



ICBC

中国工商银行

香港分行

INDUSTRIAL AND COMMERCIAL BANK OF CHINA LIMITED

HONG KONG BRANCH

二零壹四年度財務資料披露聲明書

2014 FINANCIAL DISCLOSURE STATEMENTS

DISCLOSURE STATEMENT

Section A - Branch Information (Hong Kong offices only)

I. Profit & Loss

	31/12/2014 (HK\$'000)	31/12/2013 (HK\$'000)
Income		
Interest income	1,200,539	864,956
Interest expense	(708,961)	(476,495)
Net interest income	491,578	388,461
Other operating income		
Net fee and commission income		
Income from fee and commission	129,360	119,820
Less : fee and commission expense	(6,048)	(3,397)
Net gain / (loss) arising from trading in foreign currencies	(400,574)	218,182
Other income	22,592	19,726
Operating income	236,908	742,792
Expenses		
Operating expenses		
Staff and rental expenses	(21,303)	(15,982)
Other expenses less fees and commission expense	(10,614)	(12,198)
Net loss from disposal of tangible fixed assets	0	(3)
Operating profit before impairment losses	204,991	714,609
Charge / (Credit) for impairment losses on loans and advances	3,482	(24,290)
Operating profit after impairment losses	208,473	690,319
Profit before taxation	208,473	690,319
Taxation charges		
Current taxation	(40,074)	(114,819)
Deferred taxation	6,272	4,267
Profit after taxation	174,671	579,767

II. Balance Sheet

Assets	31/12/2014 (HK\$'000)	30/06/2014 (HK\$'000)
Cash and short term funds	18,320,296	21,900,954
Placement with banks and other financial institutions maturing between one and twelve months	7,580,999	3,235,977
Amount due from overseas offices of the institution	3,839,473	9,630,854
Advances and other accounts		
Loans and advances to customers	21,896,095	9,539,536
Accrued interest	205,465	256,358
Impairment allowances		
- Collectively assessed to customers	(102,766)	(110,287)
- Individually assessed to customers	(113,699)	(113,698)
Certificates of deposit held	3,958,022	3,875,375
Held-to-maturity securities	4,149,516	4,147,743
Available-for-sale securities	1,282,513	1,958,957
Other investments	4,040	4,040
Plant and equipment	897	375
Deferred tax assets, net	16,753	15,486
Other assets	177,011	266,284
Total assets	61,214,615	54,607,954
Liabilities		
Deposits and balances of banks and other financial institutions	42,558,589	34,053,014
Amount due to overseas offices of the institution	12,679,551	19,684,763
Deposits from customers	130,276	125,780
Certificate of deposit issued	3,279,641	534,760
Due to exchange fund	0	0
Provision for taxation	40,074	114,825
Derivative financial instruments	0	0
Other liabilities	2,526,484	94,812
Total liabilities	61,214,615	54,607,954

III. Additional Balance Sheet Information

1 Impaired loans and advances	31/12/2014 (HK\$'000)	30/06/2014 (HK\$'000)
Gross impaired loans and advances	102,748	110,269
Accrued interest for such loans	18	18
Individual impairment allowance made in respect of such loans	102,766	110,287
% to total loans and advances to customers	0.47%	1.16%

Remarks: (1) Impaired loans and advances which have been classified as “substandard”, “doubtful” and “loss” under the classification of loan quality.

(2) There were no impaired advances to banks or other financial institutions as at the end of December 2014 and June 2014.

2 Loans and advances to customers	31/12/2014 (HK\$'000)	30/06/2014 (HK\$'000)
i) By sectors		
Industrial, commercial and financial		
Property investment	593,000	968,844
Financial concerns	955,285	2,051,315
Wholesale and retail trade	0	0
Manufacturing	18,995	18,995
Transport and transport equipment	72,761	88,682
Information technology	700,000	1,100,000
Hotels, boarding house & catering	0	81,424
Others	2,217,626	29,680
Loans and advances for use in Hong Kong	4,557,667	4,338,940
Loans and advances for use outside Hong Kong	17,338,428	5,200,596
Total	21,896,095	9,539,536

Remarks: 0.8% of the “loans and advances for use outside Hong Kong” is secured by the time deposits as at 31 December 2014 (June 2014: 2.4%), except for the aforesaid, all other loans are unsecured as at the end of December 2014 and June 2014.

ii) By geographical areas	31/12/2014 (HK\$'000)			30/06/2014 (HK\$'000)		
	Total loans and advances to customers	Overdue advances for over three months	Impaired loans and advances	Total loans and advances to customers	Overdue advances for over three months	Impaired loans and advances
Hong Kong	16,266,095	102,748	102,748	7,617,267	110,269	110,269
China	5,630,000	0	0	1,812,000	0	0
	<u>21,896,095</u>	<u>102,748</u>	<u>102,748</u>	<u>9,429,267</u>	<u>110,269</u>	<u>110,269</u>

Remark: Geographical locations are based on the physical location of the borrower. Risk transfer is only made if the claim is guaranteed by a party in a country which is different from that of the counter party.

3 Non-bank Mainland Exposures

31/12/2014 (HK\$M)

Type of counterparties	On-balance sheet exposure	Contingent liabilities	FX and derivatives contract	Total exposures
Type of counterparties				
(a) Central government, central government owned entities and their subsidiaries and JVs	15,138	0	0	15,138
(b) Local governments, local government owned entities and their subsidiaries and JVs	2,794	0	0	2,794
(c) PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	2,732	0	0	2,732
(c)(i) Of which, PRC nationals residing in Mainland China or entities beneficially owned by Mainland interest	2,732	0	0	2,732
(d) Other entities of central government not reported in item (a) above	0	0	0	0
(e) Other entities of local government not reported in item (b) above	0	0	0	0
(f) PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China	257	0	0	257
(g) Other counterparties where the exposure are considered by the reporting institution to be non bank Mainland China exposures	2,234	0	0	2,234
Total	23,155	0	0	23,155

3 Non-bank Mainland Exposures

30/06/2014 (HK\$M)

Type of counterparties	On-balance sheet exposure	Contingent liabilities	FX and derivatives contract	Total exposures
Type of counterparties				
(a) Central government, central government-owned entities and their subsidiaries and JVs	9,521	0	0	9,521
(b) Local governments, local government owned entities and their subsidiaries and JVs	0	0	0	0
(c) PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	128	0	0	128
(c)(i) Of which, PRC nationals residing in Mainland China or entities beneficially owned by Mainland interest	128	0	0	128
(d) Other entities of central government not reported in item (a) above	0	0	0	0
(e) Other entities of local government not reported in item (b) above	0	0	0	0
(f) PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China	291	0	0	291
(g) Other counterparties where the exposure are considered by the reporting institution to be non bank Mainland China exposures	0	0	0	0
Total	9,940	0	0	9,940

Remark: There were no irrevocable undrawn commitments, FX and derivatives contract as at the end of December 2014 and June 2014.

4 Foreign Currency Exposure

	31/12/2014 (HK\$M)			
	USD	JPY	CNY	AUD
Spot assets	22,992	0	25,263	0
Spot liabilities	(33,513)	0	(13,942)	0
Forward purchases	0	0	0	0
Forward sales	0	0	0	0
Net long / (short) position	(10,521)	0	11,321	0

	30/06/2014 (HK\$M)			
	USD	JPY	CNY	AUD
Spot assets	22,186	2	24,603	7
Spot liabilities	(40,494)	0	(5,877)	0
Forward purchases	0	0	0	0
Forward sales	0	0	0	0
Net long / (short) position	(18,308)	2	18,726	7

5 Cross-border claims

31/12/2014 (HK\$M)

	Banks and other financial institutions	Public sector	Others	Total
Asia & Pacific excluding Hong Kong				
of which :	9,020	2,093	17,153	28,266
China	6,017	2,093	17,153	25,263
India	0	0	0	0
Macao	3,003	0	0	3,003
Malaysia	0	0	0	0
Thailand	0	0	0	0
North and Latin America	138	0	0	138
Caribbean and Middle East	0	0	0	0
of which :				
United Arab Emirates	0	0	0	0
Western and Eastern Europe	1	0	327	328
	9,159	2,093	17,480	28,732

5 Cross-border claims

30/06/2014 (HK\$M)

	Banks and other financial institutions	Public sector	Others	Total
Asia & Pacific excluding Hong Kong				
of which:	14,770	2,093	5,689	22,552
China	11,850	2,093	5,565	19,508
India	0	0	124	124
Macao	2,304	0	0	2,304
Malaysia	0	0	0	0
Thailand	616	0	0	616
North and Latin America	98	0	0	98
Caribbean and Middle East	0	0	0	0
of which :	0	0	0	0
United Arab Emirates				
Western and Eastern Europe	247	0	230	477
	15,115	2,093	5,919	23,127

Remark: The branch's cross-border claims by geographical area is analysed as above. In determining this analysis, the branch has taken into account of the transfers of risk with respect to claims guaranteed by a party in a country different from that of the counterparty. The report areas constitute 10% or more of the aggregate cross-border claims.

6 Analysis of overdue loans and advances

As at 31/12/2014 (HK\$'000)

	Outstanding amount of loans and advances	% of total advances to customer	Fair value of collateral	Covered portion	Uncovered portion	Individual impairment allowance made
Overdue over 1 year	102,748	0.47%	0	0	102,748	102,748
Total	102,748	0.47%	0	0	102,748	102,748

**6 Analysis of
overdue loans
and advances**

As at 30/06/2014 (HK\$'000)

	Outstanding amount of loans and advances	% of total advances to customer	Fair value of collateral	Covered portion	Uncovered portion	Individual impairment allowance made
Overdue over 1 year	110,269	1.16%	0	0	110,269	110,269
Total	110,269	1.16%	0	0	110,269	110,269

- Remarks: (1) There were no collateral at the end of December 2014 and June 2014.
 (2) There were no overdue advances to banks at the end of December 2014 and June 2014
 (3) There were no rescheduled advances to customers or banks at the end of December 2014 and June 2014.
 (4) There were no repossessed assets held at the end of December 2014 and June 2014.
 (5) There were no overdue other assets at the end of December 2014 and June 2014.

7 Contingent liabilities and commitments

	31/12/2014 (HK\$'000)	30/06/2014 (HK\$'000)
Notional amount:		
Direct credit substitutes	59,587,736	55,397,203
Forward forward deposits placed	0	0
Forward forward deposits taken	0	0
Interest Rate contract	4,265,470	0
Other commitments	34,143,749	24,575,601
Total	97,996,955	79,972,804

8 Derivatives financial instrument

	As at 31/12/2014		Fair values	
	Notional Amount		Assets	Liabilities
	(HK\$'000)		(HK\$'000)	(HK\$'000)
Exchange rate derivatives	0		0	0
Total	0		0	0

	As at 30/06/2014		Fair values	
	Notional Amount		Assets	Liabilities
	(HK\$'000)		(HK\$'000)	(HK\$'000)
Exchange rate derivatives	0		0	0
Total	0		0	0

IV Liquidity Ratio

	2014	2013
Average liquidity ratios for the end of December 2014 and December 2013	82.73%	47.26%

Section B - Bank Information (Consolidated basis)

1 Capital	31/12/2014 (RMB100M)	30/06/2014 (RMB100M)
Shareholders' funds	15,373.04	13,595.03

2 Capital adequacy ratio	31/12/2014	30/06/2014
Capital adequacy ratio	14.53%	13.67%

Remark: The capital adequacy ratio is calculated in accordance with the guidelines "Regulation Governing Capital Adequacy of Commercial Banks" issued by the China Banking Regulatory Commission ("CBRC"), and is not calculated according to the documents as stated in Section 105 (a) (i) or (ii) of the Banking (Disclosure) Rules.

3 Other financial information	31/12/2014 (RMB100M)	30/06/2014 (RMB100M)
Total assets	206,099.53	203,036.77
Total liabilities	190,726.49	189,441.74
Total advances	107,687.50	103,944.35
Total customer deposits	155,566.01	157,283.32

4 Pre-tax profit	31/12/2014 (RMB100M)	31/12/2013 (RMB100M)
Pre-tax profit	3,616.12	3,385.37

披 露 聲 明 書

甲 部 - 分 行 資 料 (香 港 分 行)

I. 損 益 帳

	31/12/2014 (千港元)	31/12/2013 (千港元)
收 入		
利 息 收 入	1,200,539	864,956
利 息 支 出	(708,961)	(476,495)
淨 利 息 收 入	491,578	388,461
其 他 營 運 收 入		
收 費 及 佣 金 收 入 淨 額		
收 費 及 佣 金 收 入	129,360	119,820
減: 收 費 及 佣 金 開 支	(6,048)	(3,397)
淨 外 匯 買 賣 收 益 / (虧 損)	(400,574)	218,182
其 他 收 入	22,592	19,726
營 業 收 入	236,908	742,792
支 出		
營 運 支 出		
職 員 及 租 金 開 支	(21,303)	(15,982)
其 他 開 支 減 去 收 費 及 佣 金 開 支	(10,614)	(12,198)
出 售 有 形 固 定 資 產 淨 虧 損	0	(3)
未 扣 除 減 值 損 失 前 營 業 溢 利	204,991	714,609
貸 款 減 值 (損 失) / 撥 回	3,482	(24,290)
已 扣 除 減 值 損 失 後 之 營 業 溢 利	208,473	690,319
除 稅 前 溢 利	208,473	690,319
稅 項		
現 行 稅 項	(40,074)	(114,819)
延 繳 稅 項	6,272	4,267
除 稅 後 溢 利	174,671	579,767

II. 資產負債表

資產	31/12/2014 (千港元)	30/06/2014 (千港元)
現金及短期資金	18,320,296	21,900,954
銀行及其他金融機構於一至十二個月內到期之存款	7,580,999	3,235,977
存放港外辦事處	3,839,473	9,630,854
貸款及其他帳目		
客戶貸款	21,896,095	9,539,536
應計利息	205,465	256,358
減值準備		
- 組合評估給予客戶貸款	(102,766)	(110,287)
- 個別評估給予客戶貸款	(113,669)	(113,698)
持有存款證	3,958,022	3,875,375
持有至到期證券	4,149,516	4,147,743
備供銷售證券	1,282,513	1,958,957
其他投資	4,040	4,040
傢俬設備	897	375
遞延稅項資產淨額	16,753	15,486
其他資產	177,011	266,284
總資產	61,214,615	54,607,954
負債		
銀行及其他金融機構存款及結餘	42,558,589	34,053,014
港外辦事處存款	12,679,551	19,684,763
客戶存款	130,276	125,780
已發行存款證	3,279,641	534,760
外匯基金	0	0
現行稅項	40,074	114,825
衍生金融工具	0	0
其他負債	2,526,484	94,812
總負債	61,214,615	54,607,954

III. 其他資產負債表資料

1 減值貸款	31/12/2014 (千港元)	30/06/2014 (千港元)
減值貸款總額	102,748	110,269
有關貸款應計利息	18	18
有關貸款之個別減值準備	102,766	110,287
佔客戶貸款總額百分比	0.47%	1.16%

註：(1) 減值貸款即根據本行貸款素質的類別分類為「次級」、「呆滯」及「虧損」之貸款。

(2) 在二零壹四年十二月底及二零壹四年六月底均沒有銀行或其它金融機構的減值貸款。

2 客戶貸款組合	31/12/2014 (千港元)	30/06/2014 (千港元)
i) 按行業類別劃分		
工、商及金融		
物業投資	593,000	968,844
金融企業	955,285	2,051,315
批發及零售業	0	0
製造業	18,995	18,995
運輸及運輸設備	72,761	88,682
資訊科技	700,000	1,100,000
酒店、旅舍及飲食業	0	81,424
其他	2,217,626	29,680
本地貸款總數	4,557,667	4,338,940
在本港以外使用的貸款	17,338,428	5,200,596
合計	21,896,095	9,539,536

註：在二零壹四年十二月底“本港以外使用的貸款”中，以定期存款作抵押品占 0.75%，除之前所述外，在二零壹四年十二月底及二零壹四年六月底其他所有貸款均無抵押品。

ii) 按地區劃分

	31/12/2014 (千港元)			30/06/2014 (千港元)		
	客戶貸款總額	逾期三個月以上貸款	減值貸款	客戶貸款總額	逾期三個月以上貸款	減值貸款
香港	16,266,095	102,748	102,748	7,617,267	110,269	110,269
中國	5,630,000	0	0	1,812,000	0	0
	<u>21,896,095</u>	<u>102,748</u>	<u>102,748</u>	<u>9,429,267</u>	<u>110,269</u>	<u>110,269</u>

註：客戶貸款總數區域明細項目是按交易對手所在地編制。只有在有關貸款的債權獲得并非交易對手所在地國家的一方擔保時才作出風險轉移。

3 内地非银行风险承担

31/12/2014 (百万港元)

对手方类别	资产负债表 风险承担	或然负债	外汇及衍生工具 合约	风险承担总额
对手方类别				
(a) 中央政府、中央政府拥有的 实体，以及他们的附属公司 及合营公司	15,138	0	0	15,138
(b) 地方政府、地方政府拥有的 实体，以及他们的附属公司 及合营公司	2,794	0	0	2,794
(c) 于中国内地居住的中國國民或於中國 內地注册成立的其他实体，以及他们 的附属公司及合营公司	2,732	0	0	2,732
(c)(i) 其中，于中国内地居住的中國國民 或由中国内地的权益实益拥有的实 体	2,732	0	0	2,732
(d) 并未于上文(a)项内报告的中央政府的 其他实体	0	0	0	0
(e) 并未于上文(b)项内报告的当地政府的 其他实体	0	0	0	0
(f) 于中国境外居住的中國國民或在中國 內地以外注册成立的实体，信贷是供 于中国内地使用而授出	257	0	0	257
(g) 报告机构认为属非中国内地银行风险 的其他交易对手	2,234	0	0	2,234
合 計	23,155	0	0	23,155

3 內地非銀行風險承擔

30/06/2014 (百万港元)

對手方類別	資產負債表 風險承擔	或然負債	外匯及衍生工具 合約	風險承擔總額
對手方類別				
(a) 中央政府、中央政府擁有的實體，以及他們的附屬公司及合營公司	9,521	0	0	9,521
(b) 地方政府、地方政府擁有的實體，以及他們的附屬公司及合營公司	0	0	0	0
(c) 於中國內地居住的中國國民或於中國內地註冊成立的其他實體，以及他們的附屬公司及合營公司	128	0	0	128
(c)(i) 其中，於中國內地居住的中國國民或由中國內地的權益實益擁有的實體	128	0	0	128
(d) 並未於上文(a)項內報告的中央政府的其他實體	0	0	0	0
(e) 並未於上文(b)項內報告的當地政府的其他實體	0	0	0	0
(f) 於中國境外居住的中國國民或在中國內地以外註冊成立的實體，信貸是供於中國內地使用而授出	291	0	0	291
(g) 報告機構認為屬非中國內地銀行風險的其他交易對手	0	0	0	0
合 計	9,940	0	0	9,940

註：在二零壹四年十二月底及二零壹四年六月底均沒有不可撤回但未取用的承諾，外匯及衍生工具合約。

4 外匯風險

31/12/2014 (百 万 港 元)

	美 元	日 元	人 民 幣	澳 元
現 貨 資 產	22,992	0	25,263	0
現 貨 負 債	(33,513)	0	(13,942)	0
遠 期 買 入	0	0	0	0
遠 期 賣 出	0	0	0	0
長 / (短) 盤 淨 額	(10,521)	0	11,321	0

30/06/2014 (百 万 港 元)

	美 元	日 元	人 民 幣	澳 元
現 貨 資 產	22,186	2	24,603	7
現 貨 負 債	(40,494)	0	(5,877)	0
遠 期 買 入	0	0	0	0
遠 期 賣 出	0	0	0	0
長 / (短) 盤 淨 額	(18,308)	2	18,726	7

5 跨境申索

31/12/2014 (百 万 港 元)

	銀行及其他金 融機構	公營單位	其 他	合 計
亞太區 (香港除外)	9,020	2,093	17,153	28,266
其中：				
中國佔	6,017	2,093	17,153	25,263
印度佔	0	0	0	0
澳門佔	3,003	0	0	3,003
馬來西亞佔	0	0	0	0
泰國佔	0	0	0	0
北美洲及拉丁美洲	138	0	0	138
加勒比海及中東	0	0	0	0
其中：				
阿拉伯聯合 酋長國佔	0	0	0	0
西歐及東歐	1	0	327	328
合 計	9,159	2,093	17,480	28,732

5 跨境申索

30/06/2014 (百 万 港 元)

	銀行及其他金 融機構	公營單位	其 他	合 計
亞太區 (香港除外)	14,770	2,093	5,689	22,552
其中：				
中國佔	11,850	2,093	5,565	19,508
印度佔	0	0	124	124
澳門佔	2,304	0	0	2,304
馬來西亞佔	0	0	0	0
泰國佔	616	0	0	616
北美洲及拉丁美洲	98	0	0	98
加勒比海及中東	0	0	0	0
其中：				
阿拉伯聯合 酋長國佔	0	0	0	0
西歐及東歐	247	0	230	477
合 計	15,115	2,093	5,919	23,127

註： 本行跨境申索按地區的分析如上。編撰本分析時，本分行已計及與交易方於不同國家之另一方所作擔保之轉移風險。報告地區列示佔總跨境申索 10% 以上。

6 逾期貸款

31/12/2014 (千 港 元)

	貸款金額	佔客戶 貸款總 額百分 比	抵押品 公平值	有抵押 品貸款	無抵押 品貸款	個別減 值準備
逾期超過一年	102,748	0.47%	0	0	102,748	102,748
合 計	102,748	0.47%	0	0	102,748	102,748

30/06/2014 (千 港 元)

	貸款金額	佔客戶 貸款總 額百分 比	抵押品 公平值	有抵押 品貸款	無抵押 品貸款	個別減 值準備
逾期超過一年	110,269	1.16%	0	0	110,269	110,269
合 計	110,269	1.16%	0	0	110,269	110,269

註：(1) 在二零壹四年十二月底及二零壹四年六月底均沒有合資格抵押品。

(2) 在二零壹四年十二月底及二零壹四年六月底均沒有銀行或其它金融機構之逾期貸款。

(3) 在二零壹四年十二月底及二零壹四年六月底均沒有重組貸款的客戶，銀行或其它金融機構之貸款。

(4) 在二零壹四年十二月底及二零壹四年六月底均沒持有收回資產。

(5) 在二零壹四年十二月底及二零壹四年六月底均沒有逾期的其他資產。

7 或然負債及承諾	31/12/2014 (千港元)	30/06/2014 (千港元)
名義數額：		
直接貸款代替項目	59,587,736	55,397,203
遠期存款拆出	0	0
遠期存款存入	0	0
利率合約	4,265,470	0
其他承諾	34,143,749	24,575,601
合計	<u>97,996,955</u>	<u>79,972,804</u>

8 衍生工具

	31/12/2014 名義數額 (千港元)	公平價值 資產 負債 (千港元) (千港元)	
匯率衍生工具	0	0	0
合計	<u>0</u>	<u>0</u>	<u>0</u>

	30/06/2014 名義數額 (千港元)	公平價值 資產 負債 (千港元) (千港元)	
匯率衍生工具	0	0	0
合計	<u>0</u>	<u>0</u>	<u>0</u>

IV 流動資金比率

	2014	2013
二零壹四年十二月底及二零壹三年 十二月底之平均流動資金比率	82.73%	47.26%

乙部 - 銀行綜合資料

1 資本 31/12/2014 (億人民幣) 30/06/2014 (億人民幣)

股東資金	15,373.04	13,595.03
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2 資本充足比率 31/12/2014 30/06/2014

資本充足比率	14.53%	13.67%
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註：資本充足率是按照中國銀監會頒佈《商業銀行資本充足率管理辦法》計算，而並非根據銀行業（披露）規則第105條(a)(i)或(ii)所述的文件計算。

3 其他財務資料 31/12/2014 (億人民幣) 30/06/2014 (億人民幣)

資產總額	206,099.53	203,036.77
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負債總額	190,726.49	189,441.74
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貸款總額	107,687.50	103,944.35
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客戶存款總額	155,566.01	157,283.32
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4 稅前溢利 31/12/2014 (億人民幣) 31/12/2013 (億人民幣)

稅前溢利	3,616.12	3,385.37
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中國工商銀行股份有限公司香港分行財務資料披露
Industrial and Commercial Bank of China Limited Hong Kong Branch
Financial Disclosure

公佈日期：2015 年 3 月 30 日

For release on: 30 March 2015

遵照銀行業(披露)規則第8部份“海外註冊認可機構的披露”規定，現附上本行2014年年度未經審計的財務資料披露報告。此資料亦可於本分行索閱。

In compliance with the Banking (Disclosure) Rules Part 8 “Disclosures to be made by Authorized Institutions incorporated outside Hong Kong”, the enclosed unaudited financial disclosure statement for the half-year ended 2013 has been provided. The disclosure statement is also available at our branch office.

中國工商銀行股份有限公司
香港分行
Industrial and Commercial Bank of China Limited
Hong Kong Branch



趙京芬
總經理
Zhao Jingfen
General Manager