

# 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

## KB데이터시스템 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(주)의 지분 100%를 (주)KB국민카드에 매각하였으며, 이에 KB신용정보(주)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.

## 연결재무상태표

(Consolidated Statements of Financial Position)

2023년 6월 30일 현재

(As of June 30, 2023)

주식회사 KB금융지주와 그 종속기업  
KB Financial Group Inc. and Subsidiaries(단위: 백만원)  
(in millions of won)

과목명(Description)	금액(Amount)
<b>자 산</b> <b>(Assets)</b>	
I. 현금 및 예치금 (Cash and due from financial institutions)	31,610,860
II. 당기손익-공정가치측정 금융자산 (Financial assets at fair value through profit or loss)	74,634,267
III. 파생금융자산 (Derivative financial assets)	8,195,304
IV. 상각후원가측정 대출채권 (Loans at amortized cost)	434,953,555
V. 투자금융자산 (Financial investments)	116,969,558
VI. 관계기업 및 공동기업 투자 (Investments in associates and joint ventures)	666,893
VII. 보험계약자산 (Insurance contract assets)	189,214
VIII. 재보험계약자산 (Reinsurance contract assets)	1,529,427
IX. 유형자산 (Property and equipment)	5,236,650
X. 투자부동산 (Investment property)	3,225,061
XI. 무형자산 (Intangible assets)	1,956,545
XII. 순확정급여자산 (Defined benefit assets)	468,642
XIII. 당기법인세자산 (Current income tax assets)	242,981
XIV. 이연법인세자산 (Deferred income tax assets)	271,776
XV. 매각예정자산 (Assets held for sale)	228,812
XVI. 기타자산 (Other assets)	25,967,850
<b>자산총계</b> <b>(Total assets)</b>	<b>706,347,395</b>

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KB Financial Group Inc. and Subsidiaries(단위: 백만원)  
(in millions of won)

과목명(Description)	금액(Amount)
<b>부 채</b> <b>(Liabilities)</b>	
I. 당기손익-공정가치측정 금융부채 (Financial liabilities at fair value through profit or loss)	12,044,310
II. 파생금융부채 (Derivative financial liabilities)	7,999,812
III. 예수부채 (Deposits)	396,081,606
IV. 차입부채 (Debts)	69,271,997
V. 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
X. 당기법인세부채 (Current income tax liabilities)	507,874
XI. 이연법인세부채 (Deferred income tax liabilities)	2,044,541
XII. 기타부채 (Other liabilities)	44,455,612
<b>부채총계</b> <b>(Total liabilities)</b>	<b>648,642,643</b>
<b>자 본</b> <b>(Equity)</b>	
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

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(in millions of won)

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

## 연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2023년 1월 1일부터 2023년 6월 30일까지

(January 1, 2023 ~ June 30, 2023)

주식회사 KB금융지주와 그 종속기업  
KB Financial Group Inc. and Subsidiaries(단위: 백만원)  
(in millions of won)

과목명(Description)	금액(Amount)
<b>I. 순이자이익 (Net interest income)</b>	<b>5,758,960</b>
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)
<b>II. 순수수수료이익 (Net fee and commission income)</b>	<b>1,865,410</b>
수수료수익 (Fee and commission income)	2,696,416
수수료비용 (Fee and commission expense)	(831,006)
<b>III. 보험서비스결과 (Insurance service result)</b>	<b>812,214</b>
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)

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(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
V. 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)

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(January 1, 2023 ~ June 30, 2023)

주식회사 KB금융지주와 그 종속기업  
KB Financial Group Inc. and Subsidiaries(단위: 백만원)  
(in millions of won)

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)
<b>XVI. 당기총포괄이익 (Total comprehensive income for the period)</b>	<b>3,637,472</b>
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

## 연결포괄손익계산서

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2023년 1월 1일부터 2023년 6월 30일까지

(January 1, 2023 ~ June 30, 2023)

주식회사 KB금융지주와 그 종속기업  
KB Financial Group Inc. and Subsidiaries

(단위: 백만원)  
(in millions of won)

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



## 재무상태표

(Separate Statements of Financial Position)

2023년 6월 30일 현재

(As of June 30, 2023)

주식회사 KB금융지주  
KB Financial Group Inc.(단위: 백만원)  
(in millions of won)

과목명(Description)	금액(Amount)
<b>자 산</b> <b>(Assets)</b>	
I. 현금 및 예치금 (Cash and due from financial institutions)	1,202,390
II. 당기손익-공정가치측정 금융자산 (Financial assets at fair value through profit or loss)	1,548,931
III. 상각후원가측정 대출채권 (Loans at amortized cost)	522,326
IV. 종속기업 투자 (Investments in subsidiaries)	26,717,817
V. 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
<b>자산총계</b> <b>(Total assets)</b>	<b>30,694,232</b>
<b>부 채</b> <b>(Liabilities)</b>	
I. 차입부채 (Debts)	-
II. 사채 (Debentures)	4,169,434
III. 순확정급여부채 (Defined benefit liabilities)	-
IV. 당기법인세부채 (Current income tax liabilities)	463,881
V. 기타부채 (Other liabilities)	195,516
<b>부채총계</b> <b>(Total liabilities)</b>	<b>4,828,831</b>

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KB Financial Group Inc.(단위: 백만원)  
(in millions of won)

과목명(Description)	금액(Amount)
자 본 (Equity)	
I. 자본금 (Share capital)	2,090,558
II. 신종자본증권 (Hybrid securities)	5,032,518
III. 자본잉여금 (Capital surplus)	14,754,747
IV. 기타포괄손익누계액 (Accumulated other comprehensive income)	(5,822)
V. 이익잉여금 (Retained earnings)	4,859,237
VI. 자기주식 (Treasury shares)	(865,837)
자본총계 (Total equity)	25,865,401
부채와 자본총계 (Total liabilities and equity)	30,694,232

## 포괄손익계산서

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(January 1, 2023 ~ June 30, 2023)

주식회사 KB금융지주  
KB Financial Group Inc.

(단위: 백만원)  
(in millions of won, except per share amounts)

과목명(Description)	금액(Amount)
<b>I. 순이자이익 (Net interest income)</b>	<b>(33,434)</b>
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)
<b>II. 순수수수료이익 (Net fee and commission income)</b>	<b>(4,336)</b>
수수료수익 (Fee and commission income)	781
수수료비용 (Fee and commission expense)	(5,117)
<b>III. 당기손익-공정가치측정 금융상품 순손익 (Net gains(losses) on financial instruments at fair value through profit or loss)</b>	<b>51,670</b>
<b>IV. 기타영업손익 (Net other operating income(expenses))</b>	<b>2,192,380</b>
<b>V. 일반관리비 (General and administrative expenses)</b>	<b>(45,881)</b>
<b>VI. 신용손실충당금 반영전 영업이익 (Operating income before provision for credit losses)</b>	<b>2,160,399</b>
<b>VII. 신용손실충당금전입액 (Provision for credit losses)</b>	<b>(7)</b>
<b>VIII. 영업이익 (Net operating income)</b>	<b>2,160,392</b>
<b>IX. 영업외손익 (Net non-operating income(expense))</b>	<b>4,406</b>
<b>X. 법인세비용차감전순이익 (Profit(loss) before income tax benefit(expense))</b>	<b>2,164,798</b>
<b>XI. 법인세수익(비용) (Income tax benefit(expense))</b>	<b>(8,321)</b>
<b>XII. 당기순이익 (Profit for the period)</b>	<b>2,156,477</b>

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(January 1, 2023 ~ June 30, 2023)

주식회사 KB금융지주  
KB Financial Group Inc.(단위: 백만원)  
(in millions of won, except per share amounts)

과목명(Description)	금액(Amount)
<b>XIII. 법인세비용차감후기타포괄손익</b> (Other comprehensive income(loss) for the period, net of tax)	<b>25</b>
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
<b>XIV. 당기총포괄이익</b> (Total comprehensive income for the period)	<b>2,156,502</b>
<b>XV. 주당이익(단위: 원)</b> (Earnings per share in won)	
기본주당이익 (Basic earnings per share in won)	5,354
희석주당이익 (Diluted earnings per share in won)	5,234

## 연결재무상태표

(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)  
(in millions of won)

과목명(Description)	금액(Amount)
<b>자 산</b> <b>(Assets)</b>	
I. 현금 및 예치금 (Cash and due from financial institutions)	25,438,994
II. 당기손익-공정가치측정 금융자산 (Financial assets at fair value through profit or loss)	19,814,864
III. 파생금융자산 (Derivative financial assets)	6,801,133
IV. 상각후원가측정 대출채권 (Loans at amortized cost)	376,478,043
V. 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
X. 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
<b>자산총계</b> <b>(Total assets)</b>	<b>524,504,515</b>
<b>부 채</b> <b>(Liabilities)</b>	
I. 당기손익-공정가치측정 금융부채 (Financial liabilities at fair value through profit or loss)	89,171

## 연결재무상태표

(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)  
(in millions of won)

과목명(Description)	금액(Amount)
II. 파생금융부채 (Derivative financial liabilities)	6,021,724
III. 예수부채 (Deposits)	383,608,325
IV. 차입부채 (Debts)	38,542,397
V. 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
X. 기타부채 (Other liabilities)	30,438,567
<b>부채 총계 (Total liabilities)</b>	<b>489,546,010</b>
<b>자 본 (Equity)</b>	
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

## 연결재무상태표

(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)  
(in millions of won)

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

## 연결포괄손익계산서

(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)  
(in millions of won)

과목명(Description)	금액(Amount)
<b>I. 순이자이익 (Net interest income)</b>	<b>4,810,321</b>
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)
<b>II. 순수수수료이익 (Net fee and commission income)</b>	<b>597,251</b>
수수료수익 (Fee and commission income)	809,609
수수료비용 (Fee and commission expense)	(212,358)
<b>III. 당기손익-공정가치측정 금융상품 순손익 (Net gains(losses) on financial instruments at fair value through profit or loss)</b>	<b>327,477</b>
<b>IV. 기타영업손익 (Net other operating income(expenses))</b>	<b>(369,261)</b>
<b>V. 일반관리비 (General and administrative expenses)</b>	<b>(2,107,428)</b>
<b>VI. 신용손실충당금 반영전 영업이익 (Operating income before provision for credit losses)</b>	<b>3,258,360</b>
<b>VII. 신용손실충당금전입액 (Provision for credit losses)</b>	<b>(768,208)</b>
<b>VIII. 영업이익 (Net operating income)</b>	<b>2,490,152</b>
<b>IX. 영업외손익 (Net non-operating income(expenses))</b>	<b>(66,901)</b>
관계기업투자손익 (Share of profit(loss) of associates)	7,685
기타영업외손익 (Net other non-operating income(expense))	(74,586)



## 연결포괄손익계산서

(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)  
(in millions of won)

과목명(Description)	금액(Amount)
X. 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-공정가치측정 금융상품관련손익 (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)

## 연결포괄손익계산서

(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)

(in millions of won)

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)

## 재무상태표

(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)
<b>자 산</b> <b>(Assets)</b>	
I. 현금 및 예치금 (Cash and due from financial institutions)	23,488,611
II. 당기손익-공정가치측정 금융자산 (Financial assets at fair value through profit or loss)	16,665,885
III. 파생금융자산 (Derivative financial assets)	6,841,496
IV. 상각후원가측정 대출채권 (Loans at amortized cost)	363,963,360
V. 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
X. 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
<b>자산총계</b> <b>(Total assets)</b>	<b>506,394,830</b>
<b>부 채</b> <b>(Liabilities)</b>	
I. 당기손익-공정가치측정 금융부채 (Financial liabilities at fair value through profit or loss)	89,171

## 재무상태표

(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)
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
VII. 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
<b>부채 총계 (Total liabilities)</b>	<b>471,771,786</b>
<b>자 본 (Equity)</b>	
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
<b>자본총계 (Total equity)</b>	<b>34,623,044</b>
<b>부채와 자본총계 (Total liabilities and equity)</b>	<b>506,394,830</b>

## 손익계산서

(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)

과목명(Description)	금액(Amount)
<b>I. 순이자이익 (Net interest income)</b>	<b>4,534,049</b>
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)
<b>II. 순수수수료이익 (Net fee and commission income)</b>	<b>597,629</b>
수수료수익 (Fee and commission income)	801,879
수수료비용 (Fee and commission expense)	(204,250)
<b>III. 당기손익-공정가치측정 금융상품 순손익 (Net gains(losses) on financial instruments at fair value through profit or loss)</b>	<b>311,288</b>
<b>IV. 기타영업손익 (Net other operating income(expenses))</b>	<b>(463,178)</b>
<b>V. 일반관리비 (General and administrative expenses)</b>	<b>(1,933,280)</b>
<b>VI. 신용손실충당금 반영전 영업이익 (Operating income before provision for credit losses)</b>	<b>3,046,508</b>
<b>VII. 신용손실충당금전입액 (Provision for credit losses)</b>	<b>(636,848)</b>
<b>VIII. 영업이익 (Net operating income)</b>	<b>2,409,660</b>
<b>IX. 영업외손익 (Non-operating income(expenses))</b>	<b>(71,261)</b>
관계기업투자손익 (Share of profit(loss) of associates)	(5,262)
기타영업외손익 (Net other non-operating income(expense))	(65,999)

## 손익계산서

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(January 1, 2023 ~ June 30, 2023)

주식회사 국민은행  
KB Kookmin Bank

(단위: 백만원)  
(in millions of won)

과목명(Description)	금액(Amount)
X. 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-공정가치측정 금융상품관련손익 (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)	-

## 손익계산서

(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)

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)	-

## 대차대조표(신탁계정)

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



## 대차대조표(신탁계정)

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)
VI. 금전채권 (Money receivables)	26,158,634
VII. 수탁부동산 (Movables & real estate)	372,342
VIII. 기타자산 (Others)	896,124
1. 가지급금 (Suspense receivables)	6
2. 미수수익 (Accrued revenues receivable)	876,603
3. 미수금 (Accounts receivable)	10,913
4. 선급비용 (Prepaid expenses)	270
5. 선급금 (Prepaid payments)	8,332
6. 기타잡자산 (Prepaid expenses)	-
IX. 고유계정대 (Lendings to banking account)	2,453,716
X. 채권평가충당금(-) (Allowance for valuation of receivables(-))	(104)
<b>자산총계 (Total assets)</b>	<b>101,104,705</b>
<b>부 채 (Liabilities)</b>	
I. 금전신탁 (Money in trust)	72,366,630
1. 불특정금전신탁합동운용 (Unspecified money trust)	53
2. 적립식목적신탁합동운용 (Reserving objective trust(performance))	7,927
3. 가계금전신탁합동운용 (Household money trust)	9,151
4. 개발신탁합동운용 (Development Money Trust)	36

## 대차대조표(신탁계정)

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 (Money trust for old age living pension)	1,000
6. 기업금전신탁합동운용 (Business money trust)	1,271
7. 국민주신탁합동운용 (National stock trust)	2,364
8. 개인연금신탁합동운용 (Personal pension trust)	1,688,749
9. 가계장기신탁합동운용 (Long term house trust)	6,379
10. 근로자우대신탁합동운용 (Workers preferential trust)	1,105
11. 신종적립신탁합동운용 (New reserving trust)	4,490
12. 퇴직신탁운용 (Retirement trust)	7,515
13. 특정금전신탁 (Specified money trust)	27,840,182
14. 단위금전신탁합동운용 (Unit type money trust)	-
15. 추가금전신탁 (Open type money trust)	1,261
16. 신개인연금신탁합동운용 (New personal pension trust)	63,486
17. 신노후생활연금신탁합동운용 (New pension trust)	1,844
18. 신근로자우대신탁합동운용 (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
II. 재산신탁 (Property in trust)	26,566,214

## 대차대조표(신탁계정)

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
<b>부채 총계 (Total liabilities)</b>	<b>101,104,705</b>

## 손익계산서(신탁계정)

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

주식회사 국민은행  
KB Kookmin Bank

(단위: 백만원)  
(in millions of won)

과목명(Description)	금액(Amount)
<b>수익</b> (Revenues)	
<b>I. 예치금이자</b> (Interest on due from banks)	686,390
<b>II. 유가증권이자</b> (Interest on securities)	474,790
국채이자 (Interest on government bonds)	2,270
금융채이자 (Interest on finance debentures)	32,175
지방채이자 (Interest on local government bonds)	751
사채이자 (Interest on corporate bonds)	108,697
배당금수익 (Dividend income)	779
외화유가증권이자 (Interest on securities in foreign currency)	3,765
매입어음이자 (Interest on bills bought)	23,564
기타유가증권이자 (Interest on others securities)	302,789
<b>III. 대출금이자</b> (Interest on loans & discounts)	6,951
부동산저당대출이자 (Interest on real estate collateral loans)	-
채권담보대출이자 (Interest on receivables collateral loans)	1,847
수익권담보대출이자 (Interest on trust benefit collateral loans)	5,104
<b>IV. 콜론이자</b> (Interest on call loans)	-
<b>V. 환매조건부채권이자</b> (Interest on bonds under resale agreements)	159,741

## 손익계산서(신탁계정)

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

주식회사 국민은행  
KB Kookmin Bank

(단위: 백만원)  
(in millions of won)

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

## 손익계산서(신탁계정)

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

주식회사 국민은행  
KB Kookmin Bank

(단위: 백만원)  
(in millions of won)

과목명(Description)	금액(Amount)
가계금전신탁이익 (Gain on household money trust)	167
개발신탁이익 (Gain on development trust)	1
노후생활연금신탁이익 (Gain on money trust for old age living pension)	16
기업금전신탁이익 (Gain on corporate money trust)	21
국민주신탁이익 (Gain on national stock trust)	306
개인연금신탁이익 (Gain on money trust for individual pension)	22,027
가계장기신탁이익 (Gain on household long-term money trust)	114
근로자우대신탁이익 (Gain on money trust for employee)	18
신종적립신탁이익 (Gain on new installment money trust)	74
퇴직신탁이익 (Gain on retirement trust)	138
특정금전신탁이익 (Gain on specified money trust)	723,489
추가금전신탁이익 (Gain on open type money trust)	62
신개인연금신탁이익 (Gain on new money trust for individual pension)	1,704
신노후생활연금신탁이익 (Gain on new money trust for old age living pension)	48
신근로자우대신탁이익 (Gain on money trust for employee)	-
연금신탁이익 (Gain on pension trust)	53,114
퇴직연금신탁이익 (Gain on trust of retirement pension plan)	635,270
개인종합자산신탁이익 (Individual savings account)	55,283

## 손익계산서(신탁계정)

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

주식회사 국민은행  
KB Kookmin Bank

(단위: 백만원)  
(in millions of won)

과목명(Description)	금액(Amount)
<b>II. 재산신탁이익 (Gain on property trust)</b>	<b>22</b>
유가증권의신탁이익 (Gain on securities trust)	38
금전채권의신탁이익 (Gain on money receivables trust)	(16)
<b>III. 기타지급이자 (Other interest paid)</b>	<b>-</b>
<b>IV. 지급수수료 (Commissions paid)</b>	<b>21,510</b>
<b>V. 파생상품관련손 (Loss on derivatives)</b>	<b>-</b>
<b>VI. 외화환차손 (Loss on foreign exchange )</b>	<b>1,537</b>
<b>VII. 외화자산부채평가손 (Loss on valuation of assets and liabilities denominated in foreign currency)</b>	<b>204,599</b>
<b>유가증권관련비용 (Expenses on securities)</b>	<b>96,498</b>
유가증권매매손 (Loss on sales of securities)	76,050
유가증권상환손 (Loss on redemption of securities)	12,285
유가증권평가손 (Loss on valuation of securities)	8,163
<b>기금출연료 (Contribution to fund)</b>	<b>3,196</b>
신용보증기금출연료 (Contribution to credit guarantee fund)	49
신탁보험료 (Insurance fees on deposits)	3,147
<b>세금과공과 (Taxes)</b>	<b>168</b>
<b>신탁보수 (Trust fees &amp; commissions)</b>	<b>107,977</b>
<b>기타비용 (Other expenses)</b>	<b>5,201</b>

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## 손익계산서(신탁계정)

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

주식회사 국민은행  
KB Kookmin Bank

(단위: 백만원)  
(in millions of won)

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



## 연결재무상태표

(Consolidated Statements of Financial Position)

2023년 6월 30일 현재

(As of June 30, 2023)

KB증권 주식회사와 그 종속기업  
KB Securities Co., Ltd. and Subsidiaries(단위: 백만원)  
(in millions of won)

과목명(Description)	금액(Amount)
<b>자 산</b> <b>(Assets)</b>	
I. 현금 및 예치금 (Cash and deposits)	3,917,650
II. 당기손익-공정가치측정 금융자산 (Financial assets at fair value through profit or loss)	34,192,741
III. 파생금융자산 (Derivative financial assets)	1,511,265
IV. 기타포괄손익-공정가치측정유가증권 (Fair value through other comprehensive income)	5,467,213
V. 종속기업및관계기업투자 (Investments in associates, subsidiaries and joint ventures)	293,459
VI. 상각후원가측정 대출채권 (Loans at amortized cost)	9,524,615
VII. 유형자산 (Property and equipment)	267,124
VIII. 투자부동산 (Investment property)	888,481
IX. 무형자산 (Intangible assets)	249,097
X. 당기법인세자산 (Current tax assets)	11,483
XI. 이연법인세자산 (Deferred tax assets)	1,241
XII. 기타금융자산 (Other financial assets)	6,496,605
XIII. 기타자산 (Other non-financial assets)	188,160
<b>자산총계</b> <b>(Total assets)</b>	<b>63,009,134</b>
<b>부 채</b> <b>(Liabilities)</b>	
I. 예수부채 (Deposits received)	7,192,375
II. 당기손익-공정가치측정 금융부채 (Financial liabilities at fair value through profit or loss)	11,963,825

## 연결재무상태표

(Consolidated Statements of Financial Position)

2023년 6월 30일 현재

(As of June 30, 2023)

KB증권 주식회사와 그 종속기업  
KB Securities Co., Ltd. and Subsidiaries(단위: 백만원)  
(in millions of won)

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
<b>부채 총계 (Total liabilities)</b>	<b>56,887,995</b>
<b>자 본 (Equity)</b>	
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
<b>자본총계 (Total equity)</b>	<b>6,121,139</b>
<b>부채와 자본총계 (Total liabilities and equity)</b>	<b>63,009,134</b>

## 연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2023년 1월 1일부터 2023년 6월 30일까지

(January 1, 2023 ~ June 30, 2023)

KB증권 주식회사와 그 종속기업  
KB Securities Co., Ltd. and Subsidiaries(단위: 백만원)  
(in millions of won)

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

## 연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2023년 1월 1일부터 2023년 6월 30일까지

(January 1, 2023 ~ June 30, 2023)

KB증권 주식회사와 그 종속기업  
KB Securities Co., Ltd. and Subsidiaries

(단위: 백만원)  
(in millions of won)

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

## 연결재무상태표

(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)  
(in millions of won)

과목명(Description)	금액(Amount)
<b>자 산</b> <b>(Assets)</b>	
I. 현금및현금성자산 (Cash and cash equivalents)	558,144
II. 금융자산 (Financial assets)	32,237,613
1. 당기손익공정가치측정금융자산 (Financial assets at fair value through profit or loss)	8,910,491
2. 기타포괄손익공정가치측정금융자산 (Financial assets at fair value through other comprehensive income)	16,778,103
3. 상각후원가측정금융자산 (Financial assets at amortised cost)	30,628
4. 상각후원가측정대출채권 (Loans at amortized costs)	6,060,519
5. 상각후원가측정기타수취채권 (Other receivables)	457,873
III. 관계기업투자주식 (Investments in associates)	50,142
IV. 위험회피목적파생상품자산 (Derivative assets to hedge)	30,097
V. 보험계약자산 (Insurance contract assets)	189,214
VI. 재보험계약자산 (Reinsurance contract assets)	1,521,095
VII. 투자부동산 (Investment property)	5,303
VIII. 유형자산 (Property and equipment)	555,222
IX. 무형자산 (Intangible assets)	73,018
X. 매각예정자산 (Assets held for sale)	-
XI. 당기법인세자산 (Current tax assets)	-
XII. 이연법인세자산 (Deferred tax assets)	3,498

## 연결재무상태표

(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)  
(in millions of won)

과목명(Description)	금액(Amount)
XIII. 순확정급여자산 (Net defined benefit assets)	111,149
XIV. 기타자산 (Other assets)	87,119
<b>자산총계 (Total assets)</b>	<b>35,421,614</b>
<b>부채 (Liabilities)</b>	
I. 보험계약부채 (Insurance contract liabilities)	22,650,401
II. 재보험계약부채 (Reinsurance contract liabilities)	3,379
III. 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
VII. 이연법인세부채 (Deferred tax liabilities)	1,191,904
VIII. 기타부채 (Other liabilities)	98,117
<b>부채 총계 (Total liabilities)</b>	<b>29,372,411</b>

## 연결재무상태표

(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)  
(in millions of won)

과목명(Description)	금액(Amount)
<b>자 본</b> (Equity)	
I. 지배기업소유지분 (Equity attributable to shareholders of the parent company)	6,043,185
1. 자본금 (Capital stock)	33,250
2. 자본잉여금 (Capital surplus)	348,454
3. 자본조정 (Capital adjustments)	(9)
4. 기타포괄손익누계액 (Accumulated other comprehensive income)	254,643
5. 이익잉여금 (Retained earnings)	5,406,847
II. 비지배지분 (Non-controlling interests)	6,018
<b>자본총계</b> (Total equity)	<b>6,049,203</b>
<b>부채와 자본총계</b> (Total liabilities and equity)	<b>35,421,614</b>

## 연결포괄손익계산서

(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)  
(in millions of won)

과목명(Description)	금액(Amount)
<b>I. 보험영업수익 (Insurance revenue)</b>	<b>4,897,948</b>
보험영업수익 (Insurance Income)	4,627,761
재보험영업수익 (Reinsurance Income)	270,187
<b>II. 보험영업비용 (Insurance expense)</b>	<b>4,344,125</b>
보험영업비용 (Insurance service expense)	3,752,837
재보험영업비용 (Reinsurance expense)	400,569
기타사업비용 (Other operating expenses)	190,719
<b>III. 투자영업수익 (Investment revenue)</b>	<b>1,077,601</b>
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)	<b>147,453</b>
기타수익 (Other income)	177,692
<b>IV. 투자영업비용 (Investment expenses)</b>	<b>901,093</b>



## 연결포괄손익계산서

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(January 1, 2023 ~ June 30, 2023)

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

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
<b>V. 영업이익(손실) (Net operating income(loss))</b>	<b>730,331</b>
<b>VI. 영업외이익 (Net non-operating income(expenses))</b>	<b>2,162</b>
영업외수익 (Non-operating income)	4,654
영업외비용 (Non-operating expenses)	2,492
<b>VII. 법인세비용차감전계속영업순이익 (Profit(loss) before income tax expense from continuing operations)</b>	<b>732,493</b>
<b>VIII. 계속영업법인세비용 (Income tax expense from continuing operations)</b>	<b>193,576</b>
<b>IX. 계속영업당기순이익 (Profit for the period from continuing operations)</b>	<b>538,917</b>
<b>X. 중단사업손익 (Profit for the period from discontinued operations)</b>	<b>-</b>

## 연결포괄손익계산서

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2023년 1월 1일부터 2023년 6월 30일까지

(January 1, 2023 ~ June 30, 2023)

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

과목명(Description)	금액(Amount)
<b>XI. 당기순이익 (Profit for the period)</b>	<b>538,917</b>
<b>XII. 기타포괄손익 (Other comprehensive income(loss) for the period)</b>	<b>81,221</b>
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 reclassified 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)	-
<b>X. 당기총포괄손익 (Total comprehensive income for the period)</b>	<b>620,138</b>
당기순이익의귀속 (Profit for the period attributable to:)	538,917

## 연결포괄손익계산서

(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)  
(in millions of won)

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

## 연결재무상태표

(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(단위: 백만원)  
(in millions of won)

과목명(Description)	금액(Amount)
<b>자 산</b> <b>(Assets)</b>	
I. 현금 및 예치금 (Cash and due from financial institutions)	498,977
II. 당기손익-공정가치측정 금융자산 (Financial assets at fair value through profit or loss)	1,176,601
III. 파생금융자산 (Derivative financial assets)	146,165
IV. 상각후원가측정 대출채권 (Loans at amortized cost)	26,405,763
V. 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
X. 순확정급여자산 (Net defined benefit assets)	13,602
XI. 기타자산 (Other assets)	427,642
<b>자산총계</b> <b>(Total assets)</b>	<b>29,255,854</b>
<b>부 채</b> <b>(Liabilities)</b>	
I. 차입부채 (Debts)	4,992,145
II. 파생금융부채 (Derivative financial liabilities)	7,625
III. 사채 (Debentures)	16,988,452
IV. 총당부채 (Provisions)	200,639

## 연결재무상태표

(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(단위: 백만원)  
(in millions of won)

과목명(Description)	금액(Amount)
V. 순확정급여부채 (Net defined benefit liabilities)	9,489
VI. 기타부채 (Other liabilities)	2,354,379
<b>부채 총계 (Total liabilities)</b>	<b>24,552,729</b>
<b>자 본 (Equity)</b>	
I. 지배기업 주주지분 (Equity attributable to shareholders of the parent company)	4,659,068
1. 자본금 (Share capital)	460,000
2. 자본잉여금 (Capital surplus)	1,966,068
3. 기타포괄손익누계액 (Accumulated other comprehensive income)	56,539
4. 이익잉여금 (Retained earnings)	2,176,461
II. 비지배지분 (Non-controlling interests)	44,057
<b>자본총계 (Total equity)</b>	<b>4,703,125</b>
<b>부채와 자본총계 (Total liabilities and equity)</b>	<b>29,255,854</b>

## 연결포괄손익계산서

(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(단위: 백만원)  
(in millions of won)

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

## 연결포괄손익계산서

(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(단위: 백만원)  
(in millions of won)

과목명(Description)	금액(Amount)
후속적으로 당기손익으로 재분류되지 않는 포괄손익 (Items that will not be reclassified to profit or loss)	1,158
1. 순확정급여부채의 재측정요소 (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 (Items that may be reclassified subsequently to profit or loss)	(4,327)
1. 관계기업 기타포괄손익에 대한 지분 (Share of other comprehensive income of associates)	(265)
2. 현금흐름위험회피 수단의 손익 (Cash flow hedges)	(19,406)
3. 해외사업환산손익 (Foreign currency translation difference for foreign operations)	15,344
<b>XIII. 당기총포괄이익 (Total comprehensive income for the period)</b>	<b>190,956</b>
당기순이익의 귀속 (Profit attributable to:)	194,125
지배기업주주지분순이익 (Shareholders of the parent company)	192,855
비지배지분순이익 (Non-controlling interests)	1,270
당기총포괄이익의 귀속 (Total comprehensive income attributable to:)	190,956
지배기업주주지분총포괄이익 (Shareholders of the parent company)	188,900
비지배지분총포괄이익 (Non-controlling interests)	2,056

## 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)  
(in millions of won)

과목명(Description)	금액(Amount)
<b>자 산</b> <b>(Assets)</b>	
I. 현금및현금성자산 (Cash and cash equivalents)	797,209
II. 금융자산 (Financial assets)	28,768,442
1. 당기손익공정가치측정금융자산 (Financial assets at fair value through profit or loss)	8,094,916
2. 기타포괄손익공정가치측정금융자산 (Financial assets at fair value through other comprehensive income)	18,425,633
3. 상각후원가측정금융자산 (Financial assets at amortised cost)	651,593
4. 상각후원가측정대출채권 (Loans)	1,266,699
5. 상각후원가측정기타수취채권 (Other receivables)	329,601
III. 관계기업투자주식 (Investments in associates)	-
IV. 위험회피목적파생상품자산 (Derivative assets to hedge)	20,776
V. 재보험자산 (Reinsurance assets)	3,973
VI. 투자부동산 (Investment property)	40,646
VII. 유형자산 (Property and equipment)	75,127
VIII. 무형자산 (Intangible assets)	93,963
IX. 매각예정자산 (Assets held for sale)	-
X. 당기법인세자산 (Current tax assets)	104
XI. 이연법인세자산 (Deferred tax assets)	-
XII. 기타자산 (Other assets)	55,571



## 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)  
(in millions of won)

과목명(Description)	금액(Amount)
<b>자산총계 (Total assets)</b>	<b>29,855,811</b>
<b>부채 (Liabilities)</b>	
I. 보험계약부채 (Insurance contract liabilities)	22,108,560
II. 재보험계약부채 (Reinsurance contract liabilities)	7,332
III. 사채 (Debentures)	199,711
IV. 기타금융부채 (Other financial liabilities)	799,018
V. 위험회피목적파생상품부채 (Derivative liabilities to hedge)	29,593
VI. 총당부채 (Provisions)	24,246
VII. 확정급여채무 (Net defined benefit liabilities)	-
VIII. 당기법인세부채 (Current tax liabilities)	-
IX. 이연법인세부채 (Deferred tax liabilities)	1,053,486
X. 기타부채 (Other liabilities)	112,528
<b>부채 총계 (Total liabilities)</b>	<b>24,334,474</b>
<b>자본 (Equity)</b>	
I. 지배기업소유지분 (Equity attributable to shareholders of the parent company)	5,521,337
1. 자본금 (Capital stock)	162,015
2. 자본잉여금 (Capital surplus)	901,319
3. 신종자본증권 (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)  
(in millions of won)

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)	-
<b>자본총계 (Total equity)</b>	<b>5,521,337</b>
<b>부채와 자본총계 (Total liabilities and equity)</b>	<b>29,855,811</b>

## 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)  
(in millions of won)

과목명(Description)	금액(Amount)
<b>I. 보험영업수익 (Operating income)</b>	<b>375,870</b>
보험영업수익 (Insurance Income)	373,838
재보험영업수익 (Reinsurance Income)	2,032
조정대상 (Subject to adjustment)	-
<b>II. 보험영업비용 (Operating expense)</b>	<b>205,586</b>
보험영업비용 (Insurance service expense)	225,143
재보험영업비용 (Reinsurance expense)	4,555
기타사업비용 (Other operating expenses)	(24,112)
조정대상 (Subject to adjustment)	-
<b>III. 투자영업수익 (Investment operating income)</b>	<b>1,129,130</b>
이자수익 (Interest income)	450,014
당기손익-공정가치측정금융상품관련이익 (Profit or loss for period on fair value measured financial instruments)	419,426
기타포괄손익-공정가치측정금융상품관련이익 (Other comprehensive income(loss) on fair value measured financial instruments)	15,312
상각후원가측정금융상품관련이익 (Profit on amortised cost of a financial asset or financial liability)	-
파생상품관련이익 (Income on derivatives)	115,927
외환거래이익 (Income on foreign exchange)	92,759
배당금수익 (Dividend income)	28,213
기타영업수익 (Other operating income)	7,479

## 손익계산서

(Separate Statements of Comprehensive Income)

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(January 1, 2023 ~ June 30, 2023)

KB라이프생명보험 주식회사와 그 종속기업  
KB Life Insurance Co., Ltd. and Subsidiaries

(단위: 백만원)  
(in millions of won)

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

## 손익계산서

(Separate Statements of Comprehensive Income)

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(January 1, 2023 ~ June 30, 2023)

KB라이프생명보험 주식회사와 그 종속기업  
KB Life Insurance Co., Ltd. and Subsidiaries

(단위: 백만원)  
(in millions of won)

과목명(Description)	금액(Amount)
영업외수익 (Non-operating income)	985
영업외비용 (Non-operating expense)	11,419
조정대상 (Subject to adjustment)	-
<b>IX. 법인세비용차감전순이익 (Profit(loss) before tax expense)</b>	<b>281,639</b>
<b>X. 법인세비용(수익) (Income tax expense(benefit))</b>	<b>65,908</b>
<b>XI. 당기순이익 (Profit for the period)</b>	<b>215,731</b>
<b>XII. 기타포괄손익 (Other comprehensive income(loss) for the period)</b>	<b>122,422</b>
<b>XIII. 당기총포괄손익 (Total comprehensive income(loss) for the period)</b>	<b>338,153</b>

## 연결재무상태표

(Consolidated Statements of Financial Position)

2023년 6월 30일 현재

(As of June 30, 2023)

KB자산운용 주식회사와 그 종속기업  
KB Asset Management Co., Ltd. and Subsidiaries(단위: 백만원)  
(in millions of won)

과목명(Description)	금액(Amount)
<b>자 산</b> <b>(Assets)</b>	
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
VII. 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
<b>자산총계</b> <b>(Total assets)</b>	<b>316,188</b>
<b>부 채</b> <b>(Liabilities)</b>	
I. 예수부채 (Deposits)	13,461
II. 차입부채 (Debts)	-
III. 기타금융부채 (Other financial liabilities)	42,921
IV. 총당부채 (Provisions)	743

## 연결재무상태표

(Consolidated Statements of Financial Position)

2023년 6월 30일 현재

(As of June 30, 2023)

KB자산운용 주식회사와 그 종속기업  
KB Asset Management Co., Ltd. and Subsidiaries(단위: 백만원)  
(in millions of won)

과목명(Description)	금액(Amount)
V. 순확정급여부채 (Defined benefit liabilities)	449
VI. 파생상품부채 (Derivative liabilities)	160
VII. 기타부채 (Other liabilities)	20,234
<b>부채 총계 (Total liabilities)</b>	<b>77,968</b>
<b>자 본 (Equity)</b>	
I. 지배기업주주지분 (Equity attributable to shareholders of the parent company)	238,220
1. 자본금 (Share capital)	38,338
2. 자본잉여금 (Capital surplus)	246
3. 기타포괄손익누계액 (Accumulated other comprehensive income)	(462)
4. 이익잉여금 (Retained earnings)	200,098
II. 비지배지분 (Non-controlling interests)	-
<b>자본총계 (Total equity)</b>	<b>238,220</b>
<b>부채와 자본총계 (Total liabilities and equity)</b>	<b>316,188</b>

## 연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2023년 1월 1일부터 2023년 6월 30일까지

(January 1, 2023 ~ June 30, 2023)

KB자산운용 주식회사와 그 종속기업  
KB Asset Management Co., Ltd. and Subsidiaries(단위: 백만원)  
(in millions of won)

과목명(Description)	금액(Amount)
<b>I. 영업수익 (Operating income)</b>	<b>101,185</b>
수수료수익 (Fee and commission income)	78,474
이자수익 (Interest income)	743
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 (Dividend income)	707
금융상품평가 및 처분이익 (Gain on valuation(disposal) of financial instruments)	11,944
외환거래이익 (Gain on foreign currency transactions)	4,601
기타영업수익 (Other operating income)	4,716
<b>II. 영업비용 (Operating expenses)</b>	<b>58,689</b>
수수료비용 (Fee and commission expense)	7,019
이자비용 (Interest expense)	193
금융상품평가 및 처분손실 (Loss on valuation(disposal) of financial instruments)	6,713
외환거래손실 (Loss on foreign currency transactions)	2,009
판매비와관리비 (General and administrative expenses)	37,816
기타영업비용 (Others)	4,939
<b>III. 영업이익 (Net operating income)</b>	<b>42,496</b>



## 연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2023년 1월 1일부터 2023년 6월 30일까지

(January 1, 2023 ~ June 30, 2023)

KB자산운용 주식회사와 그 종속기업  
KB Asset Management Co., Ltd. and Subsidiaries(단위: 백만원)  
(in millions of won)

과목명(Description)	금액(Amount)
IV. 영업외수익 (Non-operating income)	191
V. 영업외비용 (Non-operating expenses)	355
VI. 법인세비용차감전순이익 (Profit(loss) before income tax expense from continuing operations)	42,332
VII. 법인세비용 (Income tax expense from continuing operations)	10,749
VIII. 당기순이익 (Profit for the period)	31,583
IX. 기타포괄손익 (Other comprehensive income(loss) for the period)	119
당기손익으로 재분류되지 않는 포괄손익 (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 (Items that may be subsequently reclassified to profit or loss)	174
1. 매도가능금융자산평가손익 (Gain on valuation of financial assets available for sale)	4
2. 해외사업장환산손익 (Foreign currency translation differences for foreign operations)	170
X. 총포괄이익 (Total comprehensive income for the period)	31,702
연결순손익의 귀속 (Profit for the period attributable to:)	
1. 지배기업주주지분순이익 (Shareholders of the parent company)	31,583
2. 비지배지분순이익 (Non-controlling interests)	
연결총포괄손익의 귀속 (Total comprehensive income for the year attributable to:)	31,702

## 연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2023년 1월 1일부터 2023년 6월 30일까지

(January 1, 2023 ~ June 30, 2023)

KB자산운용 주식회사와 그 종속기업  
KB Asset Management Co., Ltd. and Subsidiaries

(단위: 백만원)  
(in millions of won)

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

## 연결재무상태표

(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)  
(in millions of won)

과목명(Description)	금액(Amount)
<b>자 산</b> <b>(Assets)</b>	
I. 현금 및 현금성자산 (Cash and cash equivalents)	239,392
II. 매도가능금융자산 (Financial assets available for sale)	556,018
III. 파생금융자산 (Derivative financial assets)	38,572
IV. 관계기업 및 종속기업 투자자산 (Investments in associates and joint ventures)	29,341
V. 대여금 및 수취채권 (Loans and receivables)	11,378,985
VI. 유형자산 (Property and equipment)	44,496
VII. 무형자산 (Intangible assets)	25,338
VIII 기타자산 (Other assets)	3,705,927
<b>자산총계</b> <b>(Total assets)</b>	<b>16,018,070</b>
<b>부 채</b> <b>(Liabilities)</b>	
I. 차입부채 (Debts)	2,191,800
II. 발행사채 (Debenture issued)	10,584,832
III. 파생금융부채 (Derivative Instruments Liabilities)	48
IV. 충당부채 (Provisions)	4,123
V. 당기법인세부채 (Current tax liabilities)	69
VI. 기타부채 (Other liabilities)	987,815
VII. 이연법인세부채 (Deferred tax liabilities)	53,442

## 연결재무상태표

(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)  
(in millions of won)

과목명(Description)	금액(Amount)
부채 총계 (Total liabilities)	13,822,130
자 본 (Equity)	
I. 자본금 (Capital stock)	160,876
II. 신종자본증권 (Hybrid securities)	499,101
III. 자본잉여금 (Capital surplus)	330,214
IV. 자본조정 (Capital adjustment)	(17,956)
V. 기타포괄손익누계액 (Accumulated other comprehensive loss)	(18,670)
VI. 이익잉여금 (Retained earnings)	1,228,082
VII. 비지배지분 (Non-controlling interests)	14,293
자본총계 (Total equity)	2,195,940
부채와 자본총계 (Total liabilities and equity)	16,018,070

## 연결포괄손익계산서

(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)  
(in millions of won)

과목명(Description)	금액(Amount)
<b>I. 영업이익 (Net operating income)</b>	<b>131,617</b>
순이자이익 (Net interest income)	223,134
수수료이익 (Net fee and commission income)	424,388
당기손익금융자산 관련손익 (Gain on financial assets at fair value through profit or loss)	22,258
기타영업손익 (Other operating income(expenses))	(347,981)
신용손실에 대한 손상차손 (Impairment loss on credit loss)	(122,027)
일반관리비 (General and administrative expenses)	(68,156)
<b>II. 영업외손익 (Net non-operating income(loss))</b>	<b>955</b>
<b>III. 법인세비용차감전순이익 (Profit(loss) before income tax expense)</b>	<b>132,572</b>
<b>IV. 법인세비용 (Income tax expense)</b>	<b>(25,859)</b>
<b>V. 당기순이익 (Profit for the period)</b>	<b>106,712</b>
<b>VI. 기타포괄손익 (Other comprehensive income(loss) for the period)</b>	<b>(3,133)</b>
<b>VII. 총포괄이익 (Total comprehensive income for the period)</b>	<b>103,579</b>

## 재무상태표

(Statements of Financial Position)

2023년 6월 30일 현재

(As of June 30, 2023)

KB부동산신탁 주식회사  
KB Real Estate Trust Co., Ltd.(단위: 백만원)  
(in millions of won)

과목명(Description)	금액(Amount)
<b>자 산</b> <b>(Assets)</b>	
I. 현금 및 예치금 (Cash and due from financial institutions)	112,155
현금 및 현금성 자산 (Cash and cash equivalents)	90,312
예치금 (Deposits)	21,843
II. 증권 (Securities)	44,787
당기손익-공정가치측정 유가증권 (Securities at fair value through profit or loss)	44,787
관계회사투자지분 (Investments in associates)	-
III. 파생상품자산 (Derivative assets)	-
IV. 대출채권 (Loans)	339,712
대여금 (Loans)	-
신탁계정대 (Loans to trust)	372,536
대손충당금(-) (Allowance for doubtful accounts)	(32,824)
V. 유형자산 (Property and equipment)	14,781
VI. 기타자산 (Other assets)	49,199
<b>자산총계</b> <b>(Total assets)</b>	<b>560,634</b>
<b>부 채</b> <b>(Liabilities)</b>	<b>154,728</b>
I. 차입부채 (Debts)	55,000
II. 기타부채 (Other liabilities)	99,728

## 재무상태표

(Statements of Financial Position)

2023년 6월 30일 현재

(As of June 30, 2023)

KB부동산신탁 주식회사  
KB Real Estate Trust Co., Ltd.(단위: 백만원)  
(in millions of won)

과목명(Description)	금액(Amount)
부채 총계 (Total liabilities)	154,728
자 본 (Equity)	405,906
I. 자본금 (Share capital)	80,000
II. 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

## 손익계산서

(Income Statements)

2023년 1월 1일부터 2023년 6월 30일까지  
(January 1, 2023 ~ June 30, 2023)KB부동산신탁 주식회사  
KB Real Estate Trust Co., Ltd.(단위: 백만원)  
(in millions of won)

과목명(Description)	금액(Amount)
<b>I. 영업수익 (Operating income)</b>	<b>71,664</b>
수수료수익 (Fee and commission income)	61,308
증권평가 및 처분이익 (Gain on valuation and disposal of securities)	851
이자수익 (Interest income)	9,180
대출채권 관련 이익 (Income from trading loans)	-
기타의 영업수익 (Other operating income)	325
<b>II. 영업비용 (Operating expenses)</b>	<b>24,255</b>
수수료비용 (Fee and commission expense)	171
증권평가 및 처분손실 (Loss on valuation and disposal of securities)	21
이자비용 (Interest expense)	593
대출평가 및 처분손실 (Loss on valuation and disposal of loans receivable)	5,266
외환거래손실 (Loss on foreign currency transactions)	-
판매비와관리비 (General and administrative expenses)	17,488
기타의 영업비용 (Other operating expenses)	716
<b>III. 영업이익(손실) (Net Operating income(loss))</b>	<b>47,409</b>
<b>IV. 영업외수익 (Non-operating income)</b>	<b>58</b>
<b>V. 영업외비용 (Non-operating expenses)</b>	<b>196</b>
<b>VI. 법인세비용차감전계속사업손익 (Profit(loss) before income tax expense from continuing operations)</b>	<b>47,271</b>



## 손익계산서

(Income Statements)

2023년 1월 1일부터 2023년 6월 30일까지

(January 1, 2023 ~ June 30, 2023)

KB부동산신탁 주식회사  
KB Real Estate Trust Co., Ltd.

(단위: 백만원)  
(in millions of won)

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)	-
X. 당기순이익 (Profit for the period)	35,370

## 재무상태표

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

## 손익계산서

(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)
<b>I. 영업수익 (Operating income)</b>	<b>116,153</b>
이자수익 (Interest income)	110,705
1. 예치금이자 (Interest on deposits)	7,225
2. 단기매매증권이자 (Interest on trading securities)	-
3. 매도가능증권이자 (Interest on securities available for sale)	-
4. 만기보유증권이자 (Interest on held-to-maturity securities)	129
5. 대출금이자 (Interest on loans & discounts)	103,123
6. 기타이자수익 (Other operating income)	227
유가증권평가및처분이익 (Gains on valuation(disposal) of Securities)	258
대출채권평가및처분이익 (Gains on valuation(disposal) of Loans)	2,539
수수료수익 (Fee and commission income)	2,001
기타영업수익 (Other operation income)	154
배당금수익 (Dividend income)	496
<b>II. 영업외수익 (Non-operating income)</b>	<b>59</b>
<b>III. 영업비용 (Operating expenses &amp; claims)</b>	<b>132,216</b>
이자비용 (Interest expense)	57,279
1 예수금이자 (Interest on deposits)	55,768
2 사채이자 (Interest on bonds)	1,362

# 손익계산서

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

## 연결재무상태표

(Consolidated Statements of Financial Position)

2023년 6월 30일 현재

(As of June 30, 2023)

KB인베스트먼트와 그 종속기업  
KB Investment Co., Ltd. and Subsidiaries(단위: 백만원)  
(in millions of won)

과목명(Description)	금액(Amount)
<b>자 산</b> <b>(Assets)</b>	
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
<b>자산총계</b> <b>(Total assets)</b>	<b>1,435,791</b>
<b>부 채</b> <b>(Liabilities)</b>	
I. 단기차입금 (Short-term borrowings)	310,000
II. 확정급여부채 (Allowance for retirement and severance benefit)	177
III. 파생상품부채 (Derivative debts)	-
IV. 기타부채 (Other liabilities)	839,735
<b>부채 총계</b> <b>(Total liabilities)</b>	<b>1,149,912</b>
<b>자 본</b> <b>(Equity)</b>	
I. 자본금 (Capital stock)	112,627
II. 자본잉여금 (Capital surplus)	1,019
III. 자본조정 (Capital adjustment)	(336)
III. 기타포괄손익누계액 (Accumulated other comprehensive income)	(63)

## 연결재무상태표

(Consolidated Statements of Financial Position)

2023년 6월 30일 현재

(As of June 30, 2023)

KB인베스트먼트와 그 종속기업

KB Investment Co., Ltd. and Subsidiaries

(단위: 백만원)

(in millions of won)

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

## 연결손익계산서

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

KB인베스트먼트와 그 종속기업  
KB Investment Co., Ltd. and Subsidiaries

(단위: 백만원)  
(in millions of won)

과목명(Description)	금액(Amount)
<b>I. 영업수익 (Operating revenues)</b>	<b>88,693</b>
창업투자수익 (Revenues on investments in small and medium-size enterprises)	74,895
PEF 투자수익 (Revenues on Investments in PEF)	1,211
운용수익 (Other investment revenues)	12,566
경영자문료수익 (Consulting fees)	21
소수주주지분순손실 (Net expenses in minority interest)	-
<b>II. 영업비용 (Operating expenses)</b>	<b>69,943</b>
투자및금융비용 (Investment and financial expenses)	5,331
창업투자비용 (Expenses on investments in small and medium-size enterprises)	44,371
PEF 투자비용 (Expenses on investments in PEF)	509
일반관리비 (Administrative expenses)	9,379
소수주주지분순이익 (Net income in minority interest)	10,354
<b>III. 영업이익 (Net operating income(losses))</b>	<b>18,750</b>
<b>IV. 영업외수익 (Non-operating income)</b>	<b>27</b>
<b>V. 영업외비용 (Non-operating expenses)</b>	<b>16</b>
<b>VI. 법인세비용차감전계속사업손익 (Profit(loss) before income tax expense from continuing operations)</b>	<b>18,761</b>
<b>VII. 계속사업손익법인세비용 (Income tax expense)</b>	<b>3,169</b>
<b>VIII. 당기순이익 (Profit for the period)</b>	<b>15,592</b>

## 연결재무상태표

(Consolidated Statements of Financial Position)

2023년 6월 30일 현재

(As of June 30, 2023)

KB데이터시스템과 그 종속기업  
KB Data Systems Co., Ltd. and Subsidiaries(단위: 백만원)  
(in millions of won)

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



## 연결재무상태표

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

KB데이터시스템과 그 종속기업  
KB Data Systems Co., Ltd. and Subsidiaries

(단위: 백만원)  
(in millions of won)

과목명(Description)	금액(Amount)
I. 유동부채 (Current liabilities)	32,106
매입채무 (Accounts payable)	19,579
미지급비용 (Accrued expenses)	8,146
기타 (Others)	4,381
II. 비유동부채 (Long-term liabilities)	2,021
퇴직급여충당금 (Accrued severance benefits)	-
장기미지급비용 (Long-term Accrued expenses)	945
기타 (Others)	1,076
<b>부채 총계 (Total liabilities)</b>	<b>34,127</b>
<b>자 본 (Equity)</b>	<b>-</b>
I. 자본금 (Capital stock)	8,000
II. 기타포괄손익누계액 (Accumulated other comprehensive income)	(3,337)
III. 이익잉여금 (Retained earnings)	20,309
IV. 비지배지분 (Non-controlling interests)	126
<b>자본총계 (Total equity)</b>	<b>25,099</b>
<b>부채와 자본총계 (Total liabilities and equity)</b>	<b>59,226</b>

## 연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2023년 1월 1일부터 2023년 6월 30일까지

(January 1, 2023 ~ June 30, 2023)

KB데이터시스템과 그 종속기업  
KB Data Systems Co., Ltd. and Subsidiaries(단위: 백만원)  
(in millions of won)

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

## 연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2023년 1월 1일부터 2023년 6월 30일까지

(January 1, 2023 ~ June 30, 2023)

KB데이터시스템과 그 종속기업  
KB Data Systems Co., Ltd. and Subsidiaries(단위: 백만원)  
(in millions of won)

과목명(Description)	금액(Amount)
1. 순확정급여부채 재측정요소 (Remeasurements of defined benefit plans)	(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 (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)	179
<b>XII. 총포괄이익 (Total comprehensive income)</b>	<b>2,625</b>
연결순손익의 귀속 (Profit for the period attributable to)	2,493
1. 지배기업주주지분순이익 (Shareholders of the Parent Company)	2,476
2. 비지배지분순이익 (Non-controlling interests)	17
연결총포괄손익의 귀속 (Total comprehensive income for the year attributable to:)	2,625
1. 지배기업주주지분총포괄이익 (Shareholders of the parent company)	2,598
2. 비지배지분총포괄이익 (Non-controlling interests)	26