

INDUSTRIAL AND COMMERCIAL BANK OF CHINA (THAI) PUBLIC COMPANY LIMITED
Summary Statement of Assets and Liabilities
(Not audited/reviewed by Certified Public Accountant)
As of 31 October 2015

(Unit : Thousand Baht)

Assets		Liabilities	
Cash	360,457	Deposits	81,426,600
Interbank and money market items, net	2,921,593	Interbank and money market items, net	38,762,011
Claims on securities	-	Liabilities payable on demand	38,350
Derivatives assets	307,082	Liabilities to deliver securities	-
Investments - net	42,806,496	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 869,966)	-	Derivatives liabilities	229,828
Investments in subsidiaries and associates, net	4,554,874	Debts issued and Borrowings	10,000
Loans to customers, net	92,720,655	Bank's liabilities under acceptances	-
Accrued interest receivables	260,355	Other liabilities	1,308,972
Customers' liabilities under acceptances	-	Total Liabilities	121,775,761
Properties foreclosed, net	809,527	Shareholders' equity	
Premises and equipment, net	101,302	Equity portion ^{1/}	20,132,094
Other assets, net	995,764	Other reserves	235,648
		Retained Earnings	3,694,602
Total Assets	145,838,105	Total Shareholders' equity	24,062,344
		Total Liabilities and Shareholders' equity	145,838,105

Non-Performing Loan^{2/} (net) as of 30 September 2015 (Quarterly) 760,670

(0.75 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)

Required provisioning for loan loss, as of 30 September 2015 (Quarterly) 810,714

Actual provisioning for loan loss, as of 30 September 2015 (Quarterly) 2,592,721

Loans to related parties 951,593

Loans to related asset management companies -

Loans to related parties due to debt restructuring -

Regulatory capital 24,640,474

(Capital adequacy ratio = 21.12 percents)

Regulatory capital after deducting capital add-on arising from Single Lending Limit 24,541,791

(Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit = 21.04 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

Avals to bills and guarantees of loans 13,336,285

Liabilities under unmatured import bills 1,071,161

Letters of credit 819,175

Other contingencies 3,137,515

^{1/} Equity portion is referred to the sum of issued and paid-up share capital, stock rights/warrants/options, premium or discount on share capital, and premium on treasury shares less treasury shares

^{2/} Non-Performing Loans (gross) as of 30 September 2015 (Quarterly) 1,145,806

(1.12 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)

For Financial Group (under the Notification of the Bank of Thailand
 Re: Consolidated Supervision)

Location of disclosure : www.icbcthai.com

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Date of disclosure : 28 September 2015

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Information as of 30 June 2015

Information as of 30 June 2015

We certify here that this summary statement of assets and liabilities is completely, correctly and truly presented.

Mr. Guohui Song
 Senior Executive Vice President

Mr. Som Pisarnsophon
 Executive Vice President

20 November 2015