



ICBC

中国工商银行

香港分行

INDUSTRIAL AND COMMERCIAL BANK OF CHINA LIMITED

HONG KONG BRANCH

二零壹七年度中期財務資料披露聲明書

2017 INTERIM FINANCIAL DISCLOSURE STATEMENTS

DISCLOSURE STATEMENT

Section A - Branch Information (Hong Kong offices only)

I. Profit & Loss

	30/06/2017 (HK\$'000)	30/06/2016 (HK\$'000)
Income		
Interest income	1,853,796	1,042,860
Interest expense	(1,389,752)	(812,698)
Net interest income	464,044	230,162
Other operating income		
Net fee and commission income		
Income from fee and commission	71,606	52,648
Less : fee and commission expense	(3,013)	(4,616)
Net gain/(loss) arising from trading in foreign currencies	127,467	(69,875)
Other income	9,419	14,610
Operating income	669,523	222,929
Expenses		
Operating expenses		
Staff and rental expenses	(16,442)	(15,027)
Other expenses less fees and commission expense	(24,356)	(25,680)
Operating profit before impairment losses	628,725	182,222
Charge for impairment losses on loans and advances	(298,571)	(25,116)
Operating profit after impairment losses	330,154	157,106
Profit before taxation	330,154	157,106
Taxation charges		
Current taxation	(103,108)	(29,680)
Deferred taxation	49,287	4,135
Profit after taxation	276,333	131,561

II. Balance Sheet

Assets	30/06/2017 (HK\$'000)	31/12/2016 (HK\$'000)
Cash and short term funds	37,353,016	79,174,009
Placement with banks and other financial institutions maturing between one and twelve months	25,936,895	52,825,171
Amount due from overseas offices of the institution	32,227,695	39,892,463
Advances and other accounts		
Loans and advances to customers	88,557,597	43,714,563
Accrued interest	185,103	115,528
Impairment allowances		
- Individually assessed to customers	(72,380)	(72,464)
- Collectively assessed to customers	(394,258)	(95,696)
Certificates of deposit held	35,462,898	20,139,150
Held-to-maturity securities	-	578,148
Available-for-sale securities	3,063,814	-
Other investments	4,040	4,040
Plant and equipment	2,579	2,969
Deferred tax assets, net	66,240	16,318
Other assets	710,347	422,271
Total assets	223,117,534	236,716,470

Liabilities

Deposits and balances of banks and other financial institutions	148,785,655	191,484,499
Amount due to overseas offices of the institution	39,591,954	40,862,342
Deposits from customers	-	-
Certificates of deposit issued	1,002,632	155,092
Issued debt securities	24,914,765	3,860,641
Provision for taxation	204,519	101,411
Other liabilities	8,604,062	252,485
Total liabilities	223,117,534	236,716,470

III. Additional Balance Sheet Information

1 Impaired loans and advances	30/06/2017 (HK\$'000)	31/12/2016 (HK\$'000)
Gross impaired loans and advances	72,362	72,446
Accrued interest for such loans	18	18
Individual impairment allowance made in respect of such loans	72,380	72,464
% to total loans and advances to customers	0.08%	0.17%
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 2017 and December 2016.

2 Loans and advances to customers	30/06/2017 (HK\$'000)	30/06/2017 % of secured advances	31/12/2016 (HK\$'000)	31/12/2016 % of secured advances
i) By sectors				
Industrial, commercial and financial				
Property Development	11,077,276	-	1,470,336	-
Property investment	1,771,983	-	1,771,983	-
Financial concerns	7,976,167	-	3,762,237	-
Manufacturing	115,690	-	106,193	-
Transport and transport equipment	18,995	-	18,995	-
Information technology	2,326,470	-	35,064	-
Others	11,733,121	-	9,402,586	-
Loans and advances for use in Hong Kong	36,170,402	-	18,235,544	-
Loans and advances for use outside Hong Kong	52,387,195	10.91%	25,479,019	20.91%
Total	88,557,597	6.46%	43,714,563	12.19%

ii) By geographical areas	30/06/2017 (HK\$'000)			31/12/2016 (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	48,865,267	72,362	72,362	30,707,930	72,446	72,446
China	10,362,058	-	-	6,864,688	-	-
Other	29,330,272	-	-	6,141,945	-	-
	<u>88,557,597</u>	<u>72,362</u>	<u>72,362</u>	<u>43,714,563</u>	<u>72,446</u>	<u>72,446</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

30/06/2017 (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	16,235	-	-	16,235
(b) Local governments, local government owned entities and their subsidiaries and JVs	463	-	-	463
(c) PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	47,603	-	-	47,603
(c)(i) Of which, PRC nationals residing in Mainland China or entities beneficially owned by Mainland interest	30,580	-	-	30,580
(d) Other entities of central government not reported in item (a) above	51	-	-	51
(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	79	-	-	79
(g) Other counterparties where the exposure are considered by the reporting institution to be non bank Mainland China exposures	760	-	-	760
Total	65,191	-	-	65,191

3 Non-bank Mainland Exposures

31/12/2016 (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	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
Total	32,675	-	-	32,675

Remark: There were no irrevocable undrawn commitments, FX and derivatives contract as at the end of June 2017 and December 2016.



4 Foreign Currency Exposure

	30/06/2017 (HK\$M)			
	USD	CNY	EUR	AUD
Spot assets	109,882	20,966	31,588	-
Spot liabilities	(114,916)	(16,304)	(31,582)	-
Forward purchases	1,342	575	0	-
Forward sales	(1,342)	(575)	0	-
Net long / (short) position	(5,034)	4,662	6	-

	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

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 2017					
Developed countries	1,372	-	1,086	1,016	3,474
Offshore centers	52,685	-	5,534	22,287	80,506
Developing Europe	393	-	-	-	393
Developing Latin America and Caribbean	-	-	-	-	-
Developing Africa and Middle East	-	-	-	-	-
Developing Asia and Pacific	37,015	2,284	781	41,497	81,577
International organizations	-	-	-	-	-
	91,465	2,284	7,401	64,800	165,950

	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 2016					
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	-	-	-	-	-
	109,154	171	5,269	34,722	149,316

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 30/06/2017 (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	72,362	0.08%	-	-	72,362	72,380
Total	72,362	0.08%	-	-	72,362	72,380

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
Total	72,446	0.17%	-	-	72,446	72,464

- Remarks:
- (1) There were no collateral at the end of June 2017 and December 2016.
 - (2) There were no overdue advances to banks at the end of June 2017 and December 2016.
 - (3) There were no rescheduled advances to customers or banks at the end of June 2017 and December 2016.
 - (4) There were no repossessed assets held at the end of June 2017 and December 2016.
 - (5) There were no overdue other assets at the end of June 2017 and December 2016.

7 Contingent liabilities and commitments

	30/06/2017	31/12/2016
	(HK\$'000)	(HK\$'000)
Notional amount:		
Direct credit substitutes	27,564,220	27,162,244
Forward forward deposits placed	17,322,120	-
Forward forward deposits taken	780,530	10,000,000
Exchange rate and gold contracts	2,691,710	-
Interest Rate contract	-	-
Other commitments	20,545,692	47,322,319
Total	68,904,272	84,484,563

8 Derivatives financial instrument

	As at 30/06/2017	Fair values	
	Notional Amount	Assets	Liabilities
	(HK\$'000)	(HK\$'000)	(HK\$'000)
Exchange rate derivatives	2,691,710	13,948	(13,948)
Interest Rate contract	-	-	-
Total	2,691,710	13,948	(13,948)

	As at 31/12/2016	Fair values	
	Notional Amount	Assets	Liabilities
	(HK\$'000)	(HK\$'000)	(HK\$'000)
Exchange rate derivatives	-	-	-
Interest Rate contract	-	-	-
Total	-	-	-

IV Liquidity Maintenance Ratio

	30/06/2017	31/12/2016
Average LMR for the period	42.74%	53.23%

Section B - Bank Information (Consolidated basis)

1 Capital	30/06/2017 (RMB100M)	31/12/2016 (RMB100M)
Shareholders' funds	20,306.34	19,811.63

2 Capital adequacy ratio	30/06/2017	31/12/2016
Capital adequacy ratio	14.46%	14.61%

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	30/06/2017 (RMB100M)	31/12/2016 (RMB100M)
Total assets	255,140.46	241,372.65
Total liabilities	234,834.12	221,561.02
Total advances	135,493.96	127,673.34
Total customer deposits	190,211.71	178,253.02

4 Pre-tax profit	30/06/2017 (RMB100M)	30/06/2016 (RMB100M)
Pre-tax profit	1,964.98	1,950.75

披 露 聲 明 書

甲 部 - 分 行 資 料 (香 港 分 行)

I. 損 益 帳

	30/06/2017 (千港元)	30/06/2016 (千港元)
收 入		
利 息 收 入	1,853,796	1,042,860
利 息 支 出	(1,389,752)	(812,698)
淨 利 息 收 入	464,044	230,162
其 他 營 運 收 入		
收 費 及 佣 金 收 入 淨 額		
收 費 及 佣 金 收 入	71,606	52,648
減: 收 費 及 佣 金 開 支	(3,013)	(4,616)
淨 外 匯 買 賣 收 益 / (虧 損)	127,467	(69,875)
其 他 收 入	9,419	14,610
營 業 收 入	669,523	222,929
支 出		
營 運 支 出		
職 員 及 租 金 開 支	(16,442)	(15,027)
其 他 開 支 減 去 收 費 及 佣 金 開 支	(24,356)	(25,680)
未 扣 除 減 值 損 失 前 營 業 溢 利	628,725	182,222
貸 款 減 值 損 失 支 銷	(298,571)	(25,116)
已 扣 除 減 值 損 失 後 之 營 業 溢 利	330,154	157,106
除 稅 前 溢 利	330,154	157,106
稅 項		
現 行 稅 項	(103,108)	(29,680)
延 繳 稅 項	49,287	4,135
除 稅 後 溢 利	276,333	131,561

II. 資產負債表

資 產	30/06/2017 (千港元)	31/12/2016 (千港元)
現金及短期資金	37,353,016	79,174,009
銀行及其他金融機構於一至十二個月內到期之存款	25,936,895	52,825,171
存放港外辦事處	32,227,695	39,892,463
貸款及其他帳目		
客戶貸款	88,557,597	43,714,563
應計利息	185,103	115,528
減值準備		
- 個別評估給予客戶貸款	(72,380)	(72,464)
- 組合評估給予客戶貸款	(394,258)	(95,696)
持有存款證	35,462,898	20,139,150
持有至到期證券	-	578,148
備供銷售證券	3,063,814	-
其他投資	4,040	4,040
傢俬設備	2,579	2,969
遞延稅項資產淨額	66,240	16,318
其他資產	710,347	422,271
總 資 產	223,117,534	236,716,470
負 債		
銀行及其他金融機構存款及結餘	148,785,655	191,484,499
港外辦事處存款	39,591,954	40,862,342
客戶存款	-	-
已發行存款證	1,002,632	155,092
已發行債務證券	24,914,765	3,860,641
現行稅項	204,519	101,411
其他負債	8,604,062	252,485
總 負 債	223,117,534	236,716,470

III. 其他資產負債表資料

1 減值貸款	30/06/2017 (千港元)	31/12/2016 (千港元)
減值貸款總額	72,362	72,446
有關貸款應計利息	18	18
有關貸款之個別減值準備	72,380	72,464
佔客戶貸款總額百分比	0.08%	0.17%
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) 在二零壹七年六月底及二零壹六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	30/06/2017 (千港元)	30/06/2017 抵押品占比	31/12/2016 (千港元)	31/12/2016 抵押品占比
i) 按行業類別劃分				
工、商及金融				
物業發展	11,077,276	-	1,470,336	-
物業投資	1,771,983	-	1,771,983	-
金融企業	7,976,167	-	3,762,237	-
製造業	115,690	-	106,193	-
運輸及運輸設備	18,995	-	18,995	-
資訊科技	2,326,470	-	35,064	-
其他	11,733,121	-	9,402,586	-
本地貸款總數	36,170,402	-	18,235,544	-
在本港以外使用的貸款	52,387,195	10.91%	25,479,019	20.91%
合計	88,557,597	6.46%	43,714,563	12.19%

ii) 按地區劃分

	30/06/2017 (千港元)			31/12/2016 (千港元)		
	逾期三			逾期三		
	客戶貨	個月以	減值	客戶貨	個月以	減值
	款總額	上貸款	貸款	款總額	上貸款	貸款
香港	48,865,267	72,362	72,362	30,707,930	72,446	72,446
中國	10,362,058	-	-	6,864,688	-	-
其他	29,330,272	-	-	6,141,945	-	-
	<u>88,557,597</u>	<u>72,362</u>	<u>72,362</u>	<u>43,714,563</u>	<u>72,446</u>	<u>72,446</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

30/06/2017 (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	16,235	-	-	16,235
(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	463	-	-	463
(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	47,603	-	-	47,603
(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	30,580	-	-	30,580
(d) 並未於上文(a)項內報告的中央政府的其他實體	51	-	-	51
(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	79	-	-	79
(g) 報告機構認為屬非中國內地銀行風險的其他交易對手	760	-	-	760
合 計	65,191	-	-	65,191

3 內地非銀行風險承擔

31/12/2016 (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	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

註：在二零壹七年六月底及二零壹六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

30/06/2017 (百 万 港 元)

	美 元	人 民 幣	欧 元	澳 元
現 貨 資 產	109,882	20,966	31,588	-
現 貨 負 債	(114,916)	(16,304)	(31,582)	-
遠 期 買 入	1,342	575	0	-
遠 期 賣 出	(1,342)	(575)	0	-
長 / (短) 盤 淨 額	(5,034)	4,662	6	-

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

5. 國際債權

5. 國際 債 權	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	金融機構 百 萬 港 元	非金融 私營機構 百 萬 港 元	
二零一七年六月三十日					
發達國家	1,372	-	1,086	1,016	3,474
離岸中心	52,685	-	5,534	22,287	80,506
發展中的歐洲國家	393	-	-	-	393
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	37,015	2,284	781	41,497	81,577
國際組織	-	-	-	-	-
	91,465	2,284	7,401	64,800	165,950

	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	-	-	-	-	-
	109,154	171	5,269	34,722	149,316

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

30/06/2017 (千 港 元)

	估 客 戶 貨 款 總 額 百 分 貨 款 金 額 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	72,362 0.08%	-	-	72,362	72,380
合 計	72,362 0.08%	-	-	72,362	72,380

31/12/2016 (千 港 元)

	估 客 戶 貨 款 總 額 百 貨 款 金 額 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

- 註：(1) 在二零壹七年六月底及二零壹六年十二月底均沒有合資格抵押品。
- (2) 在二零壹七年六月底及二零壹六年十二月底均沒有銀行或其它金融機構之逾期貸款。
- (3) 在二零壹七年六月底及二零壹六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) 在二零壹七年六月底及二零壹六年十二月底均沒持有收回資產。
- (5) 在二零壹七年六月底及二零壹六年十二月底均沒有逾期的其他資產。

7 或然負債及承諾	30/06/2017 (千港元)	31/12/2016 (千港元)
名義數額：		
直接貸款代替項目	27,564,220	27,162,244
遠期存款拆出	17,322,120	-
遠期存款存入	780,530	10,000,000
外匯及黃金合約	2,691,710	-
利率合約	-	-
其他承諾	20,545,692	47,322,319
合計	<u>68,904,272</u>	<u>84,484,563</u>

8 衍生工具

	30/06/2017 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	2,691,710	13,948	(13,948)
利率衍生工具	-	-	-
合計	<u>2,691,710</u>	<u>13,948</u>	<u>(13,948)</u>

	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	<u>-</u>	<u>-</u>	<u>-</u>

IV 流動性維持比率	30/06/2017	31/12/2016
該期間之平均流動性維持比率	42.74%	53.23%

乙部 - 銀行綜合資料

1 資本	30/06/2017 (億人民幣)	31/12/2016 (億人民幣)
股東資金	20,306.34	19,811.63

2 資本充足比率	30/06/2017	31/12/2016
資本充足比率	14.46%	14.61%

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	30/06/2017 (億人民幣)	31/12/2016 (億人民幣)
資產總額	255,140.46	241,372.65
負債總額	234,834.12	221,561.02
貸款總額	135,493.96	127,673.34
客戶存款總額	190,211.71	178,253.02

4 稅前溢利	30/06/2017 (億人民幣)	30/06/2016 (億人民幣)
稅前溢利	1,964.98	1,950.75

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9月25日

For release on: 25 September 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2017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 2017 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