



**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

二零壹六年度財務資料披露聲明書

2016 FINANCIAL DISCLOSURE STATEMENTS

## DISCLOSURE STATEMENT

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

#### I. Profit & Loss

	31/12/2016 (HK\$'000)	31/12/2015 (HK\$'000)
<b>Income</b>		
Interest income	2,378,839	1,251,663
Interest expense	(1,730,181)	(788,425)
Net interest income	648,658	463,238
Other operating income		
Net fee and commission income		
Income from fee and commission	125,730	149,585
Less : fee and commission expense	(9,455)	(5,928)
Net loss arising from trading in foreign currencies	(277,128)	(309,892)
Other income	26,264	21,019
<b>Operating income</b>	<b>514,069</b>	<b>318,022</b>
<b>Expenses</b>		
Operating expenses		
Staff and rental expenses	(28,518)	(26,753)
Other expenses less fees and commission expense	(51,406)	(13,551)
<b>Operating profit before impairment losses</b>	<b>434,145</b>	<b>277,718</b>
Write-back/(charge for) of impairment losses on loans and advances	35,146	(16,513)
<b>Operating profit after impairment losses</b>	<b>469,291</b>	<b>261,205</b>
<b>Profit before taxation</b>	<b>469,291</b>	<b>261,205</b>
<b>Taxation charges</b>		
Current taxation	(70,910)	(45,631)
Deferred taxation	(5,525)	2,297
<b>Profit after taxation</b>	<b>392,856</b>	<b>217,871</b>

## II. Balance Sheet

Assets	31/12/2016 (HK\$'000)	31/12/2015 (HK\$'000)
Cash and short term funds	79,174,009	48,999,560
Placement with banks and other financial institutions maturing between one and twelve months	52,825,171	25,649,578
Amount due from overseas offices of the institution	39,892,463	16,090,938
Advances and other accounts		
Loans and advances to customers	43,714,563	19,607,560
Accrued interest	115,528	93,522
Impairment allowances		
- Individually assessed to customers	(72,464)	(102,766)
- Collectively assessed to customers	(95,696)	(130,212)
Certificates of deposit held	20,139,150	14,481,270
Held-to-maturity securities	578,148	3,387,204
Available-for-sale securities	-	549,718
Other investments	4,040	4,040
Plant and equipment	2,969	3,302
Deferred tax assets, net	16,318	19,985
Other assets	422,271	416,268
<b>Total assets</b>	<b>236,716,470</b>	<b>129,069,967</b>
<b>Liabilities</b>		
Deposits and balances of banks and other financial institutions	191,484,499	113,314,540
Amount due to overseas offices of the institution	40,862,342	12,807,459
Deposits from customers	-	132,029
Certificates of deposit issued	155,092	775,030
Issued debt securities	3,860,641	-
Provision for taxation	101,411	76,055
Other liabilities	252,485	1,964,854
<b>Total liabilities</b>	<b>236,716,470</b>	<b>129,069,967</b>

### III. Additional Balance Sheet Information

<b>1 Impaired loans and advances</b>	<b>31/12/2016 (HK\$'000)</b>	<b>31/12/2015 (HK\$'000)</b>
Gross impaired loans and advances	72,446	102,748
Accrued interest for such loans	18	18
Individual impairment allowance made in respect of such loans	72,464	102,766
% to total loans and advances to customers	0.17%	0.52%
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 2016 and December 2015.

<b>2 Loans and advances to customers</b>	<b>31/12/2016 (HK\$'000)</b>	<b>31/12/2016 % of secured advances</b>	<b>31/12/2015 (HK\$'000)</b>	<b>31/12/2015 % of secured advances</b>
<b>i) By sectors</b>				
Industrial, commercial and financial				
Property Development	1,470,336	-	1,424,788	-
Property investment	1,771,983	-	553,000	-
Financial concerns	3,762,237	-	1,276,123	-
Manufacturing	106,193	-	18,995	-
Transport and transport equipment	18,995	-	52,567	-
Information technology	35,064	-	766,610	-
Others	9,402,586	-	2,562,204	-
<b>Loans and advances for use in Hong Kong</b>	<b>18,235,544</b>	<b>-</b>	<b>6,654,287</b>	<b>-</b>
<b>Loans and advances for use outside Hong Kong</b>	<b>25,479,019</b>	<b>20.91%</b>	<b>12,953,273</b>	<b>14.34%</b>
<b>Total</b>	<b>43,714,563</b>	<b>12.19%</b>	<b>19,607,560</b>	<b>8.80%</b>

ii) By geographical areas	31/12/2016 (HK\$'000)			31/12/2015 (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	30,707,930	72,446	72,446	8,403,812	102,748	102,748
China	6,864,688	-	-	9,610,764	-	-
Other	6,141,945	-	-	1,592,984	-	-
	<b>43,714,563</b>	<b>72,446</b>	<b>72,446</b>	<b>19,607,560</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

Type of counterparties	31/12/2016 (HK\$M)	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		8,718	-	-	8,718
(b) Local governments, local government owned entities and their subsidiaries and JVs		-	-	-	-
(c) PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs		18,468	-	-	18,468
(c)(i) Of which, PRC nationals residing in Mainland China or entities beneficially owned by Mainland interest		11,562	-	-	11,562
(d) Other entities of central government not reported in item (a) above		425	-	-	425
(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		110	-	-	110
(g) Other counterparties where the exposure are considered by the reporting institution to be non bank Mainland China exposures		4,954	-	-	4,954
<b>Total</b>		<b>32,675</b>	<b>-</b>	<b>-</b>	<b>32,675</b>

### 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>

Remark: There were no irrevocable undrawn commitments, FX and derivatives contract as at the end of December 2016 and December 2015.



## 4 Foreign Currency Exposure

	31/12/2016 (HK\$M)			
	USD	CNY	EUR	AUD
Spot assets	115,959	12,605	7,250	1
Spot liabilities	(119,142)	(8,095)	(7,248)	-
Forward purchases	-	-	-	-
Forward sales	-	-	-	-
Net long / (short) position	(3,183)	4,510	2	1

	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	-	-	-	-
Net long / (short) position	(4,863)	5,828	2	1



## 5. International claims

	Banks	Official sector	Non-bank private sector		Total
	HK\$M	HK\$M	Non bank financial institution HK\$M	Non financial private sector HK\$M	HK\$M
<b>31 December 2016</b>					
Developed countries	193	-	997	837	2,027
Offshore centers	60,821	-	4,272	14,688	79,781
Developing Europe	468	-	-	-	468
Developing Latin America and Caribbean	-	-	-	-	-
Developing Africa and Middle East	-	-	-	-	-
Developing Asia and Pacific	47,672	171	-	19,197	67,040
International organizations	-	-	-	-	-
	<b>109,154</b>	<b>171</b>	<b>5,269</b>	<b>34,722</b>	<b>149,316</b>

	Banks	Official sector	Non-bank private sector		Total
	HK\$M	HK\$M	Non bank financial institution HK\$M	Non financial private sector HK\$M	HK\$M
<b>31 December 2015</b>					
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	-	-	-	-	-
	<b>66,300</b>	<b>2,603</b>	<b>103</b>	<b>17,883</b>	<b>86,889</b>

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 31/12/2016 (HK\$'000)

	Outstanding amount of loans and advances	% of total advances to customer	Fair value of collateral	Covered portion	Uncovered portion	Individual impairment allowance
Overdue over 1 year	72,446	0.17%	-	-	72,446	72,464
<b>Total</b>	<b>72,446</b>	<b>0.17%</b>	<b>-</b>	<b>-</b>	<b>72,446</b>	<b>72,464</b>

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

	Outstanding amount of loans and advances	% of total advances to customer	Fair value of collateral	Covered portion	Uncovered portion	Individual impairment allowance
Overdue over 1 year	102,748	0.52%	-	-	102,748	102,766
<b>Total</b>	<b>102,748</b>	<b>0.52%</b>	<b>-</b>	<b>-</b>	<b>102,748</b>	<b>102,766</b>

- Remarks: (1) There were no collateral at the end of December 2016 and December 2015.  
 (2) There were no overdue advances to banks at the end of December 2016 and December 2015.  
 (3) There were no rescheduled advances to customers or banks at the end of December 2016 and December 2015.  
 (4) There were no repossessed assets held at the end of December 2016 and December 2015.  
 (5) There were no overdue other assets at the end of December 2016 and December 2015.

**7 Contingent liabilities and commitments**

	31/12/2016 (HK\$'000)	31/12/2015 (HK\$'000)
Notional amount:		
Direct credit substitutes	27,162,244	29,387,926
Forward forward deposits placed	-	4,650,180
Forward forward deposits taken	10,000,000	-
Exchange rate and gold contracts	-	-
Interest Rate contract	-	-
Other commitments	47,322,319	32,096,556
<b>Total</b>	<b>84,484,563</b>	<b>66,134,662</b>

**8 Derivatives financial instrument**

	As at 31/12/2016	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 31/12/2015	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>

**IV Liquidity Maintenance Ratio**

	2016	2015
Average LMR for the period	53.23%	70.11%

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

<b>1 Capital</b>	<b>31/12/2016 (RMB100M)</b>	<b>31/12/2015 (RMB100M)</b>
Shareholders' funds	19,811.63	18,005.19

<b>2 Capital adequacy ratio</b>	<b>31/12/2016</b>	<b>31/12/2015</b>
Capital adequacy ratio	14.61%	15.22%

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>31/12/2016 (RMB100M)</b>	<b>31/12/2015 (RMB100M)</b>
Total assets	241,372.65	222,097.80
Total liabilities	221,561.02	204,092.61
Total advances	127,673.34	116,528.12
Total customer deposits	178,253.02	162,819.39

<b>4 Pre-tax profit</b>	<b>31/12/2016 (RMB100M)</b>	<b>31/12/2015 (RMB100M)</b>
Pre-tax profit	3,632.79	3,632.35

## 披 露 聲 明 書

### 甲 部 - 分 行 資 料 (香 港 分 行 )

#### I. 損 益 帳

	31/12/2016 (千港元)	31/12/2015 (千港元)
收 入		
利息收入	2,378,839	1,251,663
利息支出	(1,730,181)	(788,425)
淨利息收入	648,658	463,238
其他營運收入		
收費及佣金收入淨額		
收費及佣金收入	125,730	149,585
減: 收費及佣金開支	(9,455)	(5,928)
淨外匯買賣虧損	(277,128)	(309,892)
其他收入	26,264	21,019
營業收入	514,069	318,022
支 出		
營運支出		
職員及租金開支	(28,518)	(26,753)
其他開支減去收費及佣金開支	(51,406)	(13,551)
未扣除減值損失前營業溢利	434,145	277,718
貸款減值損失回撥/(支銷)	35,146	(16,513)
已扣除減值損失後之營業溢利	469,291	261,205
除稅前溢利	469,291	261,205
稅 項		
現行稅項	(70,910)	(45,631)
延繳稅項	(5,525)	2,297
除稅後溢利	392,856	217,871



## II. 資產負債表

資產	31/12/2016 (千港元)	31/12/2015 (千港元)
現金及短期資金	79,174,009	48,999,560
銀行及其他金融機構於一至十二個月內到期之存款	52,825,171	25,649,578
存放港外辦事處	39,892,463	16,090,938
貸款及其他帳目		
客戶貸款	43,714,563	19,607,560
應計利息	115,528	93,522
減值準備		
- 個別評估給予客戶貸款	(72,464)	(102,766)
- 組合評估給予客戶貸款	(95,696)	(130,212)
持有存款證	20,139,150	14,481,270
持有至到期證券	578,148	3,387,204
備供銷售證券	-	549,718
其他投資	4,040	4,040
傢俬設備	2,969	3,302
遞延稅項資產淨額	16,318	19,985
其他資產	422,271	416,268
<b>總資產</b>	<b>236,716,470</b>	<b>129,069,967</b>
負債		
銀行及其他金融機構存款及結餘	191,484,499	113,314,540
港外辦事處存款	40,862,342	12,807,459
客戶存款	-	132,029
已發行存款證	155,092	775,030
已發行債務證券	3,860,641	-
現行稅項	101,411	76,055
其他負債	252,485	1,964,854
<b>總負債</b>	<b>236,716,470</b>	<b>129,069,967</b>

### III. 其他資產負債表資料

1 減值貸款	31/12/2016 (千港元)	31/12/2015 (千港元)
減值貸款總額	72,446	102,748
有關貸款應計利息	18	18
有關貸款之個別減值準備	72,464	102,766
佔客戶貸款總額百分比	0.17%	0.52%
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) 在二零壹六年十二月底及二零壹五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	31/12/2016 (千港元)	31/12/2016 有抵押貸款 百分比	31/12/2015 (千港元)	31/12/2015 有抵押貸款 百分比
i) 按行業類別劃分				
工、商及金融				
物業發展	1,470,336	-	1,424,788	-
物業投資	1,771,983	-	553,000	-
金融企業	3,762,237	-	1,276,123	-
製造業	106,193	-	18,995	-
運輸及運輸設備	18,995	-	52,567	-
資訊科技	35,064	-	766,610	-
其他	9,402,586	-	2,562,204	-
本地貸款總數	18,235,544	-	6,654,287	-
在本港以外使用的貸款	25,479,019	20.91%	12,953,273	14.34%
合計	43,714,563	12.19%	19,607,560	8.80%

ii) 按地區劃分

	31/12/2016 (千港元)			31/12/2015 (千港元)		
	客戶貨 款總額	逾期三 個月以 上貸款	減值 貸款	客戶貨 款總額	逾期三 個月以 上貸款	減值 貸款
香港	30,707,930	72,446	72,446	8,403,812	102,748	102,748
中國	6,864,688	-	-	9,610,764	-	-
其他	6,141,945	-	-	1,592,984	-	-
	<u>43,714,563</u>	<u>72,446</u>	<u>72,446</u>	<u>19,607,560</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

31/12/2016 (百万港元)

對手方類別	資產負債表	外匯及衍生工		風險承擔總額
	風險承擔	或然負債	具合約	
(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	8,718	-	-	8,718
(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	-	-	-	-
(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	18,468	-	-	18,468
(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	11,562	-	-	11,562
(d) 並未於上文(a)項內報告的中央政府的其他實體	425	-	-	425
(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	110	-	-	110
(g) 報告機構認為屬非中國內地銀行風險的其他交易對手	4,954	-	-	4,954
合 計	32,675	-	-	32,675

### 3 內地非銀行風險承擔

31/12/2015 (百萬港元)

對手方類別	資產負債表	外匯及衍生工		風險承擔總額
	風險承擔	或然負債	具合約	
(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

註：在二零壹六年十二月底及二零壹五年十二月底均沒有不可撤回但未取的承諾，外匯及衍生工具合約。



4 外 匯 風 險

31/12/2016 (百 万 港 元)

	美 元	人 民 幣	欧 元	澳 元
現 貨 資 產	115,959	12,605	7,250	1
現 貨 負 債	(119,142)	(8,095)	(7,248)	-
遠 期 買 入	-	-	-	-
遠 期 賣 出	-	-	-	-
長 / (短) 盤 淨 額	(3,183)	4,510	2	1

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	(4,863)	5,828	2	1

## 5. 國際債權

	同業 百萬港元	官方機構 百萬港元	非銀行私營機構		總計 百萬港元
			非銀行 金融機構 百萬港元	非金融 私營機構 百萬港元	
二零一六年十二月三十一日					
發達國家	193	-	997	837	2,027
離岸中心	60,821	-	4,272	14,688	79,781
發展中的歐洲國家	468	-	-	-	468
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	47,672	171	-	19,197	67,040
國際組織	-	-	-	-	-
	<b>109,154</b>	<b>171</b>	<b>5,269</b>	<b>34,722</b>	<b>149,316</b>

	同業 百萬港元	官方機構 百萬港元	非銀行私營機構		總計 百萬港元
			非銀行 金融機構 百萬港元	非金融 私營機構 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	-	-	-	-	-
	<b>66,300</b>	<b>2,603</b>	<b>103</b>	<b>17,883</b>	<b>86,889</b>

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

31/12/2016 (千 港 元)

	貨 款 金 額	佔 客 戶 貨 款 總 額 百 分 比	抵 押 品 公 平 值	有 抵 押 品 貨 款	無 抵 押 品 貨 款	個 別 減 值 準 備
逾期超過一年	72,446	0.17%	-	-	72,446	72,464
合 計	72,446	0.17%	-	-	72,446	72,464

31/12/2015 (千 港 元 )

	貨 款 金 額	佔 客 戶 貨 款 總 額 百 分 比	抵 押 品 公 平 值	有 抵 押 品 貨 款	無 抵 押 品 貨 款	個 別 減 值 準 備
逾期超過一年	102,748	0.52%	-	-	102,748	102,766
合 計	102,748	0.52%	-	-	102,748	102,766

- 註：(1) 在二零壹六年十二月底及二零壹五年十二月底均沒有合資格抵押品。
- (2) 在二零壹六年十二月底及二零壹五年十二月底均沒有銀行或其它金融機構之逾期貸款。
- (3) 在二零壹六年十二月底及二零壹五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) 在二零壹六年十二月底及二零壹五年十二月底均沒持有收回資產。
- (5) 在二零壹六年十二月底及二零壹五年十二月底均沒有逾期的其他資產。

7 或然負債及承諾	31/12/2016 (千港元)	31/12/2015 (千港元)
名義數額：		
直接貸款代替項目	27,162,244	29,387,926
遠期存款拆出	-	4,650,180
遠期存款存入	10,000,000	-
外匯及黃金合約	-	-
利率合約	-	-
其他承諾	47,322,319	32,096,556
合計	<u>84,484,563</u>	<u>66,134,662</u>

8 衍生工具

	31/12/2016 名義數額 (千港元)	公平價值	
		資產 (千港元)	負債 (千港元)
匯率衍生工具	-	-	-
利率衍生工具	-	-	-
合計	-	-	-

	31/12/2015 名義數額 (千港元)	公平價值	
		資產 (千港元)	負債 (千港元)
匯率衍生工具	-	-	-
利率衍生工具	-	-	-
合計	-	-	-

IV 流動性維持比率	2016	2015
該期間之平均流動性維持比率	53.23%	70.11%

## 乙部 - 銀行綜合資料

1 資本	31/12/2016 (億人民幣)	31/12/2015 (億人民幣)
股東資金	19,811.63	18,005.19

2 資本充足比率	12/31/2016	31/12/2015
資本充足比率	14.61%	15.22%

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	31/12/2016 (億人民幣)	31/12/2015 (億人民幣)
資產總額	241,372.65	222,097.80
負債總額	221,561.02	204,092.61
貸款總額	127,673.34	116,528.12
客戶存款總額	178,253.02	162,819.39

4 稅前溢利	31/12/2016 (億人民幣)	31/12/2015 (億人民幣)
稅前溢利	3,632.79	3,632.35



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：2017年3月31日

For release on: 31 March 2017

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2016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。

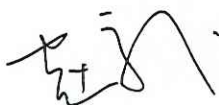
In compliance with the Banking (Disclosure) Rules Part 8 “Disclosures to be made by Authorized Institutions incorporated outside Hong Kong”, the enclosed unaudited financial disclosure statement for the year ended 2016 has been provided. The disclosure statement is also available at our branch office.

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