

THE HONGKONG AND SHANGHAI BANKING CORPORATION LTD.

Summary Statement of Assets and Liabilities

(Not audited/reviewed by Certified Public Accountant)

As of 30 November 2015

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	778,643	Deposits	119,284,078
Interbank and money market items, net	33,723,874	Interbank and money market items, net	17,222,620
Claims on securities	-	Liabilities payable on demand	2,798,501
Derivatives assets	47,701,680	Liabilities to deliver securities	-
Investments, net	90,870,879	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 45,184,575)		Derivatives liabilities	47,627,668
Investments in subsidiaries and associates, net	-	Debts issued and Borrowings	16,203,316
Loans to customers, net	62,659,127	Bank's liabilities under acceptances	-
Accrued interest receivables	164,182	Other liabilities	8,624,006
Customers' liabilities under acceptances	-	<b>Total Liabilities</b>	<b>211,760,189</b>
Properties foreclosed, net	-		
Premises and equipment, net	33,877	<b>Head office and other branches of the same juristic person's equity</b>	
Other assets, net	2,151,960	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	3,283,934
		Other reserves	123,922
		Retained earnings	2,816,177
		<b>Total Head office and other branches of the same juristic person's equity</b>	<b>26,324,033</b>
<b>Total Assets</b>	<b>238,084,222</b>	<b>Total Liabilities and Head office and other branches of the same juristic person's equity</b>	<b>238,084,222</b>

	Thousand Baht
Non-Performing Loan <sup>VI</sup> (net) as of 30 September 2015 (Quarterly)	34,034
(0.04 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 30 September 2015 (Quarterly)	876,568
Actual provisioning for loan loss, as of 30 September 2015 (Quarterly)	1,163,766
Loans to related parties	-
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital	20,099,565
(Capital adequacy ratio = 18.49 percents)	
Regulatory capital after deducting capital add-on arising from Single Lending Limit	19,271,015
(Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit = 17.72 percents)	
Changes in assets and liabilities this quarter as of 30 November 2015 due to fine from violating the Financial Institution Business Act B.E. 2551, Section . . . . .	-
Contingent liabilities	139,546,963
Avals to bills and guarantees of loans	717,392
Liabilities under unmatured import bills	1,482,229
Letters of credit	914,808
Other contingencies	136,432,534
<sup>VI</sup> Non-Performing Loans (gross) as of 30 September 2015 (Quarterly)	293,018
(0.30 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

*A. Vanabrishta*

(ASDAPORN VANABRIKSHA)

Position ACTING CHIEF EXECUTIVE OFFICER, THAILAND