

**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 30 June 2019**

(Unit : Thousand Baht)

Assets		Liabilities	
Cash	398,233	Deposits	110,829,221
Interbank and money market items, net	19,833,823	Interbank and money market items, net	60,347,592
Claims on securities	-	Liabilities payable on demand	43,986
Derivatives assets	397,062	Liabilities to deliver securities	-
Investments - net (with obligations Thousand Baht 609,912 )	71,267,384	Financial liabilities designated at fair value through profit or loss	-
Investments in subsidiaries and associates, net	4,250,000	Derivatives liabilities	299,114
Loans to customers, net	109,077,447	Debts issued and Borrowings	4,986,538
Accrued interest receivables	347,263	Bank's liabilities under acceptances	-
Customers' liabilities under acceptances	-	Other liabilities	2,110,143
Properties foreclosed, net	653,509	<b>Total Liabilities</b>	<b>178,616,594</b>
Premises and equipment, net	127,767	<b>Shareholders' equity</b>	
Other assets, net	1,649,289	Equity portion <sup>1/</sup>	20,081,600
		Other reserves	254,946
		Retained Earnings	9,048,637
		<b>Total Shareholders' equity</b>	<b>29,385,183</b>
<b>Total Assets</b>	<b>208,001,777</b>	<b>Total Liabilities and Shareholders' equity</b>	<b>208,001,777</b>

Non-Performing Loan <sup>2/</sup> (net) as of 30 June 2019 (Quarterly)	145,519
(0.11 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 30 June 2019 (Quarterly)	949,434
Actual provisioning for loan loss, as of 30 June 2019 (Quarterly)	3,739,937
Loans to related parties	4,811,047
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital	35,307,483
(Capital adequacy ratio = 18.65 percents)	
Regulatory capital after deducting capital add-on arising from Single Lending Limit	33,281,259
(Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit = 17.58 percents)	
Changes in assets and liabilities this quarter as of 30 June 2019 due to fine from violating the Financial Institution Business Act B.E. 2551, Section . . . . .	-
Contingent liabilities	
Avals to bills and guarantees of loans	1,039,652
Liabilities under unmatured import bills	73,588
Letters of credit	395,951
Other contingencies	42,572,419

<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 30 June 2019 (Quarterly) 407,279  
(0.31 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 : 26 April 2019

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Information as of 31 December 2018

Information as of 31 December 2018

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

Mr. Zhisheng Xu  
Senior Executive Vice President

Mr. Som Pisarnsophon  
Executive Vice President

19 July 2019