

THE HONGKONG AND SHANGHAI BANKING CORPORATION LIMITED

Summary Statement of Assets and Liabilities
(Not audited/reviewed by Certified Public Accountant)
As of 28 February 2011

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	112,713	Deposits	69,968,961
Interbank and money market items, net	113,203,411	Interbank and money market items, net	30,692,801
Claims on securities	11,589,668	Liabilities payable on demand	2,762,883
Derivatives assets	26,869,050	Liabilities to deliver securities	11,589,668
Investments, net (with obligations Thousand Baht 15,791,991)	24,171,935	Financial liabilities designated at fair value through profit or loss	15,643,986
Investments in subsidiaries and associates, net	-	Derivatives liabilities	28,418,227
Loans to customers, net	41,117,220	Debts issued and Borrowings	27,457,062
Accrued interest receivables	163,874	Bank's liabilities under acceptances	27,310
Customers' liabilities under acceptances	27,310	Other liabilities	3,258,295
Properties foreclosed, net	-	Total Liabilities	189,819,193
Premises and equipment, net	61,176	Head office and other branches of the same juristic person's equity	
Other assets, net	1,993,241	Funds to be maintained as assets under the Act	10,348,605
		Accounts with head office and other branches of the same juristic person, net	16,539,996
		Other reserves	-64,009
		Retained earnings	2,665,813
		Total Head Office and other branches of the same juristic person's equity	29,490,405
		Total Liabilities and Head Office and other branches of the same juristic person's equity	219,309,598
Total Assets	219,309,598		

	Thousand Baht
Non-Performing Loan ^{1/} (net) as of 31 December 2010 (Quarterly) (0.20 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	299,732
Required provisioning for loan loss, as of 31 December 2010 (Quarterly)	1,189,988
Actual provisioning for loan loss, as of 31 December 2010 (Quarterly)	1,585,718
Loans to related parties	-
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital (Capital adequacy ratio = 12.80 percents)	10,348,605
Changes in assets and liabilities this quarter as of 28 February 2011 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	132,465,494
Avals to bills and guarantees of loans	288,122
Liabilities under unmatured import bills	2,132,719
Letters of credit	1,119,528
Other contingencies	128,925,125
^{1/} Non-Performing Loans (gross) as of 31 December 2010 (Quarterly) (0.93 percents of total loans before allowance for doubtful accounts of Non-Performing Loans)	1,389,636

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 October 2010
Information as of 30 June 2010

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

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(NEERANUCH UPAPHATTAVANIJ)
Position CHIEF FINANCIAL OFFICER, THAILAND

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(ASDAPORN VANABRIKSHA)
Position ACTING CHIEF EXECUTIVE OFFICER, THAILAND