

연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2025년 1월 1일부터 2025년 12월 31일까지

(January 1, 2025 ~ December 31, 2025)

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)	13,073,093
이자수익 (Interest income)	29,156,100
1. 기타포괄손익-공정가치측정 및 상각후원가 측정 금융상품 이자수익 (Interest income from financial instruments at fair value through other comprehensive income and amortized cost)	27,682,743
2. 당기손익-공정가치 측정 금융상품 이자수익 (Interest income from financial instruments at fair value through profit or loss)	1,436,152
3. 보험금융이자수익 (Insurance finance interest income)	37,205
이자비용 (Interest expense)	(16,083,007)
1. 이자비용 (Interest expense)	(14,578,519)
2. 보험금융이자비용 (Insurance finance interest expense)	(1,504,488)
II. 순수수료이익 (Net fee and commission income)	4,098,287
수수료수익 (Fee and commission income)	5,773,521
수수료비용 (Fee and commission expense)	(1,675,234)
III. 보험서비스결과 (Insurance service result)	1,303,373
보험수익 (Insurance income)	12,376,546
1. 보험수익 (Insurance income)	11,651,881
2. 재보험수익 (Reinsurance income)	724,665
보험서비스비용 (Insurance expense)	(11,073,173)
1. 보험서비스비용 (Insurance service expense)	(10,213,199)
2. 재보험서비스비용 (Reinsurance expense)	(859,974)

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IV. 당기손익-공정가치측정 금융상품 순손익 (Net gains(losses) on financial instruments at fair value through profit or loss)	3,380,205
V. 기타보험금융손익 (Other insurance finance income(expenses))	(1,026,721)
VI. 기타영업손익 (Net other operating income(expenses))	(2,883,075)
VII. 일반관리비 (General and administrative expenses)	(7,051,040)
VIII. 신용손실충당금 반영전 영업이익 (Operating profit before provision for credit losses)	10,894,122
IX. 신용손실충당금전입액 (Provision for credit losses)	(2,362,878)
X. 영업이익 (Net operating income)	8,531,244
XI. 영업외손익 (Net non-operating income(expenses))	(334,565)
1. 관계기업 및 공동기업 투자손익 (Share of profit(loss) of associates and joint ventures)	26,852
2. 기타영업외손익 (Net other non-operating income(expenses))	(361,417)
XII. 법인세비용차감전순이익 (Profit(loss) before income tax expense)	8,196,679
XIII. 법인세비용 (Income tax expense)	(2,346,152)
XIV. 당기순이익 (Profit for the period)	5,850,527
XV. 법인세비용차감후기타포괄손익 (Other comprehensive income(loss) for the period, net of tax)	(960,417)
당기손익으로 재분류되지 않는 포괄손익 (Items that will not be reclassified to profit or loss)	149,308
1. 순확정급여부채의 재측정요소 (Actuarial gains(losses) on post defined benefit pension plans)	28,017

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2. 기타포괄손익-공정가치 측정 지분상품 관련 손익 (Revaluation gains/(losses) on equity instruments at fair value through other comprehensive income)	124,513
3. 당기손익-공정가치지정 금융부채 신용위험 변동손익 (Fair value changes on financial liabilities designated at fair value due to own credit risk)	(3,222)
후속적으로 당기손익으로 재분류될 수 있는 포괄손익 (Items that may be reclassified subsequently to profit or loss)	(1,109,725)
1. 외환차이 (Exchange differences on translating foreign operations)	(28,814)
2. 기타포괄손익-공정가치 측정 채무상품 관련 손익 (Net gains/(losses) on financial instruments at fair value through other comprehensive income)	(1,992,733)
3. 관계기업 및 공동기업 기타포괄손익에 대한 지분 (Shares of other comprehensive income of associates and joint ventures)	2,018
4. 현금흐름위험회피손익 (Gains(Losses) on Cash flow hedges instruments)	(289,508)
5. 해외사업장순투자위험회피수단의 손익 (Gains(losses) on hedging instruments of a net investment in a foreign operation)	39,631
6. 보험계약자산(부채)순금융손익 (Insurance finance income(expense))	1,159,681
XVI. 당기총포괄이익 (Total comprehensive income for the period)	4,890,110
당기순이익의 귀속 (Profit attributable to:)	5,850,527
지배기업주주지분순이익 (Shareholders of the parent company)	5,842,974
비지배지분순이익 (Non-controlling interests)	7,553
당기총포괄이익 귀속 (Total comprehensive income attributable to:)	4,890,110
지배기업주주지분총포괄이익 (Shareholders of the parent company)	4,888,340
비지배지분총포괄이익 (Non-controlling interests)	1,770

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과목명(Description)	금액(Amount)
XVII. 주당이익(단위: 원) (Earnings per share in won)	
기본주당이익 (Basic earnings per share in won)	15,437
희석주당이익 (Diluted earnings per share in won)	15,287