

공고용 BSPL

KB금융지주 KB Financial Group

연결 Consolidated

BS

PL

별도 Separate

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PL

KB국민은행 KB Kookmin Bank

연결 Consolidated

BS

PL

별도 Separate

BS

PL

신탁 Trust

BS

PL

KB증권 KB Securities

BS

PL

KB손해보험 KB Insurance

BS

PL

KB국민카드 KB Kookmin Card

BS

PL

KB라이프생명 KB Life Insurance

BS

PL

KB자산운용 KB Asset Management

BS

PL

KB캐피탈 KB Capital

BS

PL

KB부동산신탁 KB Real Estate Trust

BS

PL

KB저축은행 KB Savings Bank

BS

PL

KB인베스트먼트 KB Investment

BS

PL

KB데이터시스템 KB Data Systems

BS

PL

Disclaimer

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

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

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 reviewed by the Group's independent auditors and, accordingly, subject to change.

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

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 9월 30일 현재

(As of September 30, 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)	31,945,323
II. 당기손익-공정가치측정 금융자산 (Financial assets at fair value through profit or loss)	72,853,875
III. 파생금융자산 (Derivative financial assets)	8,896,568
IV. 상각후원가측정 대출채권 (Loans at amortized cost)	441,720,666
V. 투자금융자산 (Financial investments)	118,515,970
VI. 관계기업 및 공동기업 투자 (Investments in associates and joint ventures)	662,676
VII. 보험계약자산 (Insurance contract assets)	215,877
VIII. 재보험계약자산 (Reinsurance contract assets)	1,686,854
IX. 유형자산 (Property and equipment)	4,943,042
X. 투자부동산 (Investment property)	3,614,737
XI. 무형자산 (Intangible assets)	1,986,101
XII. 순확정급여자산 (Defined benefit assets)	459,908
XIII. 당기법인세자산 (Current income tax assets)	262,901
XIV. 이연법인세자산 (Deferred income tax assets)	244,021
XV. 매각예정자산 (Assets held for sale)	223,245
XVI. 기타자산 (Other assets)	28,195,865
자산총계 (Total assets)	716,427,629

연결재무상태표

(Consolidated Statements of Financial Position)

2023년 9월 30일 현재

(As of September 30, 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)	10,882,676
II. 파생금융부채 (Derivative financial liabilities)	8,976,061
III. 예수부채 (Deposits)	398,943,155
IV. 차입부채 (Debts)	70,352,817
V. 사채 (Debentures)	68,608,805
VI. 보험계약부채 (Insurance contract liabilities)	45,858,672
VII. 재보험계약부채 (Reinsurance contract liabilities)	32,151
VIII. 충당부채 (Provisions)	972,678
IX. 순확정급여부채 (Defined benefit liabilities)	115,602
X. 당기법인세부채 (Current income tax liabilities)	320,013
XI. 이연법인세부채 (Deferred income tax liabilities)	2,292,212
XII. 기타부채 (Other liabilities)	50,226,714
부채총계 (Total liabilities)	657,581,556
자 본 (Equity)	
I. 지배기업 주주지분 (Equity attributable to shareholders of the parent company)	56,879,186
1. 자본금 (Share capital)	2,090,558
2. 신종자본증권 (Hybrid securities)	5,032,803

연결재무상태표

(Consolidated Statements of Financial Position)

2023년 9월 30일 현재

(As of September 30, 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)	16,649,170
4. 기타포괄손익누계액 (Accumulated other comprehensive income)	2,096,651
5. 이익잉여금 (Retained earnings)	31,983,338
6. 자기주식 (Treasury shares)	(973,334)
II. 비지배지분 (Non-controlling interests)	1,966,887
자본총계 (Total equity)	58,846,073
부채와 자본총계 (Total liabilities and equity)	716,427,629

연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2023년 1월 1일부터 2023년 9월 30일까지

(January 1, 2023 ~ September 30, 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)	8,847,222
이자수익 (Interest income)	21,410,966
1. 기타포괄손익-공정가치측정 및 상각후원가 측정 금융상품 이자수익 (Interest income from financial instruments at fair value through other comprehensive income and amortized cost)	20,356,795
2. 당기손익-공정가치 측정 금융상품 이자수익 (Interest income from financial instruments at fair value through profit or loss)	1,036,961
3. 보험금융이자수익 (Insurance finance interest income)	17,210
이자비용 (Interest expense)	(12,563,744)
1. 이자비용 (Interest expense)	(11,271,668)
2. 보험금융이자비용 (Insurance finance interest expense)	(1,292,076)
II. 순수수수료이익 (Net fee and commission income)	2,766,821
수수료수익 (Fee and commission income)	3,989,242
수수료비용 (Fee and commission expense)	(1,222,421)
III. 보험서비스결과 (Insurance service result)	1,211,863
보험수익 (Insurance income)	8,223,836
1. 보험수익 (Insurance income)	7,674,661
2. 재보험수익 (Reinsurance income)	549,175
보험서비스비용 (Insurance expense)	(7,011,973)
1. 보험서비스비용 (Insurance service expense)	(6,382,895)
2. 재보험서비스비용 (Reinsurance expense)	(629,078)

연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2023년 1월 1일부터 2023년 9월 30일까지

(January 1, 2023 ~ September 30, 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)	1,166,117
V. 기타보험금융손익 (Other insurance finance income(expenses))	(59,747)
VI. 기타영업손익 (Net other operating income(expenses))	(1,309,267)
VII. 일반관리비 (General and administrative expenses)	(4,723,919)
VIII. 신용손실충당금 반영전 영업이익 (Operating profit before provision for credit losses)	7,899,090
IX. 신용손실충당금전입액 (Provision for credit losses)	(1,768,170)
X. 영업이익 (Net operating income)	6,130,920
XI. 영업외손익 (Net non-operating income(expenses))	(231,934)
1. 관계기업 및 공동기업 투자손익 (Share of profit(loss) of associates and joint ventures)	12,108
2. 기타영업외손익 (Net other non-operating income(expenses))	(244,042)
XII. 법인세비용차감전순이익 (Profit(loss) before income tax expense)	5,898,986
XIII. 법인세비용 (Income tax expense)	(1,553,031)
XIV. 당기순이익 (Profit for the period)	4,345,955
XV. 법인세비용차감후기타포괄손익 (Other comprehensive income(loss) for the period, net of tax)	814,075
당기손익으로 재분류되지 않는 포괄손익 (Items that will not be reclassified to profit or loss)	(77,638)
1. 순확정급여부채의 재측정요소 (Actuarial gains(losses) on post defined benefit pension plans)	(620)
2. 관계기업 및 공동기업 기타포괄손익에 대한 지분 (Shares of other comprehensive income of associates and joint ventures)	(2)

연결포괄손익계산서

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2023년 1월 1일부터 2023년 9월 30일까지
(January 1, 2023 ~ September 30, 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)	(25,723)
4. 당기손익-공정가치지정 금융부채 신용위험 변동손익 (Fair value changes on financial liabilities designated at fair value due to own credit risk)	(51,293)
후속적으로 당기손익으로 재분류될 수 있는 포괄손익 (Items that may be reclassified subsequently to profit or loss)	891,713
1. 외환차이 (Exchange differences on translating foreign operations)	159,804
2. 기타포괄손익-공정가치 측정 채무상품 관련 손익 (Net gains/(losses) on financial instruments at fair value through other comprehensive income)	201,403
3. 관계기업 및 공동기업 기타포괄손익에 대한 지분 (Shares of other comprehensive income of associates and joint ventures)	(587)
4. 현금흐름위험회피손익 (Cash flow hedges)	(47,884)
5. 해외사업장순투자위험회피수단의 손익 (Gains(losses) on hedging instruments of a net investment in a foreign operation)	(69,902)
6. 보험계약관련변동손익 (Insurance finance income(expense))	648,879
XVI. 당기총포괄이익 (Total comprehensive income for the period)	5,160,030
당기순이익의 귀속 (Profit attributable to:)	4,345,955
지배기업주주지분순이익 (Shareholders of the parent company)	4,370,442
비지배지분순이익 (Non-controlling interests)	(24,487)
당기총포괄이익 귀속 (Total comprehensive income attributable to:)	5,160,030
지배기업주주지분총포괄이익 (Shareholders of the parent company)	5,181,037
비지배지분총포괄이익 (Non-controlling interests)	(21,007)

연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2023년 1월 1일부터 2023년 9월 30일까지

(January 1, 2023 ~ September 30, 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)	10,988
희석주당이익 (Diluted earnings per share in won)	10,740

재무상태표

(Separate Statements of Financial Position)

2023년 9월 30일 현재

(As of September 30, 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)	719,003
II. 당기손익-공정가치측정 금융자산 (Financial assets at fair value through profit or loss)	1,545,554
III. 상각후원가측정 대출채권 (Loans at amortized cost)	608,603
IV. 종속기업 투자 (Investments in subsidiaries)	26,717,817
V. 유형자산 (Property and equipment)	3,592
VI. 무형자산 (Intangible assets)	16,029
VII. 순확정급여자산 (Defined benefit assets)	3,052
VIII. 이연법인세자산 (Deferred income tax assets)	12,544
IX. 기타자산 (Other assets)	672,160
자산총계 (Total assets)	30,298,354
부 채 (Liabilities)	
I. 차입부채 (Debts)	100,000
II. 사채 (Debentures)	4,050,636
III. 순확정급여부채 (Defined benefit liabilities)	-
IV. 당기법인세부채 (Current income tax liabilities)	271,621
V. 기타부채 (Other liabilities)	392,128
부채총계 (Total liabilities)	4,814,385

재무상태표

(Separate Statements of Financial Position)

2023년 9월 30일 현재

(As of September 30, 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)	(5,885)
V. 이익잉여금 (Retained earnings)	4,585,365
VI. 자기주식 (Treasury shares)	(973,334)
자본총계 (Total equity)	25,483,969
부채와 자본총계 (Total liabilities and equity)	30,298,354

포괄손익계산서

(Separate Statements of Comprehensive Income)
2023년 1월 1일부터 2023년 9월 30일까지
(January 1, 2023 ~ September 30, 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)	(48,659)
이자수익 (Interest income)	27,382
1. 상각후원가측정 금융상품 이자수익 (Interest income from financial instruments at amortized cost)	24,888
2. 당기손익-공정가치측정 금융상품 이자수익 (Interest income from financial instruments at fair value through profit or loss)	2,494
이자비용 (Interest expense)	(76,041)
II. 순수수수료이익 (Net fee and commission income)	(6,475)
수수료수익 (Fee and commission income)	1,188
수수료비용 (Fee and commission expense)	(7,663)
III. 당기손익-공정가치측정 금융상품 순손익 (Net gains(losses) on financial instruments at fair value through profit or loss)	61,488
IV. 기타영업손익 (Net other operating income(expenses))	2,192,380
V. 일반관리비 (General and administrative expenses)	(68,936)
VI. 신용손실충당금 반영전 영업이익 (Operating income before provision for credit losses)	2,129,798
VII. 신용손실충당금전입액 (Provision for credit losses)	(230)
VIII. 영업이익 (Net operating income)	2,129,568
IX. 영업외손익 (Net non-operating income(expense))	4,448
X. 법인세비용차감전순이익 (Profit(loss) before income tax benefit(expense))	2,134,016
XI. 법인세수익(비용) (Income tax benefit(expense))	(7,373)
XII. 당기순이익 (Profit for the period)	2,126,643

포괄손익계산서

(Separate Statements of Comprehensive Income)

2023년 1월 1일부터 2023년 9월 30일까지

(January 1, 2023 ~ September 30, 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)	(38)
당기손익으로 재분류되지 않는 포괄손익 (Items that will not be reclassified to profit or loss)	(38)
순확정급여부채의 재측정요소 (Actuarial gains(losses) on post defined benefit pension plans)	(38)
XIV. 당기총포괄이익 (Total comprehensive income for the period)	2,126,605
XV. 주당이익(단위: 원) (Earnings per share in won)	
기본주당이익 (Basic earnings per share in won)	5,164
희석주당이익 (Diluted earnings per share in won)	5,050

연결재무상태표

(Consolidated Statements of Financial Position)

2023년 9월 30일 현재

(As of September 30, 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)	25,611,409
II. 당기손익-공정가치측정 금융자산 (Financial assets at fair value through profit or loss)	18,802,110
III. 파생금융자산 (Derivative financial assets)	7,649,936
IV. 상각후원가측정 대출채권 (Loans at amortized cost)	381,535,891
V. 투자금융자산 (Financial investments)	77,625,895
VI. 관계기업 투자 (Investments in associates)	559,817
VII. 유형자산 (Property and equipment)	3,795,385
VIII. 투자부동산 (Investment property)	345,924
IX. 무형자산 (Intangible assets)	1,073,687
X. 순확정급여자산 (Defined benefit assets)	307,749
XI. 당기법인세자산 (Current income tax assets)	244,246
XII. 이연법인세자산 (Deferred income tax assets)	247,460
XIII. 매각예정자산 (Assets held for sale)	220,866
XIV. 기타자산 (Other assets)	19,093,415
자산총계 (Total assets)	537,113,790
부 채 (Liabilities)	
I. 당기손익-공정가치측정 금융부채 (Financial liabilities at fair value through profit or loss)	89,415

연결재무상태표

(Consolidated Statements of Financial Position)

2023년 9월 30일 현재

(As of September 30, 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)	6,680,933
III. 예수부채 (Deposits)	386,357,814
IV. 차입부채 (Debts)	37,658,095
V. 사채 (Debentures)	30,795,324
VI. 충당부채 (Provisions)	606,556
VII. 순확정급여부채 (Defined benefit liabilities)	47,929
VIII. 당기법인세부채 (Current income tax liabilities)	43,148
IX. 이연법인세부채 (Deferred income tax liabilities)	529,975
X. 기타부채 (Other liabilities)	38,347,688
부채 총계 (Total liabilities)	501,156,877
자 본 (Equity)	
I. 지배기업 주주지분 (Equity attributable to shareholders of the parent company)	35,711,096
1. 자본금 (Capital stock)	2,021,896
2. 신종자본증권 (Hybrid securities)	1,282,935
3. 자본잉여금 (Capital surplus)	4,735,405
4. 기타포괄손익누계액 (Accumulated other comprehensive income)	350,135
5. 이익잉여금 (Retained earnings)	27,320,725

연결재무상태표

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

과목명(Description)	금액(Amount)
Ⅱ. 비지배지분 (Non-controlling interests)	245,817
자본총계 (Total equity)	35,956,913
부채와 자본총계 (Total liabilities and equity)	537,113,790

연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2023년 1월 1일부터 2023년 9월 30일까지

(January 1, 2023 ~ September 30, 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)	7,331,863
이자수익 (Interest income)	16,424,612
1. 기타포괄손익-공정가치측정 및 상각후원가 측정 금융상품 이자수익 (Interest income from financial instruments at fair value through other comprehensive income and amortized cost)	16,088,193
2. 당기손익-공정가치측정 금융상품 이자수익 (Interest income from financial instruments at fair value through profit or loss)	336,419
이자비용 (Interest expense)	(9,092,749)
II. 순수수수료이익 (Net fee and commission income)	866,138
수수료수익 (Fee and commission income)	1,186,300
수수료비용 (Fee and commission expense)	(320,162)
III. 당기손익-공정가치측정 금융상품 순손익 (Net gains(losses) on financial instruments at fair value through profit or loss)	453,097
IV. 기타영업손익 (Net other operating income(expenses))	(703,099)
V. 일반관리비 (General and administrative expenses)	(3,176,352)
VI. 신용손실충당금 반영전 영업이익 (Operating income before provision for credit losses)	4,771,647
VII. 신용손실충당금전입액 (Provision for credit losses)	(918,250)
VIII. 영업이익 (Net operating income)	3,853,397
IX. 영업외손익 (Net non-operating income(expenses))	(71,475)
관계기업투자손익 (Share of profit(loss) of associates)	9,358
기타영업외손익 (Net other non-operating income(expense))	(80,833)

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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)	3,781,922
XI. 법인세비용 (Income tax expense)	(976,169)
XII. 당기순이익 (Profit for the period)	2,805,753
XIII. 법인세비용차감후기타포괄손익 (Other comprehensive income(loss) for the period, net of tax)	354,852
당기손익으로 재분류되지 않는 포괄손익 (Items that will not be reclassified to profit or loss)	(43,661)
1. 순확정급여부채의 재측정요소 (Actuarial gains(losses) on post defined benefit pension plans)	2,469
2. 기타포괄손익 - 공정가치 측정 금융상품 관련 손익 (Revaluation gains/(losses) on equity instruments at fair value through other comprehensive income)	(46,130)
후속적으로 당기손익으로 재분류될 수 있는 포괄손익 (Items that may be reclassified subsequently to profit or loss)	398,513
1. 외환차이 (Exchange differences on translating foreign operations)	101,987
2. 기타포괄손익-공정가치측정 금융상품관련손익 (Net gains/(losses) on financial instruments at fair value through other comprehensive income)	347,308
3. 관계기업 기타포괄손익에 대한 지분 (Share of other comprehensive income of associates)	(251)
4. 해외사업장순투자위험회피수단의 손익 (Gains(losses) on hedging instruments of a net investment in a foreign operation)	(62,176)
5. 현금흐름위험회피 수단의 손익 (Cash flow hedges)	11,645
XIV. 당기총포괄이익 (Total comprehensive income attributable to:)	3,160,605
당기순이익의 귀속 (Profit attributable to:)	2,805,753
1. 지배기업주주지분순이익 (Shareholders of the parent company)	2,855,372
2. 비지배지분순이익 (Non-controlling interests)	(49,619)

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2023년 1월 1일부터 2023년 9월 30일까지

(January 1, 2023 ~ September 30, 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:)	3,160,605
1. 지배기업주주지분총포괄이익 (Shareholders of the parent company)	3,219,223
2. 비지배지분총포괄이익 (Non-controlling interests)	(58,619)

재무상태표

(Separate Statements of Financial Position)

2023년 9월 30일 현재

(As of September 30, 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)	23,326,217
II. 당기손익-공정가치측정 금융자산 (Financial assets at fair value through profit or loss)	15,540,547
III. 파생금융자산 (Derivative financial assets)	7,678,211
IV. 상각후원가측정 대출채권 (Loans at amortized cost)	369,500,692
V. 투자금융자산 (Financial investments)	76,003,756
VI. 관계기업 및 종속기업 투자 (Investments in associates and subsidiaries)	3,546,604
VII. 유형자산 (Property and equipment)	3,464,296
VIII. 투자부동산 (Investment property)	121,277
IX. 무형자산 (Intangible assets)	480,896
X. 순확정급여자산 (Defined benefit assets)	307,749
XI. 당기법인세자산 (Current income tax assets)	239,600
XII. 이연법인세자산 (Deferred income tax assets)	17,273
XIII. 매각예정자산 (Assets held for sale)	37,775
XIV. 기타자산 (Other assets)	18,802,068
자산총계 (Total assets)	519,066,961
부 채 (Liabilities)	
I. 당기손익-공정가치측정 금융부채 (Financial liabilities at fair value through profit or loss)	89,415

재무상태표

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(As of September 30, 2023)

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

과목명(Description)	금액(Amount)
II. 파생금융부채 (Derivative financial liabilities)	6,805,280
III. 예수부채 (Deposits)	373,188,344
IV. 차입부채 (Debts)	35,837,318
V. 사채 (Debentures)	28,634,332
VI. 충당부채 (Provisions)	563,860
VII. 순확정급여부채 (Defined benefit liabilities)	40,380
VIII. 당기법인세부채 (Current income tax liabilities)	12,947
IX. 이연법인세부채 (Deferred income tax liabilities)	450,609
X. 기타부채 (Other liabilities)	37,771,873
부채 총계 (Total liabilities)	483,394,358
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)	201,215
V. 이익잉여금 (Retained earnings)	26,946,526
자본총계 (Total equity)	35,672,603
부채와 자본총계 (Total liabilities and equity)	519,066,961

손익계산서

(Separate Statements of Comprehensive Income)

2023년 1월 1일부터 2023년 9월 30일까지

(January 1, 2023 ~ September 30, 2023)

주식회사 국민은행

KB Kookmin Bank

(단위: 백만원)

(in millions of won)

과목명(Description)	금액(Amount)
I. 순이자이익 (Net interest income)	6,892,194
이자수익 (Interest income)	15,325,162
1. 기타포괄손익-공정가치측정 및 상각후원가 측정 금융상품 이자수익 (Interest income from financial instruments at fair value through other comprehensive income and amortized cost)	15,071,596
2. 당기손익-공정가치측정 금융상품 이자수익 (Interest income from financial instruments at fair value through profit or loss)	253,566
이자비용 (Interest expense)	(8,432,968)
II. 순수수수료이익 (Net fee and commission income)	871,333
수수료수익 (Fee and commission income)	1,175,055
수수료비용 (Fee and commission expense)	(303,722)
III. 당기손익-공정가치측정 금융상품 순손익 (Net gains(losses) on financial instruments at fair value through profit or loss)	430,938
IV. 기타영업손익 (Net other operating income(expenses))	(794,473)
V. 일반관리비 (General and administrative expenses)	(2,915,679)
VI. 신용손실충당금 반영전 영업이익 (Operating income before provision for credit losses)	4,484,313
VII. 신용손실충당금전입액 (Provision for credit losses)	(707,668)
VIII. 영업이익 (Net operating income)	3,776,645
IX. 영업외손익 (Non-operating income(expenses))	(67,113)
관계기업투자손익 (Share of profit(loss) of associates)	5,372
기타영업외손익 (Net other non-operating income(expense))	(72,485)

손익계산서

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(January 1, 2023 ~ September 30, 2023)

주식회사 국민은행
KB Kookmin Bank

(단위: 백만원)
(in millions of won)

과목명(Description)	금액(Amount)
X. 법인세비용차감전순이익 (Profit(loss) before income tax expense)	3,709,532
XI. 법인세비용 (Income tax expense)	(918,556)
XII. 당기순이익 (Profit for the period)	2,790,976
XIII. 법인세비용차감후기타포괄손익 (Other comprehensive income(loss) for the period, net of tax)	314,067
당기손익으로 재분류되지 않는 포괄손익 (Items that will not be reclassified to profit or loss)	(46,230)
1. 순확정급여부채의 재측정요소 (Actuarial gains(losses) on post defined benefit pension plans)	(100)
2. 기타포괄손익 - 공정가치 측정 금융상품 관련 손익 (Revaluation gains/(losses) on equity instruments at fair value through other comprehensive income)	(46,130)
후속적으로 당기손익으로 재분류될 수 있는 포괄손익 (Items that may be reclassified subsequently to profit or loss)	360,297
1. 외환차이 (Exchange differences on translating foreign operations)	(492)
2. 기타포괄손익-공정가치측정 금융상품관련손익 (Net gains/(losses) on financial instruments at fair value through other comprehensive income)	349,144
3. 관계기업 기타포괄손익에 대한 지분 (Share of other comprehensive income of associates)	-
4. 해외사업장순투자위험회피수단의 손익 (Gains(losses) on hedging instruments of a net investment in a foreign operation)	-
5. 현금흐름위험회피 수단의 손익 (Cash flow hedges)	11,645
XIV. 당기총포괄이익 (Total comprehensive income attributable to:)	3,105,043
당기순이익의 귀속 (Profit attributable to:)	822,237
1. 지배기업주주지분순이익 (Shareholders of the parent company)	822,237
2. 비지배지분순이익 (Non-controlling interests)	-

손익계산서

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(January 1, 2023 ~ September 30, 2023)

주식회사 국민은행

KB Kookmin Bank

(단위: 백만원)

(in millions of won)

과목명(Description)	금액(Amount)
당기총포괄이익의 귀속 (Total comprehensive income attributable to:)	1,134,024
1. 지배기업주주지분총포괄이익 (Shareholders of the parent company)	1,134,024
2. 비지배지분총포괄이익 (Non-controlling interests)	-

대차대조표(신탁계정)

Balance Sheet (Trust accounts)

2023년 9월 30일 현재

(As of September 30, 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)	35,030,652
1. 원화예치금 (Due from banks in won)	35,030,652
II. 유가증권 (Securities)	28,736,941
1. 주식 (Stocks)	4,597,200
2. 국채 (Government bonds)	199,309
3. 금융채 (Finance debentures)	1,753,595
4. 지방채 (Local government bonds)	37,695
5. 사채 (Corporate bonds)	5,657,172
6. 외화유가증권 (Securities in foreign currency)	88,943
7. 매입어음 (Bills bought)	659,001
8. 기타유가증권 (Other securities)	15,744,026
III. 대출금 (Loans & discounts)	279,747
1. 부동산저당대출 (Loans on real estate collateral)	-
2. 채권담보대출 (Loans on receivables collateral)	53,017
3. 수익권담보대출 (Loans on trust benefit collateral)	226,730
IV. 콜론 (Call loans)	-
V. 환매조건부채권 (Bonds purchased under resale agreements)	8,527,800

대차대조표(신탁계정)

Balance Sheet (Trust accounts)

2023년 9월 30일 현재

(As of September 30, 2023)

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

과목명(Description)	금액(Amount)
VI. 금전채권 (Money receivables)	26,443,117
VII. 수탁부동산 (Movables & real estate)	698,729
VIII. 기타자산 (Others)	1,163,086
1. 가지급금 (Suspense receivables)	6
2. 미수수익 (Accrued revenues receivable)	1,150,098
3. 미수금 (Accounts receivable)	4,977
4. 선급비용 (Prepaid expenses)	317
5. 선급금 (Prepaid payments)	7,688
6. 기타잡자산 (Prepaid expenses)	-
IX. 고유계정대 (Lendings to banking account)	4,766,135
X. 채권평가충당금(-) (Allowance for valuation of receivables(-))	(99)
자산총계 (Total assets)	105,646,108
부 채 (Liabilities)	
I. 금전신탁 (Money in trust)	75,883,504
1. 불특정금전신탁합동운용 (Unspecified money trust)	53
2. 적립식목적신탁합동운용 (Reserving objective trust(performance))	7,819
3. 가계금전신탁합동운용 (Household money trust)	9,123
4. 개발신탁합동운용 (Development Money Trust)	36

대차대조표(신탁계정)

Balance Sheet (Trust accounts)

2023년 9월 30일 현재

(As of September 30, 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)	1,001
6. 기업금전신탁합동운용 (Business money trust)	1,258
7. 국민주신탁합동운용 (National stock trust)	2,344
8. 개인연금신탁합동운용 (Personal pension trust)	1,665,869
9. 가계장기신탁합동운용 (Long term house trust)	6,283
10. 근로자우대신탁합동운용 (Workers preferential trust)	1,081
11. 신종적립신탁합동운용 (New reserving trust)	4,406
12. 퇴직신탁운용 (Retirement trust)	7,404
13. 특정금전신탁 (Specified money trust)	31,071,497
14. 단위금전신탁합동운용 (Unit type money trust)	-
15. 추가금전신탁 (Open type money trust)	1,231
16. 신개인연금신탁합동운용 (New personal pension trust)	62,614
17. 신노후생활연금신탁합동운용 (New pension trust)	1,797
18. 신근로자우대신탁합동운용 (New workers preferential trust)	5
19. 연금신탁합동운용 (Pension trust)	1,878,781
20. 퇴직연금신탁 (Trust of retirement pension plan)	37,888,609
21. 개인종합자산신탁 (Individual savings account)	3,272,293
II. 재산신탁 (Property in trust)	27,177,085

대차대조표(신탁계정)

Balance Sheet (Trust accounts)

2023년 9월 30일 현재

(As of September 30, 2023)

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

과목명(Description)	금액(Amount)
1. 유가증권의신탁 (Securities in trust)	80,802
2. 금전채권의신탁 (Money receivables in trust)	26,397,554
3. 부동산의신탁 (Real estate in trust)	698,729
Ⅲ. 공익신탁 (Public in trust)	100
Ⅳ. 기타부채 (Other borrowings)	2,467,597
1. 미지급금 (Accounts payable)	20,035
2. 선수수익 (Income in advance)	8,459
3. 미지급신탁보수 (Accrued payable trust fees)	94,062
4. 미지급신탁이익 (Accrued payable trust profit)	2,303,604
5. 미지급비용 (Accrued payable expenses)	41,437
Ⅴ. 특별유보금 (Special reserves)	117,822
부채 총계 (Total liabilities)	105,646,108

손익계산서(신탁계정)

Income Statement(Trust accounts)
2023년 1월 1일부터 2023년 9월 30일까지
(January 1, 2023 ~ September 30, 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)	1,070,977
II. 유가증권이자 (Interest on securities)	696,703
국채이자 (Interest on government bonds)	3,454
금융채이자 (Interest on finance debentures)	47,914
지방채이자 (Interest on local government bonds)	1,134
사채이자 (Interest on corporate bonds)	176,783
배당금수익 (Dividend income)	1,008
외화유가증권이자 (Interest on securities in foreign currency)	7,708
매입어음이자 (Interest on bills bought)	34,730
기타유가증권이자 (Interest on others securities)	423,972
III. 대출금이자 (Interest on loans & discounts)	10,053
부동산저당대출이자 (Interest on real estate collateral loans)	-
채권담보대출이자 (Interest on receivables collateral loans)	2,600
수익권담보대출이자 (Interest on trust benefit collateral loans)	7,453
IV. 콜론이자 (Interest on call loans)	-
V. 환매조건부채권이자 (Interest on bonds under resale agreements)	259,319

손익계산서(신탁계정)

Income Statement(Trust accounts)
2023년 1월 1일부터 2023년 9월 30일까지
(January 1, 2023 ~ September 30, 2023)

주식회사 국민은행
KB Kookmin Bank

(단위: 백만원)
(in millions of won)

과목명(Description)	금액(Amount)
VI. 금전채권이자 (Interest on money receivables)	282
VII. 파생상품관련익 (Revenues on derivatives)	-
VIII. 유가증권관련수익 (Revenues on securities)	330,098
유가증권매매익 (Gain on sales of securities)	319,851
유가증권상환익 (Gain on redemption of securities)	217
유가증권평가익 (Gain on valuation of securities)	10,030
VIII. 외화환차익 (Gain on foreign currency)	160
IX. 외화자산부채평가익 (Gain on valuation of assets and liabilities denominated in foreign currency)	314,487
X. 수입수수료 (Commissions received)	-
XI. 기타수익 (Other revenues)	225,103
XII. 고유계정대이자 (Interest on loans to banking account)	67,266
XIII. 특별유보금환입 (Transfer from special provision)	48
XIV. 채권평가충당금환입 (Transfer from allowance for valuation of receivables)	1,965
신탁이익계 (Total revenues)	2,976,461
비 용 (Expenses)	
I. 금전신탁이익 (Gain on money trust)	2,262,498
불특정금전신탁이익 (Gain on unspecified money trust)	1
적립식목적신탁실적이익 (Gain on installment money trust(performance))	339

손익계산서(신탁계정)

Income Statement(Trust accounts)
2023년 1월 1일부터 2023년 9월 30일까지
(January 1, 2023 ~ September 30, 2023)

주식회사 국민은행
KB Kookmin Bank

(단위: 백만원)
(in millions of won)

과목명(Description)	금액(Amount)
가계금전신탁이익 (Gain on household money trust)	253
개발신탁이익 (Gain on development trust)	1
노후생활연금신탁이익 (Gain on money trust for old age living pension)	25
기업금전신탁이익 (Gain on corporate money trust)	31
국민주신탁이익 (Gain on national stock trust)	527
개인연금신탁이익 (Gain on money trust for individual pension)	23,818
가계장기신탁이익 (Gain on household long-term money trust)	172
근로자우대신탁이익 (Gain on money trust for employee)	28
신종적립신탁이익 (Gain on new installment money trust)	114
퇴직신탁이익 (Gain on retirement trust)	206
특정금전신탁이익 (Gain on specified money trust)	1,093,513
추가금전신탁이익 (Gain on open type money trust)	72
신개인연금신탁이익 (Gain on new money trust for individual pension)	2,276
신노후생활연금신탁이익 (Gain on new money trust for old age living pension)	73
신근로자우대신탁이익 (Gain on money trust for employee)	-
연금신탁이익 (Gain on pension trust)	66,098
퇴직연금신탁이익 (Gain on trust of retirement pension plan)	990,701
개인종합자산신탁이익 (Individual savings account)	84,250

손익계산서(신탁계정)

Income Statement(Trust accounts)
2023년 1월 1일부터 2023년 9월 30일까지
(January 1, 2023 ~ September 30, 2023)

주식회사 국민은행
KB Kookmin Bank

(단위: 백만원)
(in millions of won)

과목명(Description)	금액(Amount)
II. 재산신탁이익 (Gain on property trust)	68
유가증권의신탁이익 (Gain on securities trust)	41
금전채권의신탁이익 (Gain on money receivables trust)	27
III. 기타지급이자 (Other interest paid)	-
IV. 지급수수료 (Commissions paid)	34,320
V. 파생상품관련손 (Loss on derivatives)	-
VI. 외화환차손 (Loss on foreign exchange)	2,267
VII. 외화자산부채평가손 (Loss on valuation of assets and liabilities denominated in foreign currency)	314,448
유가증권관련비용 (Expenses on securities)	184,673
유가증권매매손 (Loss on sales of securities)	129,297
유가증권상환손 (Loss on redemption of securities)	36,681
유가증권평가손 (Loss on valuation of securities)	18,695
기금출연료 (Contribution to fund)	4,767
신용보증기금출연료 (Contribution to credit guarantee fund)	71
신탁보험료 (Insurance fees on deposits)	4,696
세금과공과 (Taxes)	267
신탁보수 (Trust fees & commissions)	163,012
기타비용 (Other expenses)	7,523

손익계산서(신탁계정)

Income Statement(Trust accounts)
2023년 1월 1일부터 2023년 9월 30일까지
(January 1, 2023 ~ September 30, 2023)

주식회사 국민은행
KB Kookmin Bank

(단위: 백만원)
(in millions of won)

과목명(Description)	금액(Amount)
특별유보금전입 (Provision for special provision)	2,535
XIV. 채권평가충당금전입 (Provision for allowance for valuation of receivables)	83
신탁손실계 (Total expenses)	2,976,461

연결재무상태표

(Consolidated Statements of Financial Position)

2023년 9월 30일 현재

(As of September 30, 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)	3,336,632
II. 당기손익-공정가치측정 금융자산 (Financial assets at fair value through profit or loss)	32,855,059
III. 파생금융자산 (Derivative financial assets)	1,499,631
IV. 기타포괄손익-공정가치측정유가증권 (Fair value through other comprehensive income)	5,621,751
V. 종속기업및관계기업투자 (Investments in associates, subsidiaries and joint ventures)	289,777
VI. 상각후원가측정 대출채권 (Loans at amortized cost)	11,240,402
VII. 유형자산 (Property and equipment)	261,646
VIII. 투자부동산 (Investment property)	1,049,353
IX. 무형자산 (Intangible assets)	252,468
X. 당기법인세자산 (Current tax assets)	16,351
XI. 이연법인세자산 (Deferred tax assets)	1,228
XII. 기타금융자산 (Other financial assets)	3,476,808
XIII. 기타자산 (Other non-financial assets)	172,684
자산총계 (Total assets)	60,073,790
부 채 (Liabilities)	
I. 예수부채 (Deposits received)	6,968,944
II. 당기손익-공정가치측정 금융부채 (Financial liabilities at fair value through profit or loss)	10,801,476

연결재무상태표

(Consolidated Statements of Financial Position)

2023년 9월 30일 현재

(As of September 30, 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)	2,263,011
Ⅳ. 차입부채 (Borrowings)	30,084,436
Ⅴ. 당기법인세부채 (Current tax liabilities)	5,162
Ⅵ. 순확정급여부채 (Net defined benefit liabilities)	53,291
Ⅶ. 이연법인세부채 (Deferred tax liabilities)	393
Ⅷ. 충당부채 (Provisions)	130,613
Ⅸ. 기타금융부채 (Other financial liabilities)	3,146,573
Ⅹ. 기타부채 (Other non-financial liabilities)	405,456
부채 총계 (Total liabilities)	53,859,355
자 본 (Equity)	
Ⅰ. 지배기업 주주지분 (Equity attributable to shareholders of the parent company)	6,183,052
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)	2,282,479
5. 기타자본구성요소 (Other components of equity)	302,690
Ⅱ. 비지배지분 (Non-controlling interests)	31,383
자본총계 (Total equity)	6,214,435
부채와 자본총계 (Total liabilities and equity)	60,073,790

연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2023년 1월 1일부터 2023년 9월 30일까지

(January 1, 2023 ~ September 30, 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)	8,709,143
수수료수익 (Fee and commission income)	735,503
금융상품평가 및 처분이익 (Gain on valuation(disposal) of financial instruments)	5,694,129
이자수익 (Interest income)	1,284,867
상각후원가측정금융자산평가및처분이익 (Gain on valuation(disposal) of financial assets measured at amortized costs)	9,547
외환거래이익 (Gain on foreign currency transactions)	828,635
기타영업수익 (Others operating income)	156,462
II. 영업비용 (Operating expenses)	8,097,828
수수료비용 (Fee and commission expense)	181,926
금융상품평가 및 처분손실 (Loss on valuation(disposal) of financial instruments)	5,537,434
이자비용 (Interest expense)	833,446
상각후원가측정금융자산평가및처분손실 (Loss on valuation(disposal) of financial assets measured at amortized costs))	47,842
외환거래손실 (Loss on foreign currency transactions)	751,965
판매비와 관리비 (General and administrative expenses)	675,497
기타영업비용 (Other operating expenses)	69,718
III. 영업이익(손실) (Net operating income(loss))	611,315
IV. 영업외수익 (Non-operating income)	35,617

연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2023년 1월 1일부터 2023년 9월 30일까지

(January 1, 2023 ~ September 30, 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)	164,756
VI. 법인세비용차감전순이익(손실) (Profit(loss) before income tax expense)	482,176
VII. 법인세비용(수익) (Income tax expense(benefit))	116,631
VIII. 당기순이익 (Profit for the period)	365,545
1. 지배기업주주지분순이익 (Shareholders of the parent company)	365,175
2. 비지배지분순이익 (Non-controlling interests)	370
IX. 기타포괄손익 (Other comprehensive income(loss) for the period)	(18,718)
X. 당기총포괄이익(손실) (Consolidated net comprehensive income(loss) for the period)	346,827
1. 지배기업주주지분총포괄이익 (Shareholders of the parent company)	344,562
2. 비지배지분총포괄이익 (Non-controlling interests)	2,265

연결재무상태표

(Consolidated Statements of Financial Position)

2023년 9월 30일 현재

(As of September 30, 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)	603,113
II. 금융자산 (Financial assets)	32,053,174
1. 당기손익공정가치측정금융자산 (Financial assets at fair value through profit or loss)	9,390,500
2. 기타포괄손익공정가치측정금융자산 (Financial assets at fair value through other comprehensive income)	16,189,264
3. 상각후원가측정금융자산 (Financial assets at amortised cost)	30,530
4. 상각후원가측정대출채권 (Loans at amortized costs)	6,008,099
5. 상각후원가측정기타수취채권 (Other receivables)	434,780
III. 관계기업투자주식 (Investments in associates)	52,311
IV. 위험회피목적파생상품자산 (Derivative assets to hedge)	9,314
V. 보험계약자산 (Insurance contract assets)	217,011
VI. 재보험계약자산 (Reinsurance contract assets)	1,677,258
VII. 투자부동산 (Investment property)	5,260
VIII. 유형자산 (Property and equipment)	557,960
IX. 무형자산 (Intangible assets)	82,871
X. 매각예정자산 (Assets held for sale)	2,572
XI. 당기법인세자산 (Current tax assets)	65
XII. 이연법인세자산 (Deferred tax assets)	3,545

연결재무상태표

(Consolidated Statements of Financial Position)

2023년 9월 30일 현재

(As of September 30, 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)	107,835
XIV. 기타자산 (Other assets)	97,590
자산총계 (Total assets)	35,469,879
부채 (Liabilities)	
I. 보험계약부채 (Insurance contract liabilities)	22,530,486
II. 재보험계약부채 (Reinsurance contract liabilities)	3,541
III. 금융부채 (Financial liabilities)	5,110,526
1. 당기손익인식금융부채 (Financial liabilities at fair value through profit or loss)	68,822
2. 차입부채 (Debts)	46,651
3. 사채 (Debentures)	663,869
4. 기타금융부채 (Other financial liabilities)	4,331,183
III. 위험회피목적파생상품부채 (Derivative liabilities to hedge)	437,150
IV. 충당부채 (Provisions)	7,817
V. 확정급여채무 (Net defined benefit liabilities)	342
VI. 당기법인세부채 (Current tax liabilities)	125
VII. 이연법인세부채 (Deferred tax liabilities)	1,185,552
VIII. 기타부채 (Other liabilities)	102,884
부채 총계 (Total liabilities)	29,378,423

연결재무상태표

(Consolidated Statements of Financial Position)

2023년 9월 30일 현재

(As of September 30, 2023)

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

과목명(Description)	금액(Amount)
자 본 (Equity)	6,085,211
I. 지배기업소유지분 (Equity attributable to shareholders of the parent company)	6,085,211
1. 자본금 (Capital stock)	33,250
2. 자본잉여금 (Capital surplus)	348,454
3. 자본조정 (Capital adjustments)	(9)
4. 기타포괄손익누계액 (Accumulated other comprehensive income)	141,061
5. 이익잉여금 (Retained earnings)	5,562,454
II. 비지배지분 (Non-controlling interests)	6,245
자본총계 (Total equity)	6,091,456
부채와 자본총계 (Total liabilities and equity)	35,469,879

연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2023년 1월 1일부터 2023년 9월 30일까지

(January 1, 2023 ~ September 30, 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)	7,559,510
보험영업수익 (Insurance Income)	7,019,047
재보험영업수익 (Reinsurance Income)	540,464
II. 보험영업비용 (Insurance expense)	6,740,052
보험영업비용 (Insurance service expense)	5,832,465
재보험영업비용 (Reinsurance expense)	622,807
기타사업비용 (Other operating expenses)	284,780
III. 투자영업수익 (Investment revenue)	1,490,782
보험금융수익 (Insurance finance income)	51,903
이자수익 (Interest income)	617,964
배당수익 (Dividend income)	29,131
유가증권 평가 및 처분이익 (Gain on valuation and disposal of securities)	288,362
대여금 및 수취채권 평가 및 처분이익 (Gain on valuation and disposal of loans and other receivables)	4,433
파생상품관련이익 (Gain on valuation and disposal of derivatives)	12,007
종속기업투자주식관련이익 (Gain on valuation and disposal of Investments in subsidiaries)	1,745
외화거래이익 (Foreign currency transaction gain)	221,387
기타수익 (Other income)	263,851
IV. 투자영업비용 (Investment expenses)	1,366,465

연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2023년 1월 1일부터 2023년 9월 30일까지

(January 1, 2023 ~ September 30, 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)	590,510
이자비용 (Interest expense)	178,886
유가증권 평가 및 처분손실 (Loss on valuation and disposal of securities)	231,548
대여금 및 수취채권 평가 및 처분손실 (Loss on valuation and disposal of loans and other receivables)	6,061
파생상품관련손실 (Loss on valuation and disposal of derivatives)	243,918
종속기업투자주식관련손실 (Loss on investments on subsidiaries and associates)	949
외화거래손실 (Foreign currency transaction loss)	5,940
재산관리비 (Administrative expenses for assets)	30,331
부동산관리비 (Administrative expenses for real estate)	2,247
기타비용 (Other expenses)	76,076
V. 영업이익(손실) (Net operating income(loss))	943,776
VI. 영업외이익 (Net non-operating income(expenses))	2,270
영업외수익 (Non-operating income)	6,499
영업외비용 (Non-operating expenses)	4,229
VII. 법인세비용차감전계속영업순이익 (Profit(loss) before income tax expense from continuing operations)	946,046
VIII. 계속영업법인세비용 (Income tax expense from continuing operations)	251,238
IX. 계속영업당기순이익 (Profit for the period from continuing operations)	694,809
X. 중단사업손익 (Profit for the period from discontinued operations)	-

연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2023년 1월 1일부터 2023년 9월 30일까지

(January 1, 2023 ~ September 30, 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)	694,809
XII. 기타포괄손익 (Other comprehensive income(loss) for the period)	(32,418)
후속적으로 당기손익으로 재분류되지 않는 포괄손익 (Items that will not be reclassified subsequently to profit or loss)	121,136
1. 보험계약 관련 금융손익 (Insurance finance income(expense))	118,354
2. 재보험계약 관련 금융손익 (Reinsurance finance income(expense))	4,758
3. 확정급여채무 재측정요소 (Remeasurements of defined benefit plans)	(1,976)
4. 재평가잉여금 (Revaluation of property and equipment)	-
5. 기타포괄손익-공정가치측정 지분증권 관련손익 (Unrealized net change in fair value of equity instruments at fair value through other comprehensive income)	-
후속적으로 당기손익으로 재분류되는 포괄손익 (Items that may be subsequently reclassified to profit or loss)	(153,554)
1. 기타포괄손익-공정가치측정금융상품관련손익 (Unrealized net change in fair value of financial assets at fair value through other comprehensive income)	(111,633)
2. 손익변동성 조정 손익 (Amount reclassified between profit or loss and other comprehensive income applying the overlay approach)	-
3. 현금흐름위험회피파생상품평가손익 (Effective portion of changes in fair value of cash flow hedges)	(48,767)
4. 관계기업기타포괄손익 (Unrealized net change in other comprehensive income of associate)	(90)
5. 해외사업환산손익 (Foreign currency translation differences for foreign operations)	6,935
6. 특별계정기타포괄손익 (Other comprehensive income arising from separate account)	-
X. 당기총포괄손익 (Total comprehensive income for the period)	662,391
당기순이익의귀속 (Profit for the period attributable to:)	694,809

연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2023년 1월 1일부터 2023년 9월 30일까지

(January 1, 2023 ~ September 30, 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)	694,178
2. 비지배지분순이익 (Non-controlling interests)	631
총포괄손익의귀속 (Total comprehensive income for the year attributable to:)	662,391
1. 지배기업소유지분총포괄손익 (Shareholders of the parent company)	661,377
2. 비지배지분총포괄손익 (Non-controlling interests)	1,013

연결재무상태표

(Consolidated Statements of Financial Position)

2023년 9월 30일 현재

(As of September 30, 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)	937,295
II. 당기손익-공정가치측정 금융자산 (Financial assets at fair value through profit or loss)	901,820
III. 파생금융자산 (Derivative financial assets)	158,527
IV. 상각후원가측정 대출채권 (Loans at amortized cost)	26,672,882
V. 투자금융자산 (Financial investments)	70,316
VI. 관계기업투자 (Investments in associates)	7,946
VII. 유형자산 (Property and equipment)	157,644
VIII. 무형자산 (Intangible assets)	190,579
IX. 이연법인세자산 (Deferred income tax assets)	159,631
X. 순확정급여자산 (Net defined benefit assets)	10,103
XI. 기타자산 (Other assets)	471,010
자산총계 (Total assets)	29,737,753
부 채 (Liabilities)	
I. 차입부채 (Debts)	4,998,928
II. 파생금융부채 (Derivative financial liabilities)	-
III. 사채 (Debentures)	16,741,497
IV. 총당부채 (Provisions)	199,333

연결재무상태표

(Consolidated Statements of Financial Position)

2023년 9월 30일 현재

(As of September 30, 2023)

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)	8,532
VI. 기타부채 (Other liabilities)	2,998,226
부채 총계 (Total liabilities)	24,946,516
자 본 (Equity)	
I. 지배기업 주주지분 (Equity attributable to shareholders of the parent company)	4,749,858
1. 자본금 (Share capital)	460,000
2. 자본잉여금 (Capital surplus)	1,969,424
3. 기타포괄손익누계액 (Accumulated other comprehensive income)	64,423
4. 이익잉여금 (Retained earnings)	2,256,011
II. 비지배지분 (Non-controlling interests)	41,379
자본총계 (Total equity)	4,791,237
부채와 자본총계 (Total liabilities and equity)	29,737,753

연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2023년 1월 1일부터 2023년 9월 30일까지

(January 1, 2023 ~ September 30, 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)	1,218,568
이자수익 (Interest income)	1,732,062
이자비용 (Interest expense)	(513,494)
II. 순수수수료이익 (Net fee and commission income)	441,152
수수료수익 (Fee and commission income)	1,265,936
수수료비용 (Fee and commission expense)	(824,784)
III. 당기손익-공정가치측정 금융상품 순손익 (Net gains(losses) on financial instruments at fair value through profit or loss)	5,820
IV. 기타영업손익 (Net other operating income(expenses))	(276,118)
V. 일반관리비 (General and administrative expenses)	(453,451)
VI. 신용손실충당금전입액 (Provision for credit losses)	(567,152)
VII. 영업이익 (Net operating income)	368,819
VIII. 영업외손익 (Non-operating income(loss))	(2,228)
관계기업투자손익 (Share of profit(loss) of associates)	580
기타영업외손익 (Net other non-operating income(expense))	(2,808)
IX. 법인세비용차감전순이익 (Profit(loss) before income tax expense)	366,591
X. 법인세비용 (Income tax expense)	(91,627)
XI. 당기순이익 (Profit for the period)	274,964
XII. 법인세비용차감후기타포괄손익 (Other comprehensive income(loss) for the period, net of tax)	4,103

연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2023년 1월 1일부터 2023년 9월 30일까지

(January 1, 2023 ~ September 30, 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)	554
1. 순확정급여부채의 재측정요소 (Actuarial gains(losses) on post defined benefit pension plans)	(577)
2. 기타포괄손익-공정가치 측정 지분상품 관련 손익 (Revaluation gains/(losses) on equity instruments at fair value through other comprehensive income)	1,131
후속적으로 당기손익으로 재분류될 수 있는 포괄손익 (Items that may be reclassified subsequently to profit or loss)	3,549
1. 관계기업 기타포괄손익에 대한 지분 (Share of other comprehensive income of associates)	(408)
2. 현금흐름위험회피 수단의 손익 (Cash flow hedges)	(12,288)
3. 해외사업환산손익 (Foreign currency translation difference for foreign operations)	16,245
XIII. 당기총포괄이익 (Total comprehensive income for the period)	279,067
당기순이익의 귀속 (Profit attributable to:)	274,964
지배기업주주지분순이익 (Shareholders of the parent company)	272,405
비지배지분순이익 (Non-controlling interests)	2,559
당기총포괄이익의 귀속 (Total comprehensive income attributable to:)	279,067
지배기업주주지분총포괄이익 (Shareholders of the parent company)	276,334
비지배지분총포괄이익 (Non-controlling interests)	2,733

재무상태표

(Statements of Financial Position)

2023년 9월 30일 현재

(As of September 30, 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)	840,797
II. 금융자산 (Financial assets)	28,142,748
1. 당기손익공정가치측정금융자산 (Financial assets at fair value through profit or loss)	7,993,799
2. 기타포괄손익공정가치측정금융자산 (Financial assets at fair value through other comprehensive income)	17,933,407
3. 상각후원가측정금융자산 (Financial assets at amortised cost)	658,643
4. 상각후원가측정대출채권 (Loans)	1,216,379
5. 상각후원가측정기타수취채권 (Other receivables)	340,521
III. 관계기업투자주식 (Investments in associates)	-
IV. 위험회피목적파생상품자산 (Derivative assets to hedge)	15,594
V. 재보험자산 (Reinsurance assets)	4,931
VI. 투자부동산 (Investment property)	40,404
VII. 유형자산 (Property and equipment)	72,691
VIII. 무형자산 (Intangible assets)	120,715
IX. 매각예정자산 (Assets held for sale)	-
X. 당기법인세자산 (Current tax assets)	197
XI. 이연법인세자산 (Deferred tax assets)	-
XII. 기타자산 (Other assets)	179,358

재무상태표

(Statements of Financial Position)

2023년 9월 30일 현재

(As of September 30, 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)	29,417,436
부 채 (Liabilities)	
I. 보험계약부채 (Insurance contract liabilities)	21,258,328
II. 재보험계약부채 (Reinsurance contract liabilities)	5,783
III. 사채 (Debentures)	199,734
IV. 기타금융부채 (Other financial liabilities)	828,927
V. 위험회피목적파생상품부채 (Derivative liabilities to hedge)	53,966
VI. 총당부채 (Provisions)	23,622
VII. 확정급여채무 (Net defined benefit liabilities)	-
VIII. 당기법인세부채 (Current tax liabilities)	-
IX. 이연법인세부채 (Deferred tax liabilities)	1,277,236
X. 기타부채 (Other liabilities)	16,056
부채 총계 (Total liabilities)	23,663,654
자 본 (Equity)	
I. 지배기업소유지분 (Equity attributable to shareholders of the parent company)	5,753,782
1. 자본금 (Capital stock)	162,015
2. 자본잉여금 (Capital surplus)	901,319
3. 신종자본증권 (Hybrid securities)	49,800

재무상태표

(Statements of Financial Position)

2023년 9월 30일 현재

(As of September 30, 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)	1,673,513
6. 이익잉여금 (Retained earnings)	2,967,135
II. 비지배지분 (Non-controlling interests)	-
자본총계 (Total equity)	5,753,782
부채와 자본총계 (Total liabilities and equity)	29,417,436

손익계산서

(Separate Statements of Comprehensive Income)

2023년 1월 1일부터 2023년 9월 30일까지

(January 1, 2023 ~ September 30, 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)	570,068
보험영업수익 (Insurance Income)	566,025
재보험영업수익 (Reinsurance Income)	4,043
조정대상 (Subject to adjustment)	-
II. 보험영업비용 (Operating expense)	358,429
보험영업비용 (Insurance service expense)	332,037
재보험영업비용 (Reinsurance expense)	6,764
기타사업비용 (Other operating expenses)	19,627
조정대상 (Subject to adjustment)	-
III. 투자영업수익 (Investment operating income)	1,426,852
이자수익 (Interest income)	680,358
당기손익-공정가치측정금융상품관련이익 (Profit or loss for period on fair value measured financial instruments)	373,649
기타포괄손익-공정가치측정금융상품관련이익 (Other comprehensive income(loss) on fair value measured financial instruments)	23,961
상각후원가측정금융상품관련이익 (Profit on amortised cost of a financial asset or financial liability)	-
파생상품관련이익 (Income on derivatives)	158,771
외환거래이익 (Income on foreign exchange)	144,576
배당금수익 (Dividend income)	35,277
기타영업수익 (Other operating income)	10,261

손익계산서

(Separate Statements of Comprehensive Income)

2023년 1월 1일부터 2023년 9월 30일까지

(January 1, 2023 ~ September 30, 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)	473,665
이자비용 (Interest expense)	7,348
당기손익-공정가치측정금융상품관련손실 (Profit or loss for period on fair value measured financial instruments)	145,073
기타포괄손익-공정가치측정금융상품관련손실 (Other comprehensive income(loss) on fair value measured financial instruments)	27,398
상각후원가측정금융상품관련손실 (Loss on amortised cost of a financial asset or financial liability)	-
파생상품관련손실 (Loss on derivatives)	247,159
외환거래손실 (Loss on foreign exchange)	6,965
기타영업비용 (Other operating expenses)	39,722
조정대상 (Subject to adjustment)	-
V. 보험금융손익 (Insurance finance income(loss))	(764,100)
보험금융수익 (Insurance finance income)	161,082
보험금융비용 (Insurance finance expense)	925,182
VI. 기타영업손익 (Other operating income(loss))	(20,734)
기타영업수익 (Other operating income)	22,229
기타영업비용 (Other operating expense)	42,963
VII. 영업이익(손실) (Net operating income(loss))	379,994
VIII. 영업외손익 (Net non-operating income(loss))	(626)

손익계산서

(Separate Statements of Comprehensive Income)
2023년 1월 1일부터 2023년 9월 30일까지
(January 1, 2023 ~ September 30, 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)	1,750
영업외비용 (Non-operating expense)	2,376
조정대상 (Subject to adjustment)	0
IX. 법인세비용차감전순이익 (Profit(loss) before tax expense)	379,368
X. 법인세비용(수익) (Income tax expense(benefit))	98,982
XI. 당기순이익 (Profit for the period)	280,387
XII. 기타포괄손익 (Other comprehensive income(loss) for the period)	290,911
XIII. 당기총포괄손익 (Total comprehensive income(loss) for the period)	571,298

연결재무상태표

(Consolidated Statements of Financial Position)

2023년 9월 30일 현재

(As of September 30, 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)	22,664
II. 당기손익-공정가치측정 금융자산 (Financial assets at fair value through profit or loss)	236,233
III. 기타포괄손익-공정가치측정유가증권 (Fair value through other comprehensive income)	566
IV. 관계기업 투자 (Investments in associates)	4,183
V. 파생금융자산 (Derivative financial assets)	1
VI. 대출채권 (Loans)	3,620
VII. 유형자산 (Property and equipment)	19,652
VIII. 기타금융자산 (Other financial assets)	39,326
IX. 이연법인세자산 (Deferred income tax assets)	6,522
X. 당기법인세자산 (Current income tax assets)	-
XI. 기타자산 (Other assets)	9,687
자산총계 (Total assets)	342,454
부 채 (Liabilities)	
I. 예수부채 (Deposits)	-
II. 차입부채 (Debts)	-
III. 기타금융부채 (Other financial liabilities)	64,458
IV. 총당부채 (Provisions)	743

연결재무상태표

(Consolidated Statements of Financial Position)

2023년 9월 30일 현재

(As of September 30, 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)	502
VI. 파생상품부채 (Derivative liabilities)	606
VII. 기타부채 (Other liabilities)	25,034
부채 총계 (Total liabilities)	91,343
자 본 (Equity)	
I. 지배기업주주지분 (Equity attributable to shareholders of the parent company)	251,111
1. 자본금 (Share capital)	38,338
2. 자본잉여금 (Capital surplus)	245
3. 기타포괄손익누계액 (Accumulated other comprehensive income)	(322)
4. 이익잉여금 (Retained earnings)	212,850
II. 비지배지분 (Non-controlling interests)	-
자본총계 (Total equity)	251,111
부채와 자본총계 (Total liabilities and equity)	342,454

연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2023년 1월 1일부터 2023년 9월 30일까지

(January 1, 2023 ~ September 30, 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)	149,873
수수료수익 (Fee and commission income)	122,089
이자수익 (Interest income)	1,010
1. 기타포괄손익-공정가치측정 및 상각후원가 측정 금융상품 이자수익 (Interest income from financial instruments at fair value through other comprehensive income and amortized cost)	676
2. 당기손익-공정가치측정 금융상품 이자수익 (Interest income from financial instruments at fair value through profit or loss)	334
배당금수익 (Dividend income)	878
금융상품평가 및 처분이익 (Gain on valuation(disposal) of financial instruments)	11,446
외환거래이익 (Gain on foreign currency transactions)	6,874
기타영업수익 (Other operating income)	7,576
II. 영업비용 (Operating expenses)	90,079
수수료비용 (Fee and commission expense)	10,650
이자비용 (Interest expense)	297
금융상품평가 및 처분손실 (Loss on valuation(disposal) of financial instruments)	12,579
외환거래손실 (Loss on foreign currency transactions)	2,413
판매비와관리비 (General and administrative expenses)	58,884
기타영업비용 (Others)	5,256
III. 영업이익 (Net operating income)	59,794

연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2023년 1월 1일부터 2023년 9월 30일까지

(January 1, 2023 ~ September 30, 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)	221
V. 영업외비용 (Non-operating expenses)	413
VI. 법인세비용차감전순이익 (Profit(loss) before income tax expense from continuing operations)	59,602
VII. 법인세비용 (Income tax expense from continuing operations)	15,268
VIII. 당기순이익 (Profit for the period)	44,334
IX. 기타포괄손익 (Other comprehensive income(loss) for the period)	260
당기손익으로 재분류되지 않는 포괄손익 (Items that will not be reclassified subsequently to profit or loss)	(54)
1. 순확정급여부채 재측정요소 (Remeasurements of defined benefit plans)	-
2. 기타포괄손익-공정가치측정 금융상품의 평가이익(손실) (Gain(Losses) on valuation of financial instruments at fair value through other comprehensive income)	(54)
후속적으로 당기손익으로 재분류되는 포괄손익 (Items that may be subsequently reclassified to profit or loss)	314
1. 매도가능금융자산평가손익 (Gain on valuation of financial assets available for sale)	4
2. 해외사업장환산손익 (Foreign currency translation differences for foreign operations)	310
X. 총포괄이익 (Total comprehensive income for the period)	44,594
연결순손익의 귀속 (Profit for the period attributable to:)	
1. 지배기업주주지분순이익 (Shareholders of the parent company)	44,334
2. 비지배지분순이익 (Non-controlling interests)	
연결총포괄손익의 귀속 (Total comprehensive income for the year attributable to:)	44,594

연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2023년 1월 1일부터 2023년 9월 30일까지

(January 1, 2023 ~ September 30, 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 9월 30일 현재

(As of September 30, 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)	474,071
II. 매도가능금융자산 (Financial assets available for sale)	600,494
III. 파생금융자산 (Derivative financial assets)	49,228
IV. 관계기업 및 종속기업 투자자산 (Investments in associates and joint ventures)	29,383
V. 대여금 및 수취채권 (Loans and receivables)	11,443,638
VI. 유형자산 (Property and equipment)	42,687
VII. 무형자산 (Intangible assets)	28,732
VIII 기타자산 (Other assets)	3,699,499
자산총계 (Total assets)	16,367,731
부 채 (Liabilities)	
I. 차입부채 (Debts)	2,138,452
II. 발행사채 (Debenture issued)	10,963,931
III. 파생금융부채 (Derivative Instruments Liabilities)	217
IV. 충당부채 (Provisions)	4,536
V. 당기법인세부채 (Current tax liabilities)	(56)
VI. 기타부채 (Other liabilities)	967,884
VII. 이연법인세부채 (Deferred tax liabilities)	50,867

연결재무상태표

(Consolidated Statements of Financial Position)

2023년 9월 30일 현재

(As of September 30, 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)	14,125,832
자 본 (Equity)	
I. 자본금 (Capital stock)	160,876
II. 신종자본증권 (Hybrid securities)	499,101
III. 자본잉여금 (Capital surplus)	330,214
IV. 자본조정 (Capital adjustment)	(17,956)
V. 기타포괄손익누계액 (Accumulated other comprehensive loss)	(18,847)
VI. 이익잉여금 (Retained earnings)	1,274,691
VII. 비지배지분 (Non-controlling interests)	13,820
자본총계 (Total equity)	2,241,900
부채와 자본총계 (Total liabilities and equity)	16,367,731

연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2023년 1월 1일부터 2023년 9월 30일까지

(January 1, 2023 ~ September 30, 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)	200,366
순이자이익 (Net interest income)	339,220
수수료이익 (Net fee and commission income)	639,456
당기손익금융자산 관련손익 (Gain on financial assets at fair value through profit or loss)	20,335
기타영업손익 (Other operating income(expenses))	(522,834)
신용손실에 대한 손상차손 (Impairment loss on credit loss)	(173,696)
일반관리비 (General and administrative expenses)	(102,114)
II. 영업외손익 (Net non-operating income(loss))	1,149
III. 법인세비용차감전순이익 (Profit(loss) before income tax expense)	201,515
IV. 법인세비용 (Income tax expense)	(41,344)
V. 당기순이익 (Profit for the period)	160,171
VI. 기타포괄손익 (Other comprehensive income(loss) for the period)	(3,669)
VII. 총포괄이익 (Total comprehensive income for the period)	156,502

재무상태표

(Statements of Financial Position)

2023년 9월 30일 현재

(As of September 30, 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)	155,086
현금 및 현금성 자산 (Cash and cash equivalents)	135,199
예치금 (Deposits)	19,887
II. 증권 (Securities)	44,745
당기손익-공정가치측정 유가증권 (Securities at fair value through profit or loss)	44,745
관계회사투자지분 (Investments in associates)	-
III. 파생상품자산 (Derivative assets)	-
IV. 대출채권 (Loans)	468,505
대여금 (Loans)	-
신탁계정대 (Loans to trust)	505,072
대손충당금(-) (Allowance for doubtful accounts)	(36,567)
V. 유형자산 (Property and equipment)	13,910
VI. 기타자산 (Other assets)	59,727
자산총계 (Total assets)	741,973
부 채 (Liabilities)	
I. 차입부채 (Debts)	225,000
II. 기타부채 (Other liabilities)	97,184

재무상태표

(Statements of Financial Position)

2023년 9월 30일 현재

(As of September 30, 2023)

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

과목명(Description)	금액(Amount)
부채 총계 (Total liabilities)	322,184
자 본 (Equity)	
Ⅰ. 자본금 (Share capital)	80,000
Ⅱ. 기타포괄손익누계액 (Accumulated other comprehensive income)	1,215
Ⅲ. 이익잉여금 (Retained earnings)	338,574
자본총계 (Total equity)	419,789
부채와 자본총계 (Total liabilities and equity)	741,973

손익계산서

(Income Statements)

2023년 1월 1일부터 2023년 9월 30일까지
(January 1, 2023 ~ September 30, 2023)KB부동산신탁 주식회사
KB Real Estate Trust Co., Ltd.(단위: 백만원)
(in millions of won)

과목명(Description)	금액(Amount)
I. 영업수익 (Operating income)	108,067
수수료수익 (Fee and commission income)	90,207
증권평가 및 처분이익 (Gain on valuation and disposal of securities)	1,164
이자수익 (Interest income)	16,370
대출채권 관련 이익 (Income from trading loans)	-
기타의 영업수익 (Other operating income)	326
II. 영업비용 (Operating expenses)	42,051
수수료비용 (Fee and commission expense)	196
증권평가 및 처분손실 (Loss on valuation and disposal of securities)	376
이자비용 (Interest expense)	2,598
대출평가 및 처분손실 (Loss on valuation and disposal of loans receivable)	9,827
외환거래손실 (Loss on foreign currency transactions)	-
판매비와관리비 (General and administrative expenses)	27,769
기타의 영업비용 (Other operating expenses)	1,285
III. 영업이익(손실) (Net Operating income(loss))	66,016
IV. 영업외수익 (Non-operating income)	61
V. 영업외비용 (Non-operating expenses)	240
VI. 법인세비용차감전계속사업손익 (Profit(loss) before income tax expense from continuing operations)	65,837

손익계산서

(Income Statements)

2023년 1월 1일부터 2023년 9월 30일까지
(January 1, 2023 ~ September 30, 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)	16,589
VIII. 계속사업이익 (Profit(loss) from continuing operations)	49,248
IX. 중단사업손익 (Profit(loss) from discontinued operations)	-
X. 당기순이익 (Profit for the period)	49,248

재무상태표

(Statements of Financial Position)

2023년 9월 30일 현재

(As of September 30, 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)	547,123
II. 유가증권 (Securities)	37,130
III. 대출채권 (Loans)	2,396,536
IV. 유형자산 (Tangible assets)	18,823
V. 기타자산 (Other assets)	147,811
자산총계 (Total assets)	3,147,423
부 채 (Liabilities)	
I. 예수금 (Deposits)	2,724,819
II. 차입금 (Loan payable)	54,219
III. 기타부채 (Other liabilities)	106,868
부채 총계 (Total liabilities)	2,885,906
자 본 (Equity)	
I. 자본금 (Capital stock)	40,010
II. 자본잉여금 (Capital surplus)	139,683
III. 이익잉여금 (Retained earnings)	82,786
IV. 기타포괄손익누계액 (Accumulated other comprehensive income)	(962)
자본총계 (Total equity)	261,517
부채와 자본총계 (Total liabilities and equity)	3,147,423

손익계산서

(Income Statements)

2023년 1월 1일부터 2023년 9월 30일까지
(January 1, 2023 ~ September 30, 2023)주식회사 KB저축은행
KB Savings Bank Co., Ltd.(단위: 백만원)
(in millions of won)

과목명(Description)	금액(Amount)
I. 영업수익 (Operating income)	176,056
이자수익 (Interest income)	168,816
1. 예치금이자 (Interest on deposits)	11,663
2. 단기매매증권이자 (Interest on trading securities)	-
3. 매도가능증권이자 (Interest on securities available for sale)	-
4. 만기보유증권이자 (Interest on held-to-maturity securities)	194
5. 대출금이자 (Interest on loans & discounts)	156,610
6. 기타이자수익 (Other operating income)	349
유가증권평가및처분이익 (Gains on valuation(disposal) of Securities)	204
대출채권평가및처분이익 (Gains on valuation(disposal) of Loans)	3,259
수수료수익 (Fee and commission income)	2,879
기타영업수익 (Other operation income)	185
배당금수익 (Dividend income)	715
II. 영업외수익 (Non-operating income)	63
III. 영업비용 (Operating expenses & claims)	199,471
이자비용 (Interest expense)	88,386
1 예수금이자 (Interest on deposits)	86,127
2 사채이자 (Interest on bonds)	2,056

손익계산서

(Income Statements)

2023년 1월 1일부터 2023년 9월 30일까지
(January 1, 2023 ~ September 30, 2023)주식회사 KB저축은행
KB Savings Bank Co., Ltd.(단위: 백만원)
(in millions of won)

과목명(Description)	금액(Amount)
3 기타이자비용 (Interest on others)	203
유가증권평가및처분손실 (Loss on valuation(sales) of Securities)	257
대출채권평가및처분손실 (Loss on valuation(sales) of Loans)	57,839
1. 대손상각비 (Bad debt expense)	54,120
수수료비용 (Fee and commission expense)	8,979
기타영업비용 (Other operating losses)	8,641
판매비와관리비 (Selling and administrative expenses)	35,369
IV. 영업외비용 (Non-operating expenses)	207
V. 법인세차감전순손익 (Profit(loss) before income tax expense)	(23,558)
VI. 당기순이익 (Profit for the period)	(22,633)

연결재무상태표

(Consolidated Statements of Financial Position)

2023년 9월 30일 현재

(As of September 30, 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)	144,787
II. 예치금 (Due from bank)	84,152
III. 창업투자자산 (Investment in small and medium sized enterprises)	1,239,287
IV. PEF 투자자산 (Investment in PEF)	61,397
V. 기타자산 (Other assets)	16,645
자산총계 (Total assets)	1,546,267
부 채 (Liabilities)	
I. 단기차입금 (Short-term borrowings)	360,000
II. 확정급여부채 (Allowance for retirement and severance benefit)	196
III. 파생상품부채 (Derivative debts)	-
IV. 기타부채 (Other liabilities)	886,803
부채 총계 (Total liabilities)	1,246,999
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)	(56)

연결재무상태표

(Consolidated Statements of Financial Position)

2023년 9월 30일 현재

(As of September 30, 2023)

KB인베스트먼트와 그 종속기업

KB Investment Co., Ltd. and Subsidiaries

(단위: 백만원)

(in millions of won)

과목명(Description)	금액(Amount)
IV. 이익잉여금 (Retained earnings)	186,014
자본총계 (Total equity)	299,268
부채와 자본총계 (Total liabilities and equity)	1,546,267

연결손익계산서

(Consolidated Income Statements)
2023년 1월 1일부터 2023년 9월 30일까지
(January 1, 2023 ~ September 30, 2023)

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

(단위: 백만원)
(in millions of won)

과목명(Description)	금액(Amount)
I. 영업수익 (Operating revenues)	138,327
창업투자수익 (Revenues on investments in small and medium-size enterprises)	121,239
PEF 투자수익 (Revenues on Investments in PEF)	1,800
운용수익 (Other investment revenues)	15,252
경영자문료수익 (Consulting fees)	35
소수주주지분순손실 (Net expenses in minority interest)	-
II. 영업비용 (Operating expenses)	101,197
투자및금융비용 (Investment and financial expenses)	7,982
창업투자비용 (Expenses on investments in small and medium-size enterprises)	49,212
PEF 투자비용 (Expenses on investments in PEF)	953
일반관리비 (Administrative expenses)	14,604
소수주주지분순이익 (Net income in minority interest)	28,446
III. 영업이익 (Net operating income(losses))	37,130
IV. 영업외수익 (Non-operating income)	34
V. 영업외비용 (Non-operating expenses)	17
VI. 법인세비용차감전계속사업손익 (Profit(loss) before income tax expense from continuing operations)	37,147
VII. 계속사업손익법인세비용 (Income tax expense)	8,172
VIII. 당기순이익 (Profit for the period)	28,975

연결재무상태표

(Consolidated Statements of Financial Position)

2023년 9월 30일 현재

(As of September 30, 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)	47,408
당좌자산 (Quick assets)	47,408
1. 현금및현금성자산 (Cash and cash equivalents)	8,212
2. 단기금융상품 (Short-term financial instruments)	11,366
3. 매출채권 (Accounts receivable)	4,054
4. 대손충당금 (Allowance for doubtful accounts)	-
5. 기타 (Others)	23,775
재고자산 (Inventories)	-
상품 (Merchandise)	-
II. 비유동자산 (Non-current assets)	13,528
투자자산 (Investments assets)	853
유형자산 (Tangible assets)	2,262
무형자산 (Intangible assets)	1,856
기타비유동자산 (Other non-current assets)	8,557
자산총계 (Total assets)	60,935
부 채 (Liabilities)	

연결재무상태표

(Consolidated Statements of Financial Position)

2023년 9월 30일 현재

(As of September 30, 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)	33,183
매입채무 (Accounts payable)	16,332
미지급비용 (Accrued expenses)	10,707
기타 (Others)	6,144
II. 비유동부채 (Long-term liabilities)	2,067
퇴직급여충당금 (Accrued severance benefits)	-
장기미지급비용 (Long-term Accrued expenses)	1,240
기타 (Others)	827
부채 총계 (Total liabilities)	35,251
자 본 (Equity)	
I. 자본금 (Capital stock)	8,000
II. 기타포괄손익누계액 (Accumulated other comprehensive income)	(3,370)
III. 이익잉여금 (Retained earnings)	20,945
IV. 비지배지분 (Non-controlling interests)	109
자본총계 (Total equity)	25,685
부채와 자본총계 (Total liabilities and equity)	60,935

연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2023년 1월 1일부터 2023년 9월 30일까지

(January 1, 2023 ~ September 30, 2023)

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

과목명(Description)	금액(Amount)
I. 매출 (Sales)	172,852
상품매출 (Sales of merchandise)	4,210
용역수익 (Service revenue)	168,642
II. 매출원가 (Cost of sales)	160,088
상품매출원가 (Cost of merchandise)	3,417
용역매출원가 (Cost of service)	156,670
III. 매출총이익 (Gross profit)	12,764
IV. 판매비와관리비 (Selling and administrative expenses)	9,405
인건비 (Payroll)	5,202
경비 (Expenses)	4,204
V. 영업이익 (Operating income)	3,359
VI. 영업외수익 (Non-operating income)	850
VII. 영업외비용 (Non-operating expenses)	106
VIII. 법인세비용차감전순이익 (Profit(loss) before income tax)	4,103
IX. 법인세비용 (Income tax expense)	990
X. 당기순이익 (Profit for the period)	3,113
XI. 기타포괄손익 (Other comprehensive gain)	97
당기손익으로 재분류되지 않는 포괄손익 (Items that will not be reclassified subsequently to profit or loss)	

연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2023년 1월 1일부터 2023년 9월 30일까지

(January 1, 2023 ~ September 30, 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)	(55)
2. 기타포괄손익-공정가치측정 금융상품의 평가이익(손실) (Gain(losses) on valuation of financial instruments at fair value through other comprehensive income)	-
후속적으로 당기손익으로 재분류되는 포괄손익 (Items that may be subsequently reclassified to profit or loss)	-
1. 매도가능금융자산평가손익 (Gain on valuation of financial assets available for sale)	-
2. 해외사업장환산손익 (Foreign currency translation differences for foreign operations)	152
XII. 총포괄이익 (Total comprehensive income)	3,210
연결순손익의 귀속 (Profit for the period attributable to)	3,113
1. 지배기업주주지분순이익 (Shareholders of the Parent Company)	3,111
2. 비지배지분순이익 (Non-controlling interests)	2
연결총포괄손익의 귀속 (Total comprehensive income for the year attributable to:)	3,210
1. 지배기업주주지분총포괄이익 (Shareholders of the parent company)	3,201
2. 비지배지분총포괄이익 (Non-controlling interests)	9