

(Revised Version)

C.B. 1.1

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 December 2015

(Unit : Thousand Baht)

Assets		Liabilities	
Cash	368,455	Deposits	86,201,364
Interbank and money market items, net	1,891,397	Interbank and money market items, net	35,876,646
Claims on securities	-	Liabilities payable on demand	13,744
Derivatives assets	122,310	Liabilities to deliver securities	-
Investments - net	45,010,528	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 868,744)	-	Derivatives liabilities	281,250
Investments in subsidiaries and associates, net	4,554,874	Debts issued and Borrowings	2,733,267
Loans to customers, net	96,731,372	Bank's liabilities under acceptances	-
Accrued interest receivables	230,811	Other liabilities	1,712,559
Customers' liabilities under acceptances	-	Total Liabilities	126,818,830
Properties foreclosed, net	812,191	Shareholders' equity	
Premises and equipment, net	97,985	Equity portion ^{1/}	20,132,094
Other assets, net	1,072,992	Other reserves	154,534
		Retained Earnings	3,787,457
Total Assets	150,892,915	Total Shareholders' equity	24,074,085
		Total Liabilities and Shareholders' equity	150,892,915

Non-Performing Loan^{2/} (net) as of 31 December 2015 (Quarterly) 753,577

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

Required provisioning for loan loss, as of 31 December 2015 (Quarterly) 830,443

Actual provisioning for loan loss, as of 31 December 2015 (Quarterly) 2,974,317

Loans to related parties 3,116,861

Loans to related asset management companies -

Loans to related parties due to debt restructuring -

Regulatory capital 24,728,485

(Capital adequacy ratio = 19.90 percents)

Regulatory capital after deducting capital add-on arising from Single Lending Limit 24,631,012

(Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit = 19.83 percents)

Changes in assets and liabilities this quarter as of 31 December 2015 due to fine from violating the Financial Institution Business Act B.E. 2551, Section -

Contingent liabilities

Avals to bills and guarantees of loans 13,410,079

Liabilities under unmatured import bills 1,599,481

Letters of credit 727,992

Other contingencies 4,933,346

^{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 2015 (Quarterly) 1,124,852

(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

Date of disclosure : 28 September 2015

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

15 March 2016