

The following information is disclosed in accordance with the CBRC Notice on Issuing Regulatory Documents on Capital Regulation for Commercial Banks (Yin Jian Fa, No.33, 2013) Appendix 2 Notice on Enhancing Disclosure Requirements for Composition of Capital.

## CAPITAL COMPOSITION

In RMB millions, except for percentages

S/N	Item	31 December 2016	31 December 2015	Reference <sup>(1)</sup>
<b>Core tier 1 capital:</b>				
1	Paid-in capital	356,407	356,407	X18
2	Retained earnings	1,396,607	1,206,249	
2a	Surplus reserve	205,021	178,040	X21
2b	General reserve	251,349	246,356	X22
2c	Retained profits	940,237	781,853	X23
3	Accumulated other comprehensive income (and other public reserves)	130,358	146,164	
3a	Capital reserve	151,998	151,963	X19
3b	Others	(21,640)	(5,799)	X24
4	Valid portion to core tier 1 capital during the transition period (only applicable to non-joint stock companies. Fill in 0 for joint stock banks)	-	-	
5	Valid portion of minority interests	3,164	4,340	X25
<b>6</b>	<b>Core tier 1 capital before regulatory adjustments</b>	<b>1,886,536</b>	<b>1,713,160</b>	
<b>Core tier 1 capital: Regulatory adjustments</b>				
7	Prudential valuation adjustments	-	-	
8	Goodwill (net of deferred tax liabilities)	9,001	8,478	X16
9	Other intangible assets other than land use rights (net of deferred tax liabilities)	1,477	1,356	X14-X15
10	Deferred tax assets that rely on future profitability excluding those arising from temporary differences	-	-	
11	Cash flow hedge reserves that relate to the hedging of items that are not fair valued on the balance sheet	(4,618)	(3,869)	X20
12	Shortfall of provision for loan impairment	-	-	
13	Gain on sale related to asset securitization	-	-	
14	Unrealized gains and losses due to changes in own credit risk on fair valued liabilities	-	-	
15	Defined-benefit pension fund net assets (net of related deferred tax liabilities)	-	-	
16	Directly or indirectly holding in own ordinary shares	-	-	

<sup>(1)</sup> For mapped components of the balance sheet under regulatory scope of consolidation to capital items, please refer to “Explanations for Detailed Items”.

S/N	Item	31 December 2016	31 December 2015	Reference <sup>(1)</sup>
17	Reciprocal cross-holdings in core tier 1 capital between banks or between banks and other financial institutions	-	-	
18	Deductible amount of non-significant minority investment in core tier 1 capital instruments issued by financial institutions that are not subject to consolidation	-	-	
19	Deductible amount of significant minority investment in core tier 1 capital instruments issued by financial institutions that are not subject to consolidation	-	-	
20	Mortgage servicing rights	N/A	N/A	
21	Deductible amount in deferred tax assets arising from temporary differences	-	-	
22	Deductible amount exceeding the 15% threshold for significant minority capital investments in core tier 1 capital instruments issued by financial institutions that are not subject to consolidation and undeducted portion of deferred tax assets arising from temporary differences	-	-	
23	Including: Deductible amount of significant minority investments in core tier 1 capital instruments issued by financial institutions	-	-	
24	Including: Deductible amount of mortgage servicing rights	N/A	N/A	
25	Including: Deductible amount in deferred tax assets arising from temporary differences	-	-	
26a	Investment in core tier 1 capital instruments issued by financial institutions that are under control but not subject to consolidation	5,700	5,700	X11
26b	Shortfall in core tier 1 capital instruments issued by financial institutions that are under control but not subject to consolidation	-	-	
26c	Others that should be deducted from core tier 1 capital	-	-	
27	Undeducted shortfall that should be deducted from additional tier 1 capital and tier 2 capital	-	-	
<b>28</b>	<b>Total regulatory adjustments to core tier 1 capital</b>	<b>11,560</b>	<b>11,665</b>	
<b>29</b>	<b>Core tier 1 capital</b>	<b>1,874,976</b>	<b>1,701,495</b>	
<b>Additional tier 1 capital:</b>				
30	Additional tier 1 capital instruments and related premium	79,375	79,375	
31	Including: Portion classified as equity	79,375	79,375	X28
32	Including: Portion classified as liabilities	-	-	
33	Invalid instruments to additional tier 1 capital after the transition period	-	-	
34	Valid portion of minority interests	419	192	X26

S/N	Item	31 December 2016	31 December 2015	Reference <sup>(1)</sup>
35	Including: Invalid portion to additional tier 1 capital after the transition period	-	-	
<b>36</b>	<b>Additional tier 1 capital before regulatory adjustments</b>	<b>79,794</b>	<b>79,567</b>	
<b>Additional tier 1 capital: Regulatory adjustments</b>				
37	Directly or indirectly holding additional tier 1 capital of the Bank	-	-	
38	Reciprocal cross-holdings in additional tier 1 capital between banks or between banks and other financial institutions	-	-	
39	Deductible amount of non-significant minority investment in additional tier 1 capital instruments issued by financial institutions that are not subject to consolidation	-	-	
40	Significant minority investments in additional tier 1 capital instruments issued by financial institutions that are not subject to consolidation	-	-	
41a	Investments in additional tier 1 capital instruments issued by financial institutions that are under control but not subject to consolidation	-	-	
41b	Shortfall in additional tier 1 capital instruments issued by financial institutions that are under control but not subject to consolidation	-	-	
41c	Others that should be deducted from additional tier 1 capital	-	-	
42	Undeducted shortfall that should be deducted from tier 2 capital	-	-	
<b>43</b>	<b>Total regulatory adjustments to additional tier 1 capital</b>	<b>-</b>	<b>-</b>	
<b>44</b>	<b>Additional tier 1 capital</b>	<b>79,794</b>	<b>79,567</b>	
<b>45</b>	<b>Tier 1 capital (core tier 1 capital + additional tier 1 capital)</b>	<b>1,954,770</b>	<b>1,781,062</b>	
<b>Tier 2 capital:</b>				
46	Tier 2 capital instruments and related premium	154,861	180,242	X17
47	Invalid instruments to tier 2 capital after the transition period	121,710	144,158	
48	Valid portion of minority interests	4,236	1,001	X27
49	Including: Invalid portion to tier 2 capital after the transition period	-	-	
50	Valid portion of surplus provision for loan impairment	19,195	63,398	X02+X04
<b>51</b>	<b>Tier 2 capital before regulatory adjustments</b>	<b>178,292</b>	<b>244,641</b>	
<b>Tier 2 capital: Regulatory adjustments</b>				
52	Directly or indirectly holding tier 2 capital of the Bank	-	-	
53	Reciprocal cross-holdings in tier 2 capital between banks or between banks and other financial institutions	-	-	

S/N	Item	31 December 2016	31 December 2015	Reference <sup>(1)</sup>
54	Deductible portion of non-significant minority investment in tier 2 capital instruments issued by financial institutions that are not subject to consolidation	-	-	
55	Significant minority investments in tier 2 capital instruments issued by financial institutions that are not subject to consolidation	5,600	13,600	X10
56a	Investments in tier 2 capital instruments issued by financial institutions that are under control but not subject to consolidation	-	-	
56b	Shortfall in tier 2 capital instruments issued by financial institutions that are under control but not subject to consolidation	-	-	
56c	Others that should be deducted from tier 2 capital	-	-	
<b>57</b>	<b>Total regulatory adjustments to tier 2 capital</b>	<b>5,600</b>	<b>13,600</b>	
<b>58</b>	<b>Tier 2 capital</b>	<b>172,692</b>	<b>231,041</b>	
<b>59</b>	<b>Total capital (tier 1 capital + tier 2 capital)</b>	<b>2,127,462</b>	<b>2,012,103</b>	
<b>60</b>	<b>Total risk-weighted assets</b>	<b>14,564,617</b>	<b>13,216,687</b>	
<b>Requirements for capital adequacy ratio and reserve capital</b>				
61	Core tier 1 capital adequacy ratio	12.87%	12.87%	
62	Tier 1 capital adequacy ratio	13.42%	13.48%	
63	Capital adequacy ratio	14.61%	15.22%	
64	Institution specific buffer requirement	3.5%	3.5%	
65	Including: Capital conservation buffer requirement	2.5%	2.5%	
66	Including: Countercyclical buffer requirement	-	-	
67	Including: G-SIB buffer requirement	1%	1%	
68	Percentage of core tier 1 capital meeting buffers to risk-weighted assets	7.87%	7.87%	
<b>Domestic minima for regulatory capital</b>				
69	Core tier 1 capital adequacy ratio	5%	5%	
70	Tier 1 capital adequacy ratio	6%	6%	
71	Capital adequacy ratio	8%	8%	
<b>Amounts below the thresholds for deduction</b>				
72	Undeducted portion of non-significant minority investments in capital instruments issued by financial institutions that are not subject to consolidation	37,049	48,007	X05+X06+X08+X09+X12
73	Undeducted portion of significant minority investments in capital instruments issued by financial institutions that are not subject to consolidation	26,859	21,669	X07+X13
74	Mortgage servicing rights (net of deferred tax liabilities)	N/A	N/A	

S/N	Item	31 December 2016	31 December 2015	Reference <sup>(1)</sup>
75	Deferred tax assets arising from temporary differences (net of deferred tax liabilities)	28,072	20,313	
<b>Valid caps of surplus provision for loan impairment in tier 2 capital</b>				
76	Provision for loan impairment under the weighted approach	22,504	17,829	X01
77	Valid cap of surplus provision for loan impairment in tier 2 capital under the weighted approach	5,697	5,381	X02
78	Surplus provision for loan impairment under the internal ratings-based approach	267,008	262,825	X03
79	Valid cap of surplus provision for loan impairment in tier 2 capital under the internal ratings-based approach	13,498	58,017	X04
<b>Capital instruments subject to phase-out arrangements</b>				
80	Valid cap to core tier 1 capital instruments for the current period due to phase-out arrangements	-	-	
81	Excluded from core tier 1 capital due to cap	-	-	
82	Valid cap to additional tier 1 capital instruments for the current period due to phase-out arrangements	-	-	
83	Excluded from additional tier 1 capital due to cap	-	-	
84	Valid cap to tier 2 capital instruments for the current period due to phase-out arrangements	121,710	144,158	
85	Excluded from tier 2 capital for the current period due to cap	26,547	15,311	

## BALANCE SHEET AT THE GROUP'S LEVEL

In RMB millions

Item	At 31 December 2016		At 31 December 2015	
	Consolidated balance sheet as in published financial statements	Balance sheet under regulatory scope of consolidation	Consolidated balance sheet as in published financial statements	Balance sheet under regulatory scope of consolidation
<b>Assets</b>				
Cash and balances with central banks	3,350,788	3,350,788	3,059,633	3,059,633
Due from banks and other financial institutions	270,058	262,582	211,559	204,607
Precious metals	220,091	220,091	114,619	114,619
Placements with banks and other financial institutions	527,415	527,415	472,234	472,234
Financial assets at fair value through profit or loss	474,475	474,450	343,272	343,246
Derivative financial assets	94,452	94,452	78,870	78,870
Reverse repurchase agreements	755,627	755,557	996,333	996,333
Loans and advances to customers	12,767,334	12,766,888	11,652,812	11,652,264
Available-for-sale financial assets	1,742,287	1,708,102	1,444,195	1,421,231
Held-to-maturity investments	2,973,042	2,972,444	2,870,353	2,869,642
Receivables	291,370	245,221	352,143	326,339
Long term equity investments	30,077	35,777	24,185	29,885
Fixed assets	220,651	220,609	195,401	195,357
Construction in progress	22,968	22,968	26,101	26,101
Deferred income tax assets	28,398	28,398	21,066	21,066
Other assets	368,232	353,794	347,004	337,210
<b>Total assets</b>	<b>24,137,265</b>	<b>24,039,536</b>	<b>22,209,780</b>	<b>22,148,637</b>
<b>Liabilities</b>				
Due to central banks	545	545	210	210
Due to banks and other financial institutions	1,516,692	1,516,692	1,788,267	1,788,267
Placements from banks and other financial institutions	500,107	500,107	477,593	477,593
Financial liabilities at fair value through profit or loss	366,752	366,740	303,927	303,916
Derivative financial liabilities	89,960	89,960	76,826	76,826
Repurchase agreements	589,306	579,651	337,191	329,896
Certificates of deposit	218,427	218,427	183,352	183,352
Due to customers	17,825,302	17,828,084	16,281,939	16,283,105
Employee benefits payable	32,864	32,536	31,717	31,470
Taxes payable	63,557	63,500	75,234	75,201
Debt securities issued	357,937	357,937	306,622	306,622
Deferred income tax liabilities	604	327	995	754
Other liabilities	594,049	508,235	545,388	496,583
<b>Total liabilities</b>	<b>22,156,102</b>	<b>22,062,741</b>	<b>20,409,261</b>	<b>20,353,795</b>
<b>Shareholders' equity</b>				
Share capital	356,407	356,407	356,407	356,407
Other equity instruments	86,051	86,051	79,375	79,375
Including: Preference shares	79,375	79,375	79,375	79,375
Perceptual capital securities	6,676	6,676	-	-
Capital reserve	151,998	151,998	151,963	151,963
Other comprehensive income	(21,738)	(21,640)	(4,655)	(5,799)
Surplus reserve	205,021	205,021	178,040	178,040
General reserve	251,349	251,349	246,356	246,356
Retained profits	940,663	940,237	781,988	781,853
Equity attributable to equity holders of the parent company	1,969,751	1,969,423	1,789,474	1,788,195

Item	At 31 December 2016		At 31 December 2015	
	Consolidated balance sheet as in published financial statements	Balance sheet under regulatory scope of consolidation	Consolidated balance sheet as in published financial statements	Balance sheet under regulatory scope of consolidation
Minority interests	11,412	7,372	11,045	6,647
<b>Total equity</b>	<b>1,981,163</b>	<b>1,976,795</b>	<b>1,800,519</b>	<b>1,794,842</b>

Note: Prepared in accordance with PRC GAAP.

## EXPLANATIONS FOR DETAILED ITEMS

In RMB millions

Item	At 31 December 2016 Balance sheet under regulatory scope of consolidation	Reference
<b>Loans and advances to customers</b>	<b>12,766,888</b>	
Total loans and advances to customers	13,056,400	
Less: Provision for loan impairment under the weighted approach	22,504	X01
Including: Valid cap of surplus provision for loan impairment in tier 2 capital under the weighted approach	5,697	X02
Less: Provision for loan impairment under the internal ratings-based approach	267,008	X03
Including: Valid cap of surplus provision for loan impairment in tier 2 capital under the internal ratings-based approach	13,498	X04
<b>Available-for-sale financial assets</b>	<b>1,708,102</b>	
Bond investment measured at fair value	1,612,679	
Including: Non-significant minority investments in tier 2 capital instruments issued by financial institutions that are not subject to consolidation	5,947	X05
Other debt instrument investment measured at fair value	91,337	
Equity investment	4,086	
Including: Undeducted portion of non-significant minority investments in capital instruments issued by financial institutions that are not subject to consolidation	610	X06
Including: Undeducted portion of significant minority investments in capital instruments issued by financial institutions that are not subject to consolidation	90	X07
<b>Held-to-maturity investments</b>	<b>2,972,444</b>	
Including: Non-significant minority investments in tier 2 capital instruments issued by financial institutions that are not subject to consolidation	2,100	X08
<b>Receivables</b>	<b>245,221</b>	
Including: Non-significant minority investments in tier 2 capital instruments issued by financial institutions that are not subject to consolidation	28,292	X09
Including: Significant minority investments in tier 2 capital instruments issued by financial institutions that are not subject to consolidation	5,600	X10
<b>Long term equity investments</b>	<b>35,777</b>	

Item	At 31 December 2016 Balance sheet under regulatory scope of consolidation	Reference
Including: Investment in core tier 1 capital instruments issued by financial institutions that are under control but not subject to consolidation	5,700	X11
Including: Undeducted portion of non-significant minority investments in capital instruments issued by financial institutions that are not subject to consolidation	100	X12
Including: Undeducted portion of significant minority investments in capital instruments issued by financial institutions that are not subject to consolidation	26,769	X13
<b>Other assets</b>	<b>353,794</b>	
Interest receivable	111,301	
Intangible assets	20,742	X14
Including: Land use rights	19,265	X15
Other receivables	190,083	
Goodwill	9,001	X16
Long-term deferred and prepaid expenses	4,370	
Repossessed assets	8,274	
Others	10,023	
<b>Debt securities issued</b>	<b>357,937</b>	
Including: Valid portion of tier 2 capital instruments and their premium	154,861	X17
<b>Share capital</b>	<b>356,407</b>	X18
<b>Other equity instruments</b>	<b>86,051</b>	
Including: Preference shares	79,375	X28
<b>Capital reserve</b>	<b>151,998</b>	X19
<b>Other comprehensive income</b>	<b>(21,640)</b>	X24
Reserve for changes in fair value of available-for-sale financial assets	1,152	
Reserve for cash flow hedging	(4,645)	
Including: Cash flow hedge reserves that relate to the hedging of items that are not fair valued on the balance sheet	(4,618)	X20
Changes in share of other owners' equity of associates and joint ventures	(322)	
Foreign currency translation reserve	(17,825)	
<b>Surplus reserve</b>	<b>205,021</b>	X21
<b>General reserve</b>	<b>251,349</b>	X22
<b>Retained profits</b>	<b>940,237</b>	X23
<b>Minority interests</b>	<b>7,372</b>	
Including: Valid portion to core tier 1 capital	3,164	X25
Including: Valid portion to additional tier 1 capital	419	X26



<b>Item</b>	<b>At 31 December 2016 Balance sheet under regulatory scope of consolidation</b>	<b>Reference</b>
Including: Valid portion to tier 2 capital	4,236	X27

MAIN FEATURES OF ELIGIBLE CAPITAL INSTRUMENTS AT THE END OF 2016

S/N	Main features of regulatory capital instrument	Ordinary shares (A share)	Ordinary shares (H share)
1	Issuer	ICBC	ICBC
2	Unique identifier	601398	1398
3	Governing law(s) of the instrument	Securities Law of the People's Republic of China/China	Securities and Futures Ordinance of Hong Kong/Hong Kong, China
	Regulatory treatment		
4	Including: Transition arrangement of Regulation Governing Capital of Commercial Banks (Provisional)	Core tier 1 capital	Core tier 1 capital
5	Including: Post-transition arrangement of Regulation Governing Capital of Commercial Banks (Provisional)	Core tier 1 capital	Core tier 1 capital
6	Including: Eligible to the parent company/group level	Parent company/Group	Parent company/Group
7	Instrument type	Core tier 1 capital instrument	Core tier 1 capital instrument
8	Amount recognized in regulatory capital (in millions, as at the latest reporting date)	RMB339,126	RMB169,202
9	Par value of instrument (in millions)	RMB269,612	RMB86,795
10	Accounting treatment	Share capital, Capital reserve	Share capital, Capital reserve
11	Original date of issuance	19 October 2006	19 October 2006
12	Perpetual or dated	Perpetual	Perpetual
13	Including: Original maturity date	No maturity date	No maturity date
14	Issuer call (subject to prior supervisory approval)	No	No
15	Including: Optional call date, contingent call dates and redemption amount	N/A	N/A
16	Including: Subsequent call dates, if applicable	N/A	N/A
	Coupons/dividends		
17	Including: Fixed or floating dividend/coupon	Floating	Floating
18	Including: Coupon rate and any related index	N/A	N/A
19	Including: Existence of a dividend stopper	N/A	N/A

<b>S/N</b>	<b>Main features of regulatory capital instrument</b>	<b>Ordinary shares (A share)</b>	<b>Ordinary shares (H share)</b>
20	Including: Fully discretionary, partially discretionary or mandatory cancellation of coupons/dividends	Fully discretionary	Fully discretionary
21	Including: Redemption incentive mechanism	No	No
22	Including: Non-cumulative or cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	No	No
24	Including: If convertible, conversion trigger(s)	N/A	N/A
25	Including: If convertible, fully or partially	N/A	N/A
26	Including: If convertible, conversion rate	N/A	N/A
27	Including: If convertible, mandatory or optional conversion	N/A	N/A
28	Including: If convertible, specify instrument type convertible into	N/A	N/A
29	Including: If convertible, specify issuer of instrument it converts into	N/A	N/A
30	Write-down feature	No	No
31	Including: If write-down, write-down trigger(s)	N/A	N/A
32	Including: If write-down, full or partial	N/A	N/A
33	Including: If write-down, permanent or temporary	N/A	N/A
34	Including: If temporary write-down, description of write-up mechanism	N/A	N/A

<b>S/N</b>	<b>Main features of regulatory capital instrument</b>	<b>Ordinary shares (A share)</b>	<b>Ordinary shares (H share)</b>
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	After depositor, general creditor, creditor of the subordinated debts and preference shareholders	After depositor, general creditor, creditor of the subordinated debts and preference shareholders
36	Non-compliant transitioned features	No	No
	Including: If yes, specify non-compliant features	N/A	N/A

MAIN FEATURES OF ELIGIBLE CAPITAL INSTRUMENTS AT THE END OF 2016 (CONTINUED)

S/N	Main features of regulatory capital instrument	Preference Shares (Offshore)	Preference Shares (Offshore)	Preference Shares (Offshore)	Preference Shares (Domestic)
1	Issuer	ICBC	ICBC	ICBC	ICBC
2	Unique identifier	4603	4604	84602	360011
3	Governing law(s) of the instrument	The creation and issue of the Offshore Preference Shares and the rights and obligations (including non-contractual rights and obligations) attached to them are governed by, and shall be construed in accordance with, PRC law	The creation and issue of the Offshore Preference Shares and the rights and obligations (including non-contractual rights and obligations) attached to them are governed by, and shall be construed in accordance with, PRC law	The creation and issue of the Offshore Preference Shares and the rights and obligations (including non-contractual rights and obligations) attached to them are governed by, and shall be construed in accordance with, PRC law	Company Law of PRC, Securities Law of PRC, Guidance of the State Council on Launch of Preference Share Pilot, Trial Administrative Measures on Preference Shares, Guidance on the Issuance of Preference Shares by Commercial Banks to Replenish Tier 1 Capital/China
	Regulatory treatment				
4	Including: Transition arrangement of Regulation Governing Capital of Commercial Banks (Provisional)	Additional tier 1 capital	Additional tier 1 capital	Additional tier 1 capital	Additional tier 1 capital
5	Including: Post-transition arrangement of Regulation Governing Capital of Commercial Banks (Provisional)	Additional tier 1 capital	Additional tier 1 capital	Additional tier 1 capital	Additional tier 1 capital
6	Including: Eligible to the parent company/group level	Parent company/Group	Parent company/Group	Parent company/Group	Parent company/Group
7	Instrument type	Additional tier 1 capital instrument	Additional tier 1 capital instrument	Additional tier 1 capital instrument	Additional tier 1 capital instrument
8	Amount recognized in regulatory capital (in millions, as at the latest reporting date)	RMB equivalent 17,928	RMB equivalent 4,542	RMB11,958	RMB44,947
9	Par value of instrument (in millions)	USD2,940	EUR600	RMB12,000	RMB45,000
10	Accounting treatment	Other equity	Other equity	Other equity	Other equity
11	Original date of issuance	10 December 2014	10 December 2014	10 December 2014	18 November 2015
12	Perpetual or dated	Perpetual	Perpetual	Perpetual	Perpetual
13	Including: Original maturity date	No maturity date	No maturity date	No maturity date	No maturity date

S/N	Main features of regulatory capital instrument	Preference Shares (Offshore)	Preference Shares (Offshore)	Preference Shares (Offshore)	Preference Shares (Domestic)
14	Issuer call (subject to prior supervisory approval)	Yes	Yes	Yes	Yes
15	Including: Optional call date, contingent call dates and redemption amount	The First Redemption Date is 10 December 2019, in full or partial amount	The First Redemption Date is 10 December 2021, in full or partial amount	The First Redemption Date is 10 December 2019, in full or partial amount	The First Redemption Date is 18 November 2020, in full or partial amount
16	Including: Subsequent call dates, if applicable	10 December in each year after the First Redemption Date	10 December in each year after the First Redemption Date	10 December in each year after the First Redemption Date	Commences on the First Redemption Date (18 November 2020) and ends on the completion date of redemption or conversion of all the Domestic Preference Shares
	Coupons/dividends				
17	Including: Fixed or floating dividend/coupon	Fixed to floating	Fixed to floating	Fixed to floating	Fixed to floating
18	Including: Coupon rate and any related index	6% (dividend rate) before 10 December 2019	6% (dividend rate) before 10 December 2021	6% (dividend rate) before 10 December 2019	4.5% (dividend rate) before 18 November 2020
19	Including: Existence of a dividend stopper	Yes	Yes	Yes	Yes
20	Including: Fully discretionary, partially discretionary or mandatory cancellation of coupons/dividends	Partially discretionary	Partially discretionary	Partially discretionary	Partially discretionary
21	Including: Redemption incentive mechanism	No	No	No	No
22	Including: Non-cumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Yes	Yes	Yes	Yes
24	Including: If convertible, conversion trigger(s)	Additional Tier 1 Capital Trigger Event or Tier 2 Capital Trigger Event	Additional Tier 1 Capital Trigger Event or Tier 2 Capital Trigger Event	Additional Tier 1 Capital Trigger Event or Tier 2 Capital Trigger Event	Additional Tier 1 Capital Trigger Event or Tier 2 Capital Trigger Event
25	Including: If convertible, fully or partially	Fully or partially convertible when an Additional Tier 1 Capital Trigger Event occurs; fully convertible when a Tier 2 Capital Trigger Event occurs	Fully or partially convertible when an Additional Tier 1 Capital Trigger Event occurs; fully convertible when a Tier 2 Capital Trigger Event occurs	Fully or partially convertible when an Additional Tier 1 Capital Trigger Event occurs; fully convertible when a Tier 2 Capital Trigger Event occurs	Fully or partially convertible when an Additional Tier 1 Capital Trigger Event occurs; fully convertible when a Tier 2 Capital Trigger Event occurs

S/N	Main features of regulatory capital instrument		Preference Shares (Offshore)	Preference Shares (Offshore)	Preference Shares (Offshore)	Preference Shares (Domestic)
26	Including: convertible, conversion rate	If	The initial conversion price is equal to the average trading price of the H shares of the Bank for the 20 trading days preceding 25 July 2014, the date of publication of the Board resolution in respect of the issuance plan	The initial conversion price is equal to the average trading price of the H shares of the Bank for the 20 trading days preceding 25 July 2014, the date of publication of the Board resolution in respect of the issuance plan	The initial conversion price is equal to the average trading price of the H shares of the Bank for the 20 trading days preceding 25 July 2014, the date of publication of the Board resolution in respect of the issuance plan	The initial conversion price is equal to the average trading price of the A shares of the Bank for the 20 trading days preceding 25 July 2014, the date of publication of the Board resolution in respect of the issuance plan
27	Including: convertible, mandatory or optional conversion	If or	Mandatory	Mandatory	Mandatory	Mandatory
28	Including: convertible, specify instrument type convertible into	If specify	Core tier 1 capital	Core tier 1 capital	Core tier 1 capital	Core tier 1 capital
29	Including: convertible, specify issuer of instrument it converts into	If specify	ICBC	ICBC	ICBC	ICBC
30	Write-down feature		No	No	No	No
31	Including: write-down, write-down trigger(s)	If	N/A	N/A	N/A	N/A
32	Including: write-down, full or partial	If full or	N/A	N/A	N/A	N/A
33	Including: write-down, permanent or temporary	If or	N/A	N/A	N/A	N/A
34	Including: temporary write-down, description of write-up mechanism	If	N/A	N/A	N/A	N/A

<b>S/N</b>	<b>Main features of regulatory capital instrument</b>	<b>Preference Shares (Offshore)</b>	<b>Preference Shares (Offshore)</b>	<b>Preference Shares (Offshore)</b>	<b>Preference Shares (Domestic)</b>
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	After all liabilities of the Bank and instruments issued or guaranteed by the Bank ranking senior to the Offshore Preference Shares, in the same liquidation order with the holders of Parity Obligations	After all liabilities of the Bank and instruments issued or guaranteed by the Bank ranking senior to the Offshore Preference Shares, in the same liquidation order with the holders of Parity Obligations	After all liabilities of the Bank and instruments issued or guaranteed by the Bank ranking senior to the Offshore Preference Shares, in the same liquidation order with the holders of Parity Obligations	After all liabilities of the Bank and instruments issued or guaranteed by the Bank ranking senior to the Domestic Preference Shares, in the same liquidation order with the holders of Parity Obligations
36	Non-compliant transitioned features	No	No	No	No
	Including: If yes, specify non-compliant features	N/A	N/A	N/A	N/A



MAIN FEATURES OF ELIGIBLE CAPITAL INSTRUMENTS AT THE END OF 2016 (CONTINUED)

S/N	Main features of regulatory capital instrument	Tier 2 capital bonds	Tier 2 capital bonds	Tier 2 capital bonds
1	Issuer	ICBC (Asia)	ICBC	ICBC
2	Unique identifier	ISIN: XS0976879279 BBGID: BBG005CMF4N6	1428009	Rule 144A ISIN: US455881AD47 Regulation S ISIN: USY39656AC06
3	Governing law(s) of the instrument	The Notes and any non-contractual obligations arising out of or in connection with the Notes will be governed by, and shall be construed in accordance with English law, except that the provision of the Notes relating to Subordination shall be governed by, and construed in accordance with, the laws of Hong Kong	Securities Law of the People's Republic of China/China	The Notes and the Fiscal Agency Agreement shall be governed by, and shall be construed in accordance with, New York law, except that the provisions of the Notes relating to subordination shall be governed by, and construed in accordance with, PRC law
	Regulatory treatment			
4	Including: Transition arrangement of Regulation Governing Capital of Commercial Banks (Provisional)	Tier 2 capital	Tier 2 capital	Tier 2 capital
5	Including: Post-transition arrangement of Regulation Governing Capital of Commercial Banks (Provisional)	Tier 2 capital	Tier 2 capital	Tier 2 capital
6	Including: Eligible to the parent company/group level	Group	Parent company/Group	Parent company/Group
7	Instrument type	Tier 2 capital instrument	Tier 2 capital instrument	Tier 2 capital instrument
8	Amount recognized in regulatory capital (in millions, as at the latest reporting date)	RMB equivalent 1,834	RMB20,005	RMB equivalent 13,753
9	Par value of instrument (in millions)	USD500	RMB20,000	USD2,000
10	Accounting treatment	Debt securities issued	Debt securities issued	Debt securities issued
11	Original date of issuance	10 October 2013	4 August 2014	21 September 2015
12	Perpetual or dated	Dated	Dated	Dated
13	Including: Original maturity date	10 October 2023	5 August 2024	21 September 2025
14	Issuer call (subject to prior supervisory approval)	Yes	Yes	No

S/N	Main features of regulatory capital instrument	Tier 2 capital bonds	Tier 2 capital bonds	Tier 2 capital bonds
15	Including: Optional call date, contingent call dates and redemption amount	10 October 2018, in full amount	5 August 2019, in full amount	N/A
16	Including: Subsequent call dates, if applicable	N/A	N/A	N/A
	Coupons/dividends			
17	Including: Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Including: Coupon rate and any related index	4.50%	5.80%	4.875%
19	Including: Existence of a dividend stopper	No	No	No
20	Including: Fully discretionary, partially discretionary or mandatory cancellation of coupons/dividends	Mandatory	Fully discretionary	Mandatory
21	Including: Redemption incentive mechanism	No	No	No
22	Including: Non-cumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	No	No	No
24	Including: If convertible, conversion trigger(s)	N/A	N/A	N/A
25	Including: If convertible, fully or partially	N/A	N/A	N/A
26	Including: If convertible, conversion rate	N/A	N/A	N/A
27	Including: If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	Including: If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	Including: If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	Yes	Yes	Yes

S/N	Main features of regulatory capital instrument	Tier 2 capital bonds	Tier 2 capital bonds	Tier 2 capital bonds
31	Including: write-down, write-down trigger(s) If	Non-viability of ICBC (Asia) or the Bank	Non-viability of the Bank	Whichever occurs earlier: (i) CBRC having decided that a write-down is necessary, without which the Issuer would become nonviable; or (ii) any relevant authority having decided that a public sector injection of capital or equivalent support is necessary, without which the Issuer would become non-viable
32	Including: write-down, full or partial If	Full write-down	Full write-down	Full write-down
33	Including: write-down, permanent temporary or If	Permanent write-down	Permanent write-down	Permanent write-down
34	Including: temporary write-down, description of write-up mechanism If	N/A	N/A	N/A
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	After depositor and general creditor, in the same liquidation order with other subordinated debts	After depositor and general creditor, in the same liquidation order with other subordinated debts	After depositor and general creditor, in the same liquidation order with other subordinated debts
36	Non-compliant transitioned features	No	No	No
	Including: specify non-compliant features If yes,	N/A	N/A	N/A

The following information is disclosed in accordance with the CBRC Administrative Measures for Leverage Ratio of Commercial Banks (Revised) (CBRC No.1, 2015) Appendix 3 Disclosure Templates of Leverage Ratio.

## COMPARISON OF REGULATORY LEVERAGE RATIO ITEMS AND ACCOUNTING ITEMS

In RMB millions

S/N	Item	31 December 2016
1	Total consolidated assets as per published financial statements	24,137,265
2	Consolidated adjustments for accounting purposes but outside the scope of regulatory consolidation	(97,729)
3	Adjustments for fiduciary assets	-
4	Adjustments for derivative financial instruments	93,733
5	Adjustment for securities financing transactions	57,298
6	Adjustment for off-balance sheet items	1,725,526
7	Other adjustments	(11,560)
8	Balance of adjusted on- and off-balance sheet assets	25,904,533

## LEVERAGE RATIO, NET TIER 1 CAPITAL, BALANCE OF ADJUSTED ON- AND OFF-BALANCE SHEET ASSETS AND RELATED INFORMATION

In RMB millions, except for percentages

S/N	Item	31 December 2016
1	On-balance sheet items (excluding derivatives and SFTs, but including collateral)	23,433,899
2	Less: Asset amounts deducted in determining Basel III Tier 1 capital	(11,560)
3	Balance of adjusted on-balance sheet assets (excluding derivatives and SFTs)	23,422,339
4	Replacement cost associated with all derivatives transactions (ie net of eligible cash variation margin)	113,669
5	Add-on amounts for PFE associated with all derivatives transactions	58,116
6	Gross-up for derivatives collateral provided where deducted from the balance sheet assets pursuant to the operative accounting framework	-
7	Less: Deductions of receivables assets for cash variation margin provided in derivatives transactions	-
8	Less: Exempted CCP leg of client-cleared trade exposures	(14,896)
9	Effective notional amount of written credit derivatives	58,813

10	Less: Adjusted effective notional deductions for written credit derivatives	(27,517)
11	Total derivative exposures	188,185
12	Gross SFT assets (with no recognition of netting), after adjusting for sale accounting transactions	511,185
13	Less: Netted amounts of cash payables and cash receivables of gross SFT assets	-
14	CCR exposure for SFT assets	57,298
15	Agent transaction exposures	-
16	Total securities financing transaction exposures	568,483
17	Off-balance sheet exposure at gross notional amount	3,435,098
18	Less: Adjustments for conversion to credit equivalent amounts	(1,709,572)
19	Balance of adjusted off-balance sheet assets	1,725,526
20	Net tier 1 capital	1,954,770
21	Balance of adjusted on- and off-balance sheet assets	25,904,533
22	Leverage ratio	7.55%

The following information is disclosed in accordance with the CBRC Guidelines on the LCR Disclosure of Commercial Banks Appendix I Quantitative Information Disclosure of Liquidity Coverage Ratio Using Advanced Approaches.

## QUANTITATIVE INFORMATION DISCLOSURE OF LIQUIDITY COVERAGE RATIO

*In RMB millions, except for percentages*

No.		Fourth quarter 2016	
		Total un-weighted value	Total weighted value
<b>HIGH-QUALITY LIQUID ASSETS</b>			
1	Total high-quality liquid assets (HQLA)		4,803,766
<b>CASH OUTFLOWS</b>			
2	Retail deposits and deposits from small business customers, of which:	9,016,067	890,879
3	<i>Stable deposits</i>	167,106	5,983
4	<i>Less stable deposits</i>	8,848,961	884,896
5	Unsecured wholesale funding, of which:	10,631,454	3,611,221
6	<i>Operational deposits (excluding those generated from correspondent banking activities)</i>	6,164,123	1,496,351
7	<i>Non-operational deposits (all counterparties)</i>	4,306,537	1,954,076
8	<i>Unsecured debt</i>	160,794	160,794
9	Secured funding		44,955
10	Additional requirements, of which:	3,123,497	1,199,033
11	<i>Outflows related to derivative exposures and other collateral requirements</i>	1,024,266	1,024,266
12	<i>Outflows related to loss of funding on debt products</i>	-	-
13	<i>Credit and liquidity facilities</i>	2,099,231	174,767
14	Other contractual funding obligations	42,344	42,207
15	Other contingent funding obligations	750,628	17,328
16	<b>TOTAL CASH OUTFLOWS</b>		<b>5,805,623</b>
<b>CASH INFLOWS</b>			
17	Secured lending (including reverse repos and securities borrowing)	1,131,364	403,992
18	Inflows from fully performing exposures	1,427,088	929,214
19	Other cash inflows	1,037,439	1,032,815
20	<b>TOTAL CASH INFLOWS</b>	<b>3,595,891</b>	<b>2,366,021</b>
			<b>Total adjusted value</b>
21	<b>TOTAL HQLA</b>		<b>4,803,766</b>
22	<b>TOTAL NET CASH OUTFLOWS</b>		<b>3,439,602</b>
23	<b>LIQUIDITY COVERAGE RATIO (%)</b>		<b>139.75</b>

Note: Data of the above table are all the simple arithmetic means of the month-end figures of the recent quarter.