

2014 1/4

HSBC 

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1.

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	2014 3	2013 3	
(A)	460	574	-114
(B)	20	23	-3
	0	0	0
	0	0	0
	20	23	-3
	0	0	0
	0	0	0
(C)	13	21	-8
	7	0	7
	4	19	-15
	2	2	0
	0	0	0
(D)	110	146	-36
(A - B + C - D)	343	426	-83
()	13	-2	15
	330	428	-98
(ROA)	0.64%	0.65%	-0.01%
(ROE)	10.34%	12.96%	-2.62%
(A-B)	2.21%	2.46%	-0.25%
(A)	3.75%	3.89%	-0.14%
(B)	1.54%	1.43%	0.11%
(NIM)	1.51%	1.72%	-0.21%

2.

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		2014 3	2013 3	
1		0.65	0.72	-0.08
		72	69	4
		59	62	-3
		34	38	-3
		25	32	-6
	()	710	793	-83
1		51,424	4,956	46,468
		41,926	4,464	37,462
		24,481	2,720	21,761
		18,098	2,274	15,824
	()	1	11	-10

)

3.

(: ,%)

		2014 3	2013 3	
		46,744	51,508	-4,764
	가	34,001	32,415	1,586
		12,743	19,093	-6,350
		0	0	0
		261 (0.56%)	259 (0.50%)	2
	가	0 (0.00%)	4 (0.01%)	-4
		261 (0.56%)	255 (0.50%)	6
		0 (0.00%)	0 (0.00%)	0
		186 (0.40%)	242 (0.47%)	-56
	가	0 (0.00%)	4 (0.01%)	-4
		186 (0.40%)	238 (0.46%)	-52
		0 (0.00%)	0 (0.00%)	0
	(A/B)	213.03%	225.87%	-12.84%
	(A)	556	585	-29
	(B)	261	259	2
		0.67%	0.75%	-0.08%
	()	0.68%	0.75%	-0.07%
*	**	0.00%	0.00%	0.00%
	()	0.00%	0.00%	0.00%
	가 **	2.08%	1.68%	0.40%
	()	2.05%	1.70%	0.35%
	()			

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4.

(: ,%)

		2014 3	2013 3	
	(A/B)	108.27%	108.37%	-0.10%
1	(A)	212,553	269,237	-56,684
1	(B)	196,312	248,451	-52,139

5. 자본의 적정성

1) B/S

(: ,%)

	2014 3	2013 3	
	6,170	6,170	0
	0	0	0
	18	33	-15
	6,985	6,994	-9
	0	0	0
	-16	97	-113
	13,157	13,294	-137

2) BIS

(: ,%)

	2014 3	2013 3	
BIS (A)	24,505	24,580	-75
가 (B)	71,976	75,172	-3,196
가	52,971	55,692	-2,721
가	19,005	19,480	-475
BIS (A/B)	34.05%	32.70%	1.35%
	17.02%	16.35%	0.67%
	17.02%	16.35%	0.67%
	0.00%	0.00%	0.00%

(: ,%)

	2014 3	2013 3	
(A)	221,266	257,388	-36,122
(B)	51,984	83,945	-31,961
(B/A)	23.49%	32.61%	-9.12%

3)

BIS

6.

(:)

	2014 3	2013 3	
	40,246	47,776	-7,530
	40,246	47,776	-7,530
	0	0	0
가	62,890	91,261	-28,371
	62,890	91,261	-28,371
	0	0	0
	46,744	51,508	-4,764
	46,744	51,508	-4,764
	0	0	0
	47,134	53,068	-5,934
	47,134	53,068	-5,934
	0	0	0
	221,266	257,388	-36,122
	221,266	257,388	-36,122
()			

7. 가

(:)

		가	가	가 (B/S)	(I/S)
		18,339	18,398	0	239
	가	44,410	44,493	61	301
		62,749	62,891	61	540
	가				
		62,749	62,891	61	540

8. .

1)

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		2014 03	2013 03	
		0	2	-2
		87	95	-8
	가	356	670	-314
		2,093	2,125	-32
		595	689	-94
		0	0	0
		5,391	5,612	-221
	()	-2	-2	0
	가 ()	0	0	0
		8,520	9,191	-671
		966	501	465
		126	119	7
		0	798	-798
		0	0	0
		7,428	7,773	-345
		8,520	9,191	-671

*Position() ()

2) 가

(:)

	2014 03			2013 03		
		가			가	
	100	0	100	40	0	40
	57	0	57	56	0	56
	46	0	46	54	0	54
	21	0	21	24	0	24
	16	0	16	21	0	21
	240	0	240	195	0	195

* (, 5 가

3)

(: %)

	7	30	90	6	1	3	3
(%)	-13.01	-12.49	-2.42	0.83	-9.84	-14.14	1.64

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4)

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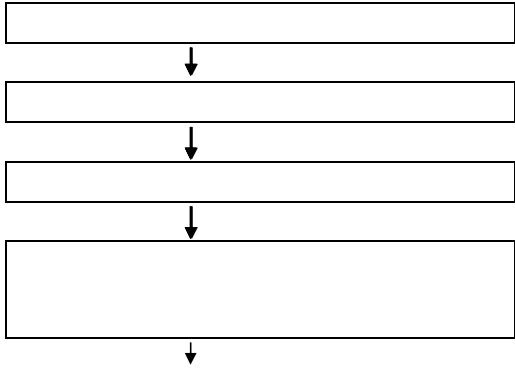
				(%)
1	-895,673	1,248,641	352,968	17.12%
2	-892,327	1,471,496	579,169	23.21%
3	-945,235	1,508,649	563,414	22.57%
4				
5				
6				
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11				
12				

) (+), (-)

9.

(1)

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 (事後) : (, VaR)
 :
 가

(2)

가 가 (日中)
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1 : (minus) * * FX swap
 1 :
 가 0 가

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*

2 가

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Black Sholes Model

*

(Cap/Floor, Swaption)
Black Sholes Model

(4) () (:)

	(A)	15,900	0	75
		0	0	0
		0	0	0
		15,900	0	75
		0	0	0
		0	0	0
Match	(B)	109,742	1,927	1,897
		28,028	279	263
		73,817	1,572	1,558
		7,897	76	76
	(C)	1,653,198	14,405	14,986
		621,426	3,930	4,704
		2,577	0	0
		1,025,195	10,475	10,268
		0	0	0
		4,000	0	14
(A+B+C)		1,778,840	16,332	16,958

(5) () (:)

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

(6) ()

(:)

	(A)	15,900	0	75
		15,900	0	75
Match	(B)	40,203	438	467
		2,600	58	58
		35,103	360	389
		2,500	20	20
	(C)	819,648	4,240	5,011
		2,194	0	0
		2,577		
		810,877	4,240	4,997
		4,000	0	14
(A+B+C)		875,751	4,678	5,553

(7) ()

(:)

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

(8) ()

(:)

	(A)	0	0	0
Match	(B)	69,539	1,489	1,430
		25,428	221	205
		38,714	1,212	1,169
		5,397	56	56
	(C)	833,550	10,165	9,975
		619,232	3,930	4,704
		214,318	6,235	5,271
		0	0	0
(A+B+C)		903,089	11,654	11,405

(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	107	0	107
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	107	0	107

(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)

(2014.04.30)

			1)			
	3)					
	(, 5)					
	(30)					
	(1)					
2)	(1)		3	3	3	3 CD
			CD +1.657%	CD +1.657%	CD +1.657%	
			3	3	3	3 CD
			CD+1.447%	CD+1.447%	CD+1.447%	

: 1)
2)

(2)

(2014.04.30)

		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	2.0%	2.3%	
	2			
	3			
	7			

: 1)
2)

11.

: 2014 3 31
: 2013 3 31

The Hongkong and Shanghai Banking Corporation Limited Korea Branches

(:)
(Unit:Won)

(Description)	(Mar 31, 2014)		(Mar 31, 2013)	
	(Amount)		(Amount)	
(Assets)			0	
· (Cash and Due from Bank)		643,939,756,177		759,344,967,523
1. (Cash and Checks)	20,632,762,753		30,476,835,443	
2. (Foreign Currency)	458,636,743		2,431,671,941	
3. (Due from Banks in Won)	530,130,580,667		620,694,828,867	
4. (Due from Banks in Foreign Currency)	92,717,776,014		105,741,631,272	
· 가 (Securities)		6,289,014,309,195		9,126,092,173,466
(1) (Trading and Designated at Fair Value Through Profit and Loss Securities)		1,839,752,320,572		3,295,328,770,263
1. (Government Bonds)	1,508,947,069,871		2,021,018,897,598	
2. (Finance Debentures)	310,056,677,668		1,253,953,765,923	
3. (Corporate Bonds)	20,748,573,033		20,356,106,742	
4. (Trading and Designated at Fair Value Through Profit and Loss Securities in foreign Currency)	0		0	
(2) 가 (Available-for-sale Securities)		4,449,261,988,623		5,830,763,403,203
1. (Stocks)	281,678,040		253,045,800	
2. (Government Bonds)	778,727,433,122		754,894,721,098	
3. (Finance Debentures)	3,097,907,541,786		3,960,080,308,244	
4. (Corporate Bonds)	0		0	
5. 가 (Available-for-sale Securities in Foreign Currency)	380,937,420,800		744,790,607,550	
6. 가 (Securities Lent)	191,407,914,875		370,744,720,511	
· (Loans)		5,255,304,858,076		6,058,096,170,450
(+-) (Net deferred origination fees and costs+-)	2,029,906,178		5,990,962,241	
() (Allowance for Possible Loan Losses)	(2,923,454,110)		(4,486,053,688)	
1. (Loans in Won)	1,787,987,404,504		2,414,217,815,056	
2. (Loans in Foreign Currency)	2,187,460,674,278		2,300,961,032,328	
3. (Bills Bought in Foreign Currency)	635,669,886,895		766,443,134,814	
4. (Call Loans)	0		0	
5. (Domestic Import Usance Bill)	49,145,390,438		62,382,424,423	
6. (Bonds Purchased under Resale Agreements)	0		70,000,000,000	
7. (Factoring Receivables)	595,935,049,893		442,586,855,276	
· (Property and equipment, net of accumulated depreciation)		41,224,201,291		42,367,320,164
((Investment property))				
(Current Year) : 6,183,003,051				
(Current Year) : 6,317,523,274				
(가) (Accumulated Depreciation)	(29,532,654,899)		(40,616,914,684)	
1. (Land)	28,380,824,185		28,380,824,185	
2. (Buildings)	23,559,058,419		23,377,433,189	

3.	7,055,369,945		15,175,606,360	
(Leasehold Improvements)				
4.	11,761,603,641		16,050,371,114	
(Movables)				
.		9,895,975,289,384		9,744,912,324,107
(Other Assets)				
()	(91,234,613)		(101,122,844)	
(Allowance for Possible Other Assets)				
1.	7,827,464,258,783		6,589,149,472,558	
(Account Receivable)				
2.	31,590,488,440		38,578,310,587	
(Guarantee Deposits)				
3.	47,210,492,750		67,969,226,186	
(Accrued Incomes)				
4.	26,950,864,239		1,013,888,271	
(Prepaid Expenses)				
5.	291,888,069,783		496,840,694,558	
(Domestic Currency Denominated Receivables)				
6.	1,633,262,546,487		2,510,192,492,085	
(Derivatives instruments asset)				
7. 가	1,857,214,669		1,102,325,037	
(Suspense Receivable)				
8.	394,890,114		358,875,004	
(Intangible Assets)				
9.	301,029,335		236,605,338	
(Sundry Assets)				
10.	0		39,571,557,327	
(Accounts Prepaid)				
11.	35,146,669,397		0	
(Deferred Income Tax Assets)				
.		1,138,636,243		7,975,092,657
(Due from Head Office and Branches)				
		22,126,597,050,367		25,738,788,048,367
(Total Assets)				
(Liabilities)				
.		4,713,378,172,320		5,306,810,131,199
(Deposits)				
가 (-)	0		0	
(Discount Present Value)(-)				
가 (+)	0		0	
(Premium Present Value)(+)				
1.	3,350,504,945,125		3,862,487,613,124	
(Demand Deposits)				
2.	1,156,233,846,365		1,064,684,791,844	
(Time Deposits)				
3.	206,639,380,830		379,637,726,231	
(Negotiable Certificates of Deposits)				
.		1,871,120,653,338		3,789,387,711,643
(Borrowings)				
1.	0		0	
(Borrowings in Won)				
2.	134,789,238,741		132,553,172,651	
(Borrowings in Foreign Currency)				
3.	1,736,331,414,597		3,376,834,538,992	
(Call Money)				
4.	0		280,000,000,000	
(Bonds Sold under Resale Agreements)				
.		10,912,821,792,113		10,562,818,346,198
(Other Liabilities)				
1.	35,334,828,679		38,617,567,147	
(Allowance for Severance and retirement Benefits)				
()	(10,248,373,929)		(14,085,226,098)	
(Due from Insurer Severance Benefits)				
()	(19,823,800)		(25,280,800)	
(Transfer from National Pension Fund)				
2.	428,971,344,577		289,596,051,084	
(Domestic Currency Denominated Payable)				
3.	29,442,738,028		28,972,553,961	
(Foreign Currency Denominated Payable)				
4.	7,979,144,212,421		6,763,282,720,176	
(Accounts Payable)				
5.	73,923,051,046		66,425,696,353	
(Accrued Expenses)				
6.	11,957,623,262		14,941,666,377	
(Unearned Revenues)				
7.	525,348,313,550		627,678,895,730	
(Borrowings from Trust Accounts)				
8.	0		3,994,089,393	
(Income Tax Payable)				
9.	80,862,970,800		78,423,739,050	
(Deposits for Letter of Guarantees and Others)				
10.	34,755,448,351		50,535,304,907	
(Withholding Taxes)				

11. (Derivatives Instrument Liabilities)	1,696,073,727,658		2,597,106,961,559
12. (Others)	1,260,298,820		1,390,353,650
13. (Allowance for Acceptances and Guarantees Losses)	5,144,548,834		4,271,944,111
14. (Allowance for Undrawn Commitment)	1,621,860,393		420,509,331
15. (Others)	18,436,154,797		8,874,074,893
16.7† (Suspenses Payable)	562,868,626		569,225,374
17. (Deferred Income Tax Credits)	0		0
18. 7† (Guarantee Deposits for Securities Subscription)	250,000,000		1,827,500,000
19. (Sundry Liabilities)	0		0
. (Due to Head Office and Branches)		3,313,581,727,958	4,750,387,153,643
(Total Liabilities)		20,810,902,345,729	24,409,403,342,683
(Stockholders' Equity)			
. (Capital Stock)		617,000,000,000	617,000,000,000
. (Capital Surplus)		1,844,422,448	3,336,240,678
. (Accumulated Other Inclusive Gain(Loss))		Δ1,634,466,817	9,682,875,983
. (Retained Earnings)		698,484,749,007	699,365,589,023
1. (Legal Reserve)	210,581,627,443		201,091,627,443
2. (Voluntary Reserve)	81,755,466,523		81,755,466,523
3. (Unappropriated Retained Earnings)	406,147,655,041		416,518,495,057
((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)		1,315,694,704,638	1,329,384,705,684
(Total Liabilities and stockholders' Equity)		22,126,597,050,367	25,738,788,048,367

: 2014 1 1 2014 3 31
 : 2013 1 1 2013 3 31

(Unit: Won)

The Hongkong and Shanghai Banking Corporation Limited Korea Branches

(Description)	(Mar 31, 2014)		(Mar 31, 2013)	
	(Amount)		(Amount)	
I.				
(Total Revenues)	0	1,435,247,960,524	0	3,501,209,861,600
(1)		77,863,543,205		109,731,875,373
(Interest Income)				
1.	176,214		135,270,858	
(Interest on Due from Banks)				
2.	15,619,561,532		26,609,010,275	
(Interest on Trading and Designated at Fair Value Through Profit and Loss Securities)				
3. 가	29,986,320,244		40,530,148,503	
(Interest on Available-for-sale Securities)				
4.	31,749,315,105		41,814,388,358	
(Interest on Loans)				
5.	953,598		7,135,063	
(Interest on Due from Head Office and Branches)				
6.	507,216,512		635,922,316	
(Other Interest Income)				
(2)		14,679,385,685		16,884,986,765
(Commission Income)				
1.	13,440,252,895		15,354,991,215	
(Commissions Received)				
2.	1,145,970,284		1,354,222,514	
(Guarantee Fees)				
3. 가	93,162,506		175,773,036	
(Charge on Securities Lent)				
(3) 가 가		9,037,474,114		36,122,920,959
(Gain on Valuation and Sales of Securities)				
1. 가	7,982,714,462		31,145,687,935	
(Gain on Valuation of Trading and Designated at Fair Value Through Profit and Loss Securities)				
2.	922,835,215		4,977,233,024	
(Gain on Sales of Trading and Designated at Fair Value Through Profit and Loss Securities)				
3. 가	131,924,436		0	
(Gain on Sales of Available-for-sale Securities)				
(4)		6,255,230,394		3,764,308,866
(Revenues on Other Financial Liabilities)				
(5)		170,172,166,685		537,985,937,168
(Gain on Foreign Currency Transactions)				
(6)		2,060,371,969		2,610,366,058
(Trust Fees and Commissions Received from Trust Account)				
(7)		0		0
(Gain on Dividends)				
(8)		1,155,179,788,472		2,794,109,466,411
(Other Operating Income)				
1.	1,153,864,472,996		2,788,652,684,001	
(Gain on Derivative Transactions)				
2. 가	2,995,220		2,708,968,613	
(Gain on Fair Value Hedged Items)				
3.	660,740,581		1,282,536	
(Reversal of Allowance for Credit Losses)				
4.	407,106,548		1,919,570,978	
(Reversal of Allowance for Acceptance and Guarantees Losses)				
5.	206,788,817		208,106,413	
(Reversal of Allowance for Undrawn Commitment)				
6.	37,684,310		618,853,870	
(Gain on Disposal(or Acquisition) of Loans)				
II.		1,390,239,423,767		3,444,169,514,864
(Total Expenses)				
(1)		31,396,174,721		43,543,784,131
(Interest Expenses)				
1.	14,205,617,220		15,124,977,404	
(Interest on Deposits)				
2.	10,280,289,737		17,682,434,203	
(Interest on Borrowings)				
3. ()	4,070,119,976		7,356,110,398	
(Interest on Due to Head Office and Branches)				
4.	14,783,267		28,769,780	
(Interest Paid on Foreign Transaction)				
5.	295,054,969		493,030,453	
(Interest paid on Others in Won)				
6.	2,530,309,552		2,858,461,893	
(Interest on Borrowings from Trust Account)				
(2)		1,294,629,514		1,245,980,165
(Commission Expenses)				
1.	1,294,629,514		1,245,980,165	
(Commissions Paid)				

(3) 가 가 (Loss on Valuation and Sales of Securities)		635,405,420		847,810,324
1. 가 (Loss of Valuation of Trading and Designated at Fair Value Through Profit and Loss Securities)	53,954,789		454,024,339	
2. (Loss on sales of Trading and Designated at Fair Value Through Profit and Loss Securities)	581,450,632		393,785,984	
3. 가 (Loss on Sales of Available-for-sale Securities)	0		0	
(4) 가 (Loss on Valuation and Disposition of Loans)		Δ0		0
1. Δ0 (Bad Debt Expenses)			0	
(5) (Expenses on Other Financial Liabilities)		14,593,557,702		15,237,348,618
(6) (Loss on Foreign Currency Transactions)		162,844,131,246		598,020,932,670
(7) (Selling and Administrative Expenses)		31,244,588,861		35,005,803,605
1. (Salaries)	15,095,264,995		16,695,830,467	
2. (Provision for Retirement and Severance Benefits)	1,955,000,001		2,348,250,000	
3. (Retirement Allowance)	0		0	
4. (Other Employee Benefits)	1,083,721,339		1,500,140,238	
5. (Rent expenses)	1,181,965,507		1,414,012,798	
6. (Entertainment expenses)	239,122,254		277,412,571	
7. 가 (Depreciation)	385,396,078		464,622,706	
8. (Amortization on Intangible Assets)	34,213,115		20,831,247	
9. (Taxes and Dues)	1,446,654,863		2,616,275,935	
10. (Advertising expenses)	36,853,084		108,145,593	
11. (Other Selling and Administrative Expenses)	9,786,397,625		9,560,282,050	
(8) (Other Operating Expenses)		1,148,230,936,304		2,750,267,855,351
1. (Loss on Derivatives Transactions)	1,144,745,244,722		2,747,265,749,203	
2. 가 (Loss on Fair Value Hedged Items)	1,203,033,871		520,417,757	
3. (Provision for Acceptances and Guarantees Losses)	0		0	
4. (Provision for Undrawn Commitment)	0		0	
5. (Contribution to Provision Liabilities)	12,483,247		0	
6. (Loss on Disposal(or Acquisition) of Loans)	0		0	
7. (Contribution to Fund)	443,459,464		606,218,966	
8. (Insurance Fees on Deposits)	1,826,715,000		1,875,469,425	
III. (Operating Income)		45,008,536,757		57,040,346,736
IV. (Non-Operating Income)		307,481,827		351,517,833
1. (Gain on Disposition of Tangible Assets)	0		19,947,204	
2. (Rental Fees Received)	262,959,675		250,895,580	
3. (Other Non-operating Income)	44,522,152		80,675,049	
V. (Non-operating Expenses)		22,165,903		178,229,249
1. (Loss on Disposition of Tangible Assets)	538,533		58,242,196	
2. (Expenses on Collecting of Charge-Offs)	14,953,400		6,553,360	
3. (Non-financial assets Impairment Losses)	0		0	
4. (Other Non-Operating Expenses)	6,673,970		113,433,693	
(Income Before Income Tax Expense)		45,293,852,681		57,213,635,320
(Income Tax Expense)		11,034,298,151		14,611,460,218
(Net Income)		34,259,554,530		42,602,175,102
(Reserve for Credit Losses)		(1,271,425,070)		(-187,836,548)
(Net Income after Reserve for Credit Losses)		(32,988,129,460)		(42,790,011,650)
(Other comprehensive income(loss), net of income taxes)		(38,503,953)		4,339,449,048
(Total comprehensive income)		34,221,050,577		46,941,624,150