

# 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 9월 30일 현재

(As of September 30, 2021)

(주) KB금융지주와 그 종속회사

(단위: 백만원)

KB Financial Group Inc. and subsidiaries

(in million won)

과목명(Description)	금액(Amount)
<b>자 산</b> <b>(Assets)</b>	
I. 현금 및 예치금 (Cash and due from financial institutions)	27,864,815
II. 당기손익-공정가치측정 금융자산 (Financial assets at fair value through profit or loss)	62,075,722
III. 파생금융자산 (Derivative financial assets)	4,252,908
IV. 상각후원가측정 대출채권 (Loans at amortized cost)	402,600,406
V. 투자금융자산 (Financial investments)	104,654,296
VI. 관계기업 및 공동기업 투자 (Investments in associates and joint ventures)	635,888
VII. 유형자산 (Property and equipment)	5,276,420
VIII. 투자부동산 (Investment property)	2,709,322
IX. 무형자산 (Intangible assets)	3,244,870
X. 순확정급여자산 (Defined benefit assets)	43,058
XI. 당기법인세자산 (Current income tax assets)	96,286
XII. 이연법인세자산 (Deferred income tax assets)	110,318
XIII. 매각예정자산 (Assets held for sale)	212,832
XIV. 기타자산 (Other assets)	36,766,275
<b>자산총계</b> <b>(Total assets)</b>	<b>650,543,416</b>
<b>부 채</b> <b>(Liabilities)</b>	
I. 당기손익-공정가치측정 금융부채 (Financial liabilities at fair value through profit or loss)	12,742,915
II. 파생금융부채 (Derivative financial liabilities)	4,333,839

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(As of September 30, 2021)

☞ KB금융지주와 그 종속회사

(단위: 백만원)

KB Financial Group Inc. and subsidiaries

(in million won)

과목명(Description)	금액(Amount)
Ⅲ. 예수부채 (Deposits)	357,283,273
Ⅳ. 차입부채 (Debts)	52,658,423
Ⅴ. 사채 (Debentures)	67,259,248
Ⅵ. 충당부채 (Provisions)	728,606
Ⅶ. 순확정급여부채 (Defined benefit liabilities)	381,315
Ⅷ. 당기법인세부채 (Current income tax liabilities)	551,923
Ⅸ. 이연법인세부채 (Deferred income tax liabilities)	1,538,904
Ⅹ. 보험계약부채 (Insurance contract liabilities)	56,777,227
Ⅺ. 기타부채 (Other liabilities)	48,609,882
<b>부채총계 (Total liabilities)</b>	<b>602,865,555</b>
<b>자 본 (Equity)</b>	
Ⅰ. 지배기업 주주지분 (Equity attributable to shareholders of the parent company)	46,977,799
1. 자본금 (Share capital)	2,090,558
2. 신종자본증권 (Hybrid financial instrument)	2,569,731
3. 자본잉여금 (Capital surplus)	16,941,534
4. 기타포괄손익누계액 (Accumulated other comprehensive income)	1,449,496
5. 이익잉여금 (Retained earnings)	25,062,668
6. 자기주식 (Treasury shares)	<b>(1,136,188)</b>
Ⅱ. 비지배지분 (Non-controlling interests)	700,062

**연결재무상태표**

(Consolidated Statements of Financial Position)

2021년 9월 30일 현재

(As of September 30, 2021)

(주) KB금융지주와 그 종속회사

(단위: 백만원)

KB Financial Group Inc. and subsidiaries

(in million won)

과목명(Description)	금액(Amount)
자본총계 (Total equity)	47,677,861
부채와 자본총계 (Total liabilities and equity)	650,543,416

## 연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2021년 1월 1일부터 2021년 9월 30일까지  
(January 1, 2021 ~ September 30, 2021)

(주) KB금융지주와 그 종속회사  
KB Financial Group Inc. and subsidiaries

(단위: 백만원)  
(in million won)

과목명(Description)	금액(Amount)
<b>I. 순이자이익 (Net interest income)</b>	8,255,354
이자수익 (Interest income)	11,136,688
1. 기타포괄손익-공정가치측정 및 상각후원가 측정 금융상품 이자수익 (Interest income from financial instruments at fair value through other comprehensive income and amortized cost)	10,698,240
2. 당기손익-공정가치측정 금융상품 이자수익 (Interest income from financial instruments at fair value through profit or loss)	438,448
이자비용 (Interest expense)	(2,881,334)
<b>II. 순수수수료이익 (Net fee and commission income)</b>	2,743,926
수수료수익 (Fee and commission income)	3,991,086
수수료비용 (Fee and commission expense)	(1,247,160)
<b>III. 순보험손익 (Net insurance income)</b>	462,842
보험수익 (Insurance income)	12,234,157
보험비용 (Insurance expense)	(11,771,315)
<b>IV. 당기손익-공정가치측정 금융상품 순손익 (Net gains/(losses) on financial instruments at fair value through profit or loss)</b>	702,840
1. 당기손익조정접근법 조정전 손익 (Net gains/(losses) on financial instruments at fair value through profit or loss before applying overlay approach)	854,788
2. 당기손익조정접근법 조정 순손익 (Net gains/(losses) on overlay adjustment)	(151,948)
<b>V. 기타영업손익 (Net other operating income(expenses))</b>	(1,303,145)
<b>VI. 일반관리비 (General and administrative expenses)</b>	(5,057,497)

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(January 1, 2021 ~ September 30, 2021)

(주) KB금융지주와 그 종속회사  
KB Financial Group Inc. and subsidiaries

(단위: 백만원)  
(in million won)

과목명(Description)	금액(Amount)
<b>VII. 신용손실충당금 반영전 영업이익</b> (Operating profit before provision for credit losses)	5,804,320
<b>VIII. 신용손실충당금전입액</b> (Provision for credit losses)	(596,498)
<b>IX. 영업이익</b> (Net operating profit)	5,207,822
<b>X. 영업외손익</b> (Non-operating profit(loss))	28,345
1. 관계기업 및 공동기업 투자손익 (Share of profit of associates and joint ventures)	93,774
2. 기타영업외손익 (Net other non-operating income(expense))	(65,429)
<b>XI. 법인세비용차감전순이익</b> (Profit before income tax)	5,236,167
<b>XII. 법인세비용</b> (Income tax expense)	(1,438,171)
<b>XIII. 당기순이익</b> (Profit for the period)	3,797,996
<b>XIV. 법인세비용차감후기타포괄손익</b> (Other comprehensive income(loss) for the period, net of tax)	629,298
당기손익으로 재분류되지 않는 포괄손익 (Items that will not be reclassified to profit or loss)	1,213,460
1. 순확정급여부채의 재측정요소 (Actuarial gains(losses) on post defined benefit pension plans )	(4,610)
2. 관계기업 및 공동기업 기타포괄손익에 대한 지분 (Shares of other comprehensive income of associates and joint ventures)	(5)
3. 기타포괄손익-공정가치 측정 지분상품 관련 손익 (Revaluation gains/(losses) on equity instruments at fair value through other comprehensive income)	1,212,834
4. 당기손익-공정가치지정 금융부채 신용위험 변동손익 (Fair value changes on financial liabilities designated at fair value due to own credit risk)	5,241
후속적으로 당기손익으로 재분류될 수 있는 포괄손익 (Items that may be reclassified subsequently to profit or loss)	(584,162)
1. 외환차이 (Exchange differences on translating foreign operations)	255,366

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(January 1, 2021 ~ September 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)	(861,239)
3. 관계기업 및 공동기업 기타포괄손익에 대한 지분 (Shares of other comprehensive income of associates and joint ventures)	387
4. 현금흐름위험회피손익 (Cash flow hedges)	12,887
5. 해외사업장순투자위험회피수단의 손익 (Gains(losses) on hedging instruments of a net investment in a foreign operation)	(53,152)
6. 특별계정 기타포괄손익 (Other comprehensive income(loss) arising from separate account)	(48,630)
7. 손익변동성 조정손익 (Net gains/(losses) on overlay adjustment)	110,219
<b>XV. 당기총포괄이익 (Total comprehensive income for the period)</b>	<b>4,427,294</b>
당기순이익의 귀속 (Profit attributable to:)	3,797,996
1. 지배기업주주지분순이익 (Shareholders of the parent entity)	3,772,199
2. 비지배지분순이익 (Non-controlling interests)	25,797
당기총포괄이익 귀속 (Total comprehensive income attributable to:)	4,427,294
1. 지배기업주주지분총포괄이익 (Shareholders of the parent entity)	4,375,247
2. 비지배지분총포괄이익 (Non-controlling interests)	52,047
<b>XVI. 주당이익(단위: 원) (Earnings per share)(in won)</b>	
기본주당이익 (Basic earnings per share)	9,549
희석주당이익 (Diluted earnings per share)	9,345

## 재무상태표

(Separate Statements of Financial Position)

2021년 9월 30일 현재

(As of September 30, 2021)

☞ KB금융지주

KB Financial Group Inc.

(단위: 백만원)

(in million won)

과목명(Description)	금액(Amount)
<b>자 산</b> <b>(Assets)</b>	
I. 현금 및 예치금 (Cash and due from financial institutions)	738,951
II. 당기손익-공정가치측정 금융자산 (Financial assets at fair value through profit or loss)	441,334
III. 상각후원가측정 대출채권 (Loans at amortized cost)	179,536
IV. 종속기업 투자 (Investments in subsidiaries)	26,539,149
V. 유형자산 (Property and equipment)	5,433
VI. 무형자산 (Intangible assets)	16,001
VII. 이연법인세자산 (Deferred income tax assets)	5,573
VIII. 기타자산 (Other assets)	675,040
<b>자산총계</b> <b>(Total assets)</b>	<b>28,601,017</b>
<b>부 채</b> <b>(Liabilities)</b>	
I. 차입부채 (Debts)	-
II. 사채 (Debentures)	5,601,420
III. 순확정급여부채 (Defined benefit liabilities)	1,755
IV. 당기법인세부채 (Current income tax liabilities)	467,014
V. 기타부채 (Other liabilities)	223,240
<b>부채 총계</b> <b>(Total liabilities)</b>	<b>6,293,429</b>



## 재무상태표

(Separate Statements of Financial Position)

2021년 9월 30일 현재

(As of September 30, 2021)

(주) KB금융지주

KB Financial Group Inc.

(단위: 백만원)

(in million won)

과목명(Description)	금액(Amount)
<b>자 본</b> <b>(Equity)</b>	
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)	(8,118)
V. 이익잉여금 (Retained earnings)	4,036,895
VI. 자기주식 (Treasury Shares)	(1,136,188)
<b>자본총계</b> <b>(Total equity)</b>	22,307,588
<b>부채와 자본총계</b> <b>(Total liabilities and equity)</b>	28,601,017

## 포괄손익계산서

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2021년 1월 1일부터 2021년 9월 30일까지  
(January 1, 2021 ~ September 30, 2021)

☞ KB금융지주  
KB Financial Group Inc.

(단위: 백만원)  
(in million won)

과목명(Description)	금액(Amount)
<b>I. 순이자이익 (Net interest income)</b>	<b>(85,202)</b>
이자수익 (Interest income)	6,371
1. 상각후원가측정 금융상품 이자수익 (Interest income from financial instruments at amortized cost)	4,192
2. 당기손익-공정가치측정 금융상품 이자수익 (Interest income from financial instruments at fair value through profit or loss)	2,179
이자비용 (Interest expense)	<b>(91,573)</b>
<b>II. 순수수수료이익 (Net fee and commission income)</b>	<b>(5,715)</b>
수수료수익 (Fee and commission income)	694
수수료비용 (Fee and commission expense)	<b>(6,409)</b>
<b>III. 당기손익-공정가치측정 금융상품 순손익 (Net gains/(losses) on financial instruments at fair value through profit or loss)</b>	15,893
<b>IV. 기타영업손익 (Net other operating income(expenses))</b>	1,617,949
<b>V. 일반관리비 (General and administrative expenses)</b>	<b>(65,124)</b>
<b>VI. 신용손실충당금 반영전 영업이익 (Operating profit before provision for credit losses)</b>	1,477,801
<b>VII. 신용손실충당금전입액 (Provision for credit losses)</b>	<b>(3)</b>
<b>VIII. 영업이익 (Net operating profit)</b>	1,477,798
<b>IX. 영업외손익 (Non-operating profit(loss))</b>	1,306
<b>X. 법인세비용차감전순이익 (Profit before income tax)</b>	1,479,104
<b>XI. 법인세비용 (Income tax expense)</b>	2,352

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 (January 1, 2021 ~ September 30, 2021)

(주) KB금융지주  
 KB Financial Group Inc.

(단위: 백만원)  
 (in million won)

과목명(Description)	금액(Amount)
<b>XII. 당기순이익</b> (Profit for the period)	1,481,456
<b>XIII. 법인세비용차감후기타포괄손익</b> (Other comprehensive income(loss) for the period, net of tax)	(86)
당기손익으로 재분류되지 않는 포괄손익 (Items that will not be reclassified to profit or loss)	(86)
순확정급여부채의 재측정요소 (Actuarial gains(losses) on post defined benefit pension plans )	(86)
<b>XIV. 당기총포괄이익</b> (Total comprehensive income for the period)	1,481,370
<b>XV. 주당이익(단위: 원)</b> (Earnings per share)(in won)	
기본주당이익 (Basic earnings per Share)	3,670
희석주당이익 (Diluted earnings per Share)	3,594

## 연결재무상태표

(Consolidated Statements of Financial Position)

2021년 9월 30일 현재

(As of September 30, 2021)

주식회사 국민은행과 그 종속기업  
KB Kookmin Bank and Subsidiaries

(단위: 백만원)  
(in million won)

과목명(Description)	금액(Amount)
<b>자 산</b> <b>(Assets)</b>	
I. 현금 및 예치금 (Cash and due from financial institutions)	22,011,236
II. 당기손익-공정가치측정 금융자산 (Financial assets at fair value through profit or loss)	17,887,218
III. 파생금융자산 (Derivative financial assets)	3,520,501
IV. 상각후원가측정 대출채권 (Loans at amortized cost)	347,876,187
V. 투자금융자산 (Financial investments)	62,987,918
VI. 관계기업 투자 (Investments in associates)	364,795
VII. 유형자산 (Property and equipment)	3,934,255
VIII. 투자부동산 (Investment property)	320,218
IX. 무형자산 (Intangible assets)	1,002,388
X. 당기법인세자산 (Current income tax assets)	58,956
XI. 이연법인세자산 (Deferred income tax assets)	98,884
XII. 매각예정자산 (Assets held for sale)	212,832
XIII. 기타자산 (Other assets)	10,439,162
<b>자산총계</b> <b>(Total assets)</b>	<b>470,714,550</b>
<b>부 채</b> <b>(Liabilities)</b>	
I. 당기손익-공정가치측정 금융부채 (Financial liabilities at fair value through profit or loss)	149,126

## 연결재무상태표

(Consolidated Statements of Financial Position)

2021년 9월 30일 현재

(As of September 30, 2021)

주식회사 국민은행과 그 종속기업  
KB Kookmin Bank and Subsidiaries

(단위: 백만원)  
(in million won)

과목명(Description)	금액(Amount)
II. 파생금융부채 (Derivative financial liabilities)	3,335,618
III. 예수부채 (Deposits)	348,723,789
IV. 차입부채 (Debts)	30,214,510
V. 사채 (Debentures)	29,483,459
VI. 충당부채 (Provisions)	414,361
VII. 순확정급여부채 (Defined benefit liabilities)	285,349
VIII. 당기법인세부채 (Current income tax liabilities)	50,372
IX. 이연법인세부채 (Deferred income tax liabilities)	784,474
X. 기타부채 (Other liabilities)	24,531,298
<b>부채 총계 (Total liabilities)</b>	<b>437,972,356</b>
<b>자 본 (Equity)</b>	
I. 지배기업 주주지분 (Equity attributable to shareholders of the parent entity)	32,670,333
1. 자본금 (Capital stock)	2,021,896
2. 신종자본증권 (Hybrid financial instrument)	574,523
3. 자본잉여금 (Capital surplus)	5,026,457
4. 기타포괄손익누계액 (Accumulated other comprehensive income)	1,766,807
5. 이익잉여금 (Retained earnings)	23,280,650

**연결재무상태표**

(Consolidated Statements of Financial Position)

2021년 9월 30일 현재

(As of September 30, 2021)

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

과목명(Description)	금액(Amount)
Ⅱ. 비지배지분 (Non-controlling interest equity)	71,861
<b>자본총계 (Total equity)</b>	<b>32,742,194</b>
<b>부채와 자본총계 (Total liabilities and equity)</b>	<b>470,714,550</b>

## 연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2021년 1월 1일부터 2021년 9월 30일까지  
(January 1, 2021 ~ September 30, 2021)주식회사 국민은행과 그 종속기업  
KB Kookmin Bank and Subsidiaries(단위: 백만원)  
(in million won)

과목명(Description)	금액(Amount)
<b>I. 순이자이익 (Net interest income)</b>	5,659,426
이자수익 (Interest income)	7,783,164
1. 기타포괄손익-공정가치측정 및 상각후원가 측정 금융상품 이자수익 (Interest income from financial instruments at fair value through other comprehensive income and amortized cost)	7,667,588
2. 당기손익-공정가치측정 금융상품 이자수익 (Interest income from financial instruments at fair value through profit or loss)	115,576
이자비용 (Interest Expense)	(2,123,738)
<b>II. 순수수수료이익 (Net fee and commission income)</b>	889,445
수수료수익 (Fee and commission income)	1,184,437
수수료비용 (Fee and commission expense)	(294,992)
<b>III. 당기손익-공정가치측정 금융상품 순손익 (Net gains/(losses) on financial instruments at fair value through profit or loss)</b>	279,411
<b>IV. 기타영업손익 (Net other operating income(expenses))</b>	(611,108)
<b>V. 일반관리비 (General and administrative expenses)</b>	(3,019,459)
<b>VI. 신용손실충당금 반영전 영업이익 (Operating profit before provision for credit losses)</b>	3,197,715
<b>VII. 신용손실충당금전입액 (Provision for credit losses)</b>	(189,345)
<b>VIII. 영업이익 (Net operating profit)</b>	3,008,370
<b>IX. 영업외손익 (Non-operating profit(loss))</b>	(2,657)
관계기업투자손익 (Share of profit(loss) of associates)	53,748

## 연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2021년 1월 1일부터 2021년 9월 30일까지  
(January 1, 2021 ~ September 30, 2021)주식회사 국민은행과 그 종속기업  
KB Kookmin Bank and Subsidiaries(단위: 백만원)  
(in million won)

과목명(Description)	금액(Amount)
기타영업외손익 (Net other non-operating income(expense))	(56,405)
<b>X. 법인세비용차감전순이익 (Profit before income tax)</b>	3,005,713
<b>XI. 법인세비용 (Income tax expense)</b>	(806,138)
<b>XII. 당기순이익 (Profit for the period)</b>	2,199,575
<b>XIII. 법인세비용차감후기타포괄손익 (Other comprehensive income(loss) for the period, net of tax)</b>	1,076,630
당기손익으로 재분류되지 않는 포괄손익 (Items that will not be reclassified to profit or loss)	1,182,985
1. 순확정급여부채의 재측정요소 (Actuarial gains(losses) on post defined benefit pension plans )	(2,281)
2. 기타포괄손익 - 공정가치 측정 금융상품 관련 손익 (Revaluation gains/(losses) on equity instruments at fair value through other comprehensive income)	1,185,266
후속적으로 당기손익으로 재분류될 수 있는 포괄손익 (Items that may be reclassified subsequently to profit or loss)	(106,355)
1. 외환차이 (Exchange differences on translating foreign operations)	204,609
2. 기타포괄손익-공정가치측정금융상품관련손익 (Net gains/(losses) on financial instruments at fair value through other comprehensive income)	(265,551)
3. 관계기업 기타포괄손익에 대한 지분 (Share of other comprehensive income of associates)	55
4. 해외사업장순투자위험회피수단의 손익 (Gains(losses) on hedging instruments of a net investment in a foreign operation)	(50,614)
5. 현금흐름위험회피 수단의 손익 (Cash flow hedges)	5,146
<b>XIV. 당기총포괄이익 (Total comprehensive income attributable to:)</b>	3,276,205
당기순이익의 귀속 (Profit attributable to:)	2,199,575



## 연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2021년 1월 1일부터 2021년 9월 30일까지  
(January 1, 2021 ~ September 30, 2021)

주식회사 국민은행과 그 종속기업  
KB Kookmin Bank and Subsidiaries

(단위: 백만원)  
(in million won)

과목명(Description)	금액(Amount)
1. 지배기업주주지분순이익 (Shareholders of the parent entity)	2,200,320
2. 비지배지분순이익 (Non-controlling interests)	(745)
당기총포괄이익의 귀속 (Total comprehensive income attributable to:)	3,276,205
1. 지배기업주주지분총포괄이익 (Shareholders of the parent entity)	3,257,499
2. 비지배지분총포괄이익 (Non-controlling interest)	18,706

## 재무상태표

(Separate Statements of Financial Position)

2021년 9월 30일 현재

(As of September 30, 2021)

주식회사 국민은행  
KB Kookmin Bank

(단위: 백만원)  
(in million won)

과목명(Description)	금액(Amount)
<b>자 산</b> <b>(Assets)</b>	
I. 현금 및 예치금 (Cash and due from financial institutions)	19,532,869
II. 당기손익-공정가치측정 금융자산 (Financial assets at fair value through profit or loss)	13,891,474
III. 파생금융자산 (Derivative financial assets)	3,540,430
IV. 상각후원가측정 대출채권 (Loans at amortized cost)	336,353,121
V. 투자금융자산 (Financial investments)	61,854,144
VI. 관계기업 및 종속기업 투자 (Investments in associates and subsidiaries)	2,138,259
VII. 유형자산 (Property and equipment)	3,613,709
VIII. 투자부동산 (Investment property)	92,408
IX. 무형자산 (Intangible assets)	448,472
X. 당기법인세자산 (Current income tax assets)	51,523
XI. 이연법인세자산 (Deferred income tax assets)	-
XII. 매각예정자산 (Assets held for sale)	18,594
XIII. 기타자산 (Other assets)	10,204,469
<b>자산총계</b> <b>(Total assets)</b>	<b>451,739,472</b>
<b>부 채</b> <b>(Liabilities)</b>	
I. 당기손익-공정가치측정 금융부채 (Financial liabilities at fair value through profit or loss)	149,126

## 재무상태표

(Separate Statements of Financial Position)

2021년 9월 30일 현재

(As of September 30, 2021)

주식회사 국민은행  
KB Kookmin Bank

(단위: 백만원)  
(in million won)

과목명(Description)	금액(Amount)
II. 파생금융부채 (Derivative financial liabilities)	3,332,357
III. 예수부채 (Deposits)	335,485,400
IV. 차입부채 (Debts)	28,586,072
V. 사채 (Debentures)	26,641,340
VI. 충당부채 (Provisions)	409,482
VII. 순확정급여부채 (Defined benefit liabilities)	268,992
VIII. 당기법인세부채 (Current income tax liabilities)	12,686
IX. 이연법인세부채 (Deferred income tax liabilities)	751,339
X. 기타부채 (Other liabilities)	23,535,847
<b>부채 총계 (Total liabilities)</b>	<b>419,172,641</b>
<b>자 본 (Equity)</b>	
I. 자본금 (Capital stock)	2,021,896
II. 신종자본증권 (Hybrid financial instrument)	574,523
III. 자본잉여금 (Capital surplus)	5,220,031
IV. 기타포괄손익누계액 (Accumulated other comprehensive income)	1,736,418
V. 이익잉여금 (Retained earnings)	23,013,963
<b>자본총계 (Total equity)</b>	<b>32,566,831</b>
<b>부채와 자본총계 (Total liabilities and equity)</b>	<b>451,739,472</b>

## 손익계산서

(Separate Statements of Comprehensive Income)  
 2021년 1월 1일부터 2021년 9월 30일까지  
 (January 1, 2021 ~ September 30, 2021)

주식회사 국민은행  
 KB Kookmin Bank

(단위: 백만원)  
 (in million won)

과목명(Description)	금액(Amount)
<b>I. 순이자이익</b> (Net interest income)	5,223,451
이자수익 (Interest income)	6,915,291
1. 기타포괄손익-공정가치측정 및 상각후원가 측정 금융상품 이자수익 (Interest income from financial instruments at fair value through other comprehensive income and amortized cost)	6,861,766
2. 당기손익-공정가치측정 금융상품 이자수익 (Interest income from financial instruments at fair value through profit or loss)	53,525
이자비용 (Interest Expense)	(1,691,840)
<b>II. 순수수수료이익</b> (Net fee and commission income)	889,675
수수료수익 (Fee and commission income)	1,173,825
수수료비용 (Fee and commission expense)	(284,150)
<b>III. 당기손익-공정가치측정 금융상품 순손익</b> (Net gains/(losses) on financial instruments at fair value through profit or loss)	273,075
<b>IV. 기타영업손익</b> (Net other operating income(expenses))	(586,691)
<b>V. 일반관리비</b> (General and administrative expenses)	(2,758,023)
<b>VI. 신용손실충당금 반영전 영업이익</b> (Operating profit before provision for credit losses)	3,041,487
<b>VII. 신용손실충당금전입액</b> (Provision for credit losses)	(153,874)
<b>VIII. 영업이익</b> (Net operating profit)	2,887,613
<b>IX. 영업외손익</b> (Non-operating profit(loss))	20,186
관계기업투자손익 (Share of profit(loss) of associates)	58,661

## 손익계산서

(Separate Statements of Comprehensive Income)

2021년 1월 1일부터 2021년 9월 30일까지  
(January 1, 2021 ~ September 30, 2021)

주식회사 국민은행  
KB Kookmin Bank

(단위: 백만원)  
(in million won)

과목명(Description)	금액(Amount)
기타영업외손익 (Net other non-operating income(expense))	(38,475)
<b>X. 법인세비용차감전순이익 (Profit before income tax)</b>	2,907,799
<b>XI. 법인세비용 (Income tax expense)</b>	(779,564)
<b>XII. 당기순이익 (Profit for the period)</b>	2,128,235
<b>XIII. 법인세비용차감후기타포괄손익 (Other comprehensive income(loss) for the period, net of tax)</b>	920,868
당기손익으로 재분류되지 않는 포괄손익 (Items that will not be reclassified to profit or loss)	1,181,431
1. 순확정급여부채의 재측정요소 (Actuarial gains(losses) on post defined benefit pension plans )	(3,835)
2. 기타포괄손익 - 공정가치 측정 금융상품 관련 손익 (Revaluation gains/(losses) on equity instruments at fair value through other comprehensive income)	1,185,266
후속적으로 당기손익으로 재분류될 수 있는 포괄손익 (Items that may be reclassified subsequently to profit or loss)	(260,563)
1. 외환차이 (Exchange differences on translating foreign operations)	4,414
2. 기타포괄손익-공정가치측정금융상품관련손익 (Net gains/(losses) on financial instruments at fair value through other comprehensive income)	(270,123)
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)	5,146
<b>XIV. 당기총포괄이익 (Total comprehensive income attributable to:)</b>	3,049,103
당기순이익의 귀속 (Profit attributable to:)	2,128,235

## 손익계산서

(Separate Statements of Comprehensive Income)

2021년 1월 1일부터 2021년 9월 30일까지

(January 1, 2021 ~ September 30, 2021)

주식회사 국민은행  
KB Kookmin Bank

(단위: 백만원)  
(in million won)

과목명(Description)	금액(Amount)
1. 지배기업주주지분순이익 (Shareholders of the parent entity)	2,128,235
2. 비지배지분순이익 (Non-controlling interests)	-
당기총포괄이익의 귀속 (Total comprehensive income attributable to:)	3,049,103
1. 지배기업주주지분총포괄이익 (Shareholders of the parent entity)	3,049,103
2. 비지배지분총포괄이익 (Non-controlling interest)	-

## 대차대조표(신탁계정)

Balance Sheet (Trust accounts)

2021년 9월 30일 현재

(As of September 30, 2021)

(단위: 백만원)  
(in million won)

과목명(Description)	금액(Amount)
<b>자 산</b> (Assets)	
I. 현금 및 예치금 (Cash and due from financial institutions)	24,947,110
1. 원화예치금 (Due from banks in won)	24,947,110
II. 유가증권 (Securities)	26,293,081
1. 주식 (Stock)	3,952,327
2. 국채 (Government bonds)	389,493
3. 금융채 (Finance debentures)	1,887,757
4. 지방채 (Local government bonds)	43,216
5. 사채 (Corporate bonds)	4,748,941
6. 외화유가증권 (Securities in foreign currency)	105,987
7. 매입어음 (Bills bought)	1,351,707
8. 기타유가증권 (Other securities)	13,813,653
III. 대출금 (Loans & discounts)	197,898
1. 부동산저당대출 (Loans on real estate collateral)	-
2. 채권담보대출 (Loans on receivables collateral)	18,097
3. 수익권담보대출 (Loans on trust benefit collateral)	179,801
IV. 콜론 (Call loans)	-

## 대차대조표(신탁계정)

Balance Sheet (Trust accounts)

2021년 9월 30일 현재

(As of September 30, 2021)

(단위: 백만원)  
(in million won)

과목명(Description)	금액(Amount)
V. 환매조건부채권 (Bonds purchased under resale agreements)	7,970,400
VI. 금전채권 (Money receivables)	17,003,578
VII. 수탁부동산 (Movables & real estate)	210,779
VIII. 기타자산 (Others)	376,586
1. 가지급금 (Suspense receivables)	1
2. 미수수익 (Accrued revenues receivable)	337,795
3. 미수금 (Accounts receivable)	27,613
4. 선급비용 (Prepaid expenses)	237
5. 선급금 (Prepaid payments)	10,940
6. 기타잡자산 (Prepaid expenses)	-
IX. 고유계정대 (Lendings to banking account)	1,666,968
X. 채권평가충당금(-) (Allowance for valuation of receivables(-))	(77)
<b>자산총계 (Total assets)</b>	<b>78,666,323</b>
<b>부 채 (Liabilities)</b>	
I. 금전신탁 (Money in trust)	59,878,107
1. 불특정금전신탁합동운용 (Unspecified money trust)	67
2. 적립식목적신탁합동운용 (Reserving objective trust(performance))	9,041



## 대차대조표(신탁계정)

Balance Sheet (Trust accounts)

2021년 9월 30일 현재

(As of September 30, 2021)

(단위: 백만원)  
(in million won)

과목명(Description)	금액(Amount)
3. 가계금전신탁합동운용 (Household money trust)	9,852
4. 개발신탁합동운용 (Development Money Trust)	36
5. 노후생활연금신탁합동운용 (Money trust for old age living pension)	1,234
6. 기업금전신탁합동운용 (Business money trust)	1,268
7. 국민주신탁합동운용 (National stock trust)	2,691
8. 개인연금신탁합동운용 (Personal pension trust)	1,781,876
9. 가계장기신탁합동운용 (Long term house trust)	7,922
10. 근로자우대신탁합동운용 (Workers preferential trust)	1,270
11. 신종적립신탁합동운용 (New reserving trust)	5,556
12. 퇴직신탁운용 (Retirement trust)	7,899
13. 특정금전신탁 (Specified money trust)	25,374,791
14. 단위금전신탁합동운용 (Unit type money trust)	-
15. 추가금전신탁 (Open type money trust)	1,606
16. 신개인연금신탁합동운용 (New personal pension trust)	67,183
17. 신노후생활연금신탁합동운용 (New pension trust)	2,271
18. 신근로자우대신탁합동운용 (New workers preferential trust)	5
19. 연금신탁합동운용 (Pension trust)	2,021,531

## 대차대조표(신탁계정)

Balance Sheet (Trust accounts)

2021년 9월 30일 현재

(As of September 30, 2021)

(단위: 백만원)

(in million won)

과목명(Description)	금액(Amount)
20. 퇴직연금신탁 (Trust of retirement pension plan)	27,821,498
21. 개인종합자산신탁 (Individual savings account)	2,760,510
Ⅱ. 재산신탁 (Property in trust)	9,080,769
1. 유가증권의신탁 (Securities in trust)	80,273
2. 금전채권의신탁 (Money receivables in trust)	8,789,717
3. 부동산의신탁 (Real estate in trust)	210,779
Ⅲ. 공익신탁 (Public in trust)	99
Ⅳ. 기타부채 (Other borrowings)	1,420,269
1. 미지급금 (Accounts payable)	131,628
2. 선수수익 (Income in advance)	2,389
3. 미지급신탁보수 (Accrued payable trust fees)	80,067
4. 미지급신탁이익 (Accrued payable trust profit)	1,172,372
5. 미지급비용 (Accrued payable expenses)	33,813
Ⅴ. 특별유보금 (Special reserves)	118,781
<b>부채 총계 (Total liabilities)</b>	<b>70,498,025</b>

## 손익계산서(신탁계정)

Income Statement(Trust accounts)  
2021년 1월 1일부터 2021년 9월 30일까지  
(January 1, 2021 ~ September 30, 2021)

(단위: 백만원)  
(in million won)

과목명(Description)	금액(Amount)
<b>수 익</b> (Revenues)	
<b>I. 예치금이자</b> (Interest on due from banks)	251,493
<b>II. 유가증권이자</b> (Interest on securities)	627,778
국채이자 (Interest on government bonds)	4,406
금융채이자 (Interest on finance debentures)	23,085
지방채이자 (Interest on local government bonds)	405
사채이자 (Interest on corporate bonds)	63,373
배당금수익 (Dividend income)	29,696
외화유가증권이자 (Interest on securities in foreign currency)	7,912
매입어음이자 (Interest on bills bought)	6,550
기타유가증권이자 (Interest on others securities)	492,351
<b>III. 대출금이자</b> (Interest on loans & discounts)	4,411
부동산저당대출이자 (Interest on real estate collateral loans)	-
채권담보대출이자 (Interest on receivables collateral loans)	301
수익권담보대출이자 (Interest on trust benefit collateral loans)	4,110
<b>IV. 콜론이자</b> (Interest on call loans)	-
<b>V. 환매조건부채권이자</b> (Interest on bonds under resale agreements)	43,939

## 손익계산서(신탁계정)

Income Statement(Trust accounts)  
2021년 1월 1일부터 2021년 9월 30일까지  
(January 1, 2021 ~ September 30, 2021)

(단위: 백만원)  
(in million won)

과목명(Description)	금액(Amount)
VI. 금전채권이자 (Interest on money receivables)	359
VII. 파생상품관련익 (Revenues on derivatives)	-
VIII. 유가증권관련수익 (Revenues on securities)	455,405
유가증권매매익 (Gain on sales of securities)	447,759
유가증권상환익 (Gain on redemption of securities)	2,680
유가증권평가익 (Gain on valuation of securities)	4,966
VIII. 외화환차익 (Gain on foreign currency)	51
IX. 외화자산부채평가익 (Gain on valuation of assets and liabilities denominated in foreign currency)	43,922
X. 수입수수료 (Commissions received)	-
XI. 기타수익 (Other revenues)	259,510
XII. 고유계정대이자 (Interest on loans to banking account)	8,572
XIII. 특별유보금환입 (Transfer from special provision)	732
XIV. 채권평가충당금환입 (Transfer from allowance for valuation of receivables)	227
신탁이익계 (Total revenues)	1,696,399
비 용 (Expenses)	
I. 금전신탁이익 (Gain on money trust)	1,179,502
불특정금전신탁이익 (Gain on unspecified money trust)	1

## 손익계산서(신탁계정)

Income Statement(Trust accounts)  
2021년 1월 1일부터 2021년 9월 30일까지  
(January 1, 2021 ~ September 30, 2021)

(단위: 백만원)  
(in million won)

과목명(Description)	금액(Amount)
적립식목적신탁실적이익 (Gain on installment money trust(performance))	101
가계금전신탁이익 (Gain on household money trust)	90
개발신탁이익 (Gain on development trust)	1
노후생활연금신탁이익 (Gain on money trust for old age living pension)	5
기업금전신탁이익 (Gain on corporate money trust)	6
국민주신탁이익 (Gain on national stock trust)	67
개인연금신탁이익 (Gain on money trust for individual pension)	24,913
가계장기신탁이익 (Gain on household long-term money trust)	60
근로자우대신탁이익 (Gain on money trust for employee)	6
신종적립신탁이익 (Gain on new installment money trust)	35
퇴직신탁이익 (Gain on retirement trust)	36
특정금전신탁이익 (Gain on specified money trust)	810,924
추가금전신탁이익 (Gain on open type money trust)	29
신개인연금신탁이익 (Gain on new money trust for individual pension)	36
신노후생활연금신탁이익 (Gain on new money trust for old age living pension)	10
신근로자우대신탁이익 (Gain on money trust for employee)	-
연금신탁이익 (Gain on pension trust)	4,047

## 손익계산서(신탁계정)

Income Statement(Trust accounts)  
2021년 1월 1일부터 2021년 9월 30일까지  
(January 1, 2021 ~ September 30, 2021)

(단위: 백만원)  
(in million won)

과목명(Description)	금액(Amount)
퇴직연금신탁이익 (Gain on trust of retirement pension plan)	300,216
개인종합자산신탁이익 (Individual savings account)	38,919
<b>II. 재산신탁이익 (Gain on property trust)</b>	27,683
유가증권의신탁이익 (Gain on securities trust)	27,593
금전채권의신탁이익 (Gain on money receivables trust)	90
<b>III. 기타지급이자 (Other interest paid)</b>	-
<b>IV. 지급수수료 (Commissions paid)</b>	30,913
<b>V. 파생상품관련손 (Loss on derivatives)</b>	-
<b>VI. 외화환차손 (Loss on foreign exchange )</b>	56,147
<b>VII. 외화자산부채평가손 (Loss on valuation of assets and liabilities denominated in foreign currency)</b>	43,897
<b>VIII. 유가증권관련비용 (Expenses on securities)</b>	121,577
유가증권매매손 (Loss on sales of securities)	81,744
유가증권상환손 (Loss on redemption of securities)	18,390
유가증권평가손 (Loss on valuation of securities)	21,443
<b>IX. 기금출연료 (Contribution to fund)</b>	4,982
신용보증기금출연료 (Contribution to credit guarantee fund)	1
신탁보험료 (Insurance fees on deposits)	4,981

**손익계산서(신탁계정)**

Income Statement(Trust accounts)  
2021년 1월 1일부터 2021년 9월 30일까지  
(January 1, 2021 ~ September 30, 2021)

(단위: 백만원)  
(in million won)

과목명(Description)	금액(Amount)
X. 세금과공과 (Taxes)	414
XI. 신탁보수 (Trust fees & commissions)	224,631
XII. 기타비용 (Other expenses)	4,443
XIII. 특별유보금전입 (Provision for special provision)	2,194
XIV. 채권평가충당금전입 (Provision for allowance for valuation of receivables)	16
신탁손실계 (Total expenses)	1,696,399

## 연결재무상태표

(Consolidated Statements of Financial Position)

2021년 9월 30일 현재

(As of September 30, 2021)

KB증권 주식회사와 그 종속기업  
KB Securities and subsidiaries

(단위: 백만원)  
(in million won)

과목명(Description)	금액(Amount)
<b>자 산</b> <b>(Assets)</b>	
I. 현금 및 예치금 (Cash and deposits)	4,232,991
II. 당기손익-공정가치측정 금융자산 (Financial assets at fair value through profit or loss)	31,395,080
III. 파생금융자산 (Derivative financial assets)	836,814
IV. 기타포괄손익-공정가치측정유가증권 (Fair value through other comprehensive income)	4,367,130
V. 종속기업및관계기업투자 (Investments in associates, subsidiaries and joint ventures)	293,755
VI. 상각후원가측정 대출채권 (Loans at amortized cost)	7,508,680
VII. 유형자산 (Property and equipment)	212,210
VIII. 투자부동산 (Investment property)	1,321,671
IX. 무형자산 (Intangible assets)	175,409
X. 당기법인세자산 (Current tax assets)	5,559
XI. 기타금융자산 (Other financial assets)	6,739,429
XII. 기타자산 (Other non-financial assets)	49,479
<b>자산총계</b> <b>(Total assets)</b>	<b>57,138,207</b>
<b>부 채</b> <b>(Liabilities)</b>	
I. 예수부채 (Deposits received)	8,217,859
II. 당기손익-공정가치측정 금융부채 (Financial liabilities at fair value through profit or loss)	12,604,619



## 연결재무상태표

(Consolidated Statements of Financial Position)

2021년 9월 30일 현재

(As of September 30, 2021)

KB증권 주식회사와 그 종속기업  
KB Securities and subsidiaries

(단위: 백만원)  
(in million won)

과목명(Description)	금액(Amount)
Ⅲ. 파생금융부채 (Derivative financial liabilities)	920,680
Ⅳ. 차입부채 (Borrowings)	23,402,923
Ⅴ. 당기법인세부채 (Current tax liabilities)	4,821
Ⅵ. 순확정급여부채 (Net defined benefit liabilities)	51,850
Ⅶ. 이연법인세부채 (Deferred tax liabilities)	29,301
Ⅷ. 총당부채 (Provisions)	69,618
Ⅸ. 기타금융부채 (Other financial liabilities)	6,080,488
Ⅹ. 기타부채 (Other non-financial liabilities)	374,852
<b>부채 총계 (Total liabilities)</b>	<b>51,757,011</b>
<b>자 본 (Equity)</b>	
Ⅰ. 지배기업 주주지분 (Controlling interests)	5,377,496
1. 자본금 (Stockholder's equity)	1,493,102
2. 기타불입자본 (Other paid-in capital)	1,478,688
3. 이익잉여금 (Retained earnings)	2,195,027
4. 기타자본구성요소 (Elements of other shareholders' equity)	210,679
Ⅱ. 비지배지분 (Non-controlling interests)	3,700
<b>자본총계 (Total equity)</b>	<b>5,381,196</b>
<b>부채와 자본총계 (Total liabilities and equity)</b>	<b>57,138,207</b>

## 연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2021년 1월 1일부터 2021년 9월 30일까지  
(January 1, 2021 ~ September 30, 2021)

KB증권 주식회사와 그 종속기업  
KB Securities and subsidiaries

(단위: 백만원)  
(in million won)

과목명(Description)	금액(Amount)
<b>I. 영업수익 (Operating income)</b>	6,923,518
수수료수익 (Commissions received)	900,920
금융상품평가 및 처분이익 (Gain on valuation(sales) of financial assets)	4,548,897
이자수익 (Interest income)	612,059
상각후원가측정금융자산평가및처분이익 (Gain on valuation(disposal) of loans)	3,432
외환거래이익 (Gain on foreign transactions)	684,688
기타영업수익 (Others )	173,522
<b>II. 영업비용 (Operating expenses)</b>	6,194,008
수수료비용 (Commissions expense)	129,942
금융상품평가 및 처분손실 (Loss on valuation(sales) of financial assets)	4,533,148
이자비용 (Interest expense)	190,081
상각후원가측정금융자산평가및처분손실 (Loss on valuation(disposal) of loans)	11,974
외환거래손실 (Loss on foreign transactions)	626,404
판매비와 관리비 (General and administrative expenses)	644,109
기타영업비용 (Others)	58,350
<b>III. 영업이익(손실) (Operating profit(loss))</b>	729,510
<b>IV. 영업외수익 (Non-operating income)</b>	33,296

## 연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2021년 1월 1일부터 2021년 9월 30일까지  
(January 1, 2021 ~ September 30, 2021)

KB증권 주식회사와 그 종속기업  
KB Securities and subsidiaries

(단위: 백만원)  
(in million won)

과목명(Description)	금액(Amount)
V. 영업외비용 (Non-operating expenses)	14,741
VI. 법인세비용차감전순이익(손실) (Net income(loss) before income tax from continuing operations)	748,065
VII. 법인세비용(수익) (Income tax expense(income) from continuing operations)	200,617
VIII. 당기순이익(손실) (Net income(loss) )	547,448
1. 지배기업주주지분순이익 (Shareholders of the parent entity)	547,517
2. 비지배지분순이익 (Non-controlling interest)	(69)
IX. 기타포괄손익 (Other comprehensive gain(loss))	32,545
X. 당기총포괄이익(손실) (Consolidated net comprehensive income(loss))	579,993
1. 지배기업주주지분총포괄이익 (Shareholders of the parent entity)	579,815
2. 비지배지분총포괄이익 (Non-controlling interest)	178

## 연결재무상태표

(Consolidated Statements of Financial Position)

2021년 9월 30일 현재

(As of September 30, 2021)

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

과목명(Description)	금액(Amount)
<b>자 산</b> <b>(Assets)</b>	
I. 현금및현금성자산 (Cash and cash equivalents)	389,070
II. 금융자산 (Financial assets)	32,149,984
1. 당기손익공정가치측정금융자산 (Financial assets at fair value through profit or loss)	8,388,870
2. 기타포괄손익공정가치측정금융자산 (Financial assets at fair value through other comprehensive income)	5,733,020
3. 상각후원가측정금융자산 (Financial assets at amortised cost)	8,902,229
4. 상각후원가측정대출채권 (Loans)	8,293,543
5. 상각후원가측정기타수취채권 (Other receivables)	832,322
III. 관계기업투자주식 (Investments in associates)	1,895
IV. 위험회피목적파생상품자산 (Derivative assets to hedge)	4,321
V. 재보험자산 (Reinsurance assets)	1,371,409
VI. 투자부동산 (Investment property)	259,313
VII. 유형자산 (Property and equipment)	756,024
VIII. 무형자산 (Intangible assets)	62,639
IX. 당기법인세자산 (Current tax assets)	1,238
X. 이연법인세자산 (Deferred tax assets)	3,165
XI. 순확정급여부채 (Defined benefit liabilities)	43,058

## 연결재무상태표

(Consolidated Statements of Financial Position)

2021년 9월 30일 현재

(As of September 30, 2021)

KB손해보험주식회사와 그 종속회사  
KB Insurance and subsidiaries

(단위: 백만원)  
(in million won)

과목명(Description)	금액(Amount)
XII. 신계약비 (Deferred acquisition costs)	1,349,798
XIII. 기타자산 (Other assets)	83,526
XIV. 특별계정자산 (Separate account assets)	3,508,993
<b>자산총계 (Total assets)</b>	<b>39,984,433</b>
<b>부 채 (Liabilities)</b>	
I. 보험계약부채 (Insurance liabilities)	31,339,290
II. 금융부채 (Financial liabilities )	1,164,037
1. 당기손익인식금융부채 (Financial liabilities at fair value through profit or loss)	9,134
2. 차입부채 (Debts)	55,260
3. 사채 (Debentures)	378,047
4. 기타금융부채 (Other financial liabilities)	721,596
III. 위험회피목적파생상품부채 (Derivative liabilities to hedge)	147,389
IV. 충당부채 (Provisions)	24,650
V. 확정급여채무 (Net defined benefit liabilities)	338
VI. 당기법인세부채 (Current tax liabilities)	197
VII. 이연법인세부채 (Deferred tax liabilities)	308,039
VIII. 기타부채 (Other liabilities)	129,397

## 연결재무상태표

(Consolidated Statements of Financial Position)

2021년 9월 30일 현재

(As of September 30, 2021)

KB손해보험주식회사와 그 종속회사

(단위: 백만원)

KB Insurance and subsidiaries

(in million won)

과목명(Description)	금액(Amount)
IX. 특별계정부채 (Separate account liabilities)	3,560,869
<b>부채 총계 (Total liabilities)</b>	<b>36,674,206</b>
<b>자 본 (Equity)</b>	
I. 지배기업소유지분 (Equity attributable to shareholders of the Parent Company)	3,305,190
1. 자본금 (Capital stock)	33,250
2. 자본잉여금 (Capital surplus)	348,454
3. 자본조정 (Capital adjustments)	(8)
4. 기타포괄손익누계액 (Accumulated other comprehensive income)	26,388
5. 이익잉여금 (Retained earnings )	2,897,106
II. 비지배지분 (Non-controlling interests)	5,037
<b>자본총계 (Total equity)</b>	<b>3,310,227</b>
<b>부채와 자본총계 (Total liabilities and equity)</b>	<b>39,984,433</b>

## 연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2021년 1월 1일부터 2021년 9월 30일까지  
(January 1, 2021 ~ September 30, 2021)

KB손해보험주식회사와 그 종속회사  
KB Insurance and subsidiaries

(단위: 백만원)  
(in million won)

과목명(Description)	금액(Amount)
<b>I. 영업수익</b> (Operating revenue)	10,701,928
보험료수익 (Premium income)	8,627,294
재보험금수익 (Reinsurance income)	638,531
구상이익 (Gain from reimbursement)	6,292
수입경비 (Recovered expenses)	53,490
이자수익 (Interest income)	504,907
배당수익 (Dividend income)	30,206
유가증권 평가 및 처분이익 (Gain on valuation and disposal of securities)	52,158
대여금 및 수취채권 평가 및 처분이익 (Gain on valuation and disposal of loans and other receivables)	6,088
파생상품관련이익 (Gain on valuation and disposal of derivatives)	9,501
종속기업투자주식관련이익 (Gain on valuation and disposal of Investments in subsidiaries)	1,540
외화거래이익 (Foreign currency transaction gain)	291,378
재보험자산변동 (Gain on changes of reinsurance assets)	164,409
기타수익 (Other income)	259,684
특별계정수익 (Separate account income)	56,450
<b>II. 영업비용</b> (Operating expenses)	10,342,807
보험계약부채전입액 (Change in insurance liabilities)	1,361,063

## 연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2021년 1월 1일부터 2021년 9월 30일까지  
(January 1, 2021 ~ September 30, 2021)KB손해보험주식회사와 그 종속회사  
KB Insurance and subsidiaries(단위: 백만원)  
(in million won)

과목명(Description)	금액(Amount)
보험금비용 (Insurance claims paid)	3,947,856
환급금 및 배당금비용 (Refund of surrender value and dividend expenses)	1,810,163
재보험료비용 (Reinsurance expenses)	859,678
구상손실 (Loss from reimbursement)	-
손해조사비 (Claim survey expenses paid)	196,743
신계약비상각비 (Amortization of deferred acquisition costs)	686,766
사업비 (Insurance operating expenses)	924,913
이자비용 (Interest expense)	6,364
유가증권 평가 및 처분손실 (Loss on valuation and disposal of securities)	43,328
대여금 및 수취채권 평가 및 처분손실 (Loss on valuation and disposal of loans and other receivables)	5,696
파생상품관련손실 (Loss on valuation and disposal of derivatives)	287,576
종속기업투자주식관련손실 (Loss on investments on subsidiaries and associates)	1
외화거래손실 (Foreign currency transaction loss)	24,261
재보험자산변동 (Loss on changes of reinsurance assets)	-
재산관리비 (Administrative expenses for assets)	50,286
부동산관리비 (Administrative expenses for real estate)	13,472
기타비용 (Other expenses)	68,191



## 연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2021년 1월 1일부터 2021년 9월 30일까지  
(January 1, 2021 ~ September 30, 2021)KB손해보험주식회사와 그 종속회사  
KB Insurance and subsidiaries(단위: 백만원)  
(in million won)

과목명(Description)	금액(Amount)
특별계정비용 (Separate account expenses)	56,450
<b>III. 영업이익(손실) (Operating income)</b>	359,121
<b>IV. 영업외이익 (Non-operating income (expense))</b>	1,455
영업외수익 (Non-operating income)	4,483
영업외비용 (Non-operating expenses)	3,028
<b>V. 법인세비용차감전계속영업순이익 (Profit before income tax from continuing operations)</b>	360,576
<b>VI. 계속영업법인세비용 (Income tax expense from continuing operations)</b>	94,731
<b>VII. 계속영업당기순이익 (Profit for the period from continuing operations)</b>	265,845
<b>VIII. 중단사업손익 (Profit for the period from discontinued operations)</b>	-
<b>IX. 당기순이익 (Profit for the period)</b>	265,845
<b>X. 기타포괄손익 (Other comprehensive income (loss) )</b>	(178,902)
후속적으로 당기손익으로 재분류되지 않는 포괄손익 (Items that will not be reclassified subsequently to profit or loss)	15,603
1. 확정급여채무 재측정요소 (Remeasurements of defined benefit plans)	16,998
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)	(1,395)
후속적으로 당기손익으로 재분류되는 포괄손익 (Items that may be subsequently reclassified to profit or loss)	(194,505)
1. 기타포괄손익-공정가치측정금융상품관련손익 (Unrealized net change in fair value of financial assets at fair value through other comprehensive income)	(260,704)

## 연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2021년 1월 1일부터 2021년 9월 30일까지  
(January 1, 2021 ~ September 30, 2021)

KB손해보험주식회사와 그 종속회사  
KB Insurance and subsidiaries

(단위: 백만원)  
(in million won)

과목명(Description)	금액(Amount)
2. 손익변동성 조정 손익 (Amount reclassified between profit or loss and other comprehensive income applying the overlay approach)	96,669
3. 현금흐름위험회피파생상품평가손익 (Effective portion of changes in fair value of cash flow hedges)	(4,698)
4. 관계기업기타포괄손익 (Unrealized net change in other comprehensive income of associate)	52
5. 해외사업환산손익 (Foreign currency translation differences for foreign operations)	14,311
6. 특별계정기타포괄손익 (Other comprehensive income arising from separate account)	(40,135)
<b>X. 당기총포괄손익 (Total comprehensive income for the period)</b>	<b>86,943</b>
당기순이익의귀속 (Profit for the period attributable to : )	265,845
1. 지배기업소유지분순이익 (Shareholders of the Parent Company)	265,585
2. 비지배지분순이익 (Non-controlling interests)	260
총포괄손익의귀속 (Total comprehensive income for the year attributable to )	86,943
1. 지배기업소유지분총포괄손익 (Shareholders of the Parent Company)	86,353
2. 비지배지분총포괄손익 (Non-controlling interests)	590

## 연결재무상태표

(Consolidated Statements of Financial Position)

2021년 9월 30일 현재

(As of September 30, 2021)

주식회사 KB국민카드와 그 종속기업  
KB Kookmin Card and subsidiaries

(단위: 백만원)  
(in million won)

과목명(Description)	금액(Amount)
<b>자 산</b> <b>(Assets)</b>	
I. 현금 및 예치금 (Cash and due from financial institutions)	270,280
II. 당기손익-공정가치측정 금융자산 (Financial assets at fair value through profit or loss)	717,285
III. 파생금융자산 (Derivative financial assets)	33,805
IV. 상각후원가측정 대출채권 (Loans at amortized cost)	23,856,035
V. 투자금융자산 (Financial investments)	61,705
VI. 관계기업투자 (Investments in associates)	6,983
VII. 유형자산 (Property and equipment)	159,401
VIII. 무형자산 (Intangible assets)	210,863
IX. 이연법인세자산 (Deferred income tax assets)	140,227
X. 기타자산 (Other assets)	1,565,284
<b>자산총계</b> <b>(Total assets)</b>	<b>27,021,868</b>
<b>부 채</b> <b>(Liabilities)</b>	
I. 차입부채 (Debts)	2,719,920
II. 파생금융부채 (Derivative financial liabilities)	6,604
III. 사채 (Debentures)	16,166,455
IV. 총당부채 (Provisions)	183,964

## 연결재무상태표

(Consolidated Statements of Financial Position)

2021년 9월 30일 현재

(As of September 30, 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)	19,605
VI. 기타부채 (Other liabilities)	3,416,156
<b>부채 총계 (Total liabilities)</b>	<b>22,512,704</b>
<b>자 본 (Equity)</b>	
I. 지배기업 주주지분 (Equity attributable to shareholders of the parent company)	4,473,469
1. 자본금 (Share capital)	460,000
2. 자본잉여금 (Capital surplus)	1,976,987
3. 기타포괄손익누계액 (Accumulated other comprehensive income)	26,186
4. 이익잉여금 (Retained earnings)	2,010,296
II. 비지배지분 (Non-controlling interests)	35,695
<b>자본총계 (Total equity)</b>	<b>4,509,164</b>
<b>부채와 자본총계 (Total liabilities and equity)</b>	<b>27,021,868</b>

## 연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2021년 1월 1일부터 2021년 9월 30일까지  
(January 1, 2021 ~ September 30, 2021)

주식회사 KB국민카드와 그 종속기업  
KB Kookmin Card and subsidiaries

(단위: 백만원)  
(in million won)

과목명(Description)	금액(Amount)
<b>I. 순이자이익</b> (Net interest income)	1,032,773
이자수익 (Interest income)	1,311,378
이자비용 (Interest expense)	(278,605)
<b>II. 순수수수료이익</b> (Net fee and commission income)	398,055
수수료수익 (Fee and commission income)	1,204,024
수수료비용 (Fee and commission expense)	(805,969)
<b>III. 당기손익-공정가치측정 금융상품 순손익</b> (Net gains/(losses) on financial instruments at fair value through profit or loss)	1,343
<b>IV. 기타영업손익</b> (Net other operating income(expenses))	(226,183)
<b>V. 일반관리비</b> (General and administrative expenses)	(408,518)
<b>VI. 신용손실충당금전입액</b> (Provision for credit losses)	(284,764)
<b>VII. 영업이익</b> (Net operating profit)	512,706
<b>VIII. 영업외손익</b> (Non-operating profit(loss))	(4,675)
관계기업투자손익 (Share of profit(loss) of associates)	825
기타영업외손익 (Net other non-operating income(expense))	(5,500)
<b>IX. 법인세비용차감전순이익</b> (Profit before income tax)	508,031
<b>X. 법인세비용</b> (Income tax expense)	(132,657)
<b>XI. 당기순이익</b> (Profit for the period)	375,374

## 연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2021년 1월 1일부터 2021년 9월 30일까지  
(January 1, 2021 ~ September 30, 2021)

주식회사 KB국민카드와 그 종속기업  
KB Kookmin Card and subsidiaries

(단위: 백만원)  
(in million won)

과목명(Description)	금액(Amount)
<b>XII. 법인세비용차감후기타포괄손익</b> (Other comprehensive income(loss) for the period, net of tax)	23,117
후속적으로 당기손익으로 재분류되지 않는 포괄손익 (Items that will not be reclassified to profit or loss)	(2,700)
1. 순확정급여부채의 재측정요소 (Actuarial gains(losses) on post defined benefit pension plans )	(1,138)
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)	25,817
1. 관계기업 기타포괄손익에 대한 지분 (Share of other comprehensive income of associates)	41
2. 현금흐름위험회피 수단의 손익 (Cash flow hedges)	18,983
3. 해외사업환산손익 (Foreign currency translation difference for foreign operations)	6,793
<b>XIII. 당기총포괄이익</b> (Total comprehensive income for the period)	398,491
당기순이익의 귀속 (Profit attributable to:)	375,374
지배기업주주지분순이익 (Shareholders of the parent entity)	374,116
비지배지분순이익 (Non-controlling interests)	1,258
당기총포괄이익의 귀속 (Total comprehensive income attributable to:)	398,491
지배기업주주지분총포괄이익 (Shareholders of the parent entity)	397,758
비지배지분총포괄이익 (Non-controlling interest)	733

## 재무상태표

(Statements of Financial Position)

2021년 9월 30일 현재

(As of September 30, 2021)

푸르덴셜생명보험주식회사  
Prudential Life Insurance

(단위: 백만원)  
(in million won)

과목명(Description)	금액(Amount)
<b>자 산</b> <b>(Assets)</b>	
I. 현금및현금성자산 (Cash and cash equivalents)	118,633
II. 당기손익인식금융자산 (Financial assets at fair value through profit or loss)	5,249
III. 매도가능금융자산 (Available-for-sale Financial assets )	7,899,030
IV. 만기보유금융자산 (Held-to-maturity investment)	8,724,128
V. 대출채권및수취채권 (Loans and receivables)	1,043,733
VI. 파생상품자산 (Derivative financial assets)	5
VII. 투자부동산 (Investment property)	48,662
VIII. 유형자산 (Property and equipment)	53,855
IX. 무형자산 (Intangible assets)	29,981
X. 사용권자산 (Right-of-use assets)	6,434
XI 기타자산 (Other assets)	313,781
XII. 특별계정자산 (Separate account assets)	5,462,555
<b>자산총계</b> <b>(Total assets)</b>	23,706,046
<b>부 채</b> <b>(Liabilities)</b>	
I. 보험부채 (Policy reserve)	14,948,027
II. 계약지지분조정 (Policy reserve adjustment)	2,664

## 재무상태표

(Statements of Financial Position)

2021년 9월 30일 현재

(As of September 30, 2021)

푸르덴셜생명보험주식회사  
Prudential Life Insurance

(단위: 백만원)  
(in million won)

과목명(Description)	금액(Amount)
Ⅲ. 파생상품부채 (Derivative financial liabilities)	32,698
Ⅳ. 기타금융부채 (Other financial liabilities)	113,331
Ⅴ. 당기법인세부채 (Current tax liabilities)	28,016
Ⅵ. 이연법인세부채 (Deferred tax liabilities)	390,333
Ⅶ. 충당부채 (Provisions)	2,412
Ⅷ. 확정급여채무 (Net defined benefit liabilities)	10,622
Ⅸ. 리스부채 (Lease liabilities)	6,124
Ⅹ. 기타부채 (Other liabilities)	60,163
Ⅺ. 특별계정부채 (Separate account liabilities)	5,488,119
<b>부채 총계 (Total liabilities)</b>	<b>21,082,509</b>
<b>자 본 (Equity)</b>	
Ⅰ. 지배기업주주지분 (Shareholders of the parent company)	2,623,537
1. 자본금 (Capital stock)	150,000
2. 자본조정 (Capital adjustment)	-
3. 기타포괄손익누계액 (Other comprehensive income)	320,567
4. 이익잉여금 (Retained earnings)	2,152,970
Ⅱ. 비지배지분 (Non-controlling interests)	-



**재무상태표**

(Statements of Financial Position)

2021년 9월 30일 현재

(As of September 30, 2021)

푸르덴셜생명보험주식회사  
Prudential Life Insurance(단위: 백만원)  
(in million won)

과목명(Description)	금액(Amount)
자본총계 (Total equity)	2,623,537
부채와 자본총계 (Total liabilities and equity)	23,706,046

## 손익계산서

(Separate Statements of Comprehensive Income)

2021년 1월 1일부터 2021년 9월 30일까지

(January 1, 2021 ~ September 30, 2021)

푸르덴셜생명보험주식회사  
Prudential Life Insurance

(단위: 백만원)  
(in million won)

과목명(Description)	금액(Amount)
<b>I. 영업수익 (Operating income)</b>	1,702,360
보험료수익 (Premium income)	1,008,376
재보험수익 (Reinsurance income)	2,504
재보험자산전입액 (Gain on changes of reinsurance assets)	33
이자수익 (Interest income)	433,920
당기손익인식금융자산관련이익 (Gain on financial assets at fair value through profit or loss)	18
매도가능금융자산관련이익 (Gain on available-for-sale financial assets)	61,356
대출채권및기타수취채권관련이익 (Gain on loans and other receivables)	7
파생상품관련이익 (Gains on derivatives)	972
외환거래이익 (Foreign currency transaction gain)	70,888
배당금수익 (Dividend income)	17,151
특별계정수입수수료 (Separate account commission received)	88,440
특별계정수익 (Separate account income)	12,149
기타영업수익 (Other operation income)	6,546
<b>II. 영업비용 (Operating expenses &amp; claims)</b>	1,461,673
책임준비금전입액 (Increase in policy reserve)	691,682
재보험자산환입액 (Loss on changes of reinsurance assets)	-

## 손익계산서

(Separate Statements of Comprehensive Income)

2021년 1월 1일부터 2021년 9월 30일까지

(January 1, 2021 ~ September 30, 2021)

푸르덴셜생명보험주식회사  
Prudential Life Insurance

(단위: 백만원)  
(in million won)

과목명(Description)	금액(Amount)
지급보험금 (Claim & surrender)	403,170
재보험비용 (Reinsurance expenses)	4,127
사업비 (Operating expenses)	147,362
신계약비상각비 (Amortization of deferred acquisition cost)	92,740
재산관리비 (Investment administrative expenses)	10,859
이자비용 (Interest expenses)	104
매도가능금융자산관련손실 (Loss on available-for-sale financial assets)	22,002
대출채권및기타수취채권관련손실 (Loss on loans and other receivables)	25
파생상품관련손실 (Losses on derivatives)	64,087
외환거래손실 (Foreign currency transaction Loss)	2,000
특별계정지급수수료 (Separate account commission paid)	6,341
특별계정비용 (Separate account expenses)	12,149
기타영업비용 (Other operating losses)	5,025
<b>Ⅲ. 영업이익(손실) (Operating income(Losses))</b>	<b>240,687</b>
<b>Ⅳ. 영업외수익 (Non-operating income)</b>	<b>221</b>
<b>Ⅴ. 영업외비용 (Non-operating expenses)</b>	<b>2,907</b>
<b>Ⅵ. 법인세차감전이익 (Profit before tax expense)</b>	<b>238,001</b>

## 손익계산서

(Separate Statements of Comprehensive Income)  
 2021년 1월 1일부터 2021년 9월 30일까지  
 (January 1, 2021 ~ September 30, 2021)

푸르덴셜생명보험주식회사  
 Prudential Life Insurance

(단위: 백만원)  
 (in million won)

과목명(Description)	금액(Amount)
<b>VII. 법인세비용</b> (Income tax expense)	59,772
<b>VIII. 당기순이익</b> (Net income)	178,229
<b>IX. 기타포괄손익</b> (Other comprehensive income for the period)	(329,431)
당기손익으로 재분류되지 않는 항목 (Items that will not be reclassified to profit or loss)	73
1. 순확정급여부채의 재측정 요소 (Actuarial gains(losses) on post defined benefit pension plans)	101
2. 기타포괄손익에 대한 법인세효과 (Income tax relating to this item)	(28)
후속적으로 당기손익으로 재분류될 수 있는 항목 (Items that may be reclassified subsequently to profit or loss)	(329,504)
1. 매도가능금융자산평가이익(손실) (Gain on valuation of available-for-sales securities)	(443,003)
2. 만기보유금융자산평가이익(손실) (Loss on valuation of held-to-maturity assets)	(4,930)
3. 위험회피목적파생상품평가손익 (Gain on valuation of derivatives financial instruments for hedge accounting)	136
4. 특별계정기타포괄손익 (Other comprehensive income on separate account)	(6,692)
5. 기타포괄손익에 대한 법인세효과 (Income tax relating to this item)	124,985
<b>X. 당기포괄이익</b> (Total comprehensive income for the period)	(151,202)

## 연결재무상태표

(Consolidated Statements of Financial Position)

2021년 9월 30일 현재

(As of September 30, 2021)

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

과목명(Description)	금액(Amount)
<b>자 산</b> <b>(Assets)</b>	
I. 현금 및 예치금 (Cash and due from financial institutions)	26,615
II. 당기손익인식금융자산 (Financial assets at fair value through profit or loss)	254,956
III. 기타포괄손익-공정가치측정유가증권 (Fair value through other comprehensive income)	31,356
IV. 파생금융자산 (Derivative financial assets)	8
V. 대출채권 (Loans)	2,687
VI. 유형자산 (Property and equipment)	6,524
VII. 기타금융자산 (Other financial assets)	32,296
VIII. 매각예정자산 (Assets held for sale)	-
IX. 이연법인세자산 (Deferred income tax assets)	3,176
X. 기타자산 (Other assets)	5,459
<b>자산총계</b> <b>(Total assets)</b>	<b>363,077</b>
<b>부 채</b> <b>(Liabilities)</b>	
I. 예수부채 (Deposits)	606
II. 차입부채 (Debts)	-
III. 기타금융부채 (Other financial liabilities)	107,956
IV. 총당부채 (Provisions)	743

## 연결재무상태표

(Consolidated Statements of Financial Position)

2021년 9월 30일 현재

(As of September 30, 2021)

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

과목명(Description)	금액(Amount)
V. 순확정급여부채 (Defined benefit liabilities)	466
VI. 파생상품부채 (Derivative liabilities)	828
VII. 기타부채 (Other liabilities)	24,466
<b>부채 총계 (Total liabilities)</b>	<b>135,065</b>
<b>자 본 (Equity)</b>	
I. 지배기업주주지분 (Equity attributable to shareholders of the parent company)	228,012
1. 자본금 (Share capital)	38,338
2. 자본잉여금 (Capital surplus)	246
3. 기타포괄손익누계액 (Accumulated other comprehensive income)	(604)
4. 이익잉여금 (Retained earnings)	190,032
II. 비지배지분 (Non-controlling interests)	-
<b>자본총계 (Total equity)</b>	<b>228,012</b>
<b>부채와 자본총계 (Total liabilities and equity)</b>	<b>363,077</b>

## 연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2021년 1월 1일부터 2021년 9월 30일까지  
(January 1, 2021 ~ September 30, 2021)

KB자산운용주식회사와 그 종속회사  
KB Asset Management and subsidiaries

(단위: 백만원)  
(in million won)

과목명(Description)	금액(Amount)
<b>I. 영업수익 (Operating income)</b>	190,797
수수료수익 (Commissions received)	136,741
이자수익 (Interest income)	3,433
1. 기타포괄손익-공정가치측정 및 상각후원가 측정 금융상품 이자수익 (Interest income from financial instruments at fair value through other comprehensive income and amortized cost)	680
2. 당기손익-공정가치측정 금융상품 이자수익 (Interest income from financial instruments at fair value through profit or loss)	2,753
배당금수익 (Dividend income)	433
금융상품평가 및 처분이익 (Gain on valuation(sales) of financial assets)	18,694
외환거래이익 (Gain on foreign transactions)	7,631
기타영업수익 (Others )	23,865
<b>II. 영업비용 (Operating expenses)</b>	108,008
수수료비용 (Commissions expense)	10,459
이자비용 (Interest expense)	124
금융상품평가 및 처분손실 (Loss on valuation(sales) of financial assets)	16,687
외환거래손실 (Loss on foreign transactions)	1,682
판매비와관리비 (General and administrative expenses)	51,705
기타영업비용 (Others)	27,351
<b>III. 영업이익 (Operating profit)</b>	82,789

## 연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2021년 1월 1일부터 2021년 9월 30일까지  
(January 1, 2021 ~ September 30, 2021)

KB자산운용주식회사와 그 종속회사  
KB Asset Management and subsidiaries

(단위: 백만원)  
(in million won)

과목명(Description)	금액(Amount)
<b>IV. 영업외수익</b> (Non-operating income)	194
<b>V. 영업외비용</b> (Non-operating expenses)	507
<b>VI. 법인세비용차감전순이익</b> (Net income before income tax from continuing operations)	82,476
<b>VII. 법인세비용</b> (Income tax expense from continuing operations)	21,716
<b>VIII. 당기순이익</b> (Net income)	60,760
<b>IX. 기타포괄손익</b> (Other comprehensive gain)	(827)
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)	(14)
1. 매도가능금융자산평가손익 (Gain on valuation of financial assets available for sale)	(297)
2. 해외사업장환산손익 (Foreign currency translation differences for foreign operations)	283
<b>X. 총포괄이익</b> (Total comprehensive income)	59,933
연결순손익의 귀속 (Profit for the period attributable to)	
1. 지배기업주주지분순이익 (Shareholders of the Parent Company)	60,760
2. 비지배지분순이익 (Non-controlling interests)	
연결총포괄손익의 귀속 (Total comprehensive income for the year attributable to)	59,933



## 연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2021년 1월 1일부터 2021년 9월 30일까지

(January 1, 2021 ~ September 30, 2021)

KB자산운용주식회사와 그 종속회사  
KB Asset Management and subsidiaries

(단위: 백만원)  
(in million won)

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

## 연결재무상태표

(Consolidated Statements of Financial Position)

2021년 9월 30일 현재

(As of September 30, 2021)

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

(단위: 백만원)  
(in million won)

과목명(Description)	금액(Amount)
<b>자 산</b> <b>(Assets)</b>	
I. 현금 및 현금성자산 (Cash and cash equivalents)	467,103
II. 매도가능금융자산 (Financial assets available for sale)	160,090
III. 파생금융자산 (Derivative financial assets)	17,048
IV. 관계기업 및 종속기업 투자자산 (Investments in associates and joint ventures)	17,484
V. 대여금 및 수취채권 (Loans and receivables)	9,918,935
VI. 유형자산 (Property and equipment)	31,062
VII. 무형자산 (Intangible assets)	24,337
VIII 기타자산 (Other assets)	3,544,551
<b>자산총계</b> <b>(Total assets)</b>	<b>14,180,610</b>
<b>부 채</b> <b>(Liabilities)</b>	
I. 차입부채 (Debts)	975,781
II. 발행사채 (Debenture issued)	10,640,621
III. 파생금융부채 (Derivative Instruments Liabilities)	-
IV. 충당부채 (Provisions)	1,855

## 연결재무상태표

(Consolidated Statements of Financial Position)

2021년 9월 30일 현재

(As of September 30, 2021)

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

(단위: 백만원)  
(in million won)

과목명(Description)	금액(Amount)
V. 당기법인세부채 (Current tax liabilities)	326
VI. 기타부채 (Other liabilities)	900,519
VII. 이연법인세부채 (Deferred tax liabilities)	72,039
<b>부채 총계 (Total liabilities)</b>	<b>12,591,141</b>
<b>자 본 (Equity)</b>	
I. 자본금 (Capital stock)	126,138
II. 신종자본증권 (Hybrid bond)	399,211
III. 자본잉여금 (Capital surplus)	165,134
IV. 자본조정 (Capital adjustment)	<b>(17,956)</b>
V. 기타포괄손익누계액 (Accumulated other comprehensive loss)	<b>(8,576)</b>
VI. 이익잉여금 (Retained earnings )	912,251
VII. 비지배지분 (Non-controlling interests)	13,267
<b>자본총계 (Total equity)</b>	<b>1,589,469</b>
<b>부채와 자본총계 (Total liabilities and equity)</b>	<b>14,180,610</b>

## 연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2021년 1월 1일부터 2021년 9월 30일까지  
(January 1, 2021 ~ September 30, 2021)

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

(단위: 백만원)  
(in million won)

과목명(Description)	금액(Amount)
<b>I. 영업이익 (Operating profit)</b>	226,485
순이자이익 (Net interest income)	272,875
순수수료이익 (Net fee and commission income)	530,235
당기손익금융자산 관련손익 (Gain on financial assets at fair value through profit or loss)	19,444
기타영업손익 (Other operating profit)	(425,097)
신용손실에 대한 손상차손 (Impairment loss on credit loss)	(74,987)
일반관리비 (General and administrative expenses)	(95,985)
<b>II. 영업외손익 (Non-operating profit(loss))</b>	1,673
<b>III. 법인세비용차감전순이익 (Profit before income tax)</b>	228,158
<b>IV. 법인세비용 (Income tax expense)</b>	(55,680)
<b>V. 당기순이익 (Profit for the period)</b>	172,478
<b>VI. 기타포괄손익 (Other comprehensive gain(loss))</b>	19
<b>VII. 총포괄이익 (Total comprehensive income)</b>	172,497

## 연결재무상태표

(Consolidated Statements of Financial Position)

2021년 9월 30일 현재

(As of September 30, 2021)

KB생명보험주식회사와 그 종속회사  
KB Life Insurance and subsidiaries

(단위: 백만원)  
(in million won)

과목명(Description)	금액(Amount)
<b>자 산</b> <b>(Assets)</b>	
I. 현금및예치금 (Cash and due from financial institutions)	419,697
II. 금융자산 (Financial assets)	8,524,835
III. 재보험자산 (Reinsurance assets)	2,212
IV. 신계약비 (Deferred acquisition costs)	217,285
V. 유형자산 (Property and equipment)	13,727
VI. 무형자산 (Intangible assets)	22,687
VII. 당기법인세자산 (Current tax assets)	-
VIII. 이연법인세자산 (Deferred tax assets)	26,890
IX. 기타자산 (Other assets)	7,747
X. 특별계정자산 (Separate account assets)	1,565,739
<b>자산총계</b> <b>(Total assets)</b>	<b>10,800,819</b>
<b>부 채</b> <b>(Liabilities)</b>	
I. 보험부채 (Policy reserve)	8,038,729
II. 계약자지분조정 (Policy reserve adjustment)	<b>(3,053)</b>
III. 금융부채 (Financial liabilities )	265,528
IV. 이연법인세부채 (Deferred tax liabilities)	-

## 연결재무상태표

(Consolidated Statements of Financial Position)

2021년 9월 30일 현재

(As of September 30, 2021)

KB생명보험주식회사와 그 종속회사  
KB Life Insurance and subsidiaries

(단위: 백만원)  
(in million won)

과목명(Description)	금액(Amount)
V. 총당부채 (Provisions)	21,100
VI. 퇴직급여부채 (Reserve for severance benefits)	534
VII. 기타부채 (Other liabilities)	386,805
VIII. 특별계정부채 (Separate account liabilities)	1,590,448
<b>부채 총계 (Total liabilities)</b>	<b>10,300,091</b>
<b>자 본 (Equity)</b>	
I. 지배기업주주지분 (Shareholders of the parent company)	500,728
1. 자본금 (Capital stock)	456,000
2. 자본조정 (Capital adjustment)	-
3. 기타포괄손익누계액 (Other comprehensive income)	(53,296)
4. 이익잉여금 (Retained earnings)	98,024
II. 비지배지분 (Non-controlling interests)	-
<b>자본총계 (Total equity)</b>	<b>500,728</b>
<b>부채와 자본총계 (Total liabilities and equity)</b>	<b>10,800,819</b>

## 연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2021년 1월 1일부터 2021년 9월 30일까지  
(January 1, 2021 ~ September 30, 2021)

KB생명보험주식회사와 그 종속회사  
KB Life Insurance and subsidiaries

(단위: 백만원)  
(in million won)

과목명(Description)	금액(Amount)
<b>I. 영업수익 (Operating income)</b>	1,839,323
보험료수익 (Premium income)	1,501,666
재보험수익 (Reinsurance income)	4,086
책임준비금환입액 (Reversal of insurance reserve)	-
이자수익 (Interest income)	128,608
1. 기타포괄손익-공정가치측정 및 상각후원가 측정 금융상품 이자수익 (Interest income from financial instruments at fair value through other comprehensive income and amortized cost)	126,848
2. 당기손익-공정가치측정 금융상품 이자수익 (Interest income from financial instruments at fair value through profit or loss)	1,760
당기손익-공정가치측정 금융상품 관련 이익 (Gains on financial instruments at fair value through profit or loss)	69,562
기타포괄손익-공정가치측정 금융상품 관련 이익 (Gains on financial instruments at fair value through other comprehensive income)	8,597
상각후원가측정 금융상품 관련 이익 (Gain on financial instruments at amortised cost)	27
파생상품평가 및 거래이익 (Gains on valuation(sales) of derivatives)	2,371
특별계정수입수수료 (Separate account commission received)	53,140
특별계정수익 (Separate account income)	10,268
기타영업수익 (Other operation income)	60,998
<b>II. 영업비용 (Operating expenses &amp; claims)</b>	1,846,972
책임준비금전입액 (Increase in policy reserve)	498,986
지급보험금 (Claim & surrender)	1,041,415

## 연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2021년 1월 1일부터 2021년 9월 30일까지  
(January 1, 2021 ~ September 30, 2021)

KB생명보험주식회사와 그 종속회사  
KB Life Insurance and subsidiaries

(단위: 백만원)  
(in million won)

과목명(Description)	금액(Amount)
재보험비용 (Reinsurance expenses)	5,071
사업비 (Operating expenses)	145,632
신계약비상각비 (Amortization of deferred acquisition cost)	59,872
자산관리비 (Investment administrative expenses)	3,682
당기손익-공정가치측정 금융상품 관련 손실 (Losses on financial instruments at fair value through profit or loss)	4,979
기타포괄손익-공정가치측정 금융상품 관련 손실 (Losses on financial instruments at fair value through other comprehensive income)	331
파생상품평가 및 처분손실 (Losses on valuation(sales) of derivatives)	49,324
특별계정비용 (Separate account expenses)	10,268
기타영업비용 (Other operating losses)	27,412
<b>Ⅲ. 영업이익(손실) (Operating income(Losses))</b>	<b>(7,649)</b>
<b>Ⅳ. 영업외수익 (Non-operating income)</b>	<b>413</b>
<b>Ⅴ. 영업외비용 (Non-operating expenses)</b>	<b>379</b>
<b>Ⅵ. 법인세차감전이익 (Profit before tax expense)</b>	<b>(7,615)</b>
<b>Ⅶ. 법인세비용 (Income tax expense)</b>	<b>10,461</b>
<b>Ⅷ. 당기순이익 (Net income)</b>	<b>(18,076)</b>
<b>Ⅸ. 기타포괄손익 (Other comprehensive income for the period)</b>	<b>(63,323)</b>
당기손익으로 재분류되지 않는 항목 (Items that will not be reclassified to profit or loss)	<b>(2,249)</b>



## 연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2021년 1월 1일부터 2021년 9월 30일까지  
(January 1, 2021 ~ September 30, 2021)

KB생명보험주식회사와 그 종속회사  
KB Life Insurance and subsidiaries

(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)	(2,249)
후속적으로 당기손익으로 재분류될 수 있는 항목 (Items that may be reclassified subsequently to profit or loss)	(61,074)
1. 기타포괄손익-공정가치측정 금융상품의 평가이익(손실) (Gain on valuation of available-for-sales securities)	(47,688)
2. 특별계정기타포괄손익 (Other comprehensive income from Separate account)	(3,644)
3. 손익변동성조정손익 (Overlay approach-adjustment)	(9,742)
<b>X. 당기포괄이익 (Total comprehensive income for the period)</b>	<b>(81,399)</b>

## 연결재무상태표

(Consolidated Statements of Financial Position)

2021년 9월 30일 현재

(As of September 30, 2021)

KB부동산신탁 주식회사와 그 종속회사  
KB Real Estate Trust and subsidiaries

(단위: 백만원)  
(in million won)

과목명(Description)	금액(Amount)
<b>자 산</b> <b>(Assets)</b>	
I. 현금 및 예치금 (Cash and due from financial institutions)	281,316
현금 및 현금성 자산 (Cash and cash equivalents)	155,185
예치금 (Deposits)	126,131
II. 증권 (Securities)	41,556
당기손익-공정가치측정 유가증권 (Securities at fair value through profit or loss)	41,556
관계회사투자지분 (Investments in associates)	-
III. 파생상품자산 (Derivative assets)	-
IV. 대출채권 (Loans)	96,259
대여금 (Loans)	-
신탁계정대 (Loans to trust)	108,116
대손충당금(-) (Allowance for doubtful accounts)	(11,857)
V. 유형자산 (Property and equipment)	15,868
VI. 기타자산 (Other assets)	40,899
<b>자산총계</b> <b>(Total assets)</b>	475,898
<b>부 채</b> <b>(Liabilities)</b>	
I. 차입부채 (Debts)	-

## 연결재무상태표

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(As of September 30, 2021)

KB부동산신탁 주식회사와 그 종속회사  
KB Real Estate Trust and subsidiaries

(단위: 백만원)  
(in million won)

과목명(Description)	금액(Amount)
Ⅱ. 기타부채 (Other liabilities)	110,168
<b>부채 총계 (Total liabilities)</b>	<b>110,168</b>
<b>자 본 (Equity)</b>	
Ⅰ. 자본금 (Share capital)	80,000
Ⅱ. 기타포괄손익누계액 (Accumulated other comprehensive income)	(598)
Ⅲ. 이익잉여금 (Retained earnings)	286,328
<b>자본총계 (Total equity)</b>	<b>365,730</b>
<b>부채와 자본총계 (Total liabilities and equity)</b>	<b>475,898</b>

## 연결손익계산서

(Consolidated Income Statements)  
2021년 1월 1일부터 2021년 9월 30일까지  
(January 1, 2021 ~ September 30, 2021)

KB부동산신탁 주식회사와 그 종속회사  
KB Real Estate Trust and subsidiaries

(단위: 백만원)  
(in million won)

과목명(Description)	금액(Amount)
<b>I. 영업수익 (Operating income)</b>	129,881
수수료수익 (Commissions received)	125,019
증권평가 및 처분이익 (Gains on valuation(sales) of Securities)	452
이자수익 (Interest income)	3,997
대출채권 관련 이익 (Income from trading loans)	-
기타의 영업수익 (Other operating income)	413
<b>II. 영업비용 (Operating expenses)</b>	33,521
수수료비용 (Commissions)	147
증권평가 및 처분손실 (Loss on valuation(sales) of Securities)	688
이자비용 (Interest expenses)	502
대출평가 및 처분손실 (Loss on valuation and disposal of loans receivable)	3,366
외환거래손실 (Loss on foreign transactions)	-
판매비와관리비 (General and administrative expenses)	28,277
기타의 영업비용 (Other operating expenses)	541
<b>III. 영업이익(손실) (Operating profit(loss))</b>	96,360
<b>IV. 영업외수익 (Non-operating income)</b>	548
<b>V. 영업외비용 (Non-operating expenses)</b>	391

## 연결손익계산서

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KB부동산신탁 주식회사와 그 종속회사  
KB Real Estate Trust and subsidiaries

(단위: 백만원)  
(in million won)

과목명(Description)	금액(Amount)
VI. 법인세비용차감전계속사업손익 (Net income(loss) before income tax from continuing operations)	96,517
VII. 계속사업손익 법인세비용 (Income tax expense from continuing operations)	25,311
VIII. 계속사업이익 (Net income (loss) from continuing operations)	71,206
IX. 중단사업손익 (Net income (loss) from discontinued operations)	-
X. 당기순이익 (Net income)	71,206

## 재무상태표

(Statements of Financial Position)

2021년 9월 30일 현재

(As of September 30, 2021)

주식회사 KB저축은행  
KB Savings Bank Co., Ltd.

(단위: 백만원)  
(in million won)

과목명(Description)	금액(Amount)
<b>자 산</b> (Assets)	
I. 현금 및 예치금 (Cash and due from financial institutions)	360,452
II. 유가증권 (Securities)	22,510
III. 대출채권 (Loans)	2,087,570
IV. 유형자산 (Tangible assets)	19,000
V. 기타자산 (Other assets)	97,520
<b>자산총계</b> (Total assets)	2,587,052
<b>부 채</b> (Liabilities)	
I. 예수금 (Deposits)	2,222,098
II. 차입금 (Loan payable)	51,058
III. 기타부채 (Other liabilities)	55,219
<b>부채 총계</b> (Total liabilities)	2,328,375
<b>자 본</b> (Equity)	
I. 자본금 (Capital stock)	40,009
II. 자본잉여금 (Capital surplus)	139,471
III. 이익잉여금 (Retained earnings)	80,264
IV. 기타포괄손익누계액 (Accumulated other comprehensive income)	(1,067)

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## 재무상태표

(Statements of Financial Position)

2021년 9월 30일 현재

(As of September 30, 2021)

주식회사 KB저축은행  
KB Savings Bank Co., Ltd.

(단위: 백만원)  
(in million won)

과목명(Description)	금액(Amount)
자본총계 (Total equity)	258,677
부채와 자본총계 (Total liabilities and equity)	2,587,052

# 손익계산서

(Income Statements)

2021년 1월 1일부터 2021년 9월 30일까지  
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주식회사 KB저축은행  
KB Savings Bank Co., Ltd.

(단위: 백만원)  
(in million won)

과목명(Description)	금액(Amount)
<b>I. 영업수익</b> <b>(Operating income)</b>	108,582
이자수익 (Interest income)	100,467
1. 예치금이자 (Interest on deposits)	1,418
2. 단기매매증권이자 (Interest on trading securities)	-
3. 매도가능증권이자 (Interest on securities available for sale)	136
4. 만기보유증권이자 (Interest on held-to-maturity securities)	114
5. 대출금이자 (Interest on loans & discounts)	98,712
6. 기타이자수익 (Other operating income)	87
유가증권평가및처분이익 (Gains on valuation(sales) of Securities)	-
대출채권평가및처분이익 (Gains on valuation(sales) of Loans)	2,516
수수료수익 (Fee and commission income)	5,416
기타영업수익 (Other operation income)	48
배당금수익 (Dividend income)	135
<b>II. 영업외수익</b> <b>Non-operating income</b>	323
<b>III. 영업비용</b> <b>Operating expenses &amp; claims</b>	87,632
이자비용 (Interest expense)	26,372
1. 예수금이자 (Interest on deposits)	25,630



## 손익계산서

(Income Statements)

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주식회사 KB저축은행  
KB Savings Bank Co., Ltd.

(단위: 백만원)  
(in million won)

과목명(Description)	금액(Amount)
2. 사채이자 (Interest on bonds)	688
3. 기타이자비용 (Interest on others)	54
유가증권평가및처분손실 (Loss on valuation(sales) of Securities)	4,779
대출채권평가및처분손실 (Loss on valuation(sales) of Loans)	19,236
1. 대손상각비 (Bad debt expense)	16,785
수수료비용 (Fee and commission expense)	6,414
기타영업비용 (Other operating losses)	5,232
판매비와관리비 (Selling and administrative expenses)	25,599
<b>IV. 영업외비용 (Non-operating expenses)</b>	130
<b>V. 법인세차감전순이익 (Income before income tax expenses)</b>	21,143
<b>VI. 당기순이익 (Net income)</b>	15,590

## 연결재무상태표

(Consolidated Statements of Financial Position)

2021년 9월 30일 현재

(As of September 30, 2021)

KB인베스트먼트와 그 종속회사  
KB Investment and subsidiaries

(단위: 백만원)  
(in million won)

과목명(Description)	금액(Amount)
<b>자 산</b> <b>(Assets)</b>	
I. 현금 및 현금성 자산 (Cash and cash equivalents)	127,213
II. 예치금 (Due from bank)	2,908
III. 창업투자자산 (Investment in small and medium sized enterprises)	797,768
IV. PEF 투자자산 (Investment in PEF)	14,015
V. 기타자산 (Other assets)	11,678
<b>자산총계</b> <b>(Total assets)</b>	953,582
<b>부 채</b> <b>(Liabilities)</b>	
I. 단기차입금 (Short-term borrowings)	180,000
II. 확정급여부채 (Allowance for retirement and severance benefit)	139
III. 파생상품부채 (Derivative debts)	-
IV. 기타부채 (Other liabilities)	531,482
<b>부채 총계</b> <b>(Total liabilities)</b>	711,621
<b>자 본</b> <b>(Equity)</b>	
I. 자본금 (Capital stock)	112,627
II. 자본잉여금 (Capital surplus)	1,019
III. 자본조정 (Capital adjustment)	(336)

## 연결재무상태표

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(As of September 30, 2021)

KB인베스트먼트와 그 종속회사  
KB Investment and subsidiaries

(단위: 백만원)  
(in million won)

과목명(Description)	금액(Amount)
Ⅲ. 기타포괄손익누계액 (Accumulated other comprehensive income)	(59)
Ⅳ. 이익잉여금 (Retained earnings)	128,710
<b>자본총계 (Total equity)</b>	<b>241,961</b>
<b>부채와 자본총계 (Total liabilities and equity)</b>	<b>953,582</b>

## 연결손익계산서

(Consolidated Income Statements)  
2021년 1월 1일부터 2021년 9월 30일까지  
(January 1, 2021 ~ September 30, 2021)

KB인베스트먼트와 그 종속회사  
KB Investment and subsidiaries

(단위: 백만원)  
(in million won)

과목명(Description)	금액(Amount)
<b>I. 영업수익</b> (Operating revenues)	103,132
창업투자수익 (Revenues on investments in small and medium-size enterprises)	94,294
PEF 투자수익 (Revenues on Investments in PEF)	705
운용수익 (Other investment revenues)	8,104
경영자문료수익 (Consulting fees)	29
소수주주지분순손실 (Net expenses in minority interest)	-
<b>II. 영업비용</b> (Operating expenses)	72,465
투자및금융비용 (Investment and financial expenses)	3,808
창업투자비용 (Expenses on investments in small and medium-size enterprises)	22,504
PEF 투자비용 (Expenses on investments in PEF)	334
일반관리비 (Administrative expenses)	13,302
소수주주지분순이익 (Net income in minority interest)	32,517
<b>III. 영업이익</b> (Operating income(losses))	30,667
<b>IV. 영업외수익</b> (Non-operating income)	11
<b>V. 영업외비용</b> (Non-operating expenses)	140
<b>VI. 법인세비용차감전계속사업손익</b> (Continuing operation income before income tax)	30,538
<b>VII. 계속사업손익법인세비용</b> (Income tax expense)	8,722
<b>VIII. 당기순이익</b> (Net income for the year)	21,816

## 연결재무상태표

(Consolidated Statements of Financial Position)

2021년 9월 30일 현재

(As of September 30, 2021)

KB데이터시스템과 그 종속회사  
KB Data Systems and subsidiaries

(단위: 백만원)  
(in million won)

과목명(Description)	금액(Amount)
<b>자 산</b> (Assets)	
I. 유동자산 (Current assets)	48,548
당좌자산 (Quick assets)	48,548
1. 현금및현금성자산 (Cash and cash equivalents)	8,112
2. 단기금융상품 (Short-term financial instruments)	8,737
3. 매출채권 (Accounts receivable)	20,731
4. 대손충당금 (Allowance for doubtful accounts)	-
5. 기타 (Others)	10,968
재고자산 (Inventories)	-
상품 (Merchandise)	-
II. 비유동자산 (Non-current assets)	9,022
투자자산 (Investments assets)	568
유형자산 (Tangible assets)	2,338
무형자산 (Intangible assets)	1,495
기타비유동자산 (Other non-current assets)	4,621
<b>자산총계</b> (Total assets)	57,570
<b>부 채</b> (Liabilities)	

## 연결재무상태표

(Consolidated Statements of Financial Position)

2021년 9월 30일 현재

(As of September 30, 2021)

KB데이터시스템과 그 종속회사  
KB Data Systems and subsidiaries

(단위: 백만원)  
(in million won)

과목명(Description)	금액(Amount)
I. 유동부채 (Current liabilities)	37,169
매입채무 (Accounts payable )	23,816
미지급비용 (Accrued expenses)	8,322
기타 (Others)	5,031
II. 비유동부채 (Long-term liabilities)	3,387
퇴직급여충당금 (Accrued severance benefits)	1,218
장기미지급비용 (Long-term Accrued expenses)	1,134
기타 (Others)	1,035
<b>부채 총계 (Total liabilities)</b>	<b>40,556</b>
<b>자 본 (Equity)</b>	
I. 자본금 (Capital stock)	8,000
II. 기타포괄손익누계액 (Accumulated other comprehensive income)	(5,506)
III. 이익잉여금 (Retained earnings)	14,385
IV. 비지배지분 (Non-controlling interests)	135
<b>자본총계 (Total equity)</b>	<b>17,014</b>
<b>부채와 자본총계 (Total liabilities and equity)</b>	<b>57,570</b>

## 연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2021년 1월 1일부터 2021년 9월 30일까지  
(January 1, 2021 ~ September 30, 2021)

KB데이터시스템과 그 종속회사  
KB Data Systems and subsidiaries

(단위: 백만원)  
(in million won)

과목명(Description)	금액(Amount)
<b>I. 매출 (Sales)</b>	128,019
상품매출 (Sales of merchandise)	9,694
용역수익 (Service revenue)	118,325
<b>II. 매출원가 (Cost of sales)</b>	121,598
상품매출원가 (Cost of merchandise)	8,897
용역매출원가 (Cost of service)	112,701
<b>III. 매출총이익 (Gross profit)</b>	6,421
<b>IV. 판매비와관리비 (Selling and administrative expenses)</b>	7,126
인건비 (Payroll)	4,157
경비 (Expenses)	2,969
<b>V. 영업이익 (Operating income)</b>	(705)
<b>VI. 영업외수익 (Non-operating income)</b>	437
<b>VII. 영업외비용 (Non-operating expenses)</b>	115
<b>VIII. 법인세비용차감전순이익 (Income before income tax)</b>	(383)
<b>IX. 법인세비용 (Income tax expenses)</b>	51
<b>X. 당기순이익 (Net income for the period)</b>	(434)
<b>XI. 기타포괄손익 (Other comprehensive gain)</b>	(20)

## 연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2021년 1월 1일부터 2021년 9월 30일까지  
(January 1, 2021 ~ September 30, 2021)

KB데이터시스템과 그 종속회사  
KB Data Systems and subsidiaries

(단위: 백만원)  
(in million won)

과목명(Description)	금액(Amount)
당기손익으로 재분류되지 않는 포괄손익 (Items that will not be reclassified subsequently to profit or loss)	(121)
1. 순확정급여부채 재측정요소 (Remeasurements of defined benefit plans)	(121)
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)	101
1. 매도가능금융자산평가손익 (Gain on valuation of financial assets available for sale)	-
2. 해외사업장환산손익 (Foreign currency translation differences for foreign operations)	101
<b>XII. 총포괄이익 (Total comprehensive income)</b>	<b>(454)</b>
연결순손익의 귀속 (Profit for the period attributable to)	(434)
1. 지배기업주주지분순이익 (Shareholders of the Parent Company)	(420)
2. 비지배지분순이익 (Non-controlling interests)	(14)
연결총포괄손익의 귀속 (Total comprehensive income for the year attributable to)	(454)
1. 지배기업주주지분총포괄이익 (Shareholders of the Parent Company)	(445)
2. 비지배지분총포괄이익 (Non-controlling interests)	(9)



## 재무상태표

(Statements of Financial Position)

2021년 9월 30일 현재

(As of September 30, 2021)

KB신용정보

KB Credit Information

(단위: 백만원)

(in million won)

과목명(Description)	금액(Amount)
<b>자 산</b> (Assets)	
I. 유동자산 (Current assets)	11,179
현금및현금성자산 (Cash and cash equivalents)	2,223
단기금융상품 (Short-term financial instruments)	5,229
매출채권 (Trade receivables)	3,408
기타 (Others)	319
II. 비유동자산 (Non-current assets)	16,498
장기금융상품 (Long-term financial instruments)	14
유형자산 (Tangible assets)	8,175
무형자산 (Intangible assets)	818
이연법인세자산 (Deferred income tax assets)	1,145
임차보증금 (Guarantee deposits)	6,346
기타보증금 (Other deposits received)	-
<b>자산총계</b> (Total assets)	27,677
<b>부 채</b> (Liabilities)	
I. 유동부채 (Current liabilities)	6,933
기타충당부채 (Provision for other estimated liabilities)	2,299

## 재무상태표

(Statements of Financial Position)

2021년 9월 30일 현재

(As of September 30, 2021)

KB신용정보

(단위: 백만원)

KB Credit Information

(in million won)

과목명(Description)	금액(Amount)
미지급비용 (Accrued expenses)	3,010
예수금 (Withholdings)	1,012
미지급금 (Non-trade payables)	352
미지급법인세 (Income taxes payable)	-
리스부채 (Lease liabilities)	260
II. 비유동부채 (Long-term liabilities)	4,838
확정급여부채 (Liabilities for defined benefit obligations)	758
장기성미지급금 (Long-term non-trade payables)	564
복구충당부채 (Provision for restoration costs)	106
손해배상위험충당금 (Provision for compensation of damage)	124
기타충당부채 (Provision for other estimated liabilities)	3,037
리스부채 (Lease liabilities)	249
<b>부채 총계 (Total liabilities)</b>	<b>11,771</b>
<b>자 본 (Equity)</b>	
I. 자본금 (Capital stock)	6,262
II. 자본잉여금 (Additional paid-in and other capital)	1,422
III. 이익잉여금 (Retained earnings)	8,359

**재무상태표**

(Statements of Financial Position)

2021년 9월 30일 현재

(As of September 30, 2021)

KB신용정보

(단위: 백만원)

KB Credit Information

(in million won)

과목명(Description)	금액(Amount)
IV. 기타포괄손익누계액 (Accumulated other comprehensive income)	(137)
<b>자본총계 (Total equity)</b>	15,906
<b>부채와 자본총계 (Total liabilities and equity)</b>	27,677

## 손익계산서

(Income Statements)

2021년 1월 1일부터 2021년 9월 30일까지  
(January 1, 2021 ~ September 30, 2021)

KB신용정보

KB Credit Information

(단위: 백만원)

(in million won)

과목명(Description)	금액(Amount)
<b>I. 매출</b> (Sales)	29,754
용역수입 (Revenues-services)	29,754
<b>II. 매출원가</b> (Cost of service)	15,719
<b>III. 매출총이익</b> (Gross profit)	14,035
<b>IV. 판매비와관리비</b> (Selling and administrative expenses)	11,627
<b>V. 영업이익</b> (Operating income)	2,408
<b>VI. 금융수익</b> (Finance revenues)	83
<b>VII. 기타수익</b> (Other revenues)	3
<b>VIII. 기타비용</b> (Other expenses)	2,387
<b>IX. 법인세차감전순이익</b> (Income before income tax expenses)	107
<b>X. 법인세비용</b> (Income tax expenses)	122
<b>XI. 당기순이익</b> (Net income )	(15)