

# 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 audited 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 12월 31일 현재  
(As of December 31, 2022)

(주) KB금융지주와 그 종속회사

(단위: 백만원)

KB Financial Group Inc. and subsidiaries

(in million won)

과목명(Description)	금액(Amount)
<b>자 산</b> <b>(Assets)</b>	
I. 현금 및 예치금 (Cash and due from financial institutions)	32,113,544
II. 당기손익-공정가치측정 금융자산 (Financial assets at fair value through profit or loss)	64,888,561
III. 파생금융자산 (Derivative financial assets)	9,446,134
IV. 상각후원가측정 대출채권 (Loans at amortized cost)	436,530,502
V. 투자금융자산 (Financial investments)	116,588,575
VI. 관계기업 및 공동기업 투자 (Investments in associates and joint ventures)	679,330
VII. 유형자산 (Property and equipment)	4,991,467
VIII. 투자부동산 (Investment property)	3,121,449
IX. 무형자산 (Intangible assets)	3,227,290
X. 순확정급여자산 (Defined benefit assets)	478,934
XI. 당기법인세자산 (Current income tax assets)	204,690
XII. 이연법인세자산 (Deferred income tax assets)	251,085
XIII. 매각예정자산 (Assets held for sale)	211,758
XIV. 기타자산 (Other assets)	28,437,529
<b>자산총계</b> <b>(Total assets)</b>	<b>701,170,848</b>
<b>부 채</b> <b>(Liabilities)</b>	
I. 당기손익-공정가치측정 금융부채 (Financial liabilities at fair value through profit or loss)	12,271,604
II. 파생금융부채 (Derivative financial liabilities)	9,506,709

## 연결재무상태표

(Consolidated Statements of Financial Position)

2022년 12월 31일 현재  
(As of December 31, 2022)

(주) KB금융지주와 그 종속회사

(단위: 백만원)

KB Financial Group Inc. and subsidiaries

(in million won)

과목명(Description)	금액(Amount)
III. 예수부채 (Deposits)	388,888,452
IV. 차입부채 (Debts)	71,717,366
V. 사채 (Debentures)	68,698,203
VI. 총당부채 (Provisions)	943,653
VII. 순확정급여부채 (Defined benefit liabilities)	85,745
VIII. 당기법인세부채 (Current income tax liabilities)	997,675
IX. 이연법인세부채 (Deferred income tax liabilities)	29,362
X. 보험계약부채 (Insurance contract liabilities)	58,230,303
XI. 기타부채 (Other liabilities)	40,140,365
<b>부채총계 (Total liabilities)</b>	<b>651,509,437</b>
<b>자 본 (Equity)</b>	
I. 지배기업 주주지분 (Equity attributable to shareholders of the parent company)	48,381,309
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)	(2,713,053)
5. 이익잉여금 (Retained earnings)	28,465,010
6. 자기주식 (Treasury shares)	(836,188)
II. 비지배지분 (Non-controlling interests)	1,280,102

## 연결재무상태표

(Consolidated Statements of Financial Position)

2022년 12월 31일 현재  
(As of December 31, 2022)

(주) KB금융지주와 그 종속회사

(단위: 백만원)

KB Financial Group Inc. and subsidiaries

(in million won)

과목명(Description)	금액(Amount)
자본총계 (Total equity)	49,661,411
부채와 자본총계 (Total liabilities and equity)	701,170,848

## 연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2022년 1월 1일부터 2022년 12월 31일까지  
(January 1, 2022 ~ December 31, 2022)

(주) KB금융지주와 그 종속회사

KB Financial Group Inc. and subsidiaries

(단위: 백만원)

(in million won)

과목명(Description)	금액(Amount)
<b>I. 순이자이익 (Net interest income)</b>	<b>13,112,934</b>
이자수익 (Interest income)	20,788,518
1. 기타포괄손익-공정가치측정 및 상각후원가 측정 금융상품 이자수익 (Interest income from financial instruments at fair value through other comprehensive income and amortized cost)	19,912,128
2. 당기손익-공정가치측정 금융상품 이자수익 (Interest income from financial instruments at fair value through profit or loss)	876,390
이자비용 (Interest expense)	(7,675,584)
<b>II. 순수수수료이익 (Net fee and commission income)</b>	<b>3,321,632</b>
수수료수익 (Fee and commission income)	5,121,520
수수료비용 (Fee and commission expense)	(1,799,888)
<b>III. 순보험손익 (Net insurance income)</b>	<b>696,513</b>
보험수익 (Insurance income)	17,136,842
보험비용 (Insurance expense)	(16,440,329)
<b>IV. 당기손익-공정가치측정 금융상품 순손익 (Net gains/(losses) on financial instruments at fair value through profit or loss)</b>	<b>247,357</b>
1. 당기손익조정접근법 조정전 순손익 (Net gains/(losses) on financial instruments at fair value through profit or loss before applying overlay approach)	(359,158)
2. 당기손익조정접근법 조정 손익 (Net gains/(losses) on overlay adjustment)	606,515
<b>V. 기타영업손익 (Net other operating income(expenses))</b>	<b>(2,365,791)</b>
<b>VI. 일반관리비 (General and administrative expenses)</b>	<b>(7,537,802)</b>

## 연결포괄손익계산서

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(January 1, 2022 ~ December 31, 2022)

(주) KB금융지주와 그 종속회사

(단위: 백만원)

KB Financial Group Inc. and subsidiaries

(in million won)

과목명(Description)	금액(Amount)
<b>VII. 신용손실충당금 반영전 영업이익</b> (Operating profit before provision for credit losses)	7,474,843
<b>VIII. 신용손실충당금전입액</b> (Provision for credit losses)	(1,835,988)
<b>IX. 영업이익</b> (Net operating profit)	5,638,855
<b>X. 영업외손익</b> (Non-operating profit(loss))	181,937
1. 관계기업 및 공동기업 투자손익 (Share of profit of associates and joint ventures)	(28,758)
2. 기타영업외손익 (Net other non-operating income(expense))	210,695
<b>XI. 법인세비용차감전순이익</b> (Profit before income tax)	5,820,792
<b>XII. 법인세비용</b> (Income tax expense)	(1,629,056)
<b>XIII. 당기순이익</b> (Profit for the period)	4,191,736
<b>XIV. 법인세비용차감후기타포괄손익</b> (Other comprehensive income(loss) for the period, net of tax)	(3,511,437)
당기손익으로 재분류되지 않는 포괄손익 (Items that will not be reclassified to profit or loss)	(652,979)
1. 순확정급여부채의 재측정요소 (Actuarial gains(losses) on post defined benefit pension plans )	239,702
2. 관계기업 및 공동기업 기타포괄손익에 대한 지분 (Shares of other comprehensive income of associates and joint ventures)	183
3. 기타포괄손익-공정가치 측정 지분상품 관련 손익 (Revaluation gains/(losses) on equity instruments at fair value through other comprehensive income)	(931,731)
4. 당기손익-공정가치지정 금융부채 신용위험 변동손익 (Fair value changes on financial liabilities designated at fair value due to own credit risk)	38,867
후속적으로 당기손익으로 재분류될 수 있는 포괄손익 (Items that may be reclassified subsequently to profit or loss)	(2,858,458)
1. 외환차이 (Exchange differences on translating foreign operations)	164,530

## 연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2022년 1월 1일부터 2022년 12월 31일까지

(January 1, 2022 ~ December 31, 2022)

(주) 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)	(2,375,084)
3. 관계기업 및 공동기업 기타포괄손익에 대한 지분 (Shares of other comprehensive income of associates and joint ventures)	(545)
4. 현금흐름위험회피손익 (Cash flow hedges)	31,474
5. 해외사업장순투자위험회피수단의 손익 (Gains(losses) on hedging instruments of a net investment in a foreign operation)	(79,085)
6. 특별계정 기타포괄손익 (Other comprehensive income(loss) arising from separate account)	(159,619)
7. 손익변동성 조정손익 (Net gains/(losses) on overlay adjustment)	(440,129)
<b>XV. 당기총포괄이익 (Total comprehensive income for the period)</b>	<b>680,299</b>
당기순이익의 귀속 (Profit attributable to:)	4,191,736
1. 지배기업주주지분순이익 (Shareholders of the parent entity)	4,413,327
2. 비지배지분순이익 (Non-controlling interests)	(221,591)
당기총포괄이익 귀속 (Total comprehensive income attributable to:)	680,299
1. 지배기업주주지분총포괄이익 (Shareholders of the parent entity)	888,351
2. 비지배지분총포괄이익 (Non-controlling interests)	(208,052)
<b>XVI. 주당이익(단위: 원) (Earnings per share)(in won)</b>	<b>-</b>
기본주당이익 (Basic earnings per share)	11,002
희석주당이익 (Diluted earnings per share)	10,752

## 재무상태표

(Separate Statements of Financial Position)

2022년 12월 31일 현재

(As of December 31, 2022)

(주) KB금융지주

KB Financial Group Inc.

(단위: 백만원)

(in million won)

과목명(Description)	금액(Amount)
<b>자 산</b> <b>(Assets)</b>	
I. 현금 및 예치금 (Cash and due from financial institutions)	351,056
II. 당기손익-공정가치측정 금융자산 (Financial assets at fair value through profit or loss)	1,522,314
III. 상각후원가측정 대출채권 (Loans at amortized cost)	522,326
IV. 종속기업 투자 (Investments in subsidiaries)	26,741,438
V. 유형자산 (Property and equipment)	3,552
VI. 무형자산 (Intangible assets)	16,752
VII. 순확정급여자산 (Net Defined Benefit Assets)	4,288
VIII. 이연법인세자산 (Deferred income tax assets)	19,904
IX. 기타자산 (Other assets)	1,272,197
<b>자산총계</b> <b>(Total assets)</b>	<b>30,453,827</b>
<b>부 채</b> <b>(Liabilities)</b>	
I. 차입부채 (Debts)	-
II. 사채 (Debentures)	4,956,949
III. 순확정급여부채 (Defined benefit liabilities)	-
IV. 당기법인세부채 (Current income tax liabilities)	926,573
V. 기타부채 (Other liabilities)	338,489
<b>부채 총계</b> <b>(Total liabilities)</b>	<b>6,222,011</b>



## 재무상태표

(Separate Statements of Financial Position)

2022년 12월 31일 현재

(As of December 31, 2022)

(주) KB금융지주

KB Financial Group Inc.

(단위: 백만원)

(in million won)

과목명(Description)	금액(Amount)
<b>자 본</b> <b>(Equity)</b>	
I. 자본금 (Share capital)	2,090,558
II. 신종자본증권 (Hybrid financial instrument)	4,433,981
III. 자본잉여금 (Capital surplus)	14,754,747
IV. 기타포괄손익누계액 (Accumulated other comprehensive income)	(5,847)
V. 이익잉여금 (Retained earnings)	3,794,565
VI. 자기주식 (Treasury Shares)	(836,188)
<b>자본총계</b> <b>(Total equity)</b>	<b>24,231,816</b>
<b>부채와 자본총계</b> <b>(Total liabilities and equity)</b>	<b>30,453,827</b>

## 포괄손익계산서

(Separate Statements of Comprehensive Income)

2022년 1월 1일부터 2022년 12월 31일까지

(January 1, 2022 ~ December 31, 2022)

(주) KB금융지주

KB Financial Group Inc.

(단위: 백만원)

(in million won)

과목명(Description)	금액(Amount)
<b>I. 순이자이익 (Net interest income)</b>	<b>(92,951)</b>
이자수익 (Interest income)	19,402
1. 상각후원가측정 금융상품 이자수익 (Interest income from financial instruments at amortized cost)	16,525
2. 당기손익-공정가치측정 금융상품 이자수익 (Interest income from financial instruments at fair value through profit or loss)	2,877
이자비용 (Interest expense)	(112,353)
<b>II. 순수수수료이익 (Net fee and commission income)</b>	<b>(8,686)</b>
수수료수익 (Fee and commission income)	3,399
수수료비용 (Fee and commission expense)	(12,085)
<b>III. 당기손익-공정가치측정 금융상품 순손익 (Net gains/(losses) on financial instruments at fair value through profit or loss)</b>	<b>(11,794)</b>
<b>IV. 기타영업손익 (Net other operating income(expenses))</b>	<b>1,871,224</b>
<b>V. 일반관리비 (General and administrative expenses)</b>	<b>(89,149)</b>
<b>VI. 신용손실충당금 반영전 영업이익 (Operating profit before provision for credit losses)</b>	<b>1,668,644</b>
<b>VII. 신용손실충당금전입액 (Provision for credit losses)</b>	<b>(303)</b>
<b>VIII. 영업이익 (Net operating profit)</b>	<b>1,668,341</b>
<b>IX. 영업외손익 (Non-operating profit(loss))</b>	<b>908</b>
<b>X. 법인세비용차감전순이익 (Profit before income tax)</b>	<b>1,669,249</b>
<b>XI. 법인세수익 (Income tax expense)</b>	<b>15,263</b>

## 포괄손익계산서

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(January 1, 2022 ~ December 31, 2022)

(주) KB금융지주

KB Financial Group Inc.

(단위: 백만원)

(in million won)

과목명(Description)	금액(Amount)
<b>XII. 당기순이익</b> (Profit for the period)	<b>1,684,512</b>
<b>XIII. 법인세비용차감후기타포괄손익</b> (Other comprehensive income(loss) for the period, net of tax)	<b>2,483</b>
당기손익으로 재분류되지 않는 포괄손익 (Items that will not be reclassified to profit or loss)	2,483
순확정급여부채의 재측정요소 (Actuarial gains(losses) on post defined benefit pension plans )	2,483
<b>XIV. 당기총포괄이익</b> (Total comprehensive income for the period)	<b>1,686,995</b>
<b>XV. 주당이익(단위: 원)</b> (Earnings per share)(in won)	-
기본주당이익 (Basic earnings per Share)	3,999
희석주당이익 (Diluted earnings per Share)	3,912

## 연결재무상태표

(Consolidated Statements of Financial Position)

2022년 12월 31일 현재  
(As of December 31, 2022)주식회사 국민은행과 그 종속기업  
KB Kookmin Bank and Subsidiaries(단위: 백만원)  
(in million won)

과목명(Description)	금액(Amount)
<b>자 산</b> <b>(Assets)</b>	
I. 현금 및 예치금 (Cash and due from financial institutions)	25,127,794
II. 당기손익-공정가치측정 금융자산 (Financial assets at fair value through profit or loss)	21,213,408
III. 파생금융자산 (Derivative financial assets)	7,767,592
IV. 상각후원가측정 대출채권 (Loans at amortized cost)	374,671,976
V. 투자금융자산 (Financial investments)	75,250,169
VI. 관계기업 투자 (Investments in associates)	529,981
VII. 유형자산 (Property and equipment)	3,837,511
VIII. 투자부동산 (Investment property)	345,156
IX. 무형자산 (Intangible assets)	1,054,696
X. 순확정급여자산 (Defined benefit assets)	307,749
XI. 당기법인세자산 (Current income tax assets)	192,041
XII. 이연법인세자산 (Deferred income tax assets)	181,257
XIII. 매각예정자산 (Assets held for sale)	211,757
XIV. 기타자산 (Other assets)	7,078,425
<b>자산총계</b> <b>(Total assets)</b>	<b>517,769,512</b>
<b>부 채</b> <b>(Liabilities)</b>	
I. 당기손익-공정가치측정 금융부채 (Financial liabilities at fair value through profit or loss)	108,862

## 연결재무상태표

(Consolidated Statements of Financial Position)

2022년 12월 31일 현재  
(As of December 31, 2022)주식회사 국민은행과 그 종속기업  
KB Kookmin Bank and Subsidiaries(단위: 백만원)  
(in million won)

과목명(Description)	금액(Amount)
II. 파생금융부채 (Derivative financial liabilities)	7,271,434
III. 예수부채 (Deposits)	381,746,749
IV. 차입부채 (Debts)	45,073,117
V. 사채 (Debentures)	29,787,722
VI. 충당부채 (Provisions)	533,370
VII. 순확정급여부채 (Defined benefit liabilities)	16,243
VIII. 당기법인세부채 (Current income tax liabilities)	63,029
IX. 이연법인세부채 (Deferred income tax liabilities)	153,844
X. 기타부채 (Other liabilities)	19,291,883
<b>부채 총계 (Total liabilities)</b>	<b>484,046,253</b>
<b>자 본 (Equity)</b>	
I. 지배기업 주주지분 (Equity attributable to shareholders of the parent entity)	33,768,024
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)	12,751
5. 이익잉여금 (Retained earnings)	25,834,192

## 연결재무상태표

(Consolidated Statements of Financial Position)

2022년 12월 31일 현재  
(As of December 31, 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)	(44,765)
자본총계 (Total equity)	33,723,259
부채와 자본총계 (Total liabilities and equity)	517,769,512

## 연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2022년 1월 1일부터 2022년 12월 31일까지

(January 1, 2022 ~ December 31, 2022)

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

과목명(Description)	금액(Amount)
<b>I. 순이자이익 (Net interest income)</b>	<b>9,291,021</b>
이자수익 (Interest income)	15,358,701
1. 기타포괄손익-공정가치측정 및 상각후원가 측정 금융상품 이자수익 (Interest income from financial instruments at fair value through other comprehensive income and amortized cost)	15,068,856
2. 당기손익-공정가치측정 금융상품 이자수익 (Interest income from financial instruments at fair value through profit or loss)	289,845
이자비용 (Interest Expense)	(6,067,680)
<b>II. 순수수수료이익 (Net fee and commission income)</b>	<b>1,096,608</b>
수수료수익 (Fee and commission income)	1,530,158
수수료비용 (Fee and commission expense)	(433,550)
<b>III. 당기손익-공정가치측정 금융상품 순손익 (Net gains/(losses) on financial instruments at fair value through profit or loss)</b>	<b>210,581</b>
<b>IV. 기타영업손익 (Net other operating income(expenses))</b>	<b>(944,100)</b>
<b>V. 일반관리비 (General and administrative expenses)</b>	<b>(4,697,951)</b>
<b>VI. 신용손실충당금 반영전 영업이익 (Operating profit before provision for credit losses)</b>	<b>4,956,159</b>
<b>VII. 신용손실충당금전입액 (Provision for credit losses)</b>	<b>(1,121,170)</b>
<b>VIII. 영업이익 (Net operating profit)</b>	<b>3,834,989</b>
<b>IX. 영업외손익 (Non-operating profit(loss))</b>	<b>(25,199)</b>
관계기업투자손익 (Share of profit(loss) of associates)	12,666

## 연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2022년 1월 1일부터 2022년 12월 31일까지  
(January 1, 2022 ~ December 31, 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))	(37,865)
<b>X. 법인세비용차감전순이익 (Profit before income tax)</b>	<b>3,809,790</b>
<b>XI. 법인세비용 (Income tax expense)</b>	<b>(1,081,483)</b>
<b>XII. 당기순이익 (Profit for the period)</b>	<b>2,728,307</b>
<b>XIII. 법인세비용차감후기타포괄손익 (Other comprehensive income(loss) for the period, net of tax)</b>	<b>(1,127,722)</b>
당기손익으로 재분류되지 않는 포괄손익 (Items that will not be reclassified to profit or loss)	(775,474)
1. 순확정급여부채의 재측정요소 (Actuarial gains(losses) on post defined benefit pension plans )	178,516
2. 기타포괄손익 - 공정가치 측정 금융상품 관련 손익 (Revaluation gains/(losses) on equity instruments at fair value through other comprehensive income)	(953,990)
후속적으로 당기손익으로 재분류될 수 있는 포괄손익 (Items that may be reclassified subsequently to profit or loss)	(352,248)
1. 외환차이 (Exchange differences on translating foreign operations)	145,979
2. 기타포괄손익-공정가치측정금융상품관련손익 (Net gains/(losses) on financial instruments at fair value through other comprehensive income)	(467,183)
3. 관계기업 기타포괄손익에 대한 지분 (Share of other comprehensive income of associates)	(64)
4. 해외사업장순투자위험회피수단의 손익 (Gains(losses) on hedging instruments of a net investment in a foreign operation)	(64,990)
5. 현금흐름위험회피 수단의 손익 (Cash flow hedges)	34,010
<b>XIV. 당기총포괄이익 (Total comprehensive income attributable to:)</b>	<b>1,600,585</b>
당기순이익의 귀속 (Profit attributable to:)	2,728,307



## 연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2022년 1월 1일부터 2022년 12월 31일까지

(January 1, 2022 ~ December 31, 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)	2,996,015
2. 비지배지분순이익 (Non-controlling interests)	(267,708)
당기총포괄이익의 귀속 (Total comprehensive income attributable to:)	1,600,585
1. 지배기업주주지분총포괄이익 (Shareholders of the parent entity)	1,856,632
2. 비지배지분총포괄이익 (Non-controlling interest)	(256,047)

## 재무상태표

(Separate Statements of Financial Position)

2022년 12월 31일 현재

(As of December 31, 2022)

주식회사 국민은행  
KB Kookmin Bank

(단위: 백만원)  
(in million won)

과목명(Description)	금액(Amount)
<b>자 산</b> <b>(Assets)</b>	
I. 현금 및 예치금 (Cash and due from financial institutions)	22,296,244
II. 당기손익-공정가치측정 금융자산 (Financial assets at fair value through profit or loss)	18,154,550
III. 파생금융자산 (Derivative financial assets)	7,747,794
IV. 상각후원가측정 대출채권 (Loans at amortized cost)	363,839,085
V. 투자금융자산 (Financial investments)	74,026,021
VI. 관계기업 및 종속기업 투자 (Investments in associates and subsidiaries)	2,747,295
VII. 유형자산 (Property and equipment)	3,529,134
VIII. 투자부동산 (Investment property)	119,323
IX. 무형자산 (Intangible assets)	493,279
X. 순확정급여자산 (Defined benefit assets)	307,749
XI. 당기법인세자산 (Current income tax assets)	187,017
XII. 이연법인세자산 (Deferred income tax assets)	-
XIII. 매각예정자산 (Assets held for sale)	30,971
XIV. 기타자산 (Other assets)	6,865,013
<b>자산총계</b> <b>(Total assets)</b>	<b>500,343,475</b>
<b>부 채</b> <b>(Liabilities)</b>	
I. 당기손익-공정가치측정 금융부채 (Financial liabilities at fair value through profit or loss)	108,862

## 재무상태표

(Separate Statements of Financial Position)

2022년 12월 31일 현재

(As of December 31, 2022)

주식회사 국민은행  
KB Kookmin Bank

(단위: 백만원)  
(in million won)

과목명(Description)	금액(Amount)
II. 파생금융부채 (Derivative financial liabilities)	7,294,787
III. 예수부채 (Deposits)	368,100,984
IV. 차입부채 (Debts)	43,664,670
V. 사채 (Debentures)	27,999,416
VI. 충당부채 (Provisions)	494,238
VII. 순확정급여부채 (Defined benefit liabilities)	451
VIII. 당기법인세부채 (Current income tax liabilities)	5,671
IX. 이연법인세부채 (Deferred income tax liabilities)	105,436
X. 기타부채 (Other liabilities)	19,015,179
<b>부채 총계 (Total liabilities)</b>	<b>466,789,694</b>
<b>자 본 (Equity)</b>	
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)	(86,385)
V. 이익잉여금 (Retained earnings)	25,524,389
<b>자본총계 (Total equity)</b>	<b>33,553,781</b>
<b>부채와 자본총계 (Total liabilities and equity)</b>	<b>500,343,475</b>

## 손익계산서

(Separate Statements of Comprehensive Income)  
 2022년 1월 1일부터 2022년 12월 31일까지  
 (January 1, 2022 ~ December 31, 2022)

주식회사 국민은행  
 KB Kookmin Bank

(단위: 백만원)  
 (in million won)

과목명(Description)	금액(Amount)
<b>I. 순이자이익 (Net interest income)</b>	<b>8,559,202</b>
이자수익 (Interest income)	13,962,022
1. 기타포괄손익-공정가치측정 및 상각후원가 측정 금융상품 이자수익 (Interest income from financial instruments at fair value through other comprehensive income and amortized cost)	13,764,254
2. 당기손익-공정가치측정 금융상품 이자수익 (Interest income from financial instruments at fair value through profit or loss)	197,768
이자비용 (Interest Expense)	(5,402,820)
<b>II. 순수수수료이익 (Net fee and commission income)</b>	<b>1,100,826</b>
수수료수익 (Fee and commission income)	1,512,230
수수료비용 (Fee and commission expense)	(411,404)
<b>III. 당기손익-공정가치측정 금융상품 순손익 (Net gains/(losses) on financial instruments at fair value through profit or loss)</b>	<b>354,180</b>
<b>IV. 기타영업손익 (Net other operating income(expenses))</b>	<b>(929,600)</b>
<b>V. 일반관리비 (General and administrative expenses)</b>	<b>(4,294,337)</b>
<b>VI. 신용손실충당금 반영전 영업이익 (Operating profit before provision for credit losses)</b>	<b>4,790,271</b>
<b>VII. 신용손실충당금전입액 (Provision for credit losses)</b>	<b>(461,350)</b>
<b>VIII. 영업이익 (Net operating profit)</b>	<b>4,328,921</b>
<b>IX. 영업외손익 (Non-operating profit(loss))</b>	<b>(372,517)</b>
관계기업투자손익 (Share of profit(loss) of associates)	(358,195)

## 손익계산서

(Separate Statements of Comprehensive Income)  
2022년 1월 1일부터 2022년 12월 31일까지  
(January 1, 2022 ~ December 31, 2022)

주식회사 국민은행  
KB Kookmin Bank

(단위: 백만원)  
(in million won)

과목명(Description)	금액(Amount)
기타영업외손익 (Net other non-operating income(expense))	(14,322)
<b>X. 법인세비용차감전순이익 (Profit before income tax)</b>	<b>3,956,404</b>
<b>XI. 법인세수익 (Income tax income)</b>	<b>(1,048,184)</b>
<b>XII. 당기순이익 (Profit for the period)</b>	<b>2,908,220</b>
<b>XIII. 법인세비용차감후기타포괄손익 (Other comprehensive income(loss) for the period, net of tax)</b>	<b>(1,205,801)</b>
당기손익으로 재분류되지 않는 포괄손익 (Items that will not be reclassified to profit or loss)	(776,100)
1. 순확정급여부채의 재측정요소 (Actuarial gains(losses) on post defined benefit pension plans )	177,890
2. 기타포괄손익 - 공정가치 측정 금융상품 관련 손익 (Revaluation gains/(losses) on equity instruments at fair value through other comprehensive income)	(953,990)
후속적으로 당기손익으로 재분류될 수 있는 포괄손익 (Items that may be reclassified subsequently to profit or loss)	(429,701)
1. 외환차이 (Exchange differences on translating foreign operations)	(2,022)
2. 기타포괄손익-공정가치측정금융상품관련손익 (Net gains/(losses) on financial instruments at fair value through other comprehensive income)	(461,689)
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)	34,010
<b>XIV. 당기총포괄이익 (Total comprehensive income attributable to:)</b>	<b>1,702,419</b>
당기순이익의 귀속 (Profit attributable to:)	2,908,220

## 손익계산서

(Separate Statements of Comprehensive Income)

2022년 1월 1일부터 2022년 12월 31일까지

(January 1, 2022 ~ December 31, 2022)

주식회사 국민은행  
KB Kookmin Bank

(단위: 백만원)  
(in million won)

과목명(Description)	금액(Amount)
1. 지배기업주주지분순이익 (Shareholders of the parent entity)	2,908,220
2. 비지배지분순이익 (Non-controlling interests)	-
당기총포괄이익의 귀속 (Total comprehensive income attributable to:)	1,702,419
1. 지배기업주주지분총포괄이익 (Shareholders of the parent entity)	1,702,419
2. 비지배지분총포괄이익 (Non-controlling interest)	-

## 대차대조표(신탁계정)

Balance Sheet (Trust accounts)

2022년 12월 31일 현재  
(As of December 31, 2022)

(단위: 백만원)  
(in million won)

과목명(Description)	금액(Amount)
<b>자 산</b> (Assets)	
I. 현금 및 예치금 (Cash and due from financial institutions)	33,560,631
1. 원화예치금 (Due from banks in won)	33,560,631
II. 유가증권 (Securities)	28,603,327
1. 주식 (Stock)	4,685,336
2. 국채 (Government bonds)	270,684
3. 금융채 (Finance debentures)	1,834,489
4. 지방채 (Local government bonds)	37,151
5. 사채 (Corporate bonds)	4,425,136
6. 외화유가증권 (Securities in foreign currency)	97,671
7. 매입어음 (Bills bought)	345,043
8. 기타유가증권 (Other securities)	16,907,817
III. 대출금 (Loans & discounts)	322,453
1. 부동산저당대출 (Loans on real estate collateral)	-
2. 채권담보대출 (Loans on receivables collateral)	82,303
3. 수익권담보대출 (Loans on trust benefit collateral)	240,150
IV. 콜론 (Call loans)	-

## 대차대조표(신탁계정)

Balance Sheet (Trust accounts)

2022년 12월 31일 현재  
(As of December 31, 2022)

(단위: 백만원)  
(in million won)

과목명(Description)	금액(Amount)
V. 환매조건부채권 (Bonds purchased under resale agreements)	3,855,100
VI. 금전채권 (Money receivables)	11,650,491
VII. 수탁부동산 (Movables & real estate)	339,267
VIII. 기타자산 (Others)	458,757
1. 가지급금 (Suspense receivables)	6
2. 미수수익 (Accrued revenues receivable)	445,056
3. 미수금 (Accounts receivable)	4,194
4. 선급비용 (Prepaid expenses)	289
5. 선급금 (Prepaid payments)	9,212
6. 기타잡자산 (Prepaid expenses)	-
IX. 고유계정대 (Lendings to banking account)	2,098,578
X. 채권평가충당금(-) (Allowance for valuation of receivables(-))	(89)
<b>자산총계 (Total assets)</b>	<b>80,888,515</b>
<b>부 채 (Liabilities)</b>	
I. 금전신탁 (Money in trust)	67,344,660
1. 불특정금전신탁합동운용 (Unspecified money trust)	54
2. 적립식목적신탁합동운용 (Reserving objective trust(performance))	8,097



## 대차대조표(신탁계정)

Balance Sheet (Trust accounts)

2022년 12월 31일 현재  
(As of December 31, 2022)

(단위: 백만원)  
(in million won)

과목명(Description)	금액(Amount)
3. 가계금전신탁합동운용 (Household money trust)	9,359
4. 개발신탁합동운용 (Development Money Trust)	36
5. 노후생활연금신탁합동운용 (Money trust for old age living pension)	1,021
6. 기업금전신탁합동운용 (Business money trust)	1,261
7. 국민주신탁합동운용 (National stock trust)	2,264
8. 개인연금신탁합동운용 (Personal pension trust)	1,730,237
9. 가계장기신탁합동운용 (Long term house trust)	6,602
10. 근로자우대신탁합동운용 (Workers preferential trust)	1,126
11. 신종적립신탁합동운용 (New reserving trust)	4,774
12. 퇴직신탁운용 (Retirement trust)	7,677
13. 특정금전신탁 (Specified money trust)	24,148,399
14. 단위금전신탁합동운용 (Unit type money trust)	-
15. 추가금전신탁 (Open type money trust)	1,273
16. 신개인연금신탁합동운용 (New personal pension trust)	64,863
17. 신노후생활연금신탁합동운용 (New pension trust)	1,886
18. 신근로자우대신탁합동운용 (New workers preferential trust)	5
19. 연금신탁합동운용 (Pension trust)	1,927,171

## 대차대조표(신탁계정)

Balance Sheet (Trust accounts)

2022년 12월 31일 현재  
(As of December 31, 2022)

(단위: 백만원)  
(in million won)

과목명(Description)	금액(Amount)
20. 퇴직연금신탁 (Trust of retirement pension plan)	36,395,212
21. 개인종합자산신탁 (Individual savings account)	3,033,343
Ⅱ. 재산신탁 (Property in trust)	12,024,980
1. 유가증권의신탁 (Securities in trust)	80,785
2. 금전채권의신탁 (Money receivables in trust)	11,604,928
3. 부동산의신탁 (Real estate in trust)	339,267
Ⅲ. 공익신탁 (Public in trust)	1
Ⅳ. 기타부채 (Other borrowings)	1,403,539
1. 미지급금 (Accounts payable)	9,626
2. 선수수익 (Income in advance)	8,033
3. 미지급신탁보수 (Accrued payable trust fees)	70,014
4. 미지급신탁이익 (Accrued payable trust profit)	1,287,634
5. 미지급비용 (Accrued payable expenses)	28,232
Ⅴ. 특별유보금 (Special reserves)	115,336
<b>부채 총계 (Total liabilities)</b>	<b>80,888,515</b>

## 손익계산서(신탁계정)

Income Statement(Trust accounts)  
2022년 1월 1일부터 2022년 12월 31일까지  
(January 1, 2022 ~ December 31, 2022)

(단위: 백만원)  
(in million won)

과목명(Description)	금액(Amount)
<b>수 익</b> (Revenues)	
<b>I. 예치금이자</b> (Interest on due from banks)	<b>591,303</b>
<b>II. 유가증권이자</b> (Interest on securities)	<b>454,689</b>
국채이자 (Interest on government bonds)	6,305
금융채이자 (Interest on finance debentures)	44,310
지방채이자 (Interest on local government bonds)	1,036
사채이자 (Interest on corporate bonds)	131,032
배당금수익 (Dividend income)	16,497
외화유가증권이자 (Interest on securities in foreign currency)	7,552
매입어음이자 (Interest on bills bought)	32,382
기타유가증권이자 (Interest on others securities)	215,575
<b>III. 대출금이자</b> (Interest on loans & discounts)	<b>9,268</b>
부동산저당대출이자 (Interest on real estate collateral loans)	-
채권담보대출이자 (Interest on receivables collateral loans)	2,221
수익권담보대출이자 (Interest on trust benefit collateral loans)	7,047
<b>IV. 콜론이자</b> (Interest on call loans)	<b>-</b>
<b>V. 환매조건부채권이자</b> (Interest on bonds under resale agreements)	<b>188,924</b>

## 손익계산서(신탁계정)

Income Statement(Trust accounts)  
2022년 1월 1일부터 2022년 12월 31일까지  
(January 1, 2022 ~ December 31, 2022)

(단위: 백만원)  
(in million won)

과목명(Description)	금액(Amount)
VI. 금전채권이자 (Interest on money receivables)	258
VII. 파생상품관련익 (Revenues on derivatives)	-
VIII. 유가증권관련수익 (Revenues on securities)	157,950
유가증권매매익 (Gain on sales of securities)	151,866
유가증권상환익 (Gain on redemption of securities)	346
유가증권평가익 (Gain on valuation of securities)	5,738
VIII. 외화환차익 (Gain on foreign currency)	271
IX. 외화자산부채평가익 (Gain on valuation of assets and liabilities denominated in foreign currency)	332,317
X. 수입수수료 (Commissions received)	-
XI. 기타수익 (Other revenues)	339,037
XII. 고유계정대이자 (Interest on loans to banking account)	38,187
XIII. 특별유보금환입 (Transfer from special provision)	6,377
XIV. 채권평가충당금환입 (Transfer from allowance for valuation of receivables)	221
신탁이익계 (Total revenues)	2,118,802
비 용 (Expenses)	-
I. 금전신탁이익 (Gain on money trust)	1,154,997
불특정금전신탁이익 (Gain on unspecified money trust)	1

## 손익계산서(신탁계정)

Income Statement(Trust accounts)  
2022년 1월 1일부터 2022년 12월 31일까지  
(January 1, 2022 ~ December 31, 2022)

(단위: 백만원)  
(in million won)

과목명(Description)	금액(Amount)
적립식목적신탁실적이익 (Gain on installment money trust(performance))	323
가계금전신탁이익 (Gain on household money trust)	235
개발신탁이익 (Gain on development trust)	2
노후생활연금신탁이익 (Gain on money trust for old age living pension)	20
기업금전신탁이익 (Gain on corporate money trust)	26
국민주신탁이익 (Gain on national stock trust)	404
개인연금신탁이익 (Gain on money trust for individual pension)	29,828
가계장기신탁이익 (Gain on household long-term money trust)	181
근로자우대신탁이익 (Gain on money trust for employee)	23
신종적립신탁이익 (Gain on new installment money trust)	118
퇴직신탁이익 (Gain on retirement trust)	151
특정금전신탁이익 (Gain on specified money trust)	543,068
추가금전신탁이익 (Gain on open type money trust)	(29)
신개인연금신탁이익 (Gain on new money trust for individual pension)	244
신노후생활연금신탁이익 (Gain on new money trust for old age living pension)	59
신근로자우대신탁이익 (Gain on money trust for employee)	-
연금신탁이익 (Gain on pension trust)	(9,460)

## 손익계산서(신탁계정)

Income Statement(Trust accounts)  
2022년 1월 1일부터 2022년 12월 31일까지  
(January 1, 2022 ~ December 31, 2022)

(단위: 백만원)  
(in million won)

과목명(Description)	금액(Amount)
퇴직연금신탁이익 (Gain on trust of retirement pension plan)	544,363
개인종합자산신탁이익 (Individual savings account)	45,440
<b>II. 재산신탁이익 (Gain on property trust)</b>	<b>14,532</b>
유가증권의신탁이익 (Gain on securities trust)	14,503
금전채권의신탁이익 (Gain on money receivables trust)	29
<b>III. 기타지급이자 (Other interest paid)</b>	-
<b>IV. 지급수수료 (Commissions paid)</b>	<b>40,161</b>
<b>V. 파생상품관련손 (Loss on derivatives)</b>	-
<b>VI. 외화환차손 (Loss on foreign exchange )</b>	<b>1,837</b>
<b>VII. 외화자산부채평가손 (Loss on valuation of assets and liabilities denominated in foreign currency)</b>	<b>332,309</b>
<b>VIII. 유가증권관련비용 (Expenses on securities)</b>	<b>384,771</b>
유가증권매매손 (Loss on sales of securities)	341,736
유가증권상환손 (Loss on redemption of securities)	7,091
유가증권평가손 (Loss on valuation of securities)	35,944
<b>IX. 기금출연료 (Contribution to fund)</b>	<b>6,581</b>
신용보증기금출연료 (Contribution to credit guarantee fund)	87
신탁보험료 (Insurance fees on deposits)	6,494

**손익계산서(신탁계정)**

Income Statement(Trust accounts)  
2022년 1월 1일부터 2022년 12월 31일까지  
(January 1, 2022 ~ December 31, 2022)

(단위: 백만원)  
(in million won)

과목명(Description)	금액(Amount)
X. 세금과공과 (Taxes)	-
XI. 신탁보수 (Trust fees & commissions)	176,090
XII. 기타비용 (Other expenses)	5,421
XIII. 특별유보금전입 (Provision for special provision)	2,061
XIV. 채권평가충당금전입 (Provision for allowance for valuation of receivables)	42
신탁손실계 (Total expenses)	2,118,802

## 연결재무상태표

(Consolidated Statements of Financial Position)

2022년 12월 31일 현재

(As of December 31, 2022)

KB증권 주식회사와 그 종속기업

(단위: 백만원)

KB Securities and subsidiaries

(in million won)

과목명(Description)	금액(Amount)
<b>자 산</b> <b>(Assets)</b>	
I. 현금 및 예치금 (Cash and deposits)	4,537,576
II. 당기손익-공정가치측정 금융자산 (Financial assets at fair value through profit or loss)	29,549,678
III. 파생금융자산 (Derivative financial assets)	1,724,310
IV. 기타포괄손익-공정가치측정유가증권 (Fair value through other comprehensive income)	4,800,554
V. 종속기업및관계기업투자 (Investments in associates, subsidiaries and joint ventures)	300,343
VI. 상각후원가측정 대출채권 (Loans at amortized cost)	8,907,504
VII. 유형자산 (Property and equipment)	270,030
VIII. 투자부동산 (Investment property)	560,420
IX. 무형자산 (Intangible assets)	211,869
X. 당기법인세자산 (Current tax assets)	9,153
XI. 기타금융자산 (Other financial assets)	1,289
XII. 기타자산 (Other non-financial assets)	2,687,932
XIII. 매각예정자산 (Assets held for sale)	256,751
<b>자산총계</b> <b>(Total assets)</b>	<b>53,817,409</b>
<b>부 채</b> <b>(Liabilities)</b>	
I. 예수부채 (Deposits received)	6,799,233
II. 당기손익-공정가치측정 금융부채 (Financial liabilities at fair value through profit or loss)	12,171,579
III. 파생금융부채 (Derivative financial liabilities)	2,322,476



**연결재무상태표**

(Consolidated Statements of Financial Position)

2022년 12월 31일 현재

(As of December 31, 2022)

KB증권 주식회사와 그 종속기업

(단위: 백만원)

KB Securities and subsidiaries

(in million won)

과목명(Description)	금액(Amount)
IV. 차입부채 (Borrowings)	23,523,196
V. 당기법인세부채 (Current tax liabilities)	4,654
VI. 순확정급여부채 (Net defined benefit liabilities)	55,507
VII. 이연법인세부채 (Deferred tax liabilities)	65,021
VIII. 충당부채 (Provisions)	125,799
IX. 기타금융부채 (Other financial liabilities)	2,389,542
X. 기타부채 (Other non-financial liabilities)	473,115
<b>부채 총계 (Total liabilities)</b>	<b>47,930,122</b>
<b>자 본 (Equity)</b>	
I. 지배기업 주주지분 (Controlling interests)	5,858,169
1. 자본금 (Stockholder's equity)	1,493,102
2. 신종자본증권 (Hybrid securities)	506,130
3. 기타불입자본 (Other paid-in capital)	1,478,688
4. 이익잉여금 (Retained earnings)	2,056,947
5. 기타자본구성요소 (Elements of other shareholders' equity)	323,302
II. 비지배지분 (Non-controlling interests)	29,118
<b>자본총계 (Total equity)</b>	<b>5,887,287</b>
<b>부채와 자본총계 (Total liabilities and equity)</b>	<b>53,817,409</b>

## 연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2022년 1월 1일부터 2022년 12월 31일까지

(January 1, 2022 ~ December 31, 2022)

KB증권 주식회사와 그 종속기업

(단위: 백만원)

KB Securities and subsidiaries

(in million won)

과목명(Description)	금액(Amount)
<b>I. 영업수익 (Operating income)</b>	<b>14,270,022</b>
수수료수익 (Commissions received)	939,704
금융상품평가 및 처분이익 (Gain on valuation(sales) of financial assets)	10,675,520
이자수익 (Interest income)	1,160,030
상각후원가측정금융자산평가및처분이익 (Gain on valuation(disposal) of loans)	8,462
외환거래이익 (Gain on foreign transactions)	1,263,406
기타영업수익 (Others )	222,900
<b>II. 영업비용 (Operating expenses)</b>	<b>14,025,027</b>
수수료비용 (Commissions expense)	194,467
금융상품평가 및 처분손실 (Loss on valuation(sales) of financial assets)	11,053,323
이자비용 (Interest expense)	618,109
상각후원가측정금융자산평가및처분손실 (Loss on valuation(disposal) of loans)	43,727
외환거래손실 (Loss on foreign transactions)	1,265,720
판매비와 관리비 (General and administrative expenses)	822,594
기타영업비용 (Others)	27,087
<b>III. 영업이익(손실) (Operating profit(loss))</b>	<b>244,995</b>
<b>IV. 영업외수익 (Non-operating income)</b>	<b>100,717</b>

## 연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2022년 1월 1일부터 2022년 12월 31일까지

(January 1, 2022 ~ December 31, 2022)

KB증권 주식회사와 그 종속기업

(단위: 백만원)

KB Securities and subsidiaries

(in million won)

과목명(Description)	금액(Amount)
<b>V. 영업외비용</b> (Non-operating expenses)	<b>58,219</b>
<b>VI. 법인세비용차감전순이익(손실)</b> (Net income(loss) before income tax from continuing operations)	<b>287,493</b>
<b>VII. 법인세비용(수익)</b> (Income tax expense(income) from continuing operations)	<b>74,168</b>
<b>VIII. 당기순이익(손실)</b> (Net income(loss) )	<b>213,325</b>
1. 지배기업주주지분순이익 (Shareholders of the parent entity)	212,194
2. 비지배지분순이익 (Non-controlling interest)	1,131
<b>IX. 기타포괄손익</b> (Other comprehensive gain(loss))	<b>110,575</b>
<b>X. 당기총포괄이익(손실)</b> (Consolidated net comprehensive income(loss))	<b>323,900</b>
1. 지배기업주주지분총포괄이익 (Shareholders of the parent entity)	323,587
2. 비지배지분총포괄이익 (Non-controlling interest)	313

## 연결재무상태표

(Consolidated Statements of Financial Position)

2022년 12월 31일 현재  
(As of December 31, 2022)KB손해보험주식회사와 그 종속회사  
KB Insurance and subsidiaries(단위: 백만원)  
(in million won)

과목명(Description)	금액(Amount)
<b>자 산</b> <b>(Assets)</b>	
I. 현금및현금성자산 (Cash and cash equivalents)	723,061
II. 금융자산 (Financial assets)	33,244,875
1. 당기손익공정가치측정금융자산 (Financial assets at fair value through profit or loss)	8,730,318
2. 기타포괄손익공정가치측정금융자산 (Financial assets at fair value through other comprehensive income)	6,077,285
3. 상각후원가측정금융자산 (Financial assets at amortised cost)	8,872,126
4. 상각후원가측정대출채권 (Loans)	8,492,481
5. 상각후원가측정기타수취채권 (Other receivables)	1,072,665
III. 관계기업투자주식 (Investments in associates)	51,480
IV. 위험회피목적파생상품자산 (Derivative assets to hedge)	54,175
V. 재보험자산 (Reinsurance assets)	1,332,088
VI. 투자부동산 (Investment property)	5,389
VII. 유형자산 (Property and equipment)	547,651
VIII. 무형자산 (Intangible assets)	75,953
IX. 매각예정자산 (Assets held for sale)	-
X. 당기법인세자산 (Current tax assets)	2,083
XI. 이연법인세자산 (Deferred tax assets)	170,486
XII. 순확정급여부채 (Defined benefit liabilities)	111,307

## 연결재무상태표

(Consolidated Statements of Financial Position)

2022년 12월 31일 현재  
(As of December 31, 2022)KB손해보험주식회사와 그 종속회사  
KB Insurance and subsidiaries(단위: 백만원)  
(in million won)

과목명(Description)	금액(Amount)
XIII. 신계약비 (Deferred acquisition costs)	1,470,969
XIV. 기타자산 (Other assets)	92,755
XV. 특별계정자산 (Separate account assets)	3,724,067
<b>자산총계 (Total assets)</b>	<b>41,606,340</b>
<b>부 채 (Liabilities)</b>	
I. 보험계약부채 (Insurance liabilities)	32,577,908
II. 금융부채 (Financial liabilities)	1,495,584
1. 당기손익인식금융부채 (Financial liabilities at fair value through profit or loss)	137
2. 차입부채 (Debts)	29,732
3. 사채 (Debentures)	663,616
4. 기타금융부채 (Other financial liabilities)	802,098
III. 위험회피목적파생상품부채 (Derivative liabilities to hedge)	281,552
IV. 충당부채 (Provisions)	31,087
V. 확정급여채무 (Net defined benefit liabilities)	362
VI. 당기법인세부채 (Current tax liabilities)	847
VII. 이연법인세부채 (Deferred tax liabilities)	-
VIII. 기타부채 (Other liabilities)	258,232

## 연결재무상태표

(Consolidated Statements of Financial Position)

2022년 12월 31일 현재  
(As of December 31, 2022)

KB손해보험주식회사와 그 종속회사  
KB Insurance and subsidiaries

(단위: 백만원)  
(in million won)

과목명(Description)	금액(Amount)
IX. 특별계정부채 (Separate account liabilities)	4,452,038
<b>부채 총계 (Total liabilities)</b>	<b>39,097,609</b>
<b>자 본 (Equity)</b>	
I. 지배기업소유지분 (Equity attributable to shareholders of the Parent Company)	2,503,499
1. 자본금 (Capital stock)	33,250
2. 자본잉여금 (Capital surplus)	348,454
3. 자본조정 (Capital adjustments)	(9)
4. 기타포괄손익누계액 (Accumulated other comprehensive income)	(1,380,765)
5. 이익잉여금 (Retained earnings )	3,502,568
II. 비지배지분 (Non-controlling interests)	5,232
<b>자본총계 (Total equity)</b>	<b>2,508,731</b>
<b>부채와 자본총계 (Total liabilities and equity)</b>	<b>41,606,340</b>

## 연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2022년 1월 1일부터 2022년 12월 31일까지

(January 1, 2022 ~ December 31, 2022)

KB손해보험주식회사와 그 종속회사

(단위: 백만원)

KB Insurance and subsidiaries

(in million won)

과목명(Description)	금액(Amount)
<b>I. 영업수익 (Operating revenue)</b>	<b>15,007,944</b>
보험료수익 (Premium income)	12,263,978
재보험금수익 (Reinsurance income)	912,555
구상이익 (Gain from reimbursement)	6,597
수입경비 (Recovered expenses)	102,958
이자수익 (Interest income)	785,857
배당수익 (Dividend income)	34,833
유가증권 평가 및 처분이익 (Gain on valuation and disposal of securities)	72,360
대여금 및 수취채권 평가 및 처분이익 (Gain on valuation and disposal of loans and other receivables)	13,396
파생상품관련이익 (Gain on valuation and disposal of derivatives)	52,345
종속기업투자주식관련이익 (Gain on valuation and disposal of Investments in subsidiaries)	111
외화거래이익 (Foreign currency transaction gain)	249,172
재보험자산변동 (Gain on changes of reinsurance assets)	-
기타수익 (Other income)	379,867
특별계정수익 (Separate account income)	133,915
<b>II. 영업비용 (Operating expenses)</b>	<b>14,421,172</b>
보험계약부채전입액 (Change in insurance liabilities)	974,742

## 연결포괄손익계산서

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(January 1, 2022 ~ December 31, 2022)

KB손해보험주식회사와 그 종속회사

(단위: 백만원)

KB Insurance and subsidiaries

(in million won)

과목명(Description)	금액(Amount)
보험금비용 (Insurance claims paid)	5,852,312
환급금 및 배당금비용 (Refund of surrender value and dividend expenses)	2,892,107
재보험료비용 (Reinsurance expenses)	1,237,446
구상손실 (Loss from reimbursement)	-
손해조사비 (Claim survey expenses paid)	287,077
신계약비상각비 (Amortization of deferred acquisition costs)	971,213
사업비 (Insurance operating expenses)	1,284,714
이자비용 (Interest expense)	25,130
유가증권 평가 및 처분손실 (Loss on valuation and disposal of securities)	132,116
대여금 및 수취채권 평가 및 처분손실 (Loss on valuation and disposal of loans and other receivables)	19,754
파생상품관련손실 (Loss on valuation and disposal of derivatives)	271,110
종속기업투자주식관련손실 (Loss on investments on subsidiaries and associates)	18,112
외화거래손실 (Foreign currency transaction loss)	29,683
재보험자산변동 (Loss on changes of reinsurance assets)	12,561
재산관리비 (Administrative expenses for assets)	74,037
부동산관리비 (Administrative expenses for real estate)	6,600
기타비용 (Other expenses)	198,544



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(January 1, 2022 ~ December 31, 2022)

KB손해보험주식회사와 그 종속회사

(단위: 백만원)

KB Insurance and subsidiaries

(in million won)

과목명(Description)	금액(Amount)
특별계정비용 (Separate account expenses)	133,915
<b>III. 영업이익(손실) (Operating income)</b>	<b>586,772</b>
<b>IV. 영업외이익 (Non-operating income (expense))</b>	<b>174,135</b>
영업외수익 (Non-operating income)	190,125
영업외비용 (Non-operating expenses)	15,989
<b>V. 법인세비용차감전계속영업순이익 (Profit before income tax from continuing operations)</b>	<b>760,907</b>
<b>VI. 계속영업법인세비용 (Income tax expense from continuing operations)</b>	<b>192,315</b>
<b>VII. 계속영업당기순이익 (Profit for the period from continuing operations)</b>	<b>568,592</b>
<b>VIII. 중단사업손익 (Profit for the period from discontinued operations)</b>	-
<b>IX. 당기순이익 (Profit for the period)</b>	<b>568,592</b>
<b>X. 기타포괄손익 (Other comprehensive income (loss) )</b>	<b>(1,376,733)</b>
후속적으로 당기손익으로 재분류되지 않는 포괄손익 (Items that will not be reclassified subsequently to profit or loss)	23,967
1. 확정급여채무 재측정요소 (Remeasurements of defined benefit plans)	24,662
2. 재평가잉여금 (Revaluation of property and equipment)	693
3. 기타포괄손익-공정가치측정 지분증권 관련손익 (Unrealized net change in fair value of equity instruments at fair value through other comprehensive income)	(1,389)
후속적으로 당기손익으로 재분류되는 포괄손익 (Items that may be subsequently reclassified to profit or loss)	(1,400,699)
1. 기타포괄손익-공정가치측정금융상품관련손익 (Unrealized net change in fair value of financial assets at fair value through other comprehensive income)	(895,944)

## 연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2022년 1월 1일부터 2022년 12월 31일까지

(January 1, 2022 ~ December 31, 2022)

KB손해보험주식회사와 그 종속회사

(단위: 백만원)

KB Insurance and subsidiaries

(in million won)

과목명(Description)	금액(Amount)
2. 손익변동성 조정 손익 (Amount reclassified between profit or loss and other comprehensive income applying the overlay approach)	(343,538)
3. 현금흐름위험회피파생상품평가손익 (Effective portion of changes in fair value of cash flow hedges)	(40,259)
4. 관계기업기타포괄손익 (Unrealized net change in other comprehensive income of associate)	(34)
5. 해외사업환산손익 (Foreign currency translation differences for foreign operations)	5,786
6. 특별계정기타포괄손익 (Other comprehensive income arising from separate account)	(126,712)
<b>X. 당기총포괄손익 (Total comprehensive income for the period)</b>	<b>(808,141)</b>
당기순이익의귀속 (Profit for the period attributable to :)	568,592
1. 지배기업소유지분순이익 (Shareholders of the Parent Company)	568,242
2. 비지배지분순이익 (Non-controlling interests)	349
총포괄손익의귀속 (Total comprehensive income for the year attributable to)	(808,141)
1. 지배기업소유지분총포괄손익 (Shareholders of the Parent Company)	(808,332)
2. 비지배지분총포괄손익 (Non-controlling interests)	191

## 연결재무상태표

(Consolidated Statements of Financial Position)

2022년 12월 31일 현재  
(As of December 31, 2022)주식회사 KB국민카드와 그 종속기업  
KB Kookmin Card and subsidiaries(단위: 백만원)  
(in million won)

과목명(Description)	금액(Amount)
<b>자 산</b> <b>(Assets)</b>	
I. 현금 및 예치금 (Cash and due from financial institutions)	333,818
II. 당기손익-공정가치측정 금융자산 (Financial assets at fair value through profit or loss)	1,056,249
III. 파생금융자산 (Derivative financial assets)	130,699
IV. 상각후원가측정 대출채권 (Loans at amortized cost)	27,203,232
V. 투자금융자산 (Financial investments)	64,155
VI. 관계기업투자 (Investments in associates)	6,915
VII. 유형자산 (Property and equipment)	160,560
VIII. 무형자산 (Intangible assets)	198,881
IX. 이연법인세자산 (Deferred income tax assets)	153,739
X. 기타자산 (Other assets)	412,770
<b>자산총계</b> <b>(Total assets)</b>	<b>29,721,018</b>
<b>부 채</b> <b>(Liabilities)</b>	
I. 차입부채 (Debts)	4,786,102
II. 파생금융부채 (Derivative financial liabilities)	26,051
III. 사채 (Debentures)	17,337,833
IV. 충당부채 (Provisions)	213,590

## 연결재무상태표

(Consolidated Statements of Financial Position)

2022년 12월 31일 현재  
(As of December 31, 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)	8,295
VI. 기타부채 (Other liabilities)	2,626,344
<b>부채 총계 (Total liabilities)</b>	<b>24,998,215</b>
<b>자 본 (Equity)</b>	
I. 지배기업 주주지분 (Equity attributable to shareholders of the parent company)	4,681,237
1. 자본금 (Share capital)	460,000
2. 자본잉여금 (Capital surplus)	1,977,487
3. 기타포괄손익누계액 (Accumulated other comprehensive income)	60,136
4. 이익잉여금 (Retained earnings)	2,183,614
II. 비지배지분 (Non-controlling interests)	41,566
<b>자본총계 (Total equity)</b>	<b>4,722,803</b>
<b>부채와 자본총계 (Total liabilities and equity)</b>	<b>29,721,018</b>

## 연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2022년 1월 1일부터 2022년 12월 31일까지

(January 1, 2022 ~ December 31, 2022)

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

과목명(Description)	금액(Amount)
<b>I. 순이자이익</b> (Net interest income)	<b>1,474,474</b>
이자수익 (Interest income)	1,984,094
이자비용 (Interest expense)	(509,620)
<b>II. 순수수수료이익</b> (Net fee and commission income)	<b>519,698</b>
수수료수익 (Fee and commission income)	1,617,642
수수료비용 (Fee and commission expense)	(1,097,944)
<b>III. 당기손익-공정가치측정 금융상품 순손익</b> (Net gains/(losses) on financial instruments at fair value through profit or loss)	<b>1,458</b>
<b>IV. 기타영업손익</b> (Net other operating income(expenses))	<b>(364,959)</b>
<b>V. 일반관리비</b> (General and administrative expenses)	<b>(597,158)</b>
<b>VI. 신용손실충당금전입액</b> (Provision for credit losses)	<b>(500,452)</b>
<b>VII. 영업이익</b> (Net operating profit)	<b>533,061</b>
<b>VIII. 영업외손익</b> (Non-operating profit(loss))	<b>(5,617)</b>
관계기업투자손익 (Share of profit(loss) of associates)	1,582
기타영업외손익 (Net other non-operating income(expense))	(7,199)
<b>IX. 법인세비용차감전순이익</b> (Profit before income tax)	<b>527,444</b>
<b>X. 법인세비용</b> (Income tax expense)	<b>(144,442)</b>
<b>XI. 당기순이익</b> (Profit for the period)	<b>383,002</b>

## 연결포괄손익계산서

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(January 1, 2022 ~ December 31, 2022)

주식회사 KB국민카드와 그 종속기업  
KB Kookmin Card and subsidiaries

(단위: 백만원)  
(in million won)

과목명(Description)	금액(Amount)
<b>XII. 법인세비용차감후기타포괄손익</b> (Other comprehensive income(loss) for the period, net of tax)	<b>34,481</b>
후속적으로 당기손익으로 재분류되지 않는 포괄손익 (Items that will not be reclassified to profit or loss)	21,538
1. 순확정급여부채의 재측정요소 (Actuarial gains(losses) on post defined benefit pension plans )	18,008
2. 기타포괄손익-공정가치 측정 지분상품 관련 손익 (Revaluation gains/(losses) on equity instruments at fair value through other comprehensive income)	3,530
후속적으로 당기손익으로 재분류될 수 있는 포괄손익 (Items that may be reclassified subsequently to profit or loss)	12,943
1. 관계기업 기타포괄손익에 대한 지분 (Share of other comprehensive income of associates)	(1,474)
2. 현금흐름위험회피 수단의 손익 (Cash flow hedges)	16,551
3. 해외사업환산손익 (Foreign currency translation difference for foreign operations)	(2,134)
<b>XIII. 당기총포괄이익</b> (Total comprehensive income for the period)	<b>417,483</b>
당기순이익의 귀속 (Profit attributable to:)	383,002
지배기업주주지분순이익 (Shareholders of the parent entity)	378,592
비지배지분순이익 (Non-controlling interests)	4,410
당기총포괄이익의 귀속 (Total comprehensive income attributable to:)	417,483
지배기업주주지분총포괄이익 (Shareholders of the parent entity)	412,209
비지배지분총포괄이익 (Non-controlling interest)	5,274

## 재무상태표

(Statements of Financial Position)

2022년 12월 31일 현재  
(As of December 31, 2022)

푸르덴셜생명보험주식회사와 그 종속회사  
Prudential Life Insurance and subsidiaries

(단위: 백만원)  
(in million won)

과목명(Description)	금액(Amount)
<b>자 산</b> <b>(Assets)</b>	
I. 현금및현금성자산 (Cash and cash equivalents)	209,916
II. 당기손익인식금융자산 (Financial assets at fair value through profit or loss)	45,737
III. 매도가능금융자산 (Available-for-sale Financial assets )	6,067,436
IV. 만기보유금융자산 (Held-to-maturity investment)	10,111,371
V. 대출채권및수취채권 (Loans and receivables)	1,183,880
VI. 파생상품자산 (Derivative financial assets)	3,273
VII. 투자부동산 (Investment property)	41,105
VIII. 유형자산 (Property and equipment)	60,997
IX. 무형자산 (Intangible assets)	63,832
X. 사용권자산 (Right-of-use assets)	7,675
XI 기타자산 (Other assets)	345,936
XII. 특별계정자산 (Separate account assets)	4,721,508
<b>자산총계</b> <b>(Total assets)</b>	<b>22,862,666</b>
<b>부 채</b> <b>(Liabilities)</b>	
I. 보험부채 (Policy reserve)	15,975,886
II. 계약지지분조정 (Policy reserve adjustment)	(283)

## 재무상태표

(Statements of Financial Position)

2022년 12월 31일 현재  
(As of December 31, 2022)

푸르덴셜생명보험주식회사와 그 종속회사  
Prudential Life Insurance and subsidiaries

(단위: 백만원)  
(in million won)

과목명(Description)	금액(Amount)
Ⅲ. 파생상품부채 (Derivative financial liabilities)	19,203
Ⅳ. 기타금융부채 (Other financial liabilities)	171,181
Ⅴ. 당기법인세부채 (Current tax liabilities)	-
Ⅵ. 이연법인세부채 (Deferred tax liabilities)	27,191
Ⅶ. 충당부채 (Provisions)	2,384
Ⅷ. 확정급여채무 (Net defined benefit liabilities)	-
Ⅸ. 리스부채 (Lease liabilities)	6,769
Ⅹ. 기타부채 (Other liabilities)	72,600
Ⅺ. 특별계정부채 (Separate account liabilities)	4,688,319
<b>부채 총계 (Total liabilities)</b>	<b>20,963,250</b>
<b>자 본 (Equity)</b>	
Ⅰ. 지배기업주주지분 (Shareholders of the parent company)	1,899,416
1. 자본금 (Capital stock)	150,000
2. 자본조정 (Capital adjustment)	-
3. 기타포괄손익누계액 (Other comprehensive income)	(597,080)
4. 이익잉여금 (Retained earnings)	2,346,496
Ⅱ. 비지배지분 (Non-controlling interests)	-



**재무상태표**

(Statements of Financial Position)

2022년 12월 31일 현재

(As of December 31, 2022)

푸르덴셜생명보험주식회사와 그 종속회사

(단위: 백만원)

Prudential Life Insurance and subsidiaries

(in million won)

과목명(Description)	금액(Amount)
자본총계 (Total equity)	1,899,416
부채와 자본총계 (Total liabilities and equity)	22,862,666

## 손익계산서

(Separate Statements of Comprehensive Income)

2022년 1월 1일부터 2022년 12월 31일까지

(January 1, 2022 ~ December 31, 2022)

푸르덴셜생명보험주식회사와 그 종속회사  
Prudential Life Insurance and subsidiaries

(단위: 백만원)  
(in million won)

과목명(Description)	금액(Amount)
<b>I. 영업수익 (Operating income)</b>	<b>2,552,837</b>
보험료수익 (Premium income)	1,507,312
재보험수익 (Reinsurance income)	3,349
재보험자산전입액 (Gain on changes of reinsurance assets)	-
이자수익 (Interest income)	616,480
당기손익인식금융자산관련이익 (Gain on financial assets at fair value through profit or loss)	211
매도가능금융자산관련이익 (Gain on available-for-sale financial assets)	79,647
대출채권및기타수취채권관련이익 (Gain on loans and other receivables)	-
파생상품관련이익 (Gains on derivatives)	3,487
외환거래이익 (Foreign currency transaction gain)	121,519
배당금수익 (Dividend income)	39,984
특별계정수입수수료 (Separate account commission received)	115,387
특별계정수익 (Separate account income)	50,726
기타영업수익 (Other operation income)	14,735
<b>II. 영업비용 (Operating expenses &amp; claims)</b>	<b>2,240,993</b>
책임준비금전입액 (Increase in policy reserve)	833,588
재보험자산환입액 (Loss on changes of reinsurance assets)	43
지급보험금 (Claim & surrender)	678,213

## 손익계산서

(Separate Statements of Comprehensive Income)

2022년 1월 1일부터 2022년 12월 31일까지

(January 1, 2022 ~ December 31, 2022)

푸르덴셜생명보험주식회사와 그 종속회사  
Prudential Life Insurance and subsidiaries

(단위: 백만원)  
(in million won)

과목명(Description)	금액(Amount)
재보험비용 (Reinsurance expenses)	4,535
사업비 (Operating expenses)	197,590
신계약비상각비 (Amortization of deferred acquisition cost)	109,692
재산관리비 (Investment administrative expenses)	12,979
이자비용 (Interest expenses)	369
당기손익인식금융자산관련손실 (Loss on financial assets at fair value through profit or loss)	608
매도가능금융자산관련손실 (Loss on available-for-sale financial assets)	161,190
대출채권및기타수취채권관련손실 (Loss on loans and other receivables)	75
파생상품관련손실 (Losses on derivatives)	81,035
외환거래손실 (Foreign currency transaction Loss)	12,281
특별계정지급수수료 (Separate account commission paid)	29,010
특별계정비용 (Separate account expenses)	50,726
기타영업비용 (Other operating losses)	69,059
<b>Ⅲ. 영업이익(손실) (Operating income(Losses))</b>	<b>311,844</b>
<b>Ⅳ. 영업외수익 (Non-operating income)</b>	<b>284</b>
<b>Ⅴ. 영업외비용 (Non-operating expenses)</b>	<b>7,344</b>
<b>Ⅵ. 법인세차감전이익 (Profit before tax expense)</b>	<b>304,784</b>
<b>Ⅶ. 법인세비용 (Income tax expense)</b>	<b>58,075</b>

## 손익계산서

(Separate Statements of Comprehensive Income)

2022년 1월 1일부터 2022년 12월 31일까지

(January 1, 2022 ~ December 31, 2022)

푸르덴셜생명보험주식회사와 그 종속회사  
Prudential Life Insurance and subsidiaries

(단위: 백만원)  
(in million won)

과목명(Description)	금액(Amount)
<b>Ⅷ. 당기순이익</b> (Net income)	<b>246,709</b>
<b>Ⅸ. 기타포괄손익</b> (Other comprehensive income for the period)	<b>(905,282)</b>
당기손익으로 재분류되지 않는 항목 (Items that will not be reclassified to profit or loss)	5,289
1. 순확정급여부채의 재측정 요소 (Actuarial gains(losses) on post defined benefit pension plans)	7,436
2. 기타포괄손익에 대한 법인세효과 (Income tax relating to this item)	(2,147)
후속적으로 당기손익으로 재분류될 수 있는 항목 (Items that may be reclassified subsequently to profit or loss)	(910,571)
1. 매도가능금융자산평가이익(손실) (Gain on valuation of available-for-sales securities)	(1,202,456)
2. 만기보유금융자산평가이익(손실) (Loss on valuation of held-to-maturity assets)	(6,444)
3. 위험회피목적파생상품평가손익 (Gain on valuation of derivatives financial instruments for hedge accounting)	181
4. 특별계정기타포괄손익 (Other comprehensive income on separate account)	(36,177)
5. 기타포괄손익에 대한 법인세효과 (Income tax relating to this item)	334,325
<b>X. 당기포괄이익</b> (Total comprehensive income for the period)	<b>(658,573)</b>

## 연결재무상태표

(Consolidated Statements of Financial Position)

2022년 12월 31일 현재

(As of December 31, 2022)

KB자산운용주식회사와 그 종속회사

KB Asset Management and subsidiaries

(단위: 백만원)

(in million won)

과목명(Description)	금액(Amount)
<b>자 산</b> <b>(Assets)</b>	
I. 현금 및 예치금 (Cash and due from financial institutions)	43,373
II. 당기손익-공정가치측정 금융자산 (Financial assets at fair value through profit or loss)	255,557
III. 기타포괄손익-공정가치측정유가증권 (Fair value through other comprehensive income)	10,602
IV. 관계기업 투자 (Investments in associates)	943
V. 파생금융자산 (Derivative financial assets)	2,053
VI. 대출채권 (Loans)	5,043
VII. 유형자산 (Property and equipment)	4,430
VIII. 기타금융자산 (Other financial assets)	32,171
IX. 이연법인세자산 (Deferred income tax assets)	7,642
X. 당기법인세자산 (Current income tax assets)	39
XI. 기타자산 (Other assets)	7,635
<b>자산총계</b> <b>(Total assets)</b>	<b>369,488</b>
<b>부 채</b> <b>(Liabilities)</b>	
I. 예수부채 (Deposits)	1,421
II. 차입부채 (Debts)	-
III. 기타금융부채 (Other financial liabilities)	63,798
IV. 충당부채 (Provisions)	743

## 연결재무상태표

(Consolidated Statements of Financial Position)

2022년 12월 31일 현재

(As of December 31, 2022)

KB자산운용주식회사와 그 종속회사

KB Asset Management and subsidiaries

(단위: 백만원)

(in million won)

과목명(Description)	금액(Amount)
V. 순확정급여부채 (Defined benefit liabilities)	344
VI. 파생상품부채 (Derivative liabilities)	81
VII. 기타부채 (Other liabilities)	36,584
<b>부채 총계 (Total liabilities)</b>	<b>102,971</b>
<b>자 본 (Equity)</b>	
I. 지배기업주주지분 (Equity attributable to shareholders of the parent company)	266,517
1. 자본금 (Share capital)	38,338
2. 자본잉여금 (Capital surplus)	245
3. 기타포괄손익누계액 (Accumulated other comprehensive income)	(582)
4. 이익잉여금 (Retained earnings)	228,516
II. 비지배지분 (Non-controlling interests)	-
<b>자본총계 (Total equity)</b>	<b>266,517</b>
<b>부채와 자본총계 (Total liabilities and equity)</b>	<b>369,488</b>

## 연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2022년 1월 1일부터 2022년 12월 31일까지

(January 1, 2022 ~ December 31, 2022)

KB자산운용주식회사와 그 종속회사

(단위: 백만원)

KB Asset Management and subsidiaries

(in million won)

과목명(Description)	금액(Amount)
<b>I. 영업수익 (Operating income)</b>	<b>233,293</b>
수수료수익 (Commissions received)	177,042
이자수익 (Interest income)	2,902
1. 기타포괄손익-공정가치측정 및 상각후원가 측정 금융상품 이자수익 (Interest income from financial instruments at fair value through other comprehensive income and amortized cost)	923
2. 당기손익-공정가치측정 금융상품 이자수익 (Interest income from financial instruments at fair value through profit or loss)	1,979
배당금수익 (Dividend income)	1,171
금융상품평가 및 처분이익 (Gain on valuation(sales) of financial assets)	15,691
외환거래이익 (Gain on foreign transactions)	9,596
기타영업수익 (Others )	26,891
<b>II. 영업비용 (Operating expenses)</b>	<b>149,540</b>
수수료비용 (Commissions expense)	13,032
이자비용 (Interest expense)	226
금융상품평가 및 처분손실 (Loss on valuation(sales) of financial assets)	39,316
외환거래손실 (Loss on foreign transactions)	6,846
판매비와관리비 (General and administrative expenses)	78,319
기타영업비용 (Others)	11,801
<b>III. 영업이익 (Operating profit)</b>	<b>83,753</b>
<b>IV. 영업외수익 (Non-operating income)</b>	<b>401</b>

## 연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)  
 2022년 1월 1일부터 2022년 12월 31일까지  
 (January 1, 2022 ~ December 31, 2022)

KB자산운용주식회사와 그 종속회사  
 KB Asset Management and subsidiaries

(단위: 백만원)  
 (in million won)

과목명(Description)	금액(Amount)
<b>V. 영업외비용</b> (Non-operating expenses)	1,871
<b>VI. 법인세비용차감전순이익</b> (Net income before income tax from continuing operations)	82,283
<b>VII. 법인세비용</b> (Income tax expense from continuing operations)	22,938
<b>VIII. 당기순이익</b> (Net income)	59,345
<b>IX. 기타포괄손익</b> (Other comprehensive gain)	22
당기손익으로 재분류되지 않는 포괄손익 (Items that will not be reclassified subsequently to profit or loss)	(286)
1. 순확정급여부채 재측정요소 (Remeasurements of defined benefit plans)	6
2. 기타포괄손익-공정가치측정 금융상품의 평가이익(손실) (Gain(Losses) on valuation of financial instruments at fair value through other)	(292)
후속적으로 당기손익으로 재분류되는 포괄손익 (Items that may be subsequently reclassified to profit or loss)	308
1. 매도가능금융자산평가손익 (Gain on valuation of financial assets available for sale)	(192)
2. 해외사업장환산손익 (Foreign currency translation differences for foreign operations)	500
<b>X. 총포괄이익</b> (Total comprehensive income)	59,367
연결순손익의 귀속 (Profit for the period attributable to)	-
1. 지배기업주주지분순이익 (Shareholders of the Parent Company)	59,345
2. 비지배지분순이익 (Non-controlling interests)	-
연결총포괄손익의 귀속 (Total comprehensive income for the year attributable to)	59,367
1. 지배기업주주지분총포괄이익 (Shareholders of the Parent Company)	-
2. 비지배지분총포괄이익 (Non-controlling interests)	-



## 연결재무상태표

(Consolidated Statements of Financial Position)

2022년 12월 31일 현재  
(As of December 31, 2022)

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

(단위: 백만원)  
(in million won)

과목명(Description)	금액(Amount)
<b>자 산</b> <b>(Assets)</b>	
I. 현금 및 현금성자산 (Cash and cash equivalents)	968,605
II. 매도가능금융자산 (Financial assets available for sale)	448,019
III. 파생금융자산 (Derivative financial assets)	29,548
IV. 관계기업 및 종속기업 투자자산 (Investments in associates and joint ventures)	42,399
V. 대여금 및 수취채권 (Loans and receivables)	10,902,474
VI. 유형자산 (Property and equipment)	47,991
VII. 무형자산 (Intangible assets)	19,649
VIII 기타자산 (Other assets)	3,594,343
<b>자산총계</b> <b>(Total assets)</b>	<b>16,053,026</b>
<b>부 채</b> <b>(Liabilities)</b>	
I. 차입부채 (Debts)	2,267,632
II. 발행사채 (Debenture issued)	10,642,062
III. 파생금융부채 (Derivative Instruments Liabilities)	-
IV. 충당부채 (Provisions)	3,363

## 연결재무상태표

(Consolidated Statements of Financial Position)

2022년 12월 31일 현재  
(As of December 31, 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)	93
VI. 기타부채 (Other liabilities)	978,006
VII. 이연법인세부채 (Deferred tax liabilities)	55,646
<b>부채 총계 (Total liabilities)</b>	<b>13,946,800</b>
<b>자 본 (Equity)</b>	
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)	(15,919)
VI. 이익잉여금 (Retained earnings)	1,136,586
VII. 비지배지분 (Non-controlling interests)	13,324
<b>자본총계 (Total equity)</b>	<b>2,106,226</b>
<b>부채와 자본총계 (Total liabilities and equity)</b>	<b>16,053,026</b>

## 연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2022년 1월 1일부터 2022년 12월 31일까지

(January 1, 2022 ~ December 31, 2022)

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

(단위: 백만원)  
(in million won)

과목명(Description)	금액(Amount)
<b>I. 영업이익 (Operating profit)</b>	<b>291,033</b>
순이자이익 (Net interest income)	441,793
순수수료이익 (Net fee and commission income)	813,911
당기손익금융자산 관련손익 (Gain on financial assets at fair value through profit or loss)	1,240
기타영업손익 (Other operating profit)	(682,239)
신용손실에 대한 손상차손 (Impairment loss on credit loss)	(124,902)
일반관리비 (General and administrative expenses)	(158,770)
<b>II. 영업외손익 (Non-operating profit(loss))</b>	<b>(862)</b>
<b>III. 법인세비용차감전순이익 (Profit before income tax)</b>	<b>290,171</b>
<b>IV. 법인세비용 (Income tax expense)</b>	<b>(69,455)</b>
<b>V. 당기순이익 (Profit for the period)</b>	<b>220,716</b>
<b>VI. 기타포괄손익 (Other comprehensive gain(loss))</b>	<b>(10,768)</b>
<b>VII. 총포괄이익 (Total comprehensive income)</b>	<b>209,948</b>

## 재무상태표

(Statements of Financial Position)

2022년 12월 31일 현재  
(As of December 31, 2022)KB생명보험주식회사  
KB Life Insurance(단위: 백만원)  
(in million won)

과목명(Description)	금액(Amount)
<b>자 산</b> <b>(Assets)</b>	
I. 현금및예치금 (Cash and due from financial institutions)	586,244
II. 금융자산 (Financial assets)	7,691,324
III. 재보험자산 (Reinsurance assets)	2,176
IV. 신계약비 (Deferred acquisition costs)	270,929
V. 유형자산 (Property and equipment)	11,539
VI. 무형자산 (Intangible assets)	14,316
VII. 당기법인세자산 (Current tax assets)	31
VIII. 이연법인세자산 (Deferred tax assets)	157,999
IX. 기타자산 (Other assets)	11,032
X. 특별계정자산 (Separate account assets)	1,391,319
<b>자산총계</b> <b>(Total assets)</b>	<b>10,136,909</b>
<b>부 채</b> <b>(Liabilities)</b>	
I. 보험부채 (Policy reserve)	7,585,600
II. 계약자지분조정 (Policy reserve adjustment)	(3,582)
III. 금융부채 (Financial liabilities)	851,159
IV. 이연법인세부채 (Deferred tax liabilities)	-

## 재무상태표

(Statements of Financial Position)

2022년 12월 31일 현재  
(As of December 31, 2022)

KB생명보험주식회사  
KB Life Insurance

(단위: 백만원)  
(in million won)

과목명(Description)	금액(Amount)
V. 총당부채 (Provisions)	22,469
VI. 퇴직급여부채 (Reserve for severance benefits)	329
VII. 기타부채 (Other liabilities)	221,121
VIII. 특별계정부채 (Separate account liabilities)	1,373,196
<b>부채 총계 (Total liabilities)</b>	<b>10,050,292</b>
<b>자 본 (Equity)</b>	
I. 지배기업주주지분 (Shareholders of the parent company)	86,617
1. 자본금 (Capital stock)	456,000
2. 신종자본증권 (Hybrid financial instrument)	49,800
3. 자본조정 (Capital adjustment)	-
4. 기타포괄손익누계액 (Other comprehensive income)	(423,228)
5. 이익잉여금 (Retained earnings)	4,045
II. 비지배지분 (Non-controlling interests)	-
<b>자본총계 (Total equity)</b>	<b>86,617</b>
<b>부채와 자본총계 (Total liabilities and equity)</b>	<b>10,136,909</b>

# 손익계산서

(Income Statements)

2022년 1월 1일부터 2022년 12월 31일까지  
(January 1, 2022 ~ December 31, 2022)

KB생명보험주식회사  
KB Life Insurance

(단위: 백만원)  
(in million won)

과목명(Description)	금액(Amount)
<b>I. 영업수익 (Operating income)</b>	<b>2,904,645</b>
보험료수익 (Premium income)	2,014,244
재보험수익 (Reinsurance income)	9,216
책임준비금환입액 (Reversal of insurance reserve)	483,937
이자수익 (Interest income)	185,830
1. 기타포괄손익-공정가치측정 및 상각후원가 측정 금융상품 이자수익 (Interest income from financial instruments at fair value through other comprehensive income and amortized cost)	183,477
2. 당기손익-공정가치측정 금융상품 이자수익 (Interest income from financial instruments at fair value through profit or loss)	2,353
당기손익-공정가치측정 금융상품 관련 이익 (Gains on financial instruments at fair value through profit or loss)	80,201
기타포괄손익-공정가치측정 금융상품 관련 이익 (Gains on financial instruments at fair value through other comprehensive income)	5,636
상각후원가측정 금융상품 관련 이익 (Gain on financial instruments at amortised cost)	-
파생상품평가 및 거래이익 (Gains on valuation(sales) of derivatives)	32,816
특별계정수입수수료 (Separate account commission received)	26,263
특별계정수익 (Separate account income)	9,669
기타영업수익 (Other operation income)	56,833
<b>II. 영업비용 (Operating expenses &amp; claims)</b>	<b>2,964,108</b>
책임준비금전입액 (Increase in policy reserve)	-
지급보험금 (Claim & surrender)	2,474,352

# 손익계산서

(Income Statements)

2022년 1월 1일부터 2022년 12월 31일까지  
(January 1, 2022 ~ December 31, 2022)

KB생명보험주식회사  
KB Life Insurance

(단위: 백만원)  
(in million won)

과목명(Description)	금액(Amount)
재보험비용 (Reinsurance expenses)	10,349
사업비 (Operating expenses)	217,189
신계약비상각비 (Amortization of deferred acquisition cost)	95,582
자산관리비 (Investment administrative expenses)	5,096
당기손익-공정가치측정 금융상품 관련 손실 (Losses on financial instruments at fair value through profit or loss)	29,843
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)	75,624
특별계정비용 (Separate account expenses)	9,669
기타영업비용 (Other operating losses)	45,448
<b>Ⅲ. 영업이익(손실) (Operating income(Losses))</b>	<b>(59,463)</b>
<b>Ⅳ. 영업외수익 (Non-operating income)</b>	<b>137</b>
<b>Ⅴ. 영업외비용 (Non-operating expenses)</b>	<b>846</b>
<b>Ⅵ. 법인세차감전이익 (Profit before tax expense)</b>	<b>(60,172)</b>
<b>Ⅶ. 법인세비용 (Income tax expense)</b>	<b>3,873</b>
<b>Ⅷ. 당기순이익 (Net income)</b>	<b>(64,045)</b>
<b>Ⅸ. 기타포괄손익 (Other comprehensive income for the period)</b>	<b>(358,003)</b>
당기손익으로 재분류되지 않는 항목 (Items that will not be reclassified to profit or loss)	(9,818)

## 손익계산서

(Income Statements)

2022년 1월 1일부터 2022년 12월 31일까지  
(January 1, 2022 ~ December 31, 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)	(3)
2. 기타포괄손익-공정가치측정 금융상품의 평가이익(손실) (Gain(Losses) on valuation of financial instruments at fair value through other)	(9,815)
후속적으로 당기손익으로 재분류될 수 있는 항목 (Items that may be reclassified subsequently to profit or loss)	(348,186)
1. 기타포괄손익-공정가치측정 금융상품의 평가이익(손실) (Gain on valuation of available-for-sales securities)	(341,968)
2. 특별계정기타포괄손익 (Other comprehensive income from Separate account)	(6,218)
3. 손익변동성조정손익 (Overlay approach-adjustment)	-
<b>X. 당기포괄이익 (Total comprehensive income for the period)</b>	<b>(422,048)</b>



## 재무상태표

(Statements of Financial Position)

2022년 12월 31일 현재  
(As of December 31, 2022)

KB부동산신탁 주식회사  
KB Real Estate Trust

(단위: 백만원)  
(in million won)

과목명(Description)	금액(Amount)
<b>자 산</b> <b>(Assets)</b>	
I. 현금 및 예치금 (Cash and due from financial institutions)	199,087
현금 및 현금성 자산 (Cash and cash equivalents)	122,084
예치금 (Deposits)	77,003
II. 증권 (Securities)	43,597
당기손익-공정가치측정 유가증권 (Securities at fair value through profit or loss)	43,597
관계회사투자지분 (Investments in associates)	-
III. 파생상품자산 (Derivative assets)	-
IV. 대출채권 (Loans)	213,072
대여금 (Loans)	-
신탁계정대 (Loans to trust)	242,304
대손충당금(-) (Allowance for doubtful accounts)	(29,232)
V. 유형자산 (Property and equipment)	15,803
VI. 기타자산 (Other assets)	47,421
<b>자산총계</b> <b>(Total assets)</b>	<b>518,980</b>
<b>부 채</b> <b>(Liabilities)</b>	
I. 차입부채 (Debts)	-

## 재무상태표

(Statements of Financial Position)

2022년 12월 31일 현재

(As of December 31, 2022)

KB부동산신탁 주식회사

KB Real Estate Trust

(단위: 백만원)

(in million won)

과목명(Description)	금액(Amount)
Ⅱ. 기타부채 (Other liabilities)	113,444
<b>부채 총계 (Total liabilities)</b>	<b>113,444</b>
<b>자 본 (Equity)</b>	
Ⅰ. 자본금 (Share capital)	80,000
Ⅱ. 기타포괄손익누계액 (Accumulated other comprehensive income)	1,211
Ⅲ. 이익잉여금 (Retained earnings)	324,325
<b>자본총계 (Total equity)</b>	<b>405,536</b>
<b>부채와 자본총계 (Total liabilities and equity)</b>	<b>518,980</b>

# 손익계산서

(Income Statements)

2022년 1월 1일부터 2022년 12월 31일까지  
(January 1, 2022 ~ December 31, 2022)

KB부동산신탁 주식회사  
KB Real Estate Trust

(단위: 백만원)  
(in million won)

과목명(Description)	금액(Amount)
<b>I. 영업수익 (Operating income)</b>	<b>152,933</b>
수수료수익 (Commissions received)	138,948
증권평가 및 처분이익 (Gains on valuation(sales) of Securities)	1,856
이자수익 (Interest income)	10,767
대출채권 관련 이익 (Income from trading loans)	-
기타의 영업수익 (Other operating income)	1,362
<b>II. 영업비용 (Operating expenses)</b>	<b>59,298</b>
수수료비용 (Commissions)	286
증권평가 및 처분손실 (Loss on valuation(sales) of Securities)	878
이자비용 (Interest expenses)	675
대출평가 및 처분손실 (Loss on valuation and disposal of loans receivable)	11,234
외환거래손실 (Loss on foreign transactions)	-
판매비와관리비 (General and administrative expenses)	45,895
기타의 영업비용 (Other operating expenses)	330
<b>III. 영업이익(손실) (Operating profit(loss))</b>	<b>93,635</b>
<b>IV. 영업외수익 (Non-operating income)</b>	<b>496</b>
<b>V. 영업외비용 (Non-operating expenses)</b>	<b>1,161</b>

# 손익계산서

(Income Statements)

2022년 1월 1일부터 2022년 12월 31일까지  
(January 1, 2022 ~ December 31, 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)	92,970
VII. 계속사업손익 법인세비용 (Income tax expense from continuing operations)	25,247
VIII. 계속사업이익 (Net income (loss) from continuing operations)	67,723
IX. 중단사업손익 (Net income (loss) from discontinued operations)	-
X. 당기순이익 (Net income)	67,723

## 재무상태표

(Statements of Financial Position)

2022년 12월 31일 현재

(As of December 31, 2022)

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

과목명(Description)	금액(Amount)
<b>자 산</b> <b>(Assets)</b>	
I. 현금 및 예치금 (Cash and due from financial institutions)	405,522
II. 유가증권 (Securities)	30,520
III. 대출채권 (Loans)	2,534,010
IV. 유형자산 (Tangible assets)	20,827
V. 기타자산 (Other assets)	147,664
<b>자산총계</b> <b>(Total assets)</b>	<b>3,138,543</b>
<b>부 채</b> <b>(Liabilities)</b>	
I. 예수금 (Deposits)	2,721,552
II. 차입금 (Loan payable)	53,000
III. 기타부채 (Other liabilities)	79,997
<b>부채 총계</b> <b>(Total liabilities)</b>	<b>2,854,549</b>
<b>자 본</b> <b>(Equity)</b>	
I. 자본금 (Capital stock)	40,010
II. 자본잉여금 (Capital surplus)	139,471
III. 이익잉여금 (Retained earnings)	105,419
IV. 기타포괄손익누계액 (Accumulated other comprehensive income)	(906)

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## 재무상태표

(Statements of Financial Position)

2022년 12월 31일 현재

(As of December 31, 2022)

주식회사 KB저축은행  
KB Savings Bank Co., Ltd.

(단위: 백만원)  
(in million won)

과목명(Description)	금액(Amount)
자본총계 (Total equity)	283,994
부채와 자본총계 (Total liabilities and equity)	3,138,543

# 손익계산서

(Income Statements)

2022년 1월 1일부터 2022년 12월 31일까지  
(January 1, 2022 ~ December 31, 2022)

주식회사 KB저축은행  
KB Savings Bank Co., Ltd.

(단위: 백만원)  
(in million won)

과목명(Description)	금액(Amount)
<b>I. 영업수익 (Operating income)</b>	<b>191,313</b>
이자수익 (Interest income)	177,033
1. 예치금이자 (Interest on deposits)	6,679
2. 단기매매증권이자 (Interest on trading securities)	-
3. 매도가능증권이자 (Interest on securities available for sale)	-
4. 만기보유증권이자 (Interest on held-to-maturity securities)	228
5. 대출금이자 (Interest on loans & discounts)	169,732
6. 기타이자수익 (Other operating income)	394
유가증권평가및처분이익 (Gains on valuation(sales) of Securities)	170
대출채권평가및처분이익 (Gains on valuation(sales) of Loans)	3,554
수수료수익 (Fee and commission income)	10,199
기타영업수익 (Other operation income)	283
배당금수익 (Dividend income)	74
<b>II. 영업외수익 Non-operating income</b>	<b>738</b>
<b>III. 영업비용 Operating expenses &amp; claims</b>	<b>162,456</b>
이자비용 (Interest expense)	64,300
1. 예수금이자 (Interest on deposits)	61,349

# 손익계산서

(Income Statements)

2022년 1월 1일부터 2022년 12월 31일까지  
(January 1, 2022 ~ December 31, 2022)

주식회사 KB저축은행  
KB Savings Bank Co., Ltd.

(단위: 백만원)  
(in million won)

과목명(Description)	금액(Amount)
2. 사채이자 (Interest on bonds)	2,680
3. 기타이자비용 (Interest on others)	271
유가증권평가및처분손실 (Loss on valuation(sales) of Securities)	8
대출채권평가및처분손실 (Loss on valuation(sales) of Loans)	45,302
1. 대손상각비 (Bad debt expense)	31,520
수수료비용 (Fee and commission expense)	12,459
기타영업비용 (Other operating losses)	9,138
판매비와관리비 (Selling and administrative expenses)	31,249
<b>IV. 영업외비용 (Non-operating expenses)</b>	<b>659</b>
<b>V. 법인세차감전순손익 (Income before income tax expenses)</b>	<b>28,936</b>
<b>VI. 당기순이익 (Net income)</b>	<b>21,814</b>



## 연결재무상태표

(Consolidated Statements of Financial Position)

2022년 12월 31일 현재  
(As of December 31, 2022)KB인베스트먼트와 그 종속회사  
KB Investment and subsidiaries(단위: 백만원)  
(in million won)

과목명(Description)	금액(Amount)
<b>자 산</b> (Assets)	
I. 현금 및 현금성 자산 (Cash and cash equivalents)	144,600
II. 예치금 (Due from bank)	74,952
III. 창업투자자산 (Investment in small and medium sized enterprises)	1,090,944
IV. PEF 투자자산 (Investment in PEF)	59,246
V. 기타자산 (Other assets)	8,807
<b>자산총계</b> (Total assets)	<b>1,378,550</b>
<b>부 채</b> (Liabilities)	
I. 단기차입금 (Short-term borrowings)	310,000
II. 확정급여부채 (Allowance for retirement and severance benefit)	166
III. 파생상품부채 (Derivative debts)	-
IV. 기타부채 (Other liabilities)	798,098
<b>부채 총계</b> (Total liabilities)	<b>1,108,264</b>
<b>자 본</b> (Equity)	
I. 자본금 (Capital stock)	112,627
II. 자본잉여금 (Capital surplus)	1,019
III. 자본조정 (Capital adjustment)	(336)

## 연결재무상태표

(Consolidated Statements of Financial Position)

2022년 12월 31일 현재  
(As of December 31, 2022)

KB인베스트먼트와 그 종속회사  
KB Investment and subsidiaries

(단위: 백만원)  
(in million won)

과목명(Description)	금액(Amount)
Ⅲ. 기타포괄손익누계액 (Accumulated other comprehensive income)	(63)
Ⅳ. 이익잉여금 (Retained earnings)	157,039
<b>자본총계 (Total equity)</b>	<b>270,286</b>
<b>부채와 자본총계 (Total liabilities and equity)</b>	<b>1,378,550</b>

# 연결손익계산서

(Consolidated Income Statements)

2022년 1월 1일부터 2022년 12월 31일까지  
(January 1, 2022 ~ December 31, 2022)

KB인베스트먼트와 그 종속회사  
KB Investment and subsidiaries

(단위: 백만원)  
(in million won)

과목명(Description)	금액(Amount)
<b>I. 영업수익 (Operating revenues)</b>	<b>161,210</b>
창업투자수익 (Revenues on investments in small and medium-size enterprises)	136,840
PEF 투자수익 (Revenues on Investments in PEF)	2,550
운용수익 (Other investment revenues)	21,778
경영자문료수익 (Consulting fees)	43
소수주주지분순손실 (Net expenses in minority interest)	-
<b>II. 영업비용 (Operating expenses)</b>	<b>153,562</b>
투자및금융비용 (Investment and financial expenses)	9,143
창업투자비용 (Expenses on investments in small and medium-size enterprises)	100,003
PEF 투자비용 (Expenses on investments in PEF)	2,912
일반관리비 (Administrative expenses)	19,607
소수주주지분순이익 (Net income in minority interest)	21,897
<b>III. 영업이익 (Operating income(losses))</b>	<b>7,648</b>
<b>IV. 영업외수익 (Non-operating income)</b>	<b>97</b>
<b>V. 영업외비용 (Non-operating expenses)</b>	<b>1,361</b>
<b>VI. 법인세비용차감전계속사업손익 (Continuing operation income before income tax)</b>	<b>6,384</b>
<b>VII. 계속사업손익법인세비용 (Income tax expense)</b>	<b>1,577</b>
<b>VIII. 당기순이익 (Net income for the year)</b>	<b>4,807</b>

## 연결재무상태표

(Consolidated Statements of Financial Position)

2022년 12월 31일 현재  
(As of December 31, 2022)

KB데이터시스템과 그 종속회사  
KB Data Systems and subsidiaries

(단위: 백만원)  
(in million won)

과목명(Description)	금액(Amount)
<b>자 산</b> <b>(Assets)</b>	
I. 유동자산 (Current assets)	50,929
당좌자산 (Quick assets)	50,929
1. 현금및현금성자산 (Cash and cash equivalents)	12,337
2. 단기금융상품 (Short-term financial instruments)	8,712
3. 매출채권 (Accounts receivable)	4,954
4. 대손충당금 (Allowance for doubtful accounts)	-
5. 기타 (Others)	24,926
재고자산 (Inventories)	-
상품 (Merchandise)	-
II. 비유동자산 (Non-current assets)	12,715
투자자산 (Investments assets)	749
유형자산 (Tangible assets)	1,508
무형자산 (Intangible assets)	1,885
기타비유동자산 (Other non-current assets)	8,573
<b>자산총계</b> <b>(Total assets)</b>	<b>63,645</b>
<b>부 채</b> <b>(Liabilities)</b>	

## 연결재무상태표

(Consolidated Statements of Financial Position)

2022년 12월 31일 현재  
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KB데이터시스템과 그 종속회사  
KB Data Systems and subsidiaries

(단위: 백만원)  
(in million won)

과목명(Description)	금액(Amount)
I. 유동부채 (Current liabilities)	38,834
매입채무 (Accounts payable )	22,309
미지급비용 (Accrued expenses)	9,075
기타 (Others)	7,451
II. 비유동부채 (Long-term liabilities)	1,736
퇴직급여충당금 (Accrued severance benefits)	-
장기미지급비용 (Long-term Accrued expenses)	1,248
기타 (Others)	488
<b>부채 총계 (Total liabilities)</b>	<b>40,570</b>
<b>자 본 (Equity)</b>	
I. 자본금 (Capital stock)	8,000
II. 기타포괄손익누계액 (Accumulated other comprehensive income)	(3,459)
III. 이익잉여금 (Retained earnings)	18,434
IV. 비지배지분 (Non-controlling interests)	100
<b>자본총계 (Total equity)</b>	<b>23,074</b>
<b>부채와 자본총계 (Total liabilities and equity)</b>	<b>63,645</b>

## 연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2022년 1월 1일부터 2022년 12월 31일까지

(January 1, 2022 ~ December 31, 2022)

KB데이터시스템과 그 종속회사  
KB Data Systems and subsidiaries

(단위: 백만원)  
(in million won)

과목명(Description)	금액(Amount)
<b>I. 매출 (Sales)</b>	<b>233,320</b>
상품매출 (Sales of merchandise)	9,018
용역수익 (Service revenue)	224,302
<b>II. 매출원가 (Cost of sales)</b>	<b>217,563</b>
상품매출원가 (Cost of merchandise)	8,344
용역매출원가 (Cost of service)	209,219
<b>III. 매출총이익 (Gross profit)</b>	<b>15,758</b>
<b>IV. 판매비와관리비 (Selling and administrative expenses)</b>	<b>11,807</b>
인건비 (Payroll)	6,459
경비 (Expenses)	5,348
<b>V. 영업이익 (Operating income)</b>	<b>3,950</b>
<b>VI. 영업외수익 (Non-operating income)</b>	<b>990</b>
<b>VII. 영업외비용 (Non-operating expenses)</b>	<b>118</b>
<b>VIII. 법인세비용차감전순이익 (Income before income tax)</b>	<b>4,822</b>
<b>IX. 법인세비용 (Income tax expenses)</b>	<b>1,705</b>
<b>X. 당기순이익 (Net income for the period)</b>	<b>3,116</b>
<b>XI. 기타포괄손익 (Other comprehensive gain)</b>	<b>1,383</b>

## 연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2022년 1월 1일부터 2022년 12월 31일까지

(January 1, 2022 ~ December 31, 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)	1,383
1. 순확정급여부채 재측정요소 (Remeasurements of defined benefit plans)	1,399
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)	-
1. 매도가능금융자산평가손익 (Gain on valuation of financial assets available for sale)	-
2. 해외사업장환산손익 (Foreign currency translation differences for foreign operations)	(16)
<b>XII. 총포괄이익 (Total comprehensive income)</b>	<b>4,499</b>
연결순손익의 귀속 (Profit for the period attributable to)	4,499
1. 지배기업주주지분순이익 (Shareholders of the Parent Company)	4,546
2. 비지배지분순이익 (Non-controlling interests)	(47)
연결총포괄손익의 귀속 (Total comprehensive income for the year attributable to)	4,499
1. 지배기업주주지분총포괄이익 (Shareholders of the Parent Company)	4,546
2. 비지배지분총포괄이익 (Non-controlling interests)	(47)

## 재무상태표

(Statements of Financial Position)

2022년 12월 31일 현재

(As of December 31, 2022)

KB신용정보

KB Credit Information

(단위: 백만원)

(in million won)

과목명(Description)	금액(Amount)
<b>자 산</b> <b>(Assets)</b>	
I. 유동자산 (Current assets)	24,880
현금및현금성자산 (Cash and cash equivalents)	11,203
단기금융상품 (Short-term financial instruments)	3,684
매출채권 (Trade receivables)	3,463
기타 (Others)	6,530
II. 비유동자산 (Non-current assets)	17,339
장기금융상품 (Long-term financial instruments)	282
유형자산 (Tangible assets)	7,632
무형자산 (Intangible assets)	953
이연법인세자산 (Deferred income tax assets)	1,421
임차보증금 (Guarantee deposits)	6,149
기타보증금 (Other deposits received)	-
순확정급여자산 (Defined benefit assets)	901
<b>자산총계</b> <b>(Total assets)</b>	<b>42,219</b>
<b>부 채</b> <b>(Liabilities)</b>	
I. 유동부채 (Current liabilities)	22,302
단기차입금 (Short-term borrowings)	13,500



## 재무상태표

(Statements of Financial Position)

2022년 12월 31일 현재

(As of December 31, 2022)

KB신용정보

(단위: 백만원)

KB Credit Information

(in million won)

과목명(Description)	금액(Amount)
기타충당부채 (Provision for other estimated liabilities)	4,485
미지급비용 (Accrued expenses)	3,094
예수금 (Withholdings)	412
미지급금 (Non-trade payables)	650
미지급법인세 (Income taxes payable)	-
리스부채 (Lease liabilities)	161
Ⅱ. 비유동부채 (Long-term liabilities)	2,621
확정급여부채 (Liabilities for defined benefit obligations)	-
장기성미지급금 (Long-term non-trade payables)	355
복구충당부채 (Provision for restoration costs)	102
손해배상위험충당금 (Provision for compensation of damage)	113
기타충당부채 (Provision for other estimated liabilities)	2,001
리스부채 (Lease liabilities)	50
<b>부채 총계 (Total liabilities)</b>	<b>24,923</b>
<b>자 본 (Equity)</b>	
Ⅰ. 자본금 (Capital stock)	6,262
Ⅱ. 자본잉여금 (Additional paid-in and other capital)	1,422
Ⅲ. 이익잉여금 (Retained earnings)	9,247
Ⅳ. 기타포괄손익누계액 (Accumulated other comprehensive income)	366
<b>자본총계 (Total equity)</b>	<b>17,296</b>
<b>부채와 자본총계 (Total liabilities and equity)</b>	<b>42,219</b>

# 손익계산서

(Income Statements)

2022년 1월 1일부터 2022년 12월 31일까지  
(January 1, 2022 ~ December 31, 2022)

KB신용정보

KB Credit Information

(단위: 백만원)

(in million won)

과목명(Description)	금액(Amount)
<b>I. 매출 (Sales)</b>	<b>36,469</b>
용역수입 (Revenues-services)	36,469
<b>II. 매출원가 (Cost of service)</b>	<b>20,086</b>
<b>III. 매출총이익 (Gross profit)</b>	<b>16,383</b>
<b>IV. 판매비와관리비 (Selling and administrative expenses)</b>	<b>15,023</b>
<b>V. 영업이익 (Operating income)</b>	<b>1,361</b>
<b>VI. 금융수익 (Finance revenues)</b>	<b>168</b>
<b>VII. 기타수익 (Other revenues)</b>	<b>46</b>
<b>VIII. 기타비용 (Other expenses)</b>	<b>846</b>
<b>IX. 법인세차감전순이익 (Income before income tax expenses)</b>	<b>729</b>
<b>X. 법인세비용 (Income tax expenses)</b>	<b>245</b>
<b>XI. 당기순이익 (Net income)</b>	<b>484</b>