

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 31 January 2011

(Unit : Thousand Baht)

Assets		Liabilities	
Cash	283,262	Deposits	26,303,716
Interbank and money market items, net	4,472,301	Interbank and money market items, net	1,127,885
Claims on securities	-	Liabilities payable on demand	46,024
Derivatives assets	923,461	Liabilities to deliver securities	-
Investments - net	9,594,775	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 4,000)	-	Derivatives liabilities	872,957
Investments in subsidiaries and associates, net	3,255,170	Debts issued and Borrowings	28,973,929
Loans to customers, net	50,854,384	Bank's liabilities under acceptances	-
Accrued interest receivables	47,876	Other liabilities	1,069,625
Customers' liabilities under acceptances	-	Total Liabilities	58,394,136
Properties foreclosed, net	1,202,743	Shareholders' equity	
Premises and equipment, net	167,905	Equity portion ^{1/}	15,904,529
Other assets, net	1,232,985	Other reserves	188,450
		Retained Earnings	(2,452,253)
Total Assets	72,034,862	Total Shareholders' equity	13,640,726
		Total Liabilities and Shareholders' equity	72,034,862

Non-Performing Loan^{2/} (net) as of 31 December 2010 (Quarterly) 2,232,444

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

Required provisioning for loan loss, as of 31 December 2010 (Quarterly) 687,965

Actual provisioning for loan loss, as of 31 December 2010 (Quarterly) 734,429

Loans to related parties 17,537,900

Loans to related asset management companies -

Loans to related parties due to debt restructuring -

Regulatory capital 12,924,844

(Capital adequacy ratio = 19.97 percents)

Changes in assets and liabilities this quarter as of 31 January 2011 due to fine from violating the Financial Institution Business Act B.E. 2551, Section -

Contingent liabilities

Avals to bills and guarantees of loans -

Liabilities under unmatured import bills 14,151

Letters of credit 1,592,540

Other contingencies 1,251,894

^{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 31 December 2010 (Quarterly) 2,524,678

(4.59 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

Location of disclosure:

Date of disclosure : 24 September 2010

Date of disclosure :

Information as of 30 June 2010

Information as of

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

Som Pisarnsophon
Executive Vice President

Suntaree Thummaratchapimon
First Vice President

25 March 2011