

THE HONGKONG AND SHANGHAI BANKING CORPORATION LTD.

Summary Statement of Assets and Liabilities

(Not audited/reviewed by Certified Public Accountant)

As of 29 February 2016

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	95,154	Deposits	129,744,670
Interbank and money market items, net	72,074,696	Interbank and money market items, net	14,142,563
Claims on securities	3,537,571	Liabilities payable on demand	2,401,045
Derivatives assets	47,200,655	Liabilities to deliver securities	3,537,571
Investments, net	75,450,324	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 36,101,168)		Derivatives liabilities	46,907,268
Investments in subsidiaries and associates, net	-	Debts issued and Borrowings	16,121,854
Loans to customers, net	61,773,362	Bank's liabilities under acceptances	1,843
Accrued interest receivables	145,271	Other liabilities	9,261,114
Customers' liabilities under acceptances	1,843	<b>Total Liabilities</b>	<b>222,117,928</b>
Properties foreclosed, net	-		
Premises and equipment, net	30,462	<b>Head office and other branches of the same juristic person's equity</b>	
Other assets, net	2,577,528	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	16,999,674
		Other reserves	110,275
		Retained earnings	3,558,989
		<b>Total Head office and other branches of the same juristic person's equity</b>	<b>40,768,938</b>
		<b>Total Liabilities and Head office and other branches of the same juristic person's equity</b>	<b>262,886,866</b>
<b>Total Assets</b>	<b>262,886,866</b>		

	Thousand Baht
Non-Performing Loan <sup>1/</sup> (net) as of 31 December 2015 (Quarterly)	36,449
(0.03 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 31 December 2015 (Quarterly)	867,238
Actual provisioning for loan loss, as of 31 December 2015 (Quarterly)	1,098,788
Loans to related parties	-
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital	20,099,625
(Capital adequacy ratio = 18.85 percents)	
Regulatory capital after deducting capital add-on arising from Single Lending Limit	19,271,079
(Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit = 18.07 percents)	
Changes in assets and liabilities this quarter as of 29 February 2016 due to fine from violating the Financial Institution Business Act B.E. 2551, Section . . . . .	-
Contingent liabilities	146,862,583
Avals to bills and guarantees of loans	526,688
Liabilities under unmatured import bills	1,371,696
Letters of credit	769,498
Other contingencies	144,194,701
<sup>1/</sup> Non-Performing Loans (gross) as of 31 December 2015 (Quarterly)	242,993
(0.21 percents of total loans before allowance for doubtful accounts of Non-Performing Loans)	

Channel of capital maintenance information disclosure

For Commercial Bank

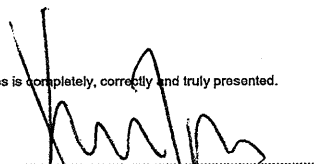
(under the Notification of the Bank of Thailand)

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.

  
 (NEERANUCH UPAPHATTAVANIJ)

Position CHIEF FINANCIAL OFFICER, THAILAND

  
 (TAN SWEE BENG KELVIN)

Position CHIEF EXECUTIVE OFFICER, THAILAND