

**2013 2/4**

**HSBC** 

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, HSBC

2013 8 31



1.

( : )

	2013 6	2012 6	
(A)	1,090	1,501	-411
(B)	61	-7	68
	0	0	0
	0	0	0
	47	-14	61
	14	7	7
	0	0	0
(C)	22	40	-18
	7	12	-5
	15	28	-13
	0	0	0
	0	0	0
(D)	251	384	-133
(A - B + C - D)	800	1,164	-364
( )	-36	-2	-34
	836	1,166	-330
(ROA)	0.64%	0.79%	-0.15%
(ROE)	13.01%	18.21%	-5.20%
(A-B)	2.51%	2.83%	-0.32%
(A)	3.97%	4.88%	-0.91%
(B)	1.46%	2.05%	-0.59%
(NIM)	1.66%	1.98%	-0.32%

2.

( : )

		2013 6	2012 6	
1		1.37	1.81	-0.44
		67	66	0
		60	50	10
		38	46	-8
		30	36	-6
	( )	797	830	-33
1		4,821	5,008	-187
		4,315	3,770	544
		2,731	3,483	-752
		2,204	2,750	-546
	( )	11	11	0

)

3.

( : ,%)

		2013 6	2012 6	
		51,197	65,562	-14,365
	가	33,684	42,073	-8,389
		17,513	23,489	-5,976
		0	0	0
		254 ( 0.50%)	191 ( 0.29%)	63
	가	4 ( 0.01%)	6 ( 0.01%)	-2
		250 ( 0.49%)	185 ( 0.28%)	65
		0 ( 0.00%)	0 ( 0.00%)	0
		202 ( 0.39%)	165 ( 0.25%)	37
	가	4 ( 0.01%)	5 ( 0.01%)	-1
		198 ( 0.39%)	160 ( 0.24%)	38
		0 ( 0.00%)	0 ( 0.00%)	0
	(A/B)	217.32%	357.30%	-139.97%
	(A)	552	684	-132
	(B)	254	191	63
		0.66%	0.51%	0.15%
	( )	0.68%	0.51%	0.17%
*	**	0.00%	0.00%	0.00%
	( )	0.00%	0.00%	0.00%
	가 **	1.56%	1.12%	0.44%
	( )	1.60%	1.14%	0.46%
	( )			

\* 1

\*\*

4.

( : ,%)

		2013 6	2012 6	
	(A/B)	106.17%	119.51%	-13.34%
1	(A)	307,607	265,619	41,988
1	(B)	289,734	222,252	67,482

5. 자본의 적정성

1) B/S

( : ,%)

	2013 6	2012 6	
	6,170	6,170	0
	0	0	0
	16	36	-20
	7,368	7,460	-92
	0	0	0
	23	79	-56
	13,577	13,745	-168

2) BIS

( : ,%)

	2013 6	2012 6	
BIS (A)	24,756	26,113	-1,357
가 (B)	76,215	87,714	-11,499
가	57,162	64,101	-6,939
가	19,053	23,613	-4,560
BIS (A/B)	32.48%	29.77%	2.71%
	16.55%	14.89%	1.66%
	15.93%	14.89%	1.04%
	0.00%	0.00%	0.00%

( : ,%)

	2013 6	2012 6	
(A)	261,345	286,025	-24,680
(B)	72,152	99,945	-27,793
(B/A)	27.61%	34.94%	-7.33%

3)

BIS

6.

( : )

	2013 6	2012 6	
	47,645	56,205	-8,560
	47,645	56,205	-8,560
	0	0	0
가	72,203	87,847	-15,644
	72,203	87,847	-15,644
	0	0	0
	51,197	65,562	-14,365
	51,197	65,562	-14,365
	0	0	0
	50,989	56,253	-5,264
	50,989	56,253	-5,264
	0	0	0
	261,345	286,025	-24,680
	261,345	286,025	-24,680
( )			

7. 가

( : )

		가	가	가 (B/S)	(I/S)
		22,602	22,788	0	290
	가	49,271	49,414	97	768
		71,873	72,203	97	1,058
	가				
		<b>71,873</b>	<b>72,203</b>	<b>97</b>	<b>1,058</b>



8. .

1)

( : )

	2013 06	2012 06	
	2	2	0
	139	68	71
가	617	716	-99
	2,184	2,389	-205
	443	1,223	-780
	0	9	-9
	5,749	7,750	-2,001
( )	-2	-3	1
가 ( )	0	0	0
	<b>9,132</b>	<b>12,154</b>	<b>-3,023</b>
	485	978	-493
	223	681	-458
	0	1,035	-1,035
	0	0	0
	8,424	9,460	-1,036
	<b>9,132</b>	<b>12,154</b>	<b>-3,022</b>

\*Position( ) ( )

2) 가

( : )

	2013 06			2012 06		
		가			가	
	56	0	56	40	0	40
	54	0	54	62	0	62
	40	0	40	40	0	40
	24	0	24	26	0	26
	19	0	19	24	0	24
	192	0	192	191	0	191

\* , 5 가

3)

( : %)

	7	30	90	6	1	3	3
(%)	-19.42	-25.68	-27.88	-26.99	-20.81	-22.40	1.92

\* ( - ) /

4)

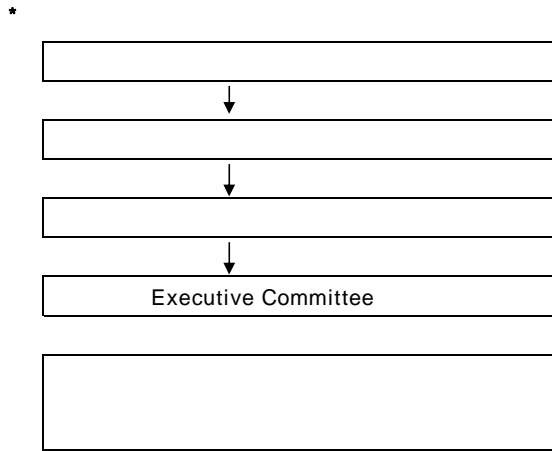
( : )

				(%)
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	-1,157,542	1,369,889	212,347	9.60%
5	-895,709	1,115,935	220,226	9.92%
6	-1,632,437	1,728,537	96,100	4.33%
7				
8				
9				

) , (+), (-)

9.

(1)



\*

: 가

(日中) : ( , )

(事後) : ( , VaR )

:

가

(2)

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	1	115
		0	0	0
		0	0	0
		19,000	1	115
		0	0	0
		0	0	0
Match	(B)	99,882	1,576	1,640
		14,805	237	223
		74,968	1,215	1,293
		10,109	124	124
	(C)	2,108,009	22,808	23,164
		809,153	10,647	8,804
		1,395	0	0
		1,287,461	12,080	14,253
		0	0	0
		10,000	81	107
(A+B+C)		2,226,891	24,385	24,919

(5) ( ) ( : )

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

(6) ( )

( : )

	(A)	19,000	1	115
		19,000	1	115
Match	(B)	39,489	552	582
		2,600	76	76
		33,389	451	481
		3,500	25	25
	(C)	994,057	5,762	6,699
		0	1	0
		1,395		
		982,662	5,680	6,592
		10,000	81	107
(A+B+C)		1,052,546	6,315	7,396

(7) ( )

( : )

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

(8) ( )

( : )

	(A)	0	0	0
Match	(B)	60,393	1,024	1,058
		12,205	161	147
		41,579	764	812
		6,609	99	99
	(C)	1,113,952	17,046	16,465
		809,153	10,646	8,804
		304,799	6,400	7,661
		0	0	0
(A+B+C)		1,174,345	18,070	17,523

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

(13)

( )

( : )

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



(14) ( )

( : )

Credit Default Swap	0	0	0	115		115
Total Return Swap	0	0	0			0
Credit Option	0	0	0			0
Credit Linked Notes	0	0	0			0
	0	0	0			0
	0	0	0	115	0	115

(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)

(2013.07.31 )

		1)			
	3) ( , 5 )	A	A	SE	
		5.41%	6.81%	19.25%	
	( 30 )	3.55%	4.85%	6.67%	
2)	( 1 )	3	3	3	
	( 1 )	CD +1.55%	CD +1.55%	CD +1.55%	3 CD
		3	3	3	
		CD+1.42%	CD+1.42%	CD+1.42%	3 CD

: 1)

2)

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

(2)

(2013.07.31 )

		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	2.0%	2.3%	
	2			
	3			
	7			

: 1)

2)

11.

: 2013 6 30  
: 2012 6 30

The Hongkong and Shanghai Banking Corporation Limited Korea Branches

( : )  
(Unit: Won)

(Description)	(Jun 30, 2013)		(Jun 30, 2012)	
	(Amount)		(Amount)	
(Assets)				
·		1,057,514,500,133		518,922,883,022
(Cash and Due from Bank)				
1.	33,530,580,172		25,611,613,078	
(Cash and Checks)				
2.	2,330,420,467		2,571,124,227	
(Foreign Currency)				
3.	861,449,133,293		412,429,424,420	
(Due from Banks in Won)				
4.	160,204,366,201		78,310,721,297	
(Due from Banks in Foreign Currency)				
· 가		7,220,267,226,239		8,784,740,813,353
(Securities)				
(1)		2,278,824,293,549		4,872,792,877,479
(Trading and Designated at Fair Value Through Profit and Loss Securities)				
1.	1,463,152,671,173		2,408,108,922,948	
(Government Bonds)				
2.	795,436,196,433		2,428,434,296,450	
(Finance Debentures)				
3.	20,235,425,943		30,436,627,031	
(Corporate Bonds)				
4.	0		5,813,031,050	
(Trading and Designated at Fair Value Through Profit and Loss Securities in foreign Currency)				
(2) 가		4,941,442,932,690		3,911,947,935,874
(Available-for-sale Securities)				
1.	272,396,160		253,497,240	
(Stocks)				
2.	583,327,223,445		746,731,756,483	
(Government Bonds)				
3.	3,354,054,229,514		2,344,160,789,309	
(Finance Debentures)				
4.	0		0	
(Corporate Bonds)				
5. 가	709,219,462,950		820,801,892,842	
(Available-for-sale Securities in Foreign Currency)				
6. 가	294,569,620,621		0	
(Securities Lent)				
·		6,068,538,917,097		8,430,349,747,563
(Loans)				
( + )	5,151,638,068		11,057,738,722	
(Net deferred origination fees and costs+)				
( )	(4,007,943,378)		(5,578,967,203)	
(Allowance for Possible Loan Losses)				
1.	2,252,918,804,712		2,874,736,115,899	
(Loans in Won)				
2.	2,440,850,492,057		2,654,692,632,167	
(Loans in Foreign Currency)				
3.	509,707,700,473		1,410,439,021,424	
(Bills Bought in Foreign Currency)				
4.	200,000,000,000		10,537,587,764	
(Call Loans)				
5.	70,762,438,443		91,117,284,164	
(Domestic Import Usance Bill)				
6.	0		1,240,000,000,000	
(Bonds Purchased under Resale Agreements)				
7.	593,155,786,722		143,348,334,626	
(Factoring Receivables)				
·		42,789,030,836		43,409,327,196
(Property and equipment, net of accumulated depreciation)				
( (Investment property))				
(Current Year) : 6,199,290,979				
(Current Year) : 6,317,523,274				
( 가 )	(40,189,418,053)		(43,727,172,030)	
(Accumulated Depreciation)				
1.	28,380,824,185		28,380,824,185	
(Land)				
2.	23,537,690,059		22,958,193,339	
(Buildings)				

3.	15,188,366,360		16,136,481,342	
(Leasehold Improvements)				
4.	15,871,568,285		19,661,000,360	
(Movables)				
.		11,742,192,784,625		10,763,569,114,121
(Other Assets)				
( )	(96,199,493)		(119,471,574)	
(Allowance for Possible Other Assets)				
1.	8,538,089,307,056		7,416,293,892,051	
(Account Receivable)				
2.	31,838,708,237		33,484,031,065	
(Guarantee Deposits)				
3.	54,214,134,707		75,118,555,494	
(Accrued Incomes)				
4.	19,565,424,583		14,943,089,980	
(Prepaid Expenses)				
5.	626,636,648,900		665,214,283,305	
(Domestic Currency Denominated Receivables)				
6.	2,438,730,322,324		2,556,843,359,910	
(Derivatives instruments asset)				
7. 가	1,153,059,445		1,093,991,173	
(Suspense Receivable)				
8.	477,056,257		0	
(Intangible Assets)				
9.	61,099,018		500,262,717	
(Sundry Assets)				
10.	0		197,120,000	
(Accounts Prepaid)				
11.	31,523,223,591		0	
(Deferred Income Tax Assets)				
.		3,161,685,710		61,481,156,750
(Due from Head Office and Branches)				
(Total Assets)		26,134,464,144,640		28,602,473,042,005
(Liabilities)				
.		5,098,939,288,994		5,625,314,539,808
(Deposits)				
가 (-)	0		0	
(Discount Present Value)(-)				
가 (+)	0		0	
(Premium Present Value)(+)				
1.	3,815,545,039,538		3,523,594,603,308	
(Demand Deposits)				
2.	886,783,077,067		1,734,867,401,757	
(Time Deposits)				
3.	396,611,172,389		366,852,534,743	
(Negotiable Certificates of Deposits)				
.		2,219,418,842,130		3,568,502,364,149
(Borrowings)				
1.	0		12,534,120,000	
(Borrowings in Won)				
2.	256,706,086,621		785,691,192,513	
(Borrowings in Foreign Currency)				
3.	1,812,712,755,509		2,770,277,051,636	
(Call Money)				
4.	150,000,000,000		0	
(Bonds Sold under Resale Agreements)				
.		12,995,163,272,927		11,326,721,183,252
(Other Liabilities)				
1.	37,528,796,958		38,841,859,455	
(Allowance for Severance and retirement Benefits)				
( )	(13,417,999,914)		(18,368,352,326)	
(Due from Insurer Severance Benefits)				
( )	(20,204,800)		(25,439,800)	
(Transfer from National Pension Fund)				
2.	533,104,774,223		641,093,956,618	
(Domestic Currency Denominated Payable)				
3.	152,225,524,997		133,322,179	
(Foreign Currency Denominated Payable)				
4.	8,572,434,807,450		7,449,663,160,551	
(Accounts Payable)				
5.	74,826,491,159		69,505,899,036	
(Accrued Expenses)				
6.	15,898,613,064		13,000,123,719	
(Unearned Revenues)				
7.	979,447,147,438		479,357,051,103	
(Borrowings from Trust Accounts)				
8.	0		0	
(Income Tax Payable)				
9.	88,423,257,950		36,917,781,730	
(Deposits for Letter of Guarantees and Others)				
10.	42,862,243,435		35,778,893,189	
(Withholding Taxes)				

11. (Derivatives Instrument Liabilities)	2,493,639,083,486		2,568,265,872,200
12. (Others)	1,189,315,874		1,019,882,020
13. (Allowance for Acceptances and Guarantees Losses)	4,821,567,894		7,373,717,262
14. (Allowance for Undrawn Commitment)	2,097,226,909		724,467,083
15. (Others)	8,894,094,109		1,804,811,362
16.7f (Suspenses Payable)	558,532,630		737,673,713
17. (Deferred Income Tax Credits)	0		846,504,158
18. 7f (Guarantee Deposits for Securities Subscription)	650,000,000		50,000,000
19. (Sundry Liabilities)	65		0
. (Due to Head Office and Branches)		4,463,281,311,186	6,707,405,107,249
(Total Liabilities)		24,776,802,715,237	27,227,943,194,458
(Stockholders' Equity)			
. (Capital Stock)		617,000,000,000	617,000,000,000
. (Capital Surplus)		1,610,098,070	3,590,593,343
. (Accumulated Other Inclusive Gain(Loss))		2,287,787,318	7,916,110,659
. (Retained Earnings)		736,763,544,015	746,023,143,545
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)	453,916,450,049		481,926,049,579
( (Net Income) (Current Year) : 80,000,130,094 (Prior Year) : 116,390,801,706			
( (Reserve for Credit Losses) (Current Year) : 46,420,649,059 (Prior Year) : 56,360,330,687			
(Total Stockholders' Equity)		1,357,661,429,403	1,374,529,847,547
(Total Liabilities and stockholders' Equity)		26,134,464,144,640	28,602,473,042,005

: 2013 1 1 2013 6 30  
 : 2012 1 1 2012 6 30

( : )  
(Unit:Won)

The Hongkong and Shanghai Banking Corporation Limited Korea Branches

(Description)	(Jun 30, 2013)		(Jun 30, 2012)	
		(Amount)		(Amount)
I.				
(Total Revenues)		6,415,772,248,300		3,297,679,452,751
(1)		205,574,656,923		307,768,821,358
(Interest Income)				
1.	147,826,738		1,991,313,228	
(Interest on Due from Banks)				
2.	45,739,291,403		87,778,418,644	
(Interest on Trading and Designated at Fair Value Through Profit and Loss Securities)				
3. 가	76,141,053,302		80,453,604,180	
(Interest on Available-for-sale Securities)				
4.	82,297,907,443		135,756,694,271	
(Interest on Loans)				
5.	8,144,947		22,733,149	
(Interest on Due from Head Office and Branches)				
6.	1,240,433,090		1,766,057,886	
(Other Interest Income)				
(2)		33,772,422,392		42,720,864,124
(Commission Income)				
1.	30,769,941,525		39,233,793,852	
(Commissions Received)				
2.	2,695,073,285		3,487,070,272	
(Guarantee Fees)				
3. 가	307,407,582		0	
(Charge on Securities Lent)				
(3) 가 가		12,142,987,276		49,682,166,065
(Gain on Valuation and Sales of Securities)				
1. 가	515,123,234		42,849,023,154	
(Gain on Valuation of Trading and Designated at Fair Value Through Profit and Loss Securities)				
2.	10,990,973,673		6,833,142,911	
(Gain on Sales of Trading and Designated at Fair Value Through Profit and Loss Securities)				
3. 가	636,890,370		0	
(Gain on Sales of Available-for-sale Securities)				
(4)		11,276,636,326		12,823,318,120
(Revenues on Other Financial Liabilities)				
(5)		926,398,146,473		124,351,085,804
(Gain on Foreign Currency Transactions)				
(6)		5,300,716,240		5,006,319,149
(Trust Fees and Commissions Received from Trust Account)				
(7)		5,130,000		4,104,000
(Gain on Dividends)				
(8)		5,221,301,552,670		2,755,322,774,131
(Other Operating Income)				
1.	5,217,525,294,732		2,750,786,261,429	
(Gain on Derivative Transactions)				
2. 가	0		234,374,908	
(Gain on Fair Value Hedged Items)				
3.	695,395,908		1,140,791,228	
(Reversal of Allowance for Credit Losses)				
4.	1,559,386,150		2,840,708,663	
(Reversal of Allowance for Acceptance and Guarantees Losses)				
5.	0		0	
(Reversal of Allowance for Undrawn Commitment)				
6.	1,521,475,880		320,637,903	
(Gain on Disposal(or Acquisition) of Loans)				
II.		6,310,839,062,648		3,143,207,347,719
(Total Expenses)				
(1)		81,700,829,465		119,135,361,102
(Interest Expenses)				
1.	29,869,186,416		41,550,864,238	
(Interest on Deposits)				
2.	29,976,884,609		45,050,669,239	
(Interest on Borrowings)				
3. ( )	14,409,550,878		24,922,208,738	
(Interest on Due to Head Office and Branches)				
4.	52,520,438		46,554,481	
(Interest Paid on Foreign Transaction)				
5.	1,064,104,951		1,694,730,050	
(Interest paid on Others in Won)				
6.	6,328,582,173		5,870,334,356	
(Interest on Borrowings from Trust Account)				
(2)		2,958,732,459		13,356,882,529
(Commission Expenses)				
1.	2,958,732,459		13,356,882,529	
(Commissions Paid)				

(3) 가 가 (Loss on Valuation and Sales of Securities)		28,268,440,335		31,027,983,784
1. 가 (Loss of Valuation of Trading and Designated at Fair Value Through Profit and Loss Securities)	25,581,436,367		26,577,221,972	
2. (Loss on sales of Trading and Designated at Fair Value Through Profit and Loss Securities)	2,676,034,074		4,251,192,495	
3. 가 (Loss on Sales of Available-for-sale Securities)	10,969,894		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)		6,665,909,155		23,051,793,504
(6) (Loss on Foreign Currency Transactions)		1,017,938,837,591		102,378,076,295
(7) (Selling and Administrative Expenses)		72,626,895,407		77,902,544,716
1. (Salaries)	34,899,012,749		41,531,340,209	
2. (Provision for Retirement and Severance Benefits)	4,712,000,000		Δ1,393,763,270	
3. (Retirement Allowance)	0		0	
4. (Other Employee Benefits)	2,929,054,916		3,120,414,662	
5. (Rent expenses)	2,852,785,137		2,884,010,972	
6. (Entertainment expenses)	817,963,094		927,079,934	
7. 가 (Depreciation)	954,081,706		1,612,693,395	
8. (Amortization on Intangible Assets)	51,149,994		0	
9. (Taxes and Dues)	5,555,775,870		8,712,132,596	
10. (Advertising expenses)	288,970,521		349,309,546	
11. (Other Selling and Administrative Expenses)	19,566,101,420		20,159,326,672	
(8) (Other Operating Expenses)		5,100,679,418,236		2,776,354,705,789
1. (Loss on Derivatives Transactions)	5,089,656,553,601		2,770,248,599,653	
2. 가 (Loss on Fair Value Hedged Items)	4,524,611,684		863,868,165	
3. (Provision for Acceptances and Guarantees Losses)	0		0	
4. (Provision for Undrawn Commitment)	1,449,483,203		672,553,506	
5. (Contribution to Provision Liabilities)	0		0	
6. ( Loss on Disposal(or Acquisition) of Loans)	0		0	
7. (Contribution to Fund)	1,166,480,323		1,304,476,774	
8. (Insurance Fees on Deposits)	3,882,289,425		3,265,207,691	
III. (Operating Income)		104,933,185,653		154,472,105,032
IV. (Non-Operating Income)		735,088,878		603,138,719
1. (Gain on Disposition of Tangible Assets)	19,947,204		18,377,634	
2. (Rental Fees Received)	605,692,090		493,098,634	
3. (Other Non-operating Income)	109,449,584		91,662,451	
V. (Non-operating Expenses)		573,475,362		264,355,688
1. (Loss on Disposition of Tangible Assets)	58,242,196		0	
2. (Expenses on Collecting of Charge-Offs)	20,874,225		39,381,742	
3. (Non-financial assets Impairment Losses)	0		0	
4. (Other Non-Operating Expenses)	494,358,941		224,973,946	
(Income Before Income Tax Expense)		105,094,799,169		154,810,888,063
(Income Tax Expense)		25,094,669,075		38,420,086,357
(Net Income)		80,000,130,094		116,390,801,706
( Reserve for Credit Losses)		( 3,636,326,038)		( 171,853,207)
(Net Income after Reserve for Credit Losses)		(83,636,456,132)		(116,562,654,913)
(Other comprehensive income(loss), net of income taxes)		Δ3,055,639,618		9,431,140,305
(Total comprehensive income)		76,944,490,476		125,821,942,011