## Summary Statement of Assets and Liabilities

**As of 31 May 2015**

<table>
<thead>
<tr>
<th>Assets</th>
<th>Thousand Baht</th>
<th>Liabilities</th>
<th>Thousand Baht</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash</td>
<td>89,326</td>
<td>Deposits</td>
<td>120,052,017</td>
</tr>
<tr>
<td>Interbank and money market items, net</td>
<td>53,474,600</td>
<td>Interbank and money market items, net</td>
<td>13,342,575</td>
</tr>
<tr>
<td>Claims on securities</td>
<td>2,602,750</td>
<td>Liabilities payable on demand</td>
<td>4,171,077</td>
</tr>
<tr>
<td>Derivatives assets</td>
<td>47,265,966</td>
<td>Liabilities to deliver securities</td>
<td>2,039,750</td>
</tr>
<tr>
<td>Investments, net</td>
<td>79,253,197</td>
<td>Financial liabilities designated at fair value through profit or loss</td>
<td>-</td>
</tr>
<tr>
<td>(with obligations Thousand Baht 35,047,967)</td>
<td></td>
<td>Derivatives liabilities</td>
<td>47,043,260</td>
</tr>
<tr>
<td>Investments in subsidiaries and associates, net</td>
<td>-</td>
<td>Debts issued and Borrowings</td>
<td>15,891,198</td>
</tr>
<tr>
<td>Loans to customers, net</td>
<td>63,315,377</td>
<td>Bank's liabilities under acceptances</td>
<td>4,116</td>
</tr>
<tr>
<td>Accrued interest receivables</td>
<td>193,300</td>
<td>Other liabilities</td>
<td>6,895,891</td>
</tr>
<tr>
<td>Customers' liabilities under acceptances</td>
<td>4,116</td>
<td>Total Liabilities</td>
<td>226,691,882</td>
</tr>
<tr>
<td>Properties, plant, and equipment, net</td>
<td>36,191</td>
<td>Head office and other branches of the same juristic person's equity</td>
<td>-</td>
</tr>
<tr>
<td>Other assets, net</td>
<td>1,320,775</td>
<td>Funds to be maintained as assets under the Act</td>
<td>18,753,600</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Accounts with head office and other branches of the same juristic person, net</td>
<td>4,375,641</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Other receivables</td>
<td>225,656</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Retained earnings</td>
<td>3,190,966</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Total Liabilities and Head office and other branches of the same juristic person's equity</td>
<td>28,542,402</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Total Liabilities and Head office and other branches of the same juristic person's equity</td>
<td>28,542,402</td>
</tr>
<tr>
<td>Total Assets</td>
<td>246,553,515</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

---

**Non-Performing Loans**

(Net) as of 31 March 2015 (Quarterly)

- Non-Performing Loans (Net) as of 31 March 2015 (Quarterly)
  - 14,656

- (0.01 percent of total loans after allowance for doubtful accounts of Non-Performing Loans)
  - 0.15

- Required provisioning for loan loss, as of 31 March 2015 (Quarterly)
  - 879,502

- Actual provisioning for loan loss, as of 31 March 2015 (Quarterly)
  - 1,047,129

- Loans to related parties
  - -

- Loans to related asset management companies
  - -

- Loans to related parties due to debt restructuring
  - -

- Regulatory capital
  - 18,749,218

- (Capital adequacy ratio = 15.32 percent)

- Regulatory capital after deducting capital add-on existing from Single Lending Limit
  - 17,753,155

- (Regulatory capital ratio after deducting capital add-on existing from Single Lending Limit = 15.48 percent)

- Changes in assets and liabilities this quarter as of 31 May 2015 due to line from violating the Financial Institution Business Act B.E. 2551, Section...
  - -

- Contingent liabilities
  - 129,902,000

- Assets to bills and guarantees of loans
  - 402,465

- Liabilities under unsecured Import bills
  - 1,904,122

- Letters of credit
  - 917,547

- Other contingent liabilities
  - 129,275,073

---

**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 Bank

Location of disclosure website: www.hsbcc.com/bhbankin-thailand

Date of disclosure: 29 April 2015

Information as of: 31 December 2014

We certify that this summary statement of assets and liabilities is complete, properly and truly presented.

[Signature]

Name: CHIEF FINANCIAL OFFICER, THAILAND

[Signature]

Name: CHIEF EXECUTIVE OFFICER, THAILAND

PUBLIC