

THE HONGKONG AND SHANGHAI BANKING CORPORATION LIMITED

Summary Statement of Assets and Liabilities

(Not audited/reviewed by Certified Public Accountant)

As of 31 January 2012

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	213,664	Deposits	100,271,339
Interbank and money market items, net	92,601,739	Interbank and money market items, net	16,645,015
Claims on securities	5,515,895	Liabilities payable on demand	3,305,553
Derivatives assets	24,800,543	Liabilities to deliver securities	5,515,895
Investments, net	46,031,805	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 14,144,255)		Derivatives liabilities	26,206,702
Investments in subsidiaries and associates, net	-	Debts issued and Borrowings	47,084,095
Loans to customers, net	51,391,168	Bank's liabilities under acceptances	50,760
Accrued interest receivables	223,586	Other liabilities	3,062,381
Customers' liabilities under acceptances	50,760	Total Liabilities	202,141,740
Properties foreclosed, net	15,360		
Premises and equipment, net	62,884	Head office and other branches of the same juristic person's equity	
Other assets, net	1,346,467	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	4,787,298
		Other reserves	36,193
		Retained earnings	3,640,035
		Total Head office and	
		other branches of the same juristic person's equity	20,112,131
		Total Liabilities and Head office and	
		other branches of the same juristic person's equity	222,253,871
Total Assets	222,253,871		

	Thousand Baht
Non-Performing Loan ^{1/} (net) as of 31 December 2011 (Quarterly)	74,766
(0.05 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 31 December 2011 (Quarterly)	1,266,255
Actual provisioning for loan loss, as of 31 December 2011 (Quarterly)	1,615,944
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 = 12.93 percents)	
Changes in assets and liabilities this quarter as of 31 January 2012 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	131,428,015
Avals to bills and guarantees of loans	55,233
Liabilities under unmatured import bills	1,806,904
Letters of credit	1,660,479
Other contingencies	127,905,399
^{1/} Non-Performing Loans (gross) as of 31 December 2011 (Quarterly)	1,014,821
(0.71 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 25 October 2011

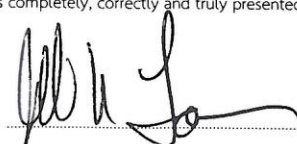
Information as of 30 June 2011

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