

< 한국투자증권 FY2025 4분기 실적 > Financial Results for 2025 of Korea Investment & Securities

1. FY2025 요약 실적

(Summary results)

(단위: 백만원)

(In millions of KRW)

구 분 (Description)		당분기 실적 (Current Quarter)	전분기 실적 (Previous Quarter)	전분기 대비 증감 율 (QoQ)	전년동기 실적 (Results for the Same Period Prior Year)	전년동기 대비 증감 율 (YoY)
		25.10.01~25.12.31	25.07.01~25.09.30		24.10.01~24.12.31	
영업이익 (Operating income)	당기실적 (Quarterly)	336,330	835,297	-59.74%	124,963	169.14%
	누계실적 (Cumulative)	2,342,692	1,983,226	-	1,283,664	82.50%
법인세비용 차감전순이익 (Net income before income tax)	당기실적 (Quarterly)	430,722	873,708	-50.70%	85,802	402.00%
	누계실적 (Cumulative)	2,663,378	2,232,655	-	1,446,934	84.07%
당기순이익 (Net income)	당기실적 (Quarterly)	337,364	650,890	-48.17%	77,341	336.20%
	누계실적 (Cumulative)	2,013,488	1,676,124	-	1,118,919	79.95%
지배기업주주귀속 당기순이익 (Controlling interests)	당기실적 (Quarterly)	337,038	649,653	-48.12%	75,957	343.72%
	누계실적 (Cumulative)	2,010,149	1,673,112	-	1,114,265	80.40%

2. FY2025 상세 실적

(단위: 백만원)

(In millions of KRW)

구 분 (Description)	분기 실적(Quarterly)		전분기 대비 증감 율 (QoQ)	누계 실적(Cumulative)	
	당분기 실적 (Current Quarter)	전분기 실적 (Previous Quarter)		당기 실적 (Current Year)	전년동기 실적 (Previous Year)
	25.10.01~25.12.31	25.07.01~25.09.30		25.01.01~25.12.31	24.01.01~24.12.31
순수수료손익 (Net fee and commission income (expense))	399,586	368,414	8.46%	1,419,728	1,102,812
수수료수익 (Fee and commission income)	493,247	439,442	12.24%	1,708,328	1,327,803
수수료비용 (Fee and commission expense)	(93,662)	(71,028)	31.87%	(288,600)	(224,990)
순이자손익 (Interest income (expense))	300,886	338,913	-11.22%	1,146,059	797,747
이자수익 (Interest income)	792,914	774,922	2.32%	2,988,209	2,708,242
유효이자율적용이자수익 (Interest revenue calculated using effective interest method)	313,583	344,096	-8.87%	1,193,101	1,125,607

당기손익-공정가치측정금융상품 (Interest income on financial assets designated at fair value through profit or loss) financial assets/liabilities)	479,331	430,827	11.26%	1,795,109	1,582,635
이자비용 (Interest expense)	(492,029)	(436,009)	12.85%	(1,842,150)	(1,910,495)
금융자산(부채)평가및처분손익 (Net gain (loss) from financial instruments)	23,136	437,102	-94.71%	870,315	512,178
배당금수익 (Dividend income)	27,635	24,224	14.08%	126,943	105,301
신용손실충당금환입(전입)액 (Reversal(allowance) account for credit losses of financial assets)	(72,279)	20,325	-455.62%	(75,869)	40,303
외화거래손익 (Net foreign exchange gain (loss))	(32,502)	29,805	-209.05%	106,716	(200,899)
기타영업손익 (Net other operating income)	114,095	(41,663)	-373.85%	123,053	106,050
판매비와관리비 (Selling, general and administrative expense)	(401,089)	(341,822)	17.34%	(1,374,251)	(1,179,829)
영업이익(손실) (Profit (loss) from operating activities)	336,330	398,195	-15.54%	2,342,692	1,283,664
영업외수익 (Non-operating income)	116,098	63,196	83.71%	442,366	354,540
영업외비용 (Non-operating expense)	(44,842)	(24,785)	80.92%	(121,681)	(191,270)
법인세비용차감전순이익 (Profit (loss) before tax)	430,722	873,708	-50.70%	2,663,378	1,446,934
법인세비용 (Tax expense)	(93,358)	(222,818)	-58.10%	(649,889)	(328,015)
당기순이익(손실) (Profit (loss))	337,364	650,890	-48.17%	2,013,488	1,118,919
기타포괄손익 (Profit (loss))	73,077	132,785	-44.97%	88,730	380,121
후속적으로 당기손익으로 재분류 될 수 있는 포괄손익 (Components of other comprehensive income that will be reclassified to profit or loss, net of tax)	10,814	50,559	-78.61%	(219,368)	294,430
기타포괄손익-공정가치로 측정하는 채무상품-공정가치 변동 (Other comprehensive income, net of tax, change in fair value of financial assets measured at fair value through other comprehensive income)	(14,330)	(5,570)	157.29%	(21,194)	(2,050)
기타포괄손익-공정가치로 측정하는 채무상품-공정가치 변동 (Other comprehensive income, net of tax, change in fair value of financial assets measured at fair value through other comprehensive income)	(124)	282	-143.92%	164	(231)
지분법자본변동 (Share of other comprehensive income of associates and joint ventures accounted for using equity method that will be reclassified to profit or loss, net of tax)	(15,373)	(4,734)	224.75%	(27,430)	26,029
외환차이 (Other comprehensive income, net of tax, exchange differences on translation of foreign operations)	40,641	60,580	-32.91%	(170,908)	270,682

후속적으로 당기손익으로 재분류 될 수 없는 포괄손익 (Components of other comprehensive income that will be reclassified to profit or loss, net of tax)	62,263	82,226	-24.28%	308,098	85,691
기타포괄손익-공정가치로 측정하는 채무상품-공정가치 변동 (Other comprehensive income, net of tax, change in fair value of financial assets measured at fair value through other comprehensive income)	41,997	81,809	-48.67%	287,045	67,130
기타포괄손익-공정가치로 측정하는 채무상품-공정가치 변동 (Other comprehensive income, net of tax, change in fair value of financial assets measured at fair value through other comprehensive income)	19,682	0	-	19,682	21,528
(Other comprehensive income, net of tax, gains (losses) on remeasurements of defined benefit plans)	589	417	41.39%	1,282	(2,830)
당기손익-공정가치측정지정금융부채의 신용위험변동 (Other comprehensive income, net of tax, change in fair value of financial liability attributable to change in credit risk of liability)	(5)	0	-	89	(137)
총포괄손익 (Comprehensive income)	410,441	783,675	-47.63%	2,102,218	1,499,040
당기순이익의 귀속 (Profit (loss))	337,364	650,890	-48.17%	2,013,488	1,118,919
지배기업주주지분순이익 (Profit (loss), attributable to owners of parent)	337,038	649,653	-48.12%	2,010,149	1,114,265
비지배지분순이익(손실) (Profit (loss), attributable to non-controlling interests)	327	1,237	-73.58%	3,339	4,654
총포괄손익의 귀속 (Comprehensive income)	410,441	783,675	-47.63%	2,102,218	1,499,040
지배기업주주지분총포괄손익 (Comprehensive income, attributable to owners of parent)	408,637	780,105	-47.62%	2,099,990	1,488,153
비지배지분총포괄이익(손실) (Comprehensive income, attributable to non-controlling interests)	1,804	3,570	-49.47%	2,228	10,887