

THE HONGKONG AND SHANGHAI BANKING CORPORATION LTD.

Summary Statement of Assets and Liabilities

(Not audited/reviewed by Certified Public Accountant)

As of 31 October 2016

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	71,065	Deposits	111,614,744
Interbank and money market items, net	32,187,014	Interbank and money market items, net	24,127,336
Claims on securities	-	Liabilities payable on demand	2,631,578
Derivatives assets	39,183,766	Liabilities to deliver securities	-
Investments, net	89,432,275	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 42,066,465)		Derivatives liabilities	39,835,630
Investments in subsidiaries and associates, net	-	Debts issued and Borrowings	9,369,565
Loans to customers, net	59,037,598	Bank's liabilities under acceptances	-
Accrued interest receivables	178,686	Other liabilities	7,937,147
Customers' liabilities under acceptances	-	Total Liabilities	195,516,000
Properties foreclosed, net	-		
Premises and equipment, net	26,430	Head office and other branches of the same juristic person's equity	
Other assets, net	2,045,872	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	1,175,049
		Other reserves	22,299
		Retained earnings	5,349,358
		Total Head office and other branches of the same juristic person's equity	26,646,706
Total Assets	222,162,706	Total Liabilities and Head office and other branches of the same juristic person's equity	222,162,706

	Thousand Baht
Non-Performing Loan ¹⁴ (net) as of 30 September 2016 (Quarterly)	57,819
(0.06 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 30 September 2016 (Quarterly)	718,044
Actual provisioning for loan loss, as of 30 September 2016 (Quarterly)	1,091,629
Loans to related parties	-
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital	20,099,785
(Capital adequacy ratio = 19.64 percents)	
Regulatory capital after deducting capital add-on arising from Single Lending Limit	19,828,134
(Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit = 19.38 percents)	
Changes in assets and liabilities this quarter as of 31 October 2016 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	131,074,928
Avals to bills and guarantees of loans	628,401
Liabilities under unmatured import bills	1,298,827
Letters of credit	618,914
Other contingencies	128,528,786

¹⁴ Non-Performing Loans (gross) as of 30 September 2016 (Quarterly) 219,643
(0.23 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 31 August 2016
Information as of 30 June 2016

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

(NEERANUCH UPAPHATTAVANIJ)

Position CHIEF FINANCIAL OFFICER, THAILAND

(JAN SWEE BENG KELVIN)

Position CHIEF EXECUTIVE OFFICER, THAILAND