

THE HONGKONG AND SHANGHAI BANKING CORPORATION LIMITED

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

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	116,090	Deposits	73,220,090
Interbank and money market items, net	107,001,529	Interbank and money market items, net	34,829,732
Claims on securities	16,119,114	Liabilities payable on demand	3,154,704
Derivatives assets	25,930,704	Liabilities to deliver securities	16,119,113
Investments, net	22,313,686	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 12,805,150)		Derivatives liabilities	28,223,025
Investments in subsidiaries and associates, net	-	Debts issued and Borrowings	43,382,212
Loans to customers, net	50,039,797	Bank's liabilities under acceptances	120,707
Accrued interest receivables	244,003	Other liabilities	3,450,178
Customers' liabilities under acceptances	120,707	Total Liabilities	202,499,761
Properties foreclosed, net	-		
Premises and equipment, net	76,395		
Other assets, net	2,611,717	Head office and other branches of the same juristic person's equity	
		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	8,142,365
		Other reserves	-79,587
		Retained earnings	3,662,598
		Total Head office and other branches of the same juristic person's equity	22,073,981
		Total Liabilities and Head office and other branches of the same juristic person's equity	224,573,742
Total Assets	224,573,742		224,573,742

	Thousand Baht
Non-Performing Loan ^{1/} (net) as of 30 June 2011 (Quarterly)	193,549
(0.12 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 30 June 2011 (Quarterly)	1,162,148
Actual provisioning for loan loss, as of 30 June 2011 (Quarterly)	1,317,291
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 = 11.71 percents)	
Changes in assets and liabilities this quarter as of 31 July 2011 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	131,796,855
Avals to bills and guarantees of loans	558,160
Liabilities under unmatured import bills	2,488,800
Letters of credit	1,156,459
Other contingencies	127,593,436
^{1/} Non-Performing Loans (gross) as of 30 June 2011 (Quarterly)	966,417
(0.59 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 29 April 2011
Information as of 31 December 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