



Industrial and Commercial Bank of China (Canada)
Capital Disclosure

as at December 31, 2017

(Amounts in thousands of Canadian Dollars, except percentage)

| Common Equity Tier 1 capital: instruments and reserves | | All-in | Transitional |
|--|--|---------------|---------------------|
| 1 | Directly issued qualifying common share capital (and equivalent for non-joint stock companies) plus related stock surplus | 158,000 | |
| 2 | Retained earnings | 88,544 | |
| 3 | Accumulated other comprehensive income (and other reserves) | 101 | |
| 4 | <i>Directly issued capital subject to phase out from CET1 (only applicable to non-joint stock companies)</i> | NA | |
| 5 | Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1) | NA | |
| 6 | Common Equity Tier 1 capital before regulatory adjustments | 246,645 | |
| Common Equity Tier 1 capital: regulatory adjustments | | | |
| 28 | Total regulatory adjustments to Common Equity Tier 1 | (71) | |
| 29 | Common Equity Tier 1 capital (CET1) | 246,574 | 246,574 |
| Additional Tier 1 capital: instruments | | | |
| 30 | Directly issued qualifying Additional Tier 1 instruments plus related stock surplus | NA | |
| 31 | of which: classified as equity under applicable accounting standards | NA | |
| 32 | of which: classified as liabilities under applicable accounting standards | NA | |
| 33 | <i>Directly issued capital instruments subject to phase out from Additional Tier 1</i> | NA | |
| 34 | Additional Tier 1 instruments (and CET1 instruments not included in row 5) issued by subsidiaries and held by third parties (amount allowed in group AT1) | NA | |
| 35 | of which: instruments issued by subsidiaries subject to phase out | NA | |
| 36 | Additional Tier 1 capital before regulatory adjustments | NA | |
| Additional Tier 1 capital: regulatory adjustments | | | |
| 43 | Total regulatory adjustments to Additional Tier 1 capital | NA | |
| 44 | Additional Tier 1 capital (AT1) | NA | |
| 45 | Tier 1 capital (T1 = CET1 + AT1) | 246,574 | 246,574 |
| Tier 2 capital: instruments and allowances | | | |
| 46 | Directly issued qualifying Tier 2 instruments plus related stock surplus | NA | |
| 47 | <i>Directly issued capital instruments subject to phase out from Tier 2</i> | NA | |
| 48 | Tier 2 instruments (and CET1 and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties (amount allowed in group Tier 2) | NA | |
| 49 | of which: instruments issued by subsidiaries subject to phase out | NA | |
| 50 | Collective allowances | NA | |
| 51 | Tier 2 capital before regulatory adjustments | NA | |
| Tier 2 capital: regulatory adjustments | | | |
| 57 | Total regulatory adjustments to Tier 2 capital | NA | |
| 58 | Tier 2 capital (T2) | NA | |
| 59 | Total capital (TC = T1 + T2) | 246,574 | 246,574 |
| 60 | Total risk-weighted assets | 1,766,050 | 1,766,050 |
| 60a | Common Equity Tier 1 (CET1) Capital RWA | NA | NA |
| 60b | Tier 1 Capital RWA | NA | NA |
| 60c | Total Capital RWA | NA | NA |
| Capital ratios | | | |
| 61 | Common Equity Tier 1 (as percentage of risk-weighted assets) | 13.96% | 13.96% |
| 62 | Tier 1 (as percentage of risk-weighted assets) | 13.96% | 13.96% |
| 63 | Total capital (as percentage of risk-weighted assets) | 13.96% | 13.96% |
| OSFI all-in target | | | |
| 69 | Common Equity Tier 1 capital all-in target ratio | 7.00% | |
| 70 | Tier 1 capital all-in target ratio | 8.50% | |
| 71 | Total capital all-in target ratio | 10.50% | |
| Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2013 and 1 Jan 2022) | | | |
| 80 | <i>Current cap on CET1 instruments subject to phase out arrangements</i> | NA | |
| 81 | <i>Amounts excluded from CET1 due to cap (excess over cap after redemptions and maturities)</i> | NA | |
| 82 | <i>Current cap on AT1 instruments subject to phase out arrangements</i> | NA | |
| 83 | <i>Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)</i> | NA | |
| 84 | <i>Current cap on T2 instruments subject to phase out arrangements</i> | NA | |
| 85 | <i>Amounts excluded from T2 due to cap (excess over cap after redemptions and maturities)</i> | NA | |