

THE HONGKONG AND SHANGHAI BANKING CORPORATION LIMITED

Summary Statement of Assets and Liabilities

(Not audited/reviewed by Certified Public Accountant)

As of 30 November 2012

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	92,579	Deposits	86,863,585
Interbank and money market items, net	62,749,430	Interbank and money market items, net	20,068,528
Claims on securities	1,009,913	Liabilities payable on demand	5,054,450
Derivatives assets	24,452,610	Liabilities to deliver securities	1,009,913
Investments, net	68,187,246	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 14,177,716)		Derivatives liabilities	23,734,474
Investments in subsidiaries and associates, net	-	Debts issued and Borrowings	16,315,568
Loans to customers, net	32,370,056	Bank's liabilities under acceptances	93,711
Accrued interest receivables	119,832	Other liabilities	3,561,565
Customers' liabilities under acceptances	93,711	Total Liabilities	156,701,794
Properties foreclosed, net	78,469		
Premises and equipment, net	32,478	Head office and other branches of the same juristic person's equity	
Other assets, net	2,432,561	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	15,307,375
		Other reserves	137,575
		Retained earnings	7,823,536
		Total Head office and	
		other branches of the same juristic person's equity	34,917,091
		Total Liabilities and Head office and	
		other branches of the same juristic person's equity	191,618,885
Total Assets	191,618,885		

	Thousand Baht
Non-Performing Loan ^{1/} (net) as of 30 September 2012 (Quarterly)	64,490
(0.07 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 30 September 2012 (Quarterly)	829,001
Actual provisioning for loan loss, as of 30 September 2012 (Quarterly)	1,103,029
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 = 15.63 percents)	
Changes in assets and liabilities this quarter as of 30 November 2012 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	105,662,903
Avals to bills and guarantees of loans	249,764
Liabilities under unmatured import bills	2,327,289
Letters of credit	1,497,475
Other contingencies	101,588,375
^{1/} Non-Performing Loans (gross) as of 30 September 2012 (Quarterly)	561,928
(0.62 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 30 August 2012

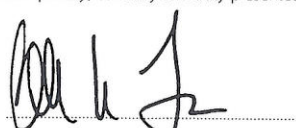
Information as of 30 June 2012

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



(NEERANUCH UPAPATTAVANIJ)

Position CHIEF FINANCIAL OFFICER, THAILAND



(MATTHEW LOBNER)

Position CHIEF EXECUTIVE OFFICER, THAILAND