

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	
KB라이프생명 KB Life Insurance	BS	PL	
KB자산운용 KB Asset Management	BS	PL	
KB캐피탈 KB Capital	BS	PL	
KB부동산신탁 KB Real Estate Trust	BS	PL	
KB저축은행 KB Savings Bank	BS	PL	
KB인베스트먼트 KB Investment	BS	PL	
KB데이타시스템 KB Data Systems	BS	PL	

Disclaimer

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

본 자료에 포함된 경영실적은 기업회계기준서 제1109호 금융상품(IFRS9) 및 제1117호 보험계약(IFRS17)을 적용하여 작성하였습니다.

당사는 2023년 6월 30일자로 KB신용정보㈜의 지분 100%를 ㈜KB국민카드에 매각하였으며, 이에 KB신용정보㈜는 자회사 탈퇴 후 손자회사로 편입되었습니다.

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) and IFRS17(K-IFRS17).

On June 30, 2023, KB Financial Group sold 100% of the shares of KB Credit Information, a former first-tier subsidiary of the Group, to KB Kookmin Card. Consequently, KB Credit Information became a second-tier subsidiary of the Group.





(Consolidated Statements of Financial Position) 2023년 6월 30일 현재 (As of June 30, 2023)

주식회사 KB금융지주와 그 종속기업

(단위: 백만원) (in millions of won)

KB Financial Group Inc. and Subsidiaries

KB Financial Group	o Inc. and Subsidiaries	(in millions of won)
	과목명(Description)	금액(Amount)
자 산 (Assets)		
I. 현금 및 예 (Cash and d	치금 due from financial institutions)	31,610,860
	공정가치측정 금융자산 ssets at fair value through profit or loss)	74,634,267
Ⅲ. 파생금융지 (Derivative f	├산 ïnancial assets)	8,195,304
	h측정 대출채권 mortized cost)	434,953,555
V. 투자금융지 (Financial in		116,969,558
	및 공동기업 투자 s in associates and joint ventures)	666,893
VII. 보험계약지 (Insurance d	├산 contract assets)	189,214
Ⅷ. 재보험계의 (Reinsurand	F자산 ce contract assets)	1,529,427
IX. 유형자산 (Property ar	nd equipment)	5,236,650
X. 투자부동신 (Investment		3,225,061
XI. 무형자산 (Intangible a	assets)	1,956,545
XII. 순확정급여 (Defined be	다산 nefit assets)	468,642
XIII. 당기법인서 (Current inc	자산 ome tax assets)	242,981
XIV. 이연법인서 (Deferred in	자산 come tax assets)	271,776
XV. 매각예정지 (Assets held		228,812
XVI. 기타자산 (Other asse	ts)	25,967,850
자산총계 (Total assets)		706,347,395



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주식회사 KB금융지주와 그 종속기업

(단위: 백만원) (in millions of won)

KB Financial Group Inc. and Subsidiaries

ווו ו טא	ancial Group Inc. and Subsidiaries	(In millions of worl)
	과목명(Description)	금액(Amount)
부 <i>i</i> (Liabili	배 ities)	
I.	당기손익-공정가치측정 금융부채 (Financial liabilities at fair value through profit or loss)	12,044,310
П.	파생금융부채 (Derivative financial liabilities)	7,999,812
Ш.	예수부채 (Deposits)	396,081,606
IV.	차입부채 (Debts)	69,271,997
٧.	사채 (Debentures)	68,271,446
VI.	보험계약부채 (Insurance contract liabilities)	46,840,994
VII.	재보험계약부채 (Reinsurance contract liabilities)	33,791
VⅢ.	충당부채 (Provisions)	978,309
IX.	순확정급여부채 (Defined benefit liabilities)	112,351
Χ.	당기법인세부채 (Current income tax liabilities)	507,874
XI.	이연법인세부채 (Deferred income tax liabilities)	2,044,541
XII.	기타부채 (Other liabilities)	44,455,612
부채총 (Total	·계 liabilities)	648,642,643
자 년 (Equity	로 /)	
I.	지배기업 주주지분 (Equity attributable to shareholders of the parent company)	55,670,312
	1. 자본금 (Share capital)	2,090,558
	2. 신종자본증권 (Hybrid securities)	5,032,803



(Consolidated Statements of Financial Position) 2023년 6월 30일 현재 (As of June 30, 2023)

주식회사 KB금융지주와 그 종속기업

(단위: 백만원)

KB Financial Group Inc. and Subsidiaries

과목명(Description)	금액(Amount)
3. 자본잉여금 (Capital surplus)	16,649,234
4. 기타포괄손익누계액 (Accumulated other comprehensive income)	1,909,917
5 이익잉여금 (Retained earnings)	30,853,637
6 자기주식 (Treasury shares)	(865,837)
Ⅱ. 비지배지분 (Non-controlling interests)	2,034,440
자본총계 (Total equity)	57,704,752
부채와 자본총계 (Total liabilities and equity)	706,347,395



(Consolidated Statements of Comprehensive Income) 2023년 1월 1일부터 2023년 6월 30일까지 (January 1, 2023 ~ June 30, 2023)

주식회사 KB금융지주와 그 종속기업

(단위: 백만원)

KB Financial Group Inc. and Subsidiaries

	과목명(Description)	금액(Amount)
I.	순이자이익 (Net interest income)	5,758,960
	이자수익 (Interest income)	13,997,243
	1. 기타포괄손익-공정가치측정 및 상각후원가 측정 금융상품 이자수익 (Interest income from financial instruments at fair value through other comprehensive income and amortized cost)	13,311,319
	2. 당기손익-공정가치 측정 금융상품 이자수익 (Interest income from financial instruments at fair value through profit or loss)	674,626
	3. 보험금융이자수익 (Insurance finance interest income)	11,298
	이자비용 (Interest expense)	(8,238,283)
	1. 이자비용 (Interest expense)	(7,368,422)
	2. 보험금융이자비용 (Insurance finance interest expense)	(869,861)
п.	순수수료이익 (Net fee and commission income)	1,865,410
	수수료수익 (Fee and commission income)	2,696,416
	수수료비용 (Fee and commission expense)	(831,006)
ш.	보험서비스결과 (Insurance service result)	812,214
	보험수익 (Insurance income)	5,337,536
	1. 보험수익 (Insurance income)	5,062,015
	2. 재보험수익 (Reinsurance income)	275,521
	보험서비스비용 (Insurance expense)	(4,525,322)
	1. 보험서비스비용 (Insurance service expense)	(4,120,813)
	2. 재보험서비스비용 (Reinsurance expense)	(404,509)



(Consolidated Statements of Comprehensive Income) 2023년 1월 1일부터 2023년 6월 30일까지 (January 1, 2023 ~ June 30, 2023)

주식회사 KB금융지주와 그 종속기업

(단위: 백만원) (in millions of won)

KB Financial Group Inc. and Subsidiaries

KB F	inancial Group Inc. and Subsidiaries	(in millions of won)
	과목명(Description)	금액(Amount)
IV.	당기손익-공정가치측정 금융상품 순손익 (Net gains(losses) on financial instruments at fair value through profit or loss)	1,158,107
٧.	기타보험금융손익 (Other insurance finance income(expenses))	(220,961)
VI.	기타영업손익 (Net other operating income(expenses))	(716,948)
VII.	일반관리비 (General and administrative expenses)	(3,159,228)
VIII.	신용손실충당금 반영전 영업이익 (Operating profit before provision for credit losses)	5,497,554
IX.	신용손실충당금전입액 (Provision for credit losses)	(1,319,485)
X.	영업이익 (Net operating income)	4,178,069
XI.	영업외손익 (Net non-operating income(expenses))	(188,514)
	1. 관계기업 및 공동기업 투자손익 (Share of profit(loss) of associates and joint ventures)	4,449
	2. 기타영업외손익 (Net other non-operating income(expenses))	(192,963)
XII.	법인세비용차감전순이익 (Profit(loss) before income tax expense)	3,989,555
XIII.	법인세비용 (Income tax expense)	(985,553)
XIV.	당기순이익 (Profit for the period)	3,004,002
XV.	법인세비용차감후기타포괄손익 (Other comprehensive income(loss) for the period, net of tax)	633,470
	당기손익으로 재분류되지 않는 포괄손익 (Items that will not be reclassified to profit or loss)	(54,018)
	1. 순확정급여부채의 재측정요소 (Actuarial gains(losses) on post defined benefit pension plans)	9,940
	2. 관계기업 및 공동기업 기타포괄손익에 대한 지분 (Shares of other comprehensive income of associates and joint ventures)	(2)



(Consolidated Statements of Comprehensive Income) 2023년 1월 1일부터 2023년 6월 30일까지 (January 1, 2023 ~ June 30, 2023)

주식회사 KB금융지주와 그 종속기업

(단위: 백만원) (in millions of won)

KB Financial Group Inc. and Subsidiaries

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과목명(Description)	금액(Amount)
3. 기타포괄손익-공정가치 측정 지분상품 관련 손익 (Revaluation gains/(losses) on equity instruments at fair value through other comprehensive income)	(13,371)
4. 당기손익-공정가치지정 금융부채 신용위험 변동손익 (Fair value changes on financial liabilities designated at fair value due to own credit risk)	(50,585)
후속적으로 당기손익으로 재분류될 수 있는 포괄손익 (Items that may be reclassified subsequently to profit or loss)	687,488
1. 외환차이 (Exchange differences on translating foreign operations)	91,958
2. 기타포괄손익-공정가치 측정 채무상품 관련 손익 (Net gains/(losses) on financial instruments at fair value through other comprehensive income)	826,524
3. 관계기업 및 공동기업 기타포괄손익에 대한 지분 (Shares of other comprehensive income of associates and joint ventures)	(1,181)
4. 현금흐름위험회피손익 (Cash flow hedges)	(14,232)
5. 해외사업장순투자위험회피수단의 손익 (Gains(losses) on hedging instruments of a net investment in a foreign operation)	(39,396)
6. 보험계약관련변동손익 (Insurance finance income(expense))	(176,185)
XVI. 당기총포괄이익 (Total comprehensive income for the period)	3,637,472
당기순이익의 귀속 (Profit attributable to:)	3,004,002
지배기업주주지분순이익 (Shareholders of the parent company)	2,996,705
비지배지분순이익 (Non-controlling interests)	7,297
당기총포괄이익 귀속 (Total comprehensive income attributable to:)	3,637,472
지배기업주주지분총포괄이익 (Shareholders of the parent company)	3,620,566
비지배지분총포괄이익 (Non-controlling interests)	16,906



(Consolidated Statements of Comprehensive Income) 2023년 1월 1일부터 2023년 6월 30일까지 (January 1, 2023 ~ June 30, 2023)

주식회사 KB금융지주와 그 종속기업

(단위: 백만원)

KB Financial Group Inc. and Subsidiaries

과목명(Description)	금액(Amount)
XVII. 주당이익(단위: 원) (Earnings per share in won)	
기본주당이익 (Basic earnings per share in won)	7,530
희석주당이익 (Diluted earnings per share in won)	7,360



(Separate Statements of Financial Position) 2023년 6월 30일 현재 (As of June 30, 2023)

주식회사 KB금융지주 KB Financial Group Inc. (단위: 백만원)

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	과목명(Description)	금액(Amount)
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(Asset	•	
I.	현금 및 예치금 (Cash and due from financial institutions)	1,202,390
П.	당기손익-공정가치측정 금융자산 (Financial assets at fair value through profit or loss)	1,548,931
Ш.	상각후원가측정 대출채권 (Loans at amortized cost)	522,326
IV.	종속기업 투자 (Investments in subsidiaries)	26,717,817
٧.	유형자산 (Property and equipment)	2,627
VI.	무형자산 (Intangible assets)	15,505
VII.	순확정급여자산 (Defined benefit assets)	3,532
VⅢ.	이연법인세자산 (Deferred income tax assets)	11,574
IX.	기타자산 (Other assets)	669,530
자산총 (Total		30,694,232
	채	
(Liabil	ities)	
I.	차입부채 (Debts)	-
П.	사채 (Debentures)	4,169,434
Ш.	순확정급여부채 (Defined benefit liabilities)	-
IV.	당기법인세부채 (Current income tax liabilities)	463,881
٧.	기타부채 (Other liabilities)	195,516
부채총 (Total	동계 liabilities)	4,828,831



(Separate Statements of Financial Position) 2023년 6월 30일 현재 (As of June 30, 2023)

주식회사 KB금융지주 KB Financial Group Inc. (단위: 백만원)

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	과목명(Description)	금액(Amount)
자 년 (Equity	로 v)	
I.	자본금 (Share capital)	2,090,558
П.	신종자본증권 (Hybrid securities)	5,032,518
Ш.	자본잉여금 (Capital surplus)	14,754,747
IV.	기타포괄손익누계액 (Accumulated other comprehensive income)	(5,822)
٧.	이익잉여금 (Retained earnings)	4,859,237
VI.	자기주식 (Treasury shares)	(865,837)
자본총 (Total	·계 equity)	25,865,401
	ト자본총계 liabilities and equity)	30,694,232



(Separate Statements of Comprehensive Income) 2023년 1월 1일부터 2023년 6월 30일까지 (January 1, 2023 ~ June 30, 2023)

주식회사 KB금융지주

(단위: 백만원)

KB Financial Group Inc.

(in millions of won, except per share amounts)

	과목명(Description)	금액(Amount)
I.	순이자이익 (Net interest income)	(33,434)
	이자수익 (Interest income)	18,149
	1. 상각후원가측정 금융상품 이자수익 (Interest income from financial instruments at amortized cost)	16,351
	2. 당기손익-공정가치측정 금융상품 이자수익 (Interest income from financial instruments at fair value through profit or loss)	1,798
	이자비용 (Interest expense)	(51,583)
п.	순수수료이익 (Net fee and commission income)	(4,336)
	수수료수익 (Fee and commission income)	781
	수수료비용 (Fee and commission expense)	(5,117)
ш.	당기손익-공정가치측정 금융상품 순손익	54.070
	(Net gains(losses) on financial instruments at fair value through profit or loss)	51,670
IV.	기타영업손익 (Net other operating income(expenses))	2,192,380
٧.	일반관리비 (General and administrative expenses)	(45,881)
VI.	신용손실충당금 반영전 영업이익 (Operating income before provision for credit losses)	2,160,399
VII.	신용손실충당금전입액 (Provision for credit losses)	(7)
VIII.	영업이익 (Net operating income)	2,160,392
IX.	영업외손익 (Net non-operating income(expense))	4,406
х.	법인세비용차감전순이익 (Profit(loss) before income tax benefit(expense))	2,164,798
XI.	법인세수익(비용) (Income tax benefit(expense))	(8,321)
XII.	당기순이익 (Profit for the period)	2,156,477



(Separate Statements of Comprehensive Income) 2023년 1월 1일부터 2023년 6월 30일까지 (January 1, 2023 ~ June 30, 2023)

주식회사 KB금융지주

(단위: 백만원)

KB Financial Group Inc.

(in millions of won, except per share amounts)

	과목명(Description)	금액(Amount)
XIII.	법인세비용차감후기타포괄손익 (Other comprehensive income(loss) for the period, net of tax)	25
	당기손익으로 재분류되지 않는 포괄손익 (Items that will not be reclassified to profit or loss)	25
	순확정급여부채의 재측정요소 (Actuarial gains(losses) on post defined benefit pension plans)	25
XIV.	당기총포괄이익 (Total comprehensive income for the period)	2,156,502
XV.	주당이익(단위: 원) (Earnings per share in won)	
	기본주당이익 (Basic earnings per share in won)	5,354
	희석주당이익 (Diluted earnings per share in won)	5,234



(Consolidated Statements of Financial Position) 2023년 6월 30일 현재 (As of June 30, 2023)

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

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	과목명(Description)	금액(Amount)
-	<u>+</u>	
(Assets	5)	
I.	현금 및 예치금 (Cash and due from financial institutions)	25,438,994
П.	당기손익-공정가치측정 금융자산 (Financial assets at fair value through profit or loss)	19,814,864
Ш.	파생금융자산 (Derivative financial assets)	6,801,133
IV.	상각후원가측정 대출채권 (Loans at amortized cost)	376,478,043
٧.	투자금융자산 (Financial investments)	75,096,756
VI.	관계기업 투자 (Investments in associates)	541,957
VII.	유형자산 (Property and equipment)	3,795,067
VIII.	투자부동산 (Investment property)	361,933
IX.	무형자산 (Intangible assets)	1,088,560
Χ.	순확정급여자산 (Defined benefit assets)	307,749
XI.	당기법인세자산 (Current income tax assets)	228,065
XII.	이연법인세자산 (Deferred income tax assets)	271,251
XIII.	매각예정자산 (Assets held for sale)	228,811
XIV.	기타자산 (Other assets)	14,051,332
자산총 (Total a		524,504,515
부 ㅊ (Liabili		
Ι.	당기손익-공정가치측정 금융부채 (Financial liabilities at fair value through profit or loss)	89,171



(Consolidated Statements of Financial Position) 2023년 6월 30일 현재 (As of June 30, 2023)

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

NB NO	okmin Bank and Subsidiaries	(in millions of won)
	과목명(Description)	금액(Amount)
П.	파생금융부채 (Derivative financial liabilities)	6,021,724
Ш.	예수부채 (Deposits)	383,608,325
IV.	차입부채 (Debts)	38,542,397
٧.	사채 (Debentures)	29,673,917
VI.	충당부채 (Provisions)	602,644
VII.	순확정급여부채 (Defined benefit liabilities)	48,705
VⅢ.	당기법인세부채 (Current income tax liabilities)	35,116
IX.	이연법인세부채 (Deferred income tax liabilities)	485,444
Χ.	기타부채 (Other liabilities)	30,438,567
부채 경 (Total	통계 liabilities)	489,546,010
자 년 (Equity	본 v)	
I.	지배기업 주주지분 (Equity attributable to shareholders of the parent company)	34,673,754
	1. 자본금 (Capital stock)	2,021,896
	2. 신종자본증권 (Hybrid securities)	1,282,935
	3. 자본잉여금 (Capital surplus)	4,738,999
	4 기타포괄손익누계액 (Accumulated other comprehensive income)	283,260
	5 이익잉여금 (Retained earnings)	26,346,664



(Consolidated Statements of Financial Position) 2023년 6월 30일 현재 (As of June 30, 2023)

주식회사 국민은행과 그 종속기업

(단위: 백만원)

KB Kookmin Bank and Subsidiaries

과목명(Description)	금액(Amount)
Ⅱ. 비지배지분 (Non-controlling interests)	284,751
자본총계 (Total equity)	34,958,505
부채와 자본총계 (Total liabilities and equity)	524,504,515



(Consolidated Statements of Comprehensive Income) 2023년 1월 1일부터 2023년 6월 30일까지 (January 1, 2023 ~ June 30, 2023)

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

	COOKITIIT Dank and Gubsidianes	(III IIIIIIIIIII or worr)
	과목명(Description)	금액(Amount)
I.	순이자이익 (Net interest income)	4,810,321
	이자수익 (Interest income)	10,746,457
	1. 기타포괄손익-공정가치측정 및 상각후원가 측정 금융상품 이자수익 (Interest income from financial instruments at fair value through other comprehensive income and amortized cost)	10,521,693
	2. 당기손익-공정가치측정 금융상품 이자수익 (Interest income from financial instruments at fair value through profit or loss)	224,764
	이자비용 (Interest expense)	(5,936,136)
Π.	순수수료이익 (Net fee and commission income)	597,251
	수수료수익 (Fee and commission income)	809,609
	수수료비용 (Fee and commission expense)	(212,358)
ш.	당기손익-공정가치측정 금융상품 순손익 (Net gains(losses) on financial instruments at fair value through profit or loss)	327,477
IV.	기타영업손익 (Net other operating income(expenses))	(369,261)
٧.	일반관리비 (General and administrative expenses)	(2,107,428)
VI.	신용손실충당금 반영전 영업이익 (Operating income before provision for credit losses)	3,258,360
VII.	신용손실충당금전입액 (Provision for credit losses)	(768,208)
VIII.	영업이익 (Net operating income)	2,490,152
IX.	영업외손익 (Net non-operating income(expenses))	(66,901)
	관계기업투자손익 (Share of profit(loss) of associates)	7,685
	기타영업외손익 (Net other non-operating income(expense))	(74,586)



(Consolidated Statements of Comprehensive Income) 2023년 1월 1일부터 2023년 6월 30일까지 (January 1, 2023 ~ June 30, 2023)

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

	과목명(Description)	금액(Amount)
Χ.	법인세비용차감전순이익 (Profit(loss) before income tax expense)	2,423,251
XI.	법인세비용 (Income tax expense)	(581,386)
XII.	당기순이익 (Profit for the period)	1,841,865
XIII.	법인세비용차감후기타포괄손익 (Other comprehensive income(loss) for the period, net of tax)	292,154
	당기손익으로 재분류되지 않는 포괄손익 (Items that will not be reclassified to profit or loss)	(30,873)
	1. 순확정급여부채의 재측정요소 (Actuarial gains(losses) on post defined benefit pension plans)	11,164
	2. 기타포괄손익 – 공정가치 측정 금융상품 관련 손익 (Revaluation gains/(losses) on equity instruments at fair value through other comprehensive income)	(42,037)
	후속적으로 당기손익으로 재분류될 수 있는 포괄손익 (Items that may be reclassified subsequently to profit or loss)	323,027
	1. 외환차이 (Exchange differences on translating foreign operations)	43,249
	2. 기타포괄손익-공정가치측정금융상품관련손익 (Net gains/(losses) on financial instruments at fair value through other comprehensive income)	312,950
	3. 관계기업 기타포괄손익에 대한 지분 (Share of other comprehensive income of associates)	(906)
	4. 해외사업장순투자위험회피수단의 손익 (Gains(losses) on hedging instruments of a net investment in a foreign operation)	(36,268)
	5. 현금흐름위험회피 수단의 손익 (Cash flow hedges)	4,002
XIV.	당기총포괄이익 (Total comprehensive income attributable to:)	2,134,019
	당기순이익의 귀속 (Profit attributable to:)	1,841,865
	1. 지배기업주주지분순이익 (Shareholders of the parent company)	1,858,508
	2. 비지배지분순이익 (Non-controlling interests)	(16,643)



(Consolidated Statements of Comprehensive Income) 2023년 1월 1일부터 2023년 6월 30일까지 (January 1, 2023 ~ June 30, 2023)

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

과목명(Description)	금액(Amount)
당기총포괄이익의 귀속 (Total comprehensive income attributable to:)	2,134,019
1. 지배기업주주지분총포괄이익 (Shareholders of the parent company)	2,155,484
2. 비지배지분총포괄이익 (Non-controlling interests)	(21,465)



(Separate Statements of Financial Position) 2023년 6월 30일 현재 (As of June 30, 2023)

주식회사 국민은행 KB Kookmin Bank (단위: 백만원) (in millions of won)

	과목명(Description)	금액(Amount)
자 산 (Assets)		
I.	현금 및 예치금 (Cash and due from financial institutions)	23,488,611
П.	당기손익-공정가치측정 금융자산 (Financial assets at fair value through profit or loss)	16,665,885
Ш.	파생금융자산 (Derivative financial assets)	6,841,496
IV.	상각후원가측정 대출채권 (Loans at amortized cost)	363,963,360
٧.	투자금융자산 (Financial investments)	73,528,446
VI.	관계기업 및 종속기업 투자 (Investments in associates and subsidiaries)	3,520,764
VII.	유형자산 (Property and equipment)	3,464,852
VIII.	투자부동산 (Investment property)	136,891
IX.	무형자산 (Intangible assets)	500,856
Χ.	순확정급여자산 (Defined benefit assets)	307,749
XI.	당기법인세자산 (Current income tax assets)	222,932
XII.	이연법인세자산 (Deferred income tax assets)	-
XIII.	매각예정자산 (Assets held for sale)	40,788
XIV.	기타자산 (Other assets)	13,712,200
자산총 (Total	·계 assets)	506,394,830
부 겨 (Liabili	대 ities)	
I.	당기손익-공정가치측정 금융부채 (Financial liabilities at fair value through profit or loss)	89,171



(Separate Statements of Financial Position) 2023년 6월 30일 현재 (As of June 30, 2023)

ND NOOKIIIII Darik	(III Millions of wort)
과목명(Description)	금액(Amount)
Ⅱ. 파생금융부채 (Derivative financial liabilities)	6,139,730
Ⅲ. 예수부채 (Deposits)	369,976,668
IV. 차입부채 (Debts)	37,108,615
V. 사채 (Debentures)	27,457,641
VI. 충당부채 (Provisions)	566,595
Ⅷ. 순확정급여부채 (Defined benefit liabilities)	38,615
Ⅷ. 당기법인세부채 (Current income tax liabilities)	11,722
IX. 이연법인세부채 (Deferred income tax liabilities)	408,546
X. 기타부채 (Other liabilities)	29,974,483
부채 총계 (Total liabilities)	471,771,786
자 본 (Equity)	
I . 자본금 (Capital stock)	2,021,896
Ⅱ. 신종자본증권 (Hybrid securities)	1,282,935
Ⅲ. 자본잉여금 (Capital surplus)	5,220,031
IV. 기타포괄손익누계액 (Accumulated other comprehensive income)	164,020
V. 이익잉여금 (Retained earnings)	25,934,162
자본총계 (Total equity)	34,623,044
부채와 자본총계 (Total liabilities and equity)	506,394,830



<u>손익계산서</u>

(Separate Statements of Comprehensive Income) 2023년 1월 1일부터 2023년 6월 30일까지 (January 1, 2023 ~ June 30, 2023)

주식회사 국민은행 KB Kookmin Bank (단위: 백만원) (in millions of won)

(III IIIIIII		,
	과목명(Description)	금액(Amount)
I.	순이자이익 (Net interest income)	4,534,049
	이자수익 (Interest income)	10,010,914
	1. 기타포괄손익-공정가치측정 및 상각후원가 측정 금융상품 이자수익 (Interest income from financial instruments at fair value through other comprehensive income and amortized cost)	9,842,403
	2. 당기손익-공정가치측정 금융상품 이자수익 (Interest income from financial instruments at fair value through profit or loss)	168,511
	이자비용 (Interest expense)	(5,476,865)
п.	순수수료이익 (Net fee and commission income)	597,629
	수수료수익 (Fee and commission income)	801,879
	수수료비용 (Fee and commission expense)	(204,250)
ш.	당기손익-공정가치측정 금융상품 순손익 (Net gains(losses) on financial instruments at fair value through profit or loss)	311,288
IV.	기타영업손익 (Net other operating income(expenses))	(463,178)
٧.	일반관리비 (General and administrative expenses)	(1,933,280)
VI.	신용손실충당금 반영전 영업이익 (Operating income before provision for credit losses)	3,046,508
VII.	신용손실충당금전입액 (Provision for credit losses)	(636,848)
VIII.	영업이익 (Net operating income)	2,409,660
IX.	영업외손익 (Non-operating income(expenses))	(71,261)
	관계기업투자손익 (Share of profit(loss) of associates)	(5,262)
	기타영업외손익 (Net other non-operating income(expense))	(65,999)



<u>손익계산서</u>

(Separate Statements of Comprehensive Income) 2023년 1월 1일부터 2023년 6월 30일까지 (January 1, 2023 ~ June 30, 2023)

주식회사 국민은행 KB Kookmin Bank (단위: 백만원)

	과목명(Description)	금액(Amount)
Χ.	법인세비용차감전순이익 (Profit(loss) before income tax expense)	2,338,399
XI.	법인세비용 (Income tax expense)	(582,590)
XII.	당기순이익 (Profit for the period)	1,755,809
XIII.	법인세비용차감후기타포괄손익 (Other comprehensive income(loss) for the period, net of tax)	276,872
	당기손익으로 재분류되지 않는 포괄손익 (Items that will not be reclassified to profit or loss)	(33,568)
	1. 순확정급여부채의 재측정요소 (Actuarial gains(losses) on post defined benefit pension plans)	8,469
	2. 기타포괄손익 – 공정가치 측정 금융상품 관련 손익 (Revaluation gains/(losses) on equity instruments at fair value through other comprehensive income)	(42,037)
	후속적으로 당기손익으로 재분류될 수 있는 포괄손익 (Items that may be reclassified subsequently to profit or loss)	310,440
	1. 외환차이 (Exchange differences on translating foreign operations)	(2,668)
	2. 기타포괄손익-공정가치측정금융상품관련손익 (Net gains/(losses) on financial instruments at fair value through other comprehensive income)	309,106
	3. 관계기업 기타포괄손익에 대한 지분 (Share of other comprehensive income of associates)	-
	4. 해외사업장순투자위험회피수단의 손익 (Gains(losses) on hedging instruments of a net investment in a foreign operation)	-
	5. 현금흐름위험회피 수단의 손익 (Cash flow hedges)	4,002
XIV.	당기총포괄이익 (Total comprehensive income attributable to:)	2,032,681
	당기순이익의 귀속 (Profit attributable to:)	822,237
	1. 지배기업주주지분순이익 (Shareholders of the parent company)	822,237
	2. 비지배지분순이익 (Non-controlling interests)	-



<u>손익계산서</u>

(Separate Statements of Comprehensive Income) 2023년 1월 1일부터 2023년 6월 30일까지 (January 1, 2023 ~ June 30, 2023)

과목명(Description)	금액(Amount)
당기총포괄이익의 귀속 (Total comprehensive income attributable to:)	1,134,024
1. 지배기업주주지분총포괄이익 (Shareholders of the parent company)	1,134,024
2. 비지배지분총포괄이익 (Non-controlling interests)	-



Balance Sheet (Trust accounts) 2023년 6월 30일 현재 (As of June 30, 2023)

주식회사 국민은행 KB Kookmin Bank (단위: 백만원) (in millions of won)

	과목명(Description)	금액(Amount)
자 선	<u>.</u>	
(Assets	·	
Ι.	현금 및 예치금	35,419,669
	(Cash and due from financial institutions)	
	1. 원화예치금	35,419,669
П	(Due from banks in won)	
П.	유가증권 (Securities)	28,252,738
	1. 주식	
	(Stocks)	4,458,389
	2. 국채	
	(Government bonds)	210,612
	3. 금융채	4 700 404
	(Finance debentures)	1,799,404
	4. 지방채	37,670
	(Local government bonds)	37,070
	5. 사채	4,904,343
	(Corporate bonds)	1,001,010
	6. 외화유가증권	91,841
	(Securities in foreign currency)	,
	7. 매입어음	465,295
	(Bills bought)	
	8. 기타유가증권 (Other securities)	16,285,184
Ⅲ.	대출금	
ш.	(Loans & discounts)	282,186
	(Loans on real estate collateral)	-
	2. 채권담보대출	50.004
	(Loans on receivables collateral)	59,031
	3. 수익권담보대출	223,155
	(Loans on trust benefit collateral)	223,133
IV.	콜론	
	(Call loans)	
٧.	환매조건부채권	7,269,400
	(Bonds purchased under resale agreements)	1,200,100



Balance Sheet (Trust accounts) 2023년 6월 30일 현재 (As of June 30, 2023)

주식회사 국민은행 KB Kookmin Bank (단위: 백만원)

VII. 수탁부동산 (Movables & real estate) 3 VIII. 기타자산 (Others) 8 1. 가지급금 (Suspense receivables) 8 2. 미수수익 (Accrued revenues receivable) 8 3. 미수금 (Accounts receivable) 8 4. 선급비용 (Prepaid expenses) 9 5. 선급금 (Prepaid payments) 9 6. 기타잡자산 (Prepaid expenses) 9 IX. 고유계정대 (Lendings to banking account) 2,4 X. 채권평가충당금(-) (Allowance for valuation of receivables(-)) 7011	96,124 6 76,603
VII. 수탁부동산 (Movables & real estate) 3 VIII. 기타자산 (Others) 8 1. 가지급금 (Suspense receivables) 8 2. 미수익 (Accrued revenues receivable) 8 3. 미수금 (Accounts receivable) 8 4. 선급비용 (Prepaid expenses) (Prepaid expenses) 5. 선급금 (Prepaid payments) (Prepaid expenses) IX. 고유계정대 (Lendings to banking account) 2,4 X. 채권평가충당금(-) (Allowance for valuation of receivables(-)) 7011	72,342 96,124 6 76,603
Movables & real estate) 3	6 76,603 10,913
VIII. 기타자산 (Others) 8 1. 가지급급 (Suspense receivables) 8 2. 미수수익 (Accrued revenues receivable) 8 3. 미수금 (Accounts receivable) 4 4. 선급비용 (Prepaid expenses) (Prepaid payments) 5. 선급금 (Prepaid expenses) (Prepaid expenses) IX. 고유계정대 (Lendings to banking account) 2,4 X. 채권평가충당금(-) (Allowance for valuation of receivables(-)) 7011	96,124 6 76,603
(Others) 8 1. 가지급금 (Suspense receivables) 8 2. 미수수익 (Accrued revenues receivable) 8 3. 미수금 (Accounts receivable) 4. 선급비용 (Prepaid expenses) 5. 선급금 (Prepaid payments) 6. 기타잡자산 (Prepaid expenses) 1X. 고유계정대 (Lendings to banking account) 2,44 X. 채권평가충당금(-) (Allowance for valuation of receivables(-1)) 10111	96,124 6 76,603 10,913 270
1. 가지급금 (Suspense receivables) 2. 미수수익 (Accrued revenues receivable) 3. 미수금 (Accounts receivable) 4. 선급비용 (Prepaid expenses) 5. 선급금 (Prepaid payments) 6. 기타잡자산 (Prepaid expenses) IX. 고유계정대 (Lendings to banking account) X. 채권평가충당금(-) (Allowance for valuation of receivables(-1))	6 76,603 10,913
(Suspense receivables) 2. 미수수익 (Accrued revenues receivable) 3. 미수금 (Accounts receivable) 4. 선급비용 (Prepaid expenses) 5. 선급금 (Prepaid payments) 6. 기타잡자산 (Prepaid expenses) IX. 고유계정대 (Lendings to banking account) X. 채권평가충당금(-) (Allowance for valuation of receivables(-))	76,603
2. 미수수익 (Accrued revenues receivable) 3. 미수금 (Accounts receivable) 4. 선급비용 (Prepaid expenses) 5. 선급금 (Prepaid payments) 6. 기타잡자산 (Prepaid expenses) IX. 고유계정대 (Lendings to banking account) X. 채권평가충당금(-) (Allowance for valuation of receivables(-)) 자산총계	10,913
(Accrued revenues receivable) 3. 미수금 (Accounts receivable) 4. 선급비용 (Prepaid expenses) 5. 선급금 (Prepaid payments) 6. 기타잡자산 (Prepaid expenses) IX. 고유계정대 (Lendings to banking account) X. 채권평가충당금(-) (Allowance for valuation of receivables(-)) 자산총계	10,913
3. 미수금 (Accounts receivable) 4. 선급비용 (Prepaid expenses) 5. 선급금 (Prepaid payments) 6. 기타잡자산 (Prepaid expenses) IX. 고유계정대 (Lendings to banking account) X. 채권평가충당금(-) (Allowance for valuation of receivables(-)) 자산총계	
(Accounts receivable) 4. 선급비용 (Prepaid expenses) 5. 선급금 (Prepaid payments) 6. 기타잡자산 (Prepaid expenses) IX. 고유계정대 (Lendings to banking account) X. 채권평가충당금(-) (Allowance for valuation of receivables(-)) 자산총계	
(Prepaid expenses) 5. 선급금 (Prepaid payments) 6. 기타잡자산 (Prepaid expenses) IX. 고유계정대 (Lendings to banking account) X. 채권평가충당금(-) (Allowance for valuation of receivables(-)) 자산총계	270
5. 선급금 (Prepaid payments) 6. 기타잡자산 (Prepaid expenses) IX. 고유계정대 (Lendings to banking account) X. 채권평가충당금(-) (Allowance for valuation of receivables(-)) 자산총계	270
(Prepaid payments) 6. 기타잡자산 (Prepaid expenses) IX. 고유계정대 (Lendings to banking account) X. 채권평가충당금(-) (Allowance for valuation of receivables(-)) 자산총계	
6. 기타잡자산 (Prepaid expenses) IX. 고유계정대 (Lendings to banking account) X. 채권평가충당금(-) (Allowance for valuation of receivables(-)) 자산총계	8,332
(Prepaid expenses) IX. 고유계정대 (Lendings to banking account) X. 채권평가충당금(-) (Allowance for valuation of receivables(-)) 자산총계	0,002
IX. 고유계정대 (Lendings to banking account) X. 채권평가충당금(-) (Allowance for valuation of receivables(-)) 자산총계	_
(Lendings to banking account) X. 채권평가충당금(-) (Allowance for valuation of receivables(-)) 자산총계	
X. 채권평가충당금(-) (Allowance for valuation of receivables(-)) 자산총계	53,716
(Allowance for valuation of receivables(-)) 자산총계	
자산총계 101 10	(104)
101 1	
(Total assets)	04,705
· · · · · · · · · · · · · · · · · · ·	
(Liabilities)	
I. 금전신탁 70.0	
(Money in trust)	66,630
1. 불특정금전신탁합동운용	53
(Unspecified money trust)	
2. 적립식목적신탁합동운용	7,927
(Reserving objective trust(performance))	
3. 가계금전신탁합동운용	
(Household money trust) 4. 개발신탁합동운용	9,151
4. 개월전략입공군용 (Development Money Trust)	9,151



Balance Sheet (Trust accounts) 2023년 6월 30일 현재 (As of June 30, 2023)

주식회사 국민은행 KB Kookmin Bank (단위: 백만원) (in millions of won)

과목명(Description)	금액(Amount)
5. 노후생활연금신탁합동운용	1,000
(Money trust for old age living pension)	1,000
6. 기업금전신탁합동운용	1,271
(Business money trust)	1,271
7. 국민주신탁합동운용	2,364
(National stock trust)	
8. 개인연금신탁합동운용	1,688,749
(Personal pension trust)	, ,
9. 가계장기신탁합동운용	6,379
(Long term house trust)	, ,
10. 근로자우대신탁합동운용	1,105
(Workers preferential trust)	,
11. 신종적립신탁합동운용	4,490
(New reserving trust)	
12. 퇴직신탁운용	7,515
(Retirement trust)	
13. 특정금전신탁	27,840,182
(Specified money trust)	
14. 단위금전신탁합동운용 (Unit type money trust)	_
· · · · · · · · · · · · · · · · · · ·	
15. 추가금전신탁 (Open type money trust)	1,261
16. 신개인연금신탁합동운용 (New personal pension trust)	63,486
17. 신노후생활연금신탁합동운용	
17. 선エ우경필원급선릭합 중군정 (New pension trust)	1,844
18. 신근로자우대신탁합동운용	
10. 전근도시구대전국립증군증 (New workers preferential trust)	5
19. 연금신탁합동운용	
(Pension trust)	1,892,063
20. 퇴직연금신탁	
(Trust of retirement pension plan)	37,662,838
 21. 개인종합자산신탁	
(Individual savings account)	3,174,911
п. 재산신탁	
(Property in trust)	26,566,214



Balance Sheet (Trust accounts) 2023년 6월 30일 현재 (As of June 30, 2023)

주식회사 국민은행 KB Kookmin Bank (단위: 백만원) (in millions of won)

과목명(Description)	금액(Amount)
1. 유가증권의신탁 (Securities in trust)	80,800
2. 금전채권의신탁 (Money receivables in trust)	26,113,072
3. 부동산의신탁 (Real estate in trust)	372,342
Ⅲ. 공익신탁 (Public in trust)	1
IV. 기타부채 (Other borrowings)	2,054,502
1. 미지급금 (Accounts payable)	27,969
2. 선수수익 (Income in advance)	7,389
3. 미지급신탁보수 (Accrued payable trust fees)	80,315
4. 미지급신탁이익 (Accrued payable trust profit)	1,903,595
5. 미지급비용 (Accrued payable expenses)	35,234
V. 특별유보금 (Special reserves)	117,358
부채 총계 (Total liabilities)	101,104,705



Income Statement(Trust accounts) 2023년 1월 1일부터 2023년 6월 30일까지 (January 1, 2023 ~ June 30, 2023)

	NOOKIIIII Dalik	(III IIIIIIIOIIS OI WOII)
	과목명(Description)	금액(Amount)
수	익	
(Re	venues)	
I.	예치금이자	686,390
	(Interest on due from banks)	080,390
п.	유가증권이자	474,790
	(Interest on securities)	474,730
	국채이자	2,270
	(Interest on government bonds)	2,210
	금융채이자	32,175
	(Interest on finance debentures)	32,173
	지방채이자	751
	(Interest on local government bonds)	751
	사채이자	108,697
	(Interest on corporate bonds)	100,097
	배당금수익	779
	(Dividend income)	119
	외화유가증권이자	2.765
	(Interest on securities in foreign currency)	3,765
	매입어음이자	22 564
	(Interest on bills bought)	23,564
	기타유가증권이자	202.700
	(Interest on others securities)	302,789
Ш.	대출금이자	C 054
	(Interest on loans & discounts)	6,951
	부동산저당대출이자	
	(Interest on real estate collateral loans)	-
	채권담보대출이자	1 047
	(Interest on receivables collateral loans)	1,847
	수익권담보대출이자	F 104
	(Interest on trust benefit collateral loans)	5,104
IV.	콜론이자	
	(Interest on call loans)	
٧.	환매조건부채권이자	450.744
	(Interest on bonds under resale agreements)	159,741



Income Statement(Trust accounts) 2023년 1월 1일부터 2023년 6월 30일까지 (January 1, 2023 ~ June 30, 2023)

(단위: 백만원)

주식회사 국민은행 KB Kookmin Bank

(in millions of won) 과목명(Description) 금액(Amount) VI. 금전채권이자 156 (Interest on money receivables) VΠ. 파생상품관련익 (Revenues on derivatives) **Ⅷ.** 유가증권관련수익 230,341 (Revenues on securities) 유가증권매매익 214,558 (Gain on sales of securities) 유가증권상환익 128 (Gain on redemption of securities) 유가증권평가익 15,655 (Gain on valuation of securities) VII. 외화환차익 99 (Gain on foreign currency) IX. 외화자산부채평가익 204,615 (Gain on valuation of assets and liabilities denominated in foreign currency) X. 수입수수료 (Commissions received) XI. 기타수익 131,132 (Other revenues) XII. 고유계정대이자 40,530 (Interest on loans to banking account) XIII. 특별유보금환입 30 (Transfer from special provision) XIV. 채권평가충당금환입 100 (Transfer from allowance for valuation of receivables) 신탁이익계 1,934,875 (Total revenues) 비 용 (Expenses) I. 금전신탁이익 1,492,074 (Gain on money trust) 불특정금전신탁이익 (Gain on unspecified money trust) 적립식목적신탁실적이익 222 (Gain on installment money trust(performance))



Income Statement(Trust accounts) 2023년 1월 1일부터 2023년 6월 30일까지 (January 1, 2023 ~ June 30, 2023)

NB KOOKIIIII Balik	(III IIIIIIOIIS OI WOII)
과목명(Description)	금액(Amount)
가계금전신탁이익	467
(Gain on household money trust)	167
개발신탁이익	1
(Gain on development trust)	1
노후생활연금신탁이익	46
(Gain on money trust for old age living pension)	16
기업금전신탁이익	21
(Gain on corporate money trust)	21
국민주신탁이익	306
(Gain on national stock trust)	300
개인연금신탁이익	22.027
(Gain on money trust for individual pension)	22,027
가계장기신탁이익	114
(Gain on household long-term money trust)	114
근로자우대신탁이익	18
(Gain on money trust for employee)	10
신종적립신탁이익	74
(Gain on new installment money trust)	14
퇴직신탁이익	138
(Gain on retirement trust)	130
특정금전신탁이익	723,489
(Gain on specified money trust)	723,469
추가금전신탁이익	62
(Gain on open type money trust)	02
신개인연금신탁이익	1,704
(Gain on new money trust for individual pension)	1,704
신노후생활연금신탁이익	48
(Gain on new money trust for old age living pension)	40
신근로자우대신탁이익	
(Gain on money trust for employee)	
연금신탁이익	53,114
(Gain on pension trust)	33,114
퇴직연금신탁이익	635,270
(Gain on trust of retirement pension plan)	033,270
개인종합자산신탁이익	55,283
(Individual savings account)	55,265



Income Statement(Trust accounts) 2023년 1월 1일부터 2023년 6월 30일까지 (January 1, 2023 ~ June 30, 2023)

וטו	COOKITIIII Darik	(In millions of worr)
	과목명(Description)	금액(Amount)
п.	재산신탁이익	00
	(Gain on property trust)	22
	유가증권의신탁이익	20
	(Gain on securities trust)	38
	금전채권의신탁이익	(40)
	(Gain on money receivables trust)	(16)
Ш.	기타지급이자	
ĺ	(Other interest paid)	-
IV.	지급수수료	21 510
	(Commissions paid)	21,510
٧.	파생상품관련손	
	(Loss on derivatives)	-
VI.	외화환차손	1 527
	(Loss on foreign exchange)	1,537
VII.	외화자산부채평가손	204 500
	(Loss on valuation of assets and liabilities denominated in foreign currency)	204,599
유기	ㅏ증권관련비용	96,498
(Exp	penses on securities)	30,430
	유가증권매매손	76,050
	(Loss on sales of securities)	70,030
ı	유가증권상환손	12,285
	(Loss on redemption of securities)	12,200
Ī	유가증권평가손	8,163
	(Loss on valuation of securities)	0,103
기급	请 출연료	3,196
(Co	ntribution to fund)	3,190
	신용보증기금출연료	49
	(Contribution to credit guarantee fund)	43
	신탁보험료	3,147
	(Insurance fees on deposits)	5,147
	급과공과	168
(Tax	(es)	100
	^{낚보수}	107,977
(Tru	st fees & commissions)	101,911
_	가비용	5,201
(Oth	ner expenses)	3,201



Income Statement(Trust accounts) 2023년 1월 1일부터 2023년 6월 30일까지 (January 1, 2023 ~ June 30, 2023)

과목명(Description)	금액(Amount)
특별유보금전입 (Provision for special provision)	2,052
XIV. 채권평가충당금전입 (Provision for allowance for valuation of receivables)	41
신탁손실계 (Total expenses)	1,934,875



(Consolidated Statements of Financial Position) 2023년 6월 30일 현재 (As of June 30, 2023)

KB증권 주식회사와 그 종속기업

(단위: 백만원)

KB Securities Co., Ltd. and Subsidiaries

110 000	unities Co., Ltd. and Subsidiaries	(III Millions of wort)
	과목명(Description)	금액(Amount)
자 신	<u>ł</u>	
(Assets	3)	
I.	현금 및 예치금	2.047.650
	(Cash and deposits)	3,917,650
Π.	당기손익-공정가치측정 금융자산	34,192,741
	(Financial assets at fair value through profit or loss)	34,192,741
Ⅲ.	파생금융자산	1,511,265
	(Derivative financial assets)	1,011,200
IV.	기타포괄손익-공정가치측정유가증권	5,467,213
	(Fair value through other comprehensive income)	3, 101,210
٧.	종속기업및관계기업투자	293,459
	(Investments in associates, subsidiaries and joint ventures)	
VI.	상각후원가측정 대출채권	9,524,615
	(Loans at amortized cost)	-,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,
VII.	유형자산	267,124
	(Property and equipment)	
VⅢ.	투자부동산 (Investment property)	888,481
T) ((Investment property)	
IX.	무형자산 (Interprible consts)	249,097
	(Intangible assets)	
Χ.	당기법인세자산 (Current tax assets)	11,483
VI	· · · · · · · · · · · · · · · · · · ·	
XI.	이연법인세자산 (Deferred tax assets)	1,241
XII.	기타금융자산	
AII.	(Other financial assets)	6,496,605
VIII	기타자산	
AIII.	(Other non-financial assets)	188,160
자산총	· · · · · · · · · · · · · · · · · · ·	
(Total a		63,009,134
부 ㅊ	H	
(Liabili	ties)	
I.	예수부채	7 400 075
	(Deposits received)	7,192,375
Π.	당기손익-공정가치측정 금융부채	44.062.005
	(Financial liabilities at fair value through profit or loss)	11,963,825



(Consolidated Statements of Financial Position) 2023년 6월 30일 현재 (As of June 30, 2023)

KB증권 주식회사와 그 종속기업

(단위: 백만원)

KB Securities Co., Ltd. and Subsidiaries

과목명(Description)	금액(Amount)
Ⅲ. 파생금융부채 (Derivative financial liabilities)	1,979,032
IV. 차입부채 (Borrowings)	29,151,541
V. 당기법인세부채 (Current tax liabilities)	5,601
VI. 순확정급여부채 (Net defined benefit liabilities)	48,563
VII. 이연법인세부채 (Deferred tax liabilities)	24,561
Ⅷ. 충당부채 (Provisions)	141,298
IX. 기타금융부채 (Other financial liabilities)	6,035,207
X. 기타부채 (Other non-financial liabilities)	345,992
부채 총계 (Total liabilities)	56,887,995
자 본 (Equity)	
I. 지배기업 주주지분 (Equity attributable to shareholders of the parent company)	6,089,724
1. 자본금 (Share capital)	1,493,102
2. 신종자본증권 (Hybrid securities)	626,093
3. 기타불입자본 (Other paid-in capital)	1,478,688
4. 이익잉여금 (Retained earnings)	2,177,497
5. 기타자본구성요소 (Other components of equity)	314,344
Ⅱ. 비지배지분 (Non-controlling interests)	31,415
자본총계 (Total equity)	6,121,139
부채와 자본총계 (Total liabilities and equity)	63,009,134



(Consolidated Statements of Comprehensive Income) 2023년 1월 1일부터 2023년 6월 30일까지 (January 1, 2023 ~ June 30, 2023)

KB증권 주식회사와 그 종속기업

(단위: 백만원)

KB Securities Co., Ltd. and Subsidiaries

	과목명(Description)	금액(Amount)
		L (/ imount)
I.	영업수익	6,130,155
	(Operating income)	
	수수료수익 (Fee and commission income)	486,810
	· · · · · · · · · · · · · · · · · · ·	
	금융상품평가 및 처분이익 (Gain on valuation(disposal) of financial instruments)	4,061,978
	이자수익	
	이자구의 (Interest income)	834,629
	상각후원가측정금융자산평가및처분이익	
	(Gain on valuation(disposal) of financial assets measured at amortized costs)	8,759
	외환거래이익	
	되는거네이크 (Gain on foreign currency transactions)	628,965
	기타영업수익	
	(Others operating income)	109,014
п.	영업비용	_
	(Operating expenses)	5,671,893
	수수료비용	440.774
	(Fee and commission expense)	118,774
	금융상품평가 및 처분손실	2 040 007
	(Loss on valuation(disposal) of financial instruments)	3,910,887
	이자비용	544 245
	(Interest expense)	544,245
	상각후원가측정금융자산평가및처분손실	30,807
	(Loss on valuation(disposal) of financial assets measured at amortized costs))	30,007
	외환거래손실	557,091
	(Loss on foreign currency transactions)	337,031
	판매비와 관리비	461,275
	(General and administrative expenses)	101,270
	기타영업비용	48,814
	(Other operating expenses)	10,014
Ш.	영업이익(손실)	458,262
	(Net operating income(loss))	,202
IV.	영업외수익	17,987
	(Non-operating income)	11,001



(Consolidated Statements of Comprehensive Income) 2023년 1월 1일부터 2023년 6월 30일까지 (January 1, 2023 ~ June 30, 2023)

KB증권 주식회사와 그 종속기업

(단위: 백만원)

KB Securities Co., Ltd. and Subsidiaries

과목명(Description)	금액(Amount)
영업외비용	444.700
(Non-operating expenses)	144,709
법인세비용차감전순이익(손실)	224 540
(Profit(loss) before income tax expense)	331,540
법인세비용(수익)	70.000
(Income tax expense(benefit))	79,286
당기순이익	252.254
(Profit for the period)	252,254
1. 지배기업주주지분순이익	252 220
(Shareholders of the parent company)	252,239
2. 비지배지분순이익	15
(Non-controlling interests)	15
기타포괄손익	(6.677)
(Other comprehensive income(loss) for the period)	(6,677)
당기총포괄이익(손실)	245 577
(Consolidated net comprehensive income(loss) for the period)	245,577
1. 지배기업주주지분총포괄이익	242 200
(Shareholders of the parent company)	243,280
2. 비지배지분총포괄이익	2 207
(Non-controlling interests)	2,297
	영업외비용 (Non-operating expenses) 법인세비용차감전순이익(손실) (Profit(loss) before income tax expense) 법인세비용(수익) (Income tax expense(benefit)) 당기순이익 (Profit for the period) 1. 지배기업주주지분순이익 (Shareholders of the parent company) 2. 비지배지분순이익 (Non-controlling interests) 기타포괄손익 (Other comprehensive income(loss) for the period) 당기총포괄이익(손실) (Consolidated net comprehensive income(loss) for the period) 1. 지배기업주주지분총포괄이익 (Shareholders of the parent company) 2. 비지배지분총포괄이익



(Consolidated Statements of Financial Position) 2023년 6월 30일 현재 (As of June 30, 2023)

KB손해보험 주식회사와 그 종속기업 KB Insurance Co., Ltd. and Subsidiaries (단위: 백만원)

	drance co., Etc. and cobsidiancs	(III IIIIIIIIIII or worr)
	과목명(Description)	금액(Amount)
자 ·	산	
(Asset	s)	
I.	현금및현금성자산	558,144
	(Cash and cash equivalents)	556,144
П.	금융자산	32,237,613
	(Financial assets)	02,201,010
	1. 당기손익공정가치측정금융자산	8,910,491
	(Financial assets at fair value through profit or loss)	3,010,101
	2. 기타포괄손익공정가치측정금융자산	16,778,103
	(Financial assets at fair value through other comprehensive income)	10,110,100
	3. 상각후원가측정금융자산	30,628
	(Financial assets at amortised cost)	33,323
	4. 상각후원가측정대출채권	6,060,519
	(Loans at amortized costs)	, ,
	5. 상각후원가측정기타수취채권	457,873
	(Other receivables)	,
Ш.	관계기업투자주식	50,142
	(Investments in associates)	·
IV.	위험회피목적파생상품자산	30,097
	(Derivative assets to hedge)	·
٧.	보험계약자산	189,214
	(Insurance contract assets)	
VI.	재보험계약자산	1,521,095
	(Reinsurance contract assets)	
VII.	투자부동산	5,303
\ m	(Investment property)	
VⅢ.	유형자산 (Property and equipment)	555,222
TV		
IX.	무형자산 (Intangible assets)	73,018
V	· •	
Χ.	매각예정자산 (Assets held for sale)	-
VI	당기법인세자산	
XI.	당기답인제자전 (Current tax assets)	-
VII		
XII.	이연합인제자전 (Deferred tax assets)	3,498
	(Dolollod lan abboto)	



(Consolidated Statements of Financial Position) 2023년 6월 30일 현재 (As of June 30, 2023)

KB손해보험 주식회사와 그 종속기업

(단위: 백만원)

KB Insurance Co., Ltd. and Subsidiaries

과목명(Description)	금액(Amount)
XIII. 순확정급여자산 (Net defined benefit assets)	111,149
XIV. 기타자산 (Other assets)	87,119
자산총계 (Total assets)	35,421,614
부 채 (Liabilities)	
I. 보험계약부채 (Insurance contract liabilities)	22,650,401
Ⅱ. 재보험계약부채 (Reinsurance contract liabilities)	3,379
皿. 금융부채 (Financial liabilities)	5,091,005
1. 당기손익인식금융부채 (Financial liabilities at fair value through profit or loss)	67,886
2. 차입부채 (Debts)	35,560
3. 사채 (Debentures)	663,784
4. 기타금융부채 (Other financial liabilities)	4,323,776
Ⅲ. 위험회피목적파생상품부채 (Derivative liabilities to hedge)	331,628
IV. 충당부채 (Provisions)	5,058
V. 확정급여채무 (Net defined benefit liabilities)	340
VI. 당기법인세부채 (Current tax liabilities)	579
Ⅷ. 이연법인세부채 (Deferred tax liabilities)	1,191,904
Ⅷ. 기타부채 (Other liabilities)	98,117
부채 총계 (Total liabilities)	29,372,411



(Consolidated Statements of Financial Position) 2023년 6월 30일 현재 (As of June 30, 2023)

KB손해보험 주식회사와 그 종속기업 KB Insurance Co., Ltd. and Subsidiaries (단위: 백만원)

The modifiance co., Etd. and capolalance	(III IIIIIII OII WOII)
과목명(Description)	금액(Amount)
자 본	
(Equity)	
I. 지배기업소유지분	
(Equity attributable to shareholders of the parent company)	6,043,185
1. 자본금	00.050
(Capital stock)	33,250
2. 자본잉여금	249 454
(Capital surplus)	348,454
3. 자본조정	(0)
(Capital adjustments)	(9)
4. 기타포괄손익누계액	254 642
(Accumulated other comprehensive income)	254,643
5. 이익잉여금	5 406 947
(Retained earnings)	5,406,847
п. 비지배지분	6,018
(Non-controlling interests)	0,010
자본총계	6 040 202
(Total equity)	6,049,203
부채와 자본총계	35,421,614
(Total liabilities and equity)	33,421,014



(Consolidated Statements of Comprehensive Income) 2023년 1월 1일부터 2023년 6월 30일까지 (January 1, 2023 ~ June 30, 2023)

KB손해보험 주식회사와 그 종속기업 KB Insurance Co., Ltd. and Subsidiaries (단위: 백만원)

	과목명(Description)	금액(Amount)
I.	보험영업수익 (Insurance revenue)	4,897,948
	보험영업수익 (Insurance Income)	4,627,761
	재보험영업수익 (Reinsurance Income)	270,187
п.	보험영업비용 (Insurance expense)	4,344,125
	보험영업비용 (Insurance service expense)	3,752,837
	재보험영업비용 (Reinsurance expense)	400,569
	기타사업비용 (Other operating expenses)	190,719
ш.	투자영업수익 (Investment revenue)	1,077,601
	보험금융수익 (Insurance finance income)	37,886
	이자수익 (Interest income)	407,819
	배당수익 (Dividend income)	19,170
	유가증권 평가 및 처분이익 (Gain on valuation and disposal of securities)	270,989
	대여금 및 수취채권 평가 및 처분이익 (Gain on valuation and disposal of loans and other receivables)	4,438
	파생상품관련이익 (Gain on valuation and disposal of derivatives)	10,458
	종속기업투자주식관련이익 (Gain on valuation and disposal of Investments in subsidiaries)	1,695
	외화거래이익 (Foreign currency transaction gain)	147,453
	기타수익 (Other income)	177,692
IV.	투자영업비용 (Investment expenses)	901,093



(Consolidated Statements of Comprehensive Income) 2023년 1월 1일부터 2023년 6월 30일까지 (January 1, 2023 ~ June 30, 2023)

KB손해보험 주식회사와 그 종속기업 KB Insurance Co., Ltd. and Subsidiaries (단위: 백만원)

	과목명(Description)	금액(Amount)
	보험금융비용 (Insurance finance expense)	400,813
	이자비용 (Interest expense)	121,278
	유가증권 평가 및 처분손실 (Loss on valuation and disposal of securities)	143,008
	대여금 및 수취채권 평가 및 처분손실 (Loss on valuation and disposal of loans and other receivables)	3,559
	파생상품관련손실 (Loss on valuation and disposal of derivatives)	156,258
	종속기업투자주식관련손실 (Loss on investments on subsidiaries and associates)	597
	외화거래손실 (Foreign currency transaction loss)	4,861
	재산관리비 (Administrative expenses for assets)	20,764
	부동산관리비 (Administrative expenses for real estate)	1,456
	기타비용 (Other expenses)	48,499
٧.	영업이익(손실) (Net operating income(loss))	730,331
VI.	영업외이익 (Net non-operating income(expenses))	2,162
	영업외수익 (Non-operating income)	4,654
	영업외비용 (Non-operating expenses)	2,492
VII.	법인세비용차감전계속영업순이익 (Profit(loss) before income tax expense from continuing operations)	732,493
VIII.	계속영업법인세비용 (Income tax expense from continuing operations)	193,576
IX.	계속영업당기순이익 (Profit for the period from continuing operations)	538,917
X.	중단사업손익 (Profit for the period from discontinued operations)	-



(Consolidated Statements of Comprehensive Income) 2023년 1월 1일부터 2023년 6월 30일까지 (January 1, 2023 ~ June 30, 2023)

KB손해보험 주식회사와 그 종속기업 KB Insurance Co., Ltd. and Subsidiaries (단위: 백만원)

	과목명(Description)	금액(Amount)
XI.	당기순이익 (Profit for the period)	538,917
XII.	기타포괄손익 (Other comprehensive income(loss) for the period)	81,221
	후속적으로 당기손익으로 재분류되지 않는 포괄손익 (Items that will not be reclassified subsequently to profit or loss)	(147,491)
	1. 보험계약 관련 금융손익 (Insurance finance income(expense))	(162,659)
	2. 재보험계약 관련 금융손익 (Reinsurance finance income(expense))	15,887
	3. 확정급여채무 재측정요소 (Remeasurements of defined benefit plans)	(719)
	4. 재평가잉여금 (Revaluation of property and equipment)	-
	5. 기타포괄손익-공정가치측정 지분증권 관련손익 (Unrealized net change in fair value of equity instruments at fair value through other comprehensive income)	-
	후속적으로 당기손익으로 재분류되는 포괄손익 (Items that may be subsequently reclassified to profit or loss)	228,712
	1. 기타포괄손익-공정가치측정금융상품관련손익 (Unrealized net change in fair value of financial assets at fair value through other comprehensive income)	214,789
	2. 손익변동성 조정 손익 (Amount reclassifed between profit or loss and other comprehensive income applying the overlay approach)	-
	3. 현금흐름위험회피파생상품평가손익 (Effective portion of changes in fair value of cash flow hedges)	9,823
	4. 관계기업기타포괄손익 (Unrealized net change in other comprehensive income of associate)	(91)
	5. 해외사업환산손익 (Foreign currency translation differences for foreign operations)	4,190
	6. 특별계정기타포괄손익 (Other comprehensive income arising from separate account)	-
X.	당기총포괄손익 (Total comprehensive income for the period)	620,138
	당기순이익의귀속 (Profit for the period attributable to:)	538,917



(Consolidated Statements of Comprehensive Income) 2023년 1월 1일부터 2023년 6월 30일까지 (January 1, 2023 ~ June 30, 2023)

KB손해보험 주식회사와 그 종속기업

(단위: 백만원)

KB Insurance Co., Ltd. and Subsidiaries

과목명(Description)	금액(Amount)
1. 지배기업소유지분순이익 (Shareholders of the parent company)	538,570
2. 비지배지분순이익 (Non-controlling interests)	347
총포괄손익의귀속 (Total comprehensive income for the year attributable to:)	620,138
1. 지배기업소유지분총포괄손익 (Shareholders of the parent company)	619,352
2. 비지배지분총포괄손익 (Non-controlling interests)	786



(Consolidated Statements of Financial Position) 2023년 6월 30일 현재 (As of June 30, 2023)

주식회사 KB국민카드와 그 종속기업

KB Kookmin Card Co., Ltd. and Subsidiaries

(in millions of won)

(단위: 백만원)

ND NOC	okinin Card Co., Etd. and Subsidiaries	(III Millions of wort)
	과목명(Description)	금액(Amount)
자 선	<u>·</u>	
(Assets	s)	
Ι.	현금 및 예치금 (Cash and due from financial institutions)	498,977
П.	당기손익-공정가치측정 금융자산 (Financial assets at fair value through profit or loss)	1,176,601
Ш.	파생금융자산 (Derivative financial assets)	146,165
IV.	상각후원가측정 대출채권 (Loans at amortized cost)	26,405,763
٧.	투자금융자산 (Financial investments)	70,782
VI.	관계기업투자 (Investments in associates)	8,140
VII.	유형자산 (Property and equipment)	163,805
VⅢ.	무형자산 (Intangible assets)	184,886
IX.	이연법인세자산 (Deferred income tax assets)	159,491
Χ.	순확정급여자산 (Net defined benefit assets)	13,602
XI.	기타자산 (Other assets)	427,642
자산총 (Total a	·계 assets)	29,255,854
부 ᅔ	H	
(Liabili		
I.	차입부채 (Debts)	4,992,145
Π.	파생금융부채 (Derivative financial liabilities)	7,625
Ш.	사채 (Debentures)	16,988,452
IV.	충당부채 (Provisions)	200,639



(Consolidated Statements of Financial Position) 2023년 6월 30일 현재 (As of June 30, 2023)

주식회사 KB국민카드와 그 종속기업

(단위: 백만원)

KB Kookmin Card Co., Ltd. and Subsidiaries

	(
과목명(Description)	금액(Amount)
V. 순확정급여부채	0.490
(Net defined benefit liabilities)	9,489
VI. 기타부채	2,354,379
(Other liabilities)	2,001,070
부채 총계	24,552,729
(Total liabilities)	_ :,00_,: _0
자 본	
(Equity)	
I. 지배기업 주주지분	4,659,068
(Equity attributable to shareholders of the parent company)	1,000,000
1. 자본금	460,000
(Share capital)	+00,000
2. 자본잉여금	1,966,068
(Capital surplus)	1,300,000
3. 기타포괄손익누계액	56,539
(Accumulated other comprehensive income)	30,339
4. 이익잉여금	2,176,461
(Retained earnings)	2,170,401
Π. 비지배지분	44,057
(Non-controlling interests)	44,057
자본총계	4,703,125
(Total equity)	4,703,125
부채와 자본총계	29,255,854
(Total liabilities and equity)	29,200,004



(Consolidated Statements of Comprehensive Income) 2023년 1월 1일부터 2023년 6월 30일까지 (January 1, 2023 ~ June 30, 2023)

주식회사 KB국민카드와 그 종속기업

KB Kookmin Card Co., Ltd. and Subsidiaries

(in millions of won)

(단위: 백만원)

	과목명(Description)	금액(Amount)
I.	순이자이익 (Net interest income)	805,486
	이자수익 (Interest income)	1,142,605
	이자비용 (Interest expense)	(337,119)
Π.	순수수료이익 (Net fee and commission income)	296,481
	수수료수익 (Fee and commission income)	864,721
	수수료비용 (Fee and commission expense)	(568,240)
ш.	당기손익-공정가치측정 금융상품 순손익 (Net gains(losses) on financial instruments at fair value through profit or loss)	4,191
IV.	기타영업손익 (Net other operating income(expenses))	(179,511)
٧.	일반관리비 (General and administrative expenses)	(302,603)
VI.	신용손실충당금전입액 (Provision for credit losses)	(363,547)
VII.	영업이익 (Net operating income)	260,497
VШ.	영업외손익 (Non-operating income(loss))	(919)
	관계기업투자손익 (Share of profit(loss) of associates)	580
	기타영업외손익 (Net other non-operating income(expense))	(1,499)
IX.	법인세비용차감전순이익 (Profit(loss) before income tax expense)	259,578
Χ.	법인세비용 (Income tax expense)	(65,453)
XI.	당기순이익 (Profit for the period)	194,125
XII.	법인세비용차감후기타포괄손익 (Other comprehensive income(loss) for the period, net of tax)	(3,169)



(Consolidated Statements of Comprehensive Income) 2023년 1월 1일부터 2023년 6월 30일까지 (January 1, 2023 ~ June 30, 2023)

주식회사 KB국민카드와 그 종속기업

(단위: 백만원)

KB Kookmin Card Co., Ltd. and Subsidiaries

		,
	과목명(Description)	금액(Amount)
	후속적으로 당기손익으로 재분류되지 않는 포괄손익	4.450
	(Items that will not be reclassified to profit or loss)	1,158
	1. 순확정급여부채의 재측정요소	(000)
	(Actuarial gains(losses) on post defined benefit pension plans)	(303)
	2. 기타포괄손익-공정가치 측정 지분상품 관련 손익	
	(Revaluation gains/(losses) on equity instruments at fair value through other comprehensive income)	1,461
	후속적으로 당기손익으로 재분류될 수 있는 포괄손익	(4.007)
	(Items that may be reclassified subsequently to profit or loss)	(4,327)
	1. 관계기업 기타포괄손익에 대한 지분	(005)
	(Share of other comprehensive income of associates)	(265)
	2. 현금흐름위험회피 수단의 손익	(40, 400)
	(Cash flow hedges)	(19,406)
	3. 해외사업환산손익	45.044
	(Foreign currency translation difference for foreign operations)	15,344
XIII.	당기총포괄이익	400.056
	(Total comprehensive income for the period)	190,956
	당기순이익의 귀속	104 125
	(Profit attributable to:)	194,125
	지배기업주주지분순이익	100.055
	(Shareholders of the parent company)	192,855
	비지배지분순이익	1 270
	(Non-controlling interests)	1,270
	당기총포괄이익의 귀속	100.056
	(Total comprehensive income attributable to:)	190,956
	지배기업주주지분총포괄이익	100 000
L	(Shareholders of the parent company)	188,900
	비지배지분총포괄이익	2.056
	(Non-controlling interests)	2,056



(Statements of Financial Position) 2023년 6월 30일 현재 (As of June 30, 2023)

KB라이프생명보험 주식회사와 그 종속기업 KB Life Insurance Co., Ltd. and Subsidiaries (단위: 백만원)

	, insurance Go., Etc. and Gubsidianes	(III IIIIIIIIIII or worr)
	과목명(Description)	금액(Amount)
자 선	산	
(Asset	s)	
I.	현금및현금성자산	707 200
	(Cash and cash equivalents)	797,209
П.	금융자산	28,768,442
	(Financial assets)	20,700,442
	1. 당기손익공정가치측정금융자산	8,094,916
	(Financial assets at fair value through profit or loss)	0,004,010
	2. 기타포괄손익공정가치측정금융자산	18,425,633
	(Financial assets at fair value through other comprehensive income)	10, 120,000
	3. 상각후원가측정금융자산	651,593
	(Financial assets at amortised cost)	001,000
	4. 상각후원가측정대출채권	1,266,699
	(Loans)	1,200,000
	5. 상각후원가측정기타수취채권	329,601
	(Other receivables)	020,001
Ш.	관계기업투자주식	-
	(Investments in associates)	
IV.	위험회피목적파생상품자산	20,776
	(Derivative assets to hedge)	20,1.0
٧.	재보험자산	3,973
	(Reinsurance assets)	5,510
VI.	투자부동산	40,646
	(Investment property)	10,010
VⅡ.	유형자산	75,127
	(Property and equipment)	. 0, 121
VⅢ.	무형자산	93,963
	(Intangible assets)	33,333
IX.	매각예정자산	_
	(Assets held for sale)	
Χ.	당기법인세자산	104
	(Current tax assets)	104
XI.	이연법인세자산	_
	(Deferred tax assets)	
XII.	기타자산	55,571
	(Other assets)	33,071



재무상태표

(Statements of Financial Position) 2023년 6월 30일 현재 (As of June 30, 2023)

KB라이프생명보험 주식회사와 그 종속기업 KB Life Insurance Co., Ltd. and Subsidiaries (단위: 백만원)

, 	(milene er wen)
과목명(Description)	금액(Amount)
자산총계	29,855,811
(Total assets)	29,655,611
부 채	
(Liabilities)	
I. 보험계약부채	22,108,560
(Insurance contract liabilities)	22,100,300
Π. 재보험계약부채	7,332
(Reinsurance contract liabilities)	7,002
皿. 사채	199,711
(Debentures)	100,711
IV. 기타금융부채	799,018
(Other financial liabilities)	733,010
V. 위험회피목적파생상품부채	29,593
(Derivative liabilities to hedge)	23,333
VI. 충당부채	24,246
(Provisions)	24,240
Ⅷ. 확정급여채무	
(Net defined benefit liabilities)	
Ⅷ. 당기법인세부채	
(Current tax liabilities)	
IX. 이연법인세부채	1,053,486
(Deferred tax liabilities)	1,055,460
X. 기타부채	112,528
(Other liabilities)	112,528
부채 총계	24,334,474
(Total liabilities)	24,334,474
자 본	
(Equity)	
I. 지배기업소유지분	5,521,337
(Equity attributable to shareholders of the parent company)	5,521,537
1. 자본금	162,015
(Capital stock)	102,015
2. 자본잉여금	901,319
(Capital surplus)	901,319
3. 신종자본증권	49,800
(Hybrid securities)	49,800



재무상태표

(Statements of Financial Position) 2023년 6월 30일 현재 (As of June 30, 2023)

KB라이프생명보험 주식회사와 그 종속기업 KB Life Insurance Co., Ltd. and Subsidiaries (단위: 백만원)

과목명(Description)	금액(Amount)
4. 자본조정	-
(Capital adjustments) 5. 기타포괄손익누계액 (Accumulated other comprehensive income)	1,505,024
6. 이익잉여금 (Retained earnings)	2,903,179
Ⅱ. 비지배지분 (Non-controlling interests)	-
자본총계 (Total equity)	5,521,337
부채와 자본총계 (Total liabilities and equity)	29,855,811



손익계산서

(Separate Statements of Comprehensive Income) 2023년 1월 1일부터 2023년 6월 30일까지 (January 1, 2023 ~ June 30, 2023)

KB라이프생명보험 주식회사와 그 종속기업

KB Life Insurance Co., Ltd. and Subsidiaries

(in millions of won)

(단위: 백만원)

וטו	Life insurance Co., Ltd. and Subsidiaries	(III Millions of Worl)
	과목명(Description)	금액(Amount)
I.	보험영업수익	275 070
	(Operating income)	375,870
	보험영업수익	272 020
	(Insurance Income)	373,838
	재보험영업수익	2,032
	(Reinsurance Income)	2,032
	조정대상	_
	(Subject to adjustment)	_
Π.	보험영업비용	205,586
	(Operating expense)	203,300
	보험영업비용	225,143
	(Insurance service expense)	223,143
	재보험영업비용	4,555
	(Reinsurance expense)	4,000
	기타사업비용	(24,112)
	(Other operating expenses)	(24,112)
	조정대상	_
	(Subject to adjustment)	_
Ш.	투자영업수익	1,129,130
	(Investment operating income)	1,123,130
	이자수익	450,014
	(Interest income)	400,014
	당기손익-공정가치측정금융상품관련이익	419,426
	(Profit or loss for period on fair value measured finamcial instruments)	+10,420
	기타포괄손익-공정가치측정금융상품관련이익	15,312
	(Other comprehensive income(loss) on fair value measured financial instruments)	10,012
	상각후원가측정금융상품관련이익	_
	(Profit on amortised cost of a financial asset or financial liability)	
	파생상품관련이익	115,927
	(Income on derivatives)	110,021
	외환거래이익	92,759
	(Income on foreign exchange)	52,109
_	배당금수익	28,213
	(Dividend income)	20,213
_	기타영업수익	7,479
	(Other operating income)	7,479



손익계산서

(Separate Statements of Comprehensive Income) 2023년 1월 1일부터 2023년 6월 30일까지 (January 1, 2023 ~ June 30, 2023)

KB라이프생명보험 주식회사와 그 종속기업 KB Life Insurance Co., Ltd. and Subsidiaries (단위: 백만원)

	과목명(Description)	금액(Amount)
	조정대상	
	(Subject to adjustment)	-
IV.	투자영업비용	260,470
	(Investment operating expense)	200,470
	이자비용	5,259
	(Interest expense)	
	당기손익-공정가치측정금융상품관련손실	54,044
	(Profit or loss for period on fair value measured finamcial instruments)	
	기타포괄손익-공정가치측정금융상품관련손실	16,566
	(Other comprehensive income(loss) on fair value measured financial instruments)	
	상각후원가측정금융상품관련손실	_
	(Loss on amortised cost of a financial asset or financial liability)	
	파생상품관련손실	163,281
	(Loss on derivatives)	103,201
	외환거래손실	5,685
	(Loss on foreign exchange)	3,003
	기타영업비용	15,635
	(Other operating expenses)	10,000
	조정대상	_
	(Subject to adjustment)	_
٧.	보험금융손익	(692,226)
	(Insurance finance income(loss))	(092,220)
	보험금융수익	64,362
	(Insurance finance income)	04,302
	보험금융비용	756,588
	(Insurance finance expense)	750,566
VI.	기타영업손익	(54 644)
	(Other operating income(loss))	(54,644)
	기타영업수익	14,103
	(Other operating income)	14,103
	기타영업비용	60 747
	(Other operating expense)	68,747
VII.	영업이익(손실)	202.072
	(Net operating income(loss))	292,073
VIII.	영업외손익	(10.424)
	(Net non-operating income(loss))	(10,434)



<u>손익계산서</u>

(Separate Statements of Comprehensive Income) 2023년 1월 1일부터 2023년 6월 30일까지 (January 1, 2023 ~ June 30, 2023)

KB라이프생명보험 주식회사와 그 종속기업

(단위: 백만원)

KB Life Insurance Co., Ltd. and Subsidiaries

	과목명(Description)	금액(Amount)
	영업외수익	005
	(Non-operating income)	985
	영업외비용	11 410
	(Non-operating expense)	11,419
	조정대상	
	(Subject to adjustment)	-
IX.	법인세비용차감전순이익	204 620
	(Profit(loss) before tax expense)	281,639
Χ.	법인세비용(수익)	65 000
	(Income tax expense(benefit))	65,908
XI.	당기순이익	245 724
	(Profit for the period)	215,731
XII.	기타포괄손익	422 422
	(Other comprehensive income(loss) for the period)	122,422
XIII.	당기총포괄손익	220 452
	(Total comprehensive income(loss) for the period)	338,153



(Consolidated Statements of Financial Position) 2023년 6월 30일 현재 (As of June 30, 2023)

KB자산운용 주식회사와 그 종속기업

(단위: 백만원)

KB Asset Management Co., Ltd. and Subsidiaries

과목명(Description)	금액(Amount)
자 산	
(Assets)	
I . 현금 및 예치금 (Cash and due from financial institutions)	29,436
Ⅱ. 당기손익-공정가치측정 금융자산 (Financial assets at fair value through profit or loss)	225,354
Ⅲ. 기타포괄손익-공정가치측정유가증권 (Fair value through other comprehensive income)	567
IV. 관계기업 투자 (Investments in associates)	3,821
V. 파생금융자산 (Derivative financial assets)	203
VI. 대출채권 (Loans)	3,778
Ⅷ. 유형자산 (Property and equipment)	3,705
Ⅷ. 기타금융자산 (Other financial assets)	36,321
IX. 이연법인세자산 (Deferred income tax assets)	4,068
X. 당기법인세자산 (Current income tax assets)	
XI. 기타자산 (Other assets)	8,935
자산총계 (Total assets)	316,188
<u>,</u> 부 채	
(Liabilities)	
I . 예수부채 (Deposits)	13,461
Ⅱ. 차입부채 (Debts)	
Ⅲ. 기타금융부채 (Other financial liabilities)	42,921
IV. 충당부채 (Provisions)	743



(Consolidated Statements of Financial Position) 2023년 6월 30일 현재 (As of June 30, 2023)

KB자산운용 주식회사와 그 종속기업

(단위: 백만원)

KB Asset Management Co., Ltd. and Subsidiaries

	,
과목명(Description)	금액(Amount)
V. 순확정급여부채	440
(Defined benefit liabilities)	449
VI. 파생상품부채	160
(Derivative liabilities)	100
Ⅷ. 기타부채	20,234
(Other liabilities)	20,234
부채 총계	77,968
(Total liabilities)	11,500
자 본	
(Equity)	
I. 지배기업주주지분	238,220
(Equity attributable to shareholders of the parent company)	230,220
1. 자본금	38,338
(Share capital)	30,330
2. 자본잉여금	246
(Capital surplus)	240
3. 기타포괄손익누계액	(462)
(Accumulated other comprehensive income)	(402)
4. 이익잉여금	200,098
(Retained earnings)	200,090
п. 비지배지분	
(Non-controlling interests)	_
자본총계	238,220
(Total equity)	230,220
부채와 자본총계	316,188
(Total liabilities and equity)	310,100



(Consolidated Statements of Comprehensive Income) 2023년 1월 1일부터 2023년 6월 30일까지 (January 1, 2023 ~ June 30, 2023)

KB자산운용 주식회사와 그 종속기업

(단위: 백만원)

KB Asset Management Co., Ltd. and Subsidiaries

	Asset Management Co., Ltd. and Subsidiaries	(III IIIIIIIOIIS OI WOII)
	과목명(Description)	금액(Amount)
I.	영업수익	101,185
	(Operating income)	101,103
	수수료수익	78,474
	(Fee and commission income)	70,474
	이자수익	743
	(Interest income)	740
	1. 기타포괄손익-공정가치측정 및 상각후원가 측정 금융상품 이자수익	
	(Interest income from financial instruments at fair value through other comprehensive income and amortized cost)	504
	2. 당기손익-공정가치측정 금융상품 이자수익	
	(Interest income from financial instruments at fair value through profit or loss)	239
	배당금수익	707
	(Dividend income)	101
	금융상품평가 및 처분이익	11,944
	(Gain on valuation(disposal) of financial instruments)	11,544
	외환거래이익	4,601
	(Gain on foreign currency transactions)	4,001
	기타영업수익	4,716
	(Other operating income)	1,7 10
Π.	영업비용	58,689
	(Operating expenses)	00,000
	수수료비용	7,019
	(Fee and commission expense)	7,010
	이자비용	193
	(Interest expense)	100
	금융상품평가 및 처분손실	6,713
	(Loss on valuation(disposal) of financial instruments)	3,7 13
	외환거래손실	2,009
	(Loss on foreign currency transactions)	2,000
	판매비와관리비	37,816
	(General and administrative expenses)	37,010
	기타영업비용	4,939
	(Others)	7,303
Ш.	영업이익	42,496
	(Net operating income)	72,730



(Consolidated Statements of Comprehensive Income) 2023년 1월 1일부터 2023년 6월 30일까지 (January 1, 2023 ~ June 30, 2023)

KB자산운용 주식회사와 그 종속기업

(단위: 백만원)

KB Asset Management Co., Ltd. and Subsidiaries

	과목명(Description)	금액(Amount)
IV.	영업외수익	191
	(Non-operating income)	191
٧.	영업외비용	355
	(Non-operating expenses)	
VI.	법인세비용차감전순이익	42,332
	(Profit(loss) before income tax expense from continuing operations)	42,332
VII.	법인세비용	10,749
	(Income tax expense from continuing operations)	10,749
VⅢ.	당기순이익	31,583
	(Profit for the period)	31,303
IX.	기타포괄손익	119
	(Other comprehensive income(loss) for the period)	119
	당기손익으로 재분류되지 않는 포괄손익	(55)
	(Items that will not be reclassified subsequently to profit or loss)	(55)
	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 comprehensive income)	(55)
	후속적으로 당기손익으로 재분류되는 포괄손익	174
	(Items that may be subsequently reclassified to profit or loss)	174
	1. 매도가능금융자산평가손익	1
	(Gain on valuation of financial assets available for sale)	4
	2. 해외사업장환산손익	170
	(Foreign currency translation differences for foreign operations)	170
Χ.	총포괄이익	24 702
	(Total comprehensive income for the period)	31,702
	연결순손익의 귀속	
	(Profit for the period attributable to:)	
	1. 지배기업주주지분순이익	24 502
	(Shareholders of the parent company)	31,583
	2. 비지배지분순이익	
	(Non-controlling interests)	
	연결총포괄손익의 귀속	04.700
	(Total comprehensive income for the year attributable to:)	31,702



(Consolidated Statements of Comprehensive Income) 2023년 1월 1일부터 2023년 6월 30일까지 (January 1, 2023 ~ June 30, 2023)

KB자산운용 주식회사와 그 종속기업

(단위: 백만원)

KB Asset Management Co., Ltd. and Subsidiaries

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



(Consolidated Statements of Financial Position) 2023년 6월 30일 현재 (As of June 30, 2023)

KB캐피탈 주식회사와 그 종속기업 KB Capital Co., Ltd. and Subsidiaries (단위: 백만원)

	과목명(Description)	금액(Amount)	
자 산	자 산		
(Assets)			
	년금 및 현금성자산 Cash and cash equivalents)	239,392	
	ll도가능금융자산 Financial assets available for sale)	556,018	
	ㅏ생금융자산 Derivative financial assets)	38,572	
	단계기업 및 종속기업 투자자산 nvestments in associates and joint ventures)	29,341	
	ll여금 및 수취채권 .oans and receivables)	11,378,985	
	Pioperty and equipment)	44,496	
-	-형자산 ntangible assets)	25,338	
	타자산 Other assets)	3,705,927	
자산총계		16,018,070	
(Total ass	ets)		
부 채 (Liabilitie:	s)		
I. 大	나입부채 Debts)	2,191,800	
	날행사채 Debenture issued)	10,584,832	
	ㅏ생금융부채 Derivative Instruments Liabilities)	48	
	등당부채 Provisions)	4,123	
	가기법인세부채 Current tax liabilities)	69	
	타부채 Other liabilities)	987,815	
	연법인세부채 Deferred tax liabilities)	53,442	



(Consolidated Statements of Financial Position) 2023년 6월 30일 현재 (As of June 30, 2023)

KB캐피탈 주식회사와 그 종속기업 KB Capital Co., Ltd. and Subsidiaries (단위: 백만원)

. (D Ou		,
	과목명(Description)	금액(Amount)
부채 경	통계	
	liabilities)	13,822,130
자 ¦	보	
(Equity	()	
Ι.	자본금	400.070
	(Capital stock)	160,876
П.	신종자본증권	400 404
	(Hybrid securities)	499,101
Ⅲ.	자본잉여금	220 244
	(Capital surplus)	330,214
IV.	자본조정	(17.056)
	(Capital adjustment)	(17,956)
٧.	기타포괄손익누계액	(18,670)
	(Accumulated other comprehensive loss)	(10,070)
VI.	이익잉여금	1,228,082
	(Retained earnings)	1,220,002
VII.	비지배지분	14,293
	(Non-controlling interests)	14,233
자본총		2,195,940
(Total		2,133,340
부채와 자본총계		16,018,070
(Total	liabilities and equity)	10,010,070



(Consolidated Statements of Comprehensive Income) 2023년 1월 1일부터 2023년 6월 30일까지 (January 1, 2023 ~ June 30, 2023)

KB캐피탈 주식회사와 그 종속기업 KB Capital Co., Ltd. and Subsidiaries (단위: 백만원)

		·
	과목명(Description)	금액(Amount)
I.	영업이익	121 617
	(Net operating income)	131,617
	순이자이익	223,134
	(Net interest income)	223,134
	순수수료이익	424,388
	(Net fee and commission income)	424,300
	당기손익금융자산 관련손익	22,258
	(Gain on financial assets at fair value through profit or loss)	22,230
	기타영업손익	(347,981)
	(Other operating income(expenses))	(347,961)
	신용손실에 대한 손상차손	(122,027)
	(Impairment loss on credit loss)	(122,021)
	일반관리비	(68,156)
	(General and administrative expenses)	(00,130)
п.	영업외손익	955
	(Net non-operating income(loss))	900
ш.	법인세비용차감전순이익	132,572
	(Profit(loss) before income tax expense)	132,372
IV.	법인세비용	(25,859)
	(Income tax expense)	(20,009)
٧.	당기순이익	106,712
	(Profit for the period)	100,712
VI.	기타포괄손익	(3,133)
	(Other comprehensive income(loss) for the period)	(3,133)
VII.	총포괄이익	103,579
	(Total comprehensive income for the period)	103,379



(Statements of Financial Position) 2023년 6월 30일 현재 (As of June 30, 2023)

KB부동산신탁 주식회사 KB Real Estate Trust Co., Ltd. (단위: 백만원)

	ai Estate Trust Co., Eta.	(III IIIIIIIOIIS OI WOII)
	과목명(Description)	금액(Amount)
자 선	산	
(Asset	s)	
I.	현금 및 예치금	440.455
	(Cash and due from financial institutions)	112,155
	현금 및 현금성 자산	00.242
	(Cash and cash equivalents)	90,312
	예치금	21,843
	(Deposits)	21,043
Π.	증권	44,787
	(Securities)	44,707
	당기손익-공정가치측정 유가증권	44,787
	(Securities at fair value through profit or loss)	11,707
	관계회사투자지분	_
	(Investments in associates)	
Ⅲ.	파생상품자산	_
	(Derivative assets)	
IV.	대출채권	339,712
	(Loans)	555,
	대여금	_
	(Loans)	
	신탁계정대	372,536
	(Loans to trust)	5. 2,000
	대손충당금(-)	(32,824)
	(Allowance for doubtful accounts)	(02,02.7)
٧.	유형자산	14,781
	(Property and equipment)	,
VI.	기타자산	49,199
	(Other assets)	,
자산총 (Total a	통계 assets)	560,634
	, *H	_
(Liabili		154,728
Ι.	차입부채	55,000
	(Debts)	55,000
П.	기타부채	00.700
	(Other liabilities)	99,728



(Statements of Financial Position) 2023년 6월 30일 현재 (As of June 30, 2023)

KB부동산신탁 주식회사 KB Real Estate Trust Co., Ltd. (단위: 백만원)

과목명(Description)	금액(Amount)
부채 총계 (Total liabilities)	154,728
자 본 (Equity)	405,906
I. 자본금 (Share capital)	80,000
П. 기타포괄손익누계액 (Accumulated other comprehensive income)	1,211
Ⅲ. 이익잉여금 (Retained earnings)	324,695
자본총계 (Total equity)	405,906
부채와 자본총계 (Total liabilities and equity)	560,634



<u>손익계산서</u>

(Income Statements) 2023년 1월 1일부터 2023년 6월 30일까지 (January 1, 2023 ~ June 30, 2023)

KB부동산신탁 주식회사 KB Real Estate Trust Co., Ltd. (단위: 백만원)

	tear Estate Trust Co., Etc.	(III IIIIIIIOII3 OI WOII)
	과목명(Description)	금액(Amount)
I.	영업수익	71 664
	(Operating income)	71,664
	수수료수익	61,308
	(Fee and commission income)	01,300
	증권평가 및 처분이익	851
	(Gain on valuation and disposal of securities)	001
	이자수익	9,180
	(Interest income)	3,133
	대출채권 관련 이익	_
	(Income from trading loans)	
	기타의 영업수익	325
	(Other operating income)	
Π.	영업비용	24,255
	(Operating expenses)	, , , ,
	수수료비용	171
	(Fee and commission expense)	
	증권평가 및 처분손실	21
	(Loss on valuation and disposal of securities)	
	이자비용 (International Control	593
	(Interest expense)	
	대출평가 및 처분손실	5,266
	(Loss on valuation and disposal of loans receivable)	·
	외환거래손실	_
	(Loss on foreign currency transactions)	
	판매비와관리비	17,488
	(General and administrative expenses)	
	기타의 영업비용 (Other operating expenses)	716
Ш.	영업이익(손실) (Net Operating income(loss))	47,409
IV.	영업외수익	
	(Non-operating income)	58
٧.	영업외비용	
	(Non-operating expenses)	196
VI.	법인세비용차감전계속사업손익	47.074
	(Profit(loss) before income tax expense from continuing operations)	47,271



<u>손익계산서</u>

(Income Statements) 2023년 1월 1일부터 2023년 6월 30일까지 (January 1, 2023 ~ June 30, 2023)

KB부동산신탁 주식회사 KB Real Estate Trust Co., Ltd. (단위: 백만원)

	과목명(Description)	금액(Amount)
VII.	계속사업손익 법인세비용 (Income tax expense from continuing operations)	11,901
VIII.	계속사업이익 (Profit(loss) from continuing operations)	35,370
IX.	중단사업손익 (Profit(loss) from discontinued operations)	-
Χ.	당기순이익 (Profit for the period)	35,370



(Statements of Financial Position) 2023년 6월 30일 현재 (As of June 30, 2023)

주식회사 KB저축은행 KB Savings Bank Co., Ltd. (단위: 백만원) (in millions of won)

과목명(Description)	금액(Amount)
자 산 (Assets)	2,950,373
I. 현금 및 예치금	
(Cash and due from financial institutions)	262,299
Ⅱ. 유가증권	35,615
(Securities)	·
Ⅲ. 대출채권 (Loans)	2,505,931
IV. 유형자산 (Tangible assets)	19,585
V. 기타자산	400.044
(Other assets)	126,944
자산총계 (Total assets)	2,950,373
부 채 (Liabilities)	2,677,602
I. 예수금	0.507.004
(Deposits)	2,537,394
ਧ. 차입금 (Loan payable)	53,806
Ⅲ. 기타부채 (Other liabilities)	86,402
부채 총계	
(Total liabilities)	2,677,602
자 본 (Equity)	272,772
I. 자본금	40,010
(Capital stock)	<u>'</u>
Ⅱ. 자본잉여금 (Capital surplus)	139,471
皿. 이익잉여금	04.240
(Retained earnings)	94,248
IV. 기타포괄손익누계액	(957)
(Accumulated other comprehensive income)	(===)
자본총계 (Total equity)	272,772
부채와 자본총계	2 222 222
(Total liabilities and equity)	2,950,373



<u>손익계산서</u>

(Income Statements) 2023년 1월 1일부터 2023년 6월 30일까지 (January 1, 2023 ~ June 30, 2023)

주식회사 KB저축은행 KB Savings Bank Co., Ltd. (단위: 백만원) (in millions of won)

	과목명(Description)	금액(Amount)
		= ¬(Amount)
I.	영업수익	116,153
	(Operating income)	.,
	이자수익	110,705
	(Interest income)	,
	1. 예치금이자	7,225
	(Interest on deposits)	1,220
	2. 단기매매증권이자	_
	(Interest on trading securities)	
	3. 매도가능증권이자	_
	(Interest on securities available for sale)	
	4. 만기보유증권이자	129
	(Interest on held-to-maturity securities)	129
	5. 대출금이자	402 422
	(Interest on loans & discounts)	103,123
	6. 기타이자수익	007
	(Other operating income)	227
	유가증권평가및처분이익	050
	(Gains on valuation(disposal) of Securities)	258
	대출채권평가및처분이익	
	(Gains on valuation(disposal) of Loans)	2,539
	수수료수익	0.004
	(Fee and commission income)	2,001
	기타영업수익	454
	(Other operation income)	154
	배당금수익	400
	(Dividend income)	496
Π.	영업외수익	50
	(Non-operating income)	59
ш.	영업비용	132,216
	(Operating expenses & claims)	132,210
	이자비용	57,279
L	(Interest expense)	51,219
	1 예수금이자	EE 700
	(Interest on deposits)	55,768
	2 사채이자	4.000
	(Interest on bonds)	1,362
	,	



<u>손익계산서</u>

(Income Statements) 2023년 1월 1일부터 2023년 6월 30일까지 (January 1, 2023 ~ June 30, 2023)

주식회사 KB저축은행 KB Savings Bank Co., Ltd. (단위: 백만원)

과목명(Description)	금액(Amount)
3 기타이자비용	
(Interest on others)	149
유가증권평가및처분손실	
(Loss on valuation(sales) of Securities)	140
대출채권평가및처분손실	20 271
(Loss on valuation(sales) of Loans)	39,271
1. 대손상각비	37,437
(Bad debt expense)	37,437
수수료비용	6,414
(Fee and commission expense)	0,414
기타영업비용	5,801
(Other operating losses)	3,001
판매비와관리비	23,311
(Selling and administrative expenses)	20,011
IV. 영업외비용	172
(Non-operating expenses)	172
V. 법인세차감전순손익	(16,175)
(Profit(loss) before income tax expense)	(10,173)
VI. 당기순이익	(11,171)
(Profit for the period)	(11,171)



(Consolidated Statements of Financial Position) 2023년 6월 30일 현재 (As of June 30, 2023)

KB인베스트먼트와 그 종속기업

(단위: 백만원)

KB Investment Co., Ltd. and Subsidiaries

과목명(Description)	금액(Amount)
자 산	
(Assets)	
I. 현금 및 현금성 자산 (Cash and cash equivalents)	164,144
Ⅱ. 예치금 (Due from bank)	33,074
Ⅲ. 창업투자자산 (Investment in small and medium sized enterprises)	1,161,172
IV. PEF 투자자산 (Investment in PEF)	60,065
V. 기타자산 (Other assets)	17,336
자산총계 (Total assets)	1,435,791
부 채	
(Liabilities)	
I. 단기차입금	
(Short-term borrowings)	310,000
П. 확정급여부채 (Allowance for retirement and severance benefit)	177
Ⅲ. 파생상품부채 (Derivative debts)	-
IV. 기타부채 (Other liabilities)	839,735
부채 총계	1,149,912
(Total liabilities)	1,143,312
자 본	
(Equity)	
I. 자본금 (Capital stock)	112,627
Ⅱ. 자본잉여금 (Capital surplus)	1,019
Ⅲ. 자본조정 (Capital adjustment)	(336)
Ⅲ. 기타포괄손익누계액 (Accumualted other comprehensive income)	(63)



(Consolidated Statements of Financial Position) 2023년 6월 30일 현재 (As of June 30, 2023)

KB인베스트먼트와 그 종속기업

(단위: 백만원)

KB Investment Co., Ltd. and Subsidiaries

과목명(Description)	금액(Amount)
IV. 이익잉여금 (Retained earnings)	172,631
자본총계 (Total equity)	285,879
부채와 자본총계 (Total liabilities and equity)	1,435,791



(Consolidated Income Statements) 2023년 1월 1일부터 2023년 6월 30일까지 (January 1, 2023 ~ June 30, 2023)

KB인베스트먼트와 그 종속기업

(단위: 백만원)

KB Investment Co., Ltd. and Subsidiaries

	nivestment Co., Ltd. and Subsidiaries	(III Millions of wort)
	과목명(Description)	금액(Amount)
I.	영업수익	88,693
	(Operating revenues)	66,093
	창업투자수익	74,895
	(Revenues on investments in small and medium-size enterprises)	74,093
	PEF 투자수익	1,211
	(Revenues on Investments in PEF)	1,211
	운용수익	12,566
	(Other investment revenues)	12,000
	경영자문료수익	21
	(Consulting fees)	21
	소수주주지분순손실	
	(Net expenses in minority interest)	
п.	영업비용	69,943
	(Operating expenses)	03,343
	투자및금융비용	5,331
	(Investment and financial expenses)	3,331
	창업투자비용	44,371
	(Expenses on investments in small and medium-size enterprises)	44,571
	PEF 투자비용	509
	(Expenses on investments in PEF)	509
	일반관리비	9,379
	(Administrative expenses)	9,379
	소수주주지분순이익	10.254
	(Net income in minority interest)	10,354
ш.	영업이익	40.750
	(Net operating income(losses))	18,750
IV.	영업외수익	27
	(Non-operating income)	21
٧.	영업외비용	16
	(Non-operating expenses)	16
VI.	법인세비용차감전계속사업손익	40.704
	(Profit(loss) before income tax expense from continuing operations)	18,761
VII.	계속사업손익법인세비용	0.400
	(Income tax expense)	3,169
VIII.	당기순이익	45 500
	(Profit for the period))	15,592



(Consolidated Statements of Financial Position) 2023년 6월 30일 현재 (As of June 30, 2023)

KB데이타시스템과 그 종속기업

(단위: 백만원)

KB Data Systems Co., Ltd. and Subsidiaries

과목명(Description)	금액(Amount)
자 산	
(Assets)	
I. 유동자산	46.020
(Current assets)	46,030
당좌자산	1E 9E1
(Quick assets)	45,854
1. 현금및현금성자산	6,858
(Cash and cash equivalents)	0,000
2. 단기금융상품	0.074
(Short-term financial instruments)	9,374
3. 매출채권	0.004
(Accounts receivable)	6,864
4. 대손충당금	
(Allowance for doubtful accounts)	-
5. 기타	22.750
(Others)	22,759
재고자산	475
(Inventories)	175
상품	475
(Merchandise)	175
Ⅱ. 비유동자산	42.400
(Non-current assets)	13,196
투자자산	007
(Investments assets)	927
유형자산	2.500
(Tangible assets)	2,588
무형자산	1 055
(Intangible assets)	1,955
기타비유동자산	7 700
(Other non-current assets)	7,728
자산총계	E0 220
(Total assets)	59,226
부 채	
(Liabilities)	-



(Consolidated Statements of Financial Position) 2023년 6월 30일 현재 (As of June 30, 2023)

KB데이타시스템과 그 종속기업

(단위: 백만원)

KB Data Systems Co., Ltd. and Subsidiaries

과목명(Description)	금액(Amount)
I. 유동부채	00.400
(Current liabilities)	32,106
매입채무	10.570
(Accounts payable)	19,579
미지급비용	9 1 1 6
(Accrued expenses)	8,146
기타	4,381
(Others)	4,501
п. 비유동부채	2,021
(Long-term liabilities)	2,021
퇴직급여충당금	
(Accrued severance benefits)	
장기미지급비용	945
(Long-term Accrued expenses)	040
기타	1,076
(Others)	1,070
부채 총계	34,127
(Total liabilities)	04,127
자 본	
(Equity)	
I. 자본금	8,000
(Capital stock)	0,000
П. 기타포괄손익누계액	(3,337)
(Accumulated other comprehensive income)	(3,337)
皿. 이익잉여금	20,309
(Retained earnings)	20,309
IV. 비지배지분	126
(Non-controlling interests)	120
자본총계	25,099
(Total equity)	25,099
부채와 자본총계	59,226
(Total liabilities and equity)	39,220



(Consolidated Statements of Comprehensive Income) 2023년 1월 1일부터 2023년 6월 30일까지 (January 1, 2023 ~ June 30, 2023)

KB데이타시스템과 그 종속기업

(단위: 백만원)

KB Data Systems Co., Ltd. and Subsidiaries

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	과목명(Description)	금액(Amount)
I.	매출	116,150
	(Sales)	110,130
	상품매출	3,357
	(Sales of merchandise)	5,557
	용역수익	112,793
	(Service revenue)	112,700
п.	매출원가	107,470
	(Cost of sales)	
	상품매출원가	2,645
	(Cost of merchandise)	·
	용역매출원가	104,824
	(Cost of service)	
ш.	매출총이익 (Gross profit)	8,680
T\ /		
IV.	판매비와관리비 (Selling and administrative expenses)	6,003
	인건비	
	[Payroll)	3,179
	경비	
	(Expenses)	2,824
٧.	영업이익	
	(Operating income)	2,677
VI.	영업외수익	
	(Non-operating income)	589
VII.	영업외비용	
	(Non-operating expenses)	69
VIII.	법인세비용차감전순이익	2.407
	(Profit(loss) before income tax)	3,197
IX.	법인세비용	704
	(Income tax expense)	704
Χ.	당기순이익	2,493
	(Profit for the period)	2,493
XI.	기타포괄손익	132
	(Other comprehensive gain)	132
	당기손익으로 재분류되지 않는 포괄손익	
	(Items that will not be reclassified subsequently to profit or loss)	



(Consolidated Statements of Comprehensive Income) 2023년 1월 1일부터 2023년 6월 30일까지 (January 1, 2023 ~ June 30, 2023)

KB데이타시스템과 그 종속기업

(단위: 백만원)

KB Data Systems Co., Ltd. and Subsidiaries

과목명(Description) 금액(Amou 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 comprehensive income) 후속적으로 당기손익으로 재분류되는 포괄손익 (Items that may be subsequently reclassified to profit or loss)	(48) -
(Remeasurements of defined benefit plans) 2. 기타포괄손익-공정가치측정 금융상품의 평가이익(손실) (Gain(losses) on valuation of financial instruments at fair value through other comprehensive income) 후속적으로 당기손익으로 재분류되는 포괄손익	(48)
2. 기타포괄손익-공정가치측정 금융상품의 평가이익(손실) (Gain(losses) on valuation of financial instruments at fair value through other comprehensive income) 후속적으로 당기손익으로 재분류되는 포괄손익	-
(Gain(losses) on valuation of financial instruments at fair value through other comprehensive income) 후속적으로 당기손익으로 재분류되는 포괄손익	-
comprehensive income) 후속적으로 당기손익으로 재분류되는 포괄손익	
	_
(Itams that may be subsequently reclassified to profit or loss)	- 1
(items that may be subsequently reclassified to profit of loss)	
1. 매도가능금융자산평가손익	
(Gain on valuation of financial assets available for sale)	-
2. 해외사업장환산손익	170
(Foreign currency translation differences for foreign operations)	179
XII. 총포괄이익	2 625
(Total comprehensive income)	2,625
연결순손익의 귀속	2,493
(Profit for the period attributable to)	2,493
1. 지배기업주주지분순이익	2.476
(Shareholders of the Parent Company)	2,476
2. 비지배지분순이익	17
(Non-controlling interests)	17
연결총포괄손익의 귀속	2.625
(Total comprehensive income for the year attributable to:)	2,625
1. 지배기업주주지분총포괄이익	2.500
(Shareholders of the parent company)	2,598
2. 비지배지분총포괄이익	26
(Non-controlling interests)	