

THE HONGKONG AND SHANGHAI BANKING CORPORATION LIMITED

Summary Statement of Assets and Liabilities

(Not audited/reviewed by Certified Public Accountant)

As of 31 July 2013

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	191,070	Deposits	87,375,159
Interbank and money market items, net	64,156,761	Interbank and money market items, net	19,347,201
Claims on securities	5,531,005	Liabilities payable on demand	2,469,145
Derivatives assets	27,727,117	Liabilities to deliver securities	5,531,005
Investments, net	53,650,652	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 18,562,623)		Derivatives liabilities	24,450,305
Investments in subsidiaries and associates, net	-	Debts issued and Borrowings	13,689,392
Loans to customers, net	36,073,316	Bank's liabilities under acceptances	11,359
Accrued interest receivables	87,472	Other liabilities	6,479,912
Customers' liabilities under acceptances	11,359	Total Liabilities	189,353,478
Properties foreclosed, net	78,469		
Premises and equipment, net	25,725	Head office and other branches of the same juristic person's equity	
Other assets, net	1,166,772	Funds to be maintained as assets under the Act	16,000,000
		Accounts with head office and other branches of the same juristic person, net	7,432,563
		Other reserves	86,393
		Retained earnings	5,827,284
		Total Head office and other branches of the same juristic person's equity	29,346,240
Total Assets	188,699,718	Total Liabilities and Head office and other branches of the same juristic person's equity	188,699,718

Thousand Baht

Non-Performing Loan ^{1/} (net) as of 30 June 2013 (Quarterly)	25,557
(0.02 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 30 June 2013 (Quarterly)	743,927
Actual provisioning for loan loss, as of 30 June 2013 (Quarterly)	883,336
Loans to related parties	-
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital	16,000,000
(Capital adequacy ratio = 19.03 percents)	
Changes in assets and liabilities this quarter as of 31 July 2013 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	111,395,099
Avals to bills and guarantees of loans	728,696
Liabilities under unmatured import bills	2,032,663
Letters of credit	1,150,755
Other contingencies	107,482,985

^{1/} Non-Performing Loans (gross) as of 30 June 2013 (Quarterly) 515,796
 (0.49 percents of total loans before allowance for doubtful accounts of Non-Performing Loans)

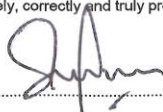
Channel of capital maintenance information disclosure

For Commercial Bank
 (under the Notification of the Bank of Thailand
 Location of disclosure Website, www.hsbc.co.th
 Date of disclosure 30 April 2013
 Information as of 31 December 2012

We certify here that this summary statement of assets and liabilities is completely, correctly and truly presented.



 (NEERANUCH UPAPHATTAVANIJ)
 Position CHIEF FINANCIAL OFFICER, THAILAND



 (TAN SIEW MENG)
 Position CHIEF EXECUTIVE OFFICER, THAILAND