Industrial and Commercial Bank of China (New Zealand) Limited Medium Term Note Programme

Ranking diagram as at 31 December 2025

This document forms part of the product disclosure statement dated 29 September 2025, as supplemented or replaced from time to time (the "**Product Disclosure Statement**") for the Medium Term Note Programme of Industrial and Commercial Bank of China (New Zealand) Limited ("**ICBC NZ**"). Capitalised words used in this document have the same meaning given to them in the Product Disclosure Statement.

The information in this document appears under the Product Disclosure Statement heading to which it relates.

Key features of the Notes

Ranking of the Notes on a liquidation of ICBC NZ (as at 31 December 2025)

Ranking	Categories of liability/equity		Amounts[1] ($000)
High ↕ Low	Liabilities that rank in priority to the Notes on a liquidation of ICBC NZ	Secured liabilities	-
		Liabilities preferred by law, including employee entitlements	5,835[2]
	Liabilities that rank equally with Notes on a liquidation of ICBC NZ	**Notes**	458,920
		Other unsubordinated and unsecured liabilities that rank equally with the Notes	2,077,110
	Liabilities that rank below the Notes on a liquidation of ICBC NZ	Subordinated and unsecured liabilities	-
	Equity		357,381

Note:

1 Amounts shown are indicative based on the financial position of ICBC NZ as at 31 December 2025. They are presented in thousands of New Zealand dollars and may be subject to rounding adjustments.

2 Liabilities preferred by law will change from day to day, and had an indicative maximum of approximately $6,271,261 during the month ended 31 December 2025.