



# 2022 年上半年財務訊息報告 2022 Interim Report

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## 工銀(澳門)投資股份有限公司

## ICBC (MACAU) CAPITAL LIMITED

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# 財務訊息披露(根據AMCM006/B/2022-DSB/AMCM號文件) Financial Information Disclosure (In Accordance With AMCM006/B/2022-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

## 1. FINANCIAL STATEMENTS

### (a) 合併資產負債表

### (a) Consolidated balance sheet

集團層面

Group Level

二零二二年  
六月三十日  
30 June 2022  
(未經審計)  
(Unaudited)  
千澳門元  
MOP'000

二零二一年  
十二月三十一日  
31 December 2021  
(經審計)  
(Audited)  
千澳門元  
MOP'000

資產	Assets		
現金及銀行存款	Cash and balances with banks	44,434,678	31,351,050
存放貨幣當局準備金	Deposits with monetary authority	5,688,909	5,373,369
拆放同業	Placements with other banks	77,374,341	75,467,442
衍生金融資產	Derivative financial assets	1,058,352	352,035
貸款及墊款	Loans and advances	223,451,311	230,672,782
可供出售類投資	Available-for-sale investments	-	36,819,318
以公允價值計量且其變動計入 其他綜合收益的金融資產	Financial assets at fair value through other comprehensive income	34,359,359	-
以公允價值計量且其變動計入 損益的金融資產	Financial assets at fair value through profit or loss	497,827	682,622
應收款及其他資產	Receivables and other assets	4,653,742	5,375,981
應收所得稅	Income tax receivables	43,371	40,871
持有至到期日投資	Held-to-maturity investments	-	51,943,733
以攤餘成本計量的金融資產	Financial assets at amortised cost	57,537,427	-
物業及設備	Property, plant and equipment	288,781	267,518
投資性房地產	Investment property	49,898	50,256
資產合計	Total assets	449,437,996	438,396,977

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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(續)

### (a) 合併資產負債表(續)

集團層面(續)

## 1. FINANCIAL STATEMENTS (continued)

### (a) Consolidated balance sheet (continued)

Group Level (continued)

		二零二二年 六月三十日 30 June 2022 (未經審計) (Unaudited) 千澳門元 MOP'000	二零二一年 十二月三十一日 31 December 2021 (經審計) (Audited) 千澳門元 MOP'000
<b>負債</b>	<b>Liabilities</b>		
同業存放	Deposits from banks	86,765,989	71,509,818
客戶存款	Deposits from customers	264,236,367	259,496,121
衍生金融負債	Derivative financial liabilities	1,020,711	560,280
其他負債	Other liabilities	7,459,048	5,679,190
以公允價值計量且其變動計入 損益的金融負債	Financial liabilities at fair value through profit or loss	497,697	682,396
發行債券	Debt issued	12,293,215	12,212,414
發行存款證	Certificates of deposit issued	46,148,921	57,877,497
應繳稅款	Income tax payable	569,270	329,272
遞延所得稅負債	Deferred tax liabilities	38,386	157,332
<b>負債合計</b>	<b>Total liabilities</b>	<b>419,029,604</b>	<b>408,504,320</b>
<b>所有者權益</b>	<b>Equity</b>		
股本	Issued share capital	588,920	588,920
儲備	Reserves	29,819,472	29,303,737
其中：一般監管撥備	Includes: General regulatory reserve	1,156,040	–
特定監管撥備	Specific regulatory reserve	–	–
<b>所有者權益合計</b>	<b>Total equity</b>	<b>30,408,392</b>	<b>29,892,657</b>
<b>負債及所有者權益合計</b>	<b>Total equity and liabilities</b>	<b>449,437,996</b>	<b>438,396,977</b>

# 財務訊息披露(根據AMCM006/B/2022-DSB/AMCM號文件) Financial Information Disclosure (In Accordance With AMCM006/B/2022-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(續)

## 1. FINANCIAL STATEMENTS (continued)

### (b) 資產負債表

### (b) Balance sheet

銀行層面

Bank Level

		二零二二年 六月三十日 30 June 2022 (未經審計) (Unaudited) 千澳門元 MOP'000	二零二一年 十二月三十一日 31 December 2021 (經審計) (Audited) 千澳門元 MOP'000
<b>資產</b>	<b>Assets</b>		
現金及銀行存款	Cash and balances with banks	44,401,255	31,321,630
存放貨幣當局準備金	Deposits with monetary authority	5,688,909	5,373,369
拆放同業	Placements with other banks	77,374,341	75,467,442
衍生金融資產	Derivative financial assets	1,058,352	352,035
貸款及墊款	Loans and advances	223,451,311	230,672,782
可供出售類投資	Available-for-sale investments	–	36,707,723
以公允價值計量且其變動計入 其他綜合收益的金融資產	Financial assets at fair value through other comprehensive income	34,254,973	–
以公允價值計量且其變動計入 損益的金融資產	Financial assets at fair value through profit or loss	497,827	682,622
應收款項及其他資產	Receivables and other assets	4,687,821	5,413,221
應收所得稅	Income tax receivables	43,371	40,871
持有至到期日投資	Held-to-maturity investments	–	51,919,227
以攤餘成本計量的金融資產	Financial assets at amortised cost	57,512,852	–
子公司權益	Interests in subsidiaries	79,980	79,980
物業及設備	Property, plant and equipment	288,704	267,412
<b>資產合計</b>	<b>Total assets</b>	<b>449,339,696</b>	<b>438,298,314</b>

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

## 1. 財務信息(續)

### (b) 資產負債表(續)

銀行層面(續)

## 1. FINANCIAL STATEMENTS (continued)

### (b) Balance sheet (continued)

Bank Level (continued)

		二零二二年 六月三十日 30 June 2022 (未經審計) (Unaudited) 千澳門元 MOP'000	二零二一年 十二月三十一日 31 December 2021 (經審計) (Audited) 千澳門元 MOP'000
<b>負債</b>	<b>Liabilities</b>		
同業存放	Deposits from banks	86,765,990	71,509,818
客戶存款	Deposits from customers	264,525,151	259,758,216
衍生金融負債	Derivative financial liabilities	1,020,711	560,280
其他負債	Other liabilities	7,305,180	5,606,572
表外貸款承諾預期信用損失撥備	Expected credit loss provision for off-balance sheet commitment	79,920	-
以公允價值計量且其變動計入損益的金融負債	Financial liabilities at fair value through profit or loss	497,697	682,396
發行債券	Debt issued	12,293,215	12,212,414
發行存款證	Certificates of deposit issued	46,148,921	57,877,497
應繳稅款	Income tax payable	558,543	321,934
遞延所得稅負債	Deferred tax liabilities	36,589	155,085
<b>負債合計</b>	<b>Total liabilities</b>	<b>419,231,917</b>	<b>408,684,212</b>
<b>所有者權益</b>	<b>Equity</b>		
股本	Issued share capital	588,920	588,920
儲備	Reserves	29,518,859	29,025,182
其中：一般監管撥備	Includes: General regulatory reserve	1,156,040	-
特定監管撥備	Specific regulatory reserve	-	-
<b>所有者權益合計</b>	<b>Total equity</b>	<b>30,107,779</b>	<b>29,614,102</b>
<b>負債及所有者權益合計</b>	<b>Total equity and liabilities</b>	<b>449,339,696</b>	<b>438,298,314</b>

# 財務訊息披露(根據AMCM006/B/2022-DSB/AMCM號文件) Financial Information Disclosure (In Accordance With AMCM006/B/2022-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(續)

### (c) 合併損益表及其他綜合收益表

集團層面

## 1. FINANCIAL STATEMENTS (continued)

### (c) Consolidated statement of profit or loss and other comprehensive income

Group Level

		截至六月三十日止六個月 Six months ended 30 June	
		2022 千澳門元 MOP'000	2021 千澳門元 MOP'000
利息收入	Interest income	3,808,141	3,912,829
利息支出	Interest expense	(1,971,709)	(1,738,505)
利息淨收入	Net interest income	1,836,432	2,174,324
手續費及佣金收入	Fee and commission income	571,901	597,034
手續費及佣金支出	Fee and commission expense	(174,903)	(135,199)
手續費及佣金淨收入	Net fee and commission income	396,998	461,835
其他營業收入	Other operating income	279,103	227,478
營業收入	Operating income	2,512,533	2,863,637
營業費用	Operating expenses	(502,796)	(627,146)
撥備前利潤	Operating profit before impairment losses	2,009,737	2,236,491
資產減值損失	Charge for impairment losses on financial instruments	(162,083)	(454,893)
稅前利潤	Profit before tax	1,847,654	1,781,598
所得稅費用	Income tax expense	(229,436)	(200,780)
淨利潤	Profit for the period	1,618,218	1,580,818

# 財務訊息披露(根據AMCM006/B/2022-DSB/AMCM號文件) Financial Information Disclosure (In Accordance With AMCM006/B/2022-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(續)

### (c) 合併損益表及其他綜合收益表(續)

集團層面(續)

## 1. FINANCIAL STATEMENTS (continued)

### (c) Consolidated statement of profit or loss and other comprehensive income (continued)

Group Level (continued)

截至六月三十日止六個月

Six months ended 30 June

2022

2021

千澳門元

千澳門元

MOP'000

MOP'000

其他綜合收益(稅後)	Other comprehensive income (after tax, net)		
以後將不重分類進損益的其他綜合收益：	Other comprehensive income that will not be reclassified to profit or loss in subsequent periods:		
以公允價值計量其變動計入其他綜合收益的權益類投資公允價值變動	Change in fair value reserve of equity investments designated at fair value through other comprehensive income	(966)	-
以後將重分類進損益的其他綜合收益：	Other comprehensive income that may be reclassified to profit or loss in subsequent periods:		
現金流量套期的公允價值變動	Change in fair value of hedging instruments under cash flow hedges	(4,862)	22,241
可供出售金融工具的公允價值變動	Changes in fair value reserve of available-for-sale financial instruments	-	(303,716)
以公允價值計量且其變動計入其他綜合收益的債務工具投資公允價值變動	Change in fair value reserve of investment securities measured at fair value through other comprehensive income	(777,235)	-
外幣財務報表折算差額	Exchange differences on translation of foreign operations	3,832	1,601
本期其他綜合收益小計	Other comprehensive income for the period, net of tax	(779,231)	(279,874)
本期綜合收益總額	Total comprehensive income for the period, net of tax	838,987	1,300,944
依澳門金融管理局(AMCM)監管要求提取額外撥備之結果	Effect of additional impairment allowance for loans under Autoridade Monetaria de Macau ("AMCM") rules		
淨利潤	Profit for the period	1,618,218	1,580,818
根據AMCM規則的準備	Change in provision under AMCM rules	-	110,299
AMCM口徑淨利潤	Result of the period under AMCM rules	1,618,218	1,691,117

# 財務訊息披露(根據AMCM006/B/2022-DSB/AMCM號文件) Financial Information Disclosure (In Accordance With AMCM006/B/2022-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(續)

### (d) 損益表及其他綜合收益表

銀行層面

## 1. FINANCIAL STATEMENTS (continued)

### (d) Statement of profit or loss and other comprehensive income

Bank Level

		截至六月三十日止六個月 Six months ended 30 June	
		2022 千澳門元 MOP'000	2021 千澳門元 MOP'000
利息收入	Interest income	3,805,922	3,909,730
利息支出	Interest expense	(1,973,228)	(1,739,159)
利息淨收入	Net interest income	1,832,694	2,170,571
手續費及佣金收入	Fee and commission income	537,398	563,828
手續費及佣金支出	Fee and commission expense	(174,001)	(135,566)
手續費及佣金淨收入	Net fee and commission income	363,397	428,261
其他營業收入	Other operating income	278,444	225,759
營業收入	Operating income	2,474,535	2,824,591
營業費用	Operating expenses	(493,560)	(615,868)
撥備前利潤	Operating profit before impairment losses	1,980,975	2,208,723
資產減值損失	Charge for impairment losses on financial instruments	(162,066)	(454,876)
稅前利潤	Profit before tax	1,818,909	1,753,847
所得稅費用	Income tax expense	(226,047)	(197,539)
淨利潤	Profit for the period	1,592,862	1,556,308

# 財務訊息披露(根據AMCM006/B/2022-DSB/AMCM號文件) Financial Information Disclosure (In Accordance With AMCM006/B/2022-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(續)

### (d) 損益表及其他綜合收益表(續)

銀行層面(續)

## 1. FINANCIAL STATEMENTS (continued)

### (d) Statement of profit or loss and other comprehensive income (continued)

Bank Level (continued)

截至六月三十日止六個月

Six months ended 30 June

2022

2021

千澳門元

千澳門元

MOP'000

MOP'000

其他綜合收益(稅後)	Other comprehensive income (after tax, net)		
以後將不重分類進損益的其他綜合收益：	Other comprehensive income that will not be reclassified to profit or loss in subsequent periods:		
以公允價值計量其變動計入其他綜合收益的權益類投資公允價值變動	Change in fair value reserve of equity investments designated at fair value through other comprehensive income	(966)	-
以後將重分類進損益的其他綜合收益：	Other comprehensive income that may be reclassified to profit or loss in subsequent periods:		
現金流量套期的公允價值變動	Change in fair value of hedging instruments under cash flow hedges	(4,862)	22,241
可供出售金融工具的公允價值變動	Changes in fair value reserve of available-for-sale financial instruments	-	(305,662)
以公允價值計量且其變動計入其他綜合收益的投資類證券公允價值變動	Change in fair value reserve of investment securities measured at fair value through other comprehensive income	(773,936)	-
外幣財務報表折算差額	Exchange differences on translation of foreign operations	3,832	1,601
本期其他綜合收益小計	Other comprehensive income for the period, net of tax	(775,932)	(281,820)
本期綜合收益總額	Total comprehensive income for the period, net of tax	816,930	1,274,488
依澳門金融管理局(AMCM)監管要求提取額外撥備之結果	Effect of additional impairment allowance for loans under Autoridade Monetaria de Macau ("AMCM") rules		
淨利潤	Profit for the period	1,592,862	1,556,308
根據AMCM規則的準備	Change in provision under AMCM rules	-	110,299
AMCM口徑淨利潤	Result of the period under AMCM rules	1,592,862	1,666,607

董事長、常務董事兼執行董事  
Chairman, Managing & 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  
牛建軍  
Niu Jian Jun

# 財務訊息披露(根據AMCM006/B/2022-DSB/AMCM號文件) Financial Information Disclosure (In Accordance With AMCM006/B/2022-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(續)

### (e) 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

### (f) 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  
牛建軍先生  
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  
鄭劍鋒先生  
董事  
洪貴路先生  
董事  
張偉峰先生  
董事  
唐志堅先生  
董事  
賀定一女士  
董事

### 獨任監事

崔世昌會計師事務所  
(由崔世昌先生作代表)

### 公司秘書

陳翠屏女士

## 1. FINANCIAL STATEMENTS (continued)

### (e) List of the shareholders with qualifying holdings

Industrial and Commercial Bank of China Limited  
Mr. Huen Wing Ming, Patrick

### (f) Name of the members of the company boards

Mr. Jiang Yi Sheng  
Chairman, Managing & Executive Director  
Mr. Niu Jian Jun  
Vice-Chairman, Chief Executive Officer & Executive Director  
Mr. Huen Wing Ming, Patrick  
Vice-Chairman & Executive Director  
Mr. Zheng Jian Feng  
Director  
Mr. Hong Gui Lu  
Director  
Mr. Zhang Wei Feng  
Director  
Mr. Tong Chi Kin  
Director  
Ms. Ho Teng Iat  
Director

### Single Supervisor

CSC & Associados — Sociedade de Auditores  
(Represented by Mr. Chui Sai Cheong)

### Company Secretary

Ms. Chen Cui Ping

# 財務訊息披露(根據AMCM006/B/2022-DSB/AMCM號文件) Financial Information Disclosure (In Accordance With AMCM006/B/2022-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. 現金流量表

## 2. CASH FLOW STATEMENT

銀行層面

Bank Level

截至六月三十日止六個月

Six months ended 30 June

2022

2021

千澳門元

千澳門元

MOP'000

MOP'000

<b>經營活動產生的現金流</b>	<b>Cash flow operating activities</b>		
稅前利潤	Profit before tax	1,818,909	1,753,847
調整：	Adjustment:		
折舊	Depreciation	26,174	26,945
利息收入	Interest income	(3,805,922)	(3,909,730)
利息支出	Interest expense	1,973,228	1,739,159
可供出售類的投資產生的股息收入	Dividend income from available-for-sale investments	-	(3,276)
以公允價值計量且其變動計入其他綜合收益的金融資產的股利收入	Dividend income from financial assets at fair value through other comprehensive income	(6,249)	-
處置物業及設備損失	Losses on disposal of property, plant and equipment	22	68
處置可供出售類的投資淨收益	Net gains from disposal of available-for-sale investment	-	(175,721)
處置以公允價值計量且其變動計入其他綜合收益的投資淨收益	Net gains from disposal of fair value through other comprehensive income investments	(61,125)	-
資產減值淨損失	Net impairment losses on financial instruments	162,066	454,876
衍生工具的公允價值變動	Change in fair value of derivative instruments	(251,411)	(218,817)
		(144,308)	(332,649)
<b>經營資產的(增加)/減少</b>	<b>(Increase)/decrease in operating assets:</b>		
原到期日超過三個月的拆放同業款項	Placements with other banks with original maturity longer than three months	(11,495,066)	2,624,583
原到期日超過三個月的澳門金管局金融票據	Treasury bills with original maturity longer than three months	(7,405,413)	-
貸款及墊款	Loans and advances	5,834,936	2,898,374
應收款項及其他資產	Receivables and other assets	1,959,095	(3,895,294)
以公允價值計量且其變動計入損益的金融資產	Financial assets at fair value through profit and loss	184,795	(153,161)
<b>經營負債的增加/(減少)</b>	<b>Increase/(Decrease) in operating liabilities:</b>		
同業存放	Deposits from other banks	15,256,171	14,242,704
客戶存款	Deposits from customers	4,766,935	6,832,951
其他負債	Other liabilities	2,724,335	1,765,343
以公允價值計量且其變動計入損益的金融負債	Financial liabilities at fair value through profit or loss	(184,699)	153,145
		11,641,089	24,468,645
收取的利息	Interest received	4,469,414	3,739,122
支付的利息	Interest paid	(2,690,222)	(1,936,802)
支付的所得稅	Profits tax paid	(5,170)	43,021
<b>經營活動產生的現金流量淨額</b>	<b>Net cash flows generated from operating activities</b>	<b>13,270,803</b>	<b>25,981,337</b>

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## 2. 現金流量表(續)

## 2. CASH FLOW STATEMENT (continued)

銀行層面(續)

Bank Level (continued)

截至六月三十日止六個月

Six months ended 30 June

2022	2021
千澳門元	千澳門元
MOP'000	MOP'000

<b>投資活動產生的現金流</b>	<b>Cash flow from investing activities</b>		
可供出售類的投資產生股息收入	Dividend income from available-for-sale investments	-	3,276
以公允價值計量且其變動計入其他綜合收益的金融資產的股利收入	Dividend income from financial assets at fair value through other comprehensive income	6,249	-
購入持有至到期日的投資	Purchases of held-to-maturity investments	-	(27,308,650)
購入可供出售類的投資	Purchases of available-for-sale investments	-	(4,362,753)
購入以攤餘成本計量的投資支付的現金	Purchases of amortised cost investments	(24,840,858)	-
購入以公允價值計量且其變動計入其他綜合收益的投資	Purchases of fair value through other comprehensive income investments	(6,073,977)	-
投資持有至到期日的投資收到的現金	Proceeds from redemption of held-to-maturity investment	-	13,584,070
投資可供出售類的投資收到的現金	Proceeds from redemption of available-for-sale investments	-	13,527,953
投資以攤餘成本計量的投資收到的現金	Proceeds from redemption of amortised cost investments	23,187,356	-
投資以公允價值計量且其變動計入其他綜合收益的投資收到的現金	Proceeds from redemption of fair value through other comprehensive income investments	7,231,677	-
購置物業及設備	Purchases of property, plant and equipment	(47,488)	(14,946)
<b>投資活動產生的現金流量淨額</b>	<b>Net cash flows used in investing activities</b>	<b>(537,041)</b>	<b>(4,571,050)</b>
<b>籌資活動產生的現金流</b>	<b>Cash flows from financing activities</b>		
發行存款證收到的現金	Proceeds from issuance of certificates of deposit	55,305,941	45,207,390
贖回存款證支付的現金	Redemption of certificates of deposit issued	(67,136,169)	(66,262,999)
支付的股利	Dividends paid	(333,526)	(352,160)
<b>籌資活動產生的現金流量淨額</b>	<b>Net cash flows used in financing activities</b>	<b>(12,163,754)</b>	<b>(21,407,769)</b>
<b>現金及現金等價物的淨變動額</b>	<b>Net increase in cash and cash equivalents</b>	<b>570,008</b>	<b>2,518</b>
期初現金及現金等價物餘額	Cash and cash equivalents at 1 January	69,674,634	72,674,493
期末現金及現金等價物餘額	Cash and cash equivalents at 30 June	70,244,642	72,677,011
<b>現金及現金等價物餘額分析</b>	<b>Analysis of cash and cash equivalents</b>		
現金及銀行存款	Cash and balances with banks	44,401,255	45,006,232
存放貨幣當局存款	Deposits with monetary authority	5,688,909	5,284,051
拆放同業	Placements with other banks	77,374,341	35,064,539
持有至到期日的澳門金管局金融票據	Treasury bills classified as held-to-maturity investments	-	3,799,718
以攤餘成本計量的澳門金管局金融票據	Treasury bills classified as amortised cost investments	13,098,093	-
資產負債表中的金額	Amounts shown in the balance sheet	140,562,598	89,154,540
原到期日超過三個月的款項	Amounts with an original maturity of beyond three months	(70,318,607)	(16,478,276)
現金及現金等價物的減值準備	Impairment allowance provided for components of cash and cash equivalents	651	747
現金流量表中的現金及現金等價物餘額	Cash and cash equivalents in the cash flow statement	70,244,642	72,677,011

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## 3. 衍生工具交易以外的表外風險

## 3. OFF-BALANCE SHEET EXPOSURES OTHER THAN DERIVATIVES TRANSACTIONS

		千澳門元 MOP'000
代客保管賬	Values received for safe keeping	101,444,559
代收賬	Bills for collection	1,286,260
抵押賬	Collateral	490,888,940
保證及擔保付款	Guarantee on account of customers	12,130,745
信用證	Letters of credit outstanding	631,802
承兌匯票	Bills & acceptance available for discount	407,903
其他備查賬	Other memorandum items	8,944,277
未提取貸款承諾	Undrawn credit facilities	57,051,237
合計	Total	672,785,723

## 4. 衍生工具交易

## 4. DERIVATIVES TRANSACTIONS

		千澳門元 MOP'000	信用風險 加權金額 Credit Risk Weighted Amount
	名義金額 Nominal Value	公允價值 Fair Value	
匯率衍生工具	Exchange rate contracts	67,924,685	522,464
利率衍生工具	Interest rate contracts	5,653,168	45,709
其他衍生工具	Other contracts	575,112	-

## 5. 關聯方交易

## 5. RELATED PARTY TRANSACTIONS

除了在本財務報告其他附註已另作披露外，本集團與關聯方交易列示如下：

The Group had the following transactions and balances with related parties during the period:

		千澳門元 MOP'000
營業收入	Operating income	256,735
營業支出	Operating expenses	413,027
拆放同業	Placements with other banks	69,720,101
同業存放	Deposits from banks	84,627,864
貸款及墊款	Loans and advances	13,762,125
客戶存款	Deposits from customers	511,580
其他資產	Other assets	187,423
其他負債	Other liabilities	8,536,613
現金和銀行存款	Cash and balances with banks	18,637,104

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## 6. 資本

## 6. CAPITAL

千澳門元／百份比  
MOP'000, %

股本	Issued 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 earnings)	21,122,954
補充自有資本(二級資本)	Supplementary capital (i.e. Tier 2 capital)	14,692,935
財務參與或在子公司之資本性投資	Financial holdings or capital instruments in subsidiaries	(79,980)
自有資本	Own fund	42,816,460
資本充足率(工銀澳門－銀行層面)	Capital adequacy ratio (ICBC (Macau) – Bank level)	14.47%
資本充足率(工銀澳門－集團層面)	Capital adequacy ratio (ICBC (Macau) – Group level)	14.58%
資本充足率(中國工商銀行－集團層面)	Capital adequacy ratio (ICBC – Group level)	18.31%
資本充足率(工銀投資)	Capital adequacy ratio (ICBC Capital)	89.84%

## 7. 信用風險

## 7. CREDIT RISK

### 7.1 按授信地區分佈

按地區劃分超過信貸風險總額10%的貸款及  
未提款承諾、債務證券及金融衍生工具。

#### a. 貸款及未提款承諾

### 7.1 Geographic distribution of exposures

The following table sets out information of the credit exposures broken down in significant geographical segment by loans and commitment, debt securities and financial derivatives. A significant geographical segment means an area to which not less than 10% of the relevant type of credit exposures.

#### a. Loans and commitment

		千澳門元 MOP'000			
地區	Region	政府、公營機構 Government or Public Sector	金融機構 Financial Institution	其他公司 Other Company	合計 Total
中國澳門	Macau	–	5,544,943	174,810,191	180,355,134
中國	China	–	8,939,266	16,118,429	25,057,695
中國香港	Hong Kong	–	8,541,957	47,658,781	56,200,738
其他	Other	5,170,506	417,720	13,868,415	19,456,641

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## 7. 信用風險(續)

## 7. CREDIT RISK (continued)

### 7.1 按授信地區分佈(續)

### 7.1 Geographic distribution of exposures (continued)

#### b. 債務證券

#### b. Debt securities

					千澳門元 MOP'000
地區	Region	政府、公營機構 Government or Public Sector	金融機構 Financial Institution	其他公司 Other Company	合計 Total
中國澳門	Macau	13,210,000	7,080,818	281,736	20,572,554
中國	China	181,116	19,612,640	31,676,672	51,470,428
中國香港	Hong Kong	–	12,952,722	3,282,725	16,235,447
其他	Other	–	2,535,009	1,252,673	3,787,682

#### c. 金融衍生工具

#### c. Financial derivatives

					千澳門元 MOP'000
地區	Region	政府、公營機構 Government or Public Sector	金融機構 Financial Institution	其他公司 Other Company	合計 Total
中國澳門	Macau	–	507,120	(491,265)	15,855
中國	China	–	(158,530)	–	(158,530)
中國香港	Hong Kong	–	175,407	–	175,407
其他	Other	–	4,909	–	4,909

#### d. 客戶貸款及墊款授信地區分析

#### d. Geographic distribution of exposures analysis of loan and advances

						千澳門元 MOP'000
						</

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## 7. 信用風險(續)

## 7. CREDIT RISK (continued)

### 7.2 授信行業分佈

### 7.2 Industry distribution of exposures

行業	Industry	賬面餘額 Gross Amount	已減值貸款 Impaired Amount	預期信用損失 Expected Credit Loss		
				階段一 Stage 1	階段二 Stage 2	階段三 Stage 3
漁農業	Agriculture and fisheries	-	-	-	-	-
採礦工業	Mining industries	7,741,381	-	22,704	-	-
製造工業	Manufacturing industries	4,568,315	-	36,727	226	-
電力、氣體燃料及水	Electricity, gas and water	2,318,738	-	16,734	-	-
建築及公共工程	Construction and public works	21,725,090	3,147,693	75,890	222,852	1,582,993
批發及零售貿易	Wholesale and retail trade	9,344,439	106,107	27,510	189,452	46,333
酒樓、餐廳、酒店及 有關行業	Restaurants, hotels and similar	11,926,288	1,232	91,848	88	819
運輸、倉儲及通訊	Transport, warehousing and communications	2,418,491	-	10,309	-	-
非貨幣金融機構	Non-monetary financial institutions	19,396,706	-	17,405	28,443	-
博彩	Gaming	-	-	-	-	-
會展	Exhibition and conference	1,501	-	12	-	-
教育	Education	16,227	-	71	-	-
資訊科技	Information technology	6,373,544	84,721	22,339	4	84,721
其他行業	Other industries	64,410,633	22,975	263,089	125,505	5,582
個人貸款	Personal loans	72,787,401	351,399	14,199	66,560	101,682
合計	Total	223,028,754	3,714,127	598,837	633,130	1,822,130

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## 7. 信用風險(續)

## 7. CREDIT RISK (continued)

### 7.3 資產和負債按到期日分析

### 7.3 Maturity analysis on assets and liabilities

		千澳門元 MOP'000							
		即時償還	1個月內	1至3個月	3個月至1年	1至3年	3年以上	無期限	合計
		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
<b>資產</b>	<b>Assets</b>								
客戶貸款及墊款	Loans and advances to customers	4,218,271	26,566,120	12,879,058	14,301,309	56,438,138	108,625,858	-	223,028,754
存、拆放同業款項	Cash and balances with and loans and advances to banks	22,443,146	49,192,032	11,412,737	38,288,715	808,340	1,535,846	-	123,680,816
存款證	Certificates of deposit held	-	5,072,500	6,978,418	7,032,558	-	-	-	19,083,476
澳門金管局金融票據	Securities issued by Macao SAR Government and/or AMCM	-	3,730,000	2,550,000	6,930,000	-	-	-	13,210,000
其他證券	Other securities	-	2,734,606	3,466,115	8,816,120	32,372,690	12,314,461	68,643	59,772,635
<b>負債</b>	<b>Liabilities</b>								
同業存放和拆入款項	Deposits and balances of banks and financial institutions	31,718,914	24,167,769	10,247,709	20,474,407	3,688,060	-	-	90,296,859
公共機構存款	Deposits from public sector entities	32,148	12,108,452	26,565,144	6,645,306	-	-	-	45,351,050
母公司及聯營公司存款	Deposits from holding and associated companies	-	-	-	-	-	-	-	-
客戶存款	Deposits from non-bank customers	54,156,340	51,714,012	52,785,653	59,868,144	648,952	1,000	-	219,174,101
發行存款證	Certificates of deposits issued	-	15,267,226	16,079,245	14,879,830	-	-	-	46,226,301
發行債券	Other securities issued	-	-	-	-	-	11,692,725	600,490	12,293,215

附註：以上金額為賬面餘額。

Note: The above amount is the gross amount.

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## 7. 信用風險(續)

## 7. CREDIT RISK (continued)

### 7.4 逾期資產賬齡分析

### 7.4 Ageing analysis of accounting past due exposures

#### a. 客戶貸款及墊款

#### a. Loans and advances to customers

千澳門元／百份比  
MOP'000, %

逾期期限	Overdue periods	逾期餘額 Past due loans	估客戶貸款及 墊款的比重 Percentage of total loan and advances	實物抵押品 Real guarantee value	預期信用損失 — 階段三 Expected credit loss – Stage 3
3至6個月	3 to 6 months	3,155,575	1.41	163,515	1,555,289
6個月至1年	6 months to 1 year	199,113	0.09	390,755	55,267
1年以上	Over 1 year	242,404	0.11	207,545	183,117
		3,597,092	1.61	761,815	1,793,673

附註：上半年本行沒有逾期的同業貸款及墊款。

Note: During the period, the Bank did not have any overdue loans and advances to bank.

#### b. 債務證券

#### b. Debt securities

千澳門元  
MOP'000

逾期期限	Overdue periods	逾期餘額 Past due amount
3至6個月	3 to 6 months	—
6個月至1年	6 months to 1 year	—
1年以上	Over 1 year	68,643
		68,643

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## 7. 信用風險(續)

## 7. CREDIT RISK (continued)

### 7.5 資產五級分類分佈

### 7.5 Credit quality analysis under regulatory asset classification

#### a. 同業貸款及墊款

#### a. Loan and advances to banks

千澳門元  
MOP'000

		賬面餘額 Gross amount	實物抵押品 Real guarantee value	預期信用損失 Expected credit loss		階段三 Stage 3
				階段一 Stage 1	階段二 Stage 2	
正常	Pass	990,217	—	136	—	—
關注	Special mention	—	—	—	—	—
次級	Substandard	—	—	—	—	—
可疑	Doubtful	—	—	—	—	—
損失	Loss	—	—	—	—	—
		990,217	—	136	—	—

#### b. 客戶貸款及墊款

#### b. Loan and advances to customers

						千澳門元 MOP'000
		賬面餘額 Gross amount	實物抵押品 Real guarantee value	預期信用損失 Expected credit loss		階段三 Stage 3
				階段一 Stage 1	階段二 Stage 2	
正常	Pass	208,710,740	347,963,898	598,803	—	—
關注	Special mention	10,603,887	10,203,746	34	633,130	—
次級	Substandard	3,200,274	304,624	—	—	1,554,905
可疑	Doubtful	269,921	519,858	—	—	82,582
損失	Loss	243,932	207,545	—	—	184,644
		223,028,754	359,199,671	598,837	633,130	1,822,130

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

## 7. 信用風險(續)

## 7. CREDIT RISK (continued)

### 7.5 資產五級分類分佈(續)

### 7.5 Credit quality analysis under regulatory asset classification (continued)

#### c. 債務證券

#### c. Debt securities

千澳門元  
MOP'000

		預期信用損失 Expected credit loss				
		賬面餘額 Gross amount	實物抵押品 Real guarantee value	階段一 Stage 1	階段二 Stage 2	階段三 Stage 3
正常 關注 次級 可疑 損失	Pass	91,997,468	—	21,030	—	—
	Special mention	—	—	—	—	—
	Substandard	—	—	—	—	—
	Doubtful	—	—	—	—	—
	Loss	68,643	—	—	—	68,643
		92,066,111	—	21,030	—	68,643

## 8. 市場風險

## 8. MARKET RISK

金額  
Amount  
千澳門元  
MOP'000

市場風險的資本要求	Market risk capital charge for	
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	91,906
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	142,165
股權風險	Equity exposures	—
外匯風險	Foreign exchange exposures	93,636
商品風險	Commodities exposures	—

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## 9. 銀行賬簿利率風險

根據當地監管的測量標準通過細分貨幣，期限，和受利率影響的資產負債結構，測量當利率平行上下移動200個基點時對本行經濟價值的衝擊。

## 9. INTEREST RATE RISK IN THE BANKING BOOK

Measure the impact on the Bank's economic value when the interest rate moves up and down in parallel of 200 basis points by breaking down to currencies, maturity, and interest rate affecting the asset liability structure in accordance to local regulatory measurement standard.

### 200個基點波動的利率風險分析 Analysis of interest rate exposures at a shock of 200 basis points

	人民幣 CNY	美元 USD	港元 HKD	澳門元 MOP	千澳門元／百份比 MOP'000, % 合計 Total
200個基點利率波動下 本行經濟價值變動 Changes of the Bank's economic value at a shock of 200 basis points	79,657	126,615	33,870	(5,379)	234,763
自有資金* Own funds*					4,281,402
經濟價值影響佔自有資金比例* Impact on economic value as % of own funds*					5.48%

(\*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 Macao only.)

## 10. 匯率風險

(a) 各項外匯的淨頭寸情況；

## 10. FOREIGN EXCHANGE RISK

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

		(千澳門元等值) (in MOP'000 equivalent)		
貨幣	Currency	不包括期權合約的 淨持倉長盤或短盤 Net open position excluding option contracts long or short	期權合約的 淨長盤或短盤 Net position in option contracts long or short	已包括期權合約的 淨持倉長盤或短盤 Net open position including option contracts long or short
人民幣	Chinese renminbi	(65,911)	—	(65,911)
港元	Hong Kong dollars	24,394,731	—	24,394,731
美元	US dollars	4,073,258	—	4,073,258
其他	Others	(5,998)	—	(5,998)

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## 10. 匯率風險(續)

## 10. FOREIGN EXCHANGE RISK (continued)

- (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	24,167,699	(455,091)
		買入 Purchases	賣出 Sales
遠期	Forward	–	(28,403)
按德爾塔約當加權方法計算出來的 期權合約的淨長盤或短盤	Net options position, calculated on the basis of the delta-weighted position of the relevant option contracts	–	–
淨長盤(淨短盤)	Net long (or net short) position	–	23,684,205
		美元(原幣)/ USD (Original CCY)/ 千元'000	
		資產 Assets	負債 Liabilities
即期	Spot	1,401,286	(714)
		買入 Purchases	賣出 Sales
遠期	Forward	–	(896,668)
按德爾塔約當加權方法計算出來的 期權合約的淨長盤或短盤	Net options position, calculated on the basis of the delta-weighted position of the relevant option contracts	–	–
淨長盤(淨短盤)	Net long (or net short) position	–	503,904

# 財務訊息披露(根據AMCM006/B/2022-DSB/AMCM號文件) Financial Information Disclosure (In Accordance With AMCM006/B/2022-DSB/AMCM)

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

## 11. 流動性風險

## 11. LIQUIDITY RISK

			千澳門元 MOP'000
(a)	每週平均可動用現金最低要求	Minimum weekly amount of cash in hand	5,966,075
(b)	每週平均可動用現金餘額	Average weekly amount of cash in hand	8,308,758
(c)	具償付能力資產	Specified liquid assets	137,795,096
(d)	具償付能力資產與相關負債的比率	Ratio of specified liquid asset to total basic liabilities	50%
(e)	一個月平均流動性比率	One-month liquidity ratio in the last week of each month	102%
(f)	三個月平均流動性比率	Three-month liquidity ratio in the last week of each month	40%

## 12. 其他信息

## 12. OTHER INFORMATION

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贖回不良貸款而提起的。本行預計這些未決訴訟不會對本行的業務、財務狀況或經營業績造成任何重大影響。

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

## 13. 說明

## 13. NOTES

- (a) 第一至第十二項披露事項中，除標註經審計項目外，其他披露項目均未經過審計。
- (b) 除非有特別註明，以上數據截至二零二二年六月三十日。

- (a) None of the items is audited among all the items disclosed except otherwise indicated.
- (b) Unless with specification, all the above data is taken as at 30 June 2022.

# 財務訊息披露(根據AMCM006/B/2022-DSB/AMCM號文件) Financial Information Disclosure (In Accordance With AMCM006/B/2022-DSB/AMCM)

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

## 1. 財務信息

## 1. FINANCIAL STATEMENTS

### (a) 資產負債表

### (a) Balance sheet

		二零二二年 六月三十日 30 June 2022 (未經審計) (Unaudited) 澳門元 MOP	二零二一年 十二月三十一日 31 December 2021 (經審計) (Audited) 澳門元 MOP
<b>資產</b>	<b>Assets</b>		
直接控股母公司的銀行存款	Bank balances with immediate holding company	41,941,580	31,014,547
應收款項及其他資產	Receivables and other assets	1,587,068	1,542,314
應收同系子公司款項	Amount due from a fellow subsidiary	4,169,158	4,254,549
物業及設備	Property, plant and equipment	14,530	16,207
可供出售類投資	Available-for-sale investments	-	111,604,416
以公允價值計量且其變動計入 其他綜合收益的金融資產	Financial assets at fair value through other comprehensive income	104,396,117	-
持有至到期日投資	Held-to-maturity investments	-	24,505,879
以攤餘成本計量的金融資產	Financial assets at amortised cost	24,574,558	-
遞延所得稅資產	Deferred tax assets	631,830	181,011
<b>資產合計</b>	<b>Total assets</b>	<b>177,314,841</b>	<b>173,118,923</b>
<b>負債</b>	<b>Liabilities</b>		
應付直接控股母公司款項	Amount due to immediate holding company	817,650	800,978
應付款項及其他負債	Payable and other liabilities	3,412,749	4,401,981
應繳稅款	Tax payable	3,489,758	2,544,732
<b>負債合計</b>	<b>Total liabilities</b>	<b>7,720,157</b>	<b>7,747,691</b>
<b>所有者權益</b>	<b>Equity</b>		
股本	Issued capital	50,000,000	50,000,000
儲備	Reserves	119,594,684	115,371,232
其中：一般監管撥備	Includes: General regulatory reserve	-	-
特定監管撥備	Specific regulatory reserve	-	-
<b>所有者權益合計</b>	<b>Total equity</b>	<b>169,594,684</b>	<b>165,371,232</b>
<b>負債及所有者權益合計</b>	<b>Total equity and liabilities</b>	<b>177,314,841</b>	<b>173,118,923</b>

# 財務訊息披露(根據AMCM006/B/2022-DSB/AMCM號文件) Financial Information Disclosure (In Accordance With AMCM006/B/2022-DSB/AMCM)

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

## 1. 財務信息(續)

### (b) 損益表及其他綜合收益表

## 1. FINANCIAL STATEMENTS (continued)

### (b) Statement of profit and loss and other comprehensive income

		截至六月三十日止六個月 Six months ended 30 June	
		2022 澳門元 MOP	2021 澳門元 MOP
營業收入	Operating income	11,685,848	12,299,430
營運費用	Operating expenses	(3,213,197)	(3,954,753)
<b>撥備前利潤</b>	<b>Operating profit before impairment losses</b>	<b>8,472,651</b>	<b>8,344,677</b>
資產減值損失	Charge for impairment losses on financial instruments	(5,216)	(17,018)
<b>稅前利潤</b>	<b>Profit before tax</b>	<b>8,467,435</b>	<b>8,327,659</b>
所得稅費用	Income tax expense	(944,400)	(928,000)
<b>淨利潤</b>	<b>Profit for the period</b>	<b>7,523,035</b>	<b>7,399,659</b>
<b>其他綜合收益(稅後)</b>	<b>Other comprehensive income (after tax, net)</b>		
以後將重分類進損益的其他綜合收益：	Other comprehensive income that may be reclassified to profit or loss in subsequent periods:		
可供出售金融工具的公允價值變動	Changes in fair value reserve of available-for-sale financial instruments	-	1,944,762
以公允價值計量且其變動計入其他綜合收益的債務工具投資公允價值變動	Change in fair value reserve of investment securities measured at fair value through other comprehensive income	(3,299,583)	-
<b>本期其他綜合收益小計</b>	<b>Other comprehensive income for the period, net of tax</b>	<b>(3,299,583)</b>	<b>1,944,762</b>
<b>本期其他綜合收益總額</b>	<b>Total comprehensive income for the period, net of tax</b>	<b>(3,299,583)</b>	<b>1,944,762</b>

董事長  
Chairman  
牛建軍  
Niu Jian Jun

# 財務信息披露(根據AMCM006/B/2022-DSB/AMCM號文件) Financial Information Disclosure (In Accordance With AMCM006/B/2022-DSB/AMCM)

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

## 1. 財務信息(續)

### (c) 合資格的股東名單

中國工商銀行(澳門)股份有限公司

### (d) 公司董事會成員名單

#### 董事會

牛建軍先生, 董事長  
禰永明先生, 董事  
鄧萬鴻先生, 董事  
黃獻軍先生, 董事

#### 股東會主席團

姜壹盛先生, 主席  
禰駿遠先生, 副主席  
陳翠屏女士, 秘書

#### 獨任監事

崔世昌會計師事務所  
(由崔世昌先生作代表)

#### 公司秘書

陳翠屏女士

## 1. FINANCIAL STATEMENTS (continued)

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

Industrial and Commercial Bank of China (Macau) Limited

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

#### Board of Directors

Mr. Niu Jian Jun, Chairman  
Mr. Huen Wing Ming, Patrick, Director  
Mr. Deng Wan Hong, Director  
Mr. Huang Xian Jun, Director

#### Board of the General Meeting

Mr. Jiang Yi Sheng, Chairman  
Mr. Huen Chung Yuen, Ian, Vice-Chairman  
Ms. Chen Cui Ping, Secretary

#### Single Supervisor

CSC & Associados, Sociedade de Auditores  
(Represented by Mr. Chui Sai Cheong)

#### Company Secretary

Ms. Chen Cui Ping

# 財務訊息披露(根據AMCM006/B/2022-DSB/AMCM號文件) Financial Information Disclosure (In Accordance With AMCM006/B/2022-DSB/AMCM)

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

		截至六月三十日止六個月 Six months ended 30 June	
		2022 澳門元 MOP	2021 澳門元 MOP
<b>經營活動產生的現金流</b>	<b>Cash flow operating activities</b>		
稅前利潤	Profit before tax	8,467,435	8,327,659
調整:	Adjustment:		
利息收入	Interest income	(2,179,072)	(2,308,114)
折舊	Depreciation	1,677	1,677
持有至到期日的投資折溢價攤銷	Amortisation of discount and premium of held-to-maturity investment	-	(85,405)
可供出售類的投資折溢價攤銷	Amortisation of discount and premium of available-for-sale investment	-	(241,832)
處置以公允價值計量且其變動計入其他綜合收益的投資淨損失	Net losses from disposal of fair value through other comprehensive income investments	-	297,877
資產減值損失	Net impairment losses on financial instruments	5,216	17,018
		<b>6,295,256</b>	<b>6,008,880</b>
應收款項及其他資產增加	Increase in receivables and other assets	(155,967)	(20,803)
應收同系子公司款項減少／(增加)	Decrease/(increase) in amount due from a fellow subsidiary	85,391	(1,384,106)
應付款項及其他負債(減少)／增加	(Decrease)/increase in payables and other liabilities	(989,232)	605,293
應付直接控股公司款項增加	Increase in amount due to immediate holding company	16,672	255,926
		<b>5,252,120</b>	<b>5,465,190</b>
收取的利息	Interest received	1,633,441	2,214,669
支付的所得稅	Profits tax paid	-	(2,042)
<b>經營活動產生的現金流量淨額</b>	<b>Net cash flows generated from operating activities</b>	<b>6,885,561</b>	<b>7,677,817</b>

# 財務訊息披露(根據AMCM006/B/2022-DSB/AMCM號文件) Financial Information Disclosure (In Accordance With AMCM006/B/2022-DSB/AMCM)

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

## 2. 現金流量表(續)

## 2. CASH FLOW STATEMENT (continued)

		截至六月三十日止六個月 Six months ended 30 June	
		2022 澳門元 MOP	2021 澳門元 MOP
<b>投資活動產生的現金流</b>	<b>Cash flow from investing activities</b>		
購入可供出售類的投資	Purchases of available-for-sale investment	-	(8,233,257)
購入以公允價值計量且其變動計入 其他綜合收益的投資支付的現金	Purchases of fair value through other comprehensive income investments	(4,041,700)	-
投資以公允價值計量且其變動計入 其他綜合收益的投資收到的現金	Proceeds from redemption of fair value through other comprehensive income investments	8,083,387	-
投資可供出售類的投資收到的現金	Proceeds from disposal of available-for-sale investments	-	20,021,101
初始期限超過三個月定期存款增加	Increase in time deposits with original maturity of more than three months	-	(22,557,000)
<b>投資活動產生的現金流量淨額</b>	<b>Net cash flows generated from/(used in) investing activities</b>	<b>4,041,687</b>	<b>(10,769,156)</b>
<b>現金和現金等價物的淨變動額</b>	<b>Net increase/(decrease) in cash and cash equivalents</b>	<b>10,927,248</b>	<b>(3,091,339)</b>
<b>期初現金及現金等價物餘額</b>	<b>Cash and cash equivalents at 1 January</b>	<b>31,015,489</b>	<b>23,496,507</b>
<b>期末現金及現金等價物餘額</b>	<b>Cash and cash equivalents at 30 June</b>	<b>41,942,737</b>	<b>20,405,168</b>
<b>現金及現金等價物分析</b>	<b>Analysis of cash and cash equivalents</b>		
現金及銀行存款	Cash and balances with banks	41,941,580	42,961,324
原到期日超過三個月的款項	Amounts with an original maturity of beyond three months	-	(22,557,000)
現金及現金等價物的減值準備	Impairment allowance provided for components of cash and cash equivalents	1,157	844
<b>現金流量表中的現金及現金等價物餘額</b>	<b>Cash and cash equivalents in the cash flow statement</b>	<b>41,942,737</b>	<b>20,405,168</b>

# 財務信息披露(根據AMCM006/B/2022-DSB/AMCM號文件) Financial Information Disclosure (In Accordance With AMCM006/B/2022-DSB/AMCM)

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

### 3. 衍生工具交易以外的表外風險

2022年上半年度未發生此類交易。

### 4. 衍生工具交易

2022年上半年度未發生此類交易。

### 5. 關聯方交易

本公司與關聯方的交易情況列示如下。

### 3. OFF-BALANCE SHEET EXPOSURES OTHER THAN DERIVATIVES TRANSACTIONS

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

### 4. DERIVATIVES TRANSACTIONS

There was no derivatives transaction during the period.

### 5. RELATED PARTY TRANSACTIONS

The company had following transactions and balances with related parties during the period.

二零二二年  
六月三十日  
30 June 2022  
澳門元  
MOP

收取直接控股母公司投資管理費(註i)	Investment management fee income received from the immediate holding company (note (i))	86,798
收取同系子公司退休基金投資管理費(註ii)	Pension fund investment management fee income received from a fellow subsidiary (note (ii))	8,383,875
收取直接控股母公司的諮詢費(註iii)	Advisory fee income received from immediate holding company (note (iii))	15,757
收取直接控股母公司利息(註iv)	Interest income received from immediate holding company (note (iv))	195,762
存放於直接控股母公司的款項(註v)	Bank balances with immediate holding company (note (v))	41,942,737
應收帳項及其他資產(註vi)	Receivables and other assets (note (vi))	157,651
應收同系子公司款項(註vii)	Amount due from a fellow subsidiary (note (vii))	4,169,158
應付直接控股母公司款項(註viii)	Amount due to immediate holding company (note (viii))	817,650

(i) 本公司從直接控股母公司收取投資管理費。該費用是以所管理的投資組合資產淨值，按協定費率以及理財產品的名義金額或價格差額收取。

(ii) 本公司從同系子公司收取退休基金投資管理費。該費用是以所管理的退休投資組合資產淨值，按協定費率以及公司基金管理實際績效與預期目標和回報基準收取。

(iii) 本公司從直接控股母公司收取債券保證金投資諮詢費用。該費用是以每筆為直接控股母公司執行的債券交易的價格差，按協定費率收取。另按月收取固定的債券市場諮詢費用。

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

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

(iii) The Company earned bond margin investment advisory fee income and bond market advisory service fee income from the immediate holding company. The bond margin investment advisory fee income was charged based on a pre-determined proportion of the price difference in each bond transaction carried out by the immediate holding company. The bond market advisory fee income is fixed in each month.

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

### 5. 關聯方交易 (續)

- (iv) 本公司從直接控股母公司收取利息。利息來源於存放在母公司的存款，該等存款的利率與母公司給予其他客戶的利率相若。
- (v) 於報告期末，本公司存放於直接控股母公司的定期存款26,827,380澳門元，年利率為1.55%，儲蓄存款2,681澳門元，年利率為0.01%至0.25%，往來存款15,112,676澳門元。定期存款的期限均小於一年。
- (vi) 於報告期末，本公司從直接控股母公司應收的利息為157,651澳門元。(2021：47,623澳門元)。
- (vii) 與同系子公司的交易餘額均為無抵押、免息及沒有固定還款期。
- (viii) 除存放於直接控股母公司的結餘外，本公司還有從直接控股母公司的應收／應付款項。該到期款項為無抵押、免息及沒有固定還款期。

### 6. 資本

### 5. RELATED PARTY TRANSACTIONS (continued)

- (iv) The Company earned interest income from the immediate holding company. The interest income was generated from the deposits placed with the immediate holding company and the interest rate offered was similar to those offered to other customers of the immediate holding company.
- (v) At the end of the reporting period, the Company had bank balances with the immediate holding company which included time deposits of MOP26,827,380 with effective interest rates of 1.55% per annum, savings account deposits of MOP2,681 with effective interest rates ranging from 0.01% to 0.25% per annum and current account deposits of MOP15,112,676. The time deposits have original maturities within 1 year.
- (vi) At the end of the reporting period, the Company had accrued interest of MOP 157,651 (2021: MOP47,623) receivable from the immediate holding company.
- (vii) The amounts due from a fellow subsidiary are unsecured, interest-free and have no fixed terms of repayment.
- (viii) Apart from the bank balances with immediate holding company, the Company had amounts due from/to immediate holding company as at the end of the reporting period. The amounts due from/to immediate holding company are unsecured, interest-free and have no fixed terms of repayment.

### 6. CAPITAL

二零二二年  
六月三十日  
30 June 2022  
澳門元  
MOP

股本	Issued capital	50,000,000
法定儲備	Legal reserve	23,548,400
盈餘滾存(留存收益)	Profits brought forward (Retained earnings)	92,985,693
自有資本	Own fund	166,534,093
資本充足率(工銀投資)	Capital adequacy ratio (ICBC Capital)	89.84%
資本充足率(中國工商銀行－集團層面)	Capital adequacy ratio (ICBC – Group level)	18.31%

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### 7. 信用風險

除本公司大部分資產均存放於直接控股母公司外，  
本期內沒有其他信用風險敞口。

#### 7.1 按授信地區分佈

按地區劃分超過信貸風險總額10%的債務證券。

##### a. 債務證券

					千澳門元 MOP'000
地區	Region	政府、 公營機構 Government or Public Sector	金融機構 Financial Institution	其他公司 Other Company	合計 Total
中國	China	–	–	128,985	128,985

#### 7.2 資產和負債按到期日分析

### 7. CREDIT RISK

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

#### 7.1 Geographic distribution of exposures

The following table sets out the credit exposures of debt securities broken down in significant geographical segment which not less than 10%.

##### a. Debt securities

									千澳門元 MOP'000
		即時償還 On demand	1個月內 Up to 1 month	1至3個月 From 1 to 3 months	3個月至1年 From 3 month to 1 year	1至3年 From 1 to 3 years	3年以上 Over 3 years	無期限 Indefinite period	合計 Total
<b>資產</b>	<b>Assets</b>								
客戶貸款及墊款	Loans and advances to customers	–	–	–	–	–	–	–	–
存、拆放同業款項	Cash and balances with and loans and advances to banks	15,115	–	26,828	–	–	–	–	41,943
存款證	Certificates of deposit held	–	–	–	–	–	–	–	–
澳門金管局金融票據	Securities issued by Macao SAR Government and/or AMCM	–	–	–	–	–	–	–	–
其他證券	Other securities	–	–	–	8,070	105,987	14,928	–	128,985
<b>負債</b>	<b>Liabilities</b>								
同業存放和拆入款項	Deposits and balances of banks and financial institutions	–	–	–	–	–	–	–	–
公共機構存款	Deposits from public sector entities	–	–	–	–	–	–	–	–
母公司及聯營公司存款	Deposits from holding and associated companies	–	–	–	–	–	–	–	–
客戶存款	Deposits from non-bank customers	–	–	–	–	–	–	–	–
發行存款證	Certificates of deposits issued	–	–	–	–	–	–	–	–
發行債券	Other securities issued	–	–	–	–	–	–	–	–

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## 7. 信用風險(續)

### 7.3 資產五級分類分佈

#### a. 債務證券

		千澳門元 MOP'000				
		賬面餘額 Gross Amount	實體抵押品 Real Guarantee Value	預期信用損失 Expected Credit Loss		
				階段一 Stage 1	階段二 Stage 2	階段三 Stage 3
正常	Pass	128,985	—	24	—	—
關注	Special mention	—	—	—	—	—
次級	Substandard	—	—	—	—	—
可疑	Doubtful	—	—	—	—	—
損失	Loss	—	—	—	—	—
		128,985	—	24	—	—

## 8. 市場風險

不適用

## 7. CREDIT RISK (continued)

### 7.3 Credit quality analysis under regulatory asset classification

#### a. Debt securities

		千澳門元 MOP'000				
		賬面餘額 Gross Amount	實體抵押品 Real Guarantee Value	預期信用損失 Expected Credit Loss		
				階段一 Stage 1	階段二 Stage 2	階段三 Stage 3
正常	Pass	128,985	—	24	—	—
關注	Special mention	—	—	—	—	—
次級	Substandard	—	—	—	—	—
可疑	Doubtful	—	—	—	—	—
損失	Loss	—	—	—	—	—
		128,985	—	24	—	—

## 8. MARKET RISK

Not applicable

## 9. 銀行賬簿利率風險

## 9. INTEREST RATE RISK IN THE BANKING BOOK

200個基點波動的利率風險分析  
Analysis of interest rate exposures at a shock of 200 basis points

		千澳門元，百份比 MOP'000, %			
		美元 USD	港元 HKD	澳門元 MOP	合計 Total
200個基點利率波動下 本行經濟價值變動	Changes of the Bank's economic value at a shock of 200 basis points	5,586	86	0	5,672
自有資金*	Own funds*				166,534
經濟價值影響佔 自有資金比例*	Impact on economic value as % of own funds*				3.41%

(\*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 Macao only.)

## 10. 匯率風險

美元頭寸淨持倉金額相當於141,387,734澳門元。

## 11. 流動性風險

不適用

## 12. 說明

(a) 第一至第十一項披露事項中，除標註經審計項目外，其他披露項目均未經審計。

(b) 除非有特別註明，以上數據截至二零二二年六月三十日。

## 10. FOREIGN EXCHANGE RISK

Net long of US Dollar Deposit which is equivalent to MOP 141,387,734.

## 11. LIQUIDITY RISK

Not applicable

## 12. NOTES

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

(b) Unless with specification, all the above data is taken as at 30 June 2022.



ICBC

工銀澳門