

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	30 June 2017	31 December 2016	Reference ⁽¹⁾
Core tier 1 capital:				
1	Paid-in capital	356,407	356,407	X18
2	Retained earnings	1,465,954	1,396,607	
2a	Surplus reserve	205,308	205,021	X21
2b	General reserve	251,767	251,349	X22
2c	Retained profits	1,008,879	940,237	X23
3	Accumulated other comprehensive income (and other public reserves)	109,805	130,358	
3a	Capital reserve	152,002	151,998	X19
3b	Others	(42,197)	(21,640)	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	2,432	3,164	X25
6	Core tier 1 capital before regulatory adjustments	1,934,598	1,886,536	
Core tier 1 capital: Regulatory adjustments				
7	Prudential valuation adjustments	-	-	
8	Goodwill (net of deferred tax liabilities)	8,810	9,001	X16
9	Other intangible assets other than land use rights (net of deferred tax liabilities)	1,157	1,477	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	(4,604)	(4,618)	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	-	-	

⁽¹⁾ 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	30 June 2017	31 December 2016	Reference
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	-	-	
28	Total regulatory adjustments to core tier 1 capital	11,063	11,560	
29	Core tier 1 capital	1,923,535	1,874,976	
Additional tier 1 capital:				
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	-	-	

S/N	Item	30 June 2017	31 December 2016	Reference
33	Invalid instruments to additional tier 1 capital after the transition period	-	-	
34	Valid portion of minority interests	519	419	X26
35	Including: Invalid portion to additional tier 1 capital after the transition period	-	-	
36	Additional tier 1 capital before regulatory adjustments	79,894	79,794	
Additional tier 1 capital: Regulatory adjustments				
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	-	-	
43	Total regulatory adjustments to additional tier 1 capital	-	-	
44	Additional tier 1 capital	79,894	79,794	
45	Tier 1 capital (core tier 1 capital + additional tier 1 capital)	2,003,429	1,954,770	
Tier 2 capital:				
46	Tier 2 capital instruments and related premium	134,863	154,861	X17
47	Invalid instruments to tier 2 capital after the transition period	101,425	121,710	
48	Valid portion of minority interests	3,338	4,236	X27
49	Including: Invalid portion to tier 2 capital after the transition period	1,013	-	
50	Valid portion of surplus provision for loan impairment	54,954	19,195	X02+X04
51	Tier 2 capital before regulatory adjustments	193,155	178,292	
Tier 2 capital: Regulatory adjustments				
52	Directly or indirectly holding tier 2 capital of the Bank	-	-	

S/N	Item	30 June 2017	31 December 2016	Reference
53	Reciprocal cross-holdings in tier 2 capital between banks or between banks and other financial institutions	-	-	
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	500	5,600	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	-	-	
57	Total regulatory adjustments to tier 2 capital	500	5,600	
58	Tier 2 capital	192,655	172,692	
59	Total capital (tier 1 capital + tier 2 capital)	2,196,084	2,127,462	
60	Total risk-weighted assets	15,183,975	14,564,617	
Requirements for capital adequacy ratio and reserve capital				
61	Core tier 1 capital adequacy ratio	12.67%	12.87%	
62	Tier 1 capital adequacy ratio	13.19%	13.42%	
63	Capital adequacy ratio	14.46%	14.61%	
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	7.67%	7.87%	
Domestic minima for regulatory capital				
69	Core tier 1 capital adequacy ratio	5%	5%	
70	Tier 1 capital adequacy ratio	6%	6%	
71	Capital adequacy ratio	8%	8%	
Amounts below the thresholds for deduction				
72	Undeducted portion of non-significant minority investments in capital instruments issued by financial institutions that are not subject to consolidation	35,875	37,049	X05+X06+X08+X09+X12+X29
73	Undeducted portion of significant minority investments in capital instruments issued by financial institutions that are not subject to consolidation	27,623	26,859	X07+X13

S/N	Item	30 June 2017	31 December 2016	Reference
74	Mortgage servicing rights (net of deferred tax liabilities)	N/A	N/A	
75	Deferred tax assets arising from temporary differences (net of deferred tax liabilities)	34,467	28,072	
Valid caps of surplus provision for loan impairment in tier 2 capital				
76	Provision for loan impairment under the weighted approach	19,937	22,504	X01
77	Valid cap of surplus provision for loan impairment in tier 2 capital under the weighted approach	10,012	5,697	X02
78	Surplus provision for loan impairment under the internal ratings-based approach	296,576	267,008	X03
79	Valid cap of surplus provision for loan impairment in tier 2 capital under the internal ratings-based approach	44,942	13,498	X04
Capital instruments subject to phase-out arrangements				
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	101,425	121,710	
85	Excluded from tier 2 capital for the current period due to cap	47,029	26,547	

BALANCE SHEET AT THE GROUP'S LEVEL

In RMB millions

Item	At 30 June 2017		At 31 December 2016	
	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
Assets				
Cash and balances with central banks	3,542,773	3,542,773	3,350,788	3,350,788
Due from banks and other financial institutions	447,448	440,863	270,058	262,582
Precious metals	225,726	225,726	220,091	220,091
Placements with banks and other financial institutions	509,791	509,791	527,415	527,415
Financial assets at fair value through profit or loss	503,544	503,518	474,475	474,450
Derivative financial assets	57,569	57,569	94,452	94,452
Reverse repurchase agreements	840,658	840,380	755,627	755,557
Loans and advances to customers	13,549,396	13,548,892	12,767,334	12,766,888
Available-for-sale financial assets	1,632,329	1,598,304	1,742,287	1,708,102
Held-to-maturity investments	3,090,298	3,089,462	2,973,042	2,972,444
Receivables	343,822	294,105	291,370	245,221
Long term equity investments	32,220	37,920	30,077	35,777
Fixed assets	217,584	217,546	220,651	220,609
Construction in progress	25,884	25,884	22,968	22,968
Deferred income tax assets	34,839	34,839	28,398	28,398
Other assets	460,165	435,585	368,232	353,794
Total assets	25,514,046	25,403,157	24,137,265	24,039,536
Liabilities				
Due to central banks	511	511	545	545
Due to banks and other financial institutions	1,319,406	1,319,406	1,516,692	1,516,692
Placements from banks and other financial institutions	495,639	495,639	500,107	500,107
Financial liabilities at fair value through profit or loss	455,303	455,295	366,752	366,740
Derivative financial liabilities	52,436	52,436	89,960	89,960
Repurchase agreements	681,925	673,328	589,306	579,651
Certificates of deposit	228,097	228,097	218,427	218,427
Due to customers	19,021,171	19,029,935	17,825,302	17,828,084
Employee benefits payable	25,364	25,089	32,864	32,536
Taxes payable	52,077	52,020	63,557	63,500
Debt securities issued	413,016	413,016	357,937	357,937
Deferred income tax liabilities	582	371	604	327
Other liabilities	737,885	631,332	594,049	508,235
Total liabilities	23,483,412	23,376,475	22,156,102	22,062,741
Shareholders' equity				
Share capital	356,407	356,407	356,407	356,407
Other equity instruments	86,051	86,051	86,051	86,051
Capital reserve	152,002	152,002	151,998	151,998
Other comprehensive income	(42,687)	(42,197)	(21,738)	(21,640)
Surplus reserve	205,313	205,308	205,021	205,021
General reserve	251,773	251,767	251,349	251,349
Retained profits	1,009,436	1,008,879	940,663	940,237
Equity attributable to equity holders of the parent company	2,018,295	2,018,217	1,969,751	1,969,423
Minority interests	12,339	8,465	11,412	7,372
Total equity	2,030,634	2,026,682	1,981,163	1,976,795

Note: Prepared in accordance with PRC GAAP.

EXPLANATIONS FOR DETAILED ITEMS

In RMB millions

Item	At 30 June 2017 Balance sheet under regulatory scope of consolidation	Reference
Financial assets at fair value through profit or loss	503,518	
Including: Undeducted portion of non-significant minority investments in capital instruments issued by financial institutions that are not subject to consolidation	5,110	X29
Loans and advances to customers	13,548,892	
Total loans and advances to customers	13,865,405	
Less: Provision for loan impairment under the weighted approach	19,937	X01
Including: Valid cap of surplus provision for loan impairment in tier 2 capital under the weighted approach	10,012	X02
Less: Provision for loan impairment under the internal ratings-based approach	296,576	X03
Including: Valid cap of surplus provision for loan impairment in tier 2 capital under the internal ratings-based approach	44,942	X04
Available-for-sale financial assets	1,598,304	
Bond investment measured at fair value	1,591,033	
Including: Non-significant minority investments in tier 2 capital instruments issued by financial institutions that are not subject to consolidation	5,896	X05
Other debt instrument investment measured at fair value	2,269	
Equity investment	5,002	
Including: Undeducted portion of non-significant minority investments in capital instruments issued by financial institutions that are not subject to consolidation	705	X06
Including: Undeducted portion of significant minority investments in capital instruments issued by financial institutions that are not subject to consolidation	110	X07
Held-to-maturity investments	3,089,462	
Including: Non-significant minority investments in tier 2 capital instruments issued by financial institutions that are not subject to consolidation	-	X08
Receivables	294,105	
Including: Non-significant minority investments in tier 2 capital instruments issued by financial institutions that are not subject to consolidation	23,993	X09
Including: Significant minority investments in tier 2 capital instruments issued by financial institutions that are not subject to consolidation	500	X10
Long term equity investments	37,920	
Including: Investment in core tier 1 capital instruments issued by financial institutions that are under control but not subject to consolidation	5,700	X11

Item	At 30 June 2017 Balance sheet under regulatory scope of consolidation	Reference
Including: Undeducted portion of non-significant minority investments in capital instruments issued by financial institutions that are not subject to consolidation	171	X12
Including: Undeducted portion of significant minority investments in capital instruments issued by financial institutions that are not subject to consolidation	27,513	X13
Other assets	435,585	
Interest receivable	119,321	
Intangible assets	19,738	X14
Including: Land use rights	18,581	X15
Other receivables	246,709	
Goodwill	8,810	X16
Long-term deferred and prepaid expenses	3,852	
Repossessed assets	8,811	
Others	28,344	
Debt securities issued	413,016	
Including: Valid portion of tier 2 capital instruments and their premium	134,863	X17
Share capital	356,407	X18
Other equity instruments	86,051	
Including: Preference shares	79,375	X28
Capital reserve	152,002	X19
Other comprehensive income	(42,197)	X24
Reserve for changes in fair value of available-for-sale financial assets	(16,480)	
Reserve for cash flow hedging	(4,576)	
Including: Cash flow hedge reserves that relate to the hedging of items that are not fair valued on the balance sheet	(4,604)	X20
Changes in share of other owners' equity of associates and joint ventures	(625)	
Foreign currency translation reserve	(20,516)	
Surplus reserve	205,308	X21
General reserve	251,767	X22
Retained profits	1,008,879	X23
Minority interests	8,465	
Including: Valid portion to core tier 1 capital	2,432	X25
Including: Valid portion to additional tier 1 capital	519	X26
Including: Valid portion to tier 2 capital	3,338	X27

MAIN FEATURES OF ELIGIBLE CAPITAL INSTRUMENTS AT 30 June 2017

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

S/N	Main features of regulatory capital instrument	Ordinary shares (A share)	Ordinary shares (H share)
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: convertible, conversion trigger(s)	If N/A	N/A
25	Including: convertible, fully or partially	If N/A	N/A
26	Including: convertible, conversion rate	If N/A	N/A
27	Including: convertible, mandatory or optional conversion	If N/A	N/A
28	Including: convertible, specify instrument type convertible into	If N/A	N/A
29	Including: convertible, specify issuer of instrument it converts into	If N/A	N/A
30	Write-down feature	No	No
31	Including: write-down, write-down trigger(s)	If N/A	N/A
32	Including: write-down, full or partial	If N/A	N/A
33	Including: write-down, permanent or temporary	If N/A	N/A
34	Including: temporary write-down, description of write-up mechanism	If N/A	N/A

S/N	Main features of regulatory capital instrument	Ordinary shares (A share)	Ordinary shares (H share)
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 30 June 2017
(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	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	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 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

S/N	Main features of regulatory capital instrument	Preference Shares (Offshore)	Preference Shares (Offshore)	Preference Shares (Offshore)	Preference Shares (Domestic)
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 30 June 2017
(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 1,385	RMB20,010	RMB equivalent 13,428
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 or temporary 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: If yes, specify non-compliant features	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	30 June 2017
1	Total consolidated assets as per published financial statements	25,514,046
2	Consolidated adjustments for accounting purposes but outside the scope of regulatory consolidation	(110,889)
3	Adjustments for fiduciary assets	-
4	Adjustments for derivative financial instruments	81,737
5	Adjustment for securities financing transactions	55,523
6	Adjustment for off-balance sheet items	1,938,279
7	Other adjustments	(11,063)
8	Balance of adjusted on- and off-balance sheet assets	27,467,633

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	30 June 2017
1	On-balance sheet items (excluding derivatives and SFTs, but including collateral)	24,693,757
2	Less: Asset amounts deducted in determining Basel III Tier 1 capital	(11,063)
3	Balance of adjusted on-balance sheet assets (excluding derivatives and SFTs)	24,682,694
4	Replacement cost associated with all derivatives transactions (ie net of eligible cash variation margin)	70,084
5	Add-on amounts for PFE associated with all derivatives transactions	59,654
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	(10,530)
9	Effective notional amount of written credit derivatives	58,409
10	Less: Adjusted effective notional deductions for written credit derivatives	(38,311)

S/N	Item	30 June 2017
11	Total derivative exposures	139,306
12	Gross SFT assets (with no recognition of netting), after adjusting for sale accounting transactions	651,831
13	Less: Netted amounts of cash payables and cash receivables of gross SFT assets	-
14	CCR exposure for SFT assets	55,523
15	Agent transaction exposures	-
16	Total securities financing transaction exposures	707,354
17	Off-balance sheet exposure at gross notional amount	3,892,498
18	Less: Adjustments for conversion to credit equivalent amounts	(1,954,219)
19	Balance of adjusted off-balance sheet assets	1,938,279
20	Net tier 1 capital	2,003,429
21	Balance of adjusted on- and off-balance sheet assets	27,467,633
22	Leverage ratio	7.29%

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 USING ADVANCED APPROACHES

In RMB millions, except for percentages

S/N	Item	Second quarter 2017	
		Total un-weighted value	Total weighted value
HIGH-QUALITY LIQUID ASSETS			
1	Total high-quality liquid assets (HQLA)		4,514,036
CASH OUTFLOWS			
2	Retail deposits and deposits from small business customers, of which:	9,228,588	919,957
3	<i>Stable deposits</i>	45,365	1,635
4	<i>Less stable deposits</i>	9,183,223	918,322
5	Unsecured wholesale funding, of which:	10,855,948	3,797,769
6	<i>Operational deposits (excluding those generated from correspondent banking activities)</i>	5,964,541	1,447,686
7	<i>Non-operational deposits (all counterparties)</i>	4,829,023	2,287,699
8	<i>Unsecured debt</i>	62,384	62,384
9	Secured funding		49,617
10	Additional requirements, of which:	3,447,946	1,248,684
11	<i>Outflows related to derivative exposures and other collateral requirements</i>	1,049,187	1,049,187
12	<i>Outflows related to loss of funding on debt products</i>	-	-
13	<i>Credit and liquidity facilities</i>	2,398,759	199,497
14	Other contractual funding obligations	47,045	46,802
15	Other contingent funding obligations	1,135,998	26,295
16	TOTAL CASH OUTFLOWS		6,089,124
CASH INFLOWS			
17	Secured lending (including reverse repos and securities borrowing)	868,029	195,423
18	Inflows from fully performing exposures	1,604,938	1,171,839
19	Other cash inflows	1,064,303	1,055,575
20	TOTAL CASH INFLOWS	3,537,270	2,422,837
			Total adjusted value
21	TOTAL HQLA		4,514,036
22	TOTAL NET CASH OUTFLOWS		3,666,287
23	LIQUIDITY COVERAGE RATIO (%)		123.15

Note: Data of the above table are all the simple arithmetic means of the 91 natural days' figures of the recent quarter.