

공고용 BSPL

KB금융지주 KB Financial Group

연결 Consolidated

BS

PL

별도 Separate

BS

PL

KB국민은행 KB Kookmin Bank

연결 Consolidated

BS

PL

별도 Separate

BS

PL

신탁 Trust

BS

PL

KB증권 KB Securities

BS

PL

KB손해보험 KB Insurance

BS

PL

KB국민카드 KB Kookmin Card

BS

PL

KB라이프생명 KB Life Insurance

BS

PL

KB자산운용 KB Asset Management

BS

PL

KB캐피탈 KB Capital

BS

PL

KB부동산신탁 KB Real Estate Trust

BS

PL

KB저축은행 KB Savings Bank

BS

PL

KB인베스트먼트 KB Investment

BS

PL

KB데이타시스템 KB Data Systems

BS

PL

Disclaimer

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

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

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

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

연결재무상태표

(Consolidated Statements of Financial Position)

2026년 3월 31일 현재

(As of March 31, 2026)

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)	32,538,472
II. 당기손익-공정가치측정 금융자산 (Financial assets at fair value through profit or loss)	94,368,015
III. 파생금융자산 (Derivative financial assets)	12,311,508
IV. 상각후원가측정 대출채권 (Loans at amortized cost)	494,353,167
V. 투자금융자산 (Financial investments)	135,183,684
VI. 관계기업 및 공동기업 투자 (Investments in associates and joint ventures)	1,023,123
VII. 보험계약자산 (Insurance contract assets)	364,859
VIII. 재보험계약자산 (Reinsurance contract assets)	1,443,857
IX. 유형자산 (Property and equipment)	5,111,285
X. 투자부동산 (Investment property)	3,238,878
XI. 무형자산 (Intangible assets)	1,589,476
XII. 순확정급여자산 (Defined benefit assets)	371,151
XIII. 당기법인세자산 (Current income tax assets)	419,693
XIV. 이연법인세자산 (Deferred income tax assets)	196,211
XV. 매각예정자산 (Assets held for sale)	168,940
XVI. 매각예정처분집단자산 (Assets of Disposal Groups classified as held for sale)	111,541
XVII. 기타자산 (Other assets)	46,947,517

연결재무상태표

(Consolidated Statements of Financial Position)
2026년 3월 31일 현재
(As of March 31, 2026)

주식회사 KB금융지주와 그 종속기업
KB Financial Group Inc. and Subsidiaries

(단위: 백만원)
(in millions of won)

과목명(Description)	금액(Amount)
자산총계 (Total assets)	829,741,377
부 채 (Liabilities)	
I. 당기손익-공정가치측정 금융부채 (Financial liabilities at fair value through profit or loss)	11,490,922
II. 파생금융부채 (Derivative financial liabilities)	12,108,194
III. 예수부채 (Deposits)	469,093,134
IV. 차입부채 (Debts)	71,315,372
V. 사채 (Debentures)	79,521,374
VI. 보험계약부채 (Insurance contract liabilities)	54,428,535
VII. 재보험계약부채 (Reinsurance contract liabilities)	52,133
VIII. 총당부채 (Provisions)	1,353,787
IX. 순확정급여부채 (Defined benefit liabilities)	85,381
X. 당기법인세부채 (Current income tax liabilities)	786,086
XI. 이연법인세부채 (Deferred income tax liabilities)	1,986,741
XII. 매각예정처분집단부채 (Liabilities included in Disposal Groups as held for sale)	73,340
XIII. 기타부채 (Other liabilities)	66,306,227
부채총계 (Total liabilities)	768,601,226
자 본 (Equity)	
I. 지배기업 주주지분 (Equity attributable to shareholders of the parent company)	59,348,960

연결재무상태표

(Consolidated Statements of Financial Position)

2026년 3월 31일 현재

(As of March 31, 2026)

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

과목명(Description)	금액(Amount)
1. 자본금 (Share capital)	2,090,558
2. 신종자본증권 (Hybrid securities)	3,940,332
3. 자본잉여금 (Capital surplus)	9,102,701
4. 기타포괄손익누계액 (Accumulated other comprehensive income)	(496,564)
5. 이익잉여금 (Retained earnings)	46,394,648
6. 자기주식 (Treasury shares)	(1,682,715)
II. 비지배지분 (Non-controlling interests)	1,791,191
자본총계 (Total equity)	61,140,151
부채와 자본총계 (Total liabilities and equity)	829,741,377

연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2026년 1월 1일부터 2026년 3월 31일까지

(January 1, 2026 ~ March 31, 2026)

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)	3,334,822
이자수익 (Interest income)	7,159,729
1. 기타포괄손익-공정가치측정 및 상각후원가 측정 금융상품 이자수익 (Interest income from financial instruments at fair value through other comprehensive income and amortized cost)	6,783,441
2. 당기손익-공정가치 측정 금융상품 이자수익 (Interest income from financial instruments at fair value through profit or loss)	364,819
3. 보험금융이자수익 (Insurance finance interest income)	11,469
이자비용 (Interest expense)	(3,824,907)
1. 이자비용 (Interest expense)	(3,421,844)
2. 보험금융이자비용 (Insurance finance interest expense)	(403,063)
II. 순수수수료이익 (Net fee and commission income)	1,359,329
수수료수익 (Fee and commission income)	1,810,375
수수료비용 (Fee and commission expense)	(451,046)
III. 보험서비스결과 (Insurance service result)	343,641
보험수익 (Insurance income)	3,132,257
1. 보험수익 (Insurance income)	3,009,677
2. 재보험수익 (Reinsurance income)	122,580
보험서비스비용 (Insurance expense)	(2,788,616)
1. 보험서비스비용 (Insurance service expense)	(2,582,976)
2. 재보험서비스비용 (Reinsurance expense)	(205,640)

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(January 1, 2026 ~ March 31, 2026)

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)	366,844
V. 기타보험금융손익 (Other insurance finance income(expenses))	(354,306)
VI. 기타영업손익 (Net other operating income(expenses))	(64,581)
VII. 일반관리비 (General and administrative expenses)	(1,764,914)
VIII. 신용손실충당금 반영전 영업이익 (Operating profit before provision for credit losses)	3,220,835
IX. 신용손실충당금전입액 (Provision for credit losses)	(493,269)
X. 영업이익 (Net operating income)	2,727,566
XI. 영업외손익 (Net non-operating income(expenses))	(96,426)
1. 관계기업 및 공동기업 투자손익 (Share of profit(loss) of associates and joint ventures)	20,224
2. 기타영업외손익 (Net other non-operating income(expenses))	(116,650)
XII. 법인세비용차감전순이익 (Profit(loss) before income tax expense)	2,631,140
XIII. 법인세비용 (Income tax expense)	(714,671)
XIV. 당기순이익 (Profit for the period)	1,916,469
XV. 법인세비용차감후기타포괄손익 (Other comprehensive income(loss) for the period, net of tax)	(19,067)
당기손익으로 재분류되지 않는 포괄손익 (Items that will not be reclassified to profit or loss)	22,612
1. 순확정급여부채의 재측정요소 (Actuarial gains(losses) on post defined benefit pension plans)	(9,533)

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(Consolidated Statements of Comprehensive Income)

2026년 1월 1일부터 2026년 3월 31일까지

(January 1, 2026 ~ March 31, 2026)

주식회사 KB금융지주와 그 종속기업
KB Financial Group Inc. and Subsidiaries

(단위: 백만원)
(in millions of won)

과목명(Description)	금액(Amount)
2. 기타포괄손익-공정가치 측정 지분상품 관련 손익 (Revaluation gains/(losses) on equity instruments at fair value through other comprehensive income)	27
3. 당기손익-공정가치지정 금융부채 신용위험 변동손익 (Fair value changes on financial liabilities designated at fair value due to own credit risk)	33,397
4. 당기손익-공정가치지정 금융부채 신용위험 변동손익 (Fair value changes on financial liabilities designated at fair value due to own credit risk)	(1,279)
후속적으로 당기손익으로 재분류될 수 있는 포괄손익 (Items that may be reclassified subsequently to profit or loss)	(41,679)
1. 외환차이 (Exchange differences on translating foreign operations)	278,179
2. 기타포괄손익-공정가치 측정 채무상품 관련 손익 (Net gains/(losses) on financial instruments at fair value through other comprehensive income)	(2,333,841)
3. 관계기업 및 공동기업 기타포괄손익에 대한 지분 (Shares of other comprehensive income of associates and joint ventures)	1,264
4. 현금흐름위험회피손익 (Gains(Losses) on Cash flow hedges instruments)	(244,355)
5. 해외사업장순투자위험회피수단의 손익 (Gains(losses) on hedging instruments of a net investment in a foreign operation)	(82,434)
6. 보험계약자산(부채)순금융손익 (Insurance finance income(expense))	2,339,508
XVI. 당기총포괄이익 (Total comprehensive income for the period)	1,897,402
당기순이익의 귀속 (Profit attributable to:)	1,916,469
지배기업주주지분순이익 (Shareholders of the parent company)	1,892,401
비지배지분순이익 (Non-controlling interests)	24,068
당기총포괄이익 귀속 (Total comprehensive income attributable to:)	1,897,402
지배기업주주지분총포괄이익 (Shareholders of the parent company)	1,864,440
비지배지분총포괄이익 (Non-controlling interests)	32,962

연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2026년 1월 1일부터 2026년 3월 31일까지

(January 1, 2026 ~ March 31, 2026)

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)	5,165
희석주당이익 (Diluted earnings per share in won)	5,119

재무상태표

(Separate Statements of Financial Position)

2026년 3월 31일 현재

(As of March 31, 2026)

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)	1,454,746
II. 당기손익-공정가치측정 금융자산 (Financial assets at fair value through profit or loss)	1,191,853
III. 상각후원가측정 대출채권 (Loans at amortized cost)	349,112
IV. 종속기업 투자 (Investments in subsidiaries)	27,567,817
V. 유형자산 (Property and equipment)	4,172
VI. 무형자산 (Intangible assets)	12,938
VII. 순확정급여자산 (Defined benefit assets)	2,532
VIII. 이연법인세자산 (Deferred income tax assets)	10,005
IX. 기타자산 (Other assets)	1,513,538
자산총계 (Total assets)	32,106,713
부 채 (Liabilities)	
I. 차입부채 (Debts)	500,000
II. 사채 (Debentures)	4,890,224
III. 당기법인세부채 (Current income tax liabilities)	761,295
IV. 기타부채 (Other liabilities)	1,367,473
부채총계 (Total liabilities)	7,518,992

재무상태표

(Separate Statements of Financial Position)

2026년 3월 31일 현재

(As of March 31, 2026)

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)	3,940,200
III. 자본잉여금 (Capital surplus)	7,221,661
IV. 기타포괄손익누계액 (Accumulated other comprehensive income)	(8,663)
V. 이익잉여금 (Retained earnings)	13,026,680
VI. 자기주식 (Treasury shares)	(1,682,715)
자본총계 (Total equity)	24,587,721
부채와 자본총계 (Total liabilities and equity)	32,106,713

포괄손익계산서

(Separate Statements of Comprehensive Income)
2026년 1월 1일부터 2026년 3월 31일까지
(January 1, 2026 ~ March 31, 2026)

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)	(26,274)
이자수익 (Interest income)	7,132
1. 상각후원가측정 금융상품 이자수익 (Interest income from financial instruments at amortized cost)	6,136
2. 당기손익-공정가치측정 금융상품 이자수익 (Interest income from financial instruments at fair value through profit or loss)	996
이자비용 (Interest expense)	(33,406)
II. 순수수수료이익 (Net fee and commission income)	(1,150)
수수료수익 (Fee and commission income)	471
수수료비용 (Fee and commission expense)	(1,621)
III. 당기손익-공정가치측정 금융상품 순손익 (Net gains(losses) on financial instruments at fair value through profit or loss)	7,474
IV. 기타영업손익 (Net other operating income(expenses))	1,265,231
V. 일반관리비 (General and administrative expenses)	(29,231)
VI. 신용손실충당금 반영전 영업이익 (Operating income before provision for credit losses)	1,216,050
VII. 신용손실충당금전입액 (Provision for credit losses)	1
VIII. 영업이익 (Net operating income)	1,216,051
IX. 영업외손익 (Net non-operating income(expense))	490
X. 법인세비용차감전순이익 (Profit(loss) before income tax benefit(expense))	1,216,541
XI. 법인세수익(비용) (Income tax benefit(expense))	627
XII. 당기순이익 (Profit for the period)	1,217,168

포괄손익계산서

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(January 1, 2026 ~ March 31, 2026)

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)	(62)
당기손익으로 재분류되지 않는 포괄손익 (Items that will not be reclassified to profit or loss)	(62)
순확정급여부채의 재측정요소 (Actuarial gains(losses) on post defined benefit pension plans)	(62)
XIV. 당기총포괄이익 (Total comprehensive income for the period)	1,217,106
XV. 주당이익(단위: 원) (Earnings per share in won)	
기본주당이익 (Basic earnings per share in won)	3,277
희석주당이익 (Diluted earnings per share in won)	3,248

연결재무상태표

(Consolidated Statements of Financial Position)

2026년 3월 31일 현재

(As of March 31, 2026)

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)	24,689,678
II. 당기손익-공정가치측정 금융자산 (Financial assets at fair value through profit or loss)	27,031,692
III. 파생금융자산 (Derivative financial assets)	9,929,177
IV. 상각후원가측정 대출채권 (Loans at amortized cost)	429,459,820
V. 투자금융자산 (Financial investments)	80,610,972
VI. 관계기업 투자 (Investments in associates)	646,728
VII. 유형자산 (Property and equipment)	3,896,004
VIII. 투자부동산 (Investment property)	143,615
IX. 무형자산 (Intangible assets)	730,265
X. 순확정급여자산 (Defined benefit assets)	258,881
XI. 당기법인세자산 (Current income tax assets)	385,550
XII. 이연법인세자산 (Deferred income tax assets)	147,498
XIII. 매각예정자산 (Assets held for sale)	168,940
XIV. 매각예정자산처분집단 (Disposal Groups Classified as Held for Sale)	111,541
XV. 기타자산 (Other assets)	27,101,803
자산총계 (Total assets)	605,312,164
부 채 (Liabilities)	

연결재무상태표

(Consolidated Statements of Financial Position)

2026년 3월 31일 현재

(As of March 31, 2026)

주식회사 국민은행과 그 종속기업
KB Kookmin Bank and Subsidiaries

(단위: 백만원)
(in millions of won)

과목명(Description)	금액(Amount)
I. 당기손익-공정가치측정 금융부채 (Financial liabilities at fair value through profit or loss)	480,271
II. 파생금융부채 (Derivative financial liabilities)	8,527,485
III. 예수부채 (Deposits)	444,743,406
IV. 차입부채 (Debts)	31,094,492
V. 사채 (Debentures)	35,178,372
VI. 충당부채 (Provisions)	889,141
VII. 순확정급여부채 (Defined benefit liabilities)	9,034
VIII. 당기법인세부채 (Current income tax liabilities)	25,595
IX. 이연법인세부채 (Deferred income tax liabilities)	690,045
X. 기타부채 (Other liabilities)	44,543,626
XI. 매각예정처분집단부채 (Liabilities directly associated with Disposal Groups Classified as Held for Sale)	73,340
부채 총계 (Total liabilities)	566,254,807
자 본 (Equity)	
I. 지배기업 주주지분 (Equity attributable to shareholders of the parent company)	39,002,900
1. 자본금 (Capital stock)	2,021,896
2. 신종자본증권 (Hybrid securities)	1,065,612
3. 자본잉여금 (Capital surplus)	4,650,118
4. 기타포괄손익누계액 (Accumulated other comprehensive income)	499,464

연결재무상태표

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주식회사 국민은행과 그 종속기업
KB Kookmin Bank and Subsidiaries

(단위: 백만원)
(in millions of won)

과목명(Description)	금액(Amount)
5 이익잉여금 (Retained earnings)	30,765,810
Ⅱ. 비지배지분 (Non-controlling interests)	54,457
자본총계 (Total equity)	39,057,357
부채와 자본총계 (Total liabilities and equity)	605,312,164

연결포괄손익계산서

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2026년 1월 1일부터 2026년 3월 31일까지

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

과목명(Description)	금액(Amount)
I. 순이자이익 (Net interest income)	2,767,595
이자수익 (Interest income)	5,343,130
1. 기타포괄손익-공정가치측정 및 상각후원가 측정 금융상품 이자수익 (Interest income from financial instruments at fair value through other comprehensive income and amortized cost)	5,194,455
2. 당기손익-공정가치측정 금융상품 이자수익 (Interest income from financial instruments at fair value through profit or loss)	148,675
이자비용 (Interest expense)	(2,575,535)
II. 순수수수료이익 (Net fee and commission income)	373,007
수수료수익 (Fee and commission income)	482,328
수수료비용 (Fee and commission expense)	(109,321)
III. 당기손익-공정가치측정 금융상품 순손익 (Net gains(losses) on financial instruments at fair value through profit or loss)	37,949
IV. 기타영업손익 (Net other operating income(expenses))	(305,951)
V. 일반관리비 (General and administrative expenses)	(1,075,695)
VI. 신용손실충당금 반영전 영업이익 (Operating income before provision for credit losses)	1,796,905
VII. 신용손실충당금전입액 (Provision for credit losses)	(171,955)
VIII. 영업이익 (Net operating income)	1,624,950
IX. 영업외손익 (Net non-operating income(expenses))	(107,211)
관계기업투자손익 (Share of profit(loss) of associates)	10,515
기타영업외손익 (Net other non-operating income(expense))	(117,726)

연결포괄손익계산서

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

과목명(Description)	금액(Amount)
X. 법인세비용차감전순이익 (Profit(loss) before income tax expense)	1,517,739
XI. 법인세비용 (Income tax expense)	(417,514)
XII. 당기순이익 (Profit for the period)	1,100,225
XIII. 법인세비용차감후기타포괄손익 (Other comprehensive income(loss) for the period, net of tax)	(52,162)
당기손익으로 재분류되지 않는 포괄손익 (Items that will not be reclassified to profit or loss)	74,013
1. 순확정급여부채의 재측정요소 (Actuarial gains(losses) on post defined benefit pension plans)	(8,125)
2. 기타포괄손익 - 공정가치 측정 금융상품 관련 손익 (Revaluation gains/(losses) on equity instruments at fair value through other comprehensive income)	82,138
후속적으로 당기손익으로 재분류될 수 있는 포괄손익 (Items that may be reclassified subsequently to profit or loss)	(126,175)
1. 외환차이 (Exchange differences on translating foreign operations)	207,456
2. 기타포괄손익-공정가치측정 금융상품관련손익 (Net gains/(losses) on financial instruments at fair value through other comprehensive income)	(264,218)
3. 관계기업 기타포괄손익에 대한 지분 (Share of other comprehensive income of associates)	770
4. 해외사업장순투자위험회피수단의 손익 (Gains(losses) on hedging instruments of a net investment in a foreign operation)	(76,587)
5. 현금흐름위험회피 수단의 손익 (Cash flow hedges)	6,404
XIV. 당기총포괄이익 (Total comprehensive income attributable to:)	1,048,063
당기순이익의 귀속 (Profit attributable to:)	1,100,225
1. 지배기업주주지분순이익 (Shareholders of the parent company)	1,101,039
2. 비지배지분순이익 (Non-controlling interests)	(814)

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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:)	1,048,063
1. 지배기업주주지분총포괄이익 (Shareholders of the parent company)	1,043,429
2. 비지배지분총포괄이익 (Non-controlling interests)	4,634



재무상태표

(Separate Statements of Financial Position)

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(As of March 31, 2026)

주식회사 국민은행
KB Kookmin Bank

(단위: 백만원)
(in millions of won)

과목명(Description)	금액(Amount)
자 산 (Assets)	
I. 현금 및 예치금 (Cash and due from financial institutions)	21,941,483
II. 당기손익-공정가치측정 금융자산 (Financial assets at fair value through profit or loss)	23,551,067
III. 파생금융자산 (Derivative financial assets)	9,929,643
IV. 상각후원가측정 대출채권 (Loans at amortized cost)	413,921,496
V. 투자금융자산 (Financial investments)	79,145,683
VI. 관계기업 및 종속기업 투자 (Investments in associates and subsidiaries)	3,094,475
VII. 유형자산 (Property and equipment)	3,539,528
VIII. 투자부동산 (Investment property)	143,615
IX. 무형자산 (Intangible assets)	320,024
X. 순확정급여자산 (Defined benefit assets)	258,881
XI. 당기법인세자산 (Current income tax assets)	382,475
XII. 이연법인세자산 (Deferred income tax assets)	-
XIII. 매각예정자산 (Assets held for sale)	74,491
XIV. 기타자산 (Other assets)	26,588,041
자산총계 (Total assets)	582,890,902
부 채 (Liabilities)	



재무상태표

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2026년 3월 31일 현재

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주식회사 국민은행
KB Kookmin Bank

(단위: 백만원)
(in millions of won)

과목명(Description)	금액(Amount)
I. 당기손익-공정가치측정 금융부채 (Financial liabilities at fair value through profit or loss)	480,271
II. 파생금융부채 (Derivative financial liabilities)	8,723,021
III. 예수부채 (Deposits)	427,757,597
IV. 차입부채 (Debts)	29,661,788
V. 사채 (Debentures)	33,038,328
VI. 충당부채 (Provisions)	879,107
VII. 순확정급여부채 (Defined benefit liabilities)	585
VIII. 당기법인세부채 (Current income tax liabilities)	13,658
IX. 이연법인세부채 (Deferred income tax liabilities)	555,641
X. 기타부채 (Other liabilities)	43,332,923
부채 총계 (Total liabilities)	544,442,919
자 본 (Equity)	
I. 자본금 (Capital stock)	2,021,896
II. 신종자본증권 (Hybrid securities)	1,065,612
III. 자본잉여금 (Capital surplus)	5,134,745
IV. 기타포괄손익누계액 (Accumulated other comprehensive income)	93,557
V. 이익잉여금 (Retained earnings)	30,132,173
자본총계 (Total equity)	38,447,983
부채와 자본총계 (Total liabilities and equity)	582,890,902

손익계산서

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(January 1, 2026 ~ March 31, 2026)

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

과목명(Description)	금액(Amount)
I. 순이자이익 (Net interest income)	2,521,180
이자수익 (Interest income)	4,910,909
1. 기타포괄손익-공정가치측정 및 상각후원가 측정 금융상품 이자수익 (Interest income from financial instruments at fair value through other comprehensive income and amortized cost)	4,799,808
2. 당기손익-공정가치측정 금융상품 이자수익 (Interest income from financial instruments at fair value through profit or loss)	111,101
이자비용 (Interest expense)	(2,389,729)
II. 순수수수료이익 (Net fee and commission income)	372,548
수수료수익 (Fee and commission income)	477,614
수수료비용 (Fee and commission expense)	(105,066)
III. 당기손익-공정가치측정 금융상품 순손익 (Net gains(losses) on financial instruments at fair value through profit or loss)	48,270
IV. 기타영업손익 (Net other operating income(expenses))	(378,022)
V. 일반관리비 (General and administrative expenses)	(970,175)
VI. 신용손실충당금 반영전 영업이익 (Operating income before provision for credit losses)	1,593,801
VII. 신용손실충당금전입액 (Provision for credit losses)	(113,839)
VIII. 영업이익 (Net operating income)	1,479,962
IX. 영업외손익 (Non-operating income(expenses))	(251,590)
관계기업투자손익 (Share of profit(loss) of associates)	(134,531)
기타영업외손익 (Net other non-operating income(expense))	(117,059)

손익계산서

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주식회사 국민은행
KB Kookmin Bank

(단위: 백만원)
(in millions of won)

과목명(Description)	금액(Amount)
X. 법인세비용차감전순이익 (Profit(loss) before income tax expense)	1,228,372
XI. 법인세비용 (Income tax expense)	(378,963)
XII. 당기순이익 (Profit for the period)	849,409
XIII. 법인세비용차감후기타포괄손익 (Other comprehensive income(loss) for the period, net of tax)	(166,994)
당기손익으로 재분류되지 않는 포괄손익 (Items that will not be reclassified to profit or loss)	84,233
1. 순확정급여부채의 재측정요소 (Actuarial gains(losses) on post defined benefit pension plans)	(8,405)
2. 기타포괄손익 - 공정가치 측정 금융상품 관련 손익 (Revaluation gains/(losses) on equity instruments at fair value through other comprehensive income)	92,638
후속적으로 당기손익으로 재분류될 수 있는 포괄손익 (Items that may be reclassified subsequently to profit or loss)	(251,227)
1. 외환차이 (Exchange differences on translating foreign operations)	6,658
2. 기타포괄손익-공정가치측정 금융상품관련손익 (Net gains/(losses) on financial instruments at fair value through other comprehensive income)	(264,289)
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)	6,404
XIV. 당기총포괄이익 (Total comprehensive income attributable to:)	682,415
당기순이익의 귀속 (Profit attributable to:)	849,409
1. 지배기업주주지분순이익 (Shareholders of the parent company)	849,409
2. 비지배지분순이익 (Non-controlling interests)	-

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(January 1, 2026 ~ March 31, 2026)

주식회사 국민은행

KB Kookmin Bank

(단위: 백만원)

(in millions of won)

과목명(Description)	금액(Amount)
당기총포괄이익의 귀속 (Total comprehensive income attributable to:)	682,415
1. 지배기업주주지분총포괄이익 (Shareholders of the parent company)	682,415
2. 비지배지분총포괄이익 (Non-controlling interests)	-



대차대조표(신탁계정)

Balance Sheet (Trust accounts)

2026년 3월 31일 현재

(As of March 31, 2026)

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)	39,296,141
1. 원화예치금 (Due from banks in won)	39,296,141
II. 유가증권 (Securities)	27,785,148
1. 주식 (Stocks)	9,508,809
2. 국채 (Government bonds)	76,517
3. 금융채 (Finance debentures)	1,056,207
4. 지방채 (Local government bonds)	19,966
5. 사채 (Corporate bonds)	7,537,332
6. 외화유가증권 (Securities in foreign currency)	237,839
7. 매입어음 (Bills bought)	440,805
8. 기타유가증권 (Other securities)	8,907,673
III. 대출금 (Loans & discounts)	175,642
1. 부동산저당대출 (Loans on real estate collateral)	-
2. 채권담보대출 (Loans on receivables collateral)	9,889
3. 수익권담보대출 (Loans on trust benefit collateral)	165,753
IV. 콜론 (Call loans)	-
V. 환매조건부채권 (Bonds purchased under resale agreements)	8,647,900



대차대조표(신탁계정)

Balance Sheet (Trust accounts)

2026년 3월 31일 현재

(As of March 31, 2026)

주식회사 국민은행
KB Kookmin Bank

(단위: 백만원)
(in millions of won)

과목명(Description)	금액(Amount)
VI. 금전채권 (Money receivables)	32,716,320
VII. 수탁부동산 (Movables & real estate)	1,135,649
VIII. 기타자산 (Others)	1,354,943
1. 가지급금 (Suspense receivables)	1
2. 미수수익 (Accrued revenues receivable)	1,279,972
3. 미수금 (Accounts receivable)	74,390
4. 선급비용 (Prepaid expenses)	580
5. 선급금 (Prepaid payments)	-
6. 기타잡자산 (Prepaid expenses)	-
IX. 고유계정대 (Lendings to banking account)	5,040,491
X. 채권평가충당금(-) (Allowance for valuation of receivables(-))	(60)
자산총계 (Total assets)	116,152,174
부 채 (Liabilities)	
I. 금전신탁 (Money in trust)	78,516,889
1. 불특정금전신탁합동운용 (Unspecified money trust)	53
2. 적립식목적신탁합동운용 (Reserving objective trust(performance))	6,834
3. 가계금전신탁합동운용 (Household money trust)	8,378
4. 개발신탁합동운용 (Development Money Trust)	36

대차대조표(신탁계정)

Balance Sheet (Trust accounts)

2026년 3월 31일 현재

(As of March 31, 2026)

주식회사 국민은행

KB Kookmin Bank

(단위: 백만원)

(in millions of won)

과목명(Description)	금액(Amount)
5. 노후생활연금신탁합동운용 (Money trust for old age living pension)	975
6. 기업금전신탁합동운용 (Business money trust)	1,257
7. 국민주신탁합동운용 (National stock trust)	2,185
8. 개인연금신탁합동운용 (Personal pension trust)	1,451,783
9. 가계장기신탁합동운용 (Long term house trust)	5,574
10. 근로자우대신탁합동운용 (Workers preferential trust)	1,045
11. 신종적립신탁합동운용 (New reserving trust)	4,072
12. 퇴직신탁운용 (Retirement trust)	7,766
13. 특정금전신탁 (Specified money trust)	21,442,779
14. 단위금전신탁합동운용 (Unit type money trust)	-
15. 추가금전신탁 (Open type money trust)	1,041
16. 신개인연금신탁합동운용 (New personal pension trust)	54,450
17. 신노후생활연금신탁합동운용 (New pension trust)	1,543
18. 신근로자우대신탁합동운용 (New workers preferential trust)	5
19. 연금신탁합동운용 (Pension trust)	1,512,790
20. 퇴직연금신탁 (Trust of retirement pension plan)	50,377,327
21. 개인종합자산신탁 (Individual savings account)	3,636,996
II. 재산신탁 (Property in trust)	33,882,946

대차대조표(신탁계정)

Balance Sheet (Trust accounts)

2026년 3월 31일 현재

(As of March 31, 2026)

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

과목명(Description)	금액(Amount)
1. 유가증권의신탁 (Securities in trust)	60,593
2. 금전채권의신탁 (Money receivables in trust)	32,686,704
3. 부동산의신탁 (Real estate in trust)	1,135,649
Ⅲ. 공익신탁 (Public in trust)	1
Ⅳ. 기타부채 (Other borrowings)	3,641,455
1. 미지급금 (Accounts payable)	175,950
2. 선수수익 (Income in advance)	2,231
3. 미지급신탁보수 (Accrued payable trust fees)	84,066
4. 미지급신탁이익 (Accrued payable trust profit)	3,341,580
5. 미지급비용 (Accrued payable expenses)	37,628
Ⅴ. 특별유보금 (Special reserves)	110,883
부채 총계 (Total liabilities)	116,152,174

손익계산서(신탁계정)

Income Statement(Trust accounts)
2026년 1월 1일부터 2026년 3월 31일까지
(January 1, 2026 ~ March 31, 2026)

주식회사 국민은행
KB Kookmin Bank

(단위: 백만원)
(in millions of won)

과목명(Description)	금액(Amount)
수 익 (Revenues)	
I. 예치금이자 (Interest on due from banks)	274,812
II. 유가증권이자 (Interest on securities)	88,130
국채이자 (Interest on government bonds)	545
금융채이자 (Interest on finance debentures)	9,002
지방채이자 (Interest on local government bonds)	205
사채이자 (Interest on corporate bonds)	71,834
배당금수익 (Dividend income)	9
외화유가증권이자 (Interest on securities in foreign currency)	1,385
매입어음이자 (Interest on bills bought)	5,150
기타유가증권이자 (Interest on others securities)	
III. 대출금이자 (Interest on loans & discounts)	1,900
부동산저당대출이자 (Interest on real estate collateral loans)	-
채권담보대출이자 (Interest on receivables collateral loans)	130
수익권담보대출이자 (Interest on trust benefit collateral loans)	1,770
IV. 콜론이자 (Interest on call loans)	-
V. 환매조건부채권이자 (Interest on bonds under resale agreements)	68,438

손익계산서(신탁계정)

Income Statement(Trust accounts)
2026년 1월 1일부터 2026년 3월 31일까지
(January 1, 2026 ~ March 31, 2026)

주식회사 국민은행
KB Kookmin Bank

(단위: 백만원)
(in millions of won)

과목명(Description)	금액(Amount)
VI. 금전채권이자 (Interest on money receivables)	185
VII. 파생상품관련익 (Revenues on derivatives)	-
VIII. 유가증권관련수익 (Revenues on securities)	1,030,560
유가증권매매익 (Gain on sales of securities)	1,021,587
유가증권상환익 (Gain on redemption of securities)	168
유가증권평가익 (Gain on valuation of securities)	8,805
VIII. 외화환차익 (Gain on foreign currency)	245
IX. 외화자산부채평가익 (Gain on valuation of assets and liabilities denominated in foreign currency)	518
X. 수입수수료 (Commissions received)	-
XI. 기타수익 (Other revenues)	205,035
XII. 고유계정대이자 (Interest on loans to banking account)	35,935
XIII. 특별유보금환입 (Transfer from special provision)	2,579
XIV. 채권평가충당금환입 (Transfer from allowance for valuation of receivables)	12
신탁이익계 (Total revenues)	1,708,349
비 용 (Expenses)	
I. 금전신탁이익 (Gain on money trust)	1,444,436
불특정금전신탁이익 (Gain on unspecified money trust)	
적립식목적신탁실적이익 (Gain on installment money trust(performance))	70

손익계산서(신탁계정)

Income Statement(Trust accounts)
2026년 1월 1일부터 2026년 3월 31일까지
(January 1, 2026 ~ March 31, 2026)

주식회사 국민은행
KB Kookmin Bank

(단위: 백만원)
(in millions of won)

과목명(Description)	금액(Amount)
가계금전신탁이익 (Gain on household money trust)	52
개발신탁이익 (Gain on development trust)	
노후생활연금신탁이익 (Gain on money trust for old age living pension)	6
기업금전신탁이익 (Gain on corporate money trust)	7
국민주신탁이익 (Gain on national stock trust)	(72)
개인연금신탁이익 (Gain on money trust for individual pension)	9,503
가계장기신탁이익 (Gain on household long-term money trust)	33
근로자우대신탁이익 (Gain on money trust for employee)	6
신종적립신탁이익 (Gain on new installment money trust)	24
퇴직신탁이익 (Gain on retirement trust)	16
특정금전신탁이익 (Gain on specified money trust)	817,050
추가금전신탁이익 (Gain on open type money trust)	89
신개인연금신탁이익 (Gain on new money trust for individual pension)	(50)
신노후생활연금신탁이익 (Gain on new money trust for old age living pension)	16
신근로자우대신탁이익 (Gain on money trust for employee)	-
연금신탁이익 (Gain on pension trust)	2,785
퇴직연금신탁이익 (Gain on trust of retirement pension plan)	581,315
개인종합자산신탁이익 (Individual savings account)	33,586

손익계산서(신탁계정)

Income Statement(Trust accounts)
2026년 1월 1일부터 2026년 3월 31일까지
(January 1, 2026 ~ March 31, 2026)

주식회사 국민은행
KB Kookmin Bank

(단위: 백만원)
(in millions of won)

과목명(Description)	금액(Amount)
II. 재산신탁이익 (Gain on property trust)	64
유가증권의신탁이익 (Gain on securities trust)	
금전채권의신탁이익 (Gain on money receivables trust)	64
III. 기타지급이자 (Other interest paid)	-
IV. 지급수수료 (Commissions paid)	18,512
V. 파생상품관련손 (Loss on derivatives)	-
VI. 외화환차손 (Loss on foreign exchange)	-
VII. 외화자산부채평가손 (Loss on valuation of assets and liabilities denominated in foreign currency)	515
유가증권관련비용 (Expenses on securities)	94,691
유가증권매매손 (Loss on sales of securities)	67,014
유가증권상환손 (Loss on redemption of securities)	741
유가증권평가손 (Loss on valuation of securities)	26,936
기금출연료 (Contribution to fund)	1,369
신용보증기금출연료 (Contribution to credit guarantee fund)	27
신탁보험료 (Insurance fees on deposits)	1,342
세금과공과 (Taxes)	89
신탁보수 (Trust fees & commissions)	121,156
기타비용 (Other expenses)	27,084

손익계산서(신탁계정)

Income Statement(Trust accounts)
2026년 1월 1일부터 2026년 3월 31일까지
(January 1, 2026 ~ March 31, 2026)

주식회사 국민은행
KB Kookmin Bank

(단위: 백만원)
(in millions of won)

과목명(Description)	금액(Amount)
특별유보금전입 (Provision for special provision)	410
XIV. 채권평가충당금전입 (Provision for allowance for valuation of receivables)	23
신탁손실계 (Total expenses)	1,708,349

연결재무상태표

(Consolidated Statements of Financial Position)

2026년 3월 31일 현재

(As of March 31, 2026)

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)	4,819,889
II. 당기손익-공정가치측정 금융자산 (Financial assets at fair value through profit or loss)	46,094,711
III. 파생금융자산 (Derivative financial assets)	2,955,696
IV. 기타포괄손익-공정가치측정유가증권 (Fair value through other comprehensive income)	8,856,843
V. 종속기업및관계기업투자 (Investments in associates, subsidiaries and joint ventures)	506,280
VI. 상각후원가측정 대출채권 (Loans at amortized cost)	11,592,650
VII. 유형자산 (Property and equipment)	243,118
VIII. 투자부동산 (Investment property)	97,925
IX. 무형자산 (Intangible assets)	246,328
X. 당기법인세자산 (Current tax assets)	8,868
XI. 이연법인세자산 (Deferred tax assets)	1,043
XII. 기타금융자산 (Other financial assets)	12,799,093
XIII. 기타자산 (Other non-financial assets)	436,557
자산총계 (Total assets)	88,659,001
부 채 (Liabilities)	
I. 예수부채 (Deposits received)	14,774,636
II. 당기손익-공정가치측정 금융부채 (Financial liabilities at fair value through profit or loss)	11,017,561

연결재무상태표

(Consolidated Statements of Financial Position)

2026년 3월 31일 현재

(As of March 31, 2026)

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)	2,917,534
Ⅳ. 차입부채 (Borrowings)	39,128,524
Ⅴ. 당기법인세부채 (Current tax liabilities)	4,612
Ⅵ. 순확정급여부채 (Net defined benefit liabilities)	64,623
Ⅶ. 이연법인세부채 (Deferred tax liabilities)	128,575
Ⅷ. 충당부채 (Provisions)	107,029
Ⅸ. 기타금융부채 (Other financial liabilities)	12,081,387
Ⅹ. 기타부채 (Other non-financial liabilities)	558,531
부채 총계 (Total liabilities)	80,783,012
자 본 (Equity)	
Ⅰ. 지배기업 주주지분 (Equity attributable to shareholders of the parent company)	7,840,797
1. 자본금 (Share capital)	1,659,769
2. 신종자본증권 (Hybrid securities)	756,093
3. 기타불입자본 (Other paid-in capital)	2,011,707
4. 이익잉여금 (Retained earnings)	3,116,017
5. 기타자본구성요소 (Other components of equity)	297,211
Ⅱ. 비지배지분 (Non-controlling interests)	35,192
자본총계 (Total equity)	7,875,989
부채와 자본총계 (Total liabilities and equity)	88,659,001

연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2026년 1월 1일부터 2026년 3월 31일까지

(January 1, 2026 ~ March 31, 2026)

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

과목명(Description)	금액(Amount)
I. 영업수익 (Operating income)	8,350,937
수수료수익 (Fee and commission income)	595,238
금융상품평가 및 처분이익 (Gain on valuation(disposal) of financial instruments)	6,562,704
이자수익 (Interest income)	449,304
상각후원가측정금융자산평가및처분이익 (Gain on valuation(disposal) of financial assets measured at amortized costs)	54,355
외환거래이익 (Gain on foreign currency transactions)	587,400
기타영업수익 (Others operating income)	101,936
II. 영업비용 (Operating expenses)	7,897,823
수수료비용 (Fee and commission expense)	107,489
금융상품평가 및 처분손실 (Loss on valuation(disposal) of financial instruments)	6,502,968
이자비용 (Interest expense)	294,507
상각후원가측정금융자산평가및처분손실 (Loss on valuation(disposal) of financial assets measured at amortized costs))	77,608
외환거래손실 (Loss on foreign currency transactions)	527,229
판매비와 관리비 (General and administrative expenses)	375,506
기타영업비용 (Other operating expenses)	12,516
III. 영업이익(손실) (Net operating income(loss))	453,114
IV. 영업외수익 (Non-operating income)	36,949

연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2026년 1월 1일부터 2026년 3월 31일까지

(January 1, 2026 ~ March 31, 2026)

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)	18,659
VI. 법인세비용차감전순이익(손실) (Profit(loss) before income tax expense)	471,404
VII. 법인세비용(수익) (Income tax expense(benefit))	121,169
VIII. 당기순이익 (Profit for the period)	350,235
1. 지배기업주주지분순이익 (Shareholders of the parent company)	349,096
2. 비지배지분순이익 (Non-controlling interests)	1,139
IX. 기타포괄손익 (Other comprehensive income(loss) for the period)	(60,498)
X. 당기총포괄이익(손실) (Consolidated net comprehensive income(loss) for the period)	289,737
1. 지배기업주주지분총포괄이익 (Shareholders of the parent company)	287,389
2. 비지배지분총포괄이익 (Non-controlling interests)	2,348

연결재무상태표

(Consolidated Statements of Financial Position)

2026년 3월 31일 현재

(As of March 31, 2026)

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

과목명(Description)	금액(Amount)
자 산 (Assets)	
I. 현금및현금성자산 (Cash and cash equivalents)	1,263,860
II. 금융자산 (Financial assets)	40,473,722
1. 당기손익공정가치측정금융자산 (Financial assets at fair value through profit or loss)	9,504,888
2. 기타포괄손익공정가치측정금융자산 (Financial assets at fair value through other comprehensive income)	21,939,801
3. 상각후원가측정금융자산 (Financial assets at amortised cost)	30,185
4. 상각후원가측정대출채권 (Loans at amortized costs)	8,428,809
5. 상각후원가측정기타수취채권 (Other receivables)	570,039
III. 관계기업투자주식 (Investments in associates)	81,526
IV. 위험회피목적파생상품자산 (Derivative assets to hedge)	659
V. 보험계약자산 (Insurance contract assets)	364,859
VI. 재보험계약자산 (Reinsurance contract assets)	1,433,117
VII. 투자부동산 (Investment property)	5,157
VIII. 유형자산 (Property and equipment)	478,160
IX. 무형자산 (Intangible assets)	119,415
X. 매각예정자산 (Assets held for sale)	-
XI. 당기법인세자산 (Current tax assets)	-
XII. 이연법인세자산 (Deferred tax assets)	4,681

연결재무상태표

(Consolidated Statements of Financial Position)

2026년 3월 31일 현재

(As of March 31, 2026)

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)	91,475
XIV. 기타자산 (Other assets)	203,532

연결재무상태표

(Consolidated Statements of Financial Position)

2026년 3월 31일 현재

(As of March 31, 2026)

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

과목명(Description)	금액(Amount)
자산총계 (Total assets)	44,520,163
부 채 (Liabilities)	-
I. 보험계약부채 (Insurance contract liabilities)	24,704,573
II. 재보험계약부채 (Reinsurance contract liabilities)	21,858
III. 금융부채 (Financial liabilities)	11,469,743
1. 당기손익인식금융부채 (Financial liabilities at fair value through profit or loss)	18,924
2. 차입부채 (Debts)	-
3. 사채 (Debentures)	1,263,462
4. 기타금융부채 (Other financial liabilities)	10,187,357
III. 위험회피목적파생상품부채 (Derivative liabilities to hedge)	1,071,769
IV. 충당부채 (Provisions)	21,188
V. 확정급여채무 (Net defined benefit liabilities)	375
VI. 당기법인세부채 (Current tax liabilities)	33
VII. 이연법인세부채 (Deferred tax liabilities)	1,108,637
VIII. 기타부채 (Other liabilities)	201,923
부채 총계 (Total liabilities)	38,600,098
자 본 (Equity)	-
I. 지배기업소유지분 (Equity attributable to shareholders of the parent company)	5,913,487

연결재무상태표

(Consolidated Statements of Financial Position)

2026년 3월 31일 현재

(As of March 31, 2026)

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

과목명(Description)	금액(Amount)
1. 자본금 (Capital stock)	33,250
2. 자본잉여금 (Capital surplus)	33,250
3. 자본조정 (Capital adjustments)	(9)
4. 기타포괄손익누계액 (Accumulated other comprehensive income)	(1,286,438)
5. 이익잉여금 (Retained earnings)	7,133,434
Ⅱ. 비지배지분 (Non-controlling interests)	6,577
자본총계 (Total equity)	5,920,065
부채와 자본총계 (Total liabilities and equity)	44,520,163

연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2026년 1월 1일부터 2026년 3월 31일까지

(January 1, 2026 ~ March 31, 2026)

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

과목명(Description)	금액(Amount)
I. 보험영업수익 (Insurance revenue)	2,867,272
보험영업수익 (Insurance Income)	2,749,778
재보험영업수익 (Reinsurance Income)	117,495
II. 보험영업비용 (Insurance expense)	2,675,946
보험영업비용 (Insurance service expense)	2,376,560
재보험영업비용 (Reinsurance expense)	201,105
기타사업비용 (Other operating expenses)	98,281
III. 투자영업수익 (Investment revenue)	881,053
보험금융수익 (Insurance finance income)	80,183
이자수익 (Interest income)	285,494
배당수익 (Dividend income)	21,130
유가증권 평가 및 처분이익 (Gain on valuation and disposal of securities)	137,277
대여금 및 수취채권 평가 및 처분이익 (Gain on valuation and disposal of loans and other receivables)	2,012
파생상품관련이익 (Gain on valuation and disposal of derivatives)	1,165
종속기업투자주식관련이익 (Gain on valuation and disposal of Investments in subsidiaries)	513
외화거래이익 (Foreign currency transaction gain)	238,223
기타수익 (Other income)	115,056
IV. 투자영업비용 (Investment expenses)	786,787

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2026년 1월 1일부터 2026년 3월 31일까지

(January 1, 2026 ~ March 31, 2026)

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

과목명(Description)	금액(Amount)
보험금융비용 (Insurance finance expense)	236,579
이자비용 (Interest expense)	97,603
유가증권 평가 및 처분손실 (Loss on valuation and disposal of securities)	134,675
대여금 및 수취채권 평가 및 처분손실 (Loss on valuation and disposal of loans and other receivables)	4,986
파생상품관련손실 (Loss on valuation and disposal of derivatives)	259,805
종속기업투자주식관련손실 (Loss on investments on subsidiaries and associates)	3,181
외화거래손실 (Foreign currency transaction loss)	2,490
재산관리비 (Administrative expenses for assets)	6,074
부동산관리비 (Administrative expenses for real estate)	1,086
기타비용 (Other expenses)	40,309
V. 영업이익(손실) (Net operating income(loss))	285,592
VI. 영업외이익 (Net non-operating income(expenses))	(378)
영업외수익 (Non-operating income)	2,230
영업외비용 (Non-operating expenses)	2,608
VII. 법인세비용차감전계속영업순이익 (Profit(loss) before income tax expense from continuing operations)	285,214
VIII. 계속영업법인세비용 (Income tax expense from continuing operations)	79,462
IX. 계속영업당기순이익 (Profit for the period from continuing operations)	205,752
X. 중단사업손익 (Profit for the period from discontinued operations)	-

연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2026년 1월 1일부터 2026년 3월 31일까지

(January 1, 2026 ~ March 31, 2026)

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)	205,752
XII. 기타포괄손익 (Other comprehensive income(loss) for the period)	13,492
후속적으로 당기손익으로 재분류되지 않는 포괄손익 (Items that will not be reclassified subsequently to profit or loss)	(25,263)
1. 확정급여채무 재측정요소 (Remeasurements of defined benefit plans)	(784)
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)	(24,479)
후속적으로 당기손익으로 재분류되는 포괄손익 (Items that may be subsequently reclassified to profit or loss)	38,755
1. 보험계약 관련 금융손익 (Insurance finance income(expense))	1,288,054
2. 재보험계약 관련 금융손익 (Reinsurance finance income(expense))	(10,281)
3. 기타포괄손익-공정가치측정금융상품관련손익 (Unrealized net change in fair value of financial assets at fair value through other comprehensive income)	(928,603)
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)	(318,861)
6. 관계기업기타포괄손익 (Unrealized net change in other comprehensive income of associate)	(0)
7. 해외사업환산손익 (Foreign currency translation differences for foreign operations)	8,445
8. 특별계정기타포괄손익 (Other comprehensive income arising from separate account)	-
X. 당기총포괄손익 (Total comprehensive income for the period)	219,244
당기순이익의귀속 (Profit for the period attributable to:)	205,752

연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2026년 1월 1일부터 2026년 3월 31일까지

(January 1, 2026 ~ March 31, 2026)

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)	205,755
2. 비지배지분순이익 (Non-controlling interests)	(3)
총포괄손익의귀속 (Total comprehensive income for the year attributable to:)	219,244
1. 지배기업소유지분총포괄손익 (Shareholders of the parent company)	218,988
2. 비지배지분총포괄손익 (Non-controlling interests)	255

연결재무상태표

(Consolidated Statements of Financial Position)

2026년 3월 31일 현재

(As of March 31, 2026)

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)	574,117
II. 당기손익-공정가치측정 금융자산 (Financial assets at fair value through profit or loss)	61,932
III. 파생금융자산 (Derivative financial assets)	461,143
IV. 상각후원가측정 대출채권 (Loans at amortized cost)	28,230,756
V. 투자금융자산 (Financial investments)	60,347
VI. 관계기업투자 (Investments in associates)	35,433
VII. 유형자산 (Property and equipment)	150,237
VIII. 무형자산 (Intangible assets)	137,743
IX. 이연법인세자산 (Deferred income tax assets)	124,297
X. 순확정급여자산 (Net defined benefit assets)	297
XI. 기타자산 (Other assets)	608,016
자산총계 (Total assets)	30,444,318
부 채 (Liabilities)	
I. 차입부채 (Debts)	4,660,985
II. 파생금융부채 (Derivative financial liabilities)	5,723
III. 사채 (Debentures)	17,025,401
IV. 총당부채 (Provisions)	162,874

연결재무상태표

(Consolidated Statements of Financial Position)

2026년 3월 31일 현재

(As of March 31, 2026)

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)	7,437
VI. 이연법인세부채 (Deferred income tax liabilities)	1,742
VII. 기타부채 (Other liabilities)	3,000,783
부채 총계 (Total liabilities)	24,864,945
자 본 (Equity)	
I. 지배기업 주주지분 (Equity attributable to shareholders of the parent company)	5,547,542
1. 자본금 (Share capital)	460,000
2. 신종자본증권 (Hybridbonds)	249,149
3. 자본잉여금 (Capital surplus)	1,959,035
4. 기타포괄손익누계액 (Accumulated other comprehensive income)	102,371
5. 이익잉여금 (Retained earnings)	2,776,987
II. 비지배지분 (Non-controlling interests)	31,831
자본총계 (Total equity)	5,579,373
부채와 자본총계 (Total liabilities and equity)	30,444,318

연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2026년 1월 1일부터 2026년 3월 31일까지

(January 1, 2026 ~ March 31, 2026)

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)	389,199
이자수익 (Interest income)	575,732
이자비용 (Interest expense)	(186,533)
II. 순수수수료이익 (Net fee and commission income)	188,426
수수료수익 (Fee and commission income)	438,222
수수료비용 (Fee and commission expense)	(249,796)
III. 당기손익-공정가치측정 금융상품 순손익 (Net gains(losses) on financial instruments at fair value through profit or loss)	2,536
IV. 기타영업손익 (Net other operating income(expenses))	(67,376)
V. 일반관리비 (General and administrative expenses)	(142,653)
VI. 신용손실충당금전입액 (Provision for credit losses)	(218,847)
VII. 영업이익 (Net operating income)	151,285
VIII. 영업외손익 (Non-operating income(loss))	(416)
관계기업투자손익 (Share of profit(loss) of associates)	135
기타영업외손익 (Net other non-operating income(expense))	(551)
IX. 법인세비용차감전순이익 (Profit(loss) before income tax expense)	150,869
X. 법인세비용 (Income tax expense)	(41,320)
XI. 당기연결순이익 (Profit for the period)	109,549
XII. 법인세비용차감후기타포괄손익 (Other comprehensive income(loss) for the period, net of tax)	37,530

연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2026년 1월 1일부터 2026년 3월 31일까지

(January 1, 2026 ~ March 31, 2026)

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)	(1,552)
1. 순확정급여부채의 재측정요소 (Actuarial gains(losses) on post defined benefit pension plans)	(987)
2. 기타포괄손익-공정가치 측정 지분상품 관련 손익 (Revaluation gains/(losses) on equity instruments at fair value through other comprehensive income)	(565)
후속적으로 당기손익으로 재분류될 수 있는 포괄손익 (Items that may be reclassified subsequently to profit or loss)	39,082
1. 관계기업 기타포괄손익에 대한 지분 (Share of other comprehensive income of associates)	208
2. 현금흐름위험회피 수단의 손익 (Cash flow hedges)	24,825
3. 해외사업환산손익 (Foreign currency translation difference for foreign operations)	14,049
XIII. 당기총포괄이익 (Total comprehensive income for the period)	147,079
당기순이익의 귀속 (Profit attributable to:)	109,549
지배기업주주지분순이익 (Shareholders of the parent company)	107,480
비지배지분순이익 (Non-controlling interests)	2,069
당기총포괄이익의 귀속 (Total comprehensive income attributable to:)	147,079
지배기업주주지분총포괄이익 (Shareholders of the parent company)	144,852
비지배지분총포괄이익 (Non-controlling interests)	2,227

재무상태표

(Statements of Financial Position)

2026년 3월 31일 현재

(As of March 31, 2026)

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)	901,008
II. 금융자산 (Financial assets)	33,260,774
1. 당기손익공정가치측정금융자산 (Financial assets at fair value through profit or loss)	9,714,445
2. 기타포괄손익공정가치측정금융자산 (Financial assets at fair value through other comprehensive income)	21,436,913
3. 상각후원가측정금융자산 (Financial assets at amortised cost)	772,082
4. 상각후원가측정대출채권 (Loans)	846,923
5. 상각후원가측정기타수취채권 (Other receivables)	490,411
III. 관계기업투자주식 (Investments in associates)	25,503
IV. 위험회피목적파생상품자산 (Derivative assets to hedge)	215
V. 재보험자산 (Reinsurance assets)	9,759
VI. 투자부동산 (Investment property)	35,418
VII. 유형자산 (Property and equipment)	264,679
VIII. 무형자산 (Intangible assets)	137,816
IX. 매각예정자산 (Assets held for sale)	-
X. 당기법인세자산 (Current tax assets)	5,908
XI. 이연법인세자산 (Deferred tax assets)	-
XII. 기타자산 (Other assets)	115,957

재무상태표

(Statements of Financial Position)

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(As of March 31, 2026)

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

과목명(Description)	금액(Amount)
자산총계 (Total assets)	34,757,037
부 채 (Liabilities)	
I. 보험계약부채 (Insurance contract liabilities)	27,717,972
II. 재보험계약부채 (Reinsurance contract liabilities)	8,775
III. 사채 (Debentures)	199,976
IV. 기타금융부채 (Other financial liabilities)	1,382,985
V. 위험회피목적파생상품부채 (Derivative liabilities to hedge)	273,757
VI. 총당부채 (Provisions)	12,480
VII. 확정급여채무 (Net defined benefit liabilities)	2,549
VIII. 당기법인세부채 (Current tax liabilities)	-
IX. 이연법인세부채 (Deferred tax liabilities)	822,614
X. 기타부채 (Other liabilities)	83,035
부채 총계 (Total liabilities)	30,504,143
자 본 (Equity)	
I. 지배기업소유지분 (Equity attributable to shareholders of the parent company)	4,252,894
1. 자본금 (Capital stock)	162,015
2. 자본잉여금 (Capital surplus)	799,656
3. 신종자본증권 (Hybrid securities)	49,800

재무상태표

(Statements of Financial Position)

2026년 3월 31일 현재

(As of March 31, 2026)

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)	53,869
6. 이익잉여금 (Retained earnings)	3,187,554
Ⅱ. 비지배지분 (Non-controlling interests)	-
자본총계 (Total equity)	4,252,894
부채와 자본총계 (Total liabilities and equity)	34,757,037

손익계산서

(Separate Statements of Comprehensive Income)

2026년 1월 1일부터 2026년 3월 31일까지

(January 1, 2026 ~ March 31, 2026)

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)	235,846
보험영업수익 (Insurance Income)	231,721
재보험영업수익 (Reinsurance Income)	4,125
조정대상 (Subject to adjustment)	-
II. 보험영업비용 (Operating expense)	163,613
보험영업비용 (Insurance service expense)	158,710
재보험영업비용 (Reinsurance expense)	5,183
기타사업비용 (Other operating expenses)	(280)
조정대상 (Subject to adjustment)	-
III. 투자영업수익 (Investment operating income)	977,295
이자수익 (Interest income)	228,443
당기손익-공정가치측정금융상품관련이익 (Profit or loss for period on fair value measured financial instruments)	473,523
기타포괄손익-공정가치측정금융상품관련이익 (Other comprehensive income(loss) on fair value measured financial instruments)	13
상각후원가측정금융상품관련이익 (Profit on amortised cost of a financial asset or financial liability)	-
파생상품관련이익 (Income on derivatives)	47,963
외환거래이익 (Income on foreign exchange)	165,900
배당금수익 (Dividend income)	18,905
기타영업수익 (Other operating income)	42,548

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(January 1, 2026 ~ March 31, 2026)

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)	372,208
이자비용 (Interest expense)	3,418
당기손익-공정가치측정금융상품관련손실 (Profit or loss for period on fair value measured financial instruments)	186,316
기타포괄손익-공정가치측정금융상품관련손실 (Other comprehensive income(loss) on fair value measured financial instruments)	-
상각후원가측정금융상품관련손실 (Loss on amortised cost of a financial asset or financial liability)	-
파생상품관련손실 (Loss on derivatives)	161,140
외환거래손실 (Loss on foreign exchange)	328
기타영업비용 (Other operating expenses)	21,006
조정대상 (Subject to adjustment)	-
V. 보험금융손익 (Insurance finance income(loss))	(583,864)
보험금융수익 (Insurance finance income)	623
보험금융비용 (Insurance finance expense)	584,487
VI. 기타영업손익 (Other operating income(loss))	(8,657)
기타영업수익 (Other operating income)	22,566
기타영업비용 (Other operating expense)	31,223
VII. 영업이익(손실) (Net operating income(loss))	84,799
VIII. 영업외손익 (Net non-operating income(loss))	385

손익계산서

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(January 1, 2026 ~ March 31, 2026)

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)	619
영업외비용 (Non-operating expense)	234
조정대상 (Subject to adjustment)	-
IX. 법인세비용차감전순이익 (Profit(loss) before tax expense)	85,184
X. 법인세비용(수익) (Income tax expense(benefit))	5,366
XI. 당기순이익 (Profit for the period)	79,818
XII. 기타포괄손익 (Other comprehensive income(loss) for the period)	22,412
XIII. 당기총포괄손익 (Total comprehensive income(loss) for the period)	102,230

연결재무상태표

(Consolidated Statements of Financial Position)

2026년 3월 31일 현재

(As of March 31, 2026)

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)	78,579
II. 당기손익-공정가치측정 금융자산 (Financial assets at fair value through profit or loss)	303,920
III. 기타포괄손익-공정가치측정유가증권 (Fair value through other comprehensive income)	361
IV. 관계기업 투자 (Investments in associates)	10,702
V. 파생금융자산 (Derivative financial assets)	23
VI. 대출채권 (Loans)	4,832
VII. 유형자산 (Property and equipment)	15,878
VIII. 기타금융자산 (Other financial assets)	45,183
IX. 이연법인세자산 (Deferred income tax assets)	2,910
X. 당기법인세자산 (Current income tax assets)	-
XI. 기타자산 (Other assets)	11,538
자산총계 (Total assets)	473,926
부 채 (Liabilities)	
I. 예수부채 (Deposits)	1,600
II. 차입부채 (Debts)	-
III. 기타금융부채 (Other financial liabilities)	42,788
IV. 총당부채 (Provisions)	990

연결재무상태표

(Consolidated Statements of Financial Position)

2026년 3월 31일 현재

(As of March 31, 2026)

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)	383
VI. 파생상품부채 (Derivative liabilities)	1,168
VII. 기타부채 (Other liabilities)	58,396
부채 총계 (Total liabilities)	105,325
자 본 (Equity)	
I. 지배기업주주지분 (Equity attributable to shareholders of the parent company)	367,871
1. 자본금 (Share capital)	38,338
2. 자본잉여금 (Capital surplus)	(1,417)
3. 기타포괄손익누계액 (Accumulated other comprehensive income)	2,164
4. 이익잉여금 (Retained earnings)	328,786
II. 비지배지분 (Non-controlling interests)	730
자본총계 (Total equity)	368,601
부채와 자본총계 (Total liabilities and equity)	473,926

연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2026년 1월 1일부터 2026년 3월 31일까지

(January 1, 2026 ~ March 31, 2026)

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)	79,413
수수료수익 (Fee and commission income)	66,164
이자수익 (Interest income)	830
1. 기타포괄손익-공정가치측정 및 상각후원가 측정 금융상품 이자수익 (Interest income from financial instruments at fair value through other comprehensive income and amortized cost)	493
2. 당기손익-공정가치측정 금융상품 이자수익 (Interest income from financial instruments at fair value through profit or loss)	337
배당금수익 (Dividend income)	12
금융상품평가 및 처분이익 (Gain on valuation(disposal) of financial instruments)	6,940
외환거래이익 (Gain on foreign currency transactions)	2,879
기타영업수익 (Other operating income)	2,588
II. 영업비용 (Operating expenses)	35,073
수수료비용 (Fee and commission expense)	4,258
이자비용 (Interest expense)	167
금융상품평가 및 처분손실 (Loss on valuation(disposal) of financial instruments)	8,478
외환거래손실 (Loss on foreign currency transactions)	677
판매비와관리비 (General and administrative expenses)	20,471
기타영업비용 (Others)	1,022
III. 영업이익 (Net operating income)	44,340

연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2026년 1월 1일부터 2026년 3월 31일까지

(January 1, 2026 ~ March 31, 2026)

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)	2,392
V. 영업외비용 (Non-operating expenses)	169
VI. 법인세비용차감전순이익 (Profit(loss) before income tax expense from continuing operations)	46,563
VII. 법인세비용 (Income tax expense from continuing operations)	13,412
VIII. 당기순이익 (Profit for the period)	33,151
IX. 기타포괄손익 (Other comprehensive income(loss) for the period)	419
당기손익으로 재분류되지 않는 포괄손익 (Items that will not be reclassified subsequently to profit or loss)	-
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)	-
후속적으로 당기손익으로 재분류되는 포괄손익 (Items that may be subsequently reclassified to profit or loss)	419
1. 매도가능금융자산평가손익 (Gain on valuation of financial assets available for sale)	-
2. 해외사업장환산손익 (Foreign currency translation differences for foreign operations)	419
X. 총포괄이익 (Total comprehensive income for the period)	33,570
연결순손익의 귀속 (Profit for the period attributable to:)	33,151
1. 지배기업주주지분순이익 (Shareholders of the parent company)	33,219
2. 비지배지분순이익 (Non-controlling interests)	(68)
연결총포괄손익의 귀속 (Total comprehensive income for the year attributable to:)	33,570
1. 지배기업주주지분총포괄이익 (Shareholders of the parent company)	33,608

연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2026년 1월 1일부터 2026년 3월 31일까지

(January 1, 2026 ~ March 31, 2026)

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

(단위: 백만원)
(in millions of won)

과목명(Description)	금액(Amount)
2. 비지배지분총포괄이익 (Non-controlling interests)	(38)

연결재무상태표

(Consolidated Statements of Financial Position)

2026년 3월 31일 현재

(As of March 31, 2026)

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)	539,874
II. 매도가능금융자산 (Financial assets available for sale)	1,598,181
III. 파생금융자산 (Derivative financial assets)	46,154
IV. 관계기업 및 종속기업 투자자산 (Investments in associates and joint ventures)	27,610
V. 대여금 및 수취채권 (Loans and receivables)	12,164,324
VI. 유형자산 (Property and equipment)	39,780
VII. 무형자산 (Intangible assets)	33,532
VIII 기타자산 (Other assets)	4,380,794
자산총계 (Total assets)	18,830,248
부 채 (Liabilities)	
I. 차입부채 (Debts)	1,259,376
II. 발행사채 (Debenture issued)	13,820,226
III. 파생금융부채 (Derivative Instruments Liabilities)	2,287
IV. 충당부채 (Provisions)	10,788
V. 당기법인세부채 (Current tax liabilities)	- 777
VI. 기타부채 (Other liabilities)	1,035,599
VII. 이연법인세부채 (Deferred tax liabilities)	74,502

연결재무상태표

(Consolidated Statements of Financial Position)

2026년 3월 31일 현재

(As of March 31, 2026)

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

과목명(Description)	금액(Amount)
부채 총계 (Total liabilities)	16,202,002
자 본 (Equity)	
I. 자본금 (Capital stock)	160,876
II. 신종자본증권 (Hybrid securities)	449,101
III. 자본잉여금 (Capital surplus)	329,084
IV. 자본조정 (Capital adjustment)	- 17,956
V. 기타포괄손익누계액 (Accumulated other comprehensive loss)	- 2,057
VI. 이익잉여금 (Retained earnings)	1,689,539
VII. 비지배지분 (Non-controlling interests)	19,659
자본총계 (Total equity)	2,628,246
부채와 자본총계 (Total liabilities and equity)	18,830,248

연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2026년 1월 1일부터 2026년 3월 31일까지

(January 1, 2026 ~ March 31, 2026)

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)	96,954
순이자이익 (Net interest income)	105,081
수수료이익 (Net fee and commission income)	222,892
당기손익금융자산 관련손익 (Gain on financial assets at fair value through profit or loss)	26,776
기타영업손익 (Other operating income(expenses))	-161,770
신용손실에 대한 손상차손 (Impairment loss on credit loss)	-55,928
일반관리비 (General and administrative expenses)	-40,096
II. 영업외손익 (Net non-operating income(loss))	797
III. 법인세비용차감전순이익 (Profit(loss) before income tax expense)	97,751
IV. 법인세비용 (Income tax expense)	-24,108
V. 당기순이익 (Profit for the period)	73,643
VI. 기타포괄손익 (Other comprehensive income(loss) for the period)	3,720
VII. 총포괄이익 (Total comprehensive income for the period)	77,363

재무상태표

(Statements of Financial Position)

2026년 3월 31일 현재

(As of March 31, 2026)

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

과목명(Description)	금액(Amount)
자 산 (Assets)	1,140,473
I. 현금 및 예치금 (Cash and due from financial institutions)	207,309
현금 및 현금성 자산 (Cash and cash equivalents)	195,439
예치금 (Deposits)	11,870
II. 증권 (Securities)	32,965
당기손익-공정가치측정 유가증권 (Securities at fair value through profit or loss)	32,965
관계회사투자지분 (Investments in associates)	-
III. 파생상품자산 (Derivative assets)	-
IV. 대출채권 (Loans)	780,138
대여금 (Loans)	-
신탁계정대 (Loans to trust)	1,227,950
대손충당금(-) (Allowance for doubtful accounts)	(447,812)
V. 유형자산 (Property and equipment)	8,498
VI. 기타자산 (Other assets)	111,563
자산총계 (Total assets)	1,140,473
부 채 (Liabilities)	741,213
I. 차입부채 (Debts)	558,727
II. 기타부채 (Other liabilities)	182,486

재무상태표

(Statements of Financial Position)

2026년 3월 31일 현재

(As of March 31, 2026)

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

과목명(Description)	금액(Amount)
부채 총계 (Total liabilities)	741,213
자 본 (Equity)	399,260
I. 자본금 (Share capital)	108,080
II. 신종자본증권 (Hybrid securities)	169,941
III. 자본잉여금 (Capital surplus)	121,768
IV. 기타포괄손익누계액 (Accumulated other comprehensive income)	832
V. 이익잉여금 (Retained earnings)	(1,361)
자본총계 (Total equity)	399,260
부채와 자본총계 (Total liabilities and equity)	1,140,473

손익계산서

(Income Statements)

2026년 1월 1일부터 2026년 3월 31일까지
(January 1, 2026 ~ March 31, 2026)KB부동산신탁 주식회사
KB Real Estate Trust Co., Ltd.(단위: 백만원)
(in millions of won)

과목명(Description)	금액(Amount)
I. 영업수익 (Operating income)	29,469
수수료수익 (Fee and commission income)	11,357
증권평가 및 처분이익 (Gain on valuation and disposal of securities)	1,014
이자수익 (Interest income)	12,307
대출채권 관련 이익 (Income from trading loans)	2,676
기타의 영업수익 (Other operating income)	2,115
II. 영업비용 (Operating expenses)	21,654
수수료비용 (Fee and commission expense)	1,035
증권평가 및 처분손실 (Loss on valuation and disposal of securities)	1,072
이자비용 (Interest expense)	6,676
대출평가 및 처분손실 (Loss on valuation and disposal of loans receivable)	-
외환거래손실 (Loss on foreign currency transactions)	-
판매비와관리비 (General and administrative expenses)	6,961
기타의 영업비용 (Other operating expenses)	5,910
III. 영업이익(손실) (Net Operating income(loss))	7,815
IV. 영업외수익 (Non-operating income)	443
V. 영업외비용 (Non-operating expenses)	7
VI. 법인세비용차감전계속사업손익 (Profit(loss) before income tax expense from continuing operations)	8,251

손익계산서

(Income Statements)

2026년 1월 1일부터 2026년 3월 31일까지

(January 1, 2026 ~ March 31, 2026)

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)	(358)
VIII. 계속사업이익 (Profit(loss) from continuing operations)	8,609
IX. 중단사업손익 (Profit(loss) from discontinued operations)	-
X. 당기순이익 (Profit for the period)	8,609

재무상태표

(Statements of Financial Position)

2026년 3월 31일 현재

(As of March 31, 2026)

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

과목명(Description)	금액(Amount)
자 산 (Assets)	2,286,786
I. 현금 및 예치금 (Cash and due from financial institutions)	268,326
II. 유가증권 (Securities)	121,368
III. 대출채권 (Loans)	1,786,471
IV. 유형자산 (Tangible assets)	16,982
V. 기타자산 (Other assets)	93,639
자산총계 (Total assets)	2,286,786
부 채 (Liabilities)	2,116,352
I. 예수금 (Deposits)	2,006,322
II. 차입금 (Loan payable)	58,658
III. 기타부채 (Other liabilities)	51,372
부채 총계 (Total liabilities)	2,116,352
자 본 (Equity)	170,434
I. 자본금 (Capital stock)	40,010
II. 자본잉여금 (Capital surplus)	139,471
III. 이익잉여금 (Retained earnings)	(7,936)
IV. 기타포괄손익누계액 (Accumulated other comprehensive income)	(1,111)
자본총계 (Total equity)	170,434
부채와 자본총계 (Total liabilities and equity)	2,286,786

손익계산서

(Income Statements)

2026년 1월 1일부터 2026년 3월 31일까지

(January 1, 2026 ~ March 31, 2026)

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

과목명(Description)	금액(Amount)
I. 영업수익 (Operating income)	42,919
이자수익 (Interest income)	41,138
1. 예치금이자 (Interest on deposits)	1,120
2. 단기매매증권이자 (Interest on trading securities)	-
3. 매도가능증권이자 (Interest on securities available for sale)	-
4. 만기보유증권이자 (Interest on held-to-maturity securities)	213
5. 대출금이자 (Interest on loans & discounts)	39,632
6. 기타이자수익 (Other operating income)	174
유가증권평가및처분이익 (Gains on valuation(disposal) of Securities)	496
대출채권평가및처분이익 (Gains on valuation(disposal) of Loans)	189
수수료수익 (Fee and commission income)	247
기타영업수익 (Other operation income)	277
배당금수익 (Dividend income)	572
II. 영업외수익 (Non-operating income)	228
III. 영업비용 (Operating expenses & claims)	46,674
이자비용 (Interest expense)	13,904
1 예수금이자 (Interest on deposits)	13,092
2 사채이자 (Interest on bonds)	749

손익계산서

(Income Statements)

2026년 1월 1일부터 2026년 3월 31일까지

(January 1, 2026 ~ March 31, 2026)

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

과목명(Description)	금액(Amount)
3 기타이자비용 (Interest on others)	63
유가증권평가및처분손실 (Loss on valuation(sales) of Securities)	411
대출채권평가및처분손실 (Loss on valuation(sales) of Loans)	13,515
1. 대손상각비 (Bad debt expense)	13,445
수수료비용 (Fee and commission expense)	3,442
기타영업비용 (Other operating losses)	2,197
판매비와관리비 (Selling and administrative expenses)	13,206
IV. 영업외비용 (Non-operating expenses)	145
V. 법인세차감전순손익 (Profit(loss) before income tax expense)	(3,672)
VI. 당기순이익 (Profit for the period)	(6,784)

연결재무상태표

(Consolidated Statements of Financial Position)

2026년 3월 31일 현재

(As of March 31, 2026)

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)	192,948
II. 예치금 (Due from bank)	1,976
III. 창업투자자산 (Investment in small and medium sized enterprises)	1,440,035
IV. PEF 투자자산 (Investment in PEF)	75,187
V. 기타자산 (Other assets)	19,022
자산총계 (Total assets)	1,729,168
부 채 (Liabilities)	
I. 단기차입금 (Short-term borrowings)	350,000
II. 확정급여부채 (Allowance for retirement and severance benefit)	82
III. 파생상품부채 (Derivative debts)	1,042
IV. 기타부채 (Other liabilities)	1,030,812
부채 총계 (Total liabilities)	1,381,936
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)	96

연결재무상태표

(Consolidated Statements of Financial Position)

2026년 3월 31일 현재

(As of March 31, 2026)

KB인베스트먼트와 그 종속기업

KB Investment Co., Ltd. and Subsidiaries

(단위: 백만원)

(in millions of won)

과목명(Description)	금액(Amount)
IV. 이익잉여금 (Retained earnings)	233,827
자본총계 (Total equity)	347,232
부채와 자본총계 (Total liabilities and equity)	1,729,168

연결손익계산서

(Consolidated Income Statements)
2026년 1월 1일부터 2026년 3월 31일까지
(January 1, 2026 ~ March 31, 2026)

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

(단위: 백만원)
(in millions of won)

과목명(Description)	금액(Amount)
I. 영업수익 (Operating revenues)	64,573
창업투자수익 (Revenues on investments in small and medium-size enterprises)	63,358
PEF 투자수익 (Revenues on Investments in PEF)	433
운용수익 (Other investment revenues)	768
경영자문료수익 (Consulting fees)	14
소수주주지분순손실 (Net expenses in minority interest)	-
II. 영업비용 (Operating expenses)	53,782
투자및금융비용 (Investment and financial expenses)	2,791
창업투자비용 (Expenses on investments in small and medium-size enterprises)	21,106
PEF 투자비용 (Expenses on investments in PEF)	873
일반관리비 (Administrative expenses)	4,451
소수주주지분순이익 (Net income in minority interest)	24,561
III. 영업이익 (Net operating income(losses))	10,790
IV. 영업외수익 (Non-operating income)	0
V. 영업외비용 (Non-operating expenses)	9
VI. 법인세비용차감전계속사업손익 (Profit(loss) before income tax expense from continuing operations)	10,781
VII. 계속사업손익법인세비용 (Income tax expense)	5,466
VIII. 당기순이익 (Profit for the period))	5,315

연결재무상태표

(Consolidated Statements of Financial Position)

2026년 3월 31일 현재

(As of March 31, 2026)

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)	69,238
당좌자산 (Quick assets)	69,060
1. 현금및현금성자산 (Cash and cash equivalents)	15,634
2. 단기금융상품 (Short-term financial instruments)	11,899
3. 매출채권 (Accounts receivable)	12,999
4. 대손충당금 (Allowance for doubtful accounts)	-
5. 기타 (Others)	28,528
재고자산 (Inventories)	178
상품 (Merchandise)	178
II. 비유동자산 (Non-current assets)	13,459
투자자산 (Investments assets)	1,534
유형자산 (Tangible assets)	2,036
무형자산 (Intangible assets)	2,253
기타비유동자산 (Other non-current assets)	7,636
자산총계 (Total assets)	82,697
부 채 (Liabilities)	

연결재무상태표

(Consolidated Statements of Financial Position)

2026년 3월 31일 현재

(As of March 31, 2026)

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

과목명(Description)	금액(Amount)
I. 유동부채 (Current liabilities)	49,348
매입채무 (Accounts payable)	31,208
미지급비용 (Accrued expenses)	8,404
기타 (Others)	9,736
II. 비유동부채 (Long-term liabilities)	2,354
퇴직급여충당금 (Accrued severance benefits)	-
장기미지급비용 (Long-term Accrued expenses)	1,872
기타 (Others)	482
부채 총계 (Total liabilities)	51,703
자 본 (Equity)	
I. 자본금 (Capital stock)	8,000
II. 기타포괄손익누계액 (Accumulated other comprehensive income)	(5,642)
III. 이익잉여금 (Retained earnings)	28,519
IV. 비지배지분 (Non-controlling interests)	116
자본총계 (Total equity)	30,994
부채와 자본총계 (Total liabilities and equity)	82,697

연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2026년 1월 1일부터 2026년 3월 31일까지

(January 1, 2026 ~ March 31, 2026)

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

과목명(Description)	금액(Amount)
I. 매출 (Sales)	78,366
상품매출 (Sales of merchandise)	3,593
용역수익 (Service revenue)	74,773
II. 매출원가 (Cost of sales)	72,083
상품매출원가 (Cost of merchandise)	3,284
용역매출원가 (Cost of service)	68,799
III. 매출총이익 (Gross profit)	6,283
IV. 판매비와관리비 (Selling and administrative expenses)	3,358
인건비 (Payroll)	1,841
경비 (Expenses)	1,517
V. 영업이익 (Operating income)	2,925
VI. 영업외수익 (Non-operating income)	211
VII. 영업외비용 (Non-operating expenses)	72
VIII. 법인세비용차감전순이익 (Profit(loss) before income tax)	3,064
IX. 법인세비용 (Income tax expense)	2,079
X. 당기순이익 (Profit for the period)	985
XI. 기타포괄손익 (Other comprehensive gain)	24
당기순이익으로 재분류되지 않는 포괄손익 (Items that will not be reclassified subsequently to profit or loss)	

연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2026년 1월 1일부터 2026년 3월 31일까지

(January 1, 2026 ~ March 31, 2026)

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)	(8)
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)	32
XII. 총포괄이익 (Total comprehensive income)	
연결순손익의 귀속 (Profit for the period attributable to)	985
1. 지배기업주주지분순이익 (Shareholders of the Parent Company)	997
2. 비지배지분순이익 (Non-controlling interests)	(11)
연결총포괄손익의 귀속 (Total comprehensive income for the year attributable to:)	1,009
1. 지배기업주주지분총포괄이익 (Shareholders of the parent company)	1,019
2. 비지배지분총포괄이익 (Non-controlling interests)	(10)