

# 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
KB데이타시스템 KB Data Systems	BS	PL

#### **Disclaimer**

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

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

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

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





(Consolidated Statements of Financial Position) 2024년 9월 30일 현재 (As of September 30, 2024)

주식회사 KB금융지주와 그 종속기업

(단위: 백만원)

KB Financial Group Inc. and Subsidiaries

	ancial Group Inc. and Subsidiaries	(in millions of won)
	과목명(Description)	금액(Amount)
-	<u>\psi</u>	
(Assets		
I.	현금 및 예치금 (Cash and due from financial institutions)	26,228,938
П.	당기손익-공정가치측정 금융자산 (Financial assets at fair value through profit or loss)	76,935,965
Ш.	파생금융자산 (Derivative financial assets)	5,729,437
IV.	상각후원가측정 대출채권 (Loans at amortized cost)	466,006,550
٧.	투자금융자산 (Financial investments)	127,271,531
VI.	관계기업 및 공동기업 투자 (Investments in associates and joint ventures)	734,628
VII.	보험계약자산 (Insurance contract assets)	312,757
VⅢ.	재보험계약자산 (Reinsurance contract assets)	1,506,907
IX.	유형자산 (Property and equipment)	5,277,479
Χ.	투자부동산 (Investment property)	3,870,633
XI.	무형자산 (Intangible assets)	1,971,123
XII.	순확정급여자산 (Defined benefit assets)	366,010
XIII.	당기법인세자산 (Current income tax assets)	315,156
XIV.	이연법인세자산 (Deferred income tax assets)	162,162
XV.	매각예정자산 (Assets held for sale)	139,071
XVI.	기타자산 (Other assets)	28,506,656
자산총 (Total a		745,335,003



(Consolidated Statements of Financial Position) 2024년 9월 30일 현재 (As of September 30, 2024)

주식회사 KB금융지주와 그 종속기업

(단위: 백만원)

KB Financial Group Inc. and Subsidiaries

과목명(Description)	금액(Amount)
부 채 (Liabilities)	
I . 당기손익-공정가치측정 금융부채 (Financial liabilities at fair value through profit or loss)	10,197,638
Ⅱ. 파생금융부채 (Derivative financial liabilities)	5,336,320
Ⅲ. 예수부채 (Deposits)	423,538,438
IV. 차입부채 (Debts)	64,811,736
V. 사料 (Debentures)	72,371,977
VI. 보험계약부채 (Insurance contract liabilities)	55,153,985
Ⅷ. 재보험계약부채 (Reinsurance contract liabilities)	39,557
Ⅷ. 충당부채 (Provisions)	1,192,397
IX. 순확정급여부채 (Defined benefit liabilities)	84,946
X. 당기법인세부채 (Current income tax liabilities)	408,170
XI. 이연법인세부채 (Deferred income tax liabilities)	1,908,205
XII. 기타부채 (Other liabilities)	50,382,314
부채총계 (Total liabilities)	685,425,683
자 본 (Equity)	
I . 지배기업 주주지분 (Equity attributable to shareholders of the parent company)	57,947,803
1. 자본금 (Share capital)	2,090,558
2. 신종자본증권 (Hybrid securities)	5,082,553



(Consolidated Statements of Financial Position) 2024년 9월 30일 현재 (As of September 30, 2024)

주식회사 KB금융지주와 그 종속기업

(단위: 백만원)

KB Financial Group Inc. and Subsidiaries

과목명(Description)	금액(Amount)
3. 자본잉여금 (Capital surplus)	16,617,900
4. 기타포괄손익누계액 (Accumulated other comprehensive income)	494,967
5 이익잉여금 (Retained earnings)	34,568,564
6 자기주식 (Treasury shares)	(906,739)
Ⅱ. 비지배지분 (Non-controlling interests)	1,961,517
자본총계 (Total equity)	59,909,320
부채와 자본총계 (Total liabilities and equity)	745,335,003



(Consolidated Statements of Comprehensive Income) 2024년 1월 1일부터 2024년 9월 30일까지 (January 1, 2024 ~ September 30, 2024)

주식회사 KB금융지주와 그 종속기업

(단위: 백만원) (in millions of won)

KB Financial Group Inc. and Subsidiaries

KBI	inancial Group Inc. and Subsidiaries	(in millions of won)
	과목명(Description)	금액(Amount)
Ι.	순이자이익 (Net interest income)	9,522,689
	이자수익 (Interest income)	22,863,335
	1. 기타포괄손익-공정가치측정 및 상각후원가 측정 금융상품 이자수익 (Interest income from financial instruments at fair value through other comprehensive income and amortized cost)	21,740,172
	2. 당기손익-공정가치 측정 금융상품 이자수익 (Interest income from financial instruments at fair value through profit or loss)	1,099,071
	3. 보험금융이자수익 (Insurance finance interest income)	24,092
	이자비용 (Interest expense)	(13,340,646)
	1. 이자비용 (Interest expense)	(12,161,452)
	2. 보험금융이자비용 (Insurance finance interest expense)	(1,179,194)
п.	순수수료이익 (Net fee and commission income)	2,852,432
	수수료수익 (Fee and commission income)	4,069,582
	수수료비용 (Fee and commission expense)	(1,217,150)
ш.	보험서비스결과 (Insurance service result)	1,372,729
	보험수익 (Insurance income)	8,479,376
	1. 보험수익 (Insurance income)	8,211,493
	2. 재보험수익 (Reinsurance income)	267,883
	보험서비스비용 (Insurance expense)	(7,106,647)
	1. 보험서비스비용 (Insurance service expense)	(6,438,682)
	2. 재보험서비스비용 (Reinsurance expense)	(667,965)



(Consolidated Statements of Comprehensive Income) 2024년 1월 1일부터 2024년 9월 30일까지 (January 1, 2024 ~ September 30, 2024)

주식회사 KB금융지주와 그 종속기업

(단위: 백만원) (in millions of won)

KB Financial Group Inc. and Subsidiaries

KB F	inancial Group Inc. and Subsidiaries	(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)	1,472,733
٧.	기타보험금융손익 (Other insurance finance income(expenses))	(268,979)
VI.	기타영업손익 (Net other operating income(expenses))	(1,584,287)
VII.	일반관리비 (General and administrative expenses)	(4,872,926)
VIII.	신용손실충당금 반영전 영업이익 (Operating profit before provision for credit losses)	8,494,391
IX.	신용손실충당금전입액 (Provision for credit losses)	(1,479,143)
X.	영업이익 (Net operating income)	7,015,248
XI.	영업외손익 (Net non-operating income(expenses))	(954,381)
	1. 관계기업 및 공동기업 투자손익 (Share of profit(loss) of associates and joint ventures)	657
	2. 기타영업외손익 (Net other non-operating income(expenses))	(955,038)
XII.	법인세비용차감전순이익 (Profit(loss) before income tax expense)	6,060,867
XIII.	법인세비용 (Income tax expense)	(1,690,949)
XIV.	당기순이익 (Profit for the period)	4,369,918
XV.	법인세비용차감후기타포괄손익 (Other comprehensive income(loss) for the period, net of tax)	(1,784,027)
	당기손익으로 재분류되지 않는 포괄손익 (Items that will not be reclassified to profit or loss)	(215,328)
	1. 순확정급여부채의 재측정요소 (Actuarial gains(losses) on post defined benefit pension plans)	17,081
	2. 관계기업 및 공동기업 기타포괄손익에 대한 지분 (Shares of other comprehensive income of associates and joint ventures)	0



(Consolidated Statements of Comprehensive Income) 2024년 1월 1일부터 2024년 9월 30일까지 (January 1, 2024 ~ September 30, 2024)

주식회사 KB금융지주와 그 종속기업

(단위: 백만원)

KB Financial Group Inc. and Subsidiaries

KB Financial Group Inc. and Subsidiaries	(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)	(224,091)
4. 당기손익-공정가치지정 금융부채 신용위험 변동손익 (Fair value changes on financial liabilities designated at fair value due to own credit risk)	(8,318)
후속적으로 당기손익으로 재분류될 수 있는 포괄손익 (Items that may be reclassified subsequently to profit or loss)	(1,568,699)
1. 외환차이 (Exchange differences on translating foreign operations)	144,192
2. 기타포괄손익-공정가치 측정 채무상품 관련 손익 (Net gains/(losses) on financial instruments at fair value through other comprehensive income)	1,281,217
3. 관계기업 및 공동기업 기타포괄손익에 대한 지분 (Shares of other comprehensive income of associates and joint ventures)	276
4. 현금흐름위험회피손익 (Cash flow hedges)	5,420
5. 해외사업장순투자위험회피수단의 손익 (Gains(losses) on hedging instruments of a net investment in a foreign operation)	(17,166)
6. 보험계약관련변동손익 (Insurance finance income(expense))	(2,982,638)
XVI. 당기총포괄이익 (Total comprehensive income for the period)	2,585,891
당기순이익의 귀속 (Profit attributable to:)	4,369,918
지배기업주주지분순이익 (Shareholders of the parent company)	4,395,289
비지배지분순이익 (Non-controlling interests)	(25,371)
당기총포괄이익 귀속 (Total comprehensive income attributable to:)	2,585,891
지배기업주주지분총포괄이익 (Shareholders of the parent company)	2,591,599
비지배지분총포괄이익 (Non-controlling interests)	(5,708)



(Consolidated Statements of Comprehensive Income) 2024년 1월 1일부터 2024년 9월 30일까지 (January 1, 2024 ~ September 30, 2024)

주식회사 KB금융지주와 그 종속기업

(단위: 백만원)

KB Financial Group Inc. and Subsidiaries

과목명(Description)	금액(Amount)
XVII. 주당이익(단위: 원) (Earnings per share in won)	
기본주당이익 (Basic earnings per share in won)	11,168
희석주당이익 (Diluted earnings per share in won)	11,034



(Separate Statements of Financial Position) 2024년 9월 30일 현재 (As of September 30, 2024)

주식회사 KB금융지주 KB Financial Group Inc. (단위: 백만원)

과목명(Description)		금액(Amount)
		= ¬(Amount)
자 (Asset	산 s)	
•	<u>′</u>	
I.	현금 및 예치금 (Cash and due from financial institutions)	659,832
П.	당기손익-공정가치측정 금융자산 (Financial assets at fair value through profit or loss)	1,237,982
Ш.	상각후원가측정 대출채권 (Loans at amortized cost)	558,417
IV.	종속기업 투자 (Investments in subsidiaries)	26,867,817
٧.	유형자산 (Property and equipment)	2,863
VI.	무형자산 (Intangible assets)	14,355
VII.	순확정급여자산 (Defined benefit assets)	2,550
VⅢ.	이연법인세자산 (Deferred income tax assets)	6,091
IX.	기타자산 (Other assets)	803,230
자산총 (Total	흥계 assets)	30,153,137
	<b>स</b>	
(Liabili	ities)	
I.	차입부채 (Debts)	965,000
П.	사채 (Debentures)	2,712,772
Ш.	순확정급여부채 (Defined benefit liabilities)	-
IV.	당기법인세부채 (Current income tax liabilities)	381,870
٧.	기타부채 (Other liabilities)	420,672
부채총 (Total	F계 liabilities)	4,480,314



(Separate Statements of Financial Position) 2024년 9월 30일 현재 (As of September 30, 2024)

주식회사 KB금융지주 KB Financial Group Inc. (단위: 백만원)

	anotal Group me.	(III TIIIII OTIO OT WOTI)
	과목명(Description)	금액(Amount)
자 년 (Equity	로 v)	
I.	자본금 (Share capital)	2,090,558
П.	신종자본증권 (Hybrid securities)	5,082,359
Ш.	자본잉여금 (Capital surplus)	14,729,398
IV.	기타포괄손익누계액 (Accumulated other comprehensive income)	(6,746)
٧.	이익잉여금 (Retained earnings)	4,683,993
VI.	자기주식 (Treasury shares)	(906,739)
자본총 (Total	÷계 equity)	25,672,823
	ト자본총계 liabilities and equity)	30,153,137



(Separate Statements of Comprehensive Income) 2024년 1월 1일부터 2024년 9월 30일까지 (January 1, 2024 ~ September 30, 2024)

주식회사 KB금융지주

(단위: 백만원)

KB Financial Group Inc.

(in millions of won, except per share amounts)

	과목명(Description)	금액(Amount)
I.	순이자이익 (Net interest income)	(41,379)
	이자수익 (Interest income)	32,408
	1. 상각후원가측정 금융상품 이자수익 (Interest income from financial instruments at amortized cost)	30,291
	2. 당기손익-공정가치측정 금융상품 이자수익 (Interest income from financial instruments at fair value through profit or loss)	2,117
	이자비용 (Interest expense)	(73,787)
Π.	순수수료이익 (Net fee and commission income)	(4,759)
	수수료수익 (Fee and commission income)	1,381
	수수료비용 (Fee and commission expense)	(6,140)
ш.	당기손익-공정가치측정 금융상품 순손익	70,155
	(Net gains(losses) on financial instruments at fair value through profit or loss)	
IV.	기타영업손익 (Net other operating income(expenses))	2,243,250
٧.	일반관리비 (General and administrative expenses)	(69,875)
VI.	신용손실충당금 반영전 영업이익 (Operating income before provision for credit losses)	2,197,392
VII.	신용손실충당금전입액 (Provision for credit losses)	125
VIII.	영업이익 (Net operating income)	2,197,517
IX.	영업외손익 (Net non-operating income(expense))	202
Χ.	법인세비용차감전순이익 (Profit(loss) before income tax benefit(expense))	2,197,719
XI.	법인세수익(비용) (Income tax benefit(expense))	1,810
XII.	당기순이익	2,199,529



(Separate Statements of Comprehensive Income) 2024년 1월 1일부터 2024년 9월 30일까지 (January 1, 2024 ~ September 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)	63
	당기손익으로 재분류되지 않는 포괄손익 (Items that will not be reclassified to profit or loss)	63
	순확정급여부채의 재측정요소 (Actuarial gains(losses) on post defined benefit pension plans)	63
XIV.	당기총포괄이익 (Total comprehensive income for the period)	2,199,592
XV.	주당이익(단위: 원) (Earnings per share in won)	
	기본주당이익 (Basic earnings per share in won)	5,392
	희석주당이익 (Diluted earnings per share in won)	5,327



(Consolidated Statements of Financial Position) 2024년 9월 30일 현재 (As of September 30, 2024)

주식회사 국민은행과 그 종속기업 KB Kookmin Bank and Subsidiaries (단위: 백만원)

	과목명(Description)	금액(Amount)
자 신		, ,
(Assets		
Ι.	현금 및 예치금 (Cash and due from financial institutions)	19,835,728
П.	당기손익-공정가치측정 금융자산 (Financial assets at fair value through profit or loss)	20,669,092
Ш.	파생금융자산 (Derivative financial assets)	4,363,179
IV.	상각후원가측정 대출채권 (Loans at amortized cost)	404,938,633
٧.	투자금융자산 (Financial investments)	78,803,927
VI.	관계기업 투자 (Investments in associates)	574,018
VII.	유형자산 (Property and equipment)	4,119,191
VⅢ.	투자부동산 (Investment property)	348,451
IX.	무형자산 (Intangible assets)	967,655
Χ.	순확정급여자산 (Defined benefit assets)	228,565
XI.	당기법인세자산 (Current income tax assets)	295,458
XII.	이연법인세자산 (Deferred income tax assets)	130,152
XIII.	매각예정자산 (Assets held for sale)	139,071
XIV.	기타자산 (Other assets)	16,846,439
자산총 (Total a		552,259,559
부 치 (Liabilit		
I.	당기손익-공정가치측정 금융부채 (Financial liabilities at fair value through profit or loss)	132,499



(Consolidated Statements of Financial Position) 2024년 9월 30일 현재 (As of September 30, 2024)

주식회사 국민은행과 그 종속기업 KB Kookmin Bank and Subsidiaries (단위: 백만원)

אט אט	OKITIIT Barik and Subsidiaries	(III IIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIII
	과목명(Description)	금액(Amount)
П.	파생금융부채 (Derivative financial liabilities)	3,910,738
Ш.	예수부채 (Deposits)	411,005,252
IV.	차입부채 (Debts)	29,473,945
٧.	사채 (Debentures)	33,266,241
VI.	충당부채 (Provisions)	754,345
VII.	순확정급여부채 (Defined benefit liabilities)	10,788
VIII.	당기법인세부채 (Current income tax liabilities)	23,167
IX.	이연법인세부채 (Deferred income tax liabilities)	676,066
Χ.	기타부채 (Other liabilities)	35,690,070
부채 경 (Total	총계 liabilities)	514,943,111
자 -{ (Equity	본 y)	
Ι.	지배기업 주주지분 (Equity attributable to shareholders of the parent company)	37,212,226
	1. 자본금 (Capital stock)	2,021,896
	2. 신종자본증권 (Hybrid securities)	1,065,613
	3. 자본잉여금 (Capital surplus)	4,650,118
	4 기타포괄손익누계액 (Accumulated other comprehensive income)	668,483
	5 이익잉여금 (Retained earnings)	28,806,116



(Consolidated Statements of Financial Position) 2024년 9월 30일 현재 (As of September 30, 2024)

주식회사 국민은행과 그 종속기업

(단위: 백만원)

KB Kookmin Bank and Subsidiaries

과목명(Description)	금액(Amount)
Ⅱ. 비지배지분 (Non-controlling interests)	104,222
자본총계 (Total equity)	37,316,448
부채와 자본총계 (Total liabilities and equity)	552,259,559



(Consolidated Statements of Comprehensive Income) 2024년 1월 1일부터 2024년 9월 30일까지 (January 1, 2024 ~ September 30, 2024)

주식회사 국민은행과 그 종속기업 KB Kookmin Bank and Subsidiaries (단위: 백만원)

KBI	Rookmin Bank and Subsidiaries	(in millions of won)
	과목명(Description)	금액(Amount)
I.	순이자이익 (Net interest income)	7,648,597
	이자수익 (Interest income)	17,451,388
	1. 기타포괄손익-공정가치측정 및 상각후원가 측정 금융상품 이자수익 (Interest income from financial instruments at fair value through other comprehensive income and amortized cost)	17,128,419
	2. 당기손익-공정가치측정 금융상품 이자수익 (Interest income from financial instruments at fair value through profit or loss)	322,969
	이자비용 (Interest expense)	(9,802,791)
п.	순수수료이익 (Net fee and commission income)	834,740
	수수료수익 (Fee and commission income)	1,156,189
	수수료비용 (Fee and commission expense)	(321,449)
ш.	당기손익-공정가치측정 금융상품 순손익 (Net gains(losses) on financial instruments at fair value through profit or loss)	530,940
IV.	기타영업손익 (Net other operating income(expenses))	(747,184)
٧.	일반관리비 (General and administrative expenses)	(3,224,785)
VI.	신용손실충당금 반영전 영업이익 (Operating income before provision for credit losses)	5,042,308
VII.	신용손실충당금전입액 (Provision for credit losses)	(590,159)
VIII.	영업이익 (Net operating income)	4,452,149
IX.	영업외손익 (Net non-operating income(expenses))	(878,850)
	관계기업투자손익 (Share of profit(loss) of associates)	7,318
	기타영업외손익 (Net other non-operating income(expense))	(886,168)



(Consolidated Statements of Comprehensive Income) 2024년 1월 1일부터 2024년 9월 30일까지 (January 1, 2024 ~ September 30, 2024)

주식회사 국민은행과 그 종속기업 KB Kookmin Bank and Subsidiaries (단위: 백만원)

	과목명(Description)	금액(Amount)
Х.	법인세비용차감전순이익 (Profit(loss) before income tax expense)	3,573,299
XI.	법인세비용 (Income tax expense)	(1,034,841)
XII.	당기순이익 (Profit for the period)	2,538,458
XIII.	법인세비용차감후기타포괄손익 (Other comprehensive income(loss) for the period, net of tax)	57,946
	당기손익으로 재분류되지 않는 포괄손익 (Items that will not be reclassified to profit or loss)	(207,558)
	1. 순확정급여부채의 재측정요소 (Actuarial gains(losses) on post defined benefit pension plans )	16,333
	2. 기타포괄손익 – 공정가치 측정 금융상품 관련 손익 (Revaluation gains/(losses) on equity instruments at fair value through other comprehensive income)	(223,891)
	후속적으로 당기손익으로 재분류될 수 있는 포괄손익 (Items that may be reclassified subsequently to profit or loss)	265,504
	1. 외환차이 (Exchange differences on translating foreign operations)	95,094
	2. 기타포괄손익-공정가치측정금융상품관련손익 (Net gains/(losses) on financial instruments at fair value through other comprehensive income)	210,696
	3. 관계기업 기타포괄손익에 대한 지분 (Share of other comprehensive income of associates)	(645)
	4. 해외사업장순투자위험회피수단의 손익 (Gains(losses) on hedging instruments of a net investment in a foreign operation)	(14,751)
	5. 현금흐름위험회피 수단의 손익 (Cash flow hedges)	(24,890)
XIV.	당기총포괄이익 (Total comprehensive income attributable to:)	2,596,404
	당기순이익의 귀속 (Profit attributable to:)	2,538,458
	1. 지배기업주주지분순이익 (Shareholders of the parent company)	2,617,890
	2. 비지배지분순이익 (Non-controlling interests)	(79,432)



(Consolidated Statements of Comprehensive Income) 2024년 1월 1일부터 2024년 9월 30일까지 (January 1, 2024 ~ September 30, 2024)

주식회사 국민은행과 그 종속기업 KB Kookmin Bank and Subsidiaries (단위: 백만원)

과목명(Description)	금액(Amount)
당기총포괄이익의 귀속 (Total comprehensive income attributable to:)	2,596,404
1. 지배기업주주지분총포괄이익 (Shareholders of the parent company)	2,667,867
2. 비지배지분총포괄이익 (Non-controlling interests)	(71,463)



(Separate Statements of Financial Position) 2024년 9월 30일 현재 (As of September 30, 2024)

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

No Rookiiiii Balik		(III IIIIIIOIIS OI WOII)
	과목명(Description)	금액(Amount)
자 선 (Assets	<u>··</u> s)	
I.	현금 및 예치금 (Cash and due from financial institutions)	17,929,267
Π.	당기손익-공정가치측정 금융자산 (Financial assets at fair value through profit or loss)	17,607,323
Ш.	파생금융자산 (Derivative financial assets)	4,370,349
IV.	상각후원가측정 대출채권 (Loans at amortized cost)	393,104,689
٧.	투자금융자산 (Financial investments)	76,916,718
VI.	관계기업 및 종속기업 투자 (Investments in associates and subsidiaries)	3,138,968
VII.	유형자산 (Property and equipment)	3,801,477
VIII.	투자부동산 (Investment property)	125,385
IX.	무형자산 (Intangible assets)	356,044
Χ.	순확정급여자산 (Defined benefit assets)	228,565
XI.	당기법인세자산 (Current income tax assets)	292,290
XII.	이연법인세자산 (Deferred income tax assets)	-
XIII.	매각예정자산 (Assets held for sale)	28,337
XIV.	기타자산 (Other assets)	16,197,194
자산총 (Total a		534,096,606
부 ㅊ (Liabili		
I.	당기손익-공정가치측정 금융부채 (Financial liabilities at fair value through profit or loss)	132,499



(Separate Statements of Financial Position) 2024년 9월 30일 현재 (As of September 30, 2024)

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

ND NOOKIIIII Darik	(III Millions of wort)
과목명(Description)	금액(Amount)
Ⅱ. 파생금융부채 (Derivative financial liabilities)	4,091,202
Ⅲ. 예수부채 (Deposits)	396,440,689
IV. 차입부채 (Debts)	27,968,644
V. 사채 (Debentures)	32,070,463
VI. 충당부채 (Provisions)	747,659
Ⅷ. 순확정급여부채 (Defined benefit liabilities)	1,840
Ⅷ. 당기법인세부채 (Current income tax liabilities)	16,477
IX. 이연법인세부채 (Deferred income tax liabilities)	565,092
X. 기타부채 (Other liabilities)	35,145,944
부채 총계 (Total liabilities)	497,180,509
자 본 (Equity)	
I. 자본금 (Capital stock)	2,021,896
Ⅱ. 신종자본증권 (Hybrid securities)	1,065,613
Ⅲ. 자본잉여금 (Capital surplus)	5,134,745
IV. 기타포괄손익누계액 (Accumulated other comprehensive income)	515,571
V. 이익잉여금 (Retained earnings)	28,178,272
자본총계 (Total equity)	36,916,097
부채와 자본총계 (Total liabilities and equity)	534,096,606



## <u>손익계산서</u>

(Separate Statements of Comprehensive Income) 2024년 1월 1일부터 2024년 9월 30일까지 (January 1, 2024 ~ September 30, 2024)

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

,		
과목명(Description)	금액(Amount)	
순이자이익 (Net interest income)	7,200,736	
이자수익 (Interest income)	16,288,395	
1. 기타포괄손익-공정가치측정 및 상각후원가 측정 금융상품 이자수익 (Interest income from financial instruments at fair value through other comprehensive income and amortized cost)	16,051,954	
2. 당기손익-공정가치측정 금융상품 이자수익 (Interest income from financial instruments at fair value through profit or loss)	236,441	
이자비용 (Interest expense)	(9,087,659)	
순수수료이익 (Net fee and commission income)	838,424	
수수료수익 (Fee and commission income)	1,139,758	
수수료비용 (Fee and commission expense)	(301,334)	
당기손익-공정가치측정 금융상품 순손익 (Net gains(losses) on financial instruments at fair value through profit or loss)	488,175	
기타영업손익 (Net other operating income(expenses))	(795,131)	
일반관리비 (General and administrative expenses)	(2,952,260)	
신용손실충당금 반영전 영업이익 (Operating income before provision for credit losses)	4,779,944	
신용손실충당금전입액 (Provision for credit losses)	(379,617)	
영업이익 (Net operating income)	4,400,327	
영업외손익 (Non-operating income(expenses))	(962,494)	
관계기업투자손익 (Share of profit(loss) of associates)	(134,373)	
기타영업외손익 (Net other non-operating income(expense))	(828,121)	
	(Net interest income) 이자수익 (Interest income)  1. 기타포괄손의-공정가치측정 및 상각후원가 측정 금융상품 이자수익 (Interest income from financial instruments at fair value through other comprehensive income and amortized cost)  2. 당기손의-공정가치측정 금융상품 이자수익 (Interest income from financial instruments at fair value through profit or loss) 이자비용 (Interest expense)  순수수료이익 (Net fee and commission income)  수수료비용 (Fee and commission expense)  당기손의-공정가치측정 금융상품 순손익 (Net gains(losses) on financial instruments at fair value through profit or loss) 기타영업손익 (Net other operating income(expenses))  일반관리비 (General and administrative expenses)  신용손실충당금 반영전 영업이익 (Operating income before provision for credit losses)  신용손실충당금전입액 (Provision for credit losses)  영업이익 (Net operating income)  영업외손익 (Non-operating income(expenses))  관계기업투자손익 (Share of profit(loss) of associates) 기타영업외손의	



## <u>손익계산서</u>

(Separate Statements of Comprehensive Income) 2024년 1월 1일부터 2024년 9월 30일까지 (January 1, 2024 ~ September 30, 2024)

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

	과목명(Description)	금액(Amount)
Χ.	법인세비용차감전순이익 (Profit(loss) before income tax expense)	3,437,833
XI.	법인세비용 (Income tax expense)	(877,642)
XII.	당기순이익 (Profit for the period)	2,560,191
XIII.	법인세비용차감후기타포괄손익 (Other comprehensive income(loss) for the period, net of tax)	(30,647)
	당기손익으로 재분류되지 않는 포괄손익 (Items that will not be reclassified to profit or loss)	(208,789)
	1. 순확정급여부채의 재측정요소 (Actuarial gains(losses) on post defined benefit pension plans )	15,102
	2. 기타포괄손익 – 공정가치 측정 금융상품 관련 손익 (Revaluation gains/(losses) on equity instruments at fair value through other comprehensive income)	(223,891)
	후속적으로 당기손익으로 재분류될 수 있는 포괄손익 (Items that may be reclassified subsequently to profit or loss)	178,142
	1. 외환차이 (Exchange differences on translating foreign operations)	(489)
	2. 기타포괄손익-공정가치측정금융상품관련손익 (Net gains/(losses) on financial instruments at fair value through other comprehensive income)	203,521
	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)	(24,890)
XIV.	당기총포괄이익 (Total comprehensive income attributable to:)	2,529,544
	당기순이익의 귀속 (Profit attributable to:)	2,560,191
	1. 지배기업주주지분순이익 (Shareholders of the parent company)	2,560,191
	2. 비지배지분순이익 (Non-controlling interests)	



## <u>손익계산서</u>

(Separate Statements of Comprehensive Income) 2024년 1월 1일부터 2024년 9월 30일까지 (January 1, 2024 ~ September 30, 2024)

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

과목명(Description)	금액(Amount)
당기총포괄이익의 귀속 (Total comprehensive income attributable to:)	2,529,544
1. 지배기업주주지분총포괄이익 (Shareholders of the parent company)	2,529,544
2. 비지배지분총포괄이익 (Non-controlling interests)	-



Balance Sheet (Trust accounts) 2024년 9월 30일 현재 (As of September 30, 2024)

(단위: 백만원)

주식회사 국민은행 KB Kookmin Bank

KB Kookmin Bank	(in millions of won)
과목명(Description)	금액(Amount)
자 산	
(Assets)	
I. 현금 및 예치금	36,719,895
(Cash and due from financial institutions)	30,713,033
1. 원화예치금	36,719,895
(Due from banks in won)	33,1.3,033
표. 유가증권	19,888,832
(Securities)	5,512,715
1. 주식	4,907,126
(Stocks)	, ,
2. 국채	87,432
(Government bonds)	
3. 금융채 (Finance debentures)	1,476,528
<u> </u>	
4. 지방채 (Local government bonds)	39,231
5. 사채	
5. 시계 (Corporate bonds)	6,592,367
6. 외화유가증권	
0. 되되ㅠ기증면 (Securities in foreign currency)	139,922
7. 매입어음	
(Bills bought)	420,467
8. 기타유가증권	
(Other securities)	6,225,759
Ⅲ. 대출금	
(Loans & discounts)	214,714
1. 부동산저당대출	
(Loans on real estate collateral)	-
2. 채권담보대출	45.004
(Loans on receivables collateral)	15,061
3. 수익권담보대출	100.050
(Loans on trust benefit collateral)	199,653
IV. 콜론	
(Call loans)	
V. 환매조건부채권	5,733,300
(Bonds purchased under resale agreements)	5,733,300



Balance Sheet (Trust accounts) 2024년 9월 30일 현재 (As of September 30, 2024)

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

	과목명(Description)	금액(Amount)
VI.	금전채권	00.074.040
	(Money receivables)	29,271,940
VII.	수탁부동산	659,305
	(Movables & real estate)	000,000
VⅢ.	기타자산 (Others)	1,391,856
	1. 가지급금	
	(Suspense receivables)	1
	2. 미수수익	
	(Accrued revenues receivable)	1,367,695
	3. 미수금	40.000
	(Accounts receivable)	19,069
	4. 선급비용	396
	(Prepaid expenses)	390
	5. 선급금	4,695
	(Prepaid payments)	.,,000
	6. 기타잡자산	_
TV	(Prepaid expenses)	
IX.	고유계정대 (Lendings to banking account)	5,620,340
Χ.	채권평가충당금(-)	
Λ.	(Allowance for valuation of receivables(-))	(56)
자산총		
(Total a		99,500,126
부 ㅊ	H	
(Liabili	ties)	
I.	금전신탁	66,452,436
	(Money in trust)	00,402,400
	1. 불특정금전신탁합동운용	53
	(Unspecified money trust)	
	2. 적립식목적신탁합동운용 (Reserving objective trust(performance))	7,434
	3. 가계금전신탁합동운용 (Household money trust)	8,947
	4. 개발신탁합동운용	
	(Development Money Trust)	36



Balance Sheet (Trust accounts) 2024년 9월 30일 현재 (As of September 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)	1,294
7. 국민주신탁합동운용 (National stock trust)	2,360
8. 개인연금신탁합동운용 (Personal pension trust)	1,587,659
9. 가계장기신탁합동운용 (Long term house trust)	5,983
10. 근로자우대신탁합동운용 (Workers preferential trust)	1,069
11. 신종적립신탁합동운용 (New reserving trust)	4,370
12. 퇴직신탁운용 (Retirement trust)	7,557
13. 특정금전신탁 (Specified money trust)	17,399,594
14. 단위금전신탁합동운용 (Unit type money trust)	-
15. 추가금전신탁 (Open type money trust)	1,211
16. 신개인연금신탁합동운용 (New personal pension trust)	60,419
17. 신노후생활연금신탁합동운용 (New pension trust)	1,623
18. 신근로자우대신탁합동운용 (New workers preferential trust)	5
19. 연금신탁합동운용 (Pension trust)	1,769,699
20. 퇴직연금신탁 (Trust of retirement pension plan)	42,306,279
21. 개인종합자산신탁 (Individual savings account)	3,285,833
Ⅱ. 재산신탁 (Property in trust)	29,962,048



Balance Sheet (Trust accounts) 2024년 9월 30일 현재 (As of September 30, 2024)

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

과목명(Description)	금액(Amount)
1. 유가증권의신탁 (Securities in trust)	74,088
2. 금전채권의신탁 (Money receivables in trust)	29,228,655
3. 부동산의신탁 (Real estate in trust)	659,305
Ⅲ. 공익신탁 (Public in trust)	1
IV. 기타부채 (Other borrowings)	2,970,060
1. 미지급금 (Accounts payable)	25,557
2. 선수수익 (Income in advance)	1,844
3. 미지급신탁보수 (Accrued payable trust fees)	90,068
4. 미지급신탁이익 (Accrued payable trust profit)	2,808,373
5. 미지급비용 (Accrued payable expenses)	44,218
V. 특별유보금 (Special reserves)	115,581
부채 총계 (Total liabilities)	99,500,126



Income Statement(Trust accounts) 2024년 1월 1일부터 2024년 9월 30일까지 (January 1, 2024 ~ September 30, 2024)

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

e from banks)  urities)  overnment bonds)  nance debentures)  ocal government bonds)	1,041,790 595,717 1,825 42,229
overnment bonds)  nance debentures)  ocal government bonds)	595,717 1,825 42,229
overnment bonds)  nance debentures)  ocal government bonds)	595,717 1,825 42,229
overnment bonds)  nance debentures)  ocal government bonds)	595,717 1,825 42,229
overnment bonds)  nance debentures)  ocal government bonds)	1,825
overnment bonds)  nance debentures)  ocal government bonds)	1,825
nance debentures) ocal government bonds)	42,229
nance debentures) ocal government bonds)	42,229
ocal government bonds)	
ocal government bonds)	
<u> </u>	994
<u> </u>	
arnorata handa)	
armarata banda)	174,851
orporate bonds)	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,
	722
ome)	
권이자	7,177
ecurities in foreign currency)	.,
다	25,087
ills bought)	
권이자	342,832
thers securities)	- ,
	7,912
-	·
	_
<u>,                                      </u>	
	1,095
,	
	6,817
ust benefit collateral loans)	
loans)	-
ivalia)	
•	228,174
re E	대출이자 real estate collateral loans) 출이자 receivables collateral loans) 대출이자 trust benefit collateral loans)



Income Statement(Trust accounts) 2024년 1월 1일부터 2024년 9월 30일까지 (January 1, 2024 ~ September 30, 2024)

주식회사 국민은행 KB Kookmin Bank (단위: 백만원)

KB r	Rookmin Bank	(in millions of won)
	과목명(Description)	금액(Amount)
VI.	금전채권이자	420
	(Interest on money receivables)	439
VII.	파생상품관련익	
	(Revenues on derivatives)	-
VШ.	유가증권관련수익	277 070
	(Revenues on securities)	277,070
	유가증권매매익	266,322
	(Gain on sales of securities)	200,322
	유가증권상환익	482
	(Gain on redemption of securities)	402
	유가증권평가익	40.000
	(Gain on valuation of securities)	10,266
VⅢ.	외화환차익	200
	(Gain on foreign currency)	388
IX.	외화자산부채평가익	22.002
	(Gain on valuation of assets and liabilities denominated in foreign currency)	23,692
Χ.	수입수수료	
	(Commissions received)	-
XI.	기타수익	2 222 724
	(Other revenues)	2,333,731
XII.	고유계정대이자	400 700
	(Interest on loans to banking account)	138,732
XIII.	특별유보금환입	20
	(Transfer from special provision)	32
XIV.	채권평가충당금환입	200
	(Transfer from allowance for valuation of receivables)	233
신트	아익계	4 0 4 = 0 4 0
(Tot	al revenues)	4,647,910
비	용	
(Exp	penses)	
I.	금전신탁이익	
	(Gain on money trust)	2,068,753
	불특정금전신탁이익	
	(Gain on unspecified money trust)	1
	적립식목적신탁실적이익	221
	(Gain on installment money trust(performance))	331
		l



Income Statement(Trust accounts) 2024년 1월 1일부터 2024년 9월 30일까지 (January 1, 2024 ~ September 30, 2024)

(단위: 백만원)

(in millions of won)

주식회사 국민은행 KB Kookmin Bank

과목명(Description) 금액(Amount) 가계금전신탁이익 261 (Gain on household money trust) 개발신탁이익 (Gain on development trust) 노후생활연금신탁이익 26 (Gain on money trust for old age living pension) 기업금전신탁이익 33 (Gain on corporate money trust) 국민주신탁이익 (137)(Gain on national stock trust) 개인연금신탁이익 22,058 (Gain on money trust for individual pension) 가계장기신탁이익 163 (Gain on household long-term money trust) 근로자우대신탁이익 27 (Gain on money trust for employee) 신종적립신탁이익 114 (Gain on new installment money trust) 퇴직신탁이익 204 (Gain on retirement trust) 특정금전신탁이익 822,500 (Gain on specified money trust) 추가금전신탁이익 47 (Gain on open type money trust) 신개인연금신탁이익 2,214 (Gain on new money trust for individual pension) 신노후생활연금신탁이익 70 (Gain on new money trust for old age living pension) 신근로자우대신탁이익 (Gain on money trust for employee) 연금신탁이익 59,587 (Gain on pension trust) 퇴직연금신탁이익 1,084,804 (Gain on trust of retirement pension plan) 개인종합자산신탁이익 76,449 (Individual savings account)



Income Statement(Trust accounts) 2024년 1월 1일부터 2024년 9월 30일까지 (January 1, 2024 ~ September 30, 2024)

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

ND NOOKIIIII Dalik	(In millions of worl)
과목명(Description)	금액(Amount)
<b>エ</b> . 재산신탁이익	407
(Gain on property trust)	107
유가증권의신탁이익	47
(Gain on securities trust)	47
금전채권의신탁이익	00
(Gain on money receivables trust)	60
Ⅲ. 기타지급이자	
(Other interest paid)	-
Ⅳ. 지급수수료	34,231
(Commissions paid)	34,231
V. 파생상품관련손	
(Loss on derivatives)	-
VI. 외화환차손	711
(Loss on foreign exchange )	711
VII. 외화자산부채평가손	23,700
(Loss on valuation of assets and liabilities denominated in foreign currency)	23,700
유가증권관련비용	2,391,655
(Expenses on securities)	2,331,033
유가증권매매손	115,796
(Loss on sales of securities)	110,700
유가증권상환손	2,256,798
(Loss on redemption of securities)	2,200,700
유가증권평가손	19,061
(Loss on valuation of securities)	10,001
기금출연료	4,563
(Contribution to fund)	4,303
신용보증기금출연료	55
(Contribution to credit guarantee fund)	00
신탁보험료	4,508
(Insurance fees on deposits)	4,000
세금과공과	162
(Taxes)	102
신탁보수	110,472
(Trust fees & commissions)	110,472
기타비용	10,878
(Other expenses)	10,070



Income Statement(Trust accounts) 2024년 1월 1일부터 2024년 9월 30일까지 (January 1, 2024 ~ September 30, 2024)

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

과목명(Description)	금액(Amount)
특별유보금전입 (Provision for special provision)	2,645
XIV. 채권평가충당금전입 (Provision for allowance for valuation of receivables)	33
신탁손실계 (Total expenses)	4,647,910



(Consolidated Statements of Financial Position) 2024년 9월 30일 현재 (As of September 30, 2024)

KB증권 주식회사와 그 종속기업

(단위: 백만원)

KB Securities Co., Ltd. and Subsidiaries

	과목명(Description)	금액(Amount)
자 신		
(Assets	<u> </u>	
Ι.	현금 및 예치금	2,740,010
	(Cash and deposits)	_,,
П.	당기손익-공정가치측정 금융자산	35,465,922
	(Financial assets at fair value through profit or loss)	,,-
Ⅲ.	파생금융자산	1,307,734
	(Derivative financial assets)	· · ·
IV.	기타포괄손익-공정가치측정유가증권	6,421,971
	(Fair value through other comprehensive income)	
٧.	종속기업및관계기업투자	295,330
) (T	(Investments in associates, subsidiaries and joint ventures)	
VI.	상각후원가측정 대출채권	9,902,966
\/m	(Loans at amortized cost)	
VII.	유형자산 (Property and equipment)	259,302
ν/π	투자부동산	
VⅢ.	구시구승인 (Investment property)	420,282
IX.	무형자산	
1/.	(Intangible assets)	277,067
Χ.	당기법인세자산	
Α.	(Current tax assets)	7,670
XI.	이연법인세자산	
, , , , , , , , , , , , , , , , , , ,	(Deferred tax assets)	40,550
XII.	기타금융자산	
/	(Other financial assets)	5,927,472
XIII	기타자산	
7,111.	(Other non-financial assets)	138,769
자산총	·계	
(Total a	assets)	63,205,045
부 ㅊ	H	
(Liabili	ties)	
I.	예수부채	7 040 400
	(Deposits received)	7,318,130
П.	당기손익-공정가치측정 금융부채	10,073,021
	(Financial liabilities at fair value through profit or loss)	10,073,021



(Consolidated Statements of Financial Position) 2024년 9월 30일 현재 (As of September 30, 2024)

KB증권 주식회사와 그 종속기업

(단위: 백만원)

KB Securities Co., Ltd. and Subsidiaries

과목명(Description)	금액(Amount)
	= 4(Amount)
Ⅲ. 파생금융부채 (Derivative financial liabilities)	1,524,688
IV. 차입부채	
(Borrowings)	31,328,587
V. 당기법인세부채	2.500
(Current tax liabilities)	2,590
VI. 순확정급여부채	60,121
(Net defined benefit liabilities)	00,121
VII. 이연법인세부채	
(Deferred tax liabilities)	
VII. 충당부채	189,970
(Provisions)	
IX. 기타금융부채	5,467,326
(Other financial liabilities)	
X. 기타부채 (Other per financial liabilities)	415,648
(Other non-financial liabilities)	
부채 총계 (Total liabilities)	56,380,081
자 본	
(Equity)	
I. 지배기업 주주지분	
(Equity attributable to shareholders of the parent company)	6,738,163
1. 자본금	1 102 102
(Share capital)	1,493,102
2. 신종자본증권	756,068
(Hybrid securities)	750,000
3. 기타불입자본	1,478,688
(Other paid-in capital)	.,,
4. 이익잉여금	2,679,155
(Retained earnings)	· · ·
5. 기타자본구성요소	331,150
(Other components of equity) 표. 비지배지분	
Π. 비지배지분 (Non-controlling interests)	86,801
자본총계	
(Total equity)	6,824,964
부채와 자본총계	
(Total liabilities and equity)	63,205,045



(Consolidated Statements of Comprehensive Income) 2024년 1월 1일부터 2024년 9월 30일까지 (January 1, 2024 ~ September 30, 2024)

KB증권 주식회사와 그 종속기업

(단위: 백만원)

KB Securities Co., Ltd. and Subsidiaries

	과목명(Description)	금액(Amount)
_		L 1(/
I.	영업수익 (Operating income)	8,074,583
	(Operating income)	
	수수료수익 (Fee and commission income)	710,572
	금융상품평가 및 처분이익	
	(Gain on valuation(disposal) of financial instruments)	5,176,804
	이자수익	
	(Interest income)	1,328,659
	상각후원가측정금융자산평가및처분이익	
	(Gain on valuation(disposal) of financial assets measured at amortized costs)	86,202
	외환거래이익	F07.00F
	(Gain on foreign currency transactions)	597,985
	기타영업수익	174,361
	(Others operating income)	174,501
п.	영업비용	7,339,109
	(Operating expenses)	1,000,100
	수수료비용	171,939
	(Fee and commission expense)	,
	금융상품평가 및 처분손실	4,881,368
	(Loss on valuation(disposal) of financial instruments)	, ,
	이자비용 (Interest expanse)	878,923
	(Interest expense)	
	상각후원가측정금융자산평가및처분손실 (Loss on valuation(disposal) of financial assets measured at amortized costs))	89,029
	외환거래손실	
	기민단 의 (Loss on foreign currency transactions)	554,322
	 판매비와 관리비	
	(General and administrative expenses)	730,588
	기타영업비용	22.5.5
	(Other operating expenses)	32,940
ш.	영업이익(손실)	705 474
	(Net operating income(loss))	735,474
IV.	영업외수익	44,710
	(Non-operating income)	44,710



(Consolidated Statements of Comprehensive Income) 2024년 1월 1일부터 2024년 9월 30일까지 (January 1, 2024 ~ September 30, 2024)

KB증권 주식회사와 그 종속기업

(단위: 백만원)

KB Securities Co., Ltd. and Subsidiaries

	·	,
	과목명(Description)	금액(Amount)
٧.	영업외비용	CO 007
	(Non-operating expenses)	69,887
VI.	법인세비용차감전순이익(손실)	740 207
	(Profit(loss) before income tax expense)	710,297
VII.	법인세비용(수익)	157 601
	(Income tax expense(benefit))	157,681
VⅢ.	당기순이익	552,616
	(Profit for the period)	332,010
	1. 지배기업주주지분순이익	550,894
	(Shareholders of the parent company)	550,694
	2. 비지배지분순이익	1,722
	(Non-controlling interests)	1,722
IX.	기타포괄손익	11,103
	(Other comprehensive income(loss) for the period)	11,103
X.	당기총포괄이익(손실)	563,719
	(Consolidated net comprehensive income(loss) for the period)	303,719
	1. 지배기업주주지분총포괄이익	560,862
	(Shareholders of the parent company)	300,002
	2. 비지배지분총포괄이익	2,857
	(Non-controlling interests)	2,037



(Consolidated Statements of Financial Position) 2024년 9월 30일 현재 (As of September 30, 2024)

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

자 산	
시 [2]	
(Assets)	
I. 현금및현금성자산	505.000
(Cash and cash equivalents)	595,060
Π. 금융자산	
(Financial assets)	
1. 당기손익공정가치측정금융자산	9,458,428
(Financial assets at fair value through profit or loss)	3,430,420
2. 기타포괄손익공정가치측정금융자산	19,701,951
(Financial assets at fair value through other comprehensive income)	13,701,331
3. 상각후원가측정금융자산	30,141
(Financial assets at amortised cost)	30,111
4. 상각후원가측정대출채권	5,884,331
(Loans at amortized costs)	0,001,001
5. 상각후원가측정기타수취채권	548,427
(Other receivables)	
皿. 관계기업투자주식 	58,124
(Investments in associates)	,
IV. 위험회피목적파생상품자산	202,463
(Derivative assets to hedge)	,
V. 보험계약자산	312,757
(Insurance contract assets)	
VI. 재보험계약자산	1,500,295
(Reinsurance contract assets)	
Ⅷ. 투자부동산 (Investment property)	5,087
Ⅷ. 유형자산 (Property and equipment)	465,807
IX. 무형자산 (Intangible assets)	139,249
X. 매각예정자산	
지. 미국에당시간 (Assets held for sale)	-
XI. 당기법인세자산	
(Current tax assets)	1
XII. 이연법인세자산	
(Deferred tax assets)	4,021



(Consolidated Statements of Financial Position) 2024년 9월 30일 현재 (As of September 30, 2024)

KB손해보험 주식회사와 그 종속기업

(단위: 백만원)

KB Insurance Co., Ltd. and Subsidiaries

과목명(Description)	금액(Amount)
XIII. 순확정급여자산 (Net defined benefit assets)	105,877
XIV. 기타자산	
(Other assets)	65,344
자산총계	20.077.263
(Total assets)	39,077,363
부 채	
(Liabilities)	
I. 보험계약부채	26,408,897
(Insurance contract liabilities)	20, 100,007
II. 재보험계약부채	3,815
(Reinsurance contract liabilities)	
피. 금융부채 	
(Financial liabilities)	
1. 당기손익인식금융부채	765
(Financial liabilities at fair value through profit or loss)	
2. 차입부채	
(Debts)	
3. 사채 (Palastana)	664,219
(Debentures)	,
4. 기타금융부채	4,560,637
(Other financial liabilities)	
Ⅲ. 위험회피목적파생상품부채	131,403
(Derivative liabilities to hedge)	
IV. 충당부채	4,922
(Provisions)	
V. 확정급여채무 (Net defined benefit liabilities)	404
<u> </u>	
VI. 당기법인세부채 (Current tax liabilities)	46
VII. 이연법인세부채	
VII. 이런답전제구제 (Deferred tax liabilities)	1,171,088
VⅢ. 기타부채	
(Other liabilities)	188,566
 부채 총계	
(Total liabilities)	33,134,762



(Consolidated Statements of Financial Position) 2024년 9월 30일 현재 (As of September 30, 2024)

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

The modulation co., Etc. and cubolatines	(III IIIIIIIIIIII GI WGII)
과목명(Description)	금액(Amount)
자 본	
(Equity)	
I. 지배기업소유지분	5 000 400
(Equity attributable to shareholders of the parent company)	5,936,183
1. 자본금	22.050
(Capital stock)	33,250
2. 자본잉여금	249 454
(Capital surplus)	348,454
3. 자본조정	(0)
(Capital adjustments)	(9)
4. 기타포괄손익누계액	(567.245)
(Accumulated other comprehensive income)	(567,315)
5. 이익잉여금	6,121,803
(Retained earnings)	0,121,003
Π. 비지배지분	6,418
(Non-controlling interests)	0,410
자본총계	5 0/2 601
(Total equity)	5,942,601
부채와 자본총계	20 077 262
(Total liabilities and equity)	39,077,363



(Consolidated Statements of Comprehensive Income) 2024년 1월 1일부터 2024년 9월 30일까지 (January 1, 2024 ~ September 30, 2024)

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

	과목명(Description)	금액(Amount)
I.	보험영업수익 (Insurance revenue)	7,778,028
	보험영업수익 (Insurance Income)	7,515,632
	재보험영업수익 (Reinsurance Income)	262,396
п.	보험영업비용 (Insurance expense)	6,864,732
	보험영업비용 (Insurance service expense)	5,916,113
	재보험영업비용 (Reinsurance expense)	661,308
	기타사업비용 (Other operating expenses)	287,311
ш.	투자영업수익 (Investment revenue)	1,548,872
	보험금융수익 (Insurance finance income)	91,518
	이자수익 (Interest income)	658,958
	배당수익 (Dividend income)	22,898
	유가증권 평가 및 처분이익 (Gain on valuation and disposal of securities)	344,242
	대여금 및 수취채권 평가 및 처분이익 (Gain on valuation and disposal of loans and other receivables)	8,117
	파생상품관련이익 (Gain on valuation and disposal of derivatives)	41,237
	종속기업투자주식관련이익 (Gain on valuation and disposal of Investments in subsidiaries)	83
	외화거래이익 (Foreign currency transaction gain)	107,236
	기타수익 (Other income)	274,583
IV.	투자영업비용 (Investment expenses)	1,448,111



(Consolidated Statements of Comprehensive Income) 2024년 1월 1일부터 2024년 9월 30일까지 (January 1, 2024 ~ September 30, 2024)

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

	과목명(Description)	금액(Amount)
	보험금융비용 (Insurance finance expense)	653,094
	이자비용 (Interest expense)	144,646
	유가증권 평가 및 처분손실 (Loss on valuation and disposal of securities)	352,815
	대여금 및 수취채권 평가 및 처분손실 (Loss on valuation and disposal of loans and other receivables)	8,868
	파생상품관련손실 (Loss on valuation and disposal of derivatives)	173,201
	종속기업투자주식관련손실 (Loss on investments on subsidiaries and associates)	786
	외화거래손실 (Foreign currency transaction loss)	17,217
	재산관리비 (Administrative expenses for assets)	23,045
	부동산관리비 (Administrative expenses for real estate)	3,173
	기타비용 (Other expenses)	71,266
V.	영업이익(손실) (Net operating income(loss))	1,014,057
VI.	영업외이익 (Net non-operating income(expenses))	(6,715)
	영업외수익 (Non-operating income)	5,581
	영업외비용 (Non-operating expenses)	12,296
VII.	법인세비용차감전계속영업순이익 (Profit(loss) before income tax expense from continuing operations)	1,007,342
VIII.	계속영업법인세비용 (Income tax expense from continuing operations)	269,567
IX.	계속영업당기순이익 (Profit for the period from continuing operations)	737,775
X.	중단사업손익 (Profit for the period from discontinued operations)	-



(Consolidated Statements of Comprehensive Income) 2024년 1월 1일부터 2024년 9월 30일까지 (January 1, 2024 ~ September 30, 2024)

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

	과목명(Description)	금액(Amount)
XI.	당기순이익 (Profit for the period)	737,775
XII.	기타포괄손익 (Other comprehensive income(loss) for the period)	(852,853)
	후속적으로 당기손익으로 재분류되지 않는 포괄손익 (Items that will not be reclassified subsequently to profit or loss)	(353)
	1. 확정급여채무 재측정요소 (Remeasurements of defined benefit plans)	433
	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)	(786)
	후속적으로 당기손익으로 재분류되는 포괄손익 (Items that may be subsequently reclassified to profit or loss)	(852,500)
	1. 보험계약 관련 금융손익 (Insurance finance income(expense))	(1,436,220)
	2. 재보험계약 관련 금융손익 (Reinsurance finance income(expense))	23,919
	3. 기타포괄손익-공정가치측정금융상품관련손익 (Unrealized net change in fair value of financial assets at fair value through other comprehensive income)	515,593
	4. 손익변동성 조정 손익 (Amount reclassifed 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)	39,259
	6. 관계기업기타포괄손익 (Unrealized net change in other comprehensive income of associate)	102
	7. 해외사업환산손익 (Foreign currency translation differences for foreign operations)	4,847
	8. 특별계정기타포괄손익 (Other comprehensive income arising from separate account)	-
X.	당기총포괄손익 (Total comprehensive income for the period)	(115,078)
	당기순이익의귀속 (Profit for the period attributable to:)	737,775



(Consolidated Statements of Comprehensive Income) 2024년 1월 1일부터 2024년 9월 30일까지 (January 1, 2024 ~ September 30, 2024)

KB손해보험 주식회사와 그 종속기업

(단위: 백만원)

KB Insurance Co., Ltd. and Subsidiaries

과목명(Description)	금액(Amount)
1. 지배기업소유지분순이익 (Shareholders of the parent company)	737,290
2. 비지배지분순이익 (Non-controlling interests)	485
총포괄손익의귀속 (Total comprehensive income for the year attributable to:)	(115,078)
1. 지배기업소유지분총포괄손익 (Shareholders of the parent company)	(115,818)
2. 비지배지분총포괄손익 (Non-controlling interests)	740



(Consolidated Statements of Financial Position) 2024년 9월 30일 현재 (As of September 30, 2024)

주식회사 KB국민카드와 그 종속기업

KB Kookmin Card Co., Ltd. and Subsidiaries

(in millions of won)

(단위: 백만원)

	<u> </u>	(III IIIIIIOIIS OI WOII)
	과목명(Description)	금액(Amount)
자 선	<u>Y</u>	
(Assets	s)	
I.	현금 및 예치금 (Cash and due from financial institutions)	1,505,906
П.	당기손익-공정가치측정 금융자산 (Financial assets at fair value through profit or loss)	627,743
Ⅲ.	파생금융자산 (Derivative financial assets)	93,557
IV.	상각후원가측정 대출채권 (Loans at amortized cost)	27,831,677
٧.	투자금융자산 (Financial investments)	67,643
VI.	관계기업투자 (Investments in associates)	16,677
VII.	유형자산 (Property and equipment)	145,009
VIII.	무형자산 (Intangible assets)	157,161
IX.	이연법인세자산 (Deferred income tax assets)	169,121
Χ.	순확정급여자산 (Net defined benefit assets)	184
XI.	기타자산 (Other assets)	496,819
자산총		31,111,497
•	assets)	
부 차 (Liabili	讲 ities)	
I.	차입부채	
1.	(Debts)	4,873,790
Π.	파생금융부채 (Derivative financial liabilities)	55,103
Ⅲ.	사채 (Debentures)	17,090,268
IV.	충당부채 (Provisions)	171,394



(Consolidated Statements of Financial Position) 2024년 9월 30일 현재 (As of September 30, 2024)

주식회사 KB국민카드와 그 종속기업

(단위: 백만원)

KB Kookmin Card Co., Ltd. and Subsidiaries

과목명(Description)	금액(Amount)
V. 순확정급여부채	11 100
(Net defined benefit liabilities)	11,100
VI. 이연법인세부채	321
(Deferred income tax liabilities)	321
Ⅷ. 기타부채	3,648,825
(Other liabilities)	3,040,023
부채 총계	25,850,801
(Total liabilities)	20,000,001
자 본	
(Equity)	
I. 지배기업 주주지분	5,221,233
(Equity attributable to shareholders of the parent company)	-,,
1. 자본금	460,000
(Share capital)	,
2. 신종자본증권	249,149
(Hybridbonds)	·
3. 자본잉여금	1,969,424
(Capital surplus)	
4. 기타포괄손익누계액	27,658
(Accumulated other comprehensive income)	
5. 이익잉여금 (Retained earnings)	2,515,002
Ⅱ. 비지배지분 (Non-controlling interests)	39,463
<u> </u>	
자본총계 (Total equity)	5,260,696
부채와 자본총계	24 444 407
(Total liabilities and equity)	31,111,497



(Consolidated Statements of Comprehensive Income) 2024년 1월 1일부터 2024년 9월 30일까지 (January 1, 2024 ~ September 30, 2024)

주식회사 KB국민카드와 그 종속기업

KB Kookmin Card Co., Ltd. and Subsidiaries

(in millions of won)

(단위: 백만원)

	과목명(Description)	금액(Amount)
I.	순이자이익 (Net interest income)	1,228,263
	이자수익 (Interest income)	1,824,849
	이자비용 (Interest expense)	(596,586)
П.	순수수료이익 (Net fee and commission income)	583,628
	수수료수익 (Fee and commission income)	1,363,780
	수수료비용 (Fee and commission expense)	(780,152)
Ⅲ.	당기손익-공정가치측정 금융상품 순손익 (Net gains(losses) on financial instruments at fair value through profit or loss)	10,124
IV.	기타영업손익 (Net other operating income(expenses))	(291,519)
٧.	일반관리비 (General and administrative expenses)	(437,101)
VI.	신용손실충당금전입액 (Provision for credit losses)	(614,892)
VII.	영업이익 (Net operating income)	478,503
VⅢ.	영업외손익 (Non-operating income(loss))	13,855
	관계기업투자손익 (Share of profit(loss) of associates)	865
	기타영업외손익 (Net other non-operating income(expense))	12,990
IX.	법인세비용차감전순이익 (Profit(loss) before income tax expense)	492,358
Χ.	법인세비용 (Income tax expense)	(123,902)
XI.	당기연결순이익 (Profit for the period)	368,456
XII.	법인세비용차감후기타포괄손익 (Other comprehensive income(loss) for the period, net of tax)	14,749



(Consolidated Statements of Comprehensive Income) 2024년 1월 1일부터 2024년 9월 30일까지 (January 1, 2024 ~ September 30, 2024)

주식회사 KB국민카드와 그 종속기업

등속기업 (단위: 백만원)

KB Kookmin Card Co., Ltd. and Subsidiaries

과목명(Description)	금액(Amount)
후속적으로 당기손익으로 재분류되지 않는 포괄손익	(352)
(Items that will not be reclassified to profit or loss)	(552)
1. 순확정급여부채의 재측정요소	(149)
(Actuarial gains(losses) on post defined benefit pension plans)	(1-10)
2. 기타포괄손익-공정가치 측정 지분상품 관련 손익	(
(Revaluation gains/(losses) on equity instruments at fair value through other comprehensive income)	(203)
후속적으로 당기손익으로 재분류될 수 있는 포괄손익	15 101
(Items that may be reclassified subsequently to profit or loss)	15,101
1. 관계기업 기타포괄손익에 대한 지분	(402)
(Share of other comprehensive income of associates)	(182)
2. 현금흐름위험회피 수단의 손익	(2.620)
(Cash flow hedges)	(2,630)
3. 해외사업환산손익	17.012
(Foreign currency translation difference for foreign operations)	17,913
XIII. 당기총포괄이익	383,205
(Total comprehensive income for the period)	363,203
당기순이익의 귀속	368,456
(Profit attributable to:)	300,430
지배기업주주지분순이익	370,383
(Shareholders of the parent company)	370,363
비지배지분순이익	(1.027)
(Non-controlling interests)	(1,927)
당분기연결총포괄이익의 귀속	202 205
(Total comprehensive income attributable to:)	383,205
지배기업주주지분총포괄이익	382,618
(Shareholders of the parent company)	302,010
비지배지분총포괄이익	587
(Non-controlling interests)	307



(Statements of Financial Position) 2024년 9월 30일 현재 (As of September 30, 2024)

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

	과목명(Description)	금액(Amount)
자 선	<u>.</u>	
(Assets	s)	
I.	현금및현금성자산	787,031
	(Cash and cash equivalents)	707,001
П.	금융자산	32,049,992
	(Financial assets)	02,010,002
	1. 당기손익공정가치측정금융자산	8,621,759
	(Financial assets at fair value through profit or loss)	-,- ,
	2. 기타포괄손익공정가치측정금융자산	21,249,538
	(Financial assets at fair value through other comprehensive income)	
	3. 상각후원가측정금융자산	695,817
	(Financial assets at amortised cost)	
	4. 상각후원가측정대출채권 (Loans)	1,141,178
	5. 상각후원가측정기타수취채권	
	5. 성격우권기국성기다구귀세권 (Other receivables)	341,700
Ⅲ.	관계기업투자주식	
ш.	인계기미구시구크 (Investments in associates)	8,840
IV.	위험회피목적파생상품자산	
1 .	(Derivative assets to hedge)	23,295
٧.	재보험자산	
• •	(Reinsurance assets)	5,706
VI.	투자부동산	
	(Investment property)	37,065
VII.	유형자산	224.422
	(Property and equipment)	201,168
VⅢ.	무형자산	400.070
	(Intangible assets)	166,372
IX.	매각예정자산	
	(Assets held for sale)	-
Χ.	당기법인세자산	7,660
	(Current tax assets)	7,000
XI.	이연법인세자산	
	(Deferred tax assets)	-
XII.	기타자산	79,198
	(Other assets)	73,130



(Statements of Financial Position) 2024년 9월 30일 현재 (As of September 30, 2024)

KB라이프생명보험 주식회사와 그 종속기업

(단위: 백만원) (in millions of won)

KB Life Insurance Co., Ltd. and Subsidiaries

	(
과목명(Description)	금액(Amount)
자산총계	22 266 227
(Total assets)	33,366,327
부 채	
(Liabilities)	
I. 보험계약부채	26,802,842
(Insurance contract liabilities)	20,002,042
Π. 재보험계약부채	14,091
(Reinsurance contract liabilities)	11,001
皿. 사채	199,828
(Debentures)	100,020
IV. 기타금융부채	976,126
(Other financial liabilities)	070,120
V. 위험회피목적파생상품부채	20,869
(Derivative liabilities to hedge)	20,000
VI. 충당부채	20,586
(Provisions)	20,000
VII. 확정급여채무	1,181
(Net defined benefit liabilities)	1,101
Ⅷ. 당기법인세부채	_
(Current tax liabilities)	
IX. 이연법인세부채	847,161
(Deferred tax liabilities)	017,101
X. 기타부채	49,372
(Other liabilities)	10,072
부채 총계	28,932,056
(Total liabilities)	20,332,030
자 본	
(Equity)	
I. 지배기업소유지분	4,434,271
(Equity attributable to shareholders of the parent company)	1,101,211
1. 자본금	162,015
(Capital stock)	102,010
2. 자본잉여금	886,183
(Capital surplus)	233,100
3. 신종자본증권	49,800
(Hybrid securities)	.5,666



#### 재무상태표

(Statements of Financial Position) 2024년 9월 30일 현재 (As of September 30, 2024)

KB라이프생명보험 주식회사와 그 종속기업

(단위: 백만원)

KB Life Insurance Co., Ltd. and Subsidiaries

과목명(Description)	금액(Amount)
4. 자본조정 (Capital adjustments)	-
5. 기타포괄손익누계액 (Accumulated other comprehensive income)	245,989
6. 이익잉여금 (Retained earnings)	3,090,284
Ⅱ. 비지배지분 (Non-controlling interests)	-
자본총계 (Total equity)	4,434,271
부채와 자본총계 (Total liabilities and equity)	33,366,327



#### 손익계산서

(Separate Statements of Comprehensive Income) 2024년 1월 1일부터 2024년 9월 30일까지 (January 1, 2024 ~ September 30, 2024)

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

	Life insurance Co., Ltd. and Subsidiaries	(in millions of won)
	과목명(Description)	금액(Amount)
I.	보험영업수익	617 152
	(Operating income)	617,152
	보험영업수익	613,968
	(Insurance Income)	013,900
	재보험영업수익	3,184
	(Reinsurance Income)	3,104
	조정대상	_
	(Subject to adjustment)	
п.	보험영업비용	370,838
	(Operating expense)	370,030
	보험영업비용	360,424
	(Insurance service expense)	300,424
	재보험영업비용	5,597
	(Reinsurance expense)	5,591
	기타사업비용	4,817
	(Other operating expenses)	4,017
	조정대상	_
	(Subject to adjustment)	
Ш.	투자영업수익	1,380,127
	(Investment operating income)	1,500,127
	이자수익	638,982
	(Interest income)	030,902
	당기손익-공정가치측정금융상품관련이익	423,985
	(Profit or loss for period on fair value measured finamcial instruments)	423,303
	기타포괄손익-공정가치측정금융상품관련이익	15,092
	(Other comprehensive income(loss) on fair value measured financial instruments)	10,032
	상각후원가측정금융상품관련이익	_
	(Profit on amortised cost of a financial asset or financial liability)	
	파생상품관련이익	74,884
	(Income on derivatives)	74,004
	외환거래이익	69,688
	(Income on foreign exchange)	09,000
	배당금수익	27,730
	(Dividend income)	21,130
	기타영업수익	129,766
1	(Other operating income)	129,100



#### <u>손익계산서</u>

(Separate Statements of Comprehensive Income) 2024년 1월 1일부터 2024년 9월 30일까지 (January 1, 2024 ~ September 30, 2024)

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

	과목명(Description)	금액(Amount)
	조정대상	
	(Subject to adjustment)	-
IV.	투자영업비용	391,538
	(Investment operating expense)	
	이자비용	8,182
	(Interest expense)	0,102
	당기손익-공정가치측정금융상품관련손실	171,717
	(Profit or loss for period on fair value measured finamcial instruments)	
	기타포괄손익-공정가치측정금융상품관련손실	4,188
	(Other comprehensive income(loss) on fair value measured finamcial instruments)	<del></del>
	상각후원가측정금융상품관련손실	_
	(Loss on amortised cost of a financial asset or financial liability)	
	파생상품관련손실	150,728
	(Loss on derivatives)	100,720
	외환거래손실	4,235
	(Loss on foreign exchange)	4,200
	기타영업비용	52,488
	(Other operating expenses)	52,400
	조정대상	_
	(Subject to adjustment)	_
٧.	보험금융손익	(835,090)
	(Insurance finance income(loss))	(033,090)
	보험금융수익	23,343
	(Insurance finance income)	25,545
	보험금융비용	858,433
	(Insurance finance expense)	000,400
VI.	기타영업손익	(25,922)
	(Other operating income(loss))	(23,922)
	기타영업수익	49,210
	(Other operating income)	49,210
	기타영업비용	75,132
	(Other operating expense)	75,152
VII.	영업이익(손실)	373,891
	(Net operating income(loss))	313,691
VIII.	영업외손익	(224)
	(Net non-operating income(loss))	(334)



#### <u>손익계산서</u>

(Separate Statements of Comprehensive Income) 2024년 1월 1일부터 2024년 9월 30일까지 (January 1, 2024 ~ September 30, 2024)

KB라이프생명보험 주식회사와 그 종속기업

(단위: 백만원)

KB Life Insurance Co., Ltd. and Subsidiaries

	과목명(Description)	금액(Amount)
	영업외수익	CCE
	(Non-operating income)	665
	영업외비용	000
	(Non-operating expense)	999
	조정대상	
	(Subject to adjustment)	-
IX.	법인세비용차감전순이익	272 557
	(Profit(loss) before tax expense)	373,557
Χ.	법인세비용(수익)	06.764
	(Income tax expense(benefit))	96,764
XI.	당기순이익	276 702
	(Profit for the period)	276,793
XII.	기타포괄손익	(4.450.707)
	(Other comprehensive income(loss) for the period)	(1,158,767)
XIII.	당기총포괄손익	(004.074)
	(Total comprehensive income(loss) for the period)	(881,974)



(Consolidated Statements of Financial Position) 2024년 9월 30일 현재 (As of September 30, 2024)

KB자산운용 주식회사와 그 종속기업

(단위: 백만원)

KB Asset Management Co., Ltd. and Subsidiaries

Assets	ND Asset Management 60., Etc. and Gubsidianes	(III TIIIIIOTIS OF WOIT)
(Assets)         I. 현금 및 에치금 (Cash and due from financial institutions)         60,55           II. 당기손익-공정가지측정 금융자산 (Financial assets at fair value through profit or loss)         243,32           III. 기타포괄손익-공정가지측정유가증권 (Fair value through other comprehensive income)         52           IV. 관계기업 투자 (Investments in associates)         6,95           V. 피생금용자산 (Derivative financial assets)         67           VI. 대출채권 (Loans)         4,01           VII. 유형자산 (Property and equipment)         15,93           VII. 기타금용자산 (Other financial assets)         36,74           IX. 이연법인세자산 (Deferred income tax assets)         4,55           X. 당기법인세자산 (Current income tax assets)         11,30           XI. 기타자산 (Other assets)         11,30           XI. 기타자산 (Other assets)         9,22           II. 예수부채 (Deposits)         9,22           II. 사업부채 (Debts)         17,15日品等부채 (Other financial liabilities)           IV. 충당부채         48,50	과목명(Description)	금액(Amount)
I. 현금 및 예치금 (Cash and due from financial institutions)  I. 당기손의 공정가치측정 금융자산 (Financial assets at fair value through profit or loss)  II. 기타모괄손의 공정가치측정유가증권 (Fair value through other comprehensive income)  IV. 관계기업투자 (Investments in associates)  V. 파생금융자산 (Derivative financial assets)  VI. 다출재권 (Loans)  VII. 유형자산 (Property and equipment)  VIII. 유형자산 (Other financial assets)  IX. 이연법인세자산 (Other financial assets)  X. 당기법인세자산 (Deferred income tax assets)  X. 당기법인세자산 (Current income tax assets)  X. 기타자산 (Other assets)  XI. 기타자산 (Other assets)  II. 예수부채 (Deposits)  I. 예수부채 (Deposits)  I. 예수부채 (Deposits)  II. 기타금용부채 (Other financial liabilities)  IV. 충당부채  48,56	자 산	
(Cash and due from financial institutions)  ロ 당기손의-공정가치측정 금융자산 (Financial assets at fair value through profit or loss)  コ 기타고괄손의-공정가치측정유가증권 (Fair value through other comprehensive income)  IV. 관계기업 투자 (Investments in associates)  V. 파생금융자산 (Derivative financial assets)  VI. 대출채권 (Loans)  VII. 유형자산 (Property and equipment)  VIII. 유형자산 (Other financial assets)  VIII. 이어법인세자산 (Deferred income tax assets)  XII. 기타자산 (Current income tax assets)  XII. 기타자산 (Current sessets)  XII. 기타자산 (Total assets)  XII. 기타자산 (Other financial liabilities)	(Assets)	
II. 당기손의·공정가치측정 금융자산 (Financial assets at fair value through profit or loss)         243,32           III. 기타포괄소의·공정가치측정유가증권 (Fair value through other comprehensive income)         52           IV. 관계기업 투자 (Investments in associates)         6,95           V. 파생금융자산 (Derivative financial assets)         67           VII. 대출채권 (Loans)         4,01           VII. 유형자산 (Property and equipment)         15,93           VII. 이연법인세자산 (Deferred income tax assets)         4,55           IX. 이연법인세자산 (Current income tax assets)         4,55           XI. 기타자산 (Other assets)         11,30           XI. 기타자산 (Other assets)         11,30           IV. 예수부채 (Deposits)         9,22           II. 예수부채 (Deposits)         9,22           II. 가입금융부채 (Other financial liabilities)         48,56           IV. 충당부채         66		60,593
(Financial assets at fair value through profit or loss)  I. 기타포괄손의-공정가치측정유가증권 (Fair value through other comprehensive income)  IV. 관계기업 투자 (Investments in associates)  V. 파생금융자산 (Derivative financial assets)  VI. 대출채권 (Loans)  VII. 유형자산 (Property and equipment)  VII. 기타금용자산 (Other financial assets)  IX. 이연법인세자산 (Deferred income tax assets)  X. 당기법인세자산 (Current income tax assets)  X. I. 기타자산 (Other assets)  X. 기타자산 (Other assets)  IX. 이역 변인세자산 (Deferred income fax assets)  IX. 기타자산 (Deferred income fax assets)  IX. 기타자산 (Deferred income fax assets)  IX. 기타자산 (Other assets)  II. 이 예수부채 (Deposits)  II. 예수부채 (Debts)  II. 기타금용부채 (Other financial liabilities)  II. 기타금용부채 (Other financial liabilities)  II. 기타금용부채 (Other financial liabilities)	· · · · · · · · · · · · · · · · · · ·	
(Fair value through other comprehensive income)  IV. 관계기업 투자 (Investments in associates)  V. 파생금융자산 (Derivative financial assets)  VI. 대출채권 (Loans)  VII. 유형자산 (Property and equipment)  VIII. 기타금융자산 (Other financial assets)  IX. 이연법인세자산 (Deferred income tax assets)  X. 당기법인세자산 (Current income tax assets)  XI. 기타자산 (Other assets)  XI. 기타자산 (Other assets)  XI. 기타자산 (Other assets)  II. 이주부재 (Deposits)  II. 이유부재 (Deposits)  II. 기타금용부채 (Other financial liabilities)  II. 기타금용부채 (Other financial liabilities)  II. 기타금용부채 (Other financial liabilities)  IV. 충당부채		243,323
Fair Value Infough offer comprehensive income     IV. 관계기업투자		529
(Investments in associates)  V. 파생금융자산 (Derivative financial assets)  VI. 대출채권 (Loans)  VII. 유형자산 (Property and equipment)  VIII. 기타금융자산 (Other financial assets)  X. 이연법인세자산 (Deferred income tax assets)  X. 당기법인세자산 (Current income tax assets)  XI. 기타자산 (Other assets)  XI. 기타자산 (Other assets)  XI. 기타자산 (Deferred income tax assets)  XI. 기타자산 (Other assets)  XI. 기타자산 (Other assets)  XI. 기타자산 (Other financial liabilities)  I. 예수부채 (Deposits)  II. 이수부채 (Other financial liabilities)  II. 기타금융부채 (Other financial liabilities)	· · · · · · · · · · · · · · · · · · ·	
Cerivative financial assets)   67     VI. 대출채권 (Loans)   4,01     VII. 유형자산 (Property and equipment)   15,93     VIII. 기타금융자산 (Other financial assets)   36,74     IX. 이연법인세자산 (Deferred income tax assets)   4,55     X. 당기법인세자산 (Current income tax assets)   11,30     XI. 기타자산 (Other assets)   11,30     자산총계 (Total assets)   384,63     부 채 (Liabilities)   1. 예수부채 (Deposits)   9,22     II. 자입부채 (Debts)   1,71     III. 기타금융부채 (Other financial liabilities)   1,71     IV. 충당부채 (Other financial liabilities)   1,91     IV. 충당부채 (Other financial liabilities)   1,91     IV. 충당부채 (Period in assets)   1,91		6,955
VI. 대출채권 (Loans)   4,01     VII. 유형자산 (Property and equipment)   15,93     VIII. 기타금융자산 (Other financial assets)   36,74     IX. 이연법인세자산 (Deferred income tax assets)   4,55     X. 당기법인세자산 (Current income tax assets)   11,30     VIII. 기타자산 (Other assets)   11,30     VIII. 기타자산 (Deferred income tax assets)   11,30     VIII. 기타자산 (Deferred income tax assets)   11,30     VIII. 기타자산 (Other assets)   11,30     III. 예수부채 (Deposits)   9,22     III. 제수부채 (Deposits)   11,30     III. 기타금융부채 (Other financial liabilities)   148,50     III. 기타금융부채 (Other financial liabilities)   148,50     IV. 중당부채   36		679
(Loans) 4,01 VII. 유형자산 (Property and equipment) 15,93 VIII. 기타금융자산 (Other financial assets) 36,74 IX. 이연법인세자산 (Deferred income tax assets) 4,55 X. 당기법인세자산 (Current income tax assets) 11,30 XI. 기타자산 (Other assets) 11,30 자산총계 (Total assets) 384,63 부 채 (Liabilities) I. 예수부채 (Deposits) I. 예수부채 (Deposits) II. 가입부채 (Debts) III. 기타금융부채 (Other financial liabilities) 48,50 IV. 충당부채		0.0
VII. 유형자산 (Property and equipment) 15,933  VIII. 기타금융자산 (Other financial assets) 36,74  IX. 이연법인세자산 (Deferred income tax assets) 4,55  X. 당기법인세자산 (Current income tax assets) 11,30  XI. 기타자산 (Other assets) 384,63  자산총계 (Total assets) 384,63  부 채 (Liabilities)  I. 예수부채 (Deposits)  I. 하입부채 (Debts)  II. 가타금융부채 (Other financial liabilities) 48,50  IV. 충당부채		4,010
(Property and equipment)  VII. 기타금융자산 (Other financial assets)  IX. 이연법인세자산 (Deferred income tax assets)  X. 당기법인세자산 (Current income tax assets)  XI. 기타자산 (Other assets)  Total assets)  I. 예수부채 (Deposits)  I. 예수부채 (Deposits)  I. 차입부채 (Debts)  II. 기타금융부채 (Other financial liabilities)  II. 기타금융부채 (Other financial liabilities)  IV. 충당부채		15.022
(Other financial assets)  IX. 이연법인세자산 (Deferred income tax assets)  X. 당기법인세자산 (Current income tax assets)  X1. 기타자산 (Other assets)  자산총계 (Total assets)  부 채 (Liabilities)  I. 예수부채 (Deposits)  I. 차입부채 (Debts)  II. 가입부채 (Other financial liabilities)  II. 기타금융부채 (Other financial liabilities)	(Property and equipment)	15,933
IX. 이연법인세자산 (Deferred income tax assets)  X. 당기법인세자산 (Current income tax assets)  XI. 기타자산 (Other assets)  T. 이어는 제 (Total assets)  I. 예수부채 (Deposits)  I. 예수부채 (Deposits)  I. 사입부채 (Deposits)  II. 사입부채 (Dettal assets)  II. 가입부채 (Dettal assets)  II. 가입부채 (Dettal assets)  II. 가입부채 (Dettal assets)  II. 가입부채 (Dettal assets)	Ⅷ. 기타금융자산	26 744
(Deferred income tax assets)  X. 당기법인세자산 (Current income tax assets)  XI. 기타자산 (Other assets)  자산총계 (Total assets)  부 채 (Liabilities)  I. 예수부채 (Deposits)  I. 하입부채 (Deposits)  I. 차입부채 (Dettication (Dettication))  II. 하입부채 (Dettication)  II. 하입부채 (Other financial liabilities)  IV. 충당부채	(Other financial assets)	30,744
X. 당기법인세자산 (Current income tax assets)   XI. 기타자산 (Other assets)   11,30		4 557
(Current income tax assets)  XI. 기타자산 (Other assets)  자산총계 (Total assets) 부 채 (Liabilities)  I. 예수부채 (Deposits)  I. 차입부채 (Debts)  II. 가입부채 (Debts)  II. 기타금융부채 (Other financial liabilities)  IV. 충당부채	(Deferred income tax assets)	4,007
XI. 기타자산 (Other assets)  자산총계 (Total assets)  부 채 (Liabilities)  I. 예수부채 (Deposits)  I. 차입부채 (Debts)  II. 가입부채 (Debts)  II. 기타금융부채 (Other financial liabilities)  IV. 충당부채		_
(Other assets)  자산총계 (Total assets)  부 채 (Liabilities)  I. 예수부채 (Deposits)  I. 차입부채 (Debts)  II. 가입부채 (Other financial liabilities)  IV. 충당부채	<u> </u>	
지산총계 (Total assets)  부 채 (Liabilities)  I. 예수부채 (Deposits)  II. 차입부채 (Debts)  II. 가입부채 (Other financial liabilities)  IV. 충당부채		11,307
(Total assets)  부 채 (Liabilities)  I. 예수부채 (Deposits)  II. 차입부채 (Debts)  II. 기타금융부채 (Other financial liabilities)  IV. 충당부채	· · · · · · · · · · · · · · · · · · ·	,
(Total assets)         부 채         (Liabilities)         I. 예수부채 (Deposits)       9,22         II. 차입부채 (Debts)       48,50         IV. 충당부채       48,50		384,630
(Liabilities)       9,22         I. 예수부채 (Deposits)       9,22         II. 차입부채 (Debts)       48,50         II. 기타금융부채 (Other financial liabilities)       48,50         IV. 충당부채       96		,
I. 예수부채 (Deposits)       9,22         II. 차입부채 (Debts)       48,50         III. 기타금융부채 (Other financial liabilities)       48,50         IV. 충당부채       9,22		
(Deposits) 9,22	· /	
표. 가입부채 (Debts)       48,50         IV. 충당부채       96		9,226
(Debts) Ⅲ. 기타금융부채 (Other financial liabilities)  IV. 충당부채		
(Other financial liabilities)  IV. 충당부채		-
IV. 충당부채		18 EUE
I QA	(Other financial liabilities)	40,300
(Provisions)		962
	(Provisions)	302



(Consolidated Statements of Financial Position) 2024년 9월 30일 현재 (As of September 30, 2024)

KB자산운용 주식회사와 그 종속기업

(단위: 백만원)

KB Asset Management Co., Ltd. and Subsidiaries

•	,
과목명(Description)	금액(Amount)
V. 순확정급여부채	402
(Defined benefit liabilities)	403
VI. 파생상품부채	25
(Derivative liabilities)	25
Ⅷ. 기타부채	39,657
(Other liabilities)	39,037
부채 총계	98,779
(Total liabilities)	30,113
자 본	
(Equity)	
I. 지배기업주주지분	285,453
(Equity attributable to shareholders of the parent company)	200,400
1. 자본금	38,338
(Share capital)	00,000
2. 자본잉여금	(1,417)
(Capital surplus)	(1,117)
3. 기타포괄손익누계액	(31)
(Accumulated other comprehensive income)	(01)
4. 이익잉여금	248,563
(Retained earnings)	2 10,000
п. 비지배지분	398
(Non-controlling interests)	000
자본총계	285,851
(Total equity)	200,001
부채와 자본총계	384,630
(Total liabilities and equity)	23 1,000



(Consolidated Statements of Comprehensive Income) 2024년 1월 1일부터 2024년 9월 30일까지 (January 1, 2024 ~ September 30, 2024)

KB자산운용 주식회사와 그 종속기업

(단위: 백만원)

KB Asset Management Co., Ltd. and Subsidiaries

	Asset Management Co., Eta. and Cubsidianes	(IIT ITIIIIIOTIS OF WOTI)
	과목명(Description)	금액(Amount)
I.	영업수익	407.445
	(Operating income)	187,445
	수수료수익	150 015
	(Fee and commission income)	150,815
	이자수익	1 625
	(Interest income)	1,625
	1. 기타포괄손익-공정가치측정 및 상각후원가 측정 금융상품 이자수익	
	(Interest income from financial instruments at fair value through other comprehensive income and amortized cost)	608
	2. 당기손익-공정가치측정 금융상품 이자수익	
	(Interest income from financial instruments at fair value through profit or loss)	1,017
	배당금수익	826
	(Dividend income)	020
	금융상품평가 및 처분이익	15,331
	(Gain on valuation(disposal) of financial instruments)	10,001
	외환거래이익	3,952
	(Gain on foreign currency transactions)	3,332
	기타영업수익	14,896
	(Other operating income)	14,030
Π.	영업비용	109,143
	(Operating expenses)	103,143
	수수료비용	10,966
	(Fee and commission expense)	10,900
	이자비용	687
	(Interest expense)	007
	금융상품평가 및 처분손실	10,945
	(Loss on valuation(disposal) of financial instruments)	10,943
	외환거래손실	1,688
	(Loss on foreign currency transactions)	1,000
	판매비와관리비	74,189
	(General and administrative expenses)	74,109
	기타영업비용	10.660
	(Others)	10,668
Ш.	영업이익	70 202
	(Net operating income)	78,302



(Consolidated Statements of Comprehensive Income) 2024년 1월 1일부터 2024년 9월 30일까지 (January 1, 2024 ~ September 30, 2024)

KB자산운용 주식회사와 그 종속기업

(단위: 백만원)

KB Asset Management Co., Ltd. and Subsidiaries

	과목명(Description)	금액(Amount)
T\ /		( ' ' ' ' ' ' ' ' ' ' ' ' ' ' ' ' ' '
IV.	영업외수익 (Non-operating income)	447
V.	영업외비용	
١٧.	8합의미 <del>용</del> (Non-operating expenses)	946
VI.	법인세비용차감전순이익	
V1.	(Profit(loss) before income tax expense from continuing operations)	77,803
VII.	법인세비용	
	(Income tax expense from continuing operations)	19,331
VIII.	당기순이익	
	(Profit for the period)	58,472
IX.	기타포괄손익	0.47
	(Other comprehensive income(loss) for the period)	317
	당기손익으로 재분류되지 않는 포괄손익	(42)
	(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 당기손익으로 재분류되는 포괄손익	329
	(Items that may be subsequently reclassified to profit or loss)	323
	1. 매도가능금융자산평가손익	_
	(Gain on valuation of financial assets available for sale)	
	2. 해외사업장환산손익	329
	(Foreign currency translation differences for foreign operations)	
Χ.	총포괄이익	58,789
	(Total comprehensive income for the period)	, 
	연결순손익의 귀속	58,472
-	(Profit for the period attributable to:)	·
	1. 지배기업주주지분순이익	58,522
	(Shareholders of the parent company)	
	2. 비지배지분순이익 (Non-controlling interests)	(50)
	` '	
	연결총포괄손익의 귀속 (Total comprehensive income for the year attributable to:)	58,789
	(Total completionsive income for the year attributable to.)	



(Consolidated Statements of Comprehensive Income) 2024년 1월 1일부터 2024년 9월 30일까지 (January 1, 2024 ~ September 30, 2024)

KB자산운용 주식회사와 그 종속기업

(단위: 백만원)

KB Asset Management Co., Ltd. and Subsidiaries

과목명(Description)	금액(Amount)
1. 지배기업주주지분총포괄이익 (Shareholders of the parent company)	58,826
2. 비지배지분총포괄이익 (Non-controlling interests)	(37)



(Consolidated Statements of Financial Position) 2024년 9월 30일 현재 (As of Sept 30, 2024)

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

	pital Co., Eta. and Cabbidianes	(III IIIIIIIOII3 OI WOII)
	과목명(Description)	금액(Amount)
자 선	산	
(Asset	s)	
Ι.	현금 및 현금성자산	700.005
	(Cash and cash equivalents)	782,685
Π.	매도가능금융자산	1.055.001
	(Financial assets available for sale)	1,055,991
Ш.	파생금융자산	50.073
	(Derivative financial assets)	50,973
IV.	관계기업 및 종속기업 투자자산	20.700
	(Investments in associates and joint ventures)	36,790
٧.	대여금 및 수취채권	40.004.400
	(Loans and receivables)	12,294,498
VI.	유형자산	26.710
	(Property and equipment)	36,719
VII.	무형자산	AE 491
	(Intangible assets)	45,481
VШ	기타자산	2 724 002
	(Other assets)	3,734,983
자산총	<b>통계</b>	18,038,121
(Total	assets)	10,030,121
부 7	<b>\tau</b>	
(Liabil	ities)	_
Ι.	차입부채	1 502 026
	(Debts)	1,583,036
Π.	발행사채	12,944,516
	(Debenture issued)	12,944,510
Ⅲ.	파생금융부채	228
	(Derivative Instruments Liabilities)	228
IV.	충당부채	6,898
	(Provisions)	0,098
٧.	당기법인세부채	459
	(Current tax liabilities)	459
VI.	기타부채	1,008,888
	(Other liabilities)	1,000,000
VII.	이연법인세부채	53,453
	(Deferred tax liabilities)	55,455
_		



(Consolidated Statements of Financial Position) 2024년 9월 30일 현재 (As of Sept 30, 2024)

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

·	(III IIIIIIIOIIS OI WOII)
과목명(Description)	금액(Amount)
부채 총계	45 507 477
(Total liabilities)	15,597,477
자 본	
(Equity)	-
I. 자본금	160,876
(Capital stock)	100,070
Π. 신종자본증권	499,101
(Hybrid securities)	499,101
Ⅲ. 자본잉여금	329,084
(Capital surplus)	329,004
IV. 자본조정	(47.056)
(Capital adjustment)	(17,956)
V. 기타포괄손익누계액	(16,229)
(Accumulated other comprehensive loss)	(10,229)
VI. 이익잉여금	1,470,111
(Retained earnings)	1,470,111
Ⅷ. 비지배지분	15,656
(Non-controlling interests)	13,030
자본총계	2,440,644
(Total equity)	2,440,044
부채와 자본총계	18,038,121
(Total liabilities and equity)	10,030,121



(Consolidated Statements of Comprehensive Income) 2024년 1월 1일부터 2024년 9월 30일까지 (January 1, 2024 ~ Sept 30, 2024)

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

	과목명(Description)	금액(Amount)
I.	영업이익	252 777
	(Net operating income)	253,777
	순이자이익	344,394
	(Net interest income)	344,394
	순수수료이익	662,860
	(Net fee and commission income)	002,000
	당기손익금융자산 관련손익	23,620
	(Gain on financial assets at fair value through profit or loss)	23,020
	기타영업손익	(511,700)
	(Other operating income(expenses))	(511,709)
	신용손실에 대한 손상차손	(450,460)
	(Impairment loss on credit loss)	(152,163)
	일반관리비	(113,224)
	(General and administrative expenses)	(113,224)
Π.	영업외손익	1,858
	(Net non-operating income(loss))	1,030
Ш.	법인세비용차감전순이익	255,634
	(Profit(loss) before income tax expense)	255,654
IV.	법인세비용	(EQ 024)
	(Income tax expense)	(58,031)
٧.	당기순이익	407 604
	(Profit for the period)	197,604
VI.	기타포괄손익	2 022
	(Other comprehensive income(loss) for the period)	3,822
VII.	총포괄이익	204 426
	(Total comprehensive income for the period)	201,426



(Statements of Financial Position) 2024년 9월 30일 현재 (As of September 30, 2024)

KB부동산신탁 주식회사 KB Real Estate Trust Co., Ltd. (단위: 백만원)

112 110	ai Estato Trust Co., Eta.	(IIT ITIIIIIOTIS OF WOLL)
	과목명(Description)	금액(Amount)
자 선	산	
(Asset	s)	
I.	현금 및 예치금	202.226
	(Cash and due from financial institutions)	292,386
	현금 및 현금성 자산	200 414
	(Cash and cash equivalents)	288,411
	예치금	3,975
	(Deposits)	3,913
Π.	증권	45,652
	(Securities)	40,002
	당기손익-공정가치측정 유가증권	45,652
	(Securities at fair value through profit or loss)	10,002
	관계회사투자지분	_
	(Investments in associates)	
Ⅲ.	파생상품자산	_
	(Derivative assets)	
IV.	대출채권 "	645,746
	(Loans)	
	대여금	_
	(Loans)	
	신탁계정대	952,301
	(Loans to trust)	
	대손충당금(-)	(306,555)
\ /	(Allowance for doubtful accounts)	
٧.	유형자산 (Property and equipment)	10,974
\ /T	기타자산	
VI.	기디지션 (Other assets)	84,520
자산총		
	assets)	1,079,278
부 ᅔ	채	
(Liabili	ities)	
I.	차입부채	474 000
	(Debts)	471,893
П.	기타부채	00.007
	(Other liabilities)	90,997
_		



(Statements of Financial Position) 2024년 9월 30일 현재 (As of September 30, 2024)

KB부동산신탁 주식회사 KB Real Estate Trust Co., Ltd. (단위: 백만원)

·	
과목명(Description)	금액(Amount)
부채 총계	
(Total liabilities)	562,890
자 본	
(Equity)	
I. 자본금	400,000
(Share capital)	108,080
Π. 신종자본증권	400 044
(Hybrid securities)	169,941
Ⅲ. 자본잉여금	
(Capital surplus)	121,768
IV. 기타포괄손익누계액	004
(Accumulated other comprehensive income)	801
V. 이익잉여금	445 700
(Retained earnings)	115,798
자본총계	F40.000
(Total equity)	516,388
부채와 자본총계	1,079,278
(Total liabilities and equity)	1,019,210



### <u>손익계산서</u>

(Income Statements) 2024년 1월 1일부터 2024년 9월 30일까지 (January 1, 2024 ~ September 30, 2024)

KB부동산신탁 주식회사 KB Real Estate Trust Co., Ltd. (단위: 백만원)

	과목명(Description)	금액(Amount)
I.	영업수익	400.007
	(Operating income)	106,097
	수수료수익	68,356
	(Fee and commission income)	00,330
	증권평가 및 처분이익	2,046
	(Gain on valuation and disposal of securities)	2,040
	이자수익	35,402
	(Interest income)	33,102
	대출채권 관련 이익	_
	(Income from trading loans)	
	기타의 영업수익	293
	(Other operating income)	200
Π.	영업비용	187,443
	(Operating expenses)	101,140
	수수료비용	1,322
	(Fee and commission expense)	1,022
	증권평가 및 처분손실	954
	(Loss on valuation and disposal of securities)	001
	이자비용	23,114
	(Interest expense)	20,111
	대출평가 및 처분손실	79,262
	(Loss on valuation and disposal of loans receivable)	70,202
	외환거래손실	_
	(Loss on foreign currency transactions)	
	판매비와관리비	26,484
	(General and administrative expenses)	20, 10 1
	기타의 영업비용	56,307
	(Other operating expenses)	30,301
Ш.	영업이익(손실) (Net Operating income(loss))	(81,346)
IV.	영업외수익 (Non-operating income)	118
٧.	영업외비용	
٧.	8립파미궁 (Non-operating expenses)	65
VI.	법인세비용차감전계속사업손익	
V 1.	(Profit(loss) before income tax expense from continuing operations)	(81,293)



### <u>손익계산서</u>

(Income Statements) 2024년 1월 1일부터 2024년 9월 30일까지 (January 1, 2024 ~ September 30, 2024)

KB부동산신탁 주식회사 KB Real Estate Trust Co., Ltd. (단위: 백만원)

	과목명(Description)	금액(Amount)
VII.	계속사업손익 법인세비용 (Income tax expense from continuing operations)	4,845
VIII.	계속사업이익 (Profit(loss) from continuing operations)	(86,138)
IX.	중단사업손익 (Profit(loss) from discontinued operations)	-
Χ.	당기순이익 (Profit for the period)	(86,138)



(Statements of Financial Position) 2024년 9월 30일 현재 (As of September 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	228,623
(Cash and due from financial institutions)	220,023
Ⅱ. 유가증권	69,366
(Securities)	00,000
Ⅲ. 대출채권	2,094,885
(Loans)	2,00 1,000
IV. 유형자산	17,848
(Tangible assets)	,6 .6
V. 기타자산	108,486
(Other assets)	
자산총계	2,519,209
(Total assets)	, ,
부 채 (# Septimon 2)	
(Liabilities)	
I. 예수금	2,187,974
(Deposits)	
Ⅱ. 차입금	55,925
(Loan payable)	
Ⅲ. 기타부채 (Other liabilities)	80,878
부채 총계 (Total liabilities)	2,324,777
자 본 (Equity)	
I . 자본금 (Capital stock)	40,010
П. 자본잉여금	
표. 시즌 6억급 (Capital surplus)	139,683
Ⅲ. 이익잉여금	
때. 이국경역급 (Retained earnings)	15,560
IV. 기타포괄손익누계액	
(Accumulated other comprehensive income)	(820)
자본총계	
(Total equity)	194,432
부채와 자본총계	
(Total liabilities and equity)	2,519,209



### <u>손익계산서</u>

(Income Statements) 2024년 1월 1일부터 2024년 9월 30일까지 (January 1, 2024 ~ September 30, 2024)

주식회사 KB저축은행 KB Savings Bank Co., Ltd. (단위: 백만원)

	Savings Bank Co., Etc.	(III IIIIIIIOII3 OI WOII)
	과목명(Description)	금액(Amount)
I.	영업수익	475 700
	(Operating income)	175,703
	이자수익	153,392
	(Interest income)	155,592
	1. 예치금이자	7,465
	(Interest on deposits)	7,400
	2. 단기매매증권이자	_
	(Interest on trading securities)	
	3. 매도가능증권이자	_
	(Interest on securities available for sale)	
	4. 만기보유증권이자	529
	(Interest on held-to-maturity securities)	020
	5. 대출금이자	144,661
	(Interest on loans & discounts)	,
	6. 기타이자수익	737
	(Other operating income)	
	유가증권평가및처분이익	914
	(Gains on valuation(disposal) of Securities)	
	대출채권평가및처분이익	18,065
	(Gains on valuation(disposal) of Loans)	-,,
	수수료수익	1,714
	(Fee and commission income)	·
	기타영업수익	805
	(Other operation income)	
	배당금수익	812
<u> </u>	(Dividend income)	
п.	영업외수익	72
<u> </u>	(Non-operating income)	
ш.	영업비용 (Operating expenses & claims)	174,545
	이자비용	
	이사미용 (Interest expense)	68,409
	1 예수금이자	
	I 에구ㅁ이시 (Interest on deposits)	66,046
	2 사채이자	
	(Interest on bonds)	2,120
	(	



### <u>손익계산서</u>

(Income Statements) 2024년 1월 1일부터 2024년 9월 30일까지 (January 1, 2024 ~ September 30, 2024)

주식회사 KB저축은행 KB Savings Bank Co., Ltd. (단위: 백만원)

Davings Bank 90., Etc.	(III IIIIIIIIII OII 3 OI WOII)
과목명(Description)	금액(Amount)
3 기타이자비용	242
(Interest on others)	243
유가증권평가및처분손실	200
(Loss on valuation(sales) of Securities)	208
대출채권평가및처분손실	F4 000
(Loss on valuation(sales) of Loans)	51,633
1. 대손상각비	40,420
(Bad debt expense)	40,439
수수료비용	0.044
(Fee and commission expense)	9,611
기타영업비용	0.404
(Other operating losses)	8,124
판매비와관리비	20 500
(Selling and administrative expenses)	36,560
영업외비용	202
(Non-operating expenses)	203
법인세차감전순손익	4 007
(Profit(loss) before income tax expense)	1,027
당기순이익	700
(Profit for the period)	708
	과목명(Description)  3 기타이자비용 (Interest on others)  유가증권평가및처분손실 (Loss on valuation(sales) of Securities)  대출채권평가및처분손실 (Loss on valuation(sales) of Loans)  1. 대손상각비 (Bad debt expense)  수수료비용 (Fee and commission expense)  기타영업비용 (Other operating losses)  판매비와관리비 (Selling and administrative expenses)  영업외비용 (Non-operating expenses)  법인세차감전순손익 (Profit(loss) before income tax expense)



(Consolidated Statements of Financial Position) 2024년 9월 30일 현재 (As of September 30, 2024)

KB인베스트먼트와 그 종속기업

(단위: 백만원)

KB Investment Co., Ltd. and Subsidiaries

	과목명(Description)	금액(Amount)
자 ·	산	
(Asset	s)	
I.	현금 및 현금성 자산	153,210
	(Cash and cash equivalents)	133,210
Π.	예치금	14,424
	(Due from bank)	17,727
Ш.	창업투자자산	1,272,987
	(Investment in small and medium sized enterprises)	1,=1=,001
IV.	PEF 투자자산	71,784
	(Investment in PEF)	,
٧.	기타자산	10,790
	(Other assets)	2, 22
자산경		1,523,194
-	assets)	, ,
-	채 	
(Liabil		
I.	단기차입금	360,000
	(Short-term borrowings)	·
П.	확정급여부채	85
	(Allowance for retirement and severance benefit)	
Ш.	파생상품부채	-
	(Derivative debts)	
IV.	기타부채 (Other lightilities)	874,397
H +II -	(Other liabilities)	
부채 중		1,234,482
	liabilities)	
-	본	
(Equity		
Ι.	자본금 (Capital stock)	112,627
т		
П.	자본잉여금 (Capital surplus)	1,019
Ⅲ.	자본조정	
ш.	ベモエる (Capital adjustment)	(336)
Ⅲ.	기타포괄손익누계액	
ш.	기디エョビョナルョ (Accumualted other comprehensive income)	(61)
	(	



(Consolidated Statements of Financial Position) 2024년 9월 30일 현재 (As of September 30, 2024)

KB인베스트먼트와 그 종속기업

(단위: 백만원)

KB Investment Co., Ltd. and Subsidiaries

과목명(Description)	금액(Amount)
IV. 이익잉여금 (Retained earnings)	175,464
자본총계 (Total equity)	288,712
부채와 자본총계 (Total liabilities and equity)	1,523,194



(Consolidated Income Statements) 2024년 1월 1일부터 2024년 9월 30일까지 (January 1, 2024 ~ September 30, 2024)

KB인베스트먼트와 그 종속기업

(단위: 백만원)

KB Investment Co., Ltd. and Subsidiaries

		(III IIIIIIIOIIS OI WOII)
	과목명(Description)	금액(Amount)
I.	영업수익	130,059
	(Operating revenues)	130,039
	창업투자수익	104,181
	(Revenues on investments in small and medium-size enterprises)	104,101
	PEF 투자수익	2,759
	(Revenues on Investments in PEF)	2,700
	운용수익	23,087
	(Other investment revenues)	20,00.
	경영자문료수익	32
	(Consulting fees)	02
	소수주주지분순손실	_
	(Net expenses in minority interest)	
П.	영업비용	117,959
	(Operating expenses)	,
	투자및금융비용	8,057
	(Investment and financial expenses)	3,001
	창업투자비용	94,379
	(Expenses on investments in small and medium-size enterprises)	.,
	PEF 투자비용	1,091
	(Expenses on investments in PEF)	.,,
	일반관리비	15,605
	(Administrative expenses)	.5,555
	소수주주지분순이익	(1,173)
	(Net income in minority interest)	(:,::=)
Ш.	영업이익	12,101
	(Net operating income(losses))	.=,
IV.	영업외수익	54
	(Non-operating income)	
٧.	영업외비용	65
	(Non-operating expenses)	
VI.	법인세비용차감전계속사업손익	12,090
	(Profit(loss) before income tax expense from continuing operations)	
VII.	계속사업손익법인세비용	2,852
	(Income tax expense)	
VⅢ.	당기순이익	9,238
	(Profit for the period))	-,



(Consolidated Statements of Financial Position) 2024년 9월 30일 현재 (As of September 30, 2024)

KB데이타시스템과 그 종속기업

(단위: 백만원)

KB Data Systems Co., Ltd. and Subsidiaries

	(III IIIIIIIOII3 OI WOII)
과목명(Description)	금액(Amount)
자 산	
(Assets)	
I. 유동자산	F1 010
(Current assets)	51,819
당좌자산	51,819
(Quick assets)	51,619
1. 현금및현금성자산	10.547
(Cash and cash equivalents)	10,547
2. 단기금융상품	7 007
(Short-term financial instruments)	7,997
3. 매출채권	7.005
(Accounts receivable)	7,095
4. 대손충당금	
(Allowance for doubtful accounts)	
5. 기타	20,400
(Others)	26,180
재고자산	
(Inventories)	
상품	
(Merchandise)	
Ⅱ. 비유동자산	40.074
(Non-current assets)	13,271
투자자산	4.407
(Investments assets)	1,197
유형자산	4.450
(Tangible assets)	1,150
무형자산	2.000
(Intangible assets)	2,009
기타비유동자산	0.045
(Other non-current assets)	8,915
자산총계	CE 000
(Total assets)	65,090
부 채	
(Liabilities)	



(Consolidated Statements of Financial Position) 2024년 9월 30일 현재 (As of September 30, 2024)

KB데이타시스템과 그 종속기업

(단위: 백만원)

KB Data Systems Co., Ltd. and Subsidiaries

22,837 11,439
22,837
11,439
11,439
5,868
2,061
4 000
1,809
252
232
42,205
72,200
8,000
,
(4,997)
19,793
89
22,885
65,090



(Consolidated Statements of Comprehensive Income) 2024년 1월 1일부터 2024년 9월 30일까지 (January 1, 2024 ~ September 30, 2024)

KB데이타시스템과 그 종속기업

(단위: 백만원)

KB Data Systems Co., Ltd. and Subsidiaries

	과목명(Description)	금액(Amount)
I.	<u></u> 매출	
	(Sales)	177,231
	상품매출	E 254
	(Sales of merchandise)	5,351
	용역수익	171,880
	(Service revenue)	171,000
П.	매출원가	166,228
	(Cost of sales)	100,220
	상품매출원가	4,763
	(Cost of merchandise)	1,1.00
	용역매출원가	161,465
	(Cost of service)	,
Ш.	매출총이익	11,003
<i>,</i>	(Gross profit)	
IV.	판매비와관리비 (Selling and administrative expenses)	9,174
	인건비 (Payroll)	5,200
	경비	
	(Expenses)	3,974
٧.	영업이익	
٠.	(Operating income)	1,829
VI.	영업외수익	
	(Non-operating income)	941
VII.	영업외비용	
	(Non-operating expenses)	106
VⅢ.	법인세비용차감전순이익	0.004
	(Profit(loss) before income tax)	2,664
IX.	법인세비용	0.57
	(Income tax expense)	857
Χ.	당기순이익	1,807
	(Profit for the period)	1,007
XI.	기타포괄손익	186
	(Other comprehensive gain)	100
	당기손익으로 재분류되지 않는 포괄손익	
	(Items that will not be reclassified subsequently to profit or loss)	



(Consolidated Statements of Comprehensive Income) 2024년 1월 1일부터 2024년 9월 30일까지 (January 1, 2024 ~ September 30, 2024)

KB데이타시스템과 그 종속기업

(단위: 백만원)

KB Data Systems Co., Ltd. and Subsidiaries

	과목명(Description)	금액(Amount)
	1. 순확정급여부채 재측정요소	98
	(Remeasurements of defined benefit plans)	90
	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	88
	(Foreign currency translation differences for foreign operations)	00
XII.	총포괄이익	1,993
	(Total comprehensive income)	1,993
	연결순손익의 귀속	1,807
	(Profit for the period attributable to)	1,007
	1. 지배기업주주지분순이익	1,834
	(Shareholders of the Parent Company)	1,034
	2. 비지배지분순이익	(28)
	(Non-controlling interests)	(20)
	연결총포괄손익의 귀속	1,993
	(Total comprehensive income for the year attributable to:)	1,993
	1. 지배기업주주지분총포괄이익	2,016
	(Shareholders of the parent company)	2,010
	2. 비지배지분총포괄이익	(22)
	(Non-controlling interests)	(23)