

2014 3/4

HSBC 

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2014 11 28



1.

(:)

	2014 9	2013 9	
(A)	1,378	948	430
(B)	59	116	-57
	0	0	0
	0	0	0
	59	57	2
	0	30	-30
	0	29	-29
(C)	131	34	97
	16	15	1
	10	19	-9
	6	0	6
	99	0	99
(D)	336	196	140
(A - B + C - D)	1,114	670	444
()	-2	-87	85
	1,116	757	359
(ROA)	0.68%	0.41%	0.27%
(ROE)	11.38%	7.80%	3.58%
(A-B)	2.17%	2.47%	-0.30%
(A)	3.70%	3.93%	-0.23%
(B)	1.53%	1.46%	0.07%
(NIM)	1.49%	1.63%	-0.14%

2. 

(:)

		2014 9	2013 9	
1		2.17	1.20	0.97
		81	65	17
		63	57	6
		39	36	3
		27	29	-2
	()	635	793	-158
1		51,583	4,663	46,920
		39,910	4,126	35,784
		24,863	2,597	22,267
		17,461	2,098	15,363
	()	1	11	-10

)

3.

(: ,%)

		2014 9	2013 9	
		43,919	42,933	986
	가	33,635	27,033	6,602
		10,284	15,900	-5,616
		0	0	0
		218 (0.50%)	264 (0.61%)	-46
	가	0 (0.00%)	3 (0.01%)	-3
		218 (0.50%)	261 (0.61%)	-43
		0 (0.00%)	0 (0.00%)	0
		149 (0.34%)	229 (0.53%)	-80
	가	0 (0.00%)	3 (0.01%)	-3
		149 (0.34%)	226 (0.53%)	-77
		0 (0.00%)	0 (0.00%)	0
	(A/B)	224.77%	184.09%	40.68%
	(A)	490	486	4
	(B)	218	264	-46
		0.57%	0.86%	-0.29%
	()	0.58%	0.90%	-0.32%
*	**	0.00%	0.00%	0.00%
	()	0.00%	0.00%	0.00%
	가 **	2.07%	1.91%	0.16%
	()	2.09%	1.95%	0.14%
	()			

* 1

**

4.

(: ,%)

		2014 9	2013 9	
	(A/B)	108.48%	103.41%	5.07%
1	(A)	230,175	228,022	2,153
1	(B)	212,191	220,508	-8,317

5. 자본의 적정성

1) B/S

(: ,%)

	2014 9	2013 9	
	6,170	6,170	0
	0	0	0
	20	17	3
	7,757	7,238	519
	0	0	0
	39	12	27
	13,986	13,437	549

2) BIS

(: ,%)

	2014 9	2013 9	
BIS (A)	26,009	23,094	2,915
가 (B)	69,663	64,551	5,112
가	52,800	48,115	4,685
가	16,863	16,436	427
BIS (A/B)	37.34%	35.78%	1.56%
	18.67%	19.21%	-0.54%
	18.67%	16.57%	2.10%
	0.00%	0.00%	0.00%

(: ,%)

	2014 9	2013 9	
(A)	224,958	201,240	23,718
(B)	68,607	66,548	2,059
(B/A)	30.50%	33.07%	-2.57%

3)

BIS

6.

(:)

	2014 9	2013 9	
	47,247	41,691	5,556
	47,247	41,691	5,556
	0	0	0
가	67,438	67,357	81
	67,438	67,357	81
	0	0	0
	43,919	42,933	986
	43,919	42,933	986
	0	0	0
	47,290	46,890	400
	47,290	46,890	400
	0	0	0
	224,958	201,240	23,718
	224,958	201,240	23,718
()			

7. 가

(:)

		가	가	가 (B/S)	(I/S)
		22,034	22,590	0	1,176
	가	44,625	44,848	126	919
		66,658	67,438	126	2,095
	가				
		66,658	67,438	126	2,095

8. .

1)

(:)

		2014 09	2013 09	
		0	2	-2
		96	72	24
	가	179	538	-359
		2,928	2,031	897
		672	332	340
		0	0	0
		4,689	3,272	1,417
	()	-2	-2	0
	가 ()	0	0	0
		8,563	6,245	2,317
		1,113	576	537
		115	128	-13
		210	0	210
		0	0	0
		7,125	5,541	1,584
		8,563	6,245	2,318

*Position() ()

2) 가

(:)

	2014 09			2013 09		
		가			가	
	98	0	98	70	0	70
	94	0	94	57	0	57
	42	0	42	50	0	50
	20	0	20	23	0	23
	14	0	14	19	0	19
	268	0	268	219	0	219

* , 5 가

3)

(: %)

	7	30	90	6	1	3	3
(%)	-13.59	-18.18	-15.15	-17.14	-12.86	-12.60	1.19

* (-) /

4)

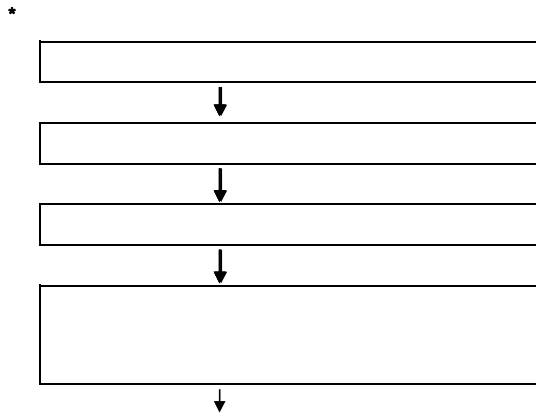
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				(%)
1	-895,673	1,248,641	352,968	17.12%
2	-892,327	1,471,496	579,169	23.21%
3	-945,235	1,508,649	563,414	22.57%
4	-419,719	1,062,755	643,036	26.46%
5	-659,927	1,275,473	615,545	25.24%
6	-1,122,441	1,757,219	634,777	25.85%
7	-742,130	1,408,638	666,508	26.99%
8	-1,000,778	1,647,977	647,199	26.19%
9	-875,313	1,515,980	640,666	25.96%
10				
11				
12				

) , (+), (-)

9.

(1)



가

(日中) : (,)

(事後) : (, , VaR)

가

(2)

가 가 가 (日中)

가

, VaR

(3)

가

*

1 : (minus) * * FX swap

1 :

가 0 가

*

*

2 가

*

Black Sholes Model

* (Cap/Floor, Swaption)

Black Sholes Model

(4) () (:)

(A)	8,900	0	76
	0	0	0
	0	0	0
	8,900	0	76
	0	0	0
	0	0	0
Match (B)	94,734	2,344	2,402
	15,444	438	434
	71,568	1,855	1,917
	7,722	51	51
(C)	1,679,420	19,958	21,107
	797,916	8,766	9,861
	2,063	0	0
	875,441	11,192	11,233
	0	0	0
	4,000	0	13
(A+B+C)	1,783,054	22,302	23,585

(5) () (:)

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

(6) ()

(:)

	(A)	8,900	0	76
		8,900	0	76
Match	(B)	38,891	576	610
		2,600	185	185
		33,791	364	398
		2,500	27	27
	(C)	706,646	5,436	6,417
		0	1	1
		2,063		
		700,583	5,435	6,403
		4,000	0	13
(A+B+C)		754,437	6,012	7,103

(7) ()

(:)

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

(8) ()

(:)

	(A)	0	0	0
Match	(B)	55,843	1,768	1,792
		12,844	253	249
		37,777	1,491	1,519
		5,222	24	24
	(C)	972,774	14,522	14,690
		797,916	8,765	9,860
		174,858	5,757	4,830
		0	0	0
(A+B+C)		1,028,617	16,290	16,482

(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
	(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	105		105
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	105	0	105

(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)

(2014.10.31)

			1)			
	3) (, 5)					
	(30)					
	(1)					
2)	(1)		3	3	3	
			CD +1.614%	CD +1.614%	CD +1.614%	3 CD
			3	3	3	
			CD+1.520%	CD+1.520%	CD+1.520%	3 CD

: 1)
2)

(2)

(2014.10.31)

		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. 금융사고 발생현황

가. 사고금액 기준 금융사고 발생현황

(단위: 건)

사고금액 기준	2014년도 3분기	2014년도 2분기	2014년도 1분기	2013년도 4분기
~ 10억원미만				
10억원이상 ~ 100억원미만		해당사항없음		
100억원이상 ~				
총 계				

주) 사고금액은 「금융기관검사 및 제재에 관한 규정 시행세칙」 <별지 제3호 서식>에 따른 사고발견시점의 피해금액 또는 피해예상금액을 의미(회수금액 또는 회수예상금액은 감안하지 않음)

나. 사고금액 기준 금융사고 발생현황

(단위: 건)

사고유형 기준		2014년도 3분기	2014년도 2분기	2014년도 1분기	2013년도 4분기
금전사고	횡령				
	유용				
	배임				
	사기		해당사항없음		
	도난피탈				
금융질서 문란행위	금품수수				
	사금융알선				
	실명제위반				
	사적금전대차				
	기타				
총 계					

주) 금융사고 세부 유형에 포함되지 않는 경우 '금융질서 문란행위 - 기타'로 분류하여 해당기간 중 금융감독원에 보고한 금융사고 총계와 일치하도록 작성

12.

: 2014 9 30
: 2013 9 30

The Hongkong and Shanghai Banking Corporation Limited Korea Branches

(Unit: Won)

(Description)	(Sep 30, 2014)		(Sep 30, 2013)	
	(Amount)		(Amount)	
(Assets)				
.		706,166,393,910		200,275,348,368
(Cash and Due from Bank)				
1.	2,391,292,628		27,433,478,022	
(Cash and Checks)				
2.	308,934,695		2,123,662,952	
(Foreign Currency)				
3.	602,323,577,505		93,407,217,387	
(Due from Banks in Won)				
4.	101,142,589,082		77,310,990,007	
(Due from Banks in Foreign Currency)				
. 가		6,743,790,742,364		6,735,653,470,095
(Securities)				
(1)		2,258,953,954,462		1,830,190,795,690
(Trading and Designated at Fair Value Through Profit and Loss Securities)				
1.	1,533,824,935,222		1,567,994,663,396	
(Government Bonds)				
2.	704,351,888,805		242,057,012,729	
(Finance Debentures)				
3.	20,777,130,435		20,139,119,565	
(Corporate Bonds)				
4.	0			
(Trading and Designated at Fair Value Through Profit and Loss Securities in foreign Currency)				
(2) 가		4,484,836,787,902		4,905,462,674,405
(Available-for-sale Securities)				
1.	285,864,120		272,396,160	
(Stocks)				
2.	782,582,786,573		582,619,694,367	
(Government Bonds)				
3.	3,309,562,144,557		3,550,531,134,440	
(Finance Debentures)				
4.	0		0	
(Corporate Bonds)				
5. 가	188,314,797,000		578,593,205,600	
(Available-for-sale Securities in Foreign Currency)				
6. 가	204,091,195,652		193,446,243,838	
(Securities Lent)				
.		5,851,375,842,664		5,098,005,803,984
(Loans)				
(+)	(870,807,279)		3,937,021,362	
(Net deferred origination fees and costs+-)				
()	(2,468,997,047)		(3,616,447,605)	
(Allowance for Possible Loan Losses)				
1.	1,648,770,934,232		1,984,403,077,253	
(Loans in Won)				
2.	3,006,953,964,430		2,172,878,320,489	
(Loans in Foreign Currency)				
3.	706,282,428,259		357,331,662,082	
(Bills Bought in Foreign Currency)				
4.	0		0	
(Call Loans)				
5.	69,015,555,983		11,800,970,569	
(Domestic Import Usance Bill)				
6.	0		0	
(Bonds Purchased under Resale Agreements)				
7.	423,692,764,086		571,271,199,834	
(Factoring Receivables)				
.		41,319,211,361		41,599,218,949
(Property and equipment, net of accumulated depreciation)				
((Investment property))				
(Current Year) : 6,104,257,807				
(Current Year) : 6,183,003,051				
(가)	(30,373,369,374)		(39,696,364,933)	
(Accumulated Depreciation)				
1.	28,380,824,185		28,380,824,185	
(Land)				
2.	23,559,058,419		23,559,058,419	
(Buildings)				

3.		7,055,369,945		15,324,023,000	
(Leasehold Improvements)					
4.		12,697,328,186		14,031,678,278	
(Movables)					
.			9,151,997,702,260		7,869,741,607,428
(Other Assets)					
()		(87,205,088)		(93,115,855)	
(Allowance for Possible Other Assets)					
1.		6,509,888,819,315		4,957,510,879,326	
(Account Receivable)					
2.		16,482,317,899		31,663,715,572	
(Guarantee Deposits)					
3.		59,132,634,473		50,416,347,606	
(Accrued Incomes)					
4.		451,881,887		12,221,437,254	
(Prepaid Expenses)					
5.		290,527,690,560		427,280,312,958	
(Domestic Currency Denominated Receivables)					
6.		2,230,226,474,849		2,337,272,340,714	
(Derivatives instruments asset)					
7. 가		1,048,842,932		1,228,862,427	
(Suspense Receivable)					
8.		457,353,695		443,643,760	
(Intangible Assets)					
9.		1,308,984,952		10,948,661	
(Sundry Assets)					
10.		0		0	
(Accounts Prepaid)					
11.		42,559,906,786		51,786,235,005	
(Deferred Income Tax Assets)					
.			1,108,588,551	0	178,742,216,629
(Due from Head Office and Branches)					
			22,495,758,481,110		20,124,017,665,453
(Total Assets)				0	
(Liabilities)				0	
.			4,728,991,637,677		4,688,996,482,539
(Deposits)					
가 (-)		0			
(Discount Present Value)(-)					
가 (+)		0			
(Premium Present Value)(+)					
1.		3,227,464,166,418		3,328,390,491,268	
(Demand Deposits)					
2.		1,260,242,275,701		962,724,873,322	
(Time Deposits)					
3.		241,285,195,558		397,881,117,949	
(Negotiable Certificates of Deposits)					
.			2,394,164,332,538		2,427,884,417,244
(Borrowings)					
1.		0		0	
(Borrowings in Won)					
2.		120,450,011,153		138,178,718,575	
(Borrowings in Foreign Currency)					
3.		2,273,714,321,385		2,209,705,698,669	
(Call Money)					
4.		0		80,000,000,000	
(Bonds Sold under Resale Agreements)					
.			10,233,826,246,107		8,674,608,713,801
(Other Liabilities)					
1.		35,562,384,169		31,686,496,700	
(Allowance for Severance and retirement Benefits)					
()		(9,339,741,195)		(10,513,622,417)	
(Due from Insurer Severance Benefits)					
()		(14,188,000)		(20,204,800)	
(Transfer from National Pension Fund)					
2.		585,681,907,423		293,390,506,616	
(Domestic Currency Denominated Payable)					
3.		48,672,827,457		42,125,531,207	
(Foreign Currency Denominated Payable)					
4.		6,528,717,421,578		5,108,847,652,049	
(Accounts Payable)					
5.		61,613,265,254		118,780,760,545	
(Accrued Expenses)					
6.		5,707,388,781		13,804,456,274	
(Unearned Revenues)					
7.		501,979,045,523		458,020,993,778	
(Borrowings from Trust Accounts)					
8.		10,683,069,862		0	
(Income Tax Payable)					
9.		79,799,129,758		78,366,877,950	
(Deposits for Letter of Guarantees and Others)					
10.		10,427,983,591		25,804,135,488	
(Withholding Taxes)					
11.		2,358,597,063,126		2,488,036,105,095	
(Derivatives Instrument Liabilities)					

12. (Others)	940,974,360	1,081,481,778
13. (Allowance for Acceptances and Guarantees Losses)	4,468,814,700	4,085,635,110
14. (Allowance for Undrawn Commitment)	1,158,333,039	3,610,367,954
15. (Others)	7,142,390,552	16,220,025,280
16.ㄱ (Suspenses Payable)	738,176,128	531,515,170
17. (Deferred Income Tax Credits)	0	0
18. ㄱ (Guarantee Deposits for Securities Subscription)	1,290,000,000	750,000,000
19. (Sundry Liabilities)	0	24
. (Due to Head Office and Branches)	3,740,136,178,085	2,988,843,848,827
(Total Liabilities)	21,097,118,394,407	18,780,333,462,411
(Stockholders' Equity)		
. (Capital Stock)	617,000,000,000	617,000,000,000
. (Capital Surplus)	1,987,319,196	1,687,883,920
. (Accumulated Other Inclusive Gain(Loss))	3,892,276,129	1,199,966,787
. (Retained Earnings)	775,760,491,378	723,796,352,335
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)	483,423,397,412	440,949,258,369
((Net Income))		
(Current Year) : 111,481,802,723		
(Prior Year) : 67,032,938,414		
((Reserve for Credit Losses))		
(Current Year) : 42,056,883,709		
(Prior Year) : 41,315,382,236		
(Total Stockholders' Equity)	1,398,640,086,703	1,343,684,203,042
(Total Liabilities and stockholders' Equity)	22,495,758,481,110	20,124,017,665,453

2014 1 1 2014 9 30
2013 1 1 2013 9 30

(:)
(Unit:Won)

The Hongkong and Shanghai Banking Corporation Limited Korea Branches

(Description)	(Sep 30, 2014)		(Sep 30, 2013)	
	(Amount)		(Amount)	
I.				
(Total Revenues)		4,947,773,845,235		6,121,833,955,521
(1)		235,636,039,106		291,814,413,701
(Interest Income)				
1.	883,185		179,316,658	
(Interest on Due from Banks)				
2.	49,230,864,441		60,890,394,300	
(Interest on Trading and Designated at Fair Value Through Profit and Loss Securities)				
3. 가	89,315,022,611		110,828,249,513	
(Interest on Available-for-sale Securities)				
4.	95,798,490,637		118,093,306,872	
(Interest on Loans)				
5.	1,715,431		23,024,376	
(Interest on Due from Head Office and Branches)				
6.	1,289,062,801		1,800,121,982	
(Other Interest Income)				
(2)		41,751,052,829		48,673,341,501
(Commission Income)				
1.	38,194,074,457		44,298,060,580	
(Commissions Received)				
2.	3,300,766,998		3,973,044,922	
(Guarantee Fees)				
3. 가	256,211,374		402,235,999	
(Charge on Securities Lent)				
(3) 가 가		72,009,467,719		15,448,677,590
(Gain on Valuation and Sales of Securities)				
1. 가	61,541,300,451		2,268,777,072	
(Gain on Valuation of Trading and Designated at Fair Value Through Profit and Loss Securities)				
2.	7,838,947,119		12,543,010,149	
(Gain on Sales of Trading and Designated at Fair Value Through Profit and Loss Securities)				
3. 가	2,629,220,149		636,890,370	
(Gain on Sales of Available-for-sale Securities)				
(4)		10,982,018,959		11,457,835,138
(Revenues on Other Financial Liabilities)				
(5)		212,379,463,581		349,289,888,132
(Gain on Foreign Currency Transactions)				
(6)		6,166,116,645		7,810,257,502
(Trust Fees and Commissions Received from Trust Account)				
(7)		5,130,000		5,130,000
(Gain on Dividends)				
(8)		4,368,844,556,396		5,397,334,411,956
(Other Operating Income)				
1.	4,354,062,674,097		5,391,922,438,284	
(Gain on Derivative Transactions)				
2. 가	1,676,839,689		0	
(Gain on Fair Value Hedged Items)				
3.	1,623,251,037		1,514,572,973	
(Reversal of Allowance for Credit Losses)				
4.	1,023,131,302		1,921,983,123	
(Reversal of Allowance for Acceptance and Guarantees Losses)				
5.	648,853,870		0	
(Reversal of Allowance for Undrawn Commitment)				
6.	9,537,209,675		0	
(Reversal of Other Allowance)				
7.	272,596,726		1,975,417,576	
(Gain on Disposal(or Acquisition) of Loans)				
II.		4,802,357,735,902		6,034,660,670,696
(Total Expenses)				
(1)		92,019,187,966		116,223,416,281
(Interest Expenses)				
1.	40,888,409,340		43,117,223,119	
(Interest on Deposits)				
2.	29,806,886,438		42,199,320,917	
(Interest on Borrowings)				
3. ()	12,304,923,143		20,022,285,647	
(Interest on Due to Head Office and Branches)				
4.	52,054,065		70,629,554	
(Interest Paid on Foreign Transaction)				
5.	887,029,812		1,556,843,454	
(Interest paid on Others in Won)				
6.	8,079,885,168		9,257,113,590	
(Interest on Borrowings from Trust Account)				
(2)		3,407,103,425		4,240,817,258
(Commission Expenses)				
1.	3,407,103,425		4,240,817,258	
(Commissions Paid)				

(3) 가 가 (Loss on Valuation and Sales of Securities)		1,018,109,425		28,296,821,690
1. 가 (Loss of Valuation of Trading and Designated at Fair Value Through Profit and Loss Securities)	31,878,252		21,524,259,842	
2. (Loss on sales of Trading and Designated at Fair Value Through Profit and Loss Securities)	986,231,173		6,761,591,954	
3. 가 (Loss on Sales of Available-for-sale Securities)	0		10,969,894	
(4) 가 (Loss on Valuation and Disposition of Loans)		0		0
1. (Bad Debt Expenses)	0		0	
(5) (Expenses on Other Financial Liabilities)		45,308,421,885		10,365,897,907
(6) (Loss on Foreign Currency Transactions)		158,310,185,797		391,920,642,249
(7) (Selling and Administrative Expenses)		91,127,281,129		164,520,017,412
1. (Salaries)	44,496,256,745		52,075,632,960	
2. (Provision for Retirement and Severance Benefits)	5,865,000,003		5,700,999,998	
3. (Retirement Allowance)	△696,742,690		52,978,000,000	
4. (Other Employee Benefits)	3,252,711,471		5,157,491,037	
5. (Rent expenses)	2,666,649,684		4,264,056,624	
6. (Entertainment expenses)	1,129,697,225		1,363,051,328	
7. 가 (Depreciation)	1,284,339,194		1,427,360,565	
8. (Amortization on Intangible Assets)	120,270,989		84,562,491	
9. (Taxes and Dues)	5,986,188,401		8,389,058,156	
10. (Advertising expenses)	140,149,584		403,363,751	
11. (Other Selling and Administrative Expenses)	26,882,760,523		32,676,440,502	
(8) (Other Operating Expenses)		4,411,167,446,275		5,319,093,057,899
1. (Loss on Derivatives Transactions)	4,402,354,933,503		5,299,953,061,127	
2. 가 (Loss on Fair Value Hedged Items)	2,011,853,539		5,941,999,990	
3. (Provision for Acceptances and Guarantees Losses)	0		0	
4. (Provision for Undrawn Commitment)	0		3,000,320,577	
5. (Contribution to Provision Liabilities)	0		2,898,263,108	
6. (Loss on Disposal(or Acquisition) of Loans)	0		0	
7. (Contribution to Fund)	1,523,143,233		1,664,410,672	
8. (Insurance Fees on Deposits)	5,277,516,000		5,635,002,425	
III. (Operating Income)		145,416,109,333		87,173,284,825
IV. (Non-Operating Income)		1,043,308,654		1,115,570,501
1. (Gain on Disposition of Tangible Assets)	4,000,000		28,747,204	
2. (Rental Fees Received)	789,579,625		914,801,940	
3. (Other Non-operating Income)	249,729,029		172,021,357	
V. (Non-operating Expenses)		1,330,188,796		1,674,271,311
1. (Loss on Disposition of Tangible Assets)	3,746,615		58,242,196	
2. (Expenses on Collecting of Charge-Offs)	37,436,054		30,414,735	
3. (Non-financial assets Impairment Losses)	1,016,000,000		881,478,028	
4. (Other Non-Operating Expenses)	273,006,127		704,136,352	
. (Income Before Income Tax Expense)		145,129,229,191		86,614,584,015
. (Income Tax Expense)		33,647,426,468		19,581,645,601
. (Net Income)		111,481,802,723		67,032,938,414
(Reserve for Credit Losses)		(152,482,383)		(8,741,592,861)
(Net Income after Reserve for Credit Losses)		(111,634,285,106)		(75,774,531,275)
. (Other comprehensive income(loss), net of income taxes)		5,488,238,993		△4,143,460,148
. (Total comprehensive income)		116,970,041,716		62,889,478,266