

공고용 BSPL

KB금융지주 KB Financial Group

연결 Consolidated

BS

PL

별도 Separate

BS

PL

KB국민은행 KB Kookmin Bank

연결 Consolidated

BS

PL

별도 Separate

BS

PL

신탁 Trust

BS

PL

KB증권 KB Securities

BS

PL

KB손해보험 KB Insurance

BS

PL

KB국민카드 KB Kookmin Card

BS

PL

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 3월 31일 현재

(As of March 31, 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)	30,509,269
II. 당기손익-공정가치측정 금융자산 (Financial assets at fair value through profit or loss)	77,356,807
III. 파생금융자산 (Derivative financial assets)	7,260,440
IV. 상각후원가측정 대출채권 (Loans at amortized cost)	448,194,423
V. 투자금융자산 (Financial investments)	124,966,655
VI. 관계기업 및 공동기업 투자 (Investments in associates and joint ventures)	700,626
VII. 보험계약자산 (Insurance contract assets)	267,154
VIII. 재보험계약자산 (Reinsurance contract assets)	1,554,201
IX. 유형자산 (Property and equipment)	5,310,307
X. 투자부동산 (Investment property)	3,962,852
XI. 무형자산 (Intangible assets)	1,961,022
XII. 순확정급여자산 (Defined benefit assets)	382,385
XIII. 당기법인세자산 (Current income tax assets)	274,900
XIV. 이연법인세자산 (Deferred income tax assets)	335,124
XV. 매각예정자산 (Assets held for sale)	119,494
XVI. 기타자산 (Other assets)	29,084,622
자산총계 (Total assets)	732,240,281

연결재무상태표

(Consolidated Statements of Financial Position)

2024년 3월 31일 현재

(As of March 31, 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)	11,267,107
II. 파생금융부채 (Derivative financial liabilities)	7,236,591
III. 예수부채 (Deposits)	418,070,668
IV. 차입부채 (Debts)	62,993,551
V. 사채 (Debentures)	70,002,922
VI. 보험계약부채 (Insurance contract liabilities)	50,704,289
VII. 재보험계약부채 (Reinsurance contract liabilities)	37,353
VIII. 충당부채 (Provisions)	2,062,011
IX. 순확정급여부채 (Defined benefit liabilities)	72,939
X. 당기법인세부채 (Current income tax liabilities)	146,395
XI. 이연법인세부채 (Deferred income tax liabilities)	2,004,644
XII. 기타부채 (Other liabilities)	48,434,480
부채총계 (Total liabilities)	673,032,950
자 본 (Equity)	
I. 지배기업 주주지분 (Equity attributable to shareholders of the parent company)	57,136,088
1. 자본금 (Share capital)	2,090,558
2. 신종자본증권 (Hybrid securities)	5,431,863

연결재무상태표

(Consolidated Statements of Financial Position)

2024년 3월 31일 현재

(As of March 31, 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)	16,639,873
4. 기타포괄손익누계액 (Accumulated other comprehensive income)	1,531,423
5. 이익잉여금 (Retained earnings)	32,439,145
6. 자기주식 (Treasury shares)	(996,774)
II. 비지배지분 (Non-controlling interests)	2,071,243
자본총계 (Total equity)	59,207,331
부채와 자본총계 (Total liabilities and equity)	732,240,281

연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2024년 1월 1일부터 2024년 3월 31일까지

(January 1, 2024 ~ March 31, 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)	3,151,485
이자수익 (Interest income)	7,613,962
1. 기타포괄손익-공정가치측정 및 상각후원가 측정 금융상품 이자수익 (Interest income from financial instruments at fair value through other comprehensive income and amortized cost)	7,228,877
2. 당기손익-공정가치 측정 금융상품 이자수익 (Interest income from financial instruments at fair value through profit or loss)	376,753
3. 보험금융이자수익 (Insurance finance interest income)	8,332
이자비용 (Interest expense)	(4,462,477)
1. 이자비용 (Interest expense)	(4,066,526)
2. 보험금융이자비용 (Insurance finance interest expense)	(395,951)
II. 순수수수료이익 (Net fee and commission income)	990,093
수수료수익 (Fee and commission income)	1,396,300
수수료비용 (Fee and commission expense)	(406,207)
III. 보험서비스결과 (Insurance service result)	538,379
보험수익 (Insurance income)	2,727,558
1. 보험수익 (Insurance income)	2,689,474
2. 재보험수익 (Reinsurance income)	38,084
보험서비스비용 (Insurance expense)	(2,189,179)
1. 보험서비스비용 (Insurance service expense)	(1,973,227)
2. 재보험서비스비용 (Reinsurance expense)	(215,952)

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(January 1, 2024 ~ March 31, 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)	249,133
V. 기타보험금융손익 (Other insurance finance income(expenses))	(112,426)
VI. 기타영업손익 (Net other operating income(expenses))	(404,710)
VII. 일반관리비 (General and administrative expenses)	(1,628,236)
VIII. 신용손실충당금 반영전 영업이익 (Operating profit before provision for credit losses)	2,783,718
IX. 신용손실충당금전입액 (Provision for credit losses)	(428,270)
X. 영업이익 (Net operating income)	2,355,448
XI. 영업외손익 (Net non-operating income(expenses))	(947,964)
1. 관계기업 및 공동기업 투자손익 (Share of profit(loss) of associates and joint ventures)	(1,419)
2. 기타영업외손익 (Net other non-operating income(expenses))	(946,545)
XII. 법인세비용차감전순이익 (Profit(loss) before income tax expense)	1,407,484
XIII. 법인세비용 (Income tax expense)	(344,270)
XIV. 당기순이익 (Profit for the period)	1,063,214
XV. 법인세비용차감후기타포괄손익 (Other comprehensive income(loss) for the period, net of tax)	(759,802)
당기손익으로 재분류되지 않는 포괄손익 (Items that will not be reclassified to profit or loss)	(12,414)
1. 순확정급여부채의 재측정요소 (Actuarial gains(losses) on post defined benefit pension plans)	8,995
2. 관계기업 및 공동기업 기타포괄손익에 대한 지분 (Shares of other comprehensive income of associates and joint ventures)	-

연결포괄손익계산서

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2024년 1월 1일부터 2024년 3월 31일까지

(January 1, 2024 ~ March 31, 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)	(12,566)
4. 당기손익-공정가치지정 금융부채 신용위험 변동손익 (Fair value changes on financial liabilities designated at fair value due to own credit risk)	(8,843)
후속적으로 당기손익으로 재분류될 수 있는 포괄손익 (Items that may be reclassified subsequently to profit or loss)	(747,388)
1. 외환차이 (Exchange differences on translating foreign operations)	162,945
2. 기타포괄손익-공정가치 측정 채무상품 관련 손익 (Net gains/(losses) on financial instruments at fair value through other comprehensive income)	(657,227)
3. 관계기업 및 공동기업 기타포괄손익에 대한 지분 (Shares of other comprehensive income of associates and joint ventures)	(142)
4. 현금흐름위험회피손익 (Cash flow hedges)	(36,797)
5. 해외사업장순투자위험회피수단의 손익 (Gains(losses) on hedging instruments of a net investment in a foreign operation)	(51,203)
6. 보험계약관련변동손익 (Insurance finance income(expense))	(164,964)
XVI. 당기총포괄이익 (Total comprehensive income for the period)	303,412
당기순이익의 귀속 (Profit attributable to:)	1,063,214
지배기업주주지분순이익 (Shareholders of the parent company)	1,049,133
비지배지분순이익 (Non-controlling interests)	14,081
당기총포괄이익 귀속 (Total comprehensive income attributable to:)	303,412
지배기업주주지분총포괄이익 (Shareholders of the parent company)	281,279
비지배지분총포괄이익 (Non-controlling interests)	22,133

연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2024년 1월 1일부터 2024년 3월 31일까지

(January 1, 2024 ~ March 31, 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)	2,627
희석주당이익 (Diluted earnings per share in won)	2,584

재무상태표

(Separate Statements of Financial Position)

2024년 3월 31일 현재

(As of March 31, 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)	2,621,612
II. 당기손익-공정가치측정 금융자산 (Financial assets at fair value through profit or loss)	1,062,613
III. 상각후원가측정 대출채권 (Loans at amortized cost)	643,195
IV. 종속기업 투자 (Investments in subsidiaries)	26,717,817
V. 유형자산 (Property and equipment)	3,766
VI. 무형자산 (Intangible assets)	15,409
VII. 순확정급여자산 (Defined benefit assets)	3,347
VIII. 이연법인세자산 (Deferred income tax assets)	7,873
IX. 기타자산 (Other assets)	1,069,424
자산총계 (Total assets)	32,145,056
부 채 (Liabilities)	
I. 차입부채 (Debts)	465,000
II. 사채 (Debentures)	3,267,247
III. 순확정급여부채 (Defined benefit liabilities)	-
IV. 당기법인세부채 (Current income tax liabilities)	127,739
V. 기타부채 (Other liabilities)	1,093,802
부채총계 (Total liabilities)	4,953,788

재무상태표

(Separate Statements of Financial Position)

2024년 3월 31일 현재

(As of March 31, 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)	5,431,563
III. 자본잉여금 (Capital surplus)	14,748,242
IV. 기타포괄손익누계액 (Accumulated other comprehensive income)	(6,762)
V. 이익잉여금 (Retained earnings)	5,924,441
VI. 자기주식 (Treasury shares)	(996,774)
자본총계 (Total equity)	27,191,268
부채와 자본총계 (Total liabilities and equity)	32,145,056

포괄손익계산서

(Separate Statements of Comprehensive Income)

2024년 1월 1일부터 2024년 3월 31일까지

(January 1, 2024 ~ March 31, 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)	(13,725)
이자수익 (Interest income)	9,817
1. 상각후원가측정 금융상품 이자수익 (Interest income from financial instruments at amortized cost)	9,115
2. 당기손익-공정가치측정 금융상품 이자수익 (Interest income from financial instruments at fair value through profit or loss)	702
이자비용 (Interest expense)	(23,542)
II. 순수수수료이익 (Net fee and commission income)	(1,142)
수수료수익 (Fee and commission income)	378
수수료비용 (Fee and commission expense)	(1,520)
III. 당기손익-공정가치측정 금융상품 순손익 (Net gains(losses) on financial instruments at fair value through profit or loss)	15,579
IV. 기타영업손익 (Net other operating income(expenses))	2,243,250
V. 일반관리비 (General and administrative expenses)	(24,187)
VI. 신용손실충당금 반영전 영업이익 (Operating income before provision for credit losses)	2,219,775
VII. 신용손실충당금전입액 (Provision for credit losses)	(96)
VIII. 영업이익 (Net operating income)	2,219,679
IX. 영업외손익 (Net non-operating income(expense))	(646)
X. 법인세비용차감전순이익 (Profit(loss) before income tax benefit(expense))	2,219,033
XI. 법인세수익(비용) (Income tax benefit(expense))	3,586
XII. 당기순이익 (Profit for the period)	2,222,619

포괄손익계산서

(Separate Statements of Comprehensive Income)

2024년 1월 1일부터 2024년 3월 31일까지

(January 1, 2024 ~ March 31, 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)	47
당기손익으로 재분류되지 않는 포괄손익 (Items that will not be reclassified to profit or loss)	47
순확정급여부채의 재측정요소 (Actuarial gains(losses) on post defined benefit pension plans)	47
XIV. 당기총포괄이익 (Total comprehensive income for the period)	2,222,666
XV. 주당이익(단위: 원) (Earnings per share in won)	
기본주당이익 (Basic earnings per share in won)	5,706
희석주당이익 (Diluted earnings per share in won)	5,612

연결재무상태표

(Consolidated Statements of Financial Position)

2024년 3월 31일 현재

(As of March 31, 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)	25,288,272
II. 당기손익-공정가치측정 금융자산 (Financial assets at fair value through profit or loss)	19,436,856
III. 파생금융자산 (Derivative financial assets)	6,289,781
IV. 상각후원가측정 대출채권 (Loans at amortized cost)	388,693,858
V. 투자금융자산 (Financial investments)	80,401,049
VI. 관계기업 투자 (Investments in associates)	557,774
VII. 유형자산 (Property and equipment)	4,160,342
VIII. 투자부동산 (Investment property)	346,651
IX. 무형자산 (Intangible assets)	981,680
X. 순확정급여자산 (Defined benefit assets)	243,131
XI. 당기법인세자산 (Current income tax assets)	263,320
XII. 이연법인세자산 (Deferred income tax assets)	281,919
XIII. 매각예정자산 (Assets held for sale)	119,493
XIV. 기타자산 (Other assets)	16,906,421
자산총계 (Total assets)	543,970,547
부 채 (Liabilities)	
I. 당기손익-공정가치측정 금융부채 (Financial liabilities at fair value through profit or loss)	101,120

연결재무상태표

(Consolidated Statements of Financial Position)

2024년 3월 31일 현재

(As of March 31, 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)	5,440,945
III. 예수부채 (Deposits)	406,412,354
IV. 차입부채 (Debts)	29,253,075
V. 사채 (Debentures)	32,437,043
VI. 충당부채 (Provisions)	1,518,900
VII. 순확정급여부채 (Defined benefit liabilities)	9,529
VIII. 당기법인세부채 (Current income tax liabilities)	15,484
IX. 이연법인세부채 (Deferred income tax liabilities)	541,871
X. 기타부채 (Other liabilities)	32,720,399
부채 총계 (Total liabilities)	508,450,720
자 본 (Equity)	
I. 지배기업 주주지분 (Equity attributable to shareholders of the parent company)	35,353,203
1. 자본금 (Capital stock)	2,021,896
2. 신종자본증권 (Hybrid securities)	1,282,935
3. 자본잉여금 (Capital surplus)	4,735,404
4. 기타포괄손익누계액 (Accumulated other comprehensive income)	699,505
5. 이익잉여금 (Retained earnings)	26,613,463

연결재무상태표

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2024년 3월 31일 현재

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

과목명(Description)	금액(Amount)
II. 비지배지분 (Non-controlling interests)	166,624
자본총계 (Total equity)	35,519,827
부채와 자본총계 (Total liabilities and equity)	543,970,547

연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2024년 1월 1일부터 2024년 3월 31일까지

(January 1, 2024 ~ March 31, 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)	2,552,911
이자수익 (Interest income)	5,831,732
1. 기타포괄손익-공정가치측정 및 상각후원가 측정 금융상품 이자수익 (Interest income from financial instruments at fair value through other comprehensive income and amortized cost)	5,720,635
2. 당기손익-공정가치측정 금융상품 이자수익 (Interest income from financial instruments at fair value through profit or loss)	111,097
이자비용 (Interest expense)	(3,278,821)
II. 순수수수료이익 (Net fee and commission income)	300,367
수수료수익 (Fee and commission income)	408,161
수수료비용 (Fee and commission expense)	(107,794)
III. 당기손익-공정가치측정 금융상품 순손익 (Net gains(losses) on financial instruments at fair value through profit or loss)	155,351
IV. 기타영업손익 (Net other operating income(expenses))	(322,594)
V. 일반관리비 (General and administrative expenses)	(1,083,458)
VI. 신용손실충당금 반영전 영업이익 (Operating income before provision for credit losses)	1,602,577
VII. 신용손실충당금전입액 (Provision for credit losses)	(162,184)
VIII. 영업이익 (Net operating income)	1,440,393
IX. 영업외손익 (Net non-operating income(expenses))	(943,768)
관계기업투자손익 (Share of profit(loss) of associates)	5,507
기타영업외손익 (Net other non-operating income(expense))	(949,275)

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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)	496,625
XI. 법인세비용 (Income tax expense)	(119,372)
XII. 당기순이익 (Profit for the period)	377,253
XIII. 법인세비용차감후기타포괄손익 (Other comprehensive income(loss) for the period, net of tax)	84,219
당기손익으로 재분류되지 않는 포괄손익 (Items that will not be reclassified to profit or loss)	(9,462)
1. 순확정급여부채의 재측정요소 (Actuarial gains(losses) on post defined benefit pension plans)	8,536
2. 기타포괄손익 - 공정가치 측정 금융상품 관련 손익 (Revaluation gains/(losses) on equity instruments at fair value through other comprehensive income)	(17,998)
후속적으로 당기손익으로 재분류될 수 있는 포괄손익 (Items that may be reclassified subsequently to profit or loss)	93,681
1. 외환차이 (Exchange differences on translating foreign operations)	126,304
2. 기타포괄손익-공정가치측정 금융상품관련손익 (Net gains/(losses) on financial instruments at fair value through other comprehensive income)	3,137
3. 관계기업 기타포괄손익에 대한 지분 (Share of other comprehensive income of associates)	(974)
4. 해외사업장순투자위험회피수단의 손익 (Gains(losses) on hedging instruments of a net investment in a foreign operation)	(46,471)
5. 현금흐름위험회피 수단의 손익 (Cash flow hedges)	11,685
XIV. 당기총포괄이익 (Total comprehensive income attributable to:)	461,472
당기순이익의 귀속 (Profit attributable to:)	377,253
1. 지배기업주주지분순이익 (Shareholders of the parent company)	389,535
2. 비지배지분순이익 (Non-controlling interests)	(12,282)

연결포괄손익계산서

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(January 1, 2024 ~ March 31, 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:)	461,472
1. 지배기업주주지분총포괄이익 (Shareholders of the parent company)	470,533
2. 비지배지분총포괄이익 (Non-controlling interests)	(9,061)

재무상태표

(Separate Statements of Financial Position)

2024년 3월 31일 현재

(As of March 31, 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)	23,329,956
II. 당기손익-공정가치측정 금융자산 (Financial assets at fair value through profit or loss)	16,320,106
III. 파생금융자산 (Derivative financial assets)	6,299,338
IV. 상각후원가측정 대출채권 (Loans at amortized cost)	376,598,827
V. 투자금융자산 (Financial investments)	78,726,602
VI. 관계기업 및 종속기업 투자 (Investments in associates and subsidiaries)	3,244,004
VII. 유형자산 (Property and equipment)	3,839,062
VIII. 투자부동산 (Investment property)	122,795
IX. 무형자산 (Intangible assets)	399,672
X. 순확정급여자산 (Defined benefit assets)	243,131
XI. 당기법인세자산 (Current income tax assets)	259,617
XII. 이연법인세자산 (Deferred income tax assets)	-
XIII. 매각예정자산 (Assets held for sale)	32,398
XIV. 기타자산 (Other assets)	16,584,257
자산총계 (Total assets)	525,999,765
부 채 (Liabilities)	
I. 당기손익-공정가치측정 금융부채 (Financial liabilities at fair value through profit or loss)	101,120

재무상태표

(Separate Statements of Financial Position)

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(As of March 31, 2024)

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

과목명(Description)	금액(Amount)
II. 파생금융부채 (Derivative financial liabilities)	5,586,527
III. 예수부채 (Deposits)	392,810,353
IV. 차입부채 (Debts)	27,404,072
V. 사채 (Debentures)	30,855,851
VI. 충당부채 (Provisions)	1,509,003
VII. 순확정급여부채 (Defined benefit liabilities)	449
VIII. 당기법인세부채 (Current income tax liabilities)	11,929
IX. 이연법인세부채 (Deferred income tax liabilities)	447,333
X. 기타부채 (Other liabilities)	32,156,652
부채 총계 (Total liabilities)	490,883,289
자 본 (Equity)	
I. 자본금 (Capital stock)	2,021,896
II. 신종자본증권 (Hybrid securities)	1,282,935
III. 자본잉여금 (Capital surplus)	5,220,031
IV. 기타포괄손익누계액 (Accumulated other comprehensive income)	548,615
V. 이익잉여금 (Retained earnings)	26,042,999
자본총계 (Total equity)	35,116,476
부채와 자본총계 (Total liabilities and equity)	525,999,765

손익계산서

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2024년 1월 1일부터 2024년 3월 31일까지

(January 1, 2024 ~ March 31, 2024)

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

과목명(Description)	금액(Amount)
I. 순이자이익 (Net interest income)	2,420,712
이자수익 (Interest income)	5,462,831
1. 기타포괄손익-공정가치측정 및 상각후원가 측정 금융상품 이자수익 (Interest income from financial instruments at fair value through other comprehensive income and amortized cost)	5,381,151
2. 당기손익-공정가치측정 금융상품 이자수익 (Interest income from financial instruments at fair value through profit or loss)	81,680
이자비용 (Interest expense)	(3,042,119)
II. 순수수수료이익 (Net fee and commission income)	303,106
수수료수익 (Fee and commission income)	406,143
수수료비용 (Fee and commission expense)	(103,037)
III. 당기손익-공정가치측정 금융상품 순손익 (Net gains(losses) on financial instruments at fair value through profit or loss)	149,993
IV. 기타영업손익 (Net other operating income(expenses))	(366,403)
V. 일반관리비 (General and administrative expenses)	(995,978)
VI. 신용손실충당금 반영전 영업이익 (Operating income before provision for credit losses)	1,511,430
VII. 신용손실충당금전입액 (Provision for credit losses)	(98,403)
VIII. 영업이익 (Net operating income)	1,413,027
IX. 영업외손익 (Non-operating income(expenses))	(897,851)
관계기업투자손익 (Share of profit(loss) of associates)	2,877
기타영업외손익 (Net other non-operating income(expense))	(900,728)

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(January 1, 2024 ~ March 31, 2024)

주식회사 국민은행

KB Kookmin Bank

(단위: 백만원)

(in millions of won)

과목명(Description)	금액(Amount)
X. 법인세비용차감전순이익 (Profit(loss) before income tax expense)	515,176
XI. 법인세비용 (Income tax expense)	(125,960)
XII. 당기순이익 (Profit for the period)	389,216
XIII. 법인세비용차감후기타포괄손익 (Other comprehensive income(loss) for the period, net of tax)	2,396
당기손익으로 재분류되지 않는 포괄손익 (Items that will not be reclassified to profit or loss)	(10,213)
1. 순확정급여부채의 재측정요소 (Actuarial gains(losses) on post defined benefit pension plans)	7,785
2. 기타포괄손익 - 공정가치 측정 금융상품 관련 손익 (Revaluation gains/(losses) on equity instruments at fair value through other comprehensive income)	(17,998)
후속적으로 당기손익으로 재분류될 수 있는 포괄손익 (Items that may be reclassified subsequently to profit or loss)	12,609
1. 외환차이 (Exchange differences on translating foreign operations)	(1,146)
2. 기타포괄손익-공정가치측정 금융상품관련손익 (Net gains/(losses) on financial instruments at fair value through other comprehensive income)	2,070
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)	11,685
XIV. 당기총포괄이익 (Total comprehensive income attributable to:)	391,612
당기순이익의 귀속 (Profit attributable to:)	389,216
1. 지배기업주주지분순이익 (Shareholders of the parent company)	389,216
2. 비지배지분순이익 (Non-controlling interests)	-

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(January 1, 2024 ~ March 31, 2024)

주식회사 국민은행

KB Kookmin Bank

(단위: 백만원)

(in millions of won)

과목명(Description)	금액(Amount)
당기총포괄이익의 귀속 (Total comprehensive income attributable to:)	391,612
1. 지배기업주주지분총포괄이익 (Shareholders of the parent company)	391,612
2. 비지배지분총포괄이익 (Non-controlling interests)	-

대차대조표(신탁계정)

Balance Sheet (Trust accounts)

2024년 3월 31일 현재

(As of March 31, 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)	35,933,499
1. 원화예치금 (Due from banks in won)	35,933,499
II. 유가증권 (Securities)	24,509,763
1. 주식 (Stocks)	4,480,367
2. 국채 (Government bonds)	108,493
3. 금융채 (Finance debentures)	1,748,800
4. 지방채 (Local government bonds)	38,545
5. 사채 (Corporate bonds)	5,476,277
6. 외화유가증권 (Securities in foreign currency)	127,776
7. 매입어음 (Bills bought)	504,898
8. 기타유가증권 (Other securities)	12,024,606
III. 대출금 (Loans & discounts)	243,962
1. 부동산저당대출 (Loans on real estate collateral)	-
2. 채권담보대출 (Loans on receivables collateral)	32,119
3. 수익권담보대출 (Loans on trust benefit collateral)	211,843
IV. 콜론 (Call loans)	-
V. 환매조건부채권 (Bonds purchased under resale agreements)	6,959,500

대차대조표(신탁계정)

Balance Sheet (Trust accounts)

2024년 3월 31일 현재

(As of March 31, 2024)

주식회사 국민은행

KB Kookmin Bank

(단위: 백만원)

(in millions of won)

과목명(Description)	금액(Amount)
VI. 금전채권 (Money receivables)	29,091,096
VII. 수탁부동산 (Movables & real estate)	717,874
VIII. 기타자산 (Others)	1,043,545
1. 가지급금 (Suspense receivables)	1
2. 미수수익 (Accrued revenues receivable)	966,024
3. 미수금 (Accounts receivable)	71,176
4. 선급비용 (Prepaid expenses)	394
5. 선급금 (Prepaid payments)	5,949
6. 기타잡자산 (Prepaid expenses)	-
IX. 고유계정대 (Lendings to banking account)	5,650,912
X. 채권평가충당금(-) (Allowance for valuation of receivables(-))	(143)
자산총계 (Total assets)	104,150,008
부채 (Liabilities)	
I. 금전신탁 (Money in trust)	71,906,965
1. 불특정금전신탁합동운용 (Unspecified money trust)	53
2. 적립식목적신탁합동운용 (Reserving objective trust(performance))	7,536
3. 가계금전신탁합동운용 (Household money trust)	8,951
4. 개발신탁합동운용 (Development Money Trust)	36

대차대조표(신탁계정)

Balance Sheet (Trust accounts)

2024년 3월 31일 현재

(As of March 31, 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)	1,013
6. 기업금전신탁합동운용 (Business money trust)	1,289
7. 국민주신탁합동운용 (National stock trust)	2,279
8. 개인연금신탁합동운용 (Personal pension trust)	1,619,318
9. 가계장기신탁합동운용 (Long term house trust)	6,087
10. 근로자우대신탁합동운용 (Workers preferential trust)	1,058
11. 신종적립신탁합동운용 (New reserving trust)	4,348
12. 퇴직신탁운용 (Retirement trust)	7,580
13. 특정금전신탁 (Specified money trust)	23,664,920
14. 단위금전신탁합동운용 (Unit type money trust)	-
15. 추가금전신탁 (Open type money trust)	1,223
16. 신개인연금신탁합동운용 (New personal pension trust)	61,658
17. 신노후생활연금신탁합동운용 (New pension trust)	1,696
18. 신근로자우대신탁합동운용 (New workers preferential trust)	5
19. 연금신탁합동운용 (Pension trust)	1,845,801
20. 퇴직연금신탁 (Trust of retirement pension plan)	41,399,674
21. 개인종합자산신탁 (Individual savings account)	3,272,440
II. 재산신탁 (Property in trust)	29,844,212

대차대조표(신탁계정)

Balance Sheet (Trust accounts)

2024년 3월 31일 현재

(As of March 31, 2024)

주식회사 국민은행

KB Kookmin Bank

(단위: 백만원)

(in millions of won)

과목명(Description)	금액(Amount)
1. 유가증권의신탁 (Securities in trust)	80,804
2. 금전채권의신탁 (Money receivables in trust)	29,045,534
3. 부동산의신탁 (Real estate in trust)	717,874
Ⅲ. 공익신탁 (Public in trust)	1
Ⅳ. 기타부채 (Other borrowings)	2,284,923
1. 미지급금 (Accounts payable)	44,305
2. 선수수익 (Income in advance)	3,337
3. 미지급신탁보수 (Accrued payable trust fees)	80,740
4. 미지급신탁이익 (Accrued payable trust profit)	2,121,242
5. 미지급비용 (Accrued payable expenses)	35,299
Ⅴ. 특별유보금 (Special reserves)	113,907
부채 총계 (Total liabilities)	102,738,081

손익계산서(신탁계정)

Income Statement(Trust accounts)
2024년 1월 1일부터 2024년 3월 31일까지
(January 1, 2024 ~ March 31, 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)	348,709
II. 유가증권이자 (Interest on securities)	172,293
국채이자 (Interest on government bonds)	703
금융채이자 (Interest on finance debentures)	14,629
지방채이자 (Interest on local government bonds)	329
사채이자 (Interest on corporate bonds)	61,624
배당금수익 (Dividend income)	168
외화유가증권이자 (Interest on securities in foreign currency)	3,734
매입어음이자 (Interest on bills bought)	9,385
기타유가증권이자 (Interest on others securities)	81,721
III. 대출금이자 (Interest on loans & discounts)	2,973
부동산저당대출이자 (Interest on real estate collateral loans)	-
채권담보대출이자 (Interest on receivables collateral loans)	521
수익권담보대출이자 (Interest on trust benefit collateral loans)	2,452
IV. 콜론이자 (Interest on call loans)	-
V. 환매조건부채권이자 (Interest on bonds under resale agreements)	79,746

손익계산서(신탁계정)

Income Statement(Trust accounts)
2024년 1월 1일부터 2024년 3월 31일까지
(January 1, 2024 ~ March 31, 2024)

주식회사 국민은행
KB Kookmin Bank

(단위: 백만원)
(in millions of won)

과목명(Description)	금액(Amount)
VI. 금전채권이자 (Interest on money receivables)	166
VII. 파생상품관련익 (Revenues on derivatives)	-
VIII. 유가증권관련수익 (Revenues on securities)	92,713
유가증권매매익 (Gain on sales of securities)	88,123
유가증권상환익 (Gain on redemption of securities)	119
유가증권평가익 (Gain on valuation of securities)	4,471
VIII. 외화환차익 (Gain on foreign currency)	367
IX. 외화자산부채평가익 (Gain on valuation of assets and liabilities denominated in foreign currency)	958
X. 수입수수료 (Commissions received)	-
XI. 기타수익 (Other revenues)	928,352
XII. 고유계정대이자 (Interest on loans to banking account)	44,898
XIII. 특별유보금환입 (Transfer from special provision)	14
XIV. 채권평가충당금환입 (Transfer from allowance for valuation of receivables)	82
신탁이익계 (Total revenues)	1,671,271
비 용 (Expenses)	
I. 금전신탁이익 (Gain on money trust)	549,969
불특정금전신탁이익 (Gain on unspecified money trust)	-
적립식목적신탁실적이익 (Gain on installment money trust(performance))	114

손익계산서(신탁계정)

Income Statement(Trust accounts)
2024년 1월 1일부터 2024년 3월 31일까지
(January 1, 2024 ~ March 31, 2024)

주식회사 국민은행
KB Kookmin Bank

(단위: 백만원)
(in millions of won)

과목명(Description)	금액(Amount)
가계금전신탁이익 (Gain on household money trust)	96
개발신탁이익 (Gain on development trust)	-
노후생활연금신탁이익 (Gain on money trust for old age living pension)	9
기업금전신탁이익 (Gain on corporate money trust)	11
국민주신탁이익 (Gain on national stock trust)	(57)
개인연금신탁이익 (Gain on money trust for individual pension)	9,201
가계장기신탁이익 (Gain on household long-term money trust)	57
근로자우대신탁이익 (Gain on money trust for employee)	9
신종적립신탁이익 (Gain on new installment money trust)	38
퇴직신탁이익 (Gain on retirement trust)	71
특정금전신탁이익 (Gain on specified money trust)	149,233
추가금전신탁이익 (Gain on open type money trust)	32
신개인연금신탁이익 (Gain on new money trust for individual pension)	694
신노후생활연금신탁이익 (Gain on new money trust for old age living pension)	23
신근로자우대신탁이익 (Gain on money trust for employee)	-
연금신탁이익 (Gain on pension trust)	20,539
퇴직연금신탁이익 (Gain on trust of retirement pension plan)	356,952
개인종합자산신탁이익 (Individual savings account)	12,947

손익계산서(신탁계정)

Income Statement(Trust accounts)
2024년 1월 1일부터 2024년 3월 31일까지
(January 1, 2024 ~ March 31, 2024)

주식회사 국민은행
KB Kookmin Bank

(단위: 백만원)
(in millions of won)

과목명(Description)	금액(Amount)
II. 재산신탁이익 (Gain on property trust)	88
유가증권의신탁이익 (Gain on securities trust)	21
금전채권의신탁이익 (Gain on money receivables trust)	67
III. 기타지급이자 (Other interest paid)	-
IV. 지급수수료 (Commissions paid)	10,979
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)	830
유가증권관련비용 (Expenses on securities)	1,061,764
유가증권매매손 (Loss on sales of securities)	40,452
유가증권상환손 (Loss on redemption of securities)	1,017,700
유가증권평가손 (Loss on valuation of securities)	3,612
기금출연료 (Contribution to fund)	1,546
신용보증기금출연료 (Contribution to credit guarantee fund)	20
신탁보험료 (Insurance fees on deposits)	1,526
세금과공과 (Taxes)	75
신탁보수 (Trust fees & commissions)	39,850
기타비용 (Other expenses)	4,589

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손익계산서(신탁계정)

Income Statement(Trust accounts)
2024년 1월 1일부터 2024년 3월 31일까지
(January 1, 2024 ~ March 31, 2024)

주식회사 국민은행
KB Kookmin Bank

(단위: 백만원)
(in millions of won)

과목명(Description)	금액(Amount)
특별유보금전입 (Provision for special provision)	953
XIV. 채권평가충당금전입 (Provision for allowance for valuation of receivables)	19
신탁손실계 (Total expenses)	1,671,271

연결재무상태표

(Consolidated Statements of Financial Position)

2024년 3월 31일 현재

(As of March 31, 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)	2,698,818
II. 당기손익-공정가치측정 금융자산 (Financial assets at fair value through profit or loss)	35,351,183
III. 파생금융자산 (Derivative financial assets)	1,089,876
IV. 기타포괄손익-공정가치측정유가증권 (Fair value through other comprehensive income)	5,725,726
V. 종속기업및관계기업투자 (Investments in associates, subsidiaries and joint ventures)	295,532
VI. 상각후원가측정 대출채권 (Loans at amortized cost)	10,125,302
VII. 유형자산 (Property and equipment)	258,402
VIII. 투자부동산 (Investment property)	449,849
IX. 무형자산 (Intangible assets)	282,300
X. 당기법인세자산 (Current tax assets)	8,407
XI. 이연법인세자산 (Deferred tax assets)	32,646
XII. 기타금융자산 (Other financial assets)	6,507,643
XIII. 기타자산 (Other non-financial assets)	126,417
자산총계 (Total assets)	62,952,101
부 채 (Liabilities)	
I. 예수부채 (Deposits received)	7,462,604
II. 당기손익-공정가치측정 금융부채 (Financial liabilities at fair value through profit or loss)	11,089,856

연결재무상태표

(Consolidated Statements of Financial Position)

2024년 3월 31일 현재

(As of March 31, 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)	1,758,312
Ⅳ. 차입부채 (Borrowings)	29,135,390
Ⅴ. 당기법인세부채 (Current tax liabilities)	2,856
Ⅵ. 순확정급여부채 (Net defined benefit liabilities)	51,265
Ⅶ. 이연법인세부채 (Deferred tax liabilities)	-
Ⅷ. 충당부채 (Provisions)	224,986
Ⅸ. 기타금융부채 (Other financial liabilities)	6,331,675
Ⅹ. 기타부채 (Other non-financial liabilities)	413,921
부채 총계 (Total liabilities)	56,470,865
자 본 (Equity)	
Ⅰ. 지배기업 주주지분 (Equity attributable to shareholders of the parent company)	6,410,592
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)	2,346,199
5. 기타자본구성요소 (Other components of equity)	336,535
Ⅱ. 비지배지분 (Non-controlling interests)	70,644
자본총계 (Total equity)	6,481,236
부채와 자본총계 (Total liabilities and equity)	62,952,101

연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2024년 1월 1일부터 2024년 3월 31일까지

(January 1, 2024 ~ March 31, 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)	3,460,114
수수료수익 (Fee and commission income)	254,870
금융상품평가 및 처분이익 (Gain on valuation(disposal) of financial instruments)	2,339,471
이자수익 (Interest income)	440,338
상각후원가측정금융자산평가및처분이익 (Gain on valuation(disposal) of financial assets measured at amortized costs)	74,640
외환거래이익 (Gain on foreign currency transactions)	291,461
기타영업수익 (Others operating income)	59,334
II. 영업비용 (Operating expenses)	3,206,777
수수료비용 (Fee and commission expense)	62,818
금융상품평가 및 처분손실 (Loss on valuation(disposal) of financial instruments)	2,257,562
이자비용 (Interest expense)	289,935
상각후원가측정금융자산평가및처분손실 (Loss on valuation(disposal) of financial assets measured at amortized costs))	70,668
외환거래손실 (Loss on foreign currency transactions)	258,557
판매비와 관리비 (General and administrative expenses)	255,271
기타영업비용 (Other operating expenses)	11,966
III. 영업이익(손실) (Net operating income(loss))	253,337
IV. 영업외수익 (Non-operating income)	17,861

연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2024년 1월 1일부터 2024년 3월 31일까지

(January 1, 2024 ~ March 31, 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)	28,154
VI. 법인세비용차감전순이익(손실) (Profit(loss) before income tax expense)	243,044
VII. 법인세비용(수익) (Income tax expense(benefit))	44,191
VIII. 당기순이익 (Profit for the period)	198,853
1. 지배기업주주지분순이익 (Shareholders of the parent company)	199,335
2. 비지배지분순이익 (Non-controlling interests)	(482)
IX. 기타포괄손익 (Other comprehensive income(loss) for the period)	15,171
X. 당기총포괄이익(손실) (Consolidated net comprehensive income(loss) for the period)	214,024
1. 지배기업주주지분총포괄이익 (Shareholders of the parent company)	213,993
2. 비지배지분총포괄이익 (Non-controlling interests)	31

연결재무상태표

(Consolidated Statements of Financial Position)

2024년 3월 31일 현재

(As of March 31, 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)	487,249
II. 금융자산 (Financial assets)	34,263,240
1. 당기손익공정가치측정금융자산 (Financial assets at fair value through profit or loss)	9,665,712
2. 기타포괄손익공정가치측정금융자산 (Financial assets at fair value through other comprehensive income)	18,150,876
3. 상각후원가측정금융자산 (Financial assets at amortised cost)	29,874
4. 상각후원가측정대출채권 (Loans at amortized costs)	5,979,596
5. 상각후원가측정기타수취채권 (Other receivables)	437,182
III. 관계기업투자주식 (Investments in associates)	59,338
IV. 위험회피목적파생상품자산 (Derivative assets to hedge)	60,244
V. 보험계약자산 (Insurance contract assets)	268,419
VI. 재보험계약자산 (Reinsurance contract assets)	1,545,092
VII. 투자부동산 (Investment property)	5,173
VIII. 유형자산 (Property and equipment)	468,375
IX. 무형자산 (Intangible assets)	82,951
X. 매각예정자산 (Assets held for sale)	-
XI. 당기법인세자산 (Current tax assets)	90
XII. 이연법인세자산 (Deferred tax assets)	3,877

연결재무상태표

(Consolidated Statements of Financial Position)

2024년 3월 31일 현재

(As of March 31, 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)	106,517
XIV. 기타자산 (Other assets)	123,682
자산총계 (Total assets)	37,474,247
부채 (Liabilities)	
I. 보험계약부채 (Insurance contract liabilities)	24,487,445
II. 재보험계약부채 (Reinsurance contract liabilities)	3,872
III. 금융부채 (Financial liabilities)	5,514,208
1. 당기손익인식금융부채 (Financial liabilities at fair value through profit or loss)	7,660
2. 차입부채 (Debts)	-
3. 사채 (Debentures)	664,042
4. 기타금융부채 (Other financial liabilities)	4,842,506
III. 위험회피목적파생상품부채 (Derivative liabilities to hedge)	270,325
IV. 충당부채 (Provisions)	6,086
V. 확정급여채무 (Net defined benefit liabilities)	397
VI. 당기법인세부채 (Current tax liabilities)	150
VII. 이연법인세부채 (Deferred tax liabilities)	1,158,906
VIII. 기타부채 (Other liabilities)	137,449
부채 총계 (Total liabilities)	31,578,838

연결재무상태표

(Consolidated Statements of Financial Position)

2024년 3월 31일 현재

(As of March 31, 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)	5,889,434
1. 자본금 (Capital stock)	33,250
2. 자본잉여금 (Capital surplus)	348,454
3. 자본조정 (Capital adjustments)	(9)
4. 기타포괄손익누계액 (Accumulated other comprehensive income)	(168,050)
5. 이익잉여금 (Retained earnings)	5,675,789
II. 비지배지분 (Non-controlling interests)	5,974
자본총계 (Total equity)	5,895,409
부채와 자본총계 (Total liabilities and equity)	37,474,247

연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2024년 1월 1일부터 2024년 3월 31일까지

(January 1, 2024 ~ March 31, 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)	2,496,998
보험영업수익 (Insurance Income)	2,460,915
재보험영업수익 (Reinsurance Income)	36,084
II. 보험영업비용 (Insurance expense)	2,120,826
보험영업비용 (Insurance service expense)	1,811,760
재보험영업비용 (Reinsurance expense)	214,424
기타사업비용 (Other operating expenses)	94,642
III. 투자영업수익 (Investment revenue)	631,312
보험금융수익 (Insurance finance income)	31,462
이자수익 (Interest income)	214,998
배당수익 (Dividend income)	6,863
유가증권 평가 및 처분이익 (Gain on valuation and disposal of securities)	143,090
대여금 및 수취채권 평가 및 처분이익 (Gain on valuation and disposal of loans and other receivables)	730
파생상품관련이익 (Gain on valuation and disposal of derivatives)	3,209
종속기업투자주식관련이익 (Gain on valuation and disposal of Investments in subsidiaries)	24
외화거래이익 (Foreign currency transaction gain)	143,604
기타수익 (Other income)	87,331
IV. 투자영업비용 (Investment expenses)	613,267

연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2024년 1월 1일부터 2024년 3월 31일까지

(January 1, 2024 ~ March 31, 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)	225,498
이자비용 (Interest expense)	49,246
유가증권 평가 및 처분손실 (Loss on valuation and disposal of securities)	141,936
대여금 및 수취채권 평가 및 처분손실 (Loss on valuation and disposal of loans and other receivables)	8,370
파생상품관련손실 (Loss on valuation and disposal of derivatives)	155,104
종속기업투자주식관련손실 (Loss on investments on subsidiaries and associates)	156
외화거래손실 (Foreign currency transaction loss)	3,919
재산관리비 (Administrative expenses for assets)	6,857
부동산관리비 (Administrative expenses for real estate)	970
기타비용 (Other expenses)	21,211
V. 영업이익(손실) (Net operating income(loss))	394,218
VI. 영업외이익 (Net non-operating income(expenses))	73
영업외수익 (Non-operating income)	2,054
영업외비용 (Non-operating expenses)	1,981
VII. 법인세비용차감전계속영업순이익 (Profit(loss) before income tax expense from continuing operations)	394,291
VIII. 계속영업법인세비용 (Income tax expense from continuing operations)	102,807
IX. 계속영업당기순이익 (Profit for the period from continuing operations)	291,484
X. 중단사업손익 (Profit for the period from discontinued operations)	

연결포괄손익계산서

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2024년 1월 1일부터 2024년 3월 31일까지

(January 1, 2024 ~ March 31, 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)	291,484
XII. 기타포괄손익 (Other comprehensive income(loss) for the period)	(453,754)
후속적으로 당기손익으로 재분류되지 않는 포괄손익 (Items that will not be reclassified subsequently to profit or loss)	(4,636)
1. 확정급여채무 재측정요소 (Remeasurements of defined benefit plans)	250
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)	(4,885)
후속적으로 당기손익으로 재분류되는 포괄손익 (Items that may be subsequently reclassified to profit or loss)	(449,118)
1. 보험계약 관련 금융손익 (Insurance finance income(expense))	(90,457)
2. 재보험계약 관련 금융손익 (Reinsurance finance income(expense))	6,480
3. 기타포괄손익-공정가치측정금융상품관련손익 (Unrealized net change in fair value of financial assets at fair value through other comprehensive income)	(310,303)
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)	(59,398)
6. 관계기업기타포괄손익 (Unrealized net change in other comprehensive income of associate)	(25)
7. 해외사업환산손익 (Foreign currency translation differences for foreign operations)	4,585
8. 특별계정기타포괄손익 (Other comprehensive income arising from separate account)	-
X. 당기총포괄손익 (Total comprehensive income for the period)	(162,270)
당기순이익의귀속 (Profit for the period attributable to:)	291,484

연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2024년 1월 1일부터 2024년 3월 31일까지

(January 1, 2024 ~ March 31, 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)	291,276
2. 비지배지분순이익 (Non-controlling interests)	208
총포괄손익의귀속 (Total comprehensive income for the year attributable to:)	(162,270)
1. 지배기업소유지분총포괄손익 (Shareholders of the parent company)	(162,566)
2. 비지배지분총포괄손익 (Non-controlling interests)	296

연결재무상태표

(Consolidated Statements of Financial Position)

2024년 3월 31일 현재

(As of March 31, 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)	449,479
II. 당기손익-공정가치측정 금융자산 (Financial assets at fair value through profit or loss)	1,551,590
III. 파생금융자산 (Derivative financial assets)	124,768
IV. 상각후원가측정 대출채권 (Loans at amortized cost)	26,409,439
V. 투자금융자산 (Financial investments)	67,550
VI. 관계기업투자 (Investments in associates)	7,879
VII. 유형자산 (Property and equipment)	153,170
VIII. 무형자산 (Intangible assets)	168,907
IX. 이연법인세자산 (Deferred income tax assets)	157,523
X. 순확정급여자산 (Net defined benefit assets)	1,334
XI. 기타자산 (Other assets)	455,357
자산총계 (Total assets)	29,546,996
부 채 (Liabilities)	
I. 차입부채 (Debts)	5,019,676
II. 파생금융부채 (Derivative financial liabilities)	566
III. 사채 (Debentures)	17,319,963
IV. 총당부채 (Provisions)	181,693

연결재무상태표

(Consolidated Statements of Financial Position)

2024년 3월 31일 현재

(As of March 31, 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)	10,284
VI. 이연법인세부채 (Deferred income tax liabilities)	147
VII. 기타부채 (Other liabilities)	2,223,361
부채 총계 (Total liabilities)	24,755,690
자 본 (Equity)	
I. 지배기업 주주지분 (Equity attributable to shareholders of the parent company)	4,752,055
1. 자본금 (Share capital)	460,000
2. 자본잉여금 (Capital surplus)	1,969,424
3. 기타포괄손익누계액 (Accumulated other comprehensive income)	32,863
4. 이익잉여금 (Retained earnings)	2,289,768
II. 비지배지분 (Non-controlling interests)	39,251
자본총계 (Total equity)	4,791,306
부채와 자본총계 (Total liabilities and equity)	29,546,996

연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2024년 1월 1일부터 2024년 3월 31일까지

(January 1, 2024 ~ March 31, 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)	414,290
이자수익 (Interest income)	608,728
이자비용 (Interest expense)	(194,438)
II. 순수수수료이익 (Net fee and commission income)	199,751
수수료수익 (Fee and commission income)	458,822
수수료비용 (Fee and commission expense)	(259,071)
III. 당기손익-공정가치측정 금융상품 순손익 (Net gains(losses) on financial instruments at fair value through profit or loss)	885
IV. 기타영업손익 (Net other operating income(expenses))	(103,514)
V. 일반관리비 (General and administrative expenses)	(144,298)
VI. 신용손실충당금전입액 (Provision for credit losses)	(194,448)
VII. 영업이익 (Net operating income)	172,666
VIII. 영업외손익 (Non-operating income(loss))	14,557
관계기업투자손익 (Share of profit(loss) of associates)	272
기타영업외손익 (Net other non-operating income(expense))	14,285
IX. 법인세비용차감전순이익 (Profit(loss) before income tax expense)	187,223
X. 법인세비용 (Income tax expense)	(47,836)
XI. 당기연결순이익 (Profit for the period)	139,387
XII. 법인세비용차감후기타포괄손익 (Other comprehensive income(loss) for the period, net of tax)	17,476

연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2024년 1월 1일부터 2024년 3월 31일까지

(January 1, 2024 ~ March 31, 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)	(285)
1. 순확정급여부채의 재측정요소 (Actuarial gains(losses) on post defined benefit pension plans)	(132)
2. 기타포괄손익-공정가치 측정 지분상품 관련 손익 (Revaluation gains/(losses) on equity instruments at fair value through other comprehensive income)	(153)
후속적으로 당기손익으로 재분류될 수 있는 포괄손익 (Items that may be reclassified subsequently to profit or loss)	17,761
1. 관계기업 기타포괄손익에 대한 지분 (Share of other comprehensive income of associates)	59
2. 현금흐름위험회피 수단의 손익 (Cash flow hedges)	11,488
3. 해외사업환산손익 (Foreign currency translation difference for foreign operations)	6,214
XIII. 당기총포괄이익 (Total comprehensive income for the period)	156,863
당기순이익의 귀속 (Profit attributable to:)	139,387
지배기업주주지분순이익 (Shareholders of the parent company)	139,136
비지배지분순이익 (Non-controlling interests)	251
당기총포괄이익의 귀속 (Total comprehensive income attributable to:)	156,863
지배기업주주지분총포괄이익 (Shareholders of the parent company)	156,576
비지배지분총포괄이익 (Non-controlling interests)	287

재무상태표

(Statements of Financial Position)

2024년 3월 31일 현재

(As of March 31, 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)	831,863
II. 금융자산 (Financial assets)	30,461,532
1. 당기손익공정가치측정금융자산 (Financial assets at fair value through profit or loss)	8,695,240
2. 기타포괄손익공정가치측정금융자산 (Financial assets at fair value through other comprehensive income)	19,516,080
3. 상각후원가측정금융자산 (Financial assets at amortised cost)	694,272
4. 상각후원가측정대출채권 (Loans)	1,219,257
5. 상각후원가측정기타수취채권 (Other receivables)	336,683
III. 관계기업투자주식 (Investments in associates)	8,967
IV. 위험회피목적파생상품자산 (Derivative assets to hedge)	6,883
V. 재보험자산 (Reinsurance assets)	4,393
VI. 투자부동산 (Investment property)	42,310
VII. 유형자산 (Property and equipment)	188,682
VIII. 무형자산 (Intangible assets)	167,972
IX. 매각예정자산 (Assets held for sale)	-
X. 당기법인세자산 (Current tax assets)	96
XI. 이연법인세자산 (Deferred tax assets)	9
XII. 기타자산 (Other assets)	181,667

재무상태표

(Statements of Financial Position)

2024년 3월 31일 현재

(As of March 31, 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)	31,894,374
부채 (Liabilities)	
I. 보험계약부채 (Insurance contract liabilities)	24,244,807
II. 재보험계약부채 (Reinsurance contract liabilities)	11,274
III. 사채 (Debentures)	199,781
IV. 기타금융부채 (Other financial liabilities)	1,155,531
V. 위험회피목적파생상품부채 (Derivative liabilities to hedge)	58,711
VI. 총당부채 (Provisions)	21,434
VII. 확정급여채무 (Net defined benefit liabilities)	881
VIII. 당기법인세부채 (Current tax liabilities)	-
IX. 이연법인세부채 (Deferred tax liabilities)	1,027,179
X. 기타부채 (Other liabilities)	219,885
부채 총계 (Total liabilities)	26,939,483
자본 (Equity)	
I. 지배기업소유지분 (Equity attributable to shareholders of the parent company)	4,954,891
1. 자본금 (Capital stock)	162,015
2. 자본잉여금 (Capital surplus)	886,183
3. 신종자본증권 (Hybrid securities)	49,800

재무상태표

(Statements of Financial Position)

2024년 3월 31일 현재

(As of March 31, 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)	938,612
6. 이익잉여금 (Retained earnings)	2,918,281
II. 비지배지분 (Non-controlling interests)	-
자본총계 (Total equity)	4,954,891
부채와 자본총계 (Total liabilities and equity)	31,894,374

손익계산서

(Separate Statements of Comprehensive Income)

2024년 1월 1일부터 2024년 3월 31일까지

(January 1, 2024 ~ March 31, 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)	201,596
보험영업수익 (Insurance Income)	202,164
재보험영업수익 (Reinsurance Income)	(568)
조정대상 (Subject to adjustment)	-
II. 보험영업비용 (Operating expense)	111,581
보험영업비용 (Insurance service expense)	115,699
재보험영업비용 (Reinsurance expense)	1,400
기타사업비용 (Other operating expenses)	(5,518)
조정대상 (Subject to adjustment)	-
III. 투자영업수익 (Investment operating income)	545,385
이자수익 (Interest income)	208,817
당기손익-공정가치측정금융상품관련이익 (Profit or loss for period on fair value measured financial instruments)	162,228
기타포괄손익-공정가치측정금융상품관련이익 (Other comprehensive income(loss) on fair value measured financial instruments)	5,512
상각후원가측정금융상품관련이익 (Profit on amortised cost of a financial asset or financial liability)	-
파생상품관련이익 (Income on derivatives)	16,392
외환거래이익 (Income on foreign exchange)	102,750
배당금수익 (Dividend income)	15,196
기타영업수익 (Other operating income)	34,490

손익계산서

(Separate Statements of Comprehensive Income)

2024년 1월 1일부터 2024년 3월 31일까지

(January 1, 2024 ~ March 31, 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)	188,946
이자비용 (Interest expense)	2,730
당기손익-공정가치측정금융상품관련손실 (Profit or loss for period on fair value measured financial instruments)	84,042
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)	86,195
외환거래손실 (Loss on foreign exchange)	876
기타영업비용 (Other operating expenses)	14,896
조정대상 (Subject to adjustment)	-
V. 보험금융손익 (Insurance finance income(loss))	(293,212)
보험금융수익 (Insurance finance income)	9,331
보험금융비용 (Insurance finance expense)	302,543
VI. 기타영업손익 (Other operating income(loss))	(8,759)
기타영업수익 (Other operating income)	17,030
기타영업비용 (Other operating expense)	25,789
VII. 영업이익(손실) (Net operating income(loss))	144,483
VIII. 영업외손익 (Net non-operating income(loss))	405

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2024년 1월 1일부터 2024년 3월 31일까지

(January 1, 2024 ~ March 31, 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)	546
영업외비용 (Non-operating expense)	141
조정대상 (Subject to adjustment)	-
IX. 법인세비용차감전순이익 (Profit(loss) before tax expense)	144,888
X. 법인세비용(수익) (Income tax expense(benefit))	41,489
XI. 당기순이익 (Profit for the period)	103,399
XII. 기타포괄손익 (Other comprehensive income(loss) for the period)	(466,144)
XIII. 당기총포괄손익 (Total comprehensive income(loss) for the period)	(362,745)

연결재무상태표

(Consolidated Statements of Financial Position)

2024년 3월 31일 현재

(As of March 31, 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)	19,943
II. 당기손익-공정가치측정 금융자산 (Financial assets at fair value through profit or loss)	241,431
III. 기타포괄손익-공정가치측정유가증권 (Fair value through other comprehensive income)	545
IV. 관계기업 투자 (Investments in associates)	5,083
V. 파생금융자산 (Derivative financial assets)	3
VI. 대출채권 (Loans)	4,066
VII. 유형자산 (Property and equipment)	17,680
VIII. 기타금융자산 (Other financial assets)	37,310
IX. 이연법인세자산 (Deferred income tax assets)	984
X. 당기법인세자산 (Current income tax assets)	-
XI. 기타자산 (Other assets)	10,570
자산총계 (Total assets)	337,615
부 채 (Liabilities)	
I. 예수부채 (Deposits)	-
II. 차입부채 (Debts)	-
III. 기타금융부채 (Other financial liabilities)	72,042
IV. 총당부채 (Provisions)	1,239

연결재무상태표

(Consolidated Statements of Financial Position)

2024년 3월 31일 현재

(As of March 31, 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)	308
VI. 파생상품부채 (Derivative liabilities)	382
VII. 기타부채 (Other liabilities)	17,844
부채 총계 (Total liabilities)	91,815
자 본 (Equity)	
I. 지배기업주주지분 (Equity attributable to shareholders of the parent company)	245,301
1. 자본금 (Share capital)	38,338
2. 자본잉여금 (Capital surplus)	(1,417)
3. 기타포괄손익누계액 (Accumulated other comprehensive income)	(228)
4. 이익잉여금 (Retained earnings)	208,608
II. 비지배지분 (Non-controlling interests)	499
자본총계 (Total equity)	245,800
부채와 자본총계 (Total liabilities and equity)	337,615

연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2024년 1월 1일부터 2024년 3월 31일까지

(January 1, 2024 ~ March 31, 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)	58,739
수수료수익 (Fee and commission income)	42,651
이자수익 (Interest income)	684
1. 기타포괄손익-공정가치측정 및 상각후원가 측정 금융상품 이자수익 (Interest income from financial instruments at fair value through other comprehensive income and amortized cost)	193
2. 당기손익-공정가치측정 금융상품 이자수익 (Interest income from financial instruments at fair value through profit or loss)	491
배당금수익 (Dividend income)	223
금융상품평가 및 처분이익 (Gain on valuation(disposal) of financial instruments)	7,561
외환거래이익 (Gain on foreign currency transactions)	3,018
기타영업수익 (Other operating income)	4,602
II. 영업비용 (Operating expenses)	34,284
수수료비용 (Fee and commission expense)	3,594
이자비용 (Interest expense)	224
금융상품평가 및 처분손실 (Loss on valuation(disposal) of financial instruments)	5,227
외환거래손실 (Loss on foreign currency transactions)	471
판매비와관리비 (General and administrative expenses)	20,520
기타영업비용 (Others)	4,248
III. 영업이익 (Net operating income)	24,455

연결포괄손익계산서

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2024년 1월 1일부터 2024년 3월 31일까지

(January 1, 2024 ~ March 31, 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)	155
V. 영업외비용 (Non-operating expenses)	293
VI. 법인세비용차감전순이익 (Profit(loss) before income tax expense from continuing operations)	24,317
VII. 법인세비용 (Income tax expense from continuing operations)	5,689
VIII. 당기순이익 (Profit for the period)	18,628
IX. 기타포괄손익 (Other comprehensive income(loss) for the period)	110
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)	110
1. 매도가능금융자산평가손익 (Gain on valuation of financial assets available for sale)	-
2. 해외사업장환산손익 (Foreign currency translation differences for foreign operations)	110
X. 총포괄이익 (Total comprehensive income for the period)	18,738
연결순손익의 귀속 (Profit for the period attributable to:)	18,628
1. 지배기업주주지분순이익 (Shareholders of the parent company)	18,567
2. 비지배지분순이익 (Non-controlling interests)	61
연결총포괄손익의 귀속 (Total comprehensive income for the year attributable to:)	18,738

연결포괄손익계산서

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2024년 1월 1일부터 2024년 3월 31일까지

(January 1, 2024 ~ March 31, 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)	18,674
2. 비지배지분총포괄이익 (Non-controlling interests)	64

연결재무상태표

(Consolidated Statements of Financial Position)

2024년 3월 31일 현재

(As of March 31, 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)	368,546
II. 매도가능금융자산 (Financial assets available for sale)	785,593
III. 파생금융자산 (Derivative financial assets)	53,390
IV. 관계기업 및 종속기업 투자자산 (Investments in associates and joint ventures)	29,719
V. 대여금 및 수취채권 (Loans and receivables)	11,854,059
VI. 유형자산 (Property and equipment)	41,372
VII. 무형자산 (Intangible assets)	49,845
VIII 기타자산 (Other assets)	3,733,652
자산총계 (Total assets)	16,916,177
부 채 (Liabilities)	
I. 차입부채 (Debts)	2,271,577
II. 발행사채 (Debenture issued)	11,267,408
III. 파생금융부채 (Derivative Instruments Liabilities)	416
IV. 충당부채 (Provisions)	5,528
V. 당기법인세부채 (Current tax liabilities)	148
VI. 기타부채 (Other liabilities)	1,002,271
VII. 이연법인세부채 (Deferred tax liabilities)	53,227

연결재무상태표

(Consolidated Statements of Financial Position)

2024년 3월 31일 현재

(As of March 31, 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)	14,600,574
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)	(20,249)
VI. 이익잉여금 (Retained earnings)	1,349,864
VII. 비지배지분 (Non-controlling interests)	14,882
자본총계 (Total equity)	2,315,602
부채와 자본총계 (Total liabilities and equity)	16,916,177

연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2024년 1월 1일부터 2024년 3월 31일까지

(January 1, 2024 ~ March 31, 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)	78,847
순이자이익 (Net interest income)	113,508
수수료이익 (Net fee and commission income)	221,019
당기손익금융자산 관련손익 (Gain on financial assets at fair value through profit or loss)	(559)
기타영업손익 (Other operating income(expenses))	(171,192)
신용손실에 대한 손상차손 (Impairment loss on credit loss)	(45,389)
일반관리비 (General and administrative expenses)	(38,540)
II. 영업외손익 (Net non-operating income(loss))	659
III. 법인세비용차감전순이익 (Profit(loss) before income tax expense)	79,506
IV. 법인세비용 (Income tax expense)	(17,262)
V. 당기순이익 (Profit for the period)	62,244
VI. 기타포괄손익 (Other comprehensive income(loss) for the period)	279
VII. 총포괄이익 (Total comprehensive income for the period)	62,523

재무상태표

(Statements of Financial Position)

2024년 3월 31일 현재

(As of March 31, 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)	178,955
현금 및 현금성 자산 (Cash and cash equivalents)	153,584
예치금 (Deposits)	25,371
II. 증권 (Securities)	44,414
당기손익-공정가치측정 유가증권 (Securities at fair value through profit or loss)	44,414
관계회사투자지분 (Investments in associates)	-
III. 파생상품자산 (Derivative assets)	-
IV. 대출채권 (Loans)	595,897
대여금 (Loans)	-
신탁계정대 (Loans to trust)	786,615
대손충당금(-) (Allowance for doubtful accounts)	(190,718)
V. 유형자산 (Property and equipment)	12,384
VI. 기타자산 (Other assets)	109,317
자산총계 (Total assets)	940,967
부 채 (Liabilities)	
I. 차입부채 (Debts)	524,968
II. 기타부채 (Other liabilities)	176,883

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(Statements of Financial Position)

2024년 3월 31일 현재

(As of March 31, 2024)

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

과목명(Description)	금액(Amount)
부채 총계 (Total liabilities)	701,851
자 본 (Equity)	
I. 자본금 (Share capital)	80,000
II. 기타포괄손익누계액 (Accumulated other comprehensive income)	801
III. 이익잉여금 (Retained earnings)	158,315
자본총계 (Total equity)	239,116
부채와 자본총계 (Total liabilities and equity)	940,967

손익계산서

(Income Statements)

2024년 1월 1일부터 2024년 3월 31일까지
(January 1, 2024 ~ March 31, 2024)KB부동산신탁 주식회사
KB Real Estate Trust Co., Ltd.(단위: 백만원)
(in millions of won)

과목명(Description)	금액(Amount)
I. 영업수익 (Operating income)	32,027
수수료수익 (Fee and commission income)	20,875
증권평가 및 처분이익 (Gain on valuation and disposal of securities)	547
이자수익 (Interest income)	10,355
대출채권 관련 이익 (Income from trading loans)	-
기타의 영업수익 (Other operating income)	250
II. 영업비용 (Operating expenses)	89,161
수수료비용 (Fee and commission expense)	324
증권평가 및 처분손실 (Loss on valuation and disposal of securities)	804
이자비용 (Interest expense)	6,537
대출평가 및 처분손실 (Loss on valuation and disposal of loans receivable)	4,503
외환거래손실 (Loss on foreign currency transactions)	-
판매비와관리비 (General and administrative expenses)	7,813
기타의 영업비용 (Other operating expenses)	69,180
III. 영업이익(손실) (Net Operating income(loss))	(57,134)
IV. 영업외수익 (Non-operating income)	84
V. 영업외비용 (Non-operating expenses)	9
VI. 법인세비용차감전계속사업손익 (Profit(loss) before income tax expense from continuing operations)	(57,059)

손익계산서

(Income Statements)

2024년 1월 1일부터 2024년 3월 31일까지
(January 1, 2024 ~ March 31, 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)	(10,122)
VIII. 계속사업이익 (Profit(loss) from continuing operations)	(46,936)
IX. 중단사업손익 (Profit(loss) from discontinued operations)	-
X. 당기순이익 (Profit for the period)	(46,936)

재무상태표

(Statements of Financial Position)

2024년 3월 31일 현재

(As of March 31, 2024)

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

과목명(Description)	금액(Amount)
자 산 (Assets)	2,802,219
I. 현금 및 예치금 (Cash and due from financial institutions)	356,625
II. 유가증권 (Securities)	52,846
III. 대출채권 (Loans)	2,249,938
IV. 유형자산 (Tangible assets)	18,399
V. 기타자산 (Other assets)	124,411
자산총계 (Total assets)	2,802,219
부 채 (Liabilities)	2,597,201
I. 예수금 (Deposits)	2,450,622
II. 차입금 (Loan payable)	55,065
III. 기타부채 (Other liabilities)	91,514
부채 총계 (Total liabilities)	2,597,201
자 본 (Equity)	205,018
I. 자본금 (Capital stock)	40,010
II. 자본잉여금 (Capital surplus)	139,683
III. 이익잉여금 (Retained earnings)	26,123
IV. 기타포괄손익누계액 (Accumulated other comprehensive income)	(797)
자본총계 (Total equity)	205,018
부채와 자본총계 (Total liabilities and equity)	2,802,219

손익계산서

(Income Statements)

2024년 1월 1일부터 2024년 3월 31일까지
(January 1, 2024 ~ March 31, 2024)주식회사 KB저축은행
KB Savings Bank Co., Ltd.(단위: 백만원)
(in millions of won)

과목명(Description)	금액(Amount)
I. 영업수익 (Operating income)	68,158
이자수익 (Interest income)	55,723
1. 예치금이자 (Interest on deposits)	2,700
2. 단기매매증권이자 (Interest on trading securities)	-
3. 매도가능증권이자 (Interest on securities available for sale)	-
4. 만기보유증권이자 (Interest on held-to-maturity securities)	108
5. 대출금이자 (Interest on loans & discounts)	52,746
6. 기타이자수익 (Other operating income)	169
유가증권평가및처분이익 (Gains on valuation(disposal) of Securities)	332
대출채권평가및처분이익 (Gains on valuation(disposal) of Loans)	10,882
수수료수익 (Fee and commission income)	934
기타영업수익 (Other operation income)	68
배당금수익 (Dividend income)	220
II. 영업외수익 (Non-operating income)	25
III. 영업비용 (Operating expenses & claims)	53,019
이자비용 (Interest expense)	24,394
1 예수금이자 (Interest on deposits)	23,628
2 사채이자 (Interest on bonds)	703

손익계산서

(Income Statements)

2024년 1월 1일부터 2024년 3월 31일까지

(January 1, 2024 ~ March 31, 2024)

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

과목명(Description)	금액(Amount)
3 기타이자비용 (Interest on others)	62
유가증권평가및처분손실 (Loss on valuation(sales) of Securities)	217
대출채권평가및처분손실 (Loss on valuation(sales) of Loans)	11,569
1. 대손상각비 (Bad debt expense)	11,036
수수료비용 (Fee and commission expense)	2,338
기타영업비용 (Other operating losses)	2,234
판매비와관리비 (Selling and administrative expenses)	12,268
IV. 영업외비용 (Non-operating expenses)	48
V. 법인세차감전순이익 (Profit(loss) before income tax expense)	15,117
VI. 당기순이익 (Profit for the period)	11,271

연결재무상태표

(Consolidated Statements of Financial Position)

2024년 3월 31일 현재

(As of March 31, 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)	147,481
II. 예치금 (Due from bank)	18,061
III. 창업투자자산 (Investment in small and medium sized enterprises)	1,276,383
IV. PEF 투자자산 (Investment in PEF)	70,768
V. 기타자산 (Other assets)	11,759
자산총계 (Total assets)	1,524,452
부 채 (Liabilities)	
I. 단기차입금 (Short-term borrowings)	360,000
II. 확정급여부채 (Allowance for retirement and severance benefit)	47
III. 파생상품부채 (Derivative debts)	-
IV. 기타부채 (Other liabilities)	886,909
부채 총계 (Total liabilities)	1,246,955
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)	(38)

연결재무상태표

(Consolidated Statements of Financial Position)

2024년 3월 31일 현재

(As of March 31, 2024)

KB인베스트먼트와 그 종속기업

KB Investment Co., Ltd. and Subsidiaries

(단위: 백만원)

(in millions of won)

과목명(Description)	금액(Amount)
IV. 이익잉여금 (Retained earnings)	164,225
자본총계 (Total equity)	277,496
부채와 자본총계 (Total liabilities and equity)	1,524,452

연결손익계산서

(Consolidated Income Statements)
2024년 1월 1일부터 2024년 3월 31일까지
(January 1, 2024 ~ March 31, 2024)

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

(단위: 백만원)
(in millions of won)

과목명(Description)	금액(Amount)
I. 영업수익 (Operating revenues)	17,973
창업투자수익 (Revenues on investments in small and medium-size enterprises)	14,342
PEF 투자수익 (Revenues on Investments in PEF)	982
운용수익 (Other investment revenues)	2,636
경영자문료수익 (Consulting fees)	13
소수주주지분순손실 (Net expenses in minority interest)	-
II. 영업비용 (Operating expenses)	20,814
투자및금융비용 (Investment and financial expenses)	2,610
창업투자비용 (Expenses on investments in small and medium-size enterprises)	9,278
PEF 투자비용 (Expenses on investments in PEF)	240
일반관리비 (Administrative expenses)	5,064
소수주주지분순이익 (Net income in minority interest)	3,621
III. 영업이익 (Net operating income(losses))	(2,840)
IV. 영업외수익 (Non-operating income)	32
V. 영업외비용 (Non-operating expenses)	1
VI. 법인세비용차감전계속사업손익 (Profit(loss) before income tax expense from continuing operations)	(2,810)
VII. 계속사업손익법인세비용 (Income tax expense)	(808)
VIII. 당기순이익 (Profit for the period))	(2,001)

연결재무상태표

(Consolidated Statements of Financial Position)

2024년 3월 31일 현재

(As of March 31, 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)	49,935
당좌자산 (Quick assets)	49,935
1. 현금및현금성자산 (Cash and cash equivalents)	9,866
2. 단기금융상품 (Short-term financial instruments)	3,848
3. 매출채권 (Accounts receivable)	7,155
4. 대손충당금 (Allowance for doubtful accounts)	-
5. 기타 (Others)	29,065
재고자산 (Inventories)	
상품 (Merchandise)	
II. 비유동자산 (Non-current assets)	10,567
투자자산 (Investments assets)	1,069
유형자산 (Tangible assets)	1,659
무형자산 (Intangible assets)	1,698
기타비유동자산 (Other non-current assets)	6,141
자산총계 (Total assets)	60,502
부 채 (Liabilities)	

연결재무상태표

(Consolidated Statements of Financial Position)

2024년 3월 31일 현재

(As of March 31, 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)	37,422
매입채무 (Accounts payable)	24,867
미지급비용 (Accrued expenses)	7,475
기타 (Others)	5,080
II. 비유동부채 (Long-term liabilities)	1,691
퇴직급여충당금 (Accrued severance benefits)	-
장기미지급비용 (Long-term Accrued expenses)	1,244
기타 (Others)	447
부채 총계 (Total liabilities)	39,113
자 본 (Equity)	
I. 자본금 (Capital stock)	8,000
II. 기타포괄손익누계액 (Accumulated other comprehensive income)	(5,105)
III. 이익잉여금 (Retained earnings)	18,385
IV. 비지배지분 (Non-controlling interests)	108
자본총계 (Total equity)	21,388
부채와 자본총계 (Total liabilities and equity)	60,502

연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2024년 1월 1일부터 2024년 3월 31일까지

(January 1, 2024 ~ March 31, 2024)

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

과목명(Description)	금액(Amount)
I. 매출 (Sales)	59,883
상품매출 (Sales of merchandise)	2,696
용역수익 (Service revenue)	57,187
II. 매출원가 (Cost of sales)	55,820
상품매출원가 (Cost of merchandise)	2,466
용역매출원가 (Cost of service)	53,354
III. 매출총이익 (Gross profit)	4,063
IV. 판매비와관리비 (Selling and administrative expenses)	2,814
인건비 (Payroll)	1,378
경비 (Expenses)	1,436
V. 영업이익 (Operating income)	1,249
VI. 영업외수익 (Non-operating income)	255
VII. 영업외비용 (Non-operating expenses)	81
VIII. 법인세비용차감전순이익 (Profit(loss) before income tax)	1,423
IX. 법인세비용 (Income tax expense)	1,003
X. 당기순이익 (Profit for the period)	420
XI. 기타포괄손익 (Other comprehensive gain)	76
당기손익으로 재분류되지 않는 포괄손익 (Items that will not be reclassified subsequently to profit or loss)	

연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2024년 1월 1일부터 2024년 3월 31일까지

(January 1, 2024 ~ March 31, 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)	40
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)	36
XII. 총포괄이익 (Total comprehensive income)	496
연결순손익의 귀속 (Profit for the period attributable to)	420
1. 지배기업주주지분순이익 (Shareholders of the Parent Company)	426
2. 비지배지분순이익 (Non-controlling interests)	(6)
연결총포괄손익의 귀속 (Total comprehensive income for the year attributable to:)	496
1. 지배기업주주지분총포괄이익 (Shareholders of the parent company)	500
2. 비지배지분총포괄이익 (Non-controlling interests)	(4)