



ICBC

中国工商银行

香港分行

INDUSTRIAL AND COMMERCIAL BANK OF CHINA LIMITED

HONG KONG BRANCH

二零壹六年度中期財務資料披露聲明書

2016 INTERIM FINANCIAL DISCLOSURE STATEMENTS

DISCLOSURE STATEMENT

Section A - Branch Information (Hong Kong offices only)

I. Profit & Loss

	30/06/2016 (HK\$'000)	30/06/2015 (HK\$'000)
Income		
Interest income	1,042,860	605,104
Interest expense	(812,698)	(327,153)
Net interest income	230,162	277,951
Other operating income		
Net fee and commission income		
Income from fee and commission	52,648	97,031
Less : fee and commission expense	(4,616)	(1,764)
Net (loss)/gain arising from trading in foreign currencies	(69,875)	29,819
Other income	14,610	9,497
Operating income	222,929	412,534
Expenses		
Operating expenses		
Staff and rental expenses	(15,027)	(11,265)
Other expenses less fees and commission expense	(25,680)	(5,990)
Operating profit before impairment losses	182,222	395,279
(Charge for)/write-back of impairment losses on loans and advances	(25,116)	10,000
Operating profit after impairment losses	157,106	405,279
Profit before taxation	157,106	405,279
Taxation charges		
Current taxation	(29,680)	(65,232)
Deferred taxation	4,135	(1,879)
Profit after taxation	131,561	338,168

II. Balance Sheet

Assets	30/06/2016 (HK\$'000)	31/12/2015 (HK\$'000)
Cash and short term funds	82,271,908	48,999,560
Placement with banks and other financial institutions maturing between one and twelve months	11,690,313	25,649,578
Amount due from overseas offices of the institution	45,252,252	16,090,938
Advances and other accounts		
Loans and advances to customers	50,226,037	19,607,560
Accrued interest	158,558	93,522
Impairment allowances		
- Individually assessed to customers	(102,882)	(102,766)
- Collectively assessed to customers	(155,212)	(130,212)
Certificates of deposit held	16,042,465	14,481,270
Held-to-maturity securities	2,790,157	3,387,204
Available-for-sale securities	-	549,718
Other investments	4,040	4,040
Plant and equipment	3,151	3,302
Deferred tax assets, net	25,409	19,985
Other assets	379,739	416,268
Total assets	208,585,935	129,069,967
Liabilities		
Deposits and balances of banks and other financial institutions	179,168,322	113,314,540
Amount due to overseas offices of the institution	24,500,874	12,807,459
Deposits from customers	-	132,029
Certificates of deposit issued	682,827	775,030
Issued debt securities	3,859,654	-
Provision for taxation	105,735	76,055
Other liabilities	268,523	1,964,854
Total liabilities	208,585,935	129,069,967

III. Additional Balance Sheet Information

1 Impaired loans and advances	30/06/2016 (HK\$'000)	31/12/2015 (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	102,882	102,766
% to total loans and advances to customers	0.20%	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 June 2016 and December 2015.

2 Loans and advances to customers	30/06/2016 (HK\$'000)	30/06/2016 % of secured advances	31/12/2015 (HK\$'000)	31/12/2015 % of secured advances
i) By sectors				
Industrial, commercial and financial				
Property Development	1,448,336	-	1,424,788	-
Property investment	553,051	-	553,000	-
Financial concerns	2,144,643	-	1,276,123	-
Manufacturing	18,995	-	18,995	-
Transport and transport equipment	43,857	-	52,567	-
Information technology	1,745,550	-	766,610	-
Others	12,338,001	-	2,562,204	-
Loans and advances for use in Hong Kong	18,292,433	-	6,654,287	-
Loans and advances for use outside Hong Kong	31,933,604	21.82%	12,953,273	14.34%
Total	50,226,037	13.87%	19,607,560	8.80%

ii) By geographical areas	30/06/2016 (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	38,681,074	102,748	102,748	8,403,812	102,748	102,748
China	7,964,486	-	-	9,610,764	-	-
Other	3,580,477	-	-	1,592,984	-	-
	50,226,037	102,748	102,748	19,607,560	102,748	102,748

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

	30/06/2016 (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	7,130	-	-	7,130
(b) Local governments, local government owned entities and their subsidiaries and JVs	1,171	-	-	1,171
(c) PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	24,303	-	-	24,303
(c)(i) Of which, PRC nationals residing in Mainland China or entities beneficially owned by Mainland interest	19,496	-	-	19,496
(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	171	-	-	171
(g) Other counterparties where the exposure are considered by the reporting institution to be non bank Mainland China exposures	11,832	-	-	11,832
Total	44,607	-	-	44,607

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
Total	14,574	-	-	14,574

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

4 Foreign Currency Exposure

	30/06/2016 (HK\$M)			
	USD	CNY	EUR	AUD
Spot assets	119,050	11,619	8,377	1
Spot liabilities	(122,662)	(6,901)	(8,373)	-
Forward purchases	-	-	-	-
Forward sales	-	-	-	-
Net long / (short) position	(3,612)	4,718	4	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
30 June 2016					
Developed countries	98	-	1,056	439	1,593
Offshore centers	60,908	-	2,175	16,207	79,290
Developing Europe	1,165	-	-	-	1,165
Developing Latin America and Caribbean	-	-	-	-	-
Developing Africa and Middle East	37,038	-	-	-	37,038
Developing Asia and Pacific	12,118	2,032	-	23,786	37,936
International organizations	-	-	-	-	-
	111,327	2,032	3,231	40,432	157,022

	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
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

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 30/06/2016 (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	102,748	0.20%	-	-	102,748	102,882
Total	102,748	0.20%	-	-	102,748	102,882

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	102,748
Total	102,748	0.52%	-	-	102,748	102,748

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

7 Contingent liabilities and commitments

	30/06/2016 (HK\$'000)	31/12/2015 (HK\$'000)
Notional amount:		
Direct credit substitutes	31,532,306	29,387,926
Forward forward deposits placed	-	4,650,180
Forward forward deposits taken	-	-
Exchange rate and gold contracts	-	-
Interest Rate contract	-	-
Other commitments	31,238,930	32,096,556
Total	62,771,236	66,134,662

8 Derivatives financial instrument

	As at 30/06/2016	Fair values	
	Notional Amount	Assets	Liabilities
	(HK\$'000)	(HK\$'000)	(HK\$'000)
Exchange rate derivatives	-	-	-
Interest Rate contract	-	-	-
Total	-	-	-

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

IV Liquidity Maintenance Ratio	30/06/2016	31/12/2015
Average LMR for the period	57.26%	70.11%

Section B - Bank Information (Consolidated basis)

1 Capital	30/06/2016 (RMB100M)	31/12/2015 (RMB100M)
Shareholders' funds	18,677.77	18,005.19
2 Capital adequacy ratio	30/06/2016	31/12/2015
Capital adequacy ratio	14.26%	15.22%
<p>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.</p>		
3 Other financial information	30/06/2016 (RMB100M)	31/12/2015 (RMB100M)
Total assets	235,243.27	222,097.80
Total liabilities	216,565.50	204,092.61
Total advances	123,965.61	116,528.12
Total customer deposits	173,695.24	162,819.39
4 Pre-tax profit	30/06/2016 (RMB100M)	30/06/2015 (RMB100M)
Pre-tax profit	1,950.75	1,946.78

披 露 聲 明 書

甲 部 - 分 行 資 料 (香 港 分 行)

I. 損 益 帳

	30/06/2016 (千港元)	30/06/2015 (千港元)
收 入		
利息收入	1,042,860	605,104
利息支出	<u>(812,698)</u>	<u>(327,153)</u>
淨利息收入	230,162	277,951
其他營運收入		
收費及佣金收入淨額		
收費及佣金收入	52,648	97,031
減: 收費及佣金開支	(4,616)	(1,764)
淨外匯買賣(虧損)/收益	(69,875)	29,819
其他收入	<u>14,610</u>	<u>9,497</u>
營業收入	222,929	412,534
支 出		
營運支出		
職員及租金開支	(15,027)	(11,265)
其他開支減去收費及佣金開支	<u>(25,680)</u>	<u>(5,990)</u>
未扣除減值損失前營業溢利	182,222	395,279
貸款減值損失(支銷)/回撥	<u>(25,116)</u>	<u>10,000</u>
已扣除減值損失後之營業溢利	157,106	405,279
除稅前溢利	157,106	405,279
稅 項		
現行稅項	(29,680)	(65,232)
延繳稅項	<u>4,135</u>	<u>(1,879)</u>
除稅後溢利	131,561	338,168

II. 資產負債表

資產	30/06/2016 (千港元)	31/12/2015 (千港元)
現金及短期資金	82,271,908	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	11,690,313	25,649,578
存放港外辦事處	45,252,252	16,090,938
貸款及其他帳目		
客戶貸款	50,226,037	19,607,560
應計利息	158,558	93,522
減值準備		
- 個別評估給予客戶貸款	(102,882)	(102,766)
- 組合評估給予客戶貸款	(155,212)	(130,212)
持有存款證	16,042,465	14,481,270
持有至到期證券	2,790,157	3,387,204
備供銷售證券	-	549,718
其他投資	4,040	4,040
傢俬設備	3,151	3,302
遞延稅項資產淨額	25,409	19,985
其他資產	379,739	416,268
總資產	208,585,935	129,069,967
負債		
銀行及其他金融機構存款及結餘	179,168,322	113,314,540
港外辦事處存款	24,500,874	12,807,459
客戶存款	-	132,029
已發行存款證	682,827	775,030
已發行債務證券	3,859,654	-
現行稅項	105,735	76,055
其他負債	268,523	1,964,854
總負債	208,585,935	129,069,967

III. 其他資產負債表資料

1 減值貸款	30/06/2016 (千港元)	31/12/2015 (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	102,882	102,766
佔客戶貸款總額百分比	0.20%	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) 在二零壹六年六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	30/06/2016 (千港元)	30/06/2015 抵押品占比	31/12/2015 (千港元)	31/12/2015 抵押品占比
i) 按行業類別劃分				
工、商及金融				
物業發展	1,448,336	-	1,424,788	-
物業投資	553,051	-	553,000	-
金融企業	2,144,643	-	1,276,123	-
製造業	18,995	-	18,995	-
運輸及運輸設備	43,857	-	52,567	-
資訊科技	1,745,550	-	766,610	-
其他	12,338,001	-	2,562,204	-
本地貸款總數	18,292,433	-	6,654,287	-
在本港以外使用的貸款	31,933,604	21.82%	12,953,273	14.34%
合計	50,226,037	13.87%	19,607,560	8.80%

ii) 按地區劃分

	30/06/2016 (千港元)			31/12/2015 (千港元)		
	逾期三			逾期三		
	客戶貸 款總額	個月以 上貸款	減值 貸款	客戶貸 款總額	個月以 上貸款	減值 貸款
香港	38,681,074	102,748	102,748	8,403,812	102,748	102,748
中國	7,964,486	-	-	9,610,764	-	-
其他	3,580,477	-	-	1,592,984	-	-
	<u>50,226,037</u>	<u>102,748</u>	<u>102,748</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

30/06/2016 (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	7,130	-	-	7,130
(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	1,171	-	-	1,171
(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	24,303	-	-	24,303
(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	19,496	-	-	19,496
(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	171	-	-	171
(g) 報告機構認為屬非中國內地銀行風險的其他交易對手	11,832	-	-	11,832
合 計	44,607	-	-	44,607

3 內地非銀行風險承擔

31/12/2015 (百万港元)

對手方類別	資產負債表		外匯及衍生工	
	風險承擔	或然負債	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

註：在二零壹六年六月底及二零壹五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

30/06/2016 (百 万 港 元)

	美 元	人民幣	欧元	澳 元
現 貨 資 產	119,050	11,619	8,377	1
現 貨 負 債	(122,662)	(6,901)	(8,373)	-
遠 期 買 入	-	-	-	-
遠 期 賣 出	-	-	-	-
長 / (短) 盤 淨 額	(3,612)	4,718	4	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

5. 國際 債 權		非銀行私營機構			
	同業	官方機構	非銀行 金融機構	非金融 私營機構	總計
	百萬港元	百萬港元	百萬港元	百萬港元	百萬港元
二零一六年六月三十日					
發達國家	98	-	1,056	439	1,593
離岸中心	60,908	-	2,175	16,207	79,290
發展中的歐洲國家	1,165	-	-	-	1,165
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	37,038	-	-	-	37,038
發展中的亞太區國家	12,118	2,032	-	23,786	37,936
國際組織	-	-	-	-	-
	111,327	2,032	3,231	40,432	157,022

	非銀行私營機構				總計 百萬港元
	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 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	-	-	-	-	-
	66,300	2,603	103	17,883	86,889

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

30/06/2016 (千 港 元)

	估 客 戶 貸 款 總 額 百 分	抵 押 品 公 平 值	有 抵 押 品 貸 款	無 抵 押 品 貸 款	個 別 減 值 準 備
貸 款 金 額	比				
逾期超過一年	102,748 0.20%	-	-	102,748	102,882
合 計	102,748 0.20%	-	-	102,748	102,882

31/12/2015 (千 港 元)

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

- 註：(1) 在二零壹六年六月底及二零壹五年十二月底均沒有合資格抵押品。
- (2) 在二零壹六年六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) 在二零壹六年六月底及二零壹五年十二月底均沒有重組貸款的客户，銀行或其它金融機構之貸款。
- (4) 在二零壹六年六月底及二零壹五年十二月底均沒持有收回資產。
- (5) 在二零壹六年六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	30/06/2016 (千港元)	31/12/2015 (千港元)
名義數額：		
直接貸款代替項目	31,532,306	29,387,926
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	-	-
其他承諾	31,238,930	32,096,556
合計	<u>62,771,236</u>	<u>66,134,662</u>

8 衍生工具

	30/06/2016 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

	30/06/2016	31/12/2015
該期間之平均流動性維持比率	57.26%	70.11%

乙部 - 銀行綜合資料

1 資本

	30/06/2016 (億人民幣)	31/12/2015 (億人民幣)
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股東資金	18,677.77	18,005.19
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2 資本充足比率

	30/06/2016	31/12/2015
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資本充足比率	14.26%	15.22%
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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

	30/06/2016 (億人民幣)	31/12/2015 (億人民幣)
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資產總額	235,243.27	222,097.80
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負債總額	216,565.50	204,092.61
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貸款總額	123,965.61	116,528.12
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客戶存款總額	173,695.24	162,819.39
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4 稅前溢利

	30/06/2016 (億人民幣)	30/06/2015 (億人民幣)
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稅前溢利	1,950.75	1,946.78
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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：2016年9月23日

For release on: 23 September 2016

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 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