

THE HONGKONG AND SHANGHAI BANKING CORPORATION LTD.

Summary Statement of Assets and Liabilities

(Not audited/reviewed by Certified Public Accountant)

As of 31 October 2015

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	54,320	Deposits	114,269,962
Interbank and money market items, net	36,860,286	Interbank and money market items, net	14,013,891
Claims on securities	-	Liabilities payable on demand	4,998,549
Derivatives assets	49,101,629	Liabilities to deliver securities	-
Investments, net	84,949,180	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 40,103,753)		Derivatives liabilities	51,360,546
Investments in subsidiaries and associates, net	-	Debts issued and Borrowings	16,129,757
Loans to customers, net	60,685,213	Bank's liabilities under acceptances	-
Accrued interest receivables	211,488	Other liabilities	8,871,986
Customers' liabilities under acceptances	-	Total Liabilities	209,644,691
Properties foreclosed, net	-		
Premises and equipment, net	31,873	Head office and other branches of the same juristic person's equity	
Other assets, net	2,026,066	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	1,307,468
		Other reserves	137,845
		Retained earnings	2,730,051
		Total Head office and other branches of the same juristic person's equity	24,275,364
Total Assets	233,920,055	Total Liabilities and Head office and other branches of the same juristic person's equity	233,920,055

	Thousand Baht
Non-Performing Loan ¹¹ (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	20,099,511
(Capital adequacy ratio = 18.62 percents)	
Regulatory capital after deducting capital add-on arising from Single Lending Limit	19,243,458
(Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit = 17.83 percents)	
Changes in assets and liabilities this quarter as of 31 October 2015 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	136,301,596
Avals to bills and guarantees of loans	717,194
Liabilities under unmatured import bills	1,470,919
Letters of credit	1,480,195
Other contingencies	132,633,288

¹¹ 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/habc-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

(TAN SWEE BENG KELVIN)

Position CHIEF EXECUTIVE OFFICER, THAILAND