

공고용 BSPL

KB금융지주 KB Financial Group

연결 Consolidated

BS

PL

별도 Separate

BS

PL

KB국민은행 KB Kookmin Bank

연결 Consolidated

BS

PL

별도 Separate

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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

KB데이터시스템 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)

2024년 6월 30일 현재

(As of June 30, 2024)

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)	31,051,471
II. 당기손익-공정가치측정 금융자산 (Financial assets at fair value through profit or loss)	77,709,226
III. 파생금융자산 (Derivative financial assets)	8,610,997
IV. 상각후원가측정 대출채권 (Loans at amortized cost)	455,873,383
V. 투자금융자산 (Financial investments)	128,820,761
VI. 관계기업 및 공동기업 투자 (Investments in associates and joint ventures)	705,650
VII. 보험계약자산 (Insurance contract assets)	294,919
VIII. 재보험계약자산 (Reinsurance contract assets)	1,531,915
IX. 유형자산 (Property and equipment)	5,310,855
X. 투자부동산 (Investment property)	3,929,357
XI. 무형자산 (Intangible assets)	2,034,874
XII. 순확정급여자산 (Defined benefit assets)	380,238
XIII. 당기법인세자산 (Current income tax assets)	295,189
XIV. 이연법인세자산 (Deferred income tax assets)	275,346
XV. 매각예정자산 (Assets held for sale)	142,065
XVI. 기타자산 (Other assets)	25,264,993
자산총계 (Total assets)	742,231,239

연결재무상태표

(Consolidated Statements of Financial Position)

2024년 6월 30일 현재

(As of June 30, 2024)

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-공정가치측정 금융부채 (Financial liabilities at fair value through profit or loss)	10,792,237
II. 파생금융부채 (Derivative financial liabilities)	8,454,695
III. 예수부채 (Deposits)	420,217,889
IV. 차입부채 (Debts)	67,079,671
V. 사채 (Debentures)	72,147,778
VI. 보험계약부채 (Insurance contract liabilities)	52,788,786
VII. 재보험계약부채 (Reinsurance contract liabilities)	38,858
VIII. 충당부채 (Provisions)	1,728,279
IX. 순확정급여부채 (Defined benefit liabilities)	77,165
X. 당기법인세부채 (Current income tax liabilities)	320,675
XI. 이연법인세부채 (Deferred income tax liabilities)	1,853,512
XII. 기타부채 (Other liabilities)	46,908,971
부채총계 (Total liabilities)	682,408,516
자 본 (Equity)	
I. 지배기업 주주지분 (Equity attributable to shareholders of the parent company)	57,152,959
1. 자본금 (Share capital)	2,090,558
2. 신종자본증권 (Hybrid securities)	5,082,658

연결재무상태표

(Consolidated Statements of Financial Position)

2024년 6월 30일 현재

(As of June 30, 2024)

주식회사 KB금융지주와 그 종속기업
KB Financial Group Inc. and Subsidiaries(단위: 백만원)
(in millions of won)

과목명(Description)	금액(Amount)
3. 자본잉여금 (Capital surplus)	16,646,105
4. 기타포괄손익누계액 (Accumulated other comprehensive income)	765,432
5. 이익잉여금 (Retained earnings)	33,819,443
6. 자기주식 (Treasury shares)	(1,251,237)
II. 비지배지분 (Non-controlling interests)	2,669,764
자본총계 (Total equity)	59,822,723
부채와 자본총계 (Total liabilities and equity)	742,231,239

연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2024년 1월 1일부터 2024년 6월 30일까지

(January 1, 2024 ~ June 30, 2024)

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)	6,357,722
이자수익 (Interest income)	15,225,533
1. 기타포괄손익-공정가치측정 및 상각후원가 측정 금융상품 이자수익 (Interest income from financial instruments at fair value through other comprehensive income and amortized cost)	14,472,708
2. 당기손익-공정가치 측정 금융상품 이자수익 (Interest income from financial instruments at fair value through profit or loss)	736,588
3. 보험금융이자수익 (Insurance finance interest income)	16,237
이자비용 (Interest expense)	(8,867,811)
1. 이자비용 (Interest expense)	(8,079,357)
2. 보험금융이자비용 (Insurance finance interest expense)	(788,454)
II. 순수수수료이익 (Net fee and commission income)	1,909,778
수수료수익 (Fee and commission income)	2,726,904
수수료비용 (Fee and commission expense)	(817,126)
III. 보험서비스결과 (Insurance service result)	1,018,102
보험수익 (Insurance income)	5,568,240
1. 보험수익 (Insurance income)	5,429,533
2. 재보험수익 (Reinsurance income)	138,707
보험서비스비용 (Insurance expense)	(4,550,138)
1. 보험서비스비용 (Insurance service expense)	(4,103,682)
2. 재보험서비스비용 (Reinsurance expense)	(446,457)

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(January 1, 2024 ~ June 30, 2024)

주식회사 KB금융지주와 그 종속기업
KB Financial Group Inc. and Subsidiaries(단위: 백만원)
(in millions of won)

과목명(Description)	금액(Amount)
IV. 당기손익-공정가치측정 금융상품 순손익 (Net gains(losses) on financial instruments at fair value through profit or loss)	570,710
V. 기타보험금융손익 (Other insurance finance income(expenses))	(304,833)
VI. 기타영업손익 (Net other operating income(expenses))	(690,618)
VII. 일반관리비 (General and administrative expenses)	(3,222,128)
VIII. 신용손실충당금 반영전 영업이익 (Operating profit before provision for credit losses)	5,638,733
IX. 신용손실충당금전입액 (Provision for credit losses)	(981,017)
X. 영업이익 (Net operating income)	4,657,716
XI. 영업외손익 (Net non-operating income(expenses))	(880,980)
1. 관계기업 및 공동기업 투자손익 (Share of profit(loss) of associates and joint ventures)	(2,113)
2. 기타영업외손익 (Net other non-operating income(expenses))	(878,867)
XII. 법인세비용차감전순이익 (Profit(loss) before income tax expense)	3,776,736
XIII. 법인세비용 (Income tax expense)	(1,002,842)
XIV. 당기순이익 (Profit for the period)	2,773,894
XV. 법인세비용차감후기타포괄손익 (Other comprehensive income(loss) for the period, net of tax)	(1,521,002)
당기손익으로 재분류되지 않는 포괄손익 (Items that will not be reclassified to profit or loss)	(242,067)
1. 순확정급여부채의 재측정요소 (Actuarial gains(losses) on post defined benefit pension plans)	11,751
2. 관계기업 및 공동기업 기타포괄손익에 대한 지분 (Shares of other comprehensive income of associates and joint ventures)	0

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2024년 1월 1일부터 2024년 6월 30일까지

(January 1, 2024 ~ June 30, 2024)

주식회사 KB금융지주와 그 종속기업
KB Financial Group Inc. and Subsidiaries(단위: 백만원)
(in millions of won)

과목명(Description)	금액(Amount)
3. 기타포괄손익-공정가치 측정 지분상품 관련 손익 (Revaluation gains/(losses) on equity instruments at fair value through other comprehensive income)	(242,935)
4. 당기손익-공정가치지정 금융부채 신용위험 변동손익 (Fair value changes on financial liabilities designated at fair value due to own credit risk)	(10,883)
후속적으로 당기손익으로 재분류될 수 있는 포괄손익 (Items that may be reclassified subsequently to profit or loss)	(1,278,935)
1. 외환차이 (Exchange differences on translating foreign operations)	282,415
2. 기타포괄손익-공정가치 측정 채무상품 관련 손익 (Net gains/(losses) on financial instruments at fair value through other comprehensive income)	(97,737)
3. 관계기업 및 공동기업 기타포괄손익에 대한 지분 (Shares of other comprehensive income of associates and joint ventures)	(86)
4. 현금흐름위험회피손익 (Cash flow hedges)	(31,182)
5. 해외사업장순투자위험회피수단의 손익 (Gains(losses) on hedging instruments of a net investment in a foreign operation)	(91,219)
6. 보험계약관련변동손익 (Insurance finance income(expense))	(1,341,126)
XVI. 당기총포괄이익 (Total comprehensive income for the period)	1,252,892
당기순이익의 귀속 (Profit attributable to:)	2,773,894
지배기업주주지분순이익 (Shareholders of the parent company)	2,781,358
비지배지분순이익 (Non-controlling interests)	(7,464)
당기총포괄이익 귀속 (Total comprehensive income attributable to:)	1,252,892
지배기업주주지분총포괄이익 (Shareholders of the parent company)	1,248,133
비지배지분총포괄이익 (Non-controlling interests)	4,759

연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2024년 1월 1일부터 2024년 6월 30일까지

(January 1, 2024 ~ June 30, 2024)

주식회사 KB금융지주와 그 종속기업
KB Financial Group Inc. and Subsidiaries(단위: 백만원)
(in millions of won)

과목명(Description)	금액(Amount)
XVII. 주당이익(단위: 원) (Earnings per share in won)	
기본주당이익 (Basic earnings per share in won)	7,042
희석주당이익 (Diluted earnings per share in won)	6,952

재무상태표

(Separate Statements of Financial Position)

2024년 6월 30일 현재

(As of June 30, 2024)

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)	1,346,198
II. 당기손익-공정가치측정 금융자산 (Financial assets at fair value through profit or loss)	1,227,370
III. 상각후원가측정 대출채권 (Loans at amortized cost)	712,960
IV. 종속기업 투자 (Investments in subsidiaries)	26,717,817
V. 유형자산 (Property and equipment)	3,156
VI. 무형자산 (Intangible assets)	14,819
VII. 순확정급여자산 (Defined benefit assets)	2,923
VIII. 이연법인세자산 (Deferred income tax assets)	5,823
IX. 기타자산 (Other assets)	691,100
자산총계 (Total assets)	30,722,166
부 채 (Liabilities)	
I. 차입부채 (Debts)	865,000
II. 사채 (Debentures)	2,982,533
III. 순확정급여부채 (Defined benefit liabilities)	-
IV. 당기법인세부채 (Current income tax liabilities)	294,151
V. 기타부채 (Other liabilities)	351,766
부채총계 (Total liabilities)	4,493,450

재무상태표

(Separate Statements of Financial Position)

2024년 6월 30일 현재

(As of June 30, 2024)

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)	5,082,359
III. 자본잉여금 (Capital surplus)	14,754,475
IV. 기타포괄손익누계액 (Accumulated other comprehensive income)	(6,773)
V. 이익잉여금 (Retained earnings)	5,559,334
VI. 자기주식 (Treasury shares)	(1,251,237)
자본총계 (Total equity)	26,228,716
부채와 자본총계 (Total liabilities and equity)	30,722,166

포괄손익계산서

(Separate Statements of Comprehensive Income)

2024년 1월 1일부터 2024년 6월 30일까지

(January 1, 2024 ~ June 30, 2024)

주식회사 KB금융지주
KB Financial Group Inc.(단위: 백만원)
(in millions of won, except per share amounts)

과목명(Description)	금액(Amount)
I. 순이자이익 (Net interest income)	(26,037)
이자수익 (Interest income)	22,363
1. 상각후원가측정 금융상품 이자수익 (Interest income from financial instruments at amortized cost)	20,960
2. 당기손익-공정가치측정 금융상품 이자수익 (Interest income from financial instruments at fair value through profit or loss)	1,403
이자비용 (Interest expense)	(48,400)
II. 순수수수료이익 (Net fee and commission income)	(3,566)
수수료수익 (Fee and commission income)	994
수수료비용 (Fee and commission expense)	(4,560)
III. 당기손익-공정가치측정 금융상품 순손익 (Net gains(losses) on financial instruments at fair value through profit or loss)	43,334
IV. 기타영업손익 (Net other operating income(expenses))	2,243,250
V. 일반관리비 (General and administrative expenses)	(48,030)
VI. 신용손실충당금 반영전 영업이익 (Operating income before provision for credit losses)	2,208,951
VII. 신용손실충당금전입액 (Provision for credit losses)	(345)
VIII. 영업이익 (Net operating income)	2,208,606
IX. 영업외손익 (Net non-operating income(expense))	(79)
X. 법인세비용차감전순이익 (Profit(loss) before income tax benefit(expense))	2,208,527
XI. 법인세수익(비용) (Income tax benefit(expense))	1,532
XII. 당기순이익 (Profit for the period)	2,210,059

포괄손익계산서

(Separate Statements of Comprehensive Income)

2024년 1월 1일부터 2024년 6월 30일까지

(January 1, 2024 ~ June 30, 2024)

주식회사 KB금융지주

(단위: 백만원)

KB Financial Group Inc.

(in millions of won, except per share amounts)

과목명(Description)	금액(Amount)
XIII. 법인세비용차감후기타포괄손익 (Other comprehensive income(loss) for the period, net of tax)	36
당기손익으로 재분류되지 않는 포괄손익 (Items that will not be reclassified to profit or loss)	36
순확정급여부채의 재측정요소 (Actuarial gains(losses) on post defined benefit pension plans)	36
XIV. 당기총포괄이익 (Total comprehensive income for the period)	2,210,095
XV. 주당이익(단위: 원) (Earnings per share in won)	
기본주당이익 (Basic earnings per share in won)	5,541
희석주당이익 (Diluted earnings per share in won)	5,470

연결재무상태표

(Consolidated Statements of Financial Position)

2024년 6월 30일 현재

(As of June 30, 2024)

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)	25,269,313
II. 당기손익-공정가치측정 금융자산 (Financial assets at fair value through profit or loss)	20,036,858
III. 파생금융자산 (Derivative financial assets)	7,535,490
IV. 상각후원가측정 대출채권 (Loans at amortized cost)	396,538,509
V. 투자금융자산 (Financial investments)	82,042,134
VI. 관계기업 투자 (Investments in associates)	562,742
VII. 유형자산 (Property and equipment)	4,146,960
VIII. 투자부동산 (Investment property)	346,161
IX. 무형자산 (Intangible assets)	1,005,723
X. 순확정급여자산 (Defined benefit assets)	239,703
XI. 당기법인세자산 (Current income tax assets)	280,616
XII. 이연법인세자산 (Deferred income tax assets)	252,021
XIII. 매각예정자산 (Assets held for sale)	142,065
XIV. 기타자산 (Other assets)	13,618,573
자산총계 (Total assets)	552,016,868
부 채 (Liabilities)	
I. 당기손익-공정가치측정 금융부채 (Financial liabilities at fair value through profit or loss)	113,168

연결재무상태표

(Consolidated Statements of Financial Position)

2024년 6월 30일 현재

(As of June 30, 2024)

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

과목명(Description)	금액(Amount)
II. 파생금융부채 (Derivative financial liabilities)	6,814,730
III. 예수부채 (Deposits)	407,517,554
IV. 차입부채 (Debts)	32,927,165
V. 사채 (Debentures)	33,862,891
VI. 충당부채 (Provisions)	1,202,330
VII. 순확정급여부채 (Defined benefit liabilities)	9,168
VIII. 당기법인세부채 (Current income tax liabilities)	21,379
IX. 이연법인세부채 (Deferred income tax liabilities)	593,532
X. 기타부채 (Other liabilities)	32,099,872
부채 총계 (Total liabilities)	515,161,789
자 본 (Equity)	
I. 지배기업 주주지분 (Equity attributable to shareholders of the parent company)	36,716,670
1. 자본금 (Capital stock)	2,021,896
2. 신종자본증권 (Hybrid securities)	1,640,135
3. 자본잉여금 (Capital surplus)	4,735,404
4. 기타포괄손익누계액 (Accumulated other comprehensive income)	597,888
5. 이익잉여금 (Retained earnings)	27,721,347

연결재무상태표

(Consolidated Statements of Financial Position)

2024년 6월 30일 현재

(As of June 30, 2024)

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

과목명(Description)	금액(Amount)
II. 비지배지분 (Non-controlling interests)	138,409
자본총계 (Total equity)	36,855,079
부채와 자본총계 (Total liabilities and equity)	552,016,868

연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2024년 1월 1일부터 2024년 6월 30일까지

(January 1, 2024 ~ June 30, 2024)

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

과목명(Description)	금액(Amount)
I. 순이자이익 (Net interest income)	5,132,813
이자수익 (Interest income)	11,636,000
1. 기타포괄손익-공정가치측정 및 상각후원가 측정 금융상품 이자수익 (Interest income from financial instruments at fair value through other comprehensive income and amortized cost)	11,420,993
2. 당기손익-공정가치측정 금융상품 이자수익 (Interest income from financial instruments at fair value through profit or loss)	215,007
이자비용 (Interest expense)	(6,503,187)
II. 순수수수료이익 (Net fee and commission income)	561,344
수수료수익 (Fee and commission income)	775,908
수수료비용 (Fee and commission expense)	(214,564)
III. 당기손익-공정가치측정 금융상품 순손익 (Net gains(losses) on financial instruments at fair value through profit or loss)	197,883
IV. 기타영업손익 (Net other operating income(expenses))	(538,788)
V. 일반관리비 (General and administrative expenses)	(2,141,981)
VI. 신용손실충당금 반영전 영업이익 (Operating income before provision for credit losses)	3,211,271
VII. 신용손실충당금전입액 (Provision for credit losses)	(349,320)
VIII. 영업이익 (Net operating income)	2,861,951
IX. 영업외손익 (Net non-operating income(expenses))	(854,434)
관계기업투자손익 (Share of profit(loss) of associates)	4,252
기타영업외손익 (Net other non-operating income(expense))	(858,686)

연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2024년 1월 1일부터 2024년 6월 30일까지

(January 1, 2024 ~ June 30, 2024)

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)	2,007,517
XI. 법인세비용 (Income tax expense)	(541,170)
XII. 당기순이익 (Profit for the period)	1,466,347
XIII. 법인세비용차감후기타포괄손익 (Other comprehensive income(loss) for the period, net of tax)	(18,368)
당기손익으로 재분류되지 않는 포괄손익 (Items that will not be reclassified to profit or loss)	(236,632)
1. 순확정급여부채의 재측정요소 (Actuarial gains(losses) on post defined benefit pension plans)	11,370
2. 기타포괄손익 - 공정가치 측정 금융상품 관련 손익 (Revaluation gains/(losses) on equity instruments at fair value through other comprehensive income)	(248,002)
후속적으로 당기손익으로 재분류될 수 있는 포괄손익 (Items that may be reclassified subsequently to profit or loss)	218,264
1. 외환차이 (Exchange differences on translating foreign operations)	216,274
2. 기타포괄손익-공정가치측정 금융상품관련손익 (Net gains/(losses) on financial instruments at fair value through other comprehensive income)	71,779
3. 관계기업 기타포괄손익에 대한 지분 (Share of other comprehensive income of associates)	(984)
4. 해외사업장순투자위험회피수단의 손익 (Gains(losses) on hedging instruments of a net investment in a foreign operation)	(80,797)
5. 현금흐름위험회피 수단의 손익 (Cash flow hedges)	11,992
XIV. 당기총포괄이익 (Total comprehensive income attributable to:)	1,447,979
당기순이익의 귀속 (Profit attributable to:)	1,466,347
1. 지배기업주주지분순이익 (Shareholders of the parent company)	1,505,873
2. 비지배지분순이익 (Non-controlling interests)	(39,526)

연결포괄손익계산서

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2024년 1월 1일부터 2024년 6월 30일까지

(January 1, 2024 ~ June 30, 2024)

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:)	1,447,979
1. 지배기업주주지분총포괄이익 (Shareholders of the parent company)	1,485,255
2. 비지배지분총포괄이익 (Non-controlling interests)	(37,276)

재무상태표

(Separate Statements of Financial Position)

2024년 6월 30일 현재

(As of June 30, 2024)

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)	23,086,921
II. 당기손익-공정가치측정 금융자산 (Financial assets at fair value through profit or loss)	17,022,811
III. 파생금융자산 (Derivative financial assets)	7,540,205
IV. 상각후원가측정 대출채권 (Loans at amortized cost)	384,723,818
V. 투자금융자산 (Financial investments)	79,857,871
VI. 관계기업 및 종속기업 투자 (Investments in associates and subsidiaries)	2,959,840
VII. 유형자산 (Property and equipment)	3,828,911
VIII. 투자부동산 (Investment property)	122,700
IX. 무형자산 (Intangible assets)	367,801
X. 순확정급여자산 (Defined benefit assets)	239,703
XI. 당기법인세자산 (Current income tax assets)	277,156
XII. 이연법인세자산 (Deferred income tax assets)	-
XIII. 매각예정자산 (Assets held for sale)	31,022
XIV. 기타자산 (Other assets)	13,276,648
자산총계 (Total assets)	533,335,407
부 채 (Liabilities)	
I. 당기손익-공정가치측정 금융부채 (Financial liabilities at fair value through profit or loss)	113,168

재무상태표

(Separate Statements of Financial Position)

2024년 6월 30일 현재

(As of June 30, 2024)

주식회사 국민은행
KB Kookmin Bank(단위: 백만원)
(in millions of won)

과목명(Description)	금액(Amount)
II. 파생금융부채 (Derivative financial liabilities)	7,022,409
III. 예수부채 (Deposits)	393,359,466
IV. 차입부채 (Debts)	31,066,429
V. 사채 (Debentures)	32,432,022
VI. 충당부채 (Provisions)	1,196,490
VII. 순확정급여부채 (Defined benefit liabilities)	456
VIII. 당기법인세부채 (Current income tax liabilities)	13,225
IX. 이연법인세부채 (Deferred income tax liabilities)	476,758
X. 기타부채 (Other liabilities)	31,546,930
부채 총계 (Total liabilities)	497,227,353
자 본 (Equity)	
I. 자본금 (Capital stock)	2,021,896
II. 신종자본증권 (Hybrid securities)	1,640,135
III. 자본잉여금 (Capital surplus)	5,220,031
IV. 기타포괄손익누계액 (Accumulated other comprehensive income)	387,854
V. 이익잉여금 (Retained earnings)	26,838,138
자본총계 (Total equity)	36,108,054
부채와 자본총계 (Total liabilities and equity)	533,335,407

손익계산서

(Separate Statements of Comprehensive Income)

2024년 1월 1일부터 2024년 6월 30일까지

(January 1, 2024 ~ June 30, 2024)

주식회사 국민은행

KB Kookmin Bank

(단위: 백만원)

(in millions of won)

과목명(Description)	금액(Amount)
I. 순이자이익 (Net interest income)	4,849,932
이자수익 (Interest income)	10,874,637
1. 기타포괄손익-공정가치측정 및 상각후원가 측정 금융상품 이자수익 (Interest income from financial instruments at fair value through other comprehensive income and amortized cost)	10,718,072
2. 당기손익-공정가치측정 금융상품 이자수익 (Interest income from financial instruments at fair value through profit or loss)	156,565
이자비용 (Interest expense)	(6,024,705)
II. 순수수수료이익 (Net fee and commission income)	562,986
수수료수익 (Fee and commission income)	766,490
수수료비용 (Fee and commission expense)	(203,504)
III. 당기손익-공정가치측정 금융상품 순손익 (Net gains(losses) on financial instruments at fair value through profit or loss)	130,493
IV. 기타영업손익 (Net other operating income(expenses))	(600,617)
V. 일반관리비 (General and administrative expenses)	(1,966,132)
VI. 신용손실충당금 반영전 영업이익 (Operating income before provision for credit losses)	2,976,662
VII. 신용손실충당금전입액 (Provision for credit losses)	(189,949)
VIII. 영업이익 (Net operating income)	2,786,713
IX. 영업외손익 (Non-operating income(expenses))	(1,109,905)
관계기업투자손익 (Share of profit(loss) of associates)	(305,751)
기타영업외손익 (Net other non-operating income(expense))	(804,154)

손익계산서

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(January 1, 2024 ~ June 30, 2024)

주식회사 국민은행

KB Kookmin Bank

(단위: 백만원)

(in millions of won)

과목명(Description)	금액(Amount)
X. 법인세비용차감전순이익 (Profit(loss) before income tax expense)	1,676,808
XI. 법인세비용 (Income tax expense)	(483,999)
XII. 당기순이익 (Profit for the period)	1,192,809
XIII. 법인세비용차감후기타포괄손익 (Other comprehensive income(loss) for the period, net of tax)	(158,364)
당기손익으로 재분류되지 않는 포괄손익 (Items that will not be reclassified to profit or loss)	(237,451)
1. 순확정급여부채의 재측정요소 (Actuarial gains(losses) on post defined benefit pension plans)	10,551
2. 기타포괄손익 - 공정가치 측정 금융상품 관련 손익 (Revaluation gains/(losses) on equity instruments at fair value through other comprehensive income)	(248,002)
후속적으로 당기손익으로 재분류될 수 있는 포괄손익 (Items that may be reclassified subsequently to profit or loss)	79,087
1. 외환차이 (Exchange differences on translating foreign operations)	(3,308)
2. 기타포괄손익-공정가치측정 금융상품관련손익 (Net gains/(losses) on financial instruments at fair value through other comprehensive income)	70,403
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)	11,992
XIV. 당기총포괄이익 (Total comprehensive income attributable to:)	1,034,445
당기순이익의 귀속 (Profit attributable to:)	1,192,809
1. 지배기업주주지분순이익 (Shareholders of the parent company)	1,192,809
2. 비지배지분순이익 (Non-controlling interests)	-

손익계산서

(Separate Statements of Comprehensive Income)

2024년 1월 1일부터 2024년 6월 30일까지

(January 1, 2024 ~ June 30, 2024)

주식회사 국민은행

KB Kookmin Bank

(단위: 백만원)

(in millions of won)

과목명(Description)	금액(Amount)
당기총포괄이익의 귀속 (Total comprehensive income attributable to:)	1,034,445
1. 지배기업주주지분총포괄이익 (Shareholders of the parent company)	1,034,445
2. 비지배지분총포괄이익 (Non-controlling interests)	-

대차대조표(신탁계정)

Balance Sheet (Trust accounts)

2024년 6월 30일 현재

(As of June 30, 2024)

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)	36,116,232
1. 원화예치금 (Due from banks in won)	36,116,232
II. 유가증권 (Securities)	20,498,570
1. 주식 (Stocks)	4,728,582
2. 국채 (Government bonds)	118,503
3. 금융채 (Finance debentures)	1,691,910
4. 지방채 (Local government bonds)	38,844
5. 사채 (Corporate bonds)	5,717,532
6. 외화유가증권 (Securities in foreign currency)	133,558
7. 매입어음 (Bills bought)	372,736
8. 기타유가증권 (Other securities)	7,696,905
III. 대출금 (Loans & discounts)	220,648
1. 부동산저당대출 (Loans on real estate collateral)	-
2. 채권담보대출 (Loans on receivables collateral)	21,611
3. 수익권담보대출 (Loans on trust benefit collateral)	199,037
IV. 콜론 (Call loans)	-
V. 환매조건부채권 (Bonds purchased under resale agreements)	5,489,800

대차대조표(신탁계정)

Balance Sheet (Trust accounts)

2024년 6월 30일 현재

(As of June 30, 2024)

주식회사 국민은행
KB Kookmin Bank(단위: 백만원)
(in millions of won)

과목명(Description)	금액(Amount)
VI. 금전채권 (Money receivables)	29,319,979
VII. 수탁부동산 (Movables & real estate)	728,439
VIII. 기타자산 (Others)	1,173,451
1. 가지급금 (Suspense receivables)	1
2. 미수수익 (Accrued revenues receivable)	1,149,421
3. 미수금 (Accounts receivable)	17,861
4. 선급비용 (Prepaid expenses)	393
5. 선급금 (Prepaid payments)	5,775
6. 기타잡자산 (Prepaid expenses)	-
IX. 고유계정대 (Lendings to banking account)	6,562,849
X. 채권평가충당금(-) (Allowance for valuation of receivables(-))	(58)
자산총계 (Total assets)	100,109,909
부채 (Liabilities)	
I. 금전신탁 (Money in trust)	67,278,793
1. 불특정금전신탁합동운용 (Unspecified money trust)	53
2. 적립식목적신탁합동운용 (Reserving objective trust(performance))	7,469
3. 가계금전신탁합동운용 (Household money trust)	8,983
4. 개발신탁합동운용 (Development Money Trust)	36

대차대조표(신탁계정)

Balance Sheet (Trust accounts)

2024년 6월 30일 현재

(As of June 30, 2024)

주식회사 국민은행

KB Kookmin Bank

(단위: 백만원)

(in millions of won)

과목명(Description)	금액(Amount)
5. 노후생활연금신탁합동운용 (Money trust for old age living pension)	1,011
6. 기업금전신탁합동운용 (Business money trust)	1,293
7. 국민주신탁합동운용 (National stock trust)	2,374
8. 개인연금신탁합동운용 (Personal pension trust)	1,610,800
9. 가계장기신탁합동운용 (Long term house trust)	6,084
10. 근로자우대신탁합동운용 (Workers preferential trust)	1,072
11. 신종적립신탁합동운용 (New reserving trust)	4,372
12. 퇴직신탁운용 (Retirement trust)	7,571
13. 특정금전신탁 (Specified money trust)	18,593,057
14. 단위금전신탁합동운용 (Unit type money trust)	-
15. 추가금전신탁 (Open type money trust)	1,222
16. 신개인연금신탁합동운용 (New personal pension trust)	61,094
17. 신노후생활연금신탁합동운용 (New pension trust)	1,674
18. 신근로자우대신탁합동운용 (New workers preferential trust)	5
19. 연금신탁합동운용 (Pension trust)	1,793,588
20. 퇴직연금신탁 (Trust of retirement pension plan)	41,957,072
21. 개인종합자산신탁 (Individual savings account)	3,219,963
II. 재산신탁 (Property in trust)	30,083,679

대차대조표(신탁계정)

Balance Sheet (Trust accounts)

2024년 6월 30일 현재

(As of June 30, 2024)

주식회사 국민은행

KB Kookmin Bank

(단위: 백만원)

(in millions of won)

과목명(Description)	금액(Amount)
1. 유가증권의신탁 (Securities in trust)	80,824
2. 금전채권의신탁 (Money receivables in trust)	29,274,416
3. 부동산의신탁 (Real estate in trust)	728,439
Ⅲ. 공익신탁 (Public in trust)	1
Ⅳ. 기타부채 (Other borrowings)	2,636,533
1. 미지급금 (Accounts payable)	45,712
2. 선수수익 (Income in advance)	2,039
3. 미지급신탁보수 (Accrued payable trust fees)	78,114
4. 미지급신탁이익 (Accrued payable trust profit)	2,471,603
5. 미지급비용 (Accrued payable expenses)	39,038
Ⅴ. 특별유보금 (Special reserves)	110,929
부채 총계 (Total liabilities)	100,109,909

손익계산서(신탁계정)

Income Statement(Trust accounts)
2024년 1월 1일부터 2024년 6월 30일까지
(January 1, 2024 ~ June 30, 2024)

주식회사 국민은행
KB Kookmin Bank

(단위: 백만원)
(in millions of won)

과목명(Description)	금액(Amount)
수익 (Revenues)	
I. 예치금이자 (Interest on due from banks)	691,695
II. 유가증권이자 (Interest on securities)	358,700
국채이자 (Interest on government bonds)	1,268
금융채이자 (Interest on finance debentures)	29,165
지방채이자 (Interest on local government bonds)	659
사채이자 (Interest on corporate bonds)	116,518
배당금수익 (Dividend income)	500
외화유가증권이자 (Interest on securities in foreign currency)	3,887
매입어음이자 (Interest on bills bought)	17,679
기타유가증권이자 (Interest on others securities)	189,024
III. 대출금이자 (Interest on loans & discounts)	5,568
부동산저당대출이자 (Interest on real estate collateral loans)	-
채권담보대출이자 (Interest on receivables collateral loans)	854
수익권담보대출이자 (Interest on trust benefit collateral loans)	4,714
IV. 콜론이자 (Interest on call loans)	-
V. 환매조건부채권이자 (Interest on bonds under resale agreements)	156,099

손익계산서(신탁계정)

Income Statement(Trust accounts)
2024년 1월 1일부터 2024년 6월 30일까지
(January 1, 2024 ~ June 30, 2024)

주식회사 국민은행
KB Kookmin Bank

(단위: 백만원)
(in millions of won)

과목명(Description)	금액(Amount)
VI. 금전채권이자 (Interest on money receivables)	304
VII. 파생상품관련익 (Revenues on derivatives)	-
VIII. 유가증권관련수익 (Revenues on securities)	200,287
유가증권매매익 (Gain on sales of securities)	193,051
유가증권상환익 (Gain on redemption of securities)	157
유가증권평가익 (Gain on valuation of securities)	7,079
VIII. 외화환차익 (Gain on foreign currency)	374
IX. 외화자산부채평가익 (Gain on valuation of assets and liabilities denominated in foreign currency)	10,837
X. 수입수수료 (Commissions received)	-
XI. 기타수익 (Other revenues)	2,155,629
XII. 고유계정대이자 (Interest on loans to banking account)	91,865
XIII. 특별유보금환입 (Transfer from special provision)	3,805
XIV. 채권평가충당금환입 (Transfer from allowance for valuation of receivables)	183
신탁이익계 (Total revenues)	3,675,347
비 용 (Expenses)	
I. 금전신탁이익 (Gain on money trust)	1,344,063
불특정금전신탁이익 (Gain on unspecified money trust)	-
적립식목적신탁실적이익 (Gain on installment money trust(performance))	223

손익계산서(신탁계정)

Income Statement(Trust accounts)
2024년 1월 1일부터 2024년 6월 30일까지
(January 1, 2024 ~ June 30, 2024)

주식회사 국민은행
KB Kookmin Bank

(단위: 백만원)
(in millions of won)

과목명(Description)	금액(Amount)
가계금전신탁이익 (Gain on household money trust)	179
개발신탁이익 (Gain on development trust)	1
노후생활연금신탁이익 (Gain on money trust for old age living pension)	17
기업금전신탁이익 (Gain on corporate money trust)	22
국민주신탁이익 (Gain on national stock trust)	(214)
개인연금신탁이익 (Gain on money trust for individual pension)	18,864
가계장기신탁이익 (Gain on household long-term money trust)	110
근로자우대신탁이익 (Gain on money trust for employee)	18
신종적립신탁이익 (Gain on new installment money trust)	76
퇴직신탁이익 (Gain on retirement trust)	139
특정금전신탁이익 (Gain on specified money trust)	528,147
추가금전신탁이익 (Gain on open type money trust)	62
신개인연금신탁이익 (Gain on new money trust for individual pension)	1,449
신노후생활연금신탁이익 (Gain on new money trust for old age living pension)	46
신근로자우대신탁이익 (Gain on money trust for employee)	-
연금신탁이익 (Gain on pension trust)	41,394
퇴직연금신탁이익 (Gain on trust of retirement pension plan)	721,585
개인종합자산신탁이익 (Individual savings account)	31,945

손익계산서(신탁계정)

Income Statement(Trust accounts)
2024년 1월 1일부터 2024년 6월 30일까지
(January 1, 2024 ~ June 30, 2024)

주식회사 국민은행
KB Kookmin Bank

(단위: 백만원)
(in millions of won)

과목명(Description)	금액(Amount)
II. 재산신탁이익 (Gain on property trust)	106
유가증권의신탁이익 (Gain on securities trust)	44
금전채권의신탁이익 (Gain on money receivables trust)	62
III. 기타지급이자 (Other interest paid)	-
IV. 지급수수료 (Commissions paid)	21,947
V. 파생상품관련손 (Loss on derivatives)	-
VI. 외화환차손 (Loss on foreign exchange)	609
VII. 외화자산부채평가손 (Loss on valuation of assets and liabilities denominated in foreign currency)	10,853
유가증권관련비용 (Expenses on securities)	2,212,954
유가증권매매손 (Loss on sales of securities)	75,882
유가증권상환손 (Loss on redemption of securities)	2,123,128
유가증권평가손 (Loss on valuation of securities)	13,944
기금출연료 (Contribution to fund)	3,069
신용보증기금출연료 (Contribution to credit guarantee fund)	38
신탁보험료 (Insurance fees on deposits)	3,031
세금과공과 (Taxes)	118
신탁보수 (Trust fees & commissions)	72,721
기타비용 (Other expenses)	7,115

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손익계산서(신탁계정)

Income Statement(Trust accounts)
2024년 1월 1일부터 2024년 6월 30일까지
(January 1, 2024 ~ June 30, 2024)

주식회사 국민은행
KB Kookmin Bank

(단위: 백만원)
(in millions of won)

과목명(Description)	금액(Amount)
특별유보금전입 (Provision for special provision)	1,767
XIV. 채권평가충당금전입 (Provision for allowance for valuation of receivables)	26
신탁손실계 (Total expenses)	3,675,347

연결재무상태표

(Consolidated Statements of Financial Position)

2024년 6월 30일 현재

(As of June 30, 2024)

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

과목명(Description)	금액(Amount)
자 산 (Assets)	
I. 현금 및 예치금 (Cash and deposits)	2,820,780
II. 당기손익-공정가치측정 금융자산 (Financial assets at fair value through profit or loss)	35,078,038
III. 파생금융자산 (Derivative financial assets)	1,133,368
IV. 기타포괄손익-공정가치측정유가증권 (Fair value through other comprehensive income)	6,430,041
V. 종속기업및관계기업투자 (Investments in associates, subsidiaries and joint ventures)	296,972
VI. 상각후원가측정 대출채권 (Loans at amortized cost)	9,701,865
VII. 유형자산 (Property and equipment)	256,193
VIII. 투자부동산 (Investment property)	421,170
IX. 무형자산 (Intangible assets)	284,960
X. 당기법인세자산 (Current tax assets)	7,412
XI. 이연법인세자산 (Deferred tax assets)	53,569
XII. 기타금융자산 (Other financial assets)	5,903,079
XIII. 기타자산 (Other non-financial assets)	111,088
자산총계 (Total assets)	62,498,535
부 채 (Liabilities)	
I. 예수부채 (Deposits received)	7,684,790
II. 당기손익-공정가치측정 금융부채 (Financial liabilities at fair value through profit or loss)	10,687,292

연결재무상태표

(Consolidated Statements of Financial Position)

2024년 6월 30일 현재

(As of June 30, 2024)

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

과목명(Description)	금액(Amount)
Ⅲ. 파생금융부채 (Derivative financial liabilities)	1,526,871
Ⅳ. 차입부채 (Borrowings)	29,852,742
Ⅴ. 당기법인세부채 (Current tax liabilities)	2,116
Ⅵ. 순확정급여부채 (Net defined benefit liabilities)	55,217
Ⅶ. 이연법인세부채 (Deferred tax liabilities)	-
Ⅷ. 충당부채 (Provisions)	215,673
Ⅸ. 기타금융부채 (Other financial liabilities)	5,398,419
Ⅹ. 기타부채 (Other non-financial liabilities)	406,610
부채 총계 (Total liabilities)	55,829,730
자 본 (Equity)	
Ⅰ. 지배기업 주주지분 (Equity attributable to shareholders of the parent company)	6,583,349
1. 자본금 (Share capital)	1,493,102
2. 신종자본증권 (Hybrid securities)	756,068
3. 기타불입자본 (Other paid-in capital)	1,478,688
4. 이익잉여금 (Retained earnings)	2,516,079
5. 기타자본구성요소 (Other components of equity)	339,412
Ⅱ. 비지배지분 (Non-controlling interests)	85,456
자본총계 (Total equity)	6,668,805
부채와 자본총계 (Total liabilities and equity)	62,498,535

연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2024년 1월 1일부터 2024년 6월 30일까지

(January 1, 2024 ~ June 30, 2024)

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

과목명(Description)	금액(Amount)
I. 영업수익 (Operating income)	5,733,464
수수료수익 (Fee and commission income)	486,692
금융상품평가 및 처분이익 (Gain on valuation(disposal) of financial instruments)	3,636,305
이자수익 (Interest income)	888,468
상각후원가측정금융자산평가및처분이익 (Gain on valuation(disposal) of financial assets measured at amortized costs)	81,093
외환거래이익 (Gain on foreign currency transactions)	510,991
기타영업수익 (Others operating income)	129,915
II. 영업비용 (Operating expenses)	5,236,765
수수료비용 (Fee and commission expense)	119,108
금융상품평가 및 처분손실 (Loss on valuation(disposal) of financial instruments)	3,497,307
이자비용 (Interest expense)	583,351
상각후원가측정금융자산평가및처분손실 (Loss on valuation(disposal) of financial assets measured at amortized costs))	80,552
외환거래손실 (Loss on foreign currency transactions)	441,444
판매비와 관리비 (General and administrative expenses)	486,407
기타영업비용 (Other operating expenses)	28,596
III. 영업이익(손실) (Net operating income(loss))	496,699
IV. 영업외수익 (Non-operating income)	30,396

연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2024년 1월 1일부터 2024년 6월 30일까지

(January 1, 2024 ~ June 30, 2024)

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)	50,396
VI. 법인세비용차감전순이익(손실) (Profit(loss) before income tax expense)	476,699
VII. 법인세비용(수익) (Income tax expense(benefit))	97,232
VIII. 당기순이익 (Profit for the period)	379,467
1. 지배기업주주지분순이익 (Shareholders of the parent company)	378,863
2. 비지배지분순이익 (Non-controlling interests)	604
IX. 기타포괄손익 (Other comprehensive income(loss) for the period)	17,717
X. 당기총포괄이익(손실) (Consolidated net comprehensive income(loss) for the period)	397,184
1. 지배기업주주지분총포괄이익 (Shareholders of the parent company)	396,398
2. 비지배지분총포괄이익 (Non-controlling interests)	786

연결재무상태표

(Consolidated Statements of Financial Position)

2024년 6월 30일 현재

(As of June 30, 2024)

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)	564,938
II. 금융자산 (Financial assets)	
1. 당기손익공정가치측정금융자산 (Financial assets at fair value through profit or loss)	9,612,970
2. 기타포괄손익공정가치측정금융자산 (Financial assets at fair value through other comprehensive income)	18,942,296
3. 상각후원가측정금융자산 (Financial assets at amortised cost)	29,851
4. 상각후원가측정대출채권 (Loans at amortized costs)	5,755,300
5. 상각후원가측정기타수취채권 (Other receivables)	468,336
III. 관계기업투자주식 (Investments in associates)	57,492
IV. 위험회피목적파생상품자산 (Derivative assets to hedge)	82,026
V. 보험계약자산 (Insurance contract assets)	294,919
VI. 재보험계약자산 (Reinsurance contract assets)	1,525,153
VII. 투자부동산 (Investment property)	5,130
VIII. 유형자산 (Property and equipment)	471,346
IX. 무형자산 (Intangible assets)	142,832
X. 매각예정자산 (Assets held for sale)	-
XI. 당기법인세자산 (Current tax assets)	3
XII. 이연법인세자산 (Deferred tax assets)	3,992

연결재무상태표

(Consolidated Statements of Financial Position)

2024년 6월 30일 현재

(As of June 30, 2024)

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)	106,800
XIV. 기타자산 (Other assets)	19,498
자산총계 (Total assets)	38,082,882
부채 (Liabilities)	
I. 보험계약부채 (Insurance contract liabilities)	25,286,971
II. 재보험계약부채 (Reinsurance contract liabilities)	4,103
III. 금융부채 (Financial liabilities)	
1. 당기손익인식금융부채 (Financial liabilities at fair value through profit or loss)	11,754
2. 차입부채 (Debts)	-
3. 사채 (Debentures)	664,130
4. 기타금융부채 (Other financial liabilities)	4,631,326
III. 위험회피목적파생상품부채 (Derivative liabilities to hedge)	317,394
IV. 충당부채 (Provisions)	5,711
V. 확정급여채무 (Net defined benefit liabilities)	391
VI. 당기법인세부채 (Current tax liabilities)	495
VII. 이연법인세부채 (Deferred tax liabilities)	1,128,758
VIII. 기타부채 (Other liabilities)	160,316
부채 총계 (Total liabilities)	32,211,347

연결재무상태표

(Consolidated Statements of Financial Position)

2024년 6월 30일 현재

(As of June 30, 2024)

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)	5,865,429
1. 자본금 (Capital stock)	33,250
2. 자본잉여금 (Capital surplus)	348,454
3. 자본조정 (Capital adjustments)	(9)
4. 기타포괄손익누계액 (Accumulated other comprehensive income)	(470,945)
5. 이익잉여금 (Retained earnings)	5,954,679
II. 비지배지분 (Non-controlling interests)	6,105
자본총계 (Total equity)	5,871,535
부채와 자본총계 (Total liabilities and equity)	38,082,882

연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2024년 1월 1일부터 2024년 6월 30일까지

(January 1, 2024 ~ June 30, 2024)

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

과목명(Description)	금액(Amount)
I. 보험영업수익 (Insurance revenue)	5,103,973
보험영업수익 (Insurance Income)	4,968,993
재보험영업수익 (Reinsurance Income)	134,980
II. 보험영업비용 (Insurance expense)	4,392,676
보험영업비용 (Insurance service expense)	3,756,567
재보험영업비용 (Reinsurance expense)	442,240
기타사업비용 (Other operating expenses)	193,869
III. 투자영업수익 (Investment revenue)	1,187,819
보험금융수익 (Insurance finance income)	66,267
이자수익 (Interest income)	434,103
배당수익 (Dividend income)	17,529
유가증권 평가 및 처분이익 (Gain on valuation and disposal of securities)	228,061
대여금 및 수취채권 평가 및 처분이익 (Gain on valuation and disposal of loans and other receivables)	938
파생상품관련이익 (Gain on valuation and disposal of derivatives)	4,820
종속기업투자주식관련이익 (Gain on valuation and disposal of Investments in subsidiaries)	73
외화거래이익 (Foreign currency transaction gain)	261,619
기타수익 (Other income)	174,410
IV. 투자영업비용 (Investment expenses)	1,116,022

연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2024년 1월 1일부터 2024년 6월 30일까지

(January 1, 2024 ~ June 30, 2024)

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

과목명(Description)	금액(Amount)
보험금융비용 (Insurance finance expense)	439,167
이자비용 (Interest expense)	97,462
유가증권 평가 및 처분손실 (Loss on valuation and disposal of securities)	214,650
대여금 및 수취채권 평가 및 처분손실 (Loss on valuation and disposal of loans and other receivables)	13,110
파생상품관련손실 (Loss on valuation and disposal of derivatives)	287,035
종속기업투자주식관련손실 (Loss on investments on subsidiaries and associates)	185
외화거래손실 (Foreign currency transaction loss)	4,083
재산관리비 (Administrative expenses for assets)	13,189
부동산관리비 (Administrative expenses for real estate)	2,024
기타비용 (Other expenses)	45,118
V. 영업이익(손실) (Net operating income(loss))	783,094
VI. 영업외이익 (Net non-operating income(expenses))	(7,427)
영업외수익 (Non-operating income)	3,891
영업외비용 (Non-operating expenses)	11,318
VII. 법인세비용차감전계속영업순이익 (Profit(loss) before income tax expense from continuing operations)	775,668
VIII. 계속영업법인세비용 (Income tax expense from continuing operations)	205,149
IX. 계속영업당기순이익 (Profit for the period from continuing operations)	570,519
X. 중단사업손익 (Profit for the period from discontinued operations)	

연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2024년 1월 1일부터 2024년 6월 30일까지

(January 1, 2024 ~ June 30, 2024)

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)	570,519
XII. 기타포괄손익 (Other comprehensive income(loss) for the period)	(756,664)
후속적으로 당기손익으로 재분류되지 않는 포괄손익 (Items that will not be reclassified subsequently to profit or loss)	(3,145)
1. 확정급여채무 재측정요소 (Remeasurements of defined benefit plans)	203
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)	(3,348)
후속적으로 당기손익으로 재분류되는 포괄손익 (Items that may be subsequently reclassified to profit or loss)	(753,518)
1. 보험계약 관련 금융손익 (Insurance finance income(expense))	(646,651)
2. 재보험계약 관련 금융손익 (Reinsurance finance income(expense))	12,962
3. 기타포괄손익-공정가치측정금융상품관련손익 (Unrealized net change in fair value of financial assets at fair value through other comprehensive income)	(97,116)
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)	(30,817)
6. 관계기업기타포괄손익 (Unrealized net change in other comprehensive income of associate)	98
7. 해외사업환산손익 (Foreign currency translation differences for foreign operations)	8,007
8. 특별계정기타포괄손익 (Other comprehensive income arising from separate account)	-
X. 당기총포괄손익 (Total comprehensive income for the period)	(186,144)
당기순이익의귀속 (Profit for the period attributable to:)	570,519

연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2024년 1월 1일부터 2024년 6월 30일까지

(January 1, 2024 ~ June 30, 2024)

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)	570,166
2. 비지배지분순이익 (Non-controlling interests)	353
총포괄손익의귀속 (Total comprehensive income for the year attributable to:)	(186,144)
1. 지배기업소유지분총포괄손익 (Shareholders of the parent company)	(186,571)
2. 비지배지분총포괄손익 (Non-controlling interests)	427

연결재무상태표

(Consolidated Statements of Financial Position)

2024년 6월 30일 현재

(As of June 30, 2024)

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)	1,020,099
II. 당기손익-공정가치측정 금융자산 (Financial assets at fair value through profit or loss)	875,121
III. 파생금융자산 (Derivative financial assets)	201,069
IV. 상각후원가측정 대출채권 (Loans at amortized cost)	26,572,627
V. 투자금융자산 (Financial investments)	66,916
VI. 관계기업투자 (Investments in associates)	8,141
VII. 유형자산 (Property and equipment)	148,890
VIII. 무형자산 (Intangible assets)	160,809
IX. 이연법인세자산 (Deferred income tax assets)	164,021
X. 순확정급여자산 (Net defined benefit assets)	3,409
XI. 기타자산 (Other assets)	467,426
자산총계 (Total assets)	29,688,528
부 채 (Liabilities)	
I. 차입부채 (Debts)	4,623,727
II. 파생금융부채 (Derivative financial liabilities)	827
III. 사채 (Debentures)	17,348,838
IV. 총당부채 (Provisions)	188,979

연결재무상태표

(Consolidated Statements of Financial Position)

2024년 6월 30일 현재

(As of June 30, 2024)

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)	10,361
VI. 이연법인세부채 (Deferred income tax liabilities)	111
VII. 기타부채 (Other liabilities)	2,364,677
부채 총계 (Total liabilities)	24,537,520
자 본 (Equity)	
I. 지배기업 주주지분 (Equity attributable to shareholders of the parent company)	5,113,902
1. 자본금 (Share capital)	460,000
2. 신종자본증권 (Hybridbonds)	249,149
3. 자본잉여금 (Capital surplus)	1,969,424
4. 기타포괄손익누계액 (Accumulated other comprehensive income)	31,938
5. 이익잉여금 (Retained earnings)	2,403,391
II. 비지배지분 (Non-controlling interests)	37,106
자본총계 (Total equity)	5,151,008
부채와 자본총계 (Total liabilities and equity)	29,688,528

연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)
2024년 1월 1일부터 2024년 6월 30일까지
(January 1, 2024 ~ June 30, 2024)

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)	815,663
이자수익 (Interest income)	1,209,672
이자비용 (Interest expense)	(394,009)
II. 순수수수료이익 (Net fee and commission income)	385,780
수수료수익 (Fee and commission income)	904,414
수수료비용 (Fee and commission expense)	(518,634)
III. 당기손익-공정가치측정 금융상품 순손익 (Net gains(losses) on financial instruments at fair value through profit or loss)	6,787
IV. 기타영업손익 (Net other operating income(expenses))	(178,925)
V. 일반관리비 (General and administrative expenses)	(289,636)
VI. 신용손실충당금전입액 (Provision for credit losses)	(418,377)
VII. 영업이익 (Net operating income)	321,292
VIII. 영업외손익 (Non-operating income(loss))	17,688
관계기업투자손익 (Share of profit(loss) of associates)	611
기타영업외손익 (Net other non-operating income(expense))	17,077
IX. 법인세비용차감전순이익 (Profit(loss) before income tax expense)	338,980
X. 법인세비용 (Income tax expense)	(85,402)
XI. 당기연결순이익 (Profit for the period)	253,578
XII. 법인세비용차감후기타포괄손익 (Other comprehensive income(loss) for the period, net of tax)	16,882

연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2024년 1월 1일부터 2024년 6월 30일까지

(January 1, 2024 ~ June 30, 2024)

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)	(813)
1. 순확정급여부채의 재측정요소 (Actuarial gains(losses) on post defined benefit pension plans)	(148)
2. 기타포괄손익-공정가치 측정 지분상품 관련 손익 (Revaluation gains/(losses) on equity instruments at fair value through other comprehensive income)	(665)
후속적으로 당기손익으로 재분류될 수 있는 포괄손익 (Items that may be reclassified subsequently to profit or loss)	17,695
1. 관계기업 기타포괄손익에 대한 지분 (Share of other comprehensive income of associates)	2
2. 현금흐름위험회피 수단의 손익 (Cash flow hedges)	5,544
3. 해외사업환산손익 (Foreign currency translation difference for foreign operations)	12,149
XIII. 당기총포괄이익 (Total comprehensive income for the period)	270,460
당기순이익의 귀속 (Profit attributable to:)	253,578
지배기업주주지분순이익 (Shareholders of the parent company)	255,715
비지배지분순이익 (Non-controlling interests)	(2,137)
당분기연결총포괄이익의 귀속 (Total comprehensive income attributable to:)	270,460
지배기업주주지분총포괄이익 (Shareholders of the parent company)	272,230
비지배지분총포괄이익 (Non-controlling interests)	(1,770)

재무상태표

(Statements of Financial Position)

2024년 6월 30일 현재

(As of June 30, 2024)

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)	753,620
II. 금융자산 (Financial assets)	31,229,277
1. 당기손익공정가치측정금융자산 (Financial assets at fair value through profit or loss)	8,598,431
2. 기타포괄손익공정가치측정금융자산 (Financial assets at fair value through other comprehensive income)	20,273,694
3. 상각후원가측정금융자산 (Financial assets at amortised cost)	719,676
4. 상각후원가측정대출채권 (Loans)	1,213,778
5. 상각후원가측정기타수취채권 (Other receivables)	423,698
III. 관계기업투자주식 (Investments in associates)	8,901
IV. 위험회피목적파생상품자산 (Derivative assets to hedge)	446
V. 재보험자산 (Reinsurance assets)	5,576
VI. 투자부동산 (Investment property)	37,292
VII. 유형자산 (Property and equipment)	195,434
VIII. 무형자산 (Intangible assets)	169,651
IX. 매각예정자산 (Assets held for sale)	-
X. 당기법인세자산 (Current tax assets)	229
XI. 이연법인세자산 (Deferred tax assets)	-
XII. 기타자산 (Other assets)	67,518

재무상태표

(Statements of Financial Position)

2024년 6월 30일 현재

(As of June 30, 2024)

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

과목명(Description)	금액(Amount)
자산총계 (Total assets)	32,467,944
부채 (Liabilities)	
I. 보험계약부채 (Insurance contract liabilities)	25,546,973
II. 재보험계약부채 (Reinsurance contract liabilities)	12,834
III. 사채 (Debentures)	199,804
IV. 기타금융부채 (Other financial liabilities)	984,719
V. 위험회피목적파생상품부채 (Derivative liabilities to hedge)	75,304
VI. 총당부채 (Provisions)	20,458
VII. 확정급여채무 (Net defined benefit liabilities)	1,031
VIII. 당기법인세부채 (Current tax liabilities)	-
IX. 이연법인세부채 (Deferred tax liabilities)	921,430
X. 기타부채 (Other liabilities)	48,417
부채 총계 (Total liabilities)	27,810,970
자본 (Equity)	
I. 지배기업소유지분 (Equity attributable to shareholders of the parent company)	4,656,974
1. 자본금 (Capital stock)	162,015
2. 자본잉여금 (Capital surplus)	886,183
3. 신종자본증권 (Hybrid securities)	49,800

재무상태표

(Statements of Financial Position)

2024년 6월 30일 현재

(As of June 30, 2024)

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)	542,474
6. 이익잉여금 (Retained earnings)	3,016,502
II. 비지배지분 (Non-controlling interests)	-
자본총계 (Total equity)	4,656,974
부채와 자본총계 (Total liabilities and equity)	32,467,944

손익계산서

(Separate Statements of Comprehensive Income)
2024년 1월 1일부터 2024년 6월 30일까지
(January 1, 2024 ~ June 30, 2024)

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)	408,274
보험영업수익 (Insurance Income)	406,026
재보험영업수익 (Reinsurance Income)	2,248
조정대상 (Subject to adjustment)	-
II. 보험영업비용 (Operating expense)	239,478
보험영업비용 (Insurance service expense)	236,799
재보험영업비용 (Reinsurance expense)	3,502
기타사업비용 (Other operating expenses)	(823)
조정대상 (Subject to adjustment)	-
III. 투자영업수익 (Investment operating income)	1,119,162
이자수익 (Interest income)	420,277
당기손익-공정가치측정금융상품관련이익 (Profit or loss for period on fair value measured financial instruments)	358,756
기타포괄손익-공정가치측정금융상품관련이익 (Other comprehensive income(loss) on fair value measured financial instruments)	8,739
상각후원가측정금융상품관련이익 (Profit on amortised cost of a financial asset or financial liability)	-
파생상품관련이익 (Income on derivatives)	31,783
외환거래이익 (Income on foreign exchange)	188,731
배당금수익 (Dividend income)	20,985
기타영업수익 (Other operating income)	89,891

손익계산서

(Separate Statements of Comprehensive Income)
2024년 1월 1일부터 2024년 6월 30일까지
(January 1, 2024 ~ June 30, 2024)

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)	312,401
이자비용 (Interest expense)	5,451
당기손익-공정가치측정금융상품관련손실 (Profit or loss for period on fair value measured financial instruments)	104,888
기타포괄손익-공정가치측정금융상품관련손실 (Other comprehensive income(loss) on fair value measured financial instruments)	207
상각후원가측정금융상품관련손실 (Loss on amortised cost of a financial asset or financial liability)	-
파생상품관련손실 (Loss on derivatives)	167,918
외환거래손실 (Loss on foreign exchange)	504
기타영업비용 (Other operating expenses)	33,433
조정대상 (Subject to adjustment)	-
V. 보험금융손익 (Insurance finance income(loss))	(680,137)
보험금융수익 (Insurance finance income)	18,791
보험금융비용 (Insurance finance expense)	698,928
VI. 기타영업손익 (Other operating income(loss))	(16,243)
기타영업수익 (Other operating income)	31,526
기타영업비용 (Other operating expense)	47,769
VII. 영업이익(손실) (Net operating income(loss))	279,177
VIII. 영업외손익 (Net non-operating income(loss))	(365)

손익계산서

(Separate Statements of Comprehensive Income)
2024년 1월 1일부터 2024년 6월 30일까지
(January 1, 2024 ~ June 30, 2024)

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)	589
영업외비용 (Non-operating expense)	954
조정대상 (Subject to adjustment)	-
IX. 법인세비용차감전순이익 (Profit(loss) before tax expense)	278,812
X. 법인세비용(수익) (Income tax expense(benefit))	76,501
XI. 당기순이익 (Profit for the period)	202,311
XII. 기타포괄손익 (Other comprehensive income(loss) for the period)	(862,281)
XIII. 당기총포괄손익 (Total comprehensive income(loss) for the period)	(659,970)

연결재무상태표

(Consolidated Statements of Financial Position)

2024년 6월 30일 현재

(As of June 30, 2024)

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)	19,256
II. 당기손익-공정가치측정 금융자산 (Financial assets at fair value through profit or loss)	250,612
III. 기타포괄손익-공정가치측정유가증권 (Fair value through other comprehensive income)	529
IV. 관계기업 투자 (Investments in associates)	6,990
V. 파생금융자산 (Derivative financial assets)	21
VI. 대출채권 (Loans)	3,960
VII. 유형자산 (Property and equipment)	16,961
VIII. 기타금융자산 (Other financial assets)	37,889
IX. 이연법인세자산 (Deferred income tax assets)	2,030
X. 당기법인세자산 (Current income tax assets)	-
XI. 기타자산 (Other assets)	11,961
자산총계 (Total assets)	350,209
부 채 (Liabilities)	
I. 예수부채 (Deposits)	797
II. 차입부채 (Debts)	-
III. 기타금융부채 (Other financial liabilities)	63,093
IV. 총당부채 (Provisions)	1,240

연결재무상태표

(Consolidated Statements of Financial Position)

2024년 6월 30일 현재

(As of June 30, 2024)

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)	355
VI. 파생상품부채 (Derivative liabilities)	127
VII. 기타부채 (Other liabilities)	23,165
부채 총계 (Total liabilities)	88,777
자 본 (Equity)	
I. 지배기업주주지분 (Equity attributable to shareholders of the parent company)	260,996
1. 자본금 (Share capital)	38,338
2. 자본잉여금 (Capital surplus)	(1,417)
3. 기타포괄손익누계액 (Accumulated other comprehensive income)	222
4. 이익잉여금 (Retained earnings)	223,853
II. 비지배지분 (Non-controlling interests)	436
자본총계 (Total equity)	261,432
부채와 자본총계 (Total liabilities and equity)	350,209

연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2024년 1월 1일부터 2024년 6월 30일까지

(January 1, 2024 ~ June 30, 2024)

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)	109,073
수수료수익 (Fee and commission income)	86,270
이자수익 (Interest income)	1,052
1. 기타포괄손익-공정가치측정 및 상각후원가 측정 금융상품 이자수익 (Interest income from financial instruments at fair value through other comprehensive income and amortized cost)	390
2. 당기손익-공정가치측정 금융상품 이자수익 (Interest income from financial instruments at fair value through profit or loss)	662
배당금수익 (Dividend income)	729
금융상품평가 및 처분이익 (Gain on valuation(disposal) of financial instruments)	9,668
외환거래이익 (Gain on foreign currency transactions)	4,686
기타영업수익 (Other operating income)	6,668
II. 영업비용 (Operating expenses)	64,342
수수료비용 (Fee and commission expense)	7,443
이자비용 (Interest expense)	444
금융상품평가 및 처분손실 (Loss on valuation(disposal) of financial instruments)	6,008
외환거래손실 (Loss on foreign currency transactions)	774
판매비와관리비 (General and administrative expenses)	43,697
기타영업비용 (Others)	5,976
III. 영업이익 (Net operating income)	44,731

연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2024년 1월 1일부터 2024년 6월 30일까지

(January 1, 2024 ~ June 30, 2024)

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)	350
V. 영업외비용 (Non-operating expenses)	430
VI. 법인세비용차감전순이익 (Profit(loss) before income tax expense from continuing operations)	44,651
VII. 법인세비용 (Income tax expense from continuing operations)	10,840
VIII. 당기순이익 (Profit for the period)	33,811
IX. 기타포괄손익 (Other comprehensive income(loss) for the period)	559
당기순익으로 재분류되지 않는 포괄손익 (Items that will not be reclassified subsequently to profit or loss)	(12)
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)	(12)
후속적으로 당기순익으로 재분류되는 포괄손익 (Items that may be subsequently reclassified to profit or loss)	571
1. 매도가능금융자산평가손익 (Gain on valuation of financial assets available for sale)	-
2. 해외사업장환산손익 (Foreign currency translation differences for foreign operations)	571
X. 총포괄이익 (Total comprehensive income for the period)	34,370
연결순손익의 귀속 (Profit for the period attributable to:)	33,811
1. 지배기업주주지분순이익 (Shareholders of the parent company)	33,812
2. 비지배지분순이익 (Non-controlling interests)	(1)
연결총포괄손익의 귀속 (Total comprehensive income for the year attributable to:)	34,370

연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2024년 1월 1일부터 2024년 6월 30일까지

(January 1, 2024 ~ June 30, 2024)

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

(단위: 백만원)
(in millions of won)

과목명(Description)	금액(Amount)
1. 지배기업주주지분총포괄이익 (Shareholders of the parent company)	34,369
2. 비지배지분총포괄이익 (Non-controlling interests)	1

연결재무상태표

(Consolidated Statements of Financial Position)

2024년 6월 30일 현재

(As of June 30, 2024)

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)	344,679
II. 매도가능금융자산 (Financial assets available for sale)	945,604
III. 파생금융자산 (Derivative financial assets)	65,931
IV. 관계기업 및 종속기업 투자자산 (Investments in associates and joint ventures)	29,770
V. 대여금 및 수취채권 (Loans and receivables)	12,242,513
VI. 유형자산 (Property and equipment)	39,729
VII. 무형자산 (Intangible assets)	47,033
VIII 기타자산 (Other assets)	3,718,738
자산총계 (Total assets)	17,433,996
부 채 (Liabilities)	
I. 차입부채 (Debts)	1,894,408
II. 발행사채 (Debenture issued)	12,095,047
III. 파생금융부채 (Derivative Instruments Liabilities)	768
IV. 충당부채 (Provisions)	6,384
V. 당기법인세부채 (Current tax liabilities)	2,500
VI. 기타부채 (Other liabilities)	997,599
VII. 이연법인세부채 (Deferred tax liabilities)	52,626

연결재무상태표

(Consolidated Statements of Financial Position)

2024년 6월 30일 현재

(As of June 30, 2024)

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

과목명(Description)	금액(Amount)
부채 총계 (Total liabilities)	15,049,332
자 본 (Equity)	
I. 자본금 (Capital stock)	160,876
II. 신종자본증권 (Hybrid securities)	499,101
III. 자본잉여금 (Capital surplus)	329,084
IV. 자본조정 (Capital adjustment)	(17,956)
V. 기타포괄손익누계액 (Accumulated other comprehensive loss)	(20,370)
VI. 이익잉여금 (Retained earnings)	1,418,566
VII. 비지배지분 (Non-controlling interests)	15,363
자본총계 (Total equity)	2,384,664
부채와 자본총계 (Total liabilities and equity)	17,433,996

연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2024년 1월 1일부터 2024년 6월 30일까지

(January 1, 2024 ~ June 30, 2024)

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)	177,445
순이자이익 (Net interest income)	230,220
순수수료이익 (Net fee and commission income)	441,622
당기손익금융자산 관련손익 (Gain on financial assets at fair value through profit or loss)	13,704
기타영업손익 (Other operating income(expenses))	(335,023)
신용손실에 대한 손상차손 (Impairment loss on credit loss)	(96,796)
일반관리비 (General and administrative expenses)	(76,283)
II. 영업외손익 (Net non-operating income(loss))	1,099
III. 법인세비용차감전순이익 (Profit(loss) before income tax expense)	178,544
IV. 법인세비용 (Income tax expense)	(40,059)
V. 당기순이익 (Profit for the period)	138,485
VI. 기타포괄손익 (Other comprehensive income(loss) for the period)	20
VII. 총포괄이익 (Total comprehensive income for the period)	138,504

재무상태표

(Statements of Financial Position)

2024년 6월 30일 현재

(As of June 30, 2024)

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

과목명(Description)	금액(Amount)
자 산 (Assets)	
I. 현금 및 예치금 (Cash and due from financial institutions)	386,200
현금 및 현금성 자산 (Cash and cash equivalents)	362,964
예치금 (Deposits)	23,236
II. 증권 (Securities)	44,591
당기손익-공정가치측정 유가증권 (Securities at fair value through profit or loss)	44,591
관계회사투자지분 (Investments in associates)	-
III. 파생상품자산 (Derivative assets)	-
IV. 대출채권 (Loans)	608,798
대여금 (Loans)	-
신탁계정대 (Loans to trust)	885,153
대손충당금(-) (Allowance for doubtful accounts)	(276,355)
V. 유형자산 (Property and equipment)	11,713
VI. 기타자산 (Other assets)	96,975
자산총계 (Total assets)	1,148,277
부 채 (Liabilities)	
I. 차입부채 (Debts)	637,027
II. 기타부채 (Other liabilities)	161,042

재무상태표

(Statements of Financial Position)

2024년 6월 30일 현재

(As of June 30, 2024)

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

과목명(Description)	금액(Amount)
부채 총계 (Total liabilities)	798,069
자 본 (Equity)	
I. 자본금 (Share capital)	80,000
II. 신종자본증권 (Hybrid securities)	169,941
III. 기타포괄손익누계액 (Accumulated other comprehensive income)	801
IV. 이익잉여금 (Retained earnings)	99,466
자본총계 (Total equity)	350,208
부채와 자본총계 (Total liabilities and equity)	1,148,277

손익계산서

(Income Statements)

2024년 1월 1일부터 2024년 6월 30일까지
(January 1, 2024 ~ June 30, 2024)KB부동산신탁 주식회사
KB Real Estate Trust Co., Ltd.(단위: 백만원)
(in millions of won)

과목명(Description)	금액(Amount)
I. 영업수익 (Operating income)	67,103
수수료수익 (Fee and commission income)	43,522
증권평가 및 처분이익 (Gain on valuation and disposal of securities)	840
이자수익 (Interest income)	22,451
대출채권 관련 이익 (Income from trading loans)	-
기타의 영업수익 (Other operating income)	290
II. 영업비용 (Operating expenses)	179,336
수수료비용 (Fee and commission expense)	726
증권평가 및 처분손실 (Loss on valuation and disposal of securities)	920
이자비용 (Interest expense)	14,314
대출평가 및 처분손실 (Loss on valuation and disposal of loans receivable)	68,562
외환거래손실 (Loss on foreign currency transactions)	-
판매비와관리비 (General and administrative expenses)	16,919
기타의 영업비용 (Other operating expenses)	77,895
III. 영업이익(손실) (Net Operating income(loss))	(112,233)
IV. 영업외수익 (Non-operating income)	90
V. 영업외비용 (Non-operating expenses)	40
VI. 법인세비용차감전계속사업손익 (Profit(loss) before income tax expense from continuing operations)	(112,183)

손익계산서

(Income Statements)

2024년 1월 1일부터 2024년 6월 30일까지

(January 1, 2024 ~ June 30, 2024)

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)	(6,396)
VIII. 계속사업이익 (Profit(loss) from continuing operations)	(105,787)
IX. 중단사업손익 (Profit(loss) from discontinued operations)	-
X. 당기순이익 (Profit for the period)	(105,787)

재무상태표

(Statements of Financial Position)

2024년 6월 30일 현재

(As of June 30, 2024)

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

과목명(Description)	금액(Amount)
자 산 (Assets)	
I. 현금 및 예치금 (Cash and due from financial institutions)	232,845
II. 유가증권 (Securities)	68,798
III. 대출채권 (Loans)	2,136,720
IV. 유형자산 (Tangible assets)	17,935
V. 기타자산 (Other assets)	114,689
자산총계 (Total assets)	2,570,986
부 채 (Liabilities)	
I. 예수금 (Deposits)	2,229,374
II. 차입금 (Loan payable)	55,490
III. 기타부채 (Other liabilities)	89,210
부채 총계 (Total liabilities)	2,374,074
자 본 (Equity)	
I. 자본금 (Capital stock)	40,010
II. 자본잉여금 (Capital surplus)	139,683
III. 이익잉여금 (Retained earnings)	18,029
IV. 기타포괄손익누계액 (Accumulated other comprehensive income)	(809)
자본총계 (Total equity)	196,912
부채와 자본총계 (Total liabilities and equity)	2,570,986

손익계산서

(Income Statements)

2024년 1월 1일부터 2024년 6월 30일까지

(January 1, 2024 ~ June 30, 2024)

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

과목명(Description)	금액(Amount)
I. 영업수익 (Operating income)	126,365
이자수익 (Interest income)	107,996
1. 예치금이자 (Interest on deposits)	5,390
2. 단기매매증권이자 (Interest on trading securities)	-
3. 매도가능증권이자 (Interest on securities available for sale)	-
4. 만기보유증권이자 (Interest on held-to-maturity securities)	586
5. 대출금이자 (Interest on loans & discounts)	101,529
6. 기타이자수익 (Other operating income)	491
유가증권평가및처분이익 (Gains on valuation(disposal) of Securities)	474
대출채권평가및처분이익 (Gains on valuation(disposal) of Loans)	15,500
수수료수익 (Fee and commission income)	1,195
기타영업수익 (Other operation income)	735
배당금수익 (Dividend income)	465
II. 영업외수익 (Non-operating income)	58
III. 영업비용 (Operating expenses & claims)	122,192
이자비용 (Interest expense)	47,511
1 예수금이자 (Interest on deposits)	45,934
2 사채이자 (Interest on bonds)	1,405

손익계산서

(Income Statements)

2024년 1월 1일부터 2024년 6월 30일까지

(January 1, 2024 ~ June 30, 2024)

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

과목명(Description)	금액(Amount)
3 기타이자비용 (Interest on others)	172
유가증권평가및처분손실 (Loss on valuation(sales) of Securities)	72
대출채권평가및처분손실 (Loss on valuation(sales) of Loans)	37,405
1. 대손상각비 (Bad debt expense)	34,962
수수료비용 (Fee and commission expense)	6,350
기타영업비용 (Other operating losses)	5,842
판매비와관리비 (Selling and administrative expenses)	25,012
IV. 영업외비용 (Non-operating expenses)	165
V. 법인세차감전순이익 (Profit(loss) before income tax expense)	4,067
VI. 당기순이익 (Profit for the period)	3,178

연결재무상태표

(Consolidated Statements of Financial Position)

2024년 6월 30일 현재

(As of June 30, 2024)

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)	175,629
II. 예치금 (Due from bank)	10,245
III. 창업투자자산 (Investment in small and medium sized enterprises)	1,263,533
IV. PEF 투자자산 (Investment in PEF)	72,565
V. 기타자산 (Other assets)	11,530
자산총계 (Total assets)	1,533,503
부 채 (Liabilities)	
I. 단기차입금 (Short-term borrowings)	360,000
II. 확정급여부채 (Allowance for retirement and severance benefit)	66
III. 파생상품부채 (Derivative debts)	-
IV. 기타부채 (Other liabilities)	889,700
부채 총계 (Total liabilities)	1,249,766
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)	(34)

연결재무상태표

(Consolidated Statements of Financial Position)

2024년 6월 30일 현재

(As of June 30, 2024)

KB인베스트먼트와 그 종속기업

KB Investment Co., Ltd. and Subsidiaries

(단위: 백만원)

(in millions of won)

과목명(Description)	금액(Amount)
IV. 이익잉여금 (Retained earnings)	170,461
자본총계 (Total equity)	283,736
부채와 자본총계 (Total liabilities and equity)	1,533,503

연결손익계산서

(Consolidated Income Statements)
2024년 1월 1일부터 2024년 6월 30일까지
(January 1, 2024 ~ June 30, 2024)

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

(단위: 백만원)
(in millions of won)

과목명(Description)	금액(Amount)
I. 영업수익 (Operating revenues)	102,812
창업투자수익 (Revenues on investments in small and medium-size enterprises)	75,816
PEF 투자수익 (Revenues on Investments in PEF)	2,001
운용수익 (Other investment revenues)	24,965
경영자문료수익 (Consulting fees)	30
소수주주지분순손실 (Net expenses in minority interest)	-
II. 영업비용 (Operating expenses)	97,017
투자및금융비용 (Investment and financial expenses)	5,426
창업투자비용 (Expenses on investments in small and medium-size enterprises)	91,611
PEF 투자비용 (Expenses on investments in PEF)	1,785
일반관리비 (Administrative expenses)	10,534
소수주주지분순이익 (Net income in minority interest)	(12,339)
III. 영업이익 (Net operating income(losses))	5,795
IV. 영업외수익 (Non-operating income)	48
V. 영업외비용 (Non-operating expenses)	29
VI. 법인세비용차감전계속사업손익 (Profit(loss) before income tax expense from continuing operations)	5,814
VII. 계속사업손익법인세비용 (Income tax expense)	1,579
VIII. 당기순이익 (Profit for the period)	4,235

연결재무상태표

(Consolidated Statements of Financial Position)

2024년 6월 30일 현재

(As of June 30, 2024)

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)	48,984
당좌자산 (Quick assets)	48,984
1. 현금및현금성자산 (Cash and cash equivalents)	9,337
2. 단기금융상품 (Short-term financial instruments)	7,997
3. 매출채권 (Accounts receivable)	9,472
4. 대손충당금 (Allowance for doubtful accounts)	
5. 기타 (Others)	22,177
재고자산 (Inventories)	
상품 (Merchandise)	
II. 비유동자산 (Non-current assets)	12,622
투자자산 (Investments assets)	1,078
유형자산 (Tangible assets)	1,413
무형자산 (Intangible assets)	2,146
기타비유동자산 (Other non-current assets)	7,986
자산총계 (Total assets)	61,606
부 채 (Liabilities)	

연결재무상태표

(Consolidated Statements of Financial Position)

2024년 6월 30일 현재

(As of June 30, 2024)

KB데이터시스템과 그 종속기업
KB Data Systems Co., Ltd. and Subsidiaries(단위: 백만원)
(in millions of won)

과목명(Description)	금액(Amount)
I. 유동부채 (Current liabilities)	37,910
매입채무 (Accounts payable)	24,028
미지급비용 (Accrued expenses)	9,057
기타 (Others)	4,824
II. 비유동부채 (Long-term liabilities)	1,901
퇴직급여충당금 (Accrued severance benefits)	
장기미지급비용 (Long-term Accrued expenses)	1,591
기타 (Others)	310
부채 총계 (Total liabilities)	39,810
자 본 (Equity)	
I. 자본금 (Capital stock)	8,000
II. 기타포괄손익누계액 (Accumulated other comprehensive income)	(5,091)
III. 이익잉여금 (Retained earnings)	18,791
IV. 비지배지분 (Non-controlling interests)	96
자본총계 (Total equity)	21,796
부채와 자본총계 (Total liabilities and equity)	61,606

연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2024년 1월 1일부터 2024년 6월 30일까지

(January 1, 2024 ~ June 30, 2024)

KB데이터시스템과 그 종속기업
KB Data Systems Co., Ltd. and Subsidiaries(단위: 백만원)
(in millions of won)

과목명(Description)	금액(Amount)
I. 매출 (Sales)	117,862
상품매출 (Sales of merchandise)	3,965
용역수익 (Service revenue)	113,896
II. 매출원가 (Cost of sales)	110,754
상품매출원가 (Cost of merchandise)	3,619
용역매출원가 (Cost of service)	107,135
III. 매출총이익 (Gross profit)	7,108
IV. 판매비와관리비 (Selling and administrative expenses)	6,251
인건비 (Payroll)	3,460
경비 (Expenses)	2,791
V. 영업이익 (Operating income)	857
VI. 영업외수익 (Non-operating income)	575
VII. 영업외비용 (Non-operating expenses)	94
VIII. 법인세비용차감전순이익 (Profit(loss) before income tax)	1,338
IX. 법인세비용 (Income tax expense)	524
X. 당기순이익 (Profit for the period)	814
XI. 기타포괄손익 (Other comprehensive gain)	89
당기순이익으로 재분류되지 않는 포괄손익 (Items that will not be reclassified subsequently to profit or loss)	

연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2024년 1월 1일부터 2024년 6월 30일까지

(January 1, 2024 ~ June 30, 2024)

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)	58
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)	
1. 매도가능금융자산평가손익 (Gain on valuation of financial assets available for sale)	
2. 해외사업장환산손익 (Foreign currency translation differences for foreign operations)	32
XII. 총포괄이익 (Total comprehensive income)	903
연결순손익의 귀속 (Profit for the period attributable to)	814
1. 지배기업주주지분순이익 (Shareholders of the Parent Company)	832
2. 비지배지분순이익 (Non-controlling interests)	(18)
연결총포괄손익의 귀속 (Total comprehensive income for the year attributable to:)	903
1. 지배기업주주지분총포괄이익 (Shareholders of the parent company)	920
2. 비지배지분총포괄이익 (Non-controlling interests)	(16)