

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 회계감사가 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.

당사는 2023년 6월 30일자로 KB신용정보㈜의 지분 100%를 ㈜KB국민카드에 매각하였으며, 이에 KB신용정보㈜는 자회사 탈퇴 후 손자회사로 편입되었습니다.

The financial statements presented herein are based on the Korean equivalent of International Financial Reporting Standards ("Korean IFRS") and are currently being audited 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).

On June 30, 2023, KB Financial Group sold 100% of the shares of KB Credit Information, a former first-tier subsidiary of the Group, to KB Kookmin Card. Consequently, KB Credit Information became a second-tier subsidiary of the Group.





(Consolidated Statements of Financial Position) 2023년 12월 31일 현재 (As of December 31, 2023)

주식회사 KB금융지주와 그 종속기업

(단위: 백만원)

KB Financial Group Inc. and Subsidiaries

	과목명(Description)	금액(Amount)
자 ((Assets	<u>\\</u> :)	
Ι.	현금 및 예치금 (Cash and due from financial institutions)	29,836,311
П.	당기손익-공정가치측정 금융자산 (Financial assets at fair value through profit or loss)	77,038,267
Ш.	파생금융자산 (Derivative financial assets)	6,157,628
IV.	상각후원가측정 대출채권 (Loans at amortized cost)	444,805,287
٧.	투자금융자산 (Financial investments)	122,199,529
VI.	관계기업 및 공동기업 투자 (Investments in associates and joint ventures)	722,222
VII.	보험계약자산 (Insurance contract assets)	229,640
VⅢ.	재보험계약자산 (Reinsurance contract assets)	1,655,168
IX.	유형자산 (Property and equipment)	4,945,699
Χ.	투자부동산 (Investment property)	4,109,784
XI.	무형자산 (Intangible assets)	1,950,858
XII.	순확정급여자산 (Defined benefit assets)	374,090
XIII.	당기법인세자산 (Current income tax assets)	244,317
XIV.	이연법인세자산 (Deferred income tax assets)	274,225
XV.	매각예정자산 (Assets held for sale)	208,230
XVI.	기타자산 (Other assets)	20,986,897
자산총 (Total a		715,738,152



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주식회사 KB금융지주와 그 종속기업

(단위: 백만원)

KB Financial Group Inc. and Subsidiaries

·	(III IIIIIIIIIIII OI WOII)
과목명(Description)	금액(Amount)
부 채	
(Liabilities)	
I . 당기손익-공정가치측정 금융부채 (Financial liabilities at fair value through profit or loss)	10,920,435
Ⅱ. 파생금융부채 (Derivative financial liabilities)	6,210,639
Ⅲ. 예수부채 (Deposits)	406,512,434
IV. 차입부채 (Debts)	69,583,561
V. 사채 (Debentures)	69,176,668
VI. 보험계약부채 (Insurance contract liabilities)	50,308,552
VII. 재보험계약부채 (Reinsurance contract liabilities)	36,030
Ⅷ. 충당부채 (Provisions)	1,444,418
IX. 순확정급여부채 (Defined benefit liabilities)	81,869
X. 당기법인세부채 (Current income tax liabilities)	145,335
XI. 이연법인세부채 (Deferred income tax liabilities)	2,179,966
XII. 기타부채 (Other liabilities)	40,264,935
부채총계	656,864,842
(Total liabilities)	
자 본 (Equity)	
I . 지배기업 주주지분 (Equity attributable to shareholders of the parent company)	56,929,804
1. 자본금 (Share capital)	2,090,558
2. 신종자본증권 (Hybrid securities)	5,032,803



(Consolidated Statements of Financial Position) 2023년 12월 31일 현재 (As of December 31, 2023)

주식회사 KB금융지주와 그 종속기업

(단위: 백만원)

KB Financial Group Inc. and Subsidiaries

과목명(Description)	금액(Amount)
3. 자본잉여금 (Capital surplus)	16,647,916
4. 기타포괄손익누계액 (Accumulated other comprehensive income)	2,295,165
5 이익잉여금 (Retained earnings)	32,029,199
6 자기주식 (Treasury shares)	(1,165,837)
Ⅱ. 비지배지분 (Non-controlling interests)	1,943,506
자본총계 (Total equity)	58,873,310
부채와 자본총계 (Total liabilities and equity)	715,738,152



(Consolidated Statements of Comprehensive Income) 2023년 1월 1일부터 2023년 12월 31일까지 (January 1, 2023 ~ December 31, 2023)

주식회사 KB금융지주와 그 종속기업

(단위: 백만원)

KB Financial Group Inc. and Subsidiaries

	과목명(Description)	금액(Amount)
I.	순이자이익 (Net interest income)	12,141,717
	이자수익 (Interest income)	29,145,079
	1. 기타포괄손익-공정가치측정 및 상각후원가 측정 금융상품 이자수익 (Interest income from financial instruments at fair value through other comprehensive income and amortized cost)	27,705,759
	2. 당기손익-공정가치 측정 금융상품 이자수익 (Interest income from financial instruments at fair value through profit or loss)	1,415,366
	3. 보험금융이자수익 (Insurance finance interest income)	23,954
	이자비용 (Interest expense)	(17,003,362)
	1. 이자비용 (Interest expense)	(15,426,706)
	2. 보험금융이자비용 (Insurance finance interest expense)	(1,576,656)
п.	순수수료이익 (Net fee and commission income)	3,673,524
	수수료수익 (Fee and commission income)	5,368,074
	수수료비용 (Fee and commission expense)	(1,694,550)
ш.	보험서비스결과 (Insurance service result)	1,422,952
	보험수익 (Insurance income)	10,978,808
	1. 보험수익 (Insurance income)	10,295,693
	2. 재보험수익 (Reinsurance income)	683,115
	보험서비스비용 (Insurance expense)	(9,555,856)
	1. 보험서비스비용 (Insurance service expense)	(8,718,748)
	2. 재보험서비스비용 (Reinsurance expense)	(837,108)



(Consolidated Statements of Comprehensive Income) 2023년 1월 1일부터 2023년 12월 31일까지 (January 1, 2023 ~ December 31, 2023)

주식회사 KB금융지주와 그 종속기업

(단위: 백만원)

KB Financial Group Inc. and Subsidiaries

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	과목명(Description)	금액(Amount)
IV.	당기손익-공정가치측정 금융상품 순손익 (Net gains(losses) on financial instruments at fair value through profit	2,163,065
٧.	or loss) 기타보험금융손익 (Other insurance finance income(expenses))	(459,135)
VI.	기타영업손익 (Net other operating income(expenses))	(2,712,989)
VII.	일반관리비 (General and administrative expenses)	(6,647,406)
VIII.	신용손실충당금 반영전 영업이익 (Operating profit before provision for credit losses)	9,581,728
IX.	신용손실충당금전입액 (Provision for credit losses)	(3,146,409)
X.	영업이익 (Net operating income)	6,435,319
XI.	영업외손익 (Net non-operating income(expenses))	(264,870)
	1. 관계기업 및 공동기업 투자손익 (Share of profit(loss) of associates and joint ventures)	33,110
	2. 기타영업외손익 (Net other non-operating income(expenses))	(297,980)
XII.	법인세비용차감전순이익 (Profit(loss) before income tax expense)	6,170,449
XIII.	법인세비용 (Income tax expense)	(1,607,018)
XIV.	당기순이익 (Profit for the period)	4,563,431
XV.	법인세비용차감후기타포괄손익 (Other comprehensive income(loss) for the period, net of tax)	1,066,624
	당기손익으로 재분류되지 않는 포괄손익 (Items that will not be reclassified to profit or loss)	(55,430)
	1. 순확정급여부채의 재측정요소 (Actuarial gains(losses) on post defined benefit pension plans)	(72,170)
	2. 관계기업 및 공동기업 기타포괄손익에 대한 지분 (Shares of other comprehensive income of associates and joint ventures)	(2)
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(Consolidated Statements of Comprehensive Income) 2023년 1월 1일부터 2023년 12월 31일까지 (January 1, 2023 ~ December 31, 2023)

주식회사 KB금융지주와 그 종속기업

(단위: 백만원) (in millions of won)

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)	69,605
4. 당기손익-공정가치지정 금융부채 신용위험 변동손익 (Fair value changes on financial liabilities designated at fair value due to own credit risk)	(52,863)
후속적으로 당기손익으로 재분류될 수 있는 포괄손익 (Items that may be reclassified subsequently to profit or loss)	1,122,054
1. 외환차이 (Exchange differences on translating foreign operations)	317
2. 기타포괄손익-공정가치 측정 채무상품 관련 손익 (Net gains/(losses) on financial instruments at fair value through other comprehensive income)	3,304,471
3. 관계기업 및 공동기업 기타포괄손익에 대한 지분 (Shares of other comprehensive income of associates and joint ventures)	26
4. 현금흐름위험회피손익 (Cash flow hedges)	53,923
5. 해외사업장순투자위험회피수단의 손익 (Gains(losses) on hedging instruments of a net investment in a foreign operation)	(14,659)
6. 보험계약관련변동손익 (Insurance finance income(expense))	(2,222,024)
XVI. 당기총포괄이익 (Total comprehensive income for the period)	5,630,055
당기순이익의 귀속 (Profit attributable to:)	4,563,431
지배기업주주지분순이익 (Shareholders of the parent company)	4,631,932
비지배지분순이익 (Non-controlling interests)	(68,501)
당기총포괄이익 귀속 (Total comprehensive income attributable to:)	5,630,055
지배기업주주지분총포괄이익 (Shareholders of the parent company)	5,704,929
비지배지분총포괄이익 (Non-controlling interests)	(74,874)



(Consolidated Statements of Comprehensive Income) 2023년 1월 1일부터 2023년 12월 31일까지 (January 1, 2023 ~ December 31, 2023)

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)	11,580
희석주당이익 (Diluted earnings per share in won)	11,312



(Separate Statements of Financial Position) 2023년 12월 31일 현재 (As of December 31, 2023)

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

		— all
	과목명(Description)	금액(Amount)
•	산	
(Asset	s)	
I.	현금 및 예치금 (Cash and due from financial institutions)	256,337
П.	당기손익-공정가치측정 금융자산 (Financial assets at fair value through profit or loss)	1,376,423
Ш.	상각후원가측정 대출채권 (Loans at amortized cost)	608,286
IV.	종속기업 투자 (Investments in subsidiaries)	26,717,817
٧.	유형자산 (Property and equipment)	3,080
VI.	무형자산 (Intangible assets)	15,954
VII.	순확정급여자산 (Defined benefit assets)	3,694
VⅢ.	이연법인세자산 (Deferred income tax assets)	4,492
IX.	기타자산 (Other assets)	542,815
자산총 (Total	동계 assets)	29,528,898
부 フ	채	
(Liabili	ities)	
I.	차입부채 (Debts)	100,000
П.	사채 (Debentures)	3,871,820
Ш.	순확정급여부채 (Defined benefit liabilities)	-
IV.	당기법인세부채 (Current income tax liabilities)	104,299
٧.	기타부채 (Other liabilities)	410,704
부채총 (Total	동계 liabilities)	4,486,823



(Separate Statements of Financial Position) 2023년 12월 31일 현재 (As of December 31, 2023)

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

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	과목명(Description)	금액(Amount)
자 년 (Equity	본 y)	
Ι.	자본금 (Share capital)	2,090,558
П.	신종자본증권 (Hybrid securities)	5,032,518
Ш.	자본잉여금 (Capital surplus)	14,754,747
IV.	기타포괄손익누계액 (Accumulated other comprehensive income)	(6,809)
٧.	이익잉여금 (Retained earnings)	4,336,898
VI.	자기주식 (Treasury shares)	(1,165,837)
자본총 (Total	동계 equity)	25,042,075
	ト 자본총계 liabilities and equity)	29,528,898



(Separate Statements of Comprehensive Income) 2023년 1월 1일부터 2023년 12월 31일까지 (January 1, 2023 ~ December 31, 2023)

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)	(64,853)
	이자수익 (Interest income)	35,127
	1. 상각후원가측정 금융상품 이자수익 (Interest income from financial instruments at amortized cost)	31,932
	2. 당기손익-공정가치측정 금융상품 이자수익 (Interest income from financial instruments at fair value through profit or loss)	3,195
	이자비용 (Interest expense)	(99,980)
п.	순수수료이익 (Net fee and commission income)	(10,387)
	수수료수익 (Fee and commission income)	2,585
	수수료비용 (Fee and commission expense)	(12,972)
ш.	당기손익-공정가치측정 금융상품 순손익	400 000
	(Net gains(losses) on financial instruments at fair value through profit or loss)	108,399
IV.	기타영업손익 (Net other operating income(expenses))	2,192,385
٧.	일반관리비 (General and administrative expenses)	(92,603)
VI.	신용손실충당금 반영전 영업이익 (Operating income before provision for credit losses)	2,132,941
VII.	신용손실충당금전입액 (Provision for credit losses)	(546)
VIII.	영업이익 (Net operating income)	2,132,395
IX.	영업외손익 (Net non-operating income(expense))	4,606
Χ.	법인세비용차감전순이익 (Profit(loss) before income tax benefit(expense))	2,137,001
XI.	법인세수익(비용) (Income tax benefit(expense))	(15,757)
XII.	당기순이익 (Profit for the period)	2,121,244



(Separate Statements of Comprehensive Income) 2023년 1월 1일부터 2023년 12월 31일까지 (January 1, 2023 ~ December 31, 2023)

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)	(962)
	당기손익으로 재분류되지 않는 포괄손익 (Items that will not be reclassified to profit or loss)	(962)
	순확정급여부채의 재측정요소 (Actuarial gains(losses) on post defined benefit pension plans)	(962)
XIV.	당기총포괄이익 (Total comprehensive income for the period)	2,120,282
XV.	주당이익(단위: 원) (Earnings per share in won)	
	기본주당이익 (Basic earnings per share in won)	5,042
	희석주당이익 (Diluted earnings per share in won)	4,929



(Consolidated Statements of Financial Position) 2023년 12월 31일 현재 (As of December 31, 2023)

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

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	과목명(Description)	금액(Amount)	
-	자 산		
(Assets	5)		
I.	현금 및 예치금 (Cash and due from financial institutions)	23,637,007	
П.	당기손익-공정가치측정 금융자산 (Financial assets at fair value through profit or loss)	19,700,714	
Ш.	파생금융자산 (Derivative financial assets)	5,038,961	
IV.	상각후원가측정 대출채권 (Loans at amortized cost)	385,404,070	
٧.	투자금융자산 (Financial investments)	78,350,848	
VI.	관계기업 투자 (Investments in associates)	589,311	
VII.	유형자산 (Property and equipment)	3,768,598	
VIII.	투자부동산 (Investment property)	347,480	
IX.	무형자산 (Intangible assets)	1,019,673	
Χ.	순확정급여자산 (Defined benefit assets)	228,565	
XI.	당기법인세자산 (Current income tax assets)	228,880	
XII.	이연법인세자산 (Deferred income tax assets)	249,512	
XIII.	매각예정자산 (Assets held for sale)	208,229	
XIV.	기타자산 (Other assets)	11,241,005	
자산총 (Total a		530,012,853	
부 ㅊ (Liabili			
I.	당기손익-공정가치측정 금융부채 (Financial liabilities at fair value through profit or loss)	93,438	



(Consolidated Statements of Financial Position) 2023년 12월 31일 현재 (As of December 31, 2023)

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

과목명(Description)	금액(Amount)
Ⅱ. 파생금융부채 (Derivative financial liabilities)	4,445,352
Ⅲ. 예수부채 (Deposits)	393,246,702
IV. 차입부채 (Debts)	34,990,075
V. 사채 (Debentures)	31,811,407
VI. 충당부채 (Provisions)	929,594
Ⅷ. 순확정급여부채 (Defined benefit liabilities)	7,841
Ⅷ. 당기법인세부채 (Current income tax liabilities)	38,545
IX. 이연법인세부채 (Deferred income tax liabilities)	502,992
X. 기타부채 (Other liabilities)	27,398,180
부채 총계 (Total liabilities)	493,464,126
자 본 (Equity)	
I . 지배기업 주주지분 (Equity attributable to shareholders of the parent company)	36,373,042
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)	614,395
5 이익잉여금 (Retained earnings)	27,718,412



(Consolidated Statements of Financial Position) 2023년 12월 31일 현재 (As of December 31, 2023)

주식회사 국민은행과 그 종속기업

(단위: 백만원)

KB Kookmin Bank and Subsidiaries

과목명(Description)	금액(Amount)
Ⅱ. 비지배지분 (Non-controlling interests)	175,685
자본총계 (Total equity)	36,548,727
부채와 자본총계 (Total liabilities and equity)	530,012,853



(Consolidated Statements of Comprehensive Income) 2023년 1월 1일부터 2023년 12월 31일까지 (January 1, 2023 ~ December 31, 2023)

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

		, , ,
	과목명(Description)	금액(Amount)
I.	순이자이익 (Net interest income)	9,870,067
	이자수익 (Interest income)	22,347,123
	1. 기타포괄손익-공정가치측정 및 상각후원가 측정 금융상품 이자수익 (Interest income from financial instruments at fair value through other comprehensive income and amortized cost)	21,901,583
	2. 당기손익-공정가치측정 금융상품 이자수익 (Interest income from financial instruments at fair value through profit or loss)	445,540
	이자비용 (Interest expense)	(12,477,056)
п.	순수수료이익 (Net fee and commission income)	1,168,283
	수수료수익 (Fee and commission income)	1,602,820
	수수료비용 (Fee and commission expense)	(434,537)
ш.	당기손익-공정가치측정 금융상품 순손익 (Net gains(losses) on financial instruments at fair value through profit or loss)	759,985
IV.	기타영업손익 (Net other operating income(expenses))	(1,340,451)
٧.	일반관리비 (General and administrative expenses)	(4,521,766)
VI.	신용손실충당금 반영전 영업이익 (Operating income before provision for credit losses)	5,936,118
VII.	신용손실충당금전입액 (Provision for credit losses)	(1,608,128)
VIII.	영업이익 (Net operating income)	4,327,990
IX.	영업외손익 (Net non-operating income(expenses))	(98,213)
	관계기업투자손익 (Share of profit(loss) of associates)	117
	기타영업외손익 (Net other non-operating income(expense))	(98,330)



(Consolidated Statements of Comprehensive Income) 2023년 1월 1일부터 2023년 12월 31일까지 (January 1, 2023 ~ December 31, 2023)

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

	과목명(Description)	금액(Amount)
Χ.	법인세비용차감전순이익 (Profit(loss) before income tax expense)	4,229,777
XI.	법인세비용 (Income tax expense)	(1,079,825)
XII.	당기순이익 (Profit for the period)	3,149,952
XIII.	법인세비용차감후기타포괄손익 (Other comprehensive income(loss) for the period, net of tax)	610,921
	당기손익으로 재분류되지 않는 포괄손익 (Items that will not be reclassified to profit or loss)	(22,291)
	1. 순확정급여부채의 재측정요소 (Actuarial gains(losses) on post defined benefit pension plans)	(48,416)
	2. 기타포괄손익 - 공정가치 측정 금융상품 관련 손익 (Revaluation gains/(losses) on equity instruments at fair value through other comprehensive income)	26,125
	후속적으로 당기손익으로 재분류될 수 있는 포괄손익 (Items that may be reclassified subsequently to profit or loss)	633,212
	1. 외환차이 (Exchange differences on translating foreign operations)	(33,925)
	2. 기타포괄손익-공정가치측정금융상품관련손익 (Net gains/(losses) on financial instruments at fair value through other comprehensive income)	696,233
	3. 관계기업 기타포괄손익에 대한 지분 (Share of other comprehensive income of associates)	1,132
	4. 해외사업장순투자위험회피수단의 손익 (Gains(losses) on hedging instruments of a net investment in a foreign operation)	(17,324)
	5. 현금흐름위험회피 수단의 손익 (Cash flow hedges)	(12,904)
XIV.	당기총포괄이익 (Total comprehensive income attributable to:)	3,760,873
	당기순이익의 귀속 (Profit attributable to:)	3,149,952
	1. 지배기업주주지분순이익 (Shareholders of the parent company)	3,261,499
	2. 비지배지분순이익 (Non-controlling interests)	(111,547)



(Consolidated Statements of Comprehensive Income) 2023년 1월 1일부터 2023년 12월 31일까지 (January 1, 2023 ~ December 31, 2023)

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

과목명(Description)	금액(Amount)
당기총포괄이익의 귀속 (Total comprehensive income attributable to:)	3,760,873
1. 지배기업주주지분총포괄이익 (Shareholders of the parent company)	3,889,625
2. 비지배지분총포괄이익 (Non-controlling interests)	(128,752)



(Separate Statements of Financial Position) 2023년 12월 31일 현재 (As of December 31, 2023)

주식회사 국민은행 KB Kookmin Bank (단위: 백만원)

	과목명(Description)	금액(Amount)	
-	자 산 (Assets)		
Ι.	현금 및 예치금 (Cash and due from financial institutions)	21,648,290	
П.	당기손익-공정가치측정 금융자산 (Financial assets at fair value through profit or loss)	16,609,611	
Ш.	파생금융자산 (Derivative financial assets)	5,055,495	
IV.	상각후원가측정 대출채권 (Loans at amortized cost)	373,623,010	
٧.	투자금융자산 (Financial investments)	76,764,526	
VI.	관계기업 및 종속기업 투자 (Investments in associates and subsidiaries)	3,276,848	
VII.	유형자산 (Property and equipment)	3,451,699	
VⅢ.	투자부동산 (Investment property)	123,228	
IX.	무형자산 (Intangible assets)	455,262	
Χ.	순확정급여자산 (Defined benefit assets)	228,565	
XI.	당기법인세자산 (Current income tax assets)	225,022	
XII.	이연법인세자산 (Deferred income tax assets)	-	
XIII.	매각예정자산 (Assets held for sale)	32,407	
XIV.	기타자산 (Other assets)	10,878,878	
자산총 (Total a		512,372,841	
부 치 (Liabilit			
I.	당기손익-공정가치측정 금융부채 (Financial liabilities at fair value through profit or loss)	93,438	



(Separate Statements of Financial Position) 2023년 12월 31일 현재 (As of December 31, 2023)

	(III IIIIIIIIIIII oi woii)	
과목명(Description)	금액(Amount)	
Ⅱ. 파생금융부채 (Derivative financial liabilities)	4,594,266	
Ⅲ. 예수부채 (Deposits)	380,266,822	
IV. 차입부채 (Debts)	33,023,146	
V. 사채 (Debentures)	30,058,233	
VI. 충당부채 (Provisions)	891,191	
Ⅷ. 순확정급여부채 (Defined benefit liabilities)	435	
Ⅷ. 당기법인세부채 (Current income tax liabilities)	10,358	
IX. 이연법인세부채 (Deferred income tax liabilities)	410,411	
X. 기타부채 (Other liabilities)	26,809,305	
부채 총계 (Total liabilities)	476,157,605	
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)	542,107	
V. 이익잉여금 (Retained earnings)	27,148,267	
자본총계 (Total equity)	36,215,236	
부채와 자본총계 (Total liabilities and equity)	512,372,841	



<u>손익계산서</u>

(Separate Statements of Comprehensive Income) 2023년 1월 1일부터 2023년 12월 31일까지 (January 1, 2023 ~ December 31, 2023)

주식회사 국민은행 KB Kookmin Bank (단위: 백만원)

		(III IIIIIIIOII3 OI WOII)
	과목명(Description)	금액(Amount)
I.	순이자이익 (Net interest income)	9,308,305
	이자수익 (Interest income)	20,874,693
	1. 기타포괄손익-공정가치측정 및 상각후원가 측정 금융상품 이자수익 (Interest income from financial instruments at fair value through other comprehensive income and amortized cost)	20,541,566
	2. 당기손익-공정가치측정 금융상품 이자수익 (Interest income from financial instruments at fair value through profit or loss)	333,127
	이자비용 (Interest expense)	(11,566,388)
Π.	순수수료이익 (Net fee and commission income)	1,181,398
	수수료수익 (Fee and commission income)	1,590,354
	수수료비용 (Fee and commission expense)	(408,956)
ш.	당기손익-공정가치측정 금융상품 순손익 (Net gains(losses) on financial instruments at fair value through profit or loss)	657,496
IV.	기타영업손익 (Net other operating income(expenses))	(1,399,538)
٧.	일반관리비 (General and administrative expenses)	(4,155,848)
VI.	신용손실충당금 반영전 영업이익 (Operating income before provision for credit losses)	5,591,813
VII.	신용손실충당금전입액 (Provision for credit losses)	(1,163,327)
VIII.	영업이익 (Net operating income)	4,428,486
IX.	영업외손익 (Non-operating income(expenses))	(380,077)
	관계기업투자손익 (Share of profit(loss) of associates)	(301,242)
	기타영업외손익 (Net other non-operating income(expense))	(78,835)



<u>손익계산서</u>

(Separate Statements of Comprehensive Income) 2023년 1월 1일부터 2023년 12월 31일까지 (January 1, 2023 ~ December 31, 2023)

주식회사 국민은행 KB Kookmin Bank

	과목명(Description)	금액(Amount)
Х.	법인세비용차감전순이익 (Profit(loss) before income tax expense)	4,048,409
XI.	법인세비용 (Income tax expense)	(1,047,252)
XII.	당기순이익 (Profit for the period)	3,001,157
XIII.	법인세비용차감후기타포괄손익 (Other comprehensive income(loss) for the period, net of tax)	654,974
	당기손익으로 재분류되지 않는 포괄손익 (Items that will not be reclassified to profit or loss)	(24,356)
	1. 순확정급여부채의 재측정요소 (Actuarial gains(losses) on post defined benefit pension plans)	(50,481)
	2. 기타포괄손익 - 공정가치 측정 금융상품 관련 손익 (Revaluation gains/(losses) on equity instruments at fair value through other comprehensive income)	26,125
	후속적으로 당기손익으로 재분류될 수 있는 포괄손익 (Items that may be reclassified subsequently to profit or loss)	679,330
	1. 외환차이 (Exchange differences on translating foreign operations)	(2,877)
	2. 기타포괄손익-공정가치측정금융상품관련손익 (Net gains/(losses) on financial instruments at fair value through other comprehensive income)	695,111
	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)	(12,904)
XIV.	당기총포괄이익 (Total comprehensive income attributable to:)	3,656,131
	당기순이익의 귀속 (Profit attributable to:)	3,001,157
	1. 지배기업주주지분순이익 (Shareholders of the parent company)	3,001,157
	2. 비지배지분순이익 (Non-controlling interests)	-



<u>손익계산서</u>

(Separate Statements of Comprehensive Income) 2023년 1월 1일부터 2023년 12월 31일까지 (January 1, 2023 ~ December 31, 2023)

과목명(Description)	금액(Amount)
당기총포괄이익의 귀속 (Total comprehensive income attributable to:)	3,656,131
1. 지배기업주주지분총포괄이익 (Shareholders of the parent company)	3,656,131
2. 비지배지분총포괄이익 (Non-controlling interests)	-



Balance Sheet (Trust accounts) 2023년 12월 31일 현재 (As of December 31, 2023)

주식회사 국민은행 KB Kookmin Bank

과목명(Description)	금액(Amount)
자 산	
(Assets)	
(Cash and due from financial institutions)	35,732,818
1. 원화예치금	
(Due from banks in won)	35,732,818
Ⅱ. 유가증권	07.704.047
(Securities)	27,784,617
1. 주식	4 462 062
(Stocks)	4,462,962
2. 국채	149,585
(Government bonds)	149,500
3. 금융채	1,712,875
(Finance debentures)	1,7.12,010
4. 지방채	38,495
(Local government bonds)	11, 11
5. 사채	5,911,379
(Corporate bonds)	
6. 외화유가증권 (Securities in foreign currency)	118,284
7. 매입어음 (Bills bought)	592,085
8. 기타유가증권	
(Other securities)	14,798,952
· · · · · · · · · · · · · · · · · · ·	
(Loans & discounts)	274,916
1. 부동산저당대출	
(Loans on real estate collateral)	-
2. 채권담보대출	17.0-0
(Loans on receivables collateral)	47,878
3. 수익권담보대출	007.000
(Loans on trust benefit collateral)	227,038
IV. 콜론	_
(Call loans)	
V. 환매조건부채권	4,848,200
(Bonds purchased under resale agreements)	7,040,200



Balance Sheet (Trust accounts) 2023년 12월 31일 현재 (As of December 31, 2023)

주식회사 국민은행 KB Kookmin Bank

과목명(Description)	금액(Amount)
VI. 금전채권	27 275 006
(Money receivables)	27,375,006
Ⅷ. 수탁부동산	702,787
(Movables & real estate)	102,101
Ⅷ. 기타자산	1,008,561
(Others)	1,000,000
1. 가지급금 (Supramo prosinables)	6
(Suspense receivables)	
2. 미수수익 (Assured revenues receivable)	939,302
(Accrued revenues receivable)	
3. 미수금 (Accounts receivable)	62,578
4. 선급비용 (Prepaid expenses)	323
5. 선급금	
5. ឬមក (Prepaid payments)	6,352
6. 기타잡자산	
(Prepaid expenses)	-
IX. 고유계정대	
(Lendings to banking account)	5,011,320
X. 채권평가충당금(-)	
(Allowance for valuation of receivables(-))	(144)
자산총계	
(Total assets)	102,738,081
부 채	
(Liabilities)	
I. 금전신탁	70 445 044
(Money in trust)	72,415,611
1. 불특정금전신탁합동운용	50
(Unspecified money trust)	53
2. 적립식목적신탁합동운용	7 710
(Reserving objective trust(performance))	7,713
3. 가계금전신탁합동운용	9,036
(Household money trust)	9,030
4. 개발신탁합동운용	36
(Development Money Trust)	



Balance Sheet (Trust accounts) 2023년 12월 31일 현재 (As of December 31, 2023)

주식회사 국민은행 KB Kookmin Bank

과목명(Description)	금액(Amount)
5. 노후생활연금신탁합동운용	1,012
(Money trust for old age living pension)	1,012
6. 기업금전신탁합동운용	1,277
(Business money trust)	1,211
7. 국민주신탁합동운용	2,305
(National stock trust)	2,000
8. 개인연금신탁합동운용	1,664,021
(Personal pension trust)	.,001,021
9. 가계장기신탁합동운용	6,185
(Long term house trust)	5,130
10. 근로자우대신탁합동운용	1,088
(Workers preferential trust)	1,000
11. 신종적립신탁합동운용	4,358
(New reserving trust)	4,000
12. 퇴직신탁운용	7,617
(Retirement trust)	7,017
13. 특정금전신탁	24,587,091
(Specified money trust)	24,007,001
14. 단위금전신탁합동운용	
(Unit type money trust)	
15. 추가금전신탁	1,234
(Open type money trust)	1,234
16. 신개인연금신탁합동운용	62,200
(New personal pension trust)	02,200
17. 신노후생활연금신탁합동운용	1,704
(New pension trust)	1,704
18. 신근로자우대신탁합동운용	5
(New workers preferential trust)	3
19. 연금신탁합동운용	1,870,425
(Pension trust)	1,070,423
20. 퇴직연금신탁	40,911,331
(Trust of retirement pension plan)	40,911,331
21. 개인종합자산신탁	3,276,970
(Individual savings account)	3,210,910
□. 재산신탁	29 112 024
(Property in trust)	28,113,034



Balance Sheet (Trust accounts) 2023년 12월 31일 현재 (As of December 31, 2023)

·
금액(Amount)
80,804
27,329,443
702,787
100
2,096,318
18,186
6,294
73,353
1,965,383
33,102
112,968
102,738,081



Income Statement(Trust accounts) 2023년 1월 1일부터 2023년 12월 31일까지 (January 1, 2023 ~ December 31, 2023)

	과목명(Description)	금액(Amount)
수	익	, ,
_	리 enues)	
,	예치금이자	
	(Interest on due from banks)	1,463,583
п.	유가증권이자	020 020
	(Interest on securities)	929,030
	국채이자	4,379
	(Interest on government bonds)	4,579
	금융채이자	63,564
	(Interest on finance debentures)	03,304
	지방채이자	1,517
	(Interest on local government bonds)	1,517
	사채이자	243,952
	(Interest on corporate bonds)	240,002
	배당금수익	1,758
	(Dividend income)	1,700
	외화유가증권이자	7,813
	(Interest on securities in foreign currency)	7,010
	매입어음이자	47,338
	(Interest on bills bought)	47,000
	기타유가증권이자	558,709
	(Interest on others securities)	000,100
Ш.	대출금이자	13,282
	(Interest on loans & discounts)	10,202
	부동산저당대출이자	_
	(Interest on real estate collateral loans)	
	채권담보대출이자	3,298
	(Interest on receivables collateral loans)	0,200
	수익권담보대출이자	9,984
	(Interest on trust benefit collateral loans)	
IV.	콜론이자	_
	(Interest on call loans)	
٧.	환매조건부채권이자	354,444
	(Interest on bonds under resale agreements)	



Income Statement(Trust accounts) 2023년 1월 1일부터 2023년 12월 31일까지 (January 1, 2023 ~ December 31, 2023)

주식회사 국민은행 KB Kookmin Bank (단위: 백만원)

	OCCITITI DATIK	(III IIIIIIIOII3 OI WOII)
	과목명(Description)	금액(Amount)
VI.	금전채권이자	205
	(Interest on money receivables)	395
VII.	파생상품관련익	
	(Revenues on derivatives)	
VIII.	유가증권관련수익	389,526
	(Revenues on securities)	000,020
	유가증권매매익	363,056
	(Gain on sales of securities)	000,000
	유가증권상환익	275
	(Gain on redemption of securities)	210
	유가증권평가익	26,195
	(Gain on valuation of securities)	20,100
VIII.	외화환차익	180
	(Gain on foreign currency)	
IX.	외화자산부채평가익	420,567
	(Gain on valuation of assets and liabilities denominated in foreign currency)	120,001
Χ.	수입수수료	_
	(Commissions received)	
XI.	기타수익	334,444
	(Other revenues)	.,
XII.	고유계정대이자	105,152
	(Interest on loans to banking account)	100,102
XIII.	특별유보금환입	5,319
	(Transfer from special provision)	0,010
XIV.	채권평가충당금환입	1,984
	(Transfer from allowance for valuation of receivables)	.,
	t이익계	4,017,906
•	al revenues)	1,011,000
비	용	
	enses)	
I.	금전신탁이익	3,046,968
	(Gain on money trust)	3,013,000
	불특정금전신탁이익	1
	(Gain on unspecified money trust)	
	적립식목적신탁실적이익	457
	(Gain on installment money trust(performance))	.0.



Income Statement(Trust accounts) 2023년 1월 1일부터 2023년 12월 31일까지 (January 1, 2023 ~ December 31, 2023)

NB NOOKIIIII Barik	(III Millions of won)
과목명(Description)	금액(Amount)
가계금전신탁이익	241
(Gain on household money trust)	341
개발신탁이익	2
(Gain on development trust)	2
노후생활연금신탁이익	33
(Gain on money trust for old age living pension)	33
기업금전신탁이익	43
(Gain on corporate money trust)	40
국민주신탁이익	499
(Gain on national stock trust)	499
개인연금신탁이익	39,989
(Gain on money trust for individual pension)	39,969
가계장기신탁이익	228
(Gain on household long-term money trust)	220
근로자우대신탁이익	37
(Gain on money trust for employee)	37
신종적립신탁이익	154
(Gain on new installment money trust)	104
퇴직신탁이익	281
(Gain on retirement trust)	201
특정금전신탁이익	1,430,313
(Gain on specified money trust)	1,430,313
추가금전신탁이익	110
(Gain on open type money trust)	110
신개인연금신탁이익	3,561
(Gain on new money trust for individual pension)	3,301
신노후생활연금신탁이익	98
(Gain on new money trust for old age living pension)	30
신근로자우대신탁이익	_
(Gain on money trust for employee)	
연금신탁이익	102,922
(Gain on pension trust)	102,922
퇴직연금신탁이익	1,355,302
(Gain on trust of retirement pension plan)	1,333,302
개인종합자산신탁이익	112,597
(Individual savings account)	112,597



Income Statement(Trust accounts) 2023년 1월 1일부터 2023년 12월 31일까지 (January 1, 2023 ~ December 31, 2023)

	COKITIIII Bank	(in millions of won)
	과목명(Description)	금액(Amount)
п.	재산신탁이익	000
	(Gain on property trust)	366
	유가증권의신탁이익	40
	(Gain on securities trust)	43
	금전채권의신탁이익	222
	(Gain on money receivables trust)	323
Ш.	기타지급이자	
	(Other interest paid)	-
IV.	지급수수료	41,782
	(Commissions paid)	41,702
٧.	파생상품관련손	
	(Loss on derivatives)	-
VI.	외화환차손	2,784
	(Loss on foreign exchange)	2,704
VII.	외화자산부채평가손	420,534
	(Loss on valuation of assets and liabilities denominated in foreign currency)	420,334
유기	├ 증권관련비용	275,098
(Exp	penses on securities)	213,090
	유가증권매매손	174,166
	(Loss on sales of securities)	174,100
	유가증권상환손	85,360
	(Loss on redemption of securities)	00,000
	유가증권평가손	15,572
	(Loss on valuation of securities)	15,572
기급	· 금출연료	6,327
(Co	ntribution to fund)	0,327
	신용보증기금출연료	93
	(Contribution to credit guarantee fund)	30
	신탁보험료	6,234
	(Insurance fees on deposits)	0,204
	B과공과	355
(Tax	•	333
	∤보수	211,466
•	st fees & commissions)	211,400
_	ㅏ비용	9,138
(Oth	er expenses)	3,130



Income Statement(Trust accounts) 2023년 1월 1일부터 2023년 12월 31일까지 (January 1, 2023 ~ December 31, 2023)

과목명(Description)	금액(Amount)
특별유보금전입 (Provision for special provision)	2,951
XIV. 채권평가충당금전입 (Provision for allowance for valuation of receivables)	137
신탁손실계 (Total expenses)	4,017,906



(Consolidated Statements of Financial Position) 2023년 12월 31일 현재 (As of December 31, 2023)

KB증권 주식회사와 그 종속기업

(단위: 백만원)

KB Securities Co., Ltd. and Subsidiaries

	diffice Co., Eta. and Cabbidianes	(III IIIIIIOIIS OI WOII)
	과목명(Description)	금액(Amount)
자 신	<u>ł</u>	
(Assets	s)	
I.	현금 및 예치금	2,927,067
	(Cash and deposits)	2,927,007
Π.	당기손익-공정가치측정 금융자산	35,948,949
	(Financial assets at fair value through profit or loss)	33,343,343
Ⅲ.	파생금융자산	1,138,493
	(Derivative financial assets)	.,,,,,,,,
IV.	기타포괄손익-공정가치측정유가증권	5,134,513
	(Fair value through other comprehensive income)	, ,
٧.	종속기업및관계기업투자	311,591
\	(Investments in associates, subsidiaries and joint ventures)	
VI.	상각후원가측정 대출채권 (Loans at amortized cost)	10,418,946
VII.	유형자산	
VII.	ㅠ용시인 (Property and equipment)	255,141
VⅢ.	투자부동산	
۷Ш.	(Investment property)	616,922
IX.	무형자산	
27 1.1	(Intangible assets)	272,296
Χ.	당기법인세자산	
	(Current tax assets)	12,563
XI.	이연법인세자산	4.000
	(Deferred tax assets)	1,023
XII.	기타금융자산	4.072.044
	(Other financial assets)	4,072,941
XIII.	기타자산	156,475
	(Other non-financial assets)	100,470
자산총		61,266,920
(Total a	·	01,200,020
부 ㅊ /Liabilii		
(Liabili	·	
Ι.	예수부채 (Deposits received)	7,122,595
π		
Π.	당기손익-공정가치측정 금융부채 (Financial liabilities at fair value through profit or loss)	10,835,881
	(



(Consolidated Statements of Financial Position) 2023년 12월 31일 현재 (As of December 31, 2023)

KB증권 주식회사와 그 종속기업

(단위: 백만원)

KB Securities Co., Ltd. and Subsidiaries

과목명(Description)	금액(Amount)
皿. 파생금융부채	1,816,173
(Derivative financial liabilities)	1,010,170
IV. 차입부채	30,640,156
(Borrowings)	,,
V. 당기법인세부채 (Current tax liabilities)	2,316
· · · · · · · · · · · · · · · · · · ·	
VI. 순확정급여부채 (Net defined benefit liabilities)	62,564
VII. 이연법인세부채	
(Deferred tax liabilities)	11,914
<u>,</u> Ⅷ. 충당부채	
(Provisions)	212,988
IX. 기타금융부채	
(Other financial liabilities)	3,894,409
X. 기타부채	274 000
(Other non-financial liabilities)	371,892
부채 총계	54,970,088
(Total liabilities)	34,370,000
자 본	
Equity)	
I. 지배기업 주주지분	6,224,684
(Equity attributable to shareholders of the parent company) 1. 자본금	+
(Share capital)	1,493,102
2. 신종자본증권	
(Hybrid securities)	626,093
3. 기타불입자본	1,478,688
(Other paid-in capital)	1,478,000
4. 이익잉여금	2,304,303
(Retained earnings)	2,55 1,555
5. 기타자본구성요소	322,498
(Other components of equity)	, ,
Ⅱ. 비지배지분 (Non-controlling interests)	71,348
(Non-controlling interests) 자본총계	
Total equity)	6,296,032
<i> </i>	24 222 222
(Total liabilities and equity)	61,266,920



(Consolidated Statements of Comprehensive Income) 2023년 1월 1일부터 2023년 12월 31일까지 (January 1, 2023 ~ December 31, 2023)

KB증권 주식회사와 그 종속기업

(단위: 백만원)

KB Securities Co., Ltd. and Subsidiaries

	과목명(Description)	금액(Amount)
I.	영업수익	11,585,140
	(Operating income)	11,565,140
	수수료수익	946,467
	(Fee and commission income)	940,467
	금융상품평가 및 처분이익	7 704 000
	(Gain on valuation(disposal) of financial instruments)	7,721,803
	이자수익	1 762 595
	(Interest income)	1,763,585
	상각후원가측정금융자산평가및처분이익	0.000
	(Gain on valuation(disposal) of financial assets measured at amortized costs)	8,986
	외환거래이익	000 000
	(Gain on foreign currency transactions)	929,983
	기타영업수익	044.040
	(Others operating income)	214,316
Π.	영업비용	40.004.000
	(Operating expenses)	10,904,986
	수수료비용	220 242
	(Fee and commission expense)	239,342
	금융상품평가 및 처분손실	7 400 000
	(Loss on valuation(disposal) of financial instruments)	7,488,880
	이자비용	4 4 4 0 7 0 4
	(Interest expense)	1,148,794
	상각후원가측정금융자산평가및처분손실	454.704
	(Loss on valuation(disposal) of financial assets measured at amortized costs))	151,761
	외환거래손실	074.047
	(Loss on foreign currency transactions)	874,317
	판매비와 관리비	202 502
	(General and administrative expenses)	903,560
	기타영업비용	20.000
	(Other operating expenses)	98,332
ш.	영업이익(손실)	202.454
	(Net operating income(loss))	680,154
IV.	영업외수익	07.004
		67,304



(Consolidated Statements of Comprehensive Income) 2023년 1월 1일부터 2023년 12월 31일까지 (January 1, 2023 ~ December 31, 2023)

KB증권 주식회사와 그 종속기업

(단위: 백만원)

KB Securities Co., Ltd. and Subsidiaries

	과목명(Description)	금액(Amount)
٧.	영업외비용	254,697
	(Non-operating expenses)	254,097
VI.	법인세비용차감전순이익(손실)	492,761
	(Profit(loss) before income tax expense)	492,701
VII.	법인세비용(수익)	404 722
	(Income tax expense(benefit))	104,733
VIII.	당기순이익	200,000
	(Profit for the period)	388,028
	1. 지배기업주주지분순이익	205.045
	(Shareholders of the parent company)	395,015
	2. 비지배지분순이익	(0.007)
	(Non-controlling interests)	(6,987)
IX.	기타포괄손익	(400)
	(Other comprehensive income(loss) for the period)	(199)
X.	당기총포괄이익(손실)	007.000
	(Consolidated net comprehensive income(loss) for the period)	387,829
	1. 지배기업주주지분총포괄이익	204.044
	(Shareholders of the parent company)	394,211
	2. 비지배지분총포괄이익	(0.000)
	(Non-controlling interests)	(6,382)



(Consolidated Statements of Financial Position) 2023년 12월 31일 현재 (As of December 31, 2023)

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

과목명(Description)	금액(Amount)
자 산	
(Assets)	
I. 현금및현금성자산	4 4 4 0 0 4 0
(Cash and cash equivalents)	1,149,218
Ⅱ. 금융자산	33,798,106
(Financial assets)	33,798,100
1. 당기손익공정가치측정금융자산	9,195,921
(Financial assets at fair value through profit or loss)	0,100,021
2. 기타포괄손익공정가치측정금융자산	18,035,111
(Financial assets at fair value through other comprehensive income)	10,000,111
3. 상각후원가측정금융자산	29,723
(Financial assets at amortised cost)	
4. 상각후원가측정대출채권	5,975,301
(Loans at amortized costs)	
5. 상각후원가측정기타수취채권	562,050
(Other receivables)	
Ⅲ. 관계기업투자주식 (Investments in associates)	58,761
IV. 위험회피목적파생상품자산 (Derivative assets to hedge)	136,542
V. 보험계약자산	
v . 도럽게 극사인 (Insurance contract assets)	229,640
VI. 재보험계약자산	
(Reinsurance contract assets)	1,646,505
(Investment property)	5,217
 VII. 유형자산	
(Property and equipment)	473,007
IX. 무형자산	
(Intangible assets)	80,781
X. 매각예정자산	
(Assets held for sale)	-
XI. 당기법인세자산	20
(Current tax assets)	90
XII. 이연법인세자산	2 000
(Deferred tax assets)	3,906



(Consolidated Statements of Financial Position) 2023년 12월 31일 현재 (As of December 31, 2023)

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

과목명(Description)	금액(Amount)
XIII. 순확정급여자산 (Net defined benefit assets)	106,768
XIV. 기타자산 (Other assets)	111,930
자산총계 (Total assets)	37,800,471
부 채 (Liabilities)	
I . 보험계약부채 (Insurance contract liabilities)	24,441,747
Ⅱ. 재보험계약부채 (Reinsurance contract liabilities)	3,842
Ⅲ. 금융부채 (Financial liabilities)	5,378,094
1. 당기손익인식금융부채 (Financial liabilities at fair value through profit or loss)	1,575
2. 차입부채 (Debts)	-
3. 사채 (Debentures)	663,955
4. 기타금융부채 (Other financial liabilities)	4,712,564
Ⅲ. 위험회피목적파생상품부채 (Derivative liabilities to hedge)	183,709
IV. 충당부채 (Provisions)	5,579
V. 확정급여채무 (Net defined benefit liabilities)	388
VI. 당기법인세부채 (Current tax liabilities)	67
Ⅷ. 이연법인세부채 (Deferred tax liabilities)	1,235,151
Ⅷ. 기타부채 (Other liabilities)	244,242
부채 총계 (Total liabilities)	31,492,819



(Consolidated Statements of Financial Position) 2023년 12월 31일 현재 (As of December 31, 2023)

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

The modifiance co., Etd. and Cabolalance	(III IIIIIIIIIIII)
과목명(Description)	금액(Amount)
자 본	
(Equity)	
I. 지배기업소유지분	
(Equity attributable to shareholders of the parent company)	6,301,974
1. 자본금	00.050
(Capital stock)	33,250
2. 자본잉여금	249 454
(Capital surplus)	348,454
3. 자본조정	(0)
(Capital adjustments)	(9)
4. 기타포괄손익누계액	205 702
(Accumulated other comprehensive income)	285,792
5. 이익잉여금	F 624 497
(Retained earnings)	5,634,487
п. 비지배지분	F 670
(Non-controlling interests)	5,678
자본총계	6 207 652
(Total equity)	6,307,652
부채와 자본총계	37,800,471
(Total liabilities and equity)	37,000,471



(Consolidated Statements of Comprehensive Income) 2023년 1월 1일부터 2023년 12월 31일까지 (January 1, 2023 ~ December 31, 2023)

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

	과목명(Description)	금액(Amount)
I.	보험영업수익 (Insurance revenue)	10,088,869
	보험영업수익 (Insurance Income)	9,416,718
	재보험영업수익 (Reinsurance Income)	672,151
П.	보험영업비용 (Insurance expense)	9,205,803
	보험영업비용 (Insurance service expense)	7,983,753
	재보험영업비용 (Reinsurance expense)	828,267
	기타사업비용 (Other operating expenses)	393,783
ш.	투자영업수익 (Investment revenue)	1,810,844
	보험금융수익 (Insurance finance income)	78,754
	이자수익 (Interest income)	831,271
	배당수익 (Dividend income)	35,380
	유가증권 평가 및 처분이익 (Gain on valuation and disposal of securities)	364,511
대여금 및 수취채권 평가 및 처분이익 (Gain on valuation and disposal of loans and other receivables)	9,845	
	파생상품관련이익 (Gain on valuation and disposal of derivatives)	27,697
	종속기업투자주식관련이익 (Gain on valuation and disposal of Investments in subsidiaries)	1,948
	외화거래이익 (Foreign currency transaction gain)	103,569
	기타수익 (Other income)	357,869
IV.	투자영업비용 (Investment expenses)	1,672,862



(Consolidated Statements of Comprehensive Income) 2023년 1월 1일부터 2023년 12월 31일까지 (January 1, 2023 ~ December 31, 2023)

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

ND	insurance Co., Ltd. and Subsidiaries	(in millions of worl)
	과목명(Description)	금액(Amount)
	보험금융비용 (Insurance finance expense)	819,648
	이자비용 (Interest expense)	239,602
	유가증권 평가 및 처분손실 (Loss on valuation and disposal of securities)	290,149
	대여금 및 수취채권 평가 및 처분손실 (Loss on valuation and disposal of loans and other receivables)	17,011
	파생상품관련손실 (Loss on valuation and disposal of derivatives)	152,663
	종속기업투자주식관련손실 (Loss on investments on subsidiaries and associates)	949
	외화거래손실 (Foreign currency transaction loss)	11,421
	재산관리비 (Administrative expenses for assets)	38,941
	부동산관리비 (Administrative expenses for real estate)	3,163
	기타비용 (Other expenses)	99,316
٧.	영업이익(손실) (Net operating income(loss))	1,021,048
VI.	영업외이익 (Net non-operating income(expenses))	14,246
	영업외수익 (Non-operating income)	31,936
	영업외비용 (Non-operating expenses)	17,690
VII.	법인세비용차감전계속영업순이익 (Profit(loss) before income tax expense from continuing operations)	1,035,294
VⅢ.	계속영업법인세비용 (Income tax expense from continuing operations)	268,804
IX.	계속영업당기순이익 (Profit for the period from continuing operations)	766,490
Χ.	중단사업손익 (Profit for the period from discontinued operations)	-



(Consolidated Statements of Comprehensive Income) 2023년 1월 1일부터 2023년 12월 31일까지 (January 1, 2023 ~ December 31, 2023)

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

	과목명(Description)	금액(Amount)
XI.	당기순이익 (Profit for the period)	766,490
XII.	기타포괄손익 (Other comprehensive income(loss) for the period)	112,097
	후속적으로 당기손익으로 재분류되지 않는 포괄손익 (Items that will not be reclassified subsequently to profit or loss)	6,386
	1. 확정급여채무 재측정요소 (Remeasurements of defined benefit plans)	(2,408)
	2. 재평가잉여금 (Revaluation of property and equipment)	69
	3. 기타포괄손익-공정가치측정 지분증권 관련손익 (Unrealized net change in fair value of equity instruments at fair value through other comprehensive income)	8,725
	후속적으로 당기손익으로 재분류되는 포괄손익 (Items that may be subsequently reclassified to profit or loss)	105,711
	1. 보험계약 관련 금융손익 (Insurance finance income(expense))	(1,236,291)
	2. 재보험계약 관련 금융손익 (Reinsurance finance income(expense))	30,193
	3. 기타포괄손익-공정가치측정금융상품관련손익 (Unrealized net change in fair value of financial assets at fair value through other comprehensive income)	1,170,572
	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)	138,904
	6. 관계기업기타포괄손익 (Unrealized net change in other comprehensive income of associate)	(141)
	7. 해외사업환산손익 (Foreign currency translation differences for foreign operations)	2,474
	8. 특별계정기타포괄손익 (Other comprehensive income arising from separate account)	-
Χ.	당기총포괄손익 (Total comprehensive income for the period)	878,587
	당기순이익의귀속 (Profit for the period attributable to:)	766,490



(Consolidated Statements of Comprehensive Income) 2023년 1월 1일부터 2023년 12월 31일까지 (January 1, 2023 ~ December 31, 2023)

KB손해보험 주식회사와 그 종속기업

(단위: 백만원)

KB Insurance Co., Ltd. and Subsidiaries

과목명(Description)	금액(Amount)
1. 지배기업소유지분순이익 (Shareholders of the parent company)	766,211
2. 비지배지분순이익 (Non-controlling interests)	279
총포괄손익의귀속 (Total comprehensive income for the year attributable to:)	878,587
1. 지배기업소유지분총포괄손익 (Shareholders of the parent company)	878,141
2. 비지배지분총포괄손익 (Non-controlling interests)	446



(Consolidated Statements of Financial Position) 2023년 12월 31일 현재 (As of December 31, 2023)

주식회사 KB국민카드와 그 종속기업

KB Kookmin Card Co., Ltd. and Subsidiaries

(in millions of won)

(단위: 백만원)

ואט ואטנ	okinin Card Co., Ltd. and Subsidiaries	(In millions of worr)
	과목명(Description)	금액(Amount)
자 선	<u>+</u>	
(Assets	s)	
I.	현금 및 예치금 (Cash and due from financial institutions)	440,835
П.	당기손익-공정가치측정 금융자산 (Financial assets at fair value through profit or loss)	1,209,216
Ш.	파생금융자산 (Derivative financial assets)	69,505
IV.	상각후원가측정 대출채권 (Loans at amortized cost)	26,631,508
٧.	투자금융자산 (Financial investments)	67,677
VI.	관계기업투자 (Investments in associates)	7,527
VII.	유형자산 (Property and equipment)	156,950
VⅢ.	무형자산 (Intangible assets)	174,886
IX.	이연법인세자산 (Deferred income tax assets)	169,174
Χ.	순확정급여자산 (Net defined benefit assets)	4,680
XI.	기타자산 (Other assets)	433,617
자산총 (Total a		29,365,575
부 차	H	
(Liabili	ties)	
I.	차입부채 (Debts)	5,156,240
Π.	파생금융부채 (Derivative financial liabilities)	58,098
Ш.	사채 (Debentures)	16,768,192
IV.	충당부채 (Provisions)	207,191



(Consolidated Statements of Financial Position) 2023년 12월 31일 현재 (As of December 31, 2023)

주식회사 KB국민카드와 그 종속기업

(단위: 백만원)

KB Kookmin Card Co., Ltd. and Subsidiaries

과목명(Description)	금액(Amount)
V. 순확정급여부채	9,846
(Net defined benefit liabilities)	3,040
VI. 이연법인세부채	582
(Deferred income tax liabilities)	332
VII. 기타부채	2,345,603
(Other liabilities)	_,,,,,,,,
부채 총계	24,545,752
(Total liabilities)	, ,
자 본 (Faction)	
(Equity)	
I . 지배기업 주주지분	4,780,859
(Equity attributable to shareholders of the parent company)	
1. 자본금 (Shara capital)	460,000
(Share capital)	
2. 자본잉여금 (Capital surplus)	1,969,424
3. 기타포괄손익누계액 (Accumulated other comprehensive income)	15,423
4. 이익잉여금	
4. 이 그 6 여 ㅁ (Retained earnings)	2,336,012
п. 비지배지분	
(Non-controlling interests)	38,964
자본총계	4.040.000
(Total equity)	4,819,823
부채와 자본총계	20 265 575
(Total liabilities and equity)	29,365,575



(Consolidated Statements of Comprehensive Income) 2023년 1월 1일부터 2023년 12월 31일까지 (January 1, 2023 ~ December 31, 2023)

주식회사 KB국민카드와 그 종속기업

(단위: 백만원)

KB Kookmin Card Co., Ltd. and Subsidiaries

ND I	Rookmin Card Co., Ltd. and Subsidiaries	(in millions of won)
	과목명(Description)	금액(Amount)
I.	순이자이익	1,639,752
	(Net interest income)	1,039,732
	이자수익	2,343,280
	(Interest income)	2,040,200
	이자비용	(703,528)
	(Interest expense)	(100,020)
Π.	순수수료이익	615,630
	(Net fee and commission income)	0.0,000
	수수료수익	1,742,424
	(Fee and commission income)	, ,
	수수료비용	(1,126,794)
	(Fee and commission expense)	(, , , ,
ш.	당기손익-공정가치측정 금융상품 순손익	6 650
	(Net gains(losses) on financial instruments at fair value through profit or loss)	6,650
IV.	기타영업손익	
	(Net other operating income(expenses))	(383,287)
٧.	일반관리비	(20.1.000)
	(General and administrative expenses)	(624,629)
VI.	신용손실충당금전입액	(000,000)
	(Provision for credit losses)	(826,922)
VII.	영업이익	407.404
	(Net operating income)	427,194
VIII.	영업외손익	45 250
	(Non-operating income(loss))	45,359
	관계기업투자손익	1,049
	(Share of profit(loss) of associates)	1,049
	기타영업외손익	44,310
	(Net other non-operating income(expense))	44,510
IX.	법인세비용차감전순이익	472,553
	(Profit(loss) before income tax expense)	472,555
Χ.	법인세비용	(121,334)
	(Income tax expense)	(121,334)
XI.	당기연결순이익	351,219
	(Profit for the period)	551,219
XII.	법인세비용차감후기타포괄손익	(44,469)
	(Other comprehensive income(loss) for the period, net of tax)	(44,400)



(Consolidated Statements of Comprehensive Income) 2023년 1월 1일부터 2023년 12월 31일까지 (January 1, 2023 ~ December 31, 2023)

주식회사 KB국민카드와 그 종속기업

(단위: 백만원)

KB Kookmin Card Co., Ltd. and Subsidiaries

Comprehensive income) 후속적으로 당기손익으로 재분류될 수 있는 포괄손익 (Items that may be reclassified subsequently to profit or loss) 1. 관계기업 기타포괄손익에 대한 지분 (Share of other comprehensive income of associates) 2. 현금흐름위험회피 수단의 손익 (Cash flow hedges) 3. 해외사업환산손익 (Foreign currency translation difference for foreign operations) XIII. 당기총포괄이익 (Total comprehensive income for the period) 당기순이익의 귀속 (Profit attributable to:) 지배기업주주지분순이익 (Shareholders of the parent company) 비지배지분순이익 (Non-controlling interests) 당기총포괄이익의 귀속 (Total comprehensive income attributable to:) 지배기업주주지분총포괄이익 (Shareholders of the parent company) 지배기업주주지분총포괄이익 (Shareholders of the parent company)		
(Items that will not be reclassified to profit or loss) 1. 순확정급여부채의 재측정요소 (Actuarial gains(losses) on post defined benefit pension plans) 2. 기타포괄손의-공정가치 측정 지분상품 관련 손익 (Revaluation gains/(losses) on equity instruments at fair value through other comprehensive income) 후속적으로 당기손익으로 재분류될 수 있는 포괄손익 (Items that may be reclassified subsequently to profit or loss) 1. 관계기업 기타포괄손익에 대한 지분 (Share of other comprehensive income of associates) 2. 현금흐름위험회피 수단의 손익 (Cash flow hedges) 3. 해외사업환산손익 (Foreign currency translation difference for foreign operations) XIII. 당기총포괄이익 (Total comprehensive income for the period) 당기순이익의 귀속 (Profit attributable to:) 지배기업주주지분순이익 (Shareholders of the parent company) 비지배지분순이익 (Non-controlling interests) 당기총포괄이익의 귀속 (Total comprehensive income attributable to:) 지배기업주주지분총포괄이익 (Shareholders of the parent company)	과목명(Description)	금액(Amount)
(Items that will not be reclassified to point on loss) 1. 순확정급여부채의 재측정요소 (Actuarial gains(losses) on post defined benefit pension plans) 2. 기타포괄소익-공정가치 측정 지분상품 관련 손익 (Revaluation gains/(losses) on equity instruments at fair value through other comprehensive income) 후속적으로 당기손익으로 재분류될 수 있는 포괄손익 (Items that may be reclassified subsequently to profit or loss) 1. 관계기업 기타포괄손익에 대한 지분 (Share of other comprehensive income of associates) 2. 현금흐름위험회피 수단의 손익 (Cash flow hedges) 3. 해외사업환산손익 (Foreign currency translation difference for foreign operations) XIII. 당기총포괄이익 (Total comprehensive income for the period) 당기순이익의 귀속 (Profit attributable to:) 지배기업주주지분순이익 (Shareholders of the parent company) 비지배지분순이익 (Non-controlling interests) 당기총포괄이익의 귀속 (Total comprehensive income attributable to:) 지배기업주주지분총포괄이익 (Shareholders of the parent company)	후속적으로 당기손익으로 재분류되지 않는 포괄손익	(10.010)
(Actuarial gains(losses) on post defined benefit pension plans) 2. 기타포괄손익-공정가치 측정 지분상품 관련 손익 (Revaluation gains/(losses) on equity instruments at fair value through other comprehensive income) 후속적으로 당기손익으로 재분류될 수 있는 포괄손익 (Items that may be reclassified subsequently to profit or loss) 1. 관계기업 기타포괄손익에 대한 지분 (Share of other comprehensive income of associates) 2. 현금흐름위험회피 수단의 손익 (Cash flow hedges) 3. 해외사업환산손익 (Foreign currency translation difference for foreign operations) XIII. 당기총포괄이익 (Total comprehensive income for the period) 당기순이익의 귀속 (Profit attributable to:) 지배기업주주지분순이익 (Shareholders of the parent company) 비지배지분순이익 (Non-controlling interests) 당기총포괄이익의 귀속 (Total comprehensive income attributable to:) 지배기업주주지분총포괄이익 (Shareholders of the parent company)	(Items that will not be reclassified to profit or loss)	(10,616)
2. 기타포괄손익-공정가치 측정 지분상품 관련 손익 (Revaluation gains/(losses) on equity instruments at fair value through other comprehensive income) 후속적으로 당기손익으로 재분류될 수 있는 포괄손익 (Ittems that may be reclassified subsequently to profit or loss) 1. 관계기업기타포괄손익에 대한 지분 (Share of other comprehensive income of associates) 2. 현금흐름위험회피 수단의 손익 (Cash flow hedges) 3. 해외사업환산손익 (Foreign currency translation difference for foreign operations) XIII. 당기총포괄이익 (Total comprehensive income for the period) 당기순이익의 귀속 (Profit attributable to:) 지배기업주주지분순이익 (Shareholders of the parent company) 비지배지분순이익 (Non-controlling interests) 당기총포괄이익의 귀속 (Total comprehensive income attributable to:) 지배기업주주지분총포괄이익 (Shareholders of the parent company) (Shareholders of the parent company)	1. 순확정급여부채의 재측정요소	(44.000)
(Revaluation gains/(losses) on equity instruments at fair value through other comprehensive income) 후속적으로 당기손익으로 재분류될 수 있는 포괄손익 (Items that may be reclassified subsequently to profit or loss) 1. 관계기업 기타포괄손익에 대한 지분 (Share of other comprehensive income of associates) 2. 현금흐름위험회피 수단의 손익 (Cash flow hedges) 3. 해외사업환산손익 (Foreign currency translation difference for foreign operations) XIII. 당기총포괄이익 (Total comprehensive income for the period) 당기순이익의 귀속 (Profit attributable to:) 지배기업주주지분순이익 (Shareholders of the parent company) 비지배지분순이익 (Non-controlling interests) 당기총포괄이익의 귀속 (Total comprehensive income attributable to:) 지배기업주주지분총포괄이익 (Shareholders of the parent company) (Shareholders of the parent company)	(Actuarial gains(losses) on post defined benefit pension plans)	(11,322)
Comprehensive income) 후속적으로 당기손익으로 재분류될 수 있는 포괄손익 (Items that may be reclassified subsequently to profit or loss) 1. 관계기업 기타포괄손익에 대한 지분 (Share of other comprehensive income of associates) 2. 현금흐름위험회피 수단의 손익 (Cash flow hedges) 3. 해외사업환산손익 (Foreign currency translation difference for foreign operations) XIII. 당기총포괄이익 (Total comprehensive income for the period) 당기순이익의 귀속 (Profit attributable to:) 지배기업주주지분순이익 (Shareholders of the parent company) 비지배지분순이익 (Non-controlling interests) 당기총포괄이익의 귀속 (Total comprehensive income attributable to:) 지배기업주주지분총포괄이익 (Shareholders of the parent company) 지배기업주주지분총포괄이익 (Shareholders of the parent company)	2. 기타포괄손익-공정가치 측정 지분상품 관련 손익	
(Items that may be reclassified subsequently to profit or loss) 1. 관계기업 기타포괄손의에 대한 지분 (Share of other comprehensive income of associates) 2. 현금흐름위험회피 수단의 손익 (Cash flow hedges) 3. 해외사업환산손익 (Foreign currency translation difference for foreign operations) XIII. 당기총포괄이익 (Total comprehensive income for the period) 당기순이익의 귀속 (Profit attributable to:) 지배기업주주지분순이익 (Shareholders of the parent company) 비지배지분순이익 (Non-controlling interests) 당기총포괄이익의 귀속 (Total comprehensive income attributable to:) 지배기업주주지분총포괄이익 (Shareholders of the parent company) 지배기업주주지분총포괄이익 (Shareholders of the parent company)	, , , , , , , , , , , , , , , , , , , ,	706
1. 관계기업 기타포괄손의에 대한 지분 (Share of other comprehensive income of associates) 2. 현금흐름위험회피 수단의 손익 (Cash flow hedges) 3. 해외사업환산손익 (Foreign currency translation difference for foreign operations) XIII. 당기총포괄이익 (Total comprehensive income for the period) 당기순이익의 귀속 (Profit attributable to:) 지배기업주주지분순이익 (Shareholders of the parent company) 비지배지분순이익 (Non-controlling interests) 당기총포괄이익의 귀속 (Total comprehensive income attributable to:) 지배기업주주지분총포괄이익 (Shareholders of the parent company) 306,750 지배기업주주지분총포괄이익 (Shareholders of the parent company)	후속적으로 당기손익으로 재분류될 수 있는 포괄손익	(22.052)
(Share of other comprehensive income of associates) 2. 현금흐름위험회피 수단의 손익 (Cash flow hedges) 3. 해외사업환산손익 (Foreign currency translation difference for foreign operations) XIII. 당기총포괄이익 (Total comprehensive income for the period) 당기순이익의 귀속 (Profit attributable to:) 지배기업주주지분순이익 (Shareholders of the parent company) 비지배지분순이익 (Non-controlling interests) 당기총포괄이익의 귀속 (Total comprehensive income attributable to:) 지배기업주주지분총포괄이익 (Shareholders of the parent company) 지배기업주주지분총포괄이익 (Shareholders of the parent company)	(Items that may be reclassified subsequently to profit or loss)	(33,853)
2. 현금흐름위험회피 수단의 손익 (Cash flow hedges) 3. 해외사업환산손익 (Foreign currency translation difference for foreign operations) XIII. 당기총포괄이익 (Total comprehensive income for the period) 당기순이익의 귀속 (Profit attributable to:) 지배기업주주지분순이익 (Shareholders of the parent company) 비지배지분순이익 (Non-controlling interests) 당기총포괄이익의 귀속 (Total comprehensive income attributable to:) 지배기업주주지분총포괄이익 (Shareholders of the parent company)	1. 관계기업 기타포괄손익에 대한 지분	(505)
(Cash flow hedges) 3. 해외사업환산손익 (Foreign currency translation difference for foreign operations) XIII. 당기총포괄이익 (Total comprehensive income for the period) 당기순이익의 귀속 (Profit attributable to:) 지배기업주주지분순이익 (Shareholders of the parent company) 비지배지분순이익 (Non-controlling interests) 당기총포괄이익의 귀속 (Total comprehensive income attributable to:) 지배기업주주지분총포괄이익 (Shareholders of the parent company) 306,750	(Share of other comprehensive income of associates)	(595)
3. 해외사업환산손익 (Foreign currency translation difference for foreign operations) XIII. 당기총포괄이익 (Total comprehensive income for the period) 당기순이익의 귀속 (Profit attributable to:) 지배기업주주지분순이익 (Shareholders of the parent company) 비지배지분순이익 (Non-controlling interests) 당기총포괄이익의 귀속 (Total comprehensive income attributable to:) 지배기업주주지분총포괄이익 (Shareholders of the parent company) 306,750	2. 현금흐름위험회피 수단의 손익	(00.705)
(Foreign currency translation difference for foreign operations) XIII. 당기총포괄이익 (Total comprehensive income for the period) 당기순이익의 귀속 (Profit attributable to:) 지배기업주주지분순이익 (Shareholders of the parent company) 비지배지분순이익 (Non-controlling interests) 당기총포괄이익의 귀속 (Total comprehensive income attributable to:) 지배기업주주지분총포괄이익 (Shareholders of the parent company) 지배기업주주지분총포괄이익 (Shareholders of the parent company)	(Cash flow hedges)	(39,765)
XIII. 당기총포괄이익 (Total comprehensive income for the period) 당기순이익의 귀속 (Profit attributable to:) 지배기업주주지분순이익 (Shareholders of the parent company) 비지배지분순이익 (Non-controlling interests) 당기총포괄이익의 귀속 (Total comprehensive income attributable to:) 지배기업주주지분총포괄이익 (Shareholders of the parent company) 306,750	3. 해외사업환산손익	0.507
(Total comprehensive income for the period) 당기순이익의 귀속 (Profit attributable to:) 지배기업주주지분순이익 (Shareholders of the parent company) 비지배지분순이익 (Non-controlling interests) 당기총포괄이익의 귀속 (Total comprehensive income attributable to:) 지배기업주주지분총포괄이익 (Shareholders of the parent company) 306,750	(Foreign currency translation difference for foreign operations)	6,507
(Total comprehensive income for the period) 당기순이익의 귀속 (Profit attributable to:) 지배기업주주지분순이익 (Shareholders of the parent company) 비지배지분순이익 (Non-controlling interests) 당기총포괄이익의 귀속 (Total comprehensive income attributable to:) 지배기업주주지분총포괄이익 (Shareholders of the parent company) 351,219	XIII. 당기총포괄이익	206 750
(Profit attributable to:) 지배기업주주지분순이익 (Shareholders of the parent company) 비지배지분순이익 (Non-controlling interests) 당기총포괄이익의 귀속 (Total comprehensive income attributable to:) 지배기업주주지분총포괄이익 (Shareholders of the parent company)	(Total comprehensive income for the period)	306,750
지배기업주주지분순이익 (Shareholders of the parent company) 비지배지분순이익 (Non-controlling interests) 당기총포괄이익의 귀속 (Total comprehensive income attributable to:) 지배기업주주지분총포괄이익 (Shareholders of the parent company)	당기순이익의 귀속	251 210
(Shareholders of the parent company) 비지배지분순이익 (Non-controlling interests) 당기총포괄이익의 귀속 (Total comprehensive income attributable to:) 지배기업주주지분총포괄이익 (Shareholders of the parent company)	(Profit attributable to:)	351,219
비지배지분순이익 (Non-controlling interests) 당기총포괄이익의 귀속 (Total comprehensive income attributable to:) 지배기업주주지분총포괄이익 (Shareholders of the parent company)	지배기업주주지분순이익	254 422
(Non-controlling interests) 당기총포괄이익의 귀속 (Total comprehensive income attributable to:) 지배기업주주지분총포괄이익 (Shareholders of the parent company)	(Shareholders of the parent company)	331,133
(Non-controlling interests) 당기총포괄이익의 귀속 (Total comprehensive income attributable to:) 지배기업주주지분총포괄이익 (Shareholders of the parent company) 306,750	비지배지분순이익	96
(Total comprehensive income attributable to:) 지배기업주주지분총포괄이익 (Shareholders of the parent company) 306,750	(Non-controlling interests)	80
지배기업주주지분총포괄이익 (Shareholders of the parent company) (Total comprehensive income attributable to:) 지배기업주주지분총포괄이익 (Shareholders of the parent company)	당기총포괄이익의 귀속	200 750
(Shareholders of the parent company) 307,336	(Total comprehensive income attributable to:)	306,750
(Snareholders of the parent company)	지배기업주주지분총포괄이익	207 220
비카베카티초교과이어	(Shareholders of the parent company)	307,336
미시매시군중포필이익 /500	비지배지분총포괄이익	(500)
(Non-controlling interests)	(Non-controlling interests)	(586)



(Statements of Financial Position) 2023년 12월 31일 현재 (As of December 31, 2023)

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

	o modrance co., Etc. and cobsidiance	(IIT ITIIIIIOTIS OF WOTI)
	과목명(Description)	금액(Amount)
자 ·	산	
(Asset	rs)	
I.	현금및현금성자산	1,159,904
	(Cash and cash equivalents)	1,100,004
П.	금융자산	30,029,084
	(Financial assets)	33,023,031
	1. 당기손익공정가치측정금융자산	8,311,988
	(Financial assets at fair value through profit or loss)	
	2. 기타포괄손익공정가치측정금융자산	19,446,521
	(Financial assets at fair value through other comprehensive income)	
	3. 상각후원가측정금융자산 (Financial assets at amortised cost)	667,242
	4. 상각후원가측정대출채권	
	4. 성식후원기국성대출세선 (Loans)	1,267,665
	5. 상각후원가측정기타수취채권	
	(Other receivables)	335,668
Ш.	관계기업투자주식	
	(Investments in associates)	9,033
IV.	위험회피목적파생상품자산	
	(Derivative assets to hedge)	18,951
٧.	재보험자산	5.044
	(Reinsurance assets)	5,911
VI.	투자부동산	20.005
	(Investment property)	39,005
VII.	유형자산	188,455
	(Property and equipment)	100,433
VⅢ.	무형자산	126,164
	(Intangible assets)	120,104
IX.	매각예정자산	_
	(Assets held for sale)	
Χ.	당기법인세자산	_
	(Current tax assets)	
XI.	이연법인세자산	_
	(Deferred tax assets)	
XII.		159,284
	(Other assets)	



(Statements of Financial Position) 2023년 12월 31일 현재 (As of December 31, 2023)

KB라이프생명보험 주식회사와 그 종속기업

KB Life Insurance Co., Ltd. and Subsidiaries

(in millions of won)

(단위: 백만원)

TO LITE INSURANCE CO., Etc. and Gabsidianes	(III IIIIIIIIII OI WOII)
과목명(Description)	금액(Amount)
자산총계	31,735,791
(Total assets)	31,733,791
부 채	
(Liabilities)	
I. 보험계약부채	23,869,743
(Insurance contract liabilities)	20,000,1 10
	9,836
(Reinsurance contract liabilities)	3,000
피. 사채	199,758
(Debentures)	
IV. 기타금융부채	919,005
(Other financial liabilities)	2.3,000
V. 위험회피목적파생상품부채	23,990
(Derivative liabilities to hedge)	,
VI. 충당부채	22,416
(Provisions)	,
VII. 확정급여채무	731
(Net defined benefit liabilities)	
VII. 당기법인세부채	3
(Current tax liabilities)	
IX. 이연법인세부채	1,160,401
(Deferred tax liabilities)	, ,
X. 기타부채 (연) - (F) (기계 - F)	61,573
(Other liabilities)	
부채 총계	26,267,456
(Total liabilities)	, ,
자 본	
(Equity)	
I. 지배기업소유지분	5,468,335
(Equity attributable to shareholders of the parent company)	
1. 자본금 (Capital stock)	162,015
(Capital stock)	
2. 자본잉여금 (Capital surplus)	886,183
3. 신종자본증권 (Hybrid securities)	49,800
(Hybrid Securilles)	



(Statements of Financial Position) 2023년 12월 31일 현재 (As of December 31, 2023)

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)	1,404,755
6. 이익잉여금	2,965,582
(Retained earnings)	2,000,002
п. 비지배지분	
(Non-controlling interests)	
자본총계	5,468,335
(Total equity)	3,400,333
부채와 자본총계	31,735,791
(Total liabilities and equity)	31,733,731



(Separate Statements of Comprehensive Income) 2023년 1월 1일부터 2023년 12월 31일까지 (January 1, 2023 ~ December 31, 2023)

KB라이프생명보험 주식회사와 그 종속기업

(단위: 백만원)

KB Life Insurance Co., Ltd. and Subsidiaries

	과목명(Description)	금액(Amount)
I.	보험영업수익	765,124
	(Operating income)	,
	보험영업수익	758,840
	(Insurance Income)	
	재보험영업수익	6,284
	(Reinsurance Income)	
	조정대상 (Subject to adjustment)	-
┢	보험영업비용	
п.	모임정입미용 (Operating expense)	531,608
	보험영업비용	
	모임당답미당 (Insurance service expense)	486,932
	재보험영업비용	
	제도입당합미당 (Reinsurance expense)	9,551
-	기타사업비용	
	(Other operating expenses)	35,125
	조정대상	
	(Subject to adjustment)	-
Ш.		
	(Investment operating income)	1,992,975
	이자수익	202.244
	(Interest income)	806,314
	당기손익-공정가치측정금융상품관련이익	074.450
	(Profit or loss for period on fair value measured finamcial instruments)	674,453
	기타포괄손익-공정가치측정금융상품관련이익	05.000
	(Other comprehensive income(loss) on fair value measured finamcial instruments)	25,239
	상각후원가측정금융상품관련이익	
	(Profit on amortised cost of a financial asset or financial liability)	-
	파생상품관련이익	222 267
	(Income on derivatives)	233,267
	외환거래이익	61,520
	(Income on foreign exchange)	01,020
	배당금수익	42,935
	(Dividend income)	42,933
	기타영업수익	149,247
	(Other operating income)	170,247



(Separate Statements of Comprehensive Income) 2023년 1월 1일부터 2023년 12월 31일까지 (January 1, 2023 ~ December 31, 2023)

KB라이프생명보험 주식회사와 그 종속기업

(단위: 백만원)

KB Life Insurance Co., Ltd. and Subsidiaries

	Life insurance oo., Eta. and odbsidianes	(III TITIIIIOTIS OF WOTI)
	과목명(Description)	금액(Amount)
	조정대상	
	(Subject to adjustment)	-
IV.	투자영업비용	619,108
	(Investment operating expense)	
	이자비용	9,486
	(Interest expense)	
	당기손익-공정가치측정금융상품관련손실	184,566
	(Profit or loss for period on fair value measured finamcial instruments)	
	기타포괄손익-공정가치측정금융상품관련손실	77,662
	(Other comprehensive income(loss) on fair value measured finamcial instruments)	
	상각후원가측정금융상품관련손실	_
	(Loss on amortised cost of a financial asset or financial liability)	
	파생상품관련손실	279,211
	(Loss on derivatives)	
	외환거래손실	11,266
	(Loss on foreign exchange)	11,200
	기타영업비용	56,917
	(Other operating expenses)	00,017
	조정대상	_
	(Subject to adjustment)	
٧.	보험금융손익	(1,227,266)
	(Insurance finance income(loss))	(1,227,200)
	보험금융수익	98,739
	(Insurance finance income)	90,739
	보험금융비용	1,326,005
	(Insurance finance expense)	1,320,003
VI.	기타영업손익	(32,473)
	(Other operating income(loss))	(32,413)
	기타영업수익	21,583
	(Other operating income)	21,303
	기타영업비용	54,056
	(Other operating expense)	54,050
VII.	영업이익(손실)	347,644
	(Net operating income(loss))	34 <i>1</i> ,044
VⅢ.	영업외손익	(5,482)
	(Net non-operating income(loss))	(3,462)



(Separate Statements of Comprehensive Income) 2023년 1월 1일부터 2023년 12월 31일까지 (January 1, 2023 ~ December 31, 2023)

KB라이프생명보험 주식회사와 그 종속기업

(단위: 백만원)

KB Life Insurance Co., Ltd. and Subsidiaries

	과목명(Description)	금액(Amount)
	영업외수익	2.224
	(Non-operating income)	2,334
	영업외비용	7 916
	(Non-operating expense)	7,816
	조정대상	
	(Subject to adjustment)	-
IX.	법인세비용차감전순이익	242.462
	(Profit(loss) before tax expense)	342,162
Χ.	법인세비용(수익)	9E 0E2
	(Income tax expense(benefit))	85,952
XI.	당기순이익	256 240
	(Profit for the period)	256,210
XII.	기타포괄손익	EC 200
	(Other comprehensive income(loss) for the period)	56,268
XIII.	당기총포괄손익	242.470
	(Total comprehensive income(loss) for the period)	312,478



(Consolidated Statements of Financial Position) 2023년 12월 31일 현재 (As of December 31, 2023)

KB자산운용 주식회사와 그 종속기업

(단위: 백만원)

KB Asset Management Co., Ltd. and Subsidiaries

ASSET Management Co., Ltd. and Subsidiaries	(III Millions of worl)
과목명(Description)	금액(Amount)
자 산	
(Assets)	
I. 현금 및 예치금	22.22.4
(Cash and due from financial institutions)	38,934
Ⅱ. 당기손익-공정가치측정 금융자산	222.242
(Financial assets at fair value through profit or loss)	260,216
Ⅲ. 기타포괄손익-공정가치측정유가증권	5.45
(Fair value through other comprehensive income)	545
IV. 관계기업 투자	4.450
(Investments in associates)	4,150
V. 파생금융자산	222
(Derivative financial assets)	332
VI. 대출채권	3,920
(Loans)	3,920
Ⅷ. 유형자산	18,406
(Property and equipment)	10,400
Ⅷ. 기타금융자산	37,515
(Other financial assets)	37,313
IX. 이연법인세자산	4,583
(Deferred income tax assets)	4,000
X. 당기법인세자산	_
(Current income tax assets)	
XI. 기타자산	9,318
(Other assets)	3,010
자산총계	377,919
(Total assets)	311,010
부 채	
(Liabilities)	
I. 예수부채	11,573
(Deposits)	,
П. 차입부채	_
(Debts)	
표. 기타금융부채	69,580
(Other financial liabilities)	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,
IV. 충당부채	1,240
(Provisions)	,



(Consolidated Statements of Financial Position) 2023년 12월 31일 현재 (As of December 31, 2023)

KB자산운용 주식회사와 그 종속기업

(단위: 백만원)

KB Asset Management Co., Ltd. and Subsidiaries

	,
과목명(Description)	금액(Amount)
V. 순확정급여부채	240
(Defined benefit liabilities)	248
VI. 파생상품부채	15
(Derivative liabilities)	13
VII. 기타부채	26,989
(Other liabilities)	20,909
부채 총계	109,645
(Total liabilities)	103,043
자 본	
(Equity)	
I. 지배기업주주지분	268,274
(Equity attributable to shareholders of the parent company)	200,274
1. 자본금	38,338
(Share capital)	00,000
2. 자본잉여금	246
(Capital surplus)	240
3. 기타포괄손익누계액	(351)
(Accumulated other comprehensive income)	(001)
4. 이익잉여금	230,041
(Retained earnings)	200,041
п. 비지배지분	_
(Non-controlling interests)	
자본총계	268,274
(Total equity)	200,214
부채와 자본총계	377,919
(Total liabilities and equity)	377,319



(Consolidated Statements of Comprehensive Income) 2023년 1월 1일부터 2023년 12월 31일까지 (January 1, 2023 ~ December 31, 2023)

KB자산운용 주식회사와 그 종속기업

(단위: 백만원)

KB Asset Management Co., Ltd. and Subsidiaries

	과목명(Description)	금액(Amount)
I.	영업수익	204 204
	(Operating income)	204,201
	수수료수익	167,645
	(Fee and commission income)	107,045
	이자수익	1,307
	(Interest income)	1,507
	1. 기타포괄손익-공정가치측정 및 상각후원가 측정 금융상품 이자수익	
	(Interest income from financial instruments at fair value through other comprehensive income and amortized cost)	874
	2. 당기손익-공정가치측정 금융상품 이자수익	
	(Interest income from financial instruments at fair value through profit or loss)	433
	배당금수익	1,280
	(Dividend income)	
	금융상품평가 및 처분이익	20,204
	(Gain on valuation(disposal) of financial instruments)	
	외환거래이익	5,239
	(Gain on foreign currency transactions)	
	기타영업수익	8,526
	(Other operating income)	,
П.	영업비용	119,997
	(Operating expenses)	•
	수수료비용	14,164
	(Fee and commission expense)	·
	이자비용	558
	(Interest expense)	
	금융상품평가 및 처분손실 (Loss on valuation(disposal) of financial instruments)	12,070
	외환거래손실 (Loss on foreign currency transactions)	3,562
	, ,	
	판매비와관리비 (General and administrative expenses)	83,811
	기타영업비용	5,832
	(Others)	0,002
Ш.	영업이익	84,204
	(Net operating income)	U-1, 2U -1



(Consolidated Statements of Comprehensive Income) 2023년 1월 1일부터 2023년 12월 31일까지 (January 1, 2023 ~ December 31, 2023)

KB자산운용 주식회사와 그 종속기업

(단위: 백만원)

KB Asset Management Co., Ltd. and Subsidiaries

	과목명(Description)	금액(Amount)
IV.	영업외수익	420
	(Non-operating income)	429
٧.	영업외비용	2 494
	(Non-operating expenses)	2,484
VI.	법인세비용차감전순이익	82,149
	(Profit(loss) before income tax expense from continuing operations)	02,149
VII.	법인세비용	20,624
	(Income tax expense from continuing operations)	20,024
VⅢ.	당기순이익	61,525
	(Profit for the period)	01,323
IX.	기타포괄손익	231
	(Other comprehensive income(loss) for the period)	231
	당기손익으로 재분류되지 않는 포괄손익	(77)
	(Items that will not be reclassified subsequently to profit or loss)	(11)
	1. 순확정급여부채 재측정요소	(6)
	(Remeasurements of defined benefit plans)	(0)
	2. 기타포괄손익-공정가치측정 금융상품의 평가이익(손실)	
	(Gain(Losses) on valuation of financial instruments at fair value through other comprehensive income)	(71)
	후속적으로 당기손익으로 재분류되는 포괄손익	308
	(Items that may be subsequently reclassified to profit or loss)	300
	1. 매도가능금융자산평가손익	1
	(Gain on valuation of financial assets available for sale)	4
	2. 해외사업장환산손익	304
	(Foreign currency translation differences for foreign operations)	304
Χ.	총포괄이익	61,756
	(Total comprehensive income for the period)	01,730
	연결순손익의 귀속	61,525
	(Profit for the period attributable to:)	01,323
	1. 지배기업주주지분순이익	61,525
	(Shareholders of the parent company)	01,323
	2. 비지배지분순이익	
	(Non-controlling interests)	
	연결총포괄손익의 귀속	61,756
	(Total comprehensive income for the year attributable to:)	



(Consolidated Statements of Comprehensive Income) 2023년 1월 1일부터 2023년 12월 31일까지 (January 1, 2023 ~ December 31, 2023)

KB자산운용 주식회사와 그 종속기업

(단위: 백만원)

KB Asset Management Co., Ltd. and Subsidiaries

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



(Consolidated Statements of Financial Position) 2023년 12월 31일 현재 (As of December 31, 2023)

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

과목명(Description)	금액(Amount)
자 산	
(Assets)	
I . 현금 및 현금성자산 (Cash and cash equivalents)	423,584
Ⅱ. 매도가능금융자산 (Financial assets available for sale)	745,698
Ⅲ. 파생금융자산 (Derivative financial assets)	36,492
IV. 관계기업 및 종속기업 투자자산 (Investments in associates and joint ventures)	29,741
V. 대여금 및 수취채권 (Loans and receivables)	11,495,646
VI. 유형자산 (Property and equipment)	43,866
Ⅷ. 무형자산 (Intangible assets)	44,413
Ⅷ 기타자산 (Other assets)	3,741,360
자산총계	16,560,800
(Total assets)	.,
부 채 (Liabilities)	
I. 차입부채 (Debts)	2,218,357
Ⅱ. 발행사채 (Debenture issued)	11,019,678
Ⅲ. 파생금융부채 (Derivative Instruments Liabilities)	21
IV. 충당부채 (Provisions)	5,098
V. 당기법인세부채 (Current tax liabilities)	87
VI. 기타부채 (Other liabilities)	1,006,596
Ⅷ. 이연법인세부채 (Deferred tax liabilities)	50,934



(Consolidated Statements of Financial Position) 2023년 12월 31일 현재 (As of December 31, 2023)

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

Ab Capital Co., Ltd. and Subsidianes	(III IIIIIIIOIIS OI WOII)
과목명(Description)	금액(Amount)
부채 총계	44 200 774
(Total liabilities)	14,300,771
자 본	
(Equity)	
I. 자본금	400.070
(Capital stock)	160,876
Ⅱ. 신종자본증권	400 101
(Hybrid securities)	499,101
Ⅲ. 자본잉여금	220.004
(Capital surplus)	329,084
IV. 자본조정	(47.056)
(Capital adjustment)	(17,956)
V. 기타포괄손익누계액	(20,349)
(Accumulated other comprehensive loss)	(20,349)
VI. 이익잉여금	1,295,261
(Retained earnings)	1,295,201
Ⅷ. 비지배지분	14,012
(Non-controlling interests)	14,012
자본총계	2,260,029
(Total equity)	2,200,029
부채와 자본총계	16,560,800
(Total liabilities and equity)	10,500,600



(Consolidated Statements of Comprehensive Income) 2023년 1월 1일부터 2023년 12월 31일까지 (January 1, 2023 ~ December 31, 2023)

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

יטא	Capital Co., Ltd. and Subsidiaries	(In millions of won)
	과목명(Description)	금액(Amount)
I.	영업이익	224.024
	(Net operating income)	234,834
	순이자이익	455,000
	(Net interest income)	455,332
	순수수료이익	050,000
	(Net fee and commission income)	859,962
	당기손익금융자산 관련손익	F6 020
	(Gain on financial assets at fair value through profit or loss)	56,030
	기타영업손익	(740.504)
	(Other operating income(expenses))	(710,524)
	신용손실에 대한 손상차손	(207,700)
	(Impairment loss on credit loss)	(267,769)
	일반관리비	(150 107)
	(General and administrative expenses)	(158,197)
п.	영업외손익	191
	(Net non-operating income(loss))	191
Ш.	법인세비용차감전순이익	235,025
	(Profit(loss) before income tax expense)	235,025
IV.	법인세비용	(46.752)
	(Income tax expense)	(46,752)
٧.	당기순이익	100 272
	(Profit for the period)	188,273
VI.	기타포괄손익	(F 707)
	(Other comprehensive income(loss) for the period)	(5,707)
VII.	총포괄이익	192 566
	(Total comprehensive income for the period)	182,566



(Statements of Financial Position) 2023년 12월 31일 현재 (As of December 31, 2023)

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

		7 Olice
	과목명(Description)	금액(Amount)
자 신		
(Assets	-	
Ι.	현금 및 예치금 (Cash and due from financial institutions)	181,102
	현금 및 현금성 자산	
	(Cash and cash equivalents)	158,080
	예치금	23,022
	(Deposits)	
Π.	증권 (Securities)	44,982
	당기손익-공정가치측정 유가증권	
	(Securities at fair value through profit or loss)	44,982
	관계회사투자지분	
	(Investments in associates)	-
Ш.	파생상품자산	
	(Derivative assets)	
IV.	대출채권	526,875
	(Loans)	020,010
	대여금	
	(Loans)	
	신탁계정대	685,917
	(Loans to trust)	
	대손충당금(-) (Allowance for doubtful accounts)	(159,042)
\ /	유형자산	
٧.	규용자연 (Property and equipment)	13,288
VI.	기타자산	
V 1.	(Other assets)	93,161
자산총		859,408
(Total a	· · · · · · · · · · · · · · · · · · ·	,
부 차 (Liabilit		
Ι.	차입부채	
- -	(Debts)	429,963
Π.	기타부채	143,385
	(Other liabilities)	143,363



(Statements of Financial Position) 2023년 12월 31일 현재 (As of December 31, 2023)

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

과목명(Description)	금액(Amount)
부채 총계 (Total liabilities)	573,348
자 본 (Equity)	
I. 자본금 (Share capital)	80,000
П. 기타포괄손익누계액 (Accumulated other comprehensive income)	808
Ⅲ. 이익잉여금 (Retained earnings)	205,252
자본총계 (Total equity)	286,060
부채와 자본총계 (Total liabilities and equity)	859,408



(Income Statements) 2023년 1월 1일부터 2023년 12월 31일까지 (January 1, 2023 ~ December 31, 2023)

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

וטו	Real Estate Trust Co., Ltd.	(in millions of wort)
	과목명(Description)	금액(Amount)
I.	영업수익	440.700
	(Operating income)	148,763
	수수료수익	120 442
	(Fee and commission income)	120,443
	증권평가 및 처분이익	1,522
	(Gain on valuation and disposal of securities)	1,322
	이자수익	26,353
	(Interest income)	20,333
	대출채권 관련 이익	_
	(Income from trading loans)	-
	기타의 영업수익	445
	(Other operating income)	443
п.	영업비용	245,023
	(Operating expenses)	243,023
	수수료비용	529
	(Fee and commission expense)	329
	증권평가 및 처분손실	496
	(Loss on valuation and disposal of securities)	450
	이자비용	7,042
	(Interest expense)	1,042
	대출평가 및 처분손실	133,093
	(Loss on valuation and disposal of loans receivable)	133,033
	외환거래손실	_
	(Loss on foreign currency transactions)	_
	판매비와관리비	40,894
	(General and administrative expenses)	40,034
	기타의 영업비용	62,969
	(Other operating expenses)	02,303
Ш.	영업이익(손실)	(96,260)
	(Net Operating income(loss))	(00,200)
IV.	영업외수익	63
	(Non-operating income)	
٧.	영업외비용	1,309
	(Non-operating expenses)	1,505
VI.	법인세비용차감전계속사업손익	(97,506)
	(Profit(loss) before income tax expense from continuing operations)	(01,000)



(Income Statements) 2023년 1월 1일부터 2023년 12월 31일까지 (January 1, 2023 ~ December 31, 2023)

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

	과목명(Description)	금액(Amount)
VII.	계속사업손익 법인세비용 (Income tax expense from continuing operations)	(13,433)
VIII.	계속사업이익 (Profit(loss) from continuing operations)	(84,073)
IX.	중단사업손익 (Profit(loss) from discontinued operations)	-
Χ.	당기순이익 (Profit for the period)	(84,073)



(Statements of Financial Position) 2023년 12월 31일 현재 (As of December 31, 2023)

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

KB Savings Bank Co., Ltd.	(in millions of won)
과목명(Description)	금액(Amount)
자 산	
(Assets)	
I. 현금 및 예치금 (Cash and due from financial institutions)	177,151
Ⅱ. 유가증권 (Securities)	44,459
Ⅲ. 대출채권 (Loans)	2,277,237
IV. 유형자산 (Tangible assets)	18,595
V. 기타자산 (Other assets)	144,557
자산총계 (Total assets)	2,661,999
부 채 (Liabilities)	
I. 예수금 (Deposits)	2,332,237
Ⅱ. 차입금 (Loan payable)	54,642
Ⅲ. 기타부채 (Other liabilities)	81,309
부채 총계 (Total liabilities)	2,468,223
자 본 (Equity)	
I . 자본금 (Capital stock)	40,010
Ⅱ. 자본잉여금 (Capital surplus)	139,683
Ⅲ. 이익잉여금 (Retained earnings)	14,851
IV. 기타포괄손익누계액 (Accumulated other comprehensive income)	(768)
자본총계 (Total equity)	193,776
부채와 자본총계	2,661,999
(Total liabilities and equity)	2,001,000



(Income Statements) 2023년 1월 1일부터 2023년 12월 31일까지 (January 1, 2023 ~ December 31, 2023)

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

	Savings Bank Go., Etc.	(III IIIIIIIIIII or worr)
	과목명(Description)	금액(Amount)
I.	영업수익	224 222
	(Operating income)	234,232
	이자수익	225,795
	(Interest income)	225,795
	1. 예치금이자	14,973
	(Interest on deposits)	14,973
	2. 단기매매증권이자	_
	(Interest on trading securities)	
	3. 매도가능증권이자	_
	(Interest on securities available for sale)	
	4. 만기보유증권이자	263
	(Interest on held-to-maturity securities)	200
	5. 대출금이자	209,972
	(Interest on loans & discounts)	200,012
	6. 기타이자수익	587
	(Other operating income)	307
	유가증권평가및처분이익	378
	(Gains on valuation(disposal) of Securities)	070
	대출채권평가및처분이익	3,311
	(Gains on valuation(disposal) of Loans)	3,311
	수수료수익	3,625
	(Fee and commission income)	0,020
	기타영업수익	220
	(Other operation income)	220
	배당금수익	903
	(Dividend income)	355
п.	영업외수익	237
	(Non-operating income)	20.
Ш.	영업비용	327,892
	(Operating expenses & claims)	,,,,
	이자비용	116,189
	(Interest expense)	1,100
	1 예수금이자	113,093
	(Interest on deposits)	
	2 사채이자	2,762
	(Interest on bonds)	,



(Income Statements) 2023년 1월 1일부터 2023년 12월 31일까지 (January 1, 2023 ~ December 31, 2023)

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

	과목명(Description)	금액(Amount)
	3 기타이자비용	004
	(Interest on others)	334
	유가증권평가및처분손실	70
	(Loss on valuation(sales) of Securities)	70
	대출채권평가및처분손실	4.40.070
	(Loss on valuation(sales) of Loans)	140,873
	1. 대손상각비	100 551
	(Bad debt expense)	136,554
	수수료비용	40.050
	(Fee and commission expense)	12,059
	기타영업비용	44.740
	(Other operating losses)	11,710
	판매비와관리비	46 004
	(Selling and administrative expenses)	46,991
IV.	영업외비용	911
	(Non-operating expenses)	911
٧.	법인세차감전순손익	(04.224)
	(Profit(loss) before income tax expense)	(94,334)
VI.	당기순이익	(00.569)
	(Profit for the period)	(90,568)



(Consolidated Statements of Financial Position) 2023년 12월 31일 현재 (As of December 31, 2023)

KB인베스트먼트와 그 종속기업

(단위: 백만원)

KB Investment Co., Ltd. and Subsidiaries

자 산 (Assets) I. 현금 및 현금성 자산 (Cash and cash equivalents) II. 에치금 (Due from bank) III. 창업투자자산 (Investment in small and medium sized enterprises) IV. PEF 투자자산 (Investment in PEF) V. 기타자산 (Other assets) 자산총계 (Total assets) I. 단기차입금 (Short-term borrowings) I. 환정급부채 (Allowance for retirement and severance benefit) II. 파생상품부채 (Derivative debts) IV. 기타부채 (Other liabilities) IV. 한기타가산 (Short-term borrowings) II. 한기차입금 (Short-term borrowings) II. 학정급여부채 (Allowance for retirement and severance benefit) III. 파생상품부채 (Derivative debts) IV. 기타부채 (Other liabilities)		
(Assets) I. 현금 및 현금성 자산 (Cash and cash equivalents) II. 예치금 (Due from bank) III. 창업투자자산 (Investment in small and medium sized enterprises) IV. PEF 투자자산 (Investment in PEF) V. 기타자산 (Other assets) 자산총계 (Total assets) II. 단기차입금 (Short-term borrowings) II. 확정급여부채 (Allowance for retirement and severance benefit) III. 파생상품부채 (Derivative debts) III. 마생상품부채 (Cother liabilities)		
Ⅱ. 현금 및 현금성 자산 (Cash and cash equivalents) 153,88		
(Cash and cash equivalents) 153,88		
田. 예치금 (Due from bank) 73,976 (Due from bank) 1,238,613 (Investment in small and medium sized enterprises) 1,238,613 (Investment in small and medium sized enterprises) 1,238,613 (Investment in PEF) 60,655 (Investment in PEF) 7,715 (Other assets) 7,715 (Other assets) 7,715 (Other assets) 7,715 (Investment in PEF) 7,715 (Invest		
(Due from bank) ID. 창업투자자산 (Investment in small and medium sized enterprises) IV. PEF 투자자산 (Investment in PEF) V. 기타자산 (Other assets) 자산총계 (Total assets) I. 단기차입금 (Short-term borrowings) I. 탁기차입금 (Short-term borrowings) II. 확정급여부채 (Allowance for retirement and severance benefit) III. 파생상품부채 (Derivative debts) IV. 기타부채 (Other liabilities) IV. 기타부채 (Other liabilities)		
U. 창업투자자산 (Investment in small and medium sized enterprises)		
IV. PEF 투자자산 (Investment in small and medium sized enterprises) 1,238,613 IV. PEF 투자자산 (Investment in PEF) 60,658 V. 기타자산 (Other assets) 17,714 자산총계 (Total assets) 1,544,836 부 채 (Liabilities) 1. 단기차입금 (Short-term borrowings) 360,006 I. 확정급여부채 (Allowance for retirement and severance benefit) 206 II. 파생상품부채 (Derivative debts) 1. 기타부채 (Other liabilities) 905,155 보채 총계		
IV. PEF 투자자산 (Investment in PEF) 60,655 V. 기타자산 (Other assets) 17,71. 자산총계 (Total assets) 1,544,836 부 채 (Liabilities) I. 단기차입금 (Short-term borrowings) 360,000 피. 확정급여부채 (Allowance for retirement and severance benefit) 200 피. 파생상품부채 (Derivative debts) 1V. 기타부채 (Other liabilities) 905,155		
(Investment in PEF) 60,655 V. 기타자산 (Other assets) 17,714 자산총계 (Total assets) 1,544,836 부 채 (Liabilities) 360,006 I. 단기차입금 (Short-term borrowings) 360,006 II. 확정급여부채 (Allowance for retirement and severance benefit) 206 II. 파생상품부채 (Derivative debts) 905,155		
V. 기타자산 (Other assets) 17,71- 자산총계 (Total assets) 1,544,836 부 채 (Liabilities) (Short-term borrowings) I. 단기차입금 (Short-term borrowings) 360,000 II. 확정급여부채 (Allowance for retirement and severance benefit) 206 II. 파생상품부채 (Derivative debts) 905,156 IV. 기타부채 (Other liabilities) 905,156		
TV는 총계 (Total assets) I . 단기차입금 (Short-term borrowings) I . 확정급여부채 (Allowance for retirement and severance benefit) II . 파생상품부채 (Derivative debts) IV. 기타부채 (Other liabilities) 17,71. 1,544,83 1,544,83 1,544,83 1,544,83 1,544,83		
자산총계 (Total assets) 부 채 (Liabilities) I. 단기차입금 (Short-term borrowings) II. 확정급여부채 (Allowance for retirement and severance benefit) III. 파생상품부채 (Derivative debts) IV. 기타부채 (Other liabilities) ### ### ### ### #### ###############		
(Total assets) 부 채 (Liabilities) I. 단기차입금 (Short-term borrowings) II. 확정급여부채 (Allowance for retirement and severance benefit) III. 파생상품부채 (Derivative debts) IV. 기타부채 (Other liabilities)		
부 채 (Liabilities) I. 단기차입금 (Short-term borrowings) II. 확정급여부채 (Allowance for retirement and severance benefit) III. 파생상품부채 (Derivative debts) IV. 기타부채 (Other liabilities)		
(Liabilities) I. 단기차입금 (Short-term borrowings) II. 확정급여부채 (Allowance for retirement and severance benefit) III. 파생상품부채 (Derivative debts) IV. 기타부채 (Other liabilities)		
I. 단기차입금 (Short-term borrowings) II. 확정급여부채 (Allowance for retirement and severance benefit) III. 파생상품부채 (Derivative debts) IV. 기타부채 (Other liabilities)		
(Short-term borrowings) I. 확정급여부채 (Allowance for retirement and severance benefit) II. 파생상품부채 (Derivative debts) IV. 기타부채 (Other liabilities) P채 총계		
II. 확정급여부채 (Allowance for retirement and severance benefit) III. 파생상품부채 (Derivative debts) IV. 기타부채 (Other liabilities) P채 총계		
(Allowance for retirement and severance benefit) III. 파생상품부채 (Derivative debts) IV. 기타부채 (Other liabilities) P차 총계		
II. 파생상품부채 (Derivative debts) IV. 기타부채 (Other liabilities) P. 조계		
(Derivative debts) IV. 기타부채 (Other liabilities) 무채 총계		
IV. 기타부채 (Other liabilities) 905,155		
(Other liabilities) 905,155		
(Other liabilities) 부채 총계		
부채 총계		
1 265 26		
(Total liabilities)		
자 본		
(Equity)		
I. 자본금 (Carital stack)		
(Capital stock)		
Ⅱ. 자본잉여금 1.01		
Ⅱ. 자본잉여금 (Capital surplus) 1,019 (III. 자본조정		
표. 자본잉여금 (Capital surplus) 1,019 표. 자본조정 (Capital adjustment) (336)		
Ⅱ. 자본잉여금 (Capital surplus) 1,019 (III. 자본조정		



(Consolidated Statements of Financial Position) 2023년 12월 31일 현재 (As of December 31, 2023)

KB인베스트먼트와 그 종속기업

(단위: 백만원)

KB Investment Co., Ltd. and Subsidiaries

과목명(Description)	금액(Amount)
IV. 이익잉여금 (Retained earnings)	166,226
자본총계 (Total equity)	279,475
부채와 자본총계 (Total liabilities and equity)	1,544,836



(Consolidated Income Statements) 2023년 1월 1일부터 2023년 12월 31일까지 (January 1, 2023 ~ December 31, 2023)

KB인베스트먼트와 그 종속기업

(단위: 백만원)

KB Investment Co., Ltd. and Subsidiaries

וטו	nvestment Co., Ltd. and Subsidiaries	(in millions of worl)
	과목명(Description)	금액(Amount)
I.	영업수익	454 207
	(Operating revenues)	154,287
	창업투자수익	141,537
	(Revenues on investments in small and medium-size enterprises)	141,557
	PEF 투자수익	2,382
	(Revenues on Investments in PEF)	2,302
	운용수익	10,328
	(Other investment revenues)	10,320
	경영자문료수익	40
	(Consulting fees)	40
	소수주주지분순손실	_
	(Net expenses in minority interest)	
П.	영업비용	149,670
	(Operating expenses)	143,070
	투자및금융비용	13,160
	(Investment and financial expenses)	10,100
	창업투자비용	112,751
	(Expenses on investments in small and medium-size enterprises)	112,701
	PEF 투자비용	1,466
	(Expenses on investments in PEF)	1,100
	일반관리비	20,526
	(Administrative expenses)	20,020
	소수주주지분순이익	1,767
	(Net income in minority interest)	1,707
Ш.	영업이익	4,617
	(Net operating income(losses))	4,017
IV.	영업외수익	34
	(Non-operating income)	04
٧.	영업외비용	133
	(Non-operating expenses)	100
VI.	법인세비용차감전계속사업손익	4,518
	(Profit(loss) before income tax expense from continuing operations)	4,510
VII.	계속사업손익법인세비용	(4,669)
	(Income tax expense)	(4,003)
VⅢ.	당기순이익	9,187
	(Profit for the period))	3,107



(Consolidated Statements of Financial Position) 2023년 12월 31일 현재 (As of December 31, 2023)

KB데이타시스템과 그 종속기업

(단위: 백만원)

KB Data Systems Co., Ltd. and Subsidiaries

	(III IIIIIIIIII OI WOII)
과목명(Description)	금액(Amount)
자 산	
(Assets)	
I. 유동자산	40.750
(Current assets)	48,753
당좌자산	40.750
(Quick assets)	48,753
1. 현금및현금성자산	40.005
(Cash and cash equivalents)	10,985
2. 단기금융상품	7.004
(Short-term financial instruments)	7,334
3. 매출채권	0.550
(Accounts receivable)	2,558
4. 대손충당금	
(Allowance for doubtful accounts)	-
5. 기타	07.077
(Others)	27,877
재고자산	
(Inventories)	-
상품	
(Merchandise)	-
Ⅱ. 비유동자산	40.750
(Non-current assets)	12,756
투자자산	4.020
(Investments assets)	1,030
유형자산	4.005
(Tangible assets)	1,865
무형자산	1 070
(Intangible assets)	1,879
기타비유동자산	7 004
(Other non-current assets)	7,981
자산총계	64 500
(Total assets)	61,509
부 채	
(Liabilities)	



(Consolidated Statements of Financial Position) 2023년 12월 31일 현재 (As of December 31, 2023)

KB데이타시스템과 그 종속기업

(단위: 백만원)

KB Data Systems Co., Ltd. and Subsidiaries

No Data Gystems Go., Eta. and Gubsialanes	(III TIIIIIOTIS OF WORL)
과목명(Description)	금액(Amount)
I. 유동부채	39 550
(Current liabilities)	38,550
매입채무	18,673
(Accounts payable)	10,073
미지급비용	15,469
(Accrued expenses)	10,400
기타	4,408
(Others)	1,100
표. 비유동부채	2,066
(Long-term liabilities)	2,000
퇴직급여충당금	_
(Accrued severance benefits)	
장기미지급비용	1,418
(Long-term Accrued expenses)	.,
기타	648
(Others)	
부채 총계	40,616
(Total liabilities)	,
자 본	
(Equity)	
I. 자본금	8,000
(Capital stock)	,
П. 기타포괄손익누계액	(5,179)
(Accumulated other comprehensive income)	, ,
Ⅲ. 이익잉여금	17,960
(Retained earnings)	
IV. 비지배지분	112
(Non-controlling interests)	
자본총계 (Total equity)	20,893
부채와 자본총계	61,509
(Total liabilities and equity)	31,303



(Consolidated Statements of Comprehensive Income) 2023년 1월 1일부터 2023년 12월 31일까지 (January 1, 2023 ~ December 31, 2023)

KB데이타시스템과 그 종속기업

(단위: 백만원)

KB Data Systems Co., Ltd. and Subsidiaries

	과목명(Description)	금액(Amount)
I.	매출	230,825
	(Sales)	230,823
	상품매출	6,239
	(Sales of merchandise)	0,200
	용역수익	224,585
	(Service revenue)	221,000
П.	매출원가	218,394
	(Cost of sales)	_ : 0,00 :
	상품매출원가	5,172
	(Cost of merchandise)	5,
	용역매출원가	213,222
	(Cost of service)	_ : 0,
Ш.	매출총이익	12,430
	(Gross profit)	12,100
IV.	판매비와관리비	13,184
	(Selling and administrative expenses)	-, -
	인건비	7,369
	(Payroll)	·
	경비	5,815
	(Expenses)	·
٧.	영업이익	(754)
	(Operating income)	, ,
VI.	영업외수익	1,123
VII.	(Non-operating income)	
	영업외비용	170
	(Non-operating expenses)	
	법인세비용차감전순이익	200
T\/	(Profit(loss) before income tax)	
IX.	법인세비용 (Income tax expense)	66
Χ.	당기순이익	
	8기군의목 (Profit for the period)	134
XI.	기타포괄손익	
ΛI.	기다포글근익 (Other comprehensive gain)	(1,716)
	당기손익으로 재분류되지 않는 포괄손익	
Ī	이기는 뒤으로 제군규되시 많은 포글론뒤 (Items that will not be reclassified subsequently to profit or loss)	(1,781)
	(Nome that will not be residently addressed to profit of 1000)	



(Consolidated Statements of Comprehensive Income) 2023년 1월 1일부터 2023년 12월 31일까지 (January 1, 2023 ~ December 31, 2023)

KB데이타시스템과 그 종속기업

(단위: 백만원)

KB Data Systems Co., Ltd. and Subsidiaries

	과목명(Description)	금액(Amount)
	1. 순확정급여부채 재측정요소	(4.704)
	(Remeasurements of defined benefit plans)	(1,781)
	2. 기타포괄손익-공정가치측정 금융상품의 평가이익(손실)	
	(Gain(losses) on valuation of financial instruments at fair value through other comprehensive income)	-
	후속적으로 당기손익으로 재분류되는 포괄손익	C.F.
	(Items that may be subsequently reclassified to profit or loss)	65
	1. 매도가능금융자산평가손익	
	(Gain on valuation of financial assets available for sale)	-
	2. 해외사업장환산손익	CE
	(Foreign currency translation differences for foreign operations)	65
XII.	총포괄이익	(1.592)
	(Total comprehensive income)	(1,582)
	연결순손익의 귀속	134
	(Profit for the period attributable to)	134
	1. 지배기업주주지분순이익	125
	(Shareholders of the Parent Company)	125
	2. 비지배지분순이익	9
	(Non-controlling interests)	9
	연결총포괄손익의 귀속	(4 500)
	(Total comprehensive income for the year attributable to:)	(1,582)
	1. 지배기업주주지분총포괄이익	(4.504)
	(Shareholders of the parent company)	(1,594)
	2. 비지배지분총포괄이익	12
	(Non-controlling interests)	12