

공고용 BSPL

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

Disclaimer

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The financial statements presented herein are based on the Korean equivalent of International Financial Reporting Standards ("Korean IFRS") and are currently being 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)

2022년 6월 30일 현재

(As of June 30, 2022)

(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)	31,610,409
II. 당기손익-공정가치측정 금융자산 (Financial assets at fair value through profit or loss)	65,669,300
III. 파생금융자산 (Derivative financial assets)	9,419,391
IV. 상각후원가측정 대출채권 (Loans at amortized cost)	434,364,780
V. 투자금융자산 (Financial investments)	105,777,450
VI. 관계기업 및 공동기업 투자 (Investments in associates and joint ventures)	523,362
VII. 유형자산 (Property and equipment)	4,965,759
VIII. 투자부동산 (Investment property)	3,184,080
IX. 무형자산 (Intangible assets)	3,231,067
X. 순확정급여자산 (Defined benefit assets)	83,739
XI. 당기법인세자산 (Current income tax assets)	206,567
XII. 이연법인세자산 (Deferred income tax assets)	278,298
XIII. 매각예정자산 (Assets held for sale)	240,264
XIV. 기타자산 (Other assets)	34,970,010
자산총계 (Total assets)	694,524,476
부 채 (Liabilities)	
I. 당기손익-공정가치측정 금융부채 (Financial liabilities at fair value through profit or loss)	12,779,330
II. 파생금융부채 (Derivative financial liabilities)	10,041,402

연결재무상태표

(Consolidated Statements of Financial Position)

2022년 6월 30일 현재

(As of June 30, 2022)

(주) KB금융지주와 그 종속회사

(단위: 백만원)

KB Financial Group Inc. and subsidiaries

(in million won)

과목명(Description)	금액(Amount)
Ⅲ. 예수부채 (Deposits)	375,210,844
Ⅳ. 차입부채 (Debts)	65,633,422
Ⅴ. 사채 (Debentures)	71,087,255
Ⅵ. 충당부채 (Provisions)	863,877
Ⅶ. 순확정급여부채 (Defined benefit liabilities)	350,413
Ⅷ. 당기법인세부채 (Current income tax liabilities)	932,164
Ⅸ. 이연법인세부채 (Deferred income tax liabilities)	240,508
Ⅹ. 보험계약부채 (Insurance contract liabilities)	58,172,597
Ⅺ. 기타부채 (Other liabilities)	50,833,538
부채총계 (Total liabilities)	646,145,350
자 본 (Equity)	
Ⅰ. 지배기업 주주지분 (Equity attributable to shareholders of the parent company)	47,437,314
1. 자본금 (Share capital)	2,090,558
2. 신종자본증권 (Hybrid financial instrument)	4,284,695
3. 자본잉여금 (Capital surplus)	16,940,731
4. 기타포괄손익누계액 (Accumulated other comprehensive income)	(2,086,370)
5. 이익잉여금 (Retained earnings)	27,193,888
6. 자기주식 (Treasury shares)	(986,188)
Ⅱ. 비지배지분 (Non-controlling interests)	941,812

연결재무상태표

(Consolidated Statements of Financial Position)

2022년 6월 30일 현재

(As of June 30, 2022)

(주) KB금융지주와 그 종속회사

(단위: 백만원)

KB Financial Group Inc. and subsidiaries

(in million won)

과목명(Description)	금액(Amount)
자본총계 (Total equity)	48,379,126
부채와 자본총계 (Total liabilities and equity)	694,524,476

연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2022년 1월 1일부터 2022년 6월 30일까지

(January 1, 2022 ~ June 30, 2022)

(주) KB금융지주와 그 종속회사

(단위: 백만원)

KB Financial Group Inc. and subsidiaries

(in million won)

과목명(Description)	금액(Amount)
I. 순이자이익 (Net interest income)	6,295,821
이자수익 (Interest income)	9,004,869
1. 기타포괄손익-공정가치측정 및 상각후원가 측정 금융상품 이자수익 (Interest income from financial instruments at fair value through other comprehensive income and amortized cost)	8,632,974
2. 당기손익-공정가치측정 금융상품 이자수익 (Interest income from financial instruments at fair value through profit or loss)	371,895
이자비용 (Interest expense)	(2,709,048)
II. 순수수수료이익 (Net fee and commission income)	1,789,878
수수료수익 (Fee and commission income)	2,648,152
수수료비용 (Fee and commission expense)	(858,274)
III. 순보험손익 (Net insurance income)	354,989
보험수익 (Insurance income)	8,502,813
보험비용 (Insurance expense)	(8,147,824)
IV. 당기손익-공정가치측정 금융상품 순손익 (Net gains/(losses) on financial instruments at fair value through profit or loss)	(145,993)
1. 당기손익조정접근법 조정전 순손익 (Net gains/(losses) on financial instruments at fair value through profit or loss before applying overlay approach)	(515,411)
2. 당기손익조정접근법 조정 손익 (Net gains/(losses) on overlay adjustment)	369,418
V. 기타영업손익 (Net other operating income(expenses))	(883,610)
VI. 일반관리비 (General and administrative expenses)	(3,445,868)

연결포괄손익계산서

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2022년 1월 1일부터 2022년 6월 30일까지

(January 1, 2022 ~ June 30, 2022)

(주) KB금융지주와 그 종속회사

(단위: 백만원)

KB Financial Group Inc. and subsidiaries

(in million won)

과목명(Description)	금액(Amount)
VII. 신용손실충당금 반영전 영업이익 (Operating profit before provision for credit losses)	3,965,217
VIII. 신용손실충당금전입액 (Provision for credit losses)	(463,176)
IX. 영업이익 (Net operating profit)	3,502,041
X. 영업외손익 (Non-operating profit(loss))	199,429
1. 관계기업 및 공동기업 투자손익 (Share of profit of associates and joint ventures)	(19,859)
2. 기타영업외손익 (Net other non-operating income(expense))	219,288
XI. 법인세비용차감전순이익 (Profit before income tax)	3,701,470
XII. 법인세비용 (Income tax expense)	(929,327)
XIII. 당기순이익 (Profit for the period)	2,772,143
XIV. 법인세비용차감후기타포괄손익 (Other comprehensive income(loss) for the period, net of tax)	(3,106,593)
당기손익으로 재분류되지 않는 포괄손익 (Items that will not be reclassified to profit or loss)	(740,823)
1. 순확정급여부채의 재측정요소 (Actuarial gains(losses) on post defined benefit pension plans)	(31,712)
2. 관계기업 및 공동기업 기타포괄손익에 대한 지분 (Shares of other comprehensive income of associates and joint ventures)	(2)
3. 기타포괄손익-공정가치 측정 지분상품 관련 손익 (Revaluation gains/(losses) on equity instruments at fair value through other comprehensive income)	(716,343)
4. 당기손익-공정가치지정 금융부채 신용위험 변동손익 (Fair value changes on financial liabilities designated at fair value due to own credit risk)	7,234
후속적으로 당기손익으로 재분류될 수 있는 포괄손익 (Items that may be reclassified subsequently to profit or loss)	(2,365,770)
1. 외환차이 (Exchange differences on translating foreign operations)	265,815

연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2022년 1월 1일부터 2022년 6월 30일까지

(January 1, 2022 ~ June 30, 2022)

(주) KB금융지주와 그 종속회사

(단위: 백만원)

KB Financial Group Inc. and subsidiaries

(in million won)

과목명(Description)	금액(Amount)
2. 기타포괄손익-공정가치 측정 채무상품 관련 손익 (Net gains/(losses) on financial instruments at fair value through other comprehensive income)	(2,138,821)
3. 관계기업 및 공동기업 기타포괄손익에 대한 지분 (Shares of other comprehensive income of associates and joint ventures)	(8)
4. 현금흐름위험회피손익 (Cash flow hedges)	25,663
5. 해외사업장순투자위험회피수단의 손익 (Gains(losses) on hedging instruments of a net investment in a foreign operation)	(95,983)
6. 특별계정 기타포괄손익 (Other comprehensive income(loss) arising from separate account)	(154,675)
7. 손익변동성 조정손익 (Net gains/(losses) on overlay adjustment)	(267,761)
XV. 당기총포괄이익 (Total comprehensive income for the period)	(334,450)
당기순이익의 귀속 (Profit attributable to:)	2,772,143
1. 지배기업주주지분순이익 (Shareholders of the parent entity)	2,756,646
2. 비지배지분순이익 (Non-controlling interests)	15,497
당기총포괄이익 귀속 (Total comprehensive income attributable to:)	(334,450)
1. 지배기업주주지분총포괄이익 (Shareholders of the parent entity)	(365,536)
2. 비지배지분총포괄이익 (Non-controlling interests)	31,086
XVI. 주당이익(단위: 원) (Earnings per share)(in won)	
기본주당이익 (Basic earnings per share)	6,944
희석주당이익 (Diluted earnings per share)	6,789

재무상태표

(Separate Statements of Financial Position)

2022년 6월 30일 현재

(As of June 30, 2022)

(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)	1,371,234
II. 당기손익-공정가치측정 금융자산 (Financial assets at fair value through profit or loss)	1,025,781
III. 상각후원가측정 대출채권 (Loans at amortized cost)	249,128
IV. 종속기업 투자 (Investments in subsidiaries)	26,741,438
V. 유형자산 (Property and equipment)	4,854
VI. 무형자산 (Intangible assets)	15,557
VII. 순확정급여자산 (Net Defined Benefit Assets)	-
VIII. 이연법인세자산 (Deferred income tax assets)	9,930
IX. 기타자산 (Other assets)	1,053,743
자산총계 (Total assets)	30,471,665
부 채 (Liabilities)	
I. 차입부채 (Debts)	-
II. 사채 (Debentures)	5,324,225
III. 순확정급여부채 (Defined benefit liabilities)	1,108
IV. 당기법인세부채 (Current income tax liabilities)	851,373
V. 기타부채 (Other liabilities)	202,972
부채 총계 (Total liabilities)	6,379,678

재무상태표

(Separate Statements of Financial Position)

2022년 6월 30일 현재

(As of June 30, 2022)

㈜ KB금융지주

KB Financial Group Inc.

(단위: 백만원)

(in million won)

과목명(Description)	금액(Amount)
자 본 (Equity)	
I. 자본금 (Share capital)	2,090,558
II. 신종자본증권 (Hybrid financial instrument)	3,935,282
III. 자본잉여금 (Capital surplus)	14,754,747
IV. 기타포괄손익누계액 (Accumulated other comprehensive income)	(8,611)
V. 이익잉여금 (Retained earnings)	4,306,199
VI. 자기주식 (Treasury Shares)	(986,188)
자본총계 (Total equity)	24,091,987
부채와 자본총계 (Total liabilities and equity)	30,471,665

포괄손익계산서

(Separate Statements of Comprehensive Income)

2022년 1월 1일부터 2022년 6월 30일까지

(January 1, 2022 ~ June 30, 2022)

(주) KB금융지주

KB Financial Group Inc.

(단위: 백만원)

(in million won)

과목명(Description)	금액(Amount)
I. 순이자이익 (Net interest income)	(47,107)
이자수익 (Interest income)	7,485
1. 상각후원가측정 금융상품 이자수익 (Interest income from financial instruments at amortized cost)	6,165
2. 당기손익-공정가치측정 금융상품 이자수익 (Interest income from financial instruments at fair value through profit or loss)	1,320
이자비용 (Interest expense)	(54,592)
II. 순수수수료이익 (Net fee and commission income)	(4,135)
수수료수익 (Fee and commission income)	1,159
수수료비용 (Fee and commission expense)	(5,294)
III. 당기손익-공정가치측정 금융상품 순손익 (Net gains/(losses) on financial instruments at fair value through profit or loss)	(848)
IV. 기타영업손익 (Net other operating income(expenses))	1,671,224
V. 일반관리비 (General and administrative expenses)	(41,646)
VI. 신용손실충당금 반영전 영업이익 (Operating profit before provision for credit losses)	1,577,488
VII. 신용손실충당금전입액 (Provision for credit losses)	(2)
VIII. 영업이익 (Net operating profit)	1,577,486
IX. 영업외손익 (Non-operating profit(loss))	(435)
X. 법인세비용차감전순이익 (Profit before income tax)	1,577,051
XI. 법인세수익 (Income tax expense)	4,241

포괄손익계산서

(Separate Statements of Comprehensive Income)

2022년 1월 1일부터 2022년 6월 30일까지

(January 1, 2022 ~ June 30, 2022)

(주) KB금융지주

KB Financial Group Inc.

(단위: 백만원)

(in million won)

과목명(Description)	금액(Amount)
XII. 당기순이익 (Profit for the period)	1,581,292
XIII. 법인세비용차감후기타포괄손익 (Other comprehensive income(loss) for the period, net of tax)	(281)
당기손익으로 재분류되지 않는 포괄손익 (Items that will not be reclassified to profit or loss)	(281)
순확정급여부채의 재측정요소 (Actuarial gains(losses) on post defined benefit pension plans)	(281)
XIV. 당기총포괄이익 (Total comprehensive income for the period)	1,581,011
XV. 주당이익(단위: 원) (Earnings per share)(in won)	
기본주당이익 (Basic earnings per Share)	3,927
희석주당이익 (Diluted earnings per Share)	3,840

연결재무상태표

(Consolidated Statements of Financial Position)

2022년 6월 30일 현재

(As of June 30, 2022)

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

과목명(Description)	금액(Amount)
자 산 (Assets)	
I. 현금 및 예치금 (Cash and due from financial institutions)	25,387,457
II. 당기손익-공정가치측정 금융자산 (Financial assets at fair value through profit or loss)	17,452,422
III. 파생금융자산 (Derivative financial assets)	8,111,750
IV. 상각후원가측정 대출채권 (Loans at amortized cost)	373,308,482
V. 투자금융자산 (Financial investments)	65,729,777
VI. 관계기업 투자 (Investments in associates)	433,925
VII. 유형자산 (Property and equipment)	3,885,309
VIII. 투자부동산 (Investment property)	340,912
IX. 무형자산 (Intangible assets)	1,033,983
X. 당기법인세자산 (Current income tax assets)	165,478
XI. 이연법인세자산 (Deferred income tax assets)	168,719
XII. 매각예정자산 (Assets held for sale)	240,263
XIII. 기타자산 (Other assets)	10,539,558
자산총계 (Total assets)	506,798,035
부 채 (Liabilities)	
I. 당기손익-공정가치측정 금융부채 (Financial liabilities at fair value through profit or loss)	128,565

연결재무상태표

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2022년 6월 30일 현재

(As of June 30, 2022)

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

과목명(Description)	금액(Amount)
II. 파생금융부채 (Derivative financial liabilities)	7,510,618
III. 예수부채 (Deposits)	366,624,600
IV. 차입부채 (Debts)	40,738,105
V. 사채 (Debentures)	31,133,527
VI. 충당부채 (Provisions)	483,643
VII. 순확정급여부채 (Defined benefit liabilities)	273,272
VIII. 당기법인세부채 (Current income tax liabilities)	44,200
IX. 이연법인세부채 (Deferred income tax liabilities)	179,192
X. 기타부채 (Other liabilities)	26,993,893
부채 총계 (Total liabilities)	474,109,615
자 본 (Equity)	
I. 지배기업 주주지분 (Equity attributable to shareholders of the parent entity)	32,470,615
1. 자본금 (Capital stock)	2,021,896
2. 신종자본증권 (Hybrid securities)	873,850
3. 자본잉여금 (Capital surplus)	5,025,335
4. 기타포괄손익누계액 (Accumulated other comprehensive income)	206,777
5. 이익잉여금 (Retained earnings)	24,342,757
II. 비지배지분 (Non-controlling interest equity)	217,805
자본총계 (Total equity)	32,688,420
부채와 자본총계 (Total liabilities and equity)	506,798,035

연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2022년 1월 1일부터 2022년 6월 30일까지
(January 1, 2022 ~ June 30, 2022)

주식회사 국민은행과 그 종속기업
KB Kookmin Bank and Subsidiaries

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
I. 순이자이익 (Net interest income)	4,440,197
이자수익 (Interest income)	6,489,593
1. 기타포괄손익-공정가치측정 및 상각후원가 측정 금융상품 이자수익 (Interest income from financial instruments at fair value through other comprehensive income and amortized cost)	6,377,455
2. 당기손익-공정가치측정 금융상품 이자수익 (Interest income from financial instruments at fair value through profit or loss)	112,138
이자비용 (Interest Expense)	(2,049,396)
II. 순수수수료이익 (Net fee and commission income)	549,143
수수료수익 (Fee and commission income)	752,571
수수료비용 (Fee and commission expense)	(203,428)
III. 당기손익-공정가치측정 금융상품 순손익 (Net gains/(losses) on financial instruments at fair value through profit or loss)	5,982
IV. 기타영업손익 (Net other operating income(expenses))	(478,148)
V. 일반관리비 (General and administrative expenses)	(2,114,843)
VI. 신용손실충당금 반영전 영업이익 (Operating profit before provision for credit losses)	2,402,331
VII. 신용손실충당금전입액 (Provision for credit losses)	(194,723)
VIII. 영업이익 (Net operating profit)	2,207,608
IX. 영업외손익 (Non-operating profit(loss))	23,268
관계기업투자손익 (Share of profit(loss) of associates)	18,976

연결포괄손익계산서

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2022년 1월 1일부터 2022년 6월 30일까지

(January 1, 2022 ~ June 30, 2022)

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

과목명(Description)	금액(Amount)
기타영업외손익 (Net other non-operating income(expense))	4,292
X. 법인세비용차감전순이익 (Profit before income tax)	2,230,876
XI. 법인세비용 (Income tax expense)	(506,422)
XII. 당기순이익 (Profit for the period)	1,724,454
XIII. 법인세비용차감후기타포괄손익 (Other comprehensive income(loss) for the period, net of tax)	(1,180,157)
당기손익으로 재분류되지 않는 포괄손익 (Items that will not be reclassified to profit or loss)	(816,444)
1. 순확정급여부채의 재측정요소 (Actuarial gains(losses) on post defined benefit pension plans)	(27,066)
2. 기타포괄손익 - 공정가치 측정 금융상품 관련 손익 (Revaluation gains/(losses) on equity instruments at fair value through other comprehensive income)	(789,378)
후속적으로 당기손익으로 재분류될 수 있는 포괄손익 (Items that may be reclassified subsequently to profit or loss)	(363,713)
1. 외환차이 (Exchange differences on translating foreign operations)	226,325
2. 기타포괄손익-공정가치측정금융상품관련손익 (Net gains/(losses) on financial instruments at fair value through other comprehensive income)	(516,334)
3. 관계기업 기타포괄손익에 대한 지분 (Share of other comprehensive income of associates)	180
4. 해외사업장순투자위험회피수단의 손익 (Gains(losses) on hedging instruments of a net investment in a foreign operation)	(83,627)
5. 현금흐름위험회피 수단의 손익 (Cash flow hedges)	9,743
XIV. 당기총포괄이익 (Total comprehensive income attributable to:)	544,297
당기순이익의 귀속 (Profit attributable to:)	1,724,454

연결포괄손익계산서

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2022년 1월 1일부터 2022년 6월 30일까지

(January 1, 2022 ~ June 30, 2022)

주식회사 국민은행과 그 종속기업
KB Kookmin Bank and Subsidiaries

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
1. 지배기업주주지분순이익 (Shareholders of the parent entity)	1,726,440
2. 비지배지분순이익 (Non-controlling interests)	(1,986)
당기총포괄이익의 귀속 (Total comprehensive income attributable to:)	544,297
1. 지배기업주주지분총포괄이익 (Shareholders of the parent entity)	537,774
2. 비지배지분총포괄이익 (Non-controlling interest)	6,523

재무상태표

(Separate Statements of Financial Position)

2022년 6월 30일 현재

(As of June 30, 2022)

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)	22,433,010
II. 당기손익-공정가치측정 금융자산 (Financial assets at fair value through profit or loss)	14,383,296
III. 파생금융자산 (Derivative financial assets)	8,089,404
IV. 상각후원가측정 대출채권 (Loans at amortized cost)	361,017,490
V. 투자금융자산 (Financial investments)	64,303,714
VI. 관계기업 및 종속기업 투자 (Investments in associates and subsidiaries)	2,996,471
VII. 유형자산 (Property and equipment)	3,544,638
VIII. 투자부동산 (Investment property)	114,288
IX. 무형자산 (Intangible assets)	445,303
X. 당기법인세자산 (Current income tax assets)	157,841
XI. 이연법인세자산 (Deferred income tax assets)	-
XII. 매각예정자산 (Assets held for sale)	37,318
XIII. 기타자산 (Other assets)	10,240,372
자산총계 (Total assets)	487,763,145
부 채 (Liabilities)	
I. 당기손익-공정가치측정 금융부채 (Financial liabilities at fair value through profit or loss)	128,565

재무상태표

(Separate Statements of Financial Position)

2022년 6월 30일 현재

(As of June 30, 2022)

주식회사 국민은행
KB Kookmin Bank

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
II. 파생금융부채 (Derivative financial liabilities)	7,548,762
III. 예수부채 (Deposits)	352,772,947
IV. 차입부채 (Debts)	39,141,799
V. 사채 (Debentures)	28,556,410
VI. 충당부채 (Provisions)	479,143
VII. 순확정급여부채 (Defined benefit liabilities)	256,321
VIII. 당기법인세부채 (Current income tax liabilities)	10,214
IX. 이연법인세부채 (Deferred income tax liabilities)	119,974
X. 기타부채 (Other liabilities)	26,630,072
부채 총계 (Total liabilities)	455,644,207
자 본 (Equity)	
I. 자본금 (Capital stock)	2,021,896
II. 신종자본증권 (Hybrid securities)	873,850
III. 자본잉여금 (Capital surplus)	5,220,031
IV. 기타포괄손익누계액 (Accumulated other comprehensive income)	44,837
V. 이익잉여금 (Retained earnings)	23,958,324
자본총계 (Total equity)	32,118,938
부채와 자본총계 (Total liabilities and equity)	487,763,145

손익계산서

(Separate Statements of Comprehensive Income)

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(January 1, 2022 ~ June 30, 2022)

주식회사 국민은행
KB Kookmin Bank

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
I. 순이자이익 (Net interest income)	4,058,387
이자수익 (Interest income)	5,818,902
1. 기타포괄손익-공정가치측정 및 상각후원가 측정 금융상품 이자수익 (Interest income from financial instruments at fair value through other comprehensive income and amortized cost)	5,754,613
2. 당기손익-공정가치측정 금융상품 이자수익 (Interest income from financial instruments at fair value through profit or loss)	64,289
이자비용 (Interest Expense)	(1,760,515)
II. 순수수수료이익 (Net fee and commission income)	545,549
수수료수익 (Fee and commission income)	741,576
수수료비용 (Fee and commission expense)	(196,027)
III. 당기손익-공정가치측정 금융상품 순손익 (Net gains/(losses) on financial instruments at fair value through profit or loss)	77,681
IV. 기타영업손익 (Net other operating income(expenses))	(524,179)
V. 일반관리비 (General and administrative expenses)	(1,927,743)
VI. 신용손실충당금 반영전 영업이익 (Operating profit before provision for credit losses)	2,229,695
VII. 신용손실충당금전입액 (Provision for credit losses)	(216,173)
VIII. 영업이익 (Net operating profit)	2,013,522
IX. 영업외손익 (Non-operating profit(loss))	14,868
관계기업투자손익 (Share of profit(loss) of associates)	21

손익계산서

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주식회사 국민은행
KB Kookmin Bank

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
기타영업외손익 (Net other non-operating income(expense))	14,847
X. 법인세비용차감전순이익 (Profit before income tax)	2,028,390
XI. 법인세비용 (Income tax expense)	(464,375)
XII. 당기순이익 (Profit for the period)	1,564,015
XIII. 법인세비용차감후기타포괄손익 (Other comprehensive income(loss) for the period, net of tax)	(1,317,888)
당기손익으로 재분류되지 않는 포괄손익 (Items that will not be reclassified to profit or loss)	(817,920)
1. 순확정급여부채의 재측정요소 (Actuarial gains(losses) on post defined benefit pension plans)	(28,542)
2. 기타포괄손익 - 공정가치 측정 금융상품 관련 손익 (Revaluation gains/(losses) on equity instruments at fair value through other comprehensive income)	(789,378)
후속적으로 당기손익으로 재분류될 수 있는 포괄손익 (Items that may be reclassified subsequently to profit or loss)	(499,968)
1. 외환차이 (Exchange differences on translating foreign operations)	2,940
2. 기타포괄손익-공정가치측정금융상품관련손익 (Net gains/(losses) on financial instruments at fair value through other comprehensive income)	(512,651)
3. 관계기업 기타포괄손익에 대한 지분 (Share of other comprehensive income of associates)	-
4. 해외사업장순투자위험회피수단의 손익 (Gains(losses) on hedging instruments of a net investment in a foreign operation)	-
5. 현금흐름위험회피 수단의 손익 (Cash flow hedges)	9,743
XIV. 당기총포괄이익 (Total comprehensive income attributable to:)	246,127
당기순이익의 귀속 (Profit attributable to:)	1,564,015

손익계산서

(Separate Statements of Comprehensive Income)

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(January 1, 2022 ~ June 30, 2022)

주식회사 국민은행
KB Kookmin Bank

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
1. 지배기업주주지분순이익 (Shareholders of the parent entity)	1,564,015
2. 비지배지분순이익 (Non-controlling interests)	-
당기총포괄이익의 귀속 (Total comprehensive income attributable to:)	246,127
1. 지배기업주주지분총포괄이익 (Shareholders of the parent entity)	246,127
2. 비지배지분총포괄이익 (Non-controlling interest)	-

대차대조표(신탁계정)

Balance Sheet (Trust accounts)

2022년 6월 30일 현재

(As of June 30, 2022)

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
자 산 (Assets)	
I. 현금 및 예치금 (Cash and due from financial institutions)	29,206,121
1. 원화예치금 (Due from banks in won)	29,206,121
II. 유가증권 (Securities)	29,491,419
1. 주식 (Stock)	4,624,773
2. 국채 (Government bonds)	388,153
3. 금융채 (Finance debentures)	1,641,990
4. 지방채 (Local government bonds)	38,678
5. 사채 (Corporate bonds)	4,504,849
6. 외화유가증권 (Securities in foreign currency)	103,061
7. 매입어음 (Bills bought)	622,973
8. 기타유가증권 (Other securities)	17,566,942
III. 대출금 (Loans & discounts)	278,852
1. 부동산저당대출 (Loans on real estate collateral)	-
2. 채권담보대출 (Loans on receivables collateral)	69,115
3. 수익권담보대출 (Loans on trust benefit collateral)	209,737
IV. 콜론 (Call loans)	-

대차대조표(신탁계정)

Balance Sheet (Trust accounts)

2022년 6월 30일 현재

(As of June 30, 2022)

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
V. 환매조건부채권 (Bonds purchased under resale agreements)	3,629,200
VI. 금전채권 (Money receivables)	10,281,520
VII. 수탁부동산 (Movables & real estate)	266,303
VIII. 기타자산 (Others)	409,959
1. 가지급금 (Suspense receivables)	6
2. 미수수익 (Accrued revenues receivable)	394,141
3. 미수금 (Accounts receivable)	5,406
4. 선급비용 (Prepaid expenses)	277
5. 선급금 (Prepaid payments)	10,129
6. 기타잡자산 (Prepaid expenses)	-
IX. 고유계정대 (Lendings to banking account)	1,703,715
X. 채권평가충당금(-) (Allowance for valuation of receivables(-))	(65)
자산총계 (Total assets)	75,267,024
부 채 (Liabilities)	
I. 금전신탁 (Money in trust)	63,249,146
1. 불특정금전신탁합동운용 (Unspecified money trust)	54
2. 적립식목적신탁합동운용 (Reserving objective trust(performance))	8,641

대차대조표(신탁계정)

Balance Sheet (Trust accounts)

2022년 6월 30일 현재

(As of June 30, 2022)

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
3. 가계금전신탁합동운용 (Household money trust)	9,632
4. 개발신탁합동운용 (Development Money Trust)	36
5. 노후생활연금신탁합동운용 (Money trust for old age living pension)	1,028
6. 기업금전신탁합동운용 (Business money trust)	1,252
7. 국민주신탁합동운용 (National stock trust)	2,278
8. 개인연금신탁합동운용 (Personal pension trust)	1,757,865
9. 가계장기신탁합동운용 (Long term house trust)	7,265
10. 근로자우대신탁합동운용 (Workers preferential trust)	1,200
11. 신종적립신탁합동운용 (New reserving trust)	5,163
12. 퇴직신탁운용 (Retirement trust)	7,687
13. 특정금전신탁 (Specified money trust)	23,890,384
14. 단위금전신탁합동운용 (Unit type money trust)	-
15. 추가금전신탁 (Open type money trust)	1,317
16. 신개인연금신탁합동운용 (New personal pension trust)	66,261
17. 신노후생활연금신탁합동운용 (New pension trust)	2,068
18. 신근로자우대신탁합동운용 (New workers preferential trust)	5
19. 연금신탁합동운용 (Pension trust)	1,975,763

대차대조표(신탁계정)

Balance Sheet (Trust accounts)

2022년 6월 30일 현재

(As of June 30, 2022)

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
20. 퇴직연금신탁 (Trust of retirement pension plan)	32,409,289
21. 개인종합자산신탁 (Individual savings account)	3,101,958
Ⅱ. 재산신탁 (Property in trust)	10,587,026
1. 유가증권의신탁 (Securities in trust)	84,765
2. 금전채권의신탁 (Money receivables in trust)	10,235,958
3. 부동산의신탁 (Real estate in trust)	266,303
Ⅲ. 공익신탁 (Public in trust)	1
Ⅳ. 기타부채 (Other borrowings)	1,321,058
1. 미지급금 (Accounts payable)	11,001
2. 선수수익 (Income in advance)	4,452
3. 미지급신탁보수 (Accrued payable trust fees)	72,405
4. 미지급신탁이익 (Accrued payable trust profit)	1,192,663
5. 미지급비용 (Accrued payable expenses)	31,537
Ⅴ. 특별유보금 (Special reserves)	118,793
부채 총계 (Total liabilities)	75,267,024

손익계산서(신탁계정)

Income Statement(Trust accounts)
2022년 1월 1일부터 2022년 6월 30일까지
(January 1, 2022 ~ June 30, 2022)

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
수 익 (Revenues)	
I. 예치금이자 (Interest on due from banks)	247,334
II. 유가증권이자 (Interest on securities)	192,922
국채이자 (Interest on government bonds)	3,435
금융채이자 (Interest on finance debentures)	19,280
지방채이자 (Interest on local government bonds)	397
사채이자 (Interest on corporate bonds)	50,680
배당금수익 (Dividend income)	15,503
외화유가증권이자 (Interest on securities in foreign currency)	3,527
매입어음이자 (Interest on bills bought)	11,859
기타유가증권이자 (Interest on others securities)	88,241
III. 대출금이자 (Interest on loans & discounts)	3,760
부동산저당대출이자 (Interest on real estate collateral loans)	-
채권담보대출이자 (Interest on receivables collateral loans)	738
수익권담보대출이자 (Interest on trust benefit collateral loans)	3,022
IV. 콜론이자 (Interest on call loans)	-
V. 환매조건부채권이자 (Interest on bonds under resale agreements)	59,469

손익계산서(신탁계정)

Income Statement(Trust accounts)
2022년 1월 1일부터 2022년 6월 30일까지
(January 1, 2022 ~ June 30, 2022)

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
VI. 금전채권이자 (Interest on money receivables)	74
VII. 파생상품관련익 (Revenues on derivatives)	-
VIII. 유가증권관련수익 (Revenues on securities)	102,896
유가증권매매익 (Gain on sales of securities)	101,238
유가증권상환익 (Gain on redemption of securities)	133
유가증권평가익 (Gain on valuation of securities)	1,525
VIII. 외화환차익 (Gain on foreign currency)	94
IX. 외화자산부채평가익 (Gain on valuation of assets and liabilities denominated in foreign currency)	100,522
X. 수입수수료 (Commissions received)	-
XI. 기타수익 (Other revenues)	281,122
XII. 고유계정대이자 (Interest on loans to banking account)	13,221
XIII. 특별유보금환입 (Transfer from special provision)	1,901
XIV. 채권평가충당금환입 (Transfer from allowance for valuation of receivables)	158
신탁이익계 (Total revenues)	1,003,473
비 용 (Expenses)	
I. 금전신탁이익 (Gain on money trust)	469,644
불특정금전신탁이익 (Gain on unspecified money trust)	-

손익계산서(신탁계정)

Income Statement(Trust accounts)
2022년 1월 1일부터 2022년 6월 30일까지
(January 1, 2022 ~ June 30, 2022)

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
적립식목적신탁실적이익 (Gain on installment money trust(performance))	139
가계금전신탁이익 (Gain on household money trust)	92
개발신탁이익 (Gain on development trust)	1
노후생활연금신탁이익 (Gain on money trust for old age living pension)	7
기업금전신탁이익 (Gain on corporate money trust)	9
국민주신탁이익 (Gain on national stock trust)	278
개인연금신탁이익 (Gain on money trust for individual pension)	14,387
가계장기신탁이익 (Gain on household long-term money trust)	70
근로자우대신탁이익 (Gain on money trust for employee)	8
신종적립신탁이익 (Gain on new installment money trust)	51
퇴직신탁이익 (Gain on retirement trust)	45
특정금전신탁이익 (Gain on specified money trust)	249,515
추가금전신탁이익 (Gain on open type money trust)	(39)
신개인연금신탁이익 (Gain on new money trust for individual pension)	(594)
신노후생활연금신탁이익 (Gain on new money trust for old age living pension)	20
신근로자우대신탁이익 (Gain on money trust for employee)	-
연금신탁이익 (Gain on pension trust)	(29,284)

손익계산서(신탁계정)

Income Statement(Trust accounts)
2022년 1월 1일부터 2022년 6월 30일까지
(January 1, 2022 ~ June 30, 2022)

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
퇴직연금신탁이익 (Gain on trust of retirement pension plan)	215,875
개인종합자산신탁이익 (Individual savings account)	19,064
II. 재산신탁이익 (Gain on property trust)	14,368
유가증권의신탁이익 (Gain on securities trust)	14,502
금전채권의신탁이익 (Gain on money receivables trust)	(134)
III. 기타지급이자 (Other interest paid)	-
IV. 지급수수료 (Commissions paid)	19,522
V. 파생상품관련손 (Loss on derivatives)	-
VI. 외화환차손 (Loss on foreign exchange)	511
VII. 외화자산부채평가손 (Loss on valuation of assets and liabilities denominated in foreign currency)	100,517
VIII. 유가증권관련비용 (Expenses on securities)	293,779
유가증권매매손 (Loss on sales of securities)	243,906
유가증권상환손 (Loss on redemption of securities)	2,643
유가증권평가손 (Loss on valuation of securities)	47,230
IX. 기금출연료 (Contribution to fund)	3,312
신용보증기금출연료 (Contribution to credit guarantee fund)	38
신탁보험료 (Insurance fees on deposits)	3,274

손익계산서(신탁계정)

Income Statement(Trust accounts)
2022년 1월 1일부터 2022년 6월 30일까지
(January 1, 2022 ~ June 30, 2022)

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
X. 세금과공과 (Taxes)	4,200
XI. 신탁보수 (Trust fees & commissions)	93,315
XII. 기타비용 (Other expenses)	3,257
XIII. 특별유보금전입 (Provision for special provision)	1,041
XIV. 채권평가충당금전입 (Provision for allowance for valuation of receivables)	7
신탁손실계 (Total expenses)	1,003,473

연결재무상태표

(Consolidated Statements of Financial Position)

2022년 6월 30일 현재

(As of June 30, 2022)

KB증권 주식회사와 그 종속기업

(단위: 백만원)

KB Securities and subsidiaries

(in million won)

과목명(Description)	금액(Amount)
자 산 (Assets)	
I. 현금 및 예치금 (Cash and deposits)	4,398,700
II. 당기손익-공정가치측정 금융자산 (Financial assets at fair value through profit or loss)	33,633,567
III. 파생금융자산 (Derivative financial assets)	1,497,180
IV. 기타포괄손익-공정가치측정유가증권 (Fair value through other comprehensive income)	3,941,068
V. 종속기업및관계기업투자 (Investments in associates, subsidiaries and joint ventures)	149,049
VI. 상각후원가측정 대출채권 (Loans at amortized cost)	9,277,632
VII. 유형자산 (Property and equipment)	212,962
VIII. 투자부동산 (Investment property)	1,893,716
IX. 무형자산 (Intangible assets)	202,084
X. 당기법인세자산 (Current tax assets)	9,201
XI. 이연법인세자산 (Deferred tax assets)	757
XII. 기타금융자산 (Other financial assets)	5,650,360
XIII. 기타자산 (Other non-financial assets)	76,779
자산총계 (Total assets)	60,943,055
부 채 (Liabilities)	
I. 예수부채 (Deposits received)	8,624,943
II. 당기손익-공정가치측정 금융부채 (Financial liabilities at fair value through profit or loss)	12,660,034
III. 파생금융부채 (Derivative financial liabilities)	2,404,748

연결재무상태표

(Consolidated Statements of Financial Position)

2022년 6월 30일 현재

(As of June 30, 2022)

KB증권 주식회사와 그 종속기업

(단위: 백만원)

KB Securities and subsidiaries

(in million won)

과목명(Description)	금액(Amount)
IV. 차입부채 (Borrowings)	25,489,329
V. 당기법인세부채 (Current tax liabilities)	6,842
VI. 순확정급여부채 (Net defined benefit liabilities)	51,067
VII. 이연법인세부채 (Deferred tax liabilities)	17,244
VIII. 충당부채 (Provisions)	98,394
IX. 기타금융부채 (Other financial liabilities)	5,472,763
X. 기타부채 (Other non-financial liabilities)	337,269
부채 총계 (Total liabilities)	55,162,633
자 본 (Equity)	
I. 지배기업 주주지분 (Controlling interests)	5,749,948
1. 자본금 (Stockholder's equity)	1,493,102
2. 신종자본증권 (Hybrid securities)	264,915
3. 기타불입자본 (Other paid-in capital)	1,478,688
4. 이익잉여금 (Retained earnings)	2,231,176
5. 기타자본구성요소 (Elements of other shareholders' equity)	282,067
II. 비지배지분 (Non-controlling interests)	30,474
자본총계 (Total equity)	5,780,422
부채와 자본총계 (Total liabilities and equity)	60,943,055

연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2022년 1월 1일부터 2022년 6월 30일까지

(January 1, 2022 ~ June 30, 2022)

KB증권 주식회사와 그 종속기업

(단위: 백만원)

KB Securities and subsidiaries

(in million won)

과목명(Description)	금액(Amount)
I. 영업수익 (Operating income)	8,991,551
수수료수익 (Commissions received)	585,582
금융상품평가 및 처분이익 (Gain on valuation(sales) of financial assets)	7,107,055
이자수익 (Interest income)	499,726
상각후원가측정금융자산평가및처분이익 (Gain on valuation(disposal) of loans)	5,027
외환거래이익 (Gain on foreign transactions)	686,247
기타영업수익 (Others)	107,914
II. 영업비용 (Operating expenses)	8,755,050
수수료비용 (Commissions expense)	99,928
금융상품평가 및 처분손실 (Loss on valuation(sales) of financial assets)	7,291,853
이자비용 (Interest expense)	233,779
상각후원가측정금융자산평가및처분손실 (Loss on valuation(disposal) of loans)	20,297
외환거래손실 (Loss on foreign transactions)	656,597
판매비와 관리비 (General and administrative expenses)	415,469
기타영업비용 (Others)	37,127
III. 영업이익(손실) (Operating profit(loss))	236,501
IV. 영업외수익 (Non-operating income)	26,506

연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2022년 1월 1일부터 2022년 6월 30일까지

(January 1, 2022 ~ June 30, 2022)

KB증권 주식회사와 그 종속기업

(단위: 백만원)

KB Securities and subsidiaries

(in million won)

과목명(Description)	금액(Amount)
V. 영업외비용 (Non-operating expenses)	11,255
VI. 법인세비용차감전순이익(손실) (Net income(loss) before income tax from continuing operations)	251,752
VII. 법인세비용(수익) (Income tax expense(income) from continuing operations)	65,650
VIII. 당기순이익(손실) (Net income(loss))	186,102
1. 지배기업주주지분순이익 (Shareholders of the parent entity)	185,721
2. 비지배지분순이익 (Non-controlling interest)	381
IX. 기타포괄손익 (Other comprehensive gain(loss))	71,183
X. 당기총포괄이익(손실) (Consolidated net comprehensive income(loss))	257,285
1. 지배기업주주지분총포괄이익 (Shareholders of the parent entity)	255,616
2. 비지배지분총포괄이익 (Non-controlling interest)	1,669

연결재무상태표

(Consolidated Statements of Financial Position)

2022년 6월 30일 현재

(As of June 30, 2022)

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)	506,349
II. 금융자산 (Financial assets)	33,194,952
1. 당기손익공정가치측정금융자산 (Financial assets at fair value through profit or loss)	9,174,296
2. 기타포괄손익공정가치측정금융자산 (Financial assets at fair value through other comprehensive income)	5,804,732
3. 상각후원가측정금융자산 (Financial assets at amortised cost)	8,909,551
4. 상각후원가측정대출채권 (Loans)	8,498,821
5. 상각후원가측정기타수취채권 (Other receivables)	807,553
III. 관계기업투자주식 (Investments in associates)	47,295
IV. 위험회피목적파생상품자산 (Derivative assets to hedge)	4,089
V. 재보험자산 (Reinsurance assets)	1,425,604
VI. 투자부동산 (Investment property)	22,461
VII. 유형자산 (Property and equipment)	548,435
VIII. 무형자산 (Intangible assets)	68,086
IX. 당기법인세자산 (Current tax assets)	2,083
X. 이연법인세자산 (Deferred tax assets)	71,500
XI. 순확정급여부채 (Defined benefit liabilities)	76,107

연결재무상태표

(Consolidated Statements of Financial Position)

2022년 6월 30일 현재

(As of June 30, 2022)

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

과목명(Description)	금액(Amount)
XII. 신계약비 (Deferred acquisition costs)	1,434,604
XIII. 기타자산 (Other assets)	100,447
XIV. 특별계정자산 (Separate account assets)	3,634,588
자산총계 (Total assets)	41,136,600
부 채 (Liabilities)	
I. 보험계약부채 (Insurance liabilities)	32,366,723
II. 금융부채 (Financial liabilities)	1,497,941
1. 당기손익인식금융부채 (Financial liabilities at fair value through profit or loss)	12,368
2. 차입부채 (Debts)	78,460
3. 사채 (Debentures)	663,452
4. 기타금융부채 (Other financial liabilities)	743,662
III. 위험회피목적파생상품부채 (Derivative liabilities to hedge)	349,635
IV. 충당부채 (Provisions)	26,564
V. 확정급여채무 (Net defined benefit liabilities)	341
VI. 당기법인세부채 (Current tax liabilities)	405
VII. 이연법인세부채 (Deferred tax liabilities)	-
VIII. 기타부채 (Other liabilities)	207,437

연결재무상태표

(Consolidated Statements of Financial Position)

2022년 6월 30일 현재

(As of June 30, 2022)

KB손해보험주식회사와 그 종속회사

(단위: 백만원)

KB Insurance and subsidiaries

(in million won)

과목명(Description)	금액(Amount)
IX. 특별계정부채 (Separate account liabilities)	3,979,327
부채 총계 (Total liabilities)	38,428,373
자 본 (Equity)	
I. 지배기업소유지분 (Equity attributable to shareholders of the Parent Company)	2,702,613
1. 자본금 (Capital stock)	33,250
2. 자본잉여금 (Capital surplus)	348,454
3. 자본조정 (Capital adjustments)	(9)
4. 기타포괄손익누계액 (Accumulated other comprehensive income)	(1,041,039)
5. 이익잉여금 (Retained earnings)	3,361,957
II. 비지배지분 (Non-controlling interests)	5,614
자본총계 (Total equity)	2,708,227
부채와 자본총계 (Total liabilities and equity)	41,136,600

연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2022년 1월 1일부터 2022년 6월 30일까지

(January 1, 2022 ~ June 30, 2022)

KB손해보험주식회사와 그 종속회사

(단위: 백만원)

KB Insurance and subsidiaries

(in million won)

과목명(Description)	금액(Amount)
I. 영업수익 (Operating revenue)	7,611,923
보험료수익 (Premium income)	6,150,137
재보험금수익 (Reinsurance income)	368,077
구상이익 (Gain from reimbursement)	3,142
수입경비 (Recovered expenses)	31,772
이자수익 (Interest income)	362,778
배당수익 (Dividend income)	28,949
유가증권 평가 및 처분이익 (Gain on valuation and disposal of securities)	23,328
대여금 및 수취채권 평가 및 처분이익 (Gain on valuation and disposal of loans and other receivables)	16,701
파생상품관련이익 (Gain on valuation and disposal of derivatives)	6,112
종속기업투자주식관련이익 (Gain on valuation and disposal of Investments in subsidiaries)	33
외화거래이익 (Foreign currency transaction gain)	296,176
재보험자산변동 (Gain on changes of reinsurance assets)	77,653
기타수익 (Other income)	206,819
특별계정수익 (Separate account income)	40,247
II. 영업비용 (Operating expenses)	7,212,689
보험계약부채전입액 (Change in insurance liabilities)	740,680

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(Consolidated Statements of Comprehensive Income)

2022년 1월 1일부터 2022년 6월 30일까지

(January 1, 2022 ~ June 30, 2022)

KB손해보험주식회사와 그 종속회사

(단위: 백만원)

KB Insurance and subsidiaries

(in million won)

과목명(Description)	금액(Amount)
보험금비용 (Insurance claims paid)	2,718,186
환급금 및 배당금비용 (Refund of surrender value and dividend expenses)	1,449,112
재보험료비용 (Reinsurance expenses)	606,144
구상손실 (Loss from reimbursement)	-
손해조사비 (Claim survey expenses paid)	131,864
신계약비상각비 (Amortization of deferred acquisition costs)	451,956
사업비 (Insurance operating expenses)	612,759
이자비용 (Interest expense)	4,989
유가증권 평가 및 처분손실 (Loss on valuation and disposal of securities)	57,781
대여금 및 수취채권 평가 및 처분손실 (Loss on valuation and disposal of loans and other receivables)	1,693
파생상품관련손실 (Loss on valuation and disposal of derivatives)	272,664
종속기업투자주식관련손실 (Loss on investments on subsidiaries and associates)	-
외화거래손실 (Foreign currency transaction loss)	19,593
재보험자산변동 (Loss on changes of reinsurance assets)	-
재산관리비 (Administrative expenses for assets)	39,149
부동산관리비 (Administrative expenses for real estate)	5,282
기타비용 (Other expenses)	60,592

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KB손해보험주식회사와 그 종속회사

(단위: 백만원)

KB Insurance and subsidiaries

(in million won)

과목명(Description)	금액(Amount)
특별계정비용 (Separate account expenses)	40,247
III. 영업이익(손실) (Operating income)	399,233
IV. 영업외이익 (Non-operating income (expense))	179,000
영업외수익 (Non-operating income)	183,395
영업외비용 (Non-operating expenses)	4,395
V. 법인세비용차감전계속영업순이익 (Profit before income tax from continuing operations)	578,234
VI. 계속영업법인세비용 (Income tax expense from continuing operations)	150,278
VII. 계속영업당기순이익 (Profit for the period from continuing operations)	427,955
VIII. 중단사업손익 (Profit for the period from discontinued operations)	-
IX. 당기순이익 (Profit for the period)	427,955
X. 기타포괄손익 (Other comprehensive income (loss))	(1,036,600)
후속적으로 당기손익으로 재분류되지 않는 포괄손익 (Items that will not be reclassified subsequently to profit or loss)	(6,090)
1. 확정급여채무 재측정요소 (Remeasurements of defined benefit plans)	(5,909)
2. 재평가잉여금 (Revaluation of property and equipment)	-
3. 기타포괄손익-공정가치측정 지분증권 관련손익 (Unrealized net change in fair value of equity instruments at fair value through other comprehensive income)	(180)
후속적으로 당기손익으로 재분류되는 포괄손익 (Items that may be subsequently reclassified to profit or loss)	(1,030,511)
1. 기타포괄손익-공정가치측정금융상품관련손익 (Unrealized net change in fair value of financial assets at fair value through other comprehensive income)	(728,329)

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(January 1, 2022 ~ June 30, 2022)

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)	(163,377)
3. 현금흐름위험회피파생상품평가손익 (Effective portion of changes in fair value of cash flow hedges)	(33,375)
4. 관계기업기타포괄손익 (Unrealized net change in other comprehensive income of associate)	2
5. 해외사업환산손익 (Foreign currency translation differences for foreign operations)	11,317
6. 특별계정기타포괄손익 (Other comprehensive income arising from separate account)	(116,748)
X. 당기총포괄손익 (Total comprehensive income for the period)	(608,645)
당기순이익의귀속 (Profit for the period attributable to :)	427,955
1. 지배기업소유지분순이익 (Shareholders of the Parent Company)	427,631
2. 비지배지분순이익 (Non-controlling interests)	324
총포괄손익의귀속 (Total comprehensive income for the year attributable to)	(608,645)
1. 지배기업소유지분총포괄손익 (Shareholders of the Parent Company)	(609,218)
2. 비지배지분총포괄손익 (Non-controlling interests)	573

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2022년 6월 30일 현재

(As of June 30, 2022)

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)	359,575
II. 당기손익-공정가치측정 금융자산 (Financial assets at fair value through profit or loss)	886,631
III. 파생금융자산 (Derivative financial assets)	159,436
IV. 상각후원가측정 대출채권 (Loans at amortized cost)	26,078,013
V. 투자금융자산 (Financial investments)	63,471
VI. 관계기업투자 (Investments in associates)	7,457
VII. 유형자산 (Property and equipment)	158,817
VIII. 무형자산 (Intangible assets)	212,809
IX. 이연법인세자산 (Deferred income tax assets)	135,985
X. 기타자산 (Other assets)	377,314
자산총계 (Total assets)	28,439,508
부 채 (Liabilities)	
I. 차입부채 (Debts)	4,479,016
II. 파생금융부채 (Derivative financial liabilities)	73
III. 사채 (Debentures)	16,333,726
IV. 충당부채 (Provisions)	214,467

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(As of June 30, 2022)

주식회사 KB국민카드와 그 종속기업
KB Kookmin Card and subsidiaries

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
V. 순확정급여부채 (Net defined benefit liabilities)	15,955
VI. 기타부채 (Other liabilities)	2,807,912
부채 총계 (Total liabilities)	23,851,149
자 본 (Equity)	
I. 지배기업 주주지분 (Equity attributable to shareholders of the parent company)	4,548,540
1. 자본금 (Share capital)	460,000
2. 자본잉여금 (Capital surplus)	1,977,487
3. 기타포괄손익누계액 (Accumulated other comprehensive income)	60,374
4. 이익잉여금 (Retained earnings)	2,050,679
II. 비지배지분 (Non-controlling interests)	39,819
자본총계 (Total equity)	4,588,359
부채와 자본총계 (Total liabilities and equity)	28,439,508

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주식회사 KB국민카드와 그 종속기업
KB Kookmin Card and subsidiaries

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
I. 순이자이익 (Net interest income)	722,254
이자수익 (Interest income)	937,286
이자비용 (Interest expense)	(215,032)
II. 순수수수료이익 (Net fee and commission income)	290,774
수수료수익 (Fee and commission income)	811,242
수수료비용 (Fee and commission expense)	(520,468)
III. 당기손익-공정가치측정 금융상품 순손익 (Net gains/(losses) on financial instruments at fair value through profit or loss)	1,361
IV. 기타영업손익 (Net other operating income(expenses))	(174,901)
V. 일반관리비 (General and administrative expenses)	(274,694)
VI. 신용손실충당금전입액 (Provision for credit losses)	(227,266)
VII. 영업이익 (Net operating profit)	337,528
VIII. 영업외손익 (Non-operating profit(loss))	(171)
관계기업투자손익 (Share of profit(loss) of associates)	1,456
기타영업외손익 (Net other non-operating income(expense))	(1,627)
IX. 법인세비용차감전순이익 (Profit before income tax)	337,357
X. 법인세비용 (Income tax expense)	(89,386)
XI. 당기순이익 (Profit for the period)	247,971

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(January 1, 2022 ~ June 30, 2022)

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)	35,068
후속적으로 당기손익으로 재분류되지 않는 포괄손익 (Items that will not be reclassified to profit or loss)	1,067
1. 순확정급여부채의 재측정요소 (Actuarial gains(losses) on post defined benefit pension plans)	(1,365)
2. 기타포괄손익-공정가치 측정 지분상품 관련 손익 (Revaluation gains/(losses) on equity instruments at fair value through other comprehensive income)	2,432
후속적으로 당기손익으로 재분류될 수 있는 포괄손익 (Items that may be reclassified subsequently to profit or loss)	34,001
1. 관계기업 기타포괄손익에 대한 지분 (Share of other comprehensive income of associates)	(953)
2. 현금흐름위험회피 수단의 손익 (Cash flow hedges)	24,717
3. 해외사업환산손익 (Foreign currency translation difference for foreign operations)	10,237
XIII. 당기총포괄이익 (Total comprehensive income for the period)	283,039
당기순이익의 귀속 (Profit attributable to:)	247,971
지배기업주주지분순이익 (Shareholders of the parent entity)	245,657
비지배지분순이익 (Non-controlling interests)	2,314
당기총포괄이익의 귀속 (Total comprehensive income attributable to:)	283,039
지배기업주주지분총포괄이익 (Shareholders of the parent entity)	279,512
비지배지분총포괄이익 (Non-controlling interest)	3,527

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(As of June 30, 2022)

푸르덴셜생명보험주식회사와 그 종속회사
Prudential Life Insurance and subsidiaries(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
자 산 (Assets)	
I. 현금및현금성자산 (Cash and cash equivalents)	230,283
II. 당기손익인식금융자산 (Financial assets at fair value through profit or loss)	-
III. 매도가능금융자산 (Available-for-sale Financial assets)	6,489,474
IV. 만기보유금융자산 (Held-to-maturity investment)	9,578,379
V. 대출채권및수취채권 (Loans and receivables)	1,143,485
VI. 파생상품자산 (Derivative financial assets)	381
VII. 투자부동산 (Investment property)	58,089
VIII. 유형자산 (Property and equipment)	40,084
IX. 무형자산 (Intangible assets)	32,996
X. 사용권자산 (Right-of-use assets)	7,382
XI 기타자산 (Other assets)	351,270
XII. 특별계정자산 (Separate account assets)	5,265,852
자산총계 (Total assets)	23,197,675
부 채 (Liabilities)	
I. 보험부채 (Policy reserve)	15,624,022
II. 계약자지분조정 (Policy reserve adjustment)	(3,531)

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푸르덴셜생명보험주식회사와 그 종속회사
Prudential Life Insurance and subsidiaries(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
Ⅲ. 파생상품부채 (Derivative financial liabilities)	67,537
Ⅳ. 기타금융부채 (Other financial liabilities)	198,727
Ⅴ. 당기법인세부채 (Current tax liabilities)	29,185
Ⅵ. 이연법인세부채 (Deferred tax liabilities)	12,628
Ⅶ. 충당부채 (Provisions)	2,389
Ⅷ. 확정급여채무 (Net defined benefit liabilities)	-
Ⅸ. 리스부채 (Lease liabilities)	7,084
Ⅹ. 기타부채 (Other liabilities)	57,436
Ⅺ. 특별계정부채 (Separate account liabilities)	5,338,831
부채 총계 (Total liabilities)	21,334,308
자 본 (Equity)	
Ⅰ. 지배기업주주지분 (Shareholders of the parent company)	1,863,367
1. 자본금 (Capital stock)	150,000
2. 자본조정 (Capital adjustment)	-
3. 기타포괄손익누계액 (Other comprehensive income)	(529,355)
4. 이익잉여금 (Retained earnings)	2,242,722
Ⅱ. 비지배지분 (Non-controlling interests)	-

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푸르덴셜생명보험주식회사와 그 종속회사
Prudential Life Insurance and subsidiaries(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
자본총계 (Total equity)	1,863,367
부채와 자본총계 (Total liabilities and equity)	23,197,675

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푸르덴셜생명보험주식회사와 그 종속회사
Prudential Life Insurance and subsidiaries

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
I. 영업수익 (Operating income)	1,303,940
보험료수익 (Premium income)	737,651
재보험수익 (Reinsurance income)	2,381
재보험자산전입액 (Gain on changes of reinsurance assets)	-
이자수익 (Interest income)	300,938
당기손익인식금융자산관련이익 (Gain on financial assets at fair value through profit or loss)	-
매도가능금융자산관련이익 (Gain on available-for-sale financial assets)	59,462
대출채권및기타수취채권관련이익 (Gain on loans and other receivables)	33
파생상품관련이익 (Gains on derivatives)	339
외환거래이익 (Foreign currency transaction gain)	98,416
배당금수익 (Dividend income)	18,959
특별계정수입수수료 (Separate account commission received)	56,962
특별계정수익 (Separate account income)	22,633
기타영업수익 (Other operation income)	6,166
II. 영업비용 (Operating expenses & claims)	1,122,281
책임준비금전입액 (Increase in policy reserve)	488,842
재보험자산환입액 (Loss on changes of reinsurance assets)	42
지급보험금 (Claim & surrender)	279,411

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푸르덴셜생명보험주식회사와 그 종속회사
Prudential Life Insurance and subsidiaries(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
재보험비용 (Reinsurance expenses)	2,231
사업비 (Operating expenses)	124,129
신계약비상각비 (Amortization of deferred acquisition cost)	52,405
재산관리비 (Investment administrative expenses)	5,227
이자비용 (Interest expenses)	125
당기손익인식금융자산관련손실 (Loss on financial assets at fair value through profit or loss)	-
매도가능금융자산관련손실 (Loss on available-for-sale financial assets)	60,148
대출채권및기타수취채권관련손실 (Loss on loans and other receivables)	7
파생상품관련손실 (Losses on derivatives)	64,048
외환거래손실 (Foreign currency transaction Loss)	1,319
특별계정지급수수료 (Separate account commission paid)	9,815
특별계정비용 (Separate account expenses)	22,633
기타영업비용 (Other operating losses)	11,899
Ⅲ. 영업이익(손실) (Operating income(Losses))	181,659
Ⅳ. 영업외수익 (Non-operating income)	188
Ⅴ. 영업외비용 (Non-operating expenses)	2,574
Ⅵ. 법인세차감전이익 (Profit before tax expense)	179,272
Ⅶ. 법인세비용 (Income tax expense)	36,338

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푸르덴셜생명보험주식회사와 그 종속회사
Prudential Life Insurance and subsidiaries(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
Ⅷ. 당기순이익 (Net income)	142,934
Ⅸ. 기타포괄손익 (Other comprehensive income for the period)	(837,556)
당기손익으로 재분류되지 않는 항목 (Items that will not be reclassified to profit or loss)	3,253
1. 순확정급여부채의 재측정 요소 (Actuarial gains(losses) on post defined benefit pension plans)	4,487
2. 기타포괄손익에 대한 법인세효과 (Income tax relating to this item)	(1,234)
후속적으로 당기손익으로 재분류될 수 있는 항목 (Items that may be reclassified subsequently to profit or loss)	(840,809)
1. 매도가능금융자산평가이익(손실) (Gain on valuation of available-for-sales securities)	(1,112,961)
2. 만기보유금융자산평가이익(손실) (Loss on valuation of held-to-maturity assets)	(3,286)
3. 위험회피목적파생상품평가손익 (Gain on valuation of derivatives financial instruments for hedge accounting)	90
4. 특별계정기타포괄손익 (Other comprehensive income on separate account)	(43,580)
5. 기타포괄손익에 대한 법인세효과 (Income tax relating to this item)	318,928
X. 당기포괄이익 (Total comprehensive income for the period)	(694,622)

연결재무상태표

(Consolidated Statements of Financial Position)

2022년 6월 30일 현재

(As of June 30, 2022)

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)	23,768
II. 당기손익-공정가치측정 금융자산 (Financial assets at fair value through profit or loss)	240,680
III. 기타포괄손익-공정가치측정유가증권 (Fair value through other comprehensive income)	10,650
IV. 관계기업 투자 (Investments in associates)	947
V. 파생금융자산 (Derivative financial assets)	16
VI. 대출채권 (Loans)	6,093
VII. 유형자산 (Property and equipment)	5,077
VIII. 기타금융자산 (Other financial assets)	36,515
IX. 이연법인세자산 (Deferred income tax assets)	3,738
X. 당기법인세자산 (Current income tax assets)	39
XI. 기타자산 (Other assets)	7,092
자산총계 (Total assets)	334,615
부 채 (Liabilities)	
I. 예수부채 (Deposits)	400
II. 차입부채 (Debts)	-
III. 기타금융부채 (Other financial liabilities)	80,863
IV. 충당부채 (Provisions)	743

연결재무상태표

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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)	440
VI. 파생상품부채 (Derivative liabilities)	1,014
VII. 기타부채 (Other liabilities)	22,707
부채 총계 (Total liabilities)	106,167
자 본 (Equity)	
I. 지배기업주주지분 (Equity attributable to shareholders of the parent company)	228,449
1. 자본금 (Share capital)	38,338
2. 자본잉여금 (Capital surplus)	246
3. 기타포괄손익누계액 (Accumulated other comprehensive income)	(616)
4. 이익잉여금 (Retained earnings)	190,481
II. 비지배지분 (Non-controlling interests)	-
자본총계 (Total equity)	228,449
부채와 자본총계 (Total liabilities and equity)	334,616

연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2022년 1월 1일부터 2022년 6월 30일까지

(January 1, 2022 ~ June 30, 2022)

KB자산운용주식회사와 그 종속회사

(단위: 백만원)

KB Asset Management and subsidiaries

(in million won)

과목명(Description)	금액(Amount)
I. 영업수익 (Operating income)	102,624
수수료수익 (Commissions received)	83,561
이자수익 (Interest income)	2,292
1. 기타포괄손익-공정가치측정 및 상각후원가 측정 금융상품 이자수익 (Interest income from financial instruments at fair value through other comprehensive income and amortized cost)	463
2. 당기손익-공정가치측정 금융상품 이자수익 (Interest income from financial instruments at fair value through profit or loss)	1,829
배당금수익 (Dividend income)	561
금융상품평가 및 처분이익 (Gain on valuation(sales) of financial assets)	2,403
외환거래이익 (Gain on foreign transactions)	7,220
기타영업수익 (Others)	6,587
II. 영업비용 (Operating expenses)	72,744
수수료비용 (Commissions expense)	7,173
이자비용 (Interest expense)	117
금융상품평가 및 처분손실 (Loss on valuation(sales) of financial assets)	27,750
외환거래손실 (Loss on foreign transactions)	1,920
판매비와관리비 (General and administrative expenses)	35,220
기타영업비용 (Others)	564
III. 영업이익 (Operating profit)	29,880
IV. 영업외수익 (Non-operating income)	183

연결포괄손익계산서

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2022년 1월 1일부터 2022년 6월 30일까지

(January 1, 2022 ~ June 30, 2022)

KB자산운용주식회사와 그 종속회사

(단위: 백만원)

KB Asset Management and subsidiaries

(in million won)

과목명(Description)	금액(Amount)
V. 영업외비용 (Non-operating expenses)	158
VI. 법인세비용차감전순이익 (Net income before income tax from continuing operations)	29,905
VII. 법인세비용 (Income tax expense from continuing operations)	8,595
VIII. 당기순이익 (Net income)	21,310
IX. 기타포괄손익 (Other comprehensive gain)	(12)
당기손익으로 재분류되지 않는 포괄손익 (Items that will not be reclassified subsequently to profit or loss)	(280)
1. 순확정급여부채 재측정요소 (Remeasurements of defined benefit plans)	-
2. 기타포괄손익-공정가치측정 금융상품의 평가이익(손실) (Gain(Losses) on valuation of financial instruments at fair value through other)	(280)
후속적으로 당기손익으로 재분류되는 포괄손익 (Items that may be subsequently reclassified to profit or loss)	268
1. 매도가능금융자산평가손익 (Gain on valuation of financial assets available for sale)	(156)
2. 해외사업장환산손익 (Foreign currency translation differences for foreign operations)	424
X. 총포괄이익 (Total comprehensive income)	21,298
연결순손익의 귀속 (Profit for the period attributable to)	
1. 지배기업주주지분순이익 (Shareholders of the Parent Company)	21,310
2. 비지배지분순이익 (Non-controlling interests)	
연결총포괄손익의 귀속 (Total comprehensive income for the year attributable to)	21,298
1. 지배기업주주지분총포괄이익 (Shareholders of the Parent Company)	
2. 비지배지분총포괄이익 (Non-controlling interests)	

연결재무상태표

(Consolidated Statements of Financial Position)

2022년 6월 30일 현재

(As of June 30, 2022)

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)	516,699
II. 매도가능금융자산 (Financial assets available for sale)	280,353
III. 파생금융자산 (Derivative financial assets)	41,014
IV. 관계기업 및 종속기업 투자자산 (Investments in associates and joint ventures)	28,427
V. 대여금 및 수취채권 (Loans and receivables)	10,955,301
VI. 유형자산 (Property and equipment)	41,737
VII. 무형자산 (Intangible assets)	18,758
VIII 기타자산 (Other assets)	3,639,980
자산총계 (Total assets)	15,523,129
부 채 (Liabilities)	
I. 차입부채 (Debts)	1,537,344
II. 발행사채 (Debenture issued)	10,908,936
III. 파생금융부채 (Derivative Instruments Liabilities)	-
IV. 충당부채 (Provisions)	2,777

연결재무상태표

(Consolidated Statements of Financial Position)

2022년 6월 30일 현재

(As of June 30, 2022)

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

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
V. 당기법인세부채 (Current tax liabilities)	159
VI. 기타부채 (Other liabilities)	958,897
VII. 이연법인세부채 (Deferred tax liabilities)	63,494
부채 총계 (Total liabilities)	13,471,607
자 본 (Equity)	
I. 자본금 (Capital stock)	160,876
II. 신종자본증권 (Hybrid bond)	499,101
III. 자본잉여금 (Capital surplus)	330,214
IV. 자본조정 (Capital adjustment)	(17,956)
V. 기타포괄손익누계액 (Accumulated other comprehensive loss)	(15,632)
VI. 이익잉여금 (Retained earnings)	1,080,734
VII. 비지배지분 (Non-controlling interests)	14,185
자본총계 (Total equity)	2,051,522
부채와 자본총계 (Total liabilities and equity)	15,523,129

연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2022년 1월 1일부터 2022년 6월 30일까지

(January 1, 2022 ~ June 30, 2022)

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

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
I. 영업이익 (Operating profit)	202,409
순이자이익 (Net interest income)	215,242
순수수료이익 (Net fee and commission income)	400,912
당기손익금융자산 관련손익 (Gain on financial assets at fair value through profit or loss)	3,673
기타영업손익 (Other operating profit)	(330,106)
신용손실에 대한 손상차손 (Impairment loss on credit loss)	(21,259)
일반관리비 (General and administrative expenses)	(66,054)
II. 영업외손익 (Non-operating profit(loss))	796
III. 법인세비용차감전순이익 (Profit before income tax)	203,205
IV. 법인세비용 (Income tax expense)	(52,969)
V. 당기순이익 (Profit for the period)	150,236
VI. 기타포괄손익 (Other comprehensive gain(loss))	(8,960)
VII. 총포괄이익 (Total comprehensive income)	141,276

재무상태표

(Statements of Financial Position)

2022년 6월 30일 현재

(As of June 30, 2022)

KB생명보험주식회사

(단위: 백만원)

KB Life Insurance

(in million won)

과목명(Description)	금액(Amount)
자 산 (Assets)	
I. 현금및예치금 (Cash and due from financial institutions)	472,920
II. 금융자산 (Financial assets)	8,028,684
III. 재보험자산 (Reinsurance assets)	2,097
IV. 신계약비 (Deferred acquisition costs)	258,131
V. 유형자산 (Property and equipment)	13,224
VI. 무형자산 (Intangible assets)	17,358
VII. 당기법인세자산 (Current tax assets)	31
VIII. 이연법인세자산 (Deferred tax assets)	106,984
IX. 기타자산 (Other assets)	13,383
X. 특별계정자산 (Separate account assets)	1,421,025
자산총계 (Total assets)	10,333,837
부 채 (Liabilities)	
I. 보험부채 (Policy reserve)	7,953,874
II. 계약자지분조정 (Policy reserve adjustment)	(5,400)
III. 금융부채 (Financial liabilities)	301,543
IV. 이연법인세부채 (Deferred tax liabilities)	-

재무상태표

(Statements of Financial Position)

2022년 6월 30일 현재

(As of June 30, 2022)

KB생명보험주식회사

KB Life Insurance

(단위: 백만원)

(in million won)

과목명(Description)	금액(Amount)
V. 총당부채 (Provisions)	22,126
VI. 퇴직급여부채 (Reserve for severance benefits)	251
VII. 기타부채 (Other liabilities)	397,610
VIII. 특별계정부채 (Separate account liabilities)	1,437,331
부채 총계 (Total liabilities)	10,107,335
자 본 (Equity)	
I. 지배기업주주지분 (Shareholders of the parent company)	226,502
1. 자본금 (Capital stock)	456,000
2. 신종자본증권 (Hybrid financial instrument)	49,800
3. 자본조정 (Capital adjustment)	-
4. 기타포괄손익누계액 (Other comprehensive income)	(314,116)
5. 이익잉여금 (Retained earnings)	34,818
II. 비지배지분 (Non-controlling interests)	-
자본총계 (Total equity)	226,502
부채와 자본총계 (Total liabilities and equity)	10,333,837

손익계산서

(Income Statements)

2022년 1월 1일부터 2022년 6월 30일까지
(January 1, 2022 ~ June 30, 2022)

KB생명보험주식회사
KB Life Insurance

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
I. 영업수익 (Operating income)	1,332,739
보험료수익 (Premium income)	994,264
재보험수익 (Reinsurance income)	2,830
책임준비금환입액 (Reversal of insurance reserve)	114,793
이자수익 (Interest income)	
1. 기타포괄손익-공정가치측정 및 상각후원가 측정 금융상품 이자수익 (Interest income from financial instruments at fair value through other comprehensive income and amortized cost)	89,570
2. 당기손익-공정가치측정 금융상품 이자수익 (Interest income from financial instruments at fair value through profit or loss)	1,170
당기손익-공정가치측정 금융상품 관련 이익 (Gains on financial instruments at fair value through profit or loss)	38,178
기타포괄손익-공정가치측정 금융상품 관련 이익 (Gains on financial instruments at fair value through other comprehensive income)	2,377
상각후원가측정 금융상품 관련 이익 (Gain on financial instruments at amortised cost)	-
파생상품평가 및 거래이익 (Gains on valuation(sales) of derivatives)	1,821
특별계정수입수수료 (Separate account commission received)	15,055
특별계정수익 (Separate account income)	4,300
기타영업수익 (Other operation income)	68,381
II. 영업비용 (Operating expenses & claims)	1,346,073
책임준비금전입액 (Increase in policy reserve)	-
지급보험금 (Claim & surrender)	1,095,641

손익계산서

(Income Statements)

2022년 1월 1일부터 2022년 6월 30일까지
(January 1, 2022 ~ June 30, 2022)

KB생명보험주식회사
KB Life Insurance

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
재보험비용 (Reinsurance expenses)	4,461
사업비 (Operating expenses)	105,874
신계약비상각비 (Amortization of deferred acquisition cost)	44,878
자산관리비 (Investment administrative expenses)	2,512
당기손익-공정가치측정 금융상품 관련 손실 (Losses on financial instruments at fair value through profit or loss)	4,640
기타포괄손익-공정가치측정 금융상품 관련 손실 (Losses on financial instruments at fair value through other comprehensive income)	-
파생상품평가 및 처분손실 (Losses on valuation(sales) of derivatives)	61,115
특별계정비용 (Separate account expenses)	4,300
기타영업비용 (Other operating losses)	22,652
Ⅲ. 영업이익(손실) (Operating income(Losses))	(13,334)
Ⅳ. 영업외수익 (Non-operating income)	29
Ⅴ. 영업외비용 (Non-operating expenses)	93
Ⅵ. 법인세차감전이익 (Profit before tax expense)	(13,398)
Ⅶ. 법인세비용 (Income tax expense)	21,290
Ⅷ. 당기순이익 (Net income)	(34,688)
Ⅸ. 기타포괄손익 (Other comprehensive income for the period)	(248,889)
당기손익으로 재분류되지 않는 항목 (Items that will not be reclassified to profit or loss)	

손익계산서

(Income Statements)

2022년 1월 1일부터 2022년 6월 30일까지
(January 1, 2022 ~ June 30, 2022)

KB생명보험주식회사
KB Life Insurance

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
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)	(5,142)
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)	(179,668)
2. 특별계정기타포괄손익 (Other comprehensive income from Separate account)	(6,332)
3. 손익변동성조정손익 (Overlay approach-adjustment)	(57,747)
X. 당기포괄이익 (Total comprehensive income for the period)	(283,577)

재무상태표

(Statements of Financial Position)

2022년 6월 30일 현재

(As of June 30, 2022)

KB부동산신탁 주식회사

(단위: 백만원)

KB Real Estate Trust

(in million won)

과목명(Description)	금액(Amount)
자 산 (Assets)	
I. 현금 및 예치금 (Cash and due from financial institutions)	260,049
현금 및 현금성 자산 (Cash and cash equivalents)	139,823
예치금 (Deposits)	120,226
II. 증권 (Securities)	41,972
당기손익-공정가치측정 유가증권 (Securities at fair value through profit or loss)	41,972
관계회사투자지분 (Investments in associates)	-
III. 파생상품자산 (Derivative assets)	-
IV. 대출채권 (Loans)	135,207
대여금 (Loans)	
신탁계정대 (Loans to trust)	158,075
대손충당금(-) (Allowance for doubtful accounts)	(22,868)
V. 유형자산 (Property and equipment)	17,276
VI. 기타자산 (Other assets)	46,454
자산총계 (Total assets)	500,958
부 채 (Liabilities)	
I. 차입부채 (Debts)	-

재무상태표

(Statements of Financial Position)

2022년 6월 30일 현재

(As of June 30, 2022)

KB부동산신탁 주식회사

KB Real Estate Trust

(단위: 백만원)

(in million won)

과목명(Description)	금액(Amount)
Ⅱ. 기타부채 (Other liabilities)	129,083
부채 총계 (Total liabilities)	129,083
자 본 (Equity)	
Ⅰ. 자본금 (Share capital)	80,000
Ⅱ. 기타포괄손익누계액 (Accumulated other comprehensive income)	221
Ⅲ. 이익잉여금 (Retained earnings)	291,654
자본총계 (Total equity)	371,875
부채와 자본총계 (Total liabilities and equity)	500,958

손익계산서

(Income Statements)

2022년 1월 1일부터 2022년 6월 30일까지
(January 1, 2022 ~ June 30, 2022)

KB부동산신탁 주식회사
KB Real Estate Trust

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
I. 영업수익 (Operating income)	71,772
수수료수익 (Commissions received)	66,502
증권평가 및 처분이익 (Gains on valuation(sales) of Securities)	731
이자수익 (Interest income)	4,151
대출채권 관련 이익 (Income from trading loans)	-
기타의 영업수익 (Other operating income)	388
II. 영업비용 (Operating expenses)	24,243
수수료비용 (Commissions)	127
증권평가 및 처분손실 (Loss on valuation(sales) of Securities)	744
이자비용 (Interest expenses)	321
대출평가 및 처분손실 (Loss on valuation and disposal of loans receivable)	3,365
외환거래손실 (Loss on foreign transactions)	-
판매비와관리비 (General and administrative expenses)	19,493
기타의 영업비용 (Other operating expenses)	193
III. 영업이익(손실) (Operating profit(loss))	47,529
IV. 영업외수익 (Non-operating income)	446
V. 영업외비용 (Non-operating expenses)	268

손익계산서

(Income Statements)

2022년 1월 1일부터 2022년 6월 30일까지
(January 1, 2022 ~ June 30, 2022)

KB부동산신탁 주식회사
KB Real Estate Trust

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
VI. 법인세비용차감전계속사업손익 (Net income(loss) before income tax from continuing operations)	47,707
VII. 계속사업손익 법인세비용 (Income tax expense from continuing operations)	12,655
VIII. 계속사업이익 (Net income (loss) from continuing operations)	35,052
IX. 중단사업손익 (Net income (loss) from discontinued operations)	
X. 당기순이익 (Net income)	35,052

재무상태표

(Statements of Financial Position)

2022년 6월 30일 현재

(As of June 30, 2022)

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)	380,305
II. 유가증권 (Securities)	22,046
III. 대출채권 (Loans)	2,572,250
IV. 유형자산 (Tangible assets)	17,669
V. 기타자산 (Other assets)	116,356
자산총계 (Total assets)	3,108,626
부 채 (Liabilities)	
I. 예수금 (Deposits)	2,710,137
II. 차입금 (Loan payable)	52,205
III. 기타부채 (Other liabilities)	68,796
부채 총계 (Total liabilities)	2,831,138
자 본 (Equity)	
I. 자본금 (Capital stock)	40,010
II. 자본잉여금 (Capital surplus)	139,471
III. 이익잉여금 (Retained earnings)	99,035
IV. 기타포괄손익누계액 (Accumulated other comprehensive income)	(1,027)

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재무상태표

(Statements of Financial Position)

2022년 6월 30일 현재

(As of June 30, 2022)

주식회사 KB저축은행
KB Savings Bank Co., Ltd.

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
자본총계 (Total equity)	277,488
부채와 자본총계 (Total liabilities and equity)	3,108,626

손익계산서

(Income Statements)

2022년 1월 1일부터 2022년 6월 30일까지
(January 1, 2022 ~ June 30, 2022)

주식회사 KB저축은행
KB Savings Bank Co., Ltd.

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
I. 영업수익 (Operating income)	91,727
이자수익 (Interest income)	81,237
1. 예치금이자 (Interest on deposits)	1,561
2. 단기매매증권이자 (Interest on trading securities)	-
3. 매도가능증권이자 (Interest on securities available for sale)	-
4. 만기보유증권이자 (Interest on held-to-maturity securities)	102
5. 대출금이자 (Interest on loans & discounts)	79,413
6. 기타이자수익 (Other operating income)	161
유가증권평가및처분이익 (Gains on valuation(sales) of Securities)	1
대출채권평가및처분이익 (Gains on valuation(sales) of Loans)	2,618
수수료수익 (Fee and commission income)	7,782
기타영업수익 (Other operation income)	15
배당금수익 (Dividend income)	74
II. 영업외수익 Non-operating income	112
III. 영업비용 Operating expenses & claims	70,698
이자비용 (Interest expense)	26,755
1. 예수금이자 (Interest on deposits)	25,325

손익계산서

(Income Statements)

2022년 1월 1일부터 2022년 6월 30일까지
(January 1, 2022 ~ June 30, 2022)

주식회사 KB저축은행
KB Savings Bank Co., Ltd.

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
2. 사채이자 (Interest on bonds)	1,322
3. 기타이자비용 (Interest on others)	108
유가증권평가및처분손실 (Loss on valuation(sales) of Securities)	-
대출채권평가및처분손실 (Loss on valuation(sales) of Loans)	20,076
1. 대손상각비 (Bad debt expense)	16,494
수수료비용 (Fee and commission expense)	4,800
기타영업비용 (Other operating losses)	4,310
판매비와관리비 (Selling and administrative expenses)	14,757
IV. 영업외비용 (Non-operating expenses)	94
V. 법인세차감전순손익 (Income before income tax expenses)	21,047
VI. 당기순이익 (Net income)	15,429

연결재무상태표

(Consolidated Statements of Financial Position)

2022년 6월 30일 현재

(As of June 30, 2022)

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)	142,683
II. 예치금 (Due from bank)	12,924
III. 창업투자자산 (Investment in small and medium sized enterprises)	996,907
IV. PEF 투자자산 (Investment in PEF)	62,493
V. 기타자산 (Other assets)	14,101
자산총계 (Total assets)	1,229,108
부 채 (Liabilities)	
I. 단기차입금 (Short-term borrowings)	250,000
II. 확정급여부채 (Allowance for retirement and severance benefit)	143
III. 파생상품부채 (Derivative debts)	-
IV. 기타부채 (Other liabilities)	710,075
부채 총계 (Total liabilities)	960,217
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)

2022년 6월 30일 현재

(As of June 30, 2022)

KB인베스트먼트와 그 종속회사
KB Investment and subsidiaries

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
Ⅲ. 기타포괄손익누계액 (Accumulated other comprehensive income)	(65)
Ⅳ. 이익잉여금 (Retained earnings)	155,646
자본총계 (Total equity)	268,891
부채와 자본총계 (Total liabilities and equity)	1,229,108

연결손익계산서

(Consolidated Income Statements)
2022년 1월 1일부터 2022년 6월 30일까지
(January 1, 2022 ~ June 30, 2022)

KB인베스트먼트와 그 종속회사
KB Investment and subsidiaries

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
I. 영업수익 (Operating revenues)	71,109
창업투자수익 (Revenues on investments in small and medium-size enterprises)	39,560
PEF 투자수익 (Revenues on Investments in PEF)	4,435
운용수익 (Other investment revenues)	24,489
경영자문료수익 (Consulting fees)	26
소수주주지분순손실 (Net expenses in minority interest)	2,599
II. 영업비용 (Operating expenses)	64,111
투자및금융비용 (Investment and financial expenses)	3,538
창업투자비용 (Expenses on investments in small and medium-size enterprises)	50,503
PEF 투자비용 (Expenses on investments in PEF)	100
일반관리비 (Administrative expenses)	9,970
소수주주지분순이익 (Net income in minority interest)	-
III. 영업이익 (Operating income(losses))	6,999
IV. 영업외수익 (Non-operating income)	8
V. 영업외비용 (Non-operating expenses)	1,080
VI. 법인세비용차감전계속사업손익 (Continuing operation income before income tax)	5,927
VII. 계속사업손익법인세비용 (Income tax expense)	2,514
VIII. 당기순이익 (Net income for the year)	3,413

연결재무상태표

(Consolidated Statements of Financial Position)

2022년 6월 30일 현재

(As of June 30, 2022)

KB데이터시스템과 그 종속회사
KB Data Systems and subsidiaries

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
자 산 (Assets)	
I. 유동자산 (Current assets)	44,784
당좌자산 (Quick assets)	44,784
1. 현금및현금성자산 (Cash and cash equivalents)	7,645
2. 단기금융상품 (Short-term financial instruments)	9,242
3. 매출채권 (Accounts receivable)	5,999
4. 대손충당금 (Allowance for doubtful accounts)	2
5. 기타 (Others)	21,900
재고자산 (Inventories)	-
상품 (Merchandise)	-
II. 비유동자산 (Non-current assets)	7,716
투자자산 (Investments assets)	445
유형자산 (Tangible assets)	1,867
무형자산 (Intangible assets)	1,518
기타비유동자산 (Other non-current assets)	3,886
자산총계 (Total assets)	52,500
부 채 (Liabilities)	

연결재무상태표

(Consolidated Statements of Financial Position)

2022년 6월 30일 현재

(As of June 30, 2022)

KB데이터시스템과 그 종속회사
KB Data Systems and subsidiaries

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
I. 유동부채 (Current liabilities)	30,107
매입채무 (Accounts payable)	19,432
미지급비용 (Accrued expenses)	6,926
기타 (Others)	3,749
II. 비유동부채 (Long-term liabilities)	2,556
퇴직급여충당금 (Accrued severance benefits)	1,028
장기미지급비용 (Long-term Accrued expenses)	916
기타 (Others)	612
부채 총계 (Total liabilities)	32,663
자 본 (Equity)	
I. 자본금 (Capital stock)	8,000
II. 기타포괄손익누계액 (Accumulated other comprehensive income)	(4,806)
III. 이익잉여금 (Retained earnings)	16,512
IV. 비지배지분 (Non-controlling interests)	131
자본총계 (Total equity)	19,837
부채와 자본총계 (Total liabilities and equity)	52,500

연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2022년 1월 1일부터 2022년 6월 30일까지

(January 1, 2022 ~ June 30, 2022)

KB데이터시스템과 그 종속회사
KB Data Systems and subsidiaries

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
I. 매출 (Sales)	100,326
상품매출 (Sales of merchandise)	1,675
용역수익 (Service revenue)	98,651
II. 매출원가 (Cost of sales)	93,587
상품매출원가 (Cost of merchandise)	1,501
용역매출원가 (Cost of service)	92,086
III. 매출총이익 (Gross profit)	6,739
IV. 판매비와관리비 (Selling and administrative expenses)	5,288
인건비 (Payroll)	2,919
경비 (Expenses)	2,369
V. 영업이익 (Operating income)	1,451
VI. 영업외수익 (Non-operating income)	557
VII. 영업외비용 (Non-operating expenses)	57
VIII. 법인세비용차감전순이익 (Income before income tax)	1,951
IX. 법인세비용 (Income tax expenses)	732
X. 당기순이익 (Net income for the period)	1,219
XI. 기타포괄손익 (Other comprehensive gain)	44

연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2022년 1월 1일부터 2022년 6월 30일까지

(January 1, 2022 ~ June 30, 2022)

KB데이터시스템과 그 종속회사
KB Data Systems and subsidiaries

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
당기손익으로 재분류되지 않는 포괄손익 (Items that will not be reclassified subsequently to profit or loss)	(93)
1. 순확정급여부채 재측정요소 (Remeasurements of defined benefit plans)	(93)
2. 기타포괄손익-공정가치측정 금융상품의 평가이익(손실) (Gain(Losses) on valuation of financial instruments at fair value through	-
후속적으로 당기손익으로 재분류되는 포괄손익 (Items that may be subsequently reclassified to profit or loss)	137
1. 매도가능금융자산평가손익 (Gain on valuation of financial assets available for sale)	-
2. 해외사업장환산손익 (Foreign currency translation differences for foreign operations)	137
XII. 총포괄이익 (Total comprehensive income)	1,263
연결순손익의 귀속 (Profit for the period attributable to)	
1. 지배기업주주지분순이익 (Shareholders of the Parent Company)	1,241
2. 비지배지분순이익 (Non-controlling interests)	(22)
연결총포괄손익의 귀속 (Total comprehensive income for the year attributable to)	
1. 지배기업주주지분총포괄이익 (Shareholders of the Parent Company)	1,278
2. 비지배지분총포괄이익 (Non-controlling interests)	(16)

재무상태표

(Statements of Financial Position)

2022년 6월 30일 현재

(As of June 30, 2022)

KB신용정보

KB Credit Information

(단위: 백만원)

(in million won)

과목명(Description)	금액(Amount)
자 산 (Assets)	
I. 유동자산 (Current assets)	11,992
현금및현금성자산 (Cash and cash equivalents)	2,995
단기금융상품 (Short-term financial instruments)	5,182
매출채권 (Trade receivables)	3,639
기타 (Others)	176
II. 비유동자산 (Non-current assets)	16,634
장기금융상품 (Long-term financial instruments)	194
유형자산 (Tangible assets)	7,828
무형자산 (Intangible assets)	845
이연법인세자산 (Deferred income tax assets)	1,830
임차보증금 (Guarantee deposits)	5,936
기타보증금 (Other deposits received)	-
자산총계 (Total assets)	28,625
부 채 (Liabilities)	
I. 유동부채 (Current liabilities)	8,975
기타충당부채 (Provision for other estimated liabilities)	4,516

재무상태표

(Statements of Financial Position)

2022년 6월 30일 현재

(As of June 30, 2022)

KB신용정보

KB Credit Information

(단위: 백만원)

(in million won)

과목명(Description)	금액(Amount)
미지급비용 (Accrued expenses)	2,952
예수금 (Withholdings)	938
미지급금 (Non-trade payables)	298
미지급법인세 (Income taxes payable)	-
리스부채 (Lease liabilities)	270
Ⅱ. 비유동부채 (Long-term liabilities)	4,233
확정급여부채 (Liabilities for defined benefit obligations)	384
장기성미지급금 (Long-term non-trade payables)	502
복구충당부채 (Provision for restoration costs)	103
손해배상위험충당금 (Provision for compensation of damage)	116
기타충당부채 (Provision for other estimated liabilities)	3,046
리스부채 (Lease liabilities)	83
부채 총계 (Total liabilities)	13,207
자 본 (Equity)	
Ⅰ. 자본금 (Capital stock)	6,262
Ⅱ. 자본잉여금 (Additional paid-in and other capital)	1,422
Ⅲ. 이익잉여금 (Retained earnings)	7,820

재무상태표

(Statements of Financial Position)

2022년 6월 30일 현재

(As of June 30, 2022)

KB신용정보

(단위: 백만원)

KB Credit Information

(in million won)

과목명(Description)	금액(Amount)
IV. 기타포괄손익누계액 (Accumulated other comprehensive income)	(86)
자본총계 (Total equity)	15,418
부채와 자본총계 (Total liabilities and equity)	28,625

손익계산서

(Income Statements)

2022년 1월 1일부터 2022년 6월 30일까지
(January 1, 2022 ~ June 30, 2022)

KB신용정보

KB Credit Information

(단위: 백만원)

(in million won)

과목명(Description)	금액(Amount)
I. 매출 (Sales)	17,057
용역수입 (Revenues-services)	17,057
II. 매출원가 (Cost of service)	9,492
III. 매출총이익 (Gross profit)	7,566
IV. 판매비와관리비 (Selling and administrative expenses)	7,457
V. 영업이익 (Operating income)	108
VI. 금융수익 (Finance revenues)	86
VII. 기타수익 (Other revenues)	0
VIII. 기타비용 (Other expenses)	1,276
IX. 법인세차감전순이익 (Income before income tax expenses)	(1,081)
X. 법인세비용 (Income tax expenses)	(139)
XI. 당기순이익 (Net income)	(943)