

**THE HONGKONG AND SHANGHAI BANKING CORPORATION LIMITED**

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**SUMMARY STATEMENT OF ASSETS AND LIABILITIES <sup>1/</sup>**

**AS OF 31 MAY 2009**

ASSETS	BAHT	LIABILITIES	BAHT
CASH	119,867,312.04	DEPOSITS	64,664,802,828.35
INTERBANK AND MONEY MARKET ITEMS	75,810,113,596.81	INTERBANK AND MONEY MARKET ITEMS	20,088,757,522.86
INVESTMENTS, NET	21,891,849,377.05	LIABILITIES PAYABLE ON DEMAND	8,397,884,055.05
(WITH OBLIGATIONS BAHT 11,018,837,402.15)		BORROWINGS	31,610,503,265.25
CREDIT ADVANCES (NET OF ALLOWANCE FOR DOUBTFUL ACCOUNTS)	41,273,782,527.98	FINANCIAL INSTITUTION'S LIABILITIES UNDER ACCEPTANCES	27,310,000.00
ACCRUED INTEREST RECEIVABLES	275,349,995.53	OTHER LIABILITIES	30,960,720,760.93
PROPERTIES FORECLOSED, NET	0.00	<b>TOTAL LIABILITIES</b>	<b>155,749,978,432.44</b>
CUSTOMERS' LIABILITIES UNDER ACCEPTANCES	27,310,000.00	<b>EQUITY OF HEAD OFFICE AND OTHER BRANCHES OF THE SAME LEGAL ENTITY</b>	
PREMISES AND EQUIPMENT, NET	87,888,185.99	(REGULATORY CAPITAL BAHT 10,348,604,820.45)	
OTHER ASSETS, NET	30,740,638,270.93	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	379,028,631.22
		NET BALANCE WHICH BRANCH IS DEBTOR OF THE HEAD OFFICE AND OTHER BRANCHES OF THE SAME LEGAL ENTITY	10,727,633,451.67
		PROFIT AND LOSS ACCOUNT AND OTHERS	3,749,187,382.22
		<b>TOTAL EQUITY OF HEAD OFFICE AND OTHER BRANCHES OF THE SAME LEGAL ENTITY</b>	<b>14,476,820,833.89</b>
<b>TOTAL ASSETS</b>	<b>170,226,799,266.33</b>	<b>TOTAL LIABILITIES AND EQUITY OF HEAD OFFICE AND OTHER BRANCHES OF THE SAME LEGAL ENTITY</b>	<b>170,226,799,266.33</b>
CUSTOMERS' LIABILITIES UNDER UNMATURED BILLS	693,159,322.67	FINANCIAL INSTITUTION'S LIABILITIES UNDER UNMATURED BILLS	693,159,322.67
<b>TOTAL</b>	<b>170,919,958,589.00</b>	<b>TOTAL</b>	<b>170,919,958,589.00</b>

		BAHT		
	<b>NON-PERFORMING LOANS<sup>2/</sup>(net) As of 31 March 2009 (Quarterly)</b>	<b>75,040,150.21</b>		
	(0.078% OF TOTAL LOANS AFTER ALLOWANCE FOR DOUBTFUL ACCOUNTS OF NON-PERFORMING LOANS)			
	REQUIRED PROVISIONING FOR LOAN LOSS, As of 31 March 2009 (Quarterly)	1,350,403,790.57		
	ACTUAL PROVISIONING FOR LOAN LOSS	1,729,617,088.66		
<b>FOR THE HONGKONG AND SHANGHAI BANKING CORPORATION LIMITED</b>	LOANS TO RELATED PARTIES	-	<b>FOR THE HONGKONG AND SHANGHAI BANKING CORPORATION LIMITED</b>	
	LOANS TO RELATED ASSET MANAGEMENT COMPANIES	-		
	LOANS TO RELATED PARTIES DUE TO DEBT RESTRUCTURING	-		
	CHANGES IN ASSETS AND LIABILITIES THIS QUARTER As of 31 May 2009 DUE TO FINE FROM VIOLATING THE FINANCIAL INSTITUTION BUSINESS ACT B.E.2551, SECTION	-		
	<b>SIGNIFICANT CONTINGENT LIABILITIES</b>			
	AVALS TO BILLS AND GUARANTEES OF LOANS	916,965,002.37		<b>(WILLIE THAM)</b>
<b>(NEERANUCH UPAPHATTAVANJ) CHIEF FINANCIAL OFFICER, THAILAND</b>	LETTERS OF CREDIT	1,341,515,775.22		<b>CHIEF EXECUTIVE OFFICER, THAILAND</b>
	<sup>1/</sup> This Summary Statement has not been reviewed or audited by Certified Public Accountant			
	<sup>2/</sup> Non-Performing Loans (gross) As of 31 March 2009 (Quarterly)	1,034,063,300.83		
	(1.06% of total loans before allowance for doubtful accounts of Non-Performing Loans)			