



数据 30 年

主编 姜建清

——中国工商银行1984-2013

Industrial and Commercial Bank of China
30 Years in Data

 中国金融出版社

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序

30年前，在改革开放的大潮中，工商银行宣告成立。30年来，工商银行与这个伟大的时代同行，在传承中创新发展，在挑战中革弊求新，历经成立与中央银行分离的国家专业银行、由国家专业银行向国有商业银行转变、国有商业银行实行股份制改造和公开上市等重要发展阶段，实现了自身经营发展的历史性跨越，综合实力和国际影响力空前提升。

全行总资产由成立之初的2,728亿元发展到2013年的18.9万亿元，增长68倍。存款和贷款规模分别达到14.6万亿元和9.9万亿元，分别增长85倍和39倍。30年来累计上缴国家利税8,152亿元，其中股改上市至今累计上缴利税5,861亿元、累计现金分红5,010亿元，不仅全面覆盖了改制中不良资产剥离成本，并且实现了国有资产的保值增值。自2003年引入国际审计以来，净利润从当年的224亿元增长至2013年的2,629亿元，年复合增长率近30%，是全球成长性最好的金融机构之一，并且连续6年蝉联全球最盈利银行。ROA、ROE保持在国际领先水平。不良贷款率从历史最高的47.59%降至2013年的0.94%，资本充足率和拨备覆盖率分别达到13.12%和257.19%。经过30年的发展，工商银行不仅奠定了在国内市场的领军地位，还昂首步入世界领先大银行之列，在存款、贷款、总资产、一级资本、营业收入、利润等多项指标上领先全球同业，实现了几代工行人矢志追求的自强与振兴的光荣梦想，开辟了新的发展境界。

30年来，工商银行始终以服务社会经济发展为己任，持续改进金融服务，建立了多元化、全球化、信息化的现代服务体系，业务范围从成立初期的存贷汇等基础业务扩展到以提供商业银行为主体，涵盖货币市场、资本市场和保险市场等的全面金融服务，服务网络从完全本土化发展到一个跨越五大洲、覆盖40个国家和地区329家境外机构的全球化服务网络，并通过持有南非标准银行股权战略布局非洲大陆。坚持科技引领战略，在科技手段的代际更新中推动了服务面貌的深

刻变化。持续推动经营转型，盈利能力和结构显著优化，国际化综合化发展实现重大突破，上市后境外机构和境内综合化子公司税前利润和总资产均增长了6倍；成功进入基金、租赁、牌照类投行、保险等领域，一些子公司快速成长为行业内领先者。工商银行不仅经受住了国际金融危机的严峻考验，而且逆境崛起为全球同行所瞩目、所尊敬。

工商银行30年来的历史性进步发展，是中国银行业蓬勃发展的代表，是中国改革开放辉煌成就的缩影。这些成绩的取得归功于党中央、国务院的正确领导，离不开监管部门、国家有关单位及广大客户的支持帮助，同时这也是几代工行人的戮力同心、艰苦奋斗的结果！抚今追昔，饮水思源，我们不会忘记老一代工行人的艰辛探索，没有他们的艰苦创业，就没有今天的大好局面。他们留给我们的，不仅是继续发展的物质基础，更是一本激励我们秉持信念、不断前行的宝贵精神财富。我们不会忘记全行员工的拼搏奉献，正是千万个工行人平凡岗位的辛勤耕耘，才书写和创造了工商银行不平凡的历史。

大江流日夜，慷慨歌未央。在这个大有作为的时代，工行人应该更加奋发有为。让我们朝着“三个之最”的美好愿景，承前启后、继往开来，推动工行这艘巨轮驶向光荣与梦想的新航程，开创更加广阔的新天地，努力为民族金融事业的繁荣振兴、为经济社会的发展进步，作出更大成绩，贡献更多力量！

姜建清

2014年6月

Preface

30 years ago, in the tide of reform and opening up, Industrial and Commercial Bank of China (ICBC) was established. During the 30 years, ICBC has always been keeping up with the times, seeking innovation and development while inheriting traditions, and discarding dross and selecting essence in challenges. It has gone through key development stages including a national professional bank separated from the central bank, the transition from a national professional bank to a state-owned commercial bank, the joint-stock transformation and public offering as a state-owned commercial bank, during which it has realized a historic leap for its own operation and development and the unprecedented enhancement of its comprehensive strength and international influence.

The total assets of the Bank has increased from RMB272.8 billion at its establishments to RMB18.9 trillion in 2013, realizing a 68 times growth. Its deposits and loans reached RMB14.6 trillion and RMB9.9 trillion respectively, realizing an 85 times growth and a 39 times growth. In the 30 years, the taxes it has paid to the state added up to RMB815.2 billion. Specifically, after its share-holding reform and public listing, it has accumulatively paid taxes of RMB586.1 billion and distributed cash dividends of RMB501.0 billion respectively. As a result, not only the asset stripping cost arising from the reform has been fully covered but also the value maintenance and appreciation of state-owned assets have been realized. Since international audit scheme was introduced in 2003, its net profit has increased from RMB22.4 billion to RMB262.9 billion in 2013, with a compound annual growth rate of nearly 30%, which makes ICBC one of the financial institutions with the

best growth in the world and for six consecutive years, the most profitable bank in the world. Besides, its ROA and ROE have kept leading in the world. The non-performing loan (NPL) ratio has fallen from a record high of 47.59% to the current 0.94%, and capital adequacy ratio and allowance to NPL have reached 13.12% and 257.19% respectively. After 30 years of development, we have not only laid a solid foundation for a leading position in the domestic market, but also headed out into leading large banks in the world. We stay ahead of our peers across the world in a number of indicators including deposits, loans, total assets, tier one capital, operating income and profit. The glorious dream of self-improvement and revitalization which several generations of ICBC people have been committing themselves to has been realized and a new development realm has been opened up.

In the 30 years, ICBC has always been dedicated to serving social and economic development, continuously improving its financial services and established a diversified, globalized and information-based modern service system. Its scope of business has been expanded from basic services including deposit, loan and remittance during early days to comprehensive financial services with commercial banking as the core while covering the monetary market, the capital market and the insurance market. Its services have been expanded from solely domestic operations to a global network covering 329 overseas institutions in 40 countries and regions, and reached the African continent through holding shares of Standard Bank of South Africa. Its adherence to technology driven strategy has promoted profound changes in its services in intergenerational updates of scientific and technological means. The Bank continuously has driven forward business transformation, greatly improves its profitability and structure, and realized a great breakthrough in its internationalized and integrated development. Since it went public, the profit before tax and total assets of its overseas institutions and domestic integrated subsidiaries have been increased by six times. It has successfully entered into fields such as fund, leasing, licensed investment banking and insurance, and some of its subsidiaries have rapidly developed into industry leaders. It has not only withstood the severe test of international financial crisis but also risen from adversity, winning the attention and respect of its peers all over the world.

The historic progress of ICBC in the 30 years is a reflection of the booming development of China's banking industry and a microcosm of the brilliant achievements of China's reform and opening up. These achievements are attributed to the correct leadership of the CPC Central Committee and the State Council, the support and assistance of regulatory authorities, competent national institutions and all our customers and the solidarity and arduousness of several generations of ICBC people! Thinking back and being grateful for favors received, we will never forget the arduous exploration of ICBC people of the older generations. Thanks to their painstaking pioneering efforts, we have realized today's magnificent situation. What they have left to us is not only the material foundation for continued development but also the precious spiritual wealth that inspires us to adhere to our faith and to keep going. We will never forget the efforts and dedication of the staff across the Bank. It is the hard work of the hundreds of thousands of ICBC people in ordinary jobs that has written and created the extraordinary history of ICBC.

Big rivers ever keep running and impassioned songs never stop. In this promising era, ICBC people should be more diligent. Let's strive toward the glorious vision of "a global leading bank with the best profitability, performance and prestige", inherit the past experience and usher in the future, and drive ICBC, the huge ship, in a new voyage toward glory and dreams. Let's open up a broader new world, and make more significant achievements and contributions to the prosperity and invigoration of the national financial industry and the progress of the economy and the society!

Jiang Jianqing

June, 2014

编写说明

《数据30年——中国工商银行1984-2013》以数据图表形式记录和展现了中国工商银行自1984年至2013年的经营成果和业务发展情况；如实记录了工商银行30年来各项业务从无到有、从小到大，财务实力从弱到强，经营管理日臻完善；见证了工商银行30年波澜壮阔的发展进程和翻天覆地的变化。

数据来源

除特别说明外，本书财务数据及指标（包括资产负债表及利润表）源于历年中国工商银行年报、A股招股说明书以及各期中国工商银行统计年鉴，其中2003年至2013年数据经国际会计师事务所审计。

1984年至2013年期间，我国金融财务制度和会计准则进行了几次重大调整，包括财政部和人民银行颁布的《金融保险企业财务制度》（1993年7月1日起执行）；财政部2001年颁布的《金融企业会计制度》（自2002年1月1日起执行）；财政部2006年颁布的《企业会计准则及应用指南》（自2007年1月1日起执行），为现行准则。上述变动导致部分财务数据在各时期差异较大。

数据口径

本书财务数据及指标（包括资产负债表及利润表）采用中国会计准则。同时，为便于列示和比较，1984至2005年的利息净收入、非利息收入、手续费及佣金收入、手续费及佣金支出、营业收入、业务及管理费数据为在历年年报和A股招股说明书数据的基础上，按现行中国会计准则列报口径进行了重分类，成本收入比等相关财务指标也进行了可比口径的调整。

监管指标依据当时适用的监管规定计算，未进行追溯。

地理区域的分类说明：总行指总行本部（包括总行直属机构及其分支机构），长江三角洲指上海、江苏、浙江、宁波、苏州，珠江三角洲指广东、深圳、福建、厦门，环渤海地区指北京、天津、河北、山东、青岛，中部地区指山

西、河南、湖北、湖南、安徽、江西、海南，西部地区指重庆、四川、贵州、云南、广西、陕西、甘肃、青海、宁夏、新疆、内蒙古、西藏，东北地区指辽宁、黑龙江、吉林、大连，境外及其他指外分行及境内外子公司和对联营及合营公司的投资。

同业数据

本书同业数据章节选取2013年一级资本规模靠前的11家主要国际银行（日本银行因财政年度不同，未包含）进行了比较列示。

中国工商银行管理信息部

2014年6月

Guide to the Manual

The 30 Years in Data-Industrial and Commercial Bank of China 1984-2013 records and unfolds operating results and business development of ICBC from 1984 to 2013 with data and graph. It faithfully records drastic changes and magnificent development process of ICBC in the 30 years when its businesses have developed from nothing to thriving and expanded from small to large, and its financial strength has grown from weak to strong with operation and management approaching perfection day by day.

Data source

Unless otherwise stated, financial data and indicators (including balance sheets and income statements) in the book are from annual reports, A-share prospectuses and statistical yearbooks of ICBC, of which data from 2003 to 2013 have been audited by international CPA firms.

From 1984 to 2013, Chinese financial and accounting regulations as well as accounting standards witnessed several major adjustments, including the Financial Regulations for Finance and Insurance Enterprises (took effect as of July 1, 1993) issued by the Ministry of Finance and the People's Bank of China and the Financial Enterprise Accounting System (took effect as of January 1, 2002) promulgated by the Ministry of Finance in 2001. The Accounting Standards for Business Enterprises and its application guide (took effect as of January 1, 2007) issued by the Ministry of Finance in 2006 serve as the current standard. The foresaid changes resulted in large differences of some financial data among different periods.

Data criteria

Financial data and indicators (including balance sheets and income statements) in the book adopt the PRC GAAP. Meanwhile, to facilitate the presentation and comparison, data of net interest income, non-interest income, fee and commission income, fee and commission expense, operating income and general and administrative expenses from 1984 to 2005 are worked out based on data of

annual reports and A-share prospectuses and re-classified based on the presentation criterion of current PRC GAAP. Relevant financial indicators such as Cost to income ratio are also adjusted according to comparable criteria.

Regulatory indicators are calculated based on the applicable rules at that time without retrospect.

Description on the classification of geographic regions: the Head Office includes directly-controlled institutions of the Head Office and its branches; Yangtze River Delta refers to Shanghai, Jiangsu, Zhejiang, Ningbo and Suzhou; Pearl River Delta refers to Guangdong, Shenzhen, Fujian and Xiamen; Bohai Rim refers to Beijing, Tianjin, Hebei, Shandong and Qingdao; Central China refers to Shanxi, Henan, Hubei, Hunan, Anhui, Jiangxi and Hainan; Western China refers to Chongqing, Sichuan, Guizhou, Yunnan, Guangxi, Shaanxi, Gansu, Qinghai, Ningxia, Xinjiang, Inner Mongolia and Tibet; Northeastern China refers to Liaoning, Heilongjiang, Jilin and Dalian; overseas and others refer to overseas branches, overseas subsidiaries and investments in associates and joint ventures.

Data of peers

Chapters on data of peers in the book compares and presents 11 major international banks with tier 1 capital ranking ahead in 2013 (Japanese banks are not included due to the difference in fiscal year).

Information Management Department, ICBC

June, 2014

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