

**THE HONGKONG AND SHANGHAI BANKING CORPORATION LIMITED**

**Summary Statement of Assets and Liabilities  
(Not audited/reviewed by Certified Public Accountant)  
As of 31 January 2011**

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	161,308	Deposits	71,318,757
Interbank and money market items, net	114,153,096	Interbank and money market items, net	31,889,938
Claims on securities	11,504,084	Liabilities payable on demand	2,785,750
Derivatives assets	29,353,048	Liabilities to deliver securities	11,504,084
Investments, net	22,794,932	Financial liabilities designated at fair value through profit or loss	15,521,368
(with obligations Thousand Baht 10,854,044)		Derivatives liabilities	30,823,618
Investments in subsidiaries and associates, net	-	Debts issued and Borrowings	21,766,570
Loans to customers, net	40,335,705	Bank's liabilities under acceptances	27,310
Accrued interest receivables	173,254	Other liabilities	3,778,371
Customers' liabilities under acceptances	27,310	<b>Total Liabilities</b>	<b>189,415,766</b>
Properties foreclosed, net	-		
Premises and equipment, net	58,217	<b>Head office and other branches of the same juristic person's equity</b>	
Other assets, net	2,176,126	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	18,692,184
		Other reserves	(75,937)
		Retained earnings	2,356,462
		<b>Total Head Office and other branches of the same juristic person's equity</b>	<b>31,321,314</b>
		<b>Total Liabilities and Head office and other branches of the same juristic person's equity</b>	<b>220,737,080</b>
<b>Total Assets</b>	<b>220,737,080</b>		

	Thousand Baht
Non-Performing Loan <sup>1/</sup> (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	10,348,605
(Capital adequacy ratio = 12.56 percents)	
Changes in assets and liabilities this quarter as of 31 January 2011 due to fine from violating the Financial Institution Business Act B.E. 2551, Section . . . . .	-
Contingent liabilities	132,182,211
Avals to bills and guarantees of loans	282,568
Liabilities under unmatured import bills	2,119,643
Letters of credit	1,278,001
Other contingencies	128,501,999

<sup>1/</sup> 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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(MATTHEW LOBNER)  
Position CHIEF EXECUTIVE OFFICER, THAILAND