

News Release

30 July 2012

HSBC HOLDINGS PLC 2012 INTERIM RESULTS – HIGHLIGHTS

HSBC made a profit before tax of US\$12.7bn, an increase of US\$1.3bn, or 11%, compared with the first half of 2011.

Profit attributable to ordinary shareholders was US\$8.2bn, a decrease of US\$777m or 9% compared with the first half of 2011.

Net interest income of US\$19.4bn was US\$859m, or 4%, lower than the first half of 2011.

Net operating income before loan impairment charges and other credit risk provisions of US\$36.9bn was US\$1.2bn, or 3%, higher than the first half of 2011.

Total operating expenses of US\$21.2bn increased by US\$694m, or 3%, compared with the first half of 2011. On an underlying basis, and expressed in terms of constant currency, operating expenses increased by 10%.

HSBC's cost efficiency ratio remained at 57.5%.

Loan impairment charges and other credit risk provisions were US\$4.8bn in the first half of 2012, US\$467m lower than the first half of 2011.

The Directors have declared a second interim dividend for 2012 of US\$0.09 per ordinary share, a distribution of approximately US\$1,643m.

The core tier 1 ratio and tier 1 ratio for the Group remained strong at 11.3% and 12.7%, respectively, at 30 June 2012.

The Group's total assets at 30 June 2012 were US\$2,652bn, an increase of US\$96.7bn, or 4%, since 31 December 2011.

This information is issued by

HSBC Bank (Vietnam) Ltd.

Registered Office and Head Office:
Address: 235 Dong Khoi street, District 1, Ho Chi Minh City, Vietnam
Web: www.hsbc.com.vn



THE HONGKONG AND SHANGHAI BANKING CORPORATION LIMITED 2012 INTERIM CONSOLIDATED RESULTS – HIGHLIGHTS

Net operating income before loan impairment charges and other credit risk provisions up 16% to HK\$84,977m (HK\$73,456m in the first half of 2011).

Profit before tax up 25% to HK\$57,988m (HK\$46,234m in the first half of 2011).

Attributable profit up 30% to HK\$44,690m (HK\$34,292m in the first half of 2011).

Return on average shareholders' equity of 24.8% (22.5% in the first half of 2011).

Total assets up 3% to HK\$5,762bn (HK\$5,607bn at the end of 2011).

Cost efficiency ratio of 40.1% (45.2% for the first half of 2011).

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Media enquiries to:

Ha Lam Tu Quynh +84 8 3520 4128 quynhltha@hsbc.com.vn

Notes to Editors:

HSBC Vietnam

HSBC has been in Vietnam for over 140 years. HSBC was the first foreign bank to launch its locally incorporated entity on 1 January 2009 as HSBC Bank (Vietnam) Ltd. The Bank's current network includes one transaction centre, one branch and five transaction offices in Ho Chi Minh City, one branch, three transaction offices and one deposit office in Hanoi, four full-service branches in Binh Duong, Can Tho, Da Nang and Dong Nai provinces, and two representative offices in Hai Phong and Vung Tau. HSBC is one of the largest foreign banks in the country in terms of investment capital, network, product range, staff and customer base.

The Hongkong and Shanghai Banking Corporation Limited

The Hongkong and Shanghai Banking Corporation Limited is the founding and a principal member of the HSBC Group which, with assets of US\$2,652 billion at 30 June 2012, is one of the world's largest banking and financial services organisations.

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