



**ICBC**

**工銀澳門**

**中国工商银行（澳门）股份有限公司  
INDUSTRIAL AND COMMERCIAL BANK OF CHINA  
(MACAU) LIMITED**

**2013年上半年度財務訊息披露**

**2013 INTERIM REPORT**

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財務訊息披露(根據 AMCM026/B/2012-DSB/AMCM 號文件) Financial Information Disclosure (in Accordance with AMCM026/B/2012-DSB/AMCM)

中國工商銀行(澳門)股份有限公司 Industrial and Commercial Bank of China (Macau) Limited

## 1. 財務信息

依據《澳門金融體系法律制度》第75條(1)和第75條(3)所需提供的資訊項目。

### (a) 合併資產負債表和資產負債表

#### 集團層面

#### 綜合資產負債表

於二零一三年六月三十日

## 1. Financial Statements

In terms of information required under Article 75(1) and 75(3) of the Financial System Act of Macau (FSAM).

### (a) Consolidated balance sheet and balance sheet

#### Group Level

#### Statement of Financial Position (Consolidation)

As at 30th June 2013

		澳門元 MOP		
資產	Assets	資產總額 Total assets	備用金， 折舊和減值 Provision Depreciation & Impairment	資產淨額 Net assets
現金	Cash	1,623,493,041.10		1,623,493,041.10
AMCM 存款	Deposit with A.M.C.M.	1,463,654,432.09		1,463,654,432.09
應收賬項	Account receivable	157,074,673.38		157,074,673.38
在本地之其他信用 機構活期存款	Demand deposits with local banks	299,514,862.24		299,514,862.24
在外地之其他信用 機構活期存款	Demand deposits with correspondents	653,514,136.21		653,514,136.21
金，銀	Gold & Silver			
其他流動資產	Other current assets	179,277,384.63		179,277,384.63
放款	Loans & advances	78,929,241,747.13	36,018,016.67	78,893,223,730.46
在本澳信用機構拆放	Investments in local banks	1,158,340,000.00		1,158,340,000.00
在外地信用機構之通知 及定期存款	Deposits at call & time with correspondents	11,788,395,500.00		11,788,395,500.00
股票，債券及股權	Securities	18,250,823,766.95	127,184,278.40	18,123,639,488.55
承銷資金投資	Utilization of resources in trust			
債務人	Debtors			
其他投資	Other investments			
財務投資	Financial investments	10,176,235.67		10,176,235.67
不動產	Buildings	281,971,890.92	71,638,270.26	210,333,620.66
設備	Equipment	121,733,600.71	77,487,399.12	44,246,201.59
遞延費用	Preliminary expenses			
開辦費用	Setting up expenses			
未完成不動產	Immovable in progress			
其他固定資產	Other fixed assets	132,101,527.67	73,283,843.24	58,817,684.43
內部及調整賬	Sundry accounts	794,919,871.88		794,919,871.88
總額	TOTAL	115,844,232,670.58	385,611,807.69	115,458,620,862.89

財務訊息披露(根據AMCM026/B/2012-DSB/AMCM號文件) Financial Information Disclosure (in Accordance with AMCM026/B/2012-DSB/AMCM)  
(續 Continued)

中國工商銀行(澳門)股份有限公司 Industrial and Commercial Bank of China (Macau) Limited

綜合資產負債表

於二零一三年六月三十日

Statement of Financial Position (Consolidation)

As at 30th June 2013

		澳門元	
		MOP	
負債	Liabilities	小結 Sub-total	總額 Total
活期存款	Demand deposit	19,657,715,850.39	
通知存款	Deposits at call		
定期存款	Time deposit	74,696,384,206.89	94,354,100,057.28
公共機構存款	Deposit of public sector	3,968,807,894.48	
本地信用機構資金	Deposits from local banks	960,463,675.70	
其他本地機構資金	Loans from local credit institutions		
外幣借款	Loans in foreign currency	3,146,048,753.28	
債券借款	Debts against debentures	2,001,290,000.00	
承銷資金債權人	Creditors of resources in trust		
應付支票及票據	Cheques & payment orders	196,714,651.04	
債權人	Creditors	14,246,824.00	
各項負債	Accounts payable		10,287,571,798.50
內部及調整賬	Sundry accounts		1,640,193,407.00
各項風險備用金	Provision		113,175,488.09
股本	Capital	461,194,000.00	
法定儲備	Legal reserve	473,247,300.00	
自定儲備	Statutory reserve		
其他儲備(附註)	Other reserves	3,456,178,291.17	4,390,619,591.17
歷年營業結果	Retained profit	4,189,667,974.33	
本期營業結果	Profit & loss for the period	483,292,546.52	4,672,960,520.85
總額	TOTAL		115,458,620,862.89

附註：其他儲備已包括根據金融體系法律制度而需增撥的備用金，總額為澳門幣102,300,000圓。

Note: Other Reserve has included the additional impairment allowance which is totally MOP102,300,000 according to the FSAM.

財務訊息披露(根據 AMCM026/B/2012-DSB/AMCM 號文件) Financial Information Disclosure (in Accordance with AMCM026/B/2012-DSB/AMCM)  
(續 Continued)

中國工商銀行(澳門)股份有限公司 Industrial and Commercial Bank of China (Macau) Limited

銀行層面

Bank Level

資產負債表

Statement of Financial Position

於二零一三年六月三十日

As at 30th June 2013

澳門元  
MOP

資產	Assets	資產總額 Total assets	備用金， 折舊和減值 Provision Depreciation & Impairment	資產淨額 Net assets
現金	Cash	1,623,493,041.10		1,623,493,041.10
AMCM 存款	Deposit with A.M.C.M.	1,463,654,432.09		1,463,654,432.09
應收賬項	Account receivable	157,074,673.38		157,074,673.38
在本地之其他信用 機構活期存款	Demand deposits with local banks	299,514,862.24		299,514,862.24
在外地之其他信用 機構活期存款	Demand deposits with correspondents	653,505,235.93		653,505,235.93
金，銀	Gold & Silver			
其他流動資產	Other current assets	263,572,032.03		263,572,032.03
放款	Loans & advances	78,929,241,747.13	36,018,016.67	78,893,223,730.46
在本澳信用機構拆放	Investments in local banks	1,158,340,000.00		1,158,340,000.00
在外地信用機構之通知 及定期存款	Deposits at call & time with correspondents	11,788,395,500.00		11,788,395,500.00
股票，債券及股權	Securities	18,244,351,877.05	127,184,278.40	18,117,167,598.65
承銷資金投資	Utilization of resources in trust			
債務人	Debtors			
其他投資	Other investments			
財務投資	Financial investments	90,156,237.73		90,156,237.73
不動產	Buildings	214,028,905.00	60,046,524.72	153,982,380.28
設備	Equipment	120,007,089.06	75,839,672.14	44,167,416.92
遞延費用	Preliminary expenses			
開辦費用	Setting up expenses			
未完成不動產	Immovable in progress			
其他固定資產	Other fixed assets	131,473,513.29	72,847,720.00	58,625,793.29
內部及調整賬	Sundry accounts	793,401,236.36		793,401,236.36
總額	TOTAL	115,930,210,382.39	371,936,211.93	115,558,274,170.46

財務訊息披露(根據AMCM026/B/2012-DSB/AMCM號文件) Financial Information Disclosure (in Accordance with AMCM026/B/2012-DSB/AMCM)  
(續 Continued)

中國工商銀行(澳門)股份有限公司 Industrial and Commercial Bank of China (Macau) Limited

資產負債表

於二零一三年六月三十日

Statement of Financial Position

As at 30th June 2013

		澳門元 MOP	
負債	Liabilities	小結 Sub-total	總額 Total
活期存款	Demand deposit	19,697,606,768.04	
通知存款	Deposits at call		
定期存款	Time deposit	74,803,374,135.17	94,500,980,903.21
公共機構存款	Deposit of public sector	3,968,807,894.48	
本地信用機構資金	Deposits from local banks	960,463,675.70	
其他本地機構資金	Loans from local credit institutions		
外幣借款	Loans in foreign currency	3,146,048,753.28	
債券借款	Debts against debentures	2,001,290,000.00	
承銷資金債權人	Creditors of resources in trust		
應付支票及票據	Cheques & payment orders	196,714,651.04	
債權人	Creditors	14,246,824.00	
各項負債	Accounts payable		10,287,571,798.50
內部及調整賬	Sundry accounts		1,658,449,499.34
各項風險備用金	Provision		113,175,488.09
股本	Capital	461,194,000.00	
法定儲備	Legal reserve	461,194,000.00	
自定儲備	Statutory reserve		
其他儲備(附註)	Other reserves	3,456,178,291.17	4,378,566,291.17
歷年營業結果	Retained profit	4,142,673,577.45	
本期營業結果	Profit & loss for the period	476,856,612.70	4,619,530,190.15
總額	TOTAL		115,558,274,170.46

附註：其他儲備已包括根據金融體系法律制度而需增撥的備用金，總額為澳門幣102,300,000圓。

Note: Other Reserve has included the additional impairment allowance which is totally MOP102,300,000 according to the FSAM.

財務訊息披露(根據 AMCM026/B/2012-DSB/AMCM 號文件) Financial Information Disclosure (in Accordance with AMCM026/B/2012-DSB/AMCM)  
(續 Continued)

中國工商銀行(澳門)股份有限公司 Industrial and Commercial Bank of China (Macau) Limited

(b) 合併損益表和損益表

(b) Consolidated profit and loss account and profit and loss account

集團層面

Group Level

二零一三年六月三十日營業結果演算

Income Statement for the period ended 30 June 2013

綜合營業賬目

Income Statement (Consolidation)

		澳門元 MOP	
借方 Debit	金額 Amount	貸方 Credit	金額 Amount
負債業務成本		資產業務收益	
Costs of credit operations	730,884,314.39	Income from credit operations	1,578,395,305.49
人事費用		銀行服務收益	
Personnel costs		Income from banking services	164,187,505.02
董事及監察會開支		其他銀行業務收益	
Board of directors & supervisors fee		Income from other banking services	7,127,537.10
職員開支		證券及財務投資收益	
Staff costs	151,570,279.64	Income from securities & equity investments	7,502,510.15
固定職員福利		其他銀行收益	
Staff benefits	14,031,845.39	Other banking income	41,350.00
其他人事費用		非正常業務收益	
Other personnel costs	287,230.16	Income from non-banking operations	5,305,235.04
第三者作出之供應		營業損失	
Third party supply	7,390,425.91	Operating loss	
第三者提供之勞務			
Third party services	70,024,127.54		
其他銀行費用			
Other banking costs	103,408,229.33		
稅項			
Taxation	1,016,981.81		
非銀行業務費用			
Costs of non-banking operations	380,166.19		
折舊			
Depreciation allowances	15,027,593.36		
備用金			
Provision allowances	3,543,545.20		
營業利潤			
Operating profit	664,994,703.88		
總額		總額	
TOTAL	1,762,559,442.80	TOTAL	1,762,559,442.80

財務訊息披露(根據AMCM026/B/2012-DSB/AMCM號文件) Financial Information Disclosure (in Accordance with AMCM026/B/2012-DSB/AMCM)  
(續 Continued)

中國工商銀行(澳門)股份有限公司 Industrial and Commercial Bank of China (Macau) Limited

綜合損益計算表

Income Statement (Consolidation)

		澳門元 MOP	
借方 Debit	金額 Amount	貸方 Credit	金額 Amount
營業損失		營業利潤	
Operating loss		Operating profit	664,994,703.88
歷年之損失		歷年之利潤	
Loss related to previous years		Profit related to previous years	386,210.56
特別損失		特別利潤	
Exceptional losses	93,612.42	Exceptional profits	
營業利潤之稅項撥款		備用金之使用	
Profit tax provision	79,694,755.50	Provisions used up	
根據金融體系法律制度增撥的 備用金		營業結果(虧損)	
Additional impairment allowance according to Financial System Act.	102,300,000.00	Operating Result (loss)	
營業結果(盈餘)			
Operating Result (profit)	483,292,546.52		
總額		總額	
TOTAL	665,380,914.44	TOTAL	665,380,914.44

董事長、常務董事兼執行董事  
Chairman, Managing Director & Executive Director  
朱曉平  
Zhu Xiaoping

副董事長兼執行董事  
Vice-Chairman & Executive Director  
禰永明  
Huen Wing Ming, Patrick



財務訊息披露(根據 AMCM026/B/2012-DSB/AMCM 號文件) Financial Information Disclosure (in Accordance with AMCM026/B/2012-DSB/AMCM)  
(續 *Continued*)

中國工商銀行(澳門)股份有限公司 Industrial and Commercial Bank of China (Macau) Limited

<b>銀行層面</b>		<b>Bank Level</b>	
<b>二零一三年六月三十日營業結果演算</b>		<b>Income Statement for the period ended 30 June 2013</b>	
<b>營業賬目</b>		<b>Income Statement</b>	
<b>借方</b>	<b>金額</b>	<b>貸方</b>	<b>澳門元</b>
<b>Debit</b>	<b>Amount</b>	<b>Credit</b>	<b>MOP</b>
			<b>金額</b>
			<b>Amount</b>
負債業務成本		資產業務收益	
Costs of credit operations	731,692,636.76	Income from credit operations	1,578,345,429.93
人事費用		銀行服務收益	
Personnel costs		Income from banking services	156,060,100.22
董事及監察會開支		其他銀行業務收益	
Board of directors & supervisors fee		Income from other banking services	7,127,537.10
職員開支		證券及財務投資收益	
Staff costs	149,437,225.67	Income from securities & equity investments	7,502,510.15
固定職員福利		其他銀行收益	
Staff benefits	13,926,565.76	Other banking income	41,350.00
其他人事費用		非正常業務收益	
Other personnel costs	225,336.86	Income from non-banking operations	3,945,635.04
第三者作出之供應		營業損失	
Third party supply	7,325,197.09	Operating loss	
第三者提供之勞務			
Third party services	69,136,465.33		
其他銀行費用			
Other banking costs	103,988,020.15		
稅項			
Taxation	882,877.21		
非正常業務費用			
Costs of non-banking operations	380,166.19		
折舊撥款			
Depreciation allowances	14,638,556.16		
備用金之撥款			
Provision allowances	3,543,545.20		
營業利潤			
Operating profit	657,845,970.06		
總額		總額	
TOTAL	1,753,022,562.44	TOTAL	1,753,022,562.44

財務訊息披露(根據AMCM026/B/2012-DSB/AMCM號文件) Financial Information Disclosure (in Accordance with AMCM026/B/2012-DSB/AMCM)  
(續 Continued)

中國工商銀行(澳門)股份有限公司 Industrial and Commercial Bank of China (Macau) Limited

損益計算表

Income Statement

		澳門元 MOP	
借方 Debit	金額 Amount	貸方 Credit	金額 Amount
營業損失 Operating loss		營業利潤 Operating profit	657,845,970.06
歷年之損失 Loss related to previous years		歷年之利潤 Profit related to previous years	386,010.56
特別損失 Exceptional losses	93,612.42	特別利潤 Exceptional profits	
營業利潤之稅項撥款 Profit tax provision	78,981,755.50	備用金之使用 Provisions used up	
根據金融體系法律制度增撥的 備用金 Additional impairment allowance according to Financial System Act.	102,300,000.00	營業結果(虧損) Operating Result (loss)	
營業結果(盈餘) Operating Result (profit)	476,856,612.70		
總額 TOTAL	658,231,980.62	總額 TOTAL	658,231,980.62

董事長、常務董事兼執行董事  
Chairman, Managing Director & Executive Director  
朱曉平  
Zhu Xiaoping

副董事長兼執行董事  
Vice-Chairman & Executive Director  
禰永明  
Huen Wing Ming, Patrick

財務訊息披露(根據 AMCM026/B/2012-DSB/AMCM 號文件) Financial Information Disclosure (in Accordance with AMCM026/B/2012-DSB/AMCM)  
(續 *Continued*)

中國工商銀行(澳門)股份有限公司 Industrial and Commercial Bank of China (Macau) Limited

**(c) 合資格的股東名單**

中國工商銀行股份有限公司

禰永明先生

**(c) List of the shareholders with qualifying holdings**

Industrial and Commercial Bank of China Limited

Mr. Huen Wing Ming, Patrick

**(d) 公司董事會成員名單**

朱曉平先生，  
董事長、常務董事兼執行董事  
沈曉祺先生，  
副董事長、行政總裁兼執行董事  
禰永明先生，  
副董事長兼執行董事  
吳宏波先生，董事  
朱文信先生，董事  
聶長雯女士，董事  
唐志堅先生，董事

**(d) Name of the members of the company boards**

Mr. Zhu Xiaoping, Chairman, Managing & Executive Director  
Mr. Shen Xiaoqi, Vice President, Chief Executive Officer & Executive Director  
Mr. Huen Wing Ming, Patrick, Vice President & Executive Director  
Mr. Wu Hongbo, Director  
Mr. Zhu Wenxin, Director  
Ms. Nie Changwen, Director  
Mr. Tong Chi Kin, Director

財務訊息披露(根據AMCM026/B/2012-DSB/AMCM號文件) Financial Information Disclosure (in Accordance with AMCM026/B/2012-DSB/AMCM)  
(續 *Continued*)

中國工商銀行(澳門)股份有限公司 Industrial and Commercial Bank of China (Macau) Limited

2. 現金流量表(根據國際會計準則7號)

2. Cash flow statement (In accordance with IAS 7)

現金流量表

Statement of Cash Flows

截至二零一三年六月三十日止半年度

6 Months ended 30 June 2013

銀行層面

Bank Level

		澳門元千元 MOP'000
經營活動產生的現金流	Cash flows from operating activities	
稅前利潤	Profit before tax	658,138.57
調整:	Adjustments for:	
折舊	Depreciation	14,638.56
可供出售投資產生的股息收入	Dividend income from available-for-sale investments	(1,647.00)
雷曼迷債贖回成本	Repurchase cost on Lehman Mini Bonds	93.61
損失處置物業, 機具及設備	Losses on disposal of items of property, plant and equipment	87.42
持有至到期投資折價攤銷	Amortisation of discount and premium of held-to-maturity investments	1,307.01
發行存款證折價	Amortisation of discount of certificate of deposits issued	5,709.30
可供出售投資處置淨收益	Net losses/(gains) from disposal of available-for-sale investments	(5,346.05)
以公允價值計量並計入損益的 金融資產公允價值變動收益	Net gains from financial assets at fair value through profit or loss	(1,715.09)
客戶貸款和墊款的減值準備	Impairment allowance on loans and advances to customers	3,157.33
持有到期投資的減值準備撥回	Write-back of impairment allowance on held-to-maturity investments	—
精明債券補償準備(撥回)	(Write-back)/provision for compensation to octave note holders	—
		674,423.66

財務訊息披露(根據 AMCM026/B/2012-DSB/AMCM 號文件) Financial Information Disclosure (in Accordance with AMCM026/B/2012-DSB/AMCM)  
(續 Continued)

中國工商銀行(澳門)股份有限公司 Industrial and Commercial Bank of China (Macau) Limited

		澳門元千元 MOP'000
存放同業減少/(增加) (初始期限長於三個月)	Decrease/(increase) in placements with other banks with original maturity longer than three months	(1,719,596.30)
金融管理局票據減少/(增加) (初始期限長於三個月)	Decrease/(increase) in treasury bills with original maturity longer than three months	1,097,860.92
客戶貸款和墊款的增加	(Increase) in loans and advances to customers	(10,016,173.38)
應收款項及其他資產 (增加)/減少	(Increase)/Decrease in receivables and other assets	252,356.33
金融資產公允價值變動損溢	(Increase)/Decrease in financial assets at fair value through profit or loss	1,404,116.88
同業存放增加/減少	(Increase)/Decrease in deposits from other banks	(128,881.32)
客戶存款增加	Increase in deposits from customers	1,002,445.03
其他負債增加/減少	(Increase)/Decrease in other liabilities	(622,513.25)
衍生金融負債增加	Increase in derivative financial liabilities	27,013.60
衍生金融資產增加/減少	(Increase)/Decrease in derivative financial assets	(18,484.68)
經營活動產生的現金流	Cash generated from operations	(8,047,432.51)
繳付所得稅	Profits tax paid	(39.51)
<b>經營活動產生的淨現金流</b>	<b>Net cash flows from operating activities</b>	<b>(8,047,472.02)</b>

財務訊息披露(根據AMCM026/B/2012-DSB/AMCM號文件) Financial Information Disclosure (in Accordance with AMCM026/B/2012-DSB/AMCM)  
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中國工商銀行(澳門)股份有限公司 Industrial and Commercial Bank of China (Macau) Limited

		澳門元千元 MOP'000
<b>投資活動產生的現金流</b>	<b>Cash flows from investing activities</b>	
可供出售投資產生股息收入	Dividend income from available-for-sale investments	1,647.00
購買可供出售的投資	Purchases of available-for-sale investments	(6,624,946.44)
可供出售投資收回	Proceeds from disposal of available-for-sale investments	1,428,774.15
購買持有至到期投資	Purchases of held-to-maturity investments	(472,632.37)
持有至到期投資收回	Proceeds from redemption and retirement upon maturity of held-to-maturity investments	1,167,437.20
物業、機具和設備收益 處置利得	Proceeds from disposal of items of property, plant and equipment	—
購買物業、機具和設備	Purchases of items of property, plant and equipment	(11,168.26)
<b>投資活動產生的淨現金流</b>	<b>Net cash flows used in investing activities</b>	<b>(4,510,888.72)</b>
<b>籌資活動現金流</b>	<b>Cash flows from financing activities</b>	
發行存款證	Proceeds from issue of certificates of deposit	1,697,193.29
贖回存款證	Redemption of certificates of deposit issued	(3,717,174.02)
<b>籌資活動產生的淨現金流</b>	<b>Net cash flows from financing activities</b>	<b>(2,019,980.73)</b>
<b>現金和現金等價物的淨增長</b>	<b>Net increase in cash and cash equivalents</b>	<b>(14,578,341.47)</b>
期初現金及現金等價物	Cash and cash equivalents at beginning of year	29,334,640.10
<b>期末現金及現金等價物</b>	<b>Cash and cash equivalents at end of Period</b>	<b>14,756,298.63</b>
<b>現金及現金等價物餘額分析</b>	<b>Analysis of balances of cash and cash equivalents</b>	
庫存現金及銀行存款	Cash on hand and balances with banks	2,576,513.14
存放貨幣當局初始期限3個月 內存款	Deposits with monetary authority with original maturity within three months	1,463,654.43
初始期限3個月內存放同業	Placements with other banks with original maturity within three months	9,716,163.20
初始期限3個月內政府部門債券	Treasury bills with original maturity within three months	999,967.86
		<b>14,756,298.63</b>

財務訊息披露(根據 AMCM026/B/2012-DSB/AMCM 號文件) Financial Information Disclosure (in Accordance with AMCM026/B/2012-DSB/AMCM)  
(續 *Continued*)

中國工商銀行(澳門)股份有限公司 Industrial and Commercial Bank of China (Macau) Limited

3. 未包括衍生金融交易的表外風險

3. Off-balance sheet exposures other than derivatives transactions

		澳門元千元 MOP'000
代客保管賬	Values received for safe keeping	935,508.28
代收賬	Bills for collection	7,996,617.21
抵押賬	Collateral	124,488,618.68
保證及擔保付款	Guarantee on a/c of customers	1,167,913.77
信用證	Letters of credit outstanding	591,709.48
承兌匯票	Bills & acceptance available for discount	772,674.14
其他備查賬	Other memorandum items	41,220,598.19
未提取貸款承諾	Undrawn credit facilities	10,488,524.30
利率衍生工具	Interest rate contracts	175,773.40
合計	Total	187,662,164.05

4. 衍生品交易

4. Derivatives transactions

		面值 Nominal Value	市場價值 Fair Value	加權信貸 風險金額 Credit Risk weighted amount
匯率類合約	Exchange rate contracts	48,777,800.05	(109,908.31)	216,729.37
利率類合約	Interest rate contracts	175,773.40	(4,762.95)	615.00
權益類合約	Equities contracts	0	0	0
商品類合約	Commodities contracts	0	0	0
其他	Others	0	0	0

財務訊息披露(根據AMCM026/B/2012-DSB/AMCM號文件) Financial Information Disclosure (in Accordance with AMCM026/B/2012-DSB/AMCM)  
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中國工商銀行(澳門)股份有限公司 Industrial and Commercial Bank of China (Macau) Limited

## 5. 關聯方交易

與關聯方在資源、服務或責任上的交易以及當  
期交易餘額。

## 5. Related party transactions

The transactions regarding the transfer of resources,  
services or obligations with related parties and the  
outstanding balances.

關聯方交易	Related party transactions	澳門元千元 MOP'000
存放同業款項	Interbank assets (deposits)	6,752,041.00
投資	Sundry investments	79,980.00
貸款及墊款	Credit granted	19,128,312.00
其它資產	Other assets	83,978.00
營業開支	Operating cost	36,915.00
客戶存款	Deposits of non-bank customers	1,740,974.00
同業存款	Interbank liabilities (deposits)	5,147,126.00
其它負債	Other liabilities	34,963.42
營業收入	Operating income	307,085.00

## 6. 資本

定量披露：

## 6. Capital

Quantitative disclosure:

		澳門元千元 MOP'000
已發行並已繳足資本	Paid-up share capital	461,194.00
發行溢價	Share premium	2,794,209.51
法定準備金，公司章程規定之準備金及 其他由未分配盈餘所組成之準備金	Legal, statutory and other reserves created by appropriations of retained profits	426,967.00
盈餘滾存(留存收益)	Profits brought forward (Retained Earning)	4,193,997.00
補充自有資本	Supplementary Capital (i.e. Tier 2 Capital)	1,697,370.00
財務參與或在附屬公司之資本性 投資	Financial holdings or capital instruments in subsidiaries	(79,980.00)
自有資本	Own Fund	9,493,757.51
含營運風險的償付能力比率(銀行)	Solvency Ratio (Bank level)	13.15%
含營運風險的償付能力比率(集團)	Solvency Ratio (Group level)	13.36%



財務訊息披露(根據 AMCM026/B/2012-DSB/AMCM 號文件) Financial Information Disclosure (in Accordance with AMCM026/B/2012-DSB/AMCM)  
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中國工商銀行(澳門)股份有限公司 Industrial and Commercial Bank of China (Macau) Limited

7. 信用風險

定量披露：

7.1 授信地區分佈

a. 貸款及未提款承諾

地區 Region	政府、公營機構 Government	金融機構 Financial Institution	澳門元千元 MOP'000	
			其它公司 Other Company	總計 Total
澳門 Macau	160,000.00	—	47,506,347.42	47,666,347.42
中國 China	—	—	24,122,315.59	24,122,315.59
香港 Hong Kong	—	1,030,000.00	31,059,342.11	32,089,342.11

b. 債務證券

地區 Region	政府、公營機構 Government	金融機構 Financial Institution	澳門元千元 MOP'000	
			其它公司 Other Company	總計 Total
澳門 Macau	999,967.86	—	—	999,967.86
中國 China	571,359.60	2,620,183.30	8,823,938.72	12,015,481.61
香港 Hong Kong	646,859.16	1,381,049.24	2,784,613.59	4,812,522.00

c. 金融衍生工具

地區 Region	政府、公營機構 Government	金融機構 Financial Institution	澳門元千元 MOP'000	
			其它公司 Other Company	總計 Total
澳門 Macau	—	—	—	—
中國 China	—	79,792.19	—	79,792.19
香港 Hong Kong	—	—	—	—

7. Credit risk

Quantitative disclosure on the credit risk:

7.1 Geographic distribution of exposures

a. Loans and Commitment

b. Debt securities

c. Financial Derivatives

財務訊息披露(根據AMCM026/B/2012-DSB/AMCM號文件) Financial Information Disclosure (in Accordance with AMCM026/B/2012-DSB/AMCM)  
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中國工商銀行(澳門)股份有限公司 Industrial and Commercial Bank of China (Macau) Limited

7.2 授信行業分布

7.2 Industry distribution of exposures

行業 Industry	總金額 Gross Amount	不良貸款金額 Non-performing Loan	一般減值準備 CIA (General Provision)	澳門元千元 MOP'000	
				個別減值準備 IIA (Specific Provision)	淨金額 Net Amount
製造業 Manufacturing industries	3,371,134.74	—	110,952.17	—	3,260,182.57
電力、氣體燃料及水 Electricity, gas and water	414,691.00	—	4,369.36	—	410,321.64
建築及裝修工程 Construction and public works	910,682.05	—	11,728.33	—	898,953.72
貿易、出入口、批發及零售 Wholesale and retail trade	16,743,422.00	19,750.99	177,306.11	—	16,566,115.89
餐廳、酒店及相關行業 Restaurants, hotels and similar	8,950,649.77	—	55,528.22	—	8,895,121.55
運輸、倉庫及通訊 Transport, warehousing and communications	1,878,423.68	—	4,396.29	—	1,874,027.39
個人按揭貸款 Personal housing loans (mortgage)	9,297,890.39	1,573.05	93,125.07	383.11	9,204,382.21
其它個人貸款 Personal credit for other purposes	2,590,611.09	5,901.54	17,944.92	1,858.25	2,570,807.93
其它 Others	34,771,737.03	14,025.67	341,369.53	33,776.66	34,396,590.83
<b>合計 Total</b>	<b>78,929,241.75</b>	<b>41,251.25</b>	<b>816,720.00</b>	<b>36,018.02</b>	<b>78,076,503.73</b>

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中國工商銀行(澳門)股份有限公司 Industrial and Commercial Bank of China (Macau) Limited

7.3 資產和負債的期限分布

7.3 Maturity analysis on assets and liabilities

澳門元千元 MOP'000

	即時償付	1月內到期	1-3月內 到期	3月-1年內 到期	1-3年內 到期	3年以上	無指定期限	總計
資產	On	Up to	From 1 to	From 3 months	From 1 to	Over	Indefinite	Total
Assets	Demand	1 month	3 months	to 1 year	3 years	3 years	period	
客戶貸款及墊款								
Loans and advances to customers	2,300,359.59	3,758,942.06	12,269,898.98	27,801,555.73	10,557,566.00	22,240,919.39	—	78,929,241.75
存、拆放同業款項								
Cash and balances with and loans and advances to banks	953,020.10	9,196,163.20	520,000.00	2,230,572.30	—	—	—	12,899,755.60
存款證								
Certificates of deposit held	—	—	—	—	—	—	—	—
持有由金管局發行的證券								
Securities issued by Macau SAR								
Government and/or AMCM	—	1,000,000.00	—	—	—	—	—	1,000,000.00
其它證券								
Other securities	—	243,359.18	2,266,256.54	3,819,285.15	6,395,775.79	5,392,490.94	127,184.28	18,244,351.88
<b>負債</b>								
<b>Liabilities</b>								
同業存入、拆入款項								
Deposits and balances of banks and financial institutions	833,974.22	135,642.90	2,797,026.43	339,868.87	—	—	—	4,106,512.43
公共機構存款								
Deposits from public sector entities	306.22	688,812.65	30,594.41	3,249,094.62	—	—	—	3,968,807.89
母公司及合伙公司存款								
Deposits from holding and associated companies	—	—	—	—	—	—	—	—
客戶存款								
Deposits from non-bank customers	19,697,606.77	25,500,951.77	19,113,328.05	26,453,021.33	207,772.41	100.57	—	90,972,780.90
發行存款證								
Certificates of deposits issued	—	293,150.00	1,260,350.00	1,974,700.00	—	—	—	3,528,200.00
其它發行證券								
Other securities issued	—	—	—	1,400,800.00	—	—	600,490.00	2,001,290.00

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中國工商銀行(澳門)股份有限公司 Industrial and Commercial Bank of China (Macau) Limited

7.4 逾期資產分析

7.4 Analysis on past due assets

澳門元千元 MOP'000, %

	逾期餘額 Past due loans	逾期 餘額百分比 Past due loans percentage	抵押品價值 Value of Collateral	個別減值準備 Specific Provision
(a) 逾期3-6月 Overdue for 3-6 months	3,714.40	0.005%	3,656.50	485.56
(b) 逾期6月-1年 Overdue for 6 months - 1 year	2,635.25	0.003%	5,356.00	317.20
(c) 逾期1年以上 Overdue for more than 1 year	34,901.60	0.044%	—	34,901.60
	41,251.25	0.052%	9,012.50	35,704.36

8. 市場風險

8. Market risk

定量披露

Quantitative disclosure

市場風險類型 Type	資本需求 Capital Requirement 澳門元千元 MOP'000
債券及與債券相關的衍生工具的總持倉額〔長盤加短盤〕之特定風險的市場風險資本要求	1,805
一般市場風險的市場風險資本要求總額	60,310
股權風險的總資本要求	—
外匯風險的資本要求總額	16,482
商品風險資本要求總額	—

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中國工商銀行(澳門)股份有限公司 Industrial and Commercial Bank of China (Macau) Limited

## 9. 銀行賬戶的利率風險

### 定量披露

- (a) 以幣種來劃分在既定的風險管理方法下，利率增加或減少給銀行收益或經濟價值(或其他用以衡量的手段)帶來的增加或減少。

### 利率變動 200 基點時的利率風險分析

## 9. Interest rate risk in the banking book

### Quantitative disclosure

- (a) The increase (decline) in earnings or economic value (or relevant measure used by management) for upward and downward rate shocks according to management's method, broken down by currency, if relevant.

### Analysis of interest rate exposures at a shock of 200 basis points

貨幣：澳門元(千元) Currency: MOP (in Thousand)

項目	時段	第一部份 長盤	第二部份 (短盤)	第三部份 長盤	第四部份 (短盤)	淨長盤/ (短盤)總額	權數	加權淨長盤/ (短盤)
Item	Time band	Part I long	Part II (short)	Part III long	Part IV (short)	Total Net long/ (short)	Weighing factor	Weighted position long/ (short)
		(a)	(b)	(c)	(d)	(e)		(f)
1	少於 1 日 Within 1 day	6,413,390	(3,545,606)	—	—	2,867,784	0.00%	—
2	>1 至 ≤ 7 日 >1 to ≤ 7 days	—	(1,072,973)	—	(11,993)	(1,084,965)	0.02%	(217)
3	>7 日至 ≤ 1 個月 >7 days to ≤ 1 month	435,735	(673,484)	—	—	(237,749)	0.10%	(238)
4	>1 至 ≤ 3 個月 >1 to ≤ 3 months	1,194,112	(1,480,536)	—	—	(286,424)	0.32%	(917)
5	>3 至 ≤ 6 個月 >3 to ≤ 6 months	35,122	(785,033)	—	—	(749,911)	0.72%	(5,399)
6	>6 個月至 ≤ 1 年 >6 months to ≤ 1 year	177	(53,906)	—	—	(53,728)	1.43%	(768)
7	>1 至 ≤ 2 年 >1 to ≤ 2 years	782	(3,135)	—	—	(2,352)	2.77%	(65)
8	>2 至 ≤ 3 年 >2 to ≤ 3 years	890	(431)	—	—	458	4.49%	21

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中國工商銀行(澳門)股份有限公司 Industrial and Commercial Bank of China (Macau) Limited

項目	時段	第一部份 長盤	第二部份 (短盤)	第三部份 長盤	第四部份 (短盤)	淨長盤/ (短盤)總額	權數	加權淨長盤/ (短盤)
Item	Time band	Part I long	Part II (short)	Part III long	Part IV (short)	Total Net long/ (short)	Weighing factor	Weighted position long/ (short)
		(a)	(b)	(c)	(d)	(e)		(f)
9	>3 至 <= 4 年 >3 to <= 4 years	439	(66)	—	—	374	6.14%	23
10	>4 至 <= 5 年 >4 to <= 5 years	—	—	—	—	—	7.71%	—
11	>5 至 <= 7 年 >5 to <= 7 years	—	—	—	—	—	10.15%	—
12	>7 至 <= 10 年 >7 to <= 10 years	—	—	—	—	—	13.26%	—
13	>10 至 <= 15 年 >10 to <= 15 years	—	—	—	—	—	17.84%	—
14	>15 至 <= 20 年 >15 to <= 20 years	—	—	—	—	—	22.43%	—
15	超過 20 年 Over 20 years	—	—	—	—	—	26.03%	—
16	此幣別之加權總額 (1(f) - 15(f)之總和) Weighted position for this currency (sum of 1(f) - 15(f))							(7,560)
17	其他幣別之加權總額 Weighted position of all other currencies							627,865
18	所有幣別之加權總額 (16(f)+17(f)) Weighted position of all currencies (16(f)+17(f))							620,305
19	自有資金* Own funds*							9,493,758
20	對經濟價值的影響以在自有資金中的比例表示* (18(f) as % of 19(f)) Impact on economic value as % of own funds* (18(f) as % of 19(f))							6.5%

(\* 有關項目只適用於在澳門註冊之信用機構。)

(\* These items are relevant for credit institutions incorporated in Macau only.)

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中國工商銀行(澳門)股份有限公司 Industrial and Commercial Bank of China (Macau) Limited

利率變動 200 基點時的利率風險分析

Analysis of interest rate exposures at a shock of 200 basis points

貨幣：港元(以等值澳門元(千元)衡量) Currency: HKD (in MOP Thousand equivalent)

項目	時段	第一部份 長盤	第二部份 (短盤)	第三部份 長盤	第四部份 (短盤)	淨長盤/ (短盤)總額	權數	加權淨長盤/ (短盤)
Item	Time band	Part I long	Part II (short)	Part III long	Part IV (short)	Total Net long/ (short)	Weighing factor	Weighted position long/ (short)
		(a)	(b)	(c)	(d)	(e)		(f)
1	少於 1 日 Within 1 day	13,900,596	(9,875,107)	—	—	4,025,488	0.00%	—
2	>1 至 <= 7 日 >1 to <= 7 days	1,724,774	(4,588,832)	6,573,745	—	3,709,687	0.02%	742
3	>7 日至 <= 1 個月 >7 days to <= 1 month	7,187,448	(15,264,784)	24,133,713	—	16,056,377	0.10%	16,056
4	>1 至 <= 3 個月 >1 to <= 3 months	4,995,125	(10,909,907)	—	—	(5,914,782)	0.32%	(18,927)
5	>3 至 <= 6 個月 >3 to <= 6 months	1,877,473	(11,856,675)	—	—	(9,979,201)	0.72%	(71,850)
6	>6 個月至 <= 1 年 >6 months to <= 1 year	312,818	(2,440,714)	—	—	(2,127,896)	1.43%	(30,429)
7	>1 至 <= 2 年 >1 to <= 2 years	52,532	(2,243)	—	—	50,288	2.77%	1,393
8	>2 至 <= 3 年 >2 to <= 3 years	1,092	(1,212)	—	—	(120)	4.49%	(5)
9	>3 至 <= 4 年 >3 to <= 4 years	54,316	(35)	—	—	54,281	6.14%	3,333
10	>4 至 <= 5 年 >4 to <= 5 years	712,137	—	—	—	712,137	7.71%	54,906
11	>5 至 <= 7 年 >5 to <= 7 years	—	—	—	—	—	10.15%	—
12	>7 至 <= 10 年 >7 to <= 10 years	—	—	—	—	—	13.26%	—
13	>10 至 <= 15 年 >10 to <= 15 years	—	—	—	—	—	17.84%	—
14	>15 至 <= 20 年 >15 to <= 20 years	—	—	—	—	—	22.43%	—
15	超過 20 年 Over 20 years	—	—	—	—	—	26.03%	—
16	此幣別之加權總額 (1(f) - 15(f)之總和) Weighted position for this currency (sum of 1(f) - 15(f))							(44,781)

(\* 有關項目只適用於在澳門註冊之信用機構。)

(\* These items are relevant for credit institutions incorporated in Macau only.)

財務訊息披露(根據AMCM026/B/2012-DSB/AMCM號文件) Financial Information Disclosure (in Accordance with AMCM026/B/2012-DSB/AMCM)  
(續 Continued)

中國工商銀行(澳門)股份有限公司 Industrial and Commercial Bank of China (Macau) Limited

利率變動200基點時的利率風險分析

Analysis of interest rate exposures at a shock of 200 basis points

貨幣：美元(以等值澳門元(千元)衡量) Currency: USD (in MOP Thousand equivalent)

項目	時段	第一部份 長盤	第二部份 (短盤)	第三部份 長盤	第四部份 (短盤)	淨長盤/ (短盤)總額	權數	加權淨長盤/ (短盤)
Item	Time band	Part I long	Part II (short)	Part III long	Part IV (short)	Total Net long/ (short)	Weighing factor	Weighted position long/ (short)
		(a)	(b)	(c)	(d)	(e)		(f)
1	少於1日 Within 1 day	118,876	(2,085,778)	—	—	(1,966,902)	0.00%	—
2	>1 至 ≤7 日 >1 to ≤7 days	2,651,579	(701,015)	1,319,139	(6,788,338)	(3,518,634)	0.02%	(704)
3	>7 日至 ≤1 個月 >7 days to ≤1 month	6,549,454	(1,765,265)	1,741,627	(24,902,996)	(18,377,180)	0.10%	(18,377)
4	>1 至 ≤3 個月 >1 to ≤3 months	12,823,099	(6,484,197)	571,184	(532,137)	6,377,949	0.32%	20,409
5	>3 至 ≤6 個月 >3 to ≤6 months	4,773,677	(825,001)	1,232,731	(721,331)	4,460,076	0.72%	32,113
6	>6 個月至 ≤1 年 >6 months to ≤1 year	9,890,097	(1,195,081)	7,643,402	(4,243,170)	12,095,248	1.43%	172,962
7	>1 至 ≤2 年 >1 to ≤2 years	597,963	—	—	—	597,963	2.77%	16,564
8	>2 至 ≤3 年 >2 to ≤3 years	1,036,962	—	—	—	1,036,962	4.49%	46,560
9	>3 至 ≤4 年 >3 to ≤4 years	2,752,612	—	—	—	2,752,612	6.14%	169,010
10	>4 至 ≤5 年 >4 to ≤5 years	786,266	—	—	—	786,266	7.71%	60,621
11	>5 至 ≤7 年 >5 to ≤7 years	39,689	—	—	(39,949)	(260)	10.15%	(26)
12	>7 至 ≤10 年 >7 to ≤10 years	—	—	—	—	—	13.26%	—
13	>10 至 ≤15 年 >10 to ≤15 years	—	—	—	—	—	17.84%	—
14	>15 至 ≤20 年 >15 to ≤20 years	—	—	—	—	—	22.43%	—
15	超過20年 Over 20 years	—	—	—	—	—	26.03%	—
16	此幣別之加權總額 (1(f) - 15(f)之總和) Weighted position for this currency (sum of 1(f) - 15(f))							499,132

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財務訊息披露(根據 AMCM026/B/2012-DSB/AMCM 號文件) Financial Information Disclosure (in Accordance with AMCM026/B/2012-DSB/AMCM)  
(續 Continued)

中國工商銀行(澳門)股份有限公司 Industrial and Commercial Bank of China (Macau) Limited

利率變動 200 基點時的利率風險分析

Analysis of interest rate exposures at a shock of 200 basis points

貨幣：人民幣(以等值澳門元(千元)衡量) Currency: CNY (in MOP Thousand equivalent)

項目	時段	第一部份 長盤	第二部份 (短盤)	第三部份 長盤	第四部份 (短盤)	淨長盤/ (短盤)總額	權數	加權淨長盤/ (短盤)
Item	Time band	Part I long	Part II (short)	Part III long	Part IV (short)	Total Net long/ (short)	Weighing factor	Weighted position long/ (short)
		(a)	(b)	(c)	(d)	(e)		(f)
1	少於 1 日 Within 1 day	39,278	(345,333)	—	—	(306,055)	0.00%	—
2	>1 至 <= 7 日 >1 to <= 7 days	2,511,224	(683,113)	168,358	(1,314,312)	682,157	0.02%	136
3	>7 日至 <= 1 個月 >7 days to <= 1 month	1,879,140	(1,378,960)	239,213	(1,770,145)	(1,030,751)	0.10%	(1,031)
4	>1 至 <= 3 個月 >1 to <= 3 months	4,292,772	(3,557,033)	462,999	(461,690)	737,049	0.32%	2,359
5	>3 至 <= 6 個月 >3 to <= 6 months	5,780,396	(6,086,550)	746,830	(1,279,774)	(839,099)	0.72%	(6,042)
6	>6 個月至 <= 1 年 >6 months to <= 1 year	6,734,930	(9,165,404)	4,334,211	(7,861,288)	(5,957,550)	1.43%	(85,193)
7	>1 至 <= 2 年 >1 to <= 2 years	1,908,380	(198,990)	—	—	1,709,390	2.77%	47,350
8	>2 至 <= 3 年 >2 to <= 3 years	3,353,197	(1,761)	—	—	3,351,436	4.49%	150,479
9	>3 至 <= 4 年 >3 to <= 4 years	984,947	—	—	—	984,947	6.14%	60,476
10	>4 至 <= 5 年 >4 to <= 5 years	64,588	—	—	—	64,588	7.71%	4,980
11	>5 至 <= 7 年 >5 to <= 7 years	—	—	—	—	—	10.15%	—
12	>7 至 <= 10 年 >7 to <= 10 years	—	—	—	—	—	13.26%	—
13	>10 至 <= 15 年 >10 to <= 15 years	—	—	—	—	—	17.84%	—
14	>15 至 <= 20 年 >15 to <= 20 years	—	—	—	—	—	22.43%	—
15	超過 20 年 Over 20 years	—	—	—	—	—	26.03%	—
16	此幣別之加權總額(1(f) - 15(f)之總和) Weighted position for this currency (sum of 1(f) - 15(f))	—	—	—	—	—	—	173,514

(\* 有關項目只適用於在澳門註冊之信用機構。)

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財務訊息披露(根據AMCM026/B/2012-DSB/AMCM號文件) Financial Information Disclosure (in Accordance with AMCM026/B/2012-DSB/AMCM)  
(續 Continued)

中國工商銀行(澳門)股份有限公司 Industrial and Commercial Bank of China (Macau) Limited

10. 外匯風險

10. Foreign exchange risk

定量披露

Quantitative disclosure

(a) 各項外匯的淨頭寸情況：

(a) The total net long and total net short positions in foreign currencies:

(澳門元：千位) (in MOP Thousand or equivalent)

貨幣	Currency	不包括期權 合約的 淨持倉長盤 或短盤 Net Open Position excluding option contracts Long or Short	期權合約 的淨長盤 或短盤 Net Position in Option contracts Long or Short	已包括 期權合約的 淨持倉長盤 或短盤 Net Open Position including option contracts Long or Short
1. 澳洲元	1. Australian dollars	578	—	578
2. 加拿大元	2. Canadian dollars	206	—	206
3. 人民幣	3. Chinese renminbi	(204,300)	—	(204,300)
4. 歐元	4. Euro	(406)	—	(406)
5. 港元	5. Hong Kong dollars	5,744,542	—	5,744,542
6. 日圓	6. Japanese yen	2,074	—	2,074
7. 新西蘭元	7. New Zealand dollars	(719)	—	(719)
8. 英鎊	8. Pound sterling	198	—	198
9. 新加坡元	9. Singapore dollars	227	—	227
10. 瑞士法郎	10. Swiss francs	(518)	—	(518)
11. 美元	11. US dollars	4,257,554	—	4,257,554
12. 以上未列出的貨幣， 黃金除外	12. Foreign currencies not separately specified above, except gold	463	—	463

財務訊息披露(根據 AMCM026/B/2012-DSB/AMCM 號文件) Financial Information Disclosure (in Accordance with AMCM026/B/2012-DSB/AMCM)  
(續 Continued)

中國工商銀行(澳門)股份有限公司 Industrial and Commercial Bank of China (Macau) Limited

(b) 淨頭寸不低於所有外匯總淨頭寸的10%的信息：

(b) The information in a particular foreign currency whose net position (in absolute terms) constitutes not less than 10% of the total net position in all foreign currencies:

港元(原幣)/HKD (Original CCY)

	資產 Assets	負債 Liabilities
即期 Spot	794,244,641.56	—
	買入 Purchases	賣出 Sales
遠期 Forward	29,018,821,400.00	—
按Delta加權計算出來的期權合約的淨長盤或短盤 Net options position, calculated on the basis of the delta-weighted position of the relevant option contracts	—	—
淨長盤(淨短盤) Net long (or net short) position		<b>5,577,225,064.90</b>

美元(原幣)/USD (Original CCY)

	資產 Assets	負債 Liabilities
即期 Spot	1,500,000.00	(103,240,350.00)
	買入 Purchases	賣出 Sales
遠期 Forward	1,542,026,017.88	(4,534,248,759.59)
按Delta加權計算出來的期權合約的淨長盤或短盤 Net options position, calculated on the basis of the delta-weighted position of the relevant option contracts	—	—
淨長盤(淨短盤) Net long (or net short) position		<b>532,880,374.49</b>

財務訊息披露(根據AMCM026/B/2012-DSB/AMCM號文件) Financial Information Disclosure (in Accordance with AMCM026/B/2012-DSB/AMCM)  
(續 Continued)

中國工商銀行(澳門)股份有限公司 Industrial and Commercial Bank of China (Macau) Limited

## 11. 流動性

## 11. Liquidity

### 定量披露

### Quantitative disclosure

澳門元千元 / %  
MOP'000/%

(a) 平均持有流動現金之最低要求 Minimum weekly amount of cash in hand	1,934,640
(b) 平均持有之流動現金額 Average weekly amount of cash in hand	3,211,526
(c) 平均之償付資產 Specified liquid assets	51,796,270
(d) 平均之償付資產對基本負債比率 Ratio of specified liquid asset to total basic liabilities	52%
(e) 平均之一個月流動性比率 One-month liquidity ratio in the last week of each month	99%
(f) 平均之三個月流動性比率 Three-month liquidity ratio in the last week of each month	62%

## 12. 其他信息

## 12. Others

- (a) 充作信用機構擔保或第三方負債的資產；以及

- (a) The credit institution's assets that are pledged as security for the credit institution or a third party's liabilities; and

本行無相關資產。

The Bank does not have such assets.

- (b) 可能導致造成銀行財務狀況重大影響的訴訟。

- (b) Outstanding litigations which may have a significant impact on the Group's financial position.

本行在日常經營過程中涉及若干法律訴訟。這些訴訟大部分是由本行收回不良貸款而提起的。本行預計這些未決訴訟不會對本行的業務、財務狀況或經營業績造成任何重大影響。

The Bank has been involved in litigation proceedings in the ordinary course of business. Most of these proceedings were initiated by the Bank for recovering non-performing loans. The Bank expected that there would not be any significant impact resulted from the proceedings on the Bank's business, financial position or operating result.

## 13. 說明

## 13. Notes

- (a) 第一至第十二項披露事項中，所有項目均未經過審計。

- (a) None of the items is audited among all the items disclosed.

- (b) 如無特別註明，以上所有數據的時間均為二零一三年六月三十日。

- (b) The time of all data is on Jun, 30<sup>th</sup>, 2013 without specification.

財務訊息披露(根據 AMCM026/B/2012-DSB/AMCM 號文件) Financial Information Disclosure (in Accordance with AMCM026/B/2012-DSB/AMCM)  
(續 Continued)

工銀(澳門)投資股份有限公司 ICBC (MACAU) CAPITAL LIMITED

1、財務信息

依據《澳門金融體系法律制度》第75條(1)和／  
或第75條(3)所需提供的資訊項目。

(a) 資產負債表

資產負債表  
於二零一三年六月三十日

1. Financial Statements

All those items of information required under Article  
75(1) and/or 75(3) of the FSAM.

(a) Balance sheet

Statement of Financial Position  
As at 30th June 2013

		澳門元 MOP		
		資產總額	備用金， 折舊和減值 Provision Depreciation & Impairment	資產淨額
資產	Assets	Total Assets		Net Assets
現金	Cash			
AMCM 存款	Deposit with A.M.C.M.			
應收賬項	Account receivable			
在本地之其他信用機構 活期存款	Demand deposits with local banks	1,363,403.93		1,363,403.93
在外地之其他信用機構 活期存款	Demand deposits with correspondents			
金、銀	Gold & Silver			
其他流動資產	Other current assets	35,707,611.28		35,707,611.28
放款	Loans & advances			
在本澳信用機構拆放	Investments in local banks	58,527,248.70		58,527,248.70
在外地信用機構之通知及 定期存款	Deposits at call & time with correspondents			
股票、債券及股權	Securities			
承銷資金投資	Utilization of resources in trust			
債務人	Debtors			
其他投資	Other investments			
財務投資	Financial investments	10,000.00		10,000.00
不動產	Buildings			
設備	Equipment	239,416.35	197,807.95	41,608.40
遞延費用	Preliminary expenses			
開辦費用	Setting up expenses			
未完成不動產	Immovable in progress			
其他固定資產	Other fixed assets	132,865.00	74,732.51	58,132.49
內部及調整賬	Sundry accounts	199,136.66		199,136.66
<b>總額</b>	<b>TOTAL</b>	<b>96,179,681.92</b>	<b>272,540.46</b>	<b>95,907,141.46</b>

財務訊息披露(根據AMCM026/B/2012-DSB/AMCM號文件) Financial Information Disclosure (in Accordance with AMCM026/B/2012-DSB/AMCM)  
(續 Continued)

工銀(澳門)投資股份有限公司 ICBC (MACAU) CAPITAL LIMITED

		澳門元 MOP	
負債	Liabilities	小結 Sub-Total	總額 Total
活期存款	Demand deposit		
通知存款	Deposits at call		
定期存款	Time deposit		
公共機構存款	Deposit of public sector		
本地信用機構資金	Deposits from local banks		
其他本地機構資金	Loans from local credit institutions		
外幣借款	Loans in foreign currency		
債券借款	Debts against debentures		
承銷資金債權人	Creditors of resources in trust		
應付支票及票據	Cheques & payment orders		
債權人	Creditors		
各項負債	Accounts payable		
內部及調整賬	Sundry accounts		972,757.67
各項風險備用金	Provision		
股本	Capital	50,000,000.00	
法定儲備	Legal reserve	8,838,400.00	
自定儲備	Statutory reserve		
其他儲備	Other reserves		58,838,400.00
歷年營業結果	Retained profit	34,341,061.05	
本期營業結果	Profit & loss for the period	1,754,922.74	36,095,983.79
<b>總額</b>	<b>TOTAL</b>		<b>95,907,141.46</b>

財務訊息披露(根據 AMCM026/B/2012-DSB/AMCM 號文件) Financial Information Disclosure (in Accordance with AMCM026/B/2012-DSB/AMCM)  
(續 Continued)

工銀(澳門)投資股份有限公司 ICBC (MACAU) CAPITAL LIMITED

(b) 損益表

(b) Profit and loss account

二零一三年六月三十日營業結果演算

Income Statement For the period ended 30 June 2013

營業賬目

Income Statement

		澳門元 MOP	
借方 Debit	金額 Amount	貸方 Credit	金額 Amount
負債業務成本		資產業務收益	
Costs of credit operations		Income from credit operations	
人事費用		銀行服務收益	
Personnel costs		Income from banking services	3,128,138.27
董事及監察會開支		其他銀行業務收益	
Board of directors & supervisors fee		Income from other banking services	41,891.80
職員開支		證券及財務投資收益	
Staff costs	971,525.87	Income from securities & equity investments	
固定職員福利		其他銀行收益	
Staff benefits	37,391.39	Other banking income	424,116.23
其他人事費用		非正常業務收益	
Other personnel costs	24,403.30	Income from non-banking operations	
第三者作出之供應		營業損失	
Third party supply	4,949.75	Operating loss	
第三者提供之勞務			
Third party services	504,130.12		
其他銀行費用			
Other banking costs			
稅項			
Taxation	75,000.00		
非正常業務費用			
Costs of non-banking operations			
折舊撥款			
Depreciation allowances	11,823.13		
備用金之撥款			
Provision allowances			
營業利潤			
Operating profit	1,964,922.74		
<b>總額</b>		<b>總額</b>	
TOTAL	3,594,146.30	TOTAL	3,594,146.30

財務訊息披露(根據AMCM026/B/2012-DSB/AMCM號文件) Financial Information Disclosure (in Accordance with AMCM026/B/2012-DSB/AMCM)  
(續 *Continued*)

工銀(澳門)投資股份有限公司 ICBC (MACAU) CAPITAL LIMITED

損益計算表

Income Statement

借方 Debit	金額 Amount	貸方 Credit	澳門元 MOP 金額 Amount
營業損失 Operating loss		營業利潤 Operating profit	1,964,922.74
歷年之損失 Loss related to previous years		歷年之利潤 Profit related to previous years	
特別損失 Exceptional losses		特別利潤 Exceptional profits	
營業利潤之稅項撥款 Profit tax provision	210,000.00	備用金之使用 Provisions used up	
營業結果(盈餘) Operating Result (profit)	1,754,922.74	營業結果(虧損) Operating Result (loss)	
<b>總額</b> TOTAL	<b>1,964,922.74</b>	<b>總額</b> TOTAL	<b>1,964,922.74</b>

董事長  
*Chairman*  
沈曉祺  
SHEN XIAOQI

董事  
*Director*  
禰永明  
HUEN WING MING, PATRICK



財務訊息披露(根據 AMCM026/B/2012-DSB/AMCM 號文件) Financial Information Disclosure (in Accordance with AMCM026/B/2012-DSB/AMCM)  
(續 Continued)

工銀(澳門)投資股份有限公司 ICBC (MACAU) CAPITAL LIMITED

(c) 合資格的股東名單

中國工商銀行(澳門)股份有限公司

(c) List the shareholders with qualifying holdings

Industrial and Commercial Bank of China (Macau)  
Limited

(d) 公司董事會成員名單

**董事會**

沈曉祺先生 董事長  
禰永明先生 董事  
翁振輝先生 董事  
(2013年3月25日退休)  
陳立森先生 董事  
(2013年3月25日委任)

(d) Name of the members of the company boards

**Board of Directors**

Mr. Shen Xiaoqi Chairman  
Mr. Huen Wing Ming, Patrick Director  
Mr. Yung Chun Fai Dickie Director  
(Retired on Mar 25, 2013)  
Mr. Chen Limiao Director  
(Appointed on Mar 25, 2013)

**股東會主席團**

朱曉平先生 主席  
禰駿遠先生 副主席  
鄭凱先生 秘書

**Board of the General Meeting**

Mr. Zhu Xiaoping Chairman  
Mr. Huen Chung Yuen, Ian Vice-President  
Zheng Kai Secretary

**獨任監事**

崔世昌核數師事務所  
(由崔世昌先生作代表)

**Single Supervisor**

CSC & Associates, Auditors  
(Represented by Chui Sai Cheong)

**公司秘書**

鄭凱先生

**Company Secretary**

Mr. Zheng Kai

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(續 Continued)

工銀(澳門)投資股份有限公司 ICBC (MACAU) CAPITAL LIMITED

2、現金流量表

2. Cash Flow Statement

截至二零一三年六月三十日止年度

6 months ended 30 June 2013

二零一三年  
六月三十日  
30 June 2013  
澳門幣元  
MOP

經營活動產生的現金流	Cash flows from operating activities	
稅前利潤	profit before tax	1,964,923
調整：	adjustments for:	
利息收入	Interest income	(424,116)
折舊	Depreciation	11,823
		1,552,630
應收款項及其他資產增加	Increase in receivables and other assets	(109,502)
應收直接控股公司款項增加	Increase in amount due from the immediate holding company	(1,413,508)
應收同級附屬公司款項增加	Increase in amount due from a fellow subsidiary	(63,316)
應付款及其他負債資產增加/(減少)	(Decrease)/increase in payables and other liabilities	(86,235)
經營活動產生的現金流	Cash generated from operations	(119,932)
已收利息	Interest received	448,174
繳付所得稅	Income taxes paid	0
經營活動產生的淨現金流	Net cash generated from/(used in) operations	328,242
投資活動產生的現金流	Cash flows from investing activities	
購買物業、機具和設備	Purchases of items of property, plant and equipment	(8,725)
投資活動產生的淨現金流	Net cash flows used in investing activities	(8,725)
現金和現金等價物的淨增長	Net increase in cash and cash equivalents	319,517
期初現金及現金等價物	Cash and cash equivalents at beginning of year	59,571,136
期末現金及現金等價物	Cash and cash equivalents at end of the period	59,890,653
現金及現金等價物餘額分析	Analysis of balances of cash and cash equivalents	
直屬控股公司銀行結餘	Bank balances with the immediate holding company	59,890,653

財務訊息披露(根據 AMCM026/B/2012-DSB/AMCM 號文件) Financial Information Disclosure (in Accordance with AMCM026/B/2012-DSB/AMCM)  
(續 Continued)

工銀(澳門)投資股份有限公司 ICBC (MACAU) CAPITAL LIMITED

**3、 未包括衍生金融交易的表外資產**

2013年上半年度未發生此類交易。

**4、 衍生品交易**

2013年上半年度未發生此類交易。

**5、 關聯方交易**

定量披露

**3. Off-balance sheet exposures other than derivatives transactions**

There was no off-balance sheet exposure during the period.

**4. Derivatives transactions**

There was no derivatives transaction during the period.

**5. Related party transactions**

Quantitative disclosure

二零一三年  
六月三十日  
30 June 2013  
澳門幣  
MOP

從直接控股母公司收取投資管理費	Investment management fee income received from the immediate holding company	<b>1,648,000</b>
從同系附屬公司收取退休基金投資管理費	Pension fund investment management fee income received from a fellow subsidiary	<b>1,480,138</b>
從直接控股母公司收取利息	Interest income received from the immediate holding company	<b>424,116</b>

(i) 於報告期末，本公司存放於直接控股母公司的結餘包括定期存款澳門幣 58,527,248.70 元，年利率為 1.3825%，儲蓄帳戶存款澳門幣 802,038.76 元，年利率為 0% 至 0.01%，活期存款澳門幣 561,365.17 元。定期存款的年期均少於一個月。

(ii) 於報告期末，本公司從直接控股母公司應收的利息為澳門幣 47,199.79 元。

(iii) 與直接控股母公司及同系附屬公司的交易餘額均為無抵押、免息及沒有固定還款期。

(i) At the end of the reporting period, the Company had bank balances with the immediate holding company which included time deposits of MOP58,527,248.70 with effective interest rates of 1.3825% per annum, savings account deposits of MOP802,038.76 with effective interest rates ranging from 0% to 0.01% per annum and current account deposits of MOP561,365.17. The time deposits have original maturities within 1 month.

(ii) At the end of the reporting period, the Company had accrued interest of MOP47,199.79 receivable from the immediate holding company.

(iii) The balances with the immediate holding company and fellow subsidiary are unsecured, interest-free and have no fixed terms of repayment.

財務訊息披露(根據AMCM026/B/2012-DSB/AMCM號文件) Financial Information Disclosure (in Accordance with AMCM026/B/2012-DSB/AMCM)  
(續 Continued)

工銀(澳門)投資股份有限公司 ICBC (MACAU) CAPITAL LIMITED

## 6、 資本

### 定量披露

		二零一三年 六月三十日 30 June 2013 澳門幣 MOP
已發行並已繳足資本	Share capital	50,000,000.00
法定儲備	Legal reserve	7,888,400.00
盈餘滾存(留存收益)	Profits brought forward (Retained Earning)	35,291,062.00
自有資本	Own Fund	93,179,462.00

二零一三年  
六月三十日  
30 June 2013

含營運風險的償付能力比率(集團)	Solvency Ratio (Group level)	13.36%
含營運風險的償付能力比率(工銀投資)	Solvency Ratio (ICBC Capital)	154.46%

## 7、 信用風險

### 對於信用風險的定量披露

除本公司大部分資產均存放於直接控股母公司外，報告期內沒有其他信用風險敞口。

## 7. Credit risk

### Quantitative disclosure on the credit risk

Except for deposits placed with the Company's immediate holding company, there was no credit risk exposure to other parties during the period.

## 8、 市場風險

### 定量披露

無

## 8. Market risk

### Quantitative disclosure

Not applicable.

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(續 Continued)

工銀(澳門)投資股份有限公司 ICBC (MACAU) CAPITAL LIMITED

**9、利率風險**

定量披露

		二零一三年 六月三十日 30 June 2013	
		存款利率變動	年利息收入變動 (澳門元'000)
		Interest rate change	Annual Interest income change (MOP'000)
美元	USD	+1%	+594
		-1%	-594

**10、外匯風險**

定量披露

美元頭寸淨持倉金額相當於59,375,820澳門元。

**10. Foreign exchange risk**

Quantitative disclosure

Net long of US Dollar Deposit which is equivalent to MOP59,375,820.

**11、流動性**

定量披露

無

**11. Liquidity**

Quantitative Disclosure

Not applicable

**12、其他信息**

(a) 充作信用機構擔保或第三方負債的資產；

無

(b) 可能導致造成公司財務狀況重大影響的訴訟

無

**12. Others**

(a) The Company's assets that are pledged as security for the credit institution or a third party's liabilities

Nil

(b) Outstanding litigations which may have a significant impact on the Company's financial position

Nil

**13、說明**

第一至第十二項披露事項中，所有項目均未經過審計。

**13. Notes**

None of the items is audited among all the items disclosed.