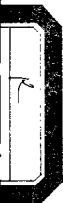




**中国工商银行**

INDUSTRIAL AND COMMERCIAL BANK OF CHINA

**ICBC** Annual Report 1999  
**年度报告**



*Annual Report 1999*

年 度 报 告

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行长致词

CHAIRMAN'S MESSAGE



一九九九年年度报告



中国工商银行

INDUSTRIAL AND COMMERCIAL BANK OF CHINA

伴着新年钟声的敲响，我们迈进了新世纪，开启了一个新千年。

1999年已经成为历史。这一年的中国迎来了共和国50周年华诞，恢复了对澳门行使主权，在完成祖国统一大业的道路上又迈出了一步。这一年，我国坚持实行积极的财政政策，取得了改革开放和经济发展的显著成绩，财政收入增加，金融运行平稳。

1999年，中国工商银行的各项改革和业务经营取得了丰硕的成果，信贷结构有所优化，中间业务全面发展，内部管理得到加强，经营效益不断提高。截至年末，全行实现利润41.3亿元，比上年增加6.7亿元；各项存款余额29,824亿元，比上年增加3,506亿元；各项贷款余额24,271亿元，比上年增加1,556亿元。

中国工商银行在贷款投向上密切配合国家产业政策，项目贷款重点支持了交通、城建、电网、电信等基础设施建设；流动资金贷款重点支持了有市场、有效益的产品生产；消费贷款增长幅度较大，为启动市场、扩大内需创造了条件。外汇业务稳步发展，截至年末，外汇存款余额已达179.8亿美元，外汇贷款余额已达113.1亿美元，均呈稳定增长趋势。全年累计办理国际结算业务518亿美元，全年实现外汇利润3.65亿美元。

金融电子化建设继续在同业中保持领先地位。全行电子化网点覆盖率达到97%以上，ATM和POS装备数量分别达到9,700多台和6万多台。28个一级分行完成了大机延伸工程；计算机“2000年”问题平稳过渡；资金汇划清算系统正式投产运营；新一代综合业务处理系统的开发工作进展顺利。计

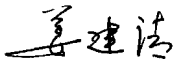
算机网络整体水平的不断提高,为中国工商银行开拓新的业务领域、提供优质服 务、增强竞争能力奠定了坚实的基础。

中国工商银行经过16年的改革和发展,资金实力不断壮大,业务领域逐年拓展,服务手段日益完善,已经成为具有国际影响的大银行。《欧洲货币》和英国《银行家》杂志以所有者权益为序,中国工商银行名列全球1,000家大银行第6位。美国《财富》杂志以营业收入排序,中国工商银行名列世界大企业500强第160位。

在过去的一年里,中国工商银行的事业发展得到了海内外各界的普遍关心和支持。在此,我谨代表全行员工表示诚挚的谢意,并希望在新的一年里继续发展业已存在的友好关系,加强合作,共同发展。

2000年,中国工商银行将加快改革创新步伐,完善经营机制,调整经营格局,促进业务发展,强化内部管理,防范和化解经营风险,力争取得更好的经营成果。

中国工商银行 行长



2000年1月1日

With the ringing of the bell for the New Year, we celebrated the dawning of the new century and entered into a brave new millennium.

The year 1999 witnessed the celebration of the 50th anniversary of the founding of the People's Republic of China, and the handover of Macao to the motherland completed an important phase in the final unification of China. The government employed positive financial policies, which resulted in considerable achievements in economic development as well as in opening-up and reform, bringing increased fiscal income and steady operation in the financial industry.

Industrial and Commercial Bank of China (ICBC) achieved fruitful business performance in 1999, with improved credit structure, full-scale development of intermediary business, strengthened internal administration, and increased profitability. As of year-end 1999, the bank netted a profit of RMB4.13 billion, which was RMB670 million more than that of the previous year. The deposits outstanding reached RMB2,982.4 billion while the loans outstanding totaled RMB2,427.1 billion, increased by RMB350.6 billion and RMB155.6 billion respectively.

The loans made out by ICBC were in concert with national industrial policies, with a weight on such infrastructural projects as highways, urban construction, electricity network, telecommunications, etc., the working capital was mainly directed to marketable and profitable products, and the

consumer credit increased greatly, which facilitated the stimulation of domestic demand. The foreign exchange business developed steadily, and by the end of 1999, the foreign exchange deposits outstanding reached USD17.98 billion, and the foreign exchange loans outstanding USD11.31 billion. The international settlement business amounted to USD51.8 billion, with the profit of USD365 million.

ICBC continued to take the lead in banking automation. 97% of the banking offices of ICBC were computerized, and ATMs and POS terminals reached 9,700 and more than 60,000 respectively. 28 tier-one branches of ICBC were connected to the mainframe; the bank's computer network successfully entered into the year 2000; the intra-branch clearing system was formally put into operation; and the new generation comprehensive business management system had been smoothly developed. The improved computer network paved the way for the introduction of new products, provided better services, and enabled the bank to be more competitive.

After 16 years of reform and development, ICBC has greatly increased in its financial strength, continuously explored new products, unrelentingly bettered its service, and become a large and influential bank on the international arena. Both *Euro money* and *The Banker* ranked ICBC the 6th largest bank in the world in terms of owner's equity. In its listing of global top 500 enterprises according to business revenue, the US-based *Fortune* ranked ICBC 160th in the world.

In the past year, thanks to the concerns and supports from various circles of life both at home and abroad, the business operation of ICBC enjoyed very favorable



development. Here I would like to take this occasion to express our sincere gratitude and to express the hope that we shall consolidate the existing cooperation and stride forward side by side.

In the year 2000, ICBC will quicken the steps of reform, perfect our operational system, adjust the operational structure and strengthen internal administration, so as to hedge and dissolve operational risks and to achieve better business performance.

Jiang Jianqing

Chairman and President

Industrial and Commercial Bank of China

January 1, 2000

原行长致词

FORMER CHAIRMAN'S MESSAGE



一九九九年年度报告

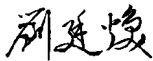


中国工商银行  
Industrial and Commercial Bank of China

中国工商银行成立16年来,伴随着中国经济体制改革的不断深入,自身资金实力和经营规模不断壮大。截至1999年末,中国工商银行的总资产已达35,399亿元,是建行初的14倍;各项贷款余额24,271亿元,是建行初的8.6倍;各项存款余额29,824亿元,是建行初的17.5倍;16年累计为国家创造利润1,365亿元,为国民经济建设积聚了大量的资金,有力地支持了国民经济的发展与改革开放。经过16年的发展,今天的中国工商银行已经迈进了世界大银行的前列。

所有的成绩都已成为过去,面向21世纪,挑战与机遇并存,但我相信,中国工商银行具有良好的发展空间,也必将取得更大的经营成绩。

中国工商银行 原行长



2000年1月1日

With the deepening of reforms on the economic system, Industrial and Commercial Bank of China (ICBC) has greatly increased in its financial strength and operational scale since its establishment in 1984. As of year-end 1999, the total assets of ICBC reached RMB3,539.9 billion, 14 times those in 1984. The loans outstanding totaled RMB2,427.1 billion, and the deposits outstanding RMB2,982.4 billion, 8.6 and 17.5 times those in 1984 respectively. During its 16 years of operation, ICBC has contributed to the state profits of RMB136.5 billion altogether, which greatly supports the development of national economy as well as the opening-up and reforms. After 16 years of development, ICBC is now among largest commercial banks in the world.

In retrospect of successes in the past and confronted with challenges and opportunities in the new century, I believe that ICBC will achieve even better business performance in the future.

Liu Tinghuan

Former Chairman and President

Industrial and Commercial Bank of China

January 1, 2000





原行长：刘廷焕（左五） Mr. Liu Tinghuan Former Chairman and President  
 行长：姜建清（右四） Mr. Jiang Jianqing Chairman and President  
 副行长：田瑞璋（左四） Mr. Tian Ruizhang Vice Chairman and Executive Vice President  
 副行长：谢渡扬（右三） Mr. Xie Duyang Member of the Board and Executive Vice President  
 副行长：李礼辉（左三） Mr. Li Lihui Member of the Board and Executive Vice President  
 副行长：杨凯生（右二） Mr. Yang Kaisheng Member of the Board and Executive Vice President  
 副行长级：陈克儒（左二） Mr. Chen Keru Member of the Board and Auditor General  
 行长助理：董东庆（左一） Mr. Dong Dongqing Executive Assistant President  
 行长助理：张福荣（右一） Mr. Zhang Furong Executive Assistant President

### 负 债 业 务

### Liabilities

1999年,中国工商银行努力加大筹资工作力度,调整存款结构,实现存款形式多样化,保证了存款业务的稳定增长。截至年末,全行各项存款余额已达29,824亿元,比上年增长3,506亿元,存款工作取得了实效。

In 1999, the bank ensured the steady growth of deposit business through improved deposit structure and diversified deposit forms. By the end of the year, various deposits outstanding of the bank reached RMB29,824 billion, increased by RMB350.6 billion than the previous year.

中国工商银行存款余额一览表

ICBC's Year-end Deposits Outstanding

单位:亿元(人民币)

Unit: RMB 100 Million Yuan

