



# 2021年上半年財務訊息報告 INTERIM REPORT

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### 2021年上半年度財務訊息披露 （根據AMCM026/B/ 2012-DSB/AMCM號文件）

### FINANCIAL INFORMATION DISCLOSURE IN THE FIRST HALF OF 2021 (IN ACCORDANCE WITH AMCM026/B/ 2012-DSB/AMCM)

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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) 綜合資產負債表和資產負債表

集團層面

綜合資產負債表

於二零二一年六月三十日

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 30 June 2021

		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	2,803,289,842.07		2,803,289,842.07
AMCM存款	Deposit with A.M.C.M.	5,284,050,465.11		5,284,050,465.11
應收賬項	Account receivable	283,260,051.95		283,260,051.95
在本地之其他信用機構 活期存款	Demand deposits with local banks	1,063,264,818.15		1,063,264,818.15
在外地之其他信用機構 活期存款	Demand deposits with correspondents	41,138,007,675.00		41,138,007,675.00
金、銀	Gold & Silver			
其他流動資產	Other current assets	622,001,979.60		622,001,979.60
放款	Loans & advances	225,970,013,372.82	539,174,421.75	225,430,838,951.07
在本澳信用機構拆放	Interbank placement with local banks	12,686,827,705.27		12,686,827,705.27
在外地信用機構之通知及 定期存款	Deposits at call & time with correspondents	24,400,284,601.00		24,400,284,601.00
股票、債券及股權	Securities	88,491,140,365.79	68,522,932.13	88,422,617,433.66
承銷資金投資	Utilization of resources in trust			
債務人	Debtors	5,466,135,745.42		5,466,135,745.42
其他投資	Other investments			
財務投資	Financial investments			
不動產	Buildings	281,971,890.92	109,276,830.82	172,695,060.10
設備	Equipment	316,817,614.42	255,861,581.32	60,956,033.10
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	245,805,882.96	165,808,128.16	79,997,754.80
內部及調整賬	Sundry accounts	1,937,248,411.05		1,937,248,411.05
總額	Total	410,990,120,421.53	1,138,643,894.18	409,851,476,527.35

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

於二零二一年六月三十日

Consolidated Balance Sheet

As at 30 June 2021

		澳門元 MOP	
負債	Liabilities	小結 Sub-total	總額 Total
活期存款	Demand deposit	47,774,248,796.43	
通知存款	Deposits at call		
定期存款	Time deposit	210,248,812,611.86	258,023,061,408.29
公共機構存款	Deposit of public sector	48,759,864,143.48	
本地信用機構資金	Deposits from local banks	22,021,688,000.00	
其他本地機構資金	Loans from local credit institutions		
外幣借款	Loans in foreign currency	32,397,806,000.00	
債券借款	Debts against debentures	12,155,973,581.97	
承銷資金債權人	Creditors of resources in trust		
應付支票及票據	Cheques & payment orders	468,674,757.02	
債權人	Creditors	2,705,967,108.47	
各項負債	Accounts payable	467,444,663.26	118,977,418,254.20
內部及調整賬	Sundry accounts		1,951,766,318.55
各項風險備用金	Provision		1,546,716,805.45
股本	Capital	588,920,000.00	
法定儲備	Legal reserve	631,773,300.00	
自定儲備	Statutory reserve		
其他儲備（附註）	Other reserves (Note)	6,905,299,914.67	8,125,993,214.67
歷年營業結果	Retained profit	19,535,405,649.80	
本期營業結果	Profit & loss for the period	1,691,114,876.39	21,226,520,526.19
總額	Total		409,851,476,527.35

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900,870,000澳門元，該增撥的備用金扣除遞延所得稅108,104,400澳門元後，淨額為792,765,600澳門元。

Note: Other Reserve has included the additional impairment allowance MOP 900,870,000 according to the Financial System Act, after the deduction of deferred tax MOP 108,104,400 in the additional impairment allowance, the net amount is MOP 792,765,600.

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

綜合備查賬

Consolidated Memorandum Accounts

澳門元  
MOP

金額

綜合備查賬	Consolidated Memorandum Accounts	Amount
代客保管賬	Values received for safe keeping	80,463,491,189.58
代收賬	Bills for collection	1,126,504,258.92
抵押賬	Collateral	427,242,702,000.00
保證及擔保付款	Guarantee on account of customers	10,945,503,890.89
信用狀	Letters of credit outstanding	1,052,052,963.45
承兌匯票	Bills & acceptance available for discount	44,950,433.25
代付保證金	Guarantee deposit on behalf of customers	
期貨買入	Forward exchange contracts — Purchases	57,133,851,582.98
期貨賣出	Forward exchange contracts — Sales	57,424,288,106.79
其他備查賬	Other memorandum items	82,074,758,051.14

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

Balance Sheet

於二零二一年六月三十日

As at 30 June 2021

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	2,803,289,842.07		2,803,289,842.07
AMCM存款	Deposit with A.M.C.M.	5,284,050,465.11		5,284,050,465.11
應收賬項	Account receivable	283,260,051.95		283,260,051.95
在本地之其他信用機構 活期存款	Demand deposits with local banks	1,063,160,045.00		1,063,160,045.00
在外地之其他信用機構 活期存款	Demand deposits with correspondents	41,137,978,000.00		41,137,978,000.00
金，銀	Gold & Silver			
其他流動資產	Other current assets	621,679,786.04		621,679,786.04
放款	Loans & advances	225,970,013,372.82	539,174,421.75	225,430,838,951.07
在本澳信用機構拆放	Interbank placement with local banks	12,586,016,108.00		12,586,016,108.00
在外地信用機構之通知 及定期存款	Deposits at call & time with correspondents	24,400,284,601.00		24,400,284,601.00
股票，債券及股權	Securities	88,454,658,378.80	68,522,932.13	88,386,135,446.67
承銷資金投資	Utilization of resources in trust			
債務人	Debtors	5,503,813,182.20		5,503,813,182.20
其他投資	Other investments			
財務投資	Financial investments			
不動產	Buildings	214,028,905.00	91,948,680.74	122,080,224.26
設備	Equipment	314,407,061.42	253,580,027.14	60,827,034.28
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	245,106,723.58	165,182,796.64	79,923,926.94
內部及調整賬	Sundry accounts	1,932,479,411.05		1,932,479,411.05
總額	Total	410,814,225,934.04	1,118,408,858.40	409,695,817,075.64

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

於二零二一年六月三十日

Balance Sheet

As at 30 June 2021

		澳門元 MOP	
負債	Liabilities	小結 Sub-total	總額 Total
活期存款	Demand deposit	47,855,928,206.99	
通知存款	Deposits at call		
定期存款	Time deposit	210,364,036,037.46	258,219,964,244.45
公共機構存款	Deposit of public sector	48,759,864,143.48	
本地信用機構資金	Deposits from local banks	22,021,688,000.00	
其他本地機構資金	Loans from local credit institutions		
外幣借款	Loans in foreign currency	32,397,806,000.00	
債券借款	Debts against debentures	12,155,973,581.97	
承銷資金債權人	Creditors of resources in trust		
應付支票及票據	Cheques & payment orders	468,674,757.02	
債權人	Creditors	2,620,816,193.48	
各項負債	Accounts payable	467,444,663.26	118,892,267,339.21
內部及調整賬	Sundry accounts		1,941,286,248.44
各項風險備用金	Provision		1,546,696,565.24
股本	Capital	588,920,000.00	
法定儲備	Legal reserve	588,920,000.00	
自定儲備	Statutory reserve		
其他儲備(附註)	Other reserves (Note)	6,906,375,602.30	8,084,215,602.30
歷年營業結果	Retained profit	19,344,779,625.01	
本期營業結果	Profit & loss for the period	1,666,607,450.99	21,011,387,076.00
總額	Total		409,695,817,075.64

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900,870,000澳門元，該增撥的備用金扣除遞延所得稅108,104,400澳門元後，淨額為792,765,600澳門元。

Note: Other Reserve has included the additional impairment allowance MOP 900,870,000 according to the Financial System Act, after the deduction of deferred tax MOP 108,104,400 in the additional impairment allowance, the net amount is MOP792,765,600.



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

備查賬		Memorandum Accounts	澳門元 MOP
備查賬	Memorandum Accounts		金額 Amount
代客保管賬	Values received for safe keeping		80,463,491,189.58
代收賬	Bills for collection		1,126,504,258.92
抵押賬	Collateral		427,242,702,000.00
保證及擔保付款	Guarantee on account of customers		10,945,503,890.89
信用狀	Letters of credit outstanding		1,052,052,963.45
承兌匯票	Bills & acceptance available for discount		44,950,433.25
代付保證金	Guarantee deposit on behalf of customers		
期貨買入	Forward exchange contracts — Purchases		57,133,851,582.98
期貨賣出	Forward exchange contracts — Sales		57,424,288,106.79
其他備查賬	Other memorandum items		82,074,758,051.14



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) 綜合損益表和損益表

(b) Consolidated income statement and income statement

集團層面

Group Level

綜合損益表截至二零二一年六月三十日止期間

Consolidated Income Statement for the period ended 30 June 2021

綜合營業賬目

Consolidated 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	1,739,023,547.66	Income from credit operations	3,913,347,839.88
人事費用		銀行服務收益	
Personnel costs		Income from banking services	466,192,651.04
董事及監察會開支		其他銀行業務收益	
Board of directors & supervisors fee	695,250.00	Income from other banking services	252,899,191.20
職員開支		證券及財務投資收益	
Staff costs	349,920,039.96	Income from securities & equity investments	178,997,218.93
固定職員福利		其他銀行收益	
Staff benefits	34,603,437.51	Other banking income	
其他人事費用		非正常業務收益	
Other personnel costs	429,393.70	Income from non-banking operations	2,503,179.46
第三者作出之供應		營業損失	
Third party supply	8,262,642.75	Operating loss	
第三者提供之勞務			
Third party services	204,932,035.82		
其他銀行費用			
Other banking costs	211,686,239.53		
稅項			
Taxation	382,972.69		
非正常業務費用			
Costs of non-banking operations	472,049.21		
折舊撥款			
Depreciation allowances	27,399,058.51		
備用金之撥款			
Provision allowances	455,017,432.30		
營業利潤			
Operating profit	1,781,115,980.87		
總額		總額	
Total	4,813,940,080.51	Total	4,813,940,080.51

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

Consolidated 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	1,781,115,980.87
歷年之損失 Loss related to previous years		歷年之利潤 Profit related to previous years	479,496.12
特別損失 Exceptional losses		特別利潤 Exceptional profits	
營業利潤之稅項撥款 Profit tax provision	215,820,600.60	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.	(125,340,000.00)	營業結果（虧損） Operating Result (loss)	
營業結果（盈餘） Operating Result (profit)	1,691,114,876.39		
總額 Total	1,781,595,476.99	總額 Total	1,781,595,476.99

董事長、常務董事兼執行董事  
Chairman, Managing Director &  
Executive Director  
姜壹盛  
Jiang Yi Sheng

副董事長、行政總裁兼執行董事  
Vice-Chairman, Chief Executive  
Officer & Executive Director  
徐克恩  
Xu Ke En

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	
損益表截至二零二一年六月三十日止期間		Income Statement for the period ended 30 June 2021	
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	1,739,159,211.88	Income from credit operations	3,909,730,083.51
人事費用		銀行服務收益	
Personnel costs		Income from banking services	405,317,593.18
董事及監察會開支		其他銀行業務收益	
Board of directors & supervisors fee	643,750.00	Income from other banking services	252,710,480.40
職員開支		證券及財務投資收益	
Staff costs	341,630,720.67	Income from securities & equity investments	178,997,218.93
固定職員福利		其他銀行收益	
Staff benefits	33,712,028.61	Other banking income	
其他人事費用		非正常業務收益	
Other personnel costs	429,393.70	Income from non-banking operations	968,591.40
第三者作出之供應		營業損失	
Third party supply	8,150,815.45	Operating loss	
第三者提供之勞務			
Third party services	203,453,237.34		
其他銀行費用			
Other banking costs	184,385,381.94		
稅項			
Taxation	382,972.69		
非正常業務費用			
Costs of non-banking operations	467,979.37		
折舊撥款			
Depreciation allowances	26,944,072.52		
備用金之撥款			
Provision allowances	454,996,297.33		
營業利潤			
Operating profit	1,753,368,105.92		
總額		總額	
Total	4,747,723,967.42	Total	4,747,723,967.42

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	1,753,368,105.92
歷年之損失 Loss related to previous years		歷年之利潤 Profit related to previous years	479,496.13
特別損失 Exceptional losses		特別利潤 Exceptional profits	
營業利潤之稅項撥款 Profit tax provision	212,580,151.06	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.	(125,340,000.00)	營業結果（虧損） Operating Result (loss)	
營業結果（盈餘） Operating Result (profit)	1,666,607,450.99		
總額 Total	1,753,847,602.05	總額 Total	1,753,847,602.05

董事長、常務董事兼執行董事  
Chairman, Managing Director &  
Executive Director  
姜壹盛  
Jiang Yi Sheng

副董事長、行政總裁兼執行董事  
Vice-Chairman, Chief Executive  
Officer & Executive Director  
徐克恩  
Xu Ke En

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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

(c) 主要股東名單

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

姜壹盛先生

董事長、常務董事兼執行董事

徐克恩先生

副董事長、執行董事、行政總裁

禰永明先生

副董事長兼執行董事

鄭劍鋒先生

董事

洪貴路先生

董事

張偉峰先生

董事

唐志堅先生

董事

賀定一女士

董事

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

吳志剛先生

(d) Name of the members of the company boards

Mr. Jiang Yi Sheng

Chairman, Managing & Executive Director

Mr. Xu Ke En

Vice-Chairman, Chief Executive Officer & Executive Director

Mr. Huen Wing Ming, Patrick

Vice-Chairman & Executive Director

Mr. Zheng Jian Feng

Director

Mr. Hong Gui Lu

Director

Mr. Zhang Wei Feng

Director

Mr. Tong Chi Kin

Director

Ms. Ho Teng Iat

Director

Single Supervisor

CSC & Associates, Auditors

(Represented by Mr. Chui Sai Cheong)

Company Secretary

Mr. Wu Zhi Gang

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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

2、現金流量表

2. Cash flow statement

現金流量表

Cash flow statement

截至二零二一年六月三十日止期間

For the period ended 30 June 2021

銀行層面

Bank Level

		千澳門元 MOP'000
<b>經營活動產生的現金流</b>	<b>Cash flows from operating activities</b>	
稅前利潤	Profit before tax	1,753,847
調整:	Adjustments for:	
折舊	Depreciation	26,945
可供出售類投資產生的股息收入	Dividend income from available-for-sale investments	(3,276)
處置物業、機具及設備損失	Losses on disposal of property, plant and equipment	68
可供出售類投資折溢價攤銷	Amortisation of discount and premium of available-for-sale investments	(64,060)
持有到期日投資折溢價攤銷	Amortisation of discount and premium of held-to-maturity investments	(504,134)
發行存款證折價攤銷	Amortisation of discount of certificates of deposit issued	58,405
發行債券折價攤銷	Amortisation of discount of debts issued	22,488
可供出售類投資處置淨收益	Net gains from disposal of available-for-sale investments	(175,721)
金融工具減值損失淨值	Net impairment losses on financial instruments	454,876
		1,569,438
<b>營運資產的減少/(增加)</b>	<b>Decrease/(increase) in operating assets:</b>	
初始期限超過三個月期的 同業拆放減少	Decrease in placements with other banks with original maturity longer than three months	2,624,583
客戶貸款和墊款減少	Decrease in loans and advances to customers	3,136,441
應收款項及其他資產(增加)	(Increase) in receivables and other assets	(3,735,665)
衍生金融資產(增加)	(Increase) in derivative financial assets	(197,395)
以公允價值計量且其變動計入 損益之金融資產(增加)	(Increase) in financial assets at fair value through profit or loss	(153,161)
<b>營運負債的(減少)/增加</b>	<b>(Decrease)/increase in operating liabilities:</b>	
同業存放增加	Increase in deposits from other banks	14,615,946
客戶存款增加	Increase in deposits from customers	6,459,708
其他負債增加	Increase in other liabilities	1,375,230
衍生金融負債(減少)	(Decrease) in derivative financial liabilities	(21,422)
以公允價值計量且其變動 計入損益之金融負債增加	Increase in financial liabilities at fair value through profit or loss	153,145
<b>經營活動產生的現金流</b>	<b>Cash generated from operations</b>	25,826,848
退回所得稅	Profits tax refund	43,021
<b>經營活動產生的淨現金流</b>	<b>Net cash flows generated from operating activities</b>	25,869,869

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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

		千澳門元 MOP'000
<b>投資活動產生的現金流</b>	<b>Cash flow from investing activities</b>	
可供出售類投資產生股息收入	Dividend income from available-for-sale investments	3,276
購買可供出售類投資	Purchases of available-for-sale investments	(4,362,765)
可供出售類投資處置及 收回利得	Proceeds from disposal and redemption of available-for-sale investments	13,527,912
購買持有至到期日投資	Purchases of held-to-maturity investments	(27,308,650)
持有至到期日投資收回利得	Proceeds from redemption of held-to-maturity investments	13,584,069
購買物業、機具和設備	Purchases of property, plant and equipment	(14,946)
<b>投資活動（使用的）淨現金流</b>	<b>Net cash flows (used in) investing activities</b>	<b>(4,571,104)</b>
<b>籌資活動產生的現金流</b>	<b>Cash flows from financing activities</b>	
發行存款證收益	Proceeds from issuance of certificates of deposit	45,205,223
贖回存款證	Redemption of certificates of deposit issued	(66,149,252)
股息繳付	Dividends paid	(352,160)
<b>籌資活動（使用的）淨現金流</b>	<b>Net cash flows (used in) financing activities</b>	<b>(21,296,189)</b>
<b>現金及現金等價物的淨增加</b>	<b>Net increase in cash and cash equivalents</b>	<b>2,576</b>
<b>期初現金及現金等價物</b>	<b>Cash and cash equivalents at 1 January</b>	<b>72,674,696</b>
<b>期末現金及現金等價物</b>	<b>Cash and cash equivalents at 30 June</b>	<b>72,677,272</b>
<b>現金及現金等價物結餘分析</b>	<b>Analysis of balances of cash and cash equivalents</b>	
現金及銀行存款	Cash and balances with banks	45,006,232
存放貨幣當局存款	Deposits with monetary authority	5,284,051
拆放同業	Placements with other banks	35,064,539
持有至到期日之政府債券	Treasury bills classified as held-to-maturity investments	3,799,974
資產負債表中的金額	Amounts shown in the balance sheet	89,154,796
原始期限超過三個月的金額	Amounts with an original maturity of beyond three months	(16,478,060)
現金及現金等價物的減值準備	Impairment allowance provided for components of cash and cash equivalents	536
現金流量表中的現金 及現金等價物	Cash and cash equivalents in the cash flow statement	72,677,272
<b>經營活動產生的現金流包括：</b>	<b>Cash flows from operating activities included:</b>	
利息收入	Interest received	3,739,332
利息支出	Interest paid	2,209,966



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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

3、 衍生工具交易以外的表外風險

3. Off-balance sheet exposures other than derivatives transactions

		千澳門元 MOP'000
代客保管賬	Values received for safe keeping	80,463,491.19
代收賬	Bills for collection	1,126,504.26
抵押賬	Collateral	427,242,702.00
保證及擔保付款	Guarantee on account of customers	10,945,503.89
信用證	Letters of credit outstanding	1,052,052.96
承兌匯票	Bills & acceptance available for discount	44,950.43
其他備查賬	Other memorandum items	9,945,280.00
未提取貸款承諾	Undrawn credit facilities	66,111,009.00
總計	Total	596,931,493.73

4、 衍生工具交易

4. Derivatives transactions

		千澳門元 MOP'000		
		面值	公允價值	加權信貸 風險金額 Credit Risk
		Nominal Value	Fair Value	Weighted Amount
匯率類合約	Exchange rate contracts	57,099,087.29	69,528.58	522,463.63
利率類合約	Interest rate contracts	5,947,259.09	5,862.91	45,708.65
其他合約	Other contracts	71,209.97	(45.77)	—

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(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	千澳門元 MOP'000
存放同業款項	Interbank assets (deposits)	61,232,486.46
投資	Sundry investments	79,980.00
貸款	Credit granted	3,988,814.29
其它資產	Other assets	172,679.22
營業費用	Operating cost	222,770.65
非銀行客戶存款	Deposits of non-bank customers	814,686.05
同業存款	Interbank liabilities (deposits)	51,589,386.40
其它負債	Other liabilities	208,820.85
營業收入	Operating income	210,968.97

6、資本

定量披露：

6. Capital

Quantitative disclosure:

		千澳門元 MOP'000
已發行並已繳足資本	Paid-up share capital	588,920.00
發行溢價	Share premium	5,885,733.00
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	605,897.00
盈餘滾存(留存收益)	Profits brought forward (Retained earning)	19,343,310.00
補充自有資本(二級資本)	Supplementary capital (i.e. Tier 2 Capital)	14,576,728.00
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	40,920,608.00
含營運風險的償付能力比率(銀行口徑)	Operation risk adjusted solvency ratio (Bank level)	14.28%
含營運風險的償付能力比率(集團口徑)	Operation risk adjusted solvency ratio (Group level)	14.38%
含營運風險的償付能力比率(總公司-集團口徑)	Operation Risk Adjusted Solvency Ratio (Holding Company-Group Level)	17.01%
含營運風險的償付能力比率(母公司)	Operation Risk Adjusted Solvency Ratio (Holding Company)	17.12%
含營運風險的償付能力比率(子公司)	Operation risk adjusted solvency ratio (ICBC Capital)	89.66%

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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

				千澳門元 MOP'000
地區 Region	政府、公營機構 Government or Public Sector	金融機構 Financial Institution	其它公司 Other Company	總計 Total
中國澳門 Macau	—	4,263,273.00	177,950,995.20	182,214,268.20
中國 China	—	—	23,809,196.32	23,809,196.32
中國香港 Hong Kong	—	8,007,175.82	65,329,777.97	73,336,953.80
其他 Others	6,303,144.17	233,004.80	18,184,518.72	24,720,667.69

#### b. 債務證券

				千澳門元 MOP'000
地區 Region	政府、公營機構 Government or Public Sector	金融機構 Financial Institution	其它公司 Other Company	總計 Total
中國澳門 Macau	3,800,000.00	264,873.00	330,098.00	4,394,971.00
中國 China	278,107.00	37,766,841.00	30,722,763.00	68,767,711.00
中國香港 Hong Kong	—	9,522,435.00	1,740,759.00	11,263,194.00

## 7. Credit risk

Quantitative disclosure:

### 7.1 Geographic distribution of exposures

#### a. Loans and Commitment

#### b. Debt securities

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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

c. 金融衍生工具

c. Financial derivatives

				千澳門元 MOP'000
地區	政府、公營機構	金融機構	其它公司	總計
Region	Government or Public Sector	Financial Institution	Other Company	Total
中國				
China	—	(188,697.36)	—	(188,697.36)
中國香港				
Hong Kong	—	200,139.49	—	200,139.49
中國澳門				
Macau	—	62,216.85	(55,561.41)	6,655.44
其他				
Others	—	57,248.15	—	57,248.15

7.2 授信行業分佈

7.2 Industry distribution of exposures

					千澳門元 MOP'000
行業	總金額	不良貸款 金額	一般減值 準備	個別減值 準備	淨金額
Industry	Gross Amount	Non- performing Loan	CIA General Provision	IIA Specific Provision	Net Amount
製造業					
Manufacturing industries	4,821,156.65	139,050.00	55,440.96	139,050.00	4,626,665.69
電力、氣體燃料及水					
Electricity, gas and water	2,424,366.53	—	24,529.71	—	2,399,836.82
建築及裝修工程					
Construction and public works	24,599,447.58	208,285.21	274,614.62	192,841.39	24,131,991.57
貿易、出入口、批發及零售					
Wholesale and retail trade	13,686,356.22	108,034.01	159,454.02	72,797.39	13,454,104.81
餐廳、酒店及相關行業					
Restaurants, Hotels and similar	7,198,803.87	—	81,535.36	—	7,117,268.51
運輸、倉庫及通訊					
Transport, warehousing and communications	4,842,853.84	9,987.66	49,336.42	9,987.66	4,783,529.76
個人按揭貸款					
Personal housing loans (mortgage)	39,688,587.17	44,791.69	400,633.59	21,861.38	39,266,092.20
其它個人貸款					
Personal credit for other purposes	32,236,981.28	32,666.26	344,426.85	16,235.02	31,876,319.41
其它					
Others	96,471,460.24	86,401.57	1,030,782.01	86,401.57	95,354,276.66
總計					
Total	225,970,013.38	629,216.40	2,420,753.54	539,174.41	223,010,085.43

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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佈

7.3 Maturity analysis on assets and liabilities

千澳門元 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
Assets	On Demand	Up to 1 month	From 1 to 3 months	From 3 months to 1 year	From 1 to 3 years	Over 3 years	Indefinite period
總計							Total
客戶貸款及墊款							
Loans and advances to customers	3,964,738.84	19,166,310.92	6,375,204.90	28,374,251.22	56,509,946.40	111,579,561.09	—
存、拆放同業款項							
Cash and balances with and loans and advances to banks	23,808,728.00	30,079,820.99	18,617,044.91	5,316,965.04	883,635.35	481,244.46	—
存款證							
Certificates of deposit held	—	—	4,392,177.00	26,492,702.00	—	—	—
持有由金融管理局發行的證券							
Securities issued by Macao SAR Government and/or AMCM	—	3,800,000.00	—	—	—	—	—
其它證券							
Other securities	—	2,356,771.19	1,581,777.04	11,484,733.00	25,266,636.37	12,299,692.43	68,522.93
負債							
Liabilities							
同業存入、拆入款項							
Deposits and balances of banks and financial institutions	459,936.77	43,458,799.39	4,887,272.10	3,710,345.74	1,903,140.00	—	—
公共機構存款							
Deposits from public sector entities	739.62	13,303,179.20	21,050,102.26	14,405,843.06	—	—	—
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	47,855,929.00	44,997,029.84	51,331,485.68	71,717,983.77	84,405.96	—	—
發行存款證							
Certificates of deposit issued	—	3,070,575.00	19,294,913.00	19,867,642.00	—	—	—
其它發行證券							
Other securities issued	—	—	—	—	—	11,555,483.58	600,490.00

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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

			千澳門元，% 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
a) 逾期 3-6 月 Overdue for 3-6 months	22,851.96	0.010%	52,758.00
b) 逾期 6 月 -1 年 Overdue for 6 months-1 year	379,942.93	0.168%	337,531.00
c) 逾期 1 年以上 Overdue for more than 1 year	150,761.33	0.067%	135,880.12
	553,556.22	0.245%	526,169.12
			個別減值準備 Individual Impairment Allowance
			9,899.33
			378,768.55
			124,877.54
			513,545.42

8、市場風險

8. Market risk

定量披露

Quantitative disclosure

市場風險的資本要求 Market Risk Capital charge for	金額 Amount 千澳門元 MOP'000
債券及與債券相關的 衍生工具的特定風險 Specific Risk of Debt Securities and Debt Derivatives	621,490
債券、與債券相關的衍生工具 及利率風險的一般市場風險 General Market Risk of Debt Securities, Debt Derivatives and Interest Rate Exposures	173,006
股權風險 Equity Exposures	—
匯率風險 Foreign Exchange Exposures	140,260
商品風險 Commodities Exposures	—

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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

9. Interest rate risk in the banking book

定量披露

Quantitative disclosure

- (a) 收益或經濟價值（或管理層使用的相關指標）的上升（下降），根據管理層的方法，按貨幣細分，如果相關的話，向上和向下的衝擊。

- (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.

200個基點波動的利率風險分析

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

		千澳門元 MOP'000						
項目	時段	第一部份 長盤 (a)	第二部份 (短盤) (b)	第三部份 長盤 (c)	第四部份 (短盤) (d)	淨長盤/ (短盤)總額 (e)	權數 %	加權淨長盤/ (短盤) (f)
Item	Time band	Part I long (a)	Part II (short) (b)	Part III long (c)	Part IV (short) (d)	Net long/ (short) (e)	Weighting factor %	Weighted position long/ (short) (f)
1	少於1日 Within 1 day	37,197,378	(14,243,984)	0	0	22,953,394	0.00	0
2	>1 至 <= 7 日 >1 to <= 7 days	1,003,534	(916,325)	0	0	87,209	0.02	17
3	>7 日至 <= 1 個月 >7 days to <= 1 month	2,659,343	(5,047,836)	0	0	(2,388,493)	0.10	(2,388)
4	>1 至 <= 3 個月 >1 to <= 3 months	2,918,129	(5,720,086)	0	0	(2,801,957)	0.32	(8,966)
5	>3 至 <= 6 個月 >3 to <= 6 months	55	(8,006,576)	0	0	(8,006,521)	0.72	(57,647)
6	>6 個月至 <= 1 年 >6 months to <= 1 year	73	(3,242,972)	0	0	(3,242,899)	1.43	(46,373)
7	>1 至 <= 2 年 >1 to <= 2 years	164,752	(40,526)	0	0	124,226	2.77	3,441
8	>2 至 <= 3 年 >2 to <= 3 years	588,321	(3,976)	0	0	584,345	4.49	26,237



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 (a)	第二部份 (短盤) (b)	第三部份 長盤 (c)	第四部份 (短盤) (d)	淨長盤/ (短盤)總額 (e) Total	權數 %	加權淨長盤/ (短盤) (f) Weighted
Item	Time band	Part I long (a)	Part II (short) (b)	Part III long (c)	Part IV (short) (d)	Net long/ (short) (e)	Weighing factor %	position long/ (short) (f)
9	>3 至 <=4 年 >3 to <=4 years	265,836	(15)	0	0	265,821	6.14	16,321
10	>4 至 <=5 年 >4 to <=5 years	144,013	0	0	0	144,013	7.71	11,103
11	>5 至 <=7 年 >5 to <=7 years	155,131	0	0	0	155,131	10.15	15,746
12	>7 至 <=10 年 >7 to <=10 years	0	0	0	0	0	13.26	0
13	>10 至 <=15 年 >10 to <=15 years	0	0	0	0	0	17.84	0
14	>15 至 <=20 年 >15 to <=20 years	0	0	0	0	0	22.43	0
15	超過 20 年 Over 20 years	0	0	0	0	0	26.03	0
16	此幣別之加權總額 (1(d) — 15(d)之總和) Weighted position for this currency (sum of 1(d) — 15(d))							(42,509)
17	其他幣別之加權總額 Weighted position of all other currencies							1,686,310
18	所有幣別之加權總額 (16(f)+17(f)) Weighted position of all currencies (16(f)+17(f))							1,643,801
19	自有資金* Own funds*							40,920,608
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))							4.02%

(\* 有關項目只適用於住所在澳門之信用機構。)

(\* 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

200個基點波動的利率風險分析

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

港元(千澳門元等值)  
HKD (in MOP'000 equivalent)

項目	時段	第一部份 長盤 (a)	第二部份 (短盤) (b)	第三部份 長盤 (c)	第四部份 (短盤) (d)	淨長盤/ (短盤)總額 (e)	權數 %	加權淨長盤/ (短盤) (f)
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 %	Weighted position long/ (short) (f)
1	少於1日 Within 1 day	67,298,980	(18,040,493)	0	0	49,258,487	0.00	0
2	>1 至 ≤7 日 >1 to ≤7 days	14,884,201	(22,746,983)	0	0	(7,862,782)	0.02	(1,573)
3	>7 日至 ≤1 個月 >7 days to ≤1 month	46,233,485	(33,758,350)	3,193,000	0	15,668,135	0.10	15,668
4	>1 至 ≤3 個月 >1 to ≤3 months	11,329,101	(33,853,576)	1,236,000	0	(21,288,475)	0.32	(68,123)
5	>3 至 ≤6 個月 >3 to ≤6 months	1,121,443	(25,382,278)	6,083,901	0	(18,176,934)	0.72	(130,874)
6	>6 個月至 ≤1 年 >6 months to ≤1 year	3,823,355	(9,883,919)	2,548,219	0	(3,512,345)	1.43	(50,227)
7	>1 至 ≤2 年 >1 to ≤2 years	428,005	(30,963)	0	0	397,042	2.77	10,998
8	>2 至 ≤3 年 >2 to ≤3 years	2,874,537	(3,440)	0	0	2,871,097	4.49	128,912
9	>3 至 ≤4 年 >3 to ≤4 years	1,723,288	(10)	0	0	1,723,278	6.14	105,809
10	>4 至 ≤5 年 >4 to ≤5 years	1,107,558	0	0	0	1,107,558	7.71	85,393
11	>5 至 ≤7 年 >5 to ≤7 years	520,371	0	0	0	520,371	10.15	52,818
12	>7 至 ≤10 年 >7 to ≤10 years	0	0	0	0	0	13.26	0
13	>10 至 ≤15 年 >10 to ≤15 years	0	0	0	0	0	17.84	0
14	>15 至 ≤20 年 >15 to ≤20 years	0	0	0	0	0	22.43	0
15	超過 20 年 Over 20 years	0	0	0	0	0	26.03	0
16	此幣別之加權總額 (1(d) - 15(d)之總和) Weighted position for this currency (sum of 1(d) - 15(d))							148,801

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

200 個基點波動的利率風險分析

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

美元（千澳門元等值）  
USD(in MOP'000 equivalent)

項目	時段	第一部份 長盤 (a)	第二部份 (短盤) (b)	第三部份 長盤 (c)	第四部份 (短盤) (d)	淨長盤/ (短盤)總額 (e)	權數 %	加權淨長盤/ (短盤) (f)
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 %	Weighted position long/ (short) (f)
1	少於1日 Within 1 day	1,730,910	(8,185,158)	0	0	(6,454,248)	0.00	0
2	>1 至 ≤ 7 日 >1 to ≤ 7 days	4,655,190	(6,737,477)	1,134,122	0	(948,165)	0.02	(190)
3	>7 日至 ≤ 1 個月 >7 days to ≤ 1 month	34,113,601	(21,967,973)	5,120,035	(684,967)	16,580,696	0.10	16,581
4	>1 至 ≤ 3 個月 >1 to ≤ 3 months	35,149,163	(51,267,797)	4,404,980	0	(11,713,654)	0.32	(37,484)
5	>3 至 ≤ 6 個月 >3 to ≤ 6 months	21,633,496	(29,820,305)	5,655,479	(119,951)	(2,651,281)	0.72	(19,089)
6	>6 個月至 ≤ 1 年 >6 months to ≤ 1 year	7,687,030	(33,123,836)	7,680,782	0	(17,756,024)	1.43	(253,911)
7	>1 至 ≤ 2 年 >1 to ≤ 2 years	6,812,432	0	0	0	6,812,432	2.77	188,704
8	>2 至 ≤ 3 年 >2 to ≤ 3 years	3,535,323	0	0	0	3,535,323	4.49	158,736
9	>3 至 ≤ 4 年 >3 to ≤ 4 years	3,538,171	(3,958,619)	0	0	(420,448)	6.14	(25,816)
10	>4 至 ≤ 5 年 >4 to ≤ 5 years	2,497,511	0	0	0	2,497,511	7.71	192,558
11	>5 至 ≤ 7 年 >5 to ≤ 7 years	22,104	0	0	0	22,104	10.15	2,244
12	>7 至 ≤ 10 年 >7 to ≤ 10 years	695,064	0	0	0	695,064	13.26	92,165
13	>10 至 ≤ 15 年 >10 to ≤ 15 years	0	0	0	0	0	17.84	0
14	>15 至 ≤ 20 年 >15 to ≤ 20 years	0	0	0	0	0	22.43	0
15	超過 20 年 Over 20 years	0	0	0	0	0	26.03	0
16	此幣別之加權總額 (1(d) - 15(d)之總和) Weighted position for this currency (sum of 1(d) - 15(d))							314,498

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

200 個基點波動的利率風險分析

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

人民幣（千澳門元等值）  
CNY(in MOP'000 equivalent)

項目	時段	第一部份 長盤 (a)	第二部份 (短盤) (b)	第三部份 長盤 (c)	第四部份 (短盤) (d)	淨長盤/ (短盤)總額 (e)	權數 %	加權淨長盤/ (短盤) (f)
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 %	Weighted position long/ (short) (f)
1	少於1日 Within 1 day	630,800	(1,337,720)	0	0	(706,920)	0.00	0
2	>1 至 <= 7 日 >1 to <= 7 days	370,907	(4,690,406)	0	(1,126,957)	(5,446,456)	0.02	(1,089)
3	>7 日至 <= 1 個月 >7 days to <= 1 month	3,876,740	(5,960,299)	0	(6,899,021)	(8,982,580)	0.10	(8,983)
4	>1 至 <= 3 個月 >1 to <= 3 months	866,027	(7,758,319)	0	(2,595,805)	(9,488,097)	0.32	(30,362)
5	>3 至 <= 6 個月 >3 to <= 6 months	12,891,375	(2,343,768)	0	(12,409,027)	(1,861,420)	0.72	(13,402)
6	>6 個月至 <= 1 年 >6 months to <= 1 year	12,295,563	(1,100,695)	0	(10,384,920)	809,948	1.43	11,582
7	>1 至 <= 2 年 >1 to <= 2 years	5,296,284	(4,074)	0	0	5,292,210	2.77	146,594
8	>2 至 <= 3 年 >2 to <= 3 years	9,052,911	(1,352)	0	0	9,051,559	4.49	406,415
9	>3 至 <= 4 年 >3 to <= 4 years	7,826,636	(49)	0	0	7,826,587	6.14	480,552
10	>4 至 <= 5 年 >4 to <= 5 years	1,483,584	0	0	0	1,483,584	7.71	114,384
11	>5 至 <= 7 年 >5 to <= 7 years	1,134,130	0	0	0	1,134,130	10.15	115,114
12	>7 至 <= 10 年 >7 to <= 10 years	0	0	0	0	0	13.26	0
13	>10 至 <= 15 年 >10 to <= 15 years	12,363	0	0	0	12,363	17.84	2,206
14	>15 至 <= 20 年 >15 to <= 20 years	0	0	0	0	0	22.43	0
15	超過 20 年 Over 20 years	0	0	0	0	0	26.03	0
16	此幣別之加權總額 (1(d) - 15(d)之總和) Weighted position for this currency (sum of 1(d) - 15(d))							1,223,011

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、匯率風險

### 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:

		(千澳門元等值) (in MOP'000 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	(4,078)	—	(4,078)
2. 加拿大元	2. Canadian dollars	(198)	—	(198)
3. 人民幣	3. Chinese renminbi	132,790	—	132,790
4. 歐元	4. Euro	3,862	—	3,862
5. 港元	5. Hong Kong dollars	24,586,358	—	24,586,358
6. 日圓	6. Japanese yen	(1,494)	—	(1,494)
7. 新西蘭元	7. New Zealand dollars	(488)	—	(488)
8. 英鎊	8. Pound sterling	874	—	874
9. 新加坡元	9. Singapore dollars	1,959	—	1,959
10. 瑞士法郎	10. Swiss francs	(765)	—	(765)
11. 美元	11. US dollars	661,386	—	661,386
12. 以上未列出的 貨幣，黃金除外	12. Foreign currencies not separately specified above, except gold	725	—	725
13. 黃金	13. Gold	49	—	49

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)/千元'000

	資產 Assets	負債 Liabilities
即期 Spot	11,189,551.97	—
	買入 Purchases	賣出 Sales
遠期 Forward	12,680,698.65	—
按德爾塔約當加權方法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	—	23,870,250.62

美元（原幣）/USD (Original CCY)/千元'000

	資產 Assets	負債 Liabilities
即期 Spot	5,289.37	(2,822,588.31)
	買入 Purchases	賣出 Sales
遠期 Forward	2,985,662.53	(85,656.26)
按德爾塔約當加權方法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.	—	82,707.33

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、流動性風險

定量披露

	千澳門元／百分比 MOP'000/%
(a) 平均持有流動現金之最低要求 Minimum weekly amount of cash in hand	5,842,996
(b) 平均持有之流動現金額 Average weekly amount of cash in hand	7,902,038
(d) 平均之償付資產 Specified liquid assets	139,110,454
(d) 平均之償付資產對基本負債比率 Ratio of specified liquid asset to total basic liabilities	50%
(e) 平均之一個月流動性比率 One-month liquidity ratio in the last week of each month	116%
(f) 平均之三個月流動性比率 Three-month liquidity ratio in the last week of each month	28%

12、其他信息

- (a) 披露任何其他信息，以便更好地瞭解信貸機構的狀況，此類信息包括但不限於：

信用機構的資產，承諾作為信用機構的擔保或第三方的負債；

本行無相關資產。

- (b) 可能導致造成銀行財務狀況重大影響的訴訟。

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為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。

11. Liquidity risk

Quantitative disclosure

12. Others

- (a) To disclose any other information that may provide a better understanding of the conditions of the credit institution. Such information includes but not limited to:

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

The Bank does not have such assets.

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

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

- (a) 第一至第十二項披露事項中，所有項目均未經過審計。
- (b) 如無特別注明，以上所有數據的時間均為二零二一年六月三十日。

13. Notes

- (a) None of the items is audited among all the items disclosed.
- (b) The time of all data is on June 30th, 2021 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)

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

工銀（澳門）投資股份有限公司  
資產負債表  
於二零二一年六月三十日

1. Financial Statements

In terms of information required under Article 75(1) and/  
or 75(3) of the FSAM.

(a) Balance sheet

ICBC (MACAU) CAPITAL LIMITED  
Balance Sheet  
As at 30 June 2021

		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	Demand deposits with local banks			
活期存款		5,985,167.98		5,985,167.98
在外地之其他信用機構	Demand deposits with correspondents			
活期存款				
金、銀	Gold & Silver			
其他流動資產	Other current assets	101,146.00		101,146.00
放款	Loans & advances			
在本澳信用機構拆放	Investments in local banks	36,977,000.00		36,977,000.00
在外地信用機構之通知及	Deposits at call & time			
定期存款	with correspondents			
股票、債券及股權	Securities	116,472,292.72		116,472,292.72
承銷資金投資	Utilization of resources in trust			
債務人	Debtors	4,196,309.52		4,196,309.52
其他投資	Other investments			
財務投資	Financial investments			
不動產	Buildings			
設備	Equipment	218,877.35	211,625.67	7,251.68
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	136,570.00	125,936.90	10,633.10
內部及調整賬	Sundry accounts	1,653,743.61		1,653,743.61
總額	Total	165,741,107.18	337,562.57	165,403,544.61

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 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		4,705,040.77
各項負債	Accounts payable		
內部及調整賬	Sundry accounts		2,597,999.74
各項風險備用金	Provision		12,723.22
股本	Capital	50,000,000.00	
法定儲備	Legal reserve	20,588,400.00	
自定儲備	Statutory reserve		
其他儲備	Other reserves	(1,077,335.06)	69,511,064.94
歷年營業結果	Retained profit	81,177,057.37	
本期營業結果	Profit & loss for the period	7,399,658.57	88,576,715.94
總額	Total		165,403,544.61

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

損益表截至二零二一年六月三十日止期間

營業賬目

(b) Income Statement

Income Statement for the period ended 30 June 2021

Income Statement

澳門元  
MOP

Debit 借方	Amount 金額	Credit 貸方	Amount 金額
負債業務成本		資產業務收益	
Costs of credit operations		Income from credit operations	2,308,114.41
人事費用		銀行服務收益	
Personnel costs		Income from banking services	9,805,226.31
董事及監察會開支	25,749.99	其他銀行業務收益	
Board of directors & supervisors fee		Income from other banking services	186,088.83
職員開支		證券及財務投資收益	
Staff costs	2,791,148.60	Income from securities & equity investments	
固定職員福利		其他銀行收益	
Staff benefits	497,970.24	Other banking income	
其他人事費用		非正常業務收益	
Other personnel costs		Income from non-banking operations	
第三者作出之供應		營業損失	
Third party supply	23,804.30	Operating loss	
第三者提供之勞務			
Third party services	614,402.25		
其他銀行費用			
Other banking costs			
稅項			
Taxation			
非正常業務費用			
Costs of non-banking operations			
折舊撥款			
Depreciation allowances	1,677.45		
備用金之撥款			
Provision allowances	17,018.15		
營業利潤			
Operating profit	8,327,658.57		
總額		總額	
Total	12,299,429.55	Total	12,299,429.55

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 Operating loss		營業利潤 Operating profits	8,327,658.57
歷年之損失 Loss related to previous years		歷年之利潤 Profits 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	928,000.00	備用金之使用 Provisions used up	
營業結果（盈餘） Operating Result (profit)	7,399,658.57	營業結果（虧損） Operating Result (loss)	
總額 Total	8,327,658.57	總額 Total	8,327,658.57

董事長  
Chairman  
徐克恩  
Xu Ke En

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**

徐克恩先生，董事長  
禰永明先生，董事  
鄧萬鴻先生，董事  
黃獻軍先生，董事

(d) Name of the members of the company boards

**Board of Directors**

Mr. Xu Ke En, Chairman  
Mr. Huen Wing Ming, Patrick, Director  
Mr. Deng Wan Hong, Director  
Mr. Huang Xian Jun, Director

**股東會主席團**

姜壹盛先生，主席  
禰駿遠先生，副主席  
吳志剛先生，秘書

**Board of the General Meeting**

Mr. Jiang Yi Sheng, Chairman  
Mr. Huen Chung Yuen, Ian, Vice-Chairman  
Mr. Wu Zhi Gang, 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**

吳志剛先生，秘書

**Company Secretary**

Mr. Wu Zhi Gang, Secretary

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

截至二零二一年六月三十日止期間

For the period ended 30 June 2021

		澳門元 MOP
<b>經營活動產生的現金流</b>	<b>Cash flows from operating activities</b>	
稅前利潤	Profit before tax	8,327,659
調整：	Adjustments for:	
利息收入	Interest income	(2,308,114)
折舊	Depreciation	1,677
持至到期投資之折讓或溢價之攤銷	Amortisation of discount and premium of held-to-maturity investments	(85,405)
可供出售類投資之折讓或溢價之攤銷	Amortisation of discount and premium of available-for-sale investments	(241,832)
可供出售類投資損失淨值	Net loss from disposal of available-for-sale investments	297,877
金融工具減值損失淨值	Net impairment losses on financial instruments	17,018
		6,008,880
應收款項及其他資產（增加）	(Increase) in receivables and other assets	(20,803)
應收同級附屬公司款項（增加）	(Increase) in amount due from a fellow subsidiary	(1,384,106)
應付款及其他負債增加	Increase in payables and other liabilities	605,293
欠直接控股公司款項增加	Increase in amount due to immediate holding company	255,926
<b>經營活動產生的現金流</b>	<b>Cash generated from operations</b>	5,465,190
已收利息	Interest received	2,214,669
繳付所得稅	Income taxes paid	(2,042)
<b>經營活動產生的淨現金流</b>	<b>Net cash flows generated from operating activities</b>	<b>7,677,817</b>
<b>投資活動產生的現金流</b>	<b>Cash flows from investing activities</b>	
購買可供出售投資	Purchase of available-for-sale investments	(8,233,257)
可供出售類投資之處置收益	Proceeds from disposal of available-for-sale investments	20,021,101
初始期限超過三個月定期存款增加	Increase in time deposit with original maturity of more than three months	(22,557,000)
<b>投資活動（使用）的淨現金流</b>	<b>Net cash flows (used in) investing activities</b>	<b>(10,769,156)</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>(3,091,339)</b>
<b>期初現金及現金等價物</b>	<b>Cash and cash equivalents at 1 January</b>	23,496,507
<b>期末現金及現金等價物</b>	<b>Cash and cash equivalents at 30 June</b>	<b>20,405,168</b>
<b>現金及現金等價物結餘分析</b>	<b>Analysis of balances of cash and cash equivalents</b>	
現金及銀行存款	Cash and balances with banks	42,961,324
原到期日為三個月以上的金額	Amounts with an original maturity of beyond three months	(22,557,000)
現金及現金等價物部份減值準備	Impairment allowance provided for components of cash and cash equivalents	844
<b>現金流量表中的現金及現金等價物</b>	<b>Cash and cash equivalents in the cash flow statement</b>	<b>20,405,168</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

3、 衍生工具交易以外的表外資產

上半年度未發生此類交易。

4、 衍生工具交易

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

		30 June 2021 澳門元 MOP
收取直接控股母公司投資 管理費（註 i）	Investment management fee income received from the immediate holding company (note (i))	66,727
收取同系附屬公司退休基金 投資管理費（註 ii）	Pension fund investment management fee income received from a fellow subsidiary (note (ii))	8,308,615
收取直接控股母公司同系 附屬公司的諮詢費用（註 iii）	Advisory fee income received from a fellow subsidiary of ultimate holding company (note (iii))	—
收取直接控股母公司的諮詢費 （註 x）	Advisory fee income received from immediate holding company (note (x))	1,417,753
收取直接控股母公司 利息（註 iv）	Interest income received from immediate holding company (note (iv))	111,137
支付直接控股母公司的諮詢費用 （註 v）	Advisory fee expense paid to immediate holding company (note (v))	—
存放於直接控股母公司的結餘 （註 vi）	Bank balances with immediate holding company (note (vi))	42,962,168
應收帳項及其他資產（註 vii）	Receivables and other assets (note (vii))	57,009
應收直接控股母公司款項 （註 viii）	Amount due from immediate holding company (note (viii))	—
應收同系附屬公司款項（註 ix）	Amount due from a fellow subsidiary (note (ix))	4,182,112
應付直接控股母公司款項 （註 viii）	Amount due to immediate holding company (note (viii))	790,753

(i) 本公司從直接控股母公司收取投資管理費。該費用是以所管理的投資組合資產淨值，按預先訂明的百分比以及理財產品名義金額或價格差額收取。

(ii) 本公司從同系附屬公司收取退休基金投資管理費。該費用是以所管理的退休投資組合資產淨值，按預先訂明的百分比以及公司基金管理實際績效與預期目標和回報基準收取。

(i) The Company earned investment management fee income from the immediate holding company. The investment management fee income was charged based on a pre-determined percentage of the asset value of the fund portfolio managed and the nominal amount or price difference of wealth management products.

(ii) The Company earned pension fund investment management fee income from a fellow subsidiary. The pension fund investment management fee income was charged based on a pre-determined percentage of the asset value of the pension fund portfolio managed and also the fund management performance of the Company compared to the pre-determined target and benchmark return.



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

- |   |   |
|---|---|
| <p>(iii) 本公司沒有從直接控股母公司同系附屬公司收取諮詢費用。</p>   | <p>(iii) The Company had no advisory fee income from a fellow subsidiary of the ultimate holding company.</p>   |
| <p>(iv) 本公司從直接控股母公司收取利息。利息來源於存放在母公司的存款，該等存款的利率與母公司給予其他客戶的利率相若。</p>  | <p>(iv) The Company earned interest income from the immediate holding company. The interest income was generated from the deposits placed with the immediate holding company and the interest rate offered was similar to those offered to other customers of the immediate holding company.</p>  |
| <p>(v) 本公司沒有向直接控股母公司支付諮詢費用。</p>   | <p>(v) The Company had no advisory fee expense to the immediate holding company.</p>  |
| <p>(vi) 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36,977,000澳門元，年利率為1.25-1.35%，儲蓄存款29,548.53澳門元，年利率為0.01%至0.25%，活期存款5,955,619.45澳門元。定期存款的年期均少於一年。</p> | <p>(vi) At the end of the reporting period, the Company had bank balances with the immediate holding company which included time deposits of MOP36,977,000 with effective interest rates of 1.25-1.35% per annum, savings account deposits of MOP29,548.53 with effective interest rates ranging from 0.01% to 0.25% per annum and current account deposits of MOP5,955,619.45. The time deposits have original maturities within 1 year.</p> |
| <p>(vii) 於報告期末，本公司從直接控股母公司應收的利息為57,009澳門元。</p>  | <p>(vii) At the end of the reporting period, the Company had accrued interest of MOP57,009 receivable from the immediate holding company.</p>   |
| <p>(viii) 除存放於直接控股母公司的結餘外本公司還有從直接控股母公司的應收／應付款項。該到期款項為無抵押、免息及沒有固定還款期。</p>  | <p>(viii) Apart from the bank balances with immediate holding company, the Company had amounts due from/to immediate holding company as at the end of the reporting period. The amounts due from/to immediate holding company are unsecured, interest-free and have no fixed terms of repayment.</p>  |
| <p>(ix) 與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。</p>   | <p>(ix) The amounts due from a fellow subsidiary are unsecured, interest-free and have no fixed terms of repayment.</p>   |
| <p>(x) 本公司從直接控股母公司收取債券保證金投資諮詢費用。該費用是以每筆為直接控股母公司執行的債券交易的價格差，按預先訂明的百分比收取。另按月收取固定的債券市場諮詢費用。</p>  | <p>(x) The Company earned bond margin investment advisory fee income and bond market advisory service fee income from the immediate holding company. The bond margin investment advisory fee income was charged based on a pre-determined proportion of the price difference in each bond transaction carried out by the immediate holding company. The bond market advisory fee income is fixed in each month.</p>                           |

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

6. Capital

定量披露

Quantitative disclosure

		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	18,218,400.00
盈餘滾存（留存收益）	Profits brought forward (Retained Earning)	83,547,057.37
自有資本	Own Fund	151,765,457.37
含營運風險的償付能力比率 （總公司-集團口徑）	Operation Risk Adjusted Solvency Ratio (Holding Company-Group Level)	17.01%
含營運風險的償付能力比率 （母公司）	Operation Risk Adjusted Solvency Ratio (Holding Company)	17.12%
含營運風險的償付能力比率 （工銀投資）	Operation Risk Adjusted Solvency Ratio (ICBC Capital)	89.66%

7、信用風險

7 Credit risk

對於信用風險的定量披露

Quantitative disclosure on the credit risk

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。

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

7.1 授信地區分佈

7.1 Geographic distribution of exposures

a. 債務證券

a. Debt securities

				千澳門元 MOP'000
地區 Region	政府、公營機構 Government or Public Sector	金融機構 Financial Institution	其它公司 Other Company	總計 Total
中國 China			116,462.29	116,462.29

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

7.2 資產和負債的期限分佈

7.2 Maturity analysis on assets and liabilities

千澳門元 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 month 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	—	—	—	—	—	—	—	—
存、拆放同業款項								
Cash and balances with and loans and advances to banks	5,985.17	—	36,977.00	—	—	—	—	42,962.17
存款證								
Certificates of deposit held	—	—	—	—	—	—	—	—
持有由金融管理局發行的證券								
Securities issued by Macao SAR Government and/or AMCM	—	—	—	—	—	—	—	—
其它證券								
Other securities	—	—	8,143.76	20,757.51	22,615.71	64,945.32	—	116,462.29
負債								
Liabilities								
同業存入、拆入款項								
Deposits and balances of banks and financial institutions	—	—	—	—	—	—	—	—
公共機構存款								
Deposits from public sector entities	—	—	—	—	—	—	—	—
母公司及合夥公司存款								
Deposits from holding and associated companies	—	—	—	—	—	—	—	—
客戶存款								
Deposits from non-bank customers	—	—	—	—	—	—	—	—
發行存款證								
Certificates of deposit issued	—	—	—	—	—	—	—	—
其它發行證券								
Other securities issued	—	—	—	—	—	—	—	—

8、市場風險

8. Market risk

定量披露

Quantitative disclosure

不適用

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、利率風險

定量披露

9. Interest rate risk

Quantitative disclosure

		存款利率變動	年利息收入變動 (千澳門元) Annual interest income change (MOP'000)
		Interest rate change	
港元	HKD	+1%	+370.00
		-1%	-370.00
美元	USD	+1%	—
		-1%	—

10、匯率風險

定量披露

美元存款淨持倉金額等值 116,956,681.90 澳門元。

10. Foreign exchange risk

Quantitative disclosure

Net long of US Dollar Deposit which is equivalent to MOP 116,956,681.90.

11、流動性風險

定量披露

不適用

11. Liquidity 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

**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.

No

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

No

**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.



ICBC

工銀澳門