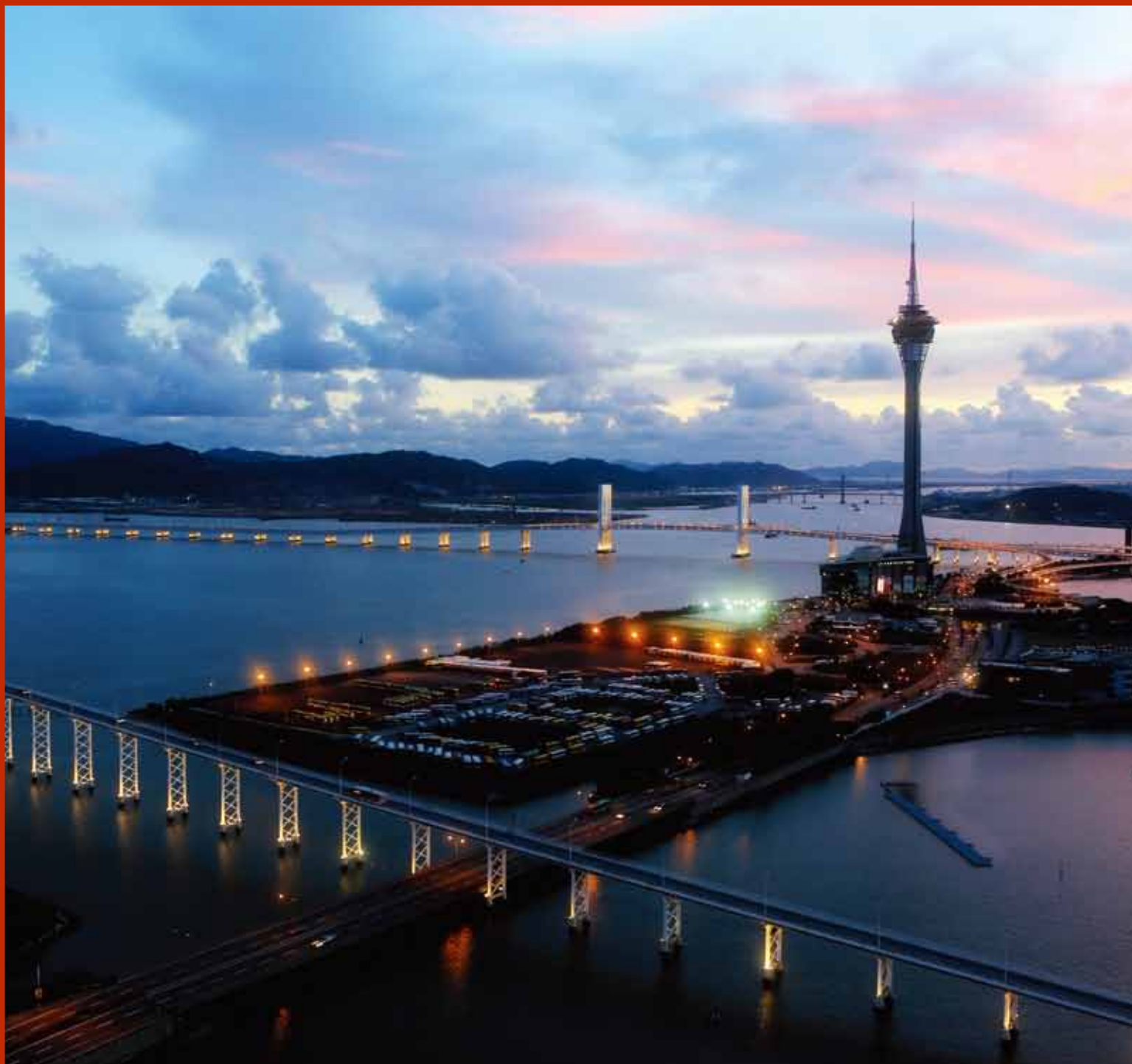


# 2013年報 Annual Report





# 工於至誠 行以致遠

ICBC 中国工商银行 (澳門)

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





## 目錄 Contents

<b>公司概況</b>	<b>CORPORATE OVERVIEW</b>	2
— 公司簡介	— Corporate Profile	2
— 二零一三年獲獎情況	— Awards in 2013	5
— 公司資料	— Corporate Information	7
— 組織架構圖	— Organization Chart	9
<b>財務摘要</b>	<b>FINANCIAL HIGHLIGHTS</b>	10
<b>討論與分析</b>	<b>DISCUSSION AND ANALYSIS</b>	13
— 經濟金融與監管環境	— Economic, Financial and Regulatory Environments	13
— 業務綜述	— Business Overview	14
— 前景展望	— Outlook	20
<b>財務訊息披露 (經外部審計)</b>	<b>FINANCIAL INFORMATION DISCLOSURE (AFTER AUDITED)</b>	21
<b>董事會報告書</b>	<b>Report of the Board of Directors</b>	21
<b>獨立核數師報告書</b>	<b>Independent Auditors' Report</b>	23
<b>財務報告</b>	<b>Financial Statements</b>	25
— 合併收益表	— Consolidated Income Statement	25
— 合併資產負債表	— Consolidated Balance Sheet	26
— 合併權益變動表	— Consolidated Statement of Changes in Equity	27
— 合併現金流量表	— Consolidated Cash Flow Statement	28
— 財務報告附註	— Notes to Financial Statements	30
<b>財務訊息披露 (根據 AMCM026/B/ 2012-DSB/AMCM 號文件)</b>	<b>FINANCIAL INFORMATION DISCLOSURE (IN ACCORDANCE WITH AMCM026/B/ 2012-DSB/AMCM)</b>	101
<b>中國工商銀行(澳門)股份有限公司</b>	<b>INDUSTRIAL AND COMMERCIAL BANK OF CHINA (MACAU) LIMITED</b>	101
<b>工銀(澳門)投資股份有限公司</b>	<b>ICBC (MACAU) CAPITAL LIMITED</b>	143
<b>社會責任報告書</b>	<b>SOCIAL RESPONSIBILITY REPORT</b>	181
<b>辦事處及分行</b>	<b>OFFICES AND BRANCHES</b>	186

## 公司概況 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」)集團成員之一，2013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，擁有三十七年服務本地顧客及促進澳門發展之歷史，工商銀行於二零零八年一月二十八日完成收購原誠興銀行79.93%的股權，誠興銀行成為工商銀行集團成員。

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

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

二零一零年八月二十三日，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。

二零一三年末，工銀澳門擁有3家附屬子公司，17家分行，4間財富管理中心，7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，25家自助銀行以及遍佈全澳的219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 2013.

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, and had a history of 37 years of service to the local customers and facilitating growth in Macau. 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 at a rapid pace.

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

On 23 August 2010, ICBC Macau received another capital increase 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 2013, ICBC Macau had 3 subsidiaries, 17 branches, 4 Wealth Management Centers, 7 Securities Trading Centers, 1 Peony Credit Card VIP Service Center, 1 SME Service Center, 25 self-help banks and a network of 219 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、龐大的網點優勢、領先的科技優勢，境外機構的產品優勢，為客戶提供內容豐富的金融服務：

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

往來存款、儲蓄存款、定期存款、人民幣存款、可贖回定期存款、股票掛鈎票據、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，註冊資本為澳門幣五千萬元。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, massive services network, cutting-edge technology, and excellent products of its foreign institutions to offer plenty of financial services to its clients:

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

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

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

Debt restructuring, financial consultancy, 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，註冊資本為澳門幣三千萬元。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。

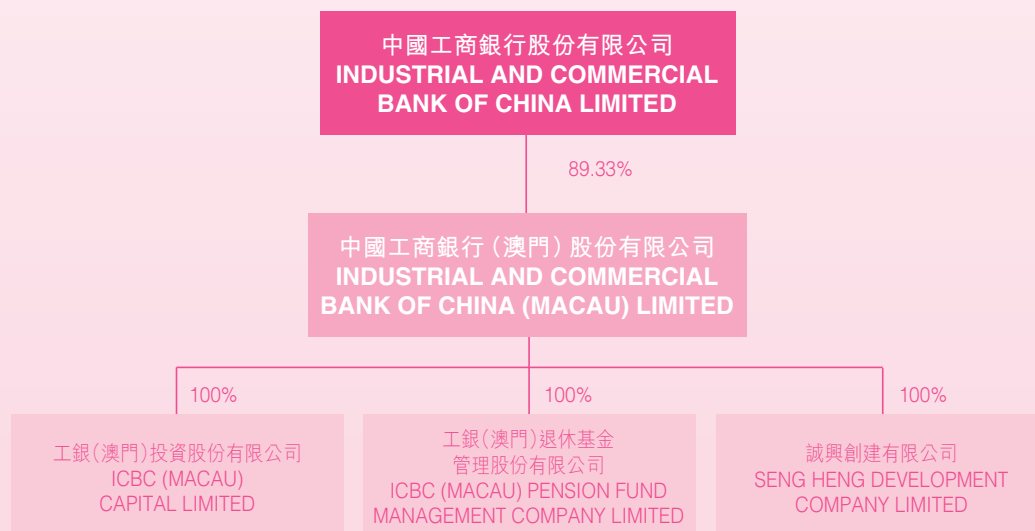
誠興創建有限公司成立於一九九七年元月十日，註冊地為香港，持有物業並從事金融及投資市場的研究工作。

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)

### 二零一三年獲獎情況 2013 Awards



- 銀行家 The Banker

2013 年澳門地區最佳銀行(連續第五年獲獎)

The Bank of the Year 2013 Macau (Award for 5th consecutive year)



- 環球金融 Global Finance

2013 年澳門地區最佳銀行(連續第五年獲獎)

The Best Bank in Macau 2013 (Award for 5th consecutive year)



- 世界金融 World Finance

2013 年澳門地區最佳銀行(連續第五年獲獎)

The Best Bank in Macau 2013 (Award for 5th consecutive year)



- 維薩 VISA

2013 年度澳門區最高卡量增長獎

2013 Largest Card Growth in Macau



- 維薩 VISA

2013 年度澳門區首家 Visa Infinite 發卡行獎

First Visa Infinite Card



- 維薩 VISA

2013 年度澳門區商務卡零售簽賬額增長獎

2013 Commercial Card Largest Payment Volume Growth

## 公司概況 Corporate Overview (續 Continued)

### 二零一三年獲獎情況 2013 Awards (續 Continued)



- 萬事達卡 MasterCard

2013 年度澳門區最佳綜合旅行主題萬事達卡 – 環球旅行卡  
The Best All-In-One Travel MasterCard Card Program in 2013 in Macau



- 中國銀聯 CUP

2013 年度澳門區商戶交易量金獎  
2013 Highest Acquiring Volume – Gold Award in Macau



- 中國銀聯 CUP

2013 年度澳門區最高發卡量銀獎  
2013 Largest Card Number – Silver Award in Macau



- 中國銀聯 CUP

2013 年度澳門區商戶終端機數量銀獎  
2013 Highest POS Number – Silver Award in Macau



- 中國銀聯 CUP

2013 年度澳門區發卡交易量銅獎  
2013 Highest Card Volume – Bronze Award in Macau



- 中國銀聯 CUP

2013 年度港澳區產品創新獎 – 停車場自助入閘機閃付非接受理  
2013 Innovative Award – Car Park QuickPass Acceptance (Hong Kong and Macau Award)



## 公司概況 Corporate Overview (續 Continued)

### 公司資料 Corporate Information

#### 董事及監事

##### 董事會

朱曉平先生  
姜壹盛先生(2013年12月9日委任)  
沈曉祺先生(2013年12月9日辭任)  
禰永明先生  
吳宏波先生  
朱文信先生  
崔基仟先生(2014年1月8日委任)  
聶長雯女士(2014年1月8日辭任)  
唐志堅先生

#### DIRECTORS AND SUPERVISOR

##### BOARD OF DIRECTORS

Mr. Zhu Xiaoping  
Mr. Jiang Yisheng (appointed on 9 December 2013)  
Mr. Shen Xiaoqi (resigned on 9 December 2013)  
Mr. Huen Wing Ming, Patrick  
Mr. Wu Hongbo  
Mr. Zhu Wenxin  
Mr. Cui Jiqian (appointed on 8 January 2014)  
Ms. NieChangwen (resigned on 8 January 2014)  
Mr. Tong Chi Kin



從左到右：崔基仟、吳宏波、姜壹盛、朱曉平、禰永明、唐志堅、朱文信

From left to right: Cui Jiqian, Wu Hongbo, Jiang Yisheng, Zhu Xiaoping, Huen Wing Ming, Tong Chi Kin, Mr. Zhu Wenxin

#### 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)

## 公司概況 Corporate Overview (續 Continued)

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

#### 公司秘書

鄭 凱先生

#### COMPANY SECRETARY

Mr. Zheng Kai

#### 核數師

畢馬威會計師事務所

#### AUDITORS

KPMG

#### 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

#### 高級管理人員

#### SENIOR MANAGEMENT

#### 董事長、常務董事兼執行董事

朱曉平先生

#### Chairman, Managing Director & Executive Director

Mr. Zhu Xiaoping

#### 副董事長、行政總裁兼執行董事

姜壹盛先生

#### Vice Chairman, CEO & Executive Director

Mr. Jiang Yisheng

#### 副董事長兼執行董事

禰永明先生

#### Vice Chairman & Executive Director

Mr. Huen Wing Ming, Patrick

#### 副行政總裁

鄭永輝先生  
雷國泰先生  
林 孜女士

#### Deputy CEOs

Mr. Cheng Wing Fai, Patrick  
Mr. Lui Kwok Tai, Stephen  
Ms. Lin Zi

#### 高級管理層其他人員

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)

#### Other Senior Management

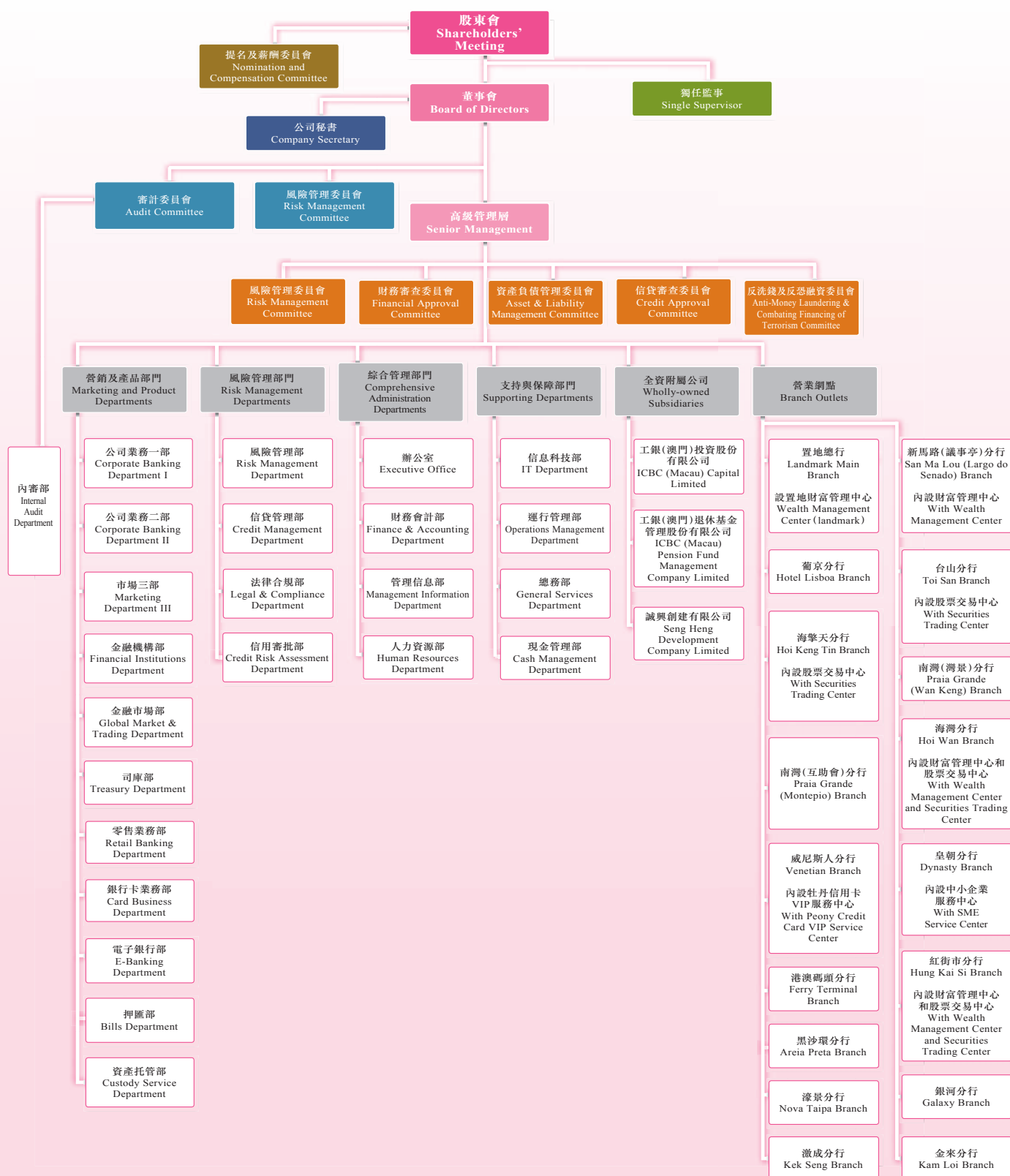
Mr. Chen Limiao (Chief Operations Officer)  
Mr. Chan Kam Lun, Felix (Chief Consumer Banking Officer)  
Mr. Zheng Kai (Secretary to the Board of Directors & General Manager of Human Resources Department)  
Mr. Deng Wanhong, Dennis (Assistant to CEO)  
Ms. Hu Fang (Assistant to CEO & Chief Financial Officer)

鄧萬鴻先生(總裁助理)

胡 芳女士(總裁助理兼財務總監)

## 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，並逐步向粵港澳區域強行邁進。

We continue to be prudent in our operation. All staff members in ICBC Macau worked hard together, with professional expertise, advanced technology and highly efficient services, to pursue for the steady growth of the value of both our customers and shareholders. We undertake more social responsibilities consciously, strengthen ourselves as the supreme bank in local market and strive for becoming one of the best banks in Hong Kong, Macau and Guangdong province.

		單位：澳門幣百萬元 MOP million			
		2011	2012	2013	較上年增加 Increase/ (減少 Decrease) 百分比 %
年度盈利	Profit for the year	890	1,106	1,349	22%
股東權益	Shareholder's Equity	7,439	8,581	9,716	13%
資產總值	Total Assets	88,914	116,530	140,323	20%
		2011	2012	2013	較上年增加 Increase/ (減少 Decrease) 百分比 %
營運收入	Operating Income	1,398	1,702	2,032	19%
營運支出	Operating Expenses	(380)	(435)	(528)	21%
扣除減值撥備前之 營運盈利	Operating Profit before Impairment Losses	1,018	1,267	1,504	19%
資產減值準備	Charge for impairment losses on loans, advances and trade bills	(7)	(14)	(39)	179%
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	1,012	1,253	1,465	17%
稅項	Income Tax Expense	(121)	(147)	(116)	(21%)
年度盈利	Profit for the Year	890	1,106	1,349	22%

## 財務摘要 Financial Highlights (續 Continued)

### 二零一三年摘要

全球經濟緩慢復蘇，澳門經濟仍保持良好增長態勢，金融業整體受惠，本行錄得較佳經營成果，稅後盈利增幅為百分之二十二，總金額為澳門幣十三億四千九百萬元。

股東權益增幅為百分之十三，總金額為澳門幣九十七億一仟六百萬元。

客戶貸款及墊款增幅為百分之二十八，總金額為澳門幣八百八十三億二千四百萬元。

客戶存款增幅為百分之二十一，總金額為澳門幣一千一百三十一億一千二百萬元。

資產總值增幅為百分之二十，總金額為澳門幣一千四百零三億二千三百萬元。

### Key Figures for 2013

The Global economy recovered slowly, while Macau's economy still kept fast growth and resulted in an obvious increase in financial industry. We recorded better operating results with the profit after tax increased by 22% to MOP1,349 million.

Shareholders' equity increased by 13% to MOP9,716 million.

Loans and advances to customers increased by 28% to MOP88,324 million.

Deposits from customers increased by 21% to MOP113,112 million.

Total assets increased by 20% to MOP140,323 million.

### 五年財務摘要

### Five-year summary

單位：澳門元百萬元 MOP million						
	2009	2010	2011	2012	2013	CAGR*
稅後盈利 Profit after Tax	459	641	890	1,106	1,349	31%
客戶貸款及墊款 Loans and Advances to Customers	37,116	47,723	58,580	69,023	88,324	24%
客戶存款 Deposits from Customers	42,620	56,484	68,073	93,803	113,112	28%
資產總值 Total Assets	51,822	71,645	88,914	116,530	140,323	28%

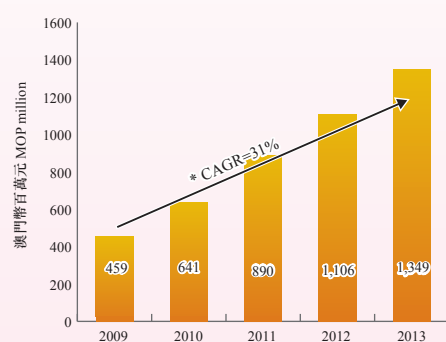
\* CAGR 為 2009 至 2013 年之年複合增長率

\* CAGR = Compounded Annual Growth Rate from 2009 to 2013

## 財務摘要 Financial Highlights (續 Continued)

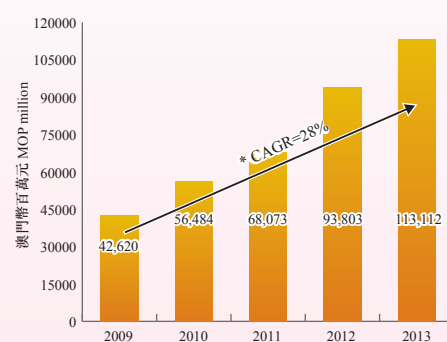
### 五年財務摘要

#### 稅後盈利 Profit after Tax

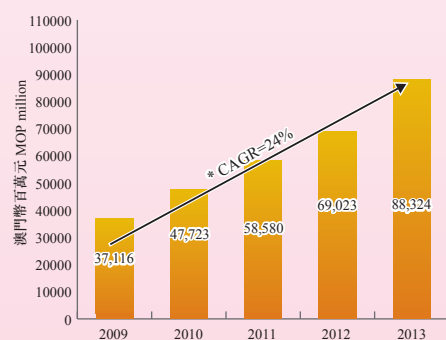


### Five-Year Summary

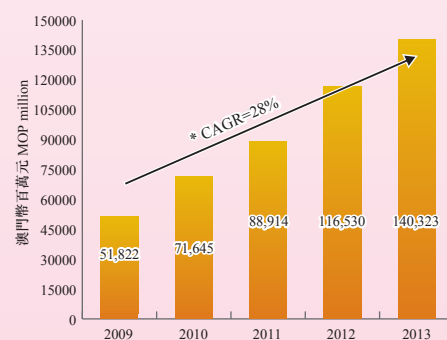
#### 客戶存款 Deposits from Customers



#### 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

2013年全球經濟緩慢復蘇，根據國際貨幣基金組織提供的資料，全年全球經濟增長率為3%，各主要經濟體都在不同程度地釋放流動性，但就使得新興市場面臨低增長和高通脹的雙面夾擊，內部分化進一步加劇。與此同時，內地經濟繼續保持穩中求進的趨勢，全年增長7.7%。2013年金融市場仍表現出極大的不穩定性：匯率波動不止，股市兩極分化，油價高位運行，黃金持續走低，低息環境持續而長期利率開始攀升。這些都反映出經濟環境的錯綜複雜。

在服務出口與內部需求的持續帶動之下，澳門全年經濟增長11.9%，持續高於全球平均水平，人均GDP在亞洲更是首屈一指。持續的發展為澳門經濟累積了豐富的資源，而中央政府對澳門一直以來的支持更是澳門未來發展的堅強後盾。在粵港澳區域經濟一體化向縱深發展，港珠澳大橋建設的持續進展，澳門輕軌的順利開工，澳門公屋以及經屋項目逐步竣工及入夥等利好的帶動下，澳門的內需強勁增長，加之長盛不衰的旅遊業，澳門經濟的增長動力源源不斷，其增長受外部因素干擾所帶來的不確定性也較為可控。

2013年澳門銀行業的增長再創新高，資產規模持續擴大，資產品質保持優良，盈利能力不斷增強，資本充足及流動性等重要指標均處於較好水平，得到了國際認可，國際貨幣基金組織在其評估報告中肯定了澳門銀行業所取得的成就。而澳門自身的經濟制度以及稅制的優勢，和諧的社會環境等為澳門銀行業的進一步發展提供了動力和保障。2014年澳門銀行業將保持居安思危，以打造國際金融中心的新起點新思維，開拓創新，在特區政府建設「一個中心、一個平台」發展規劃中發揮更大作用。

Global economy recovered slowly and recorded an average growth rate of 3% in 2013 according to IMF. Liquidity has still been released by major economies, which resulted in a complicated external environment for emerging markets. They had to face the challenges of low growth together with high inflation. Divisions have been deepened among them. China's economy persisted in a stable growth and achieved a 7.7% GDP growth rate. Financial Markets fluctuated continually in 2013. Global exchange rates became more volatile; stock markets experienced polarized; international oil price remained high while gold price fell sharply. Fund price remained at low levels yet long-term interest rate increased slightly. All of these reflected the complexity and uncertainty of economic surroundings.

Driven by service export and domestic demand, Macau acquired a real GDP growth rate of 11.9 which is higher than global average. Its per capita GDP ranked first in Asia. Sustained growth accumulated abundant resources for Macau. Central government's constant help also guaranteed future prosperity of Macau. Moreover, a lot of factors could motivate Macau's future economic growth. These factors included the further development of Hong Kong, Macau and Guangdong Province's integration, the construction of Hong Kong-Zhuhai-Macau Bridge and Macau Light Rail Transit, the completion of public housing projects and economic housing projects, etc. Domestic demand strongly increased by these motivations. Booming domestic demand, together with thriving tourism industry, Macau's development would be less interfered by external uncertainties.

Macau's banking industry set historical records again in 2013. Total assets increased a lot while the asset kept a good quality. Profitability has been strengthened and financial ratios like CAR and liquidity ratio were in a comfortable level. These achievements have been recognized by IMF in its evaluating reports. Besides, Macau's free economic mechanism and its simple tax system, together with harmonious social surroundings, will ensure and stimulate future development of Macau's banking industry. It will be prepared for danger in times of safety and blaze new trails in a pioneering spirit based on the idea of building an international financial center in 2014, and will play an even important role in SAR government's efforts of establishing "One Center, One Platform".

## 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。二零一三年，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，穩步躋身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。二零一三年，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 financing, traditional commercial loan and SME finance, etc. And keep on innovating its financial products and services. In 2013, 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, taking steps to be among the leadership in the 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 2013, the Bank recorded sharp increases in many of the businesses. It demonstrates 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

二零一三年，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 2013, ICBC Macau proceed to expand its retail banking business assertively, pursue more quality service to wider range of consumers' Also, the Bank carried out increased resources input, optimized network layout, perfected supporting functions, enhanced service quality, and advanced its mechanism innovation, together with all members of ICBC group.

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，推進財富客戶專屬渠道建設，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 emphasizes on personal wealth management products innovation, popularizing privileged products and boosting channels construction exclusively for wealth management, provides global service jointly member of ICBC group constantly enriching its service areas.

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。二零一三年末，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。

The Bank assigns specialized wealth managers for its medium- and high-end customers. With the knowledge and techniques of its professional management teams, the Bank offers tailored finance and investment schemes. At the end of 2013, 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.

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

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

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，本行在二零一三年新增設了8間24小時自助銀行，使我行自助銀行家數達到25家，在全澳首屈一指。這些都有利於我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促使廣大中小企業能獲得更好更專業的服務，因此，本年中小企金融業務也錄得大幅增長。

本行也繼續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2013年底，本行在經屋貸款上的市場佔有率繼續高於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。二零一三年，本行在人民幣債券和貨幣市場上，保持活躍和表現優越。

### 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。二零一三年，本行繼續在資產托管、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。

The Bank has 4 Securities Trading Centers, which are equipped with technologically advanced and powerful stock trading system, and offer convenient investment service to customers. In 2013, 8 self-service banking centers were opened which resulted in 25 self-service banking centers owned by the Bank. These all are to satisfy the financial demands of customers all day long.

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 kept devoting 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 still amounted to over 70% in 2013.

### Financial Market

The Bank is aggressive while prudent with its participation in the 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, avoids and manages market risk in an unstable economic environment. In 2013, the Bank remained active and excellent in the local market of RMB bonds and currency market related RMB.

### Financial Institution Service

The Bank stresses 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 relationships with nearly 300 banks, the Bank provide customers with fast, smooth, and complete clearing and service networks worldwide. In 2013, 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.



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

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

#### 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，二零一三年末，自動櫃員機數量達到219台，比去年末增加35台，全部加入港澳銀通、中國銀聯網絡，基本覆蓋澳門主要區域，形成渠道優勢。

本行在二零一三年繼續豐富電子銀行的產品，是集團內首家投產銀企互聯產品、門戶網站和網銀渠道的信用卡申請功能的境外機構；本行手機銀行於二零一三年完成對iPhone和Android的兩大系統的覆蓋；全球賬戶業務獲得AMCM批復並投產，這一業務為在工銀集團內其他機構開設了賬戶的客戶帶來了極大的方便；在網銀和手機銀行兩個渠道推出股票孖展業務(保證金交易)；提升電子銀行繳費站功能，增加物業繳費、旅遊保險、金幣預訂項目；推出支付寶支付功能以支持澳門居民內地網上購物等等。

#### 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。二零一三年，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，成績獲得維薩、萬事達及中國銀聯的極大肯定，在發卡量、卡均消費、產品創新等方面所獲獎項創歷年之最。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台，推進全球渠道建設，銀行卡市場佔有率有所提高。

#### E-Banking Service

In order to always extend our business channels and upgrade our service system, the Bank has been boosting investments on its self-service terminals and better laying out the automated device services. At the end of 2013, the number of ATMs reached 219, an increase of 35 units over the last year, creating a channeling advantage with all machines joining the network of Hong Kong-Macau JETCO and that of China Unionpay, mostly covering the major areas in Macau.

The bank enriched E-banking products and formed a complete products chain for both enterprises and individuals. It introduced interlink linked ICBC's system with the enterprise's financial system and could allow enterprise to conduct banking operations through its own financial system. It also enabled on-line application of credit card. The bank forwarded mobile banking for personal customers on both Android and IOS system. Its global accounts management service, which was approved by AMCM, introduced in local market and greatly provided convenience for those people who had accounts in both ICBC Macau and other ICBC branches and was very popular ever since it has been forwarded. The bank introduced E-banking stock margin business and increased a lot of additional functions like on-line precious metal reservation, travel insurance purchase, etc. The bank also linked its e-banking service to Alipay in order to convenient local people's consumption online.

#### Bank Card Business

The Bank quickens the innovation and promotion of its card products and strives to increase its brand influence. Thanks to the robust development of the bank card business. In 2013, there were satisfactory growths in both the volume of card issuance and transaction amount of merchant acquiring business. These had been identified by VISA, MASTERCARD and CUP. The bank's awards on card business set a new record in 2013. In order to improve customer service network and platform, and 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 for the bank card business a larger market share.

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

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

#### 人民幣業務

二零一三年，本行繼續致力於積極推動跨境人民幣結算與融資的發展。本行不僅保持了在本地跨境人民幣結算市場上的優勢，還成功發放了首筆跨境人民幣貸款，實現了資本項下融資的新突破。本行還在澳門市場首次推出人民幣結構性產品。通過人民幣結構性產品，客戶在個人理財上有了更多的選擇空間。除此之外，本行還推出了首支以人民幣計值的養老金。這是港澳地區第一個「徹頭徹尾的人民幣養老金」產品。投資於該產品的顧客不僅可以分享人民幣債券所帶來的收益，還可以分享人民幣升值所帶來的收益。

#### 貴金屬業務

二零一三年，本行的貴金屬業務繼續保持澳門市場領先地位。本行開始與當地知名酒店合作展示並出售貴金屬產品，同時開發本澳特色限量版紀念章「盛世澳門」紀念金銀章；增加了實物貴金屬門戶網站預售功能；變更了月供黃金業務模式；實物貴金屬、月供黃金增加了以港幣計值的交易；等等。

#### 資產托管業務

本行提供當地市場一流水平的資產托管業務。其資產托管業務涵蓋結算、簿記、托收、稅務諮詢、代理投票、合資格境內機構投資者服務、合資格境外機構投資者／人民幣合資格境外機構投資者服務、全球現金管理、商業托管等。在總行的支持下，本行資產托管的專業團隊再輔之以當地市場對托管業務的強勁需求，這一業務未來的增長前景值得期待。

#### RMB Business

The Bank continued involving in cross-border settlement and cross-border financing actively in 2013. The Bank not only sustained its advantage in cross-border settlement, but also successfully originated its first cross-border loan and realized a break through in financing under capital accounts. It forwarded CNH Linked Structure Product in the first place in Macau and increased retail banking products. With CNH Linked Structure Product, customers could have more choices in their personal wealth management. Besides, the Bank designed and forwarded ICBC (Macau) Pension Fund-RMB Income Fund in 2013. It was the first “pure RMB pension fund” founded in Hong Kong and Macau. Investors could enjoy not only the income from RMB bonds but also the benefit from the appreciation of RMB.

#### Precious Metal Business

ICBC Macau still dominated local precious metal market in 2013. It began to cooperated with local famous hotels to exhibit and sell physical precious metals. It also extended its distribution chains from Macau to South-East Asia like Malaysia. To celebrate Macau's fast development after its returning to China, the Bank designed and issued Prosperous Macau Commemorative Medal. The product was very popular due to its collection value and commemorative significance.

#### Asset Custody Service

The Bank offered first-class asset custody service in local market. Its custody service covered settlement, safekeeping, income collection, corporate actions, tax consultancy, proxy voting, QDII investor services, QFII/RQFII investor services, Forex/Global cash management, fund administration, commercial escrow, etc. With the support from the head office, the professional team of the Bank and the strong demand in local market, the Bank's asset custody service would develop very fast in the future.

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

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



2013年8月27日，中國工商銀行姜建清董事長在澳門會見澳門特別行政區行政長官崔世安  
Chairman of the Board of ICBC, Mr. Jiang Jianqing visited Macau Special Administrative Region Chief Executive Chui Sai On on Aug 27th, 2013



2013年8月19日，中央人民政府駐澳門特別行政區聯絡辦公室仇鴻副主任一行到工銀澳門置地總行、置地財富管理中心考察  
The deputy director of central government's liaison office in Macau, Ms. Qiu Hong inspected ICBC Macau on Aug 19th, 2013



2013年1月16日，工銀澳門新機房啟用儀式  
ICBC Macau's New Computer Room Opening Ceremony on Jan 16th, 2013



2013年1月22日，工銀澳門江門同鄉會聯名銀行卡正式發行  
ICBC Macau's co-branded card with Macau Jiangmen Association issued on Jan 22nd, 2013



2013年1月22日，工銀澳門與澳門江門同鄉會正式簽署全面合作協議  
ICBC Macau signed a complete cooperation agreement with Macau Jiangmen Association on Jan 22nd, 2013



2013年1月13日，工銀澳門贊助澳門賽馬會第十八屆「慈善賽馬日」  
ICBC sponsored the 18th Horse Racing Charity Day on Jan 13th, 2013



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

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



2013年11月27日朱曉平董事長作為主禮嘉賓出席購物節2013開幕禮

Chairman of the board, Mr. Zhu Xiaoping attended the opening ceremony of Macau Shopping Festival as officiating guest on Nov 27th, 2013



2013年4月22日，工銀澳門金來分行開業  
Kam Loi branch opened on Apr 22nd, 2013



2013年3月16日，工銀澳門成功舉辦『財金專家投資策略分享會』

ICBC Macau successfully held Investment Strategy Seminar on Mar 16th, 2013



2013年6月11日，工銀澳門激成分行開業  
Kek Seng branch opened on Jun 11th, 2013



2013年10月23日，朱曉平董事長會見珠海市人民政府劉小龍常務副市長一行

Chairman of the board, Mr. Zhu Xiaoping met with deputy mayor of Zhuhai, Mr. Liu Xiaolong



2013年10月22日，工銀澳門圓滿參展第十八屆澳門國際貿易投資展覽會

ICBC Macau successfully expressed itself in 18th Macau International Trade Investment Fair on Oct 22nd, 2013



2013年11月7日，我行推出攝影主題信用卡  
ICBC Macau introduced photographing-theme credit card on Nov 7th, 2013

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

### 前景展望 Outlook

根據國際貨幣基金組織發佈的數據，2014年全球經濟整體復蘇步伐有望加快，高於2013年的平均水平，但全球金融市場的不確定性仍比較大。中國將加快經濟改革和結構調整，人民幣國際化的進程將進一步加速，而澳門經濟則仍將在內需和服務出口的帶動下維持低雙位數增長。外部環境雖然複雜，但我們對澳門銀行業的整體發展仍然保持樂觀態度。

2014年，澳門經濟將更進一步向多元化發展，澳門政府的各項民生政策也將持續穩定地推進，澳門建設世界旅遊休閒中心的種種措施不僅有利於促進內需增長，也有利於澳門經濟整體向上發展。而橫琴的開發更為澳門中小企業的發展提供了新的平台，粵港澳區域一體化更是為澳門提供了廣闊的空間。所有這些都為澳門銀行業帶來了難得的發展機遇，無論是零售業務、公司業務還是跨境業務。除此之外，互聯網金融的飛速發展也是澳門銀行業在金融脫媒的時代背景下必須把握的重要商機。

2014年，我行將充分利用澳門經濟發展和人民幣國際化為銀行帶來的機遇，按照總行的全面部署，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，靈活應對經濟和市場環境的變化，強化資本管理能力，並加快結構調整步伐，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，並力爭早日躋身粵港澳區域強行之列。

Global economy will recover more quickly in 2014 and the average growth rate will be higher of that in 2013 according to IMF. But global financial market still need to face lots of uncertainties. China will accelerate its pace on reform and structure adjustment, as well as the internationalization of RMB. Macau's economy, driven by domestic demand and service export, will continue to increase at a low two digit rate. Although the external surroundings are very complicated, we still are optimistic to future development of Macau's banking industry.

In 2014, Macau's economy will develop in a more diversified way and Macau SAR government's policies to improve the livelihood of local people will also be forward steadily. Macau's efforts in establishing a world leisure tourism center will improve domestic demands and future development of Macau's economy. Hengqin Island also provides Macau's SMEs with a new platform and the integration of Hong Kong, Macau and Guangdong Province affords Macau with broad space for development. All of these will bring Macau's banking industry with historical opportunities in retail business, corporate business and cross-border business, etc. Besides, the rapid development of internet financing is also another important business opportunity needed to be handled by Macau's banking industry.

The Bank will fully use the opportunities brought by Macau's economic development and RMB's internationalization. Follow the scientific arrangement set by the Parent, the Bank will continue its flexible operation in order to react quickly to every possible external changes and accelerate its structure adjustments. It will also concentrate on branch establishment in order to 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(經外部審計) Financial Information Disclosure (After audited)

### 董事會報告書 Report of the Board of Directors

董事會榮幸地將2013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 have pleasure in presenting their report together with the audited financial statements of Industrial and Commercial Bank of China (Macau) Limited (the “Bank”) and its subsidiaries (the “Group”) for the year ended 31 December 2013.

#### 主營業務地域

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

#### Principal place of business

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

#### 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。

#### Principal activities

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

#### 利潤以及分配

2013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25-100頁。

#### Results and dividends

The profit of the Group for the year ended 31 December 2013 and the state of affairs of the Group at that date are set out in the financial statements on pages 25 to 100.

本年董事會建議不發放股利(2012年度：無)。

The directors do not recommend the payment of any dividend for the year (2012: Nil).

#### 董事會名單

本年本行董事會成員如下：

朱曉平先生  
姜壹盛先生 (2013年12月9日委任)  
禰永明先生  
沈曉祺先生 (2013年12月9日辭任)  
崔基仟先生 (2014年1月8日委任)  
唐志堅先生  
聶長雯女士 (2014年1月8日辭任)  
吳宏波先生  
朱文信先生

#### Directors

The directors of the Bank during the year were:

Mr. Zhu Xiaoping  
Mr. Jiang Yisheng (appointed on 9 December 2013)  
Mr. Huen Wing Ming, Patrick  
Mr. Shen Xiaoqi (resigned on 9 December 2013)  
Mr. Cui Jiqian (appointed on 8 January 2014)  
Mr. Tong Chi Kin  
Ms. Nie Changwen (resigned on 8 January 2014)  
Mr. Wu Hongbo  
Mr. Zhu Wenxin

財務訊息披露(經外部審計) Financial Information Disclosure (After audited)(續 Continued)

董事會報告書 Report of the Board of Directors(續 Continued)

**股本結構**

本行股本結構詳細情況請見財務報表附註第19條。  
本年本行的法定股本結構及總股本沒有變化。

**Share capital**

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

**固定資產**

本年本行固定資產、辦公場所和設備以及投資物業的詳細情況請見財務報表附註第14到15條。

**Fixed assets**

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 respectively.

**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**

畢馬威會計師事務所已完成本年的核數工作，並獲得再次委任的資格。再次委任畢馬威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**

KPMG retire and, being eligible, offer themselves for re-appointment. A resolution for the re-appointment of KPMG as auditors of the Group is to 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 Xiaoping

澳門  
2014年3月28日

Macau  
28 March 2014



## 財務訊息披露(經外部審計) Financial Information Disclosure (After audited) (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2013年末的合併財務報表(詳見25-100頁)包括:合併資產負債表、合併收益表、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

編制和列報財務報表是貴行管理層的責任,財務報表應真實公允並同時符合澳門法令第32/93/M號金融體系法律制度以及澳門特別行政區第25/2005號行政法規所載的財務報告準則(「澳門財務報告準則」)的要求。管理層認可的以上內部控制使綜合財務報表的準備不存在由於舞弊或錯誤導致的重大錯報,選擇以及執行相應的會計政策並依此作出合理的會計估計,同時維持充分準確的會計記錄。

#### 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士承擔法律責任。

Independent auditor's report to the shareholders of Industrial and Commercial Bank of China (Macau) Limited  
(Incorporated in Macau with limited liability)

We have audited the consolidated financial statements of Industrial and Commercial Bank of China (Macau) Limited (the "Bank") and its subsidiaries (together the "Group") set out on pages 25 to 100, which comprise the consolidated balance sheet as at 31 December 2013, the consolidated income statement, the consolidated statement of changes in equity and the consolidated cash flow statement 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 and presentation of consolidated financial statements that give a true and fair view in accordance with the requirements as set out in the Macau Financial System Act (Decree-Law No. 32/93/M) and the Macau Financial Reporting Standards ("MFRSs") issued under Administrative Regulation No. 25/2005 of Macau Special Administrative Region ("Macau SAR") 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; selecting and applying appropriate accounting policies; and making accounting estimates that are reasonable in the circumstances; and maintaining adequate and accurate accounting records.

#### Auditor's responsibility

Our responsibility is to express an opinion on these consolidated financial statements based on our audit. This 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(經外部審計) Financial Information Disclosure (After audited) (續 Continued)

### 獨立核數師報告書 Independent Auditors' Report

我們按照澳門特別行政區的核數準則和核數實務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的規定編制，公允反映了工銀澳門2013年12月31日的合併及公司的財務狀況以及2013年度的合併及公司的經營成果和現金流量。

李婉薇，註冊核數師  
畢馬威會計師事務所

執業會計師  
24樓B及C座  
中國銀行大廈  
蘇亞利斯博士大馬路  
澳門

We conducted our audit in accordance with Auditing Standards and Technical Standards of Auditing issued by the Macau SAR. Those standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether the consolidated financial statements are free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the consolidated financial statements. The procedures selected depend on the auditor's judgement, including the assessment of the risks of material misstatement of the consolidated financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the entity's preparation of the 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 Group as at 31 December 2013, and of the Group's profit and cash flows for the year then ended in accordance with the MFRSs.

Lei Iun Mei, Registered Auditor  
KPMG

Certified Public Accountants  
24th Floor, B&C,  
Bank of China Building  
Avenida Doutor Mario Soares  
Macau

財務訊息披露(經外部審計) Financial Information Disclosure (After audited) (續 Continued)

財務報告 Financial Statements

合併收益表 Consolidated Income Statement 截至二零一三年十二月三十一日止年度 Year ended 31 December 2013

		附註 Note	2013 澳門幣千元 MOP'000	2012 澳門幣千元 MOP'000
利息收入	Interest income		3,050,362	2,492,666
利息支出	Interest expense		(1,594,062)	(1,491,256)
淨利息收入	Net interest income		1,456,300	1,001,410
其他營業收入	Other operating income	4	575,565	700,217
營業收入	Operating income		2,031,865	1,701,627
營業費用	Operating expenses	5	(528,006)	(434,834)
撥備前利潤	Operating profit before impairment losses		1,503,859	1,266,793
各項撥備	Charge for impairment losses on loans and advances and trade bills	6	(38,863)	(14,391)
稅前利潤	Profit before tax		1,464,996	1,252,402
所得稅	Income tax expense	7	(116,167)	(146,661)
淨利潤	Profit for the year		1,348,829	1,105,741
依澳門金管局(AMCM)監管要求提取額外撥備	Effect of additional impairment allowance for loans under Autoridade Monetaria de Macau ("AMCM") rules			
稅後利潤	Profit after taxation		1,348,829	1,105,741
額外撥備	Additional provision under AMCM rules		(149,150)	(95,340)
AMCM口徑淨利潤	Result of the year under AMCM rules		1,199,679	1,010,401

由30到100頁是財務報表的註解部分

The notes on pages 30 to 100 form part of these financial statements.

財務訊息披露（經外部審計） Financial Information Disclosure (After audited) (續 Continued)

財務報告 Financial Statements

合併資產負債表 Consolidated Balance Sheet 二零一三年十二月三十一日 As at 31 December 2013

		附註 Note	2013 澳門幣千元 MOP'000	2012 澳門幣千元 MOP'000
<b>資產</b>	<b>ASSETS</b>			
現金及銀行存款	Cash and balances with banks		5,488,332	4,550,243
存放貨幣當局準備金	Deposits with monetary authority		1,708,552	1,378,111
存放同業	Placements with other banks	8	21,771,802	22,017,238
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	45,145	2,035,519
衍生金融資產	Derivative financial assets	23	235,026	91,810
客戶貸款和墊款	Loans and advances to customers	9	88,323,774	69,022,537
可供出售的投資	Available-for-sale investments	12	16,278,873	8,333,814
已抵押的可供出售投資	Available-for-sale investments pledged as collateral	12, 24	1,888,415	—
應收款項及其他資產	Receivables and other assets		1,137,122	1,002,114
持有至到期的投資	Held-to-maturity investments	11	3,046,614	7,777,682
物業，機具及設備	Property, plant and equipment	14	314,625	260,615
投資性房地產	Investment property	15	55,993	56,710
遞延所得稅資產	Deferred tax assets	18	28,327	4,069
<b>總資產</b>	<b>Total assets</b>		<b>140,322,600</b>	<b>116,530,462</b>
<b>負債</b>	<b>LIABILITIES</b>			
同業存放	Deposits from banks	16	6,723,604	4,235,394
客戶存款	Deposits from customers	17	113,112,326	93,803,096
衍生金融負債	Derivative financial liabilities	23	387,094	197,932
其他負債	Other liabilities		3,395,191	1,949,611
已發行債券及借入資金	Debt issued and borrowed funds	25	2,928,290	2,001,290
已發行存款證	Certificates of deposit issued	26	3,878,541	5,540,772
應繳稅款	Income tax payable		181,943	220,887
<b>總負債</b>	<b>Total liabilities</b>		<b>130,606,989</b>	<b>107,948,982</b>
<b>所有者權益</b>	<b>EQUITY</b>			
股本	Issued share capital	19	461,194	461,194
儲備	Reserves		9,254,417	8,120,286
<b>權益總額</b>	<b>Total equity</b>		<b>9,715,611</b>	<b>8,581,480</b>
<b>負債及所有者權益總額</b>	<b>Total equity and liabilities</b>		<b>140,322,600</b>	<b>116,530,462</b>

由董事會批准及授權發出

Approved and authorised for issue by the board of directors on

二零一四年三月二十八日  
28 March 2014



財務訊息披露(經外部審計) Financial Information Disclosure (After audited) (續 Continued)

財務報告 Financial Statements (續 Continued)

合併權益變動表 Consolidated Statement of Changes in Equity 二零一三年十二月三十一日 For the year ended 31 December 2013

		股本 Issued share capital 澳門幣千元 MOP'000	股本溢價 Share premium 澳門幣千元 MOP'000	法定準備金 Legal reserve 澳門幣千元 MOP'000	儲備 Reserves			留存收益 Retained profits 澳門幣千元 MOP'000	總計 Total 澳門幣千元 MOP'000
					投資重估 準備金 Investment revaluation reserve 澳門幣千元 MOP'000	外匯準備金 Foreign exchange reserve 澳門幣千元 MOP'000	其他準備金 Other reserves 澳門幣千元 MOP'000		
2012年1月1日	At 1 January 2012	461,194	2,794,210	330,133	10	18	531,037	3,322,500	7,439,102
當年利潤	Profit for the year	—	—	—	—	—	—	1,105,741	1,105,741
可供出售的投資當年公允價值的變化及稅收效應	Change in fair value of available-for-sale investment during the year and the income tax effect	—	—	—	36,872	—	—	—	36,872
留存收益轉為法定準備金	Transfer from retained profits to legal reserve	—	—	89,620	—	—	—	(89,620)	—
境外經營匯率折算差異	Exchange difference on translation of foreign operations	—	—	—	—	(235)	—	—	(235)
AMCM要求的其他準備	Appropriation to other reserves under AMCM requirement	—	—	—	—	—	95,340	(95,340)	—
2012年12月31日及2013年1月1日	At 31 December 2012 and 1 January 2013	461,194	2,794,210	419,753	36,882	(217)	626,377	4,243,281	8,581,480
當年利潤	Profit for the year	—	—	—	—	—	—	1,348,829	1,348,829
可供出售的投資當年公允價值的變化及稅收效應	Change in fair value of available-for-sale investment during the year and the income tax effect	—	—	—	(214,244)	—	—	—	(214,244)
留存收益轉為法定準備金	Transfer from retained profits to legal reserve	—	—	53,494	—	—	—	(53,494)	—
境外經營匯率折算差異	Exchange difference on translation of foreign operations	—	—	—	—	(454)	—	—	(454)
AMCM要求的其他準備	Appropriation to other reserves under AMCM requirement	—	—	—	—	—	149,150	(149,150)	—
2013年12月31日	At 31 December 2013	461,194	2,794,210	473,247	(177,362)	(671)	775,527	5,389,466	9,715,611

註：

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。於二零一三年十二月三十一日，其他準備金中之758,500,000澳門元(二零一二年為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。

Note:

The Group complies with 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 2013, MOP758,500,000 (2012: MOP609,400,000) was included in other reserves which is not distributable under AMCM's requirement.

## 財務訊息披露(經外部審計) Financial Information Disclosure (After audited) (續 Continued)

## 財務報告 Financial Statements (續 Continued)

合併現金流量表 Consolidated Cash Flow Statement 截至二零一三年十二月三十一日止年度 Year ended 31 December 2013

	附註 Notes	2013 澳門幣千元 MOP'000	2012 澳門幣千元 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	1,464,996	1,252,402
調整：	Adjustments for:		
折舊	Depreciation	40,070	28,106
可供出售投資產生的股息收入	Dividend income from available-for-sale investments	(1,647)	(1,863)
處置物業、機具及設備損失	Losses on disposal of property, plant and equipment	261	1,377
持有至到期投資折價攤銷	Amortisation of discount and premium of held-to-maturity investments	3,283	626
發行存款證折價攤銷	Amortisation of discount of certificate of deposits issued	6,201	8,412
可供出售投資處置淨收益	Net gains from disposal of available-for-sale investments	(6,894)	(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淨損失／收益	Net losses/(gains) from financial assets at fair value through profit or loss	5,190	(3,208)
客戶貸款和墊款的減值準備	Impairment allowance on loans and advances to customers	38,863	14,391
持有到期投資的減值準備	Write-back of impairment allowance on held-to-maturity investments	(17,174)	(8,452)
營運資產的減少／(增加)	Decrease/(increase) in operating assets:	1,533,149	1,149,202
初始期限超過三個月期的同業拆放(增加)／減少	(Increase)/decrease in placements with other banks with original maturity longer than three months	(4,133,133)	631,044
初始期限超過三個月的金融管理局票據減少／(增加)	Decrease/(increase) in treasury bills with original maturity longer than three months	1,097,861	(1,097,861)
客戶貸款和墊款的增加	Increase in loans and advances to customers	(19,340,100)	(10,456,544)
應收款項及其他資產增加	Increase in receivables and other assets	(135,008)	(488,277)
金融資產公允價值變動損溢	Decrease/(increase) in financial assets at fair value through profit or loss	1,985,184	(1,045,925)
同業存放增加／(減少)	Increase/(decrease) in deposits from other banks	2,488,210	(1,082,544)
客戶存款增加	Increase in deposits from customers	19,309,230	25,729,922
其他負債增加／(減少)	Increase/(decrease) in other liabilities	1,445,580	(158,189)
衍生金融負債增加	Increase in derivative financial liabilities	189,162	67,661
衍生金融資產(增加)／減少	(Increase)/decrease in derivative financial assets	(143,216)	52,101
經營活動產生的現金流	Cash generated from operations	4,296,919	13,300,590
繳付所得稅	Profits tax paid	(150,154)	(108,206)
經營活動產生的淨現金流	Net cash flows generated from operating activities	4,146,765	13,192,384

財務訊息披露(經外部審計) Financial Information Disclosure (After audited) (續 Continued)

財務報告 Financial Statements (續 Continued)

合併現金流量表 Consolidated Cash Flow Statement (續 Continued) 截至二零一三年十二月三十一日止年度 Year ended 31 December 2013

	附註 Notes	2013 澳門幣千元 MOP'000	2012 澳門幣千元 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	1,647	1,863
購買可供出售的投資	Purchases of available-for-sale investments	(13,262,639)	(6,368,283)
可供出售投資收回	Proceeds from disposal of available-for-sale investments	3,192,146	5,807,282
購買持有至到期投資	Purchases of held-to-maturity investments	(474,403)	(4,659,912)
持有至到期投資收回利得	Proceeds from redemption and maturity of held-to-maturity investments	2,621,464	1,230,048
物業、機具和設備收益處置利得	Proceeds from disposal of property, plant and equipment	89	3
購買物業、機具和設備	Purchases of property, plant and equipment	(93,713)	(26,630)
投資活動產生的淨現金流	Net cash used in investing activities	(8,015,409)	(4,015,629)
<b>籌資活動產生的現金流</b>	<b>Cash flows from financing activities</b>		
發行存款證	Proceeds from issuance of certificates of deposit	3,876,554	6,056,684
贖回存款證	Redemption of certificates of deposit issued	(5,544,986)	(4,179,900)
發行債券	Proceeds from issuance of debt	927,000	—
籌資活動產生的淨現金流	Net cash flows (used in)/generated from financing activities	(741,432)	1,876,784
現金及現金等價物的淨(減少)/增加	Net (decrease)/increase in cash and cash equivalents	(4,610,076)	11,053,539
期初現金及現金等價物	Cash and cash equivalents at 1 January	29,334,649	18,281,110
期末現金及現金等價物	Cash and cash equivalents at 31 December	24,724,573	29,334,649
<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	5,488,332	4,550,243
初始期限3個月以內存放貨幣當局存款	Deposits with monetary authority with original maturity within three months	1,708,552	1,378,111
初始期限3個月內拆放同業	Placements with other banks with original maturity within three months	17,127,693	21,506,262
初始期限3個月內政府部門債券	Treasury bills with original maturity within three months	399,996	1,900,033
		24,724,573	29,334,649

## 財務訊息披露(經外部審計) Financial Information Disclosure (After audited) (續 Continued)

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

財務報告附註 Notes to Financial Statements 二零一三年十二月三十一日 31 December 2013

#### 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2013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17間分行、3間附屬公司及近800名員工。主要業務為在澳門提供銀行、財務及相關服務。本行的註冊辦公地點為澳門新口岸友誼大馬路555號置地廣場工銀(澳門)中心18樓。

#### 2.1 財務報表的編制基礎

##### 合規聲明

此合併財務報表按照澳門法令第32/93/M號金融體系法律制度以及澳門特別行政區第25/2005號行政法規所載的財務報告準則(「澳門財務報告準則」)編製。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)為計量貨幣，四捨五入到千元。

#### 1. Corporate information

Industrial and Commercial Bank of China (Macau) Limited (the “Bank”) is previously known as Seng Heng Bank Limited (“SHB”) which has been operating as a licensed bank in Macau since 1972. On 28 January 2008, 79.93% of the share capital of SHB was acquired by Industrial and Commercial Bank of China Limited (“ICBC”) and since then, ICBC become the Bank’s ultimate holding company. ICBC further increased its shareholding of the Bank during the years of 2009 and 2010. As at 31 December 2013, ICBC maintained 89.33% shareholding of the Bank.

The Bank has 17 branches, 3 subsidiaries and a work force nearly 800 staff members. The principal activities are the provision of banking, financial and related services in Macau. The Bank’s registered office is 18th Floor, ICBC Tower, Macau Landmark, 555 Avenida da Amizade, Macau.

#### 2.1 Basis of preparation

##### Statement of Compliance

These consolidated financial statements have been prepared in accordance with the requirements as set out in Decree-Law No. 32/93/M and the Macau Financial Reporting Standards (“MFRSs”) issued under Administrative Regulation No. 25/2005 of the Macau Special Administrative Region (“Macau SAR”). These financial statements have been prepared under the historical cost basis, 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.

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



## 財務訊息披露(經外部審計) Financial Information Disclosure (After audited) (續 Continued)

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

財務報告附註 Notes to Financial Statements (續 Continued) 二零一三年十二月三十一日 31 December 2013

#### 合併報表編制基礎

截至2013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 2013. 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

本年度本行採納適用於「澳門財務報告準則」的會計政策並無更改。

## 2.2 Changes in accounting policy and disclosures

During the year, the Group did not have any changes in accounting policies under MFRSs.

## 2.3 重大會計政策概要

### (a) 附屬公司

附屬公司為本集團所控制之實體。倘本集團因參與實體公司業務而須承受或有權分享其可變回報,並且有能力透過對該實體的權力影響該等回報時,則對該實體具有控制權。當評估本集團該等權力時,只考慮實質的控制權(由本集團及其他利益方持有)。

附屬公司的業績以已收及應收股息為限計入本行之損益表。未被歸類為持有以供出售的屬於本行的附屬公司的權益是以成本減除減值損失列賬。

## 2.3 Summary of significant accounting policies

### (a) Subsidiaries

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

The results of subsidiaries are included in the Bank's income statement to the extent of dividends received and receivable. The Bank's interests in subsidiaries that are not classified as held for sale are stated at cost less any impairment losses.

## 財務訊息披露(經外部審計) Financial Information Disclosure (After audited) (續 Continued)

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

財務報告附註 Notes to Financial Statements (續 Continued) 二零一三年十二月三十一日 31 December 2013

#### (b) 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厘定)，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。

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。

#### (b) Impairment of non-financial assets

Where an indication of impairment exists, or when annual impairment testing for an asset is required (other than financial assets and 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.

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

財務訊息披露（經外部審計） Financial Information Disclosure (After audited) (續 Continued)

財務報告 Financial Statements (續 Continued)

財務報告附註 Notes to Financial Statements (續 Continued) 二零一三年十二月三十一日 31 December 2013

(c) 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；

(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) 該方是一個本行的退休僱員福利計劃或其他任何本行的關聯實體；
- (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

(c) 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;

(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);
- (iii) the entity and the Group are joint ventures of the same third party;
- (iv) one entity is a joint venture of a third entity and the other entity is an associate of the third entity;
- (v) the entity is a post-employment benefit plan for the benefit of employees of either the Group or an entity related to the Group;
- (vi) the entity is controlled or jointly controlled by a person identified in (a); and

財務訊息披露(經外部審計) Financial Information Disclosure (After audited) (續 Continued)

財務報告 Financial Statements (續 Continued)

財務報告附註 Notes to Financial Statements (續 Continued) 二零一三年十二月三十一日 31 December 2013

(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。

個人的近親家庭成員指可影響，或受該個人影響，他們與該實體交易的家庭成員。

(d) 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。

(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).

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

(d) Property, plant and equipment and depreciation

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

Expenditure incurred after items of property, plant and equipment have been put into operation, such as repairs and maintenance, is normally charged to the income statement in the period in which it is incurred. In situations where the recognition criteria are satisfied, the expenditure for a major inspection is capitalised in the carrying amount of the asset as a replacement. Where significant parts of 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.



## 財務訊息披露(經外部審計) Financial Information Disclosure (After audited) (續 Continued)

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

財務報告附註 Notes to Financial Statements (續 Continued) 二零一三年十二月三十一日 31 December 2013

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。

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.

## 財務訊息披露(經外部審計) Financial Information Disclosure (After audited) (續 Continued)

## 財務報告 Financial Statements (續 Continued)

財務報告附註 Notes to Financial Statements (續 Continued) 二零一三年十二月三十一日 31 December 2013

## (e) 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，以直線法於其估計可使用年期內撇銷計算。基於此種用途的主要年率列示如下：

— 融資性租賃的土地	租期
— 建築物	租期或50年， 兩者中取較短之期限

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。

## (f) 租賃

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。

## (e) Investment properties

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

— Lease land under finance leases	Over the lease terms
— Buildings	Over the shorter of the lease terms and 50 years

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.

## (f) Leases

Leases that transfer substantially all the rewards and risks of ownership of assets to the Group, other than legal title, are accounted for as finance leases. At the inception of a finance lease, the cost of the leased asset is capitalised at the present value of the minimum lease payments and recorded together with the obligation, 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.

財務訊息披露(經外部審計) Financial Information Disclosure (After audited) (續 *Continued*)

財務報告 Financial Statements (續 *Continued*)

財務報告附註 Notes to Financial Statements (續 *Continued*) 二零一三年十二月三十一日 31 December 2013

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.

(g) 投資及其他金融資產

(g) Investments and other financial assets

(i) 初始確認及計量

(i) Initial recognition and measurement

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。金融資產於初始期按公平價值計量，而公平價值大致與交易價相同。如金融資產不屬於通過損益以反映公平價值，則包括直接歸屬於購入之金融資產的交易成本。通過損益以反映公平價值的金融資產的交易成本立即作費用支銷。

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

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 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.

財務訊息披露(經外部審計) Financial Information Disclosure (After audited) (續 Continued)

財務報告 Financial Statements (續 Continued)

財務報告附註 Notes to Financial Statements (續 Continued) 二零一三年十二月三十一日 31 December 2013

(ii) 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以及購入時即界定為以公平值變化計入損益之金融資產。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財務費用。該等公允值變動淨額並不包括此等金融資產之任何股息或利息收入，此等股息或利息乃根據註解2.3(r)所載之政策確認。

只有在滿足該標準之下，以公允價值計量且其變動計入損益之金融資產才能在首次認定期以其公允價值認定。

(ii) Subsequent measurement

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

*Financial assets at fair value through profit or loss*

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

Financial assets at fair value through profit or loss are carried in the balance sheet at fair value with net positive changes in fair value presented as other income and gains and net negative changes in fair value presented as 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 accounting policies set out in note 2.3(r).

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 are satisfied.

## 財務訊息披露(經外部審計) Financial Information Disclosure (After audited) (續 Continued)

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

財務報告附註 Notes to Financial Statements (續 Continued) 二零一三年十二月三十一日 31 December 2013

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,則須進行重估。

The Group evaluates its financial assets at fair value through profit or loss (held for trading) to assess whether the intention to sell in the near term is still appropriate. When, in rare circumstances, the Group is unable to trade these financial assets due to inactive markets and management's intention to sell in the foreseeable future significantly changes, the Group may elect to reclassify them. The reclassification from financial assets at fair value through profit or loss to loans and receivables, available-for-sale 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.



## 財務訊息披露（經外部審計） Financial Information Disclosure (After audited) (續 Continued)

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

財務報告附註 Notes to Financial Statements (續 Continued) 二零一三年十二月三十一日 31 December 2013

#### (iii) 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。

#### (iv) 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利息收入。減值所產生之虧損於收益表中確認。

#### (iii) 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.

#### (iv) Held-to-maturity investments

Non-derivative financial assets with fixed or determinable payments and fixed maturity are classified as held to maturity investments when the Group has the positive intention and ability to hold the financial assets to maturity. Held-to-maturity investments are subsequently measured at amortised cost using the effective interest rate method less any allowance for impairment. Amortised cost is calculated by taking into account any discount or premium on acquisition and include 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.

財務訊息披露(經外部審計) Financial Information Disclosure (After audited) (續 *Continued*)

財務報告 Financial Statements (續 *Continued*)

財務報告附註 Notes to Financial Statements (續 *Continued*) 二零一三年十二月三十一日 31 December 2013

(v) 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等非衍生金融資產。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。

在初始確認後，可出售金融投資按公允值計算，其未實現損益將計入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，並按照註解2.3(r)中所載之政策於收益表中確認。

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。

(v) *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.

After initial recognition, available-for-sale financial investments are subsequently measured at fair value, with unrealised gains or losses recognised in the available-for-sale investment revaluation reserve until the investment is derecognised, at which time the cumulative gain or loss is recognised in the income statement, 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 in accordance to the accounting policies set out in note 2.3(r).

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.

## 財務訊息披露（經外部審計） Financial Information Disclosure (After audited) (續 Continued)

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

財務報告附註 Notes to Financial Statements (續 Continued) 二零一三年十二月三十一日 31 December 2013

#### (h) 終止確認金融資產

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

- 資產收取現金流量之權利屆滿；或
- 本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。

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。

#### (h) Derecognition of financial assets

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

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

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

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

## 財務訊息披露(經外部審計) Financial Information Disclosure (After audited) (續 Continued)

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

財務報告附註 Notes to Financial Statements (續 Continued) 二零一三年十二月三十一日 31 December 2013

#### (i) 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。

#### (i) 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。

#### (i) 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 restructuring 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.

#### (i) 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 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 the assessment of collective impairment.

## 財務訊息披露(經外部審計) Financial Information Disclosure (After audited) (續 Continued)

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

財務報告附註 Notes to Financial Statements (續 Continued) 二零一三年十二月三十一日 31 December 2013

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。

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。

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).

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 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 write-off is later recovered, the recovery is credited to the income statement.



財務訊息披露(經外部審計) Financial Information Disclosure (After audited) (續 Continued)

財務報告 Financial Statements (續 Continued)

財務報告附註 Notes to Financial Statements (續 Continued) 二零一三年十二月三十一日 31 December 2013

(ii) 以成本計值之金融資產

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。

(iii) 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，從投資重估儲備重新分類至損益。

(ii) 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.

(iii) 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 reclassified from investment revaluation reserve to profit or loss.

## 財務訊息披露(經外部審計) Financial Information Disclosure (After audited) (續 Continued)

## 財務報告 Financial Statements (續 Continued)

財務報告附註 Notes to Financial Statements (續 Continued) 二零一三年十二月三十一日 31 December 2013

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)會從投資重估儲備重新分類至損益。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投資重估儲備確認。

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眼面金額計算，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 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 reclassified from investment revaluation reserve to profit or loss. 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 investment revaluation reserve.

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 as part of finance income 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.

財務訊息披露(經外部審計) Financial Information Disclosure (After audited) (續 Continued)

財務報告 Financial Statements (續 Continued)

財務報告附註 Notes to Financial Statements (續 Continued) 二零一三年十二月三十一日 31 December 2013

(j) 金融負債

(i) 初始確認及計量

金融負債是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。

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。

本行金融負債包括存款、其他負債、衍生金融工具、已發行債務證券和存款證以及生息借貸。

(ii) 後續計量

金融負債按以下分類計量：

以公允價值計量且其變動計入損益之金融負債

以公允價值計量且其變動計入損益之金融負債包括以交易為目的持有的金融負債。

(j) Financial liabilities

(i) Initial recognition and measurement

Financial liabilities 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.

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

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

(ii) Subsequent measurement

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

*Financial liabilities at fair value through profit or loss*

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

## 財務訊息披露（經外部審計） Financial Information Disclosure (After audited) (續 Continued)

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

財務報告附註 Notes to Financial Statements (續 Continued) 二零一三年十二月三十一日 31 December 2013

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融負債之任何利息。

只有在滿足上述標準之下，金融負債才會在首次認定期以其公允價值認定。

#### (iii) 貸款及借貸

於初始確認後，生息銀行貸款及借貸以有效利率分期折現計量，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於收益表確認。

分期攤銷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。按實際利率分期攤銷額計入收益表之利息支出。

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

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 are satisfied.

#### (iii) 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.

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

財務訊息披露(經外部審計) Financial Information Disclosure (After audited) (續 Continued)

財務報告 Financial Statements (續 Continued)

財務報告附註 Notes to Financial Statements (續 Continued) 二零一三年十二月三十一日 31 December 2013

(k) 終止確認金融負債

當負債之責任被解除、取消或屆滿，則終止確認金融負債。

如現有金融負債被來自同一貸款人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。

(l) 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在合併資產負債表中終止確認，因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金融資產產頭寸並對應須償還的債務，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，在合併資產負債表中將其重新分類為「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。

(k) 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.

(l) Repurchase agreements

Securities sold under agreements to repurchase at a specified future date are not derecognised from the consolidated balance sheet as the Bank retains substantially all the risks and rewards of ownership. The corresponding cash received is recognised in the consolidated balance sheet 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 effective interest rate method. When the counterparty has the right to sell or repledge the securities, the Bank reclassifies those securities in its consolidated balance sheet to "Held-to-maturity investments pledged as collateral" or to "Available-for-sale investments pledged as collateral", as appropriate.



## 財務訊息披露(經外部審計) Financial Information Disclosure (After audited) (續 Continued)

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

財務報告附註 Notes to Financial Statements (續 Continued) 二零一三年十二月三十一日 31 December 2013

#### (m) 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，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。

#### (n) 衍生金融工具

##### 初始確認及後續計量

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。

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厘定。

#### (m) Fair value of financial instruments

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

#### (n) 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.

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 with reference to market values for similar instruments.

財務訊息披露(經外部審計) Financial Information Disclosure (After audited) (續 Continued)

財務報告 Financial Statements (續 Continued)

財務報告附註 Notes to Financial Statements (續 Continued) 二零一三年十二月三十一日 31 December 2013

(o) 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。

就合併資產負債表而言，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。

(p) 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利息支出。

(q) 所得稅

所得稅包括本期及遞延稅項。除因有關項目乃直接認為權益而需確認為權益外，稅項於收益表內確認。

(o) 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 consolidated balance sheet, cash and cash equivalents comprise cash on hand and at banks, including term deposits and assets similar in nature to cash, which has no restriction on use.

(p) Provisions

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

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

(q) Income tax

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

## 財務訊息披露(經外部審計) Financial Information Disclosure (After audited) (續 Continued)

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

財務報告附註 Notes to Financial Statements (續 Continued) 二零一三年十二月三十一日 31 December 2013

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。

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.

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。

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.

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：

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

— 並非業務合併且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；及

— 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

— 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。

— 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.

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：

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 carry forward of unused tax credits and unused tax losses can be utilised, except:

## 財務訊息披露(經外部審計) Financial Information Disclosure (After audited) (續 Continued)

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

財務報告附註 Notes to Financial Statements (續 Continued) 二零一三年十二月三十一日 31 December 2013

— 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；及

— 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。

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。

— when the deferred tax asset relating to the deductible temporary differences arises from the initial recognition of an asset or liability in a transaction that is not a business combination and, at the time of the transaction, affects neither the accounting profit nor taxable profit or loss; and

— in respect of deductible temporary differences associated with investments in subsidiaries, associates and joint ventures, deferred tax assets are only recognised to the extent that it is probable that the temporary differences will reverse in the foreseeable future and taxable profit will be available against which the temporary differences can be utilised.

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

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

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.

## 財務訊息披露(經外部審計) Financial Information Disclosure (After audited) (續 Continued)

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

財務報告附註 Notes to Financial Statements (續 Continued) 二零一三年十二月三十一日 31 December 2013

#### (r) 收入的確認

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：

##### (i) 利息收入和支出

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。

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。

#### (r) Revenue recognition

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

##### (i) Interest income and expense

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

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



財務訊息披露(經外部審計) Financial Information Disclosure (After audited) (續 Continued)

財務報告 Financial Statements (續 Continued)

財務報告附註 Notes to Financial Statements (續 Continued) 二零一三年十二月三十一日 31 December 2013

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) 費用及儲金收入

本行為客戶提供廣泛的服務賺取費用和儲金，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，這些費用包括儲金收入和資產管理，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 effective interest rate on the loan. When it is unlikely that a loan will be drawn down, the loan commitment fees are recognised over the commitment period on a straight line basis.

## 財務訊息披露(經外部審計) Financial Information Disclosure (After audited) (續 Continued)

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

財務報告附註 Notes to Financial Statements (續 Continued) 二零一三年十二月三十一日 31 December 2013

#### — 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.

財務訊息披露(經外部審計) Financial Information Disclosure (After audited) (續 Continued)

財務報告 Financial Statements (續 Continued)

財務報告附註 Notes to Financial Statements (續 Continued) 二零一三年十二月三十一日 31 December 2013

(s) 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。

(t) 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。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。

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。

(s) 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.

(t) 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. Foreign currency transactions recorded by the entities in the Group are initially recorded using their respective functional currency rates ruling at the dates of the transactions. Monetary assets and liabilities denominated in foreign currencies are retranslated at the functional currency rates of exchange ruling at the end of the reporting period. All differences arising on settlement or translation of monetary items are taken to the income statement.

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

## 財務訊息披露(經外部審計) Financial Information Disclosure (After audited) (續 Continued)

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

財務報告附註 Notes to Financial Statements (續 Continued) 二零一三年十二月三十一日 31 December 2013

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 prevailing 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匯率儲備中累積。出售海外業務時，與該海外業務有關並已在匯率儲備中確認的金額將在收益表中確認。

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

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.

## 財務訊息披露(經外部審計) Financial Information Disclosure (After audited) (續 Continued)

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

財務報告附註 Notes to Financial Statements (續 Continued) 二零一三年十二月三十一日 31 December 2013

### 3. 關聯方交易

#### (a) 關聯方交易

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

		2013 澳門幣百萬元 MOP million	2012 澳門幣百萬元 MOP million
利息收入	Interest income	252	492
利息費用	Interest expense	59	69
同業存放(i)	Deposits from banks (note (i))	4,879	2,553
已發行債券及 借入資金(ii)	Debt issued and borrowed funds (note (ii))	2,928	2,001
現金和銀行存款	Cash and balances with banks	207	465
同業拆借(iii)	Placements with other banks (note (iii))	3,595	1,107
客戶貸款和 墊款(iv)	Loans and advances to customers (note (iv))	17,615	12,165

註解：

(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至2.75% (2012：0%至1.32%)。

(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29.28億澳門元(2012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，5.67億澳門元支付6個月HiBor+130bp的浮動利息，3.6億澳門元支付年利率為4.5%的固定利息。從總量上看，14.01億澳門元的債務將在2014年6月23日償還，9.27億澳門元的債務將在2023年12月27日償還，剩餘的6億澳門元並無固定償還期限。

### 3. Related Party Transactions

#### (a) Related party transaction

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

#### Ultimate holding company

	2013 澳門幣百萬元 MOP million	2012 澳門幣百萬元 MOP million
利息收入	252	492
利息費用	59	69
同業存放(i)	4,879	2,553
已發行債券及 借入資金(ii)	2,928	2,001
現金和銀行存款	207	465
同業拆借(iii)	3,595	1,107
客戶貸款和 墊款(iv)	17,615	12,165

Notes:

(i) The Group's inter-bank taking and inter-bank balances with its ultimate holding company pay effective interest rates of 0% to 2.75% per annum as at the end of the reporting period (2012: 0% to 1.32%).

(ii) As disclosed in the consolidated balance sheet, the Group had issued subordinated debts held by its ultimate holding company of MOP2,928 million (2012: 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 per annum for MOP1,401 million, 6M HIBOR plus 100bp per annum for MOP600 million, 6M HIBOR plus 130bp per annum for MOP567 million and at fixed rate of 4.5% per annum for MOP360 million. Of the total amount, MOP1,401 million is repayable on 23 Jun 2014, MOP927 million is repayable on 27 Dec 2023 and the remaining MOP600 million has no fixed term of repayment.



財務訊息披露(經外部審計) Financial Information Disclosure (After audited) (續 Continued)

財務報告 Financial Statements (續 Continued)

財務報告附註 Notes to Financial Statements (續 Continued) 二零一三年十二月三十一日 31 December 2013

(iii) 截止報告期末，本行與母行的同業拆借額達35.95億澳門元(2012年為11.07億澳門元)，使用的實際利率範圍從0.1%至7.53%(2012：0.0001%至0.90%)。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1%至6%(2012：0.76%至5%)。

(iii) As at the end of the reporting period, the Group's inter-bank placement with its ultimate holding company amounted to MOP3,595 million (2012: MOP1,107 million), which earns effective interest rates of 0.1% to 7.53% per annum (2012: 0.0001% to 0.90%). 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 1% to 6% per annum (2012: 0.76% to 5%).

附屬公司

Fellow subsidiaries

		2013 澳門幣百萬元 MOP million	2012 澳門幣百萬元 MOP million
利息收入	Interest income	64	22
利息費用	Interest expense	2	4
同業存放(v)	Deposits from banks (note (v))	6	294
現金和銀行存款	Cash and balances with banks	1,890	619
同業拆借(vi)	Placements with other banks (note (vi))	3,365	2,262
已抵押的投資 (vii)	Investments pledged as collateral (note (vii))	1,046	—
在回購協議下應付的 已售資產(vii)	Payable for assets sold under repurchase agreements (note (vii))	950	—

註解：

Notes:

(v) 至報告期末，本行與附屬公司同業拆入和同業結餘的餘額為0.06億澳門元(2012年為2.94億澳門元)，其實際利率為2%(2012：0%至3.35%)。

(vi) 至報告期末，本行與附屬子公司的同業拆放為33.65億澳門元(2012年為22.62億澳門元)，實際利率從0.01%至4.8%(2012年：0.01%至3.65%)。

(vii) 至報告期末，本行與附屬公司發生的回購協議總額為10.46億澳門元，實際利率為0.45%。集團將由此項交易獲得的9.5億澳門元確認為回購協議下出售資產之應付賬款。

(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 MOP6 million (2012: MOP294 million), which bears an effective interest rate of 2% per annum (2012: 0% to 3.35%).

(vi) The Group's inter-bank placements with its fellow subsidiaries amounted to MOP3,365 million (2012: MOP2,262 million), which earns effective interest rates of 0.01% to 4.8% per annum (2012: 0.01% to 3.65%).

(vii) As at the end of the reporting period, the Group entered into certain repurchase agreements with its fellow subsidiary. Investments with total amount of MOP1,046 million, bearing an effective interest rate of 0.45% per annum, were sold and under agreements to repurchase. The Group recognised the cash received from the sale amount to MOP950 million as a payable for assets sold under repurchase agreements.

財務訊息披露(經外部審計) Financial Information Disclosure (After audited) (續 Continued)

財務報告 Financial Statements (續 Continued)

財務報告附註 Notes to Financial Statements (續 Continued) 二零一三年十二月三十一日 31 December 2013

(b) 本行關鍵管理崗位員工薪酬：

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

		2013 澳門幣百萬元 MOP million	2012 澳門幣百萬元 MOP million
短期僱員福利	Short-term employee benefits	117	100

4. 其他營業收入，淨額

4. Other Operating Income, Net

		2013 澳門幣千元 MOP'000	2012 澳門幣千元 MOP'000
費用與佣金收入	Fee and commission income	744,578	634,169
費用與佣金支出	Fee and commission expense	(124,901)	(114,563)
費用與佣金收入淨額	Net fee and commission income	619,677	519,606
可供銷售投資之 股利收入	Dividend income from available-for-sale investments	1,647	1,863
外匯兌換淨收入(損失)	Net (losses)/gains from foreign exchange	(63,443)	10,338
金融資產公允價值變動 淨收入(損失)	Net (losses)/gains from financial assets at fair value through profit or loss	(5,190)	3,208
處置可供出售投資 淨收益	Net gains from disposal of available-for-sale investments	6,894	142,589
衍生金融工具淨收益 (損失)	Net gain/(losses) arising from derivative financial instruments	271	(2,059)
處置固定資產損失	Losses on disposal of property, plant and equipment	(261)	(1,377)
租金收入	Rental income	10,610	10,220
其他	Others	5,360	15,829
		575,565	700,217

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 or other fiduciary activities.

財務訊息披露（經外部審計） Financial Information Disclosure (After audited) (續 Continued)

財務報告 Financial Statements (續 Continued)

財務報告附註 Notes to Financial Statements (續 Continued) 二零一三年十二月三十一日 31 December 2013

5. 營業費用

5. Operating Expenses

		2013 澳門幣千元 MOP'000	2012 澳門幣千元 MOP'000
折舊	Depreciation	40,070	28,106
土地及樓宇之經營租賃 租金	Operating lease rentals on land and buildings	70,941	53,613
員工費用	Staff costs	276,023	218,398
養老金費用	Pension costs	10,496	9,359
其他營業費用	Other operating expenses	143,516	130,106
專業費用	Professional fees	1,912	1,972
審計費用	Auditors' remuneration	2,222	1,732
持有至到期投資減值 準備回撥	Write-back of impairment allowance on held-to-maturity investments	(17,174)	(8,452)
		528,006	434,834

財務訊息披露(經外部審計) Financial Information Disclosure (After audited) (續 Continued)

財務報告 Financial Statements (續 Continued)

財務報告附註 Notes to Financial Statements (續 Continued) 二零一三年十二月三十一日 31 December 2013

6. 資產減值準備

客戶貸款與墊款的減值準備的變化：

6. Impairment Allowance for Impaired Assets

Movements in impairment allowances on loans and advances to customers:

		一般減值準備 Collective impairment allowance 澳門幣千元 MOP'000	專項減值準備 Individual impairment allowance 澳門幣千元 MOP'000	合計 Total 澳門幣千元 MOP'000
2013年01月01日	At 1 January 2013	102,480	36,969	139,449
計提減值損失	Charge for impairment losses	36,930	4,745	41,675
回撥的減值損失	Write-back of impairment losses	—	(2,812)	(2,812)
在損益表中列支的 減值準備	Impairment allowance charged to the income statement	36,930	1,933	38,863
已核銷的金額	Uncollectible amounts written off	—	(3,307)	(3,307)
2013年12月31日	At 31 December 2013	139,410	35,595	175,005
2012年01月01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
回撥的減值損失	Write-back of impairment losses	—	(5,959)	(5,959)
在損益表中列支的 減值準備	Impairment allowance charged to the income statement	11,900	2,491	14,391
已核銷的金額	Uncollectible amounts written off	—	(6,056)	(6,056)
2012年12月31日	At 31 December 2012	102,480	36,969	139,449

## 財務訊息披露（經外部審計） Financial Information Disclosure (After audited) (續 Continued)

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

財務報告附註 Notes to Financial Statements (續 Continued) 二零一三年十二月三十一日 31 December 2013

#### 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%（2012：12%）。

#### 7. Income Tax

The Group's tax charge for the year includes provisions for Macau complementary tax. Macau complementary tax has been provided at the progressive rate to a maximum of 12% (2012: 12%) on the estimated taxable profits.

		2013 澳門幣千元 MOP'000	2012 澳門幣千元 MOP'000
本期稅項	Current tax	98,017	132,649
本期稅項 — 海外	Current tax — overseas	13,193	7,840
遞延稅項	Deferred tax	4,957	6,172
本年稅項支出	Tax charge for the year	116,167	146,661

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:

		2013 澳門幣千元 MOP'000	%	2012 澳門幣千元 MOP'000	%
稅前利潤	Profit before tax	1,464,996		1,252,402	
適用稅率稅項	Tax at the applicable tax rate	175,761	12.00	150,268	12.00
不可扣減／（或非應稅）	Estimated tax effect of net expense that is not deductible in determining taxable profit	(107)	(0.01)	137	0.01
淨收入／費用對確定應稅盈利的影響從而產生的稅務效應		(972)	(0.07)	(839)	(0.07)
未確認的應稅收入	Income not subject to tax	(58,650)	(4.00)	(4,310)	(0.34)
以前年度的本期稅項調整	Adjustments in respect of current tax of previous periods	—	—	(591)	(0.05)
以前年度的遞延稅項調整	Adjustments in respect of deferred tax of previous periods	135	0.01	1,996	0.16
其他	Others				
本行有效稅率的稅項支出	Tax charge at the Group's effective rate	116,167	7.93	146,661	11.71



財務訊息披露(經外部審計) Financial Information Disclosure (After audited) (續 Continued)

財務報告 Financial Statements (續 Continued)

財務報告附註 Notes to Financial Statements (續 Continued) 二零一三年十二月三十一日 31 December 2013

8. 拆放同業

拆放同業的款項適用的實際年利率範圍從0%到8.80%(2012年:0.0001%至3.65%)。

8. Placements with Other Banks

Placements with other banks earned effective interest rates ranging from 0% to 8.80% (2012: 0.0001% to 3.65%) 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%(2012年:0.24%至28.80%)。

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% (2012: 0.24% to 28.80%) per annum.

		附註 Note	2013 澳門幣千元 MOP'000	2012 澳門幣千元 MOP'000
客戶貸款或墊款	Loans and advances to customers		64,819,007	48,940,388
商業票據	Trade bills		23,338,560	19,949,405
客戶貸款、墊款及 商業票據總額	Gross loans, advances and trade bills to customers		88,157,567	68,889,793
應計利息	Accrued interests		341,212	272,193
減: 減值準備	Less: impairment allowances	6	88,498,779 (175,005)	69,161,986 (139,449)
			88,323,774	69,022,537

## 財務訊息披露(經外部審計) Financial Information Disclosure (After audited) (續 Continued)

## 財務報告 Financial Statements (續 Continued)

財務報告附註 Notes to Financial Statements (續 Continued) 二零一三年十二月三十一日 31 December 2013

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 and advances to customers and trade bills based on the usage is as follows:

		2013 澳門幣千元 MOP'000	2012 澳門幣千元 MOP'000
工業、商業和金融用途	Industrial, commercial and financial purposes	51,991,238	40,100,066
個人	Individual	12,827,769	8,840,322
貿易融資	Trade finance	23,338,560	19,949,405
客戶貸款、墊款及商業票據總額	Gross loans and advances to customers and trade bills	88,157,567	68,889,793
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 individual impairment allowance	52,758	43,586

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0.31億澳門元的專項減值準備計算中(2012年：0.2億澳門元)，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 MOP31 million (2012: MOP20 million). Where collateral values are greater than gross advances, only the amount of collateral up to the gross loan and advance was included.

財務訊息披露(經外部審計) Financial Information Disclosure (After audited) (續 Continued)

財務報告 Financial Statements (續 Continued)

財務報告附註 Notes to Financial Statements (續 Continued) 二零一三年十二月三十一日 31 December 2013

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

		2013 澳門幣千元 MOP'000	2012 澳門幣千元 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	45,145	2,035,519
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	13,142	822,172
公司類	Corporate entities	32,003	115,465
銀行及其他金融機構類	Banks and other financial institutions	—	1,097,882
		45,145	2,035,519

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.

11. 持有至到期投資

11. Held-to-maturity Investments

		2013 澳門幣千元 MOP'000	2012 澳門幣千元 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:		
— 債務類證券	— Debt securities	2,756,614	4,906,947
— 政府債券	— Treasury bills	399,996	2,997,894
— 減：減值準備	— Less: impairment allowances	(109,996)	(127,159)
		3,046,614	7,777,682
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:		
政府債務證券	Government	399,996	2,997,894
公司類	Corporate entities	2,266,544	3,295,012
銀行及其他金融機構類	Banks and other financial institutions	380,074	1,484,776
		3,046,614	7,777,682

財務訊息披露（經外部審計） Financial Information Disclosure (After audited) (續 Continued)

財務報告 Financial Statements (續 Continued)

財務報告附註 Notes to Financial Statements (續 Continued) 二零一三年十二月三十一日 31 December 2013

12. 可供出售的投資

12. Available-for-sale Investments

		2013 澳門幣千元 MOP'000	2012 澳門幣千元 MOP'000
<b>可供出售的投資</b>	<b>Available-for-sale investments:</b>		
上市：	Quoted:		
— 債務類證券， 以公允價值計	— Debt securities, at fair value	16,268,697	8,323,638
非上市：	Unquoted:		
— 成本法計量的權益	— Equities, at cost	10,176	10,176
		16,278,873	8,333,814
<b>已抵押的可供出售投資</b>	<b>Available-for-sale investments pledged as collateral:</b>		
上市：	Quoted:		
— 債務類證券， 以公允價值計	— Debt securities, at fair value	1,888,415	—
		18,167,288	8,333,814
<b>按發行主體分析的 可供出售的投資：</b>	<b>Available-for-sale investments analysed by category of issuer as follows:</b>		
政府債務證券	Government	748,612	375,379
公司類	Corporate entities	10,660,775	5,150,415
銀行及其他金融機構類	Banks and other financial institutions	4,869,486	2,808,020
		16,278,873	8,333,814
<b>按發行者分類的 已抵押可供出售的 投資：</b>	<b>Available-for-sale investments pledged as collateral analysed by category of issuer as follows:</b>		
政府債務證券	Government	308,941	—
公司類	Corporate entities	533,202	—
銀行及其他金融機構類	Banks and other financial institutions	1,046,272	—
		18,167,288	8,333,814

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.

財務訊息披露(經外部審計) Financial Information Disclosure (After audited) (續 Continued)

財務報告 Financial Statements (續 Continued)

財務報告附註 Notes to Financial Statements (續 Continued) 二零一三年十二月三十一日 31 December 2013

13. 附屬公司

13. Subsidiaries

附屬公司的詳情如下：

Particulars of the subsidiaries are as follows:

項目	註冊成立地	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
Name	Place of incorporation		直接 Direct	間接 Indirect	Principal activities
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

14. 物業、辦公場所及設備

14. Property, Plant and Equipment

		土地及樓宇 Land and buildings 澳門幣千元 MOP'000	傢俱及固定 裝置 Furniture and fixtures 澳門幣千元 MOP'000	車輛與 設備 Motor vehicles and equipment 澳門幣千元 MOP'000	合計 Total 澳門幣千元 MOP'000
<b>成本：</b>	<b>Cost:</b>				
2013年01月01日	At 1 January 2013	214,029	130,677	139,032	483,738
添置	Additions	—	40,484	53,229	93,713
處置	Disposals	—	(7,823)	(29,983)	(37,806)
2013年12月31日	At 31 December 2013	214,029	163,338	162,278	539,645
<b>累計折舊</b>	<b>Accumulated depreciation:</b>				
2013年01月01日	At 1 January 2013	58,044	69,011	96,068	223,123
年內計提	Provided during the year	4,002	12,001	23,350	39,353
出售轉回	Disposals	—	(7,616)	(29,840)	(37,456)
2013年12月31日	At 31 December 2013	62,046	73,396	89,578	225,020
<b>賬面淨額</b>	<b>Net carrying amount:</b>				
2013年12月31日	At 31 December 2013	151,983	89,942	72,700	314,625



財務訊息披露（經外部審計） Financial Information Disclosure (After audited) (續 Continued)

財務報告 Financial Statements (續 Continued)

財務報告附註 Notes to Financial Statements (續 Continued) 二零一三年十二月三十一日 31 December 2013

		土地及樓宇 Land and buildings 澳門幣千元 MOP'000	傢俱及固定 裝置 Furniture and fixtures 澳門幣千元 MOP'000	車輛與 設備 Motor vehicles and equipment 澳門幣千元 MOP'000	合計 Total 澳門幣千元 MOP'000
<b>成本：</b>	<b>Cost:</b>				
2012年01月01日	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)
2012年12月31日	At 31 December 2012	214,029	130,677	139,032	483,738
<b>累計折舊：</b>	<b>Accumulated depreciation:</b>				
2012年01月01日	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)
2012年12月31日	At 31 December 2012	58,044	69,011	96,068	223,123
<b>賬面淨額：</b>	<b>Net carrying amount:</b>				
2012年12月31日	At 31 December 2012	155,985	61,666	42,964	260,615

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:

		2013 澳門幣千元 MOP'000	2012 澳門幣千元 MOP'000
澳門	Macau	151,983	155,985

財務訊息披露(經外部審計) Financial Information Disclosure (After audited) (續 Continued)

財務報告 Financial Statements (續 Continued)

財務報告附註 Notes to Financial Statements (續 Continued) 二零一三年十二月三十一日 31 December 2013

15. 投資性房地產

15. Investment Property

		澳門幣千元 MOP'000
<b>成本：</b> 2012年1月1日， 2012年12月31日以及 2013年12月31日	<b>Cost:</b> At 1 January 2012, 31 December 2012 and 31 December 2013	67,943
<b>累計折舊</b> 2012年01月01日 本年計提折舊	<b>Accumulated depreciation:</b> At 1 January 2012 Depreciation provided during the year	10,516 717
2012年12月31日	At 31 December 2012	11,233
2013年01月01日 本年計提折舊	At 1 January 2013 Depreciation provided during the year	11,233 717
2013年12月31日	At 31 December 2013	11,950
<b>賬面淨額</b> 2013年12月31日	<b>Net carrying amount:</b> At 31 December 2013	55,993
2012年12月31日	At 31 December 2012	56,710

該投資性房地產位於香港，以中期租賃為目的持有。其公允價值是由經風險調整的利率折現該物業相關的現金流來決定。這一價值考慮了未來市場租金的預期值以及該物業的閑置率。已經就該物業的品質和地點調整所使用的折現率。2013年12月31日的公允價值為64,016,000澳門元(2012年為64,890,000澳門元)。

The Group's investment property is situated in Hong Kong and is held under medium term lease. The fair value of the investment property is determined by discounting a projected cash flow series associated with the property using risk-adjusted discount rates. The value has taken into account of expected market rental and occupancy rate of the respective property. The discount rates used have been adjusted for the quality and location of the building. The fair value of the investment property on 31 Dec 2013 was MOP64,016,000 (2012: MOP64,890,000).

財務訊息披露（經外部審計） Financial Information Disclosure (After audited) (續 Continued)

財務報告 Financial Statements (續 Continued)

財務報告附註 Notes to Financial Statements (續 Continued) 二零一三年十二月三十一日 31 December 2013

16. 同業存款

16. Deposits from Banks

		2013 澳門幣千元 MOP'000	2012 澳門幣千元 MOP'000
貨幣市場票據和銀行結餘	Money market acceptances and bank balances	6,723,604	4,235,394

17. 客戶存款

17. Deposits from Customers

		2013 澳門幣千元 MOP'000	2012 澳門幣千元 MOP'000
活期存款及往來賬戶	Demand deposits and current accounts	6,809,703	6,701,058
儲蓄存款	Savings deposits	14,804,679	11,073,925
定期及通知存款	Time and call deposits	91,497,944	76,028,113
		113,112,326	93,803,096

所有客戶存款使用分期折現法計量成本。客戶的附息存款使用的實際年利率範圍從0.01%至5.80%（2012年：0.01%至5.20%）。

All deposits from customers are measured at amortised cost. The interest-bearing deposits from customers bear effective interest rates ranging from 0.01% to 5.80% (2012: 0.01% to 5.20%) per annum.

財務訊息披露(經外部審計) Financial Information Disclosure (After audited) (續 Continued)

財務報告 Financial Statements (續 Continued)

財務報告附註 Notes to Financial Statements (續 Continued) 二零一三年十二月三十一日 31 December 2013

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／(負債)

		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 澳門幣千元 MOP'000	持有至到期 的投資 減值準備 Impairment allowance on held-to- maturity investments 澳門幣千元 MOP'000	可供出售投資 減值準備 Impairment allowance on available- for-sale investments 澳門幣千元 MOP'000	精明債券 補償準備 Provision for compensation to Octave note holders 澳門幣千元 MOP'000	可供出售 投資重估準備 Revaluation reserve of available-for- sale investments 澳門幣千元 MOP'000	稅項加速轉銷 Accelerated tax depreciation 澳門幣千元 MOP'000	合計 Total 澳門幣千元 MOP'000
2012年01月01日	At 1 January 2012	3,371	16,277	1,024	2,577	(1)	(7,979)	15,269
本年收益表遞延稅項應計額	Deferred tax charged to the income statement during the year	(2,037)	(1,018)	(1,024)	(1,951)	—	(142)	(6,172)
本年股權遞延稅項應計額	Deferred tax charged to the equity during the year	—	—	—	—	(5,028)	—	(5,028)
2012年12月31日	At 31 December 2012	1,334	15,259	—	626	(5,029)	(8,121)	4,069
2013年01月01日	At 1 January 2013	1,334	15,259	—	626	(5,029)	(8,121)	4,069
本年收益表遞延稅項應計額	Deferred tax charged/(credited) to the income statement during the year	(1,334)	(2,061)	—	(46)	—	(1,516)	(4,957)
本年股權遞延稅項應計額	Deferred tax credited to the equity during the year	—	—	—	—	29,215	—	29,215
2013年12月31日	At 31 December 2013	—	13,198	—	580	24,186	(9,637)	28,327

18. Deferred Tax

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

Deferred tax assets/(liabilities)

財務訊息披露（經外部審計） Financial Information Disclosure (After audited) (續 Continued)

財務報告 Financial Statements (續 Continued)

財務報告附註 Notes to Financial Statements (續 Continued) 二零一三年十二月三十一日 31 December 2013

19. 股本

19. Share Capital

		2013 澳門幣千元 MOP'000	2012 澳門幣千元 MOP'000
<b>法定：</b>	<b>Authorised:</b>		
一百萬股，	1,000,000 shares of MOP1,000		
每股 1,000 元澳門元	each	1,000,000	1,000,000
<b>已發行並已繳足：</b>	<b>Issued and fully paid:</b>		
461,194 股，	461,194 shares of MOP1,000		
每股 1,000 元澳門元	each	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 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.



財務訊息披露(經外部審計) Financial Information Disclosure (After audited) (續 Continued)

財務報告 Financial Statements (續 Continued)

財務報告附註 Notes to Financial Statements (續 Continued) 二零一三年十二月三十一日 31 December 2013

21. 或有負債

21. Contingent Liabilities

		2013 澳門幣千元 MOP'000	2012 澳門幣千元 MOP'000
未提款的貸款承諾	Undrawn loan commitments	28,581,271	10,488,525
保函	Guarantees	1,258,557	1,249,819
為客戶開證而承擔的債務	Liabilities under letters of credit on behalf of customers	90,501	826,279
		29,930,329	12,564,623

22. 營運租賃安排

22. Operating Lease Arrangements

(a) 為出租人

本行以營運租賃安排出租其投資物業(財務報告附註第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：

(a) As lessor

The Group leases its investment property (note 15) 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 prevailing market conditions.

At 31 December 2013, the Group had total future minimum lease receivables under a non-cancellable operating lease with its tenant falling due as follows:

		2013 澳門幣千元 MOP'000	2012 澳門幣千元 MOP'000
1年以內	Within one year	1,360	2,719
第2年	In the second year	—	1,360
		1,360	4,079

## 財務訊息披露(經外部審計) Financial Information Disclosure (After audited) (續 Continued)

## 財務報告 Financial Statements (續 Continued)

財務報告附註 Notes to Financial Statements (續 Continued) 二零一三年十二月三十一日 31 December 2013

## (b) 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：

## (b) 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:

		2013 澳門幣千元 MOP'000	2012 澳門幣千元 MOP'000
1年以內	Within one year	69,840	56,138
1-5年(含)	In between one to five years	134,353	136,987
5年以上	After five years	60,102	77,756
		264,295	270,881

## 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 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.

財務訊息披露(經外部審計) Financial Information Disclosure (After audited) (續 Continued)

財務報告 Financial Statements (續 Continued)

財務報告附註 Notes to Financial Statements (續 Continued) 二零一三年十二月三十一日 31 December 2013

		2013			
		合約標的 金額 Notional amount 澳門幣千元 MOP'000	資產 Assets 澳門幣千元 MOP'000	合約標的 金額 Notional amount 澳門幣千元 MOP'000	負債 Liabilities 澳門幣千元 MOP'000
遠期外幣對換合約	Forward foreign exchange contracts	18,716,632	227,757	39,650,923	380,057
利率掉期	Interest rate swap	1,996,700	7,269	2,068,581	7,037
		20,713,332	235,026	41,719,504	387,094

		2012			
		合約標的 金額 Notional amount 澳門幣千元 MOP'000	資產 Assets 澳門幣千元 MOP'000	合約標的 金額 Notional amount 澳門幣千元 MOP'000	負債 Liabilities 澳門幣千元 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
		10,095,826	91,810	30,904,268	197,932

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 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.

## 財務訊息披露(經外部審計) Financial Information Disclosure (After audited) (續 Continued)

## 財務報告 Financial Statements (續 Continued)

財務報告附註 Notes to Financial Statements (續 Continued) 二零一三年十二月三十一日 31 December 2013

## 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。

截至2013年12月31日,帶回購協議的已售證券賬面價值為1,756,833,861澳門元(2012年無)。市場價值為1,888,415,610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列示為「作為抵押物的可供出售投資」。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。

## 24. Repurchase Agreements

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

The carrying amount of securities sold under agreements to repurchase at 31 December 2013 was MOP1,756,833,861 (2012: Nil) of which securities with market value of MOP1,888,415,610 (2012: Nil) 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 balance sheet as "Available-for-sale investments pledged as collateral". The Bank conducts these transactions under the terms that are based on the Master Repurchase Agreement entered between the Bank and the counterparty.

## 25. 已發行債務及借入資金

		2013 澳門幣千元 MOP'000	2012 澳門幣千元 MOP'000
浮息票據	Variable coupon rate notes	2,567,790	2,001,290
定息票據	Fixed coupon rate notes	360,500	—
		2,928,290	2,001,290

所有已發行債券證券均以攤銷法計量。

All debt securities issued are measured at amortised cost.

## 25. Debt Issued and Borrowed Funds

## 26. 已發行存款證

		2013 澳門幣千元 MOP'000	2012 澳門幣千元 MOP'000
非即時還款且期限小於 等於3個月	3 months or less but not repayable on demand	1,887,005	2,468,918
3個月以上1年以內	1 year or less but over 3 months	1,991,536	3,071,854
		3,878,541	5,540,772

所有已發行存款證均以攤銷法計量。

All certificates of deposit issued are measured at amortised cost.

## 26. Certificates of Deposit Issued

## 財務訊息披露(經外部審計) Financial Information Disclosure (After audited) (續 Continued)

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

財務報告附註 Notes to Financial Statements (續 Continued) 二零一三年十二月三十一日 31 December 2013

#### 27. 公允值層級架構

##### (a) 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。

##### (b) 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。

#### 27 Fair Value and Fair Hierarchy

##### (a) Fair value

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

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

Derivative financial assets and liabilities are recorded at fair values obtained from discounted cash flow model valuation techniques. The amounts of derivative financial assets and liabilities are disclosed in note 23.

##### (b) 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.



## 財務訊息披露(經外部審計) Financial Information Disclosure (After audited) (續 Continued)

## 財務報告 Financial Statements (續 Continued)

財務報告附註 Notes to Financial Statements (續 Continued) 二零一三年十二月三十一日 31 December 2013

下表按公允價值層級對以公允值入賬之金融工具進行分析：

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

		2013		
		第一層 Level 1 澳門幣千元 MOP'000	第二層 Level 2 澳門幣千元 MOP'000	第三層 Level 3 澳門幣千元 MOP'000
<b>金融資產</b>	<b>Financial assets</b>			
可供出售的投資	Available-for-sale investments:			
— 債務類證券	— Debt securities	5,965,069	12,192,043	—
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:			
— 債務類證券	— Debt securities	32,003	13,142	—
衍生金融資產	Derivative financial assets	—	235,026	—
		5,997,072	12,440,211	—
<b>金融負債</b>	<b>Financial liabilities</b>			
衍生金融負債	Derivative financial liabilities	—	(387,094)	—
		2012		
		第一層 Level 1 澳門幣千元 MOP'000	第二層 Level 2 澳門幣千元 MOP'000	第三層 Level 3 澳門幣千元 MOP'000
<b>金融資產</b>	<b>Financial assets</b>			
可供出售的投資	Available-for-sale investments:			
— 債務類證券	— Debt securities	7,549,794	773,844	—
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:			
— 債務類證券	— 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)	—

# 財務訊息披露(經外部審計) Financial Information Disclosure (After audited) (續 Continued)

## 財務報告 Financial Statements (續 Continued)

財務報告附註 Notes to Financial Statements (續 Continued) 二零一三年十二月三十一日 31 December 2013

### 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		從第一層轉為第二層 Transfers from level 1 to level 2	
		2013 澳門元千元 MOP'000	2012 澳門元千元 MOP'000	2013 澳門元千元 MOP'000	2012 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				
債務類證券	Debt securities	—	—	13,142	—
可供出售的投資	Available-for-sale investments				
債務類證券	Debt securities	—	725,773	2,970,879	—
		—	725,773	2,984,021	—

本年，運用非活躍市場報價確定的公允價值，從第一層級轉至第二層級的金融資產為2,984,021,000澳門元(2012年無)。

本年，運用公允價值計量法，沒有資產從第二層級轉至第一層級(2012年：725,773,000澳門元)；亦沒有資產轉至第三層級(2012年無)。

During the year, there were transfers of financial assets of MOP2,984,021,000 from level 1 to level 2 (2012: Nil) and the fair value were determined using inactive market quotes.

There were no transfers from level 2 to level 1 (2012: MOP725,773,000) and no transfers into or out of level 3 fair value measurements (2012: Nil) during the year.

## 財務訊息披露（經外部審計） Financial Information Disclosure (After audited) (續 Continued)

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

財務報告附註 Notes to Financial Statements (續 Continued) 二零一三年十二月三十一日 31 December 2013

#### (c) 不使用公允價值計量的金融工具

##### (i) 在同業及金融管理機構的存款以及拆借金額

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。

##### (ii) 客戶貸款、墊款及貿易票據

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。

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

##### (i) Balances and placements with banks and monetary authority

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

##### (ii) Loan and advances and trade bills

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

財務訊息披露(經外部審計) Financial Information Disclosure (After audited) (續 Continued)

財務報告 Financial Statements (續 Continued)

財務報告附註 Notes to Financial Statements (續 Continued) 二零一三年十二月三十一日 31 December 2013

(iii) 持至到期日投資

(iii) Held-to-maturity investments

		2013		
		賬面金額 Carrying value 2013 澳門幣千元 MOP'000	公允價值 Fair value 2013 澳門幣千元 MOP'000	未確認收益 Unrecognised loss 2013 澳門幣千元 MOP'000
持有至到期投資	Held-to-maturity investments	3,046,614	2,999,461	(47,153)

		2012		
		賬面金額 Carrying value 2012 澳門幣千元 MOP'000	公允價值 Fair value 2012 澳門幣千元 MOP'000	未確認收益 Unrecognised gain 2012 澳門幣千元 MOP'000
持有至到期投資	Held-to-maturity investments	7,777,682	7,766,399	(11,283)

(iv) 未標價的可供出售的權益性工具

(iv) Unquoted available-for-sale equity investments

未標價的權益性工具以成本扣除減值準備入賬。

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

(v) 客戶及同業存款

(v) Deposits from banks and customers

無既定到期日之浮息客戶及同業存款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。

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

財務訊息披露(經外部審計) Financial Information Disclosure (After audited) (續 Continued)

財務報告 Financial Statements (續 Continued)

財務報告附註 Notes to Financial Statements (續 Continued) 二零一三年十二月三十一日 31 December 2013

(vi) 發行存款證及次級債

定息存款證的估計公允值是按剩餘到期日及信貸風險相若之新債之利率貼現現金流量計算。如發行在外存款證的到期日相距報告期末少於一年，則其公允值與帳面值沒有實質區別。

(vi) *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 one year from the end of the reporting period, their fair values is not materially different to their carrying values.

(vii) 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。

(vii) *Debt issued and borrowed funds*

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

(viii) 應收賬款及其他資產與負債

其他資產及其他負債的預估公允值通常不含利息並與其賬面值相若。

(viii) *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.



## 財務訊息披露(經外部審計) Financial Information Disclosure (After audited) (續 *Continued*)

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

#### 未經審計的補充信息 Unaudited supplementary information

下列未經審計的補充信息是作為合併財務報表的部分附加情況披露的，並非經過審計的合併財務報表的組成部分。

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

#### 1. 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，可供出售投資，持至到期投資，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。

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基本風險事件作適當決策。

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2.3(g)中列明。

#### 1. Financial risk management objectives and policies

The Group's principal financial instruments, other than derivatives, comprise loans and advances to customers and trade bills, 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.

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

The main risks arising from the Group's financial instruments are market risk (i.e. foreign currency risk and interest rate risk), credit risk and liquidity risk. The board of directors reviews and establishes policies for managing each of these risks and they are summarised below. The Group's accounting policies in relation to derivatives are set out in note 2.3(g) to the financial statements.

## 財務訊息披露(經外部審計) Financial Information Disclosure (After audited) (續 Continued)

## 財務報告 Financial Statements (續 Continued)

## 未經審計的補充信息 Unaudited supplementary information

## (a) 市場風險

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。

## (i) 匯率風險

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。

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：

(等值澳門幣百萬元)

## (a) Market risk

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

## (i) Foreign currency risk

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

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

(Equivalent in MOP million)

		2013					
		澳門元 MOP	港元 HKD	美元 USD	人民幣 RMB	其他 Others	總計 Total
資產	Assets						
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	2,176	2,486	1,995	417	123	7,197
存放同業	Placements with other banks	—	7,437	1,118	12,996	221	21,772
客戶貸款與墊款	Loans and advances to customers	12,354	29,193	36,191	10,368	218	88,324
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	—	—	32	13	—	45
可供出售投資	Available-for-sale investments	2	632	6,309	9,336	—	16,279
已抵押的可供出售投資	Available-for-sale securities pledged as collateral	—	309	1,579	—	—	1,888
持有至到期投資	Held-to-maturity investments	400	762	248	1,637	—	3,047
衍生金融資產	Derivative financial assets	228	—	7	—	—	235
應收款及其他資產	Receivables and other assets	104	561	149	318	5	1,137
		15,264	41,380	47,628	35,085	567	139,924

財務訊息披露(經外部審計) Financial Information Disclosure (After audited) (續 Continued)

財務報告 Financial Statements (續 Continued)

未經審計的補充信息 Unaudited supplementary information

		2013					
		澳門元 MOP	港元 HKD	美元 USD	人民幣 RMB	其他 Others	總計 Total
負債	Liabilities						
客戶存款	Deposits from customers	11,143	63,150	12,665	24,648	1,506	113,112
同業存放	Deposits from banks	289	1,120	2,506	2,809	—	6,724
衍生金融負債	Derivative financial liabilities	380	—	7	—	—	387
已發行債券及借入資金	Debt issued and borrowed funds	—	2,928	—	—	—	2,928
已發行存款證	Certificates of deposit issued	—	—	—	3,879	—	3,879
其他負債	Other liabilities	164	1,291	1,578	350	12	3,395
		11,976	68,489	16,756	31,686	1,518	130,425
淨頭寸	Net position	3,288	(27,109)	30,872	3,399	(951)	9,499
遠期外匯互換合約 淨頭寸	Forward foreign exchange contracts net notional position	(328)	26,432	(23,922)	(3,283)	945	(156)
		2012					
		澳門元 MOP	港元 HKD	美元 USD	人民幣 RMB	其他 Others	總計 Total
資產	Assets						
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
衍生金融資產	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
負債	Liabilities						

## 財務訊息披露(經外部審計) Financial Information Disclosure (After audited) (續 Continued)

## 財務報告 Financial Statements (續 Continued)

## 未經審計的補充信息 Unaudited supplementary information

		2012					
		澳門元 MOP	港元 HKD	美元 USD	人民幣 RMB	其他 Others	總計 Total
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	Forward foreign exchange contracts						
淨頭寸	net notional position	(153)	18,387	(11,557)	(8,105)	1,298	(130)

## 敏感度分析

本行面對以與澳門元掛鈎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 Group’s equity (due to changes in the fair value of available for-sale investments).

財務訊息披露(經外部審計) Financial Information Disclosure (After audited) (續 Continued)

財務報告 Financial Statements (續 Continued)

未經審計的補充信息 Unaudited supplementary information

		人民幣匯 率變化 Change in RMB	稅前利潤 增加／ (減少) Increase/ (decrease) in profit 澳門幣千元 MOP'000	權益 增加／ (減少) Increase/ (decrease) in equity 澳門幣千元 MOP'000
<b>2013</b>				
若澳門元對人民幣升值	If the MOP strengthens against the RMB	5%	297	(467)
若澳門元對人民幣貶值	If the MOP weakens against the RMB	5%	(297)	467
<b>2012</b>				
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

(ii) 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。

(ii) Interest rate risk

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

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



## 財務訊息披露(經外部審計) Financial Information Disclosure (After audited) (續 Continued)

## 財務報告 Financial Statements (續 Continued)

## 未經審計的補充信息 Unaudited supplementary information

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。

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

基點變動 Changes in basis points	預期淨利息收入變動 Change in projected net interest income 澳門幣千元 MOP'000
<b>2013</b>	
50	(56,810)
-50	56,810
<b>2012</b>	
50	(30,331)
-50	30,331

## (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.

財務訊息披露(經外部審計) Financial Information Disclosure (After audited) (續 Continued)

財務報告 Financial Statements (續 Continued)

未經審計的補充信息 Unaudited supplementary information

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:

(等值澳門幣百萬元)

(Equivalent in MOP million)

		2013					總計 Total
		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	
<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	7,197	—	—	—	—	7,197
存放同業	Placements with other banks	20,735	1,037	—	—	—	21,772
客戶貸款與墊款	Loans and advances to customers	20,833	22,066	24,904	20,696	(175)	88,324
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	32	13	—	—	—	45
可供出售投資	Available-for-sale investments	1,326	5,389	9,513	41	10	16,279
已抵押的可供出售投資	Available-for-sale investments pledged as collateral	309	—	1,579	—	—	1,888
持有至到期投資	Held-to-maturity investments	943	106	1,998	—	—	3,047
衍生金融資產	Derivative financial assets	189	39	7	—	—	235
應收款及其他資產	Receivables and other assets	917	37	—	—	183	1,137
		52,481	28,687	38,001	20,737	18	139,924
<b>負債</b>	<b>Liabilities</b>						
客戶存款	Deposits from customers	77,939	32,393	2,780	—	—	113,112
同業存放	Deposits from banks	5,875	849	—	—	—	6,724
衍生金融負債	Derivative financial liabilities	347	34	6	—	—	387
已發行債券及借入資金	Debt issued and borrowed funds	—	1,401	—	927	600	2,928
已發行存款證	Certificates of deposit issues	1,887	1,992	—	—	—	3,879
其他負債	Other liabilities	2,345	197	15	—	838	3,395
		88,393	36,866	2,801	927	1,438	130,425
<b>淨頭寸</b>	<b>Net (liabilities)/assets</b>	(35,912)	(8,179)	35,200	19,810	(1,420)	9,499
<b>或有負債</b>	<b>Contingent liabilities</b>						
未提款承諾	Undrawn loan commitments	15,361	9,315	3,631	275	—	28,582
<b>總或有負債及承諾</b>	<b>Total contingent liabilities and commitments</b>	15,874	10,119	3,662	275	—	29,930

## 財務訊息披露(經外部審計) Financial Information Disclosure (After audited) (續 Continued)

## 財務報告 Financial Statements (續 Continued)

## 未經審計的補充信息 Unaudited supplementary information

		2012					總計
		少於三個月	3至12個月	1-5年	長於5年	不定期	
		Less than 3 months	More than 3 months and up to 12 months	More than 1 year and up to 5 years	Over 5 years	Undated	Total
<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
衍生金融資產	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
已發行存款證	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
<b>淨頭寸</b>	<b>Net (liabilities)/assets</b>	(29,193)	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

財務訊息披露(經外部審計) Financial Information Disclosure (After audited) (續 Continued)

財務報告 Financial Statements (續 Continued)

未經審計的補充信息 Unaudited supplementary information

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.

(等值澳門幣百萬元)

(Equivalent in MOP million)

		2013					
		少於三個月	3至12個月	1-5年	長於5年	不定期	總計
		Less than 3 months	More than 3 months and up to 12 months	More than 1 year and up to 5 years	Over 5 years	Undated	Total
客戶存款	Deposits from customers	78,240	32,571	2,795	—	—	113,606
同業存放	Deposits from other banks	5,891	853	—	—	—	6,744
已發行債務，借入資金與 已發行存款證	Debt issued, borrowed funds and certificates of deposit issued	1,907	2,065	1,451	1,048	600	7,071
總負債	Total liabilities	86,038	35,489	4,246	1,048	600	127,421
衍生品現金流	Derivatives cash flow						
以淨額結算的衍生 金融工具	Derivative financial instruments Settled on net basis:						
總流入	— Total inflow	—	—	—	—	—	—
總流出	— Total outflow	1	(1)	(1)	—	—	(1)
以總額結算的衍生 金融工具	Derivative financial instruments Settled on gross basis:						
總流入	— Total inflow	48,893	9,466	8	—	—	58,367
總流出	— Total outflow	44,529	5,298	1	—	—	49,828

財務訊息披露（經外部審計） Financial Information Disclosure (After audited) (續 Continued)

財務報告 Financial Statements (續 Continued)

未經審計的補充信息 Unaudited supplementary information

		2012					
		少於三個月	3至12個月	1-5年	長於5年	不定期	總計
		Less than 3 months	More than 3 months and up to 12 months	More than 1 year and up to 5 years	Over 5 years	Undated	Total
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
已發行債務，借入資金與 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
衍生品現金流	Derivatives cash flow						
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)

## 財務訊息披露(經外部審計) Financial Information Disclosure (After audited) (續 Continued)

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

#### 未經審計的補充信息 Unaudited supplementary information

##### (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(經外部審計) Financial Information Disclosure (After audited) (續 Continued)

## 財務報告 Financial Statements (續 Continued)

## 未經審計的補充信息 Unaudited supplementary information

## (i) 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：

## (i) Maximum exposure to credit risk

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

		最大風險敞口總額 Gross maximum exposure	
		2013 澳門幣千元 MOP'000	2012 澳門幣千元 MOP'000
存放同業結餘	Balances with other banks	3,576,991	2,274,851
存放貨幣當局	Deposits with monetary authority	1,708,552	1,378,111
拆放同業	Placements with other banks	21,771,802	22,017,238
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	45,145	2,035,519
客戶貸款與墊款	Loans and advances to customers	88,323,774	69,022,537
可供出售投資	Available-for-sale investments	16,278,873	8,333,814
已抵押的可供出售投資	Available-for-sale investments pledged as collateral	1,888,415	—
衍生金融資產	Derivative financial assets	235,026	91,810
應收款及其他資產	Receivables and other assets	1,137,122	1,002,114
持有至到期投資	Held-to-maturity investments	3,046,614	7,777,682
總計	Total	138,012,314	113,933,676
保函	Guarantees	1,258,557	1,249,819
因給客戶開立信用證而承擔的負債	Liabilities under letters of credit on behalf of customers	90,501	826,279
未提款承諾	Undrawn loan commitments	28,581,271	10,488,525
總計	Total	29,930,329	12,564,623
總的信用風險敞口	Total credit risk exposure	167,942,643	126,498,299

財務訊息披露(經外部審計) Financial Information Disclosure (After audited) (續 Continued)

財務報告 Financial Statements (續 Continued)

未經審計的補充信息 Unaudited supplementary information

(ii) 信貸品質

以信貸品質分類之客戶貸款及墊款總額概述如下：

		註解 Note	2013 澳門幣千元 MOP'000	2012 澳門幣千元 MOP'000
未逾期及未減值	Neither past due nor impaired	(1)	87,523,095	68,648,574
專項減值	Individually impaired	(2)	52,758	43,586
已逾期但未減值	Past due but not impaired	(2), (3)	581,714	197,633
總計	Total		88,157,567	68,889,793

註解：

- (1) 本行所有該等貸款未獲評級。
- (2) 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2013年12月底由本行持有的總的擔保品餘額為3.50億澳門元(2012年為2.00億澳門元)。

(ii) Credit quality

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

		2013 MOP'000	2012 MOP'000
未逾期及未減值	Neither past due nor impaired	87,523,095	68,648,574
專項減值	Individually impaired	52,758	43,586
已逾期但未減值	Past due but not impaired	581,714	197,633
總計	Total	88,157,567	68,889,793

Notes:

- (1) The Group has unrated exposures for all these loans.
- (2) 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 2013 amounted to MOP350 million (2012: MOP200 million).

## 財務訊息披露(經外部審計) Financial Information Disclosure (After audited) (續 Continued)

## 財務報告 Financial Statements (續 Continued)

## 未經審計的補充信息 Unaudited supplementary information

- (3) 於報告期末，已逾期未減值的總的貸款與墊款分佈如下：

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

		2013				
		少於30天	31-60天	61-90天	長於90天	總計
		Less than	31-60	61-90	More than	
		30 days	days	days	90 days	Total
		澳門幣千元	澳門幣千元	澳門幣千元	澳門幣千元	澳門幣千元
		MOP'000	MOP'000	MOP'000	MOP'000	MOP'000
客戶貸款與墊款	Loans and advances to customers	545,411	31,645	3,314	1,344	581,714
		2012				
		少於30天	31-60天	61-90天	長於90天	總計
		Less than	31-60	61-90	More than	
		30 days	days	days	90 days	Total
		MOP'000	MOP'000	MOP'000	MOP'000	MOP'000
		澳門幣千元	澳門幣千元	澳門幣千元	澳門幣千元	澳門幣千元
客戶貸款與墊款	Loans and advances to customers	60,250	31,561	3,784	2,038	197,633

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.

## (iii) 抵押品與信貸提升

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。

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。

## (iii) Collaterals and other credit enhancements

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

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

財務訊息披露(經外部審計) Financial Information Disclosure (After audited) (續 Continued)

財務報告 Financial Statements (續 Continued)

未經審計的補充信息 Unaudited supplementary information

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用途。

於報告期末，本行並無已收回資產。

(iv) 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15%(2012年為12%)而存在信貸集中度風險，詳見財務附注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。

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

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

(iv) Concentration of risks

As at end of the reporting period, the Group has certain concentration of credit risk as 15% (2012: 12%) 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.

## 財務訊息披露（經外部審計） Financial Information Disclosure (After audited) (續 Continued)

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

#### 未經審計的補充信息 Unaudited supplementary information

##### (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。

年內，本行確切遵守最低資本充足比率13%之監管要求。監管資本的計算與AMCM第一二/九三號通告要求一致。

##### (d) Capital management

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

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

During the year, the Group properly complied with the externally imposed capital requirement of a minimum capital adequacy ratio of 13%. The calculation of the regulatory capital is in accordance with Notice No. 012/93 — AMCM.

		2013	2012
資本充足率	Capital adequacy ratio	13.34%	13.27%

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)

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

於二零一三年十二月三十一日

1. Financial Statements

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

(a) Consolidated balance sheet and balance sheet

Group Level

Consolidated Balance Sheet

As At 31 December 2013

				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	1,911,340,716.54		1,911,340,716.54
AMCM存款	Deposit with A.M.C.M.	1,708,552,171.78		1,708,552,171.78
應收賬項	Account receivable	254,398,941.85		254,398,941.85
在本地之其他信用機構 活期存款	Demand deposits with local banks	486,596,840.98		486,596,840.98
在外地之其他信用機構 活期存款	Demand deposits with correspondents	3,090,394,557.46		3,090,394,557.46
金，銀	Gold & Silver			
其他流動資產	Other current assets	155,683,244.25		155,683,244.25
放款	Loans & advances	88,125,618,988.65	35,595,512.90	88,090,023,475.75
在本澳信用機構拆放	Investments in local banks	400,000,000.00		400,000,000.00
在外地信用機構之 通知及定期存款	Deposits at call & time with correspondents	21,771,802,010.00		21,771,802,010.00
股票，債券及股權	Securities	20,958,871,581.17	109,996,187.81	20,848,875,393.36
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	73,996,401.16	207,975,489.76
設備	Equipment	162,276,516.51	89,577,444.43	72,699,072.08
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	163,337,102.33	73,393,919.52	89,943,182.81
內部及調整賬	Sundry accounts	1,376,389,633.22		1,376,389,633.22
總額	TOTAL	140,857,410,431.33	382,559,465.82	141,474,850,965.51



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

綜合資產負債表

於二零一三年十二月三十一日

Consolidated Balance Sheet

As at 31 December 2013

		澳門元 MOP	
負債	Liabilities	小結 Sub-total	總額 Total
活期存款	Demand deposit	21,613,944,046.97	
通知存款	Deposits at call		
定期存款	Time deposit	85,590,877,677.67	107,204,821,724.64
公共機構存款	Deposit of public sector	9,788,565,098.07	
本地信用機構資金	Deposits from local banks	1,838,749,837.05	
其他本地機構資金	Loans from local credit institutions		
外幣借款	Loans in foreign currency	4,884,853,849.72	
債券借款	Debts against debentures	2,928,290,000.00	
承銷資金債權人	Creditors of resources in trust		
應付支票及票據	Cheques & payment orders	557,845,002.63	
債權人	Creditors	14,252,109.68	
各項負債	Accounts payable		20,012,555,897.15
內部及調整賬	Sundry accounts		3,394,486,992.51
各項風險備用金	Provision		147,375,930.43
股本	Capital	461,194,000.00	
法定儲備	Legal reserve	473,247,300.00	
自定儲備	Statutory reserve		
其他儲備(附註)	Other reserves (Note)	3,392,374,494.80	4,326,815,794.80
歷年營業結果	Retained profit	4,189,116,667.32	
本年營業結果	Profit & loss for the year	1,199,677,958.66	5,388,794,625.98
總額	TOTAL		140,474,850,965.51

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，總額為澳門幣  
758,550,000 元。

Note: Other Reserve has included the additional  
impairment allowance which is totally  
MOP758,550,000 according to the Financial  
System Act.

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

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

銀行層面

Bank Level

資產負債表

Balance Sheet

於二零一三年十二月三十一日

As at 31 December 2013

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	1,911,340,716.54		1,911,340,716.54
AMCM 存款	Deposit with A.M.C.M.	1,708,552,171.78		1,708,552,171.78
應收賬項	Account receivable	254,398,941.85		254,398,941.85
在本地之其他信用機構 活期存款	Demand deposits with local banks	486,596,840.98		486,596,840.98
在外地之其他信用機構 活期存款	Demand deposits with correspondents	3,090,366,664.47		3,090,366,664.47
金，銀	Gold & Silver			
其他流動資產	Other current assets	242,625,851.79		242,625,851.79
放款	Loans & advances	88,125,618,988.65	35,595,512.90	88,090,023,475.75
在本澳信用機構拆放	Investments in local banks	400,000,000.00		400,000,000.00
在外地信用機構之 通知及定期存款	Deposits at call & time with correspondents	21,771,802,010.00		21,771,802,010.00
股票，債券及股權	Securities	20,952,307,908.57	109,996,187.81	20,842,311,720.76
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	90,156,237.73		90,156,237.73
不動產	Buildings	214,028,905.00	62,046,130.34	151,982,774.66
設備	Equipment	160,439,043.86	87,939,714.72	72,499,329.14
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	162,878,127.95	72,977,295.65	89,900,832.30
內部及調整賬	Sundry accounts	1,374,609,844.77		1,374,609,844.77
<b>總額</b>	<b>TOTAL</b>	<b>140,945,722,253.94</b>	<b>368,554,841.42</b>	<b>140,577,167,412.52</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

資產負債表

於二零一三年十二月三十一日

Balance Sheet

As at 31 December 2013

		澳門元 MOP	
負債	Liabilities	小結 Sub-total	總額 Total
活期存款	Demand deposit	21,661,071,642.11	
通知存款	Deposits at call		
定期存款	Time deposit	85,700,209,740.05	107,361,281,382.16
公共機構存款	Deposit of public sector	9,788,565,098.07	
本地信用機構資金	Deposits from local banks	1,838,749,837.05	
其他本地機構資金	Loans from local credit institutions		
外幣借款	Loans in foreign currency	4,884,853,849.72	
債券借款	Debts against debentures	2,928,290,000.00	
承銷資金債權人	Creditors of resources in trust		
應付支票及票據	Cheques & payment orders	557,845,002.63	
債權人	Creditors	14,252,109.68	
各項負債	Accounts payable		20,012,555,897.15
內部及調整賬	Sundry accounts		3,412,112,518.80
各項風險備用金	Provision		147,375,930.43
股本	Capital	461,194,000.00	
法定儲備	Legal reserve	461,194,000.00	
自定儲備	Statutory reserve		
其他儲備(附註)	Other reserves (Note)	3,392,374,494.80	4,314,762,494.80
歷年營業結果	Retained profit	4,142,122,270.44	
本年營業結果	Profit & loss for the year	1,186,956,918.74	5,329,079,189.18
總額	TOTAL		140,577,167,412.52

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，總額為澳門幣  
758,550,000 元。

Note: Other Reserve has included the additional  
impairment allowance which is totally  
MOP758,550,000 according to the  
Financial System Act.

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

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

(b) 合併損益表和損益表

(b) Consolidated income statement and income statement

集團層面

Group Level

二零一三年營業結果演算

Consolidated Income Statement for the year ended 31 December 2013

綜合營業賬目

Consolidated 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	1,594,061,623.97	Income from credit operations	3,454,524,385.63
人事費用		銀行服務收益	
Personnel costs		Income from banking services	346,918,185.61
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	15,797,285.13
職員開支		證券及財務投資收益	
Staff costs	307,489,127.82	Income from securities & equity investments	5,436,329.44
固定職員福利		其他銀行收益	
Staff benefits	27,570,544.77	Other banking income	78,400.00
其他人事費用		非正常業務收益	
Other personnel costs	3,691,955.99	Income from non-banking operations	10,610,470.08
第三者作出之供應		營業損失	
Third party supply	16,595,117.01	Operating loss	
第三者提供之勞務			
Other banking costs	146,787,491.42		
其他銀行費用			
Third party services	207,927,758.11		
稅項			
Taxation	1,776,755.88		
非正常業務費用			
Costs of non-banking operations	1,219,412.21		
折舊撥款			
Depreciation allowances	40,070,170.25		
備用金之撥款			
Provision allowances	21,929,484.64		
營業利潤			
Operating profit	1,464,245,613.82		
總額		總額	
TOTAL	3,833,365,055.89	TOTAL	3,833,365,055.89

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

## Consolidated Income Statement

		澳門元 MOP	
借方 Debit	金額 Amount	貸方 Credit	金額 Amount
營業損失		營業利潤	
Operating loss		Operating profit	1,464,245,613.82
歷年之損失		歷年之利潤	
Loss related to previous years		Profit related to previous years	873,540.22
特別損失		特別利潤	
Exceptional losses	123,253.21	Exceptional profits	
營業利潤之稅項撥款		備用金之使用	
Profit tax provision	116,167,942.17	Provisions used up	
根據金融體系法律制度增撥 的備用金		營業結果(虧損)	
Additional impairment allowance according to Financial System Act.	149,150,000.00	Operating Result (loss)	
營業結果(盈餘)			
Operating Result (profit)	1,199,677,958.66		
<b>總額</b>		<b>總額</b>	
TOTAL	1,465,119,154.04	TOTAL	1,465,119,154.04

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、行政總裁兼執行董事  
Vice Chairman, Chief Executive Officer &  
Executive Director

姜壹盛  
Jiang Yisheng

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

二零一三年營業結果演算

Consolidated Income Statement for the year ended 31 December 2013

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	1,595,721,864.66	Income from credit operations	3,454,423,181.85
人事費用		銀行服務收益	
Personnel costs		Income from banking services	330,055,819.88
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	15,797,285.13
職員開支		證券及財務投資收益	
Staff costs		Income from securities & equity investments	5,436,329.44
固定職員福利	303,157,982.92	其他銀行收益	
Staff benefits	27,344,703.63	Other banking income	78,400.00
其他人事費用		非正常業務收益	
Other personnel costs	3,630,062.69	Income from non-banking operations	7,891,270.08
第三者作出之供應		營業損失	
Third party supply	16,479,379.94	Operating loss	
第三者提供之勞務			
Third party services	144,759,417.09		
其他銀行費用			
Other banking costs	208,972,945.40		
稅項			
Taxation	1,502,964.08		
非正常業務費用			
Costs of non-banking operations	1,225,783.49		
折舊撥款			
Depreciation allowances	39,297,741.99		
備用金之撥款			
Provision allowances	21,929,484.64		
營業利潤			
Operating profit	1,449,659,955.85		
總額		總額	
TOTAL	3,813,682,286.38	TOTAL	3,813,682,286.38



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	1,449,659,955.85
歷年之損失 Loss related to previous years		歷年之利潤 Profit related to previous years	873,540.22
特別損失 Exceptional losses	123,253.21	特別利潤 Exceptional profits	
營業利潤之稅項撥款 Profit tax provision	114,303,324.12	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.	149,150,000.00	營業結果(虧損) Operating Result (loss)	
營業結果(盈餘) Operating Result (profit)	1,186,956,918.74		
<b>總額</b> TOTAL	1,450,533,496.07	<b>總額</b> TOTAL	1,450,533,496.07

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、行政總裁兼執行董事  
Vice Chairman, Chief Executive Officer &  
Executive Director  
姜壹盛  
Jiang Yisheng

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

2013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2013年末，集團總資產淨額為1,405億澳門元，比去年增長238億澳門元，增長率20.4%；總負債1,307億澳門元，比去年增長227億澳門元，增長率20.97%。存款餘額(包括公共機構存款)為1,170億澳門元，比去年增加176億澳門元，增長率17.76%；各項貸款餘額881億澳門元，比去年增加193億澳門元，增長率27.96%。不良貸款餘額和佔比繼續保持在較低水準，撥備提取充分，抵禦風險能力大大增強。

(c) A summary of the management report

In year 2013, 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 2013, the group total net assets amounted to MOP140,500,000,000.00 (one hundred and forty billions, five hundred millions Macau Patacas), representing an increase of MOP23,800,000,000.00 (twenty-three billions and eight hundred millions Macau Patacas) over last year, corresponding to a 20.4% of growth rate; the total liabilities of MOP130,700,000,000.00 (one hundred and thirty billions and seven hundred million Macau Patacas), represented a growth of MOP22,700,000,000.00 (twenty-two billions and seven hundred millions Macau Patacas) more than last year, corresponding to a growth rate of 20.97%. The deposit balance (including public institutions) amounted MOP117,000,000,000.00 (one hundred and seventeen billions Macau Patacas), which represented an increase of MOP17,600,000,000.00 (seventeen billions and six hundred million Macau Patacas) more than last year, with a growth rate of 17.76%; The loan balance amounted to MOP88,100,000,000.00 (eighty-eight billion and one hundred millions of Macau Patacas), meaning a MOP19,300,000,000.00 (nineteen billions and three hundred millions Macau Patacas) increase when compared with last year, with a growth rate of 27.96%. 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《澳門財務報告準則》為基礎計算，本集團2013年度實現稅後利潤澳門幣13.49億澳門元，加權平均權益回報率和平均總資產回報率分別為14.91%和1.13%。截至2013年末，本集團已審核的財務報表乃按照《澳門財務報告準則》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幣12億澳門元。

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，2013年，工銀澳門連續第五年獲得美國《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紮根於澳門本土，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

二零一四年三月二十八日於澳門

Based on the calculation of Financial Reporting Standards of Macau, in year 2013, our company achieved after-tax profits of MOP1,349,000,000.00 (one billion, three hundred and forty nine millions of Macau Patacas), with a return rate of Weighted Average Equity and the average rate of return on total assets respectively of 14.91% and 1.13%. The audited financial statements of our company regarding the financial year ended 2013 were executed in accordance with Financial Reporting Standards of Macau; when having in mind the provisions' increase rules established by the Macau Financial System Act, the profits after adjustment were of MOP1,200,000,000.00 (one billion and two hundred 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 2013, the Industrial and Commercial Bank of China (Macau) Limited was awarded for the fifth 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, 28th March, 2014

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二零一三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二零一三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)

二零一四年三月二十八日於澳門

**(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 2013 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, 2013, as well as the financial results of the financial year ended 2013.

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, 28th March, 2014

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：(於澳門註冊成立的一家股份有限公司)

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)股份有限公司二零一三年度的合併財務報表，並已於二零一四年三月二十八日就該合併財務報表發表了無保留意見的核數師報告。

上述已審核的合併財務報表由二零一三年十二月三十一日的合併資產負債表以及截至該日止年度的合併收益表、合併權益變動表和合併現金流量表組成，亦包括重大會計政策的摘要和解釋附註。

隨附由管理層編制的摘要合併財務報表是上述已審核合併財務報表和相關會計賬目及簿冊的撮要內容。我們認為，摘要合併財務報表的內容，在所有重要方面，與已審核合併財務報表和相關會計賬目及簿冊的內容一致。

為更全面瞭解中國工商銀行(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，隨附的摘要合併財務報表應與已審核的合併財務報表以及獨立核數師報告一併閱讀。

李婉薇註冊核數師  
畢馬威會計師事務所

二零一四年三月二十八日，於澳門

(e) 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 2013, 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 28th, March, 2014.

The above mentioned audited consolidated financial statement is made up of a composite balance sheet, a consolidated income statement, a consolidated statement of changes in equity and a consolidated cash flow statement as of 31st December, 2013, 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, the related accounts and accounting books. We believe that the contents of such abstract consolidated financial statement are consistent with the audited consolidated financial statements, the related accounts and accounting books 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.

Ms. Lei Iun Mei, Registered Auditor  
KPMG

28th March, 2014

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%

(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) 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

(g) List of the shareholders with qualifying holdings

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

(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
姜壹盛先生， 副董事長、行政總裁兼執行董事 (2013年12月9日委任)
沈曉祺先生， 副董事長、行政總裁兼執行董事 (2013年12月9日辭任)
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
崔基仔先生，董事 (2014年1月8日委任)
聶長雯女士，董事 (2014年1月8日辭任)
唐志堅先生，董事

(h) Name of the members of the company boards

Mr. Zhu Xiaoping, Chairman, Managing & Executive Director
Mr. Jiang Yisheng, Vice President, Chief Executive Officer & Executive Director (appointed on 9 December 2013)
Mr. Shen Xiao Qi, Vice President, Chief Executive Officer & Executive Director (resigned on 9 December 2013)
Mr. Huen Wing Ming, Patrick, Vice President & Executive Director
Mr. Wu Hongbo, Director
Mr. Zhu Wenxin, Director
Mr. Cui Jiqian, Director (appointed on 8 January 2014)
Ms. NieChangwen, Director (resigned on 8 January 2014)
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

截至二零一三年十二月三十一日止年度

Cash Flows Statement

Year ended 31 December 2013

銀行層面

Bank Level

		澳門幣千元 MOP'000
經營活動產生的現金流	Cash flows from operating activities	
稅前利潤	Profit before tax	1,450,410.24
調整：	Adjustments for:	
折舊	Depreciation	39,297.74
可供出售投資產生的股息收入	Dividend income from available-for-sale investments	(1,647.00)
損失處置物業，機具及設備	Losses on disposal of items of property, plant and equipment	267.04
持有至到期投資折價攤銷	Amortisation of discount and premium of held-to-maturity investments	3,283.16
發行存款證折價	Amortisation of discount of certificate of deposits issued	6,201.00
可供出售投資處置淨收益	Net losses/(gains) from disposal of available-for-sale investments	(6,893.46)
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	5,190.28
客戶貸款和墊款的減值準備	Impairment allowance on loans and advances to customers	38,863.00
持有到期投資的減值準備撥回	Write-back of impairment allowance on held-to-maturity investments	(17,173.95)
		1,517,798.05

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

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

		澳門幣千元 MOP'000
拆放同業減少／(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	(4,133,133.03)
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	1,097,860.92
客戶貸款和墊款的增加	(Increase) in loans and advances to customers	(19,340,100.26)
應收款項及其他資產增加	(Increase) in receivables and other assets	(134,717.93)
金融資產公允價值變動損益	(Increase)/Decrease in financial assets at fair value through profit or loss	1,985,184.00
同業存放增加／減少	(Decrease)/increase in deposits from other banks	2,488,210.25
客戶存款增加	Increase in deposits from customers	19,329,642.24
其他負債增加／減少	(Decrease)/increase in other liabilities	1,438,455.67
衍生金融負債增加	Increase in derivative financial liabilities	189,161.81
衍生金融資產增加／減少	Decrease/(increase) in derivative financial assets	(143,215.71)
經營活動產生的現金流	Cash generated from operations	4,295,146.01
繳付所得稅	Profits tax paid	(148,516.91)
經營活動產生的淨現金流	Net cash flows from operating activities	4,146,629.10

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

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

		澳門幣千元 MOP'000
投資活動產生的現金流	Cash flows from investing activities	
可供出售投資產生股息收入	Dividend income from available-for-sale investments	1,647.00
購買可供出售的投資	Purchases of available-for-sale investments	(13,262,639.45)
可供出售投資收回	Proceeds from disposal of available-for-sale investments	3,192,600.40
購買持有至到期投資	Purchases of held-to-maturity investments	(474,403.41)
持有至到期投資收回	Proceeds from redemption and retirement upon maturity of held-to-maturity investments	2,621,464.75
物業、機具和設備收益處置利得	Proceeds from disposal of items of property, plant and equipment	(267.04)
購買物業、機具和設備	Purchases of items of property, plant and equipment	(93,694.19)
<b>投資活動產生的淨現金流</b>	<b>Net cash flows used in investing activities</b>	<b>(8,015,291.94)</b>
籌資活動現金流	Cash flows from financing activities	
發行次級債	Proceeds from issue debts	927,000.00
發行存款證	Proceeds from issue of certificates of deposit	3,876,554.00
贖回存款證	Redemption of certificates of deposit issued	(5,544,986.00)
<b>籌資活動產生的淨現金流</b>	<b>Net cash flows from financing activities</b>	<b>(741,432.00)</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>(4,610,094.84)</b>
期初現金及現金等價物	Cash and cash equivalents at beginning of year	29,334,640.10
期末現金及現金等價物	Cash and cash equivalents at end of Year	24,724,545.26
現金及現金等價物餘額分析	Analysis of balances of cash and cash equivalents	
庫存現金及銀行存款	Cash on hand and balances with banks	5,488,304.22
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	1,708,552.17
初始期限3個月內存放同業	Placements with other banks with original maturity within three months	17,127,692.98
初始期限3個月內政府部門債券	Treasury bills with original maturity within three months	399,995.89
		24,724,545.26

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	862,436.65
代收賬	Bills for collection	5,859,244.77
抵押賬	Collateral	146,898,711.43
保證及擔保付款	Guarantee on a/c of customers	1,258,557.24
信用證	Letters of credit outstanding	88,875.22
承兌匯票	Bills & acceptance available for discount	1,625.92
其他備查賬	Other memorandum items	22,464,070.65
未提取貸款承諾	Undrawn credit facilities	28,581,271.23
合計	Total	206,014,793.11

5. 衍生品交易

5. Derivatives transactions

		澳門元千元 MOP'000		
		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	56,456,686.34	(151,668.54)	247,789.00
利率類合約	Interest rate contracts	4,065,281.20	231.75	14,488.00
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54-56頁。

### (b) 撥備的計提基礎

參見本報告第51頁。

### (c) 金融工具的認定、分類以及估值方法；

參見本報告第37-50頁。

### (d) 外幣資產與負債的轉換

參見本報告第57-58頁。

### (e) 合併報表編制基礎；

參見本報告第31頁。

### (f) 會計政策變化

參見本報告第31-32頁。

## 6. Accounting policies

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

#### Revenue recognition

Please refer to page 54-56.

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

Please refer to page 51.

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

Please refer to page 37-50.

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

Please refer to page 57-58.

### (e) Basis of consolidation;

Please refer to page 31.

### (f) Changes in accounting policies.

Please refer to page 31-32.

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	Interbank assets (deposits)	9,061,130.29
投資	Sundry investments	79,980.00
貸款及墊款	Credit granted	17,606,157.13
其它資產	Other assets	86,578.01
營業開支	Operating cost	82,708.30
客戶存款	Deposits of non-bank customers	1,849,527.07
同業存款	Interbank liabilities (deposits)	7,813,016.32
其它負債	Other liabilities	986,625.23
營業收入	Operating income	666,377.58

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

## 8. 資本

## 8.1 定性描述：

## (a) 資本工具：

## 1 股本：

法定	Authorised	澳門元千元 MOP'000
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:

Authorised	澳門元千元 MOP'000
1,000,000 shares of MOP1,000 each	
Issued and fully paid,	
461,194 shares of MOP1,000 each	461,194

## 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.

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 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。於二零一三年  
十二月三十一日，其他準備  
金中之758,550,000澳門元乃  
根據澳門金融監管局規定為  
不可分配之利潤。

(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。

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 2013, MOP758,550,000  
was included in other reserves which  
is not distributable under AMCM's  
requirement.

(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.

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

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。

定量披露：

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.

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	478,171.00
盈餘滾存(留存收益)	Profits brought forward (Retained Earning)	5,329,079.19
補充自有資本	Supplementary Capital (i.e. Tier 2 Capital)	1,778,610.00
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	10,761,283.70
含營運風險的償付能力比率(銀行)	Operation Risk Adjusted Solvency Ratio (Bank level)	14.09%
含營運風險的償付能力比率(集團)	Operation Risk Adjusted Solvency Ratio (Group level)	14.31%
含營運風險的償付能力比率(子公司)	Operation Risk Adjusted Solvency Ratio (ICBC Capital)	155.21%

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

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

**9. 信用風險**

**9.1 對於信用風險的定性描述**

**(a) 對逾期或不良貸款的定義；**

逾期或不良貸款是指借款人未能按期支付貸款本金或任何欠款的情形，並且因為借款人信用狀況下降導致銀行有可能無法全額收回貸款。

**(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。

**9. Credit risk**

**9.1 Qualitative disclosure on the credit risk:**

**(a) Definition of past due or impaired;**

Past due or impaired means loans and other obligations remaining unpaid or outstanding past the due date, and it is likely that the bank cannot collect the full value of the loan because the creditworthiness of the borrower has fallen.

**(b) 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.



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

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

9.2 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

				澳門元千元 MOP'000
地區	政府、公營機構	金融機構	其它公司	總計
Region	Government	Financial Institution	Other Company	Total
澳門				
Macau	105,000.00	—	48,079,226.53	48,184,226.53
中國				
China	—	—	24,560,878.44	24,560,878.44
香港				
Hong Kong	—	1,030,000.00	37,253,100.36	38,283,100.36
其它				
Others	—	—	2,526,616.18	2,526,616.18

b. 債務證券

b. Debt securities

				澳門元千元 MOP'000
地區	政府、公營機構	金融機構	其它公司	總計
Region	Government	Financial Institution	Other Company	Total
澳門				
Macau	399,995.89	—	—	399,995.89
中國				
China	546,476.52	4,415,990.39	10,810,511.18	15,772,978.10
香港				
Hong Kong	566,428.93	638,088.93	2,675,449.73	3,879,967.59

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

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

c. 金融衍生工具

c. Financial Derivatives

澳門元千元 MOP'000				
地區	政府、公營機構	金融機構	其它公司	總計
Region	Government	Financial Institution	Other Company	Total
澳門				
Macau	—	—	—	—
中國				
China	—	221,565.98	—	221,565.98
香港				
Hong Kong	—	—	—	—

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 CIA	個別減值 準備 IIA	淨金額
Industry	Gross Amount	Non- performing Loan	(General Provision)	(Specific Provision)	Net Amount
製造業					
Manufacturing industries	3,967,167.28	19,167.12	154,943.73	19,167.12	3,793,056.43
電力、氣體燃料及水					
Electricity, gas and water	312,814.97	—	3,262.05	—	309,552.93
建築及裝修工程					
Construction and public works	688,765.87	—	14,912.29	—	673,853.58
貿易、出入口、批發及零售					
Wholesale and retail trade	20,305,451.99	—	200,959.86	—	20,104,492.13
餐廳、酒店及相關行業					
Restaurants, Hotels and similar	7,345,969.18	—	56,737.23	—	7,289,231.96
運輸、倉庫及通訊					
Transport, warehousing and communications	973,561.56	—	4,604.66	—	968,956.90
個人按揭貸款					
Personal housing loans (mortgage)	11,223,634.38	9,607.75	112,407.52	376.13	11,110,850.73
其它個人貸款					
Personal credit for other purposes	8,457,643.39	9,957.14	15,825.39	2,026.60	8,439,791.40
其它					
Others	34,850,610.36	14,025.67	334,307.27	14,025.67	34,502,277.42
合計					
Total	88,125,618.99	52,757.68	897,960.00	35,595.51	87,192,063.48

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

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

9.2.3 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
資產	即時償付	1月內到期	1-3月內 到期	3月-1年內 到期	1-3年內 到期	3年以上	無指定期限	總計
Assets	On Demand	Up to 1 month	From 1 to 3 months	From 3 to 1 year	From 1 to 3 years	Over 3 years	Indefinite period	Total
客戶貸款及墊款								
Loans and advances to customers	2,313,059.11	5,868,817.66	12,384,654.54	22,013,772.74	17,940,372.08	27,604,942.86	—	88,125,618.99
存、拆放同業款項								
Cash and balances with and loans and advances to banks	3,576,963.51	14,910,508.78	5,823,803.83	1,037,489.40	—	—	—	25,348,765.52
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	—	400,000.00	—	—	—	—	—	400,000.00
其它證券								
Other securities	—	713,242.95	1,496,099.76	5,508,742.80	8,173,882.09	4,950,344.12	109,996.19	20,952,307.91
負債								
Liabilities	—	—	—	—	—	—	—	—
同業存入、拆入款項								
Deposits and balances of banks and financial institutions	283,858.53	2,500,378.07	3,090,580.57	848,786.52	—	—	—	6,723,603.69
公共機構存款								
Deposits from public sector entities	438.14	2,878,595.47	1,004,446.48	5,905,085.00	—	—	—	9,788,565.10
母公司及合伙公司存款								
Deposits from holding and associated companies	—	—	—	—	—	—	—	—
客戶存款								
Deposits from non-bank customers	21,768,914.73	31,711,898.57	20,731,448.39	26,487,928.75	2,648,228.94	131,801.60	—	103,480,220.98
發行存款證								
Certificates of deposits issued	—	1,426,085.50	461,090.00	1,993,884.90	—	—	—	3,881,060.40
其它發行證券								
Other securities issued	—	—	—	1,400,800.00	—	927,000.00	600,490.00	2,928,290.00

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

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

9.2.4 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	15,803.34	0.018%	24,915.70	754.78
(b) 逾期 6 月 -1 年 Overdue for 6 months - 1 year	1,499.45	0.002%	3,656.50	107.61
(c) 逾期 1 年以上 Overdue for more than 1 year	35,454.89	0.040%	3,296.00	34,278.96
	52,757.68	0.060%	31,868.20	35,141.35

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。2013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 2013, we continued to strengthen market risk management by improving policies and procedures, risk reporting and limit management.

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

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	80
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	22,952
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	23,886
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.

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) 對貸款提前償付與未到期存款提前支取的關鍵假設；**

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。

**(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，所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。

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

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.

**(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.



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

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

200個基點波動的利率風險分析

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

幣別：澳門元(以千元計)  
Currency: MOP (in Thousand)

項目	時段	第一部份 長盤	第二部份 (短盤)	第三部份 長盤	第四部份 (短盤)	淨長盤/ (短盤)總額	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)	Weighting factor	Weighted position long/ (short)
		(a)	(b)	(c)	(d)	(e)		(f)
1	少於1日 Within 1 day	10,588,331	(3,994,557)	—	—	6,593,774	0.00%	—
2	>1至≤7日 >1 to ≤7 days	61,169	(318,027)	239,767	(568,184)	(585,275)	0.02%	(117)
3	>7日至≤1個月 >7 days to ≤1 month	1,108,080	(1,090,170)	—	—	17,910	0.10%	18
4	>1至≤3個月 >1 to ≤3 months	1,503,818	(759,491)	—	—	744,327	0.32%	2,382
5	>3至≤6個月 >3 to ≤6 months	50	(1,172,365)	—	—	(1,172,315)	0.72%	(8,441)
6	>6個月至≤1年 >6 months to ≤1 year	929,084	(1,895,859)	—	—	(966,775)	1.43%	(13,825)
7	>1至≤2年 >1 to ≤2 years	754	(1,961)	—	—	(1,207)	2.77%	(33)
8	>2至≤3年 >2 to ≤3 years	523	(117)	—	—	406	4.49%	18
9	>3至≤4年 >3 to ≤4 years	1,226	(57)	—	—	1,169	6.14%	72
10	>4至≤5年 >4 to ≤5 years	21,675	—	—	—	21,675	7.71%	1,671
11	>5至≤7年 >5 to ≤7 years	—	—	—	—	—	10.15%	—
12	>7至≤10年 >7 to ≤10 years	29	—	—	—	29	13.26%	4
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))							(18,251)

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

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

項目	時段	第一部份 長盤	第二部份 (短盤)	第三部份 長盤	第四部份 (短盤)	淨長盤/ (短盤)總額 Total Net long/ (short)	權數 Weighing factor	加權淨長盤/ (短盤) Weighted position long/ (short)
Item	Time band	Part I long (a)	Part II (short) (b)	Part III long (c)	Part IV (short) (d)	(e)		(f)
17	其他幣別之加權總額 Weighted position of all other currencies							442,753
18	所有幣別之加權總額 (16(f)+17(f)) Weighted position of all currencies (16(f)+17(f))							424,502
19	自有資金* Own funds*							10,761,284
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))							3.90%

(\* 有關項目只適用於住所在澳門之信用機構。)

(\* These items are relevant for credit institutions incorporated in Macao only.)

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

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

200個基點波動的利率風險分析

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

幣別：港元(澳門元千元等值)

Currency: HKD (in MOP Thousand equivalent)

項目	時段	第一部份 長盤	第二部份 (短盤)	第三部份 長盤	第四部份 (短盤)	淨長盤/ (短盤)總額	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	15,743,163	(8,687,906)	—	—	7,055,257	0.00%	—
2	>1 至 ≤ 7 日 >1 to ≤ 7 days	7,566,414	(5,002,104)	7,186,407	(2,156,443)	7,594,274	0.02%	1,519
3	>7 日至 ≤ 1 個月 >7 days to ≤ 1 month	6,416,188	(17,732,784)	18,686,978	—	7,370,382	0.10%	7,370
4	>1 至 ≤ 3 個月 >1 to ≤ 3 months	5,665,733	(15,311,465)	2,715,322	—	(6,930,411)	0.32%	(22,177)
5	>3 至 ≤ 6 個月 >3 to ≤ 6 months	963,050	(13,033,685)	—	—	(12,070,635)	0.72%	(86,909)
6	>6 個月至 ≤ 1 年 >6 months to ≤ 1 year	365,444	(3,944,708)	—	—	(3,579,263)	1.43%	(51,183)
7	>1 至 ≤ 2 年 >1 to ≤ 2 years	174,042	(2,290)	—	—	171,752	2.77%	4,758
8	>2 至 ≤ 3 年 >2 to ≤ 3 years	1,863	(506)	—	—	1,357	4.49%	61
9	>3 至 ≤ 4 年 >3 to ≤ 4 years	55,059	(4)	—	—	55,055	6.14%	3,380
10	>4 至 ≤ 5 年 >4 to ≤ 5 years	747,063	—	—	—	747,063	7.71%	57,599
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))							(85,583)

(\* 有關項目只適用於住所在澳門之信用機構。)

(\* These items are relevant for credit institutions incorporated in Macao only.)

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

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

200 個基點波動的利率風險分析

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

幣別：美元(澳門元千元等值)

Currency: USD (in MOP Thousand equivalent)

項目	時段	第一部份 長盤	第二部份 (短盤)	第三部份 長盤	第四部份 (短盤)	淨長盤/ (短盤)總額	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	1,804,428	(4,165,719)	—	—	(2,361,291)	0.00%	—
2	>1 至 <= 7 日 >1 to <= 7 days	1,707,319	(337,695)	4,183,459	(9,298,588)	(3,745,505)	0.02%	(749)
3	>7 日至 <= 1 個月 >7 days to <= 1 month	6,720,024	(5,531,815)	5,600,320	(21,677,877)	(14,889,347)	0.10%	(14,889)
4	>1 至 <= 3 個月 >1 to <= 3 months	16,045,403	(2,959,575)	4,684,418	(7,363,410)	10,406,836	0.32%	33,302
5	>3 至 <= 6 個月 >3 to <= 6 months	7,981,690	(1,034,685)	1,348,411	(1,353,787)	6,941,628	0.72%	49,980
6	>6 個月至 <= 1 年 >6 months to <= 1 year	7,427,969	(1,108,707)	3,542,944	(3,556,060)	6,306,147	1.43%	90,178
7	>1 至 <= 2 年 >1 to <= 2 years	944,146	—	207,657	(199,670)	952,133	2.77%	26,374
8	>2 至 <= 3 年 >2 to <= 3 years	558,069	—	1,597,360	(1,597,360)	558,069	4.49%	25,057
9	>3 至 <= 4 年 >3 to <= 4 years	3,004,627	—	—	—	3,004,627	6.14%	184,484
10	>4 至 <= 5 年 >4 to <= 5 years	393,782	—	—	—	393,782	7.71%	30,361
11	>5 至 <= 7 年 >5 to <= 7 years	40,509	—	—	(39,934)	575	10.15%	58
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))							424,155

(\* 有關項目只適用於住所在澳門之信用機構。)

(\* These items are relevant for credit institutions incorporated in Macao only.)

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

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

200 個基點波動的利率風險分析

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

幣別：人民幣(澳門元千元等值)

Currency: CNY (in MOP Thousand equivalent)

項目	時段	第一部份 長盤	第二部份 (短盤)	第三部份 長盤	第四部份 (短盤)	淨長盤/ (短盤)總額	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	91,423	(445,908)	—	—	(354,485)	0.00%	—
2	>1 至 <= 7 日 >1 to <= 7 days	1,668,112	(935,916)	1,867,478	(1,524,878)	1,074,796	0.02%	215
3	>7 日至 <= 1 個月 >7 days to <= 1 month	7,181,852	(6,984,166)	2,086,777	(5,730,753)	(3,446,290)	0.10%	(3,446)
4	>1 至 <= 3 個月 >1 to <= 3 months	11,886,616	(5,856,688)	2,761,851	(2,756,960)	6,034,818	0.32%	19,311
5	>3 至 <= 6 個月 >3 to <= 6 months	2,715,709	(5,150,120)	1,367,065	(1,361,043)	(2,428,389)	0.72%	(17,484)
6	>6 個月至 <= 1 年 >6 months to <= 1 year	2,707,301	(9,201,899)	3,407,477	(3,391,952)	(6,479,074)	1.43%	(92,651)
7	>1 至 <= 2 年 >1 to <= 2 years	3,267,406	(109,783)	—	(8,084)	3,149,539	2.77%	87,242
8	>2 至 <= 3 年 >2 to <= 3 years	3,421,513	(2,533,571)	—	—	887,942	4.49%	39,869
9	>3 至 <= 4 年 >3 to <= 4 years	1,210,535	(131,740)	—	—	1,078,795	6.14%	66,238
10	>4 至 <= 5 年 >4 to <= 5 years	63,386	—	—	—	63,386	7.71%	4,887
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))							104,181

(\* 有關項目只適用於住所在澳門之信用機構。)

(\* These items are relevant for credit institutions incorporated in Macao only.)

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

## 12. 操作風險

本行操作風險管理的目標是通過有效的流程控制，執行「綜合管理、分類控制」的操作風險管控模式，將操作風險控制在可以承受的範圍之內，實現銀行及股東價值最大化，保障客戶及公眾權益。

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。

本行已建立風險管理委員會、操作及法律風險管理小組、風險管理專責部門、直至前線部門的操作風險管理政策措施制定落實線路，以及定期 算操作風險指、收集操作風險損失數據、通報操作風險事件的操作風險監測反饋架構，確保全行範圍內操作風險管理體系的順暢運作。

工銀澳門操作風險制度體系健全，業務經營有章可循，有效滿足內部控制及外部監管需要；操作風險管理文化先進，獎罰機制明確，營造嚴謹穩健、公開透明、實事求是的風險管理氛圍。

## 12. Operational Risk

In order to control operational risk at a manageable level by the adoption of “Consolidated Management, Divisional Control” model of operational risk management, the bank targets to manage operational risk through effective procedural control to maximize the value added to the bank and the shareholders, and to safeguard the interests of the customers and the public.

The Board of Directors and Senior Management undertake the responsibilities to lead and implement operational risk management with significant focus. By allocating adequate resources, monitoring implementation status of strategy and management measures, and appointing independent departments to establish and implement operational risk management system, the consistency and efficiency of operational risk management are ensured.

The bank has established Risk Management Committee, Operational & Legal Risk Management Committee, Risk Management Department. Together with the frontline departments’ establishing and implementing policies and measures under the operational risk management, the regular measurement of operational risk indicators, the collection of operational loss data, the establishment of operational risk event monitoring and reporting framework, it is targeted to ensure smooth running of the operational risk management system at the bank.

ICBC Macau has a well-established operational risk management system, enabling businesses to be operated according to the relevant guidelines. It has effectively satisfied the internal control and external regulatory requirements. The bank has developed advanced operational risk management culture, well-defined punishment and award mechanism, thus creating an exact and secure, open and transparent, as well as viable risk management environment.



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

2013年本行加強制度體系建設，全方位梳理完善現行規章制度；主動採取系列措施防範及應對外部欺詐，提高事前預警及防範能力；大力引入及推進先進管理工具的應用，提高事後監測、識別及評估水平；嚴格責任認定，提高員工風險意識，保障本行資產安全，維護客戶權益；修定外包風險管理政策，確保業務外包嚴謹操作、責權明確。

In 2013 the bank had strengthened its infrastructure with full scale improvement of existing guidelines and procedures. It had actively taken series of measures to prevent and react to external frauds, and enhanced its alertness and prevention capability. It had brought in and implemented advanced management tools, thus enhancing its standard of post-incident checking, identifying and assessment standard. It also adopted strict accountability measure, thus strengthening the staff's risk awareness, protecting the asset safety of the bank as well as securing the interests of the customers. In addition, it had revised outsourcing management policy in order to ensure the business outsourcing operate properly with clear stipulation of rights and responsibilities.

2013年本行操作風險管理措施有效，風險管控良好。

In 2013 the bank's operational risk management is considered properly operated with effective risk management measures.

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.

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

(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 Net Open Position excluding option contracts Long or Short	期權合約的 淨長盤或短盤 Net Position in Option contracts Long or Short	已包括期權合約 的淨持倉 長盤或短盤 Net Open Position including option contracts Long or Short
1. 澳洲元	1. Australian dollars	(425)		(425)
2. 加拿大元	2. Canadian dollars	1,144		1,144
3. 人民幣	3. Chinese renminbi	292,927		292,927
4. 歐元	4. Euro	1,280		1,280
5. 港元	5. Hong Kong dollars	(630,711)		(630,711)
6. 日圓	6. Japanese yen	(179)		(179)
7. 新西蘭元	7. New Zealand dollars	919		919
8. 英鎊	8. Pound sterling	(22)		(22)
9. 新加坡元	9. Singapore dollars	1,728		1,728
10. 瑞士法郎	10. Swiss francs	(47)		(47)
11. 美元	11. US dollars	6,896,523		6,896,523
12. 以上未列出的 貨幣，黃金除 外	12. Foreign currencies not separately specified above, except gold	567		567

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) 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) 千元'000

	資產 Assets	負債 Liabilities
即期 Spot	542,779.00	(26,274,732.42)
	買入 Purchases	賣出 Sales
遠期 Forward	27,213,246.95	(2,093,634.00)
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		(612,340.47)

美元(原幣)/USD (Original CCY)) 千元'000

	資產 Assets	負債 Liabilities
即期 Spot	3,929,793.48	(168,192.29)
	買入 Purchases	賣出 Sales
遠期 Forward	2,069,847.00	(4,967,958.00)
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		863,490.19

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

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／百分比  
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	1,983,436
(c)	全年平均持有之流動現金額 Average weekly amount of cash in hand	3,491,146
(d)	全年平均之償付資產 Specified liquid assets	53,515,565
(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	51%
(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	107%
(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	63%

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；以及

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

本行無相關資產。

The Bank does not have such assets.

- (b) 可能導致造成銀行財務狀況重大影響的訴訟。

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

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。

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

16. Notes

- (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。

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

- (b) 如無特別註明，以上所有數據均於二零一三年十二月三十一日截取。

- (b) Unless with specification, all the above data is taken as at Dec, 31st, 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

1. 財務信息

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

(a) 資產負債表

於二零一三年十二月三十一日

1. Financial Statements

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

(a) Balance sheet

As at 31st December 2013

		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	902,880.39		902,880.39
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	37,141,217.97		37,141,217.97
放款	Loans & advances			
在本澳信用機構拆放	Investments in local banks	58,872,313.10		58,872,313.10
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	194,817.35	167,553.20	27,264.15
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	74,854.50	58,010.50
內部及調整賬	Sundry accounts	218,600.92		218,600.92
總額	TOTAL	97,472,694.73	242,407.70	97,230,287.03

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		714,058.65
各項風險備用金	Provision		
股本	Capital	50,000,000.00	
法定儲備	Legal reserve	8,838,400.00	
自定儲備	Statutory reserve		
其他儲備	Other reserves		58,838,400.00
歷年營業結果	Retained profit	34,341,061.05	
本年營業結果	Profit & loss for the year	3,336,767.33	37,677,828.38
總 額	TOTAL		97,230,287.03



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

二零一三年十二月三十一日營業結果演  
算

營業賬目

(b) Profit and loss account

Income Statement For The Year Ended 31  
December 2013

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	6,392,206.29
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	20,340.61
職員開支 Staff costs	2,206,616.82	證券及財務投資收益 Income from securities & equity investments	
固定職員福利 Staff benefits	90,814.58	其他銀行收益 Other banking income	861,071.53
其他人事費用 Other personnel costs	24,403.30	非正常業務收益 Income from non-banking operations	6,371.28
第三者作出之供應 Third party supply	8,219.83	營業損失 Operating loss	
第三者提供之勞務 Third party services	981,595.06		
其他銀行費用 Other banking costs			
稅項 Taxation	150,000.00		
非正常業務費用 Costs of non-banking operations			
折舊撥款 Depreciation allowances	22,572.79		
備用金之撥款 Provision allowances			
營業利潤 Operating profit	3,795,767.33		
總額 TOTAL	7,279,989.71	總額 TOTAL	7,279,989.71

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

			MOP 澳門元
DEBIT 借方	AMOUNT 金額	CREDIT 貸方	AMOUNT 金額
營業損失		營業利潤	
Operating loss		Operating profit	3,795,767.33
歷年之損失		歷年之利潤	
Loss related to previous years		Profit related to previous years	
特別損失		特別利潤	
Exceptional losses		Exceptional profits	
營業利潤之稅項撥款		備用金之使用	
Profit tax provision	459,000.00	Provisions used up	
營業結果 (盈餘)		營業結果 (虧損)	
Operating Result (profit)	3,336,767.33	Operating Result (loss)	
總額		總額	
TOTAL	3,795,767.33	TOTAL	3,795,767.33

董事長  
CHAIRMAN

姜壹盛  
JIANG YISHENG

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

2013年度，工銀(澳門)投資股份有限公司保持健康發展勢頭，實現稅後利潤澳門幣334萬元；截至2013年末，本公司總資產達澳門幣9,723萬元，增長3.41%。

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。

姜壹盛  
董事會主席

二零一四年三月二十八日於澳門

(c) A summary of the management report

In the year of 2013, ICBC (Macau) Capital Limited maintained a sustainable development momentum, having achieved after-tax the profit of MOP 3,340,000.00 (three million three hundred and forty thousand Macau Patacas). As of the year ended 2013, the gross assets of our company amounted to MOP 97,230,000.00 (ninety-seven million two hundred and thirty thousand Macau Patacas), corresponding to a tax growth of 3.41%.

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.

Jiang Yisheng  
Chairman of the Board of Directors

Macau, 28th March, 2014

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二零一三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二零一三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)

二零一四年三月二十八日於澳門

(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 2013 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, 2013, as well as the financial results of the financial year ended 2013.

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, 28th March, 2014

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) 外部審計報告總結

致工銀(澳門)投資股份有限公司的股東  
(於澳門註冊成立的一家股份有限公司):

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)投資股份有限公司二零一三年度的財務報表,並已於二零一四年三月二十八日就該財務報表發表了無保留意見的核數師報告。

上述已審核的財務報表由二零一三年十二月三十一日的資產負債表以及截至該日止年度的收益表、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。

隨附由管理層編制的摘要財務報表是上述已審核財務報表和相關會計賬目及簿冊的最要內容。我們認為,摘要財務報表的內容,在所有重要方面,與已審核財務報表和相關會計賬目及簿冊的內容一致。

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師報告一併閱讀。

李婉薇註冊核數師  
畢馬威會計師事務所

二零一四年三月二十八日,於澳門

(e) A summary of the external auditors' report

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

We have audited the financial statements of ICBC (Macau) Capital Limited for the financial year 2013, 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 28th, March, 2014.

The above mentioned audited financial statement is made up of a balance sheet, a statement of income, a statement of changes in equity and a cash flow statement as of 31st December, 2013, 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, the related accounts and accounting books. We believe that the contents of such abstract financial statement are consistent with the audited financial statements, the related accounts and accounting books 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.

Ms. Lei Iun Mei, Registered Auditor  
KPMG

28th March, 2014

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

(g) 合資格的股東名單

中國工商銀行(澳門)股份有限公司

(h) 公司董事會成員名單

**董事會**

姜壹盛先生	董事長
(2014年1月8日委任)	
沈曉祺先生	董事長
(2014年1月8日辭任)	
翁振輝先生	董事
(2013年3月25日辭任)	
禰永明先生	董事
陳立森先生	董事

**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

**獨任監事**

崔世昌核數師事務所  
(由崔世昌先生作代表)

**公司秘書**

鄭凱先生

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

No

(g) List of the shareholders with qualifying holdings

Industrial and Commercial Bank of China (Macau) Limited

(h) Name of the members of the company boards

**Board of Directors**

Mr. Jiang Yisheng	Chairman
(Appointed on Jan 8, 2014)	
Mr. Shen Xiaoqi	Chairman
(Resigned on Jan 8, 2014)	
Mr. Yung Chun Fai Dickie	Director
(Resigned on Mar 25, 2013)	
Mr. Huen Wing Ming, Patrick	Director
Mr. Chen Limiao	Director

**Board of the General Meeting**

Mr. Zhu Xiaoping	Chairman
Mr. Huen Chung Yuen, Ian	Vice-President
Zheng Kai	Secretary

**Single Supervisor**

CSC & Associates, Auditors  
(Represented by Chui Sai Cheong)

**Company Secretary**

Mr. Zheng Kai

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 formed by the board of directors during the year.

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

截至二零一三年十二月三十一日止年度

Year ended 31 December 2013

		2013 澳門元 MOP
經營活動產生的現金流	Cash flows from operating activities	
稅前利潤	profit before tax	3,795,766
調整:	adjustments for:	
利息收入	Interest income	(861,072)
折舊	Depreciation	22,573
處置固定資產的收益	Gain on Disposal of fixed asset	(6,371)
		2,950,896
應收款項及其他資產增加	Increase in receivables and other assets	(58,377)
應付直接控股公司款項增加	Increase in amount due from the immediate holding company	(2,773,508)
應收同級附屬公司款項增加	Increase in amount due from a fellow subsidiary	(136,923)
應付款及其他負債資產增加／(減少)	(Decrease)/increase in payables and other liabilities	13,068
經營活動(使用)／產生的現金流	Cash (used in)/generated from operations	(4,844)
已收利息	Interest received	814,541
繳付所得稅	Income taxes paid	(607,002)
經營活動產生的淨現金流	Net Cash generated from/(used in) operations	202,695
投資活動產生的現金流	Cash flows from investing activities	
固定資產購置	Purchase of fixed assets	(8,725)
固定資產處置收益	Proceed from sale of fixed assets	10,087
投資活動產生的淨現金流	Net cash flows generated from investing activities	1,362
現金和現金等價物的淨增長	Net increase in cash and cash equivalents	204,057
期初現金及現金等價物	Cash and cash equivalents at beginning of year	59,571,136
期末現金及現金等價物	Cash and cash equivalents at end of Year	59,775,193
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 immediate holding company	59,775,193



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

**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**

**合規聲明**

此財務報表按照澳門法令第32/93/M號金融體系法律制度以及澳門特別行政區第25/2005號行政法規所載的財務報告準則(「澳門財務報告準則」)編製。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)為計量貨幣，四捨五入到元。

**6.2 會計政策和披露事項變化**

本年度本公司採納適用於「澳門財務報告準則」的會計政策並無更改。

**6. Accounting policies**

**6.1 Basis of preparation**

**Statement of compliance**

These financial statements have been prepared in accordance with the requirements as set out in Decree-Law No. 32/93/M and the Macau Financial Reporting Standards (“MFRSs”) issued under Administrative Regulation No. 25/2005 of Macau Special Administrative Region (“Macau SAR”). These financial statements have been prepared under the historical cost basis.

These financial statements are presented in Macau Patacas (“MOP”) and all values are rounded to the nearest dollar except when otherwise indicated.

**6.2 Changes in accounting policy and disclosures**

During the year, the Company did not have any changes in accounting policies under MFRSs.

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

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

6.3 重大會計政策概要

(a) 關聯方

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的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；
- (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；

6.3 Summary of significant accounting policies

(a) 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;
- (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;

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

(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。

個人的近親家庭成員指可影響，或受該個人影響，他們與該實體交易的家庭成員。

**(b) 固定資產以及折舊**

固定資產按成本值扣除累積折舊及任何減值虧損列賬。固定資產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。

固定資產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固定資產，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。

(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).

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

**(b) Fixed assets and depreciation**

Fixed assets are stated at cost less accumulated depreciation and any impairment losses. The cost of an item of fixed assets 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 fixed assets 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 fixed assets are required to be replaced at intervals, the Company recognises such parts as individual assets with specific useful lives and depreciates them accordingly.

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

折舊於其估計可使用年內，扣除其殘值後以直線法撇銷每項固定資產之成本。就此目的所採用之主要年率如下：

— 車輛及設備	4 至 10 年
— 傢俬及裝置	5 至 10 年

當某項固定資產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。

(c) 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。

Depreciation is calculated on a straight-line basis to write off the cost of each item of fixed assets 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 fixed assets 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 fixed assets including any significant part initially recognised is derecognised upon disposal or when no future economic benefits are expected from its use or disposal. Any gain or loss on disposal or retirement recognised in the income statement in the year the asset is derecognised is the difference between the net sales proceeds and the carrying amount of the relevant asset.

(c) Impairment of non-financial assets

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

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

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。

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

An assessment is made at the end of each reporting period as to whether there is 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.

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) 投資及其他金融資產

(i) 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)。本公司於初始確認時釐定其金融資產分類。金融資產於初始期按公平價值計量，而公平價值大致與交易價相同。如金融資產不屬於通過損益以反映公平價值，則包括直接歸屬於購入之金融資產的交易成本。通過損益以反映公平價值的金融資產的交易成本立即作費用支銷。

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。

(d) Investments and other financial assets

(i) Initial recognition and measurement

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

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

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

(ii) 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。

(ii) Subsequent measurement

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

Loans and receivables

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



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

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。

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，並按照部分 2.3(f) 中所載之政策於收益表中確認。

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.

After initial recognition, available-for-sale financial investments are subsequently measured at fair value, with unrealised gains or losses recognised in the available-for-sale investment revaluation reserve until the investment is derecognised, at which time the cumulative gain or loss is recognised in the income statement in other income, or until the investment is determined to be impaired, when the cumulative gain or loss is reclassified from the available-for-sale investment revaluation reserve to the income statement in other expenses. Interest and dividends earned whilst holding the available-for-sale financial investments are reported as interest income and dividend income, respectively and are recognised in the income statement as other income in accordance with the accounting policies set out in section 2.3(f).

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) 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。

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。

(e) *Derecognition of financial assets*

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

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

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

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。

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

(f) 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。

(f) *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 restructuring 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.

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

(i) 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。

(i) *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 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 the assessment of collective 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).

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

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。

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。

(ii) 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。

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 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 Company.

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 income statement.

(ii) 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.

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投資重估儲備確認。

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 investment revaluation reserve 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 investment revaluation reserve and recognised in profit or loss. 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 investment revaluation reserve.

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

**(g) 金融負債**

**(i) 初始確認及計量**

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。

**(ii) 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，生息銀行貸款及借貸以有效利率分期折現計量，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於收益表確認。

**(g) Financial liabilities**

**(i) Initial recognition and measurement**

Financial liabilities 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.

**(ii) 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 income statement when the liabilities are derecognised.



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

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。

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

**(h) 終止確認金融負債**

當負債之責任被解除、取消或屆滿，則終止確認金融負債。

如現有金融負債被來自同一貸款人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。

**(h) Derecognition of financial liabilities**

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

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

**(i) 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，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。

**(i) Fair value of financial instruments**

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

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

**(j) 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。

**(k) 撥備**

如因過往事件導致產生現有責任(法定或推定)，並可能於未來需要以資源履行責任，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。

**(l) 所得稅**

所得稅包括本期及遞延稅項。除因有關項目乃直接認為權益而需確認為權益外，稅項於收益表內確認。

**(j) Cash and cash equivalents**

For the purpose of the cash flow statement, cash and cash equivalents comprise cash on hand and demand deposits, and short term highly liquid investments that are readily convertible into known amounts of cash, are subject to an insignificant risk of changes in value, and have a short maturity of generally within three months when acquired, less bank overdrafts which are repayable on demand and form an integral part of the Company's cash management.

**(k) Provisions**

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

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

**(l) Income tax**

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

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；
- 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。

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.

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.

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

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。

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.

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

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.

**(m) 收入的確認**

**(m) Revenue recognition**

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。

Revenue is recognised when it is probable that the economic benefits will flow to the Company and when the revenue can be measured reliably. Investment management fee income is recognised when the services are provided. Interest income is recognised on an accrual basis using the effective interest rate method by applying the rate that discounts the estimated future cash receipts over the expected life of the financial instrument to the net carrying amount of the financial assets.

**(n) 外幣交易**

**(n) Foreign currency transactions**

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。

Transactions in foreign currencies are translated into the functional currency of the Company using the exchange rates prevailing at the dates of the transactions. Exchange differences arising from the settlement of such transactions and from the retranslation at the year-end exchange rates of monetary assets and liabilities denominated in foreign currencies are recognised in the income statement.

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

(o) 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。

(o) Employee benefits

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

7. 關聯方交易

7.1 對關聯方的借貸政策

- (i) 本公司從直接控股母公司收取投資管理費。該費用是以所管理的投資組合資產淨值，按預先訂明的百分比收取。
- (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。
- (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。

7. Related party transactions

7.1 The policy for lending to related parties

- (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.
- (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.

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

7.2 定量披露

7.2 Quantitative disclosure

		2013 澳門元 MOP
從直接控股母公司收取投資管理費 (i)	Investment management fee income received from immediate holding company (note (i))	3,296,000
從同系附屬公司收取退休基金投資 管理費(ii)	Pension fund investment management fee income received from a fellow subsidiary (note (ii))	3,096,206
從直接控股母公司收取利息 (iii)	Interest income received from immediate holding company (note (iii))	861,072
(i) 於報告期末，本公司存放於直接控股母公司的結餘包括定期存款澳門幣58,872,313元(2012: 澳門幣58,037,795元)，年利率為1.5325%(2012: 1.70%)，儲蓄帳戶存款澳門幣801,789元(2012: 澳門幣801,427元)，年利率為0%至0.01%(2012: 0%至0.01%)，活期存款澳門幣101,092元(2012: 731,914元)。定期存款的年期均少於兩個月。	(i) At the end of the reporting period, the Company had bank balances with the immediate holding company which included time deposits of MOP58,872,313 (2012: MOP58,037,795) with effective interest rates of 1.5325% (2012: 1.70% per annum), savings account deposits of MOP801,789 (2012: MOP801,427) with effective interest rates ranging from 0% to 0.01% per annum (2012: 0% to 0.01% per annum) and current account deposits of MOP101,092 (2012: MOP731,914). The time deposits have original maturities within two 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幣117,790元(2012: 澳門幣71,258元)。	(ii) At the end of the reporting period, the Company had accrued interest of MOP117,790 (2012: MOP71,258) 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.	



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

8. 資本

8. Capital

8.1 定性披露

8.1 Qualitative disclosure

(a) 資本工具

(a) Capital instruments

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

Legal Reserve

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。

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.

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值。

本公司根據經濟情況變化管理及調整資本結構。於截至2013年12月31日一年及截至2012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布的法定資本充足比率及法定儲備要求。

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.

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 2013 and 31 December 2012. 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	8,838,400.00
盈餘滾存(留存收益)	
Profits brought forward (Retained Earning)	37,677,828.38
自有資本	
Own Fund	96,516,228.38
含營運風險的償付能力比率(集團)	
Operation Risk Adjusted Solvency Ratio (Group level)	14.31%
含營運風險的償付能力比率(工銀投資)	
Operation Risk Adjusted Solvency Ratio (ICBC Capital)	155.21%

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

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

(c) Discussion of the credit institution's credit risk management policy

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。

The Company's maximum exposure to credit risk in the event the counterparties fail to perform their obligations as at 31 December 2013, 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

9.2 Quantitative disclosure on the credit risk

除本公司大部分資產均存放於直接控股母公司外，報告期內沒有其他信用風險敞口。

Except for deposits placed with the Company's immediate holding company, there was no credit risk exposure to other parties during the 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。2013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

無

## 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98%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。

## 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 2013, we continued to strengthen market risk management by improving policies and procedures, risk reporting and limit management.

### Quantitative disclosure

No

## 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 98% 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.

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)
澳門元	MOP	1%	不顯著/Not obvious
		-1%	不顯著/Not obvious
美元	USD	1%	597
		-1%	-597

## 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2013年12月31日公司資產負債表內的美元資產金額相當於MOP59,673,434 (2012年：MOP58,838,555)，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59,791,223.87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

無

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 2013, which is equivalent to MOP59,673,434 (2012: MOP58,838,555). 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 MOP59,791,223.87.

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

No



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

- (a) 充作信用機構擔保或第三方負債的資產；

無

- (b) 可能導致造成公司財務狀況重大影響的訴訟

無

註： 以上披露項目中第一項、第三項與第六項為經過審計項目。

## 15. Others

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

No

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

No

Note: Item 1, Item 3 and Item 6 are audited among all the disclosed items.

## 社會責任報告書 Social Responsibility Report

工銀澳門是澳門地區第二大商業銀行和本地註冊第一大商業銀行，自2009年7月整合成立以來，通過持續努力和穩健經營，進一步確立了當地優秀主流銀行市場地位，良好的經營業績、服務水平和企業公民形象獲得社會各界廣泛認可，連續第五年蟬聯《環球金融》、《世界金融》和《銀行家》雜誌年度「澳門地區最佳銀行」獎，獲澳門《力報》「澳門地區最優質服務銀行」稱號，獲澳門扶康會「愛心關懷商企」獎，獲「澳門商界關懷行動2013」特別嘉許表揚。

### 1. 對當地社會經濟可持續發展的支持

我行秉持「立足澳門、服務澳門」的經營理念，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。一是積極參與本地大型項目銀團融資，跟進澳博、金沙中國、銀河度假村、美高梅、永利等大型集團在路氹地區的新一輪投資建設，幫助他們提升綜合服務功能和多元發展；二是繼續對澳門城市基礎設施建設提供金融支持，參與了中信國際收購澳門電訊銀團貸款，為澳門城市軌道建設提供投標保函等；三是配合特區政府中小企業扶持計劃，以建築工程、地產發展、零售服務、餐飲、出租車等行業等為主要服務對象，為較有潛力的中小企業提供融資金融服務，有力支持了當地中小企業的發展。四是支持民生工程建設，在特區政府全資興建並出售的經屋單位中，提供按揭貸款融資合計37億澳門元，市場佔比超過70%。

ICBC Macau is the second largest bank and the largest local registered bank in Macau. Founded in July, 2009, it ensured itself as a local supreme bank through its sustained efforts and stable operation. Its good operating performance, services and image of enterprise citizen have been widely accepted by the society and also won several awards. It has been awarded Best Bank in Macau by Global Finance, World Finance and the Banker for a fifth straight year. It also won the bank with best service by Exmoo News, Corporation with Love and Care by the Fuhong Society of Macau and Special Recognition Prize by Macau Business Circles 2013, etc.

### 1. To support the sustainable growth of local economy

The Bank 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. First, it actively engaged in large scale local projects syndicated loans like SJM, Sands, Galaxy, MGM and Wynn to finance their new round of investments in Taipa; Second, it continually afforded financial support to Macau’s infrastructure constructions. It participated in a local syndicated loan which was to finance CITIC to acquire CTM and offered tender guarantee to Macau Light Rail Transit. Third, it coordinated with SAR government’s policies to promote the development of SMEs and afforded financing services to SMEs in certain industries like construction, real estate, retailing, catering and taxi. These strongly supported the growth of local SMEs. Fourth, it actively engaged in livelihood projects in Macau. It afforded over 70% qualified Macau citizens with mortgage loans amounting 3.7 billion mop in economic housing projects.

## 社會責任報告書 Social Responsibility Report (續 Continued)

### 2. 對社會公益事業的支持

我行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。2013年，繼續向澳門大學、澳門科技大學、澳門理工學院和澳門城市大學提供獎學金，扶助文教事業發展；開展四川雅安地震、菲律賓風災募捐活動，以實際行動奉獻愛心，支援災區建設；向澳門歷史最悠久、影響力最大的民間慈善機構同善堂捐贈善款，為造福社群貢獻力量；向澳門日報讀者公益基金會捐款，並組織全行員工及家屬近千人身體力行參加其主辦的公益金百萬行活動；年內先後組織員工參加了愛心育苗郊遊樂、關愛特奧慈善足球賽、全澳銀行界五項慈善競賽、澳門金融界環山接力跑賽、友誼杯四角籃球邀請賽、中銀盃全澳公開環山賽、第四屆銀行杯籃球賽、第十二屆銀行杯羽毛球賽、第十八屆澳門銀行公會保齡球賽、第二十八屆銀行杯乒乓球賽、2013澳門中秋小龍賽、自行車聯誼活動、紀念五四運動新時代新青年討論會等，進一步加強與當地進步社會團體的聯繫與互動，傳遞我行積極投身社會、參與社會公益事業的企業文化理念。

### 3. 豐富服務內涵，提升地區金融服務質量

我行以打造「最受尊敬」銀行為目標，不斷提升客戶滿意度和市場美譽度，促進當地金融服務水平的提升。獨家推出個人「全球賬戶管理」，為客戶提供跨境投資理財服務；投產澳門首家公共停車場銀聯閃付卡繳費項目，打破了當地交通業封閉受理的限制；與澳門江門同鄉會簽署了全面合作協議並推出聯名銀行卡，開創了澳門民間社團與金融機構合作雙贏先例；推出工銀澳航聯名卡、友情主題銀行卡、攝影主題銀行卡、購物節主題銀行卡等，進一步滿足當地居民休閒購物金融需求；邀請財經專家剖析金融行情，及時向公眾講解最新金融市場情況，深入化地瑪聖母女子學校為師生舉辦專題講座，普及推廣金融知識。

### 2. To support public welfare programs

The Bank devoted itself in social welfare, proposed for the spirit of generosity, and fulfilled its responsibilities as an enterprise citizen consciously. It 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 Sichuan Province after earthquake and Philippines after the wind damage. It continued to make donations to Macau Tung Sin Tong Charitable Society and Macau Daily News' Readers Community Chest Fund and organized nearly 1,000 staff and their families to take part in Annual Macau Walk for a Million. It organized its staff and their family members to take part in tree-planting activities; teamed up its staff to compete in the charity football game for Special Olympic Games, relay races surrounding Songshan Mountain, 4th bank-cup basketball games, 12th bank-cup badminton games, 18th bank-cup bowling games, 28th bank-cup table tennis games, 2013 Dragon Boat Race, Bicycle games, Youth Seminars to celebrating China's Youth Day, etc. These activities greatly strengthened the Bank's connections and interactions with local associations and expressed the Bank's enterprise culture of devoting to the society and engaging in public welfare programs.

### 3. To enrich the intention of banking services and improve local financial service quality

The Bank's objective is to establish the most respected bank in Macau and continually improve customers' satisfaction and market reputation in order to promote local financial service level. It forwarded Global Accounts Management the first time in Macau to provide its customers with cross-border personal financing services; it also introduced Car Park QuickPass Acceptance the first time in Macau in order to solve the limitations brought by the block-out local traffics; it signed a complete cooperation agreement with Macau Jiangmen Association and created a win-win precedent for local associations with financial institutions. It also issued different kinds of cards to satisfy local people's leisure and shopping financial demands. It invited professionals to analyze current economy background and introduce updated developments of financial market to the public. It also opened seminars in local schools to spread financial knowledge to the public.

## 社會責任報告書 Social Responsibility Report (續 Continued)

### 4. 構建綠色信貸長效機制和推動自身節能降耗

長期以來，我行自覺堅守面向未來的環保責任，一是構建綠色信貸機制，以促進環境保護、資源節約、污染治理等作為信貸決策重要依據，對高耗能、高污染企業實施嚴格禁入。對現代服務業綠色經濟領域大力支持，幫助他們提升綜合服務功能和多元發展。二是提倡綠色辦公，推動自身節能降耗。優先選購綠色環保產品，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；採用多項綠色數據中心技術建成投產工銀澳門新一代綠色數據中心，大幅降低了能耗，促進了能源效率的提升，和傳統的數據中心相比，服務器資源節約40%，總體能耗降低30%；加強自助網點和電子渠道建設，為客戶提供全方位低碳金融服務，年內新增ATM機35台，24小時自助銀行中心8間，虛擬網點覆蓋了澳門各大型度假村、繁華商業區和人口密集區，同時網銀功能不斷豐富，手機銀行實現了對當今主流移動設備系統的全覆蓋，電子渠道交易佔比高達65.02%，有效節約了社會資源。

### 5. 深化本地化發展，實現員工和企業共同成長

伴隨著經營規模的不斷擴大和新業務、新產品的陸續推出，我行逐步從當地市場吸收有經驗的從業人員，從高等院校吸收優秀大學畢業生，充實員工隊伍。截至2013年末，共有17家網點，全行員工人數798人，其中當地員工人數711人，佔比達89.1%，保持了機構、人員的本地化發展。同時，我行結合澳門當地經濟發展狀況，按照集團穩健薪酬管理的要求，2009-2012年年均加薪幅度分別達8%、10%、10%和8%，高於市場和同業平均水平，對員工工作表現給予充分的肯定，鼓勵員工紮根工行，拓展個人職業生涯。

### 4. To construct green credit mechanism and lower self energy consumption and carbon emissions

The Bank adhered to its environment-protect responsibilities for a long time. First, it constructed a green credit mechanism. This mechanism took customers' environmental protection information for credit approval and strictly forbid entry of enterprises with high energy consumption and pollution. The mechanism also supported modern green industries and helped them to improve comprehensive services and develop in a more diversified way. Second, it actively practiced green management in the office to lower operating energy consumption and fostered the employees' awareness of energy saving and emission reduction. It adopted several green technical methods to build a new generation of green data center of ICBC Macau which lowered the consumption of energy and improve the efficiency to a large extent. Compared with the old one, the new data center saved 40% of previous server energy and 30% decrease in total consumption of energy. It also focused on the building of self-service banking centers and E-banking channels. 35 ATMs and 8 self-service banking centers were increased in 2013 and by which the Bank's services could extend to nearly every hotel, shop and restaurant. Besides, it kept increasing the services offered through E-banking and mobile phones and the transactions via E-banking amounted for 65.02% in whole business and saved social resources effectively.

### 5. To deepen localization and make enterprise grow together with its staff

With the growing operating scale and the introduction of new business and products, the Bank recruited experienced staff from local market and graduated from local universities steadily. Till the end of 2013, the Bank had 17 branches and 798 staffs. Among them there were 711 local citizens which amounted to 89.1% and guaranteed the localization of both the institution and the staff. At the same time, the Bank increased the average salaries according to the group's salary management and local economic development. From 2009 to 2012, its salary raised were 8%, 10%, 10%, 8% each year which was higher than the market and peer average. It fully affirmed the performance of its staff and encourage them to work for ICBC Group and expand their individual career successfully.





2013年12月2日，朱曉平董事長會見澳門同善堂  
值理會主席崔世昌先生一行並代表工銀澳門向澳門同善  
堂捐款10萬澳門元

Chairman of the board, Mr. Zhu Xiaoping met with  
the Chairman of Macau Tung Sin Tong Charitable  
Society, Mr. Chui Sai Cheong and made a donation of  
MOP100,000 on Dec 2nd, 2013



2013年11月28日，工銀澳門向澳門日報讀者公益基金  
會捐贈20萬澳門元

ICBC Macau made a donation of MOP200,000 to  
Macau Daily News' Readers Community Chest Fund  
on Nov 28th, 2013



2013年4月23日，工銀澳門通過澳門中聯辦向  
四川雅安災區捐款

ICBC Macau made donation to Sichuan Ya'an  
through central government's liaison office in  
Macau on Apr 23rd, 2013



工銀澳門參加第十一屆工銀協力杯足球賽

ICBC Macau participated in 11th "Play  
Together" football game



2013年5月5日，工銀澳門組織義工積極參與雅安地震  
籌款義賣

ICBC Macau organized fund-raising activity to help  
those suffered from earthquake in Sichuan province



2013年9月23日，工銀澳門勇奪“第四屆銀行盃籃球賽”  
冠軍

ICBC Macau acquired champion in 4th bank-cup  
basketball game on Sep 23rd, 2013



2013年11月8日，我行獲得商界關懷活動嘉許  
ICBC Macau won Special Recognition Prize by  
Macau Business Circles 2013 on Nov 8th, 2013



2013年11月30日，工銀澳門獲扶康會頒“愛心關懷商企”獎項  
ICBC Macau won Corporation with Love and Care  
by the Fuhong Society of Macau on Nov 30th, 2013



2013年11月30日，我行與珠海、廣州開發中心  
三地文體活動聯誼  
ICBC Macau held recreational and social activities  
with other group members on Nov 30th, 2013



2013年12月8日，工銀澳門積極參加澳門年度慈  
善公益盛事“公益金百萬行”活動  
ICBC Macau actively engaged in 2013 Annual  
Macau Walk for A Million on Dec 8th, 2013



2013年12月8日，工銀澳門歡慶回歸十四周年，喜迎  
聖誕佳節  
ICBC Macau held Annual Christmas Party to  
celebrate Macau's returning on Dec 8th, 2013



工銀澳門參加2013年中秋龍舟賽  
ICBC Macau took part in 2013 Mid-Autumn Dragon  
Boat Race.



## 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>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>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>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>分行<br/>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>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>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>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>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>Seng Heng Development Company Limited<br/>13/F Guangdong Investment Tower, 148 Connaught Road Central, Hong Kong<br/>Tel: (852) 2165 6533 Facsimile: (852) 2851 7266</p> <p>Branches<br/>Landmark Main Branch<br/>Shop 008, Macau Landmark, 555 Avenida da Amizade, Macau<br/>Tel: 8398 2885 Facsimile: 2878 5510</p> <p>Dynasty Branch<br/>Aim. Dr. Carlos D'Assumpcao, No. 393-437, Edf. Dynasty Plaza, Macau<br/>Tel: 8398 7083 Facsimile: 2875 5199</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>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>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>⑥ 金來分行<br/>澳門羅保博士街22號金來大廈第四座地下M座<br/>電話：8398 7480 傳真：2871 5692</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>⑧ 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>⑨ 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>⑩ 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>⑪ 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>⑫ 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>⑬ 濠成分行<br/>澳門慕拉士大馬路64號怡南大廈地下I座<br/>電話：8398 7398 傳真：2841 0162</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>PG (Montepio) Branch<br/>Ave. da Praia Grande 490 Edf. Montepio R/C, Macau<br/>Tel: 8398 7105 Facsimile: 2871 0066</p> <p>PG (Wan Keng) Branch<br/>351, Av. da Praia Grande, r/c, Macau<br/>Tel: 8398 2288 Facsimile: 2833 9077</p> <p>Kam Loi Branch<br/>Rua do Dr. Pedro Jose Lobo No.22, Kam Loi IV, R/C "M", Macau<br/>Tel: 8398 7480 Facsimile: 2871 5692</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>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>Ferry Terminal Branch<br/>Shop Unit 1005B, 1 Piso do Terminal do Porto Exterior, Macau<br/>Tel: 8398 2408 Facsimile: 2872 6497</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>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>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>Kek Seng Branch<br/>Avenida de Venceslau de Moraes No.167, Ind. Kek Seng R/C, Macau<br/>Tel: 8398 7398 Facsimile: 2841 0162</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

⑮ 濠景分行  
澳門氹仔成都街281-293號濠景花園  
第21、23座地下G座  
電話：8398 7388 傳真：2883 5115

Hoi Wan Branch  
Rua de Tai Lin No. 389, Pou Long Fa Un,  
R/C "G", Taipa, Macau  
Tel: 8398 7197 Facsimile: 2886 8613

Nova Taipa Branch  
Rua de Seng Tou Nos.281-293,  
Urbanização da Nova Taipa – Fase 1  
Bloco 21, 23 R/C "G", Taipa  
Tel: 8398 7388 Facsimile: 2883 5115

⑯ 威尼斯人分行  
澳門氹仔路氹金光大道  
望德聖母灣大馬路  
澳門威尼斯人度假村—酒店大運河  
購物中心大運河街861舖  
電話：8398 7149 傳真：2882 8278

⑰ 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

Venetian Branch  
Shop 861, Grand Canal Street,  
Shoppes Grand Canal,  
The Venetian Macao Resort Hotel,  
Estrada da Baía de Nossa Senhora da Esperança,  
s/n, Cotai Strip, Taipa  
Tel: 8398 7149 Facsimile: 2882 8278

Galaxy Branch  
Avenida de Cotai, Cotai City,  
Galaxy Macau Shop G48, Macau  
Tel: 8398 7255 Facsimile: 28825320





ICBC

工銀澳門