

THE HONGKONG AND SHANGHAI BANKING CORPORATION LTD.

Summary Statement of Assets and Liabilities

(Not audited/reviewed by Certified Public Accountant)

As of 31 July 2015

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	63,005	Deposits	138,022,402
Interbank and money market items, net	72,982,596	Interbank and money market items, net	12,451,100
Claims on securities	2,020,493	Liabilities payable on demand	4,177,156
Derivatives assets	56,788,515	Liabilities to deliver securities	2,020,493
Investments, net	72,195,143	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 39,557,630)		Derivatives liabilities	57,313,154
Investments in subsidiaries and associates, net	-	Debts issued and Borrowings	15,718,902
Loans to customers, net	60,089,829	Bank's liabilities under acceptances	4,290
Accrued interest receivables	167,259	Other liabilities	8,096,118
Customers' liabilities under acceptances	4,290	Total Liabilities	237,803,615
Properties foreclosed, net	-		
Premises and equipment, net	34,200	Head office and other branches of the same juristic person's equity	
Other assets, net	1,391,521	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	5,352,921
		Other reserves	193,431
		Retained earnings	2,286,884
		Total Head office and other branches of the same juristic person's equity	27,933,236
Total Assets	265,736,851	Total Liabilities and Head office and other branches of the same juristic person's equity	265,736,851

	Thousand Baht
Non-Performing Loan ¹¹ (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	20,099,349
(Capital adequacy ratio = 18.11 percents)	
Regulatory capital after deducting capital add-on arising from Single Lending Limit	19,243,284
(Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit = 17.34 percents)	
Changes in assets and liabilities this quarter as of 31 July 2015 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	135,616,110
Avals to bills and guarantees of loans	536,593
Liabilities under unmatured import bills	1,581,588
Letters of credit	881,298
Other contingencies	132,616,631

¹¹ 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 BENGKELVIN)

Position CHIEF EXECUTIVE OFFICER, THAILAND