지 않는 포괄손익 (Items that will not be reclassified to profit or loss)	27,169
1. 순확정급여부채의 재측정요소 (Actuarial gains(losses) on post defined benefit pension plans)	(2,277)
2. 기타포괄손익 - 공정가치 측정 금융상품 관련 손익 (Revaluation gains/(losses) on equity instruments at fair value through other comprehensive income)	29,446
후속적으로 당기손익으로 재분류될 수 있는 포괄손익 (Items that may be reclassified subsequently to profit or loss)	18,340
1. 외환차이 (Exchange differences on translating foreign operations)	368
2. 기타포괄손익-공정가치측정금융상품관련손익 (Net gains/(losses) on financial instruments at fair value through other comprehensive income)	25,516
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)	(7,544)
XIV. 당기총포괄이익 (Total comprehensive income attributable to:)	620,622
당기순이익의 귀속 (Profit attributable to:)	575,113
1. 지배기업주주지분순이익 (Shareholders of the parent entity)	575,113

손익계산서

(Separate Statements of Comprehensive Income)
 2019년 1월 1일부터 2019년 3월 31일까지
 (January 1, 2019 ~ March 31, 2019)

주식회사 국민은행
 Kookmin Bank

(단위: 백만원)
 (in million won)

과목명(Description)	금액(Amount)
2. 비지배지분순이익 (Non-controlling interests)	-
당기총포괄이익의 귀속 (Total comprehensive income attributable to:)	45,509
1. 지배기업주주지분총포괄이익 (Shareholders of the parent entity)	45,509
2. 비지배지분총포괄이익 (Non-controlling interest)	-

대차대조표(신탁계정)

Balance Sheet (Trust accounts)

2019년 3월 31일 현재

(As of March 31, 2019)

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
자 산 (Assets)	
I. 현금 및 예치금 (Cash and due from financial institutions)	18,885,443
1. 원화예치금 (Due from banks in won)	18,885,443
II. 유가증권 (Securities)	25,290,812
1. 주식 (Stock)	2,753,271
2. 국채 (Government bonds)	327,948
3. 금융채 (Finance debentures)	1,677,197
4. 지방채 (Local government bonds)	40,504
5. 사채 (Corporate bonds)	2,476,523
6. 외화유가증권 (Securities in foreign currency)	182,747
7. 매입어음 Bills bought	727,086
8. 기타유가증권 Other securities	17,105,536
III. 대출금 Loans & discounts	233,275
1. 부동산저당대출 Loans on real estate collateral	1
2. 채권담보대출 Loans on receivables collateral	65,242
3. 수익권담보대출 Loans on trust benefit collateral	168,032
IV. 콜론 Call loans	-

대차대조표(신탁계정)

Balance Sheet (Trust accounts)

2019년 3월 31일 현재

(As of March 31, 2019)

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
V. 환매조건부채권 Bonds purchased under resale agreements	5,894,100
VI. 금전채권 Money receivables	4,214,222
VII. 수탁부동산 Movables & real estate	777,933
VIII. 기타자산 Others	270,643
1. 가지급금 Suspense receivables	-
2. 미수수익 Accrued revenues receivable	246,382
3. 미수금 Accounts receivable	3,340
4. 선급비용 Prepaid expenses	171
5. 기타잡자산 Prepaid expenses	20,750
IX. 고유계정대 Lendings to banking account	1,739,943
X. 채권평가충당금(-) Allowance for valuation of receivables(-)	(4,334)
자산총계 (Total assets)	57,302,037
부 채 (Liabilities)	
I. 금전신탁 Money in trust	51,106,530
1. 불특정금전신탁합동운용 Unspecified money trust	67
2. 적립식목적신탁합동운용 Reserving objective trust(performance)	10,916
3. 가계금전신탁합동운용 Household money trust	11,171

대차대조표(신탁계정)

Balance Sheet (Trust accounts)

2019년 3월 31일 현재

(As of March 31, 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	1,535
6. 기업금전신탁합동운용 Business money trust	1,278
7. 국민주신탁합동운용 National stock trust	3,007
8. 개인연금신탁합동운용 Personal pension trust	1,780,631
9. 가계장기신탁합동운용 Long term house trust	9,414
10. 근로자우대신탁합동운용 Workers preferential trust	1,651
11. 신종적립신탁합동운용 New reserving trust	6,946
12. 퇴직신탁운용 Retirement trust	8,945
13. 특정금전신탁 Specified money trust	25,723,458
14. 단위금전신탁합동운용 Unit type money trust	-
15. 추가금전신탁 Open type money trust	1,929
16. 신개인연금신탁합동운용 New personal pension trust	69,582
17. 신노후생활연금신탁합동운용 New pension trust	3,033
18. 신근로자우대신탁합동운용 New workers preferential trust	12
19. 연금신탁합동운용 Pension trust	1,915,994
20. 퇴직연금신탁 Trust of retirement pension plan	19,399,586

대차대조표(신탁계정)

Balance Sheet (Trust accounts)

2019년 3월 31일 현재
(As of March 31, 2019)

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
21. 개인종합자산신탁 Individual savings account	2,157,314
II. 재산신탁 Property in trust	5,052,505
1. 유가증권의신탁 Securities in trust	105,913
2. 금전채권의신탁 Money receivables in trust	4,168,659
3. 부동산의신탁 Real estate in trust	777,933
III. 공익신탁 Public in trust	-
IV. 기타부채 Other borrowings	1,031,608
1. 미지급금 Accounts payable	55,202
2. 선수수익 Income in advance	2,861
3. 미지급신탁보수 Accrued payable trust fees	61,490
4. 미지급신탁이익 Accrued payable trust profit	885,481
5. 미지급비용 Accrued payable expenses	26,574
V. 특별유보금 Special reserves	111,394
부채 총계 (Total liabilities)	57,302,037

손익계산서(신탁계정)

Income Statement(Trust accounts)
2019년 1월 1일부터 2019년 3월 31일까지
(January 1, 2019 ~ March 31, 2019)

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
수 익 (Revenues)	
I. 예치금이자 (Interest on due from banks)	94,694
II. 유가증권이자 (Interest on securities)	276,854
국채이자 (Interest on government bonds)	2,424
금융채이자 (Interest on finance debentures)	9,483
지방채이자 (Interest on local government bonds)	211
사채이자 (Interest on corporate bonds)	14,322
배당금수익 (Dividend income)	330
외화유가증권이자 (Interest on securities in foreign currency)	6,531
매입어음이자 (Interest on bills bought)	4,881
기타유가증권이자 (Interest on others securities)	238,672
III. 대출금이자 (Interest on loans & discounts)	2,319
부동산저당대출이자 (Interest on real estate collateral loans)	-
채권담보대출이자 (Interest on receivables collateral loans)	637
수익권담보대출이자 (Interest on trust benefit collateral loans)	1,682
IV. 콜론이자 (Interest on call loans)	-
V. 환매조건부채권이자 (Interest on bonds under resale agreements)	31,445

손익계산서(신탁계정)

Income Statement(Trust accounts)
2019년 1월 1일부터 2019년 3월 31일까지
(January 1, 2019 ~ March 31, 2019)

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
VI. 금전채권이자 (Interest on money receivables)	61
VII. 파생상품관련익 (Revenues on derivatives)	9
VIII. 유가증권관련수익 (Revenues on securities)	23,991
유가증권매매익 (Gain on sales of securities)	15,622
유가증권상환익 (Gain on redemption of securities)	110
유가증권평가익 (Gain on valuation of securities)	8,259
VIII. 외화환차익 (Gain on foreign currency)	-
IX. 외화자산부채평가익 (Gain on valuation of assets and liabilities denominated in foreign currency)	14,371
X. 수입수수료 (Commissions received)	-
XI. 기타수익 (Other revenues)	76,992
XII. 고유계정대이자 (Interest on loans to banking account)	5,728
XIII. 특별유보금환입 (Transfer from special provision)	355
XIV. 채권평가충당금환입 (Transfer from allowance for valuation of receivables)	86
신탁이익계 (Total revenues)	526,905
비 용 (Expenses)	
I. 금전신탁이익 (Gain on money trust)	404,045
불특정금전신탁이익 (Gain on unspecified money trust)	-
적립식목적신탁실적이익 (Gain on installment money trust(performance))	74

손익계산서(신탁계정)

Income Statement(Trust accounts)
2019년 1월 1일부터 2019년 3월 31일까지
(January 1, 2019 ~ March 31, 2019)

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
가계금전신탁이익 (Gain on household money trust)	56
개발신탁이익 (Gain on development trust)	1
노후생활연금신탁이익 (Gain on money trust for old age living pension)	6
기업금전신탁이익 (Gain on corporate money trust)	5
국민주신탁이익 (Gain on national stock trust)	32
개인연금신탁이익 (Gain on money trust for individual pension)	12,061
가계장기신탁이익 (Gain on household long-term money trust)	37
근로자우대신탁이익 (Gain on money trust for employee)	6
신종적립신탁이익 (Gain on new installment money trust)	26
퇴직신탁이익 (Gain on retirement trust)	35
특정금전신탁이익 (Gain on specified money trust)	282,544
추가금전신탁이익 (Gain on open type money trust)	18
신개인연금신탁이익 (Gain on new money trust for individual pension)	564
신노후생활연금신탁이익 (Gain on new money trust for old age living pension)	16
신근로자우대신탁이익 (Gain on money trust for employee)	-
연금신탁이익 (Gain on pension trust)	16,267
퇴직연금신탁이익 (Gain on trust of retirement pension plan)	82,027

손익계산서(신탁계정)

Income Statement(Trust accounts)
2019년 1월 1일부터 2019년 3월 31일까지
(January 1, 2019 ~ March 31, 2019)

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
개인종합자산신탁이익 (Individual savings account)	10,270
II. 재산신탁이익 (Gain on property trust)	206
유가증권의신탁이익 (Gain on securities trust)	164
금전채권의신탁이익 (Gain on money receivables trust)	42
III. 기타지급이자 (Other interest paid)	-
IV. 지급수수료 (Commissions paid)	7,951
V. 파생상품관련손 (Loss on derivatives)	12
VI. 외화환차손 (Loss on foreign exchange)	507
VII. 외화자산부채평가손 (Loss on valuation of assets and liabilities denominated in foreign currenc	14,426
VIII. 유가증권관련비용 (Expenses on securities)	26,249
유가증권매매손 (Loss on sales of securities)	17,825
유가증권상환손 (Loss on redemption of securities)	7,655
유가증권평가손 (Loss on valuation of securities)	769
IX. 기금출연료 (Contribution to fund)	1,657
신용보증기금출연료 (Contribution to credit guarantee fund)	1
신탁보험료 (Insurance fees on deposits)	1,656
X. 세금과공과 (Taxes)	94

손익계산서(신탁계정)

Income Statement(Trust accounts)
2019년 1월 1일부터 2019년 3월 31일까지
(January 1, 2019 ~ March 31, 2019)

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
XI. 신탁보수 (Trust fees & commissions)	70,305
XII. 기타비용 (Other expenses)	624
XIII. 특별유보금전입 (Provision for special provision)	786
XIV. 채권평가충당금전입 (Provision for allowance for valuation of receivables)	43
신탁손실계 (Total expenses)	526,905

연결재무상태표

(Consolidated Statements of Financial Position)

2019년 3월 31일 현재

(As of March 31, 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)	3,928,418
II. 당기손익-공정가치측정 금융자산 (Financial assets at fair value through profit or loss)	25,917,996
III. 파생금융자산 (Derivative financial assets)	467,180
IV. 기타포괄손익-공정가치측정유가증권 (Fair value through other comprehensive income)	2,290,998
V. 종속기업및관계기업투자 (Investments in associates, subsidiaries and joint ventures)	55,680
VI. 상각후원가측정 대출채권 (Loans at amortized cost)	5,645,253
VII. 유형자산 (Property and equipment)	256,168
VIII. 투자부동산 (Investment property)	1,011,260
IX. 무형자산 (Intangible assets)	154,494
X. 당기법인세자산 (Current tax assets)	7,619
XI. 이연법인세자산 (Deferred tax assets)	8,512
XII. 기타금융자산 (Other financial assets)	3,740,489
XIII. 기타자산 (Other non-financial assets)	95,923
자산총계 (Total assets)	43,579,990
부 채 (Liabilities)	
I. 예수부채 (Deposits received)	3,916,790
II. 당기손익-공정가치측정 금융부채 (Financial liabilities at fair value through profit or loss)	16,421,565

연결재무상태표

(Consolidated Statements of Financial Position)

2019년 3월 31일 현재

(As of March 31, 2019)

KB증권 주식회사와 그 종속기업
KB Securities and subsidiaries

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
III. 파생금융부채 (Derivative financial liabilities)	591,805
IV. 차입부채 (Borrowings)	14,979,041
V. 당기법인세부채 (Current tax liabilities)	1,456
VI. 순확정급여부채 (Net defined benefit liabilities)	32,431
VII. 이연법인세부채 (Deferred tax liabilities)	-
VIII. 충당부채 (Provisions)	7,969
IX. 기타금융부채 (Other financial liabilities)	2,808,916
X. 기타부채 (Other non-financial liabilities)	413,796
부채 총계 (Total liabilities)	39,173,769
자 본 (Equity)	
I. 지배기업 주주지분 (Controlling interests)	4,405,935
1. 자본금 (Stockholder's equity)	1,493,102
2. 기타불입자본 (Other paid-in capital)	1,478,717
3. 이익잉여금 (Retained earnings)	1,289,665
4. 기타자본구성요소 (Elements of other shareholders' equity)	144,451
II. 비지배지분 (Non-controlling interests)	286
자본총계 (Total equity)	4,406,221
부채와 자본총계 (Total liabilities and equity)	43,579,990

연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2019년 1월 1일부터 2019년 3월 31일까지

(January 1, 2019 ~ March 31, 2019)

KB증권 주식회사와 그 종속기업
KB Securities and subsidiaries

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
I. 영업수익 (Operating income)	2,512,459
수수료수익 (Commissions received)	144,373
금융상품평가 및 처분이익 (Gain on valuation(sales) of financial assets)	2,032,278
이자수익 (Interest income)	209,100
상각후원가측정금융자산평가및처분이익 (Gain on valuation(disposal) of loans)	231
외환거래이익 (Gain on foreign transactions)	78,947
기타영업수익 (Others)	47,530
II. 영업비용 (Operating expenses)	2,394,852
수수료비용 (Commissions expense)	23,758
금융상품평가 및 처분손실 (Loss on valuation(sales) of financial assets)	2,059,160
이자비용 (Interest expense)	80,095
상각후원가측정금융자산평가및처분손실 (Loss on valuation(disposal) of loans)	1,388
외환거래손실 (Loss on foreign transactions)	46,044
판매비와 관리비 (General and administrative expenses)	166,531
기타영업비용 (Others)	17,876
III. 영업이익(손실) (Operating profit(loss))	117,607
IV. 영업외수익 (Non-operating income)	7,946

연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)
2019년 1월 1일부터 2019년 3월 31일까지
(January 1, 2019 ~ March 31, 2019)

KB증권 주식회사와 그 종속기업
KB Securities and subsidiaries

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
V. 영업외비용 (Non-operating expenses)	3,671
VI. 법인세비용차감전순이익(손실) (Net income(loss) before income tax from continuing operations)	121,882
VII. 법인세비용 (Income tax expense from continuing operations)	34,606
VIII. 당기순이익(손실) (Net income(loss))	87,276
1. 지배기업주주지분순이익 (Shareholders of the parent entity)	87,275
2. 비지배지분순이익 (Non-controlling interest)	1
IX. 기타포괄손익 (Other comprehensive gain(loss))	(8,237)
X. 당기총포괄이익(손실) (Consolidated net comprehensive income(loss))	79,040
1. 지배기업주주지분총포괄이익 (Shareholders of the parent entity)	79,035
2. 비지배지분총포괄이익 (Non-controlling interest)	5

연결재무상태표

(Consolidated Statements of Financial Position)

2019년 3월 31일 현재

(As of March 31, 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)	361,132
II. 금융자산 (Financial assets)	26,999,083
1. 당기손익공정가치측정금융자산 (Financial assets at fair value through profit or loss)	7,237,754
2. 기타포괄손익공정가치측정금융자산 (Financial assets at fair value through other comprehensive income)	3,292,443
3. 상각후원가측정금융자산 (Financial assets at amortised cost)	8,593,723
4. 상각후원가측정대출채권 (Loans)	7,126,738
5. 상각후원가측정기타수취채권 (Other receivables)	748,425
III. 관계기업투자주식 (Investments in associates)	458
IV. 위험회피목적파생상품자산 (Derivative assets to hedge)	14,264
V. 재보험자산 (Reinsurance assets)	768,044
VI. 투자부동산 (Investment property)	270,439
VII. 유형자산 (Property and equipment)	772,869
VIII. 무형자산 (Intangible assets)	51,972
IX. 당기법인세자산 (Current tax assets)	-
X. 이연법인세자산 (Deferred tax assets)	1,849
XI. 신계약비 (Deferred acquisition costs)	1,438,525

연결재무상태표

(Consolidated Statements of Financial Position)

2019년 3월 31일 현재

(As of March 31, 2019)

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

과목명(Description)	금액(Amount)
XII. 기타자산 (Other assets)	110,318
VIII. 특별계정자산 (Separate account assets)	3,766,759
자산총계 (Total assets)	34,555,712
부 채 (Liabilities)	
I. 보험계약부채 (Insurance liabilities)	26,618,714
II. 금융부채 (Financial liabilities)	658,487
1. 당기손익인식금융부채 (Financial liabilities at fair value through profit or loss)	8,241
2. 차입부채 (Debts)	9,900
3. 기타금융부채 (Other financial liabilities)	640,346
III. 위험회피목적파생상품부채 (Derivative liabilities to hedge)	110,596
IV. 충당부채 (Provisions)	49,633
V. 확정급여채무 (Net defined benefit liabilities)	47,511
VI. 당기법인세부채 (Current tax liabilities)	219
VII. 이연법인세부채 (Deferred tax liabilities)	280,074
VIII. 기타부채 (Other liabilities)	83,396
IX. 특별계정부채 (Separate account liabilities)	3,722,167
부채 총계 (Total liabilities)	31,570,797

연결재무상태표

(Consolidated Statements of Financial Position)

2019년 3월 31일 현재

(As of March 31, 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)	2,980,545
1. 자본금 (Capital stock)	33,250
2. 자본잉여금 (Capital surplus)	348,454
3. 자본조정 (Capital adjustments)	(9)
4. 기타포괄손익누계액 (Accumulated other comprehensive income)	220,268
5. 이익잉여금 (Retained earnings)	2,378,581
II. 비지배지분 (Non-controlling interests)	4,370
자본총계 (Total equity)	2,984,915
부채와 자본총계 (Total liabilities and equity)	34,555,712

연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2019년 1월 1일부터 2019년 3월 31일까지

(January 1, 2019 ~ March 31, 2019)

KB손해보험주식회사와 그 종속회사
KB Insurance and subsidiaries

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
I. 영업수익 (Operating revenue)	3,243,610
보험료수익 (Premium income)	2,594,483
재보험금수익 (Reinsurance income)	162,347
구상이익 (Gain from reimbursement)	1,827
수입경비 (Recovered expenses)	23,943
이자수익 (Interest income)	177,345
배당수익 (Dividend income)	3,753
유가증권 평가 및 처분이익 (Gain on valuation and disposal of securities)	32,459
대여금 및 수취채권 평가 및 처분이익 (Gain on valuation and disposal of loans and other receivables)	10,906
파생상품관련이익 (Gain on valuation and disposal of derivatives)	5,194
종속기업투자주식관련이익 (Gain on valuation and disposal of Investments in subsidiaries)	91
외화거래이익 (Foreign currency transaction gain)	81,539
재보험자산변동 (Gain on changes of reinsurance assets)	76,524
기타수익 (Other income)	47,164
특별계정수익 (Separate account income)	26,035
II. 영업비용 (Operating expenses)	3,167,737
보험계약부채전입액 (Change in insurance liabilities)	546,453

연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2019년 1월 1일부터 2019년 3월 31일까지

(January 1, 2019 ~ March 31, 2019)

KB손해보험주식회사와 그 종속회사

(단위: 백만원)

KB Insurance and subsidiaries

(in million won)

과목명(Description)	금액(Amount)
보험금비용 (Insurance claims paid)	1,080,681
환급금 및 배당금비용 (Refund of surrender value and dividend expenses)	526,693
재보험료비용 (Reinsurance expenses)	253,928
구상손실 (Loss from reimbursement)	-
손해조사비 (Claim survey expenses paid)	59,729
신계약비상각비 (Amortization of deferred acquisition costs)	243,350
사업비 (Insurance operating expenses)	280,164
이자비용 (Interest expense)	973
유가증권 평가 및 처분손실 (Loss on valuation and disposal of securities)	2,629
대여금 및 수취채권 평가 및 처분손실 (Loss on valuation and disposal of loans and other receivables)	5,187
파생상품관련손실 (Loss on valuation and disposal of derivatives)	93,079
종속기업투자주식관련손실 (Loss on investments on subsidiaries and associates)	1
외화거래손실 (Foreign currency transaction loss)	8,878
재보험자산변동 (Loss on changes of reinsurance assets)	-
재산관리비 (Administrative expenses for assets)	14,326
부동산관리비 (Administrative expenses for real estate)	4,560
기타비용 (Other expenses)	21,070

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(Consolidated Statements of Comprehensive Income)

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(January 1, 2019 ~ March 31, 2019)

KB손해보험주식회사와 그 종속회사
KB Insurance and subsidiaries

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
특별계정비용 (Separate account expenses)	26,035
III. 영업이익(손실) (Operating income)	75,872
IV. 영업외수익 (Non-operating income (expense))	(1,800)
영업외수익 (Non-operating income)	993
영업외비용 (Non-operating expenses)	2,793
V. 법인세비용차감전계속영업순이익 (Profit before income tax from continuing operations)	74,072
VI. 계속영업법인세비용 (Income tax expense from continuing operations)	19,681
VII. 계속영업당기순이익 (Profit for the period from continuing operations)	54,391
VIII. 중단사업손익 (Profit for the period from discontinued operations)	-
IX. 당기순이익 (Profit for the period)	54,391
X. 기타포괄손익 (Other comprehensive income (loss))	73,519
후속적으로 당기손익으로 재분류되지 않는 포괄손익 (Items that will not be reclassified subsequently to profit or loss)	(751)
1. 확정급여채무 재측정요소 (Remeasurements of defined benefit plans)	(348)
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)	(403)
후속적으로 당기손익으로 재분류되는 포괄손익 (Items that may be subsequently reclassified to profit or loss)	74,269
1. 기타포괄손익-공정가치측정금융상품평가손익 (Unrealized net change in fair value of financial assets at fair value through other comprehensive income)	22,358

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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)	43,190
3. 현금흐름위험회피파생상품평가손익 (Effective portion of changes in fair value of cash flow hedges)	(7,673)
4. 관계기업기타포괄손익 (Unrealized net change in other comprehensive income of associate)	(7)
5. 해외사업환산손익 (Foreign currency translation differences for foreign operations)	4,310
6. 특별계정기타포괄손익 (Other comprehensive income arising from separate account)	12,091
X. 당기총포괄손익 (Total comprehensive income for the period)	127,909
당기순이익의귀속 (Profit for the period attributable to :)	54,391
1. 지배기업소유지분순이익 (Shareholders of the Parent Company)	54,270
2. 비지배지분순이익 (Non-controlling interests)	120
총포괄손익의귀속 (Total comprehensive income for the year attributable to)	127,909
1. 지배기업소유지분총포괄손익 (Shareholders of the Parent Company)	127,623
2. 비지배지분총포괄손익 (Non-controlling interests)	287

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(Consolidated Statements of Financial Position)

2019년 3월 31일 현재

(As of March 31, 2019)

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)	117,506
II. 당기손익-공정가치측정 금융자산 (Financial assets at fair value through profit or loss)	667,644
III. 파생금융자산 (Derivative financial assets)	2,640
IV. 상각후원가측정 대출채권 (Loans at amortized cost)	18,589,457
V. 투자금융자산 (Financial investments)	74,619
VI. 관계기업투자 (Investments in associates)	3,878
VII. 유형자산 (Property and equipment)	164,818
VIII. 무형자산 (Intangible assets)	93,811
IX. 이연법인세자산 (Deferred income tax assets)	109,634
X. 기타자산 (Other assets)	388,007
자산총계 (Total assets)	20,212,014
부 채 (Liabilities)	
I. 차입부채 (Debts)	853,236
II. 파생금융부채 (Derivative financial liabilities)	17,890
III. 사채 (Debentures)	13,167,576
IV. 충당부채 (Provisions)	145,343

연결재무상태표

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주식회사 KB국민카드와 그 종속기업
KB Kookmin Card and subsidiaries

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
V. 순확정급여부채 (Net defined benefit liabilities)	5,531
VI. 기타부채 (Other liabilities)	2,191,667
부채 총계 (Total liabilities)	16,381,243
자 본 (Equity)	
I. 지배기업 주주지분 (Equity attributable to shareholders of the parent company)	3,828,595
1. 자본금 (Share capital)	460,000
2. 자본잉여금 (Capital surplus)	1,976,820
3. 기타포괄손익누계액 (Accumulated other comprehensive income)	23,510
4. 이익잉여금 (Retained earnings)	1,368,265
II. 비지배지분 (Non-controlling interests)	2,176
자본총계 (Total equity)	3,830,771
부채와 자본총계 (Total liabilities and equity)	20,212,014

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(January 1, 2019 ~ March 31, 2019)

주식회사 KB국민카드와 그 종속기업
KB Kookmin Card and subsidiaries

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
I. 순이자이익 (Net interest income)	304,232
이자수익 (Interest income)	389,049
이자비용 (Interest expense)	(84,817)
II. 순수수료이익 (Net fee and commission income)	61,686
수수료수익 (Fee and commission income)	339,169
수수료비용 (Fee and commission expense)	(277,483)
III. 당기손익-공정가치측정 금융상품 순손익 (Net gains/(losses) on financial instruments at fair value through profit or loss)	154
IV. 기타영업손익 (Net other operating income(expenses))	(50,104)
V. 일반관리비 (General and administrative expenses)	(99,046)
VI. 신용손실충당금전입액 (Provision for credit losses)	(112,288)
VII. 영업이익 (Net operating profit)	104,634
VIII. 영업외손익 (Non-operating profit(loss))	(1,367)
관계기업투자손익 (Share of profit(loss) of associates)	229
기타영업외손익 (Net other non-operating income(expense))	(1,596)
IX. 법인세비용차감전순이익 (Profit before income tax)	103,267
X. 법인세비용 (Income tax expense)	(25,301)
XI. 당기순이익 (Profit for the period)	77,966

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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)	(5,858)
당기손익으로 재분류되지 않는 포괄손익 (Items that will not be reclassified to profit or loss)	(344)
1. 순확정급여부채의 재측정요소 (Actuarial gains(losses) on post defined benefit pension plans)	(344)
2. 기타포괄손익-공정가치 측정 지분상품 관련 손익 (Revaluation gains/(losses) on equity instruments at fair value through other comprehensive income)	-
후속적으로 당기손익으로 재분류될 수 있는 포괄손익 (Items that may be reclassified subsequently to profit or loss)	(5,514)
1. 관계기업 기타포괄손익에 대한 지분 (Share of other comprehensive income of associates)	43
2. 현금흐름위험회피 수단의 손익 (Cash flow hedges)	(5,439)
3. 해외사업환산손익 (Foreign currency translation difference for foreign operations)	(118)
XIII. 당기총포괄이익 (Total comprehensive income for the period)	72,108
당기순이익의 귀속 (Profit attributable to:)	77,966
지배기업주주지분순이익 (Shareholders of the parent entity)	77,980
비지배지분순이익 (Non-controlling interests)	(14)
당기총포괄이익의 귀속 (Total comprehensive income attributable to:)	72,108
지배기업주주지분총포괄이익 (Shareholders of the parent entity)	72,137
비지배지분총포괄이익 (Non-controlling interest)	(29)

연결재무상태표

(Consolidated Statements of Financial Position)

2019년 3월 31일 현재

(As of March 31, 2019)

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)	23,273
II. 당기손익인식금융자산 (Financial assets at fair value through profit or loss)	114,371
III. 기타포괄손익-공정가치측정유가증권 (Fair value through other comprehensive income)	32,725
IV. 파생금융자산 (Derivative financial assets)	4
V. 대출채권 (Loans)	1,812
VI. 유형자산 (Property and equipment)	9,482
VII. 기타금융자산 (Other financial assets)	25,346
VIII. 매각예정자산 (Assets held for sale)	-
IX. 이연법인세자산 (Deferred income tax assets)	2,380
X. 기타자산 (Other assets)	5,225
자산총계 (Total assets)	214,618
부 채 (Liabilities)	
I. 예수부채 (Deposits)	4,551
II. 차입부채 (Debts)	48
III. 기타금융부채 (Other financial liabilities)	23,733
IV. 충당부채 (Provisions)	624

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KB자산운용주식회사와 그 종속회사
KB Asset Management and subsidiaries

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
V. 순확정급여부채 (Defined benefit liabilities)	250
VI. 파생상품부채 (Derivative liabilities)	108
V. 기타부채 (Other liabilities)	24,253
부채 총계 (Total liabilities)	53,567
자 본 (Equity)	
I. 지배기업주주지분 (Equity attributable to shareholders of the parent company)	161,051
1. 자본금 (Share capital)	38,338
2. 자본잉여금 (Capital surplus)	(745)
3. 기타포괄손익누계액 (Accumulated other comprehensive income)	298
4. 이익잉여금 (Retained earnings)	123,160
II. 비지배지분 (Non-controlling interests)	-
자본총계 (Total equity)	161,051
부채와 자본총계 (Total liabilities and equity)	214,618

연결포괄손익계산서

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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)	38,944
수수료수익 (Commissions received)	29,630
이자수익 (Interest income)	1,250
1. 기타포괄손익-공정가치측정 및 상각후원가 측정 금융상품 이자수익 (Interest income from financial instruments at fair value through other comprehensive income and amortized cost)	258
2. 당기손익-공정가치측정 금융상품 이자수익 (Interest income from financial instruments at fair value through profit or loss)	992
배당금수익 (Dividend income)	3
금융상품평가 및 처분이익 (Gain on valuation(sales) of financial assets)	7,212
외환거래이익 (Gain on foreign transactions)	535
기타영업수익 (Others)	314
II. 영업비용 (Operating expenses)	18,431
수수료비용 (Commissions expense)	2,121
이자비용 (Interest expense)	81
금융상품평가 및 처분손실 (Loss on valuation(sales) of financial assets)	1,119
외환거래손실 (Loss on foreign transactions)	38
제전입액 (Transfers)	-
판매비와관리비 (General and administrative expenses)	12,744
기타영업비용 (Others)	2,328

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(January 1, 2019 ~ March 31, 2019)

KB자산운용주식회사와 그 종속회사
KB Asset Management and subsidiaries

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
III. 영업이익 (Operating profit)	20,513
IV. 영업외수익 (Non-operating income)	50
V. 영업외비용 (Non-operating expenses)	199
VI. 법인세비용차감전순이익 (Net income before income tax from continuing operations)	20,364
VII. 법인세비용 (Income tax expense from continuing operations)	5,226
VIII. 당기순이익 (Net income)	15,138
IX. 기타포괄손익 (Other comprehensive gain)	151
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)	94
2. 해외사업장환산손익 (Foreign currency translation differences for foreign operations)	57
X. 총포괄이익 (Total comprehensive income)	15,289
연결순손익의 귀속 (Profit for the period attributable to)	
1. 지배기업주주지분순이익 (Shareholders of the Parent Company)	15,138
2. 비지배지분순이익 (Non-controlling interests)	-
연결총포괄손익의 귀속 (Total comprehensive income for the year attributable to)	

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KB자산운용주식회사와 그 종속회사

(단위: 백만원)

KB Asset Management and subsidiaries

(in million won)

과목명(Description)	금액(Amount)
1. 지배기업주주지분총포괄이익 (Shareholders of the Parent Company)	15,289
2. 비지배지분총포괄이익 (Non-controlling interests)	-

재무상태표

(Statements of Financial Position)

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(As of March 31, 2019)

KB캐피탈 주식회사와 그 종속회사
KB Capital Co.,Ltd.

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
자 산 (Assets)	
I. 현금 및 현금성자산 (Cash and cash equivalents)	203,104
II. 매도가능금융자산 (Financial assets available for sale)	14,481
III. 대여금 및 수취채권 (Loans and receivables)	8,089,072
IV. 유형자산 (Property and equipment)	23,204
V. 무형자산 (Intangible assets)	54,003
VI. 투자부동산 (Investment property)	-
VII. 기타자산 (Other assets)	1,325,910
자산총계 (Total assets)	9,709,775
부 채 (Liabilities)	
I. 차입부채 (Debts)	192,438
II. 발행사채 (Debenture issued)	7,703,363
III. 충당부채 (Provisions)	626
IV. 순확정급여부채 (Net defined benefit liabilities)	1,937
V. 당기법인세부채 (Current tax liabilities)	13,914
VI. 기타금융부채 (Other financial liabilities)	568,724
VII. 기타부채 (Other liabilities)	77,304

재무상태표

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(As of March 31, 2019)

KB캐피탈 주식회사와 그 종속회사
KB Capital Co.,Ltd.

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
VIII. 이연법인세부채 (Deferred tax liabilities)	53,009
IX. 파생상품부채 (Derivative Instruments Liabilities)	-
부채 총계 (Total liabilities)	8,611,315
자 본 (Equity)	
I. 자본금 (Capital stock)	116,746
II. 신종자본증권 (Hybrid bond)	299,322
III. 기타자본구성요소 (Elements of other shareholders' equity)	126,327
IV. 이익잉여금 (Retained earnings)	556,066
자본총계 (Total equity)	1,098,461
부채와 자본총계 (Total liabilities and equity)	9,709,775

연결포괄손익계산서

(Income Statements)

2019년 1월 1일부터 2019년 3월 31일까지
(January 1, 2019 ~ March 31, 2019)

KB캐피탈 주식회사와 그 종속회사
KB Capital Co.,Ltd.

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
I. 영업이익 (Operating profit)	42,352
순이자이익 (Net interest income)	76,467
순수수료이익 (Net fee and commission income)	70,292
당기손익금융자산 관련손익 (Gain on financial assets at fair value through profit or loss)	-
신용손실에 대한 손상차손 (Impairment loss on credit loss)	30,878
일반관리비 (General and administrative expenses)	23,822
기타영업손익 (Other operating profit)	(49,707)
II. 영업외손익 (Non-operating profit(loss))	586
III. 법인세비용차감전순이익 (Profit before income tax)	42,939
IV. 법인세비용 (Income tax expense)	10,094
V. 당기순이익 (Profit for the period)	32,844
VI. 기타포괄손익 (Other comprehensive gain(loss))	149
VII. 총포괄이익 (Total comprehensive income)	32,993

연결재무상태표

(Consolidated Statements of Financial Position)

2019년 3월 31일 현재

(As of March 31, 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)	152,788
II. 금융자산 (Financial assets)	7,815,918
III. 재보험자산 (Reinsurance assets)	2,254
IV. 신계약비 (Deferred acquisition costs)	130,094
V. 유형자산 (Property and equipment)	14,646
VI. 무형자산 (Intangible assets)	14,874
VII. 당기법인세자산 (Current tax assets)	-
VIII. 이연법인세자산 (Deferred tax assets)	-
IX. 기타자산 (Other assets)	9,331
X. 특별계정자산 (Separate account assets)	1,764,463
자산총계 (Total assets)	9,904,368
부 채 (Liabilities)	
I. 보험부채 (Policy reserve)	7,290,197
II. 계약자지분조정 (Policy reserve adjustment)	2,428
III. 금융부채 (Financial liabilities)	34,445
IV. 이연법인세부채 (Deferred tax liabilities)	3,823

연결재무상태표

(Consolidated Statements of Financial Position)

2019년 3월 31일 현재

(As of March 31, 2019)

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

과목명(Description)	금액(Amount)
V. 총당부채 (Provisions)	2,865
VI. 퇴직급여부채 (Reserve for severance benefits)	231
VII. 기타부채 (Other liabilities)	176,152
VIII. 특별계정부채 (Separate account liabilities)	1,811,047
부채 총계 (Total liabilities)	9,321,188
자 본 (Equity)	
I. 지배기업주주지분 (Shareholders of the parent company)	583,180
1. 자본금 (Capital stock)	456,000
2. 자본조정 (Capital adjustment)	-
3. 기타포괄손익누계액 (Other comprehensive income)	(5,245)
4. 이익잉여금 (Retained earnings)	132,425
II. 비지배지분 (Non-controlling interests)	-
자본총계 (Total equity)	583,180
부채와 자본총계 (Total liabilities and equity)	9,904,368

연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2019년 1월 1일부터 2019년 3월 31일까지

(January 1, 2019 ~ March 31, 2019)

KB생명보험주식회사와 그 종속회사
KB Life Insurance and subsidiaries

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
I. 영업수익 (Operating income)	385,686
보험료수익 (Premium income)	219,754
재보험수익 (Reinsurance income)	1,560
책임준비금환입액 (Reversal of insurance reserve)	75,994
이자수익 (Interest income)	42,204
당기손익-공정가치측정 금융상품 관련 이익 (Gains on financial instruments at fair value through profit or loss)	19,295
기타포괄손익-공정가치측정 금융상품 관련 이익 (Gains on financial instruments at fair value through other comprehensive income)	4,947
파생상품평가 및 거래이익 (Gains on valuation(sales) of derivatives)	214
특별계정수입수수료 (Separate account commission received)	7,952
특별계정수익 (Separate account income)	3,965
기타영업수익 (Other operation income)	9,801
II. 영업비용 (Operating expenses & claims)	372,464
책임준비금전입액 (Increase in policy reserve)	-
지급보험금 (Claim & surrender)	302,941
재보험비용 (Reinsurance expenses)	2,196
사업비 (Operating expenses)	20,465
신계약비상각비 (Amortization of deferred acquisition cost)	27,462
재산관리비 (Investment administrative expenses)	836

연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2019년 1월 1일부터 2019년 3월 31일까지

(January 1, 2019 ~ March 31, 2019)

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)	855
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)	10,562
특별계정비용 (Separate account expenses)	3,965
기타영업비용 (Other operating losses)	3,157
III. 영업이익(손실) (Operating income(Losses))	13,222
IV. 영업외수익 (Non-operating income)	35
V. 영업외비용 (Non-operating expenses)	109
VI. 법인세차감전이익 (Profit before tax expense)	13,148
VII. 법인세비용 (Income tax expense)	4,045
VIII. 당기순이익 (Net income)	9,103
IX. 기타포괄손익 (Other comprehensive income for the period)	21,846
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)	2,980
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)	3,660
2. 특별계정기타포괄손익 (Other comprehensive income from Separate account)	3,931
3. 손익변동성조정손익 (Overlay approach-adjustment)	11,275
X. 당기포괄이익 (Total comprehensive income for the period)	30,949

재무상태표

(Statements of Financial Position)

2019년 3월 31일 현재

(As of March 31, 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)	183,148
현금 및 현금성 자산 (Cash and cash equivalents)	176,356
예치금 (Deposits)	6,792
II. 증권 (Securities)	30,546
당기손익-공정가치측정 유가증권 (Securities at fair value through profit or loss)	30,546
관계회사투자지분 (Investments in associates)	-
III. 파생상품자산 (Derivative assets)	-
IV. 대출채권 (Loans)	61,140
대여금 (Loans)	-
신탁계정대 (Loans to trust)	76,481
대손충당금(-) (Allowance for doubtful accounts)	(15,341)
V. 유형자산 (Property and equipment)	22,159
VI. 기타자산 (Other assets)	30,031
자산총계 (Total assets)	327,024
부 채 (Liabilities)	
I. 차입부채 (Debts)	-

재무상태표

(Statements of Financial Position)
 2019년 3월 31일 현재
 (As of March 31, 2019)

KB부동산신탁 주식회사
 KB Real Estate Trust Co.,Ltd.

(단위: 백만원)
 (in million won)

과목명(Description)	금액(Amount)
II. 기타부채 (Other liabilities)	79,761
부채 총계 (Total liabilities)	79,761
자 본 (Equity)	
I. 자본금 (Share capital)	80,000
II. 기타포괄손익누계액 (Accumulated other comprehensive income)	(401)
III. 이익잉여금 (Retained earnings)	167,664
자본총계 (Total equity)	247,263
부채와 자본총계 (Total liabilities and equity)	327,024

손익계산서

(Income Statements)

2019년 1월 1일부터 2019년 3월 31일까지
(January 1, 2019 ~ March 31, 2019)

KB부동산신탁 주식회사
KB Real Estate Trust Co.,Ltd.

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
I. 영업수익 (Operating income)	29,475
수수료수익 (Commissions received)	24,651
증권평가 및 처분이익 (Gains on valuation(sales) of Securities)	20
이자수익 (Interest income)	1,894
대출채권 관련 이익 (Income from trading loans)	2,792
기타의 영업수익 (Other operating income)	118
II. 영업비용 (Operating expenses)	7,913
증권평가 및 처분손실 (Loss on valuation(sales) of Securities)	-
이자비용 (Interest expenses)	196
대출평가 및 처분손실 (Loss on valuation and disposal of loans receivable)	-
외환거래손실 (Loss on foreign transactions)	-
판매비와관리비 (General and administrative expenses)	7,621
기타의 영업비용 (Other operating expenses)	96
III. 영업이익(손실) (Operating profit(loss))	21,562
IV. 영업외수익 (Non-operating income)	1
V. 영업외비용 (Non-operating expenses)	52
VI. 법인세비용차감전계속사업손익 (Net income(loss) before income tax from continuing operations)	21,511

손익계산서

(Income Statements)

2019년 1월 1일부터 2019년 3월 31일까지
(January 1, 2019 ~ March 31, 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)	5,383
Ⅷ. 계속사업이익 (Net income (loss) from continuing operations)	16,128
Ⅸ. 중단사업손익 (Net income (loss) from discontinued operations)	-
X. 당기순이익 (Net income)	16,128

재무상태표

(Statements of Financial Position)

2019년 3월 31일 현재

(As of March 31, 2019)

주식회사 KB저축은행
KB Saving 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)	200,296
II. 유가증권 (Securities)	25,056
III. 대출채권 (Loans)	1,029,121
IV. 유형자산 (Tangible assets)	18,619
V. 기타자산 (Other assets)	67,503
자산총계 (Total assets)	1,340,595
부 채 (Liabilities)	
I. 예수금 (Deposits)	1,099,112
II. 기타부채 (Other liabilities)	39,851
부채 총계 (Total liabilities)	1,138,963
자 본 (Equity)	
I. 자본금 (Capital stock)	40,010
II. 자본잉여금 (Capital surplus)	125,504
III. 이익잉여금 (Retained earnings)	38,968
IV. 기타포괄손익누계액 (Accumulated other comprehensive income)	(2,850)
자본총계 (Total equity)	201,632
부채와 자본총계 (Total liabilities and equity)	1,340,595

손익계산서

(Income Statements)

2019년 1월 1일부터 2019년 3월 31일까지
(January 1, 2019 ~ March 31, 2019)

주식회사 KB저축은행
KB Saving Bank Co.,Ltd.

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
I. 영업수익 (Operating income)	22,658
이자수익 (Interest income)	21,295
1. 예치금이자 (Interest on deposits)	1,088
2. 단기매매증권이자 (Interest on trading securities)	-
3. 매도가능증권이자 (Interest on securities available for sale)	280
4. 대출금이자 (Interest on loans & discounts)	19,903
5. 기타이자수익 (Other operating income)	23
유가증권평가및처분이익 (Gains on valuation(sales) of Securities)	-
대출채권평가및처분이익 (Gains on valuation(sales) of Loans)	-
수수료수익 (Fee and commission income)	974
기타영업수익 (Other operation income)	24
배당금수익 (Dividend income)	366
II. 영업외수익 Non-operating income	97
III. 영업비용 Operating expenses & claims	16,153
이자비용 (Interest expense)	6,908
1. 예수금이자 (Interest on deposits)	6,886
2. 기타이자비용 (3) Interest on others	22

손익계산서

(Income Statements)

2019년 1월 1일부터 2019년 3월 31일까지
(January 1, 2019 ~ March 31, 2019)

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)	802
1. 대손상각비 (Bad debt expense)	802
수수료비용 (Fee and commission expense)	1,148
기타영업비용 (Other operating losses)	1,334
판매비와관리비 (Selling and administrative expenses)	5,961
IV. 영업외비용 (Non-operating expenses)	35
V. 법인세차감전순손익 (Income before income tax expenses)	6,567
VI. 당기순이익 (Net income)	4,900

연결재무상태표

(Consolidated Statements of Financial Position)

2019년 3월 31일 현재

(As of March 31, 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)	147,523
II. 예치금 (Due from bank)	4,345
III. 창업투자자산 (Investment in small and medium sized enterprises)	475,989
IV. PEF 투자자산 (Investment in PEF)	8,128
V. 기타자산 (Other assets)	9,167
자산총계 (Total assets)	645,152
부 채 (Liabilities)	
I. 단기차입금 (Short-term borrowings)	120,000
II. 확정급여부채 (Allowance for retirement and severance benefit)	47
III. 파생상품부채 (Derivative debts)	-
IV. 기타부채 (Other liabilities)	365,403
부채 총계 (Total liabilities)	485,450
자 본 (Equity)	
I. 자본금 (Capital stock)	62,627
II. 자본잉여금 (Capital surplus)	1,019
III. 자본조정 (Capital adjustment)	(90)
III. 기타포괄손익누계액 (Accumulated other comprehensive income)	31

연결재무상태표

(Consolidated Statements of Financial Position)

2019년 3월 31일 현재

(As of March 31, 2019)

KB인베스트먼트와 그 종속회사
KB Investment and subsidiaries

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
IV. 이익잉여금 (Retained earnings)	96,115
자본총계 (Total equity)	159,702
부채와 자본총계 (Total liabilities and equity)	645,152

연결손익계산서

(Consolidated Income Statements)
2019년 1월 1일부터 2019년 3월 31일까지
(January 1, 2019 ~ March 31, 2019)

KB인베스트먼트와 그 종속회사
KB Investment and subsidiaries

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
I. 영업수익 (Operating revenues)	32,437
창업투자수익 (Revenues on investments in small and medium-size enterprises)	32,019
PEF 투자수익 (Revenues on Investments in PEF)	102
운용수익 (Other investment revenues)	308
경영자문료수익 (Consulting fees)	8
소수주주지분손실 (Net expenses in minority interest)	-
II. 영업비용 (Operating expenses)	23,802
투자및금융비용 (Investment and financial expenses)	857
창업투자비용 (Expenses on investments in small and medium-size enterprises)	3,226
PEF 투자비용 (Expenses on investments in PEF)	1
일반관리비 (Administrative expenses)	4,046
소수주주지분순이익 (Net income in minority interest)	15,672
III. 영업이익 (Operating income(losses))	8,635
IV. 영업외수익 (Non-operating income)	-
V. 영업외비용 (Non-operating expenses)	3
VI. 법인세비용차감전계속사업손익 (Continuing operation income before income tax)	8,632
VII. 계속사업손익법인세비용 (Income tax expense)	2,713
VIII. 당기순이익 (Net income for the year)	5,919

재무상태표

(Statements of Financial Position)

2019년 3월 31일 현재

(As of March 31, 2019)

KB데이터시스템
KB Data Systems

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
자 산 (Assets)	
I. 유동자산 (Current assets)	31,320
당좌자산 (Quick assets)	31,320
1. 현금및현금성자산 (Cash and cash equivalents)	2,191
2. 단기금융상품 (Short-term financial instruments)	12,500
3. 매출채권 (Accounts receivable)	3,789
4. 대손충당금 (Allowance for doubtful accounts)	2
5. 기타 (Others)	12,842
재고자산 (Inventories)	-
상품 (Merchandise)	-
II. 비유동자산 (Non-current assets)	5,586
투자자산 (Investments assets)	552
유형자산 (Tangible assets)	395
무형자산 (Intangible assets)	1,428
기타비유동자산 (Other non-current assets)	3,211
자산총계 (Total assets)	36,906
부 채 (Liabilities)	
I. 유동부채 (Current liabilities)	15,848

재무상태표

(Statements of Financial Position)

2019년 3월 31일 현재

(As of March 31, 2019)

KB데이터시스템
KB Data Systems

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
매입채무 (Accounts payable)	9,009
미지급비용 (Accrued expenses)	3,108
기타 (Others)	3,731
II. 비유동부채 (Long-term liabilities)	3,291
퇴직급여충당금 (Accrued severance benefits)	2,687
장기미지급비용 (Long-term Accrued expenses)	552
기타 (Others)	52
부채 총계 (Total liabilities)	19,139
자 본 (Equity)	
I. 자본금 (Capital stock)	8,000
II. 기타포괄손익누계액 (Accumulated other comprehensive income)	(3,470)
III. 이익잉여금 (Retained earnings)	13,237
자본총계 (Total equity)	17,767
부채와 자본총계 (Total liabilities and equity)	36,906

손익계산서

(Income Statements)

2019년 1월 1일부터 2019년 3월 31일까지
(January 1, 2019 ~ March 31, 2019)

KB데이터시스템
KB Data Systems

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
I. 매출 (Sales)	34,797
상품매출 (Sales of merchandise)	5,124
용역수익 (Service revenue)	29,673
II. 매출원가 (Cost of sales)	31,185
상품매출원가 (Cost of merchandise)	4,186
용역매출원가 (Cost of service)	26,999
III. 매출총이익 (Gross profit)	3,612
IV. 판매비와관리비 (Selling and administrative expenses)	1,581
인건비 (Payroll)	799
경비 (Expenses)	782
V. 영업이익 (Operating income)	2,031
VI. 영업외수익 (Non-operating income)	180
VII. 영업외비용 (Non-operating expenses)	30
VIII. 법인세비용차감전순이익 (Income before income tax)	2,181
IX. 법인세비용 (Income tax expenses)	813
X. 당기순이익 (Net income for the period)	1,368

재무상태표

(Statements of Financial Position)

2019년 3월 31일 현재

(As of March 31, 2019)

KB신용정보
KB Credit Information

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
자 산 (Assets)	
I. 유동자산 (Current assets)	11,736
현금및현금성자산 (Cash and cash equivalents)	2,290
단기금융상품 (Short-term financial instruments)	4,575
매출채권 (Trade receivables)	4,704
기타 (Others)	167
II. 비유동자산 (Non-current assets)	16,531
장기금융상품 (Long-term financial instruments)	130
유형자산 (Tangible assets)	9,684
무형자산 (Intangible assets)	844
이연법인세자산 (Deferred income tax assets)	934
임차보증금 (Guarantee deposits)	4,938
기타보증금 (Other deposits received)	-
자산총계 (Total assets)	28,267
부 채 (Liabilities)	
I. 유동부채 (Current liabilities)	4,394
미지급비용 (Accrued expenses)	2,486
예수금 (Withholdings)	1,217

재무상태표

(Statements of Financial Position)

2019년 3월 31일 현재

(As of March 31, 2019)

KB신용정보
KB Credit Information

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
미지급금 (Non-trade payables)	391
미지급법인세 (Income taxes payable)	-
II. 비유동부채 (Long-term liabilities)	8,690
확정급여부채 (Liabilities for defined benefit obligations)	2,624
장기성미지급금 (Long-term non-trade payables)	359
기타충당부채 (Provision for other estimated liabilities)	7,048
부채 총계 (Total liabilities)	13,084
자 본 (Equity)	
I. 자본금 (Capital stock)	6,262
II. 자본잉여금 (Additional paid-in and other capital)	1,422
III. 이익잉여금 (Retained earnings)	7,448
IV. 기타포괄손익누계액 (Accumulated other comprehensive income)	51
자본총계 (Total equity)	15,183
부채와 자본총계 (Total liabilities and equity)	28,267

손익계산서

(Income Statements)

2019년 1월 1일부터 2019년 3월 31일까지
(January 1, 2019 ~ March 31, 2019)

KB신용정보

KB Credit Information

(단위: 백만원)

(in million won)

과목명(Description)	금액(Amount)
I. 매출 (Sales)	9,672
용역수입 (Revenues-services)	9,672
II. 매출원가 (Cost of service)	4,519
III. 매출총이익 (Gross profit)	5,152
IV. 판매비와관리비 (Selling and administrative expenses)	3,512
V. 영업이익 (Operating income)	1,640
VI. 금융수익 (Finance revenues)	44
VII. 기타수익 (Other revenues)	0
VIII. 기타비용 (Other expenses)	1,539
IX. 법인세차감전순이익 (Income before income tax expenses)	145
X. 법인세비용 (Income tax expenses)	195
XI. 당기순이익 (Net income)	(50)