

공고용 BSPL

KB금융지주 KB Financial Group

연결 Consolidated

BS

PL

별도 Separate

BS

PL

KB국민은행 KB Kookmin Bank

연결 Consolidated

BS

PL

별도 Separate

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PL

신탁 Trust

BS

PL

KB증권 KB Securities

BS

PL

KB손해보험 KB Insurance

BS

PL

KB국민카드 KB Kookmin Card

BS

PL

KB라이프생명 KB Life Insurance

BS

PL

KB자산운용 KB Asset Management

BS

PL

KB캐피탈 KB Capital

BS

PL

KB부동산신탁 KB Real Estate Trust

BS

PL

KB저축은행 KB Savings Bank

BS

PL

KB인베스트먼트 KB Investment

BS

PL

KB데이터시스템 KB Data Systems

BS

PL

Disclaimer

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

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

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 12월 31일 현재

(As of December 31, 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)	29,869,111
II. 당기손익-공정가치측정 금융자산 (Financial assets at fair value through profit or loss)	79,450,093
III. 파생금융자산 (Derivative financial assets)	11,730,767
IV. 상각후원가측정 대출채권 (Loans at amortized cost)	472,071,840
V. 투자금융자산 (Financial investments)	131,009,464
VI. 관계기업 및 공동기업 투자 (Investments in associates and joint ventures)	947,390
VII. 보험계약자산 (Insurance Assets)	276,191
VIII. 재보험계약자산 (Reinsurance Assets)	1,497,147
IX. 유형자산 (Property and equipment)	5,390,015
X. 투자부동산 (Investment property)	3,759,176
XI. 무형자산 (Intangible assets)	1,966,684
XII. 순확정급여자산 (Defined benefit assets)	258,500
XIII. 당기법인세자산 (Current income tax assets)	339,855
XIV. 이연법인세자산 (Deferred income tax assets)	278,824
XV. 매각예정자산 (Assets held for sale)	136,838
XVI. 기타자산 (Other assets)	18,863,637
자산총계 (Total assets)	757,845,532

연결재무상태표

(Consolidated Statements of Financial Position)

2024년 12월 31일 현재

(As of December 31, 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)	10,720,231
II. 파생금융부채 (Derivative financial liabilities)	11,783,494
III. 예수부채 (Deposits)	435,687,897
IV. 차입부채 (Debts)	68,077,012
V. 사채 (Debentures)	76,171,257
VI. 보험계약부채 (Insurance contract liabilities)	55,863,701
VII. 재보험계약부채 (Reinsurance contract liabilities)	56,266
VIII. 충당부채 (Provisions)	927,632
IX. 순확정급여부채 (Defined benefit liabilities)	100,187
X. 당기법인세부채 (Current income tax liabilities)	530,720
XI. 이연법인세부채 (Deferred income tax liabilities)	1,682,292
XII. 기타부채 (Other liabilities)	36,429,662
부채총계 (Total liabilities)	698,030,351
자 본 (Equity)	
I. 지배기업 주주지분 (Equity attributable to shareholders of the parent company)	57,888,952
1. 자본금 (Share capital)	2,090,558
2. 신종자본증권 (Hybrid securities)	5,082,578

연결재무상태표

(Consolidated Statements of Financial Position)

2024년 12월 31일 현재

(As of December 31, 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)	16,646,734
4. 기타포괄손익누계액 (Accumulated other comprehensive income)	496,922
5. 이익잉여금 (Retained earnings)	34,808,220
6. 자기주식 (Treasury shares)	(1,236,060)
II. 비지배지분 (Non-controlling interests)	1,926,229
자본총계 (Total equity)	59,815,181
부채와 자본총계 (Total liabilities and equity)	757,845,532

연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2024년 1월 1일부터 2024년 12월 31일까지

(January 1, 2024 ~ December 31, 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)	12,826,714
이자수익 (Interest income)	30,491,385
1. 기타포괄손익-공정가치측정 및 상각후원가 측정 금융상품 이자수익 (Interest income from financial instruments at fair value through other comprehensive income and amortized cost)	29,001,556
2. 당기손익-공정가치 측정 금융상품 이자수익 (Interest income from financial instruments at fair value through profit or loss)	1,458,512
3. 보험금융이자수익 (Insurance finance interest income)	31,317
이자비용 (Interest expense)	(17,664,671)
1. 이자비용 (Interest expense)	(16,186,914)
2. 보험금융이자비용 (Insurance finance interest expense)	(1,477,757)
II. 순수수수료이익 (Net fee and commission income)	3,849,627
수수료수익 (Fee and commission income)	5,481,843
수수료비용 (Fee and commission expense)	(1,632,216)
III. 보험서비스결과 (Insurance service result)	1,649,761
보험수익 (Insurance income)	11,456,191
1. 보험수익 (Insurance income)	11,017,155
2. 재보험수익 (Income From Reinsurance Contract Held)	439,036
보험서비스비용 (Insurance expense)	(9,806,430)
1. 보험서비스비용 (Insurance Service Expenses From Contracts issued)	(8,884,168)
2. 재보험서비스비용 (Expenses from reinsurance contracts held)	(922,262)

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(January 1, 2024 ~ December 31, 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)	1,012,081
V. 기타보험금융손익 (Other Insurance Finance income or expenses From Contract held)	(437,001)
VI. 기타영업손익 (Net other operating income(expenses))	(1,873,011)
VII. 일반관리비 (General and administrative expenses)	(6,938,624)
VIII. 신용손실충당금 반영전 영업이익 (Operating profit before provision for credit losses)	10,089,547
IX. 신용손실충당금전입액 (Provision for credit losses)	(2,044,286)
X. 영업이익 (Net operating profit)	8,045,261
XI. 영업외손익 (Non-operating profit(loss))	(1,060,014)
1. 관계기업 및 공동기업 투자손익 (Share of profit of associates and joint ventures)	(16,884)
2. 기타영업외손익 (Net other non-operating income(expense))	(1,043,130)
XII. 법인세비용차감전순이익 (Profit before income tax)	6,985,247
XIII. 법인세비용 (Income tax expense)	(1,956,641)
XIV. 당기순이익 (Profit for the period)	5,028,606
XV. 법인세비용차감후기타포괄손익 (Other comprehensive income(loss) for the period, net of tax)	(1,622,712)
당기손익으로 재분류되지 않는 포괄손익 (Items that will not be reclassified to profit or loss)	(345,753)
1. 순확정급여부채의 재측정요소 (Actuarial gains(losses) on post defined benefit pension plans)	(85,375)
2. 관계기업 및 공동기업 기타포괄손익에 대한 지분 (Shares of other comprehensive income of associates and joint ventures)	0

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2024년 1월 1일부터 2024년 12월 31일까지

(January 1, 2024 ~ December 31, 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)	(254,864)
4. 당기손익-공정가치지정 금융부채 신용위험 변동손익 (Fair value changes on financial liabilities designated at fair value due to own credit risk)	(5,514)
후속적으로 당기손익으로 재분류될 수 있는 포괄손익 (Items that may be reclassified subsequently to profit or loss)	(1,276,959)
1. 외환차이 (Exchange differences on translating foreign operations)	582,872
2. 기타포괄손익-공정가치 측정 채무상품 관련 손익 (Net gains/(losses) on financial instruments at fair value through other comprehensive income)	1,468,299
3. 관계기업 및 공동기업 기타포괄손익에 대한 지분 (Shares of other comprehensive income of associates and joint ventures)	165
4. 현금흐름위험회피손익 (Cash flow hedges)	34,741
5. 해외사업장순투자위험회피수단의 손익 (Gains(losses) on hedging instruments of a net investment in a foreign operation)	(186,708)
6. 보험계약관련변동손익 (Insurance finance income(expense))	(3,176,328)
XVI. 당기총포괄이익 (Total comprehensive income for the period)	3,405,894
당기순이익의 귀속 (Profit attributable to:)	5,028,606
지배기업주주지분순이익 (Shareholders of the parent entity)	5,078,221
비지배지분순이익 (Non-controlling interests)	(49,615)
당기총포괄이익 귀속 (Total comprehensive income attributable to:)	3,405,894
지배기업주주지분총포괄이익 (Shareholders of the parent entity)	3,419,852
비지배지분총포괄이익 (Non-controlling interests)	(13,958)

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(Consolidated Statements of Comprehensive Income)

2024년 1월 1일부터 2024년 12월 31일까지

(January 1, 2024 ~ December 31, 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)	12,880
희석주당이익 (Diluted earnings per share)	12,726

재무상태표

(Separate Statements of Financial Position)

2024년 12월 31일 현재

(As of December 31, 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)	398,391
II. 당기손익-공정가치측정 금융자산 (Financial assets at fair value through profit or loss)	1,243,471
III. 상각후원가측정 대출채권 (Loans at amortized cost)	359,054
IV. 종속기업 투자 (Investments in subsidiaries)	26,867,817
V. 유형자산 (Property and equipment)	2,800
VI. 무형자산 (Intangible assets)	14,497
VII. 순확정급여자산 (Net Defined Benefit Assets)	2,902
VIII. 이연법인세자산 (Deferred income tax assets)	5,257
IX. 기타자산 (Other assets)	912,634
자산총계 (Total assets)	29,806,823
부 채 (Liabilities)	
I. 차입부채 (Debts)	965,000
II. 사채 (Debentures)	2,962,032
III. 순확정급여부채 (Defined benefit liabilities)	-
IV. 당기법인세부채 (Current income tax liabilities)	502,705
V. 기타부채 (Other liabilities)	388,528
부채총계 (Total liabilities)	4,818,265

재무상태표

(Separate Statements of Financial Position)

2024년 12월 31일 현재

(As of December 31, 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 financial instrument)	5,082,359
III. 자본잉여금 (Capital surplus)	14,754,475
IV. 기타포괄손익누계액 (Accumulated other comprehensive income)	(8,316)
V. 이익잉여금 (Retained earnings)	4,305,542
VI. 자기주식 (Treasury shares)	(1,236,060)
자본총계 (Total equity)	24,988,558
부채와 자본총계 (Total liabilities and equity)	29,806,823

포괄손익계산서

(Separate Statements of Comprehensive Income)

2024년 1월 1일부터 2024년 12월 31일까지

(January 1, 2024 ~ December 31, 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)	(62,371)
이자수익 (Interest income)	38,702
1. 상각후원가측정 금융상품 이자수익 (Interest income from financial instruments at amortized cost)	35,860
2. 당기손익-공정가치측정 금융상품 이자수익 (Interest income from financial instruments at fair value through profit or loss)	2,842
이자비용 (Interest expense)	(101,073)
II. 순수수수료이익 (Net fee and commission income)	(7,247)
수수료수익 (Fee and commission income)	2,213
수수료비용 (Fee and commission expense)	(9,460)
III. 당기손익-공정가치측정 금융상품 순손익 (Net gains(losses) on financial instruments at fair value through profit or loss)	91,892
IV. 기타영업손익 (Net other operating income(expenses))	2,243,253
V. 일반관리비 (General and administrative expenses)	(95,655)
VI. 신용손실충당금 반영전 영업이익 (Operating profit before provision for credit losses)	2,169,872
VII. 신용손실충당금전입액 (Provision for credit losses)	773
VIII. 영업이익 (Net operating income)	2,170,645
IX. 영업외손익 (Non-operating profit(loss))	10
X. 법인세비용차감전순이익 (Profit before income tax)	2,170,655
XI. 법인세수익(비용) (Income tax income)	(58)
XII. 당기순이익 (Profit for the period)	2,170,597

포괄손익계산서

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(January 1, 2024 ~ December 31, 2024)

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)	(1,507)
당기손익으로 재분류되지 않는 포괄손익 (Items that will not be reclassified to profit or loss)	(1,507)
순확정급여부채의 재측정요소 (Actuarial gains(losses) on post defined benefit pension plans)	(1,507)
XIV. 당기총포괄이익 (Total comprehensive income for the period)	2,169,090
XV. 주당이익(단위: 원) (Earnings per share in won)	
기본주당이익 (Basic earnings per share in won)	5,203
희석주당이익 (Diluted earnings per share in won)	5,142

연결재무상태표

(Consolidated Statements of Financial Position)

2024년 12월 31일 현재

(As of December 31, 2024)

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

과목명(Description)	금액(Amount)
자 산 (Assets)	
I. 현금 및 예치금 (Cash and due from financial institutions)	22,910,149
II. 당기손익-공정가치측정 금융자산 (Financial assets at fair value through profit or loss)	22,089,847
III. 파생금융자산 (Derivative financial assets)	10,249,619
IV. 상각후원가측정 대출채권 (Loans at amortized cost)	409,867,155
V. 투자금융자산 (Financial investments)	81,226,618
VI. 관계기업 투자 (Investments in associates)	585,509
VII. 유형자산 (Property and equipment)	4,199,120
VIII. 투자부동산 (Investment property)	125,014
IX. 무형자산 (Intangible assets)	968,603
X. 순확정급여자산 (Defined benefit assets)	163,892
XI. 당기법인세자산 (Current income tax assets)	318,833
XII. 이연법인세자산 (Deferred income tax assets)	137,117
XIII. 매각예정자산 (Assets held for sale)	136,838
XIV. 기타자산 (Other assets)	9,908,866
자산총계 (Total assets)	562,887,180
부 채 (Liabilities)	
I. 당기손익-공정가치측정 금융부채 (Financial liabilities at fair value through profit or loss)	159,212

연결재무상태표

(Consolidated Statements of Financial Position)

2024년 12월 31일 현재

(As of December 31, 2024)

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

과목명(Description)	금액(Amount)
II. 파생금융부채 (Derivative financial liabilities)	9,643,135
III. 예수부채 (Deposits)	421,200,651
IV. 차입부채 (Debts)	32,226,416
V. 사채 (Debentures)	34,736,771
VI. 총당부채 (Provisions)	543,694
VII. 순확정급여부채 (Defined benefit liabilities)	11,283
VIII. 당기법인세부채 (Current income tax liabilities)	25,178
IX. 이연법인세부채 (Deferred income tax liabilities)	673,452
X. 기타부채 (Other liabilities)	25,640,068
부채 총계 (Total liabilities)	524,859,860
자 본 (Equity)	
I. 지배기업 주주지분 (Equity attributable to shareholders of the parent entity)	37,941,107
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)	775,726
5. 이익잉여금 (Retained earnings)	29,427,755
II. 비지배지분 (Non-controlling interests equity)	86,213
자본총계 (Total equity)	38,027,320
부채와 자본총계 (Total liabilities and equity)	562,887,180

연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2024년 1월 1일부터 2024년 12월 31일까지

(January 1, 2024 ~ December 31, 2024)

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

과목명(Description)	금액(Amount)
I. 순이자이익 (Net interest income)	10,223,872
이자수익 (Interest income)	23,211,072
1. 기타포괄손익-공정가치측정 및 상각후원가 측정 금융상품 이자수익 (Interest income from financial instruments at fair value through other comprehensive income and amortized cost)	22,778,587
2. 당기손익-공정가치측정 금융상품 이자수익 (Interest income from financial instruments at fair value through profit or loss)	432,485
이자비용 (Interest expense)	(12,987,200)
II. 순수수수료이익 (Net fee and commission income)	1,112,878
수수료수익 (Fee and commission income)	1,544,109
수수료비용 (Fee and commission expense)	(431,231)
III. 당기손익-공정가치측정 금융상품 순손익 (Net gains(losses) on financial instruments at fair value through profit or loss)	767,877
IV. 기타영업손익 (Net other operating income(expenses))	(1,391,357)
V. 일반관리비 (General and administrative expenses)	(4,634,318)
VI. 신용손실충당금 반영전 영업이익 (Operating profit before provision for credit losses)	6,078,952
VII. 신용손실충당금전입액 (Provision for credit losses)	(680,087)
VIII. 영업이익 (Net operating profit)	5,398,865
IX. 영업외손익 (Non-operating profit(loss))	(953,567)
관계기업투자손익 (Share of profit(loss) of associates)	7,402
기타영업외손익 (Net other non-operating income(expense))	(960,969)

연결포괄손익계산서

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2024년 1월 1일부터 2024년 12월 31일까지

(January 1, 2024 ~ December 31, 2024)

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

과목명(Description)	금액(Amount)
X. 법인세비용차감전순이익 (Profit before income tax)	4,445,298
XI. 법인세비용 (Income tax expense)	(1,293,896)
XII. 당기순이익 (Profit for the period)	3,151,402
XIII. 법인세비용차감후기타포괄손익 (Other comprehensive income(loss) for the period, net of tax)	168,104
당기손익으로 재분류되지 않는 포괄손익 (Items that will not be reclassified to profit or loss)	(314,891)
1. 순확정급여부채의 재측정요소 (Actuarial gains(losses) on post defined benefit pension plans)	(41,968)
2. 기타포괄손익 - 공정가치 측정 금융상품 관련 손익 (Revaluation gains/(losses) on equity instruments at fair value through other comprehensive income)	(272,923)
후속적으로 당기손익으로 재분류될 수 있는 포괄손익 (Items that may be reclassified subsequently to profit or loss)	482,995
1. 외환차이 (Exchange differences on translating foreign operations)	428,808
2. 기타포괄손익-공정가치측정 금융상품관련손익 (Net gains/(losses) on financial instruments at fair value through other comprehensive income)	218,847
3. 관계기업 기타포괄손익에 대한 지분 (Share of other comprehensive income of associates)	(762)
4. 해외사업장순투자위험회피수단의 손익 (Gains(losses) on hedging instruments of a net investment in a foreign operation)	(165,038)
5. 현금흐름위험회피 수단의 손익 (Cash flow hedges)	1,140
XIV. 당기총포괄이익 (Total comprehensive income attributable to:)	3,319,506
당기순이익의 귀속 (Profit attributable to:)	3,151,402
1. 지배기업주주지분순이익 (Shareholders of the parent entity)	3,251,759
2. 비지배지분순이익 (Non-controlling interests)	(100,357)

연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2024년 1월 1일부터 2024년 12월 31일까지

(January 1, 2024 ~ December 31, 2024)

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

과목명(Description)	금액(Amount)
당기총포괄이익의 귀속 (Total comprehensive income attributable to:)	3,319,506
1. 지배기업주주지분총포괄이익 (Shareholders of the parent entity)	3,408,978
2. 비지배지분총포괄이익 (Non-controlling interests)	(89,472)

재무상태표

(Separate Statements of Financial Position)

2024년 12월 31일 현재

(As of December 31, 2024)

주식회사 국민은행

KB Kookmin Bank

(단위: 백만원)

(in million won)

과목명(Description)	금액(Amount)
자 산 (Assets)	
I. 현금 및 예치금 (Cash and due from financial institutions)	20,846,044
II. 당기손익-공정가치측정 금융자산 (Financial assets at fair value through profit or loss)	19,079,152
III. 파생금융자산 (Derivative financial assets)	10,245,473
IV. 상각후원가측정 대출채권 (Loans at amortized cost)	396,390,232
V. 투자금융자산 (Financial investments)	79,649,271
VI. 관계기업 및 종속기업 투자 (Investments in associates and subsidiaries)	3,048,839
VII. 유형자산 (Property and equipment)	3,865,847
VIII. 투자부동산 (Investment property)	125,014
IX. 무형자산 (Intangible assets)	362,885
X. 순확정급여자산 (Defined benefit assets)	163,892
XI. 당기법인세자산 (Current income tax assets)	316,176
XII. 이연법인세자산 (Deferred income tax assets)	-
XIII. 매각예정자산 (Assets held for sale)	28,325
XIV. 기타자산 (Other assets)	9,475,233
자산총계 (Total assets)	543,596,383
부 채 (Liabilities)	
I. 당기손익-공정가치측정 금융부채 (Financial liabilities at fair value through profit or loss)	159,212

재무상태표

(Separate Statements of Financial Position)

2024년 12월 31일 현재

(As of December 31, 2024)

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

과목명(Description)	금액(Amount)
II. 파생금융부채 (Derivative financial liabilities)	9,843,824
III. 예수부채 (Deposits)	406,134,828
IV. 차입부채 (Debts)	30,674,711
V. 사채 (Debentures)	33,400,288
VI. 충당부채 (Provisions)	535,833
VII. 순확정급여부채 (Defined benefit liabilities)	514
VIII. 당기법인세부채 (Current income tax liabilities)	9,837
IX. 이연법인세부채 (Deferred income tax liabilities)	555,086
X. 기타부채 (Other liabilities)	24,936,057
부채 총계 (Total liabilities)	506,250,190
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)	444,493
V. 이익잉여금 (Retained earnings)	28,679,447
자본총계 (Total equity)	37,346,193
부채와 자본총계 (Total liabilities and equity)	543,596,383

손익계산서

(Separate Statements of Comprehensive Income)

2024년 1월 1일부터 2024년 12월 31일까지

(January 1, 2024 ~ December 31, 2024)

주식회사 국민은행

KB Kookmin Bank

(단위: 백만원)

(in million won)

과목명(Description)	금액(Amount)
I. 순이자이익 (Net interest income)	9,589,760
이자수익 (Interest income)	21,646,983
1. 기타포괄손익-공정가치측정 및 상각후원가 측정 금융상품 이자수익 (Interest income from financial instruments at fair value through other comprehensive income and amortized cost)	21,330,645
2. 당기손익-공정가치측정 금융상품 이자수익 (Interest income from financial instruments at fair value through profit or loss)	316,338
이자비용 (Interest expense)	(12,057,223)
II. 순수수수료이익 (Net fee and commission income)	1,119,480
수수료수익 (Fee and commission income)	1,522,676
수수료비용 (Fee and commission expense)	(403,196)
III. 당기손익-공정가치측정 금융상품 순손익 (Net gains(losses) on financial instruments at fair value through profit or loss)	728,143
IV. 기타영업손익 (Net other operating income(expenses))	(1,528,598)
V. 일반관리비 (General and administrative expenses)	(4,237,830)
VI. 신용손실충당금 반영전 영업이익 (Operating profit before provision for credit losses)	5,670,955
VII. 신용손실충당금전입액 (Provision for credit losses)	(417,081)
VIII. 영업이익 (Net operating profit)	5,253,874
IX. 영업외손익 (Non-operating profit(loss))	(1,104,866)
관계기업투자손익 (Share of profit(loss) of associates)	(236,141)
기타영업외손익 (Net other non-operating income(expense))	(868,725)

손익계산서

(Separate Statements of Comprehensive Income)

2024년 1월 1일부터 2024년 12월 31일까지

(January 1, 2024 ~ December 31, 2024)

주식회사 국민은행

KB Kookmin Bank

(단위: 백만원)

(in million won)

과목명(Description)	금액(Amount)
X. 법인세비용차감전순이익 (Profit before income tax)	4,149,008
XI. 법인세비용 (Income tax expense)	(1,075,412)
XII. 당기순이익 (Profit for the period)	3,073,596
XIII. 법인세비용차감후기타포괄손익 (Other comprehensive income(loss) for the period, net of tax)	(101,726)
당기손익으로 재분류되지 않는 포괄손익 (Items that will not be reclassified to profit or loss)	(316,730)
1. 순확정급여부채의 재측정요소 (Actuarial gains(losses) on post defined benefit pension plans)	(43,807)
2. 기타포괄손익 - 공정가치 측정 금융상품 관련 손익 (Revaluation gains/(losses) on equity instruments at fair value through other comprehensive income)	(272,923)
후속적으로 당기손익으로 재분류될 수 있는 포괄손익 (Items that may be reclassified subsequently to profit or loss)	215,004
1. 외환차이 (Exchange differences on translating foreign operations)	4,750
2. 기타포괄손익-공정가치 측정 금융상품 관련 손익 (Net gains/(losses) on financial instruments at fair value through other comprehensive income)	209,114
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)	1,140
XIV. 당기총포괄이익 (Total comprehensive income attributable to:)	2,971,870
당기순이익의 귀속 (Profit attributable to:)	3,073,596
1. 지배기업주주지분순이익 (Shareholders of the parent company)	3,073,596
2. 비지배지분순이익 (Non-controlling interests)	-

손익계산서

(Separate Statements of Comprehensive Income)

2024년 1월 1일부터 2024년 12월 31일까지

(January 1, 2024 ~ December 31, 2024)

주식회사 국민은행

KB Kookmin Bank

(단위: 백만원)

(in million won)

과목명(Description)	금액(Amount)
당기총포괄이익의 귀속 (Total comprehensive income attributable to:)	2,971,870
1. 지배기업주주지분총포괄이익 (Shareholders of the parent company)	2,971,870
2. 비지배지분총포괄이익 (Non-controlling interests)	-

대차대조표(신탁계정)

Balance Sheet (Trust accounts)

2024년 12월 31일 현재

(As of December 31, 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)	37,689,836
1. 원화예치금 (Due from banks in won)	37,689,836
II. 유가증권 (Securities)	20,496,557
1. 주식 (Stocks)	5,125,098
2. 국채 (Government bonds)	77,486
3. 금융채 (Finance debentures)	1,246,009
4. 지방채 (Local government bonds)	39,404
5. 사채 (Corporate bonds)	7,385,540
6. 외화유가증권 (Securities in foreign currency)	161,298
7. 매입어음 (Bills bought)	369,028
8. 기타유가증권 (Other securities)	6,092,694
III. 대출금 (Loans & discounts)	211,230
1. 부동산저당대출 (Loans on real estate collateral)	-
2. 채권담보대출 (Loans on receivables collateral)	11,949
3. 수익권담보대출 (Loans on trust benefit collateral)	199,281
IV. 콜론 (Call loans)	-
V. 환매조건부채권 (Bonds purchased under resale agreements)	5,006,100

대차대조표(신탁계정)

Balance Sheet (Trust accounts)

2024년 12월 31일 현재

(As of December 31, 2024)

주식회사 국민은행

KB Kookmin Bank

(단위: 백만원)

(in millions of won)

과목명(Description)	금액(Amount)
VI. 금전채권 (Money receivables)	29,424,078
VII. 수탁부동산 (Movables & real estate)	611,494
VIII. 기타자산 (Others)	1,313,547
1. 가지급금 (Suspense receivables)	1
2. 미수수익 (Accrued revenues receivable)	1,282,498
3. 미수금 (Accounts receivable)	23,629
4. 선급비용 (Prepaid expenses)	321
5. 선급금 (Prepaid payments)	4,436
6. 기타잡자산 (Prepaid expenses)	2,662
IX. 고유계정대 (Lendings to banking account)	5,540,384
X. 채권평가충당금(-) (Allowance for valuation of receivables(-))	(62)
자산총계 (Total assets)	100,293,164
부 채 (Liabilities)	
I. 금전신탁 (Money in trust)	67,464,857
1. 불특정금전신탁합동운용 (Unspecified money trust)	53
2. 적립식목적신탁합동운용 (Reserving objective trust(performance))	7,264
3. 가계금전신탁합동운용 (Household money trust)	8,875
4. 개발신탁합동운용 (Development Money Trust)	36

대차대조표(신탁계정)

Balance Sheet (Trust accounts)

2024년 12월 31일 현재

(As of December 31, 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)	1,021
6. 기업금전신탁합동운용 (Business money trust)	1,313
7. 국민주신탁합동운용 (National stock trust)	2,324
8. 개인연금신탁합동운용 (Personal pension trust)	1,580,823
9. 가계장기신탁합동운용 (Long term house trust)	5,931
10. 근로자우대신탁합동운용 (Workers preferential trust)	1,053
11. 신종적립신탁합동운용 (New reserving trust)	4,422
12. 퇴직신탁운용 (Retirement trust)	7,725
13. 특정금전신탁 (Specified money trust)	15,695,491
14. 단위금전신탁합동운용 (Unit type money trust)	-
15. 추가금전신탁 (Open type money trust)	1,204
16. 신개인연금신탁합동운용 (New personal pension trust)	59,542
17. 신노후생활연금신탁합동운용 (New pension trust)	1,596
18. 신근로자우대신탁합동운용 (New workers preferential trust)	5
19. 연금신탁합동운용 (Pension trust)	1,744,612
20. 퇴직연금신탁 (Trust of retirement pension plan)	45,008,337
21. 개인종합자산신탁 (Individual savings account)	3,333,230
II. 재산신탁 (Property in trust)	30,069,041

대차대조표(신탁계정)

Balance Sheet (Trust accounts)

2024년 12월 31일 현재

(As of December 31, 2024)

주식회사 국민은행

KB Kookmin Bank

(단위: 백만원)

(in millions of won)

과목명(Description)	금액(Amount)
1. 유가증권의신탁 (Securities in trust)	71,813
2. 금전채권의신탁 (Money receivables in trust)	29,383,072
3. 부동산의신탁 (Real estate in trust)	614,156
Ⅲ. 공익신탁 (Public in trust)	1
Ⅳ. 기타부채 (Other borrowings)	2,643,174
1. 미지급금 (Accounts payable)	29,574
2. 선수수익 (Income in advance)	4,512
3. 미지급신탁보수 (Accrued payable trust fees)	68,249
4. 미지급신탁이익 (Accrued payable trust profit)	2,507,308
5. 미지급비용 (Accrued payable expenses)	33,531
Ⅴ. 특별유보금 (Special reserves)	116,091
부채 총계 (Total liabilities)	100,293,164

손익계산서(신탁계정)

Income Statement(Trust accounts)
2024년 1월 1일부터 2024년 12월 31일까지
(January 1, 2024 ~ December 31, 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)	1,403,292
II. 유가증권이자 (Interest on securities)	762,112
국채이자 (Interest on government bonds)	2,269
금융채이자 (Interest on finance debentures)	53,792
지방채이자 (Interest on local government bonds)	1,329
사채이자 (Interest on corporate bonds)	237,153
배당금수익 (Dividend income)	1,035
외화유가증권이자 (Interest on securities in foreign currency)	7,396
매입어음이자 (Interest on bills bought)	32,035
기타유가증권이자 (Interest on others securities)	427,103
III. 대출금이자 (Interest on loans & discounts)	10,288
부동산저당대출이자 (Interest on real estate collateral loans)	-
채권담보대출이자 (Interest on receivables collateral loans)	1,254
수익권담보대출이자 (Interest on trust benefit collateral loans)	9,035
IV. 콜론이자 (Interest on call loans)	-
V. 환매조건부채권이자 (Interest on bonds under resale agreements)	287,593

손익계산서(신탁계정)

Income Statement(Trust accounts)
2024년 1월 1일부터 2024년 12월 31일까지
(January 1, 2024 ~ December 31, 2024)

주식회사 국민은행
KB Kookmin Bank

(단위: 백만원)
(in millions of won)

과목명(Description)	금액(Amount)
VI. 금전채권이자 (Interest on money receivables)	510
VII. 파생상품관련익 (Revenues on derivatives)	-
VIII. 유가증권관련수익 (Revenues on securities)	360,633
유가증권매매익 (Gain on sales of securities)	345,521
유가증권상환익 (Gain on redemption of securities)	2,322
유가증권평가익 (Gain on valuation of securities)	12,790
VIII. 외화환차익 (Gain on foreign currency)	398
IX. 외화자산부채평가익 (Gain on valuation of assets and liabilities denominated in foreign currency)	47,199
X. 수입수수료 (Commissions received)	-
XI. 기타수익 (Other revenues)	2,423,849
XII. 고유계정대이자 (Interest on loans to banking account)	180,849
XIII. 특별유보금환입 (Transfer from special provision)	34
XIV. 채권평가충당금환입 (Transfer from allowance for valuation of receivables)	247
신탁이익계 (Total revenues)	5,477,003
비 용 (Expenses)	
I. 금전신탁이익 (Gain on money trust)	2,743,236
불특정금전신탁이익 (Gain on unspecified money trust)	1
적립식목적신탁실적이익 (Gain on installment money trust(performance))	430

손익계산서(신탁계정)

Income Statement(Trust accounts)

2024년 1월 1일부터 2024년 12월 31일까지

(January 1, 2024 ~ December 31, 2024)

주식회사 국민은행

KB Kookmin Bank

(단위: 백만원)

(in millions of won)

과목명(Description)	금액(Amount)
가계금전신탁이익 (Gain on household money trust)	336
개발신탁이익 (Gain on development trust)	2
노후생활연금신탁이익 (Gain on money trust for old age living pension)	33
기업금전신탁이익 (Gain on corporate money trust)	43
국민주신탁이익 (Gain on national stock trust)	(371)
개인연금신탁이익 (Gain on money trust for individual pension)	34,384
가계장기신탁이익 (Gain on household long-term money trust)	210
근로자우대신탁이익 (Gain on money trust for employee)	36
신종적립신탁이익 (Gain on new installment money trust)	149
퇴직신탁이익 (Gain on retirement trust)	271
특정금전신탁이익 (Gain on specified money trust)	1,055,119
추가금전신탁이익 (Gain on open type money trust)	45
신개인연금신탁이익 (Gain on new money trust for individual pension)	2,887
신노후생활연금신탁이익 (Gain on new money trust for old age living pension)	90
신근로자우대신탁이익 (Gain on money trust for employee)	-
연금신탁이익 (Gain on pension trust)	70,540
퇴직연금신탁이익 (Gain on trust of retirement pension plan)	1,472,297
개인종합자산신탁이익 (Individual savings account)	106,734

손익계산서(신탁계정)

Income Statement(Trust accounts)
2024년 1월 1일부터 2024년 12월 31일까지
(January 1, 2024 ~ December 31, 2024)

주식회사 국민은행
KB Kookmin Bank

(단위: 백만원)
(in millions of won)

과목명(Description)	금액(Amount)
II. 재산신탁이익 (Gain on property trust)	371
유가증권의신탁이익 (Gain on securities trust)	51
금전채권의신탁이익 (Gain on money receivables trust)	321
III. 기타지급이자 (Other interest paid)	-
IV. 지급수수료 (Commissions paid)	41,539
V. 파생상품관련손 (Loss on derivatives)	-
VI. 외화환차손 (Loss on foreign exchange)	1,016
VII. 외화자산부채평가손 (Loss on valuation of assets and liabilities denominated in foreign currency)	47,203
유가증권관련비용 (Expenses on securities)	2,461,091
유가증권매매손 (Loss on sales of securities)	175,510
유가증권상환손 (Loss on redemption of securities)	2,260,102
유가증권평가손 (Loss on valuation of securities)	25,479
기금출연료 (Contribution to fund)	6,041
신용보증기금출연료 (Contribution to credit guarantee fund)	73
신탁보험료 (Insurance fees on deposits)	5,968
세금과공과 (Taxes)	220
신탁보수 (Trust fees & commissions)	146,500
기타비용 (Other expenses)	26,586

손익계산서(신탁계정)

Income Statement(Trust accounts)

2024년 1월 1일부터 2024년 12월 31일까지
(January 1, 2024 ~ December 31, 2024)주식회사 국민은행
KB Kookmin Bank(단위: 백만원)
(in millions of won)

과목명(Description)	금액(Amount)
특별유보금전입 (Provision for special provision)	3,157
XIV. 채권평가충당금전입 (Provision for allowance for valuation of receivables)	43
신탁손실계 (Total expenses)	5,477,003

연결재무상태표

(Consolidated Statements of Financial Position)

2024년 12월 31일 현재

(As of December 31, 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)	3,322,505
II. 당기손익-공정가치측정 금융자산 (Financial assets at fair value through profit or loss)	37,098,019
III. 파생금융자산 (Derivative financial assets)	1,394,204
IV. 기타포괄손익-공정가치측정유가증권 (Fair value through other comprehensive income)	6,485,291
V. 종속기업및관계기업투자 (Investments in associates, subsidiaries and joint ventures)	417,779
VI. 상각후원가측정 대출채권 (Loans at amortized cost)	10,605,843
VII. 유형자산 (Property and equipment)	264,565
VIII. 투자부동산 (Investment property)	419,452
IX. 무형자산 (Intangible assets)	270,013
X. 당기법인세자산 (Current tax assets)	6,818
XI. 이연법인세자산 (Deferred tax assets)	101,231
XII. 기타금융자산 (Other financial assets)	2,813,757
XIII. 기타자산 (Other non-financial assets)	191,058
자산총계 (Total assets)	63,390,535
부 채 (Liabilities)	
I. 예수부채 (Deposits received)	7,725,859
II. 당기손익-공정가치측정 금융부채 (Financial liabilities at fair value through profit or loss)	10,568,567

연결재무상태표

(Consolidated Statements of Financial Position)

2024년 12월 31일 현재

(As of December 31, 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)	1,924,225
Ⅳ. 차입부채 (Borrowings)	33,454,601
Ⅴ. 당기법인세부채 (Current tax liabilities)	2,089
Ⅵ. 순확정급여부채 (Net defined benefit liabilities)	68,664
Ⅶ. 이연법인세부채 (Deferred tax liabilities)	-
Ⅷ. 충당부채 (Provisions)	137,560
Ⅸ. 기타금융부채 (Other financial liabilities)	2,210,452
Ⅹ. 기타부채 (Other non-financial liabilities)	410,188
부채 총계 (Total liabilities)	56,502,205
자 본 (Equity)	
Ⅰ. 지배기업 주주지분 (Controlling interests)	6,805,191
1. 자본금 (Stockholder's equity)	1,493,102
2. 신종자본증권 (Hybrid securities)	756,093
3. 기타불입자본 (Other paid-in capital)	1,479,260
4. 이익잉여금 (Retained earnings)	2,709,818
5. 기타자본구성요소 (Elements of other shareholders' equity)	366,918
Ⅱ. 비지배지분 (Non-controlling interests)	83,139
자본총계 (Total equity)	6,888,330
부채와 자본총계 (Total liabilities and equity)	63,390,535

연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)
2024년 1월 1일부터 2024년 12월 31일까지
(January 1, 2024 ~ December 31, 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)	10,832,031
수수료수익 (Commissions received)	996,127
금융상품평가 및 처분이익 (Gain on valuation(sales) of financial assets)	6,736,722
이자수익 (Interest income)	1,786,484
상각후원가측정금융자산평가및처분이익 (Gain on valuation(disposal) of loans)	93,212
외환거래이익 (Gain on foreign transactions)	1,003,250
기타영업수익 (Others)	216,236
II. 영업비용 (Operating expenses)	10,051,245
수수료비용 (Commissions expense)	224,247
금융상품평가 및 처분손실 (Loss on valuation(sales) of financial assets)	6,596,583
이자비용 (Interest expense)	1,179,191
상각후원가측정금융자산평가및처분손실 (Loss on valuation(disposal) of loans)	145,591
외환거래손실 (Loss on foreign transactions)	855,260
판매비와 관리비 (General and administrative expenses)	980,571
기타영업비용 (Others)	69,802
III. 영업이익(손실) (Operating profit(loss))	780,786
IV. 영업외수익 (Non-operating income)	79,953

연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)
2024년 1월 1일부터 2024년 12월 31일까지
(January 1, 2024 ~ December 31, 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)	112,106
VI. 법인세비용차감전순이익(손실) (Net income(loss) before income tax from continuing operations)	748,633
VII. 법인세비용(수익) (Income tax expense(income) from continuing operations)	158,272
VIII. 당기순이익(손실) (Net income(loss))	590,361
1. 지배기업주주지분순이익 (Shareholders of the parent entity)	591,153
2. 비지배지분순이익 (Non-controlling interests)	(792)
IX. 기타포괄손익 (Other comprehensive gain(loss))	47,909
X. 당기총포괄이익(손실) (Consolidated net comprehensive income(loss))	638,270
1. 지배기업주주지분총포괄이익 (Shareholders of the parent entity)	637,000
2. 비지배지분총포괄이익 (Non-controlling interest)	1,270

연결재무상태표

(Consolidated Statements of Financial Position)

2024년 12월 31일 현재

(As of December 31, 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)	891,918
II. 금융자산 (Financial assets)	37,221,847
1. 당기손익공정가치측정금융자산 (Financial assets at fair value through profit or loss)	9,481,611
2. 기타포괄손익공정가치측정금융자산 (Financial assets at fair value through other comprehensive income)	20,523,003
3. 상각후원가측정금융자산 (Financial assets at amortised cost)	30,594
4. 상각후원가측정대출채권 (Loans at amortized costs)	6,133,678
5. 상각후원가측정기타수취채권 (Other receivables)	1,052,961
III. 관계기업투자주식 (Investments in associates)	66,488
IV. 위험회피목적파생상품자산 (Derivative assets to hedge)	194,807
V. 보험계약자산 (Insurance contract assets)	276,191
VI. 재보험계약자산 (Reinsurance contract assets)	1,493,495
VII. 투자부동산 (Investment property)	5,044
VIII. 유형자산 (Property and equipment)	463,233
IX. 무형자산 (Intangible assets)	143,576
X. 매각예정자산 (Assets held for sale)	-
XI. 당기법인세자산 (Current tax assets)	13
XII. 이연법인세자산 (Deferred tax assets)	4,026

연결재무상태표

(Consolidated Statements of Financial Position)

2024년 12월 31일 현재

(As of December 31, 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)	70,657
XIV. 기타자산 (Other assets)	14,023
자산총계 (Total assets)	40,845,318
부채 (Liabilities)	
I. 보험계약부채 (Insurance contract liabilities)	26,542,801
II. 재보험계약부채 (Reinsurance contract liabilities)	21,978
III. 금융부채 (Financial liabilities)	6,670,625
1. 당기손익인식금융부채 (Financial liabilities at fair value through profit or loss)	24,789
2. 차입부채 (Debts)	-
3. 사채 (Debentures)	664,309
4. 기타금융부채 (Other financial liabilities)	5,981,527
IV. 위험회피목적파생상품부채 (Derivative liabilities to hedge)	401,048
V. 충당부채 (Provisions)	4,994
VI. 확정급여채무 (Net defined benefit liabilities)	419
VII. 당기법인세부채 (Current tax liabilities)	-
VIII. 이연법인세부채 (Deferred tax liabilities)	947,298
IX. 기타부채 (Other liabilities)	411,389
부채 총계 (Total liabilities)	35,000,552

연결재무상태표

(Consolidated Statements of Financial Position)

2024년 12월 31일 현재

(As of December 31, 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)	5,838,501
1. 자본금 (Capital stock)	33,250
2. 자본잉여금 (Capital surplus)	348,454
3. 자본조정 (Capital adjustments)	(9)
4. 기타포괄손익누계액 (Accumulated other comprehensive income)	(676,786)
5. 이익잉여금 (Retained earnings)	6,133,592
II. 비지배지분 (Non-controlling interests)	6,265
자본총계 (Total equity)	5,844,766
부채와 자본총계 (Total liabilities and equity)	40,845,318

연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2024년 1월 1일부터 2024년 12월 31일까지

(January 1, 2024 ~ December 31, 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)	10,468,227
보험영업수익 (Insurance Income)	10,068,870
재보험영업수익 (Reinsurance Income)	399,357
II. 보험영업비용 (Insurance expense)	9,440,998
보험영업비용 (Insurance service expense)	8,175,919
재보험영업비용 (Reinsurance expense)	879,895
기타사업비용 (Other operating expenses)	385,184
III. 투자영업수익 (Investment revenue)	2,368,081
보험금융수익 (Insurance finance income)	164,461
이자수익 (Interest income)	889,357
배당수익 (Dividend income)	30,220
유가증권 평가 및 처분이익 (Gain on valuation and disposal of securities)	420,641
대여금 및 수취채권 평가 및 처분이익 (Gain on valuation and disposal of loans and other receivables)	13,503
파생상품관련이익 (Gain on valuation and disposal of derivatives)	12,328
종속기업투자주식관련이익 (Gain on valuation and disposal of Investments in subsidiaries)	356
외화거래이익 (Foreign currency transaction gain)	462,140
기타수익 (Other income)	375,075
IV. 투자영업비용 (Investment expenses)	2,262,578

연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2024년 1월 1일부터 2024년 12월 31일까지

(January 1, 2024 ~ December 31, 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)	923,827
이자비용 (Interest expense)	192,191
유가증권 평가 및 처분손실 (Loss on valuation and disposal of securities)	483,228
대여금 및 수취채권 평가 및 처분손실 (Loss on valuation and disposal of loans and other receivables)	12,721
파생상품관련손실 (Loss on valuation and disposal of derivatives)	516,576
종속기업투자주식관련손실 (Loss on investments on subsidiaries and associates)	1,060
외화거래손실 (Foreign currency transaction loss)	3,984
재산관리비 (Administrative expenses for assets)	27,719
부동산관리비 (Administrative expenses for real estate)	4,456
기타비용 (Other expenses)	96,816
V. 영업이익(손실) (Net operating income(loss))	1,132,732
VI. 영업외이익 (Net non-operating income(expenses))	(11,830)
영업외수익 (Non-operating income)	9,879
영업외비용 (Non-operating expenses)	21,709
VII. 법인세비용차감전계속영업순이익 (Profit(loss) before income tax expense from continuing operations)	1,120,902
VIII. 계속영업법인세비용 (Income tax expense from continuing operations)	285,019
IX. 계속영업당기순이익 (Profit for the period from continuing operations)	835,883
X. 중단사업손익 (Profit for the period from discontinued operations)	-

연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2024년 1월 1일부터 2024년 12월 31일까지

(January 1, 2024 ~ December 31, 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)	835,883
XII. 기타포괄손익 (Other comprehensive income(loss) for the period)	(1,039,422)
후속적으로 당기손익으로 재분류되지 않는 포괄손익 (Items that will not be reclassified subsequently to profit or loss)	(21,635)
1. 확정급여채무 재측정요소 (Remeasurements of defined benefit plans)	(25,308)
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)	3,673
후속적으로 당기손익으로 재분류되는 포괄손익 (Items that may be subsequently reclassified to profit or loss)	(1,017,787)
1. 보험계약 관련 금융손익 (Insurance finance income(expense))	(1,659,270)
2. 재보험계약 관련 금융손익 (Reinsurance finance income(expense))	25,010
3. 기타포괄손익-공정가치측정금융상품관련손익 (Unrealized net change in fair value of financial assets at fair value through other comprehensive income)	532,743
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)	66,974
6. 관계기업기타포괄손익 (Unrealized net change in other comprehensive income of associate)	158
7. 해외사업환산손익 (Foreign currency translation differences for foreign operations)	16,598
8. 특별계정기타포괄손익 (Other comprehensive income arising from separate account)	-
X. 당기총포괄손익 (Total comprehensive income for the period)	(203,539)
당기순이익의귀속 (Profit for the period attributable to:)	835,883

연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2024년 1월 1일부터 2024년 12월 31일까지

(January 1, 2024 ~ December 31, 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)	835,810
2. 비지배지분순이익 (Non-controlling interests)	73
총포괄손익의귀속 (Total comprehensive income for the year attributable to:)	(203,539)
1. 지배기업소유지분총포괄손익 (Shareholders of the parent company)	(204,126)
2. 비지배지분총포괄손익 (Non-controlling interests)	587

연결재무상태표

(Consolidated Statements of Financial Position)

2024년 12월 31일 현재

(As of December 31, 2024)

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

과목명(Description)	금액(Amount)
자 산 (Assets)	
I. 현금 및 예치금 (Cash and due from financial institutions)	785,384
II. 당기손익-공정가치측정 금융자산 (Financial assets at fair value through profit or loss)	79,396
III. 파생금융자산 (Derivative financial assets)	403,572
IV. 상각후원가측정 대출채권 (Loans at amortized cost)	28,148,836
V. 투자금융자산 (Financial investments)	71,704
VI. 관계기업투자 (Investments in associates)	17,754
VII. 유형자산 (Property and equipment)	158,325
VIII. 무형자산 (Intangible assets)	158,840
IX. 이연법인세자산 (Deferred income tax assets)	170,176
X. 순확정급여자산 (Net defined benefit assets)	25
XI. 기타자산 (Other assets)	547,616
자산총계 (Total assets)	30,541,628
부 채 (Liabilities)	
I. 차입부채 (Debts)	4,177,372
II. 파생금융부채 (Derivative financial liabilities)	4,474
III. 사채 (Debentures)	17,956,817
IV. 총당부채 (Provisions)	177,764

연결재무상태표

(Consolidated Statements of Financial Position)

2024년 12월 31일 현재

(As of December 31, 2024)

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

과목명(Description)	금액(Amount)
V. 순확정급여부채 (Net defined benefit liabilities)	16,884
VI. 기타부채 (Other liabilities)	2,903,516
부채 총계 (Total liabilities)	25,236,827
자 본 (Equity)	
I. 지배기업 주주지분 (Equity attributable to shareholders of the parent company)	5,272,601
1. 자본금 (Share capital)	460,000
2. 신종자본증권 (Hybridbonds)	249,149
3. 자본잉여금 (Capital surplus)	1,969,436
4. 기타포괄손익누계액 (Accumulated other comprehensive income)	49,738
5. 이익잉여금 (Retained earnings)	2,544,278
II. 비지배지분 (Non-controlling interests)	32,200
자본총계 (Total equity)	5,304,801
부채와 자본총계 (Total liabilities and equity)	30,541,628

연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2024년 1월 1일부터 2024년 12월 31일까지

(January 1, 2024 ~ December 31, 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)	1,661,299
이자수익 (Interest income)	2,464,652
이자비용 (Interest expense)	(803,353)
II. 순수수수료이익 (Net fee and commission income)	770,723
수수료수익 (Fee and commission income)	1,817,776
수수료비용 (Fee and commission expense)	(1,047,053)
III. 당기손익-공정가치측정 금융상품 순손익 (Net gains(losses) on financial instruments at fair value through profit or loss)	11,550
IV. 기타영업손익 (Net other operating income(expenses))	(395,303)
V. 일반관리비 (General and administrative expenses)	(641,283)
VI. 신용손실충당금전입액 (Provision for credit losses)	(892,871)
VII. 영업이익 (Net operating profit)	514,115
VIII. 영업외손익 (Non-operating profit(loss))	10,994
관계기업투자손익 (Share of profit(loss) of associates)	1,238
기타영업외손익 (Net other non-operating income(expense))	9,756
IX. 법인세비용차감전순이익 (Profit before income tax)	525,109
X. 법인세비용 (Income tax expense)	(133,621)
XI. 당기연결순이익 (Profit for the period)	391,488
XII. 법인세비용차감후기타포괄손익 (Other comprehensive income(loss) for the period, net of tax)	38,878

연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2024년 1월 1일부터 2024년 12월 31일까지

(January 1, 2024 ~ December 31, 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)	(2,238)
1. 순확정급여부채의 재측정요소 (Actuarial gains(losses) on post defined benefit pension plans)	(4,845)
2. 기타포괄손익-공정가치 측정 지분상품 관련 손익 (Revaluation gains/(losses) on equity instruments at fair value through other comprehensive income)	2,607
후속적으로 당기손익으로 재분류될 수 있는 포괄손익 (Items that may be reclassified subsequently to profit or loss)	41,116
1. 관계기업 기타포괄손익에 대한 지분 (Share of other comprehensive income of associates)	336
2. 현금흐름위험회피 수단의 손익 (Cash flow hedges)	(1,613)
3. 해외사업환산손익 (Foreign currency translation difference for foreign operations)	42,393
XIII. 당기연결총포괄이익 (Total comprehensive income for the period)	430,366
당기연결순이익의 귀속 (Profit attributable to:)	391,488
지배기업주주지분순이익 (Shareholders of the parent company)	402,715
비지배지분순이익 (Non-controlling interests)	(11,227)
당기연결총포괄이익의 귀속 (Total comprehensive income attributable to:)	430,366
지배기업주주지분총포괄이익 (Shareholders of the parent company)	437,030
비지배지분총포괄이익 (Non-controlling interests)	(6,664)

재무상태표

(Statements of Financial Position)

2024년 12월 31일 현재

(As of December 31, 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)	1,002,405
II. 금융자산 (Financial assets)	32,272,342
1. 당기손익공정가치측정금융자산 (Financial assets at fair value through profit or loss)	8,505,252
2. 기타포괄손익공정가치측정금융자산 (Financial assets at fair value through other comprehensive income)	21,575,283
3. 상각후원가측정금융자산 (Financial assets at amortised cost)	712,253
4. 상각후원가측정대출채권 (Loans)	1,092,732
5. 상각후원가측정기타수취채권 (Other receivables)	386,822
III. 관계기업투자주식 (Investments in associates)	15,609
IV. 위험회피목적파생상품자산 (Derivative assets to hedge)	26
V. 재보험자산 (Reinsurance assets)	2,519
VI. 투자부동산 (Investment property)	36,837
VII. 유형자산 (Property and equipment)	213,119
VIII. 무형자산 (Intangible assets)	177,508
IX. 매각예정자산 (Assets held for sale)	-
X. 당기법인세자산 (Current tax assets)	7,344
XI. 이연법인세자산 (Deferred tax assets)	-
XII. 기타자산 (Other assets)	105,613

재무상태표

(Statements of Financial Position)

2024년 12월 31일 현재

(As of December 31, 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)	33,833,322
부채 (Liabilities)	
I. 보험계약부채 (Insurance contract liabilities)	27,209,738
II. 재보험계약부채 (Reinsurance contract liabilities)	11,947
III. 사채 (Debentures)	199,852
IV. 기타금융부채 (Other financial liabilities)	827,947
V. 위험회피목적파생상품부채 (Derivative liabilities to hedge)	121,188
VI. 총당부채 (Provisions)	21,455
VII. 확정급여채무 (Net defined benefit liabilities)	1,799
VIII. 당기법인세부채 (Current tax liabilities)	-
IX. 이연법인세부채 (Deferred tax liabilities)	870,165
X. 기타부채 (Other liabilities)	77,428
부채 총계 (Total liabilities)	29,341,519
자본 (Equity)	
I. 지배기업소유지분 (Equity attributable to shareholders of the parent company)	4,491,803
1. 자본금 (Capital stock)	162,015
2. 자본잉여금 (Capital surplus)	799,656
3. 신종자본증권 (Hybrid securities)	49,800

재무상태표

(Statements of Financial Position)

2024년 12월 31일 현재

(As of December 31, 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)	363,068
6. 이익잉여금 (Retained earnings)	3,117,264
II. 비지배지분 (Non-controlling interests)	-
자본총계 (Total equity)	4,491,803
부채와 자본총계 (Total liabilities and equity)	33,833,322

손익계산서

(Separate Statements of Comprehensive Income)

2024년 1월 1일부터 2024년 12월 31일까지

(January 1, 2024 ~ December 31, 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)	865,050
보험영업수익 (Insurance Income)	830,701
재보험영업수익 (Reinsurance Income)	34,349
조정대상 (Subject to adjustment)	-
II. 보험영업비용 (Operating expense)	541,414
보험영업비용 (Insurance service expense)	490,157
재보험영업비용 (Reinsurance expense)	38,360
기타사업비용 (Other operating expenses)	12,897
조정대상 (Subject to adjustment)	-
III. 투자영업수익 (Investment operating income)	1,985,251
이자수익 (Interest income)	860,824
당기손익-공정가치측정금융상품관련이익 (Profit or loss for period on fair value measured financial instruments)	489,105
기타포괄손익-공정가치측정금융상품관련이익 (Other comprehensive income(loss) on fair value measured financial instruments)	23,315
상각후원가측정금융상품관련이익 (Profit on amortised cost of a financial asset or financial liability)	-
파생상품관련이익 (Income on derivatives)	73,536
외환거래이익 (Income on foreign exchange)	331,085
배당금수익 (Dividend income)	34,209
기타영업수익 (Other operating income)	173,177

손익계산서

(Separate Statements of Comprehensive Income)

2024년 1월 1일부터 2024년 12월 31일까지

(January 1, 2024 ~ December 31, 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)	798,358
이자비용 (Interest expense)	9,720
당기손익-공정가치측정금융상품관련손실 (Profit or loss for period on fair value measured financial instruments)	316,482
기타포괄손익-공정가치측정금융상품관련손실 (Other comprehensive income(loss) on fair value measured financial instruments)	78,700
상각후원가측정금융상품관련손실 (Loss on amortised cost of a financial asset or financial liability)	-
파생상품관련손실 (Loss on derivatives)	319,259
외환거래손실 (Loss on foreign exchange)	2,593
기타영업비용 (Other operating expenses)	71,604
조정대상 (Subject to adjustment)	-
V. 보험금융손익 (Insurance finance income(loss))	(1,098,529)
보험금융수익 (Insurance finance income)	2,930
보험금융비용 (Insurance finance expense)	1,101,459
VI. 기타영업손익 (Other operating income(loss))	(40,868)
기타영업수익 (Other operating income)	59,582
기타영업비용 (Other operating expense)	100,450
VII. 영업이익(손실) (Net operating income(loss))	371,132
VIII. 영업외손익 (Net non-operating income(loss))	(3,462)

손익계산서

(Separate Statements of Comprehensive Income)
2024년 1월 1일부터 2024년 12월 31일까지
(January 1, 2024 ~ December 31, 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)	1,528
영업외비용 (Non-operating expense)	4,990
조정대상 (Subject to adjustment)	-
IX. 법인세비용차감전순이익 (Profit(loss) before tax expense)	367,670
X. 법인세비용(수익) (Income tax expense(benefit))	98,266
XI. 당기순이익 (Profit for the period)	269,404
XII. 기타포괄손익 (Other comprehensive income(loss) for the period)	(973,770)
XIII. 당기총포괄손익 (Total comprehensive income(loss) for the period)	(704,366)

연결재무상태표

(Consolidated Statements of Financial Position)

2024년 12월 31일 현재

(As of December 31, 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)	39,013
II. 당기손익-공정가치측정 금융자산 (Financial assets at fair value through profit or loss)	290,758
III. 기타포괄손익-공정가치측정유가증권 (Fair value through other comprehensive income)	471
IV. 관계기업 투자 (Investments in associates)	7,146
V. 파생금융자산 (Derivative financial assets)	5
VI. 대출채권 (Loans)	4,210
VII. 유형자산 (Property and equipment)	15,251
VIII. 기타금융자산 (Other financial assets)	39,002
IX. 이연법인세자산 (Deferred income tax assets)	7,913
X. 당기법인세자산 (Current income tax assets)	-
XI. 기타자산 (Other assets)	11,173
자산총계 (Total assets)	414,942
부 채 (Liabilities)	
I. 예수부채 (Deposits)	13,709
II. 차입부채 (Debts)	-
III. 기타금융부채 (Other financial liabilities)	58,820
IV. 총당부채 (Provisions)	1,497

연결재무상태표

(Consolidated Statements of Financial Position)

2024년 12월 31일 현재

(As of December 31, 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)	165
VI. 파생상품부채 (Derivative liabilities)	996
VII. 기타부채 (Other liabilities)	45,037
부채 총계 (Total liabilities)	120,224
자 본 (Equity)	
I. 지배기업주주지분 (Equity attributable to shareholders of the parent company)	294,384
1. 자본금 (Share capital)	38,338
2. 자본잉여금 (Capital surplus)	(1,417)
3. 기타포괄손익누계액 (Accumulated other comprehensive income)	922
4. 이익잉여금 (Retained earnings)	256,541
II. 비지배지분 (Non-controlling interests)	334
자본총계 (Total equity)	294,718
부채와 자본총계 (Total liabilities and equity)	414,942

연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2024년 1월 1일부터 2024년 12월 31일까지

(January 1, 2024 ~ December 31, 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)	246,183
수수료수익 (Fee and commission income)	197,542
이자수익 (Interest income)	1,979
1. 기타포괄손익-공정가치측정 및 상각후원가 측정 금융상품 이자수익 (Interest income from financial instruments at fair value through other comprehensive income and amortized cost)	858
2. 당기손익-공정가치측정 금융상품 이자수익 (Interest income from financial instruments at fair value through profit or loss)	1,121
배당금수익 (Dividend income)	1,221
금융상품평가 및 처분이익 (Gain on valuation(disposal) of financial instruments)	17,937
외환거래이익 (Gain on foreign currency transactions)	7,921
기타영업수익 (Other operating income)	19,583
II. 영업비용 (Operating expenses)	156,556
수수료비용 (Fee and commission expense)	14,990
이자비용 (Interest expense)	921
금융상품평가 및 처분손실 (Loss on valuation(disposal) of financial instruments)	17,614
외환거래손실 (Loss on foreign currency transactions)	1,774
판매비와관리비 (General and administrative expenses)	108,411
기타영업비용 (Others)	12,846
III. 영업이익 (Net operating income)	89,627

연결포괄손익계산서

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2024년 1월 1일부터 2024년 12월 31일까지

(January 1, 2024 ~ December 31, 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)	740
V. 영업외비용 (Non-operating expenses)	2,219
VI. 법인세비용차감전순이익 (Profit(loss) before income tax expense from continuing operations)	88,148
VII. 법인세비용 (Income tax expense from continuing operations)	21,776
VIII. 당기순이익 (Profit for the period)	66,372
IX. 기타포괄손익 (Other comprehensive income(loss) for the period)	1,284
당기손익으로 재분류되지 않는 포괄손익 (Items that will not be reclassified subsequently to profit or loss)	(58)
1. 순확정급여부채 재측정요소 (Remeasurements of defined benefit plans)	(4)
2. 기타포괄손익-공정가치측정 금융상품의 평가이익(손실) (Gain(Losses) on valuation of financial instruments at fair value through other comprehensive income)	(54)
후속적으로 당기손익으로 재분류되는 포괄손익 (Items that may be subsequently reclassified to profit or loss)	1,342
1. 매도가능금융자산평가손익 (Gain on valuation of financial assets available for sale)	-
2. 해외사업장환산손익 (Foreign currency translation differences for foreign operations)	1,342
X. 총포괄이익 (Total comprehensive income for the period)	67,656
연결순손익의 귀속 (Profit for the period attributable to:)	66,372
1. 지배기업주주지분순이익 (Shareholders of the parent company)	66,500
2. 비지배지분순이익 (Non-controlling interests)	(128)
연결총포괄손익의 귀속 (Total comprehensive income for the year attributable to:)	67,657

연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2024년 1월 1일부터 2024년 12월 31일까지

(January 1, 2024 ~ December 31, 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)	67,757
2. 비지배지분총포괄이익 (Non-controlling interests)	(100)

연결재무상태표

(Consolidated Statements of Financial Position)

2024년 12월 31일 현재

(As of December 31, 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)	590,207
II. 매도가능금융자산 (Financial assets available for sale)	1,181,963
III. 파생금융자산 (Derivative financial assets)	94,880
IV. 관계기업 및 종속기업 투자자산 (Investments in associates and joint ventures)	37,625
V. 대여금 및 수취채권 (Loans and receivables)	12,359,237
VI. 유형자산 (Property and equipment)	47,740
VII. 무형자산 (Intangible assets)	41,234
VIII 기타자산 (Other assets)	3,762,608
자산총계 (Total assets)	18,115,495
부 채 (Liabilities)	
I. 차입부채 (Debts)	1,192,063
II. 발행사채 (Debenture issued)	13,372,294
III. 파생금융부채 (Derivative Instruments Liabilities)	1,286
IV. 충당부채 (Provisions)	7,453
V. 당기법인세부채 (Current tax liabilities)	719
VI. 기타부채 (Other liabilities)	1,038,903
VII. 이연법인세부채 (Deferred tax liabilities)	41,459

연결재무상태표

(Consolidated Statements of Financial Position)

2024년 12월 31일 현재

(As of December 31, 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)	15,654,177
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)	(16,781)
VI. 이익잉여금 (Retained earnings)	1,489,486
VII. 비지배지분 (Non-controlling interests)	17,508
자본총계 (Total equity)	2,461,318
부채와 자본총계 (Total liabilities and equity)	18,115,495

연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2024년 1월 1일부터 2024년 12월 31일까지

(January 1, 2024 ~ December 31, 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)	289,500
순이자이익 (Net interest income)	458,428
순수수료이익 (Net fee and commission income)	882,039
당기손익금융자산 관련손익 (Gain on financial assets at fair value through profit or loss)	29,335
기타영업손익 (Other operating income(expenses))	(671,760)
신용손실에 대한 손상차손 (Impairment loss on credit loss)	(237,489)
일반관리비 (General and administrative expenses)	(171,054)
II. 영업외손익 (Net non-operating income(loss))	59
III. 법인세비용차감전순이익 (Profit(loss) before income tax expense)	289,559
IV. 법인세비용 (Income tax expense)	(65,048)
V. 당기순이익 (Profit for the period)	224,510
VI. 기타포괄손익 (Other comprehensive income(loss) for the period)	4,595
VII. 총포괄이익 (Total comprehensive income for the period)	229,105

재무상태표

(Statements of Financial Position)

2024년 12월 31일 현재

(As of December 31, 2024)

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

과목명(Description)	금액(Amount)
자 산 (Assets)	1,113,466
I. 현금 및 예치금 (Cash and due from financial institutions)	173,647
현금 및 현금성 자산 (Cash and cash equivalents)	167,199
예치금 (Deposits)	4,448
II. 증권 (Securities)	40,532
당기손익-공정가치측정 유가증권 (Securities at fair value through profit or loss)	40,532
관계회사투자지분 (Investments in associates)	-
III. 파생상품자산 (Derivative assets)	-
IV. 대출채권 (Loans)	809,885
대여금 (Loans)	-
신탁계정대 (Loans to trust)	1,153,961
대손충당금(-) (Allowance for doubtful accounts)	(344,076)
V. 유형자산 (Property and equipment)	9,113
VI. 기타자산 (Other assets)	80,289
자산총계 (Total assets)	1,113,466
부 채 (Liabilities)	627,898
I. 차입부채 (Debts)	548,468
II. 기타부채 (Other liabilities)	79,430

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(Statements of Financial Position)

2024년 12월 31일 현재

(As of December 31, 2024)

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

과목명(Description)	금액(Amount)
부채 총계 (Total liabilities)	627,898
자 본 (Equity)	485,568
I. 자본금 (Share capital)	108,080
II. 신종자본증권 (Hybrid securities)	169,941
III. 자본잉여금 (Capital surplus)	121,768
IV. 기타포괄손익누계액 (Accumulated other comprehensive income)	488
V. 이익잉여금 (Retained earnings)	85,291
자본총계 (Total equity)	485,568
부채와 자본총계 (Total liabilities and equity)	1,113,466

손익계산서

(Income Statements)

2024년 1월 1일부터 2024년 12월 31일까지
(January 1, 2024 ~ December 31, 2024)KB부동산신탁 주식회사
KB Real Estate Trust Co., Ltd.(단위: 백만원)
(in millions of won)

과목명(Description)	금액(Amount)
I. 영업수익 (Operating income)	139,656
수수료수익 (Fee and commission income)	87,166
증권평가 및 처분이익 (Gain on valuation and disposal of securities)	2,431
이자수익 (Interest income)	49,466
대출채권 관련 이익 (Income from trading loans)	-
기타의 영업수익 (Other operating income)	593
II. 영업비용 (Operating expenses)	246,509
수수료비용 (Fee and commission expense)	1,815
증권평가 및 처분손실 (Loss on valuation and disposal of securities)	6,458
이자비용 (Interest expense)	30,066
대출평가 및 처분손실 (Loss on valuation and disposal of loans receivable)	97,807
외환거래손실 (Loss on foreign currency transactions)	-
판매비와관리비 (General and administrative expenses)	38,096
기타의 영업비용 (Other operating expenses)	72,267
III. 영업이익(손실) (Net Operating income(loss))	(106,853)
IV. 영업외수익 (Non-operating income)	107
V. 영업외비용 (Non-operating expenses)	841
VI. 법인세비용차감전계속사업손익 (Profit(loss) before income tax expense from continuing operations)	(107,587)

손익계산서

(Income Statements)

2024년 1월 1일부터 2024년 12월 31일까지
(January 1, 2024 ~ December 31, 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)	5,745
VIII. 계속사업이익 (Profit(loss) from continuing operations)	(113,332)
IX. 중단사업손익 (Profit(loss) from discontinued operations)	-
X. 당기순이익 (Profit for the period)	(113,332)

재무상태표

(Statements of Financial Position)

2024년 12월 31일 현재

(As of December 31, 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)	348,195
II. 유가증권 (Securities)	69,998
III. 대출채권 (Loans)	2,030,856
IV. 유형자산 (Tangible assets)	18,217
V. 기타자산 (Other assets)	108,474
자산총계 (Total assets)	2,575,739
부 채 (Liabilities)	
I. 예수금 (Deposits)	2,267,670
II. 차입금 (Loan payable)	56,370
III. 기타부채 (Other liabilities)	69,483
부채 총계 (Total liabilities)	2,393,523
자 본 (Equity)	
I. 자본금 (Capital stock)	40,010
II. 자본잉여금 (Capital surplus)	139,683
III. 이익잉여금 (Retained earnings)	3,485
IV. 기타포괄손익누계액 (Accumulated other comprehensive income)	(962)
자본총계 (Total equity)	182,216
부채와 자본총계 (Total liabilities and equity)	2,575,739

손익계산서

(Income Statements)

2024년 1월 1일부터 2024년 12월 31일까지
(January 1, 2024 ~ December 31, 2024)주식회사 KB저축은행
KB Savings Bank Co., Ltd.(단위: 백만원)
(in millions of won)

과목명(Description)	금액(Amount)
I. 영업수익 (Operating income)	225,414
이자수익 (Interest income)	201,738
1. 예치금이자 (Interest on deposits)	10,647
2. 단기매매증권이자 (Interest on trading securities)	-
3. 매도가능증권이자 (Interest on securities available for sale)	-
4. 만기보유증권이자 (Interest on held-to-maturity securities)	748
5. 대출금이자 (Interest on loans & discounts)	189,409
6. 기타이자수익 (Other operating income)	934
유가증권평가및처분이익 (Gains on valuation(disposal) of Securities)	1,134
대출채권평가및처분이익 (Gains on valuation(disposal) of Loans)	18,060
수수료수익 (Fee and commission income)	2,211
기타영업수익 (Other operation income)	1,209
배당금수익 (Dividend income)	1,061
II. 영업외수익 (Non-operating income)	107
III. 영업비용 (Operating expenses & claims)	240,540
이자비용 (Interest expense)	89,816
1 예수금이자 (Interest on deposits)	86,659
2 사채이자 (Interest on bonds)	2,848

손익계산서

(Income Statements)

2024년 1월 1일부터 2024년 12월 31일까지
(January 1, 2024 ~ December 31, 2024)주식회사 KB저축은행
KB Savings Bank Co., Ltd.(단위: 백만원)
(in millions of won)

과목명(Description)	금액(Amount)
3 기타이자비용 (Interest on others)	309
유가증권평가및처분손실 (Loss on valuation(sales) of Securities)	423
대출채권평가및처분손실 (Loss on valuation(sales) of Loans)	78,757
1. 대손상각비 (Bad debt expense)	66,623
수수료비용 (Fee and commission expense)	12,762
기타영업비용 (Other operating losses)	10,338
판매비와관리비 (Selling and administrative expenses)	48,443
IV. 영업외비용 (Non-operating expenses)	250
V. 법인세차감전순손익 (Profit(loss) before income tax expense)	(15,269)
VI. 당기순이익 (Profit for the period)	(11,366)

연결재무상태표

(Consolidated Statements of Financial Position)

2024년 12월 31일 현재

(As of December 31, 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)	223,026
II. 예치금 (Due from bank)	4,432
III. 창업투자자산 (Investment in small and medium sized enterprises)	1,214,636
IV. PEF 투자자산 (Investment in PEF)	77,911
V. 기타자산 (Other assets)	9,819
자산총계 (Total assets)	1,529,823
부 채 (Liabilities)	
I. 단기차입금 (Short-term borrowings)	360,000
II. 확정급여부채 (Allowance for retirement and severance benefit)	83
III. 파생상품부채 (Derivative debts)	-
IV. 기타부채 (Other liabilities)	885,799
부채 총계 (Total liabilities)	1,245,883
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)	36

연결재무상태표

(Consolidated Statements of Financial Position)

2024년 12월 31일 현재

(As of December 31, 2024)

KB인베스트먼트와 그 종속기업

KB Investment Co., Ltd. and Subsidiaries

(단위: 백만원)

(in millions of won)

과목명(Description)	금액(Amount)
IV. 이익잉여금 (Retained earnings)	170,594
자본총계 (Total equity)	283,940
부채와 자본총계 (Total liabilities and equity)	1,529,823

연결손익계산서

(Consolidated Income Statements)

2024년 1월 1일부터 2024년 12월 31일까지

(January 1, 2024 ~ December 31, 2024)

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

과목명(Description)	금액(Amount)
I. 영업수익 (Operating revenues)	215,834
창업투자수익 (Revenues on investments in small and medium-size enterprises)	166,918
PEF 투자수익 (Revenues on Investments in PEF)	4,311
운용수익 (Other investment revenues)	44,546
경영자문료수익 (Consulting fees)	59
소수주주지분순손실 (Net expenses in minority interest)	-
II. 영업비용 (Operating expenses)	211,715
투자및금융비용 (Investment and financial expenses)	10,658
창업투자비용 (Expenses on investments in small and medium-size enterprises)	183,908
PEF 투자비용 (Expenses on investments in PEF)	1,134
일반관리비 (Administrative expenses)	22,108
소수주주지분순이익 (Net income in minority interest)	(6,093)
III. 영업이익 (Net operating income(losses))	4,120
IV. 영업외수익 (Non-operating income)	68
V. 영업외비용 (Non-operating expenses)	145
VI. 법인세비용차감전계속사업손익 (Profit(loss) before income tax expense from continuing operations)	4,042
VII. 계속사업손익법인세비용 (Income tax expense)	(326)
VIII. 당기순이익 (Profit for the period))	4,368

연결재무상태표

(Consolidated Statements of Financial Position)

2024년 12월 31일 현재

(As of December 31, 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)	49,405
당좌자산 (Quick assets)	49,405
1. 현금및현금성자산 (Cash and cash equivalents)	24,253
2. 단기금융상품 (Short-term financial instruments)	5,998
3. 매출채권 (Accounts receivable)	3,506
4. 대손충당금 (Allowance for doubtful accounts)	
5. 기타 (Others)	15,648
재고자산 (Inventories)	-
상품 (Merchandise)	-
II. 비유동자산 (Non-current assets)	12,865
투자자산 (Investments assets)	1,276
유형자산 (Tangible assets)	1,078
무형자산 (Intangible assets)	2,052
기타비유동자산 (Other non-current assets)	8,459
자산총계 (Total assets)	
부 채 (Liabilities)	

연결재무상태표

(Consolidated Statements of Financial Position)

2024년 12월 31일 현재

(As of December 31, 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)	37,999
매입채무 (Accounts payable)	13,203
미지급비용 (Accrued expenses)	15,104
기타 (Others)	9,692
II. 비유동부채 (Long-term liabilities)	2,220
퇴직급여충당금 (Accrued severance benefits)	-
장기미지급비용 (Long-term Accrued expenses)	1,997
기타 (Others)	223
부채 총계 (Total liabilities)	
자 본 (Equity)	
I. 자본금 (Capital stock)	8,000
II. 기타포괄손익누계액 (Accumulated other comprehensive income)	(6,008)
III. 이익잉여금 (Retained earnings)	19,937
IV. 비지배지분 (Non-controlling interests)	122
자본총계 (Total equity)	22,051
부채와 자본총계 (Total liabilities and equity)	62,270

연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2024년 1월 1일부터 2024년 12월 31일까지

(January 1, 2024 ~ December 31, 2024)

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

과목명(Description)	금액(Amount)
I. 매출 (Sales)	241,652
상품매출 (Sales of merchandise)	8,947
용역수익 (Service revenue)	232,705
II. 매출원가 (Cost of sales)	227,560
상품매출원가 (Cost of merchandise)	7,989
용역매출원가 (Cost of service)	219,571
III. 매출총이익 (Gross profit)	14,092
IV. 판매비와관리비 (Selling and administrative expenses)	12,550
인건비 (Payroll)	7,046
경비 (Expenses)	5,504
V. 영업이익 (Operating income)	1,542
VI. 영업외수익 (Non-operating income)	1,339
VII. 영업외비용 (Non-operating expenses)	183
VIII. 법인세비용차감전순이익 (Profit(loss) before income tax)	2,698
IX. 법인세비용 (Income tax expense)	720
X. 당기순이익 (Profit for the period)	1,978
XI. 기타포괄손익 (Other comprehensive gain)	(819)
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 12월 31일까지

(January 1, 2024 ~ December 31, 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)	(1,028)
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)	209
XII. 총포괄이익 (Total comprehensive income)	1,159
연결순손익의 귀속 (Profit for the period attributable to)	1,978
1. 지배기업주주지분순이익 (Shareholders of the Parent Company)	1,978
2. 비지배지분순이익 (Non-controlling interests)	(0)
연결총포괄손익의 귀속 (Total comprehensive income for the year attributable to:)	1,159
1. 지배기업주주지분총포괄이익 (Shareholders of the parent company)	1,149
2. 비지배지분총포괄이익 (Non-controlling interests)	10