

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	30 Jun 2014	31 Dec 2013	Code
Core tier 1 capital:				
1	Paid-in capital	351,406	351,390	X18
2	Retained earnings	894,980	838,834	
2a	Surplus reserve	124,086	123,870	X21
2b	General reserve	203,492	202,940	X22
2c	Retained profits	567,402	512,024	X23
3	Accumulated other comprehensive income (and other public reserves)	108,598	84,164	
3a	Capital reserve	130,657	108,202	X19
3b	Others	(22,059)	(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	2,025	1,956	X25
6	Core tier 1 capital before regulatory adjustments	1,357,009	1,276,344	
Core tier 1 capital: Regulatory adjustments				
7	Prudential valuation adjustments	-	-	
8	Goodwill (net of deferred tax liabilities)	8,520	8,049	X16
9	Other intangible assets other than land use rights (net of deferred tax liabilities)	1,498	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	(3,855)	(3,920)	X20
12	Shortfall of provision for loan impairment	-	-	
13	Gain on sale related to asset securitization	-	-	

S/ N	Item	30 Jun 2014	31 Dec 2013	Code
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 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	30 Jun 2014	31 Dec 2013	Code
26a	Investment in core tier 1 capital instruments issued by financial institutions that are under control but not subject to consolidation	3,900	3,900	X11
26 b	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	10,063	9,503	
29	Core tier 1 capital	1,346,946	1,266,841	
Additional tier 1 capital:				
30	Additional tier 1 capital instruments and related premium	-	-	
31	Including: Portion classified as equity	-	-	
32	Including: Portion classified as liabilities	-	-	
33	Invalid instruments to additional tier 1 capital after the transition period	-	-	
34	Valid portion of minority interests	63	18	X26
35	Including: Invalid portion to additional tier 1 capital after the transition period	-	-	
36	Additional tier 1 capital before regulatory adjustments	63	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	-	-	

S/ N	Item	30 Jun 2014	31 Dec 2013	Code
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	63	18	
45	Tier 1 capital (core tier 1 capital + additional tier 1 capital)	1,347,009	1,266,859	
Tier 2 capital:				
46	Tier 2 capital instruments and related premium	169,354	189,877	X17
47	Invalid instruments to tier 2 capital after the transition period	164,752	185,346	
48	Valid portion of minority interests	161	72	X27
49	Including: Invalid portion to tier 2 capital after the transition period	-	-	
50	Valid portion of surplus provision for loan impairment	120,742	134,857	X02+X04
51	Tier 2 capital before regulatory adjustments	290,257	324,806	
Tier 2 capital: Regulatory adjustments				
52	Directly or indirectly holding tier 2 capital of the Bank	-	-	

S/ N	Item	30 Jun 2014	31 Dec 2013	Code
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	16,650	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	-	-	
56c	Others that should be deducted from tier 2 capital	-	-	
57	Total regulatory adjustments to tier 2 capital	16,650	19,400	
58	Tier 2 capital	273,607	305,406	
59	Total capital (tier 1 capital + tier 2 capital)	1,620,616	1,572,265	
60	Total risk-weighted assets	11,858,669	11,982,187	
Requirements for capital adequacy ratio and reserve capital				
61	Core tier 1 capital adequacy ratio	11.36%	10.57%	
62	Tier 1 capital adequacy ratio	11.36%	10.57%	
63	Capital adequacy ratio	13.67%	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	6.36%	5.57%	
Domestic minima for regulatory capital				

S/ N	Item	30 Jun 2014	31 Dec 2013	Code
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	26,088	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	29,667	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)	21,283	28,724	
Valid caps of surplus provision for loan impairment to tier 2 capital				
76	Provision for loan impairment set aside under the weighted approach	12,529	240,959	X01
77	Valid cap of provision for loan impairment to tier 2 capital under the weighted approach	4,090	134,857	X02
78	Provision for loan impairment set aside under the internal rating-based approach	239,151	N/A	X03
79	Valid cap of provision for loan impairment to tier 2 capital under the internal rating-based approach	116,652	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	-	-	

S/ N	Item	30 Jun 2014	31 Dec 2013	Code
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	35,679	17,006	

Balance Sheet at the Group's Level

In RMB millions

Item	30 June 2014 Balance sheet as in published financial statements	30 June 2014 Under regulatory scope of consolidation	31 December 2013 Balance sheet as in published financial statements	31 December 2013 Under regulatory scope of consolidation
Assets				
Cash and balances with central banks	3,607,404	3,607,404	3,294,007	3,294,006
Due from banks and other financial institutions	229,789	223,952	306,366	300,543
Precious metals	90,911	90,911	61,821	61,821
Placements with banks and other financial institutions	412,298	412,298	411,618	411,618
Financial assets at fair value through profit or loss	386,592	386,512	372,556	372,477
Derivative financial assets	25,943	25,943	25,020	25,020
Reverse repurchase agreements	540,645	540,627	331,903	331,870
Loans and advances to customers	10,394,435	10,393,505	9,681,415	9,680,819
Available-for-sale financial assets	1,128,582	1,121,905	1,000,800	996,556
Held-to-maturity investments	2,621,864	2,621,066	2,624,400	2,623,602
Receivables	339,002	331,722	324,488	320,407
Long term equity investments	30,291	34,191	28,515	32,415
Fixed assets	149,309	149,273	135,863	135,828
Construction in progress	22,601	22,599	24,841	24,841
Deferred income tax assets	21,480	21,480	28,860	28,860
Other assets	302,531	296,589	265,279	259,332

Item	30 June 2014 Balance sheet as in published financial statements	30 June 2014 Under regulatory scope of consolidation	31 December 2013 Balance sheet as in published financial statements	31 December 2013 Under regulatory scope of consolidation
Total assets	20,303,677	20,279,977	18,917,752	18,900,015
Liabilities				
Due to central banks	745	745	724	724
Due to banks and other financial institutions	943,814	943,814	867,094	867,094
Placements from banks and other financial institutions	474,385	474,385	402,161	402,161
Financial liabilities at fair value through profit or loss	642,497	642,426	553,607	553,543
Derivative financial liabilities	23,579	23,579	19,168	19,168
Repurchase agreements	193,858	191,277	299,304	297,616
Certificates of deposit	176,265	176,265	130,558	130,558
Due to customers	15,728,332	15,731,391	14,620,825	14,622,319
Employee benefits payable	20,747	20,670	24,529	24,425
Taxes payable	45,653	45,565	67,051	67,002
Debt securities issued	255,640	255,640	253,018	253,018
Deferred income tax liabilities	470	196	420	136
Other liabilities	438,189	416,612	400,830	385,665
Total liabilities	18,944,174	18,922,565	17,639,289	17,623,429
Shareholders' equity				
Share capital	351,406	351,406	351,390	351,390
Capital reserve	130,611	130,657	108,023	108,202
Surplus reserve	124,086	124,086	123,870	123,870
General reserve	203,492	203,492	202,940	202,940
Retained profits	567,321	567,402	511,949	512,024
Foreign currency translation reserve	(22,059)	(22,059)	(24,038)	(24,038)
Equity attributable to equity holders of the parent company	1,354,857	1,354,984	1,274,134	1,274,388
Minority interests	4,646	2,428	4,329	2,198
Total equity	1,359,503	1,357,412	1,278,463	1,276,586

Explanations for Detailed Items

In RMB millions

Item	30 June 2014 Balance sheet under regulatory scope of consolidation	Code
Loans and advances to customers	10,393,505	
Total loans and advances to customers	10,645,185	
Less: Provision for loan impairment set aside under the weighted approach	12,529	X01
Including: Valid cap of provision for loan impairment to tier 2 capital under the weighted approach	4,090	X02
Less: Provision for loan impairment set aside under the internal ratings-based approach	239,151	X03
Including: Valid cap of provision for loan impairment to tier 2 capital under the internal ratings-based approach	116,652	X04
Available-for-sale financial assets	1,121,905	
Bond investment measured at fair value	1,112,257	
Including: Non-significant minority investments in tier 2 capital instruments issued by financial institutions that are not subject to consolidation	5,656	X05
Other debt instrument investment measured at fair value	3,357	
Equity investment	6,291	
Including: Undeducted portion of non-significant minority investments in capital instruments issued by financial institutions that are not subject to consolidation	762	X06
Including: Undeducted portion of significant minority investments in capital instruments issued by financial institutions that are not subject to consolidation	132	X07
Held-to-maturity investments	2,621,066	
Including: Non-significant minority investments in tier 2 capital instruments issued by financial institutions that are not subject to consolidation	2,470	X08
Receivables	331,722	

Item	30 June 2014 Balance sheet under regulatory scope of consolidation	Code
Including: Non-significant minority investments in tier 2 capital instruments issued by financial institutions that are not subject to consolidation	17,200	X09
Including: Significant minority investments in tier 2 capital instruments issued by financial institutions that are not subject to consolidation	16,650	X10
Long term equity investments	34,191	
Including: Investment in core tier 1 capital instruments issued by financial institutions that are under control but not subject to consolidation	3,900	X11
Including: Undeducted portion of non-significant minority investments in capital instruments issued by financial institutions that are not subject to consolidation	-	X12
Including: Undeducted portion of significant minority investments in capital instruments issued by financial institutions that are not subject to consolidation	29,535	X13
Other assets	296,589	
Interest receivable	113,356	
Intangible assets	22,264	X14
Including: Land use rights	20,766	X15
Other receivables	144,018	
Goodwill	8,520	X16
Long-term deferred and prepaid expenses	4,554	
Repossessed assets	2,425	
Others	1,453	
Debt securities issued	255,640	
Including: Valid portion of tier 2 capital instruments and their premium	169,354	X17
Share capital	351,406	X18
Capital reserve	130,657	X19
Share capital premium	138,624	

Item	30 June 2014 Balance sheet under regulatory scope of consolidation	Code
Reserve for changes in fair value of available-for-sale financial assets	(6,848)	
Reserve for cash flow hedging	(3,909)	
Including: Cash flow hedge reserves that relate to the hedging of items that are not fair valued on the balance sheet	(3,855)	X20
Changes in share of other owners' equity of associates and joint ventures	244	
Equity component of convertible bonds	1,954	
Other capital reserve	592	
Surplus reserve	124,086	X21
General reserve	203,492	X22
Retained profits	567,402	X23
Foreign currency translation reserve	(22,059)	X24
Minority interests	2,428	
Including: Valid portion to core tier 1 capital	2,025	X25
Including: Valid portion to additional tier 1 capital	63	X26
Including: Valid portion to tier 2 capital	161	X27

Main Features of Eligible Capital Instruments

As at 30 June 2014, the mSain features of the Bank's eligible capital instruments are set out as follows:

S/N	Main features of regulatory capital instrument	Ordinary share (A Share)	Ordinary share (H Share)	Tier 2 capital instrument	Tier 2 capital instrument
1	Issuer	ICBC	ICBC	ICBC (Asia)	ICBC (Asia)
2	Unique identifier	601398	1398	ISIN: HK000009183 2 BBGID:BBG0 027DX770	ISIN: XS097687927 9 BBGID:BBG0 05CMF4N6

S/N	Main features of regulatory capital instrument	Ordinary share (A Share)	Ordinary share (H Share)	Tier 2 capital instrument	Tier 2 capital instrument
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 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	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
	Regulatory treatment				
4	Including: transition arrangement of Regulation Governing Capital of Commercial Banks (Provisional)	Core tier 1 capital	Core tier 1 capital	Tier 2 capital	Tier 2 capital
5	Including: post-transition arrangement of Regulation Governing Capital of Commercial Banks (Provisional)	Core tier 1 capital	Core tier 1 capital	Tier 2 capital	Tier 2 capital
6	Including: Eligible to the parent company/group level	Parent company/Group	Parent company/Group	Group	Group
7	Instrument type	Ordinary share	Ordinary share	Tier 2 capital instrument	Tier 2 capital instrument
8	Amount recognized in regulatory capital (in RMB millions, as at the latest reporting date)	RMB320,830	RMB169,200	RMB1,500	RMB equivalent 3,103
9	Par value of instrument (in RMB millions)	RMB264,611	RMB86,795	RMB1,500	USD500
10	Accounting treatment	Share capital, Capital reserve	Share capital, Capital reserve	Debt securities issued	Debt securities issued

S/N	Main features of regulatory capital instrument	Ordinary share (A Share)	Ordinary share (H Share)	Tier 2 capital instrument	Tier 2 capital instrument
11	Original date of issuance	19 October 2006	19 October 2006	4 November 2011	10 October 2013
12	Perpetual or dated	Perpetual	Perpetual	Dated	Dated
13	Including: Original maturity date	No maturity date	No maturity date	4 November 2021	10 October 2023
14	Issuer call (subject to prior supervisory approval)	No	No	Yes	Yes
15	Including: Optional call date, contingent call dates and redemption amount	N/A	N/A	5 November 2016, in full amount	10 October 2018, in full amount
16	Including: Subsequent call dates, if applicable	N/A	N/A	N/A	N/A
	Coupons / dividends				
17	Including: Fixed or floating dividend/coupon	Floating	Floating	Fixed	Fixed
18	Including: Coupon rate and any related index	N/A	N/A	6.00%	4.50%
19	Including: Existence of a dividend stopper	N/A	N/A	No	No
20	Including: Fully discretionary, partially discretionary or mandatory cancellation of coupons/dividends	Fully discretionary	Fully discretionary	Mandatory	Mandatory
21	Including: Redemption incentive mechanism	No	No	No	No
22	Including: Non-cumulative or cumulative	Non-cumulative	Non-cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	No	No	No	No
24	Including: If convertible, conversion trigger(s)	N/A	N/A	N/A	N/A
25	Including: If convertible, fully or partially	N/A	N/A	N/A	N/A
26	Including: If convertible, conversion rate	N/A	N/A	N/A	N/A
27	Including: If convertible, mandatory or optional conversion	N/A	N/A	N/A	N/A
28	Including: If convertible, specify instrument type convertible into	N/A	N/A	N/A	N/A
29	Including: If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A	N/A
30	Write-down feature	No	No	Yes	Yes

S/N	Main features of regulatory capital instrument	Ordinary share (A Share)	Ordinary share (H Share)	Tier 2 capital instrument	Tier 2 capital instrument
31	Including: If write-down, write-down trigger(s)	N/A	N/A	Non-viability of ICBC(Asia)	Non-viability of ICBC (Asia) or the Bank
32	Including: If write-down, full or partial	N/A	N/A	Full write-down	Full write-down
33	Including: If write-down, permanent or temporary	N/A	N/A	Permanent write-down	Permanent write-down
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 depositor, general creditor and the creditor of the subordinated debts	After depositor, general creditor and the creditor of the 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	No
	Including: If yes, specify non-compliant features	N/A	N/A	N/A	N/A