



ICBC

中国工商银行

香港分行

INDUSTRIAL AND COMMERCIAL BANK OF CHINA LIMITED

HONG KONG BRANCH

二零壹五年度中期財務資料披露聲明書

2015 INTERIM FINANCIAL DISCLOSURE STATEMENTS

DISCLOSURE STATEMENT

Section A - Branch Information (Hong Kong offices only)

I. Profit & Loss

	30/06/2015 (HK\$'000)	30/06/2014 (HK\$'000)
Income		
Interest income	605,104	532,192
Interest expense	(327,153)	(316,395)
Net interest income	277,951	215,797
Other operating income		
Net fee and commission income		
Income from fee and commission	97,031	63,822
Less : fee and commission expense	(1,764)	(2,650)
Net gain / (loss) arising from trading in foreign currencies	29,819	(465,664)
Other income	9,497	8,681
Operating income / (expense)	412,534	(180,014)
Expenses		
Operating expenses		
Staff and rental expenses	(11,265)	(9,759)
Other expenses less fees and commission expense	(5,990)	(5,092)
Net loss from disposal of tangible fixed assets	-	-
Operating gain / (loss) before impairment losses	395,279	(194,865)
Write-back impairment losses on loans and advances	10,000	3,483
Operating gain / (loss) after impairment losses	405,279	(191,382)
Profit / (Loss) before taxation	405,279	(191,382)
Taxation charges		
Current taxation	(65,232)	-
Deferred taxation	(1,879)	(14)
Profit / (Loss) after taxation	338,168	(191,396)

II. Balance Sheet

Assets	30/06/2015 (HK\$'000)	31/12/2014 (HK\$'000)
Cash and short term funds	29,574,061	18,320,296
Placement with banks and other financial institutions maturing between one and twelve months	5,077,739	7,580,999
Amount due from overseas offices of the institution	11,757,127	3,839,473
Advances and other accounts		
Loans and advances to customers	11,611,785	21,896,095
Accrued interest	25,113	205,465
Impairment allowances		
- Individually assessed to customers	(102,766)	(102,766)
- Collectively assessed to customers	(103,699)	(113,699)
Certificates of deposit held	3,475,590	3,958,022
Held-to-maturity securities	3,891,475	4,149,516
Available-for-sale securities	1,132,185	1,282,513
Other investments	4,040	4,040
Plant and equipment	1,957	897
Deferred tax assets, net	15,450	16,753
Other assets	486,339	177,011
Total assets	66,846,396	61,214,615
Liabilities		
Deposits and balances of banks and other financial institutions	57,623,145	42,558,589
Amount due to overseas offices of the institution	8,020,601	12,679,551
Deposits from customers	135,257	130,276
Certificates of deposit issued	775,230	3,279,641
Provision for taxation	95,656	40,074
Other liabilities	196,507	2,526,484
Total liabilities	66,846,396	61,214,615

III. Additional Balance Sheet Information

1 Impaired loans and advances	30/06/2015 (HK\$'000)	31/12/2014 (HK\$'000)
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	0.88%	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 June 2015 and December 2014.		
2 Loans and advances to customers	30/06/2015 (HK\$'000)	31/12/2014 (HK\$'000)
i) By sectors		
Industrial, commercial and financial		
Property Development	254,688	-
Property investment	595,967	593,000
Financial concerns	335,683	955,285
Manufacturing	18,995	18,995
Transport and transport equipment	61,344	72,761
Information technology	300,000	700,000
Others	29,680	2,217,626
Loans and advances for use in Hong Kong	1,596,357	4,557,667
Loans and advances for use outside Hong Kong	10,015,428	17,338,428
Total	11,611,785	21,896,095

Remark: 1.4% of the “Loans and advances for use outside Hong Kong” is secured by the time deposits as at 30 June 2015 (December 2014: 0.8%), except for the aforesaid, all other loans are unsecured as at the end of June 2015 and December 2014.

ii) By geographical areas	30/06/2015 (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	5,168,579	102,748	102,748	10,559,036	102,748	102,748
China	4,981,159	-	-	10,220,890	-	-
Other	1,462,047	-	-	1,116,169	-	-
	<u>11,611,785</u>	<u>102,748</u>	<u>102,748</u>	<u>21,896,095</u>	<u>102,748</u>	<u>102,748</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

30/06/2015 (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	8,010	–	–	8,010
(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	3,109	–	–	3,109
(c)(i) Of which, PRC nationals residing in Mainland China or entities beneficially owned by Mainland interest	3,109	–	–	3,109
(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	597	–	–	597
(g) Other counterparties where the exposure are considered by the reporting institution to be non bank Mainland China exposures	545	–	–	545
Total	12,261	–	–	12,261

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
Total	23,155	–	–	23,155

3. Non-bank Mainland Exposures (cotinued)

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

4 Foreign Currency Exposure

	30/06/2015 (HK\$M)		
	USD	CNY	AUD
Spot assets	40,209	19,572	1
Spot liabilities	(45,192)	(13,480)	-
Forward purchases	14	-	-
Forward sales	-	(14)	-
Net long / (short) position	(4,969)	6,078	1

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

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
30 June 2015					
Developed countries	8,506	-	-	174	8,680
Offshore centres	35,052	-	104	4,249	39,405
Developing Europe	310	-	-	-	310
Developing Latin America and Caribbean	-	-	-	-	-
Developing Africa and Middle East	-	-	-	738	738
Developing Asia and Pacific	4,319	3,091	-	6,283	13,693
International organisations	-	-	-	-	-
	48,187	3,091	104	11,444	62,826

	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 centres	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 organisations	-	-	-	-	-
	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 recognised risk transfer.

**6 Analysis of
overdue loans
and advances**

As at 30/06/2015 (HK\$'000)

	Outstanding amount of loans and advances	% of total advances to customer	Fair value of collateral	Covered portion	Uncovered portion	Individual impairment allowance made
Overdue over 1 year	102,748	0.88%	-	-	102,748	102,748
Total	102,748	0.88%	-	-	102,748	102,748

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%	-	-	102,748	102,748
Total	102,748	0.47%	-	-	102,748	102,748

Remarks: (1) There were no collateral at the end of June 2015 and December 2014.
 (2) There were no overdue advances to banks at the end of June 2015 and December 2014
 (3) There were no rescheduled advances to customers or banks at the end of June 2015 and December 2014.
 (4) There were no repossessed assets held at the end of June 2015 and December 2014.
 (5) There were no overdue other assets at the end of June 2015 and December 2014.

7 Contingent liabilities and commitments

	30/06/2015 (HK\$'000)	31/12/2014 (HK\$'000)
Notional amount:		
Direct credit substitutes	47,215,828	59,587,736
Forward forward deposits placed	-	-
Forward forward deposits taken	-	-
Exchange rate and gold contracts	13,954	-
Interest Rate contract	-	4,265,470
Other commitments	26,299,744	34,143,749
Total	73,529,526	97,996,955

8 Derivatives financial instrument

	As at 30/06/2015	Fair values	
	Notional Amount	Assets	Liabilities
	(HK\$'000)	(HK\$'000)	(HK\$'000)
Exchange rate derivatives	13,954	-	-
Interest Rate contract	-	-	-
Total	13,954	-	-

	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	-	-
Total	4,265,470	-	-

IV Liquidity Maintenance Ratio

30/06/2015

Average LMR for the period

56.18%

Section B - Bank Information (Consolidated basis)

1 Capital	30/06/2015 (RMB100M)	31/12/2014 (RMB100M)
Shareholders' funds	16,030.25	15,373.04

2 Capital adequacy ratio	30/06/2015	31/12/2014
Capital adequacy ratio	14.17%	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.

3 Other financial information	30/06/2015 (RMB100M)	31/12/2014 (RMB100M)
Total assets	224,172.95	206,099.53
Total liabilities	208,036.58	190,726.49
Total advances	113,749.47	107,687.50
Total customer deposits	162,877.68	155,566.01

4 Pre-tax profit	30/06/2015 (RMB100M)	30/06/2014 (RMB100M)
Pre-tax profit	1,946.78	1,940.90

披 露 聲 明 書

甲 部 - 分 行 資 料 (香 港 分 行)

I. 損 益 帳

	30/06/2015 (千港元)	30/06/2014 (千港元)
收 入		
利息收入	605,104	532,192
利息支出	(327,153)	(316,395)
淨利息收入	277,951	215,797
其他營運收入		
收費及佣金收入淨額		
收費及佣金收入	97,031	63,822
減: 收費及佣金開支	(1,764)	(2,650)
淨外匯買賣溢利/(虧損)	29,819	(465,664)
其他收入	9,497	8,681
營業收入/(支出)	412,534	(180,014)
支 出		
營運支出		
職員及租金開支	(11,265)	(9,759)
其他開支減去收費及佣金開支	(5,990)	(5,092)
出售有形固定資產淨虧損	-	-
未扣除減值損失前營業溢利/(虧損)	395,279	(194,865)
貸款減值回撥	10,000	3,483
已扣除減值損失後之營業溢利/(虧損)	405,279	(191,382)
除稅前溢利/(虧損)	405,279	(191,382)
稅 項		
現行稅項	(65,232)	-
延繳稅項	(1,879)	(14)
除稅後溢利/(虧損)	338,168	(191,396)

II. 資產負債表

資產	30/06/2015 (千港元)	31/12/2014 (千港元)
現金及短期資金	29,574,061	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	5,077,739	7,580,999
存放港外辦事處	11,757,127	3,839,473
貸款及其他帳目		
客戶貸款	11,611,785	21,896,095
應計利息	25,113	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	(103,699)	(113,699)
持有存款證	3,475,590	3,958,022
持有至到期證券	3,891,475	4,149,516
備供銷售證券	1,132,185	1,282,513
其他投資	4,040	4,040
傢俬設備	1,957	897
遞延稅項資產淨額	15,450	16,753
其他資產	486,339	177,011
總資產	66,846,396	61,214,615
負債		
銀行及其他金融機構存款及結餘	57,623,145	42,558,589
港外辦事處存款	8,020,601	12,679,551
客戶存款	135,257	130,276
已發行存款證	775,230	3,279,641
現行稅項	95,656	40,074
其他負債	196,507	2,526,484
總負債	66,846,396	61,214,615

III. 其他資產負債表資料

1 減值貸款	30/06/2015 (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	0.88%	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) 在二零壹五年六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	30/06/2015 (千港元)	31/12/2014 (千港元)
i) 按行業類別劃分		
工、商及金融		
物業發展	254,688	-
物業投資	595,967	593,000
金融企業	335,683	955,285
製造業	18,995	18,995
運輸及運輸設備	61,344	72,761
資訊科技	300,000	700,000
其他	29,680	2,217,626
本地貸款總數	<u>1,596,357</u>	<u>4,557,667</u>
在本港以外使用的貸款	<u>10,015,428</u>	<u>17,338,428</u>
合計	<u>11,611,785</u>	<u>21,896,095</u>

註：在二零壹五年六月底“本港以外使用的貸款”中，以定期存款作抵押品占1.4%（二零壹四年十二月底：0.8%），除之前所述外，在二零壹五年六月底及二零壹四年十二月底其他所有貸款均無抵押品。

ii) 按地區劃分

	30/06/2015 (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	5,168,579	102,748	102,748	10,559,036	102,748	102,748
中國	4,981,159	-	-	10,220,890	-	-
其他	1,462,047	-	-	1,116,169	-	-
	<u>11,611,785</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

30/06/2015 (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
(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	8,018	-	-	8,018
(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	3,109	-	-	3,109
(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	3,109	-	-	3,109
(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	597	-	-	597
(g) 報告機構認為屬非中國內地銀行風險的其他交易對手	545	-	-	545
合 計	12,261	-	-	12,261

3 內地非銀行風險承擔

31/12/2014 (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
(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：在二零壹五年六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

30/06/2015 (百 万 港 元)

	美 元	人民幣	澳 元
現 貨 資 產	40,209	19,572	1
現 貨 負 債	(45,192)	(13,480)	-
遠 期 買 入	14	-	-
遠 期 賣 出	-	(14)	-
長 / (短) 盤 淨 額	(4,969)	6,078	1

31/12/2014 (百 万 港 元)

	美 元	人民幣	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	(10,521)	11,321	-

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	
二零一五年六月三十日					
發達國家	8,506	-	-	174	8,680
離岸中心	35,052	-	104	4,249	39,405
發展中的歐洲國家	310	-	-	-	310
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	-	-	-	738	738
發展中的亞太區國家	4,319	3,091	-	6,283	13,693
國際組織	-	-	-	-	-
	48,187	3,091	104	11,444	62,826

	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	
二零一四年十二月三十一日					
發達國家	139	-	-	202	341
離岸中心	28,594	-	13	5,484	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

30/06/2015 (千 港 元)

	貸款金額	估 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	0.88%	-	-	102,748	102,748
合 計	102,748	0.88%	-	-	102,748	102,748

31/12/2014 (千 港 元)

	貸款金額	估 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) 在二零壹五年六月底及二零壹四年十二月底均沒有合資格抵押品。
- (2) 在二零壹五年六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) 在二零壹五年六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) 在二零壹五年六月底及二零壹四年十二月底均沒持有收回資產。
- (5) 在二零壹五年六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	30/06/2015 (千港元)	31/12/2014 (千港元)
名義數額：		
直接貸款代替項目	47,215,828	59,587,736
遠期存款拆出	-	-
遠期存款存入	-	-
外匯及黃金合約	13,954	-
利率合約	-	4,265,470
其他承諾	26,299,744	34,143,749
合計	<u>73,529,526</u>	<u>97,996,955</u>

8 衍生工具

	30/06/2015 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	13,954	-	-
利率衍生工具	-	-	-
合計	<u>13,954</u>	<u>-</u>	<u>-</u>

	31/12/2014 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	4,265,470	-	-
合計	<u>4,265,470</u>	<u>-</u>	<u>-</u>

IV 流動性維持比率

30/06/2015

該期間之平均流動性維持比率

56.18%

乙部 - 銀行綜合資料

1 資本 30/06/2015 (億人民幣) 31/12/2014 (億人民幣)

股東資金	16,030.25	15,373.04
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2 資本充足比率 30/06/2015 31/12/2014

資本充足比率	14.17%	14.53%
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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 30/06/2015 (億人民幣) 31/12/2014 (億人民幣)

資產總額	224,172.95	206,099.53
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負債總額	208,036.58	190,726.49
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貸款總額	113,749.47	107,687.50
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客戶存款總額	162,877.68	155,566.01
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4 稅前溢利 30/06/2015 (億人民幣) 30/06/2014 (億人民幣)

稅前溢利	1,946.78	1,940.90
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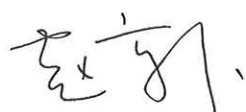
中國工商銀行股份有限公司香港分行財務資料披露
Industrial and Commercial Bank of China Limited Hong Kong Branch
Financial Disclosure

公佈日期：2015年9月24日

For release on:

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年上半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 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

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