



**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

二零壹三年度財務資料披露聲明書

2013 FINANCIAL DISCLOSURE STATEMENTS

## DISCLOSURE STATEMENT

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

#### I. Profit & Loss

<b>Income</b>	<b>31/12/2013 (HK\$'000)</b>	<b>31/12/2012 (HK\$'000)</b>
Interest income	864,956	574,821
Interest expense	(476,495)	(417,576)
Net interest income	<u>388,461</u>	<u>157,245</u>
Other operating income		
Net fee and commission income		
Income from fee and commission	119,820	144,333
Less : fee and commission expense	(3,397)	(3,409)
Net gain / (loss) arising from trading in foreign currencies	218,182	(2,941)
Other income	<u>19,726</u>	<u>15,550</u>
<b>Operating income</b>	<b>742,792</b>	<b>310,778</b>
<b>Expenses</b>		
Operating expenses		
Staff and rental expenses	(15,982)	(21,773)
Other expenses less fees and commission expense	(12,198)	(12,928)
Net (loss) / gain from disposal of tangible fixed assets	<u>(3)</u>	<u>4</u>
<b>Operating profit before impairment losses</b>	<b>714,609</b>	<b>276,081</b>
Charge for impairment losses on loans and advances	<u>(24,290)</u>	<u>(76,052)</u>
<b>Operating profit after impairment losses</b>	<b>690,319</b>	<b>200,029</b>
<b>Profit before taxation</b>	<b>690,319</b>	<b>200,029</b>
<b>Taxation charges</b>		
Current taxation	(114,819)	(33,017)
Deferred taxation	<u>4,267</u>	<u>12,596</u>
<b>Profit after taxation</b>	<b>579,767</b>	<b>179,608</b>

## II. Balance Sheet

Assets	31/12/2013 (HK\$'000)	30/06/2013 (HK\$'000)
Cash and short term funds	31,302,654	36,661,886
Placement with banks and other financial institutions maturing between one and twelve months	3,170,273	25,644,784
Amount due from overseas offices of the institution	5,135,049	2,861,805
Advances and other accounts		
Loans and advances to customers	21,311,950	10,694,366
Accrued interest	127,016	130,872
Impairment allowances		
- Collectively assessed to customers	(113,698)	(105,874)
- Individually assessed to customers	(113,770)	(113,770)
Certificates of deposit held	6,843,323	13,043,151
Available-for-sale securities	2,965,350	413,464
Derivative financial instruments	0	13,888
Other investments	4,040	4,040
Plant and equipment	422	558
Deferred tax assets, net	26,954	17,672
Other assets	258,706	271,530
<b>Total assets</b>	<b>70,918,269</b>	<b>89,538,372</b>
<b>Liabilities</b>		
Deposits and balances of banks and other financial institutions	45,853,416	69,346,895
Amount due to overseas offices of the institution	19,716,556	17,515,337
Due to exchange fund	5,152,400	0
Provision for taxation	114,825	66,840
Derivative financial instruments	0	1,252
Other liabilities	81,072	2,608,048
<b>Total liabilities</b>	<b>70,918,269</b>	<b>89,538,372</b>

### III. Additional Balance Sheet Information

<b>1 Impaired loans and advances</b>	<b>31/12/2013 (HK\$'000)</b>	<b>30/06/2013 (HK\$'000)</b>
Gross impaired loans and advances	113,752	113,752
Accrued interest for such loans	18	18
Individual impairment allowance made in respect of such loans	113,770	113,770
% to total loans and advances to customers	0.53%	1.06%

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 2013 and June 2013.

<b>2 Loans and advances to customers</b>	<b>31/12/2013 (HK\$'000)</b>	<b>30/06/2013 (HK\$'000)</b>
<b>i) By sectors</b>		
Industrial, commercial and financial		
Property investment	969,250	969,606
Financial concerns	1,704,662	2,156,092
Wholesale and retail trade	620,320	620,548
Manufacturing	484,235	18,995
Transport and transport equipment	104,649	120,584
Information technology	3,100,000	6,350,000
Hotels, boarding house & catering	81,424	81,424
Others	5,042,080	29,680
<b>Loans and advances for use in Hong Kong</b>	<b>12,106,620</b>	<b>10,346,929</b>
<b>Loans and advances for use outside Hong Kong</b>	<b>9,205,330</b>	<b>347,437</b>
<b>Total</b>	<b>21,311,950</b>	<b>10,694,366</b>

Remarks: All the loans are unsecured at the end of December 2013 and June 2013.

ii) By geographical areas	31/12/2013 (HK\$'000)			30/06/2013 (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	19,086,891	113,752	113,752	9,442,400	113,752	113,752
China	2,225,059	0	0	969,606	0	0
France	0	0	0	282,360	0	0
	<b>21,311,950</b>	<b>113,752</b>	<b>113,752</b>	<b>10,694,366</b>	<b>113,752</b>	<b>113,752</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**

31/12/2013 (HK\$M)

Type of counterparties	On-balance sheet exposure	Contingent liabilities	Total direct exposures	Individual impairment allowance made
ITICs and their subsidiaries	606	0	606	0
Red-chip companies and their subsidiaries	3,102	0	3,102	0
Other state, provincial or municipal government owned entities and their subsidiaries	15,477	0	15,477	0
Other entities incorporated or established in Mainland	465	0	465	0
Companies and individuals outside Mainland where the credit is granted for use in Mainland	322	0	322	65
Other counterparties the exposures to whom are considered by the AI to be non-bank Mainland exposures	361	0	361	0
<b>Total</b>	<b>20,333</b>	<b>0</b>	<b>20,333</b>	<b>65</b>

**3 Non-bank Mainland Exposures**

30/06/2013 (HK\$M)

Type of counterparties	On-balance sheet exposure	Contingent liabilities	Total direct exposures	Individual impairment allowance made
ITICs and their subsidiaries	606	0	606	0
Red-chip companies and their subsidiaries	6,353	0	6,353	0
Other state, provincial or municipal government owned entities and their subsidiaries	1,971	0	1,971	0
Companies and individuals outside Mainland where the credit is granted for use in Mainland	348	0	348	65
<b>Total</b>	<b>9,278</b>	<b>0</b>	<b>9,278</b>	<b>65</b>

Remark: There were no irrevocable undrawn commitments, FX and derivatives contract as at the end of December 2013 and June 2013.

**4 Foreign Currency Exposure**

31/12/2013 (HK\$M)

	USD	JPY	CNY	AUD
Spot assets	29,250	2	18,933	7
Spot liabilities	(47,519)	0	(22)	0
Forward purchases	0	0	0	0
Forward sales	0	0	0	0
<b>Net long / (short) position</b>	<b>(18,269)</b>	<b>2</b>	<b>18,911</b>	<b>7</b>

4 Foreign Currency Exposure

30/06/2013 (HK\$M)

	USD	JPY	CNY	AUD
Spot assets	60,368	2	21,163	7
Spot liabilities	(57,583)	0	(4,556)	0
Forward purchases	6,981	0	1,788	0
Forward sales	(28,118)	0	0	0
<b>Net long / (short) position</b>	<b>(18,352)</b>	<b>2</b>	<b>18,395</b>	<b>7</b>

5 Cross-border claims

31/12/2013 (HK\$M)

	Banks and other financial institutions	Public sector	Others	Total
Asia & Pacific excluding Hong Kong				
of which :	<b>7,829</b>	<b>13</b>	<b>11,482</b>	<b>19,324</b>
China	5,384	13	11,482	16,879
Macao	1,050	0	0	1,050
Malaysia	616	0	0	616
Thailand	779	0	0	779
North and Latin America	<b>86</b>	<b>0</b>	<b>0</b>	<b>86</b>
Caribbean and Middle East	<b>1,155</b>	<b>0</b>	<b>0</b>	<b>1,155</b>
of which :				
United Arab Emirates	1,155	0	0	1,155
Western and Eastern Europe	<b>22</b>	<b>0</b>	<b>257</b>	<b>279</b>
	<b>9,092</b>	<b>13</b>	<b>11,739</b>	<b>20,844</b>



**5 Cross-border claims**

30/06/2013 (HK\$M)

	<b>Banks and other financial institutions</b>	<b>Public sector</b>	<b>Others</b>	<b>Total</b>
Asia & Pacific excluding Hong Kong	<b>5,317</b>	<b>13</b>	<b>1,377</b>	<b>6,707</b>
of which :				
China	2,937	13	1,377	4,327
Malaysia	1,323	0	0	1,323
Thailand	1,057	0	0	1,057
North and Latin America	<b>33</b>	<b>0</b>	<b>0</b>	<b>33</b>
Caribbean and Middle East	<b>683</b>	<b>0</b>	<b>0</b>	<b>683</b>
of which :				
United Arab Emirates	683	0	0	683
Western and Eastern Europe	<b>503</b>	<b>0</b>	<b>283</b>	<b>786</b>
	<b>6,536</b>	<b>13</b>	<b>1,660</b>	<b>8,209</b>

Remark: The branch analysis cross-border claims by geographical area. In determining this analysis, the branch has taken into account of the transfers of risk with respect to claims guaranteed by a party in a country different from that of the counterparty. The report areas constitute 10% or more of the aggregate cross-border claims.

**6 Analysis of  
overdue loans  
and advances**

As at 31/12/2013 (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	113,752	0.53%	0	0	113,752	113,752
<b>Total</b>	<b>113,752</b>	<b>0.53%</b>	<b>0</b>	<b>0</b>	<b>113,752</b>	<b>113,752</b>

**6 Analysis of  
overdue loans  
and advances**

As at 30/06/2013 (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	113,752	1.06%	0	0	113,752	113,752
<b>Total</b>	<b>113,752</b>	<b>1.06%</b>	<b>0</b>	<b>0</b>	<b>113,752</b>	<b>113,752</b>

- Remarks: (1) There were no collateral at the end of December 2013 and June 2013.  
(2) There were no overdue advances to banks at the end of December 2013 and June 2013  
(3) There were no rescheduled advances to customers or banks at the end of December 2013 and June 2013.  
(4) There were no repossessed assets held at the end of December 2013 and June 2013.  
(5) There were no overdue other assets at the end of December 2013 and June 2013.

**7 Contingent liabilities and commitments**

	31/12/2013 (HK\$'000)	30/06/2013 (HK\$'000)
Notional amount:		
Direct credit substitutes	62,587,069	72,542,740
Forward forward deposits placed	0	5,672,086
Forward forward deposits taken	0	(1,031,661)
Other commitments	25,286,602	23,483,492
<b>Total</b>	<b>87,873,671</b>	<b>100,666,657</b>

**8 Derivatives financial instrument**

	As at 31/12/2013		Fair values	
	Notional Amount		Assets	Liabilities
	(HK\$'000)		(HK\$'000)	(HK\$'000)
Exchange rate derivatives	0	0	0	0
<b>Total</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

	As at 30/06/2013		Fair values	
	Notional Amount		Assets	Liabilities
	(HK\$'000)		(HK\$'000)	(HK\$'000)
Exchange rate derivatives	35,110,056	13,888	(1,252)	
<b>Total</b>	<b>35,110,056</b>	<b>13,888</b>	<b>(1,252)</b>	

**IV Liquidity Ratio**

	31/12/2013	31/12/2012
Average liquidity ratios for the end of December 2013 and December 2012	47.26%	45.70%

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

<b>1 Capital</b>	<b>31/12/2013</b>	<b>30/06/2013</b>
	<b>(RMB100M)</b>	<b>(RMB100M)</b>
Shareholders' funds	12,784.63	11,750.93

<b>2 Capital adequacy ratio</b>	<b>31/12/2013</b>	<b>30/06/2013</b>
Capital adequacy ratio	13.12%	13.11%

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>31/12/2013</b>	<b>30/06/2013</b>
	<b>(RMB100M)</b>	<b>(RMB100M)</b>
Total assets	189,177.52	187,233.53
Total liabilities	176,392.89	187,233.53
Total advances	96,814.15	92,020.23
Total customer deposits	146,208.25	145,084.02
<b>4 Pre-tax profit</b>	<b>31/12/2013</b>	<b>31/12/2012</b>
	<b>(RMB100M)</b>	<b>(RMB100M)</b>
Pre-tax profit	3,385.37	3,086.87

披 露 聲 明 書

甲 部 - 分 行 資 料 (香 港 分 行)

I. 損 益 帳

	31/12/2013 (千港元)	31/12/2012 (千港元)
收 入		
利息收入	864,956	574,821
利息支出	<u>(476,495)</u>	<u>(417,576)</u>
淨利息收入	388,461	157,245
其他營運收入		
收費及佣金收入淨額		
收費及佣金收入	119,820	144,333
減: 收費及佣金開支	(3,397)	(3,409)
淨外匯買賣收益/(虧損)	218,182	(2,941)
其他收入	<u>19,726</u>	<u>15,550</u>
營業收入	<b>742,792</b>	<b>310,778</b>
支 出		
營運支出		
職員及租金開支	(15,982)	(21,773)
其他開支減去收費及佣金開支	(12,198)	(12,928)
出售有形固定資產淨(虧損)/收益	<u>(3)</u>	<u>4</u>
未扣除減值損失前營業溢利	<b>714,609</b>	<b>276,081</b>
貸款減值損失	<u>(24,290)</u>	<u>(76,052)</u>
已扣除減值損失後之營業溢利	<b>690,319</b>	<b>200,029</b>
除稅前溢利	<u><b>690,319</b></u>	<u><b>200,029</b></u>
稅 項		
現行稅項	(114,819)	(33,017)
延繳稅項	<u>4,267</u>	<u>12,596</u>
除稅後溢利	<u><b>579,767</b></u>	<u><b>179,608</b></u>

## II. 資產負債表

資產	31/12/2013 (千港元)	30/06/2013 (千港元)
現金及短期資金	31,302,654	36,661,886
銀行及其他金融機構於一至十二個月內到期之存款	3,170,273	25,644,784
存放港外辦事處	5,135,049	2,861,805
貸款及其他帳目		
客戶貸款	21,311,950	10,694,366
應計利息	127,016	130,872
減值準備		
- 組合評估給予客戶貸款	(113,698)	(105,874)
- 個別評估給予客戶貸款	(113,770)	(113,770)
持有存款證	6,843,323	13,043,151
備供銷售證券	2,965,350	413,464
衍生金融工具	0	13,888
其他投資	4,040	4,040
傢俬設備	422	558
遞延稅項資產淨額	26,954	17,672
其他資產	258,706	271,530
<b>總資產</b>	<b>70,918,269</b>	<b>89,538,372</b>
<b>負債</b>		
銀行及其他金融機構存款及結餘	45,853,416	69,346,895
港外辦事處存款	19,716,556	17,515,337
外匯基金	5,152,400	0
現行稅項	114,825	66,840
衍生金融工具	0	1,252
其他負債	81,072	2,608,048
<b>總負債</b>	<b>70,918,269</b>	<b>89,538,372</b>

### III. 其他資產負債表資料

1 減值貸款	31/12/2013 (千港元)	30/06/2013 (千港元)
減值貸款總額	113,752	113,752
有關貸款應計利息	18	18
有關貸款之個別減值準備	113,770	113,770
佔客戶貸款總額百分比	0.53%	1.06%

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) 在二零壹三年十二月底及二零壹三年六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	31/12/2013 (千港元)	30/06/2013 (千港元)
i) 按行業類別劃分		
工、商及金融		
物業投資	969,250	969,606
金融企業	1,704,662	2,156,092
批發及零售業	620,320	620,548
製造業	484,235	18,995
運輸及運輸設備	104,649	120,584
資訊科技	3,100,000	6,350,000
酒店、旅舍及飲食業	81,424	81,424
其他	5,042,080	29,680
本地貸款總數	<b>12,106,620</b>	<b>10,346,929</b>
在本港以外使用的貸款	<b>9,205,330</b>	<b>347,437</b>
合計	<b>21,311,950</b>	<b>10,694,366</b>

註：在二零壹三年十二月底及二零壹三年六月底所有貸款均無抵押品。

ii) 按地區劃分

	31/12/2013 (千港元)			30/06/2013 (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	19,086,891	113,752	113,752	9,442,400	113,752	113,752
中國	2,225,059	0	0	969,606	0	0
法國	0	0	0	282,360	0	0
	<b>21,311,950</b>	<b>113,752</b>	<b>113,752</b>	<b>10,694,366</b>	<b>113,752</b>	<b>113,752</b>

註：客戶貸款總數區域明細項目是按交易對手所在地編制。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 非銀行中資機構

31/12/2013 (百萬港元)

按機構類別劃分	資產負債表內	或有負債	直接風險總額	個別減值準備
國際信託投資公司及其附屬公司	606	0	606	0
紅籌股公司及其附屬公司	3,102	0	3,102	0
其他國家或省市政府擁有的機構及其附屬公司	15,477	0	15,477	0
其他於中國內地註冊或成立的實體	465	0	465	0
非中資機構貸款用於中國境內	322	0	322	65
本銀行認為其風險承擔屬中國內地非銀行風險承擔之其他對手方	361	0	361	0
合計	<b>20,333</b>	<b>0</b>	<b>20,333</b>	<b>65</b>



### 3 非銀行中資機構

30/06/2013 (百万港元)

按機構類別劃分	資產負債表 內	或有負 債	直接風險 總額	個別減 值準備
國際信託投資公司及其附屬公司	606	0	606	0
紅籌股公司及其附屬公司	6,353	0	6,353	0
其他國家或省市政府擁有的機構及其附屬公司	1,971	0	1,971	0
非中資機構貸款用於中國境內	348	0	348	65
<b>合計</b>	<b>9,278</b>	<b>0</b>	<b>9,278</b>	<b>65</b>

註：在二零壹三年十二月底及二零壹三年六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

31/12/2013 (百万港元)

	美元	日元	人民幣	澳元
現貨資產	29,250	2	18,933	7
現貨負債	(47,519)	0	(22)	0
遠期買入	0	0	0	0
遠期賣出	0	0	0	0
<b>長/(短)盤淨額</b>	<b>(18,269)</b>	<b>2</b>	<b>18,911</b>	<b>7</b>

4 外匯風險

30/06/2013 (百万港元)

	美元	日元	人民幣	澳元
現貨資產	60,368	2	21,163	7
現貨負債	(57,583)	0	(4,556)	0
遠期買入	6,981	0	1,788	0
遠期賣出	(28,118)	0	0	0
長/(短)盤淨額	<b>(18,352)</b>	<b>2</b>	<b>18,395</b>	<b>7</b>

5 跨境申索

31/12/2013 (百万港元)

	銀行及其他金融機構	公營單位	其他	合計
亞太區 (香港除外)	7,829	13	11,482	19,324
其中：				
中國佔	5,384	13	11,482	16,879
澳門佔	1,050	0	0	1,050
馬來西亞佔	616	0	0	616
泰國佔	779	0	0	779
北美洲及拉丁美洲	86	0	0	86
加勒比海及中東	1,155	0	0	1,155
其中：				
阿拉伯聯合酋長國佔	1,155	0	0	1,155
西歐及東歐	22	0	257	279
合計	<b>9,092</b>	<b>13</b>	<b>11,739</b>	<b>20,844</b>

5 跨境申索

30/06/2013 (百万港元)

	銀行及其他金 融機構	公營單位	其他	合計
亞太區 (香港除外)	5,317	13	1,377	6,707
其中：				
中國佔	2,937	13	1,377	4,327
馬來西亞佔	1,323	0	0	1,323
泰國佔	1,057	0	0	1,057
北美洲及拉丁美洲	33	0	0	33
加勒比海及中東	683	0	0	683
其中：				
阿拉伯聯合 酋長國佔	683	0	0	683
西歐及東歐	503	0	283	786
合計	6,536	13	1,660	8,209

註：本分行按地區分析跨境申索。編撰本分析時，本分行已計及與交易方於不同國家之另一方所作擔保之轉移風險。報告地區列示佔總跨境申索10%以上。

6 逾期貸款

31/12/2013 (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	113,752	0.53%	0	0	113,752	113,752
合計	113,752	0.53%	0	0	113,752	113,752

6 逾期貸款

30/06/2013 (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	113,752	1.06%	0	0	113,752	113,752
合計	<b>113,752</b>	<b>1.06%</b>	<b>0</b>	<b>0</b>	<b>113,752</b>	<b>113,752</b>

註：(1) 在二零壹三年十二月底及二零壹三年六月底均沒有合資格抵押品。

(2) 在二零壹三年十二月底及二零壹三年六月底均沒有銀行或其它金融機構之逾期貸款。

(3) 在二零壹三年十二月底及二零壹三年六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) 在二零壹三年十二月底及二零壹三年六月底均沒持有收回資產。

(5) 在二零壹三年十二月底及二零壹三年六月底均沒有逾期的其他資產。

7 或然負債及承諾

31/12/2013  
(千港元)

30/06/2013  
(千港元)

名義數額：

直接貸款代替項目

62,587,069

72,542,740

遠期存款拆出

0

5,672,086

遠期存款存入

0

(1,031,661)

其他承諾

25,286,602

23,483,492

合計

**87,873,671**

**100,666,657**

8 衍生工具

	31/12/2013 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	0	0	0
合計	<u>0</u>	<u>0</u>	<u>0</u>

	30/06/2013 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	35,110,056	13,888	(1,252)
合計	<u>35,110,056</u>	<u>13,888</u>	<u>(1,252)</u>

IV 流動資金比率

	31/12/2013	31/12/2012
二零壹三年十二月底及二零壹二年十二月底之平均流動資金比率	47.26%	45.70%

## 乙部 - 銀行綜合資料

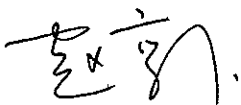
<b>1 資本</b>	<b>31/12/2013</b>	<b>30/06/2013</b>
	<b>(億人民幣)</b>	<b>(億人民幣)</b>
股東資金	12,784.63	11,750.93
<b>2 資本充足比率</b>	<b>31/12/2013</b>	<b>30/06/2013</b>
資本充足比率	13.12%	13.11%
註：資本充足率是按照中國銀監會頒佈《商業銀行資本充足率管理辦法》計算，而並非根據銀行業（披露）規則第 105 條 (a) (i) 或 (ii) 所述的文件計算。		
<b>3 其他財務資料</b>	<b>31/12/2013</b>	<b>30/06/2013</b>
	<b>(億人民幣)</b>	<b>(億人民幣)</b>
資產總額	189,177.52	187,233.53
負債總額	176,392.89	175,482.60
貸款總額	96,814.15	92,020.23
客戶存款總額	146,208.25	145,084.02
<b>4 稅前溢利</b>	<b>31/12/2013</b>	<b>31/12/2012</b>
	<b>(億人民幣)</b>	<b>(億人民幣)</b>
稅前溢利	3,385.37	3,086.87

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：2014年3月31日  
For release on: 31<sup>st</sup> March 2014

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2013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 2013 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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