

THE HONGKONG AND SHANGHAI BANKING CORPORATION LTD.

Summary Statement of Assets and Liabilities

(Not audited/reviewed by Certified Public Accountant)

As of 31 October 2019

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	79,595	Deposits	118,052,992
Interbank and money market items, net	23,390,463	Interbank and money market items, net	12,482,343
Claims on securities	-	Liabilities payable on demand	1,552,664
Derivatives assets	36,752,335	Liabilities to deliver securities	-
Investments, net	84,090,318	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 37,243,449)		Derivatives liabilities	43,432,833
Investments in subsidiaries and associates, net	-	Debts issued and Borrowings	7,999,383
Loans to customers, net	67,854,479	Bank's liabilities under acceptances	-
Accrued interest receivables	284,508	Other liabilities	3,588,472
Customers' liabilities under acceptances	-	Total Liabilities	187,108,687
Properties foreclosed, net	15,520		
Premises and equipment, net	26,135	Head office and other branches of the same juristic person's equity	
Other assets, net	9,033,256	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	5,035,341
		Other reserves	153,656
		Retained earnings	9,128,925
		Total Head office and other branches of the same juristic person's equity	34,417,922
Total Assets	221,526,609	Total Liabilities and Head office and other branches of the same juristic person's equity	221,526,609

	Thousand Baht
Non-Performing Loan ^{1/} (net) as of 30 September 2019 (Quarterly)	48,393
(0.05 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 30 September 2019 (Quarterly)	777,283
Actual provisioning for loan loss, as of 30 September 2019 (Quarterly)	1,096,016
Loans to related parties	-
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital	20,099,790
(Capital adequacy ratio = 17.67 percents)	
Regulatory capital after deducting capital add-on arising from Single Lending Limit	20,099,790
(Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit = 17.67 percents)	
Changes in assets and liabilities this quarter as of 31 October 2019 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	124,067,391
Avals to bills and guarantees of loans	573,267
Liabilities under unmatured import bills	1,401,645
Letters of credit	1,113,957
Other contingencies	120,978,522

^{1/} Non-Performing Loans (gross) as of 30 September 2019 (Quarterly) 217,488
 (0.24 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)

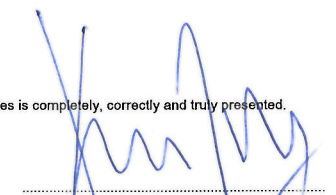
Location of disclosure Website, www.about.hsbc.co.th/hsbc-in-thailand

Date of disclosure 3 September 2019

Information as of 30 June 2019

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