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).

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연결재무상태표

(Consolidated Statements of Financial Position)
2025년 9월 30일 현재
(As of September 30, 2025)

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

과목명(Description)	금액(Amount)
자 산 (Assets)	
Ⅰ. 현금 및 예치금 (Cash and due from financial institutions)	25,270,758
Ⅱ. 당기손익-공정가치측정 금융자산 (Financial assets at fair value through profit or loss)	92,908,271
Ⅲ. 파생금융자산 (Derivative financial assets)	7,104,334
Ⅳ. 상각후원가측정 대출채권 (Loans at amortized cost)	486,519,741
Ⅴ. 투자금융자산 (Financial investments)	132,056,076
Ⅵ. 관계기업 및 공동기업 투자 (Investments in associates and joint ventures)	1,126,828
Ⅶ. 보험계약자산 (Insurance contract assets)	362,133
Ⅷ. 재보험계약자산 (Reinsurance contract assets)	1,604,303
Ⅸ. 유형자산 (Property and equipment)	5,136,837
Ⅹ. 투자부동산 (Investment property)	2,882,692
XI. 무형자산 (Intangible assets)	1,783,831
XII. 순확정급여자산 (Defined benefit assets)	284,531
XIII. 당기법인세자산 (Current income tax assets)	367,390
XIV. 이연법인세자산 (Deferred income tax assets)	195,123
XV. 매각예정자산 (Assets held for sale)	251,937
XVI. 기타자산 (Other assets)	38,215,673
자산총계 (Total assets)	**796,070,458**

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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)	10,351,566
Ⅱ. 파생금융부채 (Derivative financial liabilities)	6,804,555
Ⅲ. 예수부채 (Deposits)	448,711,993
Ⅳ. 차입부채 (Debts)	68,816,018
Ⅴ. 사채 (Debentures)	77,185,525
Ⅵ. 보험계약부채 (Insurance contract liabilities)	59,014,074
Ⅶ. 재보험계약부채 (Reinsurance contract liabilities)	72,495
Ⅷ. 충당부채 (Provisions)	862,025
Ⅸ. 순확정급여부채 (Defined benefit liabilities)	89,425
X. 당기법인세부채 (Current income tax liabilities)	746,866
XI. 이연법인세부채 (Deferred income tax liabilities)	1,593,798
XII. 기타부채 (Other liabilities)	60,451,025
부채총계 **(Total liabilities)**	**734,699,365**
자 본 **(Equity)**	
Ⅰ. 지배기업 주주지분 (Equity attributable to shareholders of the parent company)	59,582,290
1. 자본금 (Share capital)	2,090,558
2. 신종자본증권 (Hybrid securities)	4,793,384

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주식회사 KB금융지주와 그 종속기업
KB Financial Group Inc. and Subsidiaries

(단위: 백만원)
(in millions of won)

과목명(Description)	금액(Amount)
3. 자본잉여금 (Capital surplus)	16,623,244
4. 기타포괄손익누계액 (Accumulated other comprehensive income)	(450,598)
5 이익잉여금 (Retained earnings)	37,992,091
6 자기주식 (Treasury shares)	(1,466,389)
Ⅱ. 비지배지분 (Non-controlling interests)	1,788,803
자본총계 (Total equity)	**61,371,093**
부채와 자본총계 (Total liabilities and equity)	**796,070,458**

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(January 1, 2025 ~ September 30, 2025)

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

과목명(Description)	금액(Amount)
Ⅰ. 순이자이익 (Net interest income)	**9,704,873**
이자수익 (Interest income)	21,934,543
1. 기타포괄손익-공정가치측정 및 상각후원가 측정 금융상품 이자수익 (Interest income from financial instruments at fair value through other comprehensive income and amortized cost)	20,831,343
2. 당기손익-공정가치 측정 금융상품 이자수익 (Interest income from financial instruments at fair value through profit or loss)	1,075,082
3. 보험금융이자수익 (Insurance finance interest income)	28,118
이자비용 (Interest expense)	(12,229,670)
1. 이자비용 (Interest expense)	(11,100,843)
2. 보험금융이자비용 (Insurance finance interest expense)	(1,128,827)
Ⅱ. 순수수료이익 (Net fee and commission income)	**2,952,381**
수수료수익 (Fee and commission income)	4,196,022
수수료비용 (Fee and commission expense)	(1,243,641)
Ⅲ. 보험서비스결과 (Insurance service result)	**1,173,082**
보험수익 (Insurance income)	9,287,755
1. 보험수익 (Insurance income)	8,676,712
2. 재보험수익 (Reinsurance income)	611,043
보험서비스비용 (Insurance expense)	(8,114,673)
1. 보험서비스비용 (Insurance service expense)	(7,468,912)
2. 재보험서비스비용 (Reinsurance expense)	(645,761)

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과목명(Description)	금액(Amount)
IV. 당기손익-공정가치측정 금융상품 순손익 (Net gains(losses) on financial instruments at fair value through profit or loss)	**2,562,975**
V. 기타보험금융손익 (Other insurance finance income(expenses))	**(692,717)**
VI. 기타영업손익 (Net other operating income(expenses))	**(2,256,681)**
VII. 일반관리비 (General and administrative expenses)	**(5,007,724)**
VIII. 신용손실충당금 반영전 영업이익 (Operating profit before provision for credit losses)	**8,436,189**
IX. 신용손실충당금전입액 (Provision for credit losses)	**(1,675,200)**
X. 영업이익 (Net operating income)	**6,760,989**
XI. 영업외손익 (Net non-operating income(expenses))	**150,191**
1. 관계기업 및 공동기업 투자손익 (Share of profit(loss) of associates and joint ventures)	15,674
2. 기타영업외손익 (Net other non-operating income(expenses))	134,517
XII. 법인세비용차감전순이익 (Profit(loss) before income tax expense)	**6,911,180**
XIII. 법인세비용 (Income tax expense)	**(1,809,250)**
XIV. 당기순이익 (Profit for the period)	**5,101,930**
XV. 법인세비용차감후기타포괄손익 (Other comprehensive income(loss) for the period, net of tax)	**(951,991)**
당기손익으로 재분류되지 않는 포괄손익 (Items that will not be reclassified to profit or loss)	130,192
1. 순확정급여부채의 재측정요소 (Actuarial gains(losses) on post defined benefit pension plans)	19,983

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주식회사 KB금융지주와 그 종속기업
KB Financial Group Inc. and Subsidiaries

(단위: 백만원)
(in millions of won)

과목명(Description)	금액(Amount)
2. 기타포괄손익-공정가치 측정 지분상품 관련 손익 (Revaluation gains/(losses) on equity instruments at fair value through other comprehensive income)	119,525
3. 당기손익-공정가치지정 금융부채 신용위험 변동손익 (Fair value changes on financial liabilities designated at fair value due to own credit risk)	(9,316)
후속적으로 당기손익으로 재분류될 수 있는 포괄손익 (Items that may be reclassified subsequently to profit or loss)	(1,082,183)
1. 외환차이 (Exchange differences on translating foreign operations)	(187,662)
2. 기타포괄손익-공정가치 측정 채무상품 관련 손익 (Net gains/(losses) on financial instruments at fair value through other comprehensive income)	(89,532)
3. 관계기업 및 공동기업 기타포괄손익에 대한 지분 (Shares of other comprehensive income of associates and joint ventures)	3,537
4. 현금흐름위험회피손익 (Cash flow hedges)	(63,774)
5. 해외사업장순투자위험회피수단의 손익 (Gains(losses) on hedging instruments of a net investment in a foreign operation)	72,958
6. 보험계약관련변동손익 (Insurance finance income(expense))	(817,710)
XVI. 당기총포괄이익 (Total comprehensive income for the period)	**4,149,939**
당기순이익의 귀속 (Profit attributable to:)	5,101,930
지배기업주주지분순이익 (Shareholders of the parent company)	5,121,733
비지배지분순이익 (Non-controlling interests)	(19,803)
당기총포괄이익 귀속 (Total comprehensive income attributable to:)	4,149,939
지배기업주주지분총포괄이익 (Shareholders of the parent company)	4,170,650
비지배지분총포괄이익 (Non-controlling interests)	(20,711)

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

과목명(Description)	금액(Amount)
XVII. 주당이익(단위: 원) (Earnings per share in won)	
기본주당이익 (Basic earnings per share in won)	13,531
희석주당이익 (Diluted earnings per share in won)	13,403

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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)	633,461
Ⅱ. 당기손익-공정가치측정 금융자산 (Financial assets at fair value through profit or loss)	1,359,345
Ⅲ. 상각후원가측정 대출채권 (Loans at amortized cost)	568,581
Ⅳ. 종속기업 투자 (Investments in subsidiaries)	26,867,817
Ⅴ. 유형자산 (Property and equipment)	2,870
Ⅵ. 무형자산 (Intangible assets)	13,027
Ⅶ. 순확정급여자산 (Defined benefit assets)	1,773
Ⅷ. 이연법인세자산 (Deferred income tax assets)	3,586
Ⅸ. 기타자산 (Other assets)	1,273,058
자산총계 **(Total assets)**	30,723,518
부 채 **(Liabilities)**	
Ⅰ. 차입부채 (Debts)	250,000
Ⅱ. 사채 (Debentures)	4,370,039
Ⅳ. 당기법인세부채 (Current income tax liabilities)	690,634
Ⅴ. 기타부채 (Other liabilities)	619,142
부채총계 **(Total liabilities)**	5,929,815

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주식회사 KB금융지주
KB Financial Group Inc.

(단위: 백만원)
(in millions of won)

과목명(Description)	금액(Amount)
자　　본 (Equity)	
Ⅰ. 자본금 (Share capital)	2,090,558
Ⅱ. 신종자본증권 (Hybrid securities)	4,793,174
Ⅲ. 자본잉여금 (Capital surplus)	14,741,159
IV. 기타포괄손익누계액 (Accumulated other comprehensive income)	(8,184)
Ⅴ. 이익잉여금 (Retained earnings)	4,643,385
VI. 자기주식 (Treasury shares)	(1,466,389)
자본총계 (Total equity)	**24,793,703**
부채와 자본총계 (Total liabilities and equity)	**30,723,518**

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(January 1, 2025 ~ September 30, 2025)

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)	**(62,952)**
이자수익 (Interest income)	24,296
1. 상각후원가측정 금융상품 이자수익 (Interest income from financial instruments at amortized cost)	21,701
2. 당기손익-공정가치측정 금융상품 이자수익 (Interest income from financial instruments at fair value through profit or loss)	2,595
이자비용 (Interest expense)	(87,248)
Ⅱ. 순수수료이익 (Net fee and commission income)	**(4,819)**
수수료수익 (Fee and commission income)	1,473
수수료비용 (Fee and commission expense)	(6,292)
Ⅲ. 당기손익-공정가치측정 금융상품 순손익 (Net gains(losses) on financial instruments at fair value through profit or loss)	**66,152**
IV. 기타영업손익 (Net other operating income(expenses))	**2,355,586**
Ⅴ. 일반관리비 (General and administrative expenses)	**(73,460)**
VI. 신용손실충당금 반영전 영업이익 (Operating income before provision for credit losses)	**2,280,507**
Ⅶ. 신용손실충당금전입액 (Provision for credit losses)	**26**
Ⅷ. 영업이익 (Net operating income)	**2,280,533**
IX. 영업외손익 (Net non-operating income(expense))	**201**
Ⅹ. 법인세비용차감전순이익 (Profit(loss) before income tax benefit(expense))	**2,280,734**
XI. 법인세수익(비용) (Income tax benefit(expense))	**(6,772)**
XII. 당기순이익 (Profit for the period)	**2,273,962**

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

과목명(Description)	금액(Amount)
XIII. 법인세비용차감후기타포괄손익 (Other comprehensive income(loss) for the period, net of tax)	**132**
당기손익으로 재분류되지 않는 포괄손익 (Items that will not be reclassified to profit or loss)	132
순확정급여부채의 재측정요소 (Actuarial gains(losses) on post defined benefit pension plans)	132
XIV. 당기총포괄이익 (Total comprehensive income for the period)	**2,274,094**
XV. 주당이익(단위: 원) (Earnings per share in won)	
기본주당이익 (Basic earnings per share in won)	5,774
희석주당이익 (Diluted earnings per share in won)	5,719

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

과목명(Description)	금액(Amount)
자 산 (Assets)	
Ⅰ. 현금 및 예치금 (Cash and due from financial institutions)	18,355,743
Ⅱ. 당기손익-공정가치측정 금융자산 (Financial assets at fair value through profit or loss)	28,905,104
Ⅲ. 파생금융자산 (Derivative financial assets)	5,443,290
Ⅳ. 상각후원가측정 대출채권 (Loans at amortized cost)	424,219,637
Ⅴ. 투자금융자산 (Financial investments)	76,180,580
Ⅵ. 관계기업 투자 (Investments in associates)	591,633
Ⅶ. 유형자산 (Property and equipment)	3,903,647
Ⅷ. 투자부동산 (Investment property)	137,659
Ⅸ. 무형자산 (Intangible assets)	890,820
Ⅹ. 순확정급여자산 (Defined benefit assets)	194,617
XI. 당기법인세자산 (Current income tax assets)	346,610
XII. 이연법인세자산 (Deferred income tax assets)	120,069
XIII. 매각예정자산 (Assets held for sale)	251,937
XIV. 기타자산 (Other assets)	23,233,361
자산총계 (Total assets)	**582,774,707**
부 채 (Liabilities)	
Ⅰ. 당기손익-공정가치측정 금융부채 (Financial liabilities at fair value through profit or loss)	305,547

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연결재무상태표

(Consolidated Statements of Financial Position)
2025년 9월 30일 현재
(As of September 30, 2025)

주식회사 국민은행과 그 종속기업
KB Kookmin Bank and Subsidiaries

(단위: 백만원)
(in millions of won)

과목명(Description)	금액(Amount)
Ⅱ. 파생금융부채 (Derivative financial liabilities)	4,782,442
Ⅲ. 예수부채 (Deposits)	429,582,034
Ⅳ. 차입부채 (Debts)	30,142,833
Ⅴ. 사채 (Debentures)	34,519,363
Ⅵ. 충당부채 (Provisions)	480,193
Ⅶ. 순확정급여부채 (Defined benefit liabilities)	9,026
Ⅷ. 당기법인세부채 (Current income tax liabilities)	51,825
Ⅸ. 이연법인세부채 (Deferred income tax liabilities)	641,328
Ⅹ. 기타부채 (Other liabilities)	42,645,310
부채 총계 (Total liabilities)	**543,159,901**
자 본 (Equity)	
Ⅰ. 지배기업 주주지분 (Equity attributable to shareholders of the parent company)	39,555,976
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)	690,724
5 이익잉여금 (Retained earnings)	31,127,626

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

과목명(Description)	금액(Amount)
Ⅱ. 비지배지분 (Non-controlling interests)	58,830
자본총계 (Total equity)	39,614,806
부채와 자본총계 (Total liabilities and equity)	**582,774,707**

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연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)
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(January 1, 2025 ~ September 30, 2025)

주식회사 국민은행과 그 종속기업
KB Kookmin Bank and Subsidiaries

(단위: 백만원)
(in millions of won)

과목명(Description)	금액(Amount)
Ⅰ. 순이자이익 (Net interest income)	**7,887,391**
이자수익 (Interest income)	16,446,466
1. 기타포괄손익-공정가치측정 및 상각후원가 측정 금융상품 이자수익 (Interest income from financial instruments at fair value through other comprehensive income and amortized cost)	16,088,981
2. 당기손익-공정가치측정 금융상품 이자수익 (Interest income from financial instruments at fair value through profit or loss)	357,485
이자비용 (Interest expense)	(8,559,075)
Ⅱ. 순수수료이익 (Net fee and commission income)	**866,533**
수수료수익 (Fee and commission income)	1,198,791
수수료비용 (Fee and commission expense)	(332,258)
Ⅲ. 당기손익-공정가치측정 금융상품 순손익 (Net gains(losses) on financial instruments at fair value through profit or loss)	**743,077**
IV. 기타영업손익 (Net other operating income(expenses))	**(998,409)**
Ⅴ. 일반관리비 (General and administrative expenses)	**(3,272,885)**
VI. 신용손실충당금 반영전 영업이익 (Operating income before provision for credit losses)	**5,225,707**
Ⅶ. 신용손실충당금전입액 (Provision for credit losses)	**(706,521)**
Ⅷ. 영업이익 (Net operating income)	**4,519,186**
IX. 영업외손익 (Net non-operating income(expenses))	**(29,008)**
관계기업투자손익 (Share of profit(loss) of associates)	8,166
기타영업외손익 (Net other non-operating income(expense))	(37,174)

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연결포괄손익계산서

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주식회사 국민은행과 그 종속기업
KB Kookmin Bank and Subsidiaries

(단위: 백만원)
(in millions of won)

과목명(Description)	금액(Amount)
X. 법인세비용차감전순이익 (Profit(loss) before income tax expense)	**4,490,178**
XI. 법인세비용 (Income tax expense)	**(1,145,010)**
XII. 당기순이익 (Profit for the period)	**3,345,168**
XIII. 법인세비용차감후기타포괄손익 (Other comprehensive income(loss) for the period, net of tax)	**(95,385)**
당기손익으로 재분류되지 않는 포괄손익 (Items that will not be reclassified to profit or loss)	87,835
1. 순확정급여부채의 재측정요소 (Actuarial gains(losses) on post defined benefit pension plans)	16,569
2. 기타포괄손익 – 공정가치 측정 금융상품 관련 손익 (Revaluation gains/(losses) on equity instruments at fair value through other comprehensive income)	71,266
후속적으로 당기손익으로 재분류될 수 있는 포괄손익 (Items that may be reclassified subsequently to profit or loss)	(183,220)
1. 외환차이 (Exchange differences on translating foreign operations)	(145,414)
2. 기타포괄손익-공정가치측정금융상품관련손익 (Net gains/(losses) on financial instruments at fair value through other comprehensive income)	(79,815)
3. 관계기업 기타포괄손익에 대한 지분 (Share of other comprehensive income of associates)	(35)
4. 해외사업장순투자위험회피수단의 손익 (Gains(losses) on hedging instruments of a net investment in a foreign operation)	63,280
5. 현금흐름위험회피 수단의 손익 (Cash flow hedges)	(21,236)
XIV. 당기총포괄이익 (Total comprehensive income attributable to:)	**3,249,783**
당기순이익의 귀속 (Profit attributable to:)	3,345,168
1. 지배기업주주지분순이익 (Shareholders of the parent company)	3,364,548
2. 비지배지분순이익 (Non-controlling interests)	(19,380)

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주식회사 국민은행과 그 종속기업
KB Kookmin Bank and Subsidiaries

(단위: 백만원)
(in millions of won)

과목명(Description)	금액(Amount)
당기총포괄이익의 귀속 (Total comprehensive income attributable to:)	3,249,783
1. 지배기업주주지분총포괄이익 (Shareholders of the parent company)	3,275,347
2. 비지배지분총포괄이익 (Non-controlling interests)	(25,564)

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재무상태표

(Separate Statements of Financial Position)

2025년 9월 30일 현재

(As of September 30, 2025)

주식회사 국민은행 (단위: 백만원)

KB Kookmin Bank (in millions of won)

과목명(Description)	금액(Amount)
자 산 (Assets)	
Ⅰ. 현금 및 예치금 (Cash and due from financial institutions)	15,572,609
Ⅱ. 당기손익-공정가치측정 금융자산 (Financial assets at fair value through profit or loss)	25,334,032
Ⅲ. 파생금융자산 (Derivative financial assets)	5,450,770
Ⅳ. 상각후원가측정 대출채권 (Loans at amortized cost)	409,611,464
Ⅴ. 투자금융자산 (Financial investments)	74,875,169
Ⅵ. 관계기업 및 종속기업 투자 (Investments in associates and subsidiaries)	3,220,637
Ⅶ. 유형자산 (Property and equipment)	3,585,079
Ⅷ. 투자부동산 (Investment property)	137,659
Ⅸ. 무형자산 (Intangible assets)	328,269
Ⅹ. 순확정급여자산 (Defined benefit assets)	194,617
XI. 당기법인세자산 (Current income tax assets)	343,229
XII. 이연법인세자산 (Deferred income tax assets)	-
XIII. 매각예정자산 (Assets held for sale)	159,031
XIV. 기타자산 (Other assets)	22,752,024
자산총계 (Total assets)	**561,564,589**
부 채 (Liabilities)	
Ⅰ. 당기손익-공정가치측정 금융부채 (Financial liabilities at fair value through profit or loss)	305,547

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재무상태표

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

과목명(Description)	금액(Amount)
Ⅱ. 파생금융부채 (Derivative financial liabilities)	4,961,209
Ⅲ. 예수부채 (Deposits)	412,919,182
Ⅳ. 차입부채 (Debts)	28,992,378
Ⅴ. 사채 (Debentures)	32,569,506
Ⅵ. 충당부채 (Provisions)	470,188
Ⅶ. 순확정급여부채 (Defined benefit liabilities)	578
Ⅷ. 당기법인세부채 (Current income tax liabilities)	15,438
Ⅸ. 이연법인세부채 (Deferred income tax liabilities)	527,371
Ⅹ. 기타부채 (Other liabilities)	41,574,661
부채 총계 (Total liabilities)	**522,336,058**
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)	442,363
Ⅴ. 이익잉여금 (Retained earnings)	30,563,915
자본총계 (Total equity)	**39,228,531**
부채와 자본총계 (Total liabilities and equity)	**561,564,589**

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손익계산서

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2025년 1월 1일부터 2025년 9월 30일까지
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주식회사 국민은행
KB Kookmin Bank

(단위: 백만원)
(in millions of won)

과목명(Description)	금액(Amount)
Ⅰ. 순이자이익 (Net interest income)	7,302,400
이자수익 (Interest income)	15,206,430
1. 기타포괄손익-공정가치측정 및 상각후원가 측정 금융상품 이자수익 (Interest income from financial instruments at fair value through other comprehensive income and amortized cost)	14,936,580
2. 당기손익-공정가치측정 금융상품 이자수익 (Interest income from financial instruments at fair value through profit or loss)	269,850
이자비용 (Interest expense)	(7,904,030)
Ⅱ. 순수수료이익 (Net fee and commission income)	**887,318**
수수료수익 (Fee and commission income)	1,193,902
수수료비용 (Fee and commission expense)	(306,584)
Ⅲ. 당기손익-공정가치측정 금융상품 순손익 (Net gains(losses) on financial instruments at fair value through profit or loss)	**777,641**
Ⅳ. 기타영업손익 (Net other operating income(expenses))	**(960,639)**
Ⅴ. 일반관리비 (General and administrative expenses)	**(2,972,283)**
Ⅵ. 신용손실충당금 반영전 영업이익 (Operating income before provision for credit losses)	**5,034,437**
Ⅶ. 신용손실충당금전입액 (Provision for credit losses)	**(511,002)**
Ⅷ. 영업이익 (Net operating income)	**4,523,435**
Ⅸ. 영업외손익 (Non-operating income(expenses))	**145,913**
관계기업투자손익 (Share of profit(loss) of associates)	175,146
기타영업외손익 (Net other non-operating income(expense))	(29,233)

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

과목명(Description)	금액(Amount)
X. 법인세비용차감전순이익 (Profit(loss) before income tax expense)	**4,669,348**
XI. 법인세비용 (Income tax expense)	**(1,118,384)**
XII. 당기순이익 (Profit for the period)	**3,550,964**
XIII. 법인세비용차감후기타포괄손익 (Other comprehensive income(loss) for the period, net of tax)	**(6,329)**
당기손익으로 재분류되지 않는 포괄손익 (Items that will not be reclassified to profit or loss)	89,964
1. 순확정급여부채의 재측정요소 (Actuarial gains(losses) on post defined benefit pension plans)	18,698
2. 기타포괄손익 – 공정가치 측정 금융상품 관련 손익 (Revaluation gains/(losses) on equity instruments at fair value through other comprehensive income)	71,266
후속적으로 당기손익으로 재분류될 수 있는 포괄손익 (Items that may be reclassified subsequently to profit or loss)	(96,293)
1. 외환차이 (Exchange differences on translating foreign operations)	(932)
2. 기타포괄손익-공정가치측정금융상품관련손익 (Net gains/(losses) on financial instruments at fair value through other comprehensive income)	(74,125)
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)	(21,236)
XIV. 당기총포괄이익 (Total comprehensive income attributable to:)	**3,544,635**
당기순이익의 귀속 (Profit attributable to:)	3,550,964
1. 지배기업주주지분순이익 (Shareholders of the parent company)	3,550,964
2. 비지배지분순이익 (Non-controlling interests)	-

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

과목명(Description)	금액(Amount)
당기총포괄이익의 귀속 (Total comprehensive income attributable to:)	3,544,635
1. 지배기업주주지분총포괄이익 (Shareholders of the parent company)	3,544,635
2. 비지배지분총포괄이익 (Non-controlling interests)	-

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대차대조표(신탁계정)

Balance Sheet (Trust accounts)
2025년 9월 30일 현재
(As of September 30, 2025)

주식회사 국민은행
KB Kookmin Bank

(단위: 백만원)
(in millions of won)

과목명(Description)	금액(Amount)
자 산 **(Assets)**	
Ⅰ. 현금 및 예치금 (Cash and due from financial institutions)	39,700,913
1. 원화예치금 (Due from banks in won)	39,700,913
Ⅱ. 유가증권 (Securities)	23,025,286
1. 주식 (Stocks)	6,048,906
2. 국채 (Government bonds)	65,678
3. 금융채 (Finance debentures)	1,181,419
4. 지방채 (Local government bonds)	39,840
5. 사채 (Corporate bonds)	7,865,853
6. 외화유가증권 (Securities in foreign currency)	221,332
7. 매입어음 (Bills bought)	694,766
8. 기타유가증권 (Other securities)	6,907,492
Ⅲ. 대출금 (Loans & discounts)	193,741
1. 부동산저당대출 (Loans on real estate collateral)	-
2. 채권담보대출 (Loans on receivables collateral)	17,718
3. 수익권담보대출 (Loans on trust benefit collateral)	176,023
Ⅳ. 콜론 (Call loans)	-
Ⅴ. 환매조건부채권 (Bonds purchased under resale agreements)	8,468,800

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대차대조표(신탁계정)

Balance Sheet (Trust accounts)
2025년 9월 30일 현재
(As of September 30, 2025)

주식회사 국민은행
KB Kookmin Bank

(단위: 백만원)
(in millions of won)

과목명(Description)	금액(Amount)
VI. 금전채권 (Money receivables)	34,123,574
VII. 수탁부동산 (Movables & real estate)	1,123,596
VIII. 기타자산 (Others)	1,820,373
1. 가지급금 (Suspense receivables)	1
2. 미수수익 (Accrued revenues receivable)	1,769,958
3. 미수금 (Accounts receivable)	50,025
4. 선급비용 (Prepaid expenses)	389
5. 선급금 (Prepaid payments)	-
6. 기타잡자산 (Prepaid expenses)	-
IX. 고유계정대 (Lendings to banking account)	4,522,199
X. 채권평가충당금(-) (Allowance for valuation of receivables(-))	(242)
자산총계 (Total assets)	**112,978,240**
부 채 (Liabilities)	
I. 금전신탁 (Money in trust)	74,007,300
1. 불특정금전신탁합동운용 (Unspecified money trust)	53
2. 적립식목적신탁합동운용 (Reserving objective trust(performance))	6,957
3. 가계금전신탁합동운용 (Household money trust)	8,392
4. 개발신탁합동운용 (Development Money Trust)	36

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대차대조표(신탁계정)

Balance Sheet (Trust accounts)
2025년 9월 30일 현재
(As of September 30, 2025)

주식회사 국민은행
KB Kookmin Bank

(단위: 백만원)
(in millions of won)

과목명(Description)	금액(Amount)
5. 노후생활연금신탁합동운용 (Money trust for old age living pension)	1,017
6. 기업금전신탁합동운용 (Business money trust)	1,257
7. 국민주신탁합동운용 (National stock trust)	2,234
8. 개인연금신탁합동운용 (Personal pension trust)	1,498,789
9. 가계장기신탁합동운용 (Long term house trust)	5,730
10. 근로자우대신탁합동운용 (Workers preferential trust)	1,054
11. 신종적립신탁합동운용 (New reserving trust)	4,154
12. 퇴직신탁운용 (Retirement trust)	7,617
13. 특정금전신탁 (Specified money trust)	20,230,037
14. 단위금전신탁합동운용 (Unit type money trust)	-
15. 추가금전신탁 (Open type money trust)	1,049
16. 신개인연금신탁합동운용 (New personal pension trust)	56,958
17. 신노후생활연금신탁합동운용 (New pension trust)	1,588
18. 신근로자우대신탁합동운용 (New workers preferential trust)	5
19. 연금신탁합동운용 (Pension trust)	1,657,957
20. 퇴직연금신탁 (Trust of retirement pension plan)	46,939,156
21. 개인종합자산신탁 (Individual savings account)	3,583,260
Ⅱ. 재산신탁 (Property in trust)	35,279,090

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대차대조표(신탁계정)

Balance Sheet (Trust accounts)
2025년 9월 30일 현재
(As of September 30, 2025)

주식회사 국민은행
KB Kookmin Bank

(단위: 백만원)
(in millions of won)

과목명(Description)	금액(Amount)
1. 유가증권의신탁 (Securities in trust)	66,092
2. 금전채권의신탁 (Money receivables in trust)	34,089,402
3. 부동산의신탁 (Real estate in trust)	1,123,596
Ⅲ. 공익신탁 (Public in trust)	1
Ⅳ. 기타부채 (Other borrowings)	3,578,913
1. 미지급금 (Accounts payable)	99,336
2. 선수수익 (Income in advance)	2,302
3. 미지급신탁보수 (Accrued payable trust fees)	100,897
4. 미지급신탁이익 (Accrued payable trust profit)	3,330,709
5. 미지급비용 (Accrued payable expenses)	45,668
Ⅴ. 특별유보금 (Special reserves)	112,936
부채 총계 (Total liabilities)	**112,978,240**

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손익계산서(신탁계정)

Income Statement(Trust accounts)
2025년 1월 1일부터 2025년 9월 30일까지
(January 1, 2025 ~ September 30, 2025)

주식회사 국민은행
KB Kookmin Bank

(단위: 백만원)
(in millions of won)

과목명(Description)	금액(Amount)
수 익 (Revenues)	
Ⅰ. 예치금이자 (Interest on due from banks)	**970,878**
Ⅱ. 유가증권이자 (Interest on securities)	**292,620**
국채이자 (Interest on government bonds)	1,149
금융채이자 (Interest on finance debentures)	28,069
지방채이자 (Interest on local government bonds)	854
사채이자 (Interest on corporate bonds)	220,792
배당금수익 (Dividend income)	722
외화유가증권이자 (Interest on securities in foreign currency)	4,587
매입어음이자 (Interest on bills bought)	19,012
기타유가증권이자 (Interest on others securities)	17,435
Ⅲ. 대출금이자 (Interest on loans & discounts)	**6,381**
부동산저당대출이자 (Interest on real estate collateral loans)	-
채권담보대출이자 (Interest on receivables collateral loans)	536
수익권담보대출이자 (Interest on trust benefit collateral loans)	5,845
Ⅳ. 콜론이자 (Interest on call loans)	**-**
Ⅴ. 환매조건부채권이자 (Interest on bonds under resale agreements)	**189,676**

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손익계산서(신탁계정)

Income Statement(Trust accounts)
2025년 1월 1일부터 2025년 9월 30일까지
(January 1, 2025 ~ September 30, 2025)

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

과목명(Description)	금액(Amount)
Ⅵ. 금전채권이자 (Interest on money receivables)	**302**
Ⅶ. 파생상품관련익 (Revenues on derivatives)	**-**
Ⅷ. 유가증권관련수익 (Revenues on securities)	**478,785**
유가증권매매익 (Gain on sales of securities)	458,258
유가증권상환익 (Gain on redemption of securities)	545
유가증권평가익 (Gain on valuation of securities)	19,982
Ⅷ. 외화환차익 (Gain on foreign currency)	**726**
Ⅸ. 외화자산부채평가익 (Gain on valuation of assets and liabilities denominated in foreign currency)	**289**
Ⅹ. 수입수수료 (Commissions received)	**-**
XI. 기타수익 (Other revenues)	**258,570**
XII. 고유계정대이자 (Interest on loans to banking account)	**101,543**
XIII. 특별유보금환입 (Transfer from special provision)	**4,495**
XIV. 채권평가충당금환입 (Transfer from allowance for valuation of receivables)	**100**
신탁이익계 (Total revenues)	**2,304,365**
비 용 (Expenses)	
Ⅰ. 금전신탁이익 (Gain on money trust)	**1,914,046**
불특정금전신탁이익 (Gain on unspecified money trust)	1
적립식목적신탁실적이익 (Gain on installment money trust(performance))	252

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손익계산서(신탁계정)

Income Statement(Trust accounts)
2025년 1월 1일부터 2025년 9월 30일까지
(January 1, 2025 ~ September 30, 2025)

주식회사 국민은행
KB Kookmin Bank

(단위: 백만원)
(in millions of won)

과목명(Description)	금액(Amount)
가계금전신탁이익 (Gain on household money trust)	192
개발신탁이익 (Gain on development trust)	1
노후생활연금신탁이익 (Gain on money trust for old age living pension)	20
기업금전신탁이익 (Gain on corporate money trust)	26
국민주신탁이익 (Gain on national stock trust)	711
개인연금신탁이익 (Gain on money trust for individual pension)	29,310
가계장기신탁이익 (Gain on household long-term money trust)	121
근로자우대신탁이익 (Gain on money trust for employee)	21
신종적립신탁이익 (Gain on new installment money trust)	94
퇴직신탁이익 (Gain on retirement trust)	174
특정금전신탁이익 (Gain on specified money trust)	650,473
추가금전신탁이익 (Gain on open type money trust)	118
신개인연금신탁이익 (Gain on new money trust for individual pension)	1,922
신노후생활연금신탁이익 (Gain on new money trust for old age living pension)	51
신근로자우대신탁이익 (Gain on money trust for employee)	-
연금신탁이익 (Gain on pension trust)	61,118
퇴직연금신탁이익 (Gain on trust of retirement pension plan)	1,084,651
개인종합자산신탁이익 (Individual savings account)	84,790

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손익계산서(신탁계정)

Income Statement(Trust accounts)
2025년 1월 1일부터 2025년 9월 30일까지
(January 1, 2025 ~ September 30, 2025)

주식회사 국민은행
KB Kookmin Bank

(단위: 백만원)
(in millions of won)

과목명(Description)	금액(Amount)
Ⅱ. 재산신탁이익 (Gain on property trust)	**31**
유가증권의신탁이익 (Gain on securities trust)	29
금전채권의신탁이익 (Gain on money receivables trust)	2
Ⅲ. 기타지급이자 (Other interest paid)	**-**
Ⅳ. 지급수수료 (Commissions paid)	**36,403**
Ⅴ. 파생상품관련손 (Loss on derivatives)	**-**
Ⅵ. 외화환차손 (Loss on foreign exchange)	**-**
Ⅶ. 외화자산부채평가손 (Loss on valuation of assets and liabilities denominated in foreign currency)	**291**
유가증권관련비용 (Expenses on securities)	**171,504**
유가증권매매손 (Loss on sales of securities)	149,465
유가증권상환손 (Loss on redemption of securities)	19,914
유가증권평가손 (Loss on valuation of securities)	2,125
기금출연료 (Contribution to fund)	**4,332**
신용보증기금출연료 (Contribution to credit guarantee fund)	82
신탁보험료 (Insurance fees on deposits)	4,250
세금과공과 (Taxes)	**116**
신탁보수 (Trust fees & commissions)	**146,662**
기타비용 (Other expenses)	**29,413**

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손익계산서(신탁계정)

Income Statement(Trust accounts)
2025년 1월 1일부터 2025년 9월 30일까지
(January 1, 2025 ~ September 30, 2025)

주식회사 국민은행
KB Kookmin Bank

(단위: 백만원)
(in millions of won)

과목명(Description)	금액(Amount)
특별유보금전입 (Provision for special provision)	1,340
XIV. 채권평가충당금전입 (Provision for allowance for valuation of receivables)	227
신탁손실계 (Total expenses)	2,304,365

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연결재무상태표

(Consolidated Statements of Financial Position)
2025년 9월 30일 현재
(As of September 30, 2025)

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

과목명(Description)	금액(Amount)
자 산 (Assets)	
Ⅰ. 현금 및 예치금 (Cash and deposits)	3,625,128
Ⅱ. 당기손익-공정가치측정 금융자산 (Financial assets at fair value through profit or loss)	42,757,971
Ⅲ. 파생금융자산 (Derivative financial assets)	1,651,611
Ⅳ. 기타포괄손익-공정가치측정유가증권 (Fair value through other comprehensive income)	8,538,208
Ⅴ. 종속기업및관계기업투자 (Investments in associates, subsidiaries and joint ventures)	482,253
Ⅵ. 상각후원가측정 대출채권 (Loans at amortized cost)	10,236,534
Ⅶ. 유형자산 (Property and equipment)	257,648
Ⅷ. 투자부동산 (Investment property)	140,145
Ⅸ. 무형자산 (Intangible assets)	254,411
Ⅹ. 당기법인세자산 (Current tax assets)	6,376
XI. 이연법인세자산 (Deferred tax assets)	28,889
XII. 기타금융자산 (Other financial assets)	7,582,945
XIII. 기타자산 (Other non-financial assets)	233,446
자산총계 (Total assets)	**75,795,565**
부 채 (Liabilities)	
Ⅰ. 예수부채 (Deposits received)	10,676,090
Ⅱ. 당기손익-공정가치측정 금융부채 (Financial liabilities at fair value through profit or loss)	10,043,423

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연결재무상태표

(Consolidated Statements of Financial Position)
2025년 9월 30일 현재
(As of September 30, 2025)

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

과목명(Description)	금액(Amount)
Ⅲ. 파생금융부채 (Derivative financial liabilities)	1,966,155
Ⅳ. 차입부채 (Borrowings)	38,096,681
Ⅴ. 당기법인세부채 (Current tax liabilities)	3,992
Ⅵ. 순확정급여부채 (Net defined benefit liabilities)	63,553
Ⅶ. 이연법인세부채 (Deferred tax liabilities)	-
Ⅷ. 충당부채 (Provisions)	83,528
Ⅸ. 기타금융부채 (Other financial liabilities)	7,393,367
Ⅹ. 기타부채 (Other non-financial liabilities)	446,689
부채 총계 (Total liabilities)	**68,773,478**
자 본 (Equity)	
Ⅰ. 지배기업 주주지분 (Equity attributable to shareholders of the parent company)	6,990,804
1. 자본금 (Share capital)	1,493,102
2. 신종자본증권 (Hybrid securities)	756,093
3. 기타불입자본 (Other paid-in capital)	1,479,260
4. 이익잉여금 (Retained earnings)	2,902,132
5. 기타자본구성요소 (Other components of equity)	360,217
Ⅱ. 비지배지분 (Non-controlling interests)	31,283
자본총계 (Total equity)	**7,022,087**
부채와 자본총계 (Total liabilities and equity)	**75,795,565**

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연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)
2025년 1월 1일부터 2025년 9월 30일까지
(January 1, 2025 ~ September 30, 2025)

KB증권 주식회사와 그 종속기업
KB Securities Co., Ltd. and Subsidiaries

(단위: 백만원)
(in millions of won)

과목명(Description)	금액(Amount)
Ⅰ. 영업수익 (Operating income)	**8,951,291**
수수료수익 (Fee and commission income)	838,793
금융상품평가 및 처분이익 (Gain on valuation(disposal) of financial instruments)	5,703,550
이자수익 (Interest income)	1,330,534
상각후원가측정금융자산평가및처분이익 (Gain on valuation(disposal) of financial assets measured at amortized costs)	6,672
외환거래이익 (Gain on foreign currency transactions)	884,879
기타영업수익 (Others operating income)	186,863
Ⅱ. 영업비용 (Operating expenses)	**8,283,372**
수수료비용 (Fee and commission expense)	205,005
금융상품평가 및 처분손실 (Loss on valuation(disposal) of financial instruments)	5,411,330
이자비용 (Interest expense)	838,754
상각후원가측정금융자산평가및처분손실 (Loss on valuation(disposal) of financial assets measured at amortized costs))	144,953
외환거래손실 (Loss on foreign currency transactions)	839,777
판매비와 관리비 (General and administrative expenses)	795,442
기타영업비용 (Other operating expenses)	48,111
Ⅲ. 영업이익(손실) (Net operating income(loss))	**667,919**
Ⅳ. 영업외수익 (Non-operating income)	**69,289**

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연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)
2025년 1월 1일부터 2025년 9월 30일까지
(January 1, 2025 ~ September 30, 2025)

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)	**63,300**
Ⅵ. 법인세비용차감전순이익(손실) (Profit(loss) before income tax expense)	**673,908**
Ⅶ. 법인세비용(수익) (Income tax expense(benefit))	**171,480**
Ⅷ. 당기순이익 (Profit for the period)	**502,428**
1. 지배기업주주지분순이익 (Shareholders of the parent company)	500,769
2. 비지배지분순이익 (Non-controlling interests)	1,659
Ⅸ. 기타포괄손익 (Other comprehensive income(loss) for the period)	**(8,529)**
Ⅹ. 당기총포괄이익(손실) (Consolidated net comprehensive income(loss) for the period)	**493,899**
1. 지배기업주주지분총포괄이익 (Shareholders of the parent company)	494,506
2. 비지배지분총포괄이익 (Non-controlling interests)	(607)

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연결재무상태표

(Consolidated Statements of Financial Position)
2025년 9월 30일 현재
(As of September 30, 2025)

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)	826,501
Ⅱ. 금융자산 (Financial assets)	39,628,177
1. 당기손익공정가치측정금융자산 (Financial assets at fair value through profit or loss)	9,928,607
2. 기타포괄손익공정가치측정금융자산 (Financial assets at fair value through other comprehensive income)	21,970,334
3. 상각후원가측정금융자산 (Financial assets at amortised cost)	29,624
4. 상각후원가측정대출채권 (Loans at amortized costs)	7,145,683
5. 상각후원가측정기타수취채권 (Other receivables)	553,929
Ⅲ. 관계기업투자주식 (Investments in associates)	152,861
Ⅳ. 위험회피목적파생상품자산 (Derivative assets to hedge)	164,012
Ⅴ. 보험계약자산 (Insurance contract assets)	362,133
Ⅵ. 재보험계약자산 (Reinsurance contract assets)	1,596,540
Ⅶ. 투자부동산 (Investment property)	5,249
Ⅷ. 유형자산 (Property and equipment)	480,310
Ⅸ. 무형자산 (Intangible assets)	124,293
Ⅹ. 매각예정자산 (Assets held for sale)	-
Ⅺ. 당기법인세자산 (Current tax assets)	-
Ⅻ. 이연법인세자산 (Deferred tax assets)	4,168

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연결재무상태표

(Consolidated Statements of Financial Position)
2025년 9월 30일 현재
(As of September 30, 2025)

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

과목명(Description)	금액(Amount)
XIII. 순확정급여자산 (Net defined benefit assets)	68,986
XIV. 기타자산 (Other assets)	129,200
자산총계 **(Total assets)**	**43,542,430**
부 채 **(Liabilities)**	**-**
Ⅰ. 보험계약부채 (Insurance contract liabilities)	27,682,830
Ⅱ. 재보험계약부채 (Reinsurance contract liabilities)	35,324
Ⅲ. 금융부채 (Financial liabilities)	8,773,365
1. 당기손익인식금융부채 (Financial liabilities at fair value through profit or loss)	9,722
2. 차입부채 (Debts)	-
3. 사채 (Debentures)	1,263,123
4. 기타금융부채 (Other financial liabilities)	7,500,521
Ⅲ. 위험회피목적파생상품부채 (Derivative liabilities to hedge)	259,394
Ⅳ. 충당부채 (Provisions)	4,941
Ⅴ. 확정급여채무 (Net defined benefit liabilities)	386
Ⅵ. 당기법인세부채 (Current tax liabilities)	0
Ⅶ. 이연법인세부채 (Deferred tax liabilities)	945,983
Ⅷ. 기타부채 (Other liabilities)	170,404
부채 총계 **(Total liabilities)**	**37,872,626**

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

과목명(Description)	금액(Amount)
자 본 (Equity)	**-**
Ⅰ. 지배기업소유지분 (Equity attributable to shareholders of the parent company)	5,663,529
1. 자본금 (Capital stock)	33,250
2. 자본잉여금 (Capital surplus)	348,454
3. 자본조정 (Capital adjustments)	(9)
4. 기타포괄손익누계액 (Accumulated other comprehensive income)	(1,318,575)
5. 이익잉여금 (Retained earnings)	6,600,409
Ⅱ. 비지배지분 (Non-controlling interests)	6,275
자본총계 (Total equity)	**5,669,804**
부채와 자본총계 (Total liabilities and equity)	**43,542,430**

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(January 1, 2025 ~ September 30, 2025)

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

과목명(Description)	금액(Amount)
Ⅰ. 보험영업수익 (Insurance revenue)	**8,551,699**
보험영업수익 (Insurance Income)	7,950,341
재보험영업수익 (Reinsurance Income)	601,358
Ⅱ. 보험영업비용 (Insurance expense)	**7,852,019**
보험영업비용 (Insurance service expense)	6,926,901
재보험영업비용 (Reinsurance expense)	638,371
기타사업비용 (Other operating expenses)	286,747
Ⅲ. 투자영업수익 (Investment revenue)	**1,830,902**
보험금융수익 (Insurance finance income)	115,299
이자수익 (Interest income)	740,861
배당수익 (Dividend income)	44,324
유가증권 평가 및 처분이익 (Gain on valuation and disposal of securities)	450,889
대여금 및 수취채권 평가 및 처분이익 (Gain on valuation and disposal of loans and other receivables)	2,820
파생상품관련이익 (Gain on valuation and disposal of derivatives)	168,160
종속기업투자주식관련이익 (Gain on valuation and disposal of Investments in subsidiaries)	422
외화거래이익 (Foreign currency transaction gain)	41,063
기타수익 (Other income)	267,063
Ⅳ. 투자영업비용 (Investment expenses)	**1,490,909**

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

과목명(Description)	금액(Amount)
보험금융비용 (Insurance finance expense)	643,341
이자비용 (Interest expense)	199,970
유가증권 평가 및 처분손실 (Loss on valuation and disposal of securities)	278,567
대여금 및 수취채권 평가 및 처분손실 (Loss on valuation and disposal of loans and other receivables)	11,361
파생상품관련손실 (Loss on valuation and disposal of derivatives)	88,747
종속기업투자주식관련손실 (Loss on investments on subsidiaries and associates)	783
외화거래손실 (Foreign currency transaction loss)	168,878
재산관리비 (Administrative expenses for assets)	17,376
부동산관리비 (Administrative expenses for real estate)	2,577
기타비용 (Other expenses)	79,309
Ⅴ. 영업이익(손실) (Net operating income(loss))	**1,039,674**
VI. 영업외이익 (Net non-operating income(expenses))	**3,542**
영업외수익 (Non-operating income)	9,963
영업외비용 (Non-operating expenses)	6,420
Ⅶ. 법인세비용차감전계속영업순이익 (Profit(loss) before income tax expense from continuing operations)	**1,043,216**
Ⅷ. 계속영업법인세비용 (Income tax expense from continuing operations)	**275,915**
IX. 계속영업당기순이익 (Profit for the period from continuing operations)	**767,302**
X. 중단사업손익 (Profit for the period from discontinued operations)	-

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KB Insurance Co., Ltd. and Subsidiaries

(단위: 백만원)
(in millions of won)

과목명(Description)	금액(Amount)
XI. 당기순이익 (Profit for the period)	**767,302**
XII. 기타포괄손익 (Other comprehensive income(loss) for the period)	**(642,282)**
후속적으로 당기손익으로 재분류되지 않는 포괄손익 (Items that will not be reclassified subsequently to profit or loss)	6,721
1. 확정급여채무 재측정요소 (Remeasurements of defined benefit plans)	1,501
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)	5,220
후속적으로 당기손익으로 재분류되는 포괄손익 (Items that may be subsequently reclassified to profit or loss)	(649,003)
1. 보험계약 관련 금융손익 (Insurance finance income(expense))	(536,992)
2. 재보험계약 관련 금융손익 (Reinsurance finance income(expense))	4,366
3. 기타포괄손익-공정가치측정금융상품관련손익 (Unrealized net change in fair value of financial assets at fair value through other comprehensive income)	(28,746)
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)	(81,396)
6. 관계기업기타포괄손익 (Unrealized net change in other comprehensive income of associate)	(92)
7. 해외사업환산손익 (Foreign currency translation differences for foreign operations)	(6,143)
8. 특별계정기타포괄손익 (Other comprehensive income arising from separate account)	-
X. 당기총포괄손익 (Total comprehensive income for the period)	**125,020**
당기순이익의귀속 (Profit for the period attributable to:)	767,302

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

과목명(Description)	금액(Amount)
1. 지배기업소유지분순이익 (Shareholders of the parent company)	766,798
2. 비지배지분순이익 (Non-controlling interests)	503
총포괄손익의귀속 (Total comprehensive income for the year attributable to:)	125,020
1. 지배기업소유지분총포괄손익 (Shareholders of the parent company)	125,009
2. 비지배지분총포괄손익 (Non-controlling interests)	10

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주식회사 KB국민카드와 그 종속기업
KB Kookmin Card Co., Ltd. and Subsidiaries

(단위: 백만원)
(in millions of won)

과목명(Description)	금액(Amount)
자　산 **(Assets)**	
Ⅰ. 현금 및 예치금 (Cash and due from financial institutions)	596,093
Ⅱ. 당기손익-공정가치측정 금융자산 (Financial assets at fair value through profit or loss)	46,658
Ⅲ. 파생금융자산 (Derivative financial assets)	188,111
Ⅳ. 상각후원가측정 대출채권 (Loans at amortized cost)	27,837,660
Ⅴ. 투자금융자산 (Financial investments)	74,506
Ⅵ. 관계기업투자 (Investments in associates)	20,276
Ⅶ. 유형자산 (Property and equipment)	150,909
Ⅷ. 무형자산 (Intangible assets)	133,619
Ⅸ. 이연법인세자산 (Deferred income tax assets)	169,363
Ⅺ. 기타자산 (Other assets)	1,264,761
자산총계 **(Total assets)**	**30,481,956**
부　채 **(Liabilities)**	
Ⅰ. 차입부채 (Debts)	4,068,444
Ⅱ. 파생금융부채 (Derivative financial liabilities)	9,178
Ⅲ. 사채 (Debentures)	16,639,061
Ⅳ. 충당부채 (Provisions)	160,189

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KB Kookmin Card Co., Ltd. and Subsidiaries (in millions of won)

과목명(Description)	금액(Amount)
Ⅴ. 순확정급여부채 (Net defined benefit liabilities)	12,102
Ⅵ. 이연법인세부채 (Deferred income tax liabilities)	866
Ⅶ. 기타부채 (Other liabilities)	4,033,060
부채 총계 **(Total liabilities)**	**24,922,900**
자 본 **(Equity)**	
Ⅰ. 지배기업 주주지분 (Equity attributable to shareholders of the parent company)	5,526,578
1. 자본금 (Share capital)	460,000
2. 신종자본증권 (Hybridbonds)	249,149
3. 자본잉여금 (Capital surplus)	1,959,035
4. 기타포괄손익누계액 (Accumulated other comprehensive income)	42,647
5. 이익잉여금 (Retained earnings)	2,815,747
Ⅱ. 비지배지분 (Non-controlling interests)	32,478
자본총계 **(Total equity)**	**5,559,056**
부채와 자본총계 **(Total liabilities and equity)**	**30,481,956**

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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)	**1,217,854**
이자수익 (Interest income)	1,806,353
이자비용 (Interest expense)	(588,499)
Ⅱ. 순수수료이익 (Net fee and commission income)	**515,815**
수수료수익 (Fee and commission income)	1,294,516
수수료비용 (Fee and commission expense)	(778,701)
Ⅲ. 당기손익-공정가치측정 금융상품 순손익 (Net gains(losses) on financial instruments at fair value through profit or loss)	**1,143**
Ⅳ. 기타영업손익 (Net other operating income(expenses))	**(377,906)**
Ⅴ. 일반관리비 (General and administrative expenses)	**(432,111)**
Ⅵ. 신용손실충당금전입액 (Provision for credit losses)	**(547,841)**
Ⅶ. 영업이익 (Net operating income)	**376,954**
Ⅷ. 영업외손익 (Non-operating income(loss))	**(3,555)**
관계기업투자손익 (Share of profit(loss) of associates)	814
기타영업외손익 (Net other non-operating income(expense))	(4,369)
Ⅸ. 법인세비용차감전순이익 (Profit(loss) before income tax expense)	**373,399**
Ⅹ. 법인세비용 (Income tax expense)	**(91,740)**
Ⅺ. 당기연결순이익 (Profit for the period)	**281,659**
Ⅻ. 법인세비용차감후기타포괄손익 (Other comprehensive income(loss) for the period, net of tax)	**(8,429)**

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

과목명(Description)	금액(Amount)
후속적으로 당기손익으로 재분류되지 않는 포괄손익 (Items that will not be reclassified to profit or loss)	3,328
1. 순확정급여부채의 재측정요소 (Actuarial gains(losses) on post defined benefit pension plans)	938
2. 기타포괄손익-공정가치 측정 지분상품 관련 손익 (Revaluation gains/(losses) on equity instruments at fair value through other comprehensive income)	2,390
후속적으로 당기손익으로 재분류될 수 있는 포괄손익 (Items that may be reclassified subsequently to profit or loss)	(11,757)
1. 관계기업 기타포괄손익에 대한 지분 (Share of other comprehensive income of associates)	(215)
2. 현금흐름위험회피 수단의 손익 (Cash flow hedges)	4,307
3. 해외사업환산손익 (Foreign currency translation difference for foreign operations)	(15,849)
XIII. 당기총포괄이익 (Total comprehensive income for the period)	**273,230**
당기순이익의 귀속 (Profit attributable to:)	281,659
지배기업주주지분순이익 (Shareholders of the parent company)	280,638
비지배지분순이익 (Non-controlling interests)	1,021
당기총포괄이익의 귀속 (Total comprehensive income attributable to:)	273,230
지배기업주주지분총포괄이익 (Shareholders of the parent company)	273,547
비지배지분총포괄이익 (Non-controlling interests)	(317)

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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)	932,591
Ⅱ. 금융자산 (Financial assets)	34,414,148
1. 당기손익공정가치측정금융자산 (Financial assets at fair value through profit or loss)	8,985,407
2. 기타포괄손익공정가치측정금융자산 (Financial assets at fair value through other comprehensive income)	23,310,027
3. 상각후원가측정금융자산 (Financial assets at amortised cost)	707,298
4. 상각후원가측정대출채권 (Loans)	998,197
5. 상각후원가측정기타수취채권 (Other receivables)	413,219
Ⅲ. 관계기업투자주식 (Investments in associates)	17,386
Ⅳ. 위험회피목적파생상품자산 (Derivative assets to hedge)	4,911
Ⅴ. 재보험자산 (Reinsurance assets)	6,904
Ⅵ. 투자부동산 (Investment property)	36,085
Ⅶ. 유형자산 (Property and equipment)	264,089
Ⅷ. 무형자산 (Intangible assets)	148,384
Ⅸ. 매각예정자산 (Assets held for sale)	-
Ⅹ. 당기법인세자산 (Current tax assets)	7,491
XI. 이연법인세자산 (Deferred tax assets)	-
XII. 기타자산 (Other assets)	129,305

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

(단위: 백만원)
(in millions of won)

과목명(Description)	금액(Amount)
자산총계 (Total assets)	**35,961,294**
부 채 (Liabilities)	
Ⅰ. 보험계약부채 (Insurance contract liabilities)	29,308,480
Ⅱ. 재보험계약부채 (Reinsurance contract liabilities)	15,322
Ⅲ. 사채 (Debentures)	199,926
Ⅳ. 기타금융부채 (Other financial liabilities)	1,222,920
Ⅴ. 위험회피목적파생상품부채 (Derivative liabilities to hedge)	79,746
Ⅵ. 충당부채 (Provisions)	22,170
Ⅶ. 확정급여채무 (Net defined benefit liabilities)	2,442
Ⅷ. 당기법인세부채 (Current tax liabilities)	-
Ⅸ. 이연법인세부채 (Deferred tax liabilities)	823,181
Ⅹ. 기타부채 (Other liabilities)	64,631
부채 총계 (Total liabilities)	**31,738,818**
자 본 (Equity)	
Ⅰ. 지배기업소유지분 (Equity attributable to shareholders of the parent company)	4,222,476
1. 자본금 (Capital stock)	162,015
2. 자본잉여금 (Capital surplus)	799,656
3. 신종자본증권 (Hybrid securities)	49,800

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재무상태표

(Statements of Financial Position)
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(As of September 30, 2025)

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)	(28,961)
6. 이익잉여금 (Retained earnings)	3,239,966
Ⅱ. 비지배지분 (Non-controlling interests)	-
자본총계 (Total equity)	**4,222,476**
부채와 자본총계 (Total liabilities and equity)	**35,961,294**

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손익계산서

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

과목명(Description)	금액(Amount)
Ⅰ. 보험영업수익 (Operating income)	**650,232**
보험영업수익 (Insurance Income)	642,482
재보험영업수익 (Reinsurance Income)	7,750
조정대상 (Subject to adjustment)	-
Ⅱ. 보험영업비용 (Operating expense)	**417,915**
보험영업비용 (Insurance service expense)	407,129
재보험영업비용 (Reinsurance expense)	8,158
기타사업비용 (Other operating expenses)	2,628
조정대상 (Subject to adjustment)	-
Ⅲ. 투자영업수익 (Investment operating income)	**1,782,152**
이자수익 (Interest income)	673,837
당기손익-공정가치측정금융상품관련이익 (Profit or loss for period on fair value measured finamcial instruments)	788,008
기타포괄손익-공정가치측정금융상품관련이익 (Other comprehensive income(loss) on fair value measured finamcial instruments)	37,358
상각후원가측정금융상품관련이익 (Profit on amortised cost of a financial asset or financial liability)	-
파생상품관련이익 (Income on derivatives)	103,778
외환거래이익 (Income on foreign exchange)	8,732
배당금수익 (Dividend income)	33,946
기타영업수익 (Other operating income)	136,493

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손익계산서

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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)**	**380,396**
이자비용 (Interest expense)	8,490
당기손익-공정가치측정금융상품관련손실 (Profit or loss for period on fair value measured finamcial instruments)	129,086
기타포괄손익-공정가치측정금융상품관련손실 (Other comprehensive income(loss) on fair value measured finamcial instruments)	8,108
상각후원가측정금융상품관련손실 (Loss on amortised cost of a financial asset or financial liability)	-
파생상품관련손실 (Loss on derivatives)	62,992
외환거래손실 (Loss on foreign exchange)	114,521
기타영업비용 (Other operating expenses)	57,199
조정대상 (Subject to adjustment)	-
Ⅴ. 보험금융손익 **(Insurance finance income(loss))**	**(1,258,669)**
보험금융수익 (Insurance finance income)	14,797
보험금융비용 (Insurance finance expense)	1,273,466
VI. 기타영업손익 **(Other operating income(loss))**	**(27,194)**
기타영업수익 (Other operating income)	56,637
기타영업비용 (Other operating expense)	83,831
Ⅶ. 영업이익(손실) **(Net operating income(loss))**	**348,210**
Ⅷ. 영업외손익 **(Net non-operating income(loss))**	**(517)**

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손익계산서

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

과목명(Description)	금액(Amount)
영업외수익 (Non-operating income)	1,500
영업외비용 (Non-operating expense)	2,017
조정대상 (Subject to adjustment)	-
IX. 법인세비용차감전순이익 (Profit(loss) before tax expense)	**347,693**
X. 법인세비용(수익) (Income tax expense(benefit))	**92,899**
XI. 당기순이익 (Profit for the period)	**254,794**
XII. 기타포괄손익 (Other comprehensive income(loss) for the period)	**(392,029)**
XIII. 당기총포괄손익 (Total comprehensive income(loss) for the period)	**(137,235)**

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연결재무상태표

(Consolidated Statements of Financial Position)
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(As of September 30, 2025)

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)	87,386
Ⅱ. 당기손익-공정가치측정 금융자산 (Financial assets at fair value through profit or loss)	299,493
Ⅲ. 기타포괄손익-공정가치측정유가증권 (Fair value through other comprehensive income)	475
Ⅳ. 관계기업 투자 (Investments in associates)	9,129
Ⅴ. 파생금융자산 (Derivative financial assets)	29
Ⅵ. 대출채권 (Loans)	5,152
Ⅶ. 유형자산 (Property and equipment)	16,142
Ⅷ. 기타금융자산 (Other financial assets)	43,489
Ⅸ. 이연법인세자산 (Deferred income tax assets)	6,862
Ⅹ. 당기법인세자산 (Current income tax assets)	-
XI. 기타자산 (Other assets)	11,010
자산총계 (Total assets)	**479,167**
부 채 (Liabilities)	
Ⅰ. 예수부채 (Deposits)	924
Ⅱ. 차입부채 (Debts)	-
Ⅲ. 기타금융부채 (Other financial liabilities)	51,154
Ⅳ. 충당부채 (Provisions)	1,644

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

과목명(Description)	금액(Amount)
Ⅴ. 순확정급여부채 (Defined benefit liabilities)	311
VI. 파생상품부채 (Derivative liabilities)	366
Ⅶ. 기타부채 (Other liabilities)	53,588
부채 총계 (Total liabilities)	**107,987**
자 본 (Equity)	
Ⅰ. 지배기업주주지분 (Equity attributable to shareholders of the parent company)	370,389
1. 자본금 (Share capital)	38,338
2. 자본잉여금 (Capital surplus)	(1,417)
3. 기타포괄손익누계액 (Accumulated other comprehensive income)	195
4. 이익잉여금 (Retained earnings)	333,273
Ⅱ. 비지배지분 (Non-controlling interests)	791
자본총계 (Total equity)	**371,180**
부채와 자본총계 (Total liabilities and equity)	**479,167**

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연결포괄손익계산서

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

과목명(Description)	금액(Amount)
Ⅰ. 영업수익 (Operating income)	**243,952**
수수료수익 (Fee and commission income)	184,584
이자수익 (Interest income)	1,297
1. 기타포괄손익-공정가치측정 및 상각후원가 측정 금융상품 이자수익 (Interest income from financial instruments at fair value through other comprehensive income and amortized cost)	723
2. 당기손익-공정가치측정 금융상품 이자수익 (Interest income from financial instruments at fair value through profit or loss)	574
배당금수익 (Dividend income)	631
금융상품평가 및 처분이익 (Gain on valuation(disposal) of financial instruments)	24,023
외환거래이익 (Gain on foreign currency transactions)	1,963
기타영업수익 (Other operating income)	31,454
Ⅱ. 영업비용 (Operating expenses)	**114,250**
수수료비용 (Fee and commission expense)	12,092
이자비용 (Interest expense)	528
금융상품평가 및 처분손실 (Loss on valuation(disposal) of financial instruments)	11,881
외환거래손실 (Loss on foreign currency transactions)	3,234
판매비와관리비 (General and administrative expenses)	76,746
기타영업비용 (Others)	9,769
Ⅲ. 영업이익 (Net operating income)	**129,702**

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연결포괄손익계산서

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

과목명(Description)	금액(Amount)
IV. 영업외수익 (Non-operating income)	**1,243**
Ⅴ. 영업외비용 (Non-operating expenses)	**865**
VI. 법인세비용차감전순이익 (Profit(loss) before income tax expense from continuing operations)	**130,080**
Ⅶ. 법인세비용 (Income tax expense from continuing operations)	**33,500**
Ⅷ. 당기순이익 (Profit for the period)	**96,580**
IX. 기타포괄손익 (Other comprehensive income(loss) for the period)	**(755)**
당기손익으로 재분류되지 않는 포괄손익 (Items that will not be reclassified subsequently to profit or loss)	3
1. 순확정급여부채 재측정요소 (Remeasurements of defined benefit plans)	-
2. 기타포괄손익-공정가치측정 금융상품의 평가이익(손실) (Gain(Losses) on valuation of financial instruments at fair value through other comprehensive income)	3
후속적으로 당기손익으로 재분류되는 포괄손익 (Items that may be subsequently reclassified to profit or loss)	(758)
1. 매도가능금융자산평가손익 (Gain on valuation of financial assets available for sale)	-
2. 해외사업장환산손익 (Foreign currency translation differences for foreign operations)	(758)
Ⅹ. 총포괄이익 (Total comprehensive income for the period)	**95,825**
연결순손익의 귀속 (Profit for the period attributable to:)	96,580
1. 지배기업주주지분순이익 (Shareholders of the parent company)	96,733
2. 비지배지분순이익 (Non-controlling interests)	(153)
연결총포괄손익의 귀속 (Total comprehensive income for the year attributable to:)	95,825

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연결포괄손익계산서

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

과목명(Description)	금액(Amount)
1. 지배기업주주지분총포괄이익 (Shareholders of the parent company)	96,006
2. 비지배지분총포괄이익 (Non-controlling interests)	(181)

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연결재무상태표

(Consolidated Statements of Financial Position)
2025년 9월 30일 현재
(As of September 30, 2025)

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)	555,152
Ⅱ. 매도가능금융자산 (Financial assets available for sale)	1,418,821
Ⅲ. 파생금융자산 (Derivative financial assets)	80,990
Ⅳ. 관계기업 및 종속기업 투자자산 (Investments in associates and joint ventures)	37,757
Ⅴ. 대여금 및 수취채권 (Loans and receivables)	12,059,276
Ⅵ. 유형자산 (Property and equipment)	38,159
Ⅶ. 무형자산 (Intangible assets)	37,311
Ⅷ 기타자산 (Other assets)	4,002,405
자산총계 (Total assets)	**18,229,871**
부　　채 (Liabilities)	
Ⅰ. 차입부채 (Debts)	967,921
Ⅱ. 발행사채 (Debenture issued)	13,541,911
Ⅲ. 파생금융부채 (Derivative Instruments Liabilities)	722
Ⅳ. 충당부채 (Provisions)	8,785
Ⅴ. 당기법인세부채 (Current tax liabilities)	379
Ⅵ. 기타부채 (Other liabilities)	1,016,374
Ⅶ. 이연법인세부채 (Deferred tax liabilities)	56,290

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연결재무상태표

(Consolidated Statements of Financial Position)

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(As of September 30, 2025)

KB캐피탈 주식회사와 그 종속기업 (단위: 백만원)

KB Capital Co., Ltd. and Subsidiaries (in millions of won)

과목명(Description)	금액(Amount)
부채 총계 **(Total liabilities)**	**15,592,382**
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)	-14,461
Ⅵ. 이익잉여금 (Retained earnings)	1,662,807
Ⅶ. 비지배지분 (Non-controlling interests)	18,039
자본총계 **(Total equity)**	**2,637,490**
부채와 자본총계 **(Total liabilities and equity)**	**18,229,871**

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연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)
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(January 1, 2025 ~ September 30, 2025)

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

과목명(Description)	금액(Amount)
Ⅰ. 영업이익 (Net operating income)	**246,827**
순이자이익 (Net interest income)	341,327
순수수료이익 (Net fee and commission income)	645,117
당기손익금융자산 관련손익 (Gain on financial assets at fair value through profit or loss)	54,294
기타영업손익 (Other operating income(expenses))	-503,922
신용손실에 대한 손상차손 (Impairment loss on credit loss)	-169,793
일반관리비 (General and administrative expenses)	-120,195
Ⅱ. 영업외손익 (Net non-operating income(loss))	**9,698**
Ⅲ. 법인세비용차감전순이익 (Profit(loss) before income tax expense)	**256,524**
Ⅳ. 법인세비용 (Income tax expense)	**-60,774**
Ⅴ. 당기순이익 (Profit for the period)	**195,750**
Ⅵ. 기타포괄손익 (Other comprehensive income(loss) for the period)	**1,580**
Ⅶ. 총포괄이익 (Total comprehensive income for the period)	**197,330**

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재무상태표

(Statements of Financial Position)
2025년 9월 30일 현재
(As of September 30, 2025)

KB부동산신탁 주식회사
KB Real Estate Trust Co., Ltd.

(단위: 백만원)
(in millions of won)

과목명(Description)	금액(Amount)
자　산 (Assets)	**1,169,344**
Ⅰ. 현금 및 예치금 (Cash and due from financial institutions)	149,981
현금 및 현금성 자산 (Cash and cash equivalents)	141,295
예치금 (Deposits)	8,686
Ⅱ. 증권 (Securities)	34,452
당기손익-공정가치측정 유가증권 (Securities at fair value through profit or loss)	34,452
관계회사투자지분 (Investments in associates)	-
Ⅲ. 파생상품자산 (Derivative assets)	-
Ⅳ. 대출채권 (Loans)	877,794
대여금 (Loans)	-
신탁계정대 (Loans to trust)	1,288,274
대손충당금(-) (Allowance for doubtful accounts)	(410,480)
Ⅴ. 유형자산 (Property and equipment)	9,651
Ⅵ. 기타자산 (Other assets)	97,466
자산총계 (Total assets)	**1,169,344**
부　채 (Liabilities)	**711,597**
Ⅰ. 차입부채 (Debts)	569,481
Ⅱ. 기타부채 (Other liabilities)	142,116

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재무상태표

(Statements of Financial Position)
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(As of September 30, 2025)

KB부동산신탁 주식회사
KB Real Estate Trust Co., Ltd.

(단위: 백만원)
(in millions of won)

과목명(Description)	금액(Amount)
부채 총계 (Total liabilities)	**711,597**
자　　본 (Equity)	457,747
Ⅰ. 자본금 (Share capital)	108,080
Ⅱ. 신종자본증권 (Hybrid securities)	169,941
Ⅲ. 자본잉여금 (Capital surplus)	121,768
Ⅳ. 기타포괄손익누계액 (Accumulated other comprehensive income)	495
Ⅴ. 이익잉여금 (Retained earnings)	57,463
자본총계 (Total equity)	**457,747**
부채와 자본총계 (Total liabilities and equity)	**1,169,344**

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손익계산서

(Income Statements)
2025년 1월 1일부터 2025년 9월 30일까지
(January 1, 2025 ~ September 30, 2025)

KB부동산신탁 주식회사
KB Real Estate Trust Co., Ltd.

(단위: 백만원)
(in millions of won)

과목명(Description)	금액(Amount)
Ⅰ. 영업수익 (Operating income)	**152,464**
수수료수익 (Fee and commission income)	86,199
증권평가 및 처분이익 (Gain on valuation and disposal of securities)	19,080
이자수익 (Interest income)	45,019
대출채권 관련 이익 (Income from trading loans)	-
기타의 영업수익 (Other operating income)	2,166
Ⅱ. 영업비용 (Operating expenses)	**181,703**
수수료비용 (Fee and commission expense)	1,558
증권평가 및 처분손실 (Loss on valuation and disposal of securities)	163
이자비용 (Interest expense)	20,963
대출평가 및 처분손실 (Loss on valuation and disposal of loans receivable)	36,703
외환거래손실 (Loss on foreign currency transactions)	-
판매비와관리비 (General and administrative expenses)	24,608
기타의 영업비용 (Other operating expenses)	97,708
Ⅲ. 영업이익(손실) (Net Operating income(loss))	**(29,239)**
IV. 영업외수익 (Non-operating income)	**1,419**
V. 영업외비용 (Non-operating expenses)	**201**
VI. 법인세비용차감전계속사업손익 (Profit(loss) before income tax expense from continuing operations)	**(28,021)**

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손익계산서

(Income Statements)
2025년 1월 1일부터 2025년 9월 30일까지
(January 1, 2025 ~ September 30, 2025)

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

과목명(Description)	금액(Amount)
Ⅶ. 계속사업손익 법인세비용 (Income tax expense from continuing operations)	(10,138)
Ⅷ. 계속사업이익 (Profit(loss) from continuing operations)	(17,883)
Ⅸ. 중단사업손익 (Profit(loss) from discontinued operations)	-
Ⅹ. 당기순이익 (Profit for the period)	(17,883)

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재무상태표

(Statements of Financial Position)
2025년 9월 30일 현재
(As of September 30, 2025)

주식회사 KB저축은행
KB Savings Bank Co., Ltd.

(단위: 백만원)
(in millions of won)

과목명(Description)	금액(Amount)
자　　산 (Assets)	2,480,956
Ⅰ. 현금 및 예치금 (Cash and due from financial institutions)	419,213
Ⅱ. 유가증권 (Securities)	106,043
Ⅲ. 대출채권 (Loans)	1,840,843
Ⅳ. 유형자산 (Tangible assets)	17,414
Ⅴ. 기타자산 (Other assets)	97,442
자산총계 (Total assets)	**2,480,956**
부　　채 (Liabilities)	2,301,086
Ⅰ. 예수금 (Deposits)	2,175,963
Ⅱ. 차입금 (Loan payable)	57,720
Ⅲ. 기타부채 (Other liabilities)	67,403
부채 총계 (Total liabilities)	**2,301,086**
자　　본 (Equity)	179,870
Ⅰ. 자본금 (Capital stock)	40,010
Ⅱ. 자본잉여금 (Capital surplus)	139,683
Ⅲ. 이익잉여금 (Retained earnings)	1,160
Ⅳ. 기타포괄손익누계액 (Accumulated other comprehensive income)	(982)
자본총계 (Total equity)	**179,870**
부채와 자본총계 (Total liabilities and equity)	**2,480,956**

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손익계산서

(Income Statements)
2025년 1월 1일부터 2025년 9월 30일까지
(January 1, 2025 ~ September 30, 2025)

주식회사 KB저축은행
KB Savings Bank Co., Ltd.

(단위: 백만원)
(in millions of won)

과목명(Description)	금액(Amount)
Ⅰ. 영업수익 (Operating income)	**152,329**
이자수익 (Interest income)	135,829
1. 예치금이자 (Interest on deposits)	6,786
2. 단기매매증권이자 (Interest on trading securities)	-
3. 매도가능증권이자 (Interest on securities available for sale)	-
4. 만기보유증권이자 (Interest on held-to-maturity securities)	648
5. 대출금이자 (Interest on loans & discounts)	127,805
6. 기타이자수익 (Other operating income)	591
유가증권평가및처분이익 (Gains on valuation(disposal) of Securities)	1,356
대출채권평가및처분이익 (Gains on valuation(disposal) of Loans)	12,398
수수료수익 (Fee and commission income)	1,221
기타영업수익 (Other operation income)	381
배당금수익 (Dividend income)	1,143
Ⅱ. 영업외수익 (Non-operating income)	**440**
Ⅲ. 영업비용 (Operating expenses & claims)	**154,781**
이자비용 (Interest expense)	53,201
1 예수금이자 (Interest on deposits)	50,851
2 사채이자 (Interest on bonds)	2,187

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손익계산서

(Income Statements)
2025년 1월 1일부터 2025년 9월 30일까지
(January 1, 2025 ~ September 30, 2025)

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

과목명(Description)	금액(Amount)
3 기타이자비용 (Interest on others)	163
유가증권평가및처분손실 (Loss on valuation(sales) of Securities)	880
대출채권평가및처분손실 (Loss on valuation(sales) of Loans)	47,532
1. 대손상각비 (Bad debt expense)	42,653
수수료비용 (Fee and commission expense)	9,374
기타영업비용 (Other operating losses)	7,488
판매비와관리비 (Selling and administrative expenses)	36,306
IV. 영업외비용 (Non-operating expenses)	**467**
V. 법인세차감전순손익 (Profit(loss) before income tax expense)	**(2,479)**
VI. 당기순이익 (Profit for the period)	**(2,522)**

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연결재무상태표

(Consolidated Statements of Financial Position)
2025년 9월 30일 현재
(As of September 30, 2025)

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

과목명(Description)	금액(Amount)
자 산 (Assets)	
Ⅰ. 현금 및 현금성 자산 (Cash and cash equivalents)	141,237
Ⅱ. 예치금 (Due from bank)	1,968
Ⅲ. 창업투자자산 (Investment in small and medium sized enterprises)	1,301,852
Ⅳ. PEF 투자자산 (Investment in PEF)	75,973
Ⅴ. 기타자산 (Other assets)	8,736
자산총계 (Total assets)	**1,529,767**
부 채 (Liabilities)	
Ⅰ. 단기차입금 (Short-term borrowings)	350,000
Ⅱ. 확정급여부채 (Allowance for retirement and severance benefit)	63
Ⅲ. 파생상품부채 (Derivative debts)	199
Ⅳ. 기타부채 (Other liabilities)	884,340
부채 총계 (Total liabilities)	**1,234,602**
자 본 (Equity)	
Ⅰ. 자본금 (Capital stock)	112,627
Ⅱ. 자본잉여금 (Capital surplus)	1,019
Ⅲ. 자본조정 (Capital adjustment)	(336)
Ⅲ. 기타포괄손익누계액 (Accumualted other comprehensive income)	20

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연결재무상태표

(Consolidated Statements of Financial Position)
2025년 9월 30일 현재
(As of September 30, 2025)

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

과목명(Description)	금액(Amount)
IV. 이익잉여금 (Retained earnings)	181,835
자본총계 (Total equity)	**295,165**
부채와 자본총계 (Total liabilities and equity)	**1,529,767**

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연결손익계산서

(Consolidated Income Statements)
2025년 1월 1일부터 2025년 9월 30일까지
(January 1, 2025 ~ September 30, 2025)

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

과목명(Description)	금액(Amount)
Ⅰ. 영업수익 (Operating revenues)	**137,578**
창업투자수익 (Revenues on investments in small and medium-size enterprises)	128,102
PEF 투자수익 (Revenues on Investments in PEF)	7,334
운용수익 (Other investment revenues)	2,120
경영자문료수익 (Consulting fees)	21
소수주주지분순손실 (Net expenses in minority interest)	-
Ⅱ. 영업비용 (Operating expenses)	**122,063**
투자및금융비용 (Investment and financial expenses)	32,317
창업투자비용 (Expenses on investments in small and medium-size enterprises)	47,350
PEF 투자비용 (Expenses on investments in PEF)	1,845
일반관리비 (Administrative expenses)	16,048
소수주주지분순이익 (Net income in minority interest)	24,503
Ⅲ. 영업이익 (Net operating income(losses))	**15,515**
IV. 영업외수익 (Non-operating income)	610
Ⅴ. 영업외비용 (Non-operating expenses)	23
VI. 법인세비용차감전계속사업손익 (Profit(loss) before income tax expense from continuing operations)	**16,102**
Ⅶ. 계속사업손익법인세비용 (Income tax expense)	4,862
Ⅷ. 당기순이익 (Profit for the period))	**11,240**

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연결재무상태표

(Consolidated Statements of Financial Position)
2025년 9월 30일 현재
(As of September 30, 2025)

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

과목명(Description)	금액(Amount)
자 산 **(Assets)**	
Ⅰ. 유동자산 (Current assets)	67,896
당좌자산 (Quick assets)	67,896
1. 현금및현금성자산 (Cash and cash equivalents)	19,014
2. 단기금융상품 (Short-term financial instruments)	9,997
3. 매출채권 (Accounts receivable)	8,012
4. 대손충당금 (Allowance for doubtful accounts)	-
5. 기타 (Others)	30,874
재고자산 (Inventories)	-
상품 (Merchandise)	-
Ⅱ. 비유동자산 (Non-current assets)	13,004
투자자산 (Investments assets)	1,536
유형자산 (Tangible assets)	2,196
무형자산 (Intangible assets)	1,840
기타비유동자산 (Other non-current assets)	7,433
자산총계 **(Total assets)**	**80,900**
부 채 **(Liabilities)**	

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연결재무상태표

(Consolidated Statements of Financial Position)
2025년 9월 30일 현재
(As of September 30, 2025)

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

과목명(Description)	금액(Amount)
Ⅰ. 유동부채 (Current liabilities)	48,791
매입채무 (Accounts payable)	27,890
미지급비용 (Accrued expenses)	13,243
기타 (Others)	7,658
Ⅱ. 비유동부채 (Long-term liabilities)	2,939
퇴직급여충당금 (Accrued severance benefits)	-
장기미지급비용 (Long-term Accrued expenses)	2,155
기타 (Others)	784
부채 총계 (Total liabilities)	**51,730**
자 본 (Equity)	
Ⅰ. 자본금 (Capital stock)	8,000
Ⅱ. 기타포괄손익누계액 (Accumulated other comprehensive income)	(6,006)
Ⅲ. 이익잉여금 (Retained earnings)	27,054
Ⅳ. 비지배지분 (Non-controlling interests)	123
자본총계 (Total equity)	**29,170**
부채와 자본총계 (Total liabilities and equity)	**80,900**

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연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)
2025년 1월 1일부터 2025년 9월 30일까지
(January 1, 2025 ~ September 30, 2025)

KB데이타시스템과 그 종속기업
KB Data Systems Co., Ltd. and Subsidiaries

(단위: 백만원)
(in millions of won)

과목명(Description)	금액(Amount)
Ⅰ. 매출 (Sales)	**214,109**
상품매출 (Sales of merchandise)	5,661
용역수익 (Service revenue)	208,448
Ⅱ. 매출원가 (Cost of sales)	**194,512**
상품매출원가 (Cost of merchandise)	5,083
용역매출원가 (Cost of service)	189,429
Ⅲ. 매출총이익 (Gross profit)	**19,597**
IV. 판매비와관리비 (Selling and administrative expenses)	**10,316**
인건비 (Payroll)	5,915
경비 (Expenses)	4,402
Ⅴ. 영업이익 (Operating income)	**9,281**
VI. 영업외수익 (Non-operating income)	**536**
Ⅶ. 영업외비용 (Non-operating expenses)	**87**
Ⅷ. 법인세비용차감전순이익 (Profit(loss) before income tax)	**9,730**
IX. 법인세비용 (Income tax expense)	**2,602**
Ⅹ. 당기순이익 (Profit for the period)	**7,128**
XI. 기타포괄손익 (Other comprehensive gain)	**(8)**
당기손익으로 재분류되지 않는 포괄손익 (Items that will not be reclassified subsequently to profit or loss)	-

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연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)
2025년 1월 1일부터 2025년 9월 30일까지
(January 1, 2025 ~ September 30, 2025)

KB데이타시스템과 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)	192
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)	(200)
XII. 총포괄이익 (Total comprehensive income)	**7,120**
연결순손익의 귀속 (Profit for the period attributable to)	7,128
1. 지배기업주주지분순이익 (Shareholders of the Parent Company)	7,117
2. 비지배지분순이익 (Non-controlling interests)	10
연결총포괄손익의 귀속 (Total comprehensive income for the year attributable to:)	7,120
1. 지배기업주주지분총포괄이익 (Shareholders of the parent company)	7,119
2. 비지배지분총포괄이익 (Non-controlling interests)	1