

THE HONGKONG AND SHANGHAI BANKING CORPORATION LIMITED

Summary Statement of Assets and Liabilities

(Not audited/reviewed by Certified Public Accountant)

As of 31 October 2012

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	126,663	Deposits	88,690,430
Interbank and money market items, net	61,788,140	Interbank and money market items, net	19,775,969
Claims on securities	-	Liabilities payable on demand	3,112,170
Derivatives assets	26,759,346	Liabilities to deliver securities	-
Investments, net	65,454,617	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 15,170,275)		Derivatives liabilities	27,413,102
Investments in subsidiaries and associates, net	-	Debts issued and Borrowings	16,389,027
Loans to customers, net	34,875,506	Bank's liabilities under acceptances	97,753
Accrued interest receivables	138,758	Other liabilities	2,735,389
Customers' liabilities under acceptances	97,753	Total Liabilities	158,213,840
Properties foreclosed, net	78,469		
Premises and equipment, net	33,117	Head office and other branches of the same juristic person's equity	
Other assets, net	2,597,088	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	14,340,601
		Other reserves	137,682
		Retained earnings	7,608,729
		Total Head office and	
		other branches of the same juristic person's equity	33,735,617
		Total Liabilities and Head office and	
Total Assets	191,949,457	other branches of the same juristic person's equity	191,949,457

	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 = 14.47 percents)	
Changes in assets and liabilities this quarter as of 31 October 2012 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	112,339,421
Avals to bills and guarantees of loans	248,681
Liabilities under unmatured import bills	2,377,432
Letters of credit	1,544,152
Other contingencies	108,169,156

^{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 UPAPHATTAVANIJ)

Position CHIEF FINANCIAL OFFICER, THAILAND



(MATTHEW LOBNER)

Position CHIEF EXECUTIVE OFFICER, THAILAND