

THE HONGKONG AND SHANGHAI BANKING CORPORATION LTD.

Summary Statement of Assets and Liabilities

(Not audited/reviewed by Certified Public Accountant)

As of 31 July 2016

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	33,791	Deposits	103,878,413
Interbank and money market items, net	38,082,608	Interbank and money market items, net	22,356,851
Claims on securities	-	Liabilities payable on demand	4,293,818
Derivatives assets	44,705,726	Liabilities to deliver securities	-
Investments, net	93,563,414	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 38,784,126)		Derivatives liabilities	46,279,885
Investments in subsidiaries and associates, net	-	Debts issued and Borrowings	14,373,872
Loans to customers, net	59,990,637	Bank's liabilities under acceptances	3,034
Accrued interest receivables	156,574	Other liabilities	7,736,033
Customers' liabilities under acceptances	3,034	Total Liabilities	198,921,906
Properties foreclosed, net	-		
Premises and equipment, net	27,066	Head office and other branches of the same juristic person's equity	
Other assets, net	3,321,730	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	15,972,488
		Other reserves	55,725
		Retained earnings	4,834,461
		Total Head office and other branches of the same juristic person's equity	40,962,674
Total Assets	239,884,580	Total Liabilities and Head office and other branches of the same juristic person's equity	239,884,580

	Thousand Baht
Non-Performing Loan ¹⁴ (net) as of 30 June 2016 (Quarterly)	59,469
(0.05 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 30 June 2016 (Quarterly)	719,588
Actual provisioning for loan loss, as of 30 June 2016 (Quarterly)	1,094,432
Loans to related parties	-
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital	20,099,725
(Capital adequacy ratio = 18.80 percents)	
Regulatory capital after deducting capital add-on arising from Single Lending Limit	19,664,443
(Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit = 18.39 percents)	
Changes in assets and liabilities this quarter as of 31 July 2016 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	134,449,567
Avals to bills and guarantees of loans	585,605
Liabilities under unmatured import bills	1,088,205
Letters of credit	634,029
Other contingencies	132,141,728
¹⁴ Non-Performing Loans (gross) as of 30 June 2016 (Quarterly)	221,293
(0.19 percents of total loans before allowance for doubtful accounts of Non-Performing Loans)	

Channel of capital maintenance information disclosure

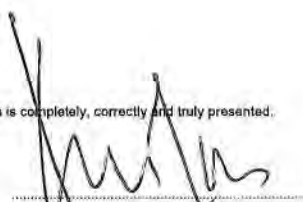
For Commercial Bank

(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 28 April 2016
 Information as of 31 December 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