

LAPORAN KEUANGAN

KB KOOKMIN BANK

KB KOOKMIN BANK CONSOLIDATED BALANCE SHEET As of 31 Desember 2021 dan 31 Desember 2020 (In Billion Won)		
	31 Des 2021	31 Des 2020
ASSET		
Cash and due from financial institutions	25,165.0	19,972.3
Financial assets at fair value through profit or loss	18,834.4	16,042.4
Derivative financial assets	2,965.6	4,456.7
Financial investments	63,744.9	58,286.5
Loans	361,144.7	327,332.5
(Allowances for loan losses)	(2,426.9)	(2,186.8)
Investments in associates	391.0	441.3
Tangible assets	4,496.3	4,557.7
Goodwill & Intangible assets	1,028.5	962.7
Current income tax assets	61.3	47.8
Deferred income tax assets	149.9	58.3
Other assets	5,583.3	6,285.9
TOTAL ASSETS	483,564.9	438,444.1
ASET TIDAK LANCAR		
Piutang pembiayaan-neto	170,262	161,749
Piutang pihak berelasi	527,255	685,432
Aset pajak tangguhan	45,847	37,377
Investasi pada penyertaan saham	2,109,260	2,197,146
Properti investasi-neto	62,241	60,996
Aset tetap-neto	10,867,645	10,885,048
Uang muka pembelian aset tetap	-	-
Aset tidak lancar lainnya	222,072	456,528
Total aset tidak lancar	14,004,582	14,484,275
TOTAL ASET	14,488,147	14,922,719
LIABILITIES		
Financial liabilities at fair value through profit or loss	112.7	141.3
Deposits	363,141.4	330,352.5
Debts	32,523.2	26,870.8
Debentures	29,718.7	26,969.6
Derivative financial liabilities	2,749.4	4,282.4
Net defined benefit liabilities	155.3	165.4
Provisions	426.9	388.0
Accrued expenses payables	2,668.6	2,805.0
Other liabilities	19,179.6	16,061.0
TOTAL LIABILITIES	450,676.0	408,036.0
LIABILITAS JANGKA PANJANG		
Liabilitas jangka panjang-setelah dikurangi bagian lancar		
Utang bank	7,807,274	7,876,281
Liabilitas pembiayaan	63,909	87,872
Utang pembangunan aset tetap	-	-
Uang muka penjualan investasi pada penyertaan saham	258,502	289,908
Utang pihak berelasi	623,894	796,774
Liabilitas kontrak asuransi jangka panjang	51,321	43,864
Liabilitas imbalan kerja karyawan	139,123	156,908
Liabilitas pajak tangguhan	12,804	12,080
Total liabilitas jangka panjang	8,956,827	9,263,687
EQUITY		
Share capital	2,021.9	2,021.9
Hybrid financial instrument	574.5	574.5
Capital surplus	5,025.3	4,808.5
Accumulated other comprehensive income	1,395.2	494.4
Retained earnings	23,660.7	22,243.6
Treasury shares	-	-
Non-controlling interest	211.3	265.2
TOTAL EQUITY	32,888.9	30,408.1
TOTAL LIABILITIES DAN EQUITY	483,564.9	438,444.1

KB KOOKMIN BANK CONSOLIDATED INCOME STATEMENT For year ended 31 Desember 2021 dan 31 Desember 2020 (In Billion Won)		
	31 Des 2021	31 Des 2020
Net interest income	2,069.1	1,761.9
Net fee and commission income	298.5	254.7
Net other operating income(expenses)	(145.3)	23.9
Gross operating income	2,222.3	2,040.5
General & administrative expenses	1,383.2	1,386.1
Operating profit before provision for credit losses	839.1	654.4
Provision for credit losses	333.5	150.9
Net operating profit	505.6	503.5
Net non-operating profit(loss)	(19.7)	49.9
Share of profit(loss) of associates	3.5	12.2
Net other non-operating income(expenses)	(23.2)	37.7
Profit before income tax	485.9	553.4
Income tax expense	147.5	138.0
Profit for the period	338.4	415.4
Profit attributable to non-controlling interest	(52.1)	(0.4)
Profit attributable to shareholders of the parent company	390.5	415.8

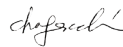
Peraturan Otoritas Jasa Keuangan Nomor 37/POJK.03/2019 tanggal 20 Desember 2019 tentang Perubahan atas Peraturan Otoritas Jasa Keuangan Nomor 6/POJK.03/2015 tanggal 31 Maret 2015 tentang Transparansi dan Publikasi Laporan Bank dan Surat Edaran Otoritas Jasa Keuangan No.9/SEOJK.03/2020 tanggal 01 Juli 2020 perihal "Transparansi dan Publikasi Laporan Bank Umum Konvensional", di bawah ini adalah 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 31 Desember 2020. Pada tanggal 31 Desember 2020, KB Kookmin Bank merupakan pemegang saham PT Bank Bukopin Tbk dengan kepemilikan saham sebesar 67.00%.

Laporan Keuangan Konsolidasian PT Bank Bukopin Tbk dan entitas anak pada tanggal 31 Desember 2020 dan untuk tahun yang berakhir pada tanggal tersebut telah dipublikasikan.

Financial Services Authority Regulation Number 37 / POJK.03 / 2019 dated 20 December 2019 concerning Amendments to the Financial Services Authority Regulation Number 6 / POJK.03 / 2015 dated 31 March 2015 concerning Transparency and Publication of Bank Reports and Financial Services Authority Circular Letter No.9 / SEOJK.03 / 2020 dated 01 July 2020 regarding "Transparency and Publication of Conventional Commercial Bank Reports", below is financial information taken from the Consolidated Financial Statements of KB Financial Group which owns 100% of KB Kookmin Bank shares. for the date and period ended 31 December 2021. As of 31 December 2021, KB Kookmin Bank is a shareholder of PT Bank Bukopin Tbk with a share ownership of 67.00%.

The Consolidated Financial Statements of PT Bank Bukopin Tbk and its subsidiaries as of 31 December 2021 and for the year ended on that date have been published.

Jakarta, 1 April 2022
PT Bank KB Bukopin Tbk.
S.E & O



Chang Su Choi
President Director



Sheng Hyup Shin
Director