



2025 年中期財務訊息披露 2025 Interim Financial Information Disclosure



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財務訊息披露 (根據004/B/2024-DSB/AMCM號文件) Financial Information Disclosure (In Accordance With 004/B/2024-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

a. 簡要合併財務狀況表

集團層面

1. FINANCIAL STATEMENTS

a. Condensed consolidated statement of financial position

Group Level

二零二五年 六月三十日 30 June 2025 (未經審計) (Unaudited) 千澳門元 MOP'000	二零二四年 十二月三十一日 31 December 2024 (經審計) (Audited) 千澳門元 MOP'000
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資產	Assets		
現金、銀行同業及其他金融機構的存款	Cash and balances with banks and other financial institutions	21,092,113	17,447,993
存放監管機構款項	Deposits with monetary authority	4,992,298	4,390,352
拆放同業	Placements with other banks	86,490,082	92,358,533
衍生金融資產	Derivative financial assets	1,740,823	1,256,515
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	93,018	91,510
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	24,301,531	29,440,005
以攤餘成本計量的金融資產	Financial assets at amortised cost	73,256,974	72,233,423
貸款及墊款	Loans and advances	145,767,374	153,883,845
應收款項及其他資產	Receivables and other assets	3,470,293	1,080,928
物業、廠房及設備	Property, plant and equipment	237,782	255,020
投資性房地產	Investment property	47,747	48,105
應收所得稅	Income tax recoverable	16,111	22,884
遞延所得稅資產	Deferred tax assets	-	38,619
總資產	Total assets	361,506,146	372,547,732

財務訊息披露 (根據004/B/2024-DSB/AMCM號文件) Financial Information Disclosure (In Accordance With 004/B/2024-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)

a. 簡要合併財務狀況表 (續)

集團層面 (續)

1. FINANCIAL STATEMENTS (continued)

a. Condensed consolidated statement of financial position (continued)

Group Level (continued)

二零二五年 六月三十日 30 June 2025 (未經審計) (Unaudited) 千澳門元 MOP'000	二零二四年 十二月三十一日 31 December 2024 (經審計) (Audited) 千澳門元 MOP'000
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負債	Liabilities		
銀行同業及其他金融機構的存款	Deposits from banks and other financial institutions	41,939,229	60,648,473
客戶存款	Deposits from customers	263,444,295	257,080,920
衍生金融負債	Derivative financial liabilities	1,596,145	1,089,716
發行債務證券	Debt issued	3,401,163	3,347,694
發行存款證	Certificates of deposit issued	17,177,802	17,424,754
應繳所得稅	Income tax payable	98,188	43,709
其他負債	Other liabilities	1,813,169	1,570,171
遞延所得稅負債	Deferred tax liabilities	3,808	-
總負債	Total liabilities	329,473,799	341,205,437
所有者權益	Equity		
股本	Issued share capital	588,920	588,920
儲備*	Reserves*	31,443,427	30,753,375
所有者權益合計	Total equity	32,032,347	31,342,295
負債及所有者權益合計	Total equity and liabilities	361,506,146	372,547,732
*包括澳門金融管理局(「AMCM」) 要求的監管儲備	*Included the regulatory reserve required by Autoridade Monetária De Macau (“AMCM”):		
- 一般	- General	461,000	544,000
- 特定	- Specific	-	-
監管儲備合計	Total regulatory reserve	461,000	544,000

財務訊息披露 (根據004/B/2024-DSB/AMCM號文件) Financial Information Disclosure (In Accordance With 004/B/2024-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. 財務狀況表

b. Statement of financial position

銀行層面

Bank Level

二零二五年 六月三十日 30 June 2025 (未經審計) (Unaudited) 千澳門元 MOP'000	二零二四年 十二月三十一日 31 December 2024 (經審計) (Audited) 千澳門元 MOP'000
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資產	Assets		
現金、銀行同業及其他金融機構的存款	Cash and balances with banks and other financial institutions	20,778,793	17,149,529
存放監管機構款項	Deposits with monetary authority	4,992,298	4,390,352
拆放同業	Placements with other banks	86,490,082	92,358,533
衍生金融資產	Derivative financial assets	1,740,823	1,256,515
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	116,017	112,456
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	24,164,568	29,331,489
以攤餘成本計量的金融資產	Financial assets at amortised cost	73,256,974	72,201,430
貸款及墊款	Loans and advances	145,767,375	153,883,845
應收款項及其他資產	Receivables and other assets	3,506,428	1,120,680
物業、廠房及設備	Property, plant and equipment	237,598	254,818
於子公司權益	Interests in subsidiaries	79,980	79,980
應收所得稅	Income tax recoverable	16,111	22,884
遞延所得稅資產	Deferred tax assets	-	41,026
總資產	Total assets	361,147,047	372,203,537

財務訊息披露 (根據004/B/2024-DSB/AMCM號文件) Financial Information Disclosure (In Accordance With 004/B/2024-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. 財務狀況表 (續)

b. Statement of financial position (continued)

銀行層面 (續)

Bank Level (continued)

二零二五年 六月三十日 30 June 2025 (未經審計) (Unaudited) 千澳門元 MOP'000	二零二四年 十二月三十一日 31 December 2024 (經審計) (Audited) 千澳門元 MOP'000
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負債	Liabilities		
銀行同業及其他金融機構的存款	Deposits from banks and other financial institutions	41,939,229	60,648,473
客戶存款	Deposits from customers	263,618,879	257,250,069
衍生金融負債	Derivative financial liabilities	1,596,145	1,089,716
發行債務證券	Debt issued	3,401,163	3,347,694
發行存款證	Certificates of deposit issued	17,177,802	17,424,754
應繳所得稅	Income tax payable	84,280	34,706
遞延稅項負債	Deferred tax liabilities	1,465	-
其他負債	Other liabilities	1,757,233	1,491,696
總負債	Total liabilities	329,576,196	341,287,108
所有者權益	Equity		
股本	Issued share capital	588,920	588,920
儲備*	Reserves*	30,981,931	30,327,509
所有者權益合計	Total equity	31,570,851	30,916,429
負債及所有者權益合計	Total equity and liabilities	361,147,047	372,203,537
*包括澳門金融管理局 (「AMCM」) 要求的監管儲備	*Included the regulatory reserve required by Autoridade Monetária De Macau (“AMCM”):		
- 一般	- General	461,000	544,000
- 特定	- Specific	-	-
監管儲備合計	Total regulatory reserve	461,000	544,000

財務訊息披露 (根據004/B/2024-DSB/AMCM號文件) Financial Information Disclosure (In Accordance With 004/B/2024-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. 簡要合併損益及其他綜合收益表

集團層面

1. FINANCIAL STATEMENTS (continued)

c. Condensed 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
2025 2024
(未經審計) (未經審計)
(Unaudited) (Unaudited)
千澳門元 千澳門元
MOP'000 MOP'000

利息收入	Interest income	6,526,139	8,185,874
利息支出	Interest expense	(5,071,969)	(6,587,911)
利息淨收入	Net interest income	1,454,170	1,597,963
手續費及佣金收入	Fee and commission income	595,764	569,173
手續費及佣金支出	Fee and commission expense	(259,657)	(269,853)
手續費及佣金淨收入	Net fee and commission income	336,107	299,320
其他營業收入	Other operating income	199,689	41,437
營業收入	Operating income	1,989,966	1,938,720
營業費用	Operating expenses	(495,106)	(472,719)
資產減值損失前營業利潤	Operating profit before impairment losses	1,494,860	1,466,001
金融工具減值損失淨額	Net charge for impairment losses on financial instruments	(1,054,441)	(1,256,421)
其他損益	Other income	25,796	16,255
稅前利潤	Profit before tax	466,215	225,835
所得稅	Income tax expense	(55,734)	(23,794)
淨利潤	Profit for the period	410,481	202,041

財務訊息披露 (根據004/B/2024-DSB/AMCM號文件) Financial Information Disclosure (In Accordance With 004/B/2024-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)

c. 簡要合併損益及其他綜合收益表 (續)

c. Condensed consolidated statement of profit or loss and other comprehensive income (continued)

集團層面(續)

Group Level (continued)

截至六月三十日止六個月

Six months ended 30 June

2025

2024

(未經審計)

(未經審計)

(Unaudited)

(Unaudited)

千澳門元

千澳門元

MOP'000

MOP'000

其他綜合收益/(開支), (除稅後淨額)	Other comprehensive income/(expense), (net of tax)		
後續將不會重分類至損益的其他綜合收益/(開支):	Other comprehensive income/(expense) 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變動	Change in fair value of equity investments at fair value through other comprehensive income	8,449	3,846
後續將重分類至損益的其他綜合收益/(開支):	Other comprehensive income/(expense) that will be reclassified to profit or loss in subsequent periods:		
現金流量套期下的套期工具公允價值變動	Change in fair value of hedging instruments under cash flow hedges	4,721	(23,186)
以公允價值計量且其變動計入其他綜合收益的債券投資變動	Change in fair value of debt securities at fair value through other comprehensive income	292,283	127,392
處置以公允價值計量且其變動計入其他綜合收益的債券投資重分類至損益	Reclassification to profit or loss upon disposal of debt securities at fair value through other comprehensive income	(5)	-
減值準備淨變動	Net change in impairment allowances	939	(3,219)
匯兌差額	Exchange differences on translation of foreign operation	(9,022)	2,233
本期其他綜合收益, 除稅後淨額	Other comprehensive income for the period, net of tax	297,365	107,066
本期綜合收益總額	Total comprehensive income for the period	707,846	309,107

財務訊息披露 (根據004/B/2024-DSB/AMCM號文件) Financial Information Disclosure (In Accordance With 004/B/2024-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)

d. 損益及其他綜合收益表

銀行層面

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
2025 2024
(未經審計) (未經審計)
(Unaudited) (Unaudited)
千澳門元 千澳門元
MOP'000 MOP'000

		2025 (未經審計) (Unaudited) 千澳門元 MOP'000	2024 (未經審計) (Unaudited) 千澳門元 MOP'000
利息收入	Interest income	6,517,355	8,175,810
利息支出	Interest expense	(5,073,451)	(6,588,234)
利息淨收入	Net interest income	1,443,904	1,587,576
手續費及佣金收入	Fee and commission income	556,818	533,870
手續費及佣金支出	Fee and commission expense	(259,690)	(269,741)
手續費及佣金淨收入	Net fee and commission income	297,128	264,129
其他營業收入	Other operating income	197,582	42,192
營業收入	Operating income	1,938,614	1,893,897
營業費用	Operating expenses	(484,504)	(463,325)
資產減值損失前營業利潤	Operating profit before impairment losses	1,454,110	1,430,572
金融工具減值損失淨額	Net charge for impairment losses on financial instruments	(1,054,409)	(1,256,534)
其他損益	Other income	25,796	16,255
稅前利潤	Profit before tax	425,497	190,293
所得稅	Income tax expense	(50,852)	(19,628)
淨利潤	Profit for the period	374,645	170,665

財務訊息披露 (根據004/B/2024-DSB/AMCM號文件) Financial Information Disclosure (In Accordance With 004/B/2024-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)

d. 損益及其他綜合收益表 (續)

d. Statement of profit or loss and other comprehensive income (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

2025

2024

(未經審計)

(未經審計)

(Unaudited)

(Unaudited)

千澳門元

千澳門元

MOP'000

MOP'000

其他綜合收益/(開支)(除稅後淨額) 後續將不會重分類至損益的其他綜合收益/ (開支): 以公允價值計量其變動計入其他綜合收益的 權益類投資變動	Other comprehensive income/(expense), (net of tax) Other comprehensive income/(expense) that will not be reclassified to profit or loss in subsequent periods: Change in fair value of equity investments at fair value through other comprehensive income	8,449	3,846
後續將重分類至損益的其他綜合收益/ (開支): 現金流量套期下的套期工具公允價值變動	Other comprehensive income/(expense) that may be reclassified to profit or loss in subsequent periods: Change in fair value of hedging instruments under cash flow hedges	4,721	(23,186)
以公允價值計量且其變動計入其他綜合收益 的債券投資變動	Change in fair value of debt securities at fair value through other comprehensive income	292,593	125,384
處置以公允價值計量且其變動計入其他綜合 收益的債券投資重分類至損益	Reclassification to profit or loss upon disposal of debt securities at fair value through other comprehensive income	(5)	-
減值準備淨變動	Net change in impairment allowances	929	(3,146)
匯兌差額	Exchange differences on translation of foreign operation	(9,116)	2,250
本期其他綜合收益，除稅後淨額	Other comprehensive income for the period, net of tax	297,571	105,148
本期綜合收益總額	Total comprehensive income for the period	672,216	275,813

財務訊息披露 (根據004/B/2024-DSB/AMCM號文件) Financial Information Disclosure (In Accordance With 004/B/2024-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. 簡要合併權益變動表

1. FINANCIAL STATEMENTS (continued)

e. Condensed consolidated statement of changes in equity

截至二零二五年六月三十日止六個月

For the six months ended 30 June 2025

儲備
Reserves

		已發行股本 Issued share capital 千澳門元 MOP' 000	股份溢價 Share premium 千澳門元 MOP' 000	法定儲備 Legal reserve 千澳門元 MOP' 000	投資重估 儲備 Investment revaluation reserve 千澳門元 MOP' 000	現金流 套期儲備 Cash flow hedge reserve 千澳門元 MOP' 000	外匯儲備 Foreign exchange reserve 千澳門元 MOP' 000	監管儲備 Regulatory reserve 千澳門元 MOP' 000	其他儲備 Other reserves 千澳門元 MOP' 000	留存利潤 Retained profits 千澳門元 MOP' 000	總計 Total 千澳門元 MOP' 000
於2025年1月1日(經審計)	At 1 January 2025 (Audited)	588,920	5,885,733	669,333	(336,779)	3,884	7,437	544,000	16,977	23,962,790	31,342,295
淨利潤	Profit for the period	-	-	-	-	-	-	-	-	410,481	410,481
年度其他綜合收益/(開支), 除稅後淨額:	Other comprehensive income/(expense) for the period, net of tax:										
以公允價值計量且其變動計入其他綜合收益的權益類投資變動	Change in fair value of equity investments at fair value through other comprehensive income	-	-	-	8,449	-	-	-	-	-	8,449
現金流量套期下的套期工具公允價值變動	Change in fair value of hedging instruments under cash flow hedges	-	-	-	-	4,721	-	-	-	-	4,721
以公允價值計量且其變動計入其他綜合收益的債券投資變動	Change in fair value of debt securities at fair value through other comprehensive income	-	-	-	292,283	-	-	-	-	-	292,283
處置以公允價值計量且其變動計入其他綜合收益的債務投資重分類至損益	Reclassification to profit or loss upon disposal of debt securities at fair value through other comprehensive income	-	-	-	(5)	-	-	-	-	-	(5)
減值準備淨變動	Net change in impairment allowances	-	-	-	939	-	-	-	-	-	939
匯兌差額	Exchange difference on translation of foreign operation	-	-	-	-	-	(9,022)	-	-	-	(9,022)
本期綜合收益/(開支), 除稅後總額	Total comprehensive income/(expense) for the period, net of tax	-	-	-	301,666	4,721	(9,022)	-	-	410,481	707,846
留存利潤轉為法定準備金	Transfer from retained profits to legal reserve	-	-	6,300	-	-	-	-	-	(6,300)	-
以公允價值計量且其變動計入其他綜合收益的權益類投資處置時轉入留存利潤	Transfer to retained profits on disposal of equity investments at fair value through other comprehensive income	-	-	-	-	-	-	-	-	-	-
支付給股東的股息	Dividend paid to shareholders	-	-	-	-	-	-	-	-	(17,794)	(17,794)
按澳門金融管理局要求提取的監管儲備(註1)	Change in provision under AMCM rules (note 1)	-	-	-	-	-	-	(83,000)	-	83,000	-
於2025年6月30日(未經審計)	At 30 June 2025 (Unaudited)	588,920	5,885,733	675,633	(35,113)	8,605	(1,585)	461,000	16,977	24,432,177	32,032,347

財務訊息披露 (根據004/B/2024-DSB/AMCM號文件) Financial Information Disclosure (In Accordance With 004/B/2024-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. 簡要合併權益變動表 (續)

		儲備 Reserves									
		已發行股本 Issued share capital 千澳門元 MOP' 000	股份溢價 Share premium 千澳門元 MOP' 000	法定儲備 Legal reserve 千澳門元 MOP' 000	投資重估 儲備 Investment revaluation reserve 千澳門元 MOP' 000	現金流 套期儲備 Cash flow hedge reserve 千澳門元 MOP' 000	外匯儲備 Foreign exchange reserve 千澳門元 MOP' 000	監管儲備 Regulatory reserve 千澳門元 MOP' 000	其他儲備 Other reserves 千澳門元 MOP' 000	留存利潤 Retained profits 千澳門元 MOP' 000	總計 Total 千澳門元 MOP' 000
於2024年1月1日 (經審計)	At 1 January 2024 (Audited)	588,920	5,885,733	665,253	(673,030)	1,150	3,000	813,840	16,977	23,548,134	30,849,977
淨利潤	Profit for the period	-	-	-	-	-	-	-	-	202,041	202,041
本期其他綜合收益/ (開支), 除稅後淨額:	Other comprehensive income/(expense) for the period, net of tax:										
以公允價值計量其變動計 入其他綜合收益的權益 類投資變動	Change in fair value of equity investments at fair value through other comprehensive income	-	-	-	3,846	-	-	-	-	-	3,846
現金流量套期下的套期工 具公允價值變動	Change in fair value of hedging instruments under cash flow hedges	-	-	-	-	(23,186)	-	-	-	-	(23,186)
以公允價值計量且其變動 計入其他綜合收益的債 券投資變動	Change in fair value of debt securities at fair value through other comprehensive income	-	-	-	127,392	-	-	-	-	-	127,392
減值準備淨變動	Net change in impairment allowances	-	-	-	(3,219)	-	-	-	-	-	(3,219)
匯兌差額	Exchange difference on translation of foreign operation	-	-	-	-	-	2,233	-	-	-	2,233
本期綜合收益/(開支)	Total comprehensive income/(expense) for the period	-	-	-	128,019	(23,186)	2,233	-	-	202,041	309,107
留存利潤轉為法定準備金	Transfer from retained profits to legal reserve	-	-	4,080	-	-	-	-	-	(4,080)	-
以公允價值計量且其變動 計入其他綜合收益的權 益類投資處置時轉入留 存利潤	Transfer to retained profits on disposal of equity investments at fair value through other comprehensive income	-	-	-	(1,442)	-	-	-	-	1,442	-
支付給股東的股息	Dividend paid to shareholders	-	-	-	-	-	-	-	-	(3,738)	(3,738)
按澳門金融管理局要求提 取的監管儲備 (註1)	Change in provision under AMCM rules (note 1)	-	-	-	-	-	-	(197,840)	-	197,840	-
於2024年6月30日 (未經審計)	At 30 June 2024 (Unaudited)	588,920	5,885,733	669,333	(546,453)	(22,036)	5,233	616,000	16,977	23,941,639	31,155,346

註1:

本集團按照澳門金融管理局的規定, 當本集團監管儲備所要求的減值準備高於客戶貸款及墊款以及財務保函合約的減值準備金餘額時, 本集團將留存收益轉入監管儲備。截止2025年6月30日: 監管儲備餘額為461,000,000澳門元 (2024年6月30日: 616,000,000澳門元), 根據澳門金融管理局規定乃不可分配。監管儲備轉為留存收益乃因該等期間監管儲備所要求的金額減少。

Note 1:

The Group complies with AMCM requirement to maintain regulatory reserve in excess of the Group's impairment allowance for loans and advances to customers and financial guarantee contracts estimated through the transfer of retained profits to regulatory reserve. As at 30 June 2025, an amount of MOP461,000,000 (30 June 2024: MOP616,000,000) in regulatory reserve is not distributable under AMCM's requirement. The transfers from regulatory reserve to retained profits were due to the decrease in required regulatory reserve in both period.

財務訊息披露 (根據004/B/2024-DSB/AMCM號文件) Financial Information Disclosure (In Accordance With 004/B/2024-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)

f. 權益變動表

1. FINANCIAL STATEMENTS (continued)

f. Statement of changes in equity

截至二零二五年六月三十日止六個月

For the six months ended 30 June 2025

儲備
Reserves

		已發行股本 Issued share capital 千澳門元 MOP' 000	股份溢價 Share premium 千澳門元 MOP' 000	法定儲備 Legal reserve 千澳門元 MOP' 000	投資重估 儲備 Investment revaluation reserve 千澳門元 MOP' 000	現金流 套期儲備 Cash flow hedge reserve 千澳門元 MOP' 000	外匯儲備 Foreign exchange reserve 千澳門元 MOP' 000	監管儲備 Regulatory reserve 千澳門元 MOP' 000	其他儲備 Other reserves 千澳門元 MOP' 000	留存利潤 Retained profits 千澳門元 MOP' 000	總計 Total 千澳門元 MOP' 000
於2025年1月1日 (經審計)	At 1 January 2025 (Audited)	588,920	5,885,733	588,920	(336,117)	3,884	7,474	544,000	16,977	23,616,638	30,916,429
淨利潤	Profit for the period	-	-	-	-	-	-	-	-	374,645	374,645
本期其他綜合收益/ (開支), 除稅後淨額:	Other comprehensive income/(expense) for the period, net of tax:										
以公允價值計量且其變動 計入其他綜合收益的權 益類投資變動	Change in fair value of equity investments at fair value through other comprehensive income	-	-	-	8,449	-	-	-	-	-	8,449
現金流量套期下的套期 工具公允價值變動	Change in fair value of hedging instruments under cash flow hedges	-	-	-	-	4,721	-	-	-	-	4,721
以公允價值計量且其變動 計入其他綜合收益之債 券公允價值變動	Change in fair value of debt securities measured at fair value through other comprehensive income	-	-	-	292,593	-	-	-	-	-	292,593
處置以公允價值計量且 其變動計入其他綜合 收益的債券投資重分類 至損益	Reclassification to profit or loss upon disposal of debt securities at fair value through other comprehensive income	-	-	-	(5)	-	-	-	-	-	(5)
減值準備淨變動	Net change in impairment allowances	-	-	-	929	-	-	-	-	-	929
匯兌差額	Exchange difference on translation of foreign operation	-	-	-	-	-	(9,116)	-	-	-	(9,116)
本期綜合收益/(開支) 除稅後總額	Total comprehensive income/(expense) for the period, net of tax	-	-	-	301,966	4,721	(9,116)	-	-	374,645	672,216
留存利潤轉為法定準備金	Transfer from retained profits to legal reserve	-	-	-	-	-	-	-	-	-	-
以公允價值計量且其變動 計入其他綜合收益的權 益類投資處置時轉入留 存利潤	Transfer to retained profits on disposal of equity investments at fair value through other comprehensive income	-	-	-	-	-	-	-	-	-	-
支付給股東的股息	Dividend paid to shareholders	-	-	-	-	-	-	-	-	(17,794)	(17,794)
按澳門金融管理局要求提 取的監管儲備 (註1)	Change in provision under AMCM rules (note 1)	-	-	-	-	-	-	(83,000)	-	83,000	-
於2025年6月30日 (未經審計)	At 30 June 2025 (Unaudited)	588,920	5,885,733	588,920	(34,151)	8,605	(1,642)	461,000	16,977	24,056,489	31,570,851

財務訊息披露 (根據004/B/2024-DSB/AMCM號文件) Financial Information Disclosure (In Accordance With 004/B/2024-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)

f. 權益變動表 (續)

1. FINANCIAL STATEMENTS (continued)

f. Statement of changes in equity (continued)

		儲備 Reserves									
		已發行股本 Issued share capital 千澳門元 MOP' 000	股份溢價 Share premium 千澳門元 MOP' 000	法定儲備 Legal reserve 千澳門元 MOP' 000	投資重估 儲備 Investment revaluation reserve 千澳門元 MOP' 000	現金流 套期儲備 Cash flow hedge reserve 千澳門元 MOP' 000	外匯儲備 Foreign exchange reserve 千澳門元 MOP' 000	監管儲備 Regulatory reserve 千澳門元 MOP' 000	其他儲備 Other reserves 千澳門元 MOP' 000	留存利潤 Retained profits 千澳門元 MOP' 000	總計 Total 千澳門元 MOP' 000
於2024年1月1日 (經審計)	At 1 January 2024 (Audited)	588,920	5,885,733	588,920	(669,447)	1,150	3,000	813,840	16,977	23,260,130	30,489,223
淨利潤	Profit for the period	-	-	-	-	-	-	-	-	170,665	170,665
年度其他綜合收益/ (開支) 除稅後淨額:	Other comprehensive income/(expense) for the period, net of tax:										
以公允價值計量且其變動計 入其他綜合收益的權益類 投資變動	Change in fair value of equity investments at fair value through other comprehensive income	-	-	-	3,846	-	-	-	-	-	3,846
現金流量套期下的套期工具 公允價值變動	Change in fair value of hedging instruments under cash flow hedges	-	-	-	-	(23,186)	-	-	-	-	(23,186)
以公允價值計量且其變動計 入其他綜合收益的債券投 資變動	Change in fair value of debt securities at fair value through other comprehensive income	-	-	-	125,384	-	-	-	-	-	125,384
減值準備淨變動	Net change in impairment allowances	-	-	-	(3,146)	-	-	-	-	-	(3,146)
匯兌差額	Exchange difference on translation of foreign operation	-	-	-	-	-	2,250	-	-	-	2,250
本期綜合收益/(開支) 除稅後總額	Total comprehensive income/(expense) for the period, net of tax	-	-	-	126,084	(23,186)	2,250	-	-	170,665	275,813
留存利潤轉為法定準備金	Transfer from retained profits to legal reserve	-	-	-	-	-	-	-	-	-	-
處置以公允價值計量且其變 動計入其他綜合收益的股 權投資轉入留存利潤	Transfer to retained profits on disposal of equity investments at fair value through other comprehensive income	-	-	-	(1,442)	-	-	-	-	1,442	-
支付給股東的股息	Dividend paid to shareholders	-	-	-	-	-	-	-	-	(3,738)	(3,738)
按澳門金融管理局要求提取 的監管儲備 (註1)	Change in provision under AMCM rules (note 1)	-	-	-	-	-	-	(197,840)	-	197,840	-
於2024年6月30日 (未經審計)	At 30 June 2024 (Unaudited)	588,920	5,885,733	588,920	(544,805)	(22,036)	5,250	616,000	16,977	23,626,339	30,761,298

註1:

本行按照澳門金融管理局的規定，當本行監管儲備所要求的減值準備高於客戶貸款及墊款以及財務保函合約的減值準備金餘額時，本行將留存收益轉入監管儲備。截止2025年6月30日：監管儲備餘額為461,000,000澳門元 (2024年6月30日：616,000,000澳門元)，根據澳門金融管理局規定乃不可分配。監管儲備轉為留存收益乃因該等期間監管儲備所要求的金額減少。

Note 1:

The Bank complies with AMCM requirement to maintain regulatory reserve in excess of the Bank's impairment allowance for loans and advances to customers and financial guarantee contracts estimated through the transfer of retained profits to regulatory reserve. As at 30 June 2025, an amount of MOP461,000,000 (30 June 2024: MOP616,000,000) in regulatory reserve is not distributable under AMCM's requirement. The transfers from regulatory reserve to retained profits were due to the decrease in required regulatory reserve in both period.

財務訊息披露 (根據004/B/2024-DSB/AMCM號文件) Financial Information Disclosure (In Accordance With 004/B/2024-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)

g. 簡要合併現金流量表

g. Condensed consolidated statement of cash flows

集團層面

Group Level

截至六月三十日止六個月

Six months ended 30 June

2025 2024

(未經審計) (未經審計)

(Unaudited) (Unaudited)

千澳門元 千澳門元

MOP'000 MOP'000

經營活動：	Operating activities:		
稅前利潤	Profit before tax	466,215	225,835
調整：	Adjustment for:		
利息收入	Interest income	(6,526,139)	(8,185,874)
利息支出	Interest expense	5,071,969	6,587,911
衍生金融工具淨收益	Net gain from derivative financial instruments	(5,970)	(11,108)
其他	Others	639,845	2,723,262
		(354,080)	1,340,026
初始期限超過三個月期的拆放同業的變動	Changes in placements with other banks with original maturity longer than three months	(35,247,244)	6,299,575
存放監管機構的最低存款準備金變動	Changes in minimum reserves with the monetary authorities	237,698	793,716
初始期限超過三個月期的政府債券的變動	Changes in treasury bills with original maturity longer than three months	10,530,858	2,325,692
貸款及墊款的變動	Changes in loans and advances	7,193,070	11,473,173
銀行同業及其他金融機構存款的變動	Changes in deposits from banks and other financial institutions	(18,644,856)	532,808
客戶存款的變動	Changes in deposits from customers	7,185,900	15,257,002
衍生金融資產及衍生金融負債的公允價值的變動	Changes in fair value of derivative financial instruments	-	-
已收利息	Interest received	5,928,538	7,077,333
已付利息	Interest paid	(5,916,138)	(6,890,069)
其他	Others	(2,146,495)	(206,610)
經營活動(使用)/產生的淨現金流	Net cash flows (used in)/generated from operating activities	(31,232,749)	38,002,646
投資活動：	Investing activities:		
以公允價值計量且其變動計入其他綜合收益的金 融資產產生的股息收入	Dividend received from financial assets at fair value through other comprehensive income	5,651	5,144
購入以公允價值計量且其變動計入其他綜合收益 的金融資產	Purchases of financial assets at fair value through other comprehensive income	(2,781,491)	(2,709,122)
以公允價值計量且其變動計入其他綜合收益的金 融資產收回利得	Proceeds from redemption and disposal of financial assets at fair value through other comprehensive income	8,014,908	4,491,298
購入以攤餘成本計量的金融資產	Purchases of financial assets at amortised cost	(43,682,334)	(21,953,901)
以攤餘成本計量的金融資產收回利得	Proceeds from redemption of financial assets at amortised cost	38,269,837	12,692,468
購買物業、廠房及設備	Purchases of property, plant and equipment	(5,375)	(9,115)
投資活動使用的淨現金流	Net cash flows used in investing activities	(178,804)	(7,483,228)

財務訊息披露 (根據004/B/2024-DSB/AMCM號文件) Financial Information Disclosure (In Accordance With 004/B/2024-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)

g. 簡要合併現金流量表 (續)

g. Condensed consolidated statement of cash flows (continued)

集團層面 (續)

Group Level (continued)

截至六月三十日止六個月

Six months ended 30 June

2025

2024

(未經審計)

(未經審計)

(Unaudited)

(Unaudited)

千澳門元

千澳門元

MOP'000

MOP'000

籌資活動：	Financing activities:		
發行存款證收益	Proceeds from issuance of certificates of deposit	29,867,457	26,922,353
贖回存款證	Redemption of certificates of deposit issued	(30,385,604)	(31,457,327)
股息繳付	Dividends paid	(17,794)	(3,738)
籌資活動使用的淨現金流	Net cash flows used in financing activities	(535,941)	(4,538,712)
現金及現金等價物的淨(減少)/增加	Net (decrease)/increase in cash and cash equivalents	(31,947,494)	25,980,706
於一月一日之現金及現金等價物	Cash and cash equivalents at 1 January	82,714,704	44,949,204
於六月三十日之現金及現金等價物	Cash and cash equivalents at 30 June	50,767,210	70,929,910
現金及現金等價物餘額分析：	Analysis of balance of cash and cash equivalents:		
現金、銀行同業及其他金融機構的存款	Cash and balances with banks and other financial institutions	21,092,113	16,483,396
存放貨幣當局款項	Deposits with monetary authority	4,992,298	4,564,218
拆放同業	Placements with other banks	86,490,082	89,923,583
分類為以攤餘成本計量的政府債券	Treasury bills classified as financial assets at amortised cost	16,047,444	18,408,357
列示於簡要合併財務狀況表中的金額	Amounts shown in the condensed consolidated statement of financial position	128,621,937	129,379,554
初始期限超過三個月的款項	Amounts with an original maturity of beyond three months	(74,229,002)	(54,856,128)
存放監管機構的最低存款準備金	Minimum reserves with the monetary authorities	(3,626,870)	(3,596,689)
現金及現金等價物的減值準備	Impairment allowance provided for components of cash and cash equivalents	1,145	3,173
簡要合併現金流量表中的現金及現金等價物	Cash and cash equivalents in the condensed consolidated statement of cash flows	50,767,210	70,929,910

財務訊息披露 (根據004/B/2024-DSB/AMCM號文件) Financial Information Disclosure (In Accordance With 004/B/2024-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)

h. 現金流量表

銀行層面

1. FINANCIAL STATEMENTS (continued)

h. Statement of cash flow

Bank Level

截至六月三十日止六個月
Six months ended 30 June

2025	2024
(未經審計)	(未經審計)
(Unaudited)	(Unaudited)
千澳門元	千澳門元
MOP'000	MOP'000

經營活動：	Operating activities		
稅前利潤	Profit before tax	425,497	190,294
調整：	Adjustment for:		
利息收入	Interest income	(6,517,355)	(8,175,810)
利息支出	Interest expense	5,073,451	6,588,234
衍生金融工具淨收益	Net gain from derivative financial instruments	(5,970)	-
其他	Others	639,171	-
		(385,206)	(1,397,282)
初期限超過三個月期的拆放同業的變動	Changes in placements with other banks with original maturity longer than three months	(34,962,810)	6,299,575
存放監管機構的最低存款準備金變動	Changes in minimum reserves with the monetary authorities	237,596	-
初期限超過三個月期的政府債券的變動	Changes in treasury bills with original maturity longer than three months	10,530,858	2,325,692
貸款及墊款的變動	Changes in loans and advances	7,193,070	11,473,173
銀行同業及其他金融機構存款的增變動	Changes in deposits from banks and other financial institutions	(18,644,856)	532,808
客戶存款的變動	Changes in deposits from customers	7,190,326	15,196,118
已收利息	Interest received	5,919,841	7,069,773
已付利息	Interest paid	(5,916,528)	(6,893,025)
其他	Others	(2,119,430)	2,623,980
經營活動(使用)/產生的淨現金流	Net cash flows (used in)/generated from operating activities	(30,957,139)	37,230,813
投資活動：	Investing activities:		
以公允價值計量且其變動計入其他綜合收益的金融資產產生的股息收入	Dividend received from financial assets at fair value through other comprehensive income	5,651	5,144
購入以公允價值計量且其變動計入其他綜合收益的金融資產	Purchases of financial assets at fair value through other comprehensive income	(2,781,491)	(2,660,166)
以公允價值計量且其變動計入其他綜合收益的金融資產收回利得	Proceeds from redemption and disposal of financial assets at fair value through other comprehensive income	8,002,078	4,488,770
購入以攤餘成本計量的金融資產	Purchases of financial assets at amortised cost	(43,642,218)	(21,922,577)
以攤餘成本計量的金融資產收回利得	Proceeds from redemption of financial assets at amortised cost	38,237,816	12,692,468
購置物業、廠房及設備	Purchases of property, plant and equipment	(5,375)	(9,114)
投資活動使用的淨現金流	Net cash flows used in investing activities	(183,539)	(7,405,476)

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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)

1. FINANCIAL STATEMENTS (continued)

h. 現金流量表 (續)

h. Statement of cash flow (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

2025

2024

(未經審計)

(未經審計)

(Unaudited)

(Unaudited)

千澳門元

千澳門元

MOP'000

MOP'000

籌資活動的現金流	Cash flows from financing activities		
發行存款證收益	Proceeds from issuance of certificates of deposit	29,867,457	26,922,353
贖回存款證	Redemption of certificates of deposit issued	(30,385,604)	(31,457,327)
股息繳付	Dividends paid	(17,794)	(3,738)
籌資活動使用的淨現金流	Net cash flows used in financing activities	(535,941)	(4,538,712)
現金及現金等價物的淨(減少)/增加	Net (decrease)/increase in cash and cash equivalents	(31,676,618)	25,286,626
於一月一日之現金及現金等價物	Cash and cash equivalents at 1 January	82,414,733	48,963,694
於六月三十日之現金及現金等價物	Cash and cash equivalents at 30 June	50,738,115	74,250,320
現金及現金等價物餘額分析：	Analysis of balance of cash and cash equivalents:		
現金、銀行同業及其他金融機構的存款	Cash and balances with banks and other financial institutions	20,778,793	16,207,201
存放貨幣當局款項	Deposits with monetary authority	4,992,298	4,564,218
拆放同業	Placements with other banks	86,490,082	89,923,583
分類為以攤餘成本計量的政府債券	Treasury bills classified as financial assets at amortised cost	16,047,444	18,408,357
列示於財務狀況表中的金額	Amounts shown in the statement of financial position	128,308,617	129,103,359
初始期限超過三個月的款項	Amounts with an original maturity of beyond three months	(73,943,247)	(54,856,128)
存放監管機構的最低存款準備金	Minimum reserves with the monetary authorities	(3,628,400)	-
現金及現金等價物的減值準備	Impairment allowance provided for components of cash and cash equivalents	1,145	3,089
現金流量表中的現金及現金等價物	Cash and cash equivalents in the statement of cash flows	50,738,115	74,250,320

財務訊息披露 (根據004/B/2024-DSB/AMCM號文件) Financial Information Disclosure (In Accordance With 004/B/2024-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. 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

2. LIST OF THE SHAREHOLDERS WITH QUALIFYING HOLDINGS

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

3. 公司董事會成員名單

董事會

盧建先生 (2025年5月30日委任)	董事長、執行董事
高明女士 (2025年5月30日離任)	董事長、執行董事
牛建軍先生	副董事長、執行董事、 行政總裁
禰永明先生	副董事長兼執行董事
賀定一女士	董事
鄭劍鋒先生	董事
洪貴路先生	董事

股東會主席團

盧建先生 (2025年5月30日委任)	主席
高明女士 (2025年5月30日離任)	主席
李英仁先生	秘書

監事會

崔世昌會計師事務所 (由崔世昌先生作代表)	主席
郝瑞明先生	監事
孫少軼女士	監事

公司秘書

李英仁先生	秘書
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3. NAME OF THE MEMBERS OF THE COMPANY BOARDS

Board of Directors

Mr. Lu Jian (Appointed on 30 May 2025)	Chairman, Executive Director
Ms. Gao Ming (Resigned on 30 May 2025)	Chairman, Executive Director
Mr. Niu Jianjun	Vice-Chairman, Chief Executive Officer & Executive Director
Mr. Huen Wing Ming, Patrick	Vice-Chairman & Executive Director
Ms. Ho Teng Iat	Director
Mr. Zheng Jianfeng	Director
Mr. Hong Guilu	Director

Board of the General Meeting

Mr. Lu Jian (Appointed on 30 May 2025)	Chairman
Ms. Gao Ming (Resigned on 30 May 2025)	Chairman
Mr. Li Yingren	Secretary

Supervisor Board

CSC & Associates, Certified Public Accountants (Represented by Mr. Chui Sai Cheong)	Chairman
Mr. Hao Ruiming	Supervisor
Ms. Sun Shaoyi	Supervisor

Company Secretary

Mr. Li Yingren	Secretary
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財務訊息披露 (根據004/B/2024-DSB/AMCM號文件) Financial Information Disclosure (In Accordance With 004/B/2024-DSB/AMCM)

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

4. 衍生工具交易以外的表外風險

4. OFF-BALANCE SHEET EXPOSURES OTHER THAN DERIVATIVES TRANSACTIONS

		千澳門元 MOP'000
代客保管賬	Values received for safe keeping	69,928,709
代收賬	Bills for collection	825,904
抵押賬	Collateral	376,283,347
保證及擔保付款	Guarantee on account of customers	7,347,312
信用證	Letters of credit outstanding	246,842
承兌匯票	Bills & acceptance available for discount	-
其他備查賬	Other memorandum items	17,187,284
未提取貸款承諾	Undrawn credit facilities	58,770,230
合計	Total	534,621,822

5. 衍生工具交易

5. DERIVATIVES TRANSACTIONS

		千澳門元 MOP'000		
		名義金額 Nominal value	公允價值 Fair value	信用風險 加權金額 Credit risk weighted amount
匯率衍生工具	Exchange rate contracts	90,819,566	146,841	1,165,287
利率衍生工具	Interest rate contracts	4,976,409	(2,156)	21,958
其他衍生工具	Other contracts	255,266	(7)	424

財務訊息披露 (根據004/B/2024-DSB/AMCM號文件) Financial Information Disclosure (In Accordance With 004/B/2024-DSB/AMCM)

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

6. 關聯方交易

下表列示在業務過程中與最終控股公司、同系附屬公司和子公司之間的餘額和交易摘要。該等活動按交易時的相關市場價格定格。

6. RELATED PARTY TRANSACTIONS

Listed out below is a summary of the balances and transactions entered into during the ordinary course of business with the ultimate holding company, fellow subsidiaries and subsidiaries. The activities were priced at the relevant market rates at the time of transactions

		千澳門元 MOP'000		
		最終控股公司 Ultimate holding company 集團與銀行 The Group	同系附屬公司 Fellow subsidiaries 集團 The Group	主要管理人員* Key management personnel* 集團與銀行 The Group and the Bank
利息收入	Interest income	578,644	72,269	1,367
利息支出	Interest expense	465,608	3,538	8,407
其他營業收入	Other operating income	2,500	-	-
營業費用	Operating expenses	2,628	53,298	-
手續費及佣金收入	Fee and commission income	-	-	-
手續費及佣金支出	Fee and commission expenses	-	13,658	-
發行債務證券	Debts issued	-	-	-
現金、銀行同業及其他金融機構的存款	Cash and balances with banks and other financial institutions	14,663,068	442,004	-
拆放同業	Placements with other banks	30,687,309	-	-
貸款和墊款	Loans and advances to customers	-	3,778,143	85,797
同業貸款和墊款	Loans and advances to financial institutions	-	2,007,484	-
應收利息及其他資產	Interest receivables and other assets	308,819	268,221	-
銀行同業和其他金融機構的存款	Deposits from banks and other financial institutions	39,727,309	652	-
客戶存款	Deposits from customers	-	-	517,478
其他客戶存款	Deposits from other customers	-	157,762	-
應付利息和其他負債	Interest payable and other liabilities	74,260	204,432	-
回購	Repo	563,900	-	-
衍生金融資產	Derivative financial assets	1,420,272	58,802	-
衍生金融負債	Derivative financial liabilities	226,669	74,431	-

(*按照澳門金融管理局披露監管要求披露。)

(*The Bank complies with AMCM disclosure requirement to disclose.)

財務訊息披露 (根據004/B/2024-DSB/AMCM號文件) Financial Information Disclosure (In Accordance With 004/B/2024-DSB/AMCM)

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

7. 資本

7. CAPITAL

千澳門元/百分比
MOP'000, %

核心一級資本	Common Equity Tier 1 Capital	30,842,269
股本	Qualifying common shares	588,920
股本溢價	Share premium from qualifying common shares	5,885,733
留存利潤	Retained earnings	24,020,261
累計其他綜合收益	Accumulated other comprehensive income	(325,458)
其他公開儲備	Other disclosed reserves	1,138,611
抵減項：	Deduction:	
淨遞延稅資產，已扣除遞延稅負債	Deferred tax assets, net of associated deferred tax liabilities	(3,808)
現金流套期形成的儲備	Cash flow hedge reserve	8,606
監管儲備(包括一般和特定監管儲備)	Regulatory reserves (including general and specific regulatory reserves)	461,000
其他一級資本	Additional Tier 1 Capital	-
一級資本淨額	Tier 1 Capital	30,842,269
二級資本淨額	Tier 2 Capital	1,408,368
按照當地監管所定義的表內外信貸資產一階段和二階段信用損失準備、監管儲備一般備用金以及滿足當地監管要求的二級資本補充工具	Eligible accumulated provisions for expected credit loss in stage 1& 2 and general regulatory reserves required by the AMCM	1,408,368
自有資本	Own funds	32,250,638
核心一級資本充足率(工銀澳門-銀行層面)	Common equity tier 1 capital ratio (ICBC (Macau) - Bank level)	13.55%
一級資本充足率(工銀澳門-銀行層面)	Tier 1 capital ratio (ICBC (Macau) - Bank level)	13.55%
資本充足率(工銀澳門-銀行層面)	Total capital ratio (ICBC (Macau) - Bank level)	14.17%
核心一級資本充足率(工銀澳門-集團層面)	Common equity tier 1 capital ratio (ICBC (Macau) - Group level)	13.71%
一級資本充足率(工銀澳門-集團層面)	Tier 1 capital ratio (ICBC (Macau) - Group level)	13.71%
資本充足率(工銀澳門-集團層面)	Total capital ratio (ICBC (Macau) - Group level)	14.33%
核心一級資本充足率(中國工商銀行-集團層面)	Common equity tier 1 capital ratio (ICBC - Group level)	13.89%
一級資本充足率(中國工商銀行-集團層面)	Tier 1 capital ratio (ICBC - Group level)	15.25%
資本充足率(中國工商銀行-集團層面)	Total capital ratio (ICBC - Group level)	19.54%
核心一級資本充足率(工銀澳投)	Common equity tier 1 capital ratio (ICBC (Macau) Capital)	120.65%
一級資本充足率(工銀澳投)	Tier 1 capital ratio (ICBC (Macau) Capital)	120.65%
資本充足率(工銀澳投)	Total capital ratio (ICBC (Macau) Capital)	120.65%

財務訊息披露 (根據004/B/2024-DSB/AMCM號文件) Financial Information Disclosure (In Accordance With 004/B/2024-DSB/AMCM)

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

8. 信用風險

8.1 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

					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	224,354	7,300,631	133,604,648	141,129,633
中國	China	-	496,476	7,731,693	8,228,169
中國香港	Hong Kong	-	6,415,818	38,836,221	45,252,039
其他	Other	3,432,123	404,260	5,931,764	9,768,147

b. 債務證券

					千澳門元 MOP'000
地區	Region	政府、公營機構 Government or Public Sector	金融機構 Financial Institution	其他公司 Other Company	合計 Total
中國澳門	Macau	16,100,000	225,559	366,615	16,692,174
中國	China	4,470,689	23,118,244	29,272,485	56,861,418
中國香港	Hong Kong	309,788	7,562,514	3,117,415	10,989,717
其他	Other	-	11,575,608	1,080,923	12,656,531

c. 金融衍生工具

					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	-	1,443	67,336	68,779
中國	China	-	1,119,600	-	1,119,600
中國香港	Hong Kong	-	(1,118,160)	-	(1,118,160)
其他	Other	-	74,459	-	74,459

8. CREDIT RISK

8.1 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	224,354	7,300,631	133,604,648	141,129,633
中國	China	-	496,476	7,731,693	8,228,169
中國香港	Hong Kong	-	6,415,818	38,836,221	45,252,039
其他	Other	3,432,123	404,260	5,931,764	9,768,147

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	16,100,000	225,559	366,615	16,692,174
中國	China	4,470,689	23,118,244	29,272,485	56,861,418
中國香港	Hong Kong	309,788	7,562,514	3,117,415	10,989,717
其他	Other	-	11,575,608	1,080,923	12,656,531

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	-	1,443	67,336	68,779
中國	China	-	1,119,600	-	1,119,600
中國香港	Hong Kong	-	(1,118,160)	-	(1,118,160)
其他	Other	-	74,459	-	74,459

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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

8. 信用風險 (續)

8. CREDIT RISK (continued)

8.1 授信地區分佈 (續)

8.1 Geographic distribution of exposures (continued)

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

地區	Region	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
中國澳門	Macau	105,390,638	9,373,084	85,743	472,843	2,673,509
中國	China	6,934,537	1,676,732	38,745	22,134	422,627
中國香港	Hong Kong	26,733,288	5,073,788	20,627	251,227	2,568,052
其他	Other	6,549,295	-	2,384	53,245	-

8.2 授信行業分佈

8.2 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	555,697	-	496	-	-
製造工業	Manufacturing industries	1,092,383	32,684	1,469	10	13,224
電力、氣體燃料及水	Electricity, gas and water	5,041,149	-	2,654	-	-
建築及公共工程	Construction and public works	15,936,519	4,873,018	30,571	157,085	2,804,430
批發及零售貿易	Wholesale and retail trade	3,200,571	454,057	5,610	47,702	220,266
酒樓、餐廳、酒店及 有關行業	Restaurants, hotels and similar	7,062,517	177,293	14,214	24,550	26,008
運輸、倉儲及通訊	Transport, warehousing and communications	168,130	-	559	-	-
非貨幣金融機構	Non-monetary financial institutions	8,925,432	-	4,725	-	-
博彩	Gaming	-	-	-	-	-
會展	Exhibition and conference	1,380	-	11	-	-
教育	Education	15,421	-	80	-	-
資訊科技	Information technology	4,477,272	13,724	6,784	6,813	4,171
其他行業	Other industries	44,619,973	9,725,388	69,816	522,003	2,404,840
個人貸款	Personal loans	54,511,314	847,440	10,510	41,286	191,249
合計	Total	145,607,758	16,123,604	147,499	799,449	5,664,188

財務訊息披露 (根據004/B/2024-DSB/AMCM號文件) Financial Information Disclosure (In Accordance With 004/B/2024-DSB/AMCM)

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

8. 信用風險 (續)

8. CREDIT RISK (continued)

8.3 逾期資產賬齡分析

8.3 Ageing analysis of past due exposures

a. 客戶貸款及墊款

a. Loans and advances to customers

千澳門元/百分比
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	205,912	0.14%	535,221	10,776
6個月至1年	6 months to 1 year	1,933,730	1.33%	2,678,416	149,061
1年以上	Over 1 year	11,027,289	7.57%	13,226,843	4,262,482
		13,166,931	9.04%	16,440,480	4,422,319

附註：本期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	68,221
		68,221

財務訊息披露 (根據004/B/2024-DSB/AMCM號文件) Financial Information Disclosure (In Accordance With 004/B/2024-DSB/AMCM)

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

8. 信用風險 (續)

8. CREDIT RISK (continued)

8.4 資產五級分類分佈

8.4 Credit quality analysis under regulatory asset classification

a. 同業貸款及墊款

a. Loan and advances to banks

		賬面餘額 Gross amount	實物抵押品價值 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	2,411,744	-	420	-	-
關注	Special mention	-	-	-	-	-
次級	Substandard	-	-	-	-	-
可疑	Doubtful	-	-	-	-	-
損失	Loss	-	-	-	-	-
		2,411,744	-	420	-	-

千澳門元
MOP'000

b. 客戶貸款及墊款

b. Loan and advances to customers

		賬面餘額 Gross amount	實物抵押品價值 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	106,478,908	226,489,565	147,499	-	-
關注	Special mention	23,005,245	37,142,445	-	799,449	-
次級	Substandard	4,030,312	5,293,882	-	-	1,083,234
可疑	Doubtful	539,935	775,140	-	-	70,985
損失	Loss	11,553,358	13,364,685	-	-	4,509,969
		145,607,758	283,065,717	147,499	799,449	5,664,188

千澳門元
MOP'000

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8. 信用風險 (續)

8. CREDIT RISK (continued)

8.4 資產五級分類分佈 (續)

8.4 Credit quality analysis under regulatory asset classification (continued)

c. 債務證券

c. Debt securities

				預期信用損失 Expected credit loss			千澳門元 MOP'000
		賬面餘額 Gross amount	實物抵押品價值 Real guarantee value	階段一 Stage 1	階段二 Stage 2	階段三 Stage 3	
正常	Pass	97,131,619	-	39,781	-	-	
關注	Special mention	-	-	-	-	-	
次級	Substandard	-	-	-	-	-	
可疑	Doubtful	-	-	-	-	-	
損失	Loss	68,221	-	-	-	68,221	
		97,199,840	-	39,781	-	68,221	

9. 市場風險

9. MARKET RISK

市場風險的資本要求 Market risk capital charge for	金額 Amount 千澳門元 MOP'000
債券及與債券相關的衍生工具的特定風險 Specific risk of debt securities and debt derivatives	-
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	6,753
股權風險 Equity exposures	-
外匯風險 Foreign exchange exposures	8,204
商品風險 Commodities exposures	-
所有類別的市場風險資本要求 Market risk capital charges for all categories	14,957
轉換倍數 Conversion multiplier	12.5
加權市場風險 Weighted market risk exposures	186,963

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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

10 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。

10. 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

千澳門元/百分比
MOP'000, %

	人民幣 CNY	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	(253,387)	(1,216,620)	77,562	134,358	(1,258,087)
自有資金* Own funds *					32,250,638
經濟價值影響佔自有資金比例* Impact on economic value as % of own funds*					(3.90%)

(*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.)

11. 匯率風險

a. 各項外匯的淨頭寸情況：

11. 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 淨持倉長盤或短盤 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	29,466	-	29,466
港元	Hong Kong dollars	23,632,424	-	23,632,424
美元	US dollars	8,211,194	-	8,211,194
其他	Others	2,820	-	2,820

財務訊息披露 (根據004/B/2024-DSB/AMCM號文件) Financial Information Disclosure (In Accordance With 004/B/2024-DSB/AMCM)

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11. 匯率風險 (續)

- b. 淨頭寸不低於所有外匯總淨頭寸的10%的資訊：

11. FOREIGN EXCHANGE RISK (continued)

- 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	23,718,326	(62,799)

		買入 Purchases	賣出 Sales
遠期	Forward	-	(711,426)
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	-	22,944,101

		美元 (原幣) / USD (Original CCY) / 千元'000	
		資產 Assets	負債 Liabilities
即期	Spot	1,037,191	(587)

		買入 Purchases	賣出 Sales
遠期	Forward	-	(21,021)
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.	-	1,015,583

財務訊息披露 (根據004/B/2024-DSB/AMCM號文件) Financial Information Disclosure (In Accordance With 004/B/2024-DSB/AMCM)

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

12. 流動性風險

12. LIQUIDITY RISK

12.1 資產和負債按到期日分析

12.1 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
資產	Assets								
客戶貸款及墊款	Loans and advances to customers	8,508,577	12,505,695	10,578,754	21,637,020	39,965,361	52,412,351	-	145,607,758
存·拆放同業款項	Cash and balances with and loans and advances to banks	19,241,321	33,894,876	24,042,070	30,329,708	-	-	-	107,507,975
存款證	Certificates of deposit held	-	3,270,620	2,368,380	12,518,580	-	-	-	18,157,580
澳門金管局金融票據	Securities issued by Macao SAR Government and/or AMCM	-	9,500,000	5,600,000	1,000,000	-	-	-	16,100,000
其他證券	Other securities	-	2,660,280	4,777,484	12,911,841	34,373,342	8,151,092	68,221	62,942,260
負債	Liabilities								
同業存放和拆入款項	Deposits and balances of banks and financial institutions	1,802,374	24,251,700	7,395,105	6,413,860	811,020	-	-	40,674,059
公共機構存款	Deposits from public sector entities	9,715	9,533,459	559,787	8,185,289	-	-	-	18,288,250
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	44,555,015	54,021,402	64,179,464	81,403,119	618,270	-	-	244,777,270
發行存款證	Certificates of deposits issued	-	3,873,618	11,893,814	1,435,932	-	-	-	17,203,364
發行債券	Other securities issued	-	-	-	3,380,827	-	-	-	3,380,827

附註：以上金額為賬面餘額。

Note: The above amount is the gross amount.

12.2 其他定量訊息

12.2 Other quantitative information

		千澳門元/百分比 MOP'000, %
a.	平均持有流動現金之最低要求	Average minimum required amount of cash in hand 5,356,981
b.	平均持有之流動現金額	Average weekly amount of cash in hand 6,903,249
c.	平均之償付資產	Average specified liquid assets 143,721,319
d.	平均之償付資產對基本負債比率	Average ratio of specified liquid asset to total basic liabilities 51%
e.	平均之一個月流動性比率	Average one-month liquidity ratio 91%
f.	平均之三個月流動性比率	Average three-month liquidity ratio 46%

13. 其他訊息

13. 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.

14. 說明

14. NOTES

- 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審計。
- 除非有特別註明，以上數據截至二零二五年六月三十日。

- None of the items is audited among all the items disclosed except otherwise indicated.
- Unless with specification, all the above data is taken as at 30 June 2025.

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

1. 財務信息

a. 財務狀況表

1. FINANCIAL STATEMENTS

a. Statement of financial position

		二零二五年 六月三十日 30 June 2025 (未經審計) (Unaudited) 澳門元 MOP	二零二四年 十二月三十一日 31 December 2024 (經審計) (Audited) 澳門元 MOP
非流動資產	Non-current assets		
物業、廠房及設備	Property, plant and equipment	61,610	67,716
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	104,357,445	95,237,716
遞延稅項資產	Deferred tax assets	137,647	95,501
		104,556,702	95,400,933
流動資產	Current assets		
銀行存款	Bank balances	80,976,621	66,185,156
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	32,615,480	13,287,972
以攤餘成本計量的金融資產	Financial assets at amortised cost	-	31,993,355
應收款項及其他資產	Receivables and other assets	195,756	509,770
應收同系子公司款項	Amount due from a fellow subsidiary	4,862,985	4,590,917
		118,650,842	116,567,170
流動負債	Current liabilities		
應付直接控股母公司款項	Amount due to immediate holding company	941,067	820,585
應付款項及其他負債	Payables and other liabilities	2,867,875	3,884,038
應繳稅項	Tax payable	3,540,160	2,118,160
		7,349,102	6,822,783
淨流動資產	Net current assets	111,301,740	109,744,387
總資產減流動負債	Total assets less current liabilities	215,858,442	205,145,320
淨資產	Net assets	215,858,442	205,145,320
所有者權益	Equity		
股本	Issued capital	50,000,000	50,000,000
儲備	Reserves	165,858,442	155,145,320
所有者權益合計	Total equity	215,858,442	205,145,320

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

1. 財務信息 (續)

1. FINANCIAL STATEMENTS (continued)

b. 損益及其他綜合收益表

b. Statement of profit or loss and other comprehensive income

		截至六月三十日止六個月 Six months ended 30 June	
		2025 澳門元 MOP	2024 澳門元 MOP
投資管理收入	Investment management fee income	9,756,935	8,812,887
利息收入	Interest income	4,857,568	3,614,149
營業收入	Operating income	14,614,503	12,427,036
其他營業收入/(支出)	Other operating income/(expense)	2,385,570	(204,068)
營運費用	Operating expenses	(4,556,829)	(3,864,546)
資產減值損失前營業利潤	Operating profit before impairment losses	12,443,244	8,358,422
減值準備淨(計提)/回撥	Net (charge)/reversal of impairment allowance	(9,352)	103,694
稅前利潤	Profit before tax	12,433,892	8,462,116
所得稅	Income tax expense	(1,420,764)	(944,083)
淨利潤	Profit for the period	11,013,128	7,518,033
其他綜合(開支)/收益	Other comprehensive (expense)/income		
後續將重分類至損益的其他綜合(開支)/收益, 除稅後淨額:	Other comprehensive (expense)/income that may be reclassified to profit or loss in subsequent periods, net of tax:		
以公允價值計量且其變動計入其他綜合收益的債券投資變動	Change in fair value of debt securities measured at fair value through other comprehensive income ("FVOCI")	(310,394)	2,007,487
減值準備淨變動	Net change in impairment allowances	10,388	(73,138)
本期其他綜合(損失)/收益, 除稅後淨額	Other comprehensive (loss)/income for the period, net of tax	(300,006)	1,934,349
本期綜合收益總額	Total comprehensive income for the period	10,713,122	9,452,382

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

1. 財務信息 (續)

c. 權益變動表

1. FINANCIAL STATEMENTS (continued)

c. Statement of changes in equity

截至二零二五年六月三十日止六個月

For the six months ended 30 June 2025

		已發行股本	法定儲備	投資重估儲備	留存利潤	總計
		Issued	Legal reserve	Investment	Retained	Total
		capital	澳門元	revaluation reserve	earnings	Total
		澳門元	澳門元	澳門元	澳門元	澳門元
		MOP	MOP	MOP	MOP	MOP
於二零二五年一月一日	At 1 January 2025	50,000,000	27,238,400	(662,267)	128,569,187	205,145,320
淨利潤	Profit for the period	-	-	-	11,013,128	11,013,128
以公允價值計量且其變動計入其他綜合收益的債券投資變動	Change in fair value of debt securities at fair value through other comprehensive income	-	-	(310,394)	-	(310,394)
減值準備淨變動	Net change in impairment allowances	-	-	10,388	-	10,388
留存利潤轉入法定儲備	Transfer from retained profits to legal reserve	-	1,400,000	-	(1,400,000)	-
於二零二五年六月三十日	At 30 June 2025	50,000,000	28,638,400	(962,273)	138,182,315	215,858,442
於二零二四年一月一日	At 1 January 2024	50,000,000	25,858,400	(3,584,128)	115,953,761	188,228,033
淨利潤	Profit for the period	-	-	-	7,518,033	7,518,033
以公允價值計量且其變動計入其他綜合收益的債券投資變動	Change in fair value of debt securities at fair value through other comprehensive income	-	-	2,007,487	-	2,007,487
減值準備淨變動	Net change in impairment allowances	-	-	(73,138)	-	(73,138)
留存利潤轉入法定儲備	Transfer from retained profit to legal reserve	-	1,380,000	-	(1,380,000)	-
於二零二四年六月三十日	At 30 June 2024	50,000,000	27,238,400	(1,649,779)	122,091,794	197,680,415

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

1. 財務信息 (續)

d. 現金流量表

1. FINANCIAL STATEMENTS (continued)

d. Statement of cash flow

截至六月三十日止六個月

Six months ended 30 June

2025 2024

澳門元 澳門元

MOP MOP

經營活動的現金流		Cash flow from operating activities	
稅前利潤	Profit before tax	12,433,892	8,462,116
調整：	Adjustment for:		
利息收入	Interest income	(4,857,568)	(3,614,149)
折舊	Depreciation	6,106	6,928
減值準備淨變動	Net changes for impairment allowances	9,352	(103,694)
		7,591,782	4,751,201
應收款項及其他資產的變動	Changes in receivables and other assets	314,014	(99,563)
應收同系子公司款項的變動	Changes in amount due from a fellow subsidiary	(272,068)	(243,526)
應付款項及其他負債的變動	Changes in payables and other liabilities	(1,016,164)	(1,201,761)
應付直接控股母公司款項的變動	Changes in amount due to immediate holding company	120,482	337,895
經營活動產生的現金流	Cash flow from operations	6,738,046	3,544,246
已收利息	Interest received	2,473,299	5,571,121
經營活動產生的現金流	Net cash flow from operating activities	9,211,345	9,115,367
投資活動的現金流	Cash flow from investing activities		
購入以攤餘成本計量的金融資產	Purchase of financial assets at amortised cost	(40,116,756)	(31,324,564)
購入以公允價值計量且其變動計入其他綜合收益的金融資產	Purchase of financial assets at fair value through other comprehensive income	-	(48,955,844)
贖回以攤餘成本計量的金融資產之款項	Proceeds from redemption of financial assets at amortised cost	32,021,200	-
贖回以公允價值計量且其變動計入其他綜合收益的金融資產之款項	Proceeds from redemption of financial assets at fair value through other comprehensive income	12,830,500	2,528,830
初始期限超過三個月期的定期存款 (減少)/增加	(Payment to)/receipts from time deposits with original maturity of more than three months	(2,142,188)	50,304,520
投資活動產生/(使用)的淨現金流	Net cash flow generated from/(used in) investing activities	2,592,756	(27,447,058)

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

1. 財務信息 (續)

1. FINANCIAL STATEMENTS (continued)

d. 現金流量表(續)

d. Statement of cash flow (continued)

截至六月三十日止六個月

Six months ended 30 June

2025 2024

澳門元 澳門元

MOP MOP

		11,804,101	(18,331,691)
現金和現金等價物的淨增加／(減少)	Net increase/(decrease) in cash and cash equivalents	11,804,101	(18,331,691)
於一月一日之現金及現金等價物	Cash and cash equivalents at beginning of year	36,528,549	22,460,341
於六月三十日之現金及現金等價物	Cash and cash equivalents at 30 June	48,332,650	4,128,650
現金及現金等價物分析	Analysis of balances of cash and cash equivalents		
列示於財務狀況表中之金額	Amounts as stated in the statement of financial position	80,976,621	7,827,730
初始期限超過三個月期的定期存款	Time deposits with original maturities of beyond three months	(32,644,667)	(3,699,772)
現金及現金等價物之減值準備	Impairment allowance provided for components of cash and cash equivalents	696	692
現金流量表中的現金及現金等價物	Cash and cash equivalents as stated in the statement of cash flow	48,332,650	4,128,650

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

2. 合資格的股東名單

中國工商銀行(澳門)股份有限公司

2. LIST OF THE SHAREHOLDERS WITH QUALIFYING HOLDINGS

Industrial and Commercial Bank of China (Macau) Limited

3. 公司董事會成員名單

董事會

鄧洪先生	董事長
禰永明先生	董事
曹代福先生	董事
黃獻軍先生	董事
劉磊先生	董事

股東會主席團

高明女士	主席
禰駿遠先生	副主席
李英仁先生	秘書

監事會

崔世昌會計師事務所	主席
(由崔世昌先生作代表)	

郝瑞明先生	監事
孫少軼女士	監事

公司秘書

李英仁先生	秘書
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3. NAME OF THE MEMBERS OF THE COMPANY BOARDS

Board of Directors

Mr. Deng Hong	Chairman
Mr. Huen Wing Ming, Patrick	Director
Mr. Cao Daifu	Director
Mr. Huang Xianjun	Director
Mr. Liu Lei	Director

Board of the General Meeting

Ms. Gao Ming	Chairman
Mr. Huen Chung Yuen, Ian	Vice-chairman
Mr. Li Yingren	Secretary

Board of Supervisors

CSC & Associates, Certified Public Accountants	Chairman
(Represented by Mr. Chui Sai Cheong)	
Mr. Hao Ruiming	Supervisor
Ms. Sun Shaoyi	Supervisor

Company Secretary

Mr. Li Yingren	Secretary
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4. 衍生工具交易以外的表外風險

二零二五年上半年度未發生此類交易。

4. OFF-BALANCE SHEET EXPOSURES OTHER THAN DERIVATIVES TRANSACTIONS

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

5. 衍生工具交易

二零二五年上半年度未發生此類交易。

5. DERIVATIVES TRANSACTIONS

There was no derivatives transaction during the period.

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

6. 關聯方交易

除已在此財務報告其他部份披露之交易外，本公司與關聯方進行了以下關聯交易及與關聯方的餘額如下：

6. RELATED PARTY TRANSACTIONS

In addition to the transactions disclosed elsewhere in these financial statements, other material related party transactions entered into by the Company with related parties and amounts outstanding with related parties are as follows:

二零二五年
六月三十日
30 June 2025
澳門元
MOP

收取同系子公司退休基金投資管理費(i)	Pension fund investment management fee income received from a fellow subsidiary (i)	9,671,954
收取基金的基金管理費(ii)	Fund management fee income earned from the funds managed by the Company (ii)	84,710
收取直接控股母公司利息(iii)	Interest income received from immediate holding company (iii)	1,316,603
存放於直接控股母公司的款項	Bank balances with immediate holding company	80,976,621
應收同系子公司款項(iv)	Amount due from a fellow subsidiary(iv)	4,862,985
應付直接控股母公司款項(v)	Amount due to immediate holding company (v)	941,067

(i) 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。

(ii) 本公司有權從管理的基金中收取基金管理費。管理費按基金資產淨值的0.15%計算(每年)。

(iii) 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。

(iv) 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。

(v) 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。

(i) 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.

(ii) The Company is entitled to receive fund management fee from the funds managed by the Company. The management fee was based on 0.15% of the net asset value of the funds (annually).

(iii) 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.

(iv) The amount due from a fellow subsidiary are unsecured, interest-free and have no fixed terms of repayment.

(v) Apart from the Company 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.

財務訊息披露 (根據004/B/2024-DSB/AMCM號文件) Financial Information Disclosure (In Accordance With 004/B/2024-DSB/AMCM)

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

7. 資本

7. CAPITAL

千澳門元，百分比
MOP'000, %

核心一級資本	Common Equity Tier 1 Capital	187,998
股本	Qualifying common shares	50,000
留存利潤	Retained earnings	127,169
累計其他綜合收益	Accumulated other comprehensive income	(962)
其他公開儲備	Other disclosed reserves	28,638
抵減項：	Deduction:	
淨遞延稅資產，已扣除遞延稅負債	Deferred tax assets, net of associated deferred tax liabilities	(137)
其他一級資本	Additional Tier 1 Capital	-
一級資本淨額	Tier 1 Capital	204,708
二級資本淨額	Tier 2 Capital	-
自有資本	Own funds	204,708
核心一級資本充足率(%) (工銀澳投)	Common equity Tier 1 capital ratio (ICBC (Macau) Capital)	120.65%
一級資本充足率(%) (工銀澳投)	Tier 1 capital ratio (ICBC (Macau) Capital)	120.65%
總資本充足率(%) (工銀澳投)	Total capital ratio (ICBC (Macau) Capital)	120.65%
核心一級資本充足率(%) (中國工商銀行-集團層面)	Common equity Tier 1 capital ratio (ICBC - Group level)	13.89%
一級資本充足率(%) (中國工商銀行-集團層面)	Tier 1 capital ratio (ICBC - Group level)	15.25%
總資本充足率(%) (中國工商銀行-集團層面)	Total capital ratio (ICBC - Group level)	19.54%

8. 信用風險

8. CREDIT RISK

8.1 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

8.1 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

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	-	120,922	15,423	136,345

千澳門元
MOP'000

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

8. 信用風險 (續)

8. CREDIT RISK (continued)

8.2 資產五級分類分佈

8.2 Credit quality analysis under regulatory asset classification

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		
				階段一 Stage 1	階段二 Stage 2	階段三 Stage 3
正常	Pass	136,345	-	59	-	-
關注	Special mention	-	-	-	-	-
次級	Substandard	-	-	-	-	-
可疑	Doubtful	-	-	-	-	-
損失	Loss	-	-	-	-	-
		136,345	-	59	-	-

9. 市場風險

9. MARKET RISK

市場風險的資本要求
Market risk capital charge for

金額
Amount
澳門元
MOP

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	-
股權風險	Equity exposures	-
外匯風險	Foreign exchange exposures	5
商品風險	Commodities exposures	-

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

10. 銀行賬簿利率風險

10. INTEREST RATE RISK IN THE BANKING BOOK

10.1 定量披露

10.1 Quantitative disclosure

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個基點時對本公司經濟價值的衝擊。

Measure the impact on the Company'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， 百分比 MOP'000, % 合計 Total
200個基點利率波動下本公司經濟價值變動 Changes of the Company's economic value at a shock of 200 basis points	-	(4,385)	-	-	(4,385)
自有資金* Own funds*					204,708
經濟價值影響佔自有資金比例* Impact on economic value as % of own funds*					-2.14%

(*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.)

11. 匯率風險

11. FOREIGN EXCHANGE RISK

美元淨持倉金額等值216,606,980澳門元。(2024: 197,111,898澳門元)

Net long of US Dollar position which is equivalent to MOP 216,606,980. (2024:MOP197,111,898)

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

12. 流動性風險

12. LIQUIDITY RISK

12.1 資產和負債按到期日分析

12.1 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 month to 1 year	From 1 to 3 years	Over 3 years	Indefinite period	Total
資產	Assets								
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	26,942	46,123	-	6,259	-	-	-	79,324
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	-	-	-	31,998	88,924	15,423	-	136,345
負債	Liabilities								
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	-	-	-	-	-	-	-	-

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審計。
- b. 除非有特別註明，以上數據截至二零二五年六月三十日。

- 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 2025



ICBC

工银澳门