

**THE HONGKONG AND SHANGHAI BANKING CORPORATION LTD.**  
**SUMMARY STATEMENT OF ASSETS AND LIABILITIES**  
**(NOT AUDITED/REVIEWED BY CERTIFIED PUBLIC ACCOUNTANT)**  
**AS OF 31 DECEMBER 2019**

ASSETS	Thousand Baht	LIABILITIES	Thousand Baht
Cash	68,642	Deposits	109,695,799
Interbank and money market items, net	31,253,135	Interbank and money market items, net	24,577,159
Claims on securities	-	Liabilities payable on demand	1,285,850
Derivatives assets	35,361,814	Liabilities to deliver securities	-
Investments, net	80,131,224	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 48,626,099)	-	Derivatives liabilities	40,961,993
Investments in subsidiaries and associates, net	-	Debts issued and Borrowings	11,602,629
Loans to customers, net	65,359,944	Bank's liabilities under acceptances	-
Accrued interest receivables	233,430	Other liabilities	4,470,192
Customers' liabilities under acceptances	-	<b>Total Liabilities</b>	<b>192,593,622</b>
Properties foreclosed, net	15,520	<b>Head office and other branches of the same juristic person's equity</b>	
Premises and equipment, net	24,727	Funds to be maintained as assets under the Act	20,100,000
Other assets, net	7,972,491	Accounts with head office and other branches of the same juristic person, net	1,473,610
		Other reserves	230,809
		Retained earnings	6,022,886
		<b>Total Head office and other branches of the same juristic person's equity</b>	<b>27,827,305</b>
<b>Total Assets</b>	<b>220,420,927</b>	<b>Total Liabilities and Head office and other branches of the same juristic person's equity</b>	<b>220,420,927</b>

Non-Performing Loan <sup>1/</sup> (net) as of 31 December 2019 (Quarterly)	Thousand Baht
(0.04 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	38,087
Required provisioning for loan loss, as of 31 December 2019 (Quarterly)	674,975
Actual provisioning for loan loss, as of 31 December 2019 (Quarterly)	1,018,247
Loans to related parties	-
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital	20,099,799
(Capital adequacy ratio = 17.48 percents)	
Regulatory capital after deducting capital add-on arising from Single Lending Limit	20,099,799
(Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit = 17.48 percents)	
Changes in assets and liabilities this quarter as of 31 December 2019 due to fine from violating the Financial Institution Business Act B.E. 2551, Section . . . . .	-
Contingent liabilities	121,147,593
Avals to bills and guarantees of loans	3,757,125
Liabilities under unmatured import bills	1,303,403
Letters of credit	1,792,771
Other contingencies	114,294,294
	127,522

<sup>1/</sup> Non-Performing Loans (gross) as of 31 December 2019 (Quarterly)  
(0.13 percents of total loans before allowance for doubtful accounts of Non-Performing Loans)

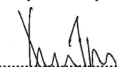
**Channel of capital maintenance information disclosure**

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 3 September 2019  
Information as of 30 June 2019

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



  
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CHIEF EXECUTIVE OFFICER, THAILAND