

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
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KB손해보험 KB Insurance

BS	PL
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KB국민카드 KB Kookmin Card

BS	PL
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KB라이프생명 KB Life Insurance

BS	PL
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KB자산운용 KB Asset Management

BS	PL
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KB캐피탈 KB Capital

BS	PL
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KB부동산신탁 KB Real Estate Trust

BS	PL
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KB저축은행 KB Savings Bank

BS	PL
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KB인베스트먼트 KB Investment

BS	PL
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KB데이터시스템 KB Data Systems

BS	PL
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Disclaimer

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

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

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

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

연결재무상태표

(Consolidated Statements of Financial Position)

2024년 9월 30일 현재

(As of September 30, 2024)

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

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

연결재무상태표

(Consolidated Statements of Financial Position)

2024년 9월 30일 현재

(As of September 30, 2024)

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

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

연결재무상태표

(Consolidated Statements of Financial Position)

2024년 9월 30일 현재

(As of September 30, 2024)

주식회사 KB금융지주와 그 종속기업

KB Financial Group Inc. and Subsidiaries

(단위: 백만원)

(in millions of won)

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

연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2024년 1월 1일부터 2024년 9월 30일까지

(January 1, 2024 ~ September 30, 2024)

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

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

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(January 1, 2024 ~ September 30, 2024)

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

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

연결포괄손익계산서

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2024년 1월 1일부터 2024년 9월 30일까지

(January 1, 2024 ~ September 30, 2024)

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

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

연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2024년 1월 1일부터 2024년 9월 30일까지

(January 1, 2024 ~ September 30, 2024)

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

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

재무상태표

(Separate Statements of Financial Position)

2024년 9월 30일 현재

(As of September 30, 2024)

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

과목명(Description)	금액(Amount)
자 산 (Assets)	
I. 현금 및 예치금 (Cash and due from financial institutions)	659,832
II. 당기손익-공정가치측정 금융자산 (Financial assets at fair value through profit or loss)	1,237,982
III. 상각후원가측정 대출채권 (Loans at amortized cost)	558,417
IV. 종속기업 투자 (Investments in subsidiaries)	26,867,817
V. 유형자산 (Property and equipment)	2,863
VI. 무형자산 (Intangible assets)	14,355
VII. 순확정급여자산 (Defined benefit assets)	2,550
VIII. 이연법인세자산 (Deferred income tax assets)	6,091
IX. 기타자산 (Other assets)	803,230
자산총계 (Total assets)	30,153,137
부 채 (Liabilities)	
I. 차입부채 (Debts)	965,000
II. 사채 (Debentures)	2,712,772
III. 순확정급여부채 (Defined benefit liabilities)	-
IV. 당기법인세부채 (Current income tax liabilities)	381,870
V. 기타부채 (Other liabilities)	420,672
부채총계 (Total liabilities)	4,480,314

재무상태표

(Separate Statements of Financial Position)

2024년 9월 30일 현재

(As of September 30, 2024)

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

과목명(Description)	금액(Amount)
자 본 (Equity)	
I. 자본금 (Share capital)	2,090,558
II. 신종자본증권 (Hybrid securities)	5,082,359
III. 자본잉여금 (Capital surplus)	14,729,398
IV. 기타포괄손익누계액 (Accumulated other comprehensive income)	(6,746)
V. 이익잉여금 (Retained earnings)	4,683,993
VI. 자기주식 (Treasury shares)	(906,739)
자본총계 (Total equity)	25,672,823
부채와 자본총계 (Total liabilities and equity)	30,153,137

포괄손익계산서

(Separate Statements of Comprehensive Income)

2024년 1월 1일부터 2024년 9월 30일까지

(January 1, 2024 ~ September 30, 2024)

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

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

포괄손익계산서

(Separate Statements of Comprehensive Income)

2024년 1월 1일부터 2024년 9월 30일까지

(January 1, 2024 ~ September 30, 2024)

주식회사 KB금융지주

(단위: 백만원)

KB Financial Group Inc.

(in millions of won, except per share amounts)

과목명(Description)	금액(Amount)
XIII. 법인세비용차감후기타포괄손익 (Other comprehensive income(loss) for the period, net of tax)	63
당기손익으로 재분류되지 않는 포괄손익 (Items that will not be reclassified to profit or loss)	63
순확정급여부채의 재측정요소 (Actuarial gains(losses) on post defined benefit pension plans)	63
XIV. 당기총포괄이익 (Total comprehensive income for the period)	2,199,592
XV. 주당이익(단위: 원) (Earnings per share in won)	
기본주당이익 (Basic earnings per share in won)	5,392
희석주당이익 (Diluted earnings per share in won)	5,327

연결재무상태표

(Consolidated Statements of Financial Position)

2024년 9월 30일 현재

(As of September 30, 2024)

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

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

연결재무상태표

(Consolidated Statements of Financial Position)

2024년 9월 30일 현재

(As of September 30, 2024)

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

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

연결재무상태표

(Consolidated Statements of Financial Position)

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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)	104,222
자본총계 (Total equity)	37,316,448
부채와 자본총계 (Total liabilities and equity)	552,259,559

연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2024년 1월 1일부터 2024년 9월 30일까지

(January 1, 2024 ~ September 30, 2024)

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

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

연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

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(January 1, 2024 ~ September 30, 2024)

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

연결포괄손익계산서

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(January 1, 2024 ~ September 30, 2024)

주식회사 국민은행과 그 종속기업

KB Kookmin Bank and Subsidiaries

(단위: 백만원)

(in millions of won)

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

재무상태표

(Separate Statements of Financial Position)

2024년 9월 30일 현재

(As of September 30, 2024)

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

과목명(Description)	금액(Amount)
자 산 (Assets)	
I. 현금 및 예치금 (Cash and due from financial institutions)	17,929,267
II. 당기손익-공정가치측정 금융자산 (Financial assets at fair value through profit or loss)	17,607,323
III. 파생금융자산 (Derivative financial assets)	4,370,349
IV. 상각후원가측정 대출채권 (Loans at amortized cost)	393,104,689
V. 투자금융자산 (Financial investments)	76,916,718
VI. 관계기업 및 종속기업 투자 (Investments in associates and subsidiaries)	3,138,968
VII. 유형자산 (Property and equipment)	3,801,477
VIII. 투자부동산 (Investment property)	125,385
IX. 무형자산 (Intangible assets)	356,044
X. 순확정급여자산 (Defined benefit assets)	228,565
XI. 당기법인세자산 (Current income tax assets)	292,290
XII. 이연법인세자산 (Deferred income tax assets)	-
XIII. 매각예정자산 (Assets held for sale)	28,337
XIV. 기타자산 (Other assets)	16,197,194
자산총계 (Total assets)	534,096,606
부 채 (Liabilities)	
I. 당기손익-공정가치측정 금융부채 (Financial liabilities at fair value through profit or loss)	132,499

재무상태표

(Separate Statements of Financial Position)

2024년 9월 30일 현재

(As of September 30, 2024)

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

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

손익계산서

(Separate Statements of Comprehensive Income)

2024년 1월 1일부터 2024년 9월 30일까지

(January 1, 2024 ~ September 30, 2024)

주식회사 국민은행

KB Kookmin Bank

(단위: 백만원)

(in millions of won)

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

손익계산서

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(January 1, 2024 ~ September 30, 2024)

주식회사 국민은행

KB Kookmin Bank

(단위: 백만원)

(in millions of won)

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

손익계산서

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(January 1, 2024 ~ September 30, 2024)

주식회사 국민은행

KB Kookmin Bank

(단위: 백만원)

(in millions of won)

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

대차대조표(신탁계정)

Balance Sheet (Trust accounts)

2024년 9월 30일 현재

(As of September 30, 2024)

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

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

대차대조표(신탁계정)

Balance Sheet (Trust accounts)

2024년 9월 30일 현재

(As of September 30, 2024)

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

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

대차대조표(신탁계정)

Balance Sheet (Trust accounts)

2024년 9월 30일 현재

(As of September 30, 2024)

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

과목명(Description)	금액(Amount)
5. 노후생활연금신탁합동운용 (Money trust for old age living pension)	1,011
6. 기업금전신탁합동운용 (Business money trust)	1,294
7. 국민주신탁합동운용 (National stock trust)	2,360
8. 개인연금신탁합동운용 (Personal pension trust)	1,587,659
9. 가계장기신탁합동운용 (Long term house trust)	5,983
10. 근로자우대신탁합동운용 (Workers preferential trust)	1,069
11. 신종적립신탁합동운용 (New reserving trust)	4,370
12. 퇴직신탁운용 (Retirement trust)	7,557
13. 특정금전신탁 (Specified money trust)	17,399,594
14. 단위금전신탁합동운용 (Unit type money trust)	-
15. 추가금전신탁 (Open type money trust)	1,211
16. 신개인연금신탁합동운용 (New personal pension trust)	60,419
17. 신노후생활연금신탁합동운용 (New pension trust)	1,623
18. 신근로자우대신탁합동운용 (New workers preferential trust)	5
19. 연금신탁합동운용 (Pension trust)	1,769,699
20. 퇴직연금신탁 (Trust of retirement pension plan)	42,306,279
21. 개인종합자산신탁 (Individual savings account)	3,285,833
II. 재산신탁 (Property in trust)	29,962,048

대차대조표(신탁계정)

Balance Sheet (Trust accounts)

2024년 9월 30일 현재

(As of September 30, 2024)

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

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

손익계산서(신탁계정)

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

주식회사 국민은행
KB Kookmin Bank

(단위: 백만원)
(in millions of won)

과목명(Description)	금액(Amount)
수익 (Revenues)	
I. 예치금이자 (Interest on due from banks)	1,041,790
II. 유가증권이자 (Interest on securities)	595,717
국채이자 (Interest on government bonds)	1,825
금융채이자 (Interest on finance debentures)	42,229
지방채이자 (Interest on local government bonds)	994
사채이자 (Interest on corporate bonds)	174,851
배당금수익 (Dividend income)	722
외화유가증권이자 (Interest on securities in foreign currency)	7,177
매입어음이자 (Interest on bills bought)	25,087
기타유가증권이자 (Interest on others securities)	342,832
III. 대출금이자 (Interest on loans & discounts)	7,912
부동산저당대출이자 (Interest on real estate collateral loans)	-
채권담보대출이자 (Interest on receivables collateral loans)	1,095
수익권담보대출이자 (Interest on trust benefit collateral loans)	6,817
IV. 콜론이자 (Interest on call loans)	-
V. 환매조건부채권이자 (Interest on bonds under resale agreements)	228,174

손익계산서(신탁계정)

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

주식회사 국민은행
KB Kookmin Bank

(단위: 백만원)
(in millions of won)

과목명(Description)	금액(Amount)
VI. 금전채권이자 (Interest on money receivables)	439
VII. 파생상품관련익 (Revenues on derivatives)	-
VIII. 유가증권관련수익 (Revenues on securities)	277,070
유가증권매매익 (Gain on sales of securities)	266,322
유가증권상환익 (Gain on redemption of securities)	482
유가증권평가익 (Gain on valuation of securities)	10,266
VIII. 외화환차익 (Gain on foreign currency)	388
IX. 외화자산부채평가익 (Gain on valuation of assets and liabilities denominated in foreign currency)	23,692
X. 수입수수료 (Commissions received)	-
XI. 기타수익 (Other revenues)	2,333,731
XII. 고유계정대이자 (Interest on loans to banking account)	138,732
XIII. 특별유보금환입 (Transfer from special provision)	32
XIV. 채권평가충당금환입 (Transfer from allowance for valuation of receivables)	233
신탁이익계 (Total revenues)	4,647,910
비 용 (Expenses)	
I. 금전신탁이익 (Gain on money trust)	2,068,753
불특정금전신탁이익 (Gain on unspecified money trust)	1
적립식목적신탁실적이익 (Gain on installment money trust(performance))	331

손익계산서(신탁계정)

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

주식회사 국민은행
KB Kookmin Bank

(단위: 백만원)
(in millions of won)

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

손익계산서(신탁계정)

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

주식회사 국민은행
KB Kookmin Bank

(단위: 백만원)
(in millions of won)

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

손익계산서(신탁계정)

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

주식회사 국민은행
KB Kookmin Bank

(단위: 백만원)
(in millions of won)

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

연결재무상태표

(Consolidated Statements of Financial Position)

2024년 9월 30일 현재

(As of September 30, 2024)

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

과목명(Description)	금액(Amount)
자 산 (Assets)	
I. 현금 및 예치금 (Cash and deposits)	2,740,010
II. 당기손익-공정가치측정 금융자산 (Financial assets at fair value through profit or loss)	35,465,922
III. 파생금융자산 (Derivative financial assets)	1,307,734
IV. 기타포괄손익-공정가치측정유가증권 (Fair value through other comprehensive income)	6,421,971
V. 종속기업및관계기업투자 (Investments in associates, subsidiaries and joint ventures)	295,330
VI. 상각후원가측정 대출채권 (Loans at amortized cost)	9,902,966
VII. 유형자산 (Property and equipment)	259,302
VIII. 투자부동산 (Investment property)	420,282
IX. 무형자산 (Intangible assets)	277,067
X. 당기법인세자산 (Current tax assets)	7,670
XI. 이연법인세자산 (Deferred tax assets)	40,550
XII. 기타금융자산 (Other financial assets)	5,927,472
XIII. 기타자산 (Other non-financial assets)	138,769
자산총계 (Total assets)	63,205,045
부 채 (Liabilities)	
I. 예수부채 (Deposits received)	7,318,130
II. 당기손익-공정가치측정 금융부채 (Financial liabilities at fair value through profit or loss)	10,073,021

연결재무상태표

(Consolidated Statements of Financial Position)

2024년 9월 30일 현재

(As of September 30, 2024)

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

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

연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2024년 1월 1일부터 2024년 9월 30일까지

(January 1, 2024 ~ September 30, 2024)

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

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

연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2024년 1월 1일부터 2024년 9월 30일까지

(January 1, 2024 ~ September 30, 2024)

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

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

연결재무상태표

(Consolidated Statements of Financial Position)

2024년 9월 30일 현재

(As of September 30, 2024)

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

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

연결재무상태표

(Consolidated Statements of Financial Position)

2024년 9월 30일 현재

(As of September 30, 2024)

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

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

연결재무상태표

(Consolidated Statements of Financial Position)

2024년 9월 30일 현재

(As of September 30, 2024)

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

과목명(Description)	금액(Amount)
자 본 (Equity)	
I. 지배기업소유지분 (Equity attributable to shareholders of the parent company)	5,936,183
1. 자본금 (Capital stock)	33,250
2. 자본잉여금 (Capital surplus)	348,454
3. 자본조정 (Capital adjustments)	(9)
4. 기타포괄손익누계액 (Accumulated other comprehensive income)	(567,315)
5. 이익잉여금 (Retained earnings)	6,121,803
II. 비지배지분 (Non-controlling interests)	6,418
자본총계 (Total equity)	5,942,601
부채와 자본총계 (Total liabilities and equity)	39,077,363

연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2024년 1월 1일부터 2024년 9월 30일까지

(January 1, 2024 ~ September 30, 2024)

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

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

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(January 1, 2024 ~ September 30, 2024)

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

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

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(Consolidated Statements of Comprehensive Income)

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(January 1, 2024 ~ September 30, 2024)

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

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

연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2024년 1월 1일부터 2024년 9월 30일까지

(January 1, 2024 ~ September 30, 2024)

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

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

연결재무상태표

(Consolidated Statements of Financial Position)

2024년 9월 30일 현재

(As of September 30, 2024)

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

과목명(Description)	금액(Amount)
자 산 (Assets)	
I. 현금 및 예치금 (Cash and due from financial institutions)	1,505,906
II. 당기손익-공정가치측정 금융자산 (Financial assets at fair value through profit or loss)	627,743
III. 파생금융자산 (Derivative financial assets)	93,557
IV. 상각후원가측정 대출채권 (Loans at amortized cost)	27,831,677
V. 투자금융자산 (Financial investments)	67,643
VI. 관계기업투자 (Investments in associates)	16,677
VII. 유형자산 (Property and equipment)	145,009
VIII. 무형자산 (Intangible assets)	157,161
IX. 이연법인세자산 (Deferred income tax assets)	169,121
X. 순확정급여자산 (Net defined benefit assets)	184
XI. 기타자산 (Other assets)	496,819
자산총계 (Total assets)	31,111,497
부 채 (Liabilities)	
I. 차입부채 (Debts)	4,873,790
II. 파생금융부채 (Derivative financial liabilities)	55,103
III. 사채 (Debentures)	17,090,268
IV. 총당부채 (Provisions)	171,394

연결재무상태표

(Consolidated Statements of Financial Position)

2024년 9월 30일 현재

(As of September 30, 2024)

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

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

연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2024년 1월 1일부터 2024년 9월 30일까지

(January 1, 2024 ~ September 30, 2024)

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

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

연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2024년 1월 1일부터 2024년 9월 30일까지

(January 1, 2024 ~ September 30, 2024)

주식회사 KB국민카드와 그 종속기업
KB Kookmin Card Co., Ltd. and Subsidiaries(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)	(352)
1. 순확정급여부채의 재측정요소 (Actuarial gains(losses) on post defined benefit pension plans)	(149)
2. 기타포괄손익-공정가치 측정 지분상품 관련 손익 (Revaluation gains/(losses) on equity instruments at fair value through other comprehensive income)	(203)
후속적으로 당기손익으로 재분류될 수 있는 포괄손익 (Items that may be reclassified subsequently to profit or loss)	15,101
1. 관계기업 기타포괄손익에 대한 지분 (Share of other comprehensive income of associates)	(182)
2. 현금흐름위험회피 수단의 손익 (Cash flow hedges)	(2,630)
3. 해외사업환산손익 (Foreign currency translation difference for foreign operations)	17,913
XIII. 당기총포괄이익 (Total comprehensive income for the period)	383,205
당기순이익의 귀속 (Profit attributable to:)	368,456
지배기업주주지분순이익 (Shareholders of the parent company)	370,383
비지배지분순이익 (Non-controlling interests)	(1,927)
당분기연결총포괄이익의 귀속 (Total comprehensive income attributable to:)	383,205
지배기업주주지분총포괄이익 (Shareholders of the parent company)	382,618
비지배지분총포괄이익 (Non-controlling interests)	587

재무상태표

(Statements of Financial Position)

2024년 9월 30일 현재

(As of September 30, 2024)

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

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

재무상태표

(Statements of Financial Position)

2024년 9월 30일 현재

(As of September 30, 2024)

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

과목명(Description)	금액(Amount)
자산총계 (Total assets)	33,366,327
부채 (Liabilities)	
I. 보험계약부채 (Insurance contract liabilities)	26,802,842
II. 재보험계약부채 (Reinsurance contract liabilities)	14,091
III. 사채 (Debentures)	199,828
IV. 기타금융부채 (Other financial liabilities)	976,126
V. 위험회피목적파생상품부채 (Derivative liabilities to hedge)	20,869
VI. 총당부채 (Provisions)	20,586
VII. 확정급여채무 (Net defined benefit liabilities)	1,181
VIII. 당기법인세부채 (Current tax liabilities)	-
IX. 이연법인세부채 (Deferred tax liabilities)	847,161
X. 기타부채 (Other liabilities)	49,372
부채 총계 (Total liabilities)	28,932,056
자본 (Equity)	
I. 지배기업소유지분 (Equity attributable to shareholders of the parent company)	4,434,271
1. 자본금 (Capital stock)	162,015
2. 자본잉여금 (Capital surplus)	886,183
3. 신종자본증권 (Hybrid securities)	49,800

재무상태표

(Statements of Financial Position)

2024년 9월 30일 현재

(As of September 30, 2024)

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

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

손익계산서

(Separate Statements of Comprehensive Income)

2024년 1월 1일부터 2024년 9월 30일까지

(January 1, 2024 ~ September 30, 2024)

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

과목명(Description)	금액(Amount)
I. 보험영업수익 (Operating income)	617,152
보험영업수익 (Insurance Income)	613,968
재보험영업수익 (Reinsurance Income)	3,184
조정대상 (Subject to adjustment)	-
II. 보험영업비용 (Operating expense)	370,838
보험영업비용 (Insurance service expense)	360,424
재보험영업비용 (Reinsurance expense)	5,597
기타사업비용 (Other operating expenses)	4,817
조정대상 (Subject to adjustment)	-
III. 투자영업수익 (Investment operating income)	1,380,127
이자수익 (Interest income)	638,982
당기손익-공정가치측정금융상품관련이익 (Profit or loss for period on fair value measured financial instruments)	423,985
기타포괄손익-공정가치측정금융상품관련이익 (Other comprehensive income(loss) on fair value measured financial instruments)	15,092
상각후원가측정금융상품관련이익 (Profit on amortised cost of a financial asset or financial liability)	-
파생상품관련이익 (Income on derivatives)	74,884
외환거래이익 (Income on foreign exchange)	69,688
배당금수익 (Dividend income)	27,730
기타영업수익 (Other operating income)	129,766

손익계산서

(Separate Statements of Comprehensive Income)

2024년 1월 1일부터 2024년 9월 30일까지

(January 1, 2024 ~ September 30, 2024)

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

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

손익계산서

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

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

(단위: 백만원)
(in millions of won)

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

연결재무상태표

(Consolidated Statements of Financial Position)

2024년 9월 30일 현재

(As of September 30, 2024)

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

과목명(Description)	금액(Amount)
자 산 (Assets)	
I. 현금 및 예치금 (Cash and due from financial institutions)	60,593
II. 당기손익-공정가치측정 금융자산 (Financial assets at fair value through profit or loss)	243,323
III. 기타포괄손익-공정가치측정유가증권 (Fair value through other comprehensive income)	529
IV. 관계기업 투자 (Investments in associates)	6,955
V. 파생금융자산 (Derivative financial assets)	679
VI. 대출채권 (Loans)	4,010
VII. 유형자산 (Property and equipment)	15,933
VIII. 기타금융자산 (Other financial assets)	36,744
IX. 이연법인세자산 (Deferred income tax assets)	4,557
X. 당기법인세자산 (Current income tax assets)	-
XI. 기타자산 (Other assets)	11,307
자산총계 (Total assets)	384,630
부 채 (Liabilities)	
I. 예수부채 (Deposits)	9,226
II. 차입부채 (Debts)	-
III. 기타금융부채 (Other financial liabilities)	48,506
IV. 총당부채 (Provisions)	962

연결재무상태표

(Consolidated Statements of Financial Position)

2024년 9월 30일 현재

(As of September 30, 2024)

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

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

연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2024년 1월 1일부터 2024년 9월 30일까지

(January 1, 2024 ~ September 30, 2024)

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

과목명(Description)	금액(Amount)
I. 영업수익 (Operating income)	187,445
수수료수익 (Fee and commission income)	150,815
이자수익 (Interest income)	1,625
1. 기타포괄손익-공정가치측정 및 상각후원가 측정 금융상품 이자수익 (Interest income from financial instruments at fair value through other comprehensive income and amortized cost)	608
2. 당기손익-공정가치측정 금융상품 이자수익 (Interest income from financial instruments at fair value through profit or loss)	1,017
배당금수익 (Dividend income)	826
금융상품평가 및 처분이익 (Gain on valuation(disposal) of financial instruments)	15,331
외환거래이익 (Gain on foreign currency transactions)	3,952
기타영업수익 (Other operating income)	14,896
II. 영업비용 (Operating expenses)	109,143
수수료비용 (Fee and commission expense)	10,966
이자비용 (Interest expense)	687
금융상품평가 및 처분손실 (Loss on valuation(disposal) of financial instruments)	10,945
외환거래손실 (Loss on foreign currency transactions)	1,688
판매비와관리비 (General and administrative expenses)	74,189
기타영업비용 (Others)	10,668
III. 영업이익 (Net operating income)	78,302

연결포괄손익계산서

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2024년 1월 1일부터 2024년 9월 30일까지

(January 1, 2024 ~ September 30, 2024)

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

과목명(Description)	금액(Amount)
IV. 영업외수익 (Non-operating income)	447
V. 영업외비용 (Non-operating expenses)	946
VI. 법인세비용차감전순이익 (Profit(loss) before income tax expense from continuing operations)	77,803
VII. 법인세비용 (Income tax expense from continuing operations)	19,331
VIII. 당기순이익 (Profit for the period)	58,472
IX. 기타포괄손익 (Other comprehensive income(loss) for the period)	317
당기손익으로 재분류되지 않는 포괄손익 (Items that will not be reclassified subsequently to profit or loss)	(12)
1. 순확정급여부채 재측정요소 (Remeasurements of defined benefit plans)	-
2. 기타포괄손익-공정가치측정 금융상품의 평가이익(손실) (Gain(Losses) on valuation of financial instruments at fair value through other comprehensive income)	(12)
후속적으로 당기손익으로 재분류되는 포괄손익 (Items that may be subsequently reclassified to profit or loss)	329
1. 매도가능금융자산평가손익 (Gain on valuation of financial assets available for sale)	-
2. 해외사업장환산손익 (Foreign currency translation differences for foreign operations)	329
X. 총포괄이익 (Total comprehensive income for the period)	58,789
연결순손익의 귀속 (Profit for the period attributable to:)	58,472
1. 지배기업주주지분순이익 (Shareholders of the parent company)	58,522
2. 비지배지분순이익 (Non-controlling interests)	(50)
연결총포괄손익의 귀속 (Total comprehensive income for the year attributable to:)	58,789

연결포괄손익계산서

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2024년 1월 1일부터 2024년 9월 30일까지

(January 1, 2024 ~ September 30, 2024)

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

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

연결재무상태표

(Consolidated Statements of Financial Position)

2024년 9월 30일 현재

(As of Sept 30, 2024)

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

과목명(Description)	금액(Amount)
자 산 (Assets)	
I. 현금 및 현금성자산 (Cash and cash equivalents)	782,685
II. 매도가능금융자산 (Financial assets available for sale)	1,055,991
III. 파생금융자산 (Derivative financial assets)	50,973
IV. 관계기업 및 종속기업 투자자산 (Investments in associates and joint ventures)	36,790
V. 대여금 및 수취채권 (Loans and receivables)	12,294,498
VI. 유형자산 (Property and equipment)	36,719
VII. 무형자산 (Intangible assets)	45,481
VIII 기타자산 (Other assets)	3,734,983
자산총계 (Total assets)	18,038,121
부 채 (Liabilities)	-
I. 차입부채 (Debts)	1,583,036
II. 발행사채 (Debenture issued)	12,944,516
III. 파생금융부채 (Derivative Instruments Liabilities)	228
IV. 충당부채 (Provisions)	6,898
V. 당기법인세부채 (Current tax liabilities)	459
VI. 기타부채 (Other liabilities)	1,008,888
VII. 이연법인세부채 (Deferred tax liabilities)	53,453

연결재무상태표

(Consolidated Statements of Financial Position)

2024년 9월 30일 현재

(As of Sept 30, 2024)

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

과목명(Description)	금액(Amount)
부채 총계 (Total liabilities)	15,597,477
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)	(16,229)
VI. 이익잉여금 (Retained earnings)	1,470,111
VII. 비지배지분 (Non-controlling interests)	15,656
자본총계 (Total equity)	2,440,644
부채와 자본총계 (Total liabilities and equity)	18,038,121

연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2024년 1월 1일부터 2024년 9월 30일까지

(January 1, 2024 ~ Sept 30, 2024)

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

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

재무상태표

(Statements of Financial Position)

2024년 9월 30일 현재

(As of September 30, 2024)

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

과목명(Description)	금액(Amount)
자 산 (Assets)	
I. 현금 및 예치금 (Cash and due from financial institutions)	292,386
현금 및 현금성 자산 (Cash and cash equivalents)	288,411
예치금 (Deposits)	3,975
II. 증권 (Securities)	45,652
당기손익-공정가치측정 유가증권 (Securities at fair value through profit or loss)	45,652
관계회사투자지분 (Investments in associates)	-
III. 파생상품자산 (Derivative assets)	-
IV. 대출채권 (Loans)	645,746
대여금 (Loans)	-
신탁계정대 (Loans to trust)	952,301
대손충당금(-) (Allowance for doubtful accounts)	(306,555)
V. 유형자산 (Property and equipment)	10,974
VI. 기타자산 (Other assets)	84,520
자산총계 (Total assets)	1,079,278
부 채 (Liabilities)	
I. 차입부채 (Debts)	471,893
II. 기타부채 (Other liabilities)	90,997

재무상태표

(Statements of Financial Position)

2024년 9월 30일 현재

(As of September 30, 2024)

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

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

손익계산서

(Income Statements)

2024년 1월 1일부터 2024년 9월 30일까지
(January 1, 2024 ~ September 30, 2024)KB부동산신탁 주식회사
KB Real Estate Trust Co., Ltd.(단위: 백만원)
(in millions of won)

과목명(Description)	금액(Amount)
I. 영업수익 (Operating income)	106,097
수수료수익 (Fee and commission income)	68,356
증권평가 및 처분이익 (Gain on valuation and disposal of securities)	2,046
이자수익 (Interest income)	35,402
대출채권 관련 이익 (Income from trading loans)	-
기타의 영업수익 (Other operating income)	293
II. 영업비용 (Operating expenses)	187,443
수수료비용 (Fee and commission expense)	1,322
증권평가 및 처분손실 (Loss on valuation and disposal of securities)	954
이자비용 (Interest expense)	23,114
대출평가 및 처분손실 (Loss on valuation and disposal of loans receivable)	79,262
외환거래손실 (Loss on foreign currency transactions)	-
판매비와관리비 (General and administrative expenses)	26,484
기타의 영업비용 (Other operating expenses)	56,307
III. 영업이익(손실) (Net Operating income(loss))	(81,346)
IV. 영업외수익 (Non-operating income)	118
V. 영업외비용 (Non-operating expenses)	65
VI. 법인세비용차감전계속사업손익 (Profit(loss) before income tax expense from continuing operations)	(81,293)

손익계산서

(Income Statements)

2024년 1월 1일부터 2024년 9월 30일까지
(January 1, 2024 ~ September 30, 2024)KB부동산신탁 주식회사
KB Real Estate Trust Co., Ltd.(단위: 백만원)
(in millions of won)

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

재무상태표

(Statements of Financial Position)

2024년 9월 30일 현재

(As of September 30, 2024)

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

과목명(Description)	금액(Amount)
자 산 (Assets)	
I. 현금 및 예치금 (Cash and due from financial institutions)	228,623
II. 유가증권 (Securities)	69,366
III. 대출채권 (Loans)	2,094,885
IV. 유형자산 (Tangible assets)	17,848
V. 기타자산 (Other assets)	108,486
자산총계 (Total assets)	2,519,209
부 채 (Liabilities)	
I. 예수금 (Deposits)	2,187,974
II. 차입금 (Loan payable)	55,925
III. 기타부채 (Other liabilities)	80,878
부채 총계 (Total liabilities)	2,324,777
자 본 (Equity)	
I. 자본금 (Capital stock)	40,010
II. 자본잉여금 (Capital surplus)	139,683
III. 이익잉여금 (Retained earnings)	15,560
IV. 기타포괄손익누계액 (Accumulated other comprehensive income)	(820)
자본총계 (Total equity)	194,432
부채와 자본총계 (Total liabilities and equity)	2,519,209

손익계산서

(Income Statements)

2024년 1월 1일부터 2024년 9월 30일까지
(January 1, 2024 ~ September 30, 2024)주식회사 KB저축은행
KB Savings Bank Co., Ltd.(단위: 백만원)
(in millions of won)

과목명(Description)	금액(Amount)
I. 영업수익 (Operating income)	175,703
이자수익 (Interest income)	153,392
1. 예치금이자 (Interest on deposits)	7,465
2. 단기매매증권이자 (Interest on trading securities)	-
3. 매도가능증권이자 (Interest on securities available for sale)	-
4. 만기보유증권이자 (Interest on held-to-maturity securities)	529
5. 대출금이자 (Interest on loans & discounts)	144,661
6. 기타이자수익 (Other operating income)	737
유가증권평가및처분이익 (Gains on valuation(disposal) of Securities)	914
대출채권평가및처분이익 (Gains on valuation(disposal) of Loans)	18,065
수수료수익 (Fee and commission income)	1,714
기타영업수익 (Other operation income)	805
배당금수익 (Dividend income)	812
II. 영업외수익 (Non-operating income)	72
III. 영업비용 (Operating expenses & claims)	174,545
이자비용 (Interest expense)	68,409
1 예수금이자 (Interest on deposits)	66,046
2 사채이자 (Interest on bonds)	2,120

손익계산서

(Income Statements)

2024년 1월 1일부터 2024년 9월 30일까지
(January 1, 2024 ~ September 30, 2024)주식회사 KB저축은행
KB Savings Bank Co., Ltd.(단위: 백만원)
(in millions of won)

과목명(Description)	금액(Amount)
3 기타이자비용 (Interest on others)	243
유가증권평가및처분손실 (Loss on valuation(sales) of Securities)	208
대출채권평가및처분손실 (Loss on valuation(sales) of Loans)	51,633
1. 대손상각비 (Bad debt expense)	40,439
수수료비용 (Fee and commission expense)	9,611
기타영업비용 (Other operating losses)	8,124
판매비와관리비 (Selling and administrative expenses)	36,560
IV. 영업외비용 (Non-operating expenses)	203
V. 법인세차감전순손익 (Profit(loss) before income tax expense)	1,027
VI. 당기순이익 (Profit for the period)	708

연결재무상태표

(Consolidated Statements of Financial Position)

2024년 9월 30일 현재

(As of September 30, 2024)

KB인베스트먼트와 그 종속기업

KB Investment Co., Ltd. and Subsidiaries

(단위: 백만원)

(in millions of won)

과목명(Description)	금액(Amount)
자 산 (Assets)	
I. 현금 및 현금성 자산 (Cash and cash equivalents)	153,210
II. 예치금 (Due from bank)	14,424
III. 창업투자자산 (Investment in small and medium sized enterprises)	1,272,987
IV. PEF 투자자산 (Investment in PEF)	71,784
V. 기타자산 (Other assets)	10,790
자산총계 (Total assets)	1,523,194
부 채 (Liabilities)	
I. 단기차입금 (Short-term borrowings)	360,000
II. 확정급여부채 (Allowance for retirement and severance benefit)	85
III. 파생상품부채 (Derivative debts)	-
IV. 기타부채 (Other liabilities)	874,397
부채 총계 (Total liabilities)	1,234,482
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)

2024년 9월 30일 현재

(As of September 30, 2024)

KB인베스트먼트와 그 종속기업

KB Investment Co., Ltd. and Subsidiaries

(단위: 백만원)

(in millions of won)

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

연결손익계산서

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

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

(단위: 백만원)
(in millions of won)

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

연결재무상태표

(Consolidated Statements of Financial Position)

2024년 9월 30일 현재

(As of September 30, 2024)

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

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

연결재무상태표

(Consolidated Statements of Financial Position)

2024년 9월 30일 현재

(As of September 30, 2024)

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

과목명(Description)	금액(Amount)
I. 유동부채 (Current liabilities)	40,144
매입채무 (Accounts payable)	22,837
미지급비용 (Accrued expenses)	11,439
기타 (Others)	5,868
II. 비유동부채 (Long-term liabilities)	2,061
퇴직급여충당금 (Accrued severance benefits)	
장기미지급비용 (Long-term Accrued expenses)	1,809
기타 (Others)	252
부채 총계 (Total liabilities)	42,205
자 본 (Equity)	
I. 자본금 (Capital stock)	8,000
II. 기타포괄손익누계액 (Accumulated other comprehensive income)	(4,997)
III. 이익잉여금 (Retained earnings)	19,793
IV. 비지배지분 (Non-controlling interests)	89
자본총계 (Total equity)	22,885
부채와 자본총계 (Total liabilities and equity)	65,090

연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2024년 1월 1일부터 2024년 9월 30일까지

(January 1, 2024 ~ September 30, 2024)

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

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

연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2024년 1월 1일부터 2024년 9월 30일까지

(January 1, 2024 ~ September 30, 2024)

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

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