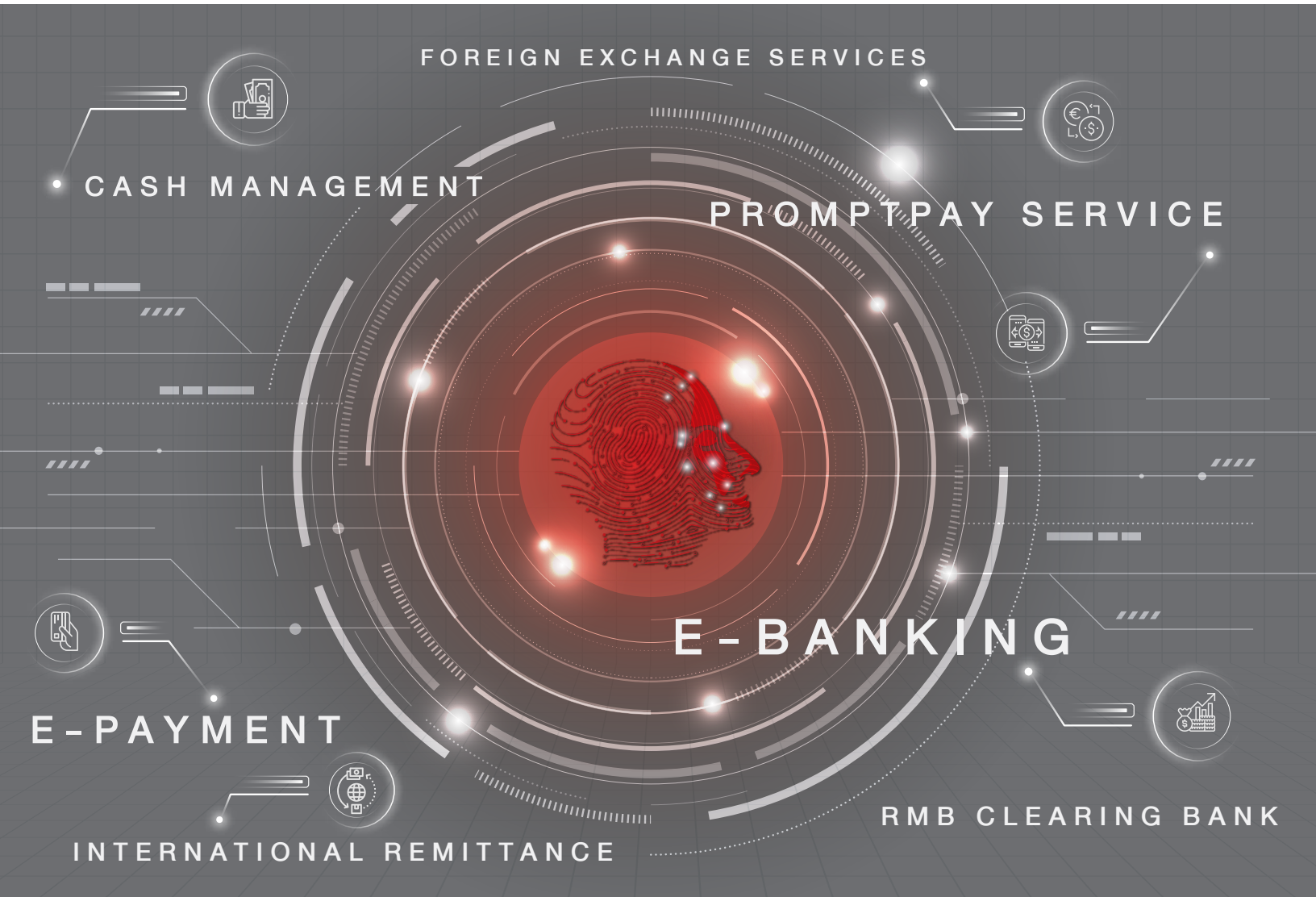


Your Global Partner, Your Reliable Bank



HIGHLIGHTS

	2019	2018	2017	2016	2015
Total assets (Million Baht)	251,731	228,826	207,845	191,274	183,029
Loans to customers net of deferred revenue (Million Baht)	155,814	146,054	139,330	135,866	135,883
Deposit (Million Baht)	129,820	102,139	100,349	92,024	86,195
Net Profit after tax (Million Baht)	2,145	1,912	1,811	1,519	1,335
Capital adequacy ratio (Percentage)	17.00	16.90	14.74	16.55	17.85
Book value per share (Baht)	14.19	13.15	12.42	11.65	10.87
Gross of Non-performing loan to total loans (Percentage)	0.56	1.18	1.34	1.43	1.56
Coverage ratio (Percentage)	709.12	444.41	382.93	294.14	189.50

Fitch Ratings AAA(tha) for National long-term rating for the eighth consecutive years



 **RELIABLE**



Stronger with highest attainable credit rating of AAA(thai) for National Long-Term Rating from Fitch Ratings for the 8th consecutive year

GLOBAL NETWORK



With dynamic support from the ICBC Group, a leading global bank, we are ready to serve and provide financial advices for the enhanced growth of your business

 **EXCELLENCE**



With experience and expertise in the banking business, we are dedicated to the continued efficiency improvement and to offer the best of financial services



WHO WE ARE

Background

The Bank was incorporated on 26 August 1969 and obtained a license from the Ministry of Finance to undertake finance and securities business on 26 October 1973 and listed on the Stock Exchange of Thailand on 22 November 1978. On 24 December 2004, the Ministry of Finance approved the merger of Asia Credit Public Company Limited and Bualuang Finance Company Limited to establish a new commercial bank. The Company commenced its commercial banking operations under the name “ACL Bank Public Company Limited” on 23 December 2005.

On 26 February 2010, the Ministry of Finance granted a waiver to the Bank, thereby allowing the Industrial and Commercial Bank of China Limited or ICBC, a foreign bank established in P.R. China, to hold more than 49% of the Bank’s total issued shares through ICBC’s tender offer. ICBC, made a voluntary tender offer for all shares of the Bank during the period of 9 March 2010 to 16 April 2010. Through the said tender offer, ICBC acquired 97.24% of the total issued shares of the Bank. As a result, ICBC became the Bank’s major shareholder when the first tender offer was completed on 21 April 2010. The Bank consequently changed its name from “ACL BANK Public Company Limited” to “Industrial and Commercial Bank of China (Thai) Public Company Limited — ICBC (Thai)” on 8 July 2010.

On 21 December 2010, the Ministry of Finance granted another waiver to the Bank, which allowed up to 100% of its total issued shares to be held by foreigners through the tender offer for the purpose of its delisting from the Stock Exchange of Thailand (SET). Pursuant to the waiver, ICBC made another voluntary offer

which resulted in ICBC’s holding of 97.70% of the Bank’s total issued shares. The Bank delisted from the SET on 19 March 2001.

In 2014, the Bank achieved a capital increase plan of Baht 5,945 million in order to enhance the capital fund of the Bank as well as supporting the future business expansion in various dimensions. As a result, ICBC’s holding of the Bank is increased to 97.86%.

On 6 January 2015, ICBC (Thai) was the only commercial bank in Thailand which was designated as the RMB Clearing Bank in Thailand by the People’s Bank of China (PBoC). This is a significant opportunity for the Bank to promote the utilization of RMB for cross-border trades and investments, aligning with the increasing popularity of the RMB in the world currency market.

ICBC (Thai) aims to be on the forefront of commercial banks in Thailand to provide professional financial services to various business sectors to strengthen the economy and to support cross-border businesses, especially between Thailand and China. Being a part of the ICBC Group means customers of the Bank are able to fully utilize the services provided by the Group’s network which is growing at a rapid pace in China and around the world. At the end of July 2019, ICBC Group had 15,973 branches in China and 428 overseas branches in 47 countries. In addition, ICBC has 1,496 correspondent banks in 145 countries worldwide.

At present, the Bank, as a fully licensed commercial bank, has one subsidiary, ICBC (Thai) Leasing Company Limited, which the Bank owns 99.99%, offering leasing and hire purchase services.

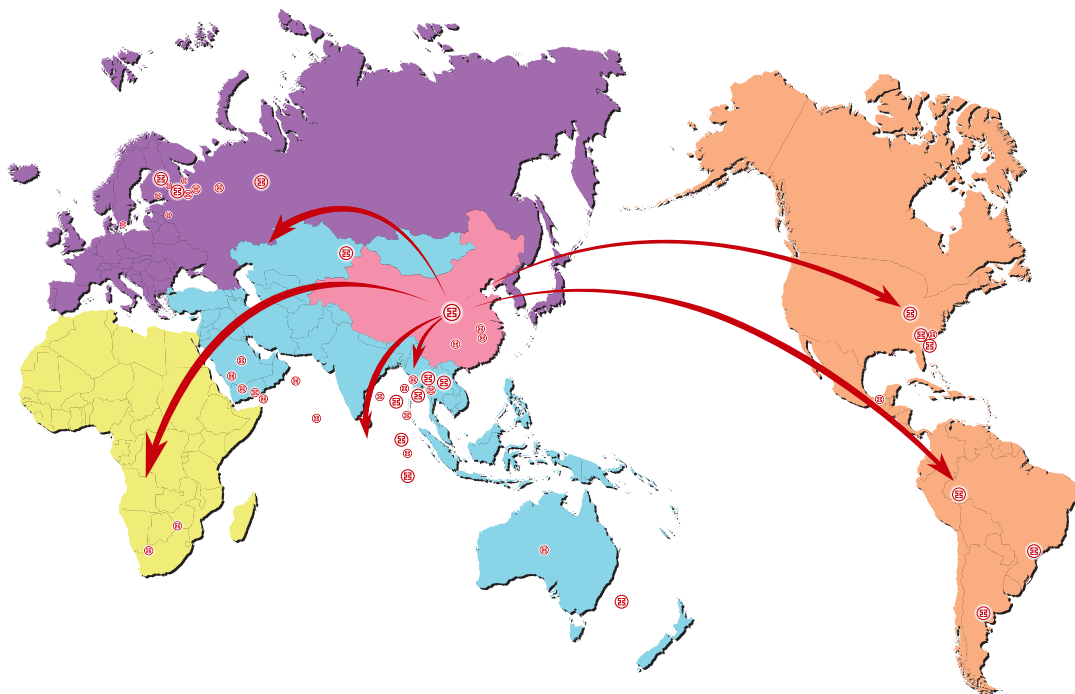
For the past 11 years since ICBC has been operating in Thailand, the Bank has been continuously developing new products and services in order to broaden its coverage of customers’ needs. In particular, the Bank has expanded its products and services to both juristic person customers, to facilitate their business needs,



and individual customers, to reflect their lifestyles such as credit cards, debit cards, internet banking, mobile banking, PromptPay service and CNY 1 day remittance. At present, the Bank has a total of 21 branches across the country.

ICBC (Thai) continues to hold its credit rating by Fitch Ratings at the highest attainable rating of 'AAA (tha)' for National Long-Term Rating and 'F1+ (tha)' for National Short-Term Rating for the eighth consecutive year confirming the Bank's strong financial position.

ICBC NETWORK



Industrial and Commercial Bank of China (Thai) Public Company Limited or ICBC (Thai) is a subsidiary of Industrial and Commercial Bank of China Limited or ICBC which is the largest commercial bank in China with the Chinese Government holding more than a 70% stake and it is a bank with the largest Tier 1 Capital in the world*. Moreover, the total assets of ICBC as of the end of 2019 was USD 4,465 billion or approximately Baht 141 trillion or 7 times higher than the total combined assets of the Thai commercial banking industry** demonstrating the strength and stability of its financial status.

With a network spanning 6 continents across the globe, ICBC (Thai) is able to connect businesses around the world and provide convenience to its customers in conducting the various transactions.

Moreover, ICBC has been appointed by the Eastern Economic Corridor Office (EECO) to be the financial supporter and advisor to Chinese investors who are interested in the EEC.

Corporate Customers	7.63 million
Retail Customers	627 million
Branches in China	15,973 branches
Overseas Branches	428 branches in 47 countries
Correspondent Banks	1,496 banks in over 145 countries

*The Banker, July 2019

** The total asset of the Thai commercial banking industry as of the end of 2019 was Baht 20 trillion,

Source: Report on the Performance of the Thai Banking System — BOT website.

BANKING PRODUCTS AND SERVICES



ICBC (Thai) is ready to serve the needs of both personal and corporate customers with a wide range of financial products and services. Together with the support from ICBC, the largest commercial bank in China with extensive network in Mainland China and worldwide, the Bank is well-equipped to provide world class services, global connection and great convenience to our valued customers.



Deposits

The Bank's deposits accounts are available to various types of customers such as individual persons, juristic entities, non-profit organizations, government agencies, financial institutions, etc. Below are the types of deposits provided by the Bank:

1. Normal Savings Account: Allowing easy deposits and withdrawals in an unlimited amount of money and number of transactions.

2. Hi-Speed Savings Account: Enabling personal and corporate customers to broaden their earnings with an interest rate higher than normal savings accounts while giving high liquidity without limits on the time or number of deposits and withdrawals.

3. Gold Savings Account: Offering premium interest rates similar to fixed deposits with high liquidity much like savings accounts.

4. Basic Banking Account: Savings account eligible for persons holding valid National Welfare Cards or Thai nationals ages 65 and above. Allowing easy deposits and withdrawals

the same as a Normal Savings Account, which also receives the privilege to be waived the account maintenance fee, enrolment fee and annual fee for Debit Card.

5. Normal Current Account: A non-interest bearing account that helps enhance business flexibility through the use of cheque for an unlimited amount of funds and allows customers to track their transactions from the monthly statements.

6. Super Cheque Account: A current account with attractive interest at a rate higher than normal savings accounts, with the interest calculable on a daily basis and transferred into customers' account every June and December.

7. Foreign Currency Deposit Account: Offering two types of accounts: savings account and fixed deposit account of 1 to 12 months, available in 9 major currencies, which are USD, EUR, GBP, JPY, SGD, HKD, NZD, AUD, and CNY.

8. Fixed Deposit with Passbook: This type of service offers interest based on deposit period, aiming to give a higher fixed rate of return with terms ranging from 3 to 48 months. Customers will receive passbook when opening the account and will be able to use the same passbook for various deposit terms.

9. Deposit Receipts: An alternative to reap high returns from attractive interest rates higher than normal savings accounts. Customers can choose the preferred deposit term, ranging from on call to fixed deposit of 1 to 48 months.

10. Online Deposit: An online savings account that allows customers to open accounts, make deposits anytime, anywhere by themselves, and able to check account details online 24 hours a day. An innovative service that is convenient, safe and offers an extra high interest rate, available to both personal and corporate customers.

11. Tax Free Deposit: 24 or 36 months fixed deposits that customers can save money conveniently every month and receive special interest rates paid on maturity date with no tax.

12. Online Fixed Deposit: An online fixed deposit account which customers are able to open accounts and choose deposit terms by themselves. The customers can also perform all banking transactions 24 hours a day via ICBC Personal Internet Banking or Mobile Banking.

Bank Cards

Committed to continuously develop financial products and services to best cater to personal customers' needs, the Bank optimizes convenience for our customers when conducting many forms of transactions domestically and internationally, whether it is cash deposit, withdrawal, transfer, remittance, etc.

1. ICBC (Thai) Debit Card: UnionPay-TPN Dual Currency Debit Card and VISA Single Currency Debit Card can be used for cash deposit, withdrawal, transfer, remittance and purchase in Thailand as well as other countries around the world.

- **UnionPay-TPN Dual Currency Debit Card:** Provides ease and convenience for customers to deposit CNY or THB as preferred. To mitigate the risk of currency fluctuation, customers are able to make a deposit CNY at any of our branches in Thailand and withdraw CNY from any ATM in Mainland China. Transactions conducted in Mainland China are settled in CNY. In case the CNY balance in a designated account is insufficient, the THB fund will automatically be converted into CNY. Likewise, all transactions conducted in Thailand or other countries are settled in THB. If the THB balance in a designated account is insufficient, the CNY fund will automatically be converted into THB. In addition, customers can use the card to purchase goods and services at any merchant worldwide with "UnionPay" sign or withdraw cash from any ATM with "UnionPay" sign.

- **VISA Single Currency Debit Card:** Customers can use the card to withdraw cash from any ATM with a "VISA" sign or purchase goods and services at any merchants with a "VISA" sign across the globe. All transactions conducted anywhere in the world are settled in THB.

2. ICBC (Thai) Credit Card: UnionPay Dual Currency Credit Card and VISA Single Currency Credit Card can be used for various functions such as purchase, transfer, remittance, and cash withdrawal. The cards are widely accepted in Thailand as well as other countries and regions across the globe.

- **UnionPay Dual Currency Credit Card:** Offers the convenience of two currencies, CNY and THB, in just one card. All transactions conducted in Mainland China are settled in CNY to reduce foreign exchange risk.

- **VISA Single Currency Credit Card:** Provides the joy of spending at VISA merchants and VISA ATM network over the world. All transactions are settled in THB.

- **VISA Global Travel Card:** 3 currencies in one card, THB, USD and EUR, minimizes foreign exchange cost. Just select the currency to be settled in USD or EUR or THB when travel abroad. No foreign exchange risk fee incurred for overseas spending in USD and EUR.



Channels

The Bank offers a wide selection of channels for customers to conduct transactions and manage their finance easily as follows:

1. ICBC Corporate Internet Banking: Offers customers an internet channel to conduct most of their daily businesses at their offices easily and safely with the use of USB Shield and login password for account management, fund transfer, remittance, batch fund transfer, and payroll service.

2. ICBC Personal Internet Banking: Allows personal customers to engage in various transactions on the internet related to account management, fixed deposit, fund transfers, remittance, message alert service, credit card service, bill payment and many other services which are simple and safe to use from anywhere at any time.

3. ICBC Mobile Banking: Allows personal customers to manage their accounts and conduct transactions anywhere, anytime via mobile phones using the ICBC Mobile banking application with same user & password as ICBC Personal Internet Banking.

4. ICBC E-zy Card: Personal customers and corporate customers are able to deposit cash and/or cheque into their ICBC (Thai) account through Bill Payment service at any counter of our partner banks nationwide (Bangkok Bank and Kasikornbank).



Card Acceptance Business (POS)

Card Acceptance Business provides corporate customers with POS Terminal in order to accept the transactions of both Debit Cards and Credit Cards of VISA and UnionPay brands as well as dual UnionPay and VISA branded cards available in only in China. POS Terminals offer expedited service and secured settlement process as well as express fund transfer to the merchants' accounts within the next day.

WeChat Pay Service

The purpose of ICBC (Thai) WeChat Pay is to serve merchants or corporate customers whose main customers are Chinese tourists using the WeChat Pay Application as a payment tool. This offers greater convenience, fast and reliable service for both merchants and their customers. The Chinese tourist pay in Chinese Yuan, while the merchants receives the fund transfers for the transactions within the next day in Thai Baht.

ATM

With the 24-hour a day ICBC (Thai) ATM service, customers are able to conduct any transaction easily by themselves whether cash withdrawal, money transfer, checking of account's outstanding balance, resetting debit card's pin or making payment on ICBC (Thai) credit card.

Cash Management

ICBC (Thai) offers Cash Management services to serve the customers' needs in managing cash more effectively with great convenience, speed, and security as follows:

1. Auto Sweeping: An automatic funds transfer service from customers' savings accounts to current accounts when there are insufficient funds in designated current accounts.

2. ICBC Balance Change Alert: Keeping customers informed of every transaction of their accounts anytime, anywhere via SMS and/or E-mail. The service is applicable to all types of savings accounts and current accounts, which is available in multiple languages: Thai, Chinese and English.

3. Payroll Service: For businesses of all sizes to process transactions regarding payroll without having to visit the Bank's branches. Customers are able to determine salary payment date and transfer money to their employees' accounts from anywhere. Customers can process the instruction for salary payment in CNY. The Bank's exchange rate will be used to deduct THB from company's accounts and transfer THB to their employees' accounts. THB, thus, will be converted to CNY in the employees' accounts.

4. Direct Credit: Enabling customers to make payments for goods and services to multiple vendors nationwide simply with one instruction without having to visit the Bank. Customers can rest assured that the payments will be made as scheduled. Afterwards, credit advices will be sent to customers ready to be forwarded to vendors.

5. Global Cash Management: Cash Management Service among ICBC Group by granting permission to the parent companies of the customers, which are subsidiaries, or any authorized entity to manage the customers' accounts opened with the Bank such as checking account balance or transferring funds from the customers' accounts to other accounts.



CNY Services

The Bank provides a complete range of CNY services to both personal and corporate customers along with our dedication to support trades, investments, and business transactions between Thailand and China through our convenient, fast, and cost-effective services as follows:

1. CNY Deposit Account: Available for savings accounts and fixed deposit accounts to help enhance efficiency in managing CNY funds for our customers by minimizing the risk of CNY currency fluctuation while offering a competitive interest rate. Payment in CNY can be made to the beneficiaries in China as approved by the PBOC to Chinese counterparties approved by the People's Bank of China can also be made conveniently.

2. CNY Banknote Service: Provides broad CNY services under ICBC Group, the largest CNY business bank worldwide with an extensive branch network, especially in China. Customers can deposit or withdraw CNY banknotes with their CNY accounts, remit funds using CNY banknotes at all our branches, or use our banknote exchange service which offers competitive rates.

Bancassurance

In order to provide a wider variety of products to answer all the customers' needs which include savings, life and asset protection, retirement savings plan or tax savings benefits, therefore, the Bank, as an insurance broker, offers a wide range of bancassurance products both life insurance and non-life insurance for customers to choose from. Our experts are ready at all branches for consultation to help select the most suitable products for customers.

ICBC International Remittance

Transfer and receive funds across the globe with fast and reliable services via ICBC global network:

1. ICBC Express: Transfer funds to any ICBC account all around the world via ICBC global network within the same day with competitive exchange rates and low fees. USD and EUR transfers are available through ICBC Internet Banking while USD, HKD, JPY, EUR and CHF transfers are available over the counter.

2. Pre-fixed Remittance to China Service: This service helps to reduce the risk from fluctuation in currency exchange as it uses the exchange rate of the date of transaction, thus, beneficiaries will receive the exact amount of fund sent in full without extra charge or transfer fee. For beneficiaries who have accounts with ICBC China, funds can be received on the date of transfer while transfers to accounts in other banks are also fast and convenient.

3. Personal CNY Cross-Border Remittance: For this service, funds in CNY currency can be transferred directly from individual to individual both from Thailand to Guangdong and from Guangdong to Thailand. The beneficiary can be an individual of any citizenship. The service is available over the counter at any branch of ICBC (Thai) and ICBC Guangdong (excluding Shenzhen branches).

4. Corporate CNY Cross-Border Remittance: This service is offered to remit CNY directly to China without having to exchange to USD or other currencies as would be traditionally required.

5. International Remittances: Quick remittance globally via SWIFT with ICBC Group's worldwide network. This service is available both over the counter and on ICBC Internet Banking.

Lending

The Bank is ready to provide a complete range of commercial credit facilities to all types of businesses, covering small, medium and large enterprises. We strive to support your business for smooth operation and sustainable growth. Moreover, the Bank also offers lending products for personal customers to enhance their business operations any business' needs. The lending products are as follows:

1. Corporate Credit Services: Offering credit solutions to businesses of medium and large sizes to answer various financial needs such as to enhance liquidity, fund business expansion as well as to support capital restructuring and facilitate transactions of both domestic and international trades.

2. ICBC (Thai) SME: Providing personalized packages of lending products and services addressing each unique business need, including short-term loan, long-term loan, working capital, and international trade finance, etc.

3. Oriented Property Financing for SME: SME business owners looking for funds to support their businesses or expansion can simply place their business assets as the collateral to secure credit lines up to 100% of the collateral value.

4. Financing Against Offshore Deposit: Offshore deposits (of any currency) with at branch/subsidiary of ICBC Group can be pledged as collateral to secure credit line up to 95% of the pledged offshore deposit.

5. Account Receivable Financing: Enhances liquidity for business owners who offer credit payment terms when products or services have been delivered and the owners are holding invoices/ account receivables to be paid by a core enterprise, the business owners can submit the account receivables to us and turn them into cash for their business. The credit lines are up to 80% of the account receivables' value.

6. Property for Cash: Answers to various financial needs by offering high credit lines up to 70% of the collateral value at a maximum of Baht 15 million. Customers can benefit from this multipurpose loan by just using their own property as mortgage collateral.

7. Foreigner Housing Unfunded Financing: A type of unfunded financing that supports non-resident customers to purchase properties in Thailand. Financing up to 70% of the lower value between purchasing price and appraisal value. Tenors up to 15 years.

8. Apartment Business Financing: Using apartment business as collateral to receive loan with credit lines from Baht 10-50 million for various purposes whether for refinancing, enhancing liquidity for apartment business, renovation or for maintenance of the apartment. The tenors are up to 15 years at a low interest rate, and additional Stand-by loan with credit lines up to Baht 2.5 million for each drawdown is also available.

9. Housing Loan: Financing to fulfill a customer's wish to own a house and several of purpose. Offer to the Thai resident at the age 20-60 years old with low interest rate both fixed or floating rate and tenor up to 30 years (the applicant age plus loan tenor shall not be more than 65 years of age).

In order to answer to the needs of various customer groups, the Bank offers diversified lending facilities to address all customers' requirements as follows:

1. Working Capital Credit Facility which is a short-term loan facility to support working capital requirement.

- Overdraft
- Promissory Note
- Short-term Lending with Tenor within One Year

2. Investment Credit Facilities with tenors of one year or more to support business expansion such as new machinery procurement, land purchase, factory expansion, new product launch and capital restructuring.

- Medium-term Lending with Tenor of One to Three Years
- Long-term Lending with Tenor Over Three Years
- Project Financing
- Syndicated Loan

3. Domestic and International Trade Finance Facilities to support domestic trades, as well as export and import activities.

- Letter of Credit
- Trust Receipt
- Domestic Letter of Credit: DLC
- Local Trust Receipt
- Import Bills for Collection
- Shipping Guarantee
- Packing Credit
- Export Bills Negotiation/Purchase
- Foreign Exchange Services (buy and sale of foreign currencies) and Hedging

4. Aval and Guarantee

- Aval Acceptance on Promissory Notes or Bills of Exchange
- Bid Bond
- Performance Bond
- Advance Payment Bond
- Retention Bond
- Maintenance Bond
- Purchase Bond

Trade Finance

The Bank offers a wide range of international trade finance services for export and import activities as well as international guarantee services for all types of businesses and industrial sectors through ICBC extensive global correspondent banking network, which ensures fast and efficient international trade transactions. The types of trade finance are as follows:

1. Import Letter of Credit: For importers who would like to open L/C to settle payments with suppliers, ICBC (Thai) will open L/C by the request of local importers. Once all documents received from the exporter's bank are verified without errors, the Bank will swiftly proceed for acceptance (or payment) to an overseas exporter via ICBC Group's worldwide network. Importers can choose from our rich variety of L/C upon requirements:

- Transferable
- Back-to-back
- Sight Payment
- Deferred Payment
- Negotiation
- Usance L/C (supplier credit)

2. Trust Receipt: The Bank will make an advance payment on behalf of importers against the import L/C or under payment terms of cash on delivery or remittance. The service helps add liquidity by addressing the need for short-term cash and increase the credibility of importers as the payment to supplier will be made immediately.

3. Import Bills for Collection: Notifying import bills for collection to importers according to the terms and conditions agreed upon between importers and overseas suppliers.

4. Shipping Guarantees: Providing the service to importers to submit to shipping companies in the case where goods have already arrived but the documents have not yet arrived. This helps importers save the cost of goods storage at the port.

5. Export Letter of Credit: Ensuring exporters of payment from buyers through bank credit commitments of the L/C issuing bank. The service is also suitable for those who wish to secure funding from L/C and customers of ICBC (Thai) trade finance services such as Packing Credit, Export Bill Purchase, Export Discounting or Forfeiting.

6. Export L/C Bill Negotiation/Discount: Exporters can be sure that they will receive payments upfront against their export bills negotiated under L/C, thereby boosting the liquidity of their business.

7. Packing Credit: Enhancing exporters' liquidity, the service is used to cover the cost of goods, material, and production for export under the L/C received from overseas importers.

8. International Remittances: Sending and receiving money on goods, capital funds, dividends, commissions, fees, education or other purposes through SWIFT can be quick and reliable utilizing ICBC Group's global network.

Bahtnet Services

The Bahtnet Service caters to the need to transfer a large amount of funds to beneficiary accounts opened with other banks in Thailand. Beneficiaries will receive funds within the same day of transfer. The service is available at all branches across Thailand.

PromptPay Service

1. Credit Transfer: Allows customers to use their mobile phone numbers or Citizen ID numbers as PromptPay ID for transferring funds to other accounts and accepting fund transfers.

2. Bill Payment: Allows customers to use the PromptPay service to make payments for goods and services to merchants within the PromptPay network.



RMB Clearing Bank

As the designated RMB Clearing Bank in Thailand by the People's Bank of China ("PBoC") and Bank of Thailand ("BOT"), the bank is able to deliver comprehensive and superior RMB cross-border products and services to all our valued customers. We are the first bank to boost RMB Business in Thailand by leveraging on ICBC global network.

1. Clearing Services: The Clearing Bank provides Participating Banks with cross-border clearing services and offshore RMB clearing services.

2. Nostro Account Service: The Clearing Bank opens RMB Nostro account for Participating Banks.

3. Fixed Deposit: The Clearing Bank provides RMB fixed deposit services, with fixed deposit tenors up to 12 months, to help Participating Banks increase their yield on residual funds in their clearing accounts.

4. Banknotes Services: The Clearing Bank provides Participating Banks with RMB banknotes services including RMB banknotes deposit and withdrawal, RMB banknotes exchange and replacement of mutilated banknotes.

5. Account Overdraft: The Clearing Bank provides intraday and overnight overdraft to Participating Banks' clearing bank accounts.

6. Position Squaring Service: The Clearing Bank can directly access the RMB foreign exchange market in Mainland China to provide position squaring services for RMB purchase and sale relating to cross-border commercial trade and any other cross-border businesses approved by the PBOC.

7. Liquidity Support for RMB Account: The Clearing Bank can provide liquidity to Participating Bank's RMB account through offshore money market, offshore RMB-FX swap, collateralized financing, etc. and help Participating Bank ensuring the orderly operation of its payment settlement.

Foreign Exchange Services

The Bank offers foreign exchange services in all major currencies, with particular emphasis on CNY, to serve the customer's FX needs engaging in international trade. Advisory services and information on trends of interest rates and exchange rates are available to be used as a basis for customers' decision-making. The services currently provided are as follows:

- Spot
- Forward
- SWAP

Asset for Sale for Residence and Investment

The Bank has various properties for sale e.g. vacant land, single houses, townhouses, shop-houses and factories.

For more information please visit: www.icbcthailand.com

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