

**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 January 2016**

(Unit : Thousand Baht)

Assets		Liabilities	
Cash	396,490	Deposits	81,107,751
Interbank and money market items, net	2,601,916	Interbank and money market items, net	35,069,649
Claims on securities	-	Liabilities payable on demand	39,014
Derivatives assets	353,516	Liabilities to deliver securities	-
Investments - net	45,064,032	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 1,151,679)	-	Derivatives liabilities	163,875
Investments in subsidiaries and associates, net	4,554,874	Debts issued and Borrowings	2,733,346
Loans to customers, net	90,115,460	Bank's liabilities under acceptances	-
Accrued interest receivables	297,964	Other liabilities	1,963,681
Customers' liabilities under acceptances	-	<b>Total Liabilities</b>	<b>121,077,316</b>
Properties foreclosed, net	812,388	<b>Shareholders' equity</b>	
Premises and equipment, net	96,808	Equity portion <sup>1/</sup>	20,132,094
Other assets, net	1,144,091	Other reserves	320,737
		Retained Earnings	3,907,392
<b>Total Assets</b>	<b>145,437,539</b>	<b>Total Shareholders' equity</b>	<b>24,360,223</b>
		<b>Total Liabilities and Shareholders' equity</b>	<b>145,437,539</b>

Non-Performing Loan<sup>2/</sup> (net) as of 31 December 2015 (Quarterly) 753,577

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

Required provisioning for loan loss, as of 31 December 2015 (Quarterly) 830,443

Actual provisioning for loan loss, as of 31 December 2015 (Quarterly) 2,974,317

Loans to related parties 1,233,799

Loans to related asset management companies -

Loans to related parties due to debt restructuring -

Regulatory capital 24,811,965

(Capital adequacy ratio = 20.38 percents)

Regulatory capital after deducting capital add-on arising from Single Lending Limit 24,715,639

(Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit = 20.30 percents)

Changes in assets and liabilities this quarter as of 31 January 2016 due to fine from violating the Financial Institution Business Act B.E. 2551, Section . . . . -

**Contingent liabilities**

Avals to bills and guarantees of loans 13,412,907

Liabilities under unmatured import bills 1,823,280

Letters of credit 349,302

Other contingencies 3,279,585

<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 December 2015 (Quarterly) 1,124,852

(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. Som Pisarnsophon  
 Executive Vice President

Ms. Suntaree Thummaratchapimon  
 First Vice President

19 February 2016