2017年上半年度財務訊息報告
2017 INTERIM REPORT

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

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

網站 www.icbc.com.mo
服務熱線 889 95588

ICBC 工銀澳门

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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

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
於二零一七年六月三十日

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 2017

澳門幣
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	3,088,213,849.11		3,088,213,849.11
AMCM存款	Deposit with A.M.C.M.	3,187,436,136.46		3,187,436,136.46
應收賬項	Account receivable	924,713,076.24		924,713,076.24
在本地之其他信用機構活期存款	Demand deposits with local banks	342,667,824.20		342,667,824.20
在外地之其他信用機構活期存款	Demand deposits with correspondents	992,279,380.11		992,279,380.11
金，銀	Gold & Silver			
其他流動資產	Other current assets	542,421,655.17		542,421,655.17
放款	Loans & advances	146,556,978,585.12	55,339,085.70	146,501,639,499.42
在本澳信用機構拆放	Interbank placement with local banks	964,787,999.12		964,787,999.12
在外地信用機構之通知及定期存款	Deposits at call & time with correspondents	29,321,915,500.00		29,321,915,500.00
股票，債券及股權	Securities	26,555,660,513.33	78,190,125.76	26,477,470,387.57
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			
不動產	Buildings	281,971,890.92	90,460,601.67	191,511,289.25
設備	Equipment	225,188,901.85	165,187,054.47	60,001,847.38
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	206,091,641.90	107,365,617.38	98,726,024.52
內部及調整賬	Sundry accounts	2,099,786,319.99		2,099,786,319.99
總額	TOTAL	215,290,113,273.52	496,542,484.98	214,793,570,788.54

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

合併資產負債表
於二零一七年六月三十日

Consolidated Balance Sheet
As at 30 June 2017

負債	Liabilities	小結 Sub-Total	澳門幣 MOP 總額 Total
活期存款	Demand deposit	**35,383,987,406.14**	
通知存款	Deposits at call		
定期存款	Time deposit	**108,775,186,201.24**	**144,159,173,607.38**
公共機構存款	Deposit of public sector	**34,164,748,994.99**	
本地信用機構資金	Deposits from local banks	**194,709,546.67**	
其他本地機構資金	Loans from local credit institutions		
外幣借款	Loans in foreign currency	**5,530,842,490.72**	
債券借款	Debts against debentures	**8,111,457,533.96**	
承銷資金債權人	Creditors of resources in trust		
應付支票及票據	Cheques & payment orders	**103,361,383.65**	
債權人	Creditors	**16,422,540.47**	
各項負債	Accounts payable		**48,121,542,490.46**
內部及調整賬	Sundry accounts		**2,513,510,973.38**
各項風險備用金	Provision		**240,780,367.11**
股本	Capital	**588,920,000.00**	
法定儲備	Legal reserve	**612,133,300.00**	
自定儲備	Statutory reserve		
其他儲備*(附註)*	Other reserves *(Note)*	**6,861,887,144.39**	**8,062,940,444.39**
歷年營業結果	Retained profit	**10,615,947,286.03**	
本期營業結果	Profit & loss for the period	**1,079,675,619.79**	**11,695,622,905.82**
總額	TOTAL		**214,793,570,788.54**

*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，扣除遞延所得稅後淨額為澳門幣1,163,456,800圓

Note: Other Reserve has included the additional impairment allowance according to the Financial System Act. The amount is MOP 1,163,456,800 which is net of deferred tax.

綜合備查賬	Consolidated Memorandum Accounts	澳門幣 MOP 金額 Amount
代客保管賬	Values received for safe keeping	2,150,822,333.91
代收賬	Bills for collection	63,789,593.00
抵押賬	Collateral	285,513,986,009.79
保證及擔保付款	Guarantee on account of customers	6,999,983,500.00
信用狀	Letters of credit outstanding	210,060,112.82
承兌匯票	Bills & acceptance available for discount	23,885,783.23
代付保證金	Guarantee deposit on behalf of customers	
期貨買入	Forward exchange contracts — Purchases	75,536,641,965.57
期貨賣出	Forward exchange contracts — Sales	76,042,547,752.89
其他備查賬	Other memorandum items	55,342,567,161.79

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**
於二零一七年六月三十日 *As at 30 June 2017*

澳門幣
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	3,088,213,849.11		3,088,213,849.11
AMCM存款	Deposit with A.M.C.M.	3,187,436,136.46		3,187,436,136.46
應收賬項	Account receivable	924,713,076.24		924,713,076.24
在本地之其他信用機構活期存款	Demand deposits with local banks	342,549,569.38		342,549,569.38
在外地之其他信用機構活期存款	Demand deposits with correspondents	992,254,561.93		992,254,561.93
金，銀	Gold & Silver			
其他流動資產	Other current assets	607,006,875.76		607,006,875.76
放款	Loans & advances	146,556,978,585.12	55,339,085.70	146,501,639,499.42
在本澳信用機構拆放	Interbank placement with local banks	964,787,999.12		964,787,999.12
在外地信用機構之通知及定期存款	Deposits at call & time with correspondents	29,321,915,500.00		29,321,915,500.00
股票，債券及股權	Securities	26,588,122,221.13	78,190,125.76	26,509,932,095.37
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			
不動產	Buildings	214,028,905.00	76,000,653.86	138,028,251.14
設備	Equipment	223,470,827.00	163,499,506.48	59,971,320.52
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	205,411,557.52	106,815,241.88	98,596,315.64
內部及調整賬	Sundry accounts	2,097,687,319.99		2,097,687,319.99
總額	TOTAL	215,314,576,983.76	479,844,613.68	214,834,732,370.08

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
於二零一七年六月三十日

Balance Sheet
As at 30 June 2017

負債	Liabilities	小結 Sub-Total	澳門幣 MOP 總額 Total
活期存款	Demand deposit	**35,547,337,154.26**	
通知存款	Deposits at call		
定期存款	Time deposit	**108,898,141,579.37**	**144,445,478,733.63**
公共機構存款	Deposit of public sector	**34,164,748,994.99**	
本地信用機構資金	Deposits from local banks	**194,709,546.67**	
其他本地機構資金	Loans from local credit institutions		
外幣借款	Loans in foreign currency	**5,530,842,490.72**	
債券借款	Debts against debentures	**8,111,457,533.96**	
承銷資金債權人	Creditors of resources in trust		
應付支票及票據	Cheques & payment orders	**103,361,383.65**	
債權人	Creditors	**16,422,540.47**	
各項負債	Accounts payable		**48,121,542,490.46**
內部及調整賬	Sundry accounts		**2,400,942,860.87**
各項風險備用金	Provision		**240,780,367.11**
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)*	**6,861,887,144.39**	**8,039,727,144.39**
歷年營業結果	Retained profit	**10,519,475,150.17**	
本期營業結果	Profit & loss for the period	**1,066,785,623.45**	**11,586,260,773.62**
總額	TOTAL		**214,834,732,370.08**

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，扣除遞延所得稅後淨額為澳門幣1,163,456,800圓

Note: Other Reserve has included the additional impairment allowance according to the Financial System Act. The amount is MOP 1,163,456,800 which is net of deferred tax.

備查賬	Memorandum Accounts	澳門幣 MOP 金額 Amount
代客保管賬	Values received for safe keeping	2,150,822,333.91
代收賬	Bills for collection	63,789,593.00
抵押賬	Collateral	285,513,986,009.79
保證及擔保付款	Guarantee on account of customers	6,999,983,500.00
信用狀	Letters of credit outstanding	210,060,112.82
承兑匯票	Bills & acceptance available for discount	23,885,783.23
代付保證金	Guarantee deposit on behalf of customers	
期貨買入	Forward exchange contracts — Purchases	75,536,641,965.57
期貨賣出	Forward exchange contracts — Sales	76,042,547,752.89
其他備查賬	Other memorandum items	55,342,567,161.79

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

集團層面

截至二零一七年六月三十日營業結果演算

合併營業賬目

(b) Consolidated income statement and income statement

Group Level

Consolidated income statement for the period ended 30 June 2017

Consolidated income statement

澳門幣
MOP

借方 Debit	金額 Amount	貸方 Credit	金額 Amount
負債業務成本 Costs of credit operations	1,283,346,800.32	資產業務收益 Income from credit operations	2,903,419,079.80
人事費用 Personnel costs		銀行服務收益 Income from banking services	373,733,930.64
董事及監察會開支 Board of directors & supervisors fee	507,818.54	其他銀行業務收益 Income from other banking services	23,987,258.97
職員開支 Staff costs	231,261,817.17	證券及財務投資收益 Income from securities & equity investments	36,372,988.34
固定職員福利 Staff benefits	21,115,052.65	其他銀行收益 Other banking income	44,716.48
其他人事費用 Other personnel costs	6,038,952.22	非正常業務收益 Income from non-banking operations	6,323,797.44
第三者作出之供應 Third party supply	9,128,151.86	營業損失 Operating loss	
第三者提供之勞務 Third party services	101,976,149.77		
其他銀行費用 Other banking costs	269,556,841.97		
稅項 Taxation	1,519,760.92		
非正常業務費用 Costs of non-banking operations	87,243.53		
折舊撥款 Depreciation allowances	26,656,981.92		
備用金之撥款 Provision allowances	30,058,913.25		
營業利潤 Operating profit	1,362,627,287.55		
總額 TOTAL	3,343,881,771.67	**總額** TOTAL	3,343,881,771.67

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

合併損益計算表 **Consolidated income statement**

澳門幣
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	1,362,627,287.55
歷年之損失 Loss related to previous years		歷年之利潤 Profit related to previous years	460,738.36
特別損失 Exceptional losses		特別利潤 Exceptional profits	
營業利潤之稅項撥款 Profit tax provision	146,246,806.12	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.	137,165,600.00	營業結果(虧損) Operating Result (loss)	
營業結果(盈餘) Operating Result (profit)	1,079,675,619.79		
總額 TOTAL	1,363,088,025.91	**總額** TOTAL	1,363,088,025.91

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
武龍
Wu Long

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

截至二零一七年六月三十日營業結果演算

Income Statement for the period ended 30 June 2017

營業賬目

Income Statement

澳門幣
MOP

借方 **Debit**	**金額** **Amount**	**貸方** **Credit**	**金額** **Amount**
負債業務成本 Costs of credit operations	1,284,014,783.00	資產業務收益 Income from credit operations	2,902,477,947.18
人事費用 Personnel costs		銀行服務收益 Income from banking services	359,459,808.15
董事及監察會開支 Board of directors & supervisors fee	456,318.60	其他銀行業務收益 Income from other banking services	24,143,679.75
職員開支 Staff costs	227,825,443.82	證券及財務投資收益 Income from securities & equity investments	36,372,988.34
固定職員福利 Staff benefits	20,892,208.67	其他銀行收益 Other banking income	44,716.48
其他人事費用 Other personnel costs	6,038,952.22	非正常業務收益 Income from non-banking operations	4,902,397.44
第三者作出之供應 Third party supply	9,037,458.74	營業損失 Operating loss	
第三者提供之勞務 Third party services	101,008,331.52		
其他銀行費用 Other banking costs	272,159,539.03		
稅項 Taxation	1,451,574.92		
非正常業務費用 Costs of non-banking operations	87,243.53		
折舊撥款 Depreciation allowances	26,271,598.82		
備用金之撥款 Provision allowances	30,058,913.25		
營業利潤 Operating profit	1,348,099,171.22		
總額 TOTAL	3,327,401,537.34	**總額** TOTAL	3,327,401,537.34

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**

澳門幣
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	1,348,099,171.22
歷年之損失 Loss related to previous years		歷年之利潤 Profit related to previous years	460,738.35
特別損失 Exceptional losses		特別利潤 Exceptional profits	
營業利潤之稅項撥款 Profit tax provision	144,608,686.12	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.	137,165,600.00	營業結果(虧損) Operating Result (loss)	
營業結果(盈餘) Operating Result (profit)	1,066,785,623.45		
總額 TOTAL	1,348,559,909.57	**總額** TOTAL	1,348,559,909.57

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
武龍
Wu Long

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

禤永明先生

(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
武龍先生，
副董事長、行政總裁兼執行董事

禤永明先生，
副董事長兼執行董事
陳曉燕女士，董事
王一心女士，董事
馬向軍先生，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. Wu Long,
Vice-Chairman, Chief Executive Officer & Executive Director

Mr. Huen Wing Ming, Patrick,
Vice-Chairman & Executive Director
Ms. Chen Xiao Yan, Director
Ms. Wang Yi Xin, Director
Mr. Ma Xiang Jun, Director
Mr. Tong Chi Kin, Director

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 Mr. Chui Sai Cheong)

公司秘書

鄭凱先生

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)

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
截至二零一七年六月三十日止半年度

Cash flow statement
For the six Months ended 30 June 2017

銀行層面

Bank Level

		澳門幣千元 MOP'000
經營活動產生的現金流	**Cash flows from operating activities**	
稅前利潤	Profit before tax	1,348,560
調整：	Adjustments for:	
折舊	Depreciation	26,272
可供出售投資產生的股息收入	Dividend income from available-for-sale investments	(2,040)
處置物業，機具及設備損失	Losses on disposal of property, plant and equipment	82
可供出售投資溢折價攤銷	Amortisation of discount and premium of available-for-sale investments	51,193
持有到期投資溢折價攤銷	Amortisation of discount and premium of held-to-maturity investments	2,482
發行存款證折價攤銷	Amortisation of discount of certificate of deposits issued	6,046
發行債券折價攤銷	Amortisation of discount of debt issued	44,519
可供出售投資處置淨收益	Net gains from disposal of available-for-sale investments	(34,333)
持有到期投資處置淨收益	Net gains from disposal of held-to-maturity investments	—
客戶貸款和墊款的減值準備	Impairment allowance on loans and advances to customers	29,939
持有到期投資的減值準備回撥	Write-back of impairment allowance on held-to-maturity investments	—
		1,472,720

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

		澳門幣千元 MOP'000
營運資產的減少／(增加)：	Decrease/(Increase) in operating assets:	
初始期限超過三個月期的拆放同業減少／(增加)	Decrease/(Increase) in placements with other banks with original maturity longer than three months	311,181
初始期限超過三個月的金融管理局票據減少／(增加)	Decrease/(Increase) in treasury bills with original maturity longer than three months	—
客戶貸款和墊款的減少／(增加)	Decrease/(Increase) in loans and advances to customers	(12,201,313)
應收款項及其他資產減少／(增加)	Decrease/(Increase) in receivables and other assets	419,709
衍生金融資產減少／(增加)	Decrease/(Increase) in derivative financial assets	277,312
營運負債的增加／(減少)	Increase/(Decrease) in operating liabilities:	
同業存放增加／(減少)	Increase/(Decrease) in deposits from other banks	(8,432,961)
客戶存款增加／(減少)	Increase/(Decrease) in deposits from customers	13,137,568
其他負債增加／(減少)	Increase/(Decrease) in other liabilities	(832,401)
衍生金融負債增加／(減少)	Increase/(Decrease)in derivative financial liabilities	369,813
經營活動(使用)／產生的現金流	Cash (used in)/generated from operations	(5,478,372)
退還／(繳付)海外稅	Overseas tax refunded /(paid)	(5,473)
經營活動(使用)／產生的淨現金流	**Net cash flows (used in)/generated from operating activities**	(5,483,845)

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

		澳門幣千元 MOP'000
投資活動產生的現金流	**Cash flows from investing activities**	
可供出售投資產生股息收入	Dividend income from available-for-sale investments	2,040
購買可供出售的投資	Purchases of available-for-sale investments	(4,497,513)
可供出售投資收回利得	Proceeds from redemption of available-for-sale investments	6,729,589
購買持有至到期投資	Purchases of held-to-maturity investments	(2,948,103)
持有至到期投資收回利得	Proceeds from redemption of held-to-maturity investments	1,118,910
物業、機具和設備收益處置利得	Proceeds from disposal of property, plant and equipment	67
購買物業、機具和設備	Purchases of property, plant and equipment	(39,471)
投資活動(使用)／產生的淨現金流	**Net cash flows (used in)/generated from investing activities**	365,519
籌資活動產生的現金流	**Cash flows from financing activities**	
發行存款證	Proceeds from issuance of certificates of deposit	3,710,533
贖回存款證	Redemption of certificates of deposit issued	(4,465,314)
股息支付	Dividends paid	(223,635)
籌資活動產生／(使用)的淨現金流	**Net cash flows generating from/(used in) financing activities**	(978,416)
現金和現金等價物的淨(減少)／增加	**Net (Decrease)/ Increase in cash and cash equivalents**	(6,096,742)
期初現金及現金等價物	Cash and cash equivalents at 1 January	44,645,535
期末現金及現金等價物	**Cash and cash equivalents at 30 June**	38,548,793
現金及現金等價物餘額分析	**Analysis of balances of cash and cash equivalents**	
庫存現金及銀行存款	Cash on hand and balances with banks	4,409,302
初始期限3個月以內存放貨幣當局存款	Deposits with monetary authority with original maturity within three months	3,201,413
初始期限3個月內拆放同業	Placements with other banks with original maturity within three months	27,038,138
初始期限3個月內金融管理局票據	Treasury bills with original maturity within three months	3,899,940
		38,548,793

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

		澳門幣千元 MOP '000
代客保管賬	Values received for safe keeping	2,150,822.33
代收賬	Bills for collection	63,789.59
抵押賬	Collateral	285,513,986.01
保證及擔保付款	Guarantee on account of customers	6,999,983.50
信用證	Letters of credit outstanding	210,060.10
承兑匯票	Bills & acceptance available for discount	23,885.78
其他備查賬	Other memorandum items	15,936,945.86
未提取貸款承諾	Undrawn credit facilities	37,617,416.61
合計	Total	348,516,889.78

4、 衍生品交易 4. Derivatives transactions

		澳門幣千元 MOP' 000		
		面值 Nominal Value	公允價值 Fair Value	加權信貸風險金額 Credit Risk Weighted Amount
匯率類合約	Exchange rate contracts	75,691,508.14	(309,732.35)	211,529.33
利率類合約	Interest rate contracts	199,445.39	(2,135.39)	199.45
權益類合約	Equities contracts			
商品類合約	Commodities contracts			
其他	Others	1,588,759.30	(228.90)	

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餘額。

5. Related party transactions

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

關聯方交易	Related party transactions	澳門幣千元 MOP'000
存放同業款項	Interbank assets (deposits)	21,098,669.73
投資	Sundry investments	79,980.00
貸款及墊款	Credit granted	5,055,553.07
其它資產	Other assets	64,772.31
營業開支	Operating cost	164,575.97
客戶存款	Deposits of non-bank customers	1,907,893.34
同業存款	Interbank liabilities (deposits)	11,071,101.76
其它負債	Other liabilities	48,078.97
營業收入	Operating income	132,684.90

6、 資本

定量披露：

6. Capital

Quantitative disclosure:

		澳門幣千元 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)	10,523,160.00
補充自有資本(二級資本)	Supplementary capital (i.e. Tier 2 Capital)	9,665,648.00
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	27,189,378.00
含營運風險的償付能力比率(銀行層面)	Operation risk adjusted solvency ratio (Bank level)	17.80%
含營運風險的償付能力比率(集團層面)	Operation risk adjusted solvency ratio (Group level)	17.93%
含營運風險的償付能力比率(子公司)	Operation risk adjusted solvency ratio (ICBC Capital)	85.28%

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 or Public Sector	金融機構 Financial Institution	其它公司 Other Company	澳門幣千元 MOP'000 總計 Total
澳門 Macau	—	824,590.00	121,895,825.85	122,720,415.85
中國 China	—	5,539,365.93	16,325,533.16	21,864,899.09
香港 Hong Kong	—	1,907,106.34	36,657,403.52	38,564,509.85
其他 Others	241,197.00	454,053.35	8,367,239.13	9,062,489.49

b. 債務證券

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	澳門幣千元 MOP'000 總計 Total
澳門 Macau	3,900,000.00	—	—	3,900,000.00
中國 China	390,839.27	10,267,755.00	10,525,842.42	21,184,436.69
香港 Hong Kong	—	—	1,335,340.31	1,335,340.31

c. 金融衍生工具

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	澳門幣千元 MOP'000 總計 Total
澳門 Macau	—	(4,511.11)	(12.79)	(4,523.90)
中國 China	—	(253,773.86)	0.00	(253,773.86)
香港 Hong Kong	—	(36,591.03)	0.00	(36,591.03)
英國 United Kingdom	—	2,326.62	0.00	2,326.62
新加坡 Singapore	—	(19,534.48)	0.00	(19,534.48)

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 授信行業分布

7.2 Industry distribution of exposures

澳門幣千元
MOP'000

行業 Industry	總金額 Gross Amount	不良貸款金額 Non-performing Loan	一般減值準備 CIA (Collective Impairment Allowance)	個別減值準備 IIA (Individual Impairment Allowance)	淨金額 Net Amount
製造業 Manufacturing industries	2,328,575.43	18,692.69	20,795.00	18,692.69	2,289,087.74
電力、氣體燃料及水 Electricity, gas and water	1,553,001.41	—	14,006.51	—	1,538,994.90
建築及裝修工程 Construction and public works	12,364,523.19	—	112,843.71	—	12,251,679.48
批發及零售 Wholesale and retail trade	11,209,398.42	2,222.18	153,172.16	888.87	11,055,337.39
餐廳、酒店及相關行業 Restaurants, Hotels and similar	18,884,838.72	—	169,823.63	—	18,715,015.09
運輸、倉庫及通訊 Transport, warehousing and communications	2,631,143.52	—	23,781.57	—	2,607,361.95
個人按揭貸款 Personal housing loans (mortgage)	21,369,459.91	45,507.38	191,671.55	5,069.07	21,172,719.29
其它個人貸款 Personal credit for other purposes	21,437,306.98	41,845.92	198,296.21	4,144.87	21,234,865.90
其它 Others	54,778,731.01	86,855.50	511,146.46	26,543.58	54,241,040.97
合計 Total	**146,556,978.59**	**195,123.67**	**1,395,536.80**	**55,339.08**	**145,106,102.71**

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布

7.3 Maturity analysis on assets and liabilities

澳門幣千元
MOP'000

資產 Assets	即時償付 On Demand	1月內到期 Up to 1 month	1-3月內到期 From 1 to 3 months	3月-1年內到期 From 3 months to 1 year	1-3年內到期 From 1 to 3 years	3年以上 Over 3 years	無指定期限 Indefinite period	總計 Total
客戶貸款及墊款 Loans and advances to customers	2,247,652.69	3,329,679.24	4,104,843.77	18,634,964.43	33,660,155.13	84,579,683.31	—	146,556,978.57
存、拆放同業款項 Cash and balances with and loans and advances to banks	1,334,804.13	21,962,995.50	7,198,122.00	1,125,586.00	—	—	—	31,621,507.63
存款證 Certificates of deposit held	—	—	—	—	—	—	—	—
持有由金管局發行的證券 Securities issued by Macau SAR Government and/or AMCM	—	3,900,000.00	—	—	—	—	—	3,900,000.00
其它證券 Other securities	—	—	437,717.65	1,417,049.18	6,589,431.92	14,075,578.24	78,190.13	22,597,967.12
負債 **Liabilities**								
同業存入、拆入款項 Deposits and balances of banks and financial institutions	198,523.65	3,463,546.51	21,306.60	2,042,175.28	—	—	—	5,725,552.04
公共機構存款 Deposits from public sector entities	470.92	6,487,223.39	15,570,839.00	12,106,215.69	—	—	—	34,164,749.00
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	35,946,153.16	42,647,166.62	42,180,747.03	18,866,199.18	374,667.74	—	—	140,014,933.73
發行存款證 Certificates of deposits issued	—	—	161,861.90	4,150,046.03	118,637.08	—	—	4,430,545.01
其它發行證券 Other securities issued	—	—	—	—	—	7,510,967.53	600,490.00	8,111,457.53

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

澳門幣千元，%
MOP' 000, %

	逾期餘額 Past due loans	逾期餘額百份比 Past due loans percentage	抵押品價值 Value of Collateral	個別減值準備 Individual Impairment Allowance
a) 逾期3-6月 Overdue for 3-6 months	13,420.13	0.009%	22,782.40	1,998.74
b) 逾期6月-1年 Overdue for 6 months -1 year	104,900.75	0.072%	1,688,168.66	5,503.21
c) 逾期1年以上 Overdue for more than 1 year	71,518.99	0.049%	125,415.27	46,576.21
	189,839.87	0.130%	1,836,366.33	54,078.16

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 澳門幣千元 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	—
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	7,691
股權風險	Equity exposures	—
外匯風險	Foreign exchange exposures	9,750
商品風險	Commodity exposures	—

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。

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.

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

幣別：澳門幣(以千元計)
Currency: MOP (in Thousand)

項目 Item	時段 Time band	第一部份 長盤 Part I long (a)	第二部份 (短盤) Part II (short) (b)	第三部份 長盤 Part III long (c)	第四部份 (短盤) Part IV (short) (d)	淨長盤／(短盤)總額 Total Net long / (short) (e)	權數% Weighing factor %	加權淨長盤／(短盤) Weighted position long / (short) (f)
1	少於1日 Within 1 day	16,734,483	(7,827,141)	0	0	8,907,342	0.00	0
2	>1 至 <= 7 日 >1 to <= 7 days	404,251	(3,888,606)	0	0	(3,484,355)	0.02	(697)
3	>7 日至 <= 1 個月 >7 days to <= 1 month	1,908,493	(1,375,727)	0	0	532,766	0.10	533
4	>1 至 <= 3 個月 >1 to <= 3 months	58	(2,660,236)	0	0	(2,660,178)	0.32	(8,513)
5	>3 至 <= 6 個月 >3 to <= 6 months	150	(2,359,046)	0	0	(2,358,896)	0.72	(16,984)
6	>6 個月至 <=1 年 >6 months to <=1 year	62,217	(2,263,624)	0	0	(2,201,407)	1.43	(31,480)
7	>1 至 <=2 年 >1 to <=2 years	183,627	(77,898)	0	0	105,729	2.77	2,929
8	>2 至 <=3 年 >2 to <=3 years	114,579	(6,825)	0	0	107,754	4.49	4,838

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 Item	時段 Time band	第一部份 長盤 Part I long (a)	第二部份 (短盤) Part II (short) (b)	第三部份 長盤 Part III long (c)	第四部份 (短盤) Part IV (short) (d)	淨長盤／(短盤)總額 Total Net long / (short) (e)	權數% Weighing factor %	加權淨長盤／(短盤) Weighted position long / (short) (f)
9	>3 至 <=4 年 >3 to <=4 years	247,724	0	0	0	247,724	6.14	15,210
10	>4 至 <=5 年 >4 to <=5 years	29,293	0	0	0	29,293	7.71	2,258
11	>5 至 <=7 年 >5 to <=7 years	9,889	0	0	0	9,889	10.15	1,004
12	>7 至 <=10 年 >7 to <=10 years	5,858	0	0	0	5,858	13.26	777
13	>10 至 <=15 年 >10 to <=15 years	18,484	0	0	0	18,484	17.84	3,298
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))							(26,827)
17	其他幣別之加權總額 Weighted position of all other currencies							1,236,603
18	所有幣別之加權總額 (16(f)+17(f)) Weighted position of all currencies (16(f)+17(f))							1,209,776
19	自有資金* Own funds*							27,189,378
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))							4.45%

(* 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

幣別：港元(澳門幣千元等值)
Currency: HKD (in MOP Thousand equivalent)

項目 Item	時段 Time band	第一部份 長盤 Part I long (a)	第二部份 (短盤) Part II (short) (b)	第三部份 長盤 Part III long (c)	第四部份 (短盤) Part IV (short) (d)	淨長盤／(短盤)總額 Total Net long / (short) (e)	權數% Weighing factor %	加權淨長盤／(短盤) Weighted position long / (short) (f)
1	少於1日 Within 1 day	49,063,661	(14,281,636)	0	0	34,782,025	0.00	0
2	>1 至 <= 7 日 >1 to <= 7 days	9,910,485	(9,096,027)	0	0	814,458	0.02	163
3	>7 日至 <= 1 個月 >7 days to <= 1 month	23,170,985	(29,554,842)	877,440	0	(5,506,417)	0.10	(5,506)
4	>1 至 <= 3 個月 >1 to <= 3 months	8,041,791	(36,601,058)	2,947,010	0	(25,612,257)	0.32	(81,959)
5	>3 至 <= 6 個月 >3 to <= 6 months	66,264	(18,839,247)	4,225,845	0	(14,547,138)	0.72	(104,739)
6	>6 個月至 <=1 年 >6 months to <=1 year	308,778	(8,506,884)	30,308,505	0	22,110,399	1.43	316,179
7	>1 至 <=2 年 >1 to <=2 years	2,122,288	(245,219)	0	0	1,877,069	2.77	51,995
8	>2 至 <=3 年 >2 to <=3 years	2,305,018	(8,365)	0	(159,246)	2,137,407	4.49	95,970
9	>3 至 <=4 年 >3 to <=4 years	2,018,494	0	0	0	2,018,494	6.14	123,936
10	>4 至 <=5 年 >4 to <=5 years	743,274	0	0	0	743,274	7.71	57,306
11	>5 至 <=7 年 >5 to <=7 years	49,019	(360,500)	0	0	(311,481)	10.15	(31,615)
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))							421,730

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

幣別：美元(澳門幣千元等值)
Currency: USD (in MOP Thousand equivalent)

項目 Item	時段 Time band	第一部份 長盤 Part I long (a)	第二部份 (短盤) Part II (short) (b)	第三部份 長盤 Part III long (c)	第四部份 (短盤) Part IV (short) (d)	淨長盤／(短盤)總額 Total Net long / (short) (e)	權數% Weighing factor %	加權淨長盤／(短盤) Weighted position long / (short) (f)
1	少於1日 Within 1 day	392,178	(4,398,945)	0	0	(4,006,767)	0.00	0
2	>1 至 <= 7 日 >1 to <= 7 days	4,986,978	(1,393,106)	1,353,224	(1,233,658)	3,713,438	0.02	743
3	>7 日至 <= 1 個月 >7 days to <= 1 month	13,521,291	(5,533,366)	4,758,028	(1,519,801)	11,226,152	0.10	11,226
4	>1 至 <= 3 個月 >1 to <= 3 months	19,277,010	(13,132,401)	3,431,879	(3,993,096)	5,583,392	0.32	17,867
5	>3 至 <= 6 個月 >3 to <= 6 months	3,188,222	(1,551,722)	3,435,366	(4,253,107)	818,759	0.72	5,895
6	>6 個月至 <=1 年 >6 months to <=1 year	3,302,301	(340,339)	0	(30,559,660)	(27,597,698)	1.43	(394,647)
7	>1 至 <=2 年 >1 to <=2 years	2,240,182	(153,156)	0	0	2,087,026	2.77	57,811
8	>2 至 <=3 年 >2 to <=3 years	3,832,650	(2,564,018)	0	(40,200)	1,228,432	4.49	55,157
9	>3 至 <=4 年 >3 to <=4 years	6,434,601	0	0	0	6,434,601	6.14	395,085
10	>4 至 <=5 年 >4 to <=5 years	4,262,290	(4,019,950)	0	0	242,340	7.71	18,684
11	>5 至 <=7 年 >5 to <=7 years	577,258	0	0	0	577,258	10.15	58,592
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))							226,413

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

幣別：人民幣(澳門幣千元等值)
Currency: CNY (in MOP Thousand equivalent)

項目 Item	時段 Time band	第一部份 長盤 Part I long (a)	第二部份 (短盤) Part II (short) (b)	第三部份 長盤 Part III long (c)	第四部份 (短盤) Part IV (short) (d)	淨長盤／(短盤)總額 Total Net long / (short) (e)	權數% Weighing factor %	加權淨長盤／(短盤) Weighted position long / (short) (f)
1	少於1日 Within 1 day	71,077	(569,522)	0	0	(498,445)	0	0
2	>1 至 <= 7 日 >1 to <= 7 days	2,107,450	(145,557)	0	(1,361,255)	600,638	0.02	120
3	>7 日至 <= 1 個月 >7 days to <= 1 month	2,170,083	(1,278,224)	591,850	(2,840,880)	(1,357,171)	0.10	(1,357)
4	>1 至 <= 3 個月 >1 to <= 3 months	87,359	(1,930,969)	11,837	(2,367,400)	(4,199,173)	0.32	(13,437)
5	>3 至 <= 6 個月 >3 to <= 6 months	248,831	(1,883,332)	0	(1,775,550)	(3,410,051)	0.72	(24,552)
6	>6 個月至 <=1 年 >6 months to <=1 year	5,291,607	(3,620,359)	0	0	1,671,248	1.43	23,899
7	>1 至 <=2 年 >1 to <=2 years	1,299,343	(1,229)	0	0	1,298,114	2.77	35,958
8	>2 至 <=3 年 >2 to <=3 years	295,239	0	0	0	295,239	4.49	13,256
9	>3 至 <=4 年 >3 to <=4 years	2,631,298	0	0	0	2,631,298	6.14	161,562
10	>4 至 <=5 年 >4 to <=5 years	866,213	0	0	0	866,213	7.71	66,785
11	>5 至 <=7 年 >5 to <=7 years	109,256	0	0	0	109,256	10.15	11,089
12	>7 至 <=10 年 >7 to <=10 years	2,376,598	0	0	0	2,376,598	13.26	315,137
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))							588,460

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:

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

貨幣	Currency	不包括期權合約的淨持倉長盤或短盤 Net Open Position excluding option contracts Long or Short	期權合約的淨長盤或短盤 Net Position in Option contracts Long or Short	已包括期權合約的淨持倉長盤或短盤 Net Open Position including option contracts Long or Short
1. 澳洲元	1. Australian dollars	891		891
2. 加拿大元	2. Canadian dollars	6,172		6,172
3. 人民幣	3. Chinese renminbi	109,117		109,117
4. 歐元	4. Euro	(2,871)		(2,871)
5. 港元	5. Hong Kong dollars	18,127,004		18,127,004
6. 日圓	6. Japanese yen	(2,568)		(2,568)
7. 新西蘭元	7. New Zealand dollars	362		362
8. 英鎊	8. Pound sterling	3,044		3,044
9. 新加坡元	9. Singapore dollars	(1,079)		(1,079)
10. 瑞士法郎	10. Swiss francs	259		259
11. 美元	11. US dollars	848,858		848,858
12. 以上未列出的貨幣，黃金除外	12. Foreign currencies not separately specified above, except gold	2,011		2,011
13. 黃金	13. Gold	20		20

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) 淨頭寸不低于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	226,353.70	(19,714,267.38)

	買入 Purchases	賣出 Sales
遠期 Forward	37,086,946.30	—
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		**17,599,032.62**

美元(原幣)/USD (Original CCY) /千元'000

	資產 Assets	負債 Liabilities
即期 Spot	3,694,356.78	(29,000.00)

	買入 Purchases	賣出 Sales
遠期 Forward	2,201,858.66	(5,761,634.76)
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.	—	**105,580.68**

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

定量披露

11. Liquidity

Quantitative disclosure

		澳門幣千元／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	3,363,067
(b)	平均持有之流動現金額 Average weekly amount of cash in hand	5,923,120
(c)	平均之償付資產 Specified liquid assets	67,998,250
(d)	平均之償付資產對基本負債比率 Ratio of specified liquid asset to total basic liabilities	39%
(e)	平均之一個月流動性比率 One-month liquidity ratio in the last week of each month	115%
(f)	平均之三個月流動性比率 Three-month liquidity ratio in the last week of each month	24%

12、其他信息

(a) 充作信用機構擔保或第三方負債的資產。

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。

12. Others

(a) 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二零一七年六月三十日。

13. Notes

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

(b) The time of all data is on Jun 30th, 2017 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。

1. Financial Statements

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

(a) 資產負債表

工銀(澳門)投資股份有限公司
資產負債表
於二零一七年六月三十日

(a) Balance sheet

ICBC (MACAU) CAPITAL LIMITED
Balance Sheet
As at 30 June 2017

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 local banks	**715,095.28**		**715,095.28**
在外地之其他信用機構活期存款	Demand deposits with correspondents			
金，銀	Gold & Silver			
其他流動資產	Other current assets	**49,862,791.59**		**49,862,791.59**
放款	Loans & advances			
在本澳信用機構拆放	Investments in local banks	**18,183,312.21**		**18,183,312.21**
在外地信用機構之通知及定期存款	Deposits at call & time with correspondents			
股票，債券及股權	Securities	**47,527,673.71**		**47,527,673.71**
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			
不動產	Buildings			
設備	Equipment	**211,339.35**	**197,704.45**	**13,634.90**
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	**130,625.00**	**108,407.97**	**22,217.03**
內部及調整賬	Sundry accounts	**768,003.45**		**768,003.45**
總額	TOTAL	**117,398,840.59**	**306,112.42**	**117,092,728.17**

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

(續 Continued)

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

			澳門元 MOP
負債	**Liabilities**	**小結 Sub-Total**	**總額 Total**
活期存款	Demand deposit		
通知存款	Deposits at call		
定期存款	Time deposit		
公共機構存款	Deposit of public sector		
本地信用機構資金	Deposits from local banks		
其他本地機構資金	Loans from local credit institutions		
外幣借款	Loans in foreign currency		
債券借款	Debts against debentures		
承銷資金債權人	Creditors of resources in trust		
應付支票及票據	Cheques & payment orders		
債權人	Creditors		
各項負債	Accounts payable		
內部及調整賬	Sundry accounts		**2,659,481.25**
各項風險備用金	Provision		
股本	Capital	**50,000,000.00**	
法定儲備	Legal reserve	**12,298,400.00**	
自定儲備	Statutory reserve		
其他儲備	Other reserves		**62,298,400.00**
歷年營業結果	Retained profit	**48,086,551.88**	
本期營業結果	Profit & loss for the period	**4,048,295.04**	**52,134,846.92**
總額	TOTAL		**117,092,728.17**

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

截至二零一七年六月三十日營業結果演算

營業賬目

(b) Income Statement

Income Statement for the period ended 30 June 2017

Income Statement

澳門元
MOP

借方 Debit	金額 Amount	貸方 Credit	金額 Amount
負債業務成本 Costs of credit operations		資產業務收益 Income from credit operations	
人事費用 Personnel costs		銀行服務收益 Income from banking services	5,596,630.04
董事及監察會開支 Board of directors & supervisors fee	25,749.95	其他銀行業務收益 Income form other banking services	342,704.16
職員開支 Staff costs	1,445,992.25	證券及財務投資收益 Income from securities & equity investments	
固定職員福利 Staff benefits	113,306.38	其他銀行收益 Other banking income	1,062,812.27
其他人事費用 Other personnel costs		非正常業務收益 Income from non-banking operations	
第三者作出之供應 Third party supply	669.08	營業損失 Operating loss	
第三者提供之勞務 Third party services	887,933.75		
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	9,200.02		
備用金之撥款 Provision allowances			
營業利潤 Operating profit	4,519,295.04		
總額 TOTAL	7,002,146.47	總額 TOTAL	7,002,146.47

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	4,519,295.04
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	471,000.00	備用金之使用 Provisions used up	
營業結果(盈餘) Operating Result (profit)	4,048,295.04	營業結果(虧損) Operating Result (loss)	
總額 TOTAL	4,519,295.04	總額 TOTAL	4,519,295.04

董事長
Chairman
武龍
Wu Long

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
武龍先生，董事長
禤永明先生，董事
鄭永輝先生，董事
林孜女士，董事

股東會主席團
朱曉平先生，主席
禤駿遠先生，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. Wu Long, Chairman,
Mr. Huen Wing Ming, Patrick, Director
Mr. Cheng Wing Fai, Patrick, Director
Ms. Lin Zi, Director

Board of the General Meeting
Mr. Zhu Xiaoping, Chairman
Mr. Huen Chung Yuen, Ian, Vice-Chairman
Mr. Zheng Kai, Secretary

Single Supervisor
CSC & Associates, Auditors
(Represented by Mr. 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(根據國際會計準則7號)

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

截至二零一七年六月三十日止

For the 6 months ended 30 June 2017

		澳門幣 MOP
經營活動產生的現金流	**Cash flows from operating activities**	
稅前利潤	profit before tax	**4,519,296**
調整：	adjustments for:	
利息收入	Interest income	**(1,062,812)**
折舊	Depreciation	**9,200**
		3,465,684
應收款項及其他資產減少／(增加)	Decrease/(increase) in receivables and other assets	**294,801**
應收直接控股公司款項減少／(增加)	Decrease/(increase) in amount due from immediate holding company	**(1,667,570)**
應收同級附屬公司款項減少／(增加)	Decrease/(increase) in amount due from a fellow subsidiary	**(160,412)**
應付款及其他負債資產增加／(減少)	Increase/(decrease) in payables and other liabilities	**(708,357)**
應付同級附屬公司款項增加／(減少)	Increase/(decrease) in amount due to a fellow subsidiary	**(1,219,411)**
經營活動產生／(使用)的現金流	**Cash generated from/(used in) operations**	**4,735**
已收利息	Interest received	**1,141,761**
繳付所得稅	Income taxes paid	**—**
經營活動產生／(使用)的淨現金流	Net cash flows generated from/(used in) operating activities	**1,146,496**
投資活動產生的現金流	**Cash flows from investing activities**	
購買固定資產	Purchase of fixed assets	**—**
固定資產處置收益	Proceed from sale of fixed assets	**—**
購買持至到期日金融資產	Purchase of held-to-maturity investments	**—**
初始期限超過三個月定期存款(增加)／減少	(Increase)/decrease in time deposit with original maturity of more than three months	**(2,240,963)**
投資活動產生／(使用)的淨現金流	**Net cash flows generated from/(used in) investing activities**	**(2,240,963)**
現金和現金等價物的淨增長／(減少)	**Net increase/(decrease) in cash and cash equivalents**	**(1,094,467)**
期初現金及現金等價物	Cash and cash equivalents at 1 January	**1,809,562**
期末現金及現金等價物	**Cash and cash equivalents at 30 June**	**715,095**
現金及現金等價物餘額分析	**Analysis of balances of cash and cash equivalents**	
銀行結餘	Cash at bank	**715,095**
現金及現金等價物	**Cash and cash equivalents**	**715,095**

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

2017年上半年度未發生此類交易。

3. Off-balance sheet exposures other than derivatives transactions

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

4、 衍生品交易

2017年上半年度未發生此類交易。

4. Derivatives transactions

There was no derivatives transaction during the period.

5、 關聯方交易

定量披露

5. Related party transactions

Quantitative disclosure

		截至 二零一七年 六月三十日 For the 6 months ended 30 June 2017 澳門幣 MOP
收取直接控股母公司投資管理費	Investment management fee income received from the immediate holding company	**1,648,000**
收取同系附屬公司退休基金投資管理費	Pension fund investment management fee income received from a fellow subsidiary	**3,541,662**
收取直接控股母公司同系附屬公司諮詢費	Advisory fee income received from a fellow subsidiary of immediate holding company	**406,968**
收取直接控股母公司利息收入	Interest income received from immediate holding company	**121,680**
支付給直接控股母公司諮詢費用	Advisory fee expense paid to immediate holding company	**386,620**

(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18,183,312.21元，年利率為1.45%，儲蓄帳戶存款澳門幣367.40元，年利率為0.01%至0.25%，活期存款澳門幣714,727.89元。定期存款的年期均少於一年。

(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55,033.21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。

(iv) 於直接控股母公司的可收回金額澳門幣48,053,708.00。於附屬公司的可收回金額澳門幣1,783,822.19。

(i) At the end of the reporting period, the Company had bank balances with the immediate holding company which included time deposits of MOP 18,183,312.21 with effective interest rates of 1.45% per annum, savings account deposits of MOP 367.40 with effective interest rates ranging from 0.01% to 0.25% per annum and current account deposits of MOP 714,727.89. The time deposits have original maturities within 1 year.

(ii) At the end of the reporting period, the Company had accrued interest of MOP 55,033.21 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.

(iv) Amount due from immediate holding company MOP 48,053,708.00. Amount due from a fellow subsidiary MOP 1,783,822.19

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**

		二零一七年 六月三十日 30 June 2017 澳門幣 MOP
已發行並已繳足資本	Share capital	**50,000,000.00**
法定儲備	Legal reserve	**11,338,400.00**
盈餘滾存(留存收益)	Profits brought forward (Retained Earning)	**49,046,551.88**
自有資本	Own Fund	**110,384,951.88**

		二零一七年 六月三十日 30 June 2017
含營運風險的償付能力比率(集團層面)	Operation Risk Adjusted Solvency Ratio (Group Level)	**17.93%**
含營運風險的償付能力比率(工銀投資)	Operation Risk Adjusted Solvency Ratio (ICBC Capital)	**85.28%**

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和兩項投資企業發行的債券外，報告期內沒有其他信用風險敞口。

Except for the majority of the company's assets placed with the Company's immediate holding company and two debt securities of corporate issuers, there was no credit risk exposure to other parties during the period.

8、 市場風險 / 8. Market risk

定量披露 / **Quantitative disclosure**

無

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

9. Interest rate risk in the banking book

Quantitative disclosure

		存款利率變動 Interest rate change	年利息收入變動（澳門元’000） Annual Interest income change (MOP’000)
港元	HKD	+1% -1%	+139 -139
美元	USD	+1% -1%	+43 -43

10、 外匯風險

定量披露

美元頭寸淨持倉金額相當於52,435,229.51澳門元。

10. Foreign exchange risk

Quantitative disclosure

Net long of US Dollar Deposit which is equivalent to MOP 52,435,229.51.

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.

ICBC

工银澳门