

THE HONGKONG AND SHANGHAI BANKING CORPORATION LTD.

Summary Statement of Assets and Liabilities

(Not audited/reviewed by Certified Public Accountant)

As of 31 August 2015

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	44,369	Deposits	125,231,017
Interbank and money market items, net	57,079,166	Interbank and money market items, net	13,381,194
Claims on securities	2,021,068	Liabilities payable on demand	2,858,759
Derivatives assets	56,127,928	Liabilities to deliver securities	2,021,068
Investments, net	73,995,225	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 41,619,336)		Derivatives liabilities	57,479,350
Investments in subsidiaries and associates, net	-	Debts issued and Borrowings	15,568,626
Loans to customers, net	63,240,289	Bank's liabilities under acceptances	-
Accrued interest receivables	156,606	Other liabilities	10,443,004
Customers' liabilities under acceptances	-	<b>Total Liabilities</b>	<b>226,983,018</b>
Properties foreclosed, net	-		
Premises and equipment, net	34,109	<b>Head office and other branches of the same juristic person's equity</b>	
Other assets, net	1,888,228	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	4,790,233
		Other reserves	168,887
		Retained earnings	2,544,850
		<b>Total Head office and other branches of the same juristic person's equity</b>	<b>27,603,970</b>
<b>Total Assets</b>	<b>254,586,988</b>	<b>Total Liabilities and Head office and other branches of the same juristic person's equity</b>	<b>254,586,988</b>

	Thousand Baht
Non-Performing Loan <sup>11</sup> (net) as of 30 June 2015 (Quarterly)	50,050
(0.04 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 30 June 2015 (Quarterly)	916,129
Actual provisioning for loan loss, as of 30 June 2015 (Quarterly)	1,055,140
Loans to related parties	-
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital	20,099,403
(Capital adequacy ratio = 17.67 percents)	
Regulatory capital after deducting capital add-on arising from Single Lending Limit	19,079,709
(Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit = 16.77 percents)	
Changes in assets and liabilities this quarter as of 31 August 2015 due to fine from violating the Financial Institution Business Act B.E. 2551, Section . . . . .	-
Contingent liabilities	143,894,851
Avals to bills and guarantees of loans	694,752
Liabilities under unmatured import bills	1,739,822
Letters of credit	922,852
Other contingencies	140,537,425
<sup>11</sup> Non-Performing Loans (gross) as of 30 June 2015 (Quarterly)	312,368
(0.28 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 29 April 2015  
 Information as of 31 December 2014

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