

**2013 1/4**

**HSBC** 

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1.

( : )

	2013 3	2012 3	
(A)	574	852	-278
(B)	23	24	-1
	0	0	0
	0	0	0
	23	24	-1
	0	0	0
	0	0	0
(C)	21	28	-7
	0	2	-2
	19	26	-7
	2	0	2
	0	0	0
(D)	146	253	-107
(A - B + C - D)	426	603	-177
( )	-2	-1	-1
	428	604	-176
(ROA)	0.65%	0.83%	-0.18%
(ROE)	12.96%	18.54%	-5.58%
(A-B)	2.46%	2.98%	-0.52%
(A)	3.89%	5.05%	-1.16%
(B)	1.43%	2.07%	-0.64%
(NIM)	1.72%	2.01%	-0.29%

2.

( : )

		2013 3	2012 3	
1		0.72	1.02	-0.30
		69	65	4
		62	48	13
		38	44	-7
		31	37	-5
	( )	795	837	-42
1		4,956	4,925	31
		4,464	3,674	790
		2,720	3,379	-659
		2,274	2,796	-521
	( )	11	11	0

)

3.

( : ,%)

		2013 3	2012 3	
		51,508	67,396	-15,888
	가	32,415	42,333	-9,918
		19,093	25,063	-5,970
		0	0	0
		259 ( 0.50%)	191 ( 0.28%)	68
	가	4 ( 0.01%)	12 ( 0.02%)	-8
		255 ( 0.50%)	179 ( 0.27%)	76
		0 ( 0.00%)	0 ( 0.00%)	0
		242 ( 0.47%)	173 ( 0.26%)	69
	가	4 ( 0.01%)	4 ( 0.01%)	0
		238 ( 0.46%)	169 ( 0.25%)	69
		0 ( 0.00%)	0 ( 0.00%)	0
	(A/B)	225.87%	364.40%	-1
	(A)	585	696	-111
	(B)	259	191	68
*		0.75%	0.46%	0.29%
	( )	0.75%	0.46%	0.29%
	**	0.00%	0.00%	0.00%
	( )	0.00%	0.00%	0.00%
	가 **	1.68%	1.02%	0.66%
	( )	1.70%	1.01%	0.69%
	( )			

\* 1

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4.

( : ,%)

		2013 3	2012 3	
	(A/B)	108.37%	121.47%	-13.10%
1	(A)	269,237	256,015	13,222
1	(B)	248,451	210,769	37,682

5. 자본의 적정성

1) B/S

( : ,%)

	2013 3	2012 3	
	6,170	6,170	0
	0	0	0
	33	31	2
	6,994	6,899	95
	0	0	0
	97	30	67
	13,294	13,130	164

2) BIS

( : ,%)

	2013 3	2012 3	
BIS (A)	24,580	24,921	-341
가 (B)	75,172	88,199	-13,027
가	55,692	64,100	-8,408
가	19,480	24,099	-4,619
BIS (A/B)	32.70%	28.26%	4.44%
	16.35%	14.13%	2.22%
	16.35%	14.13%	2.22%
	0.00%	0.00%	0.00%

( : ,%)

	2013 3	2012 3	
(A)	257,388	277,270	-19,882
(B)	83,945	96,198	-12,253
(B/A)	32.61%	34.69%	-2.08%

- " 1

3) BIS

6.

( : )

	2013 3	2012 3	
	47,776	56,372	-8,596
	47,776	56,372	-8,596
	0	0	0
가	91,261	101,086	-9,825
	91,261	101,086	-9,825
	0	0	0
	51,508	67,396	-15,888
	51,508	67,396	-15,888
	0	0	0
	53,068	54,352	-1,284
	53,068	54,352	-1,284
	0	0	0
	257,388	277,270	-19,882
	257,388	277,270	-19,882
( )			

7. 가

( : )

		가	가	가 (B/S)	(I/S)
		32,118	32,953	0	617
	가	57,939	58,308	211	405
		90,057	91,261	211	1,022
	가				
		<b>90,057</b>	<b>91,261</b>	<b>211</b>	<b>1,022</b>



8. .

1)

( : )

		2013 03	2012 03	
		2	2	0
		95	97	-2
	가	670	787	-117
		2,125	2,301	-175
		689	1,225	-536
		0	4	-4
		5,612	7,784	-2,172
	( )	-2	-3	1
	가 ( )	0	0	0
		<b>9,191</b>	<b>12,196</b>	<b>-3,005</b>
			501	1,192
		119	761	-642
		798	691	107
		0	0	0
		7,773	9,552	-1,778
		<b>9,191</b>	<b>12,196</b>	<b>-3,005</b>

\*Position( ) ( )

2) 가

( : )

	2013 03			2012 03		
		가			가	
	56	0	56	0	0	0
	54	0	54	62	0	62
	40	0	40	40	0	40
	24	0	24	26	0	26
	21	0	21	26	0	26
	194	0	194	153	0	153

\* , 5 가

3)

( : %)

	7	30	90	6	1	3	3
(%)	-29.28	-26.10	-32.06	-30.18	-30.32	-29.53	1.66

\* ( - ) /

4)

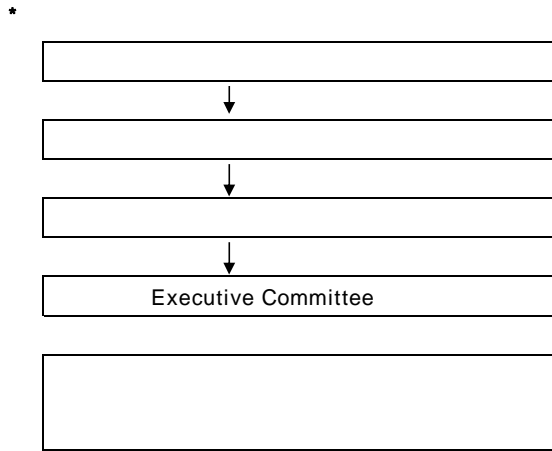
( : )

				(%)
1	-2,058,486	2,329,407	270,921	11.54%
2	-2,315,130	2,535,093	219,963	9.41%
3	-1,998,170	2,230,883	232,713	9.88%
4				
5				
6				
7				
8				
9				

) , (+), (-)

9.

(1)



\*

: 가

(日中) : ( , )

(事後) : ( , VaR )

:

가

(2)

가 가 가 (日中)

가 가 , VaR

(3)

\*

1 : ( minus ) \* \* FX swap

1 :

가 0 가

\*

\*

2 가

\*

Black Sholes Model

\* (Cap/Floor, Swaption)

Black Sholes Model

(4) ( ) ( : )

(A)	19,000	0	183
	0	0	0
	0	0	0
	19,000	0	183
	0	0	0
	0	0	0
Match (B)	89,260	1,120	1,196
	18,082	306	293
	64,037	740	829
	7,141	74	74
(C)	2,134,234	23,983	24,574
	734,817	7,931	7,251
	3,354	0	0
	1,384,363	15,851	17,090
	0	0	0
	11,700	201	233
(A+B+C)	2,242,494	25,103	25,953

(5) ( ) ( : )

(A)			
Match (B)			
(C)			
(A+B+C)			

(6) ( )

( : )

	(A)	19,000	0	183
		19,000	0	183
Match	(B)	37,279	498	542
		2,600	167	167
		31,179	298	342
		3,500	33	33
	(C)	1,072,094	8,072	9,329
		0	1	0
		3,354		
		1,057,040	7,870	9,096
		11,700	201	233
	(A+B+C)	1,128,373	8,570	10,054

(7) ( )

( : )

	(A)			
Match	(B)			
	(C)			
	(A+B+C)			

(8) ( )

( : )

	(A)	0	0	0
Match	(B)	51,981	622	654
		15,482	139	126
		32,858	442	487
		3,641	41	41
	(C)	1,062,140	15,911	15,245
		734,817	7,930	7,251
		327,323	7,981	7,994
		0	0	0
(A+B+C)		1,114,121	16,533	15,899

(9) ( )

( : )

	(A)			
Match	(B)			
	(C)			
(A+B+C)				

(10)

( )

( : )

	(A)			
Match	(B)	0	0	0
	(C)	0	0	0
			0	0
ELW(D)		0	0	0
(A+B+C+D)		0	0	0

(11)

( )

( : )

	(A)			
Match	(B)			
	(C)			
ELW(D)				
(A+B+C+D)				

(12)

( )

( : )

(A)		0	0
		0	0
		0	0
		0	0
		0	0
		0	0
Match (B)		0	0
		0	0
		0	0
		0	0
(C)		0	0
		0	0
		0	0
		0	0
		0	0
		0	0
(A+B+C)		0	0

(13)

( )

( : )

(A)			
Match (B)			
(C)			
(A+B+C)			



(14) ( )

( : )

Credit Default Swap	0	0	0	111	0	111
Total Return Swap	0	0	0	0	0	0
Credit Option	0	0	0	0	0	0
Credit Linked Notes	0	0	0	0	0	0
	0	0	0	0	0	0
	0	0	0	111	0	111

(15) ( )

( : )

Credit Default Swap						
Total Return Swap						
Credit Option						
Credit Linked Notes						

**10.** .

가. .

( Net margin, cost )  
가

Credit standing      Credit grade      Market rates  
가

(1)

(2013.04.30 )

		1)			
	3) ( , 5 )	A	C	SE	
		5.13%	10.99%	19.28%	
	( 30 )	3.60%	5.05%	6.86%	
2)	( 1 )	3	3	3	
	( 1 )	4.470%	4.470%	4.470%	
		3	3	3	
		4.314%	4.314%	4.314%	

- : 1)
- 2)
- 3) : (A~F ), Smart loan\_ (SA~SE )

(2)

(2013.04.30 )

		1)	2)	
	-	0.1%	0.1%	
	-	0.0%	1.6%	(1 1.6% )
	6			
	1			
	2			
	3			
	3	1.6%	1.9%	
	6	1.8%	2.1%	
	1	2.4%	2.7%	
	2			
	3			
	7			

- : 1)
- 2)

11.


12.

: 2013 3 31  
: 2012 3 31

The Hongkong and Shanghai Banking Corporation Limited Korea Branches

( : )  
(Unit: Won)

(Description)	(Mar 31, 2013)		(Mar 31, 2012)	
	(Amount)		(Amount)	
(Assets)				
·		759,344,967,523		921,369,618,737
(Cash and Due from Bank)				
1.	30,476,835,443		66,310,872,970	
(Cash and Checks)				
2.	2,431,671,941		2,643,787,066	
(Foreign Currency)				
3.	620,694,828,867		741,873,006,386	
(Due from Banks in Won)				
4.	105,741,631,272		110,541,952,315	
(Due from Banks in Foreign Currency)				
· 가		9,126,092,173,466		10,108,614,693,187
(Securities)				
(1)		3,295,328,770,263		4,989,877,189,199
(Trading and Designated at Fair Value Through Profit and Loss Securities)				
1.	2,021,018,897,598		1,862,585,088,830	
(Government Bonds)				
2.	1,253,953,765,923		3,097,074,247,229	
(Finance Debentures)				
3.	20,356,106,742		30,217,853,140	
(Corporate Bonds)				
4.	0		0	
(Trading and Designated at Fair Value Through Profit and Loss Securities in foreign Currency)				
(2) 가		5,830,763,403,203		5,118,737,503,988
(Available-for-sale Securities)				
1.	253,045,800		265,795,560	
(Stocks)				
2.	754,894,721,098		662,942,956,751	
(Government Bonds)				
3.	3,960,080,308,244		3,560,309,922,562	
(Finance Debentures)				
4.	0		0	
(Corporate Bonds)				
5. 가	744,790,607,550		895,218,829,115	
(Available-for-sale Securities in Foreign Currency)				
6. 가	370,744,720,511		0	
(Securities Lent)				
·		6,058,096,170,450		7,163,876,337,531
(Loans)				
( + )	5,990,962,241		12,312,812,277	
(Net deferred origination fees and costs+)				
( )	(4,486,053,688)		(6,577,778,561)	
(Allowance for Possible Loan Losses)				
1.	2,414,217,815,056		3,023,706,895,626	
(Loans in Won)				
2.	2,300,961,032,328		2,447,598,180,341	
(Loans in Foreign Currency)				
3.	766,443,134,814		1,393,688,230,729	
(Bills Bought in Foreign Currency)				
4.	0		4,125,331,247	
(Call Loans)				
5.	62,382,424,423		165,896,929,035	
(Domestic Import Usance Bill)				
6.	70,000,000,000		0	
(Bonds Purchased under Resale Agreements)				
7.	442,586,855,276		123,125,736,837	
(Factoring Receivables)				
·		42,367,320,164		43,529,244,180
(Property and equipment, net of accumulated depreciation)				
( (Investment property))				
(Current Year) : 6,190,724,788				
(Current Year) : 6,335,927,324				
( 가 )	(40,616,914,684)		(42,930,900,651)	
(Accumulated Depreciation)				
1.	28,380,824,185		27,904,426,445	
(Land)				
2.	23,377,433,189		22,958,193,339	
(Buildings)				

3.	15,175,606,360		16,136,481,342	
(Leasehold Improvements)				
4.	16,050,371,114		19,461,043,705	
(Movables)				
.		9,744,912,324,107		9,485,205,853,459
(Other Assets)				
( )	(101,122,844)		(116,517,790)	
(Allowance for Possible Other Assets)				
1.	6,589,149,472,558		6,181,671,867,833	
(Account Receivable)				
2.	38,578,310,587		33,482,984,353	
(Guarantee Deposits)				
3.	67,969,226,186		81,851,686,613	
(Accrued Incomes)				
4.	1,013,888,271		921,313,785	
(Prepaid Expenses)				
5.	496,840,694,558		887,648,287,785	
(Domestic Currency Denominated Receivables)				
6.	2,510,192,492,085		2,292,957,947,005	
(Derivatives instruments asset)				
7. 가	1,102,325,037		1,065,559,204	
(Suspense Receivable)				
8.	358,875,004		0	
(Intangible Assets)				
9.	236,605,338		476,829,348	
(Sundry Assets)				
10.	0		0	
(Accounts Prepaid)				
11.	39,571,557,327		5,245,895,323	
(Deferred Income Tax Assets)				
.		7,975,092,657		4,389,051,625
(Due from Head Office and Branches)				
(Total Assets)		25,738,788,048,367		27,726,984,798,719
(Liabilities)				
.		5,306,810,131,199		5,435,154,172,123
(Deposits)				
가 (-)	0		0	
(Discount Present Value)(-)				
가 (+)	0		0	
(Premium Present Value)(+)				
1.	3,862,487,613,124		3,038,677,864,203	
(Demand Deposits)				
2.	1,064,684,791,844		2,048,892,642,778	
(Time Deposits)				
3.	379,637,726,231		347,583,665,142	
(Negotiable Certificates of Deposits)				
.		3,789,387,711,643		3,795,056,840,840
(Borrowings)				
1.	0		13,200,887,355	
(Borrowings in Won)				
2.	132,553,172,651		866,112,396,413	
(Borrowings in Foreign Currency)				
3.	3,376,834,538,992		2,915,743,557,072	
(Call Money)				
4.	280,000,000,000		0	
(Bonds Sold under Resale Agreements)				
.		10,562,818,346,198		10,006,562,603,641
(Other Liabilities)				
1.	38,617,567,147		43,657,821,426	
(Allowance for Severance and retirement Benefits)				
( )	(14,085,226,098)		(18,802,574,047)	
(Due from Insurer Severance Benefits)				
( )	(25,280,800)		(25,592,800)	
(Transfer from National Pension Fund)				
2.	289,596,051,084		616,119,354,449	
(Domestic Currency Denominated Payable)				
3.	28,972,553,961		90,564,275	
(Foreign Currency Denominated Payable)				
4.	6,763,282,720,176		6,361,461,261,585	
(Accounts Payable)				
5.	66,425,696,353		81,719,738,966	
(Accrued Expenses)				
6.	14,941,666,377		15,126,803,559	
(Unearned Revenues)				
7.	627,678,895,730		372,154,270,075	
(Borrowings from Trust Accounts)				
8.	3,994,089,393		26,618,615,212	
(Income Tax Payable)				
9.	78,423,739,050		98,992,781,730	
(Deposits for Letter of Guarantees and Others)				
10.	50,535,304,907		61,490,730,168	
(Withholding Taxes)				

11. (Derivatives Instrument Liabilities)	2,597,106,961,559		2,335,860,750,726
12. (Others)	1,390,353,650		594,502,650
13. (Allowance for Acceptances and Guarantees Losses)	4,271,944,111		7,543,033,274
14. (Allowance for Undrawn Commitment)	420,509,331		36,488,317
15. (Others)	8,874,074,893		1,804,811,362
16.7† (Suspenses Payable)	569,225,374		761,169,239
17. (Deferred Income Tax Credits)	0		0
18. 7† (Guarantee Deposits for Securities Subscription)	1,827,500,000		1,350,000,000
19. (Sundry Liabilities)	0		8,073,475
. (Due to Head Office and Branches)		4,750,387,153,643	7,177,228,657,061
(Total Liabilities)		24,409,403,342,683	26,414,002,273,665
(Stockholders' Equity)			
. (Capital Stock)		617,000,000,000	617,000,000,000
. (Capital Surplus)		3,336,240,678	3,097,730,759
. (Accumulated Other Inclusive Gain(Loss))		9,682,875,983	2,964,310,216
. (Retained Earnings)		699,365,589,023	689,920,484,079
1. (Legal Reserve)	201,091,627,443		182,341,627,443
2. (Voluntary Reserve)	81,755,466,523		81,755,466,523
3. (Unappropriated Retained Earnings)	416,518,495,057		425,823,390,113
( (Net Income) (Current Year) : 42,602,175,102 (Prior Year) : 60,288,142,240			
( (Reserve for Credit Losses) (Current Year) : 49,869,138,549 (Prior Year) : 56,413,323,562			
(Total Stockholders' Equity)		1,329,384,705,684	1,312,982,525,054
(Total Liabilities and stockholders' Equity)		25,738,788,048,367	27,726,984,798,719

: 2013 1 1 2013 3 31  
 : 2012 1 1 2012 3 31

(Unit: Won)

The Hongkong and Shanghai Banking Corporation Limited Korea Branches

(Description)	(Mar 31, 2013)		(Mar 31, 2012)	
	(Amount)		(Amount)	
I.				
(Total Revenues)		3,501,209,861,600		2,171,378,255,076
(1)		109,731,875,373		153,184,774,645
(Interest Income)				
1.	135,270,858		831,650,763	
(Interest on Due from Banks)				
2.	26,609,010,275		44,037,144,464	
(Interest on Trading and Designated at Fair Value Through Profit and Loss Securities)				
3. 가	40,530,148,503		43,475,758,610	
(Interest on Available-for-sale Securities)				
4.	41,814,388,358		63,962,239,128	
(Interest on Loans)				
5.	7,135,063		15,474,932	
(Interest on Due from Head Office and Branches)				
6.	635,922,316		862,506,748	
(Other Interest Income)				
(2)		16,884,986,765		19,176,975,938
(Commission Income)				
1.	15,354,991,215		17,418,419,463	
(Commissions Received)				
2.	1,354,222,514		1,758,556,475	
(Guarantee Fees)				
3. 가	175,773,036		0	
(Charge on Securities Lent)				
(3) 가 가		36,122,920,959		3,085,907,816
(Gain on Valuation and Sales of Securities)				
1. 가	31,145,687,935		787,202,962	
(Gain on Valuation of Trading and Designated at Fair Value Through Profit and Loss Securities)				
2.	4,977,233,024		2,298,704,854	
(Gain on Sales of Trading and Designated at Fair Value Through Profit and Loss Securities)				
3. 가	0		0	
(Gain on Sales of Available-for-sale Securities)				
(4)		3,764,308,866		7,765,953,555
(Revenues on Other Financial Liabilities)				
(5)		537,985,937,168		134,764,305,938
(Gain on Foreign Currency Transactions)				
(6)		2,610,366,058		2,573,263,596
(Trust Fees and Commissions Received from Trust Account)				
(7)		0		0
(Gain on Dividends)				
(8)		2,794,109,466,411		1,850,827,073,588
(Other Operating Income)				
1.	2,788,652,684,001		1,847,906,233,509	
(Gain on Derivative Transactions)				
2. 가	2,708,968,613		50,100,853	
(Gain on Fair Value Hedged Items)				
3.	1,282,536		240,565,498	
(Reversal of Allowance for Credit Losses)				
4.	1,919,570,978		2,541,422,620	
(Reversal of Allowance for Acceptance and Guarantees Losses)				
5.	208,106,413		15,425,260	
(Reversal of Allowance for Undrawn Commitment)				
6.	618,853,870		73,325,848	
(Gain on Disposal(or Acquisition) of Loans)				
II.				
(Total Expenses)		3,444,169,514,864		2,086,123,670,424
(1)		43,543,784,131		61,217,327,721
(Interest Expenses)				
1.	15,124,977,404		20,716,069,726	
(Interest on Deposits)				
2.	17,682,434,203		24,564,211,274	
(Interest on Borrowings)				
3. ( )	7,356,110,398		12,347,115,226	
(Interest on Due to Head Office and Branches)				
4.	28,769,780		21,721,721	
(Interest Paid on Foreign Transaction)				
5.	493,030,453		718,770,088	
(Interest paid on Others in Won)				
6.	2,858,461,893		2,849,439,686	
(Interest on Borrowings from Trust Account)				
(2)		1,245,980,165		5,116,452,332
(Commission Expenses)				
1.	1,245,980,165		5,116,452,332	
(Commissions Paid)				

(3) 가 가 (Loss on Valuation and Sales of Securities)		847,810,324		13,614,484,817
1. 가 (Loss of Valuation of Trading and Designated at Fair Value Through Profit and Loss Securities)	454,024,339		12,367,930,631	
2. (Loss on sales of Trading and Designated at Fair Value Through Profit and Loss Securities)	393,785,984		1,046,984,869	
3. 가 (Loss on Sales of Available-for-sale Securities)	0		199,569,317	
(4) 가 (Loss on Valuation and Disposition of Loans)		0		0
1. (Bad Debt Expenses)	0		0	
(5) (Expenses on Other Financial Liabilities)		15,237,348,618		10,848,868,783
(6) (Loss on Foreign Currency Transactions)		598,020,932,670		58,926,003,085
(7) (Selling and Administrative Expenses)		35,005,803,605		41,398,844,663
1. (Salaries)	16,695,830,467		20,567,892,883	
2. (Provision for Retirement and Severance Benefits)	2,348,250,000		2,441,070,468	
3. (Retirement Allowance)	0		0	
4. (Other Employee Benefits)	1,500,140,238		1,515,518,209	
5. (Rent expenses)	1,414,012,798		1,441,153,177	
6. (Entertainment expenses)	277,412,571		377,756,033	
7. 가 (Depreciation)	464,622,706		806,929,278	
8. (Amortization on Intangible Assets)	20,831,247		0	
9. (Taxes and Dues)	2,616,275,935		4,479,411,231	
10. (Advertising expenses)	108,145,593		200,004,115	
11. (Other Selling and Administrative Expenses)	9,560,282,050		9,569,109,269	
(8) (Other Operating Expenses)		2,750,267,855,351		1,895,001,689,023
1. (Loss on Derivatives Transactions)	2,747,265,749,203		1,885,965,299,885	
2. 가 (Loss on Fair Value Hedged Items)	520,417,757		6,702,759,901	
3. (Provision for Acceptances and Guarantees Losses)	0		0	
4. (Provision for Undrawn Commitment)	0		0	
5. (Contribution to Provision Liabilities)	0		0	
6. ( Loss on Disposal(or Acquisition) of Loans)	0		0	
7. (Contribution to Fund)	606,218,966		644,019,546	
8. (Insurance Fees on Deposits)	1,875,469,425		1,689,609,691	
III. (Operating Income)		57,040,346,736		85,254,584,652
IV. (Non-Operating Income)		351,517,833		333,694,138
1. (Gain on Disposition of Tangible Assets)	19,947,204		18,000,000	
2. (Rental Fees Received)	250,895,580		248,224,384	
3. (Other Non-operating Income)	80,675,049		67,469,754	
V. (Non-operating Expenses)		178,229,249		26,826,183
1. (Loss on Disposition of Tangible Assets)	58,242,196		0	
2. (Expenses on Collecting of Charge-Offs)	6,553,360		21,881,594	
3. (Non-financial assets Impairment Losses)	0		0	
4. (Other Non-Operating Expenses)	113,433,693		4,944,589	
(Income Before Income Tax Expense)		57,213,635,320		85,561,452,607
(Income Tax Expense)		14,611,460,218		25,273,310,367
(Net Income)		42,602,175,102		60,288,142,240
( Reserve for Credit Losses)		(-187,836,548)		(-118,860,332)
( Net Income after Reserve for Credit Losses)		(42,790,011,650)		(60,407,002,572)
(Other comprehensive income(loss), net of income taxes)		4,339,449,048		4,479,339,861
(Total comprehensive income)		46,941,624,150		64,767,482,101