

# 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**

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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).





(Consolidated Statements of Financial Position) 2024년 12월 31일 현재 (As of December 31, 2024)

주식회사 KB금융지주와 그 종속기업

(단위: 백만원)

KB Financial Group Inc. and Subsidiaries

	과목명(Description)	금액(Amount)
자 선	<u></u> 사	
(Assets		
I.	현금 및 예치금 (Cash and due from financial institutions)	29,869,111
П.	당기손익-공정가치측정 금융자산 (Financial assets at fair value through profit or loss)	79,450,093
Ш.	파생금융자산 (Derivative financial assets)	11,730,767
IV.	상각후원가측정 대출채권 (Loans at amortized cost)	472,071,840
٧.	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
자산총 (Total a		757,845,532



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(단위: 백만원)

KB Financial Group Inc. and Subsidiaries

	,
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
Ⅷ. 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	698,030,351
(Total liabilities)	000,000,001
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



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주식회사 KB금융지주와 그 종속기업

(단위: 백만원)

KB Financial Group Inc. and Subsidiaries

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



(Consolidated Statements of Comprehensive Income) 2024년 1월 1일부터 2024년 12월 31일까지 (January 1, 2024 ~ December 31, 2024)

주식회사 KB금융지주와 그 종속기업

(단위: 백만원)

KB Financial Group Inc. and Subsidiaries

	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)
Π.	순수수료이익 (Net fee and commission income)	3,849,627
	수수료수익 (Fee and commission income)	5,481,843
	수수료비용 (Fee and commission expense)	(1,632,216)
Ш.	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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(단위: 백만원)

KB Financial Group Inc. and Subsidiaries

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과목명(Description)	금액(Amount)
당기손익-공정가치측정 금융상품 순손익 (Net gains(losses) on financial instruments at fair value through profit or loss)	1,012,081
기타보험금융손익 (Other Insurance Finance income or expenses From Contract held)	(437,001)
기타영업손익 (Net other operating income(expenses))	(1,873,011)
일반관리비 (General and administrative expenses)	(6,938,624)
신용손실충당금 반영전 영업이익 (Operating profit before provision for credit losses)	10,089,547
신용손실충당금전입액 (Provision for credit losses)	(2,044,286)
영업이익 (Net operating profit)	8,045,261
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)
법인세비용차감전순이익 (Profit before income tax)	6,985,247
법인세비용 (Income tax expense)	(1,956,641)
당기순이익 (Profit for the period)	5,028,606
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
	당기손익-공정가치측정 금융상품 순손익 (Net gains(losses) on financial instruments at fair value through profit or loss) 기타보험금융손익 (Other Insurance Finance income or expenses From Contract held) 기타영업손익 (Net other operating income(expenses)) 일반관리비 (General and administrative expenses) 신용손실충당금 반영전 영업이익 (Operating profit before provision for credit losses) 신용손실충당금전입액 (Provision for credit losses) 영업이익 (Net operating profit) 영업외손익 (Non-operating profit(loss))  1. 관계기업 및 공동기업 투자손익 (Share of profit of associates and joint ventures) 2. 기타영업외소익 (Net other non-operating income(expense)) 법인세비용차감전순이익 (Profit before income tax) 법인세비용 (Income tax expense) 당기순이익 (Profit for the period) 법인세비용차감후기타포괄손익 (Other comprehensive income(loss) for the period, net of tax) 당기손익으로 재분류되지 않는 포괄손익 (Items that will not be reclassified to profit or loss)  1. 순확정급여부채의 재측정요소 (Actuarial gains(losses) on post defined benefit pension plans) 2. 관계기업 및 공동기업 기타포괄손익에 대한 지분



(Consolidated Statements of Comprehensive Income) 2024년 1월 1일부터 2024년 12월 31일까지 (January 1, 2024 ~ December 31, 2024)

주식회사 KB금융지주와 그 종속기업

(단위: 백만원)

KB Financial Group Inc. and Subsidiaries

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)



(Consolidated Statements of Comprehensive Income) 2024년 1월 1일부터 2024년 12월 31일까지 (January 1, 2024 ~ December 31, 2024)

주식회사 KB금융지주와 그 종속기업

(단위: 백만원)

KB Financial Group Inc. and Subsidiaries

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



(Separate Statements of Financial Position) 2024년 12월 31일 현재 (As of December 31, 2024)

주식회사 KB금융지주 KB Financial Group Inc. (단위: 백만원)

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	과목명(Description)	금액(Amount)
-	산 `	
(Asset	s)	
I.	현금 및 예치금 (Cash and due from financial institutions)	398,391
П.	당기손익-공정가치측정 금융자산 (Financial assets at fair value through profit or loss)	1,243,471
Ш.	상각후원가측정 대출채권 (Loans at amortized cost)	359,054
IV.	종속기업 투자 (Investments in subsidiaries)	26,867,817
٧.	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
자산총 (Total	통계 assets)	29,806,823
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(Liabil	ities)	
I.	차입부채 (Debts)	965,000
П.	사채 (Debentures)	2,962,032
Ш.	순확정급여부채 (Defined benefit liabilities)	-
IV.	당기법인세부채 (Current income tax liabilities)	502,705
٧.	기타부채 (Other liabilities)	388,528
부채총 (Total	F계 liabilities)	4,818,265



(Separate Statements of Financial Position) 2024년 12월 31일 현재 (As of December 31, 2024)

주식회사 KB금융지주 KB Financial Group Inc. (단위: 백만원)

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	과목명(Description)	금액(Amount)
자 년 (Equity	본 y)	
Ι.	자본금 (Share capital)	2,090,558
П.	신종자본증권 (hybrid financial instrument)	5,082,359
Ш.	자본잉여금 (Capital surplus)	14,754,475
IV.	기타포괄손익누계액 (Accumulated other comprehensive income)	(8,316)
٧.	이익잉여금 (Retained earnings)	4,305,542
VI.	자기주식 (Treasury shares)	(1,236,060)
자본총 (Total	동계 equity)	24,988,558
	ト 자본총계 liabilities and equity)	29,806,823



(Separate Statements of Comprehensive Income) 2024년 1월 1일부터 2024년 12월 31일까지 (January 1, 2024 ~ December 31, 2024)

주식회사 KB금융지주

(단위: 백만원)

KB Financial Group Inc.

(in millions of won, except per share amounts)

ND I	(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)
п.	순수수료이익 (Net fee and commission income)	(7,247)
	수수료수익 (Fee and commission income)	2,213
	수수료비용 (Fee and commission expense)	(9,460)
ш.	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
٧.	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
Χ.	법인세비용차감전순이익 (Profit before income tax)	2,170,655
XI.	법인세수익(비용) (Income tax income)	(58)
XII.	당기순이익 (Profit for the period)	2,170,597



(Separate Statements of Comprehensive Income) 2024년 1월 1일부터 2024년 12월 31일까지 (January 1, 2024 ~ December 31, 2024)

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(단위: 백만원)

KB Financial Group Inc.

(in millions of won, except per share amounts)

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



(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 선 (Assets		
I.	현금 및 예치금 (Cash and due from financial institutions)	22,910,149
П.	당기손익-공정가치측정 금융자산 (Financial assets at fair value through profit or loss)	22,089,847
Ш.	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
Χ.	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
자산총 (Total a		562,887,180
부 차 (Liabili		
I.	당기손익-공정가치측정 금융부채 (Financial liabilities at fair value through profit or loss)	159,212



(Consolidated Statements of Financial Position) 2024년 12월 31일 현재 (As of December 31, 2024)

주식회사 국민은행과 그 종속기업

(단위: 백만원)

무역외자 국민은영과 그 중국기업 KB Kookmin Bank and Subsidiaries	(단취: 엑인권) (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. 충당부채 (Provisions)	543,694
Ⅷ. 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



(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

		(III IIIIIIIOII WOII)
	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)
п.	순수수료이익 (Net fee and commission income)	1,112,878
	수수료수익 (Fee and commission income)	1,544,109
	수수료비용 (Fee and commission expense)	(431,231)
ш.	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)
٧.	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)



(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

	과목명(Description)	금액(Amount)
Χ.	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-공정가치측정금융상품관련손익 (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)



(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)



(Separate Statements of Financial Position) 2024년 12월 31일 현재 (As of December 31, 2024)

주식회사 국민은행 KB Kookmin Bank

	과목명(Description)	금액(Amount)
자 선 (Assets	<u>+</u> s)	
I.	현금 및 예치금 (Cash and due from financial institutions)	20,846,044
П.	당기손익-공정가치측정 금융자산 (Financial assets at fair value through profit or loss)	19,079,152
Ш.	파생금융자산 (Derivative financial assets)	10,245,473
IV.	상각후원가측정 대출채권 (Loans at amortized cost)	396,390,232
٧.	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
Χ.	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
자산총 (Total a		543,596,383
부 ㅊ (Liabili		
I.	당기손익-공정가치측정 금융부채 (Financial liabilities at fair value through profit or loss)	159,212



(Separate Statements of Financial Position) 2024년 12월 31일 현재 (As of December 31, 2024)

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
Ⅷ. 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



### <u>손익계산서</u>

(Separate Statements of Comprehensive Income) 2024년 1월 1일부터 2024년 12월 31일까지 (January 1, 2024 ~ December 31, 2024)

	과목명(Description)	금액(Amount)
I.	순이자이익	
	(Net interest income)	9,589,760
	이자수익 (Interest income)	21,646,983
	<ol> <li>기타포괄손익-공정가치측정 및 상각후원가 측정 금융상품 이자수익 (Interest income from financial instruments at fair value through other comprehensive income and amortized cost)</li> </ol>	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)
п.	순수수료이익 (Net fee and commission income)	1,119,480
	수수료수익 (Fee and commission income)	1,522,676
	수수료비용 (Fee and commission expense)	(403,196)
ш.	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)
٧.	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)



### <u>손익계산서</u>

(Separate Statements of Comprehensive Income) 2024년 1월 1일부터 2024년 12월 31일까지 (January 1, 2024 ~ December 31, 2024)

	과목명(Description)	금액(Amount)
х.	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-공정가치측정금융상품관련손익 (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)	-



### <u>손익계산서</u>

(Separate Statements of Comprehensive Income) 2024년 1월 1일부터 2024년 12월 31일까지 (January 1, 2024 ~ December 31, 2024)

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)	-



Balance Sheet (Trust accounts) 2024년 12월 31일 현재 (As of December 31, 2024)

주식회사 국민은행 KB Kookmin Bank

	과목명(Description)	금액(Amount)
자 선	<u> </u>	
(Asset	•	
Ι.	현금 및 예치금	37,689,836
	(Cash and due from financial institutions)	
	1. 원화예치금	37,689,836
	(Due from banks in won)	, ,
П.	유가증권	20,496,557
	(Securities)	
	1. 주식 (Stocks)	5,125,098
	2. 국채	
	2. 국제 (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	200,020
	(Bills bought)	369,028
	8. 기타유가증권	6,092,694
	(Other securities)	0,092,094
Ⅲ.	대출금	211,230
	(Loans & discounts)	211,200
	1. 부동산저당대출	_
	(Loans on real estate collateral)	
	2. 채권담보대출	11,949
	(Loans on receivables collateral)	,5 .•
	3. 수익권담보대출	199,281
T\ /	(Loans on trust benefit collateral)	
IV.	콜론 (Call Joans)	-
\ /	(Call loans)	
٧.	환매조건부채권 (Bonds purchased under resale agreements)	5,006,100
	(Donas parchased under resale agreements)	



Balance Sheet (Trust accounts) 2024년 12월 31일 현재 (As of December 31, 2024)

주식회사 국민은행 KB Kookmin Bank

	DRITHIT DATIK	(III Millions of wort)
	과목명(Description)	금액(Amount)
VI.	금전채권	29,424,078
	(Money receivables)	29,424,076
VII.	수탁부동산	611,494
	(Movables & real estate)	011,404
VⅢ.	기타자산	1,313,547
	(Others)	1,010,011
	1. 가지급금	1
	(Suspense receivables)	
	2. 미수수익	1,282,498
	(Accrued revenues receivable)	
	3. 미수금	23,629
	(Accounts receivable)	
	4. 선급비용	321
	(Prepaid expenses)	
	5. 선급금	4,436
	(Prepaid payments)	
	6. 기타잡자산 (Prepaid expenses)	2,662
TV		
IX.	고유계정대 (Lendings to banking account)	5,540,384
V		
Χ.	채권평가충당금(-) (Allowance for valuation of receivables(-))	(62)
자산총	• • • • • • • • • • • • • • • • • • • •	
시간 5 (Total a		100,293,164
<del>부 차</del>	· · · · · · · · · · · · · · · · · · ·	
T ^		
Ι.	금전신탁	07.404.057
	(Money in trust)	67,464,857
	1. 불특정금전신탁합동운용	50
	(Unspecified money trust)	53
	2. 적립식목적신탁합동운용	7.004
	(Reserving objective trust(performance))	7,264
	3. 가계금전신탁합동운용	0.075
	(Household money trust)	8,875
	4. 개발신탁합동운용	20
İ	(Development Money Trust)	36



Balance Sheet (Trust accounts) 2024년 12월 31일 현재 (As of December 31, 2024)

주식회사 국민은행 KB Kookmin Bank

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



Balance Sheet (Trust accounts) 2024년 12월 31일 현재 (As of December 31, 2024)

	,
과목명(Description)	금액(Amount)
1. 유가증권의신탁	74.040
(Securities in trust)	71,813
2. 금전채권의신탁	29,383,072
(Money receivables in trust)	25,505,012
3. 부동산의신탁	614,156
(Real estate in trust)	014,100
Ⅲ. 공익신탁	1
(Public in trust)	'
IV. 기타부채	2,643,174
(Other borrowings)	2,010,171
1. 미지급금	29,574
(Accounts payable)	20,07
2. 선수수익	4,512
(Income in advance)	1,012
3. 미지급신탁보수	68,249
(Accrued payable trust fees)	33,213
4. 미지급신탁이익	2,507,308
(Accrued payable trust profit)	_,,,,,,,,
5. 미지급비용	33,531
(Accrued payable expenses)	30,001
V. 특별유보금	116,091
(Special reserves)	1.0,001
부채 총계	100,293,164
(Total liabilities)	100,200,104



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

	과목명(Description)	금액(Amount)
수	익	
-	──¬ venues)	
I.	예치금이자	
	(Interest on due from banks)	1,403,292
п.	유가증권이자	762,112
	(Interest on securities)	762,112
	국채이자	2,269
	(Interest on government bonds)	2,203
	금융채이자	53,792
	(Interest on finance debentures)	55,752
	지방채이자	1,329
	(Interest on local government bonds)	1,020
	사채이자	237,153
	(Interest on corporate bonds)	201,100
	배당금수익	1,035
	(Dividend income)	1,000
	외화유가증권이자	7,396
	(Interest on securities in foreign currency)	.,,,,,
	매입어음이자	32,035
	(Interest on bills bought)	
	기타유가증권이자	427,103
	(Interest on others securities)	,
Ш.	대출금이자	10,288
	(Interest on loans & discounts)	,
	부동산저당대출이자	-
	(Interest on real estate collateral loans)	
	채권담보대출이자	1,254
	(Interest on receivables collateral loans)	
	수익권담보대출이자	9,035
T\ /	(Interest on trust benefit collateral loans)	
IV.	콜론이자 (Interest on call loans)	-
\/	· · · · · · · · · · · · · · · · · · ·	
٧.	환매조건부채권이자 (Interest on bonds under resale agreements)	287,593
	(interest on bonds under resale agreements)	



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

주식회사 국민은행 KB Kookmin Bank

1101	ROCKIIIII Dalik	(III IIIIIIIOII3 OI WOII)
	과목명(Description)	금액(Amount)
VI.	금전채권이자	540
	(Interest on money receivables)	510
VII.	파생상품관련익	
	(Revenues on derivatives)	-
VIII.	유가증권관련수익	360,633
	(Revenues on securities)	300,033
	유가증권매매익	345,521
	(Gain on sales of securities)	040,021
	유가증권상환익	2,322
	(Gain on redemption of securities)	2,022
	유가증권평가익	12,790
	(Gain on valuation of securities)	12,700
VⅢ.	외화환차익	398
	(Gain on foreign currency)	
IX.	외화자산부채평가익	47,199
	(Gain on valuation of assets and liabilities denominated in foreign currency)	,
Χ.	수입수수료	_
	(Commissions received)	
XI.	기타수익	2,423,849
	(Other revenues)	_,,
XII.	고유계정대이자	180,849
	(Interest on loans to banking account)	
XIII.	특별유보금환입	34
	(Transfer from special provision)	
XIV.	채권평가충당금환입	247
	(Transfer from allowance for valuation of receivables)	
	t이익계	5,477,003
•	al revenues)	, ,
비	용	
	enses)	
I.	금전신탁이익	2,743,236
	(Gain on money trust)	
	불특정금전신탁이익	1
	(Gain on unspecified money trust)	
	적립식목적신탁실적이익	430
	(Gain on installment money trust(performance))	



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

NB NOOKIIIII Balik	(III Millions of wort)
과목명(Description)	금액(Amount)
가계금전신탁이익	336
(Gain on household money trust)	330
개발신탁이익	2
(Gain on development trust)	
노후생활연금신탁이익	33
(Gain on money trust for old age living pension)	33
기업금전신탁이익	43
(Gain on corporate money trust)	45
국민주신탁이익	(271)
(Gain on national stock trust)	(371)
개인연금신탁이익	24 204
(Gain on money trust for individual pension)	34,384
가계장기신탁이익	210
(Gain on household long-term money trust)	210
근로자우대신탁이익	36
(Gain on money trust for employee)	30
신종적립신탁이익	149
(Gain on new installment money trust)	149
퇴직신탁이익	271
(Gain on retirement trust)	271
특정금전신탁이익	1 055 110
(Gain on specified money trust)	1,055,119
추가금전신탁이익	45
(Gain on open type money trust)	45
신개인연금신탁이익	2,887
(Gain on new money trust for individual pension)	2,007
신노후생활연금신탁이익	90
(Gain on new money trust for old age living pension)	90
신근로자우대신탁이익	
(Gain on money trust for employee)	-
연금신탁이익	70.540
(Gain on pension trust)	70,540
퇴직연금신탁이익	4 470 007
(Gain on trust of retirement pension plan)	1,472,297
개인종합자산신탁이익	100 704
(Individual savings account)	106,734



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

	COKITIII Bank	(in millions of won)
	과목명(Description)	금액(Amount)
п.	재산신탁이익	274
	(Gain on property trust)	371
	유가증권의신탁이익	51
	(Gain on securities trust)	51
	금전채권의신탁이익	224
	(Gain on money receivables trust)	321
ш.	기타지급이자	
	(Other interest paid)	-
IV.	지급수수료	44 520
	(Commissions paid)	41,539
٧.	파생상품관련손	
	(Loss on derivatives)	-
VI.	외화환차손	1 016
	(Loss on foreign exchange )	1,016
VII.	외화자산부채평가손	47 202
	(Loss on valuation of assets and liabilities denominated in foreign currency)	47,203
유기	<b>├</b> 증권관련비용	2,461,091
(Exp	penses on securities)	2,401,091
	유가증권매매손	175,510
	(Loss on sales of securities)	175,510
	유가증권상환손	2,260,102
	(Loss on redemption of securities)	2,200,102
	유가증권평가손	25,479
	(Loss on valuation of securities)	25,479
기금	ł출연료	6,041
(Coı	ntribution to fund)	0,041
	신용보증기금출연료	73
	(Contribution to credit guarantee fund)	73
	신탁보험료	5,968
	(Insurance fees on deposits)	3,900
세금	·	220
(Tax	res)	220
	<b>  보수</b>	146,500
(Tru	st fees & commissions)	140,500
기티	l비용	26,586
(Oth	er expenses)	20,500



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

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



(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)

	과목명(Description)	금액(Amount)
자 신	<u>.</u>	
へ「 1 (Assets	_	
I.		
	(Cash and deposits)	3,322,505
П.	당기손익-공정가치측정 금융자산	
	(Financial assets at fair value through profit or loss)	37,098,019
Ш.	파생금융자산	1,394,204
	(Derivative financial assets)	1,394,204
IV.	기타포괄손익-공정가치측정유가증권	6,485,291
	(Fair value through other comprehensive income)	0,403,291
٧.	종속기업및관계기업투자	417,779
	(Investments in associates, subsidiaries and joint ventures)	117,110
VI.	상각후원가측정 대출채권	10,605,843
	(Loans at amortized cost)	
VII.	유형자산	264,565
	(Property and equipment)	·
VⅢ.	투자부동산	419,452
TV	(Investment property)	
IX.	무형자산 (Intangible assets)	270,013
V	당기법인세자산	
Χ.	Current tax assets)	6,818
XI.	이연법인세자산	
Λι.	(Deferred tax assets)	101,231
XII.	기타금융자산	
	(Other financial assets)	2,813,757
XIII.	기타자산	404.050
	(Other non-financial assets)	191,058
자산총	계	62 200 525
(Total a	assets)	63,390,535
부 ㅊ		
(Liabilities)		
I.	예수부채	7,725,859
	(Deposits received)	.,. 23,000
П.	당기손익-공정가치측정 금융부채	10,568,567
	(Financial liabilities at fair value through profit or loss)	-,,,



(Consolidated Statements of Financial Position) 2024년 12월 31일 현재 (As of December 31, 2024)

KB증권 주식회사와 그 종속기업

(단위: 백만원)

KB Securities Co., Ltd. and Subsidiaries

과목명(Description)	금액(Amount)
	B ¬(Allouit)
Ⅲ. 파생금융부채 (Derivative financial liabilities)	1,924,225
IV. 차입부채	33,454,601
(Borrowings)	33,434,001
V. 당기법인세부채 (Current tax liabilities)	2,089
VI. 순확정급여부채	
VI. 군복 3 I 역구제 (Net defined benefit liabilities)	68,664
VII. 이연법인세부채	
(Deferred tax liabilities)	-
Ⅷ. 충당부채	137,560
(Provisions)	,
IX. 기타금융부채 (Other financial liabilities)	2,210,452
X. 기타부채	
ハ・기미국계 (Other non-financial liabilities)	410,188
부채 총계	
(Total liabilities)	56,502,205
자 본	
(Equity)	
I. 지배기업 주주지분	6,805,191
(Controlling interests)	3,333,131
1. 자본금	1,493,102
(Stockholder's equity)	
2. 신종자본증권 (Hybrid securities)	756,093
3. 기타불입자본	
(Other paid-in capital)	1,479,260
4. 이익잉여금	0.700.040
(Retained earnings)	2,709,818
5. 기타자본구성요소	200.040
(Elements of other shareholders' equity)	366,918
π. 비지배지분	83,139
(Non-controlling interests)	63,139
자본총계	6,888,330
(Total equity)	3,330,000
부채와 자본총계	63,390,535
(Total liabilities and equity)	



(Consolidated Statements of Comprehensive Income) 2024년 1월 1일부터 2024년 12월 31일까지 (January 1, 2024 ~ December 31, 2024)

KB증권 주식회사와 그 종속기업

(단위: 백만원)

KB Securities Co., Ltd. and Subsidiaries

	과목명(Description)	금액(Amount)
I.	영업수익	
	(Operating income)	10,832,031
	수수료수익	006 127
	(Commissions received)	996,127
	금융상품평가 및 처분이익	6,736,722
	(Gain on valuation(sales) of financial assets)	0,730,722
	이자수익	1,786,484
	(Interest income)	1,700,404
	상각후원가측정금융자산평가및처분이익	93,212
	(Gain on valuation(disposal) of loans)	30,212
	외환거래이익	1,003,250
	(Gain on foreign transactions)	1,000,200
	기타영업수익	216,236
	(Others)	210,200
п.	영업비용	10,051,245
	(Operating expenses)	10,001,240
	수수료비용	224,247
	(Commissions expense)	221,217
	금융상품평가 및 처분손실	6,596,583
	(Loss on valuation(sales) of financial assets)	0,000,000
	이자비용	1,179,191
	(Interest expense)	1,170,101
	상각후원가측정금융자산평가및처분손실	145,591
	(Loss on valuation(disposal) of loans)	1-10,001
	외환거래손실	855,260
	(Loss on foreign transactions)	000,200
	판매비와 관리비	980,571
	(General and administrative expenses)	300,071
	기타영업비용	69,802
	(Others)	09,002
Ш.	영업이익(손실)	780,786
	(Operating profit(loss))	700,700
IV.	영업외수익	79,953
	(Non-operating income)	1 3,333



(Consolidated Statements of Comprehensive Income) 2024년 1월 1일부터 2024년 12월 31일까지 (January 1, 2024 ~ December 31, 2024)

KB증권 주식회사와 그 종속기업

(단위: 백만원)

KB Securities Co., Ltd. and Subsidiaries

	과목명(Description)	금액(Amount)
٧.	영업외비용	112,106
	(Non-operating expenses)	112,100
VI.	법인세비용차감전순이익(손실)	740 622
	(Net income(loss) before income tax from continuing operations)	748,633
VII.	법인세비용(수익)	450 272
	(Income tax expense(income) from continuing operations)	158,272
VIII.	당기순이익(손실)	500 264
	(Net income(loss))	590,361
	1. 지배기업주주지분순이익	E04.4E2
	(Shareholders of the parent entity)	591,153
	2. 비지배지분순이익	(700)
	(Non-controlling interests)	(792)
IX.	기타포괄손익	47,000
	(Other comprehensive gain(loss))	47,909
Χ.	당기총포괄이익(손실)	620.070
	(Consolidated net comprehensive income(loss))	638,270
	1. 지배기업주주지분총포괄이익	607.000
	(Shareholders of the parent entity)	637,000
	2. 비지배지분총포괄이익	4.070
	(Non-controlling interest)	1,270



(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)

The insurance co., Etc. and cubsidiaries		(III TITIIIIOTIS OF WOTI)	
	과목명(Description)	금액(Amount)	
자	산		
(Asset	s)		
I.	현금및현금성자산	891,918	
	(Cash and cash equivalents)	091,910	
П.	금융자산	37,221,847	
	(Financial assets)	07,221,017	
	1. 당기손익공정가치측정금융자산	9,481,611	
	(Financial assets at fair value through profit or loss)	3,101,011	
	2. 기타포괄손익공정가치측정금융자산	20,523,003	
	(Financial assets at fair value through other comprehensive income)		
	3. 상각후원가측정금융자산	30,594	
	(Financial assets at amortised cost)	,	
	4. 상각후원가측정대출채권	6,133,678	
	(Loans at amortized costs)	, ,	
	5. 상각후원가측정기타수취채권	1,052,961	
	(Other receivables)		
Ш.	관계기업투자주식	66,488	
T) (	(Investments in associates)		
IV.	위험회피목적파생상품자산	194,807	
	(Derivative assets to hedge)		
٧.	보험계약자산	276,191	
\ /T	(Insurance contract assets)		
VI.	재보험계약자산 (Reinsurance contract assets)	1,493,495	
\ /17	· · · · · · · · · · · · · · · · · · ·		
VII.	투자부동산 (Investment property)	5,044	
\/π			
VⅢ.	유형자산 (Property and equipment)	463,233	
TV			
IX.	무형자산 (Intangible assets)	143,576	
	매각예정자산		
Χ.	매국에경자건 (Assets held for sale)	-	
XI.	당기법인세자산		
۸۱.	6기 급전세시전 (Current tax assets)	13	
XII.			
ΛΙΙ.	이런답건세시인 (Deferred tax assets)	4,026	
	(		



(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)

과목명(Description)	금액(Amount)
XIII. 순확정급여자산	70,657
(Net defined benefit assets)	-,
XIV. 기타자산 (Other assets)	14,023
자산총계 (Total assets)	40,845,318
· 부 채	
(Liabilities)	
I. 보험계약부채	20.540.004
(Insurance contract liabilities)	26,542,801
Π. 재보험계약부채	24.070
(Reinsurance contract liabilities)	21,978
Ⅲ. 금융부채	6,670,625
(Financial liabilities)	0,070,023
1. 당기손익인식금융부채	24,789
(Financial liabilities at fair value through profit or loss)	24,700
2. 차입부채	_
(Debts)	
3. 사채	664,309
(Debentures)	
4. 기타금융부채	5,981,527
(Other financial liabilities)	3,331,321
IV. 위험회피목적파생상품부채	401,048
(Derivative liabilities to hedge)	,
V. 충당부채 (Bartistan)	4,994
(Provisions)	
VI. 확정급여채무	419
(Net defined benefit liabilities)	
Ⅷ. 당기법인세부채 (Current tax liabilities)	-
VII. 이연법인세부채	
VIII. 이런답인제구제 (Deferred tax liabilities)	947,298
IX. 기타부채	
(Other liabilities)	411,389
부채 총계	
(Total liabilities)	35,000,552



(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)

To insurance oo., Etc. and oubsidianes	(III IIIIIIIOII3 OI WOII)
과목명(Description)	금액(Amount)
자 본	
(Equity)	
I. 지배기업소유지분	5 000 504
(Equity attributable to shareholders of the parent company)	5,838,501
1. 자본금	22.250
(Capital stock)	33,250
2. 자본잉여금	240 454
(Capital surplus)	348,454
3. 자본조정	(0)
(Capital adjustments)	(9)
4. 기타포괄손익누계액	(676 796)
(Accumulated other comprehensive income)	(676,786)
5. 이익잉여금	6 122 502
(Retained earnings)	6,133,592
п. 비지배지분	6 265
(Non-controlling interests)	6,265
자본총계	5 9// 766
(Total equity)	5,844,766
부채와 자본총계	40,845,318
(Total liabilities and equity)	40,040,310



(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)

과목명(Description)	금액(Amount)
I. 보험영업수익 (Insurance revenue)	10,468,227
보험영업수익 (Insurance Income)	10,068,870
재보험영업수익 (Reinsurance Income)	399,357
п. 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



(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)

וטו	insurance Co., Ltd. and Subsidianes	(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
٧.	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
Х.	중단사업손익 (Profit for the period from discontinued operations)	-



(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)

	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 reclassifed 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)	-
Χ.	당기총포괄손익	(203,539)
	(Total comprehensive income for the period)	( , , , , , , , , , , , , , , , , , , ,
	당기순이익의귀속 (Profit for the period attributable to:)	835,883



(Consolidated Statements of Comprehensive Income) 2024년 1월 1일부터 2024년 12월 31일까지 (January 1, 2024 ~ December 31, 2024)

KB손해보험 주식회사와 그 종속기업

(단위: 백만원)

KB Insurance Co., Ltd. and Subsidiaries

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



(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)
-	산	
(Asset	·	
Ι.	현금 및 예치금	785,384
	(Cash and due from financial institutions)	. 55,55
Π.	당기손익-공정가치측정 금융자산	79,396
	(Financial assets at fair value through profit or loss)	
Ш.	파생금융자산	403,572
	(Derivative financial assets)	,
IV.	상각후원가측정 대출채권	28,148,836
	(Loans at amortized cost)	, ,
٧.	투자금융자산	71,704
	(Financial investments)	,
VI.	관계기업투자	17,754
	(Investments in associates)	
VII.	유형자산 (Proporty and action and)	158,325
	(Property and equipment)	
VⅢ.	무형자산	158,840
T) (	(Intangible assets)	
IX.	이연법인세자산	170,176
	(Deferred income tax assets)	
Χ.	순확정급여자산	25
	(Net defined benefit assets)	
XI.	기타자산	547,616
고나다	(Other assets)	
자산총		30,541,628
•	assets)	
-	대 itios)	
(Liabil		
Ι.	차입부채 (Debts)	4,177,372
	· · · · · ·	
П.	파생금융부채 (Derivative financial liabilities)	4,474
Ш.	사채 (Behantings)	17,956,817
	(Debentures)	
IV.	충당부채 (Paradistanta)	177,764
	(Provisions)	, , ,



(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	16,884
(Net defined benefit liabilities)	10,001
VI. 기타부채	2,903,516
(Other liabilities)	
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



(Consolidated Statements of Comprehensive Income) 2024년 1월 1일부터 2024년 12월 31일까지 (January 1, 2024 ~ December 31, 2024)

주식회사 KB국민카드와 그 종속기업

(단위: 백만원)

KB Kookmin Card Co., Ltd. and Subsidiaries

	과목명(Description)	금액(Amount)
I.	순이자이익 (Net interest income)	1,661,299
	이자수익 (Interest income)	2,464,652
	이자비용 (Interest expense)	(803,353)
Π.	순수수료이익 (Net fee and commission income)	770,723
	수수료수익 (Fee and commission income)	1,817,776
	수수료비용 (Fee and commission expense)	(1,047,053)
Ш.	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)
٧.	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
Χ.	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



(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

(in millions of won)

(단위: 백만원)

	CONTINIT Card Co., Etd. and Subsidianes	(III IIIIIIIOIIS OI WOII)
	과목명(Description)	금액(Amount)
	후속적으로 당기손익으로 재분류되지 않는 포괄손익	(0.000)
	(Items that will not be reclassified to profit or loss)	(2,238)
	1. 순확정급여부채의 재측정요소	(4.0.45)
	(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	44.440
	(Items that may be reclassified subsequently to profit or loss)	41,116
	1. 관계기업 기타포괄손익에 대한 지분	000
	(Share of other comprehensive income of associates)	336
	2. 현금흐름위험회피 수단의 손익	(4.040)
	(Cash flow hedges)	(1,613)
	3. 해외사업환산손익	40.202
	(Foreign currency translation difference for foreign operations)	42,393
XIII.	당기연결총포괄이익	420.266
	(Total comprehensive income for the period)	430,366
	당기연결순이익의 귀속	201 400
	(Profit attributable to:)	391,488
	지배기업주주지분순이익	402.715
	(Shareholders of the parent company)	402,715
	비지배지분순이익	(11 227)
	(Non-controlling interests)	(11,227)
	당기연결총포괄이익의 귀속	420.266
	(Total comprehensive income attributable to:)	430,366
	지배기업주주지분총포괄이익	437,030
	(Shareholders of the parent company)	431,030
	비지배지분총포괄이익	(6,664)
	(Non-controlling interests)	(0,004)



(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)
	산	
(Asset	·	
I.	현금및현금성자산	1,002,405
	(Cash and cash equivalents)	, ,
П.	금융자산	32,272,342
	(Financial assets)	
	1. 당기손익공정가치측정금융자산 (Financial assets at fair value through profit or loss)	8,505,252
	2. 기타포괄손익공정가치측정금융자산	
	2. 기다포필근 박중경기자극경급융자전 (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
	(Other receivables)	386,822
Ⅲ.	관계기업투자주식	
	(Investments in associates)	15,609
IV.	위험회피목적파생상품자산	
	(Derivative assets to hedge)	26
٧.	재보험자산	2.510
	(Reinsurance assets)	2,519
VI.	투자부동산	36,837
	(Investment property)	30,037
VII.	유형자산	213,119
	(Property and equipment)	210,110
VⅢ.	무형자산	177,508
	(Intangible assets)	,000
IX.	매각예정자산	_
	(Assets held for sale)	
Χ.	당기법인세자산	7,344
	(Current tax assets)	,
XI.	이연법인세자산	-
VII	(Deferred tax assets)	
XII.	기타자산 (Other assets)	105,613
	(Onition doserts)	



(Statements of Financial Position) 2024년 12월 31일 현재 (As of December 31, 2024)

KB라이프생명보험 주식회사와 그 종속기업

KB Life Insurance Co., Ltd. and Subsidiaries

(in millions of won)

(단위: 백만원)

TO LITE HIS GRANGE CO., Ltd. and Gubsidianes	(III IIIIIIIIIII OI WOII)
과목명(Description)	금액(Amount)
자산총계	22 022 202
(Total assets)	33,833,322
부 채	
(Liabilities)	
I. 보험계약부채	27,209,738
(Insurance contract liabilities)	21,209,130
Π. 재보험계약부채	11,947
(Reinsurance contract liabilities)	11,047
ш. 사채	199,852
(Debentures)	100,002
IV. 기타금융부채	827,947
(Other financial liabilities)	021,041
V. 위험회피목적파생상품부채	121,188
(Derivative liabilities to hedge)	121,100
VI. 충당부채	21,455
(Provisions)	21,100
VII. 확정급여채무	1,799
(Net defined benefit liabilities)	1,700
VⅢ. 당기법인세부채	_
(Current tax liabilities)	
IX. 이연법인세부채	870,165
(Deferred tax liabilities)	0.0,100
X. 기타부채	77,428
(Other liabilities)	77,120
부채 총계	29,341,519
(Total liabilities)	20,011,010
자 본	
(Equity)	
I. 지배기업소유지분	4,491,803
(Equity attributable to shareholders of the parent company)	, ,
1. 자본금	162,015
(Capital stock)	,
2. 자본잉여금	799,656
(Capital surplus)	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,
3. 신종자본증권	49,800
(Hybrid securities)	·



(Total equity)

부채와 자본총계

(Total liabilities and equity)

#### <u>재무상태표</u>

(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)

33,833,322

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	4,491,803



(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)

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



(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)

VD I	Life insurance Co., Ltd. and Subsidiaries	(in millions of wort)
	과목명(Description)	금액(Amount)
	조정대상	
	(Subject to adjustment)	-
IV.	투자영업비용	700 250
	(Investment operating expense)	798,358
	이자비용	9,720
	(Interest expense)	9,720
	당기손익-공정가치측정금융상품관련손실	316,482
	(Profit or loss for period on fair value measured finamcial instruments)	310,402
	기타포괄손익-공정가치측정금융상품관련손실	78,700
	(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	319,259
	(Loss on derivatives)	319,239
	외환거래손실	2,593
	(Loss on foreign exchange)	2,393
	기타영업비용	71,604
	(Other operating expenses)	71,004
	조정대상	_
	(Subject to adjustment)	
٧.	보험금융손익	(1,098,529)
	(Insurance finance income(loss))	(1,030,323)
	보험금융수익	2,930
	(Insurance finance income)	2,330
	보험금융비용	1,101,459
	(Insurance finance expense)	1,101,400
VI.	기타영업손익	(40,868)
	(Other operating income(loss))	(40,000)
	기타영업수익	59,582
	(Other operating income)	33,302
	기타영업비용	100,450
	(Other operating expense)	100,400
VII.	영업이익(손실)	371,132
	(Net operating income(loss))	37 1,132
VIII.	영업외손익	(3,462)
	(Net non-operating income(loss))	(3,702)



(Separate Statements of Comprehensive Income) 2024년 1월 1일부터 2024년 12월 31일까지 (January 1, 2024 ~ December 31, 2024)

KB라이프생명보험 주식회사와 그 종속기업

(단위: 백만원)

KB Life Insurance Co., Ltd. and Subsidiaries

	과목명(Description)	금액(Amount)
	영업외수익	4.500
	(Non-operating income)	1,528
	영업외비용	4 000
	(Non-operating expense)	4,990
	조정대상	
	(Subject to adjustment)	-
IX.	법인세비용차감전순이익	267 670
	(Profit(loss) before tax expense)	367,670
Χ.	법인세비용(수익)	00.366
	(Income tax expense(benefit))	98,266
XI.	당기순이익	260 404
	(Profit for the period)	269,404
XII.	기타포괄손익	(072 770)
	(Other comprehensive income(loss) for the period)	(973,770)
XIII.	당기총포괄손익	(704.266)
	(Total comprehensive income(loss) for the period)	(704,366)



(Consolidated Statements of Financial Position) 2024년 12월 31일 현재 (As of December 31, 2024)

KB자산운용 주식회사와 그 종속기업

(단위: 백만원)

KB Asset Management Co., Ltd. and Subsidiaries

No Asset Management Go., Etc. and Gubsidianes	(III IIIIIIIOII3 OI WOII)
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
Ⅷ. 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. 충당부채 (Provisions)	1,497



(Consolidated Statements of Financial Position) 2024년 12월 31일 현재 (As of December 31, 2024)

KB자산운용 주식회사와 그 종속기업

(단위: 백만원)

KB Asset Management Co., Ltd. and Subsidiaries

과목명(Description)	금액(Amount)
V. 순확정급여부채	105
(Defined benefit liabilities)	165
VI. 파생상품부채	996
(Derivative liabilities)	330
VII. 기타부채	45,037
(Other liabilities)	+0,007
부채 총계	120,224
(Total liabilities)	120,227
자 본	
(Equity)	
I. 지배기업주주지분	294,384
(Equity attributable to shareholders of the parent company)	20 1,00 1
1. 자본금	38,338
(Share capital)	33,333
2. 자본잉여금	(1,417)
(Capital surplus)	(.,)
3. 기타포괄손익누계액	922
(Accumulated other comprehensive income)	
4. 이익잉여금	256,541
(Retained earnings)	200,011
표. 비지배지분	334
(Non-controlling interests)	
자본총계	294,718
(Total equity)	
부채와 자본총계	414,942
(Total liabilities and equity)	11.1,6 12



(Consolidated Statements of Comprehensive Income) 2024년 1월 1일부터 2024년 12월 31일까지 (January 1, 2024 ~ December 31, 2024)

KB자산운용 주식회사와 그 종속기업

(단위: 백만원)

KB Asset Management Co., Ltd. and Subsidiaries

	과목명(Description)	금액(Amount)
Ι.	영업수익	
1.	O B 구 ¬ (Operating income)	246,183
	수수료수익	
	(Fee and commission income)	197,542
	이자수익	4.070
	(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	
	급용성품경기 곳 시군이국 (Gain on valuation(disposal) of financial instruments)	17,937
	외환거래이익	
	(Gain on foreign currency transactions)	7,921
	기타영업수익	
	(Other operating income)	19,583
п.	영업비용	156 556
	(Operating expenses)	156,556
	수수료비용	14,990
	(Fee and commission expense)	14,990
	이자비용	921
	(Interest expense)	021
	금융상품평가 및 처분손실	17,614
	(Loss on valuation(disposal) of financial instruments)	,
	외환거래손실	1,774
	(Loss on foreign currency transactions)	
	판매비와관리비 (General and administrative expenses)	108,411
	기타영업비용 (Others)	12,846
Π.	영업이익	00.007
	(Net operating income)	89,627



(Consolidated Statements of Comprehensive Income) 2024년 1월 1일부터 2024년 12월 31일까지 (January 1, 2024 ~ December 31, 2024)

KB자산운용 주식회사와 그 종속기업

(단위: 백만원)

KB Asset Management Co., Ltd. and Subsidiaries

	-	
	과목명(Description)	금액(Amount)
IV.	영업외수익	740
	(Non-operating income)	740
٧.	영업외비용	2 240
	(Non-operating expenses)	2,219
VI.	법인세비용차감전순이익	00 1 10
	(Profit(loss) before income tax expense from continuing operations)	88,148
VII.	법인세비용	24 776
	(Income tax expense from continuing operations)	21,776
VIII.	당기순이익	66 272
	(Profit for the period)	66,372
IX.	기타포괄손익	1 204
	(Other comprehensive income(loss) for the period)	1,284
	당기손익으로 재분류되지 않는 포괄손익	(58)
	(Items that will not be reclassified subsequently to profit or loss)	(56)
	1. 순확정급여부채 재측정요소	(4)
	(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	1,342
	(Items that may be subsequently reclassified to profit or loss)	1,542
	1. 매도가능금융자산평가손익	_
	(Gain on valuation of financial assets available for sale)	_
	2. 해외사업장환산손익	1,342
	(Foreign currency translation differences for foreign operations)	1,542
Χ.	총포괄이익	67,656
	(Total comprehensive income for the period)	07,030
	연결순손익의 귀속	66,372
	(Profit for the period attributable to:)	00,372
	1. 지배기업주주지분순이익	66,500
	(Shareholders of the parent company)	
	2. 비지배지분순이익	(400)
	(Non-controlling interests)	(128)
	연결총포괄손익의 귀속	67 657
	(Total comprehensive income for the year attributable to:)	67,657



(Consolidated Statements of Comprehensive Income) 2024년 1월 1일부터 2024년 12월 31일까지 (January 1, 2024 ~ December 31, 2024)

KB자산운용 주식회사와 그 종속기업

(단위: 백만원)

KB Asset Management Co., Ltd. and Subsidiaries

과목명(Description)	금액(Amount)
1. 지배기업주주지분총포괄이익 (Shareholders of the parent company)	67,757
2. 비지배지분총포괄이익 (Non-controlling interests)	(100)



(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)

	과목명(Description)	금액(Amount)
자 선	산	
(Asset		
I.	현금 및 현금성자산 (Cash and cash equivalents)	590,207
П.	매도가능금융자산 (Financial assets available for sale)	1,181,963
Ш.	파생금융자산 (Derivative financial assets)	94,880
IV.	관계기업 및 종속기업 투자자산 (Investments in associates and joint ventures)	37,625
٧.	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
자산총	5계	
(Total	assets)	18,115,495
부 기 (Liabili	배 ities)	
I.	차입부채 (Debts)	1,192,063
П.	발행사채 (Debenture issued)	13,372,294
Ш.	파생금융부채 (Derivative Instruments Liabilities)	1,286
IV.	충당부채 (Provisions)	7,453
٧.	당기법인세부채 (Current tax liabilities)	719
VI.	기타부채 (Other liabilities)	1,038,903
VII.	이연법인세부채 (Deferred tax liabilities)	41,459



(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)

과목명(Description)	금액(Amount)
부채 총계	15 054 177
(Total liabilities)	15,654,177
자 본	
(Equity)	
I. 자본금	160, 976
(Capital stock)	160,876
Ⅱ. 신종자본증권	400 101
(Hybrid securities)	499, 101
Ⅲ. 자본잉여금	200 004
(Capital surplus)	329,084
IV. 자본조정	(17.056)
(Capital adjustment)	(17,956)
V. 기타포괄손익누계액	(16, 701)
(Accumulated other comprehensive loss)	(16,781)
VI. 이익잉여금	1 400 406
(Retained earnings)	1,489,486
Ⅷ. 비지배지분	17 500
(Non-controlling interests)	17,508
자본총계	0 461 010
(Total equity)	2,461,318
부채와 자본총계	10 115 405
(Total liabilities and equity)	18,115,495



(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)

Dapital Co., Eta. and Cabsidianes	(III IIIIIIIIIII OI WOII)
과목명(Description)	금액(Amount)
영업이익	000 500
(Net operating income)	289,500
순이자이익	458,428
(Net interest income)	450,420
순수수료이익	882,039
(Net fee and commission income)	002,009
당기손익금융자산 관련손익	29,335
(Gain on financial assets at fair value through profit or loss)	29,000
기타영업손익	(671 760)
(Other operating income(expenses))	(671,760)
신용손실에 대한 손상차손	(227, 400)
(Impairment loss on credit loss)	(237,489)
일반관리비	(171,054)
(General and administrative expenses)	(1/1,054)
영업외손익	59
(Net non-operating income(loss))	59
법인세비용차감전순이익	200 550
(Profit(loss) before income tax expense)	289,559
법인세비용	(CE 040)
(Income tax expense)	(65,048)
당기순이익	004 510
(Profit for the period)	224,510
기타포괄손익	4 505
(Other comprehensive income(loss) for the period)	4,595
총포괄이익	000 105
(Total comprehensive income for the period)	229, 105
	영업이익 (Net operating income)  순이자이익 (Net interest income)  순수수료이익 (Net fee and commission income) 당기손익금융자산 관련손익 (Gain on financial assets at fair value through profit or loss) 기타영업손익 (Other operating income(expenses))  신용손실에 대한 손상차손 (Impairment loss on credit loss) 일반관리비 (General and administrative expenses) 영업외손익 (Net non-operating income(loss)) 법인세비용차감전순이익 (Profit(loss) before income tax expense) 법인세비용 (Income tax expense) 당기순이익 (Profit for the period) 기타포괄손익 (Other comprehensive income(loss) for the period) 총포괄이익



(Statements of Financial Position) 2024년 12월 31일 현재 (As of December 31, 2024)

KB부동산신탁 주식회사 KB Real Estate Trust Co., Ltd. (단위: 백만원)

200	ar Estate Trust Oo., Eta.	(III IIIIIIIIIII OI WOII)
	과목명(Description)	금액(Amount)
자 선	<u> </u>	1 112 466
(Assets	s)	1,113,466
I.	현금 및 예치금	173,647
	(Cash and due from financial institutions)	170,047
	현금 및 현금성 자산	167,199
	(Cash and cash equivalents)	101,100
	예치금	4,448
	(Deposits)	.,
Π.	증권	40,532
	(Securities)	, , , , , , , , , , , , , , , , , , ,
	당기손익-공정가치측정 유가증권	40,532
	(Securities at fair value through profit or loss)	· ·
	관계회사투자지분	_
	(Investments in associates)	
Ⅲ.	파생상품자산	_
T) /	(Derivative assets)	
IV.	대출채권 (Loans)	809,885
	대여금 (Loans)	-
	신탁계정대	
	선탁계정대 (Loans to trust)	1,153,961
	대손충당금(-)	
	데근용하다(-) (Allowance for doubtful accounts)	(344,076)
٧.	유형자산	
٧.	(Property and equipment)	9,113
VI.	기타자산	
٧1.	(Other assets)	80,289
자산총		
	assets)	1,113,466
부 차 (Liabili	대 ities)	627,898
I.	차입부채	
	(Debts)	548,468
П.	기타부채	100
	(Other liabilities)	79,430



(Statements of Financial Position) 2024년 12월 31일 현재 (As of December 31, 2024)

KB부동산신탁 주식회사 KB Real Estate Trust Co., Ltd. (단위: 백만원)

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.         기타포괄순익누계액 (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	No Near Estate Trust 66., Eta.	(III IIIIIII OI 3 OI WOII)
(Total liabilities)  자 본 (Equity)  I. 자본금 (Share capital)  II. 신종자본증권 (Hybrid securities)  II. 자본이여금 (Capital surplus)  IV. 기타포괄손익누계액 (Accumulated other comprehensive income)  V. 이익잉여금 (Retained earnings)  자본총계 (Total equity)  부채와 자본총계	과목명(Description)	금액(Amount)
(Total habilities)         자본 (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	부채 총계	
(Equity)       485,568         I. 자본금 (Share capital)       108,080         II. 신종자본증권 (Hybrid securities)       169,941         III. 자본잉여급 (Capital surplus)       121,768         IV. 기타포괄손익누계액 (Accumulated other comprehensive income)       488         V. 이익잉여급 (Retained earnings)       85,291         자본총계 (Total equity)       485,568	(Total liabilities)	627,898
I. 자본금 (Share capital) 108,080 II. 신종자본증권 (Hybrid securities) 169,941 III. 자본이여금 (Capital surplus) 121,768 IV. 기타포괄손익누계액 (Accumulated other comprehensive income) 488 V. 이익잉여금 (Retained earnings) 85,291 자본총계 (Total equity) 485,568	자 본	405 500
(Share capital)       108,080         표. 신종자본증권 (Hybrid securities)       169,941         표. 자본잉여금 (Capital surplus)       121,768         IV. 기타포괄손익누계액 (Accumulated other comprehensive income)       488         V. 이익잉여금 (Retained earnings)       85,291         자본총계 (Total equity)       485,568	(Equity)	485,568
II. 신종자본증권 (Hybrid securities)       169,941         III. 자본잉여급 (Capital surplus)       121,768         IV. 기타포괄손익누계액 (Accumulated other comprehensive income)       488         V. 이익잉여급 (Retained earnings)       85,291         자본총계 (Total equity)       485,568	I. 자본금	400,000
(Hybrid securities) 169,941  II. 자본잉여금 (Capital surplus) 121,768  IV. 기타포괄손익누계액 (Accumulated other comprehensive income) 488  V. 이익잉여금 (Retained earnings) 85,291  자본총계 (Total equity) 485,568	(Share capital)	108,080
III.       자본이여금 (Capital surplus)       121,768         IV.       기타포괄손익누계액 (Accumulated other comprehensive income)       488         V.       이익잉여금 (Retained earnings)       85,291         자본총계 (Total equity)       485,568         부채와 자본총계       1 113 466	Ⅱ. 신종자본증권	160.041
(Capital surplus)         IV. 기타포괄손익누계액 (Accumulated other comprehensive income)       488         V. 이익잉여금 (Retained earnings)       85,291         자본총계 (Total equity)         부채와 자본총계       1113,466	(Hybrid securities)	109,941
IV. 기타포괄손익누계액 (Accumulated other comprehensive income)       488         V. 이익잉여금 (Retained earnings)       85,291         자본총계 (Total equity)       485,568         부채와 자본총계       1 113 466	Ⅲ. 자본잉여금	101.700
(Accumulated other comprehensive income)       488         V. 이익잉여금 (Retained earnings)       85,291         자본총계 (Total equity)       485,568         부채와 자본총계       1 113 466	(Capital surplus)	121,700
(Accumulated other comprehensive income)       85,291         (Retained earnings)       85,291         자본총계 (Total equity)       485,568         부채와 자본총계       1,113,466	IV. 기타포괄손익누계액	400
(Retained earnings) 85,291 자본총계 (Total equity) 485,568 부채와 자본총계	(Accumulated other comprehensive income)	400
자본총계 (Total equity) 485,568 부채와 자본총계	V. 이익잉여금	95 201
(Total equity) 485,568 부채와 자본총계	(Retained earnings)	05,291
(Total equity) 부채와 자본총계	자본총계	10E ECO
1 113 <i>1</i> 66	(Total equity)	460,500
(Total liabilities and equity)	부채와 자본총계	1 112 466
	(Total liabilities and equity)	1,113,400



(Income Statements) 2024년 1월 1일부터 2024년 12월 31일까지 (January 1, 2024 ~ December 31, 2024)

KB부동산신탁 주식회사 KB Real Estate Trust Co., Ltd. (단위: 백만원)

		(III IIIIIIIIIIII OI WOII)
	과목명(Description)	금액(Amount)
I.	영업수익	139,656
	(Operating income)	139,030
	수수료수익	87,166
	(Fee and commission income)	07,100
	증권평가 및 처분이익	2,431
	(Gain on valuation and disposal of securities)	2,401
	이자수익	49,466
	(Interest income)	10, 100
	대출채권 관련 이익	_
	(Income from trading loans)	
	기타의 영업수익	593
	(Other operating income)	000
П.	영업비용	246,509
	(Operating expenses)	210,000
	수수료비용	1,815
	(Fee and commission expense)	1,010
	증권평가 및 처분손실	6,458
	(Loss on valuation and disposal of securities)	5, .00
	이자비용	30,066
	(Interest expense)	30,000
	대출평가 및 처분손실	97,807
	(Loss on valuation and disposal of loans receivable)	01,007
	외환거래손실	-
	(Loss on foreign currency transactions)	
	판매비와관리비	38,096
	(General and administrative expenses)	33,333
	기타의 영업비용	72,267
	(Other operating expenses)	. =,==.
ш.	영업이익(손실) (Net Operating income(loss))	(106,853)
IV.	영업외수익	
10.	8 립피구크 (Non-operating income)	107
٧.	영업외비용	
٠.	(Non-operating expenses)	841
VI.	법인세비용차감전계속사업손익	
	(Profit(loss) before income tax expense from continuing operations)	(107,587)



(Income Statements) 2024년 1월 1일부터 2024년 12월 31일까지 (January 1, 2024 ~ December 31, 2024)

KB부동산신탁 주식회사 KB Real Estate Trust Co., Ltd. (단위: 백만원)

	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)	-
Χ.	당기순이익 (Profit for the period)	(113,332)



(Statements of Financial Position) 2024년 12월 31일 현재 (As of December 31, 2024)

주식회사 KB저축은행 KB Savings Bank Co., Ltd. (단위: 백만원)

과목명(Description)	금액(Amount)
자 산	
(Assets)	
I. 현금 및 예치금	
(Cash and due from financial institutions)	348,199
(Securities)	69,99
Ⅲ. 대출채권	
(Loans)	2,030,850
IV. 유형자산	
(Tangible assets)	18,21
V. 기타자산	
(Other assets)	108,47
자산총계	
(Total assets)	2,575,73
부 채	
(Liabilities)	
I. 예수금	0.007.07
(Deposits)	2,267,67
표. 차입금	50.07
(Loan payable)	56,37
Ⅲ. 기타부채	60.40
(Other liabilities)	69,48
부채 총계	2 202 52
(Total liabilities)	2,393,52
자 본	
(Equity)	
I. 자본금	40,01
(Capital stock)	40,01
Π. 자본잉여금	120.69
(Capital surplus)	139,68
Ⅲ. 이익잉여금	3,48
(Retained earnings)	3,48
IV. 기타포괄손익누계액	(962
(Accumulated other comprehensive income)	(902
자본총계	182,21
(Total equity)	702,21
부채와 자본총계	2,575,73
(Total liabilities and equity)	2,3.3,73



(Income Statements) 2024년 1월 1일부터 2024년 12월 31일까지 (January 1, 2024 ~ December 31, 2024)

주식회사 KB저축은행 KB Savings Bank Co., Ltd. (단위: 백만원)

The Cavings Bank Co., Etc.		
	과목명(Description)	금액(Amount)
I.	영업수익	225 444
	(Operating income)	225,414
	이자수익	201,738
	(Interest income)	201,738
	1. 예치금이자	10,647
	(Interest on deposits)	10,047
	2. 단기매매증권이자	_
	(Interest on trading securities)	
	3. 매도가능증권이자	_
	(Interest on securities available for sale)	
	4. 만기보유증권이자	748
	(Interest on held-to-maturity securities)	740
	5. 대출금이자	189,409
	(Interest on loans & discounts)	103,403
	6. 기타이자수익	934
	(Other operating income)	304
	유가증권평가및처분이익	1,134
	(Gains on valuation(disposal) of Securities)	1,104
	대출채권평가및처분이익	18,060
	(Gains on valuation(disposal) of Loans)	18,000
	수수료수익	2,211
	(Fee and commission income)	2,211
	기타영업수익	1,209
	(Other operation income)	1,209
	배당금수익	1,061
	(Dividend income)	1,001
п.	영업외수익	107
	(Non-operating income)	107
ш.	영업비용	240,540
	(Operating expenses & claims)	240,040
	이자비용	89,816
	(Interest expense)	33,010
	1 예수금이자	86,659
	(Interest on deposits)	00,000
	2 사채이자	2,848
	(Interest on bonds)	2,040



(Income Statements) 2024년 1월 1일부터 2024년 12월 31일까지 (January 1, 2024 ~ December 31, 2024)

주식회사 KB저축은행 KB Savings Bank Co., Ltd. (단위: 백만원)

	과목명(Description)	금액(Amount)
	3 기타이자비용	000
	(Interest on others)	309
	유가증권평가및처분손실	100
	(Loss on valuation(sales) of Securities)	423
	대출채권평가및처분손실	70.757
	(Loss on valuation(sales) of Loans)	78,757
	1. 대손상각비	00.000
	(Bad debt expense)	66,623
	수수료비용	40.700
	(Fee and commission expense)	12,762
	기타영업비용	40.000
	(Other operating losses)	10,338
	판매비와관리비	40,440
	(Selling and administrative expenses)	48,443
IV.	영업외비용	250
	(Non-operating expenses)	250
٧.	법인세차감전순손익	(4E 200)
	(Profit(loss) before income tax expense)	(15,269)
VI.	당기순이익	(44.266)
	(Profit for the period)	(11,366)



(Consolidated Statements of Financial Position) 2024년 12월 31일 현재 (As of December 31, 2024)

KB인베스트먼트와 그 종속기업

(단위: 백만원)

KB Investment Co., Ltd. and Subsidiaries

과목명(Description)	금액(Amount)
자 산	
(Assets)	
I. 현금 및 현금성 자산	223,026
(Cash and cash equivalents)	
피. 예치금 	4,432
(Due from bank)	,
Ⅲ. 창업투자자산	1,214,636
(Investment in small and medium sized enterprises)	
IV. PEF 투자자산 (Investment in PEF)	77,911
V. 기타자산	
V. 기타자인 (Other assets)	9,819
자산총계	
시민당계 (Total assets)	1,529,823
부 채	
(Liabilities)	
I. 단기차입금	200,000
(Short-term borrowings)	360,000
Ⅱ. 확정급여부채	83
(Allowance for retirement and severance benefit)	03
Ⅲ. 파생상품부채	
(Derivative debts)	-
IV. 기타부채	885,799
(Other liabilities)	000,733
부채 총계	1,245,883
(Total liabilities)	1,243,003
자 본	
(Equity)	
I. 자본금	112,627
(Capital stock)	, 3 /
п. 자본잉여금	1,019
(Capital surplus)	1,310
Ⅲ. 자본조정 	(336)
(Capital adjustment)	(120)
Ⅲ. 기타포괄손익누계액	36
(Accumualted other comprehensive income)	



(Consolidated Statements of Financial Position) 2024년 12월 31일 현재 (As of December 31, 2024)

KB인베스트먼트와 그 종속기업

(단위: 백만원)

KB Investment Co., Ltd. and Subsidiaries

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



(Consolidated Income Statements) 2024년 1월 1일부터 2024년 12월 31일까지 (January 1, 2024 ~ December 31, 2024)

KB인베스트먼트와 그 종속기업

(단위: 백만원)

KB Investment Co., Ltd. and Subsidiaries

וטוו	Tivestifient Co., Etd. and Subsidiaries	(III Millions of worl)
	과목명(Description)	금액(Amount)
I.	영업수익	245 924
	(Operating revenues)	215,834
	창업투자수익	166,918
	(Revenues on investments in small and medium-size enterprises)	100,910
	PEF 투자수익	4,311
	(Revenues on Investments in PEF)	7,011
	운용수익	44,546
	(Other investment revenues)	11,010
	경영자문료수익	59
	(Consulting fees)	
	소수주주지분순손실	_
	(Net expenses in minority interest)	
п.	영업비용	211,715
	(Operating expenses)	
	투자및금융비용	10,658
	(Investment and financial expenses)	
	창업투자비용	183,908
	(Expenses on investments in small and medium-size enterprises)	,
	PEF 투자비용	1,134
	(Expenses on investments in PEF)	,
	일반관리비	22,108
	(Administrative expenses)	·
	소수주주지분순이익	(6,093)
	(Net income in minority interest)	,
Ш.	영업이익	4,120
	(Net operating income(losses))	·
IV.	영업외수익	68
.,	(Non-operating income)	
٧.	영업외비용 (Non-operating expenses)	145
\ /T	· · · · · · · · · · · · · · · · · · ·	
VI.	법인세비용차감전계속사업손익 (Profit(loss) before income tax expense from continuing operations)	4,042
VII.	계속사업손익법인세비용	
۷Щ.	게득시 급근 각급전세비용 (Income tax expense)	(326)
VIII.	당기순이익	
٧Щ.	8기문의목 (Profit for the period))	4,368
	(i tolk for the period))	



(Consolidated Statements of Financial Position) 2024년 12월 31일 현재 (As of December 31, 2024)

KB데이타시스템과 그 종속기업

(단위: 백만원)

KB Data Systems Co., Ltd. and Subsidiaries

No Data Gystems Co., Etc. and Cabbidianes	(III IIIIIIIIIII OI WOII)
과목명(Description)	금액(Amount)
자 산	
(Assets)	
I. 유동자산	40 405
(Current assets)	49,405
당좌자산	40 405
(Quick assets)	49,405
1. 현금및현금성자산	24.252
(Cash and cash equivalents)	24,253
2. 단기금융상품	F 000
(Short-term financial instruments)	5,998
3. 매출채권	2.500
(Accounts receivable)	3,506
4. 대손충당금	
(Allowance for doubtful accounts)	
5. 기타	45.040
(Others)	15,648
재고자산	
(Inventories)	-
상품	
(Merchandise)	-
Ⅱ. 비유동자산	40.005
(Non-current assets)	12,865
투자자산	4.070
(Investments assets)	1,276
유형자산	4.070
(Tangible assets)	1,078
무형자산	2.052
(Intangible assets)	2,052
기타비유동자산	8,459
(Other non-current assets)	0,439
자산총계	
(Total assets)	
부 채	
(Liabilities)	



(Consolidated Statements of Financial Position) 2024년 12월 31일 현재 (As of December 31, 2024)

KB데이타시스템과 그 종속기업

(단위: 백만원)

KB Data Systems Co., Ltd. and Subsidiaries

KB Data Systems Co., Ltd. and Subsidiaries	(in millions of won)
과목명(Description)	금액(Amount)
I. 유동부채	37,999
(Current liabilities)	31,000
매입채무	13,203
(Accounts payable )	, in the second
미지급비용 (Asserted synances)	15,104
(Accrued expenses)	
기타 (Others)	9,692
(Others)	
Ⅱ. 비유동부채 (Long-term liabilities)	2,220
· · · · · · · · · · · · · · · · · · ·	
퇴직급여충당금 (Accrued severance benefits)	-
장기미지급비용 (Long-term Accrued expenses)	1,997
기타 (Others)	223
부채 총계	
구세 6세 (Total liabilities)	
자 본	
(Equity)	
I. 자본금	
(Capital stock)	8,000
Ⅱ. 기타포괄손익누계액	(0.000)
(Accumulated other comprehensive income)	(6,008)
Ⅲ. 이익잉여금	40.007
(Retained earnings)	19,937
IV. 비지배지분	400
(Non-controlling interests)	122
자본총계	22.054
(Total equity)	22,051
부채와 자본총계	62 270
(Total liabilities and equity)	62,270



(Consolidated Statements of Comprehensive Income) 2024년 1월 1일부터 2024년 12월 31일까지 (January 1, 2024 ~ December 31, 2024)

KB데이타시스템과 그 종속기업

(단위: 백만원)

KB Data Systems Co., Ltd. and Subsidiaries

	과목명(Description)	금액(Amount)
I.	매출	241,652
	(Sales)	241,032
	상품매출	8,947
	(Sales of merchandise)	5,517
	용역수익	232,705
	(Service revenue)	
Π.	매출원가	227,560
	(Cost of sales)	·
	상품매출원가	7,989
	(Cost of merchandise)	
	용역매출원가 (Cost of service)	219,571
	<u> </u>	
Ⅲ.	매출총이익 (Gross profit)	14,092
IV.	판매비와관리비	
IV.	C데미되는디미 (Selling and administrative expenses)	12,550
	인건비	
	(Payroll)	7,046
	 경비	
	(Expenses)	5,504
٧.	영업이익	
- •	(Operating income)	1,542
VI.	영업외수익	4 000
	(Non-operating income)	1,339
VII.	영업외비용	402
	(Non-operating expenses)	183
VIII.	법인세비용차감전순이익	2 608
	(Profit(loss) before income tax)	2,698
IX.	법인세비용	720
	(Income tax expense)	120
Χ.	당기순이익	1,978
	(Profit for the period)	1,970
XI.	기타포괄손익	(819)
	(Other comprehensive gain)	(510)
	당기손익으로 재분류되지 않는 포괄손익	_
	(Items that will not be reclassified subsequently to profit or loss)	



(Consolidated Statements of Comprehensive Income) 2024년 1월 1일부터 2024년 12월 31일까지 (January 1, 2024 ~ December 31, 2024)

KB데이타시스템과 그 종속기업

(단위: 백만원)

KB Data Systems Co., Ltd. and Subsidiaries

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	과목명(Description)	금액(Amount)
	1. 순확정급여부채 재측정요소	(4.000)
	(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	200
	(Foreign currency translation differences for foreign operations)	209
XII.	총포괄이익	4 450
	(Total comprehensive income)	1,159
	연결순손익의 귀속	1,978
	(Profit for the period attributable to)	1,970
	1. 지배기업주주지분순이익	1.070
	(Shareholders of the Parent Company)	1,978
	2. 비지배지분순이익	(0)
	(Non-controlling interests)	(0)
	연결총포괄손익의 귀속	1.450
	(Total comprehensive income for the year attributable to:)	1,159
	1. 지배기업주주지분총포괄이익	4 4 4 0
	(Shareholders of the parent company)	1,149
	2. 비지배지분총포괄이익	10
	(Non-controlling interests)	10