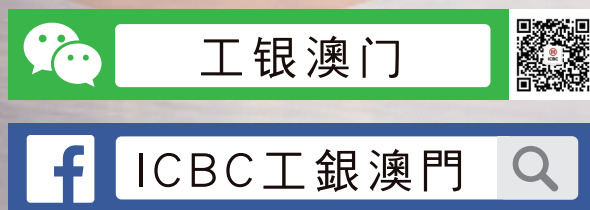


2018年上半年財務訊息報告 INTERIM REPORT



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  工銀澳門

目錄 Index

2018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 2018 (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	2
1、財務信息	Financial Statements	2
2、現金流量表(根據國際會計準則7號)	Cash flow statement (In accordance with IAS 7)	11
3、未包括衍生金融交易的表外風險	Off-balance sheet exposures other than derivatives transactions	14
4、衍生品交易	Derivatives transactions	14
5、關聯方交易	Related party transactions	15
6、資本	Capital	15
7、信用風險	Credit risk	16
8、市場風險	Market risk	19
9、銀行賬戶的利率風險	Interest rate risk in the banking book	20
10、外匯風險	Foreign exchange risk	25
11、流動性	Liquidity	27
12、其他信息	Others	27
13、說明	Notes	27
工銀(澳門)投資股份有限公司	ICBC (MACAU) CAPITAL LIMITED	28
1、財務信息	Financial Statements	28
2、現金流量表(根據國際會計準則7號)	Cash flow statement (In accordance with IAS 7)	33
3、未包括衍生金融交易的表外風險	Off-balance sheet exposures other than derivatives transactions	34
4、衍生品交易	Derivatives transactions	34
5、關聯方交易	Related party transactions	34
6、資本	Capital	35
7、信用風險	Credit risk	35
8、市場風險	Market risk	35
9、銀行賬戶的利率風險	Interest rate risk in the banking book	36
10、外匯風險	Foreign exchange risk	36
11、流動性	Liquidity	36
12、其他信息	Others	36
13、說明	Notes	36

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

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

1、財務信息

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

(a) 合併資產負債表和資產負債表

集團層面

合併資產負債表

於二零一八年六月三十日

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 2018

		澳門幣 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	3,062,452,547.44		3,062,452,547.44
AMCM存款	Deposit with A.M.C.M.	3,055,284,123.96		3,055,284,123.96
應收賬項	Account receivable	479,844,423.96		479,844,423.96
在本地之其他信用機構活期存款	Demand deposits with local banks	123,127,145.50		123,127,145.50
在外地之其他信用機構活期存款	Demand deposits with correspondents	1,212,229,974.14		1,212,229,974.14
金，銀	Gold & Silver			
其他流動資產	Other current assets	1,865,131,180.60		1,865,131,180.60
放款	Loans & advances	188,433,654,702.04	46,110,494.26	188,387,544,207.78
在本澳信用機構拆放	Interbank placement with local banks	1,805,084,000.00		1,805,084,000.00
在外地信用機構之通知及定期存款	Deposits at call & time with correspondents	21,266,345,000.00		21,266,345,000.00
股票，債券及股權	Securities	48,404,531,394.00	72,870,294.13	48,331,661,099.87
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	95,164,658.96	186,807,231.96
設備	Equipment	253,584,652.65	180,378,923.05	73,205,729.60
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	209,253,821.26	116,863,741.24	92,390,080.02
內部及調整賬	Sundry accounts	1,502,595,466.78		1,502,595,466.78
總額	TOTAL	271,955,090,323.25	511,388,111.64	271,443,702,211.61

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)

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
於二零一八年六月三十日

Consolidated Balance Sheet
As at 30 June 2018

負債	Liabilities	小結 Sub-Total	澳門幣 MOP 總額 Total
活期存款	Demand deposit	36,616,939,426.08	
通知存款	Deposits at call		
定期存款	Time deposit	135,206,676,333.14	171,823,615,759.22
公共機構存款	Deposit of public sector	35,275,744,469.55	
本地信用機構資金	Deposits from local banks	3,756,296,521.17	
其他本地機構資金	Loans from local credit institutions		
外幣借款	Loans in foreign currency	28,200,954,580.93	
債券借款	Debts against debentures	8,151,232,208.59	
承銷資金債權人	Creditors of resources in trust		
應付支票及票據	Cheques & payment orders	287,111,280.83	
債權人	Creditors	517,232,725.71	
各項負債	Accounts payable	324,784,895.67	76,513,356,682.44
內部及調整賬	Sundry accounts		1,497,137,015.51
各項風險備用金	Provision		238,430,713.88
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)	6,774,993,509.26	7,976,046,809.26
歷年營業結果	Retained profit	12,424,501,116.07	
本期營業結果	Profit & loss for the period	970,614,115.23	13,395,115,231.30
總額	TOTAL		271,443,702,211.61

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1,504,632,800圓

Note: Other Reserve has included the additional impairment allowance according to the Financial System Act. The amount is MOP 1,504,632,800 which is net of deferred tax.

綜合備查賬	Consolidated Memorandum Accounts	金額 Amount	澳門幣 MOP
代客保管賬	Values received for safe keeping	2,585,061,915.41	
代收賬	Bills for collection	239,458,440.05	
抵押賬	Collateral	352,886,913,222.43	
保證及擔保付款	Guarantee on account of customers	2,313,974,919.72	
信用狀	Letters of credit outstanding	147,941,623.00	
承兌匯票	Bills & acceptance available for discount	284,616,525.88	
代付保證金	Guarantee deposit on behalf of customers		
期貨買入	Forward exchange contracts — Purchases	22,630,259,725.55	
期貨賣出	Forward exchange contracts — Sales	22,519,909,395.44	
其他備查賬	Other memorandum items	53,410,506,563.08	

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

銀行層面

Bank Level

資產負債表

Balance Sheet

於二零一八年六月三十日

As at 30 June 2018

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	3,062,452,547.44		3,062,452,547.44
AMCM存款	Deposit with A.M.C.M.	3,055,284,123.96		3,055,284,123.96
應收賬項	Account receivable	479,844,423.96		479,844,423.96
在本地之其他信用機構活期存款	Demand deposits with local banks	123,000,099.63		123,000,099.63
在外地之其他信用機構活期存款	Demand deposits with correspondents	1,212,190,246.71		1,212,190,246.71
金，銀	Gold & Silver			
其他流動資產	Other current assets	1,929,992,529.97		1,929,992,529.97
放款	Loans & advances	188,433,654,702.04	46,110,494.26	188,387,544,207.78
在本澳信用機構拆放	Interbank placement with local banks	1,805,084,000.00		1,805,084,000.00
在外地信用機構之通知及定期存款	Deposits at call & time with correspondents	21,266,345,000.00		21,266,345,000.00
股票，債券及股權	Securities	48,439,429,547.84	72,870,294.13	48,366,559,253.71
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	214,028,905.00	79,987,660.58	134,041,244.42
設備	Equipment	251,854,457.80	178,677,780.73	73,176,677.07
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	208,542,436.88	116,283,332.66	92,259,104.22
內部及調整賬	Sundry accounts	1,501,614,466.78		1,501,614,466.78
總額	TOTAL	271,983,317,488.01	493,929,562.36	271,489,387,925.65

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

於二零一八年六月三十日

Balance Sheet

As at 30 June 2018

負債	Liabilities	小結 Sub-Total	澳門幣 MOP 總額 Total
活期存款	Demand deposit	36,645,291,007.57	
通知存款	Deposits at call		
定期存款	Time deposit	135,359,910,133.26	172,005,201,140.83
公共機構存款	Deposit of public sector	35,275,744,469.55	
本地信用機構資金	Deposits from local banks	3,756,296,521.17	
其他本地機構資金	Loans from local credit institutions		
外幣借款	Loans in foreign currency	28,200,954,580.93	
債券借款	Debts against debentures	8,151,232,208.59	
承銷資金債權人	Creditors of resources in trust		
應付支票及票據	Cheques & payment orders	287,111,280.83	
債權人	Creditors	544,640,573.38	
各項負債	Accounts payable	324,784,895.67	76,540,764,530.12
內部及調整賬	Sundry accounts		1,490,675,874.93
各項風險備用金	Provision		238,430,713.88
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)	6,774,993,509.25	7,952,833,509.25
歷年營業結果	Retained profit	12,303,089,290.34	
本期營業結果	Profit & loss for the period	958,392,866.31	13,261,482,156.65
總額	TOTAL		271,489,387,925.65

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 1,504,632,800 圓

Note: Other Reserve has included the additional
impairment allowance according to the Financial
System Act. The amount is MOP 1,504,632,800
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	2,585,061,915.41
代收賬	Bills for collection	239,458,440.05
抵押賬	Collateral	352,886,913,222.43
保證及擔保付款	Guarantee on account of customers	2,313,974,919.72
信用狀	Letters of credit outstanding	147,941,623.00
承兌匯票	Bills & acceptance available for discount	284,616,525.88
代付保證金	Guarantee deposit on behalf of customers	
期貨買入	Forward exchange contracts — Purchases	22,630,259,725.55
期貨賣出	Forward exchange contracts — Sales	22,519,909,395.44
其他備查賬	Other memorandum items	53,410,506,563.08

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

(b) 合併損益表和損益表

(b) Consolidated income statement and income statement

集團層面

Group Level

截至二零一八年六月三十日營業結果演算

Consolidated income statement for the period ended 30 June 2018

合併營業賬目

Consolidated income statement

借方 Debit	金額 Amount	貸方 Credit	澳門幣 MOP 金額 Amount
負債業務成本		資產業務收益	
Costs of credit operations	1,906,380,635.13	Income from credit operations	3,743,098,742.29
人事費用		銀行服務收益	
Personnel costs		Income from banking services	417,234,462.48
董事及監察會開支		其他銀行業務收益	
Board of directors & supervisors fee	367,053.65	Income from other banking services	8,722,372.96
職員開支		證券及財務投資收益	
Staff costs	281,387,536.99	Income from securities & equity investments	721,000.00
固定職員福利		其他銀行收益	
Staff benefits	25,281,916.36	Other banking income	44,700.00
其他人事費用		非正常業務收益	
Other personnel costs	417,775.95	Income from non-banking operations	3,140,237.36
第三者作出之供應		營業損失	
Third party supply	10,006,458.00	Operating loss	
第三者提供之勞務			
Third party services	151,739,552.63		
其他銀行費用			
Other banking costs	382,708,958.87		
稅項			
Taxation	1,275,890.79		
非正常業務費用			
Costs of non-banking operations	14,300.00		
折舊撥款			
Depreciation allowances	26,677,913.92		
備用金之撥款			
Provision allowances	50,918,336.56		
營業利潤			
Operating profit	1,335,785,186.24		
總額		總額	
TOTAL	4,172,961,515.09	TOTAL	4,172,961,515.09

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

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	1,335,785,186.24
歷年之損失 Loss related to previous years		歷年之利潤 Profit related to previous years	425,591.55
特別損失 Exceptional losses	43,978.70	特別利潤 Exceptional profits	
營業利潤之稅項撥款 Profit tax provision	163,240,683.86	備用金之使用 Provisions used up	
根據金融體系法律制度增撥的 備用金 Additional impairment allowance according to Financial System Act.	202,312,000.00	營業結果(虧損) Operating Result (loss)	
營業結果(盈餘) Operating Result (profit)	970,614,115.23		
總額 TOTAL	1,336,210,777.79	總額 TOTAL	1,336,210,777.79

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
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	
截至二零一八年六月三十日營業結果演算		Income Statement for the period ended 30 June 2018	
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		資產業務收益	
Costs of credit operations	1,907,200,468.97	Income from credit operations	3,742,158,268.56
人事費用		銀行服務收益	
Personnel costs		Income from banking services	399,018,148.86
董事及監察會開支		其他銀行業務收益	
Board of directors & supervisors fee	315,553.61	Income from other banking services	9,263,645.92
職員開支		證券及財務投資收益	
Staff costs	275,384,036.76	Income from securities & equity investments	721,000.00
固定職員福利		其他銀行收益	
Staff benefits	25,010,309.53	Other banking income	44,700.00
其他人事費用		非正常業務收益	
Other personnel costs	417,775.95	Income from non-banking operations	1,955,737.36
第三者作出之供應		營業損失	
Third party supply	9,807,306.21	Operating loss	
第三者提供之勞務			
Third party services	150,001,634.15		
其他銀行費用			
Other banking costs	384,560,079.95		
稅項			
Taxation	1,209,558.79		
非正常業務費用			
Costs of non-banking operations	14,300.00		
折舊撥款			
Depreciation allowances	26,293,022.90		
備用金之撥款			
Provision allowances	50,918,336.56		
營業利潤			
Operating profit	1,322,029,117.32		
總額		總額	
TOTAL	4,153,161,500.70	TOTAL	4,153,161,500.70

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	1,322,029,117.32
歷年之損失 Loss related to previous years		歷年之利潤 Profit related to previous years	425,591.55
特別損失 Exceptional losses	43,978.70	特別利潤 Exceptional profits	
營業利潤之稅項撥款 Profit tax provision	161,705,863.86	備用金之使用 Provisions used up	
根據金融體系法律制度增撥的 備用金 Additional impairment allowance according to Financial System Act.	202,312,000.00	營業結果(虧損) Operating Result (loss)	
營業結果(盈餘) Operating Result (profit)	958,392,866.31		
總額 TOTAL	1,322,454,708.87	總額 TOTAL	1,322,454,708.87

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
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

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
(於2018年3月29日委任)

朱曉平先生，

董事長、常務董事兼執行董事
(於2018年3月29日辭任)

武龍先生，

副董事長、行政總裁兼執行董事

禰永明先生，

副董事長兼執行董事

王一心女士，董事

尚軍先生，董事

蘭莉女士，董事

(於2018年3月21日委任)

陳曉燕女士，董事

(於2018年3月21日辭任)

唐志堅先生，董事

(d) Name of the members of the company boards

Mr. Jiang Yi Sheng,

Chairman, Managing & Executive Director
(appointed on March 29th, 2018)

Mr. Zhu Xiao Ping,

Chairman, Managing & Executive Director
(resigned on March 29th, 2018)

Mr. Wu Long,

Vice-Chairman, Chief Executive Officer &
Executive Director

Mr. Huen Wing Ming, Patrick,

Vice-Chairman & Executive Director

Ms. Wang Yi Xin, Director

Mr. Shang Jun, Director

Ms. Lan Li, Director

(appointed on March 21st, 2018)

Ms. Chen Xiao Yan, Director

(resigned on March 21st, 2018)

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 Chui Sai Cheong)

公司秘書

吳志剛先生

(於2018年3月21日委任)

鄭凱先生

(於2018年3月21日辭任)

Company Secretary

Mr. Wu Zhi Gang

(appointed on March 21st, 2018)

Mr. Zheng Kai

(resigned on March 21st, 2018)

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

截至二零一八年六月三十日止半年度

Cash flow statement

For the six Months ended 30 June 2018

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	1,322,411
調整：	Adjustments for:	
折舊	Depreciation	26,293
可供出售投資產生的股息收入	Dividend income from available-for-sale investments	(721)
處置物業，機具及設備(收益)	(Gains)/losses on disposal of property, plant and	
／損失	equipment	(132)
可供出售投資溢折價攤銷	Amortisation of discount and premium of available-for-sale investments	(312,782)
持有到期投資溢折價攤銷	Amortisation of discount and premium of held-to-maturity investments	(5,509)
發行存款證折價攤銷	Amortisation of discount of certificate of deposits issued	(28,230)
發行債券折價攤銷	Amortisation of discount of debt issued	28,145
可供出售投資處置淨收益	Net gains from disposal of available-for-sale investments	—
客戶貸款和墊款的減值準備	Impairment allowance on loans and advances to customers	50,798
持有到期投資的減值準備回撥	Write-back of impairment allowance on held-to-maturity investments	—
		1,080,273

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(增加)/減少：	(Increase)/Decrease in operating assets:	
初始期限超過三個月期的拆放同業(增加)/減少	(Increase)/Decrease in placements with other banks with original maturity longer than three months	(5,353,316)
客戶貸款和墊款的增加	Increase in loans and advances to customers	(26,327,115)
應收款項及其他資產(增加)/減少	(Increase)/Decrease in receivables and other assets	(334,779)
衍生金融資產(增加)/減少	(Increase)/Decrease in derivative financial assets	(179,240)
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	17,753,860
客戶存款增加	Increase in deposits from customers	10,261,451
其他負債增加/(減少)	Increase/(Decrease) in other liabilities	261,774
衍生金融負債(減少)/增加	(Decrease)/Increase in derivative financial liabilities	(249,165)
經營活動使用的現金流	Cash used in operations	(3,086,257)
繳付稅	Profits tax paid	(6,289)
經營活動使用的淨現金流	Net cash flows used in operating activities	(3,092,546)

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	721
購買可供出售的投資	Purchases of available-for-sale investments	(13,583,617)
可供出售投資收回利得	Proceeds from redemption of available-for-sale investments	11,482,392
購買持有至到期投資	Purchases of held-to-maturity investments	(7,891,606)
持有至到期投資收回利得	Proceeds from redemption of held-to-maturity investments	248,655
物業、機具和設備收益處置利得	Proceeds from disposal of property, plant and equipment	387
購買物業、機具和設備	Purchases of property, plant and equipment	(18,850)
投資活動(使用)/產生的淨現金流	Net cash flows (used in)/generated from investing activities	(9,761,918)
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	28,023,408
贖回存款證	Redemption of certificates of deposit issued	(16,847,327)
股息支付	Dividends paid	(228,849)
籌資活動產生/(使用)的淨現金流	Net cash flows generating from/(used in) financing activities	10,947,232
現金和現金等價物的淨增加	Net Decrease in cash and cash equivalents	(1,907,232)
期初現金及現金等價物	Cash and cash equivalents at 1 January	24,774,199
期末現金及現金等價物	Cash and cash equivalents at 30 June	22,866,967
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	4,398,020
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	3,055,284
初始期限 3 個月內拆放同業	Placements with other banks with original maturity within three months	14,813,705
初始期限 3 個月內金融管理局票據	Treasury bills with original maturity within three months	599,958
		22,866,967
經營活動產生的現金流包括:	Cash flows from operating activities included:	
利息收入	Interest received	2,765,423
利息支出	Interest paid	1,607,890

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	2,585,061.92
代收賬	Bills for collection	239,458.44
抵押賬	Collateral	352,886,913.22
保證及擔保付款	Guarantee on account of customers	2,313,974.92
信用證	Letters of credit outstanding	147,941.61
承兌匯票	Bills & acceptance available for discount	284,616.53
其他備查賬	Other memorandum items	10,829,394.54
未提取貸款承諾	Undrawn credit facilities	40,278,475.33
合計	Total	409,565,836.51

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	22,574,421.73	111,676.83	131,032.07
利率類合約	Interest rate contracts	1,875,790.70	37,916.62	3,403.79
權益類合約	Equities contracts	0	0	0
商品類合約	Commodities contracts	0	0	0
其他	Others	426,845.71	(244.61)	6,867.72

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)	10,137,087.61
投資	Sundry investments	79,980.00
貸款及墊款	Credit granted	2,413,780.16
其它資產	Other assets	69,213.55
營業開支	Operating cost	292,304.85
客戶存款	Deposits of non-bank customers	516,855.42
同業存款	Interbank liabilities (deposits)	29,847,513.29
其它負債	Other liabilities	51,707.08
營業收入	Operating income	78,260.21

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
發行溢價	Share premium	5,885,733
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
盈餘滾存(留存收益)	Profits brought forward (Retained earning)	12,303,279
補充自有資本(二級資本)	Supplementary capital (i.e. Tier 2 Capital)	10,090,922
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)
自有資本	Own fund	29,394,771
含營運風險的償付能力比率(銀行層面)	Operation risk adjusted solvency ratio (Bank level)	14.45%
含營運風險的償付能力比率(集團層面)	Operation risk adjusted solvency ratio (Group level)	14.56%
含營運風險的償付能力比率(子公司)	Operation risk adjusted solvency ratio (ICBC Capital)	85.93%

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	—	5,482,384.00	145,149,106.85	150,631,490.85
中國 China	—	2,684,463.14	18,314,609.36	20,999,072.50
香港 Hong Kong	—	4,555,020.13	36,346,165.74	40,901,185.87
其他 Others	3,984,786.01	3,057,596.30	13,334,085.89	20,376,468.21

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	600,000.00	—	—	600,000.00
中國 China	427,032.40	14,430,522.68	19,543,843.32	34,401,398.40
香港 Hong Kong	—	—	2,302,801.50	2,302,801.50

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
中國 China	—	(146,652.09)	0.00	(146,652.09)
香港 Hong Kong	—	254,846.59	(3.10)	254,843.49
英國 United Kingdom	—	(287.78)	0.00	(287.78)
新加坡 Singapore	—	7,133.39	0.00	7,133.39
泰國 Thailand	—	34,312.32	0.00	34,312.32

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

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)	澳門幣千元 MOP'000
					淨金額 Net Amount
製造業 Manufacturing industries	3,395,973.61	—	30,476.04	—	3,365,497.57
電力、氣體燃料及水 Electricity, gas and water	804,699.17	—	7,248.31	—	797,450.86
建築及裝修工程 Construction and public works	13,812,385.98	—	125,490.61	—	13,686,895.37
批發及零售 Wholesale and retail trade	7,928,664.43	55,363.70	82,981.60	4,150.69	7,841,532.14
餐廳、酒店及相關行業 Restaurants, Hotels and similar	10,709,632.32	—	95,927.33	—	10,613,704.99
運輸、倉庫及通訊 Transport, warehousing and communications	3,420,828.06	—	30,907.46	—	3,389,920.60
個人按揭貸款 Personal housing loans (mortgage)	25,108,871.52	79,684.36	224,041.06	16,093.91	24,868,736.55
其它個人貸款 Personal credit for other purposes	26,412,566.34	69,708.41	245,727.06	9,795.79	26,157,043.49
其它 Others	96,840,033.27	14,025.67	891,713.35	14,025.67	95,934,294.25
合計 Total	188,433,654.70	218,782.14	1,734,512.82	44,066.06	186,655,075.82

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	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 months 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	3,591,924.82	3,093,942.52	11,636,659.49	17,631,813.72	39,501,742.87	112,977,571.27	—	188,433,654.69
存、拆放同業款項								
Cash and balances with and loans and advances to banks	1,335,190.35	15,431,705.00	6,161,844.00	1,477,880.00	—	—	—	24,406,619.35
存款證								
Certificates of deposit held	—	—	3,088,395.25	2,260,992.86	—	—	—	5,349,388.11
持有由金管局發行的證券								
Securities issued by Macau SAR Government and/or AMCM	—	600,000.00	—	—	—	—	—	600,000.00
其它證券								
Other securities	—	1,275,954.23	1,387,556.11	2,931,161.08	22,959,729.42	13,772,615.75	72,870.29	42,399,886.88
負債								
Liabilities								
同業存入、拆入款項								
Deposits and balances of banks and financial institutions	1,022,303.05	7,100,742.10	8,261,498.78	15,572,707.17	—	—	—	31,957,251.10
公共機構存款								
Deposits from public sector entities	1,110.86	5,170,119.08	16,545,304.24	13,559,210.30	—	—	—	35,275,744.48
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	36,728,890.50	49,586,079.99	34,837,866.43	30,853,520.36	397,516.28	—	—	152,403,873.56
發行存款證								
Certificates of deposits issued	—	2,614,537.17	12,900,709.31	4,086,081.10	—	—	—	19,601,327.58
其它發行證券								
Other securities issued	—	—	—	—	—	7,550,742.21	600,490.00	8,151,232.21

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

	逾期餘額	逾期餘額百分比	抵押品價值	澳門幣千元，% MOP' 000, % 個別減值準備 Individual Impairment Allowance
	Past due loans	Past due loans percentage	Value of Collateral	
a) 逾期3-6月 Overdue for 3-6 months	44,150.27	0.023%	86,756.46	8,410.84
b) 逾期6月-1年 Overdue for 6 months -1 year	45,111.36	0.024%	73,083.41	4,632.91
c) 逾期1年以上 Overdue for more than 1 year	112,009.73	0.059%	186,341.81	30,672.17
	201,271.36	0.106%	346,181.68	43,715.92

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	61,272
股權風險	Equity exposures	—
外匯風險	Foreign exchange exposures	48,586
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。

200個基點波動的利率風險分析

9. Interest rate risk in the banking book

Quantitative disclosure

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

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

幣別：澳門幣(以千元計)

Currency: MOP (in Thousand)

項目	時段	第一部份 長盤	第二部份 (短盤)	第三部份 長盤	第四部份 (短盤)	淨長盤/ (短盤)總額 Total	權數 % Weighing factor %	加權淨長盤/ (短盤) Weighted position long / (short)
Item	Time band	Part I long (a)	Part II (short) (b)	Part III long (c)	Part IV (short) (d)	Net long / (short) (e)		(f)
1	少於1日 Within 1 day	16,580,766	(9,372,385)	0	0	7,208,381	0.00	0
2	>1 至 <= 7 日 >1 to <= 7 days	509,796	(845,408)	0	0	(335,612)	0.02	(67)
3	>7 日至 <= 1 個月 >7 days to <= 1 month	1,384,159	(1,367,793)	0	0	16,366	0.10	16
4	>1 至 <= 3 個月 >1 to <= 3 months	1,351,324	(3,401,918)	0	0	(2,050,594)	0.32	(6,562)
5	>3 至 <= 6 個月 >3 to <= 6 months	19,615	(4,123,578)	0	0	(4,103,963)	0.72	(29,549)
6	>6 個月至 <= 1 年 >6 months to <= 1 year	1,400,862	(3,540,216)	0	0	(2,139,354)	1.43	(30,593)
7	>1 至 <= 2 年 >1 to <= 2 years	112,013	(43,996)	0	0	68,017	2.77	1,884
8	>2 至 <= 3 年 >2 to <= 3 years	246,966	0	0	0	246,966	4.49	11,089

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

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

項目	時段	第一部份 長盤	第二部份 (短盤)	第三部份 長盤	第四部份 (短盤)	淨長盤/ (短盤)總額 Total Net long / (short)	權數 % Weighing factor %	加權淨長盤/ (短盤) Weighted position long / (short)
Item	Time band	Part I long (a)	Part II (short) (b)	Part III long (c)	Part IV (short) (d)	(e)		(f)
9	>3 至 <=4 年 >3 to <=4 years	29,251	0	0	0	29,251	6.14	1,796
10	>4 至 <=5 年 >4 to <=5 years	10,343	0	0	0	10,343	7.71	797
11	>5 至 <=7 年 >5 to <=7 years	535,670	0	0	0	535,670	10.15	54,371
12	>7 至 <=10 年 >7 to <=10 years	5,090	0	0	0	5,090	13.26	675
13	>10 至 <=15 年 >10 to <=15 years	17,459	0	0	0	17,459	17.84	3,115
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))							6,972
17	其他幣別之加權總額 Weighted position of all other currencies							1,695,173
18	所有幣別之加權總額 (16(f)+17(f)) Weighted position of all currencies (16(f)+17(f))							1,702,145
19	自有資金* Own funds*							29,394,771
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))							5.79%

(* 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	時段	第一部份 長盤	第二部份 (短盤)	第三部份 長盤	第四部份 (短盤)	淨長盤/ (短盤)總額 Total	權數%	加權淨長盤/ (短盤) Weighted
Item	Time band	Part I long (a)	Part II (short) (b)	Part III long (c)	Part IV (short) (d)	Net long / (short) (e)	Weighing factor %	position long / (short) (f)
1	少於1日 Within 1 day	56,119,811	(14,836,516)	0	0	41,283,295	0.00	0
2	>1 至 ≤7 日 >1 to ≤7 days	6,386,557	(9,210,113)	0	0	(2,823,556)	0.02	(565)
3	>7 日至 ≤1 個月 >7 days to ≤1 month	31,303,648	(32,342,611)	1,694,078	0	655,115	0.10	655
4	>1 至 ≤3 個月 >1 to ≤3 months	27,152,679	(39,362,700)	79,623	0	(12,130,398)	0.32	(38,817)
5	>3 至 ≤6 個月 >3 to ≤6 months	2,345,396	(13,652,333)	0	0	(11,306,937)	0.72	(81,410)
6	>6 個月至 ≤1 年 >6 months to ≤1 year	1,682,048	(3,922,448)	0	0	(2,240,400)	1.43	(32,038)
7	>1 至 ≤2 年 >1 to ≤2 years	5,658,063	(147,207)	0	(159,246)	5,351,610	2.77	148,240
8	>2 至 ≤3 年 >2 to ≤3 years	4,012,107	0	0	0	4,012,107	4.49	180,144
9	>3 至 ≤4 年 >3 to ≤4 years	278,780	0	0	0	278,780	6.14	17,117
10	>4 至 ≤5 年 >4 to ≤5 years	77,629	0	0	0	77,629	7.71	5,985
11	>5 至 ≤7 年 >5 to ≤7 years	2,689,324	(360,500)	0	0	2,328,824	10.15	236,376
12	>7 至 ≤10 年 >7 to ≤10 years	1,996	0	0	0	1,996	13.26	265
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))							435,952

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	時段	第一部份 長盤	第二部份 (短盤)	第三部份 長盤	第四部份 (短盤)	淨長盤/ (短盤)總額 Total	權數 % Weighing factor %	加權淨長盤/ (短盤) Weighted position long / (short)
Item	Time band	Part I long (a)	Part II (short) (b)	Part III long (c)	Part IV (short) (d)	Net long / (short) (e)		(f)
1	少於1日 Within 1 day	517,863	(3,118,153)	0	0	(2,600,290)	0.00	0
2	>1 至 ≤7 日 >1 to ≤7 days	6,422,139	(4,921,454)	0	0	1,500,685	0.02	300
3	>7 日至 ≤1 個月 >7 days to ≤1 month	13,318,608	(9,716,293)	4,726,385	(3,985,541)	4,343,159	0.10	4,343
4	>1 至 ≤3 個月 >1 to ≤3 months	21,843,360	(23,600,910)	40,419	0	(1,717,131)	0.32	(5,495)
5	>3 至 ≤6 個月 >3 to ≤6 months	9,819,304	(23,957,922)	0	0	(14,138,618)	0.72	(101,798)
6	>6 個月至 ≤1 年 >6 months to ≤1 year	1,251,005	(8,802,810)	0	0	(7,551,805)	1.43	(107,991)
7	>1 至 ≤2 年 >1 to ≤2 years	5,811,766	(2,587,615)	0	(40,419)	3,183,732	2.77	88,189
8	>2 至 ≤3 年 >2 to ≤3 years	9,310,416	0	0	0	9,310,416	4.49	418,038
9	>3 至 ≤4 年 >3 to ≤4 years	7,331,560	(4,041,900)	0	0	3,289,660	6.14	201,985
10	>4 至 ≤5 年 >4 to ≤5 years	3,864,351	0	0	0	3,864,351	7.71	297,941
11	>5 至 ≤7 年 >5 to ≤7 years	—	—	—	—	—	10.15	—
12	>7 至 ≤10 年 >7 to ≤10 years	—	—	—	—	—	13.26	—
13	>10 至 ≤15 年 >10 to ≤15 years	—	—	—	—	—	17.84	—
14	>15 至 ≤20 年 >15 to ≤20 years	—	—	—	—	—	22.43	—
15	超過 20 年 Over 20 years	—	—	—	—	—	26.03	—
16	此幣別之加權總額 (1(f) — 15(f)之總和) Weighted position for this currency (sum of 1(f) — 15(f))							795,512

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	時段	第一部份 長盤	第二部份 (短盤)	第三部份 長盤	第四部份 (短盤)	淨長盤/ (短盤)總額 Total	權數 % Weighing factor %	加權淨長盤/ (短盤) Weighted position long / (short)
Item	Time band	Part I long (a)	Part II (short) (b)	Part III long (c)	Part IV (short) (d)	Net long / (short) (e)		(f)
1	少於1日 Within 1 day	92,746	(618,246)	0	0	(525,500)	0	0
2	>1 至 ≤ 7 日 >1 to ≤ 7 days	862,075	(1,851,764)	0	0	(989,689)	0.02	(198)
3	>7 日至 ≤ 1 個月 >7 days to ≤ 1 month	1,867,500	(2,224,365)	0	0	(356,865)	0.10	(357)
4	>1 至 ≤ 3 個月 >1 to ≤ 3 months	4,511,586	(5,483,452)	0	0	(971,866)	0.32	(3,110)
5	>3 至 ≤ 6 個月 >3 to ≤ 6 months	2,031,491	(5,378,446)	0	0	(3,346,955)	0.72	(24,098)
6	>6 個月至 ≤ 1 年 >6 months to ≤ 1 year	202,151	(1,620,524)	0	0	(1,418,373)	1.43	(20,283)
7	>1 至 ≤ 2 年 >1 to ≤ 2 years	263,555	(6,591)	0	0	256,964	2.77	7,118
8	>2 至 ≤ 3 年 >2 to ≤ 3 years	2,736,425	0	0	0	2,736,425	4.49	122,865
9	>3 至 ≤ 4 年 >3 to ≤ 4 years	1,863,918	0	0	0	1,863,918	6.14	114,445
10	>4 至 ≤ 5 年 >4 to ≤ 5 years	0	0	0	0	0	7.71	0
11	>5 至 ≤ 7 年 >5 to ≤ 7 years	2,536,133	0	0	0	2,536,133	10.15	257,417
12	>7 至 ≤ 10 年 >7 to ≤ 10 years	74,738	0	0	0	74,738	13.26	9,910
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))							463,709

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	期權合約的 淨長盤或 短盤 Net Position in Option contracts	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	Long or Short	Long or Short
1. 澳洲元	1. Australian dollars	(1,050)		(1,050)
2. 加拿大元	2. Canadian dollars	2,044		2,044
3. 人民幣	3. Chinese renminbi	35,231		35,231
4. 歐元	4. Euro	(41)		(41)
5. 港元	5. Hong Kong dollars	22,889,870		22,889,870
6. 日圓	6. Japanese yen	3,888		3,888
7. 新西蘭元	7. New Zealand dollars	(1,566)		(1,566)
8. 英鎊	8. Pound sterling	144		144
9. 新加坡元	9. Singapore dollars	(887)		(887)
10. 瑞士法郎	10. Swiss francs	(478)		(478)
11. 美元	11. US dollars	1,430,701		1,430,701
12. 以上未列出的貨幣，黃金除外	12. Foreign currencies not separately specified above, except gold	7,260		7,260
13. 黃金	13. Gold	18		18

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	20,655,715.85	—
	買入 Purchases	賣出 Sales
遠期 Forward	1,581,331.37	(13,872.25)
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		22,223,174.97

美元(原幣)/USD (Original CCY) /千元'000

	資產 Assets	負債 Liabilities
即期 Spot	39,932.74	(21,938.36)
	買入 Purchases	賣出 Sales
遠期 Forward	749,937.50	(590,948.12)
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.	—	176,983.76

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

	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	3,881,642
(b) 平均持有之流動現金額 Average weekly amount of cash in hand	6,670,728
(c) 平均之償付資產 Specified liquid assets	76,293,421
(d) 平均之償付資產對基本負債比率 Ratio of specified liquid asset to total basic liabilities	37%
(e) 平均之一個月流動性比率 One-month liquidity ratio in the last week of each month	120%
(f) 平均之三個月流動性比率 Three-month liquidity ratio in the last week of each month	14%

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二零一八年六月三十日。

13. Notes

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

- (b) The time of all data is on June 30th, 2018 without specification.

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

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

1、財務信息

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

(a) 資產負債表

工銀(澳門)投資股份有限公司
資產負債表
於二零一八年六月三十日

1. Financial Statements

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

(a) Balance sheet

ICBC (MACAU) CAPITAL LIMITED
Balance Sheet
As at 30 June 2018

		澳門元 MOP		
		資產總額	備用金， 折舊和減值 Provision Depreciation & Impairment	資產淨額
資產	Assets	Total Assets		Net Assets
現金	Cash			
AMCM存款	Deposit with A.M.C.M.			
應收賬項	Account receivable			
在本地之其他信用機構活 期存款	Demand deposits with local banks	4,191,930.41		4,191,930.41
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	53,633,020.05		53,633,020.05
放款	Loans & advances			
在本澳信用機構拆放	Investments in local banks	22,941,824.40		22,941,824.40
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	45,090,166.98		45,090,166.98
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	207,607.19	3,732.16
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	112,376.27	18,248.73
內部及調整賬	Sundry accounts	978,587.86		978,587.86
總額	TOTAL	127,177,494.05	319,983.46	126,857,510.59

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

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		
各項負債	Accounts payable		
內部及調整賬	Sundry accounts		3,708,662.75
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	56,405,961.51	
本期營業結果	Profit & loss for the period	4,444,486.33	60,850,447.84
總額	TOTAL		126,857,510.59

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

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

(b) 損益表

二零一八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 2018

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	7,232,956.35
董事及監察會開支 Board of directors & supervisors fee	25,750.07	其他銀行業務收益 Income from other banking services	210,941.92
職員開支 Staff costs	1,996,994.90	證券及財務投資收益 Income from securities & equity investments	
固定職員福利 Staff benefits	101,307.21	其他銀行收益 Other banking income	1,122,550.38
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	4,165.22	營業損失 Operating loss	
第三者提供之勞務 Third party services	1,461,882.00		
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	6,862.92		
備用金之撥款 Provision allowances			
營業利潤 Operating profit	4,969,486.33		
總額 TOTAL	8,566,448.65	總額 TOTAL	8,566,448.65

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	4,969,486.33
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	525,000.00	備用金之使用 Provisions used up	
營業結果(盈餘) Operating Result (profit)	4,444,486.33	營業結果(虧損) Operating Result (loss)	
總額 TOTAL	4,969,486.33	總額 TOTAL	4,969,486.33

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
禰永明先生, 董事
鄭永輝先生, 董事
林孜女士, 董事

(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

股東會主席團

姜壹盛先生, 主席
(於2018年3月29日委任)
朱曉平先生, 主席
(於2018年3月29日辭任)
禰駿遠先生, 副主席
吳志剛先生, 秘書
(於2018年3月21日委任)
鄭凱先生, 秘書
(於2018年3月21日辭任)

Board of the General Meeting

Mr. Jiang Yi Sheng, Chairman
(appointed on March 29th, 2018)
Mr. Zhu Xiao Ping, Chairman
(resigned on March 29th, 2018)
Mr. Huen Chung Yuen, Ian, Vice-Chairman
Mr. Wu Zhi Gang, Secretary
(appointed on March 21st, 2018)
Mr. Zheng Kai, Secretary
(resigned on March 21st, 2018)

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
(於2018年3月21日委任)
鄭凱先生
(於2018年3月21日辭任)

Company Secretary

Mr. Wu Zhi Gang
(appointed on March 21st, 2018)
Mr. Zheng Kai
(resigned on March 21st, 2018)

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

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

2、現金流量表

2. Cash flow statement

截至二零一八年六月三十日止

For 6 months ended 30 June 2018

		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	4,969,486
調整：	adjustments for:	
利息收入	Interest income	(1,122,550)
折舊	Depreciation	6,863
		3,853,799
應收款項及其他資產減少	Decrease in receivables and other assets	481,858
應收直接控股公司款項增加	(Increase) in amount due from immediate holding company	(1,776,188)
應收同級附屬公司款項增加	(Increase) in amount due from a fellow subsidiary	(146,136)
應付款及其他負債資產減少	(Decrease) in payables and other liabilities	(441,539)
應付直接控股公司款項減少	(Decrease) in amount due to immediate holding company	(454,921)
經營活動產生／(使用)的現金流	Cash generated from/(used in) operations	1,516,873
已收利息	Interest received	1,093,421
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	2,610,294
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	(20,311,091)
持至到期日金融資產贖回收益	Proceeds from redemption of held-to-maturity investments	22,546,827
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	(4,752,111)
投資活動產生／(使用)的淨現金流	Net cash flows from/(used in) investing activities	(2,516,375)
現金和現金等價物的淨增長	Net increase in cash and cash equivalents	93,919
期初現金及現金等價物	Cash and cash equivalents at 1 January	4,098,011
期末現金及現金等價物	Cash and cash equivalents at 30 June	4,191,930
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	4,191,930
現金及現金等價物	Cash and cash equivalents	4,191,930

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

2018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

2018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
二零一八年
六月三十日
For the
6 months end
30 June 2018
澳門幣
MOP

從直接控股母公司收取投資管理費	Investment management fee income received from the immediate holding company	1,648,000
從同系附屬公司收取退休基金投資管理費	Pension fund investment management fee income received from a fellow subsidiary	4,537,297
從直接控股母公司同系附屬公司收取諮詢費	Advisory fee income received from a fellow subsidiary of immediate holding company	1,047,659
從直接控股母公司收取利息收入	Interest income received from immediate holding company	182,077
支付給直接控股母公司諮詢費用	Advisory fee expense paid to immediate holding company	900,490

(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22,941,824.40元，年利率為2.40%，儲蓄帳戶存款澳門幣6,244.99元，年利率為0.01%至0.25%，活期存款澳門幣4,185,685.42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110,630.52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51,500,951.00。於附屬公司的可收回金額澳門幣2,255,846.20。

(i) At the end of the reporting period, the Company had bank balances with the immediate holding company which included time deposits of MOP 22,941,824.40 with effective interest rates of 2.40% per annum, savings account deposits of MOP 6,244.99 with effective interest rates ranging from 0.01% to 0.25% per annum and current account deposits of MOP 4,185,685.42. The time deposits have original maturities within 1 year.

(ii) At the end of the reporting period, the Company had accrued interest of MOP 110,630.52 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 51,500,951.00. Amount due from a fellow subsidiary MOP 2,255,846.20

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)

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

二零一八年
六月三十日
30 June 2018
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	12,298,400.00
盈餘滾存(留存收益)	Profits brought forward (Retained Earning)	56,405,961.51
自有資本	Own Fund	118,704,361.51

二零一八年
六月三十日
30 June 2018

含營運風險的償付能力比率 (集團層面)	Operation Risk Adjusted Solvency Ratio (Group Level)	14.56%
含營運風險的償付能力比率 (工銀投資)	Operation Risk Adjusted Solvency Ratio (ICBC Capital)	85.93%

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.

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

		存款利率變動	年利息收入變動 (澳門元'000) Annual Interest income change (MOP'000)
		Interest rate change	
港元	HKD	+1%	—
		-1%	—
美元	USD	+1%	+229.00
		-1%	-229.00

9. Interest rate risk in the banking book

Quantitative disclosure

10、外匯風險

定量披露

美元頭寸淨持倉金額相當於68,946,880.60澳門元。

10. Foreign exchange risk

Quantitative disclosure

Net long of US Dollar Deposit which is equivalent to MOP 68,946,880.60.

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

工銀澳門