

공고용 BSPL

KB금융지주 KB Financial Group

연결 Consolidated

BS

PL

별도 Separate

BS

PL

KB국민은행 KB Kookmin Bank

연결 Consolidated

BS

PL

별도 Separate

BS

PL

신탁 Trust

BS

PL

KB증권 KB Securities

BS

PL

KB손해보험 KB Insurance

BS

PL

KB국민카드 KB Kookmin Card

BS

PL

KB라이프생명 KB Life Insurance

BS

PL

KB자산운용 KB Asset Management

BS

PL

KB캐피탈 KB Capital

BS

PL

KB부동산신탁 KB Real Estate Trust

BS

PL

KB저축은행 KB Savings Bank

BS

PL

KB인베스트먼트 KB Investment

BS

PL

KB데이타시스템 KB Data Systems

BS

PL

Disclaimer

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

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

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

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

연결재무상태표

(Consolidated Statements of Financial Position)

2026년 9월 30일 현재

(As of September 30, 2026)

주식회사 KB금융지주와 그 종속기업

KB Financial Group Inc. and Subsidiaries

(단위: 백만원)

(in millions of won)

과목명(Description)	금액(Amount)
자 산 (Assets)	
I. 현금 및 예치금 (Cash and due from financial institutions)	47,145,214
II. 당기손익-공정가치측정 금융자산 (Financial assets at fair value through profit or loss)	94,560,213
III. 파생금융자산 (Derivative financial assets)	10,893,122
IV. 상각후원가측정 대출채권 (Loans at amortized cost)	510,195,767
V. 투자금융자산 (Financial investments)	135,645,079
VI. 관계기업 및 공동기업 투자 (Investments in associates and joint ventures)	1,078,488
VII. 보험계약자산 (Insurance contract assets)	369,129
VIII. 재보험계약자산 (Reinsurance contract assets)	1,302,599
IX. 유형자산 (Property and equipment)	4,977,967
X. 투자부동산 (Investment property)	3,927,517
XI. 무형자산 (Intangible assets)	1,479,369
XII. 순확정급여자산 (Defined benefit assets)	413,843
XIII. 당기법인세자산 (Current income tax assets)	437,729
XIV. 이연법인세자산 (Deferred income tax assets)	125,705
XV. 매각예정자산 (Assets held for sale)	177,991
XVI. 매각예정처분집단자산 (Assets of Disposal Groups classified as held for sale)	105,912
XVII. 기타자산 (Other assets)	38,634,782

연결재무상태표

(Consolidated Statements of Financial Position)

2026년 9월 30일 현재

(As of September 30, 2026)

주식회사 KB금융지주와 그 종속기업

KB Financial Group Inc. and Subsidiaries

(단위: 백만원)

(in millions of won)

과목명(Description)	금액(Amount)
자산총계 (Total assets)	851,470,426
부채 (Liabilities)	
I. 당기손익-공정가치측정 금융부채 (Financial liabilities at fair value through profit or loss)	11,699,112
II. 파생금융부채 (Derivative financial liabilities)	9,102,806
III. 예수부채 (Deposits)	495,526,071
IV. 차입부채 (Debts)	69,922,508
V. 사채 (Debentures)	82,393,413
VI. 보험계약부채 (Insurance contract liabilities)	52,377,369
VII. 재보험계약부채 (Reinsurance contract liabilities)	33,993
VIII. 총당부채 (Provisions)	1,327,720
IX. 순확정급여부채 (Defined benefit liabilities)	97,125
X. 당기법인세부채 (Current income tax liabilities)	538,069
XI. 이연법인세부채 (Deferred income tax liabilities)	1,684,494
XII. 매각예정처분집단부채 (Liabilities included in Disposal Groups as held for sale)	71,071
XIII. 기타부채 (Other liabilities)	64,050,814
부채총계 (Total liabilities)	788,824,565
자본 (Equity)	
I. 지배기업 주주지분 (Equity attributable to shareholders of the parent company)	60,866,095

연결재무상태표

(Consolidated Statements of Financial Position)

2026년 9월 30일 현재

(As of September 30, 2026)

주식회사 KB금융지주와 그 종속기업

KB Financial Group Inc. and Subsidiaries

(단위: 백만원)

(in millions of won)

과목명(Description)	금액(Amount)
1. 자본금 (Share capital)	2,090,558
2. 신종자본증권 (Hybrid securities)	4,605,829
3. 자본잉여금 (Capital surplus)	9,104,050
4. 기타포괄손익누계액 (Accumulated other comprehensive income)	(1,481,709)
5. 이익잉여금 (Retained earnings)	47,595,333
6. 자기주식 (Treasury shares)	(1,047,966)
II. 비지배지분 (Non-controlling interests)	1,779,766
자본총계 (Total equity)	62,645,861
부채와 자본총계 (Total liabilities and equity)	851,470,426

연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2026년 1월 1일부터 2026년 9월 30일까지

(January 1, 2026 ~ September 30, 2026)

주식회사 KB금융지주와 그 종속기업

KB Financial Group Inc. and Subsidiaries

(단위: 백만원)

(in millions of won)

과목명(Description)	금액(Amount)
I. 순이자이익 (Net interest income)	9,985,349
이자수익 (Interest income)	22,190,749
1. 기타포괄손익-공정가치측정 및 상각후원가 측정 금융상품 이자수익 (Interest income from financial instruments at fair value through other comprehensive income and amortized cost)	21,023,506
2. 당기손익-공정가치 측정 금융상품 이자수익 (Interest income from financial instruments at fair value through profit or loss)	1,135,948
3. 보험금융이자수익 (Insurance finance interest income)	31,295
이자비용 (Interest expense)	(12,205,400)
1. 이자비용 (Interest expense)	(10,977,645)
2. 보험금융이자비용 (Insurance finance interest expense)	(1,227,755)
II. 순수수수료이익 (Net fee and commission income)	4,087,825
수수료수익 (Fee and commission income)	5,503,831
수수료비용 (Fee and commission expense)	(1,416,006)
III. 보험서비스결과 (Insurance service result)	1,230,599
보험수익 (Insurance income)	9,767,601
1. 보험수익 (Insurance income)	9,378,742
2. 재보험수익 (Reinsurance income)	388,859
보험서비스비용 (Insurance expense)	(8,537,002)
1. 보험서비스비용 (Insurance service expense)	(7,894,205)
2. 재보험서비스비용 (Reinsurance expense)	(642,797)

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2026년 1월 1일부터 2026년 9월 30일까지

(January 1, 2026 ~ September 30, 2026)

주식회사 KB금융지주와 그 종속기업

KB Financial Group Inc. and Subsidiaries

(단위: 백만원)

(in millions of won)

과목명(Description)	금액(Amount)
IV. 당기손익-공정가치측정 금융상품 순손익 (Net gains(losses) on financial instruments at fair value through profit or loss)	3,157,134
V. 기타보험금융손익 (Other insurance finance income(expenses))	(1,145,335)
VI. 기타영업손익 (Net other operating income(expenses))	(2,571,509)
VII. 일반관리비 (General and administrative expenses)	(5,360,390)
VIII. 신용손실충당금 반영전 영업이익 (Operating profit before provision for credit losses)	9,383,673
IX. 신용손실충당금전입액 (Provision for credit losses)	(1,576,270)
X. 영업이익 (Net operating income)	7,807,403
XI. 영업외손익 (Net non-operating income(expenses))	(94,314)
1. 관계기업 및 공동기업 투자손익 (Share of profit(loss) of associates and joint ventures)	52,739
2. 기타영업외손익 (Net other non-operating income(expenses))	(147,053)
XII. 법인세비용차감전순이익 (Profit(loss) before income tax expense)	7,713,089
XIII. 법인세비용 (Income tax expense)	(1,872,940)
XIV. 당기순이익 (Profit for the period)	5,840,149
XV. 법인세비용차감후기타포괄손익 (Other comprehensive income(loss) for the period, net of tax)	(1,033,711)
후속적으로 당기손익으로 재분류되지 않는 포괄손익 (Items that will not be reclassified to profit or loss)	(74,803)
1. 순확정급여부채의 재측정요소 (Remeasurements of net defined benefit liabilities)	12,619

연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2026년 1월 1일부터 2026년 9월 30일까지

(January 1, 2026 ~ September 30, 2026)

주식회사 KB금융지주와 그 종속기업

KB Financial Group Inc. and Subsidiaries

(단위: 백만원)

(in millions of won)

과목명(Description)	금액(Amount)
2. 관계기업 및 공동기업 기타포괄손익에 대한 지분 (Shares of other comprehensive income of associates and joint ventures)	25
3. 기타포괄손익-공정가치 측정 지분상품 관련 손익 (Gains(losses) on equity securities at fair value through other comprehensive income)	(87,353)
4. 당기손익-공정가치지정 금융부채 신용위험 변동손익 (Fair value changes on financial liabilities designated at fair value due to own credit risk)	(94)
후속적으로 당기손익으로 재분류될 수 있는 포괄손익 (Items that may be reclassified subsequently to profit or loss)	(958,908)
1. 외환차이 (Exchange differences on translating foreign operations)	(351,590)
2. 기타포괄손익-공정가치 측정 채무상품 관련 손익 (Net gains(losses) on financial instruments at fair value through other comprehensive income)	(4,862,706)
3. 관계기업 및 공동기업 기타포괄손익에 대한 지분 (Shares of other comprehensive income of associates and joint ventures)	(310)
4. 현금흐름위험회피손익 (Gains(Losses) on Cash flow hedges instruments)	(443,661)
5. 해외사업장순투자위험회피수단의 손익 (Gains(losses) on hedging instruments of a net investment in a foreign operation)	89,209
6. 보험계약자산(부채)순금융손익 (Insurance finance income(expense))	4,610,150
XVI. 당기총포괄이익 (Total comprehensive income for the period)	4,806,438
당기순이익의 귀속 (Profit attributable to:)	5,840,149
지배기업주주지분순이익 (Shareholders of the parent company)	5,792,050
비지배지분순이익 (Non-controlling interests)	48,099
당기총포괄이익의 귀속 (Total comprehensive income attributable to:)	4,806,438
지배기업주주지분총포괄이익 (Shareholders of the parent company)	4,788,162
비지배지분총포괄이익 (Non-controlling interests)	18,276

연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2026년 1월 1일부터 2026년 9월 30일까지

(January 1, 2026 ~ September 30, 2026)

주식회사 KB금융지주와 그 종속기업
KB Financial Group Inc. and Subsidiaries

(단위: 백만원)
(in millions of won)

과목명(Description)	금액(Amount)
XVII. 주당이익(단위: 원) (Earnings per share in won)	
기본주당이익 (Basic earnings per share in won)	15,983
희석주당이익 (Diluted earnings per share in won)	15,855

재무상태표

(Separate Statements of Financial Position)

2026년 9월 30일 현재

(As of September 30, 2026)

주식회사 KB금융지주
KB Financial Group Inc.

(단위: 백만원)
(in millions of won)

과목명(Description)	금액(Amount)
자 산 (Assets)	
I. 현금 및 예치금 (Cash and due from financial institutions)	629,288
II. 당기손익-공정가치측정 금융자산 (Financial assets at fair value through profit or loss)	983,230
III. 상각후원가측정 대출채권 (Loans at amortized cost)	344,124
IV. 종속기업 투자 (Investments in subsidiaries)	28,867,817
V. 유형자산 (Property and equipment)	3,386
VI. 무형자산 (Intangible assets)	12,328
VII. 순확정급여자산 (Defined benefit assets)	1,837
VIII. 이연법인세자산 (Deferred income tax assets)	16,581
IX. 기타자산 (Other assets)	1,015,875
자산총계 (Total assets)	31,874,466
부 채 (Liabilities)	
I. 사채 (Debentures)	6,209,092
II. 당기법인세부채 (Current income tax liabilities)	486,369
III. 기타부채 (Other liabilities)	598,715
부채총계 (Total liabilities)	7,294,176

재무상태표

(Separate Statements of Financial Position)

2026년 9월 30일 현재

(As of September 30, 2026)

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

과목명(Description)	금액(Amount)
자 본 (Equity)	
I. 자본금 (Share capital)	2,090,558
II. 신종자본증권 (Hybrid securities)	4,605,697
III. 자본잉여금 (Capital surplus)	7,222,768
IV. 기타포괄손익누계액 (Accumulated other comprehensive income)	(8,481)
V. 이익잉여금 (Retained earnings)	11,717,714
VI. 자기주식 (Treasury shares)	(1,047,966)
자본총계 (Total equity)	24,580,290
부채와 자본총계 (Total liabilities and equity)	31,874,466

포괄손익계산서

(Separate Statements of Comprehensive Income)
2026년 1월 1일부터 2026년 9월 30일까지
(January 1, 2026 ~ September 30, 2026)

주식회사 KB금융지주
KB Financial Group Inc.

(단위: 백만원)
(in millions of won, except per share amounts)

과목명(Description)	금액(Amount)
I. 순이자이익 (Net interest income)	(96,662)
이자수익 (Interest income)	19,098
1. 상각후원가측정 금융상품 이자수익 (Interest income from financial instruments at amortized cost)	16,263
2. 당기손익-공정가치측정 금융상품 이자수익 (Interest income from financial instruments at fair value through profit or loss)	2,835
이자비용 (Interest expense)	(115,760)
II. 순수수수료이익 (Net fee and commission income)	(7,312)
수수료수익 (Fee and commission income)	1,459
수수료비용 (Fee and commission expense)	(8,771)
III. 당기손익-공정가치측정 금융상품 순손익 (Net gains(losses) on financial instruments at fair value through profit or loss)	28,302
IV. 기타영업손익 (Net other operating income(expenses))	2,764,383
V. 일반관리비 (General and administrative expenses)	(78,568)
VI. 신용손실충당금 반영전 영업이익 (Operating income before provision for credit losses)	2,610,143
VII. 신용손실충당금전입액 (Provision for credit losses)	14
VIII. 영업이익 (Net operating income)	2,610,157
IX. 영업외손익 (Net non-operating income(expense))	821
X. 법인세비용차감전순이익 (Profit(loss) before income tax benefit(expense))	2,610,978
XI. 법인세수익(비용) (Income tax benefit(expense))	8,959
XII. 당기순이익 (Profit for the period)	2,619,937

포괄손익계산서

(Separate Statements of Comprehensive Income)

2026년 1월 1일부터 2026년 9월 30일까지

(January 1, 2026 ~ September 30, 2026)

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)	120
당기손익으로 재분류되지 않는 포괄손익 (Items that will not be reclassified to profit or loss)	120
순확정급여부채의 재측정요소 (Actuarial gains(losses) on post defined benefit pension plans)	120
XIV. 당기총포괄이익 (Total comprehensive income for the period)	2,620,057
XV. 주당이익(단위: 원) (Earnings per share in won)	
기본주당이익 (Basic earnings per share in won)	7,025
희석주당이익 (Diluted earnings per share in won)	6,969

연결재무상태표

(Consolidated Statements of Financial Position)

2026년 9월 30일 현재

(As of September 30, 2026)

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

과목명(Description)	금액(Amount)
자 산 (Assets)	
I. 현금 및 예치금 (Cash and due from financial institutions)	37,174,615
II. 당기손익-공정가치측정 금융자산 (Financial assets at fair value through profit or loss)	25,545,211
III. 파생금융자산 (Derivative financial assets)	7,778,140
IV. 상각후원가측정 대출채권 (Loans at amortized cost)	445,116,897
V. 투자금융자산 (Financial investments)	84,363,773
VI. 관계기업 투자 (Investments in associates)	598,348
VII. 유형자산 (Property and equipment)	3,717,075
VIII. 투자부동산 (Investment property)	158,119
IX. 무형자산 (Intangible assets)	643,450
X. 순확정급여자산 (Defined benefit assets)	295,064
XI. 당기법인세자산 (Current income tax assets)	391,592
XII. 이연법인세자산 (Deferred income tax assets)	117,373
XIII. 매각예정자산 (Assets held for sale)	177,991
XIV. 매각예정자산처분집단 (Dispsal Groups Classified as Held for Sale)	105,912
XV. 기타자산 (Other assets)	21,170,321
자산총계 (Total assets)	627,353,881
부 채 (Liabilities)	

연결재무상태표

(Consolidated Statements of Financial Position)

2026년 9월 30일 현재

(As of September 30, 2026)

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

과목명(Description)	금액(Amount)
I. 당기손익-공정가치측정 금융부채 (Financial liabilities at fair value through profit or loss)	366,004
II. 파생금융부채 (Derivative financial liabilities)	5,392,402
III. 예수부채 (Deposits)	468,378,959
IV. 차입부채 (Debts)	30,952,074
V. 사채 (Debentures)	36,762,379
VI. 충당부채 (Provisions)	750,931
VII. 순확정급여부채 (Defined benefit liabilities)	6,956
VIII. 당기법인세부채 (Current income tax liabilities)	47,090
IX. 이연법인세부채 (Deferred income tax liabilities)	403,567
X. 기타부채 (Other liabilities)	44,536,867
XI. 매각예정처분집단부채 (Liabilities directly associated with Disposal Groups Classified as Held for Sale)	71,071
부채 총계 (Total liabilities)	587,668,300
자 본 (Equity)	
I. 지배기업 주주지분 (Equity attributable to shareholders of the parent company)	39,665,085
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)	99,391

연결재무상태표

(Consolidated Statements of Financial Position)

2026년 9월 30일 현재

(As of September 30, 2026)

주식회사 국민은행과 그 종속기업
KB Kookmin Bank and Subsidiaries

(단위: 백만원)
(in millions of won)

과목명(Description)	금액(Amount)
5 이익잉여금 (Retained earnings)	31,828,068
II. 비지배지분 (Non-controlling interests)	20,496
자본총계 (Total equity)	39,685,581
부채와 자본총계 (Total liabilities and equity)	627,353,881

연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2026년 1월 1일부터 2026년 9월 30일까지

(January 1, 2026 ~ September 30, 2026)

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

과목명(Description)	금액(Amount)
I. 순이자이익 (Net interest income)	8,348,926
이자수익 (Interest income)	16,585,564
1. 기타포괄손익-공정가치측정 및 상각후원가 측정 금융상품 이자수익 (Interest income from financial instruments at fair value through other comprehensive income and amortized cost)	16,112,646
2. 당기손익-공정가치측정 금융상품 이자수익 (Interest income from financial instruments at fair value through profit or loss)	472,918
이자비용 (Interest expense)	(8,236,638)
II. 순수수수료이익 (Net fee and commission income)	1,069,902
수수료수익 (Fee and commission income)	1,399,168
수수료비용 (Fee and commission expense)	(329,266)
III. 당기손익-공정가치측정 금융상품 순손익 (Net gains(losses) on financial instruments at fair value through profit or loss)	265,280
IV. 기타영업손익 (Net other operating income(expenses))	(912,126)
V. 일반관리비 (General and administrative expenses)	(3,363,921)
VI. 신용손실충당금 반영전 영업이익 (Operating income before provision for credit losses)	5,408,061
VII. 신용손실충당금전입액 (Provision for credit losses)	(704,512)
VIII. 영업이익 (Net operating income)	4,703,549
IX. 영업외손익 (Net non-operating income(expenses))	(127,717)
관계기업투자손익 (Share of profit(loss) of associates)	5,553
기타영업외손익 (Net other non-operating income(expense))	(133,270)

연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2026년 1월 1일부터 2026년 9월 30일까지

(January 1, 2026 ~ September 30, 2026)

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)	4,575,832
XI. 법인세비용 (Income tax expense)	(1,010,986)
XII. 당기순이익 (Profit for the period)	3,564,846
XIII. 법인세비용차감후기타포괄손익 (Other comprehensive income(loss) for the period, net of tax)	(464,945)
당기손익으로 재분류되지 않는 포괄손익 (Items that will not be reclassified to profit or loss)	41,614
1. 순확정급여부채의 재측정요소 (Actuarial gains(losses) on post defined benefit pension plans)	11,474
2. 기타포괄손익 - 공정가치 측정 금융상품 관련 손익 (Revaluation gains/(losses) on equity instruments at fair value through other comprehensive income)	30,140
후속적으로 당기손익으로 재분류될 수 있는 포괄손익 (Items that may be reclassified subsequently to profit or loss)	(506,559)
1. 외환차이 (Exchange differences on translating foreign operations)	(191,393)
2. 기타포괄손익-공정가치측정금융상품관련손익 (Net gains/(losses) on financial instruments at fair value through other comprehensive income)	(407,512)
3. 관계기업 기타포괄손익에 대한 지분 (Share of other comprehensive income of associates)	233
4. 해외사업장순투자위험회피수단의 손익 (Gains(losses) on hedging instruments of a net investment in a foreign operation)	76,828
5. 현금흐름위험회피 수단의 손익 (Cash flow hedges)	15,285
XIV. 당기총포괄이익 (Total comprehensive income attributable to:)	3,099,901
당기순이익의 귀속 (Profit attributable to:)	3,564,846
1. 지배기업주주지분순이익 (Shareholders of the parent company)	3,576,260
2. 비지배지분순이익 (Non-controlling interests)	(11,414)

연결포괄손익계산서

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2026년 1월 1일부터 2026년 9월 30일까지

(January 1, 2026 ~ September 30, 2026)

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:)	3,099,901
1. 지배기업주주지분총포괄이익 (Shareholders of the parent company)	3,125,675
2. 비지배지분총포괄이익 (Non-controlling interests)	(25,774)

재무상태표

(Separate Statements of Financial Position)

2026년 9월 30일 현재

(As of September 30, 2026)

주식회사 국민은행

KB Kookmin Bank

(단위: 백만원)

(in millions of won)

과목명(Description)	금액(Amount)
자 산 (Assets)	
I. 현금 및 예치금 (Cash and due from financial institutions)	34,906,700
II. 당기손익-공정가치측정 금융자산 (Financial assets at fair value through profit or loss)	22,412,477
III. 파생금융자산 (Derivative financial assets)	7,775,774
IV. 상각후원가측정 대출채권 (Loans at amortized cost)	429,897,099
V. 투자금융자산 (Financial investments)	83,215,971
VI. 관계기업 및 종속기업 투자 (Investments in associates and subsidiaries)	2,728,856
VII. 유형자산 (Property and equipment)	3,419,099
VIII. 투자부동산 (Investment property)	158,119
IX. 무형자산 (Intangible assets)	290,388
X. 순확정급여자산 (Defined benefit assets)	295,064
XI. 당기법인세자산 (Current income tax assets)	387,645
XII. 이연법인세자산 (Deferred income tax assets)	-
XIII. 매각예정자산 (Assets held for sale)	99,204
XIV. 기타자산 (Other assets)	20,448,925
자산총계 (Total assets)	606,035,321
부 채 (Liabilities)	
I. 당기손익-공정가치측정 금융부채 (Financial liabilities at fair value through profit or loss)	366,004

재무상태표

(Separate Statements of Financial Position)

2026년 9월 30일 현재

(As of September 30, 2026)

주식회사 국민은행

KB Kookmin Bank

(단위: 백만원)

(in millions of won)

과목명(Description)	금액(Amount)
II. 파생금융부채 (Derivative financial liabilities)	5,665,493
III. 예수부채 (Deposits)	452,975,308
IV. 차입부채 (Debts)	29,532,217
V. 사채 (Debentures)	34,189,150
VI. 충당부채 (Provisions)	753,513
VII. 순확정급여부채 (Defined benefit liabilities)	531
VIII. 당기법인세부채 (Current income tax liabilities)	15,133
IX. 이연법인세부채 (Deferred income tax liabilities)	279,689
X. 기타부채 (Other liabilities)	43,246,478
부채 총계 (Total liabilities)	567,023,516
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)	(133,512)
V. 이익잉여금 (Retained earnings)	30,923,064
자본총계 (Total equity)	39,011,805
부채와 자본총계 (Total liabilities and equity)	606,035,321

손익계산서

(Separate Statements of Comprehensive Income)
2026년 1월 1일부터 2026년 9월 30일까지
(January 1, 2026 ~ September 30, 2026)

주식회사 국민은행
KB Kookmin Bank

(단위: 백만원)
(in millions of won)

과목명(Description)	금액(Amount)
I. 순이자이익 (Net interest income)	7,665,102
이자수익 (Interest income)	15,299,789
1. 기타포괄손익-공정가치측정 및 상각후원가 측정 금융상품 이자수익 (Interest income from financial instruments at fair value through other comprehensive income and amortized cost)	14,935,016
2. 당기손익-공정가치측정 금융상품 이자수익 (Interest income from financial instruments at fair value through profit or loss)	364,773
이자비용 (Interest expense)	(7,634,687)
II. 순수수수료이익 (Net fee and commission income)	1,067,418
수수료수익 (Fee and commission income)	1,379,995
수수료비용 (Fee and commission expense)	(312,577)
III. 당기손익-공정가치측정 금융상품 순손익 (Net gains(losses) on financial instruments at fair value through profit or loss)	228,582
IV. 기타영업손익 (Net other operating income(expenses))	(781,891)
V. 일반관리비 (General and administrative expenses)	(3,041,572)
VI. 신용손실충당금 반영전 영업이익 (Operating income before provision for credit losses)	5,137,639
VII. 신용손실충당금전입액 (Provision for credit losses)	(512,823)
VIII. 영업이익 (Net operating income)	4,624,816
IX. 영업외손익 (Non-operating income(expenses))	(586,240)
관계기업투자손익 (Share of profit(loss) of associates)	(457,506)
기타영업외손익 (Net other non-operating income(expense))	(128,734)

손익계산서

(Separate Statements of Comprehensive Income)
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 (January 1, 2026 ~ September 30, 2026)

주식회사 국민은행
 KB Kookmin Bank

(단위: 백만원)
 (in millions of won)

과목명(Description)	금액(Amount)
X. 법인세비용차감전순이익 (Profit(loss) before income tax expense)	4,038,576
XI. 법인세비용 (Income tax expense)	(981,760)
XII. 당기순이익 (Profit for the period)	3,056,816
XIII. 법인세비용차감후기타포괄손익 (Other comprehensive income(loss) for the period, net of tax)	(386,965)
당기손익으로 재분류되지 않는 포괄손익 (Items that will not be reclassified to profit or loss)	13,358
1. 순확정급여부채의 재측정요소 (Actuarial gains(losses) on post defined benefit pension plans)	13,218
2. 기타포괄손익 - 공정가치 측정 금융상품 관련 손익 (Revaluation gains/(losses) on equity instruments at fair value through other comprehensive income)	140
후속적으로 당기손익으로 재분류될 수 있는 포괄손익 (Items that may be reclassified subsequently to profit or loss)	(400,323)
1. 외환차이 (Exchange differences on translating foreign operations)	(8,977)
2. 기타포괄손익-공정가치측정금융상품관련손익 (Net gains/(losses) on financial instruments at fair value through other comprehensive income)	(406,631)
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)	15,285
XIV. 당기총포괄이익 (Total comprehensive income attributable to:)	2,669,851
당기순이익의 귀속 (Profit attributable to:)	3,056,816
1. 지배기업주주지분순이익 (Shareholders of the parent company)	3,056,816
2. 비지배지분순이익 (Non-controlling interests)	-

손익계산서

(Separate Statements of Comprehensive Income)
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(January 1, 2026 ~ September 30, 2026)

주식회사 국민은행
KB Kookmin Bank

(단위: 백만원)
(in millions of won)

과목명(Description)	금액(Amount)
당기총포괄이익의 귀속 (Total comprehensive income attributable to:)	2,669,851
1. 지배기업주주지분총포괄이익 (Shareholders of the parent company)	2,669,851
2. 비지배지분총포괄이익 (Non-controlling interests)	-

대차대조표(신탁계정)

Balance Sheet (Trust accounts)

2026년 9월 30일 현재

(As of September 30, 2026)

주식회사 국민은행

KB Kookmin Bank

(단위: 백만원)

(in millions of won)

과목명(Description)	금액(Amount)
자 산 (Assets)	
I. 현금 및 예치금 (Cash and due from financial institutions)	39,218,699
1. 원화예치금 (Due from banks in won)	39,218,699
II. 유가증권 (Securities)	32,522,909
1. 주식 (Stocks)	12,887,439
2. 국채 (Government bonds)	135,813
3. 금융채 (Finance debentures)	998,692
4. 지방채 (Local government bonds)	-
5. 사채 (Corporate bonds)	7,907,372
6. 외화유가증권 (Securities in foreign currency)	241,268
7. 매입어음 (Bills bought)	683,237
8. 기타유가증권 (Other securities)	9,669,088
III. 대출금 (Loans & discounts)	185,471
1. 부동산저당대출 (Loans on real estate collateral)	-
2. 채권담보대출 (Loans on receivables collateral)	14,934
3. 수익권담보대출 (Loans on trust benefit collateral)	170,537
IV. 콜론 (Call loans)	-
V. 환매조건부채권 (Bonds purchased under resale agreements)	11,506,000

대차대조표(신탁계정)

Balance Sheet (Trust accounts)

2026년 9월 30일 현재

(As of September 30, 2026)

주식회사 국민은행

KB Kookmin Bank

(단위: 백만원)

(in millions of won)

과목명(Description)	금액(Amount)
VI. 금전채권 (Money receivables)	37,257,947
VII. 수탁부동산 (Movables & real estate)	1,132,071
VIII. 기타자산 (Others)	1,501,005
1. 가지급금 (Suspense receivables)	-
2. 미수수익 (Accrued revenues receivable)	1,472,179
3. 미수금 (Accounts receivable)	28,124
4. 선급비용 (Prepaid expenses)	702
5. 선급금 (Prepaid payments)	-
6. 기타잡자산 (Prepaid expenses)	-
IX. 고유계정대 (Lendings to banking account)	4,678,484
X. 채권평가충당금(-) (Allowance for valuation of receivables(-))	(74)
자산총계 (Total assets)	128,002,512
부채 (Liabilities)	
I. 금전신탁 (Money in trust)	85,210,480
1. 불특정금전신탁합동운용 (Unspecified money trust)	53
2. 적립식목적신탁합동운용 (Reserving objective trust(performance))	6,704
3. 가계금전신탁합동운용 (Household money trust)	8,058
4. 개발신탁합동운용 (Development Money Trust)	36

대차대조표(신탁계정)

Balance Sheet (Trust accounts)

2026년 9월 30일 현재

(As of September 30, 2026)

주식회사 국민은행

KB Kookmin Bank

(단위: 백만원)

(in millions of won)

과목명(Description)	금액(Amount)
5. 노후생활연금신탁합동운용 (Money trust for old age living pension)	959
6. 기업금전신탁합동운용 (Business money trust)	1,258
7. 국민주신탁합동운용 (National stock trust)	2,739
8. 개인연금신탁합동운용 (Personal pension trust)	1,405,365
9. 가계장기신탁합동운용 (Long term house trust)	5,427
10. 근로자우대신탁합동운용 (Workers preferential trust)	1,051
11. 신종적립신탁합동운용 (New reserving trust)	3,986
12. 퇴직신탁운용 (Retirement trust)	7,727
13. 특정금전신탁 (Specified money trust)	27,446,512
14. 단위금전신탁합동운용 (Unit type money trust)	-
15. 추가금전신탁 (Open type money trust)	1,034
16. 신개인연금신탁합동운용 (New personal pension trust)	52,807
17. 신노후생활연금신탁합동운용 (New pension trust)	1,396
18. 신근로자우대신탁합동운용 (New workers preferential trust)	5
19. 연금신탁합동운용 (Pension trust)	1,309,846
20. 퇴직연금신탁 (Trust of retirement pension plan)	51,218,170
21. 개인종합자산신탁 (Individual savings account)	3,737,347
II. 재산신탁 (Property in trust)	38,421,016

대차대조표(신탁계정)

Balance Sheet (Trust accounts)

2026년 9월 30일 현재

(As of September 30, 2026)

주식회사 국민은행

KB Kookmin Bank

(단위: 백만원)

(in millions of won)

과목명(Description)	금액(Amount)
1. 유가증권의신탁 (Securities in trust)	56,058
2. 금전채권의신탁 (Money receivables in trust)	37,232,887
3. 부동산의신탁 (Real estate in trust)	1,132,071
Ⅲ. 공익신탁 (Public in trust)	1
IV. 기타부채 (Other borrowings)	4,262,819
1. 미지급금 (Accounts payable)	55,130
2. 선수수익 (Income in advance)	3,288
3. 미지급신탁보수 (Accrued payable trust fees)	105,812
4. 미지급신탁이익 (Accrued payable trust profit)	4,051,565
5. 미지급비용 (Accrued payable expenses)	47,024
V. 특별유보금 (Special reserves)	108,196
부채 총계 (Total liabilities)	128,002,512

손익계산서(신탁계정)

Income Statement(Trust accounts)
2026년 1월 1일부터 2026년 9월 30일까지
(January 1, 2026 ~ September 30, 2026)

주식회사 국민은행
KB Kookmin Bank

(단위: 백만원)
(in millions of won)

과목명(Description)	금액(Amount)
수 익 (Revenues)	
I. 예치금이자 (Interest on due from banks)	856,556
II. 유가증권이자 (Interest on securities)	268,155
국채이자 (Interest on government bonds)	2,234
금융채이자 (Interest on finance debentures)	26,464
지방채이자 (Interest on local government bonds)	313
사채이자 (Interest on corporate bonds)	216,881
배당금수익 (Dividend income)	585
외화유가증권이자 (Interest on securities in foreign currency)	3,475
매입어음이자 (Interest on bills bought)	18,203
기타유가증권이자 (Interest on others securities)	-
III. 대출금이자 (Interest on loans & discounts)	5,692
부동산저당대출이자 (Interest on real estate collateral loans)	-
채권담보대출이자 (Interest on receivables collateral loans)	410
수익권담보대출이자 (Interest on trust benefit collateral loans)	5,282
IV. 콜론이자 (Interest on call loans)	-
V. 환매조건부채권이자 (Interest on bonds under resale agreements)	206,519

손익계산서(신탁계정)

Income Statement(Trust accounts)

2026년 1월 1일부터 2026년 9월 30일까지

(January 1, 2026 ~ September 30, 2026)

주식회사 국민은행

(단위: 백만원)

KB Kookmin Bank

(in millions of won)

과목명(Description)	금액(Amount)
<div> <div>VI. 금전채권이자</div> <div>(Interest on money receivables)</div> </div>	629
<div> <div>VII. 파생상품관련익</div> <div>(Revenues on derivatives)</div> </div>	-
<div> <div>VIII. 유가증권관련수익</div> <div>(Revenues on securities)</div> </div>	3,198,352
<div> <div>유가증권매매익</div> <div>(Gain on sales of securities)</div> </div>	3,184,051
<div> <div>유가증권상환익</div> <div>(Gain on redemption of securities)</div> </div>	709
<div> <div>유가증권평가익</div> <div>(Gain on valuation of securities)</div> </div>	13,592
<div> <div>VIII. 외화환차익</div> <div>(Gain on foreign currency)</div> </div>	915
<div> <div>IX. 외화자산부채평가익</div> <div>(Gain on valuation of assets and liabilities denominated in foreign currency)</div> </div>	1,669
<div> <div>X. 수입수수료</div> <div>(Commissions received)</div> </div>	-
<div> <div>XI. 기타수익</div> <div>(Other revenues)</div> </div>	583,553
<div> <div>XII. 고유계정대이자</div> <div>(Interest on loans to banking account)</div> </div>	106,699
<div> <div>XIII. 특별유보금환입</div> <div>(Transfer from special provision)</div> </div>	5,854
<div> <div>XIV. 채권평가충당금환입</div> <div>(Transfer from allowance for valuation of receivables)</div> </div>	60
<div> <div>신탁이익계</div> <div>(Total revenues)</div> </div>	5,234,653
<div> <div>비 용</div> <div>(Expenses)</div> </div>	
<div> <div>I. 금전신탁이익</div> <div>(Gain on money trust)</div> </div>	4,427,987
<div> <div>불특정금전신탁이익</div> <div>(Gain on unspecified money trust)</div> </div>	1
<div> <div>적립식목적신탁실적이익</div> <div>(Gain on installment money trust(performance))</div> </div>	220

손익계산서(신탁계정)

Income Statement(Trust accounts)
2026년 1월 1일부터 2026년 9월 30일까지
(January 1, 2026 ~ September 30, 2026)

주식회사 국민은행
KB Kookmin Bank

(단위: 백만원)
(in millions of won)

과목명(Description)	금액(Amount)
가계금전신탁이익 (Gain on household money trust)	163
개발신탁이익 (Gain on development trust)	1
노후생활연금신탁이익 (Gain on money trust for old age living pension)	18
기업금전신탁이익 (Gain on corporate money trust)	23
국민주신탁이익 (Gain on national stock trust)	(392)
개인연금신탁이익 (Gain on money trust for individual pension)	25,156
가계장기신탁이익 (Gain on household long-term money trust)	104
근로자우대신탁이익 (Gain on money trust for employee)	19
신종적립신탁이익 (Gain on new installment money trust)	74
퇴직신탁이익 (Gain on retirement trust)	125
특정금전신탁이익 (Gain on specified money trust)	2,476,660
추가금전신탁이익 (Gain on open type money trust)	268
신개인연금신탁이익 (Gain on new money trust for individual pension)	761
신노후생활연금신탁이익 (Gain on new money trust for old age living pension)	47
신근로자우대신탁이익 (Gain on money trust for employee)	-
연금신탁이익 (Gain on pension trust)	37,243
퇴직연금신탁이익 (Gain on trust of retirement pension plan)	1,782,623
개인종합자산신탁이익 (Individual savings account)	104,873

손익계산서(신탁계정)

Income Statement(Trust accounts)
2026년 1월 1일부터 2026년 9월 30일까지
(January 1, 2026 ~ September 30, 2026)

주식회사 국민은행
KB Kookmin Bank

(단위: 백만원)
(in millions of won)

과목명(Description)	금액(Amount)
II. 재산신탁이익 (Gain on property trust)	208
유가증권의신탁이익 (Gain on securities trust)	31
금전채권의신탁이익 (Gain on money receivables trust)	177
III. 기타지급이자 (Other interest paid)	-
IV. 지급수수료 (Commissions paid)	55,204
V. 파생상품관련손 (Loss on derivatives)	-
VI. 외화환차손 (Loss on foreign exchange)	-
VII. 외화자산부채평가손 (Loss on valuation of assets and liabilities denominated in foreign currency)	1,669
유가증권관련비용 (Expenses on securities)	321,269
유가증권매매손 (Loss on sales of securities)	276,674
유가증권상환손 (Loss on redemption of securities)	1,848
유가증권평가손 (Loss on valuation of securities)	42,747
기금출연료 (Contribution to fund)	3,990
신용보증기금출연료 (Contribution to credit guarantee fund)	115
신탁보험료 (Insurance fees on deposits)	3,875
세금과공과 (Taxes)	281
신탁보수 (Trust fees & commissions)	327,820
기타비용 (Other expenses)	95,150
특별유보금전입 (Provision for special provision)	997
XIV. 채권평가충당금전입 (Provision for allowance for valuation of receivables)	78
신탁손실계 (Total expenses)	5,234,653

연결재무상태표

(Consolidated Statements of Financial Position)

2026년 9월 30일 현재

(As of September 30, 2026)

KB증권 주식회사와 그 종속기업

KB Securities Co., Ltd. and Subsidiaries

(단위: 백만원)

(in millions of won)

과목명(Description)	금액(Amount)
자 산 (Assets)	
I. 현금 및 예치금 (Cash and deposits)	5,348,064
II. 당기손익-공정가치측정 금융자산 (Financial assets at fair value through profit or loss)	47,936,594
III. 파생금융자산 (Derivative financial assets)	3,988,703
IV. 기타포괄손익-공정가치측정유가증권 (Fair value through other comprehensive income)	8,057,660
V. 종속기업및관계기업투자 (Investments in associates, subsidiaries and joint ventures)	489,012
VI. 상각후원가측정 유가증권 (Loans at amortized cost)	136,988
VII. 상각후원가측정 대출채권 (Financial instruments at amortized cost)	10,648,478
VIII. 유형자산 (Property and equipment)	235,373
IX. 투자부동산 (Investment property)	93,579
X. 무형자산 (Intangible assets)	253,468
XI. 당기법인세자산 (Current tax assets)	8,972
XII. 이연법인세자산 (Deferred tax assets)	414
XIII. 기타금융자산 (Other financial assets)	10,036,465
XIV. 기타자산 (Other non-financial assets)	251,761
XV. 매각예정처분자산집단 (Disposal group classified as held for sale)	225,450
자산총계 (Total assets)	87,710,981
부 채 (Liabilities)	
I. 예수부채 (Deposits received)	14,369,475
II. 당기손익-공정가치측정 금융부채 (Financial liabilities at fair value through profit or loss)	11,338,234

연결재무상태표

(Consolidated Statements of Financial Position)

2026년 9월 30일 현재

(As of September 30, 2026)

KB증권 주식회사와 그 종속기업

KB Securities Co., Ltd. and Subsidiaries

(단위: 백만원)

(in millions of won)

과목명(Description)	금액(Amount)
Ⅲ. 파생금융부채 (Derivative financial liabilities)	3,652,706
Ⅳ. 차입부채 (Borrowings)	38,280,956
Ⅴ. 당기법인세부채 (Current tax liabilities)	1,226
Ⅵ. 순확정급여부채 (Net defined benefit liabilities)	73,062
Ⅶ. 이연법인세부채 (Deferred tax liabilities)	289,338
Ⅷ. 충당부채 (Provisions)	67,463
Ⅸ. 기타금융부채 (Other financial liabilities)	9,646,376
Ⅹ. 기타부채 (Other non-financial liabilities)	467,445
Ⅺ. 매각예정처분자산집단에 직접 관련된 부채 (Liability directly related to the disposal group classified as held for sale)	128,449
부채 총계 (Total liabilities)	78,314,730
자 본 (Equity)	
Ⅰ. 지배기업 주주지분 (Equity attributable to shareholders of the parent company)	9,365,342
1. 자본금 (Stockholder's equity)	1,943,537
2. 신종자본증권 (Hybrid securities)	756,093
3. 기타불입자본 (Other paid-in capital)	2,726,524
4. 이익잉여금 (Retained earnings)	3,821,345
5. 기타자본구성요소 (Elements of other shareholders' equity)	124,393
6. 매각예정처분자산집단 관련 자본으로 직접 인식한 금액 (Other Comprehensive Income for the disposal group classified as held for sale)	(6,550)
Ⅱ. 비지배지분 (Non-controlling interests)	30,909
자본총계 (Total equity)	9,396,251
부채와 자본총계 (Total liabilities and equity)	87,710,981

연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2026년 1월 1일부터 2026년 9월 30일까지

(January 1, 2026 ~ September 30, 2026)

KB증권 주식회사와 그 종속기업

KB Securities Co., Ltd. and Subsidiaries

(단위: 백만원)

(in millions of won)

과목명(Description)	금액(Amount)
I. 영업수익 (Operating income)	26,070,376
수수료수익 (Fee and commission income)	1,840,792
금융상품평가 및 처분이익 (Gain on valuation(disposal) of financial instruments)	21,040,094
이자수익 (Interest income)	1,430,055
상각후원가측정금융자산평가및처분이익 (Gain on valuation(disposal) of financial assets measured at amortized costs)	84,334
외환거래이익 (Gain on foreign currency transactions)	1,377,237
기타영업수익 (Others operating income)	297,864
II. 영업비용 (Operating expenses)	24,635,658
수수료비용 (Fee and commission expense)	361,349
금융상품평가 및 처분손실 (Loss on valuation(disposal) of financial instruments)	20,591,693
이자비용 (Interest expense)	949,374
상각후원가측정금융자산평가및처분손실 (Loss on valuation(disposal) of financial assets measured at amortized costs))	116,202
외환거래손실 (Loss on foreign currency transactions)	1,507,361
판매비와 관리비 (General and administrative expenses)	1,055,231
기타영업비용 (Other operating expenses)	54,448
III. 영업이익(손실) (Net operating income(loss))	1,434,718
IV. 영업외수익 (Non-operating income)	71,626

연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2026년 1월 1일부터 2026년 9월 30일까지

(January 1, 2026 ~ September 30, 2026)

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

(단위: 백만원)
(in millions of won)

과목명(Description)	금액(Amount)
V. 영업외비용 (Non-operating expenses)	33,754
VI. 법인세비용차감전순이익(손실) (Profit(loss) before income tax expense)	1,472,590
VII. 법인세비용(수익) (Income tax expense(benefit))	398,546
VIII. 당기순이익 (Profit for the period)	1,074,044
1. 지배기업주주지분순이익 (Shareholders of the parent company)	1,071,564
2. 비지배지분순이익 (Non-controlling interests)	2,480
IX. 기타포괄손익 (Other comprehensive income(loss) for the period)	(243,370)
X. 당기총포괄이익(손실) (Consolidated net comprehensive income(loss) for the period)	830,674
1. 지배기업주주지분총포괄이익 (Shareholders of the parent company)	832,609
2. 비지배지분총포괄이익 (Non-controlling interests)	(1,935)

연결재무상태표

(Consolidated Statements of Financial Position)

2026년 9월 30일 현재

(As of September 30, 2026)

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

과목명(Description)	금액(Amount)
자 산 (Assets)	
I. 현금및현금성자산 (Cash and cash equivalents)	1,891,577
II. 금융자산 (Financial assets)	40,285,575
1. 당기손익공정가치측정금융자산 (Financial assets at fair value through profit or loss)	10,103,950
2. 기타포괄손익공정가치측정금융자산 (Financial assets at fair value through other comprehensive income)	20,655,879
3. 상각후원가측정금융자산 (Financial assets at amortised cost)	20,000
4. 상각후원가측정대출채권 (Loans at amortized costs)	9,050,043
5. 상각후원가측정기타수취채권 (Other receivables)	455,703
III. 관계기업투자주식 (Investments in associates)	76,704
IV. 위험회피목적파생상품자산 (Derivative assets to hedge)	187,581
V. 보험계약자산 (Insurance contract assets)	369,129
VI. 재보험계약자산 (Reinsurance contract assets)	1,276,042
VII. 투자부동산 (Investment property)	7,316
VIII. 유형자산 (Property and equipment)	474,551
IX. 무형자산 (Intangible assets)	125,997
X. 매각예정자산 (Assets held for sale)	41,789
XI. 당기법인세자산 (Current tax assets)	56
XII. 이연법인세자산 (Deferred tax assets)	4,191

연결재무상태표

(Consolidated Statements of Financial Position)

2026년 9월 30일 현재

(As of September 30, 2026)

KB손해보험 주식회사와 그 종속기업
KB Insurance Co., Ltd. and Subsidiaries

(단위: 백만원)
(in millions of won)

과목명(Description)	금액(Amount)
XIII. 순확정급여자산 (Net defined benefit assets)	97,731
XIV. 기타자산 (Other assets)	33,985
자산총계 (Total assets)	44,872,226
부채 (Liabilities)	
I. 보험계약부채 (Insurance contract liabilities)	23,181,534
II. 재보험계약부채 (Reinsurance contract liabilities)	13,087
III. 금융부채 (Financial liabilities)	12,979,276
1. 당기손익인식금융부채 (Financial liabilities at fair value through profit or loss)	-
2. 차입부채 (Debts)	-
3. 사채 (Debentures)	884,734
4. 기타금융부채 (Other financial liabilities)	12,094,542
III. 위험회피목적파생상품부채 (Derivative liabilities to hedge)	1,188,873
IV. 충당부채 (Provisions)	7,953
V. 확정급여채무 (Net defined benefit liabilities)	28
VII. 매각예정부채 (Liabilities held for sale)	22,556
VI. 당기법인세부채 (Current tax liabilities)	-
VII. 이연법인세부채 (Deferred tax liabilities)	1,142,942
VIII. 기타부채 (Other liabilities)	194,336

연결재무상태표

(Consolidated Statements of Financial Position)

2026년 9월 30일 현재

(As of September 30, 2026)

KB손해보험 주식회사와 그 종속기업
KB Insurance Co., Ltd. and Subsidiaries

(단위: 백만원)
(in millions of won)

과목명(Description)	금액(Amount)
부채 총계 (Total liabilities)	38,730,585
자 본 (Equity)	
I. 지배기업소유지분 (Equity attributable to shareholders of the parent company)	6,135,871
1. 자본금 (Capital stock)	33,250
2. 자본잉여금 (Capital surplus)	33,250
3. 자본조정 (Capital adjustments)	(9)
4. 기타포괄손익누계액 (Accumulated other comprehensive income)	(1,542,098)
5. 이익잉여금 (Retained earnings)	7,611,477
II. 비지배지분 (Non-controlling interests)	5,770
자본총계 (Total equity)	6,141,641
부채와 자본총계 (Total liabilities and equity)	44,872,226

연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2026년 1월 1일부터 2026년 9월 30일까지

(January 1, 2026 ~ September 30, 2026)

KB손해보험 주식회사와 그 종속기업
KB Insurance Co., Ltd. and Subsidiaries

(단위: 백만원)
(in millions of won)

과목명(Description)	금액(Amount)
I. 보험영업수익 (Insurance revenue)	8,944,338
보험영업수익 (Insurance Income)	8,574,922
재보험영업수익 (Reinsurance Income)	369,416
II. 보험영업비용 (Insurance expense)	8,162,888
보험영업비용 (Insurance service expense)	7,226,431
재보험영업비용 (Reinsurance expense)	629,144
기타사업비용 (Other operating expenses)	307,312
III. 투자영업수익 (Investment revenue)	2,082,289
보험금융수익 (Insurance finance income)	209,832
이자수익 (Interest income)	876,387
배당수익 (Dividend income)	69,439
유가증권 평가 및 처분이익 (Gain on valuation and disposal of securities)	247,985
대여금 및 수취채권 평가 및 처분이익 (Gain on valuation and disposal of loans and other receivables)	3,419
파생상품관련이익 (Gain on valuation and disposal of derivatives)	296,728
종속기업투자주식관련이익 (Gain on valuation and disposal of Investments in subsidiaries)	5,788
외화거래이익 (Foreign currency transaction gain)	34,130
기타수익 (Other income)	338,581
IV. 투자영업비용 (Investment expenses)	1,921,133

연결포괄손익계산서

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(January 1, 2026 ~ September 30, 2026)

KB손해보험 주식회사와 그 종속기업
KB Insurance Co., Ltd. and Subsidiaries

(단위: 백만원)
(in millions of won)

과목명(Description)	금액(Amount)
보험금융비용 (Insurance finance expense)	724,466
이자비용 (Interest expense)	298,676
유가증권 평가 및 처분손실 (Loss on valuation and disposal of securities)	372,391
대여금 및 수취채권 평가 및 처분손실 (Loss on valuation and disposal of loans and other receivables)	23,035
파생상품관련손실 (Loss on valuation and disposal of derivatives)	134,742
종속기업투자주식관련손실 (Loss on investments on subsidiaries and associates)	3,316
외화거래손실 (Foreign currency transaction loss)	257,441
재산관리비 (Administrative expenses for assets)	21,266
부동산관리비 (Administrative expenses for real estate)	3,244
기타비용 (Other expenses)	82,555
V. 영업이익(손실) (Net operating income(loss))	942,605
VI. 영업외이익 (Net non-operating income(expenses))	551
영업외수익 (Non-operating income)	7,793
영업외비용 (Non-operating expenses)	7,242
VII. 법인세비용차감전계속영업순이익 (Profit(loss) before income tax expense from continuing operations)	943,156
VIII. 계속영업법인세비용 (Income tax expense from continuing operations)	259,148
IX. 계속영업당기순이익 (Profit for the period from continuing operations)	684,007
X. 중단사업손익 (Profit for the period from discontinued operations)	-

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2026년 1월 1일부터 2026년 9월 30일까지

(January 1, 2026 ~ September 30, 2026)

KB손해보험 주식회사와 그 종속기업
KB Insurance Co., Ltd. and Subsidiaries

(단위: 백만원)
(in millions of won)

과목명(Description)	금액(Amount)
XI. 당기순이익 (Profit for the period)	684,007
XII. 기타포괄손익 (Other comprehensive income(loss) for the period)	(243,188)
후속적으로 당기손익으로 재분류되지 않는 포괄손익 (Items that will not be reclassified subsequently to profit or loss)	(53,775)
1. 확정급여채무 재측정요소 (Remeasurements of defined benefit plans)	121
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)	(53,897)
후속적으로 당기손익으로 재분류되는 포괄손익 (Items that may be subsequently reclassified to profit or loss)	(189,412)
1. 보험계약 관련 금융손익 (Insurance finance income(expense))	2,577,684
2. 재보험계약 관련 금융손익 (Reinsurance finance income(expense))	(6,306)
3. 기타포괄손익-공정가치측정금융상품관련손익 (Unrealized net change in fair value of financial assets at fair value through other comprehensive income)	(2,007,971)
4. 손익변동성 조정 손익 (Amount reclassified between profit or loss and other comprehensive income applying the overlay approach)	-
5. 현금흐름위험회피파생상품평가손익 (Effective portion of changes in fair value of cash flow hedges)	(746,438)
6. 관계기업기타포괄손익 (Unrealized net change in other comprehensive income of associate)	(637)
7. 해외사업환산손익 (Foreign currency translation differences for foreign operations)	(5,743)
8. 특별계정기타포괄손익 (Other comprehensive income arising from separate account)	-
X. 당기총포괄손익 (Total comprehensive income for the period)	440,820
당기순이익의귀속 (Profit for the period attributable to:)	684,007

연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2026년 1월 1일부터 2026년 9월 30일까지

(January 1, 2026 ~ September 30, 2026)

KB손해보험 주식회사와 그 종속기업
KB Insurance Co., Ltd. and Subsidiaries

(단위: 백만원)
(in millions of won)

과목명(Description)	금액(Amount)
1. 지배기업소유지분순이익 (Shareholders of the parent company)	683,799
2. 비지배지분순이익 (Non-controlling interests)	209
총포괄손익의귀속 (Total comprehensive income for the year attributable to:)	440,820
1. 지배기업소유지분총포괄손익 (Shareholders of the parent company)	441,372
2. 비지배지분총포괄손익 (Non-controlling interests)	(552)

연결재무상태표

(Consolidated Statements of Financial Position)

2026년 9월 30일 현재

(As of September 30, 2026)

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

과목명(Description)	금액(Amount)
자 산 (Assets)	
I. 현금 및 예치금 (Cash and due from financial institutions)	754,961
II. 당기손익-공정가치측정 금융자산 (Financial assets at fair value through profit or loss)	58,830
III. 파생금융자산 (Derivative financial assets)	55,603
IV. 상각후원가측정 대출채권 (Loans at amortized cost)	29,117,085
V. 투자금융자산 (Financial investments)	57,529
VI. 관계기업투자 (Investments in associates)	35,413
VII. 유형자산 (Property and equipment)	143,598
VIII. 무형자산 (Intangible assets)	60,631
IX. 이연법인세자산 (Deferred income tax assets)	145,706
X. 순확정급여자산 (Net defined benefit assets)	317
XI. 매각예정처분자산집단 (Disposal Group Held for Sale)	288,808
XII. 기타자산 (Other assets)	793,060
자산총계 (Total assets)	31,511,541
부 채 (Liabilities)	
I. 차입부채 (Debts)	3,989,178
II. 파생금융부채 (Derivative financial liabilities)	201,532
III. 사채 (Debentures)	18,077,985

연결재무상태표

(Consolidated Statements of Financial Position)

2026년 9월 30일 현재

(As of September 30, 2026)

주식회사 KB국민카드와 그 종속기업

KB Kookmin Card Co., Ltd. and Subsidiaries

(단위: 백만원)

(in millions of won)

과목명(Description)	금액(Amount)
IV. 충당부채 (Provisions)	168,752

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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)
V. 순확정급여부채 (Net defined benefit liabilities)	6,951
VI. 이연법인세부채 (Deferred income tax liabilities)	1,472
VII. 매각예정처분부채집단 (Liabilities Directly Associated with Disposal Group Held for Sale)	243,152
VIII. 기타부채 (Other liabilities)	3,040,265
부채 총계 (Total liabilities)	25,729,287
자 본 (Equity)	
I. 지배기업 주주지분 (Equity attributable to shareholders of the parent company)	5,751,894
1. 자본금 (Share capital)	460,000
2. 신종자본증권 (Hybridbonds)	249,149
3. 자본잉여금 (Capital surplus)	1,961,895
4. 기타포괄손익누계액 (Accumulated other comprehensive income)	85,792
5. 이익잉여금 (Retained earnings)	2,995,058
II. 비지배지분 (Non-controlling interests)	30,360
자본총계 (Total equity)	5,782,254
부채와 자본총계 (Total liabilities and equity)	31,511,541

연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2026년 1월 1일부터 2026년 9월 30일까지

(January 1, 2026 ~ September 30, 2026)

주식회사 KB국민카드와 그 종속기업

KB Kookmin Card Co., Ltd. and Subsidiaries

(단위: 백만원)

(in millions of won)

과목명(Description)	금액(Amount)
I. 순이자이익 (Net interest income)	1,110,942
이자수익 (Interest income)	1,685,729
이자비용 (Interest expense)	(574,787)
II. 순수수수료이익 (Net fee and commission income)	532,287
수수료수익 (Fee and commission income)	1,292,530
수수료비용 (Fee and commission expense)	(760,243)
III. 당기손익-공정가치측정 금융상품 순손익 (Net gains(losses) on financial instruments at fair value through profit or loss)	(3,505)
IV. 기타영업손익 (Net other operating income(expenses))	(302,586)
V. 일반관리비 (General and administrative expenses)	(392,187)
VI. 신용손실충당금전입액 (Provision for credit losses)	(507,520)
VII. 영업이익 (Net operating income)	437,431
VIII. 영업외손익 (Non-operating income(loss))	(3,080)
관계기업투자손익 (Share of profit(loss) of associates)	1,131
기타영업외손익 (Net other non-operating income(expense))	(4,211)
IX. 법인세비용차감전순이익 (Profit(loss) before income tax expense)	434,351
X. 계속영업법인세비용 (Income tax expense)	(109,288)
XI. 계속영업이익 (Profit from Continuing Operations)	325,063
XII. 중단영업이익 (Profit from Discontinued Operations)	11,562

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2026년 1월 1일부터 2026년 9월 30일까지

(January 1, 2026 ~ September 30, 2026)

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

(단위: 백만원)
(in millions of won)

과목명(Description)	금액(Amount)
XIII. 당기연결순이익 (Profit for the period)	336,625
XIV. 법인세비용차감후 당기기타포괄손익 (Other comprehensive income(loss) for the period, net of tax)	16,589

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2026년 1월 1일부터 2026년 9월 30일까지

(January 1, 2026 ~ September 30, 2026)

주식회사 KB국민카드와 그 종속기업

KB Kookmin Card Co., Ltd. and Subsidiaries

(단위: 백만원)

(in millions of won)

과목명(Description)	금액(Amount)
후속적으로 당기손익으로 재분류되지 않는 포괄손익 (Items that will not be reclassified to profit or loss)	(1,130)
1. 순확정급여부채의 재측정요소 (Actuarial gains(losses) on post defined benefit pension plans)	(613)
2. 기타포괄손익-공정가치 측정 지분상품 관련 손익 (Revaluation gains/(losses) on equity instruments at fair value through other comprehensive income)	(517)
후속적으로 당기손익으로 재분류될 수 있는 포괄손익 (Items that may be reclassified subsequently to profit or loss)	17,719
1. 관계기업 기타포괄손익에 대한 지분 (Share of other comprehensive income of associates)	(529)
2. 현금흐름위험회피 수단의 손익 (Cash flow hedges)	50,366
3. 해외사업환산손익 (Foreign currency translation difference for foreign operations)	(32,118)
XV. 당기총포괄이익 (Total comprehensive income for the period)	353,214
당기순이익의 귀속 (Profit attributable to:)	336,625
지배기업주주지분순이익 (Shareholders of the parent company)	331,665
비지배지분순이익 (Non-controlling interests)	4,960
당기총포괄이익의 귀속 (Total comprehensive income attributable to:)	353,214
지배기업주주지분총포괄이익 (Shareholders of the parent company)	352,458
비지배지분총포괄이익 (Non-controlling interests)	756

재무상태표

(Statements of Financial Position)

2026년 9월 30일 현재

(As of September 30, 2026)

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

과목명(Description)	금액(Amount)
자 산 (Assets)	
I. 현금및현금성자산 (Cash and cash equivalents)	1,072,408
II. 금융자산 (Financial assets)	31,905,687
1. 당기손익공정가치측정금융자산 (Financial assets at fair value through profit or loss)	9,821,091
2. 기타포괄손익공정가치측정금융자산 (Financial assets at fair value through other comprehensive income)	20,019,501
3. 상각후원가측정금융자산 (Financial assets at amortised cost)	693,586
4. 상각후원가측정대출채권 (Loans)	912,895
5. 상각후원가측정기타수취채권 (Other receivables)	458,614
III. 관계기업투자주식 (Investments in associates)	23,003
IV. 위험회피목적파생상품자산 (Derivative assets to hedge)	126,945
V. 재보험자산 (Reinsurance assets)	14,457
VI. 투자부동산 (Investment property)	31,341
VII. 유형자산 (Property and equipment)	318,145
VIII. 무형자산 (Intangible assets)	121,655
IX. 매각예정자산 (Assets held for sale)	-
X. 당기법인세자산 (Current tax assets)	6,038
XI. 이연법인세자산 (Deferred tax assets)	-
XII. 기타자산 (Other assets)	102,889

재무상태표

(Statements of Financial Position)

2026년 9월 30일 현재

(As of September 30, 2026)

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

과목명(Description)	금액(Amount)
자산총계 (Total assets)	33,722,568
부채 (Liabilities)	
I. 보험계약부채 (Insurance contract liabilities)	27,209,117
II. 재보험계약부채 (Reinsurance contract liabilities)	2,175
III. 사채 (Debentures)	-
IV. 기타금융부채 (Other financial liabilities)	1,362,941
V. 위험회피목적파생상품부채 (Derivative liabilities to hedge)	214,060
VI. 충당부채 (Provisions)	3,304
VII. 확정급여채무 (Net defined benefit liabilities)	2,895
VIII. 당기법인세부채 (Current tax liabilities)	-
IX. 이연법인세부채 (Deferred tax liabilities)	762,101
X. 기타부채 (Other liabilities)	127,968
부채 총계 (Total liabilities)	29,684,561
자본 (Equity)	
I. 지배기업소유지분 (Equity attributable to shareholders of the parent company)	4,038,007
1. 자본금 (Capital stock)	162,015
2. 자본잉여금 (Capital surplus)	799,656
3. 신종자본증권 (Hybrid securities)	49,800

재무상태표

(Statements of Financial Position)

2026년 9월 30일 현재

(As of September 30, 2026)

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

(단위: 백만원)
(in millions of won)

과목명(Description)	금액(Amount)
4. 자본조정 (Capital adjustments)	-
5. 기타포괄손익누계액 (Accumulated other comprehensive income)	(190,427)
6. 이익잉여금 (Retained earnings)	3,216,963
II. 비지배지분 (Non-controlling interests)	-
자본총계 (Total equity)	4,038,007
부채와 자본총계 (Total liabilities and equity)	33,722,568

손익계산서

(Separate Statements of Comprehensive Income)
2026년 1월 1일부터 2026년 9월 30일까지
(January 1, 2026 ~ September 30, 2026)

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

(단위: 백만원)
(in millions of won)

과목명(Description)	금액(Amount)
I. 보험영업수익 (Operating income)	735,222
보험영업수익 (Insurance Income)	718,948
재보험영업수익 (Reinsurance Income)	16,274
조정대상 (Subject to adjustment)	-
II. 보험영업비용 (Operating expense)	509,923
보험영업비용 (Insurance service expense)	498,273
재보험영업비용 (Reinsurance expense)	14,901
기타사업비용 (Other operating expenses)	(3,250)
조정대상 (Subject to adjustment)	-
III. 투자영업수익 (Investment operating income)	2,742,565
이자수익 (Interest income)	703,351
당기손익-공정가치측정금융상품관련이익 (Profit or loss for period on fair value measured financial instruments)	1,508,291
기타포괄손익-공정가치측정금융상품관련이익 (Other comprehensive income(loss) on fair value measured financial instruments)	9,885
상각후원가측정금융상품관련이익 (Profit on amortised cost of a financial asset or financial liability)	-
파생상품관련이익 (Income on derivatives)	337,949
외환거래이익 (Income on foreign exchange)	1,696
배당금수익 (Dividend income)	39,314
기타영업수익 (Other operating income)	142,080

손익계산서

(Separate Statements of Comprehensive Income)
2026년 1월 1일부터 2026년 9월 30일까지
(January 1, 2026 ~ September 30, 2026)

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

(단위: 백만원)
(in millions of won)

과목명(Description)	금액(Amount)
조정대상 (Subject to adjustment)	-
IV. 투자영업비용 (Investment operating expense)	859,224
이자비용 (Interest expense)	8,513
당기손익-공정가치측정금융상품관련손실 (Profit or loss for period on fair value measured financial instruments)	414,590
기타포괄손익-공정가치측정금융상품관련손실 (Other comprehensive income(loss) on fair value measured financial instruments)	1,116
상각후원가측정금융상품관련손실 (Loss on amortised cost of a financial asset or financial liability)	-
파생상품관련손실 (Loss on derivatives)	207,870
외환거래손실 (Loss on foreign exchange)	163,502
기타영업비용 (Other operating expenses)	63,633
조정대상 (Subject to adjustment)	-
V. 보험금융손익 (Insurance finance income(loss))	(1,823,023)
보험금융수익 (Insurance finance income)	16,701
보험금융비용 (Insurance finance expense)	1,839,724
VI. 기타영업손익 (Other operating income(loss))	(27,702)
기타영업수익 (Other operating income)	69,091
기타영업비용 (Other operating expense)	96,793
VII. 영업이익(손실) (Net operating income(loss))	257,916
VIII. 영업외손익 (Net non-operating income(loss))	6,319

손익계산서

(Separate Statements of Comprehensive Income)
2026년 1월 1일부터 2026년 9월 30일까지
(January 1, 2026 ~ September 30, 2026)

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

(단위: 백만원)
(in millions of won)

과목명(Description)	금액(Amount)
영업외수익 (Non-operating income)	10,580
영업외비용 (Non-operating expense)	4,261
조정대상 (Subject to adjustment)	-
IX. 법인세비용차감전순이익 (Profit(loss) before tax expense)	264,235
X. 법인세비용(수익) (Income tax expense(benefit))	53,615
XI. 당기순이익 (Profit for the period)	210,620
XII. 기타포괄손익 (Other comprehensive income(loss) for the period)	(221,885)
XIII. 당기총포괄손익 (Total comprehensive income(loss) for the period)	(11,265)

연결재무상태표

(Consolidated Statements of Financial Position)

2026년 9월 30일 현재

(As of September 30, 2026)

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

(단위: 백만원)
(in millions of won)

과목명(Description)	금액(Amount)
자 산 (Assets)	
I. 현금 및 예치금 (Cash and due from financial institutions)	138,424
II. 당기손익-공정가치측정 금융자산 (Financial assets at fair value through profit or loss)	322,445
III. 기타포괄손익-공정가치측정유가증권 (Fair value through other comprehensive income)	361
IV. 관계기업 투자 (Investments in associates)	8,655
V. 파생금융자산 (Derivative financial assets)	849
VI. 대출채권 (Loans)	5,302
VII. 유형자산 (Property and equipment)	13,836
VIII. 기타금융자산 (Other financial assets)	55,539
IX. 이연법인세자산 (Deferred income tax assets)	8,853
X. 당기법인세자산 (Current income tax assets)	-
X. 당기법인세자산 (Current income tax assets)	3,262
XII. 기타자산 (Other assets)	11,751
자산총계 (Total assets)	
부 채 (Liabilities)	
I. 예수부채 (Deposits)	21,600
II. 차입부채 (Debts)	-
III. 기타금융부채 (Other financial liabilities)	64,850

연결재무상태표

(Consolidated Statements of Financial Position)

2026년 9월 30일 현재

(As of September 30, 2026)

KB자산운용 주식회사와 그 종속기업

(단위: 백만원)

KB Asset Management Co., Ltd. and Subsidiaries

(in millions of won)

과목명(Description)	금액(Amount)
IV. 충당부채 (Provisions)	1,376

연결재무상태표

(Consolidated Statements of Financial Position)

2026년 9월 30일 현재

(As of September 30, 2026)

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

(단위: 백만원)
(in millions of won)

과목명(Description)	금액(Amount)
V. 순확정급여부채 (Defined benefit liabilities)	384
VI. 파생상품부채 (Derivative liabilities)	52
VII. 기타부채 (Other liabilities)	41,102
VIII. 매각예정처분집단부채 (Liabilities directly associated with Disposal Groups Classified as Held for Sale)	171
부채 총계 (Total liabilities)	129,535
자 본 (Equity)	
I. 지배기업주주지분 (Equity attributable to shareholders of the parent company)	439,203
1. 자본금 (Share capital)	38,338
2. 자본잉여금 (Capital surplus)	(1,417)
3. 기타포괄손익누계액 (Accumulated other comprehensive income)	1,377
4. 이익잉여금 (Retained earnings)	400,905
II. 비지배지분 (Non-controlling interests)	539
자본총계 (Total equity)	439,742
부채와 자본총계 (Total liabilities and equity)	569,277

연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2026년 1월 1일부터 2026년 9월 30일까지

(January 1, 2026 ~ September 30, 2026)

KB자산운용 주식회사와 그 종속기업

KB Asset Management Co., Ltd. and Subsidiaries

(단위: 백만원)

(in millions of won)

과목명(Description)	금액(Amount)
I. 영업수익 (Operating income)	262,901
수수료수익 (Fee and commission income)	215,084
이자수익 (Interest income)	1,927
1. 기타포괄손익-공정가치측정 및 상각후원가 측정 금융상품 이자수익 (Interest income from financial instruments at fair value through other comprehensive income and amortized cost)	1,296
2. 당기손익-공정가치측정 금융상품 이자수익 (Interest income from financial instruments at fair value through profit or loss)	631
배당금수익 (Dividend income)	361
금융상품평가 및 처분이익 (Gain on valuation(disposal) of financial instruments)	25,890
외환거래이익 (Gain on foreign currency transactions)	2,727
기타영업수익 (Other operating income)	16,912
II. 영업비용 (Operating expenses)	123,406
수수료비용 (Fee and commission expense)	12,447
이자비용 (Interest expense)	491
금융상품평가 및 처분손실 (Loss on valuation(disposal) of financial instruments)	15,579
외환거래손실 (Loss on foreign currency transactions)	5,258
판매비와관리비 (General and administrative expenses)	79,759
기타영업비용 (Others)	9,872
III. 영업이익 (Net operating income)	139,495

연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2026년 1월 1일부터 2026년 9월 30일까지

(January 1, 2026 ~ September 30, 2026)

KB자산운용 주식회사와 그 종속기업

KB Asset Management Co., Ltd. and Subsidiaries

(단위: 백만원)

(in millions of won)

과목명(Description)	금액(Amount)
IV. 영업외수익 (Non-operating income)	4,021
V. 영업외비용 (Non-operating expenses)	509
VI. 법인세비용차감전순이익 (Profit(loss) before income tax expense from continuing operations)	143,007
VII. 법인세비용 (Income tax expense from continuing operations)	37,825
VIII. 당기순이익 (Profit for the period)	105,182
IX. 기타포괄손익 (Other comprehensive income(loss) for the period)	(472)
당기손익으로 재분류되지 않는 포괄손익 (Items that will not be reclassified subsequently to profit or loss)	-
1. 순확정급여부채 재측정요소 (Remeasurements of defined benefit plans)	-
2. 기타포괄손익-공정가치측정 금융상품의 평가이익(손실) (Gain(Losses) on valuation of financial instruments at fair value through other comprehensive income)	-
후속적으로 당기손익으로 재분류되는 포괄손익 (Items that may be subsequently reclassified to profit or loss)	(472)
1. 매도가능금융자산평가손익 (Gain on valuation of financial assets available for sale)	-
2. 해외사업장환산손익 (Foreign currency translation differences for foreign operations)	(472)
X. 총포괄이익 (Total comprehensive income for the period)	104,710
연결순손익의 귀속 (Profit for the period attributable to:)	105,182
1. 지배기업주주지분순이익 (Shareholders of the parent company)	105,338
2. 비지배지분순이익 (Non-controlling interests)	(156)
연결총포괄손익의 귀속 (Total comprehensive income for the year attributable to:)	104,710

연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2026년 1월 1일부터 2026년 9월 30일까지

(January 1, 2026 ~ September 30, 2026)

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

(단위: 백만원)
(in millions of won)

과목명(Description)	금액(Amount)
1. 지배기업주주지분총포괄이익 (Shareholders of the parent company)	104,940
2. 비지배지분총포괄이익 (Non-controlling interests)	(230)

연결재무상태표

(Consolidated Statements of Financial Position)

2026년 9월 30일 현재

(As of September 30, 2026)

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

과목명(Description)	금액(Amount)
자 산 (Assets)	
I. 현금 및 현금성자산 (Cash and cash equivalents)	493,664
II. 매도가능금융자산 (Financial assets available for sale)	1,669,422
III. 파생금융자산 (Derivative financial assets)	1,570
IV. 관계기업 및 종속기업 투자자산 (Investments in associates and joint ventures)	24,668
V. 대여금 및 수취채권 (Loans and receivables)	11,662,989
VI. 유형자산 (Property and equipment)	32,598
VII. 무형자산 (Intangible assets)	30,279
VIII 기타자산 (Other assets)	4,533,982
자산총계 (Total assets)	18,449,173
부 채 (Liabilities)	
I. 차입부채 (Debts)	1,043,043
II. 발행사채 (Debenture issued)	13,658,968
III. 파생금융부채 (Derivative Instruments Liabilities)	11,063
IV. 충당부채 (Provisions)	9,087
V. 당기법인세부채 (Current tax liabilities)	535
VI. 기타부채 (Other liabilities)	983,731
VII. 이연법인세부채 (Deferred tax liabilities)	62,283

연결재무상태표

(Consolidated Statements of Financial Position)

2026년 9월 30일 현재

(As of September 30, 2026)

KB캐피탈 주식회사와 그 종속기업
KB Capital Co., Ltd. and Subsidiaries

(단위: 백만원)
(in millions of won)

과목명(Description)	금액(Amount)
부채 총계 (Total liabilities)	15,768,710
자 본 (Equity)	
I. 자본금 (Capital stock)	160,876
II. 신종자본증권 (Hybrid securities)	399,314
III. 자본잉여금 (Capital surplus)	328,871
IV. 자본조정 (Capital adjustment)	-17,956
V. 기타포괄손익누계액 (Accumulated other comprehensive loss)	-14,313
VI. 이익잉여금 (Retained earnings)	1,805,001
VII. 비지배지분 (Non-controlling interests)	18,669
자본총계 (Total equity)	2,680,462
부채와 자본총계 (Total liabilities and equity)	18,449,173

연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2026년 1월 1일부터 2026년 9월 30일까지

(January 1, 2026 ~ September 30, 2026)

KB캐피탈 주식회사와 그 종속기업
KB Capital Co., Ltd. and Subsidiaries

(단위: 백만원)
(in millions of won)

과목명(Description)	금액(Amount)
I. 영업이익 (Net operating income)	264,002
순이자이익 (Net interest income)	302,329
수수료이익 (Net fee and commission income)	682,212
당기손익금융자산 관련손익 (Gain on financial assets at fair value through profit or loss)	65,225
기타영업손익 (Other operating income(expenses))	-493,849
신용손실에 대한 손상차손 (Impairment loss on credit loss)	-166,831
일반관리비 (General and administrative expenses)	-125,084
II. 영업외손익 (Net non-operating income(loss))	6,537
III. 법인세비용차감전순이익 (Profit(loss) before income tax expense)	270,538
IV. 법인세비용 (Income tax expense)	-66,331
V. 당기순이익 (Profit for the period)	204,207
VI. 기타포괄손익 (Other comprehensive income(loss) for the period)	-10,195
VII. 총포괄이익 (Total comprehensive income for the period)	194,013

재무상태표

(Statements of Financial Position)

2026년 9월 30일 현재

(As of September 30, 2026)

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

과목명(Description)	금액(Amount)
자 산 (Assets)	
I. 현금 및 예치금 (Cash and due from financial institutions)	298,758
현금 및 현금성 자산 (Cash and cash equivalents)	289,162
예치금 (Deposits)	9,596
II. 증권 (Securities)	36,285
당기손익-공정가치측정 유가증권 (Securities at fair value through profit or loss)	36,285
관계회사투자지분 (Investments in associates)	-
III. 파생상품자산 (Derivative assets)	-
IV. 대출채권 (Loans)	775,115
대여금 (Loans)	-
신탁계정대 (Loans to trust)	1,194,529
대손충당금(-) (Allowance for doubtful accounts)	(419,414)
V. 유형자산 (Property and equipment)	7,712
VI. 기타자산 (Other assets)	156,812
자산총계 (Total assets)	1,274,682
부 채 (Liabilities)	
I. 차입부채 (Debts)	544,124
II. 기타부채 (Other liabilities)	344,213

재무상태표

(Statements of Financial Position)

2026년 9월 30일 현재

(As of September 30, 2026)

KB부동산신탁 주식회사
KB Real Estate Trust Co., Ltd.

(단위: 백만원)
(in millions of won)

과목명(Description)	금액(Amount)
부채 총계 (Total liabilities)	888,337
자 본 (Equity)	
I. 자본금 (Share capital)	167,524
II. 신종자본증권 (Hybrid securities)	19,993
III. 자본잉여금 (Capital surplus)	362,017
IV. 자본조정	(373)
V. 기타포괄손익누계액 (Accumulated other comprehensive income)	820
VI. 이익잉여금 (Retained earnings)	(163,636)
자본총계 (Total equity)	386,345
부채와 자본총계 (Total liabilities and equity)	1,274,682

손익계산서

(Income Statements)

2026년 1월 1일부터 2026년 9월 30일까지
(January 1, 2026 ~ September 30, 2026)KB부동산신탁 주식회사
KB Real Estate Trust Co., Ltd.(단위: 백만원)
(in millions of won)

과목명(Description)	금액(Amount)
I. 영업수익 (Operating income)	83,580
수수료수익 (Fee and commission income)	42,344
증권평가 및 처분이익 (Gain on valuation and disposal of securities)	1,886
이자수익 (Interest income)	39,233
대출채권 관련 이익 (Income from trading loans)	-
기타의 영업수익 (Other operating income)	117
II. 영업비용 (Operating expenses)	280,875
수수료비용 (Fee and commission expense)	3,062
증권평가 및 처분손실 (Loss on valuation and disposal of securities)	1,124
이자비용 (Interest expense)	20,787
대출평가 및 처분손실 (Loss on valuation and disposal of loans receivable)	47,432
외환거래손실 (Loss on foreign currency transactions)	-
판매비와관리비 (General and administrative expenses)	22,875
기타의 영업비용 (Other operating expenses)	185,595
III. 영업이익(손실) (Net Operating income(loss))	(197,295)
IV. 영업외수익 (Non-operating income)	655
V. 영업외비용 (Non-operating expenses)	96
VI. 법인세비용차감전계속사업손익 (Profit(loss) before income tax expense from continuing operations)	(196,736)

손익계산서

(Income Statements)

2026년 1월 1일부터 2026년 9월 30일까지
(January 1, 2026 ~ September 30, 2026)

KB부동산신탁 주식회사
KB Real Estate Trust Co., Ltd.

(단위: 백만원)
(in millions of won)

과목명(Description)	금액(Amount)
VII. 계속사업손익 법인세비용 (Income tax expense from continuing operations)	(46,838)
VIII. 계속사업이익 (Profit(loss) from continuing operations)	(149,898)
IX. 중단사업손익 (Profit(loss) from discontinued operations)	-
X. 당기순이익 (Profit for the period)	(149,898)

재무상태표

(Statements of Financial Position)

2026년 9월 30일 현재

(As of September 30, 2026)

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

과목명(Description)	금액(Amount)
자 산 (Assets)	
I. 현금 및 예치금 (Cash and due from financial institutions)	462,323
II. 유가증권 (Securities)	113,382
III. 대출채권 (Loans)	1,715,167
IV. 유형자산 (Tangible assets)	16,469
V. 기타자산 (Other assets)	106,077
자산총계 (Total assets)	2,413,418
부 채 (Liabilities)	
I. 예수금 (Deposits)	2,146,387
II. 차입금 (Loan payable)	59,610
III. 기타부채 (Other liabilities)	49,999
부채 총계 (Total liabilities)	2,255,996
자 본 (Equity)	
I. 자본금 (Capital stock)	40,010
II. 자본잉여금 (Capital surplus)	139,471
III. 이익잉여금 (Retained earnings)	(20,931)
IV. 기타포괄손익누계액 (Accumulated other comprehensive income)	(1,128)
자본총계 (Total equity)	157,421
부채와 자본총계 (Total liabilities and equity)	2,413,418

손익계산서

(Income Statements)

2026년 1월 1일부터 2026년 9월 30일까지
(January 1, 2026 ~ September 30, 2026)

주식회사 KB저축은행
KB Savings Bank Co., Ltd.

(단위: 백만원)
(in millions of won)

과목명(Description)	금액(Amount)
I. 영업수익 (Operating income)	133,612
이자수익 (Interest income)	123,680
1. 예치금이자 (Interest on deposits)	5,535
2. 단기매매증권이자 (Interest on trading securities)	-
3. 매도가능증권이자 (Interest on securities available for sale)	-
4. 만기보유증권이자 (Interest on held-to-maturity securities)	645
5. 대출금이자 (Interest on loans & discounts)	116,963
6. 기타이자수익 (Other operating income)	538
유가증권평가및처분이익 (Gains on valuation(disposal) of Securities)	1,904
대출채권평가및처분이익 (Gains on valuation(disposal) of Loans)	2,469
수수료수익 (Fee and commission income)	752
기타영업수익 (Other operation income)	3,401
배당금수익 (Dividend income)	1,406
II. 영업외수익 (Non-operating income)	290
III. 영업비용 (Operating expenses & claims)	155,842
이자비용 (Interest expense)	44,571
1. 예수금이자 (Interest on deposits)	42,105
2. 사채이자 (Interest on bonds)	2,258

손익계산서

(Income Statements)

2026년 1월 1일부터 2026년 9월 30일까지
(January 1, 2026 ~ September 30, 2026)

주식회사 KB저축은행
KB Savings Bank Co., Ltd.

(단위: 백만원)
(in millions of won)

과목명(Description)	금액(Amount)
3 기타이자비용 (Interest on others)	208
유가증권평가및처분손실 (Loss on valuation(sales) of Securities)	3,717
대출채권평가및처분손실 (Loss on valuation(sales) of Loans)	53,285
1. 대손상각비 (Bad debt expense)	44,810
수수료비용 (Fee and commission expense)	8,986
기타영업비용 (Other operating losses)	7,083
판매비와관리비 (Selling and administrative expenses)	38,200
IV. 영업외비용 (Non-operating expenses)	192
V. 법인세차감전순손익 (Profit(loss) before income tax expense)	(22,131)
VI. 당기순이익 (Profit for the period)	(19,779)

연결재무상태표

(Consolidated Statements of Financial Position)

2026년 9월 30일 현재

(As of September 30, 2026)

KB인베스트먼트와 그 종속기업

KB Investment Co., Ltd. and Subsidiaries

(단위: 백만원)

(in millions of won)

과목명(Description)	금액(Amount)
자 산 (Assets)	
I. 현금 및 현금성 자산 (Cash and cash equivalents)	143,365
II. 예치금 (Due from bank)	1,970
III. 창업투자자산 (Investment in small and medium sized enterprises)	1,501,625
IV. PEF 투자자산 (Investment in PEF)	78,095
V. 기타자산 (Other assets)	19,333
자산총계 (Total assets)	1,744,388
부 채 (Liabilities)	
I. 단기차입금 (Short-term borrowings)	345,000
II. 확정급여부채 (Allowance for retirement and severance benefit)	102
III. 파생상품부채 (Derivative debts)	-
IV. 기타부채 (Other liabilities)	1,046,620
부채 총계 (Total liabilities)	1,391,722
자 본 (Equity)	
I. 자본금 (Capital stock)	112,627
II. 자본잉여금 (Capital surplus)	1,019
III. 자본조정 (Capital adjustment)	(336)
III. 기타포괄손익누계액 (Accumulated other comprehensive income)	(52)

연결재무상태표

(Consolidated Statements of Financial Position)

2026년 9월 30일 현재

(As of September 30, 2026)

KB인베스트먼트와 그 종속기업

KB Investment Co., Ltd. and Subsidiaries

(단위: 백만원)

(in millions of won)

과목명(Description)	금액(Amount)
IV. 이익잉여금 (Retained earnings)	239,408
자본총계 (Total equity)	352,666
부채와 자본총계 (Total liabilities and equity)	1,744,388

연결손익계산서

(Consolidated Income Statements)
2026년 1월 1일부터 2026년 9월 30일까지
(January 1, 2026 ~ September 30, 2026)

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

(단위: 백만원)
(in millions of won)

과목명(Description)	금액(Amount)
I. 영업수익 (Operating revenues)	250,563
창업투자수익 (Revenues on investments in small and medium-size enterprises)	227,626
PEF 투자수익 (Revenues on Investments in PEF)	2,886
운용수익 (Other investment revenues)	20,045
경영자문료수익 (Consulting fees)	6
소수주주지분순손실 (Net expenses in minority interest)	-
II. 영업비용 (Operating expenses)	224,730
투자및금융비용 (Investment and financial expenses)	10,018
창업투자비용 (Expenses on investments in small and medium-size enterprises)	150,700
PEF 투자비용 (Expenses on investments in PEF)	2,041
일반관리비 (Administrative expenses)	15,575
소수주주지분순이익 (Net income in minority interest)	46,396
III. 영업이익 (Net operating income(losses))	25,832
IV. 영업외수익 (Non-operating income)	395
V. 영업외비용 (Non-operating expenses)	33
VI. 법인세비용차감전계속사업손익 (Profit(loss) before income tax expense from continuing operations)	26,194
VII. 계속사업손익법인세비용 (Income tax expense)	15,298
VIII. 당기순이익 (Profit for the period))	10,896

연결재무상태표

(Consolidated Statements of Financial Position)

2026년 9월 30일 현재

(As of September 30, 2026)

KB데이터시스템과 그 종속기업

KB Data Systems Co., Ltd. and Subsidiaries

(단위: 백만원)

(in millions of won)

과목명(Description)	금액(Amount)
자 산 (Assets)	
I. 유동자산 (Current assets)	73,828
당좌자산 (Quick assets)	73,828
1. 현금및현금성자산 (Cash and cash equivalents)	15,618
2. 단기금융상품 (Short-term financial instruments)	14,525
3. 매출채권 (Accounts receivable)	8,499
4. 대손충당금 (Allowance for doubtful accounts)	-
5. 기타 (Others)	35,185
재고자산 (Inventories)	-
상품 (Merchandise)	-
II. 비유동자산 (Non-current assets)	15,399
투자자산 (Investments assets)	1,731
유형자산 (Tangible assets)	1,528
무형자산 (Intangible assets)	2,596
기타비유동자산 (Other non-current assets)	9,544
자산총계 (Total assets)	89,227
부 채 (Liabilities)	

연결재무상태표

(Consolidated Statements of Financial Position)

2026년 9월 30일 현재

(As of September 30, 2026)

KB데이터시스템과 그 종속기업

KB Data Systems Co., Ltd. and Subsidiaries

(단위: 백만원)

(in millions of won)

과목명(Description)	금액(Amount)
I. 유동부채 (Current liabilities)	50,713
매입채무 (Accounts payable)	31,475
미지급비용 (Accrued expenses)	12,970
기타 (Others)	6,268
II. 비유동부채 (Long-term liabilities)	3,024
퇴직급여충당금 (Accrued severance benefits)	-
장기미지급비용 (Long-term Accrued expenses)	2,660
기타 (Others)	365
부채 총계 (Total liabilities)	53,737
자 본 (Equity)	
I. 자본금 (Capital stock)	8,000
II. 기타포괄손익누계액 (Accumulated other comprehensive income)	(5,786)
III. 이익잉여금 (Retained earnings)	33,155
IV. 비지배지분 (Non-controlling interests)	121
자본총계 (Total equity)	35,490
부채와 자본총계 (Total liabilities and equity)	89,227

연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2026년 1월 1일부터 2026년 9월 30일까지

(January 1, 2026 ~ September 30, 2026)

KB데이터시스템과 그 종속기업

KB Data Systems Co., Ltd. and Subsidiaries

(단위: 백만원)

(in millions of won)

과목명(Description)	금액(Amount)
I. 매출 (Sales)	244,199
상품매출 (Sales of merchandise)	8,026
용역수익 (Service revenue)	236,173
II. 매출원가 (Cost of sales)	226,388
상품매출원가 (Cost of merchandise)	7,180
용역매출원가 (Cost of service)	219,208
III. 매출총이익 (Gross profit)	17,810
IV. 판매비와관리비 (Selling and administrative expenses)	10,632
인건비 (Payroll)	6,046
경비 (Expenses)	4,586
V. 영업이익 (Operating income)	7,178
VI. 영업외수익 (Non-operating income)	721
VII. 영업외비용 (Non-operating expenses)	133
VIII. 법인세비용차감전순이익 (Profit(loss) before income tax)	7,767
IX. 법인세비용 (Income tax expense)	2,124
X. 당기순이익 (Profit for the period)	5,643
XI. 기타포괄손익 (Other comprehensive gain)	(138)
당기손익으로 재분류되지 않는 포괄손익 (Items that will not be reclassified subsequently to profit or loss)	

연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2026년 1월 1일부터 2026년 9월 30일까지

(January 1, 2026 ~ September 30, 2026)

KB데이터시스템 과 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)	190
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)	(328)
XII. 총포괄이익 (Total comprehensive income)	
연결순손익의 귀속 (Profit for the period attributable to)	5,643
1. 지배기업주주지분순이익 (Shareholders of the Parent Company)	5,632
2. 비지배지분순이익 (Non-controlling interests)	11
연결총포괄손익의 귀속 (Total comprehensive income for the year attributable to:)	5,505
1. 지배기업주주지분총포괄이익 (Shareholders of the parent company)	5,510
2. 비지배지분총포괄이익 (Non-controlling interests)	(5)