

THE HONGKONG AND SHANGHAI BANKING CORPORATION LTD.

Summary Statement of Assets and Liabilities

(Not audited/reviewed by Certified Public Accountant)

As of 30 November 2017

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	52,472	Deposits	106,831,513
Interbank and money market items, net	37,464,708	Interbank and money market items, net	9,291,547
Claims on securities	-	Liabilities payable on demand	1,942,665
Derivatives assets	28,604,662	Liabilities to deliver securities	-
Investments, net	70,027,190	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 29,768,699)		Derivatives liabilities	30,076,173
Investments in subsidiaries and associates, net	-	Debts issued and Borrowings	9,914,187
Loans to customers, net	61,777,783	Bank's liabilities under acceptances	411
Accrued interest receivables	174,225	Other liabilities	3,947,559
Customers' liabilities under acceptances	411	<b>Total Liabilities</b>	<b>162,004,055</b>
Properties foreclosed, net	-		
Premises and equipment, net	22,134	<b>Head office and other branches of the same juristic person's equity</b>	
Other assets, net	3,151,113	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	15,159,472
		Other reserves	31,274
		Retained earnings	3,979,897
		<b>Total Head office and other branches of the same juristic person's equity</b>	<b>39,270,643</b>
<b>Total Assets</b>	<b>201,274,698</b>	<b>Total Liabilities and Head office and other branches of the same juristic person's equity</b>	<b>201,274,698</b>

	Thousand Baht
Non-Performing Loan <sup>11</sup> (net) as of 30 September 2017 (Quarterly)	51,219
(0.04 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 30 September 2017 (Quarterly)	776,486
Actual provisioning for loan loss, as of 30 September 2017 (Quarterly)	1,092,124
Loans to related parties	-
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital	20,099,915
(Capital adequacy ratio = 18.88 percents)	
Regulatory capital after deducting capital add-on arising from Single Lending Limit	19,489,411
(Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit = 18.31 percents)	
Changes in assets and liabilities this quarter as of 30 November 2017 due to fine from violating the Financial Institution Business Act B.E. 2551, Section . . . . .	-
Contingent liabilities	117,756,569
Avals to bills and guarantees of loans	632,199
Liabilities under unmatured import bills	1,984,994
Letters of credit	1,183,518
Other contingencies	113,955,858

<sup>11</sup> Non-Performing Loans (gross) as of 30 September 2017 (Quarterly) 213,043  
(0.19 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)

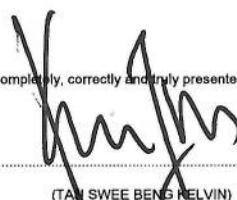
Re: Public disclosure of Capital Maintenance for Commercial Banks  
Location of disclosure Website, www.about.hsbc.co.th/hsbc-in-thailand  
Date of disclosure 13 September 2017  
Information as of 30 June 2017

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 MELVIN)

Position CHIEF EXECUTIVE OFFICER, THAILAND