

# 공고용 BSPL

<b>KB금융지주</b> KB Financial Group		
연결 Consolidated	BS	PL
별도 Separate	BS	PL
<b>KB국민은행</b> KB Kookmin Bank		
연결 Consolidated	BS	PL
별도 Separate	BS	PL
신탁 Trust	BS	PL
<b>KB증권</b> KB Securities	BS	PL
<b>KB손해보험</b> KB Insurance	BS	PL
<b>KB국민카드</b> KB Kookmin Card	BS	PL
<b>KB라이프생명</b> KB Life Insurance	BS	PL
<b>KB자산운용</b> KB Asset Management	BS	PL
<b>KB캐피탈</b> KB Capital	BS	PL
<b>KB부동산신탁</b> KB Real Estate Trust	BS	PL
<b>KB저축은행</b> KB Savings Bank	BS	PL
<b>KB인베스트먼트</b> KB Investment	BS	PL
<b>KB데이터시스템</b> KB Data System	BS	PL
<b>KB신용정보</b> KB Credit Information	BS	PL

## Disclaimer

본 재무제표는 한국채택국제회계기준(K-IFRS)에 따라 연결기준으로 작성되었으며, 당사 외부감사인의 회계감사가 완료되지 않은 상태이므로 수치 중 일부가 회계감사 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 audited 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)

2023년 3월 31일 현재  
(As of March 31, 2023)

㈜ KB금융지주와 그 종속회사

KB Financial Group Inc. and subsidiaries

(단위: 백만원)

(in million won)

과목명(Description)	금액(Amount)
<b>자 산</b> <b>(Assets)</b>	
I. 현금 및 예치금 (Cash and due from financial institutions)	28,985,677
II. 당기손익-공정가치측정 금융자산 (Financial assets at fair value through profit or loss)	70,094,713
III. 파생금융자산 (Derivative financial assets)	8,588,694
IV. 상각후원가측정 대출채권 (Loans at amortized cost)	432,189,440
V. 투자금융자산 (Financial investments)	115,454,094
VI. 관계기업 및 공동기업 투자 (Investments in associates and joint ventures)	660,802
VII. 보험계약자산 (Insurance Assets)	152,547
VIII. 재보험계약자산 (Reinsurance Assets)	1,511,197
IX. 유형자산 (Property and equipment)	4,955,875
X. 투자부동산 (Investment property)	3,289,529
XI. 무형자산 (Intangible assets)	1,985,032
XII. 순확정급여자산 (Defined benefit assets)	474,033
XIII. 당기법인세자산 (Current income tax assets)	219,226
XIV. 이연법인세자산 (Deferred income tax assets)	200,714
XV. 매각예정자산 (Assets held for sale)	236,818
XVI. 기타자산 (Other assets)	22,467,998
<b>자산총계</b> <b>(Total Assets)</b>	<b>691,466,389</b>
<b>부 채</b> <b>(Liabilities)</b>	

## 연결재무상태표

(Consolidated Statements of Financial Position)

2023년 3월 31일 현재  
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㈜ KB금융지주와 그 종속회사

(단위: 백만원)

KB Financial Group Inc. and subsidiaries

(in million won)

과목명(Description)	금액(Amount)
I. 당기손익-공정가치측정 금융부채 (Financial liabilities at fair value through profit or loss)	11,842,172
II. 파생금융부채 (Derivative financial liabilities)	8,516,367
III. 예수부채 (Deposits)	387,261,034
IV. 차입부채 (Debts)	67,883,471
V. 사채 (Debentures)	68,567,555
VI. 보험계약부채 (Insurance contract liabilities)	47,758,509
VII. 재보험계약부채 (Reinsurance contract liabilities)	34,209
VIII. 충당부채 (Provisions)	942,038
IX. 순확정급여부채 (Defined benefit liabilities)	88,764
X. 당기법인세부채 (Current income tax liabilities)	132,181
XI. 이연법인세부채 (Deferred income tax liabilities)	2,930,930
XII. 기타부채 (Other liabilities)	39,269,346
<b>부채총계 (Total Liabilities)</b>	<b>635,226,576</b>
<b>자 본 (Equity)</b>	
I. 지배기업 주주지분 (Equity attributable to shareholders of the parent company)	54,558,526
1. 자본금 (Share capital)	2,090,558
2. 신종자본증권 (Hybrid Financial Instrument)	5,032,803
3. 자본잉여금 (Capital surplus)	16,940,689
4. 기타포괄손익누계액 (Accumulated other comprehensive income)	1,788,737
5. 이익잉여금 (Retained earnings)	29,813,672
6. 자기주식 (Treasury Shares)	(1,107,933)
II. 비지배지분 (Non-controlling interests)	1,681,287
<b>자본총계 (Total equity)</b>	<b>56,239,813</b>
<b>부채와 자본총계 (Total liabilities and equity)</b>	<b>691,466,389</b>

## 연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2023년 1월 1일부터 2023년 3월 31일까지

(January 1, 2023 ~ March 31, 2023)

(주) KB금융지주와 그 종속회사

KB Financial Group Inc. and subsidiaries

(단위: 백만원)

(in million won)

과목명(Description)	금액(Amount)
<b>I. 순이자이익 (Net Interest Income)</b>	<b>2,785,593</b>
이자수익 (Interest Income)	6,866,583
1. 기타포괄손익-공정가치측정 및 상각후원가 측정 금융상품 이자수익 (Interest income from financial instruments at fair value through other comprehensive income and amortized cost)	6,527,556
2. 당기손익-공정가치 측정 금융상품 이자수익 (Interest income from financial instruments at fair value through profit or loss)	333,477
3. 보험금융이자수익 (Insurance Finance Interest Income)	5,550
이자비용 (Interest Expense)	(4,080,990)
1. 이자비용 (Interest Expense)	(3,639,880)
2. 보험금융이자비용 (Insurance Finance Interest Expense)	(441,111)
<b>II. 순수수수료이익 (Net fee and commission income)</b>	<b>918,362</b>
수수료수익 (Fee and commission income)	1,334,702
수수료비용 (Fee and commission expense)	(416,340)
<b>III. 보험서비스결과 (Insurance Service Result)</b>	<b>376,291</b>
보험수익 (Insurance Income)	2,662,112
1. 보험수익 (Insurance Revenue)	2,497,526
2. 재보험수익 (Income From Reinsurance Contracts Held)	164,586
보험서비스비용 (Insurance Expense)	(2,285,821)
1. 보험서비스비용 (Insurance Service Expenses From Contracts issued)	(2,088,321)
2. 재보험서비스비용 (Expenses from reinsurance contracts held)	(197,501)

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(January 1, 2023 ~ March 31, 2023)

(주) KB금융지주와 그 종속회사

KB Financial Group Inc. and subsidiaries

(단위: 백만원)

(in million won)

과목명(Description)	금액(Amount)
IV. 당기손익-공정가치측정 금융상품 순손익 (Net gains/(losses) on financial instruments at fair value through profit or loss)	773,407
V. 기타보험금융손익 (Other Insurance Finance income or expenses From Contract held)	(234,030)
VI. 기타영업손익 (Net other operating income(expenses))	(260,124)
VII. 일반관리비 (General and administrative expenses)	(1,566,286)
VIII. 신용손실충당금 반영전 영업이익 (Operating profit before provision for credit losses)	2,793,213
IX. 신용손실충당금전입액 (Provision for credit losses)	(668,188)
X. 영업이익 (Net operating profit)	2,125,025
XI. 영업외손익 (Non-operating profit(loss))	(96,161)
1. 관계기업 및 공동기업 투자손익 (Share of profit of associates and joint ventures)	(2,496)
2. 기타영업외손익 (Net other non-operating income(expense))	(93,665)
XII. 법인세비용차감전순이익 (Profit before income tax)	2,028,864
XIII. 법인세비용 (Income tax expense)	(529,650)
XIV. 당기순이익 (Profit for the period)	1,499,214
XV. 법인세비용차감후기타포괄손익 (Other comprehensive income(loss) for the period, net of tax)	486,208
당기손익으로 재분류되지 않는 포괄손익 (Items that will not be reclassified to profit or loss)	(44,259)
1. 순확정급여부채의 재측정요소 (Actuarial gains(losses) on post defined benefit pension plans )	5,828
2. 관계기업 및 공동기업 기타포괄손익에 대한 지분 (Shares of other comprehensive income of associates and joint ventures)	(2)
3. 기타포괄손익-공정가치 측정 지분상품 관련 손익 (Revaluation gains/(losses) on equity instruments at fair value through other comprehensive income)	(110)
4. 당기손익-공정가치지정 금융부채 신용위험 변동손익 (Fair value changes on financial liabilities designated at fair value due to own credit risk)	(49,975)
후속적으로 당기손익으로 재분류될 수 있는 포괄손익 (Items that may be reclassified subsequently to profit or loss)	530,467
1. 외환차이 (Exchange differences on translating foreign operations)	115,819
2. 기타포괄손익-공정가치 측정 채무상품 관련 손익 (Net gains/(losses) on financial instruments at fair value through other comprehensive income)	1,525,457
3. 관계기업 및 공동기업 기타포괄손익에 대한 지분 (Shares of other comprehensive income of associates and joint ventures)	(4,158)
4. 현금흐름위험회피손익 (Cash flow hedges)	(35,465)

## 연결포괄손익계산서

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2023년 1월 1일부터 2023년 3월 31일까지

(January 1, 2023 ~ March 31, 2023)

(주) KB금융지주와 그 종속회사

KB Financial Group Inc. and subsidiaries

(단위: 백만원)

(in million won)

과목명(Description)	금액(Amount)
5. 해외사업장순투자위험회피수단의 손익 (Gains(losses) on hedging instruments of a net investment in a foreign operation)	(30,133)
6. 보험계약관련변동손익 (Other comprehensive income(loss) arising from insurance Contract)	(1,041,053)
7. 손익변동성 조정손익 (Net gains/(losses) on overlay adjustment)	0
<b>XVI. 당기총포괄이익</b> (Total comprehensive income for the period)	<b>1,985,422</b>
당기순이익의 귀속 (Profit attributable to:)	1,499,214
지배기업주주지분순이익 (Shareholders of the parent entity)	1,497,631
비지배지분순이익 (Non-controlling interests)	1,583
당기총포괄이익 귀속 (Total comprehensive income attributable to:)	1,985,422
지배기업주주지분총포괄이익 (Shareholders of the parent entity)	1,972,719
비지배지분총포괄이익 (Non-controlling interests)	12,703
<b>XVII. 주당이익</b> (Earnings per Share)	
기본주당이익 (Basic Earnings per Share)	3,754
희석주당이익 (Diluted earnings per share)	3,669

## 재무상태표

(Separate Statements of Financial Position)

2023년 3월 31일 현재

(As of March 31, 2023)

㈜ KB금융지주  
KB Financial Group Inc.(단위: 백만원)  
(in million won)

과목명(Description)	금액(Amount)
<b>자 산</b> <b>(Assets)</b>	
I. 현금 및 예치금 (Cash and due from financial institutions)	2,685,830
II. 당기손익-공정가치측정 금융자산 (Financial assets at fair value through profit or loss)	1,255,218
III. 상각후원가측정 대출채권 (Loans at amortized cost)	522,326
IV. 종속기업 투자 (Investments in subsidiaries)	26,741,438
V. 유형자산 (Property and equipment)	3,203
VI. 무형자산 (Intangible assets)	16,167
VII. 순확정급여자산 (Net Defined Benefit Assets)	3,916
VIII. 이연법인세자산 (Deferred income tax assets)	9,206
IX. 기타자산 (Other assets)	1,403,005
<b>자산총계</b> <b>(Total Assets)</b>	<b>32,640,309</b>
<b>부 채</b> <b>(Liabilities)</b>	
I. 차입부채 (Debts)	-
II. 사채 (Debentures)	4,548,210
III. 순확정급여부채 (Defined benefit liabilities)	-
IV. 당기법인세부채 (Current income tax liabilities)	1,087,373
V. 기타부채 (Other liabilities)	868,847
<b>부채총계</b> <b>(Total Liabilities)</b>	<b>6,504,430</b>

## 재무상태표

(Separate Statements of Financial Position)

2023년 3월 31일 현재

(As of March 31, 2023)

㈜ KB금융지주  
KB Financial Group Inc.(단위: 백만원)  
(in million won)

과목명(Description)	금액(Amount)
<b>자 본</b> <b>(Equity)</b>	
I. 자본금 (Share capital)	2,090,558
II. 신종자본증권 (hybrid financial instrument)	5,032,518
III. 자본잉여금 (Capital surplus)	14,754,747
IV. 기타포괄손익누계액 (Accumulated other comprehensive income)	(5,830)
V. 이익잉여금 (Retained earnings)	5,371,819
VI. 자기주식 (Treasury Shares)	(1,107,933)
<b>자본총계</b> <b>(Total equity)</b>	<b>26,135,879</b>
<b>부채와 자본총계</b> <b>(Total liabilities and equity)</b>	<b>32,640,309</b>



## 포괄손익계산서

(Separate Statements of Comprehensive Income)

2023년 1월 1일부터 2023년 3월 31일까지

(January 1, 2023 ~ March 31, 2023)

(주) KB금융지주

KB Financial Group Inc.

(단위: 백만원)

(in million won)

과목명(Description)	금액(Amount)
<b>I. 순이자이익 (Net Interest Income)</b>	<b>(20,054)</b>
이자수익 (Interest Income)	6,670
1. 상각후원가측정 금융상품 이자수익 (Interest income from financial instruments at amortized cost)	5,551
2. 당기손익-공정가치측정 금융상품 이자수익 (Interest income from financial instruments at fair value through profit or loss)	1,119
이자비용 (Interest Expense)	(26,724)
<b>II. 순수수수료이익 (Net fee and commission income)</b>	<b>(1,247)</b>
수수료수익 (Fee and commission income)	372
수수료비용 (Fee and commission expense)	(1,619)
<b>III. 당기손익-공정가치측정 금융상품 순손익 (Net gains(losses) on financial instruments at fair value through profit or loss)</b>	<b>45,428</b>
<b>IV. 기타영업손익 (Net other operating income(expenses))</b>	<b>2,192,380</b>
<b>V. 일반관리비 (General and administrative expenses)</b>	<b>(22,902)</b>
<b>VI. 신용손실충당금 반영전 영업이익 (Operating profit before provision for credit losses)</b>	<b>2,193,605</b>
<b>VII. 신용손실충당금전입액 (Provision for credit losses)</b>	<b>-</b>
<b>VIII. 영업이익 (Net operating profit)</b>	<b>2,193,605</b>
<b>IX. 영업외손익 (Non-operating profit(loss))</b>	<b>13</b>
<b>X. 법인세비용차감전순이익 (Profit before income tax)</b>	<b>2,193,618</b>
<b>XI. 법인세수익 (Income tax income)</b>	<b>(10,691)</b>

## 포괄손익계산서

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(January 1, 2023 ~ March 31, 2023)

(주) KB금융지주

KB Financial Group Inc.

(단위: 백만원)

(in million won)

과목명(Description)	금액(Amount)
<b>XII. 당기순이익</b> (Profit for the period)	<b>2,182,927</b>
<b>XIII 법인세비용차감후기타포괄손익</b> (Other comprehensive income(loss) for the period, net of tax)	<b>17</b>
당기손익으로 재분류되지 않는 포괄손익 (Items that will not be reclassified to profit or loss)	17
순확정급여부채의 재측정요소 (Actuarial gains(losses) on post defined benefit pension plans )	17
<b>XIV 당기총포괄이익</b> (Total comprehensive income for the period)	<b>2,182,944</b>
<b>XV. 주당이익</b> (Earnings per Share)	
기본주당이익 (Basic Earnings per Share)	5,520
희석주당이익 (Diluted earnings per share)	5,394

## 연결재무상태표

(Consolidated Statements of Financial Position)

2023년 3월 31일 현재

(As of March 31, 2023)

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

과목명(Description)	금액(Amount)
<b>자 산</b> <b>(Assets)</b>	
I. 현금 및 예치금 (Cash and due from financial institutions)	22,455,394
II. 당기손익-공정가치측정 금융자산 (Financial assets at fair value through profit or loss)	18,515,620
III. 파생금융자산 (Derivative financial assets)	7,134,657
IV. 상각후원가측정 대출채권 (Loans at amortized cost)	373,934,040
V. 투자금융자산 (Financial investments)	73,599,921
VI. 관계기업 투자 (Investments in associates)	532,721
VII. 유형자산 (Property and equipment)	3,827,700
VIII. 투자부동산 (Investment property)	347,313
IX. 무형자산 (Intangible assets)	1,112,879
X. 순확정급여자산 (Defined benefit assets)	307,749
XI. 당기법인세자산 (Current income tax assets)	207,812
XII. 이연법인세자산 (Deferred income tax assets)	200,110
XIII. 매각예정자산 (Assets held for sale)	217,405
XIV. 기타자산 (Other assets)	9,803,548
<b>자산총계</b> <b>(Total assets)</b>	<b>512,196,869</b>
<b>부 채</b> <b>(Liabilities)</b>	
I. 당기손익-공정가치측정 금융부채 (Financial liabilities at fair value through profit or loss)	94,819

## 연결재무상태표

(Consolidated Statements of Financial Position)

2023년 3월 31일 현재

(As of March 31, 2023)

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

과목명(Description)	금액(Amount)
II. 파생금융부채 (Derivative financial liabilities)	6,553,857
III. 예수부채 (Deposits)	376,720,274
IV. 차입부채 (Debts)	38,886,092
V. 사채 (Debentures)	29,809,712
VI. 충당부채 (Provisions)	572,186
VII. 순확정급여부채 (Defined benefit liabilities)	29,603
VIII. 당기법인세부채 (Current income tax liabilities)	30,465
IX. 이연법인세부채 (Deferred income tax liabilities)	401,075
X. 기타부채 (Other liabilities)	25,061,578
<b>부채 총계 (Total liabilities)</b>	<b>478,159,661</b>
<b>자 본 (Equity)</b>	
I. 지배기업 주주지분 (Equity attributable to shareholders of the parent entity)	34,094,380
1. 자본금 (Capital stock)	2,021,896
2. 신종자본증권 (Hybrid securities)	1,282,935
3. 자본잉여금 (Capital surplus)	5,025,335
4. 기타포괄손익누계액 (Accumulated other comprehensive income)	363,113
5. 이익잉여금 (Retained earnings)	25,401,101

## 연결재무상태표

(Consolidated Statements of Financial Position)

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(As of March 31, 2023)

주식회사 국민은행과 그 종속기업  
KB Kookmin Bank and Subsidiaries

(단위: 백만원)  
(in million won)

과목명(Description)	금액(Amount)
Ⅱ. 비지배지분 (Non-controlling interest equity)	(57,172)
자본총계 (Total equity)	34,037,208
부채와 자본총계 (Total liabilities and equity)	512,196,869

## 연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2023년 1월 1일부터 2023년 3월 31일까지

(January 1, 2023 ~ March 31, 2023)

주식회사 국민은행과 그 종속기업  
KB Kookmin Bank and Subsidiaries

(단위: 백만원)  
(in million won)

과목명(Description)	금액(Amount)
<b>I. 순이자이익 (Net interest income)</b>	<b>2,347,431</b>
이자수익 (Interest income)	5,271,352
1. 기타포괄손익-공정가치측정 및 상각후원가 측정 금융상품 이자수익 (Interest income from financial instruments at fair value through other comprehensive income and amortized cost)	5,156,092
2. 당기손익-공정가치측정 금융상품 이자수익 (Interest income from financial instruments at fair value through profit or loss)	115,260
이자비용 (Interest Expense)	(2,923,921)
<b>II. 순수수수료이익 (Net fee and commission income)</b>	<b>307,438</b>
수수료수익 (Fee and commission income)	417,548
수수료비용 (Fee and commission expense)	(110,110)
<b>III. 당기손익-공정가치측정 금융상품 순손익 (Net gains/(losses) on financial instruments at fair value through profit or loss)</b>	<b>266,544</b>
<b>IV. 기타영업손익 (Net other operating income(expenses))</b>	<b>(231,699)</b>
<b>V. 일반관리비 (General and administrative expenses)</b>	<b>(1,030,282)</b>
<b>VI. 신용손실충당금 반영전 영업이익 (Operating profit before provision for credit losses)</b>	<b>1,659,432</b>
<b>VII. 신용손실충당금전입액 (Provision for credit losses)</b>	<b>(391,292)</b>
<b>VIII. 영업이익 (Net operating profit)</b>	<b>1,268,140</b>
<b>IX. 영업외손익 (Non-operating profit(loss))</b>	<b>(32,976)</b>
관계기업투자손익 (Share of profit(loss) of associates)	4,910

## 연결포괄손익계산서

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2023년 1월 1일부터 2023년 3월 31일까지

(January 1, 2023 ~ March 31, 2023)

주식회사 국민은행과 그 종속기업  
KB Kookmin Bank and Subsidiaries

(단위: 백만원)  
(in million won)

과목명(Description)	금액(Amount)
기타영업외손익 (Net other non-operating income(expense))	(37,886)
<b>X. 법인세비용차감전순이익 (Profit before income tax)</b>	<b>1,235,164</b>
<b>XI. 법인세비용 (Income tax expense)</b>	<b>(313,240)</b>
<b>XII. 당기순이익 (Profit for the period)</b>	<b>921,924</b>
<b>XIII. 법인세비용차감후기타포괄손익 (Other comprehensive income(loss) for the period, net of tax)</b>	<b>346,989</b>
당기순이익으로 재분류되지 않는 포괄손익 (Items that will not be reclassified to profit or loss)	2,351
1. 순확정급여부채의 재측정요소 (Actuarial gains(losses) on post defined benefit pension plans )	6,958
2. 기타포괄손익 - 공정가치 측정 금융상품 관련 손익 (Revaluation gains/(losses) on equity instruments at fair value through other comprehensive income)	(4,607)
후속적으로 당기순이익으로 재분류될 수 있는 포괄손익 (Items that may be reclassified subsequently to profit or loss)	344,638
1. 외환차이 (Exchange differences on translating foreign operations)	61,971
2. 기타포괄손익-공정가치측정금융상품관련손익 (Net gains/(losses) on financial instruments at fair value through other comprehensive income)	321,947
3. 관계기업 기타포괄손익에 대한 지분 (Share of other comprehensive income of associates)	(827)
4. 해외사업장순투자위험회피수단의 손익 (Gains(losses) on hedging instruments of a net investment in a foreign operation)	(28,982)
5. 현금흐름위험회피 수단의 손익 (Cash flow hedges)	(9,471)
<b>XIV. 당기총포괄이익 (Total comprehensive income attributable to:)</b>	<b>1,268,913</b>
당기순이익의 귀속 (Profit attributable to:)	921,924

## 연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2023년 1월 1일부터 2023년 3월 31일까지

(January 1, 2023 ~ March 31, 2023)

주식회사 국민은행과 그 종속기업  
KB Kookmin Bank and Subsidiaries

(단위: 백만원)  
(in million won)

과목명(Description)	금액(Amount)
1. 지배기업주주지분순이익 (Shareholders of the parent entity)	931,516
2. 비지배지분순이익 (Non-controlling interests)	(9,592)
당기총포괄이익의 귀속 (Total comprehensive income attributable to:)	1,268,913
1. 지배기업주주지분총포괄이익 (Shareholders of the parent entity)	1,281,320
2. 비지배지분총포괄이익 (Non-controlling interest)	(12,407)



## 재무상태표

(Separate Statements of Financial Position)

2023년 3월 31일 현재

(As of March 31, 2023)

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

과목명(Description)	금액(Amount)
<b>자 산</b> <b>(Assets)</b>	
I. 현금 및 예치금 (Cash and due from financial institutions)	20,383,158
II. 당기손익-공정가치측정 금융자산 (Financial assets at fair value through profit or loss)	15,226,433
III. 파생금융자산 (Derivative financial assets)	7,129,644
IV. 상각후원가측정 대출채권 (Loans at amortized cost)	362,192,142
V. 투자금융자산 (Financial investments)	71,823,282
VI. 관계기업 및 종속기업 투자 (Investments in associates and subsidiaries)	2,746,335
VII. 유형자산 (Property and equipment)	3,498,185
VIII. 투자부동산 (Investment property)	121,875
IX. 무형자산 (Intangible assets)	524,208
X. 순확정급여자산 (Defined benefit assets)	307,749
XI. 당기법인세자산 (Current income tax assets)	201,703
XII. 이연법인세자산 (Deferred income tax assets)	-
XIII. 매각예정자산 (Assets held for sale)	29,882
XIV. 기타자산 (Other assets)	9,560,806
<b>자산총계</b> <b>(Total assets)</b>	<b>493,745,402</b>
<b>부 채</b> <b>(Liabilities)</b>	
I. 당기손익-공정가치측정 금융부채 (Financial liabilities at fair value through profit or loss)	94,819

## 재무상태표

(Separate Statements of Financial Position)

2023년 3월 31일 현재

(As of March 31, 2023)

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

과목명(Description)	금액(Amount)
II. 파생금융부채 (Derivative financial liabilities)	6,567,094
III. 예수부채 (Deposits)	362,745,160
IV. 차입부채 (Debts)	37,405,256
V. 사채 (Debentures)	27,472,122
VI. 충당부채 (Provisions)	530,297
VII. 순확정급여부채 (Defined benefit liabilities)	17,602
VIII. 당기법인세부채 (Current income tax liabilities)	9,434
IX. 이연법인세부채 (Deferred income tax liabilities)	337,715
X. 기타부채 (Other liabilities)	24,833,062
<b>부채 총계 (Total liabilities)</b>	<b>460,012,561</b>
<b>자 본 (Equity)</b>	
I. 자본금 (Capital stock)	2,021,896
II. 신종자본증권 (Hybrid securities)	1,282,935
III. 자본잉여금 (Capital surplus)	5,220,031
IV. 기타포괄손익누계액 (Accumulated other comprehensive income)	225,960
V. 이익잉여금 (Retained earnings)	24,982,019
<b>자본총계 (Total equity)</b>	<b>33,732,841</b>
<b>부채와 자본총계 (Total liabilities and equity)</b>	<b>493,745,402</b>

## 손익계산서

(Separate Statements of Comprehensive Income)

2023년 1월 1일부터 2023년 3월 31일까지

(January 1, 2023 ~ March 31, 2023)

주식회사 국민은행

KB Kookmin Bank

(단위: 백만원)

(in million won)

과목명(Description)	금액(Amount)
<b>I. 순이자이익</b> (Net interest income)	<b>2,221,820</b>
이자수익 (Interest income)	4,907,073
1. 기타포괄손익-공정가치측정 및 상각후원가 측정 금융상품 이자수익 (Interest income from financial instruments at fair value through other comprehensive income and amortized cost)	4,821,177
2. 당기손익-공정가치측정 금융상품 이자수익 (Interest income from financial instruments at fair value through profit or loss)	85,896
이자비용 (Interest Expense)	(2,685,253)
<b>II. 순수수수료이익</b> (Net fee and commission income)	<b>307,852</b>
수수료수익 (Fee and commission income)	413,135
수수료비용 (Fee and commission expense)	(105,283)
<b>III. 당기손익-공정가치측정 금융상품 순손익</b> (Net gains/(losses) on financial instruments at fair value through profit or loss)	<b>228,484</b>
<b>IV. 기타영업손익</b> (Net other operating income(expenses))	<b>(309,517)</b>
<b>V. 일반관리비</b> (General and administrative expenses)	<b>(945,038)</b>
<b>VI. 신용손실충당금 반영전 영업이익</b> (Operating profit before provision for credit losses)	<b>1,503,601</b>
<b>VII. 신용손실충당금전입액</b> (Provision for credit losses)	<b>(374,862)</b>
<b>VIII. 영업이익</b> (Net operating profit)	<b>1,128,739</b>
<b>IX. 영업외손익</b> (Non-operating profit(loss))	<b>(32,383)</b>
관계기업투자손익 (Share of profit(loss) of associates)	-

## 손익계산서

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주식회사 국민은행

KB Kookmin Bank

(단위: 백만원)

(in million won)

과목명(Description)	금액(Amount)
기타영업외손익 (Net other non-operating income(expense))	(32,383)
<b>X. 법인세비용차감전순이익 (Profit before income tax)</b>	<b>1,096,356</b>
<b>XI. 법인세비용 (Income tax expense)</b>	<b>(274,119)</b>
<b>XII. 당기순이익 (Profit for the period)</b>	<b>822,237</b>
<b>XIII. 법인세비용차감후기타포괄손익 (Other comprehensive income(loss) for the period, net of tax)</b>	<b>311,787</b>
당기손익으로 재분류되지 않는 포괄손익 (Items that will not be reclassified to profit or loss)	(169)
1. 순확정급여부채의 재측정요소 (Actuarial gains(losses) on post defined benefit pension plans )	4,438
2. 기타포괄손익 - 공정가치 측정 금융상품 관련 손익 (Revaluation gains/(losses) on equity instruments at fair value through other comprehensive income)	(4,607)
후속적으로 당기손익으로 재분류될 수 있는 포괄손익 (Items that may be reclassified subsequently to profit or loss)	311,956
1. 외환차이 (Exchange differences on translating foreign operations)	(1,107)
2. 기타포괄손익-공정가치 측정 금융상품 관련 손익 (Net gains/(losses) on financial instruments at fair value through other comprehensive income)	322,534
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)	(9,471)
<b>XIV. 당기총포괄이익 (Total comprehensive income attributable to:)</b>	<b>1,134,024</b>
당기순이익의 귀속 (Profit attributable to:)	822,237

## 손익계산서

(Separate Statements of Comprehensive Income)

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(January 1, 2023 ~ March 31, 2023)

주식회사 국민은행

KB Kookmin Bank

(단위: 백만원)

(in million won)

과목명(Description)	금액(Amount)
1. 지배기업주주지분순이익 (Shareholders of the parent entity)	822,237
2. 비지배지분순이익 (Non-controlling interests)	-
당기총포괄이익의 귀속 (Total comprehensive income attributable to:)	1,134,024
1. 지배기업주주지분총포괄이익 (Shareholders of the parent entity)	1,134,024
2. 비지배지분총포괄이익 (Non-controlling interest)	-

## 대차대조표(신탁계정)

Balance Sheet (Trust accounts)

2023년 3월 31일 현재

(As of March 31, 2023)

(단위: 백만원)

(in million won)

과목명(Description)	금액(Amount)
<b>자 산</b> (Assets)	
I. 현금 및 예치금 (Cash and due from financial institutions)	34,681,694
1. 원화예치금 (Due from banks in won)	34,681,694
II. 유가증권 (Securities)	27,970,075
1. 주식 (Stock)	4,213,644
2. 국채 (Government bonds)	210,713
3. 금융채 (Finance debentures)	1,842,112
4. 지방채 (Local government bonds)	37,892
5. 사채 (Corporate bonds)	4,489,935
6. 외화유가증권 (Securities in foreign currency)	97,048
7. 매입어음 (Bills bought)	708,957
8. 기타유가증권 (Other securities)	16,369,774
III. 대출금 (Loans & discounts)	297,709
1. 부동산저당대출 (Loans on real estate collateral)	-
2. 채권담보대출 (Loans on receivables collateral)	72,382
3. 수익권담보대출 (Loans on trust benefit collateral)	225,327
IV. 콜론 (Call loans)	-

## 대차대조표(신탁계정)

Balance Sheet (Trust accounts)

2023년 3월 31일 현재

(As of March 31, 2023)

(단위: 백만원)

(in million won)

과목명(Description)	금액(Amount)
V. 환매조건부채권 (Bonds purchased under resale agreements)	5,315,800
VI. 금전채권 (Money receivables)	10,896,784
VII. 수탁부동산 (Movables & real estate)	369,295
VIII. 기타자산 (Others)	689,452
1. 가지급금 (Suspense receivables)	6
2. 미수수익 (Accrued revenues receivable)	613,367
3. 미수금 (Accounts receivable)	67,170
4. 선급비용 (Prepaid expenses)	242
5. 선급금 (Prepaid payments)	8,667
6. 기타잡자산 (Prepaid expenses)	-
IX. 고유계정대 (Lendings to banking account)	2,212,797
X. 채권평가충당금(-) (Allowance for valuation of receivables(-))	(87)
<b>자산총계 (Total assets)</b>	<b>82,433,519</b>
<b>부 채 (Liabilities)</b>	
I. 금전신탁 (Money in trust)	69,201,676
1. 불특정금전신탁합동운용 (Unspecified money trust)	54
2. 적립식목적신탁합동운용 (Reserving objective trust(performance))	7,965

## 대차대조표(신탁계정)

Balance Sheet (Trust accounts)

2023년 3월 31일 현재

(As of March 31, 2023)

(단위: 백만원)

(in million won)

과목명(Description)	금액(Amount)
3. 가계금전신탁합동운용 (Household money trust)	9,158
4. 개발신탁합동운용 (Development Money Trust)	36
5. 노후생활연금신탁합동운용 (Money trust for old age living pension)	990
6. 기업금전신탁합동운용 (Business money trust)	1,267
7. 국민주신탁합동운용 (National stock trust)	2,232
8. 개인연금신탁합동운용 (Personal pension trust)	1,688,015
9. 가계장기신탁합동운용 (Long term house trust)	6,458
10. 근로자우대신탁합동운용 (Workers preferential trust)	1,115
11. 신종적립신탁합동운용 (New reserving trust)	4,465
12. 퇴직신탁운용 (Retirement trust)	7,586
13. 특정금전신탁 (Specified money trust)	25,396,590
14. 단위금전신탁합동운용 (Unit type money trust)	-
15. 추가금전신탁 (Open type money trust)	1,266
16. 신개인연금신탁합동운용 (New personal pension trust)	64,098
17. 신노후생활연금신탁합동운용 (New pension trust)	1,856
18. 신근로자우대신탁합동운용 (New workers preferential trust)	5
19. 연금신탁합동운용 (Pension trust)	1,904,034



## 대차대조표(신탁계정)

Balance Sheet (Trust accounts)

2023년 3월 31일 현재

(As of March 31, 2023)

(단위: 백만원)

(in million won)

과목명(Description)	금액(Amount)
20. 퇴직연금신탁 (Trust of retirement pension plan)	36,938,626
21. 개인종합자산신탁 (Individual savings account)	3,165,860
Ⅱ. 재산신탁 (Property in trust)	11,301,301
1. 유가증권의신탁 (Securities in trust)	80,785
2. 금전채권의신탁 (Money receivables in trust)	10,851,221
3. 부동산의신탁 (Real estate in trust)	369,295
Ⅲ. 공익신탁 (Public in trust)	1
Ⅳ. 기타부채 (Other borrowings)	1,813,976
1. 미지급금 (Accounts payable)	73,652
2. 선수수익 (Income in advance)	8,465
3. 미지급신탁보수 (Accrued payable trust fees)	77,451
4. 미지급신탁이익 (Accrued payable trust profit)	1,622,782
5. 미지급비용 (Accrued payable expenses)	31,626
Ⅴ. 특별유보금 (Special reserves)	116,565
<b>부채 총계 (Total liabilities)</b>	<b>82,433,519</b>

## 손익계산서(신탁계정)

Income Statement(Trust accounts)  
2023년 1월 1일부터 2023년 3월 31일까지  
(January 1, 2023 ~ March 31, 2023)

(단위: 백만원)  
(in million won)

과목명(Description)	금액(Amount)
수익 (Revenues)	
<b>I. 예치금이자 (Interest on due from banks)</b>	<b>319,162</b>
<b>II. 유가증권이자 (Interest on securities)</b>	<b>200,565</b>
국채이자 (Interest on government bonds)	1,215
금융채이자 (Interest on finance debentures)	16,082
지방채이자 (Interest on local government bonds)	372
사채이자 (Interest on corporate bonds)	53,800
배당금수익 (Dividend income)	214
외화유가증권이자 (Interest on securities in foreign currency)	3,639
매입어음이자 (Interest on bills bought)	12,903
기타유가증권이자 (Interest on others securities)	112,340
<b>III. 대출금이자 (Interest on loans &amp; discounts)</b>	<b>3,672</b>
부동산저당대출이자 (Interest on real estate collateral loans)	-
채권담보대출이자 (Interest on receivables collateral loans)	996
수익권담보대출이자 (Interest on trust benefit collateral loans)	2,676
<b>IV. 콜론이자 (Interest on call loans)</b>	<b>-</b>
<b>V. 환매조건부채권이자 (Interest on bonds under resale agreements)</b>	<b>76,295</b>

## 손익계산서(신탁계정)

Income Statement(Trust accounts)  
2023년 1월 1일부터 2023년 3월 31일까지  
(January 1, 2023 ~ March 31, 2023)

(단위: 백만원)  
(in million won)

과목명(Description)	금액(Amount)
VI. 금전채권이자 (Interest on money receivables)	47
VII. 파생상품관련익 (Revenues on derivatives)	-
VIII. 유가증권관련수익 (Revenues on securities)	115,991
유가증권매매익 (Gain on sales of securities)	95,116
유가증권상환익 (Gain on redemption of securities)	85
유가증권평가익 (Gain on valuation of securities)	20,790
VIII. 외화환차익 (Gain on foreign currency)	6
IX. 외화자산부채평가익 (Gain on valuation of assets and liabilities denominated in foreign currency)	88,733
X. 수입수수료 (Commissions received)	-
XI. 기타수익 (Other revenues)	55,936
XII. 고유계정대이자 (Interest on loans to banking account)	19,157
XIII. 특별유보금환입 (Transfer from special provision)	21
XIV. 채권평가충당금환입 (Transfer from allowance for valuation of receivables)	81
신탁이익계 (Total revenues)	879,666
비 용 (Expenses)	
I. 금전신탁이익 (Gain on money trust)	680,855
불특정금전신탁이익 (Gain on unspecified money trust)	-

## 손익계산서(신탁계정)

Income Statement(Trust accounts)  
2023년 1월 1일부터 2023년 3월 31일까지  
(January 1, 2023 ~ March 31, 2023)

(단위: 백만원)  
(in million won)

과목명(Description)	금액(Amount)
적립식목적신탁실적이익 (Gain on installment money trust(performance))	101
가계금전신탁이익 (Gain on household money trust)	77
개발신탁이익 (Gain on development trust)	-
노후생활연금신탁이익 (Gain on money trust for old age living pension)	8
기업금전신탁이익 (Gain on corporate money trust)	10
국민주신탁이익 (Gain on national stock trust)	156
개인연금신탁이익 (Gain on money trust for individual pension)	11,973
가계장기신탁이익 (Gain on household long-term money trust)	58
근로자우대신탁이익 (Gain on money trust for employee)	9
신종적립신탁이익 (Gain on new installment money trust)	36
퇴직신탁이익 (Gain on retirement trust)	71
특정금전신탁이익 (Gain on specified money trust)	309,362
추가금전신탁이익 (Gain on open type money trust)	39
신개인연금신탁이익 (Gain on new money trust for individual pension)	1,194
신노후생활연금신탁이익 (Gain on new money trust for old age living pension)	23
신근로자우대신탁이익 (Gain on money trust for employee)	-
연금신탁이익 (Gain on pension trust)	38,577

## 손익계산서(신탁계정)

Income Statement(Trust accounts)  
2023년 1월 1일부터 2023년 3월 31일까지  
(January 1, 2023 ~ March 31, 2023)

(단위: 백만원)  
(in million won)

과목명(Description)	금액(Amount)
퇴직연금신탁이익 (Gain on trust of retirement pension plan)	295,295
개인종합자산신탁이익 (Individual savings account)	23,866
<b>II. 재산신탁이익 (Gain on property trust)</b>	<b>(39)</b>
유가증권의신탁이익 (Gain on securities trust)	-
금전채권의신탁이익 (Gain on money receivables trust)	(39)
<b>III. 기타지급이자 (Other interest paid)</b>	-
<b>IV. 지급수수료 (Commissions paid)</b>	<b>10,978</b>
<b>V. 파생상품관련손 (Loss on derivatives)</b>	-
<b>VI. 외화환차손 (Loss on foreign exchange )</b>	<b>183</b>
<b>VII. 외화자산부채평가손 (Loss on valuation of assets and liabilities denominated in foreign currency)</b>	<b>88,737</b>
<b>VIII. 유가증권관련비용 (Expenses on securities)</b>	<b>42,703</b>
유가증권매매손 (Loss on sales of securities)	34,819
유가증권상환손 (Loss on redemption of securities)	5,121
유가증권평가손 (Loss on valuation of securities)	2,763
<b>IX. 기금출연료 (Contribution to fund)</b>	<b>1,608</b>
신용보증기금출연료 (Contribution to credit guarantee fund)	25
신탁보험료 (Insurance fees on deposits)	1,583

## 손익계산서(신탁계정)

Income Statement(Trust accounts)  
2023년 1월 1일부터 2023년 3월 31일까지  
(January 1, 2023 ~ March 31, 2023)

(단위: 백만원)  
(in million won)

과목명(Description)	금액(Amount)
X. 세금과공과 (Taxes)	84
XI. 신탁보수 (Trust fees & commissions)	50,385
XII. 기타비용 (Other expenses)	2,900
XIII. 특별유보금전입 (Provision for special provision)	1,250
XIV. 채권평가충당금전입 (Provision for allowance for valuation of receivables)	22
신탁손실계 (Total expenses)	879,666

## 연결재무상태표

(Consolidated Statements of Financial Position)

2023년 3월 31일 현재

(As of March 31, 2023)

KB증권 주식회사와 그 종속기업

(단위: 백만원)

KB Securities and subsidiaries

(in million won)

과목명(Description)	금액(Amount)
<b>자 산 (Assets)</b>	
I. 현금 및 예치금 (Cash and deposits)	4,417,125
II. 당기손익-공정가치측정 금융자산 (Financial assets at fair value through profit or loss)	32,197,199
III. 파생금융자산 (Derivative financial assets)	1,506,604
IV. 기타포괄손익-공정가치측정유가증권 (Fair value through other comprehensive income)	4,927,756
V. 종속기업및관계기업투자 (Investments in associates, subsidiaries and joint ventures)	292,566
VI. 상각후원가측정 대출채권 (Loans at amortized cost)	9,959,498
VII. 유형자산 (Property and equipment)	262,209
VIII. 투자부동산 (Investment property)	664,504
IX. 무형자산 (Intangible assets)	246,448
X. 당기법인세자산 (Current tax assets)	9,417
XI. 이연법인세자산 (Deferred tax assets)	1,329
XII. 기타금융자산 (Other financial assets)	7,503,116
XIII. 기타자산 (Other non-financial assets)	250,506
<b>자산총계 (Total assets)</b>	<b>62,238,277</b>
<b>부 채 (Liabilities)</b>	
I. 예수부채 (Deposits received)	7,178,119
II. 당기손익-공정가치측정 금융부채 (Financial liabilities at fair value through profit or loss)	11,749,949
III. 파생금융부채 (Derivative financial liabilities)	1,917,080

## 연결재무상태표

(Consolidated Statements of Financial Position)

2023년 3월 31일 현재

(As of March 31, 2023)

KB증권 주식회사와 그 종속기업

(단위: 백만원)

KB Securities and subsidiaries

(in million won)

과목명(Description)	금액(Amount)
IV. 차입부채 (Borrowings)	27,974,532
V. 당기법인세부채 (Current tax liabilities)	6,264
VI. 순확정급여부채 (Net defined benefit liabilities)	44,164
VII. 이연법인세부채 (Deferred tax liabilities)	10,494
VIII. 충당부채 (Provisions)	141,131
IX. 기타금융부채 (Other financial liabilities)	6,949,110
X. 기타부채 (Other non-financial liabilities)	377,553
<b>부채 총계 (Total liabilities)</b>	<b>56,348,396</b>
<b>자 본 (Equity)</b>	
I. 지배기업 주주지분 (Controlling interests)	5,858,777
1. 자본금 (Stockholder's equity)	1,493,102
2. 신종자본증권 (Hybrid securities)	506,130
3. 기타불입자본 (Other paid-in capital)	1,478,688
4. 이익잉여금 (Retained earnings)	2,074,395
5. 기타자본구성요소 (Elements of other shareholders' equity)	306,462
II. 비지배지분 (Non-controlling interests)	31,104
<b>자본총계 (Total equity)</b>	<b>5,889,881</b>
<b>부채와 자본총계 (Total liabilities and equity)</b>	<b>62,238,277</b>



## 연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2023년 1월 1일부터 2023년 3월 31일까지

(January 1, 2023 ~ March 31, 2023)

KB증권 주식회사와 그 종속기업

(단위: 백만원)

KB Securities and subsidiaries

(in million won)

과목명(Description)	금액(Amount)
<b>I. 영업수익 (Operating income)</b>	<b>4,324,249</b>
수수료수익 (Commissions received)	212,713
금융상품평가 및 처분이익 (Gain on valuation(sales) of financial assets)	3,226,007
이자수익 (Interest income)	402,804
상각후원가측정금융자산평가및처분이익 (Gain on valuation(disposal) of loans)	2,916
외환거래이익 (Gain on foreign transactions)	429,150
기타영업수익 (Others )	50,659
<b>II. 영업비용 (Operating expenses)</b>	<b>4,060,050</b>
수수료비용 (Commissions expense)	57,756
금융상품평가 및 처분손실 (Loss on valuation(sales) of financial assets)	3,124,283
이자비용 (Interest expense)	260,969
상각후원가측정금융자산평가및처분손실 (Loss on valuation(disposal) of loans)	11,155
외환거래손실 (Loss on foreign transactions)	357,523
판매비와 관리비 (General and administrative expenses)	234,021
기타영업비용 (Others)	14,343
<b>III. 영업이익(손실) (Operating profit(loss))</b>	<b>264,199</b>
<b>IV. 영업외수익 (Non-operating income)</b>	<b>10,452</b>

## 연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2023년 1월 1일부터 2023년 3월 31일까지

(January 1, 2023 ~ March 31, 2023)

KB증권 주식회사와 그 종속기업

(단위: 백만원)

KB Securities and subsidiaries

(in million won)

과목명(Description)	금액(Amount)
V. 영업외비용 (Non-operating expenses)	85,838
VI. 법인세비용차감전순이익(손실) (Net income(loss) before income tax from continuing operations)	188,813
VII. 법인세비용(수익) (Income tax expense(income) from continuing operations)	46,863
VIII. 당기순이익(손실) (Net income(loss) )	141,950
1. 지배기업주주지분순이익 (Shareholders of the parent entity)	141,894
2. 비지배지분순이익 (Non-controlling interest)	56
IX. 기타포괄손익 (Other comprehensive gain(loss))	(14,911)
X. 당기총포괄이익(손실) (Consolidated net comprehensive income(loss))	127,039
1. 지배기업주주지분총포괄이익 (Shareholders of the parent entity)	125,053
2. 비지배지분총포괄이익 (Non-controlling interest)	1,986

## 연결재무상태표

(Consolidated Statements of Financial Position)

2023년 3월 31일 현재

(As of March 31, 2023)

KB손해보험주식회사와 그 종속회사

(단위: 백만원)

KB Insurance and subsidiaries

(in million won)

과목명(Description)	금액(Amount)
<b>자 산</b> <b>(Assets)</b>	
I. 현금및현금성자산 (Cash and cash equivalents)	504,290
II. 금융자산 (Financial assets)	32,535,371
1. 당기손익공정가치측정금융자산 (Financial assets at fair value through profit or loss)	9,146,142
2. 기타포괄손익공정가치측정금융자산 (Financial assets at fair value through other comprehensive income)	16,910,855
3. 상각후원가측정금융자산 (Financial assets at amortised cost)	30,507
4. 상각후원가측정대출채권 (Loans)	6,051,270
5. 상각후원가측정기타수취채권 (Other receivables)	396,598
III. 관계기업투자주식 (Investments in associates)	51,972
IV. 위험회피목적파생상품자산 (Derivative assets to hedge)	47,636
V. 보험계약자산 (Insurance contract assets)	152,547
VI. 재보험계약자산 (Reinsurance contract assets)	1,504,934
VII. 투자부동산 (Investment property)	5,346
VIII. 유형자산 (Property and equipment)	542,146
IX. 무형자산 (Intangible assets)	76,255
X. 매각예정자산 (Assets held for sale)	-
XI. 당기법인세자산 (Current tax assets)	-
XII. 이연법인세자산 (Deferred tax assets)	3,532

## 연결재무상태표

(Consolidated Statements of Financial Position)

2023년 3월 31일 현재

(As of March 31, 2023)

KB손해보험주식회사와 그 종속회사

(단위: 백만원)

KB Insurance and subsidiaries

(in million won)

과목명(Description)	금액(Amount)
XIII. 순확정급여자산 (Net defined benefit assets)	111,088
XIV. 기타자산 (Other assets)	54,028
<b>자산총계 (Total assets)</b>	<b>35,589,145</b>
<b>부 채 (Liabilities)</b>	
I. 보험계약부채 (Insurance liabilities)	23,026,041
II. 재보험계약부채 (Reinsurance liabilities)	3,229
III. 금융부채 (Financial liabilities)	5,180,411
1. 당기손익인식금융부채 (Financial liabilities at fair value through profit or loss)	64,148
2. 차입부채 (Debts)	30,260
3. 사채 (Debentures)	663,700
4. 기타금융부채 (Other financial liabilities)	4,422,303
III. 위험회피목적파생상품부채 (Derivative liabilities to hedge)	293,443
IV. 충당부채 (Provisions)	5,132
V. 확정급여채무 (Net defined benefit liabilities)	387
VI. 당기법인세부채 (Current tax liabilities)	969
VII. 이연법인세부채 (Deferred tax liabilities)	1,106,740
VIII. 기타부채 (Other liabilities)	197,189

## 연결재무상태표

(Consolidated Statements of Financial Position)

2023년 3월 31일 현재

(As of March 31, 2023)

KB손해보험주식회사와 그 종속회사

(단위: 백만원)

KB Insurance and subsidiaries

(in million won)

과목명(Description)	금액(Amount)
부채 총계 (Total liabilities)	29,813,541
자 본 (Equity)	
I. 지배기업소유지분 (Equity attributable to shareholders of the Parent Company)	5,769,834
1. 자본금 (Capital stock)	33,250
2. 자본잉여금 (Capital surplus)	348,454
3. 자본조정 (Capital adjustments)	(9)
4. 기타포괄손익누계액 (Accumulated other comprehensive income)	256,800
5. 이익잉여금 (Retained earnings )	5,131,339
II. 비지배지분 (Non-controlling interests)	5,769
자본총계 (Total equity)	5,775,603
부채와 자본총계 (Total liabilities and equity)	35,589,145

## 연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2023년 1월 1일부터 2023년 3월 31일까지

(January 1, 2023 ~ March 31, 2023)

KB손해보험주식회사와 그 종속회사

(단위: 백만원)

KB Insurance and subsidiaries

(in million won)

과목명(Description)	금액(Amount)
<b>I. 보험영업수익 (Insurance revenue)</b>	<b>2,447,515</b>
보험영업수익 (Insurance Income)	2,284,431
재보험영업수익 (Reinsurance Income)	163,084
<b>II. 보험영업비용 (Insurance expenses)</b>	<b>2,188,635</b>
보험영업비용 (Insurance expenses)	1,901,629
재보험영업비용 (Reinsurance expenses)	194,441
기타사업비용 (Other operating expenses)	92,565
<b>III. 투자영업수익 (Investment revenue)</b>	<b>636,924</b>
보험금융수익 (Insurance related financial income)	26,785
이자수익 (Interest income)	199,954
배당수익 (Dividend income)	11,294
유가증권 평가 및 처분이익 (Gain on valuation and disposal of securities)	174,224
대여금 및 수취채권 평가 및 처분이익 (Gain on valuation and disposal of loans and other receivables)	4,657
파생상품관련이익 (Gain on valuation and disposal of derivatives)	6,279
종속기업투자주식관련이익 (Gain on valuation and disposal of Investments in subsidiaries)	1,682
외화거래이익 (Foreign currency transaction gain)	<b>122,279</b>
기타수익 (Other income)	89,771

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(January 1, 2023 ~ March 31, 2023)

KB손해보험주식회사와 그 종속회사

(단위: 백만원)

KB Insurance and subsidiaries

(in million won)

과목명(Description)	금액(Amount)
<b>IV. 투자영업비용 (Investment expenses)</b>	<b>541,214</b>
보험금융비용 (Insurance related financial expenses)	214,259
이자비용 (Interest expense)	62,213
유가증권 평가 및 처분손실 (Loss on valuation and disposal of securities)	97,364
대여금 및 수취채권 평가 및 처분손실 (Loss on valuation and disposal of loans and other receivables)	2,690
파생상품관련손실 (Loss on valuation and disposal of derivatives)	122,713
종속기업투자주식관련손실 (Loss on investments on subsidiaries and associates)	482
외화거래손실 (Foreign currency transaction loss)	3,898
재산관리비 (Administrative expenses for assets)	12,216
부동산관리비 (Administrative expenses for real estate)	648
기타비용 (Other expenses)	24,731
<b>V. 영업이익(손실) (Operating income)</b>	<b>354,591</b>
<b>VI. 영업외이익 (Non-operating income (expense))</b>	<b>1,689</b>
영업외수익 (Non-operating income)	2,541
영업외비용 (Non-operating expenses)	852
<b>VII. 법인세비용차감전계속영업순이익 (Profit before income tax from continuing operations)</b>	<b>356,280</b>
<b>VIII. 계속영업법인세비용 (Income tax expense from continuing operations)</b>	<b>93,054</b>

## 연결포괄손익계산서

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(January 1, 2023 ~ March 31, 2023)

KB손해보험주식회사와 그 종속회사

(단위: 백만원)

KB Insurance and subsidiaries

(in million won)

과목명(Description)	금액(Amount)
IX. 계속영업당기순이익 (Profit for the period from continuing operations)	263,226
X. 중단사업손익 (Profit for the period from discontinued operations)	-
XI. 당기순이익 (Profit for the period)	263,226
XII. 기타포괄손익 (Other comprehensive income (loss) )	83,312
후속적으로 당기손익으로 재분류되지 않는 포괄손익 (Items that will not be reclassified subsequently to profit or loss)	(534,230)
1. 보험계약 관련 금융손익	(548,766)
2. 재보험계약 관련 금융손익	15,109
3. 확정급여채무 재측정요소 (Remeasurements of defined benefit plans)	(573)
4. 재평가잉여금 (Revaluation of property and equipment)	-
5. 기타포괄손익-공정가치측정 지분증권 관련손익 (Unrealized net change in fair value of equity instruments at fair value through other comprehensive income)	-
후속적으로 당기손익으로 재분류되는 포괄손익 (Items that may be subsequently reclassified to profit or loss)	617,542
1. 기타포괄손익-공정가치측정금융상품관련손익 (Unrealized net change in fair value of financial assets at fair value through other comprehensive income)	550,840
2. 손익변동성 조정 손익 (Amount reclassified between profit or loss and other comprehensive income)	-
3. 현금흐름위험회피파생상품평가손익 (Effective portion of changes in fair value of cash flow hedges)	60,858
4. 관계기업기타포괄손익 (Unrealized net change in other comprehensive income of associate)	(86)
5. 해외사업환산손익 (Foreign currency translation differences for foreign operations)	5,931
6. 특별계정기타포괄손익 (Other comprehensive income arising from separate account)	-



## 연결포괄손익계산서

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2023년 1월 1일부터 2023년 3월 31일까지

(January 1, 2023 ~ March 31, 2023)

KB손해보험주식회사와 그 종속회사

(단위: 백만원)

KB Insurance and subsidiaries

(in million won)

과목명(Description)	금액(Amount)
<b>X. 당기총포괄손익 (Total comprehensive income for the period)</b>	<b>346,538</b>
당기순이익의귀속 (Profit for the period attributable to :)	263,226
1. 지배기업소유지분순이익 (Shareholders of the Parent Company)	263,063
2. 비지배지분순이익 (Non-controlling interests)	163
총포괄손익의귀속 (Total comprehensive income for the year attributable to)	346,538
1. 지배기업소유지분총포괄손익 (Shareholders of the Parent Company)	346,001
2. 비지배지분총포괄손익 (Non-controlling interests)	537

## 연결재무상태표

(Consolidated Statements of Financial Position)

2023년 3월 31일 현재

(As of March 31, 2023)

주식회사 KB국민카드와 그 종속기업  
KB Kookmin Card and subsidiaries(단위: 백만원)  
(in million won)

과목명(Description)	금액(Amount)
<b>자 산</b> <b>(Assets)</b>	
I. 현금 및 예치금 (Cash and due from financial institutions)	335,563
II. 당기손익-공정가치측정 금융자산 (Financial assets at fair value through profit or loss)	830,648
III. 파생금융자산 (Derivative financial assets)	157,406
IV. 상각후원가측정 대출채권 (Loans at amortized cost)	26,499,444
V. 투자금융자산 (Financial investments)	64,155
VI. 관계기업투자 (Investments in associates)	7,446
VII. 유형자산 (Property and equipment)	158,202
VIII. 무형자산 (Intangible assets)	193,099
IX. 이연법인세자산 (Deferred income tax assets)	139,207
X. 순확정급여자산 (Net defined benefit assets)	16,057
XI. 기타자산 (Other assets)	410,056
<b>자산총계</b> <b>(Total assets)</b>	<b>28,811,283</b>
<b>부 채</b> <b>(Liabilities)</b>	
I. 차입부채 (Debts)	4,730,081
II. 파생금융부채 (Derivative financial liabilities)	15,450
III. 사채 (Debentures)	16,917,099

## 연결재무상태표

(Consolidated Statements of Financial Position)

2023년 3월 31일 현재

(As of March 31, 2023)

주식회사 KB국민카드와 그 종속기업  
KB Kookmin Card and subsidiaries(단위: 백만원)  
(in million won)

과목명(Description)	금액(Amount)
IV. 총당부채 (Provisions)	186,500
V. 순확정급여부채 (Net defined benefit liabilities)	9,196
VI. 기타부채 (Other liabilities)	2,356,036
<b>부채 총계 (Total liabilities)</b>	<b>24,214,362</b>
<b>자 본 (Equity)</b>	
I. 지배기업 주주지분 (Equity attributable to shareholders of the parent company)	4,553,993
1. 자본금 (Share capital)	460,000
2. 자본잉여금 (Capital surplus)	1,977,445
3. 기타포괄손익누계액 (Accumulated other comprehensive income)	50,953
4. 이익잉여금 (Retained earnings)	2,065,595
II. 비지배지분 (Non-controlling interests)	42,928
<b>자본총계 (Total equity)</b>	<b>4,596,921</b>
<b>부채와 자본총계 (Total liabilities and equity)</b>	<b>28,811,283</b>

## 연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2023년 1월 1일부터 2023년 3월 31일까지

(January 1, 2023 ~ March 31, 2023)

주식회사 KB국민카드와 그 종속기업  
KB Kookmin Card and subsidiaries(단위: 백만원)  
(in million won)

과목명(Description)	금액(Amount)
<b>I. 순이자이익</b> (Net interest income)	<b>401,317</b>
이자수익 (Interest income)	569,349
이자비용 (Interest expense)	(168,032)
<b>II. 순수수수료이익</b> (Net fee and commission income)	<b>156,534</b>
수수료수익 (Fee and commission income)	435,011
수수료비용 (Fee and commission expense)	(278,477)
<b>III. 당기손익-공정가치측정 금융상품 순손익</b> (Net gains/(losses) on financial instruments at fair value through profit or loss)	<b>478</b>
<b>IV. 기타영업손익</b> (Net other operating income(expenses))	<b>(109,022)</b>
<b>V. 일반관리비</b> (General and administrative expenses)	<b>(159,344)</b>
<b>VI. 신용손실충당금전입액</b> (Provision for credit losses)	<b>(178,121)</b>
<b>VII. 영업이익</b> (Net operating profit)	<b>111,842</b>
<b>VIII. 영업외손익</b> (Non-operating profit(loss))	<b>(7)</b>
관계기업투자손익 (Share of profit(loss) of associates)	282
기타영업외손익 (Net other non-operating income(expense))	(289)
<b>IX. 법인세비용차감전순이익</b> (Profit before income tax)	<b>111,835</b>
<b>X. 법인세비용</b> (Income tax expense)	<b>(28,693)</b>
<b>XI. 당기순이익</b> (Profit for the period)	<b>83,142</b>

## 연결포괄손익계산서

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(January 1, 2023 ~ March 31, 2023)

주식회사 KB국민카드와 그 종속기업  
KB Kookmin Card and subsidiaries

(단위: 백만원)  
(in million won)

과목명(Description)	금액(Amount)
<b>XII. 법인세비용차감후기타포괄손익</b> (Other comprehensive income(loss) for the period, net of tax)	<b>(8,505)</b>
후속적으로 당기손익으로 재분류되지 않는 포괄손익 (Items that will not be reclassified to profit or loss)	(327)
1. 순확정급여부채의 재측정요소 (Actuarial gains(losses) on post defined benefit pension plans )	(388)
2. 기타포괄손익-공정가치 측정 지분상품 관련 손익 (Revaluation gains/(losses) on equity instruments at fair value through other comprehensive income)	61
후속적으로 당기손익으로 재분류될 수 있는 포괄손익 (Items that may be reclassified subsequently to profit or loss)	(8,178)
1. 관계기업 기타포괄손익에 대한 지분 (Share of other comprehensive income of associates)	178
2. 현금흐름위험회피 수단의 손익 (Cash flow hedges)	(19,206)
3. 해외사업환산손익 (Foreign currency translation difference for foreign operations)	10,850
<b>XIII. 당기총포괄이익</b> (Total comprehensive income for the period)	<b>74,637</b>
당기순이익의 귀속 (Profit attributable to:)	83,142
지배기업주주지분순이익 (Shareholders of the parent entity)	81,989
비지배지분순이익 (Non-controlling interests)	1,153
당기총포괄이익의 귀속 (Total comprehensive income attributable to:)	74,637
지배기업주주지분총포괄이익 (Shareholders of the parent entity)	72,806
비지배지분총포괄이익 (Non-controlling interest)	1,831

## 재무상태표

(Statements of Financial Position)

2023년 3월 31일 현재

(As of March 31, 2023)

KB라이프생명보험주식회사와 그 종속회사

(단위: 백만원)

KB Life Insurance and subsidiaries

(in million won)

과목명(Description)	금액(Amount)
<b>자 산</b> <b>(Assets)</b>	
I. 현금및현금성자산 (Cash and cash equivalents)	1,050,736
II. 금융자산 (Financial assets)	28,930,015
1. 당기손익공정가치측정금융자산 (Financial assets at fair value through profit or loss)	7,939,723
2. 기타포괄손익공정가치측정금융자산 (Financial assets at fair value through other comprehensive income)	18,779,210
3. 상각후원가측정금융자산 (Financial assets at amortised cost)	650,259
4. 상각후원가측정대출채권 (Loans)	1,212,518
5. 상각후원가측정기타수취채권 (Other receivables)	348,305
III. 관계기업투자주식 (Investments in associates)	-
IV. 위험회피목적파생상품자산 (Derivative assets to hedge)	19,811
V. 재보험자산 (Reinsurance assets)	2,832
VI. 투자부동산 (Investment property)	40,864
VII. 유형자산 (Property and equipment)	71,964
VIII. 무형자산 (Intangible assets)	91,305
IX. 매각예정자산 (Assets held for sale)	-
X. 당기법인세자산 (Current tax assets)	41
XI. 이연법인세자산 (Deferred tax assets)	(936)

## 재무상태표

(Statements of Financial Position)

2023년 3월 31일 현재

(As of March 31, 2023)

KB라이프생명보험주식회사와 그 종속회사

(단위: 백만원)

KB Life Insurance and subsidiaries

(in million won)

과목명(Description)	금액(Amount)
XII. 기타자산 (Other assets)	72,661
<b>자산총계 (Total assets)</b>	<b>30,279,293</b>
<b>부 채 (Liabilities)</b>	
I. 보험계약부채 (Insurance liabilities)	22,628,936
II. 재보험계약부채 (Reinsurance liabilities)	7,728
III. 사채 (Debentures)	199,689
IV. 기타금융부채 (Other financial liabilities)	786,236
V. 위험회피목적파생상품부채 (Derivative liabilities to hedge)	35,776
VI. 충당부채 (Provisions)	24,601
VII. 확정급여채무 (Net defined benefit liabilities)	-
VIII. 당기법인세부채 (Current tax liabilities)	9,050
IX. 이연법인세부채 (Deferred tax liabilities)	1,095,827
X. 기타부채 (Other liabilities)	121,552
<b>부채 총계 (Total liabilities)</b>	<b>24,909,395</b>
<b>자 본 (Equity)</b>	
I. 지배기업소유지분 (Equity attributable to shareholders of the Parent Company)	5,369,898
1. 자본금 (Capital stock)	162,015
2. 자본잉여금 (Capital surplus)	901,319
3. 신종자본증권	49,800

## 재무상태표

(Statements of Financial Position)

2023년 3월 31일 현재

(As of March 31, 2023)

KB라이프생명보험주식회사와 그 종속회사

(단위: 백만원)

KB Life Insurance and subsidiaries

(in million won)

과목명(Description)	금액(Amount)
4. 자본조정 (Capital adjustments)	-
5. 기타포괄손익누계액 (Accumulated other comprehensive income)	1,447,351
6. 이익잉여금 (Retained earnings )	2,809,413
II. 비지배지분 (Non-controlling interests)	-
<b>자본총계 (Total equity)</b>	<b>5,369,898</b>
<b>부채와 자본총계 (Total liabilities and equity)</b>	<b>30,279,293</b>



## 손익계산서

(Separate Statements of Comprehensive Income)

2023년 1월 1일부터 2023년 3월 31일까지

(January 1, 2023 ~ March 31, 2023)

KB라이프생명보험주식회사와 그 종속회사  
KB Life Insurance and subsidiaries

(단위: 백만원)  
(in million won)

과목명(Description)	금액(Amount)
<b>I. 보험영업수익 (Operating Income)</b>	<b>182,753</b>
보험영업수익 (Operating Income)	182,637
재보험영업수익 (Reinsurance Operating Income)	116
조정대상 (Subject to Adjustment)	0
<b>II. 보험영업비용 (Operating Expense)</b>	<b>105,077</b>
보험영업비용 (Operating Expense)	114,916
재보험영업비용 (Reinsurance Operating Expense)	2,262
기타사업비용 (Other Business Expense)	(12,101)
조정대상 (Subject to Adjustment)	(0)
<b>III. 투자영업수익 (Investment Operating Income)</b>	<b>742,853</b>
이자수익 (Interest Income)	220,037
당기손익-공정가치측정금융상품관련이익 (Profit or Loss for Period on Fair Value Measured Financial Instruments)	355,168
기타포괄손익-공정가치측정금융상품관련이익 (Other Comprehensive Income (Loss) on Fair Value Measured Financial Instruments)	3,906
상각후원가측정금융상품관련이익 (Profit on Amortised Cost of a Financial Asset or Financial Liability)	-
파생상품관련이익 (Income on Derivatives)	64,508
외환거래이익 (Income on Foreign Exchange)	76,881
배당금수익 (Dividend Income)	19,072
기타영업수익 (Other Operating Income)	3,281

## 손익계산서

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(January 1, 2023 ~ March 31, 2023)

KB라이프생명보험주식회사와 그 종속회사  
KB Life Insurance and subsidiaries

(단위: 백만원)  
(in million won)

과목명(Description)	금액(Amount)
조정대상 (Subject to Adjustment)	0
<b>IV. 투자영업비용 (Investment Operating Expense)</b>	<b>155,078</b>
이자비용 (Interest Expense)	3,184
당기손익-공정가치측정금융상품관련손실 (Profit or Loss for Period on Fair Value Measured Financial Instruments)	31,140
기타포괄손익-공정가치측정금융상품관련손실 (Other Comprehensive Income (Loss) on Fair Value Measured Financial Instruments)	4,898
상각후원가측정금융상품관련손실 (Loss on Amortised Cost of a Financial Asset or Financial Liability)	-
파생상품관련손실 (Loss on Derivatives)	104,403
외환거래손실 (Loss on Foreign Exchange)	4,360
기타영업비용 (Other Operating Expenses)	7,094
조정대상 (Subject to Adjustment)	-
<b>V. 보험금융손익 (Insurance Finance Income (Loss))</b>	<b>(467,395)</b>
보험금융수익 (Insurance Finance Income)	52,560
보험금융비용 (Insurance Finance Expense)	519,955
<b>VI. 기타영업손익 (Other Operating Income (Loss))</b>	<b>(28,757)</b>
기타영업수익 (Other Operating Income)	7,192
기타영업비용 (Other Operating Expense)	35,950
<b>VII. 영업이익(손실) (Operating Income (Loss))</b>	<b>169,298</b>
<b>VIII. 영업외손익 (Non-operating Income (Loss))</b>	<b>(4,701)</b>

## 손익계산서

(Separate Statements of Comprehensive Income)

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(January 1, 2023 ~ March 31, 2023)

KB라이프생명보험주식회사와 그 종속회사

(단위: 백만원)

KB Life Insurance and subsidiaries

(in million won)

과목명(Description)	금액(Amount)
영업외수익 (Non-operating Income)	875
영업외비용 (Non-operating Expense)	5,576
조정대상 (Subject to Adjustment)	0
<b>IX. 법인세비용차감전순이익 (Net Income Before Tax Expenses)</b>	<b>164,597</b>
<b>X. 법인세비용(수익) (Income Tax Expense from Operations)</b>	<b>43,325</b>
<b>XI. 당기순이익 (Profit for The Period)</b>	<b>121,272</b>
<b>XII. 기타포괄손익 (Other comprehensive Income (Loss))</b>	
<b>XIII. 당기총포괄손익 (Total Comprehensive Income (Loss) For The Period)</b>	<b>121,272</b>

## 연결재무상태표

(Consolidated Statements of Financial Position)

2023년 3월 31일 현재

(As of March 31, 2023)

KB자산운용주식회사와 그 종속회사

KB Asset Management and subsidiaries

(단위: 백만원)

(in million won)

과목명(Description)	금액(Amount)
<b>자 산</b> <b>(Assets)</b>	
I. 현금 및 예치금 (Cash and due from financial institutions)	34,750
II. 당기손익-공정가치측정 금융자산 (Financial assets at fair value through profit or loss)	232,775
III. 기타포괄손익-공정가치측정유가증권 (Fair value through other comprehensive income)	615
IV. 관계기업 투자 (Investments in associates)	942
V. 파생금융자산 (Derivative financial assets)	181
VI. 대출채권 (Loans)	3,483
VII. 유형자산 (Property and equipment)	3,874
VIII. 기타금융자산 (Other financial assets)	34,099
IX. 이연법인세자산 (Deferred income tax assets)	3,592
X. 당기법인세자산 (Current income tax assets)	-
XI. 기타자산 (Other assets)	8,370
<b>자산총계</b> <b>(Total assets)</b>	<b>322,681</b>
<b>부 채</b> <b>(Liabilities)</b>	
I. 예수부채 (Deposits)	18,011
II. 차입부채 (Debts)	-
III. 기타금융부채 (Other financial liabilities)	50,753
IV. 충당부채 (Provisions)	742

## 연결재무상태표

(Consolidated Statements of Financial Position)

2023년 3월 31일 현재

(As of March 31, 2023)

KB자산운용주식회사와 그 종속회사

KB Asset Management and subsidiaries

(단위: 백만원)

(in million won)

과목명(Description)	금액(Amount)
V. 순확정급여부채 (Defined benefit liabilities)	397
VI. 파생상품부채 (Derivative liabilities)	637
VII. 기타부채 (Other liabilities)	27,310
<b>부채 총계 (Total liabilities)</b>	<b>97,850</b>
<b>자 본 (Equity)</b>	
I. 지배기업주주지분 (Equity attributable to shareholders of the parent company)	224,831
1. 자본금 (Share capital)	38,338
2. 자본잉여금 (Capital surplus)	246
3. 기타포괄손익누계액 (Accumulated other comprehensive income)	(241)
4. 이익잉여금 (Retained earnings)	186,488
II. 비지배지분 (Non-controlling interests)	-
<b>자본총계 (Total equity)</b>	<b>224,831</b>
<b>부채와 자본총계 (Total liabilities and equity)</b>	<b>322,681</b>

## 연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2023년 1월 1일부터 2023년 3월 31일까지

(January 1, 2023 ~ March 31, 2023)

KB자산운용주식회사와 그 종속회사

(단위: 백만원)

KB Asset Management and subsidiaries

(in million won)

과목명(Description)	금액(Amount)
<b>I. 영업수익 (Operating income)</b>	<b>53,970</b>
수수료수익 (Commissions received)	38,946
이자수익 (Interest income)	433
1. 기타포괄손익-공정가치측정 및 상각후원가 측정 금융상품 이자수익 (Interest income from financial instruments at fair value through other comprehensive income and amortized cost)	293
2. 당기손익-공정가치측정 금융상품 이자수익 (Interest income from financial instruments at fair value through profit or loss)	140
배당금수익 (Dividend income)	215
금융상품평가 및 처분이익 (Gain on valuation(sales) of financial assets)	7,963
외환거래이익 (Gain on foreign transactions)	3,000
기타영업수익 (Others )	3,413
<b>II. 영업비용 (Operating expenses)</b>	<b>29,757</b>
수수료비용 (Commissions expense)	3,237
이자비용 (Interest expense)	84
금융상품평가 및 처분손실 (Loss on valuation(sales) of financial assets)	4,869
외환거래손실 (Loss on foreign transactions)	1,014
판매비와관리비 (General and administrative expenses)	17,917
기타영업비용 (Others)	2,636
<b>III. 영업이익 (Operating profit)</b>	<b>24,213</b>
<b>IV. 영업외수익 (Non-operating income)</b>	<b>109</b>

## 연결포괄손익계산서

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(January 1, 2023 ~ March 31, 2023)

KB자산운용주식회사와 그 종속회사

(단위: 백만원)

KB Asset Management and subsidiaries

(in million won)

과목명(Description)	금액(Amount)
<b>V. 영업외비용</b> (Non-operating expenses)	<b>180</b>
<b>VI. 법인세비용차감전순이익</b> (Net income before income tax from continuing operations)	<b>24,142</b>
<b>VII. 법인세비용</b> (Income tax expense from continuing operations)	<b>6,170</b>
<b>VIII. 당기순이익</b> (Net income)	<b>17,972</b>
<b>IX. 기타포괄손익</b> (Other comprehensive gain)	<b>341</b>
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)	-
후속적으로 당기손익으로 재분류되는 포괄손익 (Items that may be subsequently reclassified to profit or loss)	341
1. 매도가능금융자산평가손익 (Gain on valuation of financial assets available for sale)	4
2. 해외사업장환산손익 (Foreign currency translation differences for foreign operations)	337
<b>X. 총포괄이익</b> (Total comprehensive income)	<b>18,313</b>
연결순손익의 귀속 (Profit for the period attributable to)	
1. 지배기업주주지분순이익 (Shareholders of the Parent Company)	17,972
2. 비지배지분순이익 (Non-controlling interests)	
연결총포괄손익의 귀속 (Total comprehensive income for the year attributable to)	18,313
1. 지배기업주주지분총포괄이익 (Shareholders of the Parent Company)	
2. 비지배지분총포괄이익 (Non-controlling interests)	

## 연결재무상태표

(Consolidated Statements of Financial Position)

2023년 3월 31일 현재

(As of March 31, 2023)

KB캐피탈 주식회사와 그 종속회사  
KB Capital Co., Ltd. and subsidiaries(단위: 백만원)  
(in million won)

과목명(Description)	금액(Amount)
<b>자 산</b> <b>(Assets)</b>	
I. 현금 및 현금성자산 (Cash and cash equivalents)	306,021
II. 매도가능금융자산 (Financial assets available for sale)	470,940
III. 파생금융자산 (Derivative financial assets)	39,722
IV. 관계기업 및 종속기업 투자자산 (Investments in associates and joint ventures)	45,033
V. 대여금 및 수취채권 (Loans and receivables)	10,939,412
VI. 유형자산 (Property and equipment)	46,169
VII. 무형자산 (Intangible assets)	19,605
VIII 기타자산 (Other assets)	3,636,589
<b>자산총계</b> <b>(Total assets)</b>	<b>15,503,490</b>
<b>부 채</b> <b>(Liabilities)</b>	
I. 차입부채 (Debts)	2,180,386
II. 발행사채 (Debenture issued)	10,123,859
III. 파생금융부채 (Derivative Instruments Liabilities)	-
IV. 충당부채 (Provisions)	3,811



## 연결재무상태표

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KB캐피탈 주식회사와 그 종속회사  
KB Capital Co., Ltd. and subsidiaries(단위: 백만원)  
(in million won)

과목명(Description)	금액(Amount)
V. 당기법인세부채 (Current tax liabilities)	236
VI. 기타부채 (Other liabilities)	992,265
VII. 이연법인세부채 (Deferred tax liabilities)	54,793
<b>부채 총계 (Total liabilities)</b>	<b>13,355,350</b>
<b>자 본 (Equity)</b>	
I. 자본금 (Capital stock)	160,876
II. 신종자본증권 (Hybrid bond)	499,101
III. 자본잉여금 (Capital surplus)	330,214
IV. 자본조정 (Capital adjustment)	(17,956)
V. 기타포괄손익누계액 (Accumulated other comprehensive loss)	(15,174)
VI. 이익잉여금 (Retained earnings)	1,176,591
VII. 비지배지분 (Non-controlling interests)	14,489
<b>자본총계 (Total equity)</b>	<b>2,148,140</b>
<b>부채와 자본총계 (Total liabilities and equity)</b>	<b>15,503,490</b>

## 연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2023년 1월 1일부터 2023년 3월 31일까지

(January 1, 2023 ~ March 31, 2023)

KB캐피탈 주식회사와 그 종속회사  
KB Capital Co., Ltd. and subsidiaries(단위: 백만원)  
(in million won)

과목명(Description)	금액(Amount)
<b>I. 영업이익 (Operating profit)</b>	<b>57,862</b>
순이자이익 (Net interest income)	109,409
순수수료이익 (Net fee and commission income)	210,786
당기손익금융자산 관련손익 (Gain on financial assets at fair value through profit or loss)	9,606
기타영업손익 (Other operating profit)	(171,962)
신용손실에 대한 손상차손 (Impairment loss on credit loss)	(65,339)
일반관리비 (General and administrative expenses)	(34,637)
<b>II. 영업외손익 (Non-operating profit(loss))</b>	<b>499</b>
<b>III. 법인세비용차감전순이익 (Profit before income tax)</b>	<b>58,362</b>
<b>IV. 법인세비용 (Income tax expense)</b>	<b>(10,868)</b>
<b>V. 당기순이익 (Profit for the period)</b>	<b>47,494</b>
<b>VI. 기타포괄손익 (Other comprehensive gain(loss))</b>	<b>1,352</b>
<b>VII. 총포괄이익 (Total comprehensive income)</b>	<b>48,846</b>

## 재무상태표

(Statements of Financial Position)

2023년 3월 31일 현재

(As of March 31, 2023)

KB부동산신탁 주식회사

(단위: 백만원)

KB Real Estate Trust

(in million won)

과목명(Description)	금액(Amount)
<b>자 산</b> <b>(Assets)</b>	
I. 현금 및 예치금 (Cash and due from financial institutions)	125,066
현금 및 현금성 자산 (Cash and cash equivalents)	90,107
예치금 (Deposits)	34,959
II. 증권 (Securities)	45,482
당기손익-공정가치측정 유가증권 (Securities at fair value through profit or loss)	45,482
관계회사투자지분 (Investments in associates)	-
III. 파생상품자산 (Derivative assets)	-
IV. 대출채권 (Loans)	259,348
대여금 (Loans)	
신탁계정대 (Loans to trust)	290,104
대손충당금(-) (Allowance for doubtful accounts)	(30,756)
V. 유형자산 (Property and equipment)	15,488
VI. 기타자산 (Other assets)	50,770
<b>자산총계</b> <b>(Total assets)</b>	<b>496,154</b>
<b>부 채</b> <b>(Liabilities)</b>	
I. 차입부채 (Debts)	-

## 재무상태표

(Statements of Financial Position)

2023년 3월 31일 현재

(As of March 31, 2023)

KB부동산신탁 주식회사

KB Real Estate Trust

(단위: 백만원)

(in million won)

과목명(Description)	금액(Amount)
II. 기타부채 (Other liabilities)	106,862
<b>부채 총계 (Total liabilities)</b>	<b>106,862</b>
<b>자 본 (Equity)</b>	
I. 자본금 (Share capital)	80,000
II. 기타포괄손익누계액 (Accumulated other comprehensive income)	1,211
III. 이익잉여금 (Retained earnings)	308,081
<b>자본총계 (Total equity)</b>	<b>389,292</b>
<b>부채와 자본총계 (Total liabilities and equity)</b>	<b>496,154</b>

## 손익계산서

(Income Statements)

2023년 1월 1일부터 2023년 3월 31일까지

(January 1, 2023 ~ March 31, 2023)

KB부동산신탁 주식회사

(단위: 백만원)

KB Real Estate Trust

(in million won)

과목명(Description)	금액(Amount)
<b>I. 영업수익 (Operating income)</b>	<b>35,796</b>
수수료수익 (Commissions received)	30,926
증권평가 및 처분이익 (Gains on valuation(sales) of Securities)	411
이자수익 (Interest income)	4,456
대출채권 관련 이익 (Income from trading loans)	-
기타의 영업수익 (Other operating income)	3
<b>II. 영업비용 (Operating expenses)</b>	<b>10,745</b>
수수료비용 (Commissions)	109
증권평가 및 처분손실 (Loss on valuation(sales) of Securities)	25
이자비용 (Interest expenses)	165
대출평가 및 처분손실 (Loss on valuation and disposal of loans receivable)	2,322
외환거래손실 (Loss on foreign transactions)	-
판매비와관리비 (General and administrative expenses)	7,867
기타의 영업비용 (Other operating expenses)	257
<b>III. 영업이익(손실) (Operating profit(loss))</b>	<b>25,051</b>
<b>IV. 영업외수익 (Non-operating income)</b>	<b>16</b>
<b>V. 영업외비용 (Non-operating expenses)</b>	<b>-</b>

# 손익계산서

(Income Statements)

2023년 1월 1일부터 2023년 3월 31일까지

(January 1, 2023 ~ March 31, 2023)

KB부동산신탁 주식회사

(단위: 백만원)

KB Real Estate Trust

(in million won)

과목명(Description)	금액(Amount)
VI. 법인세비용차감전계속사업손익 (Net income(loss) before income tax from continuing operations)	25,067
VII. 계속사업손익 법인세비용 (Income tax expense from continuing operations)	6,312
VIII. 계속사업이익 (Net income (loss) from continuing operations)	18,755
IX. 중단사업손익 (Net income (loss) from discontinued operations)	
X. 당기순이익 (Net income)	18,755

## 재무상태표

(Statements of Financial Position)

2023년 3월 31일 현재

(As of March 31, 2023)

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

과목명(Description)	금액(Amount)
<strong>자 산</strong> (Assets)	
I. 현금 및 예치금 (Cash and due from financial institutions)	314,426
II. 유가증권 (Securities)	30,372
III. 대출채권 (Loans)	2,503,013
IV. 유형자산 (Tangible assets)	20,133
V. 기타자산 (Other assets)	127,186
<strong>자산총계</strong> (Total assets)	<strong>2,995,130</strong>
<strong>부 채</strong> (Liabilities)	
I. 예수금 (Deposits)	2,569,486
II. 차입금 (Loan payable)	53,402
III. 기타부채 (Other liabilities)	99,228
<strong>부채 총계</strong> (Total liabilities)	<strong>2,722,116</strong>
<strong>자 본</strong> (Equity)	
I. 자본금 (Capital stock)	40,009
II. 자본잉여금 (Capital surplus)	139,471
III. 이익잉여금 (Retained earnings)	94,466
IV. 기타포괄손익누계액 (Accumulated other comprehensive income)	(932)

Back

## 재무상태표

(Statements of Financial Position)

2023년 3월 31일 현재

(As of March 31, 2023)

주식회사 KB저축은행  
KB Savings Bank Co., Ltd.

(단위: 백만원)  
(in million won)

과목명(Description)	금액(Amount)
자본총계 (Total equity)	273,014
부채와 자본총계 (Total liabilities and equity)	2,995,130



# 손익계산서

(Income Statements)

2023년 1월 1일부터 2023년 3월 31일까지

(January 1, 2023 ~ March 31, 2023)

주식회사 KB저축은행  
KB Savings Bank Co., Ltd.

(단위: 백만원)  
(in million won)

과목명(Description)	금액(Amount)
<b>I. 영업수익</b> <b>(Operating income)</b>	<b>55,827</b>
이자수익 (Interest income)	54,434
1. 예치금이자 (Interest on deposits)	4,647
2. 단기매매증권이자 (Interest on trading securities)	-
3. 매도가능증권이자 (Interest on securities available for sale)	-
4. 만기보유증권이자 (Interest on held-to-maturity securities)	64
5. 대출금이자 (Interest on loans & discounts)	49,634
6. 기타이자수익 (Other operating income)	89
유가증권평가및처분이익 (Gains on valuation(sales) of Securities)	-
대출채권평가및처분이익 (Gains on valuation(sales) of Loans)	13
수수료수익 (Fee and commission income)	891
기타영업수익 (Other operation income)	338
배당금수익 (Dividend income)	153
<b>II. 영업외수익</b> <b>Non-operating income</b>	<b>153</b>
<b>III. 영업비용</b> <b>Operating expenses &amp; claims</b>	<b>69,054</b>
이자비용 (Interest expense)	28,903
1. 예수금이자 (Interest on deposits)	28,156

## 손익계산서

(Income Statements)

2023년 1월 1일부터 2023년 3월 31일까지

(January 1, 2023 ~ March 31, 2023)

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

과목명(Description)	금액(Amount)
2. 사채이자 (Interest on bonds)	682
3. 기타이자비용 (Interest on others)	65
유가증권평가및처분손실 (Loss on valuation(sales) of Securities)	148
대출채권평가및처분손실 (Loss on valuation(sales) of Loans)	23,664
1. 대손상각비 (Bad debt expense)	23,664
수수료비용 (Fee and commission expense)	2,688
기타영업비용 (Other operating losses)	2,651
판매비와관리비 (Selling and administrative expenses)	11,000
<b>IV. 영업외비용 (Non-operating expenses)</b>	<b>87</b>
<b>V. 법인세차감전순손익 (Income before income tax expenses)</b>	<b>(13,161)</b>
<b>VI. 당기순이익 (Net income)</b>	<b>(10,953)</b>

## 연결재무상태표

(Consolidated Statements of Financial Position)

2023년 3월 31일 현재

(As of March 31, 2023)

KB인베스트먼트와 그 종속회사

(단위: 백만원)

KB Investment and subsidiaries

(in million won)

과목명(Description)	금액(Amount)
<b>자 산</b> <b>(Assets)</b>	
I. 현금 및 현금성 자산 (Cash and cash equivalents)	141,546
II. 예치금 (Due from bank)	69,954
III. 창업투자자산 (Investment in small and medium sized enterprises)	1,108,173
IV. PEF 투자자산 (Investment in PEF)	57,556
V. 기타자산 (Other assets)	9,906
<b>자산총계</b> <b>(Total assets)</b>	<b>1,387,135</b>
<b>부 채</b> <b>(Liabilities)</b>	
I. 단기차입금 (Short-term borrowings)	310,000
II. 확정급여부채 (Allowance for retirement and severance benefit)	158
III. 파생상품부채 (Derivative debts)	-
IV. 기타부채 (Other liabilities)	804,369
<b>부채 총계</b> <b>(Total liabilities)</b>	<b>1,114,528</b>
<b>자 본</b> <b>(Equity)</b>	
I. 자본금 (Capital stock)	112,627
II. 자본잉여금 (Capital surplus)	1,019
III. 자본조정 (Capital adjustment)	(336)

## 연결재무상태표

(Consolidated Statements of Financial Position)

2023년 3월 31일 현재

(As of March 31, 2023)

KB인베스트먼트와 그 종속회사

(단위: 백만원)

KB Investment and subsidiaries

(in million won)

과목명(Description)	금액(Amount)
Ⅲ. 기타포괄손익누계액 (Accumulated other comprehensive income)	(63)
Ⅳ. 이익잉여금 (Retained earnings)	159,360
<b>자본총계 (Total equity)</b>	<b>272,607</b>
<b>부채와 자본총계 (Total liabilities and equity)</b>	<b>1,387,135</b>

## 연결손익계산서

(Consolidated Income Statements)  
2023년 1월 1일부터 2023년 3월 31일까지  
(January 1, 2023 ~ March 31, 2023)

KB인베스트먼트와 그 종속회사  
KB Investment and subsidiaries

(단위: 백만원)  
(in million won)

과목명(Description)	금액(Amount)
<b>I. 영업수익 (Operating revenues)</b>	<b>15,177</b>
창업투자수익 (Revenues on investments in small and medium-size enterprises)	11,683
PEF 투자수익 (Revenues on Investments in PEF)	543
운용수익 (Other investment revenues)	2,943
경영자문료수익 (Consulting fees)	7
소수주주지분순손실 (Net expenses in minority interest)	-
<b>II. 영업비용 (Operating expenses)</b>	<b>12,747</b>
투자및금융비용 (Investment and financial expenses)	2,167
창업투자비용 (Expenses on investments in small and medium-size enterprises)	5,269
PEF 투자비용 (Expenses on investments in PEF)	245
일반관리비 (Administrative expenses)	3,880
소수주주지분순이익 (Net income in minority interest)	1,187
<b>III. 영업이익 (Operating income(losses))</b>	<b>2,430</b>
<b>IV. 영업외수익 (Non-operating income)</b>	<b>2</b>
<b>V. 영업외비용 (Non-operating expenses)</b>	<b>2</b>
<b>VI. 법인세비용차감전계속사업손익 (Continuing operation income before income tax)</b>	<b>2,430</b>
<b>VII. 계속사업손익법인세비용 (Income tax expense)</b>	<b>109</b>
<b>VIII. 당기순이익 (Net income for the year)</b>	<b>2,320</b>

## 연결재무상태표

(Consolidated Statements of Financial Position)

2023년 3월 31일 현재

(As of March 31, 2023)

KB데이터시스템과 그 종속회사  
KB Data Systems and subsidiaries(단위: 백만원)  
(in million won)

과목명(Description)	금액(Amount)
<b>자 산</b> <b>(Assets)</b>	
I. 유동자산 (Current assets)	42,024
당좌자산 (Quick assets)	42,024
1. 현금및현금성자산 (Cash and cash equivalents)	5,893
2. 단기금융상품 (Short-term financial instruments)	9,364
3. 매출채권 (Accounts receivable)	6,189
4. 대손충당금 (Allowance for doubtful accounts)	
5. 기타 (Others)	20,578
재고자산 (Inventories)	
상품 (Merchandise)	
II. 비유동자산 (Non-current assets)	11,439
투자자산 (Investments assets)	943
유형자산 (Tangible assets)	1,556
무형자산 (Intangible assets)	2,047
기타비유동자산 (Other non-current assets)	6,894
<b>자산총계</b> <b>(Total assets)</b>	<b>53,463</b>
<b>부 채</b> <b>(Liabilities)</b>	

## 연결재무상태표

(Consolidated Statements of Financial Position)

2023년 3월 31일 현재

(As of March 31, 2023)

KB데이터시스템과 그 종속회사  
KB Data Systems and subsidiaries(단위: 백만원)  
(in million won)

과목명(Description)	금액(Amount)
I. 유동부채 (Current liabilities)	29,256
매입채무 (Accounts payable )	16,418
미지급비용 (Accrued expenses)	5,942
기타 (Others)	6,896
II. 비유동부채 (Long-term liabilities)	1,307
퇴직급여충당금 (Accrued severance benefits)	
장기미지급비용 (Long-term Accrued expenses)	779
기타 (Others)	527
<b>부채 총계 (Total liabilities)</b>	<b>30,563</b>
<b>자 본 (Equity)</b>	
I. 자본금 (Capital stock)	8,000
II. 기타포괄손익누계액 (Accumulated other comprehensive income)	(3,345)
III. 이익잉여금 (Retained earnings)	18,140
IV. 비지배지분 (Non-controlling interests)	105
<b>자본총계 (Total equity)</b>	<b>22,900</b>
<b>부채와 자본총계 (Total liabilities and equity)</b>	<b>53,463</b>

## 연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2023년 1월 1일부터 2023년 3월 31일까지

(January 1, 2023 ~ March 31, 2023)

KB데이터시스템과 그 종속회사  
KB Data Systems and subsidiaries

(단위: 백만원)  
(in million won)

과목명(Description)	금액(Amount)
<b>I. 매출 (Sales)</b>	<b>57,638</b>
상품매출 (Sales of merchandise)	974
용역수익 (Service revenue)	56,665
<b>II. 매출원가 (Cost of sales)</b>	<b>53,308</b>
상품매출원가 (Cost of merchandise)	882
용역매출원가 (Cost of service)	52,426
<b>III. 매출총이익 (Gross profit)</b>	<b>4,331</b>
<b>IV. 판매비와관리비 (Selling and administrative expenses)</b>	<b>2,982</b>
인건비 (Payroll)	1,533
경비 (Expenses)	1,448
<b>V. 영업이익 (Operating income)</b>	<b>1,349</b>
<b>VI. 영업외수익 (Non-operating income)</b>	<b>240</b>
<b>VII. 영업외비용 (Non-operating expenses)</b>	<b>54</b>
<b>VIII. 법인세비용차감전순이익 (Income before income tax)</b>	<b>1,534</b>
<b>IX. 법인세비용 (Income tax expenses)</b>	<b>1,229</b>
<b>X. 당기순이익 (Net income for the period)</b>	<b>304</b>
<b>XI. 기타포괄손익 (Other comprehensive gain)</b>	<b>122</b>



## 연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2023년 1월 1일부터 2023년 3월 31일까지

(January 1, 2023 ~ March 31, 2023)

KB데이터시스템과 그 종속회사  
KB Data Systems and subsidiaries

(단위: 백만원)  
(in million won)

과목명(Description)	금액(Amount)
당기손익으로 재분류되지 않는 포괄손익 (Items that will not be reclassified subsequently to profit or loss)	
1. 순확정급여부채 재측정요소 (Remeasurements of defined benefit plans)	(24)
2. 기타포괄손익-공정가치측정 금융상품의 평가이익(손실) (Gain(Losses) on valuation of financial instruments at fair value through	
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)	146
<b>XII. 총포괄이익 (Total comprehensive income)</b>	<b>426</b>
연결순손익의 귀속 (Profit for the period attributable to)	304
1. 지배기업주주지분순이익 (Shareholders of the Parent Company)	306
2. 비지배지분순이익 (Non-controlling interests)	(2)
연결총포괄손익의 귀속 (Total comprehensive income for the year attributable to)	426
1. 지배기업주주지분총포괄이익 (Shareholders of the Parent Company)	421
2. 비지배지분총포괄이익 (Non-controlling interests)	5

## 재무상태표

(Statements of Financial Position)

2023년 3월 31일 현재

(As of March 31, 2023)

KB신용정보

KB Credit Information

(단위: 백만원)

(in million won)

과목명(Description)	금액(Amount)
<b>자 산</b> <b>(Assets)</b>	
I. 유동자산 (Current assets)	26,129
현금및현금성자산 (Cash and cash equivalents)	11,257
단기금융상품 (Short-term financial instruments)	3,684
매출채권 (Trade receivables)	4,088
기타 (Others)	7,100
II. 비유동자산 (Non-current assets)	16,674
장기금융상품 (Long-term financial instruments)	324
유형자산 (Tangible assets)	7,676
무형자산 (Intangible assets)	917
이연법인세자산 (Deferred income tax assets)	1,618
임차보증금 (Guarantee deposits)	5,365
기타보증금 (Other deposits received)	-
순확정급여자산 (Defined benefit assets)	775
<b>자산총계</b> <b>(Total assets)</b>	<b>42,803</b>
<b>부 채</b> <b>(Liabilities)</b>	
I. 유동부채 (Current liabilities)	22,769
단기차입금 (Short-term borrowings)	13,500

## 재무상태표

(Statements of Financial Position)

2023년 3월 31일 현재

(As of March 31, 2023)

KB신용정보

(단위: 백만원)

KB Credit Information

(in million won)

과목명(Description)	금액(Amount)
기타충당부채 (Provision for other estimated liabilities)	4,661
미지급비용 (Accrued expenses)	3,238
예수금 (Withholdings)	1,043
미지급금 (Non-trade payables)	204
미지급법인세 (Income taxes payable)	-
리스부채 (Lease liabilities)	123
II. 비유동부채 (Long-term liabilities)	2,884
확정급여부채 (Liabilities for defined benefit obligations)	-
장기성미지급금 (Long-term non-trade payables)	423
복구충당부채 (Provision for restoration costs)	103
손해배상위험충당금 (Provision for compensation of damage)	113
기타충당부채 (Provision for other estimated liabilities)	2,205
리스부채 (Lease liabilities)	41
<b>부채 총계 (Total liabilities)</b>	<b>25,653</b>
<b>자 본 (Equity)</b>	<b>17,150</b>
I. 자본금 (Capital stock)	6,262
II. 자본잉여금 (Additional paid-in and other capital)	1,422

## 재무상태표

(Statements of Financial Position)

2023년 3월 31일 현재

(As of March 31, 2023)

KB신용정보

(단위: 백만원)

KB Credit Information

(in million won)

과목명(Description)	금액(Amount)
Ⅲ. 이익잉여금 (Retained earnings)	9,105
Ⅳ. 기타포괄손익누계액 (Accumulated other comprehensive income)	361
<b>자본총계 (Total equity)</b>	<b>17,150</b>
<b>부채와 자본총계 (Total liabilities and equity)</b>	<b>42,803</b>

# 손익계산서

(Income Statements)

2023년 1월 1일부터 2023년 3월 31일까지

(January 1, 2023 ~ March 31, 2023)

KB신용정보

KB Credit Information

(단위: 백만원)

(in million won)

과목명(Description)	금액(Amount)
<b>I. 매출</b> (Sales)	<b>9,562</b>
용역수입 (Revenues-services)	9,562
<b>II. 매출원가</b> (Cost of service)	<b>5,721</b>
<b>III. 매출총이익</b> (Gross profit)	<b>3,841</b>
<b>IV. 판매비와관리비</b> (Selling and administrative expenses)	<b>3,438</b>
<b>V. 영업이익</b> (Operating income)	<b>403</b>
<b>VI. 금융수익</b> (Finance revenues)	<b>53</b>
<b>VII. 기타수익</b> (Other revenues)	<b>14</b>
<b>VIII. 기타비용</b> (Other expenses)	<b>620</b>
<b>IX. 법인세차감전순이익</b> (Income before income tax expenses)	<b>(150)</b>
<b>X. 법인세비용</b> (Income tax expenses)	<b>(209)</b>
<b>XI. 당기순이익</b> (Net income)	<b>59</b>