

**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 March 2015**

(Unit : Thousand Baht)

Assets		Liabilities	
Cash	400,653	Deposits	80,365,428
Interbank and money market items, net	10,449,044	Interbank and money market items, net	37,406,803
Claims on securities	-	Liabilities payable on demand	63,508
Derivatives assets	120,288	Liabilities to deliver securities	-
Investments - net (with obligations Thousand Baht 3,103,055 )	37,595,383	Financial liabilities designated at fair value through profit or loss	-
Investments in subsidiaries and associates, net	4,554,874	Derivatives liabilities	120,884
Loans to customers, net	88,067,099	Debts issued and Borrowings	10,000
Accrued interest receivables	141,640	Bank's liabilities under acceptances	-
Customers' liabilities under acceptances	-	Other liabilities	1,710,772
Properties foreclosed, net	812,184	<b>Total Liabilities</b>	<b>119,677,395</b>
Premises and equipment, net	105,239	<b>Shareholders' equity</b>	
Other assets, net	982,883	Equity portion <sup>1/</sup>	20,132,094
		Other reserves	363,827
		Retained Earnings	3,055,971
<b>Total Assets</b>	<b>143,229,287</b>	<b>Total Shareholders' equity</b>	<b>23,551,892</b>
		<b>Total Liabilities and Shareholders' equity</b>	<b>143,229,287</b>

Non-Performing Loan<sup>2/</sup> (net) as of 31 March 2015 (Quarterly) 787,697

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

Required provisioning for loan loss, as of 31 March 2015 (Quarterly) 803,087

Actual provisioning for loan loss, as of 31 March 2015 (Quarterly) 2,472,160

Loans to related parties 1,318,726

Loans to related asset management companies -

Loans to related parties due to debt restructuring -

Regulatory capital 22,665,377

(Capital adequacy ratio = 20.39 percents)

Regulatory capital after deducting capital add-on arising from Single Lending Limit 22,497,866

(Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit = 20.24 percents)

Changes in assets and liabilities this quarter as of 31 March 2015 due to fine from violating the Financial Institution Business Act B.E. 2551, Section . . . . -

**Contingent liabilities**

Avals to bills and guarantees of loans 16,112,897

Liabilities under unmatured import bills 22,045

Letters of credit 246,390

Other contingencies 2,387,310

<sup>1/</sup> 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

<sup>2/</sup> Non-Performing Loans (gross) as of 31 March 2015 (Quarterly) 1,159,649

(1.17 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 : 24 September 2014

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Information as of 30 June 2014

Information as of 30 June 2014

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 April 2015