

# 공고용 BSPL

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

## Disclaimer

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

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

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

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

## 연결재무상태표

(Consolidated Statements of Financial Position)

2021년 12월 31일 현재

(As of December 31, 2021)

㈜ 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)	31,009,374
II. 당기손익-공정가치측정 금융자산 (Financial assets at fair value through profit or loss)	66,005,815
III. 파생금융자산 (Derivative financial assets)	3,721,370
IV. 상각후원가측정 대출채권 (Loans at amortized cost)	417,900,273
V. 투자금융자산 (Financial investments)	104,847,871
VI. 관계기업 및 공동기업 투자 (Investments in associates and joint ventures)	448,718
VII. 유형자산 (Property and equipment)	5,239,898
VIII. 투자부동산 (Investment property)	2,514,944
IX. 무형자산 (Intangible assets)	3,266,517
X. 순확정급여자산 (Defined benefit assets)	99,301
XI. 당기법인세자산 (Current income tax assets)	98,798
XII. 이연법인세자산 (Deferred income tax assets)	159,093
XIII. 매각예정자산 (Assets held for sale)	237,318
XIV. 매각예정처분집단자산 (Assets of a disposal group held for sale)	171,749
XV. 기타자산 (Other assets)	28,174,195
<b>자산총계</b> <b>(Total assets)</b>	<b>663,895,234</b>

## 연결재무상태표

(Consolidated Statements of Financial Position)

2021년 12월 31일 현재

(As of December 31, 2021)

㈜ KB금융지주와 그 종속회사

(단위: 백만원)

KB Financial Group Inc. and subsidiaries

(in million won)

과목명(Description)	금액(Amount)
<b>부 채</b> (Liabilities)	
I. 당기손익-공정가치측정 금융부채 (Financial liabilities at fair value through profit or loss)	12,088,980
II. 파생금융부채 (Derivative financial liabilities)	3,682,258
III. 예수부채 (Deposits)	372,023,918
IV. 차입부채 (Debts)	56,912,374
V. 사채 (Debentures)	67,430,188
VI. 충당부채 (Provisions)	808,604
VII. 순확정급여부채 (Defined benefit liabilities)	224,739
VIII. 당기법인세부채 (Current income tax liabilities)	662,672
IX. 이연법인세부채 (Deferred income tax liabilities)	1,470,987
X. 보험계약부채 (Insurance contract liabilities)	57,165,936
XI. 기타부채 (Other liabilities)	43,130,642
<b>부채총계</b> (Total liabilities)	<b>615,601,298</b>
<b>자 본</b> (Equity)	
I. 지배기업 주주지분 (Equity attributable to shareholders of the parent company)	47,460,598
1. 자본금 (Share capital)	2,090,558
2. 신종자본증권 (Hybrid financial instrument)	2,838,221
3. 자본잉여금 (Capital surplus)	16,940,231
4. 기타포괄손익누계액 (Accumulated other comprehensive income)	1,047,274
5. 매각예정처분집단관련 기타포괄손익누계액 (Accumulated other comprehensive income(loss) of a disposal group held for sale)	7,671
6. 이익잉여금 (Retained earnings)	25,672,831
7. 자기주식 (Treasury shares)	(1,136,188)
II. 비지배지분 (Non-controlling interests)	833,338
<b>자본총계</b> (Total equity)	<b>48,293,936</b>
<b>부채와 자본총계</b> (Total liabilities and equity)	<b>663,895,234</b>

## 연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)  
2021년 1월 1일부터 2021년 12월 31일까지  
(January 1, 2021 ~ December 31, 2021)

㈜ 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>	<b>11,229,594</b>
이자수익 (Interest income)	15,210,900
1. 기타포괄손익-공정가치측정 및 상각후원가 측정 금융상품 이자수익 (Interest income from financial instruments at fair value through other comprehensive income and amortized cost)	14,620,512
2. 당기손익-공정가치측정 금융상품 이자수익 (Interest income from financial instruments at fair value through profit or loss)	590,388
이자비용 (Interest expense)	(3,981,306)
<b>II. 순수수수료이익 (Net fee and commission income)</b>	<b>3,625,583</b>
수수료수익 (Fee and commission income)	5,323,606
수수료비용 (Fee and commission expense)	(1,698,023)
<b>III. 순보험손익 (Net insurance income)</b>	<b>556,711</b>
보험수익 (Insurance income)	16,107,858
보험비용 (Insurance expense)	(15,551,147)
<b>IV. 당기손익-공정가치측정 금융상품 순손익 (Net gains/(losses) on financial instruments at fair value through profit or loss)</b>	<b>995,304</b>
1. 당기손익조정접근법 조정전 손익 (Net gains/(losses) on financial instruments at fair value through profit or loss before applying overlay approach)	1,160,981
2. 당기손익조정접근법 조정 순손익 (Net gains/(losses) on overlay adjustment)	(165,677)
<b>V. 기타영업손익 (Net other operating income(expenses))</b>	<b>(1,923,567)</b>
<b>VI. 일반관리비 (General and administrative expenses)</b>	<b>(7,200,853)</b>

## 연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)  
2021년 1월 1일부터 2021년 12월 31일까지  
(January 1, 2021 ~ December 31, 2021)

㈜ 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)	7,282,772
<b>VIII. 신용손실충당금전입액</b> (Provision for credit losses)	(1,185,133)
<b>IX. 영업이익</b> (Net operating profit)	6,097,639
<b>X. 영업외손익</b> (Non-operating profit(loss))	(16,011)
1. 관계기업 및 공동기업 투자손익 (Share of profit of associates and joint ventures)	93,526
2. 기타영업외손익 (Net other non-operating income(expense))	(109,537)
<b>XI. 법인세비용차감전순이익</b> (Profit before income tax)	6,081,628
<b>XII. 법인세비용</b> (Income tax expense)	(1,697,231)
<b>XIII. 당기순이익</b> (Profit for the period)	4,384,397
<b>XIV. 법인세비용차감후기타포괄손익</b> (Other comprehensive income(loss) for the period, net of tax)	222,758
당기손익으로 재분류되지 않는 포괄손익 (Items that will not be reclassified to profit or loss)	871,654
1. 순확정급여부채의 재측정요소 (Actuarial gains(losses) on post defined benefit pension plans )	(45,510)
2. 관계기업 및 공동기업 기타포괄손익에 대한 지분 (Shares of other comprehensive income of associates and joint ventures)	51
3. 기타포괄손익-공정가치 측정 지분상품 관련 손익 (Revaluation gains/(losses) on equity instruments at fair value through other comprehensive income)	903,398
4. 당기손익-공정가치지정 금융부채 신용위험 변동손익 (Fair value changes on financial liabilities designated at fair value due to own credit risk)	13,715
후속적으로 당기손익으로 재분류될 수 있는 포괄손익 (Items that may be reclassified subsequently to profit or loss)	(648,896)

## 연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)  
2021년 1월 1일부터 2021년 12월 31일까지  
(January 1, 2021 ~ December 31, 2021)

㈜ KB금융지주와 그 종속회사  
KB Financial Group Inc. and subsidiaries

(단위: 백만원)  
(in million won)

과목명(Description)	금액(Amount)
1. 외환차이 (Exchange differences on translating foreign operations)	255,907
2. 기타포괄손익-공정가치 측정 채무상품 관련 손익 (Net gains/(losses) on financial instruments at fair value through other comprehensive income)	(924,698)
3. 관계기업 및 공동기업 기타포괄손익에 대한 지분 (Shares of other comprehensive income of associates and joint ventures)	498
4. 현금흐름위험회피손익 (Cash flow hedges)	20,864
5. 해외사업장순투자위험회피수단의 손익 (Gains(losses) on hedging instruments of a net investment in a foreign operation)	(57,935)
6. 특별계정 기타포괄손익 (Other comprehensive income(loss) arising from separate account)	(63,814)
7. 손익변동성 조정손익 (Net gains/(losses) on overlay adjustment)	120,282
<b>XV. 당기총포괄이익 (Total comprehensive income for the period)</b>	<b>4,607,155</b>
당기순이익의 귀속 (Profit attributable to:)	4,384,397
1. 지배기업주주지분순이익 (Shareholders of the parent entity)	4,409,559
2. 비지배지분순이익 (Non-controlling interests)	(25,162)
당기총포괄이익 귀속 (Total comprehensive income attributable to:)	4,607,155
1. 지배기업주주지분총포괄이익 (Shareholders of the parent entity)	4,610,565
2. 비지배지분총포괄이익 (Non-controlling interests)	(3,410)
<b>XVI. 주당이익(단위: 원) (Earnings per share)(in won)</b>	
기본주당이익 (Basic earnings per share)	11,134
희석주당이익 (Diluted earnings per share)	10,890

## 재무상태표

(Separate Statements of Financial Position)

2021년 12월 31일 현재

(As of December 31, 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)	608,076
II. 당기손익-공정가치측정 금융자산 (Financial assets at fair value through profit or loss)	440,760
III. 상각후원가측정 대출채권 (Loans at amortized cost)	249,128
IV. 종속기업 투자 (Investments in subsidiaries)	26,741,438
V. 유형자산 (Property and equipment)	4,444
VI. 순확정급여자산 (Defined benefit assets)	16,673
VII. 무형자산 (Intangible assets)	221
VIII. 이연법인세자산 (Deferred income tax assets)	5,583
IX. 기타자산 (Other assets)	805,056
<b>자산총계</b> <b>(Total assets)</b>	<b>28,871,379</b>
<b>부 채</b> <b>(Liabilities)</b>	
I. 차입부채 (Debts)	-
II. 사채 (Debentures)	5,552,791
III. 순확정급여부채 (Defined benefit liabilities)	-
IV. 당기법인세부채 (Current income tax liabilities)	570,519
V. 기타부채 (Other liabilities)	235,095
<b>부채 총계</b> <b>(Total liabilities)</b>	<b>6,358,405</b>

## 재무상태표

(Separate Statements of Financial Position)

2021년 12월 31일 현재

(As of December 31, 2021)

☞ 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)	2,837,981
III. 자본잉여금 (Capital surplus)	14,754,747
IV. 기타포괄손익누계액 (Accumulated other comprehensive income)	(8,330)
V. 이익잉여금 (Retained earnings)	3,974,206
VI. 자기주식 (Treasury Shares)	(1,136,188)
<b>자본총계</b> <b>(Total equity)</b>	<b>22,512,974</b>
<b>부채와 자본총계</b> <b>(Total liabilities and equity)</b>	<b>28,871,379</b>



## 포괄손익계산서

(Separate Statements of Comprehensive Income)

2021년 1월 1일부터 2021년 12월 31일까지

(January 1, 2021 ~ December 31, 2021)

(주) KB금융지주

KB Financial Group Inc.

(단위: 백만원)

(in million won)

과목명(Description)	금액(Amount)
<b>I. 순이자이익 (Net interest income)</b>	<b>(111,077)</b>
이자수익 (Interest income)	9,392
1. 상각후원가측정 금융상품 이자수익 (Interest income from financial instruments at amortized cost)	6,548
2. 당기손익-공정가치측정 금융상품 이자수익 (Interest income from financial instruments at fair value through profit or loss)	2,844
이자비용 (Interest expense)	(120,469)
<b>II. 순수수수료이익 (Net fee and commission income)</b>	<b>(8,157)</b>
수수료수익 (Fee and commission income)	975
수수료비용 (Fee and commission expense)	(9,132)
<b>III. 당기손익-공정가치측정 금융상품 순손익 (Net gains/(losses) on financial instruments at fair value through profit or loss)</b>	<b>20,250</b>
<b>IV. 기타영업손익 (Net other operating income(expenses))</b>	<b>1,620,238</b>
<b>V. 일반관리비 (General and administrative expenses)</b>	<b>(85,417)</b>
<b>VI. 신용손실충당금 반영전 영업이익 (Operating profit before provision for credit losses)</b>	<b>1,435,837</b>
<b>VII. 신용손실충당금전입액 (Provision for credit losses)</b>	<b>(417)</b>
<b>VIII. 영업이익 (Net operating profit)</b>	<b>1,435,420</b>
<b>IX. 영업외손익 (Non-operating profit(loss))</b>	<b>1,165</b>
<b>X. 법인세비용차감전순이익 (Profit before income tax)</b>	<b>1,436,585</b>
<b>XI. 법인세비용 (Income tax expense)</b>	<b>2,281</b>

## 포괄손익계산서

(Separate Statements of Comprehensive Income)  
2021년 1월 1일부터 2021년 12월 31일까지  
(January 1, 2021 ~ December 31, 2021)

(주) KB금융지주  
KB Financial Group Inc.

(단위: 백만원)  
(in million won)

과목명(Description)	금액(Amount)
<b>XII. 당기순이익</b> (Profit for the period)	<b>1,438,866</b>
<b>XIII. 법인세비용차감후기타포괄손익</b> (Other comprehensive income(loss) for the period, net of tax)	<b>(298)</b>
당기손익으로 재분류되지 않는 포괄손익 (Items that will not be reclassified to profit or loss)	(298)
순확정급여부채의 재측정요소 (Actuarial gains(losses) on post defined benefit pension plans )	(298)
<b>XIV. 당기총포괄이익</b> (Total comprehensive income for the period)	<b>1,438,568</b>
<b>XV. 주당이익(단위: 원)</b> (Earnings per share)(in won)	
기본주당이익 (Basic earnings per Share)	3,509
희석주당이익 (Diluted earnings per Share)	3,436

## 연결재무상태표

(Consolidated Statements of Financial Position)

2021년 12월 31일 현재  
(As of December 31, 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)	25,164,991
II. 당기손익-공정가치측정 금융자산 (Financial assets at fair value through profit or loss)	18,834,364
III. 파생금융자산 (Derivative financial assets)	2,965,626
IV. 상각후원가측정 대출채권 (Loans at amortized cost)	361,144,701
V. 투자금융자산 (Financial investments)	63,744,909
VI. 관계기업 투자 (Investments in associates)	390,957
VII. 유형자산 (Property and equipment)	3,933,943
VIII. 투자부동산 (Investment property)	325,065
IX. 무형자산 (Intangible assets)	1,028,494
X. 당기법인세자산 (Current income tax assets)	61,314
XI. 이연법인세자산 (Deferred income tax assets)	149,869
XII. 매각예정자산 (Assets held for sale)	237,318
XIII. 기타자산 (Other assets)	5,583,347
<b>자산총계</b> <b>(Total assets)</b>	<b>483,564,898</b>
<b>부 채</b> <b>(Liabilities)</b>	
I. 당기손익-공정가치측정 금융부채 (Financial liabilities at fair value through profit or loss)	112,698

## 연결재무상태표

(Consolidated Statements of Financial Position)

2021년 12월 31일 현재  
(As of December 31, 2021)

주식회사 국민은행과 그 종속기업  
KB Kookmin Bank and Subsidiaries

(단위: 백만원)  
(in million won)

과목명(Description)	금액(Amount)
II. 파생금융부채 (Derivative financial liabilities)	2,749,412
III. 예수부채 (Deposits)	363,141,416
IV. 차입부채 (Debts)	32,523,161
V. 사채 (Debentures)	29,718,734
VI. 충당부채 (Provisions)	426,867
VII. 순확정급여부채 (Defined benefit liabilities)	155,284
VIII. 당기법인세부채 (Current income tax liabilities)	57,281
IX. 이연법인세부채 (Deferred income tax liabilities)	701,561
X. 기타부채 (Other liabilities)	21,089,571
<b>부채 총계 (Total liabilities)</b>	<b>450,675,985</b>
<b>자 본 (Equity)</b>	
I. 지배기업 주주지분 (Equity attributable to shareholders of the parent entity)	32,677,631
1. 자본금 (Capital stock)	2,021,896
2. 신종자본증권 (Hybrid financial instrument)	574,523
3. 자본잉여금 (Capital surplus)	5,025,335
4. 기타포괄손익누계액 (Accumulated other comprehensive income)	1,395,156
5. 이익잉여금 (Retained earnings)	23,660,721

**연결재무상태표**

(Consolidated Statements of Financial Position)

2021년 12월 31일 현재

(As of December 31, 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)	211,282
<b>자본총계 (Total equity)</b>	<b>32,888,913</b>
<b>부채와 자본총계 (Total liabilities and equity)</b>	<b>483,564,898</b>

## 연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2021년 1월 1일부터 2021년 12월 31일까지

(January 1, 2021 ~ December 31, 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>	<b>7,728,476</b>
이자수익 (Interest income)	10,674,361
1. 기타포괄손익-공정가치측정 및 상각후원가 측정 금융상품 이자수익 (Interest income from financial instruments at fair value through other comprehensive income and amortized cost)	10,515,589
2. 당기손익-공정가치측정 금융상품 이자수익 (Interest income from financial instruments at fair value through profit or loss)	158,772
이자비용 (Interest Expense)	(2,945,885)
<b>II. 순수수수료이익 (Net fee and commission income)</b>	<b>1,187,881</b>
수수료수익 (Fee and commission income)	1,586,944
수수료비용 (Fee and commission expense)	(399,063)
<b>III. 당기손익-공정가치측정 금융상품 순손익 (Net gains/(losses) on financial instruments at fair value through profit or loss)</b>	<b>342,834</b>
<b>IV. 기타영업손익 (Net other operating income(expenses))</b>	<b>(819,739)</b>
<b>V. 일반관리비 (General and administrative expenses)</b>	<b>(4,402,731)</b>
<b>VI. 신용손실충당금 반영전 영업이익 (Operating profit before provision for credit losses)</b>	<b>4,036,721</b>
<b>VII. 신용손실충당금전입액 (Provision for credit losses)</b>	<b>(522,728)</b>
<b>VIII. 영업이익 (Net operating profit)</b>	<b>3,513,993</b>
<b>IX. 영업외손익 (Non-operating profit(loss))</b>	<b>(22,449)</b>
관계기업투자손익 (Share of profit(loss) of associates)	57,156

## 연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2021년 1월 1일부터 2021년 12월 31일까지

(January 1, 2021 ~ December 31, 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))	(79,605)
<b>X. 법인세비용차감전순이익 (Profit before income tax)</b>	<b>3,491,544</b>
<b>XI. 법인세비용 (Income tax expense)</b>	<b>(953,515)</b>
<b>XII. 당기순이익 (Profit for the period)</b>	<b>2,538,029</b>
<b>XIII. 법인세비용차감후기타포괄손익 (Other comprehensive income(loss) for the period, net of tax)</b>	<b>692,302</b>
당기손익으로 재분류되지 않는 포괄손익 (Items that will not be reclassified to profit or loss)	802,092
1. 순확정급여부채의 재측정요소 (Actuarial gains(losses) on post defined benefit pension plans )	(71,615)
2. 기타포괄손익 - 공정가치 측정 금융상품 관련 손익 (Revaluation gains/(losses) on equity instruments at fair value through other comprehensive income)	873,707
후속적으로 당기손익으로 재분류될 수 있는 포괄손익 (Items that may be reclassified subsequently to profit or loss)	(109,790)
1. 외환차이 (Exchange differences on translating foreign operations)	208,480
2. 기타포괄손익-공정가치 측정금융상품관련손익 (Net gains/(losses) on financial instruments at fair value through other comprehensive income)	(274,010)
3. 관계기업 기타포괄손익에 대한 지분 (Share of other comprehensive income of associates)	165
4. 해외사업장순투자위험회피수단의 손익 (Gains(losses) on hedging instruments of a net investment in a foreign operation)	(54,409)
5. 현금흐름위험회피 수단의 손익 (Cash flow hedges)	9,984
<b>XIV. 당기총포괄이익 (Total comprehensive income attributable to:)</b>	<b>3,230,331</b>
당기순이익의 귀속 (Profit attributable to:)	2,538,029

## 연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2021년 1월 1일부터 2021년 12월 31일까지

(January 1, 2021 ~ December 31, 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)	2,590,764
2. 비지배지분순이익 (Non-controlling interests)	(52,735)
당기총포괄이익의 귀속 (Total comprehensive income attributable to:)	3,230,331
1. 지배기업주주지분총포괄이익 (Shareholders of the parent entity)	3,265,921
2. 비지배지분총포괄이익 (Non-controlling interest)	(35,590)



## 재무상태표

(Separate Statements of Financial Position)

2021년 12월 31일 현재

(As of December 31, 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)	22,368,904
II. 당기손익-공정가치측정 금융자산 (Financial assets at fair value through profit or loss)	14,782,128
III. 파생금융자산 (Derivative financial assets)	2,960,174
IV. 상각후원가측정 대출채권 (Loans at amortized cost)	349,438,762
V. 투자금융자산 (Financial investments)	62,584,129
VI. 관계기업 및 종속기업 투자 (Investments in associates and subsidiaries)	2,964,238
VII. 유형자산 (Property and equipment)	3,606,188
VIII. 투자부동산 (Investment property)	97,651
IX. 무형자산 (Intangible assets)	472,253
X. 당기법인세자산 (Current income tax assets)	51,191
XI. 이연법인세자산 (Deferred income tax assets)	-
XII. 매각예정자산 (Assets held for sale)	44,159
XIII. 기타자산 (Other assets)	5,403,620
<b>자산총계</b> <b>(Total assets)</b>	<b>464,773,397</b>
<b>부 채</b> <b>(Liabilities)</b>	
I. 당기손익-공정가치측정 금융부채 (Financial liabilities at fair value through profit or loss)	112,698

## 재무상태표

(Separate Statements of Financial Position)

2021년 12월 31일 현재

(As of December 31, 2021)

주식회사 국민은행  
KB Kookmin Bank

(단위: 백만원)  
(in million won)

과목명(Description)	금액(Amount)
Ⅱ. 파생금융부채 (Derivative financial liabilities)	2,740,904
Ⅲ. 예수부채 (Deposits)	349,615,372
Ⅳ. 차입부채 (Debts)	31,073,908
Ⅴ. 사채 (Debentures)	26,891,141
Ⅵ. 충당부채 (Provisions)	421,792
Ⅶ. 순확정급여부채 (Defined benefit liabilities)	138,505
Ⅷ. 당기법인세부채 (Current income tax liabilities)	5,696
Ⅸ. 이연법인세부채 (Deferred income tax liabilities)	640,082
Ⅹ. 기타부채 (Other liabilities)	20,515,698
<b>부채 총계 (Total liabilities)</b>	<b>432,155,796</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)	1,362,438
Ⅴ. 이익잉여금 (Retained earnings)	23,438,713
<b>자본총계 (Total equity)</b>	<b>32,617,601</b>

Back

## 재무상태표

(Separate Statements of Financial Position)

2021년 12월 31일 현재

(As of December 31, 2021)

주식회사 국민은행  
KB Kookmin Bank

(단위: 백만원)  
(in million won)

과목명(Description)	금액(Amount)
부채와 자본총계 (Total liabilities and equity)	464,773,397

## 손익계산서

(Separate Statements of Comprehensive Income)  
2021년 1월 1일부터 2021년 12월 31일까지  
(January 1, 2021 ~ December 31, 2021)

주식회사 국민은행  
KB Kookmin Bank

(단위: 백만원)  
(in million won)

과목명(Description)	금액(Amount)
<b>I. 순이자이익 (Net interest income)</b>	<b>7,131,315</b>
이자수익 (Interest income)	9,490,842
1. 기타포괄손익-공정가치측정 및 상각후원가 측정 금융상품 이자수익 (Interest income from financial instruments at fair value through other comprehensive income and amortized cost)	9,416,081
2. 당기손익-공정가치측정 금융상품 이자수익 (Interest income from financial instruments at fair value through profit or loss)	74,761
이자비용 (Interest Expense)	(2,359,527)
<b>II. 순수수수료이익 (Net fee and commission income)</b>	<b>1,188,632</b>
수수료수익 (Fee and commission income)	1,572,185
수수료비용 (Fee and commission expense)	(383,553)
<b>III. 당기손익-공정가치측정 금융상품 순손익 (Net gains/(losses) on financial instruments at fair value through profit or loss)</b>	<b>352,958</b>
<b>IV. 기타영업손익 (Net other operating income(expenses))</b>	<b>(818,957)</b>
<b>V. 일반관리비 (General and administrative expenses)</b>	<b>(4,007,668)</b>
<b>VI. 신용손실충당금 반영전 영업이익 (Operating profit before provision for credit losses)</b>	<b>3,846,280</b>
<b>VII. 신용손실충당금전입액 (Provision for credit losses)</b>	<b>(356,563)</b>
<b>VIII. 영업이익 (Net operating profit)</b>	<b>3,489,717</b>
<b>IX. 영업외손익 (Non-operating profit(loss))</b>	<b>5,395</b>
관계기업투자손익 (Share of profit(loss) of associates)	58,661

## 손익계산서

(Separate Statements of Comprehensive Income)  
2021년 1월 1일부터 2021년 12월 31일까지  
(January 1, 2021 ~ December 31, 2021)

주식회사 국민은행  
KB Kookmin Bank

(단위: 백만원)  
(in million won)

과목명(Description)	금액(Amount)
기타영업외손익 (Net other non-operating income(expense))	(53,266)
<b>X. 법인세비용차감전순이익 (Profit before income tax)</b>	<b>3,495,112</b>
<b>XI. 법인세비용 (Income tax expense)</b>	<b>(931,754)</b>
<b>XII. 당기순이익 (Profit for the period)</b>	<b>2,563,358</b>
<b>XIII. 법인세비용차감후기타포괄손익 (Other comprehensive income(loss) for the period, net of tax)</b>	<b>536,516</b>
당기손익으로 재분류되지 않는 포괄손익 (Items that will not be reclassified to profit or loss)	800,761
1. 순확정급여부채의 재측정요소 (Actuarial gains(losses) on post defined benefit pension plans )	(72,946)
2. 기타포괄손익 - 공정가치 측정 금융상품 관련 손익 (Revaluation gains/(losses) on equity instruments at fair value through other comprehensive income)	873,707
후속적으로 당기손익으로 재분류될 수 있는 포괄손익 (Items that may be reclassified subsequently to profit or loss)	(264,245)
1. 외환차이 (Exchange differences on translating foreign operations)	3,957
2. 기타포괄손익-공정가치측정금융상품관련손익 (Net gains/(losses) on financial instruments at fair value through other comprehensive income)	(278,186)
3. 관계기업 기타포괄손익에 대한 지분 (Share of other comprehensive income of associates)	-
4. 해외사업장순투자위험회피수단의 손익 (Gains(losses) on hedging instruments of a net investment in a foreign operation)	-
5. 현금흐름위험회피 수단의 손익 (Cash flow hedges)	9,984
<b>XIV. 당기총포괄이익 (Total comprehensive income attributable to:)</b>	<b>3,099,874</b>
당기순이익의 귀속 (Profit attributable to:)	2,563,358

## 손익계산서

(Separate Statements of Comprehensive Income)

2021년 1월 1일부터 2021년 12월 31일까지

(January 1, 2021 ~ December 31, 2021)

주식회사 국민은행  
KB Kookmin Bank

(단위: 백만원)  
(in million won)

과목명(Description)	금액(Amount)
1. 지배기업주주지분순이익 (Shareholders of the parent entity)	2,563,358
2. 비지배지분순이익 (Non-controlling interests)	-
당기총포괄이익의 귀속 (Total comprehensive income attributable to:)	3,099,874
1. 지배기업주주지분총포괄이익 (Shareholders of the parent entity)	3,099,874
2. 비지배지분총포괄이익 (Non-controlling interest)	-

## 대차대조표(신탁계정)

Balance Sheet (Trust accounts)

2021년 12월 31일 현재  
(As of December 31, 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)	27,854,842
1. 원화예치금 (Due from banks in won)	27,854,842
II. 유가증권 (Securities)	28,963,715
1. 주식 (Stock)	6,327,621
2. 국채 (Government bonds)	427,610
3. 금융채 (Finance debentures)	1,834,654
4. 지방채 (Local government bonds)	43,084
5. 사채 (Corporate bonds)	4,204,825
6. 외화유가증권 (Securities in foreign currency)	105,194
7. 매입어음 (Bills bought)	669,682
8. 기타유가증권 (Other securities)	15,351,045
III. 대출금 (Loans & discounts)	229,488
1. 부동산저당대출 (Loans on real estate collateral)	-
2. 채권담보대출 (Loans on receivables collateral)	34,384
3. 수익권담보대출 (Loans on trust benefit collateral)	195,104
IV. 콜론 (Call loans)	-

## 대차대조표(신탁계정)

Balance Sheet (Trust accounts)

2021년 12월 31일 현재  
(As of December 31, 2021)

(단위: 백만원)  
(in million won)

과목명(Description)	금액(Amount)
V. 환매조건부채권 (Bonds purchased under resale agreements)	4,147,600
VI. 금전채권 (Money receivables)	9,907,964
VII. 수탁부동산 (Movables & real estate)	266,131
VIII. 기타자산 (Others)	305,235
1. 가지급금 (Suspense receivables)	1
2. 미수수익 (Accrued revenues receivable)	274,154
3. 미수금 (Accounts receivable)	19,670
4. 선급비용 (Prepaid expenses)	402
5. 선급금 (Prepaid payments)	11,008
6. 기타잡자산 (Prepaid expenses)	-
IX. 고유계정대 (Lendings to banking account)	1,188,976
X. 채권평가충당금(-) (Allowance for valuation of receivables(-))	(70)
<b>자산총계 (Total assets)</b>	<b>72,863,881</b>
<b>부 채 (Liabilities)</b>	
I. 금전신탁 (Money in trust)	59,423,100
1. 불특정금전신탁합동운용 (Unspecified money trust)	66
2. 적립식목적신탁합동운용 (Reserving objective trust(performance))	8,942



## 대차대조표(신탁계정)

Balance Sheet (Trust accounts)

2021년 12월 31일 현재  
(As of December 31, 2021)

(단위: 백만원)  
(in million won)

과목명(Description)	금액(Amount)
3. 가계금전신탁합동운용 (Household money trust)	9,721
4. 개발신탁합동운용 (Development Money Trust)	36
5. 노후생활연금신탁합동운용 (Money trust for old age living pension)	1,128
6. 기업금전신탁합동운용 (Business money trust)	1,272
7. 국민주신탁합동운용 (National stock trust)	2,648
8. 개인연금신탁합동운용 (Personal pension trust)	1,784,916
9. 가계장기신탁합동운용 (Long term house trust)	7,780
10. 근로자우대신탁합동운용 (Workers preferential trust)	1,269
11. 신종적립신탁합동운용 (New reserving trust)	5,513
12. 퇴직신탁운용 (Retirement trust)	7,831
13. 특정금전신탁 (Specified money trust)	21,703,890
14. 단위금전신탁합동운용 (Unit type money trust)	-
15. 추가금전신탁 (Open type money trust)	1,520
16. 신개인연금신탁합동운용 (New personal pension trust)	66,782
17. 신노후생활연금신탁합동운용 (New pension trust)	2,219
18. 신근로자우대신탁합동운용 (New workers preferential trust)	5
19. 연금신탁합동운용 (Pension trust)	2,002,392

## 대차대조표(신탁계정)

Balance Sheet (Trust accounts)

2021년 12월 31일 현재  
(As of December 31, 2021)

(단위: 백만원)  
(in million won)

과목명(Description)	금액(Amount)
20. 퇴직연금신탁 (Trust of retirement pension plan)	30,967,937
21. 개인종합자산신탁 (Individual savings account)	2,847,233
Ⅱ. 재산신탁 (Property in trust)	12,145,529
1. 유가증권의신탁 (Securities in trust)	2,016,997
2. 금전채권의신탁 (Money receivables in trust)	9,862,401
3. 부동산의신탁 (Real estate in trust)	266,131
Ⅲ. 공익신탁 (Public in trust)	99
Ⅳ. 기타부채 (Other borrowings)	1,175,500
1. 미지급금 (Accounts payable)	7,611
2. 선수수익 (Income in advance)	5,037
3. 미지급신탁보수 (Accrued payable trust fees)	60,116
4. 미지급신탁이익 (Accrued payable trust profit)	1,077,991
5. 미지급비용 (Accrued payable expenses)	24,745
Ⅴ. 특별유보금 (Special reserves)	119,653
<b>부채 총계 (Total liabilities)</b>	<b>72,863,881</b>

## 손익계산서(신탁계정)

Income Statement(Trust accounts)  
2021년 1월 1일부터 2021년 12월 31일까지  
(January 1, 2021 ~ December 31, 2021)

(단위: 백만원)  
(in million won)

과목명(Description)	금액(Amount)
<b>수 익</b> (Revenues)	
<b>I. 예치금이자</b> (Interest on due from banks)	<b>343,573</b>
<b>II. 유가증권이자</b> (Interest on securities)	<b>696,251</b>
국채이자 (Interest on government bonds)	5,799
금융채이자 (Interest on finance debentures)	31,235
지방채이자 (Interest on local government bonds)	541
사채이자 (Interest on corporate bonds)	86,038
배당금수익 (Dividend income)	30,254
외화유가증권이자 (Interest on securities in foreign currency)	7,929
매입어음이자 (Interest on bills bought)	11,070
기타유가증권이자 (Interest on others securities)	523,385
<b>III. 대출금이자</b> (Interest on loans & discounts)	<b>5,869</b>
부동산저당대출이자 (Interest on real estate collateral loans)	-
채권담보대출이자 (Interest on receivables collateral loans)	459
수익권담보대출이자 (Interest on trust benefit collateral loans)	5,410
<b>IV. 콜론이자</b> (Interest on call loans)	<b>-</b>
<b>V. 환매조건부채권이자</b> (Interest on bonds under resale agreements)	<b>68,396</b>

## 손익계산서(신탁계정)

Income Statement(Trust accounts)  
2021년 1월 1일부터 2021년 12월 31일까지  
(January 1, 2021 ~ December 31, 2021)

(단위: 백만원)  
(in million won)

과목명(Description)	금액(Amount)
VI. 금전채권이자 (Interest on money receivables)	614
VII. 파생상품관련익 (Revenues on derivatives)	-
VIII. 유가증권관련수익 (Revenues on securities)	545,199
유가증권매매익 (Gain on sales of securities)	537,701
유가증권상환익 (Gain on redemption of securities)	2,707
유가증권평가익 (Gain on valuation of securities)	4,791
VIII. 외화환차익 (Gain on foreign currency)	55
IX. 외화자산부채평가익 (Gain on valuation of assets and liabilities denominated in foreign currency)	63,231
X. 수입수수료 (Commissions received)	
XI. 기타수익 (Other revenues)	357,330
XII. 고유계정대이자 (Interest on loans to banking account)	12,761
XIII. 특별유보금환입 (Transfer from special provision)	638
XIV. 채권평가충당금환입 (Transfer from allowance for valuation of receivables)	261
신탁이익계 (Total revenues)	2,094,178
비 용 (Expenses)	
I. 금전신탁이익 (Gain on money trust)	1,431,503
불특정금전신탁이익 (Gain on unspecified money trust)	1
적립식목적신탁실적이익	150

## 손익계산서(신탁계정)

Income Statement(Trust accounts)  
2021년 1월 1일부터 2021년 12월 31일까지  
(January 1, 2021 ~ December 31, 2021)

(단위: 백만원)  
(in million won)

과목명(Description)	금액(Amount)
(Gain on installment money trust(performance))	150
가계금전신탁이익 (Gain on household money trust)	125
개발신탁이익 (Gain on development trust)	2
노후생활연금신탁이익 (Gain on money trust for old age living pension)	7
기업금전신탁이익 (Gain on corporate money trust)	9
국민주신탁이익 (Gain on national stock trust)	(80)
개인연금신탁이익 (Gain on money trust for individual pension)	31,378
가계장기신탁이익 (Gain on household long-term money trust)	91
근로자우대신탁이익 (Gain on money trust for employee)	8
신종적립신탁이익 (Gain on new installment money trust)	59
퇴직신탁이익 (Gain on retirement trust)	54
특정금전신탁이익 (Gain on specified money trust)	939,081
추가금전신탁이익 (Gain on open type money trust)	31
신개인연금신탁이익 (Gain on new money trust for individual pension)	80
신노후생활연금신탁이익 (Gain on new money trust for old age living pension)	17
신근로자우대신탁이익 (Gain on money trust for employee)	
연금신탁이익 (Gain on pension trust)	5,881

## 손익계산서(신탁계정)

Income Statement(Trust accounts)  
2021년 1월 1일부터 2021년 12월 31일까지  
(January 1, 2021 ~ December 31, 2021)

(단위: 백만원)  
(in million won)

과목명(Description)	금액(Amount)
퇴직연금신탁이익 (Gain on trust of retirement pension plan)	406,813
개인종합자산신탁이익 (Individual savings account)	47,796
<b>II. 재산신탁이익 (Gain on property trust)</b>	<b>27,974</b>
유가증권의신탁이익 (Gain on securities trust)	27,593
금전채권의신탁이익 (Gain on money receivables trust)	381
<b>III. 기타지급이자 (Other interest paid)</b>	-
<b>IV. 지급수수료 (Commissions paid)</b>	<b>37,617</b>
<b>V. 파생상품관련손 (Loss on derivatives)</b>	-
<b>VI. 외화환차손 (Loss on foreign exchange )</b>	<b>56,415</b>
<b>VII. 외화자산부채평가손 (Loss on valuation of assets and liabilities denominated in foreign)</b>	<b>63,209</b>
<b>VIII. 유가증권관련비용 (Expenses on securities)</b>	<b>180,801</b>
유가증권매매손 (Loss on sales of securities)	138,838
유가증권상환손 (Loss on redemption of securities)	18,654
유가증권평가손 (Loss on valuation of securities)	23,309
<b>IX. 기금출연료 (Contribution to fund)</b>	<b>6,635</b>
신용보증기금출연료 (Contribution to credit guarantee fund)	1
신탁보험료 (Insurance fees on deposits)	6,634

**손익계산서(신탁계정)**

Income Statement(Trust accounts)  
2021년 1월 1일부터 2021년 12월 31일까지  
(January 1, 2021 ~ December 31, 2021)

(단위: 백만원)  
(in million won)

과목명(Description)	금액(Amount)
X. 세금과공과 (Taxes)	1,012
XI. 신탁보수 (Trust fees & commissions)	280,563
XII. 기타비용 (Other expenses)	5,458
XIII. 특별유보금전입 (Provision for special provision)	2,971
XIV. 채권평가충당금전입 (Provision for allowance for valuation of receivables)	20
신탁손실계 (Total expenses)	2,094,178

## 연결재무상태표

(Consolidated Statements of Financial Position)

2021년 12월 31일 현재

(As of December 31, 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)	3,834,049
II. 당기손익-공정가치측정 금융자산 (Financial assets at fair value through profit or loss)	34,182,334
III. 파생금융자산 (Derivative financial assets)	817,518
IV. 기타포괄손익-공정가치측정유가증권 (Fair value through other comprehensive income)	3,839,878
V. 종속기업및관계기업투자 (Investments in associates, subsidiaries and joint ventures)	137,621
VI. 상각후원가측정 대출채권 (Loans at amortized cost)	7,186,208
VII. 유형자산 (Property and equipment)	210,756
VIII. 투자부동산 (Investment property)	1,147,747
IX. 무형자산 (Intangible assets)	185,272
X. 당기법인세자산 (Current tax assets)	4,948
XI. 기타금융자산 (Other financial assets)	3,661,822
XII. 기타자산 (Other non-financial assets)	50,893
XIII. 매각예정자산 (Assets held for sale)	171,749
<b>자산총계</b> <b>(Total assets)</b>	<b>55,430,795</b>
<b>부 채</b> <b>(Liabilities)</b>	
I. 예수부채 (Deposits received)	8,391,075



## 연결재무상태표

(Consolidated Statements of Financial Position)

2021년 12월 31일 현재  
(As of December 31, 2021)

KB증권 주식회사와 그 종속기업  
KB Securities and subsidiaries

(단위: 백만원)  
(in million won)

과목명(Description)	금액(Amount)
Ⅱ. 당기손익-공정가치측정 금융부채 (Financial liabilities at fair value through profit or loss)	11,986,847

## 연결재무상태표

(Consolidated Statements of Financial Position)

2021년 12월 31일 현재

(As of December 31, 2021)

KB증권 주식회사와 그 종속기업  
KB Securities and subsidiaries

(단위: 백만원)  
(in million won)

과목명(Description)	금액(Amount)
Ⅲ. 파생금융부채 (Derivative financial liabilities)	874,642
Ⅳ. 차입부채 (Borrowings)	24,649,382
Ⅴ. 당기법인세부채 (Current tax liabilities)	2,196
Ⅵ. 순확정급여부채 (Net defined benefit liabilities)	55,620
Ⅶ. 이연법인세부채 (Deferred tax liabilities)	16,878
Ⅷ. 충당부채 (Provisions)	106,123
Ⅸ. 기타금융부채 (Other financial liabilities)	3,484,650
Ⅹ. 기타부채 (Other non-financial liabilities)	427,827
<b>부채 총계 (Total liabilities)</b>	<b>49,995,240</b>
<b>자 본 (Equity)</b>	
Ⅰ. 지배기업 주주지분 (Controlling interests)	5,431,931
1. 자본금 (Stockholder's equity)	1,493,102
2. 기타불입자본 (Other paid-in capital)	1,478,688
3. 이익잉여금 (Retained earnings)	2,247,970
4. 기타자본구성요소 (Elements of other shareholders' equity)	212,171
Ⅱ. 비지배지분 (Non-controlling interests)	3,624
<b>자본총계 (Total equity)</b>	<b>5,435,555</b>

## 연결재무상태표

(Consolidated Statements of Financial Position)

2021년 12월 31일 현재  
(As of December 31, 2021)

KB증권 주식회사와 그 종속기업  
KB Securities and subsidiaries

(단위: 백만원)  
(in million won)

과목명(Description)	금액(Amount)
부채와 자본총계 (Total liabilities and equity)	55,430,795

## 연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2021년 1월 1일부터 2021년 12월 31일까지

(January 1, 2021 ~ December 31, 2021)

KB증권 주식회사와 그 종속기업

(단위: 백만원)

KB Securities and subsidiaries

(in million won)

과목명(Description)	금액(Amount)
<b>I. 영업수익 (Operating income)</b>	<b>8,549,550</b>
수수료수익 (Commissions received)	1,144,248
금융상품평가 및 처분이익 (Gain on valuation(sales) of financial assets)	5,550,642
이자수익 (Interest income)	826,687
상각후원가측정금융자산평가및처분이익 (Gain on valuation(disposal) of loans)	7,840
외환거래이익 (Gain on foreign transactions)	793,253
기타영업수익 (Others )	226,880
<b>II. 영업비용 (Operating expenses)</b>	<b>7,728,276</b>
수수료비용 (Commissions expense)	186,868
금융상품평가 및 처분손실 (Loss on valuation(sales) of financial assets)	5,581,544
이자비용 (Interest expense)	268,260
상각후원가측정금융자산평가및처분손실 (Loss on valuation(disposal) of loans)	22,862
외환거래손실 (Loss on foreign transactions)	744,492
판매비와 관리비 (General and administrative expenses)	855,263
기타영업비용 (Others)	68,987
<b>III. 영업이익(손실) (Operating profit(loss))</b>	<b>821,274</b>
<b>IV. 영업외수익 (Non-operating income)</b>	<b>48,130</b>

## 연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2021년 1월 1일부터 2021년 12월 31일까지

(January 1, 2021 ~ December 31, 2021)

KB증권 주식회사와 그 종속기업

(단위: 백만원)

KB Securities and subsidiaries

(in million won)

과목명(Description)	금액(Amount)
V. 영업외비용 (Non-operating expenses)	51,360
VI. 법인세비용차감전순이익(손실) (Net income(loss) before income tax from continuing operations)	818,044
VII. 법인세비용(수익) (Income tax expense(income) from continuing operations)	217,753
VIII. 당기순이익(손실) (Net income(loss) )	600,291
1. 지배기업주주지분순이익 (Shareholders of the parent entity)	600,439
2. 비지배지분순이익 (Non-controlling interest)	(148)
IX. 기타포괄손익 (Other comprehensive gain(loss))	34,046
X. 당기총포괄이익(손실) (Consolidated net comprehensive income(loss))	634,337
1. 지배기업주주지분총포괄이익 (Shareholders of the parent entity)	634,250
2. 비지배지분총포괄이익 (Non-controlling interest)	87

## 연결재무상태표

(Consolidated Statements of Financial Position)

2021년 12월 31일 현재  
(As of December 31, 2021)KB손해보험주식회사와 그 종속회사  
KB Insurance and subsidiaries(단위: 백만원)  
(in million won)

과목명(Description)	금액(Amount)
<b>자 산</b> (Assets)	
I. 현금및현금성자산 (Cash and cash equivalents)	522,681
II. 금융자산 (Financial assets)	32,539,924
1. 당기손익공정가치측정금융자산 (Financial assets at fair value through profit or loss)	8,633,955
2. 기타포괄손익공정가치측정금융자산 (Financial assets at fair value through other comprehensive income)	5,848,590
3. 상각후원가측정금융자산 (Financial assets at amortised cost)	8,909,307
4. 상각후원가측정대출채권 (Loans)	8,310,277
5. 상각후원가측정기타수취채권 (Other receivables)	837,795
III. 관계기업투자주식 (Investments in associates)	2,421
IV. 위험회피목적파생상품자산 (Derivative assets to hedge)	7,758
V. 재보험자산 (Reinsurance assets)	1,342,615
VI. 투자부동산 (Investment property)	218,509
VII. 유형자산 (Property and equipment)	701,767
VIII. 무형자산 (Intangible assets)	62,150
IX. 당기법인세자산 (Current tax assets)	1,236
X. 이연법인세자산 (Deferred tax assets)	3,539
XI. 순확정급여부채 (Defined benefit liabilities)	90,616

## 연결재무상태표

(Consolidated Statements of Financial Position)

2021년 12월 31일 현재  
(As of December 31, 2021)

KB손해보험주식회사와 그 종속회사  
KB Insurance and subsidiaries

(단위: 백만원)  
(in million won)

과목명(Description)	금액(Amount)
XII. 신계약비 (Deferred acquisition costs)	1,379,109
XIII. 기타자산 (Other assets)	76,717
XIV. 특별계정자산 (Separate account assets)	3,384,212
<b>자산총계 (Total assets)</b>	<b>40,333,253</b>
<b>부 채 (Liabilities)</b>	
I. 보험계약부채 (Insurance liabilities)	31,607,422
II. 금융부채 (Financial liabilities )	1,173,617
1. 당기손익인식금융부채 (Financial liabilities at fair value through profit or loss)	4,620
2. 차입부채 (Debts)	83,560
3. 사채 (Debentures)	378,094
4. 기타금융부채 (Other financial liabilities)	707,343
III. 위험회피목적파생상품부채 (Derivative liabilities to hedge)	113,723
IV. 충당부채 (Provisions)	27,043
V. 확정급여채무 (Net defined benefit liabilities)	321
VI. 당기법인세부채 (Current tax liabilities)	328
VII. 이연법인세부채 (Deferred tax liabilities)	306,891
VIII. 기타부채 (Other liabilities)	188,891

## 연결재무상태표

(Consolidated Statements of Financial Position)

2021년 12월 31일 현재  
(As of December 31, 2021)

KB손해보험주식회사와 그 종속회사  
KB Insurance and subsidiaries

(단위: 백만원)  
(in million won)

과목명(Description)	금액(Amount)
IX. 특별계정부채 (Separate account liabilities)	3,598,144
<b>부채 총계 (Total liabilities)</b>	<b>37,016,381</b>
<b>자 본 (Equity)</b>	
I. 지배기업소유지분 (Equity attributable to shareholders of the Parent Company)	3,311,831
1. 자본금 (Capital stock)	33,250
2. 자본잉여금 (Capital surplus)	348,454
3. 자본조정 (Capital adjustments)	(9)
4. 기타포괄손익누계액 (Accumulated other comprehensive income)	14,655
5. 이익잉여금 (Retained earnings )	2,915,480
II. 비지배지분 (Non-controlling interests)	5,041
<b>자본총계 (Total equity)</b>	<b>3,316,872</b>
<b>부채와 자본총계 (Total liabilities and equity)</b>	<b>40,333,253</b>



## 연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2021년 1월 1일부터 2021년 12월 31일까지

(January 1, 2021 ~ December 31, 2021)

KB손해보험주식회사와 그 종속회사

(단위: 백만원)

KB Insurance and subsidiaries

(in million won)

과목명(Description)	금액(Amount)
<b>I. 영업수익 (Operating revenue)</b>	<b>14,185,179</b>
보험료수익 (Premium income)	11,512,261
재보험금수익 (Reinsurance income)	903,475
구상이익 (Gain from reimbursement)	6,883
수입경비 (Recovered expenses)	74,132
이자수익 (Interest income)	680,600
배당수익 (Dividend income)	42,700
유가증권 평가 및 처분이익 (Gain on valuation and disposal of securities)	62,327
대여금 및 수취채권 평가 및 처분이익 (Gain on valuation and disposal of loans and other receivables)	4,037
파생상품관련이익 (Gain on valuation and disposal of derivatives)	14,980
종속기업투자주식관련이익 (Gain on valuation and disposal of Investments in subsidiaries)	2,144
외화거래이익 (Foreign currency transaction gain)	284,760
재보험자산변동 (Gain on changes of reinsurance assets)	135,159
기타수익 (Other income)	386,528
특별계정수익 (Separate account income)	75,193
<b>II. 영업비용 (Operating expenses)</b>	<b>13,787,784</b>
보험계약부채전입액 (Change in insurance liabilities)	1,682,454

## 연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2021년 1월 1일부터 2021년 12월 31일까지

(January 1, 2021 ~ December 31, 2021)

KB손해보험주식회사와 그 종속회사

(단위: 백만원)

KB Insurance and subsidiaries

(in million won)

과목명(Description)	금액(Amount)
보험금비용 (Insurance claims paid)	5,491,110
환급금 및 배당금비용 (Refund of surrender value and dividend expenses)	2,412,211
재보험료비용 (Reinsurance expenses)	1,133,568
구상손실 (Loss from reimbursement)	-
손해조사비 (Claim survey expenses paid)	268,280
신계약비상각비 (Amortization of deferred acquisition costs)	893,286
사업비 (Insurance operating expenses)	1,229,254
이자비용 (Interest expense)	10,262
유가증권 평가 및 처분손실 (Loss on valuation and disposal of securities)	91,285
대여금 및 수취채권 평가 및 처분손실 (Loss on valuation and disposal of loans and other receivables)	8,935
파생상품관련손실 (Loss on valuation and disposal of derivatives)	284,324
종속기업투자주식관련손실 (Loss on investments on subsidiaries and associates)	1
외화거래손실 (Foreign currency transaction loss)	27,859
재보험자산변동 (Loss on changes of reinsurance assets)	-
재산관리비 (Administrative expenses for assets)	68,653
부동산관리비 (Administrative expenses for real estate)	17,453
기타비용 (Other expenses)	93,659

## 연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2021년 1월 1일부터 2021년 12월 31일까지

(January 1, 2021 ~ December 31, 2021)

KB손해보험주식회사와 그 종속회사

(단위: 백만원)

KB Insurance and subsidiaries

(in million won)

과목명(Description)	금액(Amount)
특별계정비용 (Separate account expenses)	75,193
<b>III. 영업이익(손실) (Operating income)</b>	<b>397,395</b>
<b>IV. 영업외이익 (Non-operating income (expense))</b>	<b>(15,219)</b>
영업외수익 (Non-operating income)	8,826
영업외비용 (Non-operating expenses)	24,046
<b>V. 법인세비용차감전계속영업순이익 (Profit before income tax from continuing operations)</b>	<b>382,176</b>
<b>VI. 계속영업법인세비용 (Income tax expense from continuing operations)</b>	<b>100,841</b>
<b>VII. 계속영업당기순이익 (Profit for the period from continuing operations)</b>	<b>281,334</b>
<b>VIII. 중단사업손익 (Profit for the period from discontinued operations)</b>	-
<b>IX. 당기순이익 (Profit for the period)</b>	<b>281,334</b>
<b>X. 기타포괄손익 (Other comprehensive income (loss) )</b>	<b>(205,421)</b>
후속적으로 당기손익으로 재분류되지 않는 포괄손익 (Items that will not be reclassified subsequently to profit or loss)	20,023
1. 확정급여채무 재측정요소 (Remeasurements of defined benefit plans)	21,879
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)	(1,857)
후속적으로 당기손익으로 재분류되는 포괄손익 (Items that may be subsequently reclassified to profit or loss)	(225,443)
1. 기타포괄손익-공정가치측정금융상품관련손익 (Unrealized net change in fair value of financial assets at fair value through other comprehensive income)	(297,781)

## 연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2021년 1월 1일부터 2021년 12월 31일까지

(January 1, 2021 ~ December 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)	109,621
3. 현금흐름위험회피파생상품평가손익 (Effective portion of changes in fair value of cash flow hedges)	(408)
4. 관계기업기타포괄손익 (Unrealized net change in other comprehensive income of associate)	78
5. 해외사업환산손익 (Foreign currency translation differences for foreign operations)	15,446
6. 특별계정기타포괄손익 (Other comprehensive income arising from separate account)	(52,399)
<b>X. 당기총포괄손익 (Total comprehensive income for the period)</b>	<b>75,914</b>
당기순이익의귀속 (Profit for the period attributable to :)	281,334
1. 지배기업소유지분순이익 (Shareholders of the Parent Company)	281,079
2. 비지배지분순이익 (Non-controlling interests)	256
총포괄손익의귀속 (Total comprehensive income for the year attributable to)	75,914
1. 지배기업소유지분총포괄손익 (Shareholders of the Parent Company)	75,320
2. 비지배지분총포괄손익 (Non-controlling interests)	594

## 연결재무상태표

(Consolidated Statements of Financial Position)

2021년 12월 31일 현재  
(As of December 31, 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)	297,413
II. 당기손익-공정가치측정 금융자산 (Financial assets at fair value through profit or loss)	691,664
III. 파생금융자산 (Derivative financial assets)	35,921
IV. 상각후원가측정 대출채권 (Loans at amortized cost)	25,117,941
V. 투자금융자산 (Financial investments)	63,249
VI. 관계기업투자 (Investments in associates)	6,316
VII. 유형자산 (Property and equipment)	169,289
VIII. 무형자산 (Intangible assets)	220,162
IX. 이연법인세자산 (Deferred income tax assets)	151,330
X. 순확정급여자산 (Net defined benefit assets)	1,307
XI. 기타자산 (Other assets)	594,969
<b>자산총계</b> <b>(Total assets)</b>	<b>27,349,561</b>
<b>부 채</b> <b>(Liabilities)</b>	
I. 차입부채 (Debts)	2,789,589
II. 파생금융부채 (Derivative financial liabilities)	5,369
III. 사채 (Debentures)	16,724,151

**연결재무상태표**

(Consolidated Statements of Financial Position)

2021년 12월 31일 현재

(As of December 31, 2021)

주식회사 KB국민카드와 그 종속기업

(단위: 백만원)

KB Kookmin Card and subsidiaries

(in million won)

과목명(Description)	금액(Amount)
IV. 총당부채 (Provisions)	210,565

## 연결재무상태표

(Consolidated Statements of Financial Position)

2021년 12월 31일 현재  
(As of December 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)	7,732
VI. 기타부채 (Other liabilities)	3,056,513
<b>부채 총계 (Total liabilities)</b>	<b>22,793,919</b>
<b>자 본 (Equity)</b>	
I. 지배기업 주주지분 (Equity attributable to shareholders of the parent company)	4,518,584
1. 자본금 (Share capital)	460,000
2. 자본잉여금 (Capital surplus)	1,976,987
3. 기타포괄손익누계액 (Accumulated other comprehensive income)	26,519
4. 이익잉여금 (Retained earnings)	2,055,078
II. 비지배지분 (Non-controlling interests)	37,058
<b>자본총계 (Total equity)</b>	<b>4,555,642</b>
<b>부채와 자본총계 (Total liabilities and equity)</b>	<b>27,349,561</b>

## 연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2021년 1월 1일부터 2021년 12월 31일까지

(January 1, 2021 ~ December 31, 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)	1,390,992
이자수익 (Interest income)	1,768,454
이자비용 (Interest expense)	(377,462)
<b>II. 순수수수료이익</b> (Net fee and commission income)	546,023
수수료수익 (Fee and commission income)	1,644,806
수수료비용 (Fee and commission expense)	(1,098,783)
<b>III. 당기손익-공정가치측정 금융상품 순손익</b> (Net gains/(losses) on financial instruments at fair value through profit or loss)	3,193
<b>IV. 기타영업손익</b> (Net other operating income(expenses))	(324,762)
<b>V. 일반관리비</b> (General and administrative expenses)	(577,734)
<b>VI. 신용손실충당금전입액</b> (Provision for credit losses)	(465,342)
<b>VII. 영업이익</b> (Net operating profit)	572,370
<b>VIII. 영업외손익</b> (Non-operating profit(loss))	(6,595)
관계기업투자손익 (Share of profit(loss) of associates)	785
기타영업외손익 (Net other non-operating income(expense))	(7,380)
<b>IX. 법인세비용차감전순이익</b> (Profit before income tax)	565,775
<b>X. 법인세비용</b> (Income tax expense)	(144,611)
<b>XI. 당기순이익</b> (Profit for the period)	421,164



## 연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2021년 1월 1일부터 2021년 12월 31일까지

(January 1, 2021 ~ December 31, 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)	<b>23,805</b>
후속적으로 당기손익으로 재분류되지 않는 포괄손익 (Items that will not be reclassified to profit or loss)	(2,225)
1. 순확정급여부채의 재측정요소 (Actuarial gains(losses) on post defined benefit pension plans )	(1,772)
2. 기타포괄손익-공정가치 측정 지분상품 관련 손익 (Revaluation gains/(losses) on equity instruments at fair value through other comprehensive income)	(453)
후속적으로 당기손익으로 재분류될 수 있는 포괄손익 (Items that may be reclassified subsequently to profit or loss)	26,030
1. 관계기업 기타포괄손익에 대한 지분 (Share of other comprehensive income of associates)	(414)
2. 현금흐름위험회피 수단의 손익 (Cash flow hedges)	18,647
3. 해외사업환산손익 (Foreign currency translation difference for foreign operations)	7,797
<b>XIII. 당기총포괄이익</b> (Total comprehensive income for the period)	<b>444,969</b>
당기순이익의 귀속 (Profit attributable to:)	421,164
지배기업주주지분순이익 (Shareholders of the parent entity)	418,898
비지배지분순이익 (Non-controlling interests)	2,266
당기총포괄이익의 귀속 (Total comprehensive income attributable to:)	444,969
지배기업주주지분총포괄이익 (Shareholders of the parent entity)	442,873
비지배지분총포괄이익 (Non-controlling interest)	2,096

## 재무상태표

(Statements of Financial Position)

2021년 12월 31일 현재

(As of December 31, 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)	423,455
II. 당기손익인식금융자산 (Financial assets at fair value through profit or loss)	5,261
III. 매도가능금융자산 (Available-for-sale Financial assets )	7,794,398
IV. 만기보유금융자산 (Held-to-maturity investment)	8,916,416
V. 대출채권및수취채권 (Loans and receivables)	1,127,893
VI. 파생상품자산 (Derivative financial assets)	1,095
VII. 투자부동산 (Investment property)	48,384
VIII. 유형자산 (Property and equipment)	53,697
IX. 무형자산 (Intangible assets)	30,539
X. 사용권자산 (Right-of-use assets)	4,576
XI 기타자산 (Other assets)	314,614
XII. 특별계정자산 (Separate account assets)	5,679,402
<b>자산총계</b> <b>(Total assets)</b>	<b>24,399,729</b>
<b>부 채</b> <b>(Liabilities)</b>	
I. 보험부채 (Policy reserve)	15,128,959
II. 계약지지분조정 (Policy reserve adjustment)	2,533

## 재무상태표

(Statements of Financial Position)

2021년 12월 31일 현재  
(As of December 31, 2021)

푸르덴셜생명보험주식회사  
Prudential Life Insurance

(단위: 백만원)  
(in million won)

과목명(Description)	금액(Amount)
Ⅲ. 파생상품부채 (Derivative financial liabilities)	23,770
Ⅳ. 기타금융부채 (Other financial liabilities)	121,528
Ⅴ. 당기법인세부채 (Current tax liabilities)	31,696
Ⅵ. 이연법인세부채 (Deferred tax liabilities)	417,336
Ⅶ. 충당부채 (Provisions)	2,346
Ⅷ. 확정급여채무 (Net defined benefit liabilities)	-
Ⅸ. 리스부채 (Lease liabilities)	5,211
Ⅹ. 기타부채 (Other liabilities)	54,616
Ⅺ 특별계정부채 (Separate account liabilities)	5,953,745
<b>부채 총계 (Total liabilities)</b>	<b>21,741,740</b>
<b>자 본 (Equity)</b>	
Ⅰ. 지배기업주주지분 (Shareholders of the parent company)	2,657,989
1. 자본금 (Capital stock)	150,000
2. 자본조정 (Capital adjustment)	-
3. 기타포괄손익누계액 (Other comprehensive income)	308,202
4. 이익잉여금 (Retained earnings)	2,199,787
Ⅱ. 비지배지분 (Non-controlling interests)	

Back

## 재무상태표

(Statements of Financial Position)

2021년 12월 31일 현재

(As of December 31, 2021)

푸르덴셜생명보험주식회사  
Prudential Life Insurance

(단위: 백만원)  
(in million won)

과목명(Description)	금액(Amount)
자본총계 (Total equity)	2,657,989
부채와 자본총계 (Total liabilities and equity)	24,399,729

## 손익계산서

(Separate Statements of Comprehensive Income)

2021년 1월 1일부터 2021년 12월 31일까지

(January 1, 2021 ~ December 31, 2021)

푸르덴셜생명보험주식회사  
Prudential Life Insurance

(단위: 백만원)  
(in million won)

과목명(Description)	금액(Amount)
<b>I. 영업수익 (Operating income)</b>	<b>2,248,155</b>
보험료수익 (Premium income)	1,350,943
재보험수익 (Reinsurance income)	3,128
재보험자산전입액 (Gain on changes of reinsurance assets)	-
이자수익 (Interest income)	583,486
당기손익인식금융자산관련이익 (Gain on financial assets at fair value through profit or loss)	29
매도가능금융자산관련이익 (Gain on available-for-sale financial assets)	71,086
대출채권및기타수취채권관련이익 (Gain on loans and other receivables)	7
파생상품관련이익 (Gains on derivatives)	2,066
외환거래이익 (Foreign currency transaction gain)	72,095
배당금수익 (Dividend income)	21,900
특별계정수입수수료 (Separate account commission received)	117,699
특별계정수익 (Separate account income)	16,537
기타영업수익 (Other operation income)	9,179
<b>II. 영업비용 (Operating expenses &amp; claims)</b>	<b>1,933,660</b>
책임준비금전입액 (Increase in policy reserve)	867,116
재보험자산환입액 (Loss on changes of reinsurance assets)	32

## 손익계산서

(Separate Statements of Comprehensive Income)  
 2021년 1월 1일부터 2021년 12월 31일까지  
 (January 1, 2021 ~ December 31, 2021)

푸르덴셜생명보험주식회사  
 Prudential Life Insurance

(단위: 백만원)  
 (in million won)

과목명(Description)	금액(Amount)
지급보험금 (Claim & surrender)	542,756
재보험비용 (Reinsurance expenses)	5,223
사업비 (Operating expenses)	200,404
신계약비상각비 (Amortization of deferred acquisition cost)	122,877
재산관리비 (Investment administrative expenses)	15,642
이자비용 (Interest expenses)	151
매도가능금융자산관련손실 (Loss on available-for-sale financial assets)	78,884
대출채권및기타수취채권관련손실 (Loss on loans and other receivables)	73
파생상품관련손실 (Losses on derivatives)	65,229
외환거래손실 (Foreign currency transaction Loss)	2,159
특별계정지급수수료 (Separate account commission paid)	8,167
특별계정비용 (Separate account expenses)	16,537
기타영업비용 (Other operating losses)	8,410
<b>Ⅲ. 영업이익(손실) (Operating income(Losses))</b>	<b>314,495</b>
<b>Ⅳ. 영업외수익 (Non-operating income)</b>	<b>151</b>
<b>Ⅴ. 영업외비용 (Non-operating expenses)</b>	<b>7,181</b>
<b>Ⅵ. 법인세차감전이익 (Profit before tax expense)</b>	<b>307,464</b>

## 손익계산서

(Separate Statements of Comprehensive Income)  
 2021년 1월 1일부터 2021년 12월 31일까지  
 (January 1, 2021 ~ December 31, 2021)

푸르덴셜생명보험주식회사  
 Prudential Life Insurance

(단위: 백만원)  
 (in million won)

과목명(Description)	금액(Amount)
<b>VII. 법인세비용</b> (Income tax expense)	82,418
<b>VIII. 당기순이익</b> (Net income)	225,046
<b>IX. 기타포괄손익</b> (Other comprehensive income for the period)	<b>(341,796)</b>
당기손익으로 재분류되지 않는 항목 (Items that will not be reclassified to profit or loss)	5,504
1. 순확정급여부채의 재측정 요소 (Actuarial gains(losses) on post defined benefit pension plans)	7,591
2. 기타포괄손익에 대한 법인세효과 (Income tax relating to this item)	<b>(2,088)</b>
후속적으로 당기손익으로 재분류될 수 있는 항목 (Items that may be reclassified subsequently to profit or loss)	<b>(347,300)</b>
1. 매도가능금융자산평가이익(손실) (Gain on valuation of available-for-sales securities)	<b>(462,662)</b>
2. 만기보유금융자산평가이익(손실) (Loss on valuation of held-to-maturity assets)	<b>(6,599)</b>
3. 위험회피목적파생상품평가손익 (Gain on valuation of derivatives financial instruments for hedge accounting)	181
4. 특별계정기타포괄손익 (Other comprehensive income on separate account)	<b>(9,956)</b>
5. 기타포괄손익에 대한 법인세효과 (Income tax relating to this item)	131,736
<b>X. 당기포괄이익</b> (Total comprehensive income for the period)	<b>(116,750)</b>

## 연결재무상태표

(Consolidated Statements of Financial Position)

2021년 12월 31일 현재  
(As of December 31, 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)	24,732
II. 당기손익인식금융자산 (Financial assets at fair value through profit or loss)	263,883
III. 기타포괄손익-공정가치측정유가증권 (Fair value through other comprehensive income)	31,232
IV. 파생금융자산 (Derivative financial assets)	-
V. 대출채권 (Loans)	2,667
VI. 유형자산 (Property and equipment)	5,887
VII. 기타금융자산 (Other financial assets)	37,877
VIII. 매각예정자산 (Assets held for sale)	-
IX. 이연법인세자산 (Deferred income tax assets)	3,180
X. 기타자산 (Other assets)	6,281
<b>자산총계</b> <b>(Total assets)</b>	<b>375,739</b>
<b>부 채</b> <b>(Liabilities)</b>	
I. 예수부채 (Deposits)	1,553
II. 차입부채 (Debts)	-
III. 기타금융부채 (Other financial liabilities)	88,080
IV. 충당부채 (Provisions)	743



## 연결재무상태표

(Consolidated Statements of Financial Position)

2021년 12월 31일 현재  
(As of December 31, 2021)

KB자산운용주식회사와 그 종속회사  
KB Asset Management and subsidiaries

(단위: 백만원)  
(in million won)

과목명(Description)	금액(Amount)
V. 순확정급여부채 (Defined benefit liabilities)	344
VI. 파생상품부채 (Derivative liabilities)	297
VII. 기타부채 (Other liabilities)	37,572
<b>부채 총계 (Total liabilities)</b>	<b>128,589</b>
<b>자 본 (Equity)</b>	
I. 지배기업주주지분 (Equity attributable to shareholders of the parent company)	247,150
1. 자본금 (Share capital)	38,338
2. 자본잉여금 (Capital surplus)	246
3. 기타포괄손익누계액 (Accumulated other comprehensive income)	(604)
4. 이익잉여금 (Retained earnings)	209,170
II. 비지배지분 (Non-controlling interests)	
<b>자본총계 (Total equity)</b>	<b>247,150</b>
<b>부채와 자본총계 (Total liabilities and equity)</b>	<b>375,739</b>

## 연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2021년 1월 1일부터 2021년 12월 31일까지

(January 1, 2021 ~ December 31, 2021)

KB자산운용주식회사와 그 종속회사  
KB Asset Management and subsidiaries

(단위: 백만원)  
(in million won)

과목명(Description)	금액(Amount)
<b>I. 영업수익 (Operating income)</b>	<b>254,162</b>
수수료수익 (Commissions received)	183,355
이자수익 (Interest income)	4,261
1. 기타포괄손익-공정가치측정 및 상각후원가 측정 금융상품 이자수익 (Interest income from financial instruments at fair value through other comprehensive income and amortized cost)	922
2. 당기손익-공정가치측정 금융상품 이자수익 (Interest income from financial instruments at fair value through profit or loss)	3,339
배당금수익 (Dividend income)	618
금융상품평가 및 처분이익 (Gain on valuation(sales) of financial assets)	26,739
외환거래이익 (Gain on foreign transactions)	8,574
기타영업수익 (Others )	30,615
<b>II. 영업비용 (Operating expenses)</b>	<b>146,225</b>
수수료비용 (Commissions expense)	14,011
이자비용 (Interest expense)	156
금융상품평가 및 처분손실 (Loss on valuation(sales) of financial assets)	17,478
외환거래손실 (Loss on foreign transactions)	2,254
판매비와관리비 (General and administrative expenses)	75,772
기타영업비용 (Others)	36,554
<b>III. 영업이익 (Operating profit)</b>	<b>107,937</b>

## 연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2021년 1월 1일부터 2021년 12월 31일까지

(January 1, 2021 ~ December 31, 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)	527
<b>V. 영업외비용</b> (Non-operating expenses)	881
<b>VI. 법인세비용차감전순이익</b> (Net income before income tax from continuing operations)	107,583
<b>VII. 법인세비용</b> (Income tax expense from continuing operations)	27,684
<b>VIII. 당기순이익</b> (Net income)	79,899
<b>IX. 기타포괄손익</b> (Other comprehensive gain)	(828)
당기손익으로 재분류되지 않는 포괄손익 (Items that will not be reclassified subsequently to profit or loss)	(826)
1. 순확정급여부채 재측정요소 (Remeasurements of defined benefit plans)	(13)
2. 기타포괄손익-공정가치측정 금융상품의 평가이익(손실) (Gain(Losses) on valuation of financial instruments at fair value through other)	(813)
후속적으로 당기손익으로 재분류되는 포괄손익 (Items that may be subsequently reclassified to profit or loss)	(2)
1. 매도가능금융자산평가손익 (Gain on valuation of financial assets available for sale)	(394)
2. 해외사업장환산손익 (Foreign currency translation differences for foreign operations)	392
<b>X. 총포괄이익</b> (Total comprehensive income)	79,071
연결순손익의 귀속 (Profit for the period attributable to)	
1. 지배기업주주지분순이익 (Shareholders of the Parent Company)	79,899
2. 비지배지분순이익 (Non-controlling interests)	
연결총포괄손익의 귀속 (Total comprehensive income for the year attributable to)	79,071

## 연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2021년 1월 1일부터 2021년 12월 31일까지

(January 1, 2021 ~ December 31, 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 12월 31일 현재  
(As of December 31, 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)	408,968
II. 매도가능금융자산 (Financial assets available for sale)	185,301
III. 파생금융자산 (Derivative financial assets)	16,250
IV. 관계기업 및 종속기업 투자자산 (Investments in associates and joint ventures)	18,222
V. 대여금 및 수취채권 (Loans and receivables)	10,252,182
VI. 유형자산 (Property and equipment)	36,116
VII. 무형자산 (Intangible assets)	22,887
VIII 기타자산 (Other assets)	3,589,499
<b>자산총계</b> <b>(Total assets)</b>	<b>14,529,427</b>
<b>부 채</b> <b>(Liabilities)</b>	
I. 차입부채 (Debts)	1,209,406
II. 발행사채 (Debenture issued)	10,465,626
III. 파생금융부채 (Derivative Instruments Liabilities)	-
IV. 충당부채 (Provisions)	2,117

## 연결재무상태표

(Consolidated Statements of Financial Position)

2021년 12월 31일 현재  
(As of December 31, 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)	652
VI. 기타부채 (Other liabilities)	961,657
VII. 이연법인세부채 (Deferred tax liabilities)	67,752
<b>부채 총계 (Total liabilities)</b>	<b>12,707,210</b>
<b>자 본 (Equity)</b>	
I. 자본금 (Capital stock)	160,876
II. 신종자본증권 (Hybrid bond)	399,212
III. 자본잉여금 (Capital surplus)	330,214
IV. 자본조정 (Capital adjustment)	(17,956)
V. 기타포괄손익누계액 (Accumulated other comprehensive loss)	(8,589)
VI. 이익잉여금 (Retained earnings )	946,188
VII. 비지배지분 (Non-controlling interests)	12,271
<b>자본총계 (Total equity)</b>	<b>1,822,217</b>
<b>부채와 자본총계 (Total liabilities and equity)</b>	<b>14,529,427</b>

## 연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2021년 1월 1일부터 2021년 12월 31일까지

(January 1, 2021 ~ December 31, 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>	<b>274,754</b>
순이자이익 (Net interest income)	376,235
순수수료이익 (Net fee and commission income)	723,046
당기손익금융자산 관련손익 (Gain on financial assets at fair value through profit or loss)	23,020
기타영업손익 (Other operating profit)	(591,643)
신용손실에 대한 손상차손 (Impairment loss on credit loss)	(111,661)
일반관리비 (General and administrative expenses)	(144,243)
<b>II. 영업외손익 (Non-operating profit(loss))</b>	<b>3,631</b>
<b>III. 법인세비용차감전순이익 (Profit before income tax)</b>	<b>278,385</b>
<b>IV. 법인세비용 (Income tax expense)</b>	<b>(66,608)</b>
<b>V. 당기순이익 (Profit for the period)</b>	<b>211,776</b>
<b>VI. 기타포괄손익 (Other comprehensive gain(loss))</b>	<b>(1,048)</b>
<b>VII. 총포괄이익 (Total comprehensive income)</b>	<b>210,729</b>

## 재무상태표

(Statements of Financial Position)

2021년 12월 31일 현재

(As of December 31, 2021)

KB생명보험주식회사

KB Life Insurance

(단위: 백만원)

(in million won)

과목명(Description)	금액(Amount)
<b>자 산</b> <b>(Assets)</b>	
I. 현금및예치금 (Cash and due from financial institutions)	450,215
II. 금융자산 (Financial assets)	8,363,366
III. 재보험자산 (Reinsurance assets)	2,036
IV. 신계약비 (Deferred acquisition costs)	229,898
V. 유형자산 (Property and equipment)	14,891
VI. 무형자산 (Intangible assets)	21,579
VII. 당기법인세자산 (Current tax assets)	-
VIII. 이연법인세자산 (Deferred tax assets)	33,897
IX. 기타자산 (Other assets)	11,056
X. 특별계정자산 (Separate account assets)	1,507,624
<b>자산총계</b> <b>(Total assets)</b>	<b>10,634,562</b>
<b>부 채</b> <b>(Liabilities)</b>	
I. 보험부채 (Policy reserve)	8,060,493
II. 계약자지분조정 (Policy reserve adjustment)	(4,297)
III. 금융부채 (Financial liabilities )	270,665
IV. 이연법인세부채 (Deferred tax liabilities)	-



## 재무상태표

(Statements of Financial Position)

2021년 12월 31일 현재

(As of December 31, 2021)

KB생명보험주식회사

KB Life Insurance

(단위: 백만원)

(in million won)

과목명(Description)	금액(Amount)
V. 총당부채 (Provisions)	21,674
VI. 퇴직급여부채 (Reserve for severance benefits)	575
VII. 기타부채 (Other liabilities)	305,901
VIII. 특별계정부채 (Separate account liabilities)	1,519,271
<b>부채 총계 (Total liabilities)</b>	<b>10,174,282</b>
<b>자 본 (Equity)</b>	
I. 지배기업주주지분 (Shareholders of the parent company)	460,280
1. 자본금 (Capital stock)	456,000
2. 자본조정 (Capital adjustment)	-
3. 기타포괄손익누계액 (Other comprehensive income)	(65,225)
4. 이익잉여금 (Retained earnings)	69,505
II. 비지배지분 (Non-controlling interests)	-
<b>자본총계 (Total equity)</b>	<b>460,280</b>
<b>부채와 자본총계 (Total liabilities and equity)</b>	<b>10,634,562</b>

# 손익계산서

(Income Statements)

2021년 1월 1일부터 2021년 12월 31일까지  
(January 1, 2021 ~ December 31, 2021)

KB생명보험주식회사  
KB Life Insurance

(단위: 백만원)  
(in million won)

과목명(Description)	금액(Amount)
<b>I. 영업수익 (Operating income)</b>	<b>2,256,248</b>
보험료수익 (Premium income)	1,838,000
재보험수익 (Reinsurance income)	8,433
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)	172,869
2. 당기손익-공정가치측정 금융상품 이자수익 (Interest income from financial instruments at fair value through profit or loss)	2,353
당기손익-공정가치측정 금융상품 관련 이익 (Gains on financial instruments at fair value through profit or loss)	88,564
기타포괄손익-공정가치측정 금융상품 관련 이익 (Gains on financial instruments at fair value through other comprehensive income)	9,875
상각후원가측정 금융상품 관련 이익 (Gain on financial instruments at amortised cost)	27
파생상품평가 및 거래이익 (Gains on valuation(sales) of derivatives)	2,339
특별계정수입수수료 (Separate account commission received)	59,201
특별계정수익 (Separate account income)	12,204
기타영업수익 (Other operation income)	62,143
<b>II. 영업비용 (Operating expenses &amp; claims)</b>	<b>2,294,538</b>
책임준비금전입액 (Increase in policy reserve)	520,707
지급보험금 (Claim & surrender)	1,374,399

# 손익계산서

(Income Statements)

2021년 1월 1일부터 2021년 12월 31일까지  
(January 1, 2021 ~ December 31, 2021)

KB생명보험주식회사  
KB Life Insurance

(단위: 백만원)  
(in million won)

과목명(Description)	금액(Amount)
재보험비용 (Reinsurance expenses)	9,098
사업비 (Operating expenses)	196,196
신계약비상각비 (Amortization of deferred acquisition cost)	81,362
재산관리비 (Investment administrative expenses)	5,015
당기손익-공정가치측정 금융상품 관련 손실 (Losses on financial instruments at fair value through profit or loss)	6,669
기타포괄손익-공정가치측정 금융상품 관련 손실 (Losses on financial instruments at fair value through other comprehensive income)	4,727
파생상품평가 및 처분손실 (Losses on valuation(sales) of derivatives)	50,085
특별계정비용 (Separate account expenses)	12,204
기타영업비용 (Other operating losses)	34,076
<b>Ⅲ. 영업이익(손실) (Operating income(Losses))</b>	<b>(38,530)</b>
<b>Ⅳ. 영업외수익 (Non-operating income)</b>	<b>535</b>
<b>Ⅴ. 영업외비용 (Non-operating expenses)</b>	<b>668</b>
<b>Ⅵ. 법인세차감전이익 (Profit before tax expense)</b>	<b>(38,663)</b>
<b>Ⅶ. 법인세비용 (Income tax expense)</b>	<b>7,932</b>
<b>Ⅷ. 당기순이익 (Net income)</b>	<b>(46,595)</b>
<b>Ⅸ. 기타포괄손익 (Other comprehensive income for the period)</b>	<b>(75,252)</b>
당기손익으로 재분류되지 않는 항목 (Items that will not be reclassified to profit or loss)	

## 손익계산서

(Income Statements)

2021년 1월 1일부터 2021년 12월 31일까지  
(January 1, 2021 ~ December 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)	3
2. 기타포괄손익-공정가치측정 금융상품의 평가이익(손실) (Gain(Losses) on valuation of financial instruments at fair value through other)	(3,446)
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)	(52,225)
2. 특별계정기타포괄손익 (Other comprehensive income from Separate account)	(4,198)
3. 손익변동성조정손익 (Overlay approach-adjustment)	(15,386)
<b>X. 당기포괄이익 (Total comprehensive income for the period)</b>	<b>(121,847)</b>

## 재무상태표

(Statements of Financial Position)

2021년 12월 31일 현재

(As of December 31, 2021)

KB부동산신탁 주식회사

(단위: 백만원)

KB Real Estate Trust Co.,Ltd.

(in million won)

과목명(Description)	금액(Amount)
<b>자 산</b> <b>(Assets)</b>	
I. 현금 및 예치금 (Cash and due from financial institutions)	293,407
현금 및 현금성 자산 (Cash and cash equivalents)	185,706
예치금 (Deposits)	107,701
II. 증권 (Securities)	37,285
당기손익-공정가치측정 유가증권 (Securities at fair value through profit or loss)	37,285
관계회사투자지분 (Investments in associates)	-
III. 파생상품자산 (Derivative assets)	-
IV. 대출채권 (Loans)	98,084
대여금 (Loans)	-
신탁계정대 (Loans to trust)	118,657
대손충당금(-) (Allowance for doubtful accounts)	(20,573)
V. 유형자산 (Property and equipment)	15,153
VI. 기타자산 (Other assets)	52,594
<b>자산총계</b> <b>(Total assets)</b>	<b>496,523</b>
<b>부 채</b> <b>(Liabilities)</b>	
I. 차입부채 (Debts)	-

**재무상태표**

(Statements of Financial Position)

2021년 12월 31일 현재

(As of December 31, 2021)

KB부동산신탁 주식회사

(단위: 백만원)

KB Real Estate Trust Co.,Ltd.

(in million won)

과목명(Description)	금액(Amount)
Ⅱ. 기타부채 (Other liabilities)	119,700
<b>부채 총계 (Total liabilities)</b>	<b>119,700</b>
<b>자 본 (Equity)</b>	
Ⅰ. 자본금 (Share capital)	80,000
Ⅱ. 기타포괄손익누계액 (Accumulated other comprehensive income)	220
Ⅲ. 이익잉여금 (Retained earnings)	296,603
<b>자본총계 (Total equity)</b>	<b>376,823</b>
<b>부채와 자본총계 (Total liabilities and equity)</b>	<b>496,523</b>

# 손익계산서

(Income Statements)

2021년 1월 1일부터 2021년 12월 31일까지  
(January 1, 2021 ~ December 31, 2021)

KB부동산신탁 주식회사

(단위: 백만원)

KB Real Estate Trust Co.,LTD

(in million won)

과목명(Description)	금액(Amount)
<b>I. 영업수익 (Operating income)</b>	<b>168,841</b>
수수료수익 (Commissions received)	159,709
증권평가 및 처분이익 (Gains on valuation(sales) of Securities)	706
이자수익 (Interest income)	5,692
대출채권 관련 이익 (Income from trading loans)	-
기타의 영업수익 (Other operating income)	2,734
<b>II. 영업비용 (Operating expenses)</b>	<b>58,419</b>
수수료비용 (Commissions)	208
증권평가 및 처분손실 (Loss on valuation(sales) of Securities)	264
이자비용 (Interest expenses)	672
대출평가 및 처분손실 (Loss on valuation and disposal of loans receivable)	12,817
외환거래손실 (Loss on foreign transactions)	
판매비와관리비 (General and administrative expenses)	44,148
기타의 영업비용 (Other operating expenses)	310
<b>III. 영업이익(손실) (Operating profit(loss))</b>	<b>110,422</b>
<b>IV. 영업외수익 (Non-operating income)</b>	<b>839</b>
<b>V. 영업외비용 (Non-operating expenses)</b>	<b>974</b>

## 손익계산서

(Income Statements)

2021년 1월 1일부터 2021년 12월 31일까지  
(January 1, 2021 ~ December 31, 2021)

KB부동산신탁 주식회사

(단위: 백만원)

KB Real Estate Trust Co.,LTD

(in million won)

과목명(Description)	금액(Amount)
VI. 법인세비용차감전계속사업손익 (Net income(loss) before income tax from continuing operations)	110,287
VII. 계속사업손익 법인세비용 (Income tax expense from continuing operations)	28,807
VIII. 계속사업이익 (Net income (loss) from continuing operations)	81,480
IX. 중단사업손익 (Net income (loss) from discontinued operations)	
X. 당기순이익 (Net income)	81,480



## 재무상태표

(Statements of Financial Position)

2021년 12월 31일 현재  
(As of December 31, 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)	256,008
II. 유가증권 (Securities)	22,038
III. 대출채권 (Loans)	2,175,875
IV. 유형자산 (Tangible assets)	18,411
V. 기타자산 (Other assets)	128,823
<b>자산총계</b> (Total assets)	<b>2,601,156</b>
<b>부 채</b> (Liabilities)	
I. 예수금 (Deposits)	2,231,936
II. 차입금 (Loan payable)	51,440
III. 기타부채 (Other liabilities)	55,667
<b>부채 총계</b> (Total liabilities)	<b>2,339,043</b>
<b>자 본</b> (Equity)	
I. 자본금 (Capital stock)	40,010
II. 자본잉여금 (Capital surplus)	139,471
III. 이익잉여금 (Retained earnings)	83,622
IV. 기타포괄손익누계액 (Accumulated other comprehensive income)	(990)

Back

## 재무상태표

(Statements of Financial Position)

2021년 12월 31일 현재

(As of December 31, 2021)

주식회사 KB저축은행

KB Savings Bank Co., Ltd.

(단위: 백만원)

(in million won)

과목명(Description)	금액(Amount)
자본총계 (Total equity)	262,113
부채와 자본총계 (Total liabilities and equity)	2,601,156

# 손익계산서

(Income Statements)

2021년 1월 1일부터 2021년 12월 31일까지  
(January 1, 2021 ~ December 31, 2021)

주식회사 KB저축은행  
KB Savings Bank Co., Ltd.

(단위: 백만원)  
(in million won)

과목명(Description)	금액(Amount)
<b>I. 영업수익 (Operating income)</b>	<b>150,050</b>
이자수익 (Interest income)	139,548
1. 예치금이자 (Interest on deposits)	3,011
2. 단기매매증권이자 (Interest on trading securities)	-
3. 매도가능증권이자 (Interest on securities available for sale)	488
4. 만기보유증권이자 (Interest on held-to-maturity securities)	175
5. 대출금이자 (Interest on loans & discounts)	135,740
6. 기타이자수익 (Other operating income)	134
유가증권평가및처분이익 (Gains on valuation(sales) of Securities)	-
대출채권평가및처분이익 (Gains on valuation(sales) of Loans)	2,869
수수료수익 (Fee and commission income)	7,431
기타영업수익 (Other operation income)	66
배당금수익 (Dividend income)	135
<b>II. 영업외수익 Non-operating income</b>	<b>365</b>
<b>III. 영업비용 Operating expenses &amp; claims</b>	<b>124,488</b>
이자비용 (Interest expense)	37,365
1. 예수금이자 (Interest on deposits)	35,922

# 손익계산서

(Income Statements)

2021년 1월 1일부터 2021년 12월 31일까지  
(January 1, 2021 ~ December 31, 2021)

주식회사 KB저축은행  
KB Savings Bank Co., Ltd.

(단위: 백만원)  
(in million won)

과목명(Description)	금액(Amount)
2. 사채이자 (Interest on bonds)	1,354
3. 기타이자비용 (Interest on others)	89
유가증권평가및처분손실 (Loss on valuation(sales) of Securities)	5,451
대출채권평가및처분손실 (Loss on valuation(sales) of Loans)	32,712
1. 대손상각비 (Bad debt expense)	26,282
수수료비용 (Fee and commission expense)	8,276
기타영업비용 (Other operating losses)	7,361
판매비와관리비 (Selling and administrative expenses)	33,323
<b>IV. 영업외비용 (Non-operating expenses)</b>	<b>343</b>
<b>V. 법인세차감전순이익 (Income before income tax expenses)</b>	<b>25,584</b>
<b>VI. 당기순이익 (Net income)</b>	<b>18,948</b>

## 연결재무상태표

(Consolidated Statements of Financial Position)

2021년 12월 31일 현재  
(As of December 31, 2021)KB인베스트먼트와 그 종속회사  
KB Investment and subsidiaries(단위: 백만원)  
(in million won)

과목명(Description)	금액(Amount)
<b>자 산</b> (Assets)	
I. 현금 및 현금성 자산 (Cash and cash equivalents)	204,821
II. 예치금 (Due from bank)	42,917
III. 창업투자자산 (Investment in small and medium sized enterprises)	890,709
IV. PEF 투자자산 (Investment in PEF)	48,745
V. 기타자산 (Other assets)	10,529
<b>자산총계</b> (Total assets)	<b>1,197,720</b>
<b>부 채</b> (Liabilities)	
I. 단기차입금 (Short-term borrowings)	250,000
II. 확정급여부채 (Allowance for retirement and severance benefit)	154
III. 파생상품부채 (Derivative debts)	-
IV. 기타부채 (Other liabilities)	672,085
<b>부채 총계</b> (Total liabilities)	<b>922,239</b>
<b>자 본</b> (Equity)	
I. 자본금 (Capital stock)	112,627
II. 자본잉여금 (Capital surplus)	1,019
III. 자본조정 (Capital adjustment)	(336)

## 연결재무상태표

(Consolidated Statements of Financial Position)

2021년 12월 31일 현재  
(As of December 31, 2021)

KB인베스트먼트와 그 종속회사  
KB Investment and subsidiaries

(단위: 백만원)  
(in million won)

과목명(Description)	금액(Amount)
Ⅲ. 기타포괄손익누계액 (Accumulated other comprehensive income)	(61)
Ⅳ. 이익잉여금 (Retained earnings)	162,232
<b>자본총계 (Total equity)</b>	<b>275,481</b>
<b>부채와 자본총계 (Total liabilities and equity)</b>	<b>1,197,720</b>

## 연결손익계산서

(Consolidated Income Statements)  
2021년 1월 1일부터 2021년 12월 31일까지  
(January 1, 2021 ~ December 31, 2021)

KB인베스트먼트와 그 종속회사  
KB Investment and subsidiaries

(단위: 백만원)  
(in million won)

과목명(Description)	금액(Amount)
<b>I. 영업수익 (Operating revenues)</b>	<b>207,367</b>
창업투자수익 (Revenues on investments in small and medium-size enterprises)	194,802
PEF 투자수익 (Revenues on Investments in PEF)	1,215
운용수익 (Other investment revenues)	11,312
경영자문료수익 (Consulting fees)	38
소수주주지분순손실 (Net expenses in minority interest)	-
<b>II. 영업비용 (Operating expenses)</b>	<b>131,134</b>
투자및금융비용 (Investment and financial expenses)	5,718
창업투자비용 (Expenses on investments in small and medium-size enterprises)	36,286
PEF 투자비용 (Expenses on investments in PEF)	506
일반관리비 (Administrative expenses)	20,345
소수주주지분순이익 (Net income in minority interest)	68,279
<b>III. 영업이익 (Operating income(losses))</b>	<b>76,233</b>
<b>IV. 영업외수익 (Non-operating income)</b>	<b>11</b>
<b>V. 영업외비용 (Non-operating expenses)</b>	<b>371</b>
<b>VI. 법인세비용차감전계속사업손익 (Continuing operation income before income tax)</b>	<b>75,874</b>

## 연결손익계산서

(Consolidated Income Statements)

2021년 1월 1일부터 2021년 12월 31일까지  
(January 1, 2021 ~ December 31, 2021)

KB인베스트먼트와 그 종속회사  
KB Investment and subsidiaries

(단위: 백만원)  
(in million won)

과목명(Description)	금액(Amount)
Ⅶ. 계속사업손익법인세비용 (Income tax expense)	20,535
Ⅷ. 당기순이익 (Net income for the year)	55,338



## 연결재무상태표

(Consolidated Statements of Financial Position)

2021년 12월 31일 현재  
(As of December 31, 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)	34,797
당좌자산 (Quick assets)	34,796
1. 현금및현금성자산 (Cash and cash equivalents)	7,270
2. 단기금융상품 (Short-term financial instruments)	10,744
3. 매출채권 (Accounts receivable)	3,683
4. 대손충당금 (Allowance for doubtful accounts)	-
5. 기타 (Others)	13,099
재고자산 (Inventories)	1
상품 (Merchandise)	1
II. 비유동자산 (Non-current assets)	8,907
투자자산 (Investments assets)	556
유형자산 (Tangible assets)	2,177
무형자산 (Intangible assets)	1,720
기타비유동자산 (Other non-current assets)	4,454
<b>자산총계</b> (Total assets)	<b>43,704</b>
<b>부 채</b> (Liabilities)	

## 연결재무상태표

(Consolidated Statements of Financial Position)

2021년 12월 31일 현재  
(As of December 31, 2021)

KB데이터시스템과 그 종속회사  
KB Data Systems and subsidiaries

(단위: 백만원)  
(in million won)

과목명(Description)	금액(Amount)
I. 유동부채 (Current liabilities)	23,688
매입채무 (Accounts payable)	10,338
미지급비용 (Accrued expenses)	8,567
기타 (Others)	4,783
II. 비유동부채 (Long-term liabilities)	1,441
퇴직급여충당금 (Accrued severance benefits)	(781)
장기미지급비용 (Long-term Accrued expenses)	1,308
기타 (Others)	914
<b>부채 총계 (Total liabilities)</b>	<b>25,129</b>
<b>자 본 (Equity)</b>	
I. 자본금 (Capital stock)	8,000
II. 기타포괄손익누계액 (Accumulated other comprehensive income)	(4,843)
III. 이익잉여금 (Retained earnings)	15,271
IV. 비지배지분 (Non-controlling interests)	147
<b>자본총계 (Total equity)</b>	<b>18,575</b>
<b>부채와 자본총계 (Total liabilities and equity)</b>	<b>43,704</b>

## 연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2021년 1월 1일부터 2021년 12월 31일까지

(January 1, 2021 ~ December 31, 2021)

KB데이터시스템과 그 종속회사  
KB Data Systems and subsidiaries

(단위: 백만원)  
(in million won)

과목명(Description)	금액(Amount)
<b>I. 매출 (Sales)</b>	<b>174,819</b>
상품매출 (Sales of merchandise)	13,277
용역수익 (Service revenue)	161,542
<b>II. 매출원가 (Cost of sales)</b>	<b>164,948</b>
상품매출원가 (Cost of merchandise)	10,734
용역매출원가 (Cost of service)	154,214
<b>III. 매출총이익 (Gross profit)</b>	<b>9,871</b>
<b>IV. 판매비와관리비 (Selling and administrative expenses)</b>	<b>9,668</b>
인건비 (Payroll)	5,634
경비 (Expenses)	4,034
<b>V. 영업이익 (Operating income)</b>	<b>203</b>
<b>VI. 영업외수익 (Non-operating income)</b>	<b>703</b>
<b>VII. 영업외비용 (Non-operating expenses)</b>	<b>141</b>
<b>VIII. 법인세비용차감전순이익 (Income before income tax)</b>	<b>765</b>
<b>IX. 법인세비용 (Income tax expenses)</b>	<b>302</b>
<b>X. 당기순이익 (Net income for the period)</b>	<b>463</b>
<b>XI. 기타포괄손익 (Other comprehensive gain)</b>	<b>644</b>

## 연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2021년 1월 1일부터 2021년 12월 31일까지

(January 1, 2021 ~ December 31, 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)	-
1. 순확정급여부채 재측정요소 (Remeasurements of defined benefit plans)	524
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)	-
1. 매도가능금융자산평가손익 (Gain on valuation of financial assets available for sale)	-
2. 해외사업장환산손익 (Foreign currency translation differences for foreign operations)	120
<b>XII. 총포괄이익 (Total comprehensive income)</b>	<b>1,107</b>
연결순손익의 귀속 (Profit for the period attributable to)	-
1. 지배기업주주지분순이익 (Shareholders of the Parent Company)	467
2. 비지배지분순이익 (Non-controlling interests)	(4)
연결총포괄손익의 귀속 (Total comprehensive income for the year attributable to)	-
1. 지배기업주주지분총포괄이익 (Shareholders of the Parent Company)	1,105
2. 비지배지분총포괄이익 (Non-controlling interests)	2

## 재무상태표

(Statements of Financial Position)

2021년 12월 31일 현재

(As of December 31, 2021)

KB신용정보

KB Credit Information

(단위: 백만원)

(in million won)

과목명(Description)	금액(Amount)
<b>자 산</b> (Assets)	
I. 유동자산 (Current assets)	11,746
현금및현금성자산 (Cash and cash equivalents)	2,483
단기금융상품 (Short-term financial instruments)	5,276
매출채권 (Trade receivables)	3,894
기타 (Others)	94
II. 비유동자산 (Non-current assets)	16,928
장기금융상품 (Long-term financial instruments)	14
유형자산 (Tangible assets)	7,981
무형자산 (Intangible assets)	881
이연법인세자산 (Deferred income tax assets)	1,688
임차보증금 (Guarantee deposits)	6,364
기타보증금 (Other deposits received)	-
<b>자산총계</b> (Total assets)	<b>28,674</b>
<b>부 채</b> (Liabilities)	
I. 유동부채 (Current liabilities)	8,358
기타충당부채 (Provision for other estimated liabilities)	3,308

## 재무상태표

(Statements of Financial Position)

2021년 12월 31일 현재

(As of December 31, 2021)

KB신용정보

KB Credit Information

(단위: 백만원)

(in million won)

과목명(Description)	금액(Amount)
미지급비용 (Accrued expenses)	2,880
예수금 (Withholdings)	1,105
미지급금 (Non-trade payables)	810
미지급법인세 (Income taxes payable)	-
리스부채 (Lease liabilities)	254
Ⅱ. 비유동부채 (Long-term liabilities)	3,945
확정급여부채 (Liabilities for defined benefit obligations)	44
장기성미지급금 (Long-term non-trade payables)	452
복구충당부채 (Provision for restoration costs)	102
손해배상위험충당금 (Provision for compensation of damage)	116
기타충당부채 (Provision for other estimated liabilities)	3,046
리스부채 (Lease liabilities)	186
<b>부채 총계 (Total liabilities)</b>	<b>12,302</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)	8,763

## 재무상태표

(Statements of Financial Position)

2021년 12월 31일 현재

(As of December 31, 2021)

KB신용정보

(단위: 백만원)

KB Credit Information

(in million won)

과목명(Description)	금액(Amount)
IV. 기타포괄손익누계액 (Accumulated other comprehensive income)	(75)
자본총계 (Total equity)	16,372
부채와 자본총계 (Total liabilities and equity)	28,674

# 손익계산서

(Income Statements)

2021년 1월 1일부터 2021년 12월 31일까지  
(January 1, 2021 ~ December 31, 2021)

KB신용정보

KB Credit Information

(단위: 백만원)

(in million won)

과목명(Description)	금액(Amount)
<b>I. 매출</b> (Sales)	<b>39,909</b>
용역수입 (Revenues-services)	39,909
<b>II. 매출원가</b> (Cost of service)	<b>20,774</b>
<b>III. 매출총이익</b> (Gross profit)	<b>19,135</b>
<b>IV. 판매비와관리비</b> (Selling and administrative expenses)	<b>15,547</b>
<b>V. 영업이익</b> (Operating income)	<b>3,588</b>
<b>VI. 금융수익</b> (Finance revenues)	<b>113</b>
<b>VII. 기타수익</b> (Other revenues)	<b>9</b>
<b>VIII. 기타비용</b> (Other expenses)	<b>3,563</b>
<b>IX. 법인세차감전순이익</b> (Income before income tax expenses)	<b>147</b>
<b>X. 법인세비용</b> (Income tax expenses)	<b>(241)</b>
<b>XI. 당기순이익</b> (Net income )	<b>388</b>