

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 November 2015

(Unit : Thousand Baht)

Assets		Liabilities	
Cash	378,857	Deposits	80,672,386
Interbank and money market items, net	2,274,072	Interbank and money market items, net	40,163,611
Claims on securities	-	Liabilities payable on demand	199,838
Derivatives assets	123,284	Liabilities to deliver securities	-
Investments - net (with obligations Thousand Baht 876,000)	43,206,541	Financial liabilities designated at fair value through profit or loss	-
Investments in subsidiaries and associates, net	4,554,874	Derivatives liabilities	244,453
Loans to customers, net	97,026,330	Debts issued and Borrowings	2,744,616
Accrued interest receivables	205,738	Bank's liabilities under acceptances	-
Customers' liabilities under acceptances	-	Other liabilities	1,475,113
Properties foreclosed, net	809,527	Total Liabilities	125,500,017
Premises and equipment, net	99,488	Shareholders' equity	
Other assets, net	910,510	Equity portion ^{1/}	20,132,094
		Other reserves	228,173
		Retained Earnings	3,728,937
Total Assets	149,589,221	Total Shareholders' equity	24,089,204
		Total Liabilities and Shareholders' equity	149,589,221

Non-Performing Loan^{2/} (net) as of 30 September 2015 (Quarterly) 760,670

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

Required provisioning for loan loss, as of 30 September 2015 (Quarterly) 810,714

Actual provisioning for loan loss, as of 30 September 2015 (Quarterly) 2,592,721

Loans to related parties 1,934,783

Loans to related asset management companies -

Loans to related parties due to debt restructuring -

Regulatory capital 24,658,039

(Capital adequacy ratio = 20.55 percents)

Regulatory capital after deducting capital add-on arising from Single Lending Limit 24,559,597

(Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit = 20.47 percents)

Changes in assets and liabilities this quarter as of 30 November 2015 due to fine from violating the Financial Institution Business Act B.E. 2551, Section -

Contingent liabilities

Avals to bills and guarantees of loans 13,375,617

Liabilities under unmatured import bills 1,387,068

Letters of credit 836,252

Other contingencies 3,355,583

^{1/} 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

^{2/} Non-Performing Loans (gross) as of 30 September 2015 (Quarterly) 1,145,806

(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. Guohui Song
 Senior Executive Vice President

Mr. Som Pisarnsophon
 Executive Vice President

18 December 2015