

대 차 대 조 표  
 (Balance sheets)

제 25(당)기 2006년 12월 31일 현재(as at 31 December 2006)  
 제 24(전)기 2005년 12월 31일 현재(as at 31 December 2005)

홍콩상하이은행 서울지점

The Hongkong and Shanghai Banking Corporation Limited Korea Branches

(단위 : 원)

과 목 (Description)	제 25(당)기 (December 31, 2006)		제 24(전)기 (December 31, 2005)	
	금	액 (Amount)	금	액 (Amount)
자 산 (Assets)				
I. 현금및예치금 (Cash and Due from Bank)		282,405,824,980		286,335,430,718
1. 현금 (Cash and Checks)	91,052,836,941		19,493,267,982	
2. 외국통화 (Foreign Currencies)	2,078,758,363		2,697,164,212	
3. 원화에치금 (Due from Banks in Won)	155,879,994,998		236,070,455,832	
4. 외화에치금 (Due from Banks in Foreign Currencies)	33,394,234,678		28,074,542,692	
II. 단기매매증권 (Trading Securities)		1,513,993,933,789		1,356,945,215,806
1. 국공채 (Government Bonds)	647,701,717,984		252,990,385,916	
2. 금융채 (Finance Debentures)	866,292,215,805		1,103,954,829,890	
III. 매도가능증권 (Available for Sale Securities)		2,465,501,129,682		2,232,488,326,314
1. 주식 (Stocks)	34,200,000		34,200,000	
2. 국공채 (Government Bonds)	85,245,329,754		77,508,775,026	
3. 금융채 (Finance Debentures)	2,330,248,937,571		1,952,686,350,249	
4. 사채 (Corporate Bonds)	10,082,608,696		30,050,114,129	
5. 외화매도가능증권 (Available for Sale Securities in Foreign Currencies)	39,890,053,661		172,208,886,910	
6. 기타 (Others)	-		-	
IV. 대출채권 (Loans)		6,204,078,553,980		5,870,722,193,386
(대손충당금) (Allowance for Loan Losses)	(-)63,047,889,360		(-)40,586,030,704	
1. 원화대출금 (Loans in Won)	3,683,813,802,205		3,649,020,520,989	
2. 외화대출금 (Loans in Foreign Currencies)	990,679,703,093		1,013,733,979,625	
3. 매입외환 (Bills Bought in Foreign Currencies)	1,353,159,519,341		1,078,859,839,624	
4. 콜론 (Call Loans)	33,000,000,000		81,240,000,000	

과 목 (Description)	제 25(당)기 (December 31, 2006)		제 24(전)기 (December 31, 2005)	
	금 액 (Amount)		금 액 (Amount)	
5. 내국수입유산스 (Domestic Import Usance Bill)	128,167,731,088		56,228,622,151	
6. 팩토링채권 (Factoring Receivables)	78,305,687,613		32,225,261,701	
V. 고정자산 (Fixed Assets)		57,523,967,944		51,143,760,355
1. 유형자산 (Tangible Assets)	75,538,644,665		70,501,452,049	
(감가상각누계액) (Accumulated Depreciation)	(-)21,199,226,721		(-)19,629,801,694	
2. 무형자산 (Intangible Assets)	3,184,550,000		272,110,000	
VI. 기타자산 (Other Assets)		2,543,366,031,792		2,043,319,715,650
1. 미수금 (Account Receivables)	1,092,282,751,108		794,269,018,128	
2. 보증금 (Guarantee Deposits)	43,400,596,407		26,177,830,593	
3. 미수수익 (Accrued Incomes)	50,298,561,497		40,716,222,856	
4. 선급금 (Advance Payments)	118,800,000		9,501,560,670	
5. 선급비용 (Prepaid Expenses)	3,030,924,318		3,071,325,746	
6. 미수법인세환급액 (Prepaid Tax)	22,139,681,877		14,725,509,300	
7. 미회수내국환채권 (Domestic Currency Denominated Receivables)	271,168,934,379		135,991,444,097	
8. 파생상품자산 (Derivatives Instrument Assets)	917,587,925,422		984,215,575,720	
9. 잡자산 (Sundry Assets)	121,299,472,361		4,492,645,363	
10. 이연법인세자산 (Deferred Tax Assets)	22,038,384,423		30,158,583,177	
VII. 본지점계정 (Due from Head Office and Branches)		52,495,124,618		274,725,803,154
자 산 총 계 (Total Assets)		13,119,364,566,785		12,115,680,445,383
부 채 (Liabilities)				
I. 예수금 (Deposits)		3,850,795,527,323		4,074,614,579,735
1. 원화예수금 (Deposits in Won)	2,814,788,053,727		2,643,081,498,857	
2. 외화예수금 (Deposits in Foreign Currencies)	532,506,225,211		623,912,479,844	
3. 양도성예금증서 (Negotiable Certificates of Deposits)	503,501,248,385		807,620,601,034	
II. 차입금 (Borrowings)		2,383,682,879,543		2,453,609,323,980
1. 원화차입금 (Borrowings in Won)	142,803,022,048		8,700,000,000	
2. 외화차입금 (Borrowings in Foreign Currencies)	763,201,615,186		256,289,000,000	

과 목 (Description)	제 25(당)기 (December 31, 2006)		제 24(전)기 (December 31, 2005)	
	금	액 (Amount)	금	액 (Amount)
3. 콜머니 (Call Money)	1,477,678,242,309		2,188,620,323,980	
III. 기타부채 (Other Liabilities)		2,762,484,704,103		2,255,464,932,641
1. 퇴직급여충당금 (Retirement and Severance Benefits)	17,342,751,176		16,407,870,893	
(퇴직보험예치금) (Insurance Deposit for Retirement and Severance Benefits)	(-)16,789,109,441		(-)15,587,477,366	
(국민연금전환금) (Transfer to National Pension Fund)	(-)110,613,800		(-)155,688,900	
2. 미지급내국환채무 (Domestic Currency Denominated Payable)	189,898,325,689		125,160,718,962	
3. 미지급외국환채무 (Foreign Currency Denominated Payable)	119,721,254		59,734,363	
4. 미지급금 (Account Payables)	1,086,879,393,894		792,220,167,616	
5. 미지급비용 (Accrued Expenses)	150,548,421,224		92,147,836,419	
6. 선수수익 (Unearned Revenues)	15,021,130,022		14,860,798,910	
7. 신탁계정차 (Borrowings from Trust Account)	275,470,736,436		89,893,516,167	
8. 미지급법인세 (Income Tax Payable)	-		-	
9. 수입보증금 (Deposits for Letter of Guarantees and Others)	471,803,607		1,764,622,775	
10. 수입세 (Withholding Taxes)	6,219,386,430		3,775,002,952	
11. 파생상품부채 (Derivatives Instrument Liabilities)	992,368,642,934		1,032,293,703,114	
12. 기타대행업무수입금 (Others)	528,201,290		358,804,780	
13. 지급보증충당금 (Allowance for Acceptances and Guarantees Losses)	14,419,513,290		5,169,496,181	
14. 미사용약정충당금 (Allowance for Undrawn Commitment)	482,744,618		1,750,242,889	
15. 총당부채 (Contingent Liabilities)	2,467,768,680		397,768,680	
16. 잡부채 (Sundry Liabilities)	27,145,886,800		94,947,814,206	
IV. 본지점계정 (Due to Head Office and Branches)		3,526,880,403,911		2,923,577,877,627
부 채 총 계 (Total Liabilities)		12,523,843,514,880		11,707,266,713,983
자 본 (Stockholders' Equity)				
I. 자본금 (Capital Stock)		199,000,000,000		60,000,000,000
1. 보통주자본금 (Common Stock)	199,000,000,000		60,000,000,000	
II. 자본잉여금 (Capital Surplus)		42,452,924		42,452,924

과 목 (Description)	제 25(당)기 (December 31, 2006)		제 24(전)기 (December 31, 2005)	
	금	액 (Amount)	금	액 (Amount)
1. 자본준비금 (Capital Reserve)	42,452,924		42,452,924	
III. 이익잉여금 (Retained Earnings)		398,521,044,192		344,117,860,972
1. 이익준비금 (Legal Reserves)	53,991,627,443		53,991,627,443	
2. 별도준비금 (Voluntary Reserves)	35,466,523		35,466,523	
3. 재무구조개선적립금 (Financial Structure Improvement Reserves)	18,570,000,000		18,570,000,000	
4. 처분전이익잉여금 (Unappropriated Retained Earnings) (당기순이익(손실) (Net Income(Loss)) : 당기(Current Year) : 54,403,183,220 전기(Prior Year) : (-)5,466,756,024)	325,923,950,226		271,520,767,006	
IV. 자본조정 (Capital Adjustment)		(-)2,042,445,211		4,253,417,504
자 본 총 계 (Total Stockholders' Equity)		595,521,051,905		408,413,731,400
부 채 와 자 본 총계 (Total Liabilities and stockholders' Equity)		13,119,364,566,785		12,115,680,445,383

**손익계산서**  
**(Statements of operations)**

제 25(당) 기 2006년 1월 1일 부터 2006년 12월31일 까지(for the year ended 31 December 2006)

제 24(전) 기 2005년 1월 1일 부터 2005년 12월31일 까지(for the year ended 31 December 2005)

홍콩상하이은행 서울지점

The Hongkong and Shanghai Banking Corporation Limited Korea Branches

(단위 : 원)

과 목 (Description)	제 25(당)기 (December 31, 2006)		제 24(전)기 (December 31, 2005)	
	금	액 (Amount)	금	액 (Amount)
I. 영업수익 (Operating Revenue)		3,340,616,712,425		2,677,332,183,619
(1) 이자수익 (Interest Income)		562,546,119,965		400,469,088,535
1. 예치금이자 (Interest on Due from Banks)	9,166,679,575		2,638,126,237	
2. 단기매매증권이자 (Interest on Trading Securities)	68,611,958,132		49,993,690,119	
3. 매도가능증권이자 (Interest on Available for Sale Securities)	121,234,727,007		96,901,964,975	
4. 대출채권이자 (Interest on Loans )	298,442,696,458		209,038,960,124	
5. 외화본지점대이자 (Interest on Due from Head Office and Branches)	1,050,903,581		1,131,253,034	
6. 기타이자수익 (Other Interest Income)	64,039,155,212		40,765,094,046	
(2) 수수료수익 (Commission Income)		72,954,831,952		55,711,724,364
1. 수입수수료 (Commissions Received)	68,142,253,362		51,657,739,201	
2. 수입보증료 (Guarantee Fees)	4,812,578,590		4,053,985,163	
(3) 기타영업수익 (Other Operating Income)		2,705,115,760,508		2,221,151,370,720
1. 단기매매증권처분이익 (Gain on Disposition of Trading Securities)	11,089,125,075		7,242,411,594	
2. 단기매매증권평가이익 (Gain on Valuation of Trading Securities)	1,330,027,491		70,725,921	
3. 외환 및 파생상품 관련이익 (Gain on Derivatives Trading and Foreign Exchange)	2,686,241,557,129		2,210,530,327,523	
4. 공정가액 위험회피대상 관련이익 (Gain on Fair Value Hedged Item)	553,948,738		904,887,619	
5. 신탁보수 (Trust Fees and Commissions Received from Trust Account)	4,760,948,791		2,403,018,063	
6. 미사용약정충당금환입액 (Reversal of Allowance for Undrawn Commitment)	1,140,153,284		-	
II. 영업비용 (Operating Expenses)		3,279,017,626,339		2,684,635,005,790
(1) 이자비용 (Interest Expenses)		433,835,458,758		290,665,385,322
1. 예수금이자 (Interest on Deposits)	155,850,637,116		124,305,504,067	

과 목 (Description)	제 25(당)기 (December 31, 2006)		제 24(전)기 (December 31, 2005)	
	금 액 (Amount)		금 액 (Amount)	
2. 차입금 이자 (Interest on Borrowings)	102,034,713,932		79,790,510,194	
3. 외화본지점차이자 (Interest on Due to Head Office and Branches)	164,698,725,153		82,586,328,628	
4. 역외외화본지점차이자 (Interest on Off-shore Due to Head Office and Branches)	2,448,459,709		535,380,727	
5. 외환지급이자 (Interest Paid on Foreign Transaction)	-		-	
6. 기타원화지급이자 (Interest Paid on Others in Won)	2,275,527,632		1,655,808,037	
7. 신탁계정차이자 (Interest on Borrowings from Trust Account)	6,527,395,216		1,791,853,669	
(2) 수수료비용 (Commission Expenses)		33,209,600,287		31,430,968,033
1. 지급수수료 (Commissions Paid)	33,209,600,287		31,430,968,033	
(3) 기타영업비용 (Other Operating Expenses)		2,609,397,256,802		2,242,219,749,800
1. 단기매매증권처분손실 (Loss on Disposition of Trading Securities)	3,839,676,994		13,225,003,207	
2. 단기매매증권평가손실 (Loss on Valuation of Trading Securities)	6,074,598,565		4,230,393,183	
3. 기금출연료 (Contribution to Fund)	1,804,559,806		1,226,732,403	
4. 대손상각비 (Bad Debt Expenses)	29,438,699,337		14,358,962,633	
5. 지급보증충당금전입액 (Provision for Acceptances and Guarantees Losses)	9,533,441,616		5,169,496,181	
6. 미사용약정충당금전입액 (Provision for Undrawn Commitment)	-		1,750,242,889	
7. 외환 및 파생상품관련비용 (Loss on Derivatives Trading and Foreign Exchange)	2,552,986,250,364		2,193,201,216,312	
8. 공정가액 위험회피대상 관련손실 (Loss on Fair Value Hedged Item)	1,965,912,120		5,955,729,992	
9. 기타영업잡비용 (Other)	3,754,118,000		3,101,973,000	
(4) 판매비와 일반관리비 (Selling and Administrative Expenses)		202,575,310,492		120,318,902,635
1. 급여 (Salary)	78,930,066,672		43,572,435,264	
2. 퇴직급여 (Provision for Retirement and Severance Benefits)	7,348,381,643		4,899,039,825	
3. 복리후생비 (Other Employee Benefits)	6,889,025,357		3,718,084,089	
4. 임차료 (Rent expenses)	9,796,033,916		4,567,838,254	
5. 접대비 (Entertainment expenses)	1,868,247,106		1,191,290,688	
6. 감가상각비 (Depreciation)	5,094,549,486		2,599,402,631	
7. 무형자산상각비 (Amortization of Intangible Assets)	244,560,000		61,826,250	
8. 세금과공과 (Taxes and Dues)	4,665,209,930		3,038,506,649	

과 목 (Description)	제 25(당)기 (December 31, 2006)		제 24(전)기 (December 31, 2005)	
	금 액 (Amount)		금 액 (Amount)	
9. 광고선전비 (Advertising expenses)	33,819,475,074		21,651,791,539	
10. 기타판매비와 일반관리비 (Other Selling and Administrative Expenses)	53,919,761,308		35,018,687,446	
III. 영업이익(손실) (Operating Income(Loss))		61,599,086,086		(-)7,302,822,171
IV. 영업외수익 (Non-Operating Income)		13,775,268,678		2,544,622,151
1. 유형자산처분이익 (Gain on Disposal of Tangible Assets)	76,570,038		28,750,000	
2. 임대료 (Rental Income)	528,065,334		515,528,162	
3. 매도가능증권처분이익 (Gain on Sales of Available for Sale Securities)	4,425,111,115		1,160,064,301	
4. 법인세환급액 (Refund of Prior Year's Income Taxes)	8,474,142,400		-	
5. 기타영업외수익 (Other)	271,379,791		840,279,688	
V. 영업외비용 (Non-Operating Expense)		6,414,654,354		3,732,917,401
1. 유형자산처분손실 (Loss on Disposal of Tangible Assets)	1,145,639,988		2,399	
2. 매도가능증권처분손실 (Loss on Sales of Available for Sale Securities)	1,235,649,650		2,901,210,321	
3. 명예퇴직급여 (Retirement Bonus)	2,524,268,488		-	
4. 기타영업외비용 (Other)	1,509,096,228		831,704,681	
VI. 법인세비용 차감전 순이익(손실) (Income (Loss) before Income Tax Expenses)		68,959,700,410		(-)8,491,117,421
VII. 법인세비용(수익) (Income Tax Expense(Income))		14,556,517,190		(-)3,024,361,397
VIII. 당기순이익(손실) (Net Income(Loss))		54,403,183,220		(-)5,466,756,024

(신탁계정은 개설되었으나 실적이 없으므로 연결재무제표 공고를 생략함)

위와 같이 공고함.

2007년03월31일

**홍콩상하이은행 서울지점**  
The Hongkong and Shanghai Banking Corporation Limited Seoul Branch

지점장 사이먼 쿠퍼

재무담당본부장 유 경 찬

감사의견 : 위 대차대조표를 포함한 제25기 재무제표는 기업회계기준에 따라 적정하게 작성되었습니다.

삼정회계법인

대표이사 강 성 원