

공고용 BSPL

KB금융지주 KB Financial Group

연결 Consolidated

BS

PL

별도 Separate

BS

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KB국민은행 KB Kookmin Bank

연결 Consolidated

BS

PL

별도 Separate

BS

PL

신탁 Trust

BS

PL

KB증권 KB Securities

BS

PL

KB손해보험 KB Insurance

BS

PL

KB국민카드 KB Kookmin Card

BS

PL

KB라이프생명 KB Life Insurance

BS

PL

KB자산운용 KB Asset Management

BS

PL

KB캐피탈 KB Capital

BS

PL

KB부동산신탁 KB Real Estate Trust

BS

PL

KB저축은행 KB Savings Bank

BS

PL

KB인베스트먼트 KB Investment

BS

PL

KB데이타시스템 KB Data Systems

BS

PL

Disclaimer

본 재무제표는 한국채택국제회계기준(K-IFRS)에 따라 연결기준으로 작성되었으며, 당사 외부감사인의 회계검토가 완료되지 않은 상태이므로 수치 중 일부가 회계검토 과정에서 변경될 수 있습니다.

본 자료에 포함된 경영실적은 기업회계기준서 제1109호 금융상품(IFRS9) 및 제1117호 보험계약(IFRS17)을 적용하여 작성하였습니다.

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

The consolidated financial information presented herein is based on Korean IFRS9(K-IFRS9) and IFRS17(K-IFRS17).

연결재무상태표

(Consolidated Statements of Financial Position)

2026년 6월 30일 현재

(As of June 30, 2026)

주식회사 KB금융지주와 그 종속기업

KB Financial Group Inc. and Subsidiaries

(단위: 백만원)

(in millions of won)

과목명(Description)	금액(Amount)
자 산 (Assets)	
I. 현금 및 예치금 (Cash and due from financial institutions)	44,618,344
II. 당기손익-공정가치 측정 금융자산 (Financial assets at fair value through profit or loss)	100,468,179
III. 파생금융자산 (Derivative financial assets)	12,967,488
IV. 상각후원가 측정 대출채권 (Loans measured at Amortized Cost)	505,398,998
V. 투자금융자산 (Financial investments)	137,198,864
VI. 관계기업 및 공동기업 투자 (Investments in associates and joint ventures)	1,040,992
VII. 보험계약자산 (Insurance contract assets)	378,988
VIII. 재보험계약자산 (Reinsurance contract assets)	1,369,627
IX. 유형자산 (Property and equipment)	5,078,132
X. 투자부동산 (Investment property)	3,421,805
XI. 무형자산 (Intangible assets)	1,595,329
XII. 순확정급여자산 (Net Defined Benefit Assets)	490,428
XIII. 당기법인세자산 (Current income tax assets)	447,302
XIV. 이연법인세자산 (Deferred income tax assets)	183,862
XV. 매각예정자산 (Assets held for sale)	166,753
XVI. 매각예정처분자산집단 (Assets included in disposal groups classified as held for sale)	115,039
XVII. 기타자산 (Other assets)	51,949,215

연결재무상태표

(Consolidated Statements of Financial Position)

2026년 6월 30일 현재

(As of June 30, 2026)

주식회사 KB금융지주와 그 종속기업

KB Financial Group Inc. and Subsidiaries

(단위: 백만원)

(in millions of won)

과목명(Description)	금액(Amount)
자산총계 (Total assets)	866,889,345

연결재무상태표

(Consolidated Statements of Financial Position)
2026년 6월 30일 현재
(As of June 30, 2026)

주식회사 KB금융지주와 그 종속기업
KB Financial Group Inc. and Subsidiaries

(단위: 백만원)
(in millions of won)

과목명(Description)	금액(Amount)
부 채 (Liabilities)	
I. 당기손익-공정가치 측정 금융부채 (Financial liabilities at fair value through profit or loss)	11,526,649
II. 파생금융부채 (Derivative financial liabilities)	13,391,153
III. 예수부채 (Deposits)	486,343,527
IV. 차입부채 (Borrowings)	77,907,732
V. 사채 (Debentures)	80,462,793
VI. 보험계약부채 (Insurance contract liabilities)	53,359,408
VII. 재보험계약부채 (Reinsurance contract liabilities)	37,230
VIII. 충당부채 (Provisions)	1,375,214
IX. 순확정급여부채 (Net Defined Benefit Liabilities)	89,930
X. 당기법인세부채 (Current income tax liabilities)	416,935
XI. 이연법인세부채 (Deferred income tax liabilities)	2,242,689
XII. 매각예정처분부채집단 (Liabilities included in disposal groups classified as held for sale)	74,675
XIII. 기타부채 (Other liabilities)	76,959,588
부채총계 (Total liabilities)	804,187,523
자 본 (Equity)	
I. 지배기업 주주지분 (Equity attributable to shareholders of the parent company)	60,890,838
1. 자본금 (Share capital)	2,090,558

연결재무상태표

(Consolidated Statements of Financial Position)
2026년 6월 30일 현재
(As of June 30, 2026)

주식회사 KB금융지주와 그 종속기업
KB Financial Group Inc. and Subsidiaries

(단위: 백만원)
(in millions of won)

과목명(Description)	금액(Amount)
2. 신종자본증권 (Hybrid securities)	4,206,721
3. 자본잉여금 (Capital surplus)	9,127,521
4. 기타포괄손익누계액 (Accumulated other comprehensive income)	(487,227)
5. 이익잉여금 (Retained earnings)	46,129,279
6. 자기주식 (Treasury shares)	(176,014)
II. 비지배지분 (Non-controlling interests)	1,810,984
자본총계 (Total equity)	62,701,822
부채와 자본총계 (Total liabilities and equity)	866,889,345

연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)
2026년 1월 1일부터 2026년 6월 30일까지
(January 1, 2026 ~ June 30, 2026)

주식회사 KB금융지주와 그 종속기업
KB Financial Group Inc. and Subsidiaries

(단위: 백만원)
(in millions of won)

과목명(Description)	금액(Amount)
I. 순이자이익 (Net interest income)	6,478,260
이자수익 (Interest income)	14,511,829
1. 기타포괄손익-공정가치측정 및 상각후원가 측정 금융상품 이자수익 (Interest income from financial instruments at fair value through other comprehensive income and amortized cost)	13,749,624
2. 당기손익-공정가치 측정 금융상품 이자수익 (Interest income from financial instruments at fair value through profit or loss)	740,531
3. 보험금융이자수익 (Insurance finance interest income)	21,674
이자비용 (Interest expense)	(8,033,569)
1. 이자비용 (Interest expense)	(7,221,765)
2. 보험금융이자비용 (Insurance finance interest expense)	(811,804)
II. 순수수수료이익 (Net fee and commission income)	2,961,245
수수료수익 (Fee and commission income)	3,904,194
수수료비용 (Fee and commission expense)	(942,949)
III. 보험서비스결과 (Insurance service result)	755,716
보험수익 (Insurance income)	6,399,754
1. 보험수익 (Insurance income)	6,166,664
2. 재보험수익 (Reinsurance income)	233,090
보험비용 (Insurance expense)	(5,644,038)
1. 보험서비스비용 (Insurance service expense)	(5,216,673)
2. 재보험비용 (Reinsurance expense)	(427,365)
IV. 당기손익-공정가치측정 금융상품 순손익 (Net gains(losses) on financial instruments at fair value through profit	2,585,745
V. 기타보험금융손익 (Other insurance finance income(expenses))	(1,996,585)
VI. 기타영업손익 (Net other operating income(expenses))	(676,852)

연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)
2026년 1월 1일부터 2026년 6월 30일까지
(January 1, 2026 ~ June 30, 2026)

주식회사 KB금융지주와 그 종속기업
KB Financial Group Inc. and Subsidiaries

(단위: 백만원)
(in millions of won)

과목명(Description)	금액(Amount)
VII. 일반관리비 (General and administrative expenses)	(3,654,401)
VIII. 신용손실충당금 반영전 영업이익 (Operating Income before Provision for Credit Losses)	6,453,128
IX. 신용손실충당금전입액 (Provision for credit losses)	(1,013,014)
X. 영업이익 (Net operating income)	5,440,114
XI. 영업외손익 (Net non-operating income(expenses))	(76,216)
1. 관계기업 및 공동기업 투자손익 (Share of profit(loss) of associates and joint ventures)	35,917
2. 기타영업외손익 (Net other non-operating income(expenses))	(112,133)
XII. 법인세비용차감전순이익 (Profit(loss) before income tax benefit(expense))	5,363,898
XIII. 법인세비용 (Income tax expense)	(1,436,921)
XIV. 당기순이익 (Profit for the period)	3,926,977
XV. 법인세비용차감후기타포괄손익 (Other comprehensive income(loss) for the period, net of tax)	(30,950)
후속적으로 당기손익으로 재분류되지 않는 포괄손익 (Items that will not be reclassified to profit or loss)	(14,338)
1. 순확정급여부채의 재측정요소 (Remeasurements of net defined benefit liabilities)	63,028

연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2026년 1월 1일부터 2026년 6월 30일까지

(January 1, 2026 ~ June 30, 2026)

주식회사 KB금융지주와 그 종속기업

KB Financial Group Inc. and Subsidiaries

(단위: 백만원)

(in millions of won)

과목명(Description)	금액(Amount)
2. 관계기업 및 공동기업 기타포괄손익에 대한 지분 (Shares of other comprehensive income of associates and joint ventures)	25
3. 기타포괄손익-공정가치 측정 지분상품 관련 손익 (Gains(losses) on equity securities at fair value through other comprehensive income)	(79,084)
4. 당기손익-공정가치지정 금융부채 신용위험 변동손익 (Fair value changes on financial liabilities designated at fair value due to own credit risk)	1,693
후속적으로 당기손익으로 재분류될 수 있는 포괄손익 (Items that may be reclassified subsequently to profit or loss)	(16,612)
1. 외환차이 (Currency translation differences)	343,344
2. 기타포괄손익-공정가치 측정 채무상품 관련 손익 (Gains(losses) on debt securities at fair value through other comprehensive income)	(3,994,187)
3. 관계기업 및 공동기업 기타포괄손익에 대한 지분 (Shares of other comprehensive income of associates and joint ventures)	578
4. 현금흐름위험회피손익 (Gains(Losses) on Cash flow hedges instruments)	(498,474)
5. 해외사업장순투자위험회피수단의 손익 (Gains(losses) on hedging instruments of a net investment in a foreign operations)	(113,078)
6. 보험계약자산(부채)순금융손익 (Insurance finance income(expense))	4,245,205
XVI. 당기총포괄이익 (Total comprehensive income for the period)	3,896,027
당기순이익의 귀속 (Profit attributable to:)	3,926,977
지배기업주주지분순이익 (Shareholders of the parent company)	3,884,590
비지배지분순이익 (Non-controlling interests)	42,387
당기총포괄이익의 귀속 (Total comprehensive income attributable to:)	3,896,027
지배기업주주지분총포괄이익 (Shareholders of the parent company)	3,867,563
비지배지분총포괄이익 (Non-controlling interests)	28,464
XVII. 주당이익(단위: 원) (Earnings per share in won)	
기본주당이익 (Basic earnings per share in won)	10,669
희석주당이익 (Diluted earnings per share in won)	10,583

재무상태표

(Separate Statements of Financial Position)
2026년 6월 30일 현재
(As of June 30, 2026)

주식회사 KB금융지주
KB Financial Group Inc.

(단위: 백만원)
(in millions of won)

과목명(Description)	금액(Amount)
자 산 (Assets)	
I. 현금 및 예치금 (Cash and due from financial institutions)	482,142
II. 당기손익-공정가치 측정 금융자산 (Financial assets at fair value through profit or loss)	984,897
III. 상각후원가 측정 대출채권 (Loans measured at amortized cost)	349,112
IV. 종속기업투자 (Investments in subsidiaries)	27,867,817
V. 유형자산 (Property and equipment)	4,240
VI. 무형자산 (Intangible assets)	12,559
VII. 순확정급여자산 (Net Defined Benefit Assets)	2,703
VIII. 이연법인세자산 (Deferred income tax assets)	14,283
IX. 기타자산 (Other assets)	887,119
자산총계 (Total assets)	30,604,872
부 채 (Liabilities)	
I. 사채 (Debentures)	5,509,479
II. 당기법인세부채 (Current income tax liabilities)	372,894
III. 기타부채 (Other liabilities)	544,593
부채총계 (Total liabilities)	6,426,966

재무상태표

(Separate Statements of Financial Position)

2026년 6월 30일 현재

(As of June 30, 2026)

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

과목명(Description)	금액(Amount)
자 본 (Equity)	-
I. 자본금 (Share capital)	2,090,558
II. 신종자본증권 (Hybrid securities)	4,206,589
III. 자본잉여금 (Capital surplus)	7,247,126
IV. 기타포괄손익누계액 (Accumulated other comprehensive income)	(8,196)
V. 이익잉여금 (Retained earnings)	10,817,843
VI. 자기주식 (Treasury shares)	(176,014)
자본총계 (Total equity)	24,177,906
부채와 자본총계 (Total liabilities and equity)	30,604,872

포괄손익계산서

(Separate Statements of Comprehensive Income)
2026년 1월 1일부터 2026년 6월 30일까지
(January 1, 2026 ~ June 30, 2026)

주식회사 KB금융지주
KB Financial Group Inc.

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

과목명(Description)	금액(Amount)
I. 순이자이익(손실) (Net Interest Income (Expense))	(57,043)
이자수익 (Interest income)	12,530
1. 상각후원가 측정 금융상품 이자수익 (Interest income from financial instruments at amortized cost)	10,516
2. 당기손익-공정가치 측정 금융상품 이자수익 (Interest income from financial instruments at fair value through profit or loss)	2,014
이자비용 (Interest expense)	(69,573)
II. 순수수수료이익(손실) (Net fee and commission income (Expense))	(4,807)
수수료수익 (Fee and commission income)	984
수수료비용 (Fee and commission expense)	(5,791)
III. 당기손익-공정가치측정 금융상품 순손익 (Net gains(losses) on financial instruments at fair value through profit or loss)	17,222
IV. 기타영업손익 (Net other operating income(expenses))	1,365,231
V. 일반관리비 (General and administrative expenses)	(57,483)
VI. 신용손실충당금 반영전 영업이익 (Operating income before provision for credit losses)	1,263,120
VII. 신용손실충당금(전)환입액 (Provision (Reversal) for Credit Losses)	(6)
VIII. 영업이익 (Net operating income)	1,263,114
IX. 영업외손익 (Net non-operating income(expense))	596
X. 법인세비용차감전순이익 (Profit(loss) before income tax benefit(expense))	1,263,710
XI. 법인세수익(비용) (Income tax benefit(expense))	5,650
XII. 당기순이익 (Profit for the period)	1,269,360

포괄손익계산서

(Separate Statements of Comprehensive Income)
2026년 1월 1일부터 2026년 6월 30일까지
(January 1, 2026 ~ June 30, 2026)

주식회사 KB금융지주
KB Financial Group Inc.

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

과목명(Description)	금액(Amount)
XIII. 법인세비용차감후기타포괄손익 (Other comprehensive income(loss) for the period, net of tax)	405
후속적으로 당기손익으로 재분류되지 않는 포괄손익 (Items that will not be reclassified to profit or loss)	405
순확정급여부채의 재측정요소 (Remeasurements of Net Defined Benefit Liabilities)	405
XIV. 당기총포괄이익 (Total comprehensive income for the period)	1,269,765
XV. 주당이익(단위: 원) (Earnings per share in won)	
기본주당이익 (Basic earnings per share in won)	3,322
희석주당이익 (Diluted earnings per share in won)	3,295

연결재무상태표

(Consolidated Statements of Financial Position)
2026년 6월 30일 현재
(As of June 30, 2026)

주식회사 국민은행과 그 종속기업
KB Kookmin Bank and Subsidiaries

(단위: 백만원)
(in millions of won)

과목명(Description)	금액(Amount)
자 산 (Assets)	
I. 현금 및 예치금 (Cash and due from financial institutions)	32,554,519
II. 당기손익-공정가치측정 금융자산 (Financial assets at fair value through profit or loss)	26,697,998
III. 파생금융자산 (Derivative financial assets)	10,687,987
IV. 상각후원가측정 대출채권 (Loans at amortized cost)	439,794,591
V. 투자금융자산 (Financial investments)	83,126,147
VI. 관계기업 투자 (Investments in associates)	608,696
VII. 유형자산 (Property and equipment)	3,861,120
VIII. 투자부동산 (Investment property)	143,221
IX. 무형자산 (Intangible assets)	708,783
X. 순확정급여자산 (Defined benefit assets)	367,348
XI. 당기법인세자산 (Current income tax assets)	404,803
XII. 이연법인세자산 (Deferred income tax assets)	136,332
XIII. 매각예정자산 (Assets held for sale)	166,753
XIV. 매각예정자산처분집단 (Dispsal Groups Classified as Held for Sale)	115,039
XV. 기타자산 (Other assets)	27,497,731
자산총계 (Total assets)	626,871,068
부 채 (Liabilities)	

연결재무상태표

(Consolidated Statements of Financial Position)
2026년 6월 30일 현재
(As of June 30, 2026)

주식회사 국민은행과 그 종속기업
KB Kookmin Bank and Subsidiaries

(단위: 백만원)
(in millions of won)

과목명(Description)	금액(Amount)
I. 당기손익-공정가치측정 금융부채 (Financial liabilities at fair value through profit or loss)	400,697
II. 파생금융부채 (Derivative financial liabilities)	8,400,570
III. 예수부채 (Deposits)	457,847,670
IV. 차입부채 (Debts)	33,530,270
V. 사채 (Debentures)	35,087,153
VI. 충당부채 (Provisions)	756,608
VII. 순확정급여부채 (Defined benefit liabilities)	8,550
VIII. 당기법인세부채 (Current income tax liabilities)	38,500
IX. 이연법인세부채 (Deferred income tax liabilities)	787,666
X. 기타부채 (Other liabilities)	51,165,251
XI. 매각예정처분집단부채 (Liabilities directly associated with Disposal Groups Classified as Held for Sale)	74,675
부채 총계 (Total liabilities)	588,097,610
자 본 (Equity)	
I. 지배기업 주주지분 (Equity attributable to shareholders of the parent company)	38,725,522
1. 자본금 (Capital stock)	2,021,896
2. 신종자본증권 (Hybrid securities)	1,065,612
3. 자본잉여금 (Capital surplus)	4,650,118
4. 기타포괄손익누계액 (Accumulated other comprehensive income)	507,232

연결재무상태표

(Consolidated Statements of Financial Position)
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주식회사 국민은행과 그 종속기업
KB Kookmin Bank and Subsidiaries

(단위: 백만원)
(in millions of won)

과목명(Description)	금액(Amount)
5 이익잉여금 (Retained earnings)	30,480,664
II. 비지배지분 (Non-controlling interests)	47,936
자본총계 (Total equity)	38,773,458
부채와 자본총계 (Total liabilities and equity)	626,871,068

연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)
2026년 1월 1일부터 2026년 6월 30일까지
(January 1, 2026 ~ June 30, 2026)

주식회사 국민은행과 그 종속기업
KB Kookmin Bank and Subsidiaries

(단위: 백만원)
(in millions of won)

과목명(Description)	금액(Amount)
I. 순이자이익 (Net interest income)	5,511,943
이자수익 (Interest income)	10,825,780
1. 기타포괄손익-공정가치측정 및 상각후원가 측정 금융상품 이자수익 (Interest income from financial instruments at fair value through other comprehensive income and amortized cost)	10,517,615
2. 당기손익-공정가치측정 금융상품 이자수익 (Interest income from financial instruments at fair value through profit or loss)	308,165
이자비용 (Interest expense)	(5,313,837)
II. 순수수수료이익 (Net fee and commission income)	780,764
수수료수익 (Fee and commission income)	998,526
수수료비용 (Fee and commission expense)	(217,762)
III. 당기손익-공정가치측정 금융상품 순손익 (Net gains(losses) on financial instruments at fair value through profit or loss)	113,042
IV. 기타영업손익 (Net other operating income(expenses))	(628,798)
V. 일반관리비 (General and administrative expenses)	(2,273,545)
VI. 신용손실충당금 반영전 영업이익 (Operating income before provision for credit losses)	3,503,406
VII. 신용손실충당금전입액 (Provision for credit losses)	(373,021)
VIII. 영업이익 (Net operating income)	3,130,385
IX. 영업외손익 (Net non-operating income(expenses))	(103,584)
관계기업투자손익 (Share of profit(loss) of associates)	14,516
기타영업외손익 (Net other non-operating income(expense))	(118,100)

연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)
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(January 1, 2026 ~ June 30, 2026)

주식회사 국민은행과 그 종속기업
KB Kookmin Bank and Subsidiaries

(단위: 백만원)
(in millions of won)

과목명(Description)	금액(Amount)
X. 법인세비용차감전순이익 (Profit(loss) before income tax expense)	3,026,801
XI. 법인세비용 (Income tax expense)	(802,559)
XII. 당기순이익 (Profit for the period)	2,224,242
XIII. 법인세비용차감후기타포괄손익 (Other comprehensive income(loss) for the period, net of tax)	(48,631)
당기손익으로 재분류되지 않는 포괄손익 (Items that will not be reclassified to profit or loss)	89,771
1. 순확정급여부채의 재측정요소 (Actuarial gains(losses) on post defined benefit pension plans)	55,438
2. 기타포괄손익 - 공정가치 측정 금융상품 관련 손익 (Revaluation gains/(losses) on equity instruments at fair value through other comprehensive income)	34,333
후속적으로 당기손익으로 재분류될 수 있는 포괄손익 (Items that may be reclassified subsequently to profit or loss)	(138,402)
1. 외환차이 (Exchange differences on translating foreign operations)	283,850
2. 기타포괄손익-공정가치측정금융상품관련손익 (Net gains/(losses) on financial instruments at fair value through other comprehensive income)	(327,880)
3. 관계기업 기타포괄손익에 대한 지분 (Share of other comprehensive income of associates)	39
4. 해외사업장순투자위험회피수단의 손익 (Gains(losses) on hedging instruments of a net investment in a foreign operation)	(104,089)
5. 현금흐름위험회피 수단의 손익 (Cash flow hedges)	9,678
XIV. 당기총포괄이익 (Total comprehensive income attributable to:)	2,175,611
당기순이익의 귀속 (Profit attributable to:)	2,224,242
1. 지배기업주주지분순이익 (Shareholders of the parent company)	2,225,402
2. 비지배지분순이익 (Non-controlling interests)	(1,160)

연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2026년 1월 1일부터 2026년 6월 30일까지

(January 1, 2026 ~ June 30, 2026)

주식회사 국민은행과 그 종속기업

KB Kookmin Bank and Subsidiaries

(단위: 백만원)

(in millions of won)

과목명(Description)	금액(Amount)
당기총포괄이익의 귀속 (Total comprehensive income attributable to:)	2,175,611
1. 지배기업주주지분총포괄이익 (Shareholders of the parent company)	2,175,560
2. 비지배지분총포괄이익 (Non-controlling interests)	52

재무상태표

(Separate Statements of Financial Position)

2026년 6월 30일 현재

(As of June 30, 2026)

주식회사 국민은행

KB Kookmin Bank

(단위: 백만원)

(in millions of won)

과목명(Description)	금액(Amount)
자 산 (Assets)	
I. 현금 및 예치금 (Cash and due from financial institutions)	29,577,767
II. 당기손익-공정가치측정 금융자산 (Financial assets at fair value through profit or loss)	23,689,203
III. 파생금융자산 (Derivative financial assets)	10,683,368
IV. 상각후원가측정 대출채권 (Loans at amortized cost)	423,771,876
V. 투자금융자산 (Financial investments)	81,588,285
VI. 관계기업 및 종속기업 투자 (Investments in associates and subsidiaries)	2,902,499
VII. 유형자산 (Property and equipment)	3,517,427
VIII. 투자부동산 (Investment property)	143,221
IX. 무형자산 (Intangible assets)	302,364
X. 순확정급여자산 (Defined benefit assets)	367,348
XI. 당기법인세자산 (Current income tax assets)	401,766
XII. 이연법인세자산 (Deferred income tax assets)	-
XIII. 매각예정자산 (Assets held for sale)	74,464
XIV. 기타자산 (Other assets)	26,906,526
자산총계 (Total assets)	603,926,114
부 채 (Liabilities)	
I. 당기손익-공정가치측정 금융부채 (Financial liabilities at fair value through profit or loss)	400,697

재무상태표

(Separate Statements of Financial Position)

2026년 6월 30일 현재

(As of June 30, 2026)

주식회사 국민은행

KB Kookmin Bank

(단위: 백만원)

(in millions of won)

과목명(Description)	금액(Amount)
II. 파생금융부채 (Derivative financial liabilities)	8,623,441
III. 예수부채 (Deposits)	440,517,195
IV. 차입부채 (Debts)	32,157,592
V. 사채 (Debentures)	32,844,606
VI. 충당부채 (Provisions)	759,249
VII. 순확정급여부채 (Defined benefit liabilities)	599
VIII. 당기법인세부채 (Current income tax liabilities)	16,023
IX. 이연법인세부채 (Deferred income tax liabilities)	673,400
X. 기타부채 (Other liabilities)	50,040,680
부채 총계 (Total liabilities)	566,033,482
자 본 (Equity)	
I. 자본금 (Capital stock)	2,021,896
II. 신종자본증권 (Hybrid securities)	1,065,612
III. 자본잉여금 (Capital surplus)	5,134,745
IV. 기타포괄손익누계액 (Accumulated other comprehensive income)	44,006
V. 이익잉여금 (Retained earnings)	29,626,373
자본총계 (Total equity)	37,892,632
부채와 자본총계 (Total liabilities and equity)	603,926,114

손익계산서

(Separate Statements of Comprehensive Income)
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(January 1, 2026 ~ June 30, 2026)

주식회사 국민은행
KB Kookmin Bank

(단위: 백만원)
(in millions of won)

과목명(Description)	금액(Amount)
I. 순이자이익 (Net interest income)	5,072,393
이자수익 (Interest income)	9,962,671
1. 기타포괄손익-공정가치측정 및 상각후원가 측정 금융상품 이자수익 (Interest income from financial instruments at fair value through other comprehensive income and amortized cost)	9,728,490
2. 당기손익-공정가치측정 금융상품 이자수익 (Interest income from financial instruments at fair value through profit or loss)	234,181
이자비용 (Interest expense)	(4,890,278)
II. 순수수수료이익 (Net fee and commission income)	778,642
수수료수익 (Fee and commission income)	986,697
수수료비용 (Fee and commission expense)	(208,055)
III. 당기손익-공정가치측정 금융상품 순손익 (Net gains(losses) on financial instruments at fair value through profit or loss)	96,779
IV. 기타영업손익 (Net other operating income(expenses))	(696,676)
V. 일반관리비 (General and administrative expenses)	(2,058,070)
VI. 신용손실충당금 반영전 영업이익 (Operating income before provision for credit losses)	3,193,068
VII. 신용손실충당금전입액 (Provision for credit losses)	(285,562)
VIII. 영업이익 (Net operating income)	2,907,506
IX. 영업외손익 (Non-operating income(expenses))	(401,623)
관계기업투자손익 (Share of profit(loss) of associates)	(285,482)
기타영업외손익 (Net other non-operating income(expense))	(116,141)

손익계산서

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주식회사 국민은행
KB Kookmin Bank

(단위: 백만원)
(in millions of won)

과목명(Description)	금액(Amount)
X. 법인세비용차감전순이익 (Profit(loss) before income tax expense)	2,505,883
XI. 법인세비용 (Income tax expense)	(750,891)
XII. 당기순이익 (Profit for the period)	1,754,992
XIII. 법인세비용차감후기타포괄손익 (Other comprehensive income(loss) for the period, net of tax)	(216,545)
당기손익으로 재분류되지 않는 포괄손익 (Items that will not be reclassified to profit or loss)	92,311
1. 순확정급여부채의 재측정요소 (Actuarial gains(losses) on post defined benefit pension plans)	55,578
2. 기타포괄손익 - 공정가치 측정 금융상품 관련 손익 (Revaluation gains/(losses) on equity instruments at fair value through other comprehensive income)	36,733
후속적으로 당기손익으로 재분류될 수 있는 포괄손익 (Items that may be reclassified subsequently to profit or loss)	(308,856)
1. 외환차이 (Exchange differences on translating foreign operations)	9,958
2. 기타포괄손익-공정가치측정금융상품관련손익 (Net gains/(losses) on financial instruments at fair value through other comprehensive income)	(328,492)
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)	9,678
XIV. 당기총포괄이익 (Total comprehensive income attributable to:)	1,538,447
당기순이익의 귀속 (Profit attributable to:)	1,754,992
1. 지배기업주주지분순이익 (Shareholders of the parent company)	1,754,992
2. 비지배지분순이익 (Non-controlling interests)	-

손익계산서

(Separate Statements of Comprehensive Income)
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(January 1, 2026 ~ June 30, 2026)

주식회사 국민은행
KB Kookmin Bank

(단위: 백만원)
(in millions of won)

과목명(Description)	금액(Amount)
당기총포괄이익의 귀속 (Total comprehensive income attributable to:)	1,538,447
1. 지배기업주주지분총포괄이익 (Shareholders of the parent company)	1,538,447
2. 비지배지분총포괄이익 (Non-controlling interests)	-

대차대조표(신탁계정)

Balance Sheet (Trust accounts)

2026년 6월 30일 현재

(As of June 30, 2026)

주식회사 국민은행

KB Kookmin Bank

(단위: 백만원)

(in millions of won)

과목명(Description)	금액(Amount)
자 산 (Assets)	
I. 현금 및 예치금 (Cash and due from financial institutions)	38,366,969
1. 원화예치금 (Due from banks in won)	38,366,969
II. 유가증권 (Securities)	31,451,031
1. 주식 (Stocks)	12,080,297
2. 국채 (Government bonds)	112,700
3. 금융채 (Finance debentures)	1,039,193
4. 지방채 (Local government bonds)	-
5. 사채 (Corporate bonds)	7,885,272
6. 외화유가증권 (Securities in foreign currency)	219,300
7. 매입어음 (Bills bought)	579,077
8. 기타유가증권 (Other securities)	9,535,192
III. 대출금 (Loans & discounts)	180,184
1. 부동산저당대출 (Loans on real estate collateral)	-
2. 채권담보대출 (Loans on receivables collateral)	13,339
3. 수익권담보대출 (Loans on trust benefit collateral)	166,845
IV. 콜론 (Call loans)	-
V. 환매조건부채권 (Bonds purchased under resale agreements)	7,433,700

대차대조표(신탁계정)

Balance Sheet (Trust accounts)

2026년 6월 30일 현재

(As of June 30, 2026)

주식회사 국민은행
KB Kookmin Bank

(단위: 백만원)
(in millions of won)

과목명(Description)	금액(Amount)
VI. 금전채권 (Money receivables)	33,868,298
VII. 수탁부동산 (Movables & real estate)	1,138,671
VIII. 기타자산 (Others)	1,471,306
1. 가지급금 (Suspense receivables)	1
2. 미수수익 (Accrued revenues receivable)	1,371,239
3. 미수금 (Accounts receivable)	99,395
4. 선급비용 (Prepaid expenses)	671
5. 선급금 (Prepaid payments)	-
6. 기타잡자산 (Prepaid expenses)	-
IX. 고유계정대 (Lendings to banking account)	5,305,114
X. 채권평가충당금(-) (Allowance for valuation of receivables(-))	(91)
자산총계 (Total assets)	119,215,182
부 채 (Liabilities)	
I. 금전신탁 (Money in trust)	79,675,735
1. 불특정금전신탁합동운용 (Unspecified money trust)	53
2. 적립식목적신탁합동운용 (Reserving objective trust(performance))	6,789
3. 가계금전신탁합동운용 (Household money trust)	8,274
4. 개발신탁합동운용 (Development Money Trust)	36

대차대조표(신탁계정)

Balance Sheet (Trust accounts)

2026년 6월 30일 현재

(As of June 30, 2026)

주식회사 국민은행

KB Kookmin Bank

(단위: 백만원)

(in millions of won)

과목명(Description)	금액(Amount)
5. 노후생활연금신탁합동운용 (Money trust for old age living pension)	959
6. 기업금전신탁합동운용 (Business money trust)	1,259
7. 국민주신탁합동운용 (National stock trust)	2,745
8. 개인연금신탁합동운용 (Personal pension trust)	1,435,127
9. 가계장기신탁합동운용 (Long term house trust)	5,502
10. 근로자우대신탁합동운용 (Workers preferential trust)	1,052
11. 신종적립신탁합동운용 (New reserving trust)	4,014
12. 퇴직신탁운용 (Retirement trust)	7,761
13. 특정금전신탁 (Specified money trust)	21,963,716
14. 단위금전신탁합동운용 (Unit type money trust)	-
15. 추가금전신탁 (Open type money trust)	1,036
16. 신개인연금신탁합동운용 (New personal pension trust)	53,772
17. 신노후생활연금신탁합동운용 (New pension trust)	1,449
18. 신근로자우대신탁합동운용 (New workers preferential trust)	5
19. 연금신탁합동운용 (Pension trust)	1,391,940
20. 퇴직연금신탁 (Trust of retirement pension plan)	51,147,937
21. 개인종합자산신탁 (Individual savings account)	3,642,309
II. 재산신탁 (Property in trust)	35,037,964

대차대조표(신탁계정)

Balance Sheet (Trust accounts)

2026년 6월 30일 현재

(As of June 30, 2026)

주식회사 국민은행

KB Kookmin Bank

(단위: 백만원)

(in millions of won)

과목명(Description)	금액(Amount)
1. 유가증권의신탁 (Securities in trust)	58,333
2. 금전채권의신탁 (Money receivables in trust)	33,840,960
3. 부동산의신탁 (Real estate in trust)	1,138,671
Ⅲ. 공익신탁 (Public in trust)	1
Ⅳ. 기타부채 (Other borrowings)	4,391,439
1. 미지급금 (Accounts payable)	373,639
2. 선수수익 (Income in advance)	2,992
3. 미지급신탁보수 (Accrued payable trust fees)	90,603
4. 미지급신탁이익 (Accrued payable trust profit)	3,882,980
5. 미지급비용 (Accrued payable expenses)	41,225
Ⅴ. 특별유보금 (Special reserves)	110,043
부채 총계 (Total liabilities)	119,215,182

손익계산서(신탁계정)

Income Statement(Trust accounts)
2026년 1월 1일부터 2026년 6월 30일까지
(January 1, 2026 ~ June 30, 2026)

주식회사 국민은행
KB Kookmin Bank

(단위: 백만원)
(in millions of won)

과목명(Description)	금액(Amount)
수 익 (Revenues)	
I. 예치금이자 (Interest on due from banks)	555,277
II. 유가증권이자 (Interest on securities)	175,977
국채이자 (Interest on government bonds)	1,273
금융채이자 (Interest on finance debentures)	17,815
지방채이자 (Interest on local government bonds)	313
사채이자 (Interest on corporate bonds)	143,295
배당금수익 (Dividend income)	434
외화유가증권이자 (Interest on securities in foreign currency)	2,087
매입어음이자 (Interest on bills bought)	10,760
기타유가증권이자 (Interest on others securities)	-
III. 대출금이자 (Interest on loans & discounts)	3,755
부동산저당대출이자 (Interest on real estate collateral loans)	-
채권담보대출이자 (Interest on receivables collateral loans)	254
수익권담보대출이자 (Interest on trust benefit collateral loans)	3,501
IV. 콜론이자 (Interest on call loans)	-
V. 환매조건부채권이자 (Interest on bonds under resale agreements)	134,330

손익계산서(신탁계정)

Income Statement(Trust accounts)

2026년 1월 1일부터 2026년 6월 30일까지

(January 1, 2026 ~ June 30, 2026)

주식회사 국민은행

KB Kookmin Bank

(단위: 백만원)

(in millions of won)

과목명(Description)	금액(Amount)
VI. 금전채권이자 (Interest on money receivables)	413
VII. 파생상품관련익 (Revenues on derivatives)	-
VIII. 유가증권관련수익 (Revenues on securities)	2,894,906
유가증권매매익 (Gain on sales of securities)	2,867,024
유가증권상환익 (Gain on redemption of securities)	669
유가증권평가익 (Gain on valuation of securities)	27,213
VIII. 외화환차익 (Gain on foreign currency)	779
IX. 외화자산부채평가익 (Gain on valuation of assets and liabilities denominated in foreign currency)	760
X. 수입수수료 (Commissions received)	-
XI. 기타수익 (Other revenues)	453,771
XII. 고유계정대이자 (Interest on loans to banking account)	71,811
XIII. 특별유보금환입 (Transfer from special provision)	3,798
XIV. 채권평가충당금환입 (Transfer from allowance for valuation of receivables)	22
신탁이익계 (Total revenues)	4,295,599
비 용 (Expenses)	
I. 금전신탁이익 (Gain on money trust)	3,727,794
불특정금전신탁이익 (Gain on unspecified money trust)	-
적립식목적신탁실적이익 (Gain on installment money trust(performance))	142

손익계산서(신탁계정)

Income Statement(Trust accounts)

2026년 1월 1일부터 2026년 6월 30일까지

(January 1, 2026 ~ June 30, 2026)

주식회사 국민은행

KB Kookmin Bank

(단위: 백만원)

(in millions of won)

과목명(Description)	금액(Amount)
가계금전신탁이익 (Gain on household money trust)	106
개발신탁이익 (Gain on development trust)	1
노후생활연금신탁이익 (Gain on money trust for old age living pension)	11
기업금전신탁이익 (Gain on corporate money trust)	15
국민주신탁이익 (Gain on national stock trust)	(219)
개인연금신탁이익 (Gain on money trust for individual pension)	18,673
가계장기신탁이익 (Gain on household long-term money trust)	68
근로자우대신탁이익 (Gain on money trust for employee)	12
신종적립신탁이익 (Gain on new installment money trust)	48
퇴직신탁이익 (Gain on retirement trust)	88
특정금전신탁이익 (Gain on specified money trust)	2,193,834
추가금전신탁이익 (Gain on open type money trust)	323
신개인연금신탁이익 (Gain on new money trust for individual pension)	560
신노후생활연금신탁이익 (Gain on new money trust for old age living pension)	31
신근로자우대신탁이익 (Gain on money trust for employee)	-
연금신탁이익 (Gain on pension trust)	45,100
퇴직연금신탁이익 (Gain on trust of retirement pension plan)	1,394,764
개인종합자산신탁이익 (Individual savings account)	74,237

손익계산서(신탁계정)

Income Statement(Trust accounts)
2026년 1월 1일부터 2026년 6월 30일까지
(January 1, 2026 ~ June 30, 2026)

주식회사 국민은행
KB Kookmin Bank

(단위: 백만원)
(in millions of won)

과목명(Description)	금액(Amount)
II. 재산신탁이익 (Gain on property trust)	177
유가증권의신탁이익 (Gain on securities trust)	27
금전채권의신탁이익 (Gain on money receivables trust)	150
III. 기타지급이자 (Other interest paid)	-
IV. 지급수수료 (Commissions paid)	41,646
V. 파생상품관련손 (Loss on derivatives)	-
VI. 외화환차손 (Loss on foreign exchange)	-
VII. 외화자산부채평가손 (Loss on valuation of assets and liabilities denominated in foreign currency)	755
유가증권관련비용 (Expenses on securities)	181,130
유가증권매매손 (Loss on sales of securities)	147,523
유가증권상환손 (Loss on redemption of securities)	1,570
유가증권평가손 (Loss on valuation of securities)	32,037
기금출연료 (Contribution to fund)	2,708
신용보증기금출연료 (Contribution to credit guarantee fund)	68
신탁보험료 (Insurance fees on deposits)	2,640
세금과공과 (Taxes)	230
신탁보수 (Trust fees & commissions)	276,228
기타비용 (Other expenses)	64,083

손익계산서(신탁계정)

Income Statement(Trust accounts)
2026년 1월 1일부터 2026년 6월 30일까지
(January 1, 2026 ~ June 30, 2026)

주식회사 국민은행
KB Kookmin Bank

(단위: 백만원)
(in millions of won)

과목명(Description)	금액(Amount)
특별유보금전입 (Provision for special provision)	788
XIV. 채권평가충당금전입 (Provision for allowance for valuation of receivables)	60
신탁손실계 (Total expenses)	4,295,599

연결재무상태표

(Consolidated Statements of Financial Position)

2026년 6월 30일 현재

(As of June 30, 2026)

KB증권 주식회사와 그 종속기업

(단위: 백만원)

KB Securities Co., Ltd. and Subsidiaries

(in millions of won)

과목명(Description)	금액(Amount)
자 산 (Assets)	
I. 현금 및 예치금 (Cash and deposits)	8,178,158
II. 당기손익-공정가치측정 금융자산 (Financial assets at fair value through profit or loss)	52,154,211
III. 파생금융자산 (Derivative financial assets)	3,355,325
IV. 기타포괄손익-공정가치측정유가증권 (Fair value through other comprehensive income)	8,486,731
V. 종속기업및관계기업투자 (Investments in associates, subsidiaries and joint ventures)	513,499
VI. 상각후원가측정 유가증권 (Loans at amortized cost)	36,988
VII. 상각후원가측정 대출채권 (Financial instruments at amortized cost)	12,107,369
VIII. 유형자산 (Property and equipment)	243,526
IX. 투자부동산 (Investment property)	97,285
X. 무형자산 (Intangible assets)	276,437
XI. 당기법인세자산 (Current tax assets)	7,175
XII. 이연법인세자산 (Deferred tax assets)	1,569
XIII. 기타금융자산 (Other financial assets)	16,994,339
XIV. 기타자산 (Other non-financial assets)	353,512
자산총계 (Total assets)	102,806,124
부 채 (Liabilities)	
I. 예수부채 (Deposits received)	16,775,122

연결재무상태표

(Consolidated Statements of Financial Position)

2026년 6월 30일 현재

(As of June 30, 2026)

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

과목명(Description)	금액(Amount)
II. 당기손익-공정가치측정 금융부채 (Financial liabilities at fair value through profit or loss)	11,131,160
III. 파생금융부채 (Derivative financial liabilities)	4,382,507
IV. 차입부채 (Borrowings)	44,471,216
V. 당기법인세부채 (Current tax liabilities)	3,974
VI. 순확정급여부채 (Net defined benefit liabilities)	68,155
VII. 이연법인세부채 (Deferred tax liabilities)	188,813
VIII. 총당부채 (Provisions)	76,268
IX. 기타금융부채 (Other financial liabilities)	17,041,173
X. 기타부채 (Other non-financial liabilities)	447,369
부채 총계 (Total liabilities)	94,585,757
자 본 (Equity)	
I. 지배기업 주주지분 (Equity attributable to shareholders of the parent company)	8,185,457
1. 자본금 (Share capital)	1,659,769
2. 신종자본증권 (Hybrid securities)	756,093
3. 기타불입자본 (Other paid-in capital)	2,011,707
4. 이익잉여금 (Retained earnings)	3,557,855
5. 기타자본구성요소 (Other components of equity)	200,033
II. 비지배지분 (Non-controlling interests)	34,910
자본총계 (Total equity)	8,220,367

연결재무상태표

(Consolidated Statements of Financial Position)

2026년 6월 30일 현재

(As of June 30, 2026)

KB증권 주식회사와 그 종속기업

(단위: 백만원)

KB Securities Co., Ltd. and Subsidiaries

(in millions of won)

과목명(Description)	금액(Amount)
부채와 자본총계 (Total liabilities and equity)	102,806,124

연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)
2026년 1월 1일부터 2026년 6월 30일까지
(January 1, 2026 ~ June 30, 2026)

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

(단위: 백만원)
(in millions of won)

과목명(Description)	금액(Amount)
I. 영업수익 (Operating income)	20,628,871
수수료수익 (Fee and commission income)	1,398,644
금융상품평가 및 처분이익 (Gain on valuation(disposal) of financial instruments)	16,913,164
이자수익 (Interest income)	924,553
상각후원가측정금융자산평가및처분이익 (Gain on valuation(disposal) of financial assets measured at amortized costs)	64,936
외환거래이익 (Gain on foreign currency transactions)	1,109,882
기타영업수익 (Others operating income)	217,692
II. 영업비용 (Operating expenses)	19,575,148
수수료비용 (Fee and commission expense)	250,590
금융상품평가 및 처분손실 (Loss on valuation(disposal) of financial instruments)	16,783,204
이자비용 (Interest expense)	611,695
상각후원가측정금융자산평가및처분손실 (Loss on valuation(disposal) of financial assets measured at amortized costs))	113,965
외환거래손실 (Loss on foreign currency transactions)	1,022,439
판매비와 관리비 (General and administrative expenses)	753,371
기타영업비용 (Other operating expenses)	39,884
III. 영업이익(손실) (Net operating income(loss))	1,053,723
IV. 영업외수익 (Non-operating income)	55,203

연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2026년 1월 1일부터 2026년 6월 30일까지

(January 1, 2026 ~ June 30, 2026)

KB증권 주식회사와 그 종속기업

KB Securities Co., Ltd. and Subsidiaries

(단위: 백만원)

(in millions of won)

과목명(Description)	금액(Amount)
V. 영업외비용 (Non-operating expenses)	28,937
VI. 법인세비용차감전순이익(손실) (Profit(loss) before income tax expense)	1,079,989
VII. 법인세비용(수익) (Income tax expense(benefit))	278,985
VIII. 당기순이익 (Profit for the period)	801,004
1. 지배기업주주지분순이익 (Shareholders of the parent company)	798,982
2. 비지배지분순이익 (Non-controlling interests)	2,022
IX. 기타포괄손익 (Other comprehensive income(loss) for the period)	(157,243)
X. 당기총포괄이익(손실) (Consolidated net comprehensive income(loss) for the period)	643,761
1. 지배기업주주지분총포괄이익 (Shareholders of the parent company)	641,695
2. 비지배지분총포괄이익 (Non-controlling interests)	2,066

연결재무상태표

(Consolidated Statements of Financial Position)

2026년 6월 30일 현재

(As of June 30, 2026)

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

과목명(Description)	금액(Amount)
자 산 (Assets)	
I. 현금및현금성자산 (Cash and cash equivalents)	1,507,988
II. 금융자산 (Financial assets)	40,546,749
1. 당기손익공정가치측정금융자산 (Financial assets at fair value through profit or loss)	9,080,635
2. 기타포괄손익공정가치측정금융자산 (Financial assets at fair value through other comprehensive income)	22,064,101
3. 상각후원가측정금융자산 (Financial assets at amortised cost)	29,871
4. 상각후원가측정대출채권 (Loans at amortized costs)	8,830,036
5. 상각후원가측정기타수취채권 (Other receivables)	542,107
III. 관계기업투자주식 (Investments in associates)	77,920
IV. 위험회피목적파생상품자산 (Derivative assets to hedge)	284
V. 보험계약자산 (Insurance contract assets)	378,988
VI. 재보험계약자산 (Reinsurance contract assets)	1,357,660
VII. 투자부동산 (Investment property)	5,111
VIII. 유형자산 (Property and equipment)	482,047
IX. 무형자산 (Intangible assets)	135,205
X. 매각예정자산 (Assets held for sale)	-
XI. 당기법인세자산 (Current tax assets)	6
XII. 이연법인세자산 (Deferred tax assets)	4,804

연결재무상태표

(Consolidated Statements of Financial Position)

2026년 6월 30일 현재

(As of June 30, 2026)

KB손해보험 주식회사와 그 종속기업
KB Insurance Co., Ltd. and Subsidiaries

(단위: 백만원)
(in millions of won)

과목명(Description)	금액(Amount)
XIII. 순확정급여자산 (Net defined benefit assets)	100,210
XIV. 기타자산 (Other assets)	106,631
자산총계 (Total assets)	44,703,605
부 채 (Liabilities)	
I. 보험계약부채 (Insurance contract liabilities)	23,304,649
II. 재보험계약부채 (Reinsurance contract liabilities)	13,280
III. 금융부채 (Financial liabilities)	12,174,152
1. 당기손익인식금융부채 (Financial liabilities at fair value through profit or loss)	21,735
2. 차입부채 (Debts)	-
3. 사채 (Debentures)	884,615
4. 기타금융부채 (Other financial liabilities)	11,267,802
III. 위험회피목적파생상품부채 (Derivative liabilities to hedge)	1,459,018
IV. 충당부채 (Provisions)	7,910
V. 확정급여채무 (Net defined benefit liabilities)	404
VI. 당기법인세부채 (Current tax liabilities)	477
VII. 이연법인세부채 (Deferred tax liabilities)	1,261,859
VIII. 기타부채 (Other liabilities)	177,364
부채 총계 (Total liabilities)	38,399,114

연결재무상태표

(Consolidated Statements of Financial Position)

2026년 6월 30일 현재

(As of June 30, 2026)

KB손해보험 주식회사와 그 종속기업
KB Insurance Co., Ltd. and Subsidiaries

(단위: 백만원)
(in millions of won)

과목명(Description)	금액(Amount)
자 본 (Equity)	
I. 지배기업소유지분 (Equity attributable to shareholders of the parent company)	6,297,947
1. 자본금 (Capital stock)	33,250
2. 자본잉여금 (Capital surplus)	33,250
3. 자본조정 (Capital adjustments)	(9)
4. 기타포괄손익누계액 (Accumulated other comprehensive income)	(1,178,744)
5. 이익잉여금 (Retained earnings)	7,410,200
II. 비지배지분 (Non-controlling interests)	6,543
자본총계 (Total equity)	6,304,490
부채와 자본총계 (Total liabilities and equity)	44,703,605

연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2026년 1월 1일부터 2026년 6월 30일까지

(January 1, 2026 ~ June 30, 2026)

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

과목명(Description)	금액(Amount)
I. 보험영업수익 (Insurance revenue)	5,860,585
보험영업수익 (Insurance Income)	5,640,928
재보험영업수익 (Reinsurance Income)	219,657
II. 보험영업비용 (Insurance expense)	5,397,032
보험영업비용 (Insurance service expense)	4,778,740
재보험영업비용 (Reinsurance expense)	416,730
기타사업비용 (Other operating expenses)	201,562
III. 투자영업수익 (Investment revenue)	1,568,612
보험금융수익 (Insurance finance income)	105,991
이자수익 (Interest income)	576,661
배당수익 (Dividend income)	42,117
유가증권 평가 및 처분이익 (Gain on valuation and disposal of securities)	270,160
대여금 및 수취채권 평가 및 처분이익 (Gain on valuation and disposal of loans and other receivables)	2,033
파생상품관련이익 (Gain on valuation and disposal of derivatives)	3,222
종속기업투자주식관련이익 (Gain on valuation and disposal of Investments in subsidiaries)	5,480
외화거래이익 (Foreign currency transaction gain)	328,025
기타수익 (Other income)	234,924
IV. 투자영업비용 (Investment expenses)	1,358,917

연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2026년 1월 1일부터 2026년 6월 30일까지

(January 1, 2026 ~ June 30, 2026)

KB손해보험 주식회사와 그 종속기업
KB Insurance Co., Ltd. and Subsidiaries

(단위: 백만원)
(in millions of won)

과목명(Description)	금액(Amount)
보험금융비용 (Insurance finance expense)	446,507
이자비용 (Interest expense)	208,141
유가증권 평가 및 처분손실 (Loss on valuation and disposal of securities)	246,772
대여금 및 수취채권 평가 및 처분손실 (Loss on valuation and disposal of loans and other receivables)	17,898
파생상품관련손실 (Loss on valuation and disposal of derivatives)	359,421
종속기업투자주식관련손실 (Loss on investments on subsidiaries and associates)	3,212
외화거래손실 (Foreign currency transaction loss)	4,474
재산관리비 (Administrative expenses for assets)	14,933
부동산관리비 (Administrative expenses for real estate)	2,231
기타비용 (Other expenses)	55,330
V. 영업이익(손실) (Net operating income(loss))	673,248
VI. 영업외이익 (Net non-operating income(expenses))	(2,023)
영업외수익 (Non-operating income)	4,792
영업외비용 (Non-operating expenses)	6,815
VII. 법인세비용차감전계속영업순이익 (Profit(loss) before income tax expense from continuing operations)	671,224
VIII. 계속영업법인세비용 (Income tax expense from continuing operations)	188,541
IX. 계속영업당기순이익 (Profit for the period from continuing operations)	482,684
X. 중단사업손익 (Profit for the period from discontinued operations)	-

연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)
2026년 1월 1일부터 2026년 6월 30일까지
(January 1, 2026 ~ June 30, 2026)

KB손해보험 주식회사와 그 종속기업
KB Insurance Co., Ltd. and Subsidiaries

(단위: 백만원)
(in millions of won)

과목명(Description)	금액(Amount)
XI. 당기순이익 (Profit for the period)	482,684
XII. 기타포괄손익 (Other comprehensive income(loss) for the period)	120,986
후속적으로 당기손익으로 재분류되지 않는 포괄손익 (Items that will not be reclassified subsequently to profit or loss)	(46,749)
1. 확정급여채무 재측정요소 (Remeasurements of defined benefit plans)	2,757
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)	(49,506)
후속적으로 당기손익으로 재분류되는 포괄손익 (Items that may be subsequently reclassified to profit or loss)	167,735
1. 보험계약 관련 금융손익 (Insurance finance income(expense))	2,425,611
2. 재보험계약 관련 금융손익 (Reinsurance finance income(expense))	(2,307)
3. 기타포괄손익-공정가치측정금융상품관련손익 (Unrealized net change in fair value of financial assets at fair value through other comprehensive income)	(1,609,584)
4. 손익변동성 조정 손익 (Amount reclassified between profit or loss and other comprehensive income applying the overlay approach)	-
5. 현금흐름위험회피파생상품평가손익 (Effective portion of changes in fair value of cash flow hedges)	(657,709)
6. 관계기업기타포괄손익 (Unrealized net change in other comprehensive income of associate)	96
7. 해외사업환산손익 (Foreign currency translation differences for foreign operations)	11,629
8. 특별계정기타포괄손익 (Other comprehensive income arising from separate account)	-
X. 당기총포괄손익 (Total comprehensive income for the period)	603,670
당기순이익의귀속 (Profit for the period attributable to:)	482,684

연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2026년 1월 1일부터 2026년 6월 30일까지

(January 1, 2026 ~ June 30, 2026)

KB손해보험 주식회사와 그 종속기업

KB Insurance Co., Ltd. and Subsidiaries

(단위: 백만원)

(in millions of won)

과목명(Description)	금액(Amount)
1. 지배기업소유지분순이익 (Shareholders of the parent company)	482,522
2. 비지배지분순이익 (Non-controlling interests)	162
총포괄손익의귀속 (Total comprehensive income for the year attributable to:)	603,670
1. 지배기업소유지분총포괄손익 (Shareholders of the parent company)	603,449
2. 비지배지분총포괄손익 (Non-controlling interests)	221

연결재무상태표

(Consolidated Statements of Financial Position)
2026년 6월 30일 현재
(As of June 30, 2026)

주식회사 KB국민카드와 그 종속기업
KB Kookmin Card Co., Ltd. and Subsidiaries

(단위: 백만원)
(in millions of won)

과목명(Description)	금액(Amount)
자 산 (Assets)	
I. 현금 및 예치금 (Cash and due from financial institutions)	883,527
II. 당기손익-공정가치측정 금융자산 (Financial assets at fair value through profit or loss)	51,454
III. 파생금융자산 (Derivative financial assets)	436,573
IV. 상각후원가측정 대출채권 (Loans at amortized cost)	28,479,467
V. 투자금융자산 (Financial investments)	59,862
VI. 관계기업투자 (Investments in associates)	35,378
VII. 유형자산 (Property and equipment)	151,404
VIII. 무형자산 (Intangible assets)	134,018
IX. 이연법인세자산 (Deferred income tax assets)	163,293
X. 순확정급여자산 (Net defined benefit assets)	481
XI. 기타자산 (Other assets)	889,537
자산총계 (Total assets)	31,284,994
부 채 (Liabilities)	
I. 차입부채 (Debts)	4,748,398
II. 파생금융부채 (Derivative financial liabilities)	4,567
III. 사채 (Debentures)	17,247,278
IV. 충당부채 (Provisions)	176,507

연결재무상태표

(Consolidated Statements of Financial Position)
2026년 6월 30일 현재
(As of June 30, 2026)

주식회사 KB국민카드와 그 종속기업
KB Kookmin Card Co., Ltd. and Subsidiaries

(단위: 백만원)
(in millions of won)

과목명(Description)	금액(Amount)
V. 순확정급여부채 (Net defined benefit liabilities)	8,507
VI. 이연법인세부채 (Deferred income tax liabilities)	1,308
VII. 기타부채 (Other liabilities)	3,398,362
부채 총계 (Total liabilities)	25,584,927
자 본 (Equity)	
I. 지배기업 주주지분 (Equity attributable to shareholders of the parent company)	5,665,770
1. 자본금 (Share capital)	460,000
2. 신종자본증권 (Hybridbonds)	249,149
3. 자본잉여금 (Capital surplus)	1,959,035
4. 기타포괄손익누계액 (Accumulated other comprehensive income)	112,205
5. 이익잉여금 (Retained earnings)	2,885,381
II. 비지배지분 (Non-controlling interests)	34,297
자본총계 (Total equity)	5,700,067
부채와 자본총계 (Total liabilities and equity)	31,284,994

연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)
2026년 1월 1일부터 2026년 6월 30일까지
(January 1, 2026 ~ June 30, 2026)

주식회사 KB국민카드와 그 종속기업
KB Kookmin Card Co., Ltd. and Subsidiaries

(단위: 백만원)
(in millions of won)

과목명(Description)	금액(Amount)
I. 순이자이익 (Net interest income)	763,179
이자수익 (Interest income)	1,145,045
이자비용 (Interest expense)	(381,866)
II. 순수수수료이익 (Net fee and commission income)	372,465
수수료수익 (Fee and commission income)	880,799
수수료비용 (Fee and commission expense)	(508,334)
III. 당기손익-공정가치측정 금융상품 순손익 (Net gains(losses) on financial instruments at fair value through profit or loss)	230
IV. 기타영업손익 (Net other operating income(expenses))	(156,422)
V. 일반관리비 (General and administrative expenses)	(285,574)
VI. 신용손실충당금전입액 (Provision for credit losses)	(393,619)
VII. 영업이익 (Net operating income)	300,259
VIII. 영업외손익 (Non-operating income(loss))	(3,380)
관계기업투자손익 (Share of profit(loss) of associates)	64
기타영업외손익 (Net other non-operating income(expense))	(3,444)
IX. 법인세비용차감전순이익 (Profit(loss) before income tax expense)	296,879
X. 법인세비용 (Income tax expense)	(73,805)
XI. 당기연결순이익 (Profit for the period)	223,074
XII. 법인세비용차감후기타포괄손익 (Other comprehensive income(loss) for the period, net of tax)	47,756

연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2026년 1월 1일부터 2026년 6월 30일까지

(January 1, 2026 ~ June 30, 2026)

주식회사 KB국민카드와 그 종속기업

KB Kookmin Card Co., Ltd. and Subsidiaries

(단위: 백만원)

(in millions of won)

과목명(Description)	금액(Amount)
후속적으로 당기손익으로 재분류되지 않는 포괄손익 (Items that will not be reclassified to profit or loss)	(95)
1. 순확정급여부채의 재측정요소 (Actuarial gains(losses) on post defined benefit pension plans)	743
2. 기타포괄손익-공정가치 측정 지분상품 관련 손익 (Revaluation gains/(losses) on equity instruments at fair value through other comprehensive income)	(838)
후속적으로 당기손익으로 재분류될 수 있는 포괄손익 (Items that may be reclassified subsequently to profit or loss)	47,851
1. 관계기업 기타포괄손익에 대한 지분 (Share of other comprehensive income of associates)	220
2. 현금흐름위험회피 수단의 손익 (Cash flow hedges)	32,199
3. 해외사업환산손익 (Foreign currency translation difference for foreign operations)	15,432
XIII. 당기총포괄이익 (Total comprehensive income for the period)	270,830
당기순이익의 귀속 (Profit attributable to:)	223,074
지배기업주주지분순이익 (Shareholders of the parent company)	218,931
비지배지분순이익 (Non-controlling interests)	4,143
당기총포괄이익의 귀속 (Total comprehensive income attributable to:)	270,830
지배기업주주지분총포괄이익 (Shareholders of the parent company)	266,137
비지배지분총포괄이익 (Non-controlling interests)	4,693

재무상태표

(Statements of Financial Position)

2026년 6월 30일 현재

(As of June 30, 2026)

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

과목명(Description)	금액(Amount)
자 산 (Assets)	
I. 현금및현금성자산 (Cash and cash equivalents)	854,400
II. 금융자산 (Financial assets)	33,548,227
1. 당기손익공정가치측정금융자산 (Financial assets at fair value through profit or loss)	10,403,815
2. 기타포괄손익공정가치측정금융자산 (Financial assets at fair value through other comprehensive income)	20,983,374
3. 상각후원가측정금융자산 (Financial assets at amortised cost)	777,851
4. 상각후원가측정대출채권 (Loans)	855,170
5. 상각후원가측정기타수취채권 (Other receivables)	528,017
III. 관계기업투자주식 (Investments in associates)	24,159
IV. 위험회피목적파생상품자산 (Derivative assets to hedge)	269
V. 재보험자산 (Reinsurance assets)	11,577
VI. 투자부동산 (Investment property)	31,543
VII. 유형자산 (Property and equipment)	266,492
VIII. 무형자산 (Intangible assets)	129,033
IX. 매각예정자산 (Assets held for sale)	-
X. 당기법인세자산 (Current tax assets)	6,284
XI. 이연법인세자산 (Deferred tax assets)	-
XII. 기타자산 (Other assets)	109,540

재무상태표

(Statements of Financial Position)

2026년 6월 30일 현재

(As of June 30, 2026)

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

(단위: 백만원)
(in millions of won)

과목명(Description)	금액(Amount)
자산총계 (Total assets)	34,981,524
부 채 (Liabilities)	
I. 보험계약부채 (Insurance contract liabilities)	28,062,831
II. 재보험계약부채 (Reinsurance contract liabilities)	3,695
III. 사채 (Debentures)	69,995
IV. 기타금융부채 (Other financial liabilities)	1,373,244
V. 위험회피목적파생상품부채 (Derivative liabilities to hedge)	349,948
VI. 충당부채 (Provisions)	9,305
VII. 확정급여채무 (Net defined benefit liabilities)	2,722
VIII. 당기법인세부채 (Current tax liabilities)	-
IX. 이연법인세부채 (Deferred tax liabilities)	843,365
X. 기타부채 (Other liabilities)	77,156
부채 총계 (Total liabilities)	30,792,261
자 본 (Equity)	
I. 지배기업소유지분 (Equity attributable to shareholders of the parent company)	4,189,263
1. 자본금 (Capital stock)	162,015
2. 자본잉여금 (Capital surplus)	799,656
3. 신종자본증권 (Hybrid securities)	49,800

재무상태표

(Statements of Financial Position)
2026년 6월 30일 현재
(As of June 30, 2026)

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

(단위: 백만원)
(in millions of won)

과목명(Description)	금액(Amount)
4. 자본조정 (Capital adjustments)	-
5. 기타포괄손익누계액 (Accumulated other comprehensive income)	20,128
6. 이익잉여금 (Retained earnings)	3,157,664
II. 비지배지분 (Non-controlling interests)	-
자본총계 (Total equity)	4,189,263
부채와 자본총계 (Total liabilities and equity)	34,981,524

손익계산서

(Separate Statements of Comprehensive Income)
2026년 1월 1일부터 2026년 6월 30일까지
(January 1, 2026 ~ June 30, 2026)

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

(단위: 백만원)
(in millions of won)

과목명(Description)	금액(Amount)
I. 보험영업수익 (Operating income)	480,887
보험영업수익 (Insurance Income)	469,275
재보험영업수익 (Reinsurance Income)	11,612
조정대상 (Subject to adjustment)	-
II. 보험영업비용 (Operating expense)	340,846
보험영업비용 (Insurance service expense)	328,155
재보험영업비용 (Reinsurance expense)	11,641
기타사업비용 (Other operating expenses)	1,050
조정대상 (Subject to adjustment)	-
III. 투자영업수익 (Investment operating income)	3,084,279
이자수익 (Interest income)	463,861
당기손익-공정가치측정금융상품관련이익 (Profit or loss for period on fair value measured financial instruments)	2,132,371
기타포괄손익-공정가치측정금융상품관련이익 (Other comprehensive income(loss) on fair value measured financial instruments)	21
상각후원가측정금융상품관련이익 (Profit on amortised cost of a financial asset or financial liability)	-
파생상품관련이익 (Income on derivatives)	139,248
외환거래이익 (Income on foreign exchange)	223,801
배당금수익 (Dividend income)	28,277
기타영업수익 (Other operating income)	96,700

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(January 1, 2026 ~ June 30, 2026)

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

(단위: 백만원)
(in millions of won)

과목명(Description)	금액(Amount)
조정대상 (Subject to adjustment)	-
IV. 투자영업비용 (Investment operating expense)	588,738
이자비용 (Interest expense)	6,568
당기손익-공정가치측정금융상품관련손실 (Profit or loss for period on fair value measured financial instruments)	280,000
기타포괄손익-공정가치측정금융상품관련손실 (Other comprehensive income(loss) on fair value measured financial instruments)	-
상각후원가측정금융상품관련손실 (Loss on amortised cost of a financial asset or financial liability)	-
파생상품관련손실 (Loss on derivatives)	256,941
외환거래손실 (Loss on foreign exchange)	702
기타영업비용 (Other operating expenses)	44,527
조정대상 (Subject to adjustment)	-
V. 보험금융손익 (Insurance finance income(loss))	(2,437,165)
보험금융수익 (Insurance finance income)	633
보험금융비용 (Insurance finance expense)	2,437,798
VI. 기타영업손익 (Other operating income(loss))	(17,020)
기타영업수익 (Other operating income)	46,410
기타영업비용 (Other operating expense)	63,430
VII. 영업이익(손실) (Net operating income(loss))	181,397
VIII. 영업외손익 (Net non-operating income(loss))	1,926

손익계산서

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

(단위: 백만원)
(in millions of won)

과목명(Description)	금액(Amount)
영업외수익 (Non-operating income)	4,498
영업외비용 (Non-operating expense)	2,572
조정대상 (Subject to adjustment)	-
IX. 법인세비용차감전순이익 (Profit(loss) before tax expense)	183,323
X. 법인세비용(수익) (Income tax expense(benefit))	32,701
XI. 당기순이익 (Profit for the period)	150,622
XII. 기타포괄손익 (Other comprehensive income(loss) for the period)	(11,330)
XIII. 당기총포괄손익 (Total comprehensive income(loss) for the period)	139,292

연결재무상태표

(Consolidated Statements of Financial Position)
2026년 6월 30일 현재
(As of June 30, 2026)

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

(단위: 백만원)
(in millions of won)

과목명(Description)	금액(Amount)
자 산 (Assets)	
I. 현금 및 예치금 (Cash and due from financial institutions)	99,968
II. 당기손익-공정가치측정 금융자산 (Financial assets at fair value through profit or loss)	327,665
III. 기타포괄손익-공정가치측정유가증권 (Fair value through other comprehensive income)	361
IV. 관계기업 투자 (Investments in associates)	12,287
V. 파생금융자산 (Derivative financial assets)	34
VI. 대출채권 (Loans)	5,002
VII. 유형자산 (Property and equipment)	15,137
VIII. 기타금융자산 (Other financial assets)	57,267
IX. 이연법인세자산 (Deferred income tax assets)	3,245
X. 당기법인세자산 (Current income tax assets)	-
XI. 기타자산 (Other assets)	12,577
자산총계 (Total assets)	533,543
부 채 (Liabilities)	
I. 예수부채 (Deposits)	-
II. 차입부채 (Debts)	-
III. 기타금융부채 (Other financial liabilities)	63,373
IV. 총당부채 (Provisions)	1,376

연결재무상태표

(Consolidated Statements of Financial Position)
2026년 6월 30일 현재
(As of June 30, 2026)

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

(단위: 백만원)
(in millions of won)

과목명(Description)	금액(Amount)
V. 순확정급여부채 (Defined benefit liabilities)	427
VI. 파생상품부채 (Derivative liabilities)	725
VII. 기타부채 (Other liabilities)	49,531
부채 총계 (Total liabilities)	115,432
자 본 (Equity)	
I. 지배기업주주지분 (Equity attributable to shareholders of the parent company)	417,457
1. 자본금 (Share capital)	38,338
2. 자본잉여금 (Capital surplus)	(1,417)
3. 기타포괄손익누계액 (Accumulated other comprehensive income)	1,914
4. 이익잉여금 (Retained earnings)	378,622
II. 비지배지분 (Non-controlling interests)	654
자본총계 (Total equity)	418,111
부채와 자본총계 (Total liabilities and equity)	533,543

연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2026년 1월 1일부터 2026년 6월 30일까지

(January 1, 2026 ~ June 30, 2026)

KB자산운용 주식회사와 그 종속기업

KB Asset Management Co., Ltd. and Subsidiaries

(단위: 백만원)

(in millions of won)

과목명(Description)	금액(Amount)
I. 영업수익 (Operating income)	191,844
수수료수익 (Fee and commission income)	143,218
이자수익 (Interest income)	1,300
1. 기타포괄손익-공정가치측정 및 상각후원가 측정 금융상품 이자수익 (Interest income from financial instruments at fair value through other comprehensive income and amortized cost)	811
2. 당기손익-공정가치측정 금융상품 이자수익 (Interest income from financial instruments at fair value through profit or loss)	489
배당금수익 (Dividend income)	333
금융상품평가 및 처분이익 (Gain on valuation(disposal) of financial instruments)	30,951
외환거래이익 (Gain on foreign currency transactions)	4,014
기타영업수익 (Other operating income)	12,028
II. 영업비용 (Operating expenses)	83,081
수수료비용 (Fee and commission expense)	8,254
이자비용 (Interest expense)	353
금융상품평가 및 처분손실 (Loss on valuation(disposal) of financial instruments)	10,293
외환거래손실 (Loss on foreign currency transactions)	1,366
판매비와관리비 (General and administrative expenses)	52,736
기타영업비용 (Others)	10,079
III. 영업이익 (Net operating income)	108,763

연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)
2026년 1월 1일부터 2026년 6월 30일까지
(January 1, 2026 ~ June 30, 2026)

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

(단위: 백만원)
(in millions of won)

과목명(Description)	금액(Amount)
IV. 영업외수익 (Non-operating income)	5,318
V. 영업외비용 (Non-operating expenses)	392
VI. 법인세비용차감전순이익 (Profit(loss) before income tax expense from continuing operations)	113,689
VII. 법인세비용 (Income tax expense from continuing operations)	30,756
VIII. 당기순이익 (Profit for the period)	82,933
IX. 기타포괄손익 (Other comprehensive income(loss) for the period)	147
당기손익으로 재분류되지 않는 포괄손익 (Items that will not be reclassified subsequently to profit or loss)	-
1. 순확정급여부채 재측정요소 (Remeasurements of defined benefit plans)	-
2. 기타포괄손익-공정가치측정 금융상품의 평가이익(손실) (Gain(Losses) on valuation of financial instruments at fair value through other comprehensive income)	-
후속적으로 당기손익으로 재분류되는 포괄손익 (Items that may be subsequently reclassified to profit or loss)	147
1. 매도가능금융자산평가손익 (Gain on valuation of financial assets available for sale)	-
2. 해외사업장환산손익 (Foreign currency translation differences for foreign operations)	147
X. 총포괄이익 (Total comprehensive income for the period)	83,080
연결순손익의 귀속 (Profit for the period attributable to:)	82,933
1. 지배기업주주지분순이익 (Shareholders of the parent company)	83,054
2. 비지배지분순이익 (Non-controlling interests)	(121)
연결총포괄손익의 귀속 (Total comprehensive income for the year attributable to:)	83,080
1. 지배기업주주지분총포괄이익 (Shareholders of the parent company)	83,194

연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2026년 1월 1일부터 2026년 6월 30일까지

(January 1, 2026 ~ June 30, 2026)

KB자산운용 주식회사와 그 종속기업

KB Asset Management Co., Ltd. and Subsidiaries

(단위: 백만원)

(in millions of won)

과목명(Description)	금액(Amount)
2. 비지배지분총포괄이익 (Non-controlling interests)	(114)

연결재무상태표

(Consolidated Statements of Financial Position)
2026년 6월 30일 현재
(As of June 30, 2026)

KB캐피탈 주식회사와 그 종속기업
KB Capital Co., Ltd. and Subsidiaries

(단위: 백만원)
(in millions of won)

과목명(Description)	금액(Amount)
자 산 (Assets)	
I. 현금 및 현금성자산 (Cash and cash equivalents)	595,969
II. 매도가능금융자산 (Financial assets available for sale)	1,643,493
III. 파생금융자산 (Derivative financial assets)	54,042
IV. 관계기업 및 종속기업 투자자산 (Investments in associates and joint ventures)	24,795
V. 대여금 및 수취채권 (Loans and receivables)	11,813,113
VI. 유형자산 (Property and equipment)	34,874
VII. 무형자산 (Intangible assets)	31,897
VIII 기타자산 (Other assets)	4,413,147
자산총계 (Total assets)	18,611,330
부 채 (Liabilities)	
I. 차입부채 (Debts)	955,678
II. 발행사채 (Debenture issued)	13,921,343
III. 파생금융부채 (Derivative Instruments Liabilities)	2,162
IV. 충당부채 (Provisions)	9,694
V. 당기법인세부채 (Current tax liabilities)	1,069
VI. 기타부채 (Other liabilities)	1,025,304
VII. 이연법인세부채 (Deferred tax liabilities)	61,300

연결재무상태표

(Consolidated Statements of Financial Position)
2026년 6월 30일 현재
(As of June 30, 2026)

KB캐피탈 주식회사와 그 종속기업
KB Capital Co., Ltd. and Subsidiaries

(단위: 백만원)
(in millions of won)

과목명(Description)	금액(Amount)
부채 총계 (Total liabilities)	15,976,549
자 본 (Equity)	
Ⅰ. 자본금 (Capital stock)	160,876
Ⅱ. 신종자본증권 (Hybrid securities)	399,314
Ⅲ. 자본잉여금 (Capital surplus)	328,871
Ⅳ. 자본조정 (Capital adjustment)	-17,956
Ⅴ. 기타포괄손익누계액 (Accumulated other comprehensive loss)	-3,388
Ⅵ. 이익잉여금 (Retained earnings)	1,746,861
Ⅶ. 비지배지분 (Non-controlling interests)	20,203
자본총계 (Total equity)	2,634,781
부채와 자본총계 (Total liabilities and equity)	18,611,330

연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2026년 1월 1일부터 2026년 6월 30일까지

(January 1, 2026 ~ June 30, 2026)

KB캐피탈 주식회사와 그 종속기업
KB Capital Co., Ltd. and Subsidiaries

(단위: 백만원)
(in millions of won)

과목명(Description)	금액(Amount)
I. 영업이익 (Net operating income)	177,113
순이자이익 (Net interest income)	209,080
순수수료이익 (Net fee and commission income)	452,332
당기손익금융자산 관련손익 (Gain on financial assets at fair value through profit or loss)	32,968
기타영업손익 (Other operating income(expenses))	-320,895
신용손실에 대한 손상차손 (Impairment loss on credit loss)	-112,603
일반관리비 (General and administrative expenses)	-83,769
II. 영업외손익 (Net non-operating income(loss))	5,853
III. 법인세비용차감전순이익 (Profit(loss) before income tax expense)	182,966
IV. 법인세비용 (Income tax expense)	-44,076
V. 당기순이익 (Profit for the period)	138,889
VI. 기타포괄손익 (Other comprehensive income(loss) for the period)	2,873
VII. 총포괄이익 (Total comprehensive income for the period)	141,763

재무상태표

(Statements of Financial Position)

2026년 6월 30일 현재

(As of June 30, 2026)

KB부동산신탁 주식회사
KB Real Estate Trust Co., Ltd.

(단위: 백만원)
(in millions of won)

과목명(Description)	금액(Amount)
자 산 (Assets)	1,333,431
I. 현금 및 예치금 (Cash and due from financial institutions)	364,089
현금 및 현금성 자산 (Cash and cash equivalents)	354,493
예치금 (Deposits)	9,596
II. 증권 (Securities)	35,706
당기손익-공정가치측정 유가증권 (Securities at fair value through profit or loss)	35,706
관계회사투자지분 (Investments in associates)	-
III. 파생상품자산 (Derivative assets)	-
IV. 대출채권 (Loans)	759,132
대여금 (Loans)	-
신탁계정대 (Loans to trust)	1,246,910
대손충당금(-) (Allowance for doubtful accounts)	(487,778)
V. 유형자산 (Property and equipment)	8,049
VI. 기타자산 (Other assets)	166,455
자산총계 (Total assets)	1,333,431
부 채 (Liabilities)	949,878
I. 차입부채 (Debts)	580,380
II. 기타부채 (Other liabilities)	369,498

재무상태표

(Statements of Financial Position)

2026년 6월 30일 현재

(As of June 30, 2026)

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

과목명(Description)	금액(Amount)
부채 총계 (Total liabilities)	949,878
자 본 (Equity)	383,553
I. 자본금 (Share capital)	167,524
II. 신종자본증권 (Hybrid securities)	19,993
III. 자본잉여금 (Capital surplus)	362,017
IV. 자본조정	(436)
V. 기타포괄손익누계액 (Accumulated other comprehensive income)	859
VI. 이익잉여금 (Retained earnings)	(166,404)
자본총계 (Total equity)	383,553
부채와 자본총계 (Total liabilities and equity)	1,333,431

손익계산서

(Income Statements)

2026년 1월 1일부터 2026년 6월 30일까지

(January 1, 2026 ~ June 30, 2026)

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

과목명(Description)	금액(Amount)
I. 영업수익 (Operating income)	56,552
수수료수익 (Fee and commission income)	29,736
증권평가 및 처분이익 (Gain on valuation and disposal of securities)	1,256
이자수익 (Interest income)	25,457
대출채권 관련 이익 (Income from trading loans)	-
기타의 영업수익 (Other operating income)	103
II. 영업비용 (Operating expenses)	263,517
수수료비용 (Fee and commission expense)	1,744
증권평가 및 처분손실 (Loss on valuation and disposal of securities)	1,073
이자비용 (Interest expense)	13,682
대출평가 및 처분손실 (Loss on valuation and disposal of loans receivable)	38,537
외환거래손실 (Loss on foreign currency transactions)	-
판매비와관리비 (General and administrative expenses)	15,047
기타의 영업비용 (Other operating expenses)	193,434
III. 영업이익(손실) (Net Operating income(loss))	(206,965)
IV. 영업외수익 (Non-operating income)	634
V. 영업외비용 (Non-operating expenses)	56
VI. 법인세비용차감전계속사업손익 (Profit(loss) before income tax expense from continuing operations)	(206,387)

손익계산서

(Income Statements)
2026년 1월 1일부터 2026년 6월 30일까지
(January 1, 2026 ~ June 30, 2026)

KB부동산신탁 주식회사
KB Real Estate Trust Co., Ltd.

(단위: 백만원)
(in millions of won)

과목명(Description)	금액(Amount)
VII. 계속사업손익 법인세비용 (Income tax expense from continuing operations)	(53,268)
VIII. 계속사업이익 (Profit(loss) from continuing operations)	(153,119)
IX. 중단사업손익 (Profit(loss) from discontinued operations)	-
X. 당기순이익 (Profit for the period)	(153,119)

재무상태표

(Statements of Financial Position)

2026년 6월 30일 현재

(As of June 30, 2026)

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

과목명(Description)	금액(Amount)
자 산 (Assets)	2,264,759
I. 현금 및 예치금 (Cash and due from financial institutions)	275,815
II. 유가증권 (Securities)	117,189
III. 대출채권 (Loans)	1,759,633
IV. 유형자산 (Tangible assets)	16,840
V. 기타자산 (Other assets)	95,282
자산총계 (Total assets)	2,264,759
부 채 (Liabilities)	2,089,627
I. 예수금 (Deposits)	1,978,159
II. 차입금 (Loan payable)	59,128
III. 기타부채 (Other liabilities)	52,340
부채 총계 (Total liabilities)	2,089,627
자 본 (Equity)	175,132
I. 자본금 (Capital stock)	40,010
II. 자본잉여금 (Capital surplus)	139,471
III. 이익잉여금 (Retained earnings)	(3,227)
IV. 기타포괄손익누계액 (Accumulated other comprehensive income)	(1,121)
자본총계 (Total equity)	175,132
부채와 자본총계 (Total liabilities and equity)	2,264,759

손익계산서

(Income Statements)

2026년 1월 1일부터 2026년 6월 30일까지

(January 1, 2026 ~ June 30, 2026)

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

과목명(Description)	금액(Amount)
I. 영업수익 (Operating income)	88,854
이자수익 (Interest income)	81,087
1. 예치금이자 (Interest on deposits)	2,722
2. 단기매매증권이자 (Interest on trading securities)	-
3. 매도가능증권이자 (Interest on securities available for sale)	-
4. 만기보유증권이자 (Interest on held-to-maturity securities)	428
5. 대출금이자 (Interest on loans & discounts)	77,590
6. 기타이자수익 (Other operating income)	346
유가증권평가및처분이익 (Gains on valuation(disposal) of Securities)	1,268
대출채권평가및처분이익 (Gains on valuation(disposal) of Loans)	1,675
수수료수익 (Fee and commission income)	505
기타영업수익 (Other operation income)	3,358
배당금수익 (Dividend income)	961
II. 영업외수익 (Non-operating income)	236
III. 영업비용 (Operating expenses & claims)	87,583
이자비용 (Interest expense)	28,007
1 예수금이자 (Interest on deposits)	26,376
2 사채이자 (Interest on bonds)	1,496

손익계산서

(Income Statements)
2026년 1월 1일부터 2026년 6월 30일까지
(January 1, 2026 ~ June 30, 2026)

주식회사 KB저축은행
KB Savings Bank Co., Ltd.

(단위: 백만원)
(in millions of won)

과목명(Description)	금액(Amount)
3 기타이자비용 (Interest on others)	135
유가증권평가및처분손실 (Loss on valuation(sales) of Securities)	966
대출채권평가및처분손실 (Loss on valuation(sales) of Loans)	21,892
1. 대손상각비 (Bad debt expense)	20,307
수수료비용 (Fee and commission expense)	6,616
기타영업비용 (Other operating losses)	4,805
판매비와관리비 (Selling and administrative expenses)	25,296
IV. 영업외비용 (Non-operating expenses)	166
V. 법인세차감전순손익 (Profit(loss) before income tax expense)	1,342
VI. 당기순이익 (Profit for the period)	(2,076)

연결재무상태표

(Consolidated Statements of Financial Position)

2026년 6월 30일 현재

(As of June 30, 2026)

KB인베스트먼트와 그 종속기업

KB Investment Co., Ltd. and Subsidiaries

(단위: 백만원)

(in millions of won)

과목명(Description)	금액(Amount)
자 산 (Assets)	
I. 현금 및 현금성 자산 (Cash and cash equivalents)	171,582
II. 예치금 (Due from bank)	26,969
III. 창업투자자산 (Investment in small and medium sized enterprises)	1,529,610
IV. PEF 투자자산 (Investment in PEF)	77,241
V. 기타자산 (Other assets)	7,796
자산총계 (Total assets)	1,813,197
부 채 (Liabilities)	
I. 단기차입금 (Short-term borrowings)	350,000
II. 확정급여부채 (Allowance for retirement and severance benefit)	92
III. 파생상품부채 (Derivative debts)	-
IV. 기타부채 (Other liabilities)	1,098,383
부채 총계 (Total liabilities)	1,448,475
자 본 (Equity)	
I. 자본금 (Capital stock)	112,627
II. 자본잉여금 (Capital surplus)	1,019
III. 자본조정 (Capital adjustment)	(336)
III. 기타포괄손익누계액 (Accumulated other comprehensive income)	100

연결재무상태표

(Consolidated Statements of Financial Position)

2026년 6월 30일 현재

(As of June 30, 2026)

KB인베스트먼트와 그 종속기업

KB Investment Co., Ltd. and Subsidiaries

(단위: 백만원)

(in millions of won)

과목명(Description)	금액(Amount)
IV. 이익잉여금 (Retained earnings)	251,312
자본총계 (Total equity)	364,722
부채와 자본총계 (Total liabilities and equity)	1,813,197

연결손익계산서

(Consolidated Income Statements)
2026년 1월 1일부터 2026년 6월 30일까지
(January 1, 2026 ~ June 30, 2026)

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

(단위: 백만원)
(in millions of won)

과목명(Description)	금액(Amount)
I. 영업수익 (Operating revenues)	232,080
창업투자수익 (Revenues on investments in small and medium-size enterprises)	207,032
PEF 투자수익 (Revenues on Investments in PEF)	2,424
운용수익 (Other investment revenues)	22,590
경영자문료수익 (Consulting fees)	33
소수주주지분순손실 (Net expenses in minority interest)	-
II. 영업비용 (Operating expenses)	191,666
투자및금융비용 (Investment and financial expenses)	5,769
창업투자비용 (Expenses on investments in small and medium-size enterprises)	108,470
PEF 투자비용 (Expenses on investments in PEF)	1,840
일반관리비 (Administrative expenses)	10,331
소수주주지분순이익 (Net income in minority interest)	65,257
III. 영업이익 (Net operating income(losses))	40,414
IV. 영업외수익 (Non-operating income)	326
V. 영업외비용 (Non-operating expenses)	5
VI. 법인세비용차감전계속사업손익 (Profit(loss) before income tax expense from continuing operations)	40,734
VII. 계속사업손익법인세비용 (Income tax expense)	17,934
VIII. 당기순이익 (Profit for the period))	22,800

연결재무상태표

(Consolidated Statements of Financial Position)

2026년 6월 30일 현재

(As of June 30, 2026)

KB데이터시스템과 그 종속기업

KB Data Systems Co., Ltd. and Subsidiaries

(단위: 백만원)

(in millions of won)

과목명(Description)	금액(Amount)
자 산 (Assets)	
I. 유동자산 (Current assets)	69,068
당좌자산 (Quick assets)	69,068
1. 현금및현금성자산 (Cash and cash equivalents)	14,948
2. 단기금융상품 (Short-term financial instruments)	13,007
3. 매출채권 (Accounts receivable)	10,400
4. 대손충당금 (Allowance for doubtful accounts)	-
5. 기타 (Others)	30,713
재고자산 (Inventories)	-
상품 (Merchandise)	-
II. 비유동자산 (Non-current assets)	14,709
투자자산 (Investments assets)	1,660
유형자산 (Tangible assets)	1,855
무형자산 (Intangible assets)	2,075
기타비유동자산 (Other non-current assets)	9,119
자산총계 (Total assets)	83,777
부 채 (Liabilities)	

연결재무상태표

(Consolidated Statements of Financial Position)
2026년 6월 30일 현재
(As of June 30, 2026)

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

(단위: 백만원)
(in millions of won)

과목명(Description)	금액(Amount)
I. 유동부채 (Current liabilities)	47,165
매입채무 (Accounts payable)	30,707
미지급비용 (Accrued expenses)	11,067
기타 (Others)	5,391
II. 비유동부채 (Long-term liabilities)	2,771
퇴직급여충당금 (Accrued severance benefits)	-
장기미지급비용 (Long-term Accrued expenses)	2,362
기타 (Others)	409
부채 총계 (Total liabilities)	49,936
자 본 (Equity)	
I. 자본금 (Capital stock)	8,000
II. 기타포괄손익누계액 (Accumulated other comprehensive income)	(5,234)
III. 이익잉여금 (Retained earnings)	30,950
IV. 비지배지분 (Non-controlling interests)	125
자본총계 (Total equity)	33,841
부채와 자본총계 (Total liabilities and equity)	83,777

연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2026년 1월 1일부터 2026년 6월 30일까지

(January 1, 2026 ~ June 30, 2026)

KB데이터시스템과 그 종속기업

KB Data Systems Co., Ltd. and Subsidiaries

(단위: 백만원)

(in millions of won)

과목명(Description)	금액(Amount)
I. 매출 (Sales)	156,631
상품매출 (Sales of merchandise)	6,550
용역수익 (Service revenue)	150,081
II. 매출원가 (Cost of sales)	144,550
상품매출원가 (Cost of merchandise)	5,930
용역매출원가 (Cost of service)	138,621
III. 매출총이익 (Gross profit)	12,081
IV. 판매비와관리비 (Selling and administrative expenses)	7,498
인건비 (Payroll)	4,158
경비 (Expenses)	3,340
V. 영업이익 (Operating income)	4,583
VI. 영업외수익 (Non-operating income)	457
VII. 영업외비용 (Non-operating expenses)	122
VIII. 법인세비용차감전순이익 (Profit(loss) before income tax)	4,919
IX. 법인세비용 (Income tax expense)	1,493
X. 당기순이익 (Profit for the period)	3,425
XI. 기타포괄손익 (Other comprehensive gain)	431
당기순이익으로 재분류되지 않는 포괄손익 (Items that will not be reclassified subsequently to profit or loss)	406

연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2026년 1월 1일부터 2026년 6월 30일까지

(January 1, 2026 ~ June 30, 2026)

KB데이터시스템과 그 종속기업

KB Data Systems Co., Ltd. and Subsidiaries

(단위: 백만원)

(in millions of won)

과목명(Description)	금액(Amount)
1. 순확정급여부채 재측정요소 (Remeasurements of defined benefit plans)	406
2. 기타포괄손익-공정가치측정 금융상품의 평가이익(손실) (Gain(losses) on valuation of financial instruments at fair value through other comprehensive income)	-
후속적으로 당기손익으로 재분류되는 포괄손익 (Items that may be subsequently reclassified to profit or loss)	24
1. 매도가능금융자산평가손익 (Gain on valuation of financial assets available for sale)	-
2. 해외사업장환산손익 (Foreign currency translation differences for foreign operations)	24
XII. 총포괄이익 (Total comprehensive income)	3,856
연결순손익의 귀속 (Profit for the period attributable to)	3,425
1. 지배기업주주지분순이익 (Shareholders of the Parent Company)	3,428
2. 비지배지분순이익 (Non-controlling interests)	(2)
연결총포괄손익의 귀속 (Total comprehensive income for the year attributable to:)	3,856
1. 지배기업주주지분총포괄이익 (Shareholders of the parent company)	3,857
2. 비지배지분총포괄이익 (Non-controlling interests)	(1)