

THE HONGKONG AND SHANGHAI BANKING CORPORATION LTD.

Summary Statement of Assets and Liabilities

(Not audited/reviewed by Certified Public Accountant)

As of 31 January 2015

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	61,150	Deposits	113,205,867
Interbank and money market items, net	45,672,308	Interbank and money market items, net	19,754,189
Claims on securities	9,091,840	Liabilities payable on demand	4,818,339
Derivatives assets	40,555,290	Liabilities to deliver securities	9,091,840
Investments, net	77,725,252	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 19,421,697)		Derivatives liabilities	41,236,192
Investments in subsidiaries and associates, net	-	Debts issued and Borrowings	15,685,484
Loans to customers, net	58,469,579	Bank's liabilities under acceptances	-
Accrued interest receivables	138,239	Other liabilities	4,676,694
Customers' liabilities under acceptances	-	<b>Total Liabilities</b>	<b>208,488,605</b>
Properties foreclosed, net	-		
Premises and equipment, net	35,706	<b>Head office and other branches of the same juristic person's equity</b>	
Other assets, net	1,239,126	Funds to be maintained as assets under the Act	18,750,000
		Accounts with head office and other branches of the same juristic person, net	3,223,870
		Other reserves	123,231
		Retained earnings	2,422,784
		<b>Total Head office and other branches of the same juristic person's equity</b>	<b>24,519,885</b>
<b>Total Assets</b>	<b>232,988,490</b>	<b>Total Liabilities and Head office and other branches of the same juristic person's equity</b>	<b>232,988,490</b>

	Thousand Baht
Non-Performing Loan <sup>iv</sup> (net) as of 31 December 2014 (Quarterly)	15,349
(0.01 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 31 December 2014 (Quarterly)	907,410
Actual provisioning for loan loss, as of 31 December 2014 (Quarterly)	1,056,219
Loans to related parties	-
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital	18,749,018
(Capital adequacy ratio = 18.28 percents)	
Regulatory capital after deducting capital add-on arising from Single Lending Limit	17,782,917
(Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit = 17.34 percents)	
Changes in assets and liabilities this quarter as of 31 January 2015 due to fine from violating the Financial Institution Business Act B.E. 2551, Section . . . . .	-
Contingent liabilities	124,457,372
Avals to bills and guarantees of loans	596,902
Liabilities under unmatured import bills	1,524,171
Letters of credit	1,051,543
Other contingencies	121,284,756

<sup>iv</sup> Non-Performing Loans (gross) as of 31 December 2014 (Quarterly) 364,983  
(0.33 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 29 August 2014  
Information as of 30 June 2014

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 SIEW MENG)

Position CHIEF EXECUTIVE OFFICER, THAILAND