

INDUSTRIAL AND COMMERCIAL BANK OF CHINA (THAI) PUBLIC COMPANY LIMITED

Summary Statement of Assets and Liabilities

(Audited/reviewed by Certified Public Accountant)

As of 31 December 2019

(Unit : Thousand Baht)

Assets		Liabilities	
Cash	458,032	Deposits	129,823,082
Interbank and money market items, net	26,097,979	Interbank and money market items, net	47,767,850
Claims on securities	-	Liabilities payable on demand	35,101
Derivatives assets	230,149	Liabilities to deliver securities	-
Investments - net	72,119,464	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 1,550,876)	-	Derivatives liabilities	458,904
Investments in subsidiaries and associates, net	4,250,000	Debts issued and Borrowings	4,987,272
Loans to customers, net	110,246,296	Bank's liabilities under acceptances	-
Accrued interest receivables	338,955	Other liabilities	2,611,493
Customers' liabilities under acceptances	-	Total Liabilities	185,683,702
Properties foreclosed, net	233,712	Shareholders' equity	
Premises and equipment, net	131,849	Equity portion ^{1/}	20,081,600
Other assets, net	1,690,101	Other reserves	335,311
		Retained Earnings	9,695,924
		Total Shareholders' equity	30,112,835
Total Assets	215,796,537	Total Liabilities and Shareholders' equity	215,796,537

Non-Performing Loan^{2/} (net) as of 31 December 2019 (Quarterly) 140,916

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

Required provisioning for loan loss, as of 31 December 2019 (Quarterly) 818,619

Actual provisioning for loan loss, as of 31 December 2019 (Quarterly) 3,348,649

Loans to related parties 4,189,268

Loans to related asset management companies -

Loans to related parties due to debt restructuring -

Regulatory capital 36,798,195

(Capital adequacy ratio = 19.34 percents)

Regulatory capital after deducting capital add-on arising from Single Lending Limit 36,798,195

(Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit = 19.34 percents)

Changes in assets and liabilities this quarter as of 31 December 2019 due to fine from violating the Financial Institution Business Act B.E. 2551, Section -

Contingent liabilities

Avals to bills and guarantees of loans 996,367

Liabilities under unmatured import bills 81,638

Letters of credit 287,355

Other contingencies 44,626,483

^{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 2019 (Quarterly) 258,307

(0.19 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 : 30 October 2019

Date of disclosure : 30 October 2019

Information as of 30 June 2019

Information as of 30 June 2019

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

Mr. Som Pisarnsophon
Executive Vice President

Mrs. Suntaree Thummaratchapimon
Senior Vice President

23 April 2020