

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)

2021년 6월 30일 현재

(As of June 30, 2021)

㈜ 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)	24,436,938
II. 당기손익-공정가치측정 금융자산 (Financial assets at fair value through profit or loss)	64,981,606
III. 파생금융자산 (Derivative financial assets)	3,176,050
IV. 상각후원가측정 대출채권 (Loans at amortized cost)	395,432,000
V. 투자금융자산 (Financial investments)	99,349,197
VI. 관계기업 및 공동기업 투자 (Investments in associates and joint ventures)	458,900
VII. 유형자산 (Property and equipment)	5,257,562
VIII. 투자부동산 (Investment property)	2,581,633
IX. 무형자산 (Intangible assets)	3,275,763
X. 순확정급여자산 (Defined benefit assets)	402
XI. 당기법인세자산 (Current income tax assets)	66,659
XII. 이연법인세자산 (Deferred income tax assets)	94,387
XIII. 매각예정자산 (Assets held for sale)	216,469
XIV. 기타자산 (Other assets)	34,420,209
자산총계 (Total assets)	633,747,775
부 채 (Liabilities)	
I. 당기손익-공정가치측정 금융부채 (Financial liabilities at fair value through profit or loss)	11,757,331
II. 파생금융부채 (Derivative financial liabilities)	2,841,379

연결재무상태표

(Consolidated Statements of Financial Position)

2021년 6월 30일 현재

(As of June 30, 2021)

㈜ KB금융지주와 그 종속회사

(단위: 백만원)

KB Financial Group Inc. and subsidiaries

(in million won)

과목명(Description)	금액(Amount)
Ⅲ. 예수부채 (Deposits)	348,403,321
Ⅳ. 차입부채 (Debts)	53,259,540
Ⅴ. 사채 (Debentures)	63,911,374
Ⅵ. 충당부채 (Provisions)	726,306
Ⅶ. 순확정급여부채 (Defined benefit liabilities)	333,586
Ⅷ. 당기법인세부채 (Current income tax liabilities)	541,643
Ⅸ. 이연법인세부채 (Deferred income tax liabilities)	1,255,234
Ⅹ. 보험계약부채 (Insurance contract liabilities)	56,115,450
Ⅺ. 기타부채 (Other liabilities)	48,877,220
부채총계 (Total liabilities)	588,022,384
자 본 (Equity)	
Ⅰ. 지배기업 주주지분 (Equity attributable to shareholders of the parent company)	44,825,329
1. 자본금 (Share capital)	2,090,558
2. 신종자본증권 (Hybrid Financial Instrument)	2,569,919
3. 자본잉여금 (Capital surplus)	16,723,564
4. 기타포괄손익누계액 (Accumulated other comprehensive income)	501,595
5. 이익잉여금 (Retained earnings)	24,075,881
6. 자기주식 (Treasury shares)	(1,136,188)
Ⅱ. 비지배지분 (Non-controlling interests)	900,062

연결재무상태표

(Consolidated Statements of Financial Position)

2021년 6월 30일 현재

(As of June 30, 2021)

(주) KB금융지주와 그 종속회사

(단위: 백만원)

KB Financial Group Inc. and subsidiaries

(in million won)

과목명(Description)	금액(Amount)
자본총계 (Total equity)	45,725,391
부채와 자본총계 (Total liabilities and equity)	633,747,775

연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2021년 1월 1일부터 2021년 6월 30일까지

(January 1, 2021 ~ June 30, 2021)

(주) KB금융지주와 그 종속회사

(단위: 백만원)

KB Financial Group Inc. and subsidiaries

(in million won)

과목명(Description)	금액(Amount)
I. 순이자이익 (Net interest income)	5,401,073
이자수익 (Interest income)	7,312,653
1. 기타포괄손익-공정가치측정 및 상각후원가 측정 금융상품 이자수익 (Interest income from financial instruments at fair value through other comprehensive income and amortized cost)	7,020,672
2. 당기손익-공정가치측정 금융상품 이자수익 (Interest income from financial instruments at fair value through profit or loss)	291,981
이자비용 (Interest expense)	(1,911,580)
II. 순수수수료이익 (Net fee and commission income)	1,832,599
수수료수익 (Fee and commission income)	2,653,787
수수료비용 (Fee and commission expense)	(821,188)
III. 순보험손익 (Net insurance income)	335,916
보험수익 (Insurance income)	8,259,937
보험비용 (Insurance expense)	(7,924,021)
IV. 당기손익-공정가치측정 금융상품 순손익 (Net gains/(losses) on financial instruments at fair value through profit or loss)	517,761
1. 당기손익조정접근법 조정전 손익 (Net gains/(losses) on financial instruments at fair value through profit or loss before applying overlay approach)	646,940
2. 당기손익조정접근법 조정 순손익 (Net gains/(losses) on overlay adjustment)	(129,179)
V. 기타영업손익 (Net other operating income(expenses))	(877,006)
VI. 일반관리비 (General and administrative expenses)	(3,392,609)

연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2021년 1월 1일부터 2021년 6월 30일까지

(January 1, 2021 ~ June 30, 2021)

(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)	3,817,734
VIII. 신용손실충당금전입액 (Provision for credit losses)	(397,160)
IX. 영업이익 (Net operating profit)	3,420,574
X. 영업외손익 (Non-operating profit(loss))	32,774
1. 관계기업 및 공동기업 투자손익 (Share of profit of associates and joint ventures)	83,135
2. 기타영업외손익 (Net other non-operating income(expense))	(50,361)
XI. 법인세비용차감전순이익 (Profit before income tax)	3,453,348
XII. 법인세비용 (Income tax expense)	(960,765)
XIII. 당기순이익 (Profit for the period)	2,492,583
XIV. 법인세비용차감후기타포괄손익 (Other comprehensive income(loss) for the period, net of tax)	(296,841)
당기손익으로 재분류되지 않는 포괄손익 (Items that will not be reclassified to profit or loss)	309,458
1. 순확정급여부채의 재측정요소 (Actuarial gains(losses) on post defined benefit pension plans)	(2,130)
2. 관계기업 및 공동기업 기타포괄손익에 대한 지분 (Shares of other comprehensive income of associates and joint ventures)	(3)
3. 기타포괄손익-공정가치 측정 지분상품 관련 손익 (Revaluation gains/(losses) on equity instruments at fair value through other comprehensive income)	307,826
4. 당기손익-공정가치지정 금융부채 신용위험 변동손익 (Fair value changes on financial liabilities designated at fair value due to own credit risk)	3,765
후속적으로 당기손익으로 재분류될 수 있는 포괄손익 (Items that may be reclassified subsequently to profit or loss)	(606,299)
1. 외환차이 (Exchange differences on translating foreign operations)	93,748

연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2021년 1월 1일부터 2021년 6월 30일까지

(January 1, 2021 ~ June 30, 2021)

(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)	(757,964)
3. 관계기업 및 공동기업 기타포괄손익에 대한 지분 (Shares of other comprehensive income of associates and joint ventures)	280
4. 현금흐름위험회피손익 (Cash flow hedges)	17,672
5. 해외사업장순투자위험회피수단의 손익 (Gains(losses) on hedging instruments of a net investment in a foreign operation)	(22,134)
6. 특별계정 기타포괄손익 (Other comprehensive income(loss) arising from separate account)	(31,538)
7. 손익변동성 조정손익 (Net gains/(losses) on overlay adjustment)	93,637
XV. 당기총포괄이익 (Total comprehensive income for the period)	2,195,742
당기순이익의 귀속 (Profit attributable to:)	2,492,583
1. 지배기업주주지분순이익 (Shareholders of the parent entity)	2,474,291
2. 비지배지분순이익 (Non-controlling interests)	18,292
당기총포괄이익 귀속 (Total comprehensive income attributable to:)	2,195,742
1. 지배기업주주지분총포괄이익 (Shareholders of the parent entity)	2,168,744
2. 비지배지분총포괄이익 (Non-controlling interests)	26,998
XVI. 주당이익(단위: 원) (Earnings per share)(in won)	
기본주당이익 (Basic earnings per share)	6,270
희석주당이익 (Diluted earnings per share)	6,140

재무상태표

(Separate Statements of Financial Position)

2021년 6월 30일 현재

(As of June 30, 2021)

(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)	120,801
II. 당기손익-공정가치측정 금융자산 (Financial assets at fair value through profit or loss)	1,481,750
III. 상각후원가측정 대출채권 (Loans at amortized cost)	179,536
IV. 종속기업 투자 (Investments in subsidiaries)	26,539,149
V. 유형자산 (Property and equipment)	6,619
VI. 무형자산 (Intangible assets)	13,927
VII. 이연법인세자산 (Deferred income tax assets)	4,115
VIII. 기타자산 (Other assets)	713,035
자산총계 (Total assets)	29,058,932
부 채 (Liabilities)	
I. 차입부채 (Debts)	-
II. 사채 (Debentures)	5,850,039
III. 순확정급여부채 (Defined benefit liabilities)	1,164
IV. 당기법인세부채 (Current income tax liabilities)	493,482
V. 기타부채 (Other liabilities)	223,687
부채 총계 (Total liabilities)	6,568,372

재무상태표

(Separate Statements of Financial Position)

2021년 6월 30일 현재

(As of June 30, 2021)

(주) 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)	2,569,694
III. 자본잉여금 (Capital surplus)	14,754,747
IV. 기타포괄손익누계액 (Accumulated other comprehensive income)	(8,076)
V. 이익잉여금 (Retained earnings)	4,219,825
VI. 자기주식 (Treasury Shares)	(1,136,188)
자본총계 (Total equity)	22,490,560
부채와 자본총계 (Total liabilities and equity)	29,058,932

포괄손익계산서

(Separate Statements of Comprehensive Income)

2021년 1월 1일부터 2021년 6월 30일까지

(January 1, 2021 ~ June 30, 2021)

☞ KB금융지주

KB Financial Group Inc.

(단위: 백만원)

(in million won)

과목명(Description)	금액(Amount)
I. 순이자이익 (Net interest income)	(59,163)
이자수익 (Interest income)	3,307
1. 상각후원가측정 금융상품 이자수익 (Interest income from financial instruments at amortized cost)	2,648
2. 당기손익-공정가치측정 금융상품 이자수익 (Interest income from financial instruments at fair value through profit or loss)	659
이자비용 (Interest expense)	(62,470)
II. 순수수수료이익 (Net fee and commission income)	(4,771)
수수료수익 (Fee and commission income)	462
수수료비용 (Fee and commission expense)	(5,233)
III. 당기손익-공정가치측정 금융상품 순손익 (Net gains/(losses) on financial instruments at fair value through profit or loss)	11,353
IV. 기타영업손익 (Net other operating income(expenses))	1,447,949
V. 일반관리비 (General and administrative expenses)	(44,061)
VI. 신용손실충당금 반영전 영업이익 (Operating profit before provision for credit losses)	1,351,307
VII. 신용손실충당금전입액 (Provision for credit losses)	(5)
VIII. 영업이익 (Net operating profit)	1,351,302
IX. 영업외손익 (Non-operating profit(loss))	(148)
X. 법인세비용차감전순이익 (Profit before income tax)	1,351,154
XI. 법인세비용 (Income tax expense)	909

포괄손익계산서

(Separate Statements of Comprehensive Income)

2021년 1월 1일부터 2021년 6월 30일까지

(January 1, 2021 ~ June 30, 2021)

(주) KB금융지주

KB Financial Group Inc.

(단위: 백만원)

(in million won)

과목명(Description)	금액(Amount)
XII. 당기순이익 (Profit for the period)	1,352,063
XIII. 법인세비용차감후기타포괄손익 (Other comprehensive income(loss) for the period, net of tax)	(44)
당기손익으로 재분류되지 않는 포괄손익 (Items that will not be reclassified to profit or loss)	(44)
순확정급여부채의 재측정요소 (Actuarial gains(losses) on post defined benefit pension plans)	(44)
XIV. 당기총포괄이익 (Total comprehensive income for the period)	1,352,019
XV. 주당이익(단위: 원) (Earnings per share)(in won)	
기본주당이익 (Basic earnings per Share)	3,390
희석주당이익 (Diluted earnings per Share)	3,321

연결재무상태표

(Consolidated Statements of Financial Position)

2021년 6월 30일 현재

(As of June 30, 2021)

주식회사 국민은행과 그 종속기업
KB Kookmin Bank & Subsidiaries

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
자 산 (Assets)	
I. 현금 및 예치금 (Cash and due from financial institutions)	19,306,860
II. 당기손익-공정가치측정 금융자산 (Financial assets at fair value through profit or loss)	18,252,709
III. 파생금융자산 (Derivative financial assets)	2,399,917
IV. 상각후원가측정 대출채권 (Loans at amortized cost)	342,258,544
V. 투자금융자산 (Financial investments)	57,518,978
VI. 관계기업 투자 (Investments in associates)	341,578
VII. 유형자산 (Property and equipment)	3,928,131
VIII. 투자부동산 (Investment property)	320,637
IX. 무형자산 (Intangible assets)	987,770
X. 당기법인세자산 (Current income tax assets)	47,154
XI. 이연법인세자산 (Deferred income tax assets)	81,582
XII. 매각예정자산 (Assets held for sale)	216,468
XIII. 기타자산 (Other assets)	10,157,620
자산총계 (Total assets)	455,817,948
부 채 (Liabilities)	
I. 당기손익-공정가치측정 금융부채 (Financial liabilities at fair value through profit or loss)	106,392

연결재무상태표

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2021년 6월 30일 현재

(As of June 30, 2021)

주식회사 국민은행과 그 종속기업
KB Kookmin Bank & Subsidiaries

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
II. 파생금융부채 (Derivative financial liabilities)	2,214,842
III. 예수부채 (Deposits)	339,502,187
IV. 차입부채 (Debts)	28,769,362
V. 사채 (Debentures)	27,136,415
VI. 충당부채 (Provisions)	415,387
VII. 순확정급여부채 (Defined benefit liabilities)	243,970
VIII. 당기법인세부채 (Current income tax liabilities)	32,551
IX. 이연법인세부채 (Deferred income tax liabilities)	499,023
X. 기타부채 (Other liabilities)	25,865,425
부채 총계 (Total liabilities)	424,785,554
자 본 (Equity)	
I. 지배기업 주주지분 (Equity attributable to shareholders of the parent entity)	30,752,861
1. 자본금 (Capital stock)	2,021,896
2. 신종자본증권 (Hybrid financial instrument)	574,523
3. 자본잉여금 (Capital surplus)	4,808,482
4. 기타포괄손익누계액 (Accumulated other comprehensive income)	811,039
5. 이익잉여금 (Retained earnings)	22,536,921

연결재무상태표

(Consolidated Statements of Financial Position)

2021년 6월 30일 현재

(As of June 30, 2021)

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

과목명(Description)	금액(Amount)
Ⅱ. 비지배지분 (Non-controlling interest equity)	279,533
자본총계 (Total equity)	31,032,394
부채와 자본총계 (Total liabilities and equity)	455,817,948

연결포괄손익계산서

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2021년 1월 1일부터 2021년 6월 30일까지

(January 1, 2021 ~ June 30, 2021)

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

과목명(Description)	금액(Amount)
I. 순이자이익 (Net interest income)	3,697,234
이자수익 (Interest income)	5,114,062
1. 기타포괄손익-공정가치측정 및 상각후원가 측정 금융상품 이자수익 (Interest income from financial instruments at fair value through other comprehensive income and amortized cost)	5,037,524
2. 당기손익-공정가치측정 금융상품 이자수익 (Interest income from financial instruments at fair value through profit or loss)	76,538
이자비용 (Interest Expense)	(1,416,828)
II. 순수수수료이익 (Net fee and commission income)	598,097
수수료수익 (Fee and commission income)	789,887
수수료비용 (Fee and commission expense)	(191,790)
III. 당기손익-공정가치측정 금융상품 순손익 (Net gains/(losses) on financial instruments at fair value through profit or loss)	228,596
IV. 기타영업손익 (Net other operating income(expenses))	(408,004)
V. 일반관리비 (General and administrative expenses)	(2,012,091)
VI. 신용손실충당금 반영전 영업이익 (Operating profit before provision for credit losses)	2,103,832
VII. 신용손실충당금전입액 (Provision for credit losses)	(127,385)
VIII. 영업이익 (Net operating profit)	1,976,447
IX. 영업외손익 (Non-operating profit(loss))	(1,065)
관계기업투자손익 (Share of profit(loss) of associates)	43,175

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

과목명(Description)	금액(Amount)
기타영업외손익 (Net other non-operating income(expense))	(44,240)
X. 법인세비용차감전순이익 (Profit before income tax)	1,975,382
XI. 법인세비용 (Income tax expense)	(547,198)
XII. 당기순이익 (Profit for the period)	1,428,184
XIII. 법인세비용차감후기타포괄손익 (Other comprehensive income(loss) for the period, net of tax)	125,908
당기손익으로 재분류되지 않는 포괄손익 (Items that will not be reclassified to profit or loss)	283,926
1. 순확정급여부채의 재측정요소 (Actuarial gains(losses) on post defined benefit pension plans)	(395)
2. 기타포괄손익 - 공정가치 측정 금융상품 관련 손익 (Revaluation gains/(losses) on equity instruments at fair value through other comprehensive income)	284,321
후속적으로 당기손익으로 재분류될 수 있는 포괄손익 (Items that may be reclassified subsequently to profit or loss)	(158,018)
1. 외환차이 (Exchange differences on translating foreign operations)	80,714
2. 기타포괄손익-공정가치측정금융상품관련손익 (Net gains/(losses) on financial instruments at fair value through other comprehensive income)	(223,519)
3. 관계기업 기타포괄손익에 대한 지분 (Share of other comprehensive income of associates)	321
4. 해외사업장순투자위험회피수단의 손익 (Gains(losses) on hedging instruments of a net investment in a foreign operation)	(19,807)
5. 현금흐름위험회피 수단의 손익 (Cash flow hedges)	4,273
XIV. 당기총포괄이익 (Total comprehensive income attributable to:)	1,554,092
당기순이익의 귀속 (Profit attributable to:)	1,428,184

연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2021년 1월 1일부터 2021년 6월 30일까지

(January 1, 2021 ~ June 30, 2021)

주식회사 국민은행과 그 종속기업
KB Kookmin Bank & Subsidiaries

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
1. 지배기업주주지분순이익 (Shareholders of the parent entity)	1,422,648
2. 비지배지분순이익 (Non-controlling interests)	5,536
당기총포괄이익의 귀속 (Total comprehensive income attributable to:)	1,554,092
1. 지배기업주주지분총포괄이익 (Shareholders of the parent entity)	1,539,736
2. 비지배지분총포괄이익 (Non-controlling interest)	14,356

재무상태표

(Separate Statements of Financial Position)

2021년 6월 30일 현재

(As of June 30, 2021)

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)	17,222,451
II. 당기손익-공정가치측정 금융자산 (Financial assets at fair value through profit or loss)	14,435,504
III. 파생금융자산 (Derivative financial assets)	2,518,288
IV. 상각후원가측정 대출채권 (Loans at amortized cost)	331,750,155
V. 투자금융자산 (Financial investments)	56,553,542
VI. 관계기업 및 종속기업 투자 (Investments in associates and subsidiaries)	2,119,747
VII. 유형자산 (Property and equipment)	3,622,839
VIII. 투자부동산 (Investment property)	92,432
IX. 무형자산 (Intangible assets)	454,782
X. 당기법인세자산 (Current income tax assets)	41,578
XI. 이연법인세자산 (Deferred income tax assets)	-
XII. 매각예정자산 (Assets held for sale)	28,743
XIII. 기타자산 (Other assets)	9,959,844
자산총계 (Total assets)	438,799,905
부 채 (Liabilities)	
I. 당기손익-공정가치측정 금융부채 (Financial liabilities at fair value through profit or loss)	106,392

재무상태표

(Separate Statements of Financial Position)

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(As of June 30, 2021)

주식회사 국민은행
KB Kookmin Bank

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
II. 파생금융부채 (Derivative financial liabilities)	2,259,584
III. 예수부채 (Deposits)	327,837,145
IV. 차입부채 (Debts)	27,076,752
V. 사채 (Debentures)	24,528,984
VI. 충당부채 (Provisions)	410,819
VII. 순확정급여부채 (Defined benefit liabilities)	227,746
VIII. 당기법인세부채 (Current income tax liabilities)	9,202
IX. 이연법인세부채 (Deferred income tax liabilities)	475,805
X. 기타부채 (Other liabilities)	24,868,681
부채 총계 (Total liabilities)	407,801,110
자 본 (Equity)	
I. 지배기업 주주지분 (Equity attributable to shareholders of the parent entity)	30,998,795
1. 자본금 (Capital stock)	2,021,896
2. 신종자본증권 (Hybrid financial instrument)	574,523
3. 자본잉여금 (Capital surplus)	5,220,031
4. 기타포괄손익누계액 (Accumulated other comprehensive income)	854,970
5. 이익잉여금 (Retained earnings)	22,327,375

재무상태표

(Separate Statements of Financial Position)

2021년 6월 30일 현재

(As of June 30, 2021)

주식회사 국민은행
KB Kookmin Bank

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
Ⅱ. 비지배지분 (Non-controlling interest equity)	-
자본총계 (Total equity)	30,998,795
부채와 자본총계 (Total liabilities and equity)	438,799,905

손익계산서

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(January 1, 2021 ~ June 30, 2021)

주식회사 국민은행
KB Kookmin Bank

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
I. 순이자이익 (Net interest income)	3,424,602
이자수익 (Interest income)	4,543,603
1. 기타포괄손익-공정가치측정 및 상각후원가 측정 금융상품 이자수익 (Interest income from financial instruments at fair value through other comprehensive income and amortized cost)	4,508,888
2. 당기손익-공정가치측정 금융상품 이자수익 (Interest income from financial instruments at fair value through profit or loss)	34,715
이자비용 (Interest Expense)	(1,119,001)
II. 순수수수료이익 (Net fee and commission income)	598,450
수수료수익 (Fee and commission income)	782,384
수수료비용 (Fee and commission expense)	(183,934)
III. 당기손익-공정가치측정 금융상품 순손익 (Net gains/(losses) on financial instruments at fair value through profit or loss)	230,217
IV. 기타영업손익 (Net other operating income(expenses))	(376,007)
V. 일반관리비 (General and administrative expenses)	(1,832,958)
VI. 신용손실충당금 반영전 영업이익 (Operating profit before provision for credit losses)	2,044,304
VII. 신용손실충당금전입액 (Provision for credit losses)	(121,050)
VIII. 영업이익 (Net operating profit)	1,923,254
IX. 영업외손익 (Non-operating profit(loss))	23,768
X. 법인세비용차감전순이익 (Profit before income tax)	1,947,022

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주식회사 국민은행
KB Kookmin Bank

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
XI. 법인세비용 (Income tax expense)	(539,317)
XII. 당기순이익 (Profit for the period)	1,407,705
XIII. 법인세비용차감후기타포괄손익 (Other comprehensive income(loss) for the period, net of tax)	61,050
당기손익으로 재분류되지 않는 포괄손익 (Items that will not be reclassified to profit or loss)	282,889
1. 순확정급여부채의 재측정요소 (Actuarial gains(losses) on post defined benefit pension plans)	(1,432)
2. 기타포괄손익 - 공정가치 측정 금융상품 관련 손익 (Revaluation gains/(losses) on equity instruments at fair value through other comprehensive income)	284,321
후속적으로 당기손익으로 재분류될 수 있는 포괄손익 (Items that may be reclassified subsequently to profit or loss)	(221,839)
1. 외환차이 (Exchange differences on translating foreign operations)	1,031
2. 기타포괄손익-공정가치 측정 금융상품 관련 손익 (Net gains/(losses) on financial instruments at fair value through other comprehensive income)	(227,143)
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)	4,273
XIV. 당기총포괄이익 (Total comprehensive income attributable to:)	1,468,755
당기순이익의 귀속 (Profit attributable to:)	1,407,705
1. 지배기업주주지분순이익 (Shareholders of the parent entity)	1,407,705
2. 비지배지분순이익 (Non-controlling interests)	-

손익계산서

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주식회사 국민은행
KB Kookmin Bank

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
당기총포괄이익의 귀속 (Total comprehensive income attributable to:)	1,468,755
1. 지배기업주주지분총포괄이익 (Shareholders of the parent entity)	1,468,755
2. 비지배지분총포괄이익 (Non-controlling interest)	-

대차대조표(신탁계정)

Balance Sheet (Trust accounts)

2021년 6월 30일 현재

(As of June 30, 2021)

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
자 산 (Assets)	
I. 현금 및 예치금 (Cash and due from financial institutions)	24,792,255
1. 원화예치금 (Due from banks in won)	24,792,255
II. 유가증권 (Securities)	24,206,691
1. 주식 (Stock)	3,757,444
2. 국채 (Government bonds)	332,605
3. 금융채 (Finance debentures)	1,989,544
4. 지방채 (Local government bonds)	43,408
5. 사채 (Corporate bonds)	3,980,579
6. 외화유가증권 (Securities in foreign currency)	107,268
7. 매입어음 (Bills bought)	613,050
8. 기타유가증권 (Other securities)	13,382,793
III. 대출금 (Loans & discounts)	186,518
1. 부동산저당대출 (Loans on real estate collateral)	-
2. 채권담보대출 (Loans on receivables collateral)	13,317
3. 수익권담보대출 (Loans on trust benefit collateral)	173,201
IV. 콜론 (Call loans)	-

대차대조표(신탁계정)

Balance Sheet (Trust accounts)

2021년 6월 30일 현재

(As of June 30, 2021)

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
V. 환매조건부채권 (Bonds purchased under resale agreements)	6,299,600
VI. 금전채권 (Money receivables)	3,504,010
VII. 수탁부동산 (Movables & real estate)	337,086
VIII. 기타자산 (Others)	346,336
1. 가지급금 (Suspense receivables)	4
2. 미수수익 (Accrued revenues receivable)	288,196
3. 미수금 (Accounts receivable)	45,950
4. 선급비용 (Prepaid expenses)	64
5. 선급금 (Prepaid payments)	12,122
6. 기타잡자산 (Prepaid expenses)	-
IX. 고유계정대 (Lendings to banking account)	1,547,140
X. 채권평가충당금(-) (Allowance for valuation of receivables(-))	(84)
자산총계 (Total assets)	61,219,552
부 채 (Liabilities)	
I. 금전신탁 (Money in trust)	55,943,721
1. 불특정금전신탁합동운용 (Unspecified money trust)	66
2. 적립식목적신탁합동운용 (Reserving objective trust(performance))	9,218

대차대조표(신탁계정)

Balance Sheet (Trust accounts)

2021년 6월 30일 현재

(As of June 30, 2021)

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
3. 가계금전신탁합동운용 (Household money trust)	9,996
4. 개발신탁합동운용 (Development Money Trust)	35
5. 노후생활연금신탁합동운용 (Money trust for old age living pension)	1,278
6. 기업금전신탁합동운용 (Business money trust)	1,269
7. 국민주신탁합동운용 (National stock trust)	2,696
8. 개인연금신탁합동운용 (Personal pension trust)	1,795,104
9. 가계장기신탁합동운용 (Long term house trust)	8,079
10. 근로자우대신탁합동운용 (Workers preferential trust)	1,288
11. 신종적립신탁합동운용 (New reserving trust)	5,599
12. 퇴직신탁운용 (Retirement trust)	7,965
13. 특정금전신탁 (Specified money trust)	21,734,132
14. 단위금전신탁합동운용 (Unit type money trust)	-
15. 추가금전신탁 (Open type money trust)	1,649
16. 신개인연금신탁합동운용 (New personal pension trust)	67,430
17. 신노후생활연금신탁합동운용 (New pension trust)	2,300
18. 신근로자우대신탁합동운용 (New workers preferential trust)	5
19. 연금신탁합동운용 (Pension trust)	2,026,410

대차대조표(신탁계정)

Balance Sheet (Trust accounts)

2021년 6월 30일 현재

(As of June 30, 2021)

(단위: 백만원)

(in million won)

과목명(Description)	금액(Amount)
20. 퇴직연금신탁 (Trust of retirement pension plan)	27,558,051
21. 개인종합자산신탁 (Individual savings account)	2,711,151
Ⅱ. 재산신탁 (Property in trust)	3,876,105
1. 유가증권의신탁 (Securities in trust)	80,571
2. 금전채권의신탁 (Money receivables in trust)	3,458,448
3. 부동산의신탁 (Real estate in trust)	337,086
Ⅲ. 공익신탁 (Public in trust)	98
Ⅳ. 기타부채 (Other borrowings)	1,281,282
1. 미지급금 (Accounts payable)	63,656
2. 선수수익 (Income in advance)	1,226
3. 미지급신탁보수 (Accrued payable trust fees)	71,392
4. 미지급신탁이익 (Accrued payable trust profit)	1,115,425
5. 미지급비용 (Accrued payable expenses)	29,583
Ⅴ. 특별유보금 (Special reserves)	118,346
부채 총계 (Total liabilities)	61,219,552

손익계산서(신탁계정)

Income Statement(Trust accounts)
2021년 1월 1일부터 2021년 6월 30일까지
(January 1, 2021 ~ June 30, 2021)

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
수 익 (Revenues)	
I. 예치금이자 (Interest on due from banks)	167,205
II. 유가증권이자 (Interest on securities)	495,901
국채이자 (Interest on government bonds)	3,311
금융채이자 (Interest on finance debentures)	15,188
지방채이자 (Interest on local government bonds)	269
사채이자 (Interest on corporate bonds)	43,146
배당금수익 (Dividend income)	29,523
외화유가증권이자 (Interest on securities in foreign currency)	4,165
매입어음이자 (Interest on bills bought)	3,915
기타유가증권이자 (Interest on others securities)	396,384
III. 대출금이자 (Interest on loans & discounts)	3,016
부동산저당대출이자 (Interest on real estate collateral loans)	-
채권담보대출이자 (Interest on receivables collateral loans)	208
수익권담보대출이자 (Interest on trust benefit collateral loans)	2,808
IV. 콜론이자 (Interest on call loans)	-
V. 환매조건부채권이자 (Interest on bonds under resale agreements)	26,565

손익계산서(신탁계정)

Income Statement(Trust accounts)
2021년 1월 1일부터 2021년 6월 30일까지
(January 1, 2021 ~ June 30, 2021)

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
VI. 금전채권이자 (Interest on money receivables)	299
VII. 파생상품관련익 (Revenues on derivatives)	-
VIII. 유가증권관련수익 (Revenues on securities)	334,757
유가증권매매익 (Gain on sales of securities)	323,763
유가증권상환익 (Gain on redemption of securities)	2,215
유가증권평가익 (Gain on valuation of securities)	8,779
VIII. 외화환차익 (Gain on foreign currency)	4
IX. 외화자산부채평가익 (Gain on valuation of assets and liabilities denominated in foreign currency)	33,628
X. 수입수수료 (Commissions received)	-
XI. 기타수익 (Other revenues)	183,921
XII. 고유계정대이자 (Interest on loans to banking account)	5,506
XIII. 특별유보금환입 (Transfer from special provision)	406
XIV. 채권평가충당금환입 (Transfer from allowance for valuation of receivables)	172
신탁이익계 (Total revenues)	1,251,380
비 용 (Expenses)	
I. 금전신탁이익 (Gain on money trust)	865,070
불특정금전신탁이익 (Gain on unspecified money trust)	1

손익계산서(신탁계정)

Income Statement(Trust accounts)
2021년 1월 1일부터 2021년 6월 30일까지
(January 1, 2021 ~ June 30, 2021)

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
적립식목적신탁실적이익 (Gain on installment money trust(performance))	68
가계금전신탁이익 (Gain on household money trust)	49
개발신탁이익 (Gain on development trust)	1
노후생활연금신탁이익 (Gain on money trust for old age living pension)	3
기업금전신탁이익 (Gain on corporate money trust)	4
국민주신탁이익 (Gain on national stock trust)	129
개인연금신탁이익 (Gain on money trust for individual pension)	20,811
가계장기신탁이익 (Gain on household long-term money trust)	38
근로자우대신탁이익 (Gain on money trust for employee)	4
신종적립신탁이익 (Gain on new installment money trust)	22
퇴직신탁이익 (Gain on retirement trust)	26
특정금전신탁이익 (Gain on specified money trust)	598,021
추가금전신탁이익 (Gain on open type money trust)	47
신개인연금신탁이익 (Gain on new money trust for individual pension)	46
신노후생활연금신탁이익 (Gain on new money trust for old age living pension)	6
신근로자우대신탁이익 (Gain on money trust for employee)	1
연금신탁이익 (Gain on pension trust)	7,847

손익계산서(신탁계정)

Income Statement(Trust accounts)
2021년 1월 1일부터 2021년 6월 30일까지
(January 1, 2021 ~ June 30, 2021)

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
퇴직연금신탁이익 (Gain on trust of retirement pension plan)	210,917
개인종합자산신탁이익 (Individual savings account)	27,029
II. 재산신탁이익 (Gain on property trust)	27,482
유가증권의신탁이익 (Gain on securities trust)	27,592
금전채권의신탁이익 (Gain on money receivables trust)	(110)
III. 기타지급이자 (Other interest paid)	-
IV. 지급수수료 (Commissions paid)	19,739
V. 파생상품관련손 (Loss on derivatives)	-
VI. 외화환차손 (Loss on foreign exchange)	55,876
VII. 외화자산부채평가손 (Loss on valuation of assets and liabilities denominated in foreign currency)	33,604
VIII. 유가증권관련비용 (Expenses on securities)	81,294
유가증권매매손 (Loss on sales of securities)	51,742
유가증권상환손 (Loss on redemption of securities)	18,083
유가증권평가손 (Loss on valuation of securities)	11,469
IX. 기금출연료 (Contribution to fund)	3,477
신용보증기금출연료 (Contribution to credit guarantee fund)	1
신탁보험료 (Insurance fees on deposits)	3,476

손익계산서(신탁계정)

Income Statement(Trust accounts)
2021년 1월 1일부터 2021년 6월 30일까지
(January 1, 2021 ~ June 30, 2021)

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
X. 세금과공과 (Taxes)	296
XI. 신탁보수 (Trust fees & commissions)	159,920
XII. 기타비용 (Other expenses)	3,179
XIII. 특별유보금전입 (Provision for special provision)	1,433
XIV. 채권평가충당금전입 (Provision for allowance for valuation of receivables)	10
신탁손실계 (Total expenses)	1,251,380

연결재무상태표

(Consolidated Statements of Financial Position)

2021년 6월 30일 현재

(As of June 30, 2021)

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)	3,317,624
II. 당기손익-공정가치측정 금융자산 (Financial assets at fair value through profit or loss)	33,872,961
III. 파생금융자산 (Derivative financial assets)	771,079
IV. 기타포괄손익-공정가치측정유가증권 (Fair value through other comprehensive income)	4,274,615
V. 종속기업및관계기업투자 (Investments in associates, subsidiaries and joint ventures)	117,689
VI. 상각후원가측정 대출채권 (Loans at amortized cost)	6,717,946
VII. 유형자산 (Property and equipment)	209,932
VIII. 투자부동산 (Investment property)	1,194,010
IX. 무형자산 (Intangible assets)	172,041
X. 당기법인세자산 (Current tax assets)	5,564
XI. 기타금융자산 (Other financial assets)	6,124,630
XII. 기타자산 (Other non-financial assets)	48,099
자산총계 (Total assets)	56,826,190
부 채 (Liabilities)	
I. 예수부채 (Deposits received)	7,973,559
II. 당기손익-공정가치측정 금융부채 (Financial liabilities at fair value through profit or loss)	11,661,883

연결재무상태표

(Consolidated Statements of Financial Position)

2021년 6월 30일 현재

(As of June 30, 2021)

KB증권 주식회사와 그 종속기업
KB Securities and subsidiaries

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
Ⅲ. 파생금융부채 (Derivative financial liabilities)	572,808
Ⅳ. 차입부채 (Borrowings)	25,030,381
Ⅴ. 당기법인세부채 (Current tax liabilities)	3,498
Ⅵ. 순확정급여부채 (Net defined benefit liabilities)	47,086
Ⅶ. 이연법인세부채 (Deferred tax liabilities)	26,968
Ⅷ. 총당부채 (Provisions)	69,758
Ⅸ. 기타금융부채 (Other financial liabilities)	5,786,504
Ⅹ. 기타부채 (Other non-financial liabilities)	386,848
부채 총계 (Total liabilities)	51,559,293
자 본 (Equity)	
Ⅰ. 지배기업 주주지분 (Controlling interests)	5,263,362
1. 자본금 (Stockholder's equity)	1,493,102
2. 기타불입자본 (Other paid-in capital)	1,478,688
3. 이익잉여금 (Retained earnings)	2,094,740
4. 기타자본구성요소 (Elements of other shareholders' equity)	196,832
Ⅱ. 비지배지분 (Non-controlling interests)	3,535
자본총계 (Total equity)	5,266,897
부채와 자본총계 (Total liabilities and equity)	56,826,190

연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2021년 1월 1일부터 2021년 6월 30일까지

(January 1, 2021 ~ June 30, 2021)

KB증권 주식회사와 그 종속기업
KB Securities and subsidiaries

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
I. 영업수익 (Operating income)	4,725,770
수수료수익 (Commissions received)	608,749
금융상품평가 및 처분이익 (Gain on valuation(sales) of financial assets)	3,165,216
이자수익 (Interest income)	401,677
상각후원가측정금융자산평가및처분이익 (Gain on valuation(disposal) of loans)	3,441
외환거래이익 (Gain on foreign transactions)	443,914
기타영업수익 (Others)	102,773
II. 영업비용 (Operating expenses)	4,232,407
수수료비용 (Commissions expense)	78,899
금융상품평가 및 처분손실 (Loss on valuation(sales) of financial assets)	3,160,422
이자비용 (Interest expense)	121,307
상각후원가측정금융자산평가및처분손실 (Loss on valuation(disposal) of loans)	7,113
외환거래손실 (Loss on foreign transactions)	398,235
판매비와 관리비 (General and administrative expenses)	434,753
기타영업비용 (Others)	31,678
III. 영업이익(손실) (Operating profit(loss))	493,363
IV. 영업외수익 (Non-operating income)	28,757

연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2021년 1월 1일부터 2021년 6월 30일까지

(January 1, 2021 ~ June 30, 2021)

KB증권 주식회사와 그 종속기업
KB Securities and subsidiaries

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
V. 영업외비용 (Non-operating expenses)	7,678
VI. 법인세비용차감전순이익(손실) (Net income(loss) before income tax from continuing operations)	514,442
VII. 법인세비용(수익) (Income tax expense(income) from continuing operations)	137,231
VIII. 당기순이익(손실) (Net income(loss))	377,211
1. 지배기업주주지분순이익 (Shareholders of the parent entity)	377,231
2. 비지배지분순이익 (Non-controlling interest)	(20)
IX. 기타포괄손익 (Other comprehensive gain(loss))	18,483
X. 당기총포괄이익(손실) (Consolidated net comprehensive income(loss))	395,694
1. 지배기업주주지분총포괄이익 (Shareholders of the parent entity)	395,681
2. 비지배지분총포괄이익 (Non-controlling interest)	13

연결재무상태표

(Consolidated Statements of Financial Position)

2021년 6월 30일 현재

(As of June 30, 2021)

KB손해보험주식회사와 그 종속회사

(단위: 백만원)

KB Insurance and subsidiaries

(in million won)

과목명(Description)	금액(Amount)
자 산 (Assets)	
I. 현금및현금성자산 (Cash and cash equivalents)	569,190
II. 금융자산 (Financial assets)	31,282,515
1. 당기손익공정가치측정금융자산 (Financial assets at fair value through profit or loss)	7,434,774
2. 기타포괄손익공정가치측정금융자산 (Financial assets at fair value through other comprehensive income)	6,107,451
3. 상각후원가측정금융자산 (Financial assets at amortised cost)	8,752,510
4. 상각후원가측정대출채권 (Loans)	8,241,763
5. 상각후원가측정기타수취채권 (Other receivables)	746,017
III. 관계기업투자주식 (Investments in associates)	1,366
IV. 위험회피목적파생상품자산 (Derivative assets to hedge)	37,847
V. 재보험자산 (Reinsurance assets)	1,291,102
VI. 투자부동산 (Investment property)	260,732
VII. 유형자산 (Property and equipment)	758,957
VIII. 무형자산 (Intangible assets)	65,049
IX. 당기법인세자산 (Current tax assets)	1,300
X. 이연법인세자산 (Deferred tax assets)	3,122
XI. 신계약비 (Deferred acquisition costs)	1,324,239

연결재무상태표

(Consolidated Statements of Financial Position)

2021년 6월 30일 현재

(As of June 30, 2021)

KB손해보험주식회사와 그 종속회사
KB Insurance and subsidiaries

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
XII. 기타자산 (Other assets)	91,721
VIII. 특별계정자산 (Separate account assets)	3,471,660
자산총계 (Total assets)	39,158,800
부 채 (Liabilities)	
I. 보험계약부채 (Insurance liabilities)	30,874,095
II. 금융부채 (Financial liabilities)	1,095,204
1. 당기손익인식금융부채 (Financial liabilities at fair value through profit or loss)	3,143
2. 차입부채 (Debts)	43,284
3. 사채 (Debentures)	377,999
4. 기타금융부채 (Other financial liabilities)	670,778
III. 위험회피목적파생상품부채 (Derivative liabilities to hedge)	50,007
IV. 충당부채 (Provisions)	22,964
V. 확정급여채무 (Net defined benefit liabilities)	7,864
VI. 당기법인세부채 (Current tax liabilities)	283
VII. 이연법인세부채 (Deferred tax liabilities)	294,592
VIII. 기타부채 (Other liabilities)	135,784
IX. 특별계정부채 (Separate account liabilities)	3,530,771

연결재무상태표

(Consolidated Statements of Financial Position)

2021년 6월 30일 현재

(As of June 30, 2021)

KB손해보험주식회사와 그 종속회사

(단위: 백만원)

KB Insurance and subsidiaries

(in million won)

과목명(Description)	금액(Amount)
부채 총계 (Total liabilities)	36,011,564
자 본 (Equity)	-
I. 지배기업소유지분 (Equity attributable to shareholders of the Parent Company)	3,142,633
1. 자본금 (Capital stock)	33,250
2. 자본잉여금 (Capital surplus)	348,454
3. 자본조정 (Capital adjustments)	(9)
4. 기타포괄손익누계액 (Accumulated other comprehensive income)	11,523
5. 이익잉여금 (Retained earnings)	2,749,415
II. 비지배지분 (Non-controlling interests)	4,603
자본총계 (Total equity)	3,147,236
부채와 자본총계 (Total liabilities and equity)	39,158,800

연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2021년 1월 1일부터 2021년 6월 30일까지

(January 1, 2021 ~ June 30, 2021)

KB손해보험주식회사와 그 종속회사

(단위: 백만원)

KB Insurance and subsidiaries

(in million won)

과목명(Description)	금액(Amount)
I. 영업수익 (Operating revenue)	6,996,984
보험료수익 (Premium income)	5,772,300
재보험금수익 (Reinsurance income)	391,076
구상이익 (Gain from reimbursement)	6,421
수입경비 (Recovered expenses)	40,919
이자수익 (Interest income)	330,857
배당수익 (Dividend income)	8,648
유가증권 평가 및 처분이익 (Gain on valuation and disposal of securities)	32,295
대여금 및 수취채권 평가 및 처분이익 (Gain on valuation and disposal of loans and other receivables)	1,613
파생상품관련이익 (Gain on valuation and disposal of derivatives)	9,295
종속기업투자주식관련이익 (Gain on valuation and disposal of Investments in subsidiaries)	268
외화거래이익 (Foreign currency transaction gain)	129,401
재보험자산변동 (Gain on changes of reinsurance assets)	88,463
기타수익 (Other income)	147,361
특별계정수익 (Separate account income)	38,069
II. 영업비용 (Operating expenses)	6,806,792
보험계약부채전입액 (Change in insurance liabilities)	907,373

연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2021년 1월 1일부터 2021년 6월 30일까지

(January 1, 2021 ~ June 30, 2021)

KB손해보험주식회사와 그 종속회사

(단위: 백만원)

KB Insurance and subsidiaries

(in million won)

과목명(Description)	금액(Amount)
보험금비용 (Insurance claims paid)	2,568,778
환급금 및 배당금비용 (Refund of surrender value and dividend expenses)	1,231,123
재보험료비용 (Reinsurance expenses)	577,596
구상손실 (Loss from reimbursement)	-
손해조사비 (Claim survey expenses paid)	128,430
신계약비상각비 (Amortization of deferred acquisition costs)	467,533
사업비 (Insurance operating expenses)	627,942
이자비용 (Interest expense)	2,168
유가증권 평가 및 처분손실 (Loss on valuation and disposal of securities)	18,729
대여금 및 수취채권 평가 및 처분손실 (Loss on valuation and disposal of loans and other receivables)	4,807
파생상품관련손실 (Loss on valuation and disposal of derivatives)	130,093
종속기업투자주식관련손실 (Loss on investments on subsidiaries and associates)	-
외화거래손실 (Foreign currency transaction loss)	16,212
재보험자산변동 (Loss on changes of reinsurance assets)	-
재산관리비 (Administrative expenses for assets)	33,991
부동산관리비 (Administrative expenses for real estate)	9,015
기타비용 (Other expenses)	44,933

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(January 1, 2021 ~ June 30, 2021)

KB손해보험주식회사와 그 종속회사

(단위: 백만원)

KB Insurance and subsidiaries

(in million won)

과목명(Description)	금액(Amount)
특별계정비용 (Separate account expenses)	38,069
III. 영업이익(손실) (Operating income)	190,192
IV. 영업외이익 (Non-operating income (expense))	1,308
영업외수익 (Non-operating income)	2,616
영업외비용 (Non-operating expenses)	1,308
V. 법인세비용차감전계속영업순이익 (Profit before income tax from continuing operations)	191,500
VI. 계속영업법인세비용 (Income tax expense from continuing operations)	50,261
VII. 계속영업당기순이익 (Profit for the period from continuing operations)	141,239
VIII. 중단사업손익 (Profit for the period from discontinued operations)	-
IX. 당기순이익 (Profit for the period)	141,239
X. 기타포괄손익 (Other comprehensive income (loss))	(194,063)
후속적으로 당기손익으로 재분류되지 않는 포괄손익 (Items that will not be reclassified subsequently to profit or loss)	(1,351)
1. 확정급여채무 재측정요소 (Remeasurements of defined benefit plans)	(503)
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)	(848)
후속적으로 당기손익으로 재분류되는 포괄손익 (Items that may be subsequently reclassified to profit or loss)	(192,712)
1. 기타포괄손익-공정가치측정금융상품관련손익 (Unrealized net change in fair value of financial assets at fair value through other comprehensive income)	(244,774)

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(January 1, 2021 ~ June 30, 2021)

KB손해보험주식회사와 그 종속회사

(단위: 백만원)

KB Insurance and subsidiaries

(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)	74,520
3. 현금흐름위험회피파생상품평가손익 (Effective portion of changes in fair value of cash flow hedges)	(2,326)
4. 관계기업기타포괄손익 (Unrealized net change in other comprehensive income of associate)	23
5. 해외사업환산손익 (Foreign currency translation differences for foreign operations)	6,261
6. 특별계정기타포괄손익 (Other comprehensive income arising from separate account)	(26,416)
X. 당기총포괄손익 (Total comprehensive income for the period)	(52,824)
당기순이익의귀속 (Profit for the period attributable to :)	141,239
1. 지배기업소유지분순이익 (Shareholders of the Parent Company)	141,117
2. 비지배지분순이익 (Non-controlling interests)	122
총포괄손익의귀속 (Total comprehensive income for the year attributable to)	(52,824)
1. 지배기업소유지분총포괄손익 (Shareholders of the Parent Company)	(52,980)
2. 비지배지분총포괄손익 (Non-controlling interests)	156

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2021년 6월 30일 현재

(As of June 30, 2021)

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)	284,947
II. 당기손익-공정가치측정 금융자산 (Financial assets at fair value through profit or loss)	855,014
III. 파생금융자산 (Derivative financial assets)	10,027
IV. 상각후원가측정 대출채권 (Loans at amortized cost)	23,772,899
V. 투자금융자산 (Financial investments)	61,554
VI. 관계기업투자 (Investments in associates)	5,747
VII. 유형자산 (Property and equipment)	150,238
VIII. 무형자산 (Intangible assets)	220,852
IX. 이연법인세자산 (Deferred income tax assets)	145,519
X. 기타자산 (Other assets)	334,507
자산총계 (Total assets)	25,841,304
부 채 (Liabilities)	
I. 차입부채 (Debts)	2,513,408
II. 파생금융부채 (Derivative financial liabilities)	53,725
III. 사채 (Debentures)	15,943,185
IV. 총당부채 (Provisions)	182,634

연결재무상태표

(Consolidated Statements of Financial Position)

2021년 6월 30일 현재

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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)	14,808
VI. 기타부채 (Other liabilities)	2,757,432
부채 총계 (Total liabilities)	21,465,192
자 본 (Equity)	
I. 지배기업 주주지분 (Equity attributable to shareholders of the parent company)	4,342,011
1. 자본금 (Share capital)	460,000
2. 자본잉여금 (Capital surplus)	1,976,987
3. 기타포괄손익누계액 (Accumulated other comprehensive income)	16,028
4. 이익잉여금 (Retained earnings)	1,888,996
II. 비지배지분 (Non-controlling interests)	34,101
자본총계 (Total equity)	4,376,112
부채와 자본총계 (Total liabilities and equity)	25,841,304

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(January 1, 2021 ~ June 30, 2021)

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

과목명(Description)	금액(Amount)
I. 순이자이익 (Net interest income)	682,375
이자수익 (Interest income)	866,351
이자비용 (Interest expense)	(183,976)
II. 순수수수료이익 (Net fee and commission income)	273,590
수수료수익 (Fee and commission income)	806,432
수수료비용 (Fee and commission expense)	(532,842)
III. 당기손익-공정가치측정 금융상품 순손익 (Net gains/(losses) on financial instruments at fair value through profit or loss)	1,231
IV. 기타영업손익 (Net other operating income(expenses))	(156,744)
V. 일반관리비 (General and administrative expenses)	(274,200)
VI. 신용손실충당금전입액 (Provision for credit losses)	(187,671)
VII. 영업이익 (Net operating profit)	338,581
VIII. 영업외손익 (Non-operating profit(loss))	(2,172)
관계기업투자손익 (Share of profit(loss) of associates)	553
기타영업외손익 (Net other non-operating income(expense))	(2,725)
IX. 법인세비용차감전순이익 (Profit before income tax)	336,409
X. 법인세비용 (Income tax expense)	(83,416)
XI. 당기순이익 (Profit for the period)	252,993

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2021년 1월 1일부터 2021년 6월 30일까지

(January 1, 2021 ~ June 30, 2021)

주식회사 KB국민카드와 그 종속기업
KB Kookmin Card and subsidiaries

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
XII. 법인세비용차감후기타포괄손익 (Other comprehensive income(loss) for the period, net of tax)	12,446
후속적으로 당기손익으로 재분류되지 않는 포괄손익 (Items that will not be reclassified to profit or loss)	(2,566)
1. 순확정급여부채의 재측정요소 (Actuarial gains(losses) on post defined benefit pension plans)	(1,004)
2. 기타포괄손익-공정가치 측정 지분상품 관련 손익 (Revaluation gains/(losses) on equity instruments at fair value through other comprehensive income)	(1,562)
후속적으로 당기손익으로 재분류될 수 있는 포괄손익 (Items that may be reclassified subsequently to profit or loss)	15,012
1. 관계기업 기타포괄손익에 대한 지분 (Share of other comprehensive income of associates)	66
2. 현금흐름위험회피 수단의 손익 (Cash flow hedges)	14,939
3. 해외사업환산손익 (Foreign currency translation difference for foreign operations)	7
XIII. 당기총포괄이익 (Total comprehensive income for the period)	265,439
당기순이익의 귀속 (Profit attributable to:)	252,993
지배기업주주지분순이익 (Shareholders of the parent entity)	252,816
비지배지분순이익 (Non-controlling interests)	177
당기총포괄이익의 귀속 (Total comprehensive income attributable to:)	265,439
지배기업주주지분총포괄이익 (Shareholders of the parent entity)	266,300
비지배지분총포괄이익 (Non-controlling interest)	(861)

재무상태표

(Statements of Financial Position)

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(As of June 30, 2021)

푸르덴셜생명보험주식회사
Prudential Life Insurance

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
자 산 (Assets)	
I. 현금및현금성자산 (Cash and cash equivalents)	176,943
II. 당기손익인식금융자산 (Financial assets at fair value through profit or loss)	5,242
III. 매도가능금융자산 (Available-for-sale Financial assets)	7,938,043
IV. 만기보유금융자산 (Held-to-maturity investment)	8,554,296
V. 대출채권및수취채권 (Loans and receivables)	1,036,213
VI. 파생상품자산 (Derivative financial assets)	12,000
VII. 투자부동산 (Investment property)	48,056
VIII. 유형자산 (Property and equipment)	55,896
IX. 무형자산 (Intangible assets)	27,698
X. 사용권자산 (Right-of-use assets)	7,056
XI 기타자산 (Other assets)	293,115
XII. 특별계정자산 (Separate account assets)	5,425,477
자산총계 (Total assets)	23,580,035
부 채 (Liabilities)	
I. 보험부채 (Policy reserve)	14,687,791
II. 계약자지분조정 (Policy reserve adjustment)	3,040

재무상태표

(Statements of Financial Position)

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푸르덴셜생명보험주식회사
Prudential Life Insurance

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
Ⅲ. 파생상품부채 (Derivative financial liabilities)	6,024
Ⅳ. 기타금융부채 (Other financial liabilities)	106,895
Ⅴ. 당기법인세부채 (Current tax liabilities)	10,162
Ⅵ. 이연법인세부채 (Deferred tax liabilities)	429,689
Ⅶ. 충당부채 (Provisions)	2,358
Ⅷ. 확정급여채무 (Net defined benefit liabilities)	8,965
Ⅸ. 리스부채 (Lease liabilities)	6,823
Ⅹ. 기타부채 (Other liabilities)	60,940
Ⅺ. 특별계정부채 (Separate account liabilities)	5,521,386
부채 총계 (Total liabilities)	20,844,073
자 본 (Equity)	
Ⅰ. 지배기업주주지분 (Shareholders of the parent company)	2,735,962
1. 자본금 (Capital stock)	150,000
2. 자본조정 (Capital adjustment)	-
3. 기타포괄손익누계액 (Other comprehensive income)	368,393
4. 이익잉여금 (Retained earnings)	2,217,569
Ⅱ. 비지배지분 (Non-controlling interests)	-

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(As of June 30, 2021)

푸르덴셜생명보험주식회사

Prudential Life Insurance

(단위: 백만원)

(in million won)

과목명(Description)	금액(Amount)
자본총계 (Total equity)	2,735,962
부채와 자본총계 (Total liabilities and equity)	23,580,035

손익계산서

(Separate Statements of Comprehensive Income)
 2021년 1월 1일부터 2021년 6월 30일까지
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푸르덴셜생명보험주식회사
 Prudential Life Insurance

(단위: 백만원)
 (in million won)

과목명(Description)	금액(Amount)
I. 영업수익 (Operating income)	1,128,322
보험료수익 (Premium income)	669,285
재보험수익 (Reinsurance income)	1,872
이자수익 (Interest income)	286,187
당기손익인식금융자산관련이익 (Gain on financial assets at fair value through profit or loss)	11
매도가능금융자산관련이익 (Gain on available-for-sale financial assets)	55,101
대출채권및기타수취채권관련이익 (Gain on loans and other receivables)	3
파생상품관련이익 (Gains on derivatives)	986
외환거래이익 (Foreign currency transaction gain)	31,602
배당금수익 (Dividend income)	13,063
특별계정수입수수료 (Separate account commission received)	59,925
특별계정수익 (Separate account income)	6,369
기타영업수익 (Other operation income)	3,918
II. 영업비용 (Operating expenses & claims)	936,017
책임준비금전입액 (Increase in policy reserve)	433,534
재보험자산환입액 (Loss on changes of reinsurance assets)	6
지급보험금 (Claim & surrender)	270,723

손익계산서

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푸르덴셜생명보험주식회사
 Prudential Life Insurance

(단위: 백만원)
 (in million won)

과목명(Description)	금액(Amount)
재보험비용 (Reinsurance expenses)	2,957
사업비 (Operating expenses)	98,452
신계약비상각비 (Amortization of deferred acquisition cost)	63,943
재산관리비 (Investment administrative expenses)	6,976
이자비용 (Interest expenses)	57
매도가능금융자산관련손실 (Loss on available-for-sale financial assets)	12,900
대출채권및기타수취채권관련손실 (Loss on loans and other receivables)	21
파생상품관련손실 (Losses on derivatives)	29,903
외환거래손실 (Foreign currency transaction Loss)	1,485
특별계정지급수수료 (Separate account commission paid)	5,434
특별계정비용 (Separate account expenses)	6,368
기타영업비용 (Other operating losses)	3,258
Ⅲ. 영업이익(손실) (Operating income(Losses))	192,305
Ⅳ. 영업외수익 (Non-operating income)	79
Ⅴ. 영업외비용 (Non-operating expenses)	1,900
Ⅵ. 법인세차감전이익 (Profit before tax expense)	190,484
Ⅶ. 법인세비용 (Income tax expense)	47,656

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(January 1, 2021 ~ June 30, 2021)

푸르덴셜생명보험주식회사
Prudential Life Insurance

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
VIII. 당기순이익 (Net income)	142,828
IX. 기타포괄손익 (Other comprehensive income for the period)	(281,605)
당기손익으로 재분류되지 않는 항목 (Items that will not be reclassified to profit or loss)	23
1. 순확정급여부채의 재측정 요소 (Actuarial gains(losses) on post defined benefit pension plans)	31
2. 기타포괄손익에 대한 법인세효과 (Income tax relating to this item)	(8)
후속적으로 당기손익으로 재분류될 수 있는 항목 (Items that may be reclassified subsequently to profit or loss)	(281,628)
1. 매도가능금융자산평가이익(손실) (Gain on valuation of available-for-sales securities)	(381,428)
2. 만기보유금융자산평가이익(손실) (Loss on valuation of held-to-maturity assets)	(3,265)
3. 위험회피목적파생상품평가손익 (Gain on valuation of derivatives financial instruments for hedge accounting)	90
4. 특별계정기타포괄손익 (Other comprehensive income on separate account)	(3,851)
5. 기타포괄손익에 대한 법인세효과 (Income tax relating to this item)	106,826
X. 당기포괄이익 (Total comprehensive income for the period)	(138,777)

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(Consolidated Statements of Financial Position)

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(As of June 30, 2021)

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)	35,064
II. 당기손익인식금융자산 (Financial assets at fair value through profit or loss)	221,992
III. 기타포괄손익-공정가치측정유가증권 (Fair value through other comprehensive income)	31,443
IV. 파생금융자산 (Derivative financial assets)	94
V. 대출채권 (Loans)	2,814
VI. 유형자산 (Property and equipment)	7,246
VII. 기타금융자산 (Other financial assets)	36,888
VIII. 매각예정자산 (Assets held for sale)	-
IX. 이연법인세자산 (Deferred income tax assets)	2,917
X. 기타자산 (Other assets)	5,354
자산총계 (Total assets)	343,812
부 채 (Liabilities)	
I. 예수부채 (Deposits)	9,345
II. 차입부채 (Debts)	-
III. 기타금융부채 (Other financial liabilities)	96,203
IV. 총당부채 (Provisions)	743

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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)	456
VI. 파생상품부채 (Derivative liabilities)	291
VII. 기타부채 (Other liabilities)	27,297
부채 총계 (Total liabilities)	134,335
자 본 (Equity)	
I. 지배기업주주지분 (Equity attributable to shareholders of the parent company)	209,477
1. 자본금 (Share capital)	38,338
2. 자본잉여금 (Capital surplus)	246
3. 기타포괄손익누계액 (Accumulated other comprehensive income)	(808)
4. 이익잉여금 (Retained earnings)	171,701
II. 비지배지분 (Non-controlling interests)	-
자본총계 (Total equity)	209,477
부채와 자본총계 (Total liabilities and equity)	343,812

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(January 1, 2021 ~ June 30, 2021)

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

과목명(Description)	금액(Amount)
I. 영업수익 (Operating income)	125,901
수수료수익 (Commissions received)	91,271
이자수익 (Interest income)	1,828
1. 기타포괄손익-공정가치측정 및 상각후원가 측정 금융상품 이자수익 (Interest income from financial instruments at fair value through other comprehensive income and amortized cost)	446
2. 당기손익-공정가치측정 금융상품 이자수익 (Interest income from financial instruments at fair value through profit or loss)	1,382
배당금수익 (Dividend income)	314
금융상품평가 및 처분이익 (Gain on valuation(sales) of financial assets)	15,256
외환거래이익 (Gain on foreign transactions)	2,720
기타영업수익 (Others)	14,512
II. 영업비용 (Operating expenses)	68,360
수수료비용 (Commissions expense)	6,717
이자비용 (Interest expense)	83
금융상품평가 및 처분손실 (Loss on valuation(sales) of financial assets)	10,238
외환거래손실 (Loss on foreign transactions)	1,042
판매비와관리비 (General and administrative expenses)	34,367
기타영업비용 (Others)	15,913
III. 영업이익 (Operating profit)	57,541

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KB Asset Management and subsidiaries

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
IV. 영업외수익 (Non-operating income)	111
V. 영업외비용 (Non-operating expenses)	155
VI. 법인세비용차감전순이익 (Net income before income tax from continuing operations)	57,497
VII. 법인세비용 (Income tax expense from continuing operations)	15,068
VIII. 당기순이익 (Net income)	42,429
IX. 기타포괄손익 (Other comprehensive gain)	(1,032)
당기순이익으로 재분류되지 않는 포괄손익 (Items that will not be reclassified subsequently to profit or loss)	(813)
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)	(813)
후속적으로 당기순이익으로 재분류되는 포괄손익 (Items that may be subsequently reclassified to profit or loss)	(219)
1. 매도가능금융자산평가손익 (Gain on valuation of financial assets available for sale)	(228)
2. 해외사업장환산손익 (Foreign currency translation differences for foreign operations)	9
X. 총포괄이익 (Total comprehensive income)	41,397
연결순손익의 귀속 (Profit for the period attributable to)	
1. 지배기업주주지분순이익 (Shareholders of the Parent Company)	42,429
2. 비지배지분순이익 (Non-controlling interests)	
연결총포괄손익의 귀속 (Total comprehensive income for the year attributable to)	41,397

연결포괄손익계산서

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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)	
2. 비지배지분총포괄이익 (Non-controlling interests)	

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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)	443,052
II. 매도가능금융자산 (Financial assets available for sale)	130,201
III. 파생금융자산 (Derivative financial assets)	552
IV. 관계기업 및 종속기업 투자자산 (Investments in associates and joint ventures)	17,005
V. 대여금 및 수취채권 (Loans and receivables)	9,698,471
VI. 유형자산 (Property and equipment)	28,396
VII. 무형자산 (Intangible assets)	26,317
VIII 기타자산 (Other assets)	3,459,060
자산총계 (Total assets)	13,803,054
부 채 (Liabilities)	
I. 차입부채 (Debts)	699,972
II. 발행사채 (Debenture issued)	10,587,865
III. 파생금융부채 (Derivative Instruments Liabilities)	-
IV. 충당부채 (Provisions)	1,585

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

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
V. 당기법인세부채 (Current tax liabilities)	494
VI. 기타부채 (Other liabilities)	913,383
VII. 이연법인세부채 (Deferred tax liabilities)	69,197
부채 총계 (Total liabilities)	12,272,496
자 본 (Equity)	
I. 자본금 (Capital stock)	126,138
II. 신종자본증권 (Hybrid bond)	399,212
III. 자본잉여금 (Capital surplus)	165,134
IV. 자본조정 (Capital adjustment)	(17,956)
V. 기타포괄손익누계액 (Accumulated other comprehensive loss)	(8,848)
VI. 이익잉여금 (Retained earnings)	854,252
VII. 비지배지분 (Non-controlling interests)	12,626
자본총계 (Total equity)	1,530,558
부채와 자본총계 (Total liabilities and equity)	13,803,054

연결포괄손익계산서

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

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
I. 영업이익 (Operating profit)	142,294
순이자이익 (Net interest income)	174,901
순수수료이익 (Net fee and commission income)	344,989
당기손익금융자산 관련손익 (Gain on financial assets at fair value through profit or loss)	3,020
기타영업손익 (Other operating profit)	(267,606)
신용손실에 대한 손상차손 (Impairment loss on credit loss)	(49,946)
일반관리비 (General and administrative expenses)	(63,064)
II. 영업외손익 (Non-operating profit(loss))	1,358
III. 법인세비용차감전순이익 (Profit before income tax)	143,652
IV. 법인세비용 (Income tax expense)	(34,951)
V. 당기순이익 (Profit for the period)	108,701
VI. 기타포괄손익 (Other comprehensive gain(loss))	(274)
VII. 총포괄이익 (Total comprehensive income)	108,427

재무상태표

(Statements of Financial Position)

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(As of June 30, 2021)

KB생명보험주식회사

KB Life Insurance

(단위: 백만원)

(in million won)

과목명(Description)	금액(Amount)
자 산 (Assets)	
I. 현금및예치금 (Cash and due from financial institutions)	433,195
II. 금융자산 (Financial assets)	8,535,822
III. 재보험자산 (Reinsurance assets)	1,878
IV. 신계약비 (Deferred acquisition costs)	210,387
V. 유형자산 (Property and equipment)	4,210
VI. 무형자산 (Intangible assets)	24,968
VII. 당기법인세자산 (Current tax assets)	-
VIII. 이연법인세자산 (Deferred tax assets)	26,297
IX. 기타자산 (Other assets)	12,273
X. 특별계정자산 (Separate account assets)	1,655,087
자산총계 (Total assets)	10,904,117
부 채 (Liabilities)	
I. 보험부채 (Policy reserve)	8,030,665
II. 계약자지분조정 (Policy reserve adjustment)	(1,602)
III. 금융부채 (Financial liabilities)	166,540
IV. 이연법인세부채 (Deferred tax liabilities)	-

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KB생명보험주식회사

KB Life Insurance

(단위: 백만원)

(in million won)

과목명(Description)	금액(Amount)
V. 총당부채 (Provisions)	20,649
VI. 퇴직급여부채 (Reserve for severance benefits)	489
VII. 기타부채 (Other liabilities)	484,562
VIII. 특별계정부채 (Separate account liabilities)	1,680,059
부채 총계 (Total liabilities)	10,381,362
자 본 (Equity)	
I. 지배기업주주지분 (Shareholders of the parent company)	522,755
1. 자본금 (Capital stock)	456,000
2. 자본조정 (Capital adjustment)	-
3. 기타포괄손익누계액 (Other comprehensive income)	(38,365)
4. 이익잉여금 (Retained earnings)	105,120
II. 비지배지분 (Non-controlling interests)	-
자본총계 (Total equity)	522,755
부채와 자본총계 (Total liabilities and equity)	10,904,117

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(Income Statements)

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KB생명보험주식회사
KB Life Insurance

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
I. 영업수익 (Operating income)	1,346,966
보험료수익 (Premium income)	1,135,545
재보험수익 (Reinsurance income)	2,568
책임준비금환입액 (Reversal of insurance reserve)	-
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)	82,171
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)	50,268
기타포괄손익-공정가치측정 금융상품 관련 이익 (Gains on financial instruments at fair value through other comprehensive income)	5,662
상각후원가측정 금융상품 관련 이익 (Gain on financial instruments at amortised cost)	27
파생상품평가 및 거래이익 (Gains on valuation(sales) of derivatives)	2,393
특별계정수입수수료 (Separate account commission received)	37,160
특별계정수익 (Separate account income)	6,343
기타영업수익 (Other operation income)	23,659
II. 영업비용 (Operating expenses & claims)	1,352,817
책임준비금전입액 (Increase in policy reserve)	496,989
지급보험금 (Claim & surrender)	665,252

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(January 1, 2021 ~ June 30, 2021)

KB생명보험주식회사
KB Life Insurance

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
재보험비용 (Reinsurance expenses)	3,277
사업비 (Operating expenses)	98,928
신계약비상각비 (Amortization of deferred acquisition cost)	40,473
자산관리비 (Investment administrative expenses)	2,485
당기손익-공정가치측정 금융상품 관련 손실 (Losses on financial instruments at fair value through profit or loss)	2,868
기타포괄손익-공정가치측정 금융상품 관련 손실 (Losses on financial instruments at fair value through other comprehensive income)	1
파생상품평가 및 처분손실 (Losses on valuation(sales) of derivatives)	21,584
특별계정비용 (Separate account expenses)	6,343
기타영업비용 (Other operating losses)	14,617
Ⅲ. 영업이익(손실) (Operating income(Losses))	(5,851)
Ⅳ. 영업외수익 (Non-operating income)	372
Ⅴ. 영업외비용 (Non-operating expenses)	110
Ⅵ. 법인세차감전이익 (Profit before tax expense)	(5,589)
Ⅶ. 법인세비용 (Income tax expense)	5,391
Ⅷ. 당기순이익 (Net income)	(10,980)
Ⅸ. 기타포괄손익 (Other comprehensive income for the period)	(48,392)
당기손익으로 재분류되지 않는 항목 (Items that will not be reclassified to profit or loss)	

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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)	(1,265)
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)	(37,082)
2. 특별계정기타포괄손익 (Other comprehensive income from Separate account)	(2,331)
3. 손익변동성조정손익 (Overlay approach-adjustment)	(7,714)
X. 당기포괄이익 (Total comprehensive income for the period)	(59,372)

연결재무상태표

(Consolidated Statements of Financial Position)

2021년 6월 30일 현재

(As of June 30, 2021)

KB부동산신탁 주식회사

(단위: 백만원)

KB Real Estate Trust Co., Ltd.

(in million won)

과목명(Description)	금액(Amount)
자 산 (Assets)	
I. 현금 및 예치금 (Cash and due from financial institutions)	250,329
현금 및 현금성 자산 (Cash and cash equivalents)	116,851
예치금 (Deposits)	133,478
II. 증권 (Securities)	41,276
당기손익-공정가치측정 유가증권 (Securities at fair value through profit or loss)	41,276
관계회사투자지분 (Investments in associates)	-
III. 파생상품자산 (Derivative assets)	-
IV. 대출채권 (Loans)	98,155
대여금 (Loans)	-
신탁계정대 (Loans to trust)	110,169
대손충당금(-) (Allowance for doubtful accounts)	(12,014)
V. 유형자산 (Property and equipment)	16,656
VI. 기타자산 (Other assets)	38,797
자산총계 (Total assets)	445,213
부 채 (Liabilities)	
I. 차입부채 (Debts)	-

연결재무상태표

(Consolidated Statements of Financial Position)

2021년 6월 30일 현재

(As of June 30, 2021)

KB부동산신탁 주식회사

KB Real Estate Trust Co., Ltd.

(단위: 백만원)

(in million won)

과목명(Description)	금액(Amount)
Ⅱ. 기타부채 (Other liabilities)	107,138
부채 총계 (Total liabilities)	107,138
자 본 (Equity)	
Ⅰ. 자본금 (Share capital)	80,000
Ⅱ. 기타포괄손익누계액 (Accumulated other comprehensive income)	(598)
Ⅲ. 이익잉여금 (Retained earnings)	258,673
자본총계 (Total equity)	338,075
부채와 자본총계 (Total liabilities and equity)	445,213

연결손익계산서

(Consolidated Income Statements)
2021년 1월 1일부터 2021년 6월 30일까지
(January 1, 2021 ~ June 30, 2021)

KB부동산신탁 주식회사

(단위: 백만원)

KB Real Estate Trust Co., Ltd.

(in million won)

과목명(Description)	금액(Amount)
I. 영업수익 (Operating income)	81,426
수수료수익 (Commissions received)	78,391
증권평가 및 처분이익 (Gains on valuation(sales) of Securities)	229
이자수익 (Interest income)	2,603
대출채권 관련 이익 (Income from trading loans)	-
기타의 영업수익 (Other operating income)	203
II. 영업비용 (Operating expenses)	23,008
수수료비용 (Commissions)	88
증권평가 및 처분손실 (Loss on valuation(sales) of Securities)	759
이자비용 (Interest expenses)	337
대출평가 및 처분손실 (Loss on valuation and disposal of loans receivable)	2,825
외환거래손실 (Loss on foreign transactions)	-
판매비와관리비 (General and administrative expenses)	18,812
기타의 영업비용 (Other operating expenses)	187
III. 영업이익(손실) (Operating profit(loss))	58,418
IV. 영업외수익 (Non-operating income)	518
V. 영업외비용 (Non-operating expenses)	118

연결손익계산서

(Consolidated Income Statements)
2021년 1월 1일부터 2021년 6월 30일까지
(January 1, 2021 ~ June 30, 2021)

KB부동산신탁 주식회사

KB Real Estate Trust Co., Ltd.

(단위: 백만원)

(in million won)

과목명(Description)	금액(Amount)
VI. 법인세비용차감전계속사업손익 (Net income(loss) before income tax from continuing operations)	58,818
VII. 계속사업손익 법인세비용 (Income tax expense from continuing operations)	15,267
VIII. 계속사업이익 (Net income (loss) from continuing operations)	43,551
IX. 중단사업손익 (Net income (loss) from discontinued operations)	-
X. 당기순이익 (Net income)	43,551

재무상태표

(Statements of Financial Position)

2021년 6월 30일 현재

(As of June 30, 2021)

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)	215,254
II. 유가증권 (Securities)	22,529
III. 대출채권 (Loans)	2,005,046
IV. 유형자산 (Tangible assets)	19,395
V. 기타자산 (Other assets)	83,588
자산총계 (Total assets)	2,345,812
부 채 (Liabilities)	
I. 예수금 (Deposits)	1,993,087
II. 차입금 (Loan payable)	50,685
III. 기타부채 (Other liabilities)	51,263
부채 총계 (Total liabilities)	2,095,035
자 본 (Equity)	
I. 자본금 (Capital stock)	40,010
II. 자본잉여금 (Capital surplus)	139,471
III. 이익잉여금 (Retained earnings)	72,343
IV. 기타포괄손익누계액 (Accumulated other comprehensive income)	(1,047)

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재무상태표

(Statements of Financial Position)

2021년 6월 30일 현재

(As of June 30, 2021)

주식회사 KB저축은행
KB Savings Bank Co., Ltd.

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
자본총계 (Total equity)	250,777
부채와 자본총계 (Total liabilities and equity)	2,345,812

손익계산서

(Income Statements)

2021년 1월 1일부터 2021년 6월 30일까지
(January 1, 2021 ~ June 30, 2021)

주식회사 KB저축은행
KB Savings Bank Co., Ltd.

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
I. 영업수익 (Operating income)	69,102
이자수익 (Interest income)	63,498
1. 예치금이자 (Interest on deposits)	746
2. 단기매매증권이자 (Interest on trading securities)	-
3. 매도가능증권이자 (Interest on securities available for sale)	136
4. 만기보유증권이자 (Interest on held-to-maturity securities)	51
5. 대출금이자 (Interest on loans & discounts)	62,518
6. 기타이자수익 (Other operating income)	47
유가증권평가및처분이익 (Gains on valuation(sales) of Securities)	-
대출채권평가및처분이익 (Gains on valuation(sales) of Loans)	2,057
수수료수익 (Fee and commission income)	3,387
기타영업수익 (Other operation income)	25
배당금수익 (Dividend income)	135
II. 영업외수익 Non-operating income	175
III. 영업비용 Operating expenses & claims	58,785
이자비용 (Interest expense)	15,836
1. 예수금이자 (Interest on deposits)	15,770

손익계산서

(Income Statements)

2021년 1월 1일부터 2021년 6월 30일까지
(January 1, 2021 ~ June 30, 2021)

주식회사 KB저축은행
KB Savings Bank Co., Ltd.

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
2. 사채이자 (Interest on bonds)	36
2. 기타이자비용 (Interest on others)	30
유가증권평가및처분손실 (Loss on valuation(sales) of Securities)	4,779
대출채권평가및처분손실 (Loss on valuation(sales) of Loans)	12,813
1. 대손상각비 (Bad debt expense)	12,813
수수료비용 (Fee and commission expense)	4,036
기타영업비용 (Other operating losses)	3,325
판매비와관리비 (Selling and administrative expenses)	17,996
IV. 영업외비용 (Non-operating expenses)	42
V. 법인세차감전순이익 (Income before income tax expenses)	10,450
VI. 당기순이익 (Net income)	7,671

연결재무상태표

(Consolidated Statements of Financial Position)

2021년 6월 30일 현재

(As of June 30, 2021)

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)	173,665
II. 예치금 (Due from bank)	17,900
III. 창업투자자산 (Investment in small and medium sized enterprises)	688,818
IV. PEF 투자자산 (Investment in PEF)	9,038
V. 기타자산 (Other assets)	6,178
자산총계 (Total assets)	895,599
부 채 (Liabilities)	
I. 단기차입금 (Short-term borrowings)	180,000
II. 확정급여부채 (Allowance for retirement and severance benefit)	126
III. 파생상품부채 (Derivative debts)	-
IV. 기타부채 (Other liabilities)	473,771
부채 총계 (Total liabilities)	653,897
자 본 (Equity)	
I. 자본금 (Capital stock)	112,627
II. 자본잉여금 (Capital surplus)	1,023
III. 자본조정 (Capital adjustment)	(336)

연결재무상태표

(Consolidated Statements of Financial Position)

2021년 6월 30일 현재

(As of June 30, 2021)

KB인베스트먼트와 그 종속회사

(단위: 백만원)

KB Investment and subsidiaries

(in million won)

과목명(Description)	금액(Amount)
Ⅲ. 기타포괄손익누계액 (Accumulated other comprehensive income)	(57)
Ⅳ. 이익잉여금 (Retained earnings)	128,445
자본총계 (Total equity)	241,702
부채와 자본총계 (Total liabilities and equity)	895,599

연결손익계산서

(Consolidated Income Statements)
2021년 1월 1일부터 2021년 6월 30일까지
(January 1, 2021 ~ June 30, 2021)

KB인베스트먼트와 그 종속회사
KB Investment and subsidiaries

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
I. 영업수익 (Operating revenues)	89,595
창업투자수익 (Revenues on investments in small and medium-size enterprises)	83,596
PEF 투자수익 (Revenues on Investments in PEF)	347
운용수익 (Other investment revenues)	5,635
경영자문료수익 (Consulting fees)	17
소수주주지분순손실 (Net expenses in minority interest)	-
II. 영업비용 (Operating expenses)	59,892
투자및금융비용 (Investment and financial expenses)	2,554
창업투자비용 (Expenses on investments in small and medium-size enterprises)	17,398
PEF 투자비용 (Expenses on investments in PEF)	264
일반관리비 (Administrative expenses)	10,328
소수주주지분순이익 (Net income in minority interest)	29,348
III. 영업이익 (Operating income(losses))	29,703
IV. 영업외수익 (Non-operating income)	11
V. 영업외비용 (Non-operating expenses)	45
VI. 법인세비용차감전계속사업손익 (Continuing operation income before income tax)	29,669
VII. 계속사업손익법인세비용 (Income tax expense)	8,118
VIII. 당기순이익 (Net income for the year)	21,551

연결재무상태표

(Consolidated Statements of Financial Position)

2021년 6월 30일 현재

(As of June 30, 2021)

KB데이터시스템
KB Data Systems

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
자 산 (Assets)	
I. 유동자산 (Current assets)	32,581
당좌자산 (Quick assets)	32,581
1. 현금및현금성자산 (Cash and cash equivalents)	3,195
2. 단기금융상품 (Short-term financial instruments)	8,760
3. 매출채권 (Accounts receivable)	17,017
4. 대손충당금 (Allowance for doubtful accounts)	-
5. 기타 (Others)	3,609
재고자산 (Inventories)	-
상품 (Merchandise)	-
II. 비유동자산 (Non-current assets)	9,220
투자자산 (Investments assets)	580
유형자산 (Tangible assets)	2,642
무형자산 (Intangible assets)	1,578
기타비유동자산 (Other non-current assets)	4,420
자산총계 (Total assets)	41,801
부 채 (Liabilities)	

연결재무상태표

(Consolidated Statements of Financial Position)

2021년 6월 30일 현재

(As of June 30, 2021)

KB데이터시스템
KB Data Systems

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
I. 유동부채 (Current liabilities)	22,518
매입채무 (Accounts payable)	12,881
미지급비용 (Accrued expenses)	6,524
기타 (Others)	3,113
II. 비유동부채 (Long-term liabilities)	3,514
퇴직급여충당금 (Accrued severance benefits)	1,274
장기미지급비용 (Long-term Accrued expenses)	995
기타 (Others)	1,245
부채 총계 (Total liabilities)	26,032
자 본 (Equity)	
I. 자본금 (Capital stock)	8,000
II. 기타포괄손익누계액 (Accumulated other comprehensive income)	(5,628)
III. 이익잉여금 (Retained earnings)	13,264
IV. 비지배지분 (Non-controlling interests)	133
자본총계 (Total equity)	15,769
부채와 자본총계 (Total liabilities and equity)	41,801

연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2021년 1월 1일부터 2021년 6월 30일까지

(January 1, 2021 ~ June 30, 2021)

KB데이터시스템
KB Data Systems(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
I. 매출 (Sales)	78,659
상품매출 (Sales of merchandise)	2,586
용역수익 (Service revenue)	76,073
II. 매출원가 (Cost of sales)	75,478
상품매출원가 (Cost of merchandise)	2,337
용역매출원가 (Cost of service)	73,141
III. 매출총이익 (Gross profit)	3,181
IV. 판매비와관리비 (Selling and administrative expenses)	4,862
인건비 (Payroll)	2,799
경비 (Expenses)	2,063
V. 영업이익 (Operating income)	(1,681)
VI. 영업외수익 (Non-operating income)	193
VII. 영업외비용 (Non-operating expenses)	61
VIII. 법인세비용차감전순이익 (Income before income tax)	(1,549)
IX. 법인세비용 (Income tax expenses)	-
X. 당기순이익 (Net income for the period)	(1,549)
XI. 기타포괄손익 (Other comprehensive gain)	(150)

연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2021년 1월 1일부터 2021년 6월 30일까지

(January 1, 2021 ~ June 30, 2021)

KB데이터시스템
KB Data Systems

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
당기손익으로 재분류되지 않는 포괄손익 (Items that will not be reclassified subsequently to profit or loss)	
1. 순확정급여부채 재측정요소 (Remeasurements of defined benefit plans)	(82)
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)	-
1. 매도가능금융자산평가손익 (Gain on valuation of financial assets available for sale)	-
2. 해외사업장환산손익 (Foreign currency translation differences for foreign operations)	(68)
XII. 총포괄이익 (Total comprehensive income)	(1,699)
연결순손익의 귀속 (Profit for the period attributable to)	(1,549)
1. 지배기업주주지분순이익 (Shareholders of the Parent Company)	(1,541)
2. 비지배지분순이익 (Non-controlling interests)	(8)
연결총포괄손익의 귀속 (Total comprehensive income for the year attributable to)	(1,699)
1. 지배기업주주지분총포괄이익 (Shareholders of the Parent Company)	(1,688)
2. 비지배지분총포괄이익 (Non-controlling interests)	(11)

재무상태표

(Statements of Financial Position)

2021년 6월 30일 현재

(As of June 30, 2021)

KB신용정보

KB Credit Information

(단위: 백만원)

(in million won)

과목명(Description)	금액(Amount)
자 산 (Assets)	
I. 유동자산 (Current assets)	12,765
현금및현금성자산 (Cash and cash equivalents)	3,376
단기금융상품 (Short-term financial instruments)	5,176
매출채권 (Trade receivables)	3,980
기타 (Others)	233
II. 비유동자산 (Non-current assets)	15,930
장기금융상품 (Long-term financial instruments)	14
유형자산 (Tangible assets)	8,112
무형자산 (Intangible assets)	766
이연법인세자산 (Deferred income tax assets)	1,089
임차보증금 (Guarantee deposits)	5,949
기타보증금 (Other deposits received)	-
자산총계 (Total assets)	28,695
부 채 (Liabilities)	
I. 유동부채 (Current liabilities)	7,494
기타충당부채 (Provision for other estimated liabilities)	2,351

재무상태표

(Statements of Financial Position)

2021년 6월 30일 현재

(As of June 30, 2021)

KB신용정보

KB Credit Information

(단위: 백만원)

(in million won)

과목명(Description)	금액(Amount)
미지급비용 (Accrued expenses)	3,139
예수금 (Withholdings)	1,101
미지급금 (Non-trade payables)	653
미지급법인세 (Income taxes payable)	-
리스부채 (Lease liabilities)	250
Ⅱ. 비유동부채 (Long-term liabilities)	4,628
확정급여부채 (Liabilities for defined benefit obligations)	584
장기성미지급금 (Long-term non-trade payables)	505
복구충당부채 (Provision for restoration costs)	106
손해배상위험충당금 (Provision for compensation of damage)	124
기타충당부채 (Provision for other estimated liabilities)	3,037
리스부채 (Lease liabilities)	272
부채 총계 (Total liabilities)	12,122
자 본 (Equity)	
Ⅰ. 자본금 (Capital stock)	6,262
Ⅱ. 자본잉여금 (Additional paid-in and other capital)	1,422
Ⅲ. 이익잉여금 (Retained earnings)	9,020

재무상태표

(Statements of Financial Position)

2021년 6월 30일 현재

(As of June 30, 2021)

KB신용정보

KB Credit Information

(단위: 백만원)

(in million won)

과목명(Description)	금액(Amount)
IV. 기타포괄손익누계액 (Accumulated other comprehensive income)	(131)
자본총계 (Total equity)	16,573
부채와 자본총계 (Total liabilities and equity)	28,695

손익계산서

(Income Statements)

2021년 1월 1일부터 2021년 6월 30일까지
(January 1, 2021 ~ June 30, 2021)

KB신용정보

KB Credit Information

(단위: 백만원)

(in million won)

과목명(Description)	금액(Amount)
I. 매출 (Sales)	20,657
용역수입 (Revenues-services)	20,657
II. 매출원가 (Cost of service)	10,771
III. 매출총이익 (Gross profit)	9,886
IV. 판매비와관리비 (Selling and administrative expenses)	7,741
V. 영업이익 (Operating income)	2,145
VI. 금융수익 (Finance revenues)	52
VII. 기타수익 (Other revenues)	2
VIII. 기타비용 (Other expenses)	1,297
IX. 법인세차감전순이익 (Income before income tax expenses)	902
X. 법인세비용 (Income tax expenses)	257
XI. 당기순이익 (Net income)	645