

THE HONGKONG AND SHANGHAI BANKING CORPORATION LTD.

Summary Statement of Assets and Liabilities (Not audited/reviewed by Certified Public Accountant) As of 31 December 2015

ASSETS	Thousand Baht	LIABILITIES	Thousand Baht
Cash	50,382	Deposits	130,696,847
Interbank and money market items, net	47,332,481	Interbank and money market items, net	14,639,433
Claims on securities	3,030,804	Liabilities payable on demand	2,190,895
Derivatives assets	47,541,103	Liabilities to deliver securities	3,030,804
Investments, net	89,339,225	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 41,094,887)		Derivatives liabilities	47,041,198
Investments in subsidiaries and associates, net	-	Debts issued and Borrowings	16,159,171
Loans to customers, net	70,630,295	Bank's liabilities under acceptances	-
Accrued interest receivables	168,940	Other liabilities	9,026,016
Customers' liabilities under acceptances	-	Total Liabilities	222,784,364
Properties foreclosed, net	-		
Premises and equipment, net	32,631	Head office and other branches of the same juristic person's equity	
Other assets, net	1,983,735	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	14,185,571
		Other reserves	112,803
		Retained earnings	2,926,858
		Total Head office and other branches of the same juristic person's equity	37,325,232
Total Assets	260,109,596	Total Liabilities and Head office and other branches of the same juristic person's equity	260,109,596

Non-Performing Loan ^{1/} (net) as of 31 December 2015 (Quarterly) (0.03 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	Thousand Baht 36,449
Required provisioning for loan loss, as of 31 December 2015 (Quarterly)	867,238
Actual provisioning for loan loss, as of 31 December 2015 (Quarterly)	1,099,788
Loans to related parties	-
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital	20,099,585
(Capital adequacy ratio = 17.41 percents)	
Regulatory capital after deducting capital add-on arising from Single Lending Limit	19,271,037
(Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit = 16.69 percents)	
Changes in assets and liabilities this quarter as of 31 December 2015 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	137,615,221
Avals to bills and guarantees of loans	643,221
Liabilities under unmatured import bills	1,664,686
Letters of credit	749,192
Other contingencies	134,558,122


^{1/} Non-Performing Loans (gross) as of 31 December 2015 (Quarterly)
(0.21 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 6 October 2015
Information as of 30 June 2015

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


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(NEERANCH UPAPHATTAVANIJ)
CHIEF FINANCIAL OFFICER, THAILAND


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(TAN SWEE BENG KELVIN)
CHIEF EXECUTIVE OFFICER, THAILAND

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