

THE HONGKONG AND SHANGHAI BANKING CORPORATION LTD.

Summary Statement of Assets and Liabilities

(Not audited/reviewed by Certified Public Accountant)

As of 31 January 2016

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	52,661	Deposits	114,129,204
Interbank and money market items, net	53,254,699	Interbank and money market items, net	15,832,641
Claims on securities	2,020,728	Liabilities payable on demand	4,209,920
Derivatives assets	48,390,307	Liabilities to deliver securities	2,020,728
Investments, net	79,980,096	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 41,973,226)		Derivatives liabilities	47,758,760
Investments in subsidiaries and associates, net	-	Debts issued and Borrowings	16,023,564
Loans to customers, net	60,690,638	Bank's liabilities under acceptances	1,320
Accrued interest receivables	157,431	Other liabilities	9,647,303
Customers' liabilities under acceptances	1,320	Total Liabilities	209,623,440
Properties foreclosed, net	-		
Premises and equipment, net	31,538	Head office and other branches of the same juristic person's equity	
Other assets, net	2,231,853	Funds to be maintained as assets under the Act	20,100,000
		Accounts with head office and other branches of the same juristic person, net	13,749,520
		Other reserves	120,254
		Retained earnings	3,218,057
		Total Head office and other branches of the same juristic person's equity	37,187,831
Total Assets	246,811,271	Total Liabilities and Head office and other branches of the same juristic person's equity	246,811,271

	Thousand Baht
Non-Performing Loan ^{1/} (net) as of 31 December 2015 (Quarterly)	36,449
(0.03 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 31 December 2015 (Quarterly)	867,238
Actual provisioning for loan loss, as of 31 December 2015 (Quarterly)	1,099,788
Loans to related parties	-
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital	20,099,605
(Capital adequacy ratio = 19.25 percents)	
Regulatory capital after deducting capital add-on arising from Single Lending Limit	19,271,058
(Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit = 18.46 percents)	
Changes in assets and liabilities this quarter as of 31 January 2016 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	144,060,996
Avals to bills and guarantees of loans	488,879
Liabilities under unmatured import bills	1,569,482
Letters of credit	716,544
Other contingencies	141,286,091

^{1/} Non-Performing Loans (gross) as of 31 December 2015 (Quarterly) 242,993
(0.21 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.about.hsbc.co.th/hsbc-in-thailand
Date of disclosure 6 October 2015
Information as of 30 June 2015

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



(NEERANUCH UPAPHATTAVANIJ)

Position CHIEF FINANCIAL OFFICER, THAILAND



(TAN SWEE BENG KELVIN)

Position CHIEF EXECUTIVE OFFICER, THAILAND