



**ICBC**

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**中国工商银行**

香港分行

INDUSTRIAL AND COMMERCIAL BANK OF CHINA LIMITED

HONG KONG BRANCH

二零壹伍年度財務資料披露聲明書

2015 FINANCIAL DISCLOSURE STATEMENTS

## DISCLOSURE STATEMENT

### Section A - Branch Information (Hong Kong offices only)

#### I. Profit & Loss

	31/12/2015 (HK\$'000)	31/12/2014 (HK\$'000)
<b>Income</b>		
Interest income	1,251,663	1,200,539
Interest expense	(788,425)	(708,961)
Net interest income	463,238	491,578
Other operating income		
Net fee and commission income		
Income from fee and commission	149,585	129,360
Less : fee and commission expense	(5,928)	(6,048)
Net loss arising from trading in foreign currencies	(309,892)	(400,574)
Other income	21,019	22,592
<b>Operating income</b>	<b>318,022</b>	<b>236,908</b>
<b>Expenses</b>		
Operating expenses		
Staff and rental expenses	(26,753)	(21,303)
Other expenses less fees and commission expense	(13,551)	(10,614)
Net loss from disposal of tangible fixed assets	-	-
<b>Operating profit before impairment losses</b>	<b>277,718</b>	<b>204,991</b>
(Charge for)/write-back of impairment losses on loans and advances	(16,513)	3,482
<b>Operating profit after impairment losses</b>	<b>261,205</b>	<b>208,473</b>
<b>Profit before taxation</b>	<b>261,205</b>	<b>208,473</b>
<b>Taxation charges</b>		
Current taxation	(45,631)	(40,074)
Deferred taxation	2,297	6,272
<b>Profit after taxation</b>	<b>217,871</b>	<b>174,671</b>

## II. Balance Sheet

Assets	31/12/2015 (HK\$'000)	31/12/2014 (HK\$'000)
Cash and short term funds	48,999,560	18,320,296
Placement with banks and other financial institutions maturing between one and twelve months	25,649,578	7,580,999
Amount due from overseas offices of the institution	16,090,938	3,839,473
Advances and other accounts		
Loans and advances to customers	19,607,560	21,896,095
Accrued interest	93,522	205,465
Impairment allowances		
- Individually assessed to customers	(102,766)	(102,766)
- Collectively assessed to customers	(130,212)	(113,699)
Certificates of deposit held	14,481,270	3,958,022
Held-to-maturity securities	3,387,204	4,149,516
Available-for-sale securities	549,718	1,282,513
Other investments	4,040	4,040
Plant and equipment	3,302	897
Deferred tax assets, net	19,985	16,753
Other assets	416,268	177,011
<b>Total assets</b>	<b>129,069,967</b>	<b>61,214,615</b>
<b>Liabilities</b>		
Deposits and balances of banks and other financial institutions	113,314,540	42,558,589
Amount due to overseas offices of the institution	12,807,459	12,679,551
Deposits from customers	132,029	130,276
Certificates of deposit issued	775,030	3,279,641
Provision for taxation	76,055	40,074
Other liabilities	1,964,854	2,526,484
<b>Total liabilities</b>	<b>129,069,967</b>	<b>61,214,615</b>

### III. Additional Balance Sheet Information

<b>1 Impaired loans and advances</b>	<b>31/12/2015 (HK\$'000)</b>	<b>31/12/2014 (HK\$'000)</b>
Gross impaired loans and advances	102,748	102,748
Accrued interest for such loans	18	18
Individual impairment allowance made in respect of such loans	102,766	102,766
% to total loans and advances to customers	0.52%	0.47%
Market value of collateral	-	-

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 2015 and December 2014.

<b>2 Loans and advances to customers</b>	<b>31/12/2015 (HK\$'000)</b>	<b>31/12/2015 % of secured advances</b>	<b>31/12/2014 (HK\$'000)</b>	<b>31/12/2014 % of secured advances</b>
<b>i) By sectors</b>				
Industrial, commercial and financial				
Property Development	1,424,788	-	593,000	-
Property investment	553,000	-	955,285	-
Financial concerns	1,276,123	-	-	-
Manufacturing	18,995	-	18,995	-
Transport and transport equipment	52,567	-	72,761	-
Information technology	766,610	-	700,000	-
Others	2,562,204	-	2,217,626	-
<b>Loans and advances for use in Hong Kong</b>	<b>6,654,287</b>	<b>-</b>	<b>4,557,667</b>	<b>-</b>
<b>Loans and advances for use outside Hong Kong</b>	<b>12,953,273</b>	<b>14.34%</b>	<b>17,338,428</b>	<b>0.75%</b>
<b>Total</b>	<b>19,607,560</b>	<b>8.80%</b>	<b>21,896,095</b>	<b>0.59%</b>

ii) By geographical areas	31/12/2015 (HK\$'000)			31/12/2014 (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	8,403,812	102,748	102,748	10,559,036	102,748	102,748
China	9,610,764	-	-	10,220,890	-	-
Other	1,592,984	-	-	1,116,169	-	-
	<b>19,607,560</b>	<b>102,748</b>	<b>102,748</b>	<b>21,896,095</b>	<b>102,748</b>	<b>102,748</b>

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

31/12/2015 (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	5,549	–	–	5,549
(b) Local governments, local government owned entities and their subsidiaries and JVs	1,422	–	–	1,422
(c) PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	4,682	–	–	4,682
(c)(i) Of which, PRC nationals residing in Mainland China or entities beneficially owned by Mainland interest	4,398	–	–	4,398
(d) Other entities of central government not reported in item (a) above	–	–	–	–
(e) Other entities of local government not reported in item (b) above	–	–	–	–
(f) PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China	568	–	–	568
(g) Other counterparties where the exposure are considered by the reporting institution to be non bank Mainland China exposures	2,353	–	–	2,353
<b>Total</b>	<b>14,574</b>	<b>–</b>	<b>–</b>	<b>14,574</b>



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

### 3. Non-bank Mainland Exposures (continued)

Remark: There were no irrevocable undrawn commitments, FX and derivatives contract as at the end of December 2015 and December 2014.

#### 4 Foreign Currency Exposure

	31/12/2015 (HK\$M)			
	USD	CNY	EUR	AUD
Spot assets	51,934	31,662	3,273	1
Spot liabilities	(56,797)	(25,834)	(3,271)	-
Forward purchases	-	-	-	-
Forward sales	-	-	-	-
<b>Net long / (short) position</b>	<b>(4,863)</b>	<b>5,828</b>	<b>2</b>	<b>1</b>

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



## 5. International claims

	Banks	Official sector	Non-bank private sector Non bank financial institution	Non financial private sector	Total
	HK\$M	HK\$M	HK\$M	HK\$M	HK\$M
31 December 2015					
Developed countries	6,644	-	-	270	6,914
Offshore centers	46,495	-	103	10,148	56,746
Developing Europe	-	-	-	-	-
Developing Latin America and Caribbean	-	-	-	-	-
Developing Africa and Middle East	-	-	-	-	-
Developing Asia and Pacific	13,161	2,603	-	7,465	23,229
International organizations	-	-	-	-	-
	66,300	2,603	103	17,883	86,889

	Banks	Official sector	Non-bank private sector Non bank financial institution	Non financial private sector	Total
	HK\$M	HK\$M	HK\$M	HK\$M	HK\$M
31 December 2014					
Developed countries	139	-	-	202	341
Offshore centers	28,594	-	13	5,484	34,091
Developing Europe	-	-	-	-	-
Developing Latin America and Caribbean	-	-	-	-	-
Developing Africa and Middle East	-	-	-	791	791
Developing Asia and Pacific	4,767	3,343	-	11,647	19,757
International organizations	-	-	-	-	-
	33,500	3,343	13	18,124	54,980

Remark: The above analysis is disclosed on a net basis after taking into account the effect of any recognized risk transfer.

**6 Analysis of  
overdue loans  
and advances**

**As at 31/12/2015 (HK\$'000)**

	<b>Outstanding amount of loans and advances</b>	<b>% of total advances to customer</b>	<b>Fair value of collateral</b>	<b>Covered portion</b>	<b>Uncovered portion</b>	<b>Individual impairment allowance made</b>
Overdue over 1 year	102,748	0.52%	-	-	102,748	102,748
<b>Total</b>	<b>102,748</b>	<b>0.52%</b>	<b>-</b>	<b>-</b>	<b>102,748</b>	<b>102,748</b>

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

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

Remarks: (1) There were no collateral at the end of December 2015 and December 2014.

(2) There were no overdue advances to banks at the end of December 2015 and December 2014

(3) There were no rescheduled advances to customers or banks at the end of December 2015 and December 2014.

(4) There were no repossessed assets held at the end of December 2015 and December 2014.

(5) There were no overdue other assets at the end of December 2015 and December 2014.

**7 Contingent liabilities and commitments**

	31/12/2015 (HK\$'000)	31/12/2014 (HK\$'000)
Notional amount:		
Direct credit substitutes	29,387,926	59,587,736
Forward forward deposits placed	4,650,180	-
Forward forward deposits taken	-	-
Exchange rate and gold contracts	-	-
Interest Rate contract	-	4,265,470
Other commitments	32,096,556	34,143,749
<b>Total</b>	<b>66,134,662</b>	<b>97,996,955</b>

**8 Derivatives financial instrument**

	As at 31/12/2015	Fair values	
	Notional Amount	Assets	Liabilities
	(HK\$'000)	(HK\$'000)	(HK\$'000)
Exchange rate derivatives	-	-	-
Interest Rate contract	-	-	-
<b>Total</b>	<b>-</b>	<b>-</b>	<b>-</b>

	As at 31/12/2014	Fair values	
	Notional Amount	Assets	Liabilities
	(HK\$'000)	(HK\$'000)	(HK\$'000)
Exchange rate derivatives	-	-	-
Interest Rate contract	4,265,470	-	-
<b>Total</b>	<b>4,265,470</b>	<b>-</b>	<b>-</b>

**IV Liquidity Maintenance Ratio**

2015

Average LMR for the period

70.11%

**Section B - Bank Information (Consolidated basis)**

<b>1 Capital</b>	<b>31/12/2015 (RMB100M)</b>	<b>31/12/2014 (RMB100M)</b>
Shareholders' funds	18,005.19	15,373.04

<b>2 Capital adequacy ratio</b>	<b>31/12/2015</b>	<b>31/12/2014</b>
Capital adequacy ratio	15.22%	14.53%

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.

<b>3 Other financial information</b>	<b>31/12/2015 (RMB100M)</b>	<b>31/12/2014 (RMB100M)</b>
Total assets	222,097.80	206,099.53
Total liabilities	204,092.61	190,726.49
Total advances	116,528.12	107,687.50
Total customer deposits	162,819.39	155,566.01

<b>4 Pre-tax profit</b>	<b>31/12/2015 (RMB100M)</b>	<b>31/12/2014 (RMB100M)</b>
Pre-tax profit	3,632.35	3,616.12

## 披 露 聲 明 書

### 甲 部 - 分 行 資 料 (香 港 分 行 )

#### I. 損 益 帳

	31/12/2015 (千港元)	31/12/2014 (千港元)
收 入		
利 息 收 入	1,251,663	1,200,539
利 息 支 出	(788,425)	(708,961)
淨 利 息 收 入	463,238	491,578
其 他 營 運 收 入		
收 費 及 佣 金 收 入 淨 額		
收 費 及 佣 金 收 入	149,585	129,360
減: 收 費 及 佣 金 開 支	(5,928)	(6,048)
淨 外 匯 買 賣 虧 損	(309,892)	(400,574)
其 他 收 入	21,019	22,592
營 業 收 入	318,022	236,908
支 出		
營 運 支 出		
職 員 及 租 金 開 支	(26,753)	(21,303)
其 他 開 支 減 去 收 費 及 佣 金 開 支	(13,551)	(10,614)
出 售 有 形 固 定 資 產 淨 虧 損	-	-
未 扣 除 減 值 損 失 前 營 業 溢 利	277,718	204,991
貸 款 減 值 (損 失 支 銷)/ 回 撥	(16,513)	3,482
已 扣 除 減 值 損 失 後 之 營 業 溢 利	261,205	208,473
除 稅 前 溢 利	261,205	208,473
稅 項		
現 行 稅 項	(45,631)	(40,074)
延 繳 稅 項	2,297	6,272
除 稅 後 溢 利	217,871	174,671



## II. 資產負債表

資產	31/12/2015 (千港元)	31/12/2014 (千港元)
現金及短期資金	48,999,560	18,320,296
銀行及其他金融機構於一至十二個月內到期之存款	25,649,578	7,580,999
存放港外辦事處	16,090,938	3,839,473
貸款及其他帳目		
客戶貸款	19,607,560	21,896,095
應計利息	93,522	205,465
減值準備		
- 個別評估給予客戶貸款	(102,766)	(102,766)
- 組合評估給予客戶貸款	(130,212)	(113,699)
持有存款證	14,481,270	3,958,022
持有至到期證券	3,387,204	4,149,516
備供銷售證券	549,718	1,282,513
其他投資	4,040	4,040
傢俬設備	3,302	897
遞延稅項資產淨額	19,985	16,753
其他資產	416,268	177,011
<b>總資產</b>	<b>129,069,967</b>	<b>61,214,615</b>
負債		
銀行及其他金融機構存款及結餘	113,314,540	42,558,589
港外辦事處存款	12,807,459	12,679,551
客戶存款	132,029	130,276
已發行存款證	775,030	3,279,641
現行稅項	76,055	40,074
其他負債	1,964,854	2,526,484
<b>總負債</b>	<b>129,069,967</b>	<b>61,214,615</b>



### III. 其他資產負債表資料

1 減值貸款	31/12/2015 (千港元)	31/12/2014 (千港元)
減值貸款總額	102,748	102,748
有關貸款應計利息	18	18
有關貸款之個別減值準備	102,766	102,766
佔客戶貸款總額百分比	0.52%	0.47%
抵押品市值	-	-

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) 在二零壹五年十二月底及二零壹四年十二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	31/12/2015 (千港元)	31/12/2015 抵押品占比	31/12/2014 (千港元)	31/12/2014 抵押品占比
i) 按行業類別劃分				
工、商及金融				
物業發展	1,424,788	-	-	-
物業投資	553,000	-	593,000	-
金融企業	1,276,123	-	955,285	-
製造業	18,995	-	18,995	-
運輸及運輸設備	52,567	-	72,761	-
資訊科技	766,610	-	700,000	-
其他	2,562,204	-	2,217,626	-
本地貸款總數	6,654,287	-	4,557,667	-
在本港以外使用的貸款	12,953,273	14.34%	17,338,428	0.75%
合計	19,607,560	8.80%	21,896,095	0.59%

ii) 按地區劃分

	31/12/2015 (千港元)			31/12/2014 (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	8,403,812	102,748	102,748	10,559,036	102,748	102,748
中國	9,610,764	-	-	10,220,890	-	-
其他	1,592,984	-	-	1,116,169	-	-
	<u>19,607,560</u>	<u>102,748</u>	<u>102,748</u>	<u>21,896,095</u>	<u>102,748</u>	<u>102,748</u>

註：客戶貸款總數區域明細項目是按國際債權所在地編制。轉移風險只是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才作轉移。

### 3 內地非銀行風險承擔

對手方類別	31/12/2015 (百萬港元)			
	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
(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	5,549	-	-	5,549
(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	1,422	-	-	1,422
(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	4,682	-	-	4,682
(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	4,398	-	-	4,398
(d) 並未於上文(a)項內報告的中央政府的其他實體	-	-	-	-
(e) 並未於上文(b)項內報告的中央政府的其他實體	-	-	-	-
(f) 於中國內地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	568	-	-	568
(g) 報告機構認為屬非中國內地銀行風險的其他交易對手	2,353	-	-	2,353
合 計	14,574	-	-	14,574

### 3 內地非銀行風險承擔

對手方類別	31/12/2014 (百萬港元)			
	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
(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	15,138	-	-	15,138
(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	2,794	-	-	2,794
(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	2,732	-	-	2,732
(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	2,732	-	-	2,732
(d) 並未於上文(a)項內報告的中央政府的其他實體	-	-	-	-
(e) 並未於上文(b)項內報告的中央政府的其他實體	-	-	-	-
(f) 於中國內地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	257	-	-	257
(g) 報告機構認為屬非中國內地銀行風險的其他交易對手	2,234	-	-	2,234
合 計	23,155	-	-	23,155

註：在二零壹五年十二月底及二零壹四年十二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

31/12/2015 (百 万 港 元)

	美 元	人 民 幣	欧 元	澳 元
現 貨 資 產	51,934	31,662	3,273	1
現 貨 負 債	(56,797)	(25,834)	(3,271)	-
遠 期 買 入	-	-	-	-
遠 期 賣 出	-	-	-	-
長 / (短) 盤 淨 額	<b>(4,863)</b>	<b>5,828</b>	<b>2</b>	<b>1</b>

31/12/2014 (百 万 港 元)

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

## 5. 國際債權

	同業 百萬港元	官方機構 百萬港元	非銀行 金融機構 百萬港元	非金融 機構 百萬港元	總計 百萬港元
二零一五年十二月三十一日					
發達國家	6,644	-	-	270	6,914
離岸中心	46,495	-	103	10,148	56,746
發展中的歐洲國家	-	-	-	-	-
發展中的拉丁美洲和加勒比海國家	-	-	-	-	-
發展中的非洲和中東國家	-	-	-	-	-
發展中的亞太區國家	13,161	2,603	-	7,465	23,229
國際組織	-	-	-	-	-
	66,300	2,603	103	17,883	86,889

	同業 百萬港元	官方機構 百萬港元	非銀行 金融機構 百萬港元	非金融 機構 百萬港元	總計 百萬港元
二零一四年十二月三十一日					
發達國家	139	-	-	202	341
離岸中心	28,594	-	13	5,482	34,091
發展中的歐洲國家	-	-	-	-	-
發展中的拉丁美洲和加勒比海國家	-	-	-	-	-
發展中的非洲和中東國家	-	-	-	791	791
發展中的亞太區國家	4,767	3,343	-	11,647	19,757
國際組織	-	-	-	-	-
	33,500	3,343	13	18,124	54,980

註： 以上分析乃以淨額基準計及任何已確認之風險轉移影響後披露。



6 逾期貸款

31/12/2015 (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	0.52%	-	-	102,748	102,748
合 計	102,748	0.52%	-	-	102,748	102,748

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%	-	-	102,748	102,748
合 計	102,748	0.47%	-	-	102,748	102,748

- 註：(1) 在二零壹五年十二月底及二零壹四年十二月底均沒有合資格抵押品。
- (2) 在二零壹五年十二月底及二零壹四年十二月底均沒有銀行或其它金融機構之逾期貸款。
- (3) 在二零壹五年十二月底及二零壹四年十二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) 在二零壹五年十二月底及二零壹四年十二月底均沒持有收回資產。
- (5) 在二零壹五年十二月底及二零壹四年十二月底均沒有逾期的其他資產。

7 或然負債及承諾	31/12/2015 (千港元)	31/12/2014 (千港元)
名義數額：		
直接貸款代替項目	29,387,926	59,587,736
遠期存款拆出	4,650,180	-
遠期存款存入	-	-
外匯及黃金合約	-	-
利率合約	-	4,265,470
其他承諾	32,096,556	34,143,749
合計	<u>66,134,662</u>	<u>97,996,955</u>

#### 8 衍生工具

	31/12/2015 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	-	-	-
利率衍生工具	-	-	-
合計	<u>-</u>	<u>-</u>	<u>-</u>

	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	-	-	-
利率衍生工具	4,265,470	-	-
合計	<u>4,265,470</u>	<u>-</u>	<u>-</u>

#### IV 流動性維持比率

2015

該期間之平均流動性維持比率

70.11%

## 乙部 - 銀行綜合資料

<b>1 資本</b>	<b>31/12/2015</b> <b>(億人民幣)</b>	<b>31/12/2014</b> <b>(億人民幣)</b>
股東資金	18,005.19	15,373.04
<b>2 資本充足比率</b>	<b>31/12/2015</b>	<b>31/12/2014</b>
資本充足比率	15.22%	14.53%
<p>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。</p>		
<b>3 其他財務資料</b>	<b>31/12/2015</b> <b>(億人民幣)</b>	<b>31/12/2014</b> <b>(億人民幣)</b>
資產總額	222,097.80	206,099.53
負債總額	204,092.61	190,726.49
貸款總額	116,528.12	107,687.50
客戶存款總額	162,819.39	155,566.01
<b>4 稅前溢利</b>	<b>31/12/2015</b> <b>(億人民幣)</b>	<b>31/12/2014</b> <b>(億人民幣)</b>
稅前溢利	3,632.35	3,616.12

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

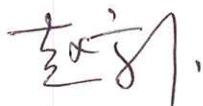
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遵照銀行業(披露)規則第8部份“海外註冊認可機構的披露”規定，現附上本行2015年年度未經審計的財務資料披露報告。此資料亦可於本分行索閱。

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 year ended 2015 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