

**Main Features Template – USD subordinated note  
with a final maturity on 30 November 2020**

1	Issuer	Industrial and Commercial Bank of China (Asia) Limited
2	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	XS0563742138
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 provisions of the Notes relating to subordination shall be governed by, and construed in accordance with, the laws of Hong Kong.
	<i>Regulatory treatment</i>	
4	Transitional Basel III rules <sup>#</sup>	Tier 2
5	Post-transitional Basel III rules <sup>+</sup>	Ineligible
6	Eligible at solo*/group/group & solo	Solo and Group
7	Instrument type (types to be specified by each jurisdiction)	Other Tier 2 instruments
8	Amount recognised in regulatory capital (Currency in million, as of most recent reporting date)	HK\$2,314 million
9	Par value of instrument	USD500 million
10	Accounting classification	Liability – amortised cost
11	Original date of issuance	30 November 2010
12	Perpetual or dated	Dated
13	Original maturity date	30 November 2020
14	Issuer call subject to prior supervisory approval	N/A
15	Optional call date, contingent call dates and redemption amount	N/A
16	Subsequent call dates, if applicable	N/A
	<i>Coupons/dividends</i>	
17	Fixed or floating dividend/coupon	Fixed
18	Coupon rate and any related index	5.125% per annum
19	Existence of a dividend stopper	N/A
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	N/A
22	Noncumulative or cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible
24	If convertible, conversion trigger(s)	N/A
25	If convertible, fully or partially	N/A
26	If convertible, conversion rate	N/A
27	If convertible, mandatory or optional conversion	N/A
28	If convertible, specify instrument type convertible into	N/A
29	If convertible, specify issuer of instrument it converts into	N/A
30	Write-down feature	No
31	If write-down, write-down trigger(s)	N/A
32	If write-down, full or partial	N/A
33	If write-down, permanent or temporary	N/A
34	If temporary write-down, description of write-up mechanism	N/A
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Depositors, bank's creditors, holders' of certificates of deposit issued and debt securities in issue.
36	Non-compliant transitioned features	Yes
37	If yes, specify non-compliant features	The terms and conditions of the instrument do not contain a provision requiring the instrument to be written down, or converted, into ordinary shares, at the point of non-viability.

Footnote:

- <sup>#</sup> Regulatory treatment of capital instruments subject to transitional arrangements provided for in Schedule 4H of the Banking (Capital) Rules
- <sup>+</sup> Regulatory treatment of capital instruments not subject to transitional arrangements provided for in Schedule 4H of the Banking (Capital) Rules
- <sup>\*</sup> Include solo-consolidated