

공고용 BSPL

KB금융지주 KB Financial Group

연결 Consolidated

BS

PL

별도 Separate

BS

PL

KB국민은행 KB Kookmin Bank

연결 Consolidated

BS

PL

별도 Separate

BS

PL

신탁 Trust

BS

PL

KB증권 KB Securities

BS

PL

KB손해보험 KB Insurance

BS

PL

KB국민카드 KB Kookmin Card

BS

PL

KB라이프생명 KB Life Insurance

BS

PL

KB자산운용 KB Asset Management

BS

PL

KB캐피탈 KB Capital

BS

PL

KB부동산신탁 KB Real Estate Trust

BS

PL

KB저축은행 KB Savings Bank

BS

PL

KB인베스트먼트 KB Investment

BS

PL

KB데이터시스템 KB Data Systems

BS

PL

Disclaimer

본 재무제표는 한국채택국제회계기준(K-IFRS)에 따라 연결기준으로 작성되었으며, 당사 외부감사인의 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(주)의 지분 100%를 (주)KB국민카드에 매각하였으며, 이에 KB신용정보(주)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.

연결재무상태표

(Consolidated Statements of Financial Position)

2023년 12월 31일 현재

(As of December 31, 2023)

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

과목명(Description)	금액(Amount)
자 산 (Assets)	
I. 현금 및 예치금 (Cash and due from financial institutions)	29,836,311
II. 당기손익-공정가치측정 금융자산 (Financial assets at fair value through profit or loss)	77,038,267
III. 파생금융자산 (Derivative financial assets)	6,157,628
IV. 상각후원가측정 대출채권 (Loans at amortized cost)	444,805,287
V. 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
X. 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
자산총계 (Total assets)	715,738,152

연결재무상태표

(Consolidated Statements of Financial Position)

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(As of December 31, 2023)

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

과목명(Description)	금액(Amount)
부 채 (Liabilities)	
I. 당기손익-공정가치측정 금융부채 (Financial liabilities at fair value through profit or loss)	10,920,435
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 (Total liabilities)	656,864,842
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

연결재무상태표

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2023년 12월 31일 현재

(As of December 31, 2023)

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

과목명(Description)	금액(Amount)
3. 자본잉여금 (Capital surplus)	16,647,916
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

연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2023년 1월 1일부터 2023년 12월 31일까지

(January 1, 2023 ~ December 31, 2023)

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

과목명(Description)	금액(Amount)
I. 순이자이익 (Net interest income)	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)
II. 순수수수료이익 (Net fee and commission income)	3,673,524
수수료수익 (Fee and commission income)	5,368,074
수수료비용 (Fee and commission expense)	(1,694,550)
III. 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)

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(January 1, 2023 ~ December 31, 2023)

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

과목명(Description)	금액(Amount)
IV. 당기손익-공정가치측정 금융상품 순손익 (Net gains(losses) on financial instruments at fair value through profit or loss)	2,163,065
V. 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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(January 1, 2023 ~ December 31, 2023)

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

과목명(Description)	금액(Amount)
3. 기타포괄손익-공정가치 측정 지분상품 관련 손익 (Revaluation gains/(losses) on equity instruments at fair value through other comprehensive income)	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)

연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2023년 1월 1일부터 2023년 12월 31일까지

(January 1, 2023 ~ December 31, 2023)

주식회사 KB금융지주와 그 종속기업
KB Financial Group Inc. and Subsidiaries

(단위: 백만원)
(in millions of won)

과목명(Description)	금액(Amount)
XVII. 주당이익(단위: 원) (Earnings per share in won)	
기본주당이익 (Basic earnings per share in won)	11,580
희석주당이익 (Diluted earnings per share in won)	11,312

재무상태표

(Separate Statements of Financial Position)

2023년 12월 31일 현재

(As of December 31, 2023)

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

과목명(Description)	금액(Amount)
자 산 (Assets)	
I. 현금 및 예치금 (Cash and due from financial institutions)	256,337
II. 당기손익-공정가치측정 금융자산 (Financial assets at fair value through profit or loss)	1,376,423
III. 상각후원가측정 대출채권 (Loans at amortized cost)	608,286
IV. 종속기업 투자 (Investments in subsidiaries)	26,717,817
V. 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
자산총계 (Total assets)	29,528,898
부 채 (Liabilities)	
I. 차입부채 (Debts)	100,000
II. 사채 (Debentures)	3,871,820
III. 순확정급여부채 (Defined benefit liabilities)	-
IV. 당기법인세부채 (Current income tax liabilities)	104,299
V. 기타부채 (Other liabilities)	410,704
부채총계 (Total liabilities)	4,486,823

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(Separate Statements of Financial Position)

2023년 12월 31일 현재

(As of December 31, 2023)

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

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

포괄손익계산서

(Separate Statements of Comprehensive Income)

2023년 1월 1일부터 2023년 12월 31일까지

(January 1, 2023 ~ December 31, 2023)

주식회사 KB금융지주
KB Financial Group Inc.

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

과목명(Description)	금액(Amount)
I. 순이자이익 (Net interest income)	(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)
II. 순수수수료이익 (Net fee and commission income)	(10,387)
수수료수익 (Fee and commission income)	2,585
수수료비용 (Fee and commission expense)	(12,972)
III. 당기손익-공정가치측정 금융상품 순손익 (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
V. 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
X. 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

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(January 1, 2023 ~ December 31, 2023)

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

과목명(Description)	금액(Amount)
XIII. 법인세비용차감후기타포괄손익 (Other comprehensive income(loss) for the period, net of tax)	(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

연결재무상태표

(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)
(in millions of won)

과목명(Description)	금액(Amount)
자 산 (Assets)	
I. 현금 및 예치금 (Cash and due from financial institutions)	23,637,007
II. 당기손익-공정가치측정 금융자산 (Financial assets at fair value through profit or loss)	19,700,714
III. 파생금융자산 (Derivative financial assets)	5,038,961
IV. 상각후원가측정 대출채권 (Loans at amortized cost)	385,404,070
V. 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
X. 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
자산총계 (Total assets)	530,012,853
부 채 (Liabilities)	
I. 당기손익-공정가치측정 금융부채 (Financial liabilities at fair value through profit or loss)	93,438

연결재무상태표

(Consolidated Statements of Financial Position)

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(As of December 31, 2023)

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

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
VII. 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

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KB Kookmin Bank and Subsidiaries(단위: 백만원)
(in millions of won)

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

연결포괄손익계산서

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(January 1, 2023 ~ December 31, 2023)

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

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)
II. 순수수수료이익 (Net fee and commission income)	1,168,283
수수료수익 (Fee and commission income)	1,602,820
수수료비용 (Fee and commission expense)	(434,537)
III. 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)
V. 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)

연결포괄손익계산서

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

과목명(Description)	금액(Amount)
X. 법인세비용차감전순이익 (Profit(loss) before income tax expense)	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-공정가치측정 금융상품관련손익 (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)

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(January 1, 2023 ~ December 31, 2023)

주식회사 국민은행과 그 종속기업
KB Kookmin Bank and Subsidiaries

(단위: 백만원)
(in millions of won)

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

재무상태표

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(As of December 31, 2023)

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

과목명(Description)	금액(Amount)
자 산 (Assets)	
I. 현금 및 예치금 (Cash and due from financial institutions)	21,648,290
II. 당기손익-공정가치측정 금융자산 (Financial assets at fair value through profit or loss)	16,609,611
III. 파생금융자산 (Derivative financial assets)	5,055,495
IV. 상각후원가측정 대출채권 (Loans at amortized cost)	373,623,010
V. 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
X. 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
자산총계 (Total assets)	512,372,841
부 채 (Liabilities)	
I. 당기손익-공정가치측정 금융부채 (Financial liabilities at fair value through profit or loss)	93,438

재무상태표

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

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
VII. 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

손익계산서

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(January 1, 2023 ~ December 31, 2023)

주식회사 국민은행

KB Kookmin Bank

(단위: 백만원)

(in millions of won)

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)
II. 순수수수료이익 (Net fee and commission income)	1,181,398
수수료수익 (Fee and commission income)	1,590,354
수수료비용 (Fee and commission expense)	(408,956)
III. 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)
V. 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)

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주식회사 국민은행

KB Kookmin Bank

(단위: 백만원)

(in millions of won)

과목명(Description)	금액(Amount)
X. 법인세비용차감전순이익 (Profit(loss) before income tax expense)	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-공정가치측정 금융상품관련손익 (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)	-

손익계산서

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(January 1, 2023 ~ December 31, 2023)

주식회사 국민은행
KB Kookmin Bank

(단위: 백만원)
(in millions of won)

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)	-

대차대조표(신탁계정)

Balance Sheet (Trust accounts)

2023년 12월 31일 현재

(As of December 31, 2023)

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

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

대차대조표(신탁계정)

Balance Sheet (Trust accounts)

2023년 12월 31일 현재

(As of December 31, 2023)

주식회사 국민은행
KB Kookmin Bank

(단위: 백만원)
(in millions of won)

과목명(Description)	금액(Amount)
VI. 금전채권 (Money receivables)	27,375,006
VII. 수탁부동산 (Movables & real estate)	702,787
VIII. 기타자산 (Others)	1,008,561
1. 가지급금 (Suspense receivables)	6
2. 미수수익 (Accrued revenues receivable)	939,302
3. 미수금 (Accounts receivable)	62,578
4. 선급비용 (Prepaid expenses)	323
5. 선급금 (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 (Money in trust)	72,415,611
1. 불특정금전신탁합동운용 (Unspecified money trust)	53
2. 적립식목적신탁합동운용 (Reserving objective trust(performance))	7,713
3. 가계금전신탁합동운용 (Household money trust)	9,036
4. 개발신탁합동운용 (Development Money Trust)	36

대차대조표(신탁계정)

Balance Sheet (Trust accounts)

2023년 12월 31일 현재

(As of December 31, 2023)

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

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

대차대조표(신탁계정)

Balance Sheet (Trust accounts)

2023년 12월 31일 현재

(As of December 31, 2023)

주식회사 국민은행

KB Kookmin Bank

(단위: 백만원)

(in millions of won)

과목명(Description)	금액(Amount)
1. 유가증권의신탁 (Securities in trust)	80,804
2. 금전채권의신탁 (Money receivables in trust)	27,329,443
3. 부동산의신탁 (Real estate in trust)	702,787
Ⅲ. 공익신탁 (Public in trust)	100
Ⅳ. 기타부채 (Other borrowings)	2,096,318
1. 미지급금 (Accounts payable)	18,186
2. 선수수익 (Income in advance)	6,294
3. 미지급신탁보수 (Accrued payable trust fees)	73,353
4. 미지급신탁이익 (Accrued payable trust profit)	1,965,383
5. 미지급비용 (Accrued payable expenses)	33,102
Ⅴ. 특별유보금 (Special reserves)	112,968
부채 총계 (Total liabilities)	102,738,081

손익계산서(신탁계정)

Income Statement(Trust accounts)

2023년 1월 1일부터 2023년 12월 31일까지
(January 1, 2023 ~ December 31, 2023)주식회사 국민은행
KB Kookmin Bank(단위: 백만원)
(in millions of won)

과목명(Description)	금액(Amount)
수익 (Revenues)	
I. 예치금이자 (Interest on due from banks)	1,463,583
II. 유가증권이자 (Interest on securities)	929,030
국채이자 (Interest on government bonds)	4,379
금융채이자 (Interest on finance debentures)	63,564
지방채이자 (Interest on local government bonds)	1,517
사채이자 (Interest on corporate bonds)	243,952
배당금수익 (Dividend income)	1,758
외화유가증권이자 (Interest on securities in foreign currency)	7,813
매입어음이자 (Interest on bills bought)	47,338
기타유가증권이자 (Interest on others securities)	558,709
III. 대출금이자 (Interest on loans & discounts)	13,282
부동산저당대출이자 (Interest on real estate collateral loans)	-
채권담보대출이자 (Interest on receivables collateral loans)	3,298
수익권담보대출이자 (Interest on trust benefit collateral loans)	9,984
IV. 콜론이자 (Interest on call loans)	-
V. 환매조건부채권이자 (Interest on bonds under resale agreements)	354,444

손익계산서(신탁계정)

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

주식회사 국민은행
KB Kookmin Bank

(단위: 백만원)
(in millions of won)

과목명(Description)	금액(Amount)
VI. 금전채권이자 (Interest on money receivables)	395
VII. 파생상품관련익 (Revenues on derivatives)	-
VIII. 유가증권관련수익 (Revenues on securities)	389,526
유가증권매매익 (Gain on sales of securities)	363,056
유가증권상환익 (Gain on redemption of securities)	275
유가증권평가익 (Gain on valuation of securities)	26,195
VIII. 외화환차익 (Gain on foreign currency)	180
IX. 외화자산부채평가익 (Gain on valuation of assets and liabilities denominated in foreign currency)	420,567
X. 수입수수료 (Commissions received)	-
XI. 기타수익 (Other revenues)	334,444
XII. 고유계정대이자 (Interest on loans to banking account)	105,152
XIII. 특별유보금환입 (Transfer from special provision)	5,319
XIV. 채권평가충당금환입 (Transfer from allowance for valuation of receivables)	1,984
신탁이익계 (Total revenues)	4,017,906
비 용 (Expenses)	
I. 금전신탁이익 (Gain on money trust)	3,046,968
불특정금전신탁이익 (Gain on unspecified money trust)	1
적립식목적신탁실적이익 (Gain on installment money trust(performance))	457

손익계산서(신탁계정)

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

주식회사 국민은행
KB Kookmin Bank

(단위: 백만원)
(in millions of won)

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

손익계산서(신탁계정)

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

주식회사 국민은행
KB Kookmin Bank

(단위: 백만원)
(in millions of won)

과목명(Description)	금액(Amount)
II. 재산신탁이익 (Gain on property trust)	366
유가증권의신탁이익 (Gain on securities trust)	43
금전채권의신탁이익 (Gain on money receivables trust)	323
III. 기타지급이자 (Other interest paid)	-
IV. 지급수수료 (Commissions paid)	41,782
V. 파생상품관련손 (Loss on derivatives)	-
VI. 외화환차손 (Loss on foreign exchange)	2,784
VII. 외화자산부채평가손 (Loss on valuation of assets and liabilities denominated in foreign currency)	420,534
유가증권관련비용 (Expenses on securities)	275,098
유가증권매매손 (Loss on sales of securities)	174,166
유가증권상환손 (Loss on redemption of securities)	85,360
유가증권평가손 (Loss on valuation of securities)	15,572
기금출연료 (Contribution to fund)	6,327
신용보증기금출연료 (Contribution to credit guarantee fund)	93
신탁보험료 (Insurance fees on deposits)	6,234
세금과공과 (Taxes)	355
신탁보수 (Trust fees & commissions)	211,466
기타비용 (Other expenses)	9,138

Back

손익계산서(신탁계정)

Income Statement(Trust accounts)

2023년 1월 1일부터 2023년 12월 31일까지

(January 1, 2023 ~ December 31, 2023)

주식회사 국민은행

KB Kookmin Bank

(단위: 백만원)

(in millions of won)

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

연결재무상태표

(Consolidated Statements of Financial Position)

2023년 12월 31일 현재

(As of December 31, 2023)

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

과목명(Description)	금액(Amount)
자 산 (Assets)	
I. 현금 및 예치금 (Cash and deposits)	2,927,067
II. 당기손익-공정가치측정 금융자산 (Financial assets at fair value through profit or loss)	35,948,949
III. 파생금융자산 (Derivative financial assets)	1,138,493
IV. 기타포괄손익-공정가치측정유가증권 (Fair value through other comprehensive income)	5,134,513
V. 종속기업및관계기업투자 (Investments in associates, subsidiaries and joint ventures)	311,591
VI. 상각후원가측정 대출채권 (Loans at amortized cost)	10,418,946
VII. 유형자산 (Property and equipment)	255,141
VIII. 투자부동산 (Investment property)	616,922
IX. 무형자산 (Intangible assets)	272,296
X. 당기법인세자산 (Current tax assets)	12,563
XI. 이연법인세자산 (Deferred tax assets)	1,023
XII. 기타금융자산 (Other financial assets)	4,072,941
XIII. 기타자산 (Other non-financial assets)	156,475
자산총계 (Total assets)	61,266,920
부 채 (Liabilities)	
I. 예수부채 (Deposits received)	7,122,595
II. 당기손익-공정가치측정 금융부채 (Financial liabilities at fair value through profit or loss)	10,835,881

연결재무상태표

(Consolidated Statements of Financial Position)

2023년 12월 31일 현재

(As of December 31, 2023)

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

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

연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2023년 1월 1일부터 2023년 12월 31일까지

(January 1, 2023 ~ December 31, 2023)

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

과목명(Description)	금액(Amount)
I. 영업수익 (Operating income)	11,585,140
수수료수익 (Fee and commission income)	946,467
금융상품평가 및 처분이익 (Gain on valuation(disposal) of financial instruments)	7,721,803
이자수익 (Interest income)	1,763,585
상각후원가측정금융자산평가및처분이익 (Gain on valuation(disposal) of financial assets measured at amortized costs)	8,986
외환거래이익 (Gain on foreign currency transactions)	929,983
기타영업수익 (Others operating income)	214,316
II. 영업비용 (Operating expenses)	10,904,986
수수료비용 (Fee and commission expense)	239,342
금융상품평가 및 처분손실 (Loss on valuation(disposal) of financial instruments)	7,488,880
이자비용 (Interest expense)	1,148,794
상각후원가측정금융자산평가및처분손실 (Loss on valuation(disposal) of financial assets measured at amortized costs))	151,761
외환거래손실 (Loss on foreign currency transactions)	874,317
판매비와 관리비 (General and administrative expenses)	903,560
기타영업비용 (Other operating expenses)	98,332
III. 영업이익(손실) (Net operating income(loss))	680,154
IV. 영업외수익 (Non-operating income)	67,304

연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2023년 1월 1일부터 2023년 12월 31일까지

(January 1, 2023 ~ December 31, 2023)

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

(단위: 백만원)
(in millions of won)

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

연결재무상태표

(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)
(in millions of won)

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

연결재무상태표

(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)
(in millions of won)

과목명(Description)	금액(Amount)
XIII. 순확정급여자산 (Net defined benefit assets)	106,768
XIV. 기타자산 (Other assets)	111,930
자산총계 (Total assets)	37,800,471
부채 (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
VII. 이연법인세부채 (Deferred tax liabilities)	1,235,151
VIII. 기타부채 (Other liabilities)	244,242
부채 총계 (Total liabilities)	31,492,819

연결재무상태표

(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)
(in millions of won)

과목명(Description)	금액(Amount)
자 본 (Equity)	
I. 지배기업소유지분 (Equity attributable to shareholders of the parent company)	6,301,974
1. 자본금 (Capital stock)	33,250
2. 자본잉여금 (Capital surplus)	348,454
3. 자본조정 (Capital adjustments)	(9)
4. 기타포괄손익누계액 (Accumulated other comprehensive income)	285,792
5. 이익잉여금 (Retained earnings)	5,634,487
II. 비지배지분 (Non-controlling interests)	5,678
자본총계 (Total equity)	6,307,652
부채와 자본총계 (Total liabilities and equity)	37,800,471

연결포괄손익계산서

(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)
(in millions of won)

과목명(Description)	금액(Amount)
I. 보험영업수익 (Insurance revenue)	10,088,869
보험영업수익 (Insurance Income)	9,416,718
재보험영업수익 (Reinsurance Income)	672,151
II. 보험영업비용 (Insurance expense)	9,205,803
보험영업비용 (Insurance service expense)	7,983,753
재보험영업비용 (Reinsurance expense)	828,267
기타사업비용 (Other operating expenses)	393,783
III. 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

연결포괄손익계산서

(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)
(in millions of won)

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
V. 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
X. 중단사업손익 (Profit for the period from discontinued operations)	-

연결포괄손익계산서

(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)
(in millions of won)

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 reclassified between profit or loss and other comprehensive income applying the overlay approach)	-
5. 현금흐름위험회피파생상품평가손익 (Effective portion of changes in fair value of cash flow hedges)	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)	-
X. 당기총포괄손익 (Total comprehensive income for the period)	878,587
당기순이익의귀속 (Profit for the period attributable to:)	766,490

연결포괄손익계산서

(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)
(in millions of won)

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

연결재무상태표

(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(단위: 백만원)
(in millions of won)

과목명(Description)	금액(Amount)
자 산 (Assets)	
I. 현금 및 예치금 (Cash and due from financial institutions)	440,835
II. 당기손익-공정가치측정 금융자산 (Financial assets at fair value through profit or loss)	1,209,216
III. 파생금융자산 (Derivative financial assets)	69,505
IV. 상각후원가측정 대출채권 (Loans at amortized cost)	26,631,508
V. 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
X. 순확정급여자산 (Net defined benefit assets)	4,680
XI. 기타자산 (Other assets)	433,617
자산총계 (Total assets)	29,365,575
부 채 (Liabilities)	
I. 차입부채 (Debts)	5,156,240
II. 파생금융부채 (Derivative financial liabilities)	58,098
III. 사채 (Debentures)	16,768,192
IV. 총당부채 (Provisions)	207,191

연결재무상태표

(Consolidated Statements of Financial Position)

2023년 12월 31일 현재

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주식회사 KB국민카드와 그 종속기업
KB Kookmin Card Co., Ltd. and Subsidiaries(단위: 백만원)
(in millions of won)

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

연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2023년 1월 1일부터 2023년 12월 31일까지

(January 1, 2023 ~ December 31, 2023)

주식회사 KB국민카드와 그 종속기업
KB Kookmin Card Co., Ltd. and Subsidiaries(단위: 백만원)
(in millions of won)

과목명(Description)	금액(Amount)
I. 순이자이익 (Net interest income)	1,639,752
이자수익 (Interest income)	2,343,280
이자비용 (Interest expense)	(703,528)
II. 순수수수료이익 (Net fee and commission income)	615,630
수수료수익 (Fee and commission income)	1,742,424
수수료비용 (Fee and commission expense)	(1,126,794)
III. 당기손익-공정가치측정 금융상품 순손익 (Net gains(losses) on financial instruments at fair value through profit or loss)	6,650
IV. 기타영업손익 (Net other operating income(expenses))	(383,287)
V. 일반관리비 (General and administrative expenses)	(624,629)
VI. 신용손실충당금전입액 (Provision for credit losses)	(826,922)
VII. 영업이익 (Net operating income)	427,194
VIII. 영업외손익 (Non-operating income(loss))	45,359
관계기업투자손익 (Share of profit(loss) of associates)	1,049
기타영업외손익 (Net other non-operating income(expense))	44,310
IX. 법인세비용차감전순이익 (Profit(loss) before income tax expense)	472,553
X. 법인세비용 (Income tax expense)	(121,334)
XI. 당기연결순이익 (Profit for the period)	351,219
XII. 법인세비용차감후기타포괄손익 (Other comprehensive income(loss) for the period, net of tax)	(44,469)

연결포괄손익계산서

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2023년 1월 1일부터 2023년 12월 31일까지

(January 1, 2023 ~ December 31, 2023)

주식회사 KB국민카드와 그 종속기업
KB Kookmin Card Co., Ltd. and Subsidiaries(단위: 백만원)
(in millions of won)

과목명(Description)	금액(Amount)
후속적으로 당기손익으로 재분류되지 않는 포괄손익 (Items that will not be reclassified to profit or loss)	(10,616)
1. 순확정급여부채의 재측정요소 (Actuarial gains(losses) on post defined benefit pension plans)	(11,322)
2. 기타포괄손익-공정가치 측정 지분상품 관련 손익 (Revaluation gains/(losses) on equity instruments at fair value through other comprehensive income)	706
후속적으로 당기손익으로 재분류될 수 있는 포괄손익 (Items that may be reclassified subsequently to profit or loss)	(33,853)
1. 관계기업 기타포괄손익에 대한 지분 (Share of other comprehensive income of associates)	(595)
2. 현금흐름위험회피 수단의 손익 (Cash flow hedges)	(39,765)
3. 해외사업환산손익 (Foreign currency translation difference for foreign operations)	6,507
XIII. 당기총포괄이익 (Total comprehensive income for the period)	306,750
당기순이익의 귀속 (Profit attributable to:)	351,219
지배기업주주지분순이익 (Shareholders of the parent company)	351,133
비지배지분순이익 (Non-controlling interests)	86
당기총포괄이익의 귀속 (Total comprehensive income attributable to:)	306,750
지배기업주주지분총포괄이익 (Shareholders of the parent company)	307,336
비지배지분총포괄이익 (Non-controlling interests)	(586)

재무상태표

(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)
(in millions of won)

과목명(Description)	금액(Amount)
자 산 (Assets)	
I. 현금및현금성자산 (Cash and cash equivalents)	1,159,904
II. 금융자산 (Financial assets)	30,029,084
1. 당기손익공정가치측정금융자산 (Financial assets at fair value through profit or loss)	8,311,988
2. 기타포괄손익공정가치측정금융자산 (Financial assets at fair value through other comprehensive income)	19,446,521
3. 상각후원가측정금융자산 (Financial assets at amortised cost)	667,242
4. 상각후원가측정대출채권 (Loans)	1,267,665
5. 상각후원가측정기타수취채권 (Other receivables)	335,668
III. 관계기업투자주식 (Investments in associates)	9,033
IV. 위험회피목적파생상품자산 (Derivative assets to hedge)	18,951
V. 재보험자산 (Reinsurance assets)	5,911
VI. 투자부동산 (Investment property)	39,005
VII. 유형자산 (Property and equipment)	188,455
VIII. 무형자산 (Intangible assets)	126,164
IX. 매각예정자산 (Assets held for sale)	-
X. 당기법인세자산 (Current tax assets)	-
XI. 이연법인세자산 (Deferred tax assets)	-
XII. 기타자산 (Other assets)	159,284

재무상태표

(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)
(in millions of won)

과목명(Description)	금액(Amount)
자산총계 (Total assets)	31,735,791
부 채 (Liabilities)	
I. 보험계약부채 (Insurance contract liabilities)	23,869,743
II. 재보험계약부채 (Reinsurance contract liabilities)	9,836
III. 사채 (Debentures)	199,758
IV. 기타금융부채 (Other financial liabilities)	919,005
V. 위험회피목적파생상품부채 (Derivative liabilities to hedge)	23,990
VI. 총당부채 (Provisions)	22,416
VII. 확정급여채무 (Net defined benefit liabilities)	731
VIII. 당기법인세부채 (Current tax liabilities)	3
IX. 이연법인세부채 (Deferred tax liabilities)	1,160,401
X. 기타부채 (Other liabilities)	61,573
부채 총계 (Total liabilities)	26,267,456
자 본 (Equity)	
I. 지배기업소유지분 (Equity attributable to shareholders of the parent company)	5,468,335
1. 자본금 (Capital stock)	162,015
2. 자본잉여금 (Capital surplus)	886,183
3. 신종자본증권 (Hybrid securities)	49,800

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(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)
(in millions of won)

과목명(Description)	금액(Amount)
4. 자본조정 (Capital adjustments)	-
5. 기타포괄손익누계액 (Accumulated other comprehensive income)	1,404,755
6. 이익잉여금 (Retained earnings)	2,965,582
II. 비지배지분 (Non-controlling interests)	-
자본총계 (Total equity)	5,468,335
부채와 자본총계 (Total liabilities and equity)	31,735,791

손익계산서

(Separate Statements of Comprehensive Income)

2023년 1월 1일부터 2023년 12월 31일까지

(January 1, 2023 ~ December 31, 2023)

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

(단위: 백만원)
(in millions of won)

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

손익계산서

(Separate Statements of Comprehensive Income)

2023년 1월 1일부터 2023년 12월 31일까지

(January 1, 2023 ~ December 31, 2023)

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

(단위: 백만원)
(in millions of won)

과목명(Description)	금액(Amount)
조정대상 (Subject to adjustment)	-
IV. 투자영업비용 (Investment operating expense)	619,108
이자비용 (Interest expense)	9,486
당기손익-공정가치측정금융상품관련손실 (Profit or loss for period on fair value measured financial instruments)	184,566
기타포괄손익-공정가치측정금융상품관련손실 (Other comprehensive income(loss) on fair value measured financial instruments)	77,662
상각후원가측정금융상품관련손실 (Loss on amortised cost of a financial asset or financial liability)	-
파생상품관련손실 (Loss on derivatives)	279,211
외환거래손실 (Loss on foreign exchange)	11,266
기타영업비용 (Other operating expenses)	56,917
조정대상 (Subject to adjustment)	-
V. 보험금융손익 (Insurance finance income(loss))	(1,227,266)
보험금융수익 (Insurance finance income)	98,739
보험금융비용 (Insurance finance expense)	1,326,005
VI. 기타영업손익 (Other operating income(loss))	(32,473)
기타영업수익 (Other operating income)	21,583
기타영업비용 (Other operating expense)	54,056
VII. 영업이익(손실) (Net operating income(loss))	347,644
VIII. 영업외손익 (Net non-operating income(loss))	(5,482)

손익계산서

(Separate Statements of Comprehensive Income)

2023년 1월 1일부터 2023년 12월 31일까지

(January 1, 2023 ~ December 31, 2023)

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

(단위: 백만원)
(in millions of won)

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

연결재무상태표

(Consolidated Statements of Financial Position)

2023년 12월 31일 현재

(As of December 31, 2023)

KB자산운용 주식회사와 그 종속기업
KB Asset Management Co., Ltd. and Subsidiaries(단위: 백만원)
(in millions of won)

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

연결재무상태표

(Consolidated Statements of Financial Position)

2023년 12월 31일 현재

(As of December 31, 2023)

KB자산운용 주식회사와 그 종속기업
KB Asset Management Co., Ltd. and Subsidiaries(단위: 백만원)
(in millions of won)

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

연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2023년 1월 1일부터 2023년 12월 31일까지

(January 1, 2023 ~ December 31, 2023)

KB자산운용 주식회사와 그 종속기업
KB Asset Management Co., Ltd. and Subsidiaries(단위: 백만원)
(in millions of won)

과목명(Description)	금액(Amount)
I. 영업수익 (Operating income)	204,201
수수료수익 (Fee and commission income)	167,645
이자수익 (Interest income)	1,307
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 (Dividend income)	1,280
금융상품평가 및 처분이익 (Gain on valuation(disposal) of financial instruments)	20,204
외환거래이익 (Gain on foreign currency transactions)	5,239
기타영업수익 (Other operating income)	8,526
II. 영업비용 (Operating expenses)	119,997
수수료비용 (Fee and commission expense)	14,164
이자비용 (Interest expense)	558
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 (Others)	5,832
III. 영업이익 (Net operating income)	84,204

연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2023년 1월 1일부터 2023년 12월 31일까지

(January 1, 2023 ~ December 31, 2023)

KB자산운용 주식회사와 그 종속기업
KB Asset Management Co., Ltd. and Subsidiaries(단위: 백만원)
(in millions of won)

과목명(Description)	금액(Amount)
IV. 영업외수익 (Non-operating income)	429
V. 영업외비용 (Non-operating expenses)	2,484
VI. 법인세비용차감전순이익 (Profit(loss) before income tax expense from continuing operations)	82,149
VII. 법인세비용 (Income tax expense from continuing operations)	20,624
VIII. 당기순이익 (Profit for the period)	61,525
IX. 기타포괄손익 (Other comprehensive income(loss) for the period)	231
당기손익으로 재분류되지 않는 포괄손익 (Items that will not be reclassified subsequently to profit or loss)	(77)
1. 순확정급여부채 재측정요소 (Remeasurements of defined benefit plans)	(6)
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 (Items that may be subsequently reclassified to profit or loss)	308
1. 매도가능금융자산평가손익 (Gain on valuation of financial assets available for sale)	4
2. 해외사업장환산손익 (Foreign currency translation differences for foreign operations)	304
X. 총포괄이익 (Total comprehensive income for the period)	61,756
연결순손익의 귀속 (Profit for the period attributable to:)	61,525
1. 지배기업주주지분순이익 (Shareholders of the parent company)	61,525
2. 비지배지분순이익 (Non-controlling interests)	-
연결총포괄손익의 귀속 (Total comprehensive income for the year attributable to:)	61,756

연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2023년 1월 1일부터 2023년 12월 31일까지

(January 1, 2023 ~ December 31, 2023)

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

(단위: 백만원)
(in millions of won)

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

연결재무상태표

(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)
(in millions of won)

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
VII. 무형자산 (Intangible assets)	44,413
VIII 기타자산 (Other assets)	3,741,360
자산총계 (Total assets)	16,560,800
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
VII. 이연법인세부채 (Deferred tax liabilities)	50,934

연결재무상태표

(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)
(in millions of won)

과목명(Description)	금액(Amount)
부채 총계 (Total liabilities)	14,300,771
자 본 (Equity)	
I. 자본금 (Capital stock)	160,876
II. 신종자본증권 (Hybrid securities)	499,101
III. 자본잉여금 (Capital surplus)	329,084
IV. 자본조정 (Capital adjustment)	(17,956)
V. 기타포괄손익누계액 (Accumulated other comprehensive loss)	(20,349)
VI. 이익잉여금 (Retained earnings)	1,295,261
VII. 비지배지분 (Non-controlling interests)	14,012
자본총계 (Total equity)	2,260,029
부채와 자본총계 (Total liabilities and equity)	16,560,800

연결포괄손익계산서

(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)
(in millions of won)

과목명(Description)	금액(Amount)
I. 영업이익 (Net operating income)	234,834
순이자이익 (Net interest income)	455,332
수수료이익 (Net fee and commission income)	859,962
당기손익금융자산 관련손익 (Gain on financial assets at fair value through profit or loss)	56,030
기타영업손익 (Other operating income(expenses))	(710,524)
신용손실에 대한 손상차손 (Impairment loss on credit loss)	(267,769)
일반관리비 (General and administrative expenses)	(158,197)
II. 영업외손익 (Net non-operating income(loss))	191
III. 법인세비용차감전순이익 (Profit(loss) before income tax expense)	235,025
IV. 법인세비용 (Income tax expense)	(46,752)
V. 당기순이익 (Profit for the period)	188,273
VI. 기타포괄손익 (Other comprehensive income(loss) for the period)	(5,707)
VII. 총포괄이익 (Total comprehensive income for the period)	182,566

재무상태표

(Statements of Financial Position)

2023년 12월 31일 현재

(As of December 31, 2023)

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

과목명(Description)	금액(Amount)
자 산 (Assets)	
I. 현금 및 예치금 (Cash and due from financial institutions)	181,102
현금 및 현금성 자산 (Cash and cash equivalents)	158,080
예치금 (Deposits)	23,022
II. 증권 (Securities)	44,982
당기손익-공정가치측정 유가증권 (Securities at fair value through profit or loss)	44,982
관계회사투자지분 (Investments in associates)	-
III. 파생상품자산 (Derivative assets)	-
IV. 대출채권 (Loans)	526,875
대여금 (Loans)	-
신탁계정대 (Loans to trust)	685,917
대손충당금(-) (Allowance for doubtful accounts)	(159,042)
V. 유형자산 (Property and equipment)	13,288
VI. 기타자산 (Other assets)	93,161
자산총계 (Total assets)	859,408
부 채 (Liabilities)	
I. 차입부채 (Debts)	429,963
II. 기타부채 (Other liabilities)	143,385

재무상태표

(Statements of Financial Position)

2023년 12월 31일 현재

(As of December 31, 2023)

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

과목명(Description)	금액(Amount)
부채 총계 (Total liabilities)	573,348
자 본 (Equity)	
I. 자본금 (Share capital)	80,000
II. 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

손익계산서

(Income Statements)

2023년 1월 1일부터 2023년 12월 31일까지
(January 1, 2023 ~ December 31, 2023)KB부동산신탁 주식회사
KB Real Estate Trust Co., Ltd.(단위: 백만원)
(in millions of won)

과목명(Description)	금액(Amount)
I. 영업수익 (Operating income)	148,763
수수료수익 (Fee and commission income)	120,443
증권평가 및 처분이익 (Gain on valuation and disposal of securities)	1,522
이자수익 (Interest income)	26,353
대출채권 관련 이익 (Income from trading loans)	-
기타의 영업수익 (Other operating income)	445
II. 영업비용 (Operating expenses)	245,023
수수료비용 (Fee and commission expense)	529
증권평가 및 처분손실 (Loss on valuation and disposal of securities)	496
이자비용 (Interest expense)	7,042
대출평가 및 처분손실 (Loss on valuation and disposal of loans receivable)	133,093
외환거래손실 (Loss on foreign currency transactions)	-
판매비와관리비 (General and administrative expenses)	40,894
기타의 영업비용 (Other operating expenses)	62,969
III. 영업이익(손실) (Net Operating income(loss))	(96,260)
IV. 영업외수익 (Non-operating income)	63
V. 영업외비용 (Non-operating expenses)	1,309
VI. 법인세비용차감전계속사업손익 (Profit(loss) before income tax expense from continuing operations)	(97,506)

손익계산서

(Income Statements)

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

KB부동산신탁 주식회사
KB Real Estate Trust Co., Ltd.

(단위: 백만원)
(in millions of won)

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

재무상태표

(Statements of Financial Position)

2023년 12월 31일 현재

(As of December 31, 2023)

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

과목명(Description)	금액(Amount)
자 산 (Assets)	
I. 현금 및 예치금 (Cash and due from financial institutions)	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 (Total liabilities and equity)	2,661,999

손익계산서

(Income Statements)

2023년 1월 1일부터 2023년 12월 31일까지

(January 1, 2023 ~ December 31, 2023)

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

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

손익계산서

(Income Statements)

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

주식회사 KB저축은행
KB Savings Bank Co., Ltd.

(단위: 백만원)
(in millions of won)

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

연결재무상태표

(Consolidated Statements of Financial Position)

2023년 12월 31일 현재

(As of December 31, 2023)

KB인베스트먼트와 그 종속기업

KB Investment Co., Ltd. and Subsidiaries

(단위: 백만원)

(in millions of won)

과목명(Description)	금액(Amount)
자 산 (Assets)	
I. 현금 및 현금성 자산 (Cash and cash equivalents)	153,881
II. 예치금 (Due from bank)	73,970
III. 창업투자자산 (Investment in small and medium sized enterprises)	1,238,612
IV. PEF 투자자산 (Investment in PEF)	60,659
V. 기타자산 (Other assets)	17,714
자산총계 (Total assets)	1,544,836
부 채 (Liabilities)	
I. 단기차입금 (Short-term borrowings)	360,000
II. 확정급여부채 (Allowance for retirement and severance benefit)	206
III. 파생상품부채 (Derivative debts)	-
IV. 기타부채 (Other liabilities)	905,155
부채 총계 (Total liabilities)	1,265,361
자 본 (Equity)	
I. 자본금 (Capital stock)	112,627
II. 자본잉여금 (Capital surplus)	1,019
III. 자본조정 (Capital adjustment)	(336)
III. 기타포괄손익누계액 (Accumulated other comprehensive income)	(61)

연결재무상태표

(Consolidated Statements of Financial Position)

2023년 12월 31일 현재

(As of December 31, 2023)

KB인베스트먼트와 그 종속기업

KB Investment Co., Ltd. and Subsidiaries

(단위: 백만원)

(in millions of won)

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

연결손익계산서

(Consolidated Income Statements)

2023년 1월 1일부터 2023년 12월 31일까지

(January 1, 2023 ~ December 31, 2023)

KB인베스트먼트와 그 종속기업
KB Investment Co., Ltd. and Subsidiaries(단위: 백만원)
(in millions of won)

과목명(Description)	금액(Amount)
I. 영업수익 (Operating revenues)	154,287
창업투자수익 (Revenues on investments in small and medium-size enterprises)	141,537
PEF 투자수익 (Revenues on Investments in PEF)	2,382
운용수익 (Other investment revenues)	10,328
경영자문료수익 (Consulting fees)	40
소수주주지분순손실 (Net expenses in minority interest)	-
II. 영업비용 (Operating expenses)	149,670
투자및금융비용 (Investment and financial expenses)	13,160
창업투자비용 (Expenses on investments in small and medium-size enterprises)	112,751
PEF 투자비용 (Expenses on investments in PEF)	1,466
일반관리비 (Administrative expenses)	20,526
소수주주지분순이익 (Net income in minority interest)	1,767
III. 영업이익 (Net operating income(losses))	4,617
IV. 영업외수익 (Non-operating income)	34
V. 영업외비용 (Non-operating expenses)	133
VI. 법인세비용차감전계속사업손익 (Profit(loss) before income tax expense from continuing operations)	4,518
VII. 계속사업손익법인세비용 (Income tax expense)	(4,669)
VIII. 당기순이익 (Profit for the period)	9,187

연결재무상태표

(Consolidated Statements of Financial Position)

2023년 12월 31일 현재

(As of December 31, 2023)

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

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

연결재무상태표

(Consolidated Statements of Financial Position)

2023년 12월 31일 현재

(As of December 31, 2023)

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

과목명(Description)	금액(Amount)
I. 유동부채 (Current liabilities)	38,550
매입채무 (Accounts payable)	18,673
미지급비용 (Accrued expenses)	15,469
기타 (Others)	4,408
II. 비유동부채 (Long-term liabilities)	2,066
퇴직급여충당금 (Accrued severance benefits)	-
장기미지급비용 (Long-term Accrued expenses)	1,418
기타 (Others)	648
부채 총계 (Total liabilities)	40,616
자 본 (Equity)	
I. 자본금 (Capital stock)	8,000
II. 기타포괄손익누계액 (Accumulated other comprehensive income)	(5,179)
III. 이익잉여금 (Retained earnings)	17,960
IV. 비지배지분 (Non-controlling interests)	112
자본총계 (Total equity)	20,893
부채와 자본총계 (Total liabilities and equity)	61,509

연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2023년 1월 1일부터 2023년 12월 31일까지

(January 1, 2023 ~ December 31, 2023)

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

과목명(Description)	금액(Amount)
I. 매출 (Sales)	230,825
상품매출 (Sales of merchandise)	6,239
용역수익 (Service revenue)	224,585
II. 매출원가 (Cost of sales)	218,394
상품매출원가 (Cost of merchandise)	5,172
용역매출원가 (Cost of service)	213,222
III. 매출총이익 (Gross profit)	12,430
IV. 판매비와관리비 (Selling and administrative expenses)	13,184
인건비 (Payroll)	7,369
경비 (Expenses)	5,815
V. 영업이익 (Operating income)	(754)
VI. 영업외수익 (Non-operating income)	1,123
VII. 영업외비용 (Non-operating expenses)	170
VIII. 법인세비용차감전순이익 (Profit(loss) before income tax)	200
IX. 법인세비용 (Income tax expense)	66
X. 당기순이익 (Profit for the period)	134
XI. 기타포괄손익 (Other comprehensive gain)	(1,716)
당기손익으로 재분류되지 않는 포괄손익 (Items that will not be reclassified subsequently to profit or loss)	(1,781)

연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2023년 1월 1일부터 2023년 12월 31일까지

(January 1, 2023 ~ December 31, 2023)

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

(단위: 백만원)
(in millions of won)

과목명(Description)	금액(Amount)
1. 순확정급여부채 재측정요소 (Remeasurements of defined benefit plans)	(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 (Items that may be subsequently reclassified to profit or loss)	65
1. 매도가능금융자산평가손익 (Gain on valuation of financial assets available for sale)	-
2. 해외사업장환산손익 (Foreign currency translation differences for foreign operations)	65
XII. 총포괄이익 (Total comprehensive income)	(1,582)
연결순손익의 귀속 (Profit for the period attributable to)	134
1. 지배기업주주지분순이익 (Shareholders of the Parent Company)	125
2. 비지배지분순이익 (Non-controlling interests)	9
연결총포괄손익의 귀속 (Total comprehensive income for the year attributable to:)	(1,582)
1. 지배기업주주지분총포괄이익 (Shareholders of the parent company)	(1,594)
2. 비지배지분총포괄이익 (Non-controlling interests)	12