

**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 2018**

(Unit : Thousand Baht)

Assets		Liabilities	
Cash	384,935	Deposits	101,422,505
Interbank and money market items, net	10,499,952	Interbank and money market items, net	61,089,927
Claims on securities	-	Liabilities payable on demand	214,176
Derivatives assets	269,525	Liabilities to deliver securities	-
Investments - net (with obligations Thousand Baht 1,451,119 )	73,794,451	Financial liabilities designated at fair value through profit or loss	-
Investments in subsidiaries and associates, net	4,554,874	Derivatives liabilities	575,039
Loans to customers, net	106,508,594	Debts issued and Borrowings	4,985,692
Accrued interest receivables	274,798	Bank's liabilities under acceptances	-
Customers' liabilities under acceptances	-	Other liabilities	2,030,783
Properties foreclosed, net	669,048	<b>Total Liabilities</b>	<b>170,318,122</b>
Premises and equipment, net	138,828	<b>Shareholders' equity</b>	
Other assets, net	1,421,186	Equity portion <sup>1/</sup>	20,132,094
		Other reserves	74,574
		Retained Earnings	7,991,401
<b>Total Assets</b>	<b>198,516,191</b>	<b>Total Shareholders' equity</b>	<b>28,198,069</b>
		<b>Total Liabilities and Shareholders' equity</b>	<b>198,516,191</b>

Non-Performing Loan<sup>2/</sup> (net) as of 30 September 2018 (Quarterly) 318,584

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

Required provisioning for loan loss, as of 30 September 2018 (Quarterly) 798,547

Actual provisioning for loan loss, as of 30 September 2018 (Quarterly) 4,066,993

Loans to related parties 5,439,394

Loans to related asset management companies -

Loans to related parties due to debt restructuring -

Regulatory capital 34,303,760

(Capital adequacy ratio = 18.37 percents)

Regulatory capital after deducting capital add-on arising from Single Lending Limit 32,263,735

(Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit = 17.28 percents)

Changes in assets and liabilities this quarter as of 30 November 2018 due to fine from violating the Financial Institution Business Act B.E. 2551, Section . . . . . -

**Contingent liabilities**

Avals to bills and guarantees of loans 5,796,127

Liabilities under unmatured import bills 89,806

Letters of credit 163,854

Other contingencies 39,739,298

<sup>1/</sup> 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

<sup>2/</sup> Non-Performing Loans (gross) as of 30 September 2018 (Quarterly) 747,072

(0.62 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](http://www.icbcthai.com)

Location of disclosure: [www.icbcthai.com](http://www.icbcthai.com)

Date of disclosure : 25 October 2018

Date of disclosure : 25 October 2018

Information as of 30 June 2018

Information as of 30 June 2018

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

Mr. Som Pisarnsophon  
 Executive Vice President

Ms. Suntaree Thummaratchapimon  
 First Vice President

20 December 2018