

THE HONGKONG AND SHANGHAI BANKING CORPORATION LTD.

Summary Statement of Assets and Liabilities

(Not audited/reviewed by Certified Public Accountant)

As of 30 November 2018

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	38,272	Deposits	96,482,269
Interbank and money market items, net	11,249,057	Interbank and money market items, net	12,410,753
Claims on securities	-	Liabilities payable on demand	2,712,179
Derivatives assets	23,466,718	Liabilities to deliver securities	-
Investments, net	84,031,687	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 37,726,973)		Derivatives liabilities	26,314,386
Investments in subsidiaries and associates, net	-	Debts issued and Borrowings	9,392,812
Loans to customers, net	60,080,722	Bank's liabilities under acceptances	415
Accrued interest receivables	204,514	Other liabilities	4,488,425
Customers' liabilities under acceptances	415	<b>Total Liabilities</b>	<b>151,801,239</b>
Properties foreclosed, net	-		
Premises and equipment, net	25,767	<b>Head office and other branches of the same juristic person's equity</b>	
Other assets, net	3,229,702	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	3,834,162
		Other reserves	1,806
		Retained earnings	6,589,645
		<b>Total Head office and other branches of the same juristic person's equity</b>	<b>30,525,615</b>
<b>Total Assets</b>	<b>182,326,854</b>	<b>Total Liabilities and Head office and other branches of the same juristic person's equity</b>	<b>182,326,854</b>

	Thousand Baht
Non-Performing Loan <sup>11</sup> (net) as of 30 September 2018 (Quarterly)	54,564
(0.07 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 30 September 2018 (Quarterly)	794,408
Actual provisioning for loan loss, as of 30 September 2018 (Quarterly)	1,097,527
Loans to related parties	-
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital	20,099,999
(Capital adequacy ratio = 20.30 percents)	
Regulatory capital after deducting capital add-on arising from Single Lending Limit	19,897,874
(Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit = 20.09 percents)	
Changes in assets and liabilities this quarter as of 30 November 2018 due to fine from violating the Financial Institution Business Act B.E. 2551, Section . . . . .	-
Contingent liabilities	119,073,331
Avals to bills and guarantees of loans	355,009
Liabilities under unmatured import bills	2,675,340
Letters of credit	1,044,786
Other contingencies	114,998,196
<sup>11</sup> Non-Performing Loans (gross) as of 30 September 2018 (Quarterly)	223,279
(0.27 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](http://www.about.hsbc.co.th/hsbc-in-thailand)

Date of disclosure 31 August 2018

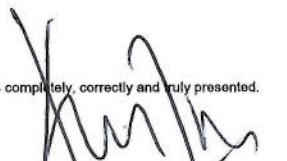
Information as of 30 June 2018

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