

THE HONGKONG AND SHANGHAI BANKING CORPORATION LTD.

Summary Statement of Assets and Liabilities

(Not audited/reviewed by Certified Public Accountant)

As of 30 April 2016

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	60,900	Deposits	140,702,211
Interbank and money market items, net	77,990,050	Interbank and money market items, net	12,067,085
Claims on securities	-	Liabilities payable on demand	4,180,209
Derivatives assets	44,317,025	Liabilities to deliver securities	-
Investments, net (with obligations Thousand Baht 36,479,541)	70,981,995	Financial liabilities designated at fair value through profit or loss	-
Investments in subsidiaries and associates, net	-	Derivatives liabilities	46,941,098
Loans to customers, net	62,204,820	Debts issued and Borrowings	16,313,579
Accrued interest receivables	193,076	Bank's liabilities under acceptances	3,553
Customers' liabilities under acceptances	3,553	Other liabilities	8,152,717
Properties foreclosed, net	-	Total Liabilities	228,360,452
Premises and equipment, net	28,360	Head office and other branches of the same juristic person's equity	
Other assets, net	3,924,112	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	7,203,204
		Other reserves	100,653
		Retained earnings	3,939,582
		Total Head office and other branches of the same juristic person's equity	31,343,439
Total Assets	259,703,891	Total Liabilities and Head office and other branches of the same juristic person's equity	259,703,891

	Thousand Baht
Non-Performing Loan ^{iv} (net) as of 31 March 2016 (Quarterly)	25,437
(0.02 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 31 March 2016 (Quarterly)	792,999
Actual provisioning for loan loss, as of 31 March 2016 (Quarterly)	1,102,690
Loans to related parties	-
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital	20,099,665
(Capital adequacy ratio = 18.50 percents)	
Regulatory capital after deducting capital add-on arising from Single Lending Limit	19,271,122
(Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit = 17.74 percents)	
Changes in assets and liabilities this quarter as of 30 April 2016 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	154,609,977
Avals to bills and guarantees of loans	449,237
Liabilities under unmatured import bills	1,387,639
Letters of credit	958,887
Other contingencies	151,814,214
^{iv} Non-Performing Loans (gross) as of 31 March 2016 (Quarterly)	228,643
(0.18 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

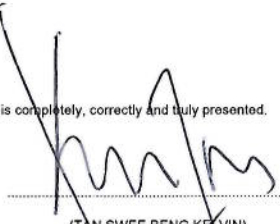
Date of disclosure 28 April 2016

Information as of 31 December 2015

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