



**Industrial and Commercial Bank of China (Canada)
Capital Disclosure**

as at December 31, 2015

(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	49,160	
3	Accumulated other comprehensive income (and other reserves)	NA	
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	207,160	
Common Equity Tier 1 capital: regulatory adjustments			
28	Total regulatory adjustments to Common Equity Tier 1	(2)	
29	Common Equity Tier 1 capital (CET1)	207,158	207,158
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)	207,158	207,158
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)	207,158	207,158
60	Total risk-weighted assets	1,205,406	1,205,406
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)	17.19%	17.19%
62	Tier 1 (as percentage of risk-weighted assets)	17.19%	17.19%
63	Total capital (as percentage of risk-weighted assets)	17.19%	17.19%
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	