

The following information is disclosed in accordance with the CBRC Notice on Issuing Regulatory Documents on Capital Regulation for Commercial Banks Appendix 2 Notice on Enhancing Disclosure Requirements for Composition of Capital.

CAPITAL COMPOSITION

In RMB millions, except for percentages

S/N	Item	At 31 December 2014	At 31 December 2013	Reference
Core tier 1 capital:				
1	Paid-in capital	353,495	351,390	X18
2	Retained earnings	1,022,682	838,834	
2a	Surplus reserve	150,752	123,870	X21
2b	General reserve	221,622	202,940	X22
2c	Retained profits	650,308	512,024	X23
3	Accumulated other comprehensive income (and other public reserves)	120,035	84,164	
3a	Capital reserve	144,874	108,202	X19
3b	Others	(24,839)	(24,038)	X24
4	Valid portion to core tier 1 capital during the transition period (only applicable to non-joint stock companies. Fill in 0 for joint stock banks)	-	-	
5	Valid portion of minority interests	2,191	1,956	X25
6	Core tier 1 capital before regulatory adjustments	1,498,403	1,276,344	
Core tier 1 capital: Regulatory adjustments				
7	Prudential valuation adjustments	-	-	
8	Goodwill (net of deferred tax liabilities)	8,487	8,049	X16
9	Other intangible assets other than land use rights (net of deferred tax liabilities)	1,279	1,474	X14-X15
10	Deferred tax assets that rely on future profitability excluding those arising from temporary differences	-	-	
11	Cash flow hedge reserves that relate to the hedging of items that are not fair valued on the balance sheet	(3,796)	(3,920)	X20
12	Shortfall of provision for loan impairment	-	-	

S/N	Item	At 31 December 2014	At 31 December 2013	Reference
13	Gain on sale related to asset securitization	-	-	
14	Unrealized gains and losses due to changes in own credit risk on fair valued liabilities	-	-	
15	Defined-benefit pension fund net assets (net of related deferred tax liabilities)	-	-	
16	Directly or indirectly holding in own ordinary shares	-	-	
17	Reciprocal cross-holdings in core tier 1 capital between banks or between banks and other financial institutions	-	-	
18	Deductible amount of non-significant minority investment in core tier 1 capital instruments issued by financial institutions that are not subject to consolidation	-	-	
19	Deductible amount of significant minority investment in core tier 1 capital instruments issued by financial institutions that are not subject to consolidation	-	-	
20	Mortgage servicing rights	N/A	N/A	
21	Deductible amount in deferred tax assets arising from temporary differences	-	-	
22	Deductible amount exceeding the 15% threshold for significant minority capital investments in core tier 1 capital instruments issued by financial institutions that are not subject to consolidation and undeducted portion of deferred tax assets arising from temporary differences	-	-	
23	Including: Deductible amount of significant minority investments in core tier 1 capital instruments issued by financial institutions	-	-	
24	Including: Deductible amount of mortgage servicing rights	N/A	N/A	
25	Including: Deductible amount in deferred tax assets arising from temporary differences	-	-	
26a	Investment in core tier 1 capital instruments issued by financial institutions that are under control but not subject to consolidation	5,700	3,900	X11

S/N	Item	At 31 December 2014	At 31 December 2013	Reference
26b	Shortfall in core tier 1 capital instruments issued by financial institutions that are under control but not subject to consolidation	-	-	
26c	Others that should be deducted from core tier 1 capital	-	-	
27	Undeducted shortfall that should be deducted from additional tier 1 capital and tier 2 capital	-	-	
28	Total regulatory adjustments to core tier 1 capital	11,670	9,503	
29	Core tier 1 capital	1,486,733	1,266,841	
Additional tier 1 capital:				
30	Additional tier 1 capital instruments and related premium	34,428	-	
31	Including: Portion classified as equity	34,428	-	X28
32	Including: Portion classified as liabilities	-	-	
33	Invalid instruments to additional tier 1 capital after the transition period	-	-	
34	Valid portion of minority interests	72	18	X26
35	Including: Invalid portion to additional tier 1 capital after the transition period	-	-	
36	Additional tier 1 capital before regulatory adjustments	34,500	18	
Additional tier 1 capital: Regulatory adjustments				
37	Directly or indirectly holding additional tier 1 capital of the Bank	-	-	
38	Reciprocal cross-holdings in additional tier 1 capital between banks or between banks and other financial institutions	-	-	
39	Deductible amount of non-significant minority investment in additional tier 1 capital instruments issued by financial institutions that are not subject to consolidation	-	-	
40	Significant minority investments in additional tier 1 capital instruments issued by financial institutions that are not subject to consolidation	-	-	
41a	Investment in additional tier 1 capital instruments issued by financial institutions that are under control but not subject to consolidation	-	-	

S/N	Item	At 31 December 2014	At 31 December 2013	Reference
41b	Shortfall in additional tier 1 capital instruments issued by financial institutions that are under control but not subject to consolidation	-	-	
41c	Others that should be deducted from additional tier 1 capital	-	-	
42	Undeducted shortfall that should be deducted from tier 2 capital	-	-	
43	Total regulatory adjustments to additional tier 1 capital	-	-	
44	Additional tier 1 capital	34,500	18	
45	Tier 1 capital (core tier 1 capital + additional tier 1 capital)	1,521,233	1,266,859	
Tier 2 capital:				
46	Tier 2 capital instruments and related premium	187,829	189,877	X17
47	Invalid instruments to tier 2 capital after the transition period	164,752	185,346	
48	Valid portion of minority interests	242	72	X27
49	Including: Invalid portion to tier 2 capital after the transition period	-	-	
50	Valid portion of surplus provision for loan impairment	118,633	134,857	X02+X04
51	Tier 2 capital before regulatory adjustments	306,704	324,806	
Tier 2 capital: Regulatory adjustments				
52	Directly or indirectly holding tier 2 capital of the Bank	-	-	
53	Reciprocal cross-holdings in tier 2 capital between banks or between banks and other financial institutions	-	-	
54	Deductible portion of non-significant minority investment in tier 2 capital instruments issued by financial institutions that are not subject to consolidation	-	-	
55	Significant minority investments in tier 2 capital instruments issued by financial institutions that are not subject to consolidation	15,800	19,400	X10
56a	Investment in tier 2 capital instruments issued by financial institutions that are under control but not subject to consolidation	-	-	
56b	Shortfall in tier 2 capital instruments issued by financial institutions that are under control but not subject to consolidation	-	-	

S/N	Item	At 31 December 2014	At 31 December 2013	Reference
56c	Others that should be deducted from tier 2 capital	-	-	
57	Total regulatory adjustments to tier 2 capital	15,800	19,400	
58	Tier 2 capital	290,904	305,406	
59	Total capital (tier 1 capital + tier 2 capital)	1,812,137	1,572,265	
60	Total risk-weighted assets	12,475,939	11,982,187	
Requirements for capital adequacy ratio and reserve capital				
61	Core tier 1 capital adequacy ratio	11.92%	10.57%	
62	Tier 1 capital adequacy ratio	12.19%	10.57%	
63	Capital adequacy ratio	14.53%	13.12%	
64	Institution specific buffer requirement	3.5%	3.5%	
65	Including: Capital conservation buffer requirement	2.5%	2.5%	
66	Including: Countercyclical buffer requirement	-	-	
67	Including: G-SIB buffer requirement	1%	1%	
68	Percentage of core tier 1 capital meeting buffers to risk-weighted assets	6.92%	5.57%	
Domestic minima for regulatory capital				
69	Core tier 1 capital adequacy ratio	5%	5%	
70	Tier 1 capital adequacy ratio	6%	6%	
71	Capital adequacy ratio	8%	8%	
Amounts below the thresholds for deduction				
72	Undeducted amount of non-significant minority investments in capital instruments issued by financial institutions that are not subject to consolidation	33,067	26,898	X05+X06 +X08+X09+X12
73	Undeducted amount of significant minority investments in capital instruments issued by financial institutions that are not subject to consolidation	26,658	27,893	X07+X13
74	Mortgage servicing rights (net of deferred tax liabilities)	N/A	N/A	
75	Deferred tax assets arising from temporary differences (net of deferred tax liabilities)	24,569	28,724	
Valid caps of surplus provision for loan impairment to tier 2 capital				
76	Provision for loan impairment under the weighted approach	15,541	240,959	X01
77	Valid cap of provision for loan impairment to tier 2 capital under the weighted approach	9,684	134,857	X02

S/N	Item	At 31 December 2014	At 31 December 2013	Reference
78	Provision for loan impairment under the internal ratings-based approach	242,040	N/A	X03
79	Valid cap of provision for loan impairment to tier 2 capital under the internal ratings-based approach	108,949	N/A	X04
Capital instruments subject to phase-out arrangements				
80	Valid cap to core tier 1 capital instruments for the current period due to phase-out arrangements	-	-	
81	Excluded from core tier 1 capital due to cap	-	-	
82	Valid cap to additional tier 1 capital instruments for the current period due to phase-out arrangements	-	-	
83	Excluded from additional tier 1 capital due to cap	-	-	
84	Valid cap to tier 2 capital instruments for the current period due to phase-out arrangements	164,752	185,346	
85	Excluded from tier 2 capital for the current period due to cap	17,932	17,006	

BALANCE SHEET AT THE GROUP'S LEVEL

In RMB millions

Item	At 31 December 2014		At 31 December 2013	
	Consolidated balance sheet as in published financial statements	Balance sheet under regulatory scope of consolidation	Consolidated balance sheet as in published financial statements	Balance sheet under regulatory scope of consolidation
Assets				
Cash and balances with central banks	3,523,622	3,523,622	3,294,007	3,294,006
Due from banks and other financial institutions	304,273	298,128	306,366	300,543
Precious metals	95,950	95,950	61,821	61,821
Placements with banks and other financial institutions	478,503	478,503	411,618	411,618
Financial assets at fair value through profit or loss	346,828	346,765	372,556	372,477
Derivative financial assets	24,048	24,048	25,020	25,020
Reverse repurchase agreements	468,462	468,452	331,903	331,870

Item	At 31 December 2014		At 31 December 2013	
	Consolidated balance sheet as in published financial statements	Balance sheet under regulatory scope of consolidation	Consolidated balance sheet as in published financial statements	Balance sheet under regulatory scope of consolidation
Loans and advances to customers	10,768,750	10,767,798	9,681,415	9,680,819
Available-for-sale financial assets	1,188,288	1,176,369	1,000,800	996,556
Held-to-maturity investments	2,566,390	2,565,606	2,624,400	2,623,602
Receivables	331,731	319,108	324,488	320,407
Long term equity investments	28,919	34,619	28,515	32,415
Fixed assets	171,434	171,393	135,863	135,828
Construction in progress	24,804	24,784	24,841	24,841
Deferred income tax assets	24,758	24,758	28,860	28,860
Other assets	263,193	256,829	265,279	259,332
Total assets	20,609,953	20,576,732	18,917,752	18,900,015
Liabilities				
Due to central banks	631	631	724	724
Due to banks and other financial institutions	1,106,776	1,106,776	867,094	867,094
Placements from banks and other financial institutions	432,463	432,463	402,161	402,161
Financial liabilities at fair value through profit or loss	589,385	589,346	553,607	553,543
Derivative financial liabilities	24,191	24,191	19,168	19,168
Repurchase agreements	380,957	377,037	299,304	297,616
Certificates of deposit	176,248	176,248	130,558	130,558
Due to customers	15,556,601	15,559,727	14,620,825	14,622,319
Employee benefits payable	28,148	27,982	24,529	24,425
Taxes payable	72,278	72,207	67,051	67,002
Debt securities issued	279,590	279,590	253,018	253,018
Deferred income tax liabilities	451	189	420	136
Other liabilities	424,930	396,907	400,830	385,665
Total liabilities	19,072,649	19,043,294	17,639,289	17,623,429
Shareholders' equity				
Share capital	353,495	353,495	351,390	351,390
Other equity instruments	34,428	34,428	-	-
Including: Preference shares	34,428	34,428	-	-
Capital reserve	144,874	144,874	140,844	140,844
Other comprehensive income	(24,548)	(24,839)	(56,859)	(56,680)
Surplus reserve	150,752	150,752	123,870	123,870
General reserve	221,622	221,622	202,940	202,940
Retained profits	650,236	650,308	511,949	512,024

Item	At 31 December 2014		At 31 December 2013	
	Consolidated balance sheet as in published financial statements	Balance sheet under regulatory scope of consolidation	Consolidated balance sheet as in published financial statements	Balance sheet under regulatory scope of consolidation
Equity attributable to equity holders of the parent company	1,530,859	1,530,640	1,274,134	1,274,388
Minority interests	6,445	2,798	4,329	2,198
Total equity	1,537,304	1,533,438	1,278,463	1,276,586

EXPLANATIONS FOR DETAILED ITEMS

In RMB millions

Item	At 31 December 2014 Balance sheet under regulatory scope of consolidation	Reference
Loans and advances to customers	10,767,798	
Total loans and advances to customers	11,025,379	
Less: Provision for loan impairment under the weighted approach	15,541	X01
Including: Valid cap of provision for loan impairment to tier 2 capital under the weighted approach	9,684	X02
Less: Provision for loan impairment under the internal ratings-based approach	242,040	X03
Including: Valid cap of provision for loan impairment to tier 2 capital under the internal ratings-based approach	108,949	X04
Available-for-sale financial assets	1,176,369	
Bond investment measured at fair value	1,156,165	
Including: Non-significant minority investments in tier 2 capital instruments issued by financial institutions that are not subject to consolidation	5,781	X05
Other debt instrument investment measured at fair value	11,751	
Equity investment	8,453	
Including: Undeducted portion of non-significant minority investments in capital instruments issued by financial institutions that are not subject to consolidation	2,135	X06
Including: Undeducted portion of significant minority investments in capital instruments issued by financial institutions that are not subject to consolidation	135	X07

Item	At 31 December 2014 Balance sheet under regulatory scope of consolidation	Reference
Held-to-maturity investments	2,565,606	
Including: Non-significant minority investments in tier 2 capital instruments issued by financial institutions that are not subject to consolidation	2,441	X08
Receivables	319,108	
Including: Non-significant minority investments in tier 2 capital instruments issued by financial institutions that are not subject to consolidation	22,613	X09
Including: Significant minority investments in tier 2 capital instruments issued by financial institutions that are not subject to consolidation	15,800	X10
Long term equity investments	34,619	
Including: Investment in core tier 1 capital instruments issued by financial institutions that are under control but not subject to consolidation	5,700	X11
Including: Undeducted portion of non-significant minority investments in capital instruments issued by financial institutions that are not subject to consolidation	97	X12
Including: Undeducted portion of significant minority investments in capital instruments issued by financial institutions that are not subject to consolidation	26,523	X13
Other assets	256,829	
Interest receivable	107,846	
Intangible assets	21,879	X14
Including: Land use rights	20,600	X15
Other receivables	108,291	
Goodwill	8,487	X16
Long-term deferred and prepaid expenses	4,748	
Repossessed assets	3,726	
Others	1,852	
Debt securities issued	279,590	
Including: Valid portion of tier 2 capital instruments and their premium	187,829	X17
Share capital	353,495	X18

Item	At 31 December 2014 Balance sheet under regulatory scope of consolidation	Reference
Other equity instruments	34,428	
Including: Preference shares	34,428	X28
Capital reserve	144,874	X19
Other comprehensive income	(24,839)	X24
Reserve for changes in fair value of available-for-sale financial assets	4,519	
Reserve for cash flow hedging	(3,854)	
Including: Cash flow hedge reserves that relate to the hedging of items that are not fair valued on the balance sheet	(3,796)	X20
Changes in share of other owners' equity of associates and joint ventures	408	
Foreign currency translation reserve	(25,912)	
Surplus reserve	150,752	X21
General reserve	221,622	X22
Retained profits	650,308	X23
Minority interests	2,798	
Including: Valid portion to core tier 1 capital	2,191	X25
Including: Valid portion to additional tier 1 capital	72	X26
Including: Valid portion to tier 2 capital	242	X27

MAIN FEATURES OF ELIGIBLE CAPITAL INSTRUMENTS AT THE END OF 2014

S/N	Main features of regulatory capital instrument	Ordinary share (A share)	Ordinary share (H share)	Additional tier 1 capital instrument	Additional tier 1 capital instrument	Additional tier 1 capital instrument
1	Issuer	ICBC	ICBC	ICBC	ICBC	ICBC
2	Unique identifier	601398	1398	4603	4604	84602
3	Governing law(s) of the instrument	Securities Law of the People's Republic of China/China	Securities and Futures Ordinance of Hong Kong/Hong Kong, China	The creation and issue of the Offshore Preference Shares and the rights and obligations (including non-contractual rights and obligations) attached to them are governed by, and shall be construed in accordance with, PRC law	The creation and issue of the Offshore Preference Shares and the rights and obligations (including non-contractual rights and obligations) attached to them are governed by, and shall be construed in accordance with, PRC law	The creation and issue of the Offshore Preference Shares and the rights and obligations (including non-contractual rights and obligations) attached to them are governed by, and shall be construed in accordance with, PRC law
	Regulatory treatment					
4	Including: Transition arrangement of Regulation Governing Capital of Commercial Banks (Provisional)	Core tier 1 capital	Core tier 1 capital	Additional tier 1 capital	Additional tier 1 capital	Additional tier 1 capital
5	Including: Post-transition arrangement of Regulation Governing Capital of Commercial Banks (Provisional)	Core tier 1 capital	Core tier 1 capital	Additional tier 1 capital	Additional tier 1 capital	Additional tier 1 capital

S/N	Main features of regulatory capital instrument	Ordinary share (A share)	Ordinary share (H share)	Additional tier 1 capital instrument	Additional tier 1 capital instrument	Additional tier 1 capital instrument
6	Including: Eligible to the parent company/group level	Parent company/Group	Parent company/Group	Parent company/Group	Parent company/Group	Parent company/Group
7	Instrument type	Ordinary share	Ordinary share	Additional tier 1 capital instrument	Additional tier 1 capital instrument	Additional tier 1 capital instrument
8	Amount recognized in regulatory capital (in millions, as at the latest reporting date)	RMB328,447	RMB169,200	RMB equivalent 17,928	RMB equivalent 4,542	RMB11,958
9	Par value of instrument (in millions)	RMB266,700	RMB86,795	USD2,940	EUR600	RMB12,000
10	Accounting treatment	Share capital, Capital reserve	Share capital, Capital reserve	Other equity	Other equity	Other equity
11	Original date of issuance	19 October 2006	19 October 2006	10 December 2014	10 December 2014	10 December 2014
12	Perpetual or dated	Perpetual	Perpetual	Perpetual	Perpetual	Perpetual
13	Including: Original maturity date	No maturity date	No maturity date	No maturity date	No maturity date	No maturity date
14	Issuer call (subject to prior supervisory approval)	No	No	Yes	Yes	Yes
15	Including: Optional call date, contingent call dates and redemption amount	N/A	N/A	The First Redemption Date is 10 December 2019, in full or partial amount	The First Redemption Date is 10 December 2021, in full or partial amount	The First Redemption Date is 10 December 2019, in full or partial amount
16	Including: Subsequent call dates, if applicable	N/A	N/A	10 December in each year after the First Redemption Date	10 December in each year after the First Redemption Date	10 December in each year after the First Redemption Date
	Coupons/dividends					
17	Including: Fixed or floating dividend / coupon	Floating	Floating	Fixed to floating	Fixed to floating	Fixed to floating
18	Including: Coupon rate and any related index	N/A	N/A	6% (dividend rate) before 10 December 2019	6% (dividend rate) before 10 December 2021	6% (dividend rate) before 10 December 2019
19	Including: Existence of a dividend stopper	N/A	N/A	Yes	Yes	Yes

S/N	Main features of regulatory capital instrument	Ordinary share (A share)	Ordinary share (H share)	Additional tier 1 capital instrument	Additional tier 1 capital instrument	Additional tier 1 capital instrument
20	Including: Fully discretionary, partially discretionary or mandatory cancellation of coupons / dividends	Fully discretionary	Fully discretionary	Partially discretionary	Partially discretionary	Partially discretionary
21	Including: Redemption incentive mechanism	No	No	No	No	No
22	Including: Non-cumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	No	No	Yes	Yes	Yes
24	Including: convertible, conversion trigger(s)	If N/A	N/A	Additional Tier 1 Capital Trigger Event or Tier 2 Capital Trigger Event	Additional Tier 1 Capital Trigger Event or Tier 2 Capital Trigger Event	Additional Tier 1 Capital Trigger Event or Tier 2 Capital Trigger Event
25	Including: convertible, or partially fully	If N/A	N/A	Fully or partially convertible when an Additional Tier 1 Capital Trigger Event occurs; fully convertible when a Tier 2 Capital Trigger Event occurs	Fully or partially convertible when an Additional Tier 1 Capital Trigger Event occurs; fully convertible when a Tier 2 Capital Trigger Event occurs	Fully or partially convertible when an Additional Tier 1 Capital Trigger Event occurs; fully convertible when a Tier 2 Capital Trigger Event occurs

S/N	Main features of regulatory capital instrument		Ordinary share (A share)	Ordinary share (H share)	Additional tier 1 capital instrument	Additional tier 1 capital instrument	Additional tier 1 capital instrument
26	Including: convertible, conversion rate	If	N/A	N/A	The initial conversion price is equal to the average trading price of the H shares of the Bank for the 20 trading days preceding 25 July 2014, the date of publication of the Board resolution in respect of the issuance plan	The initial conversion price is equal to the average trading price of the H shares of the Bank for the 20 trading days preceding 25 July 2014, the date of publication of the Board resolution in respect of the issuance plan	The initial conversion price is equal to the average trading price of the H shares of the Bank for the 20 trading days preceding 25 July 2014, the date of publication of the Board resolution in respect of the issuance plan
27	Including: convertible, mandatory or optional conversion	If or	N/A	N/A	Mandatory	Mandatory	Mandatory
28	Including: convertible, specify instrument type convertible into	If	N/A	N/A	Core tier 1 capital	Core tier 1 capital	Core tier 1 capital
29	Including: convertible, specify issuer of instrument it converts into	If	N/A	N/A	ICBC	ICBC	ICBC
30	Write-down feature		No	No	No	No	No
31	Including: write-down, write-down trigger(s)	If	N/A	N/A	N/A	N/A	N/A
32	Including: write-down, full or partial	If or	N/A	N/A	N/A	N/A	N/A
33	Including: write-down, permanent or temporary	If or	N/A	N/A	N/A	N/A	N/A

S/N	Main features of regulatory capital instrument	Ordinary share (A share)	Ordinary share (H share)	Additional tier 1 capital instrument	Additional tier 1 capital instrument	Additional tier 1 capital instrument
34	Including: If temporary write-down, description of write-up mechanism	N/A	N/A	N/A	N/A	N/A
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	After depositor, general creditor and the creditor of the subordinated debts	After depositor, general creditor and the creditor of the subordinated debts	After all liabilities of the Bank and instruments issued or guaranteed by the Bank ranking senior to the Offshore Preference Shares, in the same liquidation order with the holders of Parity Obligations	After all liabilities of the Bank and instruments issued or guaranteed by the Bank ranking senior to the Offshore Preference Shares, in the same liquidation order with the holders of Parity Obligations	After all liabilities of the Bank and instruments issued or guaranteed by the Bank ranking senior to the Offshore Preference Shares, in the same liquidation order with the holders of Parity Obligations
36	Non-compliant transitioned features	No	No	No	No	No
	Including: If yes, specify non-compliant features	N/A	N/A	N/A	N/A	N/A

MAIN FEATURES OF ELIGIBLE CAPITAL INSTRUMENTS AT THE END OF
2014 (CONTINUED)

S/N	Main features of regulatory capital instrument	Tier 2 capital instrument	Tier 2 capital instrument
1	Issuer	ICBC (Asia)	ICBC
2	Unique identifier	ISIN: XS0976879279 BBGID:BBG005CMF4N6	1428009
3	Governing law(s) of the instrument	The Notes and any non-contractual obligations arising out of or in connection with the Notes will be governed by, and shall be construed in accordance with English law, except that the provision of the Notes relating to Subordination shall be governed by, and construed in accordance with, the laws of Hong Kong	Securities Law of the People's Republic of China/China
	Regulatory treatment		
4	Including: Transition arrangement of Regulation Governing Capital of Commercial Banks (Provisional)	Tier 2 capital	Tier 2 capital
5	Including: Post-transition arrangement of Regulation Governing Capital of Commercial Banks (Provisional)	Tier 2 capital	Tier 2 capital
6	Including: Eligible to the parent company/group level	Group	Parent company/Group
7	Instrument type	Tier 2 capital instrument	Tier 2 capital instrument
8	Amount recognized in regulatory capital (in millions, as at the latest reporting date)	RMB equivalent 3,102	RMB19,974
9	Par value of instrument (in millions)	USD500	RMB20,000

S/N	Main features of regulatory capital instrument	Tier 2 capital instrument	Tier 2 capital instrument
10	Accounting treatment	Debt securities issued	Debt securities issued
11	Original date of issuance	10 October 2013	4 August 2014
12	Perpetual or dated	Dated	Dated
13	Including: Original maturity date	10 October 2023	5 August 2024
14	Issuer call (subject to prior supervisory approval)	Yes	Yes
15	Including: Optional call date, contingent call dates and redemption amount	10 October 2018, in full amount	5 August 2019, in full amount
16	Including: Subsequent call dates, if applicable	N/A	N/A
	Coupons/dividends		
17	Including: Fixed or floating dividend / coupon	Fixed	Fixed
18	Including: Coupon rate and any related index	4.50%	5.80%
19	Including: Existence of a dividend stopper	No	No
20	Including: Fully discretionary, partially discretionary or mandatory cancellation of coupons / dividends	Mandatory	Fully discretionary
21	Including: Redemption incentive mechanism	No	No
22	Including: Non-cumulative or cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	No	No
24	Including: If convertible, conversion trigger(s)	N/A	N/A
25	Including: If convertible, fully or partially	N/A	N/A
26	Including: If convertible, conversion rate	N/A	N/A
27	Including: If convertible, mandatory or optional conversion	N/A	N/A
28	Including: If convertible, specify instrument type convertible into	N/A	N/A

S/N	Main features of regulatory capital instrument	Tier 2 capital instrument	Tier 2 capital instrument
29	Including: If convertible, specify issuer of instrument it converts into	N/A	N/A
30	Write-down feature	Yes	Yes
31	Including: If write-down, write-down trigger(s)	Non-viability of ICBC (Asia) or the Bank	Non-viability of the Bank
32	Including: If write-down, full or partial	Full write-down	Full write-down
33	Including: If write-down, permanent or temporary	Permanent write-down	Permanent write-down
34	Including: If temporary write-down, description of write-up mechanism	N/A	N/A
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	After depositor and general creditor, in the same liquidation order with other subordinated debts	After depositor and general creditor, in the same liquidation order with other subordinated debts
36	Non-compliant transitioned features	No	No
	Including: If yes, specify non-compliant features	N/A	N/A