

**2013 3/4**

**HSBC** 

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2013 11 30



1.

( : )

	2013 9	2012 9	
(A)	948	2,015	-1,067
(B)	116	31	85
	0	0	0
	0	0	0
	57	27	30
	30	4	26
	29	0	29
(C)	34	47	-13
	15	17	-2
	19	30	-11
	0	0	0
	0	0	0
(D)	196	508	-312
(A - B + C - D)	670	1,523	-853
( )	-87	-33	-54
	757	1,556	-799
(ROA)	0.41%	0.73%	-0.32%
(ROE)	7.80%	15.83%	-8.04%
(A-B)	2.47%	2.80%	-0.33%
(A)	3.93%	4.80%	-0.87%
(B)	1.46%	2.00%	-0.54%
(NIM)	1.63%	2.02%	-0.39%

2.

( : )

		2013 9	2012 9	
1		1.19	2.47	-1.27
		64	68	-3
		57	51	6
		36	46	-10
		29	36	-7
	( )	795	817	-22
1		4,663	5,029	-366
		4,126	3,823	303
		2,597	3,394	-797
		2,098	2,679	-580
	( )	11	11	0

)

3.

( : ,%)

		2013 9	2012 9	
		42,933	59,927	-16,994
	가	27,033	37,816	-10,783
		15,900	22,111	-6,211
		0	0	0
		264 ( 0.61%)	210 ( 0.35%)	54
	가	3 ( 0.01%)	4 ( 0.01%)	-1
		261 ( 0.61%)	206 ( 0.34%)	55
		0 ( 0.00%)	0 ( 0.00%)	0
		229 ( 0.53%)	172 ( 0.29%)	57
	가	3 ( 0.01%)	4 ( 0.01%)	-1
		226 ( 0.53%)	168 ( 0.28%)	58
		0 ( 0.00%)	0 ( 0.00%)	0
	(A/B)	184.09%	306.19%	-122.10%
	(A)	486	643	-157
	(B)	264	210	54
		0.86%	0.57%	0.29%
	( )	0.90%	0.59%	0.31%
*	**	0.00%	0.00%	0.00%
	( )	0.00%	0.00%	0.00%
	가 **	1.91%	1.22%	0.69%
	( )	1.95%	1.24%	0.71%
	( )			

\* 1

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4.

( : ,%)

		2013 9	2012 9	
	(A/B)	103.41%	117.93%	-14.52%
1	(A)	228,022	261,007	-32,985
1	(B)	220,508	221,319	-811

5. 자본의 적정성

1) B/S

( : ,%)

	2013 9	2012 9	
	6,170	6,170	0
	0	0	0
	17	34	-17
	7,238	7,819	-581
	0	0	0
	12	138	-126
	13,437	14,161	-724

2) BIS

( : ,%)

	2013 9	2012 9	
BIS (A)	23,094	26,723	-3,629
가 (B)	64,551	84,429	-19,878
가	48,115	62,527	-14,412
가	16,436	21,902	-5,466
BIS (A/B)	35.78%	31.65%	4.12%
	19.21%	15.83%	3.38%
	16.57%	15.83%	0.74%
	0.00%	0.00%	0.00%

( : ,%)

	2013 9	2012 9	
(A)	201,240	267,701	-66,461
(B)	66,548	86,447	-19,899
(B/A)	33.07%	32.29%	0.78%

3)

BIS

6.

( : )

	2013 9	2012 9	
	41,691	55,615	-13,924
	41,691	55,615	-13,924
	0	0	0
가	67,357	78,135	-10,778
	67,357	78,135	-10,778
	0	0	0
	42,933	59,927	-16,994
	42,933	59,927	-16,994
	0	0	0
	46,890	55,795	-8,905
	46,890	55,795	-8,905
	0	0	0
	201,240	267,701	-66,461
	201,240	267,701	-66,461
( )			

7. 가

( : )

		가	가	가 (B/S)	(I/S)
		18,127	18,302	0	474
	가	48,909	49,055	93	1,115
		67,036	67,357	93	1,589
	가				
		<b>67,036</b>	<b>67,357</b>	<b>93</b>	<b>1,589</b>



8. .

1)

( : )

	2013 09	2012 09	
	2	2	0
	72	74	-2
가	538	715	-177
	2,031	2,453	-422
	332	911	-579
	0	0	0
	3,272	6,483	-3,211
( )	-2	-2	0
가 ( )	0	0	0
	<b>6,245</b>	<b>10,636</b>	<b>-4,391</b>
	576	1,097	-521
	128	391	-263
	0	915	-915
	0	0	0
	5,541	8,233	-2,692
	<b>6,245</b>	<b>10,636</b>	<b>-4,391</b>

\*Position( ) ( )

2) 가

( : )

	2013 09			2012 09		
		가			가	
	70	0	70	40	0	40
	57	0	57	55	0	55
	50	0	50	58	0	58
	23	0	23	24	0	24
	19	0	19	23	0	23
	219	0	219	200	0	200

\* , 5 가

3)

( : %)

	7	30	90	6	1	3	3
(%)	-17.36	-16.98	-16.88	-11.11	-2.80	-8.62	4.34

\* ( - ) /

4)

( : )

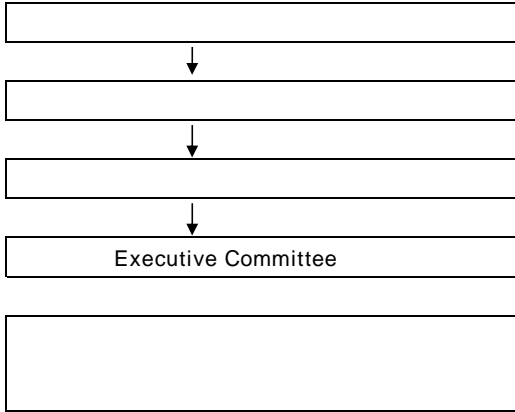
				(%)
1	-2,058,486	2,329,407	270,921	11.54%
2	-2,315,130	2,535,093	219,963	9.41%
3	-1,998,170	2,230,883	232,713	9.88%
4	-1,157,542	1,369,889	212,347	9.60%
5	-895,709	1,115,935	220,226	9.92%
6	-1,632,437	1,728,537	96,100	4.33%
7	-947,071	1,117,209	170,138	7.64%
8	-368,260	516,699	148,439	7.29%
9	-245,821	410,007	164,186	8.03%

) , (+), (-)

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)	15,400	0	101
		0	0	0
		0	0	0
		15,400	0	101
		0	0	0
		0	0	0
Match	(B)	97,363	1,823	1,877
		13,303	163	152
		75,036	1,465	1,530
		9,024	195	195
	(C)	1,753,755	21,551	22,894
		603,045	8,224	8,993
		2,741	0	0
		1,142,969	13,304	13,855
		0	0	0
		5,000	23	46
(A+B+C)		1,866,518	23,374	24,872

(5) ( ) ( : )

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

(6) ( )

( : )

	(A)	15,400	0	101
		15,400	0	101
Match	(B)	37,146	454	478
		2,600	67	67
		31,046	364	388
		3,500	23	23
	(C)	905,468	5,116	6,008
		0	1	0
		2,741		
		897,727	5,092	5,962
		5,000	23	46
(A+B+C)		958,014	5,570	6,587

(7) ( )

( : )

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

(8) ( )

( : )

	(A)	0	0	0
Match	(B)	60,217	1,369	1,399
		10,703	96	85
		43,990	1,101	1,142
		5,524	172	172
	(C)	848,287	16,435	16,886
		603,045	8,223	8,993
		245,242	8,212	7,893
		0	0	0
(A+B+C)		908,504	17,804	18,285

(9) ( )

( : )

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

(10)

( )

( : )

(A)			
Match (B)	0	0	0
(C)		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	108	0	108
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	108	0	108

(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)

(2013.10.31 )

			1)			
	3)					
	( , 5 )					
	( 30 )					
	( 1 )					
2)	( 1 )		3	3	3	3 CD
			CD +1.61%	CD +1.61%	CD +1.61%	
			3	3	3	3 CD
			CD+1.53%	CD+1.53%	CD+1.53%	

: 1)  
2)

(2)

(2013.10.31 )

		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 9 30  
: 2012 9 30

The Hongkong and Shanghai Banking Corporation Limited Korea Branches

(Unit: Won)

(Description)	(Sep 30, 2013)		(Sep 30, 2012)	
	(Amount)		(Amount)	
(Assets)				
· (Cash and Due from Bank)		200,275,348,368		1,044,671,286,314
1. (Cash and Checks)	27,433,478,022		380,224,725,774	
2. (Foreign Currency)	2,123,662,952		2,524,857,807	
3. (Due from Banks in Won)	93,407,217,387		579,077,513,856	
4. (Due from Banks in Foreign Currency)	77,310,990,007		82,844,188,877	
· 가 (Securities)		6,735,653,470,095		7,813,548,358,760
(1) (Trading and Designated at Fair Value Through Profit and Loss Securities)		1,830,190,795,690		3,335,468,924,753
1. (Government Bonds)	1,567,994,663,396		1,954,963,529,455	
2. (Finance Debentures)	242,057,012,729		1,350,093,278,659	
3. (Corporate Bonds)	20,139,119,565		30,412,116,639	
4. (Trading and Designated at Fair Value Through Profit and Loss Securities in foreign Currency)	0		0	
(2) 가 (Available-for-sale Securities)		4,905,462,674,405		4,478,079,434,007
1. (Stocks)	272,396,160		253,497,240	
2. (Government Bonds)	582,619,694,367		755,660,772,401	
3. (Finance Debentures)	3,550,531,134,440		2,570,549,582,344	
4. (Corporate Bonds)	0		0	
5. 가 (Available-for-sale Securities in Foreign Currency)	578,593,205,600		799,653,632,378	
6. 가 (Securities Lent)	193,446,243,838		351,961,949,644	
· (Loans)		5,098,005,803,984		6,966,625,605,870
(Net deferred origination fees and costs+-)	3,937,021,362		8,719,395,097	
(Allowance for Possible Loan Losses)	(3,616,447,605)		(4,960,623,933)	
1. (Loans in Won)	1,984,403,077,253		2,817,685,937,636	
2. (Loans in Foreign Currency)	2,172,878,320,489		2,651,887,658,070	
3. (Bills Bought in Foreign Currency)	357,331,662,082		1,019,541,484,660	
4. (Call Loans)	0		0	
5. (Domestic Import Usance Bill)	11,800,970,569		91,961,559,681	
6. (Bonds Purchased under Resale Agreements)	0		250,000,000,000	
7. (Factoring Receivables)	571,271,199,834		131,790,194,659	
· (Property and equipment, net of accumulated depreciation)		41,599,218,949		42,772,737,940
(Investment property)				
(Current Year) : 6,183,003,051				
(Current Year) : 6,317,523,274				
( 가 ) (Accumulated Depreciation)	(39,696,364,933)		(44,456,007,474)	
1. (Land)	28,380,824,185		28,380,824,185	
2. (Buildings)	23,559,058,419		22,958,193,339	

3.	15,324,023,000		16,136,481,342	
(Leasehold Improvements)				
4.	14,031,678,278		19,753,246,548	
(Movables)				
.		7,869,741,607,428		10,872,311,306,939
(Other Assets)				
( )	(93,115,855)		(127,251,769)	
(Allowance for Possible Other Assets)				
1.	4,957,510,879,326		7,452,701,862,662	
(Account Receivable)				
2.	31,663,715,572		32,366,793,765	
(Guarantee Deposits)				
3.	50,416,347,606		73,840,239,381	
(Accrued Incomes)				
4.	12,221,437,254		19,631,967,156	
(Prepaid Expenses)				
5.	427,280,312,958		666,598,956,372	
(Domestic Currency Denominated Receivables)				
6.	2,337,272,340,714		2,609,695,887,274	
(Derivatives instruments asset)				
7. 가	1,228,862,427		1,084,119,342	
(Suspense Receivable)				
8.	443,643,760		0	
(Intangible Assets)				
9.	10,948,661		509,873,759	
(Sundry Assets)				
10.	0		197,120,000	
(Accounts Prepaid)				
11.	51,786,235,005		15,811,738,997	
(Deferred Income Tax Assets)				
.		178,742,216,629		30,161,065,412
(Due from Head Office and Branches)				
(Total Assets)		20,124,017,665,453		26,770,090,361,235
(Liabilities)				
.		4,688,996,482,539		5,579,502,919,862
(Deposits)				
가 (-)	0		0	
(Discount Present Value)(-)				
가 (+)	0		0	
(Premium Present Value)(+)				
1.	3,328,390,491,268		3,259,793,721,406	
(Demand Deposits)				
2.	962,724,873,322		1,923,238,592,484	
(Time Deposits)				
3.	397,881,117,949		396,470,605,972	
(Negotiable Certificates of Deposits)				
.		2,427,884,417,244		3,148,919,095,211
(Borrowings)				
1.	0		12,534,120,000	
(Borrowings in Won)				
2.	138,178,718,575		437,049,810,017	
(Borrowings in Foreign Currency)				
3.	2,209,705,698,669		2,599,335,165,194	
(Call Money)				
4.	80,000,000,000		100,000,000,000	
(Bonds Sold under Resale Agreements)				
.		8,674,608,713,801		11,433,441,195,178
(Other Liabilities)				
1.	31,686,496,700		35,096,676,764	
(Allowance for Severance and retirement Benefits)				
( )	(10,513,622,417)		(14,318,742,797)	
(Due from Insurer Severance Benefits)				
( )	(20,204,800)		(25,280,800)	
(Transfer from National Pension Fund)				
2.	293,390,506,616		523,819,418,351	
(Domestic Currency Denominated Payable)				
3.	42,125,531,207		13,557,283	
(Foreign Currency Denominated Payable)				
4.	5,108,847,652,049		7,407,560,597,594	
(Accounts Payable)				
5.	118,780,760,545		77,514,318,131	
(Accrued Expenses)				
6.	13,804,456,274		8,032,803,594	
(Unearned Revenues)				
7.	458,020,993,778		598,330,260,193	
(Borrowings from Trust Accounts)				
8.	0		0	
(Income Tax Payable)				
9.	78,366,877,950		61,424,921,730	
(Deposits for Letter of Guarantees and Others)				
10.	25,804,135,488		9,577,770,095	
(Withholding Taxes)				

11. (Derivatives Instrument Liabilities)	2,488,036,105,095		2,715,245,935,912
12. (Others)	1,081,481,778		1,080,121,884
13. (Allowance for Acceptances and Guarantees Losses)	4,085,635,110		6,920,116,992
14. (Allowance for Undrawn Commitment)	3,610,367,954		435,389,554
15. (Others)	16,220,025,280		1,804,811,362
16.7f (Suspenses Payable)	531,515,170		678,519,302
17. (Deferred Income Tax Credits)	0		0
18. 7f (Guarantee Deposits for Securities Subscription)	750,000,000		250,000,000
19. (Sundry Liabilities)	24		34
.		2,988,843,848,827	5,192,058,667,067
(Due to Head Office and Branches)		18,780,333,462,411	25,353,921,877,318
(Total Liabilities)			
(Stockholders' Equity)			
.		617,000,000,000	617,000,000,000
(Capital Stock)		1,687,883,920	3,407,245,326
.		1,199,966,787	13,814,470,437
(Accumulated Other Inclusive Gain(Loss))		723,796,352,335	781,946,768,154
.			
(Retained Earnings)			
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)	440,949,258,369		517,849,674,188
(			
(Net Income)			
(Current Year) : 67,032,938,414			
(Prior Year) : 152,314,426,315			
(			
(Reserve for Credit Losses))			
(Current Year) : 41,315,382,236			
(Prior Year) : 53,189,328,867			
(Total Stockholders' Equity)		1,343,684,203,042	1,416,168,483,917
(Total Liabilities and stockholders' Equity)		20,124,017,665,453	26,770,090,361,235

: 2013 1 1      2013 9 30  
 : 2012 1 1      2012 9 30

( : )  
(Unit:Won)

The Hongkong and Shanghai Banking Corporation Limited Korea Branches

(Description)	(Sep 30, 2013)		(Sep 30, 2012)	
		(Amount)		(Amount)
I.				
(Total Revenues)		6,121,833,955,520		5,521,035,048,484
(1)		291,814,413,701		441,828,481,676
(Interest Income)				
1.	179,316,658		2,600,220,191	
(Interest on Due from Banks)				
2.	60,890,394,300		124,336,215,040	
(Interest on Trading and Designated at Fair Value Through Profit and Loss Securities)				
3. 가	110,828,249,513		113,472,433,958	
(Interest on Available-for-sale Securities)				
4.	118,093,306,872		198,928,843,474	
(Interest on Loans)				
5.	23,024,376		24,740,411	
(Interest on Due from Head Office and Branches)				
6.	1,800,121,982		2,466,028,602	
(Other Interest Income)				
(2)		48,673,341,501		58,145,766,364
(Commission Income)				
1.	44,298,060,580		52,915,621,166	
(Commissions Received)				
2.	3,973,044,922		5,090,727,088	
(Guarantee Fees)				
3. 가	402,235,999		139,418,110	
(Charge on Securities Lent)				
(3) 가 가		15,448,677,590		87,682,946,173
(Gain on Valuation and Sales of Securities)				
1. 가	2,268,777,072		68,251,818,002	
( Gain on Valuation of Trading and Designated at Fair Value Through Profit and Loss Securities)				
2.	12,543,010,149		19,431,128,172	
( 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)		11,457,835,138		11,151,022,689
(Revenues on Other Financial Liabilities)				
(5)		349,289,888,132		450,650,846,567
(Gain on Foreign Currency Transactions)				
(6)		7,810,257,502		7,397,451,936
(Trust Fees and Commissions Received from Trust Account)				
(7)		5,130,000		4,104,000
(Gain on Dividends)				
(8)		5,397,334,411,956		4,464,174,429,079
(Other Operating Income)				
1.	5,391,922,438,284		4,448,222,669,129	
(Gain on Derivative Transactions)				
2. 가	0		10,397,481,848	
(Gain on Fair Value Hedged Items)				
3.	1,514,572,973		1,697,084,859	
(Reversal of Allowance for Credit Losses)				
4.	1,921,983,123		3,008,374,862	
(Reversal of Allowance for Acceptance and Guarantees Losses)				
5.	0		0	
(Reversal of Allowance for Undrawn Commitment)				
6.	1,975,417,576		848,818,381	
(Gain on Disposal(or Acquisition) of Loans)				
II.		6,034,660,670,696		5,317,390,558,259
(Total Expenses)				
(1)		116,223,416,281		169,990,964,741
(Interest Expenses)				
1.	43,117,223,119		61,247,065,423	
(Interest on Deposits)				
2.	42,199,320,917		60,736,848,922	
(Interest on Borrowings)				
3. ( )	20,022,285,647		36,454,236,874	
(Interest on Due to Head Office and Branches)				
4.	70,629,554		62,507,170	
(Interest Paid on Foreign Transaction)				
5.	1,556,843,454		2,450,852,383	
(Interest paid on Others in Won)				
6.	9,257,113,590		9,039,453,969	
(Interest on Borrowings from Trust Account)				
(2)		4,240,817,258		18,608,076,345
(Commission Expenses)				
1.	4,240,817,258		18,608,076,345	
(Commissions Paid)				

(3) 가 가 (Loss on Valuation and Sales of Securities)		28,296,821,690		5,459,952,177
1. 가 (Loss of Valuation of Trading and Designated at Fair Value Through Profit and Loss Securities)	21,524,259,842		102,127,113	
2. (Loss on sales of Trading and Designated at Fair Value Through Profit and Loss Securities)	6,761,591,954		5,158,255,747	
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)		10,365,897,907		42,072,604,741
(6) (Loss on Foreign Currency Transactions)		391,920,642,249		307,949,918,857
(7) (Selling and Administrative Expenses)		164,520,017,412		118,816,106,438
1. (Salaries)	52,075,632,960		59,780,427,732	
2. (Provision for Retirement and Severance Benefits)	5,700,999,998		2,762,245,165	
3. (Retirement Allowance)	52,978,000,000		0	
4. (Other Employee Benefits)	5,157,491,037		4,608,787,398	
5. (Rent expenses)	4,264,056,624		4,261,480,727	
6. (Entertainment expenses)	1,363,051,328		1,479,498,315	
7. 가 (Depreciation)	1,427,360,565		2,349,205,164	
8. (Amortization on Intangible Assets)	84,562,491		0	
9. (Taxes and Dues)	8,389,058,156		12,854,494,705	
10. (Advertising expenses)	403,363,751		562,350,545	
11. (Other Selling and Administrative Expenses)	32,676,440,502		30,157,616,687	
(8) (Other Operating Expenses)		5,319,093,057,899		4,654,492,934,960
1. (Loss on Derivatives Transactions)	5,299,953,061,127		4,647,097,307,466	
2. 가 (Loss on Fair Value Hedged Items)	5,941,999,990		118,614,130	
3. (Provision for Acceptances and Guarantees Losses)	0		0	
4. (Provision for Undrawn Commitment)	3,000,320,577		383,475,977	
5. (Contribution to Provision Liabilities)	2,898,263,108		0	
6. ( Loss on Disposal(or Acquisition) of Loans)	0		0	
7. (Contribution to Fund)	1,664,410,672		1,934,430,696	
8. (Insurance Fees on Deposits)	5,635,002,425		4,959,106,691	
III. (Operating Income)		87,173,284,825		203,644,490,225
IV. (Non-Operating Income)		1,115,570,501		949,560,807
1. (Gain on Disposition of Tangible Assets)	28,747,204		18,093,331	
2. (Rental Fees Received)	914,801,940		736,652,884	
3. (Other Non-operating Income)	172,021,357		194,814,592	
V. (Non-operating Expenses)		1,674,271,311		1,503,745,963
1. (Loss on Disposition of Tangible Assets)	58,242,196		338,784	
2. (Expenses on Collecting of Charge-Offs)	30,414,735		75,552,191	
3. (Non-financial assets Impairment Losses)	881,478,028		1,154,470,790	
4. (Other Non-Operating Expenses)	704,136,352		273,384,198	
(Income Before Income Tax Expense)		86,614,584,015		203,090,305,069
(Income Tax Expense)		19,581,645,601		50,775,878,754
(Net Income)		67,032,938,414		152,314,426,315
( Reserve for Credit Losses)		(-8,741,592,861)		(-3,342,855,027)
( Net Income after Reserve for Credit Losses)		(75,774,531,275)		(155,657,281,342)
(Other comprehensive income(loss), net of income taxes)		-4,143,460,148		15,329,500,082
(Total comprehensive income)		62,889,478,266		167,643,926,397