

공고용 BSPL

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

Disclaimer

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

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

연결재무상태표

(Consolidated Statements of Financial Position)

2022년 9월 30일 현재

(As of September 30, 2022)

㈜ KB금융지주와 그 종속회사

(단위: 백만원)

KB Financial Group Inc. and subsidiaries

(in million won)

과목명(Description)	금액(Amount)
자 산 (Assets)	
I. 현금 및 예치금 (Cash and due from financial institutions)	27,496,770
II. 당기손익-공정가치측정 금융자산 (Financial assets at fair value through profit or loss)	61,885,282
III. 파생금융자산 (Derivative financial assets)	17,820,011
IV. 상각후원가측정 대출채권 (Loans at amortized cost)	456,863,042
V. 투자금융자산 (Financial investments)	112,086,173
VI. 관계기업 및 공동기업 투자 (Investments in associates and joint ventures)	698,542
VII. 유형자산 (Property and equipment)	4,999,834
VIII. 투자부동산 (Investment property)	2,691,122
IX. 무형자산 (Intangible assets)	3,306,757
X. 순확정급여자산 (Defined benefit assets)	78,881
XI. 당기법인세자산 (Current income tax assets)	241,681
XII. 이연법인세자산 (Deferred income tax assets)	693,985
XIII. 매각예정자산 (Assets held for sale)	250,766
XIV. 기타자산 (Other assets)	37,829,136
자산총계 (Total assets)	726,941,982
부 채 (Liabilities)	
I. 당기손익-공정가치측정 금융부채 (Financial liabilities at fair value through profit or loss)	12,262,059
II. 파생금융부채 (Derivative financial liabilities)	19,058,733

연결재무상태표

(Consolidated Statements of Financial Position)

2022년 9월 30일 현재

(As of September 30, 2022)

(주) KB금융지주와 그 종속회사

(단위: 백만원)

KB Financial Group Inc. and subsidiaries

(in million won)

과목명(Description)	금액(Amount)
III. 예수부채 (Deposits)	390,346,135
IV. 차입부채 (Debts)	69,205,110
V. 사채 (Debentures)	72,363,288
VI. 충당부채 (Provisions)	885,566
VII. 순확정급여부채 (Defined benefit liabilities)	414,796
VIII. 당기법인세부채 (Current income tax liabilities)	980,260
IX. 이연법인세부채 (Deferred income tax liabilities)	18,443
X. 보험계약부채 (Insurance contract liabilities)	58,996,628
XI. 기타부채 (Other liabilities)	53,103,867
부채총계 (Total liabilities)	677,634,885
자 본 (Equity)	
I. 지배기업 주주지분 (Equity attributable to shareholders of the parent company)	47,765,812
1. 자본금 (Share capital)	2,090,558
2. 신종자본증권 (Hybrid financial instrument)	4,434,251
3. 자본잉여금 (Capital surplus)	16,940,731
4. 기타포괄손익누계액 (Accumulated other comprehensive income)	(3,177,871)
5. 이익잉여금 (Retained earnings)	28,314,331
6. 자기주식 (Treasury shares)	(836,188)
II. 비지배지분 (Non-controlling interests)	1,541,285

연결재무상태표

(Consolidated Statements of Financial Position)

2022년 9월 30일 현재

(As of September 30, 2022)

(주) KB금융지주와 그 종속회사

(단위: 백만원)

KB Financial Group Inc. and subsidiaries

(in million won)

과목명(Description)	금액(Amount)
자본총계 (Total equity)	49,307,097
부채와 자본총계 (Total liabilities and equity)	726,941,982

연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2022년 1월 1일부터 2022년 9월 30일까지
(January 1, 2022 ~ September 30, 2022)

(주) KB금융지주와 그 종속회사

(단위: 백만원)

KB Financial Group Inc. and subsidiaries

(in million won)

과목명(Description)	금액(Amount)
I. 순이자이익 (Net interest income)	9,661,500
이자수익 (Interest income)	14,377,071
1. 기타포괄손익-공정가치측정 및 상각후원가 측정 금융상품 이자수익 (Interest income from financial instruments at fair value through other comprehensive income and amortized cost)	13,793,495
2. 당기손익-공정가치측정 금융상품 이자수익 (Interest income from financial instruments at fair value through profit or loss)	583,576
이자비용 (Interest expense)	(4,715,571)
II. 순수수수료이익 (Net fee and commission income)	2,603,743
수수료수익 (Fee and commission income)	3,916,287
수수료비용 (Fee and commission expense)	(1,312,544)
III. 순보험손익 (Net insurance income)	407,761
보험수익 (Insurance income)	13,142,791
보험비용 (Insurance expense)	(12,735,030)
IV. 당기손익-공정가치측정 금융상품 순손익 (Net gains/(losses) on financial instruments at fair value through profit or loss)	(526,154)
1. 당기손익조정접근법 조정전 순손익 (Net gains/(losses) on financial instruments at fair value through profit or loss before applying overlay approach)	(986,843)
2. 당기손익조정접근법 조정 손익 (Net gains/(losses) on overlay adjustment)	460,689
V. 기타영업손익 (Net other operating income(expenses))	(1,090,658)
VI. 일반관리비 (General and administrative expenses)	(5,180,139)

연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2022년 1월 1일부터 2022년 9월 30일까지
(January 1, 2022 ~ September 30, 2022)

(주) KB금융지주와 그 종속회사

KB Financial Group Inc. and subsidiaries

(단위: 백만원)

(in million won)

과목명(Description)	금액(Amount)
VII. 신용손실충당금 반영전 영업이익 (Operating profit before provision for credit losses)	5,876,053
VIII. 신용손실충당금전입액 (Provision for credit losses)	(775,125)
IX. 영업이익 (Net operating profit)	5,100,928
X. 영업외손익 (Non-operating profit(loss))	312,483
1. 관계기업 및 공동기업 투자손익 (Share of profit of associates and joint ventures)	(14,081)
2. 기타영업외손익 (Net other non-operating income(expense))	326,564
XI. 법인세비용차감전순이익 (Profit before income tax)	5,413,411
XII. 법인세비용 (Income tax expense)	(1,377,732)
XIII. 당기순이익 (Profit for the period)	4,035,679
XIV. 법인세비용차감후기타포괄손익 (Other comprehensive income(loss) for the period, net of tax)	(3,956,391)
당기손익으로 재분류되지 않는 포괄손익 (Items that will not be reclassified to profit or loss)	(960,355)
1. 순확정급여부채의 재측정요소 (Actuarial gains(losses) on post defined benefit pension plans)	(40,476)
2. 관계기업 및 공동기업 기타포괄손익에 대한 지분 (Shares of other comprehensive income of associates and joint ventures)	(4)
3. 기타포괄손익-공정가치 측정 지분상품 관련 손익 (Revaluation gains/(losses) on equity instruments at fair value through other comprehensive income)	(940,598)
4. 당기손익-공정가치지정 금융부채 신용위험 변동손익 (Fair value changes on financial liabilities designated at fair value due to own credit risk)	20,723
후속적으로 당기손익으로 재분류될 수 있는 포괄손익 (Items that may be reclassified subsequently to profit or loss)	(2,996,036)
1. 외환차이 (Exchange differences on translating foreign operations)	706,979

연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2022년 1월 1일부터 2022년 9월 30일까지
(January 1, 2022 ~ September 30, 2022)

㈜ KB금융지주와 그 종속회사
KB Financial Group Inc. and subsidiaries

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
2. 기타포괄손익-공정가치 측정 채무상품 관련 손익 (Net gains/(losses) on financial instruments at fair value through other comprehensive income)	(2,901,146)
3. 관계기업 및 공동기업 기타포괄손익에 대한 지분 (Shares of other comprehensive income of associates and joint ventures)	(393)
4. 현금흐름위험회피손익 (Cash flow hedges)	(14,740)
5. 해외사업장순투자위험회피수단의 손익 (Gains(losses) on hedging instruments of a net investment in a foreign operation)	(233,337)
6. 특별계정 기타포괄손익 (Other comprehensive income(loss) arising from separate account)	(219,471)
7. 손익변동성 조정손익 (Net gains/(losses) on overlay adjustment)	(333,928)
XV. 당기총포괄이익 (Total comprehensive income for the period)	79,288
당기순이익의 귀속 (Profit attributable to:)	4,035,679
1. 지배기업주주지분순이익 (Shareholders of the parent entity)	4,027,948
2. 비지배지분순이익 (Non-controlling interests)	7,731
당기총포괄이익 귀속 (Total comprehensive income attributable to:)	79,288
1. 지배기업주주지분총포괄이익 (Shareholders of the parent entity)	37,593
2. 비지배지분총포괄이익 (Non-controlling interests)	41,695
XVI. 주당이익(단위: 원) (Earnings per share)(in won)	
기본주당이익 (Basic earnings per share)	10,118
희석주당이익 (Diluted earnings per share)	9,886

재무상태표

(Separate Statements of Financial Position)

2022년 9월 30일 현재

(As of September 30, 2022)

(주) KB금융지주

KB Financial Group Inc.

(단위: 백만원)

(in million won)

과목명(Description)	금액(Amount)
자 산 (Assets)	
I. 현금 및 예치금 (Cash and due from financial institutions)	1,032,895
II. 당기손익-공정가치측정 금융자산 (Financial assets at fair value through profit or loss)	1,230,069
III. 상각후원가측정 대출채권 (Loans at amortized cost)	308,918
IV. 종속기업 투자 (Investments in subsidiaries)	26,741,438
V. 유형자산 (Property and equipment)	4,279
VI. 무형자산 (Intangible assets)	17,119
VII. 순확정급여자산 (Net Defined Benefit Assets)	-
VIII. 이연법인세자산 (Deferred income tax assets)	18,577
IX. 기타자산 (Other assets)	1,289,285
자산총계 (Total assets)	30,642,580
부 채 (Liabilities)	
I. 차입부채 (Debts)	-
II. 사채 (Debentures)	5,035,606
III. 순확정급여부채 (Defined benefit liabilities)	1,745
IV. 당기법인세부채 (Current income tax liabilities)	870,272
V. 기타부채 (Other liabilities)	227,350
부채 총계 (Total liabilities)	6,134,973

재무상태표

(Separate Statements of Financial Position)

2022년 9월 30일 현재

(As of September 30, 2022)

(주) KB금융지주

KB Financial Group Inc.

(단위: 백만원)

(in million won)

과목명(Description)	금액(Amount)
자 본 (Equity)	
I. 자본금 (Share capital)	2,090,558
II. 신종자본증권 (Hybrid financial instrument)	4,433,981
III. 자본잉여금 (Capital surplus)	14,754,747
IV. 기타포괄손익누계액 (Accumulated other comprehensive income)	(8,685)
V. 이익잉여금 (Retained earnings)	4,073,194
VI. 자기주식 (Treasury Shares)	(836,188)
자본총계 (Total equity)	24,507,607
부채와 자본총계 (Total liabilities and equity)	30,642,580

포괄손익계산서

(Separate Statements of Comprehensive Income)

2022년 1월 1일부터 2022년 9월 30일까지

(January 1, 2022 ~ September 30, 2022)

(주) KB금융지주

KB Financial Group Inc.

(단위: 백만원)

(in million won)

과목명(Description)	금액(Amount)
I. 순이자이익 (Net interest income)	(71,545)
이자수익 (Interest income)	12,406
1. 상각후원가측정 금융상품 이자수익 (Interest income from financial instruments at amortized cost)	10,414
2. 당기손익-공정가치측정 금융상품 이자수익 (Interest income from financial instruments at fair value through profit or loss)	1,992
이자비용 (Interest expense)	(83,951)
II. 순수수수료이익 (Net fee and commission income)	(5,098)
수수료수익 (Fee and commission income)	1,576
수수료비용 (Fee and commission expense)	(6,674)
III. 당기손익-공정가치측정 금융상품 순손익 (Net gains/(losses) on financial instruments at fair value through profit or loss)	(17,090)
IV. 기타영업손익 (Net other operating income(expenses))	1,871,224
V. 일반관리비 (General and administrative expenses)	(63,074)
VI. 신용손실충당금 반영전 영업이익 (Operating profit before provision for credit losses)	1,714,417
VII. 신용손실충당금전입액 (Provision for credit losses)	(211)
VIII. 영업이익 (Net operating profit)	1,714,206
IX. 영업외손익 (Non-operating profit(loss))	553
X. 법인세비용차감전순이익 (Profit before income tax)	1,714,759
XI. 법인세수익 (Income tax expense)	12,860

포괄손익계산서

(Separate Statements of Comprehensive Income)

2022년 1월 1일부터 2022년 9월 30일까지

(January 1, 2022 ~ September 30, 2022)

(주) KB금융지주

KB Financial Group Inc.

(단위: 백만원)

(in million won)

과목명(Description)	금액(Amount)
XII. 당기순이익 (Profit for the period)	1,727,619
XIII. 법인세비용차감후기타포괄손익 (Other comprehensive income(loss) for the period, net of tax)	(355)
당기손익으로 재분류되지 않는 포괄손익 (Items that will not be reclassified to profit or loss)	(355)
순확정급여부채의 재측정요소 (Actuarial gains(losses) on post defined benefit pension plans)	(355)
XIV. 당기총포괄이익 (Total comprehensive income for the period)	1,727,264
XV. 주당이익(단위: 원) (Earnings per share)(in won)	
기본주당이익 (Basic earnings per Share)	4,214
희석주당이익 (Diluted earnings per Share)	4,120

연결재무상태표

(Consolidated Statements of Financial Position)

2022년 9월 30일 현재

(As of September 30, 2022)

주식회사 국민은행과 그 종속기업
KB Kookmin Bank and Subsidiaries

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
자 산 (Assets)	
I. 현금 및 예치금 (Cash and due from financial institutions)	21,430,598
II. 당기손익-공정가치측정 금융자산 (Financial assets at fair value through profit or loss)	15,717,011
III. 파생금융자산 (Derivative financial assets)	16,024,938
IV. 상각후원가측정 대출채권 (Loans at amortized cost)	394,578,720
V. 투자금융자산 (Financial investments)	70,473,898
VI. 관계기업 투자 (Investments in associates)	533,200
VII. 유형자산 (Property and equipment)	3,871,022
VIII. 투자부동산 (Investment property)	345,761
IX. 무형자산 (Intangible assets)	1,089,183
X. 당기법인세자산 (Current income tax assets)	177,689
XI. 이연법인세자산 (Deferred income tax assets)	333,701
XII. 매각예정자산 (Assets held for sale)	241,766
XIII. 기타자산 (Other assets)	13,179,620
자산총계 (Total assets)	537,997,107
부 채 (Liabilities)	
I. 당기손익-공정가치측정 금융부채 (Financial liabilities at fair value through profit or loss)	101,685

연결재무상태표

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2022년 9월 30일 현재

(As of September 30, 2022)

주식회사 국민은행과 그 종속기업
KB Kookmin Bank and Subsidiaries

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
II. 파생금융부채 (Derivative financial liabilities)	15,249,043
III. 예수부채 (Deposits)	381,989,390
IV. 차입부채 (Debts)	43,682,695
V. 사채 (Debentures)	34,253,866
VI. 충당부채 (Provisions)	490,844
VII. 순확정급여부채 (Defined benefit liabilities)	326,058
VIII. 당기법인세부채 (Current income tax liabilities)	62,038
IX. 이연법인세부채 (Deferred income tax liabilities)	18,195
X. 기타부채 (Other liabilities)	28,486,359
부채 총계 (Total liabilities)	504,660,173
자 본 (Equity)	
I. 지배기업 주주지분 (Equity attributable to shareholders of the parent entity)	33,132,910
1. 자본금 (Capital stock)	2,021,896
2. 신종자본증권 (Hybrid securities)	873,850
3. 자본잉여금 (Capital surplus)	5,025,335
4. 기타포괄손익누계액 (Accumulated other comprehensive income)	(179,764)
5. 이익잉여금 (Retained earnings)	25,391,593

연결재무상태표

(Consolidated Statements of Financial Position)

2022년 9월 30일 현재

(As of September 30, 2022)

주식회사 국민은행과 그 종속기업
KB Kookmin Bank and Subsidiaries

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
Ⅱ. 비지배지분 (Non-controlling interest equity)	204,024
자본총계 (Total equity)	33,336,934
부채와 자본총계 (Total liabilities and equity)	537,997,107

연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2022년 1월 1일부터 2022년 9월 30일까지
(January 1, 2022 ~ September 30, 2022)주식회사 국민은행과 그 종속기업
KB Kookmin Bank and Subsidiaries(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
I. 순이자이익 (Net interest income)	6,843,185
이자수익 (Interest income)	10,476,186
1. 기타포괄손익-공정가치측정 및 상각후원가 측정 금융상품 이자수익 (Interest income from financial instruments at fair value through other comprehensive income and amortized cost)	10,290,323
2. 당기손익-공정가치측정 금융상품 이자수익 (Interest income from financial instruments at fair value through profit or loss)	185,863
이자비용 (Interest Expense)	(3,633,001)
II. 순수수수료이익 (Net fee and commission income)	826,340
수수료수익 (Fee and commission income)	1,143,644
수수료비용 (Fee and commission expense)	(317,304)
III. 당기손익-공정가치측정 금융상품 순손익 (Net gains/(losses) on financial instruments at fair value through profit or loss)	(4,929)
IV. 기타영업손익 (Net other operating income(expenses))	(823,133)
V. 일반관리비 (General and administrative expenses)	(3,190,762)
VI. 신용손실충당금 반영전 영업이익 (Operating profit before provision for credit losses)	3,650,701
VII. 신용손실충당금전입액 (Provision for credit losses)	(355,479)
VIII. 영업이익 (Net operating profit)	3,295,222
IX. 영업외손익 (Non-operating profit(loss))	19,075
관계기업투자손익 (Share of profit(loss) of associates)	20,349

연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2022년 1월 1일부터 2022년 9월 30일까지
(January 1, 2022 ~ September 30, 2022)주식회사 국민은행과 그 종속기업
KB Kookmin Bank and Subsidiaries(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
기타영업외손익 (Net other non-operating income(expense))	(1,274)
X. 법인세비용차감전순이익 (Profit before income tax)	3,314,297
XI. 법인세비용 (Income tax expense)	(793,132)
XII. 당기순이익 (Profit for the period)	2,521,165
XIII. 법인세비용차감후기타포괄손익 (Other comprehensive income(loss) for the period, net of tax)	(1,310,572)
당기손익으로 재분류되지 않는 포괄손익 (Items that will not be reclassified to profit or loss)	(1,037,224)
1. 순확정급여부채의 재측정요소 (Actuarial gains(losses) on post defined benefit pension plans)	(34,132)
2. 기타포괄손익 - 공정가치 측정 금융상품 관련 손익 (Revaluation gains/(losses) on equity instruments at fair value through other comprehensive income)	(1,003,092)
후속적으로 당기손익으로 재분류될 수 있는 포괄손익 (Items that may be reclassified subsequently to profit or loss)	(273,348)
1. 외환차이 (Exchange differences on translating foreign operations)	547,918
2. 기타포괄손익-공정가치측정금융상품관련손익 (Net gains/(losses) on financial instruments at fair value through other comprehensive income)	(668,480)
3. 관계기업 기타포괄손익에 대한 지분 (Share of other comprehensive income of associates)	143
4. 해외사업장순투자위험회피수단의 손익 (Gains(losses) on hedging instruments of a net investment in a foreign operation)	(194,117)
5. 현금흐름위험회피 수단의 손익 (Cash flow hedges)	41,188
XIV. 당기총포괄이익 (Total comprehensive income attributable to:)	1,210,593
당기순이익의 귀속 (Profit attributable to:)	2,521,165

연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2022년 1월 1일부터 2022년 9월 30일까지

(January 1, 2022 ~ September 30, 2022)

주식회사 국민은행과 그 종속기업
KB Kookmin Bank and Subsidiaries

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
1. 지배기업주주지분순이익 (Shareholders of the parent entity)	2,550,571
2. 비지배지분순이익 (Non-controlling interests)	(29,406)
당기총포괄이익의 귀속 (Total comprehensive income attributable to:)	1,210,593
1. 지배기업주주지분총포괄이익 (Shareholders of the parent entity)	1,217,851
2. 비지배지분총포괄이익 (Non-controlling interest)	(7,258)

재무상태표

(Separate Statements of Financial Position)

2022년 9월 30일 현재

(As of September 30, 2022)

주식회사 국민은행
KB Kookmin Bank

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
자 산 (Assets)	
I. 현금 및 예치금 (Cash and due from financial institutions)	18,717,770
II. 당기손익-공정가치측정 금융자산 (Financial assets at fair value through profit or loss)	12,547,258
III. 파생금융자산 (Derivative financial assets)	15,971,509
IV. 상각후원가측정 대출채권 (Loans at amortized cost)	380,720,861
V. 투자금융자산 (Financial investments)	69,119,155
VI. 관계기업 및 종속기업 투자 (Investments in associates and subsidiaries)	3,098,912
VII. 유형자산 (Property and equipment)	3,508,853
VIII. 투자부동산 (Investment property)	119,532
IX. 무형자산 (Intangible assets)	445,556
X. 당기법인세자산 (Current income tax assets)	172,960
XI. 이연법인세자산 (Deferred income tax assets)	161,737
XII. 매각예정자산 (Assets held for sale)	27,721
XIII. 기타자산 (Other assets)	12,951,368
자산총계 (Total assets)	517,563,192
부 채 (Liabilities)	
I. 당기손익-공정가치측정 금융부채 (Financial liabilities at fair value through profit or loss)	101,685

재무상태표

(Separate Statements of Financial Position)

2022년 9월 30일 현재

(As of September 30, 2022)

주식회사 국민은행
KB Kookmin Bank

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
II. 파생금융부채 (Derivative financial liabilities)	15,273,399
III. 예수부채 (Deposits)	367,095,919
IV. 차입부채 (Debts)	42,035,207
V. 사채 (Debentures)	31,645,002
VI. 충당부채 (Provisions)	481,814
VII. 순확정급여부채 (Defined benefit liabilities)	307,258
VIII. 당기법인세부채 (Current income tax liabilities)	12,214
IX. 이연법인세부채 (Deferred income tax liabilities)	-
X. 기타부채 (Other liabilities)	28,058,776
부채 총계 (Total liabilities)	485,011,274
자 본 (Equity)	
I. 자본금 (Capital stock)	2,021,896
II. 신종자본증권 (Hybrid securities)	873,850
III. 자본잉여금 (Capital surplus)	5,220,031
IV. 기타포괄손익누계액 (Accumulated other comprehensive income)	(529,513)
V. 이익잉여금 (Retained earnings)	24,965,654
자본총계 (Total equity)	32,551,918
부채와 자본총계 (Total liabilities and equity)	517,563,192

손익계산서

(Separate Statements of Comprehensive Income)
2022년 1월 1일부터 2022년 9월 30일까지
(January 1, 2022 ~ September 30, 2022)

주식회사 국민은행
KB Kookmin Bank

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
I. 순이자이익 (Net interest income)	6,261,581
이자수익 (Interest income)	9,446,759
1. 기타포괄손익-공정가치측정 및 상각후원가 측정 금융상품 이자수익 (Interest income from financial instruments at fair value through other comprehensive income and amortized cost)	9,327,749
2. 당기손익-공정가치측정 금융상품 이자수익 (Interest income from financial instruments at fair value through profit or loss)	119,010
이자비용 (Interest Expense)	(3,185,178)
II. 순수수수료이익 (Net fee and commission income)	830,297
수수료수익 (Fee and commission income)	1,134,424
수수료비용 (Fee and commission expense)	(304,127)
III. 당기손익-공정가치측정 금융상품 순손익 (Net gains/(losses) on financial instruments at fair value through profit or loss)	125,772
IV. 기타영업손익 (Net other operating income(expenses))	(927,239)
V. 일반관리비 (General and administrative expenses)	(2,900,227)
VI. 신용손실충당금 반영전 영업이익 (Operating profit before provision for credit losses)	3,390,184
VII. 신용손실충당금전입액 (Provision for credit losses)	(328,284)
VIII. 영업이익 (Net operating profit)	3,061,900
IX. 영업외손익 (Non-operating profit(loss))	19,609
관계기업투자손익 (Share of profit(loss) of associates)	(1,868)

손익계산서

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2022년 1월 1일부터 2022년 9월 30일까지
(January 1, 2022 ~ September 30, 2022)

주식회사 국민은행
KB Kookmin Bank

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
기타영업외손익 (Net other non-operating income(expense))	21,477
X. 법인세비용차감전순이익 (Profit before income tax)	3,081,509
XI. 법인세비용 (Income tax expense)	(734,869)
XII. 당기순이익 (Profit for the period)	2,346,640
XIII. 법인세비용차감후기타포괄손익 (Other comprehensive income(loss) for the period, net of tax)	(1,649,751)
당기손익으로 재분류되지 않는 포괄손익 (Items that will not be reclassified to profit or loss)	(1,039,646)
1. 순확정급여부채의 재측정요소 (Actuarial gains(losses) on post defined benefit pension plans)	(36,554)
2. 기타포괄손익 - 공정가치 측정 금융상품 관련 손익 (Revaluation gains/(losses) on equity instruments at fair value through other comprehensive income)	(1,003,092)
후속적으로 당기손익으로 재분류될 수 있는 포괄손익 (Items that may be reclassified subsequently to profit or loss)	(610,105)
1. 외환차이 (Exchange differences on translating foreign operations)	13,850
2. 기타포괄손익-공정가치측정금융상품관련손익 (Net gains/(losses) on financial instruments at fair value through other comprehensive income)	(665,143)
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)	41,188
XIV. 당기총포괄이익 (Total comprehensive income attributable to:)	696,889
당기순이익의 귀속 (Profit attributable to:)	2,346,640

손익계산서

(Separate Statements of Comprehensive Income)

2022년 1월 1일부터 2022년 9월 30일까지

(January 1, 2022 ~ September 30, 2022)

주식회사 국민은행

KB Kookmin Bank

(단위: 백만원)

(in million won)

과목명(Description)	금액(Amount)
1. 지배기업주주지분순이익 (Shareholders of the parent entity)	2,346,640
2. 비지배지분순이익 (Non-controlling interests)	-
당기총포괄이익의 귀속 (Total comprehensive income attributable to:)	696,889
1. 지배기업주주지분총포괄이익 (Shareholders of the parent entity)	696,889
2. 비지배지분총포괄이익 (Non-controlling interest)	-

대차대조표(신탁계정)

Balance Sheet (Trust accounts)

2022년 9월 30일 현재

(As of September 30, 2022)

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
자 산 (Assets)	
I. 현금 및 예치금 (Cash and due from financial institutions)	29,770,789
1. 원화예치금 (Due from banks in won)	29,770,789
II. 유가증권 (Securities)	30,626,815
1. 주식 (Stock)	4,690,539
2. 국채 (Government bonds)	338,045
3. 금융채 (Finance debentures)	1,825,020
4. 지방채 (Local government bonds)	38,341
5. 사채 (Corporate bonds)	5,404,235
6. 외화유가증권 (Securities in foreign currency)	100,663
7. 매입어음 (Bills bought)	932,253
8. 기타유가증권 (Other securities)	17,297,719
III. 대출금 (Loans & discounts)	300,437
1. 부동산저당대출 (Loans on real estate collateral)	-
2. 채권담보대출 (Loans on receivables collateral)	77,001
3. 수익권담보대출 (Loans on trust benefit collateral)	223,436
IV. 콜론 (Call loans)	-

대차대조표(신탁계정)

Balance Sheet (Trust accounts)

2022년 9월 30일 현재

(As of September 30, 2022)

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
V. 환매조건부채권 (Bonds purchased under resale agreements)	5,208,900
VI. 금전채권 (Money receivables)	10,624,611
VII. 수탁부동산 (Movables & real estate)	362,384
VIII. 기타자산 (Others)	510,080
1. 가지급금 (Suspense receivables)	6
2. 미수수익 (Accrued revenues receivable)	497,134
3. 미수금 (Accounts receivable)	2,962
4. 선급비용 (Prepaid expenses)	318
5. 선급금 (Prepaid payments)	9,660
6. 기타잡자산 (Prepaid expenses)	-
IX. 고유계정대 (Lendings to banking account)	1,750,810
X. 채권평가충당금(-) (Allowance for valuation of receivables(-))	(71)
자산총계 (Total assets)	79,154,755
부 채 (Liabilities)	
I. 금전신탁 (Money in trust)	66,544,687
1. 불특정금전신탁합동운동 (Unspecified money trust)	54
2. 적립식목적신탁합동운동 (Reserving objective trust(performance))	8,406

대차대조표(신탁계정)

Balance Sheet (Trust accounts)

2022년 9월 30일 현재

(As of September 30, 2022)

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
3. 가계금전신탁합동운용 (Household money trust)	9,501
4. 개발신탁합동운용 (Development Money Trust)	36
5. 노후생활연금신탁합동운용 (Money trust for old age living pension)	1,022
6. 기업금전신탁합동운용 (Business money trust)	1,251
7. 국민주신탁합동운용 (National stock trust)	2,265
8. 개인연금신탁합동운용 (Personal pension trust)	1,738,348
9. 가계장기신탁합동운용 (Long term house trust)	7,026
10. 근로자우대신탁합동운용 (Workers preferential trust)	1,146
11. 신종적립신탁합동운용 (New reserving trust)	5,017
12. 퇴직신탁운용 (Retirement trust)	7,596
13. 특정금전신탁 (Specified money trust)	26,796,704
14. 단위금전신탁합동운용 (Unit type money trust)	-
15. 추가금전신탁 (Open type money trust)	1,303
16. 신개인연금신탁합동운용 (New personal pension trust)	65,626
17. 신노후생활연금신탁합동운용 (New pension trust)	2,031
18. 신근로자우대신탁합동운용 (New workers preferential trust)	5
19. 연금신탁합동운용 (Pension trust)	1,957,389

대차대조표(신탁계정)

Balance Sheet (Trust accounts)

2022년 9월 30일 현재

(As of September 30, 2022)

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
20. 퇴직연금신탁 (Trust of retirement pension plan)	32,781,966
21. 개인종합자산신탁 (Individual savings account)	3,157,995
Ⅱ. 재산신탁 (Property in trust)	11,026,197
1. 유가증권의신탁 (Securities in trust)	84,765
2. 금전채권의신탁 (Money receivables in trust)	10,579,048
3. 부동산의신탁 (Real estate in trust)	362,384
Ⅲ. 공익신탁 (Public in trust)	1
Ⅳ. 기타부채 (Other borrowings)	1,469,531
1. 미지급금 (Accounts payable)	12,303
2. 선수수익 (Income in advance)	6,655
3. 미지급신탁보수 (Accrued payable trust fees)	91,324
4. 미지급신탁이익 (Accrued payable trust profit)	1,322,840
5. 미지급비용 (Accrued payable expenses)	36,409
Ⅴ. 특별유보금 (Special reserves)	114,339
부채 총계 (Total liabilities)	79,154,755

손익계산서(신탁계정)

Income Statement(Trust accounts)
2022년 1월 1일부터 2022년 9월 30일까지
(January 1, 2022 ~ September 30, 2022)

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
수 익 (Revenues)	
I. 예치금이자 (Interest on due from banks)	403,105
II. 유가증권이자 (Interest on securities)	320,027
국채이자 (Interest on government bonds)	5,025
금융채이자 (Interest on finance debentures)	30,707
지방채이자 (Interest on local government bonds)	639
사채이자 (Interest on corporate bonds)	86,019
배당금수익 (Dividend income)	15,710
외화유가증권이자 (Interest on securities in foreign currency)	7,479
매입어음이자 (Interest on bills bought)	20,229
기타유가증권이자 (Interest on others securities)	154,219
III. 대출금이자 (Interest on loans & discounts)	6,178
부동산저당대출이자 (Interest on real estate collateral loans)	-
채권담보대출이자 (Interest on receivables collateral loans)	1,395
수익권담보대출이자 (Interest on trust benefit collateral loans)	4,783
IV. 콜론이자 (Interest on call loans)	-
V. 환매조건부채권이자 (Interest on bonds under resale agreements)	103,517

손익계산서(신탁계정)

Income Statement(Trust accounts)
2022년 1월 1일부터 2022년 9월 30일까지
(January 1, 2022 ~ September 30, 2022)

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
VI. 금전채권이자 (Interest on money receivables)	199
VII. 파생상품관련익 (Revenues on derivatives)	-
VIII. 유가증권관련수익 (Revenues on securities)	120,537
유가증권매매익 (Gain on sales of securities)	118,692
유가증권상환익 (Gain on redemption of securities)	312
유가증권평가익 (Gain on valuation of securities)	1,533
VIII. 외화환차익 (Gain on foreign currency)	199
IX. 외화자산부채평가익 (Gain on valuation of assets and liabilities denominated in foreign currency)	223,362
X. 수입수수료 (Commissions received)	-
XI. 기타수익 (Other revenues)	322,312
XII. 고유계정대이자 (Interest on loans to banking account)	23,583
XIII. 특별유보금환입 (Transfer from special provision)	6,867
XIV. 채권평가충당금환입 (Transfer from allowance for valuation of receivables)	209
신탁이익계 (Total revenues)	1,530,095
비 용 (Expenses)	
I. 금전신탁이익 (Gain on money trust)	755,796
불특정금전신탁이익 (Gain on unspecified money trust)	1

손익계산서(신탁계정)

Income Statement(Trust accounts)
2022년 1월 1일부터 2022년 9월 30일까지
(January 1, 2022 ~ September 30, 2022)

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
적립식목적신탁실적이익 (Gain on installment money trust(performance))	228
가계금전신탁이익 (Gain on household money trust)	163
개발신탁이익 (Gain on development trust)	1
노후생활연금신탁이익 (Gain on money trust for old age living pension)	13
기업금전신탁이익 (Gain on corporate money trust)	17
국민주신탁이익 (Gain on national stock trust)	189
개인연금신탁이익 (Gain on money trust for individual pension)	14,545
가계장기신탁이익 (Gain on household long-term money trust)	132
근로자우대신탁이익 (Gain on money trust for employee)	14
신종적립신탁이익 (Gain on new installment money trust)	81
퇴직신탁이익 (Gain on retirement trust)	88
특정금전신탁이익 (Gain on specified money trust)	401,839
추가금전신탁이익 (Gain on open type money trust)	(52)
신개인연금신탁이익 (Gain on new money trust for individual pension)	(609)
신노후생활연금신탁이익 (Gain on new money trust for old age living pension)	37
신근로자우대신탁이익 (Gain on money trust for employee)	-
연금신탁이익 (Gain on pension trust)	(34,376)

손익계산서(신탁계정)

Income Statement(Trust accounts)
2022년 1월 1일부터 2022년 9월 30일까지
(January 1, 2022 ~ September 30, 2022)

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
퇴직연금신탁이익 (Gain on trust of retirement pension plan)	342,726
개인종합자산신탁이익 (Individual savings account)	30,759
II. 재산신탁이익 (Gain on property trust)	14,404
유가증권의신탁이익 (Gain on securities trust)	14,502
금전채권의신탁이익 (Gain on money receivables trust)	(98)
III. 기타지급이자 (Other interest paid)	-
IV. 지급수수료 (Commissions paid)	33,875
V. 파생상품관련손 (Loss on derivatives)	-
VI. 외화환차손 (Loss on foreign exchange)	1,078
VII. 외화자산부채평가손 (Loss on valuation of assets and liabilities denominated in foreign currency)	223,359
VIII. 유가증권관련비용 (Expenses on securities)	347,977
유가증권매매손 (Loss on sales of securities)	280,125
유가증권상환손 (Loss on redemption of securities)	3,547
유가증권평가손 (Loss on valuation of securities)	64,305
IX. 기금출연료 (Contribution to fund)	4,954
신용보증기금출연료 (Contribution to credit guarantee fund)	62
신탁보험료 (Insurance fees on deposits)	4,892

손익계산서(신탁계정)

Income Statement(Trust accounts)
2022년 1월 1일부터 2022년 9월 30일까지
(January 1, 2022 ~ September 30, 2022)

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
X. 세금과공과 (Taxes)	-
XI. 신탁보수 (Trust fees & commissions)	142,702
XII. 기타비용 (Other expenses)	4,374
XIII. 특별유보금전입 (Provision for special provision)	1,553
XIV. 채권평가충당금전입 (Provision for allowance for valuation of receivables)	23
신탁손실계 (Total expenses)	1,530,095

연결재무상태표

(Consolidated Statements of Financial Position)

2022년 9월 30일 현재

(As of September 30, 2022)

KB증권 주식회사와 그 종속기업

(단위: 백만원)

KB Securities and subsidiaries

(in million won)

과목명(Description)	금액(Amount)
자 산 (Assets)	
I. 현금 및 예치금 (Cash and deposits)	4,105,952
II. 당기손익-공정가치측정 금융자산 (Financial assets at fair value through profit or loss)	31,336,869
III. 파생금융자산 (Derivative financial assets)	2,108,493
IV. 기타포괄손익-공정가치측정유가증권 (Fair value through other comprehensive income)	4,677,909
V. 종속기업및관계기업투자 (Investments in associates, subsidiaries and joint ventures)	282,002
VI. 상각후원가측정 대출채권 (Loans at amortized cost)	9,262,765
VII. 유형자산 (Property and equipment)	268,132
VIII. 투자부동산 (Investment property)	588,542
IX. 무형자산 (Intangible assets)	209,144
X. 당기법인세자산 (Current tax assets)	11,292
XI. 기타금융자산 (Other financial assets)	817
XII. 기타자산 (Other non-financial assets)	5,523,301
XIII. 매각예정자산 (Assets held for sale)	77,217
자산총계 (Total assets)	58,452,435
부 채 (Liabilities)	
I. 예수부채 (Deposits received)	7,698,449
II. 당기손익-공정가치측정 금융부채 (Financial liabilities at fair value through profit or loss)	12,169,315
III. 파생금융부채 (Derivative financial liabilities)	3,510,057

연결재무상태표

(Consolidated Statements of Financial Position)

2022년 9월 30일 현재

(As of September 30, 2022)

KB증권 주식회사와 그 종속기업

(단위: 백만원)

KB Securities and subsidiaries

(in million won)

과목명(Description)	금액(Amount)
IV. 차입부채 (Borrowings)	23,289,352
V. 당기법인세부채 (Current tax liabilities)	6,593
VI. 순확정급여부채 (Net defined benefit liabilities)	56,688
VII. 이연법인세부채 (Deferred tax liabilities)	34,719
VIII. 충당부채 (Provisions)	100,488
IX. 기타금융부채 (Other financial liabilities)	4,979,373
X. 기타부채 (Other non-financial liabilities)	564,197
부채 총계 (Total liabilities)	52,409,231
자 본 (Equity)	
I. 지배기업 주주지분 (Controlling interests)	6,009,896
1. 자본금 (Stockholder's equity)	1,493,102
2. 신종자본증권 (Hybrid securities)	514,864
3. 기타불입자본 (Other paid-in capital)	1,478,688
4. 이익잉여금 (Retained earnings)	2,151,176
5. 기타자본구성요소 (Elements of other shareholders' equity)	372,066
II. 비지배지분 (Non-controlling interests)	33,308
자본총계 (Total equity)	6,043,204
부채와 자본총계 (Total liabilities and equity)	58,452,435

연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2022년 1월 1일부터 2022년 9월 30일까지
(January 1, 2022 ~ September 30, 2022)

KB증권 주식회사와 그 종속기업
KB Securities and subsidiaries

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
I. 영업수익 (Operating income)	13,947,049
수수료수익 (Commissions received)	783,867
금융상품평가 및 처분이익 (Gain on valuation(sales) of financial assets)	10,968,612
이자수익 (Interest income)	795,551
상각후원가측정금융자산평가및처분이익 (Gain on valuation(disposal) of loans)	8,056
외환거래이익 (Gain on foreign transactions)	1,249,827
기타영업수익 (Others)	141,136
II. 영업비용 (Operating expenses)	13,597,772
수수료비용 (Commissions expense)	150,171
금융상품평가 및 처분손실 (Loss on valuation(sales) of financial assets)	11,304,825
이자비용 (Interest expense)	394,784
상각후원가측정금융자산평가및처분손실 (Loss on valuation(disposal) of loans)	23,021
외환거래손실 (Loss on foreign transactions)	1,080,507
판매비와 관리비 (General and administrative expenses)	601,847
기타영업비용 (Others)	42,617
III. 영업이익(손실) (Operating profit(loss))	349,277
IV. 영업외수익 (Non-operating income)	87,526

연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2022년 1월 1일부터 2022년 9월 30일까지
(January 1, 2022 ~ September 30, 2022)

KB증권 주식회사와 그 종속기업
KB Securities and subsidiaries

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
V. 영업외비용 (Non-operating expenses)	18,779
VI. 법인세비용차감전순이익(손실) (Net income(loss) before income tax from continuing operations)	418,024
VII. 법인세비용(수익) (Income tax expense(income) from continuing operations)	108,871
VIII. 당기순이익(손실) (Net income(loss))	309,153
1. 지배기업주주지분순이익 (Shareholders of the parent entity)	308,371
2. 비지배지분순이익 (Non-controlling interest)	782
IX. 기타포괄손익 (Other comprehensive gain(loss))	163,877
X. 당기총포괄이익(손실) (Consolidated net comprehensive income(loss))	473,030
1. 지배기업주주지분총포괄이익 (Shareholders of the parent entity)	468,527
2. 비지배지분총포괄이익 (Non-controlling interest)	4,503

연결재무상태표

(Consolidated Statements of Financial Position)

2022년 9월 30일 현재

(As of September 30, 2022)

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

과목명(Description)	금액(Amount)
자 산 (Assets)	
I. 현금및현금성자산 (Cash and cash equivalents)	408,756
II. 금융자산 (Financial assets)	33,769,743
1. 당기손익공정가치측정금융자산 (Financial assets at fair value through profit or loss)	9,137,987
2. 기타포괄손익공정가치측정금융자산 (Financial assets at fair value through other comprehensive income)	6,187,990
3. 상각후원가측정금융자산 (Financial assets at amortised cost)	9,064,907
4. 상각후원가측정대출채권 (Loans)	8,554,589
5. 상각후원가측정기타수취채권 (Other receivables)	824,270
III. 관계기업투자주식 (Investments in associates)	49,379
IV. 위험회피목적파생상품자산 (Derivative assets to hedge)	5,330
V. 재보험자산 (Reinsurance assets)	1,630,193
VI. 투자부동산 (Investment property)	13,921
VII. 유형자산 (Property and equipment)	540,003
VIII. 무형자산 (Intangible assets)	68,480
IX. 매각예정자산 (Assets held for sale)	9,000
X. 당기법인세자산 (Current tax assets)	2,083
XI. 이연법인세자산 (Deferred tax assets)	229,209
XII. 순확정급여부채 (Defined benefit liabilities)	71,495

연결재무상태표

(Consolidated Statements of Financial Position)

2022년 9월 30일 현재

(As of September 30, 2022)

KB손해보험주식회사와 그 종속회사
KB Insurance and subsidiaries

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
XIII. 신계약비 (Deferred acquisition costs)	1,456,805
XIV. 기타자산 (Other assets)	91,199
XV. 특별계정자산 (Separate account assets)	3,689,655
자산총계 (Total assets)	42,035,251
부 채 (Liabilities)	
I. 보험계약부채 (Insurance liabilities)	32,869,672
II. 금융부채 (Financial liabilities)	1,827,478
1. 당기손익인식금융부채 (Financial liabilities at fair value through profit or loss)	20,526
2. 차입부채 (Debts)	82,060
3. 사채 (Debentures)	663,533
4. 기타금융부채 (Other financial liabilities)	1,061,359
III. 위험회피목적파생상품부채 (Derivative liabilities to hedge)	734,365
IV. 충당부채 (Provisions)	28,911
V. 확정급여채무 (Net defined benefit liabilities)	360
VI. 당기법인세부채 (Current tax liabilities)	280
VII. 이연법인세부채 (Deferred tax liabilities)	-
VIII. 기타부채 (Other liabilities)	187,816

연결재무상태표

(Consolidated Statements of Financial Position)

2022년 9월 30일 현재

(As of September 30, 2022)

KB손해보험주식회사와 그 종속회사

(단위: 백만원)

KB Insurance and subsidiaries

(in million won)

과목명(Description)	금액(Amount)
IX. 특별계정부채 (Separate account liabilities)	3,987,334
부채 총계 (Total liabilities)	39,636,216
자 본 (Equity)	
I. 지배기업소유지분 (Equity attributable to shareholders of the Parent Company)	2,392,727
1. 자본금 (Capital stock)	33,250
2. 자본잉여금 (Capital surplus)	348,454
3. 자본조정 (Capital adjustments)	(9)
4. 기타포괄손익누계액 (Accumulated other comprehensive income)	(1,444,810)
5. 이익잉여금 (Retained earnings)	3,455,842
II. 비지배지분 (Non-controlling interests)	6,307
자본총계 (Total equity)	2,399,035
부채와 자본총계 (Total liabilities and equity)	42,035,251

연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2022년 1월 1일부터 2022년 9월 30일까지
(January 1, 2022 ~ September 30, 2022)

KB손해보험주식회사와 그 종속회사
KB Insurance and subsidiaries

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
I. 영업수익 (Operating revenue)	11,825,572
보험료수익 (Premium income)	9,208,471
재보험금수익 (Reinsurance income)	563,235
구상이익 (Gain from reimbursement)	4,434
수입경비 (Recovered expenses)	54,549
이자수익 (Interest income)	553,357
배당수익 (Dividend income)	32,248
유가증권 평가 및 처분이익 (Gain on valuation and disposal of securities)	44,134
대여금 및 수취채권 평가 및 처분이익 (Gain on valuation and disposal of loans and other receivables)	15,423
파생상품관련이익 (Gain on valuation and disposal of derivatives)	6,849
종속기업투자주식관련이익 (Gain on valuation and disposal of Investments in subsidiaries)	111
외화거래이익 (Foreign currency transaction gain)	706,500
재보험자산변동 (Gain on changes of reinsurance assets)	275,257
기타수익 (Other income)	295,690
특별계정수익 (Separate account income)	65,315
II. 영업비용 (Operating expenses)	11,296,301
보험계약부채전입액 (Change in insurance liabilities)	1,219,867

연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2022년 1월 1일부터 2022년 9월 30일까지
(January 1, 2022 ~ September 30, 2022)

KB손해보험주식회사와 그 종속회사
KB Insurance and subsidiaries

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
보험금비용 (Insurance claims paid)	4,145,737
환급금 및 배당금비용 (Refund of surrender value and dividend expenses)	2,142,517
재보험료비용 (Reinsurance expenses)	930,320
구상손실 (Loss from reimbursement)	-
손해조사비 (Claim survey expenses paid)	203,064
신계약비상각비 (Amortization of deferred acquisition costs)	709,133
사업비 (Insurance operating expenses)	915,955
이자비용 (Interest expense)	(1,035)
유가증권 평가 및 처분손실 (Loss on valuation and disposal of securities)	89,811
대여금 및 수취채권 평가 및 처분손실 (Loss on valuation and disposal of loans and other receivables)	2,606
파생상품관련손실 (Loss on valuation and disposal of derivatives)	648,805
종속기업투자주식관련손실 (Loss on investments on subsidiaries and associates)	217
외화거래손실 (Foreign currency transaction loss)	45,973
재보험자산변동 (Loss on changes of reinsurance assets)	-
재산관리비 (Administrative expenses for assets)	55,986
부동산관리비 (Administrative expenses for real estate)	5,888
기타비용 (Other expenses)	116,143

연결포괄손익계산서

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(January 1, 2022 ~ September 30, 2022)KB손해보험주식회사와 그 종속회사
KB Insurance and subsidiaries(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
특별계정비용 (Separate account expenses)	65,315
III. 영업이익(손실) (Operating income)	529,271
IV. 영업외이익 (Non-operating income (expense))	174,761
영업외수익 (Non-operating income)	185,136
영업외비용 (Non-operating expenses)	10,375
V. 법인세비용차감전계속영업순이익 (Profit before income tax from continuing operations)	704,031
VI. 계속영업법인세비용 (Income tax expense from continuing operations)	181,955
VII. 계속영업당기순이익 (Profit for the period from continuing operations)	522,076
VIII. 중단사업손익 (Profit for the period from discontinued operations)	-
IX. 당기순이익 (Profit for the period)	522,076
X. 기타포괄손익 (Other comprehensive income (loss))	(1,439,913)
후속적으로 당기손익으로 재분류되지 않는 포괄손익 (Items that will not be reclassified subsequently to profit or loss)	(6,910)
1. 확정급여채무 재측정요소 (Remeasurements of defined benefit plans)	(6,861)
2. 재평가잉여금 (Revaluation of property and equipment)	-
3. 기타포괄손익-공정가치측정 지분증권 관련손익 (Unrealized net change in fair value of equity instruments at fair value through other comprehensive income)	(49)
후속적으로 당기손익으로 재분류되는 포괄손익 (Items that may be subsequently reclassified to profit or loss)	(1,433,003)
1. 기타포괄손익-공정가치측정금융상품관련손익 (Unrealized net change in fair value of financial assets at fair value through other comprehensive income)	(1,002,362)

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2022년 1월 1일부터 2022년 9월 30일까지
(January 1, 2022 ~ September 30, 2022)

KB손해보험주식회사와 그 종속회사
KB Insurance and subsidiaries

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
2. 손익변동성 조정 손익 (Amount reclassified between profit or loss and other comprehensive income applying the overlay approach)	(209,826)
3. 현금흐름위험회피파생상품평가손익 (Effective portion of changes in fair value of cash flow hedges)	(78,494)
4. 관계기업기타포괄손익 (Unrealized net change in other comprehensive income of associate)	(23)
5. 해외사업환산손익 (Foreign currency translation differences for foreign operations)	26,254
6. 특별계정기타포괄손익 (Other comprehensive income arising from separate account)	(168,553)
X. 당기총포괄손익 (Total comprehensive income for the period)	(917,837)
당기순이익의귀속 (Profit for the period attributable to :)	522,076
1. 지배기업소유지분순이익 (Shareholders of the Parent Company)	521,516
2. 비지배지분순이익 (Non-controlling interests)	560
총포괄손익의귀속 (Total comprehensive income for the year attributable to)	(917,837)
1. 지배기업소유지분총포괄손익 (Shareholders of the Parent Company)	(919,104)
2. 비지배지분총포괄손익 (Non-controlling interests)	1,267

연결재무상태표

(Consolidated Statements of Financial Position)

2022년 9월 30일 현재

(As of September 30, 2022)

주식회사 KB국민카드와 그 종속기업
KB Kookmin Card and subsidiaries(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
자 산 (Assets)	
I. 현금 및 예치금 (Cash and due from financial institutions)	334,181
II. 당기손익-공정가치측정 금융자산 (Financial assets at fair value through profit or loss)	1,290,373
III. 파생금융자산 (Derivative financial assets)	322,578
IV. 상각후원가측정 대출채권 (Loans at amortized cost)	27,203,726
V. 투자금융자산 (Financial investments)	63,471
VI. 관계기업투자 (Investments in associates)	7,738
VII. 유형자산 (Property and equipment)	158,012
VIII. 무형자산 (Intangible assets)	204,814
IX. 이연법인세자산 (Deferred income tax assets)	145,037
X. 기타자산 (Other assets)	414,696
자산총계 (Total assets)	30,144,626
부 채 (Liabilities)	
I. 차입부채 (Debts)	5,054,648
II. 파생금융부채 (Derivative financial liabilities)	-
III. 사채 (Debentures)	17,058,451
IV. 충당부채 (Provisions)	224,779

연결재무상태표

(Consolidated Statements of Financial Position)

2022년 9월 30일 현재

(As of September 30, 2022)

주식회사 KB국민카드와 그 종속기업
KB Kookmin Card and subsidiaries

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
V. 순확정급여부채 (Net defined benefit liabilities)	21,666
VI. 기타부채 (Other liabilities)	3,073,966
부채 총계 (Total liabilities)	25,433,510
자 본 (Equity)	
I. 지배기업 주주지분 (Equity attributable to shareholders of the parent company)	4,668,006
1. 자본금 (Share capital)	460,000
2. 자본잉여금 (Capital surplus)	1,977,487
3. 기타포괄손익누계액 (Accumulated other comprehensive income)	73,232
4. 이익잉여금 (Retained earnings)	2,157,287
II. 비지배지분 (Non-controlling interests)	43,110
자본총계 (Total equity)	4,711,116
부채와 자본총계 (Total liabilities and equity)	30,144,626

연결포괄손익계산서

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2022년 1월 1일부터 2022년 9월 30일까지
(January 1, 2022 ~ September 30, 2022)주식회사 KB국민카드와 그 종속기업
KB Kookmin Card and subsidiaries(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
I. 순이자이익 (Net interest income)	1,090,441
이자수익 (Interest income)	1,439,232
이자비용 (Interest expense)	(348,791)
II. 순수수수료이익 (Net fee and commission income)	413,185
수수료수익 (Fee and commission income)	1,219,732
수수료비용 (Fee and commission expense)	(806,547)
III. 당기손익-공정가치측정 금융상품 순손익 (Net gains/(losses) on financial instruments at fair value through profit or loss)	1,604
IV. 기타영업손익 (Net other operating income(expenses))	(270,488)
V. 일반관리비 (General and administrative expenses)	(422,306)
VI. 신용손실충당금전입액 (Provision for credit losses)	(326,897)
VII. 영업이익 (Net operating profit)	485,539
VIII. 영업외손익 (Non-operating profit(loss))	(1,829)
관계기업투자손익 (Share of profit(loss) of associates)	1,527
기타영업외손익 (Net other non-operating income(expense))	(3,356)
IX. 법인세비용차감전순이익 (Profit before income tax)	483,710
X. 법인세비용 (Income tax expense)	(127,807)
XI. 당기순이익 (Profit for the period)	355,903

연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2022년 1월 1일부터 2022년 9월 30일까지
(January 1, 2022 ~ September 30, 2022)

주식회사 KB국민카드와 그 종속기업
KB Kookmin Card and subsidiaries

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
XII. 법인세비용차감후기타포괄손익 (Other comprehensive income(loss) for the period, net of tax)	49,893
후속적으로 당기손익으로 재분류되지 않는 포괄손익 (Items that will not be reclassified to profit or loss)	638
1. 순확정급여부채의 재측정요소 (Actuarial gains(losses) on post defined benefit pension plans)	(1,795)
2. 기타포괄손익-공정가치 측정 지분상품 관련 손익 (Revaluation gains/(losses) on equity instruments at fair value through other comprehensive income)	2,433
후속적으로 당기손익으로 재분류될 수 있는 포괄손익 (Items that may be reclassified subsequently to profit or loss)	49,255
1. 관계기업 기타포괄손익에 대한 지분 (Share of other comprehensive income of associates)	(801)
2. 현금흐름위험회피 수단의 손익 (Cash flow hedges)	23,540
3. 해외사업환산손익 (Foreign currency translation difference for foreign operations)	26,516
XIII. 당기총포괄이익 (Total comprehensive income for the period)	405,796
당기순이익의 귀속 (Profit attributable to:)	355,903
지배기업주주지분순이익 (Shareholders of the parent entity)	352,265
비지배지분순이익 (Non-controlling interests)	3,638
당기총포괄이익의 귀속 (Total comprehensive income attributable to:)	405,796
지배기업주주지분총포괄이익 (Shareholders of the parent entity)	398,978
비지배지분총포괄이익 (Non-controlling interest)	6,818

재무상태표

(Statements of Financial Position)

2022년 9월 30일 현재

(As of September 30, 2022)

푸르덴셜생명보험주식회사와 그 종속회사
Prudential Life Insurance and subsidiaries

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
자 산 (Assets)	
I. 현금및현금성자산 (Cash and cash equivalents)	191,424
II. 당기손익인식금융자산 (Financial assets at fair value through profit or loss)	57,821
III. 매도가능금융자산 (Available-for-sale Financial assets)	6,166,445
IV. 만기보유금융자산 (Held-to-maturity investment)	9,927,248
V. 대출채권및수취채권 (Loans and receivables)	1,118,378
VI. 파생상품자산 (Derivative financial assets)	22
VII. 투자부동산 (Investment property)	42,556
VIII. 유형자산 (Property and equipment)	54,431
IX. 무형자산 (Intangible assets)	35,531
X. 사용권자산 (Right-of-use assets)	8,080
XI 기타자산 (Other assets)	456,288
XII. 특별계정자산 (Separate account assets)	5,111,513
자산총계 (Total assets)	23,169,737
부 채 (Liabilities)	
I. 보험부채 (Policy reserve)	15,909,195
II. 계약지지분조정 (Policy reserve adjustment)	(1,040)

재무상태표

(Statements of Financial Position)

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(As of September 30, 2022)

푸르덴셜생명보험주식회사와 그 종속회사
Prudential Life Insurance and subsidiaries

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
Ⅲ. 파생상품부채 (Derivative financial liabilities)	98,677
Ⅳ. 기타금융부채 (Other financial liabilities)	208,392
Ⅴ. 당기법인세부채 (Current tax liabilities)	39,518
Ⅵ. 이연법인세부채 (Deferred tax liabilities)	-
Ⅶ. 충당부채 (Provisions)	2,527
Ⅷ. 확정급여채무 (Net defined benefit liabilities)	-
Ⅸ. 리스부채 (Lease liabilities)	7,291
Ⅹ. 기타부채 (Other liabilities)	59,007
Ⅺ. 특별계정부채 (Separate account liabilities)	5,197,163
부채 총계 (Total liabilities)	21,520,730
자 본 (Equity)	
Ⅰ. 지배기업주주지분 (Shareholders of the parent company)	1,649,007
1. 자본금 (Capital stock)	150,000
2. 자본조정 (Capital adjustment)	-
3. 기타포괄손익누계액 (Other comprehensive income)	(775,998)
4. 이익잉여금 (Retained earnings)	2,275,005
Ⅱ. 비지배지분 (Non-controlling interests)	-

재무상태표

(Statements of Financial Position)

2022년 9월 30일 현재

(As of September 30, 2022)

푸르덴셜생명보험주식회사와 그 종속회사

(단위: 백만원)

Prudential Life Insurance and subsidiaries

(in million won)

과목명(Description)	금액(Amount)
자본총계 (Total equity)	1,649,007
부채와 자본총계 (Total liabilities and equity)	23,169,737

손익계산서

(Separate Statements of Comprehensive Income)

2022년 1월 1일부터 2022년 9월 30일까지

(January 1, 2022 ~ September 30, 2022)

푸르덴셜생명보험주식회사와 그 종속회사
Prudential Life Insurance and subsidiaries

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
I. 영업수익 (Operating income)	2,025,735
보험료수익 (Premium income)	1,121,850
재보험수익 (Reinsurance income)	2,896
재보험자산전입액 (Gain on changes of reinsurance assets)	84
이자수익 (Interest income)	457,034
당기손익인식금융자산관련이익 (Gain on financial assets at fair value through profit or loss)	318
매도가능금융자산관련이익 (Gain on available-for-sale financial assets)	65,583
대출채권및기타수취채권관련이익 (Gain on loans and other receivables)	-
파생상품관련이익 (Gains on derivatives)	118
외환거래이익 (Foreign currency transaction gain)	219,528
배당금수익 (Dividend income)	24,803
특별계정수입수수료 (Separate account commission received)	85,689
특별계정수익 (Separate account income)	34,462
기타영업수익 (Other operation income)	13,370
II. 영업비용 (Operating expenses & claims)	1,795,651
책임준비금전입액 (Increase in policy reserve)	769,928
재보험자산환입액 (Loss on changes of reinsurance assets)	-
지급보험금 (Claim & surrender)	465,189

손익계산서

(Separate Statements of Comprehensive Income)

2022년 1월 1일부터 2022년 9월 30일까지

(January 1, 2022 ~ September 30, 2022)

푸르덴셜생명보험주식회사와 그 종속회사
Prudential Life Insurance and subsidiaries

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
재보험비용 (Reinsurance expenses)	3,404
사업비 (Operating expenses)	180,901
신계약비상각비 (Amortization of deferred acquisition cost)	79,432
재산관리비 (Investment administrative expenses)	9,081
이자비용 (Interest expenses)	245
당기손익인식금융자산관련손실 (Loss on financial assets at fair value through profit or loss)	125
매도가능금융자산관련손실 (Loss on available-for-sale financial assets)	87,767
대출채권및기타수취채권관련손실 (Loss on loans and other receivables)	28
파생상품관련손실 (Losses on derivatives)	131,700
외환거래손실 (Foreign currency transaction Loss)	1,131
특별계정지급수수료 (Separate account commission paid)	10,460
특별계정비용 (Separate account expenses)	34,462
기타영업비용 (Other operating losses)	21,798
Ⅲ. 영업이익(손실) (Operating income(Losses))	230,084
Ⅳ. 영업외수익 (Non-operating income)	224
Ⅴ. 영업외비용 (Non-operating expenses)	3,797
Ⅵ. 법인세차감전이익 (Profit before tax expense)	226,511
Ⅶ. 법인세비용 (Income tax expense)	51,293

손익계산서

(Separate Statements of Comprehensive Income)

2022년 1월 1일부터 2022년 9월 30일까지

(January 1, 2022 ~ September 30, 2022)

푸르덴셜생명보험주식회사와 그 종속회사
Prudential Life Insurance and subsidiaries

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
Ⅷ. 당기순이익 (Net income)	175,218
Ⅸ. 기타포괄손익 (Other comprehensive income for the period)	(1,084,200)
당기손익으로 재분류되지 않는 항목 (Items that will not be reclassified to profit or loss)	3,094
1. 순확정급여부채의 재측정 요소 (Actuarial gains(losses) on post defined benefit pension plans)	4,267
2. 기타포괄손익에 대한 법인세효과 (Income tax relating to this item)	(1,173)
후속적으로 당기손익으로 재분류될 수 있는 항목 (Items that may be reclassified subsequently to profit or loss)	(1,087,294)
1. 매도가능금융자산평가이익(손실) (Gain on valuation of available-for-sales securities)	(1,437,103)
2. 만기보유금융자산평가이익(손실) (Loss on valuation of held-to-maturity assets)	(4,787)
3. 위험회피목적파생상품평가손익 (Gain on valuation of derivatives financial instruments for hedge accounting)	135
4. 특별계정기타포괄손익 (Other comprehensive income on separate account)	(57,960)
5. 기타포괄손익에 대한 법인세효과 (Income tax relating to this item)	412,421
X. 당기포괄이익 (Total comprehensive income for the period)	(908,982)

연결재무상태표

(Consolidated Statements of Financial Position)

2022년 9월 30일 현재

(As of September 30, 2022)

KB자산운용주식회사와 그 종속회사

KB Asset Management and subsidiaries

(단위: 백만원)

(in million won)

과목명(Description)	금액(Amount)
자 산 (Assets)	
I. 현금 및 예치금 (Cash and due from financial institutions)	29,331
II. 당기손익-공정가치측정 금융자산 (Financial assets at fair value through profit or loss)	288,735
III. 기타포괄손익-공정가치측정유가증권 (Fair value through other comprehensive income)	10,623
IV. 관계기업 투자 (Investments in associates)	945
V. 파생금융자산 (Derivative financial assets)	141
VI. 대출채권 (Loans)	5,493
VII. 유형자산 (Property and equipment)	4,672
VIII. 기타금융자산 (Other financial assets)	34,379
IX. 이연법인세자산 (Deferred income tax assets)	6,370
X. 당기법인세자산 (Current income tax assets)	39
XI. 기타자산 (Other assets)	7,749
자산총계 (Total assets)	388,477
부 채 (Liabilities)	
I. 예수부채 (Deposits)	4,880
II. 차입부채 (Debts)	-
III. 기타금융부채 (Other financial liabilities)	96,720
IV. 충당부채 (Provisions)	743

연결재무상태표

(Consolidated Statements of Financial Position)

2022년 9월 30일 현재

(As of September 30, 2022)

KB자산운용주식회사와 그 종속회사

KB Asset Management and subsidiaries

(단위: 백만원)

(in million won)

과목명(Description)	금액(Amount)
V. 순확정급여부채 (Defined benefit liabilities)	358
VI. 파생상품부채 (Derivative liabilities)	1,681
VII. 기타부채 (Other liabilities)	26,315
부채 총계 (Total liabilities)	130,697
자 본 (Equity)	
I. 지배기업주주지분 (Equity attributable to shareholders of the parent company)	257,780
1. 자본금 (Share capital)	38,338
2. 자본잉여금 (Capital surplus)	246
3. 기타포괄손익누계액 (Accumulated other comprehensive income)	132
4. 이익잉여금 (Retained earnings)	219,064
II. 비지배지분 (Non-controlling interests)	-
자본총계 (Total equity)	257,780
부채와 자본총계 (Total liabilities and equity)	388,477

연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2022년 1월 1일부터 2022년 9월 30일까지

(January 1, 2022 ~ September 30, 2022)

KB자산운용주식회사와 그 종속회사

(단위: 백만원)

KB Asset Management and subsidiaries

(in million won)

과목명(Description)	금액(Amount)
I. 영업수익 (Operating income)	187,633
수수료수익 (Commissions received)	138,396
이자수익 (Interest income)	3,369
1. 기타포괄손익-공정가치측정 및 상각후원가 측정 금융상품 이자수익 (Interest income from financial instruments at fair value through other comprehensive income and amortized cost)	662
2. 당기손익-공정가치측정 금융상품 이자수익 (Interest income from financial instruments at fair value through profit or loss)	2,707
배당금수익 (Dividend income)	753
금융상품평가 및 처분이익 (Gain on valuation(sales) of financial assets)	21,408
외환거래이익 (Gain on foreign transactions)	15,672
기타영업수익 (Others)	8,035
II. 영업비용 (Operating expenses)	120,002
수수료비용 (Commissions expense)	9,879
이자비용 (Interest expense)	167
금융상품평가 및 처분손실 (Loss on valuation(sales) of financial assets)	39,637
외환거래손실 (Loss on foreign transactions)	3,012
판매비와관리비 (General and administrative expenses)	54,884
기타영업비용 (Others)	12,423
III. 영업이익 (Operating profit)	67,631
IV. 영업외수익 (Non-operating income)	241

연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2022년 1월 1일부터 2022년 9월 30일까지

(January 1, 2022 ~ September 30, 2022)

KB자산운용주식회사와 그 종속회사

(단위: 백만원)

KB Asset Management and subsidiaries

(in million won)

과목명(Description)	금액(Amount)
V. 영업외비용 (Non-operating expenses)	415
VI. 법인세비용차감전순이익 (Net income before income tax from continuing operations)	67,457
VII. 법인세비용 (Income tax expense from continuing operations)	17,564
VIII. 당기순이익 (Net income)	49,893
IX. 기타포괄손익 (Other comprehensive gain)	736
당기손익으로 재분류되지 않는 포괄손익 (Items that will not be reclassified subsequently to profit or loss)	(280)
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)	(280)
후속적으로 당기손익으로 재분류되는 포괄손익 (Items that may be subsequently reclassified to profit or loss)	1,016
1. 매도가능금융자산평가손익 (Gain on valuation of financial assets available for sale)	(183)
2. 해외사업장환산손익 (Foreign currency translation differences for foreign operations)	1,199
X. 총포괄이익 (Total comprehensive income)	50,629
연결순손익의 귀속 (Profit for the period attributable to)	-
1. 지배기업주주지분순이익 (Shareholders of the Parent Company)	49,893
2. 비지배지분순이익 (Non-controlling interests)	-
연결총포괄손익의 귀속 (Total comprehensive income for the year attributable to)	50,629
1. 지배기업주주지분총포괄이익 (Shareholders of the Parent Company)	-
2. 비지배지분총포괄이익 (Non-controlling interests)	-

연결재무상태표

(Consolidated Statements of Financial Position)

2022년 9월 30일 현재

(As of September 30, 2022)

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

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
자 산 (Assets)	
I. 현금 및 현금성자산 (Cash and cash equivalents)	424,523
II. 매도가능금융자산 (Financial assets available for sale)	401,802
III. 파생금융자산 (Derivative financial assets)	77,745
IV. 관계기업 및 종속기업 투자자산 (Investments in associates and joint ventures)	34,220
V. 대여금 및 수취채권 (Loans and receivables)	10,911,103
VI. 유형자산 (Property and equipment)	41,660
VII. 무형자산 (Intangible assets)	17,065
VIII 기타자산 (Other assets)	3,673,682
자산총계 (Total assets)	15,581,799
부 채 (Liabilities)	
I. 차입부채 (Debts)	1,945,701
II. 발행사채 (Debenture issued)	10,531,228
III. 파생금융부채 (Derivative Instruments Liabilities)	-
IV. 충당부채 (Provisions)	3,069

연결재무상태표

(Consolidated Statements of Financial Position)

2022년 9월 30일 현재

(As of September 30, 2022)

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

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
V. 당기법인세부채 (Current tax liabilities)	154
VI. 기타부채 (Other liabilities)	946,757
VII. 이연법인세부채 (Deferred tax liabilities)	57,995
부채 총계 (Total liabilities)	13,484,904
자 본 (Equity)	
I. 자본금 (Capital stock)	160,876
II. 신종자본증권 (Hybrid bond)	499,101
III. 자본잉여금 (Capital surplus)	330,214
IV. 자본조정 (Capital adjustment)	(17,956)
V. 기타포괄손익누계액 (Accumulated other comprehensive loss)	(18,775)
VI. 이익잉여금 (Retained earnings)	1,128,449
VII. 비지배지분 (Non-controlling interests)	14,986
자본총계 (Total equity)	2,096,895
부채와 자본총계 (Total liabilities and equity)	15,581,799

연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2022년 1월 1일부터 2022년 9월 30일까지
(January 1, 2022 ~ September 30, 2022)

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

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
I. 영업이익 (Operating profit)	275,299
순이자이익 (Net interest income)	331,144
순수수료이익 (Net fee and commission income)	608,025
당기손익금융자산 관련손익 (Gain on financial assets at fair value through profit or loss)	(2,402)
기타영업손익 (Other operating profit)	(500,083)
신용손실에 대한 손상차손 (Impairment loss on credit loss)	(58,828)
일반관리비 (General and administrative expenses)	(102,557)
II. 영업외손익 (Non-operating profit(loss))	628
III. 법인세비용차감전순이익 (Profit before income tax)	275,926
IV. 법인세비용 (Income tax expense)	(70,596)
V. 당기순이익 (Profit for the period)	205,330
VI. 기타포괄손익 (Other comprehensive gain(loss))	(11,717)
VII. 총포괄이익 (Total comprehensive income)	193,613

재무상태표

(Statements of Financial Position)

2022년 9월 30일 현재

(As of September 30, 2022)

KB생명보험주식회사

(단위: 백만원)

KB Life Insurance

(in million won)

과목명(Description)	금액(Amount)
자 산 (Assets)	
I. 현금및예치금 (Cash and due from financial institutions)	426,259
II. 금융자산 (Financial assets)	7,970,902
III. 재보험자산 (Reinsurance assets)	2,157
IV. 신계약비 (Deferred acquisition costs)	269,208
V. 유형자산 (Property and equipment)	12,113
VI. 무형자산 (Intangible assets)	16,027
VII. 당기법인세자산 (Current tax assets)	31
VIII. 이연법인세자산 (Deferred tax assets)	155,436
IX. 기타자산 (Other assets)	10,029
X. 특별계정자산 (Separate account assets)	1,318,196
자산총계 (Total assets)	10,180,358
부 채 (Liabilities)	
I. 보험부채 (Policy reserve)	8,052,922
II. 계약자지분조정 (Policy reserve adjustment)	(5,475)
III. 금융부채 (Financial liabilities)	341,032
IV. 이연법인세부채 (Deferred tax liabilities)	-

재무상태표

(Statements of Financial Position)

2022년 9월 30일 현재

(As of September 30, 2022)

KB생명보험주식회사

KB Life Insurance

(단위: 백만원)

(in million won)

과목명(Description)	금액(Amount)
V. 총당부채 (Provisions)	22,118
VI. 퇴직급여부채 (Reserve for severance benefits)	288
VII. 기타부채 (Other liabilities)	314,566
VIII. 특별계정부채 (Separate account liabilities)	1,335,954
부채 총계 (Total liabilities)	10,061,405
자 본 (Equity)	
I. 지배기업주주지분 (Shareholders of the parent company)	118,953
1. 자본금 (Capital stock)	456,000
2. 신종자본증권 (Hybrid financial instrument)	49,800
3. 자본조정 (Capital adjustment)	-
4. 기타포괄손익누계액 (Other comprehensive income)	(403,726)
5. 이익잉여금 (Retained earnings)	16,879
II. 비지배지분 (Non-controlling interests)	-
자본총계 (Total equity)	118,953
부채와 자본총계 (Total liabilities and equity)	10,180,358

손익계산서

(Income Statements)

2022년 1월 1일부터 2022년 9월 30일까지
(January 1, 2022 ~ September 30, 2022)

KB생명보험주식회사
KB Life Insurance

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
I. 영업수익 (Operating income)	2,102,155
보험료수익 (Premium income)	1,692,389
재보험수익 (Reinsurance income)	6,888
책임준비금환입액 (Reversal of insurance reserve)	22,351
이자수익 (Interest income)	137,304
1. 기타포괄손익-공정가치측정 및 상각후원가 측정 금융상품 이자수익 (Interest income from financial instruments at fair value through other comprehensive income and amortized cost)	135,546
2. 당기손익-공정가치측정 금융상품 이자수익 (Interest income from financial instruments at fair value through profit or loss)	1,758
당기손익-공정가치측정 금융상품 관련 이익 (Gains on financial instruments at fair value through profit or loss)	55,846
기타포괄손익-공정가치측정 금융상품 관련 이익 (Gains on financial instruments at fair value through other comprehensive income)	3,949
상각후원가측정 금융상품 관련 이익 (Gain on financial instruments at amortised cost)	-
파생상품평가 및 거래이익 (Gains on valuation(sales) of derivatives)	83
특별계정수입수수료 (Separate account commission received)	22,320
특별계정수익 (Separate account income)	6,901
기타영업수익 (Other operation income)	154,124
II. 영업비용 (Operating expenses & claims)	2,147,219
책임준비금전입액 (Increase in policy reserve)	-
지급보험금 (Claim & surrender)	1,704,156

손익계산서

(Income Statements)

2022년 1월 1일부터 2022년 9월 30일까지
(January 1, 2022 ~ September 30, 2022)

KB생명보험주식회사
KB Life Insurance

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
재보험비용 (Reinsurance expenses)	7,726
사업비 (Operating expenses)	165,689
신계약비상각비 (Amortization of deferred acquisition cost)	70,155
자산관리비 (Investment administrative expenses)	3,801
당기손익-공정가치측정 금융상품 관련 손실 (Losses on financial instruments at fair value through profit or loss)	7,417
기타포괄손익-공정가치측정 금융상품 관련 손실 (Losses on financial instruments at fair value through other comprehensive income)	956
파생상품평가 및 처분손실 (Losses on valuation(sales) of derivatives)	142,513
특별계정비용 (Separate account expenses)	6,901
기타영업비용 (Other operating losses)	37,905
Ⅲ. 영업이익(손실) (Operating income(Losses))	(45,064)
Ⅳ. 영업외수익 (Non-operating income)	113
Ⅴ. 영업외비용 (Non-operating expenses)	139
Ⅵ. 법인세차감전이익 (Profit before tax expense)	(45,090)
Ⅶ. 법인세비용 (Income tax expense)	6,829
Ⅷ. 당기순이익 (Net income)	(51,919)
Ⅸ. 기타포괄손익 (Other comprehensive income for the period)	(338,502)
당기손익으로 재분류되지 않는 항목 (Items that will not be reclassified to profit or loss)	(8,153)

손익계산서

(Income Statements)

2022년 1월 1일부터 2022년 9월 30일까지
(January 1, 2022 ~ September 30, 2022)

KB생명보험주식회사
KB Life Insurance

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
1. 순확정급여부채의 재측정 요소 (Actuarial gains(losses) on post defined benefit pension plans)	-
2. 기타포괄손익-공정가치측정 금융상품의 평가이익(손실) (Gain(Losses) on valuation of financial instruments at fair value through other)	(8,153)
후속적으로 당기손익으로 재분류될 수 있는 항목 (Items that may be reclassified subsequently to profit or loss)	(330,349)
1. 기타포괄손익-공정가치측정 금융상품의 평가이익(손실) (Gain on valuation of available-for-sales securities)	(321,452)
2. 특별계정기타포괄손익 (Other comprehensive income from Separate account)	(8,897)
3. 손익변동성조정손익 (Overlay approach-adjustment)	-
X. 당기포괄이익 (Total comprehensive income for the period)	(390,421)

재무상태표

(Statements of Financial Position)

2022년 9월 30일 현재

(As of September 30, 2022)

KB부동산신탁 주식회사

(단위: 백만원)

KB Real Estate Trust

(in million won)

과목명(Description)	금액(Amount)
자 산 (Assets)	
I. 현금 및 예치금 (Cash and due from financial institutions)	249,002
현금 및 현금성 자산 (Cash and cash equivalents)	138,230
예치금 (Deposits)	110,772
II. 증권 (Securities)	44,774
당기손익-공정가치측정 유가증권 (Securities at fair value through profit or loss)	44,774
관계회사투자지분 (Investments in associates)	-
III. 파생상품자산 (Derivative assets)	-
IV. 대출채권 (Loans)	158,257
대여금 (Loans)	-
신탁계정대 (Loans to trust)	181,397
대손충당금(-) (Allowance for doubtful accounts)	(23,140)
V. 유형자산 (Property and equipment)	16,646
VI. 기타자산 (Other assets)	50,831
자산총계 (Total assets)	519,510
부 채 (Liabilities)	
I. 차입부채 (Debts)	-

재무상태표

(Statements of Financial Position)

2022년 9월 30일 현재

(As of September 30, 2022)

KB부동산신탁 주식회사

KB Real Estate Trust

(단위: 백만원)

(in million won)

과목명(Description)	금액(Amount)
Ⅱ. 기타부채 (Other liabilities)	126,910
부채 총계 (Total liabilities)	126,910
자 본 (Equity)	
Ⅰ. 자본금 (Share capital)	80,000
Ⅱ. 기타포괄손익누계액 (Accumulated other comprehensive income)	221
Ⅲ. 이익잉여금 (Retained earnings)	312,379
자본총계 (Total equity)	392,600
부채와 자본총계 (Total liabilities and equity)	519,510

손익계산서

(Income Statements)

2022년 1월 1일부터 2022년 9월 30일까지
(January 1, 2022 ~ September 30, 2022)

KB부동산신탁 주식회사
KB Real Estate Trust

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
I. 영업수익 (Operating income)	112,086
수수료수익 (Commissions received)	102,956
증권평가 및 처분이익 (Gains on valuation(sales) of Securities)	1,605
이자수익 (Interest income)	7,043
대출채권 관련 이익 (Income from trading loans)	-
기타의 영업수익 (Other operating income)	482
II. 영업비용 (Operating expenses)	36,029
수수료비용 (Commissions)	256
증권평가 및 처분손실 (Loss on valuation(sales) of Securities)	916
이자비용 (Interest expenses)	499
대출평가 및 처분손실 (Loss on valuation and disposal of loans receivable)	4,336
외환거래손실 (Loss on foreign transactions)	-
판매비와관리비 (General and administrative expenses)	29,782
기타의 영업비용 (Other operating expenses)	240
III. 영업이익(손실) (Operating profit(loss))	76,057
IV. 영업외수익 (Non-operating income)	447
V. 영업외비용 (Non-operating expenses)	331

손익계산서

(Income Statements)

2022년 1월 1일부터 2022년 9월 30일까지
(January 1, 2022 ~ September 30, 2022)

KB부동산신탁 주식회사
KB Real Estate Trust

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
VI. 법인세비용차감전계속사업손익 (Net income(loss) before income tax from continuing operations)	76,173
VII. 계속사업손익 법인세비용 (Income tax expense from continuing operations)	20,397
VIII. 계속사업이익 (Net income (loss) from continuing operations)	55,776
IX. 중단사업손익 (Net income (loss) from discontinued operations)	-
X. 당기순이익 (Net income)	55,776

재무상태표

(Statements of Financial Position)

2022년 9월 30일 현재

(As of September 30, 2022)

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

과목명(Description)	금액(Amount)
자 산 (Assets)	
I. 현금 및 예치금 (Cash and due from financial institutions)	156,293
II. 유가증권 (Securities)	25,286
III. 대출채권 (Loans)	2,624,055
IV. 유형자산 (Tangible assets)	18,333
V. 기타자산 (Other assets)	116,811
자산총계 (Total assets)	2,940,778
부 채 (Liabilities)	
I. 예수금 (Deposits)	2,533,282
II. 차입금 (Loan payable)	52,598
III. 기타부채 (Other liabilities)	71,371
부채 총계 (Total liabilities)	2,657,251
자 본 (Equity)	
I. 자본금 (Capital stock)	40,010
II. 자본잉여금 (Capital surplus)	139,471
III. 이익잉여금 (Retained earnings)	105,083
IV. 기타포괄손익누계액 (Accumulated other comprehensive income)	(1,037)

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재무상태표

(Statements of Financial Position)

2022년 9월 30일 현재

(As of September 30, 2022)

주식회사 KB저축은행
KB Savings Bank Co., Ltd.

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
자본총계 (Total equity)	283,527
부채와 자본총계 (Total liabilities and equity)	2,940,778

손익계산서

(Income Statements)

2022년 1월 1일부터 2022년 9월 30일까지
(January 1, 2022 ~ September 30, 2022)

주식회사 KB저축은행
KB Savings Bank Co., Ltd.

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
I. 영업수익 (Operating income)	140,042
이자수익 (Interest income)	126,933
1. 예치금이자 (Interest on deposits)	3,080
2. 단기매매증권이자 (Interest on trading securities)	-
3. 매도가능증권이자 (Interest on securities available for sale)	-
4. 만기보유증권이자 (Interest on held-to-maturity securities)	163
5. 대출금이자 (Interest on loans & discounts)	123,441
6. 기타이자수익 (Other operating income)	249
유가증권평가및처분이익 (Gains on valuation(sales) of Securities)	2
대출채권평가및처분이익 (Gains on valuation(sales) of Loans)	3,501
수수료수익 (Fee and commission income)	9,511
기타영업수익 (Other operation income)	21
배당금수익 (Dividend income)	74
II. 영업외수익 Non-operating income	159
III. 영업비용 Operating expenses & claims	110,670
이자비용 (Interest expense)	43,533
1. 예수금이자 (Interest on deposits)	41,356

손익계산서

(Income Statements)

2022년 1월 1일부터 2022년 9월 30일까지
(January 1, 2022 ~ September 30, 2022)

주식회사 KB저축은행
KB Savings Bank Co., Ltd.

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
2. 사채이자 (Interest on bonds)	1,995
3. 기타이자비용 (Interest on others)	182
유가증권평가및처분손실 (Loss on valuation(sales) of Securities)	58
대출채권평가및처분손실 (Loss on valuation(sales) of Loans)	31,140
1. 대손상각비 (Bad debt expense)	22,693
수수료비용 (Fee and commission expense)	6,967
기타영업비용 (Other operating losses)	6,739
판매비와관리비 (Selling and administrative expenses)	22,233
IV. 영업외비용 (Non-operating expenses)	156
V. 법인세차감전순이익 (Income before income tax expenses)	29,375
VI. 당기순이익 (Net income)	21,478

연결재무상태표

(Consolidated Statements of Financial Position)

2022년 9월 30일 현재

(As of September 30, 2022)

KB인베스트먼트와 그 종속회사
KB Investment and subsidiaries(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
자 산 (Assets)	
I. 현금 및 현금성 자산 (Cash and cash equivalents)	129,864
II. 예치금 (Due from bank)	62,921
III. 창업투자자산 (Investment in small and medium sized enterprises)	1,024,482
IV. PEF 투자자산 (Investment in PEF)	67,981
V. 기타자산 (Other assets)	14,212
자산총계 (Total assets)	1,299,460
부 채 (Liabilities)	
I. 단기차입금 (Short-term borrowings)	310,000
II. 확정급여부채 (Allowance for retirement and severance benefit)	157
III. 파생상품부채 (Derivative debts)	-
IV. 기타부채 (Other liabilities)	724,623
부채 총계 (Total liabilities)	1,034,780
자 본 (Equity)	
I. 자본금 (Capital stock)	112,627
II. 자본잉여금 (Capital surplus)	1,019
III. 자본조정 (Capital adjustment)	(336)

연결재무상태표

(Consolidated Statements of Financial Position)

2022년 9월 30일 현재

(As of September 30, 2022)

KB인베스트먼트와 그 종속회사
KB Investment and subsidiaries

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
Ⅲ. 기타포괄손익누계액 (Accumulated other comprehensive income)	(65)
Ⅳ. 이익잉여금 (Retained earnings)	151,436
자본총계 (Total equity)	264,680
부채와 자본총계 (Total liabilities and equity)	1,299,460

연결손익계산서

(Consolidated Income Statements)
2022년 1월 1일부터 2022년 9월 30일까지
(January 1, 2022 ~ September 30, 2022)

KB인베스트먼트와 그 종속회사
KB Investment and subsidiaries

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
I. 영업수익 (Operating revenues)	90,557
창업투자수익 (Revenues on investments in small and medium-size enterprises)	43,996
PEF 투자수익 (Revenues on Investments in PEF)	5,182
운용수익 (Other investment revenues)	34,097
경영자문료수익 (Consulting fees)	48
소수주주지분순손실 (Net expenses in minority interest)	7,235
II. 영업비용 (Operating expenses)	89,419
투자및금융비용 (Investment and financial expenses)	5,658
창업투자비용 (Expenses on investments in small and medium-size enterprises)	69,175
PEF 투자비용 (Expenses on investments in PEF)	240
일반관리비 (Administrative expenses)	14,347
소수주주지분순이익 (Net income in minority interest)	-
III. 영업이익 (Operating income(losses))	1,138
IV. 영업외수익 (Non-operating income)	17
V. 영업외비용 (Non-operating expenses)	1,093
VI. 법인세비용차감전계속사업손익 (Continuing operation income before income tax)	62
VII. 계속사업손익법인세비용 (Income tax expense)	859
VIII. 당기순이익 (Net income for the year)	(797)

연결재무상태표

(Consolidated Statements of Financial Position)

2022년 9월 30일 현재

(As of September 30, 2022)

KB데이터시스템과 그 종속회사
KB Data Systems and subsidiaries

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
자 산 (Assets)	
I. 유동자산 (Current assets)	43,204
당좌자산 (Quick assets)	43,204
1. 현금및현금성자산 (Cash and cash equivalents)	7,427
2. 단기금융상품 (Short-term financial instruments)	8,908
3. 매출채권 (Accounts receivable)	16,094
4. 대손충당금 (Allowance for doubtful accounts)	-
5. 기타 (Others)	10,775
재고자산 (Inventories)	-
상품 (Merchandise)	-
II. 비유동자산 (Non-current assets)	9,853
투자자산 (Investments assets)	454
유형자산 (Tangible assets)	1,689
무형자산 (Intangible assets)	1,415
기타비유동자산 (Other non-current assets)	6,294
자산총계 (Total assets)	53,057
부 채 (Liabilities)	

연결재무상태표

(Consolidated Statements of Financial Position)

2022년 9월 30일 현재

(As of September 30, 2022)

KB데이터시스템과 그 종속회사
KB Data Systems and subsidiaries

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
I. 유동부채 (Current liabilities)	31,850
매입채무 (Accounts payable)	19,575
미지급비용 (Accrued expenses)	8,611
기타 (Others)	3,663
II. 비유동부채 (Long-term liabilities)	1,590
퇴직급여충당금 (Accrued severance benefits)	-
장기미지급비용 (Long-term Accrued expenses)	1,006
기타 (Others)	584
부채 총계 (Total liabilities)	33,440
자 본 (Equity)	
I. 자본금 (Capital stock)	8,000
II. 기타포괄손익누계액 (Accumulated other comprehensive income)	(4,630)
III. 이익잉여금 (Retained earnings)	16,121
IV. 비지배지분 (Non-controlling interests)	126
자본총계 (Total equity)	19,617
부채와 자본총계 (Total liabilities and equity)	53,057

연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2022년 1월 1일부터 2022년 9월 30일까지
(January 1, 2022 ~ September 30, 2022)

KB데이터시스템과 그 종속회사
KB Data Systems and subsidiaries

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
I. 매출 (Sales)	158,221
상품매출 (Sales of merchandise)	2,761
용역수익 (Service revenue)	155,460
II. 매출원가 (Cost of sales)	149,008
상품매출원가 (Cost of merchandise)	2,485
용역매출원가 (Cost of service)	146,523
III. 매출총이익 (Gross profit)	9,213
IV. 판매비와관리비 (Selling and administrative expenses)	8,337
인건비 (Payroll)	4,573
경비 (Expenses)	3,764
V. 영업이익 (Operating income)	876
VI. 영업외수익 (Non-operating income)	724
VII. 영업외비용 (Non-operating expenses)	77
VIII. 법인세비용차감전순이익 (Income before income tax)	1,522
IX. 법인세비용 (Income tax expenses)	710
X. 당기순이익 (Net income for the period)	812
XI. 기타포괄손익 (Other comprehensive gain)	230

연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2022년 1월 1일부터 2022년 9월 30일까지
(January 1, 2022 ~ September 30, 2022)

KB데이터시스템과 그 종속회사
KB Data Systems and subsidiaries

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
당기손익으로 재분류되지 않는 포괄손익 (Items that will not be reclassified subsequently to profit or loss)	(106)
1. 순확정급여부채 재측정요소 (Remeasurements of defined benefit plans)	(106)
2. 기타포괄손익-공정가치측정 금융상품의 평가이익(손실) (Gain(Losses) on valuation of financial instruments at fair value through	-
후속적으로 당기손익으로 재분류되는 포괄손익 (Items that may be subsequently reclassified to profit or loss)	336
1. 매도가능금융자산평가손익 (Gain on valuation of financial assets available for sale)	-
2. 해외사업장환산손익 (Foreign currency translation differences for foreign operations)	336
XII. 총포괄이익 (Total comprehensive income)	1,042
연결순손익의 귀속 (Profit for the period attributable to)	812
1. 지배기업주주지분순이익 (Shareholders of the Parent Company)	849
2. 비지배지분순이익 (Non-controlling interests)	(37)
연결총포괄손익의 귀속 (Total comprehensive income for the year attributable to)	1,042
1. 지배기업주주지분총포괄이익 (Shareholders of the Parent Company)	1,063
2. 비지배지분총포괄이익 (Non-controlling interests)	(21)

재무상태표

(Statements of Financial Position)

2022년 9월 30일 현재

(As of September 30, 2022)

KB신용정보

(단위: 백만원)

KB Credit Information

(in million won)

과목명(Description)	금액(Amount)
자 산 (Assets)	
I. 유동자산 (Current assets)	13,050
현금및현금성자산 (Cash and cash equivalents)	4,984
단기금융상품 (Short-term financial instruments)	3,685
매출채권 (Trade receivables)	3,392
기타 (Others)	988
II. 비유동자산 (Non-current assets)	16,549
장기금융상품 (Long-term financial instruments)	237
유형자산 (Tangible assets)	7,732
무형자산 (Intangible assets)	817
이연법인세자산 (Deferred income tax assets)	1,640
임차보증금 (Guarantee deposits)	6,123
기타보증금 (Other deposits received)	-
자산총계 (Total assets)	29,599
부 채 (Liabilities)	
I. 유동부채 (Current liabilities)	9,765
기타충당부채 (Provision for other estimated liabilities)	4,966

재무상태표

(Statements of Financial Position)

2022년 9월 30일 현재

(As of September 30, 2022)

KB신용정보

(단위: 백만원)

KB Credit Information

(in million won)

과목명(Description)	금액(Amount)
미지급비용 (Accrued expenses)	3,198
예수금 (Withholdings)	998
미지급금 (Non-trade payables)	387
미지급법인세 (Income taxes payable)	-
리스부채 (Lease liabilities)	216
Ⅱ. 비유동부채 (Long-term liabilities)	3,640
확정급여부채 (Liabilities for defined benefit obligations)	533
장기성미지급금 (Long-term non-trade payables)	539
복구충당부채 (Provision for restoration costs)	104
손해배상위험충당금 (Provision for compensation of damage)	116
기타충당부채 (Provision for other estimated liabilities)	2,283
리스부채 (Lease liabilities)	66
부채 총계 (Total liabilities)	13,405
자 본 (Equity)	
Ⅰ. 자본금 (Capital stock)	6,262
Ⅱ. 자본잉여금 (Additional paid-in and other capital)	1,422
Ⅲ. 이익잉여금 (Retained earnings)	8,601

재무상태표

(Statements of Financial Position)

2022년 9월 30일 현재

(As of September 30, 2022)

KB신용정보

(단위: 백만원)

KB Credit Information

(in million won)

과목명(Description)	금액(Amount)
IV. 기타포괄손익누계액 (Accumulated other comprehensive income)	(91)
자본총계 (Total equity)	16,194
부채와 자본총계 (Total liabilities and equity)	29,599

손익계산서

(Income Statements)

2022년 1월 1일부터 2022년 9월 30일까지
(January 1, 2022 ~ September 30, 2022)

KB신용정보

KB Credit Information

(단위: 백만원)

(in million won)

과목명(Description)	금액(Amount)
I. 매출 (Sales)	26,838
용역수입 (Revenues-services)	26,838
II. 매출원가 (Cost of service)	14,625
III. 매출총이익 (Gross profit)	12,213
IV. 판매비와관리비 (Selling and administrative expenses)	11,171
V. 영업이익 (Operating income)	1,043
VI. 금융수익 (Finance revenues)	139
VII. 기타수익 (Other revenues)	2
VIII. 기타비용 (Other expenses)	982
IX. 법인세차감전순이익 (Income before income tax expenses)	201
X. 법인세비용 (Income tax expenses)	362
XI. 당기순이익 (Net income)	(162)