

**THE HONGKONG AND SHANGHAI BANKING CORPORATION LTD.**

**Summary Statement of Assets and Liabilities**

(Not audited/reviewed by Certified Public Accountant)

As of 28 February 2018

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	58,736	Deposits	105,364,697
Interbank and money market items, net	43,821,510	Interbank and money market items, net	10,269,694
Claims on securities	-	Liabilities payable on demand	2,115,496
Derivatives assets	32,575,497	Liabilities to deliver securities	-
Investments, net	72,893,715	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 30,189,410)		Derivatives liabilities	35,141,308
Investments in subsidiaries and associates, net	-	Debts issued and Borrowings	9,547,643
Loans to customers, net	67,383,847	Bank's liabilities under acceptances	-
Accrued interest receivables	141,105	Other liabilities	3,927,408
Customers' liabilities under acceptances	-	<b>Total Liabilities</b>	<b>166,366,246</b>
Properties foreclosed, net	-		
Premises and equipment, net	20,827	<b>Head office and other branches of the same juristic person's equity</b>	
Other assets, net	4,795,419	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	30,516,119
		Other reserves	42,011
		Retained earnings	4,666,280
		<b>Total Head office and other branches of the same juristic person's equity</b>	<b>55,324,410</b>
<b>Total Assets</b>	<b>221,690,656</b>	<b>Total Liabilities and Head office and other branches of the same juristic person's equity</b>	<b>221,690,656</b>

	Thousand Baht
Non-Performing Loan <sup>1/</sup> (net) as of 31 December 2017 (Quarterly)	49,569
(0.04 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 31 December 2017 (Quarterly)	785,300
Actual provisioning for loan loss, as of 31 December 2017 (Quarterly)	1,090,636
Loans to related parties	-
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital	20,099,943
(Capital adequacy ratio = 18.37 percents)	
Regulatory capital after deducting capital add-on arising from Single Lending Limit	19,735,566
(Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit = 18.04 percents)	
Changes in assets and liabilities this quarter as of 28 February 2018 due to fine from violating the Financial Institution Business Act B.E. 2551, Section . . . . .	-
Contingent liabilities	122,647,403
Avals to bills and guarantees of loans	513,531
Liabilities under unmatured import bills	2,219,562
Letters of credit	1,567,467
Other contingencies	118,346,843
<sup>1/</sup> Non-Performing Loans (gross) as of 31 December 2017 (Quarterly)	211,393
(0.19 percents of total loans before allowance for doubtful accounts of Non-Performing Loans)	


**Channel of capital maintenance information disclosure**

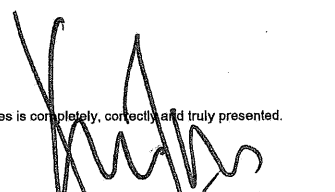
For Commercial Bank

(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 13 September 2017  
 Information as of 30 June 2017

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

  
 (NEERANUCH UPAPHATTAVANUJ)  
 Position CHIEF FINANCIAL OFFICER, THAILAND

  
 (TAN SWEE BENG KELVIN)  
 Position CHIEF EXECUTIVE OFFICER, THAILAND