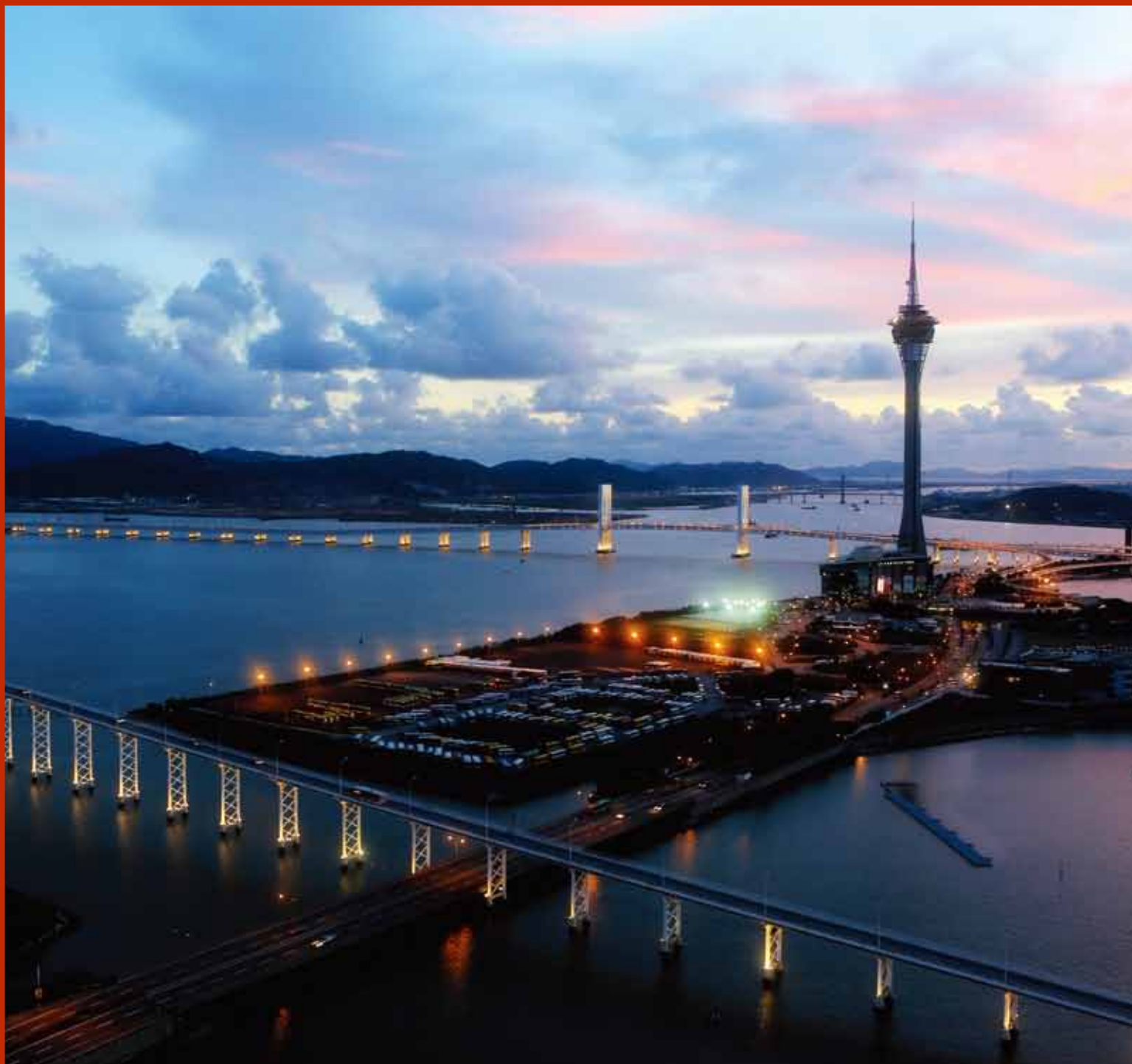


# 2012年報 Annual Report



# 工於至誠 行以致遠



立足澳門

Basing on Macau

輻射內地

Radiating to the Mainland

拓展周邊

Expanding in Neighbouring Regions

延伸葡語系國家

Extending to Portuguese-  
Speaking Countries

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## 公司概况 Corporate Overview

### 公司簡介 Corporate Profile

中國工商銀行(澳門)股份有限公司(以下簡稱「工銀澳門」)為中國工商銀行股份有限公司(以下簡稱「工商銀行」)集團成員之一，2012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」)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，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，工銀澳門再次獲股東增資後，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、內部管理邁上新臺階，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。

二零一二年末，工銀澳門擁有3家附屬子公司，16家分行，4間財富管理中心，4間股票交易中心，1間牡丹信用卡VIP服務中心，1間中小企業服務中心，17家自助銀行以及遍佈全澳的184台自動櫃員機網路。

Industrial and Commercial Bank of China (Macau) Limited (“ICBC Macau”) is a group member of Industrial and Commercial Bank of China Limited (“ICBC”), which holds its 89.33% interest as at the end of 2012

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”) upon completion of the acquisition.

### History

SHB was incorporated in Macau in 1972. 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 Macau market, the branch had been growing rapidly.

On 11 July 2009, ICBC first transferred to SHB all assets, rights and obligations of Macau Branch with additional cash capital. Meanwhile 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 Macau.

On 23 August 2010, ICBC Macau received another capital injection by shareholders. As such, the Bank has been operating with stronger business capacity and more solid finance strength with incessantly deepening its risk management at all levels, and advancing in network construction, business innovation, process optimization, and internal administration, the Bank has made significant progresses and also in building its staff and corporate culture. This resulted in a leap in the market standing and influence for the Bank and contributed to its leading position on business scale and performance in the industry.

At the end of 2012, ICBC Macau had 3 subsidiaries, 16 branches, 4 Wealth Management Centers, 4 Securities Trading Centers, 1 Peony Credit Card VIP Service Center, 1 SME Service Center, 17 self-service banks and a network of 184 ATMs located across Macau.



## 公司概況 Corporate Overview (續 Continued)

### 公司簡介 Corporate Profile (續 Continued)

#### 產品與服務

工銀澳門憑藉母行強大的品牌優勢和全球網絡、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、資產管理、投資組合管理和退休基金管理及其顧問服務。

#### 附屬子公司

工銀澳門全資擁有之3家附屬公司分別為：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，註冊資本為澳門元五千萬元。該附屬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。

#### Products and Services

ICBC Macau leverages its parent company's signature strength, global 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, assets management, investment portfolio management, pension fund management and its consultancy 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 registered 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 Macau.

## 公司概況 Corporate Overview (續 Continued)

### 公司簡介 Corporate Profile (續 Continued)

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，註冊資本為澳門元三千萬元。該附屬公司是首間及唯一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。

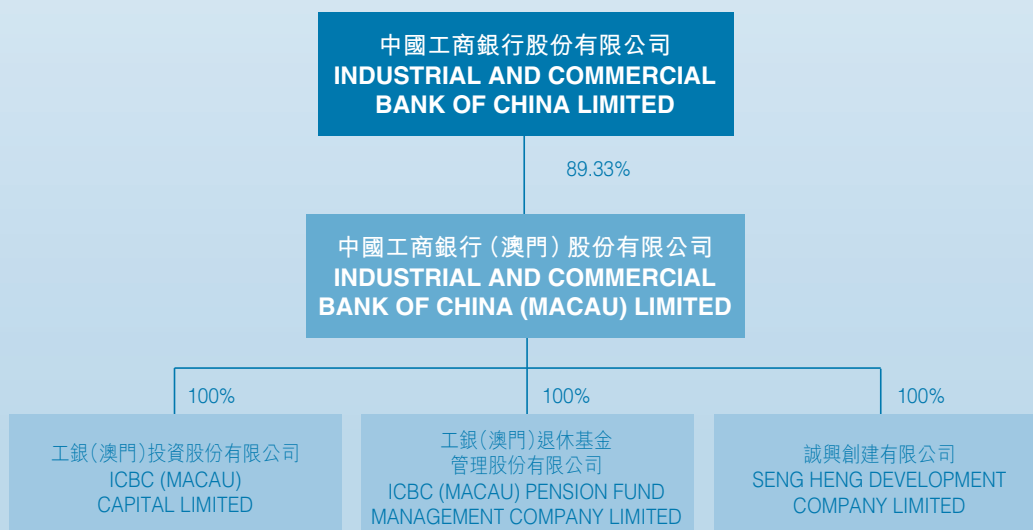
誠興創建有限公司成立於一九九七年元月十日，註冊地為香港，持有物業並從事金融及投資市場的研究工作。

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。

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 registered capital of MOP30 million. This subsidiary is the first and only professional pension fund management company approved under the corresponding legislations. In line with the regulations on pension fund management enacted by the Macau government, the subsidiary provides a wide range of services.

Incorporated in Hong Kong on 10 January 1997, Seng Heng Development Company Limited holds property and specializes in the financial and investment market research.

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 (續 Continued)

### 二零一二年獲獎情況 2012 Awards



- 銀行家 The Banker

2012年澳門地區最佳銀行

The Bank of the Year 2012 Macau



- 環球金融 Global Finance

2012年澳門地區最佳銀行

The Best Bank in Macau 2012



- 世界金融 World Finance

2012年澳門地區最佳銀行

The Best Bank in Macau 2012



- 維薩 VISA

2012年度澳門區最高卡量增長獎

2012 Largest Card Growth in Macau



- 中國銀聯 CUP

2012年度澳門區最高發卡量銀獎

2012 Largest Card Number – Silver Award in Macau



- 中國銀聯 CUP

2012年度澳門區商戶交易量銀獎

2012 Highest Acquiring Volume – Silver Award in Macau



- 中國銀聯 CUP

2012年度澳門區商戶終端機數量銀獎

2012 Highest POS Number – Silver Award in Macau

## 公司概況 Corporate Overview (續 Continued)

### 公司資料 Corporate Information

#### 董事會

本年度本行董事之名單呈列如下：

朱曉平先生  
沈曉祺先生  
禰永明先生  
吳宏波先生  
朱文信先生  
聶長雯女士  
唐志堅先生

#### BOARD OF DIRECTORS

The directors of the Bank during the year were:

Mr. Zhu Xiaoping  
Mr. Shen Xiaoqi  
Mr. Huen Wing Ming, Patrick  
Mr. Wu Hongbo  
Mr. Zhu Wenxin  
Ms. Nie Changwen  
Mr. Tong Chi Kin

#### 公司秘書

鄭 凱先生

#### COMPANY SECRETARY

Mr. Zheng Kai

#### 獨任監事

崔世昌核數師事務所  
(由崔世昌先生作代表)

#### SINGLE SUPERVISOR

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

#### 核數師

安永會計師事務所

#### AUDITORS

Ernst & Young

#### 法律顧問

華年達大律師  
沙雁期大律師  
梁瀚民大律師

#### LEGAL ADVISER

Dr. Jorge Neto Valente  
Dr. Saldanha Henrique  
Dr. Leong Hon Man

#### 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

#### REGISTERED OFFICE

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



## 公司概況 Corporate Overview (續 Continued)

### 公司資料 Corporate Information (續 Continued)

#### 高級管理人員

朱曉平先生(董事長、常務董事兼執行董事)

沈曉祺先生(副董事長、行政總裁兼執行董事)

禰永明先生(副董事長兼執行董事)

鄭永輝先生(副行政總裁)

雷國泰先生(副行政總裁)

林 孜女士(副行政總裁)

翁振輝先生(副行政總裁)

陳立森先生(營運總監)

陳錦聯先生(消費金融總監)

鄭 凱先生(董事會秘書兼人力資源部總經理)

鄧萬鴻先生(總裁助理)

胡 芳女士(總裁助理兼風險總監)

#### SENIOR MANAGEMENT

Mr. Zhu Xiaoping (Chairman, Managing Director & Executive Director)

Mr. Shen Xiaoqi (Vice Chairman, Chief Executive Officer & Executive Director)

Mr. Huen Wing Ming, Patrick (Vice Chairman & Executive Director)

Mr. Cheng Wing Fai, Patrick (Deputy Chief Executive Officer)

Mr. Lui Kwok Tai, Stephen (Deputy Chief Executive Officer)

Ms. Lin Zi (Deputy Chief Executive Officer)

Mr. Yung Chun Fai, Dickie (Deputy Chief Executive Officer)

Mr. Chen Limiao (Chief Operations Officer)

Mr. Chan Kam Lun, Felix (Chief Consumer Banking Officer)

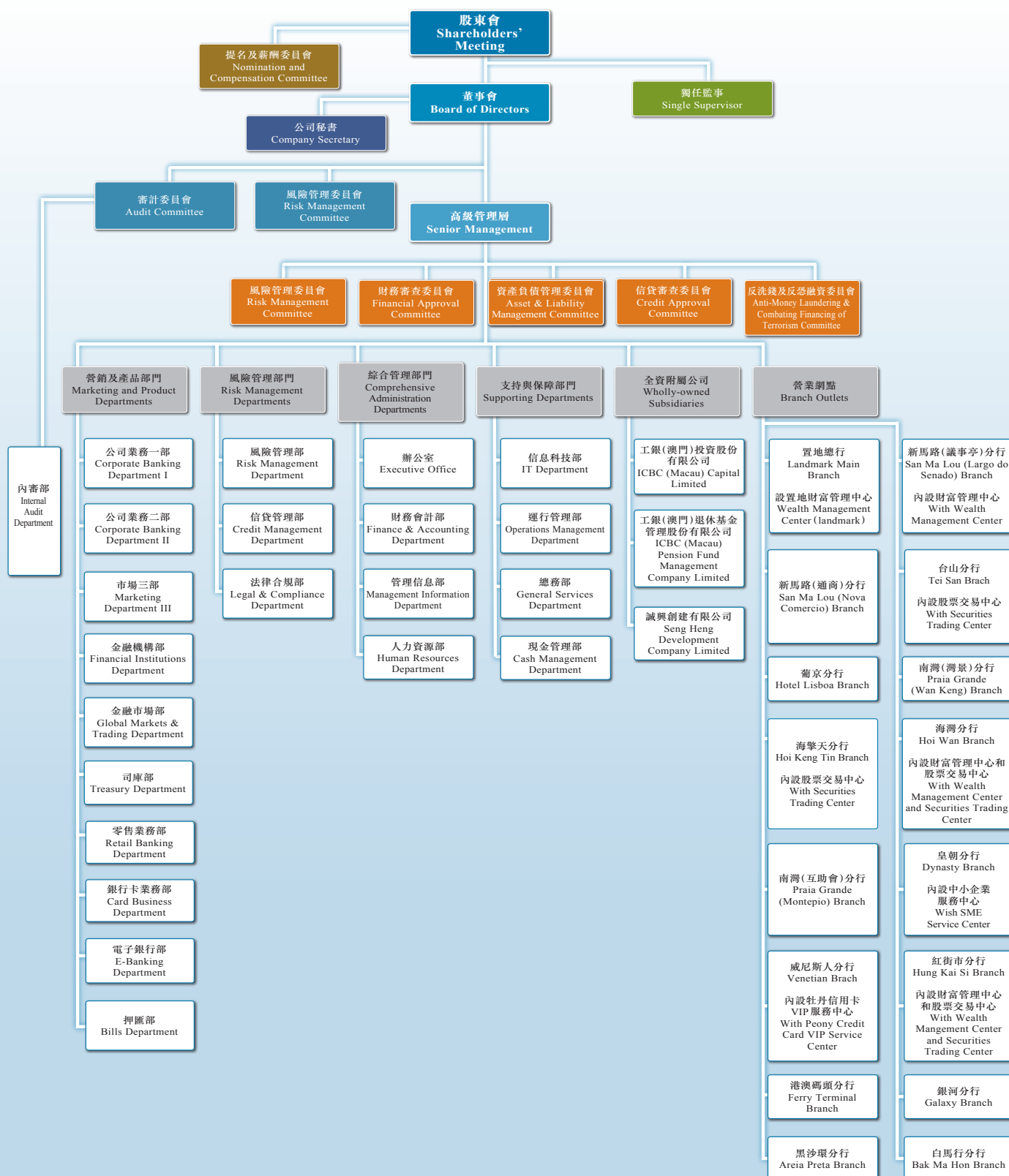
Mr. Zheng Kai (Secretary to the Board of Directors & General Manager of Human Resources Department)

Mr. Deng Wanhong, Dennis (Assistant To Chief Executive Officer)

Ms. Hu Fang (Assistant to Chief Executive Officer & Chief Risk Officer)

## 公司概況 Corporate Overview (續 Continued)

### 組織架構圖 Organization Chart



## 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. Everyone in the ICBC Macau family working together, with professional expertise, advanced technology and highly efficient service, pursues for the steady growth of the value of both our customers and shareholders. We take initiatives to assume more social responsibilities, maintain the leading position in Macau and strive for becoming one of the strongest banks in Guangdong Province, Hong Kong and Macau.

		單位：澳門元百萬元 MOP million			
					較上年增加 Increase/ (減少 Decrease) 百分比 %
		2010	2011	2012	百分比 %
年度盈利	Profit for the year	641	890	1,106	24%
股東權益	Shareholder's Equity	6,597	7,439	8,581	15%
資產總值	Total Assets	71,645	88,914	116,530	31%
					較上年增加 Increase/ (減少 Decrease) 百分比 %
		2010	2011	2012	百分比 %
營運收入	Operating Income	1,147	1,398	1,702	22%
營運支出	Operating Expenses	(387)	(380)	(435)	14%
扣除減值撥備前之 營運盈利	Operating Profit before Impairment Losses	760	1,018	1,267	24%
資產減值準備	Charge for impairment losses on loans, advances and trade bills	(46)	(7)	(14)	100%
雷曼兄弟迷你債券回購	Repurchase cost of Lehman Brothers Minibonds	0	0	0	0%
稅前盈利	Profit before Tax	724	1,012	1,253	24%
稅項	Income Tax Expense	(83)	(121)	(147)	21%
年度盈利	Profit for the Year	641	890	1,106	24%

## 財務摘要 Financial Highlights (續 Continued)

### 二零一二年摘要

全球經濟受歐債危機影響，增長乏力，澳門經濟因其經濟結構特點受影響程度較小，本行錄得較佳經營成果，稅後盈利增幅為百分之二十四，總金額為澳門元十一億六百萬。

股東權益增幅為百分之十五，總金額為澳門元八十五億八千一百萬元。

客戶貸款及墊款增幅為百分之十八，總金額為澳門元六百九十億二千三百萬元。

客戶存款增幅為百分之三十八，總金額為澳門元九百三十八億三百萬元。

資產總值增幅為百分之三十一，總金額為澳門元一千一百六十五億三千萬元。

### Key Figures for 2012

The Global economy still encountered debt crisis of Europe, which resulted in an obvious low increase in economic growth. Due to its special economic structure, Macau's economy still kept fast growth. We recorded better operating results with the profit after tax increased by 24% to MOP1,106 million.

Shareholders' equity increased by 15% to MOP8,581 million.

Loans and advances to customers increased by 18% to MOP69,023 million.

Deposits from customers increased by 38% to MOP93,803 million.

Total assets increased by 31% to MOP116,530 million.

### 五年財務摘要

### Five-year summary

單位：澳門元百萬元 MOP million

	2008	2009	2010	2011	2012	CAGR*
稅後盈利 Profit after Tax	274 <sup>#</sup>	459	641	890	1,106	42%
客戶貸款及墊款 Loans and Advances to Customers	24,057 <sup>#</sup>	37,116	47,723	58,580	69,023	30%
客戶存款 Deposits from Customers	36,742 <sup>#</sup>	42,620	56,484	68,073	93,803	26%
資產總值 Total Assets	40,423 <sup>#</sup>	51,822	71,645	88,914	116,530	30%

\* CAGR 為 2008 至 2012 年之年複合增長率

<sup>#</sup> 2008 年之數據為原誠興銀行與澳門分行併表數據

\* CAGR = Compounded Annual Growth Rate from 2008 to 2012

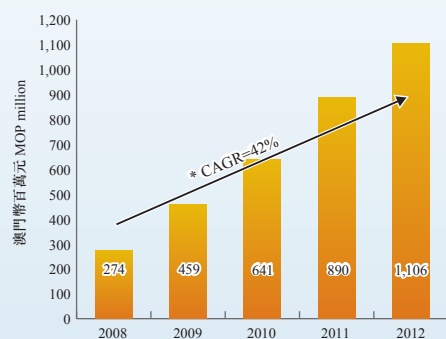
<sup>#</sup> Data in 2008 are pro forma

## 財務摘要 Financial Highlights (續 Continued)

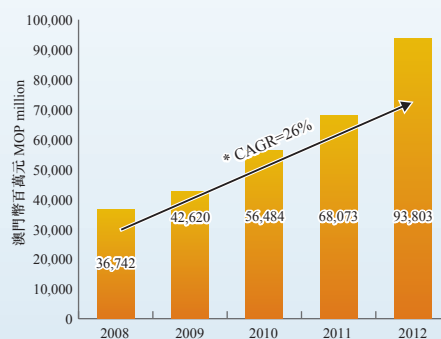
### 五年財務摘要

### Five-Year Summary

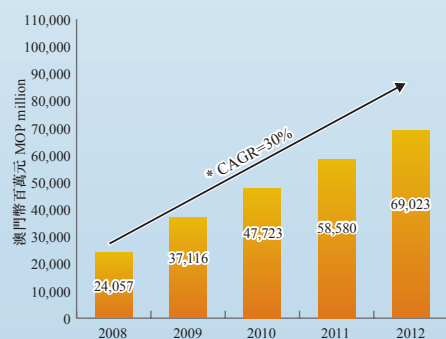
#### 稅後盈利 Profit after Tax



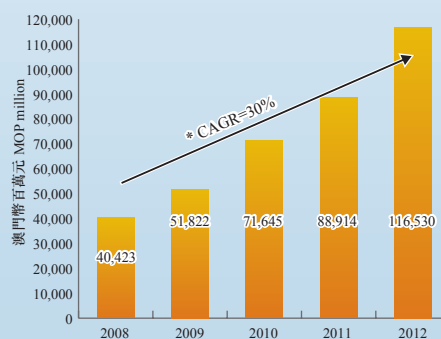
#### 客戶存款 Deposits from Customers



#### 客戶貸款及墊款 Loans and Advances to Customers



#### 資產總值 Total Assets





## 討論與分析 Discussion and Analysis

### 經濟金融與監管環境 Economic, Financial and Regulatory Environments

2012年以來，歐債危機反復惡化，全球經濟增長仍在低位徘徊，失業問題依然嚴峻，但通貨膨脹已較上一年有較大回落。為促進經濟增長，歐、美、日央行進一步釋放流動性，短期內一定程度地緩解了債務危機並有助於金融市場的穩定。大宗商品價格穩中略降。預計危機後的產業結構調整將貫穿2013年全年，而隨著新一輪的貨幣寬鬆，國際環境的複雜性和不確定性仍將影響市場的信心和預期。

近十年以來，澳門兩位數的經濟增長速度為澳門經濟累積了豐富的資源。2012年澳門經濟步入穩定增長區間，全年實際經濟增長率為9.9%，主要是由服務出口與內部需求帶動。政府收入及外匯儲備不斷增加，人均收入再次躋身全球前十位。隨著粵港澳區域一體化的不斷深入，橫琴開發力度的不斷加大，澳門正在加快融入區域經濟，並迅速拓展多元化發展的空間。而公屋及經屋項目逐漸按計劃順利竣工及入夥不僅提升了廣大澳門居民的居住水準，也很大程度上拉動了澳門的內需。預計服務出口與內部需求仍將在2013年成為拉動澳門經濟平衡增長的兩駕馬車。

2012年澳門銀行業憑豐富市場經驗，繼續取得良好業績，資產規模、資產品質、盈利能力、資本充足率、流動性等都處於歷史最好時期。一直以來監管當局不僅全力維護銀行體系的穩健與安全，優化各項金融法規，配合市場發展需要，及滿足國際監管的要求，同時也在參與區域金融合作，特別是正在不斷深化的粵澳金融合作方面做了很多工作，務求為澳門銀行業開拓更寬的業務空間以及更高的創新視野，實現自身的成長與發展。基礎良好、發展健康、監管適宜的澳門銀行業將在2013年為維護澳門金融穩定與長期繁榮發揮更為積極的作用。

Europe's Debt Crisis deteriorated repeatedly throughout 2012. The global economy has been grappled by low growth and unemployment, while inflation has experienced a larger drop. To lift economic growth, central banks in America, Europe and Japan carried out expansionary monetary policy to release liquidity. These measures outweighed pressures brought by debt crisis and contributed to the stability of global financial market to a certain extent. Commodity prices were stable with a slight decline. We expect that the industrial structure adjusting will run through the whole year of 2013. And the complexity and uncertainty of international environment will affect market confidence and expectation continually with the new round of quantitative easing.

The two-digit economic growth rate over ten years in Macau has accumulated abundant resources. Macau's economy stepped into a steady growth area in 2012 and acquired a 9.9% real growth rate. The growth was mainly driven by service export and domestic demand. Public revenues and foreign exchange reserves kept on increasing and per capita income listed in global top 10 again. Along with the deepening integration of Hong Kong, Macau and Guangdong Province, together with the intensifying development of Hengqin Island, Macau has played more and more important roles in regional economy and expanded space for diversified development. The completion of public housing projects one by one not only promoted the living standards of Macau citizens, but also boosted domestic demand to a large extent. We expect that service export and internal demand will continue to fuel balanced economic growth of Macau in 2013.

Macau's banking industry continued to obtain superior performances empirically in 2013. The scale and quality of assets, the profitability, the capital adequacy ratio and the liquidity of Macau's banking industry were at its historic best. The regulatory authority did a lot of work not only in maintaining the stability and the safety of banking system, optimizing financial laws and regulations, satisfying international supervision, but also in engaging in regional financial cooperation especially in deepening the cooperation between Guangdong province and Macau. These measures were aimed at widening the horizon of Macau's banking industry and innovative prospect in operation, by which Macau's banking industry could realize its growth and development. With its well-built foundation, healthy development and proper supervision, we expect that Macau's banking industry will continually play an important role in the stability and prosperity of finance industry in 2013.

## 討論與分析 Discussion and Analysis (續 *Continued*)

### 業務綜述 Business Overview

#### 公司金融與投資銀行業務

本行積極開展銀團貸款、項目融資、國際貸款、貿易融資、商業貸款和中小企業融資等企業銀行以及傳統投資銀行業務，並致力於創新金融產品和服務。二零一二年，銀團貸款市場上表現不俗，成功牽頭辦理了澳門地區多個大型銀團貸款項目，並承辦香港地區優質銀團貸款業務，在港澳等目標市場的品牌知名度和社會美譽度持續提升，業已成為本地主流信貸市場領導行。本行亦全力打造內外聯動全面、高效業務品牌，成為澳門中資企業上佳的合作夥伴。二零一二年，本行多項公司業務總額同比大幅增長，收入結構和客戶結構呈現多元發展態勢。

#### Corporate Banking & Investing Banking

The Bank is active in scaling up its corporate banking and investment banking businesses including syndicated loans, project financing, international loans, trade finance, traditional commercial loan and SME finance, etc. It also kept on innovating its financial products and services. In 2012, the Bank, outperforming in the syndicated loan market, took the lead in conducting a number of sizable projects in Macau, and served as a lender in superior syndicated loan in Hong Kong. The Bank continuously grew in brand recognition and social reputation in the target markets such as Hong Kong and Macau, and has already become a leader in local mainstream credit market. The Bank also put efforts in building a trademark of internal and external linkage of comprehensive and highly effective business, proving to be a great partner for Chinese-funded enterprises in Macau. In 2012, the Bank recorded sharp increases in many businesses. It demonstrated diversified developments in both income structure and customer portfolio as well as the increasing business.

#### 零售銀行和財富管理業務

二零一二年，工銀澳門繼續快速發展零售業務，注重為更廣大的客戶群提供更加優質的金融服務，加大資源投入實施發展與管理並重，優化網點佈局，完善配套功能，與工銀集團境內外機構聯手，不斷提升服務品質，推動機制創新。

#### Retail Banking & Wealth Management

In 2012, ICBC Macau proceeded to expand its retail banking business assertively, pursued more quality service to wider range of consumers. Also, the Bank, together with all members of ICBC group carried out increased resources input, optimized network layout, perfected supporting functions, enhanced service quality, and advanced its mechanism innovation.

本行在有效拓寬理財服務渠道，優化客戶分層服務體系之同時，著力加強私人理財產品創新，推廣財富管理專享產品，推進財富客戶專屬管道建設，與工銀集團成員配合提供全球化服務，不斷深化服務領域。

While branching out its financial services channel effectively and refining the customer layered service system, the Bank emphasized on innovating personal wealth management products, popularizing privileged products and boosting channels construction exclusively for wealth management, providing global service jointly with members of ICBC group, and constantly enriching its service areas.

## 討論與分析 Discussion and Analysis (續 Continued)

### 業務綜述 Business Overview (續 Continued)

本行為中高端客戶配備專屬的理財經理，通過專業管理團隊的知識技能，度身訂造投資理財方案。二零一二年末，本行建有4間財富管理中心，面向高端和私人銀行客戶，提供一對一的理財策劃和投資管理，實現客戶財富的保值增值。

本行專設4間股票服務中心，配置技術領先的專用設備和功能強大的交易系統，為客戶證券投資提供便捷服務。另外，本行在二零一二年新增設了8間24小時自助銀行，繼續努力為客戶提供更加便利的服務。

本行繼續響應澳門特區政府推動中小企業發展、推進經濟適度多元化、發展民生等施政措施，加大對中小企服務中心的資源投入以便使廣大中小企業能獲得更好更專業的服務，因此，本年中小金金融業務也錄得大幅增長。

本行還積極響應澳門特區政府惠及民生的經屋政策，向合資格的申請人發放經屋貸款。至2012年底，本行在經屋貸款上的市場佔有率已超過70%。

### 金融市場業務

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、商品價格、貴金屬等市場工具，開展各類自營和代客交易，在波動的經濟環境中規避和管理市場風險。二零一二年，本行在人民幣債券和貨幣市場上，保持活躍和表現優越。

The Bank assigned specialized wealth managers for its medium- and high-end customers. With the knowledge and techniques of its professional management teams, the Bank offered tailored finance and investment schemes. At the end of 2012, the Bank had 4 Wealth Management Centers in operation, providing one-on-one financial planning and investment management for high-end and private banking customers, realizing a value storage or appreciation for their wealth.

The Bank had 4 Securities Trading Centers, which were equipped with technologically advanced and powerful stock trading system. It also offered convenient investment service to customers. In 2012, to cater for the market, the Bank newly established 8 self-service banks to comprehensively fulfill the demand of customers.

In response to Macau SAR Government's policy to motivate the development of SMEs, the Bank continued its contribution to economic diversification policy measures, enlarged the input of resources to SME service center to make better specialized services available for them and recorded increases in the related financing business.

The Banks also devoted to Macau SAR government's economic housing policy to promote the livelihood of people and made mortgage loans to those qualified applicants. The Bank's market share on economic housing mortgage loans had amounted to over 70% in 2012.

### Financial Market

The Bank was aggressive while prudent with its participation in financial markets, including money market, bond, derivatives and precious metal market. Widely utilizing such market tools as exchange rates, interest rates, commodity prices, and precious metals, etc., the Bank carries out various types of proprietary trading and trading for customers, avoided and managed market risk in an unstable economic environment. In 2012, the Bank had no difficulty to stay active and excellent in the local market of RMB bonds and currency market related RMB.

## 討論與分析 Discussion and Analysis (續 Continued)

### 業務綜述 Business Overview (續 Continued)

#### 退休金管理

工銀(澳門)退休基金管理股份有限公司2012年推出了一只全新基金，名為工銀(澳門)退休基金 — 儲蓄基金，截至2012年年底，三只不同風險類別的基金表現均達到正增長，其中工銀(澳門)退休基金 — 穩健基金及工銀(澳門)退休基金 — 平穩增長基金的年度回報率分別為3.05%和9.47%，基金資產總值與2011年底比較，分別增長了20%和229%，而服務成員的數目則增加了11%，達23,000名。

#### 金融機構業務

本行重視加強與金融同業合作，積極拓展代理行網路，鞏固合作基礎，拓寬合作領域，現已建立代理行關係的有近三百家銀行，繼續為客戶提供快捷、通暢、完善的全球清算和服務網路。二零一二年，本行繼續在資產託管、代理匯款等多個領域，深化與銀行、保險公司等金融機構的合作，豐富服務層次，業務多元發展。

#### 電子銀行服務

為不斷拓展業務渠道，升級服務系統，本行持續加大自助終端投放力度，優化自助設備服務佈局，加速開發新型服務渠道，二零一二年末，自動櫃員機數量達到184台，比去年末增加42台，全部加入港澳銀通、中國銀聯網路，基本覆蓋澳門主要區域，形成渠道優勢。

#### Pension Fund Management

ICBC (Macau) Pension Fund Management Company Limited has forwarded saving fund in 2012 which is a brand new fund. The three funds managed by the company grew positively in 2012. Among them, the Secured Income fund's assets increased 20% and its return was 3.05%; the Stable Growth Fund's assets increased 229% and its return was 9.47%. The members joined the three fund increased 11% and amounted to 23,000.

#### Financial Institution Service

The Bank stressed on intensifying cooperation with the financial industry, working hard to expand its network of correspondent banks, firming the basis and widening the areas of cooperation. By establishing correspondent relationship with over 300 banks, the Bank provided customers with fast, smooth, and complete clearing and service networks worldwide. In 2012, the Bank continued to work with financial institutions such as banks and insurance companies in greater depth, to enhance service levels and broaden its businesses such as asset custody and remittance agency.

#### E-Banking Service

In order to extend our business channels and upgrade our service system without stop, the Bank has been boosting investments on its self-service terminals and better laying out the automated device services. At the end of 2012, the number of ATMs reached to 184, an increase of 42 units over that of last year. The Bank successfully created a channeling advantage with all machines joining the network of Hong Kong-Macau JETCO and that of China Unionpay. Its network has already covered the major areas in Macau.

## 討論與分析 Discussion and Analysis (續 Continued)

### 業務綜述 Business Overview (續 Continued)

二零一二年本行依託行業領先的科技優勢，繼續加大電子銀行研發力度，推出了海外手機銀行、智慧手機證券、電子開戶、電子簽收、網銀憑證管理、網銀繳費站優化、網銀電子密碼器、企業網銀POS交易明細查詢、網上銀行代理人壽及聯豐亨投保、個人網銀代售澳門金融管理局蛇年金銀紀念幣等一系列新產品新功能，有效滿足客戶需求，豐富我行產品結構，為客戶提供多元化電子銀行服務。截止二零一二年末，本行的個人和公司網上銀行客戶數同比增長43%和57%。

#### 銀行卡業務

本行加快銀行卡產品創新和業務推廣，著力提升銀行卡品牌影響。二零一二年，銀行卡業務繼續保持強勁發展，信用卡發卡量和收單金額均錄得滿意增長，並推出預付卡、工銀歐亞高球會銀聯鑽石雙幣卡、工銀財富VISA INFINITE卡、商戶免手續費分期付款、DCC收單業務、借記卡積分等創新產品，有效地滿足了客戶的需求，市場地位維持穩固，品牌形象有所躍升。本行專設牡丹信用卡VIP服務中心，為信用卡高端客戶提供優質服務，不斷完善客戶服務網路和平臺，推進全球渠道建設，銀行卡市場佔有率不斷提高。

#### 人民幣業務

二零一二年，本行的人民幣業務繼續保持快速增長。截止二零一二年末，人民幣資產餘額比年初增長57%，人民幣存款(含存款證)餘額比年初增長24.5%，人民幣運用渠道日益豐富。本行作為澳門公司客戶跨境人民幣貿易結算和人民幣相關融資的良好合作夥伴銀行，顯示了跨境人民幣業務服務能力，樹立了人民幣業務大行的品牌形象。

Enjoying technological advantages over local competitors, the Bank continued to intensify R&D in E-banking. It introduced a lot of new products to local market in 2012. These new products included mobile banking applications, mobile security services, E-banking insurance agencies, detailed transactions inquiry for enterprises, E-banking password token, AMCM's commemorative coins consigning through internet, etc. Customers had more and more choices. Its individual customers and enterprise customers increased 43% and 57% compared with last year's.

#### Bank Card Business

The Bank accelerated the innovation and promotion of its card products and improved its brand influence. It's card business recorded a continually strong increase in 2012. Both the volume of card issuance and transaction amount of merchant acquiring business increased strongly. A lot of new products, including prepaid card, ICBC EAC UnionPay Dual Currency Diamond Card, ICBC Wealth Management Visa Infinite Card, installments without commission fee for merchants, DCC acquiring business, debit card points rewarding, etc., have been forwarded in 2012. These new products satisfied customers' demands, consolidated market position and improved its brand image. In order to improve customer service network and platform, and to promote the construction of global channels, the Bank set up a Peony Credit Card VIP Service Center which presents high-end customers high quality service, resulting in a larger market share of the Bank in local competitors.

#### RMB Business

The Bank's RMB business still kept a quick increase in 2012. RMB assets increased 57% and RMB deposits (including CDs) increased 24.5% at the end of the year. The Bank, serving as a good banking partner for corporate customers on the subject of cross-border RMB trade settlement and RMB-related financing in Macau, demonstrated its cross-border RMB business services capabilities and established the brand image of a RMB business colossus.



## 討論與分析 Discussion and Analysis (續 Continued)

### 業務綜述 Business Overview (續 Continued)

#### 貴金屬業務

二零一二年，本行的貴金屬業務海外延伸、推廣多款實物貴金屬產品，獨家推出貴金屬租賃和積存金，堅持差異化經營發展方針推動貴金屬業務全面快速發展，實物貴金屬及賬戶貴金屬銷量有了明顯增長，今後將繼續完善貴金屬業務產品服務鏈，提供更加全面的貴金屬投資服務。

#### Precious Metal Business

In 2012, the Bank kept stretching its Precious Metal business overseas, forwarded several new products like gold loans and monthly installments for gold. It insisted on differentiation strategy in operating and developing, to push forward Precious Metal business development generally and rapidly. Precious Metal Account business for Gold and Silver is kept on planning to enrich the service chain and furnish a more comprehensive investment service.

## 討論與分析 Discussion and Analysis (續 Continued)

### 業務綜述 Business Overview (續 Continued)



何厚鐸先生與工銀澳門朱曉平董事長及其他嘉賓一起主禮「工銀歐亞高球會銀聯鑽石雙幣卡」發布儀式  
Mr. Ho Hau-wah hosted the introduction ceremony of ICBC EAD UnionPay Dual Currency Diamond Card with Chairman Zhu Xiaoping and other guests.



工銀澳門與澳門航空舉行戰略合作協議簽署儀式  
ICBC Macau signed Strategic Cooperation Agreement with Air Macau.



工銀澳門成功牽頭澳門十六浦銀團貸款  
ICBC Macau successfully organized a syndicated loan for Sofitel Macau at Ponte 16



朱曉平董事長、沈曉祺行政總裁與我行 MIF 工作人員合影  
Chairman Zhu Xiaoping and CEO Shen Xiaoqi had a group photo taken with staff working for MIF.



澳門特首崔世安先生與我行沈曉祺總裁等受邀嘉賓一起同臺主持「澳門購物節 2012」揭幕儀式  
Chief Executive of Macao, Mr. Chui Sai-on hosted the opening ceremony of Macao Shopping Festival 2012 with CEO Shen Xiaoqi and other invited guests.



2012 澳門銀行業反清洗黑錢及反恐融資知識競賽  
2012 Knowledge Competition of Macau's Banking Industry on AML&CFT

## 討論與分析 Discussion and Analysis (續 Continued)

### 業務綜述 Business Overview (續 Continued)



朱曉平董事長、沈曉祺行政總裁與葡萄牙經濟就業部部長助理兼經濟及地區發展國務秘書恩里克斯(Mr. Antonio Almeida Henriques)一行  
Chairman Zhu Xiaoping and CEO Shen Xiaopi had an interview with Mr. Antonio Almeida Henriques, Assistant Secretary of the Portuguese Economy Department of Employment & Secretary of State for Regional Development.



工銀澳門協同澳門商界拜訪珠海市何寧卡市長  
ICBC Macau, together with Macau SMEs' representatives, visited Mayor of Zhuhai, Mr. He Ningka



「工銀澳大校友會銀聯雙幣信用卡」隆重推出  
ICBC Macau Launched ICBC AAAUM UnionPay Dual Currency Gold Card



朱曉平董事長、林孜副行政總裁一行與我行汽車展工作人員合影  
Chairman Zhu Xiaoping and Deputy Chief Executive Officer Lin Zi had a group photo taken with staff working for Auto Exhibition



朱曉平董事長、沈曉祺行政總裁會見來訪的福建省委常委、副省長張志南一行  
Chairman Zhu Xiaoping and CEO Shen Xiaopi took photo with Mr. Zhang Zhinan, Provincial Party Committee Member & Vice-governor of Fujian Province



「剖析 RQFII 及證券衍生投資產品」專題講座  
ICBC Macau held an investment seminar about RQFII and derivatives



## 討論與分析 Discussion and Analysis (續 Continued)

### 前景展望 Outlook

2013年發達經濟體的增長前景仍然未明，而中國經濟將繼續在結構的調整和改革的深化中穩健前行，人民幣國際化的進程將進一步加速，澳門經濟也將在粵港澳一體化的推進過程中保持一定增長。這些都給我行的戰略發展帶來了難得的機遇。

2013年，本行面臨的發展機遇主要包括：第一，澳門政府擴大內需的各項民生政策，為我行零售業務深入挖潛帶來了較好的機會；第二，澳門服務業的穩步發展與擴張保證了對我行公司業務穩定的金融服務需求；第三，澳門經濟多元化的逐步發展以及橫琴開發進入實質階段為我行的客戶多元化開辟了新的陣地；第四，人民幣國際化和中國企業「走出去」的步伐加快，為我行業務創新和發展提供了廣闊的空間；第五，我行在網上銀行和電子商務上的領先優勢為我行在金融脫媒的大背景下創造了新的業務「藍海」。

2013年，我行將按照第二個三年規劃的相關部署，憑藉深厚的澳門本土服務經驗和工商銀行卓越的全球經營能力，繼續靈活應對經濟和市場環境的變化，進一步加快業務結構、收入結構、網點結構和人力資源結構的調整，加速網點的建設，完善渠道的佈局，著力提升和強化核心競爭力，在澳門經濟的增長和社會的發展中發揮更為重要的作用。

Economic developments of western advanced economies are still uncertain in 2013. China will make progress while ensuring stability in the process of structural adjustment; meantime the internalization of RMB will accelerate in 2013. Macau's economy will maintain certain growth in the process of integration of Guangdong, Hong Kong and Macau. All of these brought historical opportunities to us.

We will face major developing opportunities in 2013 as follows: First, MSAR government will strengthen its policies on expanding domestic demand and improving people's livelihood. This will bring chances to the development of our retail banking sectors; Second, the steady development and expansion of Macau's service industry will bring financial service demand to our corporating business; Third, both of the diversified local economy and further development of Henqin Island will bring opportunities for us to develop different clients; Fourth, the internalization of RMB and the accelerating of China companies to move abroad will bring chances for us to innovate out products; Fifth, our advantages in E-banking and E-commerce will create blue sea for us under the background of financial disintermediation.

Looking ahead, the Bank will follow the arrangement of the second three-year plan and go on to make full use of its rich experiences in Macau local services and ICBC's outstanding global business capacity. It will make flexible response to the changes in economic and market environment. The Bank will speed up its adjustments on business structure, income structure, network structure and human resource structure, accelerate branch establishment, perfect its network distribution and improve its core competitiveness. We expect that the Banks will play an increasingly important role in the economic growth and social development of Macau.

## 財務訊息披露(根據國際財務報告準則) Financial Information Disclosure in Accordance with IFRS 董事會報告書 Report of the Board of Directors

董事會現將2012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：

The directors present their report together with the audited financial statements of Industrial and Commercial Bank of China (Macau) Limited (the “Bank”) and its subsidiaries (the “Group”) for the year ended 31 December 2012.

### 主營業務

本行的主營業務是：在澳門為客戶提供銀行、金融及其他相關服務。本年本行的主營業務沒有發生顯著的變化，本行子公司的主營業務請見財務報表附註第13條。

### Principal activities

The principal activities of the Bank are the provision of banking, financial and other related services in Macau. There were no significant changes in the Bank’s principal activities during the year. The principal activities of the Bank’s subsidiaries are set out in note 13 to the financial statements.

### 利潤以及分配

2012年本行合併淨利潤以及重大事項的聲明請見財務報告的第25-107頁。

### Results and dividends

The profit of the Group for the year ended 31 December 2012 and the state of affairs of the Group at that date are set out in the financial statements on pages 25 to 107.

本年董事會建議不發放股利(2011年度：無)。

The directors do not recommend the payment of any dividend for the year (2011: Nil).

### 董事會名單

本年本行董事會成員如下：

朱曉平先生  
禰永明先生  
沈曉祺先生  
唐志堅先生  
聶長雯女士  
吳宏波先生  
朱文信先生

### Directors

The directors of the Bank during the year were:

Mr. Zhu Xiaoping  
Mr. Huen Wing Ming, Patrick  
Mr. Shen Xiaoqi  
Mr. Tong Chi Kin  
Mr. Nie Changwen  
Mr. Wu Hongbo  
Mr. Zhu Wenxin



財務訊息披露(根據國際財務報告準則) Financial Information Disclosure in Accordance with IFRS(續 *Continued*)  
董事會報告書 Report of the Board of Directors(續 *Continued*)

**股本結構**

本年本行的法定股本結構及總股本沒有變化，詳細情況請見財務報表附註第19條。

**Share capital**

There was no movement in the Bank's authorised share capital. Details of the Bank's share capital are set out in note 19 to the financial statements.

**固定資產、辦公場所和設備以及投資性房地產**

本年本行固定資產、辦公場所和設備的詳細情況請見財務報表附註第14到15條。

**Property, plant and equipment and investment property**

Details of movements in the property, plant and equipment, and investment property of the Group during the year are set out in note 14 and 15 to the financial statements.

**各項儲備**

本年本行各項儲備的詳細變化請見合併權益變動表。

**Reserves**

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

**核數師**

安永會計師事務所已完成本年的核數工作，再次委任安永會計師事務所作為核數師的決議將在本行即將到來的股東大會上提出。

**Auditors**

Ernst & Young retire and a resolution for the appointment of KPMG as auditors of the Bank will be proposed at the forthcoming annual general meeting.

承董事會命

ON BEHALF OF THE BOARD

董事長  
朱曉平

Chairman  
Zhu Xiao Ping

澳門  
2013年3月27日

Macau  
27 March 2013

財務訊息披露(根據國際財務報告準則) Financial Information Disclosure in Accordance with IFRS (續 Continued)  
獨立核數師報告書 Independent Auditors' Report



致中國工商銀行(澳門)股份有限公司的股東

(在澳門註冊成立的股份有限公司)

我們已審核了中國工商銀行(澳門)股份有限公司(以下簡稱工銀澳門)以及其所有子公司2012年末的合併財務報表(詳見25-107頁)包括:合併資產負債表、合併收益表、合併綜合收益表、合併權益變動表、合併現金流量表以及重大會計政策概要和其他附註說明。

### 管理層對財務報表的責任

編制和公允列報財務報表是貴行管理層的責任,該責任包括:根據澳門特別行政區頒佈的澳門地區會計準則以及國際會計準則(如適用)的規定編制財務報表,並使其實現公允反映,設計、執行和維護必要的內部控制,以使財務報表不存在由於舞弊或錯誤導致的重大錯報。

### 核數師的責任

我們的責任是在執行核數工作的基礎上對財務報表發表審計意見。我們按照約定條款的規定向集團提供報告,報告不可用於其它方面,我們不就報告內容對任何其他人承擔法律責任。

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 (together, the "Group") set out on pages 25 to 107, which comprise the consolidated statement of financial position as at 31 December 2012, and the consolidated income statement, the consolidated statement of comprehensive income, the consolidated statement of changes in equity and the consolidated statement of cash flows for the year then ended, and a summary of significant accounting policies and other explanatory information.

### Directors' responsibility for the consolidated financial statements

The directors of the Bank are responsible for the preparation of consolidated financial statements that give a true and fair view in accordance with Financial Reporting Standards promulgated by the Macao Special Administrative Region ("Macao Financial Reporting Standards") and, where applicable, International Financial Reporting Standards, and for such internal control as the directors determine is necessary to enable the preparation of consolidated financial statements that are free from material misstatement, whether due to fraud or error.

### Auditors' responsibility

Our responsibility is to express an opinion on these consolidated financial statements based on our audit. Our report is made 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.

財務訊息披露(根據國際財務報告準則) Financial Information Disclosure in Accordance with IFRS(續 *Continued*)  
獨立核數師報告書 Independent Auditors' Report(續 *Continued*)

我們按照澳門特別行政區的核數準則和核數實務準則以及國際核數準則執行了核數工作。上述準則要求我們遵守職業道德守則，計劃和執行核數工作以合理保證財務報表不存在重大錯報。

核數工作涉及實施核數程序，以獲取有關財務報表金額和披露的核數證據。選擇的核數程序取決於核數師的判斷，包括對由於舞弊或錯誤導致的財務報表重大錯報風險的評估。在進行風險評估時，核數師考慮與財務報表編制和公允列報相關的內部控制，以設計恰當的核數程序，但目的並非對內部控制的有效性發表意見。核數工作還包括評價管理層選用會計政策的恰當性和作出會計估計的合理性，以及評價財務報表的總體列報。

我們相信，我們獲取的核數證據是充分、適當的，為發表核數意見提供了基礎。

### 審計意見

我們認為，合併財務報表在所有重大方面按照澳門會計準則和國際會計準則(如適用)的規定編制，公允反映了工銀澳門2012年12月31日的合併及公司的財務狀況以及2012年度的合併及公司的經營成果和現金流量。

包敬燾，註冊核數師  
安永會計師事務所

澳門  
二零一三年三月二十七日

We conducted our audit in accordance with Auditing Standards and Technical Auditing Standards of the Macao Special Administrative Region and International Standards on Auditing. 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 auditors' 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 auditors consider 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.

### Opinion

In our opinion, the consolidated financial statements give a true and fair view of the state of affairs of the Bank and of the Group as at 31 December 2012, and of the Group's profit and cash flows for the year then ended in accordance with Macao Financial Reporting Standards and, where applicable, International Financial Reporting Standards.

Bao, King To, Registered Auditor  
Ernst & Young

Macao  
27 March 2013

財務訊息披露(根據國際財務報告準則) Financial Information Disclosure in Accordance with IFRS (續 Continued)  
財務報告 Financial Statements

合併收益表 Consolidated Income Statement 截至二零一二年十二月三十一日止年度 Year ended 31 December 2012

		附註 Notes	2012 澳門元千元 MOP'000	2011 澳門元千元 MOP'000
利息收入	INTEREST INCOME		2,492,666	1,828,893
利息支出	INTEREST EXPENSE		(1,491,256)	(938,847)
淨利息收入	NET INTEREST INCOME		1,001,410	890,046
其他營業收入	OTHER OPERATING INCOME	4	700,217	508,043
營業收入	OPERATING INCOME		1,701,627	1,398,089
營業費用	OPERATING EXPENSES	5	(434,834)	(379,790)
撥備前利潤	OPERATING PROFIT BEFORE IMPAIRMENT LOSSES		1,266,793	1,018,299
資產減值準備	CHARGE FOR IMPAIRMENT LOSSES ON LOANS, ADVANCES AND TRADE BILLS	6	(14,391)	(6,686)
稅前利潤	PROFIT BEFORE TAX		1,252,402	1,011,613
所得稅	INCOME TAX EXPENSE	7	(146,661)	(121,496)
淨利潤	PROFIT FOR THE YEAR		1,105,741	890,117

財務訊息披露(根據國際財務報告準則) Financial Information Disclosure in Accordance with IFRS(續 *Continued*)  
財務報告 Financial Statements(續 *Continued*)

合併綜合收益表 Consolidated Statement of Comprehensive Income 截至二零一二年十二月三十一日止年度 Year ended 31 December 2012

		2012 澳門元千元 MOP'000	2011 澳門元千元 MOP'000
本年淨利潤	PROFIT FOR THE YEAR	1,105,741	890,117
其他綜合收益	OTHER COMPREHENSIVE INCOME		
可供出售投資的公允價值 變動收益	CHANGES IN FAIR VALUE OF AVAILABLE-FOR-SALE INVESTMENTS	41,900	(54,394)
所得稅影響	INCOME TAX EFFECT	(5,028)	6,521
本年稅後其他綜合收益	OTHER COMPREHENSIVE INCOME FOR THE YEAR, NET OF TAX	36,872	(47,873)
本年稅後綜合收益總額	TOTAL COMPREHENSIVE INCOME FOR THE YEAR, NET OF TAX	1,142,613	842,244
歸屬於股東的收益	ATTRIBUTABLE TO EQUITY HOLDERS OF THE BANK	1,142,613	842,244



財務訊息披露(根據國際財務報告準則) Financial Information Disclosure in Accordance with IFRS(續 Continued)  
財務報告 Financial Statements(續 Continued)

合併資產負債表 Consolidated Statement of Financial Position 二零一二年十二月三十一日 31 December 2012

		附註 Notes	2012 澳門元千元 MOP'000	2011 澳門元千元 MOP'000
<b>資產</b>	<b>ASSETS</b>			
現金及銀行存款	Cash and balances with banks		4,550,243	4,193,102
存放貨幣當局準備金	Deposits with monetary authority		1,378,111	1,179,340
存放同業	Placements with other banks	8	22,017,238	13,300,751
以公允價值計量且其變動計入損益的金融資產	Financial assets at fair value through profit or loss	10	2,035,519	986,386
衍生金融資產	Derivative financial assets	23	91,810	143,911
客戶貸款和墊款	Loans and advances to customers	9	69,022,537	58,580,384
可供出售的投資	Available-for-sale investments	12	8,333,814	7,031,440
已抵押的可供出售投資	Available-for-sale investments pledged as collateral	12、24	—	557,119
應收款項及其他資產	Receivables and other assets		1,002,114	513,837
持有至到期的投資	Held-to-maturity investments	11	7,777,682	1,812,243
已抵押的持有至到期投資	Held-to-maturity investments pledged as collateral	11、24	—	279,792
物業、機具及設備	Property, plant and equipment	14	260,615	262,754
投資性房地產	Investment property	15	56,710	57,427
遞延所得稅資產	Deferred tax assets	18	4,069	15,269
<b>總資產</b>	<b>Total assets</b>		<b>116,530,462</b>	<b>88,913,755</b>
<b>負債</b>	<b>LIABILITIES</b>			
同業存放	Deposits from banks	16	4,235,394	5,317,938
客戶存款	Deposits from customers	17	93,803,096	68,073,174
衍生金融負債	Derivative financial liabilities	23	197,932	130,271
其他負債	Other liabilities		1,949,611	2,107,800
已發行債券及借入資金	Debt issued and borrowed funds		2,001,290	2,001,290
已發行存款證	Certificates of deposit issued		5,540,772	3,655,576
應繳稅款	Income tax payable		220,887	188,604
<b>總負債</b>	<b>Total liabilities</b>		<b>107,948,982</b>	<b>81,474,653</b>
<b>所有者權益</b>	<b>EQUITY</b>			
股本	Share capital	19	461,194	461,194
儲備	Reserves		8,120,286	6,977,908
<b>權益總額</b>	<b>Total equity</b>		<b>8,581,480</b>	<b>7,439,102</b>
<b>負債及所有者權益總額</b>	<b>Total equity and liabilities</b>		<b>116,530,462</b>	<b>88,913,755</b>

朱曉平  
Zhu Xiaoping  
董事長  
Chairman

沈曉祺  
Shen Xiaoqi  
副董事長及行政總裁  
Vice Chairman and CEO

財務訊息披露（根據國際財務報告準則） Financial Information Disclosure in Accordance with IFRS (續 Continued)  
財務報告 Financial Statements (續 Continued)

合併權益變動表 Consolidated Statement of Changes in Equity 截至二零一二年十二月三十一日止年度 Year ended 31 December 2012

		股本 Share capital 澳門元千元 MOP'000	股本溢價 Share premium 澳門元千元 MOP'000	法定準備金 Legal reserve 澳門元千元 MOP'000	Reserves 儲備			留存收益 Retained profits 澳門元千元 MOP'000	總計 Total 澳門元千元 MOP'000
					投資重估 準備金 Investment revaluation reserve 澳門元千元 MOP'000	匯率波動 準備金 Exchange fluctuation reserve 澳門元千元 MOP'000	其他準備金 Other reserves 澳門元千元 MOP'000 (附錄(i)) (Notes (i))		
2011年1月1日	At 1 January 2011	461,194	2,794,210	201,923	47,883	—	440,347	2,651,283	6,596,840
發行股份	Issue of shares	—	—	—	(47,883)	—	—	890,117	842,244
年度總綜合收益	Total comprehensive income for the year	—	—	128,210	—	—	—	(128,210)	—
留存收益轉為法定準備金	Transfer from retained profits to legal reserve	—	—	—	—	18	—	—	18
AMCM規定的其他準備金	Appropriation to other reserves under AMCM requirement	—	—	—	—	—	90,690	(90,690)	—
至2011年12月31日及 2012年1月1日	At 31 December 2011 and at 1 January 2012	461,194	2,794,210	330,133*	10*	18*	531,037*	3,322,500*	7,439,102
年度總綜合收益	Total comprehensive income for the year	—	—	—	36,872	—	—	1,105,741	1,142,613
留存收益轉為法定準備金	Transfer from retained profits to legal reserve	—	—	89,620	—	—	—	(89,620)	—
外幣報表折算差異	Exchange difference on translation of foreign operations	—	—	—	—	(235)	—	—	(235)
AMCM規定的其他準備金	Appropriation to other reserves under AMCM requirement	—	—	—	—	—	95,340	(95,340)	—
2012年12月31日	At 31 December 2012	461,194	2,794,210	419,753*	36,882*	(217)*	626,377*	4,243,281*	8,581,480

\* 這些儲備金賬戶合計為5,326,076,000澳門元(2011年為4,183,698,000澳門元)。

\* These reserve accounts represented the consolidated reserves of MOP5,326,076,000 (2011: MOP4,183,698,000).

註：

Note:

(i) 本行按照澳門金融監管局的规定，從留存收益中提取其他準備金，保持減值準備金餘額超過國際財務報告準則规定的水平。於二零一二年十二月三十一日，其他準備金中之609,400,000澳門元(二零一一年為514,060,000澳門元)乃根據澳門金融監管局規定為不可分配之利潤。

(i) The Group complies with Monetary authority of Macau's ("AMCM") requirement to maintain impairment allowances in excess of the Bank's collective impairment allowances required under international financial reporting Standards through the appropriation of retained profits to other reserves. as at 31 December 2012, MOP609,400,000 (2011: MOP514,060,000) was included in other reserves which is not distributable under AMCM's requirement.

財務訊息披露(根據國際財務報告準則) Financial Information Disclosure in Accordance with IFRS (續 Continued)  
財務報告 Financial Statements (續 Continued)

合併現金流量表 Consolidated Statement of Cash Flows 截至二零一二年十二月三十一日止年度 Year ended 31 December 2012

	附註 Notes	2012 澳門元千元 MOP'000	2011 澳門元千元 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	1,252,402	1,011,613
調整：	Adjustments for:		
折舊	Depreciation	28,106	25,443
可供出售投資產生的股息收入	Dividend income from available-for-sale investments	(1,863)	(1,040)
損失處置物業、機具及設備	Losses on disposal of items of property, plant and equipment	1,377	603
持有至到期投資折價攤銷	Amortisation of discount and premium of held-to-maturity investments	626	1,625
發行存款證折價	Amortisation of discount of certificate of deposits issued	8,412	3,415
可供出售投資處置淨收益	Net losses/(gains) from disposal of available-for-sale investments	(142,589)	19,075
以公允價值計量並計入損益的金融資產公允價值變動收益	Net gains from financial assets at fair value through profit or loss	(3,208)	(3,350)
客戶貸款和墊款的減值準備	Impairment allowance on loans and advances to customers	14,391	6,686
可供出售投資的減值準備	Impairment allowance on available-for-sale investments	(8,452)	—
精明債券補償準備	(Write-back)/provision for compensation to Octave note holders	—	(13,946)
		1,149,202	1,050,124
存放同業減少 (初始期限長於三個月)	Decrease in placements with other banks with original maturity longer than three months	631,044	116,640
金融管理局票據增加 (初始期限長於三個月)	Increase in treasury bills with original maturity longer than three months	(1,097,861)	—
客戶貸款和墊款的增加	Increase in loans and advances to customers	(10,456,544)	(10,863,616)
應收款項及其他資產增加	Increase in receivables and other assets	(488,277)	(99,101)
金融資產公允價值變動損溢	(Increase)/decrease in financial assets at fair value through profit or loss	(1,045,925)	2,611,252
同業存放(減少)/增加	(Decrease)/increase in deposits from other banks	(1,082,544)	1,256,756
客戶存款增加	Increase in deposits from customers	25,729,922	11,589,063
其他負債(減少)/增加	(Decrease)/increase in other liabilities	(158,189)	1,368,380
衍生金融負債增加	Increase in derivative financial liabilities	67,661	46,520
衍生金融資產(減少)/增加	(Decrease)/increase in derivative financial assets	52,101	(64,570)
經營活動產生的現金流	Cash generated from operations	13,300,590	7,011,448
繳付所得稅	Profits tax paid	(108,206)	(80,604)
經營活動產生的淨現金流	Net cash flows from operating activities	13,192,384	6,930,844

財務訊息披露(根據國際財務報告準則) Financial Information Disclosure in Accordance with IFRS (續 Continued)  
財務報告 Financial Statements (續 Continued)

合併現金流量表 Consolidated Statement of Cash Flows (續 Continued) 截至二零一二年十二月三十一日止年度 Year ended 31 December 2012

	附註 Notes	2012 澳門元千元 MOP'000	2011 澳門元千元 MOP'000
<b>投資活動產生的現金流</b>	<b>CASH FLOWS FROM INVESTING ACTIVITIES</b>		
可供出售投資產生股息收入	Dividend income from available-for-sale investments	1,863	1,040
購買可供出售的投資	Purchases of available-for-sale investments	(6,368,283)	(4,757,073)
可供出售投資收回	Proceeds from disposal of available-for-sale investments	5,807,282	1,382,993
購買持有至到期投資	Purchases of held-to-maturity investments	(4,659,912)	(13,796)
持有至到期投資收回	Proceeds from redemption and retirement upon maturity of held-to-maturity investments	1,230,048	211,915
物業、機具和設備收益處置利得	Proceeds from disposal of items of property, plant and equipment	3	11
購買物業、機具和設備	Purchases of items of property, plant and equipment	(26,630)	(40,610)
投資活動產生的淨現金流	Net cash flows used in investing activities	(4,015,629)	(3,215,520)
<b>籌資活動現金流</b>	<b>CASH FLOWS FROM FINANCING ACTIVITIES</b>		
發行存款證	Proceeds from issue of certificates of deposit	6,056,684	4,202,324
贖回存款證	Redemption of certificates of deposit issued	(4,179,900)	(2,060,366)
籌資活動產生淨現金	Net cash flows from financing activities	1,876,784	2,141,958
<b>淨現金和現金等價物</b>	<b>NET INCREASE IN CASH AND CASH EQUIVALENTS</b>	<b>11,053,539</b>	<b>5,857,282</b>
期初現金及現金等價物	Cash and cash equivalents at beginning of year	18,281,110	12,423,828
期末現金及現金等價物	CASH AND CASH EQUIVALENTS AT END OF YEAR	29,334,649	18,281,110
<b>現金及現金等價物餘額分析</b>	<b>ANALYSIS OF BALANCES OF CASH AND CASH EQUIVALENTS</b>		
庫存現金及銀行存款	Cash on hand and balances with banks	4,550,243	4,193,102
存放貨幣當局初始期限3個月內存款	Deposits with monetary authority with original maturity within three months	1,378,111	1,179,340
初始期限3個月內存放同業	Placements with other banks with original maturity within three months	21,506,262	12,158,731
初始期限3個月內政府部門債券	Treasury bills with original maturity within three months	1,900,033	749,937
		29,334,649	18,281,110

財務訊息披露(根據國際財務報告準則) Financial Information Disclosure in Accordance with IFRS (續 *Continued*)  
財務報告 Financial Statements (續 *Continued*)

財務報告附註 Notes to Financial Statements 二零一二年十二月三十一日 31 December 2012

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到2010期間進一步增加了對工銀澳門的持股比例。截至2012年12月31日，工商銀行對工銀澳門擁有89.33%的股權比例。

本行現有16間分行、3間附屬公司及超過700名員工。主要業務仍為在澳門及鄰近地區提供銀行、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

此合併財務報表按照澳門特別行政區第25/2005號行政法規所載的財務報告準則(「澳門財務報告準則」)編製，對澳門財務報告準則並無條文規定的業務，採納會計期間始於2008年1月1日的國際財務報告準則進行會計處理。國際財務報告準則包括國際會計準則理事會頒佈的準則及詮釋，以及國際會計準則委員會認可且未失效的國際會計準則及常務詮釋委員會詮釋。除以公允價值反映且計入損益的金融資產、可供出售投資及衍生金融工具以公允價值計量外，本財務報告採用歷史成本法編製。

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 the SHB was acquired by industrial and Commercial Bank of China Limited (“ICBC”) and since then, ICBC become the Bank’s ultimate holding company. ICBC further increased its shareholding on the Bank during the years of 2009 and 2010. As at 31 December 2012, ICBC maintained 89.33% shareholding on the Bank.

The Bank has now got 16 branches, 3 subsidiaries and a work force over 700 staff members. The principal activities have remained unchanged and are the provision of banking, financial and related services in Macau and nearby regions. The Bank’s registered office is 18th floor, ICBC Tower, Macau Landmark, 555 Avenida da Amizade, Macau.

2.1 Basis of Preparation

These consolidated financial statements have been prepared in accordance with the financial reporting Standards set out in administrative regulation No. 25/2005 of the Special administrative region of Macau (“MFRS”) and, where MFRS has no provisions governing the accounting treatment for a particular balance or transaction, the international financial reporting Standards (“IFRSs”) in issue and applicable for accounting periods beginning on or after 1 January 2008. IFRSs comprise standards and interpretations approved by the international accounting Standards Board (“IASB”), and international accounting Standards and Standing interpretations Committee interpretations approved by the international accounting Standards Committee that remain in effect. These financial statements have been prepared under the historical cost convention, except for the financial assets at fair value through profit or loss, available-for-sale investments and derivatives financial instruments, which have been measured at fair value.

## 財務訊息披露（根據國際財務報告準則） Financial Information Disclosure in Accordance with IFRS (續 Continued)

### 財務報告 Financial Statements (續 Continued)

財務報告附註 Notes to Financial Statements (續 Continued) 二零一二年十二月三十一日 31 December 2012

除另指明外，此合併財務報表使用澳門元 (MOP) 為計量貨幣，四捨五入到千元。

These consolidated financial statements are presented in patacas (“MOP”) and all values are rounded to the nearest thousand except when otherwise indicated.

#### 合併報表編制基礎

截至2012年12月31日合併財務報告的包括銀行及附屬公司（統稱為「本行」）個別的財務報告。附屬公司的財務報表期間與銀行相同，使用一致的會計政策。附屬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資產負債、及未實現損益以及分紅於合併時全數予以抵銷。

#### 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 2012. 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.

## 2.2 會計政策和披露事項變化

本年，本行首次採用以下新訂以及經修訂的國際財務報告準則編制財務報告。

## 2.2 Changes in Accounting Policy and Disclosures

The Group has adopted the following new and revised IFRSs for the first time for the current year's financial statements.

國際財務報告準則第1號修訂版  
國際財務報告準則的第1號修訂意見：嚴重的惡性通脹和對首次採用國際財務報告準則的企業有關幾個固定日期的撤銷

IFRS 1 Amendments  
Amendments to IFRS 1  
*First-time Adoption of International Financial Reporting Standards — Severe Hyperinflation and Removal of Fixed Dates for First-time Adopters*

國際財務報告準則第7號修訂版  
國際財務報告準則第7號修訂意見：金融工具：披露 — 金融資產的轉移

IFRS 7 amendments  
Amendments to IFRS 7  
*Financial Instruments: Disclosures — Transfers of Financial Assets*

國際會計準則第12號修訂版  
國際會計準則第12號修訂意見：所得稅 — 遞延稅款：特定資產的重置價值

IAS 12 amendments  
Amendment to IAS 12  
*Income Taxes — Deferred Tax: Recovery of Underlying Assets*



財務訊息披露(根據國際財務報告準則) Financial Information Disclosure in Accordance with IFRS (續 Continued)  
財務報告 Financial Statements (續 Continued)

財務報告附註 Notes to Financial Statements (續 Continued) 二零一二年十二月三十一日 31 December 2012

除非下文對有關國際財務報告準則第7號和國際會計準則第12號的修訂內容有進一步的解釋說明，採用新的經修訂的國際財務報告準則對財務報表沒有顯著的財務影響。

國際財務報告準則第7號修訂版要求對已轉移但未被終止確認的金融資產相關信息進行額外的披露以使投資者更為理解這些未被終止確認的資產與同其相關聯的負債的關係。另外，修訂版還要求披露經營實體是否持續牽連到資產的終止確認中以確保投資者能評估此類牽連的性質以及風險。本行並無任何金融資產的轉移交易發生，此修訂版對本行的財務和經營狀況均不會產生影響。

國際會計準則第12號修訂內容闡明瞭使用公允價值計量的投資性房地產的遞延稅款的決定方法。修訂內容介紹了一個可反駁的推定，推定認為以公允價值計量的投資房地產的遞延稅款決定的依據，是它的賬面價值將會通過銷售被恢復。進一步，修訂內容吸收了之前在(常務詮釋委員會) — 第21號詮釋所得稅 — 因重估恢復價值的非折舊資產的遞延稅款，非折舊資產使用國際會計準則第16號的重估模式計量價值的，將總是使用以出售為基礎的計量依據。本行預計採用修訂內容不會對集團的財務產生實質的影響。

Other than as further explained below regarding the impact of amendments to IFRS 7 and IAS 12, the adoption of the new and revised IFRSs has had no significant financial effect on these financial statements.

The IFRS 7 Amendments require additional disclosures about financial assets that have been transferred but not derecognised to enable users of the Group's financial statements to understand the relationship of those assets that have not been derecognised with their associated liabilities. In addition, the amendments require disclosures about the entity's continuing involvement in derecognised assets to enable users to evaluate the nature of, and risks associated with, such involvement. As the Group does not have any transfer transactions of financial assets, the amendments have had no effect on the financial position or performance of the Group.

The IAS 12 Amendments clarify the determination of deferred tax for investment property measured at fair value and introduce a rebuttable presumption that deferred tax on investment property measured at fair value should be determined on the basis that its carrying amount will be recovered through sale. Furthermore, the amendments incorporate the requirement previously in SIC-Int 21 Income Taxes — Recovery of Revalued Non-Depreciable Assets that deferred tax on non-depreciable assets, measured using the revaluation model in IAS 16, should always be measured on a sale basis. As the Group had no investment property measured at fair value, the amendments have had no effect on the financial position or performance of the Group.

## 2.3 已頒佈未生效的國際財務報告準則

本行在本年度的財務報告中，未採用以下已頒佈但未生效的國際財務報告準則。

## 2.3 Issued but not yet Effective International Financial Reporting Standards

The Group has not applied the following new and revised IFRSs, that have been issued but are not yet effective, in these financial statements.

財務訊息披露(根據國際財務報告準則) Financial Information Disclosure in Accordance with IFRS (續 Continued)  
財務報告 Financial Statements (續 Continued)

財務報告附註 Notes to Financial Statements (續 Continued) 二零一二年十二月三十一日 31 December 2012

國際財務報告準則第1號 修訂版	國際財務報告準則的第1號修訂意見：首次採用國際財務報告準則——政府貸款 <sup>2</sup>	IFRS 1 Amendments	Amendments to IFRS 1 <i>First-time Adoption of International Financial Reporting Standards — Government Loans</i> <sup>2</sup>
國際財務報告準則第7號 修訂版：	國際財務報告準則第7號 修訂意見：金融工具：披露——金融資產與金融負債的抵銷 <sup>2</sup>	IFRS 7 Amendments	Amendments to IFRS 7 <i>Financial Instruments: Disclosures — Offsetting Financial Assets and Financial Liabilities</i> <sup>2</sup>
國際財務報告準則第9號	金融工具 <sup>4</sup>	IFRS 9	<i>Financial Instruments</i> <sup>4</sup>
國際財務報告準則第10號	合併財務報表 <sup>2</sup>	IFRS 10	<i>Consolidated Financial Statements</i> <sup>2</sup>
國際財務報告準則第11號	聯合協議 <sup>2</sup>	IFRS 11	<i>Joint Arrangements</i> <sup>2</sup>
國際財務報告準則第12號	其它實體利益的披露 <sup>2</sup>	IFRS 12	<i>Disclosure of Interests in Other Entities</i> <sup>2</sup>
國際財務報告準則第10號、 第11號和第12號修訂版	國際財務報告準則第10號、 第11號和第12號修訂意見： 翻譯指南 <sup>2</sup>	IFRS 10, IFRS 11 and IFRS 12 Amendments	Amendments to IFRS 10, IFRS 11 and IFRS 12 — <i>Translation Guidance</i> <sup>2</sup>
國際財務報告準則第10號、 第12號和國際會計準則 第27號修訂版(2011)	國際財務報告準則第10號、 第12號和國際會計準則 第27號修訂意見： 投資性實體 <sup>3</sup>	IFRS 10, IFRS 12 and IAS 27 (2011) Amendments	Amendments to IFRS 10, IFRS 12 and IAS 27 — <i>Investment Entities</i> <sup>3</sup>
國際財務報告準則第13號	公允價值計量 <sup>2</sup>	IFRS 13	<i>Fair Value Measurement</i> <sup>2</sup>
國際會計準則第1號修訂版	國際會計準則第1號修訂意見： 財務報告的呈報——其他綜合 收益的項目呈報 <sup>1</sup>	IAS 1 Amendments	Amendments to IAS 1 <i>Presentation of Financial Statements — Presentation of Items of Other Comprehensive Income</i> <sup>1</sup>
國際會計準則第9號(2011)	員工福利 <sup>2</sup>	IAS 19 (2011)	<i>Employee Benefits</i> <sup>2</sup>
國際會計準則第27號(2011)	個別的財務報表 <sup>2</sup>	IAS 27 (2011)	<i>Separate Financial Statements</i> <sup>2</sup>
國際會計準則第28號(2011)	聯營和合營企業的投資 <sup>2</sup>	IAS 28 (2011)	<i>Investments in Associates and Joint Ventures</i> <sup>2</sup>
國際會計準則第32號修訂版	國際會計準則第32號修訂意見： 金融工具：呈報——金融資產 與金融負債的抵銷 <sup>3</sup>	IAS 32 Amendments	Amendments to IAS 32 <i>Financial Instruments: Presentation — Offsetting Financial Assets and Financial Liabilities</i> <sup>3</sup>
國際財務報告詮釋委員會 第20號詮釋	地表探礦在生產階段的耗損 成本 <sup>2</sup>	(IFRIC)-int 20	<i>Stripping Costs in the Production Phase of a Surface Mine</i> <sup>2</sup>
2009-2011年期間的年度改進	2012年6月發佈的對一系列國際 財務報告準則的修訂 <sup>2</sup>	Annual improvements 2009-2011 Cycle	<i>Amendments to a number of IFRSs issued in June 2012</i> <sup>2</sup>

<sup>1</sup> 從2012年7月1日開始的財年生效<sup>2</sup> 從2013年1月1日開始的財年生效<sup>3</sup> 從2014年7月1日開始的財年生效<sup>4</sup> 從2015年1月1日開始的財年生效<sup>1</sup> Effective for annual periods beginning on or after 1 July 2012<sup>2</sup> Effective for annual periods beginning on or after 1 January 2013<sup>3</sup> Effective for annual periods beginning on or after 1 July 2014<sup>4</sup> Effective for annual periods beginning on or after 1 January 2015

財務訊息披露(根據國際財務報告準則) Financial Information Disclosure in Accordance with IFRS(續 Continued)  
財務報告 Financial Statements (續 Continued)

財務報告附註 Notes to Financial Statements (續 Continued) 二零一二年十二月三十一日 31 December 2012

關於這些預期與本行相關變化的更進一步的資訊如下：

國際財務報告準則第7號修訂版要求經營實體披露其對銷的權利以及相關的安排等信息(例：保證金協議)。這些披露的信息能使投資者瞭解並評價淨額結算協議對經營實體財務狀況的影響。這一新的披露要求適用於所有根據國際會計準則第32條中符合對銷條件的金融工具。披露要求同樣適用於從屬於一份可執行的淨額結算總協議的金融工具，不論根據國際會計準則第32條其是否符合對銷的規定。本行預計由2013年1月起採用新的修訂版。

2009年11月頒佈國際財務報告準則第9號是完全取代《國際會計準則第39號——金融工具：確認和計量》綜合工程項目的第一步，這一步重點在金融資產的分類和計量上，基於公司管理金融資產的業務模式和金融資產產生的合同現金流特徵，公司可以使用攤餘成本法或公允價值法分類計量金融資產，取代將金融資產分成4類的計量方法，旨在提高以及簡化國際會計準則第39號關於金融資產的分類和計量的方法。

2010年11月，國際會計準則理事會頒佈了對國際財務報告準則第9號中金融負債的表述進行修訂的附加內容(以下簡稱附加內容)，並把目前國際會計準則第39號中關於金融工具終止確認的原則移植進來。主要承接了國際會計準則第39號，但修改了運用公允價值選擇權計量以公允價值計量且其變動計入損益的金融負債。對於這些原運用公允價值選擇權為計量標準的金融負債，歸入因信用風險變動導致負債的公允價值變動，變動的金額應計入其他綜合收益，其他的公允價值變動則計入損益，除非這些因負債信用風險變動，導致公允價值變動而體現的其他綜合收益，將會在損益表中產生或增大會計錯配。至於原已歸入此計量方法之貸款承諾及金融擔保合約，則不納入此修訂版的範疇。

Further information about those changes that are expected to be relevant to the Group is as follows:

The IFRS 7 Amendments require an entity to disclose information about rights to set-off and related arrangements (e.g., collateral agreements). The disclosures would provide users with information that is useful in evaluating the effect of netting arrangements on an entity's financial position. The new disclosures are required for all recognised financial instruments that are set off in accordance with IAS 32 Financial Instruments: Presentation. The disclosures also apply to recognised financial instruments that are subject to an enforceable master netting arrangement or similar agreement, irrespective of whether they are set off in accordance with IAS 32. The Group expects to adopt the amendments from 1 January 2013.

IFRS 9 issued in November 2009 is the first part of phase 1 of a comprehensive project to entirely replace IAS 39 Financial Instruments: Recognition and Measurement. This phase focuses on the classification and measurement of financial assets. Instead of classifying financial assets into four categories, an entity shall classify financial assets as subsequently measured at either amortised cost or fair value, on the basis of both the entity's business model for managing the financial assets and the contractual cash flow characteristics of the financial assets. This aims to improve and simplify the approach for the classification and measurement of financial assets compared with the requirements of IAS 39.

In November 2010, the IASB issued additions to IFRS 9 to address financial liabilities (the "additions") and incorporated in IFRS 9 the current derecognition principles of financial instruments of IAS 39. Most of the additions were carried forward unchanged from IAS 39, while changes were made to the measurement of financial liabilities designated at fair value through profit or loss using the fair value option ("FVO"). for these FVO liabilities, the amount of change in the fair value of a liability that is attributable to changes in credit risk must be presented in other comprehensive income ("OCI"). the remainder of the change in fair value is presented in profit or loss, unless presentation of the fair value change in respect of the liability's credit risk in OCI would create or enlarge an accounting mismatch in profit or loss. However, loan commitments and financial guarantee contracts which have been designated under the FVO are scoped out of the additions.

# 財務訊息披露（根據國際財務報告準則） Financial Information Disclosure in Accordance with IFRS (續 Continued)

## 財務報告 Financial Statements (續 Continued)

財務報告附註 Notes to Financial Statements (續 Continued) 二零一二年十二月三十一日 31 December 2012

國際財務報告準則第9號旨在完全取代國際會計準則第39號。在完全取代前，本行繼續使用國際會計準則第39號關於對沖工具和金融資產減值的會計處理方法指引，預期由2015年1月1日起完全採納國際財務報告準則第九號。本行將在包含所有條例的最終標準出臺之後，將其與其他條例帶來的影響量化分析。

國際財務報告準則第10號設定了一個單一的運用於所有的實體，包括因特殊目的設立的實體或結構性實體的控制模式。它包括一個新的，用於決定哪些經濟實體應被合併報表的控制的定義。因國際財務報告準則第10號帶來的變化，比較國際會計準則第27號和（常務詮釋委員會）第12號詮釋合併——特殊目的設立的實體中的條款，要求本行的管理層在決定哪些實體屬於被控制範圍時，執行重大決定的流程。國際財務報告準則委員會第10號代替了國際會計準則第27號合併以及個別財務報表的部份，標明合併財務報表的會計計量。它同樣提出了（常務詮釋委員會）第12號詮釋中的議題。基於已進行的初步分析，預計國際財務報告準則第10號的執行對本行當前持有投資不會產生影響。

國際財務報告準則第11號替代了國際會計準則第31號合營企業權益和（常務詮釋委員會）第13號詮釋共同控制實體——非貨幣性出資。它描述聯合協議和共同控制的會計處理方法，它標明聯合協議只有兩種方式，如：聯合經營和聯合出資，移除了合資使用按比例合併報表的會計選擇。

國際財務報告準則第12號包括附屬公司，聯合協議，聯營公司和結構性實體的披露要求，這些要求之前包括在國際會計準則第27號合併以及個別的財務報表，國際會計準則第31號聯營企業權益和國際會計準則第28號聯營公司投資。國際財務報告準則第12號也介紹了對這些公司的一些新的披露要求。

IAS 39 is aimed to be replaced by IFRS 9 in its entirety. Before this entire replacement, the guidance in IAS 39 on hedge accounting and impairment of financial assets continues to apply. The Group expects to adopt IFRS 9 from 1 January 2015. The Group will quantify the effect in conjunction with other phases, when the final standard including all phases is issued.

IFRS 10 establishes a single control model that applies to all entities including special purpose entities or structured entities. It includes a new definition of control which is used to determine which entities are consolidated. The changes introduced by IFRS 10 require management of the Group to exercise significant judgment to determine which entities are controlled, compared with the requirements in IAS 27 and (SIC) — INT 12 Consolidation — Special purpose entities. IFRS 10 replaces the portion of IAS 27 Consolidated and Separate Financial Statements that addresses the accounting for consolidated financial statements. It also addresses the issues raised in (SIC)-Int 12. Based on the preliminary analyses performed, IFRS 10 is not expected to have any impact on the currently held investments of the Group.

IFRS 11 replaces IAS 31 interests in Joint Ventures and (SIC) — INT 13 Jointly Controlled Entities — Non-Monetary Contributions by Venturers. It describes the accounting for joint arrangements with joint control. It addresses only two forms of joint arrangements, i.e., joint operations and joint ventures, and removes the option to account for joint ventures using proportionate consolidation.

IFRS 12 includes the disclosure requirements for subsidiaries, joint arrangements, associates and structured entities that are previously included in IAS 27 Consolidated and Separate Financial Statements, IAS 31 Interests in Joint Ventures and IAS 28 Investments in Associates. It also introduces a number of new disclosure requirements for these entities.



財務訊息披露(根據國際財務報告準則) Financial Information Disclosure in Accordance with IFRS(續 Continued)  
財務報告 Financial Statements (續 Continued)

財務報告附註 Notes to Financial Statements (續 Continued) 二零一二年十二月三十一日 31 December 2012

2012年7月國際會計準則理事會發佈了對國際財務報告準則第10條,第11條和第12條的修訂版,澄清了國際財務報告準則第10條的過渡指導並提供了這些標準全部追溯性運用的進一步放寬,限制了除在前述的比較期提供調整後的比較性信息的要求。修訂版澄清了追溯性調整僅限於首次採用國際財務報告準則第10號時,在年度開始時對哪些實體由集團控制,國際財務報告準則第10號與國際會計準則第27號或(常務詮釋委員會)——第12號的標準產生分歧而又需要得到並表的結論時使用。除此之外,對於未並表的結構性實體的信息披露,修訂版規定在首次應用國際財務報告準則第12號之前去除對於當前比較性信息的披露要求。

於2012年12月發佈的國際財務報告準則第10號修訂版包含了對於投資性實體的定義並提供了符合該定義的實體在並表時的除外事項。投資性實體必須以與國際財務報告準則第9號一致的標準對附屬公司的盈利或虧損以公允價值入賬而不是對它們進行並表處理。由此而發生的相關修訂已在國際財務報告準則第12號和國際會計準則第27號(2011)中作出。對國際財務報告準則第12號的修訂同樣列出了投資性實體的披露要求。由於本行並無符合國際財務報告準則第10號定義的投資性實體,因此本行預計這些修訂對本行不會產生影響。

作為國際財務報告準則第10號,國際財務報告準則第11號和國際財務報告準則第12號發佈的結果,國際會計準則第27號和國際會計準則第28號隨即進行了修訂。本行預計由2013年1月1日起採用國際財務報告準則第10號,國際財務報告準則第11號,國際財務報告準則第12號,國際會計準則第27號(2011),國際會計準則第28號(2011),以及在2012年7月和12月相繼發佈的對這些標準的修訂。

In July 2012, the IASB issued amendments to IFRS 10, IFRS 11 and IFRS 12 which clarify the transition guidance in IFRS 10 and provide further relief from full retrospective application of these standards, limiting the requirement to provide adjusted comparative information to only the preceding comparative period. The amendments clarify that retrospective adjustments are only required if the consolidation conclusion as to which entities are controlled by the Group is different between IFRS 10 and IAS 27 or (SIC)-Int 12 at the beginning of the annual period in which IFRS 10 is applied for the first time. Furthermore, for disclosures related to unconsolidated structured entities, the amendments will remove the requirement to present comparative information for periods before IFRS 12 is first applied.

The amendments to IFRS 10 issued in December 2012 include a definition of an investment entity and provide an exception to the consolidation requirement for entities that meet the definition of an investment entity. Investment entities are required to account for subsidiaries at fair value through profit or loss in accordance with IFRS 9 rather than consolidate them. Consequential amendments were made to IFRS 12 and IAS 27 (2011). The amendments to IFRS 12 also set out the disclosure requirements for investment entities. The Group expects that these amendments will not have any impact on the Group as the Company is not an investment entity as defined in IFRS 10.

Consequential amendments were made to IAS 27 and IAS28 as a result of the issuance of IFRS10, IFRS 11 and IFRS 12. The Group expects to adopt IFRS 10, IFRS 11, IFRS 12, IAS 27 (2011), IAS 28 (2011), and the subsequent amendments to these standards issued in July and December 2012 from 1 January 2013.

財務訊息披露(根據國際財務報告準則) Financial Information Disclosure in Accordance with IFRS (續 *Continued*)  
財務報告 Financial Statements (續 *Continued*)

財務報告附註 Notes to Financial Statements (續 *Continued*) 二零一二年十二月三十一日 31 December 2012

國際財務報告準則第13號提供了一個簡明的定義對於公允價值，公允價值計量的單一來源和披露要求，定義的使用貫穿於國際財務報告準則。該準則並沒有改變本行被要求使用公允價值的情況，但提供了公允價值應如何被運用，根據其他的國際財務報告準則使用公允價值已經被要求或被允許的指引。本行預計國際財務報告準則第13號將於2013年1月1日被採用。

國際會計準則第1號的修訂內容改變了在其他綜合收益中列示的項目的分類，項目可以被重分類(或再回收)為在將來的某個時間點的盈利或虧損(舉例來說，對淨投資的套期保值取得的淨收益，外匯交易轉換時的匯率差異，對現金流進行的套期保值的淨變動和可供出售的金融資產的淨收益或虧損)將會區別於不會被再分類的項目而分別陳述。修訂版將僅影響陳述部分而不會對財務和經營狀況帶來影響。本行預計在2013年1月1日採用該修訂內容。

國際會計準則第19號(2011)包含了從基本變化到單一說明和重述。修訂的準則介紹了已定義退休金計劃會計處理的重大變化，包括取消延遲確認實際的收益和損失選擇。其他的變化包括更改終止退休金計劃的確認時間，短期員工退休金的分類和退休金計劃定義的披露。本行預計在2013年1月1日採用該修訂內容。

國際會計準則第32號修訂版澄清了在抵銷金融資產與負債時，「當前有法定權力對銷」的具體含義。修訂版還澄清了在國際會計準則第32號中對應用非實時全額結算機制的結算系統(如中央清算系統)所訂立的沖銷標準的應用規則。預計2014年1月1日本行採用這一修訂版後將不會對財務和經營狀況帶來影響。

IFRS 13 provides a precise definition of fair value and a single source of fair value measurement and disclosure requirements for use across IFRSs. The standard does not change the circumstances in which the Group is required to use fair value, but provides guidance on how fair value should be applied where its use is already required or permitted under other IFRSs. The Group expects to adopt IFRS 13 prospectively from 1 January 2013.

The IAS 1 Amendments change the grouping of items presented in OCI. Items that could be reclassified (or recycled) to profit or loss at a future point in time (for example, net gain on hedge of a net investment, exchange differences on translation of foreign operations, net movement on cash flow hedges and net loss or gain on available-for-sale financial assets) would be presented separately from items which will never be reclassified (for example, actuarial gains and losses on defined benefit plans and revaluation of land and buildings). The amendments will affect presentation only and have no impact on the financial position or performance. The Group expects to adopt the amendments from 1 January 2013.

IAS 19 (2011) includes a number of amendments that range from fundamental changes to simple clarifications and re-wording. The revised standard introduces significant changes in the accounting for defined benefit pension plans including removing the choice to defer the recognition of actuarial gains and losses. Other changes include modifications to the timing of recognition for termination benefits, the classification of short-term employee benefits and disclosures of defined benefit plans. The Group expects to adopt IAS 19 (2011) from 1 January 2013.

The IAS 32 Amendments clarify the meaning of “currently has a legally enforceable right to setoff” for offsetting financial assets and financial liabilities. The amendments also clarify the application of the offsetting criteria in IAS 32 to settlement systems (such as central clearing house systems) which apply gross settlement mechanisms that are not simultaneous. The amendments are not expected to have any impact on the financial position or performance of the Group upon adoption on 1 January 2014.



財務訊息披露(根據國際財務報告準則) Financial Information Disclosure in Accordance with IFRS (續 Continued)  
財務報告 Financial Statements (續 Continued)

財務報告附註 Notes to Financial Statements (續 Continued) 二零一二年十二月三十一日 31 December 2012

2012年發佈的2009-2011年國際財務報告準則年度改進中對一系列國際財務報告準則進行了修訂。本行預計將由2013年1月1日起採用這些修訂。各項標準均有單列轉型準備。雖然採用部分修訂版會引起會計政策的變化，但預計這些修訂無一會給本行帶來財務上的顯著影響。這些修訂給本行政策帶來的顯著影響如下所列：

- (a) 國際會計準則第1號—財務報表的陳述：澄清了自願額外披露比較性信息和最低標準要求披露的信息間的差別。一般來說，最低標準要求披露的信息都是之前年度的。一家經濟實體必須在其財務報表中以附註的形式對比較性的信息進行披露，而自願性披露指的則是披露超出以前年度的比較性信息。額外的比較性信息披露不需要包含完整的財務報表。

除此之外，修訂版還澄清了在下列情況下經濟實體應在前一期開始時對財務狀況進行陳述：改變會計政策的時候，做追溯性再聲明或進行重新分類的時候，以及某些會引起財務狀況發生實質改變的時候。然而上一期開始時的財務狀況聲明的附註並不要求列示。

- (b) 國際會計準則第32號金融工具：陳述。澄清了由於對股東的分配而產生的收入稅必須符合國際會計準則第12號收入稅的相關規定。修訂版去掉了國際會計準則第32條中現有的收入稅相關規定並要求經濟實體在對股東進行分配而產生收入稅時應用國際會計準則第12條相關規定。

The Annual Improvements to IFRSs 2009-2011 Cycle issued in June 2012 sets out amendments to a number of IFRSs. The Group expects to adopt the amendments from 1 January 2013. There are separate transitional provisions for each standard. While the adoption of some of the amendments may result in changes in accounting policies, none of these amendments are expected to have a significant financial impact on the Group. Those amendments that are expected to have a significant impact on the Group's policies are as follows:

- (a) IAS 1 Presentation of Financial Statements: Clarifies the difference between voluntary additional comparative information and the minimum required comparative information. Generally, the minimum required comparative period is the previous period. An entity must include comparative information in the related notes to the financial statements when it voluntarily provides comparative information beyond the previous period. The additional comparative information does not need to contain a complete set of financial statements.

In addition, the amendment clarifies that the opening statement of financial position as at the beginning of the preceding period must be presented when an entity changes its accounting policies; makes retrospective restatements or makes reclassifications, and that change has a material effect on the statement of financial position. However, the related notes to the opening statement of financial position as at the beginning of the preceding period are not required to be presented.

- (b) IAS 32 Financial Instruments: Presentation: Clarifies that income taxes arising from distributions to equity holders are accounted for in accordance with IAS 12 Income Taxes. The amendment removes existing income tax requirements from IAS 32 and requires entities to apply the requirements in IAS 12 to any income tax arising from distributions to equity holders.

## 財務訊息披露(根據國際財務報告準則) Financial Information Disclosure in Accordance with IFRS (續 Continued) 財務報告 Financial Statements (續 Continued)

財務報告附註 Notes to Financial Statements (續 Continued) 二零一二年十二月三十一日 31 December 2012

### 2.4 重大會計政策概要

#### 附屬公司

附屬公司是其受本行直接或間接，控制其一半以上投票權，或發行的股本，或董事會成員的構成，或本行有合同上的權利對公司的財務以及營業政策執行主導影響。

附屬公司的業績以已收及應收股息為限計入本行之收益表。屬於本行的附屬公司的權益根據國際財務報告準則第5號沒有分類為持有待售，按成本扣除減值與虧損入賬。

#### 非金融資產減值

如出現資產減值跡象，或當有需要為資產進行每年減值測試(除金融資產和投資性房地產)，本行會對資產之可回收金額進行估值。除非某類資產產生之現金流入不能獨立於其他資產或多項資產所產生之現金流入(在此情況下，可回收金額則按資產所屬之現金產生單位釐定)，否則資產之可回收金額按資產現金價值與其公允值減銷售成本之較高者計算，按個別資產釐定。

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收益表中扣除，該費用分類與可減值資產一致。

### 2.4 Summary of Significant Accounting Policies

#### Subsidiaries

A subsidiary is an entity in which the Bank, directly or indirectly, controls more than half of its voting power or issued share capital or controls the composition of its board of directors; or over which the Bank has a contractual right to exercise a dominant influence with respect to that entity's financial and operating policies.

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 that are not classified as held for sale in accordance with IFRS 5 are stated at cost less any impairment losses.

#### 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, investment properties), 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 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.

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每個財務報告期末評定是否有已確認的減值虧損不再存在或已減少的跡象。如出現該跡象，須估計可回撥之金額。如前期已確認之資產減值虧損出現上述情況可作回撥，但回撥之金額不得超過該項資產未經確認減值的賬面金額(扣除折舊與攤銷)。撥回之減值虧損將於所產生期間之收益表入賬，資產已體現為重估價值的除外，在此情況下，根據有關重估資產的會計政策計算減值損失。

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, unless the asset is carried at a revalued amount, in which case the reversal of impairment loss is accounted for in accordance with the relevant accounting policy for that revalued asset.

**關聯方**

任何一方如屬以下情況，即視為本行之關連方：

- (a) 該方是一個自然人或自然人家庭的近親成員而且該自然人
  - (i) 控制或聯合控制本行；
  - (ii) 於本行有重大影響力；或
  - (iii) 是本行或本行母公司的關鍵管理人員的成員之一；

或

- (b) 該方為符合下列條件的任一公司；
  - (i) 該方企業或集團是同一個集團的成員；
  - (ii) 該方是聯營或合資企業，(或是由母公司，附屬公司或者子公司)；

**Related parties**

A party is considered to be related to the Group if:

- (a) the party is a person or a close member of that person's family and 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 of a parent of the Group;

or

- (b) the party is an entity where any of the following conditions applies;
  - (i) the entity and the Group are members of the same group;
  - (ii) one entity is an associate or joint venture of the other entity (or of a parent, subsidiary or fellow subsidiary of the other entity);

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| (iii) 該方企業和集團是由同一個第三方廠商合資；                          | (iii) the entity and the Group are joint ventures of the same third party;   |
| (iv) 該方是由第三方廠商企業合資，並且其他企業是第三方廠商企業的聯營公司；             | (iv) one entity is a joint venture of a third entity and the other entity is an associate of the third entity;   |
| (v) 該方是一個本行的退休雇員福利計劃或其他任何本行的關聯實體；                   | (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) 該方被符合(a)內容的同一個自然人控制或聯合控制；以及                    | (vi) the entity is controlled or jointly controlled by a person identified in (a); and   |
| (vii) 符合(a)(i)內容的同一個自然人對企業有重大影響或是該企業或其母公司的關鍵管理成員之一。 | (vii) a person identified in (a)(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). |

**物業、機具及設備以及折舊**

物業、機具及設備按成本值扣除累積折舊及任何減值虧損列賬。物業、機具及設備項目之成本包括其購買價格以及將該項資產運送至其預期使用位置達到運作狀況的各直接成本。

物業、機器及設備項目投入運作後產生的支出，如修理與維護費等，在一般情況下，計入期間費用於利潤表，如符合重大費用資本化的確認條件，則重大檢查開支列於資產賬面價值。如須定期替換大部分物業、機器及設備，則本行會將該部分確認為特定使用年期及折舊的個別資產。

**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 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.

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折舊於其估計可使用年期內，扣除其殘值後以直線法撇銷每項物業、機具及設備項目之成本。就此目的所採用之主要年率如下：

完全擁有的地權	不折舊
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
傢俬及裝置	5至10年
車輛及設備	4至10年

當某項物業、機具及設備的組成部分有著不同使用年期，該項目之成本將按合理之基礎分配至各組成部分，而每部分將作個別折舊。殘值、可使用年期及折舊方法將於每一財政年度覆核並作適當調整。

當出售某項固定資產或該項固定資產的使用不能帶來預期的經濟收益時，該項固定資產將被終止確認。資產被終止確認時，該資產銷售所得款淨額與賬面金額之差額確認為就其出售或報廢損益，於該年度的損益表內列示。

**投資性房地產**

投資性房地產指以賺取租賃收入或獲得資本升值為目的而持有之土地及樓宇，而非用作生產或提供貨品或服務或用於日常銷售業務或行政用途。本行採納成本法，並根據國際會計準則第16號之規定計量投資性房地產，當中物業按成本減累積折舊及任何有關減值虧損入賬。各項投資性房地產折舊是將成本扣除至其殘值，以直線法按年率2%於其估計可使用年期內撇銷計算。

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:

Freehold land	Not depreciated
Leasehold land under finance leases and buildings	Over the shorter of the lease terms and 50 years
Furniture and fixtures	5 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 and 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.

**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 property and measures its investment property in accordance with The requirements of IAS 16, in which the property are stated at cost less accumulated depreciation and any impairment losses. Depreciation is calculated on a straight-line basis at the annual rate of 2% to write off the cost of each investment property to its residual value over its estimated useful life.



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報廢或出售投資性房地產之任何盈虧乃於報廢或出售之年度於收益表確認。

Any gains or losses on the retirement or disposal of an investment property are recognised in the income statement in the year of the retirement or disposal.

**租賃**

**Leases**

凡本行承租的資產(法定所有權除外)的絕大部分報酬與風險轉移予本行,則分類為融資租賃。訂立融資租賃時,租賃資產成本按最低租金之現值資本化,並連同債務(利息部分除外)入賬,以反映有關購買及融資情況。以融資租賃持有之資產計入物業、機具及設備,按租期或估計可使用年期(以較短者為準)折舊。有關租賃之融資成本乃於租期內按固定比率定期自收益表扣除。

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, excluding the interest element, 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.

凡出租者仍然保留資產之絕大部分報酬與風險的租賃,均列作營運租賃。倘本行為出租者,本行將營運租賃資產計入非流動資產,將營運租賃應收租金,於租期內以直線法計入收益表。倘本行為承租人,營運租賃之應付租金於租期內以直線法自收益表扣除。

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 are charged to the income statement on the straight-line basis over the lease terms.

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**投資及其他金融資產**

**初始確認及計量**

屬於國際會計準則第39號範圍之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、持至到期日金融資產及可出售金融資產或指定為有效對沖工具之衍生工具(按適用情況而定)。本行於初始確認時釐定其金融資產分類。金融資產於初始確認時以公允值加(以公允價值計量且其變動計入損益之投資除外)有關直接交易費用計算,不含以公允價值計量且其變動計入損益的金融資產。

所有以正常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日)確認。正常方式買賣指須於按照一般市場規定或慣例訂立的期間內交付資產的金融資產買賣。

**後續計量**

金融資產其後按以下分類計量:

**以公允價值計量且其變動計入損益之金融資產**

以公允價值計量且其變動計入損益之金融資產包括持作交易之金融資產。金融資產如以短期賣出為目的而購買,則分類為持作交易。除指定為有效對沖之衍生工具外,衍生工具(包括獨立內含衍生工具)亦應分類為持作交易根據國際會計準則第39號的定義。

**Investments and other financial assets**

**Initial recognition and measurement**

Financial assets within the scope of IAS 39 are classified as financial assets at fair value through profit or loss, loans and receivables, held-to-maturity investments, and available-for-sale financial investments, or as derivatives designated as hedging instruments in an effective hedge, as appropriate. The Group determines the classification of its financial assets at initial recognition. When financial assets are recognised initially, they are measured at fair value plus transaction costs, except in the case of financial assets recorded at fair value through profit or loss.

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.

**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. 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 as defined by IAS 39.

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以公允價值計量且其變動計入損益之金融資產按公允值於資產負債表入賬，而其公允值變動則於收益表確認為其他收入和盈利或金融費用。該等公允值變動淨額並不包括此等金融資產之任何股息，此等股息乃根據下文「收入確認」所載之政策確認。

只有在滿足IAS 39的標準之下，金融資產，無論贏利或虧損，均在首次認定定期以其公允價值認定。

本行分類以公允價值計量且其變動計入損益的金融資產(持作交易)的判斷標準是，評估其意向是否為短期內出售。如在少數情況下，本行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金融資產會視乎性質而重新分類為貸款及應收賬項、可出售金融資產或持至到期日投資。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次認定後不能再進行重新分類。

若嵌入式衍生工具之經濟特性及風險與主合約並無密切關係，而主合約不屬持作交易或並非指定為以公允價值計量且其變動計入損益，則嵌入式衍生工具仍須以公允值入賬作獨立衍生工具。該等嵌入式衍生工具按公允值計量，而公允值變動則於收益表確認。倘合約條款有變，並重大改變現金流量，須進行重估。

Financial assets at fair value through profit or loss are carried in the statement of financial position at fair value with net changes in fair value recognised in other income and gains or finance costs 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 policy set out for “revenue recognition” below.

Financial assets designated upon initial recognition at fair value through profit or loss are designated at the date of initial recognition and only if the criteria under IAS 39 are satisfied.

The Group evaluates its financial assets at fair value through profit or loss (held for trading) to assess whether the intent to sell them 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 intent to sell them in the foreseeable future significantly changes, the Group may elect to reclassify these financial assets. The reclassification from financial assets at fair value through profit or loss to loans and receivables, available-for-sale financial assets or held-to-maturity investments depends on the nature of the assets. This evaluation does not affect 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.

Derivatives embedded in host contracts are accounted for as separate derivatives and recorded at fair value if their economic characteristics and risks are not closely related to those of the host contracts and the host contracts are not held for trading or designated at fair value through profit or loss. These embedded derivatives are measured at fair value with changes in fair value recognised in the income statement. Reassessment only occurs if there is a change in the terms of the contract that significantly modifies the cash flows that would otherwise be required.

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**貸款及應收賬項**

貸款及應收賬項為具有固定或可予確定金額，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，該等資產其後按實際利率分期折現計算成本並扣除任何資產減值列賬。成本須計算收購時的任何折價或溢價，包括構成實際利率主要部分之費用或成本。按實際利率的分期折現計入利潤表之融資收入。減值所產生之虧損於收益表中確認。

**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，如本行有意及有能力持至到期日，則歸入持至到期日金融資產。持至到期日投資其後按分期折現減任何減值撥備計量成本。成本須計算收購時之任何折讓或溢價，以及構成實際利率主要部分之費用或成本。按實際利率的分期折現計入收益表之融資收入。減值所產生之虧損於收益表其他費用中確認。

**可出售金融資產**

可出售金融資產是上市或非上市的權益類投資以及負債類證券(非衍生金融資產)，並指定為可出售或不可被分類為任何其他類別。分類為可出售之權益投資區別於分類為持作交易或指定為以公允價值計量且其變動計入損益之投資。此類別項下之債務證券為擬無限期持有，並可能視乎流動資金需求或因應市況變動而出售。

**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 when the Group has the positive intention and ability to hold them 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 fees or costs that are an integral part of the effective interest rate. The effective interest rate amortisation is included in finance income in the income statement. The loss arising from impairment is recognised in the income statement in other expenses.

**Available-for-sale financial investments**

Available-for-sale financial 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.

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在初始確認後，可出售金融投資按公允值計算，其未實現損益將確認為其他綜合收益在可出售金融資產重估值準備中直至該項資產被終止確認，資產終止確認時，累積盈虧會於收益表確認，並自可出售投資估值準備金中剔除。賺取之利息及股息分別以利息收入及股息收入列報，並按照下文「收入確認」所載之政策於收益表確認為其他收入。

如非上市權益類投資的公允值因(a)合理公允值估計之差異變動範圍就該投資而言屬重大或(b)多項估計未能合理評估導致公允值不能被可靠計量，則該證券按成本值扣除減值虧損入賬。

本行分類可出售金融資產，是以評估能否於短期內出售及該持有意向是否仍然合適作為判斷標準。如在少數情況下，本行因市場不活躍以及管理層於可見未來持有該資產之意向出現重大變動而無法出售該等金融資產，本行選擇重新分類該等金融資產。倘金融資產符合貸款及應收賬項之定義且本行有意向及能力於可見未來持有該等資產或持有該等資產至到期日，則允許將該等金融資產重新分類為貸款及應收賬項。僅於本行有能力及意向將該等金融資產持至到期日時，該等金融資產方獲重新分類至持至到期日類別。

After initial recognition, available-for-sale financial investments are subsequently measured at fair value, with unrealised gains or losses recognised as other comprehensive income 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 financial investments are reported as interest income and dividend income, respectively and are recognised in the income statement as other operating income in accordance with the policies set out for “revenue recognition” below.

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.

The Group evaluates whether the ability and intention to sell its available-for-sale financial assets in the near term are still appropriate. When, in rare circumstances, the Group is unable to trade these financial assets due to inactive markets and management’s intent to do so significantly changes in the foreseeable future, the Group may elect to reclassify these financial assets. Reclassification to loans and receivables is permitted when the financial assets meet the definition of loans and receivables and the Group has the intent and ability to hold these assets for the foreseeable future or to maturity. Reclassification to the held-to-maturity category is permitted only when the Group has the ability and intent to hold until the maturity date of the financial asset.



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對於從可出售類別重新分類之金融資產，重分類那日的賬面公允價值成為其新的攤餘成本而先前已於權益確認的該資產的任何盈虧，於該投資之餘下年期以實際利率於收益表內攤銷。該資產的新分期折現成本與預期現金流量之差額亦於資產之餘下年期以實際利率攤銷。如該資產釐定為減值，則該資產於權益記錄之金額重新分類至收益表。

**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
- 本行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協力廠商全數支付已收取之現金流量；即(a)本行已轉讓資產之絕大部分風險及報酬，或(b)本行無轉讓也無保留資產之絕大部分風險及報酬，已轉讓該資產控制權。

當本行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行持續參與的部分為限予以確認。在該情況下，本行亦確認相關負債。已轉讓的資產權利及相關負債按其反映本行所保留權利及責任來計量。

For a financial asset reclassified from the available-for-sale category, the fair value carrying amount at the date of reclassification becomes its new amortised cost and any previous gain or loss on that asset that has been recognised in equity is amortised to profit or loss over the remaining life of the investment using the effective interest rate. Any difference between the new amortised cost and the maturity amount is also amortised over the remaining life of the asset using the effective interest rate. If the asset is subsequently determined to be impaired, then the amount recorded in equity is reclassified to the income statement.

**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.

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.

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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行可能須支付的最高金額較低者計量。

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.

#### 金融資產減值

本行於各報告期末評估是否有任何客觀證據顯示一項金融資產或一類金融資產出現減值。倘於初始確認該資產後發生一項或多項事件（一項已發生之「虧損事件」）導致資產減值的客觀證據存在，且該項虧損事件對該項或該組金融資產預計未來現金流量構成的影響能被可靠估計時，該項或該組金融資產方視作減值。減值證據主要有一名或一群借款人正面臨重大財政困難、違約或拖欠利息或本金款項、有可能破產或進行其他財務重組，有可觀察數據顯示預計未來現金流量出現可計量之減少，例如欠款數目或與違約相關之經濟狀況出現變動等。

#### Impairment of financial assets

the Group assesses at the end of each reporting period whether there is any objective evidence that a financial asset or a group of financial assets is impaired. A financial asset or a group of financial assets is deemed to be impaired if, and only if, there is objective evidence of impairment as a result of one or more events that occurred after the initial recognition of the asset (an incurred “loss event”) and that loss event has an impact on the estimated future cash flows of the financial asset or the group of financial assets that can be reliably estimated. Evidence of impairment may include indications that a debtor or a group of debtors is experiencing significant financial difficulty, default or delinquency in interest or principal payments, the probability that they will enter bankruptcy or other financial reorganisation and observable data indicating that there is a measurable decrease in the estimated future cash flows, such as changes in arrears or economic conditions that correlate with defaults.

#### 以分期折現計量成本入賬的金融資產

就以分期折現計量成本入賬的金融資產而言，本行首先獨立評估個別重大之金融資產是否存在客觀減值，同時共同就非重大的個別金融資產作出評估。倘本行釐定個別評估之金融資產（不論是否屬重大）並無客觀減值證據，則會將無客觀減值證據金融資產按信貸風險特徵進行分組歸類，組內資產共同評估減值。個別獲確認評估減值或繼續獲確認減值虧損的資產，概不會計入共同評估減值之組別。

#### Financial assets carried at amortised cost

For financial assets carried at amortised cost, the Group first assesses individually whether objective evidence of impairment exists for financial assets that are individually significant, or collectively for financial assets that are not individually significant. If the Group determines that no objective evidence of impairment exists for an individually assessed financial asset, whether significant or not, it includes the asset in a group of financial assets with similar credit risk characteristics and collectively assesses them for impairment. Assets that are individually assessed for impairment and for which an impairment loss is, or continues to be, recognised are not included in a collective assessment of impairment.

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倘有客觀證據證明減值虧損發生，虧損金額按該資產之賬面金額與預計未來現金流量的現值(不包括尚未產生之未來信貸虧損)間之差額計算。預計未來現金流量之現值以該金融資產之原實際利率(即於初始確認之實際利率)進行折現。如貸款按浮動利率計息，則用於計量減值虧損之折現率為當時之實際利率。

資產賬面金額可直接或透過使用撥備賬目調低，而虧損金額於收益表確認。利息收入繼續按調低之賬面金額計算，並採用計量減值虧損時用以折現未來現金流量之利率計算。貸款及應收賬項連同任何相關撥備於日後並無確切機會收回，且所有擔保品已經處置變現或擔保品已轉移至本行名下時，予以核銷。

如估計減值虧損金額於確認減值後發生變動，則先前確認之減值虧損將透過撥備賬目調加或調減。倘核銷金額於其後收回，所收回之金額將計入收益表。

**以成本計值之資產**

如有客觀證據顯示公允值不能被可靠計量的非上市權益類證券出現減值虧損，虧損金額按該資產之賬面金額與預計未來現金流量現值間的差額計量(採用類似金融資產的現行市場回報率作為折現率)。有關資產之減值虧損一概不會撥回。

If there is objective evidence that an impairment loss has been incurred, the amount of the loss is measured as the difference between the asset's carrying amount and the present value of estimated future cash flows (excluding future credit losses that have not yet been incurred). The present value of the estimated future cash flows is discounted at the financial asset's original effective interest rate (i.e., the effective interest rate computed at initial recognition). If a loan has a variable interest rate, the discount rate for measuring any impairment loss is the current effective interest rate.

The carrying amount of the asset is reduced either directly or through the use of an allowance account and the amount of the loss is recognised in the income statement. Interest income continues to be accrued on the reduced carrying amount and is accrued using the rate of interest used to discount the future cash flows for the purpose of measuring the impairment loss. Loans and receivables together with any associated allowance are written off when there is no realistic prospect of future recovery and all collateral has been realised or has been transferred to the Group.

If, in a subsequent period, the amount of the estimated impairment loss increases or decreases because of an event occurring after the impairment was recognised, the previously recognised impairment loss is increased or reduced by adjusting the allowance account. If a future write-off is later recovered, the recovery is credited to the income statement.

**Assets carried at cost**

If there is objective evidence that an impairment loss has been incurred on an unquoted equity instrument that is not carried at fair value because its fair value cannot be reliably measured, the amount of the loss is measured as the difference between the asset's carrying amount and the present value of estimated future cash flows discounted at the current market rate of return for a similar financial asset. Impairment losses on these assets are not reversed.

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**可出售金融資產**

就可出售金融投資而言，本行於各報告期末評估是否有客觀證據顯示一項投資或一組投資出現減值。

如可出售金融資產出現減值，將其現行公允值與其成本值(扣除與本金有關的費用與攤銷)之間的差額，扣減先前在收益表確認的任何減值虧損後，從其他綜合收益中剔除，並於收益表確認。

就分類為可出售之股本投資而言，資產客觀減值證據包括投資之公允值顯著或長期低於其成本。釐定「顯著」或「長期」則需要判斷。「顯著」乃根據原投資成本評估，而「長期」則根據公允值低於其原成本之期間評估。倘出現減值證據，則累積虧損(按收購成本及現有公允值之差額，減過往於利潤表確認之任何投資減值虧損計量)會自其他綜合收益剔除，並於收益表確認。分類為可出售權益性工具之減值虧損不會於收益表撥回，減值後之公允值增加直接於其他綜合收益確認。

**Available-for-sale financial investments**

For available-for-sale financial investments, the Group assesses at the end of each reporting period whether there is objective evidence that an investment or a group of investments is impaired.

If an available-for-sale asset is impaired, an amount comprising the difference between its cost (net of any principal payment and amortisation) and its current fair value, less any impairment loss previously recognised in the income statement, is removed from other comprehensive income and recognised in the income statement.

In the case of equity investments classified as available for sale, objective evidence would include a significant or prolonged decline in the fair value of an investment below its cost. The determination of what is “significant” or “prolonged” requires judgement. “Significant” is evaluated against the original cost of the investment and “prolonged” against the period in which the fair value has been below its original cost. Where there is evidence of impairment, the cumulative loss — measured as the difference between the acquisition cost and the current fair value, less any impairment loss on that investment previously recognised in the income statement — is removed from other comprehensive income and recognised in the income statement. Impairment losses on equity instruments classified as available for sale are not reversed through the income statement. Increases in their fair value after impairment are recognised directly in other comprehensive income.

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就分類為可供出售債務工具而言，則按以分期折現成本入賬的金融資產之相同標準進行減值評估。然而減值入賬金額為累積虧損額，是按成本與現有公允值間差額減該項投資先前於收益表確認之任何減值虧損計量。未來利息收入繼續按該項資產減少後的賬面金額計算，並採用計量減值虧損時用以折現未來現金流量之利率計算。利息收入乃作為融資成本之一部分入賬。如有客觀證據證明，於收益表確認減值虧損後，債務工具公允值增加，則該債務工具之減值虧損於收益表撥回。

In the case of debt instruments classified as available for sale, impairment is assessed based on the same criteria as financial assets carried at amortised cost. However, the amount recorded for impairment is the cumulative loss measured as the difference between the amortised cost and the current fair value, less any impairment loss on that investment previously recognised in the income statement. Future interest income continues to be accrued based on the reduced carrying amount of the asset and is accrued using the rate of interest used to discount the future cash flows for the purpose of measuring the impairment loss. The interest income is recorded in the income statement. Impairment losses on debt instruments are reversed through the income statement if the increase in fair value of the instruments can be objectively related to an event occurring after the impairment loss was recognised in the income statement.

**金融負債**

**Financial liabilities**

**初始確認及計量**

**Initial recognition and measurement**

屬國際會計準則第39號範圍內之金融負債為分類為以公允價值計量且其變動計入損益之金融負債、貸款及借貸或指定為有效對沖中作對沖工具之衍生工具(視適用情況而定)。本行於初始確認時釐定金融負債之分類。

Financial liabilities within the scope of IAS 39 are classified as financial liabilities at fair value through profit or loss, loans and borrowings, or as derivatives designated as hedging instruments in an effective hedge, as appropriate. The Group determines the classification of its financial liabilities at initial recognition.

金融負債於初始確認時以公允價值確認，而就貸款及借貸而言，則加上直接應佔交易成本計算。

All financial liabilities are recognised initially at fair value plus, in the case of loans and borrowings, directly attributable transaction costs.

本行金融負債包括貿易及其他應付賬項、應付最終控股公司款項、衍生金融工具及計息貸款及借貸。

The Group's financial liabilities include deposits from banks and customers, other liabilities, derivative financial instruments, debts and certificates of deposit issued, interest-bearing loans and borrowings.



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**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初始確認時指定以交易為目的持有的金融負債。

金融負債如以短期賣出為目的而獲得，則分類為持作交易。此類別包括本行訂立而非國際會計準則第39號界定的對沖關係中的對沖工具的衍生金融工具。除指定為有效對沖之衍生工具外，獨立嵌入式衍生工具亦分類為持作交易。持作交易負債之盈虧在收益表中確認。於收益表確認之公允值盈虧淨額並不包括此等金融負債之任何利息。

只有在滿足IAS 39的標準之下，金融負債，無論贏利或虧損，均在首次認定期以其公允價值認定。

**貸款及借貸**

於初始確認後，附息銀行貸款及借貸以實際利率分期折現計量，如現值與初始確認值並無重大差異，則按成本入賬。盈虧於終止確認負債時，以實際利率法攤銷在過程中於收益表確認。

分期折現計量須考慮收購時之折讓或溢價，以及構成實際利率組成部分之費用或成本。按實際利率分期折現額計入收益表之融資成本。

**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.

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 as defined by IAS 39. 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.

Financial liabilities designated upon initial recognition at fair value through profit or loss are designated at the date of initial recognition and only if the criteria in IAS 39 are satisfied.

**Loans and borrowings**

After initial recognition, interest-bearing loans and borrowings 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 as well as through the effective interest rate amortisation process.

Amortised cost is calculated by taking into account any discount or premium on acquisition and 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.

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**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但條款基本不同的其他金融負債取代，或現有負債之條款被大幅修訂，則該交換或修訂被當作終止確認原負債及確認新負債處理，賬面金額之差額於收益表確認。

**回購協議**

在有回購協議下被銷售的有價證券在特定的時間內不可被終止確認，因該聲明使銀行保留此金融頭寸所有權產生的風險和報酬。相應現金的取得在合併報表被確認為資產金融頭寸並對應的須償還的債務，應計利息包括在內，在「其他負債」科目內核算，對本行來說其反映的交易的經濟實質相當於一項貸款。不同的是銷售和回購價格被視為利息費用，在整個協議期限內使用實際利率累計。當交易對手有權銷售或再抵押這些有價證券，本行基於這些有價證券的協議內容，重新分類為「已抵押的持有至到期投資」或「已抵押的可供出售投資」，如適合。

**金融工具之公允值**

於活躍市場買賣之金融工具之公允值乃參考市場報價或交易商報價(就持倉而言指買入價，就短倉而言指賣出價)，且不會就交易成本作出任何扣減。就並無活躍市場之金融工具而言，公允值以適當估值技巧釐定。此等技巧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、以折現現金流量分析及其他估值模式。

**Derecognition of financial liabilities**

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

**Repurchase agreements**

Securities sold under agreements to repurchase at a specified future date are not derecognised from the statement of financial position as the Bank retains substantially all the risks and rewards of ownership. The corresponding cash received is recognised in the consolidated statement of financial position as an asset with a corresponding obligation to return it, including accrued interest as a liability within "Other liabilities", reflecting the transaction's economic substance as a loan to the Bank. The difference between the sale and repurchase prices is treated as interest expense and is accrued over the life of agreement using the EIR. When the counterparty has the right to sell or repledge the securities, the Bank reclassifies those securities in its statement of financial position to "Held-to-maturity investments pledged as collateral" or to "Available-for-sale investments pledged as collateral", as appropriate.

**Fair value of financial instruments**

The fair value of financial instruments that are traded in active markets is determined by reference to quoted market prices or dealer price quotations (bid price for long positions and ask price for short positions), 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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**衍生金融工具**

**初始確認及其後計量**

本行採用衍生金融工具如遠期貨幣合約及利率掉期以對沖匯率及利率風險。於訂立衍生合約當日，該等金融衍生工具按初始時之公允值確認，其後按公允值重新計量。倘有關公允值為正數，則該等衍生工具須列作資產，倘公允值為負數，則列作負債。

產生自衍生工具公允值變動之任何盈虧均直接計入收益表，但現金流量有效對沖部分於其他綜合收益表確認。

遠期貨幣合約之公允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值乃參考同類工具之市值釐定。

**現金及現金等值項目**

就合併現金流量表而言，現金及現金等值項目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行現金管理之組成部分的銀行透支。

就資產負債表而言，現金及現金等值項目包括庫存及銀行現金，用途不受限制之定期存款。

**Derivative financial instruments**

**Initial recognition and subsequent measurement**

The Group uses derivative financial instruments, such as 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 for the effective portion of cash flow hedges, which is recognised in other comprehensive income.

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 by reference to market values for similar instruments.

**Cash and cash equivalents**

For the purpose of the consolidated statement of cash flows, 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 Group's cash management.

For the purpose of the statement of financial position, cash and cash equivalents comprise cash on hand and at banks, including term deposits, which are not restricted as to use.

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**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履行責任，則確認撥備，該責任之金額須能可靠地估計。

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。因時間而引致之折現現值之增加計入收益表之融資成本。

**所得稅**

所得稅包括本期及遞延稅項。於收益表以外確認之項目的相關所得稅，在其他綜合收益或權益確認。

本期及以前期間發生的本期稅項資產及負債，根據報告期末已實施或大致實施之稅率(及稅務法例)，考慮本行營運所在國家當前之詮釋及慣例，按預期將從稅局收回或將支付予稅局之金額計量。

遞延稅項採用負債法計量，體現按報告期末的稅法標準計算的遞延稅項資產或負債與財務報告應計稅的賬面金額的所有時間性差異。

遞延稅項負債就所有應課稅時間性差異予以確認，除了以下情況可以不予確認：

- 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；

**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 at the end of the reporting period of the future expenditures expected to be required to settle the obligation. The increase in the discounted present value amount arising from the passage of time is included in interest expenses in the income statement.

**Income tax**

Income tax comprises current and deferred tax. Income tax relating to items recognised outside profit or loss is recognised outside profit or loss, either in other comprehensive income or 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 Group operates.

Deferred tax is provided, using the liability method, on all temporary differences at the end of the reporting period between the tax bases of assets and liabilities and their carrying amounts for financial reporting purposes.

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

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- 對於附屬公司及聯營公司的投資以及聯營企業之權益有關的應課稅時間性差異而言，可以控制時間性差異撥回時間以及時間性差異可能不會在可見將來撥回。

所有可予扣減的時間性差異、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、負債所產生之可予扣減時間性差異的遞延稅項資產；
- 對於附屬公司及聯營公司之投資以及於聯營企業之權益有關之可予扣減的時間性差異，僅於時間性差異可能在可見將來撥回，以及將有應課稅收益作為抵銷，以扣減時間性差異之情況下，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。

- 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 not reverse in the foreseeable future.

Deferred tax assets are recognised for all deductible temporary differences, the carryforward 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 carryforward 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.



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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。

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.

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。

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.

**收入的確認**

**Revenue recognition**

收入以未來可能流入本行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:

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) 利息以及類似的收入和費用**

**(i) Interest and similar income and expense**

對於所有的以攤銷成本計量的金融工具,附息的可供出售的金融資產和以公允價值反映的金融工具,利息收入或費用按實際利率法入賬,即將此金融工具預計未來現金付出或流入,在預訂的壽命或更短的時間內(在適合的情況下),用實際利率進行折現,以該金融資產或負債的賬面淨額入賬,以實際利率法折現計算考慮到所有金融工具(例如,提前還款的選擇權)的合同條款,包括任何費用或直接歸屬於該金融工具的內部成本,但不含未來的信用損失。

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 ("EIR"), 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 EIR, but not future credit losses.

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如本行認為金融資產或金融負債的預期支付或收入有變，將調整其賬面金額，調整後賬面金額與基於初始實際利率計算的原始價格的差額計入「其他營業收入」。在重新分類金融資產時，本行預期該金融資產後續現金流將增加，增加的那些現金收入按當時的實際利率進行折現確認。

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 EIR and the change in carrying amount is recorded as “Other operating income”. However, for a reclassified financial asset for which the Bank subsequently increases its estimates of future cash receipts as a result of increased recoverability of those cash receipts, the effect of that increase is recognised as an adjustment to the EIR from the date of the change in estimate.

一旦一項或一組相似的已入賬金融資產發生減值損失，利息收入以用來折現未來現金流量計量減值損失的利率來計量。

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.

(ii) 費用及佣金收入

本行為客戶提供廣泛的服務賺取費用和佣金，費用收入可以被分為以下兩種：

特定時期內提供服務賺取的費用收入

在一個時期內提供服務賺取的費用收入於該期間內記錄，這些費用包括佣金收入和資產管理，保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。

(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 EIR 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.

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提供交易服務賺取的費用收入

費用收入產生於買賣談判或參與協力廠商交易的買賣談判，如：安排購買股票或其他證券，購買或銷售商品，在標的交易完成時被確認。費用或者費用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。

*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) 股息收入

股息收入於本行有權收取股息時確認。

(iii) *Dividend income*

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

(iv) 租金收入

租金收入於租期按時間比例確認。

(iv) *Rental income*

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

(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。

(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.

員工福利

本行為員工執行養老金固定繳款退休福利計劃，包括關鍵性管理崗位員工。養老金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。

**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.

外幣

此財務報告以澳門元列報，即本公司之功能及列報貨幣。本行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。

**Foreign currencies**

These financial statements are presented in Macau Pataca ("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.

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外幣交易初始時按交易日之有關功能貨幣之匯率換算入賬。以外幣為計價單位之貨幣資產及負債，按有關功能貨幣於報告期末之匯率重新換算。所有差額撥入收益表處理。

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.

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換算。按公允值以外幣計量之非貨幣項目，採用釐定公允值日期之匯率換算。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(比如，項目的公允價值盈利或損失在其他綜合收益表中以利潤或損失確認的，該項目的轉換差異形成的盈利或損失也在其他綜合收益表中確認)。

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 retranslation of a non-monetary item is treated in line with the recognition of the gain or loss on change in fair value of the item (i.e., translation differences on item whose fair value gain or loss is recognised in other comprehensive income or profit or loss is also recognised in other comprehensive income or profit or loss, respectively).

一海外附屬公司和一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，按報告期末之匯率換算為本公司之呈報貨幣，收益表則按該年度之加權平均匯率換算為澳門元。

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 ruling at the end of the reporting period and their income statements are translated into MOP at the weighted average exchange rates for the year.

因此產生之匯兌差額於其他綜合收益確認及在匯率波動儲備中累積。出售海外業務時，與該海外業務有關之其他綜合收益部分乃於收益表確認。

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

編製綜合現金流量表時，海外公司之現金流量按現金流量發生日期之匯率換算為澳門元，海外公司整年經常產生之現金流量則按該年度之加權平均匯率換算為澳門元。

For the purpose of the consolidated statement of cash flows, 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 year are translated into MOP at the weighted average exchange rates for the year.

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3. 關聯方交易

- (a) 除已在此財務報告其他部份詳述之交易外，本行於本年度進行了以下關聯方交易：

母公司

		2012 澳門元百萬元 MOP million	2011 澳門元百萬元 MOP million
利息收入	Interest income	492	305
利息費用	Interest expense	69	57
同業存放 (i)	Deposits from other banks (i)	2,553	3,456
已發行債券及借入 資金 (ii)	Debt issued and borrowed funds (ii)	2,001	2,001
現金和銀行存款	Cash and balances with banks	465	566
同業拆借 (iii)	Inter-bank placement (iii)	1,107	3,339
客戶貸款和墊款 (iv)	Loans and advances to customers (iv)	12,165	5,865

- (i) 報告期末，本行與母公司間同業拆入和同業結餘使用的實際利率範圍為0-1.32% (2011: 0-1.75%)。
- (ii) 如合併資產負債表所示，報告期末，由母公司持有的本行已發行的次級債務為20.01億澳門元 (2011年為20.01億澳門元)，次級債務無擔保，其中14.01億澳門元支付6個月HIBOR+80bp的浮動利息，6億澳門元支付6個月HIBOR+100bp的浮動利息。從總量上看，14.01億澳門元的債務將在2014年6月23日償還，剩餘的6億澳門元並無固定償還期限。

3. Related Party Transactions

- (a) 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:

Ultimate holding company

- (i) The Group's inter-bank taking and inter-bank balances with its ultimate holding company pay effective interest rates of 0% to 1.32% as at the end of the reporting period (2011: 0% to 1.75%).
- (ii) As disclosed in the consolidated statement of financial position, the Group had issued subordinated debts held by its ultimate holding company of MOP2,001 million (2011: MOP2,001 million) as at the end of the reporting period. The subordinated debts are unsecured, and paying floating rates linked to 6M HIBOR plus 80bp for MOP1,401 million and 6M HIBOR plus 100bp for MOP600 million. Of the total amount, MOP1,401 million is repayable on 23 Jun 2014 and the remaining MOP600 million has no fixed term of repayment.



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(iii) 截止報告期末，本行與母行的同業拆借額達11.07億澳門元(2011年為33.39億澳門元)，使用的實際利率範圍從0.0001%至0.90%(2011年為2.60%至5.05%)。集團內拆借期限短於1年。

(iv) 本行與母公司間的貸款和墊款使用的實際利率範圍從0.76%至5.00%(2011: 1.90%至6.60%)。

(iii) As at the end of the reporting period, the Group's inter-bank placement with its ultimate holding company amounted to MOP1,107 million (2011: MOP3,339 million), which earns effective interest rates of 0.0001% to 0.90% (2011: 2.60% to 5.05%). All such inter-group placement will mature within one year.

(iv) The Group's loans and advances to its ultimate holding company earns effective interest rates of 0.76% to 5.00% (2011: 1.90% to 6.60%).

附屬公司

Fellow subsidiaries

		2012 澳門元百萬元 MOP million	2011 澳門元百萬元 MOP million
利息收入	Interest income	22	9
利息支出	Interest expense	4	4
同業存放 (v)	Deposits from other banks (v)	294	—
現金與銀行存款	Cash and balances with banks	619	1,511
拆放同業 (vi)	Placements with other banks (vi)	2,262	3,218
已抵押的投資 (viii)	Investments pledged as collateral (viii)	—	837
在回購協議下應付的 已售資產 (viii)	Payable for assets sold under repurchase agreements (viii)	—	802

(v) 至報告期末，本行與附屬公司無同業拆入和同業結餘的餘額為2.94億澳門元，其實際利率為3.35%。(2011年：無)

(vi) 至報告期末，本行與附屬子公司的同業拆放為22.62億澳門元(2011年為32.18億澳門元)，實際利率從0.01%至3.65%(2011年為0.01%至4%)。

(vii) 至報告期末，本行對附屬子公司無貸款與墊款。

(v) As at the end of the reporting period, the Group's inter-bank taking and inter-bank balances with its fellow subsidiaries amounted to MOP294 million (2011: nil), which bears an effective interest rate of 0% to 3.35%.

(vi) The Group's inter-bank placements with its fellow subsidiaries amounted to MOP2,262 million (2011: MOP3,218 million), which earns effective interest rates of 0.01% to 3.65% (2011: 0.01% to 4%) as at the end of the reporting period.

(vii) As at the end of the reporting period, the Group did not have any outstanding loans and advances to its fellow subsidiaries.

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(b) 本行關鍵管理崗位員工薪酬

(b) Compensation of key management personnel of the Group:

		2012 澳門元百萬元 MOP million	2011 澳門元百萬元 MOP million
短期僱員福利	Short-term employee benefits	100	74

4. 其他營業收入，淨額

4. Other Operating Income, Net

		2012 澳門元千元 MOP'000	2011 澳門元千元 MOP'000
費用與佣金收入	Fee and commission income	634,169	532,315
費用與佣金支出	Fee and commission expense	(114,563)	(91,081)
費用與佣金淨額	Net fee and commission income	519,606	441,234
從可供銷售投資獲得 股利收入	Dividend income from available-for-sale investments	1,863	1,040
外匯兌換淨收入	Net foreign exchange gains	107,320	43,600
外匯交易淨收益 (損失)	Net (losses)/gains on foreign currency transactions	(96,982)	30,242
金融資產公允價值變動 淨收益	Net gains from financial assets at fair value through profit or loss	3,208	3,350
處置可供出售投資淨收益 (損失)	Net gains/(losses) from disposal of available- for-sale investments	142,589	(19,075)
衍生金融工具淨收益 (損失)	Net (losses)/gains arising from derivative financial instruments	(2,509)	(6,201)
處置固定資產損失	Losses on disposal of items of property, plant and equipment	(1,377)	(603)
租金收入	Rental income	10,220	9,870
其他	Others	15,829	4,586
		700,217	508,043

本行沒有從信託或其他同類活動中取得費用和佣金收入。

The Group has no fee and commission income derived from trust and other fiduciary activities.

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5. 營業費用

5. Operating Expenses

		2012 澳門元千元 MOP'000	2011 澳門元千元 MOP'000
折舊	Depreciation	28,106	25,443
因土地和建築產生的營運 性租賃收入	Operating lease rentals on land and buildings	53,613	36,857
員工費用	Staff costs	218,398	198,624
養老金費用	Pension costs	9,359	6,975
其他營業費用	Other operating expenses	130,106	122,581
專業費用	Professional fees	1,972	1,608
審計費用	Auditors' remuneration	1,732	1,648
精明債券補償撥備 (轉回)	(Write-back of)/provision for compensation to Octave note holders	—	(13,946)
持有至到期投資虧折 (轉回)	(Write-back of) impairment allowance on held-to-maturity investment	(8,452)	—
		434,834	379,790

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6. 資產減值

6. Impairment Allowance for Impaired Assets

(i) 客戶貸款與墊款的減值準備的變化：

(i) Movements in impairment allowances on loans and advances to customers:

		一般減值準備 Collective impairment allowance 澳門元千元 MOP'000	專項減值準備 Individual impairment allowance 澳門元千元 MOP'000	合計 Total 澳門元千元 MOP'000
2012年1月1日	At 1 January 2012	90,580	40,534	131,114
計提減值損失	Charge for impairment losses	11,900	8,450	20,350
轉回的減值損失	Write-back of impairment losses	—	(5,959)	(5,959)
在改編的損益表中列支的減值損失	Impairment allowance charged to the income statement	11,900	2,491	14,391
經改編已核銷的金額	Uncollectible amounts written off	—	(6,056)	(6,056)
截至2012年12月31日	At 31 December 2012	102,480	36,969	139,449
2011年1月1日	At 1 January 2011	71,663	53,236	124,899
計提減值損失	Charge for impairment losses	18,917	1,994	20,911
轉回的減值損失	Write-back of impairment losses	—	(14,225)	(14,225)
損益表中列支的減值損失	Impairment allowance charged to the income statement	18,917	(12,231)	6,686
已核銷的金額	Uncollectible amounts written off	—	(497)	(497)
匯率調整	Exchange realignment	—	26	26
截至2011年12月31日	At 31 December 2011	90,580	40,534	131,114

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## 7. 所得稅

本行本年的稅項支出包括澳門所得補充稅，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%(2011: 12%)。

## 7. Income Tax

The Group's tax charge for the year includes provisions for Macau complementary tax levies. Macau complementary tax has been provided at the progressive rate to a maximum of 12% (2011: 12%) on the estimated taxable profits.

		2012 澳門元千元 MOP'000	2011 澳門元千元 MOP'000
本期稅項	Current tax	140,489	115,168
遞延稅項	Deferred tax	6,172	6,328
本年稅項支出	Tax charge for the year	146,661	121,496

適用於按法定稅率計算之除稅前溢利之稅項支出與按有效稅率計算之稅項支出之調整及適用稅率(即法定稅率)與有效稅率之調整如下：

A reconciliation of the tax expense applicable to profit before tax at the statutory rate to the tax expense at the effective tax rate, and a reconciliation of the statutory tax rate to the effective tax rate of the Group are as follows:

		2012 澳門元千元 MOP'000	%	2011 澳門元千元 MOP'000	%
稅前利潤	Profit before tax	1,252,402		1,011,613	
適用稅率稅項	Tax at the applicable tax rate	150,268	12.00	121,366	12.00
不可扣減/(或非應稅)淨收入 /費用對確定應稅盈利的影 響從而產生的稅務效應	Estimated tax effect of net income/expense that is not deductible/(not taxable) in determining taxable profit	137	0.01	66	0.01
未確認的應稅收入	Income not subject to tax	(839)	(0.07)	(1,390)	(0.14)
以前年度的預提不足	Underprovision in prior year	(4,310)	(0.34)	48	0.00
以前年度遞延稅項負債	Underprovision of deferred tax liabilities in prior year	(591)	(0.05)	4	0.00
其他	Others	1,996	0.16	1,402	0.14
本行實際稅率的稅項支出	Tax charge at the Group's effective rate	146,661	11.71	121,496	12.01



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8. 存放同業

存放同業的款項適用的實際年利率範圍從0.0001%到3.65%(2011年為:0.0001%至5.05%)。

8. Placements with Other Banks

Placements with other banks earned effective interest rates ranging from 0.0001% to 3.65% (2011: 0.0001% to 5.05%) per annum.

9. 客戶貸款和墊款

客戶的貸款和墊款實際年利率範圍從0.24%至28.80%(2011年為:0.24%至30.00%)。

9. Loans and Advances to Customers

Loans and advances to customers earned interest income at effective interest rates ranging from 0.24% to 28.80% (2011: 0.24% to 30.00%) per annum.

		附註 Note	2012 澳門元千元 MOP'000	2011 澳門元千元 MOP'000
客戶貸款或墊款	Loans and advances to customers		48,940,388	46,796,769
商業票據	Trade bills		19,949,405	11,664,885
客戶貸款、墊款及商業 票據總額	Gross loans, advances and trade bills to customers		68,880,793	58,461,654
應計利息	Accrued interests		272,193	249,844
減: 資產減值	Less: impairment allowances	6	69,161,986 (139,449)	58,711,498 (131,114)
			69,022,537	58,580,384

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客戶貸款、墊款及商業票據總額按用途分析如下：

An analysis of the gross amount of loans, advances and trade bills to customers based on the usage is as follows:

		2012 澳門元千元 MOP'000	2011 澳門元千元 MOP'000
工業、商業和金融用途	Industrial, commercial and financial purposes	40,100,066	41,071,027
個人	Individual	8,840,322	5,725,742
貿易融資	Trade finance	19,949,405	11,664,885
客戶貸款、墊款和商業票據總額	Gross loans, advances and trade bills to customers	68,889,793	58,461,654
已扣除一般減值準備未扣除專項減值準備的貸款總額	Gross impaired loans before deduction of individually assessed impairment allowance	43,586	45,895

銀行持有的關聯到可減值貸款的抵押物主要由銀行存款和房地產構成。銀行對可減值貸款進行專項評估而後考慮設定抵押物價值。在涉及金額達0.20億澳門元的專項減值準備計算中，考慮到抵押物價值。在抵押物價值高於總的墊款時，只有當抵押物價值相當於總貸款和墊款的部份被包括其中。

The collaterals that the Bank held relating to the impaired loans mainly consisted of bank deposits and properties. The Bank takes into account the collateral values when performing its individual assessment on impaired loans. Amount of collateral which has been taken into account in respect of the calculation of individual impairment allowance amounted to MOP20 million. Where collateral values are greater than gross advances, only the amount of collateral up to the gross loan and advance was included.

上述對客戶的貸款與墊款沒有帶回購協議的貸款(2011年為4.76億澳門元)，交易對手在未經本行許可的情況下，不可出售或再質押這些貸款。本行以與交易對手簽訂的銷售和回購協議中列明的條款，執行這些交易。

At the end of the reporting period, there are no outstanding loans sold under agreements to repurchase included in the above loans and advances to customers (2011: MOP476 million). Under the repurchase agreement of prior year, the counterparty is not allowed to sell or repledge those securities in the absence of default by the Bank. The Bank conducts these transactions under the terms that are based on the Sales and Repurchase Agreement entered between the Bank and the counterparty.

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10. 以公允價值計量且其變動計入損益的金  
融資產

10. Financial Assets at Fair Value through Profit  
or Loss

		2012 澳門元千元 MOP'000	2011 澳門元千元 MOP'000
以公允價值計量且其變動 計入損益的金融資產	Financial assets at fair value through profit or loss:		
上市債務證券	Quoted debt securities	2,035,519	986,386
以發行主體分析以公允價 值計量且其變動計入損 益的金融資產如下：	Financial assets at fair value through profit or loss analysed by category of issuer as follows:		
政府債務證券	Government debt securities	822,172	321,778
公司類	Corporate entities	115,465	117,933
銀行及其他金融機構類	Banks and other financial institutions	1,097,882	546,675
		2,035,519	986,386

所有以公允價值計量且其變動計入損益之金融  
資產是持有用以交易的。

All financial assets at fair value through profit or loss  
were held for trading purpose.

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11. 持有至到期資產

11. Held-to-maturity Investments

		2012 澳門元千元 MOP'000	2011 澳門元千元 MOP'000
以分期折現法計量成本的 持有至到期投資	Held-to-maturity investments, at amortised cost:		
上市：	Quoted:		
債務型證券	Debt securities	4,906,947	1,198,014
政府債券	Treasury bills	2,997,894	749,937
減：減值損失	Less: impairment allowances	(127,159)	(135,708)
		7,777,682	1,812,243
已抵押的持有至到期投資	Held-to-maturity investments pledged as		
以分期折現法計量成本	collateral at amortised cost:		
上市：	Quoted:		
債務型證券	Debt securities	—	279,792
		7,777,682	2,092,035
按發行主體分析的以分期 折現法計量成本的持有 至到期投資：	Held-to-maturity investments, at amortised cost analysed by category of issuer as follows:		
政府類	Government debt securities	2,997,894	749,937
公司類	Corporate entities	3,295,012	103,922
銀行及其他金融機構類	Banks and other financial institutions	1,484,776	958,384
		7,777,682	1,812,243
已抵押的持有至到期投資	Held-to-maturity investments pledged as		
以分期折現法計量成本	collateral, at amortised cost analysed by		
按發行人分類分析如下：	category of issuer as follows:		
銀行及其他金融機構類	Banks and other financial institutions	—	279,792
		7,777,682	2,092,035

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12. 可供出售的投資

12. Available-for-sale Investments

		2012 澳門元千元 MOP'000	2011 澳門元千元 MOP'000
可供出售的投資：	Available-for-sale investments:		
上市：	Quoted:		
債務證券，	Debt securities,		
以公允價值計	at fair value	8,323,638	7,021,264
非上市：	Unquoted:		
成本法計量的權益	Equities, at cost	10,176	18,718
減：減值準備	Less: impairment allowances	—	(8,542)
		10,176	10,176
		8,333,814	7,031,440
已抵押的可供出售投資	Available-for-sale investments pledged as collateral:		
上市：	Quoted:		
債務型證券以公允價值計	Debt securities, at fair value	—	557,119
		8,333,814	7,588,559
按發行主體分析的可供出售的投資：	Available-for-sale investments analysed by category of issuer as follows:		
政府	Government debt securities	375,379	432,380
公司	Corporate entities	5,150,415	3,706,689
銀行及其他金融機構類	Banks and other financial institutions	2,808,020	2,892,371
		8,333,814	7,031,440
已抵押的可供出售投資按發行者分類如下：	Available-for-sale investments pledged as collateral analysed by category of issuer as follows:		
銀行和其他金融機構	Banks and other financial institutions	—	557,119
		8,333,814	7,588,559

上市的可出售投資之公允值乃參考市場報價釐定。其公允值不能被可靠地計量之非上市可出售投資，按成本扣除減值虧損入賬。

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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## 13. 附屬公司

附屬公司的詳情如下：

項目 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	本行應佔股權百分比 Percentage of equity attributable to the Bank		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	港幣 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

## 13. Subsidiaries

Particulars of the subsidiaries are as follows:

## 14. 物業、辦公場所及設備

		土地及樓宇 Land and buildings 澳門元千元 MOP'000	傢俱及固定 裝置 Furniture and fixtures 澳門元千元 MOP'000	車輛與 設備 Motor vehicles and equipment 澳門元千元 MOP'000	合計 Total 澳門元千元 MOP'000
2012年12月31日	31 December 2012				
成本：	Cost:				
至2011年12月31日及 2012年1月1日	At 31 December 2011 and at 1 January 2012	214,029	123,305	124,581	461,915
添置	Additions	—	9,868	16,762	26,630
處置	Disposals	—	(2,496)	(2,311)	(4,807)
至2012年12月31日	At 31 December 2012	214,029	130,677	139,032	483,738
累計折舊：	Accumulated depreciation:				
至2011年12月31日及 2012年1月1日	At 31 December 2011 and at 1 January 2012	54,039	61,695	83,427	199,161
年內計提	Provided during the year	4,005	8,649	14,735	27,389
出售轉回	Disposals	—	(1,333)	(2,094)	(3,427)
至2012年12月31日	At 31 December 2012	58,044	69,011	96,068	223,123
2012年12月31日 賬面淨額	Net carrying amount: At 31 December 2012	155,985	61,666	42,964	260,615

## 14. Property, Plant and Equipment

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2011年12月31日	31 December 2011	土地及樓宇 Land and buildings 澳門元千元 MOP'000	傢俱及固定裝置 Furniture and fixtures 澳門元千元 MOP'000	車輛與設備 Motor vehicles and equipment 澳門元千元 MOP'000	合計 Total 澳門元千元 MOP'000
成本：	Cost:				
至2010年12月31日及 2011年1月1日	At 31 December 2010 and at 1 January 2011	214,029	110,434	106,522	430,985
添置	Additions	—	20,164	20,446	40,610
處置	Disposals	—	(7,293)	(2,387)	(9,680)
至2011年12月31日	At 31 December 2011	214,029	123,305	124,581	461,915
累計折舊：	Accumulated depreciation:				
至2010年12月31日及 2011年1月1日	At 31 December 2010 and at 1 January 2011	50,034	60,989	72,478	183,501
年內計提	Provided during the year	4,005	7,471	13,250	24,726
處置轉回	Disposals	—	(6,765)	(2,301)	(9,066)
2011年12月31日	At 31 December 2011	54,039	61,695	83,427	199,161
2011年12月31日 賬面淨額	Net carrying amount: At 31 December 2011	159,990	61,610	41,154	262,754

本行的土地及樓宇按地理位置分析如下：

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

	2012 澳門元千元 MOP'000	2011 澳門元千元 MOP'000
澳門 Macau	155,985	159,990

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15. 投資性房地產

15. Investment Property

2012年12月31日	31 December 2012	澳門元千元 MOP'000
至2011年12月31日及 2012年1月1日 成本	At 31 December 2011 and at 1 January 2012 Cost	67,943
累計折舊	Accumulated depreciation	(10,516)
賬面淨額	Net carrying amount	57,427
至2011年12月31日及 2012年1月1日， 扣除累計折舊 本年計提折舊	At 31 December 2011 and at 1 January 2012, net of accumulated depreciation Depreciation provided during the year	57,427 (717)
至2012年12月31日， 扣除累計折舊	At 31 December 2012, net of accumulated depreciation	56,710
至2012年12月31日 成本	At 31 December 2012 Cost	67,943
累計折舊	Accumulated depreciation	(11,233)
賬面淨額	Net carrying amount	56,710
2011年12月31日	31 December 2011	澳門元千元 MOP'000
至2010年12月31日及 2011年1月1日 成本	At 31 December 2010 and at 1 January 2011 Cost	67,943
累計折舊	Accumulated depreciation	(9,799)
賬面淨額	Net carrying amount	58,144
至2010年12月31日及 2011年1月1日， 扣除累計折舊 當年計提折舊	At 31 December 2010 and at 1 January 2011, net of accumulated depreciation Depreciation provided during the year	58,144 (717)
至2011年12月31日， 扣除累計折舊	At 31 December 2011, net of accumulated depreciation	57,427
至2011年12月31日 成本	At 31 December 2011 Cost	67,943
累計折舊	Accumulated depreciation	(10,516)
賬面淨額	Net carrying amount	57,427

該投資性房地產位於香港，以中期租賃為目的持有，其2012年12月31日的公允價值為64,890,000澳門元(2011年為61,965,682澳門元)。

The investment property is situated in Hong Kong and is held under medium term lease. The fair value of the investment property on 31 December 2012 was MOP64,890,000 (2011: MOP61,965,682).

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16. 同業存款

16. Deposits from Banks

		2012 澳門元千元 MOP'000	2011 澳門元千元 MOP'000
貨幣市場票據和銀行結餘	Money market acceptances and bank balances	4,235,394	5,317,938

17. 客戶存款

17. Deposits from Customers

		2012 澳門元千元 MOP'000	2011 澳門元千元 MOP'000
活期存款及往來賬戶	Demand deposits and current accounts	6,701,058	4,214,142
儲蓄存款	Savings deposits	11,073,925	8,686,845
定期及通知存款	Time and call deposits	76,028,113	55,172,187
		93,803,096	68,073,174

所有客戶存款使用分期折現法計量成本。客戶的付息存款使用的實際年利率範圍從0.01%至5.20% (2011年為0.01%至5.2325%)。

All deposits from customers are measured at amortised cost. The interest-bearing deposits from customers bore effective interest rates ranging from 0.01% to 5.20% (2011: 0.01% to 5.2325%) per annum.

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18. 遞延稅項

遞延稅項資產及負債本年變動情況如下：

遞延稅項資產

		未實現的 以公允價值 計量且其變動 計入損益的 金融資產 Unrealised loss on financial assets at fair through profit or loss 澳門元千元 MOP'000	持有至到期 的投資 減值準備 Impairment allowance on held-to- maturity investments 澳門元千元 MOP'000	可供出售投資 減值準備 Impairment allowance on available- for-sale investments 澳門元千元 MOP'000	精明債券 補償準備 Provision for compensation to Octave note holders 澳門元千元 MOP'000	合計 Total 澳門元千元 MOP'000
至 2012 年 1 月 1 日	At 1 January 2012	3,371	16,277	1,024	2,577	23,249
本年遞延稅項應計額	Deferred tax charged to the income statement during the year	(2,037)	(1,018)	(1,024)	(1,951)	(6,030)
至 2012 年 12 月 31 日	At 31 December 2012	1,334	15,259	—	626	17,219

遞延稅項負債

		可供出售投資 重估準備金 Revaluation reserve of available- for-sale investments 澳門元千元 MOP'000	稅項加速轉銷 Accelerated tax depreciation 澳門元千元 MOP'000	合計 Total 澳門元千元 MOP'000
至 2012 年 1 月 1 日	At 1 January 2012	1	7,979	7,980
本年收入遞延稅項應計額	Deferred tax charged to the income statement during the year	—	142	142
本年股權遞延稅項應計額	Deferred tax charged to the equity during the year	5,028	—	5,028
至 2012 年 12 月 31 日	At 31 December 2012	5,029	8,121	13,150
至 2012 年 12 月 31 日淨遞延 稅項資產	Net deferred tax assets at 31 December 2012	4,069		

18. Deferred Tax

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

Deferred tax assets



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遞延稅項資產

Deferred tax assets

		未實現的 以公允價值計量 且其變動計入損益 的金融資產 Unrealised loss on financial assets at fair through profit or loss 澳門元千元 MOP'000	持有至到期的 投資減值準備 Impairment allowance on held-to- maturity investments 澳門元千元 MOP'000	可供出售投資 減值準備 Impairment allowance on available- for-sale investments 澳門元千元 MOP'000	精明債券 補償準備 Provision for compensation to Octave note holders 澳門元千元 MOP'000	合計 Total 澳門元千元 MOP'000
至 2011 年 1 月 1 日	At 1 January 2011	5,845	16,277	1,132	4,778	28,032
當年收入遞延稅項應計額	Deferred tax charged to the income statement during the year	(2,474)	—	(108)	(2,201)	(4,783)
至 2011 年 12 月 31 日	At 31 December 2011	3,371	16,277	1,024	2,577	23,249

遞延稅項負債

Deferred tax liabilities

		可供出售投資 重估準備金 Revaluation reserve of available- for-sale investments 澳門元千元 MOP'000	稅項加速轉銷 Accelerated tax depreciation 澳門元千元 MOP'000	合計 Total 澳門元千元 MOP'000
至 2011 年 1 月 1 日	At 1 January 2011	6,522	6,434	12,956
當年收入遞延稅項應計額	Deferred tax charged to the income statement during the year	—	1,545	1,545
當年股權遞延稅項應計額	Deferred tax charged to the equity during the year	(6,521)	—	(6,521)
至 2011 年 12 月 31 日	At 31 December 2011	1	7,979	7,980
至 2011 年 12 月 31 日 淨遞延稅項資產	Net deferred tax assets at 31 December 2011			15,269

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## 19. 股本

## 19. Share Capital

		2012 股份數 Number of shares	2011 股份數 Number of shares
法定：	Authorised:		
一百萬股，每股1,000元 澳門元	1,000,000 shares of MOP1,000 each	1,000,000	1,000,000
已發行並已繳足：	Issued and fully paid:	股份數 Number of shares	澳門元千元 MOP'000
至2011年12月31日和 2012年12月31日	As at 31 December 2011 and 2012	461,194	461,194

## 20. 法定準備金

## 20. Legal Reserve

按澳門之銀行及保險業法例，本行及其在澳門之附屬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附屬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附屬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，並將於股東於股東週年大會上批准後轉撥自年度稅後盈利。

Under the Macau banking and insurance legislation, the Bank and its 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 its 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.

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21. 或有負債

21. Contingent Liabilities

		2012 澳門元千元 MOP'000	2011 澳門元千元 MOP'000
未提款的貸款承諾	Undrawn loan commitments	10,488,525	7,616,262
保函	Guarantees	1,249,819	1,188,180
為客戶開證而承擔的債務	Liabilities under letters of credit on behalf of customers	826,279	607,817
		12,564,623	9,412,259

22. 營運租賃承諾

22. Operating Lease Commitments

(i) 為出租人：

本行以營運租賃安排出租其投資物業(財務報告第15項)，此類租賃之租期為協商2年。租賃條款要求租戶支付保證金及根據較佳市場條件而提供周期租金調整。

於2012年12月31日，在不可撤銷的營運租賃條款下，本行擁有合共最少未來應收的到期租金收入如下：

(i) As lessor:

The Group leases its investment property (note 15 to the financial statements) under operating lease arrangements, with a lease negotiated for a term of two years. The terms of the lease require the tenant to pay security deposits and provide for periodic rent adjustments according to the then prevailing market conditions.

At 31 December 2012, the Group had total future minimum lease receivables under a non-cancellable operating lease with its tenant falling due as follows:

		2012 澳門元千元 MOP'000	2011 澳門元千元 MOP'000
1年以內	Within one year	2,719	1,174
第2年	In the second year	1,360	—
		4,079	1,174

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(ii) 為承租人：

本行以營運租賃安排承租土地及樓宇，此類租賃之租期為協商1到10年不等。在不可撤銷的營運租賃條款下，本行擁有合共最少未來已承諾的租金支付如下：

(ii) As lessee:

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

		2012 澳門元千元 MOP'000	2011 澳門元千元 MOP'000
1年以內	Within one year	56,138	41,873
1-5年(含)	In the second to fifth years, inclusive	136,987	96,049
5年以上	After five years	77,756	29,775
		270,881	167,697

23. 衍生金融資產及負債

本行持有的衍生金融工具以交易及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。

以下報表顯示金融衍生工具的公允值，而該類公允值與名義值一起被記錄為資產或負債。名義價值以總額入賬，是計量金融衍生工具價值變動的基礎。名義價值僅顯示期末的交易餘額，既不能用其衡量市場風險，也不能用其衡量信用風險。

23. 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, recorded gross is the basis upon which changes in the value of derivatives are measured. The notional amounts indicate the volume of transactions outstanding at the year end and are indicative of neither the market risk nor the credit risk.

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		2012			
		合約標的 金額 Notional amount 澳門元千元 MOP'000	資產 Assets 澳門元千元 MOP'000	合約標的 金額 Notional amount 澳門元千元 MOP'000	負債 Liabilities 澳門元千元 MOP'000
遠期外幣對換合約	Forward foreign exchange contracts	10,095,826	91,810	30,768,540	192,457
利率掉期	Interest rate swap	—	—	135,728	5,475
利率期權	Interest rate options	—	—	—	—
		10,095,826	91,810	30,904,268	197,932

		2011			
		合約標的 金額 Notional amount 澳門元千元 MOP'000	資產 Assets 澳門元千元 MOP'000	合約標的 金額 Notional amount 澳門元千元 MOP'000	負債 Liabilities 澳門元千元 MOP'000
遠期外幣對換合約	Forward foreign exchange contracts	24,104,842	133,320	10,857,627	120,013
利率掉期	Interest rate swap	—	—	136,080	10,258
利率期權	Interest rate options	40,024	10,591	—	—
		24,144,866	143,911	10,993,707	130,271

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度及較大的波動性。

At their 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.

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。

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

本行的衍生產品合約作為總體市場風險管理的組成部分之一，受到嚴密的監管。

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



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24. 回購協議

本行有在回購協議(回購)下借出及售證券的計劃。

於報告期末沒有出售回購合約的證券。

截至2011年12月31日，帶回購協議的已售證券賬面價值為835,911,000澳門元(2010年無)。攤餘成本法為279,792,000澳門元的證券被分類為持有至到期(見財務附註11)，公允價值為557,119,000澳門元的證券被分類為可供出售(見財務附註12)。交易對手不用經過本行允許可以將這些證券再出售或再質押。這些證券在合併財務報表中被分別列示為「作為抵押物的持有至到期投資」和「作為抵押物的可供出售投資」的金融頭寸。本行根據本行與交易對手簽訂的主回購協議上載明的條款進行操作。

25. 公允值層級架構

公允價值

在活躍市場交易之金融工具之公允值乃根據於報告期末所報之市價計算。就金融資產而言，所報市價為現有買入價；而就金融負債而言，所報市價為現有賣出價。

倘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)，其公允值將採用估值方法確定。

衍生金融資產及負債採取現金流量折現估值技術確定其公允值。衍生金融資產及負債於之餘額於上文附註23披露。

24. Repurchase Agreements

The Bank has a programme to lend securities and to sell securities under agreements to repurchase (repos).

There was no security sold under agreements to repurchase as at the end of the reporting period.

The carrying amount of securities sold under agreements to repurchase as at 31 December 2011 was MOP835,911,000 of which securities with amortised cost of MOP279,792,000 were classified as held-to-maturity (Note 11) and securities with fair value of MOP557,119,000 were classified as available-for-sale (Note 12). The counterparty is allowed to sell or repledge those securities in the absence of default by the Bank. Those securities are presented in the consolidated statement of financial position as “Held-to-maturity investments pledged as collateral” and as “Available-for-sale investments pledged as collateral”, respectively. The Bank conducts these transactions under the terms that are based on the Master Repurchase Agreement entered between the Bank and the counterparty.

25. Fair Value and Fair Hierarchy

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 discounted cash flow model valuation techniques. The amounts of derivative financial assets and liabilities are disclosed in note 23 above.

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公允值層級架構

本行根據公允值的估值技巧將金融工具分為以下層級：

第一層：可從活躍市場取得相類似資產或負債之報價(未經調整)；

第二層：使用其他技巧，所有對所呈報之公允值有重大影響之參數均採用可直接或間接觀察之市場資訊；

第三層：使用並非基於可觀察市場資訊為重要參數之技巧。

下表按公允值層級對以公允值入賬之金融工具進行分析：

Fair value hierarchy

The Group uses the following hierarchy for determining and disclosing the fair value of financial instruments by valuation technique:

Level 1: quoted (unadjusted) prices in active markets for identical assets or liabilities;

Level 2: other techniques in which all inputs having a significant effect on reported fair values are based on definite information directly or indirectly observable in the market;

Level 3: techniques which use inputs which have a significant effect on their recorded fair value that are not based on observable market data.

The following table shows an analysis of financial instruments recorded at fair value by level of the fair value hierarchy:

		第一層 Level 1 澳門元千元 MOP'000	第二層 Level 2 澳門元千元 MOP'000	第三層 Level 3 澳門元千元 MOP'000
至2012年12月31日	At 31 December 2012			
<b>金融資產</b>	<b>Financial assets</b>			
可供銷售的投資：	Available-for-sale investments:			
— 負債類證券	— Debt securities	7,549,794	773,844	—
<b>以公允價值計量且其變動計入損益的金融資產</b>	<b>Financial assets at fair value through profit or loss</b>			
— 負債類證券	— Debt securities	1,653,317	382,202	—
衍生金融資產	Derivative financial assets	—	91,810	—
		9,203,111	1,247,856	—
<b>金融負債</b>	<b>Financial liabilities</b>			
衍生金融負債	Derivative financial liabilities	—	(197,932)	—

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至2011年12月31日	At 31 December 2011	第一層 Level 1 澳門元千元 MOP'000	第二層 Level 2 澳門元千元 MOP'000	第三層 Level 3 澳門元千元 MOP'000
<b>金融資產</b>	<b>Financial assets</b>			
可供銷售的投資：	Available-for-sale investments:			
— 負債類證券	— Debt securities	5,017,709	2,560,674	—
<b>以公允價值計量且其變動計入損益的金融資產</b>	<b>Financial assets at fair value through profit or loss</b>			
— 負債類證券	— Debt securities	692,010	294,376	—
衍生金融資產	Derivative financial assets	—	143,911	—
		5,709,719	2,998,961	—
<b>金融負債</b>	<b>Financial liabilities</b>			
衍生金融負債	Derivative financial liabilities	—	(130,271)	—

第一層與第二層互相轉化

以公允價值入賬的第一層與第二層金融資產轉化情況如下表所示：

Transfers between level 1 and 2

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

		從第二層轉為第一層 Transfers from level 2 to level 1	
		2012	2011
		澳門元千元 MOP'000	澳門元千元 MOP'000
以公允價值計量且其變動計入損益的金融資產	Financial assets at fair value through profit or loss		
負債類證券	Debt securities	—	80,942
可供出售的投資	Available-for-sale investments		
負債類證券	Debt securities	725,773	370,009
		725,773	450,951

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上述從第二層級轉為第一層級的金融資產，其公允價值使用估價及可觀察的市場情況獲得。

The above financial assets were transferred from level 2 to level 1 and the fair values were determined using observable market quotes.

本年，運用公允價值計量法，沒有資產從第一層級轉入或轉出至第二層級(2011年：無)；亦沒有資產轉入或轉出至第三層級(2011年：無)。

During the year, there were no transfers of financial assets from level 1 to level 2 (2011: nil) and no transfers into or out of level 3 fair value measurements (2011: nil).

**不使用公允價值計量的金融工具**

**Financial instruments not measured at fair value**

**(1) 在同業及金融管理機構的存款以及拆借出金額**

**(1) Balances and placements with banks and monetary authority**

浮息及隔夜存款之公允值與賬面值相等。定息存款的公允值按資金市場當時之利率作為折現率，以該存款直至到期日之剩餘期限，折現未來現金流計量。由於所有該等存款均於一年內到期，故其估計之公允值約等於其賬面值。

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.

**(2) 客戶貸款、墊款及貿易票據**

**(2) Loan, advances and trade bills**

客戶貸款、墊款及貿易融資以扣除減值撥備後列賬。除少部分客戶貸款及墊款以外，所有項目皆為浮息貸款。本行考慮相應市場利率後，評估貸款、墊款及貿易票據之公允值，並認為其總公允值與賬面總值不存有重大差異。

Loans, advances and trade finance are net of allowances for impairment. All items, except for a very insignificant portion of loans and advances to customers, bear interest at a floating rate. The Group has assessed the of fair value loan, 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.

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## (3) 持至到期日投資

持至到期日投資之公允值直接以市場價格釐定。

		賬面金額 Carrying value 2012 澳門元千元 MOP'000	公允價值 Fair value 2012 澳門元千元 MOP'000	未確認收益 Unrecognised gain 2012 澳門元千元 MOP'000
持有至到期投資	Held-to-maturity investments	7,777,682	7,766,399	(11,283)

		賬面金額 Carrying value 2011 澳門元千元 MOP'000	公允價值 Fair value 2011 澳門元千元 MOP'000	未確認收益 Unrecognised gain 2011 澳門元千元 MOP'000
持有至到期投資	Held-to-maturity investments	2,078,217	2,082,652	4,435

## (4) 未標價的可供出售的權益性工具

未標價的權益性工具以成本扣除減值準備入賬。

## (4) Unquoted available-for-sale equity investments

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

## (5) 客戶及同業存款

無既定到期日之浮息存款及結餘之公允值等於其賬面值。沒有市場報價的客戶與同業定息存款的公允值應按剩餘到期日相若之新債之利率貼現現金流量計算。僅當此類存款之到期日一般由報告期末起計少於一年，其公允值應與其賬面值相若。

## (5) Deposits from banks and customers

The estimated fair value of deposits and balances with no stated maturity and those 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.



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(6) 發行存款證及次級債

定息存款證預估的公允值是基於使用有相同信用風險的新債的利率以及該存款證剩餘的期限對現金流進行貼現而得到。由於發行在外的存款證的期限從報告期年底算起少於一年，所以其公允值與賬面值沒有實質上的不同。

(7) 發行債務及借款

發行債務及浮息借款的預估公允值是其賬面值。

(8) 應收款項、其他資產與其他負債

通常其他資產和其他負債都不含利息，因此其估計公允值近似等於賬面值。

(6) *Certificates of deposit issued and subordinated debts*

The estimated fair values of fixed interest bearing certificate of deposits 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 certificate of deposits outstanding is less than a year from the end of the reporting period, their fair values is not materially different to their carrying values.

(7) *Debt issued and borrowed funds*

The estimated fair values of the debt issued and Borrowed funds bearing floating rates are their carrying values.

(8) *Receivables and other assets and other liabilities*

The estimated fair value of the other assets and other liabilities, which are normally non-interest bearing, are approximately equal to their carrying value.

26. 金融風險管理的目標和政策

除衍生工具以外，本行主要持有金融工具包括有客戶貸款墊款及貿易票據；以公允價值計量且其變動計入損益之金融資產；可出售投資；持至到期日投資；現金及短期存款。

本行亦採用包括利率掉期合約；利率期權及遠期貨幣合約等衍生金融產品以管理因運作及融資帶來之利率風險及匯率風險。

26. **Financial Risk Management Objectives and Policies**

The Group's principal financial instruments, other than derivatives, comprise loans, advances and trade bills to customers, deposits from banks and customers, financial assets at fair value through profit or loss, available-for-sale investments, held-to-maturity investments and cash and short term deposits.

The Group also enters into derivative transactions, including principally interest rate swaps, interest rate options 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.

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本行設有成文風險管理方針及指引，當中列明整體業務策略，可接受風險之程度及其管理哲學，並設立了監控程序以便能及時地、準確地監控對沖交易。相關指引於每年覆審以保證其恰當性及遵守程度。董事會負責制定整體風險管理方法及批准風險策略及原則。資產及負債委員會負責制定風險管理策略，落實其原則、架構、政策及限制並負責管理及監控風險及就基本風險事件作適當決策。

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.

本行持有之金融工具主要面對市場風險(即外匯風險及利率風險)、信貸風險及流動性風險。由董事會審核及制定相關政策管理上述各項風險，有關風險概述如下。本行對各項衍生工具之會計政策於財務報告附註 2.4 表。

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 2.4 to the financial statements.

(a) 市場風險

(a) Market risk

市場風險包括外匯及利率風險等可觀察之市場變化而產生之虧損風險。

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

匯率風險

Foreign currency risk

本行承受當時市場外匯匯率波動對其財務狀況及現金流量之影響。本行已設定了各幣種之持倉限額，每日按所批准之限額獨立監控持倉限額。

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.

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本行之各種金融資產、金融負債及遠期  
外匯合約之貨幣集中情況分析如下：

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

		澳門元 MOP	港元 HKD	美元 USD	人民幣 RMB	其他 Others	總計 Total
2012年12月31日 (澳門元：百萬元)	31 December 2012 (MOP million)						
<b>資產</b>	<b>Assets</b>						
現金與銀行存款及存放貨幣 當局存款	Cash and balances with banks and deposits with monetary authority	1,780	2,482	585	931	150	5,928
存放同業	Placements with other banks	—	13,236	7,755	1,026	—	22,017
客戶貸款與墊款	Loans and advances to customers	4,322	24,633	23,093	16,727	248	69,023
以公允價值計量且其變動計 入損益的金融資產	Financial assets at fair value through profit or loss	—	1,081	419	462	74	2,036
可供出售投資	Available-for-sale investments	2	1,611	3,002	3,719	—	8,334
持有至到期投資	Held-to-maturity investments	2,998	1,020	1,150	2,610	—	7,778
衍生金融負債	Derivative financial assets	92	—	—	—	—	92
應收款及其他資產	Receivables and other assets	88	704	93	116	1	1,002
		9,282	44,767	36,097	25,591	473	116,210
<b>負債</b>	<b>Liabilities</b>						
客戶存款	Deposits from customers	10,578	56,377	13,062	12,003	1,783	93,803
同業存放	Deposits from banks	231	463	2,445	1,096	—	4,235
衍生金融負債	Derivative financial liabilities	193	—	5	—	—	198
已發行債券及借入資金	Debt issued and borrowed funds	—	2,001	—	—	—	2,001
已發行存款證	Certificates of deposit issued	—	154	1,197	4,190	—	5,541
其他負債	Other liabilities	122	1,546	95	148	39	1,950
		11,124	60,541	16,804	17,437	1,822	107,728
淨頭寸	Net position	(1,842)	(15,774)	19,293	8,154	(1,349)	8,482
遠期外匯互換合約 淨頭寸	Forward foreign exchange contracts net notional position	(153)	18,387	(11,557)	(8,105)	1,298	(130)

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		澳門元 MOP	港元 HKD	美元 USD	人民幣 RMB	其他 Others	總計 Total
2011年12月31日 (澳門元：百萬元)	31 December 2011 (MOP million)						
<b>資產</b>	<b>Assets</b>						
現金與銀行存款及存放貨幣 當局存款	Cash and balances with banks and deposits with monetary authority	1,501	2,304	303	1,139	125	5,372
存放同業	Placements with other banks	50	6,989	2,273	3,989	—	13,301
客戶貸款與墊款	Loans and advances to customers	4,103	23,872	22,643	7,671	291	58,580
以公允價值計量且其變動計 入損益的金融資產	Financial assets at fair value through profit or loss	—	412	414	13	147	986
可供出售投資	Available-for-sale investments	2	1,654	2,709	3,224	—	7,589
持有至到期投資	Held-to-maturity investments	750	238	1,090	14	—	2,092
衍生金融負債	Derivative financial assets	144	—	—	—	—	144
應收款及其他資產	Receivables and other assets	310	102	32	69	1	514
		6,860	35,571	29,464	16,119	564	88,578
<b>負債</b>	<b>Liabilities</b>						
客戶存款	Deposits from customers	9,468	39,048	7,043	10,945	1,569	68,073
同業存放	Deposits from banks	653	1,273	3,390	2	—	5,318
衍生金融負債	Derivative financial liabilities	130	—	—	—	—	130
已發行債券及借入資金	Debt issued and borrowed funds	—	2,001	—	—	—	2,001
已發行存款證	Certificates of deposit issued	—	1,133	—	2,523	—	3,656
其他負債	Other liabilities	8	557	1,407	133	3	2,108
		10,259	44,012	11,840	13,603	1,572	81,286
淨頭寸	Net position	(3,399)	(8,441)	17,624	2,516	(1,008)	7,292
遠期外匯互換合約 淨頭寸	Forward foreign exchange contracts net notional position	—	18,445	(29,825)	10,468	949	37

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**敏感度分析**

本行面對以與澳門元掛鉤之港幣及美元計值之現金及短期資金、客戶貸款及墊款以及同業及客戶存款所產生之匯率風險。由於董事會認為本行面對之匯率風險極微，故並無呈列敏感度分析。

以下報表顯示於報告期末，因人民幣匯率的合理可能變動而產生的敏感度，而其他影響本行稅前盈利（基於貨幣資產及負債的公允值的變動）及本行普通股本（基於可供出售類投資的公允值的變動）的因素不變。

**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 Yuan Renminbi (“RMB”). Since Macau Patacas is pegged 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 profit before tax (due to changes in the fair value of monetary assets and liabilities) and the Groups equity (due to changes in the fair value of available-for-sale investments).

		人民幣匯率 變化	稅前利潤 增加 或減少 Increases/ (decrease) in profit before tax 澳門元千元 MOP’000	權益增加 或減少 Increase/ (decrease) in equity 澳門元千元 MOP’000
		Change in RMB rate %		
2012年	2012			
若澳門元對人民幣升值	If the MOP strengthens against the RMB	5%	(222)	(186)
若澳門元對人民幣貶值	If the MOP weakens against the RMB	5%	222	186
2011年	2011			
若澳門元對人民幣升值	If the MOP strengthens against the RMB	5%	35	(161)
若澳門元對人民幣貶值	If the MOP weakens against the RMB	5%	(35)	161

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**利率風險**

利率風險乃由於利率變動可能影響未來現金流量或金融工具之公允值而產生。

本行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。利率風險按董事會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，亦為本行之持倉總額設定總限額。

下表顯示有關利率合理可能變動，即上調／下調50個基點對淨利息收入(NII)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行之金融資產與金融負債的浮動利率情況計算。

2012		2011	
預期淨利息收入變動		預期淨利息收入變動	
Change in projected net interest income		Change in projected net interest income	
基點變動	澳門元千元	基點變動	澳門元千元
Changes in basis points	MOP'000	Changes in basis points	MOP'000
+50	(30,331)	+50	(32,332)
-50	30,331	-50	32,332

**在險價值**

**目標，局限性和假設**

本行為妥善管理上述市場風險而成立了一支風險管理隊伍(簡稱「隊伍」)，此隊伍以本行之風險管理指引監控投資及財資相關活動，並負責將違例事件向管理層匯報。

**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 ("NII") 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 floating interest rate financial assets and financial liabilities.

**Value-at-Risk**

**Objectives, limitations and assumptions**

Mainly for managing the above market risks, a risk management team ("the team"), is established to monitor investment and treasury activities in accordance with the Group's risk management guidelines and to report exceptions to the management.



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除了持續監控各類風險限額(如：止蝕水平、持倉限額、信貸限額)及投資組合之損益情況以外，隊伍亦負責對本行之投資組合進行高水平之審核，以平衡風險及回報，及觀察市場變動以及本行之資產及負債組合，隊伍亦負責適當時向管理層建議修改投資策略及風險管理指引。

隊伍將於市況或本行之資產／負債條件有任何變動時檢討與投資有關之風險因素，並於有需要時向管理層作出建議。

本行採用以模擬歷史為基礎之在險價值(「在險價值」)及組合壓力測試等風險管理技術來辨識、衡量和控制本行投資之匯率風險及利率風險。在險價值所量度的，乃參照歷史數據(本行採用一年數據)，計算在指定信心水平(本行採納95%信心水平)，某指定期間(本行採用10個交易日持有期)之預計最大虧損。董事會已就本行之風險價值總值設立上限，並每日監察風險價值之變動情況。

在險價值為量度風險之統計性量度方法，但會因所採用之假設而有其限制。模擬歷史假設利率、匯率等市場指標過去實際可觀察之變動可反映日後可能出現之變化。這表示假如市場行為出現突如其來之變化，這方法之有效性會受到影響。採用10日持有期即假設可於10個交易日內平倉，但在嚴重缺乏流動性之情況下，此持有期可能並不足夠。此外，在險價值未必反映影響金融工具價格所有方面之風險，有可能低估真實面臨之市場風險。另外，在險價值並無計算在災難性風險之可能性中，但於不正常市況下使用壓力測試可減低此方面之限制。

In addition to a continuous monitoring risk limits (e.g. stop loss limits, position limits, credit limits) and the daily profit or loss of all portfolios, the team is also responsible for performing high level reviews of the Bank's portfolios for optimisation of risk and return, and for keeping track of the changes in the market as well as in the composition of the assets and liabilities of the Bank. Where necessary, the team will make recommendations to management for changes of strategies and risk guidelines.

The team reviews risk elements associated with investments in view of changes in market conditions or in the asset/liability conditions of the Group and makes recommendations to management if necessary.

Risk management techniques such as Value-at-Risk ("VaR") based on historical simulation and portfolio stress testing, are used to identify, measure and control foreign currency risk and interest rate risks of the Group's investments. VaR measures the expected maximum loss over a given time interval (i.e. 10 trading days) at a 95% confidence level based on historical data of one year. The board sets a limit on total VaR of the Group and monitor VaR on a daily basis.

VaR is a statistical measure of risks and has limitations associated with the assumptions employed. Historical simulation assumes that actual observed historical changes in market indices, such as interest rates, foreign exchange rates, reflect possible future changes. This implies that the approach is vulnerable to sudden changes in market behaviour. The use of a 10-day holding period assumes that the positions can be unwound in 10 trading days and the holding period may be insufficient at times of severe illiquidity. Also, VaR does not necessarily reflect all aspects of risks that affect the price of financial instruments and may underestimate real market risk exposure. In addition, VaR does not factor in the possibility of catastrophic risk but the use of stress testing for abnormal market conditions can mitigate this limitation.

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本行的投資分為交易性投資組合或非交易性投資組合。交易性投資組合包括外匯交易、利率互換和以公允價值計量且其變動計入損益的金融資產。非交易性投資組合包括可供出售投資和持有至到期投資。本行本年交易性投資組合和非交易性投資組合的在險價值如下表：

The Group's investments are either classified into trading portfolio or non-trading portfolio. Trading portfolio includes FX transactions, interest rate swap and financial assets at fair value through profit or loss. Non-trading portfolio includes available-for-sale investments and held-to-maturity investments. The VaRs for trading portfolio and non-trading portfolio of the Group during the year were as follows:

**交易性投資組合**

**Trading portfolio**

		2012			2011		
		平均值	最高值	最低值	平均值	最高值	最低值
		Average	Highest	Lowest	Average	Highest	Lowest
		澳門元千元	澳門元千元	澳門元千元	澳門元千元	澳門元千元	澳門元千元
		MOP'000	MOP'000	MOP'000	MOP'000	MOP'000	MOP'000
匯率風險	Foreign exchange risk	3,939	5,952	2,017	6,685	12,087	4,486
利率以及股價風險	Interest rate risk	20,033	31,254	8,014	3,984	14,758	276
交易性投資組合	Total VaR on trading						
總在險價值	portfolio	13,131	16,661	7,830	8,147	15,871	4,400

**非交易性投資組合**

**Non-trading portfolio**

		2012			2011		
		平均值	最高值	最低值	平均值	最高值	最低值
		Average	Highest	Lowest	Average	Highest	Lowest
		澳門元千元	澳門元千元	澳門元千元	澳門元千元	澳門元千元	澳門元千元
		MOP'000	MOP'000	MOP'000	MOP'000	MOP'000	MOP'000
匯率風險	Foreign exchange risk	22,304	47,056	15,114	13,265	19,729	8,700
利率風險	Interest rate risk	37,813	54,415	30,259	34,668	40,429	20,309
非交易性投資組合	Total VaR on non-trading						
總在險價值	portfolio	36,902	57,252	29,147	33,093	38,640	19,529

個別風險因素之在險價值為純粹因該風險因素波動而獨立可能產生之最大虧損。個別在險價值之合計並不等於在險價值總值，因風險因素之間之相關度會產生多元化效應。此外，就年內最高及最低之在險價值而言，每一市場之最高及最低在險價值未必於同一日出現。

VaR for each risk factor is the independently derived largest potential loss due to fluctuations solely in that risk factor. The individual VaR did not add up to the total VaR as there was diversification effect due to correlation amongst the risk factors. Moreover, in respect of the highest and lowest VaRs during the year, the highest and lowest VaRs in each market did not necessarily occur on the same day.

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**(b) 流動性風險**

流動性風險為本行於一般及受到壓力之情況下未能於到期時繳付應付款項之風險。為減低此風險，除核心存款基礎外，管理層已安排多元化資金來源，管理資產時考慮流動資金，並每日監察未來現金流量及流動資金。此結合預期現金流量及高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。

**(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. Management monitor the liquidity and solvency position on a daily and weekly basis respectively.

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## 財務報告 Financial Statements (續 Continued)

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本行之資產、負債、或有負債及未提取  
貸款承擔之以到期期限分析如下：An analysis of the maturity profile of the Group's  
assets, liabilities, contingent liabilities and  
undrawn loan commitments is as follows:

		少於三個月 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
2012年12月31日 31 December 2012 (澳門元：百萬元) (MOP million)							
<b>資產</b>	<b>Assets</b>						
現金與銀行存款 及存放貨幣當局 存款	Cash and balances with banks and deposits with monetary authority	5,928	—	—	—	—	5,928
存放同業	Placements with other banks	22,017	—	—	—	—	22,017
客戶貸款與墊款	Loans and advances to customers	12,642	24,969	19,578	11,973	(139)	69,023
以公允價值計量 且其變動計入 損益的金融資產	Financial assets at fair value through profit or loss	846	1,144	46	—	—	2,036
可供出售投資	Available-for-sale investments	888	836	6,600	—	10	8,334
持有至到期投資	Held-to-maturity investments	2,518	2,892	1,657	711	—	7,778
衍生金融負債	Derivative financial assets	24	68	—	—	—	92
應收款及其他資產	Receivables and other assets	647	30	127	—	198	1,002
		45,510	29,939	28,008	12,684	69	116,210
<b>負債</b>	<b>Liabilities</b>						
客戶存款	Deposits from customers	67,868	25,727	208	—	—	93,803
同業存放	Deposits from banks	4,015	220	—	—	—	4,235
衍生金融負債	Derivative financial liabilities	94	102	2	—	—	198
已發行債券及借入 資金	Debt issued and borrowed funds	—	—	1,401	—	600	2,001
存款證	Certificates of deposit issues	2,469	3,072	—	—	—	5,541
其他負債	Other liabilities	257	139	1	—	1,553	1,950
		74,703	29,260	1,612	—	2,153	107,728
淨資產／（負債）	Net assets/(liabilities)	(29,103)	679	26,396	12,684	(2,084)	8,482
或有負債	Contingent liabilities	694	1,343	39	—	—	2,076
未提款承諾	Undrawn loan commitments	3,395	2,857	4,237	—	—	10,489
總或有負債及承諾	Total contingent liabilities and commitments	4,089	4,200	4,276	—	—	12,565

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		少於三個月 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
2011年12月31日 (澳門元:百萬元)	31 December 2011 (MOP million)						
<b>資產</b>	<b>Assets</b>						
現金與銀行存款 及存放貨幣當局 存款	Cash and balances with banks and deposits with monetary authority	5,372	—	—	—	—	5,372
存放同業	Placements with other banks	12,159	1,142	—	—	—	13,301
客戶貸款與墊款	Loans and advances to customers	11,099	18,503	21,137	7,972	(131)	58,580
以公允價值計量 且其變動計入 損益的金融資產	Financial assets at fair value through profit or loss	500	161	325	—	—	986
可供出售投資	Available-for-sale investments	909	981	5,249	440	10	7,589
持有至到期投資	Held-to-maturity investments	765	1,209	118	—	—	2,092
衍生金融負債	Derivative financial assets	84	60	—	—	—	144
應收款及其他資產	Receivables and other assets	317	39	—	—	158	514
		31,205	22,095	26,829	8,412	37	88,578
<b>負債</b>	<b>Liabilities</b>						
客戶存款	Deposits from customers	49,236	17,857	890	—	—	68,073
同業存放	Deposits from banks	4,295	1,023	—	—	—	5,318
衍生金融負債	Derivative financial liabilities	56	64	10	—	—	130
已發行債券及借入 資金	Debt issued and borrowed funds	—	—	1,401	—	600	2,001
存款證	Certificates of deposit issues	2,292	103	1,261	—	—	3,656
其他負債	Other liabilities	1,167	362	22	—	557	2,108
		57,136	19,409	3,584	—	1,157	81,286
淨資產/(負債)	Net assets/(liabilities)	(25,931)	2,686	23,245	8,412	(1,120)	7,292
或有負債	Contingent liabilities	518	1,262	16	—	—	1,796
未提款承諾	Undrawn loan commitments	2,724	2,718	2,174	—	—	7,616
總或有負債及承諾	Total contingent liabilities and commitments	3,242	3,980	2,190	—	—	9,412

財務訊息披露(根據國際財務報告準則) Financial Information Disclosure in Accordance with IFRS (續 Continued)  
財務報告 Financial Statements (續 Continued)

財務報告附註 Notes to Financial Statements (續 Continued) 二零一二年十二月三十一日 31 December 2012

下表呈列於報告期末至到期日非衍生金融負債、以淨基準結算之衍生金融負債與以總額基準結算之衍生金融工具項下本行應付之現金流量。表內披露之金額為合約未經折現之現金流量，而本行則根據預測之未經折現現金流量管理內在流動性風險。

The table below presents the cash flow payables by the Group under non-derivative financial liabilities, derivatives financial liabilities that will be settled on a net basis and derivative financial instruments that will be settled on gross basis by remaining contractual maturities at the end of the reporting period. The amounts disclosed in the table are the contractual undiscounted cash flows, whereas the Group manages the inherent liquidity risk based on expected undiscounted cash flows.

		少於三個月 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
2012年12月31日 (澳門元：百萬元)	31 December 2012 (MOP million)						
客戶存款	Deposits from customers	68,070	25,836	209	—	—	94,115
同業存放	Deposits from other banks	4,033	222	—	—	—	4,255
舉借的債務， 借入資金與發行已 發行存款證	Debt issued, borrowed funds and certificates of deposit issued	2,518	3,156	1,457	1,026	600	8,757
總負債	Total liabilities	74,621	29,214	1,666	1,026	600	107,127
2011年12月31日 (澳門元：百萬元)	31 December 2011 (MOP million)						
客戶存款	Deposits from customers	49,465	17,899	904	—	—	68,268
同業存放	Deposits from other banks	4,311	1,031	—	—	—	5,342
舉借的債務， 借入資金與發行已 發行存款證	Debt issued, borrowed funds and certificates of deposit issued	2,313	147	2,747	1,044	600	6,851
其他金融負債	Other financial liabilities	967	318	—	—	—	1,285
總負債	Total liabilities	57,056	19,395	3,651	1,044	600	81,746



財務訊息披露(根據國際財務報告準則) Financial Information Disclosure in Accordance with IFRS (續 Continued)

財務報告 Financial Statements (續 Continued)

財務報告附註 Notes to Financial Statements (續 Continued) 二零一二年十二月三十一日 31 December 2012

		少於三個月 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
衍生現金流(2012) (澳門元：百萬元)	Derivatives cash flow (2012) (MOP million)						
以淨額結算的 衍生金融工具	Derivative financial instruments settled on net basis						
總流入	Total inflow	7	—	—	—	—	7
總流出	Total outflow	(9)	(3)	(1)	—	—	(13)
以總額結算的 衍生金融工具	Derivative financial instruments settled on gross basis						
總流入	Total inflow	29,043	10,027	—	—	—	39,070
總流出	Total outflow	(29,119)	(10,083)	—	—	—	(39,202)
衍生現金流(2011) (澳門元：百萬元)	Derivatives cash flow (2011) (MOP million)						
以淨額結算的 衍生金融工具	Derivative financial instruments settled on net basis						
總流入	Total inflow	47	60	—	—	—	107
總流出	Total outflow	(47)	(64)	(5)	—	—	(116)
以總額結算的 衍生金融工具	Derivative financial instruments settled on gross basis						
總流入	Total inflow	22,098	416	—	—	—	22,514
總流出	Total outflow	(22,083)	(414)	—	—	—	(22,497)

財務訊息披露(根據國際財務報告準則) Financial Information Disclosure in Accordance with IFRS (續 Continued)

財務報告 Financial Statements (續 Continued)

財務報告附註 Notes to Financial Statements (續 Continued) 二零一二年十二月三十一日 31 December 2012

(c) 信貸風險

信貸風險為因客戶或交易對手在交易中可能違約而產生之風險，主要來自本行之貸款、貿易融資及財資業務。

本行訂有信貸風險管理程序，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、風險總監、總經理、信貸部主管、市場部主管、及擁有廣泛銀行經驗之行政總裁及董事，並擁有客戶貸款及墊款之最終批核權。機關架構各級別均各自有信貸授權書所列明之借貸額度。信貸機關架構包括依據本行信貸政策批核信貸；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。問題信貸之管理及追收由獨立專職小組負責。

本行一貫以審慎原則管理其信貸風險。除對該政策定期作檢討外，亦會顧及目前商業及經濟狀況，監管規定及其資本來源等因素。

本行對一些不能按期償還的貸款實現降級制度，從正常等級降為不良等級。本行的貸款監測制度是遵從澳門金管局的要求設置的。本行的信貸管理部門及時監測逾期貸款。一旦貸款逾期未還，這些貸款將會被重分類至第二層級——特別關注賬戶，逾期超過90天的貸款將被分類為第三層級——次級類貸款，進行減值評估。

(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 to customers. 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 has a policy of downgrading loans from performing grade to non-performing grade when it became overdue. 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. Once the loans became overdue, they are reclassified into level 2 — special mention accounts. Loans overdue longer than 90 days are classified into level 3 — substandard accounts, and subject to impairment assessment.

財務訊息披露(根據國際財務報告準則) Financial Information Disclosure in Accordance with IFRS (續 Continued)  
財務報告 Financial Statements (續 Continued)

財務報告附註 Notes to Financial Statements (續 Continued) 二零一二年十二月三十一日 31 December 2012

面對之最大信貸風險

下表列示於報告期末不同項目(包括衍生工具)所面對之最大信貸風險。最大風險未考慮淨額結算整體協議以及抵押協議的影響,以資產負債表中的淨額呈示:

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 statement of financial position, before the effect of mitigation through the use of master netting and collateral agreements.

		最大風險敞口 總額 Gross maximum exposure 2012 澳門元千元 MOP'000	最大風險敞口 總額 Gross maximum exposure 2011 澳門元千元 MOP'000
存放同業結餘	Balances with other banks	2,274,851	3,016,631
存放貨幣當局	Deposits with monetary authority	1,378,111	1,179,340
定期存放同業款項	Placements with other banks	22,017,238	13,300,751
以公允價值計量且其變動計入損益的金融資產	Financial assets at fair value through profit or loss	2,035,519	986,386
客戶貸款和墊款	Loans and advances to customers	69,022,537	58,580,384
可供出售投資	Available-for-sale investments	8,333,814	7,031,440
已抵押的可供出售投資	Available-for-sale investments pledged as collateral	—	557,119
衍生金融資產	Financial derivatives assets	91,810	143,911
應收款及其他資產	Receivables and other assets	1,002,114	513,837
持有至到期投資	Held-to-maturity investments	7,777,682	1,812,243
持有至到期投資	Held-to-maturity investments pledged as collateral	—	279,792
總數	Total	113,933,676	87,401,834
保函	Guarantees	1,249,819	1,188,180
因給客戶開立信用證而承擔的負債	Liabilities under letters of credit on behalf of customers	826,279	607,817
未提款承諾	Undrawn loan commitments	10,488,525	7,616,262
總數	Total	12,564,623	9,412,259
總的信用風險敞口	Total credit risk exposure	126,498,299	96,814,093

財務訊息披露(根據國際財務報告準則) Financial Information Disclosure in Accordance with IFRS (續 Continued)  
財務報告 Financial Statements (續 Continued)

財務報告附註 Notes to Financial Statements (續 Continued) 二零一二年十二月三十一日 31 December 2012

信貸品質

Credit quality

(i) 以信貸品質分類之客戶貸款及墊款總額概述如下：

(i) Distribution of gross loans and advances to customers by credit quality are summarised as follows:

		附註 Notes	2012 澳門元千元 MOP'000	2011 澳門元千元 MOP'000
未逾期及未減值	Neither past due nor impaired	(i)	68,648,574	58,228,897
專項減值	Individually impaired	(ii)	43,586	45,895
已逾期但未減值	Past due but not impaired	(ii), (iii)	197,633	186,862
總計	Total		68,889,793	58,461,654

(i)：本行所有該等貸款未獲評級。

Note (i): The Group has unrated exposures for all these loans.

(ii)：本行持有的已逾期或已提專項減值的貸款有關的抵押物中主要由銀行存款和物業組成。本行當對可減值貸款進行專項評估時，考慮到抵押物價值，只有抵押物價值不足貸款和墊款(擔保品餘額)的部份被包括。截至2012年12月底由本行持有的總的擔保品餘額為2.00億澳門元(2011年為1.87億澳門元)。

Note (ii): The collaterals that the Bank held relating to loans which are past due or individually impaired mainly consisted of bank deposits and properties. The Bank 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 collaterals held by the Bank as at 31 December 2012 amounted to MOP 200 million (2011: MOP187 million).

(iii)：於報告期末，已逾期未減值的總的貸款與墊款分佈如下：

Note (iii): Distribution of gross loans and advances that were past due but not impaired at the end of the reporting period are summarised as follows:

財務訊息披露(根據國際財務報告準則) Financial Information Disclosure in Accordance with IFRS (續 Continued)  
財務報告 Financial Statements (續 Continued)

財務報告附註 Notes to Financial Statements (續 Continued) 二零一二年十二月三十一日 31 December 2012

		少於30天 Less than 30 days	31-60天 31-60 days	61-90天 61-90 days	長於90天 More than 90 days	合計 Total
至2012年12月31日 (澳門元:千元)	At 31 December 2012 (MOP'000)					
客戶貸款及墊款	Loans and advances to customers	160,250	561	3,784	2,038	197,633
至2011年12月31日 (澳門元:千元)	At 31 December 2011 (MOP'000)					
客戶貸款及墊款	Loans and advances to customers	146,523	31,981	3,745	4,613	186,862

本年，本行並無對此類金融資產重新定價。

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

**抵押品與信貸提升**

**Collaterals and other credit enhancements**

在決定收取所需之抵押品金額及種類時須視乎交易對手之信貸風險評估。取得之抵押品主要種類為銀行存款及物業。

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.

管理層監察抵押品之市值，並根據相關協議要求額外抵押品，並於檢討減值虧損撥備之充足性時監察取得之抵押品市值。

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.

本行之政策為順序出售已收回物業。所得款項用以減低或償還未決申索。一般而言，本行不會佔用已收回物業作業務用途。

It is the Group's policy to dispose of 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.

於報告期末，本行並無已收回資產。

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

財務訊息披露(根據國際財務報告準則) Financial Information Disclosure in Accordance with IFRS (續 Continued)  
財務報告 Financial Statements (續 Continued)

財務報告附註 Notes to Financial Statements (續 Continued) 二零一二年十二月三十一日 31 December 2012

**集中度風險**

於報告期末，本行因對最終控制公司之資金存放額佔本行資產12%(2011年為11%)而存在信貸集中度風險，詳見財務附註3(a)。

於報告期末，除了對最終控制公司的集中度風險，本行並無其他實質性的因與其他交易對手發生信貸關係產生的集中度風險。本行以向該借款者收取有形抵押品或質押存款以減低信用風險。

**(d) 資本管理**

本行資本管理之主要目的是為了確保本行遵守外界所訂之資本要求，而本行維持強勁信貸評級及穩健資本比率以支持其業務並努力提高股東價值。

本行管理其資本架構，並根據經濟狀況及其活動風險特性之轉變對資本架構作調整。為維持或調整資本架構，本行可調整向股東派發之股息金額、向股東發還資本或發行資本證券。資本架構管理的目的、政策及過程相對過往年度並無轉變。管理層每月根據總資本、總風險加權資產及資本充足比率監察資本充足水平。

**Concentration of risks**

As at end of the reporting period, the Group has certain concentration of credit risk as 12% (2011: 11%) of the Group's assets are placed with its ultimate holding company as shown in Note 3(a).

Other than the concentration risk with its ultimate holding company, the Group did not have any material concentration risk from credit exposure with other counterparties 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 objective 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.



財務訊息披露(根據國際財務報告準則) Financial Information Disclosure in Accordance with IFRS (續 *Continued*)

財務報告 Financial Statements (續 *Continued*)

財務報告附註 Notes to Financial Statements (續 *Continued*) 二零一二年十二月三十一日 31 December 2012

年內，本行確切遵守最低資本充足比率  
13%之監管要求。

During the year, the Group properly complied  
with the externally imposed capital requirement  
of a minimum capital adequacy ratio of 13%.

		2012	2011
資本充足率	Capital adequacy ratio	13.27%	16.01%

27. 財務報告的批准

本財務報告已於2013年3月27日經董事會批准及授權編刊。

27. Approval of the Financial Statements

The financial statements were approved and authorised for issue by the board of directors on 27 March 2013.

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

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

1. 財務信息

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

(a) 合併資產負債表和資產負債表

集團層面

綜合資產負債表

於二零一二年十二月三十一日

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

Statement of Financial Position (Consolidation)

As at 31st December 2012

		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	2,275,392,395.33		2,275,392,395.33
AMCM存款	Deposit with A.M.C.M.	1,378,110,996.49		1,378,110,996.49
應收賬項	Account receivable	548,082,680.85		548,082,680.85
在本地之其他信用 機構活期存款	Demand deposits with local banks	608,505,915.80		608,505,915.80
在外地之其他信用機構 活期存款	Demand deposits with correspondents	1,666,344,245.12		1,666,344,245.12
金，銀	Gold & Silver			
其他流動資產	Other current assets	158,410,067.61		158,410,067.61
放款	Loans & advances	68,867,978,854.30	36,968,627.73	68,831,010,226.57
在本澳信用機構拆放	Investments in local banks	3,079,840,000.00		3,079,840,000.00
在外地信用機構之通知 及定期存款	Deposits at call & time with correspondents	21,937,397,920.00		21,937,397,920.00
股票，債券及股權	Securities	15,266,103,244.27	127,158,625.51	15,138,944,618.76
承銷資金投資	Utilization of resources in trust			
債務人	Debtors			
其他投資	Other investments			
財務投資	Financial investments	10,176,235.67		10,176,235.67
不動產	Buildings	281,971,890.92	69,277,088.22	212,694,802.70
設備	Equipment	138,862,008.00	96,035,038.23	42,826,969.77
遞延費用	Preliminary expenses			
開辦費用	Setting up expenses			
未完成不動產	Immovables in progress			
其他固定資產	Other fixed assets	130,844,995.70	69,041,804.03	61,803,191.67
內部及調整賬	Sundry accounts	703,255,062.93		703,255,062.93
總額	Total	117,051,276,512.99	398,481,183.72	116,652,795,329.27

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

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

綜合資產負債表

於二零一二年十二月三十一日

Statement of Financial Position (Consolidation)

As at 31st December 2012

		澳門元 MOP	
負債	Liabilities	小結 Sub-total	總額 Total
活期存款	Demand deposit	17,774,587,191.60	
通知存款	Deposits at call	0.00	
定期存款	Time deposit	78,565,511,000.45	96,340,098,192.05
公共機構存款	Deposit of public sector	3,007,929,906.22	
本地信用機構資金	Deposits from local banks	1,386,917,379.71	
其他本地機構資金	Loans from local credit institutions		
外幣借款	Loans in foreign currency	2,848,476,372.86	
債券借款	Debts against debentures	2,001,290,000.00	
承銷資金債權人	Creditors of resources in trust		
應付支票及票據	Cheques & payment orders	551,657,189.60	
債權人	Creditors	14,249,713.42	
各項負債	Accounts payable		9,810,520,561.81
內部及調整賬	Sundry accounts		1,810,101,281.24
各項風險備用金	Provision		110,595,382.16
股本	Capital	461,194,000.00	
法定儲備	Legal reserve	419,753,100.00	
自定儲備	Statutory reserve		
其他儲備(附註)	Other reserves	3,457,468,324.04	4,338,415,424.04
歷年營業結果	Retained profit	3,232,663,554.59	
本年營業結果	Profit & loss for the year	1,010,400,933.38	4,243,064,487.97
總額	Total		116,652,795,329.27

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，總額為澳門元609,400,000元。

Note: Other Reserve has included the additional impairment allowance which is totally MOP609,400,000 according to the FSAM.

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

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

銀行層面

Bank Level

資產負債表

Statement of Financial Position

於二零一二年十二月三十一日

As at 31st December 2012

澳門元  
MOP

資產	Assets	資產總額 Total assets	備用金， 折舊和減值 Provision Depreciation & Impairment	資產淨額 Net assets
現金	Cash	2,275,392,395.33		2,275,392,395.33
AMCM 存款	Deposit with A.M.C.M.	1,378,110,996.49		1,378,110,996.49
應收賬項	Account receivable	548,082,680.85		548,082,680.85
在本地之其他信用 機構活期存款	Demand deposits with local banks	608,505,915.80		608,505,915.80
在外地之其他信用 機構活期存款	Demand deposits with correspondents	1,666,335,344.84		1,666,335,344.84
金，銀	Gold & Silver			
其他流動資產	Other current assets	238,218,004.21		238,218,004.21
放款	Loans & advances	68,867,978,854.30	36,968,627.73	68,831,010,226.57
在本澳信用機構拆放	Investments in local banks	3,079,840,000.00		3,079,840,000.00
在外地信用機構之通知 及定期存款	Deposits at call & time with correspondents	21,937,397,920.00		21,937,397,920.00
股票，債券及股權	Securities	15,259,721,924.10	127,158,625.51	15,132,563,298.59
承銷資金投資	Utilization of resources in trust			
債務人	Debtors			
其他投資	Other investments			
財務投資	Financial investments	90,156,237.73		90,156,237.73
不動產	Buildings	214,028,905.00	58,043,867.97	155,985,037.03
設備	Equipment	137,154,796.35	94,402,025.96	42,752,770.39
遞延費用	Preliminary expenses			
開辦費用	Setting up expenses			
未完成不動產	Immovables in progress			
其他固定資產	Other fixed assets	130,216,981.32	68,621,478.00	61,595,503.32
內部及調整賬	Sundry accounts	701,972,891.12		701,972,891.12
總額	Total	117,133,113,847.44	385,194,625.17	116,747,919,222.27

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

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

資產負債表

於二零一二年十二月三十一日

Statement of Financial Position

As at 31st December 2012

		澳門元 MOP	
負債	Liabilities	小結 Sub-total	總額 Total
活期存款	Demand deposit	17,806,051,953.82	
通知存款	Deposits at call	0.00	
定期存款	Time deposit	78,670,093,703.88	96,476,145,657.70
公共機構存款	Deposit of public sector	3,007,929,906.22	
本地信用機構資金	Deposits from local banks	1,386,917,379.71	
其他本地機構資金	Loans from local credit institutions		
外幣借款	Loans in foreign currency	2,848,476,372.86	
債券借款	Debts against debentures	2,001,290,000.00	
承銷資金債權人	Creditors of resources in trust		
應付支票及票據	Cheques & payment orders	551,657,189.60	
債權人	Creditors	14,249,713.42	
各項負債	Accounts payable		9,810,520,561.81
內部及調整賬	Sundry accounts		1,828,225,405.50
各項風險備用金	Provision		110,595,382.16
股本	Capital	461,194,000.00	
法定儲備	Legal reserve	409,989,800.00	
自定儲備	Statutory reserve		
其他儲備(附註)	Other reserves	3,457,468,324.04	4,328,652,124.04
歷年營業結果	Retained profit	3,195,859,303.40	
本年營業結果	Profit & loss for the year	997,920,787.66	4,193,780,091.06
總額	Total		116,747,919,222.27

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，總額為澳門元609,400,000元。

Note: Other Reserve has included the additional impairment allowance which is totally MOP609,400,000 according to the FSAM.

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

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

(b) 合併損益表和損益表

(b) Consolidated profit and loss account and profit and loss account

集團層面

Group Level

二零一二年營業結果演算

Income Statement Year End 2012

綜合營業賬目

Income Statement (Consolidation)

		澳門元 MOP	
借方 Debit	金額 Amount	貸方 Credit	金額 Amount
負債業務成本		資產業務收益	
Costs of credit operations	1,491,255,886.04	Income from credit operations	2,835,844,963.80
人事費用		銀行服務收益	
Personnel costs		Income from banking services	287,769,868.74
董事及監察會開支		其他銀行業務收益	
Board of directors & supervisors fee		Income from other banking services	27,647,597.64
職員開支		證券及財務投資收益	
Staff costs	240,728,291.91	Income from securities & equity investments	151,159,678.91
固定職員福利		其他銀行收益	
Staff benefits	20,740,745.46	Other banking income	70,200.00
其他人事費用		非正常業務收益	
Other personnel costs	6,406,239.61	Income from non-banking operations	10,220,237.40
第三者作出之供應		營業損失	
Third party supply	19,281,076.66	Operating loss	
第三者提供之勞務			
Third party services	122,131,411.16		
其他銀行費用			
Other banking costs	125,176,389.68		
稅項			
Taxation	2,607,567.73		
非銀行業務費用			
Costs of non-banking operations	1,949,791.81		
折舊撥款			
Depreciation allowances	28,105,579.55		
備用金之撥款			
Provision allowances	(289,030.27)		
營業利潤			
Operating profit	1,254,618,597.15		
總額		總額	
Total	3,312,712,546.49	Total	3,312,712,546.49



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

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

綜合損益計算表

Income Statement (Consolidation)

		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	1,254,618,597.15
歷年之損失 Loss related to previous years		歷年之利潤 Profit related to previous years	255,301.08
特別損失 Exceptional losses	2,471,411.29	特別利潤 Exceptional profits	
營業利潤之稅項撥款 Profit tax provision	146,661,553.56	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.	95,340,000.00	營業結果(虧損) Operating Result (loss)	
營業結果(盈餘) Operating Result (profit)	1,010,400,933.38		
總額 Total	1,254,873,898.23	總額 Total	1,254,873,898.23

董事長、常務董事兼執行董事  
Chairman, Managing Director & Executive Director  
朱曉平  
Zhu Xiaoping

副董事長兼執行董事  
Vice-Chairman & Executive Director  
禰永明  
Huen Wing Ming, Patrick

附註：以國際會計準則計算之本集團當年利潤與以  
AMCM監管要求計算之本集團當年利潤的差  
別是由於根據FSAM增撥的備用金所致。

Note: The difference of the Group's profit calculated  
according to IAS and to AMCM's regulation is arisen  
from additional impairment allowance according to  
FSAM.

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

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

銀行層面		Bank Level	
二零一二年營業結果演算		Income Statement Year End 2012	
營業賬目		Income Statement	
			澳門元 MOP
借方 Debit	金額 Amount	貸方 Credit	金額 Amount
負債業務成本		資產業務收益	
Costs of credit operations	1,493,384,888.34	Income from credit operations	2,835,707,054.85
人事費用		銀行服務收益	
Personnel costs		Income from banking services	273,576,918.84
董事及監察會開支		其他銀行業務收益	
Board of directors & supervisors fee		Income from other banking services	27,421,734.51
職員開支		證券及財務投資收益	
Staff costs	238,218,126.30	Income from securities & equity investments	151,159,678.91
固定職員福利		其他銀行收益	
Staff benefits	20,588,902.04	Other banking income	70,200.00
其他人事費用		非正常業務收益	
Other personnel costs	6,399,029.71	Income from non-banking operations	7,655,537.40
第三者作出之供應		營業損失	
Third party supply	19,112,939.58	Operating loss	
第三者提供之勞務			
Third party services	120,171,590.13		
其他銀行費用			
Other banking costs	126,033,291.00		
稅項			
Taxation	2,347,946.15		
非正常業務費用			
Costs of non-banking operations	1,949,791.81		
折舊撥款			
Depreciation allowances	27,327,375.11		
備用金之撥款			
Provision allowances	(289,030.27)		
營業利潤			
Operating profit	1,240,346,274.61		
總額		總額	
Total	3,295,591,124.51	Total	3,295,591,124.51

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

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

損益計算表

Income Statement

		澳門元 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	1,240,346,274.61
歷年之損失 Loss related to previous years		歷年之利潤 Profit related to previous years	255,301.08
特別損失 Exceptional losses	2,471,411.29	特別利潤 Exceptional profits	
營業利潤之稅項撥款 Profit tax provision	144,869,376.74	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.	95,340,000.00	營業結果(虧損) Operating Result (loss)	
營業結果(盈餘) Operating Result (profit)	997,920,787.66		
總額 Total	1,240,601,575.69	總額 Total	1,240,601,575.69

董事長、常務董事兼執行董事  
Chairman, Managing Director & Executive Director  
朱曉平  
Zhu Xiaoping

副董事長兼執行董事  
Vice-Chairman & Executive Director  
禰永明  
Huen Wing Ming, Patrick

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

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

(c) 管理層報告摘要

2012年，面對錯綜複雜的外部環境，我們堅決貫徹執行總行海外機構發展戰略要求，深入推進本地化經營，不斷提升市場競爭能力、改革創新能力和可持續發展能力，進一步推進資產、負債和中間業務的快速協調發展，更加深化全面風險管理，繼續保持和發展在關鍵業務領域的領先優勢，努力打造澳門民眾首選的本地主流銀行。

截至2012年末，集團總資產淨額為1,167億澳門元，比去年增長276億澳門元，增長率31.05%；總負債1,081億澳門元，比去年增長265億澳門元，增長率32.48%。存款餘額(包括公共機構存款)為993億澳門元，比去年增加281億澳門元，增長率39.44%；各項貸款餘額689億澳門元，比去年增加104億澳門元，增長率17.83%。不良貸款餘額和佔比繼續保持在較低水準，撥備提取充分，抵御風險能力大大增強。

(c) A summary of the management report

In year 2012, due to a complicate external environment, we insisted in executing the requirements of the development strategy established by the head office for the overseas institutions, further promoting the localization of management and constantly improving the market competition ability, reform and innovation abilities and sustainable development ability, further evolving the rapid and coordinated development of assets, liabilities and intermediary business, deepening the comprehensive risk management, continuing to maintain and develop the leading advantage in key areas of business and creating a local mainstream bank for the people of Macao.

As of the year ended 2012, the group total net assets amounted to MOP116,700,000,000.00 (one hundred and sixteen billions, seven hundred millions Macau Patacas), representing an increase of MOP27,600,000,000.00 (twenty-seven billions and six hundred millions Macau Patacas) over last year, corresponding to a 31.05% of growth rate; the total liabilities of MOP108,100,000,000.00 (one hundred and eight billions, one hundred million Macau Patacas), represented a growth of MOP26,500,000,000.00 (twenty-six billions and five hundred millions Macau Patacas) more than last year, corresponding to a growth rate of 32.48%. The deposit balance (including public institutions) amounted MOP99,300,000,000.00 (ninety-nine billions and three hundred millions Macau Patacas), which represented an increase of MOP28,100,000,000.00 (twenty-eight billions and one hundred million Macau Patacas) more than last year, with a growth rate of 39.44%; The loan balance amounted to MOP68,900,000,000.00 (sixty-eight billion and nine hundred millions of Macau Patacas), meaning a MOP10,400,000,000.00 (ten billions and four hundred millions Macau Patacas) increase when compared with last year, with a growth rate of 17.83%. The balance of non-performing loans' ratio was continuously maintained at a low level; the provision for extraction is full and the ability to resist risks was greatly enhanced.

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

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

以《國際財務報告準則》為基礎計算，本集團2012年度實現稅後利潤澳門元11.06億澳門元，加權平均權益回報率和平均總資產回報率分別為13.77%和1.06%。截至2012年末，本集團已審核的財務報表乃按照《國際財務報告準則》編製；若根據《金融體系法律制度》規定增撥備用金，經調整後盈利為澳門元10.1億澳門元。

本集團持續保持良好的經營表現和業績，贏得國際知名財經媒體的好評，2012年，工銀澳門連續第四年獲得美國《環球金融》、英國《銀行家》評選的「澳門地區最佳銀行」獎項。

工銀澳門將更加深入地扎根於澳門本土，根據澳門特別行政區政府的統一規劃，不斷加強對基礎設施、重點工程、社會民生和本地居民的服務力度，促進澳門經濟適度多元發展，為支持澳門特別行政區的經濟發展和社會繁榮做出應有的貢獻。

董事會主席  
朱曉平

二零一三年三月二十七日於澳門

Based on the calculation of International Financial Reporting Standards, in year 2012, our company achieved after-tax profits of MOP1,106,000,000.00 (one billion one hundred and six millions of Macau Patacas), with a return rate of Weighted Average Equity and the average rate of return on total assets respectively of 13.77% and 1.06%. The audited financial statements of our company regarding the financial year ended 2012 were executed in accordance with International Financial Reporting Standards; when having in mind the provisions' increase rules established by the Macau Financial System Act, the profits after adjustment were of MOP1,010,000,000.00 (one billion and ten millions Macau Patacas).

The good business performance and outstanding achievements continuously attained by the Group has deserved high comments from international well-known financial media; in 2012, the Industrial and Commercial Bank of China (Macau) Limited was awarded for the fourth consecutive year "The Best Bank in Macao Region" Award by the US "Global Finance" and British "The Banker".

The Industrial and Commercial Bank of China (Macau) Limited is strongly committed in putting down roots in Macau. In accordance with the global planning of the Macau Special Administration Region, we will reinforce our services towards the erection of civil infrastructures and key projects for this Region, as well as regarding social services to be provided to Macao residents, aiming at a developed diversified economy in Macau, supporting and contributing the economic development and prosperity of the Macau Special Administrative Region.

The Chairman of the Board of Directors  
Zhu Xiaoping

Macau, 27th March, 2013

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

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

**(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二零一二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二零一二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  
崔世昌核數師事務所  
(由崔世昌代表)

二零一三年三月二十六日於澳門

**(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 2012 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, 2012, as well as the financial results of the financial year ended 2012.

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)

Macau, 26th March, 2013



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

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

(c) 外部審計報告總結

致中國工商銀行(澳門)股份有限公司全體股東：(於澳門註冊成立之股份有限公司)

我們按照澳門特別行政區之《核數準則》和《核數實務準則》審核了中國工商銀行(澳門)股份有限公司二零一二年度的綜合財務報表，並已於二零一三年三月二十七日就該綜合財務報表發表了無保留意見的核數報告。

上述已審核的綜合財務報表由二零一二年十二月三十一日的綜合資產負債表以及截至該日止年度的綜合收益表、綜合全面收益表、綜合權益變動表和綜合現金流量表組成，亦包括重大會計政策的摘要和解釋附註。

隨附由管理層編製的摘要綜合財務報表是上述已審核綜合財務報表的撮要內容，我們認為，摘要綜合財務報表的內容，在所有重要方面，與已審核綜合財務報表的內容一致。

為更全面了解中國工商銀行(澳門)股份有限公司的財務狀況和經營結果以及核數工作的範圍，隨附的摘要綜合財務報表應與已審核的綜合財務報表以及獨立核數報告一併閱讀。

包敬燾註冊核數師  
安永會計師事務所

二零一三年三月二十七日，於澳門

(c) A summary of the external auditors' report

To all shareholders of Industrial and Commercial Bank of China (Macau) Limited, a corporation incorporated in the Macau SAR:

We have audited the consolidated financial statements of Industrial and Commercial Bank of China (Macau) Limited for the financial year 2012, according to the Auditing Rules ("Normas de Auditoria") and the Technical Auditing Rules ("Normas Técnicas de Auditoria") of the Macau Special Administration Region, and have issued an unqualified audit report in respect to such consolidated financial statement on 27th, March, 2013.

The above mentioned audited consolidated financial statement is made up of a composite balance sheet, a consolidated income statement, a consolidated statement of total income, a consolidated statement of changes in equity and a consolidated cash flow statement as of 31st December, 2012, including as well as a summary of significant accounting policies and explanatory notes.

The attached abstract consolidated financial statement, dully authorized by the management, is a summary of the above mentioned audited consolidated financial statements. We believe that the contents of such abstract consolidated financial statement are consistent with the audited consolidated financial statements in every significant aspect.

For a more comprehensive understanding of the financial status and the business result and the range of audit works of Industrial and Commercial Bank of China (Macau) Limited, the attached abstract consolidated financial statement should be read along with the audited consolidated financial statements and the independent auditor's report.

Bao King To Raymond, Registered Auditor  
Ernst & Young

27th March, 2013

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

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

(f) 持股5%以上的機構名單

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

朱曉平先生， 董事長、常務董事兼執行董事
沈曉祺先生， 副董事長、行政總裁兼執行董事
禰永明先生， 副董事長兼執行董事
吳宏波先生，董事
朱文信先生，董事
聶長雯女士，董事
唐志堅先生，董事

(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. Zhu Xiaoping, Chairman, Managing & Executive Director
Mr. Shen Xiaoqi, Vice Chairman, Chief Executive Officer & Executive Director
Mr. Huen Wing Ming, Patrick, Vice Chairman & Executive Director
Mr. Wu Hongbo, Director
Mr. Zhu Wenxin, Director
Ms. Nie Changwen, Director
Mr. Tong Chi Kin, Director

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

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

## 2. 公司治理

本行董事會有兩個下屬之重要委員會，分別為審計委員會與風險管理委員會。

### 審計委員會

#### 職能

- A. 監督本公司內部控制，審核本公司的管理規章制度及其執行情況，檢查和評估本公司重大經營活動的合規性和有效性；
- B. 審核本公司的財務信息及其披露情況，審核本公司重大財務政策及其貫徹執行情況，監督財務運營狀況；監控財務報告的真實性和管理層實施財務報告程序的有效性；
- C. 檢查、監督和評價本公司內部審計工作，監督本公司內部審計制度及其實施；對內部審計部門的工作程序和工作效果進行評價；
- D. 督促本公司確保內部審計部門有足夠資源運作，並協調內部審計部門與外部審計師之間的溝通；
- E. 法律、行政法規、規章規定的以及董事會授權的其它事宜。

#### 作用

加強對本公司財務收支、風險狀況、內部控制及公司治理的有效性進行監督、檢查和評價，加強公司內外部審計工作的監督與管理。

## 2. Corporate Governance

The board of directors established two key committees which are Audit Committee and Risk Management Committee.

### Audit Committee

#### Functions

- A. To supervise internal control, audit the implementation of managerial rules and regulations. To inspect and evaluate the compliance and effectiveness of the Group's key operational activities;
- B. To audit the Group's financial information and its disclosure, the Group's key financial policies and its execution. To supervise financial and operational status and monitor the authenticity of financial statements and the effectiveness of financial statement procedure adopted by the management;
- C. To review, supervise and assess the Group's internal auditing, monitor the Group's internal auditing institution and its implementation, assess working procedure and outcome of internal auditing department;
- D. To urge the Group guarantee enough resources for the internal auditing department and cooperate the communication between internal auditing department and external auditors;
- E. Other issues regulated by Law, administrative regulations and rules or authorised by the board.

#### Roles

The Group's effectiveness of supervision and evaluation on financial income and expense, risk status, internal control and corporate governance, together with the Group's internal and external auditing, could be strengthened.

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

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

**組成**

由不少於3名委員組成，其中1名為主任委員。董事會有權以決議方式更改審計委員會的組成與人數及增補撤換審計委員會委員。

**風險管理委員會**

**職能**

- A. 根據本公司總體戰略，審核和修訂本公司風險戰略、風險管理政策、風險偏好、全面風險管理架構和內部控制流程，對其實施情況及效果進行監督和評價，向董事會提出建議；
- B. 監督和評價風險管理部門的設置、組織方式、工作程序和效果，並提出改善意見；
- C. 對本公司風險管理政策、風險偏好和全面風險管理狀況進行評估；
- D. 法律、行政法規、規章規定的以及董事會授權的其它事宜。

**作用**

加強對本公司經營活動的監督與管理，提高公司決策效率，完善公司治理結構。

**組成**

由不少於3名委員組成，其中1名為主任委員。董事會有權以決議方式更改風險管理委員會的組成與人數及增補撤換風險管理委員會委員。

**Composition**

Composed by no less than 3 committee members, one of them is director. The board has the right to change the composition and members of the committee and to update or revoke the committee members.

**Risk Management Committee**

**Functions**

- A. To audit and modify the Group's risk strategy, risk management policies, risk preference, comprehensive risk management framework and internal control procedure according to the Group's overall strategy. To supervise and evaluate their implementation and outcome and give suggestions to the board;
- B. To monitor and assess the settings, organizations, working procedures and performances of risk management departments and forward improving opinions;
- C. To assess the Group's risk management policies, risk preferences and comprehensive risk management;
- D. Other issues regulated by Law, administrative regulations and rules or authorised by the board.

**Roles**

To strengthen the supervision and management of the Group's operation, improve the decision-making efficiency of the Group and perfect the corporation governance structure.

**Composition**

Composed by no less than 3 committee members, one of them is director. The board has the right to change the composition and members of the committee and to update or revoke the committee members.

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

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

3. 現金流量表(根據國際會計準則7號)

3. Cash Flow Statement (in accordance with IAS 7)

現金流量表

截至二零一二年十二月三十一日止年度

Statement of Cash Flows

Year ended 31 December 2012

銀行層面

Bank Level

		澳門元千元 MOP'000
經營活動產生的現金流	Cash flows from operating activities	
稅前利潤	Profit before tax	1,238,130
調整：	Adjustments for:	
折舊	Depreciation	27,328
可供出售投資產生的股息收入	Dividend income from available-for-sale investments	(1,863)
損失處置物業，機具及設備	Losses on disposal of items of property, plant and equipment	1,377
持有至到期投資折價攤銷	Amortisation of discount and premium of held-to-maturity investments	626
發行存款證折價	Amortisation of discount of certificate of deposits issued	8,412
可供出售投資處置淨收益	Net losses/(gains) from disposal of available-for-sale investments	(142,589)
以公允價值計量並計入損益的 金融資產公允價值變動收益	Net gains from financial assets at fair value through profits or loss	(3,208)
客戶貸款和墊款的減值準備	Impairment allowance on loans and advances to customers	14,391
持有到期投資的減值準備撥回	Write-back of impairment allowance on held-to-maturity investments	(8,452)
精明債券補償準備(撥回)	(Write-back)/provision for compensation to octave note holders	0
		1,134,152

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)  
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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

		澳門元千元 MOP'000
存於同業減少／(增加) (初始期限長於三個月)	Decrease/(increase) in placements with other banks with original maturity longer than three months	631,044
金融管理局票據減少／(增加) (初始期限長於三個月)	Decrease/(increase) in treasury bills with original maturity longer than three months	(1,097,861)
客戶貸款和墊款的增加	(Increase) in loans and advances to customers	(10,456,544)
應收款項及其他資產增加	(Increase) in receivables and other assets	(490,707)
金融資產公允價值變動損溢	(Increase)/Decrease in financial assets at fair value through profit or loss	(1,045,925)
同業存放增加／減少	(Decrease)/increase in deposits from other banks	(1,082,544)
客戶存款增加	Increase in deposits from customers	25,759,028
其他負債增加／減少	(Decrease)/increase in other liabilities	(159,866)
衍生金融負債增加	Increase in derivative financial liabilities	67,661
衍生金融資產增加／減少	(Decrease)/increase in derivative financial assets	52,101
經營活動產生的現金流	Cash generated from operations	13,310,539
繳付所得稅	Profits tax paid	(107,307)
<b>經營活動產生的淨現金流</b>	<b>Net cash flows from operating activities</b>	<b>13,203,232</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)  
(續 Continued)

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

		澳門元千元 MOP'000
<b>投資活動產生的現金流</b>	<b>Cash flows from investing activities</b>	
可供出售投資產生股息收入	Dividend income from available-for-sale investments	1,863
購買可供出售的投資	Purchases of available-for-sale investments	(6,368,283)
可供出售投資收回	Proceeds from disposal of available-for-sale investments	5,807,282
購買持有至到期投資	Purchases of held-to-maturity investments	(4,659,912)
持有至到期投資收回	Proceeds from redemption and retirement upon maturity of held-to-maturity investments	1,222,611
物業、機具和設備收益處置利得	Proceeds from disposal of items of property, plant and equipment	3
購買物業、機具和設備	Purchases of items of property, plant and equipment	(26,528)
<b>投資活動產生的淨現金流</b>	<b>Net cash flows used in investing activities</b>	<b>(4,022,964)</b>
<b>籌資活動現金流</b>	<b>Cash flows from financing activities</b>	
發行存款證	Proceeds from issue of certificates of deposit	6,056,684
贖回存款證	Redemption of certificates of deposit issued	(4,179,900)
<b>籌資活動產生的淨現金流</b>	<b>Net cash flows from financing activities</b>	<b>1,876,784</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>11,057,052</b>
期初現金及現金等價物	Cash and cash equivalents at beginning of year	18,277,588
期末現金及現金等價物	Cash and cash equivalents at end of Year	29,334,640
<b>現金及現金等價物餘額分析</b>	<b>Analysis of balances of cash and cash equivalents</b>	
庫存現金及銀行存款	Cash on hand and balances with banks	4,550,234
存放貨幣當局初始期限3個月內存款	Deposits with monetary authority with original maturity within three months	1,378,111
初始期限3個月內存放同業	Placements with other banks with original maturity within three months	21,506,262
初始其限3個月內政府部門債券	Treasury bills with original maturity within three months	1,900,033
		29,334,640

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

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

#### 4. 未包括衍生金融交易的表外風險

#### 4. Off-balance sheet exposures other than derivatives transactions

		澳門元千元 MOP'000
代客保管賬	Values received for safe keeping	718,059.31
代收賬	Bills for collection	7,870,540.68
抵押賬	Collateral	110,173,395.62
保證及擔保付款	Guarantee on a/c of customers	1,249,819.26
信用證	Letters of credit outstanding	220,100.85
承兌匯票	Bills & acceptance available for discount	606,178.44
其他備查賬	Other memorandum items	21,206,314.83
未提取貸款承諾	Undraw credit facilities	10,488,524.30
合計	Total	152,532,933.27

#### 5. 衍生品交易

#### 5. Derivatives transactions

		面值 Nominal Value	市場價值 Fair Value	加權信貸 風險金額 Credit Risk weighted amount
匯率類合約	Exchange rate contracts	39,348,763.87	(100,645.36)	172,017.83
利率類合約	Interest rate contracts	135,728.00	(5,475.48)	168.00
權益類合約	Equities contracts	0	0	0
商品類合約	Commodities contracts	0	0	0
其他	Others	0	0	0

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

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

## 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

參見本報告第59-61頁。

### (b) 撥備的計提基礎

參見本報告第57頁。

### (c) 金融工具的認定、分類以及估值方法

參見本報告第45-55頁。

### (d) 外幣資產與負債的轉換

參見本報告第61-62頁。

### (e) 合併報表編制基礎；

參見本報告第32頁。

### (f) 會計政策變化

參見本報告第32-33頁。

## 6. Accounting policies

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

#### Revenue recognition

Please refer to pages 59-61.

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

Please refer to page 57.

### (c) Recognition, classification and valuation methods of financial instruments

Please refer to pages 45-55.

### (d) Translation of foreign currency assets and liabilities

Please refer to pages 61-62.

### (e) Basis of consolidation;

Please refer to page 32.

### (f) Changes in accounting policies

Please refer to pages 32-33.

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

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

## 7. 關聯方交易

## 7.1 對關聯方的借貸政策

按當地監管機構及母行的有關規定管理關聯交易，本行的關聯方交易應當符合誠實信用及公允定價原則，不得向關聯方提供優越於同等信用級別的獨立第三方可以獲得的價格條件，同時按要求進行資訊披露和對外報告。一般關聯交易由本行高級管理層審批，重大關聯交易由信貸審查委員會審批，並由行政總裁以上人員簽批，二者均需報董事會備案。

## 7.2 與關聯方在資源、服務或責任上的交易以及當期交易餘額。

## 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. The Group adopted fair pricing mechanism and will not provide related parties prices superior to those independent third parties with same credit ratings. 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. General connected transactions should be approved by top management level, while substantial ones should be approved by the credit approval committee and signed by CEO or above. Both of them should be recorded to the board.

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

關聯方交易	Related party transactions	澳門元千元 MOP'000
存放同業款項	Inter-bank assets (deposits)	4,482,781.00
投資	Sundry investments	79,980.00
貸款及墊款	Credit granted	12,071,678.00
其它資產	Other assets	79,441.00
營業開支	Operating cost	95,192.00
客戶存款	Deposits of non-bank customers	1,771,619.00
同業存款	Inter-bank liabilities (deposits)	4,848,093.00
其它負債	Other liabilities	33,549.91
營業收入	Operating income	523,420.00

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(續 Continued)

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

## 8. 資本

### 8.1 定性描述：

#### (a) 資本工具：

##### 1. 股本

		澳門元千元 MOP'000
法定	Authorised	
一百萬股，每股 1,000 元澳門元	1,000,000 shares of MOP1,000 each	
已發行並已繳足：	Issued and fully paid,	
461,194 股，每股 1,000 元澳門元	461,194 shares of MOP1,000 each	461,194

##### 2. 股本溢價

股東支付的金額超過了發行股本面值的部份

##### 3. 法定儲備金

按澳門之銀行及保險業法例，本行及其在澳門之附屬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附屬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附屬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，並將於股東於股東週年大會上批准後轉撥自年度稅後盈利。

## 8. Capital

### 8.1 Qualitative disclosure:

#### (a) Capital instruments;

##### 1. Share Capital


##### 2. Share Premium

Shareholders paid the capital amount over the nominal value of the Issued Capital

##### 3. 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.

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4. 投資重估儲備金

可供出售類金融投資的累計  
淨市場價值的變動。

5. 其他儲備金

本行按照澳門金融監管局的  
規定，從留存收益中提取其  
他準備金，保持減值準備金  
餘額超過國際財務報告準則  
規定的水平。於二零一二年  
十二月三十一日，其他準備  
金中之 609,400,000 澳門元乃  
根據澳門金融監管局規定為  
不可分配之利潤。

4. Investment Revaluation Reserve

The cumulative net change in the  
fair value of the available-for-sale  
financial investments.

5. Other Reserves

The Bank complies with Monetary  
Authority of Macau's ("AMCM")  
requirement to maintain impairment  
allowances in excess of the Bank's  
collective impairment allowances  
required under International  
Financial Reporting Standards  
through the appropriation of retained  
profits to other reserves. As at 31  
December 2012, MOP609,400,000  
was included in other reserves which  
is not distributable under AMCM's  
requirement.

(b) 資本及對資本架構的管理；

本行資本管理之主要目的是為了確保本  
行遵守外界所訂之資本要求，而本行維  
持強勁信貸評級及穩健資本比率以支持  
其業務並努力提高股東價值。

本行管理其資本架構，並根據經濟狀況  
及其活動風險特性之轉變對資本架構作  
調整。為維持或調整資本架構，本行可  
調整向股東派發之股息金額、向股東發  
還資本或發行資本證券。資本架構管理  
的目的、政策及過程相對過往年度並無  
轉變。

(b) Summary of the Group's approach to assessing  
the adequacy of its capital to support current  
and future activities;

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.



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管理層每月根據總資本、總風險加權資產及資本充足比率監察資本充足水平。

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.

定量披露：

Quantitative disclosure:

		澳門元千元 MOP'000
已發行並已繳足資本	Paid-up share capital	461,194.00
發行溢價	Share premium	2,794,209.51
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	426,967.00
盈餘滾存(留存收益)	Profits brought forward (Retained Earning)	4,193,997.00
補充自有資本	Supplementary Capital (i.e. Tier 2 Capital)	1,872,690.00
財務參與或在附屬公司之資本性 投資	Financial holdings or capital instruments in subsidiaries	(79,980.00)
自有資本	Own Fund	9,669,077.51
含營運風險的償付能力比率(銀行)	Solvency Ratio (Bank level)	14.00%
含營運風險的償付能力比率(集團)	Solvency Ratio (Group level)	14.21%

9. 信用風險

9. Credit risk

9.1 對於信用風險的定性描述

9.1 Qualitative disclosure on the credit risk:

(a) 對逾期或不良貸款的定義；

(a) Definition of past due or impaired;

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。

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.

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**(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。

**(c) 對本行信用風險管理政策的討論。**

本行訂有信用風險管理程式，以計量、監察及控制信用風險。本行之信貸機關包括信貸委員會、風險總監、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。

**(b) Description of approaches followed 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) 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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9.2 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

地區 Region	政府、公營機構 Government	金融機構 Financial Institution	澳門元千元 MOP'000	
			其它公司 Other Company	總計 Total
澳門 Macau	215,000.00	—	28,016,802.44	28,231,802.44
中國 China	—	—	13,526,932.76	13,526,932.76
香港 Hong Kong	—	—	20,968,980.75	20,968,980.75

b. 債務證券

b. Debt securities

地區 Region	政府、公營機構 Government	金融機構 Financial Institution	澳門元千元 MOP'000	
			其它公司 Other Company	總計 Total
澳門 Macau	2,997,894.32	—	—	2,997,894.32
中國 China	880,643.62	2,194,649.25	7,711,641.20	10,786,934.07
香港 Hong Kong	442,730.77	1,779,327.04	719,381.58	2,941,439.39

c. 金融衍生工具

c. Financial Derivatives

地區 Region	政府、公營機構 Government	金融機構 Financial Institution	澳門元千元 MOP'000	
			其它公司 Other Company	總計 Total
澳門 Macau	—	—	—	—
中國 China	—	41,474.82	—	41,474.82
香港 Hong Kong	—	—	—	—

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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

## 9.2.2 授信行業分佈

## 9.2.2 Industry distribution of exposures

澳門元千元 MOP'000					
行業	總金額	不良貸款金額	一般減值準備	個別減值準備	淨金額
Industry	Gross Amount	Non-performing Loan	CIA (General Provision)	IIA (Specific Provision)	Net Amount
製造業					
Manufacturing industries	2,561,003,643.95	—	83,156,466.69	—	2,477,847,177.26
電力、氣體燃料及水					
Electricity, gas and water	2,598,822,575.53	—	14,824,515.64	—	2,583,998,059.89
建築及裝修工程					
Construction and public works	695,075,729.95	—	9,633,394.24	—	685,442,335.71
貿易、出入口、批發及零售					
Wholesale and retail trade	17,212,960,890.12	19,736,897.16	182,405,182.82	19,736,896.64	17,010,818,810.67
餐廳、酒店及相關行業					
Restaurants, hotels and similar	9,013,899,274.66	—	59,999,274.13	—	8,953,900,000.54
運輸、倉庫及通訊					
Transport, warehousing and communications	1,839,297,165.85	—	4,709,510.78	—	1,834,587,655.07
個人按揭貸款					
Personal housing loans (mortgage)	7,320,906,379.27	409,589.59	73,268,362.55	409,589.59	7,247,228,427.14
其它個人貸款					
Personal credit for other purposes	2,082,414,475.96	8,914,705.25	15,146,411.08	2,297,796.23	2,064,970,268.66
其它					
Others	25,543,598,719.89	14,524,345.26	268,736,882.09	14,524,345.78	25,260,337,492.02
合計					
Total	68,867,978,855.19	43,585,537.25	711,880,000.00	36,968,628.23	68,119,130,226.96

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9.2.3 資產和負債的期限分佈

9.2.3 Maturity analysis on assets and liabilities

澳門元千元 MOP'000

	即時償付	1月內到期	1-3月內到期	3月-1年內到期	1-3年內到期	3年以上	無指定期限	總計
資產	On	Up to	From 1 to	From 3 to	From 1 to	Over	Indefinite	Total
Assets	Demand	1 month	3 months	1 year	3 years	3 years	period	
客戶貸款及墊款								
Loans and advances to customers	1,839,074.11	2,786,973.53	7,936,410.52	24,825,291.73	19,514,886.02	11,965,342.95	—	68,867,978.86
存、拆放同業款項								
Cash and balances with and loans								
and advances to banks	2,274,841.26	20,557,044.16	1,460,193.76	—	—	—	—	24,292,079.18
存款證								
Certificates of deposit held	—	—	—	—	—	—	—	—
持有由金管局發行的證券								
Securities issued by Macao SAR								
Government and/or AMCM	—	900,000.00	1,300,000.00	800,000.00	—	—	—	3,000,000.00
其它證券								
Other securities	—	572,944.64	1,479,747.90	4,073,185.44	5,110,686.05	3,895,999.27	127,158.63	15,259,721.92
負債								
Liabilities								
同業存入、拆入款項								
Deposits and balances of banks								
and financial institutions	247,933.16	471,450.03	3,295,984.44	220,026.13	—	—	—	4,235,393.75
公共機構存款								
Deposits from public sector entities	396.22	253,771.61	604,040.99	2,149,721.09	—	—	—	3,007,929.91
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	17,806,051.95	22,573,413.09	26,766,175.45	23,577,566.97	207,478.07	528.33	—	90,931,213.86
發行存款證								
Certificates of deposits issued	—	—	2,469,561.80	3,075,370.00	—	—	—	5,544,931.80
其它發行證券								
Other securities issued.	—	—	—	—	1,400,800.00	—	600,490.00	2,001,290.00

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## 9.2.4 逾期資產分析

## 9.2.4 Analysis on past due assets

澳門元千元 MOP'000, %				
	逾期餘額 Past due loans	逾期 餘額百分比 Past due loans percentage	抵押品價值 Value of Collateral	個別減值準備 Specific Provision
(a) 逾期 3-6 月 Overdue for 3-6 months	6,409.40	0.010%	9,012.50	1,233.64
(b) 逾期 6 月 - 1 年 Overdue for 6 months - 1 year	1,571.09	0.002%	4,120.00	129.94
(c) 逾期 1 年以上 Overdue for more than 1 year	35,605.05	0.053%	—	35,605.05
	43,585.54	0.065%	13,132.50	36,968.63

## 10. 市場風險

## 10. Market risk

## 定性描述

## Qualitative disclosure

## (a) 對於市場風險管理目的以及政策的描述

## (a) 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。2012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 2012, we continued to strengthen market risk management by improving policies and procedures, risk reporting and limit management.



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定量披露

Quantitative disclosure

市場風險類型	Type	資本需求 Capital Requirement 澳門元千元 MOP'000
債券及與債券相關的衍生工具的總持倉額(長盤加短盤)之特定風險的市場風險資本要求	Interest Rate Risk — Specific Risk of Debt Securities and Debt-related Derivatives	7,169
一般市場風險的市場風險資本要求總額	Interest Rate Risk — General Market Risk of Debt Securities, Debt-related Derivatives and Other Interest Rate Derivatives	30,608
股權風險的總資本要求	Equity Position Risk	—
外匯風險的資本要求總額	Foreign Exchange Risk	6,521
商品風險資本要求總額	Commodity Risk	—

11. 銀行賬戶的利率風險

11. Interest rate risk in the banking book

定性描述

Qualitative disclosure

(a) 利率風險的性質；

(a) The nature of its interest rate risk;

本行的銀行賬戶主要以美元、港元及人民幣計值，因此，本行的利率風險乃主要由美元及人民幣利率之變動所可能影響的投資價值而產生。

Our banking book mainly consists of investments denominated in USD, HKD and RMB, therefore our interest rate risk arises from fluctuating U.S. and RMB interest rates, which may reduce the values of our investments.

(b) 對貸款提前償付與未到期存款提前支取的關鍵假設；

(b) Key assumptions regarding loan prepayments and behavior of non-maturity deposits;

提前還款是指借款人存入一筆款項，要求銀行用作提早清還部份或全部貸款。當銀行收到借款人要求提前部份或全部清還貸款的申請時，先覆查銀行便利函內容，對於提前還款是否需要徵收手續費。若借款人要求豁免手續費時，必須先得到銀行相關權限的審批人批准。最後從客戶的帳戶中扣除款項以償還貸款。

Early Redemption means the borrower to deposit a sum of money, the bank used for early partial or fully repayment of the loan. When the bank received the borrower requirement in advance of early partial or fully repayment of the loan, first verify the contents of the bank facility letter about the early redemption penalty. If the borrower wants to waive the early redemption penalty, need to get the bank approval of the approving officer has sufficient authority. At last, to debit the borrower's repayment account to repay the loan.

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## (c) 利率風險衡量的頻率；

本行每月會監控債券投資的久期，以確保久期是符合本行的政策和風險偏好。本行每季均會評估銀行帳戶在利率受到較大變動的情況下，即利率變動200個基點時，對我行資本額及財務狀況的影響。

## 定量披露

- (d) 以幣種來劃分在既定的風險管理方法下，利率增加或減少給銀行收益或經濟價值(或其他用以衡量的手段)帶來的增加或減少。

## 利率變動200基點時的利率風險分析

## (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 our bank account resulted from interest rate change by 200 basis points.

## Quantitative disclosure

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

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

貨幣：澳門元(千元) Currency: MOP (in Thousand)

項目	時段	第一部份 長盤	第二部份 (短盤)	第三部份 長盤	第四部份 (短盤)	淨長盤/ (短盤)總額	權數	加權淨長盤/ (短盤)
Item	Time band	Part I long	Part II (short)	Part III long	Part IV (short)	Total Net long/ (short)	weighing factor	position long/ (short)
		(a)	(b)	(c)	(d)	(e)		(f)
1	少於1日 Within 1 day	4,232,066	(3,300,670)	—	—	931,396	0.00%	—
2	>1 至 ≤7 日 >1 to ≤7 days	—	(639,958)	—	(153,110)	(793,068)	0.02%	(159)
3	>7 日至 ≤1 個月 >7 days to ≤1 month	211,007	(757,999)	—	—	(546,991)	0.10%	(547)
4	>1 至 ≤3 個月 >1 to ≤3 months	1,155,492	(2,178,588)	—	—	(1,023,095)	0.32%	(3,274)
5	>3 至 ≤6 個月 >3 to ≤6 months	70,037	(1,335,633)	—	—	(1,265,596)	0.72%	(9,112)
6	>6 個月至 ≤1 年 >6 months to ≤1 year	442	(956,187)	—	—	(955,746)	1.43%	(13,667)
7	>1 至 ≤2 年 >1 to ≤2 years	1,050	(6,451)	—	—	(5,401)	2.77%	(150)
8	>2 至 ≤3 年 >2 to ≤3 years	689	(1,154)	—	—	(466)	4.49%	(21)

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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

項目	時段	第一部份 長盤	第二部份 (短盤)	第三部份 長盤	第四部份 (短盤)	淨長盤/ (短盤)總額	權數	加權淨長盤/ (短盤)
Item	Time band	Part I long (a)	Part II (short) (b)	Part III long (c)	Part IV (short) (d)	Total Net long/ (short) (e)	weighing factor	weighted position long/ (short) (f)
9	>3 至 <= 4 年 >3 to <= 4 years	237	(222)	—	—	15	6.14%	1
10	>4 至 <= 5 年 >4 to <= 5 years	265	(21)	—	—	244	7.71%	19
11	>5 至 <= 7 年 >5 to <= 7 years	—	—	—	—	—	10.15%	—
12	>7 至 <= 10 年 >7 to <= 10 years	—	—	—	—	—	13.26%	—
13	>10 至 <= 15 年 >10 to <= 15 years	—	—	—	—	—	17.84%	—
14	>15 至 <= 20 年 >15 to <= 20 years	—	—	—	—	—	22.43%	—
15	超過 20 年 Over 20 years	—	—	—	—	—	26.03%	—
16	此幣別之加權總額 (1(d) - 15(d)之總和) Weighted position for this currency (sum of 1(d) - 15(d))							(26,910)
17	其他幣別之加權總額 Weighted position of all other currencies							462,211
18	所有幣別之加權總額 (16(f)+17(f)) Weighted position of all currencies (16(f)+17(f))							435,302
19	自有資金 * Own funds*							9,669,077.50
20	對經濟價值的影響以在自有資金中的比例表示 * (18(f) as % of 19(f)) Impact on economic value as % of own funds* (18(f) as % of 19(f))							4.50%

(\* 有關項目只適用於住所在澳門之信用機構。)

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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

利率變動 200 基點時的利率風險分析

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

貨幣：港元(以等值澳門元(千元)衡量) Currency: HKD (in MOP Thousand equivalent)

項目	時段	第一部份 長盤	第二部份 (短盤)	第三部份 長盤	第四部份 (短盤)	淨長盤/ (短盤)總額	權數	加權淨長盤/ (短盤)
Item	Time band	Part I long	Part II (short)	Part III long	Part IV (short)	Total Net long/ (short)	weighing factor	weighted position long/ (short)
		(a)	(b)	(c)	(d)	(e)		(f)
1	少於 1 日 Within 1 day	12,107,576	(7,238,613)	—	—	4,868,964	0.00%	—
2	>1 至 ≤ 7 日 >1 to ≤ 7 days	11,448,071	(6,800,293)	5,428,331	(969,959)	9,106,151	0.02%	1,821
3	>7 日至 ≤ 1 個月 >7 days to ≤ 1 month	7,574,447	(11,367,864)	12,971,076	—	9,177,659	0.10%	9,178
4	>1 至 ≤ 3 個月 >1 to ≤ 3 months	6,551,298	(15,579,562)	957,820	—	(8,070,444)	0.32%	(25,825)
5	>3 至 ≤ 6 個月 >3 to ≤ 6 months	480,156	(11,225,372)	—	—	(10,745,215)	0.72%	(77,366)
6	>6 個月至 ≤ 1 年 >6 months to ≤ 1 year	762,960	(3,167,605)	—	—	(2,404,645)	1.43%	(34,386)
7	>1 至 ≤ 2 年 >1 to ≤ 2 years	809,070	(21,912)	—	—	787,157	2.77%	21,804
8	>2 至 ≤ 3 年 >2 to ≤ 3 years	52,755	(1,149)	—	—	51,607	4.49%	2,317
9	>3 至 ≤ 4 年 >3 to ≤ 4 years	1,232	(286)	—	—	946	6.14%	58
10	>4 至 ≤ 5 年 >4 to ≤ 5 years	639	—	—	—	639	7.71%	49
11	>5 至 ≤ 7 年 >5 to ≤ 7 years	710,700	—	—	—	710,700	10.15%	72,136
12	>7 至 ≤ 10 年 >7 to ≤ 10 years	—	—	—	—	—	13.26%	—
13	>10 至 ≤ 15 年 >10 to ≤ 15 years	—	—	—	—	—	17.84%	—
14	>15 至 ≤ 20 年 >15 to ≤ 20 years	—	—	—	—	—	22.43%	—
15	超過 20 年 Over 20 years	—	—	—	—	—	26.03%	—
16	此幣別之加權總額 (1(d) - 15(d)之總和) Weighted position for this currency (sum of 1(d) - 15(d))							(30,214)

(\* 有關項目只適用於住所在澳門之信用機構。)

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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

利率變動 200 基點時的利率風險分析

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

貨幣：美元(以等值澳門元(千元)衡量) Currency: USD (in MOP Thousand equivalent)

項目	時段	第一部份 長盤	第二部份 (短盤)	第三部份 長盤	第四部份 (短盤)	淨長盤/ (短盤)總額	權數	加權淨長盤/ (短盤)
Item	Time band	Part I long (a)	Part II (short) (b)	Part III long (c)	Part IV (short) (d)	Total Net long/ (short) (e)	weighing factor	weighted position long/ (short) (f)
1	少於 1 日 Within 1 day	351,993	(2,928,838)	—	—	(2,576,845)	0.00%	—
2	>1 至 ≤ 7 日 >1 to ≤ 7 days	5,943,890	(194,881)	1,212,239	(5,542,330)	1,418,918	0.02%	284
3	>7 日至 ≤ 1 個月 >7 days to ≤ 1 month	7,702,338	(1,453,475)	6,048,126	(14,908,206)	(2,611,217)	0.10%	(2,611)
4	>1 至 ≤ 3 個月 >1 to ≤ 3 months	10,059,831	(9,488,990)	1,225,493	(1,915,111)	(118,777)	0.32%	(380)
5	>3 至 ≤ 6 個月 >3 to ≤ 6 months	3,703,759	(1,807,125)	4,351,837	(2,404,071)	3,844,400	0.72%	27,680
6	>6 個月至 ≤ 1 年 >6 months to ≤ 1 year	4,572,670	(838,364)	1,657,710	(1,250,379)	4,141,637	1.43%	59,225
7	>1 至 ≤ 2 年 >1 to ≤ 2 years	256,945	—	—	(31,936)	225,009	2.77%	6,233
8	>2 至 ≤ 3 年 >2 to ≤ 3 years	957,094	—	—	—	957,094	4.49%	42,974
9	>3 至 ≤ 4 年 >3 to ≤ 4 years	493,357	—	—	—	493,357	6.14%	30,292
10	>4 至 ≤ 5 年 >4 to ≤ 5 years	1,213,167	—	—	—	1,213,167	7.71%	93,535
11	>5 至 ≤ 7 年 >5 to ≤ 7 years	—	—	—	—	—	10.15%	—
12	>7 至 ≤ 10 年 >7 to ≤ 10 years	—	—	—	—	—	13.26%	—
13	>10 至 ≤ 15 年 >10 to ≤ 15 years	—	—	—	—	—	17.84%	—
14	>15 至 ≤ 20 年 >15 to ≤ 20 years	—	—	—	—	—	22.43%	—
15	超過 20 年 Over 20 years	—	—	—	—	—	26.03%	—
16	此幣別之加權總額 (1(d) - 15(d)之總和) Weighted position for this currency (sum of 1(d) - 15(d))							257,231

(\* 有關項目只適用於住所澳門之信用機構。)

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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

利率變動 200 基點時的利率風險分析

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

貨幣：人民幣(以等值澳門元(千元)衡量) Currency: CNY (in MOP Thousand equivalent)

項目	時段	第一部份 長盤	第二部份 (短盤)	第三部份 長盤	第四部份 (短盤)	淨長盤/ (短盤)總額	權數	加權淨長盤/ (短盤)
Item	Time band	Part I long	Part II (short)	Part III long	Part IV (short)	Total Net long/ (short)	weighing factor	weighted position long/ (short)
		(a)	(b)	(c)	(d)	(e)		(f)
1	少於 1 日 Within 1 day	534,026	(486,410)	—	—	47,616	0.00%	—
2	>1 至 ≤ 7 日 >1 to ≤ 7 days	615,359	(488,934)	52,066	(65,298)	113,193	0.02%	23
3	>7 日至 ≤ 1 個月 >7 days to ≤ 1 month	1,104,496	(1,044,864)	657,523	(6,077,987)	(5,360,832)	0.10%	(5,361)
4	>1 至 ≤ 3 個月 >1 to ≤ 3 months	2,743,285	(5,000,206)	976,446	(1,132,367)	(2,412,843)	0.32%	(7,721)
5	>3 至 ≤ 6 個月 >3 to ≤ 6 months	8,534,933	(4,752,467)	2,711,930	(4,702,287)	1,792,109	0.72%	12,903
6	>6 個月至 ≤ 1 年 >6 months to ≤ 1 year	5,169,415	(5,358,052)	1,176,906	(1,702,408)	(714,140)	1.43%	(10,212)
7	>1 至 ≤ 2 年 >1 to ≤ 2 years	2,503,718	(174,251)			2,329,467	2.77%	64,526
8	>2 至 ≤ 3 年 >2 to ≤ 3 years	1,830,024	(2,562)			1,827,463	4.49%	82,053
9	>3 至 ≤ 4 年 >3 to ≤ 4 years	772,563				772,563	6.14%	47,435
10	>4 至 ≤ 5 年 >4 to ≤ 5 years	668,580				668,580	7.71%	51,548
11	>5 至 ≤ 7 年 >5 to ≤ 7 years						10.15%	
12	>7 至 ≤ 10 年 >7 to ≤ 10 years	—	—	—	—	—	13.26%	—
13	>10 至 ≤ 15 年 >10 to ≤ 15 years	—	—	—	—	—	17.84%	—
14	>15 至 ≤ 20 年 >15 to ≤ 20 years	—	—	—	—	—	22.43%	—
15	超過 20 年 Over 20 years	—	—	—	—	—	26.03%	—
16	此幣別之加權總額(1(d) - 15(d)之總和) Weighted position for this currency (sum of 1(d) - 15(d))							235,194

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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

## 12. 操作風險

本行操作風險管理的目的是將操作風險事件導致的影響控制在可以承受的合理範圍之內，實現銀行價值最大化。本行執行的是「綜合管理、分類控制」的操作風險管控模式。

工銀澳門董事會和高級管理層承擔本行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，確保全行範圍內操作風險管理的一致性和有效性。

工銀澳門風險管理委員會內專設操作及法律風險管理小組，具體負責操作風險組織協調職責，研究處理操作風險涉及的有關重要問題和重大風險事項。基於下列的操作風險管理措施的執行，在2012年工銀澳門有關操作風險管理情況良好：

根據母行及監管之操作風險管理標準，建立和完善相關制度體系，定期梳理完善現行規章制度，開展操作風險識別和評估工作。

安排專人負責通過定期系列數據報表對有關風險進行監測，收集操作風險損失數據，通報操作風險管理的總體狀況和操作風險事件，並引入集團的先進管理方法和成熟監控系統，提高操作風險管理效率。

## 12. Operational Risk

The Group's objective on the management of operational risk is to control the impact of certain operational risk affairs and realize the maximization of the bank's value. The Group adopts the operational risk control mode of "integrated management, classified control".

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 to establish and implement operational risk management system, the consistency and efficiency of operational risk management at bank level is ensured.

Under the Risk Management Committee, the Operational Risk Management Sub-committee is set up and responsible for the organization and coordination of operational risk management, studying and finding solution for solving problems and material operational risk events. The management of operational risk at the Bank was satisfactory in 2012 due to the implementation of following measures:

Based on the parent bank's operational risk management standard, the Bank has established and reinforced the standard of operational risk management by regularly reviewing, revising the policy guidelines, and implementing measures on operational risk identification and assessment.

Specific staff is assigned to monitor operational risk by regularly reviewing systemic data profile. Through the collection of data, circulation of operational risk management report, communication on operational risk events, and the induction of the ICBC Group's advanced management methodology and sophisticated monitoring system, the efficiency of the Bank's operational risk management is gradually improved.

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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

制定與業務規模和複雜性相適應的應急和業務連續方案，建立恢復服務和保證業務連續運行的備用機制，或將購買保險作為緩解操作風險的一種方法。

The Bank has established contingency and business continuity plan, which is in line with the business scale and complexity of the Bank. Also the standby mechanism for business recovery and continuation of the business operation has been set up. Insurance cover acquisition is also applied as one of the measures to reduce operational risk.

制定與外包業務有關的風險管理政策，確保業務外包有嚴謹的合同和服務協議、各方的責任義務規定明確。

The establishment and implementation of out-sourcing policy has warranted comprehensive outsourcing terms and service agreement, in which the responsibilities and obligations of the contracting parties are specified.

滿足本地監管機構關於資本充足率管理的要求，也是本行操作風險管理的重要構成部份。

As also an important part of operational risk management, the Bank needs to meet with the capital adequacy requirements of the local supervisory authority.

### 13. 外匯風險

#### 定性描述

- (a) 對外匯風險管理目標與管理政策的描述；

作為本行市場風險管理的一部分，本行的外匯匯率風險管理目標是平衡外匯匯率變動所產生的風險和回報。本行已設定了各幣種之持倉限額，每日按所批准之限額獨立監控持倉限額。

### 13. Foreign Exchange Risk

#### Qualitative disclosure

- (a) A description of its risk management objectives and policies on foreign exchange exposures;

As part of our market risk management, the objective of foreign exchange rates risk management is to obtain the best balance of risk and return of our Bank's positions arising from movements in foreign exchange rates. Our policies on foreign exchange exposure include currency position limits setting and monitoring.

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定量披露

Quantitative disclosure

(b) 各項外匯的淨頭寸情況：

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

(澳門元：千位) (in MOP Thousand or equivalent)

貨幣	Currency	不包括期權 合約的 淨持倉長盤 或短盤 <sup>@</sup> Net Open Position excluding option contracts Long or Short <sup>@</sup>	期權合約 的淨長盤 或短盤 <sup>@</sup> Net Position in Option contracts Long or Short <sup>@</sup>	已包括 期權合約的 淨持倉長盤 或短盤 <sup>@</sup> Net Open Position including option contracts Long or Short
1. 澳洲元	1. Australian dollars	(276)		(276)
2. 加拿大元	2. Canadian dollars	1,366		1,366
3. 人民幣	3. Chinese renminbi	74,653		74,653
4. 歐元	4. Euro	724		724
5. 港元	5. Hong Kong dollars	2,711,888		2,711,888
6. 日圓	6. Japanese yen	892		892
7. 新西蘭元	7. New Zealand dollars	1,782		1,782
8. 英鎊	8. Pound sterling	(521)		(521)
9. 新加坡元	9. Singapore dollars	1,401		1,401
10. 瑞士法郎	10. Swiss francs	(427)		(427)
11. 美元	11. US dollars	7,635,072		7,635,072
12. 以上未列出的貨幣， 黃金除外	12. Foreign currencies not separately specified above, except gold	670		670

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(c) 淨頭寸不低於所有外匯總淨頭寸的10%的信息：

(c) 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)

	資產 Assets	負債 Liabilities
即期 Spot	1,395,296,000.00	—
	買入 Purchases	賣出 Sales
遠期 Forward	17,398,128,325.00	(941,707,500.00)
按Delta加權計算出來的期權合約的淨長盤或短盤 Net options position, calculated on the basis of the delta-weighted position of the relevant option contracts	—	—
淨長盤(淨短盤) Net long (or net short) position		2,632,900,497.82

美元(原幣)/USD (Original CCY)

	資產 Assets	負債 Liabilities
即期 Spot	8,026,068.67	(181,796,230.00)
	買入 Purchases	賣出 Sales
遠期 Forward	1,790,530,585.00	(3,064,233,872.00)
按Delta加權計算出來的期權合約的淨長盤或短盤 Net options position, calculated on the basis of the delta-weighted position of the relevant option contracts	—	—
淨長盤(淨短盤) Net long (or net short) position		956,296,651.19

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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

## 14. 流動性

### 定性分析

(a) 本行流動性風險管理的目的以及措施；

本行流動性風險管理的目標是，通過建立科學完善的流動性風險管理機制以及對流動性風險實施有效的識別、計量、監控和報告，確保本行在正常經營條件及壓力狀態下，能及時滿足本行資產、負債及表外業務引發的流動性需求和履行對外支付義務，有效平衡資金的效益性和安全性。

本行流動性風險管理的策略是，在充分考慮本行組織結構、主要業務特點以及監管政策基礎上，明確流動性風險管理的集中管理模式，並列明有關流動性風險管理特定事項的具體政策。流動性風險管理重要政策則具體結合本行外部宏觀經營環境和業務發展情況制定，有效均衡安全性、流動性和收益性。

本行根據AMCM的法規指引、總行的規章制度以及本行關於流動性管理的相關指引，按照審慎原則，運用情景分析法和敏感度分析法實施流動性風險壓力測試。除採取不同的維度對流動性進行衡量以外，還將化解可能的流動性危機的職責具體分配到各相關部門，同時也會按照監管要求對流動性情況進行披露。

## 14. Liquidity

### Qualitative disclosure

(a) The Group's risk management objectives and policies on liquidity risk;

The objective of liquidity risk management of the Bank is to meet the liquidity needs of asset, liability and off-balance sheet activities and meet its payment obligation to external parties on a timely basis and to effectively balance fund profitability and security no matter during the normal operation or at a highly stressed condition through the development of a scientific and comprehensive liquidity risk management mechanism and the implementation of effective identification, measurement, monitoring and reporting measures on liquidity risk.

The strategy of liquidity risk management of the Bank is to establish a centralized liquidity risk management mode based on the thorough consideration of the organizational structure and major business characteristics of the Bank as well as regulatory policies, and list out concrete policies in relation to specific matters of liquidity risk management. Important policies for liquidity risk management are formulated in accordance with external and macro operating environments and business development of the Bank, with a view to striking an effective balance among security, liquidity and profitability.

The Group manages its liquidity risk according to the rules and regulations from AMCM, the Head Office and its internal institutions. Following the prudence principle, the Bank employs the scenario analysis method and the sensitivity analysis method to perform the stress testing on liquidity risk. It not only adopted multiple-dimensional methods to measure liquidity risk, but also allocated the responsibilities to solve possible liquidity risk to certain departments. It disclosed its liquidity status strictly following the supervisory instructions.

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

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

## 定量披露

## Quantitative disclosure

	澳門元千元 / % MOP'000/%
(b) 全年平均持有流動現金之最低要求 Minimum weekly amount of cash in hand	1,611,508
(c) 全年平均持有之流動現金額 Average weekly amount of cash in hand	1,933,809
(d) 全年平均之償付資產 Specified liquid assets	46,692,935
(e) 全年平均之償付資產對基本負債比率 Ratio of specified liquid asset to total basic liabilities	54%
(f) 全年平均之一個月流動性比率 One-month liquidity ratio in the last week of each month	138%
(g) 全年平均之三個月流動性比率 Three-month liquidity ratio in the last week of each month	51%

## 15. 其他信息

- (a) 充作信用機構擔保或第三方負債的資產；

本行無相關資產。

- (b) 可能導致造成銀行財務狀況重大影響的訴訟。

本行在日常經營過程中涉及若干法律訴訟。這些訴訟大部分是由本行為收回不良貸款而提起的。本行預計這些未決訴訟不會對本行的業務、財務狀況或經營業績造成任何重大影響。

## 15. Others

- (a) The credit institution's assets that are pledged as security for the credit institution or a third party's liabilities;

The Bank does not have such assets.

- (b) Outstanding litigations which may have a significant impact on the Group's financial position.

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

## 16. 說明

- (a) 第一至第十五項披露事項中，第一項與第六項為經過審計項目。

- (b) 如無特別註明，以上所有數據的時間均為二零一二年十二月三十一日。

## 16. Notes

- (a) Item 1 and Item 6 are audited among all the items disclosed.

- (b) The time of all data is on Dec, 31<sup>st</sup>, 2012 without specification.



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

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

1. 財務信息

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

(a) 資產負債表

資產負債表  
於二零一二年十二月三十一日

1. Financial Statements

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

(a) Balance sheet

Statement of Financial Position  
As At 31st December 2012

				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	1,533,340.57		1,533,340.57
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	34,230,787.60		34,230,787.60
放款	Loans & advances			
在本澳信用機構拆放	Investments in local banks	58,037,795.08		58,037,795.08
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			
承銷資金投資	Utilization of resources in trust			
債務人	Debtors			
其他投資	Other investments			
財務投資	Financial investments	10,000.00		10,000.00
不動產	Buildings			
設備	Equipment	230,691.35	195,426.26	35,265.09
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	132,865.00	65,291.07	67,573.93
內部及調整賬	Sundry accounts	113,692.18		113,692.18
總額	TOTAL	94,289,171.78	260,717.33	94,028,454.45

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

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

		澳門元 MOP	
負債	Liabilities	小結 Sub-Total	總額 Total
活期存款	Demand deposit		
通知存款	Deposits at call		
定期存款	Time deposit		
公共機構存款	Deposit of public sector		
本地信用機構資金	Deposits from local banks		
其他本地機構資金	Loans from local credit institutions		
外幣借款	Loans in foreign currency		
債券借款	Debts against debentures		
承銷資金債權人	Creditors of resources in trust		
應付支票及票據	Cheques & payment orders		
債權人	Creditors		
各項負債	Accounts payable		
內部及調整賬	Sundry accounts		848,993.40
各項風險備用金	Provision		
股本	Capital	50,000,000.00	
法定儲備	Legal reserve	7,888,400.00	
自定儲備	Statutory reserve		
其他儲備	Other reserves		57,888,400.00
歷年營業結果	Retained profit	30,548,727.94	
本年營業結果	Profit & loss for the year	4,742,333.11	35,291,061.05
總額	TOTAL		94,028,454.45

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

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

(b) 損益表

二零一二年營業結果演算

營業賬目

(b) Profit and loss account

Income Statement Year End 2012

Income Statement

澳門元  
MOP

借方 Debit	金額 Amount	貸方 Credit	金額 Amount
負債業務成本 Costs of credit operations		資產業務收益 Income from credit operations	
人事費用 Personnel costs		銀行服務收益 Income from banking services	5,873,300.47
董事及監察會開支 Board of directors & supervisors fee		其他銀行業務收益 Income from other banking services	
職員開支 Staff costs	610,517.86	證券及財務投資收益 Income from securities & equity investments	
固定職員福利 Staff benefits	38,050.88	其他銀行收益 Other banking income	1,172,202.48
其他人事費用 Other personnel costs	3,717.65	非正常業務收益 Income from non-banking operations	30,187.00
第三者作出之供應 Third party supply	14,217.35	營業損失 Operating loss	
第三者提供之勞務 Third party services	714,654.88		
其他銀行費用 Other banking costs	150,468.82		
稅項 Taxation	150,000.00		
非正常業務費用 Costs of non-banking operations			
折舊撥款 Depreciation allowances	23,382.40		
備用金之撥款 Provision allowances			
營業利潤 Operating profit	5,370,680.11		
總額 TOTAL	7,075,689.95	總額 TOTAL	7,075,689.95

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

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

損益計算表

Income Statement

		澳門元 MOP	
借方 Debit	金額 Amount	貸方 Credit	金額 Amount
營業損失 Operating loss		營業利潤 Operating profit	5,370,680.11
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	628,347.00	備用金之使用 Provisions used up	
營業結果(盈餘) Operating Result (profit)	4,742,333.11	營業結果(虧損) Operating Result (loss)	
總額 TOTAL	5,370,680.11	總額 TOTAL	5,370,680.11

董事長  
Chairman  
沈曉祺  
SHEN XIAOQI

董事  
Director  
禰永明  
HUEN WING MING PATRICK

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

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

(c) 管理層報告摘要

2012年度，工銀(澳門)投資股份有限公司保持健康發展勢頭，實現稅後利潤澳門元474萬元；截至2012年末，本公司總資產達澳門元9,403萬元，增長5.51%。

自本公司成立以後，本公司按照中國工商銀行(澳門)股份有限公司的總體發展戰略，依托中國工商銀行股份有限公司的網絡、品牌、資金和技術優勢，努力建設成為一家資產效益持續提升、風險控制不斷加強的財務機構，為客戶尋求更穩健的投資回報。

董事會主席  
沈曉祺

二零一三年三月二十七日於澳門

(c) A summary of the management report

In the year of 2012, ICBC (Macau) Capital Limited maintained a sustainable development momentum, having achieved after-tax the profit of MOP4,740,000.00 (four million seven hundred and forty thousand Macau Patacas). As of the year ended 2012, the gross assets of our company amounted to MOP94,030,000.00 (ninety-four million and thirty thousand Macau Patacas), corresponding to a tax growth of 5.51%.

Since the establishment of our company, we, steered by the general development strategy of Industrial and Commercial Bank of China (Macau) Limited and anchored in the advantages of the brand, network, financial and technical resources of the Industrial and Commercial Bank of China Limited, have been committed in a sustainable financial growth of our assets, continuously improving our risk management and seeking for a more secure return in our clients' investments.

Chairman of the Board of Directors  
Shen Xiaoqi

Macau, 27th March, 2013

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

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

(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二零一二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及財政和經濟狀況。

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二零一二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  
崔世昌核數師事務所  
(由崔世昌代表)

二零一三年三月二十六日於澳門

(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 2012 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, 2012, as well as the financial results of the financial year ended 2012.

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)

Macau, 26th March, 2013



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

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

(e) 外部審計報告總結

致工銀(澳門)投資股份有限公司全體股東：(於澳門註冊成立之股份有限公司)

我們按照澳門特別行政區之《核數準則》和《核數實務準則》審核了工銀(澳門)投資股份有限公司二零一二年度的財務報表，並已於二零一三年三月二十七日就該財務報表發表了無保留意見的核數報告。

上述已審核的財務報表由二零一二年十二月三十一日的資產負債表以及截至該日止年度的全面收益表、權益變動表和現金流量表組成，亦包括重大會計政策的摘要和解釋附註。

隨附由管理層編製的摘要財務報表是上述已審核財務報表的撮要內容，我們認為，摘要財務報表的內容，在所有重要方面，與已審核財務報表的內容一致。

為更全面了解工銀(澳門)投資股份有限公司的財務狀況和經營結果以及核數工作的範圍，隨附的摘要財務報表應與已審核的財務報表以及獨立核數報告一併閱讀。

包敬燾註冊核數師  
安永會計師事務所

二零一三年三月二十七日，於澳門

(e) A summary of the external auditors' report

To all shareholders of ICBC (Macau) Capital Limited, a Company incorporated in the Macau SAR:

We have audited the financial statements of ICBC (Macau) Capital Limited for the financial year 2012, according to the Auditing Rules ("Normas de Auditoria") and the Technical Auditing Rules ("Normas Técnicas de Auditoria") of the Macau Special Administration Region, and have issued an unqualified audit report in respect to such financial statement on 27th, March, 2013.

The above mentioned audited financial statement is made up of a balance sheet, a statement of total income, a statement of changes in equity and a cash flow statement as of 31st December, 2012, including as well as a summary of significant accounting policies and explanatory notes.

The attached abstract financial statement, duly authorized by the management, is a summary of the above mentioned audited financial statements. We believe that the contents of such abstract financial statement are consistent with the audited financial statements in every significant aspect.

For a more comprehensive understanding of the financial status and the business result and the range of audit works of ICBC (Macau) Capital Limited, the attached abstract financial statement should be read along with the audited financial statements and the independent auditor's report.

Bao King To Raymond, Registered Auditor  
Ernst & Young

27th March, 2013

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

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

(f) 持股5%以上的機構名單

無

(f) List of institutions in which they have holdings over 5% of share capital, etc.

None

(g) 合資格的股東名單

中國工商銀行(澳門)股份有限公司

(g) List of the shareholders with qualifying holdings

Industrial and Commercial Bank of China (Macau) Limited

(h) 公司董事會成員名單

**董事會**

沈曉祺先生，董事長  
禰永明先生，董事  
翁振輝先生，董事

(h) Name of the members of the company boards

**Board of Directors**

Mr. Shen Xiaoqi, Chairman  
Mr. Huen Wing Ming, Patrick, Director  
Mr. Yung Chun Fai Dickie, Director

**股東會主席團**

朱曉平先生，主席  
禰駿遠先生，副主席  
鄭凱先生，秘書

**Board of the General Meeting**

Mr. Zhu Xiaoping, Chairman  
Mr. Huen Chung Yuen, Ian, Vice-Chairman  
Zheng Kai, Secretary

**公司秘書**

鄭凱先生

**Company Secretary**

Mr. Zheng Kai

**獨任監事**

崔世昌核數師事務所  
(由崔世昌先生作代表)

**Single Supervisor**

CSC & Associates, Auditors  
(Represented by Chui Sai Cheong)

2. 公司治理

於報告期內董事會並無設立委員會。

2. Corporate Governance

No committee was founded 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)  
(續 Continued)

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

截至二零一二年十二月三十一日止年度

Year ended 31 December 2012

		2012 澳門元元 MOP	2011 澳門元元 MOP
經營活動產生的現金流	Cash flows from operating activities		
稅前利潤	profit before tax	5,370,680	3,983,215
調整：	adjustments for:		
利息收入	Interest income	(1,172,202)	(816,511)
折舊	Depreciation	23,382	22,915
應收款項及其他資產增加	Increase in receivables and other assets	4,221,860	3,189,619
應付直接控股公司款項增加	Increase in amount due from the immediate holding company	(1,866)	(160)
應收同級附屬公司款項增加	Increase in amount due from a fellow subsidiary	(3,305,149)	(3,394,172)
應付款及其他負債資產增加／(減少)	(Decrease)/increase in payables and other liabilities	(112,401)	(53,182)
		(1,042)	3,889
經營活動產生的現金流	Cash generated from operations	801,402	(254,006)
已收利息	Interest received	1,131,438	906,104
繳付所得稅	Income taxes paid	(460,890)	(394,986)
經營活動產生的淨現金流	Cash generated from/(used in) operations	1,471,950	257,112
投資活動產生的現金流	Cash flows from investing activities		
購買物業、機具和設備	Purchases of items of property, plant and equipment	0	(2,617)
投資活動產生的淨現金流	Net cash flows used in investing activities	0	(2,617)
現金和現金等價物的淨增長	Net increase in cash and cash equivalents	1,471,950	254,495
期初現金及現金等價物	Cash and cash equivalents at beginning of year	58,099,186	57,844,691
期末現金及現金等價物	Cash and cash equivalents at end of year	59,571,136	58,099,186
現金及現金等價物餘額分析	Analysis of balances of cash and cash equivalents		
直屬控股公司銀行結餘	Bank balances with the immediate holding company	59,571,136	58,099,186

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)  
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**4. 未包括衍生金融交易的表外資產**

本年度未發生此類交易。

**4. Off-balance Sheet Exposures other than Derivatives Transactions**

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

**5. 衍生品交易**

本年度未發生此類交易。

**5. Derivatives Transactions**

There was no derivatives transaction during the year.

**6. 會計政策**

**6.1 財務報表的編制基礎**

此財務報表按照澳門特別行政區第25/2005號行政法規所載的財務報告準則(「澳門財務報告準則」)編製,對澳門財務報告準則並無條文規定的業務,採納會計期間始於2008年1月1日的國際財務報告準則進行會計處理。國際財務報告準則包括國際會計準則理事會頒佈的準則及詮釋,以及國際會計準則委員會認可且未失效的國際會計準則及常務詮釋委員會詮釋。除以公允價值反映且計入損益的金融資產、可供出售投資及衍生金融工具以公允價值計量外,本財務報告採用歷史成本法編製。除另指明外,此合併財務報表使用澳門元(MOP)貨幣,四捨五入到元。

**6. Accounting policies**

**6.1 Basis of preparation**

These financial statements have been prepared in accordance with the Financial Reporting Standards set out in Administrative Regulation No. 25/2005 of the Special Administrative Region of Macau (“MFRS”) and, where MFRS has no provisions governing the accounting treatment for a particular balance or transaction, the International Financial Reporting Standards (“IFRSs”) in issue and applicable for accounting periods beginning on or after 1 January 2008 are adopted. IFRSs comprise standards and interpretations approved by the International Accounting Standards Board (“IASB”), and International Accounting Standards and Standing Interpretations Committee interpretations approved by the International Accounting Standards Committee that remain in effect. These financial statements have been prepared under the historical cost convention. These financial statements are presented in Patacas (“MOP”), which is also the functional currency of the Company, and all values are rounded to the nearest dollar except when otherwise indicated.

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)  
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6.2 會計政策和披露事項變化

本年，本公司首次採用以下新訂以及經修訂的國際財務報告準則編制財務報告。

國際財務報告準則第1號修訂版 國際財務報告準則的第1號修訂意見：嚴重的惡性通脹和對首次採用國際財務報告準則的企業有關幾個固定日期的撤銷

國際財務報告準則第7號修訂版 金融工具：披露 — 金融資產的轉移

國際會計準則第12號修訂版 所得稅 — 遞延稅款：特定資產的重置價值

採用新的經修訂的國際財務報告準則對財務報表沒有顯著的財務影響。

6.3 已頒佈未生效的國際財務報告準則

本公司在本年度的財務報告中，未採用以下已頒佈但未生效的國際財務報告準則。關於這些預期與本公司相關變化的更進一步的資訊如下：

國際財務報告準則第7號修訂版 金融工具：披露 — 金融資產與金融負債的抵銷<sup>2</sup>

國際財務報告準則第9號 金融工具<sup>4</sup>  
國際財務報告準則第1號修訂版 國際財務報告準則的第1號修訂意見：財務報告的呈報 — 其他綜合收益的項目呈報<sup>1</sup>

6.2 Changes in accounting policy and disclosures

The Company has adopted the following new and revised IFRSs for the first time for the current year's financial statements.

IFRS 1 Amendments	Amendments to IFRS 1 First-time Adoption of International Financial Reporting Standards – Severe Hyperinflation and Removal of Fixed Dates for First-time Adopters
IFRS 7 Amendments	Amendments to IFRS 7 Financial Instruments: Disclosures – Transfers of Financial Assets
IAS 12 Amendments	Amendments to IAS 12 Income Taxes – Deferred Tax: Recovery of Underlying Assets

The adoption of the new and revised IFRSs has had no significant financial effect on these financial statements.

6.3 Issued but not yet effective International Financial Reporting Standards

The Company has not early applied any of the new and revised IFRSs that have been issued but are not yet effective for the accounting year ended 31 December 2012, in these financial statements. Among the new and revised IFRSs, the following are expected to be relevant to the Company's financial statements upon becoming effective:

IFRS 7 Amendments	Amendments to IFRS 7 Financial Instruments: Disclosures – Offsetting Financial Assets and Financial Liabilities <sup>2</sup>
IFRS 9	Financial Instruments <sup>4</sup>
IAS 1 Amendments	Amendments to IAS 1 Presentation of Financial Statements – Presentation of Items of Other Comprehensive Income <sup>1</sup>

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)  
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國際會計準則 金融工具：呈報 — 金融  
第32號 資產與金融負債的抵銷<sup>3</sup>  
修訂版2009-2011年期 2012年6月發佈的對一系  
間的年度 列國際財務報告準則的  
改進 修訂<sup>2</sup><sup>1</sup> 從2012年7月1日開始的財年生效<sup>2</sup> 從2013年1月1日開始的財年生效<sup>3</sup> 從2014年7月1日開始的財年生效<sup>4</sup> 從2015年1月1日開始的財年生效

國際財務報告準則第7號修訂版要求經營實體披露其對銷的權利以及相關的安排等資訊例：保證金協議。這些披露的資訊能使投資者瞭解並評價淨額結算協議對經營實體財務狀況的影響。這一新的披露要求適用於所有根據國際會計準則第32條中符合對銷條件的金融工具。披露要求同樣適用於從屬於一份可執行的淨額結算總協議的金融工具，不論根據國際會計準則第32條其是否符合對銷的規定。本公司預計由2013年1月起採用新的修訂版。

2009年11月頒佈國際財務報告準則第9號是完全取代《國際會計準則第39號 — 金融工具：確認和計量》綜合工程項目的第一步，這一步重點在金融資產的分類和計量上，基於公司管理金融資產的業務模式和金融資產產生的合同現金流特徵，公司可以使用攤余成本法或公允價值法分類計量金融資產，取代將金融資產分成4類的計量方法，旨在提高以及簡化國際會計準則第39號關於金融資產的分類和計量的方法。

IAS 32  
AmendmentsAnnual  
Improvements  
2009-2011 CycleAmendments to IAS 32  
Financial Instruments:  
Presentation – Offsetting  
Financial Assets and  
Financial Liabilities<sup>3</sup>Amendments to a number of  
IFRSs issued in June 2012<sup>2</sup><sup>1</sup> Effective for annual periods beginning on or after  
1 July 2012<sup>2</sup> Effective for annual periods beginning on or after  
1 January 2013<sup>3</sup> Effective for annual periods beginning on or after  
1 January 2014<sup>4</sup> Effective for annual periods beginning on or after  
1 January 2015

The IFRS 7 Amendments require an entity to disclose information about rights to set-off and related arrangements (e.g., collateral agreements). The disclosures would provide users with information that is useful in evaluating the effect of netting arrangements on an entity's financial position. The new disclosures are required for all recognised financial instruments that are set off in accordance with IAS 32 Financial Instruments: Presentation. The disclosures also apply to recognised financial instruments that are subject to an enforceable master netting arrangement or similar agreement, irrespective of whether they are set off in accordance with IAS 32. The Company expects to adopt the amendments from 1 January 2013.

IFRS 9 issued in November 2009 is the first part of phase 1 of a comprehensive project to entirely replace IAS 39 Financial Instruments: Recognition and Measurement. This phase focuses on the classification and measurement of financial assets. Instead of classifying financial assets into four categories, an entity shall classify financial assets as subsequently measured at either amortised cost or fair value, on the basis of both the entity's business model for managing the financial assets and the contractual cash flow characteristics of the financial assets. This aims to improve and simplify the approach for the classification and measurement of financial assets compared with the requirements of IAS 39.



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2010年11月，國際會計準則理事會頒佈了對國際財務報告準則第9號中金融負債的表述進行修訂的附加內容(以下簡稱附加內容)，並把目前國際會計準則第39號中關於金融工具終止確認的原則移植進來。主要承接了國際會計準則第39號，但修改了運用公允價值選擇權計量以公允價值計量且其變動計入損益的金融負債。對於這些原運用公允價值選擇權為計量標準的金融負債，歸入因信用風險變動導致負債的公允價值變動，變動的金額應計入其他綜合收益，其他的公允價值變動則計入損益，除非這些因負債信用風險變動，導致公允價值變動而體現的其他綜合收益，將會在損益表中產生或增大會計錯配。至於原已歸入此計量方法之貸款承諾及金融擔保合約，則不納入此修訂版的範疇。

國際財務報告準則第9號旨在完全取代國際會計準則第39號。在完全取代前，本公司繼續使用國際會計準則第39號關於對沖工具和金融資產減值的會計處理方法指引，預期由2015年1月1日起完全採納國際財務報告準則第9號。本公司將在包含所有條例的最終標準出臺之後，將其與其他條例帶來的影響量化分析。

國際會計準則第1號的修訂內容改變了在其他綜合收益中列示的項目的分類，項目可以被重分類(或再回收)為在將來的某個時間點的盈利或虧損(舉例來說，對淨投資的套期保值取得的淨收益，外匯交易轉換時的匯率差異，對現金流進行的套期保值的淨變動和可供出售的金融資產的淨收益或虧損)將會區別於不會被再分類的項目而分別陳述。修訂版將僅影響陳述部分而不會對財務和經營狀況帶來影響。本公司預計在2013年1月1日採用該修訂內容。

In November 2010, the IASB issued additions to IFRS 9 to address financial liabilities (the “Additions”) and incorporated in IFRS 9 the current derecognition principles of financial instruments of IAS 39. Most of the Additions were carried forward unchanged from IAS 39, while changes were made to the measurement of financial liabilities designated at fair value through profit or loss using the fair value option (“FVO”). For these FVO liabilities, the amount of change in the fair value of a liability that is attributable to changes in credit risk must be presented in other comprehensive income (“OCI”). The remainder of the change in fair value is presented in profit or loss, unless presentation of the fair value change in respect of the liability’s credit risk in OCI would create or enlarge an accounting mismatch in profit or loss. However, loan commitments and financial guarantee contracts which have been designated under the FVO are scoped out of the Additions.

IAS 39 is aimed to be replaced by IFRS 9 in its entirety. Before this entire replacement, the guidance in IAS 39 on hedge accounting and impairment of financial assets continues to apply. The Company expects to adopt IFRS 9 from 1 January 2015. The Company will quantify the effect in conjunction with other phases, when the final standard including all phases is issued.

The IAS 1 Amendments change the grouping of items presented in OCI. Items that could be reclassified (or recycled) to profit or loss at a future point in time (for example, net gain on hedge of a net investment, exchange differences on translation of foreign operations, net movement on cash flow hedges and net loss or gain on available-for-sale financial assets) would be presented separately from items which will never be reclassified (for example, actuarial gains and losses on defined benefit plans and revaluation of land and buildings). The amendments will affect presentation only and have no impact on the financial position or performance. The Company expects to adopt the amendments from 1 January 2013.

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國際會計準則第32號修訂版澄清了在抵銷金融資產與負債時,「當前有法定權力對銷」的具體含義。修訂版還澄清了在國際會計準則第32號中對應用非實時全額結算機制的結算系統(如中央清算系統)所訂立的沖銷標準的應用規則。預計2014年1月1日本公司採用這一修訂版後將不會對財務和經營狀況帶來影響。

2012年發布的2009-2011年國際財務報告準則年度改進中對一系列國際財務報告準則進行了修訂。本公司預計將由2013年1月1日起採用這些修訂。各項標準均有單列轉型準備。雖然採用部分修訂版會引起會計政策的變化,但預計這些修訂無一會給本公司帶來財務上的顯著影響。這些修訂給本公司政策帶來的顯著影響如下所列:

國際會計準則第1號——財務報表的陳述:澄清了自願額外披露比較性信息和最低標準要求披露的信息間的差別。一般來說,最低標準要求披露的信息都是之前年度的。一家經濟實體必須在其財務報表中以附注的形式對比較性的信息進行披露,而自願性披露指的則是披露超出以前年度的比較性信息。額外的比較性信息披露不需要包含完整的財務報表。

除此之外,修訂版還澄清了在下列情況下經濟實體應在前一期開始時對財務狀況進行陳述:改變會計政策的時候,做追溯性再聲明或進行重新分類的時候,以及某些會引起財務狀況發生實質改變的時候。然而上一期開始時的財務狀況聲明的附注並不要求列示。

The IAS 32 Amendments clarify the meaning of “currently has a legally enforceable right to setoff” for offsetting financial assets and financial liabilities. The amendments also clarify the application of the offsetting criteria in IAS 32 to settlement systems (such as central clearing house systems) which apply gross settlement mechanisms that are not simultaneous. The amendments are not expected to have any impact on the financial position or performance of the Company upon adoption on 1 January 2014.

The Annual Improvements to IFRSs 2009-2011 Cycle issued in June 2012 sets out amendments to a number of IFRSs. The Company expects to adopt the amendments from 1 January 2013. There are separate transitional provisions for each standard. While the adoption of some of the amendments may result in changes in accounting policies, none of these amendments are expected to have a significant financial impact on the Company. Those amendments that are expected to have a significant impact on the Company's policies are as follows:

IAS 1 Presentation of Financial Statements: Clarifies the difference between voluntary additional comparative information and the minimum required comparative information. Generally, the minimum required comparative period is the previous period. An entity must include comparative information in the related notes to the financial statements when it voluntarily provides comparative information beyond the previous period. The additional comparative information does not need to contain a complete set of financial statements.

In addition, the amendment clarifies that the opening statement of financial position as at the beginning of the preceding period must be presented when an entity changes its accounting policies; makes retrospective restatements or makes reclassifications, and that change has a material effect on the statement of financial position. However, the related notes to the opening statement of financial position as at the beginning of the preceding period are not required to be presented.

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6.4 對重大會計政策的總結

**關聯方交易**

任何一方如屬以下情況，即視為本公司之關連方：

- (a) 該方是一個自然人或自然人家庭的近親成員而且該自然人
  - (i) 控制或聯合控制本公司；
  - (ii) 於本公司有重大影響力；或
  - (iii) 是本公司或本公司母公司的關鍵管理人員的成員之一；

或

- (b) 該方為符合下列條件的任一公司；
  - (i) 該方企業或集團是同一個集團的成員；
  - (ii) 該方是聯營或合資企業，(或是由母公司，附屬公司或者子公司)；
  - (iii) 該方企業和集團是由同一個第三方廠商合資；
  - (iv) 該方是由第三方廠商企業合資，並且其他企業是第三方廠商企業的聯營公司；
  - (v) 該方是一個本公司的退休雇員福利計劃或其他任何本公司的關聯實體；
  - (vi) 該方被符合(a)內容的同一個自然人控制或聯合控制；以及
  - (vii) 符合(a)(i)內容的同一個自然人對企業有重大影響或是該企業或其母公司的關鍵管理成員之一。

6.4 Summary of Significant Accounting Policies

**Related parties**

A party is considered to be related to the Company if:

- (a) the party is a person or a close member of that person's family and 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 of a parent of the Company;

or

- (b) the party is an entity where any of the following conditions applies:
  - (i) the entity and the Company are members of the same group;
  - (ii) one entity is an associate or joint venture of the other entity (or of a parent, subsidiary or fellow subsidiary of the other entity);
  - (iii) the entity and the Company 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 (a); and
  - (vii) a person identified in (a)(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).

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**物業、機具及設備以及折舊**

物業、機具及設備按成本值扣除累積折舊及任何減值虧損列賬。物業、機具及設備項目之成本包括其購買價格以及將該項資產運送至其預期使用位置達到運作狀況的各直接成本。

物業、機器及設備項目投入運作後產生的支出，如修理與維護費等，在一般情況下，計入期間費用於利潤表，如符合重大費用資本化的確認條件，則重大檢查開支列於資產賬面價值。如須定期替換大部分物業、機器及設備，則本公司會將該部分確認為特定使用年期及折舊的個別資產。

折舊於其估計可使用年期內，扣除其殘值後以直線法撇銷每項物業、機具及設備項目之成本。就此目的所採用之主要年率如下：

家俬及裝置	5 至 10 年
車輛及設備	4 至 10 年

當某項物業、機具及設備的組成部分有著不同使用年期，該項目之成本將按合理之基礎分配至各組成部分，而每部分將作個別折舊。殘值、可使用年期及折舊方法將於每一財政年度覆核並作適當調整。

**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 statement of comprehensive income 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.

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

當出售某項固定資產或該項固定資產的使用不能帶來預期的經濟收益時，該項固定資產將被終止確認。資產被終止確認時，該資產銷售所得款淨額與賬面金額之差額確認為就其出售或報廢損益，於該年度的損益表內列示。

**非金融資產減值**

如出現資產減值跡象，或當有需要為資產進行每年減值測試，本公司會對資產之可回收金額進行估值。除非某類資產產生之現金流入不能獨立於其他資產或多項資產所產生之現金流入(在此情況下，可回收金額則按資產所屬之現金產生單位釐定)，否則資產之可回收金額按資產現金價值與其公允值減銷售成本之較高者計算，按個別資產釐定。

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收益表中扣除，該費用分類與可減值資產一致。

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 statement of comprehensive income in the year the asset is derecognised is the difference between the net sales proceeds and the carrying amount of the relevant asset.

**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 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 statement of comprehensive income in the period in which it arises in those expense categories consistent with the function of the impaired asset.



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每個財務報告期末評定是否有已確認的減值虧損不再存在或已減少的跡象。如出現該跡象，須估計可回撥之金額。如前期已確認之資產減值虧損出現上述情況可作回撥，但回撥之金額不得超過該項資產未經確認減值的賬面金額(扣除折舊與攤銷)。撥回之減值虧損將於所產生期間之收益表入賬。

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 statement of comprehensive income in the period in which it arises.

**投資及其他金融資產**

**Investments and other financial assets**

**初始確認及計量**

**Initial recognition and measurement**

屬於國際會計準則第39號範圍之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、持至到期日金融資產及可出售金融資產或指定為有效對沖工具之衍生工具(按適用情況而定)。本公司於初始確認時釐定其金融資產分類。金融資產於初始確認時以公允值加(以公允價值計量且其變動計入損益之投資除外)有關直接交易費用計算，不含以公允價值計量且其變動計入損益的金融資產。

Financial assets within the scope of IAS 39 are classified as financial assets at fair value through profit or loss, loans and receivables, held-to-maturity investments, and available-for-sale financial investments, or as derivatives designated as hedging instruments in an effective hedge, as appropriate. The Company determines the classification of its financial assets at initial recognition. When financial assets are recognised initially, they are measured at fair value plus transaction costs, except in the case of financial assets recorded at fair value through profit or loss.

所有以正常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日)確認。正常方式買賣指須於按照一般市場規定或慣例訂立的期間內交付資產的金融資產買賣。

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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**後續計量**

金融資產其後按以下分類計量：

**貸款及應收賬項**

貸款及應收賬項為具有固定或可予確定金額，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，該等資產其後按實際利率分期折現計算成本並扣除任何資產減值列賬。成本須計算收購時的任何折價或溢價，包括構成實際利率主要部分之費用或成本。按實際利率的分期折現計入利潤表之融資收入。減值所產生之虧損於收益表中確認。

**可出售金融資產**

可出售金融資產是上市或非上市的權益類投資以及負債類證券(非衍生金融資產)，並指定為可出售或不可被分類為任何其他類別。分類為可出售之權益投資區別於分類為持作交易或指定為以公允價值計量且其變動計入損益之投資。此類別項下之債務證券為擬無限期持有，並可能視乎流動資金需求或因應市況變動而出售。

**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 other income and gains in the statement of comprehensive income. The loss arising from impairment is recognised in the statement of comprehensive income in finance costs for loans and in other expenses for receivables.

**Available-for-sale financial investments**

Available-for-sale financial 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.

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在初始確認後，可出售金融投資按公允價值計算，其未實現損益將確認為其他綜合收益在可出售金融資產重估值準備中直至該項資產被終止確認，資產終止確認時，累積盈虧會於收益表確認，並自可出售投資估值準備金中剔除。賺取之利息及股息分別以利息收入及股息收入列報，並按照下文「收入確認」所載之政策於收益表確認為其他收入。

如非上市權益類投資的公允價值因(a)合理公允價值估計之差異變動範圍就該投資而言屬重大或(b)多項估計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虧損入賬。

本公司分類可出售金融資產，是以評估能否於短期內出售及該持有意向是否仍然合適作為判斷標準。如在少數情況下，本公司因市場不活躍以及管理層於可見未來持有該資產之意向出現重大變動而無法出售該等金融資產，本公司選擇重新分類該等金融資產。倘金融資產符合貸款及應收賬項之定義且本公司有意向及能力於可見未來持有該等資產或持有該等資產至到期日，則允許將該等金融資產重新分類為貸款及應收賬項。僅於本公司有能力及意向將該等金融資產持至到期日時，該等金融資產方獲重新分類至持至到期日類別。

After initial recognition, available-for-sale financial investments are subsequently measured at fair value, with unrealised gains or losses recognised as other comprehensive income 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 statement of comprehensive income 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 statement of comprehensive income in other expenses. Interest and dividends earned whilst holding the available-for-sale financial investments are reported as interest income and dividend income, respectively and are recognised in the statement of comprehensive income as other income in accordance with the policies set out for “Revenue recognition” below.

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.

The Company evaluates whether the ability and intention to sell its available-for-sale financial assets in the near term are still appropriate. When, in rare circumstances, the Company is unable to trade these financial assets due to inactive markets and management’s intent to do so significantly changes in the foreseeable future, the Company may elect to reclassify these financial assets. Reclassification to loans and receivables is permitted when the financial assets meet the definition of loans and receivables and the Company has the intent and ability to hold these assets for the foreseeable future or to maturity. Reclassification to the held-to-maturity category is permitted only when the Company has the ability and intent to hold until the maturity date of the financial asset.

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對於從可出售類別重新分類之金融資產，重分類那日的賬面公允價值成為其新的攤余成本而先前已於權益確認的該資產的任何盈虧，於該投資之餘下年期以實際利率於收益表內攤銷。該資產的新分期折現成本與預期現金流量之差額亦於資產之餘下年期以實際利率攤銷。如該資產釐定為減值，則該資產於權益記錄之金額重新分類至收益表。

For a financial asset reclassified from the available-for-sale category, the fair value carrying amount at the date of reclassification becomes its new amortised cost and any previous gain or loss on that asset that has been recognised in equity is amortised to profit or loss over the remaining life of the investment using the effective interest rate. Any difference between the new amortised cost and the maturity amount is also amortised over the remaining life of the asset using the effective interest rate. If the asset is subsequently determined to be impaired, then the amount recorded in equity is reclassified to the statement of comprehensive income.

**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協力廠商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，已轉讓該資產控制權。

**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

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。

**金融資產減值**

本公司於各報告期末評估是否有任何客觀證據顯示一項金融資產或一類金融資產出現減值。倘於初始確認該資產後發生一項或多項事件(一項已發生之「虧損事件」)導致資產減值的客觀證據存在，且該項虧損事件對該項或該組金融資產預計未來現金流量構成的影響能被可靠估計時，該項或該組金融資產方視作減值。減值證據主要有一名或一群借款人正面臨重大財政困難、違約或拖欠利息或本金款項、有可能破產或進行其他財務重組，有可觀察數據顯示預計未來現金流量出現可計量之減少，例如欠款數目或與違約相關之經濟狀況出現變動等。

When the Company has transferred its rights to receive cash flows from an asset or has entered into 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.

***Impairment of financial assets***

The Company assesses at the end of each reporting period whether there is any objective evidence that a financial asset or a group of financial assets is impaired. A financial asset or a group of financial assets is deemed to be impaired if, and only if, there is objective evidence of impairment as a result of one or more events that occurred after the initial recognition of the asset (an incurred "loss event") and that loss event has an impact on the estimated future cash flows of the financial asset or the group of financial assets that can be reliably estimated. Evidence of impairment may include indications that a debtor or a group of debtors is experiencing significant financial difficulty, default or delinquency in interest or principal payments, the probability that they will enter bankruptcy or other financial reorganisation and observable data indicating that there is a measurable decrease in the estimated future cash flows, such as changes in arrears or economic conditions that correlate with defaults.

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**以分期折現計量成本入賬的金融資產**

就以分期折現計量成本入賬的金融資產而言，本公司首先獨立評估個別重大之金融資產是否存在客觀減值，同時共同就非重大的個別金融資產作出評估。倘本公司釐定個別評估之金融資產(不論是否屬重大)並無客觀減值證據，則會將無客觀減值證據金融資產按信貸風險特徵進行分組歸類，組內資產共同評估減值。個別獲確認評估減值或繼續獲確認減值虧損的資產，概不會計入共同評估減值之組別。

倘有客觀證據證明減值虧損發生，虧損金額按該資產之賬面金額與預計未來現金流量的現值(不包括尚未產生之未來信貸虧損)間之差額計算。預計未來現金流量之現值以該金融資產之原實際利率(即於初始確認之實際利率)進行折現。如貸款按浮動利率計息，則用於計量減值虧損之折現率為當時之實際利率。

資產賬面金額可直接或透過使用撥備賬目調低，而虧損金額於收益表確認。利息收入繼續按調低之賬面金額計算，並採用計量減值虧損時用以折現未來現金流量之利率計算。貸款及應收賬項連同任何相關撥備於日後並無確切機會收回，且所有擔保品已經處置變現或擔保品已轉移至本公司名下時，予以核銷。

**Financial assets carried at amortised cost**

For financial assets carried at amortised cost, the Company first assesses individually whether objective evidence of impairment exists for financial assets that are individually significant, or collectively for financial assets that are not individually significant. If the Company determines that no objective evidence of impairment exists for an individually assessed financial asset, whether significant or not, it includes the asset in a group of financial assets with similar credit risk characteristics and collectively assesses them for impairment. Assets that are individually assessed for impairment and for which an impairment loss is, or continues to be, recognised are not included in a collective assessment of impairment.

If there is objective evidence that an impairment loss has been incurred, the amount of the loss is measured as the difference between the asset's carrying amount and the present value of estimated future cash flows (excluding future credit losses that have not yet been incurred). The present value of the estimated future cash flows is discounted at the financial asset's original effective interest rate (i.e., the effective interest rate computed at initial recognition). If a loan has a variable interest rate, the discount rate for measuring any impairment loss is the current effective interest rate.

The carrying amount of the asset is reduced either directly or through the use of an allowance account and the loss is recognised in the statement of comprehensive income. Interest income continues to be accrued on the reduced carrying amount and is accrued using the rate of interest used to discount the future cash flows for the purpose of measuring the impairment loss. Loans and receivables together with any associated allowance are written off when there is no realistic prospect of future recovery and all collateral has been realised or has been transferred to the Company.



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如估計減值虧損金額於確認減值後發生變動，則先前確認之減值虧損將透過撥備賬目調加或調減。倘若核銷金額於其後收回，所收回之金額將計入收益表。

**可出售金融資產**

就可出售金融投資而言，本公司於各報告期末評估是否有客觀證據顯示一項投資或一組投資出現減值。

如可出售金融資產出現減值，將其現行公允值與其成本值(扣除與本金有關的費用與攤銷)之間的差額，扣減先前在收益表確認的任何減值虧損後，從其他綜合收益中剔除，並於收益表確認。

就分類為可出售之股本投資而言，資產客觀減值證據包括投資之公允值顯著或長期低於其成本。釐定「顯著」或「長期」則需要判斷。「顯著」乃根據原投資成本評估，而「長期」則根據公允值低於其原成本之期間評估。倘出現減值證據，則累積虧損(按收購成本及現有公允值之差額，減過往於利潤表確認之任何投資減值虧損計量)會自其他綜合收益剔除，並於收益表確認。分類為可出售權益性工具之減值虧損不會於收益表撥回，減值後之公允值增加直接於其他綜合收益確認。

If, in a subsequent period, the amount of the estimated impairment loss increases or decreases because of an event occurring after the impairment was recognised, the previously recognised impairment loss is increased or reduced by adjusting the allowance account. If a write-off is later recovered, the recovery is credited to the statement of comprehensive income.

**Available-for-sale financial investments**

For available-for-sale financial investments, the Company assesses at the end of each reporting period whether there is objective evidence that an investment or a group of investments is impaired.

If an available-for-sale asset is impaired, an amount comprising the difference between its cost (net of any principal payment and amortisation) and its current fair value, less any impairment loss previously recognised in profit or loss, is removed from other comprehensive income and recognised in profit or loss.

In the case of equity investments classified as available-for-sale, objective evidence would include a significant or prolonged decline in the fair value of an investment below its cost. The determination of what is “significant” or “prolonged” requires judgement. “Significant” is evaluated against the original cost of the investment and “prolonged” against the period in which the fair value has been below its original cost. Where there is evidence of impairment, the cumulative loss – measured as the difference between the acquisition cost and the current fair value, less any impairment loss on that investment previously recognised in profit or loss – is removed from other comprehensive income and recognised in profit or loss. Impairment losses on equity instruments classified as available-for-sale are not reversed through the profit or loss of the statement of comprehensive income. Increases in their fair value after impairment are recognised directly in other comprehensive income.



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

**金融負債**

**初始確認及計量**

屬國際會計準則第39號範圍內之金融負債為分類為以公允價值計量且其變動計入損益之金融負債、貸款及借貸或指定為有效對沖中作對沖工具之衍生工具(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，而就貸款及借貸而言，則加上直接應佔交易成本計算。

本公司金融負債包括貿易及其他應付賬項、應付最終控股公司款項、衍生金融工具及計息貸款及借貸。

**後續計量**

金融負債按以下分類計量：

**貸款及借貸**

於初始確認後，附息銀行貸款及借貸以實際利率分期折現計量，如現值與初始確認值並無重大差異，則按成本入賬。盈虧於終止確認負債時，以實際利率法攤銷在過程中於收益表確認。

分期折現計量須考慮收購時之折讓或溢價，以及構成實際利率組成部分之費用或成本。按實際利率分期折現額計入收益表之融資成本。

**Financial liabilities**

**Initial recognition and measurement**

Financial liabilities within the scope of IAS 39 are classified as financial liabilities at fair value through profit or loss, loans and borrowings, or as derivatives designated as hedging instruments in an effective hedge, 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 loans and borrowings, net of directly attributable transaction costs.

The Company's financial liabilities include trade and other payables.

**Subsequent measurement**

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

**Loans and borrowings**

After initial recognition, interest-bearing loans and borrowings 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 statement of comprehensive income when the liabilities are derecognised as well as through the effective interest rate amortisation process.

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

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

**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但條款基本不同的其他金融負債取代，或現有負債之條款被大幅修訂，則該交換或修訂被當作終止確認原負債及確認新負債處理，賬面金額之差額於收益表確認。

**金融工具之公允值**

於活躍市場買賣之金融工具之公允值乃參考市場報價或交易商報價(就持倉而言指買入價，就短倉而言指賣出價)，且不會就交易成本作出任何扣減。就並無活躍市場之金融工具而言，公允值以適當估值技巧釐定。此等技巧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、以折現現金流量分析及其他估值模式。

**現金及現金等值項目**

就合併現金流量表而言，現金及現金等值項目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。

**Derecognition of financial liabilities**

A financial liability is derecognised when the obligation under the liability is discharged or 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 statement of comprehensive income.

**Fair value of financial instruments**

The fair value of financial instruments that are traded in active markets is determined by reference to quoted market prices or dealer price quotations (bid price for long positions and ask price for short positions), 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.

**Cash and cash equivalents**

For the purpose of the statement of cash flows, 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.

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**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履行責任，則確認撥備，該責任之金額須能可靠地估計。

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。因時間而引致之折現現值之增加計入收益表之融資成本。

**所得稅**

所得稅包括本期及遞延稅項。於收益表以外確認之項目的相關所得稅，在其他綜合收益或權益確認。

本期及以前期間發生的本期稅項資產及負債，根據報告期末已實施或大致實施之稅率(及稅務法例)，考慮本公司營運所在國家當前之詮釋及慣例，按預期將從稅局收回或將支付予稅局之金額計量。

遞延稅項採用負債法計量，體現按報告期末的稅法標準計算的遞延稅項資產或負債與財務報告應計稅的眼面金額的所有時間性差異。

**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 at the end of the reporting period of the future expenditures expected to be required to settle the obligation. The increase in the discounted present value amount arising from the passage of time is included in finance costs in the statement of comprehensive income.

**Income tax**

Income tax comprises current and deferred tax. Income tax relating to items recognised outside profit or loss is recognised outside profit or loss, either in other comprehensive income or 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 is provided, using the liability method, on all temporary differences at the end of the reporting period between the tax bases of assets and liabilities and their carrying amounts for financial reporting purposes.

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遞延稅項負債就所有應課稅時間性差異予以確認，除了以下情況可以不予確認：

- 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；
- 對於附屬公司及聯營公司的投資以及聯營企業之權益有關的應課稅時間性差異而言，可以控制時間性差異撥回時間以及時間性差異可能不會在可見將來撥回。

所有可予扣減的時間性差異、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、負債所產生之可予扣減時間性差異的遞延稅項資產；
- 對於附屬公司及聯營公司之投資以及於聯營企業之權益有關之可予扣減的時間性差異，僅於時間性差異可能在可見將來撥回，以及將有應課稅收益作為抵銷，以扣減時間性差異之情況下，才確認遞延稅項資產。

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 not reverse in the foreseeable future.

Deferred tax assets are recognised for all deductible temporary differences, the carryforward 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 carryforward 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.

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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稅項負債互相抵銷。

**收入的確認**

收入以未來可能流入本公司且能被可靠計算的經濟利益為限進行確認，投資管理費收入來自服務的提供。利息收入按實際利率法入賬，即將此金融工具預計未來現金付出，在預訂的壽命，用實際利率進行折現，以該金融資產的賬面淨額入賬。

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.

**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.

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**外幣交易**

外幣交易初始時按交易日之有關功能貨幣之匯率換算入帳。以外幣為計價單位之貨幣資產及負債於交易結算時及於報告期末時按有關功能貨幣之匯率重新換算的所有差額將撥入收益表處理。

**員工福利**

本公司為員工執行養老金固定繳款退休福利計劃。養老金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。

**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 statement of comprehensive income.

**Employee benefits**

The Company operates a defined contribution scheme for all of its employees. Contributions are made based on a percentage of participating employees' basic salaries and are charged to the statement of comprehensive income as they become payable in accordance with the rules of the scheme.

**7. 關聯方交易**

**7.1 關聯方**

- (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，按預先訂明的百分比收取。
- (ii) 本公司從同系附屬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收取。

**7. Related party transactions**

**7.1 Related party**

- (i) The Company received 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.
- (ii) The Company received 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.



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- (iii) 本公司從直接控股母公司收取利息。利息來源於存放在母公司的存款，該等存款的利率與母公司給予其他客戶的利率相若。

- (iii) The Company received 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.

7.2 定量披露

7.2 Quantitative disclosure

		2012 澳門元 MOP	2011 澳門元 MOP
從直接控股母公司收取 投資管理費	Investment management fee income received from the immediate holding company	3,296,000	3,296,000
從同系附屬公司收取 退休基金投資管理費	Pension fund investment management fee income received from a fellow subsidiary	2,577,301	2,218,607
從直接控股母公司 收取利息	Interest income received from the immediate holding company	1,172,202	816,511

- (i) 於報告期末，本公司存放於直接控股母公司的結餘包括定期存款 澳門元 58,037,795 元(2011: 澳門元 57,054,831 元)，年利率為 1.70% (2011: 1.48%)，儲蓄帳戶存款 澳門元 801,427 元(2011: 澳門元 803,421 元)，年利率為 0% 至 0.01% (2011: 0% 至 0.01%)，活期存款 澳門元 731,914 元 (2011: 240,934 元)。定期存款的年期均少於一個月。

- (i) At the end of the reporting period, the Company had bank balances with the immediate holding company which included time deposits of MOP58,037,795 (2011: MOP57,054,831) with effective interest rates of 1.70% per annum (2011: 1.48% per annum), savings account deposits of MOP801,427 (2011: MOP803,421) with effective interest rates ranging from 0% to 0.01% per annum (2011: 0% to 0.01% per annum) and current account deposits of MOP731,914 (2011: MOP240,934). The time deposits have original maturities within 1 month.

- (ii) 於報告期本，本公司從直接控股母公司應收的利息為澳門元 71,258 元(2011: 澳門元 30,494 元)。

- (ii) At the end of the reporting period, the Company had accrued interest of MOP71,258 (2011: MOP30,494) receivable from the immediate holding company.

- (iii) 與直接控股母公司及同系附屬公司的交易餘額均為無抵押、免息及沒有固定還款期。

- (iii) The balances with the immediate holding company and fellow subsidiary are unsecured, interest-free and have no fixed terms of repayment.

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### 8. 資本

#### 8.1 定性披露

##### (a) 資本工具

股本	Share capital	澳門元 MOP
法定：	Authorised:	
100,000 股，每股 1,000 元澳門元	100,000 shares of MOP1,000 each	100,000,000
已發行並已繳足：	Issued and fully paid:	
50,000 股，每股 1,000 元澳門元	50,000 shares of MOP1,000 each	50,000,000

##### 法定儲備

按澳門之銀行及保險業法例，本公司及其在澳門之附屬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及其在澳門之附屬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公司及其在澳門之附屬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最大化股價價值。

### 8. Capital

#### 8.1 Qualitative disclosure

##### (a) Capital instruments

##### Legal Reserve

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.

The primary objective 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.

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

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

本公司根據經濟情況變化管理及調整資本結構。於截至2012年12月31日一年及截至2011年12月31日的一年，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管局所頒佈的法定資本充足比率及法定儲備要求。

The Company manages its capital structure and makes adjustments to it, in light of changes in economic conditions. No changes were made in the objectives, policies or processes during the years ended 31 December 2012 and 31 December 2011. The Company is subject to the statutory capital adequacy ratio requirement imposed by the Monetary Authority of Macau ("AMCM") and the legal reserve requirement.

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	7,888,400.00
盈餘滾存(留存收益)	Profits brought forward (Retained Earning)	43,179,462.00
自有資本	Own Fund	93,179,462.00
含營運風險的償付能力比率(集團)	Solvency Ratio (Group level)	14.21%
含營運風險的償付能力比率(工銀投資)	Solvency Ratio (ICBC Capital)	159.94%

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

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

9. 信用風險

9.1 對於信用風險的定性披露

(a) 對逾期或不良貸款的定義

本公司於各報告期末評估是否有任何客觀證據顯示一項金融資產或一類金融資產出現減值。倘於初始確認該資產後發生一項或多項事件(一項已發生之「虧損事件」)導致資產減值的客觀證據存在,且該項虧損事件對該項或該組金融資產預計未來現金流量構成的影響能被可靠估計時,該項或該組金融資產方視作減值。減值證據主要有一名或一群借款人正面臨重大財政困難、違約或拖欠利息或本金款項、有可能破產或進行其他財務重組,有可觀察數據顯示預計未來現金流量出現可計量之減少,例如欠款數目或與違約相關之經濟狀況出現變動等。

(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

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履行責任,則確認撥備,該責任之金額須能可靠地估計。

9. Credit Risk

9.1 Qualitative disclosure on the credit risk

(a) Definition of past due or impaired

The Company assesses at the end of each reporting period whether there is any objective evidence that a financial asset or a group of financial assets is impaired. A financial asset or a group of financial assets is deemed to be impaired if, and only if, there is objective evidence of impairment as a result of one or more events that occurred after the initial recognition of the asset (an incurred “loss event”) and that loss event has an impact on the estimated future cash flows of the financial asset or the group of financial assets that can be reliably estimated. Evidence of impairment may include indications that a debtor or a group of debtors is experiencing significant financial difficulty, default or delinquency in interest or principal payments, the probability that they will enter bankruptcy or other financial reorganisation and observable data indicating that there is a measurable decrease in the estimated future cash flows, such as changes in arrears or economic conditions that correlate with defaults.

(b) Description of approaches followed for specific, general and other provisions and statistical methods

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.

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

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

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。因時間而引致之折現現值之增加計入收益表之融資成本。

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

(c) 對本公司信用風險管理政策的討論

於報告期末，若交易對手未能履行其責任時，本公司面對的最大信用風險敞口為相應金融資產於財務狀況表中的帳面值。

(c) Discussion of the credit institution's credit risk management policy

The Company's maximum exposure to credit risk in the event the counterparties fail to perform their obligations as at 31 December 2012, in relation to each class of recognised financial assets, equals to the carrying amount of those assets as indicated in the statement of financial position.

本公司受到一定程度的信用風險，主要原因是本公司大部分資產均存放於直接控股母公司。

The Company has certain concentration of credit risk as the majority of the Company's assets are placed with its immediate holding company.

9.2 對於信用風險的定量披露

除本公司大部分資產均存放於直接控股母公司外，報告期內沒有其他信用風險敞口。

9.2 Quantitative disclosure on the credit risk

Except for deposits placed with the Company's immediate holding company, there was no credit risk exposure to other parties 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)  
(續 Continued)

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

10. 市場風險

定性披露

(a) 對於市場風險管理目的以及政策的描述

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。2012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。

定量披露

不適用

11. 利率風險

定性披露

本公司的賬戶結餘放置於本公司的直接控股公司，本公司並未在其他公司放置承息金融資產或負債。公司超過97%的賬戶結餘為收取定期存款利息的銀行定期存款，這部分銀行結餘承受的利率風險有限。鑒於餘下的銀行賬戶結餘以浮動利率計息，管理層認為本公司承受的市場利率變動風險較低。本公司每月均對利率風險進行評估。

10. Market Risk

Qualitative disclosure

(a) A description of its risk management objectives and policies on market risk

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 2012, we continued to strengthen market risk management by improving policies and procedures, risk reporting and limit management.

Quantitative disclosure

Not applicable

11. Interest Rate Risk

Qualitative disclosure

Except for the bank balances placed with its immediate holding company, the Company does not maintain other interest bearing financial assets or financial liabilities. Over 97% of the bank balances are fixed deposits based on fixed interest rates, they are not subject to significant interest rate risk. With the minimal amount of bank balances with floating interest rates, Management considers the Company's exposure to the risk of changes in market interest rates is minimal. The Company accesses the interest rate risk on a monthly basis.



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

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

定量披露

Quantitative disclosure

		存款利率變動	利息收入變動 (澳門元'000)
		Interest rate change	Interest income change MOP'000
美元	USD	+1%	+588
		-1%	-588

12. 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、交割和流程管理七種類型。

工銀(澳門)投資有限公司董事會和高級管理層承擔本公司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。

12. 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.

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

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

13. 外匯風險

定性披露

(a) 對外匯風險管理目標與管理政策的描述

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2012年12月31日公司資產負債表內的美元資產金額相當於MOP58,838,555 (2011年：MOP57,857,585)，管理層認為公司面對的外匯風險較低，因過往歷史數據證明美元與澳門元之間的匯率變動一直在一個有限的區間內。

定量披露

美元頭寸淨持倉金額相當於58,909,813澳門元。

14. 流動性

定性分析

(a) 投資公司流動性風險管理的目的以及措施

流動性風險是指銀行因無法提供資金以應對資產增加或履行到期償付義務而可能遭受的損失。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。

定量披露

不適用

13. Foreign Exchange Risk

Qualitative disclosure

(a) A description of its risk management objectives and policies on foreign exchange exposures

The Company takes on exposure to effects of fluctuations in the prevailing foreign currency exchange rates on its bank balances denominated in US Dollars as at 31 December 2012, which is equivalent to MOP58,838,555 (2011: MOP57,857,585). Management considers the Company's exposure to the risk of changes in foreign currency rates as minimal as the historical exchange rate between MOP and USD was within limited range.

Quantitative disclosure

Net long of US Dollar Deposit which is equivalent to MOP58,909,813.

14. Liquidity

Qualitative disclosure

(a) The Company's risk management objectives and policies on liquidity risk

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.

Quantitative Disclosure

Not applicable

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

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

15、其他信息

15. Others

(a) 充作信用機構擔保或第三方負債的資產

(a) The Company's assets that are pledged as security for the credit institution or a third party's liabilities

無

0

(b) 可能導致造成公司財務狀況重大影響的訴訟

(b) Outstanding litigations which may have a significant impact on the Company's financial position

無

No

註：以上披露項目中第一項、第三項與第六項為經過審計項目。

Note: Item 1, Item 3 and Item 6 are audited among all the disclosed items.

## 社會責任報告書 Social Responsibility Report

### 1. 積極參與社會公益事業。

工銀澳門是澳門地區第二大商業銀行和澳門本地註冊第一大商業銀行，作為一家駐澳門中資企業，工銀澳門紮根澳門，有著與澳門社會共同成長的長遠發展目標，本著「源於社會、回饋社會、服務社會」的宗旨，切實履行社會責任，積極支持社會公益事業，勇於承擔企業公民責任，努力促進社會和諧發展。

工銀澳門秉承「工於至誠，行以致遠」的企業文化精髓，倡導以樂善好施的精神奉獻社會、回饋社會，自覺履行企業公民責任，積極投身社會公益事業。2012年，工銀澳門連續第四年向澳門大學、澳門理工學院、澳門科技大學三所澳門高等學府提供獎學金，並開始向澳門城市大學提供獎學金，支持澳門文教事業發展。向澳門歷史最悠久、影響力最大的民間慈善機構之一同善堂捐贈善款；向《澳門日報》讀者公益金基金會捐款，並組織全行員工及家屬868人身體力行參加了由該基金會組織的一年一度的公益金百萬行活動；組織員工參加「2012關愛特奧慈善足球賽」、「愛心育苗郊遊樂」助學扶貧慈善活動、「青年正能量·雲澳同胞情」彝良地震賑災籌款活動，展現了工銀澳門員工參與社會、投身公益的良好精神風貌。

### 1. To actively take part in social charity activities.

The Bank is the second largest bank and the largest local bank in Macau. As a Chinese enterprise in Macau, the Bank based itself on Macau and had the long-term goal of developing with Macau. Having an objective of “Taking from society, giving back to society, serving for the society”, the Bank actively worked for the public good and fulfilled its obligation as an enterprise citizen, which promoted the harmonious development of local society.

The Bank followed the essence of “Integrity leads to prosperity” and devoted itself in social welfare, proposed for the spirit of generosity, contributed to and served for the society. 2012 is the fourth year in a row that ICBC Macau continued to afford scholarship for University of Macau, the Macau Polytechnic Institute and Macau University of Science and Technology in order to support the development of Macau’s culture and education. It made donations to Macau Tung Sin Tong Charitable Society and Macau Daily News’ Readers Community Chest Fund and organized nearly 868 staff and their families to take part in Annual Macau Walk for a Million. It teamed up its staff to compete in the charity football game for Special Olympic Games; organized staff and their families to take part in tree-planting activities to help the vulnerable groups; raised fund immediately after the earthquake to help those suffered countrymen in Yunnan Province. All of these efforts unfolded the Bank and its staff’s spirituality in social welfare before Macau citizens.

## 社會責任報告書 Social Responsibility Report (續 *Continued*)

### 2. 對當地經濟社會可持續發展的主要貢獻。

(1) 隨著《內地與澳門關於建立更緊密經貿關係的安排》(CEPA)不斷深化,《珠江三角洲地區改革發展規劃綱要》的逐步落實,以及《粵澳合作框架協議》的簽署,澳門與內地的經貿往來,人員交流日趨密切,這對澳門的金融業、旅遊業、酒店業等各產業發展都將是難得的機遇。工銀澳門順應澳門經濟發展趨勢,秉持「立足澳門、服務澳門」的經營理念,充分發揮自身優勢,積極為澳門社會經濟適度多元發展提供金融服務和資金支持,促進澳門國際旅遊休閒中心建設。運用自身在銀團融資上的豐富經驗,為澳門本地主要旅遊設施及文化產業項目提供全面服務;積極支持政府經濟房屋按揭項目,為超過70%以上合資格的澳門居民提供了經屋按揭貸款。通過支持澳門行業龍頭產業發展和提供民生工程金融服務,在澳門社會樹立了良好的品牌形象,為澳門社會經濟適度多元發展做出了貢獻。

(2) 繼續完善綠色信貸長效機制,將客戶的環保信息納入信貸審批考量標準,對高耗能、高污染企業實施嚴格禁入。支持低碳環保產業發展,為澳門企業在內地投資建設環保工業園區提供融資,努力打造綠色信貸模範銀行,創造人文與自然的和諧共存。

### 2. To contribute to the sustainable growth of Macau

(1) CEPA (Mainland and Macau Closer Economic Partnership Arrangement) has been deepening ever since the sign date. The Outline of the Plan for the Reform and Development of the Pearl River Delta has been gradually implemented. Guangdong-Macau Cooperation Framework Agreement has been signed in 2011. All these policies promoted the development of Macau. They also facilitated economic and trade exchanges and personnel exchanges between Macau and mainland, which brought historical booming chances for Macau's financial industry, tourist industry, hotel industry and so on. ICBCM complied with the development trend, stuck to its business ideas of "basing on and serving for Macau", utilized its merits completely, provided professional services and financial support for the appropriate diversified development of Macau's economy and boosted Macau's construction of international tourism and leisure center. The Bank organized or engaged in several syndicated loans supporting major tourism facilities and cultural industry projects. Besides, it also supported SAR government's public housing policies and afforded over 70% qualified Macau citizens with mortgage loans. By supporting leading industries and livelihood projects in Macau, the Bank established its brand and contributed a lot to local diversified development.

(2) The Bank continued its efforts on the institution building on green credit. It took customers' environmental protection information for credit approval and strictly forbid entry of enterprises with high energy consumption and pollution. At the same time, the Bank supported low-carbon and environment-protect industries and financed local enterprises to establish environmental protection industry park. All these attempts aimed at the role model of a green credit bank and the harmonious coexistence of culture and nature.

## 社會責任報告書 Social Responsibility Report (續 Continued)

- (3) 支持澳門中小企業發展。針對澳門的經濟特點，成立中小企服務中心和市場三部，為中小企發展提供量身定做的金融產品與服務，並根據客戶特點和需求不斷優化服務模式，改進服務質量。2012年工銀澳門成功拓展了一批較有潛力的中小企業，為其提供高效便捷的金融服務，支持澳門中小企業發展。

- (4) 積極為當地提供就業崗位，實現了機構、人員的本地化。

工銀澳門視員工為企業發展的最寶貴財富，不僅與員工共享發展成果而且更加注重員工的價值成長與職業生涯發展。2009年以來，工銀澳門為當地居民提供了近300個工作崗位，本地員工比例達到90%。隨著工銀澳門的快速穩健發展，員工平均薪酬比2009年增長了58%。工銀澳門還積極為員工開展形式多樣的職業培訓，為員工參加各類培訓和資格認證提供資金支持，選派優秀員工到工商銀行全球機構或歐美名校進行工作學習，不斷提高員工的視野，豐富員工的職業技能。

- (3) The Bank supported the development of SME in Macau without reservation. It set up a SME service center and Market III in response to local SME's demand for financial service. It optimized its service quality according to customers' requirements. ICBC Macau successfully developed a lot of SME with developing potentials. It can offer efficient and convenient financial services and support the development of local SME.

- (4) It realized the localization of both institution and staff and provided jobs for local citizens.

ICBC Macau always considered its staff as the most precious wealth. It not only shared its growth with its staff, but also attached great importance to staff's self-value and their career planning. Till now, it offered nearly 300 jobs to local citizens from 2009. This resulted in a more than 90% percentage of local staff. Along with the fast and stable development, its average salary has increased 58% compared that of 2009. The Bank also forwarded various career training and offered financial support for those staff engaged in professional trainings and certificate qualification. It also chose excellent employees to study in ICBC's global network and famous universities in Europe and America for short terms. All of these widened staff's horizon and enriched their career skills.



## 社會責任報告書 Social Responsibility Report (續 *Continued*)

### 3. 降低自身能耗、減少碳排放。

倡導綠色辦公。長期以來，工銀澳門自覺堅守面向未來的環保責任。實施綠色採購，優先選用綠色環保產品，努力減少碳排放，連續第二年榮獲澳門國際貿易投資展覽會(MIF)組委會頒發的「環保展臺獎」；通過電子化和其他各種途徑節水、節電、節紙，努力降低自身能源消耗，提高無紙化綠色辦公水平；不斷拓展電子銀行等服務渠道，擴展電子化服務範圍，優化電子化產品種類，節約社會資源和物質資源，為客戶提供既節省時間又方便快捷的低碳金融服務。2012年交易量比上年增長22.4%，電子渠道總的交易佔比達到45.7%。

### 4. 提高服務質量、開展公眾金融教育。

工銀澳門以打造「最受尊敬」銀行為目標，不斷提升客戶滿意度和市場美譽度。為本地客戶舉辦「剖析RQFII及證券衍生投資產品」等專場投資講座，為行政公職局等政府機構和江門同鄉會等社團舉辦「穩健創富 明智理財」等多場投資理財知識講座；積極參加「教育展」、「2012澳門國際品牌連鎖加盟展」、「第17屆MIF」等大型展會，積極開展公眾金融教育。通過整合銀行卡後臺業務、整合電話銀行人工服務、在網點增設「大堂經理」服務、網點外牆設置大型電子信息屏、舉辦銀行開放日等一系列舉措，不斷豐富銀行服務的內涵，提高金融服務質量。

### 3. To lower energy consumption and carbon emissions.

The Bank actively practiced green management in the office, lowered operating energy consumption and fostered the employees' awareness of energy saving and emission reduction. It won MIF's environment-protected-booth again this year. The Bank started the paperless office and significantly slashed the use of the paper media. It also encouraged the use of video conference, phone conference and other methods to strengthen daily management of energy saving. It also promoted its E-banking business in order to provide its customers with convenient and rapid low-carbon financial services. The transactions via E-banking increased 22.4% and amounted for nearly 45.7% in whole business.

### 4. To improve service quality and launch public financial education.

The Bank's objective is to establish the most respected bank in Macau and continually improve customers' satisfaction and market reputation. It arranged local customers with special investment lectures like "Analysis on RQFII and Financial Derivatives". It organized local public sectors with investment seminars like "Creating Wealth steadily". It also actively took part in "Education Exhibition", "Second International Auto Exhibition in Macau, China", "17th MIF" etc. to carry out its plan on public financial education. It also integrated card business and telephone bank business, increased guest service managers in branches, set large-scale LED monitors outside the branches and held Open Days for the public. All of these not only enriched the intension of banking services but also improved service quality.



工銀澳門員工及家屬參與「愛心育苗活動」  
ICBC Macau's staff and their families took part in tree-planting activities



工銀澳門員工在2012年春茗晚會上載歌載舞  
ICBC Macau's staff performed in the party of 2012 Annual Spring Dinner



工銀澳門員工卡拉OK比賽  
ICBC Macau's Karaoke Competition



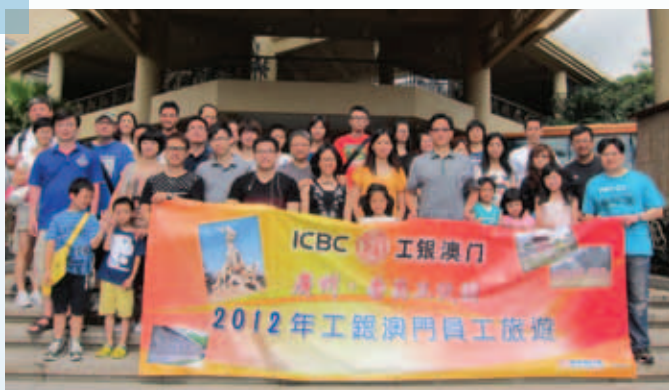
工銀澳門向澳門同善堂捐款  
ICBC Macau made a donation to Macau Tung Sin Tong Charitable Society



工銀澳門參加「愛國愛澳盃」籃球邀請賽  
ICBC Macau's basketball team was invited to take part in "Love China and Macau" Basketball competition



工銀澳門2012員工及家屬聖誕聯誼晚會  
2012 Annual Christmas Party of ICBC Macau



2012年全行員工及家屬旅遊  
ICBC Macau's staff and their families took annual trip  
in 2012



工銀澳門全體員工及家屬積極參與  
公益金百萬行活動  
The whole staff of ICBC Macau and their  
families engaged in 2012 Annual Macau Walk for  
A Million with great enthusiasm



工銀澳門組織「青年正能量·雲澳同袍情」  
賑災籌款活動  
ICBC Macau raised fund immediately after  
the earthquake to help those suffered countrymen  
in Yunnan Province



工銀澳門參加2012年工銀協力杯足球賽  
ICBC Macau participated in 2012 "Play Together"  
football game



工銀澳門積極參加2012澳門銀行界羽毛球比賽  
ICBC Macau took part in 2012 Macau Banking  
Badminton Contest actively



工銀澳門積極參加2012澳門銀行界龍舟賽  
ICBC Macau took part in 2012 Macau Banking Dragon  
Boat Race actively



## 辦事處及分行 Offices and Branches

### 澳門區 Macau



## 辦事處及分行 Offices and Branches (續 Continued)

- |  |  |   |  |
|--|--|---|--|
| <p>① 辦事處<br/>中國工商銀行(澳門)股份有限公司<br/>澳門友誼大馬路555號<br/>澳門置地廣場工銀(澳門)中心<br/>電話：2855 5222<br/>傳真：2857 0758</p> | <p>Offices<br/>Industrial and Commercial Bank of China (Macau) Limited<br/>ICBC Tower, Macau Landmark, 555 Avenida da Amizade, Macau<br/>Tel: 2855 5222 Facsimile: 2857 0758</p>   | <p>③ 葡京分行<br/>澳門友誼大馬路葡京酒店地下<br/>電話：8398 2268 傳真：2856 2536</p>             | <p>Hotel Lisboa Branch<br/>Av. da Amizade s/n Hotel Lisboa, r/c, Macau<br/>Tel: 8398 2268 Facsimile: 2856 2536</p>                     |
| <p>① 工銀(澳門)投資股份有限公司<br/>澳門友誼大馬路555號<br/>澳門置地廣場工銀(澳門)中心19樓<br/>電話：2855 5222<br/>傳真：2875 5699</p>        | <p>Industrial and Commercial Bank of China (Macau) Capital Limited<br/>19/F, ICBC Tower, Macau Landmark, 555 Avenida da Amizade, Macau<br/>Tel: 2855 5222 Facsimile: 8398 2360</p> | <p>④ 南灣(互助會)分行<br/>澳門南灣大馬路490號互助會大廈地舖<br/>電話：8398 7105 傳真：2871 0066</p>   | <p>PG (Montepio) Branch<br/>Ave. da Praia Grande 490 Edf. Montepio R/C, Macau<br/>Tel: 8398 7105 Facsimile: 2871 0066</p>              |
| <p>① 工銀(澳門)退休基金管理股份有限公司<br/>澳門友誼大馬路555號<br/>澳門置地廣場工銀(澳門)中心19樓<br/>電話：2855 5222<br/>傳真：2878 0678</p>    | <p>ICBC (Macau) Pension Fund Management Company Limited<br/>19/F, ICBC Tower, Macau Landmark, 555 Avenida da Amizade, Macau<br/>Tel: 2855 5222 Facsimile: 2878 0678</p>            | <p>⑤ 南灣(灣景)分行<br/>澳門南灣大馬路351號<br/>電話：8398 2288 傳真：2833 9077</p>           | <p>PG (Wan Keng) Branch<br/>351, Av. da Praia Grande, r/c, Macau<br/>Tel: 8398 2288 Facsimile: 2833 9077</p>                           |
| <p>誠興創建有限公司<br/>香港幹諾道中一四八號粵海投資大廈十三樓<br/>電話：(852) 2165 6533<br/>傳真：(852) 2851 7266</p>                  | <p>Seng Heng Development Company Limited<br/>13/F Guangdong Investment Tower, 148 Connaught Road Central, Hong Kong<br/>Tel: (852) 2165 6533<br/>Facsimile: (852) 2851 7266</p>    | <p>⑥ 新馬路(通商)分行<br/>澳門新馬路586號<br/>電話：8398 2298 傳真：2892 2440</p>            | <p>SML (Nova Comercio) Branch<br/>586, Av. da Almeida Ribeiro, r/c, Macau<br/>Tel: 8398 2298 Facsimile: 2892 2440</p>                  |
| <p>分行<br/>① 置地總行<br/>澳門友誼大馬路555號<br/>澳門置地廣場地下008號舖<br/>電話：8398 2885<br/>傳真：2878 5510</p>               | <p>Branches<br/>Landmark Main Branch<br/>Shop 008, Macau Landmark, 555 Avenida da Amizade, Macau<br/>Tel: 8398 2885<br/>Facsimile: 2878 5510</p>                                   | <p>⑦ 新馬路(議事亭)分行<br/>澳門新馬路257至263號地舖<br/>電話：8398 7113 傳真：2838 9220</p>     | <p>SML (Largo do Senado) Branch<br/>Avenida de Almeida Ribeiro No. 257-263, Macau<br/>Tel: 8398 7113 Facsimile: 2838 9220</p>          |
| <p>② 皇朝分行<br/>澳門新口岸宋玉生廣場393至437號<br/>皇朝廣場地舖<br/>電話：8398 7083<br/>傳真：2875 5199</p>                      | <p>Dynasty Branch<br/>Aim. Dr. Carlos D'Assumpcao, No. 393-437, Edf. Dynasty Plaza, Macau<br/>Tel: 8398 7083<br/>Facsimile: 2875 5199</p>  | <p>⑧ 白馬行分行<br/>澳門伯多祿長街37號<br/>電話：8398 7298 傳真：28356078</p>                | <p>Bak Ma Hon Branch<br/>Rua de Pedro Nolasco da Silva, 37, Macau<br/>Tel: 8398 7298 Facsimile: 28356078</p>                           |
| <p>① 皇朝分行<br/>澳門新口岸宋玉生廣場393至437號<br/>皇朝廣場地舖<br/>電話：8398 7083<br/>傳真：2875 5199</p>                      | <p>Dynasty Branch<br/>Aim. Dr. Carlos D'Assumpcao, No. 393-437, Edf. Dynasty Plaza, Macau<br/>Tel: 8398 7083<br/>Facsimile: 2875 5199</p>  | <p>⑨ 黑沙環分行<br/>澳門黑沙環慕拉士大馬路利豐閣地下AD-AG舖<br/>電話：8398 2308 傳真：2853 1660</p>   | <p>Areia Preta Branch<br/>Av. de Venceslau de Moraes, Edf. Lei Fung Kok, r/c, AD-AG, Macau<br/>Tel: 8398 2308 Facsimile: 2853 1660</p> |
| <p>② 皇朝分行<br/>澳門新口岸宋玉生廣場393至437號<br/>皇朝廣場地舖<br/>電話：8398 7083<br/>傳真：2875 5199</p>                      | <p>Dynasty Branch<br/>Aim. Dr. Carlos D'Assumpcao, No. 393-437, Edf. Dynasty Plaza, Macau<br/>Tel: 8398 7083<br/>Facsimile: 2875 5199</p>  | <p>⑩ 台山分行<br/>澳門關前大馬路64號怡南大廈A-B舖<br/>電話：8398 7123 傳真：2823 8666</p>        | <p>Toi San Branch<br/>Istmo de Ferreira do Amaral No. 64, Edf. I Nam, Loja A-B, r/c, Macau<br/>Tel: 8398 7123 Facsimile: 2823 8666</p> |
| <p>② 皇朝分行<br/>澳門新口岸宋玉生廣場393至437號<br/>皇朝廣場地舖<br/>電話：8398 7083<br/>傳真：2875 5199</p>                      | <p>Dynasty Branch<br/>Aim. Dr. Carlos D'Assumpcao, No. 393-437, Edf. Dynasty Plaza, Macau<br/>Tel: 8398 7083<br/>Facsimile: 2875 5199</p>  | <p>⑪ 紅街市分行<br/>澳門高士德大馬路117-119號永勝大廈地下A舖<br/>電話：8398 7163 傳真：2821 6163</p> | <p>Hung Kai Si Branch<br/>Avenida de Horta e Costa No. 117-119, "A", r/c, Macau<br/>Tel: 8398 7163 Facsimile: 2821 6163</p>            |
| <p>② 皇朝分行<br/>澳門新口岸宋玉生廣場393至437號<br/>皇朝廣場地舖<br/>電話：8398 7083<br/>傳真：2875 5199</p>                      | <p>Dynasty Branch<br/>Aim. Dr. Carlos D'Assumpcao, No. 393-437, Edf. Dynasty Plaza, Macau<br/>Tel: 8398 7083<br/>Facsimile: 2875 5199</p>  | <p>⑫ 海擎天分行<br/>澳門林茂海邊大馬路海擎天地下E舖<br/>電話：8398 7236 傳真：2822 1090</p>         | <p>Hoi Keng Tin Branch<br/>Avenida Marginal do Lam Mau, The Praia r/c E, Macau<br/>Tel: 8398 7236 Facsimile: 2822 1090</p>             |
| <p>② 皇朝分行<br/>澳門新口岸宋玉生廣場393至437號<br/>皇朝廣場地舖<br/>電話：8398 7083<br/>傳真：2875 5199</p>                      | <p>Dynasty Branch<br/>Aim. Dr. Carlos D'Assumpcao, No. 393-437, Edf. Dynasty Plaza, Macau<br/>Tel: 8398 7083<br/>Facsimile: 2875 5199</p>  | <p>⑬ 港澳碼頭分行<br/>澳門海港前地港澳碼頭入境大堂1005B室<br/>電話：8398 2408 傳真：2872 6497</p>    | <p>Ferry Terminal Branch<br/>Shop Unit 1005B, 1 Piso do Terminal do Porto Exterior, Macau<br/>Tel: 8398 2408 Facsimile: 2872 6497</p>  |

## 辦事處及分行 Offices and Branches (續 Continued)

### 路氹區 Cotai



⑭ 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

⑮ 威尼斯人分行  
澳門路氹望德聖母灣大馬路  
澳門威尼斯人度假村大運河  
購物中心 2126舖  
電話：8398 7149 傳真：2882 8278

Venetian Branch  
Shop No. 2126, The Grand Canal Shoppes,  
The Venetian Macau Resort Hotel,  
Baia de Nossa Senhora de Esperance,  
Estrada da Cotai, Macau  
Tel: 8398 7149 Facsimile: 2882 8278

⑯ 銀河分行  
澳門氹仔城大馬路  
澳門銀河G48舖  
電話：8398 7255 傳真：28825320

Galaxy Branch  
Avenida de Cotai, Cotai City,  
Galaxy Macau Shop G48, Macau  
Tel: 8398 7255 Facsimile: 28825320







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工銀澳門