

THE HONGKONG AND SHANGHAI BANKING CORPORATION LIMITED

Summary Statement of Assets and Liabilities

(Not audited/reviewed by Certified Public Accountant)

As of 31 May 2012

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	168,330	Deposits	79,574,916
Interbank and money market items, net	94,000,954	Interbank and money market items, net	29,669,647
Claims on securities	10,114,028	Liabilities payable on demand	2,539,507
Derivatives assets	29,433,524	Liabilities to deliver securities	10,114,028
Investments, net	56,575,946	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 14,651,252)		Derivatives liabilities	29,858,801
Investments in subsidiaries and associates, net	-	Debts issued and Borrowings	38,697,631
Loans to customers, net	39,092,596	Bank's liabilities under acceptances	129,302
Accrued interest receivables	103,671	Other liabilities	4,641,176
Customers' liabilities under acceptances	129,302	Total Liabilities	195,225,008
Properties foreclosed, net	15,360		
Premises and equipment, net	38,262	Head office and other branches of the same juristic person's equity	
Other assets, net	972,630	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	17,388,001
		Other reserves	(5,493)
		Retained earnings	6,388,482
		Total Head office and other branches of the same juristic person's equity	35,419,595
		Total Liabilities and Head office and other branches of the same juristic person's equity	230,644,603
Total Assets	230,644,603		

Thousand Baht

Non-Performing Loan ^{1/} (net) as of 31 March 2012 (Quarterly)	69,164
(0.06 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 31 March 2012 (Quarterly)	882,019
Actual provisioning for loan loss, as of 31 March 2012 (Quarterly)	1,184,160
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 = 13.73 percents)	
Changes in assets and liabilities this quarter as of 31 May 2012 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	106,271,127
Avals to bills and guarantees of loans	253,904
Liabilities under unmatured import bills	2,028,898
Letters of credit	1,454,529
Other contingencies	102,533,796

^{1/} Non-Performing Loans (gross) as of 31 March 2012 (Quarterly) 658,835
(0.55 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

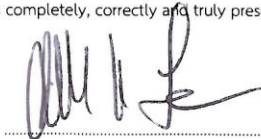
Information as of 31 December 2011

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



(NEERANUCH UPAPHATTAVANIJ)

Position CHIEF FINANCIAL OFFICER, THAILAND



(MATTHEW LOBNER)

Position CHIEF EXECUTIVE OFFICER, THAILAND