THE HONGKONG AND SHANGHAI BANKING CORPORATION LTD.

Summary Statement of Assets and Liabilities
(Not audited/reviewed by Certified Public Accountant)

As of 30 November 2016

<table>
<thead>
<tr>
<th>Assets</th>
<th>Thousand Baht</th>
<th>Liabilities</th>
<th>Thousand Baht</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash</td>
<td>92,164</td>
<td>Deposits</td>
<td>129,591,782</td>
</tr>
<tr>
<td>Interbank and money market items, net</td>
<td>42,285,252</td>
<td>Interbank and money market items, net</td>
<td>22,183,482</td>
</tr>
<tr>
<td>Claims on securities</td>
<td>-</td>
<td>Liabilities payable on demand</td>
<td>2,282,421</td>
</tr>
<tr>
<td>Derivatives assets</td>
<td>38,535,752</td>
<td>Liabilities to deliver securities</td>
<td>-</td>
</tr>
<tr>
<td>Investments, net.</td>
<td>88,949,820</td>
<td>Financial liabilities designated at fair value through profit or loss</td>
<td>-</td>
</tr>
<tr>
<td>(with obligations Thousand Baht 48,250,655)</td>
<td></td>
<td>Derivatives liabilities</td>
<td>30,190,240</td>
</tr>
<tr>
<td>Investments in subsidiaries and associates, net</td>
<td>-</td>
<td>Debts issued and Borrowings</td>
<td>9,296,778</td>
</tr>
<tr>
<td>Loans to customers, net</td>
<td>62,609,704</td>
<td>Bank's liabilities under acceptances</td>
<td>2,646</td>
</tr>
<tr>
<td>Accrued interest receivables</td>
<td>116,542</td>
<td>Other liabilities</td>
<td>8,346,236</td>
</tr>
<tr>
<td>Customers' liabilities under acceptances</td>
<td>2,044</td>
<td>Total Liabilities</td>
<td>207,793,554</td>
</tr>
<tr>
<td>Premises and equipment, net</td>
<td>25,835</td>
<td>Head office and other branches of the same juristic person's equity</td>
<td>20,102,020</td>
</tr>
<tr>
<td>Other assets, net</td>
<td>1,732,000</td>
<td>Accounts with head office and other branches of the same juristic person, net</td>
<td>6,542,988</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Other reserves</td>
<td>11,342</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Retained earnings</td>
<td>5,353,887</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Total head office and other branches of the same juristic person's equity</td>
<td>22,037,887</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Total Liabilities and Head office and other branches of the same juristic person's equity</td>
<td>213,831,638</td>
</tr>
<tr>
<td>Total Assets</td>
<td>233,831,528</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Non-Performing Loans* (net as of 30 September 2016 (Quarterly)

57,819

(0.06 percent of total loans after allowance for doubtful accounts of Non-Performing Loans)

Required provisioning for loan loss, as of 30 September 2016 (Quarterly)

718,644

Actual provisioning for loan loss, as of 30 September 2016 (Quarterly)

1,093,629

Loans to related parties

- 

Loans to related asset management companies

- 

Loans to related parties due to debt restructuring

- 

Regulatory capital

20,090,854

(Total regulatory ratio = 19.09 percent)

Regulatory capital after deducting capital add-on arising from Single Lending Limit

18,020,154

(Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit = 18.03 percent)

Changes in assets and liabilities this quarter as of 30 November 2016 due to fire from burning the Financial Institution Business Act B.E. 2551, Section ……

Contingent liabilities

127,530,219

Awards to bills and guarantees of loans

883,734

Liabilities under unconverted import bills

1,202,340

Letters of credit

1,086,241

Other contingencies

124,020,933

* Non-Performing Loans (gross) as of 30 September 2016 (Quarterly)

216,943

(0.22 percent 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.abs.co.th/abs-co-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 complete, correct and up to present.

[Signature]

Position: CHIEF FINANCIAL OFFICER, THAILAND

[Signature]

Position: CHIEF EXECUTIVE OFFICER, THAILAND

PUBLIC