



**ICBC**

**工銀澳門**

**中國工商銀行（澳門）股份有限公司  
INDUSTRIAL AND COMMERCIAL BANK OF CHINA  
(MACAU) LIMITED**

**2014年上半年度財務訊息披露**

**2014 INTERIM REPORT**

## 目錄 Contents

<b>財務訊息披露 (根據 AMCM026/B/ 2012-DSB/AMCM 號文件)</b>	<b>FINANCIAL INFORMATION DISCLOSURE (IN ACCORDANCE WITH AMCM026/B/ 2012-DSB/AMCM)</b>	<b>2</b>
<b>中國工商銀行(澳門)股份有限公司</b>	<b>INDUSTRIAL AND COMMERCIAL BANK OF CHINA (MACAU) LIMITED</b>	<b>2</b>
1、財務信息	Financial Statements	2
2、現金流量表(根據國際會計準則7號)	Cash flow statement (In accordance with IAS 7)	11
3、未包括衍生金融交易的表外風險	Off-balance sheet exposures other than derivatives transactions	14
4、衍生品交易	Derivatives transactions	14
5、關聯方交易	Related party transactions	15
6、資本	Capital	15
7、信用風險	Credit risk	16
8、市場風險	Market risk	19
9、銀行賬戶的利率風險	Interest rate risk in the banking book	20
10、外匯風險	Foreign exchange risk	25
11、流動性	Liquidity	27
12、其他信息	Others	27
13、說明	Notes	27
<b>工銀(澳門)投資股份有限公司</b>	<b>ICBC (MACAU) CAPITAL LIMITED</b>	<b>28</b>
1、財務信息	Financial Statements	28
2、現金流量表	Cash flow statement	33
3、未包括衍生金融交易的表外風險	Off-balance sheet exposures other than derivatives transactions	34
4、衍生品交易	Derivatives transactions	34
5、關聯方交易	Related party transactions	34
6、資本	Capital	35
7、信用風險	Credit risk	35
8、市場風險	Market risk	35
9、銀行賬戶的利率風險	Interest rate risk in the banking book	36
10、外匯風險	Foreign exchange risk	36
11、流動性	Liquidity	36
12、其他信息	Others	36
13、說明	Notes	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)

## 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

## 合併資產負債表

於二零一四年六月三十日

## 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

## Consolidated Balance Sheet

As at 30th June 2014

		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	2,428,747,680.39		2,428,747,680.39
AMCM存款	Deposit with A.M.C.M.	2,105,507,649.96		2,105,507,649.96
應收賬項	Account receivable	484,491,621.61		484,491,621.61
在本地之其他信用 機構活期存款	Demand deposits with other local credit institutions	194,232,075.61		194,232,075.61
在外地之其他信用 機構活期存款	Demand deposits with other overseas credit institutions	3,328,506,409.12		3,328,506,409.12
金，銀	Gold & Silver			
其他流動資產	Other current assets	137,680,206.07		137,680,206.07
放款	Loans & advances	110,131,899,515.86	35,265,007.99	110,096,634,507.87
在本澳信用機構拆放	Investments in local credit institutions	2,200,000,000.00		2,200,000,000.00
在外地信用機構之 通知及定期存款	Deposits at call & time with overseas credit institutions	21,902,709,200.00		21,902,709,200.00
股票，債券及股權	Shares, bonds and share options	29,634,060,438.84	109,985,509.20	29,524,074,929.64
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	76,348,429.80	205,623,461.12
設備	Equipment	169,189,489.81	100,026,975.82	69,162,513.99
遞延費用	Deferred 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	179,018,362.87	80,135,771.12	98,882,591.75
內部及調整賬	Internal and adjustment accounts	1,670,252,728.79		1,670,252,728.79
總額	TOTAL	174,858,443,505.52	401,761,693.93	174,456,681,811.59

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  
於二零一四年六月三十日

Consolidated Balance Sheet  
As at 30th June 2014

		澳門元 MOP	
負債	Liabilities	小結 Sub-total	總額 Total
活期存款	Demand deposits	24,245,965,294.09	
通知存款	Deposits at call		
定期存款	Time deposits	105,707,717,655.34	129,953,682,949.43
公共機構存款	Deposit from public sector	14,579,508,147.48	
本地信用機構資金	Deposits from local credit institutions	3,561,837,724.94	
其他本地機構資金	Loans from local credit institutions		
外幣借款	Loans in foreign currency	10,561,123,831.11	
債券借款	Debts against debentures	1,527,490,000.00	
承銷資金債權人	Creditors of resources in trust		
應付支票及票據	Cheques & payment orders	848,219,432.48	
債權人	Creditors	16,420,818.71	
各項負債	Accounts payable		31,094,599,954.72
內部及調整賬	Internal and adjustment accounts		2,405,175,403.41
各項風險備用金	Provision		182,375,930.43
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	3,818,575,908.90	4,753,017,208.90
歷年營業結果	Retained profits	5,388,961,559.74	
本期營業結果	Profit & loss for the period	678,868,804.96	6,067,830,364.70
<b>總額</b>	<b>TOTAL</b>		<b>174,456,681,811.59</b>

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，總額為澳門元950,950,000圓。

Note: Other Reserve has included the additional impairment allowance which is totally MOP950,950,000 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>銀行層面</b>		<b>Bank Level</b>		
<b>資產負債表</b>		<b>Balance Sheet</b>		
於二零一四年六月三十日		As at 30th June 2014		
				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	2,428,747,680.39		2,428,747,680.39
AMCM存款	Deposit with A.M.C.M.	2,105,507,649.96		2,105,507,649.96
應收賬項	Account receivable	484,491,621.61		484,491,621.61
在本地之其他信用 機構活期存款	Demand deposits with other local credit institutions	194,232,075.61		194,232,075.61
在外地之其他信用 機構活期存款	Demand deposits with other overseas credit institutions	3,328,479,196.16		3,328,479,196.16
金，銀	Gold & Silver			
其他流動資產	Other current assets	229,534,463.91		229,534,463.91
放款	Loans & advances	110,131,899,515.86	35,265,007.99	110,096,634,507.87
在本澳信用機構拆放	Investments in local banks	2,200,000,000.00		2,200,000,000.00
在外地信用機構之 通知及定期存款	Deposits at call & time with overseas credit institutions	21,902,709,200.00		21,902,709,200.00
股票，債券及股權	Shares, bonds and share options	29,627,652,743.89	109,985,509.20	29,517,667,234.69
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	64,039,633.70	149,989,271.30
設備	Equipment	167,518,457.16	98,411,525.04	69,106,932.12
遞延費用	Deferred 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	178,336,038.49	79,670,512.04	98,665,526.45
內部及調整賬	Internal and adjustment accounts	1,668,525,989.70		1,668,525,989.70
<b>總額</b>	<b>TOTAL</b>	<b>174,951,819,775.47</b>	<b>387,372,187.97</b>	<b>174,564,447,587.50</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

資產負債表

於二零一四年六月三十日

Balance Sheet

As at 30th June 2014

		澳門元 MOP	
負債	Liabilities	小結 Sub-total	總額 Total
活期存款	Demand deposits	24,301,196,897.83	
通知存款	Deposits at call		
定期存款	Time deposits	105,817,839,133.45	130,119,036,031.28
公共機構存款	Deposit from public sector	14,579,508,147.48	
本地信用機構資金	Deposits from local banks	3,561,837,724.94	
其他本地機構資金	Loans from local credit institutions		
外幣借款	Loans in foreign currency	10,561,123,831.11	
債券借款	Debts against debentures	1,527,490,000.00	
承銷資金債權人	Creditors of resources in trust		
應付支票及票據	Cheques & payment orders	848,219,432.48	
債權人	Creditors	16,420,818.71	
各項負債	Accounts payable		31,094,599,954.72
內部及調整賬	Internal and adjustment accounts		2,425,535,587.37
各項風險備用金	Provision		182,375,930.43
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	3,818,575,908.92	4,740,963,908.92
歷年營業結果	Retained profits	5,329,246,122.94	
本期營業結果	Profit & loss for the period	672,690,051.84	6,001,936,174.78
<b>總額</b>	<b>TOTAL</b>		<b>174,564,447,587.50</b>

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，總額為澳門元950,950,000圓。

Note: Other Reserve has included the additional impairment allowance which is totally MOP950,950,000 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 income statement and income statement

集團層面

Group Level

二零一四年六月三十日營業結果演算

Consolidated income statement for the period ended 30 June 2014

合併營業賬目

Consolidated income statement

借方 Debit	金額 Amount	貸方 Credit	澳門元 MOP 金額 Amount
負債業務成本 Costs of credit operations	1,294,783,407.61	資產業務收益 Income from credit operations	2,425,073,741.42
人事費用 Personnel costs		銀行服務收益 Income from banking services	225,402,461.97
董事及監察會開支 Board of directors & supervisors fee		其他銀行業務收益 Income from other banking services	84,721,534.31
職員開支 Staff costs	189,655,765.24	證券及財務投資收益 Income from securities & financial investments	1,784,000.00
固定職員福利 Staff benefits	10,132,635.16	其他銀行收益 Other banking income	39,100.00
其他人事費用 Other personnel costs	3,342,846.54	非正常業務收益 Income from non-banking operations	6,373,841.28
第三者作出之供應 Third party supplies	8,135,155.11	營業損失 Operating loss	
第三者提供之勞務 Third party services	71,630,089.94		
其他銀行費用 Other banking costs	109,654,282.28		
稅項 Taxation	1,780,177.66		
非銀行業務費用 Costs of non-banking operations	720,344.23		
折舊撥款 Depreciation allowances	22,191,355.38		
備用金撥款 Provision allowances	36,017,681.64		
營業利潤 Operating profit	995,350,938.19		
<b>總額 TOTAL</b>	<b>2,743,394,678.98</b>	<b>總額 TOTAL</b>	<b>2,743,394,678.98</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

合併損益表

Consolidated income statement

		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 profits	995,350,938.19
歷年之損失		歷年之利潤	
Loss related to previous years		Profits related to previous years	440,619.77
特別損失		特別利潤	
Exceptional losses	249,221.15	Exceptional profits	
營業利潤之稅項撥款		備用金之使用	
Profit tax provision	124,273,531.85	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.	192,400,000.00	Operating Result (loss)	
營業結果(盈餘)			
Operating Result (profit)	678,868,804.96		
<b>總額</b>		<b>總額</b>	
TOTAL	995,791,557.96	TOTAL	995,791,557.96

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、行政總裁兼執行董事  
Vice Chairman, Chief Executive Officer &  
Executive Director  
姜壹盛  
Jiang Yisheng



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>二零一四年六月三十日營業結果演算</b>		<b>Income Statement for the period ended 30 June 2014</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	1,295,702,719.18	Income from credit operations	2,425,023,851.26
人事費用		銀行服務收益	
Personnel costs		Income from banking services	216,344,344.37
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	85,284,770.37
職員開支		證券及財務投資收益	
Staff costs	187,352,020.45	Income from securities & financial investments	1,784,000.00
固定職員福利		其他銀行收益	
Staff benefits	9,980,153.75	Other banking income	39,100.00
其他人事費用		非正常業務收益	
Other personnel costs	3,326,087.54	Income from non-banking operations	5,014,241.28
第三者作出之供應		營業損失	
Third party supplies	8,055,457.44	Operating loss	
第三者提供之勞務			
Third party services	70,810,841.78		
其他銀行費用			
Other banking costs	109,719,210.39		
稅項			
Taxation	1,631,954.36		
非正常業務費用			
Costs of non-banking operations	720,344.23		
折舊撥款			
Depreciation allowances	21,807,371.44		
備用金撥款			
Provision allowances	36,017,681.64		
營業利潤			
Operating profit	988,366,465.08		
<b>總額</b>		<b>總額</b>	
<b>TOTAL</b>	<b>2,733,490,307.28</b>	<b>TOTAL</b>	<b>2,733,490,307.28</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

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 profits	988,366,465.08
歷年之損失 Loss related to previous years		歷年之利潤 Profits related to previous years	440,619.77
特別損失 Exceptional losses	249,221.15	特別利潤 Exceptional profits	
營業利潤之稅項撥款 Profit tax provision	123,467,811.86	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.	192,400,000.00	營業結果(虧損) Operating Result (loss)	
營業結果(盈餘) Operating Result (profit)	672,690,051.84		
<b>總額</b> TOTAL	988,807,084.85	<b>總額</b> TOTAL	988,807,084.85

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、行政總裁兼執行董事  
Vice Chairman, Chief Executive Officer &  
Executive Director  
姜壹盛  
Jiang Yisheng

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

姜壹盛先生，

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

崔基仔先生，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. Jiang Yisheng, Vice chairman, CEO & Executive Director

Mr. Huen Wing Ming, Patrick, Vice chairman & Executive Director

Mr. Wu Hongbo, Director

Mr. Zhu Wenxin, Director

Mr. Cui Jiqian, 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

Cash Flow Statement

截至二零一四年六月三十日止半年度

For the 6 Months ended 30 June 2014

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	988,557.00
調整：	Adjustments for:	
折舊	Depreciation	21,807.00
可供出售投資產生的股息收入	Dividend income from available-for-sale investments	(1,784.00)
損失處置物業，機具及設備	Losses on disposal of property, plant and equipment	610.00
可供出售類投資溢折價攤銷	Amortisation of discount and premium of available-for-sale investments	59,695.00
持有至到期投資折價攤銷	Amortisation of discount and premium of held-to-maturity investments	(20,699.00)
發行存款證折價攤銷	Amortisation of discount of certificate of deposits issued	7,699.00
可供出售投資處置淨收益	Net losses/(gains) from disposal of available-for-sale investments	6,887.00
以公允價值計量並計入損益的 金融資產公允價值變動損失	Net loss from financial assets at fair value through profit or loss	6.00
客戶貸款和墊款的減值準備	Impairment on loans and advances to customers	35,898.00
		1,098,676.00

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
營運資產的減少／(增加)：	Decrease/(increase) in operating assets:	
拆放同業增加 (初始期限長於三個月)	Increase in placements with other banks with original maturity longer than three months	(11,944,547.00)
客戶貸款和墊款的增加	Increase in loans and advances to customers	(22,126,977.00)
應收款項及其他資產 (增加)／減少	(Increase)/Decrease in receivables and other assets	(374,437.00)
以公允價值計量并計入損益的 金融資產減少	Decrease in financial assets at fair value through profit or loss	32,269.00
同業存放增加／(減少)	Increase/(Decrease) in deposits from other banks	3,823,406.00
客戶存款增加	Increase in deposits from customers	19,055,290.00
其他負債增加／(減少)	Increase/(Decrease) in other liabilities	2,959,593.00
衍生金融負債增加／(減少)	(Decrease)/Increase in derivative financial liabilities	(153,944.00)
衍生金融資產(增加)／減少	(Increase)/Decrease in derivative financial assets	(52,576.00)
經營活動產生的現金流	Cash used in operations	(7,683,247.00)
繳付所得稅	Profits tax paid	(29,179.00)
<b>經營活動使用的淨現金</b>	<b>Net cash flows used in operating activities</b>	<b>(7,712,426.00)</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

		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	1,784.00
購買可供出售的投資	Purchases of available-for-sale investments	(8,294,475.00)
可供出售投資收回	Proceeds from disposal of available-for-sale investments	10,520,671.00
購買持有至到期投資	Purchases of held-to-maturity investments	(5,108,686.00)
持有至到期投資收回	Proceeds from redemption and maturity of held-to-maturity investments	2,634,813.00
物業、機具和設備收益處置收益	Proceeds from disposal of property, plant and equipment	65.00
購買物業、機具和設備	Purchases of property, plant and equipment	(25,861.00)
<b>投資活動使用的淨現金流</b>	<b>Net cash flows used in investing activities</b>	<b>(271,689.00)</b>
<b>籌資活動現金流</b>	<b>Cash flows from financing activities</b>	
發行存款證	Proceeds from issuance of certificates of deposit	10,629,681.00
贖回存款證	Redemption of certificates of deposit issued	(2,158,322.00)
贖回次級債	Redemption of debt issued	(1,400,800.00)
<b>籌資活動產生的淨現金流</b>	<b>Net cash flows generating from financing activities</b>	<b>7,070,559.00</b>
<b>現金和現金等價物的淨減少</b>	<b>Net decrease in cash and cash equivalents</b>	<b>(913,556.00)</b>
期初現金及現金等價物	Cash and cash equivalents at 1 January	24,724,546.00
<b>期末現金及現金等價物</b>	<b>Cash and cash equivalents at 30, June</b>	<b>23,810,990.00</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	5,951,459.00
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	2,105,508.00
初始期限3個月內存放同業	Placements with other banks with original maturity within three months	5,314,053.00
初始期限3個月內政府部門債券	Treasury bills with original maturity within three months	10,439,970.00
		<b>23,810,990.00</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	957,380.60
代收賬	Bills for collection	4,770,213.39
抵押賬	Collateral	179,353,749.70
保證及擔保付款	Guarantee on account of customers	1,481,679.95
信用證	Letters of credit outstanding	287,120.81
承兌匯票	Bills & acceptance available for discount	159,284.75
其他備查賬	Other memorandum items	22,894,714.75
未提取貸款承諾	Undrawn credit facilities	29,107,809.65
合計	Total	239,011,953.60

4. 衍生品交易

4. Derivatives transactions

		澳門元千元 MOP'000		
		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	52,946,321.84	52,700.46	231,995.00
利率類合約	Interest rate contracts	8,943,981.54	2,081.74	42,042.00

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

## 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  
期交易余額。

## 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)	3,327,901.88
其它投資	Sundry investments	79,980.00
貸款及墊款	Credit granted	22,185,849.65
其它資產	Other assets	91,537.50
營業開支	Operating cost	67,341.50
客戶存款	Deposits of non-bank customers	2,033,056.69
同業存款	Interbank liabilities (deposits)	5,326,756.10
其它負債	Other liabilities	38,366.53
營業收入	Operating income	529,365.40

## 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	478,171.00
盈餘滾存(留存收益)	Profits brought forward (Retained Earning)	5,329,079.19
補充自有資本(二級資本)	Supplementary Capital (i.e. Tier 2 Capital)	2,637,515.00
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	11,620,188.70
含營運風險的償付能力比率(銀行)	Operation Risk Adjusted Solvency Ratio (Bank level)	12.55%
含營運風險的償付能力比率(集團)	Operation Risk Adjusted Solvency Ratio (Group level)	12.72%
含營運風險的償付能力比率 (子公司 — 工銀投資)	Operation Risk Adjusted Solvency Ratio (ICBC Capital)	149.26%



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

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	85,000.00	41,200.00	64,353,642.88	64,479,842.88
中國 China	—	22,185,849.65	15,117,613.04	37,303,462.69
香港 Hong Kong	—	1,588,887.00	32,560,519.36	34,149,406.36
其他 Others	—	—	3,306,997.24	3,306,997.24
	85,000.00	23,815,936.65	115,338,772.51	139,239,709.16

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	2,199,984.71	—	—	2,199,984.71
中國 China	386,968.22	6,005,691.13	10,883,800.99	17,276,460.34
香港 Hong Kong	8,239,984.55	125,402.27	3,007,860.38	11,373,247.19

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	—	—	—	—
香港 Hong Kong	—	96,643.45	—	96,643.45

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)  
(續 *Continued*)

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

7.2 授信行業分佈

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	7,631,045.46	19,160.64	190,837.82	19,160.64	7,421,047.00
電力、氣體燃料及水 Electricity, gas and water	336,363.43	—	7,998.75	—	328,364.68
建築及裝修工程 Construction and public works	845,095.44	—	19,092.90	—	826,002.54
貿易、出入口、批發及零售 Wholesale and retail trade	21,184,248.83	—	208,730.74	—	20,975,518.09
餐廳、酒店及相關行業 Restaurants, Hotels and similar	9,240,690.04	—	68,245.27	—	9,172,444.77
運輸、倉庫及通訊 Transport, warehousing and communications	1,143,915.16	—	4,764.41	—	1,139,150.75
個人按揭貸款 Personal housing loans (mortgage)	12,677,109.43	11,352.27	126,956.16	441.27	12,549,712.00
其它個人貸款 Personal credit for other purposes	12,233,380.65	6,800.71	24,448.88	1,637.44	12,207,294.33
其它 Others	44,840,051.10	14,025.67	474,165.07	14,025.67	44,351,860.36
<b>合計 Total</b>	<b>110,131,899.54</b>	<b>51,339.29</b>	<b>1,125,240.00</b>	<b>35,265.02</b>	<b>108,971,394.52</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

## 7.3 資產和負債的期限分佈

## 7.3 Maturity analysis on assets and liabilities

		澳門元千元 MOP'000						
資產	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
Assets	On Demand	Up to 1 month	From 1 to 3 months	From 3 to 1 year	From 1 to 3 years	Over 3 years	Indefinite period	Total
客戶貸款及墊款								
Loans and advances to customers	2,327,282.04	5,328,244.57	9,729,997.16	34,343,368.20	22,934,488.70	35,468,518.83	—	110,131,899.50
存、拆放同業款項								
Cash and balances with and loans and advances to banks	3,522,712.06	8,522,948.00	9,545,722.80	3,834,038.40	—	—	—	25,425,421.26
存款證								
Certificates of deposit held	—	—	—	—	—	—	—	—
持有由金管局發行的證券								
Securities issued by Macao SAR Government and/or AMCM	—	2,200,000.00	—	—	—	—	—	2,200,000.00
其它證券								
Other securities	—	9,112,003.71	1,547,176.47	3,894,113.81	12,076,967.89	2,887,405.87	109,985.51	29,627,653.26
<b>負債</b>								
<b>Liabilities</b>								
同業存入、拆入款項								
Deposits and balances of banks and financial institutions	600,224.07	7,613,142.69	3,452,411.93	2,457,182.87	—	—	—	14,122,961.56
公共機構存款								
Deposits from public sector entities	231.09	851,321.33	751,436.80	12,976,518.92	—	—	—	14,579,508.14
母公司及關聯公司存款								
Deposits from holding and associated companies	—	—	—	—	—	—	—	—
客戶存款								
Deposits from non-bank customers	24,411,826.33	28,091,243.69	27,448,456.68	34,760,664.69	3,032,376.89	—	—	117,744,568.28
發行存款證								
Certificates of deposits issued	—	169,262.92	1,141,810.74	11,063,394.08	—	—	—	12,374,467.74
其它發行證券								
Other securities issued.	—	—	—	—	—	927,000.00	600,490.00	1,527,490.00

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

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	1,162.02	0.001%	—	549.12
(b) 逾期6月-1年 Overdue for 6 months -1 year	15,993.10	0.015%	42,436.00	178.75
(c) 逾期1年以上 Overdue for more than 1 year	34,184.16	0.031%	—	34,184.16
	51,339.29	0.047%	42,436.00	34,912.03

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 特定風險資本要求總額 Specific Risk of Debt Securities and Debt Derivatives	—
債券，與債券相關的衍生工具及利率 衍生工具的一般市場風險資本要求總額 General Market Risk of Debt Securities, Debt Derivatives and Interest Rate Derivatives	27,317
股權風險資本要求總額 Equity Position Risk	—
外匯風險資本要求總額 Foreign Exchange Risk	17,610
商品風險資本要求總額 Commodity Risk	—

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

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) Weighted
Item	Time band	Part I long (a)	Part II (short) (b)	Part III long (c)	Part IV (short) (d)	Total Net long/ (short) (e)	Weighing factor	position long/ (short) (f)
1	少於1日 Within 1 day	12,649,600	(4,301,012)	—	—	8,348,588	0.00%	—
2	>1 至 ≤7 日 >1 to ≤7 days	114,864	(1,115,257)	—	(262,546)	(1,262,939)	0.02%	(253)
3	>7 日至 ≤1 個月 >7 days to ≤1 month	892,995	(1,190,536)	—	—	(297,541)	0.10%	(298)
4	>1 至 ≤3 個月 >1 to ≤3 months	2,587,560	(2,608,323)	—	—	(20,764)	0.32%	(66)
5	>3 至 ≤6 個月 >3 to ≤6 months	515,170	(2,854,300)	—	—	(2,339,130)	0.72%	(16,842)
6	>6 個月至 ≤1 年 >6 months to ≤1 year	—	(554,780)	—	—	(554,780)	1.43%	(7,933)
7	>1 至 ≤2 年 >1 to ≤2 years	1,032	(77,712)	—	—	(76,680)	2.77%	(2,124)
8	>2 至 ≤3 年 >2 to ≤3 years	828	(134)	—	—	694	4.49%	31

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

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) Weighted
Item	Time band	Part I long (a)	Part II (short) (b)	Part III long (c)	Part IV (short) (d)	Total Net long/ (short) (e)	Weighting factor	position long/ (short) (f)
9	>3 至 <= 4 年 >3 to <= 4 years	864	—	—	—	864	6.14%	53
10	>4 至 <= 5 年 >4 to <= 5 years	182,408	—	—	—	182,408	7.71%	14,064
11	>5 至 <= 7 年 >5 to <= 7 years	—	—	—	—	—	10.15%	—
12	>7 至 <= 10 年 >7 to <= 10 years	28	—	—	—	28	13.26%	4
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))							(13,364)
17	其他幣別之加權總額 Weighted position of all other currencies							288,030
18	所有幣別之加權總額(16(f)+17(f)) Weighted position of all currencies (16(f)+17(f))							274,666
19	自有資金* Own funds*							11,620,189
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))							2.4%

(\* 有關項目只適用於住所澳門之信用機構。)

(\* These items are relevant for credit institutions incorporated in Macao 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：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 Total	權數	加權淨長盤/ (短盤) Weighted
Item	Time band	Part I long	Part II (short)	Part III long	Part IV (short)	Net long/ (short)	Weighing factor	position long/ (short)
		(a)	(b)	(c)	(d)	(e)		(f)
1	少於1日 Within 1 day	19,795,831	(9,937,642)	—	—	9,858,189	0.00%	—
2	>1 至 <= 7 日 >1 to <= 7 days	189,047	(4,914,367)	2,674,833	(1,117,641)	(3,168,128)	0.02%	(634)
3	>7 日至 <= 1 個月 >7 days to <= 1 month	6,160,267	(16,146,096)	11,576,374	(958,045)	632,500	0.10%	632
4	>1 至 <= 3 個月 >1 to <= 3 months	9,859,530	(17,310,349)	1,123,938	(6,209)	(6,333,090)	0.32%	(20,266)
5	>3 至 <= 6 個月 >3 to <= 6 months	1,768,288	(12,444,704)	—	—	(10,676,416)	0.72%	(76,870)
6	>6 個月至 <= 1 年 >6 months to <= 1 year	4,557,172	(3,623,898)	—	—	933,274	1.43%	13,346
7	>1 至 <= 2 年 >1 to <= 2 years	861	(5,413)	—	—	(4,552)	2.77%	(126)
8	>2 至 <= 3 年 >2 to <= 3 years	53,987	(257)	—	—	53,730	4.49%	2,412
9	>3 至 <= 4 年 >3 to <= 4 years	712,602	—	—	—	712,602	6.14%	43,754
10	>4 至 <= 5 年 >4 to <= 5 years	419,851	—	—	—	419,851	7.71%	32,371
11	>5 至 <= 7 年 >5 to <= 7 years	—	—	—	—	—	10.15%	—
12	>7 至 <= 10 年 >7 to <= 10 years	—	(360,500)	—	—	(360,500)	13.26%	(47,802)
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))							(53,183)

(\* 有關項目只適用於住所澳門之信用機構。)

(\* These items are relevant for credit institutions incorporated in Macao 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 Total	權數	加權淨長盤/ (短盤) Weighted
Item	Time band	Part I long	Part II (short)	Part III long	Part IV (short)	Net long/ (short)	Weighing factor	position long/ (short)
		(a)	(b)	(c)	(d)	(e)		(f)
1	少於1日 Within 1 day	2,872,503	(1,994,612)	—	—	877,891	0.00%	—
2	>1 至 <= 7 日 >1 to <= 7 days	916,522	(317,688)	1,554,231	(4,290,553)	(2,137,488)	0.02%	(427)
3	>7 日至 <= 1 個月 >7 days to <= 1 month	6,556,307	(7,403,045)	2,303,517	(19,983,916)	(18,527,137)	0.10%	(18,527)
4	>1 至 <= 3 個月 >1 to <= 3 months	19,107,129	(7,612,847)	5,481,875	(6,559,674)	10,416,483	0.32%	33,333
5	>3 至 <= 6 個月 >3 to <= 6 months	7,660,127	(4,188,673)	4,103,827	(4,122,647)	3,452,634	0.72%	24,859
6	>6 個月至 <= 1 年 >6 months to <= 1 year	11,490,074	(5,137,950)	7,614,988	(7,614,436)	6,352,676	1.43%	90,843
7	>1 至 <= 2 年 >1 to <= 2 years	1,510,209	(101,797)	2,703,513	(2,679,561)	1,432,364	2.77%	39,676
8	>2 至 <= 3 年 >2 to <= 3 years	3,307,118	—	1,596,820	(1,596,820)	3,307,118	4.49%	148,490
9	>3 至 <= 4 年 >3 to <= 4 years	1,111,187	—	—	—	1,111,187	6.14%	68,227
10	>4 至 <= 5 年 >4 to <= 5 years	782,658	—	—	—	782,658	7.71%	60,343
11	>5 至 <= 7 年 >5 to <= 7 years	41,330	—	—	(39,921)	1,409	10.15%	143
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))							446,959

(\* 有關項目只適用於住所澳門之信用機構。)

(\* These items are relevant for credit institutions incorporated in Macao 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：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 Total	權數	加權淨長盤/ (短盤) Weighted
Item	Time band	Part I long	Part II (short)	Part III long	Part IV (short)	Net long/ (short)	Weighing factor	position long/ (short)
		(a)	(b)	(c)	(d)	(e)		(f)
1	少於1日 Within 1 day	354,348	(2,002,536)	—	—	(1,648,188)	0.00%	—
2	>1 至 <= 7 日 >1 to <= 7 days	1,681,553	(949,077)	1,576,149	(173,140)	2,135,485	0.02%	427
3	>7 日至 <= 1 個月 >7 days to <= 1 month	7,927,994	(3,609,789)	6,763,845	(691,709)	10,390,341	0.10%	10,390
4	>1 至 <= 3 個月 >1 to <= 3 months	12,251,371	(5,065,953)	1,602,823	(1,602,302)	7,185,939	0.32%	22,995
5	>3 至 <= 6 個月 >3 to <= 6 months	4,594,522	(10,407,608)	3,897,104	(3,875,344)	(5,791,326)	0.72%	(41,698)
6	>6 個月至 <= 1 年 >6 months to <= 1 year	4,672,462	(21,847,756)	7,592,605	(7,588,212)	(17,170,901)	1.43%	(245,544)
7	>1 至 <= 2 年 >1 to <= 2 years	4,654,964	(110,113)	23,864	(47,705)	4,521,010	2.77%	125,232
8	>2 至 <= 3 年 >2 to <= 3 years	2,862,231	(2,736,950)	—	—	125,281	4.49%	5,625
9	>3 至 <= 4 年 >3 to <= 4 years	114,433	—	—	—	114,433	6.14%	7,026
10	>4 至 <= 5 年 >4 to <= 5 years	127,098	—	—	—	127,098	7.71%	9,799
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)總和) Weighted position for this currency (sum of 1(f) - 15(f))							(105,747)

(\* 有關項目只適用於住所澳門之信用機構。)

(\* These items are relevant for credit institutions incorporated in Macao 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

## 10. 外匯風險

### 定量披露

(a) 各項外匯的淨頭寸情況；

## 10. Foreign exchange risk

### Quantitative disclosure

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

(澳門元：千元) (in MOP Thousand or equivalent)

貨幣	Currency	不包括期權	期權合約的	已包括期權
		淨持倉長盤 或短盤 Net Open Position excluding option contracts	淨長盤 或短盤 Net Position in Option contracts Long or Short	淨持倉長盤 或短盤 Net Open Position including option contracts
		Long or Short	or Short	Long or Short
1. 澳洲元	1. Australian dollars	(995)		(995)
2. 加拿大元	2. Canadian dollars	(267)		(267)
3. 人民幣	3. Chinese renminbi	214,673		214,673
4. 歐元	4. Euro	(332)		(332)
5. 港元	5. Hong Kong dollars	(1,305,968)		(1,305,968)
6. 日圓	6. Japanese yen	(723)		(723)
7. 新西蘭元	7. New Zealand dollars	352		352
8. 英鎊	8. Pound sterling	5		5
9. 新加坡元	9. Singapore dollars	2,172		2,172
10. 瑞士法郎	10. Swiss francs	1,925		1,925
11. 美元	11. US dollars	7,702,756		7,702,756
12. 以上未列出的貨幣， 黃金除外	12. Foreign currencies not separately specified above, except gold	987		987

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	968,850.75	(14,173,998.40)
	買入 Purchases	賣出 Sales
遠期 Forward	13,958,474.40	(2,021,257.29)
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>(1,267,930.54)</b>

美元(原幣)/USD (Original CCY)

	資產 Assets	負債 Liabilities
即期 Spot	3,704,081.41	(130,548.65)
	買入 Purchases	賣出 Sales
遠期 Forward	2,013,069.16	(4,621,839.93)
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>964,761.99</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

	MOP'000 , %
(b) 平均持有流動現金之最低要求 Minimum weekly amount of cash in hand	2,408,580
(c) 平均持有之流動現金額 Average weekly amount of cash in hand	4,027,136
(d) 平均之償付資產 Specified liquid assets	56,388,931
(e) 平均之償付資產對基本負債比率 Ratio of specified liquid asset to total basic liabilities	41%
(f) 平均之一個月流動性比率 One-month liquidity ratio in the last week of each month	125%
(g) 平均之三個月流動性比率 Three-month liquidity ratio in the last week of each month	49%

## 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) 如無特別注明，以上所有數據的時間均為二零一四六月三十日。

- (b) The time of all data is on Jun, 30<sup>th</sup>, 2014 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  
於二零一四年六月三十日

1. Financial Statements

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

(a) Balance sheet

Balance Sheet as at 30 June 2014  
As at 30 June 2014

		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			
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 other local credit institutions	1,634,324.21		1,634,324.21
在外地之其他信用機構 活期存款	Demand deposits with other overseas credit institutions			
金，銀	Gold & Silver			
其他流動資產	Other current assets	39,250,615.13		39,250,615.13
放款	Loans & advances			
在本澳信用機構拆放	Investments in local credit institutions	58,283,930.00		58,283,930.00
在外地信用機構之通知 及定期存款	Deposits at call & time with overseas credit institutions			
股票，債券及股權	Shares, bonds and share options			
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	197,417.35	(168,289.47)	29,127.88
遞延費用	Deferred 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	(84,296.49)	48,568.51
內部及調整賬	Internal and adjustments accounts	150,479.15		150,479.15
<b>總額</b>	<b>TOTAL</b>	<b>99,659,630.84</b>	<b>(252,585.96)</b>	<b>99,407,044.88</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 deposits		
通知存款	Deposits at call		
定期存款	Time deposits		
公共機構存款	Deposit from public sector		
本地信用機構資金	Deposits from local credit institutions		
其他本地機構資金	Loans from other 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	Internal and adjustment accounts		845,895.23
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	37,677,828.38	
本期營業結果	Profit & loss for the period	2,044,921.27	39,722,749.65
<b>總額</b>	<b>TOTAL</b>		<b>99,407,044.88</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) Income Statement

二零一四年六月三十日營業結果演算

Income Statement for the period ended 30  
June 2014

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	3,404,554.48
董事及監察會開支		其他銀行業務收益	
Board of directors & supervisors fee	25,749.99	Income from other banking services	
職員開支		證券及財務投資收益	
Staff costs	957,929.45	Income from securities & financial investments	
固定職員福利		其他銀行收益	
Staff benefits	66,184.24	Other banking income	423,816.61
其他人事費用		非正常業務收益	
Other personnel costs	1,621.67	Income from non-banking operations	
第三者作出之供應		營業損失	
Third party supplies	2,999.79	Operating loss	
第三者提供之勞務			
Third party services	386,310.20		
其他銀行費用			
Other banking costs	20,373.84		
稅項			
Taxation	75,000.00		
非正常業務費用			
Costs of non-banking operations			
折舊撥款			
Depreciation allowances	9,280.64		
備用金之撥款			
Provision allowances			
營業利潤			
Operating profit	2,282,921.27		
<b>總額</b>		<b>總額</b>	
TOTAL	3,828,371.09	TOTAL	3,828,371.09

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	
		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 profits	2,282,921.27
歷年之損失		歷年之利潤	
Loss related to previous years		Profits related to previous years	
特別損失		特別利潤	
Exceptional losses		Exceptional profits	
營業利潤之稅項撥款		備用金之使用	
Profit tax provision	238,000.00	Provisions used up	
營業結果(盈餘)		營業結果(虧損)	
Operating Result(profit)	2,044,921.27	Operating Result(loss)	
<b>總額</b>		<b>總額</b>	
TOTAL	2,282,921.27	TOTAL	2,282,921.27

董事長  
Chairman  
姜壹盛  
Jiang Yisheng

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 of 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**

姜壹盛先生 董事長  
(2014年1月8日委任)

沈曉祺先生 董事長  
(2014年1月8日辭任)

禰永明先生 董事  
鄭永輝先生 董事  
(2014年6月19日委任)

陳立森先生 董事  
(2014年6月19日辭任)

**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

**獨任監事**

崔世昌核數師事務所  
(由崔世昌先生作代表)

**公司秘書**

鄭凱先生

(d) Name of the members of the company boards

**Board of Directors**

Mr. Jiang Yisheng *Chairman*  
(Appointed on Jan 8, 2014)

Mr. Shen Xiaoqi *Chairman*  
(Resigned on Jan 8, 2014)

Mr. Huen Wing Ming, Patrick *Director*  
Mr. Cheng Wing Fai, Patrick *Director*  
(Appointed on Jun 19, 2014)

Mr. Chen Limiao *Director*  
(Resigned on Jun 19, 2014)

**Board of the General Meeting**

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

**Single Supervisor**

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

**Company Secretary**

Mr. Zheng Kai

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

2. 現金流量表

2. Cash flow statement

截至二零一四年六月三十日止

For the 6 months ended 30 June 2014

二零一四年  
六月三十日  
30 June 2014  
澳門元  
MOP

經營活動產生的現金流	Cash flows from operating activities	
稅前利潤	profit before tax	2,282,921
調整:	adjustments for:	
利息收入	Interest income	(423,817)
折舊	Depreciation	9,281
		1,868,385
應收款項及其他資產(增加)	(Increase) in receivables and other assets	(39,096)
應收直接控股公司款項(增加)	(Increase) in amount due from the immediate holding company	(2,043,114)
應收同級附屬公司款項(增加)	(Increase) in amount due from a fellow subsidiary	(66,283)
應付款及其他負債資產增加/(減少)	(Decrease)/increase in payables and other liabilities	(105,952)
經營活動產生的現金流	Cash used in operations	(386,060)
已收利息	Interest received	531,034
繳付所得稅	Income taxes paid	(211)
經營活動產生的淨現金流	Net cash generated from/(used in) operations	144,763
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 property, plant and equipment	(1,702)
投資活動產生的淨現金流	Net cash flows used in investing activities	(1,702)
現金和現金等價物的淨增長	Net increase in cash and cash equivalents	143,061
期初現金及現金等價物	Cash and cash equivalents at 1 January	59,775,193
期末現金及現金等價物	Cash and cash equivalents at 30 June	59,918,254
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 immediate holding company	59,918,254

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風險

2014年上半年度未發生此類交易。

4. 衍生品交易

2014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

二零一四年  
六月三十日  
30 June 2014  
澳門元  
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	1,648,000
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	1,756,554
從直接控股母公司收取利息	Interest income received from the immediate holding company	423,817

(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58,283,930.00元，年利率為1.6325%，儲蓄帳戶存款澳門幣562,063.61元，年利率為0%至0.01%，活期存款澳門幣1,072,260.60元。定期存款的年期均等於或少於一個月。

(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10,571.99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 MOP58,283,930.00 with effective interest rates of 1.6325% per annum, savings account deposits of MOP562,063.61 with effective interest rates ranging from 0% to 0.01% per annum and current account deposits of MOP1,072,260.60. The time deposits have original maturities equal to or within 1 month.

(ii) At the end of the reporting period, the Company had accrued interest of MOP10,571.99 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

		二零一四年 六月三十日 30 June 2014 澳門元 MOP
已發行並已繳足資本	Share capital	50,000,000.00
法定儲備	Legal reserve	8,838,400.00
盈餘滾存(留存收益)	Profits brought forward (Retained Earning)	37,677,828.38
自有資本	Own Fund	96,516,228.38
		二零一四年 六月三十日 30 June 2014
含營運風險的償付能力比率(集團)	Operation risk adjusted Solvency Ratio (Group level)	12.72%
含營運風險的償付能力比率(工銀投資)	Operation risk adjusted Solvency Ratio (ICBC Capital)	149.26%

## 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.

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

**9. 銀行賬戶的利率風險**

定量披露

		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%	+588
		-1%	-588

**9. Interest rate risk in the banking book**

Quantitative disclosure

**10. 外匯風險**

定量披露

美元頭寸淨持倉金額相當於58,861,204澳門元。

**10. Foreign exchange risk**

Quantitative disclosure

Net long of US Dollar Deposit which is equivalent to MOP58,861,204.

**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.