

THE HONGKONG AND SHANGHAI BANKING CORPORATION LTD.

Summary Statement of Assets and Liabilities

(Not audited/reviewed by Certified Public Accountant)

As of 28 February 2015

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	85,141	Deposits	123,077,261
Interbank and money market items, net	55,615,129	Interbank and money market items, net	22,517,267
Claims on securities	6,062,235	Liabilities payable on demand	3,665,049
Derivatives assets	38,308,322	Liabilities to deliver securities	6,062,235
Investments, net	79,688,418	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 20,532,282)		Derivatives liabilities	39,115,085
Investments in subsidiaries and associates, net	-	Debts issued and Borrowings	15,759,522
Loans to customers, net	57,681,375	Bank's liabilities under acceptances	1,048
Accrued interest receivables	138,764	Other liabilities	5,124,639
Customers' liabilities under acceptances	1,048	<b>Total Liabilities</b>	<b>215,322,106</b>
Properties foreclosed, net	-		
Premises and equipment, net	34,482	<b>Head office and other branches of the same juristic person's equity</b>	
Other assets, net	1,032,817	Funds to be maintained as assets under the Act	18,750,000
		Accounts with head office and other branches of the same juristic person, net	1,928,777
		Other reserves	111,341
		Retained earnings	2,535,507
		<b>Total Head office and other branches of the same juristic person's equity</b>	<b>23,325,625</b>
<b>Total Assets</b>	<b>238,647,731</b>	<b>Total Liabilities and Head office and other branches of the same juristic person's equity</b>	<b>238,647,731</b>

	Thousand Baht
Non-Performing Loan <sup>1/</sup> (net) as of 31 December 2014 (Quarterly)	15,349
(0.01 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 31 December 2014 (Quarterly)	907,410
Actual provisioning for loan loss, as of 31 December 2014 (Quarterly)	1,056,219
Loans to related parties	-
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital	18,749,073
(Capital adequacy ratio = 18.53 percents)	
Regulatory capital after deducting capital add-on arising from Single Lending Limit	17,782,977
(Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit = 17.57 percents)	
Changes in assets and liabilities this quarter as of 28 February 2015 due to fine from violating the Financial Institution Business Act B.E. 2551, Section . . . . .	-
Contingent liabilities	135,069,080
Avals to bills and guarantees of loans	545,182
Liabilities under unmatured import bills	1,409,866
Letters of credit	2,095,895
Other contingencies	131,018,137

<sup>1/</sup> Non-Performing Loans (gross) as of 31 December 2014 (Quarterly) 364,983  
(0.33 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 August 2014

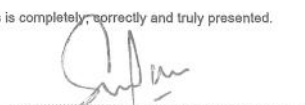
Information as of 30 June 2014

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 SIEW MENG)

Position CHIEF EXECUTIVE OFFICER, THAILAND