

THE HONGKONG AND SHANGHAI BANKING CORPORATION LIMITED

Summary Statement of Assets and Liabilities

(Not audited/reviewed by Certified Public Accountant)

As of 31 July 2012

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	146,016	Deposits	88,103,801
Interbank and money market items, net	54,776,413	Interbank and money market items, net	15,213,321
Claims on securities	-	Liabilities payable on demand	3,136,669
Derivatives assets	27,734,126	Liabilities to deliver securities	-
Investments, net	70,011,988	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 14,670,603)		Derivatives liabilities	27,132,776
Investments in subsidiaries and associates, net	-	Debts issued and Borrowings	18,364,458
Loans to customers, net	36,870,153	Bank's liabilities under acceptances	94,996
Accrued interest receivables	99,057	Other liabilities	4,507,460
Customers' liabilities under acceptances	94,996	<b>Total Liabilities</b>	<b>156,553,481</b>
Properties foreclosed, net	15,360		
Premises and equipment, net	35,382	<b>Head office and other branches of the same juristic person's equity</b>	
Other assets, net	930,441	Funds to be maintained as assets under the Act	11,648,605
		Accounts with head office and other branches of the same juristic person, net	15,495,345
		Other reserves	81,753
		Retained earnings	6,934,748
		<b>Total Head office and</b>	
		<b>other branches of the same juristic person's equity</b>	<b>34,160,451</b>
		<b>Total Liabilities and Head office and</b>	
		<b>other branches of the same juristic person's equity</b>	<b>190,713,932</b>
<b>Total Assets</b>	<b>190,713,932</b>		

	Thousand Baht
Non-Performing Loan <sup>1/</sup> (net) as of 30 June 2012 (Quarterly)	90,023
(0.09 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 30 June 2012 (Quarterly)	909,533
Actual provisioning for loan loss, as of 30 June 2012 (Quarterly)	1,048,854
Loans to related parties	-
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital	11,648,605
(Capital adequacy ratio = 14.71 percents)	
Changes in assets and liabilities this quarter as of 31 July 2012 due to fine from violating the Financial Institution Business Act B.E. 2551, Section . . . . .	-
Contingent liabilities	105,326,396
Avals to bills and guarantees of loans	250,461
Liabilities under unmatured import bills	1,705,572
Letters of credit	1,488,780
Other contingencies	101,881,583

<sup>1/</sup> Non-Performing Loans (gross) as of 30 June 2012 (Quarterly) 634,937  
 (0.63 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

Re: Public disclosure of Capital Maintenance for Commercial Banks)

Location of disclosure Website, www.hsbc.co.th

Date of disclosure 23 April 2012

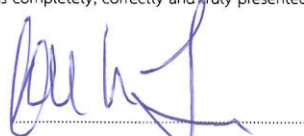
Information as of 31 December 2011

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



(NEERANUCH UPAPHATTAVANU)

Position CHIEF FINANCIAL OFFICER, THAILAND



(MATTHEW LOBNER)

Position CHIEF EXECUTIVE OFFICER, THAILAND