

별도 재무상태표
(Statement of Financial Position)
제3(당)기 3분기 2015년 9월 30일 현재
제2(전)기 2014년 12월 31일 현재

주식회사 JB금융지주 (JB Financial Group)

[단위: 백만원(KRW mn)]

계 정 명 (Description)	제3(당)기 3분기 (As of Sept. 30, 2015)		제2(전)기 (As of Dec. 31, 2014)	
자 산 (Assets)				
1. 현금및예치금 (Cash & Due from Banks)	56,767		29,844	
2. 종속기업투자 (Investments in Subsidiaries)	1,585,696		1,581,696	
3. 유형자산 (Property and Equipment)	689		464	
4. 무형자산 (Intangible Assets)	876		90	
5. 기타자산 (Other Assets)	4,442		8,772	
자 산 총 계 (Total Assets)		1,648,470		1,620,866
부 채 (Liabilities)				
1. 단기매매목적금융부채 (Trading Liabilities)	39		24	
2. 사채 (Debentures)	399,248		349,153	
3. 확정급여채무 (Liability for Defined Benefit Obligations)	458		45	
4. 기타부채 (Other Liabilities)	3,444		8,697	
부 채 총 계 (Total Liabilities)		403,189		357,919
자 본 (Equity)				
1. 자본금 (Paid-in Capital)	632,520		632,520	
2. 신종자본증권 (Hybrid Securities)	200,000		200,000	
3. 자본잉여금 (Capital Surplus)	414,991		414,991	
4. 자본조정 (Capital Adjustments)	(303)		(5)	
5. 기타포괄손익누계액 (Accumulated Other Comprehensive Income)	(5)		(78)	
6. 이익잉여금 (Retained Earnings)	(1,922)		15,519	
자 본 총 계 (Total Equity)		1,245,281		1,262,947
부 채 와 자 본 총 계 (Total Liabilities and Equity)		1,648,470		1,620,866

별도 포괄손익계산서
(Income Statement)

제3(당)기 3분기 2015년 1월 1일부터 2015년 9월 30일까지
제2(전)기 3분기 2014년 1월 1일부터 2014년 9월 30일까지

주식회사 JB금융지주 (JB Financial Group)

[단위: 백만원(KRW mn)]

과 목 (Description)	제3(당)기 3분기		제2(전)기 3분기	
	3개월 (3Q15)	누적 (Accumulative)	3개월 (3Q14)	누적 (Accumulative)
I. 영업이익 (Operating Income)	4,174	4,538	(3,525)	(9,764)
(1) 순이자수익 (Net Interest Income)	(3,027)	(8,938)	(1,720)	(4,131)
1. 이자수익 (Interest Income)	55	248	377	2,057
2. 이자비용 (Interest Expenses)	(3,082)	(9,186)	(2,097)	(6,188)
(2) 수수료수익 (Net Fee and Commission Income)	(302)	(875)	(464)	(2,237)
1. 수수료수익 (Fee and Commission Income)	140	352	30	96
2. 수수료비용 (Fee and Commission Expenses)	(442)	(1,227)	(494)	(2,333)
(3) 배당금수익 (Dividend Income)	9,823	20,943	-	-
(4) 투자금융자산관련손익 (Net Income on Financial Investment Assets)	(16)	(15)	(38)	(38)
(5) 일반관리비 (General and Administrative Expenses)	(2,304)	(6,577)	(1,303)	(3,358)
1. 종업원급여비용 (Salaries and Employee Benefits)	(1,551)	(4,673)	(1,002)	(2,535)
2. 감가상각비와 기타상각비 (Depreciation and Amortization)	(91)	(218)	(34)	(104)
3. 기타일반관리비 (Others)	(662)	(1,686)	(267)	(719)
II. 영업외손익 (Non-Operating Income and Expenses)	272	272	196	311
(1) 영업외수익 (Non-Operating Income)	275	275	196	311
(2) 영업외비용 (Non-Operating Expenses)	(3)	(3)	-	-
III. 법인세비용비용차감전순이익 (Earnings Before Income Tax Expense)	4,446	4,810	(3,329)	(9,453)
IV. 법인세비용 (Income Tax Expense)	-	-	-	-
V. 당기순이익 (Net Income)	4,446	4,810	(3,329)	(9,453)
VI. 기타포괄손익 (Other Comprehensive Income, Net of Income Tax)	(98)	(225)	(45)	(60)
(1) 후속적으로 당기손익으로 재분류 되지 않는 항목 (Items that will not be reclassified subsequently to profit or loss)	(98)	(225)	(45)	(60)
1. 확정급여제도재측정요소 (Remeasurement of the Net Defined Benefit Liability(Asset))	(98)	(225)	(45)	(60)
VII. 총포괄손익 (Net Comprehensive Income)	4,348	4,585	(3,374)	(9,513)

연결 재무상태표
(Consolidated Statement of Financial Position)

제3(당)기 3분기 2015년 9월 30일 현재
제2(전)기 2014년 12월 31일 현재

주식회사 JB금융지주와 그 종속기업 (JB Financial Group and its Subsidiaries)

[단위: 백만원(KRW mn)]

계 정 명 (Description)	제3(당)기 3분기 (As of Sept. 30, 2015)	제2(전)기 (As of Dec. 31, 2014)
자 산 (Assets)		
1. 현금및예치금 (Cash & Due from Banks)	1,432,585	1,514,354
2. 당기손익인식금융자산 (Financial Assets at Fair Value Through Profit or Loss)	356,401	292,782
3. 매도가능금융자산 (Available-for-Sale Financial Assets)	1,790,085	1,848,511
4. 만기보유금융자산 (Held-to-Maturity Financial Assets)	3,033,033	3,194,821
5. 대출채권 (Loans)	29,782,721	26,885,088
6. 리스자산 (Lease Assets)	668,984	509,419
7. 유형자산 (Property and Equipment)	357,068	344,257
8. 무형자산 (Intangible Assets)	105,027	111,045
9. 투자부동산 (Investment Property)	108,922	54,160
10. 이연법인세자산 (Deferred Income Tax Assets)	31,372	24,838
11. 기타자산 (Other Assets)	529,638	728,133
자 산 총 계 (Total Assets)	38,195,836	35,507,408
부 채 (Liabilities)		
1. 예수부채 (Deposits)	25,462,247	23,341,432
2. 당기손익인식금융부채 (Financial Liabilities at Fair Value Through Profit or Loss)	388	417
3. 위험회피파생상품부채 (Hedging Derivative Liabilities)	13,542	17,122
4. 차입부채 (Borrowings)	2,707,942	2,770,549
5. 사채 (Debentures)	6,341,383	5,923,809
6. 충당부채 (Provisions)	27,033	25,015
7. 미지급법인세 (Current Tax Liabilities)	7,368	9,445
8. 이연법인세부채 (Deferred Tax Liabilities)	34,178	17,621
9. 확정급여부채 (Liability for Defined Benefit Obligations)	54,833	31,618
10. 기타부채 (Other Liabilities)	1,087,865	1,090,955
부 채 총 계 (Total Liabilities)	35,736,779	33,227,983
자 본 (Equity)		
1. 자본금 (Paid-In Capital)	632,520	632,520
2. 신종자본증권 (Hybrid Securities)	200,000	200,000
3. 연결자본잉여금 (Capital Surplus)	487,381	487,381
4. 연결자본조정 (Capital Adjustments)	(6,251)	(6,251)
5. 연결기타포괄손익누계액 (Accumulated Other Comprehensive Loss)	(15,338)	(11,551)
6. 연결이익잉여금 (Retained Earnings)	636,072	566,254
7. 비지배주주지분 (Non-Controlling Interests)	524,673	411,072
자 본 총 계 (Total Shareholders' Equity)	2,459,057	2,279,425
부 채 와 자 본 총 계 (Total Liabilities & Shareholders' Equity)	38,195,836	35,507,408

연결 포괄손익계산서
(Consolidated Income Statement)
제3(당)기 3분기 2015년 1월 1일부터 2015년 9월 30일까지
제2(전)기 3분기 2014년 1월 1일부터 2014년 9월 30일까지

주식회사 JB금융지주와 그 종속기업 (JB Financial Group and its Subsidiaries)

[단위: 백만원(KRW mn)]

과목 (Description)	487381		487381	
	3개월 (3Q15)	누적 (Accumulative)	3개월 (3Q14)	누적 (Accumulative)
I. 영업이익 (Operating Income)	51,634	149,582	26,020	68,904
(1) 순이자수익 (Net Interest Income)	249,166	726,988	119,005	343,883
1. 이자수익 (Interest Income)	405,506	1,207,531	229,114	663,390
2. 이자비용 (Interest Expenses)	(156,340)	(480,543)	(110,139)	(319,507)
(2) 순수수수료수익 (Net Fee and Commission Income)	5,960	21,965	(100)	3,526
1. 수수료수익 (Fee and Commission Income)	25,942	79,602	11,170	31,984
2. 수수료비용 (Fee and Commission Expenses)	(19,982)	(57,637)	(11,270)	(28,458)
(3) 순리스료수익 (Net Lease Income)	7,542	22,420	6,161	16,067
1. 리스수익 (Lease Income)	52,186	144,153	35,582	93,496
2. 리스비용 (Lease Expenses)	(44,644)	(121,733)	(29,421)	(77,429)
(4) 당기손익인식금융상품관련손익 (Net Income on Financial Instruments at Fair Value Through Profit and Loss)	(1,272)	8,836	(146)	(1,049)
(5) 매도가능금융상품관련손익 (Net Income on Available-for-Sale Financial Assets)	5,003	20,884	545	2,255
(6) 파생상품관련손익 (Net Income on Derivative Instruments)	(2)	(3)	(426)	(1,146)
(7) 외환거래손익 (Net Income on Foreign Currency Transaction)	1,289	1,315	395	1,047
(8) 손상차손 및 손상차손환입 (Net Impairment Loss of Financial Assets)	(40,843)	(191,429)	(26,765)	(93,770)
1. 대손상각비 (Impairment for Allowance)	(36,477)	(181,078)	(26,640)	(89,563)
2. 기타금융자산손상차손 (Impairment Loss on Financial Assets)	(4,366)	(10,351)	(125)	(4,207)
(9) 일반관리비 (General and Administrative Expenses)	(157,293)	(410,449)	(65,232)	(184,133)
1. 종업원급여 (Salaries and Employee Benefits)	(98,160)	(238,237)	(37,653)	(105,196)
2. 감가상각비와 기타상각비 (Depreciation and Amortization)	(14,495)	(42,875)	(8,217)	(25,046)
3. 기타일반관리비 (Other Administrative Expenses)	(44,638)	(129,337)	(19,362)	(53,891)
(10) 기타영업손익 (Other Operating Income, Net)	(17,916)	(50,945)	(7,417)	(17,776)
1. 충당부채환입액 (Reversal of Provision)	(1,798)	(2,686)	(65)	137
2. 기타 (Others)	(16,118)	(48,259)	(7,352)	(17,913)
II. 영업외손익 (Non-Operating Income)	1,489	2,205	(758)	(1,366)
(1) 영업외수익 (Non-Operating Income)	3,002	7,636	398	1,184
(2) 영업외비용 (Non-Operating Expenses)	(1,513)	(5,431)	(1,156)	(2,550)
III. 법인세비용차감전순이익 (Earnings Before Income Taxes)	53,123	151,787	25,262	67,538
IV. 법인세비용 (Income Taxes)	(14,023)	(36,538)	(7,705)	(16,699)
V. 연결당기순이익 (Consolidated Net Income)	39,100	115,249	17,557	50,839
VI. 연결기타포괄손익 (Other Comprehensive Income, Net of Income Tax)	1,882	(6,087)	(5,854)	(5,183)
(1) 당기손익으로 재분류되지 않는 항목 (Items that will not be reclassified to profit or loss)	(1,496)	(7,135)	(1,279)	(1,931)
1. 확정급여제도재측정요소 (Remeasurement of the Net Defined Benefit Liability(Asset))	(1,496)	(7,135)	(1,279)	(1,931)
(2) 당기손익으로 재분류되는 항목 (Items that will be reclassified to profit or loss)	3,378	1,048	(4,575)	(3,252)
1. 매도가능금융자산평가손익 (Net Change in Fair Value of Available-for-Sale Financial Assets)	1,804	(1,966)	(2,312)	939
2. 현금흐름위험회피 (Cash Flow Hedge)	1,574	3,014	(2,263)	(4,191)
VII. 연결총포괄손익 (Total Comprehensive Income)	40,982	109,162	11,703	45,656
(1) 연결당기순이익의 귀속 (Net Income)	39,100	115,249	17,557	50,839
1. 지배기업소유지분 (Net Income Attributable to Controlling Interests)	31,391	91,984	16,293	45,280
2. 비지배지분 (Net Income Attributable to Non-Controlling Interests)	7,709	23,265	1,264	5,559
(2) 연결총포괄손익의 귀속 (Total Comprehensive Income)	40,982	109,162	11,703	45,656
1. 지배기업소유지분 (Total Comprehensive Income Attributable to Controlling Interests)	32,502	88,197	10,439	40,423
2. 비지배지분 (Total Comprehensive Income Attributable to Non-Controlling Interests)	8,480	20,965	1,264	5,233

별도 재무상태표
(Statement of Financial Position)
제55(당) 3분기 2015년 9월 30일 현재
제54(전)기 2014년 12월 31일 현재

주식회사 전북은행 (JB Bank)

[단위: 백만원(KRW mn)]

과 (Description)	제55기 3분기말 (As of Sept. 30, 2015)	제54기말 (As of Dec. 31, 2014)
자 산 (Assets)		
1. 현금및예치금 (Cash & Due from Banks)	553,574	542,475
2. 당기손익인식금융자산 (Financial Assets at Fair Value Through Profit or Loss)	12,794	0
3. 매도가능금융자산 (Available-for-Sale Financial Assets)	752,147	819,418
4. 만기보유금융자산 (Held-to-Maturity Financial Assets)	1,319,453	1,290,212
5. 대출채권 (Loans)	10,933,533	10,230,928
6. 유형자산 (Property and Equipment)	139,140	145,660
7. 무형자산 (Intangible Assets)	52,815	62,600
8. 투자부동산 (Investment Property)	26,759	21,900
9. 기타자산 (Other Assets)	208,632	277,997
자 산 총 계 (Total Assets)	13,998,847	13,391,190
부 채 (Liabilities)		
1. 예수부채 (Deposits)	11,414,378	10,714,150
2. 차입부채 (Borrowings)	410,062	521,109
3. 사채 (Debentures)	790,000	810,000
4. 충당부채 (Provisions)	10,140	9,409
5. 당기법인세부채 (Current Tax Liabilities)	0	7,782
6. 이연법인세부채 (Deferred Tax Liabilities)	19,118	17,453
7. 기타부채 (Other Liabilities)	398,150	396,889
부 채 총 계 (Total Liabilities)	13,041,848	12,476,792
자 본 (Equity)		
1. 자본금 (Paid-In Capital)	374,122	374,122
2. 신종자본증권 (Hybrid Securities)	89,000	89,000
3. 자본잉여금 (Capital Surplus)	52,090	52,090
4. 기타포괄손익누계액 (Accumulated Other Comprehensive Income)	(7,168)	(4,746)
5. 이익잉여금 (Retained Earnings)	448,955	403,932
자 본 총 계 (Total Equity)	956,999	914,398
부 채 와 자 본 총 계 (Total Liabilities and Equity)	13,998,847	13,391,190

별도 포괄손익계산서
(Income Statement)

제55(당)기 3분기 2015년 1월 1일부터 2015년 9월 30일까지
제54(전)기 3분기 2014년 1월 1일부터 2014년 9월 30일까지

주식회사 전북은행 (JB Bank)

[단위: 백만원(KRW mn)]

과 목 (Description)	제55기 3분기		제54기 3분기	
	3개월 (3Q15)	누적 (Accumulative)	3개월 (3Q14)	누적 (Accumulative)
I. 영업이익 (Operating Income)	18,804	57,573	16,235	51,288
(1) 순이자수익 (Net Interest Income)	86,248	256,327	86,367	250,319
1. 이자수익 (Interest Income)	141,336	432,258	156,566	459,744
2. 이자비용 (Interest Expense)	(55,088)	(175,931)	(70,199)	(209,425)
(2) 수수료수익 (Net Fee and Commission Income)	(1,018)	(3,138)	(4,654)	(8,589)
1. 수수료수익 (Fee and Commission Income)	6,130	17,803	4,270	12,956
2. 수수료비용 (Fee and Commission Expense)	(7,148)	(20,941)	(8,924)	(21,545)
(3) 당기손익인식금융상품관련손익 (Net Income on Financial Instruments at Fair Value Through Profit and Loss)	(2,904)	31	(190)	(1,133)
(4) 투자금융자산관련손익 (Net Income on Investment in Financial Assets)	2,177	6,458	539	2,194
(5) 외환거래손익 (Net Income on Foreign Currency Transaction)	337	1,004	395	1,047
(6) 손상차손 및 손상차손환입 (Net Impairment Loss of Financial Assets)	(14,933)	(54,299)	(15,020)	(49,914)
1. 대손상각비 (Impairment for Allowance)	(13,133)	(52,197)	(15,020)	(45,864)
2. 기타금융자산손상차손 (Impairment Loss on Financial Assets)	(1,800)	(2,102)	0	(4,050)
(7) 일반관리비 (General and Administrative Expenses)	(43,446)	(125,096)	(43,762)	(124,059)
1. 총임원급여 (Salaries and Employee Benefits)	(24,781)	(71,377)	(25,686)	(70,593)
2. 감가상각비와 기타상각비 (Depreciation and Amortization)	(6,849)	(20,799)	(7,282)	(22,230)
3. 기타일반관리비 (Other Administrative Expenses)	(11,816)	(32,920)	(10,794)	(31,236)
(8) 기타영업손익 (Other Operating Income, Net)	(7,657)	(23,714)	(7,440)	(18,577)
1. 충당부채환입(전입)액 (Reversal of Provision)	202	(742)	(113)	(678)
2. 기타 (Others)	(7,859)	(22,972)	(7,327)	(17,899)
II. 영업외손익 (Net Non-Operating Income)	(502)	(1,129)	(842)	(1,259)
(1) 영업외수익 (Non-Operating Income)	215	631	223	766
(2) 영업외비용 (Non-Operating Expenses)	(717)	(1,760)	(1,065)	(2,025)
III. 법인세비용차감전순이익 (Earnings Before Income Taxes)	18,302	56,444	15,393	50,029
IV. 법인세비용 (Income Tax Expense)	(3,152)	(7,673)	(4,138)	(9,930)
V. 당기순이익 (Net Income)	15,150	48,771	11,255	40,099
VI. 기타포괄손익 (Other Comprehensive Income, Net of Income Tax)	(1,239)	(2,422)	(3,619)	(844)
(1) 당기손익으로 재분류 되지 않는 항목 (Items that will not be reclassified to profit or loss)	(723)	(2,169)	(1,233)	(1,870)
1. 확정급여제도재측정요소 (Remeasurement of the Net Defined Benefit Liability(Asset))	(723)	(2,169)	(1,233)	(1,870)
(2) 당기손익으로 재분류 되는 항목 (Items that will be reclassified to profit or loss)	(516)	(253)	(2,386)	1,026
1. 매도가능금융자산평가손익 (Net Change in Fair Value of Available-for-Sale Financial Assets)	(516)	(253)	(2,386)	1,026
VII. 총포괄손익 (Total Comprehensive Income)	13,911	46,349	7,636	39,255

연결 재무상태표
(Consolidated Statement of Financial Position)
제55(당) 3분기 2015년 9월 30일 현재
제54(전)기 2014년 12월 31일 현재

주식회사 전북은행과 그 종속기업 (JB Bank and its Subsidiaries)

[단위: 백만원(KRW mn)]

계 정 명 (Description)	제55기 3분기말 (As of Sept. 30, 2015)		제54기말 (As of Dec. 31, 2014)	
자 산 (Assets)				
1. 현금및예치금 (Cash & Due from Banks)	567,074		559,975	
2. 당기손익인식금융자산 (Financial Assets at Fair Value Through Profit or Loss)	12,794		0	
3. 매도가능금융자산 (Available-for-Sale Financial Assets)	752,147		819,418	
4. 만기보유금융자산 (Held-to-Maturity Financial Assets)	1,319,453		1,290,212	
5. 대출채권 (Loans)	10,935,832		10,233,400	
6. 유형자산 (Property and Equipment)	139,140		145,660	
7. 무형자산 (Intangible Assets)	52,815		62,600	
8. 투자부동산 (Investment Property)	26,759		21,900	
9. 기타자산 (Other Assets)	208,896		278,542	
자 산 총 계 (Total Assets)		14,014,910		13,411,707
부 채 (Liabilities)				
1. 예수부채 (Deposits)	11,434,872		10,735,361	
2. 차입부채 (Borrowings)	410,062		521,109	
3. 사채 (Debentures)	790,000		810,000	
4. 충당부채 (Provisions)	10,140		9,409	
5. 미지급법인세 (Current Tax Liabilities)	0		7,782	
6. 이연법인세부채 (Deferred Tax Liabilities)	19,118		17,453	
7. 기타부채 (Other Liabilities)	392,846		395,321	
부 채 총 계 (Total Liabilities)		13,057,038		12,496,435
자 본 (Equity)				
1. 자본금 (Paid-In Capital)	374,122		374,122	
2. 신종자본증권 (Hybrid Securities)	89,000		89,000	
3. 연결자본잉여금 (Capital Surplus)	52,090		52,090	
4. 연결기타포괄손익누계액 (Accumulated Other Comprehensive Loss)	(7,168)		(4,746)	
5. 연결이익잉여금 (Retained Earnings)	449,828		404,806	
자 본 총 계 (Total Equity)		957,872		915,272
부 채 와 자 본 총 계 (Total Liabilities and Equity)		14,014,910		13,411,707

연결 포괄손익계산서
(Consolidated Income Statement)
제55(당)기 3분기 2015년 1월 1일부터 2015년 9월 30일까지
제54(전)기 3분기 2014년 1월 1일부터 2014년 9월 30일까지

주식회사 전북은행과 그 종속기업 (JB Bank and its Subsidiaries)

[단위: 백만원(KRW mn)]

과목 (Description)	제55기 3분기		제54기 3분기	
	3개월 (3Q15)	누적 (Accumulative)	3개월 (3Q14)	누적 (Accumulative)
I. 영업이익 (Operating Income)	18,798	57,573	16,227	51,298
(1) 순이자수익 (Net Interest Income)	86,278	256,421	86,399	250,412
1. 이자수익 (Interest Income)	141,426	432,571	156,719	460,201
2. 이자비용 (Interest Expense)	(55,148)	(176,150)	(70,320)	(209,789)
(2) 순수수수료수익 (Net Fee and Commission Income)	(1,018)	(3,138)	(4,654)	(8,589)
1. 수수료수익 (Fee and Commission Income)	6,130	17,803	4,270	12,956
2. 수수료비용 (Fee and Commission Expense)	(7,148)	(20,941)	(8,924)	(21,545)
(3) 당기손익인식금융상품관련손익 (Net Income on Financial Instruments at Fair Value Through Profit and Loss)	(2,904)	31	(190)	(1,133)
(4) 투자금융자산관련손익 (Net Income on Investment in Financial Assets)	2,177	6,458	539	2,194
(5) 외환거래손익 (Net Income on Foreign Currency Transaction)	337	1,004	395	1,047
(6) 손상차손 및 손상차손환입 (Net Impairment Loss of Financial Assets)	(14,933)	(54,276)	(15,020)	(49,892)
1. 대손상각비 (Impairment for Allowance)	(13,132)	(52,173)	(15,020)	(45,842)
2. 기타금융자산손상차손 (Impairment Loss on Financial Assets)	(1,801)	(2,103)	0	(4,050)
(7) 일반관리비 (General and Administrative Expenses)	(43,446)	(125,096)	(43,762)	(124,059)
1. 종업원급여 (Salaries and Employee Benefits)	(24,781)	(71,377)	(25,686)	(70,593)
2. 감가상각비와 기타상각비 (Depreciation and Amortization)	(6,849)	(20,799)	(7,282)	(22,230)
3. 기타일반관리비 (Other Administrative Expenses)	(11,816)	(32,920)	(10,794)	(31,236)
(8) 기타영업손익 (Other Operating Expenses, Net)	(7,693)	(23,831)	(7,480)	(18,682)
1. 충당부채전입액 (Reversal of Provision)	202	(742)	(113)	(678)
2. 기타 (Others)	(7,895)	(23,089)	(7,367)	(18,004)
II. 영업외손익 (Non-Operating Income)	(502)	(1,129)	(841)	(1,259)
(1) 영업외수익 (Non-Operating Revenue)	215	631	223	766
(2) 영업외비용 (Non-Operating Expenses)	(717)	(1,760)	(1,064)	(2,025)
III. 법인세비용차감전순이익 (Earnings Before Income Taxes)	18,296	56,444	15,386	50,039
IV. 법인세비용 (Income Tax Expense)	(3,152)	(7,673)	(4,138)	(9,930)
V. 당기순이익 (Consolidated Net Income)	15,144	48,771	11,248	40,109
(대손준비금 반영후 조정이익)	7,231	38,275	2,983	31,224
VI. 연결기타포괄손익 (Other Comprehensive Income, Net of Income Tax)	(1,239)	(2,422)	(3,619)	(844)
(1) 당기손익으로 재분류되지 않는 항목 (Items that will not be reclassified to profit or loss)	(723)	(2,169)	(1,233)	(1,870)
1. 확정급여제도재측정요소 (Remeasurement of the Net Defined Benefit Liability(Asset))	(723)	(2,169)	(1,233)	(1,870)
(2) 당기손익으로 재분류되는 항목 (Items that will be reclassified to profit or loss)	(516)	(253)	(2,386)	1,026
1. 매도가능금융자산평가손익 (Net Change in Fair Value of Available-for-Sale Financial Assets)	(516)	(253)	(2,386)	1,026
VII. 연결총포괄손익 (Total Comprehensive Income)	13,905	46,349	7,629	39,265
(1) 연결당기순이익의 귀속 (Net Income)	15,144	48,771	11,248	40,109
1. 지배기업소유지분 (Net Income Attributable to Controlling Interests)	15,144	48,771	11,248	40,109
2. 비지배지분 (Net Income Attributable to Non-Controlling Interests)	0	0	0	0
(2) 연결총포괄손익의 귀속 (Total Comprehensive Income)	13,905	46,349	7,629	39,265
1. 지배기업소유지분 (Total Comprehensive Income Attributable to Controlling Interests)	13,905	46,349	7,629	39,265
2. 비지배지분 (Total Comprehensive Income Attributable to Non-Controlling Interests)	0	0	0	0

별도 재무상태표
(Statement of Financial Position)
제2(당)기 3분기 2015년 9월 30일 현재
제1(전)기 2014년 12월 31일 현재

주식회사 광주은행 (KJ Bank)

[단위: 원(KRW)]

과목 (Description)	제2(당) 3분기말 (As of Sept. 30, 2015)	제1기 전기말 (As of Dec. 31, 2014)
자 산 (Assets)		
현금및현금성자산 (Cash & Due from Banks)	194,939,806,655	181,343,186,904
당기손익인식금융자산 (Financial Assets at Fair Value Through Profit or Loss)	140,744,554,734	267,579,733,294
매도가능금융자산 (Available-for-Sale Financial Assets)	1,027,063,660,737	1,010,898,842,032
만기보유금융자산 (Held-to-Maturity Financial Assets)	1,684,489,930,380	1,864,819,291,897
대여금및수취채권 (Loans and Receivables)	14,956,082,856,805	13,566,162,543,980
투자부동산 (Investment Property)	17,452,552,359	24,829,095,412
유형자산 (Property and Equipment)	180,078,705,822	165,845,937,432
무형자산 (Intangible Assets)	19,037,648,495	20,287,794,459
기타자산 (Other Assets)	16,973,488,388	13,574,904,319
이연법인세자산 (Deferred Income Tax Assets)	33,617,081,788	24,414,895,150
자 산 총 계 (Total Assets)	18,270,480,286,163	17,139,756,224,879
부 채 (Liabilities)		
당기손익인식금융부채 (Financial Liabilities at Fair Value Through Profit or Loss)	7,961,538,522	11,567,082,329
예수부채 (Deposits)	14,079,976,115,123	12,669,296,668,282
차입부채 (Borrowings)	1,500,775,958,687	1,554,439,711,933
발행사채 (Debentures)	759,560,689,585	996,340,274,048
순확정급여부채 (Net Defined Benefit Liabilities)	22,159,583,709	13,892,973,400
충당부채 (Provisions)	15,082,930,834	13,493,054,291
기타금융부채 (Other Financial Liabilities)	495,951,268,756	518,938,270,341
기타부채 (Other Liabilities)	14,631,845,341	17,099,397,364
당기법인세부채 (Current Tax Liabilities)	6,831,051,592	1,662,738,994
부 채 총 계 (Total Liabilities)	16,902,930,982,149	15,796,730,170,982
자 본 (Equity)		
자본금 (Paid-In Capital)	256,580,285,000	256,580,285,000
신종자본증권 (Hybrid Securities)	86,864,930,000	86,864,930,000
자본잉여금 (Capital Surplus)	689,138,253,705	815,562,652,308
기타자본 (Other Equities)	4,343,590,343	12,071,122,402
이익잉여금 (Retained Earnings)	330,622,244,966	171,947,064,187
자 본 총 계 (Total Equity)	1,367,549,304,014	1,343,026,053,897
부 채 및 자 본 총 계 (Total Liabilities and Equity)	18,270,480,286,163	17,139,756,224,879

별도포괄손익계산서
(Income Statement)
제2기 3분기 2015년 1월 1일부터 2015년 9월 30일까지
제1기 3분기 2014년 1월 1일부터 2014년 9월 30일까지

주식회사 광주은행 (KJ Bank)

[단위: 원(KRW)]

과 목 (Description)	제2(당)기 3분기		제1(전)기 3분기	
	3개월 (3Q15)	누적 (Accumulative)	3개월 (3Q14)	누적 (Accumulative)
순이자이익 (Net Interest Income)	105,961,210,609	304,503,401,866	70,593,827,921	69,901,940,849
이자수익 (Interest Income)	165,847,046,974	495,783,068,631	124,953,732,995	124,954,956,237
이자비용 (Interest Expense)	59,885,836,365	191,279,666,765	54,359,905,074	55,053,015,388
순수수료이익 (Net Fee and Commission Income)	2,459,577,733	11,085,294,347	1,853,981,907	1,822,195,237
수수료수익 (Fee and Commission Income)	13,445,334,494	42,192,069,509	8,430,493,450	8,430,493,450
수수료비용 (Fee and Commission Expense)	10,985,756,761	31,106,775,162	6,576,511,543	6,608,298,213
배당수익 (Dividend Income)	1,639,717,297	5,413,583,829	551,305,274	551,305,274
당기손익인식금융상품 관련손익 (Net Income on Financial Instruments at Fair Value Through Profit and Loss)	(206,385,980)	2,584,183,989	9,253,794,492	9,253,794,492
매도가능금융자산 관련손익 (Net Income on Available-for-Sale Financial Assets)	(1,023,558,464)	2,012,956,847	(1,312,943,504)	(1,312,943,504)
신용손실에 대한 손상차손 (Net Impairment Loss on Credit Losses)	7,633,665,314	(34,176,263,981)	(14,359,297,698)	(14,359,297,698)
일반관리비 (General and Administrative Expenses)	(89,511,166,916)	(210,453,226,809)	(40,404,215,125)	(41,918,187,265)
기타영업손익 (Other Operating Expenses, Net)	(12,188,952,041)	(36,095,021,557)	(22,791,875,317)	(22,791,875,317)
영업이익 (Operating Income)	14,764,107,552	44,874,908,531	3,384,577,950	1,146,932,068
영업외손익 (Non-Operating Income)	1,051,952,192	2,209,288,312	168,351,929	168,351,929
법인세비용차감전순이익 (Earnings Before Income Taxes)	15,816,059,744	47,084,196,843	3,552,929,879	1,315,283,997
법인세비용 (Income Tax Expense)	3,776,286,725	10,918,414,667	292,909,075	292,909,075
분기순이익 (Consolidated Net Income)	12,039,773,019	36,165,782,176	3,260,020,804	1,022,374,922
기타포괄손익 (Other Comprehensive Income, Net of Income Tax)	705,482,380	(7,727,532,059)	(1,467,423,932)	(1,467,423,932)
후속적으로 당기손익으로 재분류되지 않는 항목 (Items that will not be reclassified to profit or loss)	(1,156,344,342)	(3,970,887,291)	(492,620,374)	(492,620,374)
후속적으로 당기손익으로 재분류될 수 있는항목 (Items that will be reclassified to profit or loss)	1,861,826,722	(3,756,644,768)	(974,803,558)	(974,803,558)
총포괄손익 (Total Comprehensive Income)	12,745,255,399	28,438,250,117	1,792,596,872	(445,049,010)

연결 재무상태표
(Consolidated Statement of Financial Position)
제2(당)3분기 2015년 9월 30일 현재
제1(전)기 2014년 12월 31일 현재

주식회사 광주은행과 그 종속기업 (KJ Bank and its Subsidiaries)

[단위: 원(KRW)]

과목 (Description)	제2(당) 3분기말 (As of Sept. 30, 2015)		제1기 전기말 (As of Dec. 31, 2014)	
자 산 (Assets)				
현금및현금성자산 (Cash & Due from Banks)	194,939,867,203		181,343,199,590	
당기손익인식금융자산 (Financial Assets at Fair Value Through Profit or Loss)	341,367,476,094		292,782,073,398	
매도가능금융자산 (Available-for-Sale Financial Assets)	1,023,659,940,617		1,008,203,227,382	
만기보유금융자산 (Held-to-Maturity Financial Assets)	1,684,489,930,380		1,864,819,291,897	
대여금및수취채권 (Loans and Receivables)	14,961,809,719,156		13,750,325,121,275	
투자부동산 (Investment Property)	17,452,552,359		24,829,095,412	
유형자산 (Property and Equipment)	180,078,705,822		165,845,937,432	
무형자산 (Intangible Assets)	19,037,648,495		20,287,794,459	
기타자산 (Other Assets)	17,711,365,084		14,785,478,216	
당기법인세자산 (Income Tax Assets)	1,031,695,210		448,124,070	
이연법인세자산 (Deferred Income Tax Assets)	32,926,044,606		24,247,417,135	
자 산 총 계 (Total Assets)		18,474,504,945,026		17,347,916,760,266
부 채 (Liabilities)				
당기손익인식금융부채 (Financial Liabilities at Fair Value Through Profit or Loss)	388,087,917		416,513,389	
예수부채 (Deposits)	14,085,505,011,132		12,675,250,695,653	
차입부채 (Borrowings)	1,705,975,958,687		1,760,239,711,933	
발행사채 (Debentures)	759,560,689,585		996,340,274,048	
순확정급여부채 (Net Defined Benefit Liabilities)	22,159,583,709		13,892,973,400	
충당부채 (Provisions)	15,082,930,834		13,493,054,291	
기타금융부채 (Other Financial Liabilities)	501,672,901,652		530,075,402,172	
기타부채 (Other Liabilities)	14,354,300,829		16,941,410,362	
파생상품부채 (Derivative Liabilities)	7,573,450,605		11,170,133,168	
당기법인세부채 (Current Tax Liabilities)	6,831,051,592		1,662,738,994	
부 채 총 계 (Total Liabilities)		17,119,103,966,542		16,019,482,907,410
자 본 (Equity)				
지배기업의 소유주에게 귀속되는 자본 (Controlling Interest)	1,355,400,978,484		1,328,433,852,856	
자본금 (Paid-In Capital)	256,580,285,000		256,580,285,000	
신종자본증권 (Hybrid Securities)	86,864,930,000		86,864,930,000	
자본잉여금 (Capital Surplus)	658,511,246,025		784,935,644,628	
기타자본 (Other Equities)	6,973,924,604		12,318,300,318	
이익잉여금 (Retained Earnings)	346,470,592,855		187,734,692,910	
비지배지분 (Non-Controlling Interest)	-		-	
자 본 총 계 (Total Equity)		1,355,400,978,484		1,328,433,852,856
부 채 및 자 본 총 계 (Total Liabilities and Equity)		18,474,504,945,026		17,347,916,760,266

반기 연결 포괄손익계산서
(Consolidated Income Statement)
제2(당) 3분기 2015년 1월 1일부터 2015년 9월 30일까지
제1(전) 3분기 2014년 1월 1일부터 2014년 9월 30일까지

주식회사 광주은행과 그 종속기업 (KJ Bank and its Subsidiaries)

[단위: 원(KRW)]

과 목 (Description)	제2(당)기 3분기		제1(전)기 3분기	
	3개월 (3Q15)	누적 (Accumulative)	3개월 (3Q14)	누적 (Accumulative)
순이자이익 (Net Interest Income)	103,098,506,915	296,271,167,849	104,434,653,108	176,276,039,814
이자수익 (Interest Income)	166,001,436,308	496,926,409,848	191,619,532,262	323,794,301,954
이자비용 (Interest Expense)	62,902,929,393	200,655,241,999	87,184,879,154	147,518,262,140
수수료이익 (Net Fee and Commission Income)	1,732,874,790	9,121,751,953	4,193,877,594	5,345,052,211
수수료수익 (Fee and Commission Income)	12,761,359,013	40,421,508,310	12,992,247,780	20,725,780,825
수수료비용 (Fee and Commission Expense)	11,028,484,223	31,299,756,357	8,798,370,186	15,380,728,614
배당수익 (Dividend Income)	4,781,701,187	14,768,581,363	4,785,133,990	7,888,155,101
당기손익인식금융상품 관련손익 (Net Income on Financial Instruments at Fair Value Through Profit and Loss)	- 2,120,565,343	- 3,027,008,887	8,323,175,675	8,733,048,613
매도가능금융자산 관련손익 (Net Income on Available-for-Sale Financial Assets)	- 1,023,558,464	2,012,956,847	- 1,248,750,218	152,967,139
신용손실에 대한 손상차손 (Net Impairment Loss on Credit Losses)	7,575,756,375	- 34,082,007,085	- 21,467,690,590	- 47,210,899,048
일반관리비 (General and Administrative Expenses)	- 89,511,166,916	- 210,453,226,809	- 63,465,015,429	- 101,528,696,394
기타영업손익 (Other Operating Expenses, Net)	- 9,849,503,497	- 29,658,449,112	- 25,974,942,256	- 24,241,915,694
영업이익 (Operating Income)	14,684,045,047	44,953,766,119	9,580,441,874	25,413,751,742
영업외손익 (Non-Operating Income)	1,051,952,192	2,209,288,312	167,555,356	137,280,472
법인세비용차감전순이익 (Earnings Before Income Taxes)	15,735,997,239	47,163,054,431	9,747,997,230	25,551,032,214
법인세비용 (Income Tax Expense)	3,758,376,692	10,936,553,089	2,476,494,056	6,576,554,459
당기순이익 (Consolidated Net Income)	11,977,620,547	36,226,501,342	7,271,503,174	18,974,477,755
지배기업지분이익 (Net Income Attributable to Controlling Interests)	11,977,620,547	36,226,501,342	6,830,610,316	17,660,611,702
비지배지분이익 (Net Income Attributable to Non-Controlling Interests)	-	-	440,892,858	1,313,866,053
기타포괄손익 (Other Comprehensive Income, Net of Income Tax)	1,793,404,664	- 5,344,375,714	665,709,897	648,447,918
후속적으로 당기손익으로 재분류되지 않는 항목 (Items that will not be reclassified to profit or loss)				
확정급여제도 재측정요소 (Remeasurement of the Net Defined Benefit Liability(Asset))	- 1,156,344,342	- 3,970,887,291	- 492,620,374	- 618,346,792
후속적으로 당기손익으로 재분류될 수 있는항목 (Items that will be reclassified to profit or loss)				
매도가능금융자산 평가손익 (Net Change in Fair Value of Available-for-Sale Financial Assets)	1,861,675,940	- 4,293,388,714	1,452,491,114	1,640,397,866
현금흐름위험회피 파생상품평가손익 (Gain or Loss on Valuation of Derivatives Instruments for Cash Flow Hedge)	13,771,025,211	30,882,125,628	7,937,213,071	19,622,925,673
당기총포괄이익 (Total Comprehensive Income)				
지배기업지분 총포괄이익 (Total Comprehensive Income Attributable to Controlling Interests)	13,771,025,211	30,882,125,628	7,496,320,213	18,309,059,620
비지배지분 총포괄이익 (Total Comprehensive Income Attributable to Non-Controlling Interests)	-	-	440,892,858	1,313,866,053

별도 재무상태표
(Statement of Financial Position)
제21기 3분기 2015년 9월 30일 현재
제20기 2014년 12월 31일 현재

주식회사 JB우리캐피탈 (JB Woori Capital)

[단위: 원(KRW)]

계 정 명 (Description)	제21기 3분기말 (As of Sept. 30, 2015)		제20기말 (As of Dec. 31, 2014)	
자산 (Asset)				
현금및현금성자산 (Cash)	42,168,977,381		41,411,421,533	
예치금 (Due from Banks)	78,046,960		14,500,000	
매도가능금융자산 (Available-for-Sale Financial Assets)	38,077,430,131		28,850,942,756	
대출채권 (Loans)	4,743,202,389,739		4,004,585,398,361	
리스자산 (Lease Assets)	431,258,619,816		363,522,207,217	
렌트자산 (Rental Assets)	237,725,536,079		145,897,051,789	
유형자산 (Property and Equipment)	36,739,004,974		31,920,694,998	
투자부동산 (Investment Property)	7,390,004,184		7,430,586,246	
무형자산 (Intangible Assets)	18,375,089,442		13,730,230,192	
기타금융자산 (Other Financial Assets)	37,498,054,260		32,610,747,187	
기타자산 (Other Assets)	13,966,250,291		12,611,207,029	
당기법인세자산 (Income Tax Assets)	782,411,020		411,718,550	
이연법인세자산 (Deferred Income Tax Assets)	-		929,841,112	
자 산 총 계 (Total Assets)		5,607,261,814,277		4,683,926,546,970
부채 (Liabilities)				
차입부채 (Borrowings)	4,709,161,630,070		3,960,281,012,186	
위험회피파생상품부채 (Hedging Derivative Liabilities)	5,968,734,228		5,952,051,684	
기타금융부채 (Other Financial Liabilities)	185,132,326,054		155,913,292,141	
기타부채 (Other Liabilities)	15,836,681,382		12,706,786,655	
확정급여부채 (Liability for Defined Benefit Obligations)	9,824,692,730		4,669,509,029	
당기법인세부채 (Tax Liabilities)	536,805,422		-	
이연법인세부채 (Deferred Tax Liabilities)	15,060,485,054		-	
부 채 총 계 (Total Liabilities)		4,941,521,354,940		4,139,522,651,695
자본 (Equity)				
자본금 (Paid-In Capital)	344,970,000,000		344,970,000,000	
신종자본증권 (Hybrid Securities)	99,299,000,000		-	
자본잉여금 (Capital Surplus)	148,313,083,760		148,313,083,760	
자본조정 (Capital Adjustments)	-		(14,577,710)	
기타포괄손익누계액 (Accumulated Other Comprehensive Loss)	(8,461,954,651)		(8,112,666,390)	
이익잉여금 (Retained Earnings)	81,620,330,228		59,248,055,615	
자 본 총 계 (Total Equity)		665,740,459,337		544,403,895,275
부 채 및 자 본 총 계 (Total Liabilities and Equity)		5,607,261,814,277		4,683,926,546,970

별도 포괄손익계산서
(Income Statement)

제21기 3분기 2015년 1월 1일부터 2015년 9월 30일까지
제20기 3분기 2014년 1월 1일부터 2014년 9월 30일까지

주식회사 JB우리캐피탈 (JB Woori Capital)

[단위: 원(KRW)]

과 목 (Description)	제21기 3분기		제20기 3분기	
	3개월 (3Q15)	누적 (Accumulative)	3개월 (3Q14)	누적 (Accumulative)
순이자수익 (Net Interest Income)	41,255,419,924	116,656,675,646	35,191,908,594	97,681,817,524
이자수익 (Interest Income)	76,495,210,000	221,981,433,019	72,486,845,569	203,074,076,220
이자비용 (Interest Expense)	(35,239,790,076)	(105,324,757,373)	(37,294,936,975)	(105,392,258,696)
수수료수익 (Net Fee and Commission Income)	4,482,167,209	15,080,485,129	4,702,271,284	12,849,465,501
수수료수익 (Fee and Commission Income)	6,268,931,135	20,381,546,228	6,426,990,667	17,758,221,490
수수료비용 (Fee and Commission Expense)	(1,786,763,926)	(5,301,061,099)	(1,724,719,383)	(4,908,755,989)
순리스수익 (Net Lease Income)	5,134,330,765	15,652,907,279	4,730,891,608	12,832,233,912
리스수익 (Lease Income)	34,920,508,756	99,280,009,461	27,529,274,602	74,480,201,863
리스비용 (Lease Expense)	(29,786,177,991)	(83,627,102,182)	(22,798,382,994)	(61,647,967,951)
순렌트수익 (Net Rent Income)	2,751,584,664	7,722,973,504	1,603,997,963	3,670,014,478
렌트수익 (Rent Income)	17,609,195,186	45,828,825,626	8,226,455,181	19,450,810,180
렌트비용 (Rent Expense)	(14,857,610,522)	(38,105,852,122)	(6,622,457,218)	(15,780,795,702)
기타영업손익 (Other Operating Expenses, Net)	(29,288,835,789)	(87,328,453,889)	(31,256,477,757)	(98,613,557,850)
단기매매금융상품관련이익 (Gain or Loss on Trading Financial Products)	-	25,409,587	43,185,135	83,316,465
매도가능금융상품관련이익(손실) (Gain or Loss on Available-For-Sale Investment Securities)	191,846,479	445,692,342	(119,184,537)	(95,829,378)
대손상각비 (Impairment Loss on Financial Products)	(8,879,305,618)	(23,412,414,045)	(11,638,380,850)	(43,741,472,494)
판매비와관리비 (Selling, General and Administrative Expenses)	(20,599,108,763)	(64,507,005,851)	(19,542,591,642)	(55,623,858,137)
기타영업손익 (Other Operating Income)	(2,267,887)	119,864,078	494,137	764,285,694
영업이익 (Operating Income)	24,334,666,773	67,784,587,669	14,972,591,692	28,419,973,565
영업외수익 (Non-Operating Income)	60,404,656	176,687,759	(63,352,956)	(234,216,442)
영업외수익 (Non-Operating Revenue)	127,501,743	346,308,782	(527,610,765)	290,977,422
영업외비용 (Non-Operating Expenses)	(67,097,087)	(169,621,023)	464,257,809	(525,193,864)
법인세비용차감전순이익 (Earnings Before Income Taxes)	24,395,071,429	67,961,275,428	14,909,238,736	28,185,757,123
법인세비용 (Income Tax Expense)	6,443,129,913	16,881,553,105	3,567,880,484	6,769,898,027
당기순이익 (Consolidated Net Income)	17,951,941,516	51,079,722,323	11,341,358,252	21,415,859,096
기타포괄손익 (Other Comprehensive Income)	685,520,739	(349,288,261)	(2,435,038,233)	(4,523,698,094)

연결 재무상태표
(Consolidated Statement of Financial Position)
제21기 3분기 2015년 9월 30일 현재
제20기 2014년 12월 31일 현재

주식회사 JB우리캐피탈과 그 종속기업 (JB Woori Capital and its Subsidiaries)

[단위: 원(KRW)]

계 정 명 (Description)	제21기 3분기말 (As of Sept. 30, 2015)		제20기말 (As of Dec. 31, 2014)	
자산 (Asset)				
현금및현금성자산 (Cash)	62,349,085,499		97,903,512,721	
예치금 (Due from Banks)	383,046,960		616,500,000	
매도가능금융자산 (Available-for-Sale Financial Assets)	38,077,430,131		28,850,942,756	
대출채권 (Loans)	4,743,202,389,739		4,004,585,398,361	
리스자산 (Lease Assets)	431,258,619,816		363,522,207,217	
렌트자산 (Rental Assets)	237,725,536,079		145,897,051,789	
유형자산 (Property and Equipment)	36,739,004,974		31,920,694,998	
투자부동산 (Investment Property)	7,390,004,184		7,430,586,246	
무형자산 (Intangible Assets)	18,375,089,442		13,730,230,192	
기타금융자산 (Other Financial Assets)	37,498,054,260		32,610,747,187	
기타자산 (Other Assets)	13,966,250,291		12,611,207,029	
당기법인세자산 (Income Tax Assets)	782,411,020		411,718,550	
이연법인세자산 (Deferred Income Tax Assets)	-		929,841,112	
자 산 총 계 (Total Assets)		5,627,746,922,395		4,741,020,638,158
부채 (Liabilities)				
차입부채 (Borrowings)	4,729,646,738,188		4,017,375,103,374	
위험회피파생상품부채 (Hedging Derivative Liabilities)	5,968,734,228		5,952,051,684	
기타금융부채 (Other Financial Liabilities)	185,132,326,054		155,913,292,141	
기타부채 (Other Liabilities)	15,836,681,382		12,706,786,655	
순확정급여부채 (Liability for Defined Benefit Obligations)	9,824,692,730		4,669,509,029	
당기법인세부채 (Tax Liabilities)	536,805,422			
이연법인세부채 (Deferred Tax Liabilities)	15,060,485,054		-	
부 채 총 계 (Total Liabilities)		4,962,006,463,058		4,196,616,742,883
자본 (Equity)				
자본금 (Paid-In Capital)	344,970,000,000		344,970,000,000	
신종자본증권 (Hybrid Securities)	99,299,000,000		-	
자본잉여금 (Capital Surplus)	148,313,083,760		148,313,083,760	
자본조정 (Capital Adjustments)	-		(14,577,710)	
기타포괄손익누계액 (Accumulated Other Comprehensive Loss)	(8,461,954,651)		(8,112,666,390)	
이익잉여금 (Retained Earnings)	81,620,330,228		59,248,055,615	
자 본 총 계 (Total Equity)		665,740,459,337		544,403,895,275
부 채 및 자 본 총 계 (Total Liabilities and Equity)		5,627,746,922,395		4,741,020,638,158

연결 포괄손익계산서
(Consolidated Income Statement)
제21기 3분기 2015년 1월 1일부터 2015년 9월 30일까지
제20기 3분기 2014년 1월 1일부터 2014년 9월 30일까지

주식회사 JB우리캐피탈과 그 종속기업 (JB Woori Capital and its Subsidiaries)

[단위: 원(KRW)]

과 (Description)	제21기 3분기		제20기 3분기	
	3개월 (3Q15)	누적 (Accumulative)	3개월 (3Q14)	누적 (Accumulative)
순이자수익 (Net Interest Income)	41,255,419,924	116,656,675,646	35,191,908,594	97,681,817,524
이자수익 (Interest Income)	76,495,210,000	221,981,433,019	72,486,845,569	203,074,076,220
이자비용 (Interest Expense)	(35,239,790,076)	(105,324,757,373)	(37,294,936,975)	(105,392,258,696)
순수수료수익 (Net Fee and Commission Income)	4,482,167,209	15,080,485,129	4,702,271,284	12,849,465,501
수수료수익 (Fee and Commission Income)	6,268,931,135	20,381,546,228	6,426,990,667	17,758,221,490
수수료비용 (Fee and Commission Expense)	(1,786,763,926)	(5,301,061,099)	(1,724,719,383)	(4,908,755,989)
순리스수익 (Net Lease Income)	5,134,330,765	15,652,907,279	4,730,891,608	12,832,233,912
리스수익 (Lease Income)	34,920,508,756	99,280,009,461	27,529,274,602	74,480,201,863
리스비용 (Lease Expense)	(29,786,177,991)	(83,627,102,182)	(22,798,382,994)	(61,647,967,951)
순렌트수익 (Net Rent Income)	2,751,584,664	7,722,973,504	1,603,997,963	3,670,014,478
렌트수익 (Rent Income)	17,609,195,186	45,828,825,626	8,226,455,181	19,450,810,180
렌트비용 (Rent Expense)	(14,857,610,522)	(38,105,852,122)	(6,622,457,218)	(15,780,795,702)
기타영업손익 (Other Operating Expenses, Net)	(29,288,835,789)	(87,328,453,889)	(31,256,477,757)	(98,613,557,850)
단기매매금융상품관련이익 (Gain or Loss on Trading Financial Products)	-	25,409,587	43,185,135	83,316,465
매도가능금융상품관련이익(손실) (Gain or Loss on Available-For-Sale Investment Securities)	191,846,479	445,692,342	(119,184,537)	(95,829,378)
대손상각비 (Impairment Loss on Financial Products)	(8,879,305,618)	(23,412,414,045)	(11,638,380,850)	(43,741,472,494)
판매비와관리비 (Selling, General and Administrative Expenses)	(20,599,108,763)	(64,507,005,851)	(19,542,591,642)	(55,623,858,137)
기타영업손익 (Other Operating Income)	(2,267,887)	119,864,078	494,137	764,285,694
영업이익 (Operating Income)	24,334,666,773	67,784,587,669	14,972,591,692	28,419,973,565
영업외수익 (Non-Operating Income)	60,404,656	176,687,759	(63,352,956)	(234,216,442)
영업외수익 (Non-Operating Revenue)	127,501,743	346,308,782	(527,610,765)	290,977,422
영업외비용 (Non-Operating Expenses)	(67,097,087)	(169,621,023)	464,257,809	(525,193,864)
법인세비용차감전순이익 (Earnings Before Income Taxes)	24,395,071,429	67,961,275,428	14,909,238,736	28,185,757,123
법인세비용 (Income Tax Expense)	6,443,129,913	16,881,553,105	3,567,880,484	6,769,898,027
당기순이익 (Consolidated Net Income)	17,951,941,516	51,079,722,323	11,341,358,252	21,415,859,096