

Mengacu pada Peraturan Otoritas Jasa Keuangan Nomor 37/POJK.03/2019 tanggal 20 Desember 2019 tentang Perubahan atas Peraturan Otoritas Jasa Keuangan Nomor 6/POJK.03/2015 tanggal 31 Maret 2015 tentang Transparansi dan Publikasi Laporan Bank dan Surat Edaran Otoritas Jasa Keuangan No.9/SEOJK.03/2020 tanggal 01 Juli 2020 perihal "Transparansi dan Publikasi Laporan Bank Umum Konvensional", Berikut kami sampaikan informasi keuangan yang diambil dari Laporan Keuangan Konsolidasian KB Financial Group yang memiliki 100% saham KB Kookmin Bank untuk tanggal dan periode yang berakhir pada tanggal 30 Juni 2021. Pada tanggal 30 Juni 2021, KB Kookmin Bank merupakan pemegang saham PT Bank KB Bukopin, Tbk dengan kepemilikan saham sebesar 67,00%.

Laporan Keuangan Konsolidasian PT Bank Bukopin Tbk dan entitas anak pada tanggal 30 Juni 2021 dan untuk 6 bulan yang berakhir pada tanggal tersebut telah dipublikasikan.

Jakarta, 16 Agustus 2021  
PT Bank KB Bukopin Tbk  
S.E. & O



Helmi Fakhrudin

Direktur

# LAPORAN KEUANGAN

## KB KOOKMIN BANK



### CONSOLIDATED BALANCE SHEET KB KOOKMIN BANK

As of 30 June 2021 and 31 Desember 2020  
(In Billion Won)

	Jun 30, 2021	Dec 31, 2020
	(Unaudited)	(Audited)
<b>ASSET</b>		
Cash and due from financial institutions	19,306.9	19,972.3
Financial assets at fair value through profit or loss	18,252.7	16,042.4
Derivative financial assets	2,399.9	4,456.7
Financial investments	57,519.0	58,286.5
Loans	344,450.1	329,519.3
(Allowances for loan losses)	(2,191.6)	(2,186.8)
Investments in associates	341.6	441.3
Tangible assets	4,465.2	4,557.7
Goodwill & Intangible assets	987.8	962.7
Current income tax assets	47.2	47.8
Deferred income tax assets	81.6	58.3
Other assets	10,157.5	6,285.9
<b>TOTAL ASSETS</b>	<b>455,817.9</b>	<b>438,444.1</b>
<b>LIABILITIES</b>		
Financial liabilities at fair value through profit or loss	106.4	141.3
Deposits	339,502.2	330,352.5
Debts	28,769.4	26,870.8
Debtentures	27,136.4	26,969.6
Derivative financial liabilities	2,214.8	4,282.4
Net defined benefit liabilities	244.0	165.4
Provisions	415.4	388.0
Accrued expenses payables	2,557.2	2,805.0
Other liabilities	23,839.8	16,061.0
<b>TOTAL LIABILITIES</b>	<b>424,785.6</b>	<b>408,036.0</b>
<b>EQUITY</b>		
Share capital	2,021.9	2,021.9
Hybrid financial instrument	574.5	574.5
Capital surplus	4,808.5	4,808.5
Accumulated other comprehensive income	811.1	494.4
Retained earnings	22,536.9	22,243.6
Treasury shares	-	-
Non-controlling interest	279.5	265.2
<b>TOTAL EQUITY</b>	<b>31,032.4</b>	<b>30,408.1</b>
<b>TOTAL LIABILITIES DAN EQUITY</b>	<b>455,818.0</b>	<b>438,444.1</b>

### CONSOLIDATED INCOME STATEMENT KB KOOKMIN BANK

For 6 month ended 30 June 2021 and 30 June 2020  
(In Billion Won)

	Jun 30, 2021	Jun 30, 2020
	(Unaudited)	(Unaudited)
Net interest income	3,697.2	3,275.7
Net fee and commission income	598.1	543.0
Net other operating income(expenses)	(179.4)	8.9
<b>Gross operating income</b>	<b>4,115.9</b>	<b>3,827.6</b>
General & administrative expenses	2,012.1	1,875.3
<b>Operating profit before provision for credit losses</b>	<b>2,103.8</b>	<b>1,952.3</b>
Provision for credit losses	127.4	216.0
<b>Net operating profit</b>	<b>1,976.4</b>	<b>1,736.3</b>
Net non-operating profit(loss)	(1.1)	(25.8)
Share of profit(loss) of associates	43.2	(14.5)
Net other non-operating income(expenses)	(44.3)	(11.3)
<b>Profit before income tax</b>	<b>1,975.3</b>	<b>1,710.5</b>
Income tax expense	547.1	453.2
<b>Profit for the period</b>	<b>1,428.2</b>	<b>1,257.3</b>
Profit attributable to non-controlling interest	5.6	10.5
<b>Profit attributable to shareholders of the parent company</b>	<b>1,422.6</b>	<b>1,246.8</b>

KB Kookmin Bank, Ltd