

THE HONGKONG AND SHANGHAI BANKING CORPORATION LIMITED

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SUMMARY STATEMENT OF ASSETS AND LIABILITIES ^{1/}

AS OF 31 JANUARY 2009

ASSETS	BAHT	LIABILITIES	BAHT
CASH	103,044,411.87	DEPOSITS	59,763,763,338.03
INTERBANK AND MONEY MARKET ITEMS	36,769,910,032.93	INTERBANK AND MONEY MARKET ITEMS	17,631,569,776.48
INVESTMENTS, NET	23,182,258,404.69	LIABILITIES PAYABLE ON DEMAND	2,385,137,253.85
(WITH OBLIGATIONS BAHT 11,231,168,332.95)		BORROWINGS	14,449,214,691.59
CREDIT ADVANCES (NET OF ALLOWANCE FOR DOUBTFUL ACCOUNTS)	49,547,843,365.35	FINANCIAL INSTITUTION'S LIABILITIES UNDER ACCEPTANCES	177,310,000.00
ACCRUED INTEREST RECEIVABLES	318,547,815.99	OTHER LIABILITIES	36,133,935,435.40
PROPERTIES FORECLOSED, NET	0.00	TOTAL LIABILITIES	130,540,930,495.35
CUSTOMERS' LIABILITIES UNDER ACCEPTANCES	177,310,000.00	EQUITY OF HEAD OFFICE AND OTHER BRANCHES OF THE SAME LEGAL ENTITY	
PREMISES AND EQUIPMENT, NET	96,418,665.84	(REGULATORY CAPITAL BAHT 10,348,604,820.45)	
OTHER ASSETS, NET	35,186,655,403.46	FUNDS TO BE MAINTAINED AS ASSETS UNDER SECTION 32	10,348,604,820.45
		NET LOSS NOT YET COMPENSATED BY HEAD OFFICE	0.00
		NET FUNDS TO BE MAINTAINED AS ASSETS UNDER SECTION 32	10,348,604,820.45
		NET INTER-OFFICE BALANCE WHICH BRANCH IS DEBTOR (CREDITOR) OF THE HEAD OFFICE AND OTHER BRANCHES OF THE SAME LEGAL ENTITY	946,610,903.27
		NET BALANCE WHICH BRANCH IS DEBTOR OF THE HEAD OFFICE AND OTHER BRANCHES OF THE SAME LEGAL ENTITY	11,295,215,723.72
		PROFIT AND LOSS ACCOUNT AND OTHERS	3,545,841,881.06
		TOTAL EQUITY OF HEAD OFFICE AND OTHER BRANCHES OF THE SAME LEGAL ENTITY	14,841,057,604.78
TOTAL ASSETS	145,381,988,100.13	TOTAL LIABILITIES AND EQUITY OF HEAD OFFICE AND OTHER BRANCHES OF THE SAME LEGAL ENTITY	145,381,988,100.13
CUSTOMERS' LIABILITIES UNDER UNMATURED BILLS	891,017,286.45	FINANCIAL INSTITUTION'S LIABILITIES UNDER UNMATURED BILLS	891,017,286.45
TOTAL	146,273,005,386.58	TOTAL	146,273,005,386.58

		BAHT		
	NON-PERFORMING LOANS^{2/}(net) As of 31 December 2008 (Quarterly)	87,891,960.51		
	(0.091% OF TOTAL LOANS AFTER ALLOWANCE FOR DOUBTFUL ACCOUNTS OF NON-PERFORMING LOANS)			
	REQUIRED PROVISIONING FOR LOAN LOSS,As of 31 December 2008 (Quarterly)	1,260,437,146.80		
	ACTUAL PROVISIONING FOR LOAN LOSS	1,636,575,986.21		
FOR THE HONGKONG AND SHANGHAI BANKING CORPORATION LIMITED	LOANS TO RELATED PARTIES	-	FOR THE HONGKONG AND SHANGHAI BANKING CORPORATION LIMITED	
	LOANS TO RELATED ASSET MANAGEMENT COMPANIES	-		
	LOANS TO RELATED PARTIES DUE TO DEBT RESTRUCTURING	-		
	CHANGES IN ASSETS AND LIABILITIES THIS QUARTER As of 31 January 2009 DUE TO FINE FROM VIOLATING THE FINANCIAL INSTITUTION BUSINESS ACT B.E.2551, SECTION	-		
	SIGNIFICANT CONTINGENT LIABILITIES			
	AVALS TO BILLS AND GUARANTEES OF LOANS	232,010,551.41		(WILLIE THAM)
(NEERANUCH UPAPHATTAVANJ) CHIEF FINANCIAL OFFICER, THAILAND	LETTERS OF CREDIT	944,473,545.25		CHIEF EXECUTIVE OFFICER, THAILAND
	^{1/} This Summary Statement has not been reviewed or audited by Certified Public Accountant			
	^{2/} Non-Performing Loans (gross)As of 31 December 2008 (Quarterly)	892,778,990.41		
	(0.92% of total loans before allowance for doubtful accounts of Non-Performing Loans)			