

대 차 대 조 표
 (Balance sheets)

제 27(당) 기 2008년 12월 31일 현재(as at 31 December 2008)
 제 26(전) 기 2007년 12월 31일 현재(as at 31 December 2007)

홍콩상하이은행 서울지점

The Hongkong and Shanghai Banking Corporation Limited Seoul Branch

(단위 : 원)

과 목 (Description)	제 27(당)기 (December 31, 2008)		제 26(전)기 (December 31, 2007)	
	금	액 (Amount)	금	액 (Amount)
자 산 (Assets)				
I. 현금및예치금 (Cash and Due from Banks)		943,071,495,687		359,384,513,504
1. 현금및현금성자산 (Cash and Cash Equivalents)	36,460,020,789		12,732,500,712	
2. 원화에치금 (Due from Banks in Won)	799,001,049,523		287,593,828,801	
3. 외화에치금 (Due from Banks in Foreign Currencies)	107,610,425,375		59,058,183,991	
II. 유가증권 (Securities)		8,545,743,266,323		6,851,068,682,042
(1) 단기매매증권 (Trading Securities)		4,108,905,555,340		2,496,304,088,692
1. 국공채 (Government Bonds)	1,991,027,917,223		1,345,928,952,942	
2. 금융채 (Finance Debentures)	2,117,877,638,117		1,145,344,946,891	
3. 사채 (Corporate Bonds)	-		5,030,188,859	
(2) 매도가능증권 (Available-for-Sale Securities)		4,436,837,710,983		4,354,764,593,350
1. 주식 (Stocks)	143,701,560		136,416,960	
2. 국공채 (Government Bonds)	-		11,924,896,154	
3. 금융채 (Finance Debentures)	3,613,112,337,769		4,302,937,590,748	
4. 외화매도가능증권 (Available-for-Sale Securities in Foreign Currencies)	823,581,671,654		39,765,689,488	
III. 대출채권 (Loans)		7,471,121,329,245		7,224,359,590,819
(대손충당금) (Allowance for Loan Losses)	(-)101,323,121,681		(-)85,281,067,813	
1. 원화대출금 (Loans in Won)	4,106,895,878,080		3,703,945,151,179	
2. 외화대출금 (Loans in Foreign Currencies)	1,767,236,062,865		1,471,506,352,608	
3. 매입외환 (Bills Bought in Foreign Currencies)	936,618,883,098		1,867,325,691,209	
4. 콜론 (Call Loans)	62,875,000,000		-	
5. 내국수입유선스 (Domestic Import Usance Bill)	202,013,811,295		192,066,186,138	
6. 팩토링채권 (Factoring Receivables)	106,804,815,588		74,797,277,498	
7. 환매조건부채권매수 (Bonds Purchased under Repurchase Agreements)	390,000,000,000		-	

과목 (Description)	제 27(당)기 (December 31, 2008)		제 26(전)기 (December 31, 2007)	
	금 액 (Amount)		금 액 (Amount)	
IV. 유형자산 (Fixed Assets)		51,206,580,003		57,049,080,282
(감가상각누계액) (Accumulated Depreciation)	(-)30,349,025,091		(-)25,655,897,998	
1. 토지 (Land)	23,920,078,219		23,920,078,219	
2. 건물 (Buildings)	22,619,043,000		22,789,689,200	
3. 임차점포시설물 (Leasehold Improvements)	16,582,521,444		16,776,684,819	
4. 동산 (Movables)	18,433,962,431		19,218,526,042	
V. 기타자산 (Other Assets)		10,830,377,492,715		3,406,226,922,147
(대손충당금) (Allowance for Loan Losses)	(-)1,945,386,054		(-)139,915,532	
1. 미수금 (Account Receivables)	2,223,288,292,444		1,559,245,919,475	
2. 보증금 (Guarantee Deposits)	37,707,405,407		37,982,881,407	
3. 미수수익 (Accrued Income)	94,202,878,152		82,656,555,827	
4. 선급비용 (Prepaid Expenses)	3,832,139,220		2,905,393,936	
5. 미수법인세환급액 (Prepaid Tax)	22,057,674,200		34,124,187,470	
6. 미회수내국환채권 (Domestic Currency Denominated Receivables)	330,528,485,960		261,551,513,836	
7. 파생상품자산 (Derivative Instrument Assets)	8,117,455,454,957		1,406,319,043,948	
8. 무형자산 (Intangible Assets)	286,631,250		2,300,562,500	
9. 잡자산 (Sundry Assets)	2,963,917,179		12,482,589,361	
10. 이연법인세자산 (Deferred Tax Assets)	-		6,798,189,919	
VI. 본지점계정 (Due from Head Office and Branches)		90,624,208,960		5,758,432,403
자 산 총 계 (Total Assets)		27,932,144,372,933		17,903,847,221,197
부 채 (Liabilities)				
I. 예수부채 (Deposits)		4,396,434,608,479		5,733,802,949,461
1. 요구불예금 (Demand Deposits)	2,474,845,164,007		2,676,429,549,274	
2. 기한부예금 (Time Deposits)	1,446,630,383,546		2,194,282,693,996	
3. 양도성예금증서 (Negotiable Certificates of Deposits)	474,959,060,926		863,090,706,191	
II. 차입부채 (Borrowings)		6,632,369,030,143		4,226,606,891,139
1. 원화차입금 (Borrowings in Won)	4,162,811,976		47,822,116,017	
2. 외화차입금 (Borrowings in Foreign Currencies)	4,655,765,744,584		2,171,650,902,392	
3. 콜머니 (Call Money)	1,972,440,473,583		2,007,133,872,730	
III. 기타부채 (Other Liabilities)		11,376,734,983,776		4,041,298,757,605

과목 (Description)	제 27(당)기 (December 31, 2008)		제 26(전)기 (December 31, 2007)	
	금	액 (Amount)	금	액 (Amount)
1. 퇴직급여충당금 (Retirement and Severance Benefits)	25,339,331,726		21,810,716,299	
(퇴직보험예치금) (Insurance Deposit for Retirement and Severance Benefits)	(-)21,092,952,648		(-)19,087,659,711	
(국민연금전환금) (Transfer to National Pension Fund)	(-)76,234,000		(-)89,028,600	
2. 미지급내국환채무 (Domestic Currency Denominated Payable)	190,762,748,097		320,064,090,245	
3. 미지급외국환채무 (Foreign Currency Denominated Payable)	159,320,234		105,003,461	
4. 미지급금 (Account Payables)	2,240,126,239,118		1,558,838,427,594	
5. 미지급비용 (Accrued Expenses)	212,154,756,034		217,991,816,553	
6. 선수수익 (Unearned Revenues)	9,605,239,113		18,787,876,564	
7. 신탁계정차 (Borrowings from Trust Account)	1,203,608,335,580		519,039,128,561	
8. 수입보증금 (Deposits for Letter of Guarantees and Others)	195,345,509,796		6,949,890,183	
9. 수입제세 (Withholding Taxes)	6,914,502,867		7,380,520,269	
10. 파생상품부채 (Derivative Instrument Liabilities)	7,184,045,474,105		1,357,416,254,380	
11. 기타대행업무수입금 (Account for Agency Businesses)	595,025,826		595,154,230	
12. 지급보증충당금 (Allowance for Acceptance and Guarantee Losses)	25,046,372,954		19,081,829,713	
13. 미사용약정충당금 (Allowance for Undrawn Commitment)	859,407,061		470,230,288	
14. 총당부채 (Provision Liabilities)	980,577,000		566,810,741	
15. 유가증권청약증거금 (Guarantee Deposits for Securities Subscription)	50,000,000		3,412,000,000	
16. 이연법인세부채 (Deferred Income Liabilities)	102,311,330,913		-	
17. 잡부채 (Sundry Liabilities)	-		7,965,696,835	
IV. 본지점계정 (Due to Head Office and Branches)		4,154,168,069,912		2,856,586,523,856
부 채 총 계 (Total Liabilities)		26,559,706,692,310		16,858,295,122,061
자 본 (Stockholders' Equity)				
I. 자본금 (Capital Stock)		617,000,000,000		617,000,000,000
1. 보통주자본금 (Common Stock)	617,000,000,000		617,000,000,000	
II. 자본잉여금 (Capital Surplus)		4,715,209,980		3,391,480,702
1. 자본준비금 (Capital Reserve)	42,452,924		42,452,924	
2. 기타자본잉여금 (Other Capital Surplus)	4,672,757,056		3,349,027,778	
III. 기타포괄손익누계액 (Accumulated Other Comprehensive Income)		(-)43,171,316,560		(-)5,380,432,209
1. 매도가능증권평가손실 (Unrealized Loss on Available-for-sale Securities)	(-)43,171,316,560		(-)5,380,432,209	
IV. 이익잉여금 (Retained Earnings)		793,893,787,203		430,541,050,643

과 목 (Description)	제 27(당)기 (December 31, 2008)		제 26(전)기 (December 31, 2007)	
	금 액 (Amount)		금 액 (Amount)	
1. 법정적립금 (Legal Reserves)	62,661,627,443		59,441,627,443	
2. 임의적립금 (Voluntary Reserves)	24,055,466,523		24,055,466,523	
3. 미처분이익잉여금 (Unappropriated Retained Earnings)	707,176,693,237		347,043,956,677	
자 본 총 계 (Total Stockholders' Equity)		1,372,437,680,623		1,045,552,099,136
부 채 와 자 본 총 계 (Total Liabilities and Stockholders' Equity)		27,932,144,372,933		17,903,847,221,197

손익계산서
(Statements of operations)

제 27(당) 기 2008년 1월 1일 부터 2008년 12월31일 까지(for the year ended 31 December 2008)

제 26(전) 기 2007년 1월 1일 부터 2007년 12월31일 까지(for the year ended 31 December 2007)

홍콩상하이은행 서울지점

The Hongkong and Shanghai Banking Corporation Limited Seoul Branch

(단위 : 원)

과목 (Description)	제 27(당)기 (December 31, 2008)		제 26(전)기 (December 31, 2007)	
	금	액 (Amount)	금	액 (Amount)
I. 영업수익 (Operating Revenue)		20,570,171,148,839		3,517,999,586,174
(1) 이자수익 (Interest Income)		973,071,310,112		759,126,123,977
1. 예치금이자 (Interest on Due from Banks)	15,722,015,441		11,138,762,708	
2. 단기매매증권이자 (Interest on Trading Securities)	221,510,189,639		119,571,560,836	
3. 매도가능증권이자 (Interest on Available-for-Sale Securities)	240,245,988,912		157,259,152,043	
4. 대출채권이자 (Interest on Loans)	402,059,769,792		372,435,911,393	
5. 본지점계정(자산)이자 (Interest on Due from Head Office and Branches)	152,019,069		798,683,065	
6. 기타이자수익 (Other Interest Income)	93,381,327,259		97,922,053,932	
(2) 유가증권평가 및 처분이익 (Gain on Valuation and Disposition of Securities)		176,521,070,130		4,315,778,564
1. 단기매매증권평가이익 (Gain on Valuation of Trading Securities)	142,527,586,900		214,381,764	
2. 단기매매증권처분이익 (Gain on Disposition of Trading Securities)	30,860,017,963		4,100,896,800	
3. 매도가능증권처분이익 (Gain on Disposition of Available-for-Sale Securities)	3,133,465,267		500,000	
(3) 외환거래이익 (Gain on Foreign Currency Transactions)		872,587,506,994		180,541,935,252
(4) 수수료수익 (Commission Income)		71,821,176,736		96,949,936,820
1. 수입수수료 (Commissions Received)	66,647,264,006		91,277,193,511	
2. 수입보증료 (Guarantee Fees)	5,173,912,730		5,672,743,309	
(5) 신탁업무운용수익 (Trust Fees and Commissions Received from Trust Account)		16,951,346,858		15,408,774,979
(6) 배당금수익 (Gain on Dividends)		5,130,000		3,420,000
(7) 기타영업수익 (Other Operating Income)		18,459,213,608,009		2,461,653,616,582
1. 파생상품 관련이익 (Gain on Derivative Transactions)	18,410,959,934,253		2,461,044,439,137	
2. 공정가액 위험회피대상 관련이익 (Gain on Fair value Hedged items)	48,253,673,756		594,184,283	
3. 미사용약정충당금환입액 (Reversal of Allowance for Undrawn Commitment)	-		14,993,162	
II. 영업비용 (Operating Expenses)		20,083,703,335,422		3,462,999,170,977

과 목 (Description)	제 27(당)기 (December 31, 2008)		제 26(전기) (December 31, 2007)	
	금	액 (Amount)	금	액 (Amount)
(1) 이자비용 (Interest Expenses)		589,569,380,182		584,227,929,603
1. 예수부채이자 (Interest on Deposits)	171,457,864,666		206,527,363,709	
2. 차입부채이자 (Interest on Borrowings)	274,675,749,948		187,783,299,509	
3. 본지점계정(부채)이자 (Interest on Due to Head Office and Branches)	109,834,536,394		161,376,141,507	
4. 기타원화지급이자 (Interest Paid on Others in Won)	3,815,452,550		3,599,535,059	
5. 신탁계정차이자 (Interest on Borrowings from Trust Account)	29,233,731,381		24,941,589,819	
6. 기타외환지급이자 (Interest Paid on Others in Foreign Currency)	552,045,243		-	
(2) 유가증권평가 및 처분손실 (Loss on Valuation and Disposition of Securities)		9,615,693,366		52,409,378,612
1. 단기매매증권평가손실 (Loss on Valuation of Trading Securities)	-		38,285,250,711	
2. 단기매매증권처분손실 (Loss on Disposition of Trading Securities)	9,615,193,366		11,212,848,651	
3. 매도가능증권처분손실 (Loss on Disposition of Available-for-Sale Securities)	500,000		2,911,279,250	
(3) 대출채권평가 및 처분손실 (Loss on Valuation and Disposition of Loans)		26,385,252,558		34,715,559,497
1. 대손상각비 (Bad Debt Expenses)	24,978,842,627		34,715,559,497	
2. 대출채권처분손실 (Loss on Disposition of Loans)	1,406,409,931		-	
(4) 외환거래손실 (Loss on Foreign Currency Transactions)		2,425,019,593,806		133,676,753,757
(5) 수수료비용 (Commission Expenses)		35,865,712,914		32,848,880,092
1. 지급수수료 (Commissions Paid)	35,865,712,914		32,848,880,092	
(6) 판매비와 일반관리비 (Selling and Administrative Expenses)		198,392,908,622		216,781,389,986
1. 급여 (Salary)	103,121,397,462		97,836,412,658	
2. 퇴직급여 (Provision for Retirement and Severance Benefits)	9,058,422,495		9,243,055,834	
3. 명예퇴직급여 (Retirement Bonus)	11,481,875		-	
4. 복리후생비 (Other Employee Benefits)	7,462,631,332		8,439,812,852	
5. 임차료 (Rent expenses)	8,062,063,347		8,844,745,960	
6. 접대비 (Entertainment expenses)	2,264,967,670		2,413,641,883	
7. 감가상각비 (Depreciation)	7,334,677,001		6,114,141,031	
8. 무형자산상각비 (Amortization of Intangible Assets)	803,611,250		883,987,500	
9. 세금과공과 (Taxes and Dues)	6,824,698,950		5,153,333,653	
10. 광고선전비 (Advertising expenses)	6,352,469,303		31,651,253,673	
11. 기타판매비와 일반관리비 (Other Selling and Administrative Expenses)	47,096,487,937		46,201,004,942	

과목 (Description)	제 27(당)기 (December 31, 2008)		제 26(전)기 (December 31, 2007)	
	금	액 (Amount)	금	액 (Amount)
(7) 기타영업비용 (Other Operating Expenses)		16,798,854,793,974		2,408,339,279,430
1. 기금출연료 (Contribution to Fund)	2,459,694,701		1,696,134,774	
2. 지급보증충당금전입액 (Provision for Acceptance and Guarantee Losses)	1,075,337,300		4,567,763,579	
3. 파생상품관련비용 (Loss on Derivative Transactions)	16,788,812,906,699		2,381,262,180,646	
4. 공정가액 위험회피대상 관련손실 (Loss on Fair Value Hedged Items)	-		15,608,416,431	
5. 미사용약정충당금전입액 (Contribution to Allowance for Undrawn Commitment)	282,974,304			
6. 기타영업외비용 (Other)	6,223,880,970		5,204,784,000	
III. 영업이익 (Operating Income)		486,467,813,417		55,000,415,197
IV. 영업외수익 (Non-Operating Income)		1,287,243,642		3,130,478,666
1. 유형자산처분이익 (Gain on Disposal of Tangible Assets)	36,272,288		40,316,463	
2. 임대료 (Rental Income)	522,664,380		540,250,052	
3. 기타영업외수익 (Other)	728,306,974		2,549,912,151	
V. 영업외비용 (Non-Operating Expenses)		3,550,726,341		1,977,185,501
1. 유형자산처분손실 (Loss on Disposal of Tangible Assets)	301,533,224		1,158,323,083	
2. 특수채권추심비용 (Collection Fee Expense)	134,758,498		-	
3. 기타영업외비용 (Other)	3,114,434,619		818,862,418	
VI. 법인세차감전순이익 (Earnings Before Income Tax)		484,204,330,718		56,153,708,362
VII. 법인세비용 (Income Tax Expense)		120,851,594,158		24,227,651,911
VIII. 당기순이익 (Net Income)		363,352,736,560		31,926,056,451

(신탁계정은 개설되었으나 실적이 없으므로 연결재무제표 공고를 생략함)

위와 같이 공고함.

2009년03월31일

홍콩상하이은행 서울지점
The Hongkong and Shanghai Banking Corporation Limited Seoul Branch

지점장 사이먼 쿠퍼

재무담당본부장 유경찬

감사의견 : 위 대차대조표를 포함한 제27기 재무제표는 기업회계기준에 따라 적정하게 작성되었습니다.

삼정회계법인

대표이사 윤성복