

The following information is disclosed in accordance with the CBRC Notice on Issuing Regulatory Documents on Capital Regulation for Commercial Banks (Yin Jian Fa, No.33, 2013) 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 2015	At 31 December 2014	Reference
Core tier 1 capital:				
1	Paid-in capital	356,407	353,495	X18
2	Retained earnings	1,206,249	1,022,682	
2a	Surplus reserve	178,040	150,752	X21
2b	General reserve	246,356	221,622	X22
2c	Retained profits	781,853	650,308	X23
3	Accumulated other comprehensive income (and other public reserves)	146,164	120,035	
3a	Capital reserve	151,963	144,874	X19
3b	Others	(5,799)	(24,839)	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	4,340	2,191	X25
6	Core tier 1 capital before regulatory adjustments	1,713,160	1,498,403	
Core tier 1 capital: Regulatory adjustments				
7	Prudential valuation adjustments	-	-	
8	Goodwill (net of deferred tax liabilities)	8,478	8,487	X16
9	Other intangible assets other than land use rights (net of deferred tax liabilities)	1,356	1,279	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	(3,869)	(3,796)	X20
12	Shortfall of provision for loan impairment	-	-	
13	Gain on sale related to asset securitization	-	-	

S/N	Item	At 31 December 2015	At 31 December 2014	Reference
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	-	-	

S/N	Item	At 31 December 2015	At 31 December 2014	Reference
26a	Investment in core tier 1 capital instruments issued by financial institutions that are under control but not subject to consolidation	5,700	5,700	X11
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	11,665	11,670	
29	Core tier 1 capital	1,701,495	1,486,733	
Additional tier 1 capital:				
30	Additional tier 1 capital instruments and related premium	79,375	34,428	
31	Including: Portion classified as equity	79,375	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	192	72	X26
35	Including: Invalid portion to additional tier 1 capital after the transition period	-	-	
36	Additional tier 1 capital before regulatory adjustments	79,567	34,500	
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	-	-	

S/N	Item	At 31 December 2015	At 31 December 2014	Reference
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	-	-	
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	79,567	34,500	
45	Tier 1 capital (core tier 1 capital + additional tier 1 capital)	1,781,062	1,521,233	
Tier 2 capital:				
46	Tier 2 capital instruments and related premium	180,242	187,829	X17
47	Invalid instruments to tier 2 capital after the transition period	144,158	164,752	
48	Valid portion of minority interests	1,001	242	X27
49	Including: Invalid portion to tier 2 capital after the transition period	-	-	
50	Valid portion of surplus provision for loan impairment	63,398	118,633	X02+X04
51	Tier 2 capital before regulatory adjustments	244,641	306,704	
Tier 2 capital: Regulatory adjustments				
52	Directly or indirectly holding tier 2 capital of the Bank	-	-	

S/N	Item	At 31 December 2015	At 31 December 2014	Reference
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	13,600	15,800	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	-	-	
56c	Others that should be deducted from tier 2 capital	-	-	
57	Total regulatory adjustments to tier 2 capital	13,600	15,800	
58	Tier 2 capital	231,041	290,904	
59	Total capital (tier 1 capital + tier 2 capital)	2,012,103	1,812,137	
60	Total risk-weighted assets	13,216,687	12,475,939	
Requirements for capital adequacy ratio and reserve capital				
61	Core tier 1 capital adequacy ratio	12.87%	11.92%	
62	Tier 1 capital adequacy ratio	13.48%	12.19%	
63	Capital adequacy ratio	15.22%	14.53%	
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	7.87%	6.92%	
Domestic minima for regulatory capital				

S/N	Item	At 31 December 2015	At 31 December 2014	Reference
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	48,007	33,067	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	21,669	26,658	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)	20,313	24,569	
Valid caps of surplus provision for loan impairment in tier 2 capital				
76	Provision for loan impairment under the weighted approach	17,829	15,541	X01
77	Valid cap of surplus provision for loan impairment in tier 2 capital under the weighted approach	5,381	9,684	X02
78	Surplus provision for loan impairment under the internal ratings-based approach	262,825	242,040	X03
79	Valid cap of surplus provision for loan impairment in tier 2 capital under the internal ratings-based approach	58,017	108,949	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	-	-	

S/N	Item	At 31 December 2015	At 31 December 2014	Reference
84	Valid cap to tier 2 capital instruments for the current period due to phase-out arrangements	144,158	164,752	
85	Excluded from tier 2 capital for the current period due to cap	15,311	17,932	

BALANCE SHEET AT THE GROUP'S LEVEL

In RMB millions

Item	At 31 December 2015		At 31 December 2014	
	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	3,059,633	3,059,633	3,523,622	3,523,622
Due from banks and other financial institutions	211,559	204,607	304,273	298,128
Precious metals	114,619	114,619	95,950	95,950
Placements with banks and other financial institutions	472,234	472,234	478,503	478,503
Financial assets at fair value through profit or loss	343,272	343,246	346,828	346,765
Derivative financial assets	78,870	78,870	24,048	24,048
Reverse repurchase agreements	996,333	996,333	468,462	468,452
Loans and advances to customers	11,652,812	11,652,264	10,768,750	10,767,798
Available-for-sale financial assets	1,444,195	1,421,231	1,188,288	1,176,369
Held-to-maturity investments	2,870,353	2,869,642	2,566,390	2,565,606
Receivables	352,143	326,339	331,731	319,108
Long term equity investments	24,185	29,885	28,919	34,619
Fixed assets	195,401	195,357	171,434	171,393
Construction in progress	26,101	26,101	24,804	24,784
Deferred income tax assets	21,066	21,066	24,758	24,758
Other assets	347,004	337,210	263,193	256,829

Item	At 31 December 2015		At 31 December 2014	
	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
Total assets	22,209,780	22,148,637	20,609,953	20,576,732
Liabilities				
Due to central banks	210	210	631	631
Due to banks and other financial institutions	1,788,267	1,788,267	1,106,776	1,106,776
Placements from banks and other financial institutions	477,593	477,593	432,463	432,463
Financial liabilities at fair value through profit or loss	303,927	303,916	589,385	589,346
Derivative financial liabilities	76,826	76,826	24,191	24,191
Repurchase agreements	337,191	329,896	380,957	377,037
Certificates of deposit	183,352	183,352	176,248	176,248
Due to customers	16,281,939	16,283,105	15,556,601	15,559,727
Employee benefits payable	31,717	31,470	28,148	27,982
Taxes payable	75,234	75,201	72,278	72,207
Debt securities issued	306,622	306,622	279,590	279,590
Deferred income tax liabilities	995	754	451	189
Other liabilities	545,388	496,583	424,930	396,907
Total liabilities	20,409,261	20,353,795	19,072,649	19,043,294
Shareholders' equity				
Share capital	356,407	356,407	353,495	353,495
Other equity instruments	79,375	79,375	34,428	34,428
Including: Preference shares	79,375	79,375	34,428	34,428
Capital reserve	151,963	151,963	144,874	144,874
Other comprehensive income	(4,655)	(5,799)	(24,548)	(24,839)
Surplus reserve	178,040	178,040	150,752	150,752
General reserve	246,356	246,356	221,622	221,622
Retained profits	781,988	781,853	650,236	650,308
Equity attributable to equity holders of the parent company	1,789,474	1,788,195	1,530,859	1,530,640
Minority interests	11,045	6,647	6,445	2,798

Item	At 31 December 2015		At 31 December 2014	
	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
Total equity	1,800,519	1,794,842	1,537,304	1,533,438

Note: Prepared in accordance with PRC GAAP.

EXPLANATIONS FOR DETAILED ITEMS

In RMB millions

Item	At 31 December 2015 Balance sheet under regulatory scope of consolidation	Reference
Loans and advances to customers	11,652,264	
Total loans and advances to customers	11,932,918	
Less: Provision for loan impairment under the weighted approach	17,829	X01
Including: Valid cap of surplus provision for loan impairment in tier 2 capital under the weighted approach	5,381	X02
Less: Provision for loan impairment under the internal ratings-based approach	262,825	X03
Including: Valid cap of surplus provision for loan impairment in tier 2 capital under the internal ratings-based approach	58,017	X04
Available-for-sale financial assets	1,421,231	
Bond investment measured at fair value	1,255,097	
Including: Non-significant minority investments in tier 2 capital instruments issued by financial institutions that are not subject to consolidation	6,102	X05
Other debt instrument investment measured at fair value	160,022	
Equity investment	6,112	
Including: Undeducted portion of non-significant minority investments in capital instruments issued by financial institutions that are not subject to consolidation	750	X06

Item	At 31 December 2015 Balance sheet under regulatory scope of consolidation	Reference
Including: Undeducted portion of significant minority investments in capital instruments issued by financial institutions that are not subject to consolidation	50	X07
Held-to-maturity investments	2,869,642	
Including: Non-significant minority investments in tier 2 capital instruments issued by financial institutions that are not subject to consolidation	2,420	X08
Receivables	326,339	
Including: Non-significant minority investments in tier 2 capital instruments issued by financial institutions that are not subject to consolidation	38,640	X09
Including: Significant minority investments in tier 2 capital instruments issued by financial institutions that are not subject to consolidation	13,600	X10
Long term equity investments	29,885	
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	95	X12
Including: Undeducted portion of significant minority investments in capital instruments issued by financial institutions that are not subject to consolidation	21,619	X13
Other assets	337,210	
Interest receivable	108,200	
Intangible assets	21,202	X14
Including: Land use rights	19,846	X15
Other receivables	155,565	
Goodwill	8,478	X16
Long-term deferred and prepaid expenses	4,891	
Repossessed assets	6,772	

Item	At 31 December 2015 Balance sheet under regulatory scope of consolidation	Reference
Others	32,102	
Debt securities issued	306,622	
Including: Valid portion of tier 2 capital instruments and their premium	180,242	X17
Share capital	356,407	X18
Other equity instruments	79,375	
Including: Preference shares	79,375	X28
Capital reserve	151,963	X19
Other comprehensive income	(5,799)	X24
Reserve for changes in fair value of available-for-sale financial assets	28,811	
Reserve for cash flow hedging	(3,926)	
Including: Cash flow hedge reserves that relate to the hedging of items that are not fair valued on the balance sheet	(3,869)	X20
Changes in share of other owners' equity of associates and joint ventures	421	
Foreign currency translation reserve	(31,105)	
Surplus reserve	178,040	X21
General reserve	246,356	X22
Retained profits	781,853	X23
Minority interests	6,647	
Including: Valid portion to core tier 1 capital	4,340	X25
Including: Valid portion to additional tier 1 capital	192	X26
Including: Valid portion to tier 2 capital	1,001	X27

MAIN FEATURES OF ELIGIBLE CAPITAL INSTRUMENTS AT THE END OF 2015

S/N	Main features of regulatory capital instrument	Ordinary shares (A share)	Ordinary shares (H share)
1	Issuer	ICBC	ICBC
2	Unique identifier	601398	1398
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
	Regulatory treatment		
4	Including: Transition arrangement of Regulation Governing Capital of Commercial Banks (Provisional)	Core tier 1 capital	Core tier 1 capital
5	Including: Post-transition arrangement of Regulation Governing Capital of Commercial Banks (Provisional)	Core tier 1 capital	Core tier 1 capital
6	Including: Eligible to the parent company/group level	Parent company/Group	Parent company/Group
7	Instrument type	Core tier 1 capital instrument	Core tier 1 capital instrument
8	Amount recognized in regulatory capital (in millions, as at the latest reporting date)	RMB339,120	RMB169,200
9	Par value of instrument (in millions)	RMB269,612	RMB86,795
10	Accounting treatment	Share capital, Capital reserve	Share capital, Capital reserve
11	Original date of issuance	19 October 2006	19 October 2006
12	Perpetual or dated	Perpetual	Perpetual
13	Including: Original maturity date	No maturity date	No maturity date
14	Issuer call (subject to prior supervisory approval)	No	No

S/N	Main features of regulatory capital instrument	Ordinary shares (A share)	Ordinary shares (H share)
15	Including: Optional call date, contingent call dates and redemption amount	N/A	N/A
16	Including: Subsequent call dates, if applicable	N/A	N/A
	Coupons/dividends		
17	Including: Fixed or floating dividend/coupon	Floating	Floating
18	Including: Coupon rate and any related index	N/A	N/A
19	Including: Existence of a dividend stopper	N/A	N/A
20	Including: Fully discretionary, partially discretionary or mandatory cancellation of coupons/ dividends	Fully discretionary	Fully discretionary
21	Including: Redemption incentive mechanism	No	No
22	Including: Non-cumulative or cumulative	Non-cumulative	Non-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

S/N	Main features of regulatory capital instrument	Ordinary shares (A share)	Ordinary shares (H share)
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
29	Including: If convertible, specify issuer of instrument it converts into	N/A	N/A
30	Write-down feature	No	No
31	Including: If write-down, write-down trigger(s)	N/A	N/A
32	Including: If write-down, full or partial	N/A	N/A
33	Including: If write-down, permanent or temporary	N/A	N/A
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, general creditor, creditor of the subordinated debts and preference shareholders	After depositor, general creditor, creditor of the subordinated debts and preference shareholders
36	Non-compliant transitioned features	No	No
	Including: If yes, specify non-compliant features	N/A	N/A

MAIN FEATURES OF ELIGIBLE CAPITAL INSTRUMENTS AT THE END OF 2015 (CONTINUED)

S/N	Main features of regulatory capital instrument	Preference Shares (Offshore)	Preference Shares (Offshore)	Preference Shares (Offshore)	Preference Shares (Domestic)
1	Issuer	ICBC	ICBC	ICBC	ICBC
2	Unique identifier	4603	4604	84602	360011
3	Governing law(s) of the instrument	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	Company Law of PRC, Securities Law of PRC, Guidance of the State Council on Launch of Preference Share Pilot, Trial Administrative Measures on Preference Shares, Guidance on the Issuance of Preference Shares by Commercial Banks to Replenish Tier 1 Capital/China
	Regulatory treatment				
4	Including: Transition arrangement of Regulation Governing Capital of Commercial Banks (Provisional)	Additional 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)	Additional tier 1 capital	Additional tier 1 capital	Additional tier 1 capital	Additional tier 1 capital
6	Including: Eligible to the parent company/group level	Parent company/Group	Parent company/Group	Parent company/Group	Parent company/Group

S/N	Main features of regulatory capital instrument	Preference Shares (Offshore)	Preference Shares (Offshore)	Preference Shares (Offshore)	Preference Shares (Domestic)
7	Instrument type	Additional tier 1 capital instrument	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)	RMB equivalent 17,928	RMB equivalent 4,542	RMB11,958	RMB44,947
9	Par value of instrument (in millions)	USD2,940	EUR600	RMB12,000	RMB45,000
10	Accounting treatment	Other equity	Other equity	Other equity	Other equity
11	Original date of issuance	10 December 2014	10 December 2014	10 December 2014	18 November 2015
12	Perpetual or dated	Perpetual	Perpetual	Perpetual	Perpetual
13	Including: Original maturity date	No maturity date	No maturity date	No maturity date	No maturity date
14	Issuer call (subject to prior supervisory approval)	Yes	Yes	Yes	Yes
15	Including: Optional call date, contingent call dates and redemption amount	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	The First Redemption Date is 18 November 2020, in full or partial amount
16	Including: Subsequent call dates, if applicable	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	Commences on the First Redemption Date (18 November 2020) and ends on the completion date of redemption or conversion of all the Domestic Preference Shares
	Coupons/dividends				
17	Including: Fixed or floating dividend/coupon	Fixed to floating	Fixed to floating	Fixed to floating	Fixed to floating
18	Including: Coupon rate and any related index	6% (dividend rate) before 10 December 2019	6% (dividend rate) before 10 December 2021	6% (dividend rate) before 10 December 2019	4.5% (dividend rate) before 18 November 2020

S/N	Main features of regulatory capital instrument	Preference Shares (Offshore)	Preference Shares (Offshore)	Preference Shares (Offshore)	Preference Shares (Domestic)
19	Including: Existence of a dividend stopper	Yes	Yes	Yes	Yes
20	Including: Fully discretionary, partially discretionary or mandatory cancellation of coupons/ dividends	Partially discretionary	Partially discretionary	Partially discretionary	Partially discretionary
21	Including: Redemption incentive mechanism	No	No	No	No
22	Including: Non-cumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Yes	Yes	Yes	Yes
24	Including: If convertible, conversion trigger(s)	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	Additional Tier 1 Capital Trigger Event or Tier 2 Capital Trigger Event
25	Including: If convertible, fully or partially	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	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		Preference Shares (Offshore)	Preference Shares (Offshore)	Preference Shares (Offshore)	Preference Shares (Domestic)
26	Including: convertible, conversion rate	If	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	The initial conversion price is equal to the average trading price of the A 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	Mandatory	Mandatory	Mandatory	Mandatory
28	Including: convertible, specify instrument type convertible into	If specify	Core tier 1 capital	Core tier 1 capital	Core tier 1 capital	Core tier 1 capital
29	Including: convertible, specify issuer of instrument it converts into	If specify	ICBC	ICBC	ICBC	ICBC
30	Write-down feature		No	No	No	No
31	Including: write-down, write-down trigger(s)	If	N/A	N/A	N/A	N/A
32	Including: write-down, full or partial	If full or	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

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

MAIN FEATURES OF ELIGIBLE CAPITAL INSTRUMENTS AT THE END OF 2015 (CONTINUED)

S/N	Main features of regulatory capital instrument	Tier 2 capital bonds	Tier 2 capital bonds	Tier 2 capital bonds
1	Issuer	ICBC (Asia)	ICBC	ICBC
2	Unique identifier	ISIN: XS0976879279 BBGID:BBG005CMF4 N6	1428009	Rule 144A ISIN: US455881AD47 Regulation S ISIN:USY39656AC06
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	The Notes and the Fiscal Agency Agreement shall be governed by, and shall be construed in accordance with, New York law, except that the provisions of the Notes relating to subordination shall be governed by, and construed in accordance with, PRC law
	Regulatory treatment			
4	Including: Transition arrangement of Regulation Governing Capital of Commercial Banks (Provisional)	Tier 2 capital	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	Tier 2 capital
6	Including: Eligible to the parent company/group level	Group	Parent company/Group	Parent company/Group

S/N	Main features of regulatory capital instrument	Tier 2 capital bonds	Tier 2 capital bonds	Tier 2 capital bonds
7	Instrument type	Tier 2 capital instrument	Tier 2 capital instrument	Tier 2 capital instrument
8	Amount recognized in regulatory capital (in millions, as at the latest reporting date)	RMB equivalent 3,247	RMB19,995	RMB equivalent 12,842
9	Par value of instrument (in millions)	USD500	RMB20,000	USD2,000
10	Accounting treatment	Debt securities issued	Debt securities issued	Debt securities issued
11	Original date of issuance	10 October 2013	4 August 2014	21 September 2015
12	Perpetual or dated	Dated	Dated	Dated
13	Including: Original maturity date	10 October 2023	5 August 2024	21 September 2025
14	Issuer call (subject to prior supervisory approval)	Yes	Yes	No
15	Including: Optional call date, contingent call dates and redemption amount	10 October 2018, in full amount	5 August 2019, in full amount	N/A
16	Including: Subsequent call dates, if applicable	N/A	N/A	N/A
	Coupons/dividends			
17	Including: Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Including: Coupon rate and any related index	4.50%	5.80%	4.875%
19	Including: Existence of a dividend stopper	No	No	No
20	Including: Fully discretionary, partially discretionary or mandatory cancellation of coupons/ dividends	Mandatory	Fully discretionary	Mandatory
21	Including: Redemption incentive mechanism	No	No	No
22	Including: Non-cumulative or cumulative	Cumulative	Cumulative	Cumulative

S/N	Main features of regulatory capital instrument	Tier 2 capital bonds	Tier 2 capital bonds	Tier 2 capital bonds
23	Convertible or non-convertible	No	No	No
24	Including: convertible, conversion trigger(s) If	N/A	N/A	N/A
25	Including: convertible, fully or partially If	N/A	N/A	N/A
26	Including: convertible, conversion rate If	N/A	N/A	N/A
27	Including: convertible, mandatory or optional conversion If	N/A	N/A	N/A
28	Including: convertible, specify instrument type convertible into If	N/A	N/A	N/A
29	Including: convertible, specify issuer of instrument it converts into If	N/A	N/A	N/A
30	Write-down feature	Yes	Yes	Yes
31	Including: write-down, write-down trigger(s) If	Non-viability of ICBC (Asia) or the Bank	Non-viability of the Bank	The occurrence of the earlier of either: (i) the CBRC having decided that a Write-off is necessary, without which the Issuer would become non-viable; or (ii) any relevant authority having decided that a public sector injection of capital or equivalent support is necessary, without which the Issuer would become non-viable

S/N	Main features of regulatory capital instrument	Tier 2 capital bonds	Tier 2 capital bonds	Tier 2 capital bonds
32	Including: If write-down, full or partial	Full write-down	Full write-down	Full write-down
33	Including: If write-down, permanent or temporary	Permanent write-down	Permanent write-down	Permanent write-down
34	Including: If temporary write-down, description of write-up mechanism	N/A	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	After depositor and general creditor, in the same liquidation order with other subordinated debts
36	Non-compliant transitioned features	No	No	No
	Including: If yes, specify non-compliant features	N/A	N/A	N/A

The following information is disclosed in accordance with the CBRC Administrative Measures for Leverage Ratio of Commercial Banks (Revised) (CBRC No.1, 2015) Appendix 3 Disclosure Templates of Leverage Ratio.

COMPARISON OF REGULATORY LEVERAGE RATIO ITEMS AND ACCOUNTING ITEMS

In RMB millions

S/N	Item	At 31 December 2015
1	Total consolidated assets as per published financial statements	22,209,780
2	Consolidated adjustments for accounting purposes but outside the scope of regulatory consolidation	(61,143)
3	Adjustments for fiduciary assets	-
4	Adjustments for derivative financial instruments	35,523
5	Adjustment for securities financing transactions	38,855
6	Adjustment for off-balance sheet items	1,602,642
7	Other adjustments	(11,665)
8	Balance of adjusted on- and off-balance sheet assets	23,813,992

LEVERAGE RATIO, NET TIER 1 CAPITAL, BALANCE OF ADJUSTED ON- AND OFF-BALANCE SHEET ASSETS AND RELATED INFORMATION

In RMB millions, except for percentages

S/N	Item	At 31 December 2015
1	On-balance sheet items (excluding derivatives and SFTs, but including collateral)	21,377,922
2	Less: Asset amounts deducted in determining Basel III Tier 1 capital	(11,665)
3	Balance of adjusted on-balance sheet assets (excluding derivatives and SFTs)	21,366,257
4	Replacement cost associated with all derivatives transactions (ie net of eligible cash variation margin)	39,582
5	Add-on amounts for PFE associated with all derivatives transactions	49,149
6	Gross-up for derivatives collateral provided where deducted from the balance sheet assets pursuant to the operative accounting framework	-
7	Less: Deductions of receivables assets for cash variation margin provided in derivatives transactions	-
8	Less: Exempted CCP leg of client-cleared trade exposures	(10,325)
9	Effective notional amount of written credit derivatives	56,396

10	Less: Adjusted effective notional deductions for written credit derivatives	(20,409)
11	Total derivative exposures	114,393
12	Gross SFT assets (with no recognition of netting), after adjusting for sale accounting transactions	691,845
13	Less: Netted amounts of cash payables and cash receivables of gross SFT assets	-
14	CCR exposure for SFT assets	38,855
15	Agent transaction exposures	-
16	Total securities financing transaction exposures	730,700
17	Off-balance sheet exposure at gross notional amount	3,027,744
18	Less: Adjustments for conversion to credit equivalent amounts	(1,425,102)
19	Balance of adjusted off-balance sheet assets	1,602,642
20	Net tier 1 capital	1,781,062
21	Balance of adjusted on- and off-balance sheet assets	23,813,992
22	Leverage ratio	7.48%

The following information is disclosed in accordance with the CBRC Guidelines on the LCR Disclosure of Commercial Banks Appendix I Quantitative Information Disclosure of Liquidity Coverage Ratio Using Advanced Approaches

QUANTITATIVE INFORMATION DISCLOSURE OF LIQUIDITY COVERAGE RATIO

In RMB millions, except for percentages

S/N		Fourth-quarter 2015	
		Value Before Discounted	Value After Discounted
Qualified liquid assets			
1	Qualified liquid assets		4,621,436
Cash outflow			
2	Retail deposits, small enterprise customer deposits, wherein:	8,481,222	841,342
3	Stable deposit	125,144	5,734
4	Less stable deposits	8,356,078	835,608
5	Non-collateralized wholesale financing, wherein:	9,854,773	3,379,022
6	Business related deposit (agency business excluded)	5,772,357	1,416,657
7	Non-business related deposit(all counterparties)	3,933,161	1,813,110
8	Non-collateralized financing	149,255	149,255
9	Collateralized financing		40,147
10	Other items, wherein:	1,548,661	129,974
11	Derivatives and other collateral requirements related cash outflows	5,410	5,410
12	Mortgage debt instruments related cash outflow	-	-
13	Credit and liquidity facilities	1,543,251	124,564
14	Other contractual financing obligations	37,985	37,985
15	Contingent financing obligations	804,157	18,138
16	Total expected cash outflow		4,446,608
Cash inflow			
17	Collateralized borrowing and lending (Reverse repurchase and borrowed securities included)	992,305	451,111
18	Fully functional performance payment of cash inflow	1,299,797	873,360
19	Other cash inflow	41,914	30,924
20	Total expected cash inflow	2,334,016	1,355,395
			Adjusted value
21	Qualified liquid assets		4,621,436
22	Net cash outflow		3,091,213
23	Liquidity coverage ratio(%)		149.51