

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

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

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

연결재무상태표

(Consolidated Statements of Financial Position)

2021년 3월 31일 현재

(As of March 31, 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)	30,130,231
II. 당기손익-공정가치측정 금융자산 (Financial assets at fair value through profit or loss)	60,155,939
III. 파생금융자산 (Derivative financial assets)	3,737,761
IV. 상각후원가측정 대출채권 (Loans at amortized cost)	383,237,398
V. 투자금융자산 (Financial investments)	95,929,750
VI. 관계기업 및 공동기업 투자 (Investments in associates and joint ventures)	632,067
VII. 유형자산 (Property and equipment)	5,389,287
VIII. 투자부동산 (Investment property)	2,543,538
IX. 무형자산 (Intangible assets)	3,308,889
X. 순확정급여자산 (Defined benefit assets)	1,654
XI. 당기법인세자산 (Current income tax assets)	122,110
XII. 이연법인세자산 (Deferred income tax assets)	80,378
XIII. 매각예정자산 (Assets held for sale)	203,230
XIV. 기타자산 (Other assets)	35,435,797
자산총계 (Total assets)	620,908,029
부 채 (Liabilities)	
I. 당기손익-공정가치측정 금융부채 (Financial liabilities at fair value through profit or loss)	12,750,079

연결재무상태표

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2021년 3월 31일 현재

(As of March 31, 2021)

㈜ KB금융지주와 그 종속회사

(단위: 백만원)

KB Financial Group Inc. and subsidiaries

(in million won)

과목명(Description)	금액(Amount)
II. 파생금융부채 (Derivative financial liabilities)	3,363,014
III. 예수부채 (Deposits)	338,965,772
IV. 차입부채 (Debts)	50,444,543
V. 사채 (Debentures)	62,220,973
VI. 총당부채 (Provisions)	707,306
VII. 순확정급여부채 (Defined benefit liabilities)	292,793
VIII. 당기법인세부채 (Current income tax liabilities)	879,084
IX. 이연법인세부채 (Deferred income tax liabilities)	1,214,080
X. 보험계약부채 (Insurance contract liabilities)	55,434,121
XI. 기타부채 (Other liabilities)	50,570,831
부채총계 (Total liabilities)	576,842,596
자 본 (Equity)	
I. 지배기업 주주지분 (Equity attributable to shareholders of the parent company)	43,170,198
1. 자본금 (Share capital)	2,090,558
2. 신종자본증권 (Hybrid Financial Instrument)	2,294,648
3. 자본잉여금 (Capital surplus)	16,723,593
4. 기타포괄손익누계액 (Accumulated other comprehensive income)	294,466

연결재무상태표

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(As of March 31, 2021)

㈜ KB금융지주와 그 종속회사

(단위: 백만원)

KB Financial Group Inc. and subsidiaries

(in million won)

과목명(Description)	금액(Amount)
5. 이익잉여금 (Retained earnings)	22,903,121
6. 자기주식 (Treasury shares)	(1,136,188)
Ⅱ. 비지배지분 (Non-controlling interests)	895,235
자본총계 (Total equity)	44,065,433
부채와 자본총계 (Total liabilities and equity)	620,908,029

연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2021년 1월 1일부터 2021년 3월 31일까지

(January 1, 2021 ~ March 31, 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)	2,642,300
이자수익 (Interest income)	3,624,937
1. 기타포괄손익-공정가치측정 및 상각후원가 측정 금융상품 이자수익 (Interest income from financial instruments at fair value through other comprehensive income and amortized cost)	3,481,238
2. 당기손익-공정가치측정 금융상품 이자수익 (Interest income from financial instruments at fair value through profit or loss)	143,699
이자비용 (Interest expense)	(982,637)
II. 순수수수료이익 (Net fee and commission income)	967,243
수수료수익 (Fee and commission income)	1,359,038
수수료비용 (Fee and commission expense)	(391,795)
III. 순보험손익 (Net insurance income)	174,214
보험수익 (Insurance income)	4,255,602
보험비용 (Insurance expense)	(4,081,388)
IV. 당기손익-공정가치측정 금융상품 순손익 (Net gains/(losses) on financial instruments at fair value through profit or loss)	224,960
1. 당기손익조정접근법 조정전 손익 (Net gains/(losses) on financial instruments at fair value through profit or loss before applying overlay approach)	213,714
2. 당기손익조정접근법 조정 순손익 (Net gains/(losses) on overlay adjustment)	11,246
V. 기타영업손익 (Net other operating income(expenses))	(365,365)
VI. 일반관리비 (General and administrative expenses)	(1,722,775)

연결포괄손익계산서

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2021년 1월 1일부터 2021년 3월 31일까지

(January 1, 2021 ~ March 31, 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)	1,920,577
VIII. 신용손실충당금전입액 (Provision for credit losses)	(173,392)
IX. 영업이익 (Net operating profit)	1,747,185
X. 영업외손익 (Non-operating profit(loss))	39,312
1. 관계기업 및 공동기업 투자손익 (Share of profit of associates and joint ventures)	59,710
2. 기타영업외손익 (Net other non-operating income(expense))	(20,398)
XI. 법인세비용차감전순이익 (Profit before income tax)	1,786,497
XII. 법인세비용 (Income tax expense)	(501,274)
XIII. 당기순이익 (Profit for the period)	1,285,223
XIV. 법인세비용차감후기타포괄손익 (Other comprehensive income(loss) for the period, net of tax)	(121,797)
당기손익으로 재분류되지 않는 포괄손익 (Items that will not be reclassified to profit or loss)	412,494
1. 순확정급여부채의 재측정요소 (Actuarial gains(losses) on post defined benefit pension plans)	(4,029)
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)	413,239
4. 당기손익-공정가치지정 금융부채 신용위험 변동손익 (Fair value changes on financial liabilities designated at fair value due to own credit risk)	3,286
후속적으로 당기손익으로 재분류될 수 있는 포괄손익 (Items that may be reclassified subsequently to profit or loss)	(534,291)
1. 외환차이 (Exchange differences on translating foreign operations)	101,160

연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2021년 1월 1일부터 2021년 3월 31일까지

(January 1, 2021 ~ March 31, 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)	(583,822)
3. 관계기업 및 공동기업 기타포괄손익에 대한 지분 (Shares of other comprehensive income of associates and joint ventures)	3
4. 현금흐름위험회피손익 (Cash flow hedges)	8,439
5. 해외사업장순투자위험회피수단의 손익 (Gains(losses) on hedging instruments of a net investment in a foreign operation)	(32,871)
6. 특별계정 기타포괄손익 (Other comprehensive income(loss) arising from separate account)	(19,142)
7. 손익변동성 조정손익 (Net gains/(losses) on overlay adjustment)	(8,058)
XV. 당기총포괄이익 (Total comprehensive income for the period)	1,163,426
당기순이익의 귀속 (Profit attributable to:)	1,285,223
1. 지배기업주주지분순이익 (Shareholders of the parent entity)	1,270,078
2. 비지배지분순이익 (Non-controlling interests)	15,145
당기총포괄이익 귀속 (Total comprehensive income attributable to:)	1,163,426
1. 지배기업주주지분총포괄이익 (Shareholders of the parent entity)	1,138,040
2. 비지배지분총포괄이익 (Non-controlling interests)	25,386
XVI. 주당이익(단위: 원) (Earnings per share)(in won)	
기본주당이익 (Basic earnings per share)	3,225
희석주당이익 (Diluted earnings per share)	3,161

재무상태표

(Separate Statements of Financial Position)

2021년 3월 31일 현재

(As of March 31, 2021)

☞ 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)	2,067,162
II. 당기손익-공정가치측정 금융자산 (Financial assets at fair value through profit or loss)	415,256
III. 상각후원가측정 대출채권 (Loans at amortized cost)	179,536
IV. 종속기업 투자 (Investments in subsidiaries)	26,519,880
V. 유형자산 (Property and equipment)	7,401
VI. 무형자산 (Intangible assets)	13,069
VII. 이연법인세자산 (Deferred income tax assets)	3,288
VIII. 기타자산 (Other assets)	1,031,490
자산총계 (Total assets)	30,237,082
부 채 (Liabilities)	
I. 차입부채 (Debts)	-
II. 사채 (Debentures)	6,238,626
III. 순확정급여부채 (Defined benefit liabilities)	609
IV. 당기법인세부채 (Current income tax liabilities)	840,683
V. 기타부채 (Other liabilities)	879,711
부채 총계 (Total liabilities)	7,959,629

재무상태표

(Separate Statements of Financial Position)

2021년 3월 31일 현재

(As of March 31, 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)	2,294,423
III. 자본잉여금 (Capital surplus)	14,754,747
IV. 기타포괄손익누계액 (Accumulated other comprehensive income)	(8,061)
V. 이익잉여금 (Retained earnings)	4,281,974
VI. 자기주식 (Treasury Shares)	(1,136,188)
자본총계 (Total equity)	22,277,453
부채와 자본총계 (Total liabilities and equity)	30,237,082

포괄손익계산서

(Separate Statements of Comprehensive Income)

2021년 1월 1일부터 2021년 3월 31일까지

(January 1, 2021 ~ March 31, 2021)

☞ KB금융지주

KB Financial Group Inc.

(단위: 백만원)

(in million won)

과목명(Description)	금액(Amount)
I. 순이자이익 (Net interest income)	(31,089)
이자수익 (Interest income)	1,425
1. 상각후원가측정 금융상품 이자수익 (Interest income from financial instruments at amortized cost)	1,205
2. 당기손익-공정가치측정 금융상품 이자수익 (Interest income from financial instruments at fair value through profit or loss)	220
이자비용 (Interest expense)	(32,514)
II. 순수수수료이익 (Net fee and commission income)	(1,767)
수수료수익 (Fee and commission income)	231
수수료비용 (Fee and commission expense)	(1,998)
III. 당기손익-공정가치측정 금융상품 순손익 (Net gains/(losses) on financial instruments at fair value through profit or loss)	5,416
IV. 기타영업손익 (Net other operating income(expenses))	1,447,949
V. 일반관리비 (General and administrative expenses)	(23,533)
VI. 신용손실충당금 반영전 영업이익 (Operating profit before provision for credit losses)	1,396,976
VII. 신용손실충당금전입액 (Provision for credit losses)	(2)
VIII. 영업이익 (Net operating profit)	1,396,974
IX. 영업외손익 (Non-operating profit(loss))	(298)
X. 법인세비용차감전순이익 (Profit before income tax)	1,396,676
XI. 법인세비용 (Income tax expense)	(244)

포괄손익계산서

(Separate Statements of Comprehensive Income)

2021년 1월 1일부터 2021년 3월 31일까지

(January 1, 2021 ~ March 31, 2021)

(주) KB금융지주

KB Financial Group Inc.

(단위: 백만원)

(in million won)

과목명(Description)	금액(Amount)
XII. 당기순이익 (Profit for the period)	1,396,432
XIII. 법인세비용차감후기타포괄손익 (Other comprehensive income(loss) for the period, net of tax)	(29)

포괄손익계산서

(Separate Statements of Comprehensive Income)

2021년 1월 1일부터 2021년 3월 31일까지

(January 1, 2021 ~ March 31, 2021)

(주) KB금융지주

KB Financial Group Inc.

(단위: 백만원)

(in million won)

과목명(Description)	금액(Amount)
당기손익으로 재분류되지 않는 포괄손익 (Items that will not be reclassified to profit or loss)	(29)
순확정급여부채의 재측정요소 (Actuarial gains(losses) on post defined benefit pension plans)	(29)
XIV. 당기총포괄이익 (Total comprehensive income for the period)	1,396,403
XV. 주당이익(단위: 원) (Earnings per share)(in won)	
기본주당이익 (Basic earnings per Share)	3,549
희석주당이익 (Diluted earnings per Share)	3,479

연결재무상태표

(Consolidated Statements of Financial Position)

2021년 3월 31일 현재

(As of March 31, 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)	24,616,542
II. 당기손익-공정가치측정 금융자산 (Financial assets at fair value through profit or loss)	16,680,227
III. 파생금융자산 (Derivative financial assets)	2,832,395
IV. 상각후원가측정 대출채권 (Loans at amortized cost)	332,487,566
V. 투자금융자산 (Financial investments)	54,916,921
VI. 관계기업 투자 (Investments in associates)	327,998
VII. 유형자산 (Property and equipment)	3,987,622
VIII. 투자부동산 (Investment property)	320,765
IX. 무형자산 (Intangible assets)	973,148
X. 당기법인세자산 (Current income tax assets)	44,342
XI. 이연법인세자산 (Deferred income tax assets)	68,769
XII. 매각예정자산 (Assets held for sale)	203,230
XIII. 기타자산 (Other assets)	10,356,010
자산총계 (Total assets)	447,815,535
부 채 (Liabilities)	
I. 당기손익-공정가치측정 금융부채 (Financial liabilities at fair value through profit or loss)	99,416

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주식회사 국민은행과 그 종속기업
KB Kookmin Bank & Subsidiaries

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
II. 파생금융부채 (Derivative financial liabilities)	2,600,076
III. 예수부채 (Deposits)	332,842,651
IV. 차입부채 (Debts)	28,248,716
V. 사채 (Debentures)	26,103,685
VI. 충당부채 (Provisions)	397,284
VII. 순확정급여부채 (Defined benefit liabilities)	205,586
VIII. 당기법인세부채 (Current income tax liabilities)	17,556
IX. 이연법인세부채 (Deferred income tax liabilities)	513,056
X. 기타부채 (Other liabilities)	26,613,313
부채 총계 (Total liabilities)	417,641,339
자 본 (Equity)	
I. 지배기업 주주지분 (Equity attributable to shareholders of the parent entity)	29,897,305
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)	675,901

연결재무상태표

(Consolidated Statements of Financial Position)

2021년 3월 31일 현재

(As of March 31, 2021)

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

과목명(Description)	금액(Amount)
5. 이익잉여금 (Retained earnings)	21,816,503
Ⅱ. 비지배지분 (Non-controlling interest equity)	276,891
자본총계 (Total equity)	30,174,196
부채와 자본총계 (Total liabilities and equity)	447,815,535

연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2021년 1월 1일부터 2021년 3월 31일까지

(January 1, 2021 ~ March 31, 2021)

주식회사 국민은행과 그 종속기업
KB Kookmin Bank & Subsidiaries

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
I. 순이자이익 (Net interest income)	1,809,001
이자수익 (Interest income)	2,543,605
1. 기타포괄손익-공정가치측정 및 상각후원가 측정 금융상품 이자수익 (Interest income from financial instruments at fair value through other comprehensive income and amortized cost)	2,505,686
2. 당기손익-공정가치측정 금융상품 이자수익 (Interest income from financial instruments at fair value through profit or loss)	37,919
이자비용 (Interest Expense)	(734,604)
II. 순수수수료이익 (Net fee and commission income)	316,954
수수료수익 (Fee and commission income)	404,605
수수료비용 (Fee and commission expense)	(87,651)
III. 당기손익-공정가치측정 금융상품 순손익 (Net gains/(losses) on financial instruments at fair value through profit or loss)	128,326
IV. 기타영업손익 (Net other operating income(expenses))	(221,601)
V. 일반관리비 (General and administrative expenses)	(1,024,640)
VI. 신용손실충당금 반영전 영업이익 (Operating profit before provision for credit losses)	1,008,040
VII. 신용손실충당금전입액 (Provision for credit losses)	(56,595)
VIII. 영업이익 (Net operating profit)	951,445
IX. 영업외손익 (Non-operating profit(loss))	19,882
관계기업투자손익 (Share of profit(loss) of associates)	37,202

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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))	(17,320)
X. 법인세비용차감전순이익 (Profit before income tax)	971,327
XI. 법인세비용 (Income tax expense)	(280,698)
XII. 당기순이익 (Profit for the period)	690,629
XIII. 법인세비용차감후기타포괄손익 (Other comprehensive income(loss) for the period, net of tax)	5,264
당기손익으로 재분류되지 않는 포괄손익 (Items that will not be reclassified to profit or loss)	25,976
1. 순확정급여부채의 재측정요소 (Actuarial gains(losses) on post defined benefit pension plans)	(2,474)
2. 기타포괄손익 - 공정가치 측정 금융상품 관련 손익 (Revaluation gains/(losses) on equity instruments at fair value through other comprehensive income)	28,450
후속적으로 당기손익으로 재분류될 수 있는 포괄손익 (Items that may be reclassified subsequently to profit or loss)	(20,712)
1. 외환차이 (Exchange differences on translating foreign operations)	87,546
2. 기타포괄손익-공정가치측정금융상품관련손익 (Net gains/(losses) on financial instruments at fair value through other comprehensive income)	(80,550)
3. 관계기업 기타포괄손익에 대한 지분 (Share of other comprehensive income of associates)	339
4. 해외사업장순투자위험회피수단의 손익 (Gains(losses) on hedging instruments of a net investment in a foreign operation)	(30,424)
5. 현금흐름위험회피 수단의 손익 (Cash flow hedges)	2,377
XIV. 당기총포괄이익 (Total comprehensive income attributable to:)	695,893
당기순이익의 귀속 (Profit attributable to:)	690,629

연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2021년 1월 1일부터 2021년 3월 31일까지

(January 1, 2021 ~ March 31, 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)	688,555
2. 비지배지분순이익 (Non-controlling interests)	2,074
당기총포괄이익의 귀속 (Total comprehensive income attributable to:)	695,893
1. 지배기업주주지분총포괄이익 (Shareholders of the parent entity)	684,180
2. 비지배지분총포괄이익 (Non-controlling interest)	11,713

재무상태표

(Separate Statements of Financial Position)

2021년 3월 31일 현재

(As of March 31, 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)	21,667,137
II. 당기손익-공정가치측정 금융자산 (Financial assets at fair value through profit or loss)	13,636,795
III. 파생금융자산 (Derivative financial assets)	2,946,085
IV. 상각후원가측정 대출채권 (Loans at amortized cost)	322,580,320
V. 투자금융자산 (Financial investments)	53,982,292
VI. 관계기업 투자 (Investments in associates)	2,112,116
VII. 유형자산 (Property and equipment)	3,675,258
VIII. 투자부동산 (Investment property)	92,165
IX. 무형자산 (Intangible assets)	432,303
X. 당기법인세자산 (Current income tax assets)	40,667
XI. 이연법인세자산 (Deferred income tax assets)	-
XII. 매각예정자산 (Assets held for sale)	12,397
XIII. 기타자산 (Other assets)	10,062,837
자산총계 (Total assets)	431,240,372
부 채 (Liabilities)	
I. 당기손익-공정가치측정 금융부채 (Financial liabilities at fair value through profit or loss)	99,416

재무상태표

(Separate Statements of Financial Position)

2021년 3월 31일 현재

(As of March 31, 2021)

주식회사 국민은행
KB Kookmin Bank

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
II. 파생금융부채 (Derivative financial liabilities)	2,631,397
III. 예수부채 (Deposits)	321,528,535
IV. 차입부채 (Debts)	26,422,768
V. 사채 (Debentures)	24,010,893
VI. 충당부채 (Provisions)	392,852
VII. 순확정급여부채 (Defined benefit liabilities)	189,934
VIII. 당기법인세부채 (Current income tax liabilities)	5,675
IX. 이연법인세부채 (Deferred income tax liabilities)	478,796
X. 기타부채 (Other liabilities)	25,297,738
부채 총계 (Total liabilities)	401,058,004
자 본 (Equity)	
I. 지배기업 주주지분 (Equity attributable to shareholders of the parent entity)	30,182,368
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)	724,781
5. 이익잉여금 (Retained earnings)	21,641,137

재무상태표

(Separate Statements of Financial Position)

2021년 3월 31일 현재

(As of March 31, 2021)

주식회사 국민은행
KB Kookmin Bank

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
Ⅱ. 비지배지분 (Non-controlling interest equity)	-
자본총계 (Total equity)	30,182,368
부채와 자본총계 (Total liabilities and equity)	431,240,372

손익계산서

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(January 1, 2021 ~ March 31, 2021)

주식회사 국민은행
KB Kookmin Bank

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
I. 순이자이익 (Net interest income)	1,687,873
이자수익 (Interest income)	2,262,901
1. 기타포괄손익-공정가치측정 및 상각후원가 측정 금융상품 이자수익 (Interest income from financial instruments at fair value through other comprehensive income and amortized cost)	2,246,707
2. 당기손익-공정가치측정 금융상품 이자수익 (Interest income from financial instruments at fair value through profit or loss)	16,194
이자비용 (Interest Expense)	(575,028)
II. 순수수수료이익 (Net fee and commission income)	316,606
수수료수익 (Fee and commission income)	400,812
수수료비용 (Fee and commission expense)	(84,206)
III. 당기손익-공정가치측정 금융상품 순손익 (Net gains/(losses) on financial instruments at fair value through profit or loss)	98,337
IV. 기타영업손익 (Net other operating income(expenses))	(197,842)
V. 일반관리비 (General and administrative expenses)	(929,074)
VI. 신용손실충당금 반영전 영업이익 (Operating profit before provision for credit losses)	975,900
VII. 신용손실충당금전입액 (Provision for credit losses)	(53,827)
VIII. 영업이익 (Net operating profit)	922,073
IX. 영업외손익 (Non-operating profit(loss))	49,634
관계기업투자손익 (Share of profit(loss) of associates)	58,661

손익계산서

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(January 1, 2021 ~ March 31, 2021)

주식회사 국민은행
KB Kookmin Bank

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
기타영업외손익 (Net other non-operating income(expense))	(9,027)
X. 법인세비용차감전순이익 (Profit before income tax)	971,707
XI. 법인세비용 (Income tax expense)	(263,914)
XII. 당기순이익 (Profit for the period)	707,793
XIII. 법인세비용차감후기타포괄손익 (Other comprehensive income(loss) for the period, net of tax)	(55,465)
당기손익으로 재분류되지 않는 포괄손익 (Items that will not be reclassified to profit or loss)	26,322
1. 순확정급여부채의 재측정요소 (Actuarial gains(losses) on post defined benefit pension plans)	(2,128)
2. 기타포괄손익 - 공정가치 측정 금융상품 관련 손익 (Revaluation gains/(losses) on equity instruments at fair value through other comprehensive income)	28,450
후속적으로 당기손익으로 재분류될 수 있는 포괄손익 (Items that may be reclassified subsequently to profit or loss)	(81,787)
1. 외환차이 (Exchange differences on translating foreign operations)	1,113
2. 기타포괄손익-공정가치측정금융상품관련손익 (Net gains/(losses) on financial instruments at fair value through other comprehensive income)	(85,277)
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)	2,377
XIV. 당기총포괄이익 (Total comprehensive income attributable to:)	652,328
당기순이익의 귀속 (Profit attributable to:)	707,793

손익계산서

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2021년 1월 1일부터 2021년 3월 31일까지

(January 1, 2021 ~ March 31, 2021)

주식회사 국민은행
KB Kookmin Bank

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
1. 지배기업주주지분순이익 (Shareholders of the parent entity)	707,793
2. 비지배지분순이익 (Non-controlling interests)	-
당기총포괄이익의 귀속 (Total comprehensive income attributable to:)	652,328
1. 지배기업주주지분총포괄이익 (Shareholders of the parent entity)	652,328
2. 비지배지분총포괄이익 (Non-controlling interest)	-

대차대조표(신탁계정)

Balance Sheet (Trust accounts)

2021년 3월 31일 현재

(As of March 31, 2021)

(단위: 백만원)

(in million won)

과목명(Description)	금액(Amount)
자 산 (Assets)	
I. 현금 및 예치금 (Cash and due from financial institutions)	24,861,578
1. 원화예치금 (Due from banks in won)	24,861,578
II. 유가증권 (Securities)	24,039,706
1. 주식 (Stock)	3,611,171
2. 국채 (Government bonds)	472,622
3. 금융채 (Finance debentures)	1,910,337
4. 지방채 (Local government bonds)	43,649
5. 사채 (Corporate bonds)	3,984,672
6. 외화유가증권 (Securities in foreign currency)	108,286
7. 매입어음 (Bills bought)	1,039,827
8. 기타유가증권 (Other securities)	12,869,142
III. 대출금 (Loans & discounts)	185,059
1. 부동산저당대출 (Loans on real estate collateral)	-
2. 채권담보대출 (Loans on receivables collateral)	16,549
3. 수익권담보대출 (Loans on trust benefit collateral)	168,510
IV. 콜론 (Call loans)	-

대차대조표(신탁계정)

Balance Sheet (Trust accounts)

2021년 3월 31일 현재

(As of March 31, 2021)

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
V. 환매조건부채권 (Bonds purchased under resale agreements)	5,609,600
VI. 금전채권 (Money receivables)	4,353,534
VII. 수탁부동산 (Movables & real estate)	354,423
VIII. 기타자산 (Others)	337,152
1. 가지급금 (Suspense receivables)	2
2. 미수수익 (Accrued revenues receivable)	261,995
3. 미수금 (Accounts receivable)	62,857
4. 선급비용 (Prepaid expenses)	151
5. 선급금 (Prepaid payments)	12,147
6. 기타잡자산 (Prepaid expenses)	-
IX. 고유계정대 (Lendings to banking account)	2,599,937
X. 채권평가충당금(-) (Allowance for valuation of receivables(-))	(92)
자산총계 (Total assets)	62,340,897
부 채 (Liabilities)	
I. 금전신탁 (Money in trust)	56,185,032
1. 불특정금전신탁합동운용 (Unspecified money trust)	67
2. 적립식목적신탁합동운용 (Reserving objective trust(performance))	9,352

대차대조표(신탁계정)

Balance Sheet (Trust accounts)

2021년 3월 31일 현재

(As of March 31, 2021)

(단위: 백만원)

(in million won)

과목명(Description)	금액(Amount)
3. 가계금전신탁합동운용 (Household money trust)	10,056
4. 개발신탁합동운용 (Development Money Trust)	36
5. 노후생활연금신탁합동운용 (Money trust for old age living pension)	1,351
6. 기업금전신탁합동운용 (Business money trust)	1,274
7. 국민주신탁합동운용 (National stock trust)	2,131
8. 개인연금신탁합동운용 (Personal pension trust)	1,786,267
9. 가계장기신탁합동운용 (Long term house trust)	8,091
10. 근로자우대신탁합동운용 (Workers preferential trust)	1,289
11. 신종적립신탁합동운용 (New reserving trust)	5,667
12. 퇴직신탁운용 (Retirement trust)	8,052
13. 특정금전신탁 (Specified money trust)	22,588,143
14. 단위금전신탁합동운용 (Unit type money trust)	-
15. 추가금전신탁 (Open type money trust)	1,644
16. 신개인연금신탁합동운용 (New personal pension trust)	67,926
17. 신노후생활연금신탁합동운용 (New pension trust)	2,398
18. 신근로자우대신탁합동운용 (New workers preferential trust)	5
19. 연금신탁합동운용 (Pension trust)	2,025,124

대차대조표(신탁계정)

Balance Sheet (Trust accounts)

2021년 3월 31일 현재

(As of March 31, 2021)

(단위: 백만원)

(in million won)

과목명(Description)	금액(Amount)
20. 퇴직연금신탁 (Trust of retirement pension plan)	26,885,730
21. 개인종합자산신탁 (Individual savings account)	2,780,429
Ⅱ. 재산신탁 (Property in trust)	4,742,966
1. 유가증권의신탁 (Securities in trust)	80,571
2. 금전채권의신탁 (Money receivables in trust)	4,307,971
3. 부동산의신탁 (Real estate in trust)	354,424
Ⅲ. 공익신탁 (Public in trust)	-
Ⅳ. 기타부채 (Other borrowings)	1,295,364
1. 미지급금 (Accounts payable)	70,976
2. 선수수익 (Income in advance)	1,156
3. 미지급신탁보수 (Accrued payable trust fees)	72,145
4. 미지급신탁이익 (Accrued payable trust profit)	1,124,453
5. 미지급비용 (Accrued payable expenses)	26,634
Ⅴ. 특별유보금 (Special reserves)	117,535
부채 총계 (Total liabilities)	62,340,897

손익계산서(신탁계정)

Income Statement(Trust accounts)
2021년 1월 1일부터 2021년 3월 31일까지
(January 1, 2021 ~ March 31, 2021)

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
수 익 (Revenues)	
I. 예치금이자 (Interest on due from banks)	84,649
II. 유가증권이자 (Interest on securities)	276,488
국채이자 (Interest on government bonds)	1,623
금융채이자 (Interest on finance debentures)	7,504
지방채이자 (Interest on local government bonds)	133
사채이자 (Interest on corporate bonds)	19,817
배당금수익 (Dividend income)	27,908
외화유가증권이자 (Interest on securities in foreign currency)	4,144
매입어음이자 (Interest on bills bought)	2,039
기타유가증권이자 (Interest on others securities)	213,320
III. 대출금이자 (Interest on loans & discounts)	1,612
부동산저당대출이자 (Interest on real estate collateral loans)	-
채권담보대출이자 (Interest on receivables collateral loans)	134
수익권담보대출이자 (Interest on trust benefit collateral loans)	1,478
IV. 콜론이자 (Interest on call loans)	-
V. 환매조건부채권이자 (Interest on bonds under resale agreements)	13,679

손익계산서(신탁계정)

Income Statement(Trust accounts)
2021년 1월 1일부터 2021년 3월 31일까지
(January 1, 2021 ~ March 31, 2021)

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
VI. 금전채권이자 (Interest on money receivables)	124
VII. 파생상품관련익 (Revenues on derivatives)	-
VIII. 유가증권관련수익 (Revenues on securities)	219,048
유가증권매매익 (Gain on sales of securities)	210,061
유가증권상환익 (Gain on redemption of securities)	2,180
유가증권평가익 (Gain on valuation of securities)	6,807
VIII. 외화환차익 (Gain on foreign currency)	-
IX. 외화자산부채평가익 (Gain on valuation of assets and liabilities denominated in foreign currency)	16,948
X. 수입수수료 (Commissions received)	-
XI. 기타수익 (Other revenues)	117,255
XII. 고유계정대이자 (Interest on loans to banking account)	2,852
XIII. 특별유보금환입 (Transfer from special provision)	580
XIV. 채권평가충당금환입 (Transfer from allowance for valuation of receivables)	112
신탁이익계 (Total revenues)	733,347
비 용 (Expenses)	
I. 금전신탁이익 (Gain on money trust)	475,577
불특정금전신탁이익 (Gain on unspecified money trust)	-

손익계산서(신탁계정)

Income Statement(Trust accounts)
2021년 1월 1일부터 2021년 3월 31일까지
(January 1, 2021 ~ March 31, 2021)

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
적립식목적신탁실적이익 (Gain on installment money trust(performance))	38
가계금전신탁이익 (Gain on household money trust)	22
개발신탁이익 (Gain on development trust)	-
노후생활연금신탁이익 (Gain on money trust for old age living pension)	2
기업금전신탁이익 (Gain on corporate money trust)	2
국민주신탁이익 (Gain on national stock trust)	25
개인연금신탁이익 (Gain on money trust for individual pension)	11,051
가계장기신탁이익 (Gain on household long-term money trust)	21
근로자우대신탁이익 (Gain on money trust for employee)	3
신종적립신탁이익 (Gain on new installment money trust)	11
퇴직신탁이익 (Gain on retirement trust)	15
특정금전신탁이익 (Gain on specified money trust)	323,470
추가금전신탁이익 (Gain on open type money trust)	21
신개인연금신탁이익 (Gain on new money trust for individual pension)	106
신노후생활연금신탁이익 (Gain on new money trust for old age living pension)	3
신근로자우대신탁이익 (Gain on money trust for employee)	-
연금신탁이익 (Gain on pension trust)	6,592

손익계산서(신탁계정)

Income Statement(Trust accounts)
2021년 1월 1일부터 2021년 3월 31일까지
(January 1, 2021 ~ March 31, 2021)

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
퇴직연금신탁이익 (Gain on trust of retirement pension plan)	118,853
개인종합자산신탁이익 (Individual savings account)	15,342
II. 재산신탁이익 (Gain on property trust)	27,578
유가증권의신탁이익 (Gain on securities trust)	27,567
금전채권의신탁이익 (Gain on money receivables trust)	11
III. 기타지급이자 (Other interest paid)	-
IV. 지급수수료 (Commissions paid)	10,475
V. 파생상품관련손 (Loss on derivatives)	-
VI. 외화환차손 (Loss on foreign exchange)	55,605
VII. 외화자산부채평가손 (Loss on valuation of assets and liabilities denominated in foreign currency)	16,924
VIII. 유가증권관련비용 (Expenses on securities)	45,681
유가증권매매손 (Loss on sales of securities)	29,414
유가증권상환손 (Loss on redemption of securities)	11,262
유가증권평가손 (Loss on valuation of securities)	5,005
IX. 기금출연료 (Contribution to fund)	1,686
신용보증기금출연료 (Contribution to credit guarantee fund)	1
신탁보험료 (Insurance fees on deposits)	1,685

손익계산서(신탁계정)

Income Statement(Trust accounts)
2021년 1월 1일부터 2021년 3월 31일까지
(January 1, 2021 ~ March 31, 2021)

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
X. 세금과공과 (Taxes)	166
XI. 신탁보수 (Trust fees & commissions)	96,987
XII. 기타비용 (Other expenses)	1,869
XIII. 특별유보금전입 (Provision for special provision)	795
XIV. 채권평가충당금전입 (Provision for allowance for valuation of receivables)	4
신탁손실계 (Total expenses)	733,347

연결재무상태표

(Consolidated Statements of Financial Position)

2021년 3월 31일 현재
(As of March 31, 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)	3,968,445
II. 당기손익-공정가치측정 금융자산 (Financial assets at fair value through profit or loss)	31,996,529
III. 파생금융자산 (Derivative financial assets)	877,503
IV. 기타포괄손익-공정가치측정유가증권 (Fair value through other comprehensive income)	4,154,952
V. 종속기업및관계기업투자 (Investments in associates, subsidiaries and joint ventures)	303,019
VI. 상각후원가측정 대출채권 (Loans at amortized cost)	6,478,321
VII. 유형자산 (Property and equipment)	223,435
VIII. 투자부동산 (Investment property)	1,193,278
IX. 무형자산 (Intangible assets)	162,799
X. 당기법인세자산 (Current tax assets)	4,792
XI. 기타금융자산 (Other financial assets)	7,281,907
XII. 기타자산 (Other non-financial assets)	43,256
자산총계 (Total assets)	56,688,236
부 채 (Liabilities)	
I. 예수부채 (Deposits received)	7,303,399
II. 당기손익-공정가치측정 금융부채 (Financial liabilities at fair value through profit or loss)	12,663,189

연결재무상태표

(Consolidated Statements of Financial Position)

2021년 3월 31일 현재
(As of March 31, 2021)

KB증권 주식회사와 그 종속기업
KB Securities and subsidiaries

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
Ⅲ. 파생금융부채 (Derivative financial liabilities)	698,476
Ⅳ. 차입부채 (Borrowings)	23,599,260
Ⅴ. 당기법인세부채 (Current tax liabilities)	2,841
Ⅵ. 순확정급여부채 (Net defined benefit liabilities)	42,798
Ⅶ. 이연법인세부채 (Deferred tax liabilities)	36,302
Ⅷ. 충당부채 (Provisions)	72,894
Ⅸ. 기타금융부채 (Other financial liabilities)	6,756,993
Ⅹ. 기타부채 (Other non-financial liabilities)	404,371
부채 총계 (Total liabilities)	51,580,523
자 본 (Equity)	
Ⅰ. 지배기업 주주지분 (Controlling interests)	5,107,383
1. 자본금 (Stockholder's equity)	1,493,102
2. 기타불입자본 (Other paid-in capital)	1,478,717
3. 이익잉여금 (Retained earnings)	1,939,982
4. 기타자본구성요소 (Elements of other shareholders' equity)	195,582
Ⅱ. 비지배지분 (Non-controlling interests)	330
자본총계 (Total equity)	5,107,713
부채와 자본총계 (Total liabilities and equity)	56,688,236

연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2021년 1월 1일부터 2021년 3월 31일까지

(January 1, 2021 ~ March 31, 2021)

KB증권 주식회사와 그 종속기업

(단위: 백만원)

KB Securities and subsidiaries

(in million won)

과목명(Description)	금액(Amount)
I. 영업수익 (Operating income)	2,965,343
수수료수익 (Commissions received)	321,604
금융상품평가 및 처분이익 (Gain on valuation(sales) of financial assets)	2,114,439
이자수익 (Interest income)	196,679
상각후원가측정금융자산평가및처분이익 (Gain on valuation(disposal) of loans)	768
외환거래이익 (Gain on foreign transactions)	280,744
기타영업수익 (Others)	51,109
II. 영업비용 (Operating expenses)	2,675,679
수수료비용 (Commissions expense)	38,523
금융상품평가 및 처분손실 (Loss on valuation(sales) of financial assets)	2,102,992
이자비용 (Interest expense)	62,102
상각후원가측정금융자산평가및처분손실 (Loss on valuation(disposal) of loans)	1,578
외환거래손실 (Loss on foreign transactions)	232,830
판매비와 관리비 (General and administrative expenses)	220,980
기타영업비용 (Others)	16,674
III. 영업이익(손실) (Operating profit(loss))	289,664
IV. 영업외수익 (Non-operating income)	9,481

연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2021년 1월 1일부터 2021년 3월 31일까지

(January 1, 2021 ~ March 31, 2021)

KB증권 주식회사와 그 종속기업
KB Securities and subsidiaries

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
V. 영업외비용 (Non-operating expenses)	2,375
VI. 법인세비용차감전순이익(손실) (Net income(loss) before income tax from continuing operations)	296,770
VII. 법인세비용(수익) (Income tax expense(income) from continuing operations)	74,290
VIII. 당기순이익(손실) (Net income(loss))	222,480
1. 지배기업주주지분순이익 (Shareholders of the parent entity)	222,473
2. 비지배지분순이익 (Non-controlling interest)	7
IX. 기타포괄손익 (Other comprehensive gain(loss))	17,213
X. 당기총포괄이익(손실) (Consolidated net comprehensive income(loss))	239,693
1. 지배기업주주지분총포괄이익 (Shareholders of the parent entity)	239,673
2. 비지배지분총포괄이익 (Non-controlling interest)	20

연결재무상태표

(Consolidated Statements of Financial Position)

2021년 3월 31일 현재

(As of March 31, 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)	318,750
II. 금융자산 (Financial assets)	30,535,076
1. 당기손익공정가치측정금융자산 (Financial assets at fair value through profit or loss)	7,536,075
2. 기타포괄손익공정가치측정금융자산 (Financial assets at fair value through other comprehensive income)	5,878,076
3. 상각후원가측정금융자산 (Financial assets at amortised cost)	8,660,969
4. 상각후원가측정대출채권 (Loans)	7,753,414
5. 상각후원가측정기타수취채권 (Other receivables)	706,542
III. 관계기업투자주식 (Investments in associates)	1,355
IV. 위험회피목적파생상품자산 (Derivative assets to hedge)	47,652
V. 재보험자산 (Reinsurance assets)	1,244,950
VI. 투자부동산 (Investment property)	249,908
VII. 유형자산 (Property and equipment)	769,001
VIII. 무형자산 (Intangible assets)	67,206
IX. 당기법인세자산 (Current tax assets)	5,457
X. 이연법인세자산 (Deferred tax assets)	3,075
XI. 신계약비 (Deferred acquisition costs)	1,308,016

연결재무상태표

(Consolidated Statements of Financial Position)

2021년 3월 31일 현재

(As of March 31, 2021)

KB손해보험주식회사와 그 종속회사
KB Insurance and subsidiaries

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
XII. 기타자산 (Other assets)	79,976
VIII. 특별계정자산 (Separate account assets)	3,531,619
자산총계 (Total assets)	38,162,042
부 채 (Liabilities)	
I. 보험계약부채 (Insurance liabilities)	30,423,882
II. 금융부채 (Financial liabilities)	692,430
1. 당기손익인식금융부채 (Financial liabilities at fair value through profit or loss)	3,297
2. 차입부채 (Debts)	20,705
3. 기타금융부채 (Other financial liabilities)	668,429
III. 위험회피목적파생상품부채 (Derivative liabilities to hedge)	52,102
IV. 총당부채 (Provisions)	26,000
V. 확정급여채무 (Net defined benefit liabilities)	15,113
VI. 당기법인세부채 (Current tax liabilities)	40
VII. 이연법인세부채 (Deferred tax liabilities)	270,170
VIII. 기타부채 (Other liabilities)	94,203
IX. 특별계정부채 (Separate account liabilities)	3,555,861
부채 총계 (Total liabilities)	35,129,800

연결재무상태표

(Consolidated Statements of Financial Position)

2021년 3월 31일 현재

(As of March 31, 2021)

KB손해보험주식회사와 그 종속회사

(단위: 백만원)

KB Insurance and subsidiaries

(in million won)

과목명(Description)	금액(Amount)
자 본 (Equity)	
I. 지배기업소유지분 (Equity attributable to shareholders of the Parent Company)	3,027,718
1. 자본금 (Capital stock)	33,250
2. 자본잉여금 (Capital surplus)	348,454
3. 자본조정 (Capital adjustments)	(9)
4. 기타포괄손익누계액 (Accumulated other comprehensive income)	(23,630)
5. 이익잉여금 (Retained earnings)	2,669,653
II. 비지배지분 (Non-controlling interests)	4,523
자본총계 (Total equity)	3,032,242
부채와 자본총계 (Total liabilities and equity)	38,162,042

연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2021년 1월 1일부터 2021년 3월 31일까지

(January 1, 2021 ~ March 31, 2021)

KB손해보험주식회사와 그 종속회사

(단위: 백만원)

KB Insurance and subsidiaries

(in million won)

과목명(Description)	금액(Amount)
I. 영업수익 (Operating revenue)	3,556,150
보험료수익 (Premium income)	2,872,838
재보험금수익 (Reinsurance income)	204,598
구상이익 (Gain from reimbursement)	4,903
수입경비 (Recovered expenses)	21,520
이자수익 (Interest income)	163,849
배당수익 (Dividend income)	3,195
유가증권 평가 및 처분이익 (Gain on valuation and disposal of securities)	10,064
대여금 및 수취채권 평가 및 처분이익 (Gain on valuation and disposal of loans and other receivables)	1,356
파생상품관련이익 (Gain on valuation and disposal of derivatives)	9,001
종속기업투자주식관련이익 (Gain on valuation and disposal of Investments in subsidiaries)	174
외화거래이익 (Foreign currency transaction gain)	128,612
재보험자산변동 (Gain on changes of reinsurance assets)	42,631
기타수익 (Other income)	73,844
특별계정수익 (Separate account income)	19,564
II. 영업비용 (Operating expenses)	3,472,166
보험계약부채전입액 (Change in insurance liabilities)	457,284

연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2021년 1월 1일부터 2021년 3월 31일까지

(January 1, 2021 ~ March 31, 2021)

KB손해보험주식회사와 그 종속회사

(단위: 백만원)

KB Insurance and subsidiaries

(in million won)

과목명(Description)	금액(Amount)
보험금비용 (Insurance claims paid)	1,280,525
환급금 및 배당금비용 (Refund of surrender value and dividend expenses)	620,299
재보험료비용 (Reinsurance expenses)	288,373
구상손실 (Loss from reimbursement)	-
손해조사비 (Claim survey expenses paid)	67,597
신계약비상각비 (Amortization of deferred acquisition costs)	237,536
사업비 (Insurance operating expenses)	305,162
이자비용 (Interest expense)	463
유가증권 평가 및 처분손실 (Loss on valuation and disposal of securities)	12,177
대여금 및 수취채권 평가 및 처분손실 (Loss on valuation and disposal of loans and other receivables)	1,155
파생상품관련손실 (Loss on valuation and disposal of derivatives)	122,233
종속기업투자주식관련손실 (Loss on investments on subsidiaries and associates)	-
외화거래손실 (Foreign currency transaction loss)	17,439
재보험자산변동 (Loss on changes of reinsurance assets)	-
재산관리비 (Administrative expenses for assets)	16,052
부동산관리비 (Administrative expenses for real estate)	4,745
기타비용 (Other expenses)	21,561

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(January 1, 2021 ~ March 31, 2021)

KB손해보험주식회사와 그 종속회사

(단위: 백만원)

KB Insurance and subsidiaries

(in million won)

과목명(Description)	금액(Amount)
특별계정비용 (Separate account expenses)	19,564
III. 영업이익(손실) (Operating income)	83,984
IV. 영업외이익 (Non-operating income (expense))	128
영업외수익 (Non-operating income)	853
영업외비용 (Non-operating expenses)	725
V. 법인세비용차감전계속영업순이익 (Profit before income tax from continuing operations)	84,111
VI. 계속영업법인세비용 (Income tax expense from continuing operations)	22,731
VII. 계속영업당기순이익 (Profit for the period from continuing operations)	61,380
VIII. 중단사업손익 (Profit for the period from discontinued operations)	-
IX. 당기순이익 (Profit for the period)	61,380
X. 기타포괄손익 (Other comprehensive income (loss))	(229,199)
후속적으로 당기손익으로 재분류되지 않는 포괄손익 (Items that will not be reclassified subsequently to profit or loss)	(416)
1. 확정급여채무 재측정요소 (Remeasurements of defined benefit plans)	(330)
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)	(86)
후속적으로 당기손익으로 재분류되는 포괄손익 (Items that may be subsequently reclassified to profit or loss)	(228,783)
1. 기타포괄손익-공정가치측정금융상품관련손익 (Unrealized net change in fair value of financial assets at fair value through other comprehensive income)	(214,054)

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(January 1, 2021 ~ March 31, 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)	(6,375)
3. 현금흐름위험회피파생상품평가손익 (Effective portion of changes in fair value of cash flow hedges)	2,124
4. 관계기업기타포괄손익 (Unrealized net change in other comprehensive income of associate)	8
5. 해외사업환산손익 (Foreign currency translation differences for foreign operations)	5,992
6. 특별계정기타포괄손익 (Other comprehensive income arising from separate account)	(16,478)
X. 당기총포괄손익 (Total comprehensive income for the period)	(167,819)
당기순이익의귀속 (Profit for the period attributable to :)	61,380
1. 지배기업소유지분순이익 (Shareholders of the Parent Company)	61,356
2. 비지배지분순이익 (Non-controlling interests)	25
총포괄손익의귀속 (Total comprehensive income for the year attributable to)	(167,819)
1. 지배기업소유지분총포괄손익 (Shareholders of the Parent Company)	(167,895)
2. 비지배지분총포괄손익 (Non-controlling interests)	76

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(Consolidated Statements of Financial Position)

2021년 3월 31일 현재

(As of March 31, 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)	290,473
II. 당기손익-공정가치측정 금융자산 (Financial assets at fair value through profit or loss)	443,231
III. 파생금융자산 (Derivative financial assets)	5,717
IV. 상각후원가측정 대출채권 (Loans at amortized cost)	23,248,795
V. 투자금융자산 (Financial investments)	61,938
VI. 관계기업투자 (Investments in associates)	5,612
VII. 유형자산 (Property and equipment)	157,989
VIII. 무형자산 (Intangible assets)	234,241
IX. 이연법인세자산 (Deferred income tax assets)	141,148
X. 기타자산 (Other assets)	517,567
자산총계 (Total assets)	25,106,711
부 채 (Liabilities)	
I. 차입부채 (Debts)	1,954,580
II. 파생금융부채 (Derivative financial liabilities)	59,559
III. 사채 (Debentures)	15,924,780
IV. 충당부채 (Provisions)	175,251

연결재무상태표

(Consolidated Statements of Financial Position)

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(As of March 31, 2021)

주식회사 KB국민카드와 그 종속기업
KB Kookmin Card and subsidiaries

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
V. 순확정급여부채 (Net defined benefit liabilities)	11,411
VI. 기타부채 (Other liabilities)	2,722,404
부채 총계 (Total liabilities)	20,847,985
자 본 (Equity)	
I. 지배기업 주주지분 (Equity attributable to shareholders of the parent company)	4,223,530
1. 자본금 (Share capital)	460,000
2. 자본잉여금 (Capital surplus)	1,976,987
3. 기타포괄손익누계액 (Accumulated other comprehensive income)	8,829
4. 이익잉여금 (Retained earnings)	1,777,714
II. 비지배지분 (Non-controlling interests)	35,196
자본총계 (Total equity)	4,258,726
부채와 자본총계 (Total liabilities and equity)	25,106,711

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(January 1, 2021 ~ March 31, 2021)

주식회사 KB국민카드와 그 종속기업
KB Kookmin Card and subsidiaries

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
I. 순이자이익 (Net interest income)	339,659
이자수익 (Interest income)	431,139
이자비용 (Interest expense)	(91,480)
II. 순수수수료이익 (Net fee and commission income)	149,861
수수료수익 (Fee and commission income)	406,148
수수료비용 (Fee and commission expense)	(256,287)
III. 당기손익-공정가치측정 금융상품 순손익 (Net gains/(losses) on financial instruments at fair value through profit or loss)	(192)
IV. 기타영업손익 (Net other operating income(expenses))	(80,976)
V. 일반관리비 (General and administrative expenses)	(142,414)
VI. 신용손실충당금전입액 (Provision for credit losses)	(78,936)
VII. 영업이익 (Net operating profit)	187,002
VIII. 영업외손익 (Non-operating profit(loss))	(1,126)
관계기업투자손익 (Share of profit(loss) of associates)	364
기타영업외손익 (Net other non-operating income(expense))	(1,490)
IX. 법인세비용차감전순이익 (Profit before income tax)	185,876
X. 법인세비용 (Income tax expense)	(43,525)
XI. 당기순이익 (Profit for the period)	142,351

연결포괄손익계산서

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2021년 1월 1일부터 2021년 3월 31일까지

(January 1, 2021 ~ March 31, 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)	5,702
후속적으로 당기손익으로 재분류되지 않는 포괄손익 (Items that will not be reclassified to profit or loss)	(2,393)
1. 순확정급여부채의 재측정요소 (Actuarial gains(losses) on post defined benefit pension plans)	(1,095)
2. 기타포괄손익-공정가치 측정 지분상품 관련 손익 (Revaluation gains/(losses) on equity instruments at fair value through other comprehensive income)	(1,298)
후속적으로 당기손익으로 재분류될 수 있는 포괄손익 (Items that may be reclassified subsequently to profit or loss)	8,095
1. 관계기업 기타포괄손익에 대한 지분 (Share of other comprehensive income of associates)	105
2. 현금흐름위험회피 수단의 손익 (Cash flow hedges)	6,659
3. 해외사업환산손익 (Foreign currency translation difference for foreign operations)	1,331
XIII. 당기총포괄이익 (Total comprehensive income for the period)	148,053
당기순이익의 귀속 (Profit attributable to:)	142,351
지배기업주주지분순이익 (Shareholders of the parent entity)	141,534
비지배지분순이익 (Non-controlling interests)	817
당기총포괄이익의 귀속 (Total comprehensive income attributable to:)	148,053
지배기업주주지분총포괄이익 (Shareholders of the parent entity)	147,819
비지배지분총포괄이익 (Non-controlling interest)	234

재무상태표

(Statements of Financial Position)

2021년 3월 31일 현재

(As of March 31, 2021)

푸르덴셜생명보험주식회사

(단위: 백만원)

Prudential Life Insurance

(in million won)

과목명(Description)	금액(Amount)
자 산 (Assets)	
I. 현금및현금성자산 (Cash and cash equivalents)	286,444
II. 당기손익인식금융자산 (Financial assets at fair value through profit or loss)	5,239
III. 매도가능금융자산 (Available-for-sale Financial assets)	7,666,826
IV. 만기보유금융자산 (Held-to-maturity investment)	8,367,390
V. 대출채권및수취채권 (Loans and receivables)	961,389
VI. 파생상품자산 (Derivative financial assets)	20,202
VII. 투자부동산 (Investment property)	40,025
VIII. 유형자산 (Property and equipment)	62,897
IX. 무형자산 (Intangible assets)	26,542
X. 사용권자산 (Right-of-use assets)	6,704
XI 기타자산 (Other assets)	350,658
XII. 특별계정자산 (Separate account assets)	5,230,335
자산총계 (Total assets)	23,024,651
부 채 (Liabilities)	
I. 보험부채 (Policy reserve)	14,455,024
II. 계약자지분조정 (Policy reserve adjustment)	3,115

재무상태표

(Statements of Financial Position)

2021년 3월 31일 현재

(As of March 31, 2021)

푸르덴셜생명보험주식회사

(단위: 백만원)

Prudential Life Insurance

(in million won)

과목명(Description)	금액(Amount)
Ⅲ. 파생상품부채 (Derivative financial liabilities)	3,764
Ⅳ. 기타금융부채 (Other financial liabilities)	103,520
Ⅴ. 당기법인세부채 (Current tax liabilities)	16,474
Ⅵ. 이연법인세부채 (Deferred tax liabilities)	411,945
Ⅶ. 충당부채 (Provisions)	2,415
Ⅷ. 확정급여채무 (Net defined benefit liabilities)	7,273
Ⅸ. 리스부채 (Lease liabilities)	6,506
Ⅹ. 기타부채 (Other liabilities)	64,791
Ⅺ. 특별계정부채 (Separate account liabilities)	5,257,607
부채 총계 (Total liabilities)	20,332,434
자 본 (Equity)	
Ⅰ. 지배기업주주지분 (Shareholders of the parent company)	2,692,217
1. 자본금 (Capital stock)	150,000
2. 자본조정 (Capital adjustment)	-
3. 기타포괄손익누계액 (Other comprehensive income)	376,694
4. 이익잉여금 (Retained earnings)	2,165,523
Ⅱ. 비지배지분 (Non-controlling interests)	-
자본총계 (Total equity)	2,692,217
부채와 자본총계 (Total liabilities and equity)	23,024,651

손익계산서

(Separate Statements of Comprehensive Income)
 2021년 1월 1일부터 2021년 3월 31일까지
 (January 1, 2021 ~ March 31, 2021)

푸르덴셜생명보험주식회사
 Prudential Life Insurance

(단위: 백만원)
 (in million won)

과목명(Description)	금액(Amount)
I. 영업수익 (Operating income)	603,875
보험료수익 (Premium income)	335,163
재보험수익 (Reinsurance income)	801
이자수익 (Interest income)	141,837
당기손익인식금융자산관련이익 (Gain on financial assets at fair value through profit or loss)	7
매도가능금융자산관련이익 (Gain on available-for-sale financial assets)	45,728
대출채권및기타수취채권관련이익 (Gain on loans and other receivables)	1
파생상품관련이익 (Gains on derivatives)	1,168
외환거래이익 (Foreign currency transaction gain)	33,115
배당금수익 (Dividend income)	9,686
특별계정수입수수료 (Separate account commission received)	31,076
특별계정수익 (Separate account income)	3,439
기타영업수익 (Other operation income)	1,854
II. 영업비용 (Operating expenses & claims)	482,852
책임준비금전입액 (Increase in policy reserve)	203,289
재보험자산환입액 (Loss on changes of reinsurance assets)	18
지급보험금 (Claim & surrender)	144,539

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(January 1, 2021 ~ March 31, 2021)

푸르덴셜생명보험주식회사

Prudential Life Insurance

(단위: 백만원)

(in million won)

과목명(Description)	금액(Amount)
재보험비용 (Reinsurance expenses)	1,231
사업비 (Operating expenses)	48,448
신계약비상각비 (Amortization of deferred acquisition cost)	29,390
재산관리비 (Investment administrative expenses)	3,436
이자비용 (Interest expenses)	22
매도가능금융자산관련손실 (Loss on available-for-sale financial assets)	11,894
대출채권및기타수취채권관련손실 (Loss on loans and other receivables)	5
파생상품관련손실 (Losses on derivatives)	30,850
외환거래손실 (Foreign currency transaction Loss)	1,324
특별계정지급수수료 (Separate account commission paid)	3,372
특별계정비용 (Separate account expenses)	3,439
기타영업비용 (Other operating losses)	1,595
Ⅲ. 영업이익(손실) (Operating income(Losses))	121,023
Ⅳ. 영업외수익 (Non-operating income)	50
Ⅴ. 영업외비용 (Non-operating expenses)	1,170
Ⅵ. 법인세차감전이익 (Profit before tax expense)	119,903
Ⅶ. 법인세비용 (Income tax expense)	29,121

손익계산서

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(January 1, 2021 ~ March 31, 2021)

푸르덴셜생명보험주식회사
Prudential Life Insurance

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
VIII. 당기순이익 (Net income)	90,782
IX. 기타포괄손익 (Other comprehensive income for the period)	(273,305)
당기손익으로 재분류되지 않는 항목 (Items that will not be reclassified to profit or loss)	(2)
1. 순확정급여부채의 재측정 요소 (Actuarial gains(losses) on post defined benefit pension plans)	(3)
2. 기타포괄손익에 대한 법인세효과 (Income tax relating to this item)	1
후속적으로 당기손익으로 재분류될 수 있는 항목 (Items that may be reclassified subsequently to profit or loss)	(273,303)
1. 매도가능금융자산평가이익(손실) (Gain on valuation of available-for-sales securities)	(373,673)
2. 만기보유금융자산평가이익(손실) (Loss on valuation of held-to-maturity assets)	(1,620)
3. 위험회피목적파생상품평가손익 (Gain on valuation of derivatives financial instruments for hedge accounting)	45
4. 특별계정기타포괄손익 (Other comprehensive income on separate account)	(1,722)
5. 기타포괄손익에 대한 법인세효과 (Income tax relating to this item)	103,667
X. 당기포괄이익 (Total comprehensive income for the period)	(182,523)

연결재무상태표

(Consolidated Statements of Financial Position)

2021년 3월 31일 현재

(As of March 31, 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)	42,427
II. 당기손익인식금융자산 (Financial assets at fair value through profit or loss)	189,683
III. 기타포괄손익-공정가치측정유가증권 (Fair value through other comprehensive income)	32,760
IV. 파생금융자산 (Derivative financial assets)	51
V. 대출채권 (Loans)	2,949
VI. 유형자산 (Property and equipment)	7,565
VII. 기타금융자산 (Other financial assets)	30,128
VIII. 매각예정자산 (Assets held for sale)	-
IX. 이연법인세자산 (Deferred income tax assets)	1,217
X. 기타자산 (Other assets)	5,387
자산총계 (Total assets)	312,167
부 채 (Liabilities)	
I. 예수부채 (Deposits)	23,414
II. 차입부채 (Debts)	-
III. 기타금융부채 (Other financial liabilities)	73,076
IV. 충당부채 (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)	410
VI. 파생상품부채 (Derivative liabilities)	168
VII. 기타부채 (Other liabilities)	26,431
부채 총계 (Total liabilities)	124,242
자 본 (Equity)	
I. 지배기업주주지분 (Equity attributable to shareholders of the parent company)	187,925
1. 자본금 (Share capital)	38,338
2. 자본잉여금 (Capital surplus)	246
3. 기타포괄손익누계액 (Accumulated other comprehensive income)	185
4. 이익잉여금 (Retained earnings)	149,156
II. 비지배지분 (Non-controlling interests)	-
자본총계 (Total equity)	187,925
부채와 자본총계 (Total liabilities and equity)	312,167

연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2021년 1월 1일부터 2021년 3월 31일까지

(January 1, 2021 ~ March 31, 2021)

KB자산운용주식회사와 그 종속회사

(단위: 백만원)

KB Asset Management and subsidiaries

(in million won)

과목명(Description)	금액(Amount)
I. 영업수익 (Operating income)	69,995
수수료수익 (Commissions received)	41,249
이자수익 (Interest income)	739
1. 기타포괄손익-공정가치측정 및 상각후원가 측정 금융상품 이자수익 (Interest income from financial instruments at fair value through other comprehensive income and amortized cost)	222
2. 당기손익-공정가치측정 금융상품 이자수익 (Interest income from financial instruments at fair value through profit or loss)	516
배당금수익 (Dividend income)	150
금융상품평가 및 처분이익 (Gain on valuation(sales) of financial assets)	17,080
외환거래이익 (Gain on foreign transactions)	2,465
기타영업수익 (Others)	8,312
II. 영업비용 (Operating expenses)	43,162
수수료비용 (Commissions expense)	3,211
이자비용 (Interest expense)	41
금융상품평가 및 처분손실 (Loss on valuation(sales) of financial assets)	16,484
외환거래손실 (Loss on foreign transactions)	532
판매비와관리비 (General and administrative expenses)	15,936
기타영업비용 (Others)	6,958
III. 영업이익 (Operating profit)	26,833

연결포괄손익계산서

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2021년 1월 1일부터 2021년 3월 31일까지

(January 1, 2021 ~ March 31, 2021)

KB자산운용주식회사와 그 종속회사

(단위: 백만원)

KB Asset Management and subsidiaries

(in million won)

과목명(Description)	금액(Amount)
IV. 영업외수익 (Non-operating income)	44
V. 영업외비용 (Non-operating expenses)	149
VI. 법인세비용차감전순이익 (Net income before income tax from continuing operations)	26,728
VII. 법인세비용 (Income tax expense from continuing operations)	6,844
VIII. 당기순이익 (Net income)	19,884
IX. 기타포괄손익 (Other comprehensive gain)	(38)
당기손익으로 재분류되지 않는 포괄손익 (Items that will not be reclassified subsequently to profit or loss)	
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)	-
후속적으로 당기손익으로 재분류되는 포괄손익 (Items that may be subsequently reclassified to profit or loss)	(38)
1. 매도가능금융자산평가손익 (Gain on valuation of financial assets available for sale)	(79)
2. 해외사업장환산손익 (Foreign currency translation differences for foreign operations)	41
X. 총포괄이익 (Total comprehensive income)	19,846
연결순손익의 귀속 (Profit for the period attributable to)	
1. 지배기업주주지분순이익 (Shareholders of the Parent Company)	19,884
2. 비지배지분순이익 (Non-controlling interests)	
연결총포괄손익의 귀속 (Total comprehensive income for the year attributable to)	19,846
1. 지배기업주주지분총포괄이익 (Shareholders of the Parent Company)	
2. 비지배지분총포괄이익 (Non-controlling interests)	

연결재무상태표

(Consolidated Statements of Financial Position)

2021년 3월 31일 현재

(As of March 31, 2021)

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)	411,224
II. 매도가능금융자산 (Financial assets available for sale)	101,739
III. 관계기업 및 종속기업 투자자산 (Investments in associates and joint ventures)	16,462
IV. 대여금 및 수취채권 (Loans and receivables)	8,080,111
V. 리스자산 (Lease assets)	4,199,289
VI. 유형자산 (Property and equipment)	28,355
VII. 무형자산 (Intangible assets)	52,692
VIII 기타자산 (Other assets)	34,215
IX. 순확정급여자산 (Net defined benefit assets)	1,666
자산총계 (Total assets)	12,925,752
부 채 (Liabilities)	-
I. 차입부채 (Debts)	237,479
II. 발행사채 (Debenture issued)	10,219,306
III. 파생금융부채 (Derivative Instruments Liabilities)	2,181
IV. 총당부채 (Provisions)	1,266
V. 순확정급여부채 (Net defined benefit liabilities)	-

연결재무상태표

(Consolidated Statements of Financial Position)

2021년 3월 31일 현재

(As of March 31, 2021)

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

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
VI. 당기법인세부채 (Current tax liabilities)	35,471
VII. 기타금융부채 (Other financial liabilities)	736,254
VIII. 기타부채 (Other liabilities)	124,030
IX. 이연법인세부채 (Deferred tax liabilities)	72,254
부채 총계 (Total liabilities)	11,428,241
자 본 (Equity)	-
I. 자본금 (Capital stock)	126,138
II. 신종자본증권 (Hybrid bond)	399,212
III. 자본잉여금 (Capital surplus)	165,134
IV. 기타포괄손익누계액 (Accumulated other comprehensive loss)	(11,348)
V. 이익잉여금 (Retained earnings)	806,091
VI. 비지배지분 (Non-controlling interests)	12,285
자본총계 (Total equity)	1,497,511
부채와 자본총계 (Total liabilities and equity)	12,925,752

연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2021년 1월 1일부터 2021년 3월 31일까지

(January 1, 2021 ~ March 31, 2021)

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

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
I. 영업이익 (Operating profit)	72,463
순이자이익 (Net interest income)	74,499
순수수료이익 (Net fee and commission income)	(166)
당기손익금융자산 관련손익 (Gain on financial assets at fair value through profit or loss)	1,076
순리스이익 (Net lease income)	41,302
신용손실에 대한 손상차손 (Impairment loss on credit loss)	(28,309)
일반관리비 (General and administrative expenses)	(29,242)
기타영업손익 (Other operating profit)	13,302
II. 영업외손익 (Non-operating profit(loss))	312
III. 법인세비용차감전순이익 (Profit before income tax)	72,776
IV. 법인세비용 (Income tax expense)	18,099
V. 당기순이익 (Profit for the period)	54,677
VI. 기타포괄손익 (Other comprehensive gain(loss))	(2,662)
VII. 총포괄이익 (Total comprehensive income)	52,015

재무상태표

(Statements of Financial Position)

2021년 3월 31일 현재

(As of March 31, 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)	301,356
II. 금융자산 (Financial assets)	8,433,338
III. 재보험자산 (Reinsurance assets)	1,879
IV. 신계약비 (Deferred acquisition costs)	202,505
V. 유형자산 (Property and equipment)	5,282
VI. 무형자산 (Intangible assets)	24,612
VII. 당기법인세자산 (Current tax assets)	-
VIII. 이연법인세자산 (Deferred tax assets)	29,111
IX. 기타자산 (Other assets)	17,232
X. 특별계정자산 (Separate account assets)	1,683,308
자산총계 (Total assets)	10,698,623
부 채 (Liabilities)	
I. 보험부채 (Policy reserve)	7,958,215
II. 계약자지분조정 (Policy reserve adjustment)	(1,027)
III. 금융부채 (Financial liabilities)	43,154
IV. 이연법인세부채 (Deferred tax liabilities)	-

재무상태표

(Statements of Financial Position)

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(As of March 31, 2021)

KB생명보험주식회사

KB Life Insurance

(단위: 백만원)

(in million won)

과목명(Description)	금액(Amount)
V. 총당부채 (Provisions)	21,359
VI. 퇴직급여부채 (Reserve for severance benefits)	444
VII. 기타부채 (Other liabilities)	458,853
VIII. 특별계정부채 (Separate account liabilities)	1,690,641
부채 총계 (Total liabilities)	10,171,639
자 본 (Equity)	
I. 지배기업주주지분 (Shareholders of the parent company)	526,984
1. 자본금 (Capital stock)	456,000
2. 자본조정 (Capital adjustment)	-
3. 기타포괄손익누계액 (Other comprehensive income)	(43,643)
4. 이익잉여금 (Retained earnings)	114,627
II. 비지배지분 (Non-controlling interests)	-
자본총계 (Total equity)	526,984
부채와 자본총계 (Total liabilities and equity)	10,698,623

손익계산서

(Income Statements)

2021년 1월 1일부터 2021년 3월 31일까지
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KB생명보험주식회사
KB Life Insurance

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
I. 영업수익 (Operating income)	821,970
보험료수익 (Premium income)	692,062
재보험수익 (Reinsurance income)	1,303
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)	39,514
2. 당기손익-공정가치측정 금융상품 이자수익 (Interest income from financial instruments at fair value through profit or loss)	584
당기손익-공정가치측정 금융상품 관련 이익 (Gains on financial instruments at fair value through profit or loss)	34,234
기타포괄손익-공정가치측정 금융상품 관련 이익 (Gains on financial instruments at fair value through other comprehensive income)	1,687
상각후원가측정 금융상품 관련 이익 (Gain on financial instruments at amortised cost)	-
파생상품평가 및 거래이익 (Gains on valuation(sales) of derivatives)	633
특별계정수입수수료 (Separate account commission received)	21,971
특별계정수익 (Separate account income)	3,901
기타영업수익 (Other operation income)	26,081
II. 영업비용 (Operating expenses & claims)	818,823
책임준비금전입액 (Increase in policy reserve)	424,279
지급보험금 (Claim & surrender)	286,201

손익계산서

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KB생명보험주식회사
KB Life Insurance

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
재보험비용 (Reinsurance expenses)	1,427
사업비 (Operating expenses)	47,608
신계약비상각비 (Amortization of deferred acquisition cost)	19,808
자산관리비 (Investment administrative expenses)	1,218
당기손익-공정가치측정 금융상품 관련 손실 (Losses on financial instruments at fair value through profit or loss)	2,065
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)	23,390
특별계정비용 (Separate account expenses)	3,901
기타영업비용 (Other operating losses)	8,925
III. 영업이익(손실) (Operating income(Losses))	3,147
IV. 영업외수익 (Non-operating income)	12
V. 영업외비용 (Non-operating expenses)	60
VI. 법인세차감전이익 (Profit before tax expense)	3,099
VII. 법인세비용 (Income tax expense)	4,572
VIII. 당기순이익 (Net income)	(1,473)
IX. 기타포괄손익 (Other comprehensive income for the period)	(53,671)
당기손익으로 재분류되지 않는 항목 (Items that will not be reclassified to profit or loss)	

손익계산서

(Income Statements)

2021년 1월 1일부터 2021년 3월 31일까지
(January 1, 2021 ~ March 31, 2021)

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)	(540)
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)	(37,971)
2. 특별계정기타포괄손익 (Other comprehensive income from Separate account)	(1,417)
3. 손익변동성조정손익 (Overlay approach-adjustment)	(13,743)
X. 당기포괄이익 (Total comprehensive income for the period)	(55,144)

연결재무상태표

(Consolidated Statements of Financial Position)

2021년 3월 31일 현재

(As of March 31, 2021)

KB부동산신탁 주식회사

KB Real Estate Trust Co., Ltd.

(단위: 백만원)

(in million won)

과목명(Description)	금액(Amount)
자 산 (Assets)	438,236
I. 현금 및 예치금 (Cash and due from financial institutions)	248,856
현금 및 현금성 자산 (Cash and cash equivalents)	115,732
예치금 (Deposits)	133,124
II. 증권 (Securities)	40,982
당기손익-공정가치측정 유가증권 (Securities at fair value through profit or loss)	40,982
관계회사투자지분 (Investments in associates)	-
III. 파생상품자산 (Derivative assets)	-
IV. 대출채권 (Loans)	89,074
대여금 (Loans)	-
신탁계정대 (Loans to trust)	100,219
대손충당금(-) (Allowance for doubtful accounts)	(11,145)
V. 유형자산 (Property and equipment)	16,892
VI. 기타자산 (Other assets)	42,432
자산총계 (Total assets)	438,236
부 채 (Liabilities)	116,646
I. 차입부채 (Debts)	-

연결재무상태표

(Consolidated Statements of Financial Position)

2021년 3월 31일 현재

(As of March 31, 2021)

KB부동산신탁 주식회사

(단위: 백만원)

KB Real Estate Trust Co., Ltd.

(in million won)

과목명(Description)	금액(Amount)
Ⅱ. 기타부채 (Other liabilities)	116,646
부채 총계 (Total liabilities)	116,646
자 본 (Equity)	321,590
Ⅰ. 자본금 (Share capital)	80,000
Ⅱ. 기타포괄손익누계액 (Accumulated other comprehensive income)	(599)
Ⅲ. 이익잉여금 (Retained earnings)	242,189
자본총계 (Total equity)	321,590
부채와 자본총계 (Total liabilities and equity)	438,236

연결손익계산서

(Consolidated Income Statements)
2021년 1월 1일부터 2021년 3월 31일까지
(January 1, 2021 ~ March 31, 2021)

KB부동산신탁 주식회사

(단위: 백만원)

KB Real Estate Trust Co., Ltd.

(in million won)

과목명(Description)	금액(Amount)
I. 영업수익 (Operating income)	46,799
수수료수익 (Commissions received)	45,138
증권평가 및 처분이익 (Gains on valuation(sales) of Securities)	266
이자수익 (Interest income)	1,235
대출채권 관련 이익 (Income from trading loans)	-
기타의 영업수익 (Other operating income)	160
II. 영업비용 (Operating expenses)	10,789
수수료비용 (Commissions)	44
증권평가 및 처분손실 (Loss on valuation(sales) of Securities)	290
이자비용 (Interest expenses)	169
대출평가 및 처분손실 (Loss on valuation and disposal of loans receivable)	1,269
외환거래손실 (Loss on foreign transactions)	-
판매비와관리비 (General and administrative expenses)	8,566
기타의 영업비용 (Other operating expenses)	451
III. 영업이익(손실) (Operating profit(loss))	36,010
IV. 영업외수익 (Non-operating income)	3
V. 영업외비용 (Non-operating expenses)	76

연결손익계산서

(Consolidated Income Statements)
2021년 1월 1일부터 2021년 3월 31일까지
(January 1, 2021 ~ March 31, 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)	35,937
VII. 계속사업손익 법인세비용 (Income tax expense from continuing operations)	8,871
VIII. 계속사업이익 (Net income (loss) from continuing operations)	27,066
IX. 중단사업손익 (Net income (loss) from discontinued operations)	-
X. 당기순이익 (Net income)	27,066

재무상태표

(Statements of Financial Position)

2021년 3월 31일 현재

(As of March 31, 2021)

주식회사 KB저축은행
KB Savings Bank Co., Ltd.

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
자 산 (Assets)	2,084,249
I. 현금 및 예치금 (Cash and due from financial institutions)	205,532
II. 유가증권 (Securities)	23,369
III. 대출채권 (Loans)	1,754,081
IV. 유형자산 (Tangible assets)	19,178
V. 기타자산 (Other assets)	82,089
자산총계 (Total assets)	2,084,249
부 채 (Liabilities)	1,852,341
I. 예수금 (Deposits)	1,806,111
II. 기타부채 (Other liabilities)	46,230
부채 총계 (Total liabilities)	1,852,341
자 본 (Equity)	231,909
I. 자본금 (Capital stock)	40,010
II. 자본잉여금 (Capital surplus)	125,504
III. 이익잉여금 (Retained earnings)	71,096
IV. 기타포괄손익누계액 (Accumulated other comprehensive income)	(4,701)
자본총계 (Total equity)	231,909
부채와 자본총계 (Total liabilities and equity)	2,084,250

손익계산서

(Income Statements)

2021년 1월 1일부터 2021년 3월 31일까지
(January 1, 2021 ~ March 31, 2021)

주식회사 KB저축은행
KB Savings Bank Co., Ltd.

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
I. 영업수익 (Operating income)	33,280
이자수익 (Interest income)	31,265
1. 예치금이자 (Interest on deposits)	527
2. 단기매매증권이자 (Interest on trading securities)	-
3. 매도가능증권이자 (Interest on securities available for sale)	294
4. 대출금이자 (Interest on loans & discounts)	30,421
5. 기타이자수익 (Other operating income)	23
유가증권평가및처분이익 (Gains on valuation(sales) of Securities)	-
대출채권평가및처분이익 (Gains on valuation(sales) of Loans)	-
수수료수익 (Fee and commission income)	1,875
기타영업수익 (Other operation income)	5
배당금수익 (Dividend income)	134
II. 영업외수익 Non-operating income	94
III. 영업비용 Operating expenses & claims	24,707
이자비용 (Interest expense)	7,685
1. 예수금이자 (Interest on deposits)	7,672
2. 기타이자비용 (Interest on others)	13

손익계산서

(Income Statements)

2021년 1월 1일부터 2021년 3월 31일까지
(January 1, 2021 ~ March 31, 2021)

주식회사 KB저축은행
KB Savings Bank Co., Ltd.

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
유가증권평가및처분손실 (Loss on valuation(sales) of Securities)	-
대출채권평가및처분손실 (Loss on valuation(sales) of Loans)	4,398
1. 대손상각비 (Bad debt expense)	4,398
수수료비용 (Fee and commission expense)	1,884
기타영업비용 (Other operating losses)	1,563
판매비와관리비 (Selling and administrative expenses)	9,177
IV. 영업외비용 (Non-operating expenses)	32
V. 법인세차감전순이익 (Income before income tax expenses)	8,635
VI. 당기순이익 (Net income)	6,424

연결재무상태표

(Consolidated Statements of Financial Position)

2021년 3월 31일 현재

(As of March 31, 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)	130,568
II. 예치금 (Due from bank)	75,897
III. 창업투자자산 (Investment in small and medium sized enterprises)	614,584
IV. PEF 투자자산 (Investment in PEF)	5,985
V. 기타자산 (Other assets)	9,417
자산총계 (Total assets)	836,451
부 채 (Liabilities)	
I. 단기차입금 (Short-term borrowings)	180,000
II. 확정급여부채 (Allowance for retirement and severance benefit)	112
III. 파생상품부채 (Derivative debts)	-
IV. 기타부채 (Other liabilities)	432,290
부채 총계 (Total liabilities)	612,402
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 3월 31일 현재

(As of March 31, 2021)

KB인베스트먼트와 그 종속회사

(단위: 백만원)

KB Investment and subsidiaries

(in million won)

과목명(Description)	금액(Amount)
Ⅲ. 기타포괄손익누계액 (Accumulated other comprehensive income)	(62)
Ⅳ. 이익잉여금 (Retained earnings)	110,797
자본총계 (Total equity)	224,049
부채와 자본총계 (Total liabilities and equity)	836,451

연결손익계산서

(Consolidated Income Statements)
2021년 1월 1일부터 2021년 3월 31일까지
(January 1, 2021 ~ March 31, 2021)

KB인베스트먼트와 그 종속회사
KB Investment and subsidiaries

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
I. 영업수익 (Operating revenues)	20,878
창업투자수익 (Revenues on investments in small and medium-size enterprises)	18,459
PEF 투자수익 (Revenues on Investments in PEF)	194
운용수익 (Other investment revenues)	2,214
경영자문료수익 (Consulting fees)	10
소수주주지분순손실 (Net expenses in minority interest)	-
II. 영업비용 (Operating expenses)	14,697
투자및금융비용 (Investment and financial expenses)	1,229
창업투자비용 (Expenses on investments in small and medium-size enterprises)	5,855
PEF 투자비용 (Expenses on investments in PEF)	-
일반관리비 (Administrative expenses)	3,476
소수주주지분순이익 (Net income in minority interest)	4,137
III. 영업이익 (Operating income(losses))	6,181
IV. 영업외수익 (Non-operating income)	9
V. 영업외비용 (Non-operating expenses)	2
VI. 법인세비용차감전계속사업손익 (Continuing operation income before income tax)	6,188
VII. 계속사업손익법인세비용 (Income tax expense)	2,285
VIII. 당기순이익 (Net income for the year)	3,903

연결재무상태표

(Consolidated Statements of Financial Position)

2021년 3월 31일 현재

(As of March 31, 2021)

KB데이터시스템
KB Data Systems

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
자 산 (Assets)	
I. 유동자산 (Current assets)	31,158
당좌자산 (Quick assets)	31,158
1. 현금및현금성자산 (Cash and cash equivalents)	5,421
2. 단기금융상품 (Short-term financial instruments)	9,771
3. 매출채권 (Accounts receivable)	11,387
4. 대손충당금 (Allowance for doubtful accounts)	(2)
5. 기타 (Others)	4,581
재고자산 (Inventories)	-
상품 (Merchandise)	-
II. 비유동자산 (Non-current assets)	7,710
투자자산 (Investments assets)	592
유형자산 (Tangible assets)	1,866
무형자산 (Intangible assets)	1,641
기타비유동자산 (Other non-current assets)	3,611
자산총계 (Total assets)	38,868
부 채 (Liabilities)	

연결재무상태표

(Consolidated Statements of Financial Position)

2021년 3월 31일 현재

(As of March 31, 2021)

KB데이터시스템
KB Data Systems

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
I. 유동부채 (Current liabilities)	18,926
매입채무 (Accounts payable)	10,560
미지급비용 (Accrued expenses)	4,800
기타 (Others)	3,566
II. 비유동부채 (Long-term liabilities)	3,938
퇴직급여충당금 (Accrued severance benefits)	2,328
장기미지급비용 (Long-term Accrued expenses)	806
기타 (Others)	804
부채 총계 (Total liabilities)	22,864
자 본 (Equity)	
I. 자본금 (Capital stock)	8,000
II. 기타포괄손익누계액 (Accumulated other comprehensive income)	(5,576)
III. 이익잉여금 (Retained earnings)	13,441
IV. 비지배지분 (Non-controlling interests)	139
자본총계 (Total equity)	16,004
부채와 자본총계 (Total liabilities and equity)	38,868

연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2021년 1월 1일부터 2021년 3월 31일까지

(January 1, 2021 ~ March 31, 2021)

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

과목명(Description)	금액(Amount)
I. 매출 (Sales)	36,948
상품매출 (Sales of merchandise)	1,722
용역수익 (Service revenue)	35,226
II. 매출원가 (Cost of sales)	35,460
상품매출원가 (Cost of merchandise)	1,542
용역매출원가 (Cost of service)	33,918
III. 매출총이익 (Gross profit)	1,488
IV. 판매비와관리비 (Selling and administrative expenses)	2,326
인건비 (Payroll)	1,252
경비 (Expenses)	1,074
V. 영업이익 (Operating income)	(838)
VI. 영업외수익 (Non-operating income)	67
VII. 영업외비용 (Non-operating expenses)	27
VIII. 법인세비용차감전순이익 (Income before income tax)	(798)
IX. 법인세비용 (Income tax expenses)	568
X. 당기순이익 (Net income for the period)	(1,366)
XI. 기타포괄손익 (Other comprehensive gain)	(98)
당기손익으로 재분류되지 않는 포괄손익	(11)

연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2021년 1월 1일부터 2021년 3월 31일까지

(January 1, 2021 ~ March 31, 2021)

KB데이터시스템
KB Data Systems

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
(Items that will not be reclassified subsequently to profit or loss)	(41)
1. 순확정급여부채 재측정요소 (Remeasurements of defined benefit plans)	(41)
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)	(57)
1. 매도가능금융자산평가손익 (Gain on valuation of financial assets available for sale)	
2. 해외사업장환산손익 (Foreign currency translation differences for foreign operations)	(57)
XII. 총포괄이익 (Total comprehensive income)	(1,464)
연결순손익의 귀속 (Profit for the period attributable to)	
1. 지배기업주주지분순이익 (Shareholders of the Parent Company)	(1,363)
2. 비지배지분순이익 (Non-controlling interests)	(3)
연결총포괄손익의 귀속 (Total comprehensive income for the year attributable to)	
1. 지배기업주주지분총포괄이익 (Shareholders of the Parent Company)	(95)
2. 비지배지분총포괄이익 (Non-controlling interests)	(3)

재무상태표

(Statements of Financial Position)

2021년 3월 31일 현재

(As of March 31, 2021)

KB신용정보

KB Credit Information

(단위: 백만원)

(in million won)

과목명(Description)	금액(Amount)
자 산 (Assets)	
I. 유동자산 (Current assets)	10,979
현금및현금성자산 (Cash and cash equivalents)	2,896
단기금융상품 (Short-term financial instruments)	3,624
매출채권 (Trade receivables)	4,173
기타 (Others)	287
II. 비유동자산 (Non-current assets)	16,299
장기금융상품 (Long-term financial instruments)	14
유형자산 (Tangible assets)	8,206
무형자산 (Intangible assets)	801
이연법인세자산 (Deferred income tax assets)	1,033
임차보증금 (Guarantee deposits)	6,245
기타보증금 (Other deposits received)	-
자산총계 (Total assets)	27,278
부 채 (Liabilities)	
I. 유동부채 (Current liabilities)	6,841
기타충당부채 (Provision for other estimated liabilities)	2,193

재무상태표

(Statements of Financial Position)

2021년 3월 31일 현재

(As of March 31, 2021)

KB신용정보

KB Credit Information

(단위: 백만원)

(in million won)

과목명(Description)	금액(Amount)
미지급비용 (Accrued expenses)	2,918
예수금 (Withholdings)	1,140
미지급금 (Non-trade payables)	341
미지급법인세 (Income taxes payable)	-
리스부채 (Lease liabilities)	249
II. 비유동부채 (Long-term liabilities)	4,421
확정급여부채 (Liabilities for defined benefit obligations)	406
장기성미지급금 (Long-term non-trade payables)	447
복구충당부채 (Provision for restoration costs)	107
손해배상위험충당금 (Provision for compensation of damage)	124
기타충당부채 (Provision for other estimated liabilities)	3,037
리스부채 (Lease liabilities)	300
부채 총계 (Total liabilities)	11,262
자 본 (Equity)	
I. 자본금 (Capital stock)	6,262
II. 자본잉여금 (Additional paid-in and other capital)	1,422

재무상태표

(Statements of Financial Position)

2021년 3월 31일 현재

(As of March 31, 2021)

KB신용정보

(단위: 백만원)

KB Credit Information

(in million won)

과목명(Description)	금액(Amount)
Ⅲ. 이익잉여금 (Retained earnings)	8,458
Ⅳ. 기타포괄손익누계액 (Accumulated other comprehensive income)	(126)
자본총계 (Total equity)	16,016
부채와 자본총계 (Total liabilities and equity)	27,278

손익계산서

(Income Statements)

2021년 1월 1일부터 2021년 3월 31일까지
(January 1, 2021 ~ March 31, 2021)

KB신용정보

KB Credit Information

(단위: 백만원)

(in million won)

과목명(Description)	금액(Amount)
I. 매출 (Sales)	9,954
용역수입 (Revenues-services)	9,954
II. 매출원가 (Cost of service)	5,224
III. 매출총이익 (Gross profit)	4,730
IV. 판매비와관리비 (Selling and administrative expenses)	3,909
V. 영업이익 (Operating income)	821
VI. 금융수익 (Finance revenues)	28
VII. 기타수익 (Other revenues)	1
VIII. 기타비용 (Other expenses)	765
IX. 법인세차감전순이익 (Income before income tax expenses)	85
X. 법인세비용 (Income tax expenses)	1
XI. 당기순이익 (Net income)	83