

THE HONGKONG AND SHANGHAI BANKING CORPORATION LIMITED

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SUMMARY STATEMENT OF ASSETS AND LIABILITIES ^{1/}

AS OF 31 JULY 2009

ASSETS	BAHT	LIABILITIES	BAHT
CASH	139,722,857.52	DEPOSITS	59,262,787,959.55
INTERBANK AND MONEY MARKET ITEMS	67,099,766,343.22	INTERBANK AND MONEY MARKET ITEMS	24,463,946,385.36
INVESTMENTS, NET	21,482,361,346.85	LIABILITIES PAYABLE ON DEMAND	2,105,677,259.00
(WITH OBLIGATIONS BAHT 11,037,133,942.30)		BORROWINGS	28,072,325,093.58
CREDIT ADVANCES (NET OF ALLOWANCE FOR DOUBTFUL ACCOUNTS)	40,715,346,174.12	FINANCIAL INSTITUTION'S LIABILITIES UNDER ACCEPTANCES	27,310,000.00
ACCRUED INTEREST RECEIVABLES	228,523,213.14	OTHER LIABILITIES	29,457,199,805.16
PROPERTIES FORECLOSED, NET	0.00	TOTAL LIABILITIES	143,389,246,502.65
CUSTOMERS' LIABILITIES UNDER ACCEPTANCES	27,310,000.00		
PREMISES AND EQUIPMENT, NET	80,818,558.80		
OTHER ASSETS, NET	30,111,410,106.18		
		EQUITY OF HEAD OFFICE AND OTHER BRANCHES OF THE SAME LEGAL ENTITY	
		(REGULATORY CAPITAL BAHT 10,348,604,820.45)	
		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	5,342,127,868.08
		NET BALANCE WHICH BRANCH IS DEBTOR OF THE HEAD OFFICE AND OTHER BRANCHES OF THE SAME LEGAL ENTITY	15,690,732,688.53
		PROFIT AND LOSS ACCOUNT AND OTHERS	805,279,408.65
		TOTAL EQUITY OF HEAD OFFICE AND OTHER BRANCHES OF THE SAME LEGAL ENTITY	16,496,012,097.18
TOTAL ASSETS	159,885,258,599.83	TOTAL LIABILITIES AND EQUITY OF HEAD OFFICE AND OTHER BRANCHES OF THE SAME LEGAL ENTITY	159,885,258,599.83
CUSTOMERS' LIABILITIES UNDER UNMATURED BILLS	833,635,297.04	FINANCIAL INSTITUTION'S LIABILITIES UNDER UNMATURED BILLS	833,635,297.04
TOTAL	160,718,893,896.87	TOTAL	160,718,893,896.87

		BAHT		
	NON-PERFORMING LOANS^{2/}(net) As of 30 June 2009 (Quarterly)	486,067,849.10		
	(0.485% OF TOTAL LOANS AFTER ALLOWANCE FOR DOUBTFUL ACCOUNTS OF NON-PERFORMING LOANS)			
	REQUIRED PROVISIONING FOR LOAN LOSS, As of 30 June 2009 (Quarterly)	1,680,551,864.81		
	ACTUAL PROVISIONING FOR LOAN LOSS	2,097,568,249.23		
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 July 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	556,027,517.95		
(NEERANUCH UPAPHATTAVANJ) CHIEF FINANCIAL OFFICER, THAILAND	LETTERS OF CREDIT	1,091,447,808.94	(WILLIE THAM) 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 30 June 2009 (Quarterly)	1,840,656,955.54		
	(1.81% of total loans before allowance for doubtful accounts of Non-Performing Loans)			