



# 2021 年度報告 2021 Annual Report

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**工銀澳門**

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# 公司概況

## Corporate Overview

### 公司簡介

中國工商銀行(澳門)股份有限公司(以下簡稱「工銀澳門」或「本行」)為中國工商銀行股份有限公司(以下簡稱「工商銀行」)集團成員之一，二零二一年末工商銀行擁有工銀澳門89.33%的權益。

工銀澳門是由原誠興銀行股份有限公司(以下簡稱「誠興銀行」)與原中國工商銀行股份有限公司澳門分行(以下簡稱「工行澳門分行」)於二零零九年合併後更名而成。

### 發展史

誠興銀行於一九七二年在澳門註冊成立，擁有三十七年服務本地顧客及促進澳門發展之歷史，工商銀行於二零零八年一月二十八日完成收購原誠興銀行79.93%的股權，誠興銀行成為工商銀行集團成員。

工行澳門分行成立於二零零三年五月，是工商銀行境外分行之一，自進入澳門市場，各項業務保持連續快速增長。

二零零九年七月十一日，工商銀行將工行澳門分行全部資產、權利和義務注入誠興銀行，並對誠興銀行追加現金資本，誠興銀行更名為「中國工商銀行(澳門)股份有限公司」；實現了工商銀行在澳門的品牌統一和優勢互補。

二零一零年八月二十三日和二零一五年九月二十二日，工銀澳門兩次獲得股東增資後，經營實力明顯增強，財務狀況更為穩健。隨著全面風險管理的不斷深化，網點建設、業務創新、流程優化、內部管理邁上新台階，員工隊伍和企業文化建設取得長足進步，工銀澳門的市場地位和影響力迅速提升，業務規模和經營業績在澳門均處於同業領先地位。

二零二一年末，工銀澳門擁有3家子公司，18家分行，2間服務中心，5間財富管理中心，1間牡丹信用卡VIP服務中心，31家自助銀行以及遍佈全澳的426台自動櫃員機網路。

### CORPORATE PROFILE

Industrial and Commercial Bank of China (Macau) Limited ("ICBC (Macau)" or "the Bank") is a group member of Industrial and Commercial Bank of China Limited ("ICBC"), which holds its 89.33% interest as at the end of 2021.

ICBC (Macau) is the result of a merger between the former Seng Heng Bank Limited ("SHB") and ICBC Macau Branch ("Macau Branch"), and was renamed as Industrial and Commercial Bank of China (Macau) Limited ("ICBC (Macau)") in 2009.

### History

SHB was incorporated in Macao in 1972, and had a history of 37 years of service to the local customers and facilitating growth in Macao. On 28 January 2008, ICBC completed to acquire 79.93% shareholdings in the former SHB, and which became a member of the ICBC Group.

Macau Branch was established in May 2003 as one of ICBC's overseas branches. Since its entrance to the Macao market, the branch had been growing at a rapid pace.

On 11 July 2009, ICBC first transferred to SHB all assets, rights and obligations of Macau Branch with additional cash capital. After which SHB was officially renamed as Industrial and Commercial Bank of China (Macau) Limited ("ICBC Macau"), and ICBC succeeded in brand unification and complementary advantages in Macao.

On 23 August 2010 and 22 September 2015, after ICBC (Macau) received capital increase from shareholders twice, its operating strength was significantly enhanced and its financial situation was more stable. With the continuous deepening of comprehensive risk management, network construction, business innovation, process optimization, and internal management have reached a new level, the workforce and corporate culture have made great progress. The market position and influence of the Bank have rapidly increased, its business scale and operating performance are both in a leading industry position in Macao.

At the end of 2021, ICBC (Macau) had 3 subsidiaries, 18 branches, 2 Service Centers, 5 Wealth Management Centers, 1 Peony Credit Card VIP Service Center, 31 self-help banks and a network of 426 ATMs located across Macao.

## 公司概況 Corporate Overview

### 產品與服務

工銀澳門憑藉母行強大的品牌優勢、龐大的網點優勢、領先的科技優勢，境外機構的產品優勢，為客戶提供內容豐富的金融服務：

工商貸款、循環貸款、銀團貸款、項目貸款、建築貸款、貿易融資及開立信用證或保函、經營貸款、樓宇按揭、汽車貸款、升學貸款、委託貸款及併購融資；

往來存款、儲蓄存款、定期存款、人民幣存款、可贖回定期存款、股票掛鉤票據、理財金帳戶多元化服務；

股票買賣服務、代理基金、代理保險、債券投資、外匯投資、貴金屬買賣、代發工資、代取代付、國際結算、匯款清算、貨幣匯兌、電子銀行、銀行卡服務；

債務重組、財務顧問、私人銀行業務、資產管理、投資組合管理和退休基金管理及其顧問服務。

### 子公司

工銀澳門全資擁有之3家子公司分別為：工銀(澳門)投資股份有限公司、工銀(澳門)退休基金管理股份有限公司和誠興創建有限公司。

工銀(澳門)投資股份有限公司於二零零九年五月二十七日更名，前身為創立於一九九八年五月的誠興投資亞洲股份有限公司，股本為五千萬澳門元。該子公司致力於在澳門為機構及個人客戶提供基金管理及度身訂做的長線投資策略顧問服務。

工銀(澳門)退休基金管理股份有限公司於二零零九年五月二十七日更名，前身為創立於二零零三年六月的誠興退休基金管理股份有限公司，股本為三千萬澳門元。該子公司是首間按照有關法律而獲批准成立的專業退休基金管理公司，並根據澳門政府頒佈的退休基金管理法例提供多元化退休基金管理服務。

### Products and Services

ICBC (Macau) leverages its parent company's signature strength, massive services network, cutting-edge technology, and excellent products of its foreign institutions to offer plenty of financial services to its clients:

Corporate loan, revolving loan, banking syndicated loan, project loan, construction loan, trade financing and letter of credit or letter of guarantee, operating loan, mortgage loan, car loan, education loan, entrusted loan and M&A financing;

Current deposit, savings deposit, time deposit, RMB deposit, redeemable time deposit, equity-linked notes, diversified services of Elite Club Account;

Securities trading, funds agency, insurance agency, bond investment, foreign exchange investment, precious metal trading, wages distribution agency, receiving and paying agency, international settlement, remittance, currencies conversion, e-banking and card business service;

Debt restructuring, financial consultancy, private banking service, assets management, investment portfolio management, pension fund management and its advisory services.

### Subsidiaries

ICBC (Macau) has 3 wholly-owned subsidiaries: ICBC (Macau) Capital Limited, ICBC (Macau) Pension Fund Management Company Limited and Seng Heng Development Company Limited.

ICBC (Macau) Capital Limited announced name change on 27 May 2009, which was formerly known as Seng Heng Capital Asia Limited established in May 1998 with a shared capital of MOP50 million. This subsidiary is committed to providing fund management services and tailored long-term investment strategy consultancy services to institutions and individual clients in Macao.

ICBC (Macau) Pension Fund Management Company Limited was renamed on 27 May 2009, which was formerly known as Seng Heng Pension Fund Management Company Limited established in June 2003 with a shared capital of MOP30 million. This subsidiary is the first professional pension fund management company approved under the corresponding legislations. In line with the regulations on pension fund management enacted by the Macao government, the subsidiary provides a wide range of services.

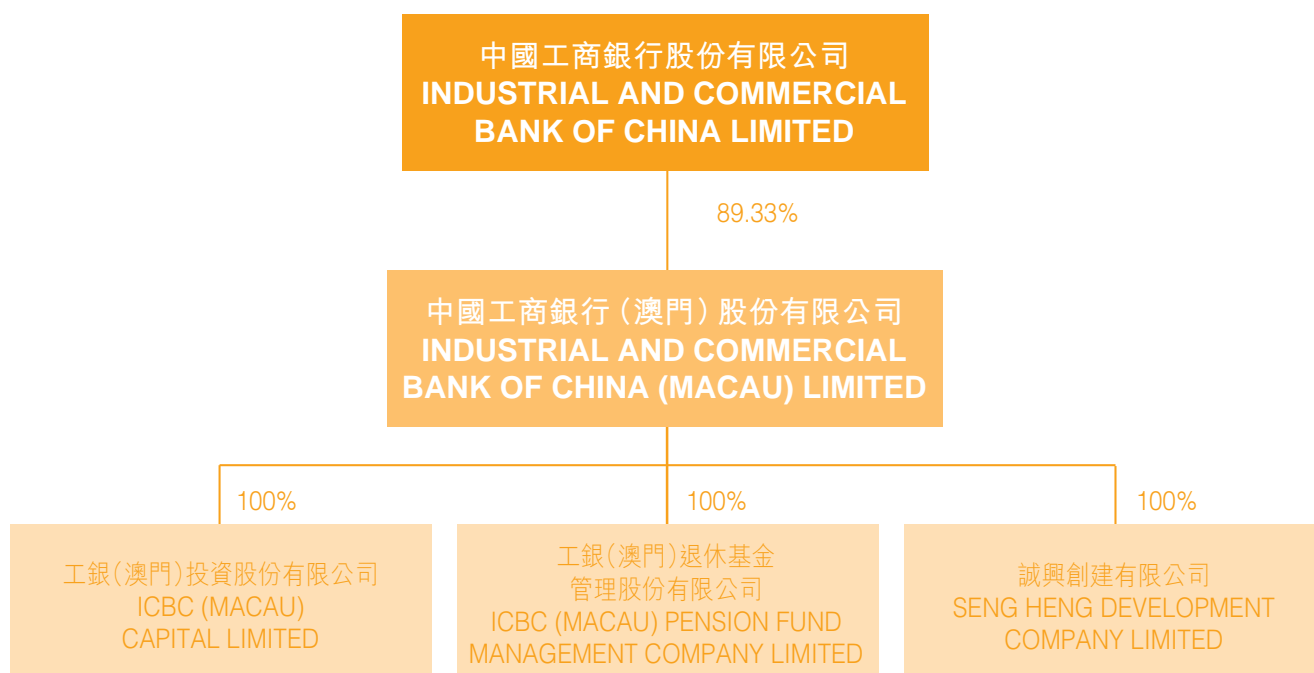
## 公司概況 Corporate Overview

誠興創建有限公司成立於一九九七年一月十日，註冊地為香港。

工銀澳門堅持有機統一的履行經濟責任和社會責任，在支持經濟社會發展、保護環境和資源、參與社會公益活動等方面樹立了負責任的公司形象。

Seng Heng Development Company Limited incorporated in Hong Kong on 10 January 1997.

ICBC (Macau) takes up economic and social responsibilities in a way of organic unity. It has established an image of a responsible leading bank in Macau through its support of economic and social developments, environmental and resources protection, and participation in social welfare activities.



## 公司概況 Corporate Overview

### 2021年獲獎情況

### 2021 AWARDS



#### 《銀行家》The Banker

2021年澳門地區最佳銀行  
The Bank of the Year 2021 Macau



#### 《環球金融》Global Finance

2021年澳門地區最佳銀行  
The Best Bank in Macau 2021



#### 《世界金融》World Finance

2021年澳門地區最佳銀行  
The Best Bank in Macau 2021



#### 中央國債登記結算有限責任公司 China Central Depository & Clearing Co., Ltd

2021年全球通業務優秀境外投資機構  
CIBM Offshore Institutional Investor Excellence Award 2021



# 公司概況

## Corporate Overview

### 公司資料

#### 董事、監事及高級管理人員

##### 董事會

姜壹盛先生  
牛建軍先生 (於2022年3月4日委任)  
徐克恩先生 (於2022年3月4日辭任)  
禰永明先生  
唐志堅先生  
賀定一女士  
張偉峰先生  
鄭劍鋒先生  
洪貴路先生

##### 獨立監事

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 (於2021年12月28日委任)  
吳志剛先生 (於2021年12月28日辭任)

##### 審計師

德勤•關黃陳方會計師事務所

##### 法律顧問

華年達律師事務所  
梁瀚民律師事務所  
STA律師事務所  
公正律師事務所  
沙雁期大律師 & 公證員

##### 註冊辦事處

澳門友誼大馬路555號  
澳門置地廣場  
工銀(澳門)中心18樓

##### 高級管理人員

###### 董事長、常務兼執行董事

姜壹盛先生

###### 副董事長、行政總裁兼執行董事

牛建軍先生

###### 副董事長兼執行董事

禰永明先生

###### 副行政總裁

陳錦聯先生  
鄧萬鴻先生  
黃獻軍先生  
鄭斌先生

### CORPORATE INFORMATION

The directors of the Bank during the year were:

##### BOARD OF DIRECTORS

Mr. Jiang Yi Sheng  
Mr. Niu Jian Jun (appointed on March 4th, 2022)  
Mr. Xu Ke En (resigned on March 4th, 2022)  
Mr. Huen Wing Ming, Patrick  
Mr. Tong Chi Kin  
Ms. Ho Teng Iat  
Mr. Zhang Wei Feng  
Mr. Zheng Jian Feng  
Mr. Hong Gui Lu

##### SINGLE SUPERVISOR

CSC & Associados – Sociedade de Auditores  
(represented by Mr. Chui Sai Cheong)

##### COMPANY SECRETARY

Ms. Chen Cui Ping (appointed on December 28th, 2021)  
Mr. Wu Zhi Gang (resigned on December 28th, 2021)

##### AUDITORS

Deloitte Touche Tohmatsu - Sociedade de Auditores  
Macau

##### LEGAL ADVISER

Jorge Neto Valente Lawyers & Notaries  
Leong Hon Man – Advogados & Notario Privado  
STA Lawyers  
C&C Macau Lawyers  
Dr. Henrique Saldanha, Advogados & Notarios

##### REGISTERED OFFICE

18/F, ICBC Tower  
Macau Landmark  
555, Avenida da Amizade, Macau

##### SENIOR MANAGEMENT

###### Chairman, Managing Director & Executive Director

Mr. Jiang Yi Sheng

###### Vice-Chairman, CEO & Executive Director

Mr. Niu Jian Jun

###### Vice-Chairman & Executive Director

Mr. Huen Wing Ming, Patrick

###### Deputy Chief Executive Officer

Mr. Chan Kam Lun, Felix  
Mr. Deng Wan Hong, Dennis  
Mr. Huang Xian Jun  
Mr. Zheng Bin

## 財務摘要 Financial Highlights

我們繼續審慎的經營理念，在工銀澳門全體員工的共同努力下，運用專業的技能、領先的科技、高效的服務，追求客戶、股東財富穩步增值，主動承擔更多的社會責任，進一步鞏固工銀澳門在澳門地區的優秀主流銀行地位，並逐漸躋身粵港澳區域強行之列。

We continue to be prudent with our business. All staffs in ICBC (Macau) work hard together, with professional expertise, advanced technology and highly efficient service, and pursue for the steady growth of both the values of our customers and of our shareholders. We undertake more social responsibilities consciously, strengthen ourselves as the supreme bank in local market and strive to be one of the best banks in Hong Kong, Macao and Guangdong province.

		單位：百萬澳門元 MOP million			
		2019	2020	2021	較上年增加 Increase/ (減少 Decrease)
股東權益	Shareholder's equity	26,285	28,296	29,893	6%
總資產	Total assets	351,827	405,500	438,397	8%
營業收入	Operating income	4,834	5,191	5,413	4%
營業費用	Operating expenses	(1,135)	(1,123)	(1,228)	9%
撥備前利潤	Operating profit before impairment losses	3,700	4,067	4,185	3%
金融工具減值準備	Charge for impairment losses on financial instruments	(275)	(1,338)	(1,614)	21%
稅前利潤	Profit before tax	3,425	2,730	2,571	(6)%
所得稅	Income tax expense	(417)	(343)	(301)	(12)%
淨利潤	Profit for the Year	3,008	2,387	2,270	(5)%

### 二零二一年摘要

全球經濟增長放緩，經濟下行風險明顯。受國內外複雜環境影響，澳門經濟全面復蘇仍需較長時間。2021年工銀澳門錄得營業收入增幅為4%，總金額為5,413百萬澳門元。

股東權益增幅為6%，總金額為29,893百萬澳門元。

客戶貸款及墊款跌幅為0.3%，總金額為230,673百萬澳門元。

客戶存款增幅為0.5%，總金額為259,496百萬澳門元。

總資產增幅為8%，總金額為438,397百萬澳門元。

### KEY FIGURES FOR 2021

The global economic growth moderated and downside risks remain elevated. In face of complicated external and internal environment, Macao's economic recovery still takes time. ICBC (Macau)'s operating income increased by 4% to MOP 5,413 million.

Shareholders' equity increased by 6% to MOP 29,893 million.

Loans and advances to customers decreased by 0.3% to MOP 230,673 million.

Deposits from customers increased by 0.5% to MOP 259,496 million.

Total assets increased by 8% to MOP 438,397 million.



# 財務摘要 Financial Highlights

## 五年財務摘要

## FIVE-YEAR SUMMARY

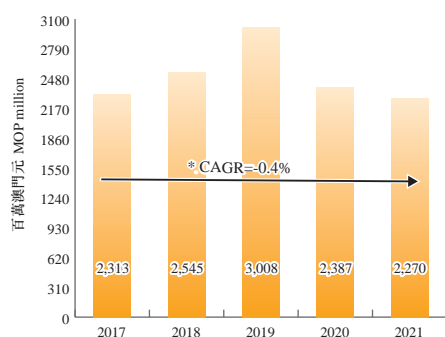
		單位：百萬澳門元 MOP million					
		2017	2018	2019	2020	2021	CAGR*
稅後利潤	Profit after Tax	2,313	2,545	3,008	2,387	2,270	-0.4%
客戶貸款及墊款	Loans and advances to Customers	164,888	213,914	224,253	231,475	230,673	7%
客戶存款	Deposits from Customers	177,274	206,075	226,029	258,233	259,496	8%
總資產	Total Assets	231,068	310,969	351,827	405,500	438,397	14%

\* CaGr為2017至2021年之年複合增長率

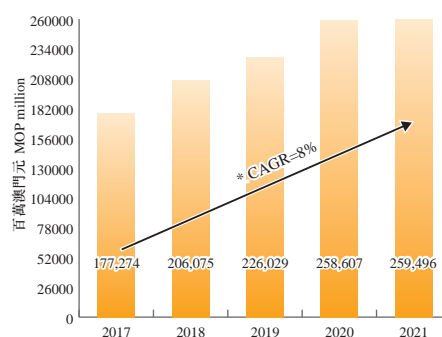
\* CaGr = Compounded annual Growth rate from 2017 to 2021

稅後利潤、客戶存款、客戶貸款及墊款、總資產一圖需要廣告公司補畫

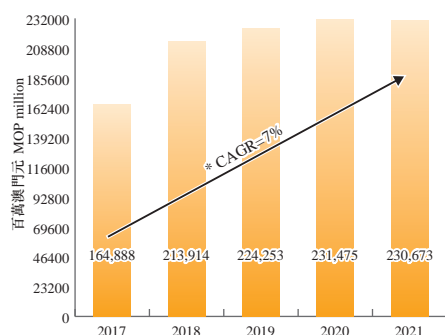
稅後利潤  
Profit after Tax



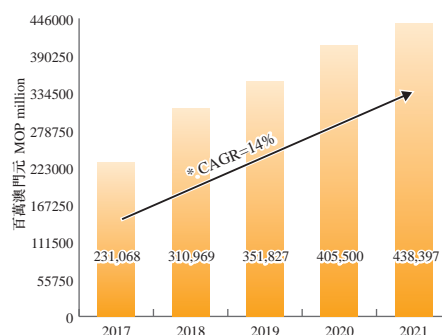
客戶存款  
Deposits from Customers



客戶貸款及墊款  
Loans and Advances to Customers



總資產  
Total Assets



## 討論與分析 Discussion and Analysis

### 經濟、金融與監管環境

從全球看，國際政治經濟形勢錯綜複雜、摩擦不斷，主要經濟體貨幣政策分化等加大了全球經濟和金融的不確定性，新興經濟體貨幣貶值和資金外流壓力增大，經濟增長同步性降低，國別風險加大。同時，國際金融監管日益嚴苛，對銀行合規、反洗錢及涉敏業務管理的關注度明顯提升，對銀行合規管理和穩健經營提出了更高要求。從國內看，經濟金融領域深層次結構性矛盾趨於顯性化，經濟運行穩中有變、變中有憂，矛盾和壓力持續向銀行傳導，資產質量將持續承壓；同時，部分企業尤其是民營企業和小微企業經營承壓，在週期性、結構性、體制性因素的疊加影響下，信用風險仍處於易發高發期，突發性事件較難掌握。從本地看，疫情的持續反覆和蔓延，使澳門經濟社會發展受到重大衝擊，本地主導產業波動頻繁，經濟多元發展任重道遠，澳門經濟全面復蘇仍需較長時間，市場資源的局限性日益凸顯，給銀行業經營發展和風險防控帶來更大壓力和挑戰。

### 前景展望

展望2022年，疫情發展演變與地緣政治衝突，仍將是影響全球經濟發展的主要因素，多種因素累積疊加、連鎖反應，研判難度不斷增加。一方面，面對多重複雜挑戰的同時，國際經濟治理體系加快重塑，RCEP協定正式生效，不同國家經濟金融走勢和貨幣政策分化，帶來全球結構性業務機會。內地宏觀經濟指標處於合理區間，韌性不斷增強，更多穩增長、穩風控的支持性政策有望推出。另一方面，粵港澳大灣區尤其是橫琴粵澳深度合作區建設擁有潛在政策紅利，澳門特區政府大力推動經濟多元發展，佈局現代金融開發，存在新的業務契機；隨著疫情防控的常態化，澳門旅遊經濟有望逐步復蘇。在此背景下，銀行業發展仍大有可為。

作為海外核心市場重點機構和澳門經濟社會發展的重要力量，工銀澳門將繼續堅持依法合規、穩健經營，依託集團業務平台，挖掘澳門經濟適度多元和大灣區發展機遇；立足澳門實際，加強多支柱產品線及盈利單元建設，實現可持續發展。通過做大做強，成為連接境內外客戶、資金、產品和市場的新旗艦平台，服務國家戰略。

### 業務綜述

#### 公司金融業務

充分發揮品牌優勢，提高批發市場競爭力。在全球市場方面，與多家央企、國企及行業頭部客戶在全球結算、跨境資金池、跨境投融资等方面展開了深度合作，成為一些企業的海外資金中心，全球現金管理交易數額分別增長285%及147%。在本地市場方面，依託政府中小企扶持政策，推出「融易按」、「抵押易」等多項創新產品服務，對六大綜企及政府工程上下游提供綜合金融服務，累計開立中小企業帳戶近兩千戶；依託澳門跨境電商協會支援中小企業轉型發展，深化特殊時期綜企再融資等業務合作，累計發放抗疫貸款近400筆、還息不還本貸款2500多筆，協同政府提振經濟。在跨境業務方面，密切跟進大灣區及橫琴開放政策，首家為澳企開立橫琴FT帳戶，助力兩地金融服務互聯互通；創新推出「工銀琴澳通」服務，大灣區融資增長超過40%，京津冀、長三角等重點區域信貸投放近百億，貿易融資、跨境人民幣結算分別增長350%和80%；成為澳門主要的信貸投放行和領先的跨境金融服務創新行。

#### 零售銀行業務

堅持零售優先發展戰略，持之以恆推進零售金融、網路金融和中間業務發展；以客戶為中心，構建全客戶、全產品、全流程的服務體系，大零售業務的價值貢獻穩步提升，有效發揮穩定作用。本地市場方面，穩步推進「大分行」及「個貸中心」建設，提高服務效能，日均存款5萬元以上個人客戶、股票客戶佔比、私銀達標客戶佔比均大幅提升；重點打造面向個人客戶及中小企業的全功能網點，提供智慧銀行新體驗，代理保險、代客資金、代理股票等中間業務收入實現大幅增長，多支柱產品線建設取得新的成效。跨境市場方面，大力支持大灣區及深合區建設，密切同系統內機構的金融創新和服務聯動，助力市場互聯互通，實現了創新佈局；首家推出「不動產跨境抵押登記服務」、首批落地「跨境理財通」服務，創新推出「灣區薪匯通」、「灣區社保通」服務，跨境按揭增長41%、市場佔比達到80%。

#### 金融市場業務

將金融市場業務作為全行業務發展的重要增長點，面對複雜的政治經濟形勢，2021年本行積極審慎參與貨幣市場、債券市場、衍生品市場和貴金屬市場等金融市場業務，綜合利用匯率、利率、貴金屬等市場工具，開展各類交易，在波動的經濟環境中規避和管理風險，代客資金等業務實現多元穩健發展。緊抓「一帶一路」及人民幣國際化發展機遇，加快推進小幣種交易網絡建設，實現多個小幣種兌換交易，逐步建立小幣種外匯兌換品牌形象，代客衍生交易實現新突破；全年完成多筆標誌性債券交易，債券承銷及發行規模居同業首位，連續兩年被中債登評為全球「優秀境外投資機構」。債券投資、代客資金等收入實現大幅增長，盈利貢獻穩步增長，有效支撐了全行效益的提升。

## 討論與分析 Discussion and Analysis

### 金融機構業務

積極拓展代理行網絡，鞏固合作基礎，拓寬合作領域，同二百餘家銀行建立代理行關係，為客戶提供快捷、通暢、完善的全球清算和服務網絡。2021年，深化本地經營及內外聯動發展，為澳門多家政府部門及公共機構提供綜合服務，與主要大中院校建立合作關係，公務員發薪佔比明顯提升；與十多家本地同業建立人民幣跨境支付系統(CIPS)關係，貿易融資、跨境人民幣結算增長顯著，並榮膺「人民幣跨境支付清算市場拓展先進參與者獎」。深入拓展與港澳金融機構客戶業務合作，積極做好非銀機構客戶的市場拓展工作，成為全行重要增長點。

### 網絡金融業務

準確把握金融科技發展趨勢，推動數字銀行建設和總行e-ICBC戰略的本地化實施；依託金融科技優勢，為各大綜企提供OPI、批量匯款、發薪結算等一攬子金融服務。移動銀行客戶數快速提升，手機銀行月活數增長46%；交易量穩居工銀集團境外機構首位。致力打造綠色智慧銀行，推動數字銀行建設，智慧銀行6.0、「新證券」、「虛擬卡」等數字金融服務成功投產，手機銀行個人客戶滲透率、匯款及證券等主要交易線上佔比大幅提升。依託跨境電商協會整合澳門電商資源，打造「澳門廣場」跨境電商綜合解決方案並上線抖音平台；與澳門中小企業發展聯盟簽署戰略合作協議，支援了本澳中小企轉型升級。

### 銀行卡業務

立足澳門主流消費市場電子化發展機遇，提高銀行卡業務市場競爭力，保持各項業務市場領先。在支付市場方面，把握政府派發消費券契機開展電子支付推廣，e支付綁卡客戶增長67%，e支付門店增長25%；交易筆數及交易額同比增長四倍，收單市場佔比保持市場第一。在場景建設方面，配合政府電子政務發展，推出「聚易用」收單服務，為全澳主要商超、賣場提供收單服務，為多家政府部門、大學、公共機構提供線上支付服務，實現了本澳高頻支付場景的全覆蓋。創新發卡方面，加強重點聯名卡產品發展及維護，提升客戶附加權益；創新推出澳覓聯名虛擬卡、金悅軒聯名卡等新產品，精準定位目標客戶。發卡規模、交易量、收單額系統內領先，並繼續保持澳門最大發卡行地位。

### 資產管理和託管業務

依託集團業務平台，推進金融資產服務產品線建設，產品和項目運作取得積極實效。2021年，本行首家加入國際資本市場協會(ICMA)，成為澳門金融機構接軌國際市場的標誌性事件，並躋身澳門中央證券託管系統(MCSD)清算行。多次擔任企業境外債及本地債券發展全球協調人、牽頭經辦人及牽頭簿記管理人，搭建了價值評估、財務盡調等專業投行顧問業務服務。面向境外發佈「中債—工行綠色債券指數」，成為業內首支基於最新市場標準、可跟蹤複製的銀行間綠色債券指數，提升了境外投資人對人民幣綠色債券資產的吸引力；成功發行20億澳門元「碳中和」主題綠色債券，創下澳門市場綠色債券單次發行最大規模記錄；推動理財產品從私募向公募轉變，發行澳門地區首支公募現金管理類「澳穩益」理財產品，實現產品系列的多元化。牽頭成立澳門證券基金行業協會，推動了澳門本地債券及證券市場建設。

### 退休金業務

作為首批獲澳門特區政府社會保障基金獲批的央積金服務金融管理機構，積極配合澳門特區政府《非強制性中央公積金制度》施行，宣傳退休保障的重要性，增強本地居民對退休基金的投資管理意識，拓展退休金業務，取得豐碩成果。推出系列新產品及優惠計劃，把握市場機會，退休基金成員數目大額增長。對接國家大灣區發展戰略，首發粵港澳大灣區概念退休基金，滿足澳門市民及企業客戶的退休養老投資服務需求，實現了澳門退休基金產品的多元化。

## 討論與分析 Discussion and Analysis

### ECONOMIC, FINANCIAL AND REGULATORY ENVIRONMENTS

The international political and economic landscape has seen complexity and frictions. Divergent monetary policies of major economies add to uncertainties in the global economy and finance. The mounting pressures of currency depreciation and capital outflow in emerging economies lessen the economic growth synchronicity and increase country risks. Meanwhile, as global financial regulations are further tightened, more attention has been drawn to bank compliance, anti-money laundering (AML), and sensitive business management. Higher requirements have been raised for banks' compliance management and robust operation. In China, structural problems deep-rooted in economic and financial fields are becoming apparent. While the Chinese economy sustains its stability with changes accompanied by concerns, conflicts and pressures continue to be transmitted to banks, thus weighing on banks' asset quality. In addition, some enterprises, especially private businesses and small and micro enterprises, are under ongoing strain. With the cumulative impact of cyclical, structural, and institutional factors, credit risk is still in a period of high incidence and unpredictability. Locally, the outbreaks of the COVID-19 pandemic have dealt a heavy blow to Macao's economic and social development. The performance of local leading industries has been volatile. Therefore, a diversified economic development remains an uphill task. And in achieving a full recovery, the local economy still has a long way to go. As the scarcity of market resources has become increasingly prominent, the banking industry is facing more pressures and challenges in terms of business development and risk control.

### OUTLOOK

Looking ahead to 2022, the pandemic outbreaks and geopolitical conflicts will continue to be the main factors influencing global economic development. The accumulation and knock-on effects of multiple factors increase the difficulty of future assessment. On the one hand, while facing multiple complex challenges, the international economic governance system is being reshaped at a faster pace, the Regional Comprehensive Economic Partnership (RCEP) agreement has officially entered into force, and different countries take on divergences in economic and financial trends as well as monetary policies, bringing structural business opportunities worldwide. Macroeconomic indicators of mainland China stay within a reasonable range, and demonstrate greater resilience. More supporting policies are expected to launch to stabilize economic growth and enhance risk control. On the other hand, the construction of the Guangdong-Hong Kong-Macao Greater Bay Area, especially the Guangdong-Macao In-depth Cooperation Zone in Hengqin, enjoys favorable policies. The vigorous efforts of the Macao SAR Government to seek diversified economic growth and develop modern finance will open up new business opportunities. With the pandemic brought under ongoing control, Macao's tourism economy is on track to recover over time. Against this backdrop, the banking industry holds tremendous promise.

As a key institution in the core overseas market of ICBC and also an important force in the economic and social development of Macao, the Bank will remain steadfast in legal, compliant, and prudent operation. Relying on the Group's business platforms, it will unlock opportunities related to moderate economic diversification in Macao and the development of the Greater Bay Area. Keenly aware of the local market, it will step up efforts to form a multi-pillar product line and profit units with the aim of achieving sustainable development. While growing bigger and stronger, it will become a new flagship platform that connects customers, funds, products, and markets at home and abroad, and better serve the implementation of national strategies.

### BUSINESS OVERVIEW

#### Corporate Finance Business

ICBC (Macao) utilized the value of our branding collaboratively. In the global market, the Bank conducted in-depth cooperation with many central state-owned enterprises (SOEs), SOEs, and industry-leading firms in global settlement, cross-border fund pooling, cross-border investment & financing, and other aspects. In the process, it became the overseas fund center for some enterprises, with the amount of cash under management or traded worldwide soaring by 285% and 147%, respectively. In the local market, leveraging on the Macao SAR Government's favorable policies for small and medium enterprises (SMEs), the Bank launched a number of innovative products and services such as "Easy Mortgage Loan" and "Easy Mortgage", providing comprehensive financial services to the six major integrated enterprises and the upstream and downstream contractors of government projects. A total of nearly 2,000 SME accounts were opened in the year. Through the Cross-border E-commerce Association of Macao, the Bank also supported the transformation and development of SMEs, deepened business cooperation in refinancing with integrated enterprises during this special time. It extended nearly 400 anti-pandemic loans and more than 2,500 loans with principle payment holiday, with a view to boosting the economy along with the local government. In terms of cross-border business, the Bank closely followed up on the opening-up policies of the Greater Bay Area and Hengqin. It became the first bank to open Hengqin free trade (FT) accounts for Macao enterprises, as a move to realize the interconnectivity of financial services between the two places. It innovatively launched the "ICBC Hengqin-Macao Connect" service, which drove up financing in the Greater Bay Area by over 40%, granted credit loans worth nearly RMB10 billion in key regions such as the Beijing-Tianjin-Hebei region and Yangtze River Delta, and pushed up trade financing and cross-border RMB settlement by 350% and 80%. ICBC (Macao), therefore, became a major credit supply bank and an innovative leader in cross-border financial services across Macao.

## 討論與分析 Discussion and Analysis

### Retail Banking Business

Spearheaded by the retail-first strategy, ICBC (Macau) continued to develop retail finance, internet finance, and fee and commission business. Pursuing a customer-centric approach, it formed a service lineup that covered all customers, products, and processes. As a result, its mega retail business kept contributing more to the revenue. Specifically, its deposit & loan balance and profit contribution both are fully playing its role as a stabilizer. In the local market, the Bank steadily advanced the building of “A Large Branch” and “A Personal Loan Center”, with a view to improving service efficiency. Consequently, there is a significant increase in the proportion of individual customers each with average daily deposits of over RMB50,000, the proportion of stock customers, and the proportion of private banking customers. In the meantime, the Bank focused on building fully functional outlets targeted at individual customers and SMEs to deliver a new experience of smart banking. Besides, it achieved significant growth in the income from fee and commission businesses such as agency insurance, treasury, and stock services, and made new headway in the development of a multi-pillar product line. In terms of cross-border markets, the Bank spared no effort to support the construction of the Greater Bay Area and the In-depth Cooperation Zone in Hengqin, closely worked with institutions in the ICBC Group to make financial innovation and provide services jointly, and helped increase market interconnectivity and get further ready for innovative development. It became the first bank to launch the “Cross-border Immovable Mortgage Registration” service, was among the first group of banks that made the “Cross-border Wealth Management Connect” service available, and pioneered the “Greater Bay Area Payroll Service Connect” and the “Greater Bay Area Social Security Service Connect”. With these efforts, the Bank increased cross-border mortgage loans by 41% with the market share up to 80%.

### Financial Market Business

ICBC (Macau) takes financial market business as an important engine that drives its business development. Faced with the complex political and economic landscape, the Bank in 2021 actively and prudently participated in monetary market, bond market, derivatives market, precious metals market, and other financial market businesses. Making comprehensive use of exchange rates, interest rates, precious metals, and other market instruments, it carried out various types of transactions, hedged and managed risks in a volatile economic environment, and promoted its businesses like agency treasury service towards diversified, robust development. Seizing the opportunities presented by the Belt and Road Initiative (BRI) and the RMB internationalization, the Bank accelerated the formation of a minor currency trading network to support the exchange and trading of minor currencies. Over time, it established the brand image of minor currency exchange, and achieved new breakthroughs in agency derivatives trading. In 2021, the Bank wrapped up multiple signature bond deals, thus ranking the first place among local peers by the scale of bonds issued and underwritten. For two consecutive years, it was rated as the “Outstanding Overseas Investment Institution” by China Central Depository & Clearing Co., Ltd. (CCDC). As a result, there was a sharp increase in the income from bond investment, agency treasury service, and other fields, which steadily enhanced the overall profitability across the board.

### Financial Institution Business

ICBC (Macau) was active in expanding the network of correspondent banks, consolidating the basis for cooperation, and marching into more areas of collaboration. Therefore, the Bank managed to establish correspondent banking relations with over 200 banks, capable of furnishing customers with convenient, smooth, and sound global clearing services. In 2021, it deepened its local operation and attained business growth with resources available internally and externally. It provided comprehensive services to government departments and public institutions in Macao, and entered cooperative relationships with major universities and colleges, both of which significantly raised the proportion of civil servants among payroll service customers. Additionally, the Bank established the Cross-border Interbank Payment System (CIPS) relationship with more than ten local counterparties, a move that contributed to remarkable growth in trade financing and cross-border RMB settlement and won itself the award of “A Model Participant in RMB Cross-border Payment and Clearing Market Expansion”. Efforts were also made to deepen partnerships with financial institution customers in Hong Kong and Macao. Actively expanding the customer base in the non-banking institution market would be another major growth driver for the Bank.

### Internet Finance Business

Keenly aware of the financial technology (FinTech) development trend, ICBC (Macau) advanced the construction of digital banking and the local implementation of the e-ICBC strategy of the parent bank. Relying on the cutting-edge FinTech, the Bank provided integrated enterprises with a package of financial services such as OPI, bulk remittance, and payroll settlement. Mobile banking customers increased rapidly, with the number of monthly active users (MAUs) surging by 46%. The proportion of transactions of the Bank maintained the first place among all overseas institutions of ICBC Group. Committed to building itself into a green, smart, and digital bank, ICBC (Macau) successfully put into operation a host of digital financial services such as Smart Banking 6.0, “New Securities”, and “Virtual Card”, which drove up the penetration rate of mobile banking among individual customers to 79% and the share of remittance, securities. Relying on the Cross-border E-commerce Association to integrate local e-commerce resources, the Bank devised “Macao Square”, a comprehensive solution for cross-border e-commerce, and launched it on TikTok. In addition, it also signed a strategic cooperation agreement with the Macao Small and Medium Enterprise Development Alliance to support the transformation and upgrading of local SMEs.



## 討論與分析 Discussion and Analysis

### Bank Card Business

Seizing the online development opportunities of Macao's mainstream consumer market, the Bank strove to improve its competitiveness in the bank card sector and maintain its leadership in various fields of business. In the payment market, it promoted e-payment while the local government was distributing consumer coupons. As a result, its e-payment customers grew by 67% and e-payment stores went up by 25%, with the number and volume of transactions soaring by four times year-on-year. It continued to top peer banks by the share in the acquiring market. In terms of scenario building, the Bank helped facilitate the e-government affairs service development by launching the "Simple Pay" acquiring service targeted at major supermarkets and stores across Macao. It also provided online payment services for government departments, universities, and public institutions, realizing the full coverage of high-frequency payment scenarios in Macao. With respect to card issuance, the Bank strengthened the development and maintenance of key co-branded card products to offer customers additional privileges. A host of new products such as the ICBC-Aomi Co-branded Virtual Card and the ICBC-Jinyuexuan Co-branded Card were rolled out for target customers. With these efforts, the Bank led ICBC system in terms of card issuance, transaction amount, and acquiring volume, and continued to be the largest card issuer in Macao.

### Asset Management and Asset Custody Business

Relying on the Group's business platforms, ICBC (Macao) worked hard to build lineups of financial asset services and products, and achieved positive results in product and project operation. In 2021, the Bank was the first Macao-based bank to join the International Capital Market Association (ICMA), which represented a milestone for local financial institutions to enter the international market. At the same time, it became a clearing bank of the Macao Central Securities Depository System (MCSD). In the year, the Bank served as the global coordinator, lead manager, and lead bookrunner for many overseas and local enterprise bonds, and rolled out a full package of professional investment banking advisory services such as valuation and financial due diligence. Specifically, it launched the "ChinaBond-ICBC Green Bond Index", which became the first interbank green bond index in the industry that was targeted at overseas investors, based on the latest market standards, and available for tracking and replication. The index made RMB green bond assets more attractive to overseas investors. At the same time, the Bank successfully issued the "Carbon Neutrality-themed Green Bonds" worth MOP2 billion, which was the largest single issuance of green bonds in the Macao market. To propel the transition of wealth management products from private to public offering, it issued the first publicly offered cash management product called "Macao Stable Yield" in the region to diversify its product mix. In addition, the Bank led the establishment of the Securities and Fund Industry Association of Macao – a move that promoted the development of the local bond and securities market.

### Pension Fund Business

Among the first group of financial management institutions to offer central provident fund service upon the approval of the Macao SAR Government's Social Security Fund, the Bank actively cooperated with the Macao SAR Government in implementing the "Non-Mandatory Central Provident Fund System", by publicizing the importance of retirement protection, raising the awareness of investing in and managing pension funds among local residents, and expanding the pension business lineup. All of these moves achieved fruitful results. By launching a series of new products and preferential schemes, it seized market opportunities to increase the number of pension fund customers remarkably. Aligned with the national strategy to develop the Guangdong-Hong Kong-Macao Greater Bay Area, the Bank launched the first Greater Bay Area-themed Pension Fund to meet the needs of Macao citizens and corporate customers for pension fund investment services – a move that diversified the mix of pension fund products in Macao.



## 討論與分析 Discussion and Analysis



2021年7月28日，珠澳深化不動產登記跨境通辦服務試點簽約儀式舉行。

On July 28, 2021, Zhuhai-Macau Deepening Real Estate Registration Cross-border General Service on a trial basis signing ceremony.



2021年10月18日，工銀澳門聯合廣東分行舉行「服務橫琴粵澳深度合作區建設」發佈會。

On October 18, 2021, ICBC (Macau) and the Guangdong branch held a press conference on “Serving the Construction of Guangdong-Macau In-Depth Cooperation Zone in Hengqin”.



2021年10月21日，中國工商銀行、中央國債登記結算有限責任公司在澳門共同發佈「中債-工行綠色債券指數」。

On October 21, 2021, the Industrial and Commercial Bank of China and China Central Depository & Clearing Co., Ltd. jointly released the “ChinaBond-ICBC Green Bond Index” in Macau.



2021年12月7日，由工銀澳門主辦、工銀澳門青年協會承辦的「銀校戰略合作協議簽署儀式」舉行。

On December 7, 2021, the “Bank-School Strategic Cooperation Agreement Signing Ceremony” hosted by ICBC (Macau) and undertaken by ICBC (Macau) Youth Association was held.



2022年1月14日，工銀澳門「工銀大廈分行」正式開業。

On January 14, 2022, ICBC (Macau) “ICBC Tower Branch” officially opened.

## 財務訊息披露(根據澳門財務報告準則) Financial Information Disclosure (in Accordance with MFRSs) 董事會報告書 Report of the Board of Directors

董事會榮幸地將2021年度報告書連同工銀澳門以及子公司經審計的合併財務報表呈示如下：

### 主營業務地域

本行設立以及紮根於澳門，註冊辦公及營業地點為澳門友誼大馬路555號，澳門置地廣場，工銀(澳門)中心18樓。

### 主營業務

本集團的主營業務是：在澳門為客戶提供銀行、金融及其他相關服務。

### 利潤以及分配

2021年度本集團合併淨利潤以及重大事項的聲明請見財務報表的第21頁至84頁。

董事會建議發放截至2021年12月31日之年度股息為333,526,273澳門元(2020：352,160,528澳門元)。

### 董事會名單

本年本行董事會成員如下：

姜壹盛先生	
牛建軍先生	(於2022年3月4日委任)
徐克恩先生	(於2022年3月4日辭任)
禰永明先生	
鄭劍鋒先生	
洪貴路先生	
張偉峰先生	
唐志堅先生	
賀定一女士	

### 股本結構

本行股本結構詳細情況請見財務報表附註20。本年本行的法定股本結構沒有變化。報告期間本行無新股本發行(2020：無)。

### 固定資產

本年本集團固定資產、辦公場所和設備以及投資物業的詳細情況請見財務報表附註15至16。

### 各項儲備

本年本集團各項儲備的詳細變化請見合併股東權益變動表。

## 財務訊息披露(根據澳門財務報告準則) Financial Information Disclosure (in Accordance with MFRSs) 董事會報告書 Report of the Board of Directors

### 審計師

畢馬威會計師事務所對2020年12月31日止年度的財務報表執行審計後退任，而後德勤•關黃陳方會計師事務所被聘任為本行新的審計師。德勤•關黃陳方會計師事務所退任及符合資格並願意膺選連任。於即將召開的股東周年大會上，將提出重新聘任德勤•關黃陳方會計師事務所為本行審計師之決議。

承董事會命

董事長  
姜壹盛

澳門  
2022年3月30日

## 財務訊息披露(根據澳門財務報告準則) Financial Information Disclosure (in Accordance with MFRSs) 董事會報告書 Report of the Board of Directors

The directors have pleasure in presenting their report together with the audited financial statements of Industrial and Commercial Bank of China (Macau) Limited (the “Bank”) and its subsidiaries (together referred to as the “Group”) for the year ended 31 December 2021.

### Principal place of business

The Bank is incorporated and domiciled in Macau and has its registered office and principal place of business at 18th Floor, ICBC Tower, Macau Landmark, 555 Avenida da Amizade, Macau.

### Principal activities

The principal activities of the Group are the provision of banking, financial and other related services in Macau.

### Results and dividends

The profit of the Group for the year ended 31 December 2021 and the state of affairs of the Group at that date are set out in the financial statements on pages 21 to 84.

The directors recommend the payment of final dividend of MOP333,526,273 in respect of the year ended 31 December 2021 (2020: MOP352,160,528).

### Directors

The directors of the Bank during the year and up to the date of this report are:

Mr. Jiang Yi Sheng	
Mr. Niu Jian Jun	(appointed on 4 March 2022)
Mr. Xu Ke En	(resigned on 4 March 2022)
Mr. Huen Wing Ming, Patrick	
Mr. Zheng Jian Feng	
Mr. Hong Gui Lu	
Mr. Zhang Wei Feng	
Mr. Tong Chi Kin	
Ms. Ho Teng Iat	

### Share capital

Details of the Bank’s share capital are set out in note 20 to the financial statements. There was no movement in the Bank’s authorised share capital during the year. There was no issue of new shares during the year (2020: Nil)

### Fixed assets

Details of movements in the property, plant and equipment, and investment property of the Group during the year are set out in notes 15 and 16 to the financial statements respectively.

### Reserves

Details of movements in the reserves of the Group during the year are set out in the consolidated statement of changes in equity.

## 財務訊息披露(根據澳門財務報告準則) Financial Information Disclosure (in Accordance with MFRSs) 董事會報告書 Report of the Board of Directors

### Auditors

KPMG retired after their audit of the financial statements for the year ended 31 December 2020 and Deloitte Touche Tohmatsu – Sociedade de Auditores was appointed as the new auditor of the Bank. Deloitte Touche Tohmatsu – Sociedade de Auditores retire and, being eligible, offer themselves for re-appointment. A resolution for the re-appointment of Deloitte Touche Tohmatsu – Sociedade de Auditores as auditors of the Bank is to be proposed at the forthcoming annual general meeting.

On behalf of the board

*Chairman*

**Jiang Yi Sheng**

Macau

30 March 2022

財務訊息披露(根據澳門財務報告準則) Financial Information Disclosure (in Accordance with MFRSs)  
財務報告 Financial Statements  
獨立審計師報告書 Independent Auditor's Report

**Deloitte.**

**德勤**

致中國工商銀行(澳門)股份有限公司的股東

(於澳門註冊成立的有限責任公司)

我們已審核列載於第21到84頁中國工商銀行(澳門)股份有限公司(以下簡稱「本行」)以及其子公司(以下統稱「本集團」)之的合併財務報表,此合併財務報表包括於二零二一年十二月三十一日的合併及本行的資產負債表以及截至該日止年度的合併及本行的損益表、權益變動表、現金流量表組成,亦包括重大會計政策的摘要和其他解釋附註。

### 管理層對合併財務報表之責任

本行管理層須負責根據中華人民共和國澳門特別行政區(「澳門特別行政區」)的《財務報告準則》編制真實而公允的合併財務報表,並對其認為使財務報表的編製不存在由於舞弊或錯誤而導致的重大錯報所必需的內部控制負責。

### 審計師之責任

我們的責任是在實施我們審計工作的基礎上對這些財務報表發表審計意見。我們的報告僅為 貴公司董事及根據我們同意的約定條款而編製,並不為其他任何目的。我們並不就本報告之內容對任何其他人士承擔任何義務或接受任何責任。我們按照澳門特別行政區之《審計準則》的規定執行了審計工作。這些準則要求我們遵守職業道德要求,並計劃和實施審計工作以對財務報表是否不存在重大錯報獲取合理保證。

審計工作涉及實施審計程序,以獲取有關財務報表金額和披露的審計證據。選擇的審計程序取決於審計師的判斷,包括對由於舞弊或錯誤導致的財務報表存有重大錯報風險的評估。在進行風險評估時,我們考慮與財務報表編制及真實和公允地列報財務報表相關的內部控制,以設計適當的審計程序,但目的並非對內部控制的有效性發表意見。審計工作還包括評價 貴公司董事選用會計政策的恰當性和會計估計的合理性,以及評價財務報表的整體列報。

To the shareholders of Industrial and Commercial Bank of China (Macau) Limited

(Incorporated in Macau with limited liability)

We have audited the consolidated financial statements of Industrial and Commercial Bank of China (Macau) Limited (the "Bank") and its subsidiaries (collectively referred to as the "Group") set out on pages 21 to 84, which comprise the consolidated and the Bank's balance sheets as at 31 December 2021, the consolidated and the Bank's income statements, statements of changes in equity and the cash flow statements for the year then ended, and a summary of significant accounting policies and other explanatory notes.

### Management's responsibility for the consolidated financial statements

Management is responsible for the preparation of consolidated financial statements that give a true and fair view in accordance with the Financial Reporting Standards of Macau Special Administrative Region, the People's Republic of China ("Macau SAR"), and for such internal control as directors determine is necessary to enable the preparation of consolidated financial statements that are free from material misstatement, whether due to fraud or error.

### Auditor's responsibility

Our responsibility is to express an opinion on these consolidated financial statements based on our audit and to report our opinion solely to you, as a body, in accordance with our agreed terms of engagement, and for no other purpose. We do not assume responsibility towards or accept liability to any other person for the contents of this report. We conducted our audit in accordance with the Standards on Auditing of Macau SAR. Those standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether the consolidated financial statements are free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the consolidated financial statements. The procedures selected depend on the auditor's judgement, including the assessment of the risks of material misstatement of the consolidated financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the entity's preparation of consolidated financial statements that give a true and fair view in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of accounting estimates made by the directors, as well as evaluating the overall presentation of the consolidated financial statements.



## 財務信息披露(根據澳門財務報告準則) Financial Information Disclosure (in Accordance with MFRSs)

### 財務報告 Financial Statements

### 獨立審計師報告書 Independent Auditor's Report

我們相信，我們獲取的審計證據是充分、適當的，為發表審計意見提供了基礎。

#### 審計意見

我們認為，上述財務報表已按照澳門特別行政區之《財務報告準則》在所有重大方面真實和公允地反映了本集團和本行於二零二一年十二月三十一日之財務狀況及本集團和本行截至該日止年度內之經營成果及現金流量。

#### 其他事宜

截至二零二零年十二月三十一日止年度本集團的合併財務報表經由另一審計師審計，並於二零二一年三月二十六日對該等報表發表了無保留意見。

#### 關可穎

執業會計師

合夥人

德勤•關黃陳方會計師事務所

澳門

二零二二年三月三十日

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

#### Opinion

In our opinion, the consolidated financial statements give a true and fair view, in all material respects, of the financial positions of the Group and the Bank as at 31 December 2021, and of the Group's and the Bank's financial results and cash flows for the year then ended in accordance with the Financial Reporting Standards of Macau SAR.

#### Other Matter

The consolidated financial statements of the Group for the year ended 31 December 2020 were audited by another auditor who expressed an unmodified opinion on those statements on 26 March 2021.

#### Kuan Ho Weng

Certified Public Accountant

Partner

Deloitte Touche Tohmatsu – Sociedade de Auditores

Macau

30 March 2022

財務訊息披露(根據澳門財務報告準則) Financial Information Disclosure (in Accordance with MFRSs)

財務報告 Financial Statements

合併損益表 Consolidated Income Statement

截至二零二一年十二月三十一日止年度  
Year ended 31 December 2021

		附註 Note	2021 千澳門元 MOP'000	2020 千澳門元 MOP'000
利息收入	Interest income		7,639,606	9,400,254
利息支出	Interest expense		(3,371,696)	(5,378,239)
淨利息收入	Net interest income		4,267,910	4,022,015
其他營業收入	Other operating income	5	1,144,963	1,168,571
營業收入	Operating income		5,412,873	5,190,586
營業費用	Operating expenses	6	(1,228,202)	(1,123,481)
撥備前利潤	Operating profit before impairment losses		4,184,671	4,067,105
金融工具減值損失	Charge for impairment losses on financial instruments	7	(1,613,825)	(1,337,564)
稅前利潤	Profit before tax		2,570,846	2,729,541
所得稅	Income tax expense	8	(301,099)	(342,802)
淨利潤	Profit for the year		2,269,747	2,386,739
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 Monetária de Macau ("AMCM") rules			
淨利潤	Profit for the year		2,269,747	2,386,739
根據AMCM規則的準備	Change in provision under AMCM rules		(243,672)	698,007
AMCM口徑淨利潤	Result of the year under AMCM rules		2,026,075	3,084,746

由35到84頁是財務報表的附註部分。

The notes on pages 35 to 84 form part of these financial statements.

# 財務訊息披露(根據澳門財務報告準則) Financial Information Disclosure (in Accordance with MFRSs)

## 財務報告 Financial Statements

### 損益表 Income Statement

截至二零二一年十二月三十一日止年度  
Year ended 31 December 2021

		附註 Note	2021 千澳門元 MOP'000	2020 千澳門元 MOP'000
利息收入	Interest income		7,634,367	9,392,604
利息支出	Interest expense		(3,373,669)	(5,378,758)
淨利息收入	Net interest income		4,260,698	4,013,846
其他營業收入	Other operating income	5	1,073,199	1,110,065
營業收入	Operating income		5,333,897	5,123,911
營業費用	Operating expenses	6	(1,202,009)	(1,101,177)
撥備前利潤	Operating profit before impairment losses		4,131,888	4,022,734
金融工具減值損失	Charge for impairment losses on financial instruments	7	(1,613,762)	(1,337,678)
稅前利潤	Profit before tax		2,518,126	2,685,056
所得稅	Income tax expense	8	(294,618)	(337,319)
淨利潤	Profit for the year		2,223,508	2,347,737
依澳門金融管理局 (AMCM) 監管要求提取額外撥備 之結果	Effect of impairment allowance for loans under Autoridade Monetária de Macau ("AMCM") rules			
淨利潤	Profit for the year		2,223,508	2,347,737
根據AMCM規則的準備	Change in provision under AMCM rules		(243,672)	698,007
AMCM口徑淨利潤	Result of the year under AMCM rules		1,979,836	3,045,744

由35到84頁是財務報表的附註部分。

The notes on pages 35 to 84 form part of these financial statements.

財務訊息披露(根據澳門財務報告準則) Financial Information Disclosure (in Accordance with MFRSs)

財務報告 Financial Statements

合併資產負債表 Consolidated Balance Sheet

二零二一年十二月三十一日  
As at 31 December 2021

		附註	2021	2020
		Note	千澳門元	千澳門元
			MOP'000	MOP'000
資產	Assets			
現金及銀行存款	Cash and balances with banks	9	31,351,050	39,894,945
存放貨幣當局準備金	Deposits with monetary authority		5,373,369	4,935,753
拆放同業	Placements with other banks	10	75,467,442	38,958,953
衍生金融資產	Derivative financial assets	24	352,035	320,121
客戶貸款和墊款	Loans and advances to customers	11	230,672,782	231,474,647
可供出售類投資	Available-for-sale investments	13	36,819,318	47,416,718
以公允價值計量且其變動計入 損益之金融資產	Financial assets at fair value through profit or loss		682,622	468,329
應收款項及其他資產	Receivables and other assets		5,375,981	1,948,149
應收所得稅	Income tax receivables		40,871	66,161
持有至到期日投資	Held-to-maturity investments	12	51,943,733	39,690,112
物業及設備	Property, plant and equipment	15	267,518	275,188
投資性房地產	Investment property	16	50,256	50,973
總資產	Total assets		438,396,977	405,500,049
負債	Liabilities			
同業存放	Deposits from banks	17	71,509,818	38,892,878
客戶存款	Deposits from customers	18	259,496,121	258,233,428
衍生金融負債	Derivative financial liabilities	24	560,280	488,867
其他負債	Other liabilities		5,679,190	3,279,964
以公允價值計量且其變動計入 損益之金融負債	Financial liabilities at fair value through profit or loss		682,396	468,195
發行債券	Debt issued	25	12,212,414	12,133,486
發行存款證	Certificates of deposit issued	26	57,877,497	63,076,456
應繳稅款	Income tax payable		329,272	453,374
遞延所得稅負債	Deferred tax liabilities	19	157,332	177,772
總負債	Total liabilities		408,504,320	377,204,420
所有者權益	Equity			
股本	Issued share capital	20	588,920	588,920
儲備	Reserves		29,303,737	27,706,709
權益總額	Total equity		29,892,657	28,295,629
負債及所有者權益總額	Total equity and liabilities		438,396,977	405,500,049

由董事會批准及授權發出

Approved and authorised for issue by the board of directors on 30 March 2022

由35到84頁是財務報表的附註部分。

The notes on pages 35 to 84 form part of these financial statements.

## 財務訊息披露(根據澳門財務報告準則) Financial Information Disclosure (in Accordance with MFRSs)

### 財務報告 Financial Statements

### 資產負債表 Balance Sheet

二零二一年十二月三十一日  
As at 31 December 2021

		附註 Note	2021 千澳門元 MOP'000	2020 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	9	31,321,630	39,782,878
存放貨幣當局準備金	Deposits with monetary authority		5,373,369	4,935,753
拆放同業	Placements with other banks	10	75,467,442	38,958,953
衍生金融資產	Derivative financial assets	24	352,035	320,121
客戶貸款和墊款	Loans and advances to customers	11	230,672,782	231,474,647
可供出售類投資	Available-for-sale investments	13	36,707,723	47,335,910
以公允價值計量且其變動計入損益之金融資產	Financial assets at fair value through profit or loss		682,622	468,329
應收款項及其他資產	Receivables and other assets		5,413,221	1,987,809
應收所得稅	Income tax receivables		40,871	66,161
持有至到期日投資	Held-to-maturity investments	12	51,919,227	39,644,947
子公司權益	Interests in subsidiaries	14	79,980	79,980
物業及設備	Property, plant and equipment	15	267,412	274,898
<b>總資產</b>	<b>Total assets</b>		<b>438,298,314</b>	<b>405,330,386</b>
<b>負債</b>	<b>Liabilities</b>			
同業存放	Deposits from banks	17	71,509,818	38,892,878
客戶存款	Deposits from customers	18	259,758,216	258,360,458
衍生金融負債	Derivative financial liabilities	24	560,280	488,867
其他負債	Other liabilities		5,606,572	3,221,308
以公允價值計量且其變動計入損益之金融負債	Financial liabilities at fair value through profit or loss		682,396	468,195
發行債券	Debt issued	25	12,212,414	12,133,486
發行存款證	Certificates of deposit issued	26	57,877,497	63,076,456
應繳稅款	Income tax payable		321,934	447,704
遞延所得稅負債	Deferred tax liabilities	19	155,085	175,862
<b>總負債</b>	<b>Total liabilities</b>		<b>408,684,212</b>	<b>377,265,214</b>
<b>所有者權益</b>	<b>Equity</b>			
股本	Issued share capital	20	588,920	588,920
儲備	Reserves		29,025,182	27,476,252
<b>權益總額</b>	<b>Total equity</b>		<b>29,614,102</b>	<b>28,065,172</b>
<b>負債及所有者權益總額</b>	<b>Total equity and liabilities</b>		<b>438,298,314</b>	<b>405,330,386</b>

由董事會批准及授權發出

Approved and authorised for issue by the board of directors on 30 March 2022

由35到84頁是財務報表的附註部分。

The notes on pages 35 to 84 form part of these financial statements.

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		附註 Notes	儲備 Reserves							總計 Total
			股本 Issued share capital	股本溢價 Share Premium	法定準備金 Legal reserve	投資重估 準備金 Investment revaluation reserve	現金流量對 沖準備金 Cash flow hedge reserve	外匯準備金 Foreign exchange reserve	其他準備金 Other reserves	
			千澳門元 MOP'000	千澳門元 MOP'000	千澳門元 MOP'000	千澳門元 MOP'000	千澳門元 MOP'000	千澳門元 MOP'000	千澳門元 MOP'000	千澳門元 MOP'000
2021年1月1日	At 1 January 2021		588,920	5,885,733	624,403	383,954	(889)	(1,470)	920,042	19,894,936
2021年權益變動：	Changes in equity for 2021:									
本年淨利潤	Profit for the year		-	-	-	-	-	-	2,269,747	2,269,747
年度可供出售類 投資減值損失 扣除所得稅影響	Charge for impairment loss of available-for-sale investment during the year net of the income tax effect		-	-	-	7,186	-	-	-	7,186
年度可供出售類投資的 公允價值變動， 扣除所得稅影響	Change in fair value of available-for-sale investment during the year net of the income tax effect		-	-	-	(155,413)	-	-	-	(155,413)
投資重估儲備金轉為 留存收益	Transfer from investment revaluation reserve to retained profits		-	-	-	(177,769)	-	-	-	(177,769)
年度現金流量對沖的 公允價值變動，扣除 所得稅影響	Changes in fair value of cash flow hedge during the year net of income tax effect		-	-	-	-	1,524	-	-	1,524
留存收益轉為法定準備金	Transfer from retained profits to legal reserve		-	-	7,370	-	-	-	(7,370)	-
留存收益轉為其他準備金 (註2)	Transfer from retained profits to other reserve (note 2)		-	-	-	-	-	-	30,000	(30,000)
境外經營匯率結算差額	Exchange difference on translation of foreign operations		-	-	-	-	-	3,914	-	3,914
股東股息繳付	Dividend paid to shareholders	20	-	-	-	-	-	-	(352,161)	(352,161)
根據AMCM規則的準備 (註1)	Change in provision under AMCM Rules (note 1)		-	-	-	-	-	-	243,672	(243,672)
2021年12月31日	At 31 December 2021		588,920	5,885,733	631,773	57,958	635	2,444	1,193,714	21,531,480
2020年1月1日	At 1 January 2020		588,920	5,885,733	620,133	287,452	21,822	2,621	1,618,049	17,260,653
2020年權益變動：	Changes in equity for 2020:									
本年淨利潤	Profit for the year		-	-	-	-	-	-	2,386,739	2,386,739
年度可供出售類投資減值 損失扣除所得稅影響	Charge for impairment loss of available-for-sale investment during the year net of the income tax effect		-	-	-	(11,297)	-	-	-	(11,297)
年度可供出售類投資的公 允價值變動，扣除所得 稅影響	Change in fair value of available-for-sale investment during the year net of the income tax effect		-	-	-	238,392	-	-	-	238,392
投資重估儲備金轉為留存 收益	Transfer from investment revaluation reserve to retained profits		-	-	-	(130,593)	-	-	-	(130,593)
年度現金流量對沖的公 允價值變動，扣除所得稅 影響	Changes in fair value of cash flow hedge during the year net of income tax effect		-	-	-	-	(22,711)	-	-	(22,711)
留存收益轉為法定準備金	Transfer from retained profits to legal reserve		-	-	4,270	-	-	-	(4,270)	-
境外經營匯率結算差額	Exchange difference on translation of foreign operations		-	-	-	-	-	(4,091)	-	(4,091)
股東股息繳付	Dividend paid to shareholders	20	-	-	-	-	-	-	(446,193)	(446,193)
根據AMCM規則的準備 (註1)	Change in provision under AMCM Rules (note 1)		-	-	-	-	-	-	(698,007)	698,007
2020年12月31日	At 31 December 2020		588,920	5,885,733	624,403	383,954	(889)	(1,470)	920,042	19,894,936



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註1：

本集團按照澳門金融管理局的規定，從留存收益中提取其他儲備金，保持本集團第一、二階段的減值準備高於客戶貸款和墊款及財務保函合約之減值準備金餘額。截止2021年12月31日，含遞延稅款之其他準備金為1,146,736,800澳門元(2020年12月31日：903,064,800澳門元)，根據澳門金融管理局規定乃不可分配。

註2：

股東於2021年3月22日批准，子公司工銀(澳門)退休基金管理股份有限公司已將30,000,000澳門元從留存收益轉入其他儲備金，隨後轉入股本，以滿足第21/2020號法律，即《澳門保險公司條例》(第27/97/M號法令)修正案規定的對於60,000,000澳門元的最低要求。

由35到84頁是財務報表的附註部分

Note 1:

The Group complies with AMCM requirement to maintain impairment allowance in excess of the Group's stage 1 and 2 impairment allowance for loans and advances to customers and financial guarantee contracts estimated through the appropriation of retained profits to other reserves. As at 31 December 2021, an amount of MOP1,146,736,800 (31 December 2020: MOP903,064,800) net of deferred tax was included in other reserves which is not distributable under AMCM's requirement.

Note 2:

Pursuant to the shareholder's approval on 22 March 2021, the subsidiary ICBC (Macau) Pension Fund Management Company has transferred MOP30,000,000 from retained earnings to other reserve and subsequent transfer to the share capital to fulfil the minimum requirement of MOP 60,000,000 under Law No. 21/2020, the amendment to the Macau Insurance Companies Ordinance (Decree-Law No. 27/97/M).

The notes on pages 35 to 84 form part of these financial statements.

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		附註 Notes	儲備 Reserves							總計 Total
			股本 Issued share capital	股本溢價 Share Premium	法定準備金 Legal reserve	投資重估 準備金 Investment revaluation reserve	現金流量對 沖準備金 Cash flow hedge reserve	外匯準備金 Foreign exchange reserve	其他準備金 Other reserves	
			千澳門元 MOP'000	千澳門元 MOP'000	千澳門元 MOP'000	千澳門元 MOP'000	千澳門元 MOP'000	千澳門元 MOP'000	千澳門元 MOP'000	千澳門元 MOP'000
2021年1月1日	At 1 January 2021		588,920	5,885,733	588,920	386,975	(889)	(1,470)	920,042	19,696,941
2021年權益變動：	Changes in equity for 2021:									
本年淨利潤	Profit for the year		-	-	-	-	-	-	-	2,223,508
年度可供出售類投資減值 損失，扣除所得稅影響	Change for impairment loss of available-for-sale investment during the year net of the income tax effect		-	-	-	7,124	-	-	-	7,124
年度可供出售類投資的公 允價值變動，扣除所得 稅影響	Change in fair value of available-for-sale investment during the year net of the income tax effect		-	-	-	(157,143)	-	-	-	(157,143)
投資重估儲備金轉為留存 收益	Transfer from investment revaluation reserve to retained profits		-	-	-	(177,836)	-	-	-	(177,836)
年度現金流量對沖的公允 價值變動，扣除所得稅 影響	Changes in fair value of cash flow hedge during the year net of income tax effect		-	-	-	-	1,524	-	-	1,524
境外經營匯率結算差額	Exchange difference on translation of foreign operations		-	-	-	-	-	3,914	-	3,914
股東股息繳付	Dividend paid to shareholders	20	-	-	-	-	-	-	-	(352,161)
根據AMCM規則的準備 (註)	Change in provision under AMCM Rules (note)		-	-	-	-	-	-	243,672	(243,672)
2021年12月31日	At 31 December 2021		588,920	5,885,733	588,920	59,120	635	2,444	1,163,714	21,324,616
2020年1月1日	At 1 January 2020		588,920	5,885,733	588,920	287,776	21,822	2,621	1,618,049	17,097,390
2020年權益變動：	Changes in equity for 2020:									
本年淨利潤	Profit for the year		-	-	-	-	-	-	-	2,347,737
年度可供出售類投資減值 損失，扣除所得稅影響	Change for impairment loss of available-for-sale investment during the year net of the income tax effect		-	-	-	(11,208)	-	-	-	(11,208)
年度可供出售類投資的公 允價值變動，扣除所得 稅影響	Change in fair value of available-for-sale investment during the year net of the income tax effect		-	-	-	241,000	-	-	-	241,000
投資重估儲備金轉為留存 收益	Transfer from investment revaluation reserve to retained profits		-	-	-	(130,593)	-	-	-	(130,593)
年度現金流量對沖的公允 價值變動，扣除所得稅 影響	Changes in fair value of cash flow hedge during the year net of income tax effect		-	-	-	-	(22,711)	-	-	(22,711)
境外經營匯率結算差額	Exchange difference on translation of foreign operations		-	-	-	-	-	(4,091)	-	(4,091)
股東股息繳付	Dividend paid to shareholders	20	-	-	-	-	-	-	-	(446,193)
根據AMCM規則的準備 (註)	Change in provision under AMCM rules (note)		-	-	-	-	-	-	(698,007)	698,007
2020年12月31日	At 31 December 2020		588,920	5,885,733	588,920	386,975	(889)	(1,470)	920,042	19,696,941

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For the year ended 31 December 2021

註：

本行按照澳門金融管理局的規定，從留存收益中提取其他儲備金，保持本行第一、二階段的減值準備高於客戶貸款和墊款及財務保函合約之減值準備金餘額。截止2021年12月31日，含遞延稅款之其他準備金為1,146,736,800澳門元(2020年12月31日：903,064,800澳門元)，根據澳門金融管理局規定乃不可分配。

由35到84頁是財務報表的附註部分

Note：

The Bank complies with AMCM requirement to maintain impairment allowance in excess of the Bank's stage 1 and 2 impairment allowance for loans and advances to customers and financial guarantee contracts estimated through the appropriation of retained profits to other reserves. As at 31 December 2021, an amount of MOP1,146,736,800 (31 December 2020: MOP 903,064,800) net of deferred tax was included in other reserves which is not distributable under AMCM's requirement.

The notes on pages 35 to 84 form part of these financial statements.

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			2021 千澳門元 MOP'000	2020 (重述) 千澳門元 MOP'000
	附註 Note			
<b>經營活動產生的現金流</b>		<b>Cash flows from operating activities</b>		
稅前利潤		Profit before tax	2,570,846	2,729,541
調整：		Adjustments for:		
折舊	6	Depreciation	54,914	53,936
利息收入		Interest income	(7,639,606)	(9,400,254)
利息支出		Interest expense	3,371,696	5,378,239
可供出售類投資產生的股息收入	5	Dividend income from available-for-sale investments	(3,276)	(5,191)
處置物業及設備損失	5	Losses on disposal of property, plant and equipment	343	383
處置可供出售類投資淨收益		Net gains from disposal of available-for-sale investments	(177,769)	(130,593)
金融工具減值損失淨值	7	Net impairment losses on financial instruments	1,613,825	1,337,564
衍生金融資產及負債的公允價值變動		Change in fair value of derivative financial assets and liabilities	41,231	146,580
			(167,796)	110,205
<b>營運資產的增加：</b>		<b>Increase in operating assets:</b>		
初始期限超過三個月期的拆放同業增加		Increase in placements with other banks with original maturity longer than three months	(28,731,021)	(11,487,950)
初始期限超過三個月期的政府債券增加		Increase in treasury bills with original maturity longer than three months	(3,599,635)	-
客戶貸款和墊款的增加		Increase in loans and advances to customers	(974,719)	(8,508,678)
應收款項及其他資產的增加		Increase in receivables and other assets	(3,494,857)	(114,645)
以公允價值計量且其變動計入損益之金融資產的增加		Increase in financial assets at fair value through profit or loss	(214,293)	(287,221)
<b>營運負債的增加：</b>		<b>Increase in operating liabilities:</b>		
同業存放的增加		Increase in deposits from other banks	32,616,940	10,519,084
客戶存款的增加		Increase in deposits from customers	1,262,694	32,203,931
其他負債的增加		Increase in other liabilities	2,602,579	705,055
以公允價值計量且其變動計入損益之金融負債的增加		Increase in financial liabilities at fair value through profit or loss	214,201	287,121
<b>經營活動(使用)/產生的現金流</b>		<b>Cash (used in)/generated from operations</b>	(485,907)	23,426,902
利息收入		Interest income	6,251,439	8,206,960
利息支出		Interest expense	(2,946,241)	(5,559,804)
繳付所得稅		Profits tax paid	(375,125)	(430,048)
<b>經營活動產生的淨現金流</b>		<b>Net cash flows generated from operating activities</b>	<b>2,444,166</b>	<b>25,644,010</b>

# 財務訊息披露(根據澳門財務報告準則) Financial Information Disclosure (in Accordance with MFRSs)

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### 合併現金流量表 Consolidated Cash Flow Statement

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			2021 千澳門元 MOP'000	2020 (重述) (Restated) 千澳門元 MOP'000
	附註 Note			
<b>投資活動產生的現金流</b>		<b>Cash flows from investing activities</b>		
可供出售類投資產生的股息收入	5	Dividend income from available-for-sale investments	3,276	5,191
購買可供出售類投資		Purchases of available-for-sale investments	(7,301,875)	(34,117,736)
可供出售類投資收回利得		Proceeds from redemption of available-for-sale investments	18,023,096	25,853,271
購買持有至到期日投資		Purchases of held-to-maturity investments	(47,503,865)	(27,541,887)
持有至到期日投資收回利得		Proceeds from redemption of held-to-maturity investments	37,454,424	31,006,378
處置物業及設備利得		Proceeds from disposal of property, plant and equipment	-	6
添置物業及設備	15	Purchases of property, plant and equipment	(46,871)	(56,493)
投資活動產生/(使用)的淨現金流		Net cash flows generated from/(used in) investing activities	628,185	(4,851,270)
<b>籌資活動產生的現金流</b>		<b>Cash flows from financing activities</b>		
發行存款證收益		Proceeds from issuance of certificates of deposit	112,234,882	160,398,627
贖回存款證		Redemption of certificates of deposit issued	(118,037,378)	(155,076,883)
發行債券收益		Proceeds from issuance of debts	4,016,050	3,593,340
贖回債券		Redemption of debt issued	(4,016,250)	-
股息繳付		Dividends paid	(352,161)	(446,193)
籌資活動(使用)/產生的淨現金流		Net cash flows (used in)/generated from financing activities	(6,154,857)	8,468,891
現金及現金等價物的淨(減少)/增加		Net (decrease)/increase in cash and cash equivalents	(3,082,506)	29,261,631
期初現金及現金等價物		Cash and cash equivalents at 1 January	72,786,560	43,524,929
期末現金及現金等價物		Cash and cash equivalents at 31 December	69,704,054	72,786,560

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		2021	2020
			(重述)
	附註	千澳門元	千澳門元
	Note	MOP'000	MOP'000
<b>現金及現金等價物餘額分析</b>	<b>Analysis of balances of cash and cash equivalents</b>		
現金及銀行存款	Cash and balances with banks	31,351,050	39,894,945
存放貨幣當局準備金	Deposits with monetary authority	5,373,369	4,935,753
拆放同業	Placements with other banks 10	75,467,442	38,958,953
持有至到期日之政府債券	Treasury bills classified as held-to-maturity investments 12	8,938,460	8,099,700
資產負債表中的金額	Amounts shown in the balance sheet	121,130,321	91,889,351
原始期限超過三個月的金額	Amounts with an original maturity of beyond three months	(51,427,201)	(19,103,325)
現金及現金等值物的減值準備	Impairment allowance provided for components of cash and cash equivalents	934	534
現金流量表中的現金及現金等物	Cash and cash equivalents in the cash flow statement	69,704,054	72,786,560

由35到84頁是財務報表的附註部分

The notes on pages 35 to 84 form part of these financial statements.



## 財務訊息披露(根據澳門財務報告準則) Financial Information Disclosure (in Accordance with MFRSs)

### 財務報告 Financial Statements

### 現金流量表 Cash Flow Statement

截至二零二一年十二月三十一日止年度  
For the year ended 31 December 2021

			2021	2020 (重述) (Restated)
		附註 Note	千澳門元 MOP'000	千澳門元 MOP'000
<b>經營活動產生的現金流</b>	<b>Cash flows from operating activities</b>			
稅前利潤	Profit before tax		2,518,126	2,685,056
調整：	Adjustments for:			
折舊	Depreciation	6	54,004	53,018
利息收入	Interest income		(7,634,367)	(9,392,604)
利息支出	Interest expense		3,373,669	5,378,758
可供出售類投資產生的股息收入	Dividend income from available-for-sale investments	5	(3,276)	(5,191)
處置物業及設備損失	Losses on disposal of property, plant and equipment	5	339	383
處置可供出售類投資淨收益	Net gains from disposal of available-for-sale investments	5	(177,836)	(130,593)
金融工具減值損失淨額	Net impairment losses on financial instruments	7	1,613,762	1,337,678
衍生金融資產及負債公允價值之變動	Change in fair value of derivative financial assets and liabilities		41,232	146,580
			(214,347)	73,085
<b>營運資產的增加：</b>	<b>Increase in operating assets:</b>			
初始期限超過三個月期的拆放同業增加	Increase in placements with other banks with original maturity longer than three months		(28,731,021)	(11,487,950)
初始期限超過三個月期的政府債券增加	Increase in treasury bills with original maturity longer than three months		(3,599,635)	-
客戶貸款和墊款的增加	Increase in loans and advances to customers		(974,719)	(8,508,678)
應收款項及其他資產的增加	Increase in receivables and other assets		(3,491,247)	(88,549)
以公允價值計量且其變動計入損益之金融資產的增加	Increase in financial assets at fair value through profit or loss		(214,293)	(287,221)
<b>營運負債的增加：</b>	<b>Increase in operating liabilities:</b>			
同業存放的增加	Increase in deposits from other banks		32,616,940	10,519,084
客戶存款的增加	Increase in deposits from customers		1,397,758	32,241,860
其他負債的增加	Increase in other liabilities		2,587,815	687,443
以公允價值計量且其變動計入損益之金融負債的增加	Increase in financial liabilities at fair value through profit or loss		214,201	287,121
<b>經營活動產生的現金流</b>	<b>Cash generated from operations</b>		(408,548)	23,436,195
利息收入	Interest income		6,245,285	8,222,362
利息支出	Interest expense		(2,947,411)	(5,560,380)
繳付所得稅	Profits tax paid		(370,404)	(426,044)
<b>經營活動產生的淨現金流</b>	<b>Net cash flows generated from operating activities</b>		2,518,922	25,672,133

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現金流量表 Cash Flow Statement

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For the year ended 31 December 2021

		附註 Note	2021 千澳門元 MOP'000	2020 (重述) (Restated) 千澳門元 MOP'000
<b>投資活動產生的現金流</b>	<b>Cash flows from investing activities</b>			
可供出售類投資產生的股息收入	Dividend income from available-for-sale investments	5	3,276	5,191
購買可供出售類投資	Purchases of available-for-sale investments		(7,237,203)	(34,109,729)
可供出售類投資收回利得	Proceeds from redemption of available-for-sale investments		17,987,090	25,853,271
購買持有至到期日投資	Purchases of held-to-maturity investments		(47,503,865)	(27,541,887)
持有至到期日投資收回利得	Proceeds from redemption of held-to-maturity investments		37,433,645	30,982,364
處置物業及設備利得	Proceeds from disposal of property, plant and equipment		-	6
添置物業及設備	Purchases of property, plant and equipment	15	(46,856)	(56,466)
<b>投資活動產生/(使用)的淨現金流</b>	<b>Net cash flows generated from/(used in) investing activities</b>		<b>636,087</b>	<b>(4,867,250)</b>
<b>籌資活動產生的現金流</b>	<b>Cash flows from financing activities</b>			
發行存款證收益	Proceeds from issuance of certificates of deposit		112,234,881	160,398,626
贖回存款證	Redemption of certificates of deposit issued		(118,037,379)	(155,076,883)
發行債券收益	Proceeds from issuance of debts		4,016,050	3,593,340
贖回債券	Redemption of debt issued		(4,016,250)	-
股息繳付	Dividends paid		(352,161)	(446,193)
<b>籌資活動(使用)/產生的淨現金流</b>	<b>Net cash flows (used in)/generated from financing activities</b>		<b>(6,154,859)</b>	<b>8,468,890</b>
<b>現金及現金等價物的淨(減少)/增加</b>	<b>Net (decrease)/increase in cash and cash equivalents</b>		<b>(2,999,850)</b>	<b>29,273,773</b>
<b>期初現金及現金等價物</b>	<b>Cash and cash equivalents at 1 January</b>		<b>72,674,484</b>	<b>43,400,711</b>
<b>期末現金及現金等價物</b>	<b>Cash and cash equivalents at 31 December</b>		<b>69,674,634</b>	<b>72,674,484</b>

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		2021	2020
	附註 Note	千澳門元 MOP'000	(重述) (Restated) 千澳門元 MOP'000
<b>現金及現金等價物餘額分析</b>	<b>Analysis of balances of cash and cash equivalents</b>		
現金及銀行存款	Cash and balances with banks	31,321,630	39,782,878
存放貨幣當局準備金	Deposits with monetary authority	5,373,369	4,935,753
拆放同業	Placements with other banks 10	75,467,442	38,958,953
持有至到期日之政府債券	Treasury bills classified as held-to-maturity investments 12	8,938,460	8,099,700
資產負債表中的金額	Amounts shown in the balance sheet	121,100,901	91,777,284
原始期限超過三個月的金額	Amounts with an original maturity of beyond three months	(51,427,201)	(19,103,325)
現金及現金等價物的減值準備	Impairment allowance provided for components of cash and cash equivalents	934	525
現金流量表中的現金及現金等值價物	Cash and cash equivalents in the cash flow statement	69,674,634	72,674,484

由35到84頁是財務報表的附註部分  
The notes on pages 35 to 84 form part of these financial statements.

# 財務訊息披露(根據澳門財務報告準則) Financial Information Disclosure (in Accordance with MFRSs)

## 財務報告 Financial Statements

## 合併財務報告附註 Notes to the Consolidated Financial Statements

### 1. 公司資料

工銀澳門的前身為1972年在澳門取得執業資格的誠興銀行，2008年1月28日，工商銀行取得誠興銀行79.93%的股份，成為最終控股公司。工商銀行在2009，2010和2015年期間進一步增加了對工銀澳門的持股比例。截至2021年12月31日，工商銀行對工銀澳門擁有89.33%的股權比例（2020年12月31日：89.33%）。

本行現有18間分行及3間子公司。銀行及子公司（統稱為「本集團」）的業務為在澳門提供銀行、財務及相關服務。本行的註冊辦公地點為澳門新口岸友誼大馬路555號置地廣場工銀（澳門）中心18樓。

### 2.1 財務報表的編制基礎

#### 合規聲明

本合併及本行財務報表按照澳門法令第32/93/M號金融體系法律制度以及澳門特別行政區第25/2005號行政法規所頒佈的《澳門財務報告準則》編制。除可供出售類投資、衍生金融工具、以公允價值計量且其變動計入損益之金融資產和金融負債按公允價值計量外，本財務報表採用歷史成本法編制。

本合併及本行財務報表按照2020年年度財務報表所採用的相同會計政策編制。編制財務報表需要管理層做出判斷、估計和假設，該等判斷、估計和假設會影響政策的實施以及年內迄今的資產和負債、收入和支出的報告金額。實際結果可能與該等估計不同。

除特別註明外，合併及本行財務報表使用澳門元（MOP）為計量貨幣，澳門元亦為本集團之功能貨幣，所有數值均四捨五入到千元。

#### 合併報表編制基礎

截至2021年12月31日止年度的合併財務報表包括本行及子公司（下稱「本集團」）的財務報表。編制合併財務報表時，子公司採用與本行一致的會計期間和會計政策。子公司的財務狀況、經營成果和現金流量由控制開始日起至控制結束日止包含於合併財務報表中。在編制合併財務報表時，本集團內部交易及餘額，包括未實現內部交易損益和股利均已抵銷。

### 1. CORPORATE INFORMATION

Industrial and Commercial Bank of China (Macau) Limited (the “Bank”) is previously known as Seng Heng Bank Limited (“SHB”) which has been operating as a licensed bank in Macau since 1972. On 28 January 2008, 79.93% of the share capital of SHB was acquired by Industrial and Commercial Bank of China Limited (“ICBC”) and since then, ICBC became the Bank’s ultimate holding company. ICBC further increased its shareholding of the Bank during the years of 2009, 2010 and 2015. As at 31 December 2021, ICBC maintained 89.33% (31 December 2020: 89.33%) shareholding of the Bank.

The Bank has 18 branches and 3 subsidiaries. The principal activities are the provision of banking, financial and related services in Macau. The Bank’s registered office is 18th Floor, ICBC Tower, Macau Landmark, 555 Avenida da Amizade, Macau.

### 2.1 BASIS OF PREPARATION

#### Statement of compliance

The consolidated and the Bank’s financial statements have been prepared in accordance with the requirements as set out in Decree-Law No. 32/93/M and the Macau Financial Reporting Standards (“MFRSs”) issued under Administrative Regulation No. 25/2005 of the Macau Special Administrative Region. These financial statements have been prepared under the historical cost basis, except for the available-for-sale investments, derivative financial instruments, financial assets and financial liabilities at fair value through profit or loss which have been measured at fair value.

The consolidated and the Bank’s financial statements have been prepared in accordance with the same accounting policies adopted in the 2020 annual financial statements. The preparation of the financial statements requires management to make judgements, estimates and assumptions that affect the application of policies and reported amounts of assets and liabilities, income and expenses on a year to date basis. Actual results may differ from these estimates.

The consolidated and the Bank’s financial statements are presented in Macau Patacas (“MOP”), which is the Group’s functional currency, are rounded to the nearest thousand except when otherwise indicated.

#### Basis of consolidation

The consolidated financial statements include the financial statements of the Bank and its subsidiaries (collectively referred to as the “Group”) for the year ended 31 December 2021. The financial statements of the subsidiaries are prepared for the same reporting period as the Bank, using consistent accounting policies. The results of subsidiaries are consolidated from the date of acquisition, being the date on which the Group obtains control, and continue to be consolidated until the date that such control ceases. All intra-group balances, transactions, unrealised gains and losses resulting from intra-group transactions and dividends are eliminated on consolidation in full.

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2.2 重大會計政策概要

(a) 子公司

子公司指由本集團控制的被投資方。控制，是指本集團擁有對被投資方的權力，通過參與被投資方的相關活動而享有可變回報，並且有能力運用對被投資方的權力影響其回報金額。在判斷本集團是否擁有控制權時，僅考慮與被投資方相關的實質性權利(包括本集團自身所享有的及其他方所享有的實質性權利)。

子公司的經營業績以已收和應收股息為限計入本行損益表。本行對子公司的投資，以成本扣除減值準備列示，除非該等權益是為出售而持有。

(b) 非金融資產減值

如出現資產減值跡象，或資產有進行減值測試需要的，本行將估計其可收回價值。可收回金額根據資產的公允價值減去處置費用後的淨額與資產的使用價值兩者之間較高者確定(除金融資產和投資性房地產)。本行以單項資產為基礎估計其可收回金額；難以對單項資產的可收回金額進行估計的，以該資產所屬的資產組為基礎確定資產組的可收回金額。

當某項資產的可收回金額低於其賬面金額時，須確認減值虧損。在評估資產的使用價值時，對預計的未來現金流量以稅前折現率進行折現，該折現率應反映當時市場對貨幣時間價值以及資產的特定風險。減值虧損會及時計入當期損益，分類與減值資產一致。

於每一個報告期末進行重新評估，以判斷減值跡象是否消失或已減少。如有此跡象，將對可轉回金額作出估計。如前期已確認之資產減值損失出現上述情況可作轉回，但轉回之金額不得超過該項資產減值確認以前的扣除折舊和攤銷後的賬面金額。該減值損失的轉回金額計入當期損益。

2.2 SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

(a) Subsidiaries

Subsidiaries are entities controlled by the Group. The Group controls an entity when it has power over the investee, is exposed, or has rights to variable returns from its involvement with the entity and has the ability to affect those returns through its power over the entity. When assessing whether the Group has power, only substantive rights (held by the Group and other parties) are considered.

The results of subsidiaries are included in the Bank's income statement to the extent of dividends received and receivable. The Bank's interests in subsidiaries are stated at cost less any impairment losses unless they are held for sale.

(b) Impairment of non-financial assets

Where an indication of impairment exists, or when annual impairment testing for an asset is required (other than financial assets), the asset's recoverable amount is estimated. An asset's recoverable amount is the higher of the asset's value in use and its fair value less costs to sell, and is determined for an individual asset, unless the asset does not generate cash inflows that are largely independent of those from other assets or groups of assets, in which case the recoverable amount is determined for the cash-generating unit to which the asset belongs.

An impairment loss is recognised only if the carrying amount of an asset exceeds its recoverable amount. In assessing value in use, the estimated future cash flows are discounted to their present value using a pre-tax discount rate that reflects current market assessments of the time value of money and the risks specific to the asset. An impairment loss is charged to the income statement in the period in which it arises in those expense categories consistent with the function of the impaired asset.

An assessment is made at the end of each reporting period as to whether there is an indication that previously recognised impairment losses may no longer exist or may have decreased. If such an indication exists, the recoverable amount is estimated. A previously recognised impairment loss of an asset is reversed only if there has been a change in the estimates used to determine the recoverable amount of that asset, but not to an amount higher than the carrying amount that would have been determined (net of any depreciation/amortisation) had no impairment loss been recognised for the asset in prior years. A reversal of such an impairment loss is credited to the income statement in the period in which it arises.

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2.2 重大會計政策概要(續)

(c) 關聯方

- (1) 該方是個人或與該個人關係密切的家庭成員，如果該個人：
  - (i) 對本集團實施控制或共同控制；
  - (ii) 於本集團有重大影響；或
  - (iii) 是本集團或本集團母公司的關鍵管理層成員。
- (2) 任何實體如屬以下情況，即視為本集團之關連方：
  - (i) 該實體與本集團是同一集團的成員(即每家母公司、子公司及同系子公司間相互關聯)；
  - (ii) 一方是另一方的聯營或合營公司(或是另一方的母公司、子公司或同系子公司的聯營或合營公司)；
  - (iii) 該實體和本集團是相同第三方的合營公司；
  - (iv) 一方是第三方的合營公司並且另一方是該第三方的聯營公司；
  - (v) 該實體為本集團或與本集團有關聯之實體設定退休僱員之福利計劃；
  - (vi) 該實體受在(1)項中所認定的自然人所控制或共同控制；
  - (vii) (1)(i)項所述的個人對該實體能夠實施重大影響或(1)(i)項所述的個人是該實體(或其母公司)的關鍵管理層成員；
  - (viii) 該實體或其所在集團的成員為本集團或本集團的母公司提供關鍵管理層成員服務。

關係密切的家庭成員指在處理與實體交易時可影響該自然人或受該自然人影響的家庭成員。

2.2 SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

(c) Related parties

- (1) A person, or a close member of that person's family, is related to the Group if that person:
  - (i) has control or joint control over the Group;
  - (ii) has significant influence over the Group; or
  - (iii) is a member of the key management personnel of the Group or the Group's parent.
- (2) An entity is related to the Group if any of the following conditions applies:
  - (i) The entity and the Group are members of the same group (which means that each parent, subsidiary and fellow subsidiary is related to the others).
  - (ii) One entity is an associate or joint venture of the other entity (or an associate or joint venture of a member of a group of which the other entity is a member).
  - (iii) Both entities are joint ventures of the same third party.
  - (iv) One entity is a joint venture of a third entity and the other entity is an associate of the third entity.
  - (v) The entity is a post-employment benefit plan for the benefit of employees of either the Group or an entity related to the Group.
  - (vi) The entity is controlled or jointly controlled by a person identified in (1).
  - (vii) A person identified in (1)(i) has significant influence over the entity or is a member of the key management personnel of the entity (or of a parent of the entity).
  - (viii) The entity, or any member of a group of which it is a part, provides key management personnel services to the Group or to the Group's parent.

Close members of the family of a person are those family members who may be expected to influence, or be influenced by, that person in their dealings with the entity.



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2.2 重大會計政策概要(續)

(d) 物業及設備與折舊

物業及設備按成本扣減累積折舊和減值損失後的餘額列示。物業及設備的成本包括購買價款以及一切為使該資產達到預定可使用狀態和場所前而產生的直接支出。

物業及設備投入使用後產生的支出，如修理與維護費，一般計入當期損益，重大檢修支出會資本化計入固定資產成本，同時將被替換部分的賬面價值扣除。需定期替換重要部分的物業及設備，本集團會將該部分確認為有特定可使用年限獨立資產進行計提折舊。

物業及設備在預計可使用年限內將扣除殘值後的原值按直線法計提折舊，各類物業和設備的預計使用年限列示如下：

— 融資性租賃的土地及樓宇	租期或50年，兩者中取較短之期限
— 傢具及裝置	1至10年
— 車輛及設備	4至10年

如果組成某項物業及設備的主要部分有不同的使用年限，其成本以合理的基礎在不同組成部分中分攤，每一組成部分分別計提折舊。殘值、可使用年期及折舊方法將於每一財政年度檢討並在有需要時作適當調整。

當一項物業及設備被處置、或其繼續使用或處置預計不會對本行產生未來經濟利益，則對該物業及設備進行終止確認。對於資產終止確認所產生的損益(處置淨收入與賬面值之差額)計入終止確認當期的損益表中。

2.2 SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

(d) Property, plant and equipment and depreciation

Property, plant and equipment are stated at cost less accumulated depreciation and any impairment losses. The cost of an item of property, plant and equipment comprises its purchase price and any directly attributable costs of bringing the asset to its working condition and location for its intended use.

Expenditure incurred after items of property, plant and equipment have been put into operation, such as repairs and maintenance, is normally charged to the income statement in the period in which it is incurred. In situations where the recognition criteria are satisfied, the expenditure for a major inspection is capitalised in the carrying amount of the asset as a replacement. Where significant parts of a property, plant and equipment are required to be replaced at intervals, the Group recognises such parts as individual assets with specific useful lives and depreciates them accordingly.

Depreciation is calculated on a straight-line basis to write off the cost of each item of property, plant and equipment to its residual value over its estimated useful life. The principal annual rates used for this purpose are as follows:

— Leasehold land under finance leases and buildings	Over the shorter of the lease terms and 50 years
— Furniture and fixtures	1 to 10 years
— Motor vehicles and equipment	4 to 10 years

Where parts of an item of property, plant and equipment have different useful lives, the cost of that item is allocated on a reasonable basis among the parts and each part is depreciated separately. Residual values, useful lives and the depreciation method are reviewed, and adjusted if appropriate, at least at each financial year end.

An item of property, plant and equipment including any significant part initially recognised is derecognised upon disposal or when no future economic benefits are expected from its use or disposal. Any gain or loss on disposal or retirement recognised in the income statement in the period the asset is derecognised is the difference between the net sales proceeds and the carrying amount of the relevant asset.

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2.2 重大會計政策概要(續)

(e) 投資性房地產

投資性房地產指為賺取租金或資本增值，或兩者兼有而持有的土地和樓宇，而非用於生產商品、提供勞務或經營管理而持有的自用房地產。本集團採用成本法計量投資性房地產，以成本扣減累積折舊及減值損失後的餘額列示。投資性房地產在預計可使用年限內將扣除殘值後的原值按直線法計提折舊。投資性房地產預計可使用年限列示如下：

— 土地及建築物	按照剩餘租期或50年孰短者計算
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當某一投資性房地產被處置或進行終止確認，對於資產終止確認所產生的損益計入終止確認當期的損益表中。

(f) 租賃

融資租賃是指無論所有權是否轉移但實質上轉移了與租賃資產所有權相關的全部風險和報酬的租賃。在融資租賃期開始日，租賃資產成本按最低租賃付款額的現值予以資本化，並與債務一同入賬，以反映購買和融資。資本化融資租賃項下的資產(包括融資租賃項下的預付土地租賃付款額)計入物業及設備，在租賃期或預計可使用年限兩者孰短的期間內計提折舊。租賃的融資成本按照固定的週期性利率計算，並計入當期損益。

經營租賃是指出租人仍然保留租賃資產絕大部分報酬與風險的租賃。本集團作為出租人時，將經營租賃資產計入非流動性資產，將應收租金於租賃期內按直線法分期計入當期損益。本集團作為承租人時，將應付租金(扣除已享受的租賃激勵相關金額)，於租賃期內按直線法分期計入損益。

2.2 SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

(e) Investment properties

Investment properties are interests in land and buildings held to earn rental income and/or for capital appreciation, rather than for use in the production or supply of goods or services or for administrative purposes; or for sale in the ordinary course of business. The Group adopted the cost method for its investment properties in which the properties are stated at cost less accumulated depreciation and any impairment losses. Depreciation is calculated on a straight-line basis to write off the cost of each investment property to its residual value over its estimated useful life. The principal annual rates used for this purpose are as follows:

— Land and Buildings	Over the shorter of the lease terms and 50 years
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Any gains or losses on the retirement or disposal of an investment property are recognised in the income statement in the period of the retirement or disposal.

(f) Leases

Leases that transfer substantially all the rewards and risks of ownership of assets to the Group, other than legal title, are accounted for as finance leases. At the inception of a finance lease, the cost of the leased asset is capitalised at the present value of the minimum lease payments and recorded together with the obligation, to reflect the purchase and financing. Assets held under capitalised finance leases, including prepaid land lease payments under finance leases, are included in property, plant and equipment, and depreciated over the shorter of the lease terms and the estimated useful lives of the assets. The finance costs of such leases are charged to the income statement so as to provide a constant periodic rate of charge over the lease terms.

Leases where substantially all the rewards and risks of ownership of assets remain with the lessor are accounted for as operating leases. Where the Group is the lessor, assets leased by the Group under operating leases are included in non-current assets, and rentals receivable under the operating leases are credited to the income statement on the straight-line basis over the lease terms. Where the Group is the lessee, rentals payable under operating leases net of any incentives received from the lessor are charged to the income statement on the straight-line basis over the lease terms.

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2.2 重大會計政策概要(續)

(g) 投資及其他金融資產

(i) 初始確認及計量

金融資產於初始確認時分為以公允價值計量且其變動計入損益之金融資產、貸款及應收款項、持有至到期日投資及可供出售類投資(按適用情況而定)。本集團於初始確認時確定其金融資產分類。金融資產於初始期按公允價值計量，公允價值為交易價格加上直接歸屬於取得金融資產的交易成本(如金融資產不以公允價值計量且其變動計入損益)。以公允價值計量且其變動計入損益之金融資產之交易成本直接計入費用。

所有以常規方式買賣之金融資產均於交易日(即本集團承諾購買或出售該資產之當日)確認。常規方式買賣指按照市場規定或慣例在期間內交付資產的金融資產買賣。

(ii) 後續計量

金融資產按分類進行後續計量：

**以公允價值計量且其變動計入損益之金融資產**

以公允價值計量且其變動計入損益之金融資產包括交易類金融資產及指定以公允價值計量其變動計入損益之金融資產。分類為交易類金融資產是以短期賣出為目的取得的金融資產。除以對沖為目的的衍生工具外，嵌入式衍生工具亦分類為交易類金融資產。

以公允價值計量且其變動計入損益之金融資產按公允價值於資產負債表入賬，而其公允價值變動則於損益表確認為其他營業收入。該等公允價值變動淨額並不包括此等金融資產之任何股利或利息收入，此等股利或利息乃根據附註2.2(s)所載之會計政策確認。

2.2 SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

(g) Investments and other financial assets

(i) Initial recognition and measurement

Financial assets are classified as financial assets at fair value through profit or loss, loans and receivables, held-to-maturity investments and available-for-sale investments, as appropriate. The Group determines the classification of its financial assets at initial recognition. Financial assets are measured initially at fair value, which normally will be equal to the transaction price plus, in case of a financial asset not held at fair value through profit or loss, transaction costs that are directly attributable to the acquisition of the financial asset. Transaction costs on financial assets at fair value through profit or loss are expensed immediately.

All regular way purchases and sales of financial assets are recognised on the trade date, that is, the date that the Group commits to purchase or sell the asset. Regular way purchases or sales are purchases or sales of financial assets that require delivery of assets within the period generally established by regulation or convention in the marketplace.

(ii) Subsequent measurement

The subsequent measurement of financial assets depends on their classification as follows:

**Financial assets at fair value through profit or loss**

Financial assets at fair value through profit or loss include financial assets held for trading and financial assets designated upon initial recognition as fair value through profit or loss. Financial assets are classified as held for trading if they are acquired for the purpose of sale in the near term. Derivatives, including separated embedded derivatives, are also classified as held for trading unless they are designated as effective hedging instruments.

Financial assets at fair value through profit or loss are carried in the balance sheet at fair value with changes in fair value presented as other operating income in the income statement. These net fair value changes do not include any dividends or interest earned on these financial assets, which are recognised in accordance with the accounting policies set out in note 2.2(s).

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2.2 重大會計政策概要(續)

(g) 投資及其他金融資產(續)

(ii) 後續計量(續)

以公允價值計量且其變動計入損益之  
金融資產(續)

本集團分類以公允價值計量且其變動計入損益的交易類金融資產的判斷標準是評估其持有目的是否為短期內出售。如在少數情況下，本集團因市場不活躍及管理層於可見未來之意向出現重大變動而無法出售該等金融資產，選擇重新分類該等金融資產。以公允價值計量且其變動計入損益之資產會視乎性質而重新分類為貸款及應收款項、可出售金融資產或持有至到期日投資。此種評估不會影響任何以公允價值計量且其變動計入損益的金融資產，因為這些金融工具在初次認定後不能再進行重新分類。

貸款及應收賬項

貸款及應收款項為具有固定或可確定的現金流，但在活躍市場中並無報價之非衍生金融資產。於初始確認後，該資產按攤餘成本減去減值損失後列示。獲得此類資產所產生的任何折價或溢價(包括構成實際利率主要部分之費用或成本)以實際利率法在存續期內通過損益表進行攤銷。按實際利率計算的攤銷金額作為利息收入計入損益表中。減值所產生之損失於損益表中確認。

持有至到期日投資

有關付款為固定或可予確定及有固定到期日之非衍生金融資產，如本集團有積極意願及有能力持有至到期日，則歸類為持有至到期日投資。持有至到期日投資按攤餘成本減去減值損失後列示。購買此類投資所產生的任何折價或溢價(包括構成實際利率主要部分之費用或成本)以實際利率法在購入日至到期日期間在損益表內攤銷。按實際利率計算的攤銷金額作為利息收入記入損益表中。減值所產生之損失於損益表中確認。

2.2 SUMMARY OF SIGNIFICANT ACCOUNTING  
POLICIES (continued)

(g) Investments and other financial assets (continued)

(ii) Subsequent measurement (continued)

Financial assets at fair value through profit or loss (continued)

The Group evaluates its financial assets held for trading to assess whether the intention to sell in the near term is still appropriate. When, in rare circumstances, the Group is unable to trade these financial assets due to inactive markets and management's intention to sell in the foreseeable future significantly changes, the Group may elect to reclassify them. The reclassification from financial assets at fair value through profit or loss to loans and receivables, available-for-sale assets or held-to-maturity investments depends on the nature of the assets. This evaluation does not apply to any financial assets designated at fair value through profit or loss using the fair value option at designation, as these instruments cannot be reclassified after initial recognition.

Loans and receivables

Loans and receivables are non-derivative financial assets with fixed or determinable payments that are not quoted in an active market. After initial measurement, such assets are subsequently measured at amortised cost using the effective interest rate method less any allowance for impairment. Amortised cost is calculated by taking into account any discount or premium on acquisition and includes fees or costs that are an integral part of the effective interest rate. The effective interest rate amortisation is included in interest income in the income statement. The loss arising from impairment is recognised in the income statement.

Held-to-maturity investments

Non-derivative financial assets with fixed or determinable payments and fixed maturity are classified as held-to-maturity investments when the Group has the positive intention and ability to hold the financial assets to maturity. Held-to-maturity investments are subsequently measured at amortised cost using the effective interest rate method less any allowance for impairment. Amortised cost is calculated by taking into account any discount or premium on acquisition and includes fees or costs that are an integral part of the effective interest rate. The effective interest rate amortisation is included in interest income in the income statement. The loss arising from impairment is recognised in the income statement.

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2.2 重大會計政策概要(續)

(g) 投資及其他金融資產(續)

(ii) 後續計量(續)

可供出售類投資

可供出售類投資是上市或非上市的權益類投資以及債券等非衍生金融資產。可供出售類投資是指交易類投資、持有至到期日投資或指定以公允價值計量且其變動計入損益類投資以外的其他權益類投資。可供出售類投資中的債券為對資產持有一定期限，並可能視乎流動性需要或因應市場情況變動而出售的投資。

初始確認後，可供出售類投資(不包括公允價值不能可靠計量的無報價的股權投資)按公允價值進行後續計量，未實現收益和損失計入可供出售類投資重估儲備，直至終止確認該項投資。終止確認或減值時，其累計收益或損失會於從重估儲備中重新分類為損益。可供出售類資產的利息收入及股利按照附註2.2(s)中所載之會計政策於損益表中分別確認為利息收益和股息收入。

如非上市權益類投資的公允價值因(a)該投資在合理評估其公允價值時存有較大的可變性因素或(b)可能存在各種估計均未能合理評估導致公允價值不能被可靠計量，則該證券按成本值減去減值損失後列示。

2.2 SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

(g) Investments and other financial assets (continued)

(ii) Subsequent measurement (continued)

Available-for-sale investments

Available-for-sale investments are non-derivative financial assets in listed and unlisted equity investments and debt securities. Equity investments classified as available-for-sale are those which are neither classified as held for trading, held-to-maturity investments or designated at fair value through profit or loss. Debt securities in this category are those which are intended to be held for a period of time and which may be sold in response to needs for liquidity or in response to changes in market conditions.

After initial recognition, available-for-sale investments are subsequently measured at fair value, except for unquoted equity investments whose fair value cannot be reliably measured, with unrealised gains or losses recognised in the available-for-sale investment revaluation reserve until the investment is derecognised, at which time the cumulative gain or loss is recognised in the income statement, or until the investment is determined to be impaired, when the cumulative gain or loss is reclassified from the available-for-sale investment revaluation reserve to the income statement. Interest and dividends earned whilst holding the available-for-sale investments are reported as interest income and dividend income respectively and are recognised in the income statement in accordance with the accounting policies set out in note 2.2(s).

When the fair value of unlisted equity investments cannot be reliably measured because (a) the variability in the range of reasonable fair value estimates is significant for that investment and (b) the probabilities of the various estimates within the range cannot be reasonably assessed and used in estimating fair value, such investments are stated at cost less any impairment losses.



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2.2 重大會計政策概要(續)

(h) 終止確認金融資產

一項金融資產(或一項金融資產之一部分或一組類似金融資產之一部分,如適用)在下列情況下將被終止確認:

- 資產收取現金流量之權利屆滿;或
- 本集團已轉讓資產收取現金流量之權利或有責任根據「轉移」安排在不可延誤情況下向第三方全數支付已收取之現金流量;即(a)本集團已轉讓資產之絕大部分風險及報酬,或(b)本集團無轉讓也無保留資產之絕大部分風險及報酬,但已轉讓該資產控制權。

「轉移」安排需滿足以下所有三個條件:(a)本集團並無義務向最終接受者支付款項,除非本集團從原始資產中收取同等數額的款項;(b)除了作為向最終接受者支付現金流的義務之擔保外,轉讓合約條款禁止本集團出售或抵押原始資產;(c)本集團有義務匯出其代表最終接受者收取的任何現金流,不得有重大拖延。

當本集團已轉移資產收取現金流量的權利或已訂立資產轉移安排,本集團評估其是否以及在多大程度上保留了資產所有權上的風險和回報。如並無轉讓亦無保留資產之絕大部分風險及報酬,亦無轉移資產之控制權,則該項金融資產按本集團繼續涉入的程度予以確認。在該情況下,本集團亦確認相關負債。已轉移的資產權利及相關負債按其反映本集團所保留權利及責任來計量。

如以擔保的方式持續持有已轉讓的資產,則按該資產之原賬面金額或本集團可能須支付的最高金額較低者計量。

2.2 SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

(h) Derecognition of financial assets

A financial asset (or, where applicable, a part of a financial asset or part of a group of similar financial assets) is derecognised when:

- The rights to receive cash flows from the asset have expired; or
- The Group has transferred its rights to receive cash flows from the asset or has assumed an obligation to pay the received cash flows in full without material delay to a third party under a “pass-through” arrangement; and either (a) the Group has transferred substantially all the risks and rewards of the asset, or (b) the Group has neither transferred nor retained substantially all the risks and rewards of the asset, but has transferred control of the asset.

All the following three conditions are required to meet for “pass-through” arrangement: (a) the Group has no obligation to pay amounts to the eventual recipients unless it collects equivalent amounts from the original asset; (b) the Group is prohibited by the terms of the transfer contract from selling or pledging the original asset other than as security to the eventual recipients for the obligation to pay them cash flows; (c) the Group has an obligation to remit any cash flows it collects on behalf of the eventual recipients without material delay.

When the Group has transferred its rights to receive cash flows from an asset or has entered into a pass-through arrangement, it evaluates if and to what extent it has retained the risk and rewards of ownership of the asset. When it has neither transferred nor retained substantially all the risks and rewards of the asset nor transferred control of the asset, the asset is recognised to the extent of the Group’s continuing involvement in the asset. In that case, the Group also recognises an associated liability. The transferred asset and the associated liability are measured on a basis that reflects the rights and obligations that the Group has retained.

Continuing involvement that takes the form of a guarantee over the transferred asset is measured at the lower of the original carrying amount of the asset and the maximum amount of consideration that the Group could be required to repay.



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2.2 重大會計政策概要(續)

(i) 金融資產減值

本集團就以下金融工具採用預期信用損失(「ECL」)模型確認減值準備：

- 現金及銀行存款；
- 拆放同業；
- 客戶貸款及墊款；
- 可供出售類債券投資；
- 應收款項及其他資產；
- 持有至到期日投資；
- 財務保函合同；和
- 貸款承諾。

分類為可供出售類投資、衍生金融工具及以公允價值計量且其變動計入損益的金融資產的權益工具不受預期信用損失評估的約束。

*預期信用損失計量*

預期信用損失，是指以發生違約的風險為權重的金融工具信用損失的加權平均值。預期信用損失的計算公式：

違約風險暴露x違約概率x違約損失率

2.2 SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

(i) Impairment of financial assets

The Group recognises impairment allowances for expected credit loss (“ECL”) model under the Bank’s current accounting policy on the following financial instruments:

- Cash and balances with banks;
- Placements with other banks;
- Loans and advances to customers;
- Debt securities classified as available-for-sale investments;
- Receivables and other assets;
- Held-to-maturity investments;
- Financial guarantee contracts; and
- Loan commitments.

Equity instruments classified as available-for-sale investments, derivative financial instruments and financial assets at fair value through profit or loss, are not subject to the ECL assessment.

*Measurement of ECL*

ECL are a probability-weighted estimate of credit losses under different economic scenarios. They are measured as:

Exposure at Default x Probability of Default x Loss Given Default

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2.2 重大會計政策概要(續)

(i) 金融資產減值(續)

預期信用損失計量(續)

本集團採用以下三階段劃分方法計算未來12個月或整個存續期間預期信用損失的減值準備：

階段	描述	減值損失
1.	金融工具信用風險自初始確認後未顯著增加	12個月的預期信用損失
2.	金融工具信用風險自初始確認後顯著增加	整個存續期預期信用損失
3.	存在信用損失的金融工具(貸款和墊款除外)	整個存續期預期信用損失
3.	存在信用損失的客戶貸款和墊款	按照1993年8月27日第18/93-AMCM號通告

在以往年度，本集團根據1993年8月27日第18/93-AMCM號通函(主要根據逾期天數確認減值撥備)計量客戶貸款和墊款的第三階段減值損失。截至2021年12月31日止年度，本集團基於監管要求，並考慮抵押物價值、損耗水準及借款人的還款能力和未來現金流入情況，以評估客戶貸款和墊款的第三階段減值損失。

12個月預期信用損失是在報告日後12個月內金融工具可能發生的違約事件導致的整個存續期信用損失的一部分。整個存續期預期信用損失是指金融工具整個預期存續期間所有可能發生的違約事件導致的預期信用損失。

本集團確認計提12個月的預期信用損失作為減值準備，除非金融工具自初始確認後信用風險出現顯著增加，在這種情況下，需要計提整個存續期的預期信用損失。

2.2 SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

(i) Impairment of financial assets (continued)

Measurement of ECL (continued)

The Group measures impairment allowances for 12-month or lifetime ECL using a 3-stage approach as follows:

Stage	Description	Impairment Loss
1.	Credit risk on the financial instrument has not increased significantly since initial recognition	12-month ECL
2.	Credit risk on the financial instrument has increased significantly since initial recognition	Lifetime ECL
3.	Financial instruments (except for loans and advances) that are considered as credit-impaired	Lifetime ECL
3.	Loans and advances to customers that are considered as credit-impaired	Measured in accordance with the notice No. 18/93 – AMCM of 27 August 1993

In previous years, stage 3 impairment loss of loans and advances to customers was measured in accordance with the notice No. 18/93-AMCM of 27 August 1993 which mainly considered provision by overdue days. For the year ended 31 December 2021, the Group has assessed stage 3 impairment loss of loans and advances to customers with additional consideration such as value of the collateral, leverage level and ability of the borrowers for repayment, and future cash inflow based on regulatory requirement.

12-month ECL are the portion of ECL that result from default events on a financial instrument that are possible within the 12 months after the reporting date. Life-time ECL are the ECL that result from all possible default events over the expected life of the financial instrument.

The Group recognises a loss allowance equal to 12-month ECL unless there has been a significant increase in credit risk of the financial instrument since initial recognition, in which case the loss allowance is measured at an amount equal to lifetime ECL.

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2.2 重大會計政策概要(續)

(i) 金融資產減值(續)

*預期信用損失計量(續)*

在預期信用損失模型中使用折現因子(考慮調整後到期日和實際利率)計算貨幣的時間價值。

本集團考慮合理及有理據支持的定量和定性資訊，包括不涉及及不必要的成本或力度的歷史經驗資訊和前瞻性資訊。

就貸款承諾和保函而言，本集團提供不可撤銷承諾的日期，即視為評估預期信用損失的初始確認日期。在評估自初始確認貸款承諾後信貸風險是否有顯著增加時，本集團會考慮與貸款承諾和保函相關的貸款的違約風險變動情況。

*貸款分類*

- 正常：借款人目前能夠履行合約，並能按時足額償還貸款本息；
- 關注：借款人正經歷困難，可能對銀行產生不利影響；
- 次級：借款人的還款能力出現明顯問題，可能無法足額償還貸款；
- 可疑：借款人無法足額償還本息，即使執行抵押或擔保，銀行也會遭受本金及／或利息損失；
- 損失：在採取所有可能的措施和一切必要的法律程式之後，本息仍然無法收回。

2.2 SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

(i) Impairment of financial assets (continued)

*Measurement of ECL (continued)*

A discount factor considering the residual maturity and effective interest rate is used to account for the time value of money in the ECL model.

The Group considers both quantitative and qualitative information that is reasonable and supportable, including historical experience and forward-looking information that is available without undue cost or effort.

For loan commitments and financial guarantee, the date of initial recognition for the purpose of assessing ECL is considered to be the date that the Group becomes a party to the irrevocable commitment. In assessing whether there has been a significant increase in credit risk since initial recognition of a loan commitment and financial guarantee, the Group considers changes in the risk of default occurring on the loan to which the loan commitment and financial guarantee relates.

*Loan classification*

- Pass: loans where borrowers are current in meeting commitments and full repayment of interest and principal is not in doubt;
- Special Mention: loans where borrowers are experiencing difficulties which may threaten the institution's position;
- Substandard: loans where borrowers are displaying a definable weakness that is likely to jeopardise repayment;
- Doubtful: loans where collection in full is improbable and the institution expects to sustain a loss of principal and/or interest after taking account of the net realisable value of security;
- Loss: loans which are considered uncollectible after exhausting all collection efforts such as realisation of collateral, institution of legal proceedings, etc.

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2.2 重大會計政策概要(續)

(i) 金融資產減值(續)

重大信用惡化標準(「SCDC」)

在評估自初始確認後金融工具(包括貸款承諾)的信用風險是否顯著增加時,本集團將報告日評估的金融工具違約風險與初始確認日評估的違約風險進行比較。本集團在信用惡化評估流程中考慮以下標準,並對此劃分了第一階段和第二階段。

- 內部或外部評級變化差異分析;
- 逾期30天(「DPD」)(信用卡逾期60天);
- 貸款分類(貸款組合中特別關注類貸款);及

金融工具違約達到相關標準(第三階段標準)將被歸類為第三階段,包括以下內容:

- 在外部評級中觀察到的違約評級;
- 逾期90天;
- 貸款分類(適用於貸款組合中的次級,可疑和損失貸款);或
- 不良貸款清單中的風險敞口包括交叉違約情況。

本集團考慮合理和支援性的定量和定性資訊,包括無需付出不當成本或努力即可獲取的歷史經驗資訊和前瞻性資訊。

根據金融工具的性質,在評估信用風險是否顯著增加時,應考慮單項金融工具或金融工具組合。當對金融工具組合進行評估時,金融工具根據共同信用風險特徵進行分類,例如逾期狀態和信用風險評級。

為反應金融工具的信用風險自初始確認後的變化,本集團在每個報告日重新計量預期信用損失,由此形成的損失準備的增加或轉回金額,應當作為減值損失或利得計入當期損益。除可供出售類投資外,其他金融資產的損失準備抵減該金融資產在資產負債表中列示的眼面價值。

2.2 SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

(i) Impairment of financial assets (continued)

Significant credit deterioration criteria ("SCDC")

In assessing whether the credit risk of a financial instrument (including a loan commitment) has increased significantly since initial recognition, the Group compares the risk of default occurring on the financial instrument assessed at the reporting date with that assessed at the date of initial recognition. The Group considers the following criteria in its credit deterioration assessment processes, which differentiate an account between stage 1 and stage 2.

- Notch difference analysis of internal or external rating change;
- Days past due ("DPD") of 30 days (60 DPD for credit card portfolio);
- Loan classification (for Special Mention loans classified in the loan portfolio); and

Financial instruments with any of the following characteristics will be classified as stage 3 that includes the followings:

- Default ratings observed in external ratings;
- DPD of 90 days;
- Loan classification (for Substandard, Doubtful and Loss classified in the loan portfolio); or
- Exposures in the non-performing loan list including cross default situation.

The Group considers both quantitative and qualitative information that is reasonable and supportable, including historical experience and forward-looking information that is available without undue cost or effort.

Depending on the nature of the financial instruments, the assessment of a significant increase in credit risk is performed on either an individual basis or a collective basis. When the assessment is performed on a collective basis, the financial instruments are grouped based on shared credit risk characteristics, such as past due status and credit risk ratings.

ECL are re-measured at each reporting date to reflect changes in the financial instrument's credit risk since initial recognition. Any change in the ECL amount is recognised as an impairment gain or loss in profit or loss. The Group recognises an impairment loss or reversal for all financial instruments with a corresponding adjustment to their carrying amount through a loss allowance account, except for available-for-sale investments, for which the loss allowance is accumulated in the fair value reserve.

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2.2 重大會計政策概要(續)

(i) 金融資產減值(續)

重大信用惡化標準(「SCDC」)(續)

在合併資產負債表和資產負債表中列示預期信用損失的減值準備金

預期信用損失的減值準備金在資產負債表中列示如下：

- 分類為可供出售類投資的債券以外的金融資產：作為總賬面金額的扣除；
- 貸款承諾和保函合同：作為準備金；及
- 分類為可供出售類投資的債券：資產負債表中並沒有確認損失準備，因為這些資產的賬面金額為公允價值。然而，損失準備在權益變動表中的相應公允價值儲備中披露確認。

核銷

若貸款及債券無實際可收回的前景，則予核銷。當本集團判斷借款人並無資產或收入來源可產生足夠的現金流量以償還應核銷的金額時，一般會如此處理。

(j) 金融負債

(i) 初始確認及計量

金融負債分類為以公允價值計量且其變動計入損益之金融負債和其他金融負債，視適用情況而定。本集團於初始確認時釐定金融負債之分類。

金融負債於初始確認時以公允價值確認，對於並非為以公允價值計量且其變動計入損益的金融負債，就交易成本調整初始確認金額。

本集團金融負債包括銀行和客戶存款、其他負債、衍生金融工具、發行債券和存款證以及以公允價值計量且其變動計入損益之金融負債。

2.2 SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

(i) Impairment of financial assets (continued)

Significant credit deterioration criteria ("SCDC") (continued)

Presentation of allowance for ECL in the consolidated and the Bank's balance sheet

Loss allowances for ECL are presented in the balance sheet as follows:

- Financial assets except for debt securities classified as available-for-sale investments: as a deduction from the gross carrying amount;
- Loan commitments and financial guarantee contracts: generally, as a provision;
- Debt securities classified as available-for-sale investments: no loss allowance is recognized in the balance sheet as the carrying amount of these assets is their fair value. However, the loss allowance is disclosed and is recognized in the respective fair value reserve in statement of changes in equity.

Write-off

Loans and debt securities are written off with related impairment allowances (either partially or in full) when there is no realistic prospect of recovery. This is the case when the Group determines that the borrower does not have assets or sources of income that could generate sufficient cash flows to repay the amounts subject to the write-off.

(j) Financial liabilities

(i) Initial recognition and measurement

Financial liabilities are classified as financial liabilities at fair value through profit or loss and other financial liabilities, as appropriate. The Group determines the classification of its financial liabilities at initial recognition.

All financial liabilities are recognised initially at fair value adjusted for transaction costs in case of financial liabilities not measured at fair value through profit or loss (FVTPL).

The Group's financial liabilities include deposits from banks and customers, other liabilities, derivative financial instruments, debts and certificates of deposit issued and financial liabilities at fair value through profit or loss.

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2.2 重大會計政策概要(續)

(j) 金融負債(續)

(ii) 後續計量

金融負債按以下分類計量：

*以公允價值計量且其變動計入損益之金融負債*

以公允價值計量且其變動計入損益之金融負債包括以交易為目的持有的金融負債和指定以公允價值計量且其變動計入損益之其他金融負債。

金融負債如以短期交易為目的而獲得，則分類為交易類金融負債。此類別包括本集團的衍生金融工具(不包括套期關係中的指定套期工具)。除套期為目的的嵌入式衍生工具外，嵌入式衍生工具亦分類為交易類金融負債。交易類金融負債之盈虧會在損益表中確認。於損益表確認之公允價值變動不包括利息支出。

*其他金融負債*

於初始確認後，其他金融負債按實際利率法計算攤餘成本作後續計量，若折現值並無重大影響，則按成本入賬。盈虧於終止確認負債時於損益表確認。

攤餘成本計量須考慮取得時之折價或溢價，以及構成實際利率組成部分之費用或成本。按實際利率攤銷額計入損益表中的利息支出。

(k) 終止確認金融負債

當負債之責任被解除、取消或屆滿，則終止確認金融負債。

如現有金融負債被來自同一貸款人以具有不同條款的其他金融負債取代，或現有負債之條款被作出實質性的修訂，則該項交換或修訂被當作終止確認原負債及確認新負債處理，賬面金額之差額於損益表確認。

2.2 SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

(j) Financial liabilities (continued)

(ii) Subsequent measurement

The subsequent measurement of financial liabilities depends on their classification as follows:

*Financial liabilities at fair value through profit or loss*

Financial liabilities at fair value through profit or loss includes financial liabilities held for trading and other financial liabilities designated at fair value through profit or loss.

Financial liabilities are classified as held for trading if they are acquired for the purpose of selling in the near term. This category includes derivative financial instruments entered into by the Group that are not designated as hedging instruments in hedge relationships. Separated embedded derivatives are also classified as held for trading unless they are designated as effective hedging instruments. Gains or losses on liabilities held for trading are recognised in the income statement. The net fair value gain or loss recognised in the income statement does not include any interest charged on these financial liabilities.

*Other financial liabilities*

After initial recognition, other financial liabilities are subsequently measured at amortised cost, using the effective interest rate method unless the effect of discounting would be immaterial, in which case they are stated at cost. Gains and losses are recognised in the income statement when the liabilities are derecognised.

Amortised cost is calculated by taking into account any discount or premium on acquisition and include fees or costs that are an integral part of the effective interest rate. The effective interest rate amortisation is included in interest expenses in the income statement.

(k) Derecognition of financial liabilities

A financial liability is derecognised when the obligation under the liability is discharged, cancelled, or expires.

When an existing financial liability is replaced by another from the same lender on substantially different terms, or the terms of an existing liability are substantially modified, such an exchange or modification is treated as a derecognition of the original liability and a recognition of a new liability, and the difference between the respective carrying amounts is recognised in the income statement.



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2.2 重大會計政策概要(續)

(l) 金融工具之公允價值

於活躍市場交易之金融工具之公允價值乃參考市場報價或交易商報價，且不會扣減任何交易成本。就並無活躍市場之金融工具而言，公允價值以適當估值方法釐定。此等方法包括以近期按公平原則進行之市場交易、以大致相同之另一工具之現行市值作參考、折現現金使用分析及其他估值模型。

(m) 衍生金融工具

*初始確認及後續計量*

本集團採用衍生金融工具，如貨幣掉期、貨幣遠期合約及利率掉期，以對沖其匯率及利率風險。衍生金融工具以衍生交易合約簽訂當日的公允價值進行初始確認，並以公允價值進行後續計量。當公允價值為正值時，衍生金融工具將被列為資產；當公允價值為負值時，則被列為負債。

衍生工具公允價值變動直接計入損益表。除非該衍生工具符合套期會計的條件(附註2.2(n))，在這種情況下，任何由此產生的損益確認取決於被套期項目的性質。

貨幣遠期合約之公允價值參考到期概況相近之合約的當前遠期匯率計算。利率掉期合約之公允價值乃通過折現現金流分析確定，即以反映公允價值的適當折現率進行折現的預期現金流的現值。

(n) 套期會計

本集團將某些衍生工具指定為合格的套期關係中的套期工具。在初始指定套期關係時，本集團正式記錄套期工具和被套期項目之間的關係，包括套期的風險管理目標和策略，以及評估套期關係有效性的方法。本集團在套期關係開始時及持續對套期關係的有效性進行前瞻性評估。本集團亦會對套期保值的有效性進行後顧性評估。

2.2 SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

(l) Fair value of financial instruments

The fair value of financial instruments that are traded in active markets is determined with reference to quoted market prices or dealer price quotations, without any deduction for transaction costs. For financial instruments where there is no active market, the fair value is determined using appropriate valuation techniques. Such techniques include using recent arm's length market transactions; reference to the current market value of another instrument which is substantially the same; a discounted cash flow analysis; and other valuation models.

(m) Derivative financial instruments

*Initial recognition and subsequent measurement*

The Group uses derivative financial instruments, such as currency swaps, forward currency contracts and interest rate swaps, to hedge its foreign currency risk and interest rate risk, respectively. Such derivative financial instruments are initially recognised at fair value on the date on which a derivative contract is entered into and are subsequently remeasured at fair value. Derivatives are carried as assets when the fair value is positive and as liabilities when the fair value is negative.

Any gains or losses arising from changes in fair value of derivatives are taken directly to the income statement, except where the derivatives are qualified for hedge accounting (note 2.2(n)), in which case recognition of any resultant gain or loss depends on the nature of the item being hedged.

The fair value of forward currency contracts is calculated by reference to current forward exchange rates for contracts with similar maturity profiles. The fair value of interest rate swap contracts is determined using a discount cash flow analysis by taking the present value of the expected cash flows discounted at appropriate discount rates reflecting fair value.

(n) Hedge accounting

The Group designates certain derivatives as hedging instruments in qualifying hedging relationships. On initial designation of the hedge, the Group formally documents the relationship between the hedging instrument(s) and hedged item(s), including the risk management objective and strategy in undertaking the hedge, together with the method that will be used to assess the effectiveness of the hedging relationship. The Group makes a forward-looking assessment for the hedging effectiveness, both on inception of the hedging relationship and on an ongoing basis. The Group makes a backward-looking assessment for the hedging effectiveness.

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2.2 重大會計政策概要(續)

(n) 套期會計(續)

公允價值套期

當已確認資產或負債或未確認的確定承諾被指定為套期項目，則該項目因所規避的風險引起的公允價值累計後續變動，應確認為一項資產或負債，相關的利得或損失計入當期損益。套期工具的公允價值變動也計入當期損益。若該項目原以攤餘成本計量，則採用套期會計對其賬面價值作出相應調整。對於採用實際利率法的套期項目，在終止套期會計前進行的任何調整均應計入損益，作為該項目在其剩餘期限內重新計算實際利率的一部分。

如果套期衍生工具已到期或售出、終止或被行使，或套期關係不再滿足公允價值套期會計運用標準，或套期關係指定被撤銷，本集團將終止使用公允價值套期會計。

於套期停止時，對先前使用實際利率法的套期金融工具進行的任何套期調整，通過使用實際利率法，從開始攤銷之日起調整被套期項目的實際利率攤銷計入損益。若套期項目被終止確認時，則該項目之調整計入當期損益中。

現金流量套期

現金流量套期，是指對現金流量變動風險進行的套期。該類現金流量變動源於與已確認資產或負債、很可能發生的預期交易有關的某類特定風險，且將影響本集團的損益。對於指定的現金流量套期，套期工具利得或損失中屬於有效套期的部分，計入權益中的現金流量套期儲備，屬於無效套期的部分，計入當期損益。當被套期現金流量影響當期損益時，原已計入現金流量套期儲備的套期工具累計利得或損失轉入當期損益。

當套期關係不再滿足套期會計運用標準，包括套期工具已到期、售出、終止或被行使，本集團將終止使用公允價值套期會計。

2.2 SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

(n) Hedge accounting (continued)

Fair value hedges

When a derivative is designated as the hedging instrument in a hedge of the change in fair value of a recognised asset or liability or a firm commitment that could affect profit or loss, changes in the fair value of the derivative are recognised immediately in profit or loss. The change in fair value of the hedged item attributable to the hedged risk is recognised in profit or loss. If the hedged item would otherwise be measured at cost or amortised cost, then its carrying amount is adjusted accordingly. Any adjustment up to the point of discontinuation to a hedged item for which the effective interest method is used is amortised to profit or loss as part of the recalculated effective interest rate of the item over its remaining life.

If the hedging derivative expires or is sold, terminated or exercised, or the hedge no longer meets the criteria for fair value hedge accounting, or the hedge designation is revoked, then hedge accounting is discontinued prospectively.

On hedge discontinuation, any hedging adjustment made previously to a hedged financial instrument for which the effective interest method is used is amortised to profit or loss by adjusting the effective interest rate of the hedged item from the date on which amortisation begins. If the hedged item is derecognised, then the adjustment is recognised immediately in profit or loss when the item is derecognised.

Cash flow hedges

When a derivative is designated as the hedging instrument as hedging instruments to hedge the variability in cash flows attributable to a particular risk associated with a recognised asset or liability or highly probable forecast transaction that could affect profit or loss, the effective portion of changes in the fair value of the derivative is recognised and presented in the cash flow hedge reserve within equity. Any ineffective portion of changes in the fair value of the derivative is recognised immediately in profit or loss. The amount accumulated in the cash flow hedge reserve is reclassified from cash flow hedge reserve to profit or loss as a reclassification adjustment in the same period as the hedged cash flows affect profit or loss.

If the hedging derivative expires or is sold, terminated or exercised, or the hedge no longer meets the criteria for cash flow hedge accounting, or the hedge designation is revoked, then hedge accounting is discontinued prospectively.

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2.2 重大會計政策概要(續)

(o) 現金及現金等價物

就合併現金流量表和現金流量表而言，現金及現金等價物包括庫存現金及活期存款，以及可隨時兌換為已知數額現金，承受價值變動風險甚微，一般於購入時起計3個月內到期的短期高流動性投資。

(p) 撥備

如因過往事件產生即時責任(法定或推定)，並可能於未來需要以資源流出履行責任，且該責任之金額須能可靠地估計，則確認撥備。

如折現因素影響屬重大，撥備確認的金額應為預期履行該責任所需之未來開支於報告期末之現值。因時間的推移而引致之折現值之增加計入損益表之利息支出。

(q) 或有負債

或然負債是指由過往事件引起的可能責任，其存在將由一宗或多宗本集團所不能完全控制的不確定未來事件是否發生來確認，或是由過往事件而引致的現有責任，但由於不大可能導致用作償還責任之經濟利益資源的流出或不能足夠可靠地計量責任金額，故未有被確認。

(r) 所得稅

所得稅包括當期所得稅和遞延稅項。所得稅於損益中確認，除非與直接在權益中確認的項目有關，在這種情況下，相關稅款直接在權益中確認。

當期和以前期間形成的當期所得稅資產和負債，應按預計從稅務部門返還或應付稅務部門的金額計量。用於計算當期稅項的稅率 and 稅法為資產負債表日已執行或實質上已執行的稅率 and 稅法，並考慮本集團經營所在國家現行的法律解釋和慣例。

遞延稅項資產及負債是因納稅基礎計算的資產及負債與其賬面值之間的差異而產生的稅項暫時性差異。未使用的稅務損失及稅務抵免也會列作為遞延稅項資產。

2.2 SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

(o) Cash and cash equivalents

For the purpose of the consolidated and the Bank's cash flow statements, cash and cash equivalents comprise cash on hand and demand deposits, and short term highly liquid investments that are readily convertible into known amounts of cash, are subject to an insignificant risk of changes in value, and have a short maturity of generally within three months when acquired.

(p) Provisions

A provision is recognised when a present obligation (legal or constructive) has arisen as a result of a past event and it is probable that a future outflow of resources will be required to settle the obligation, provided that a reliable estimate can be made of the amount of the obligation.

When the effect of discounting is material, the amount recognised for a provision is the present value of the future expenditures expected to be required to settle the obligation at the end of the reporting period. The increase in the discounted present value amount arising from the passage of time is included in interest expense in the income statement.

(q) Contingent liability

A contingent liability is a possible obligation that arises from past events and whose existence will only be confirmed by the occurrence or non-occurrence of one or more uncertain future events not wholly within the Group's control, or a present obligation arising from past events that is not recognised either because an outflow of resources embodying economic benefits will be required to settle the obligation but is not probable or the amount of obligation cannot be measured with sufficient reliability.

(r) Income tax

Income tax comprises current and deferred tax. Income tax is recognised in the income statement except to the extent that they relate to items recognised directly in equity, in which case the relevant amounts are recognised directly in equity.

Current tax assets and liabilities for the current and prior years are measured at the amount expected to be recovered from or paid to the taxation authorities, based on tax rates (and tax laws) that have been enacted or substantively enacted by the end of the reporting period, taking into consideration interpretations and practices prevailing in the countries in which the Group operates.

Deferred tax assets and liabilities arise from deductible and taxable temporary differences respectively, being the differences between the carrying amounts of assets and liabilities for financial reporting purposes and their tax bases.

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2.2 重大會計政策概要(續)

(r) 所得稅(續)

遞延稅項負債應按各種應納稅暫時性差異確認，除了：

- 並非業務合併且於交易時並不影響會計收益，或應課稅收益，或損失之交易中初始確認之商譽、資產、負債所產生之遞延稅項負債；及
- 對於與於子公司的投資有關的應納稅暫時性差異而言，暫時性可以控制以及暫時性差異可能不會在可見將來撥回。

所有可抵扣減的暫時性差異、前期結轉未動用稅額減免以及未動用稅項損失與可能獲得應課稅收益作抵銷後，確認為遞延稅項資產，除了：

- 並非業務合併且於交易時並不影響會計收益，或應課稅收益，或損失之交易中初始確認資產、負債所產生之可抵扣暫時性差異的遞延稅項資產；及
- 對於與於子公司之投資有關之可抵扣暫時性差異，僅於暫時性差異可能在可見將來撥回，以及暫時性差異用作抵扣應課稅收益之情況下，才確認遞延稅項資產。

遞延稅項資產之賬面金額於各報告期末進行覆核，並予以相應扣減，直至不再可能有足夠應課稅收益以抵銷全部或部分遞延稅項資產為止。未確認之遞延稅項資產於各報告期末重新評估，並於可能獲得足夠應課稅收益以抵銷全部或部分遞延稅項資產之情況下予以確認。

遞延稅項資產及負債是根據報告期末已實施或已大致實施之稅率(及稅務法例)，按變現資產或清償負債的期間預期適用稅率予以計量。

如存在法律上可強制執行權利可將本期稅項資產及本期稅項負債抵銷，而有關遞延稅項屬於同一課稅實體及同一稅局時，則將遞延稅項資產與遞延所得稅負債互相抵銷。

2.2 SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

(r) Income tax (continued)

Deferred tax liabilities are recognised for all taxable temporary differences, except:

- when the deferred tax liability arises from the initial recognition of goodwill or an asset or liability in a transaction that is not a business combination and, at the time of the transaction, affects neither the accounting profit nor taxable profit or loss; and
- in respect of taxable temporary differences associated with investments in subsidiaries, when the timing of the reversal of the temporary differences can be controlled and it is probable that the temporary differences will not reverse in the foreseeable future.

Deferred tax assets are recognised for all deductible temporary differences, the carried forward of unused tax credits and any unused tax losses. Deferred tax assets are recognised to the extent that it is probable that taxable profit will be available against which the deductible temporary differences, the carry forward of unused tax credits and unused tax losses can be utilised, except:

- when the deferred tax asset relating to the deductible temporary differences arises from the initial recognition of an asset or liability in a transaction that is not a business combination and, at the time of the transaction, affects neither the accounting profit nor taxable profit or loss; and
- in respect of deductible temporary differences associated with investments in subsidiaries, deferred tax assets are only recognised to the extent that it is probable that the temporary differences will reverse in the foreseeable future and taxable profit will be available against which the temporary differences can be utilised.

The carrying amount of deferred tax assets is reviewed at the end of each reporting period and reduced to the extent that it is no longer probable that sufficient taxable profit will be available to allow all or part of the deferred tax asset to be utilised. Unrecognised deferred tax assets are reassessed at the end of each reporting period and are recognised to the extent that it has become probable that sufficient taxable profit will be available to allow all or part of the deferred tax asset to be recovered.

Deferred tax assets and liabilities are measured at the tax rates that are expected to apply to the period when the asset is realised or the liability is settled, based on tax rates (and tax laws) that have been enacted or substantively enacted by the end of the reporting period.

Deferred tax assets and deferred tax liabilities are offset if a legally enforceable right exists to set off current tax assets against current tax liabilities and the deferred taxes relate to the same taxable entity and the same taxation authority.

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2.2 重大會計政策概要(續)

(s) 收入的確認

收入以未來可能流入本集團且能被可靠計量的經濟利益為限進行確認，以下特別的確認要求也須被滿足。

(i) 利息收入和支出

對於所有以攤餘成本計量的金融工具，分類為可供出售的計息金融資產和指定為以公允價值計量且其變動計入當期損益的金融工具，利息收入或支出費用，均採用實際利率法記錄。在金融工具的預期使用壽命或較短的期限內，將預計的未來現金付款或收款準確折算為金融資產或金融負債的賬面淨值。該計算考慮了該金融工具的所有合約條款(例如，預付款選項)，並且包括直接歸屬於該工具且是實際利率不可分割的一部分的任何費用或增量成本，但不包括未來信用損失。

如本集團修改其付款或收款估計數，則將調整金融資產或金融負債的賬面價值。調整後的賬面價值是根據原始實際利率計算的，賬面價值的變化記錄為「其他營業收入」。

當金融資產或一組類似金融資產的賬面價值因減值損失而減少，繼續使用折現未來現金流量的利率確認利息收入，以計量減值損失。然而，逾期超過3個月的貸款不確認利息收入。

2.2 SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

(s) Revenue recognition

Revenue is recognised when it is probable that the economic benefits will flow to the Group and when the revenue can be measured reliably. The following specific recognition criteria must also be met before revenue is recognised.

(i) Interest income and expense

For all financial instruments measured at amortised cost, interest-bearing financial assets classified as available-for-sale and financial instruments designated at fair value through profit or loss, interest income or expense is recorded using the effective interest rate method, which is the rate that exactly discounts estimated future cash payments or receipts through the expected life of the financial instrument or a shorter period, where appropriate, to the net carrying amount of the financial asset or financial liability. The calculation takes into account all contractual terms of the financial instrument (for example, prepayment options) and includes any fees or incremental costs that are directly attributable to the instrument and are an integral part of the effective interest rate, but not future credit losses.

The carrying amount of the financial asset or financial liability is adjusted if the Group revises its estimates of payments or receipts. The adjusted carrying amount is calculated based on the original effective interest rate and the change in carrying amount is recorded as "Other operating income".

Once the recorded value of a financial asset or a group of similar financial assets has been reduced due to an impairment loss, interest income continues to be recognised using the rate of interest used to discount the future cash flows for the purpose of measuring the impairment loss. However, loans overdue over 3 months do not recognise interest income.



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2.2 重大會計政策概要(續)

(s) 收入的確認(續)

(ii) 手續費及佣金收入

本集團為客戶提供廣泛的服務賺取手續費和佣金，手續費收入可以被分為以下兩種：

— 特定時期內提供服務賺取的手續費收入

在一個時期內提供服務賺取的手續費收入於該期間內記錄，這些費用包括佣金收入和資產管理，托管和其他管理和諮詢費用。

從可被提款的貸款中賺取的貸款承諾費以及其他遞延的信貸相關費用(包含任何增量成本)使用貸款的實際利率折現調整後確認。如貸款不可能被提款，貸款承諾費以直線法在承諾期內確認。

— 提供交易服務賺取的手續費收入

手續費收入產生於買賣談判或參與第三方交易的買賣談判，如：安排購買股票或其他證券，購買或銷售商品，在目標交易完成時被確認。

手續費或者手續費的各組成元素與特定的執行標準相關聯，在履行相關的規定義務後被確認。

(iii) 股利收入

股利收入於本集團有權收取股息時確認。

(iv) 租金收入

租金收入於租期按時間比例確認。

(v) 淨交易收入

淨交易收入是通過交易活動所得到的盈利及損失。而該等盈利及損失是源自公允價值的變動及金融資產和負債以交易形式所產生的相關利息收入或費用。

2.2 SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

(s) Revenue recognition (continued)

(ii) Fee and commission income

The Group earns fee and commission income from a diverse range of services it provides to its customers. Fee income can be divided into the following two categories:

— Fee income earned from services that are provided over a certain period of time

Fees earned for the provision of services over a period of time are accrued over that period. These fees include commission income and asset management, custody and other management and advisory fees.

Loan commitment fees for loans that are likely to be drawn down and other credit related fees are deferred (together with any incremental costs) and recognised as an adjustment to the effective interest rate on the loan. When it is unlikely that a loan will be drawn down, the loan commitment fees are recognised over the commitment period on a straight line basis.

— Fee income from providing transaction services

Fees arising from negotiating or participating in the negotiation of a transaction for a third party, such as the arrangement of the acquisition of shares or other securities or the purchase or sale of businesses, are recognised on completion of the underlying transaction.

Fees or components of fees that are linked to a certain performance are recognised after fulfilling the corresponding criteria.

(iii) Dividend income

Dividend income is recognised when the Group's right to receive the payment is established.

(iv) Rental income

Rental income is recognised on a time proportion basis over the lease terms.

(v) Net trading income

Results arising from trading activities include all gains and losses from changes in fair value and related interest income or expense for financial assets and financial liabilities held for trading.

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2.2 重大會計政策概要(續)

(t) 員工福利

本集團為員工執行養老金固定供款退休福利計劃，包括關鍵性管理崗位員工。供款額以參加該計劃員工的基本薪酬的一定百分比確定，根據計劃的規定轉為應付款項時於損益表內列示。

(u) 外幣

本財務報告以澳門元列示。外幣交易初始確認按交易日的市場匯率折算為記賬本位幣。本集團內各公司各自決定其功能貨幣品種，各公司之財務報告項目均以所定功能貨幣計量。所有外幣交易均按交易日的市場匯率折算為功能貨幣列示。外幣貨幣性資產及負債，於資產負債表日，按資產負債表日的市場匯率折算為記賬本位幣。因折算產生的差額計入當期損益。

按歷史成本以外幣計量之非貨幣項目，採用初始交易日匯率折算。按公允價值以外幣計量之非貨幣項目，採用釐定公允價值日期之匯率折算。因非貨幣項目再轉化產生的盈利或損失與因項目的公允價值變化產生的盈利或損失的確認方法一致。

一家海外子公司和一家海外代表處之功能貨幣並非澳門元。報告期末，有關公司之資產與負債，按報告期末之匯率折算為本行記賬本位幣，損益表則按該年度之加權平均匯率折算為澳門元。

因此產生之匯兌差額於匯率儲備中累積。出售海外業務時，與該海外業務有關並已在匯率儲備中確認的金額將在損益表中確認。

編制合併現金流量表時，海外公司之現金流量按現金流量發生日期之匯率折算為澳門元，海外公司整個期間經常產生之現金流量則按該期間之加權平均匯率折算為澳門元。

2.2 SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

(t) Employee benefits

The Group operates a defined contribution retirement benefits scheme for all of its employees, including key management personnel. Contributions are made based on a percentage of the participating employees' basic salaries and are charged to the income statement as they become payable in accordance with the rules of the scheme.

(u) Foreign currencies

These financial statements are presented in Macau Patacas ("MOP"), which is the Bank's functional and presentation currency. Each entity in the Group determines its own functional currency and items included in the financial statements of each entity are measured using that functional currency. Foreign currency transactions recorded by the entities in the Group are initially recorded using their respective functional currency rates ruling at the dates of the transactions. Monetary assets and liabilities denominated in foreign currencies are retranslated at the functional currency rates of exchange ruling at the end of the reporting period. All differences arising on settlement or translation of monetary items are taken to the income statement.

Non-monetary items that are measured at historical cost in a foreign currency are translated using the exchange rates as at the dates of the initial transactions. Non-monetary items measured at fair value in a foreign currency are translated using the exchange rates at the date when the fair value was determined. The gain or loss arising on translation of a non-monetary item measured at fair value is treated in line with the recognition of the gain or loss on change in fair value of the item.

The functional currencies of one overseas subsidiary and one overseas representative office are currencies other than the MOP. As at the end of the reporting period, the assets and liabilities of these entities are translated into the presentation currency of the Bank at the exchange rates prevailing at the end of the reporting period and their income statements are translated into MOP at the weighted average exchange rates for the period.

The resulting exchange differences are accumulated in the foreign exchange reserve. On disposal of a foreign operation, the amount recognised in the foreign exchange reserve relating to that particular foreign operation is recognised in the income statement.

For the purpose of the consolidated cash flow statement, the cash flows of overseas entities are translated into MOP at the exchange rates ruling at the dates of the cash flows. Frequently recurring cash flows of overseas entities which arise throughout the period are translated into MOP at the weighted average exchange rates for the period.



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3. 關鍵會計估計和判斷

本集團作出影響下一財年資產和負債報告金額的估計和假設。本集團根據歷史經驗和其他因素(包括在當時情況下被認為合理的對未來事件的預期)對估計和判斷進行持續評估。

金融資產減值

本集團審查其信貸組合以評估減值。計量所有類別的信貸資產的減值損失需要使用判斷，尤其是對未來現金流的數額和時間的估計，以及對信貸風險大幅增加的評估。該等估計由若干因素驅動，因素的變化會導致不同的預期信用損失準備水平，如附註2.2(i)中所載的根據AMCM通函計提的12個月預期信用損失和整個存續期間的預期信用損失。

所得稅

本集團在多個司法管轄區須繳納所得稅。本集團在確定全球範圍內的所得稅撥備時，需要作出重大估計。在正常業務過程中，很多交易和最終稅項的計算具有不確定性。本集團根據對是否需要繳納額外稅款的估計，就預計稅務審計問題確認相關負債。若相關事項的最終稅務結果與初始入賬的金額不同，該等差異將對最終稅項確定期間的所得稅和遞延稅項撥備產生影響。

3. CRITICAL ACCOUNTING ESTIMATES AND JUDGMENTS

The Group makes estimates and assumptions that affect the reported amounts of assets and liabilities within the next financial year. Estimates and judgments are continually evaluated and are based on historical experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances.

Impairment of financial assets

The Group reviews its credit portfolios to assess impairment. The measurement of impairment losses across all categories of credit asset requires judgment, in particular, the estimation of the amount and timing of future cash flows and the assessment of a significant increase in credit risk. These estimates are driven by a number of factors, changes in which can result in different levels of allowances such as 12-month ECL, lifetime ECL and in accordance with AMCM notices as set out in note 2.2(i).

Income taxes

The Group is subject to income taxes in numerous jurisdictions. Significant estimates are required in determining the worldwide provision for income taxes. There are many transactions and calculations for which the ultimate tax determination is uncertain during the ordinary course of business. The Group recognises liabilities for anticipated tax audit issues based on estimates of whether additional taxes will be due. Where the final tax outcome of these matters is different from the amounts that were initially recorded, such differences will impact the income tax and deferred tax provisions in the period in which such determination is made.

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4. 關聯方交易

除了在本合併財務報告其他附註已另作披露外，  
本集團與關聯方於本年的交易列示如下：

4. RELATED PARTY TRANSACTIONS

In addition to the transactions detailed elsewhere in these consolidated financial statements, the Group had the following transactions and balances with related parties during the year:

		千澳門元 MOP'000
營業收入	Operating income	383,219
營業支出	Operating expenses	523,614
拆放同業	Placements with other banks	56,549,054
同業存放	Deposits from banks	61,351,726
客戶貸款和墊款	Loans and advances to customers	13,754,119
客戶存款	Deposits from customers	733,782
其他資產	Other assets	134,850
其他負債	Other liabilities	8,293,300
現金和銀行存款	Cash and balances with banks	15,021,592

5. 其他營業收入

5. OTHER OPERATING INCOME AND OTHER GAINS AND LOSSES

		集團 The Group		銀行 The Bank	
		2021 千澳門元 MOP'000	2020 千澳門元 MOP'000	2021 千澳門元 MOP'000	2020 千澳門元 MOP'000
手續費及佣金收入	Fee and commission income	1,147,934	1,148,591	1,079,256	1,089,568
手續費及佣金支出	Fee and commission expenses	(254,830)	(220,234)	(255,229)	(216,861)
手續費及佣金收入淨收入	Net fee and commission income	893,104	928,357	824,027	872,707
可供出售類投資產生的股息收入	Dividend income from available-for-sale investments	3,276	5,191	3,276	5,191
外匯兌換淨收益	Net gains from foreign exchange	12,010	61,161	11,297	61,675
處置可供出售類投資淨收益	Net gains from disposal of available-for-sale investments	177,769	130,593	177,836	130,593
衍生金融工具淨損失	Net losses arising from derivative financial instruments	(2,683)	(2,324)	(2,683)	(2,324)
處置物業及設備損失	Losses on disposal of property, plant and equipment	(343)	(383)	(339)	(383)
租金收入	Rental income	2,046	3,370	-	-
其他	Others	59,784	42,606	59,785	42,606
		1,144,963	1,168,571	1,073,199	1,110,065

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6. 營業費用

6. OPERATING EXPENSES

		集團 The Group		銀行 The Bank	
		2021 千澳門元 MOP'000	2020 千澳門元 MOP'000	2021 千澳門元 MOP'000	2020 千澳門元 MOP'000
折舊	Depreciation	54,914	53,936	54,004	53,018
樓宇之經營租賃租金	Operating lease rentals on buildings	206,812	191,725	206,640	191,725
員工費用	Staff costs	590,333	529,744	576,611	516,938
養老金費用	Pension costs	21,898	19,787	21,399	19,318
專業費用	Professional fees	3,132	2,393	3,101	2,393
審計費用	Auditors' remuneration	2,367	4,351	1,748	3,402
其他營業費用	Other operating expenses	348,746	321,545	338,506	314,383
		1,228,202	1,123,481	1,202,009	1,101,177

7. 金融工具減值損失

7. IMPAIRMENT LOSSES ON FINANCIAL INSTRUMENTS

支銷/(回撥)金融工具之減值損失

Charge for /(Reversal of) impairment losses on financial instruments

集團

The Group

		2021 千澳門元 MOP'000	2020 千澳門元 MOP'000
客戶貸款和墊款	Loans and advances to customers	1,530,639	1,295,673
可供出售類投資	Available-for-sale investments	7,186	(11,297)
持有至到期日投資	Held-to-maturity investments	15,371	(4,123)
未提款貸款承諾及保函	Undrawn loan commitments and guarantees	53,859	55,643
其他金融工具	Other financial instruments	6,770	1,668
		1,613,825	1,337,564

銀行

The Bank

		2021 千澳門元 MOP'000	2020 千澳門元 MOP'000
客戶貸款和墊款	Loans and advances to customers	1,530,639	1,295,673
可供出售類投資	Available-for-sale investments	7,124	(11,208)
持有至到期日投資	Held-to-maturity investments	15,362	(4,104)
未提款貸款承諾及保函	Undrawn loan commitments and guarantees	53,858	55,643
其他金融工具	Other financial instruments	6,779	1,674
		1,613,762	1,337,678

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7. 金融工具減值損失(續)

金融工具的減值準備的變化

客戶貸款及墊款

集團與銀行

7. IMPAIRMENT LOSSES ON FINANCIAL INSTRUMENTS (continued)

Movements in impairment allowances on financial instruments

Loans and advances to customers

The Group and the Bank

		第一階段 Stage 1 千澳門元 MOP'000	第二階段 Stage 2 千澳門元 MOP'000	第三階段 Stage 3 千澳門元 MOP'000	總計 Total 千澳門元 MOP'000
2021年1月1日	At 1 January 2021	825,626	509,150	213,629	1,548,405
在損益表中(回撥)／支銷的減值損失	Impairment losses (reversed)/charged to the income statement	(156,042)	(191,971)	1,878,652	1,530,639
已核銷之金額	Uncollectible amounts written off	-	-	(306,552)	(306,552)
2021年12月31日	At 31 December 2021	669,584	317,179	1,785,729	2,772,492

集團與銀行

The Group and the Bank

		第一階段 Stage 1 千澳門元 MOP'000	第二階段 Stage 2 千澳門元 MOP'000	第三階段 Stage 3 千澳門元 MOP'000	總計 Total 千澳門元 MOP'000
2020年1月1日	At 1 January 2020	407,553	111,766	67,357	586,676
在損益表中支銷的減值損失	Impairment losses charged to the income statement	418,073	397,384	480,216	1,295,673
已核銷之金額	Uncollectible amounts written off	-	-	(333,944)	(333,944)
2020年12月31日	At 31 December 2020	825,626	509,150	213,629	1,548,405

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7. 金融工具減值損失(續)

可供出售類投資

集團

7. IMPAIRMENT LOSSES ON FINANCIAL INSTRUMENTS (continued)

Available-for-sale investments (continued)

The Group

		第一階段 Stage 1 千澳門元 MOP'000	第二階段 Stage 2 千澳門元 MOP'000	第三階段 Stage 3 千澳門元 MOP'000	總計 Total 千澳門元 MOP'000
2021年1月1日	At 1 January 2021	7,803	–	–	7,803
在損益表中支銷的減值損失	Impairment losses charged to the income statement	7,186	–	–	7,186
2021年12月31日	At 31 December 2021	14,989	–	–	14,989

銀行

The Bank

		第一階段 Stage 1 千澳門元 MOP'000	第二階段 Stage 2 千澳門元 MOP'000	第三階段 Stage 3 千澳門元 MOP'000	總計 Total 千澳門元 MOP'000
2021年1月1日	At 1 January 2021	7,779	–	–	7,779
在損益表中支銷的減值損失	Impairment losses charged to the income statement	7,124	–	–	7,124
2021年12月31日	At 31 December 2021	14,903	–	–	14,903

集團

The Bank

		第一階段 Stage 1 千澳門元 MOP'000	第二階段 Stage 2 千澳門元 MOP'000	第三階段 Stage 3 千澳門元 MOP'000	總計 Total 千澳門元 MOP'000
2020年1月1日	At 1 January 2020	19,100	–	–	19,100
在損益表中回撥的減值損失	Impairment losses reversed to the income statement	(11,297)	–	–	(11,297)
2020年12月31日	At 31 December 2020	7,803	–	–	7,803

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7. 金融工具減值損失(續)

可供出售類投資(續)

銀行

		第一階段 Stage 1 千澳門元 MOP'000	第二階段 Stage 2 千澳門元 MOP'000	第三階段 Stage 3 千澳門元 MOP'000	總計 Total 千澳門元 MOP'000
2020年1月1日	At 1 January 2020	18,987	–	–	18,987
在損益表中回撥的減值損失	Impairment losses reversed to the income statement	(11,208)	–	–	(11,208)
2020年12月31日	At 31 December 2020	7,779	–	–	7,779

7. IMPAIRMENT LOSSES ON FINANCIAL INSTRUMENTS (continued)

Available-for-sale investments (continued)

The Bank

持有至到期日投資

集團

		第一階段 Stage 1 千澳門元 MOP'000	第二階段 Stage 2 千澳門元 MOP'000	第三階段 Stage 3 千澳門元 MOP'000	總計 Total 千澳門元 MOP'000
2021年1月1日	At 1 January 2021	4,882	–	69,070	73,952
在損益表中支銷/(回撥)的減值損失	Impairment losses charged/(reversed) to the income statement	16,057	–	(686)	15,371
外匯兌換變化	Foreign exchange movements	–	–	123	123
2021年12月31日	At 31 December 2021	20,939	–	68,507	89,446

Held-to-maturity investments

The Group

銀行

		第一階段 Stage 1 千澳門元 MOP'000	第二階段 Stage 2 千澳門元 MOP'000	第三階段 Stage 3 千澳門元 MOP'000	總計 Total 千澳門元 MOP'000
2021年1月1日	At 1 January 2021	4,869	–	69,070	73,939
在損益表中支銷/(回撥)的減值損失	Impairment losses charged/(reversed) to the income statement	16,048	–	(686)	15,362
外匯兌換變化	Foreign exchange movements	–	–	123	123
2021年12月31日	At 31 December 2021	20,917	–	68,507	89,424

The Bank



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7. 金融工具減值損失(續)

持有至到期日投資(續)

集團

7. IMPAIRMENT LOSSES ON FINANCIAL INSTRUMENTS (continued)

Held-to-maturity investments (continued)

The Group

		第一階段 Stage 1 千澳門元 MOP'000	第二階段 Stage 2 千澳門元 MOP'000	第三階段 Stage 3 千澳門元 MOP'000	總計 Total 千澳門元 MOP'000
2020年1月1日	At 1 January 2020	7,905	–	70,268	78,173
在損益表中回撥的減值損失	Impairment losses reversed to the income statement	(3,023)	–	(1,100)	(4,123)
外匯兌換變化	Foreign exchange movements	–	–	(98)	(98)
2020年12月31日	At 31 December 2020	4,882	–	69,070	73,952

銀行

The Bank

		第一階段 Stage 1 千澳門元 MOP'000	第二階段 Stage 2 千澳門元 MOP'000	第三階段 Stage 3 千澳門元 MOP'000	總計 Total 千澳門元 MOP'000
2020年1月1日	At 1 January 2020	7,873	–	70,268	78,141
在損益表中回撥的減值損失	Impairment losses reversed to the income statement	(3,004)	–	(1,100)	(4,104)
外匯兌換變化	Foreign exchange movements	–	–	(98)	(98)
2020年12月31日	At 31 December 2020	4,869	–	69,070	73,939

未提款貸款承諾及保函

Undrawn loan commitments and guarantees

集團與銀行

The Group and the Bank

		第一階段 Stage 1 千澳門元 MOP'000	第二階段 Stage 2 千澳門元 MOP'000	第三階段 Stage 3 千澳門元 MOP'000	總計 Total 千澳門元 MOP'000
2021年1月1日	At 1 January 2021	72,267	154	–	72,421
在損益表中支銷/(回撥)的減值損失	Impairment losses charged/(reversed) to the income statement	54,013	(154)	–	53,859
2021年12月31日	At 31 December 2021	126,280	–	–	126,280

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7. 金融工具減值損失(續)

未提款貸款承諾及保函(續)

集團與銀行

		第一階段 Stage 1 千澳門元 MOP'000	第二階段 Stage 2 千澳門元 MOP'000	第三階段 Stage 3 千澳門元 MOP'000	總計 Total 千澳門元 MOP'000
2020年1月1日	At 1 January 2020	16,592	186	–	16,778
在損益表中支銷/(回撥)的減值損失	Impairment losses charged/(reversed) to the income statement	55,675	(32)	–	55,643
2020年12月31日	At 31 December 2020	72,267	154	–	72,421

其他金融工具

集團

		第一階段 Stage 1 千澳門元 MOP'000	第二階段 Stage 2 千澳門元 MOP'000	第三階段 Stage 3 千澳門元 MOP'000	總計 Total 千澳門元 MOP'000
2021年1月1日	At 1 January 2021	3,329	–	–	3,329
在損益表中支銷的減值損失	Impairment losses charged to the income statement	6,770	–	–	6,770
2021年12月31日	At 31 December 2021	10,099	–	–	10,099

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		第一階段 Stage 1 千澳門元 MOP'000	第二階段 Stage 2 千澳門元 MOP'000	第三階段 Stage 3 千澳門元 MOP'000	總計 Total 千澳門元 MOP'000
2021年1月1日	At 1 January 2021	3,321	–	–	3,321
在損益表中支銷的減值損失	Impairment losses charged to the income statement	6,779	–	–	6,779
2021年12月31日	At 31 December 2021	10,100	–	–	10,100

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7. 金融工具減值損失(續)

其他金融工具(續)

集團

		第一階段 Stage 1 千澳門元 MOP'000	第二階段 Stage 2 千澳門元 MOP'000	第三階段 Stage 3 千澳門元 MOP'000	總計 Total 千澳門元 MOP'000
2020年1月1日	At 1 January 2020	1,661	–	–	1,661
在損益表中支銷的減值損失	Impairment losses charged to the income statement	1,668	–	–	1,668
2020年12月31日	At 31 December 2020	3,329	–	–	3,329

7. IMPAIRMENT LOSSES ON FINANCIAL INSTRUMENTS (continued)

Other financial instruments (continued)

The Group

		第一階段 Stage 1 千澳門元 MOP'000	第二階段 Stage 2 千澳門元 MOP'000	第三階段 Stage 3 千澳門元 MOP'000	總計 Total 千澳門元 MOP'000
2020年1月1日	At 1 January 2020	1,647	–	–	1,647
在損益表中支銷的減值損失	Impairment losses charged to the income statement	1,674	–	–	1,674
2020年12月31日	At 31 December 2020	3,321	–	–	3,321

銀行

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8. 所得稅

本集團本年的稅項支出包括澳門所得補充稅及海外間接所得稅／應交所得稅。澳門所得補充稅按估計應稅盈利以累計稅率計，最高可達12% (2020: 12%)。

8. INCOME TAX

The Group's tax charge for the year includes provisions for Macau complementary tax and indirect tax paid/payable to overseas tax authorities. Macau complementary tax has been provided at 12% (2020: 12%) on the estimated taxable profits.

		集團 The Group		銀行 The Bank	
		2021 千澳門元 MOP'000	2020 千澳門元 MOP'000	2021 千澳門元 MOP'000	2020 千澳門元 MOP'000
本期稅項：澳門所得補充稅	Current tax: Macau complementary tax				
— 通過損益表的年度撥款	– Provision for the year through income statement	283,595	422,788	277,276	417,537
— 以往年度撥備不足／(超額提取準備)	– Under/(over) provision in prior years	70	(93)	–	–
本期稅項—海外間接稅	Current tax: overseas indirect tax	(7,352)	15,615	(7,352)	15,615
遞延稅項	Deferred tax	24,786	(95,508)	24,694	(95,833)
本年稅項支出	Tax charge for the year	301,099	342,802	294,618	337,319

適用稅前利潤按法定稅率計算的稅項支出與有效稅率下稅項支出的情況如下：

A reconciliation of the tax expense applicable to profit before tax at the statutory rate to the tax expense at the effective tax rate of the Group and the Bank is as follows:

集團 The Group		2021 千澳門元 MOP'000	2020 千澳門元 MOP'000
稅前利潤	Profit before tax	2,570,846	2,729,541
按適用稅率計算的所得稅	Tax at the applicable tax rate	308,328	327,455
不可抵扣支出的影響	Tax effect of non-deductible expenses	36	157
免稅收入的影響	Tax effect of non-taxable income	(621)	(932)
以往年度撥備不足／(超額提取準備)	Under/(over) provision in prior years	70	(93)
海外間接所得稅	Overseas indirect tax	(7,352)	15,615
其他	Others	638	600
實際所得稅費用	Actual tax expense	301,099	342,802

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8. 所得稅(續)

8. INCOME TAX (continued)

銀行		The Bank	
		2021 千澳門元 MOP'000	2020 千澳門元 MOP'000
稅前利潤	Profit before tax	2,518,126	2,685,056
按適用稅率計算的所得稅	Tax at the applicable tax rate	302,103	322,135
不可抵扣支出的影響	Tax effect of non-deductible expenses	34	155
免稅收入的影響	Tax effect of non-taxable income	(621)	(893)
海外間接所得稅	Overseas indirect tax	(7,352)	15,615
其他	Others	454	307
實際所得稅費用	Actual tax expense	294,618	337,319

9. 現金與銀行存款

9. CASH AND BALANCES WITH BANKS

集團		The Group	
		2021 千澳門元 MOP'000	2020 千澳門元 MOP'000
銀行存款	Balances with banks	28,404,848	36,796,333
庫存現金	Cash in hand	2,946,225	3,098,629
減：減值準備	Less: impairment allowance	(23)	(17)
現金與銀行存款	Cash and balances with banks	31,351,050	39,894,945

銀行		The Bank	
		2021 千澳門元 MOP'000	2020 千澳門元 MOP'000
銀行存款	Balances with banks	28,375,428	36,684,257
庫存現金	Cash in hand	2,946,225	3,098,629
減：減值準備	Less: impairment allowance	(23)	(8)
現金與銀行存款	Cash and balances with banks	31,321,630	39,782,878

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10. 拆放同業

10. PLACEMENTS WITH OTHER BANKS

集團與銀行		The Group and the Bank	
		2021 千澳門元 MOP'000	2020 千澳門元 MOP'000
拆放同業總額	Gross placements with other banks	75,474,527	38,959,729
減：減值準備	Less: impairment allowance	(7,085)	(776)
– 第一階段	– Stage 1	(7,085)	(776)
– 第二階段	– Stage 2	–	–
– 第三階段	– Stage 3	–	–
		75,467,442	38,958,953

11. 貸款和墊款

11. LOANS AND ADVANCES

集團與銀行		The Group and the Bank		
		附註 Note	2021 千澳門元 MOP'000	2020 千澳門元 MOP'000
客戶貸款和墊款	Loans and advances to customers		220,677,710	225,129,334
商業票據	Trade bills		3,350,960	2,216,477
金融機構貸款和墊款	Loan and advances to financial institution		8,234,160	4,248,852
貸款和墊款總額	Gross loans and advances		232,262,830	231,594,663
應計利息	Accrued interest		1,182,444	1,428,389
			233,445,274	233,023,052
減：減值準備	Less: impairment allowances	7	(2,772,492)	(1,548,405)
– 第一階段	– Stage 1		(669,584)	(825,626)
– 第二階段	– Stage 2		(317,179)	(509,150)
– 第三階段	– Stage 3		(1,785,729)	(213,629)
			230,672,782	231,474,647

貸款和墊款總額按用途分析如下：

An analysis of the gross amount of loans and advances based on the usage is as follows:

集團與銀行		The Group and the Bank	
		2021 千澳門元 MOP'000	2020 千澳門元 MOP'000
工業、商業和金融用途	Industrial, commercial and financial purposes	153,974,721	159,241,039
個人	Individual	74,937,149	70,137,147
貿易融資	Trade finance	3,350,960	2,216,477
貸款和墊款總額	Gross loans and advances	232,262,830	231,594,663



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12. 持有至到期日投資

12. HELD-TO-MATURITY INVESTMENTS

		集團 The Group		銀行 The Bank	
		2021 千澳門元 MOP'000	2020 千澳門元 MOP'000	2021 千澳門元 MOP'000	2020 千澳門元 MOP'000
附註 Note					
以攤餘成本法計量的持有至到期日投資：	Held-to-maturity investments, at amortised cost:				
上市：	Quoted:				
- 債券	- Debt securities	22,742,992	13,754,705	22,718,465	13,709,528
- 存款證	- Certificate of deposits	20,350,664	17,909,461	20,350,664	17,909,461
- 減：減值準備	- Less: impairment allowances	(88,383)	(73,754)	(88,362)	(73,742)
- 第一階段	- Stage 1	(19,876)	(4,684)	(19,855)	(4,672)
- 第二階段	- Stage 2	-	-	-	-
- 第三階段	- Stage 3	(68,507)	(69,070)	(68,507)	(69,070)
		43,005,273	31,590,412	42,980,767	31,545,247
- 政府債券	- Treasury bills	8,939,523	8,099,898	8,939,523	8,099,898
- 減：減值準備	- Less: impairment allowances	(1,063)	(198)	(1,063)	(198)
- 第一階段	- Stage 1	(1,063)	(198)	(1,063)	(198)
- 第二階段	- Stage 2	-	-	-	-
- 第三階段	- Stage 3	-	-	-	-
		8,938,460	8,099,700	8,938,460	8,099,700
		51,943,733	39,690,112	51,919,227	39,644,947
按發行主體劃分的持有至到期日投資結構：	Held-to-maturity investments analysed by category of issuer as follows:				
政府	Government	9,064,197	8,099,700	9,064,197	8,099,700
公司	Corporate entities	6,938,045	3,182,914	6,913,539	3,137,749
銀行及其他金融機構	Banks and other financial institutions	35,941,491	28,407,498	35,941,491	28,407,498
		51,943,733	39,690,112	51,919,227	39,644,947

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13. 可供出售類投資

13. AVAILABLE-FOR-SALE INVESTMENTS

集團		The Group	
		2021 千澳門元 MOP'000	2020 千澳門元 MOP'000
可供出售類投資	Available-for-sale investments		
上市：	Quoted:		
– 以公允價值計量的債券	– Debt securities, at fair value	36,809,142	47,406,542
非上市：	Unquoted:		
– 成本法計量的權益	– Equities, at cost	10,176	10,176
		36,819,318	47,416,718
按發行主體劃分的可供出售類投資結構：	Available-for-sale investments analysed by category of issuer as follows:		
政府	Government	63,354	3,366,574
公司	Corporate entities	20,246,469	24,957,854
銀行及其他金融機構	Banks and other financial institutions	16,509,495	19,092,290
		36,819,318	47,416,718
銀行		The Bank	
		2021 千澳門元 MOP'000	2020 千澳門元 MOP'000
可供出售投資	Available-for-sale investments		
上市：	Quoted:		
– 以公允價值計量的債券	– Debt securities, at fair value	36,697,547	47,325,734
非上市：	Unquoted:		
– 成本法計量的權益	– Equities, at cost	10,176	10,176
		36,707,723	47,335,910
按發行主體劃分的可供出售投資結構：	Available-for-sale investments analysed by category of issuer as follows:		
政府	Government	63,354	3,366,574
公司	Corporate entities	20,150,986	24,877,046
銀行及其他金融機構	Banks and other financial institutions	16,493,383	19,092,290
		36,707,723	47,335,910

上市的可供出售類投資之公允價值乃參考市場報價釐定。其公允價值不能被可靠地計量之非上市可供出售投資，按成本扣除減值損失列示。

The fair values of quoted available-for-sale debt investments were based on quoted market prices. The unquoted available-for-sale equity investments for which the fair values cannot be measured reliably, have been stated at cost less any impairment loss.

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14. 子公司的權益

14. INTERESTS IN SUBSIDIARIES

		銀行 The Bank	
		2021 千澳門元 MOP '000	2020 千澳門元 MOP '000
以成本計量之非上市股份	Unlisted shares, at cost	79,980	79,980

子公司的詳情如下：

Particulars of the subsidiaries are as follows:

公司名稱 Name	註冊成立地 Place of incorporation	已發行普通股本面值 Nominal value of issued ordinary share capital	應佔股權比例 Percentage of equity attributable		主要業務 Principal activities
			直接 Direct	間接 Indirect	
誠興創建有限公司 Seng Heng Development Company Limited	香港 Hong Kong	港元 HK\$2	100	—	持有物業 Property holding
工銀(澳門)投資股份有限公司 ICBC (Macau) Capital Limited	澳門 Macau	澳門元 MOP50,000,000	99.60	0.40	投資管理 Investment management
工銀(澳門)退休基金管理股份有限公司 ICBC (Macau) Pension Fund Management Company Limited	澳門 Macau	澳門元 MOP30,000,000	99.93	0.07	退休基金管理 Pension fund management

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15. 物業及設備

15. PROPERTY, PLANT AND EQUIPMENT

集團		The Group			
		樓宇 Buildings 千澳門元 MOP'000	傢俱及固定 裝置 Furniture and fixtures 千澳門元 MOP'000	車輛與設備 Motor vehicles and equipment 千澳門元 MOP'000	總計 Total 千澳門元 MOP'000
<b>成本：</b>	<b>Cost:</b>				
2021年01月01日	At 1 January 2021	214,029	244,280	307,647	765,956
添置	Additions	-	13,551	33,320	46,871
處置	Disposals	-	(19,027)	(6,876)	(25,903)
2021年12月31日	At 31 December 2021	214,029	238,804	334,091	786,924
<b>累計折舊：</b>	<b>Accumulated depreciation:</b>				
2021年01月01日	At 1 January 2021	89,955	157,247	243,566	490,768
本年計提	Depreciation provided during the year	3,987	19,437	30,773	54,197
本年處置	Disposals	-	(18,796)	(6,763)	(25,559)
2021年12月31日	At 31 December 2021	93,942	157,888	267,576	519,406
<b>賬面淨額：</b>	<b>Net carrying amount:</b>				
2021年12月31日	At 31 December 2021	120,087	80,916	66,515	267,518

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15. 物業及設備(續)

15. PROPERTY, PLANT AND EQUIPMENT (continued)

銀行		The Bank			
		樓宇	傢俱及固定 裝置 Furniture and fixtures	車輛與設備 Motor vehicles and equipment	總計
		Buildings	fixtures	equipment	Total
		千澳門元	千澳門元	千澳門元	千澳門元
		MOP'000	MOP'000	MOP'000	MOP'000
<b>成本：</b>	<b>Cost:</b>				
2021年01月01日	At 1 January 2021	214,029	243,577	305,237	762,843
添置	Additions	-	13,536	33,320	46,856
處置	Disposals	-	(19,008)	(6,876)	(25,884)
2021年12月31日	At 31 December 2021	214,029	238,105	331,681	783,815
<b>累計折舊：</b>	<b>Accumulated depreciation:</b>				
2021年01月01日	At 1 January 2021	89,955	156,618	241,372	487,945
本年計提	Depreciation provided during the year	3,987	19,420	30,597	54,004
本年處置	Disposals	-	(18,783)	(6,763)	(25,546)
2021年12月31日	At 31 December 2021	93,942	157,255	265,206	516,403
<b>賬面淨額：</b>	<b>Net carrying amount:</b>				
2021年12月31日	At 31 December 2021	120,087	80,850	66,475	267,412

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15. 物業及設備(續)

15. PROPERTY, PLANT AND EQUIPMENT (continued)

集團		The Group			
		樓宇 Buildings 千澳門元 MOP'000	傢俱及固定 裝置 Furniture and fixtures 千澳門元 MOP'000	車輛與設備 Motor vehicles and equipment 千澳門元 MOP'000	總計 Total 千澳門元 MOP'000
<b>成本：</b>	<b>Cost:</b>				
2020年01月01日	At 1 January 2020	214,029	230,275	275,156	719,460
添置	Additions	–	18,295	38,198	56,493
處置	Disposals	–	(4,290)	(5,707)	(9,997)
2020年12月31日	At 31 December 2020	214,029	244,280	307,647	765,956
<b>累計折舊：</b>	<b>Accumulated depreciation:</b>				
2020年01月01日	At 1 January 2020	85,968	141,906	219,283	447,157
本年計提	Depreciation provided during the year	3,987	19,355	29,877	53,219
本年處置	Disposals	–	(4,014)	(5,594)	(9,608)
2020年12月31日	At 31 December 2020	89,955	157,247	243,566	490,768
<b>賬面淨額：</b>	<b>Net carrying amount:</b>				
2020年12月31日	At 31 December 2020	124,074	87,033	64,081	275,188



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15. 物業及設備(續)

15. PROPERTY, PLANT AND EQUIPMENT (continued)

銀行		The Bank			
		樓宇	傢俱及固定 裝置 Furniture and fixtures	車輛與設備 Motor vehicles and equipment	總計
		Buildings			Total
		千澳門元	千澳門元	千澳門元	千澳門元
		MOP'000	MOP'000	MOP'000	MOP'000
<b>成本：</b>		<b>Cost:</b>			
2020年01月01日	At 1 January 2020	214,029	229,584	272,758	716,371
添置	Additions	–	18,283	38,183	56,466
處置	Disposals	–	(4,290)	(5,704)	(9,994)
2020年12月31日	At 31 December 2020	214,029	243,577	305,237	762,843
<b>累計折舊：</b>		<b>Accumulated depreciation:</b>			
2020年01月01日	At 1 January 2020	85,968	141,300	217,264	444,532
本年計提	Depreciation provided during the year	3,987	19,332	29,699	53,018
本年處置	Disposals	–	(4,014)	(5,591)	(9,605)
2020年12月31日	At 31 December 2020	89,955	156,618	241,372	487,945
<b>賬面淨額：</b>		<b>Net carrying amount:</b>			
2020年12月31日	At 31 December 2020	124,074	86,959	63,865	274,898

集團及銀行樓宇按地理位置分析如下：

A geographical analysis of the Group's and the Bank's land and buildings is as follows:

		集團與銀行 The Group and the Bank	
		2021	2020
		千澳門元	千澳門元
		MOP '000	MOP '000
澳門	Macao	120,087	124,074

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16. 投資性房地產

16. INVESTMENT PROPERTY

		集團 The Group 千澳門元 MOP'000
<b>成本：</b> 2020年1月1日，2020年12月31日 以及2021年12月31日	<b>Cost:</b> At 1 January 2020, 31 December 2020 and 31 December 2021	<b>67,943</b>
<b>累計折舊：</b> 2021年01月01日 本年計提	<b>Accumulated depreciation:</b> At 1 January 2021 Depreciation provided during the year	<b>16,970</b> <b>717</b>
2021年12月31日	At 31 December 2021	<b>17,687</b>
2020年01月01日 本年計提	At 1 January 2020 Depreciation provided during the year	<b>16,253</b> <b>717</b>
2020年12月31日	At 31 December 2020	<b>16,970</b>
<b>賬面淨額：</b> 2021年12月31日	<b>Net carrying amount:</b> At 31 December 2021	<b>50,256</b>
2020年12月31日	At 31 December 2020	<b>50,973</b>

本集團投資性房地產位於香港。截止2021年12月31日的公允價值為82,023,350 澳門元(2020年12月31日：80,717,187澳門元)。其公允價值採用將未來現金流以經風險調整後的折現率進行折現計算。估值考慮了未來市場租金的預期值以及該物業的閑置率。折現率根據物業質量和地理位置進行調整。

The Group's investment property is situated in Hong Kong. The fair value of the investment property on 31 December 2021 was MOP82,023,350 (31 December 2020: MOP80,717,187). The fair value of the investment property is determined by discounting a projected cash flow series associated with the property using risk-adjusted discount rates. The value has taken into account of expected market rental and occupancy rate of the respective property. The discount rates used have been adjusted for the quality and location of the building.

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17. 同業存款

17. DEPOSITS FROM BANKS

		集團與銀行 The Group and the Bank	
		2021	2020
		千澳門元 MOP '000	千澳門元 MOP '000
貨幣市場票據和銀行存款	Money market acceptances and bank balances	71,509,818	38,892,878

18. 客戶存款

18. DEPOSITS FROM CUSTOMERS

		集團 The Group		銀行 The Bank	
		2021	2020	2021	2020
		千澳門元 MOP'000	千澳門元 MOP'000	千澳門元 MOP'000	千澳門元 MOP'000
活期存款及往來存款	Demand deposits and current accounts	10,031,638	10,092,378	10,101,995	10,155,830
儲蓄存款	Savings deposits	36,295,414	39,991,943	36,299,334	39,994,973
定期及通知存款	Time and call deposits	213,169,069	208,149,107	213,356,887	208,209,655
		259,496,121	258,233,428	259,758,216	258,360,458

19. 遞延稅項

19. DEFERRED TAX

遞延稅項資產及負債

Deferred tax assets and liabilities

遞延稅項資產及負債本期變動情況如下：

The movements in deferred tax assets and liabilities during the period are as follows:

集團		The Group				
		金融資產的 減值準備	可供出售類 投資重估準備	現金流量套期 重估	加速稅務 折舊	總計
		Impairment allowance on financial assets	reserve of available-for- sale investments	Revaluation of cash flow hedge	Accelerated tax depreciation	Total
		千澳門元 MOP'000	千澳門元 MOP'000	千澳門元 MOP'000	千澳門元 MOP'000	千澳門元 MOP'000
2021年1月1日	At 1 January 2021	(111,666)	(51,293)	121	(14,934)	(177,772)
本年遞延稅項變動計入損益表	Deferred tax credited to the income statement during the year	(24,371)	-	-	(415)	(24,786)
本年遞延稅項變動計入權益	Deferred tax credited/(charged) to the equity during the year	-	45,434	(208)	-	45,226
2021年12月31日	At 31 December 2021	(136,037)	(5,859)	(87)	(15,349)	(157,332)

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19. 遞延稅項(續)

遞延稅項資產及負債(續)

銀行

19. DEFERRED TAX (continued)

Deferred tax assets and liabilities (continued)

The Bank

		金融資產的 減值準備	可供出售類 投資重估準備	現金流量套期 重估	加速稅務 折舊	總計
		Impairment allowance on financial assets	Revaluation reserve of available-for- sale investments	Revaluation of cash flow hedge	Accelerated tax depreciation	Total
		千澳門元 MOP'000	千澳門元 MOP'000	千澳門元 MOP'000	千澳門元 MOP'000	千澳門元 MOP'000
2021年1月1日	At 1 January 2021	(111,672)	(51,708)	121	(12,603)	(175,862)
本年遞延稅項變動計入損益表	Deferred tax credited to the income statement during the year	(24,383)	-	-	(311)	(24,694)
本年遞延稅項變動計入權益	Deferred tax credited/(charged) to the equity during the year	-	45,679	(208)	-	45,471
2021年12月31日	At 31 December 2021	(136,055)	(6,029)	(87)	(12,914)	(155,085)

集團

The Group

		金融資產的 減值準備	可供出售類 投資重估準備	現金流量套期 重估	海外代扣 所得稅	加速稅務 折舊	總計
		Impairment allowance on financial assets	Revaluation reserve of available-for- sale investments	Revaluation of cash flow hedge	Overseas Withholding Tax	Accelerated tax depreciation	Total
		千澳門元 MOP'000	千澳門元 MOP'000	千澳門元 MOP'000	千澳門元 MOP'000	千澳門元 MOP'000	千澳門元 MOP'000
2020年1月1日	At 1 January 2020	(206,984)	(36,593)	(2,976)	58,011	(15,124)	(203,666)
本年遞延稅項變動計入 損益表	Deferred tax credited to the income statement during the year	95,318	-	-	-	190	95,508
本年遞延稅項變動計入 權益	Deferred tax (charged)/credited to the equity during the year	-	(14,700)	3,097	-	-	(11,603)
重分類調整	Transfer due to reclassification	-	-	-	(58,011)	-	(58,011)
2020年12月31日	At 31 December 2020	(111,666)	(51,293)	121	-	(14,934)	(177,772)

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19. 遞延稅項(續)

19. DEFERRED TAX (continued)

遞延稅項資產及負債(續)

Deferred tax assets and liabilities (continued)

銀行		The Bank					
		金融資產的 減值準備	可供出售類 投資重估準備	現金流量套期 重估	海外代扣 所得稅	加速稅務 折舊	總計
		Impairment allowance on financial assets	reserve of available-for- sale investments	Revaluation of cash flow hedge	Overseas Withholding Tax	Accelerated tax depreciation	Total
		千澳門元 MOP'000	千澳門元 MOP'000	千澳門元 MOP'000	千澳門元 MOP'000	千澳門元 MOP'000	千澳門元 MOP'000
2020年1月1日	At 1 January 2020	(207,003)	(36,652)	(2,976)	58,011	(13,105)	(201,725)
本年遞延稅項變動計入 損益表	Deferred tax credited to the income statement during the year	95,331	–	–	–	502	95,833
本年遞延稅項變動計入 權益	Deferred tax (charged)/credited to the equity during the year	–	(15,056)	3,097	–	–	(11,959)
重分類調整	Transfer due to reclassification	–	–	–	(58,011)	–	(58,011)
2020年12月31日	At 31 December 2020	(111,672)	(51,708)	121	–	(12,603)	(175,862)

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20. 股本和股息

20. SHARE CAPITAL AND DIVIDENDS

(a) 股本

(a) Share Capital

		2021 千澳門元 MOP'000	2020 千澳門元 MOP'000
<b>法定：</b>	<b>Authorised:</b>		
一百萬股，每股1,000澳門元	1,000,000 shares of MOP1,000 each	1,000,000	1,000,000
<b>已發行並已繳足：</b>	<b>Issued and fully paid:</b>		
1月1日588,920股(2020: 588,920股)， 每股1,000澳門元	588,920 (2020: 588,920) shares of MOP1,000 each at 1 January	588,920	588,920
12月31日588,920股(2020: 588,920股)， 每股1,000澳門元	588,920 (2020: 588,920) shares of MOP1,000 each at 31 December	588,920	588,920

(b) 股息

(b) Dividends

		集團與銀行 The Group and the Bank	
		2021 千澳門元 MOP '000	2020 千澳門元 MOP '000
本年度支付前財政年度 已批核之最終股息	Final dividend in respect of the previous financial year, approved and paid during the following financial period	352,161	446,193



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## 21. 法定準備金

按澳門之銀行及保險業法例，本行及其在澳門之子公司須將最少相等於全年稅後盈利20%之款項撥入法定準備金，直至該準備金之金額等於本行及其在澳門子公司各自已發行及已繳足股本之50%為止。此後轉撥之數額必須保持在佔全年稅後盈利最少10%水準，直至該準備金之金額相等於本行及其在澳門之子公司各自已發行及繳足股本為止。此準備金僅在法例規定之某些特殊情況下才可作分派，並將於股東週年大會上批准後轉撥自年度稅後盈利。

## 22. 承諾及保函

本集團與本行就下列金融工具之最大承諾如下：

## 21. LEGAL RESERVE

Under the Macau banking and insurance legislation, the Bank and its subsidiaries incorporated in Macau (the “Macau subsidiaries”) are required to transfer to a legal reserve an amount equal to a minimum of 20% of its annual profit after tax until the amount of the reserve is equal to 50% of their respective issued and fully paid up share capital. Thereafter, transfers must continue at a minimum annual rate of 10% until the reserve is equal to the Bank’s and the Macau subsidiaries’ respective issued and fully paid up share capital. This reserve is only distributable in accordance with certain limited circumstances prescribed by statute and will be transferred from the annual profit after tax upon the approval by the shareholders in the annual general meeting after the end of reporting period.

## 22. COMMITMENTS AND GUARANTEES

The maximum commitments of the Group and the Bank under the following instruments:

		集團與銀行 The Group and the Bank	
		2021 千澳門元 MOP '000	2020 千澳門元 MOP '000
未提款的貸款承諾	Undrawn loan commitments	71,914,621	64,730,838
保函	Guarantees	12,008,958	10,791,882
為客戶開立信用證而承擔的債務	Commitments under letters of credit on behalf of customers	469,348	931,171
		84,392,927	76,453,891

## 23. 經營租賃安排

### (a) 本集團作為出租人

本集團以經營租賃安排出租投資性房地產(附註16)，協商租期為3年。本集團要求租戶支付保證金並根據市場情況對租金進行調整。

於二零二一年十二月三十一日，本集團就下列期間的不可撤銷的經營租賃最低租賃收款額為：

## 23. OPERATING LEASE ARRANGEMENTS

### (a) As lessor

The Group leases its investment property (note 16) under operating lease arrangements, with a lease negotiated for a term of three years. The terms of the lease require the tenant to pay security deposits and provide for periodic rent adjustments according to the prevailing market conditions.

At 31 December 2021, the Group had total future minimum lease receivables under a non-cancellable operating lease with its tenant falling due as follows:

		集團 The Group	
		2021 千澳門元 MOP '000	2020 千澳門元 MOP '000
1年以內	Within one year	2,131	6,270
1-5年(含)	In between one to five years	4,262	–
		6,393	6,270

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23. 經營租賃安排(續)

(b) 本集團作為承租人

本集團以經營租賃安排承租土地及樓宇，協商租期為1至10年不等。本集團及本行就下列期間的不可撤銷的經營租賃最低支付額為：

		集團與銀行 The Group and the Bank	
		2021 千澳門元 MOP '000	2020 千澳門元 MOP '000
1年以內	Within one year	149,606	193,048
1-5年(含)	In between one to five years	430,290	462,551
5年以上	After five years	659,240	759,938
		1,239,136	1,415,537

24. 衍生金融資產及負債

本集團持有的衍生金融工具以交易或對沖利率與外幣匯率之未來波動為目的。

掉期合約是雙方在一預定期間交換一特定面額之現金流量。

遠期合約為於一未來日期以特定價格買賣一項金融工具之合約義務。

以下報表顯示衍生金融資產和衍生金融負債的公允價值及名義金額。名義金額乃計量衍生工具價值變動的依據，其反映了期末未完成交易的數額，但不能反映面臨的風險。

23. OPERATING LEASE ARRANGEMENTS (continued)

(b) As lessee

The Group leases buildings under operating lease arrangement with leases negotiated for terms ranging from 1 to 10 years. The Group and the Bank had total future commitments of lease payments under non-cancellable operating leases with its landlords falling due as follows:

24. DERIVATIVE FINANCIAL ASSETS AND LIABILITIES

The Group uses the derivative financial instruments for trading or for hedging future fluctuations in interest rates and foreign exchange rates.

Swaps are contracts in which two parties exchange cash flows on a specified notional amount for a predetermined period.

Forwards are contractual obligations to buy or sell a financial instrument on a future date at a specified price.

The table below shows the fair values of derivative financial instruments recorded as assets or liabilities together with their notional amounts. The notional amount is the basis upon which changes in the value of derivatives are measured. The notional amounts indicate the volume of transactions outstanding at the period end and do not represent amounts at risk.

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24. 衍生金融資產及負債(續)

24. DERIVATIVE FINANCIAL ASSETS AND LIABILITIES  
(continued)

		集團與銀行 The Group and the Bank 2021年12月31日 31 December 2021			
		名義金額 Notional amount 千澳門元 MOP'000	資產 Assets 千澳門元 MOP'000	名義金額 Notional amount 千澳門元 MOP'000	負債 Liabilities 千澳門元 MOP'000
外匯合約	Foreign exchange contracts				
遠期合約	Forward contracts	112,615	2,046	707,593	2,260
貨幣掉期	Currency swaps	16,116,008	348,758	27,125,614	557,123
期權	Options	28	3	28	3
		16,228,651	350,807	27,833,235	559,386
利率合約	Interest rate contracts				
利率掉期	Interest rate swaps	105,469	1,228	105,470	894
		16,334,120	352,035	27,938,705	560,280

		集團與銀行 The Group and the Bank 2020年12月31日 31 December 2020			
		名義金額 Notional amount 千澳門元 MOP'000	資產 Assets 千澳門元 MOP'000	名義金額 Notional amount 千澳門元 MOP'000	負債 Liabilities 千澳門元 MOP'000
外匯合約	Foreign exchange contracts				
遠期合約	Forward contracts	296,685	23,525	711,108	19,215
貨幣掉期	Currency swaps	18,091,966	295,726	30,683,521	466,256
		18,388,651	319,251	31,394,629	485,471
利率合約	Interest rate contracts				
利率掉期	Interest rate swaps	114,021	870	233,799	3,396
		18,502,672	320,121	31,628,428	488,867

一開始，衍生工具通常涉及交易相互間的承諾，很少甚至不會涉及對價的轉移。但該類工具通常都有較高的槓桿率及較大的波動性。

直接交易的衍生產品可能會使銀行面臨因外匯市場缺失而引起的平盤風險。

本集團的衍生工具合約作為市場風險管理的一部分，受到嚴格監控。

At inception, derivatives often involve only a mutual exchange of promises with little or no transfer of consideration. However, these instruments frequently involve a high degree of leverage and are very volatile.

Over-the-counter derivatives may expose the Group to the risks associated with the absence of an exchange market on which to close out an open position.

The Group's exposure under derivative contracts is closely monitored as part of the overall management of its market risk.

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25. 發行債務

25. DEBT ISSUED

		集團與銀行 The Group and the Bank	
		2021	2020
		千澳門元 MOP '000	千澳門元 MOP '000
浮息票據	Variable coupon rate notes	8,230,795	4,193,830
定息票據	Fixed coupon rate notes	3,981,619	7,939,656
		12,212,414	12,133,486

所有發行債券均以攤餘成本計量。

All debt securities issued are measured at amortised cost.

26. 發行存款證

26. CERTIFICATES OF DEPOSIT ISSUED

		集團與銀行 The Group and the Bank	
		2021	2020
		千澳門元 MOP '000	千澳門元 MOP '000
非即時還款且期限小於等於3個月	3 months or less but not repayable on demand	33,801,677	34,983,407
3個月以上1年以內	1 year or less but over 3 months	24,075,820	28,093,049
		57,877,497	63,076,456

27. 回購協議

27. REPURCHASE AGREEMENTS

本集團有計劃賣出回購金融證券資產。

The Group has a programme to sell securities under repurchase agreements (repos).

截至2021年12月31日，本集團賣出回購的可供出售證券資產(附註13)賬面價值為12,672,310,069澳門元(2020年12月31日：1,821,089,698澳門元)。

The carrying amount of available-for-sale securities (note 13) sold by the Group under agreements to repurchase as at 31 December 2021 was MOP12,672,310,069 (31 December 2020: MOP1,821,089,698).

本集團根據其與對手銀行訂立的回購主協議之條款進行交易。根據回購協議規定，協議期間未向對手銀行轉移該等證券的合法所有權。但倘若雙方同意，本集團可在協議期間出售或質押該等證券。因此，在本財務報表中，未終止確認該等證券，而是將其視為從對手銀行進行擔保貸款的「擔保物」。通常情況下，只有在擔保貸款出現違約事件時，對手銀行才能從擔保物中獲取索賠。

The Group conducts these transactions under the terms that are based on the Master Repurchase Agreement entered between the Group and the counterparty bank. As stipulated in the repurchase agreements, there was no transfer of the legal ownership of these securities to the counterparty bank during the covered period. However, the Group was not allowed to sell or pledge these securities during the covered period unless both parties mutually agree with such arrangement. Accordingly, these securities were not derecognised from the financial statements but regarded as “collateral” for the secured lending from the counterparty bank. Normally, the counterparty bank could only claim from the collateral when there exists an event of default on the secured lending.

28. 重分類

28. RECLASSIFICATION

已對截至2020年12月31日止年度財務報表執行若干重分類，以符合截至2021年12月31日止年度財務報表中使用的分類要求。

Certain reclassifications have been made to the financial statements for the year ended 31 December 2020 to conform the classifications used in the financial statements for the year ended 31 December 2021.

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### 未經審計補充資料 Unaudited Supplementary Information

下列補充資料是作為未經審計的合併財務報表的補充披露，並非構成經審計的合併財務報表的組成部分。

#### 1. 金融風險管理目標和政策

除衍生工具以外，本集團主要持有金融工具包括貸款和墊款、拆放同業、現金和銀行存款、可供出售類投資、持有至到期日投資、客戶及同業存款、已發行債券與已發行存款證。

本集團運用包括貨幣掉期、利率掉期合約及貨幣遠期合約等衍生金融工具管理本集團經營業務及資金來源產生的利率風險及匯率風險。

本集團制定了書面風險管理政策和原則，其中規定了其總體業務戰略、風險承受能力和一般風險管理理念，並建立了及時和準確地監測和控制對沖交易風險的程式。本集團按年審核書面風險管理政策和原則，確保該等政策編制恰當並嚴格遵守。董事會承擔全面風險管理的最終責任，審批風險管理策略和原則。資產負債委員會負責制定風險管理策略，落實風險管理原則、架構、政策及風險限額並負責對各類風險進行管理和監控以及作出相關風險決策。

本集團持有之金融工具主要面對市場風險(即匯率風險及利率風險)、信用風險及流動性風險。由董事會審核及制定相關上述各類風險的管理政策，相關政策匯總如下。本集團對各項衍生工具之會計政策請見附註 2.2(m)。

The following supplementary information is disclosed as part of the accompanying information to the consolidated financial statements and does not form part of the audited consolidated financial statements.

#### 1. FINANCIAL RISK MANAGEMENT OBJECTIVES AND POLICIES

The Group's principal financial instruments, other than derivatives, comprise loans and advances, placements with other banks, cash and balances with banks, available-for-sale investments, held-to-maturity investments, deposits from banks and customers, and debt and certificates of deposit issued.

The Group also enters into derivative transactions, including principally currency swap, interest rate swaps and forward currency contracts. The purpose is to manage the interest rate and currency risks arising from the Group's operations and its sources of finance.

The Group has written risk management policies and guidelines, which set out its overall business strategies, its tolerance for risk and its general risk management philosophy, and has established processes to monitor and control hedging transactions in a timely and accurate manner. Such written policies are reviewed annually to ensure that the Group's policies and guidelines are appropriate and adhered to. The board of directors is responsible for the overall risk management approach and for approving the risk strategies and principles. The Asset and Liability Committee has the responsibility for developing risk strategies and implementing principles, frameworks, policies and limits. It is responsible for managing and monitoring fundamental risk issues and to make relevant risk decisions.

The main risks arising from the Group's financial instruments are market risk (i.e. foreign currency risk and interest rate risk), credit risk and liquidity risk. The board of directors reviews and establishes policies for managing each of these risks and they are summarised below. The Group's accounting policies in relation to derivatives are set out in note 2.2(m) to the financial statements..

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1. 金融風險管理目標和政策(續)

(a) 市場風險

市場風險是指因可觀察到的市場價格(匯率和利率)的變動而使銀行遭受損失的風險。

(i) 匯率風險

本集團的財務狀況和現金流受到現行外匯波動影響的風險。本集團按貨幣設定頭寸限額。各幣種敞口每日按批准的限額獨立監控。

本集團之金融資產、金融負債及遠期外匯合約之貨幣集中情況分析如下：

1. FINANCIAL RISK MANAGEMENT OBJECTIVES AND POLICIES (continued)

(a) Market risk

Market risk is the risk of loss arising from movements in observable market variables such as foreign exchange rates and interest rates.

(i) Foreign currency risk

The Group takes on exposure to effects of fluctuations in the prevailing foreign currency exchange rates on its financial positions and cash flows. The Group has set limits on positions by currency. Positions are independently monitored against the approved limits on a daily basis.

An analysis of the currency concentration positions of the financial assets, financial liabilities and forward foreign exchange contracts of the Group is as follows:

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1. 金融風險管理目標和政策(續)

(a) 市場風險(續)

(i) 匯率風險(續)

(等值百萬澳門元)  
集團

1. FINANCIAL RISK MANAGEMENT OBJECTIVES AND POLICIES (continued)

(a) Market risk (continued)

(i) Foreign currency risk (continued)

(Equivalent in MOP million)  
The Group

		2021年12月31日 31 December 2021					
		澳門元 MOP	港元 HKD	美元 USD	人民幣 RMB	其他 Others	總計 Total
<b>資產</b>	<b>Assets</b>						
現金與銀行存款及 存放貨幣當局準備金	Cash and balances with banks and deposits with monetary authority	6,392	5,803	17,041	6,008	1,480	36,724
拆放同業	Placements with other banks	6,313	31,148	32,977	4,711	318	75,467
客戶貸款與墊款	Loans and advances to customers	30,547	126,289	58,460	9,167	6,210	230,673
以公允價值計量且其變動 計入損益之金融資產	Financial assets at fair value through profit or loss	-	-	683	-	-	683
可供出售類投資	Available-for-sale investments	2	8	23,048	13,761	-	36,819
持有至到期日投資	Held-to-maturity investments	9,378	2,080	23,808	16,678	-	51,944
衍生金融資產	Derivative financial assets	143	-	209	-	-	352
應收款項及其他資產	Receivables and other assets	355	465	648	858	3,050	5,376
		53,130	165,793	156,874	51,183	11,058	438,038
<b>負債</b>	<b>Liabilities</b>						
客戶存款	Deposits from customers	42,883	125,942	73,343	14,811	2,517	259,496
同業存放	Deposits from banks	4,819	8,048	41,084	14,275	3,284	71,510
衍生金融負債	Derivative financial liabilities	357	-	203	-	-	560
發行債券	Debts issued	-	600	11,612	-	-	12,212
發行存款證	Certificates of deposit issued	-	9,361	39,020	9,496	-	57,877
以公允價值計量且其變動 計入損益之金融負債	Financial liabilities at fair value through profit or loss	-	-	682	-	-	682
其他負債	Other liabilities	609	1,319	556	132	3,063	5,679
		48,668	145,270	166,500	38,714	8,864	408,016
淨頭寸	Net position	4,462	20,523	(9,626)	12,469	2,194	30,022
遠期外匯互換合約淨頭寸	Forward foreign exchange contracts net notional position	4	2,870	9,587	(10,539)	(2,236)	(314)



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(a) 市場風險(續)

(i) 匯率風險(續)

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1. FINANCIAL RISK MANAGEMENT OBJECTIVES AND POLICIES (continued)

(a) Market risk (continued)

(i) Foreign currency risk (continued)

The Bank

		2021年12月31日 31 December 2021					
		澳門元 MOP	港元 HKD	美元 USD	人民幣 RMB	其他 Others	總計 Total
<b>資產</b>	<b>Assets</b>						
現金與銀行存款及 存放貨幣當局準備金	Cash and balances with banks and deposits with monetary authority	6,389	5,776	17,041	6,008	1,481	36,695
拆放同業	Placements with other banks	6,313	31,148	32,977	4,711	318	75,467
客戶貸款及墊款	Loans and advances to customers	30,547	126,289	58,460	9,167	6,210	230,673
以公允價值計量且其變動 計入損益之金融資產	Financial assets at fair value through profit or loss	-	-	683	-	-	683
可供出售類投資	Available-for-sale investments	2	8	22,936	13,762	-	36,708
持有至到期日投資	Held-to-maturity investments	9,378	2,080	23,783	16,678	-	51,919
衍生金融資產	Derivative financial assets	143	-	209	-	-	352
應收款項及其他資產	Receivables and other assets	392	465	648	858	3,050	5,413
		53,164	165,766	156,737	51,184	11,059	437,910
<b>負債</b>	<b>Liabilities</b>						
客戶存款	Deposits from customers	43,145	125,941	73,343	14,812	2,517	259,758
同業存放	Deposits from banks	4,819	8,048	41,084	14,275	3,284	71,510
衍生金融負債	Derivative financial liabilities	357	-	203	-	-	560
發行債券	Debts issued	-	600	11,612	-	-	12,212
發行存款證	Certificates of deposit issued	-	9,361	39,020	9,496	-	57,877
以公允價值計量且其變動 計入損益之金融負債	Financial liabilities at fair value through profit or loss	-	-	682	-	-	682
其他負債	Other liabilities	536	1,319	557	132	3,063	5,607
		48,857	145,269	166,501	38,715	8,864	408,206
淨頭寸	Net position	4,307	20,497	(9,764)	12,469	2,195	29,704
遠期外匯互換合約淨頭寸	Forward foreign exchange contracts net notional position	4	2,870	9,587	(10,539)	(2,236)	(314)

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1. 金融風險管理目標和政策(續)

(a) 市場風險(續)

(i) 匯率風險(續)

集團

		2020年12月31日 31 December 2020					
		澳門元 MOP	港元 HKD	美元 USD	人民幣 RMB	其他 Others	總計 Total
<b>資產</b>	<b>Assets</b>						
現金與銀行存款及 存放貨幣當局準備金	Cash and balances with banks and deposits with monetary authority	5,848	13,364	20,551	3,580	1,488	44,831
拆放同業	Placements with other banks	2,869	2,997	28,529	4,298	266	38,959
客戶貸款及墊款	Loans and advances to customers	29,622	129,842	60,857	7,089	4,065	231,475
以公允價值計量且其變動 計入損益之金融資產	Financial assets at fair value through profit or loss	-	-	468	-	-	468
可供出售類投資	Available-for-sale investments	83	3,098	31,082	13,154	-	47,417
持有至到期日投資	Held-to-maturity investments	8,145	4,922	16,610	10,013	-	39,690
衍生金融資產	Derivative financial assets	315	1	4	-	-	320
應收款項及其他資產	Receivables and other assets	165	945	421	416	1	1,948
		47,047	155,169	158,522	38,550	5,820	405,108
<b>負債</b>	<b>Liabilities</b>						
客戶存款	Deposits from customers	37,164	127,700	73,572	17,455	2,343	258,234
同業存放	Deposits from banks	2,781	6,293	27,460	2,334	25	38,893
衍生金融負債	Derivative financial liabilities	425	-	64	-	-	489
發行債券	Debts issued	-	600	11,533	-	-	12,133
發行存款證	Certificates of deposit issued	-	5,154	51,755	6,167	-	63,076
以公允價值計量且其變動 計入損益之金融負債	Financial liabilities at fair value through profit or loss	-	-	468	-	-	468
其他負債	Other liabilities	489	1,893	744	135	19	3,280
		40,859	141,640	165,596	26,091	2,387	376,573
淨頭寸	Net position	6,188	13,529	(7,074)	12,459	3,433	28,535
遠期外匯互換合約淨頭寸	Forward foreign exchange contracts net notional position	(4,006)	12,509	5,598	(10,810)	(3,471)	(180)

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1. 金融風險管理目標和政策(續)

(a) 市場風險(續)

(i) 匯率風險(續)

銀行

1. FINANCIAL RISK MANAGEMENT OBJECTIVES AND POLICIES (continued)

(a) Market risk (continued)

(i) Foreign currency risk (continued)

The Bank

		2020年12月31日 31 December 2020					
		澳門元 MOP	港元 HKD	美元 USD	人民幣 RMB	其他 Others	總計 Total
<b>資產</b>	<b>Assets</b>						
現金與銀行存款及 存放貨幣當局準備金	Cash and balances with banks and deposits with monetary authority	5,788	13,312	20,550	3,580	1,488	44,718
拆放同業	Placements with other banks	2,869	2,997	28,529	4,298	266	38,959
客戶貸款及墊款	Loans and advances to customers	29,622	129,842	60,857	7,089	4,065	231,475
以公允價值計量且其變動 計入損益之金融資產	Financial assets at fair value through profit or loss	-	-	468	-	-	468
可供出售類投資	Available-for-sale investments	2	3,098	31,082	13,154	-	47,336
持有至到期日投資	Held-to-maturity investments	8,100	4,922	16,610	10,013	-	39,645
衍生金融資產	Derivative financial assets	315	1	4	-	-	320
應收款項及其他資產	Receivables and other assets	205	945	421	416	1	1,988
		46,901	155,117	158,521	38,550	5,820	404,909
<b>負債</b>	<b>Liabilities</b>						
客戶存款	Deposits from customers	37,291	127,700	73,572	17,455	2,343	258,361
同業存放	Deposits from banks	2,781	6,293	27,460	2,334	25	38,893
衍生金融負債	Derivative financial liabilities	425	-	64	-	-	489
發行債券	Debts issued	-	600	11,533	-	-	12,133
發行存款證	Certificates of deposit issued	-	5,154	51,755	6,167	-	63,076
以公允價值計量且其變動 計入損益之金融負債	Financial liabilities at fair value through profit or loss	-	-	468	-	-	468
其他負債	Other liabilities	430	1,893	745	134	19	3,221
		40,927	141,640	165,597	26,090	2,387	376,641
淨頭寸	Net position	5,974	13,477	(7,076)	12,460	3,433	28,268
遠期外匯互換合約淨頭寸	Forward foreign exchange contracts net notional position	(4,006)	12,509	5,598	(10,810)	(3,471)	(180)

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1. 金融風險管理目標和政策(續)

(a) 市場風險(續)

(i) 匯率風險(續)

敏感度分析

本集團於資產負債表日在貨幣金融資產和負債方面承擔港元、美元和人民幣的重大風險敞口。由於澳門元與港元和美元掛鉤，因此管理層認為本集團面對港元和美元匯率風險極微，故並無呈列敏感度分析。

下表列示在資產負債表日人民幣匯率發生合理可能變動的敏感度分析。計算了當其他項目不變時，澳門元對人民幣匯率的合理可能變動對本集團及本行稅前利潤和權益的影響。

(等值百萬澳門元)

稅前利潤增加／(減少)

人民幣匯率變動 Change in RMB exchange rate	集團		銀行	
	The Group 2021	2020	The Bank 2021	2020
5%	65	35	65	35
(5%)	(65)	(35)	(65)	(35)

權益增加／(減少)

人民幣匯率變動 Change in RMB exchange rate	集團		銀行	
	The Group 2021	2020	The Bank 2021	2020
5%	688	658	688	658
(5%)	(688)	(658)	(688)	(658)

1. FINANCIAL RISK MANAGEMENT OBJECTIVES AND POLICIES (continued)

(a) Market risk (continued)

(i) Foreign currency risk (continued)

Sensitivity analysis

The currencies to which the Group had significant exposure at the reporting dates on its monetary financial assets and liabilities included Hong Kong Dollars ("HKD"), United States Dollars ("USD") and Chinese Renminbi ("RMB"). Since Macau Patacas is linked to the HKD and USD, management considered the Group's exposure to HKD and USD is minimal. As such, no sensitivity analysis is presented.

The following table demonstrates the sensitivity at the end of the reporting period to a reasonably possible change in the RMB exchange rate, with all other variable held constant, on the Group's and the Bank's profit before tax and equity.

(Equivalent in MOP million)

Increase/(decrease) in profit before tax

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1. 金融風險管理目標和政策(續)

(a) 市場風險(續)

(ii) 利率風險

利率風險是指由於未來利率變動而導致未來現金流量變化或金融工具公允價值變動而產生的風險。

本集團承受當時市場利率波動對其財務狀況及現金流量之影響。息差可因此等變動而增加或減少。利率風險按管理層批准之風險限額進行管理。該等限額乃就每個到期組別進行設定，此外，亦為本集團之持倉總額設定總限額。

下表顯示有關利率合理可能變動，即當前利率上調／下調50個基點對淨利息收入之敏感度分析。該等數據顯示淨利息收入應變量之影響，乃根據預期情況及本集團之金融資產與金融負債的利率情況計算。

基點變動

Changes in basis points

	預期淨利息收入變動 Change in projected net interest income	
	集團 The Group 千澳門元 MOP '000	銀行 The Bank 千澳門元 MOP '000
<b>2021</b>		
+50	439,495	439,495
-50	(439,495)	(439,495)
<b>2020</b>		
+50	162,044	142,191
-50	(162,044)	(142,191)

(b) 流動性風險

流動性風險是指在正常情況下以及在壓力情況下，本集團無法履行其到期付款義務的風險。為控制流動性風險，管理層多措並舉，拓展核心存款基礎以外的多種資金來源，在資產管理時考慮流動性，每日進行未來現金流量和流動性監測，並結合預期現金流量及高評級抵押品之可使用性評估，可於有需要時用作擔保額外資金。管理層分別每日及每週監察流動資金及償債能力情況。

1. FINANCIAL RISK MANAGEMENT OBJECTIVES AND POLICIES (continued)

(a) Market risk (continued)

(ii) Interest rate risk

Interest rate risk arises from the possibility that changes in interest rates will affect future cash flows or the fair values of financial instruments.

The Group takes on exposure to the effects of fluctuations in the prevailing levels of market interest rates on its financial position and cash flows. Interest margins may increase or decrease as a result of such changes. Interest rate risk is managed within risk limits approved by management. Limits are set for each maturity band, in addition, to an aggregate limit, for the aggregate position of the Group.

The table below shows the sensitivity analysis on net interest income of a reasonably possible movement in interest rates; i.e. a 50 basis points increase/decrease in current interest rates. The figures represent the effect of the pro forma movements in net interest income based on the scenario projected and the Group's interest rate financial assets and financial liabilities.

(b) Liquidity risk

Liquidity risk is the risk that the Group will be unable to meet its payment obligations when they fall due under normal and stress circumstances. To limit this risk, management has arranged diversified funding sources in addition to its core deposit base, manages assets with liquidity in mind, and monitors future cash flows and liquidity on a daily basis. This incorporates an assessment of expected cash flows and the availability of high grade collateral which could be used to secure additional funding if required. Managements monitor the liquidity and solvency position on a daily and weekly basis respectively.

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1. 金融風險管理目標和政策(續)

(b) 流動性風險(續)

本集團之金融資產、金融負債、承諾和保函及未提款貸款承諾基於到期日之到期期限分析如下：

(等值百萬澳門元)

集團

1. FINANCIAL RISK MANAGEMENT OBJECTIVES AND POLICIES (continued)

(b) Liquidity risk (continued)

An analysis of the maturity profile of the Group's financial assets, financial liabilities, commitments and guarantees and undrawn loan commitments based on maturity dates is as follows:

(Equivalent in MOP million)

The Group

		2021年12月31日 31 December 2021					
		少於3個月 Less than 3 months	3至12個月 More than 3 months and up to 12 months	1-5年 More than 1 year and up to 5 years	長於5年 Over 5 years	不定期 Undated	總計 Total
<b>資產</b>	<b>Assets</b>						
現金與銀行存款及 存放貨幣當局準備金	Cash and balances with banks and deposits with monetary authority	31,351	-	-	-	5,373	36,724
拆放同業	Placements with other banks	51,184	19,656	3,824	803	-	75,467
客戶貸款與墊款	Loans and advances to customers	18,606	24,205	88,088	98,304	1,470	230,673
以公允價值計量且其變動 計入損益之金融資產	Financial assets at fair value through profit or loss	520	163	-	-	-	683
可供出售類投資	Available-for-sale investments	2,576	9,292	24,084	867	-	36,819
持有至到期日投資	Held-to-maturity investments	12,997	22,895	16,052	-	-	51,944
衍生金融資產	Derivative financial assets	84	62	206	-	-	352
應收款項及其他資產	Receivables and other assets	4,743	126	501	6	-	5,376
		122,061	76,399	132,755	99,980	6,843	438,038
<b>負債</b>	<b>Liabilities</b>						
客戶存款	Deposits from customers	190,999	66,063	2,434	-	-	259,496
同業存放	Deposits from banks	55,491	12,198	3,821	-	-	71,510
衍生金融負債	Derivative financial liabilities	284	275	1	-	-	560
發行債券	Debts issued	-	-	3,981	8,231	-	12,212
發行存款證	Certificates of deposit issued	33,802	24,075	-	-	-	57,877
以公允價值計量且其變動 計入損益之金融負債	Financial liability at fair value through profit or loss	682	-	-	-	-	682
其他負債	Other liabilities	4,978	356	219	-	126	5,679
		286,236	102,967	10,456	8,231	126	408,016
<b>淨(負債)/資產</b>	<b>Net (liabilities)/assets</b>	(164,175)	(26,568)	122,299	91,749	6,717	30,022
已發行保函及信用證	Guarantees issued and letters of credit	647	72	1,579	2	10,178	12,478
未提款貸款承諾	Undrawn loan commitments	4,325	4,037	19,642	43,911	-	71,915
總或有負債及承諾	Total contingent liabilities and commitments	4,972	4,109	21,221	43,913	10,178	84,393

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1. 金融風險管理目標和政策(續)

(b) 流動性風險(續)

銀行

1. FINANCIAL RISK MANAGEMENT OBJECTIVES AND POLICIES (continued)

(b) Liquidity risk (continued)

The Bank

		2021年12月31日 31 December 2021					
		少於3個月 Less than 3 months	3至12個月 More than 3 months and up to 12 months	1-5年 More than 1 year and up to 5 years	長於5年 Over 5 years	不定期 Undated	總計 Total
<b>資產</b>	<b>Assets</b>						
現金與銀行存款及 存放貨幣當局準備金	Cash and balances with banks and deposits with monetary authority	31,322	-	-	-	5,373	36,695
拆放同業	Placements with other banks	51,184	19,656	3,824	803	-	75,467
客戶貸款與墊款	Loans and advances to customers	18,606	24,205	88,088	98,304	1,470	230,673
以公允價值計量且其變動 計入損益之金融資產	Financial assets at fair value through profit or loss	520	163	-	-	-	683
可供出售類投資	Available-for-sale investments	2,577	9,276	23,988	867	-	36,708
持有至到期日投資	Held-to-maturity investments	12,997	22,895	16,027	-	-	51,919
衍生金融資產	Derivative financial assets	84	62	206	-	-	352
應收款項及其他資產	Receivables and other assets	4,780	126	501	6	-	5,413
		122,070	76,383	132,634	99,980	6,843	437,910
<b>負債</b>	<b>Liabilities</b>						
客戶存款	Deposits from customers	191,122	66,166	2,470	-	-	259,758
同業存放	Deposits from banks	55,491	12,198	3,821	-	-	71,510
衍生金融負債	Derivative financial liabilities	284	275	1	-	-	560
發行債券	Debts issued	-	-	3,981	8,231	-	12,212
發行存款證	Certificates of deposit issued	33,802	24,075	-	-	-	57,877
以公允價值計量且其變動 計入損益之金融負債	Financial liability at fair value through profit or loss	682	-	-	-	-	682
其他負債	Other liabilities	4,905	356	219	-	126	5,606
		286,286	103,070	10,492	8,231	126	408,205
<b>淨(負債)/資產</b>	<b>Net (liabilities)/assets</b>	(164,216)	(26,687)	122,142	91,749	6,717	29,705
已發行保函及信用證	Guarantees issued and letters of credit	647	72	1,579	2	10,178	12,478
未提款貸款承諾	Undrawn loan commitments	4,325	4,037	19,642	43,911	-	71,915
總或有負債及承諾	Total contingent liabilities and commitments	4,972	4,109	21,221	43,913	10,178	84,393



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1. 金融風險管理目標和政策(續)

1. FINANCIAL RISK MANAGEMENT OBJECTIVES AND POLICIES (continued)

(b) 流動性風險(續)

(b) Liquidity risk (continued)

集團

The Group

		2020年12月31日 31 December 2020					
		少於3個月 Less than 3 months	3至12個月 More than 3 months and up to 12 months	1-5年 More than 1 year and up to 5 years	長於5年 Over 5 years	不定期 Undated	總計 Total
<b>資產</b>	<b>Assets</b>						
現金與銀行存款及 存放貨幣當局準備金	Cash and balances with banks and deposits with monetary authority	44,032	799	-	-	-	44,831
拆放同業	Placements with other banks	34,707	4,252	-	-	-	38,959
客戶貸款與墊款	Loans and advances to customers	20,169	29,585	90,610	91,107	4	231,475
以公允價值計量且其變動 計入損益之金融資產	Financial assets at fair value through profit or loss	274	194	-	-	-	468
可供出售類投資	Available-for-sale investments	14,597	28,677	4,133	-	10	47,417
持有至到期日投資	Held-to-maturity investments	30,528	9,162	-	-	-	39,690
衍生金融資產	Derivative financial assets	120	199	1	-	-	320
應收款項及其他資產	Receivables and other assets	1,158	220	194	359	17	1,948
		145,585	73,088	94,938	91,466	31	405,108
<b>負債</b>	<b>Liabilities</b>						
客戶存款	Deposits from customers	175,835	81,357	1,042	-	-	258,234
同業存放	Deposits from banks	36,400	1,694	799	-	-	38,893
衍生金融負債	Derivative financial liabilities	295	194	-	-	-	489
發行債券	Debts issued	-	-	-	12,133	-	12,133
發行存款證	Certificates of deposit issued	34,983	28,093	-	-	-	63,076
以公允價值計量且其變動 計入損益之金融負債	Financial liability at fair value through profit or loss	21	447	-	-	-	468
其他負債	Other liabilities	745	356	55	-	2,124	3,280
		248,279	112,141	1,896	12,133	2,124	376,573
<b>淨(負債)/資產</b>	<b>Net (liabilities)/assets</b>	(102,694)	(39,053)	93,042	79,333	(2,093)	28,535
已發行保函及信用證	Guarantees issued and letters of credit	27	918	1,823	61	8,894	11,723
未提款貸款承諾	Undrawn loan commitments	4,168	591	15,171	44,801	-	64,731
總或有負債及承諾	Total contingent liabilities and commitments	4,195	1,509	16,994	44,862	8,894	76,454

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1. 金融風險管理目標和政策(續)

1. FINANCIAL RISK MANAGEMENT OBJECTIVES AND POLICIES (continued)

(b) 流動性風險(續)

(b) Liquidity risk (continued)

銀行

The Bank

2020年12月31日  
31 December 2020

		少於3個月 Less than 3 months	3至12個月 More than 3 months and up to 12 months	1-5年 More than 1 year and up to 5 years	長於5年 Over 5 years	不定期 Undated	總計 Total
<b>資產</b>	<b>Assets</b>						
現金與銀行存款及 存放貨幣當局準備金	Cash and balances with banks and deposits with monetary authority	44,031	687	-	-	-	44,718
拆放同業	Placements with other banks	34,707	4,252	-	-	-	38,959
客戶貸款與墊款	Loans and advances to customers	20,169	29,585	90,610	91,107	4	231,475
以公允價值計量且其變動 計入損益之金融資產	Financial assets at fair value through profit or loss	274	194	-	-	-	468
可供出售類投資	Available-for-sale investments	14,577	28,677	4,072	-	10	47,336
持有至到期日投資	Held-to-maturity investments	30,528	9,141	(24)	-	-	39,645
衍生金融資產	Derivative financial assets	120	199	1	-	-	320
應收款項及其他資產	Receivables and other assets	1,158	220	194	359	57	1,988
		145,564	72,955	94,853	91,466	71	404,909
<b>負債</b>	<b>Liabilities</b>						
客戶存款	Deposits from customers	175,919	81,400	1,042	-	-	258,361
同業存放	Deposits from banks	36,400	1,694	799	-	-	38,893
衍生金融負債	Derivative financial liabilities	295	194	-	-	-	489
發行債券	Debts issued	-	-	-	12,133	-	12,133
發行存款證	Certificates of deposit issued	34,983	28,093	-	-	-	63,076
以公允價值計量且其變動 計入損益之金融負債	Financial liability at fair value through profit or loss	21	447	-	-	-	468
其他負債	Other liabilities	745	356	55	-	2,065	3,221
		248,363	112,184	1,896	12,133	2,065	376,641
<b>淨(負債)/資產</b>	<b>Net (liabilities)/assets</b>	(102,799)	(39,229)	92,957	79,333	(1,994)	28,268
已發行保函及信用證	Guarantees issued and letters of credit	27	918	1,823	61	8,894	11,723
未提款貸款承諾	Undrawn loan commitments	4,168	591	15,171	44,801	-	64,731
總或有負債及承諾	Total contingent liabilities and commitments	4,195	1,509	16,994	44,862	8,894	76,454

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1. 金融風險管理目標和政策(續)

(b) 流動性風險(續)

本集團金融工具未經折現的合約現金流量按到期日分析如下。由於下表包含所有與本金及利息相關的現金流量，因此下表中若干項目之結餘不同於合併財務狀況表之結餘。

(等值百萬澳門元)

集團

1. FINANCIAL RISK MANAGEMENT OBJECTIVES AND POLICIES (continued)

(b) Liquidity risk (continued)

The tables below summarise the maturity profile of the Group's financial instruments based on the contractual undiscounted cash flows. The balances of some items in the tables below are different from the balances on the consolidated statement of financial position as the tables incorporate all cash flows relating to both principal and interest.

(Equivalent in MOP million)

The Group

		2021年12月31日 31 December 2021					總計 Total
		少於3個月 Less than 3 months	3至12個月 More than 3 months and up to 12 months	1-5年 More than 1 year and up to 5 years	長於5年 Over 5 years	不定期 Undated	
客戶存款	Deposits from customers	206,202	66,922	2,480	-	-	275,604
同業存放	Deposits from banks	55,529	12,264	3,866	-	-	71,659
已發行債券與已發行存款證	Debts and certificates of deposit issued	33,886	24,332	4,922	8,635	-	71,775
總負債	Total liabilities	295,617	103,518	11,268	8,635	-	419,038
衍生品現金流	Derivatives cash flow						
衍生金融工具以淨額結算：	Derivative financial instruments settled on net basis:						
— 總流入	— Total inflow	-	-	2	-	-	2
— 總流出	— Total outflow	-	-	1	-	-	1
衍生金融工具以總額結算：	Derivative financial instruments settled on gross basis:						
— 總流入	— Total inflow	18,448	19,961	-	-	-	38,409
— 總流出	— Total outflow	18,449	20,274	-	-	-	38,723

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1. 金融風險管理目標和政策(續)

(b) 流動性風險(續)

銀行

1. FINANCIAL RISK MANAGEMENT OBJECTIVES AND POLICIES (continued)

(b) Liquidity risk (continued)

The Bank

		2021年12月31日 31 December 2021					總計 Total
		少於3個月 Less than 3 months	3至12個月 More than 3 months and up to 12 months	1-5年 More than 1 year and up to 5 years	長於5年 Over 5 years	不定期 Undated	
客戶存款	Deposits from customers	206,326	67,061	2,480	-	-	275,867
同業存放	Deposits from banks	55,529	12,264	3,866	-	-	71,659
已發行債券與已發行存款證	Debts and certificates of deposit issued	33,886	24,332	4,922	8,635	-	71,775
總負債	Total liabilities	295,741	103,657	11,268	8,635	-	419,301
<b>衍生品現金流</b>		<b>Derivatives cash flow</b>					
衍生金融工具以淨額結算：	Derivative financial instruments settled on net basis:						
— 總流入	— Total inflow	-	-	2	-	-	2
— 總流出	— Total outflow	-	-	1	-	-	1
衍生金融工具以總額結算：	Derivative financial instruments settled on gross basis:						
— 總流入	— Total inflow	18,448	19,961	-	-	-	38,409
— 總流出	— Total outflow	18,449	20,274	-	-	-	38,723

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1. 金融風險管理目標和政策(續)

1. FINANCIAL RISK MANAGEMENT OBJECTIVES AND POLICIES (continued)

(b) 流動性風險(續)

(b) Liquidity risk (continued)

集團

The Group

		2020年12月31日 31 December 2020					
		少於3個月 Less than 3 months	3至12個月 More than 3 months and up to 12 months	1-5年 More than 1 year and up to 5 years	長於5年 Over 5 years	不定期 Undated	總計 Total
客戶存款	Deposits from customers	176,317	82,639	–	–	–	258,956
同業存放	Deposits from banks	36,914	1,216	823	–	–	38,953
已發行債券與已發行存款證	Debt and certificates of deposit issued	35,060	28,325	656	12,820	–	76,861
總負債	Total liabilities	248,291	112,180	1,479	12,820	–	374,770
<b>衍生品現金流</b>		<b>Derivatives cash flow</b>					
衍生金融工具以淨額結算：	Derivative financial instruments settled on net basis:						
— 總流入	— Total inflow	1	1	1	–	–	3
— 總流出	— Total outflow	–	–	–	–	–	–
衍生金融工具以總額結算：	Derivative financial instruments settled on gross basis:						
— 總流入	— Total inflow	28,423	–	–	–	–	28,423
— 總流出	— Total outflow	28,306	–	–	–	–	28,306

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1. 金融風險管理目標和政策(續)

(b) 流動性風險(續)

銀行

		2020年12月31日 31 December 2020					總計 Total
		少於3個月 Less than 3 months	3至12個月 More than 3 months and up to 12 months	1-5年 More than 1 year and up to 5 years	長於5年 Over 5 years	不定期 Undated	
客戶存款	Deposits from customers	176,401	82,681	–	–	–	259,082
同業存放	Deposits from banks	36,914	1,216	823	–	–	38,953
已發行債券與已發行存款證	Debt and certificates of deposit issued	35,060	28,325	656	12,820	–	76,861
總負債	Total liabilities	248,375	112,222	1,479	12,820	–	374,896
<b>衍生品現金流</b>		<b>Derivatives cash flow</b>					
衍生金融工具以淨額結算：	Derivative financial instruments settled on net basis:						
— 總流入	— Total inflow	1	1	1	–	–	3
— 總流出	— Total outflow	–	–	–	–	–	–
衍生金融工具以總額結算：	Derivative financial instruments settled on gross basis:						
— 總流入	— Total inflow	28,423	–	–	–	–	28,423
— 總流出	— Total outflow	28,306	–	–	–	–	28,306

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1. 金融風險管理目標和政策(續)

(c) 信用風險

信用風險是客户或交易對手未按照約定履行義務而產生的風險，本集團信用風險主要來源於借貸、貿易融資和資金業務。

本集團嚴格遵循信用風險管理流程，以計量、監督和控制信用風險。本集團的信貸機構由信貸委員會、總經理、信貸部門負責人、營銷部門負責人、行政總裁和董事組成，他們具有豐富的銀行業務經驗，負責審批信貸業務。各層級按各級審批權限嚴格執行。批准信貸的信貸機構層次結構符合本集團的信貸政策；根據信用額度和其他控制限制(例如大額風險和集中度限制)對風險敞口進行監控；在主要信貸職能中實行職責劃分，以確保分別進行信貸控制和監控；問題信貸的管理由獨立的工作團隊處理。

本集團在一個保守的框架內管理其信用風險。信貸政策會根據當前的商業和經濟狀況，監管要求以及其資本資源等因素定期進行修訂。

本行按照附註2.2(i)，基於貸款的信用風險在初始確認後是否顯著增加，對貸款採用三階段的分類方法。本行的貸款監控政策符合AMCM規定的要求。本行信貸管理部及時監測逾期貸款情況，並對所有貸款進行減值評估。

(i) 最大信用風險敞口

於報告期末，不考慮任何擔保物及其他信用增級措施的最大信用風險敞口(包含衍生工具)詳情如下。最大風險敞口是基於資產負債表中報告的賬面金額，未考慮使用主淨額結算和抵押品協議對風險的減輕影響。

1. FINANCIAL RISK MANAGEMENT OBJECTIVES AND POLICIES (continued)

(c) Credit risk

Credit risk is the risk that a customer or counterparty in a transaction may default and arises mainly from lending, trade finance and treasury activities undertaken by the Group.

The Group has a credit risk management process to measure, monitor and control credit risk. The lending authority of the Bank consists of the credit committee, general manager, credit department heads, marketing department heads, chief executive officer and directors who have extensive banking experience, and have the ultimate authority in approving loans and advances. Each level within the authority hierarchy has its own lending limit which is specified in the credit memorandum. The hierarchy of credit authority which approves credit is in compliance with the Group's credit policy; exposures are monitored against credit limits and other control limits (such as large exposures and concentration limits); segregation of duties in key credit functions is in place to ensure separate credit control and monitoring; management and recovery of problem credits is handled by an independent work-out team.

The Group manages its credit risk within a conservative framework. Its credit policy is regularly revised, taking into account factors such as prevailing business and economic conditions, regulatory requirements and its capital resources.

The Bank classifies loans into three stages, depending on whether credit risk on that loans have increased significantly since initial recognition in accordance with note 2.2(i). The Bank's loan monitoring policy is in compliance with the requirements set out by the AMCM. The Credit Management Department of the Bank monitors the overdue loans on a timely basis. All loans are subject to impairment assessment.

(i) Maximum exposure to credit risk

The table below shows the maximum exposure to credit risk for the components at the end of the reporting period, including derivatives. The maximum exposure is based on the carrying amounts as reported in the balance sheet, before the effect of mitigation through the use of master netting and collateral agreements.



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1. 金融風險管理目標和政策(續)

1. FINANCIAL RISK MANAGEMENT OBJECTIVES AND POLICIES (continued)

(c) 信用風險(續)

(c) Credit risk (continued)

(i) 最大信用風險敞口(續)

(i) Maximum exposure to credit risk (continued)

最大風險敞口	Maximum exposure	集團		銀行	
		The Group		The Bank	
		2021	2020	2021	2020
		千澳門元	千澳門元	千澳門元	千澳門元
		MOP'000	MOP'000	MOP'000	MOP'000
存放同業結餘	Balances with other banks	28,404,848	36,796,317	28,375,428	36,684,249
存放貨幣當局準備金	Deposits with monetary authority	5,373,370	4,935,753	5,373,369	4,935,753
拆放同業	Placements with other banks	75,467,442	38,958,953	75,467,442	38,958,953
客戶貸款與墊款	Loans and advances to customers	230,672,782	231,474,647	230,672,782	231,474,647
以公允價值計量且其變動計入損益之金融資產	Financial assets at fair value through profit or loss	682,622	468,329	682,622	468,329
可供出售類投資	Available-for-sale investments	36,819,318	47,416,718	36,707,724	47,335,910
衍生金融資產	Derivative financial assets	352,035	320,121	352,035	320,121
應收款及其他資產	Receivables and other assets	5,375,981	1,948,149	5,413,221	1,987,809
持有至到期日投資	Held-to-maturity investments	51,943,733	39,690,112	51,919,227	39,644,947
總計	Total	435,092,131	402,009,099	434,963,850	401,810,718
保函	Guarantees	12,008,958	10,791,882	12,008,958	10,791,882
給客戶開立信用證而承擔的承諾	Commitments under letters of credit on behalf of customers	469,348	931,171	469,348	931,171
未提款貸款承諾	Undrawn loan commitments	71,914,621	64,730,838	71,914,621	64,730,838
總計	Total	84,392,927	76,453,891	84,392,927	76,453,891
信用風險敞口總計	Total credit risk exposure	519,485,058	478,462,990	519,356,777	478,264,609

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1. 金融風險管理目標和政策(續)

(c) 信用風險(續)

(ii) 信貸質量

貸款和墊款賬面總額按信貸質量分析如下：

		集團與銀行 The Group and the Bank		
		2021		2020
		千澳門元	千澳門元	千澳門元
		MOP'000	MOP'000	MOP'000
		附註 Note		
未逾期	Not past due	(1)	227,160,330	230,392,149
信用減值	Credit-impaired	(2)	3,905,735	602,479
已逾期但未發生信用減值	Past due but not credit-impaired	(2), (3)	1,196,765	600,035
總計	Total		232,262,830	231,594,663

附註：

- (1) 本集團所有該等貸款未獲評級。
- (2) 本集團已逾期或已計提專項減值的貸款所對應的抵押物主要為銀行存款和物業。當對減值貸款進行單獨評估時，本集團會考慮抵押物價值。抵押物價值只計算小於等於貸款和墊款金額(擔保品餘額)部分。截至2021年12月31日由本集團及本行持有的總抵押物餘額為1,181百萬澳門元(2020年12月31日：861百萬澳門元)。
- (3) 於報告期末，已逾期未減值的總貸款與墊款分佈如下：

Notes:

- (1) The Group has unrated exposures for all these loans.
- (2) The collateral that the Group held relating to loans which are past due or individually impaired mainly consisted of bank deposits and properties. The Group takes into account the collateral values when performing its individual assessment on impaired loans. Where collateral values are greater than gross advances, only the amount of collateral up to the gross loan and advance (secured balance) was included. The total secured balance of collateral held by the Group and the Bank as at 31 December 2021 amounted to MOP1,181 million (31 December 2020: MOP861 million).
- (3) Distribution of gross loans and advances that were past due but not impaired at the end of the reporting period are summarised as follows:

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1. 金融風險管理目標和政策(續)

(c) 信用風險(續)

(ii) 信貸質量(續)

集團與銀行 The Group and the Bank		2021年12月31日 31 December 2021				
		少於30天 Less than 30 days 千澳門元 MOP'000	31-60天 31 - 60 days 千澳門元 MOP'000	61-90天 61 - 90 days 千澳門元 MOP'000	長於90天 More than 90 days 千澳門元 MOP'000	總計 Total 千澳門元 MOP'000
客戶貸款與墊款	Loans and advances to customers	985,697	135,044	76,024	-	1,196,765

集團與銀行 The Group and the Bank		2020年12月31日 31 December 2020				
		少於30天 Less than 30 days 千澳門元 MOP'000	31-60天 31 - 60 days 千澳門元 MOP'000	61-90天 61 - 90 days 千澳門元 MOP'000	長於90天 More than 90 days 千澳門元 MOP'000	總計 Total 千澳門元 MOP'000
客戶貸款與墊款	Loans and advances to customers	484,758	72,765	42,512	-	600,035

本年，本集團並無對此類金融資產重新定價。

(iii) 擔保物和其他信用增級

本集團需要取得的擔保物金額及類型基於對交易對手的信用風險評估決定。本集團擔保物主要為銀行存款及物業。

管理層監察擔保物的市值，並在必要時根據相關協議要求追加擔保物。並在覆核減值損失撥備是否充足時監察所獲得擔保物的市價。

本集團對抵債資產進行有序處置，所得款項用以抵償貸款。一般而言，本集團不將抵債資產用於商業用途。

於報告期末，本集團無抵債資產。

During the year, no financial assets of the Group have been renegotiated.

(iii) Collaterals and other credit enhancements

The amount and type of collateral required depends on an assessment of the credit risk of the counterparty. The main types of collateral obtained are bank deposits and properties.

Management monitors the market value of collateral, requests additional collateral in accordance with the underlying agreement, and monitors the market value of collateral obtained during its review of the adequacy of the allowance for impairment losses.

It is the Group's policy to dispose repossessed properties in an orderly fashion. The proceeds are used to reduce or repay the outstanding claim. In general, the Group does not occupy repossessed properties for business use.

As the end of the reporting period, the Group has no repossessed assets.

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1. 金融風險管理目標和政策(續)

(c) 信用風險(續)

(iv) 集中度風險

於報告期末，本集團存在一定的集中度風險，因為本集團和本行對母公司的信用風險敞口佔比為17.21% (2020年12月31日：11.68%)，詳見財務報表附註4。

於報告期末，除了對母公司的集中度風險外，本集團和本行並無對某一交易對手信用風險敞口集中。本集團以向借款者要求提供有形擔保物或存款質押以減低信用風險。

(d) 資本管理

本集團資本管理之主要目的是為了確保本行遵守外部所訂之資本要求，同時能保持良好的信用評級及合理的資本充足率以支持本行業務增長、提升股東價值。

本集團根據經濟條件變動及其活動的風險特徵管理資本結構並作出相應調整。本集團可以調整向股東支付的股息數額，向股東返還資本或發行資本證券，以便維持現有資本結構或進行資本結構調整。與以前年度相比，目標、政策和程式無變動。管理層每月根據總資本、總風險加權資產和資本充足率的資訊對資本充足率進行監測。

1. FINANCIAL RISK MANAGEMENT OBJECTIVES AND POLICIES (continued)

(c) Credit risk (continued)

(iv) Concentration of risks

As at end of the reporting period, the Group has certain concentration of credit risk as 17.21% (31 December 2020: 11.68%) of the Group's and the Bank's credit risk exposure are with its ultimate holding company as shown in note 4 to the financial statement.

Other than the concentration risk with its ultimate holding company, the Group has no concentration of credit risk of the Group's and the Bank's credit risk exposure with material counterparty as at the end of the reporting period. The Group's measures for mitigating its credit risk include solicitation of tangible collaterals or pledged deposits from the borrower.

(d) Capital management

The primary objectives of the Group's capital management are to ensure that the Group complies with externally imposed capital requirements and that the Group maintains strong credit ratings and healthy capital ratios in order to support its business and to maximise shareholders' value.

The Group manages its capital structure and makes adjustments to it in the light of changes in economic conditions and the risk characteristics of its activities. In order to maintain or adjust the capital structure, the Group may adjust the amount of dividend payment to shareholders, return capital to shareholders or issue capital securities. No changes were made in the objectives, policies and processes from the previous years. The management monitors the capital adequacy on a monthly basis, based on the information on total capital, total risk-weighted assets and the capital adequacy ratio.

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1. 金融風險管理目標和政策(續)

(d) 資本管理(續)

	集團 The Group		銀行 The Bank	
	2021	2020	2021	2020
資本充足率 Capital adequacy ratio	14.07%	14.31%	13.97%	14.22%

2. 公允價值層級架構

(a) 公允價值

在活躍市場交易的金融工具的公允價值根據於報告期末取得的市場價格計算。就金融資產而言，所報市場價格為現有買入價；而就金融負債而言，所報市場價格為現有賣出價。

如果某項金融工具並非於活躍市場交易(例如場外交易衍生工具)，其公允價值將採用估值方法確定。

衍生金融資產及負債按公允價值入賬，該等公允價值是通過採用當前市場參數和估值技術而確定。衍生金融資產及負債之金額於合併財務報表附註24披露。

(b) 公允價值層級架構

下表按三個層級列示本集團在報告期末以經常性方式計量的金融工具的公允價值。本集團參照估值技術中使用的輸入值的可觀察性和重要性釐定公允價值計量的層級，具體如下：

- 第一層估值：釐定公允價值只採用第一層參數，即於計量日相同資產或負債在活躍市場未經調整的公開報價。
- 第二層估值：釐定公允價值採用第二層參數，即可觀察到的輸入值不滿足第一層的條件，並且未基於對估值有影響的、市場信息中無法獲得的非可觀察參數。
- 第三層估值：釐定公允價值基於對估值有影響的非可觀察參數。

1. FINANCIAL RISK MANAGEMENT OBJECTIVES AND POLICIES (continued)

(d) Capital management (continued)

2. FAIR VALUE AND FAIR HIERARCHY

(a) Fair value

The fair value of financial instruments traded in active markets is based on market prices quoted at the end of the reporting period. For financial assets, the current bid price is quoted; for financial liabilities, the current ask price is quoted.

The fair value of financial instruments that are not traded in an active market (for example, over-the-counter derivatives) is determined by using valuation techniques.

Derivative financial assets and liabilities are recorded at fair values obtained from valuation techniques using current market parameters. The amounts of derivative financial assets and liabilities are disclosed in note 24 to the consolidated financial statement.

(b) Fair value hierarchy

The following table presents the fair value of the Group's financial instruments measured at the end of the reporting period on a recurring basis, categorised into the three-level fair value hierarchy. The level into which a fair value measurement is classified is determined with reference to the observability and significance of the inputs used in the valuation technique as follows:

- Level 1 valuations: Fair value measured using only Level 1 inputs, unadjusted quoted prices in active markets for identical assets or liabilities at the measurement date.
- Level 2 valuations: Fair value measured using Level 2 inputs, i.e. observable inputs which fail to meet Level 1, and not using significant unobservable inputs. Unobservable inputs are inputs for which market data are not available.
- Level 3 valuations: Fair value measured using significant unobservable inputs.

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2. 公允價值層級架構(續)

2. FAIR VALUE AND FAIR HIERARCHY (continued)

(b) 公允價值層級架構(續)

(b) Fair value hierarchy (continued)

集團	The Group	2021年12月31日 31 December 2021			
		第一層 Level 1 千澳門元 MOP'000	第二層 Level 2 千澳門元 MOP'000	第三層 Level 3 千澳門元 MOP'000	總計 Total 千澳門元 MOP'000
金融資產	Financial assets				
可供出售類投資：	Available-for-sale investments:				
一債券	– Debt securities	17,712,456	19,096,686	–	36,809,142
衍生金融資產	Derivative financial assets	–	352,035	–	352,035
以公允價值計量且其變動計入損益之金融資產	Financial assets at fair value through profit or loss	–	682,622	–	682,622
		17,712,456	20,131,343	–	37,843,799
金融負債	Financial liabilities				
衍生金融負債	Derivative financial liabilities	–	(560,280)	–	(560,280)
以公允價值計量且其變動計入損益之金融負債	Financial liabilities at fair value through profit or loss	–	(682,396)	–	(682,396)
		–	(1,242,676)	–	(1,242,676)
銀行	The Bank				
金融資產	Financial assets				
可供出售類投資：	Available-for-sale investments:				
一債券	– Debt securities	17,687,917	19,009,630	–	36,697,547
衍生金融資產	Derivative financial assets	–	352,035	–	352,035
以公允價值計量且其變動計入損益之金融資產	Financial assets at fair value through profit or loss	–	682,622	–	682,622
		17,687,917	20,044,287	–	37,732,204
金融負債	Financial liabilities				
衍生金融負債	Derivative financial liabilities	–	(560,280)	–	(560,280)
以公允價值計量且其變動計入損益之金融負債	Financial liabilities at fair value through profit or loss	–	(682,396)	–	(682,396)
		–	(1,242,676)	–	(1,242,676)

## (b) Fair value hierarchy (continued)

集團	The Group	2020年12月31日 31 December 2020			
		第一層 Level 1 千澳門元 MOP'000	第二層 Level 2 千澳門元 MOP'000	第三層 Level 3 千澳門元 MOP'000	總計 Total 千澳門元 MOP'000
<b>金融資產</b>	<b>Financial assets</b>				
可供出售類投資：	Available-for-sale investments:				
－債券	－ Debt securities	23,876,660	23,332,019	197,863	47,406,542
衍生金融資產	Derivative financial assets	－	320,121	－	320,121
以公允價值計量且其變動計入損益之金融資產	Financial assets at fair value through profit or loss	－	468,329	－	468,329
		23,876,660	24,120,469	197,863	48,194,992
<b>金融負債</b>	<b>Financial liabilities</b>				
衍生金融負債	Derivative financial liabilities	－	(488,867)	－	(488,867)
以公允價值計量且其變動計入損益之金融負債	Financial liabilities at fair value through profit or loss	－	(468,195)	－	(468,195)
		－	(957,062)	－	(957,062)
<b>銀行</b>	<b>The Bank</b>				
		第一層 Level 1 千澳門元 MOP'000	第二層 Level 2 千澳門元 MOP'000	第三層 Level 3 千澳門元 MOP'000	總計 Total 千澳門元 MOP'000
<b>金融資產</b>	<b>Financial assets</b>				
可供出售類投資：	Available-for-sale investments:				
－債券	－ Debt securities	23,876,661	23,263,330	185,743	47,325,734
衍生金融資產	Derivative financial assets	－	320,121	－	320,121
以公允價值計量且其變動計入損益之金融資產	Financial assets at fair value through profit or loss	－	468,329	－	468,329
		23,876,661	24,051,780	185,743	48,114,184
<b>金融負債</b>	<b>Financial liabilities</b>				
衍生金融負債	Derivative financial liabilities	－	(488,867)	－	(488,867)
以公允價值計量且其變動計入損益之金融負債	Financial liabilities at fair value through profit or loss	－	(468,195)	－	(468,195)
		－	(957,062)	－	(957,062)



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2. 公允價值層級架構(續)

(b) 公允價值層級架構(續)

第一層、第二層與第三層互相轉化

以公允價值入賬的第一層、第二層與第三層  
金融資產及負債轉化情況如下表所示：

集團	The Group	從第二層轉為第一層		從第一層轉為第二層		從第一層轉為第三層	
		Transfers from level 2 to level 1		Transfers from level 1 to level 2		Transfers from level 1 to level 3	
		2021	2020	2021	2020	2021	2020
		千澳門元 MOP'000	千澳門元 MOP'000	千澳門元 MOP'000	千澳門元 MOP'000	千澳門元 MOP'000	千澳門元 MOP'000
可供出售類投資 債券	Available-for-sale investments Debt securities	5,471,888	505,206	7,851,090	10,739,835	-	197,863
銀行	The Bank	從第二層轉為第一層		從第一層轉為第二層		從第一層轉為第三層	
		Transfers from level 2 to level 1		Transfers from level 1 to level 2		Transfers from level 1 to level 3	
		2021	2020	2021	2020	2021	2020
		千澳門元 MOP'000	千澳門元 MOP'000	千澳門元 MOP'000	千澳門元 MOP'000	千澳門元 MOP'000	千澳門元 MOP'000
可供出售類投資 債券	Available-for-sale investments Debt securities	5,455,483	505,206	7,851,090	10,695,703	-	185,743

2. FAIR VALUE AND FAIR HIERARCHY (continued)

(b) Fair value hierarchy (continued)

Transfers between level 1, 2 and 3

The following table shows transfers between level 1, level 2 and level 3 of the fair value hierarchy for financial assets and liabilities which are recorded at fair value:

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2. 公允價值層級架構(續)

(c) 不使用公允價值計量的金融工具

- (i) 除下列金融工具外，本集團及本行以成本或攤餘成本入賬之金融工具賬面金額，與其於2021年12月31日及2020年12月31日之公允價值相若。這些金融工具的賬面金額與公允價值披露如下：

集團	The Group	2021年12月31日 31 December 2021		
		賬面金額 Carrying amounts 千澳門元 MOP'000	公允價值 Fair value 千澳門元 MOP'000	未確認損失 Unrecognised loss 千澳門元 MOP'000
持有至到期日投資	Held-to-maturity investments	51,943,733	51,748,358	(195,375)
發行債券	Debts issued	(12,212,414)	(12,491,297)	(278,883)
銀行	The Bank	2021年12月31日 31 December 2021		
		賬面金額 Carrying amounts 千澳門元 MOP'000	公允價值 Fair value 千澳門元 MOP'000	未確認損失 Unrecognised loss 千澳門元 MOP'000
持有至到期日投資	Held-to-maturity investments	51,919,227	51,723,487	(195,740)
發行債券	Debts issued	(12,212,414)	(12,491,297)	(278,883)

2. FAIR VALUE AND FAIR HIERARCHY (continued)

(c) Financial instruments not measured at fair value

- (i) The carrying amounts of the Group's and the Bank's financial instruments carried at cost or amortised cost are not materially different from their fair values as at 31 December 2021 and 31 December 2020 except for the following financial instruments, for which their carrying amounts and fair value are disclosed below:

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2. 公允價值層級架構(續)

(c) 不使用公允價值計量的金融工具(續)

集團	The Group	2020年12月31日 31 December 2020		
		賬面金額 Carrying amounts 千澳門元 MOP'000	公允價值 Fair value 千澳門元 MOP'000	未確認收益/ (損失) Unrecognised gain/(loss) 千澳門元 MOP'000
持有至到期日投資	Held-to-maturity investments	39,690,112	39,758,515	68,403
發行債券	Debts issued	(12,133,486)	(12,481,824)	(348,338)
銀行	The Bank	2020年12月31日 31 December 2020		
		賬面金額 Carrying amounts 千澳門元 MOP'000	公允價值 Fair value 千澳門元 MOP'000	未確認收益/ (損失) Unrecognised gain/(loss) 千澳門元 MOP'000
持有至到期日投資	Held-to-maturity investments	39,644,947	39,713,414	68,467
發行債券	Debt issued	(12,133,486)	(12,481,824)	(348,338)

(ii) 同業存款、拆放同業及存放貨幣當局準備金

浮動利率拆放同業和隔夜存款的公允價值與賬面金額相等。固定利率存放同業的公允價值用未來現金流在存款剩餘期間內折現(折現率為資金市場當時利率)。由於所有該等存款均於一年內到期,故其估計之公允價值約等於其賬面值。

(iii) 貸款和墊款及商業票據

貸款和墊款及商業票據以扣除減值撥備後列示。除少部分貸款和墊款以外,所有項目皆為浮動利率貸款。本集團根據市場利率變動情況,評估貸款和墊款及商業票據之公允價值。本集團認為其公允價值總額與賬面總額不存有重大差異。

(ii) Balances and placements with banks and monetary authority

The fair values of floating rate placements and overnight deposits are their carrying amounts. While the fair value of fixed interest placements are based on the discounted cash flows using the prevailing money-market interest rates and their remaining period up to the date of maturity, the estimated fair values are approximately equal to their carrying values since all such placements are due in less than one year.

(iii) Loan and advances and trade bills

Loans and advances and trade bills are net of allowances for impairment. All items, except for a small portion of loans and advances, bear interest at a floating rate. The Group has assessed the fair value of loan and advances and trade bills, after taking into account the relevant market interest rates, and has noted that the total fair value is not materially different from the total carrying value.

財務訊息披露(根據澳門財務報告準則) Financial Information Disclosure (in Accordance with MFRSs)  
財務報告 Financial Statements  
未經審計補充資料 Unaudited Supplementary Information

2. 公允價值層級架構 (續)

(c) 不使用公允價值計量的金融工具 (續)

(iv) 沒有活躍市場報價的可供出售類權益工具

沒有活躍市場報價的可供出售類權益工具以成本扣除減值準備列示。

(v) 客戶及同業存款

無固定到期日的客戶及同業浮動利率存款之公允價值等於其賬面金額。沒有市場報價的客戶與同業固定利率存款的公允價值採用現金流折現模型估值，其折現利率選用相同期限的新負債利率。客戶及同業存款之存續期一般小於一年，其公允價值約等於其賬面金額。

(vi) 發行存款證

發行固定利率存款證的公允價值採用現金流折現模型估值，其折現利率選用相同信用風險和期限的新負債利率。發行存款證的期限一般小於一年，其公允價值約等於帳面價值。

(vii) 應收款項及其他資產和其他負債

其他資產及其他負債的到期日較短，其預估公允價值與其賬面價值相若。

2. FAIR VALUE AND FAIR HIERARCHY (continued)

(c) Financial instruments not measured at fair value (continued)

(iv) Unquoted available-for-sale equity investments

The unquoted available-for-sale equity investments have been stated at cost less any impairment loss.

(v) Deposits from banks and customers

The estimated fair values of deposits from customers and other banks with no stated maturity and bearing floating rates are their carrying values. The fair value of fixed interest-bearing deposits from customers and other banks without quoted market price is based on discounted cash flows using the interest rates for new debts with similar remaining maturity and, since their maturity is normally less than one year from the end of the reporting period, their fair values are approximately equal to their carrying values.

(vi) Certificates of deposit issued

The estimated fair values of fixed interest bearing certificates of deposit issued is based on discounted cash flows using the interest rates for new debts with similar credit risk and remaining maturity and, since the maturity for the certificates of deposit outstanding is less than one year from the end of the reporting period, their fair values is not materially different to their carrying values.

(vii) Receivables and other assets and other liabilities

The estimated fair value of the other assets and other liabilities, are approximately equal to their carrying value due to their short maturity.

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

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

## 1. 財務信息

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

### (a) 綜合資產負債表和資產負債表

#### 集團層面

#### 綜合資產負債表

於二零二一年十二月三十一日

## 1. FINANCIAL STATEMENTS

In terms of information required under Article 75(1) and 75(3) of the Financial System Act of Macau (FSAM).

### (a) Consolidated balance sheet and balance sheet

#### Group Level

#### Consolidated Balance Sheet

As at 31 December 2021

				澳門元 MOP
		資產總額	備用金、 折舊和減值 Provision Depreciation & Impairment	資產淨額
資產	Assets	Total Assets		Net Assets
現金	Cash	2,946,224,904.71		2,946,224,904.71
AMCM存款	Deposit with A.M.C.M.	5,373,369,071.20		5,373,369,071.20
應收賬項	Account receivable	296,778,615.01		296,778,615.01
在本地之其他信用機構活期存款	Demand deposits with local banks	1,243,211,582.00		1,243,211,582.00
在外地之其他信用機構活期存款	Demand deposits with correspondents	27,161,636,769.13		27,161,636,769.13
金、銀	Gold & Silver			
其他流動資產	Other current assets	458,971,531.95		458,971,531.95
放款	Loans & advances	222,761,269,432.34	1,785,729,294.70	220,975,540,137.64
在本澳信用機構拆放	Interbank placement with local banks	25,385,181,520.00		25,385,181,520.00
在外地信用機構之通知及定期存款	Deposits at call & time with correspondents	61,359,170,162.13		61,359,170,162.13
股票、債券及股權	Securities	89,677,054,901.23	68,507,318.51	89,608,547,582.72
承銷資金投資	Utilization of resources in trust			
債務人	Debtors	2,492,086,931.39		2,492,086,931.39
其他投資	Other investments			
財務投資	Financial investments			
不動產	Buildings	281,971,890.92	111,628,859.46	170,343,031.46
設備	Equipment	334,091,599.22	267,575,315.87	66,516,283.35
遞延費用	Preliminary expenses			
開辦費用	Setting up expenses			
未完成不動產	Immovable in progress			
其他固定資產	Other fixed assets	238,804,136.98	157,889,191.82	80,914,945.16
內部及調整賬	Sundry accounts	2,008,494,155.88		2,008,494,155.88
總額	Total	442,018,317,204.09	2,391,329,980.36	439,626,987,223.73

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

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

## 1. 財務信息(續)

### (a) 綜合資產負債表和資產負債表(續)

集團層面(續)

#### 綜合資產負債表

於二零二一年十二月三十一日

## 1. FINANCIAL STATEMENTS (continued)

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

Group Level (continued)

#### Consolidated Balance Sheet

As at 31 December 2021

負債	Liabilities	小結 Sub-Total	澳門元 MOP 總額 Total
活期存款	Demand deposit	46,325,326,858.16	
通知存款	Deposits at call		
定期存款	Time deposit	166,576,352,818.10	212,901,679,676.26
公共機構存款	Deposit of public sector	46,594,441,642.46	
本地信用機構資金	Deposits from local banks	33,983,540,771.69	
其他本地機構資金	Loans from local credit institutions		
外幣借款	Loans in foreign currency	98,507,620,241.70	
債券借款	Debts against debentures	12,212,414,167.27	
承銷資金債權人	Creditors of resources in trust		
應付支票及票據	Cheques & payment orders	160,045,047.74	
債權人	Creditors	1,662,344,961.57	
各項負債	Accounts payable	560,280,356.12	193,680,687,188.55
內部及調整賬	Sundry accounts		1,844,862,789.08
各項風險備用金	Provision		1,150,727,915.11
股本	Capital	588,920,000.00	
法定儲備	Legal reserve	631,773,300.00	
自定儲備	Statutory reserve		
其他儲備(附註)	Other reserves	7,296,856,046.71	8,517,549,346.71
歷年營業結果	Retained profit	19,505,405,649.80	
本年營業結果	Profit & loss for the year	2,026,074,658.22	21,531,480,308.02
總額	Total		439,626,987,223.73

附註：其他儲備已包括根據金融體系法律制度而需增撥的備用金1,303,110,000澳門元。該增撥的備用金扣除遞延所得稅156,373,200澳門元後，淨額為1,146,736,800澳門元。

Note: Other Reserve has included the additional impairment allowance MOP1,303,110,000 according to the Financial System Act, after the deduction of deferred tax MOP156,373,200 in the additional impairment allowance, the net amount is MOP1,146,736,800.

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

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

## 1. 財務信息(續)

### (a) 綜合資產負債表和資產負債表(續)

集團層面(續)

綜合備查賬

## 1. FINANCIAL STATEMENTS (continued)

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

Group Level (continued)

Consolidated Memorandum Accounts

備查賬	Memorandum Accounts	澳門元 MOP 金額 Amount
代客保管賬	Values received for safe keeping	101,076,204,130.00
代收賬	Bills for collection	1,050,624,670.96
抵押賬	Collateral	488,216,438,000.00
保證及擔保付款	Guarantee on account of customers	12,008,958,428.56
信用狀	Letters of credit outstanding	429,711,542.17
承兌匯票	Bills & acceptance available for discount	39,636,069.58
代付保證金	Guarantee deposit on behalf of customers	
期貨買入	Forward exchange contracts – Purchases	37,631,041,918.32
期貨賣出	Forward exchange contracts – Sales	37,944,758,479.37
其他備查賬	Other memorandum items	88,748,812,058.53



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

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) 綜合資產負債表和資產負債表(續)

#### 銀行層面

#### 資產負債表

於二零二一年十二月三十一日

## 1. FINANCIAL STATEMENTS (continued)

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

#### Bank Level

#### Balance Sheet

As at 31 December 2021

				澳門元 MOP
		資產總額	備用金、 折舊和減值 Provision Depreciation & Impairment	資產淨額
資產	Assets	Total Assets		Net Assets
現金	Cash	2,946,224,904.71		2,946,224,904.71
AMCM存款	Deposit with A.M.C.M.	5,373,369,071.20		5,373,369,071.20
應收賬項	Account receivable	296,778,615.01		296,778,615.01
在本地之其他信用機構活期存款	Demand deposits with local banks	1,213,820,354.49		1,213,820,354.49
在外地之其他信用機構活期存款	Demand deposits with correspondents	27,161,607,198.28		27,161,607,198.28
金、銀	Gold & Silver			
其他流動資產	Other current assets	458,639,038.59		458,639,038.59
放款	Loans & advances	222,761,269,432.34	1,785,729,294.70	220,975,540,137.64
在本澳信用機構拆放	Interbank placement with local banks	25,385,181,520.00		25,385,181,520.00
在外地信用機構之通知及 定期存款	Deposits at call & time with correspondents	61,359,170,162.13		61,359,170,162.13
股票、債券及股權	Securities	89,620,913,335.04	68,507,318.51	89,552,406,016.53
承銷資金投資	Utilization of resources in trust			
債務人	Debtors	2,533,141,610.94		2,533,141,610.94
其他投資	Other investments			
財務投資	Financial investments			
不動產	Buildings	214,028,905.00	93,942,184.10	120,086,720.90
設備	Equipment	331,681,046.22	265,205,461.00	66,475,585.22
遞延費用	Preliminary expenses			
開辦費用	Setting up expenses			
未完成不動產	Immovable in progress			
其他固定資產	Other fixed assets	238,104,977.60	157,255,536.56	80,849,441.04
內部及調整賬	Sundry accounts	2,006,300,763.46		2,006,300,763.46
總額	Total	441,900,230,935.01	2,370,639,794.87	439,529,591,140.14

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

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) 綜合資產負債表和資產負債表(續)

銀行層面(續)

資產負債表

於二零二一年十二月三十一日

## 1. FINANCIAL STATEMENTS (continued)

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

Bank Level (continued)

Balance Sheet

As at 31 December 2021

負債	Liabilities	小結 Sub-Total	澳門元 MOP 總額 Total
活期存款	Demand deposit	46,399,604,188.01	
通知存款	Deposits at call		
定期存款	Time deposit	166,764,169,903.70	213,163,774,091.71
公共機構存款	Deposit of public sector	46,594,441,642.46	
本地信用機構資金	Deposits from local banks	33,983,540,771.69	
其他本地機構資金	Loans from local credit institutions		
外幣借款	Loans in foreign currency	98,507,620,241.70	
債券借款	Debts against debentures	12,212,414,167.27	
承銷資金債權人	Creditors of resources in trust		
應付支票及票據	Cheques & payment orders	160,045,047.74	
債權人	Creditors	1,588,878,388.11	
各項負債	Accounts payable	560,280,356.12	193,607,220,615.09
內部及調整賬	Sundry accounts		1,837,415,392.19
各項風險備用金	Provision		1,150,706,015.80
股本	Capital	588,920,000.00	
法定儲備	Legal reserve	588,920,000.00	
自定儲備	Statutory reserve		
其他儲備(附註)	Other reserves	7,268,018,909.64	8,445,858,909.64
歷年營業結果	Retained profit	19,344,779,625.02	
本年營業結果	Profit & loss for the year	1,979,836,490.69	21,324,616,115.71
總額	Total		439,529,591,140.14

附註：其他儲備已包括根據金融體系法律制度而需增撥的備用金1,303,110,000澳門元。該增撥的備用金扣除遞延所得稅156,373,200澳門元後，淨額為1,146,736,800澳門元。

Note: Other Reserve has included the additional impairment allowance MOP1,303,110,000 according to the Financial System Act, after the deduction of deferred tax MOP156,373,200 in the additional impairment allowance, the net amount is MOP1,146,736,800.

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

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

## 1. 財務信息(續)

### (a) 綜合資產負債表和資產負債表(續)

銀行層面(續)

備查賬

## 1. FINANCIAL STATEMENTS (continued)

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

Bank Level (continued)

Memorandum Accounts

備查賬	Memorandum Accounts	澳門元 MOP 金額 Amount
代客保管賬	Values received for safe keeping	101,076,204,130.00
代收賬	Bills for collection	1,050,624,670.96
抵押賬	Collateral	488,216,438,000.00
保證及擔保付款	Guarantee on account of customers	12,008,958,428.56
信用狀	Letters of credit outstanding	429,711,542.17
承兌匯票	Bills & acceptance available for discount	39,636,069.58
代付保證金	Guarantee deposit on behalf of customers	
期貨買入	Forward exchange contracts – Purchases	37,631,041,918.32
期貨賣出	Forward exchange contracts – Sales	37,944,758,479.37
其他備查賬	Other memorandum items	88,748,812,058.53

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

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) 綜合損益表和損益表

#### 集團層面

#### 綜合損益表

截至二零二一年十二月三十一日止年度

#### 綜合營業賬目

## 1. FINANCIAL STATEMENTS (continued)

### (b) Consolidated income statement and income statement

#### Group Level

#### Consolidated Income Statement

For the year ended 31 December 2021

#### Consolidated Income Statement

借方 Debit	金額 Amount	貸方 Credit	澳門元 MOP 金額 Amount
負債業務成本		資產業務收益	
Costs of credit operations	3,371,696,148.68	Income from credit operations	7,639,605,901.52
人事費用		銀行服務收益	
Personnel costs		Income from banking services	826,086,009.08
董事及監察會開支		其他銀行業務收益	
Board of directors & supervisors fee	746,750.04	Income from other banking services	473,955,573.94
職員開支		證券及財務投資收益	
Staff costs	622,023,241.89	Income from securities & equity investments	181,044,894.32
固定職員福利		其他銀行收益	
Staff benefits	88,446,772.11	Other banking income	89,200.00
其他人事費用		非正常業務收益	
Other personnel costs	22,533,995.40	Income from non-banking operations	3,983,300.30
第三者作出之供應		營業損失	
Third party supply	17,237,094.78	Operating loss	
第三者提供之勞務			
Third party services	414,575,405.54		
其他銀行費用			
Other banking costs	348,071,159.27		
稅項			
Taxation	1,200,741.33		
非正常業務費用			
Costs of non-banking operations	2,250,334.51		
折舊撥款			
Depreciation allowances	54,913,965.29		
備用金之撥款			
Provision allowances	1,614,065,328.46		
營業利潤			
Operating profit	2,567,003,941.86		
總額		總額	
Total	9,124,764,879.16	Total	9,124,764,879.16

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

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

## 1. 財務信息(續)

### (b) 綜合損益表和損益表(續)

集團層面(續)

綜合損益計算表

借方 Debit	金額 Amount	貸方 Credit	澳門元 MOP 金額 Amount
營業損失 Operating loss		營業利潤 Operating profit	2,567,003,941.86
歷年之損失 Loss related to previous years		歷年之利潤 Profit related to previous years	3,841,812.38
特別損失 Exceptional losses		特別利潤 Exceptional profits	
營業利潤之稅項撥款 Profit tax provision	267,871,096.02	備用金之使用 Provisions used up	
根據金融體系法律制度增撥的備用金 Additional impairment allowance according to Financial System Act.	276,900,000.00	營業結果(虧損) Operating Result (loss)	
Operating Result (profit)			
營業結果(盈餘)	2,026,074,658.22		
總額 Total	2,570,845,754.24	總額 Total	2,570,845,754.24

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

副董事長、行政總裁兼執行董事  
Vice Chairman, Chief Executive Officer & Executive Director  
牛建軍  
Niu Jian Jun

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

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

## 1. 財務信息(續)

### (b) 綜合損益表和損益表(續)

#### 銀行層面

#### 損益表

截至二零二一年十二月三十一日止年度

#### 營業賬目

## 1. FINANCIAL STATEMENTS (continued)

### (b) Consolidated income statement and income statement (continued)

#### Bank Level

#### Income Statement

For the Year Ended 31 December 2021

#### Income Statement

借方 Debit	金額 Amount	貸方 Credit	澳門元 MOP 金額 Amount
負債業務成本		資產業務收益	
Costs of credit operations	3,373,669,474.81	Income from credit operations	7,634,367,103.85
人事費用		銀行服務收益	
Personnel costs		Income from banking services	757,408,832.38
董事及監察會開支		其他銀行業務收益	
Board of directors & supervisors fee	643,750.00	Income from other banking services	473,242,626.89
職員開支		證券及財務投資收益	
Staff costs	607,557,343.23	Income from securities & equity investments	181,111,630.20
固定職員福利		其他銀行收益	
Staff benefits	86,386,387.73	Other banking income	89,200.00
其他人事費用		非正常業務收益	
Other personnel costs	22,180,978.00	Income from non-banking operations	1,937,182.80
第三者作出之供應		營業損失	
Third party supply	17,076,429.90	Operating loss	
第三者提供之勞務			
Third party services	410,997,072.75		
其他銀行費用			
Other banking costs	343,951,058.08		
稅項			
Taxation	1,158,177.67		
非正常業務費用			
Costs of non-banking operations	2,246,264.67		
折舊撥款			
Depreciation allowances	54,003,829.58		
備用金之撥款			
Provision allowances	1,614,001,932.55		
營業利潤			
Operating profit	2,514,283,877.15		
總額		總額	
Total	9,048,156,576.12	Total	9,048,156,576.12

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

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

## 1. 財務信息(續)

### (b) 綜合損益表和損益表(續)

銀行層面(續)

損益計算表

## 1. FINANCIAL STATEMENTS (continued)

### (b) Consolidated income statement and income statement (continued)

Bank Level (continued)

Income Statement

借方 Debit	金額 Amount	貸方 Debit	澳門元 MOP 金額 Amount
營業損失 Operating loss		營業利潤 Operating profit	2,514,283,877.15
歷年之損失 Loss related to previous years		歷年之利潤 Profit related to previous years	3,841,812.38
特別損失 Exceptional losses		特別利潤 Exceptional profits	
營業利潤之稅項撥款 Profit tax provision	261,389,198.84	備用金之使用 Provisions used up	
根據金融體系法律制度增撥的備用金 Additional impairment allowance according to Financial System Act.	276,900,000.00	營業結果(虧損) Operating Result (loss)	
營業結果(盈餘) Operating Result (profit)	1,979,836,490.69		
總額 Total	2,518,125,689.53	總額 Total	2,518,125,689.53

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

副董事長、行政總裁兼執行董事  
Vice Chairman, Chief Executive Officer & Executive Director  
牛建軍  
Niu Jian Jun



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

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

## 1. 財務信息(續)

### (c) 管理層報告摘要

承蒙股東大力支持，特區政府和監管指導以及社會各界關愛。2021年，面對錯綜複雜的外部環境，工銀澳門認真貫徹落實工銀集團國際化發展戰略和澳門特區政府施政方針，服務區域經濟建設；深入推進當地語系化經營和多元化佈局，不斷提升市場競爭能力、改革創新能力、可持續發展能力和全面風險管理水準，加快資產、負債和中間業務的協調健康發展；關鍵業務領域有效突破，核心市場佔有率不斷提高，抵禦風險能力進一步增強，實現了新的躍升。

截至2021年末，本行總資產4,396億澳門元，較上年增長8.04%；總負債4,096億澳門元，較上年增長8.21%；實現中間業務淨收入10.81億澳門元，同比增長3.65%；各項存款餘額2,595億澳門元，各項貸款餘額2,228億澳門元，核心資本超過280億澳門元。根據《澳門財務報告準則》，本行2021年度實現稅後淨利潤22.7億澳門元，加權平均權益回報率和平均總資產回報率分別達到7.79%和0.57%。截至2021年末，本行已審核的財務報表乃按照《澳門財務報告準則》編制；若根據《金融體系法律制度》規定計提備用金，經調整後盈利約為20.26億澳門元。繼續保持澳門服務領域最廣、本地註冊最大的全牌照主流銀行地位。

在加快業務發展的同時，本行熱心公益，扶危助困；獨家贊助澳門教育及青年發展局學界比賽，首家舉辦大學生金融科技創新大賽，支援文教事業發展；牽頭成立澳門證券基金行業協會，加快金融科技創新，助力經濟多元佈局；對接政府經濟援助計劃，支持中小企發展，與社會共克時艱，深刻踐行了社會責任。

## 1. FINANCIAL STATEMENTS (continued)

### (c) A summary of the management report

Gracious to the strong support from the shareholders, the supervision and guidance from the Macao SAR Government, and the care of all sector of society. In the face of the complex external environment, ICBC (Macau) in 2021 earnestly implemented the international development strategy of the ICBC Group and the policies of the Macao SAR Government to serve the development of the regional economy. It made strides in localized operation and diversified planning, continuously improved market competitiveness and capacity for reform and innovation, sustainable development, and comprehensive risk management, and accelerated the coordinated and sound development of assets, liabilities, and intermediary business. New breakthroughs were made in key business areas, which included the continuously raised share in the core market and the further enhanced risk resistance capability.

As at the end of 2021, the Bank had total assets of MOP440 billion, up 8.04% from the previous year; and total liabilities of MOP410 billion, up 8.21% from the previous year. It generated a net income from the intermediary business of MOP11 billion, up 3.65% from the previous year. Its balance of deposits stood at MOP260 billion, the balance of loans accounted for MOP223 billion, and core capital over MOP28 billion. In accordance with the Macao Financial Reporting Standards (MFRSs), the Bank registered a net profit after tax of MOP2.27 billion, with the return on weighted average equity and the return on average total assets reporting 7.79% and 0.57% respectively. At the end of 2021, the Bank's audited financial statements were prepared according to MFRSs. The adjusted profit would be approximately MOP2.03 billion, if the reserve fund is accrued in accordance with the requirements of the Macao Financial System Act. In 2021, ICBC (Macau) continued to maintain its position as a fully-licensed, locally-registered mainstream bank with the widest range of services and the largest size of business in Macao.

While accelerating business development, the Bank remained enthusiastic about public welfare and did its best to help people in need. It exclusively sponsored various contests initiated by the Education and Youth Development Bureau of the Macao SAR Government, and hosted the first FinTech Innovation Competition for university students in Macao to support the development of local culture and education. At the same time, it took the lead to establish the Securities and Funds Industry Association of Macao, which was tasked to accelerate FinTech innovation and diversify the economic structure. Closely aligned with the local government's economic assistance programs, it worked hard to support the development of small and medium enterprises, and overcame difficulties and challenges with all sectors of society. All these moves fulfilled social responsibilities adequately.

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

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

## 1. 財務信息(續)

### (c) 管理層報告摘要(續)

本行良好經營業績和表現，贏得業界及國際主流財經媒體廣泛讚譽和認可。經營實力、管治水平、市場地位穩步提升；發展速度、資產品質、盈利能力繼續保持優良水準。2021年，工銀澳門第十二次榮獲英國《銀行家》、《世界金融》，美國《環球金融》雜誌評選的「澳門地區最佳銀行」殊榮，樹立了澳門銀行業良好形象。

新冠疫情波及全球，疊加世界經濟週期變化，宏觀經濟金融形勢劇烈震盪，對全球及澳門地區影響巨大，工銀澳門將認真落實國家戰略部署和特區政府施政方針，全力做好疫情防控及經濟復蘇工作，並積極對接大灣區發展規劃，深度服務澳門社會，通過發展自身所長，服務澳門所需，為澳門經濟適度多元發展作出更多努力；同時，繼續情系民生、服務社會，深刻踐行社會責任，為澳門長期繁榮穩定作出更大貢獻。

行政總裁  
牛建軍

二零二二年三月三十日於澳門

## 1. FINANCIAL STATEMENTS (continued)

### (c) A summary of the management report (continued)

With good operating results and performance, the Bank won wide acclaim and recognition from both the industry and mainstream international financial media. The business strength, governance level, and market position of the Bank were steadily improved, and its development speed, asset quality, and profitability continued to maintain at a high level. In 2021, the Bank won the “Best Bank in Macao” award by British magazines The Banker and World Finance, and the American magazine Global Finance for the twelfth time. It has, therefore, established a good image of Macao’s banking industry.

As the COVID-19 pandemic is raging across the world, cyclical changes in the global economy and shocks of the macroeconomic and financial environment have severely affected the Macao region and other parts of the world. The Bank will be dedicated to implementing the national strategies and the Macao SAR Government’s policies, putting full effort to the pandemic response and economic recovery, while actively participating in the development plan of the Greater Bay Area to further serve local communities. The Bank will give play to its advantages while serving the financial needs of local communities to further contribute to Macao’s economic diversification. Meanwhile, the Bank will continuously fulfill social responsibilities, care for the people’s livelihood, serve the public, and dedicate itself to Macao’s long-term prosperity and stable development.

Chief Executive Officer  
Niu Jian Jun

Macao, 30 March 2022

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

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

## 1. 財務信息(續)

### (d) 監事會報告

中國工商銀行(澳門)股份有限公司董事會按章程第二十五條e項的規定及為產生該規定的效力已將有關二零二一年營業年度的經審核財務報表及董事會報告書交予本所發出意見書。

經審閱交予本所編制意見書的文件後,認為該等文件清楚反映出銀行的財產狀況及財政和經濟狀況。

董事會的報告書以明確的方式反映出銀行在審議的營業年度期間內所推動及發展的業務情況。

本所考慮外部審計師報告書,同意審計師指出,所交予作為提交賬目的文件真實而準確地反映出二零二一年十二月三十一日資產負債表的財務狀況,以及截至該日的營業年度內的財務結果。

綜合所述,本所決定同意通過該等財務報表及董事會報告書。

獨任監事

崔世昌審計師事務所

(由崔世昌先生作代表)

二零二二年三月三十日於澳門

## 1. FINANCIAL STATEMENTS (continued)

### (d) The report from the supervisory board

In accordance with the provision of Article twenty-fifth, paragraph (e) and for the purpose of the said provision, the Board of Directors of Industrial and Commercial Bank of China (Macau) Limited has submitted to our firm the audited financial statements and the report from Board of Directors regarding the 2021 financial year, for issuing the related opinion.

After reviewing the documents submitted to our firm for opinion's purpose, it is our opinion that those documents evidence clearly the Bank's assets value and its financial and economic status.

The report of the Board of Directors clearly evidences the Bank's business activities performed and carried out by the Bank in the financial year under appraisal.

In view of the external auditor's report, we concur with the opinion expressed in such report, whereas the documents supporting the said financial statements evidence the truly and accurate financial status exhibited in the balance sheet dated 31st December, 2021, as well as the financial results of the financial year ended 2021.

In view of the above said, we have decided to approve the said financial statements and the Report of the Board of Directors.

Single Supervisor

CSC & Associates, Auditors

(Represented by Mr. Chui Sai Cheong)

Macao, 30 March 2022

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

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

## 1. 財務信息(續)

### (e) 獨立審計師報告書

致中國工商銀行(澳門)股份有限公司的股東  
(於澳門註冊成立的有限責任公司)

我們已審核中國工商銀行(澳門)股份有限公司(以下簡稱「本行」)及其子公司(以下統稱「本集團」)之的合併財務報表,此合併財務報表包括於二零二一年十二月三十一日的合併及本行的資產負債表以及截至該日止年度的合併及本行的損益表、權益變動表、現金流量表組成,亦包括重大會計政策的摘要和其他解釋附註。

### 貴行管理層對合併財務報表之責任

本行管理層須負責根據中華人民共和國澳門特別行政區(「澳門特別行政區」)的《財務報告準則》編制真實而公允的合併財務報表,並對其認為為使財務報表的編製不存在由於舞弊或錯誤而導致的重大錯報所必需的內部控制負責。

### 審計師之責任

我們的責任是在實施我們審計工作的基礎上對這些財務報表發表審計意見。我們的報告僅為貴公司董事及根據我們同意的約定條款而編製,並不為其他任何目的。我們並不就本報告之內容對任何其他人士承擔任何義務或接受任何責任。我們按照澳門特別行政區之《審計準則》的規定執行了審計工作。這些準則要求我們遵守職業道德要求,並計劃和實施審計工作以對財務報表是否存在重大錯報獲取合理保證。

審計工作涉及實施審計程序,以獲取有關財務報表金額和披露的審計證據。選擇的審計程序取決於審計師的判斷,包括對由於舞弊或錯誤導致的財務報表存有重大錯報風險的評估。在進行風險評估時,我們考慮與財務報表編制及真實和公允地列報財務報表相關的內部控制,以設計適當的審計程序,但目的並非對內部控制的有效性發表意見。審計工作還包括評價貴公司董事選用會計政策的恰當性和會計估計的合理性,以及評價財務報表的整體列報。

我們相信,我們得之審核憑證能充足和適當地為我們之審核意見提供基準。

## 1. FINANCIAL STATEMENTS (continued)

### (e) Independent auditor's report

To the shareholders of Industrial and Commercial Bank of China (Macau) Limited  
(Incorporated in Macau with limited liability)

We have audited the consolidated financial statements of Industrial and Commercial Bank of China (Macau) Limited (the "Bank") and its subsidiaries (collectively referred to as the "Group"), which comprise the consolidated and the Bank's balance sheets as at 31 December 2021, the consolidated and the Bank's income statements, statements of changes in equity and the cash flow statements for the year then ended, and a summary of significant accounting policies and other explanatory notes.

### Management's responsibility for the consolidated financial statements

Management of the Bank is responsible for the preparation of consolidated financial statements that give a true and fair view in accordance with the Financial Reporting Standards of Macau Special Administrative Region, the People's Republic of China ("Macau SAR"), and for such internal control as directors determine is necessary to enable the preparation of consolidated financial statements that are free from material misstatement, whether due to fraud or error.

### Auditor's responsibility

Our responsibility is to express an opinion on these consolidated financial statements based on our audit and to report our opinion solely to you, as a body, in accordance with our agreed terms of engagement, and for no other purpose. We do not assume responsibility towards or accept liability to any other person for the contents of this report. We conducted our audit in accordance with the Standards on Auditing of Macau SAR. Those standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether the consolidated financial statements are free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the consolidated financial statements. The procedures selected depend on the auditor's judgement, including the assessment of the risks of material misstatement of the consolidated financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the entity's preparation of consolidated financial statements that give a true and fair view in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of accounting estimates made by the directors, as well as evaluating the overall presentation of the consolidated financial statements.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

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

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

## 1. 財務信息(續)

### (e) 獨立審計師報告書(續)

#### 審計意見

我們認為，上述財務報表已按照澳門特別行政區之《財務報告準則》在所有重大方面真實和公允地反映了本集團和本行於二零二一年十二月三十一日之財務狀況及本集團和本行截至該日止年度內之經營成果及現金流量。

#### 其他事宜

截至二零二一年十二月三十一日止年度本集團的合併財務報表經由另一審計師審計，並於二零二一年三月二十六日對該等報表發表了無保留意見。

#### 關可穎

執業會計師

合夥人

德勤•關黃陳方會計師事務所

澳門

二零二二年三月三十日

## 1. FINANCIAL STATEMENTS (continued)

### (e) Independent auditor's report (continued)

#### Opinion

In our opinion, the consolidated financial statements give a true and fair view, in all material respects, of the financial positions of the Group and the Bank as at 31 December 2021, and of the Group's and the Bank's financial results and cash flows for the year then ended in accordance with the Financial Reporting Standards of Macau SAR.

#### Other Matter

The consolidated financial statements of the Group for the year ended 31 December 2020 were audited by another auditor who expressed an unmodified opinion on those statements on 26 March 2021.

#### Kuan Ho Weng

Certified Public Accountant

Partner

Deloitte Touche Tohmatsu – Sociedade de Auditores

Macau

30 March 2022

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

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

## 1. 財務信息(續)

### (f) 持股5%以上的機構名單及持股比例

工銀(澳門)投資股份有限公司	100%
工銀(澳門)退休基金管理股份有 限公司	100%
誠興創建有限公司 (於香港註冊成立)	100%
Authosis, Inc. (於開曼群島註冊成立)	11%
聯豐亨保險有限公司	6%

### (g) 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

### (h) 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、執行董事兼行政總裁  
(於2022年3月4日委任)  
徐克恩先生，  
副董事長、執行董事兼行政總裁  
(於2022年3月4日辭任)  
禰永明先生，  
副董事長兼執行董事  
張偉峰先生，董事  
鄭劍鋒先生，董事  
洪貴路先生，董事  
唐志堅先生，董事  
賀定一女士，董事

## 1. FINANCIAL STATEMENTS (continued)

### (f) A list of the institutions in which they have holdings in excess of 5% in the share capital, or over 5% of their own funds, with an indication of the respective percentage

ICBC (Macau) Capital Limited	100%
ICBC (Macau) Pension Fund Management Company Limited	100%
Seng Heng Development Company Limited (Registered and established in Hong Kong)	100%
Authosis, Inc. (Registered and established in Cayman Island)	11%
Luen Fung Hang Insurance Company Limited	6%

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

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

### (h) 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  
(appointed on March 4th, 2022)  
Mr. Xu Ke En,  
Vice Chairman, Chief Executive Officer & Executive Director  
(resigned on March 4th, 2022)  
Mr. Huen Wing Ming, Patrick,  
Vice Chairman & Executive Director  
Mr. Zhang Wei Feng, Director  
Mr. Zheng Jian Feng, Director  
Mr. Hong Gui Lu, Director  
Mr. Tong Chi Kin, Director  
Ms. Ho Teng Iat, Director



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

## 2. 公司治理

本行股東會下設董事會及監事會。在董事會授權下設立管理委員會負責許可權內的重大事項決策工作。在經營管理層設有資產負債管理委員會、合規和反洗錢及反恐融資委員會、信貸與投資審查委員會等專業委員會。本行2021年年度內始終遵照澳門金融管理局頒佈的《信用機構內部控制指引》開展經營及進行內部管控。

### 董事會

本行全部業務及利益均由董事會負責經營及管理，年度內本行董事會保持穩定，能夠有效決策並付諸實施。董事會成員均具備適合本行業務發展的專業知識及技能。本行所有董事均定期獲得最新的經濟發展資訊，本行經營情況，本行營運、風險管理、合規、公司治理等情況，以及相關法律和當地監管規定等訊息。

### 監事會

本行監事會有清晰明確的職權範圍，行使監察公司業務職權及其他由法律或本行《公司章程》賦予的職能。主要包括密切跟進本行管理、確保本行遵守法律及《公司章程》、審核所有會計文件及簿冊、確定公司財產的估值是否適當、對董事會年度報告提交意見書等。

### 董事會專業委員會

本行董事會下設提名與薪酬委員會、審計委員會、風險管理委員會及戰略發展委員會等專業委員會。委員會負責監察本行日常業務運作。各專業委員會均在明確的職權範圍內履職，並在適當的時候向董事會提出建議。

### 管理委員會

本行在董事會授權下設立管理委員會，委員會由高級管理層組成，負責本行及子公司整體運作及職責範圍內重大事項的決策工作。

## 2. CORPORATE GOVERNANCE

The Board of Directors and the Board of Supervisors are established under the Shareholders' Meeting of the Bank. As authorized by the Board of Directors, the Management Committee is set up to make decisions on major matters within its mandate. Special committees are established at the senior management level, including the Asset & Liability Management Committee, the Compliance Anti-Money Laundering & Combating Financing of Terrorism Committee, and the Credit and Investment Approval Committee, etc.. In 2021, the Bank carried out operating and internal control activities in accordance with the Guidelines on Internal Control of Credit Institutions issued by the Monetary Authority of Macao.

### Board of Directors

The Board of Directors is responsible for the operation and management of all businesses and interests at the Bank. In 2021, it remained steady and was able to make effective decisions and implement them. All members of the Board of Directors had the expertise and skills required for the business development of the Bank. All directors were regularly updated on economic developments, internal operations of the Bank in terms of risk management, compliance, corporate governance, etc., and pertinent laws and local regulatory requirements.

### Board of Supervisors

The Board of Supervisors is explicitly designated to oversee the businesses of the Bank and perform other functions assigned by the pertinent laws or the Bank's Articles of Association. These functions mainly include closely following up on management activities of the Bank, ensuring that the Bank complies with the pertinent laws and the Articles of Association, reviewing all accounting documents and books, confirming whether the valuation of corporate property is appropriate, and issuing opinions on the annual report delivered by the Board of Directors.

### Special committees under the Board of Directors

The Board of Directors of the Bank establishes four special committees, which are the Nomination and Compensation Committee, the Audit Committee, the Risk Management Committee, and the Strategic Development Committee. These committees are responsible for monitoring the day-to-day operations of the Bank. Each committee performs duties within clear terms of reference and makes recommendations to the Board of Directors when appropriate.

### Management Committee

The Management Committee is set up under the authority of the Board of Directors. Consisting of senior management of the Bank, it is responsible for the overall operations of the Bank and its subsidiaries as well as for making decisions on major matters within its term of reference.



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

## 2. 公司治理(續)

### 資產負債管理委員會

本行設資產負債委員會，負責審議本行資產負債管理、流動性管理、資本管理、銀行帳戶利率風險和匯率風險等事項。委員會成員由本行高級管理層及資產負債管理部門負責人等組成。

### 合規和反洗錢及反恐融資委員會

本行設合規和反洗錢及反恐融資委員會，負責推動本行建立符合屬地監管要求、集團政策要求的內控合規管理機制，制定和傳達合規政策、監督本行合規管理事項；審議建立和維護各項反洗錢及反恐融資風險管控政策和相關規定，確保反洗錢工作體系、指引和監管措施的適宜有效性。本委員會由高級管理層及相關部門主要負責人組成。

### 信貸與投資審查委員會

本行設信貸與投資審查委員會，負責對需履行信用風險集體審議程序的各類融資、投資及其它相關業務進行審議。本委員會由高級管理層及涉及部門主要負責人組成。

### 風險管理委員會

本行設風險管理委員會，負責提供一套結構緊密、具有前瞻性的體系，測量、監控本行經營及管理層面的不同類型風險，對各類風險進行整體、全面的的管理，確保所有風險均維持在本行定的風險指標內，同時確保本行風險管理的程序符合澳門金融管理局的全部要求。本委員會由高級管理層及涉及部門主要負責人組成。

## 2. CORPORATE GOVERNANCE (continued)

### Asset & Liability Management Committee

The Asset & Liability Management Committee of the Bank is responsible for deliberating on the matters related to asset and liability management, liquidity management, capital management, interest rate risk in the banking account (IRRBB), and exchange rate risk, among others. The committee is composed of the senior management of the Bank and the heads of the asset & liability management departments, etc.

### Compliance Anti-Money Laundering & Combating Financing of Terrorism Committee

The Compliance Anti-Money Laundering & Combating Financing of Terrorism Committee of the Bank is responsible for promoting the Bank to establish an internal control and compliance management mechanism that can meet local regulatory requirements and the policy requirements of the Group; formulating and communicating compliance policies and overseeing the compliance management matters of the Bank; deliberating on, establishing, and maintaining risk control policies and provisions on anti-money laundering (AML) and combating the financing of terrorism (CTF) risk control; and ensuring that the AML work systems, guidelines, and regulatory measures are appropriate and effective. The committee is composed of senior management of the Bank and heads in charge of relevant departments.

### Credit and Investment Approval Committee

The Credit and Investment Approval Committee of the Bank is responsible for deliberating on all types of financing, investment, and other related businesses that are subject to the collective credit risk review procedures. The committee is composed of senior management of the Bank and heads in charge of relevant departments.

### Risk Management Committee

The Risk Management Committee of the Bank is responsible for providing a set of well-structured and forward-looking systems to measure and monitor different types of risks of the Bank at the operational and management levels, to manage all types of risks in a holistic and comprehensive manner, to ensure that all risks can be maintained within the risk indicators set by the Bank and all risk management procedures adopted by the Bank can comply with the requirements of the Monetary Authority of Macao. The committee is composed of senior management of the Bank and heads in charge of relevant departments.

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## 3. 現金流量表

### 現金流量表

截至二零二一年十二月三十一日止年度

銀行層面

## 3. CASH FLOW STATEMENT

### Cash flow statement

For the year ended 31 December 2021

Bank Level

		2021	2020
			(重述)
		千澳門元	千澳門元
		MOP'000	MOP'000
經營活動產生的現金流	Cash flows from operating activities		
稅前利潤	Profit before tax	2,518,126	2,685,056
調整：	Adjustments for:		
折舊	Depreciation	54,004	53,018
利息收入	Interest income	(7,634,367)	(9,392,604)
利息支出	Interest expense	3,373,669	5,378,758
可供出售類投資產生的股息收入	Dividend income from available-for-sale investments	(3,276)	(5,191)
處置物業、機具及設備損失	Losses on disposal of property, plant and equipment	339	383
處置可供出售類投資淨收益	Net gains from disposal of available-for-sale investments	(177,836)	(130,593)
金融工具減值損失淨值	Net impairment losses on financial instruments	1,613,762	1,337,678
衍生金融資產及負債公允價值之變動	Change in fair value of derivative financial assets and liabilities	41,232	146,580
		(214,347)	73,085

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## 3. 現金流量表(續)

## 3. CASH FLOW STATEMENT (continued)

### 銀行層面(續)

### Bank Level (continued)

		2021 千澳門元 MOP'000	2020 (重述) (Restated) 千澳門元 MOP'000
<b>營運資產的增加</b>	<b>Increase in operating assets:</b>		
初始期限超過三個月期的同業拆放增加	Increase in placements with other banks with original maturity longer than three months	(28,731,021)	(11,487,950)
初始期限超過三個月期的政府債券增加	Increase in Treasury bill with original maturity longer than three months	(3,599,635)	–
客戶貸款和墊款增加	Increase in loans and advances to customers	(974,719)	(8,508,678)
應收款項及其他資產增加	Increase in receivables and other assets	(3,491,247)	(88,549)
以公允價值計量且其變動計入損益之金融資產增加	Increase in financial assets at fair value through profit or loss	(214,293)	(287,221)
<b>營運負債的增加</b>	<b>Increase in operating liabilities:</b>		
同業存放增加	Increase in deposits from other banks	32,616,940	10,519,084
客戶存款增加	Increase in deposits from customers	1,397,758	32,241,860
其他負債增加	Increase in other liabilities	2,587,815	687,443
以公允價值計量且其變動計入損益之金融負債增加	Increase in financial liabilities at fair value through profit or loss	214,201	287,121
<b>經營活動(使用)/產生的現金流</b>	<b>Cash (used in)/generated from operations</b>	<b>(408,548)</b>	<b>23,436,195</b>
利息收入	Interest received	6,245,285	8,222,362
利息支出	Interest paid	(2,947,411)	(5,560,380)
繳付所得稅	Profits tax paid	(370,404)	(426,044)
<b>經營活動產生的淨現金流</b>	<b>Net cash flows generated from operating activities</b>	<b>2,518,922</b>	<b>25,672,133</b>
<b>投資活動產生的現金流</b>	<b>Cash flow from investing activities</b>		
可供出售類投資產生的股息收入	Dividend income from available-for-sale investments	3,276	5,191
購買可供出售類投資	Purchases of available-for-sale investments	(7,237,203)	(34,109,729)
可供出售類投資收回利得	Proceeds from redemption of available-for-sale investments	17,987,090	25,853,271
購買持有至到期日投資	Purchases of held-to-maturity investments	(47,503,865)	(27,541,887)
持有至到期日投資收回利得	Proceeds from redemption of held-to-maturity investments	37,433,645	30,982,364
處置物業、機具和設備收益	Proceeds from disposal of property, plant and equipment	–	6
購買物業、機具和設備	Purchases of property, plant and equipment	(46,856)	(56,466)

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## 3. 現金流量表(續)

銀行層面(續)

## 3. CASH FLOW STATEMENT (continued)

Bank Level (continued)

		2021 千澳門元 MOP'000	2020 (重述) (Restated) 千澳門元 MOP'000
投資活動產生/(使用)的淨現金流	Net cash flows generated from/(used in) investing activities	636,087	(4,867,250)
籌資活動產生的現金流	Cash flows from financing activities		
發行存款證收益	Proceeds from issuance of certificates of deposit	112,234,881	160,398,626
贖回存款證	Redemption of certificates of deposit issued	(118,037,379)	(155,076,883)
發行債券收益	Proceeds from issuance of debts	4,016,050	3,593,340
贖回債券	Redemption of debt issued	(4,016,250)	–
股息繳付	Dividends paid	(352,161)	(446,193)
籌資活動(使用)/產生的淨現金流	Net cash flows (used in)/generated from financing activities	(6,154,859)	8,468,890
現金及現金等價物的淨(減少)/增加	Net (decrease)/increase in cash and cash equivalents	(2,999,850)	29,273,773
期初現金及現金等價物	Cash and cash equivalents at 1 January	72,674,484	43,400,711
期末現金及現金等價物	Cash and cash equivalents at 31 December	69,674,634	72,674,484
現金及現金等價物餘額分析	Analysis of balances of cash and cash equivalents		
現金及銀行存款	Cash and balances with banks	31,321,630	39,782,878
存放貨幣當局準備金	Deposits with monetary authority	5,373,369	4,935,753
拆放同業	Placements with other banks	75,467,442	38,958,953
持有至到期日之政府債券	Treasury bill classified as held-to-maturity investments	8,938,460	8,099,700
資產負債表中的金額	Amounts shown in the balance sheet	121,100,901	91,777,284
原始期限超過三個月的金額	Amounts with an original maturity of beyond three months	(51,427,201)	(19,103,325)
現金及現金等價物的減值準備	Impairment allowance provided for components of cash and cash equivalents	934	525
現金流量表中的現金及現金等價物	Cash and cash equivalents in the cash flow statement	69,674,634	72,674,484

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## 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	101,076,204.13
代收賬	Bills for collection	1,050,624.67
抵押賬	Collateral	488,216,438.00
保證及擔保付款	Guarantee on account of customers	12,008,958.43
信用證	Letters of credit outstanding	429,711.54
承兌匯票	Bills & acceptance available for discount	39,636.07
其他備查賬	Other memorandum items	10,299,532.00
未提取貸款承諾	Undrawn credit facilities	71,914,621.09
總計	Total	685,035,725.93

## 5. 衍生工具交易

## 5. DERIVATIVES TRANSACTIONS

		千澳門元 MOP'000		
			面值 Nominal Value	公允價值 Fair Value
				加權信貸 風險金額 Credit Risk weighted amount
匯率類合約	Exchange rate contracts	37,738,166.74	(214,249.63)	258,272.15
利率類合約	Interest rate contracts	5,845,769.55	6,250.35	118,651.35
權益類合約	Equities contracts	-	-	-
商品類合約	Commodities contracts	-	-	-
其他合約	Others contracts	688,889.42	(245.67)	-

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## 6. 會計政策

### (a) 對每一筆主要收入來源的認定基礎；

#### 收入的確認

收入以未來可能流入本集團且能被可靠計算的經濟利益為限進行確認，以下特別的確認要求也須被滿足。

#### (i) 利息收入和支出

對於所有的以攤餘成本計量的金融工具、可供出售類投資和指定以公允價值計量其變動計入損益的金融工具，利息收入或費用按實際利率法入賬。實際利率是指按金融工具的預計存續期間將其預計未來現金流入或流出折現至該金融資產賬面餘額或金融負債攤餘成本的利率。實際利率法折現計算需要考慮金融工具的合同條款(例如，提前還款的選擇權)，並且包括所有歸屬於實際利率組成部分的費用和交易成本，但不包括預期信用損失。

如本集團修改其付款或收款估計數，則將調整金融資產或金融負債的賬面價值。調整後的賬面價值是根據原始實際利率計算的，賬面價值的變化記錄為「其他營業收入」。

當金融資產或一組類似金融資產的賬面價值因減值損失而減少，將繼續使用折現未來現金流量的利率確認利息收入，以計量減值損失。但是，逾期超過3個月的貸款不確認其利息收入。

## 6. ACCOUNTING POLICIES

### (a) Basis of recognition of each principal source of income;

#### Revenue recognition

Revenue is recognised when it is probable that the economic benefits will flow to the Group and when the revenue can be measured reliably. The following specific recognition criteria must also be met before revenue is recognised.

#### (i) Interest income and expense

For all financial instruments measured at amortised cost, interest bearing financial assets classified as available-for-sale and financial instruments designated at fair value through profit or loss, interest income or expense is recorded using the effective interest rate method, which is the rate that exactly discounts estimated future cash payments or receipts through the expected life of the financial instrument or a shorter period, where appropriate, to the net carrying amount of the financial asset or financial liability. The calculation takes into account all contractual terms of the financial instrument (for example, prepayment options) and includes any fees or incremental costs that are directly attributable to the instrument and are an integral part of the effective interest rate, but not future credit losses.

The carrying amount of the financial asset or financial liability is adjusted if the Group revises its estimates of payments or receipts. The adjusted carrying amount is calculated based on the original effective interest rate and the change in carrying amount is recorded as "Other operating income".

Once the recorded value of a financial asset or a group of similar financial assets has been reduced due to an impairment loss, interest income continues to be recognised using the rate of interest used to discount the future cash flows for the purpose of measuring the impairment loss. However, loans overdue over 3 months do not recognise interest income.

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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

## 6. 會計政策(續)

### (a) 對每一筆主要收入來源的認定基礎；(續)

#### 收入的確認(續)

##### (ii) 手續費及佣金收入

本集團為客戶提供廣泛的服務賺取手續費和佣金，手續費收入可以被分為以下兩種：

- 特定時期內提供服務賺取的手續費收入

在一個時期內提供服務賺取的手續費收入於該期間內記錄，這些費用包括佣金收入和資產管理，托管和其他管理和諮詢費用。

從可被提款的貸款中賺取的貸款承諾費以及其他遞延的信貸相關費用(包含任何增量成本)使用貸款的實際利率折現調整後確認。如貸款不可能被提款，貸款承諾費以直線法在承諾期內確認。

- 提供交易服務賺取的手續費收入

手續費收入產生於買賣談判或參與第三方交易的買賣談判，如：安排購買股票或其他證券，購買或銷售商品，在基礎的交易完成時被確認。

手續費或手續費的各組成元素與特定的執行標準相關聯，在履行相關的規定義務後被確認。

##### (iii) 股利收入

股利收入於本集團有權收取股利時確認。

##### (iv) 租金收入

租金收入於租期按時間比例確認。

## 6. ACCOUNTING POLICIES (continued)

### (a) Basis of recognition of each principal source of income; (continued)

#### Revenue recognition (continued)

##### (ii) Fee and commission income

The Group earns fee and commission income from a diverse range of services it provides to its customers. Fee income can be divided into the following two categories:

- Fee income earned from services that are provided over a certain period of time

Fees earned for the provision of services over a period of time are accrued over that period. These fees include commission income and asset management, custody and other management and advisory fees.

Loan commitment fees for loans that are likely to be drawn down and other credit related fees are deferred (together with any incremental costs) and recognised as an adjustment to the effective interest rate on the loan. When it is unlikely that a loan will be drawn down, the loan commitment fees are recognised over the commitment period on a straight line basis.

- Fee income from providing transaction services

Fees arising from negotiating or participating in the negotiation of a transaction for a third party, such as the arrangement of the acquisition of shares or other securities or the purchase or sale of businesses, are recognised on completion of the underlying transaction.

Fees or components of fees that are linked to a certain performance are recognised after fulfilling the corresponding criteria.

##### (iii) Dividend income

Dividend income is recognised when the Group's right to receive the payment is established.

##### (iv) Rental income

Rental income is recognised on a time proportion basis over the lease terms.



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## 6. 會計政策(續)

### (a) 對每一筆主要收入來源的認定基礎；(續)

#### 收入的確認(續)

#### (v) 淨交易收入

淨交易收入是通過交易活動所得到的盈利及虧損。而該等盈利及虧損是源自公允價值的變動及金融資產和負債以交易形式所產生的相關利息收入或費用。

### (b) 撥備的計提基礎

#### 撥備

如因過往事件產生即時責任(法定或推定)，並可能於未來需要以資源流出履行責任，且該責任之金額須能可靠地估計，則確認為撥備。

如折現因素影響屬重大，撥備確認的金額應為預期履行該責任所需之未來開支於報告期末之現值。因時間的推移而引致之折現值之增加計入損益表之利息支出。

### (c) 投資及其他金融資產

#### (i) 初始確認及計量

金融資產分類為以公允價值計量且其變動計入損益之金融資產、貸款及應收賬項、持有至到期日投資及可供出售類投資(按適用情況而定)。金融資產於初始期按公允價值計量。對於以公允價值計量且其變動計入損益之金融資產，相關交易費用直接計入當期損益，其他類別的金融資產相關直接交易費用計入其初始確認金額。

所有以正常方式買賣之金融資產均以交易日(即本集團承諾購買或出售該資產之日)確認。正常方式買賣指須於按照一般市場規定或慣例在期間內交付資產的金融資產買賣。

## 6. ACCOUNTING POLICIES (continued)

### (a) Basis of recognition of each principal source of income; (continued)

#### Revenue recognition (continued)

#### (v) Net trading income

Results arising from trading activities include all gains and losses from changes in fair value and related interest income or expense for financial assets and financial liabilities held for trading.

### (b) Basis for the establishment of provisions

#### Provisions

A provision is recognised when a present obligation (legal or constructive) has arisen as a result of a past event and it is probable that a future outflow of resources will be required to settle the obligation, provided that a reliable estimate can be made of the amount of the obligation.

When the effect of discounting is material, the amount recognised for a provision is the present value of the future expenditures expected to be required to settle the obligation at the end of the reporting period. The increase in the discounted present value amount arising from the passage of time is included in interest expense in the income statement.

### (c) Investments and other financial assets

#### (i) Initial recognition and measurement

Financial assets are classified as financial assets at fair value through profit or loss, loans and receivables, held-to-maturity investments and available-for-sale investments, as appropriate. The Group determines the classification of its financial assets at initial recognition. Financial assets are measured initially at fair value, which normally will be equal to the transaction price plus, in case of a financial asset not held at fair value through profit or loss, transaction costs that are directly attributable to the acquisition of the financial asset. Transaction costs on financial assets at fair value through profit or loss are expensed immediately.

All regular way purchases and sales of financial assets are recognised on the trade date, that is, the date that the Group commits to purchase or sell the asset. Regular way purchases or sales are purchases or sales of financial assets that require delivery of assets within the period generally established by regulation or convention in the marketplace.

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## 6. 會計政策(續)

### (c) 投資及其他金融資產(續)

#### (ii) 後續計量

金融資產按分類進行後續計量：

#### 以公允價值計量且其變動計入損益之金融資產

以公允價值計量且其變動計入損益之金融資產包括交易類金融資產及指定以公允價值計量其變動計入損益之金融資產。分類為交易類金融資產是以短期賣出為目的取得的金融資產。除以對沖為目的的衍生工具外，嵌入式衍生工具亦分類為交易類金融資產。

以公允價值計量且其變動計入損益之金融資產按公允價值於資產負債表入賬，而其公允價值變動則於損益表確認為其他營業收入。該等公允價值變動淨額並不包括此等金融資產之任何股利或利息收入，此等股利或利息乃根據附註6(a)所載之會計政策確認。

本集團分類以公允價值計量且其變動計入損益的交易類金融資產的判斷標準是評估其持有目的是否為短期內出售。如在少數情況下，本集團因市場不活躍及管理層於可見未來之意向出現重大變動而無法出售該等金融資產，可選擇重新分類該等金融資產。以公允價值計量且其變動計入損益之資產會視乎性質而重新分類為貸款及應收賬項、可供出售類投資或持有至到期日投資。此種評估不會影響任何以公允價值認定的金融資產，因為這些金融工具在初始確認後不能再重新分類。

#### 貸款及應收賬項

貸款及應收賬項為具有固定或可確定的現金流，但在活躍市場中並無報價之非衍生金融資產。於初始確認後，該資產按攤餘成本減去減值損失後列示。獲得此類資產所產生的任何折價或溢價(包括構成實際利率主要部分之費用或成本)以實際利率法在存續期內通過損益表進行攤銷。按實際利率計算的攤銷金額作為利息收入計入損益表中。減值所產生之虧損於損益表中確認。

## 6. ACCOUNTING POLICIES (continued)

### (c) Investments and other financial assets (continued)

#### (ii) Subsequent measurement

The subsequent measurement of financial assets depends on their classification as follows:

#### Financial assets at fair value through profit or loss

Financial assets at fair value through profit or loss include financial assets held for trading and financial assets designated upon initial recognition as fair value through profit or loss. Financial assets are classified as held for trading if they are acquired for the purpose of sale in the near term. Derivatives, including separated embedded derivatives, are also classified as held for trading unless they are designated as effective hedging instruments.

Financial assets at fair value through profit or loss are carried in the balance sheet at fair value with changes in fair value presented as other operating income in the income statement. These net fair value changes do not include any dividends or interest earned on these financial assets, which are recognised in accordance with the accounting policies set out in note 6(a).

The Group evaluates its financial assets classified held for trading to assess whether the intention to sell in the near term is still appropriate. When, in rare circumstances, the Group is unable to trade these financial assets due to inactive markets and management's intention to sell in the foreseeable future significantly changes, the Group may elect to reclassify them. The reclassification from financial assets at fair value through profit or loss to loans and receivables, available-for-sale assets or held-to-maturity investments depends on the nature of the assets. This evaluation does not apply to any financial assets designated at fair value through profit or loss using the fair value option at designation, as these instruments cannot be reclassified after initial recognition.

#### Loans and receivables

Loans and receivables are non-derivative financial assets with fixed or determinable payments that are not quoted in an active market. After initial measurement, such assets are subsequently measured at amortised cost using the effective interest rate method less any allowance for impairment. Amortised cost is calculated by taking into account any discount or premium on acquisition and includes fees or costs that are an integral part of the effective interest rate. The effective interest rate amortisation is included in interest income in the income statement. The loss arising from impairment is recognised in the income statement.

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## 6. 會計政策(續)

### (c) 投資及其他金融資產(續)

#### (ii) 後續計量(續)

##### 持至到期日投資

有關付款為固定或可予確定及有固定到期日之非衍生金融資產，如本集團有積極意願及有能力持有至到期日，則歸類為持有至到期日投資。持有至到期日投資按攤餘成本減去減值損失後列示。購買此類投資所產生的任何折價或溢價(包括構成實際利率主要部分之費用或成本)以實際利率法在購入日至到期日期間在損益表內攤銷。按實際利率計算的攤銷金額作為利息收入記入損益表中。減值所產生之虧損於損益表中確認。

##### 可供出售類投資

可供出售類投資是上市或非上市的權益類投資以及債券等非衍生金融資產。可供出售類投資是指交易類投資和指定以公允價值計量且其變動計入損益類投資以外的其他權益類投資。可供出售類投資對資產持有限期不確定，並可能視乎流動性需要或因應市場情況變動而出售。

初始確認後，可供出售類投資(不包括公允價值不能可靠計量的無報價的股權投資)按公允價值進行後續計量，未實現收益和損失計入可供出售類投資重估儲備，直至終止確認該項投資。終止確認或減值時，其累計收益或虧損會於從重估儲備中重新分類為損益。可供出售類資產的利息收入及股利按照附註6(a)中所載之會計政策於損益表中確認為利息收益。

如非上市權益類投資的公允價值因(a)該投資在合理評估其公允價值時存有較大的可變性因素和(b)可能存在各種估計均未能合理評估導致公允價值不能被可靠計量，則該證券按成本值減去減值虧後列示。

## 6. ACCOUNTING POLICIES (continued)

### (c) Investments and other financial assets (continued)

#### (ii) Subsequent measurement (continued)

##### Held-to-maturity investments

Non-derivative financial assets with fixed or determinable payments and fixed maturity are classified as held-to-maturity investments when the Group has the positive intention and ability to hold the financial assets to maturity. Held-to-maturity investments are subsequently measured at amortised cost using the effective interest rate method less any allowance for impairment. Amortised cost is calculated by taking into account any discount or premium on acquisition and includes fees or costs that are an integral part of the effective interest rate. The effective interest rate amortisation is included in interest income in the income statement. The loss arising from impairment is recognised in the income statement.

##### Available-for-sale investments

Available-for-sale investments are non-derivative financial assets in listed and unlisted equity investments and debt securities. Equity investments classified as available-for-sale are those which are neither classified as held for trading nor designated at fair value through profit or loss. Debt securities in this category are those which are intended to be held for a period of time and which may be sold in response to needs for liquidity or in response to changes in market conditions.

After initial recognition, available-for-sale investments are subsequently measured at fair value, except for unquoted equity investments whose fair value cannot be reliably measured, with unrealized gains or losses recognised in the available-for-sale investment revaluation reserve until the investment is derecognised, at which time the cumulative gain or loss is recognised in the income statement, or until the investment is determined to be impaired, when the cumulative gain or loss is reclassified from the available-for-sale investment revaluation reserve to the income statement. Interest and dividends earned whilst holding the available-for-sale investments are reported as interest income and dividend income, respectively and are recognised in the income statement in accordance with the accounting policies set out in note 6(a).

When the fair value of unlisted equity investments cannot be reliably measured because (a) the variability in the range of reasonable fair value estimates is significant for that investment and (b) the probabilities of the various estimates within the range cannot be reasonably assessed and used in estimating fair value, such investments are stated at cost less any impairment losses.

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## 6. 會計政策(續)

### (d) 終止確認金融資產

一項金融資產(或一項金融資產之一部分或一組類似金融資產之一部分,如適用)在下列情況下將被終止確認:

- 資產收取現金流量之權利屆滿;或
- 本集團已轉讓資產收取現金流量之權利或有責任根據「轉移」安排在不可延誤情況下向第三方全數支付已收取之現金流量;即(a)本集團已轉移資產之絕大部分風險及報酬,或(b)本集團既無轉移也無保留資產之絕大部分風險及報酬,但已轉移該資產控制權。

「轉移」安排需滿足以下所有三個條件:(a)本集團並無義務向最終接受者支付款項,除非本集團從原始資產中收取同等數額的款項;(b)除了作為向最終接受者支付現金流的義務之擔保外,轉讓合約條款禁止本集團出售或抵押原始資產;(c)本集團有義務匯出其代表最終接受者收取的任何現金流,不得有重大拖延。

當本集團已轉移資產收取現金流量的權利或已訂立資產轉移安排,但並無轉讓亦無保留資產之絕大部分風險及報酬,亦無轉移資產之控制權,則該項金融資產按本集團繼續涉入的程度予以確認。在該情況下,本集團亦確認相關負債。已轉移的資產權利及相關負債按其反映本集團所保留權利及責任來計量。

如以擔保的方式持續持有已轉讓的資產,則按該資產之原賬面金額或本集團可能須支付的最高金額較低者計量。

## 6. ACCOUNTING POLICIES (continued)

### (d) Derecognition of financial assets

A financial asset (or, where applicable, a part of a financial asset or part of a group of similar financial assets) is derecognised when:

- The rights to receive cash flows from the asset have expired; or
- The Group has transferred its rights to receive cash flows from the asset or has assumed an obligation to pay the received cash flows in full without material delay to a third party under a “pass-through” arrangement; and either (a) the Group has transferred substantially all the risks and rewards of the asset, or (b) the Group has neither transferred nor retained substantially all the risks and rewards of the asset, but has transferred control of the asset.

All the following three conditions are required to meet for “pass-through” arrangement: (a) the Group has no obligation to pay amounts to the eventual recipients unless it collects equivalent amounts from the original asset; (b) the Group is prohibited by the terms of the transfer contract from selling or pledging the original asset other than as security to the eventual recipients for the obligation to pay them cash flows; (c) the Group has an obligation to remit any cash flows it collects on behalf of the eventual recipients without material delay.

When the Group has transferred its rights to receive cash flows from an asset or has entered into a pass-through arrangement, it evaluates if and to what extent it has retained the risk and rewards of ownership of the asset. When it has neither transferred nor retained substantially all the risks and rewards of the asset nor transferred control of the asset, the asset is recognised to the extent of the Group’s continuing involvement in the asset. In that case, the Group also recognises an associated liability. The transferred asset and the associated liability are measured on a basis that reflects the rights and obligations that the Group has retained.

Continuing involvement that takes the form of a guarantee over the transferred asset is measured at the lower of the original carrying amount of the asset and the maximum amount of consideration that the Group could be required to repay.

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## 6. 會計政策(續)

### (e) 金融資產減值

本集團就以下金融工具採用預期信用損失(ECL)模型確認減值準備:

- 現金及銀行存款;
- 拆放同業;
- 客戶貸款及墊款;
- 可供出售類債券投資;
- 應收款項及其他資產;
- 持有至到期日投資;
- 財務保函合同;和
- 貸款承諾。

分類為可供出售類投資、衍生金融工具及以公允價值計量且其變動計入損益的金融資產的權益工具不受預期信用損失評估的約束。

#### 預期信用損失計量

預期信用損失,是指以發生違約的風險為權重的金融工具信用損失的加權平均值。預期信用損失的計算公式:

違約風險暴露x違約概率x違約損失率

本集團採用以下三階段劃分方法計量未來12個月或整個存續期間預期信用損失的減值準備:

階段	描述	減值損失
1.	金融工具信用風險自初始確認後未顯著增加	12個月的預期信用損失
2.	金融工具信用風險自初始確認後顯著增加	整個存續期預期信用損失
3.	存在信用損失的金融工具(貸款和墊款除外)	整個存續期預期信用損失
3.	存在信用損失的客戶貸款和墊款	按照1993年8月27日第18/93-AMCM號通函

## 6. ACCOUNTING POLICIES (continued)

### (e) Impairment of financial assets

The Group recognises impairment allowances for expected credit loss ("ECL") model under the Bank's current accounting policy on the following financial instruments:

- Cash and balances with banks;
- Placements with other banks;
- Loans and advances to customers;
- Debt securities classified as available-for-sale investments;
- Receivables and other assets;
- Held-to-maturity investments;
- Financial guarantee contracts; and
- Loan commitments.

Equity instruments classified as available-for-sale investments, derivative financial instruments and financial assets at fair value through profit or loss, are not subject to the ECL assessment.

#### Measurement of ECL

ECL are a probability-weighted estimate of credit losses under different economic scenarios. They are measured as:

Exposure at Default x Probability of Default x Loss Given Default

The Group measures impairment allowances for 12-month or lifetime ECL using a 3-stage approach as follows:

Stage	Description	Impairment Loss
1.	Credit risk on the financial instrument has not increased significantly since initial recognition	12-month ECL
2.	Credit risk on the financial instrument has increased significantly since initial recognition	Lifetime ECL
3.	Financial instruments (except for loans and advances to customers) that are considered as credit-impaired	Lifetime ECL
3.	Loans and advances to customers that are considered as credit-impaired	Measured in accordance with the notice No.18/93-AMCM of 27 August 1993



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## 6. 會計政策(續)

### (e) 金融資產減值(續)

在以往年度,本集團根據1993年8月27日第18/93-AMCM號通函(主要根據逾期天數確認減值撥備)計量客戶貸款和墊款的第三階段減值損失。截至2021年12月31日止年度,本集團基於監管要求,並考慮抵押物價值、損耗水準及借款人的還款能力和未來現金流入情況,以評估客戶貸款和墊款的第三階段減值損失。

12個月預期信用損失是在報告日後12個月內金融工具可能發生的違約事件導致的整個存續期信用損失的一部分。整個存續期預期信用損失是指金融工具整個預期存續期間所有可能發生的違約事件導致的預期信用損失。

本集團確認計提12個月的預期信用損失作為減值準備,除非金融工具自初始確認後信用風險出現顯著增加,在這種情況下,需要計提整個存續期的預期信用損失。

在預期信用損失模型中使用折現因子(考慮調整後到期日和實際利率)計算貨幣的時間價值。

本集團考慮合理及有證據支持的定量和定性資訊,包括不涉及不必要的成本或力度的歷史經驗資訊和前瞻性資訊。

就貸款承諾和保函而言,本集團提供不可撤銷承諾的日期,即視為評估預期信用損失的初始確認日期。在評估自初始確認貸款承諾後信貸風險是否有顯著增加時,本集團會考慮與貸款承諾和保函相關的貸款的違約風險變動情況。

## 6. ACCOUNTING POLICIES (continued)

### (e) Impairment of financial assets (continued)

In previous years, stage 3 impairment loss of loans and advances to customers was measured in accordance with the notice No. 18/93-AMCM of 27 August 1993 which mainly considered provision by overdue days. For the year ended 31 December 2021, the Group has assessed stage 3 impairment loss of loans and advances to customers with additional consideration such as value of the collateral, leverage level and ability of the borrowers for repayment, and future cash inflow based on regulatory requirement.

12-month ECL are the portion of ECL that result from default events on a financial instrument that are possible within the 12 months after the reporting date. Life-time ECL are the ECL that result from all possible default events over the expected life of the financial instrument.

The Group recognises a loss allowance equal to 12-month ECL unless there has been a significant increase in credit risk of the financial instrument since initial recognition, in which case the loss allowance is measured at an amount equal to lifetime ECL.

A discount factor considering the residual maturity and effective interest rate is used to account for the time value of money in the ECL model.

The Group considers both quantitative and qualitative information that is reasonable and supportable, including historical experience and forward-looking information that is available without undue cost or effort.

For loan commitments and financial guarantee, the date of initial recognition for the purpose of assessing ECL is considered to be the date that the Group becomes a party to the irrevocable commitment. In assessing whether there has been a significant increase in credit risk since initial recognition of a loan commitment and financial guarantee, the Group considers changes in the risk of default occurring on the loan to which the loan commitment and financial guarantee relates.

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## 6. 會計政策(續)

### (e) 金融資產減值(續)

#### 貸款分類

- 正常：借款人目前能夠履行合約，並能按時足額償還貸款本息；
- 關注：借款人正經歷困難，可能對銀行產生不利影響；
- 次級：借款人的還款能力出現明顯問題，可能無法足額償還貸款；
- 可疑：借款人無法足額償還本息，即使執行抵押或擔保，銀行也會遭受本金及／或利息損失；
- 損失：在採取所有可能的措施和一切必要的法律程序之後，本息仍然無法收回。

#### 重大信用惡化標準(「SCDC」)

在評估自初始確認後金融工具(包括貸款承諾)的信用風險是否顯著增加時，本集團將報告日評估的金融工具違約風險與初始確認日評估的違約風險進行比較。本集團在信用惡化評估流程中考慮以下標準，並對此劃分為第一階段和第二階段。

- 內部或外部評級變化差異分析；
- 逾期30天(「DPD」)(信用卡逾期60天)；和
- 貸款分類(貸款組合中特別關注類貸款)；

金融工具違約達到相關標準(第三階段標準)將被歸類為第三階段，包括以下內容：

- 在外部評級中觀察到的違約評級；
- 逾期90天；
- 貸款分類(適用於貸款組合中的次級，可疑和損失貸款)；或
- 不良貸款清單中的風險敞口包括交叉違約情況。

## 6. ACCOUNTING POLICIES (continued)

### (e) Impairment of financial assets (continued)

#### Loan classification

- Pass: loans where borrowers are current in meeting commitments and full repayment of interest and principal is not in doubt;
- Special Mention: loans where borrowers are experiencing difficulties which may threaten the institution's position;
- Substandard: loans where borrowers are displaying a definable weakness that is likely to jeopardise repayment;
- Doubtful: loans where collection in full is improbable and the institution expects to sustain a loss of principal and/or interest after taking account of the net realisable value of security;
- Loss: loans which are considered uncollectible after exhausting all collection efforts such as realisation of collateral, institution of legal proceedings, etc.

#### Significant credit deterioration criteria ("SCDC")

In assessing whether the credit risk of a financial instrument (including a loan commitment) has increased significantly since initial recognition, the Group compares the risk of default occurring on the financial instrument assessed at the reporting date with that assessed at the date of initial recognition. The Group considers the following criteria in its credit deterioration assessment processes, which differentiate an account between stage 1 and stage 2.

- Notch difference analysis of internal or external rating change;
- Days past due ("DPD") of 30 days (60 DPD for credit card portfolio); and
- Loan classification (for Special Mention loans classified in the loan portfolio);

Financial instruments with any of the following characteristics will be classified as stage 3 that includes the followings:

- Default ratings observed in external ratings;
- DPD of 90 days;
- Loan classification (for substandard, doubtful and loss classified in the loan portfolio); or
- Exposures in the non-performing loan list including cross default situation.



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## 6. 會計政策(續)

### (e) 金融資產減值(續)

#### 重大信用惡化標準(「SCDC」)(續)

本集團考慮合理和可支持的定量和定性資訊，包括無需付出不當成本或努力即可獲取的歷史經驗資訊和前瞻性資訊。

根據金融工具的性質，在評估信用風險是否顯著增加時，應考慮單項金融工具或金融工具組合。當對金融工具組合進行評估時，金融工具根據共同信用風險特徵進行分類，例如逾期狀態和信用風險評級。

為反應金融工具的信用風險自初始確認後的變化，本集團在每個資產負債表日重新計量預期信用損失，由此形成的損失準備的增加或轉回金額，應當作為減值損失或利得計入當期損益。除可供出售類投資外，其他金融資產的損失準備抵減該金融資產在資產負債表中列示的賬面價值。

在合併資產負債表和資產負債表中列示預期信用損失的減值準備金。

預期信用損失的減值準備金在資產負債表中列示如下：

- 分類為可供出售類投資的債務證券以外的金融資產：作為總賬面金額的扣除；
- 貸款承諾和保函合同：作為準備金；
- 分類為可供出售類投資的債務證券：資產負債表中並沒有確認任何損失準備，這些資產的賬面金額為公允價值。然而，損失準備在權益變動表中的相應公允價值儲備中披露確認。

#### 核銷

若貸款及債券無實際可收回的前景，則予核銷。當本集團判斷借款人並無資產或收入來源可產生足夠的現金流量以償還應核銷的金額時，一般會如此處理。

## 6. ACCOUNTING POLICIES (continued)

### (e) Impairment of financial assets (continued)

#### Significant credit deterioration criteria ("SCDC") (continued)

The Group considers both quantitative and qualitative information that is reasonable and supportable, including historical experience and forward-looking information that is available without undue cost or effort.

Depending on the nature of the financial instruments, the assessment of a significant increase in credit risk is performed on either an individual basis or a collective basis. When the assessment is performed on a collective basis, the financial instruments are grouped based on shared credit risk characteristics, such as past due status and credit risk ratings.

ECL are re-measured at each reporting date to reflect changes in the financial instrument's credit risk since initial recognition. Any change in the ECL amount is recognised as an impairment gain or loss in profit or loss. The Group recognises an impairment gain or loss for all financial instruments with a corresponding adjustment to their carrying amount through a loss allowance account, except for available-for-sale investments, for which the loss allowance is accumulated in the fair value reserve.

Presentation of allowance for ECL in the consolidated and the Bank's balance sheet.

Loss allowances for ECL are presented in the balance sheet as follows:

- Financial assets except for debt securities classified as available-for-sale investments: as a deduction from the gross carrying amount;
- Loan commitments and financial guarantee contracts: generally, as a provision;
- Debt securities classified as available-for-sale investments: no loss allowance is recognized in the balance sheet as the carrying amount of these assets is their fair value. However, the loss allowance is disclosed and is recognized in the respective fair value reserve in statement of changes in equity.

#### Write-off

Loans and debt securities are written off with related impairment allowances (either partially or in full) when there is no realistic prospect of recovery. This is the case when the Group determines that the borrower does not have assets or sources of income that could generate sufficient cash flows to repay the amounts subject to the write-off.

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## 6. 會計政策(續)

### (f) 金融負債

#### (i) 初始確認及計量

金融負債分類為以公允價值計量且其變動計入損益之金融負債和其他金融負債，視適用情況而定。本集團於初始確認時釐定金融負債之分類。

金融負債於初始確認時以公允價值確認，對於並非為以公允價值計量且其變動計入損益之金融負債，就交易成本調整初始確認金額。

本集團金融負債包括銀行和客戶存款、其他負債、衍生金融工具、發行債務證券和存款證以及以公允價值計量且其變動計入損益之金融負債。

#### (ii) 後續計量

金融負債按以下分類計量：

#### 以公允價值計量且其變動計入損益之金融負債

以公允價值計量且其變動計入損益之金融負債包括交易類金融負債和指定以公允價值計量且其變動計入損益之其他金融負債。

金融負債如以短期交易為目的而獲得，則分類為交易類金融負債。此類別包括本集團的衍生金融工具(不包括套期關係中的指定套期工具)。除以套期為目的的嵌入式衍生工具外，嵌入式衍生工具亦分類為交易類金融負債。交易類金融負債之盈虧會在損益表中確認。於損益表確認之公允價值變動不包括利息支出。

#### 其他金融負債

於初始確認後，其他金融負債按實際利率法計算攤餘成本作後續計量，若折現值影響不重大，則按成本入賬。盈虧於終止確認負債時於損益表確認。

## 6. ACCOUNTING POLICIES (continued)

### (f) Financial liabilities

#### (i) Initial recognition and measurement

Financial liabilities are classified as financial liabilities at fair value through profit or loss and other financial liabilities, as appropriate. The Group determines the classification of its financial liabilities at initial recognition.

All financial liabilities are recognised initially at fair value adjusted for transaction costs in case of financial liabilities not measured at fair value through profit or loss (FVTPL).

The Group's financial liabilities include deposits from banks and customers, other liabilities, derivative financial instruments, debts and certificates of deposit issued and financial liabilities at fair value through profit or loss.

#### (ii) Subsequent measurement

The subsequent measurement of financial liabilities depends on their classification as follows:

#### Financial liabilities at fair value through profit or loss

Financial liabilities at fair value through profit or loss includes financial liabilities held for trading and other financial liabilities designated at fair value through profit or loss.

Financial liabilities are classified as held for trading if they are acquired for the purpose of selling in the near term. This category includes derivative financial instruments entered into by the Group that are not designated as hedging instruments in hedge relationships. Separated embedded derivatives are also classified as held for trading unless they are designated as effective hedging instruments. Gains or losses on liabilities held for trading are recognised in the income statement. The net fair value gain or loss recognised in the income statement does not include any interest charged on these financial liabilities.

#### Other financial liabilities

After initial recognition, other financial liabilities are subsequently measured at amortised cost, using the effective interest rate method unless the effect of discounting would be immaterial, in which case they are stated at cost. Gains and losses are recognised in the income statement when the liabilities are derecognised.

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## 6. 會計政策(續)

### (f) 金融負債(續)

#### (ii) 後續計量(續)

##### 其他金融負債(續)

攤餘成本計量須考慮取得時之折價或溢價,以及構成實際利率組成部分之費用或成本。按實際利率攤銷金額計入損益表中的利息支出。

### (g) 終止確認金融負債

當負債之責任被解除、取消或屆滿,則終止確認金融負債。

如現有金融負債被來自同一貸款人以具有不同條款的其他金融負債取代,或現有負債之條款被作出實質性的修訂,則該項交換或修訂被當作終止確認原負債及確認一項新負債處理,賬面金額之差額於損益表確認。

### (h) 金融工具之公允價值

於活躍市場交易之金融工具之公允價值乃參考市場報價或交易商報價,且不會扣減任何交易成本。無活躍市場之金融工具,公允價值以適當估值方法釐定。此等方法包括以近期按公平原則進行之市場交易、以大致相同之另一工具之現行市價作參考、以折現現金流量分析及其他估值模型。

### (i) 衍生金融工具

#### 初始確認及後續計量

本集團採用衍生金融工具,如貨幣掉期、貨幣遠期合約及利率掉期,以對沖其匯率及利率風險。衍生金融工具以衍生交易合約簽訂當日的公允價值進行初始確認,並以公允價值進行後續計量。當公允價值為正值時,衍生金融工具將被列為資產;當公允價值為負值時,則被列為負債。

## 6. ACCOUNTING POLICIES (continued)

### (f) Financial liabilities (continued)

#### (ii) Subsequent measurement (continued)

##### Other financial liabilities (continued)

Amortised cost is calculated by taking into account any discount or premium on acquisition and includes fees or costs that are an integral part of the effective interest rate. The effective interest rate amortisation is included in interest expenses in the income statement.

### (g) Derecognition of financial liabilities

A financial liability is derecognised when the obligation under the liability is discharged, cancelled, or expires.

When an existing financial liability is replaced by another from the same lender on substantially different terms, or the terms of an existing liability are substantially modified, such an exchange or modification is treated as a derecognition of the original liability and a recognition of a new liability, and the difference between the respective carrying amounts is recognised in the income statement.

### (h) Fair value of financial instruments

The fair value of financial instruments that are traded in active markets is determined with reference to quoted market prices or dealer price quotations, without any deduction for transaction costs. For financial instruments where there is no active market, the fair value is determined using appropriate valuation techniques. Such techniques include using recent arm's length market transactions; reference to the current market value of another instrument which is substantially the same; a discounted cash flow analysis; and other valuation models.

### (i) Derivative financial instruments

#### Initial recognition and subsequent measurement

The Group uses derivative financial instruments, such as currency swaps, forward currency contracts and interest rate swaps, to hedge its foreign currency risk and interest rate risk, respectively. Such derivative financial instruments are initially recognised at fair value on the date on which a derivative contract is entered into and are subsequently remeasured at fair value. Derivatives are carried as assets when the fair value is positive and as liabilities when the fair value is negative.

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## 6. 會計政策(續)

### (i) 衍生金融工具(續)

#### 初始確認及後續計量(續)

衍生工具公允價值變動直接計入損益表。除非該衍生工具符合套期會計(註6(l))的條件，在這種情況下，任可由此產生的損益確認取決於被對沖項目的性質。

貨幣遠期貨幣合約之公允價值參考到期概況相近之合約的當前遠期匯率計算。利率掉期合約之公允價值乃通過折現現金流分析確定，即以反映公允價值的適當折現率進行折現的預期現金流的現值。

### (j) 外幣

本財務報告以澳門元列示。集團內各實體各自決定其功能貨幣，各實體的財務報表以其功能貨幣列示。外幣交易初始確認按交易日的市場匯率折算為記賬本位幣。外幣貨幣性資產及負債，於資產負債表日，按資產負債表日的市場匯率折算為記賬本位幣。因折算產生的差額計入當期損益表。

按歷史成本以外幣計量之非貨幣項目，採用初始交易日匯率折算。按公允價值以外幣計量之非貨幣項目，採用釐定公允價值日期之匯率折算。因非貨幣項目再轉化產生的盈利或損失與因項目的公允價值變化產生的盈利或損失的確認方法一致。

一家海外子公司和一家海外分行之功能貨幣並非澳門元，報告期末，有關公司之資產與負債，按報告期末之匯率折算為本公司記賬本位幣，損益表則按該期間之加權平均匯率折算為澳門元。

## 6. ACCOUNTING POLICIES (continued)

### (i) Derivative financial instruments (continued)

#### Initial recognition and subsequent measurement (continued)

Any gains or losses arising from changes in fair value of derivatives are taken directly to the income statement, except where the derivatives are qualified for hedge accounting (note 6(l)), in which case recognition of any resultant gain or loss depends on the nature of the item being hedged.

The fair value of forward currency contracts is calculated by reference to current forward exchange rates for contracts with similar maturity profiles. The fair value of interest rate swap contracts is determined using a discounted cash flow analysis by taking the present value of the expected cash flows discounted at appropriate discount rates reflecting fair value.

### (j) Foreign currencies

These financial statements are presented in Macau Patacas ("MOP"), which is the Bank's functional and presentation currency. Each entity in the Group determines its own functional currency and items included in the financial statements of each entity are measured using that functional currency. Foreign currency transactions recorded by the entities in the Group are initially recorded using their respective functional currency rates ruling at the dates of the transactions. Monetary assets and liabilities denominated in foreign currencies are retranslated at the functional currency rates of exchange ruling at the end of the reporting period. All differences arising on settlement or translation of monetary items are taken to the income statement.

Non-monetary items that are measured in terms of historical cost in a foreign currency are translated using the exchange rates at the dates of the initial transactions. Non-monetary items measured at fair value in a foreign currency are translated using the exchange rates at the date when the fair value was determined. The gain or loss arising on translation of a non-monetary item measured at fair value is treated in line with the recognition of the gain or loss on change in fair value of the item.

The functional currencies of one overseas subsidiary and one overseas branch office are currencies other than the MOP. As at the end of the reporting period, the assets and liabilities of these entities are translated into the presentation currency of the Bank at the exchange rates prevailing at the end of the reporting period and their income statements are translated into MOP at the weighted average exchange rates for the period.

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## 6. 會計政策 (續)

### (j) 外幣 (續)

因此產生之匯兌差額於匯率儲備中累積。出售海外業務時，與該海外業務有關並已在匯率儲備中確認的金額將在損益表中確認。

編製合併現金流量表時，海外公司之現金流量按現金流量發生日期之匯率折算為澳門元，海外公司整個期間經常產生之現金流量則按該期間之加權平均匯率折算為澳門元。

### (k) 合併報表編制基礎

截至二零二一年十二月三十一日合併財務報告包括銀行及子公司 (統稱為「本集團」) 個別的財務報告。子公司的財務報表期間與銀行相同，使用一致的會計政策。子公司的經營業績由收購日期 (即本行取得控制權之日期) 起合併計算，並將持續到控股權終止。本行內部交易所產生的結餘、交易、及未實現損益以及分紅於合併時全數予以抵銷。

### (l) 套期會計

本集團將某些衍生工具指定為合格的套期關係中的套期工具。在初始指定套期關係時，本集團正式記錄套期工具和被套期項目之間的關係，包括套期的風險管理目標和策略，以及評估套期關係有效性的方法。本集團在套期關係開始時及會持續對套期關係的有效性進行前瞻性評估。本集團亦會對套期保值的有效性進行後顧性評估。

## 6. ACCOUNTING POLICIES (continued)

### (j) Foreign currencies (continued)

The resulting exchange differences are accumulated in the foreign exchange reserve. On disposal of a foreign operation, the amount recognised in the foreign exchange reserve relating to that particular foreign operation is recognised in the income statement.

For the purpose of the consolidated cash flow statement, the cash flows of overseas entities are translated into MOP at the exchange rates ruling at the dates of the cash flows. Frequently recurring cash flows of overseas entities which arise throughout the period are translated into MOP at the weighted average exchange rates for the period.

### (k) Basis of consolidation

The consolidated financial statements include the financial statements of the Bank and its subsidiaries (collectively referred to as the "Group") for the year ended 31 December 2021. The financial statements of the subsidiaries are prepared for the same reporting period as the Bank, using consistent accounting policies. The results of subsidiaries are consolidated from the date of acquisition, being the date on which the Group obtains control, and continue to be consolidated until the date that such control ceases. All intra-group balances, transactions, unrealised gains and losses resulting from intra-group transactions and dividends are eliminated on consolidation in full.

### (l) Hedge accounting

The Group designates certain derivatives as hedging instruments in qualifying hedging relationships. On initial designation of the hedge, the Group formally documents the relationship between the hedging instrument(s) and hedged item(s), including the risk management objective and strategy in undertaking the hedge, together with the method that will be used to assess the effectiveness of the hedging relationship. The Group makes a forward-looking assessment for the hedging effectiveness, both on inception of the hedging relationship and on an ongoing basis. The Group makes a backward-looking assessment for the hedging effectiveness.



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## 6. 會計政策(續)

### (1) 套期會計(續)

#### 公允價值套期

當已確認資產或負債或未確認的確定承諾被指定為套期項目，則該項目因所規避的風險引起的公允價值累計後續變動，應確認為一項資產或負債，相關的利得或損失計入當期損益。套期工具的公允價值變動也計入當期損益。若該項目原以攤餘成本計量，則採用套期會計對其賬面價值作出相應調整。對於採用實際利率法的套期項目，在終止套期會計前進行的任何調整均應計入損益，作為該項目在其剩餘期限內重新計算實際利率的一部分。

如果套期衍生工具已到期或售出、終止或被行使，或套期關係不再滿足公允價值套期會計運用標準，或套期關係指定被撤銷，本集團將終止使用公允價值套期會計。

於套期停止時，對先前使用實際利率法的套期金融工具進行的任何套期調整，通過使用實際利率法，從開始攤銷之日起調整被套期項目的實際利率攤銷計入損益。若套期項目被終止確認時，則該項目之調整計入當期損益中。

#### 現金流量套期

現金流量套期，是指對現金流量變動風險進行的套期。該類現金流量變動源於與已確認資產或負債、很可能發生的預期交易有關的某類特定風險，且將影響本集團的損益。對於指定的現金流量套期，套期工具利得或損失中屬於有效套期的部分，計入權益中的現金流量套期儲備，屬於無效套期的部分，計入當期損益。當被套期現金流量影響當期損益時，原已計入現金流量套期儲備的套期工具累計利得或損失轉入當期損益。

當套期關係不在滿足套期會計運用標準，包括套期工具已到期、售出、終止或被行使，本集團將終止使用公允價值套期會計。

## 6. ACCOUNTING POLICIES (continued)

### (1) Hedge accounting (continued)

#### Fair value hedges

When a derivative is designated as the hedging instrument in a hedge of the change in fair value of a recognised asset or liability or a firm commitment that could affect profit or loss, changes in the fair value of the derivative are recognised immediately in profit or loss. The change in fair value of the hedged item attributable to the hedged risk is recognised in profit or loss. If the hedged item would otherwise be measured at cost or amortised cost, then its carrying amount is adjusted accordingly. Any adjustment up to the point of discontinuation to a hedged item for which the effective interest method is used is amortised to profit or loss as part of the recalculated effective interest rate of the item over its remaining life.

If the hedging derivative expires or is sold, terminated or exercised, or the hedge no longer meets the criteria for fair value hedge accounting, or the hedge designation is revoked, then hedge accounting is discontinued prospectively.

On hedge discontinuation, any hedging adjustment made previously to a hedged financial instrument for which the effective interest method is used is amortised to profit or loss by adjusting the effective interest rate of the hedged item from the date on which amortisation begins. If the hedged item is derecognised, then the adjustment is recognised immediately in profit or loss when the item is derecognised.

#### Cash flow hedges

When a derivative is designated as the hedging instrument as hedging instruments to hedge the variability in cash flows attributable to a particular risk associated with a recognised asset or liability or highly probable forecast transaction that could affect profit or loss, the effective portion of changes in the fair value of the derivative is recognised and presented in the cash flow hedge reserve within equity. Any ineffective portion of changes in the fair value of the derivative is recognised immediately in profit or loss. The amount accumulated in the cash flow hedge reserve is reclassified from cash flow hedge reserve to profit or loss as a reclassification adjustment in the same period as the hedged cash flows affect profit or loss.

If the hedging derivative expires or is sold, terminated or exercised, or the hedge no longer meets the criteria for cash flow hedge accounting, or the hedge designation is revoked, then hedge accounting is discontinued prospectively.

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## 7. 關聯方交易

### 7.1 對關聯方的信貸政策

本行的關聯方交易應當符合誠實信用及公允原則，按當地監管機構及母行的有關規定管理關聯交易，並按要求進行資訊披露和對外報告。一般關聯交易交由本行高級管理層／有權簽批人按照本行內部授權規定和程序進行審批。

### 7.2 定量披露

除了在本財務報告其他附註已另作披露外，本集團與關聯方於本年的交易列示如下：

## 7. RELATED PARTY TRANSACTIONS

### 7.1 The policy for lending to related parties.

Connected transactions of the Bank should be in line with the principles of honesty, credibility and equity. We manage connected transactions in accordance with the relevant regulations of local supervisor and Parent Company and conduct information disclosure and external reporting as required. Connected transactions should be approved by top management level or higher level credit authority as credit committee regarding the internal facility granting procedure.

### 7.2 Quantitative disclosure

In addition to the transactions detailed elsewhere in these financial statements, the Group had the following transactions and balances with related parties during the year:

		千澳門元 MOP'000
營業收入	Operating income	383,219
營業支出	Operating expenses	523,614
拆放同業	Placements with other banks	56,549,054
同業存放	Deposits from banks	61,351,726
貸款和墊款	Loans and advances	13,754,119
客戶存款	Deposits from customers	733,782
其他資產	Other assets	134,850
其他負債	Other liabilities	8,293,300
現金和銀行存款	Cash and balances with banks	15,021,592



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## 8. 資本

### 8.1 定性描述：

有關所有資本工具主要特徵的條款和條件的摘要信息，尤其是在創新，複雜或混合資本工具的情況下；

#### 1. 已發行並已繳足資本：

法定	Authorised	千澳門元 MOP'000
一百萬股，每股1,000澳門元	1,000,000 shares of MOP1,000 each	
已發行並已繳足：	Issued and fully paid:	
588,920股，每股1,000澳門元	588,920 shares of MOP1,000 each	588,920

#### 2. 發行溢價

股東支付的資本金超過已發行資本的名義價值。

#### 3. 法定儲備金

按澳門之銀行及保險業法例，本行及其在澳門之子公司須將最少相等於全年稅後盈利20%之款項撥入法定準備金，直至該準備金之金額相等於本行及其在澳門之子公司各自已發行及已繳足股本之50%為止。此後轉撥之數額必須保持在佔全年稅後盈利最少10%水平，直至該準備金之金額相等於本行及其在澳門之子公司各自已發行及繳足股本為止。此準備金僅在法例規定之某些特殊情況下才可作分派，並將於股東週年大會上批准後轉撥自年度稅後盈利。

#### 4. 盈餘滾存(留存收益)

由歷年營運所帶來的滾存利潤，經扣除股息分派後的數額。計入之利潤經監管當局認可之外部審計師審核。

## 8. CAPITAL

### 8.1 Qualitative disclosure:

Summary information on the terms and conditions of the main features of all capital instruments, especially in the case of innovative, complex or hybrid capital instruments;

#### 1. Paid-up share capital:

#### 2. Share premium

Shareholders paid the capital amount over the nominal value of the Issued Capital.

#### 3. Legal reserve

Under the Macao banking and insurance legislation, the Bank and its subsidiaries incorporated in Macao (the「Macao subsidiaries」) are required to transfer to a legal reserve an amount equal to a minimum of 20% of its annual profit after tax until the amount of the reserve is equal to 50% of their respective issued and fully paid up share capital. Thereafter, transfers must continue at a minimum annual rate of 10% until the reserve is equal to the Bank's and the Macao subsidiaries' respective issued and fully paid up share capital. This reserve is only distributable in accordance with certain limited circumstances prescribed by statute and will be transferred from the annual profit after tax upon the approval by the shareholders in the annual general meeting after the end of reporting period.

#### 4. Profit brought forward (retained earning)

The profits of the preceding years, after deduction of dividend payouts. Profits are audited by external auditors which are recognized by AMCM.

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## 8. 資本(續)

### 8.1 定性描述：(續)

#### 5. 補充自有資本

- (a) 根據澳門金融管理局的規定，對已發行並符合監管要求的永久性及其非永久性次級資本工具，以及一般準備金，納入補充自有資本。

根據澳門金融監管局之規定，一般準備金估算是按照經審計估算，將超出本行第1階段和第2階段的客戶貸款和墊款減值準備金以及財務擔保合同的減值準備金的餘額，從未分配利潤中轉撥為儲備。

- (b) 資本管理；

本集團資本管理之主要目的是為了確保本行遵守外部所訂之資本要求，同時能保持良好的信用評級及合理的資本充足率以支持本行業務增長、提升股東價值。

本集團根據經濟條件變動及其活動的風險特徵管理資本結構並作出相應調整。本集團可以調整向股東支付的股息數額，向股東返還資本或發行資本證券，以便維持現有資本結構或進行資本結構調整。與以前年度相比，目標、政策和程序無變動。管理層每月根據總資本、總風險加權資產和資本充足率的信息對資本充足率進行監測。

在本年度內，本集團遵守了澳門金融管理局對外頒布之所有資本規定。

## 8. CAPITAL (continued)

### 8.1 Qualitative disclosure: (continued)

#### 5. Supplementary capital

- (a) According to the regulations of AMCM, perpetual and non-perpetual subordinated capital instruments issued that fulfill the regulatory requirements, as well as the general provisions, are served as supplementary capital.

General provisions are, in accordance with the requirements of AMCM, the impairment allowances in excess of the Bank's stage 1 & 2 impairment allowances of loans and advances to customers and financial guarantee contracts estimated through the appropriation of retained profits to reserves.

- (b) Capital management;

The primary objectives of the Group's capital management are to ensure that the Group complies with externally imposed capital requirements and that the Group maintains strong credit ratings and healthy capital ratios in order to support its business and to maximise shareholders' value.

The Group manages its capital structure and makes adjustments to it in the light of changes in economic conditions and the risk characteristics of its activities. In order to maintain or adjust the capital structure, the Group may adjust the amount of dividend payment to shareholders, return capital to shareholders or issue capital securities. No changes were made in the objectives, policies and processes from the previous years. The management monitors the capital adequacy on a monthly basis, based on the information on total capital, total risk-weighted assets and the capital adequacy ratio.

During the year, the Group has complied with all of the imposed capital requirements by the AMCM.

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## 8. 資本(續)

## 8. CAPITAL (continued)

### 8.2 定量披露：

### 8.2 Quantitative disclosure:

		千澳門元 MOP'000
已發行並已繳足資本	Paid-up share capital	588,920
發行溢價	Share premium	5,885,733
法定準備金，公司章程規定之準備金及 其他由未分配盈餘所組成之準備金	Legal, statutory and other reserves created by appropriations of retained profits	605,897
盈餘滾存(留存收益)	Profits brought forward (Retained Earning)	21,327,059
補充自有資本	Supplementary Capital (i.e. Tier 2 Capital)	14,628,566
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	42,956,195
含營運風險的償付能力比率(銀行)	Operation Risk Adjusted Solvency Ratio (Bank level)	14.07%
含營運風險的償付能力比率(集團)	Operation Risk Adjusted Solvency Ratio (Group level)	14.18%
含營運風險的償付能力比率(母公司)	Operation Risk Adjusted Solvency Ratio (The Top Consolidated Group)	18.30%
含營運風險的償付能力比率 (工銀(澳門)投資股份有限公司)	Operation Risk Adjusted Solvency Ratio (ICBC (Macau) Capital Limited)	88.42%

## 9. 信用風險

## 9. CREDIT RISK

### 9.1 定性描述

### 9.1 Qualitative disclosure

#### (a) 對逾期或不良資產的定義；

逾期或不良貸款是指借款人未能按期支付貸款本金或任何欠款的情形，並且因為借款人信用狀況下降導致銀行有可能無法全額收回貸款。

#### (a) Definition of past due or impaired;

Past due or impaired means loans and other obligations remaining unpaid or outstanding past the due date, and it is likely that the bank cannot collect the full value of the loan because the creditworthiness of the borrower has fallen.

#### (b) 對一般準備金、特別準備金和其他撥備的計提方法與統計方法；

本行的貸款撥備政策是遵從澳門金管局的要求而設置的。本行現存有兩類撥備方式。「專項減值」是一項專為不良貸款資產而設之特定備用金，按照預計的貸款損失金額進行考慮；「組合減值」是為正常貸款資產而設之備用金。

#### (b) Description of approaches following for specific, general and other provisions and statistical methods;

The provision policy of the Bank is in compliance with the requirements set out by AMCM, which includes 2 methods. The Individual Impairment Allowance is a specific provision applied to impaired loans taking into account the estimated recoverable amount. The Collective Impairment Allowance is a general provision for the normal loan assets.

#### (c) 對本行信用風險管理政策的討論；

本行訂有信貸風險管理程式，以計量、監察及控制信貸風險。本行之信貸機關包括信貸委員會、總經理及擁有廣泛銀行經驗之行政總裁及董事。信貸機制包括依據本行信貸政策批核貸款；風險監察負責監察信貸額度及其他控制額度(例如涉及大額風險及風險集中額度)；將主要信貸職能清楚劃分，以確保信貸監控及監察能獨立運作。

#### (c) Discussion of the credit institution's credit risk management policy;

The Bank has a credit risk management process to measure, monitor and control credit risk. The lending authority of the Bank consists of the credit committee, general manager, chief executive officer and directors who have extensive banking experience. The hierarchy of credit authority which approves credit is in compliance with the Bank's credit policy; exposures are monitored against credit limits and other control limits (such as large exposures and concentration limits); segregation of duties in key credit functions is in place to ensure separate credit control and monitoring.

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## 9. 信用風險 (續)

## 9. CREDIT RISK (continued)

### 9.2 定量披露：

### 9.2 Quantitative disclosure on the credit risk:

#### 9.2.1 授信地區分佈

#### 9.2.1 Geographic distribution of exposures

##### a. 貸款及未提款承諾

##### 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	其它公司 Other Company	總計 Total
中國澳門	Macao	–	5,284,003.00	192,594,480.85	197,878,483.85
中國	China	–	–	19,072,912.31	19,072,912.31
中國香港	Hong Kong	–	9,331,841.89	57,817,168.05	67,149,009.94
其它	Others	5,731,741.82	232,859.76	17,076,008.08	23,040,609.66
總計	Total	5,731,741.82	14,848,704.65	286,560,569.29	307,141,015.76

##### 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	其它公司 Other Company	總計 Total
中國澳門	Macao	8,940,000.00	5,011,379.00	382,630.00	14,334,009.00
中國	China	189,304.00	24,130,573.00	33,484,065.00	57,803,942.00
中國香港	Hong Kong	–	10,157,431.00	3,440,837.00	13,598,268.00
總計	Total	9,129,304.00	39,299,383.00	37,307,532.00	85,736,219.00

##### 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	其它公司 Other Company	總計 Total
中國澳門	Macao	–	205,148.64	(196,249.86)	8,898.78
中國	China	–	(103,555.53)	–	(103,555.53)
中國香港	Hong Kong	–	(13,478.18)	–	(13,478.18)
新加坡	Singapore	–	(112,903.35)	–	(112,903.35)
英國	United Kingdom	–	12,793.32	–	12,793.32
總計	Total	–	(11,995.10)	(196,249.86)	(208,244.96)

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

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

## 9. 信用風險(續)

## 9. CREDIT RISK (continued)

### 9.2 定量披露:(續)

### 9.2 Quantitative disclosure on the credit risk:

#### 9.2.2 授信行業分佈

#### 9.2.2 Industry distribution of exposures

						千澳門元 MOP'000
行業	Industry	總金額 Gross Amount	逾期餘額 Overdue Amount	一般減值 準備 CIA General Provision	個別減值 準備 IIA Specific Provision	淨金額 Net Amount
製造業	Manufacturing industries	4,687,622.29	–	55,432.77	–	4,632,189.53
電力、氣體燃料及水	Electricity, gas and water	2,414,204.38	–	24,183.80	–	2,390,020.58
建築及裝修工程	Construction and public works	24,346,775.01	58,252.14	248,796.88	1,629,151.77	22,468,826.36
貿易、出入口、批發及零售	Wholesale and retail trade	13,898,552.99	106,957.90	153,694.42	47,419.26	13,697,439.30
餐廳、酒店及相關行業	Restaurants, hotels and similar	8,482,093.63	–	117,530.12	–	8,364,563.52
運輸、倉庫及通訊	Transport, warehousing and communications	3,491,715.37	–	35,340.39	–	3,456,374.98
個人按揭貸款	Personal housing loans (mortgage)	40,924,881.44	36,810.67	409,061.34	11,883.08	40,503,937.03
其它個人貸款	Personal credit for other purposes	32,744,866.16	18,241.74	346,988.80	6,697.80	32,390,905.44
其它	Others	91,770,558.14	99,364.66	1,025,123.93	90,303.27	90,655,130.96
總計	Total	222,761,269.41	319,627.11	2,416,152.45	1,785,455.18	218,559,387.69

#### 9.2.3 資產和負債的期限分佈

#### 9.2.3 Maturity analysis on assets and liabilities

									千澳門元 MOP'000
		即時償付 On Demand	1月內到期 Up to 1 month	1-3月內到期 From 1 to 3 months	3月-1年內到期 From 3 months to 1 year	1-3年內到期 From 1 to 3 years	3年以上 Over 3 years	無指定期限 Indefinite period	總計 Total
<b>資產</b>	<b>Assets</b>								
客戶貸款及墊款	Loans and advances to customers	810,356.13	17,442,476.65	16,439,285.66	19,761,266.00	52,289,741.38	116,018,143.61	–	222,761,269.43
存、拆放同業款項	Cash and balances with and loans and advances to banks	28,375,427.55	33,150,931.85	19,462,733.78	29,502,249.32	4,628,437.42	–	–	115,119,779.92
存款證	Certificates of deposit held	–	963,828.00	3,052,122.00	16,476,173.00	–	–	–	20,492,123.00
持有由金融管理局 發行的證券	Securities issued by Macao SAR Government and/or AMCM	–	5,340,000.00	3,400,000.00	200,000.00	–	–	–	8,940,000.00
其它證券	Other securities	–	104,775.62	3,173,614.84	15,203,900.38	27,364,896.30	13,500,317.99	68,507.32	59,416,012.44
<b>負債</b>	<b>Liabilities</b>								
同業存入、拆入款項	Deposits and balances of banks and financial institutions	2,985,533.00	41,136,632.94	12,776,897.63	13,825,039.43	3,819,380.00	–	–	74,543,483.00
公共機構存款	Deposits from public sector entities	1,725.08	15,136,277.50	26,601,025.55	4,855,413.50	–	–	–	46,594,441.64
母公司及合夥公司存款	Deposits from holding and associated companies	–	–	–	–	–	–	–	–
客戶存款	Deposits from non-bank customers	46,399,605.27	45,661,776.50	57,319,899.04	61,547,730.40	2,236,763.96	–	–	213,165,775.17
發行存款證	Certificates of deposits issued	–	14,520,508.00	19,302,179.00	24,122,990.00	–	–	–	57,945,677.00
其它發行證券	Other securities issued	–	–	–	–	3,981,619.17	7,630,305.00	600,490.00	12,212,414.17

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

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

## 9. 信用風險(續)

## 9. CREDIT RISK (continued)

### 9.2 定量披露:(續)

### 9.2 Quantitative disclosure on the credit risk: (continued)

#### 9.2.4 逾期資產分析

#### 9.2.4 Analysis on past due assets

				千澳門元，% MOP'000, %	
		逾期餘額	逾期餘額百分比	抵押品價值	個別減值準備
		Past due loans	Past due loans percentage	Value of collateral	Individual impairment allowance
a) 逾期3-6月	Overdue for 3 – 6 months	71,073.68	0.032%	194,151.66	10,674.71
b) 逾期6月-1年	Overdue for 6 months – 1 year	19,820.54	0.009%	40,690.60	4,874.45
c) 逾期1年以上	Overdue for more than 1 year	228,732.89	0.103%	260,589.71	177,117.01
		319,627.11	0.144%	495,431.97	192,666.17

## 10. 市場風險

## 10. MARKET RISK

### 10.1 定性描述

### 10.1 Qualitative disclosure

對市場風險管理目的以及政策描述；

A description of its risk management objectives and policies on market risk;

本行的市場風險管理目標是平衡外匯匯率和利率的變動，以及信貸市場的變化所產生的風險和回報。本行的市場風險管理政策和流程包括風險限額管理，壓力測試，交易對手以及國別風險評估。2021年本行繼續加強市場風險管理工作，全面提升市場風險管理與計量，積極完善市場風險管理政策，健全市場風險報告與限額管理體系。

The objective of market risk management is to obtain the best balance of risk and return of our Bank's positions arising from movements in foreign exchange rates, interest rates and changes in credit market condition. Our market risk policies and processes include risk limits and exposures management, stress-testing, counterparty evaluations and country risks assessment. In 2021, we continued to strengthen market risk management by improving policies and procedures, risk reporting and limit management.

### 10.2 定量披露

### 10.2 Quantitative disclosure

市場風險的資本要求	Market risk capital charge for	金額 Amount 千澳門元 MOP'000
債券及與債券相關的衍生工具的特定風險	Specific risk of debt securities and debt derivatives	682,622
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	144,334
股權風險	Equity exposures	-
外匯風險	Foreign exchange exposures	56,707
商品風險	Commodities exposures	-



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

## 11. 銀行賬戶的利率風險

### 11.1 定性描述

(a) 利率風險的性質；

銀行帳戶利率風險是指利率水準、期限結構等不利變動導致銀行帳戶經濟價值和整體收益遭受損失的風險。本行銀行帳戶經營的幣種以美元、港元、澳門幣及人民幣為主，其資產負債利率和期限結構變動對本行整體收益影響較大。

(b) 提前贖回貸款和提前支取存款的關鍵假設；

當出現借款人要求提前部分或全部清還貸款以及客戶要求提前部分或全部支取未到期存款時，除符合本行內部合規審批流程之外，需審慎評估因資產負債久期發生變動對銀行帳戶利率風險產生的影響。

(c) 利率風險衡量的頻率；

本行每月會監控貸款利率的重定價期限和債券投資的久期，確保久期符合本行的政策和風險偏好。本行每季會評估受利率變動影響的銀行帳戶敞口在利率受到較大變動的情況下，即利率變動200個基點時，對本行資本額及經濟價值的影響。

### 11.2 定量披露

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。

## 11. INTEREST RATE RISK IN THE BANKING BOOK

### 11.1 Qualitative disclosure

(a) The nature of interest rate risk;

The interest rate risk of the banking book refers to the risk of loss of the economic value and overall income of the banking book due to adverse changes in interest rate levels and term structure. Our banking book mainly consists of investments denominated in USD, HKD and RMB, therefore our interest rate risk arises from fluctuating USD and RMB interest rates, which may reduce the values of our investments.

(b) Key assumption regarding loan prepayments and behaviour of non-maturity deposits;

When the Bank receives the borrower requirement in advance of early partial or fully repayment of the loan, the Bank requires to assess with prudence on the effect of the account's interest rate risk incurred due to the changes of duration of the related asset liability besides complying the Bank internal compliance approval process.

(c) Frequency of interest rate risk measurement;

Each month we monitor the duration of our bond investment to ensure that it is within our policy and risk appetite. Each quarter we assess the impact on the capital and financial position of the Bank account resulted from interest rate change by 200 basis points.

### 11.2 Quantitative disclosure

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.



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

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

## 11. 銀行賬戶的利率風險 (續)

## 11. INTEREST RATE RISK IN THE BANKING BOOK (continued)

### 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

		CNY	USD	HKD	MOP	千澳門元 MOP'000 合計
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	1,165,902	1,075,903	163,919	(69,856)	2,335,867
自有資金*	Own funds*					42,956,195
經濟價值影響佔自有 資金比例*	Impact on economic value as % of own funds*					5.44%

(\*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.)

## 12. 操作風險

## 12. OPERATIONAL RISK

工銀澳門操作風險管理體系先進，執行「綜合管理、分類控制和隔離授權」的管控模式，確保操作風險的識別，評估，分析和控制有效，將操作風險水平控制在可承受範圍，實現銀行及股東價值最大化，保障客戶和公眾的利益。

董事會和高級管理層一如既往高度重視操作風險管理工作。2021年，本行圍繞監管重點和操作風險變化趨勢，持續加強操作風險管理，推動主要領域風險治理工作，優化流程和系統設置，加強監督問責力度。

2021年本行操作風險管理體系運行平穩，操作風險保持於低位運行。

ICBC (Macau) establishes a complete set of operational risk management system and implements the “Consolidated Management, Divisional Control and Segregated Authorization” control model to ensure the identification, assessment, analysis and control of operational risks are effective and maintain the level of operational risks within an acceptable range to maximize bank value and protect the interests of customers and the public.

As always, both the board of directors and the senior management team have placed significant emphasis on the operational risk management. In 2021, the Bank continued to implement operational risk identification and the evaluation of the effectiveness of internal control, promote risk management in key areas, optimize business processing systems and risk management systems, and strengthen the performance of accountability in order to reinforce the fundamental framework of the operational risk management.

In 2021, the Bank's operational risk management is considered properly operated with effective risk management measures.

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

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

## 13. 匯率風險

### 13.1 定性描述

本集團的財務狀況和現金流受到現行外匯波動影響的風險。本集團按貨幣設定頭寸限額。各幣種敞口每日按批准的限額獨立監控。

### 13.2 定量披露

13.2.1 各項外匯的淨頭寸情況：

## 13. FOREIGN EXCHANGE RISK

### 13.1 Qualitative disclosure

The Group takes on exposure to effects of fluctuations in the prevailing foreign currency exchange rates on its financial positions and cash flows. The Group has set limits on positions by currency. Positions are independently monitored against the approved limits on a daily basis.

### 13.2 Quantitative disclosure

13.2.1 The total net long and total net short positions in foreign currencies:

(千澳門元等值)  
(in MOP'000 equivalent)

貨幣	Currency	不包括期權 合約的淨持倉 長盤或短盤 Net Open Position excluding option contracts Long or Short	期權合約的淨長 盤或短盤 Net Position in option contracts Long or Short	已包括期權 合約的淨持倉 長盤或短盤 Net Open Position including option contracts Long or Short
1. 澳洲元	1. Australian dollars	(5,025)		(5,025)
2. 加拿大元	2. Canadian dollars	(14)		(14)
3. 人民幣	3. Chinese renminbi	27,314		27,314
4. 歐元	4. Euro	(49,469)		(49,469)
5. 港元	5. Hong Kong dollars	23,369,045		23,369,045
6. 日圓	6. Japanese yen	150		150
7. 新西蘭元	7. New Zealand dollars	320		320
8. 英鎊	8. Pound sterling	4,671		4,671
9. 新加坡元	9. Singapore dollars	6,817		6,817
10. 瑞士法郎	10. Swiss francs	(2,178)		(2,178)
11. 美元	11. US dollars	1,692,167		1,692,167
12. 以上未列出的貨幣，黃金除外	12. Foreign currencies not separately specified above, except gold	3,736		3,736
13. 黃金	13. Gold	20		20

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

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

## 13. 匯率風險(續)

## 13. FOREIGN EXCHANGE RISK (continued)

### 13.2 定量披露(續)

### 13.2 Quantitative disclosure (continued)

13.2.2 淨頭寸不低於所有外匯總淨頭寸的  
10%的信息：

13.2.2 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	19,902,266.88	-
		買入 Purchases	賣出 Sales
遠期	Forward	2,786,126.33	-
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.	-	22,688,393.21

美元(原幣)/USD (Original CCY) 千元'000

		資產 Assets	負債 Liabilities
即期	Spot	277,468.03	(1,376,494.62)
		買入 Purchases	賣出 Sales
遠期	Forward	1,309,707.34	-
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.	-	210,680.75

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

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

## 14. 流動性風險

### 14.1 定性描述

流動性風險是指在正常情況下以及在壓力情況下，本集團無法履行其到期付款義務的風險。為控制流動性風險，管理層多措並舉，拓展核心存款基礎以外的多種資金來源，在資產管理時考慮流動性，每日進行未來現金流量和流動性監測，並結合預期現金流量及高評級抵押品之可使用性評估，可於有需要時用作擔保額外資金。管理層分別每日及每週監察流動資金及償債能力情況。

### 14.2 定量披露

## 14. LIQUIDITY RISK

### 14.1 Qualitative disclosure

Liquidity risk is the risk that the Group will be unable to meet its payment obligations when they fall due under normal and stress circumstances. To limit this risk, management has arranged diversified funding sources in addition to its core deposit base, manages assets with liquidity in mind, and monitors future cash flows and liquidity on a daily basis. This incorporates an assessment of expected cash flows and the availability of high grade collateral which could be used to secure additional funding if required. Managements monitor the liquidity and solvency position on a daily and weekly basis respectively.

### 14.2 Quantitative disclosure

千澳門元／百分比MOP'000/%

(a)	平均持有流動現金之最低要求 Minimum weekly amount of cash in hand	5,796,243
(b)	平均持有之流動現金額 Average weekly amount of cash in hand	8,095,576
(c)	平均之償付資產 Specified liquid assets	134,463,157
(d)	平均之償付資產對基本負債比率 Ratio of specified liquid asset to total basic liabilities	49%
(e)	平均之一個月流動性比率 One-month liquidity ratio in the last week of each month	118%
(f)	平均之三個月流動性比率 Three-month liquidity ratio in the last week of each month	30%

## 15. 其他信息

可能導致銀行財務狀況造成重大影響的未決訴訟。

本行在日常經營過程中涉及若干法律訴訟。這些訴訟大部份是因本行為收回不良貸款而提起的。本行預計這些未決訴訟不會對本行的業務、財務狀況或經營業績造成任何重大影響。

## 15. OTHER INFORMATION

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

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

## 16. 說明

- (a) 專案1、專案3和專案6在所披露的所有專案中進行審計。
- (b) 除非有特別註明，以上數據截至二零二一年十二月三十一日。

## 16. NOTES

- (a) Item 1, Item 3 and Item 6 are audited among all the items disclosed.
- (b) Unless with specification, all the above data is taken as at 31 December 2021.

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

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

## 1. 財務信息

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

### (a) 資產負債表

於二零二一年十二月三十一日

## 1. Financial Statements

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

### (a) Balance sheet

As at 31 December 2021

		澳門元 MOP		
		資產總額	備用金， 折舊和減值 Provision Depreciation & Impairment	資產淨額
資產	Assets	Total Assets		Net Assets
現金	Cash			
AMCM存款	Deposit with A.M.C.M.			
應收賬項	Account receivable			
在本地之其他信用機構活期存款	Demand deposits with local banks	4,235,489.41		4,235,489.41
在外地之其他信用機構活期存款	Demand deposits with correspondents			
金，銀	Gold & Silver			
其他流動資產	Other current assets	99,086.00		99,086.00
放款	Loans & advances			
在本澳信用機構拆放	Investments in local banks	26,780,000.00		26,780,000.00
在外地信用機構之通知及 定期存款	Deposits at call & time with correspondents			
股票、債券及股權	Securities	136,131,568.25		136,131,568.25
承銷資金投資	Utilization of resources in trust			
債務人	Debtors	4,404,078.39		4,404,078.39
其他投資	Other investments			
財務投資	Financial investments			
不動產	Buildings			
設備	Equipment	211,725.00	210,198.65	1,526.35
遞延費用	Preliminary expenses			
開辦費用	Setting up expenses			
未完成不動產	Immovable in progress			
其他固定資產	Other fixed assets	142,825.00	128,144.00	14,681.00
內部及調整賬	Sundry accounts	1,474,709.07		1,474,709.07
<b>總額</b>	<b>Total</b>	<b>173,479,481.12</b>	<b>338,342.65</b>	<b>173,141,138.47</b>

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

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

## 1. 財務信息(續)

### (a) 資產負債表(續)

於二零二一年十二月三十一日

## 1. Financial Statements (continued)

### (a) Balance sheet (continued)

As at 31 December 2021

		澳門元 MOP	
負債	Liabilities	小結 Sub-total	總額 Total
活期存款	Demand deposit		
通知存款	Deposits at call		
定期存款	Time deposit		
公共機構存款	Deposit of public sector		
本地信用機構資金	Deposits from local banks		
其他本地機構資金	Loans from local credit institutions		
外幣借款	Loans in foreign currency		
債券借款	Debts against debentures		
承銷資金債權人	Creditors of resources in trust		
應付支票及票據	Cheques & payment orders		
債權人	Creditors		5,202,958.75
各項負債	Accounts payable		
內部及調整賬	Sundry accounts		2,544,732.13
各項風險備用金	Provision		22,216.17
股本	Capital	50,000,000.00	
法定儲備	Legal reserve	20,588,400.00	
自定儲備	Statutory reserve		
其他儲備	Other reserves	(1,162,861.55)	69,425,538.45
歷年營業結果	Retained profit	81,177,057.37	
本年營業結果	Profit & loss for the year	14,768,635.60	95,945,692.97
總額	Total		173,141,138.47

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

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

截止二零二一年十二月三十一日

## 1. Financial Statements (continued)

### (b) Income statement

For the year ended 31 December 2021

借方 Debit	金額 Amount	貸方 Credit	澳門元 MOP 金額 Amount
負債業務成本		資產業務收益	
Costs of credit operations		Income from credit operations	4,211,444.98
人事費用		銀行服務收益	
Personnel costs		Income from banking services	19,759,741.70
董事及監察會開支	51,500.01	其他銀行業務收益	664,921.04
Board of directors & supervisors fee		證券及財務投資收益	(66,735.88)
職員開支	5,168,487.53	Income from non-banking operations	
Staff costs		其他銀行收益	
固定職員福利	1,018,429.02	Other banking income	
Staff benefits		非正常業務收益	
其他人事費用	105,010.82	Income from non-banking operations	
Other personnel costs		營業損失	
第三者作出之供應	36,397.68	Operating loss	
Third party supply			
第三者提供之勞務	1,411,550.25		
Third party services			
其他銀行費用			
Other banking costs			
稅項			
Taxation			
非正常業務費用			
Costs of non-banking operations			
折舊撥款	3,354.88		
Depreciation allowances			
備用金之撥款	72,506.05		
Provision allowances			
營業利潤	16,702,135.60		
Operating profit			
<b>總額</b>		<b>總額</b>	
<b>Total</b>	24,569,371.84	<b>Total</b>	24,569,371.84



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

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

## 1. 財務信息(續)

### (b) 損益表(續)

#### 損益計算表

截止二零二一年十二月三十一日

## 1. Financial Statements (continued)

### (b) Income statement (continued)

#### Income statement

For the year ended 31 December 2021

		澳門元 MOP	
借方 Debit	金額 Amount	貸方 Credit	金額 Amount
營業損失 Operating loss		營業利潤 Operating profit	16,702,135.60
歷年之損失 Loss related to previous years		歷年之利潤 Profit related to previous years	
特別損失 Exceptional losses		特別利潤 Exceptional profits	
營業利潤之稅項撥款 Profit tax provision	1,933,500.00	備用金之使用 Provisions used up	
營業結果(盈餘) Operating Result (profit)	14,768,635.60	營業結果(虧損) Operating Result (loss)	
總額 Total	16,702,135.60	總額 Total	16,702,135.60

董事長  
Chairman  
牛建軍  
Niu Jian Jun

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

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

### 1. 財務信息(續)

#### (c) 管理層報告摘要

2021年度,在複雜的外部經濟環境下,工銀(澳門)投資股份有限公司繼續保持穩健發展態勢,累計實現稅後利潤1,477萬澳門元,較上年增長24.66%;截至2021年末,公司總資產已達1.73億澳門元,較上年增長11.57%。

根據中國工商銀行(澳門)股份有限公司的總體發展戰略及澳門經濟適度多元發展規劃,未來本公司將繼續依托工銀集團網絡、品牌、資金和技術優勢,在跨境投資業務聯動、政府財政儲備投資、居民財富增值等領域積極作為,努力成為一家資產效益持續提升、風險控制不斷加強的專業化投資機構,為客戶提供更穩健的投資回報,為澳門經濟適度多元及持續繁榮穩定提供更多動力。

董事會主席  
牛建軍

二零二二年三月三十日於澳門

### 1. Financial Statements (continued)

#### (c) A summary of the management report

In 2021, with a complex and uncertainty external economic environment, ICBC (Macau) Capital Limited sustained a steady development and achieved after-tax profits of MOP14.77 million, with a growth of 24.66% compared to last year. The total assets increased by 11.57% to MOP173 million at the year ended 2021.

According to the strategic development Industrial and Commercial Bank of China (Macau) Limited and the planning of Macao in economic diversity, our company will take advantages of the global networks, branding, capital and technology resources of ICBC Group, with a strong proactive approach to the activities of cross-border linkages business, government investment of fiscal reserves and residents of wealth added, to become a professional investment institution with uplifting of asset efficiency and risk prevention and control, providing a robust return for customers and supporting the diversification, prosperity and stability of Macao economy.

Chairman of the Board of Directors  
Niu Jian Jun

Macao, 30 March, 2022

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

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

### 1. 財務信息 (續)

#### (d) 監事會報告

工銀(澳門)投資股份有限公司董事會按章程第二十三條e項的規定及為產生該規定的效力已將有關二零二一年營業年度的經審核財務報表及董事會報告書交予本所發出意見書。

經審閱交予本所編制意見書的文件後，認為該等文件清楚反映出公司的財產狀況。

董事會的報告書以明確的方式反映出公司在審議的營業年度期間內所推動及發展的業務情況。

本所考慮外部核數師報告書，同意核數師指出，所交予作為提交賬目的文件真實而公平地反映出二零二一年十二月三十一日資產負債表的財務狀況，以及截至該日的營業年度內的財務結果。

綜合所述，本所決定同意通過該等財務報表及董事會報告書。

獨任監事

崔世昌會計師事務所

(由崔世昌先生作代表)

二零二二年三月三十日於澳門

#### (e) 獨立審計師報告書

致工銀(澳門)投資股份有限公司的股東  
(於澳門註冊成立的有限責任公司)

我們已審核工銀(澳門)投資股份有限公司(以下簡稱「貴公司」)之財務報表，此財務報表包括於二零二一年十二月三十一日的資產負債表、以及截至該日止年度的損益表、儲備變動表及現金流量表，亦包括重大會計政策的摘要和其他解釋附註。

#### 貴公司管理層對財務報表之責任

貴公司管理層負責按照中華人民共和國澳門特別行政區(「澳門特別行政區」)的《財務報告準則》編制真實而公允的財務報表，並對其認為為使財務報表的編製不存在由於舞弊或錯誤而導致的重大錯報所必需的內部控制負責。

### 1. Financial Statements (continued)

#### (d) The report from the supervisory board

In accordance with the provision of Article twenty-third, paragraph (e) and for the purpose of the said provision, the Board of Directors of ICBC (Macau) Capital Limited has submitted to our firm the audited financial statements and the report from Board of Directors regarding the 2021 financial year, for issuing the related opinion.

In our opinion, the documents submitted to our firm give a fair view of the Company's financial status.

The report of the Board of Directors clearly evidences the Company's business activities performed and carried out by the Company in the financial year under appraisal.

In view of the external auditor's report, we concur with the opinion expressed in such report, whereas the documents supporting the said financial statements evidence the truly and accurate financial status exhibited in the balance sheet dated 31 December, 2021, as well as the financial results of the financial year ended 2021.

In view of the above said, we have decided to approve the said financial statements and the Report of the Board of Directors.

Single Supervisor

CSC & Associates, Certified Public Accountants

(Represented by Mr. Chui Sai Cheong)

Macao, 30 March, 2022

#### (e) Independent auditor's report

To the shareholders of ICBC (Macau) Capital Limited  
(Incorporated in Macau with limited liability)

We have audited the financial statements of ICBC (Macau) Capital Limited (the "Company"), which comprise the Company's balance sheet as at 31 December 2021, and the Company's income statement, statement of changes in equity and cash flow statement for the year then ended, and a summary of significant accounting policies and other explanatory information.

#### Management's responsibility for the Financial Statements

Management is responsible of the Company is responsible for the preparation of financial statements that give a true and fair view in accordance with the Financial Reporting Standards of Macau Special Administrative Region, the People's Republic of China ("Macau SAR"), and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

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

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

## 1. 財務信息(續)

### (e) 獨立審計師報告書(續)

#### 審計師之責任

我們的責任是在實施我們審計工作的基礎上對這些財務報表發表審計意見。我們的報告僅為 貴公司董事及根據我們同意的約定條款而編製，並不為其他任何目的。我們並不就本報告之內容對任何其他人士承擔任何義務或接受任何責任。我們按照澳門特別行政區之《審計準則》的規定執行了審計工作。這些準則要求我們遵守職業道德要求，並計劃和實施審計工作以對財務報表是否存在重大錯報獲取合理保證。

審計工作涉及實施審計程序，以獲取有關財務報表金額和披露的審計證據。選擇的審計程序取決於審計師的判斷，包括對由於舞弊或錯誤導致的財務報表存有重大錯報風險的評估。在進行風險評估時，我們考慮與財務報表編制及真實和公允地列報財務報表相關的內部控制，以設計適當的審計程序，但目的並非對內部控制的有效性發表意見。審計工作還包括評價 貴公司管理層選用會計政策的恰當性和會計估計的合理性，以及評價財務報表的整體列報。

我們相信，我們獲取的審計證據是充分、適當的，為發表審計意見提供了基礎。

#### 意見

我們認為，上述財務報表已按照澳門特別行政區之《財務報告準則》在所有重大方面真實和公允地反映了 貴公司於二零二一年十二月三十一日之財務狀況及 貴公司截至該日止年度內之經營成果及現金流量。

#### 其他事宜

截二零二零年十二月三十一日止年度 貴公司的財務報表經由另一審計師審計，並於二零二一年三月二十六日對該等報表發表了無保留意見。

#### 關可穎

執業會計師

合夥人

德勤•關黃陳方會計師事務所

澳門

二零二二年三月三十日

## 1. Financial Statements (continued)

### (e) Independent auditor's report (continued)

#### Auditor's Responsibility

Our responsibility is to express an opinion on these financial statements based on our audit and to report our opinion solely to you, as a body, in accordance with our agreed terms of engagement, and for no other purpose. We do not assume responsibility towards or accept liability to any other person for the contents of this report. We conducted our audit in accordance with the Standards on Auditing of Macau SAR. Those standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the entity's preparation of financial statements that give a true and fair view in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of accounting estimates made by managements, as well as evaluating the overall presentation of the financial statements.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

#### Opinion

In our opinion, the financial statements give a true and fair view, in all material respects, of the financial position of the Company as at 31 December 2021, and of its financial results and cash flows for the year then ended in accordance with the Financial Reporting Standards of Macau SAR.

#### Other Matter

The financial statements of the Company for the year ended 31 December 2020 were audited by another auditor who expressed an unmodified opinion on those statements on 26 March 2021.

#### Kuan Ho Weng

Certified Public Accountant

Partner

Deloitte Touche Tohmatsu - Sociedade de Auditores

Macau

30 March 2022

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

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

### 1. 財務信息(續)

(f) 持股5%以上的機構名單

無

(g) 合資格的股東名單

中國工商銀行(澳門)股份有限公司

(h) 公司董事會成員名單

**董事會**

牛建軍先生, 董事長  
(於2022年3月11日委任)  
徐克恩先生, 董事長  
(於2022年2月25日辭任)  
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  
(於2021年11月23日委任)  
吳志剛先生, 秘書  
(於2021年11月23日辭任)

**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, 秘書  
(於2021年11月23日委任)  
吳志剛先生, 秘書  
(於2021年11月23日辭任)

### 2. 公司治理

於報告期內董事會並無設立委員會。

### 1. Financial Statements (continued)

(f) List of institutions in which they have holdings over 5% of share capital, etc.

None

(g) List of the shareholders with qualifying holdings

Industrial and Commercial Bank of China (Macau) Limited

(h) Name of the members of the company boards

**Board of Directors**

Mr. Niu Jian Jun, Chairman,  
(appointed on 11 March, 2022)  
Mr. Xu Ke En, Chairman,  
(resigned on 25 February, 2022)  
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  
Mrs. Chen Cui Ping, Secretary  
(appointed on 23 November 2021)  
Mr. Wu Zhi Gang, Secretary  
(resigned on 23 November 2021)

**Single Supervisor**

CSC & Associates, Certified Public Accountants  
(Represented by Mr. Chui Sai Cheong)

**Company Secretary**

Mrs. Chen Cui Ping, Secretary  
(appointed on 23 November 2021)  
Mr. Wu Zhi Gang, Secretary  
(resigned on 23 November 2021)

### 2. Corporate governance

No committee was formed by the Board of Directors during the year.

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

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

## 3. 現金流量表

## 3. Cash flow statement

截至二零二一年十二月三十一日止年度

For the Year ended 31 December 2021

		2021 澳門元 MOP	2020 澳門元 MOP
<b>經營活動產生的現金流</b>	<b>Cash flows from operating activities</b>		
稅前利潤	Profit before tax	16,702,136	13,382,365
調整：	Adjustments for:		
利息收入	Interest income	(4,211,445)	(4,698,510)
折舊	Depreciation	3,355	6,956
持至到期投資之折讓或溢價之攤銷	Amortisation of discount and premium of held-to-maturity investments	51,457	133,166
可供出售類投資之折讓或溢價之攤銷	Amortisation of discount and premium of available-for-sale investments	311,297	669,280
處置可供出售類投資產生的淨損失	Net losses from disposal of available-for-sale investments	66,736	–
金融工具減值損失／(回撥)	Charge for/(reversal of) impairment loss on financial instruments	72,506	(108,413)
		12,996,042	9,384,844
應收款項及其他資產增加	Increase in receivables and other assets	(146,963)	(70,551)
應收同系子公司款項增加	Increase in amount due from a fellow subsidiary	(474,032)	(563,729)
應付款及其他負債增加	Increase in payables and other liabilities	175,676	917,310
欠直接控股公司款項(減少)／增加	(Decrease)/increase in amount due to immediate holding company	(1,769)	267,920
<b>經營活動產生的現金流</b>	<b>Cash generated from operations</b>	12,548,954	9,935,794
已收利息	Interest received	4,716,146	4,698,510
繳付所得稅	Income taxes paid	(1,221,844)	(1,234,936)
<b>經營活動產生的淨現金流</b>	<b>Net cash flows generated from operating activities</b>	16,043,256	13,399,368

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

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

## 3. 現金流量表(續)

## 3. CASH FLOW STATEMENT (continued)

		2021 澳門元 MOP	2020 澳門元 MOP
<b>投資活動產生的現金流</b>	<b>Cash flows from investing activities</b>		
持至到期日投資之贖回收益	Proceeds from redemption of held-to-maturity investments	20,597,464	23,960,700
所得款項			
可供出售類投資之贖回收益	Proceed from redemption of available-for-sale investments	36,005,250	-
所得款項			
購買固定資產	Purchase of fixed assets	-	(18,112)
購買可供出售類投資	Purchase of available-for-sale investments	(65,126,988)	(8,006,849)
購買持至到期日投資	Purchase of held-to-maturity investments	-	(24,646,986)
<b>投資活動使用的淨現金流</b>	<b>Net cash flows used in investing activities</b>	<b>(8,524,274)</b>	<b>(8,711,247)</b>
<b>現金和現金等價物的淨增長</b>	<b>Net increase in cash and cash equivalents</b>	<b>7,518,982</b>	<b>4,688,121</b>
<b>期初現金及現金等價物</b>	<b>Cash and cash equivalents at 1 January</b>	<b>23,496,507</b>	<b>18,808,386</b>
<b>期末現金及現金等價物</b>	<b>Cash and cash equivalents at 31 December</b>	<b>31,015,489</b>	<b>23,496,507</b>
<b>現金及現金等價物結餘分析</b>	<b>Analysis of balances of cash and cash equivalents</b>		
現金及銀行存款	Cash and balances with banks	31,014,547	23,496,418
資產負債表內的金額	Amounts shown in the balance sheet	31,014,547	23,496,418
現金及現金等價物部份	Impairment allowance provided for components of cash and cash equivalents	942	89
減值準備			
<b>現金流量表中的現金及現金等價物</b>	<b>Cash and cash equivalents in the cash flow statement</b>	<b>31,015,489</b>	<b>23,496,507</b>



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### 4. 衍生工具交易以外的表外資產

本年度未發生此類交易。

### 5. 衍生工具交易

本年度未發生此類交易。

### 6. 會計政策

#### 6.1 財務報表的編制基礎

##### 合規聲明

本財務報表按照澳門法令第32/93/M號金融體系法律制度以及澳門特別行政區第25/2005號行政法規所頒布的《澳門財務報告準則》編製。

##### 財務報表的編制基礎

除可供出售類投資以公允價值計量外，本財務報表均以歷史成本計價。

除特別註明外，本財務報表所有數值均以四捨五入到元為單位列示。

#### 6.2 重大會計政策

##### (a) 關聯方

(1) 該方是個人或與該個人關係密切的家庭成員，如果該個人：

- (i) 對本公司實施控制或共同控制；
- (ii) 於本公司有重大影響；或
- (iii) 是本公司或公司母公司的關鍵管理層成員。

(2) 該方是滿足如下條件的主體：

- (i) 該主體與本公司是同一集團的成員(即每家母公司、子公司及同系子公司間相互關聯)；

### 4. Off-balance sheet exposures other than derivatives transactions

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

### 5. Derivatives transactions

There was no derivatives transaction during the year.

### 6. Accounting policies

#### 6.1 Basis of preparation

##### Statement of compliance

The financial statements have been prepared in accordance with the requirements as set out in Macau Financial System Act (Decree-Law No. 32/93/M) and the Macau Financial Reporting Standards (the "MFRSs") issued under Administrative Regulation No. 25/2005 of the Macau SAR.

##### Basis of preparation of financial statements

These financial statements have been prepared under the historical cost basis, except for the available-for-sale investments, which is measured at fair value.

These financial statements are presented in Macau Patacas ("MOP") and all values are rounded to the nearest dollar except when otherwise indicated.

#### 6.2 Summary of significant accounting policies

##### (a) Related parties

(1) A person, or a close member of that person's family, is related to the Company if that person:

- (i) has control or joint control over the Company;
- (ii) has significant influence over the Company; or
- (iii) is a member of the key management personnel of the Company or the Company's parent.

(2) An entity is related to the Company if any of the following conditions applies:

- (i) The entity and the Company are members of the same group (which means that each parent, subsidiary and fellow subsidiary is related to the others);

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## 6. 會計政策 (續)

### 6.2 重大會計政策 (續)

#### (a) 關聯方 (續)

(2) 該方是滿足如下條件的主體：  
(續)

(ii) 一方是另一方的聯營或合營公司 (或是另一方的母公司、子公司或同系子公司的聯營或合營公司)；

(iii) 該主體和本集團是相同第三方的合營公司；

(iv) 一方是第三方的合營公司並且另一方是該第三方的聯營公司；

(v) 該實體為本公司或與本公司有關聯之實體設定退休僱員之福利計劃；

(vi) 該實體受在(1)項中所認定的自然人所控制或共同控制；

(vii) (1)(i)項所述的個人對該主體能夠實施重大影響或(1)(i)項所述的個人是該主體 (或其母公司) 的關鍵管理層成員；

(viii) 該主體或其所在集團的成員為本公司或本公司的母公司提供關鍵管理層成員服務。

關係密切的家庭成員指在處理與實體交易時可影響該自然人或受該自然人影響的家庭成員。

#### (b) 物業及設備與折舊

物業及設備按成本扣減累積折舊和減值準備後的餘額列示。物業及設備的成本包括購買價款以及一切為使該資產達到預定可使用狀態和場所前而產生的直接支出。

## 6. Accounting policies (continued)

### 6.2 Summary of significant accounting policies (continued)

#### (a) Related parties (continued)

(2) An entity is related to the Company if any of the following conditions applies: (continued)

(ii) One entity is an associate or joint venture of the other entity (or an associate or joint venture of a member of a group of which the other entity is a member);

(iii) Both entities are joint ventures of the same third party;

(iv) One entity is a joint venture of a third entity and the other entity is an associate of the third entity;

(v) The entity is a post-employment benefit plan for the benefit of employees of either the Company or an entity related to the Company;

(vi) The entity is controlled or jointly controlled by a person identified in (1);

(vii) A person identified in (1)(i) has significant influence over the entity or is a member of the key management personnel of the entity (or of a parent of the entity);

(viii) The entity, or any member of a group of which it is a part, provides key management personnel services to the Company or to the Company's parent.

Close members of the family of a person are those family members who may be expected to influence, or be influenced by, that person in their dealings with the entity.

#### (b) Property, plant and equipment and depreciation

Property, plant and equipment are stated at cost less accumulated depreciation and any impairment losses. The cost of an item of property, plant and equipment comprises its purchase price and any directly attributable costs of bringing the asset to its working condition and location for its intended use.

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### 6. 會計政策(續)

#### 6.2 重大會計政策(續)

##### (b) 物業及設備與折舊(續)

物業及設備投入使用後產生的支出，如修理與維護費，一般計入當期損益，重大檢修支出會資本化計入固定資產成本，同時將被替換部分的賬面價值扣除。需定期替換重要部分的物業及設備，本公司會將該部分確認為有特定可使用年限獨立資產進行計提折舊。

固定資產在預計可使用年限內將扣除殘值後的原值按直線法計提折舊，各類物業和設備的預計使用年限列示如下：

— 辦公設備	4至10年
— 傢具及裝置	5至10年

如果組成某項物業及設備的主要部分有不同的使用年限，其成本以合理的基礎在不同組成部分中分攤，每一組成部分分別計提折舊。殘值、可使用年期及折舊方法將於每一財政年度檢討並在有需要時作適當調整。

當一項物業及設備被處置、或其繼續使用或處置預計不會對本公司產生未來經濟利益，則對該固定資產進行終止確認。對於資產終止確認所產生的損益(處置淨收入與賬面值之差額)計入終止確認當期的損益表中。

##### (c) 非金融資產減值

如出現資產減值跡象，或資產有進行減值測試需要時，本公司將估計其可收回價值。可收回金額根據資產的公允價值減去處置費用後的淨額與資產的使用價值兩者之間較高者確定。本公司以單項資產為基礎估計其可收回金額；難以對單項資產的可收回金額進行估計時，以該資產所屬的資產組為基礎確定資產組的可收回金額。

當某項資產之賬面金額超過其可回收金額時，須對減值虧損予以確認。評估資產使用價值時是將預測的未來現金流量以稅前折現率折算為現值，該折現率應反映當時市場對金錢之時間價值之評估及該項資產之特有風險。減值虧損於所產生期間之損益表中扣除，該費用分類與可減值資產一致。

### 6. Accounting policies (continued)

#### 6.2 Summary of significant accounting policies (continued)

##### (b) Property, plant and equipment and depreciation (continued)

Expenditure incurred after items of property, plant and equipment have been put into operation, such as repairs and maintenance, is normally charged to the income statement in the period in which it is incurred. In situations where the recognition criteria are satisfied, the expenditure for a major inspection is capitalised in the carrying amount of the asset as a replacement. Where significant parts of property, plant and equipment are required to be replaced at intervals, the Company recognises such parts as individual assets with specific useful lives and depreciates them accordingly.

Depreciation is calculated on a straight-line basis to write off the cost of each item of property, plant and equipment to its residual value over its estimated useful life. The principal annual rates used for this purpose are as follows:

— Office equipment	4 to 10 years
— Furniture and fixtures	5 to 10 years

Where parts of an item of property, plant and equipment have different useful lives, the cost of that item is allocated on a reasonable basis among the parts and each part is depreciated separately. Residual values, useful lives and the depreciation method are reviewed, and adjusted if appropriate, at least at each financial year end.

An item of property, plant and equipment including any significant part initially recognised is derecognised upon disposal or when no future economic benefits are expected from its use or disposal. Any gain or loss on disposal or retirement recognised in the income statement in the year the asset is derecognised is the difference between the net sales proceeds and the carrying amount of the relevant asset.

##### (c) Impairment of non-financial assets

Where an indication of impairment exists, or when annual impairment testing for an asset is required, the asset's recoverable amount is estimated. An asset's recoverable amount is the higher of the asset's or cash-generating unit's value in use and its fair value less costs to sell, and is determined for an individual asset, unless the asset does not generate cash inflows that are largely independent of those from other assets or group of assets, in which case the recoverable amount is determined for the cash-generating unit to which the asset belongs.

An impairment loss is recognized only if the carrying amount of an asset exceeds its recoverable amount. In assessing value in use, the estimated future cash flows are discounted to their present value using a pre-tax discount rate that reflects current market assessments of the time value of money and the risks specific to the asset. An impairment loss is charged to the income statement in the period in which it arises in those expense categories consistent with the function of the impaired asset.

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## 6. 會計政策 (續)

### 6.2 重大會計政策 (續)

#### (c) 非金融資產減值 (續)

在每一個報告期末進行重新評估，以判斷減值跡象是否消失或已減少。如有此跡象，將對可轉回金額做出估計。如前期已確認之資產減值虧損出現上述情況可作回轉，但轉回之金額不得超過該項資產減值確認以前的扣除折舊和攤銷後的賬面金額。該減值損失的轉回金額計入當期損益。

#### (d) 投資及其他金融資產

##### (i) 初始確認及計量

金融資產於初始確認時分為以公允價值計量且其變動計入損益之金融資產、貸款及應收賬項、持有至到期日投資及可供出售類投資 (按適用情況而定)。本公司於初始確認時確定其金融資產分類。金融資產於初始期按公允價值計量，公允價值為交易價格加上直接歸屬於取得金融資產的交易成本 (如金融資產不以公允價值計量且其變動計入損益)。以公允價值計量且其變動計入損益的金融資產之交易成本直接計入費用。

所有以常規方式買賣之金融資產均於交易日 (即本公司承諾購買或出售該資產之當日) 確認。常規方式買賣指按照市場規定或慣例在期間內交付資產的金融資產買賣。

## 6. Accounting policies (continued)

### 6.2 Summary of significant accounting policies (continued)

#### (c) Impairment of non-financial assets (continued)

An assessment is made at the end of each reporting period as to whether there is any indication that previously recognised impairment losses may no longer exist or may have decreased. If such an indication exists, the recoverable amount is estimated. A previously recognised impairment loss of an asset is reversed only if there has been a change in the estimates used to determine the recoverable amount of that asset, but not to an amount higher than the carrying amount that would have been determined (net of any depreciation/amortisation) had no impairment loss been recognised for the asset in prior years. A reversal of such an impairment loss is credited to the income statement in the period in which it arises.

#### (d) Investments and other financial assets

##### (i) Initial recognition and measurement

Financial assets are classified as financial assets at fair value through profit or loss, loans and receivables, held-to-maturity investments, and available-for-sale investments, as appropriate. The Company determines the classification of its financial assets at initial recognition. Financial assets are measured initially at fair value, which normally will be equal to the transaction price plus, in case of a financial asset not held at fair value through profit or loss, transaction costs that are directly attributable to the acquisition of the financial asset. Transaction costs on financial assets at fair value through profit or loss are expensed immediately.

All regular way purchases and sales of financial assets are recognised on the trade date, that is, the date that the Company commits to purchase or sell the asset. Regular way purchases or sales are purchases or sales of financial assets that require delivery of assets within the period generally established by regulation or convention in the marketplace.

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## 6. 會計政策(續)

### 6.2 重大會計政策(續)

#### (d) 投資及其他金融資產(續)

##### (ii) 後續計量

金融資產按分類進行後續計量：

##### 貸款及應收賬項

貸款及應收賬項為具有固定或可確定的現金流，但在活躍市場中並無報價之非衍生金融資產。於初始確認後，該資產按攤餘成本減去減值損失後列示。獲得此類資產所產生的任何折價或溢價(包括構成實際利率主要部分之費用或成本)以實際利率法在存續期內通過損益表進行攤銷。按實際利率計算的攤銷金額作為利息收入計入損益表中。減值所產生之虧損於損益表中確認。

##### 可供出售類投資

可供出售類投資是上市或非上市的權益類投資以及債券等非衍生金融資產。可供出售類投資是指交易類投資或指定為以公允價值計量且其變動計入損益類投資以外的其他權益類投資。可供出售類投資對資產持有期限不確定，並可能視乎流動資金需要或因應市場情況變動而出售。

在初始確認後，可供出售類金融資產按公允價值進行後續計量，公允價值變動將計入可供出售類投資重估儲備。終止確認或減值時，其累計收益或虧損會從重估儲備中重新分類為損益。可供出售類投資的利息及股利按照附註6.2(m)中所載之會計政策於損益表中確認。

## 6. Accounting policies (continued)

### 6.2 Summary of significant accounting policies (continued)

#### (d) Investments and other financial assets (continued)

##### (ii) Subsequent measurement

The subsequent measurement of financial assets depends on their classification as follows:

##### Loans and receivables

Loans and receivables are non-derivative financial assets with fixed or determinable payments that are not quoted in an active market. After initial measurement, such assets are subsequently measured at amortised cost using the effective interest rate method less any allowance for impairment. Amortised cost is calculated by taking into account any discount or premium on acquisition and includes fees or costs that are an integral part of the effective interest rate. The effective interest rate amortisation is included in operating income in the income statement. The loss arising from impairment is recognised in the income statement.

##### Available-for-sale investments

Available-for-sale investments are non-derivative financial assets in listed and unlisted equity investments and debt securities. Equity investments classified as available-for-sale are those which are neither classified as held for trading nor designated at fair value through profit or loss. Debt securities in this category are those which are intended to be held for an indefinite period of time and which may be sold in response to needs for liquidity or in response to changes in market conditions.

After initial recognition, available-for-sale investments are subsequently measured at fair value, with unrealised gains or losses recognised in the available-for-sale investment revaluation reserve until the investment is derecognised, at which time the cumulative gain or loss is recognised in the income statement in other income, or until the investment is determined to be impaired, when the cumulative gain or loss is reclassified from the available-for-sale investment revaluation reserve to the income statement in other expenses. Interest and dividends earned whilst holding the available-for-sale investments are reported as interest income and dividend income, respectively and are recognised in the income statement as other income in accordance with the accounting policies set out in note 6.2(m).



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### 6. 會計政策(續)

#### 6.2 重大會計政策(續)

##### (d) 投資及其他金融資產(續)

###### (ii) 後續計量(續)

###### 可供出售類投資(續)

如非上市權益類投資的公允價值因(a)該投資在合理評估其公允價值時存有較大的可變性因素或(b)可能存在各種估計均未能合理評估導致公允價值不能被可靠計量,則該證券按成本值扣除減值損失後入賬。

###### 持至到期投資

有關付款為固定或可予確定及有固定到期日之非衍生金融資產,如本公司有積極意願及有能力持至到期日,則歸類為持有至到期日投資。持有至到期日投資按攤餘成本減去減值損失後列示。購買此類投資所產生的任何折價或溢價(包括構成實際利率主要部分之費用或成本)以實際利率法在購入日至到期日期間在損益表內攤銷。按實際利率計算的攤銷金額作為利息收入於記入損益表中。減值所產生之虧損於損益表中確認。

##### (e) 終止確認金融資產

一項金融資產(或一項金融資產之一部分或一組類似金融資產之一部分,如適用)在下列情況下將被終止確認:

- 資產收取現金流量之權利屆滿;或
- 本公司已轉讓資產收取現金流量之權利或有責任根據「轉移」安排在不可延誤情況下向第三方全數支付已收取之現金流量;即(a)本公司已轉讓資產之絕大部分風險及報酬,或(b)本公司無轉讓也無保留資產之絕大部分風險及報酬,但已轉讓該資產控制權。

### 6. Accounting policies (continued)

#### 6.2 Summary of significant accounting policies (continued)

##### (d) Investments and other financial assets (continued)

###### (ii) Subsequent measurement (continued)

###### Available-for-sale investments (continued)

When the fair value of unlisted equity investments cannot be reliably measured because (a) the variability in the range of reasonable fair value estimates is significant for that investment or (b) the probabilities of the various estimates within the range cannot be reasonably assessed and used in estimating fair value, such investments are stated at cost less any impairment losses.

###### Held-to-maturity investments

Non-derivative financial assets with fixed or determinable payments and fixed maturity are classified as held-to-maturity when the Company has the positive intention and ability to hold the financial assets to maturity. Held-to-maturity investments are subsequently measured at amortised cost using the effective interest rate method less any allowance for impairment. Amortised cost is calculated by taking into account any discount or premium on acquisition and includes fees or costs that are an integral part of the effective interest rate. The effective interest rate amortisation is included in operating income and in the income statement. The loss arising from impairment is recognised in the income statement.

##### (e) Derecognition of financial assets

A financial asset (or, where applicable, a part of a financial asset or part of a group of similar financial assets) is derecognised when:

- the rights to receive cash flows from the asset have expired; or
- the Company has transferred its rights to receive cash flows from the asset or has assumed an obligation to pay the received cash flows in full without material delay to a third party under a “pass-through” arrangement; and either (a) the Company has transferred substantially all the risks and rewards of the asset, or (b) the Company has neither transferred nor retained substantially all the risks and rewards of the asset, but has transferred control of the asset.

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

### 6. 會計政策(續)

#### 6.2 重大會計政策(續)

##### (e) 終止確認金融資產(續)

當本公司已轉讓資產收取現金流量的權利或已訂立資產轉移安排，但並無轉讓亦無保留資產之絕大部分風險及報酬，亦無轉讓資產之控制權，則該項金融資產按本公司持續參與的部分為限予以確認。在該情況下，本公司亦確認相關負債。已轉讓的資產權利及相關負債按其反映本公司所保留權利及責任來計量。

如以擔保的方式持續持有已轉讓的資產，則按該資產之原賬面金額或本公司可能須支付的最高金額較低者計量。

##### (f) 金融資產減值

本公司就以下金融工具採用預期信用損失模型確認減值準備：

- 存放於直接控股母公司的結餘；
- 可供出售類債券投資；
- 應收帳項及其他資產；
- 應收直接控股母公司的款項；
- 應收同系子公司款項；和
- 持有至到期日投資。

可供出售類投資不適用預期信用損失模型。

##### 預期信用損失計量

預期信用損失，是指以發生違約的風險為權重的金融工具信用損失的加權平均值。預期信用損失的計算公式：

違約風險暴露x違約概率x違約損失率

### 6. Accounting policies (continued)

#### 6.2 Summary of significant accounting policies (continued)

##### (e) Derecognition of financial assets (continued)

When the Company has transferred its rights to receive cash flows from an asset or has entered into a pass-through arrangement, it evaluates if and to what extent it has retained the risk and rewards of ownership of the asset. When it has neither transferred nor retained substantially all the risks and rewards of the asset nor transferred control of the asset, the asset is recognised to the extent of the Company's continuing involvement in the asset. In that case, the Company also recognises an associated liability. The transferred asset and the associated liability are measured on a basis that reflects the rights and obligations that the Company has retained.

Continuing involvement that takes the form of a guarantee over the transferred asset is measured at the lower of the original carrying amount of the asset and the maximum amount of consideration that the Company could be required to repay.

##### (f) Impairment of financial assets

The Company recognises impairment allowances for ECL on the following financial instruments:

- Bank balances with immediate holding company;
- Debt securities classified as available-for-sale investments;
- Receivables and other assets;
- Amount due from immediate holding company;
- Amount due from a fellow subsidiary; and
- Held-to-maturity investments.

Equity instruments classified as available-for-sale investments are not subject to the ECL assessment.

##### Measurement of ECL

ECL are a probability-weighted estimate of credit losses under different economic scenarios. They are measured as:

Exposure at Default x Probability of Default x Loss Given Default



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### 6. 會計政策 (續)

#### 6.2 重大會計政策 (續)

##### (f) 金融資產減值 (續)

本公司採用以下三階段劃分方法計量未來12個月或整個存續期間預期信用損失的減值準備：

階段 Stage	描述 Description
-------------	-------------------

- |    |  |
|----|--|
| 1. | 金融工具信用風險自初始確認後無顯著增加<br>Credit risk on the financial instrument has not increased significantly since initial recognition |
| 2. | 金融工具信用風險自初始確認後顯著增加<br>Credit risk on the financial instrument has increased significantly since initial recognition      |
| 3. | 存在信用損失的金融工具<br>Financial instrument that is considered as credit impaired  |

12個月的預期信用損失是在報告日後12個月內金融工具可能發生的違約事件導致的整個存續期信用損失的一部分。整個存續期預期信用損失是指金融工具整個預期存續期間所有可能發生的違約事件導致的預期信用損失。

本公司確認計提12個月的預期信用損失作為減值準備，除非金融工具自初始確認後信用風險出現顯著增加，在這種情況下，需要計提整個存續期的預期信用損失。

在預期信用損失模型中使用折現因子（考慮調整後到期日和實際利率）計算貨幣的時間價值。

##### 重大信用惡化標準（「SCDC」）

在評估自初始確認後金融工具的信用風險是否顯著增加時，本公司將報告日評估的金融工具違約風險與初始確認日評估的違約風險進行比較。本公司在信用惡化評估流程中考慮以下標準，並對此劃分了第一階段和第二階段。

- 內部或外部評級變化差異分析；和
- 逾期30天（「DPD」）；

### 6. Accounting policies (continued)

#### 6.2 Summary of significant accounting policies (continued)

##### (f) Impairment of financial assets (continued)

The Company measures impairment allowances for 12-month or lifetime ECL using a 3-stage approach as follows:

	減值損失 Impairment Loss
1. 金融工具信用風險自初始確認後無顯著增加 Credit risk on the financial instrument has not increased significantly since initial recognition	12個月的預期信用損失 12-month ECL
2. 金融工具信用風險自初始確認後顯著增加 Credit risk on the financial instrument has increased significantly since initial recognition	整個存續期預期信用損失 Lifetime ECL
3. 存在信用損失的金融工具 Financial instrument that is considered as credit impaired	整個存續期預期信用損失 Lifetime ECL

12-month ECL are the portion of ECL that result from default events on a financial instrument that are possible within the 12 months after the reporting date. Life-time ECL are the ECL that result from all possible default events over the expected life of the financial instrument.

The Company recognises a loss allowance equal to 12-month ECL unless there has been a significant increase in credit risk of the financial instrument since initial recognition, in which case the loss allowance is measured at an amount equal to lifetime ECL.

A discount factor considering the adjusted maturity and effective interest rate is used to account for the time value of money in the ECL model.

##### Significant credit deterioration criteria ("SCDC")

In assessing whether the credit risk of a financial instrument has increased significantly since initial recognition, the Company compares the risk of default occurring on the financial instrument assessed at the reporting date with that assessed at the date of initial recognition. The Company considers the following criteria in its credit deterioration assessment processes, which differentiate an account between stage 1 and stage 2.

- Notch difference analysis of internal or external rating change; and
- Days past due ("DPD") of 30 days.

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### 6. 會計政策(續)

#### 6.2 重大會計政策(續)

##### (f) 金融資產減值(續)

###### 重大信用惡化標準(「SCDC」)(續)

金融工具違約達到相關標準(第三階段標準)將被歸類為第三階段,其中包括以下內容:

- 在外部評級中觀察到的違約評級
- 逾期90天

本公司考慮合理且可支持的定量和定性信息,包括無需付出不當成本或努力即可獲取的歷史經驗信息和前瞻性信息。

根據金融工具的性質,在評估信用風險是否顯著增加時,應考慮單項金融工具或金融工具組合。當對金融工具組合進行評估時,金融工具根據共同信用風險特徵進行分類,例如逾期狀態和信用風險評級。

為反應金融工具的信用風險自初始確認後的變化,本公司在每個資產負債表日重新計量預期信用損失,由此形成的損失準備增加或回撥金額,應當作為減值損失或利得計入當期損益。

###### 在資產負債表中列示預期信用損失的減值準備金

預期信用損失的減值準備金在資產負債表帳面總額中扣除。

##### (g) 金融負債

###### (i) 初始確認及計量

金融負債分類為以公允價值計量且其變動計入損益之金融負債和其他金融負債,視適用情況而定。本公司於初始確認時釐定金融負債之分類。

金融負債於初始確認時以公允價值確認,而就其他金融負債而言,須扣除直接產生的應佔交易成本計算。

本公司金融負債包括應付賬項和其他負債、應付直接控股母公司款項及應付同系子公司款項。

### 6. Accounting policies (continued)

#### 6.2 Summary of significant accounting policies (continued)

##### (f) Impairment of financial assets (continued)

###### Significant credit deterioration criteria ("SCDC") (continued)

Financial instruments with default criteria (stage 3 criteria) will be classified as stage 3 that includes the followings:

- Default ratings observed in external ratings; and
- DPD of 90 days.

The Company considers both quantitative and qualitative information that is reasonable and supportable, including historical experience and forward-looking information that is available without undue cost or effort.

Depending on the nature of the financial instruments, the assessment of a significant increase in credit risk is performed on either an individual basis or a collective basis. When the assessment is performed on a collective basis, the financial instruments are grouped based on shared credit risk characteristics, such as past due status and credit risk ratings.

ECL are re-measured at each reporting date to reflect changes in the financial instrument's credit risk since initial recognition. Any change in the ECL amount is recognised as an impairment gain or loss in profit or loss. The Company recognises an impairment loss or reversal for all financial instruments with a corresponding adjustment to their carrying amount through a loss allowance account.

###### Presentation of allowance for ECL in the Company's balance sheet

Loss allowances for ECL are presented in the balance sheet as a deduction from the gross carrying amount.

##### (g) Financial liabilities

###### (i) Initial recognition and measurement

Financial liabilities are classified as financial liabilities at fair value through profit or loss and other financial liabilities, as appropriate. The Company determines the classification of its financial liabilities at initial recognition.

All financial liabilities are recognised initially at fair value and, in the case of other financial liabilities, net of directly attributable transaction costs.

The Company's financial liabilities include payables and other liabilities, amount due to immediate holding company and amount due to a fellow subsidiary.

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## 6. 會計政策(續)

### 6.2 重大會計政策(續)

#### (g) 金融負債(續)

##### (ii) 後續計量

各類金融負債後續計量：

其他金融負債

於初始確認後，其他金融負債按實際利率法計算攤餘成本作後續計量，若折現值並無重大影響，則按成本入賬。盈虧於終止確認負債時於損益表確認。

攤餘成本計量須考慮取得時之折價或溢價，以及構成實際利率組成部分之費用或成本。按實際利率攤銷額計入損益表之營業費用。

#### (h) 終止確認金融負債

當負債之責任被解除、取消或屆滿，則終止確認金融負債。

如現有金融負債被來自同一貸款人以具有不同條款的其他金融負債取代，或現有負債之條款被作出實質性的修訂，則該項交換或修訂被當作終止確認原負債及確認新負債處理，賬面金額之差額於損益表確認。

#### (i) 金融工具之公允值

於活躍市場交易之金融工具之公允價值乃參考市場報價或交易商報價，且不會扣減任何交易成本。就並無活躍市場之金融工具而言，公允價值以適當估值方法釐定。此等方法包括以近期按公平原則進行之市場交易、以大致相同之另一工具之現行市價作參考、折現現金流量分析及其他估值模型。

## 6. Accounting policies (continued)

### 6.2 Summary of significant accounting policies (continued)

#### (g) Financial liabilities (continued)

##### (ii) Subsequent measurement

The subsequent measurement of financial liabilities depends on their classification as follows:

Other financial liabilities

After initial recognition, other financial liabilities are subsequently measured at amortised cost, using the effective interest rate method unless the effect of discounting would be immaterial, in which case they are stated at cost. Gains and losses are recognised in the income statement when the liabilities are derecognised.

Amortised cost is calculated by taking into account any discount or premium on acquisition and include fees or costs that are an integral part of the effective interest rate. The effective interest rate amortisation is included in operating expenses in the income statement.

#### (h) Derecognition of financial liabilities

A financial liability is derecognised when the obligation under the liability is discharged, cancelled, or expires.

When an existing financial liability is replaced by another from the same lender on substantially different terms, or the terms of an existing liability are substantially modified, such an exchange or modification is treated as a derecognition of the original liability and a recognition of a new liability, and the difference between the respective carrying amounts is recognised in the income statement.

#### (i) Fair value of financial instruments

The fair value of financial instruments that are traded in active markets is determined with reference to quoted market prices or dealer price quotations without any deduction for transaction costs. For financial instruments where there is no active market, the fair value is determined using appropriate valuation techniques. Such techniques include using recent arm's length market transactions; reference to the current market value of another instrument which is substantially the same; a discounted cash flow analysis; and other valuation models.

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### 6. 會計政策(續)

#### 6.2 重大會計政策(續)

##### (j) 現金及現金等價物

就現金流量表而言，現金及現金等價物包括庫存現金及活期存款，以及可隨時兌換為已知數額現金，承受價值變動風險甚微，一般於購入時起計3個月內到期的短期高流動性投資，扣除須按要求償還及構成本公司現金管理之組成部分的銀行透支。

##### (k) 撥備

如因過往事件導致產生現有責任(法定或推定)，並可能於未來需要以資源流出履行責任，該責任之金額須能可靠地估計，則確認撥備。

如折現因素影響屬重大，撥備確認的金額應為預期履行該責任所需之未來開支於報告期末之現值。因時間的推移而引致之折現現值之增加計入損益表之營業支出。

##### (l) 所得稅

該期間的所得稅包括當期所得稅以及遞延稅項資產和負債的變動。當期稅項以及遞延稅項資產和負債的變動在損益中確認，除非與直接在權益中確認的項目有關，在這種情況下，相關稅款直接在權益中確認。

當期和以前期間形成的當期所得稅資產和負債，應按預計從稅務部門返還或應付稅務部門的金額計量。用於計算當期稅項的稅率和稅法為資產負債表日已執行或實質上已執行的稅率和稅法，並考慮本公司經營所在國家現行的法律解釋和慣例。

遞延稅項資產及負債是因納稅基礎計算的資產及負債與其賬面值之間的差異而產生的稅項暫時性差異。

### 6. Accounting policies (continued)

#### 6.2 Summary of significant accounting policies (continued)

##### (j) Cash and cash equivalents

For the purpose of the cash flow statement, cash and cash equivalents comprise cash on hand and demand deposits, and short term highly liquid investments that are readily convertible into known amounts of cash, are subject to an insignificant risk of changes in value, and have a short maturity of generally within three months when acquired, less bank overdrafts which are repayable on demand and form an integral part of the Company's cash management.

##### (k) Provisions

A provision is recognised when a present obligation (legal or constructive) has arisen as a result of a past event and it is probable that a future outflow of resources will be required to settle the obligation, provided that a reliable estimate can be made of the amount of the obligation.

When the effect of discounting is material, the amount recognised for a provision is the present value of the future expenditures expected to be required to settle the obligation at the end of the reporting period. The increase in the discounted present value amount arising from the passage of time is included in finance costs in the income statement.

##### (l) Income tax

Income tax comprises current and deferred tax. Income tax is recognised in income statement except to the extent that they relate to items recognised directly in equity, in which case the relevant amounts of that are recognised directly in equity.

Current tax assets and liabilities for the current and prior periods are measured at the amount expected to be recovered from or paid to the taxation authorities, based on tax rates (and tax laws) that have been enacted or substantively enacted by the end of the reporting period, taking into consideration interpretations and practices prevailing in the countries in which the Company operates.

Deferred tax assets and liabilities arise from deductible and taxable temporary differences respectively, being the differences between the carrying amounts of assets and liabilities for financial reporting purposes and their tax bases.

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## 6. 會計政策 (續)

### 6.2 重大會計政策 (續)

#### (I) 所得稅 (續)

遞延稅項負債就所有應課稅時間性差異予以確認，除了：

- 並非業務合併且於交易時並不影響會計收益，或應課稅收益，或虧損之交易中初始確認之商譽、資產、負債所產生之遞延稅項負債；
- 對於子公司及聯營公司的投資以及聯營企業之權益有關的應納稅暫時性差異而言，暫時性可以控制以及暫時性差異可能不會在可見將來撥回。

所有可抵扣減的時間性差異、前期結轉未動用稅額減免以及未動用稅項虧損與可能獲得應課稅收益作抵銷後，確認為遞延稅項資產，除了：

- 並非業務合併且於交易時並不影響會計收益，或應課稅收益，或虧損之交易中初始確認資產、負債所產生之可抵扣暫時性差異的遞延稅項資產；及
- 對於子公司及聯營公司之投資以及於聯營企業之權益有關之可抵扣暫時性差異，僅於暫時性差異可能在可見將來撥回，以及暫時性差異用作抵扣應課稅收益之情況下，才確認遞延稅項資產。

遞延稅項資產之賬面金額於各報告期末進行檢查，並予以相應扣減，直至不再可能有足夠應課稅收益以抵銷全部或部分遞延稅項資產為止。未確認之遞延稅項資產於各報告期末重新評估，並於可能獲得足夠應課稅收益以抵銷全部或部分遞延稅項資產之情況下予以確認。

遞延稅項資產及負債是根據報告期末已頒布或已獨立頒布之稅率（及稅務法例），按變現資產或清償負債的期間預期適用稅率予以計量。

## 6. Accounting policies (continued)

### 6.2 Summary of significant accounting policies (continued)

#### (I) Income tax (continued)

Deferred tax liabilities are recognised for all taxable temporary differences, except:

- When the deferred tax liability arises from the initial recognition of goodwill or an asset or liability in a transaction that is not a business combination and, at the time of the transaction, affects neither the accounting profit nor taxable profit or loss; and
- In respect of taxable temporary differences associated with investments in subsidiaries, associates and joint ventures, when the timing of the reversal of the temporary differences can be controlled and it is probable that the temporary differences will reverse in the foreseeable future.

Deferred tax assets are recognised for all deductible temporary differences, the carried forward of unused tax credits and any unused tax losses. Deferred tax assets are recognised to the extent that it is probable that taxable profit will be available against which the deductible temporary differences, the carried forward of unused tax credits and unused tax losses can be utilised, except:

- When the deferred tax asset relating to the deductible temporary differences arises from the initial recognition of an asset or liability in a transaction that is not a business combination and, at the time of the transaction, affects neither the accounting profit nor taxable profit or loss; and
- In respect of deductible temporary differences associated with investments in subsidiaries, associates and joint ventures, deferred tax assets are only recognised to the extent that it is probable that the temporary differences will reverse in the foreseeable future and taxable profit will be available against which the temporary differences can be utilised.

The carrying amount of deferred tax assets is reviewed at the end of each reporting period and reduced to the extent that it is no longer probable that sufficient taxable profit will be available to allow all or part of the deferred tax asset to be utilised. Unrecognised deferred tax assets are reassessed at the end of each reporting period and are recognised to the extent that it has become probable that sufficient taxable profit will be available to allow all or part of the deferred tax asset to be recovered.

Deferred tax assets and liabilities are measured at the tax rates that are expected to apply to the period when the asset is realised or the liability is settled, based on tax rates (and tax laws) that have been enacted or substantively enacted by the end of the reporting period.



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## 6. 會計政策(續)

### 6.2 重大會計政策(續)

#### (l) 所得稅(續)

如存在法律上可強制執行權利可將本期稅項資產及本期稅項負債抵銷，而有關遞延稅項屬於同一課稅實體及同一稅局時，則將遞延稅項資產與遞延稅項負債互相抵銷。

#### (m) 收入的確認

收入為以未來可能流入本公司的經濟利益，且收入能被可靠計量，投資管理費收入來自提供服務。利息收入以權責發生制基礎按實際利率法入賬，實際利率是在金融資產的預計時期內將估計的將來收入的現金折算為該金融資產的帳面淨值所使用的利率。

#### (n) 外幣交易

本財務報告以澳門元列示。外幣交易初始確認按交易日的市場匯率折算為記賬本位幣。外幣貨幣性資產及負債，於資產負債表日，按資產負債表日的市場匯率折算為記賬本位幣。因折算產生的差額計入當期損益。

#### (o) 員工福利

本公司為員工執行養老金固定供款退休福利計劃。供款額以參加該計劃員工的基本薪酬一定百分比確定，根據計劃的規定轉為應付款項時於損益表內列賬。

## 6. Accounting policies (continued)

### 6.2 Summary of significant accounting policies (continued)

#### (l) Income tax (continued)

Deferred tax assets and deferred tax liabilities are offset if a legally enforceable right exists to set off current tax assets against current tax liabilities and the deferred taxes relate to the same taxable entity and the same taxation authority.

#### (m) Revenue recognition

Revenue is recognised when it is probable that the economic benefits will flow to the Company and when the revenue can be measured reliably. Investment management fee income is recognised when the services are provided. Interest income is recognised on an accrual basis using the effective interest rate method by applying the rate that discounts the estimated future cash receipts over the expected life of the financial instrument to the net carrying amount of the financial assets.

#### (n) Foreign currency transactions

Transactions in foreign currencies are translated into the functional currency of the Company using the exchange rates prevailing at the dates of the transactions. Exchange differences arising from the settlement of such transactions and from the retranslation at the year-end exchange rates of monetary assets and liabilities denominated in foreign currencies are recognised in the income statement.

#### (o) Employee benefits

The Company operates a defined contribution retirement benefits scheme for all of its employees. Contributions are made based on a percentage of the participating employees' basic salaries and are charged to the income statement as they become payable in accordance with the rules of the scheme.

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### 7. 關聯方交易

#### 7.1 對關聯方的借貸政策

- (i) 本公司從直接控股母公司收取投資管理費。該費用是以所管理的投資組合資產淨值，按預先訂明百分比以及理財產品名義金額或價格差額收取。
- (ii) 本公司從同系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，按預先訂明的百分比以及公司基金管理實際績效與預期目標和回報基準收取。
- (iii) 本公司沒有從直接控股母公司同系子公司收取諮詢費用。
- (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) 本公司沒有向直接控股母公司支付諮詢費用。
- (vi) 於報告期末，本公司存放於直接控股母公司的結餘包括儲蓄帳戶存款42,346澳門元（2020: 62,975澳門元），年利率為0%至0.01%（2020: 0%至0.01%），活期存款4,193,143澳門元（2020: 5,500,044澳門元），定期存款26,780,000澳門元（2020: 17,933,488澳門元），年利率為1.20%至1.30%（2020: 年利率為0.70%至1.10%）。
- (vii) 於報告期末，本公司從直接控股母公司應收的利息為47,623澳門元。（2020: 39,226澳門元）。
- (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。
- (ix) 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。

### 7. RELATED PARTY TRANSACTIONS

#### 7.1 The policy for lending to related parties

- (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 had no advisory fee income from a fellow subsidiary of the ultimate holding company.
- (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) The Company had no advisory fee expense to the immediate holding company.
- (vi) At the end of the reporting period, the Company had bank balances with the immediate holding company which included savings account deposits of MOP42,346 (2020: MOP62,975) with effective interest rates ranging from 0% to 0.01% per annum (2020: 0% to 0.01% per annum), current account deposits of MOP4,193,143 (2020: MOP5,500,044), and time deposits of MOP26,780,000 (2020: 17,933,488) with effective interest rates ranging from 1.20% to 1.30% per annum (2020: 0.7% to 1.10% per annum).
- (vii) At the end of the reporting period, the Company had accrued interest of MOP47,623 (2020: MOP39,226) receivable from the immediate holding company.
- (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.
- (ix) The amounts due from a fellow subsidiary are unsecured, interest-free and have no fixed terms of repayment.



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### 7. 關聯方交易 (續)

#### 7.1 對關聯方的借貸政策 (續)

- (x) 本公司從直接控股母公司收取債券保證金投資諮詢費用。該費用是以每筆為直接控股母公司執行的債券交易的價格差，按預先訂明的百分比收取。另按月收取固定的債券市場諮詢費用。

#### 7.2 定量披露

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：

### 7. RELATED PARTY TRANSACTIONS (continued)

#### 7.1 The policy for lending to related parties (continued)

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

#### 7.2 Quantitative disclosure

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:

		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 immediate holding company (note (i))	123,856
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))	16,849,074
收取直接控股母公司同系子公司的諮詢費用 (註iii)	Advisory fee income received from a fellow subsidiary of ultimate holding company (note (iii))	-
收取直接控股母公司的諮詢費用 (註x)	Advisory fee income received from immediate holding company (Note (x))	2,619,210
收取直接控股母公司利息 (註iv)	Interest income received from immediate holding company (Note (iv))	346,402
支付直接控股母公司的諮詢費用 (註v)	Advisory fee expense paid to immediate holding company (Note (v))	-
存放於直接控股母公司的結餘 (註vi)	Bank balances with immediate holding company (Note (vi))	31,015,489
應收帳項及其他資產 (註vii)	Receivables and other assets (Note (vii))	47,623
應收直接控股母公司款項 (註viii)	Amount due from immediate holding company (Note (viii))	-
應收同系子公司款項 (註ix)	Amount due from a fellow subsidiary (Note (ix))	4,254,549
應付直接控股母公司款項 (註viii)	Amount due to immediate holding company (Note (viii))	800,978

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### 8. 資本

#### 8.1 定性描述

##### (a) 資本工具

股本	Share capital	2021 澳門元 MOP	2020 澳門元 MOP
法定：	Authorised:		
100,000股，每股1,000 澳門元	100,000 shares of MOP1,000 each	100,000,000	100,000,000
已發行並已繳足：	Issued and fully paid:		
50,000股，每股1,000澳門元	50,000 shares of MOP1,000 each	50,000,000	50,000,000

##### (b) 法定儲備

本公司為澳門金融管理局監管的金融機構。按澳門金融體系法例，本公司須將最少相等於全年稅後盈利20%之款項撥入法定儲備，直至該準備金之金額相等於本公司自己發行及已繳足股本之50%為止。此後轉撥之數額必須保持在佔全年稅後盈利最少10%水平，直至該準備金之金額相等於本公司自己發行及繳足股本為止。此準備金僅在法例規定之某些特殊情況下才可作分派，並將於報告期末股東週年大會上批准後轉撥至年度稅後盈利。

本公司資本管理的主要目標是保障公司能持續經營以及保持健康的資本充足率以支持業務和使股東價值最大化。本公司以資產負債表列示的總權益為基礎監管資本。

本公司根據經濟情況變化管理及調整資本結構。於截至2021年12月31日及2020年12月31日，資本管理的目標、政策及程序均沒有變化。本公司須遵守澳門金融管理局所頒布的法定資本充足比率及法定儲備要求。

### 8. CAPITAL

#### 8.1 Qualitative disclosure

##### (a) Capital instruments

The Company is a financial institution regulated by the Autoridade Monetária de Macau ("AMCM"). Under the terms of relevant Macau legislation governing financial institutions, the Company is required to transfer to a legal reserve an amount equal to a minimum of 20% of its annual profit after tax until the amount of the reserve is equal to 50% of the Company's issued and fully paid up share capital. Thereafter, transfers must continue at a minimum annual rate of 10% until the reserve is equal to the Company's issued and fully paid up share capital. This reserve is only distributable in accordance with certain limited circumstances prescribed by statute and will be transferred from the annual profit after tax upon the approval by the shareholders in the annual general meeting after the end of reporting period.

The primary objectives of the Company's capital management is to safeguard the Company's ability to continue as a going concern and to maintain a healthy capital adequacy ratio in order to support its business and maximise shareholder value. The Company monitors capital on the basis of total equity as shown in the balance sheet.

The Company manages its capital structure and makes adjustments to it, in light of changes in economic conditions. No changes were made in the objective, policies or processes during the years ended 31 December 2021 and 31 December 2020. The Company is subject to the statutory capital adequacy ratio requirement imposed by the AMCM and the legal reserve requirement.

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### 8. 資本(續)

### 8. CAPITAL (continued)

#### 8.2 定量披露

#### 8.2 Quantitative disclosure

		澳門元 MOP
已發行並已繳足資本	Share capital	50,000,000.00
法定儲備	Legal reserve	18,218,400.00
盈餘滾存(留存收益)	Profits brought forward (Retained Earning)	98,315,692.97
自有資本	Own Fund	166,534,092.97
含營運風險的償付能力比率(母公司)	Operation Risk Adjusted Solvency Ratio (The Top Consolidated Group)	18.30%
含營運風險的償付能力比率(工銀投資)	Operation Risk Adjusted Solvency Ratio (ICBC Capital)	88.42%

### 9. 可供出售類投資

### 9. AVAILABLE-FOR-SALE INVESTMENTS

上市可供出售類投資的公允價值是以上市市場價格計量。非上市可供出售類投資是指於同系子公司的股權投資。

The fair value of quoted available-for-sale investments were based on quoted market prices. The unquoted available-for-sale investments represent equity investment in fellow subsidiary.

		2021 澳門元 MOP	2020 澳門元 MOP
上市：	Quoted:		
– 債務證券，以公允價值計量	– Debt securities, at fair value	111,594,416	80,808,467
非上市：	Unquoted:		
– 權益，以成本計量	– Equities, at cost	10,000	10,000
		111,604,416	80,818,467

### 10. 持有至到期日投資

### 10. HELD-TO-MATURITY INVESTMENTS

		2021 澳門元 MOP	2020 澳門元 MOP
以攤餘成本法計量持有至到期日投資	Held-to-maturity investments, at amortised cost:		
上市：	Quoted:		
– 債務證券	– Debt securities	24,527,153	45,176,074
– 減：減值準備	– Less: impairment allowances	(21,274)	(11,683)
		24,505,879	45,164,391
按發行主體分析的以攤餘成本計量的持有至到期日投資：	Held-to-maturity investments, at amortised cost analysed by category of issuer as follows:		
– 企業類	– Corporate entities	24,505,879	45,164,391

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## 11. 信用風險

### 11.1 定性描述

僅對具良好信用狀況的交易對手發行的流動性證券投資。考慮到較高的信用狀況，不存在對投資交易對手不履行其債務的預期。就投資已認定的每一類金融資產而言，本公司於二零二一年十二月三十一日面臨的來自交易對手違約的最大信用風險暴露為等於資產負債表中這些資產的賬面價值。

本公司有一定集中度的信用風險，主要原因是本公司大部分資產均存放於直接控股母公司和幾項由企業發行的債務證券。

### 11.2 定量披露

#### 11.2.1 授信地區分佈

##### (a) 債務證券

地區	Region	政府、 公營機構 Government or Public Sector	金融機構 Financial Institution	其它公司 Other Company	總計 Total
中國	China	–	16,111.51	120,010.06	136,121.57

## 11. CREDIT RISK

### 11.1 Qualitative Disclosure

Investments are only in liquidity securities issued by counterparty of sound credit standing. Given that high credit standing, management does not expect any investment counterparty to fail to meet its obligations. The Company's maximum exposure to credit risk in the event the counterparties fail to perform their obligations as at 31 December 2021, in relation to each class of recognised financial assets, is the carrying amount of those assets as indicated in the balance sheet.

The Company has certain concentration of credit risk as the majority of the Company's assets are placed with its immediate holding company and several corporate issuers of debt securities.

### 11.2 Quantitative disclosure

#### 11.2.1 Geographic distribution of exposures

##### (a) Debt securities

千澳門元  
MOP'000

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### 11. 信用風險(續)

### 11. CREDIT RISK (continued)

#### 11.2 定量披露(續)

#### 11.2 Quantitative disclosure (continued)

##### 11.2.2 資產和負債的期限分佈

##### 11.2.2 Maturity analysis on assets and liabilities

千澳門元  
MOP'000

資產	Assets	即時償付 On Demand	1月內到期 Up to 1 month	1-3月內 到期 From 1 to 3 months	3月-1年內 到期 From 3 month to 1 year	1-3年內 到期 From 1 to 3 years	3年以上 Over 3 years	無指定期限 Indefinite period	總計 Total
客戶貸款及墊款	Loans and advances to customers	-	-	-	-	-	-	-	-
存、拆放同業款項	Cash and balances with and loans and advances to banks	4,235.49	-	26,780.00	-	-	-	-	31,015.49
存款證	Certificates of deposit held	-	-	-	-	-	-	-	-
持有由金融管理局發行的證券	Securities issued by Macao SAR Government and/or AMCM	-	-	-	-	-	-	-	-
其它證券	Other securities	-	-	-	16,163.15	103,846.90	16,111.51	-	136,121.57
負債	Liabilities								
同業存入、拆入款項	Deposits and balances of banks and financial institutions	-	-	-	-	-	-	-	-
公共機構存款	Deposits from public sector entities	-	-	-	-	-	-	-	-
母公司及合伙公司存款	Deposits from holding and associated companies	-	-	-	-	-	-	-	-
客戶存款	Deposits from non-bank customers	-	-	-	-	-	-	-	-
發行存款證	Certificates of deposits issued	-	-	-	-	-	-	-	-
其它發行證券	Other securities issued	-	-	-	-	-	-	-	-

### 12. 市場風險

### 12. MARKET RISK

#### 12.1 定性描述

#### 12.1 Qualitative disclosure

對於市場風險管理目的以及政策的描述

A description of its risk management objectives and policies on market risk

本公司的市場風險管理目標是平衡外匯匯率和利率的變動，以及信貸市場的變化所產生的風險和回報。本公司的市場風險管理政策和流程包括風險限額管理，壓力測試，交易對手以及國別風險評估。2021年本公司繼續加強市場風險管理工作，全面提升市場風險管理與計量，積極完善市場風險管理政策，健全市場風險報告與限額管理體系。

The objective of market risk management is to obtain the best balance of risk and return of the Company's positions arising from movements in foreign exchange rates, interest rates and changes in credit market condition. The market risk policies and processes include risk limits and exposures management, stress-testing, counterparty evaluations and country risks assessment. In 2021, we continued to strengthen market risk management by improving policies and procedures, risk reporting and limit management.

#### 12.2 定量披露

#### 12.2 Quantitative disclosure

不適用。

Not applicable.

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### 13. 操作風險

操作風險是指由不完善或有問題的內部程序、員工和信息科技系統，以及外部事件所造成損失的風險。操作風險的類別主要包括：內部欺詐、外部欺詐、就業制度和工作場所安全、客戶、產品和業務活動、實物資產的損壞、IT系統事件、執行、交割和流程管理等七種類型。

本公司董事會和高級管理層承擔操作風險管理制度的領導和執行職能，並極為重視操作風險管理工作。透過為操作風險管理配備適當的資源，監督戰略和管理措施的落實執行情況，指定獨立部門負責操作風險管理體系的建立和實施，確保全公司範圍內操作風險管理的一致性和有效性。

### 14. 利率風險

#### 14.1 定性描述

本公司持有的賬戶結餘和持有到期日的固定收益投資和可供出售類投資放置於本公司的直接控股母公司。截止2021年12月31日，本公司約86%（2020年：76%）賬戶結餘為固定利率定期存款，並不存在重大利率風險，管理層認為本公司承受的市場利率變動風險較低。

#### 14.2 定量披露

### 13. OPERATIONAL RISK

Operational Risk is defined as the risk of loss resulting from inadequate or problems related to internal processes, employees and IT systems or due to external events. There are seven major types of operational risks faced by the Company, including internal fraud; external fraud; employment system and workplace safety; customers, products, and business activities; damage to physical assets; IT system events; and execution, delivery, and process management.

The Board of Directors and Senior Management undertake the responsibilities to lead and implement operational risk management and put great emphasis on it. By allocating adequate resources, supervising the implementation on management strategy and measures, and appointing independent departments of the parent company to establish and implement operational risk management system, the consistency and efficiency of operational risk management is ensured.

### 14. INTEREST RATE RISK

#### 14.1 Qualitative disclosure

The Company maintains balances placed with its immediate holding company and the fixed-coupon rate held-to-maturity investments and available-for-sale investments. Around 86% (2020: 76%) of the bank balances are fixed deposits based on fixed interest rates and they are not subject to significant interest rate risk. With the minimal amount of bank balances with floating interest rate, management considers the Company's exposure to the risk of changes in market interest rates is minimal.

#### 14.2 Quantitative disclosure

	存款利率變動 Interest rate change	年利息收入變動 千澳門元 Annual interest income change MOP '000
港元	+1%	+268
HKD	-1%	-268
美元	+1%	-
USD	-1%	-

### 15. 匯率風險

#### 15.1 定性描述

公司承受由目前資產負債表內的美元資產匯率波動帶來的影響，截至2021年12月31日公司資產負債表內的美元資產金額相當於138,102,809澳門元（2020年：130,152,917澳門元），由於澳門元與港元掛鉤，港元與美元掛鉤，管理層認為公司面對的匯率風險較低。

### 15. FOREIGN EXCHANGE RISK

#### 15.1 Qualitative disclosure

The Company takes on exposure to effects of fluctuations in the prevailing foreign currency exchange rates on its bank balances and a financial asset denominated in United States dollars ("USD") as at 31 December 2021, which is equivalent to MOP138,102,809 (2020: MOP130,152,917). Management considers the Company's exposure to the risk of changes in foreign currency rates as minimal as MOP is linked to Hong Kong Dollars ("HKD") and HKD is linked to USD.

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

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

### 15. 匯率風險(續)

#### 15.2 定量披露

美元存款淨持倉金額等值138,102,809澳門元  
(2020: 130,152,917澳門元)。

### 16. 流動性風險

#### 16.1 定性描述

流動性風險是指公司因無法提供資金以履行到期償付義務而可能遭受的損失。本公司沒有出現重大的流動性風險。公司的策略是密切監控管理公司資本以達到降低公司流動性風險目的，通過對預測和實際的現金流的持續監控以及根據到期情況對公司的資產和負債進行配對。

#### 16.2 定量披露

### 15. FOREIGN EXCHANGE RISK (continued)

#### 15.2 Quantitative disclosure

Net long of US Dollar Deposit which is equivalent to MOP 138,102,809 (2020: MOP130,152,917).

### 16. LIQUIDITY RISK

#### 16.1 Qualitative disclosure

Liquidity risk is the risk that the Company will encounter difficulty in raising funds to meet its payment obligations when due. The Company is not exposed to significant liquidity risk. The Company's strategy is to minimize its exposure to liquidity risk by monitoring the Company's capital from time to time, by continuously monitoring forecast and actual cash flows and matching the maturity profiles of financial assets and liabilities.

#### 16.2 Quantitative disclosure

		千澳門元 MOP'000			
		少於三個月 (澳門元) Less than three months MOP	三至十二個月 (澳門元) Three to twelve months MOP	不定期 (澳門元) Undated MOP	總合 (澳門元) Total MOP
於2021年12月31日	As at 31 December 2021	1,007,903	106,024	4,089,032	5,202,959
於2020年12月31日	As at 31 December 2020	1,320,074	885,182	2,823,796	5,029,052

### 17. 其他信息

- (a) 充作信用機構擔保或第三方負債的資產。

無

- (b) 可能導致造成公司財務狀況重大影響的訴訟。

無

註： 以上披露項目中第一項、第三項、第六項為經過審計項目。

### 17. OTHERS

- (a) The Company's assets that are pledged as security for the credit institution or a third party's liabilities.

No

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

No

Note: Item 1, item 3 and item 6 are audited among all the items disclosed.



## 社會責任報告書 Social Responsibility Report

2021年，面對嚴峻複雜的內外部經營環境，工銀澳門積極配合特區政府施政方針，在抓好疫情防控，實現穩健經營的同時，有效踐行了社會責任，推動區域經濟發展。第12次榮獲英國《銀行家》、《世界金融》、美國《環球金融》雜誌「澳門地區最佳銀行」殊榮，繼續保持澳門本地註冊最大、經營牌照最全、服務領域最廣的主流大行地位。

### 一、 勇於擔當，找準站位，主動融入國家發展大局

- (i) 支援大灣區及深合區建設，助力市場互聯互通。配合特區政府做好深合區金融基礎設施建設。大力推廣灣區帳戶通有效解決了澳門居民琴澳兩地生活的物業繳費、線上支付、消費購物、參加社保等支付需求，提升了澳門居民灣區生活便利化水準。首家為澳企開立橫琴FT帳戶，並辦理首筆FT帳戶匯兌業務。首批推出「灣區社保通」業務，使澳門居民足不出澳即可完成內地社保參保。創新不動產跨境抵押登記服務，成為澳門首家「二手房交易登記+金融服務」模式辦理跨境抵押登記業務銀行。截至2021年末，跨境按揭市場佔比超過80%。試點推出「灣區薪匯通」服務，通過工銀澳門手機銀行隨時發起跨境匯款，優化了薪金跨境匯款模式。首批推出「跨境理財通」服務，助力澳門居民跨境人民幣投資，增添澳門灣區投資配置管道。
- (ii) 組織客商參加進博會，助力澳門企業走進內地。將進博會作為支援澳門企業發展壯大，服務國家經濟建設和貿易自由化的重要抓手，連續第二年帶客參展參會，搭建起澳門與內地以及全球經貿往來的橋樑。
- (iii) 銀行業首家設立「葡語系國家研究中心」，服務全行國際化發展佈局，支持澳門中葡平台建設。服務本地工商，進入澳門中華總商會領導架構並擔任監事長單位。成立工銀澳門青年協會，培育壯大愛國愛澳力量。

In the face of severe and complex internal and external business environment, Industrial and Commercial Bank of China (Macau) Limited (hereinafter referred to as “ICBC (Macau)” or “the Bank”) actively implemented the policies of the Macao Special Administration Region (SAR) Government in 2021. While strengthening pandemic prevention and control and achieving smooth operation, the Bank effectively fulfilled the social responsibilities and promoted economic development in the region. The Bank won the “Best Bank in Macao” award by the British magazine The Banker and World Finance, and the American magazine Global Finance for the twelfth time. The Bank will continue to maintain the status of Macao’s most extensive service area and the largest locally registered mainstream bank with full licenses.

### I. Having the courage to take responsibility, finding the right position and taking the initiative to integrate into China’s overall development

- (i) Supporting the building of the Greater Bay Area and Guangdong-Macau In-depth Cooperation Zone in Hengqin and facilitating the market connectivity. Cooperating with the SAR Government to build the financial infrastructure in the In-depth Cooperation Zone. The Bank vigorously promoted the “Greater Bay Area Account Connect” service, which could effectively meet the payment needs of Macao residents living in Hengqin and Macao, such as property fee payment, online payment, shopping and social security payment, and bring more convenience to the life of Macao residents in the Bay Area. The Bank was the first bank in Macao to open a Hengqin FT account for Macao enterprises and handle the first exchange transaction in an FT account. The Bank was the first among those to launch the “Greater Bay Area Social Security Connect” service, enabling Macao residents to go through the formalities in Macao for participating in the mainland social security program. The Bank rolled out the cross-border real estate mortgage registration service and became the first bank in Macao to provide cross-border mortgage registration service in the mode of “second-hand housing transaction registration + financial services”. As at the end of 2021, the cross-border mortgage business accounted for more than 80% of the market. The Bank launched the “Greater Bay Area Payroll Service Connect” service on a trial basis, allowing users of ICBC (Macau) mobile banking to conduct cross-border remittance anytime. It optimized the cross-border salary remittance mode. The Bank was the first among those to launch the “Cross-border Wealth Management Connect” service to help Macao residents make cross-border RMB investments and provide them with more investment allocation channels in the Greater Bay Area.
- (ii) Organizing customers to participate in China International Import Expo (CIIE) and helping Macao enterprises enter the mainland. Leveraging the CIIE to support the development of Macao enterprises and serve the national economic development and trade liberalization, the Bank brought customers to participate in the Expo for the second consecutive year, bridging the economic and trade exchanges among Macao, the Chinese mainland and the world.
- (iii) The Bank took the lead in the banking industry to set up the “Portuguese-speaking Country Research Center”, so as to serve the Bank’s international development and support the building of Sino-Portuguese platform in Macao. The Bank served local industry and commerce, sat on the leadership of the Macao Chamber of Commerce and acted as the President of the Board of Supervisors. The Bank established ICBC (Macau) Youth Association to cultivate and expand the forces of patriotism and love for Macao.

# 社會責任報告書

## Social Responsibility Report

### 二、 節能環保、綠色發展，支援生態文明建設。

- (i) 致力打造綠色智慧銀行。開展數字銀行建設，手機銀行月活躍客戶及個人客戶滲透率大幅增加；匯款、證券等線上交易成為主要服務管道。推動智慧網點建設，率先推出借記卡即時制卡及信用卡即時發卡服務，投產智慧銀行6.0、「新證券」、「虛擬卡」等數字金融服務；為全澳主要商超、機構提供收單服務，智慧化水準領先同業。同時，持續推動報表自動化及運營集約改革，倡導綠色發展、無紙化辦公等，實現了節能增效。
- (ii) 大力推動綠色金融發展。發展綠色信貸，引導信貸資源向低能耗、低排放、高效能、市場前景良好的綠色產業領域投放。將環評因素作為貸款審批的重要准入條件或參考依據，對於綠色信貸的FTP定價方面採取差異化的價格優惠措施，加大綠色投資。
- (iii) 發佈「中債－工行綠色債券指數」。作為業內首支基於最新市場標準、可跟蹤複製的銀行間綠色債券指數，該指數的發佈，有助於提升境外投資人對人民幣綠色債券資產的吸引力，有利於推動澳門本地債券及證券市場建設。在澳門市場成功發行20億澳門幣碳中和主題綠債，實現澳門債券首次登陸國際市場。
- (iv) 支持澳門綠色低碳轉型。在「第12屆國際基礎設施投資與建設高峰論壇」期間舉辦「金融合作支持國際基建綠色轉型」平行論壇，為政府、金融機構和企業等利益相關方搭建國際基建向綠色轉型的交流合作平台。根據特區政府工作部署，聚焦綠色發展及ESG主題，對澳門證券市場建設進行研究。

### II. Supporting ecological civilization through energy conservation and environmental protection

- (i) Aiming to build a green smart bank. The Bank promoted the building of a digital bank, with a remarkable increase seen in the number of monthly active customers and personal customers of mobile banking, and provided services mainly through online remittance, securities and other online businesses. Therefore, mobile banking became the main service channel. The Bank advanced the building of smart outlets, took the lead in launching prompt debit card making and credit card issuance services, and put into operation digital financial services such as Smart Banking 6.0, New Securities and Virtual Card. The Bank provided acquiring services for major supermarkets and institutions in Macao, coming at the forefront in the industry in terms of technology application. Meanwhile, the Bank continued to promote the reform of report automation and intensive operation, advocated green development and paperless office, and achieved energy conservation and efficiency improvement.
- (ii) Vigorously boosting the development of green finance. The Bank developed green credit and channeled credit resources to green industries with low energy consumption, low emission, high efficiency and promising market prospects. With the environmental impact assessment factor as an important condition or reference basis for loan approval, the Bank adopted differentiated preferential measures for FTP pricing of green credit and increased investments in green industries.
- (iii) Releasing “ChinaBond-ICBC Green Bond Index”. The release of the index, as the first interbank green bond index in the industry that can be tracked and duplicated and compiled based on the latest market standards, will make RMB green bond assets more attractive to overseas investors and advance the building of local bond and securities market in Macao. The Bank successfully issued MOP2 billion worth of green bonds with the theme of carbon neutrality in Macao, making a debut of Macao bonds in the international market.
- (iv) Supporting Macao’s green and low-carbon transformation. During the 12th International Infrastructure Investment and Construction Forum, a parallel forum on “Supporting the green transformation of international infrastructures through financial cooperation” was held to build an exchange and cooperation platform for governments, financial institutions, enterprises and other stakeholders to transform international infrastructures to green development. According to the work arrangements of the SAR Government, the Bank focused on the theme of green development and ESG, and studied the building of Macao securities market.

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### 三、 不忘初心，矢志興澳，協同特區政府提振經濟

- (i) 支援澳門都市更新和舊城改造。牽頭澳門P地塊130億銀團貸款並承貸80億元，20餘家銀行參貸，是本澳除傳統六大綜合渡假村企業外，銀團籌組金額最大、本地最多同業參加的銀團貸款，支援了澳門都市更新和舊城改造。
- (ii) 響應政府消費券計畫，支持澳門經濟復蘇。投入千萬級配套資金進行消費補貼，開展e支付行銷及推廣活動，促進了社會消費。
- (iii) 協同社會各界共克時艱。深化特殊時期綜企再融資等業務合作，支持了本澳經濟復蘇；對接政府紓困計畫，推出「融易按」、「抵押易」等多項創新產品服務，與中小企業共渡難關，提供了綜合金融扶持。
- (iv) 跨境電商支持澳門中小企轉型發展。依託跨境電商協會整合澳門電商資源，打造「澳門廣場」跨境電商綜合解決方案並上線抖音平台。第26屆澳門國際貿易投資展覽會(MIF)期間，與多家協會簽署合作協定，與澳門中小企業發展聯盟簽署戰略合作協議，助力澳門中小企業開拓內地市場。

### 四、 大膽開路，創新實踐，支持澳門經濟多元發展

- (i) 牽頭成立澳門證券基金行業協會並擔任會長單位。通過凝聚業界共識、深化行業協作、推動行業自律、完善市場生態，推動行業發展。
- (ii) 依託集團業務平台優勢，深入佈局債券市場。
  - 1. 首家加入國際資本市場協會(ICMA)。有效提升了本行債券承銷業務專業水準，為參與澳門現代金融基礎設施建設及相關業務規則的制定和完善提供條件。

### III. Staying true to the original aspiration and working with the SAR Government to boost the economy

- (i) Supporting Macao's urban renewal projects. ICBC (Macao) led the RMB13 billion syndicated loan project for Land Plot P in Macao and underwrote a loan worth RMB8 billion. More than 20 banks participated in the syndicated loan project, making it a syndicated loan with the largest amount and the most participants from the local banking industry apart from the traditional six major comprehensive resort enterprises in Macao. It supported the urban renewal of Macao.
- (ii) Responding to the government's consumer coupon program and supporting Macao's economic recovery. ICBC (Macao) invested millions of funds for consumption subsidies and e-payment marketing and promotion activities, which promoted social consumption.
- (iii) Working with all sectors of society to overcome difficulties. ICBC (Macao) deepened business cooperation in refinancing with integrated enterprises during this special period, as a move to support the economic recovery of Macao. Aligned with the government's bailout plan, the Bank launched a number of innovative products and services such as "Easy Mortgage Loan" and "Easy Mortgage" to tide over the difficulties with SMEs, and provided comprehensive financial support for them.
- (iv) Supporting the transformation and development of SMEs in Macao through cross-border e-commerce. Relying on the Cross-border E-commerce Association of Macao, ICBC (Macao) integrated Macao's e-commerce resources, worked out "Macao Square", a comprehensive solution to cross-border e-commerce, and made it available on TikTok. During the 26th Macao International Trade and Investment Fair (MIF), ICBC (Macao) signed cooperation agreements with a number of associations. It also signed a strategic cooperation agreement with Macao SME Development Alliance to help SMEs in Macao explore the mainland market.

### IV. Promoting the economy of Macao towards diversified development through bold innovation and practice

- (i) Taking the lead in establishing the Securities and Funds Industry Association of Macao and acting as the chairman. ICBC (Macao) boosted the industry development by building industry consensus, deepening industry cooperation, promoting industry self-discipline and improving market ecosystem.
- (ii) Relying on the advantages of the Group's business platform to further lay out the bond market.
  - 1. Taking the first in joining the International Capital Market Association (ICMA). The Bank effectively improved the capability to underwrite bonds and paved the way for participating in the construction of modern financial infrastructure in Macao and formulating and improving relevant business rules.

## 社會責任報告書 Social Responsibility Report

2. 債券承銷及發行規模穩居同業首位。累計發行及承銷債券項目20多個，規模180億美元。深化現代金融業務佈局，完成多筆標誌性債券承銷交易。

- (iii) 完善金融基礎設施，賦能政府治理。依託金融科技優勢，實現衛生局、郵政儲金局等政府部門及公共機構合作突破，同主要駐澳高校及多家中小學建立合作關係，提高了公共服務效率；投產成為CIPS系統直接參與行，並與9家本地同業建立CIPS業務關係；大力支持特區政府「聚合易」及「過數易」項目，提升了澳門社會金融服務效能。

### 五、情系民生，服務社會，積極踐行企業責任

- (i) 全方位保障員工及客戶身心健康。將員工及客戶身心健康放在突出重要位置，員工疫苗接種率超過91%，有效建立了防疫屏障，員工及其家屬繼續保持零感染。加強營業場所管理，為客戶防疫安全提供保障。
- (ii) 以樂善好施的精神回饋社會。向澳門四所大學提供獎學金60萬元，扶助文教事業發展；向民間慈善機構同善堂及慈善跑受贈單位捐贈善款30萬元，造福社群；向公益基金會捐款30萬元並組織全行參加「線上百萬行」活動，承擔社會責任；為河南暴雨災害捐資100萬元，扶危助困。組織員工探訪動物協會，愛護生命；走訪精神復康院舍，關愛病弱；加強與重要社團聯繫與互動，開展藝術進社區等活動，造福社群。

2. Staying ahead of peers in terms of the scale of bond underwriting and issuance. ICBC (Macau) has issued and underwritten more than 20 bonds, with a total amount of USD18 billion. The Bank deepened the layout of modern financial business and wrapped up multiple signature bond deals.

- (iii) Improving financial infrastructures and empowering governance. Relying on Fintech, the Bank made breakthroughs in the cooperation with government departments and public institutions, including the Healthcare Administration of Macao and Macao Postal Savings. The Bank also established partnerships with major universities and primary and middle schools in Macao, and improved the efficiency of public services. The Bank became a direct participant in the CIPS system, and established CIPS business relations with nine local peers. The Bank strongly supported the “Ju He Yi” and “Easy Transfer” projects of the SAR Government, and improved the efficiency of social and financial services in Macao.

### V. Caring for people's livelihood, serving society and actively undertaking corporate social responsibility

- (i) Comprehensively protecting the physical and mental health of employees and customers, the Bank prioritized the physical and mental health of employees and customers, 91% of employees have been vaccinated to prevent from being infected while none of our employees and their families is getting infected. The Bank enhanced property management to provide customers the protection against infection.
- (ii) Giving back to society with a benevolent mind. ICBC (Macau) provided scholarships of RMB600,000 to four universities in Macau to support the development of culture and education, donated RMB300,000 to the private charity organization Macao Tung Sin Tong Charitable Society and the recipient of running for charity for the benefit of the general public, donated RMB300,000 to the public welfare foundation and organized the whole staff to participate in the “Online March” activity as a move to undertake social responsibility, and donated RMB1 million to the rainstorm-stricken areas in Henan to help those in danger and poverty. The Bank also organized employees to visit animal associations and care for life, visited mental rehabilitation homes to care for the sick, strengthened contact and interaction with important associations, and carried out art and other activities in the communities to benefit the residents.

## 社會責任報告書 Social Responsibility Report

- (iii) 深化銀校合作，培養多元金融人才。獨家贊助澳門教青局學界比賽，與濠江、培正、菜農子弟、婦聯等四大學校簽訂戰略協議，培養本地青年人才；舉辦2021「工行杯」全國大學生金融科技創新大賽之第一屆澳門大學生金融科技創新大賽，發掘科技人才；舉辦「研習之旅—走進ICBC」系列活動，參加澳門金管局澳門金融人才培育宣傳，增進青年對金融的了解。
- (iv) 關愛長者，提高普惠金融服務水準。連續六年參與澳門社會工作局「頤老卡」長者優惠服務，為年滿65歲並持有「頤老卡」的長者提供豁免票據服務費。通過客戶沙龍等活動，提升長者對儲蓄和理財的認知度，加強「帳戶安全保障」宣講，為長者提供更加安全便利的金融服務。
- (v) 助力鄉村振興，支持共同富裕。始終將脫貧攻堅作為海外機構「守初心、擔使命」的重要實踐載體，發揮海外機構應有作用，為江西修水縣蔬菜大棚的種植及收購提供金融服務。
- (iii) Deepening bank-university cooperation to cultivate diversified financial talents. ICBC (Macau) exclusively sponsored the academic competition of Macao Education and Youth Development Bureau, signed strategic agreements with Hou Kong Middle School, Pui Ching Middle School, Escola Choi Nong Chi Tai and Fu Luen School to cultivate local young talents, held the first Macao University Students Fintech Innovation Competition of 2021 “ICBC Cup” National University Students Fintech Innovation Competition to discover technological talents, held a series of activities “Study Tour in ICBC”, and participated in the publicity activity for Macao financial talent cultivation organized by the Monetary Authority of Macao to enhance young people’s understanding of finance.
- (iv) Caring for the elderly and improving inclusive financial services. ICBC (Macau) has participated in the preferential service for the elderly with the “Yi Lao Card” organized by the Macao Social Welfare Bureau for six consecutive years, exempting bill service fees for the elderly aged above 65 and holding “Yi Lao Card”. Through customer salons and other activities, the Bank enhanced the elderly’s awareness of savings and wealth management, strengthened the publicity of “account security”, and provided safer and more convenient financial services for the elderly.
- (v) Fueling rural revitalization and supporting the common prosperity. ICBC (Macau) has always taken poverty alleviation as part of efforts for overseas institutions to “stay true to the founding mission”, gave full play to the due role of overseas institutions, and offered financial services for the planting and acquisition of vegetable greenhouses in Xiushui County, Jiangxi Province.



## 社會責任報告書 Social Responsibility Report



2021年3月23日，工銀澳門「葡語系國家研究中心」揭牌儀式在北京、澳門兩地同時舉行。

On March 23, 2021, the unveiling ceremony of ICBC (Macau) “Sino-Luso Research Centre” was held in Beijing and Macau at the same time.



2021年6月30日，工銀澳門組織參觀「中國共產黨的100年—慶祝中國共產黨成立100周年大型主題圖片展」。

On June 30, 2021, ICBC (Macau) organized a visit to “Celebration of the 100th Anniversary of the Founding of The Communist Party of China themed photo exhibition”.



2021年5月8日，工銀澳門為澳門鏡湖醫院醫護人員做好政府消費券綁定e支付服務。

On May 8, 2021, ICBC (Macau) provided the medical staff at Kiang Wu Hospital in Macau with government consumption coupon binding e-payment services.



2021年10月16日，工銀澳門培養並助力員工（前排右三）歷史性當選澳門立法會議員。

On October 16, 2021, ICBC (Macau) cultivated and assisted its employees (third right in the front row) was historically elected as a member of the Macau Legislative Council.



2021年11月9日，工銀澳門作為會長單位牽頭成立澳門證券基金行業協會。

On November 9, 2021, ICBC (Macau), as the chairman unit, led the establishment of the Securities and Funds Industry Association of Macau.

# 社會責任報告書 Social Responsibility Report



2021年11月11日，工銀澳門舉辦2021「工行杯」全國大學生金融科技創新大賽之第一屆澳門大學生金融科技創新大賽「決賽、頒獎典禮及閉幕式」。

On November 11, 2021, ICBC (Macau) held the finale, award and closing ceremony of the first Macau University Students Fintech Innovation Competition of 2021 "ICBC Cup" National University Students Fintech Innovation Competition.



2021年12月8日，工銀澳門（前排右三）獲選成為澳門中華總商會第七十一屆監事會監事長。

On December 8, 2021, ICBC (Macau) (third right in the front row) was elected as the chairman of the 71st Supervisory Committee of the Macau Chamber of Commerce.



2021年12月6日，教育局舉行「2021/2022學年學界比賽」獎金贊助合作協議簽署儀式，工銀澳門擔任「獎金贊助」單位。

On December 6, 2021, ICBC (Macau) served as the "Prize Sponsor" for the "2021/2022 Academic Year Academic Competition" held by Education and Youth Development Bureau at the signing ceremony of the prize sponsorship cooperation agreement.



2021年12月9日，工銀澳門向澳門日報讀者公益基金會捐贈善款。

On December 9, 2021, ICBC (Macau) donated to the Macau Daily Readers Charity Foundation.



2021年12月17日，工銀澳門青年協會舉辦首屆監事就職典禮。

On December 17, 2021, ICBC (Macau) Youth Association held the first inauguration ceremony of directors and supervisors.



## 辦事處及分行 Offices and Branches

### 辦事處

中國工商銀行(澳門)股份有限公司  
澳門友誼大馬路555號  
澳門置地廣場工銀(澳門)中心  
電話：2855 5222  
傳真：2857 0758

### Offices

Industrial and Commercial Bank of China  
(Macau) Limited  
ICBC Tower, Macau Landmark,  
555 Avenida da Amizade, Macau  
Tel: 2855 5222  
Facsimile: 2857 0758

### 高士德分行

澳門高士德大馬路44, 44-A及44-B號  
潮福中心A-C座  
電話：8398 7166  
傳真：2821 6163

### Horta e Costa Branch

Avenida de Horta e Costa N°44, 44-A e 44-B  
Centro Chiu Fok A-C  
Tel: 8398 7166  
Facsimile: 2821 6163

### 工銀(澳門)投資股份有限公司

澳門友誼大馬路555號  
澳門置地廣場工銀(澳門)中心19樓  
電話：2855 5222  
傳真：2875 5699

### Industrial and Commercial Bank of China

(Macau) Capital Limited  
19/F, ICBC Tower, Macau Landmark, 555  
Avenida da Amizade, Macau  
Tel: 2855 5222  
Facsimile: 8398 2360

### 信步閣庭分行

澳門沙梨頭南街94、100-104號  
信步閣庭地下J及K座  
電話：8398 7240  
傳真：2827 0230

### Trust Leisure Garden Branch

Rua Sul do Patane Nos.94 e 100-104,  
Trust Leisure Garden, R/C "J" & "K", Macau  
Tel: 8398 7240  
Facsimile: 2827 0230

### 工銀(澳門)退休基金管理股份有限公司

澳門友誼大馬路555號  
澳門置地廣場工銀(澳門)中心19樓  
電話：2855 5222  
傳真：2878 0678

### ICBC (Macau) Pension Fund Management

Company Limited  
19/F, ICBC Tower, Macau Landmark,  
555 Avenida da Amizade, Macau  
Tel: 2855 5222  
Facsimile: 2878 0678

### 黑沙環分行

澳門黑沙環嘉拉士大馬路  
利豐閣地下AD-AG舖  
電話：8398 2308  
傳真：2853 1660

### Areia Preta Branch

Av. de Venceslau de Moraes, Edf.  
Lei Fung Kok, R/C, AD-AG, Macau  
Tel: 8398 2308  
Facsimile: 2853 1660

### 誠興創建有限公司

香港幹諾道中一四八號  
粵海投資大廈十三樓  
電話：2165 6533  
傳真：(852)2851 7266

### SengHeng Development Company Limited

13/F Guangdong Investment Tower,  
148 Connaught Road Central, Hong Kong  
Tel: (852)2165 6533  
Facsimile: (852)2851 7266

### 台山分行

澳門亞馬喇士腰(關閉馬路)64-K號  
怡南大廈地下I-J座  
電話：8398 7121  
傳真：2823 8666

### Toi San Branch

Istmo de Ferreira do Amaral N° 64-K,  
Yi Nam Rés-do-Chão I-J, Macau  
Tel: 8398 7121  
Facsimile: 2823 8666

### 分行

置地總行營業部  
澳門友誼大馬路555號、澳門置地廣場  
地下002,005,006,007,008,009號舖  
電話：8398 2885  
傳真：2878 5510

### Branches

Main Branch  
Shop 002,005,006,007,008,009, Landmark,  
555 Avenida da Amizade, Macau  
Tel: 8398 2885  
Facsimile: 2878 5510

### 南光大廈分行

澳門羅理基博士大馬路223-225號  
南光大廈地下舖位C單位  
電話：8398 2556  
傳真：2831 3320

### Nam Kwong Building Branch

Nam Kwong Building R/C C, Avenida do  
Dr. Rodrigo Rodrigues No.223-235, Macau  
Tel: 8398 2556  
Facsimile: 28313320

### 宋玉生廣場分行

布魯塞爾街148-152號,  
馬濟時總督大馬路278-280號  
恆基花園地下AU座至AX座  
電話：8398 7083  
傳真：2875 5199

### Song Lok Sang Kuong Cheong Branch

Rua De Bruxelas Nos 148-152, Avenida do  
Governador Jaime Silverio Marques  
Nos 278-280, Jardim Hang Kei AU-AX, Macau  
Tel: 8398 7083  
Facsimile: 2875 5199

### 濠景分行

澳門氹仔成都街281-293號  
濠景花園  
第21, 23座地下G座  
電話：8398 7388  
傳真：2883 5115

### Nova Taipa Branch

Rua de Seng Tou Nos.281-293,  
Urbanização da Nova Taipa – Fase 1  
Bloco 21, 23 R/C「G」, Taipa  
Tel: 8398 7388  
Facsimile: 2883 5115

### 工銀大廈分行

澳門商業大馬路301-355號  
南灣湖景大馬路796-818號地下A-M座  
電話：8398 2962  
傳真：2836 8008

### ICBC Tower Branch

Avenida Comercial de Macau Nos.301-355  
Avenida Panorâmica do Lago Nam Van  
Nos.796-818, R/C A-M, Macau  
Tel: 8398 2962  
Facsimile: 2836 8008

### 威尼斯人分行

澳門氹仔路氹金光大道  
望德聖母灣大馬路澳門  
威尼斯人度假村－  
酒店大運河購物中心  
大運河街861舖  
電話：8398 7149  
傳真：2882 8278

### Venetian Branch

Shop 861, Grand Canal Street, Shoppes Grand  
Canal, The Venetian Macao Resort Hotel,  
Estrada da Baía de Nossa Senhora da Esperança,  
s/n, Cotai Strip, Taipa  
Tel: 8398 7149  
Facsimile: 2882 8278

### 葡京分行

澳門友誼大馬路  
葡京酒店地下  
電話：8398 2268  
傳真：2856 2536

### Hotel Lisboa Branch

Av. da Amizade, S/N,  
Hotel Lisboa, R/C, Macau  
Tel: 8398 2268  
Facsimile: 2856 2536

### 銀河分行

澳門路氹填海區  
銀河渡假城1樓商舖1065B  
電話：8398 7255  
傳真：2882 5320

### Galaxy Branch

Shop 1065B 1/F Galaxy Macau Resort,  
Estrada Da Baía De Nossa Senhora  
Da Esperança Cotai Macau  
Tel: 8398 7255  
Facsimile: 2882 5320

### 中華廣場服務中心

(個人貸款服務／中小企服務)  
澳門南灣大馬路774-778號  
中華廣場地下H及I座  
電話：8398 2593  
傳真：2871 8619

### China Plaza Service Center

Avenida da Praia Grande Nos. 774 e 778,  
China Plaza, R/C Lojas「H」e「I」, Macau  
Tel: 8398 2593  
Facsimile: 2871 8619

### 新濠影匯分行

澳門路氹連貫公路  
(地段G300,G310及G400),  
新濠影匯L02-2033號舖  
電話：8398 7575  
傳真：2885 2390

### Studio City Branch

Shop no.L02-2033, Studio City Macau,  
Estrada do Istmo (Lotes G300, G310 e G400),  
Cotai, Macau  
Tel: 8398 7575  
Facsimile: 2885 2390

### 海灣分行

澳門氹仔大連街389號  
寶龍花園地下G座  
電話：8398 7197  
傳真：2886 8613

### Hoi Wan Branch

Rua de Tai Lin No. 389,  
Pou Long Fa Un, R/C「G」, Taipa, Macau  
Tel: 8398 7197  
Facsimile: 2886 8613

### 巴黎人分行

澳門路氹金光大道連貫公路  
澳門巴黎人5樓商舖3517  
電話：8398 7618  
傳真：2877 0108

### Parisian Branch

Shop No. 3517, Level 5, The Parisian Macao,  
Estrada do Istmo, Lote 3, Cotai Strip,  
Coloane, Macau  
Tel: 8398 7618  
Facsimile: 2877 0108

### 下環街服務中心

(個人貸款服務／中小企服務)  
澳門河邊新街109號  
光河大廈地下A座  
電話：8398 7602  
傳真：2826 0802

### Ha Wan Kai Service Center

(Personal Loan Service/Small and Medium  
Enterprise Service)  
Rua do Almirante Sergio No. 109,  
Kuong Ho R/C A, Macau  
Tel: 8398 7602  
Facsimile: 2826 0802

### 新濠天地分行

澳門路氹連貫公路  
新濠天地新濠大道2樓F293號商舖  
電話：8398 7360  
傳真：2876 3108

### City of Dreams Branch

Shop F293, Level 2, The Boulevard City of  
Dreams, Estrada do Istmo, Cotai, Macau  
Tel: 8398 7360  
Facsimile: 2876 3108

### 新馬路(議事亭)分行

澳門亞美打利庇盧大馬路  
(新馬路)257至263號地下A, B舖  
電話：8398 7113  
傳真：2838 9220

### SML (Largo do Senado) Branch

Avenida de Almeida Ribeiro,  
No.257-263, Macau  
Tel: 8398 7113  
Facsimile: 2838 9220

### 上葡京分行

澳門路氹射擊路澳門上葡京  
綜合度假村二樓201號舖  
電話：8398 2853  
傳真：2875 1929

### Grand Lisboa Palace Branch

Rua do Tirol, Lisboa Palace Resort Macau,  
2nd Floor Shop 201, Cotai, Macau  
Tel: 8398 2853  
Facsimile: 2875 1929



ICBC

工銀澳門