

# 2017年報 Annual Report



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工於至誠  
行以致遠

立足澳門

*Basing on Macau*

輻射內地

*Radiating to the Mainland*

拓展周邊

*Expanding in Neighbouring Regions*

延伸葡語系國家

*Extending to Portuguese-Speaking Countries*



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## 公司概況 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」)集團成員之一，2017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和二零一五年九月二十二日，工銀澳門兩次獲得股東增資後，經營實力明顯增強，財務狀況更為穩健。隨著全面風險管理的不斷深化，網點建設、業務創新、流程優化、內部管理邁上新台階，員工隊伍和企業文化建設取得長足進步，工銀澳門的市場地位和影響力迅速提升，業務規模和經營業績在澳門均處於同業領先地位。

二零一七年末，工銀澳門擁有3家附屬子公司，19家分行，1間綜合服務中心，4間財富管理中心，1間牡丹信用卡VIP服務中心，1間中小企業服務中心，31家自助銀行以及遍布全澳的420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 2017.

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 and 22 September 2015, ICBC (Macau) two times 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 2017, ICBC (Macau) had 3 subsidiaries, 19 branches, 1 Comprehensive Service Center, 4 Wealth Management Centers, 1 Peony Credit Card VIP Service Center, 1 SME Service Center, 31 self-help banks and a network of 420 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、私人銀行業務、資產管理、投資組合管理和退休基金管理及其顧問服務。

#### 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。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, private banking service, 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，並根據澳門政府頒布的退休基金管理法例提供多元化退休基金管理服務。

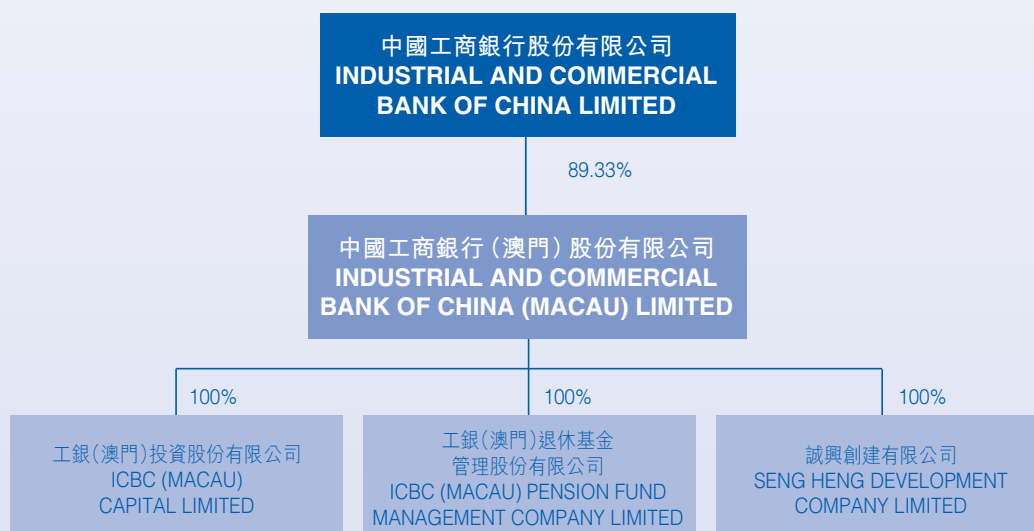
誠興創建有限公司成立於一九九七年一月十日，註冊地為香港，持有物業並從事金融及投資市場的研究工作。

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 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)

### 二零一七年獲獎情況 Awards in 2017



- 銀行家 The Banker

2017年澳門地區最佳銀行(連續第九年獲獎)

The Bank of the Year 2017 Macau (Award for 9th consecutive year)



- 環球金融 Global Finance

2017年澳門地區最佳銀行(連續第九年獲獎)

The Best Bank in Macau 2017 (Award for 9th consecutive year)



- 世界金融 World Finance

2017年澳門地區最佳銀行(連續第九年獲獎)

The Best Bank in Macau 2017 (Award for 9th consecutive year)



- 中國銀聯 CUP

2017年度發卡卓越(借記卡)銀獎

2017 Outstanding Card (Debit Card) – Silver Award (Macau)



- 萬事達卡 MASTERCARD

2017年度澳門區最高新卡增量獎

2017 Highest Growth Open Cards (Macau)

## 公司概況 Corporate Overview (續 Continued)

### 二零一七年獲獎情況 Awards in 2017 (續 Continued)



- 萬事達卡 MASTERCARD

2017年度澳門區最高消費增量獎  
2017 Highest Growth Card Spend (Macau)



- 萬事達卡 MASTERCARD

2017年澳門區最高發卡市場份額獎  
2017 Highest Market Share Open Cards (Macau)



- 萬事達卡 MASTERCARD

2017年最佳聯名卡獎 — 工銀金沙萬事達時尚卡  
2017 Best Co-Branded Card Program Launched – ICBC Sands Lifestyle MasterCard (Macau)



- 萬事達卡 MASTERCARD

2017年度澳門區最高跨境商戶交易量市場份額獎  
2017 Highest Market Share Cross-border Merchant Purchase Volume (Macau)



## 公司概況 Corporate Overview (續 Continued)

### 公司資料 Corporate Information

#### 董事、監事及高級管理人員

##### 董事會

朱曉平先生  
武 龍先生  
禰永明先生  
陳曉燕女士  
王一心女士  
尚 軍先生  
(於2017年10月11日委任)  
馬向軍先生  
(於2017年10月11日離任)  
唐志堅先生

##### 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

##### 核數師

畢馬威會計師事務所

##### 法律顧問

華年達大律師  
沙雁期大律師  
梁瀚民大律師  
STA 律師事務所

##### 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

#### THE DIRECTORS OF THE BANK DURING THE YEAR WERE:

##### BOARD OF DIRECTORS

Mr. Zhu Xiaoping  
Mr. Wu Long  
Mr. Huen Wing Ming, Patrick  
Ms. Chen Xiaoyan  
Ms. Wang Yixin  
Mr. Shang Jun  
(appointed on 11th October 2017)  
Mr. Ma Xiangjun  
(resigned on 11th October 2017)  
Mr. Tong Chi Kin

##### SINGLE SUPERVISOR

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

##### COMPANY SECRETARY

Mr. Zheng Kai

##### AUDITORS

KPMG

##### LEGAL ADVISER

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

##### REGISTERED OFFICE

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

## 公司概況 Corporate Overview (續 Continued)

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

#### 高級管理人員

#### SENIOR MANAGEMENT

##### 董事長、常務董事兼執行董事

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

朱曉平先生

Mr. Zhu Xiaoping

##### 副董事長、行政總裁兼執行董事

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

武龍先生

Mr. Wu Long

##### 副董事長兼執行董事

##### Vice-Chairman & Executive Director

禰永明先生

Mr. Huen Wing Ming, Patrick

##### 高級顧問

##### Senior Consultant

鄭永輝先生

Mr. Cheng Wing Fai, Patrick

##### 副行政總裁

##### Deputy Chief Executive Officer

雷國泰先生

Mr. Lui Kwok Tai, Stephen

林孜女士

Ms. Lin Zi

顧旋先生

Mr. Gu Xuan

鄭凱先生

Mr. Zheng Kai

陳錦聯先生

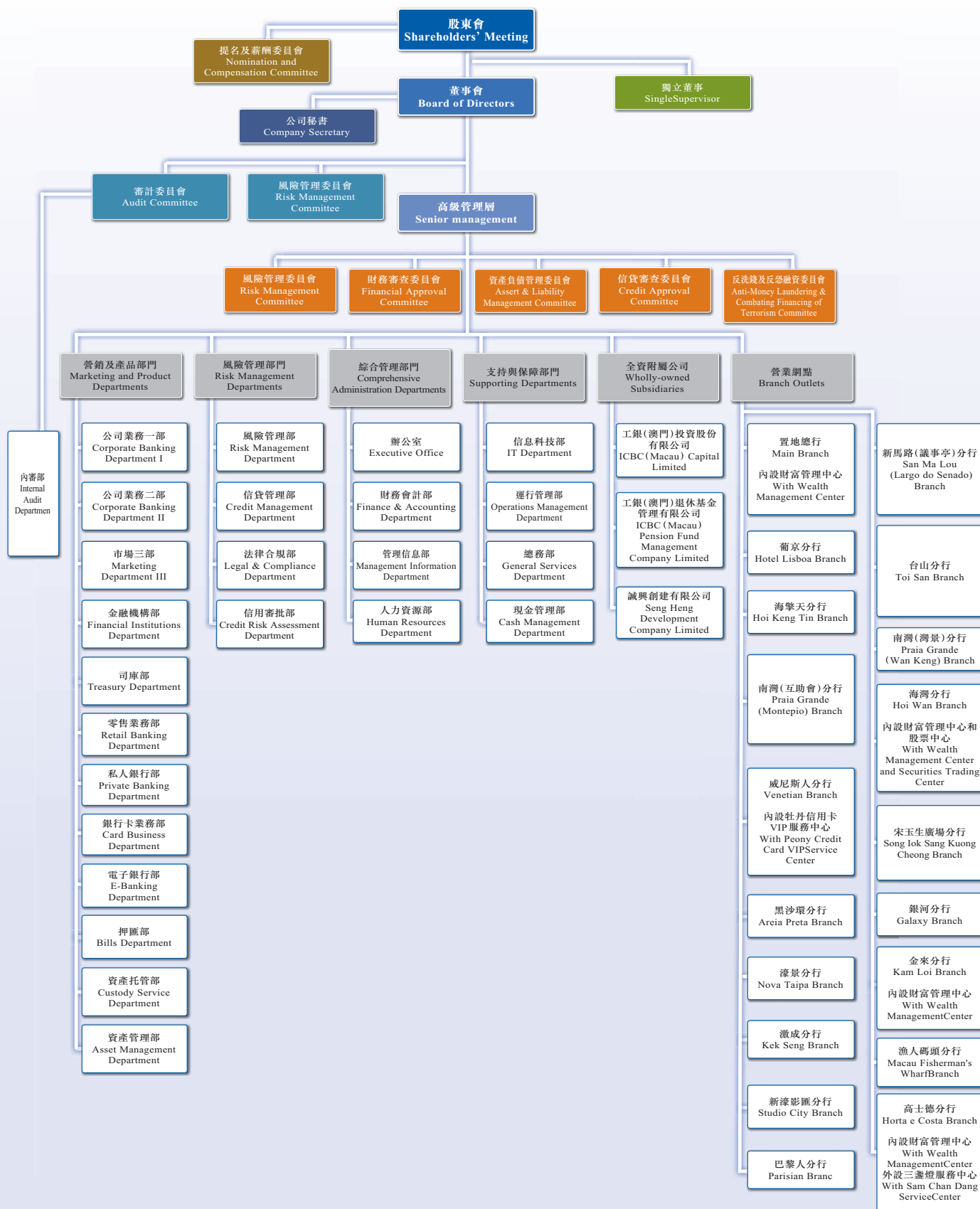
Mr. Chan Kam Lun, Felix

鄧萬鴻先生

Mr. Deng Wan Hong, Dennis

## 公司概況 Corporate Overview (續 Continued)

### 組織架構圖 Organization Chart



## 財務摘要 Financial Highlights

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

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

		單位：澳門元百萬元 MOP million			
		2015	2016	2017	較上年增加 Increase/ (減少 Decrease) 百分比 %
年度盈利	Profit for the year	2,117	2,255	2,313	3%
股東權益	Shareholder's equity	16,926	18,688	20,638	10%
資產總值	Total assets	191,826	209,230	231,068	10%
		2015	2016	2017	較上年增加 increase/ (減少 Decrease) 百分比 %
營運收入	Operating income	3,078	3,345	3,452	3%
營運支出	Operating expenses	(658)	(773)	(850)	10%
扣除減值撥備前 之營運盈利	Operating profit before impairment losses	2,420	2,572	2,602	1%
資產減值準備	Charge for impairment losses on loans, advances and trade bills	(8)	(34)	11	-132%
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	2,412	2,538	2,613	3%
稅項	Income tax expense	(295)	(283)	(300)	6%
年度盈利	Profit for the Year	2,117	2,255	2,313	3%

## 財務摘要 Financial Highlights (續 Continued)

### 二零一七年摘要

全球經濟呈現復蘇態勢，在澳門經濟錄得自2014年以來的首次全年正增長。本行錄得較佳經營成果，稅後盈利增幅為百分之三，總金額為澳門幣二十三億一千三百萬元。

股東權益增幅為百分之十，總金額為澳門幣二百零六億三千八百萬元。

客戶貸款及墊款增幅為百分之二十一，總金額為澳門幣一千六百四十八億八千八百萬元。

客戶存款增幅為百分之十，總金額為澳門幣一千七百七十二億七千四百萬元。

資產總值增幅為百分之十，總金額為澳門幣兩千三百一十億六千八百萬元。

### Key Figures for 2017

The Global economy recovered and Macau's economy recorded its first full-year positive growth since 2014. The Bank recorded a good performance this year. The profit after tax increased by 3% to MOP 2,313 million.

Shareholders' equity increased by 10% to MOP 20,638 million.

Loans and advances to customers increased by 21% to MOP 164,888 million.

Deposits from customers increased by 10% to MOP 177,274 million.

Total assets increased by 10% to MOP 231,068 million.

### 五年財務摘要

### Five-year summary

單位：澳門元百萬元 MOP million						
	2013	2014	2015	2016	2017	CAGR*
稅後盈利 Profit after Tax	1,349	1,695	2,117	2,255	2,313	14%
客戶貸款及墊款 Loans and Advances to Customers	88,324	117,807	123,964	135,920	164,888	17%
客戶存款 Deposits from Customers	113,112	139,354	149,870	160,899	177,274	12%
資產總值 Total Assets	140,323	177,218	191,826	209,230	231,068	13%

\* CAGR 為 2013 至 2017 年之年複合增長率

\* CAGR = Compounded annual Growth rate from 2013 to 2017

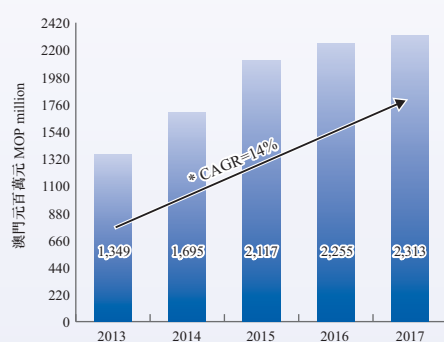


## 財務摘要 Financial Highlights (續 Continued)

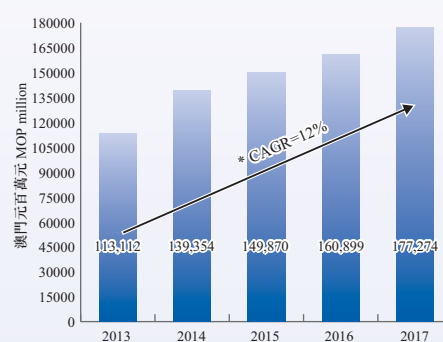
### 五年財務摘要

### Five-Year Summary

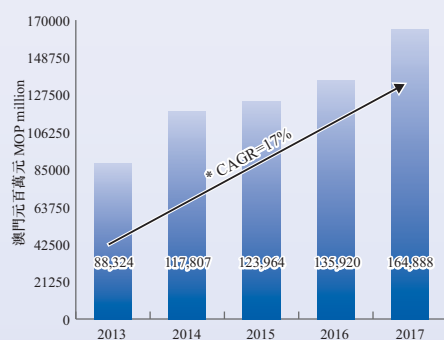
#### 稅後盈利 Profit after Tax



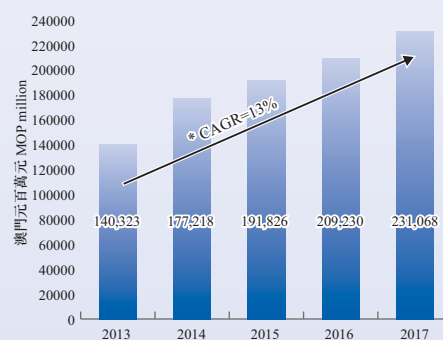
#### 客戶存款 Deposits from Customers



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



#### 資產總值 Total Assets



## 討論與分析 Discussion and Analysis

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

2017年，全球經濟呈現復蘇態勢，經濟持續擴張，通脹總體溫和。美國經濟復蘇態勢良好，歐元區經濟繼續改善，英國經濟基本穩定。新興市場經濟總體增長較快，但部分經濟體仍面臨調整與轉型壓力。美元指數全年走弱，歐元、英鎊和日元對美元升值，主要經濟體股市普遍上漲，債券市場有所分化，石油等大宗商品價格回升。中國經濟表現良好，經濟增速超市場預期。中國人民銀行繼續實施穩健中性的貨幣政策，保持流動性合理穩定，貨幣政策和宏觀審慎政策雙支柱調控框架初見成效，為供給側結構性改革和高質量發展營造了中性適度的貨幣金融環境。全球經濟增長前景有所改善，但仍存在諸多風險因素和不確定性。

2017年，在中央政府的大力支持和社會各界的努力下，澳門終止了過去三年的經濟收縮，實現經濟增長。外部需求止跌回升，入境旅客人數及旅客消費同時增加，推升澳門總體服務出口；但內需依然疲弱，固定資本投資減少。澳門就業情況理想，失業率較低，政府公共財政穩健，消費物價指數全年維持低水準。隨著澳門融入國家發展戰略和落實首份五年規劃，澳門積極推動「一中心、一平台」建設和經濟適度多元發展，積極配合「一帶一路」倡議，充分利用粵港澳大灣區合作機會，推進區域協同發展，不僅提升了澳門在國家全方位開放中的引領作用而且有助於培育自身經濟發展的新動能。

2017年，在澳門經濟錄得自2014年以來的首次全年正增長的同時，澳門銀行業呈現良好發展勢頭。澳門銀行業資產質量良好，銀行償付能力維持強勁，資本充足率總體水準高於法定監管要求。澳門銀行業以防範系統性風險為底線，持續拓寬服務範疇，借力特色金融推動「一中心、一平台」建設和「粵港澳大灣區」規劃。澳門金融監管當局持續優化和完善各類金融風險防控的法律法規，強化合規監管，全力維護銀行體系的穩健和安全。

In 2017, the global economy recovered with mild inflation and continued to expand. The US economic recovery proceeded quite well; the UK economy remained stable; European economies continued to improve. The emerging markets grew at a faster speed; however, some economies were still under the impact of economic transformation and adjustment pressure. The US dollar index weakened, and the euro, pound sterling and the yen appreciated against the US Dollar. Major stock markets rose collectively, bond markets diverged, and commodity prices picked up generally. Chinese economy performed well and economic growth exceeded market expectations. The People's Bank of China continued to implement a prudent and neutral monetary policy, and maintained a reasonably stable liquidity environment. The twin-pillar control framework composed of the monetary policy and macro-prudential policy achieved initial success, cultivating a moderate monetary and financial environment for the structural reform on the supply side and high-quality development of economy. The outlook of global economy has improved, but still with risks and uncertainties.

In 2017, with the strong support of the Central Government and the great efforts from social forces, Macau ended its three consecutive years' economic contraction and regained its economic growth. External demand rebounded, and visitors and tourism expenditure increased simultaneously, enhancing overall service exports. However, domestic demands remained weak, and fixed capital investment decreased. The employment situation was ideal, with low unemployment rate. The government has sound public finances, and the consumer price index maintained at a low level. With the involvement in the national development strategy and implementation the first Five-Year Plan, Macau aims at making better use of its position as "One Centre, One Platform" to facilitate the appropriate economic diversification. Macau has responded positively to "Belt and Road" initiative and the development plan of "Greater Bay Area" to intensify regional cooperation and collaboration, striving to cultivate its new growth momentum and elevating the role in the country's overall development.

In 2017, Macau's economy recorded its first full-year positive growth since 2014. Macau's banking industry has achieved a better performance. The asset quality of the banking industry was healthy, and the solvency remained robust. The overall capital adequacy ratio was higher than the statutory and regulatory requirements. Banking industry in Macau took precautions against systemic risks as its bottom line, and continued to broaden its service scope. With the development of characteristic finance, banking industry focused on "one center and one platform" and the development plan of "Greater Bay Area". AMCM strived to improve laws and regulations to protect against financial risks, strengthen compliance supervision, and safeguard the stability and security of the banking system.

## 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、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。二零一七年，工銀澳門鞏固和發展重點客戶戰略合作關係，公司業務貢獻度、同業競爭力進一步提升。積極牽頭參與本地大型銀團貸款和重大項目融資，包括與中國港灣簽署戰略合作協議暨港珠澳大橋澳門口岸管理區項目融資協議，為本澳重要基礎設施建設提供資金支援，促進區域經濟的持續繁榮。充分把握內地經濟雙向開放契機和大灣區開發機遇，向優勢產業發展，服務央企「走出去」(「Going Global」)客戶，服務區域經濟的轉型升級。深入開展內外聯動及外外聯動，拓展「一帶一路」及葡語系市場，為構建澳門中葡資產交易平台奠定基礎。二零一七年，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。

#### 零售銀行業務

二零一七年，工銀澳門繼續推進大零售發展戰略，致力於為廣大客戶提供優質完善的金融服務，加大資源投入優化網點布局，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。

二零一七年，工銀澳門繼續推出賞高息、高息寶、出糧賞、理財小博士等眾多符合本地居民切實需求的金融產品，並組織多場存量零售客戶訪談會開展產品及服務市場調查。年度內，本行新增高士德分行，網點布局及智能化轉型日趨完善。

#### Corporate Banking & Investing Banking

The Bank provides comprehensive corporate banking and traditional investment banking services such as syndicated loans, project loan, trade finance, commercial loans, small and medium sized enterprise loan, and was committed to innovating financial products and services. In 2017, ICBC (Macau) strengthened strategic partnerships with key clients. The contribution of corporate bank to overall profit has improved and further enhanced peer competitiveness. The Bank took a leading role in local syndicated bank facilities and large-scale project finance, including the Hong Kong-Zhuhai-Macau Bridge Macau Port Management District project finance. The Bank provided funds for the local infrastructure, fostering the economic prosperity in the area. The Bank took full advantages of “Greater Bay Area” and two-way opening of Mainland China to deepen the regional economic transformation and reform, and serve the “going global” enterprises. Moreover the Bank strived to cooperate with ICBC group, to expand the markets along the Portuguese-speaking countries and “Belt and Road” and to establish a basis for Sino-Portuguese Asset Trading Platform. In 2017, the businesses of corporate banking increased significantly, with diversified customer base and revenue structure.

#### Retail Banking

In 2017, ICBC (Macau) continued to focus on “Mega Retail” strategy. It was committed to providing high-quality financial services to its customers, optimizing outlet layout, and collaborating with domestic and overseas institutions within ICBC Group, as well as deepening innovation in terms of resources allocation, improving business efficiency and capability.

In 2017, ICBC (Macau) launched a number of financial products that meet local residents’ needs, and made several survey among existing customer in order to provide better products and services. During the year, the bank opened Horta e Costa branch, and made a smooth progress to driving the transformation of intelligent outlets.

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

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

積極響應澳門特區政府號召，扶持本地中小企發展，支持風災貸款、消費按揭、經屋貸款等民生信貸需求，致力為民生事務提供全方位金融支持，增進民生福祉，踐行社會責任。本行於年度內開設首家具綜合功能的三盞燈【服務中心】，力爭貼近市民，更好地服務澳門社會。

ICBC (Macau) is committed to serving the common interests in economic and social development and promoting sustainable economic growth. It supports the development of local small and medium sized enterprises and the credit needs of the locals such as post-typhoon reconstruction loans, residential mortgages, and personal consumption loans. During the year, the bank opened its first service center — Sam Chan Dang Service Center which specialized in small and medium enterprise services and personal loan services.

### 私人銀行業務與財富管理業務

二零一七年工銀澳門積極推動私人銀行業務發展，為高淨值客戶提供包括財富管理、資產配置、諮詢研究、增值服務在內的各項金融及非金融服務，傾力打造澳門地區最專業、最貼心的私人銀行服務品牌。

### Private Banking & Wealth Management

In 2017, ICBC (Macau) made great efforts in development of private banking, offering high-net-value customers with various tailor-made financial and non-financial services including wealth management, asset allocation, research and consulting, and other value-added services. The bank was dedicated to building the most professional private banking brand in Macau.

本行聚焦本地和跨境兩個方向，布局財富管理市場，實現私銀資產投資與配置的有效拓展。著力加強私銀產品創新和服務提升，不斷豐富私銀增值服務品種；與保險公司合作，增加保費融資業務，推出「穩盈利」等私銀專屬理財產品。優化客戶分層服務體系，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。二零一七年末，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 focused on local and cross-border business, concentrated on the wealth management market, and achieved great results in capital investment and asset allocation. Efforts were made to deepen product innovation and service improvement. The bank works closely with insurance companies, launching exclusive wealth management products. Due to further development of customer service system, channel construction and global network of ICBC Group, the bank established four wealth management centers for high-end and private banking customers at the end of 2017, providing one-to-one financial planning and investment management services.

本行股票服務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，本行在二零一七年新增設了2間24小時自助銀行，使我行自助銀行家數達到31家，在全澳首屈一指。這些都有利於本行繼續努力為客戶提供更加便利的服務。

The Bank has stock service equipped with powerful trading system to provide convenient security investment services. At the end of 2017, the bank had 31 self-service banks (two 24-hours self-service banks were opened in 2017) to provide various convenient services and enhance consumption experience.

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

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

#### 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。二零一七年，本行在債券和貨幣市場上，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。二零一七年，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。

#### 電子銀行服務

本行準確把握金融科技發展趨勢，積極推動總行 e-ICBC 戰略的本地化實施。我行是本地首家建成智慧銀行網絡、首家實現 KYC ATM 項目落地、首家推出微信支付服務的銀行，首家打通跨境實物電商通道，首先推出智能發卡終端，為完善本澳金融服務生態、引導客戶金融消費升級發揮了積極作用。二零一七年末，本行自動櫃員機數量達到 420 台，比上年末增加 75 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，建立渠道優勢。

#### Financial Market Business

The Bank participated in financial market with prudent and care. It actively played a role in money market, bond market, derivatives market and precious metals market, and holding derivative positions for its own accounts or on behalf of customer. ICBC (Macau) made active effort in protecting its liquidity safety and risk management by using various market instruments such as exchange rates, interest rates, commodity prices and precious metals. In 2017, the Bank remained active and performed well in the bond investment and money markets activities.

#### Financial Institution Service

The Bank actively promoted interbank business and expanded its bank-to-bank network. It had nearly 300 correspondent banks and continued to provide customers with fast, smooth and comprehensive global clearing service network. In 2017, the bank continued to cooperate with financial institutions including other banks and insurance companies in asset custody, remittance and other areas, which leads a diversified business development.

#### E-Banking Service

The Bank advanced its e-ICBC internet-based finance development strategies on all fronts, played a guiding role in leading innovation of internet-based finance. It was the first bank who established an intelligent bank, the KYC ATM, and WeChat payment services in Macau. It also initiated a channel for cross-border E-commerce, and an intelligent terminal of card issuance in Macau. It played a crucial role in upgrading and improving overall structure of internet-based finance in Macau. At the end of 2017, the bank had 420 ATMs, increased by 75 compared to the same period of last year. All of them joined Jetco and Union Pay, covering all major areas in Macau.



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

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

二零一七年本行繼續推動電子銀行服務，取得積極成效。「融e購」澳門館上線兩年已成為澳門本地最大的跨境電商，全年交易量再創新高，在澳門本地電商平台中處於領先地位，在同業中樹立了差異化的競爭優勢。手機銀行保險服務順利上線，手機銀行管道交易量提升。

In 2017, the Bank continued to promote e-banking services. ICBC Mall (Macau) has been the largest cross-border e-commerce platform in Macau since its launch two years ago. By taking advantage of product differentiation, the annual transaction amount has reached new heights. The bank launched insurance service section on mobile banking in 2017 and it experienced a rapid growth of on-line transaction volumes.

### 銀行卡業務

二零一七年，本行立足澳門主流消費市場，通過創新的合作機制，著力開拓新產品，新業務，新功能，為客戶提供更優質的服務。一是上線微信支付收單服務，引領澳門支付市場。二是全面提升發卡效率，推出全澳首創「智能信用卡發卡機」發卡服務，解決客戶實時領卡的需求。三是發揮信息科技和信用卡業務優勢，加大涵蓋餐飲，休閒旅遊，娛樂及會展等領域的拓展，促進居民消費升級，服務澳門社會。

### Bank Card Business

ICBC (Macau) took great effort in development of domestic market and cooperation with local retailers. In order to provide quality services, the bank focused on developing new products, new businesses, and new functions. Firstly, the bank provided merchant purchase services for WeChat pay, which played a leading role in Macau payment market. Secondly, for the purpose of improving efficiency of card issuing, the bank launched an instant card-issuing machine, which fulfilled the customers' needs of getting cards in real-time. Thirdly, to promote customers' consumption and serve the society, the bank took full advantages of information technology and credit card business strengths, further expanded its business to industries including catering, entertainment, tourist, and exhibition.

### 退休金業務

二零一七年，本行繼續強化退休金業務，並為澳門特區政府《非強制性中央公積金制度》的正式實施積極開展準備工作。全面優化程式配合特區政府中央公積金制度實施。根據市場需求，提供優質投資產品，持續進行產品創新，取得良好成績。

### Pension Fund Management

In 2017, the Bank continued to develop its pension fund business and actively prepared for the implementation of the "Compulsory Non-mandatory Central Provident Fund System" by Macau government. The bank took great effort to upgrade the process to cooperate with the government's central provident fund system. Based on market demand, the bank provided superior investment products and scored great achievement with innovation-guided strategy.

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

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

#### 資產管理和托管業務

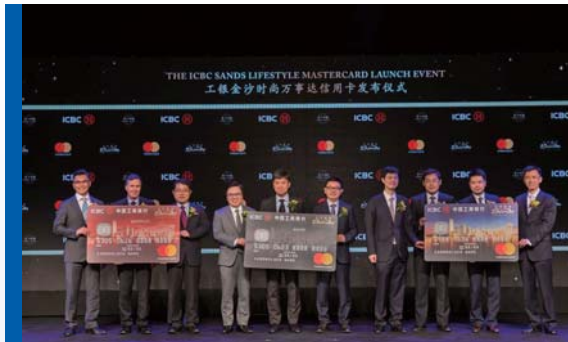
二零一七年，本行充分發揮集團全球業務平台優勢，推進具有澳門特色的「投行+資管+托管」一條龍業務線建設，產品和項目運作均取得積極實效。一是投行團隊認真落實投行發展戰略，踐行「投行開路，商行跟進，資源共享，合作雙贏」管理策略方針。二是加強重點理財產品的自主研發，推出澳門首支分層收益結構產品。三是根據客戶需求，量身定制債券投資方案。四是中葡平台重點資產管理投行業務。五是工銀澳門在不斷推動資產托管產品、服務創新的同時，始終高度重視資產托管業務的制度建設和風險管理，為業務的持續穩健發展保駕護航。

#### Asset Management and Asset Custody Service

In 2017, the Bank took the advantages in its global business platform, and promoted the construction of a one-stop business line featuring “investment banking, asset management and custody”. Both the products and project operations achieved notable results. The investment bank team implemented its development strategy and practiced the management strategy with “investment banking the first, commercial banking the second, both sharing resources, and achieving win-win cooperation”. The bank enhanced the independent R&D of wealth management products, and launched the first tiers of income structure products in Macau. To meet the needs of customers, the bank launched tailor-made bond investment plans. The bank also developed asset management services on the Sino-Portuguese platform. While ICBC (Macau) continued to promote asset custody products and services innovation, it had always paid great attention to the system construction and risk management. Meanwhile the bank continued to improve the steady and sustainable development of the business.

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

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



2017年2月22日，我行舉辦工銀金沙時尚萬事達卡發佈儀式  
ICBC (Macau) held the ICBC Sands lifestyle MasterCard launching event on February 22nd, 2017



2017年4月18日，高士德分行開業  
The Horta e Costa branch opened on April 18th, 2017



2017年3月21日，我行舉辦2017年傳媒界聯誼晚會  
ICBC (Macau) held the media party on March 21st, 2017



2017年6月8日，工銀澳門成為【2017車天車地博覽會】唯一指定分期付款銀行  
ICBC (Macau) was the designated installment bank of "2017 Car Auto Expo" held on June 8th, 2017



2017年4月6日，工銀澳門與澳博簽訂250億港元銀團貸款協議  
ICBC (Macau) signed HK\$25 billion syndicated loan agreement with SJM on April 6th, 2017



2017年6月8日，工銀澳門開設首家綜合功能之【服務中心】  
ICBC (Macau) opened its first comprehensive functional service center on June 8th, 2017

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

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



2017年10月23日，戰略合作協議暨港珠澳大橋澳門口岸管理區項目融資協議簽署儀式  
ICBC (Macau) signed strategic cooperation agreement of Hong Kong-Zhuhai-Macau Bridge Macau Port Management District project finance on October 23rd, 2017



2017年12月1日，工銀澳門擔任澳門購物節2017開幕禮主禮

ICBC (Macau) attended the opening ceremony of 2017 Macau Shopping Festival as officiating guest on December 1st, 2017



2017年11月28日，【工銀澳覓聯名卡啟動儀式】  
ICBC (Macau) held a launching event of Aomi co-branded card on November 28th, 2017



2017年11月1日，工銀澳門出席並主禮“銀娛、中小企微信支付全澳率先啟動儀式”

ICBC (Macau) attended the launching event of “Galaxy Entertainment and SME first for Macau wechat pay” as officiating guest on November 1st, 2017



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

### 前景展望 Outlook

展望2018年，全球經濟將迎來復蘇回暖，美國經濟增長有望繼續引領發達國家，歐洲經濟或將穩步增長，日本經濟有一定下行壓力，新興市場增長仍將持續。儘管全球經濟增長前景改善，但未來不確定性因素仍較多，回升基礎依然脆弱。主要發達經濟體貨幣政策調整可能對全球經濟和資本流動造成衝擊，全球利率中樞會有所上升，阻礙復蘇進程；國際貿易摩擦和爭端可能會進一步升級，打擊投資信心，削弱全球需求，威脅經濟增長；高杠杆和高債務負擔可能使消費和投資增長承壓；以及地緣政治衝突帶來全球經濟不確定性。中國經濟將繼續保持穩中向好，由高增長轉向高質量發展，國民經濟將有望延續運行平穩，結構優化，動能轉換，質量效益提升的態勢。

展望明年，儘管全球經濟發展的不明朗因素仍然存在，但我們對澳門的經濟前景仍持謹慎樂觀的態度，預計明年澳門經濟將持續實現正增長。2018年特區政府將繼續深化區域合作及平台經濟戰略，全面落實特區五年發展規劃與國家整體戰略的對接，發揮自身優勢，把「一中心，一平台」的發展定位、「一帶一路」建設和粵港澳大灣區規劃緊密結合，形成合力，促進澳門與區域經濟的融合發展，優勢互補，合作共贏。推進各項跨境重大基礎設施的建設，特別是港珠澳大橋的開通；積極參與珠海橫琴、廣州南沙等自由貿易實驗區的開發建設，促進澳門與內地服務貿易自由化，使澳門更好地融入國家發展，豐富「一國兩制」在澳門的實踐。

Looking ahead to 2018, the global economy is expected to recover. The US economy growth is likely to keep leading the developed markets; the European economy will possibly grow stably; the Japanese economy will be subject to certain downward pressure; and the emerging markets will remain on a faster growth track. The outlook of global economy has improved, but still faces uncertainties and weak basis. The tightening of monetary policy in major developed economies, typically the US, possibly impact the global economy and capital flows, leading to a rise in interest rate and hindering the recovery process. International trade frictions and disputes may further escalate, discouraging investor confidence, reducing global demand and threatening economic growth; high leverage and high burden may constrain consumption and investment growth; and geopolitical conflicts may bring global economic uncertainty. The Chinese economy will continue to maintain steady growth and develop with high quality from high growth. The national economy will continue its smooth running, structural optimization, the shift from old to new growth drivers, and the improvement of quality and efficiency.

Looking further ahead, despite the uncertainties of global economy, we are still conservatively optimistic about the outlook of Macau economy. It is expected that Macau's economy will continue to grow positively next year. In 2018, Macau SAR Government will further deepen regional cooperation and platform strategy, fully follow its five-year development plan and be actively involved in national strategy. The Government hopes to combine its own "one center, one platform" with such national strategies as "Belt and Road" initiatives and "Greater Bay Area" so as to intensify the cooperation, complement one another, and achieve win-win situation. It will promote the constructions of major cross-border infrastructures, especially for Hong Kong-Zhuhai-Macau Bridge, and will actively participate in the development of pilot free trade zones such as Zhuhai Hengqin and Guangzhou Nansha, in order to enhance the service trade between Macau and the mainland, and enrich the Macau's practice of "one country, two systems".



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

### 前景展望 Outlook (續 *Continued*)

2018年是工銀澳門第四個三年發展規劃的開局之年，本行將圍繞總行綜合化、國際化的指導思想，堅持「本地化、多元化、智慧化」的發展戰略，加快推進結構調整和轉型創新，抓住粵港澳大灣區和特色金融發展機遇，扎根澳門做好本地化提升，打造多支柱產品線加大多元化投入，優化資源配置推進智慧化部署。落實「國家需要，澳門所長；澳門需要，工銀所長」的發展要求。謀劃資產業務發展的新布局，提高市場反應能力和經營靈活度，穩步推進資產負債業務的協調發展，優化管理體制和機制，提升管理效能，實現經營轉型。隨著國際金融監管標準日益嚴苛，繼續加強內控合規管理和風險防控，確保各項業務健康穩定發展，爭取將工銀澳門打造成為粵港澳區域強行，迎接工銀澳門整合成立十周年。

2018 is the first year of the fourth three-year development plan of ICBC (Macau). The Bank will be centered on integration and internationalization, adhere to the “localization, diversification, intellectualization”, development strategy, and accelerate structural reform and transformation. In response to the development plan of “Greater Bay Area” and Macau’s aim of developing its own characteristic finance, the Bank will further promote localization, invest more to build multi-pillar product lines, and optimize resources allocation to enhance intelligence deployment. To implement “Country needs, Macau expertise; Macau needs, ICBC expertise”, the Bank will plan a new layout of business development, improve operational flexibility, speed the responses to changing markets, and steadily push forward the coordinated development of the assets and liabilities business. The Bank continues to optimize the management mechanism, increase efficiency and realize business transformation. With the increasingly stringent international financial regulatory standards, the Bank will strengthen internal control and risk management, to ensure its businesses to develop in a healthy and stable manner. ICBC (Macau) strives to build itself as one of the best banks in Guangdong, Hong Kong and Macau to celebrate the 10th Anniversary of the ICBC (Macau).

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

董事會榮幸地將2017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 (together referred to as the “Group”) for the year ended 31 December 2017.

### 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 Group are the provision of banking, financial and other related services in Macau.

### 利潤以及分配

2017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27頁至126頁。

### Results and dividends

The profit of the Group for the year ended 31 December 2017 and the state of affairs of the Group at that date are set out in the financial statements on pages 27 to 126.

董事會建議發放截至2017年12月31日之年度股息228,849,304澳門元(2016年度：223,635,180澳門元)。

The directors recommend the payment of final dividend of MOP 228,849,304 in respect of the year ended 31 December 2017 (2016: MOP 223,635,180).

### 董事會名單

本年本行董事會成員如下：

朱曉平先生  
武龍先生  
禰永明先生  
王一心女士  
唐志堅先生  
馬向軍先生 (2017年10月11日辭任)  
陳曉燕女士  
尚軍先生 (2017年10月11日委任)

### Directors

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

Mr. Zhu Xiaoping  
Mr. Wu Long  
Mr. Huen Wing Ming, Patrick  
Ms. Wang Yixin  
Mr. Tong Chi Kin  
Mr. Ma Xiangjun (resigned on 11 October 2017)  
Ms. Chen Xiaoyan  
Mr. Shang Jun (appointed on 11 October 2017)

財務訊息披露(根據澳門財務報告準則) Financial Information Disclosure (in Accordance with MFRSs)(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 18 條。  
本年本行的法定股本結構沒有變化。報告期間本行無新股本發行(2016年0股)。

**Share capital**

Details of the Bank's share capital are set out in note 18 to the financial statements. There was no movement in the Bank's authorised share capital during the year. There was no issue of new shares issued 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 13 到 14 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 notes 13 and 14 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  
2018年3月21日

Macau  
March 21st, 2018

財務訊息披露(根據澳門財務報告準則) Financial Information Disclosure (in Accordance with MFRSs)(續 Continued)  
獨立核數師報告書 Independent Auditors' Report



致中國工商銀行(澳門)股份有限公司股東

(在澳門註冊成立的股份有限公司)

我們已審核列載於第27到126頁中國工商銀行(澳門)股份有限公司(「貴銀行」)以及其附屬公司(統稱「貴集團」)之的合併財務報表,此合併財務報表包括於二零一七年十二月三十一日的合併及貴銀行的資產負債表以及截至該日止年度的合併及貴銀行的收益表、權益變動表、現金流量表組成,亦包括重大會計政策的摘要和其他解釋附註。

### 董事對合併財務報表之責任

貴銀行董事須負責根據澳門法令第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」)編制合併財務報表,以令合併財務報表作出真實而公平之反映及落實其認為編制合併財務報表所必要之內部監控,以使合併財務報表不存在由於欺詐或錯誤而導致之重大錯誤陳述,選擇以及執行合適的會計政策,作出合理的會計估計,同時維持充分準確的會計記錄。

### 核數師之責任

我們的責任是根據我們之審核對該等合併財務報表作出意見。本報告僅按照符合澳門法令第32/93/M號金融體系法律制度以及約定條款的規定向整體股東作出。除此之外,我們的報告不可用於其它用途。我們概不就本報告內容對任何其他人士負責或承擔法律責任。

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 27 to 126, which comprise the consolidated and the Bank's balance sheets as at 31 December 2017, the consolidated and the Bank's income statements, statements of changes in equity and cash flow statements 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 the 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; 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 Article 53 of the Macau Financial System Act (Decree-Law No. 32/93/M) and our agreed terms of engagement, and for no other purpose. We do not assume responsibility towards or accept liability to any other person for the contents of this report.

財務訊息披露（根據澳門財務報告準則）Financial Information Disclosure (in Accordance with MFRSs) (續 *Continued*)  
獨立核數師報告書 Independent Auditors' Report (續 *Continued*)

我們已根據澳門特別行政區的核數準則和核數實務準則進行審核。該等準則要求我們遵守職業道德規範，並計劃及執行審核，以合理確定合併財務報表不存在重大錯誤陳述。

審核涉及執程序以獲取有關合併財務報表所載金額及披露資料之審核憑證。所選取之程序取決於核數師之判斷，包括評估由於欺詐或錯誤而導致綜合財務報表存在重大錯誤陳述之風險。在評估該等風險時，核數師考慮與該公司編製合併財務報表以作出真實而公平之反映相關之內部監控，以設計適當之審核程序，但並非對公司內部監控之效能發表意見。審核亦包括評價董事所採用之會計政策之合適性及作出之會計估計之合理性，以及評價合併財務報表之整體列報方式。

我們相信，我們得之審核憑證能充足和適當地為我們之審核意見提供基準。

## 意見

我們認為，該等合併財務報表乃根據澳門法令第32/93/M號金融體系法律制度及澳門會計準則真實而公平地反映貴集團於二零一七年十二月三十一日之財務狀況及貴集團截至該日止年度內之經營成果及現金流量。

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  
2018年3月21日

We conducted our audit in accordance with the Auditing Standards and the 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 2017 and of the Group's profit and cash flows for the year then ended in accordance with the requirements set out in Decree-Law No. 32/93/M and the MFRSs.

Lei Iun Mei, Registered Auditor  
KPMG

Certified Public Accountants  
24th Floor, B&C,  
Bank of China Building  
Avenida Doutor Mario Soares  
Macau  
March 21st, 2018



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

合併收益表 Consolidated Income Statement 截至二零一七年十二月三十一日止年度 Year ended 31 December 2017

		附註 Note	2017 澳門元千元 MOP'000	2016 澳門元千元 MOP'000
利息收入	Interest income		5,328,599	4,446,696
利息支出	Interest expense		(2,782,750)	(2,172,773)
淨利息收入	Net interest income		2,545,849	2,273,923
其他營業收入	Other operating income	4	906,971	1,071,254
營業收入	Operating income		3,452,820	3,345,177
營業費用	Operating expenses	5	(850,370)	(773,578)
撥備前利潤	Operating profit before impairment losses		2,602,450	2,571,599
貸款及墊款減值準備	Reversal of/(charge for) impairment losses on loans and advances and trade bills	6	10,995	(33,652)
稅前利潤	Profit before tax		2,613,445	2,537,947
所得稅	Income tax expense	7	(300,012)	(282,508)
淨利潤	Profit for the year		2,313,433	2,255,439
依澳門金管局(AMCM)監管要求提取額外撥備之結果	Effect of additional impairment allowance for loans under Autoridade Monetaria de Macau ("AMCM") rules			
淨利潤	Profit for the year		2,313,433	2,255,439
按 AMCM 要求額外撥備	Additional provision under AMCM rules		(276,029)	(49,113)
AMCM 口徑淨利潤	Result of the year under AMCM rules		2,037,404	2,206,326

由 37 到 126 頁是財務報表的註解部分。

The notes on pages 37 to 126 form part of these financial statements.

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

收益表 Income Statement 截至二零一七年十二月三十一日止年度 Year ended 31 December 2017

		附註 Note	2017 澳門元千元 MOP'000	2016 澳門元千元 MOP'000
利息收入	Interest income		5,326,713	4,444,346
利息支出	Interest expense		(2,784,127)	(2,174,605)
淨利息收入	Net interest income		2,542,586	2,269,741
其他營業收入	Other operating income	4	869,269	1,038,724
營業收入	Operating income		3,411,855	3,308,465
營業費用	Operating expenses	5	(837,645)	(758,511)
撥備前利潤	Operating profit before impairment losses		2,574,210	2,549,954
貸款及墊款減值準備	Reversal of/(charge for) impairment losses on loans and advances and trade bills	6	10,995	(33,652)
稅前利潤	Profit before tax		2,585,205	2,516,302
所得稅	Income tax expense	7	(296,712)	(279,949)
淨利潤	Profit for the year		2,288,493	2,236,353
依澳門金管局(AMCM)監管要求提取額外撥備之結果	Effect of additional impairment allowance for loans under Autoridade Monetaria de Macau ("AMCM") rules			
淨利潤	Profit for the year		2,288,493	2,236,353
按 AMCM 要求額外撥備	Additional provision under AMCM rules		(276,029)	(49,113)
AMCM 口徑淨利潤	Result of the year under AMCM rules		2,012,464	2,187,240

由 37 到 126 頁是財務報表的註解部分。

The notes on pages 37 to 126 form part of these financial statements.

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

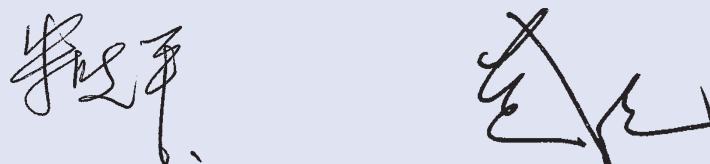
財務報告 Financial Statements (續 Continued)

合併資產負債表 Consolidated Balance Sheet 二零一七年十二月三十一日 As at 31 December 2017

		附註 Note	2017 澳門元千元 MOP'000	2016 澳門元千元 MOP'000
<b>資產</b>	<b>ASSETS</b>			
現金及銀行存款	Cash and balances with banks		4,535,680	4,348,923
存放貨幣當局準備金	Deposits with monetary authority		3,069,508	2,682,921
拆放同業	Placements with other banks	8	13,328,601	39,769,598
衍生金融資產	Derivative financial assets	22	294,894	587,074
客戶貸款和墊款	Loans and advances to customers	9	164,888,176	135,920,191
可供出售的投資	Available-for-sale investments	11	26,907,957	21,191,809
應收款項及其他資產	Receivables and other assets	11, 23	1,389,331	2,065,778
持有至到期的投資	Held-to-maturity investments	10	16,292,963	2,319,193
物業、機具及設備	Property, plant and equipment	13	307,361	283,733
投資性房地產	Investment property	14	53,125	53,842
遞延所得稅資產	Defer tax assets	17	—	6,511
<b>總資產</b>	<b>Total assets</b>		<b>231,067,596</b>	<b>209,229,573</b>
<b>負債</b>	<b>LIABILITIES</b>			
同業存放	Deposits from banks	15	14,041,243	14,158,513
客戶存款	Deposits from customers	16	177,273,890	160,898,926
衍生金融負債	Derivative financial liabilities	22	573,950	252,045
其他負債	Other liabilities		1,689,284	2,187,247
已發行債券	Debt issued	23	8,123,087	8,066,939
已發行存款證	Certificates of deposit issued	24	8,433,672	4,679,815
應繳稅款	Income tax payable		277,278	298,470
遞延所得稅負債	Deferred tax liabilities	17	17,391	—
<b>總負債</b>	<b>Total liabilities</b>		<b>210,429,795</b>	<b>190,541,955</b>
<b>所有者權益</b>	<b>EQUITY</b>			
股本	Issued share capital	18	588,920	588,920
儲備	Reserves		20,048,881	18,098,698
<b>權益總額</b>	<b>Total equity</b>		<b>20,637,801</b>	<b>18,687,618</b>
<b>負債及所有者權益總額</b>	<b>Total equity and liabilities</b>		<b>231,067,596</b>	<b>209,229,573</b>

由董事會批准及授權發出

Approved and authorised for issue by the board of directors on March 21st, 2018



由37到126頁是財務報表的註解部分。

The notes on pages 37 to 126 form part of these financial statements.

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

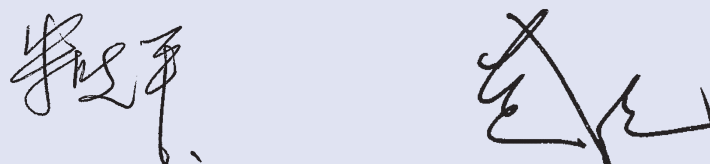
財務報告 Financial Statements (續 Continued)

資產負債表 Balance Sheet 二零一七年十二月三十一日 As at 31 December 2017

		附註 Note	2017 澳門元千元 MOP'000	2016 澳門元千元 MOP'000
<b>資產</b>	<b>ASSETS</b>			
現金及銀行存款	Cash and balances with banks		4,535,520	4,348,778
存放貨幣當局準備金	Deposits with monetary authority		3,069,508	2,682,921
拆放同業	Placements with other banks	8	13,328,601	39,769,598
衍生金融資產	Derivative financial assets	22	294,894	587,074
客戶貸款和墊款	Loans and advances to customers	9	164,888,176	135,920,191
可供出售的投資	Available-for-sale investments	11	26,907,957	21,191,809
應收款項及其他資產	Receivables and other assets		1,456,062	2,126,427
持有至到期的投資	Held-to-maturity investments	10	16,245,637	2,271,724
附屬公司權益	Interests in subsidiaries	12	79,980	79,980
物業、機具及設備	Property, plant and equipment	13	307,175	283,546
遞延所得稅資產	Deferred tax assets	17	—	8,530
<b>總資產</b>	<b>Total assets</b>		<b>231,113,510</b>	<b>209,270,578</b>
<b>負債</b>	<b>LIABILITIES</b>			
同業存放	Deposits from banks	15	14,041,243	14,158,513
客戶存款	Deposits from customers	16	177,449,142	161,044,681
衍生金融負債	Derivative financial liabilities	22	573,950	252,045
其他負債	Other liabilities		1,709,830	2,204,570
已發行債券	Debt issued	23	8,123,087	8,066,939
已發行存款證	Certificates of deposit issued	24	8,433,672	4,679,815
應繳稅款	Income tax payable		274,038	296,082
遞延所得稅負債	Deferred tax liabilities	17	15,372	—
<b>總負債</b>	<b>Total liabilities</b>		<b>210,620,334</b>	<b>190,702,645</b>
<b>所有者權益</b>	<b>EQUITY</b>			
股本	Issued share capital	18	588,920	588,920
儲備	Reserves		19,904,256	17,979,013
<b>權益總額</b>	<b>Total equity</b>		<b>20,493,176</b>	<b>18,567,933</b>
<b>負債及所有者權益總額</b>	<b>Total equity and liabilities</b>		<b>231,113,510</b>	<b>209,270,578</b>

由董事會批准及授權發出

Approved and authorised for issue by the board of directors on March 21st, 2018



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

合併權益變動表 Consolidated Statement of Changes in Equity 二零一七年十二月三十一日 For the year ended 31 December 2017

		備註 Note	儲備 Reserves						總計 Total
			股本 Issued share capital 澳門元千元 MOP'000	股本溢價 Share premium 澳門元千元 MOP'000	法定準備金 Legal reserve 澳門元千元 MOP'000	投資重估 準備金 Investment revaluation reserve 澳門元千元 MOP'000	外匯準備金 Foreign exchange reserve 澳門元千元 MOP'000	其他準備金 Other reserves 澳門元千元 MOP'000	
2017年1月1日	At 1 January 2017		588,920	5,885,733	608,553	(285,704)	3,685	1,043,269	18,687,618
當年利潤	Profit for the year		—	—	—	—	—	2,313,433	2,313,433
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		—	—	—	(136,119)	—	—	(136,119)
留存收益轉為法定 準備金	Transfer from retained profits to legal reserve		—	—	3,580	—	—	(3,580)	—
境外經營匯率折算 差額	Exchange difference on translation of foreign operations		—	—	—	—	(3,496)	—	(3,496)
股東股息繳付	Dividend paid to shareholder	18	—	—	—	—	—	(223,635)	(223,635)
AMCM要求的其他 準備	Additional provision under AMCM requirement		—	—	—	—	276,029	(276,029)	—
2017年12月31日	At 31 December 2017		588,920	5,885,733	612,133	(421,823)	189	1,319,298	20,637,801
2016年1月1日	At 1 January 2016		588,920	5,885,733	477,707	(949)	2,843	994,156	16,926,080
當年利潤	Profit for the year		—	—	—	—	—	2,255,439	2,255,439
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		—	—	—	(284,755)	—	—	(284,755)
留存收益轉為法定 準備金	Transfer from retained profits to legal reserve		—	—	130,846	—	—	(130,846)	—
境外經營匯率折算 差額	Exchange difference on translation of foreign operations		—	—	—	—	842	—	842
股東股息繳付	Dividend paid to shareholder	18	—	—	—	—	—	(209,988)	(209,988)
AMCM要求的其他 準備	Additional provision under AMCM requirement		—	—	—	—	49,113	(49,113)	—
2016年12月31日	At 31 December 2016		588,920	5,885,733	608,553	(285,704)	3,685	1,043,269	18,687,618

註：

本行按照澳門金融監管局的规定，從留存收益中提取其他準備金，保持減值準備金餘額符合注解2.3(i)描述的會計政策規定的水平。於二零一七年十二月三十一日，含遞延稅款之其他準備金為1,302,320,800澳門元(二零一六年為1,026,291,000澳門元)，根據澳門金融監管局規定乃不可分配。

由37到126頁是財務報表的註解部分。

Note:

The Group complies with AMCM requirement to maintain impairment allowance in excess of the Group's collective impairment allowance estimated in accordance with the accounting policy as described in note 2.3(i) through the appropriation of retained profits to other reserves. As at 31 December 2017 an amount of MOP 1,302,320,800 (2016: MOP 1,026,291,000) net of deferred tax was included in other reserves which is not distributable under AMCM's requirement.

The notes on pages 37 to 126 form part of these financial statements.



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

## 財務報告 Financial Statements (續 Continued)

## 權益變動表 Statement of Changes in Equity 二零一七年十二月三十一日 For the year ended 31 December 2017

		備註 Note	儲備 Reserves						留存收益 Retained profits	總計 Total
			股本 Issued share capital	股本溢價 Share premium	法定準備金 Legal reserve	投資重估 準備金 Investment revaluation reserve	外匯準備金 Foreign exchange reserve	其他準備金 Other reserves		
			澳門元千元 MOP'000	澳門元千元 MOP'000	澳門元千元 MOP'000	澳門元千元 MOP'000	澳門元千元 MOP'000	澳門元千元 MOP'000	澳門元千元 MOP'000	澳門元千元 MOP'000
2017年1月1日	At 1 January 2017		588,920	5,885,733	588,920	(285,704)	3,685	1,043,269	10,743,110	18,567,933
當年利潤	Profit for the year		—	—	—	—	—	—	2,288,493	2,288,493
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		—	—	—	(136,119)	—	—	—	(136,119)
留存收益轉為法定準備金	Transfer from retained profits to legal reserve		—	—	—	—	—	—	—	—
境外經營匯率折算差額	Exchange difference on translation of foreign operations		—	—	—	—	(3,496)	—	—	(3,496)
股東股息繳付	Dividend paid to shareholder	18	—	—	—	—	—	—	(223,635)	(223,635)
AMCM要求的其他準備	Additional provision under AMCM requirement		—	—	—	—	—	276,029	(276,029)	—
2017年12月31日	At 31 December 2017		588,920	5,885,733	588,920	(421,823)	189	1,319,298	12,531,939	20,493,176
2016年1月1日	At 1 January 2016		588,920	5,885,733	461,194	(949)	2,843	994,156	8,893,584	16,825,481
當年利潤	Profit for the year		—	—	—	—	—	—	2,236,353	2,236,353
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		—	—	—	(284,755)	—	—	—	(284,755)
留存收益轉為法定準備金	Transfer from retained profits to legal reserve		—	—	127,726	—	—	—	(127,726)	—
境外經營匯率折算差額	Exchange difference on translation of foreign operations		—	—	—	—	842	—	—	842
股東股息繳付	Dividend paid to shareholder	18	—	—	—	—	—	—	(209,988)	(209,988)
AMCM要求的其他準備	Additional provision under AMCM requirement		—	—	—	—	—	49,113	(49,113)	—
2016年12月31日	At 31 December 2016		588,920	5,885,733	588,920	(285,704)	3,685	1,043,269	10,743,110	18,567,933

註：

本行按照澳門金融監管局的规定，從留存收益中提取其他準備金，保持減值準備金餘額符合注解2.3(i)描述的會計政策規定的水平。於二零一七年十二月三十一日，含遞延稅款之其他準備金為1,302,320,800澳門元(二零一六年為1,026,291,000澳門元)，根據澳門金融監管局規定乃不可分配。

由37到126頁是財務報表的註解部分。

Note:

The Bank complies with AMCM requirement to maintain impairment allowance in excess of the Bank's collective impairment allowance estimated in accordance with the accounting policy as described in note 2.3(i) through the appropriation of retained profits to other reserves. As at 31 December 2017, an amount of MOP1,302,320,800 (2016: MOP1,026,291,000) net of deferred tax was included in other reserves which is not distributable under AMCM's requirement.

The notes on pages 37 to 126 form part of these financial statements.

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

財務報告 Financial Statements (續 Continued)

合併現金流量表 Consolidated Cash Flow Statement 截至二零一七年十二月三十一日止年度 Year ended 31 December 2017

	附註 Note	2017 澳門元千元 MOP'000	2016 澳門元千元 MOP'000
<b>經營活動產生的現金流</b>	<b>Cash flows from operating activities</b>		
稅前利潤	Profit before tax	2,613,445	2,537,947
調整：	Adjustments for:		
折舊	Depreciation	53,711	57,659
可供出售投資產生的股息收入	Dividend income from available-for-sale investments	(2,761)	(2,521)
處置物業、機具及設備損失	Losses on disposal of property, plant and equipment	433	551
可供出售投資折價攤銷	Amortisation of discount and premium of available-for-sale investments	(140,484)	81,535
持有到期投資折價攤銷	Amortisation of discount and premium of held-to-maturity investments	9,283	698
發行存款證折價攤銷	Amortisation of discount of certificate of deposits issued	(61,940)	6,498
發行債券折價攤銷	Amortisation of discount of debt issued	56,148	3,388
可供出售投資處置淨收益	Net gains from disposal of available-for-sale investments	(39,564)	(196,320)
持有至到期投資處置淨收益	Net gains from disposal of held-to-maturity investments	—	(14,214)
客戶貸款和墊款的減值準備	Impairment allowance on loans and advances to customers	(10,995)	33,652
持有到期投資的減值準備回撥	Write-back of impairment allowance on held-to-maturity investments	(5,435)	(5,397)
		2,471,841	2,503,476
營運資產的(增加)/減少	(Increase)/decrease in operating assets:		
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	1,306,433	(1,298,493)
初始期限超過三個月的金融管理局票據減少	Decrease in treasury bills with original maturity longer than three months	—	2,048,792
客戶貸款和墊款的增加	Increase in loans and advances to customers	(28,956,990)	(11,989,379)
應收款項及其他資產減少/(增加)	(Increase)/decrease in receivables and other assets	676,447	(1,195,856)
衍生金融資產增加	Increase in derivative financial assets	292,180	(322,027)
營運負債的減少/(增加)	Increase/(Decrease) in operating liabilities:		
同業存放(減少)/增加	(Decrease)/increase in deposits from other banks	(117,270)	(1,886,674)
客戶存款增加	Increase in deposits from customers	16,374,964	11,028,595
其他負債(減少)/增加	(Decrease)/increase in other liabilities	(497,963)	(894,942)
衍生金融負債增加/(減少)	Increase/(decrease) in derivative financial liabilities	321,905	214,979
經營活動(使用)/產生的現金流	Cash (used in)/generate from operations	(8,128,453)	(1,791,529)
繳付所得稅	Profits tax paid	(278,740)	(260,606)
經營活動(使用)/產生的淨現金流	Net cash flows (used in)/generated from operating activities	(8,407,193)	(2,052,135)

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

財務報告 Financial Statements (續 Continued)

合併現金流量表 Consolidated Cash Flow Statement(續 Continued) 截至二零一七年十二月三十一日止年度 Year ended 31 December 2017

	附註 Note	2017 澳門元千元 MOP'000	2016 澳門元千元 MOP'000
<b>投資活動產生的現金流</b>	<b>Cash flows from investing activities</b>		
可供出售投資產生股息收入	Dividend income from available-for-sale investments 4	2,761	2,521
購買可供出售的投資	Purchases of available-for-sale investments	(24,383,834)	(33,707,716)
可供出售投資收回利得	Proceeds from redemption of available-for-sale investments	18,689,557	30,054,975
購買持有至到期投資	Purchases of held-to-maturity investments	(10,395,561)	—
持有至到期投資收回利得	Proceeds from redemption of held-to-maturity investments	1,107,842	5,248,531
物業、機具和設備收益處置利得	Proceeds from disposal of property, plant and equipment	4,426	129
購買物業、機具和設備	Purchases of property, plant and equipment 13	(81,481)	(50,817)
<b>投資活動產生/(使用)的淨現金流</b>	<b>Net cash flows generated from/(used in) investing activities</b>	<b>(15,056,290)</b>	<b>1,547,623</b>
<b>籌資活動產生的現金流</b>	<b>Cash flows from financing activities</b>		
發行存款證	Proceeds from issuance of certificates of deposit	12,157,727	4,674,524
贖回存款證	Redemption of certificates of deposit issued	(8,341,930)	(1,502,657)
發行債券	Proceeds from debt issued	—	3,995,216
股息繳付	Dividends paid	(223,635)	(209,988)
<b>籌資活動產生/(使用)的淨現金流</b>	<b>Net cash flows generated from/(used in) financing activities</b>	<b>3,592,162</b>	<b>6,957,095</b>
現金及現金等價物的淨增加	Net increase in cash and cash equivalents	(19,871,321)	6,452,583
期初現金及現金等價物	Cash and cash equivalents at 1 January	44,645,680	38,193,097
期末現金及現金等價物	Cash and cash equivalents at 31 December	24,774,359	44,645,680
<b>現金及現金等價物餘額分析</b>	<b>Analysis of balances of cash and cash equivalents</b>		
庫存現金及銀行存款	Cash on hand and balances with banks	4,535,680	4,348,923
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	3,069,508	2,682,921
初始期限3個月以內拆放同業	Placements with other banks with original maturity within three months	11,879,277	37,013,841
初始期限3個月以內短期政府債券	Treasury bills with original maturity within three months	5,289,894	599,995
		<b>24,774,359</b>	<b>44,645,680</b>
<b>經營活動產生的現金流包括：</b>	<b>Cash flows from operating activities included:</b>		
利息收入	Interest received	5,003,673	4,393,479
利息支出	Interest paid	2,682,632	2,240,048

由37到126頁是財務報表的註解部分。

The notes on pages 37 to 126 form part of these financial statements.

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

財務報告 Financial Statements (續 Continued)

現金流量表 Cash Flow Statement 截至二零一七年十二月三十一日止年度 For the year ended 31 December 2017

	附註 Note	2017 澳門元千元 MOP'000	2016 澳門元千元 MOP'000
<b>經營活動產生的現金流</b>	<b>Cash flows from operating activities</b>		
稅前利潤	Profit before tax	2,585,205	2,516,302
調整：	Adjustments for:		
折舊	Depreciation	52,941	56,881
可供出售投資產生的股息收入	Dividend income from available-for-sale investments	(2,761)	(2,521)
處置物業、機具及設備損失	Losses on disposal of property, plant and equipment	429	551
可供出售投資折價攤銷	Amortisation of discount and premium of available-for-sale investments	(140,484)	81,535
持有到期投資折價攤銷	Amortisation of discount and premium of held-to-maturity investments	9,140	298
發行存款證折價攤銷	Amortisation of discount of certificate of deposits issued	(61,940)	6,498
發行債券折價攤銷	Amortisation of discount of debt issued	56,148	3,388
可供出售投資處置淨收益	Net gains from disposal of available-for-sale investments	(39,564)	(196,320)
持有至到期投資處置淨收益	Net gains from disposal of held-to-maturity investments	—	(14,214)
客戶貸款和墊款的減值準備	Impairment allowance on loans and advances to customers	(10,995)	33,652
持有到期投資的減值準備回撥	Write-back of impairment allowance on held-to-maturity investments	(5,435)	(5,397)
		2,442,684	2,480,653
營運資產的(增加)/減少	(Increase)/decrease in operating assets:		
初始期限超過三個月期的拆放同業(增加)/減少	(Increase)/decrease in placements with other banks with original maturity longer than three months	1,306,433	(1,298,493)
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	—	2,048,792
客戶貸款和墊款的增加	Increase in loans and advances to customers	(28,956,990)	(11,389,294)
應收款項及其他資產減少/(增加)	(Increase)/decrease in receivables and other assets	670,365	(1,156,988)
衍生金融資產增加	Increase in derivative financial assets	292,180	(322,027)
營運負債的(增加)/減少	Increase/(decrease) in operating liabilities:		
同業存放(減少)/增加	(Decrease)/increase in deposits from other banks	(117,270)	(1,886,674)
客戶存款增加	Increase in deposits from customers	16,404,461	11,017,696
其他負債(減少)/增加	(Decrease)/increase in other liabilities	(494,740)	(896,666)
衍生金融負債(增加)/減少	(Increase)/decrease in derivative financial liabilities	321,905	214,979
經營活動(使用)/產生的現金流	Cash (used in)/generate from operations	(8,130,972)	(1,188,022)
繳付所得稅	Profits tax paid	(276,292)	(258,470)
經營活動(使用)/產生的淨現金流	Net cash flows (used in)/generated from operating activities	(8,407,264)	(1,446,492)

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

財務報告 Financial Statements (續 Continued)

現金流量表 Consolidated Cash Flow Statement(續 Continued) 截至二零一七年十二月三十一日止年度 Year ended 31 December 2017

	附註 Note	2017 澳門元千元 MOP'000	2016 澳門元千元 MOP'000
<b>投資活動產生的現金流</b>	<b>Cash flows from investing activities</b>		
可供出售投資產生股息收入	Dividend income from available-for-sale investments 4	2,761	2,521
購買可供出售的投資	Purchases of available-for-sale investments	(24,383,834)	(33,707,716)
可供出售投資收回利得	Proceeds from redemption of available-for-sale investments	18,689,557	30,054,975
購買持有至到期投資	Purchases of held-to-maturity investments	(10,395,561)	—
持有至到期投資收回利得	Proceeds from redemption of held-to-maturity investments	1,107,842	5,242,363
物業、機具和設備收益處置利得	Proceeds from disposal of property, plant and equipment	4,425	130
購買物業、機具和設備	Purchases of property, plant and equipment 13	(81,424)	(50,769)
<b>投資活動產生/(使用)的淨現金流</b>	<b>Net cash flows generated from/(used in) investing activities</b>	<b>(15,056,234)</b>	<b>1,541,504</b>
<b>籌資活動產生的現金流</b>	<b>Cash flows from financing activities</b>		
發行存款證	Proceeds from issuance of certificates of deposit	12,157,727	4,674,524
贖回存款證	Redemption of certificates of deposit issued	(8,341,930)	(1,502,657)
發行債券	Proceeds from debt issued	—	3,995,216
股息繳付	Dividends paid	(223,635)	(209,988)
<b>籌資活動產生/(使用)的淨現金流</b>	<b>Net cash flows generated from/(used in) financing activities</b>	<b>3,592,162</b>	<b>6,957,095</b>
<b>現金及現金等價物的淨增加</b>	<b>Net increase in cash and cash equivalents</b>	<b>(19,871,336)</b>	<b>7,052,107</b>
期初現金及現金等價物	Cash and cash equivalents at 1 January	44,645,535	37,593,428
期末現金及現金等價物	Cash and cash equivalents at 31 December	24,774,199	44,645,535
<b>現金及現金等價物餘額分析</b>	<b>Analysis of balances of cash and cash equivalents</b>		
庫存現金及銀行存款	Cash on hand and balances with banks	4,535,520	4,348,778
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	3,069,508	2,682,921
初始期限3個月以內拆放同業	Placements with other banks with original maturity within three months	11,879,277	37,013,841
初始期限3個月以內短期政府債券	Treasury bills with original maturity within three months	5,289,894	599,995
		<b>24,774,199</b>	<b>44,645,535</b>
<b>經營活動產生的現金流包括：</b>	<b>Cash flows from operating activities included:</b>		
利息收入	Interest received	5,001,649	4,390,642
利息支出	Interest paid	2,683,912	2,241,770

由37到126頁是財務報表的註解部分。

The notes on pages 37 to 126 form part of these financial statements.



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

合併財務報告附註 Notes to the Consolidated Financial Statements 二零一七年十二月三十一日 31 December 2017

1. 公司資料

工銀澳門的前身為1972年在澳門取得執業資格的誠興銀行，2008年1月28日，工商銀行取得誠興銀行79.93%的股份，成為最終控股公司。工商銀行在2009，2010和2015年期間進一步增加了對工銀澳門的持股比例。截至2017年12月31日，工商銀行對工銀澳門擁有89.33%的股權比例(2016：89.33%)。

本行現有19間分行、3間附屬公司及979名員工。銀行及附屬公司(統稱為「本行」)的業務為在澳門提供銀行、財務及相關服務。本行的註冊辦公地點為澳門新口岸友誼大馬路555號置地廣場工銀(澳門)中心18樓。

2.1 財務報表的編制基礎

合規聲明

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, 2010 and 2015. As at 31 December 2017, ICBC maintained 89.33% (2016: 89.33%) shareholding of the Bank.

The Bank has 19 branches, 3 subsidiaries and a work force of 979 staff members. The Bank and its subsidiaries (collectively referred to as the “Group”) principally engaged in the provision of banking, financial and related services in Macau. The Bank’s registered office is 18th Floor, ICBC Tower, Macau Landmark, 555 Avenida da Amizade, Macau.

2.1 Basis of preparation

Statement of Compliance

The consolidated financial statements have been prepared in accordance with the requirements as set out in Decree-Law No. 32/93/M and the Macau Financial Reporting Standards (“MFRSs”) issued under Administrative Regulation No. 25/2005 of the Macau Special Administrative Region. These financial statements have been prepared under the historical cost basis, except for the available-for-sale investments and derivative 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(根據澳門財務報告準則) Financial Information Disclosure (in Accordance with MFRSs)(續 Continued) 財務報告 Financial Statements (續 Continued)

合併財務報告附註 Notes to the Consolidated Financial Statements (續 Continued) 二零一七年十二月三十一日 31 December 2017

### 合併報表編制基礎

截至2017年12月31日合併財務報告的包括銀行及附屬公司個別的財務報告。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結餘、交易、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 for the year ended 31 December 2017. 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(根據澳門財務報告準則) Financial Information Disclosure (in Accordance with MFRSs)(續 *Continued*)  
財務報告 Financial Statements (續 *Continued*)

合併財務報告附註 Notes to the Consolidated Financial Statements (續 *Continued*) 二零一七年十二月三十一日 31 December 2017

(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釐定)，否則資產之可回收金額按資產現金價值與其公允值減銷售成本之較高者計算，按個別資產釐定。

當某項資產之賬面金額超過其可回收金額時，須對減值虧損予以確認。評估資產使用價值時是將預測的未來現金流量以稅前折現率折算為現值，該折現率應反映當時市場對金錢之時間價值之評估及該項資產之特有風險。減值虧損於所產生期間之收益表中扣除，該費用分類與可減值資產一致。

(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.

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

合併財務報告附註 Notes to the Consolidated Financial Statements (續 Continued) 二零一七年十二月三十一日 31 December 2017

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，重估資產可收回金額。僅當用於釐定資產的可回收金額估值發生變化時，其於往年確認之減值損失才可轉回。但轉回之金額不得超過該項資產在過往年度未確認減值的賬面價值(扣除折舊與攤銷)。轉回之減值虧損將貸記所產生期間之收益表。除非資產已體現為重估價值，否則轉回減值損失適用於重估資產相關的會計政策。

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.

(c) 關聯方

- (1) 一個自然人，與其關係密切的家庭成員，且該自然人與本行有以下關係：
  - (i) 控制或共同控制本行；
  - (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；
- (2) 任一實體，如屬以下情況，即視為本行之關聯方：
  - (i) 該實體及本集團皆是同一集團成員(即每一間母公司、附屬公司及同系附屬公司與其他有關聯)。

(c) Related parties

- (1) A person, or a close member of that person's family, is related to the Group if that person:
  - (i) has control or joint control over the Group;
  - (ii) has significant influence over the Group; or
  - (iii) is a member of the key management personnel of the Group or the Group's parent.
- (2) An entity is related to the Group if any of the following conditions applies:
  - (i) The entity and the Group are members of the same group (which means that each parent, subsidiary and fellow subsidiary is related to the others).

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合併財務報告附註 Notes to the Consolidated Financial Statements (續 *Continued*) 二零一七年十二月三十一日 31 December 2017

- |  |  |
|--|--|
| (ii) 一實體是另一實體的聯營公司或合營公司(或該聯營公司或合營公司與該另一實體均屬同一集團)。                  | (ii) One entity is an associate or joint venture of the other entity (or an associate or joint venture of a member of a group of which the other entity is a member).      |
| (iii) 兩個實體是同一第三者的合營公司。   | (iii) Both entities are joint ventures of the same third party.  |
| (iv) 一實體是一第三方實體的合營公司而另一實體則是該第三方的聯營公司。                              | (iv) One entity is a joint venture of a third entity and the other entity is an associate of the third entity.   |
| (v) 該實體為本集團或與本集團有關聯之實體的僱員設定離職後之福利計劃。                               | (v) The entity is a post-employment benefit plan for the benefit of employees of either the Group or an entity related to the Group.                                       |
| (vi) 該實體受在(1)項中所認定的自然人所控制或共同控制。                                    | (vi) The entity is controlled or jointly controlled by a person identified in (1).   |
| (vii) 在(1)(i)項中所辨識的自然人而該自然人對該實體有重大影響力，或該自然人是該實體(或是該實體的母公司)的關鍵管理人員。 | (vii) A person identified in (1)(i) has significant influence over the entity or is a member of the key management personnel of the entity (or of a parent of the entity). |
| (viii) 任何為集團或集團母公司提供關鍵性的人事管理服務的實體或集團其中的成員，                         | (viii) The entity, or any member of a group of which it is a part, provides key management personnel services to the Group or to the Group's parent.                       |

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

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.



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

合併財務報告附註 Notes to the Consolidated Financial Statements (續 Continued) 二零一七年十二月三十一日 31 December 2017

(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，費用計入當期收益表，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，則本行會將該更換部分確認為特定使用年期及折舊的個別資產。

折舊按物業、機具及設備成本扣除殘值後以直線法於估計的使用年內攤銷。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	1至10年
車輛及設備	4至10年

(d) Property, plant and equipment and depreciation

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

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

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

Freehold land	Not depreciated
Leasehold land under finance leases and buildings	Over the shorter of the lease terms and 50 years
Furniture and fixtures	1 to 10 years
Motor vehicles and equipment	4 to 10 years

財務訊息披露(根據澳門財務報告準則) Financial Information Disclosure (in Accordance with MFRSs)(續 Continued)  
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合併財務報告附註 Notes to the Consolidated Financial Statements (續 Continued) 二零一七年十二月三十一日 31 December 2017

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。

當物業、機具及設備及其任何重要的組成部份被處理或繼續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，該資產出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，於該年度的收益表內列示。

(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。

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

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

(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 properties are stated at cost less accumulated depreciation and any impairment losses. Depreciation is calculated on a straight-line basis to write off the cost of each investment property to its residual value over its estimated useful life. The principal annual rates used for this purpose are as follows:

— 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.

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(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。

凡出租者仍然保留資產之絕大部分報酬與風險的租賃,均列作經營租賃。倘本行為出租人,本行將經營租賃資產計入非流動資產,將經營租賃應收租金,於租期內以直線法貸記收益表。倘本行為承租人,經營租賃之應付租金(扣除從出租人收到的任何激勵),於租期內以直線法自收益表扣除。

(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.

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

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(g) 投資及其他金融資產

(i) 初始確認及計量

金融資產分類為以公允價值計量且其變動計入損益之金融資產、貸款及應收賬項、持至到期日金融資產及可出售金融資產(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，而公允價值基本與交易價相同。如金融資產不屬於以公允價值計量且其變動計入損益的金融資產，則包括因取得資產發生的交易成本，否則該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。

(g) investments and other financial assets

(i) Initial recognition and measurement

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

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

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(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有作交易用途之金融資產以及初始確認時即界定為以公允價值變化計入損益之金融資產。分類為持有作交易用途之金融資產是以短期賣出為目的取得的金融資產。除指定為有效對沖之衍生工具外，衍生工具(包括獨立嵌入式衍生工具)亦應分類為持有作交易用途之金融資產。

以公允價值計量且其變動計入損益之金融資產按公允價值於資產負債表入賬，而其公允價值變動則於收益表確認為其他營業收入。該等公允價值變動淨額並不包括此等金融資產之任何股息或利息收入，此等股息或利息乃根據注解2.3(q)所載之會計政策確認。

金融資產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 changes in fair value presented as other operating income in the income statement. These net fair value changes do not include any dividends or interest earned on these financial assets, which are recognised in accordance with the accounting policies set out in note 2.3(q).

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.



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本行分類以公允價值計量且其變動計入損益的金融資產(持有作交易用途)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有至到期投資。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,而主合約不屬持有作交易用途或並非指定為以公允價值計量且其變動計入損益,則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。

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

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.

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貸款及應收賬項

貸款及應收賬項為具有固定或可予確定金額，但在活躍市場中並無報價之非衍生金融資產。於初始確認後，該等資產其後按扣除減值準備後實際利率計算之攤餘成本法作後續計量，計算攤餘成本包括取得時之任何折價或溢價及構成實際利率主要部分之費用或成本。按實際利率計算的攤銷金額作為利息收入於記入收益表中。減值所產生之虧損於收益表中確認。

持至到期日投資

有關付款為固定或可予確定及有固定到期日之非衍生金融資產，如本行有意及有能力持至到期日，則歸類為持有至到期金融資產。持有至到期投資的後續計量採用實際利率法，按攤餘成本減減值準備確認。計算攤餘成本包括取得時之任何折價或溢價及包括構成實際利率主要部分之費用或成本。按實際利率計算的攤銷金額作為利息收入於記入收益表中。減值所產生之虧損於收益表中確認。

Loans and receivables

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

Held-to-maturity investments

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

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可供出售資產

可供出售投資是上市或非上市的權益類投資以及債務類證券等非衍生金融資產。分類為可供出售之權益投資區別於分類為持有作交易用途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不定期持有，並視乎資金流動性需要或因應市況變動而出售。

在初始確認後，可供出售金融投資按公允價值進行後續計量，其未實現損益將計入可供出售金融資產重估準備中直至該項投資被終止確認。投資終止確認時，累計盈虧會於收益表確認，或至投資確認減值時，累計盈虧也會從重估儲備中轉至收益表。持有可供出售投資利息及股利分別按照注解2.3(q)中所載之會計政策於收益表中確認。

如非上市權益類投資的公允價值因(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)變動範圍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。

Available-for-sale investments

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

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

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.

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(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第三方全數支付已收取之現金流量；即(a) 本行已轉移資產之絕大部分風險及報酬，或(b) 本行既無轉移也無保留資產之絕大部分風險及報酬，但已轉移該資產控制權。

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

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(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組金融資產出現減值。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) 貸款及應收賬項

就貸款及應收賬項而言,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。貸款及應收賬項減值證據包括償還利息與本金違約或拖欠。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,則會對該等金融資產按信貸風險特徵進行分組歸類,組內資產整體評估減值。個別被確認評估減值或繼續被確認減值虧損的資產,概不會計入組合評估減值之組別。

(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) Loans and receivables

For loans and receivables, the Group first assesses individually whether objective evidence of impairment exists for financial assets. Evidence of impairment for loans and receivables include default or delinquency in interest or principal payments. 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.



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倘有客觀證據證明減值虧損已經發生，虧損金額按1993年8月27日AMCM第18/93號通告中所載規則計量，並在必要時作出調整。

資產賬面價值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。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的變動與確認減值後發生的事項有關，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，所收回之金額將貸記收益表。

(ii) 持有至到期的投資

持有至到期投資之減值按個別及組合層面考慮。當折現的影響是重大的，個別減值準備按資產賬面價值，與估計未來現金流按資產原實際利率折算之現值，以二者之差額計算減值損失。

If there is objective evidence that an impairment loss has been incurred, the amount of the loss is measured in accordance with the notice No. 18/93-AMCM of 27 August 1993 and is adjusted when necessary.

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. 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.

(ii) Held-to-maturity investments

Impairment on held-to-maturity investments is considered at both an individual and collective level. The individually assessed impairment allowance is measured as the difference between the asset's carrying amount and the present value of estimated future cash flows discounted at the financial asset's original effective interest rate, where the effect of discounting is material.

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如所有重大資產毋須作個別減值，則須為已發生而未被發現的減值作整體評估。非個別重大資產按相同風險特性歸類及作整體減值評估。

若在較後期間，減值損失的金額減少而該減少是可客觀地與確認減值損失後發生的事件有關連，減值損失轉回收益表內。減值損失轉回收益表的金額不能超過假設該資產於往年從來未有確認減值損失的賬面值。

(iii) 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。

All significant assets found not to be individually impaired are then collectively assessed for any impairment that has been incurred but not yet identified. Assets that are not individually significant are then collectively assessed for impairment by grouping together financial assets with similar risk characteristics.

If in a subsequent period the amount of an impairment loss decreases and the decrease can be linked objectively to an event occurring after the impairment loss was recognised, the impairment loss is reversed through the income statement. A reversal of impairment losses is limited to the asset's carrying amount that would have been determined had no impairment loss been recognised in prior years.

(iii) Assets carried at cost

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

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(iv) 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，扣減過往在收益表確認的任何減值虧損後，從投資重估儲備轉出至收益表。

就分類為可出售之股權投資而言，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」則根據公允價值低於其原成本之持續時間評定。倘出現減值證據，則累積虧損(按購入成本及當前公允值之差額，減過往於利潤表確認之任何投資減值虧損計量)會從投資重估儲備轉出至收益表。分類為可出售權益性工具之減值虧損不會於收益表轉回，減值後之公允價值增加直接於投資重估儲備確認。

(iv) Available-for-sale investments

For available-for-sale 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 the income statement.

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

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就分類為可供出售債務工具而言，則按以攤餘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，是按攤餘成本與當前公允價值間差額減該項投資過往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價值以權責發生制基礎計算，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。利息收入作為營業收入的一部分記入收益表。如有客觀證據證明，於收益表確認減值虧損後，債務工具公允價值增加，則該債務工具之減值虧損於收益表轉回。

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

(j) 金融負債

(i) 初始確認及計量

金融負債視適用情況分類為以公允價值計量且其變動計入損益之金融負債、及其他金融負債。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，而就其他金融負債而言，則加上直接應佔交易成本計算。

本行金融負債包括銀行和客戶存款、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。

(j) Financial liabilities

(i) Initial recognition and measurement

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

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

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

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(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。

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金融負債之任何利息。

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。

其他金融負債

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

(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.

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.

*Other financial liabilities*

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



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

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

(k) 終止確認金融負債

當負債之責任被解除、取消或屆滿，則終止確認金融負債。

如現有金融負債被來自同一貸款人以具有不同的條款的其他金融負債取代，或現有負債之條款被作出實質性的修訂，則該項交換或修訂被當作終止確認原負債及確認一項新負債處理，兩者賬面價值之差額於收益表確認。

(k) Derecognition of financial liabilities

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

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

(l) 金融工具之公允值

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

(l) Fair value of financial instruments

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

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(m) 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釐定。

(n) 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。

(m) 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.

(n) Cash and cash equivalents

For the purpose of the consolidated 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 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.

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(o) 撥備

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

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

(p) 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。

預期可以從稅務當局收回或需支付的本期或過去年度評定的課稅金額，根據報告期末已頒布或獨立頒布的稅率(或稅法)，結合本行營運所在國家當前之詮釋及慣例，計入本期課稅資產和負債。

遞延稅項資產及負債是因納稅基礎計算的資產及負債與其賬面值之間的差異而分別產生的可扣稅及應課稅的暫時性差異。

(o) Provisions

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

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

(p) Income tax

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

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

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

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

所有可予扣減的時間性差異、前期結轉未動用稅額減免以及未動用稅項虧損與可能獲得應課稅收益作抵銷後，確認為遞延稅項資產，除了：

- 並非業務合併且於交易時並不影響會計收益，或應課稅收益，或虧損之交易中初始確認資產、負債所產生之可抵扣暫時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。

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

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

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

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

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

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.

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 year 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.

(q) 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：

(q) 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.



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(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。

(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 Group 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.

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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。

(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.

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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。

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.

— 提供交易服務賺取的費用收入

— Fee income from providing transaction services

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。

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.

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。

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

(iii) 股息收入

(iii) Dividend income

股息收入於本行有權收取股息時確認。

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

(iv) 租金收入

(iv) Rental income

租金收入於租期按時間比例確認。

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

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(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.

(r) 員工福利

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

(r) *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.

(s) 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。所產生的差額撥入收益表處理。

(s) *Foreign currencies*

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

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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。

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。

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。

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。

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

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

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

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

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3. 關聯方交易

(a) 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

		2017 澳門幣千元 MOP'000	2016 澳門幣千元 MOP'000
集團與銀行	The Group and the Bank		
利息收入	Interest income	223,061	184,790
利息費用	Interest expense	351,920	82,336
同業存放(i)	Deposits from banks (note (i))	11,185,836	14,097,999
已發行債券及 借入資金(ii)	Debt issued (note (ii))	5,553,390	5,521,340
其他負債	Other liabilities	167,554	—
現金和銀行存款	Cash and balances with banks	306,272	404,269
拆放同業(iii)	Placements with other banks (note (iii))	3,220,720	17,223,989
客戶貸款和墊款(iv)	Loans and advances to customers (note (iv))	1,995,421	3,848,264

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4.35% (2016: 0% 至3.1%)。
- (ii) 報告期末，由母公司持有的本行已發行的次級債務為5,553,390仟澳門元(2016年為5,521,340仟澳門元)，次級債務無擔保，其中600,490仟澳門元支付6個月HiBor+100bp的浮動利息，566,500仟澳門元支付6個月HiBor+130bp的浮動利息，360,500仟澳門元支付年利率為4.5%的固定利息，4,025,900仟澳門元支付年利率為3.9%的固定利息。從總量上看，927,000仟澳門元的債務將在2023年12月27日償還，4,025,900仟澳門元的債務將在2021年12月28日償還，剩餘的600,490仟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 financial statements, the Group had the following transactions and balances with related parties during the year:

Ultimate holding company

	2017 澳門幣千元 MOP'000	2016 澳門幣千元 MOP'000
集團與銀行	The Group and the Bank	
利息收入	Interest income	223,061
利息費用	Interest expense	351,920
同業存放(i)	Deposits from banks (note (i))	11,185,836
已發行債券及 借入資金(ii)	Debt issued (note (ii))	5,553,390
其他負債	Other liabilities	167,554
現金和銀行存款	Cash and balances with banks	306,272
拆放同業(iii)	Placements with other banks (note (iii))	3,220,720
客戶貸款和墊款(iv)	Loans and advances to customers (note (iv))	1,995,421

Notes:

- (i) The Group's deposits from and inter-bank takings with its ultimate holding company pays effective interest rates of 0% to 4.35% per annum as at the end of the reporting period (2016: 0% to 3.1% per annum).
- (ii) The Group had issued subordinated debts held by its ultimate holding company of MOP 5,553,390,000 (2016: MOP5,521,340,000) as at the end of the reporting period. The subordinated debts are unsecured, and paying floating rates linked to 6M HIBOR plus 100bp per annum for MOP600,490,000, 6M HIBOR plus 130bp per annum for MOP566,500,000 and at fixed rate of 4.5% per annum for MOP360,500,000, and at fixed rate of 3.9% per annum for MOP4,025,900,000. Of the total amount, MOP927,000,000 is repayable on 27 December 2023, MOP4,025,900,000 is repayable on 28 December 2021 and the remaining MOP600,490,000 has no fixed term of repayment.



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(iii) 截止報告期末，本行向母行拆放額為MOP3,220,720,000(2016年為MOP17,223,989,000)，實際利率範圍從1.6%至2.46%(2016: 0.28%至11.5%)。

(iv) 本行向母公司發放的貸款和墊款使用的實際利率範圍從1.66%至2.19%(2016: 0.96%至4.3%)。

(iii) As at the end of the reporting period, the Group's inter-bank placement with its ultimate holding company was MOP3,220,720,000 (2016: MOP17,223,989,000), which earn effective interest rates of 1.6% to 2.46% per annum (2016: 0.28% to 11.5% per annum).

(iv) The Group's loans and advances to its ultimate holding company earn effective interest rates of 1.66% to 2.19% per annum as at the end of the reporting period (2016: 0.96% to 4.3% per annum).

附屬公司

Fellow subsidiaries

		2017 澳門幣千元 MOP'000	2017 澳門幣千元 MOP'000
集團與銀行	The Group and the Bank		
利息收入	Interest income	14,139	13,283
同業存放(v)	Deposits from banks (note (v))	508	509
現金和銀行存款	Cash and balances with banks	282,742	203,329
拆放同業(vi)	Placements with other banks (note (vi))	1,695,685	10,371,889
集團	The Group		
費用與傭金收入	Fee and commission income	1,701	1,425
應收賬款及其他資產	Receivables and other assets	—	320

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50.8萬澳門元(2016年為50.9萬澳門元)，其實際利率為0%(2016: 0%)。

(vi) 截止報告期末，本行拆放集團內同系附屬公司餘額為MOP1,695,685,000(2016年為MOP10,371,889,000)，實際利率範圍從0.55%至1.40%(2016: 0.25%至2.00%)。

(v) As at the end of the reporting period, the Group's deposits from its fellow subsidiaries amounted to MOP508,000 (2016: MOP509,000), which bears an effective interest rate of 0% per annum (2016: 0% per annum).

(vi) As at the end of the reporting period, the Group's inter-bank placements with its fellow subsidiaries amounted to MOP1,695,685,000 (2016: MOP10,371,889,000), which earn effective interest rates of 0.55% to 1.40% per annum (2016: 0.25% to 2.00% per annum).

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		2017 澳門幣千元 MOP'000	2016 澳門幣千元 MOP'000
<b>銀行</b>	<b>The Bank</b>		
利息收入	Interest income	—	7,800
費用與佣金收入	Fee and commission income	2,865	2,292
利息費用	Interest expense	1,377	1,832
費用與佣金支出	Fee and commission expense	3,296	3,296
客戶存款(vii)	Deposits from customers (note (vii))	175,252	145,755
其他負債	Other liabilities	49,648	46,665
客戶貸款和墊款	Receivables and other assets	65,817	64,713

註解：

(vii) 至報告期末，本行與附屬公司發生的存款為175,252仟澳門元(2016年為145,755仟澳門元)，實際有效年利率為0-1.45%(2016年為0-1.65%)。

Notes:

(vii) As at the end of the reporting period, the Bank's deposits from its subsidiaries amounted to MOP175,252,000 (2016: MOP145,755,000), which pays effective interest rates of 0% to 1.45% per annum as at the end of the reporting period (2016: 0% to 1.65% per annum).

母公司聯營公司的附屬公司

A subsidiary of an associate of the Ultimate holding company

		2017 澳門幣千元 MOP'000	2016 澳門幣千元 MOP'000
<b>集團及銀行</b>	<b>The Group and the Bank</b>		
利息收入	Interest income	10,916	5,723
客戶貸款和墊款	Loans and advances to customers (note (viii))	454,725	451,105

註解：

(viii) 至報告期末，本行對集團聯營公司的附屬公司的貸款和墊款收取的實際年利率是2.47%(2016：2.11%)。

Notes:

(viii) The Group's loans and advances to a subsidiary of an associate of the ultimate holding company earn effective interest rate of 2.47% per annum as at the end of the reporting period (2016: 2.11% per annum).

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主要管理人員

Key management personnel

		2017 澳門幣千元 MOP'000	2016 澳門幣千元 MOP'000
集團及銀行	The Group and the Bank		
利息收入	Interest income	226	114
利息支出	Interest expense	3,055	2,295
客戶存款	Deposits from customers (note (ix))	350,269	343,295
客戶貸款及墊款	Loans and advances to customers (note (x))	10,012	10,926

註解：

Notes:

(ix) 至報告期末，本行主要管理人員的存款總計350,269仟澳門元(2016：343,295仟澳門元)，支付實際年利率範圍從0%到4.125%(2016：0%至4.125%)。

(ix) As at the end of the reporting period, the Bank's deposits from key management personnel amounted to MOP350,269,000 (2016: MOP343,295,000), which pays effective interest rates of 0% to 4.125% per annum as at the end of the reporting period (2016: 0% to 4.125% per annum).

(x) 至報告期末，集團從主要管理人員的貸款和墊款收取的實際年利率範圍從2%至2.25%(2016：2%至2.5%)

(x) The Group's loans and advances to key management personnel earn effective interest rate of 2% to 2.25% per annum as at the end of the reporting period (2016: 2% to 2.5% per annum).

(b) 集團與銀行關鍵管理崗位員工薪酬：

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

		2017 澳門幣千元 MOP'000	2016 澳門幣千元 MOP'000
集團及銀行	The Group and the Bank		
短期僱員福利	Short-term employee benefits	32,735	30,294

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4. 其他營業收入

4. Other operating income

		集團 The Group		銀行 The Bank	
		2017	2016	2017	2016
		澳門幣千元 MOP'000	澳門幣千元 MOP'000	澳門幣千元 MOP'000	澳門幣千元 MOP'000
費用與傭金收入	Fee and commission income	1,550,979	1,405,361	1,519,661	1,374,437
費用與傭金支出	Fee and commission expense	(550,004)	(528,894)	(553,110)	(527,320)
費用與傭金收入淨額	Net fee and commission income	1,000,975	876,467	966,551	847,117
可供出售投資之股利收入	Dividend income from available-for-sale investments	2,761	2,521	2,761	2,521
外匯兌換淨(損失)/收益	Net losses from foreign exchange	(168,918)	(46,648)	(169,359)	(46,967)
處置可供出售投資淨收益	Net gains from disposal of available-for-sale investments	39,564	196,320	39,564	196,320
處置持有至到期投資淨收益	Net gains from disposal of held-to-maturity investments	—	14,214	—	14,214
衍生金融工具淨收益/(損失)	Net (losses)/gains arising from derivative financial instruments	(613)	1,020	(613)	1,020
處置固定資產損失	Losses on disposal of property, plant and equipment	(433)	(551)	(429)	(551)
租金收入	Rental income	2,843	2,791	—	—
其他	Others	30,792	25,120	30,794	25,050
		906,971	1,071,254	869,269	1,038,724

本行沒有從信託或其他同類活動中取得費用和傭金收入。

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

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5. 營業費用

5. Operating expenses

		集團 The Group		銀行 The Bank	
		2017	2016	2017	2016
		澳門幣千元 MOP'000	澳門幣千元 MOP'000	澳門幣千元 MOP'000	澳門幣千元 MOP'000
折舊	Depreciation	53,711	57,659	52,941	56,881
土地及樓宇之 經營租賃租金	Operating lease rentals on land and buildings	108,128	105,191	107,684	104,731
員工費用	Staff costs	450,386	381,746	442,922	375,245
養老金費用	Pension costs	15,221	14,870	14,940	14,613
專業費用	Professional fees	2,150	1,977	2,150	1,262
審計費用	Auditors' remuneration	2,978	2,745	2,588	2,376
其他營業費用	Other operating expenses	217,796	209,390	214,420	203,403
		850,370	773,578	837,645	758,511

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6. 資產減值準備

客戶貸款與墊款的減值準備的變化：

集團與銀行

6. Impairment allowance for impaired assets

Movements in impairment allowances on loans and advances to customers:

The Group and the Bank

		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
2017年01月01日	At 1 January 2017	210,850	48,984	259,834
計提減值損失	Charge for impairment losses	—	16,097	16,097
回撥的減值損失	Write-back of impairment losses	(18,140)	(8,952)	(27,092)
在損益表中列支的 減值準備	Impairment allowance (credited to)/charged to the income statement	(18,140)	7,145	(10,995)
已核銷的金額	Uncollectible amounts written off	—	(3,671)	(3,671)
2017年12月31日	At 31 December 2017	192,710	52,458	245,168
2016年01月01日	At 1 January 2016	190,380	38,746	229,126
計提減值損失	Charge for impairment losses	20,470	15,480	35,950
回撥的減值損失	Write-back of impairment losses	—	(2,298)	(2,298)
在損益表中列支的 減值準備	Impairment allowance charged to the income statement	20,470	13,182	33,652
已核銷的金額	Uncollectible amounts written off	—	(2,944)	(2,944)
2016年12月31日	At 31 December 2016	210,850	48,984	259,834



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## 7. 所得稅

本行本年的稅項支出包括澳門所得補充稅及海外間接所得稅/應交所得稅。澳門所得補充稅按估計應稅盈利以累計稅率計，最高可達12% (2016: 12%)。

## 7. Income tax

The Group's tax charge for the year includes provisions for Macau complementary tax and indirect tax paid/payable to overseas tax authorities. Macau complementary tax has been provided at 12% (2016: 12%) on the estimated taxable profits.

		集團 The Group		銀行 The Bank	
		2017 澳門幣千元 MOP'000	2016 澳門幣千元 MOP'000	2017 澳門幣千元 MOP'000	2016 澳門幣千元 MOP'000
本期稅項	Current tax	245,435	271,812	242,135	269,360
本期稅項 — 海外間接稅	Current tax — overseas indirect tax	12,113	4,915	12,113	4,915
遞延稅項	Deferred tax	42,464	5,781	42,464	5,674
本年稅項支出	Tax charge for the year	300,012	282,508	296,712	279,949

適用稅前利潤按法定稅率計算的稅項支出與有效稅率下稅項支出的對帳情況如下：

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

### 集團

### The Group

### 銀行

		2017 澳門幣千元 MOP'000	2016 澳門幣千元 MOP'000
稅前利潤	Profit before tax	2,613,445	2,537,947
適用稅率下之稅項	Tax at the applicable tax rate	313,473	304,408
不可扣除費用之稅收效應	Tax effect of non-deductible expenses	154	127
非應稅收入之稅收效應	Tax effect of non-taxable income	(881)	(1,399)
以往年度超額提取準備	Over-provision in prior years	(30,470)	(26,819)
海外間接所得稅	Overseas indirect tax	12,113	4,915
其他	Others	5,623	1,276
實際稅收支出	Actual tax expense	300,012	282,508

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銀行

The Bank

		2017 澳門幣千元 MOP'000	2016 澳門幣千元 MOP'000
稅前利潤	Profit before tax	2,585,205	2,516,302
適用稅率下之稅項	Tax at the applicable tax rate	310,153	301,884
不可扣除費用之稅收效應	Tax effect of non-deductible expenses	153	127
非應稅收入之稅收效應	Tax effect of non-taxable income	(850)	(1,371)
以往年度超額提取準備	Over-provision in prior years	(30,449)	(26,798)
海外間接所得稅	Overseas indirect tax	12,113	4,915
其他	Others	5,592	1,192
實際稅收支出	Actual tax expense	296,712	279,949

8. 拆放同業

拆放同業的款項適用的實際年利率範圍從0.55%到6.10%(2016年:0.25%至11.50%)。

8. Placements with other banks

Placements with other banks earned effective interest rates ranging from 0.55% to 6.10% (2016: 0.25% to 11.50%) per annum.

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9. 客戶貸款和墊款

客戶的貸款和墊款實際年利率範圍從0.30%至28.80%(2016年:0.49%至28.80%)。

9. Loans and advances to customers

Loans and advances to customers earned interest income at effective interest rates ranging from 0.30% to 28.80% (2016: 0.49% to 28.80%) per annum.

		集團 The Group	
		2017 澳門幣千元 MOP'000	2016 澳門幣千元 MOP'000
	附註 Note		
客戶貸款或墊款	Loans and advances to customers	159,681,298	131,218,301
商業票據	Trade bills	4,718,657	4,399,974
客戶貸款、墊款及商業票據總額	Gross loans, advances and trade bills to customers	164,399,955	135,618,275
應計利息	Accrued interest	733,389	561,750
		165,133,344	136,180,025
減：減值準備	Less: impairment allowances 6	(245,168)	(259,834)
		164,888,176	135,920,191

		銀行 The Bank	
		2017 澳門幣千元 MOP'000	2016 澳門幣千元 MOP'000
	附註 Note		
客戶貸款或墊款	Loans and advances to customers	159,681,298	131,218,301
商業票據	Trade bills	4,718,657	4,399,974
客戶貸款、墊款及商業票據總額	Gross loans, advances and trade bills to customers	164,399,955	135,618,275
應計利息	Accrued interest	733,389	561,750
		165,133,344	136,180,025
減：減值準備	Less: impairment allowances 6	(245,168)	(259,834)
		164,888,176	135,920,191

財務訊息披露(根據澳門財務報告準則) Financial Information Disclosure (in Accordance with MFRSs)(續 Continued)  
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客戶貸款、墊款及商業票據總額按用途分析如下：

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

		集團 The Group	
		2017 澳門幣千元 MOP'000	2016 澳門幣千元 MOP'000
工業、商業和 金融用途	Industrial, commercial and financial purposes	111,027,275	87,890,215
個人	Individual	48,654,023	43,328,086
貿易融資	Trade finance	4,718,657	4,399,974
客戶貸款、墊款及商業 票據總額	Gross loans and advances to customers and trade bills	164,399,955	135,618,275
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	202,691	139,691

		銀行 The Bank	
		2017 澳門幣千元 MOP'000	2016 澳門幣千元 MOP'000
工業、商業和 金融用途	Industrial, commercial and financial purposes	111,027,275	87,890,215
個人	Individual	48,654,023	43,328,086
貿易融資	Trade finance	4,718,657	4,399,974
客戶貸款、墊款及商業 票據總額	Gross loans and advances to customers and trade bills	164,399,955	135,618,275
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	202,691	139,691

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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。銀行在對減值貸款做專項評估時考慮抵押品的價值。在專項減值準備計提中，涉及的抵押物價值為1.67億澳門幣(2016年：0.98億澳門元)。當抵押物價值高於總墊款時，只有等於總墊款的那部份抵押物價值被考慮其中。

The collaterals that the Group held relating to the impaired loans mainly consisted of bank deposits and properties. The Group 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 MOP 167 million (2016: MOP98 million). Where collateral values are greater than gross advances, only the amount of collateral up to the gross loan and advance was included.

## 10. 持有至到期投資

## 10. Held-to-maturity investments

		集團 The Group		銀行 The Bank	
		2017 澳門幣千元 MOP'000	2016 澳門幣千元 MOP'000	2017 澳門幣千元 MOP'000	2016 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	5,737,169	1,797,243	5,689,843	1,749,774
— 存款證	— Certificate of deposits	5,338,687	—	5,338,687	—
— 政府債券	— Treasury bills	5,289,894	599,995	5,289,894	599,995
— 減：減值準備	— Less: impairment allowance	(72,787)	(78,045)	(72,787)	(78,045)
		16,292,963	2,319,193	16,245,637	2,271,724
按發行主體分析的持有至到期投資：	Held-to-maturity investments analysed by category of issuer as follows:				
政府債務證券	Government	5,289,894	599,995	5,289,894	599,995
公司類	Corporate entities	1,749,907	1,253,442	1,702,581	1,205,973
銀行及其他金融機構類	Banks and other financial institutions	9,253,162	465,756	9,253,162	465,756
		16,292,963	2,319,193	16,245,637	2,271,724

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11. 可供出售的投資

11. Available-for-sale investments

		集團與銀行 The Group and the Bank	
		2017 澳門幣千元 MOP'000	2016 澳門幣千元 MOP'000
<b>可供出售的投資</b>	<b>Available-for-sale</b>		
上市：	Quoted:		
— 債務類證券， 以公允價值計	— Debt securities, at fair value	26,897,781	21,181,633
非上市：	Unquoted:		
— 成本法計量的權益	— Equities, at cost	10,176	10,176
		26,907,957	21,191,809
<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	407,406	381,106
公司類	Corporate entities	11,136,488	11,734,823
銀行及其他金融機構類	Banks and other financial institutions	15,364,063	9,075,880
		26,907,957	21,191,809

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.

12. 附屬公司的權益

12. Interests in Subsidiaries

		銀行 The Bank	
		2017 澳門幣千元 MOP'000	2016 澳門幣千元 MOP'000
以成本計量之非上市股份	Unlisted shares, at cost	79,980	79,980



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附屬公司的詳情如下：

Particulars of the subsidiaries are as follows:

項目 Name	註冊成立地 Place of incorporation	已發行 普通股本面值 Nominal value of issued ordinary share capital	本行應佔股權百分比 Percentage of equity attributable to the Bank		主要業務 Principal activities
			直接 Direct	間接 indirect	
誠興創建有限公司 Seng Heng Development Company limited	香港 Hong Kong	港元 HKD2	100	—	持有物業 property holding
工銀澳門投資股份有限公司 ICBC (Macau) Capital limited	澳門 Macau	澳門元 MOP50,000,000	99.60	0.40	投資管理 investment management
工銀澳門退休基金管理股份有限公司 ICBC (Macau) pension fund Management Company Limited	澳門 Macau	澳門元 MOP30,000,000	99.93	0.07	退休基金管理 pension fund management

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13. 物業、辦公場所及設備

13. Property, plant and equipment

集團		The Group			
		土地及樓宇	傢俱及固定裝置	車輛與設備	合計
		Land and buildings	Furniture and fixtures	Motor vehicles and equipment	Total
		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
<b>成本：</b>	<b>Cost:</b>				
2017年01月01日	At 1 January 2017	214,029	184,613	211,526	610,168
添置	Additions	—	30,398	51,083	81,481
處置	Disposals	—	(4,363)	(16,818)	(21,181)
2017年12月31日	At 31 December 2017	214,029	210,648	245,791	670,468
<b>累計折舊：</b>	<b>Accumulated depreciation:</b>				
2017年01月01日	At 1 January 2017	74,007	98,049	154,379	326,435
年內計提	Depreciation provided during the year	3,987	18,855	30,152	52,994
出售轉回	Disposals	—	(3,831)	(12,491)	(16,322)
2017年12月31日	At 31 December 2017	77,994	113,073	172,040	363,107
<b>賬面淨額：</b>	<b>Net carrying amount:</b>				
2017年12月31日	At 31 December 2017	136,035	97,575	73,751	307,361

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

財務報告 Financial Statements (續 Continued)

合併財務報告附註 Notes to the Consolidated Financial Statements (續 Continued) 二零一七年十二月三十一日 31 December 2017

銀行

The Bank

		土地及樓宇	傢俱及 固定裝置	車輛與 設備 Motor	合計
		Land and buildings	Furniture and fixtures	vehicles and equipment	Total
		澳門幣千元 MOP'000	澳門幣千元 MOP'000	澳門幣千元 MOP'000	澳門幣千元 MOP'000
<b>成本：</b>	<b>Cost:</b>				
2017年01月01日	At 1 January 2017	214,029	183,932	209,808	607,769
添置	Additions	—	30,360	51,064	81,424
處置	Disposals	—	(4,356)	(16,811)	(21,167)
2017年12月31日	At 31 December 2017	214,029	209,936	244,061	668,026
<b>累計折舊：</b>	<b>Accumulated depreciation:</b>				
2017年01月01日	At 1 January 2017	74,007	97,512	152,704	324,223
年內計提	Depreciation provided during the year	3,987	18,828	30,126	52,941
出售轉回	Disposals	—	(3,828)	(12,485)	(16,313)
2017年12月31日	At 31 December 2017	77,994	112,512	170,345	360,851
<b>賬面淨額：</b>	<b>Net carrying amount:</b>				
2017年12月31日	At 31 December 2017	136,035	97,424	73,716	307,175

財務訊息披露(根據澳門財務報告準則) Financial Information Disclosure (in Accordance with MFRSs)(續 Continued)  
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合併財務報告附註 Notes to the Consolidated Financial Statements (續 Continued) 二零一七年十二月三十一日 31 December 2017

集團	The Group				
		土地及樓宇	傢俱及 固定裝置	車輛與 設備 Motor	合計
		Land and buildings	Furniture and fixtures	vehicles and equipment	Total
		澳門幣千元 MOP'000	澳門幣千元 MOP'000	澳門幣千元 MOP'000	澳門幣千元 MOP'000
<b>成本：</b>	<b>Cost:</b>				
2016年01月01日	At 1 January 2016	214,029	179,024	190,167	583,220
添置	Additions	—	26,776	24,041	50,817
處置	Disposals	—	(21,187)	(2,682)	(23,869)
2016年12月31日	At 31 December 2016	214,029	184,613	211,526	610,168
<b>累計折舊：</b>	<b>Accumulated depreciation:</b>				
2016年01月01日	At 1 January 2016	70,020	96,965	125,697	292,682
年內計提	Depreciation Provided during the year	3,987	21,994	30,961	56,942
出售轉回	Disposals	—	(20,910)	(2,279)	(23,189)
2016年12月31日	At 31 December 2016	74,007	98,049	154,379	326,435
<b>賬面淨額：</b>	<b>Net carrying amount:</b>				
2016年12月31日	At 31 December 2016	140,022	86,564	57,147	283,733

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

財務報告 Financial Statements (續 Continued)

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		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>				
2016年01月01日	At 1 January 2016	214,029	178,344	188,493	580,866
添置	Additions	—	26,775	23,994	50,769
處置	Disposals	—	(21,187)	(2,679)	(23,866)
2016年12月31日	At 31 December 2016	214,029	183,932	209,808	607,769
<b>累計折舊：</b>	<b>Accumulated depreciation:</b>				
2016年01月01日	At 1 January 2016	70,020	96,457	124,050	290,527
年內計提	Depreciation Provided during the year	3,987	21,962	30,932	56,881
出售轉回	Disposals	—	(20,907)	(2,278)	(23,185)
2016年12月31日	At 31 December 2016	74,007	97,512	152,704	324,223
<b>賬面淨額：</b>	<b>Net carrying amount:</b>				
2016年12月31日	At 31 December 2016	140,022	86,420	57,104	283,546

集團及銀行的土地及樓宇按地理位置分析如下：

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

集團與銀行 The Group and the Bank		2017 澳門幣千元 MOP'000	2016 澳門幣千元 MOP'000
澳門	Macau	136,035	140,022

財務訊息披露(根據澳門財務報告準則) Financial Information Disclosure (in Accordance with MFRSs)(續 Continued)  
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合併財務報告附註 Notes to the Consolidated Financial Statements (續 Continued) 二零一七年十二月三十一日 31 December 2017

14. 投資性房地產

14. Investment property

		集團 The Group 澳門幣千元 MOP'000
<b>成本：</b>	<b>Cost:</b>	
2016年1月1日， 2016年12月31日以及 2017年12月31日	At 1 January 2016, 31 December 2016 and 31 December 2017	67,943
<b>累計折舊：</b>	<b>Accumulated depreciation:</b>	
2017年01月01日	At 1 January 2017	14,101
本年計提折舊	Depreciation provided during the year	717
2017年12月31日	At 31 December 2017	14,818
2016年01月01日	At 1 January 2016	13,384
本年計提折舊	Depreciation provided during the year	717
2016年12月31日	At 31 December 2016	14,101
<b>賬面淨額：</b>	<b>Net carrying amount:</b>	
2017年12月31日	At 31 December 2017	53,125
2016年12月31日	At 31 December 2016	53,842

該投資性房地座位於香港，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。2017年12月31日的公允價值為83,991,000澳門元(2016年為85,541,000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 December 2017 was MOP83,991,000 (2016: MOP85,541,000).



財務訊息披露(根據澳門財務報告準則) Financial Information Disclosure (in Accordance with MFRSs)(續 Continued)  
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合併財務報告附註 Notes to the Consolidated Financial Statements (續 Continued) 二零一七年十二月三十一日 31 December 2017

15. 同業存款

15. Deposits from banks

		集團與銀行 The Group and the Bank	
		2017 澳門幣千元 MOP'000	2016 澳門幣千元 MOP'000
貨幣市場票據和銀行結餘	Money market acceptances and bank balances	14,041,243	14,158,513

16. 客戶存款

16. Deposits from customers

		集團 The Group		銀行 The Bank	
		2017 澳門幣千元 MOP'000	2016 澳門幣千元 MOP'000	2017 澳門幣千元 MOP'000	2016 澳門幣千元 MOP'000
活期存款及往來賬戶	Demand deposits and current accounts	11,230,239	8,249,659	11,280,170	8,276,142
儲蓄存款	Savings deposits	23,634,689	25,794,865	23,635,080	25,795,323
定期及通知存款	Time and call deposits	142,408,962	126,854,402	142,533,892	126,973,216
		177,273,890	160,898,926	177,449,142	161,044,681

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%至7% (2016年：0%至7%)。

All deposits from customers are measured at amortised cost. The interest-bearing deposits from customers bear effective interest rates ranging from 0 % to 7% (2016: 0% to 7%) per annum.

財務訊息披露(根據澳門財務報告準則) Financial Information Disclosure (in Accordance with MFRSs)(續 Continued)  
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17. 遞延稅項

遞延稅項資產／(負債)

遞延稅項資產及負債本年變動情況如下：

集團	The Group	金融資產的 減值準備 Impairment allowance on financial assets 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	海外代扣 所得稅 Overseas withholding tax 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
2017年01月01日	At 1 January 2017	(139,948)	38,960	118,304	(10,805)	6,511
收益表遞延稅項應計額	Deferred tax charged to the income statement during the year	(37,641)	—	(737)	(4,086)	(42,464)
本年股權遞延稅項應計額	Deferred tax credited to the equity during the year	—	18,562	—	—	18,562
2017年12月31日	At 31 December 2017	(177,589)	57,522	117,567	(14,891)	(17,391)
銀行	The Bank					
2017年01月01日	At 1 January 2017	(139,948)	38,960	118,304	(8,786)	8,530
本年收益表遞延稅項應計額	Deferred tax charged to the income statement during the year	(37,641)	—	(737)	(4,086)	(42,464)
本年股權遞延稅項應計額	Deferred tax credited to the equity during the year	—	18,562	—	—	18,562
2017年12月31日	At 31 December 2017	(177,589)	57,522	117,567	(12,872)	(15,372)

17. Deferred tax

Deferred tax assets and liabilities

The movements in deferred tax assets/(liabilities) during the year are as follows:

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

合併財務報告附註 Notes to the Consolidated Financial Statements (續 Continued) 二零一七年十二月三十一日 31 December 2017

集團	The Group	金融資產的 減值準備	可供出售投資 重估準備	海外預扣 所得稅	稅項加速 轉銷	合計
		Impairment allowance on financial assets	Revaluation reserve of available-for-sale investments	Overseas withholding tax	Accelerated tax depreciation	Total
		澳門幣千元 MOP'000	澳門幣千元 MOP'000	澳門幣千元 MOP'000	澳門幣千元 MOP'000	澳門幣千元 MOP'000
2016年01月01日	At 1 January 2016	(133,251)	129	128,276	(8,040)	(12,886)
本年收益表遞延稅項應計額	Deferred tax charged to the income statement during the year	(6,697)	—	(9,972)	(2,765)	(19,434)
本年股權遞延稅項應計額	Deferred tax credited to the equity during the year	—	38,831	—	—	38,831
2016年12月31日	At 31 December 2016	(139,948)	38,960	118,304	(10,805)	6,511
銀行	The Bank					
2016年01月01日	At 1 January 2016	(133,251)	129	128,276	(6,128)	(10,974)
本年收益表遞延稅項應計額	Deferred tax charged to the income statement during the year	(6,697)	—	(9,972)	(2,658)	(19,327)
本年股權遞延稅項應計額	Deferred tax credited to the equity during the year	—	38,831	—	—	38,831
2016年12月31日	At 31 December 2016	(139,948)	38,960	118,304	(8,786)	8,530

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

18. Share capital

(a) 股本

(a) Share Capital

		2017 澳門幣千元 MOP'000	2016 澳門幣千元 MOP'000
<b>法定：</b>	<b>Authorised:</b>		
一百萬股，每股 1,000 元澳門元	1,000,000 shares of MOP1,000 each	1,000,000	1,000,000
<b>已發行並已繳足：</b>	<b>Issued and fully paid:</b>		
1月1日 588,920 股 (2016:588,920 股)， 每股 1,000 元澳門元	588,920 (2016: 588,920) shares of MOP1,000 each at 1 January	588,920	588,920
12月31日 588,920 股 (2016:588,920 股)， 每股 1,000 元澳門元	588,920 (2016: 588,920) shares of MOP1,000 each at 31 December	588,920	588,920

(b) 股息

(b) Dividends

		集團與銀行 The Group and the Bank	
		2017 澳門幣千元 MOP'000	2016 澳門幣千元 MOP'000
本年度支付前財政年度已 批核之最終股息	Final dividend in respect of the previous financial year, approved and paid during the following financial period	223,635	209,988

財務訊息披露(根據澳門財務報告準則) Financial Information Disclosure (in Accordance with MFRSs)(續 *Continued*)  
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## 19. 法定準備金

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

## 19. Legal reserve

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

## 20. 或有負債

## 20. Contingent liabilities

		集團與銀行	
		The Group and the Bank	
		2017	2016
		澳門幣千元	澳門幣千元
		MOP'000	MOP'000
未提款的貸款承諾	Undrawn loan commitments	45,623,576	31,659,809
保函	Guarantees	1,936,844	1,092,669
為客戶開立信用證而承擔的債務	Liabilities under letters of credit on behalf of customers	392,829	575,080
		47,953,249	33,327,558

財務訊息披露(根據澳門財務報告準則) Financial Information Disclosure (in Accordance with MFRSs)(續 Continued)  
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21. 營運租賃安排

(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14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2017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：

21. Operating lease arrangements

(a) As lessor

The Group leases its investment property (note 14) 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 2017, the Group had total future minimum lease receivables under a non-cancellable operating lease with its tenant falling due as follows:

		集團 The Group	
		2017 澳門幣千元 MOP'000	2016 澳門幣千元 MOP'000
1年以內	Within one year	1,421	2,843
第2年	In the second year	—	1,421
		1,421	4,264



財務訊息披露(根據澳門財務報告準則) Financial Information Disclosure (in Accordance with MFRSs)(續 Continued)  
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合併財務報告附註 Notes to the Consolidated Financial Statements (續 Continued) 二零一七年十二月三十一日 31 December 2017

(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 and the Bank had total future commitments of lease payments under non-cancellable operating leases with its tenants falling due as follows:

		集團與銀行 The Group and the Bank	
		2017 澳門幣千元 MOP'000	2016 澳門幣千元 MOP'000
1年以內	Within one year	112,632	99,835
1-5年(含)	In between one to five years	221,390	227,863
5年以上	After five years	24,150	30,789
		358,172	358,487

22. 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。

22. 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(根據澳門財務報告準則) Financial Information Disclosure (in Accordance with MFRSs)(續 Continued)  
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集團與銀行

The Group and the Bank

		2017			
		合約標的金額	資產	合約標的金額	負債
		Notional		Notional	
		amount	Assets	amount	Liabilities
		澳門元千元	澳門元千元	澳門元千元	澳門元千元
		MOP'000	MOP'000	MOP'000	MOP'000
外匯合約	Foreign exchange contracts				
遠期合約	Forward contracts	3,566,034	169,284	5,208,612	165,481
貨幣掉期	Currency swaps	32,672,939	122,597	54,792,205	407,297
		36,238,973	291,881	60,000,817	572,778
利率合約	Interest rate contracts				
利率掉期	Interest rate swaps	940,270	3,013	386,486	1,172
		37,179,243	294,894	60,387,303	573,950
		2016			
		合約標的金額	資產	合約標的金額	負債
		Notional		Notional	
		amount	Assets	amount	Liabilities
		澳門元千元	澳門元千元	澳門元千元	澳門元千元
		MOP'000	MOP'000	MOP'000	MOP'000
外匯合約	Foreign exchange contracts				
遠期合約	Forward contracts	4,415,480	181,478	5,659,595	177,674
貨幣掉期	Currency swaps	33,252,357	403,475	7,279,603	72,984
		37,667,837	584,953	12,939,198	250,658
利率合約	Interest rate contracts				
利率掉期	Interest rate swaps	159,246	2,121	39,939	1,387
		37,827,083	587,074	12,979,137	252,045

財務訊息披露(根據澳門財務報告準則) Financial Information Disclosure (in Accordance with MFRSs)(續 *Continued*)  
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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 Group 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 Group's exposure under derivative contracts is closely monitored as part of the overall management of its market risk.

### 23. 已發行債務及借入資金

### 23. Debt issued

		集團與銀行 The Group and the Bank	
		2017 澳門幣千元 MOP'000	2016 澳門幣千元 MOP'000
浮息票據	Variable coupon rate notes	1,166,990	1,166,990
定息票據	Fixed coupon rate notes	6,956,097	6,899,949
		8,123,087	8,066,939

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.

財務訊息披露(根據澳門財務報告準則) Financial Information Disclosure (in Accordance with MFRSs)(續 *Continued*)  
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24. 已發行存款證

24. Certificates of deposit issued

		集團與銀行 The Group and the Bank	
		2017 澳門幣千元 MOP'000	2016 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	6,015,026	3,460,650
3 個月以上 1 年以內	1 year or less but over 3 months	2,418,646	1,219,165
		8,433,672	4,679,815

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.

財務訊息披露(根據澳門財務報告準則) Financial Information Disclosure (in Accordance with MFRSs)(續 *Continued*)  
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未經審計的補充信息

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。

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，同業及客戶存款，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(m)中列明。

Unaudited supplementary information

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. 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, 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 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(m) to the financial statements.

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(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)

集團

(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)

The Group

		2017					
		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	3,819	3,053	260	248	225	7,605
拆放同業	Placements with other banks	—	5,916	6,587	826	—	13,329
客戶貸款與墊款	Loans and advances to customers	19,003	98,833	24,771	15,732	6,549	164,888
可供出售投資	Available-for-sale investments	2	9	22,984	3,913	—	26,908
持有至到期投資	Held-to-maturity investments	2,200	8,429	5,565	99	—	16,293
衍生金融資產	Derivative financial assets	292	1	2	—	—	295
應收款及其他資產	Receivables and other assets	239	719	325	106	—	1,389
		25,555	116,960	60,494	20,924	6,774	230,707



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

財務報告 Financial Statements (續 Continued)

合併財務報告附註 Notes to the Consolidated Financial Statements (續 Continued) 二零一七年十二月三十一日 31 December 2017

		2017					
		澳門元 MOP	港元 HKD	美元 USD	人民幣 RMB	其他 Others	總計 Total
<b>負債</b>	<b>Liabilities</b>						
客戶存款	Deposits from customers	23,633	112,365	28,006	9,851	3,419	177,274
同業存放	Deposits from banks	98	5,210	2,016	6,717	—	14,041
衍生金融負債	Derivative financial liabilities	573	—	1	—	—	574
已發行債券	Debts issued	—	1,527	6,596	—	—	8,123
已發行存款證	Certificates of deposit issued	—	2,595	5,839	—	—	8,434
其他負債	Other liabilities	383	816	177	127	186	1,689
		24,687	122,513	42,635	16,695	3,605	210,135
淨頭寸	Net position	868	(5,553)	17,859	4,229	3,169	20,572
遠期外匯互換合約淨頭寸	Forward foreign exchange contracts net notional position	(847)	25,568	(17,455)	(4,369)	(3,198)	(301)

銀行

The Bank

		2017					
		澳門元 MOP	港元 HKD	美元 USD	人民幣 RMB	其他 Others	總計 Total
<b>資產</b>	<b>Assets</b>						
現金與銀行存款及存放貨幣	Cash and balances with banks and deposits with monetary authority	3,819	3,053	260	248	225	7,605
拆放同業	Placements with other banks	—	5,916	6,587	826	—	13,329
客戶貸款與墊款	Loans and advances to customers	19,003	98,833	24,771	15,732	6,549	164,888
可供出售投資	Available-for-sale investments	2	9	22,984	3,913	—	26,908
持有至到期投資	Held-to-maturity investments	2,200	8,429	5,518	99	—	16,246
衍生金融資產	Derivative financial assets	292	1	2	—	—	295
應收款及其他資產	Receivables and other assets	306	719	325	106	—	1,456
		25,622	116,960	60,447	20,924	6,774	230,727

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

財務報告 Financial Statements (續 Continued)

合併財務報告附註 Notes to the Consolidated Financial Statements (續 Continued) 二零一七年十二月三十一日 31 December 2017

		2017					
		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	23,720	112,447	28,012	9,851	3,419	177,449
同業存放	Deposits from banks	98	5,210	2,016	6,717	—	14,041
衍生金融負債	Derivative financial liabilities	573	—	1	—	—	574
已發行債券	Debts issued	—	1,527	6,596	—	—	8,123
已發行存款證	Certificates of deposit issued	—	2,595	5,839	—	—	8,434
其他負債	Other liabilities	404	816	177	127	186	1,710
		24,795	122,595	42,641	16,695	3,605	210,331
淨頭寸	Net position	827	(5,635)	17,806	4,229	3,169	20,396
遠期外匯互換合約淨頭寸	Forward foreign exchange contracts net notional position	(847)	25,568	(17,455)	(4,369)	(3,198)	(301)

集團

The Group

		2016					
		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	3,218	2,821	399	256	338	7,032
拆放同業	Placements with other banks	—	15,131	24,379	260	—	39,770
客戶貸款與墊款	Loans and advances to customers	16,730	80,041	21,751	13,349	4,049	135,920
可供出售投資	Available-for-sale investments	2	61	17,427	3,702	—	21,192
持有至到期投資	Held-to-maturity investments	600	—	985	734	—	2,319
衍生金融資產	Derivative financial assets	585	2	—	—	—	587
應收款及其他資產	Receivables and other assets	217	563	282	111	893	2,066
		21,352	98,619	65,223	18,412	5,280	208,886

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		2016					
		澳門元 MOP	港元 HKD	美元 USD	人民幣 RMB	其他 Others	總計 Total
<b>負債</b>	<b>Liabilities</b>						
客戶存款	Deposits from customers	19,755	91,328	36,242	12,277	1,297	160,899
同業存放	Deposits from banks	210	12,394	402	1,153	—	14,159
衍生金融負債	Derivative financial liabilities	251	—	1	—	—	252
已發行債券	Debts issued	—	1,527	6,540	—	—	8,067
已發行存款證	Certificates of deposit issued	—	2,371	2,309	—	—	4,680
其他負債	Other liabilities	269	647	136	232	903	2,187
		20,485	108,267	45,630	13,662	2,200	190,244
淨頭寸	Net position	867	(9,648)	19,593	4,750	3,080	18,642
遠期外匯互換合約淨頭寸	Forward foreign exchange contracts net notional position	(1,175)	27,646	(18,228)	(4,837)	(3,099)	307

銀行

The Bank

		2016					
		澳門元 MOP	港元 HKD	美元 USD	人民幣 RMB	其他 Others	總計 Total
<b>資產</b>	<b>Assets</b>						
現金與銀行存款及存放貨幣	Cash and balances with banks and deposits with monetary authority	3,218	2,821	399	256	338	7,032
當局存款		—	15,131	24,379	260	—	39,770
拆放同業	Placements with other banks	16,730	80,041	21,751	13,349	4,049	135,920
客戶貸款與墊款	Loans and advances to customers	2	61	17,427	3,702	—	21,192
可供出售投資	Available-for-sale investments	600	—	937	735	—	2,272
持有至到期投資	Held-to-maturity investments	585	2	—	—	—	587
衍生金融資產	Derivative financial assets	208	633	281	111	893	2,126
應收款及其他資產	Receivables and other assets	21,343	98,689	65,174	18,413	5,280	208,899

財務訊息披露(根據澳門財務報告準則) Financial Information Disclosure (in Accordance with MFRSs)(續 Continued)  
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		2016					
		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	19,819	91,405	36,247	12,277	1,297	161,045
同業存放	Deposits from banks	210	12,394	402	1,153	—	14,159
衍生金融負債	Derivative financial liabilities	251	—	1	—	—	252
已發行債券	Debts issued	—	1,527	6,540	—	—	8,067
已發行存款證	Certificates of deposit issued	—	2,371	2,309	—	—	4,680
其他負債	Other liabilities	279	655	136	232	903	2,205
		20,559	108,352	45,635	13,662	2,200	190,408
淨頭寸	Net position	784	(9,663)	19,539	4,751	3,080	18,491
遠期外匯互換合約淨頭寸	Forward foreign exchange contracts net notional position	(1,175)	27,646	(18,228)	(4,837)	(3,099)	307

敏感度分析

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

Sensitivity analysis

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

財務訊息披露(根據澳門財務報告準則) Financial Information Disclosure (in Accordance with MFRSs)(續 Continued)  
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合併財務報告附註 Notes to the Consolidated Financial Statements (續 Continued) 二零一七年十二月三十一日 31 December 2017

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。

The following table demonstrates the sensitivity at the end of the reporting period to a reasonably possible change in the RMB exchange rate, with all other variable held constant, on the Group's and the Bank's profit before tax (due to changes in the fair value of monetary assets and liabilities) and equity (due to changes in the fair value of available-for-sale investments).

稅前利潤增加/(減少)

Increase/(decrease) in profit before tax

人民幣匯率變化 Change in RMB exchange rate			集團		銀行	
			The Group		The Bank	
			2017	2016	2017	2016
			澳門幣百萬元 MOP million	澳門幣百萬元 MOP million	澳門幣百萬元 MOP million	澳門幣百萬元 MOP million
若澳門元對人民 幣升值	If the MOP Strengthens against the RMB	5%	16	52	16	52
若澳門元對人民 幣貶值	If the MOP weakens against the RMB	(5%)	(16)	(52)	(16)	(52)

權益增加/(減少)

Increase/(decrease) in equity

			人民幣匯率變化	集團	銀行	
			Change in RMB			
			exchange rate	The Group	The Bank	
				2017	2016	2017
			澳門幣百萬元	澳門幣百萬元	澳門幣百萬元	澳門幣百萬元
			MOP million	MOP million	MOP million	MOP million
若澳門元對人民	If the MOP Strengthens					
幣升值	against the RMB	5%	196	185	196	185
若澳門元對人民	If the MOP weakens					
幣貶值	against the RMB	(5%)	(196)	(185)	(196)	(185)

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

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。

(ii) Interest rate risk

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

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

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



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

合併財務報告附註 Notes to the Consolidated Financial Statements (續 Continued) 二零一七年十二月三十一日 31 December 2017

基點變動 Changes in basis points	預期淨利息收入變動 Change in projected net interest income	
	集團 The Group 澳門幣千元 MOP'000	銀行 The Bank 澳門幣千元 MOP'000
<b>2017</b>		
+50	136,720	135,856
-50	(136,720)	(135,856)
<b>2016</b>		
+50	(95,496)	(94,899)
-50	95,496	94,899

(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周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(根據澳門財務報告準則) Financial Information Disclosure (in Accordance with MFRSs)(續 Continued)  
財務報告 Financial Statements (續 Continued)

合併財務報告附註 Notes to the Consolidated Financial Statements (續 Continued) 二零一七年十二月三十一日 31 December 2017

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：

(等值澳門幣百萬元)

集團

An analysis of the maturity profile of the Group's  
assets, liabilities, contingent liabilities and  
undrawn loan commitments is as follows:

(Equivalent in MOP million)

The Group

		2017				
		少於三個月	3 至 12 個月	1-5 年	長於 5 年	不定期
		Less than	More than	More than	Over	Undated
		3 months	3 months	1 year and	5 years	Total
		and up to	and up to	up to 5 years		
		12 months	12 months			
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	7,605	—	—	—	7,605
拆放同業	Placements with other banks	13,329	—	—	—	13,329
客戶貸款與墊款	Loans and advances to customers	19,578	21,641	68,011	55,899	164,888
可供出售投資	Available-for-sale investments	—	1,767	24,838	293	26,908
持有至到期投資	Held-to-maturity investments	5,291	6,101	4,854	—	16,246
衍生金融資產	Derivative financial assets	266	26	3	—	295
應收款及其他資產	Receivables and other assets	674	65	—	—	1,455
		46,743	29,600	97,706	56,192	230,726
負債	Liabilities					
客戶存款	Deposits from customers	138,215	37,692	1,367	—	177,274
同業存放	Deposits from banks	7,868	6,173	—	—	14,041
衍生金融負債	Derivative financial liabilities	517	56	1	—	574
已發行債券	Debt issued	—	—	—	8,123	8,123
已發行存款證	Certificates of deposit issues	6,015	2,419	—	—	8,434
其他負債	Other liabilities	464	218	11	4	1,689
		153,079	46,558	1,379	8,127	210,135
淨頭寸	Net (liabilities)/assets					
		(106,336)	(16,958)	96,327	48,065	20,591
或有負債	Contingent liabilities	407	338	60	4	2,330
未提款承諾	Undrawn loan commitments	10,182	2,892	20,164	12,386	45,624
總或有負債及承諾	Total contingent liabilities and commitments	10,589	3,230	20,224	12,390	47,954

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

財務報告 Financial Statements (續 Continued)

合併財務報告附註 Notes to the Consolidated Financial Statements (續 Continued) 二零一七年十二月三十一日 31 December 2017

銀行

The Bank

		2017				
		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
		總計				
		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	7,605	—	—	—	—
拆放同業	Placements with other banks	13,329	—	—	—	—
客戶貸款與墊款	Loans and advances to customers	19,578	21,641	68,011	55,899	(241)
可供出售投資	Available-for-sale investments	—	1,767	24,838	293	10
持有至到期投資	Held-to-maturity investments	5,290	6,124	4,879	—	—
衍生金融資產	Derivative financial assets	266	26	3	—	—
應收款及其他資產	Receivables and other assets	674	65	—	—	650
		46,742	29,623	97,731	56,192	419
<b>負債</b>	<b>Liabilities</b>					
客戶存款	Deposits from customers	138,363	37,719	1,367	—	—
同業存放	Deposits from banks	7,868	6,173	—	—	—
衍生金融負債	Derivative financial liabilities	517	56	1	—	—
已發行債券及借入資金	Debt issued and borrowed funds	—	—	—	8,123	—
已發行存款證	Certificates of deposit issues	6,015	2,419	—	—	—
其他負債	Other liabilities	464	218	11	4	1,012
		153,227	46,585	1,379	8,127	1,012
<b>淨頭寸</b>	<b>Net (liabilities)/assets</b>	(106,485)	(16,962)	96,352	48,065	(593)
或有負債	Contingent liabilities	407	338	60	4	1,521
未提款承諾	Undrawn loan commitments	10,182	2,892	20,164	12,386	—
總或有負債及承諾	Total contingent liabilities and commitments	10,589	3,230	20,224	12,390	1,521

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

財務報告 Financial Statements (續 Continued)

合併財務報告附註 Notes to the Consolidated Financial Statements (續 Continued) 二零一七年十二月三十一日 31 December 2017

集團

The Group

		2016					
		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
<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	7,032	—	—	—	—	7,032
拆放同業	Placements with other banks	39,770	—	—	—	—	39,770
客戶貸款與墊款	Loans and advances to customers	17,579	12,880	50,672	55,043	(254)	135,920
可供出售投資	Available-for-sale investments	1,827	1,754	17,369	232	10	21,192
持有至到期投資	Held-to-maturity investments	1,268	423	628	—	—	2,319
衍生金融資產	Derivative financial assets	196	389	2	—	—	587
應收款及其他資產	Receivables and other assets	1,569	60	—	—	437	2,066
		69,241	15,506	68,671	55,275	193	208,886
<b>負債</b>	<b>Liabilities</b>						
客戶存款	Deposits from customers	130,664	29,040	504	—	691	160,899
同業存放	Deposits from banks	13,087	1,072	—	—	—	14,159
衍生金融負債	Derivative financial liabilities	25	226	1	—	—	252
已發行債券	Debt issued	—	—	—	8,067	—	8,067
已發行存款證	Certificates of deposit issues	3,461	1,219	—	—	—	4,680
其他負債	Other liabilities	389	185	1	—	1,612	2,187
		147,626	31,742	506	8,067	2,303	190,244
<b>淨頭寸</b>	<b>Net (liabilities)/assets</b>	(78,385)	(16,236)	68,165	47,208	(2,110)	18,642
或有負債	Contingent liabilities	438	409	131	4	686	1,668
未提款承諾	Undrawn loan commitments	7,106	5,270	12,480	6,804	—	31,660
總或有負債及承諾	Total contingent liabilities and commitments	7,544	5,679	12,611	6,808	686	33,328

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

合併財務報告附註 Notes to the Consolidated Financial Statements (續 Continued) 二零一七年十二月三十一日 31 December 2017

銀行		The Bank					
		2016					
		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
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	7,032	—	—	—	—	7,032
拆放同業	Placements with other banks	39,770	—	—	—	—	39,770
客戶貸款與墊款	Loans and advances to customers	17,579	12,880	50,672	55,043	(254)	135,920
可供出售投資	Available-for-sale investments	1,827	1,754	17,369	232	10	21,192
持有至到期投資	Held-to-maturity investments	1,268	423	581	—	—	2,272
衍生金融資產	Derivative financial assets	196	389	2	—	—	587
應收款及其他資產	Receivables and other assets	1,569	60	—	—	497	2,126
		69,241	15,506	68,624	55,275	253	208,899
-----							
負債		Liabilities					
客戶存款	Deposits from customers	130,792	29,058	504	—	691	161,045
同業存放	Deposits from banks	13,087	1,072	—	—	—	14,159
衍生金融負債	Derivative financial liabilities	25	226	1	—	—	252
已發行債券	Debt issued	—	—	—	8,067	—	8,067
已發行存款證	Certificates of deposit issues	3,461	1,219	—	—	—	4,680
其他負債	Other liabilities	389	185	1	—	1,630	2,205
		147,754	31,760	506	8,067	2,321	190,408
-----							
淨頭寸	Net (liabilities)/assets	(78,513)	(16,254)	68,118	47,208	(2,068)	18,491
-----							
或有負債	Contingent liabilities	438	409	131	4	686	1,668
未提款承諾	Undrawn loan commitments	7,106	5,270	12,480	6,804	—	31,660
-----							
總或有負債及承諾	Total contingent liabilities and commitments	7,544	5,679	12,611	6,808	686	33,328

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

財務報告 Financial Statements (續 Continued)

合併財務報告附註 Notes to the Consolidated Financial Statements (續 Continued) 二零一七年十二月三十一日 31 December 2017

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。

(等值澳門幣百萬元)

The table below presents the cash flow payables by the Group under non-derivative financial liabilities that will be settled on a net basis and derivative financial instruments that will be settled on gross and net basis respectively 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.

(Equivalent in MOP million)

**The Group**

		2017					
		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	138,616	37,871	1,372	—	—	177,859
同業存放	Deposits from banks	7,875	6,181	—	—	—	14,056
已發行債務與已發行存款證	Debt and certificates of deposit issued	6,090	2,663	1,096	10,485	—	20,334
總負債	Total liabilities	152,581	46,715	2,468	10,485	—	212,249
<b>衍生品現金流</b>		<b>Derivatives cash flow</b>					
以淨額結算的衍生金融工具	Derivative financial instruments Settled on net basis:						
總流入	— Total inflow	1	3	4	—	—	8
總流出	— Total outflow	1	—	3	—	—	4
以總額結算的衍生金融工具	Derivative financial instruments Settled on gross basis:						
總流入	— Total inflow	60,173	13,039	906	—	—	74,118
總流出	— Total outflow	59,839	12,977	906	—	—	73,722



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

合併財務報告附註 Notes to the Consolidated Financial Statements (續 Continued) 二零一七年十二月三十一日 31 December 2017

銀行

The Bank

		2017					
		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	138,763	37,899	1,372	—	—	178,034
同業存放	Deposits from banks	7,875	6,181	—	—	—	14,056
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	6,090	2,663	1,096	10,485	—	20,334
總負債	Total liabilities	152,728	46,743	2,468	10,485	—	212,424
<b>衍生品現金流</b>		<b>Derivatives cash flow</b>					
以淨額結算的衍生 金融工具	Derivative financial instruments Settled on net basis:						
總流入	— Total inflow	1	3	4	—	—	8
總流出	— Total outflow	1	—	3	—	—	4
以總額結算的衍生 金融工具	Derivative financial instruments Settled on gross basis:						
總流入	— Total inflow	60,173	13,039	906	—	—	74,118
總流出	— Total outflow	59,839	12,977	906	—	—	73,722

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

合併財務報告附註 Notes to the Consolidated Financial Statements (續 Continued) 二零一七年十二月三十一日 31 December 2017

集團

The Group

		2016					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
客戶存款	Deposits from customers	131,006	29,214	505	—	691	161,416
同業存放	Deposits from banks	13,089	1,112	122	46	—	14,369
已發行債務與已發行存款證	Debt issued and certificates of deposit issued	3,514	1,443	1,072	10,615	—	16,644
總負債	Total liabilities	147,609	31,769	1,699	10,661	691	192,429

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	—	1	5	—	—	6
總流出	— Total outflow	—	—	3	—	—	3
以總額結算的衍生 金融工具	Derivative financial instruments Settled on gross basis:						
總流入	— Total inflow	28,203	14,413	7,990	—	—	50,606
總流出	— Total outflow	28,062	14,251	7,986	—	—	50,299

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

合併財務報告附註 Notes to the Consolidated Financial Statements (續 Continued) 二零一七年十二月三十一日 31 December 2017

銀行

The Bank

		2016					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	
客戶存款	Deposits from customers	131,133	29,233	505	—	691	161,562
同業存放	Deposits from banks	13,089	1,112	122	46	—	14,369
已發行債務與已發行存款證	Debt and certificates of deposit issued	3,514	1,443	1,072	10,615	—	16,644
總負債	Total liabilities	147,736	31,788	1,699	10,661	691	192,575

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	—	1	5	—	—	6
總流出	— Total outflow	—	—	3	—	—	3
以總額結算的衍生金融工具	Derivative financial instruments Settled on gross basis:						
總流入	— Total inflow	28,203	14,413	7,990	—	—	50,606
總流出	— Total outflow	28,062	14,251	7,986	—	—	50,299

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

合併財務報告附註 Notes to the Consolidated Financial Statements (續 Continued) 二零一七年十二月三十一日 31 December 2017

(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。

(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.

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

合併財務報告附註 Notes to the Consolidated Financial Statements (續 Continued) 二零一七年十二月三十一日 31 December 2017

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。

(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：

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.

(i) Maximum exposure to credit risk

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

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最大風險敞口總額

Gross maximum exposure

		集團 The Group		銀行 The Bank	
		2017	2016	2017	2016
		澳門幣千元 MOP'000	澳門幣千元 MOP'000	澳門幣千元 MOP'000	澳門幣千元 MOP'000
存放同業結餘	Balances with other banks	1,214,938	1,385,774	1,214,778	1,385,629
存放貨幣當局	Deposits with monetary authority	3,069,508	2,682,921	3,069,508	2,682,921
拆放同業	Placements with other banks	13,328,601	39,769,598	13,328,601	39,769,598
客戶貸款與墊款	Loans and advances to customers	164,888,176	135,920,191	164,888,176	135,920,191
可供出售投資	Available-for-sale investments	26,907,957	21,191,809	26,907,957	21,191,809
已抵押的可供出售投資	Available-for-sale investments pledged as collateral	—	—	—	—
衍生金融資產	Derivative financial assets	294,894	587,074	294,894	587,074
應收款及其他資產	Receivables and other assets	1,389,331	2,065,778	1,456,062	2,126,427
持有至到期投資	Held-to-maturity investments	16,292,963	2,319,193	16,245,637	2,271,724
總計	Total	227,386,368	205,922,338	227,405,613	205,935,373
保函	Guarantees	1,936,844	1,092,669	1,936,844	1,092,669
因給客戶開立信用證而承擔的負債	Liabilities under letters of credit on behalf of customers	392,829	575,080	392,829	575,080
未提款承諾	Undrawn loan commitments	45,623,576	31,659,809	45,623,576	31,659,809
總計	Total	47,953,249	33,327,558	47,953,249	33,327,558
總的信用風險敞口	Total credit risk exposure	275,339,617	239,249,896	275,358,862	239,262,931



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## (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：

			集團 The Group	
			2017	2016
			澳門幣千元 MOP'000	澳門幣千元 MOP'000
		註解 Note		
未逾期及未減值	Neither past due nor impaired	(1)	162,266,384	134,296,916
專項減值	Individually impaired	(2)	202,691	139,691
已逾期但未減值	Past due but not impaired	(2), (3)	1,930,880	1,181,668
總計	Total		164,399,955	135,618,275

			銀行 The Bank	
			2017	2016
			澳門幣千元 MOP'000	澳門幣千元 MOP'000
		註解 Note		
未逾期及未減值	Neither past due nor impaired	(1)	162,266,384	134,296,916
專項減值	Individually impaired	(2)	202,691	139,691
已逾期但未減值	Past due but not impaired	(2), (3)	1,930,880	1,181,668
總計	Total		164,399,955	135,618,275

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2017年12月底由本行持有的總的擔保品餘額為11.66億澳門元(2016年為11.84億澳門元)。

Notes:

- (1) The Group and the Bank has unrated exposures for all these loans.
- (2) The collaterals that the Group and the Bank held relating to loans which are past due or individually impaired mainly consisted of bank deposits and properties. The Group and 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 Group and the Bank as at 31 December 2017 amounted to MOP1,166 million (2016: MOP1,184 million).

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(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:

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		2017				
		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	1,628,327	215,704	84,706	2,143	1,930,880
		2016				
		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	905,562	232,942	40,897	2,267	1,181,668

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

(iii) Collaterals and other credit enhancements

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

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

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

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

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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。

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.

於報告期末，本行並無已收回資產。

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

(iv) 集中度風險

(iv) Concentration of risks

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2.43% (2016年為10.42%) 而存在信貸集中度風險，詳見財務附註3(a)。

As at end of the reporting period, the Group has certain concentration of credit risk as 2.43% (2016:10.42%) of the Group's and the Bank's credit risk exposure are with its ultimate holding company as shown in note 3(a).

於報告期末，除了對母公司的集中度風險外，本行對某一交易對手有2.71%信貸風險敞口的集中度風險(2016: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。

Other than the concentration risk with its ultimate holding company, the Group has certain concentration of credit risk as 2.71% of the Group's and the Bank's credit risk exposure are with one counterparty as at the end of the reporting period (2016: No material concentration of credit risk with other counterparties). The Group's measures for mitigating its credit risk include solicitation of tangible collaterals or pledged deposits from the borrower.

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(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。

(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.

		集團 The Group		銀行 The Bank	
		2017	2016	2017	2016
資本充足率	Capital adequacy ratio	16.34%	18.24%	16.22%	18.11%

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### 2、公允價值層級架構

#### (a) 公允價值

在活躍市場交易之金融工具之公允價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)，其公允價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價值。衍生金融資產及負債於之餘額於上文附註 22 披露。

#### (b) 公允價值層級架構

下表列示本集團於報告期末按重覆發生基準以釐定金融工具之公平價值，按三級公平價值分級。分類予每一分級之公平價值釐定取決於以下所採用的估值模式的參數之可觀察性及重要性：

- 第一級估值：釐定公平價值只採用第一級參數，即於釐定日在活躍市場相同資產或負債的未經調整報價。
- 第二級估值：釐定公平價值採用第二級參數，即不符合第一級的可觀察參數，及未採用重要的非可觀察參數。非可觀察參數是指沒有市場資料之參數。
- 第三級估值：釐定公平價值採用重要的非可觀察參數。

### 2. Fair value and fair hierarchy

#### (a) Fair value

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

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

Derivative financial assets and liabilities are recorded at fair values obtained from valuation techniques using current market parameters. The amounts of derivative financial assets and liabilities are disclosed in note 22.

#### (b) Fair value hierarchy

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

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

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		2017			
		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	總計 Total 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	26,897,781	—	—	26,897,781
衍生金融資產	Derivative financial assets	—	294,894	—	294,894
		26,897,781	294,894	—	27,192,675
<b>金融負債</b>	<b>Financial liabilities</b>				
衍生金融負債	Derivative financial liabilities	—	(573,950)	—	(573,950)

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		2016			
		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	總計 Total 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	17,996,643	3,184,990	—	21,181,633
衍生金融資產	Derivative financial assets	—	587,074	—	587,074
		17,996,643	3,772,064	—	21,768,707
<b>金融負債</b>	<b>Financial liabilities</b>				
衍生金融負債	Derivative financial liabilities	—	(252,045)	—	(252,045)

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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：

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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:

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		從第二層轉為第一層		從第一層轉為第二層	
		Transfers from level 2 to level 1		Transfers from level 1 to level 2	
		2017	2016	2017	2016
		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
可供出售的投資	Available-for-sale investments				
債務類證券	Debt securities	3,294,473	3,605,352	—	—

本年，運用活躍市場報價確定的公允價值，從第二層級轉至第一層級的金融資產為3,294,473,000澳門元(2016年為3,605,352,000澳門元)。另外，運用非活躍市場報價確定的公允價值，沒有從第一層級轉至第二層級的金融資產(2016年無)。

本年，運用公允價值計量法，沒有資產從第三層級轉入或轉出(2016年無)。

During the year, there were transfers of financial assets of MOP3,294,473,000 from level 2 to level 1 (2016: MOP3,605,352,000) and the fair value was determined using active market quotes. In addition, there were no transfers of financial assets from level 1 to level 2 (2016: Nil).

There were no transfers into or out of level 3 fair value measurements (2016: Nil) during the year.



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(c) 不使用公允價值計量的金融工具

- (i) 除下列金融工具外，本集團及銀行以成本或攤銷成本入賬之金融工具賬面值，與其於2016年12月31日及2017年同日之公平價值相若。這些金融工具的賬面金額與公允價值批露如下：

集團

		2017		
		賬面金額	公允價值	未確認收益 ／(損失)
		Carrying amounts	Fair value	Unrecognised gain/(loss)
		澳門幣千元	澳門幣千元	澳門幣千元
		MOP'000	MOP'000	MOP'000
持有至到期投資	Held-to-maturity investments	16,292,963	16,245,588	(47,375)
發行債務	Debts issued	(8,123,087)	(8,352,442)	(229,355)

銀行

		2017		
		賬面金額	公允價值	未確認收益 ／(損失)
		Carrying amounts	Fair value	Unrecognised gain/(loss)
		澳門幣千元	澳門幣千元	澳門幣千元
		MOP'000	MOP'000	MOP'000
持有至到期投資	Held-to-maturity investments	16,245,637	16,198,018	(47,619)
發行債務及借款	Debt issued and borrowed funds	(8,123,087)	(8,352,442)	(229,355)

(c) Financial instruments not measured at fair value

- (i) The carrying amounts of the Group's and the Bank's financial instruments carried at cost or amortised cost are not materially different from their fair values as at 31 December 2016 and 2017 except for the following financial instruments, for which their carrying amounts and fair value are disclosed below:

The Group

The Bank

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

合併財務報告附註 Notes to the Consolidated Financial Statements (續 Continued) 二零一七年十二月三十一日 31 December 2017

## 集團

## The Group

		2016		
		賬面金額	公允價值	未確認收益 ／(損失)
		Carrying amounts	Fair value	Unrecognised gain/(loss)
		澳門幣千元	澳門幣千元	澳門幣千元
		MOP'000	MOP'000	MOP'000
持有至到期投資	Held-to-maturity investments	2,319,193	2,332,513	13,320
發行債務	Debt issued	(8,066,939)	(8,586,280)	(519,341)

## 銀行

## The Bank

		2016		
		賬面金額	公允價值	未確認收益 ／(損失)
		Carrying amounts	Fair value	Unrecognised gain/(loss)
		澳門幣千元	澳門幣千元	澳門幣千元
		MOP'000	MOP'000	MOP'000
持有至到期投資	Held-to-maturity investments	2,271,724	2,284,358	12,634
發行債務	Debt issued	(8,066,939)	(8,586,280)	(519,341)

(ii) 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) 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.

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

合併財務報告附註 Notes to the Consolidated Financial Statements (續 Continued) 二零一七年十二月三十一日 31 December 2017

(iii) 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。

(iv) 未標價的可供出售的權益性工具

未標價的權益性工具以成本扣除減值準備入賬。

(v) 客戶及同業存款

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。

(iii) 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.

(iv) Unquoted available-for-sale equity investments

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

(v) Deposits from banks and customers

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

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

合併財務報告附註 Notes to the Consolidated Financial Statements (續 *Continued*) 二零一七年十二月三十一日 31 December 2017

(vi) 發行存款證

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。

(vii) 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。

(vi) *Certificates of deposit issued*

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) *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.

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

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

1. 財務信息

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

*Group Level*

**綜合資產負債表**

於二零一七年十二月三十一日

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 2017

				澳門幣 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	3,320,742,336.83		3,320,742,336.83
AMCM 存款	Deposit with A.M.C.M.	3,069,508,473.35		3,069,508,473.35
應收賬項	Account receivable	304,248,717.82		304,248,717.82
在本地之其他信用機構 活期存款	Demand deposits with local banks	112,706,231.87		112,706,231.87
在外地之其他信用機構 活期存款	Demand deposits with correspondents	1,102,231,156.82		1,102,231,156.82
金，銀	Gold & Silver			
其他流動資產	Other current assets	338,130,444.53		338,130,444.53
放款	Loans & advances	162,388,806,041.85	52,458,226.60	162,336,347,815.25
在本澳信用機構拆放	Interbank placement with local banks	1,449,324,000.00		1,449,324,000.00
在外地信用機構之通知及 定期存款	Deposits at call & time with correspondents	13,328,601,400.00		13,328,601,400.00
股票，債券及股權	Securities	43,273,745,565.00	72,787,023.81	43,200,958,541.19
承銷資金投資	Utilization of resources in trust			
債務人	Debtors	1,249,933,702.86		1,249,933,702.86
其他投資	Other investments			
財務投資	Financial investments			
不動產	Buildings	281,971,890.92	92,812,630.31	189,159,260.61
設備	Equipment	245,791,676.64	172,037,680.88	73,753,995.76
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	210,647,839.84	113,075,154.36	97,572,685.48
內部及調整賬	Sundry accounts	1,211,266,416.49		1,211,266,416.49
總額	TOTAL	231,887,655,894.82	503,170,715.96	231,384,485,178.86

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

於二零一七年十二月三十一日

Consolidated Balance Sheet

As at 31 December 2017

負債	Liabilities	小結 Sub-total	澳門幣 MOP 總額 Total
活期存款	Demand deposit	34,864,320,726.01	
通知存款	Deposits at call		
定期存款	Time deposit	116,816,833,909.20	151,681,154,635.21
公共機構存款	Deposit of public sector	34,031,753,921.33	
本地信用機構資金	Deposits from local banks	2,025,729,253.78	
其他本地機構資金	Loans from local credit institutions		
外幣借款	Loans in foreign currency	12,183,068,528.74	
債券借款	Debts against debentures	8,123,086,851.35	
承銷資金債權人	Creditors of resources in trust		
應付支票及票據	Cheques & payment orders	85,688,694.49	
債權人	Creditors	737,524,814.74	
各項負債	Accounts payable	573,949,898.46	57,760,801,962.89
內部及調整賬	Sundry accounts		1,103,474,320.19
各項風險備用金	Provision		201,253,898.26
股本	Capital	588,920,000.00	
法定儲備	Legal reserve	612,133,300.00	
自定儲備	Statutory reserve		
其他儲備(附註)	Other reserves	6,783,396,642.05	7,984,449,942.05
歷年營業結果	Retained profit	10,615,947,286.03	
本年營業結果	Profit & loss for the year	2,037,403,134.23	12,653,350,420.26
總額	TOTAL		231,384,485,178.86

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，扣除遞延所得  
稅後淨額為澳門幣 1,302,320,800 圓

Note: Other Reserve has included the additional  
impairment allowance according to the Financial  
System Act. The amount is MOP 1,302,320,800  
and which is net of deferred tax.

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

綜合備查賬

Consolidated Memorandum Accounts

備查賬	Memorandum Accounts	澳門幣 MOP 金額 Amount
代客保管賬	Values received for safe keeping	2,373,627,286.61
代收賬	Bills for collection	71,168,449.59
抵押賬	Collateral	295,724,131,611.38
保證及擔保付款	Guarantee on account of customers	1,936,843,411.03
信用狀	Letters of credit outstanding	277,053,221.22
承兌匯票	Bills & acceptance available for discount	115,775,980.72
代付保證金	Guarantee deposit on behalf of customers	
期貨買入	Forward exchange contracts – Purchases	94,223,524,276.08
期貨賣出	Forward exchange contracts – Sales	94,523,136,860.69
其他備查賬	Other memorandum items	63,009,870,074.29



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

於二零一七年十二月三十一日

As at 31 December 2017

				澳門幣 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	3,320,742,336.83		3,320,742,336.83
AMCM 存款	Deposit with A.M.C.M.	3,069,508,473.35		3,069,508,473.35
應收賬項	Account receivable	304,248,717.82		304,248,717.82
在本地之其他信用機構 活期存款	Demand deposits with local banks	112,578,779.70		112,578,779.70
在外地之其他信用機構 活期存款	Demand deposits with correspondents	1,102,198,783.23		1,102,198,783.23
金，銀	Gold & Silver			
其他流動資產	Other current assets	337,946,105.23		337,946,105.23
放款	Loans & advances	162,388,806,041.85	52,458,226.60	162,336,347,815.25
在本澳信用機構拆放	Interbank placement with local banks	1,449,324,000.00		1,449,324,000.00
在外地信用機構之通知及 定期存款	Deposits at call & time with correspondents	13,328,601,400.00		13,328,601,400.00
股票，債券及股權	Securities	43,306,398,417.30	72,787,023.81	43,233,611,393.49
承銷資金投資	Utilization of resources in trust			
債務人	Debtors	1,317,544,229.91		1,317,544,229.91
其他投資	Other investments			
財務投資	Financial investments			
不動產	Buildings	214,028,905.00	77,994,157.22	136,034,747.78
設備	Equipment	244,061,481.79	170,346,137.48	73,715,344.31
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	209,936,455.46	112,511,512.60	97,424,942.86
內部及調整賬	Sundry accounts	1,210,571,593.60		1,210,571,593.60
總額	TOTAL	231,916,495,721.07	486,097,057.71	231,430,398,663.36

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

於二零一七年十二月三十一日

Balance Sheet

As at 31 December 2017

負債	Liabilities	小結 Sub-total	澳門幣 MOP 總額 Total
活期存款	Demand deposit	34,914,640,224.43	
通知存款	Deposits at call		
定期存款	Time deposit	116,941,763,730.64	151,856,403,955.07
公共機構存款	Deposit of public sector	34,031,753,921.33	
本地信用機構資金	Deposits from local banks	2,025,729,253.78	
其他本地機構資金	Loans from local credit institutions		
外幣借款	Loans in foreign currency	12,183,068,528.74	
債券借款	Debts against debentures	8,123,086,851.35	
承銷資金債權人	Creditors of resources in trust		
應付支票及票據	Cheques & payment orders	85,688,694.49	
債權人	Creditors	757,696,790.16	
各項負債	Accounts payable	573,949,898.46	57,780,973,938.31
內部及調整賬	Sundry accounts		1,098,591,635.15
各項風險備用金	Provision		201,253,898.26
股本	Capital	588,920,000.00	
法定儲備	Legal reserve	588,920,000.00	
自定儲備	Statutory reserve		
其他儲備(附註)	Other reserves	6,783,396,642.04	7,961,236,642.04
歷年營業結果	Retained profit	10,519,475,150.17	
本年營業結果	Profit & loss for the year	2,012,463,444.36	12,531,938,594.53
總額	TOTAL		231,430,398,663.36

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，扣除遞延所得  
稅後淨額為澳門幣1,302,320,800圓

Note: Other Reserve has included the additional  
impairment allowance according to the Financial  
System Act. The amount is MOP1,302,320,800  
and which is net of deferred tax.

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

備查賬		Memorandum Accounts
		澳門幣 MOP 金額 Amount
備查賬	Memorandum Accounts	Amount
代客保管賬	Values received for safe keeping	2,373,627,286.61
代收賬	Bills for collection	71,168,449.59
抵押賬	Collateral	295,724,131,611.38
保證及擔保付款	Guarantee on account of customers	1,936,843,411.03
信用狀	Letters of credit outstanding	277,053,221.22
承兌匯票	Bills & acceptance available for discount	115,775,980.72
代付保證金	Guarantee deposit on behalf of customers	
期貨買入	Forward exchange contracts – Purchases	94,223,524,276.08
期貨賣出	Forward exchange contracts – Sales	94,523,136,860.69
其他備查賬	Other memorandum items	63,009,870,074.29

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

二零一七年營業結果演算

Consolidated Income Statement For the year ended 31 December 2017

綜合營業賬目

Consolidated Income Statement

借方 DEBIT	金額 AMOUNT	貸方 CREDIT	澳門幣 MOP 金額 AMOUNT
負債業務成本		資產業務收益	
Costs of credit operations	2,782,749,739.12	Income from credit operations	6,009,754,203.26
人事費用		銀行服務收益	
Personnel costs		Income from banking services	881,651,492.29
董事及監察會開支		其他銀行業務收益	
Board of directors & supervisors fee	657,855.94	Income from other banking services	34,419,990.75
職員開支		證券及財務投資收益	
Staff costs	482,729,621.73	Income from securities & equity investments	42,324,581.51
固定職員福利		其他銀行收益	
Staff benefits	51,820,164.15	Other banking income	87,560.65
其他人事費用		非正常業務收益	
Other personnel costs	9,319,086.70	Income from non-banking operations	9,479,354.88
第三者作出之供應		營業損失	
Third party supply	21,147,774.72	Operating loss	
第三者提供之勞務			
Third party services	224,079,851.53		
其他銀行費用			
Other banking costs	749,515,356.58		
稅項			
Taxation	3,532,845.01		
非正常業務費用			
Costs of non-banking operations	1,958,137.27		
折舊撥款			
Depreciation allowances	53,710,601.19		
備用金之撥款			
Provision allowances	(16,190,052.28)		
營業利潤			
Operating profit	2,612,686,201.68		
總額		總額	
TOTAL	6,977,717,183.34	TOTAL	6,977,717,183.34

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

借方 DEBIT	金額 AMOUNT	貸方 CREDIT	澳門幣 MOP 金額 AMOUNT
營業損失 Operating loss		營業利潤 Operating profit	2,612,686,201.68
歷年之損失 Loss related to previous years		歷年之利潤 Profit related to previous years	772,132.82
特別損失 Exceptional losses	13,130.14	特別利潤 Exceptional profits	
營業利潤之稅項撥款 Profit tax provision	300,012,470.13	備用金之使用 Provisions used up	
根據金融體系法律制度增撥的 備用金 Additional impairment allowance according to Financial System Act.	276,029,600.00	營業結果(虧損) Operating Result (loss)	
營業結果(盈餘) Operating Result (profit)	2,037,403,134.23		
總額 TOTAL	2,613,458,334.50	總額 TOTAL	2,613,458,334.50

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

武龍  
Wu Long

副董事長兼執行董事  
Vice Chairman & Executive Director

胡永明  
Huen Wing Ming Patrick

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

(續 Continued)

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

銀行層面		Bank Level	
二零一七年營業結果演算		Income Statement for the year ended 31 December 2017	
營業賬目		Income Statement	
借方 DEBIT	金額 AMOUNT	貸方 CREDIT	澳門幣 MOP 金額 AMOUNT
負債業務成本		資產業務收益	
Costs of credit operations	2,784,127,058.78	Income from credit operations	6,007,867,899.01
人事費用		銀行服務收益	
Personnel costs		Income from banking services	849,258,350.79
董事及監察會開支		其他銀行業務收益	
Board of directors & supervisors fee	554,856.02	Income from other banking services	35,495,068.78
職員開支		證券及財務投資收益	
Staff costs	474,766,744.45	Income from securities & equity investments	42,324,581.51
固定職員福利		其他銀行收益	
Staff benefits	51,246,383.65	Other banking income	87,560.65
其他人事費用		非正常業務收益	
Other personnel costs	9,315,996.70	Income from non-banking operations	6,636,554.88
第三者作出之供應		營業損失	
Third party supply	20,969,186.47	Operating loss	
第三者提供之勞務			
Third party services	221,082,136.81		
其他銀行費用			
Other banking costs	753,061,874.31		
稅項			
Taxation	3,396,473.01		
非正常業務費用			
Costs of non-banking operations	1,953,620.47		
折舊撥款			
Depreciation allowances	52,940,907.93		
備用金之撥款			
Provision allowances	(16,190,052.28)		
營業利潤			
Operating profit	2,584,444,829.30		
總額		總額	
TOTAL	6,941,670,015.62	TOTAL	6,941,670,015.62

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

借方 DEBIT	金額 AMOUNT	貸方 CREDIT	澳門幣 MOP 金額 AMOUNT
營業損失 Operating loss		營業利潤 Operating profit	2,584,444,829.30
歷年之損失 Loss related to previous years		歷年之利潤 Profit related to previous years	772,132.82
特別損失 Exceptional losses	11,910.19	特別利潤 Exceptional profits	
營業利潤之稅項撥款 Profit tax provision	296,712,007.57	備用金之使用 Provisions used up	
根據金融體系法律制度增撥的 備用金 Additional impairment allowance according to Financial System Act.	276,029,600.00	營業結果(虧損) Operating Result (loss)	
營業結果(盈餘) Operating Result (profit)	2,012,463,444.36		
總額 TOTAL	2,585,216,962.12	總額 TOTAL	2,585,216,962.12

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

武龍  
Wu Long

副董事長兼執行董事  
Vice Chairman & Executive Director

胡永明  
Huen Wing Ming Patrick



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

(續 Continued)

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

**(c) 管理層報告摘要**

2017年，面對錯綜複雜的外部環境，工銀澳門認真貫徹落實工銀集團海外機構發展戰略，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、可持續發展能力和全面風險管理水平，加快資產、負債和中間業務的協調健康發展；關鍵業務領域比較優勢有效擴大，核心業務市場佔有率不斷提高，逐步成為澳門民眾首選的本地主流銀行及本地化、多元化、智能化領先者。

截至2017末，本行總資產2,314億澳門元，較去年增長218億澳門元，增長率10.42%；總負債2,107億澳門元，較去年增長199億澳門元，增長率10.41%。存款餘額(包括公共機構存款)1,857億澳門元，較去年增加201億澳門元，增長率12.16%；各項貸款餘額1,624億澳門元，較去年增加271億澳門元，增長率20.08%。不良貸款率及餘額繼續保持在較低水準，撥備提取充分，抵禦風險能力進一步增強。

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

In 2017, facing a complex and shifting market environment, ICBC (Macau) has diligently carried out the ICBC Group's overseas institution development strategies. Through implementing a localized management structure, the Bank has improved market competitiveness, ability to innovate, and enterprise risk management, successfully achieved healthy growth in all business sections. The Bank has expanded competitive edges in key businesses, increased core business market shares, and bank's brand recognition and popularity among consumers. ICBC (Macau) has gradually become the front runner of all major local banks, and a leader in localization, diversification and intelligentize.

As of the year ended 2017, the Bank's total net assets amounted to MOP 231.4 billion, an increase of MOP21.8 billion over last year, with a YoY growth of 10.42%. The total liabilities amounted to MOP 210.7 billion, an increase of MOP 19.9 billion over last year, with a YoY growth of 10.41%. The deposit balance (including deposit from public institutions) amounted to MOP 185.7 billion, an increase of MOP 20.1 billion over last year, with a YoY growth of 12.16%; The loan balance amounted to MOP 162.4 billion, an increase of MOP 27.1 billion over last year, with a YoY growth of 20.08%. The non-performing loan ratio and balance were kept at low level, provision to non-performing loan was sufficient, and the ability to withstand risks has been further reinforced.

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

根據《澳門財務報告準則》，本行2017年度實現稅後淨利潤23.13億澳門元，加權平均權益回報率和平均總資產回報率分別達到11.79%和1.07%。截至2017年末，本行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，經調整後盈利約為20.37億澳門元。

本行良好經營業績和表現，繼續贏得業界及國際主流財經媒體廣泛讚譽和認可。2017年，工銀澳門連續第九年蟬聯美國《環球金融》、英國《銀行家》和《世界金融》雜誌評選的「澳門地區最佳銀行」殊榮；連續三年進入《亞洲銀行家》的「亞太區500銀行「最穩健銀行」榜單前三位」，得到業界的廣泛認可。

未來，工銀澳門將繼續立足本地，拓展周邊，不斷加強對本澳基礎設施、重點工程、社會民生及外部市場的服務力度，推動澳門經濟適度多元發展；將進一步加快改革創新，推進經營轉型，為區域經濟的持續繁榮做出更多貢獻。

副董事長

武龍

二零一八年三月二十一日於澳門

Based on “Macau Financial Reporting Standards”, the Bank has realized after tax profit of MOP 2.313 billion, with return on weighted average equity and return on average total asset of 11.79% and 1.07% respectively. The Bank’s audited financial statements have been prepared in accordance to “Macau Financial Reporting Standard”. If adopting the standards from “Macau Financial System Act” to increase provision fund, the adjusted profit would be MOP 2.037 billion as of the end of 2017.

The Bank’s outstanding operating performance continued to win praises and recognition from the industry and international mainstream financial media. In 2017 selected by the US “Global Finance”, UK “The Banker” and “World Finance” journals, ICBC (Macau) won the “Best Bank in Macau” awards for the ninth consecutive year. In addition, ICBC (Macau) was ranked top 3 most stable banks among 500 banks in Asia by “The Asian Banker.”

In the future, ICBC (Macau) will continue developing our business both within Macau and neighboring markets. We will continuously strengthen our services to support Macau’s infrastructure, key projects, social livelihood and external market, and promote diversified development of Macau’s economy; we will further accelerate reform and innovation to transform business, and aim to contribute more towards the prosperity of Macau’s economy.

Vice-Chairman

Wu Long

Macau, 21st March, 2018

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(續 Continued)

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

**(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二零一七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二零一七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)

二零一八年三月二十一日於澳門

**(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 2017 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, 2017, as well as the financial results of the financial year ended 2017.

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, 21st March, 2018

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(續 Continued)

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

(e) 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（以下簡稱「銀行」）及其子公司二零一七年度的合併財務報表，並已於二零一八年三月二十一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二零一七年十二月三十一日的合併及貴銀行的資產負債表以及截至該日止年度的合併及貴銀行的收益表、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綜合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，摘要綜合財務報表的內容，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，隨附的摘要綜合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並閱讀。

李婉薇註冊核數師  
畢馬威會計師事務所

二零一八年三月二十一日，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* (abbreviated as "the Bank") and its subsidiaries for the financial year 2017, 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 21st, March, 2018.

The above mentioned audited consolidated financial statement is made up of a composite balance sheet and the bank's balance sheet, a consolidated income statement and the bank's income statement, a consolidated statement of changes in equity and the bank's statement of changes in equity, a consolidated cash flow statement and the bank's cash flow statement as of 31st December, 2017, 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

21st March, 2018

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(續 Continued)

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

(f) 持股5%以上的機構名單及持股比例

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

(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  
武龍先生，副董事長、行政總裁兼  
執行董事  
禰永明先生，副董事長兼執行董事  
  
陳曉燕女士，董事  
王一心女士，董事  
尚軍先生，董事  
(於2017年10月11日委任)  
馬向軍先生，董事  
(於2017年10月11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. Wu Long, Vice Chairman,  
Chief Executive Officer & Executive Director  
Mr. Huen Wing Ming, Patrick, Vice Chairman &  
Executive Director  
Ms. Chen Xiao Yan, Director  
Ms. Wang Yi Xin, Director  
Mr. Shang Jun  
(appointed on 11th October 2017)  
Mr. Ma Xiang Jun, Director  
(resigned on 11th October 2017)  
Mr. Tong Chi Kin, Director

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

## 2. 公司治理

本行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.



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(續 Continued)

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

**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

截至二零一七年十二月三十一日止年度

Cash flows Statement

Year ended 31 December 2017

銀行層面

Bank Level

			2017 澳門元千元 MOP'000	2016 澳門元千元 MOP'000
	Note			
<b>經營活動產生的現金流</b>		<b>Cash flows from operating activities</b>		
稅前利潤		Profit before tax	2,585,205	2,516,302
調整：		Adjustments for:		
折舊	5	Depreciation	52,941	56,881
可供出售投資產生的股息收入	4	Dividend income from available-for-sale investments	(2,761)	(2,521)
處置物業、機具及設備損失	4	Losses on disposal of property, plant and equipment	429	551
可供出售投資折溢價攤銷		Amortisation of discount and premium of available-for-sale investments	(140,484)	81,535
持有到期投資折溢價攤銷		Amortisation of discount and premium of held-to-maturity investments	9,140	298
發行存款證折價攤銷		Amortisation of discount of certificate of deposits issued	(61,940)	6,498
發行債券折價攤銷		Amortisation of discount of debt issued	56,148	3,388
可供出售投資處置淨收益	4	Net gains from disposal of available-for-sale investments	(39,564)	(196,320)
持有至到期投資處置淨收益	4	Net gains from disposal of held-to-maturity investments	—	(14,214)
客戶貸款和墊款的減值準備	6	Impairment allowance on loans and advances to customers	(10,995)	33,652
持有至到期投資的減值準備		Write-back of impairment allowance on held-to-maturity investments	(5,435)	(5,397)
			2,442,684	2,480,653

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

	Note	2017 澳門元千元 MOP'000	2016 澳門元千元 MOP'000
<b>營運資產的(增加)/減少 (Increase)/decrease in operating assets:</b>			
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	1,306,433	(1,298,493)
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	—	2,048,792
客戶貸款和墊款的增加 應收款項及其他資產 減少/(增加)	Increase in loans and advances to customers (Increase)/decrease in receivables and other assets	(28,956,990) 670,365	(11,389,294) (1,156,988)
衍生金融資產增加	Decrease/(Increase) in derivative financial assets	292,180	(322,027)
<b>營運負債的增加/(減少) Increase/(decrease) in operating liabilities:</b>			
同業存放(減少)/增加	(Decrease)/increase in deposits from other banks	(117,270)	(1,886,674)
客戶存款增加	Increase in deposits from customers	16,404,461	11,017,696
其他負債(減少)/增加	(Decrease)/increase in other liabilities	(494,740)	(896,666)
衍生金融負債 增加/(減少)	Increase/(decrease) in derivative financial liabilities	321,905	214,979
<b>經營活動(使用)/產生的 現金流 Cash (used in)/generated from operations</b>		<b>(8,130,972)</b>	<b>(1,188,022)</b>
繳付所得稅	Profits tax paid	(276,292)	(258,470)
經營活動(使用)/產生的 淨現金流	Net cash flows (used in)/generated from operating activities	<b>(8,407,264)</b>	<b>(1,446,492)</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

	Note	2017 澳門元千元 MOP'000	2016 澳門元千元 MOP'000
<b>投資活動產生的現金流</b>	<b>Cash flows from investing activities</b>		
可供出售投資產生股息收入	Dividend income from available-for-sale investments 4	2,761	2,521
購買可供出售的投資	Purchases of available-for-sale investments	(24,383,834)	(33,707,716)
可供出售投資收回利得	Proceeds from redemption of available-for-sale investments	18,689,557	30,054,975
購買持有至到期投資	Purchases of held-to-maturity investments	(10,395,561)	—
持有至到期投資收回利得	Proceeds from redemption of held-to-maturity investments	1,107,842	5,242,363
物業、機具和設備收益處置利得	Proceeds from disposal of property, plant and equipment	4,425	130
購買物業、機具和設備	Purchases of property, plant and equipment 13	(81,424)	(50,769)
<b>投資活動產生／（使用）的淨現金流</b>	<b>Net cash flows generated from/(used in) investing activities</b>	<b>(15,056,234)</b>	<b>1,541,504</b>
<b>籌資活動產生的現金流</b>	<b>Cash flows from financing activities</b>		
發行存款證	Proceeds from issuance of certificates of deposit	12,157,727	4,674,524
贖回存款證	Redemption of certificates of deposit issued	(8,341,930)	(1,502,657)
發行股份	Proceeds from issuance of shares	—	—
發行債券	Proceeds from debt issued	—	3,995,216
股息繳付	Dividends paid	(223,635)	(209,988)
<b>籌資活動產生／（使用）的淨現金流</b>	<b>Net cash flows generated from/(used in) financing activities</b>	<b>3,592,162</b>	<b>6,957,095</b>
現金及現金等價物的淨增加	Net (decrease)/increase in cash and cash equivalents	(19,871,336)	7,052,107
期初現金及現金等價物	Cash and cash equivalents at 1 January	44,645,535	37,593,428

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

	Note	2017 澳門元千元 MOP'000	2016 澳門元千元 MOP'000
期末現金及現金等價物	Cash and cash equivalents at 31 December	24,774,199	44,645,535
<b>現金及現金等價物餘額分析</b>	<b>Analysis of balances of cash and cash equivalents</b>		
庫存現金及銀行存款	Cash on hand and balances with banks	4,535,520	4,348,778
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	3,069,508	2,682,921
初始期限3個月內拆放同業	Placements with other banks with original maturity within three months	11,879,277	37,013,841
初始期限3個月內政府部門債券	Treasury bills with original maturity within three months	5,289,894	599,995
		24,774,199	44,645,535
經營活動產生的現金流包括	Cash flows from operating activities included:		
利息收入	Interest received	5,001,649	4,390,642
利息支出	Interest paid	2,683,912	2,241,770

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	2,373,627.29
代收賬	Bills for collection	71,168.45
抵押賬	Collateral	295,724,131.61
保證及擔保付款	Guarantee on account of customers	1,936,843.41
信用證	Letters of credit outstanding	277,053.22
承兌匯票	Bills & acceptance available for discount	115,775.98
其他備查賬	Other memorandum items	14,183,239.45
未提取貸款承諾	Undrawn credit facilities	45,623,575.79
合計	Total	360,305,415.20

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

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

## 5. 衍生品交易

## 5. Derivatives transactions

		澳門元千元 MOP '000		
		面值	公允價值	加權信貸 風險金額 Credit Risk weighted amount
		Nominal Value	Fair Value	
匯率類合約	Exchange rate contracts	94,363,491.84	(279,935.13)	247,092.60
利率類合約	Interest rate contracts	1,326,756.89	1,840.62	1,929.34
權益類合約	Equities contracts	0	0	0
商品類合約	Commodities contracts	0	0	0
其他	Others	1,876,297.95	(961.37)	—

## 6. 會計政策

## 6. Accounting policies

(a) 對每一筆主要收入來源的認定基礎；

參見本報告第61-65頁

(b) 撥備的計提基礎；

參見本報告第59頁

(c) 投資及其他金融資產；

參見本報告第45-49頁

(d) 終止確認金融資產；

參見本報告第50頁

(e) 金融資產減值；

參見本報告第51-55頁

(f) 金融負債；

參見本報告第55-57頁

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

Please refer to page 61-65

(b) Basis for the establishment of provisions;

Please refer to page 59

(c) Investments and other financial assets;

Please refer to page 45-49

(d) Derecognition of financial assets;

Please refer to page 50

(e) Impairment of financial assets;

Please refer to page 51-55

(f) Financial liabilities;

Please refer to page 55-57

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

**(g) 終止確認金融負債；**

參見本報告第 57 頁

**(g) Derecognition of financial liabilities;**

Please refer to page 57

**(h) 金融工具之公允價值；**

參見本報告第 57 頁

**(h) Fair value of financial instruments;**

Please refer to page 57

**(i) 衍生金融工具；**

參見本報告第 58 頁

**(i) Derivative financial instruments;**

Please refer to page 58

**(j) 外幣資產與負債的轉換；**

參見本報告第 65-66 頁

**(j) Translation of foreign currency assets and liabilities;**

Please refer to page 65-66

**(k) 合併報表編制基礎；**

參見本報告第 38 頁

**(k) Basis of consolidation;**

Please refer to page 38

**(l) 會計政策變化；**

參見本報告第 38 頁

**(l) Changes in accounting policies;**

Please refer to page 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

## 7、關聯方交易

## 7.1 對關聯方的信貸政策

本行的關聯方交易應當符合誠實信用及公允原則，按當地監管機構及母行的有關規定管理關聯交易，並按要求進行資訊披露和對外報告。一般關聯交易交由本行高級管理層／有權簽批人按照本行內部授權規定和程式進行審批。

## 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. We manage connected transactions in accordance with the relevant regulations of local supervisor and Parent Company and conduct information disclosure and external reporting as required. Connected transactions should be approved by top management level or higher level credit authority as credit committee regarding the internal facility granting procedure.

## 7.2 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)	5,509,798.03
投資	Sundry investments	79,980.00
貸款及墊款	Credit granted	1,978,747.70
其它資產	Other assets	66,271.79
營業開支	Operating cost	359,648.10
客戶存款	Deposits of non-bank customers	525,521.72
同業存款	Interbank liabilities (deposits)	16,907,288.64
其它負債	Other liabilities	50,102.97
營業收入	Operating income	245,717.06



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

## 8. 資本

### 8.1 定性披露：

#### (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 已發行並已繳足：	1,000,000 shares of MOP1,000 each Issued and fully paid,	
588,920股，每股1,000元澳門元	588,920 shares of MOP1,000 each	588,920

#### 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，並將於股東周年大會上批准後轉撥自年度稅後盈利。

## 8. Capital

### 8.1 Qualitative disclosure:

#### (a) Summary information on the terms and conditions of the main features of all capital instruments, especially in the case of innovative, complex or hybrid capital instruments;

#### 1. Share Capital:

#### 2. Share Premium

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

#### 3. Legal Reserve

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

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已審核財務報表的附註2.3(i)所述計算的水平。於二零一七年十二月三十一日，其他準備金中包含扣除遞延所得稅後之淨額1,302,320,800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。

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。

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 estimated in accordance with the accounting policy as described in note 2.3(i) of the Audited Financial Statement through the appropriation of retained profits to other reserves. As at 31 December 2017, an amount of MOP1,302,320,800 net of deferred tax was included in other reserves which is not distributable under AMCM's requirement.

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

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

The Group manages its capital structure and makes adjustments to it in the light of changes in economic conditions and the risk characteristics of its activities. In order to maintain or adjust the capital structure, the Group may adjust the amount of dividend payment to shareholders, return capital to shareholders or issue capital securities. No changes were made in the objectives, policies and processes from the previous years.

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

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

管理層每月根據總資本、總風險加權資產及資本充足比率監察資本充足水平。

The management monitors the capital adequacy on a monthly basis, based on the information on total capital, total risk-weighted assets and the capital adequacy ratio.

8.2 定量披露：

8.2 Quantitative disclosure:

		澳門元千元 MOP'000
已發行並已繳足資本	Paid -up share capital	588,920.00
發行溢價	Share premium	5,885,733.00
法定準備金，公司章程規定之準備金及其他由未分配盈餘所組成之準備金	Legal, statutory and other reserves created by appropriations of retained profits	605,897.00
盈餘滾存(留存收益)	Profits brought forward (Retained Earning)	12,532,128.00
補充自有資本	Supplementary Capital (i.e. Tier 2 Capital)	9,795,707.00
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	29,328,405.00
含營運風險的償付能力比率(銀行)	Operation Risk Adjusted Solvency Ratio (Bank level)	16.75%
含營運風險的償付能力比率(集團)	Operation Risk Adjusted Solvency Ratio (Group level)	16.88%
含營運風險的償付能力比率(子公司)	Operation Risk Adjusted Solvency Ratio(ICBC Capital)	81.65%

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) 對逾期或不良資產的定義；

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

#### (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。

本行訂有信貸風險管理程式，以計量、監察及控制信貸風險。本行之信貸機關包括信貸委員會、總經理及擁有廣泛銀行經驗之行政總裁及董事。信貸機制包括依據本行信貸政策批核貸款；風險監察負責監察信貸額度及其他控制額度(例如涉及大額風險及風險集中額度)；將主要信貸職能清楚劃分，以確保信貸監控及監察能獨立運作。

## 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)

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

9.2 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 Region	政府、公營機構 Government or Public Sector	金融機構 Financial Institution	其它公司 Other Company	總計 Total
澳門 Macau	—	1,469,924.00	139,455,854.31	140,925,778.31
中國 China	—	2,451,608.45	18,703,452.85	21,155,061.30
香港 Hong Kong	—	4,022,296.84	36,672,139.08	40,694,435.92
其它 Others	1,701,851.74	454,725.41	6,854,912.94	9,011,490.09

b. 債務證券

b. Debt securities

				澳門元千元 MOP'000
地區 Region	政府、公營機構 Government or Public Sector	金融機構 Financial Institution	其它公司 Other Company	總計 Total
澳門 Macau	2,200,000.00	—	—	2,200,000.00
中國 China	407,405.87	13,005,003.06	16,937,628.52	30,350,037.44
香港 Hong Kong	3,089,932.83	—	2,164,798.99	5,254,731.82

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

c. 金融衍生工具

c. Financial Derivatives

澳門元千元 MOP'000				
地區 Region	政府、公營機構 Government or Public Sector	金融機構 Financial Institution	其它公司 Other Company	總計 Total
澳門 Macau	—	5,249.17	—	5,249.17
中國 China	—	(341,686.30)	—	(341,686.30)
香港 Hong Kong	—	111,622.42	—	111,622.42
其它 Others	—	(54,216.66)	—	(54,216.66)

9.2.2 授信行業分布

9.2.2 Industry distribution of exposures

澳門元千元 MOP'000					
行業 Industry	總金額 Gross Amount	不良貸款金額 Non- performing Loan	一般減值準備 CIA General Provision	個別減值準備 IIA Specific Provision	淨金額 Net Amount
製造業 Manufacturing industries	2,927,591.95	18,645.76	26,062.06	18,645.76	2,882,884.13
電力、氣體燃料及水 Electricity, gas and water	848,651.51	—	7,643.87	—	841,007.64
建築及裝修工程 Construction and public works	16,067,963.56	—	144,094.43	—	15,923,869.13
貿易、出入口、批發及零售 Wholesale and retail trade	11,404,156.82	56,521.20	122,688.66	4,167.31	11,277,300.85
餐廳、酒店及相關行業 Restaurants, Hotels and similar	15,758,034.10	—	141,031.13	—	15,617,002.97
運輸、倉庫及通訊 Transport, warehousing and communications	3,129,437.52	—	28,073.11	—	3,101,364.41
個人按揭貸款 Personal housing loans (mortgage)	22,951,577.89	54,265.54	204,887.94	8,183.56	22,738,506.39
其它個人貸款 Personal credit for other purposes	25,280,619.89	59,233.26	233,733.71	7,435.93	25,039,450.25
其它 Others	64,020,772.06	14,025.67	586,815.89	14,025.67	63,419,930.50
合計 Total	162,388,805.30	202,691.43	1,495,030.80	52,458.23	160,841,316.27

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

(續 Continued)

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

9.2.3 資產和負債的期限分布

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	3,267,532.17	2,903,956.73	4,514,012.77	25,074,666.27	33,361,656.16	93,266,981.95	—	162,388,806.04
存、拆放同業款項								
Cash and balances with and loans and advances to banks	1,214,011.16	9,463,737.40	3,864,864.00	1,449,324.00	—	—	—	15,991,936.56
存款證								
Certificates of deposit held	—	—	—	5,338,687.13	—	—	—	5,338,687.13
持有由金管局發行的證券								
Securities issued by Macau SAR Government and/or AMCM	—	2,200,000.00	—	—	—	—	—	2,200,000.00
其它證券								
Other securities	—	3,089,932.83	—	2,529,966.04	11,072,309.90	18,912,560.50	72,787.02	35,677,556.28
負債								
Liabilities	—	—	—	—	—	—	—	—
同業存入、拆入款項								
Deposits and balances of banks and financial institutions	233,907.81	7,446,647.00	187,501.36	6,340,741.62	—	—	—	14,208,797.78
公共機構存款								
Deposits from public sector entities	609.97	3,268,589.47	12,946,729.45	17,815,825.03	—	—	—	34,031,753.92
母公司及合夥公司存款								
Deposits from holding and associated companies	—	—	—	—	—	—	—	—
客戶存款								
Deposits from non-bank customers	34,914,640.22	51,277,064.99	35,954,803.90	19,903,431.89	1,367,447.10	—	—	143,417,388.10
發行存款證								
Certificates of deposits issued	—	3,509,953.94	2,506,409.00	2,422,653.14	—	—	—	8,439,016.08
其它發行證券								
Other securities issued	—	—	—	—	—	7,522,596.85	600,490.00	8,123,086.85



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

9.2.4 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	56,883.44	0.035%	82,839.60	4,802.00
(b) 逾期 6 月 -1 年 Overdue for 6 months - 1 year	30,964.93	0.019%	16,944.90	2,107.75
(c) 逾期 1 年以上 Overdue for more than 1 year	101,092.50	0.062%	169,998.81	44,936.50
	188,940.87	0.116%	269,783.31	51,846.25

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(續 Continued)

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

## 10. 市場風險

### 定性描述

#### (a) 對市場風險管理目的以及政策的描述

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。2017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。

### 定量披露

## 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 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 2017, we continued to strengthen market risk management by improving policies and procedures, risk reporting and limit management.

### Quantitative disclosure

		資本需求 Capital Requirement 澳門元千元 MOP'000
市場風險類型	Type	
債券及與債券相關的衍生工具的 特定風險	Specific Risk of Debt Securities and Debt Derivatives	—
債券、與債券相關的衍生工具及 利率風險的一般市場風險	General Market Risk of Debt Securities, Debt Derivatives and Interest Rate Exposures	4,614
股權風險	Equity Exposures	—
外匯風險	Foreign Exchange Exposures	3,242
商品風險	Commodities Exposures	—

財務訊息披露(根據AMCM026/B/2012-DSB/AMCM號文件) Financial Information Disclosure (in Accordance with AMCM026/B/2012-DSB/AMCM)  
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中國工商銀行（澳門）股份有限公司 Industrial and Commercial Bank of China (Macau) Limited

## 11. 銀行賬戶的利率風險

### 定性描述

#### (a) 利率風險的性質；

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。

#### (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賬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。

## 11. Interest rate risk in the banking book

### Qualitative disclosure

#### (a) The nature of its interest rate risk in respect of the interest rate exposure in the banking book;

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

#### (b) Key assumption of early redemption loan.;

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.

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

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 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)	(f)
1	少於1日 Within 1 day	16,361,086	(8,937,781)	0	0	7,423,305	0.00	0
2	>1 至 ≤ 7 日 >1 to ≤ 7 days	379,750	(2,917,815)	0	0	(2,538,065)	0.02	(508)
3	>7 日至 ≤ 1 個月 >7 days to ≤ 1 month	1,570,384	(550,210)	0	0	1,020,174	0.10	1,020
4	>1 至 ≤ 3 個月 >1 to ≤ 3 months	7	(2,031,263)	0	0	(2,031,256)	0.32	(6,500)
5	>3 至 ≤ 6 個月 >3 to ≤ 6 months	2,207,795	(1,892,555)	0	0	315,240	0.72	2,270
6	>6 個月至 ≤ 1 年 >6 months to ≤ 1 year	69,690	(3,103,215)	0	0	(3,033,525)	1.43	(43,379)
7	>1 至 ≤ 2 年 >1 to ≤ 2 years	211,552	(68,606)	0	0	142,946	2.77	3,960
8	>2 至 ≤ 3 年 >2 to ≤ 3 years	168,987	0	0	0	168,987	4.49	7,588
9	>3 至 ≤ 4 年 >3 to ≤ 4 years	168,695	0	0	0	168,695	6.14	10,358
10	>4 至 ≤ 5 年 >4 to ≤ 5 years	879	0	0	0	879	7.71	68
11	>5 至 ≤ 7 年 >5 to ≤ 7 years	513,103	0	0	0	513,103	10.15	52,080
12	>7 至 ≤ 10 年 >7 to ≤ 10 years	5,305	0	0	0	5,305	13.26	703
13	>10 至 ≤ 15 年 >10 to ≤ 15 years	17,978	0	0	0	17,978	17.84	3,207
14	>15 至 ≤ 20 年 >15 to ≤ 20 years	0	0	0	0	0	22.43	0
15	超過20年 Over 20 years	0	0	0	0	0	26.03	0
16	此幣別之加權總額(1(d) - 15(d)之總和) Weighted position for this currency (sum of 1(d) - 15(d))							30,866
17	其他幣別之加權總額 Weighted position of all other currencies							1,927,573
18	所有幣別之加權總額 (16(f)+17(f)) Weighted position of all currencies (16(f)+17(f))							1,958,439
19	自有資金* Own funds*							29,328,405
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))							6.68%

(\* 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)

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

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（以千元計）

Currency: HKD (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 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)	(f)
1	少於1日 Within 1 day	53,136,570	(13,754,031)	0	0	39,382,539	0.00	0
2	>1 至 <= 7 日 >1 to <= 7 days	5,929,204	(4,175,064)	1,609,565	0	3,363,705	0.02	673
3	>7 日至 <= 1 個月 >7 days to <= 1 month	24,351,008	(45,256,934)	20,614,597	0	(291,329)	0.10	(291)
4	>1 至 <= 3 個月 >1 to <= 3 months	11,122,475	(30,022,898)	17,313,377	(14,721,792)	(16,308,838)	0.32	(52,188)
5	>3 至 <= 6 個月 >3 to <= 6 months	302,443	(15,124,318)	6,372,258	(6,402,594)	(14,852,211)	0.72	(106,936)
6	>6 個月至 <= 1 年 >6 months to <= 1 year	5,698,868	(8,365,504)	0	0	(2,666,636)	1.43	(38,133)
7	>1 至 <= 2 年 >1 to <= 2 years	892,485	(89,164)	0	0	803,321	2.77	22,252
8	>2 至 <= 3 年 >2 to <= 3 years	2,663,307	0	0	(159,246)	2,504,061	4.49	112,432
9	>3 至 <= 4 年 >3 to <= 4 years	1,564,573	0	0	0	1,564,573	6.14	96,065
10	>4 至 <= 5 年 >4 to <= 5 years	26,317	0	0	0	26,317	7.71	2,029
11	>5 至 <= 7 年 >5 to <= 7 years	2,306,818	(360,500)	0	0	1,946,318	10.15	197,551
12	>7 至 <= 10 年 >7 to <= 10 years	0	0	0	0	0	13.26	0
13	>10 至 <= 15 年 >10 to <= 15 years	0	0	0	0	0	17.84	0
14	>15 至 <= 20 年 >15 to <= 20 years	0	0	0	0	0	22.43	0
15	超過20年 Over 20 years	0	0	0	0	0	26.03	0
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))							233,454.00

(\* 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)

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

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(以千元計)

Currency: USD (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 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)	(f)
1	少於1日 Within 1 day	391,388	(2,139,192)	0	0	(1,747,804)	0.00	0
2	>1 至 <= 7 日 >1 to <= 7 days	2,845,384	(881,585)	0	(3,753,702)	(1,789,903)	0.02	(358)
3	>7 日至 <= 1 個月 >7 days to <= 1 month	10,782,151	(7,666,212)	8,981,684	(20,847,106)	(8,749,483)	0.10	(8,749)
4	>1 至 <= 3 個月 >1 to <= 3 months	14,260,515	(13,600,995)	15,655,111	(17,407,992)	(1,093,361)	0.32	(3,499)
5	>3 至 <= 6 個月 >3 to <= 6 months	3,290,402	(9,028,753)	6,433,388	(6,433,388)	(5,738,351)	0.72	(41,316)
6	>6 個月至 <= 1 年 >6 months to <= 1 year	1,419,724	(1,028,246)	0	0	391,478	1.43	5,598
7	>1 至 <= 2 年 >1 to <= 2 years	2,928,772	(3,778,729)	0	0	(849,957)	2.77	(23,544)
8	>2 至 <= 3 年 >2 to <= 3 years	7,812,884	0	0	(40,259)	7,772,625	4.49	348,991
9	>3 至 <= 4 年 >3 to <= 4 years	8,403,049	(4,025,900)	0	0	4,377,149	6.14	268,757
10	>4 至 <= 5 年 >4 to <= 5 years	7,374,136	0	0	0	7,374,136	7.71	568,546
11	>5 至 <= 7 年 >5 to <= 7 years	292,554	0	0	0	292,554	10.15	29,694
12	>7 至 <= 10 年 >7 to <= 10 years	0	0	0	0	0	13.26	0
13	>10 至 <= 15 年 >10 to <= 15 years	0	0	0	0	0	17.84	0
14	>15 至 <= 20 年 >15 to <= 20 years	0	0	0	0	0	22.43	0
15	超過20年 Over 20 years	0	0	0	0	0	26.03	0
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))							1,144,120

(\* 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（以千元計）

Currency: CNY (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 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)	(f)
1	少於1日 Within 1 day	139,702	(561,522)	0	0	(421,820)	0.00	0
2	>1 至 <= 7 日 >1 to <= 7 days	171,956	(159,964)	0	0	11,992	0.02	2
3	>7 日至 <= 1 個月 >7 days to <= 1 month	2,547,331	(3,464,059)	0	(3,328,290)	(4,245,018)	0.10	(4,245)
4	>1 至 <= 3 個月 >1 to <= 3 months	0	(3,657,400)	0	(862,890)	(4,520,290)	0.32	(14,465)
5	>3 至 <= 6 個月 >3 to <= 6 months	4,107,272	(2,571,376)	0	0	1,535,896	0.72	11,058
6	>6 個月至 <= 1 年 >6 months to <= 1 year	6,118,787	(6,055,550)	0	0	63,237	1.43	904
7	>1 至 <= 2 年 >1 to <= 2 years	419,097	0	0	0	419,097	2.77	11,609
8	>2 至 <= 3 年 >2 to <= 3 years	84,412	0	0	0	84,412	4.49	3,790
9	>3 至 <= 4 年 >3 to <= 4 years	3,854,305	0	0	0	3,854,305	6.14	236,654
10	>4 至 <= 5 年 >4 to <= 5 years	512,118	0	0	0	512,118	7.71	39,484
11	>5 至 <= 7 年 >5 to <= 7 years	2,572,854	0	0	0	2,572,854	10.15	261,145
12	>7 至 <= 10 年 >7 to <= 10 years	30,632	0	0	0	30,632	13.26	4,062
13	>10 至 <= 15 年 >10 to <= 15 years	0	0	0	0	0	17.84	0
14	>15 至 <= 20 年 >15 to <= 20 years	0	0	0	0	0	22.43	0
15	超過20年 Over 20 years	0	0	0	0	0	26.03	0
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))							549,998

(\* 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

工銀澳門操作風險管理體系先進，形成「綜合管理、分類控制、層層授權」的操作風險管控模式，操作風險識別、評估、分析與控制有效開展，將操作風險控制在可承受水平範圍內，實現銀行及股東價值最大化，保障客戶及公眾利益。

董事會和高級管理層一如既往高度重視操作風險管理工作。2017年，繼續實施操作風險識別與控制流程有效性評估，推動主要領域風險治理工作，強化系統風險控制力度，加強監督問責力度，鞏固內控根基。

2017年本行操作風險管理措施有效，風險管控結果良好。

## 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。

## 12. Operational Risk

ICBC(Macau) implements advanced operational risk management structure and system which is composed of “Consolidated Management, Divisional Control and Segregated Authorization” model for the operational risk identification, assessment, analysis and control. Such model and system enable the Bank to control operational risk at a manageable level, maximize the value added to the Bank and its shareholders, and protect the interests of customers and the public.

As always, both the board of directors and the senior management team have placed significant emphasis on the operational risk management. In 2017, the bank continued to implement operational risk identification and the evaluation of the effectiveness of internal control, promote risk management in key areas, optimize business processing systems and risk management systems, and strengthen the performance of accountability in order to reinforce the fundamental framework of the operational risk management.

In 2017, the bank's operational risk management is considered properly operated with effective risk management measures.

## 13. Foreign exchange risk

### Qualitative disclosure

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

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	1,090		1,090
2. 加拿大元	2. Canadian dollars	2,389		2,389
3. 人民幣	3. Chinese renminbi	33,993		33,993
4. 歐元	4. Euro	(706)		(706)
5. 港元	5. Hong Kong dollars	19,932,256		19,932,256
6. 日圓	6. Japanese yen	(125)		(125)
7. 新西蘭元	7. New Zealand dollars	149		149
8. 英鎊	8. Pound sterling	103		103
9. 新加坡元	9. Singapore dollars	1,191		1,191
10. 瑞士法郎	10. Swiss francs	(1,620)		(1,620)
11. 美元	11. US dollars	656,668		656,668
12. 以上未列出的 貨幣，黃金除 外	12. Foreign currencies not separately specified above, except gold	1,596		1,596

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	914,563.90	(5,471,757.24)
	買入 Purchases	賣出 Sales
遠期 Forward	44,418,010.55	(20,509,112.75)
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.	—	19,351,704.46

美元(原幣)／USD (Original CCY) 千元'000

	資產 Assets	負債 Liabilities
即期 Spot	2,363,198.85	(119,184.02)
	買入 Purchases	賣出 Sales
遠期 Forward	4,012,556.52	(6,175,015.93)
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.	—	81,555.42

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；

流動性風險管理是識別、計量、監測和控制流動性風險的全過程。本行堅持審慎性原則，充分識別、有效計量、持續監測和適當控制在業務環節中的流動性風險，確保無論在正常經營環境中還是在壓力狀態下，都有足夠的資金應對到期債務的支付。

根據本行經營策略、業務特點和風險偏好測定本行流動性風險承受度，並以此為基礎制定流動性風險管理策略、政策和程序。風險承受程度採用定量方式表達，如在正常情況下，或在壓力狀況下銀行可以承受的未經緩釋的流動性風險水準。

## 14. Liquidity

### Qualitative disclosure

- (a) A description of its risk management objectives and policies on liquidity risk;

Liquidity Risk Management (LRM) is a whole process to identify, quantify, monitor and control of the liquidity risk. Our bank would adhere to the principle of prudence in order to fully identify, monitor and control the liquidity risk arising from our business in an effective and continuous manner. No matter it is under normal operating environment or under financial pressure, the LRM process can ensure that our bank would have sufficient funding to service our liabilities as they fall due.

The determination of the LRM together with its related strategies, policies and procures are highly based on the business strategy, operational characteristics and risk preference of our bank. The degree of risk tolerance is presented in a quantitative way to gauge the unreleased liquidity risk level by assuming whether it is under normal circumstance or under financial pressure.

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

流動性風險管理策略需明確流動性風險管理的整體模式，並列明有關流動性風險管理特定事項的具體政策，包括但不限於以下內容：

- (一) 整體的流動性管理政策；
- (二) 流動性風險的識別、計量和匯報機制；
- (三) 流動性風險管理程序；
- (四) 資產與負債組合；
- (五) 流動性風險限額；
- (六) 在正常及壓力情況下的現金流量分析；
- (七) 導致流動性風險增加的潛在因素及相應的監測流程；
- (八) 壓力測試和情景分析；
- (九) 應急計劃。

LRM is required to identify a clear and comprehensive module which embeds a set of specific strategy, including but not limited to the following:

- (1) Overall LRM strategies
- (2) LRM identification, measurement and reporting scheme
- (3) LRM procedures
- (4) Assets and liabilities portfolio
- (5) Liquidity risk limit
- (6) Cash flow analysis under normal or stressful operating environment
- (7) Potential factors that lead to the increase of liquidity risk and the responding monitoring process.
- (8) Stress Test and Scenario Analysis
- (9) Emergency plan

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/ %

(a)	平均持有流動現金之最低要求 Minimum weekly amount of cash in hand	3,499,975
(b)	平均持有之流動現金額 Average weekly amount of cash in hand	6,167,923
(c)	平均之償付資產 Specified liquid assets	69,657,484
(d)	平均之償付資產對基本負債比率 Ratio of specified liquid asset to total basic liabilities	38%
(e)	平均之一個月流動性比率 One-month liquidity ratio in the last week of each month	115%
(f)	平均之三個月流動性比率 Three-month liquidity ratio in the last week of each month	24%

15. 其他信息

15. Others

(a) 充作信用機構擔保或第三方負債的資產

(a) To disclose any other information that may provide a better understanding of the conditions of the credit institution. Such information includes but not limited to:

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

本行無相關資產。

The Bank does not have such assets.

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) 可能導致造成銀行財務狀況重大影響的訴訟。

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

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

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

16. 說明

- (a) 第一至第十五項披露事項中，第一項、第三項與第六項為經過審計項目。
- (b) 如無特別注明，以上所有數據均於二零一七年十二月三十一日截取。

16. Notes

- (a) Item 1, Item3 and Item 6 are audited among all the items disclosed.
- (b) Unless with specification, all the above data is taken as at Dec, 31st, 2017.



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

## 1. Financial Statements

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

## (a) Balance sheet

		澳門元 MOP		
		資產總額	備用金， 折舊和減值 Provision Depreciation & Impairment	資產淨額
資產	Assets	Total Assets		Net Assets
現金	Cash			
AMCM存款	Deposit with A.M.C.M.			
應收賬項	Account receivable			
在本地之其他信用機構 活期存款	Demand deposits with local banks	4,098,011.13		4,098,011.13
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			
放款	Loans & advances			
在本澳信用機構拆放	Investments in local banks	18,189,713.22		18,189,713.22
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	47,335,913.91		47,335,913.91
承銷資金投資	Utilization of resources in trust			
債務人	Debtors	52,400,304.99		52,400,304.99
其他投資	Other investments			
財務投資	Financial investments			
不動產	Buildings			
設備	Equipment	210,441.73	204,160.41	6,281.32
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	130,625.00	108,062.51	22,562.49
內部及調整賬	Sundry accounts	857,680.79		857,680.79
總額	TOTAL	123,222,690.77	312,222.92	122,910,467.85

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

資產負債表

Balance sheet

		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		3,073,819.37
各項負債	Accounts payable		
內部及調整賬	Sundry accounts		1,132,286.97
各項風險備用金	Provision		
股本	Capital	50,000,000.00	
法定儲備	Legal reserve	12,298,400.00	
自定儲備	Statutory reserve		
其他儲備	Other reserves		62,298,400.00
歷年營業結果	Retained profit	48,086,551.88	
本年營業結果	Profit & loss for the year	8,319,409.63	56,405,961.51
總額	TOTAL		122,910,467.85

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

(b) Profit and loss account

		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	12,814,267.27
董事及監察會開支 Board of directors & supervisors fee	51,499.91	其他銀行業務收益 Income from other banking services	421,772.89
職員開支 Staff costs	3,091,441.98	證券及財務投資收益 Income from securities & equity investments	
固定職員福利 Staff benefits	247,932.49	其他銀行收益 Other banking income	2,141,360.71
其他人事費用 Other personnel costs		非正常業務收益 Income from non-banking operations	
第三者作出之供應 Third party supply	3,914.59	營業損失 Operating loss	
第三者提供之勞務 Third party services	2,593,994.13		
其他銀行費用 Other banking costs			
稅項 Taxation			
非正常業務費用 Costs of non-banking operations			
折舊撥款 Depreciation allowances	16,208.14		
備用金之撥款 Provision allowances			
營業利潤 Operating profit	9,372,409.63		
總額 TOTAL	15,377,400.87	總額 TOTAL	15,377,400.87

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

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

損益計算表

INCOME STATEMENT

		澳門元 MOP	
借方 Debit	金額 Amount	貸方 Credit	金額 Amount
營業損失 Operating loss		營業利潤 Operating profit	9,372,409.63
歷年之損失 Loss related to previous years		歷年之利潤 Profit related to previous years	
特別損失 Exceptional losses		特別利潤 Exceptional profits	
營業利潤之稅項撥款 Profit tax provision	1,053,000.00	備用金之使用 Provisions used up	
營業結果(盈餘) Operating Result (profit)	8,319,409.63	營業結果(虧損) Operating Result (loss)	
總額 TOTAL	9,372,409.63	總額 TOTAL	9,372,409.63

董事長  
Chairman  
武 龍  
Wu Long

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

2017年度，在複雜的外部經濟環境下，工銀(澳門)投資股份有限公司繼續保持穩健發展態勢，累計實現稅後利潤澳門幣832萬元，較上年增長75.01%；截至2017年末，公司總資產已達澳門幣1.23億元，較上年增長7.37%。

根據中國工商銀行(澳門)股份有限公司的總體發展戰略及澳門特色金融發展規劃，未來本公司將繼續依托工銀集團網絡、品牌、資金和技術優勢，在跨境投資業務聯動、政府財政儲備投資、居民財政增值等領域積極作為，努力成為一家資產效益持續提升、風險控制不斷加強的財務機構，為客戶提供更穩健的投資回報，為澳門經濟社會繁榮及特色金融發展提供更多動力。

董事會主席  
武龍

二零一八年三月二十一日，於澳門

(c) A summary of the management report

In the year of 2017, with complex and uncertainty external environment, ICBC (Macau) Capital Limited maintained a sustainable development momentum, having achieved after-tax profit of MOP8.32 million, corresponding to a growth of 75.01% compared to last year. As of the year ended 2017, the gross assets of our company amounted to MOP123 million, corresponding to a growth of 7.37% compared to last year.

According to the development strategy of Industrial and Commercial Bank of China Limited and development plan of Macau characteristic finance, our company will take advantages of the network, brand, financial and technical resources of the Industrial and Commercial Bank of China Limited. The bank cooperated with intergroup companies for investment businesses, invested for government financial reserve, and dedicated to residents' financial appreciation. In order to stimulate the prosperity of Macau's economy and society, and to promote the development of characteristic finance of Macau, the Bank have been committed in a sustainable financial growth of our assets, continuously improving our risk management and providing a more secure return to our clients' investments.

Chairman of the Board of Directors  
Wu Long

Macau, 21st March, 2018

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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二零一七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二零一七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)

二零一八年三月二十一日，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 2017 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, 2017, as well as the financial results of the financial year ended 2017.

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, 21st March, 2018

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

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

(e) 外部審計報告總結

致工銀(澳門)投資股份有限公司全體股東：  
(於澳門註冊成立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)投資股份有限公司二零一七年度之財務報表，並已於二零一八年三月二十一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二零一七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。

為更全面瞭解工銀(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

二零一八年三月二十一日，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 2017, 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 21st, March, 2018.

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, 2017, 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.

Lei Iun Mei, Registered Auditor  
KPMG

Macau, 21st March, 2018



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**

武龍先生，董事長  
禰永明先生，董事  
鄭永輝先生，董事  
林孜女士，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. Wu Long, Chairman  
Mr. Huen Wing Ming, Patrick, Director  
Mr. Cheng Wing Fai, Patrick, Director  
Ms. Lin Zi, Director

**Board of the General Meeting**

Mr. Zhu Xiaoping, Chairman  
Mr. Huen Chung Yuen, Ian, Vice-Chairman  
Mr. 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

截至二零一七年十二月三十一日止年度

For the Year ended 31 December 2017

		2017 澳門幣元 MOP	2016 澳門幣元 MOP
經營活動產生的現金流	Cash flows from operating activities		
稅前利潤	Profit before tax	9,372,410	5,320,794
調整：	Adjustments for:		
利息收入	Interest income	(2,141,361)	(2,079,297)
折舊	Depreciation	16,208	19,150
應收款項及其他資產(增加)/ 減少	(Increase)/decrease in receivables and other assets	(224,229)	15,479
應收直接控股公司款項增加	Increase in amount due from the immediate holding company	(3,340,829)	(4,457,073)
應付同級附屬公司款項增加	Increase in amount due from a fellow subsidiary	(486,300)	(267,132)
應付款及其他負債(減少)/ 增加	(Decrease)/increase in payables and other liabilities	393,237	386,000
應付直接控股公司款項增加	Increase in amount due to immediate holding company	454,921	
應付同級附屬公司款項減少	(Decrease) in amount due to a fellow subsidiary	(1,219,411)	1,219,411
經營活動(使用)/產生的 現金流	Cash (used in)/generated from operations	2,824,646	157,332
已收利息	Interest received	2,277,797	2,471,268
繳付所得稅	Income taxes paid	(566,630)	(738,390)
經營活動產生/(使用)的 淨現金流	Net cash flows generated from operating activities	4,535,813	1,890,210
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		(10,952)
增加原始期限三個月以上之 定期存款	Increase in time deposits with original maturity of more than three months	(2,247,364)	(2,407,119)
投資活動產生/(使用)的 淨現金流	Net cash flows (used in)/generated from investing activities	(2,247,364)	(2,418,071)
現金和現金等價物的淨增長	Net increase in cash and cash equivalents	2,288,449	(527,861)
期初現金及現金等價物	Cash and cash equivalents at 1 January	1,809,562	2,337,423
期末現金及現金等價物	Cash and cash equivalents at 31 December	4,098,011	1,809,562
現金及現金等價物餘額分析	Analysis of balances of cash and cash equivalents		
庫存現金	Cash at bank	4,098,011	1,809,562
初始期限三個月以內之定期存 款	Time deposits with original maturity within three months when acquired	—	—
現金及現金等價物	Cash and cash equivalents	4,098,011	1,809,562

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(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，但可出售金融資產按公允價值計量。

除另指明外，此財務報表使用澳門元(MOP)為計量貨幣，四捨五入到元。

**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, except for the available-for-sale investments, which can be measured at fair value.

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

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

**6.2 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。

**6.3 重大會計政策概要**

**(a) 關聯方**

- (1) 一個自然人，與其關係密切的家庭成員，且該自然人與本行有以下關係：
  - (i) 控制或共同控制本公司；
  - (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；
- (2) 任何一方如屬以下情況，即視為本公司之關連方：
  - (i) 該實體及公司是同一個集團的成員，(即每一間母公司、附屬公司及同系附屬公司互有關聯)；
  - (ii) 一實體是另一實體的聯營公司或合營公司(或該聯營公司或合營公司與該另一實體均屬同一集團)；

**6.2 Changes in accounting policy and disclosures**

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

**6.3 Summary of significant accounting policies**

**(a) Related parties**

- (1) A person, or a close member of that person's family, is related to the Company if that person:
  - (i) has control or joint control over the Company;
  - (ii) has significant influence over the Company; or
  - (iii) is a member of the key management personnel of the Company or of a parent of the Company;
- (2) An entity is related to the Company if any of the following conditions applies:
  - (i) The entity and the Company are members of the same group (which means that each parent, subsidiary and fellow subsidiary is related to the others).
  - (ii) One entity is an associate or joint venture of the other entity (or an associate or joint venture of a member of a group of which the other entity is a member).

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

(iii) 兩個實體是同一第三方的合營公司；

(iv) 一實體是一第三方實體的合營公司而另一實體則是該第三方的聯營公司；

(v) 該實體為本公司或與本公司有關聯之實體的僱員設定離職後之福利計劃；

(vi) 該實體受在(a)項中所認定的自然人所控制或共同控制；

(vii) 在(1)(i)項中所辨識的自然人而該自然人對該實體有重大影響力，或該個人是該實體(或是該實體的母公司)的關鍵管理人員；

(viii) 任何為公司或公司的母公司提供關鍵性的人事管理服務的實體或集團其中的成員。

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

(iii) Both entities are joint ventures of the same third party.

(iv) One entity is a joint venture of a third entity and the other entity is an associate of the third entity;

(v) The entity is a post-employment benefit plan for the benefit of employees of either the Company or an entity related to the Company;

(vi) The entity is controlled or jointly controlled by a person identified in (a).

(vii) A person identified in (1)(i) has significant influence over the entity or is a member of the key management personnel of the entity (or of a parent of the entity).

(viii) The entity, or any member of a group of which it is a part, provides key management personnel services to the Company or to the Company's parent.

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

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(續 Continued)

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

(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，費用計入當期收益表，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，則本公司會將該更換部分確認為特定使用年期及折舊的個別資產。

折舊於其估計可使用年期内，扣除其殘值後以直線法攤銷每項固定資產之成本。所採用之主要年率如下：

— 辦公設備	4 至 10 年
— 家俬及裝置	5 至 10 年

(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.

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

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

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，分別計提折舊。殘值、可使用年期及折舊方法將於每一財政年度檢討並在有需要時作適當調整。

當某項固定資產及其任何需要的組成部份被處理或繼續使用不能帶來預期的經濟收益時將被終止確認。資產被終止確認時，該資產出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，於該年度的收益表內列示。

(c) 非金融資產減值

如一項資產出現減值跡象，或當有需要為資產進行每年減值測試，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很大程度上不能獨立於其他資產或資產組合。在此情況下，可回收金額則按資產所從屬之資產的現金價值釐定，否則資產之可回收金額按資產現金價值與其公允價值減出售成本之較高者計算，按個別資產釐定。

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.



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當某項資產之賬面價值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貨幣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，該費用分類與其減值資產特性一致。

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，僅當用於釐定資產的可回收金額估值發生變化時，其於往年確認之減值損失才可轉回。但轉回之金額不得超過該項資產未確認減值的賬面價值(扣除折舊與攤銷)。轉回之減值虧損將貸記所產生期間之收益表。

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

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.

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**(d) 投資及其他金融資產**

**(i) 初始確認及計量**

金融資產分類為以公允價值計量且其變動計入損益之金融資產、貸款及應收賬項、持至到期日金融資產及可出售金融資產(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允價值計量，而公允價值基本與交易價相同。如金融資產不屬於以公允價值計量且其變動計入損益的金融資產，則包括因取得資產發生的交易成本，否則該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 investments, as appropriate. The Company determines the classification of its financial assets at initial recognition. Financial assets are measured initially at fair value, which normally will be equal to the transaction price plus, in case of a financial asset not held at fair value through profit or loss, transaction costs that are directly attributable to the acquisition of the financial asset. Transaction costs on financial assets at fair value through profit or loss are expensed immediately.

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

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(ii) 後續計量

各類金融資產的後續計量：

貸款及應收賬項

貸款及應收賬項為具有固定或可予確定金額，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，該等資產其後按扣除減值準備後實際利率計算之攤餘成本法作後續計量，計算攤餘成本包括取得時的任何折價或溢價及構成實際利率主要部分之費用或成本。按實際利率計算的攤銷金額作為營業收入於記入收益表中。減值所產生之虧損於收益表中確認。

可供出售投資

可供出售投資是上市或非上市的權益類投資以及債務類證券等非衍生金融資產。分類為可供出售之權益投資區別於分類為持有作交易用途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不定期持有，並視乎資金流動性需要或因應市況變動而出售。

(ii) Subsequent measurement

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

Loans and receivables

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

Available-for-sale investments

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

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在初始確認後，可供出售金融投資按公允價值進行後續計量，其未實現損益將計入可供出售金融資產重估準備中直至該項投資被終止確認。投資終止確認時，累計盈虧會於收益表確認，或至投資確認減值時，累計盈虧也會從重估儲備中轉至收益表。持有可供出售投資利息及股利分別按照注解2.3(q)中所載之會計政策於收益表中確認。

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

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

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.

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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，如本公司有意及有能力持至到期日，則歸類為持有至到期金融資產。持有至到期投資的後續計量採用實際利率法，按攤餘成本減減值準備確認。計算攤餘成本包括取得時之任何折價或溢價及包括構成實際利率主要部分之費用或成本。按實際利率計算的攤銷金額作為利息收入於記入收益表中。減值所產生之虧損於收益表中確認。

(e) 終止確認金融資產

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

- 資產收取現金流量之權利屆滿；或

Held-to-maturity investments

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

(e) Derecognition of financial assets

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

- the rights to receive cash flows from the asset have expired; or

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

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

- 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.

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如以擔保的方式繼續涉入已轉移的資產，則按該資產之原賬面金額或本公司被要求償還對價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組金融資產出現減值。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.



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(i) 以攤餘成本入賬的金融資產

就以攤餘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，組內資產整體評估減值。個別被確認評估減值或繼續被確認減值虧損的資產，概不會計入組合評估減值之組別。

倘有客觀證據證明減值虧損已經發生，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).

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資產賬面價值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) 可供出售投資

就可出售投資而言，本公司於各報告期末評估是否有客觀證據顯示一項投資或一組投資出現減值。

如可出售金融資產出現減值，將其現行公允值與其成本值(扣除與本金有關的費用與攤銷)之間的差額，扣減過往在收益表確認的任何減值虧損後，從投資重估儲備轉出至收益表。

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 investments

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

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

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就分類為可出售之股權投資而言，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」則根據公允價值低於其原成本之持續時間評定。倘出現減值證據，則累積虧損(按購入成本及當前公允價值之差額，減過往於利潤表確認之任何投資減值虧損計量)會從投資重估儲備轉出至收益表。分類為可出售權益性工具之減值虧損不會於收益表轉回，減值後之公允價值增加直接於投資重估儲備確認。

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

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就分類為可供出售債務工具而言，則按以攤餘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，是按成本與當前公允價值間差額減該項投資過往於收益表確認之任何減值虧損計量。未來利息收入繼續按該項資產減少後的賬面價值以權責發生制基礎計算，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。利息收入乃作為營業收入的一部分記入收益表。如有客觀證據證明，於收益表確認減值虧損後，債務工具公允價值增加，則該債務工具之減值虧損於收益表轉回。

In the case of debt instruments classified as available-for-sale, impairment is assessed based on the same criteria as financial assets carried at amortised cost. However, the amount recorded for impairment is the cumulative loss measured as the difference between the amortised cost and the current fair value, less any impairment loss on that investment previously recognised in the income statement. Future interest income continues to be accrued based on the reduced carrying amount of the asset and is accrued using the rate of interest used to discount the future cash flows for the purpose of measuring the impairment loss. The interest income is recorded as part of operating 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.

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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**

金融負債視適用情況分類為以公允價值計量且其變動計入損益之金融負債、貸款及借款。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，屬於貸款及借款，須加上直接產生的交易交易成本。

本公司金融負債包括貿易及其他應付賬項和其他負債。

**(ii) 後續計量**

各類金融負債後續計量：

**貸款及借款**

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，如借款按實際利率法計算攤餘成本作後續計量，若折現值與初始確認值並無影響不重大差異，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 and loans and borrowings, 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 payables and other liabilities.

**(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.

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攤餘成本計量須考慮取得時之折價或溢價，以及構成實際利率組成部分之費用或成本。按實際利率攤銷金額計入收益表之融資成本。

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**

當金融負債之責任被解除、取消或屆滿，則終止確認金融負債。

如現有金融負債被來自同一貸款人以具有不同條款的其他金融負債取代，或現有負債之條款被作出實質性的修訂，則該項交換或修訂被當作終止確認原負債及確認新一項負債處理，兩者賬面價值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) 金融工具之公允價值**

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

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

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

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**(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，一般於購入日起計3個月內到期的短期高流動性投資，扣除須按要求隨時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**

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

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

**(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 operating expenses in the income statement.



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(I) 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，所得稅於收益表內確認。

預期可以從稅務當局收回或需支付的本期或過去年度評定的課稅金額，根據報告期末已頒布或獨立頒布的稅率(或稅法)，結合本行營運所在國家當前之詮釋及慣例，計入本期課稅資產和負債。

遞延稅項資產及負債是因納稅基礎計算的資產及負債與其賬面值之間的差異而分別產生的可抵扣及應納稅的暫時性差異。

(I) Income tax

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

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

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

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遞延稅項負債就所有應納稅暫時性差異予以確認，除了：

- 並非業務合併且於交易時並不影響會計收益，或應課稅收益，或虧損之交易中初始確認之商譽、資產、負債所產生之遞延稅項負債；
- 對於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納稅暫時性差異而言，暫時性可以控制以及暫時性差異可能不會在可見將來撥回。

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

- 並非業務合併且於交易時並不影響會計收益，或應課稅收益，或虧損之交易中初始確認資產、負債所產生之可抵扣暫時性差異的遞延稅項資產；及

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

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

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

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- 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抵扣暫時性差異，僅於暫時性差異可能在可見將來撥回，以及暫時性差異用作抵扣應課稅收益之情況下，才確認遞延稅項資產。

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

遞延稅項資產及負債是根據報告期末已頒布或已獨立頒布之稅率（及稅務法例），按變現資產或清償負債的期間預期適用稅率予以計量。

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。

- 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.

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**(m) 收入的確認**

收入為以未來可能流入本公司的經濟利益，且收入能被可靠計量，投資管理費收入來自提供服務。利息收入以權責發生制基礎按實際利率法入賬，實際利率是在金融資產的預計時期內將估計的將來收入的現金折算為該金融資產的帳面淨值所使用的利率。

**(n) 外幣交易**

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本位幣之匯率重新換算，所產生的差額將撥入收益表處理。

**(o) 員工福利**

本公司為員工執行養老金固定供款退休福利計劃。供款額以參加該計劃員工的基本薪酬的一定百分比確定，根據計劃的規定轉為應付款項時於收益表內列賬。

**(m) Revenue recognition**

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

**(n) Foreign currency transactions**

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

**(o) Employee benefits**

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

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7. 關聯方交易

7.1 對關聯方的借貸政策

- (i) 本公司從直接控股母公司收取投資管理費。該費用是以所管理的投資組合資產淨值，按預先訂明的百分比收取。
- (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以及公司基金管理實際績效與預期目標和回報基準收取。
- (iii) 本公司從直接控股母公司同系附屬公司收取諮詢費用。該諮詢費用按預先訂明的QFII組合資產淨值百分比收取。
- (iv) 本公司從直接控股母公司收取利息。利息來源於存放在母公司的存款，該等存款的利率與母公司給予其他客戶的利率相若。

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 and also the fund management performance of the Company compared to the pre-determined target and benchmark return.
- (iii) The Company received advisory fee income from a fellow subsidiary of the immediate holding company. The advisory fee income was charged based on a pre-determined percentage of the asset value of the QFII portfolio managed by the fellow subsidiary of the immediate holding company.
- (iv) 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.

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| <p>(v) 本公司向直接控股母公司支付諮詢費用。該支出按預先訂明的從直接控股母公司同系附屬公司獲取的諮詢費用收入百分比支付。</p> <p>(vi) 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18,189,713元(2016：澳門幣15,942,349元)，年利率為1.45%(2016：1.35%和1.65%)，儲蓄帳戶存款澳門幣367元(2016：澳門幣154元)，年利率為0%至0.01%(2016：0%至0.01%)，活期存款澳門幣4,097,644元(2016：1,809,408元)。定期存款的年期均少於12個月。</p> <p>(vii) 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188,438元(2016：澳門幣186,305元)，從直接控股母公司同系附屬公司收取的諮詢費澳門幣563,626元(2016年：澳門幣319,508元)並計入應收帳項及其他資產。</p> <p>(viii) 於報告期末，除存放於直接控股母公司的結餘外本公司還有從直接控股母公司的應收款項／應付款項。該到期款項為無抵押、免息及沒有固定還款期。</p> <p>(ix) 與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。</p> <p>(x) 本公司從直接控股母公司應付諮詢費為澳門幣535,445(2016：澳門幣303,533)並計入應付款項和其他負債。</p> | <p>(v) The Company paid advisory fee expense to the immediate holding company. The advisory fee expense was charged based on a pre-determined percentage of advisory fee income received from a fellow subsidiary of the immediate holding company.</p> <p>(vi) At the end of the reporting period, the Company had bank balances with the immediate holding company which included time deposits of MOP18,189,713 (2016: MOP15,942,349) with effective interest rates of 1.45% per annum (2016: 1.35% and 1.65% per annum), savings account deposits of MOP367 (2016: MOP154) with effective interest rates ranging from 0 % to 0.01% per annum (2016: 0% to 0.01% per annum) and current account deposits of MOP4,097,644 (2016: MOP1,809,408). The time deposits have original maturities within 12 months.</p> <p>(vii) At the end of the reporting period, the Company had accrued interest of MOP188,438 (2016: MOP186,305) receivable from the immediate holding company and advisory fee of MOP563,626 (2016: MOP319,508) receivable from a fellow subsidiary of the immediate holding company included in receivables and other assets.</p> <p>(viii) Apart from the bank balances with immediate holding company, the Company had an amount due from/to immediate holding company as at the end of the reporting period. The amount due from/to immediate holding company is unsecured, interest-free and has no fixed terms of repayment.</p> <p>(ix) The amounts due from/to a fellow subsidiary are unsecured, interest-free and have no fixed terms of repayment.</p> <p>(x) The company had accrued advisory fee of MOP535,445 (2016: MOP303,533) payable to the immediate holding company included in payables and other liabilities.</p> |
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7.2 定量披露

- (a) 除已在此財務報告其他部份披露之交易外，本公司與關聯方進行了以下關聯交易：

7.2 Quantitative disclosure

- (a) In addition to the transactions disclosed elsewhere in these financial statements, other material related party transactions entered into by the Company with related parties are as follows:

		2017 澳門幣 MOP
收取直接控股母公司投資管理費(註i)	Investment management fee income received from immediate holding company (note (i))	3,296,000
收取同系附屬公司退休基金投資管理費(註ii)	Pension fund investment management fee income received from a fellow subsidiary (note (ii))	7,728,094
收取直接控股母公司同系附屬公司的諮詢費用(註iii)	Advisory fee income received from a fellow subsidiary of immediate holding company (note (iii))	1,790,173
收取直接控股母公司利息(註iv)	Interest income received from immediate holding company (note (iv))	255,056
支付直接控股母公司諮詢費用(註v)	Advisory fee expense paid to immediate holding company (note (v))	1,700,664
存放於直接控股母公司的結餘(註vi)	Bank balances with immediate holding company (note (vi))	22,287,724
應收帳項及其他資產(註vii)	Receivables and other assets (note (vii))	752,064
應收直接控股母公司款項(註viii)	Amount due from immediate holding company (note (viii))	49,726,968
應付直接控股母公司款項(註viii)	Amount due to immediate holding company (note (viii))	454,921
應收同系附屬公司款項(註ix)	Amount due from a fellow subsidiary (note (ix))	2,109,711
應付款及其他負債(註x)	Payables and other liabilities (note (x))	535,445



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

法定	Authorised:	2017 澳門元 MOP	2016 澳門元 MOP
100,000 股, 每股 1,000 元澳門元	100,000 shares of MOP1,000 each	100,000,000	100,000,000
已發行並已繳足:	Issued and fully paid:		
50,000 股, 每股 1,000 元澳門元	50,000 shares of MOP1,000 each	50,000,000	50,000,000

法定儲備

Legal Reserve

本公司為澳門金融管理局監管的金融機構。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己發行及已繳足股本之50%為止。此後轉撥之數額必須保持在佔全年稅後盈利最少10%水平，直至該準備金之金額相等於本公司及其在澳門之附屬公司各自己發行及繳足股本為止。此準備金僅在法例規定之某些特殊情況下才可作分派，並將於報告期末股東周年大會上批准後轉撥至年度稅後盈利。

The Company is a financial institution regulated by the Autoridade Monetaria de Macau ("AMCM"). Under the terms of relevant Macau legislation governing financial institutions, the Company is required to transfer to a legal reserve an amount equal to a minimum of 20% of its annual profit after tax until the amount of the reserve is equal to 50% of the Company's issued and fully paid up share capital. Thereafter, transfers must continue at a minimum annual rate of 10% until the reserve is equal to the Company's issued and fully paid up share capital. This reserve is only distributable in accordance with certain limited circumstances prescribed by statute and will be transferred from the annual profit after tax upon the approval by the shareholders in the annual general meeting after the end of reporting period.

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使股東價值最大化。本公司以資產負債表列示的總權益為基礎監管資本。

本公司根據經濟情況變化管理及調整資本結構。於截至2017年12月31日一年及截至2016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 objectives of the Company's capital management is to safeguard the Company's ability to continue as a going concern and to maintain a healthy capital adequacy ratio in order to support its business and maximise shareholder value. The Company monitors capital on the basis of total equity as shown in the balance sheet.

The Company manages its capital structure and makes adjustments to it, in light of changes in economic conditions. No changes were made in the objective, policies or processes during the years ended 31 December 2017 and 31 December 2016. The Company is subject to the statutory capital adequacy ratio requirement imposed by the AMCM and the legal reserve requirement as shown in note 11.

## 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	12,298,400.00
盈餘滾存(留存收益) Profits brought forward (Retained Earning)	56,405,961.51
自有資本 Own Fund	118,704,361.51
含營運風險的償付能力比率(集團) Operation Risk Adjusted Solvency Ratio (Group level)	16.88%
含營運風險的償付能力比率(工銀投資) Operation Risk Adjusted Solvency Ratio (ICBC Capital)	87.80%

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. 持有至到期投資

## 9. Held-to maturity investment

		2017 澳門元 MOP	2016 澳門元 MOP
以攤餘成本法折現法計量成本 的持有至到期投資：	Held-to-maturity investments, at amortised cost:		
上市	Quoted		
— 債券類證券	— Debt securities	47,913,942	47,469,165
按發行主體分析的以攤餘 成本計量的持有至到期投 資：	Held-to-maturity investments, at amortised cost analysed by category of issuer as follows:		
企業類	Corporate entities	47,913,942	47,469,165

## 10. 信用風險

## 10. Credit risk

投資僅為具良好信用狀況的交易對手發行的流動性證券投資。考慮到較高的信用狀況，不存在對投資交易對手不履行其債務的預期。就投資已認定的每一類金融資產而言，本公司於二零一七年十二月三十一日面臨的來自交易對手違約的最大信用風險暴露為資產負債表中這些資產的賬面價值。

本公司有一定集中度的信用風險，主要原因是本公司大部分資產均存放於直接控股母公司和兩項由企業發行的債券。

Investments are only in liquidity securities issued by counterparty of sound credit standing. Given that high credit standing, management does not expect any investment counterparty to fail to meet its obligations. The Company's maximum exposure to credit risk in the event the counterparties fail to perform their obligations as at 31 December 2017, in relation to each class of recognised financial assets, is the carrying amount of those assets as indicated in the balance sheet.

The Company has certain concentration of credit risk as the majority of the Company's assets are placed with its immediate holding company and two corporate issuers of debt securities.

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

## 11. 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。2017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

## 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操作風險。操作風險的類別主要包括：內部欺詐、外部欺詐、就業制度和 workplace 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。

## 11. 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 2017, we continued to strengthen market risk management by improving policies and procedures, risk reporting and limit management.

### Quantitative disclosure

Not applicable.

## 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.

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

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。

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.

13. 利率風險

定性披露

本公司的賬戶結餘和持有到期的固定收益投資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82%(2016年：90%)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。

定量披露

13. Interest rate risk

Qualitative disclosure

Except for the bank balances placed with its immediate holding company and the fixed-coupon rate held-to-maturity investments, the Company does not maintain other interest bearing financial assets or financial liabilities. Over 82% (2016: 90%) of the bank balances are fixed deposits based on fixed interest rates and they are not subject to significant interest rate risk. With the minimal amount of bank balances with floating interest rates, Management considers the Company's exposure to the risk of changes in market interest rates is minimal.

Quantitative disclosure

	存款利率變動	年利息收入變動 (澳門元'000) Annual Interest income change (MOP'000)
	Interest rate change	
美元	+1%	+43
USD	-1%	-43

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

#### 14. 外匯風險

##### 定性披露

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2017年12月31日公司資產負債表內的美元資產金額相當於MOP53,916,162(2016年：MOP51,573,491)，由於澳門元與港元掛鈎，港元與美元掛鈎，管理層認為公司面對的外匯風險較低。

##### 定量披露

美元存款淨持倉金額等值53,328,134.02澳門元。

#### 15. 流動性

##### 定性分析

- (a) 流動性風險是指公司因無法提供資金以履行到期償付義務而可能遭受的損失。公司沒有出現重大的流動性風險。公司的策略是密切監控管理公司資本以達到降低公司流動性風險目的，通過對預測和實際的現金流的持續監控以及根據到期情況對公司的資產和負債進行配對。

#### 14. Foreign exchange risk

##### Qualitative disclosure

The Company takes on exposure to effects of fluctuations in the prevailing foreign currency exchange rates on its bank balances and a financial asset denominated in United States dollars ("USD") as at 31 December 2017, which is equivalent to MOP53,916,162 (2016: MOP51,573,491). Management considers the Company's exposure to the risk of changes in foreign currency rates as minimal as MOP is linked to Hong Kong Dollars ("HKD") and HKD is linked to USD.

##### Quantitative disclosure

Net long of US Dollar Deposit which is equivalent to MOP 53,328,134.02.

#### 15. Liquidity Risk

##### Qualitative disclosure

- (a) 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 minimise 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.

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

		少於三個月 Less than three months 澳門元 MOP	三至 十二個月 Three to twelve months 澳門元 MOP	不定期 Undated 澳門元 MOP	總合 Total 澳門元 MOP
於 2017 年 12 月 31 日	As at 31 December 2017	923,820	527,171	1,622,828	3,073,819
於 2016 年 12 月 31 日	As at 31 December 2016	703,025	1,290,661	1,451,386	3,445,072

16. 其他信息

- (a) 充作信用機構擔保或第三方負債的資產；

無

- (b) 可能導致造成公司財務狀況重大影響的訴訟

無

註：以上披露項目中第一項、第三項、第六項、第七項與第十五項為經過審計項目。

16. 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, item 6, item 7 and item 15 are audited among all the items disclosed.



## 社會責任報告書 Social Responsibility Report

我行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年整合成立以來，通過持續努力和穩健經營，進一步確立了本地優秀主流銀行市場地位，在支持澳門社會經濟多元可持續發展、提升地區金融服務水準、推動社會公益事業發展方面樹立了良好的企業公民形象。

ICBC (Macau), founded in 2009, is the second largest commercial bank and the largest local registered bank in Macau. It established its market position as a local supreme bank through ongoing efforts and stable operation. ICBC (Macau) further strengthened the image of an outstanding responsible bank through continuously supporting the sustainable economic growth of Macau, improving local financial services and promoting the development of local social welfare.

### 一、服務地區和社會經濟發展

(一) 助力本地中小企業開拓內地市場。我行充分發揮集團品牌、技術和資金實力等優勢，以「融e購·澳門館」平台為載體加強與本地企業互聯互通，幫助其拓展內地市場。2017年打通澳門實物商品跨境通道，使澳門商品順利入境通關直郵至內地消費者手中，打破了困擾澳門電商發展多年的難題，得到了澳門特區政府及社會各界的高度認可，進一步提升了知名度和影響力，同時吸引了大量優質中小企客戶與我行開展全面業務合作。截至2017年12月末，我行「融e購·澳門館」交易量突破50萬件，直接成交額超過2000萬元，成為澳門旅遊局的重點合作夥伴以及澳門地區最大的電子商務交易平台。在新成立的澳門中國企業協會跨境電商委員會中，我行榮膺主任委員單位。

### 1. To serve the local society and economic development

(1) To supports local small and medium enterprises (SME) to expand the market of mainland. By taking full advantages of Group's brand, technology, fund and the platform of "ICBC Mall (Macau)", the Bank supported local SME to extend to mainland market and strengthened the business relationship with the clients. In 2017, the Bank opened up a cross-border channel through which Macau's physical goods could be directly sent to the mainland consumers, and thus resolving the difficulty local e-commerce businesses faced for years. ICBC (Macau) has earned sound public and government acknowledgement, thereby enhancing its social influence and public image. As of the end of December 2017, the ICBC Mall (Macau)'s transaction volume exceeded 500,000, and the turnover amounted over 20 million RMB. It has become an important partner of the Macau Government Tourism Office, with "ICBC Mall (Macau)" to be the largest e-commerce trading platform in Macau. The Bank is honored as Chairman of the Cross-Border E-Commerce committee of Chinese enterprise association in Macau.

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

- |  |  |
|--|--|
| <p>(二) 為港珠澳大橋澳門口岸管理區專案建設提供資金支持。報告期內，我行與中國港灣工程有限責任公司簽署戰略合作協定，為港珠澳大橋澳門口岸管理區項目建設提供35億澳門元融資貸款。雙方將嘗試全方位合作，共同助力大灣區建設以及國家「一帶一路」戰略決策的實現。</p> <p>(三) 為本地大型企業提升綜合服務功能提供資金支援。2017年我行獨家牽頭籌組澳博集團250億港元銀團貸款，為本地大型綜合旅遊娛樂公司在發展旅遊、會展以及提升綜合服務功能方面提供融資，助力澳門世界旅遊休閒中心建設。</p> <p>(四) 協助特區政府解決低收入家庭住房問題。自2011年特區政府重啟經屋計畫以來，我行積極踐行「立足澳門，服務澳門」經營理念，致力為民生事務提供全方位金融支援，增進民生福祉，經屋按揭業務的市場佔有率始終保持在70%以上，得到社會的普遍讚譽和好評。</p> | <p>(2) To provide financial support to the construction of Macau Port Management Zone for the Hong Kong-Zhuhai-Macau Bridge. In 2017, the Bank signed a strategic cooperation agreement with China Harbour Engineering Co., Ltd., to provide a 3.5 billion MOP loan for financing the construction of the Hong Kong-Zhuhai-Macau Bridge Macau Port Management Zone. The both parties will strive to cooperate extensively so as to promote the development of the "Greater Bay Area" and "Belt and Road" initiative.</p> <p>(3) To provide financial support for local large enterprises to enhance their comprehensive service capability. In 2017, the Bank exclusively arranged HK\$25 billion syndicated loan for local large enterprise to develop its capabilities of tourism, exhibitions and comprehensive service, which fosters Macau's position as a World Centre of Tourism and Leisure.</p> <p>(4) To assist Macau SAR government in addressing public house of low-income families. Since the Macau SAR government restarted the Economic Housing Plan in 2011, the bank has actively pursued the business philosophy of "basing on Macau and serving Macau" and is committed to providing all-round financial support for the public livelihood and improving public welfare. The market share of the economic housing mortgage loan has always been maintained above 70%, and the Bank was widely praised by the public.</p> |
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## 社會責任報告書 Social Responsibility Report (續 *Continued*)

### 二、 支持公益事業發展

- (1) 積極踐行企業社會責任，樹立良好品牌形象。

在「8.23風災」後，我行快速反應、積極投入澳門的災後重建工作，成為澳門第一家捐款銀行、第一家全面恢復營業銀行、第一家賑災貸款發放銀行，彰顯了大行擔當，得到特區政府、中聯辦及社會各界的肯定。2017年初，在共青團中央等22大部委聯合開展的「全國青年文明號」評選中，工銀澳門榮膺我國境外金融系統首個全國青年文明號殊榮，更成為港澳地區唯一入選該名單的青年團體。

### 2. To support the development of public welfare.

- (1) To actively implement corporate social responsibility and establish a sound brand image.

After the “8.23 typhoon disaster”, the Bank reacted quickly and dedicated to post-disaster reconstruction. It was the first donation bank, the first bank to reopen banking businesses, and the first bank to issue loans for disaster recovery in the local area. The Bank shoulders social responsibility and gained recognition from the Macau SAR Government, the Liaison Office and the public. In the early 2017, the voting of “National Youth Civilization” was held, which was conducted by 22 major ministries including Communist Youth League Central Committee. ICBC (Macau) was the first one to be honored with the title — National Youth Civilization, in China’s overseas financial system. Meanwhile, it has become the only Youth Group in Hong Kong and Macau region.

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

(2) 樂善好施，鼓勵員工參加公益活動。

2017年，我行繼續向澳門大學、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；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；向澳門日報讀者公益基金會捐款，並組織全體員工及家屬千餘人身體力行參與其主辦的公益金百萬行活動。普及公眾金融教育，舉辦各類金融知識講座；在《澳門日報》冠名專欄《財經前沿》；向澳門勞工子弟學校學生持續開展銀行業務知識講座；進一步加強與本地進步社會團體的聯繫互動，先後組織員工參加了粵北貧困山區探訪、愛心育苗郊游樂、關愛特奧慈善足球賽、全澳銀行界五項慈善競賽等公益活動。

(2) To be charitable and encourage employees to participate in public welfare activities.

In 2017, the Bank continued to provide scholarships to the University of Macau, Macau Polytechnic Institute, and City University of Macau to support the development of culture and education. It donated money to Tong Shantang, the most historic and influential civil charity organization in Macau. The Bank donated money to the Charity Fund from the Readers of Macau Daily News, and organized the employees and their family members to participate in the “Walk for a Million of Macau” held by the fund. Furthermore, the Bank promoted public financial literacy, including holding lectures on various financial knowledge, and creating column — “Financial Frontier” in the “Macau Daily”. The Bank also provided the banking business lectures for students of The Worker’s Children High School Macau, to further strengthen the interactive contact with local progressive social groups. Employees were organized to engage in public welfare activities such as paying a visit to poor mountainous areas in northern Guangdong province, and participating tree-planting activities, charity football game competition for Special Olympic Games, and five charity events in Macau banking community.

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

### 三、 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，一是制定《工銀澳門綠色信貸實施指引》，鼓勵和引導信貸資源在風險可控的前提下，優先投向生態保護、清潔能源、節能環保、迴圈經濟等領域，對高污染、產能過剩行業以及未妥善解決，容易引發社會問題的專案實行嚴格准入；二是選購綠色環保產品，同時加強對新技術的應用，提高電子化水準，有效降低自身能耗。報告期內，我行大力發展電子銀行業務，開展網點智慧化改造，實施ATM櫃員機日記全面無紙化，截至2017年12月末，我行電子銀行業務量佔比78.99%，較去年同期增長4.73%，各網點大部分非現金業務均能夠通過自助機具完成。

### 3. To build a long-term green credit mechanism and promote energy efficiency

The Bank consciously adhered to environmental protection for a long time. The first was to formulate the “Guidelines for the Implementation of ICBC (Macau) Green Finance” to encourage and guide credit resources to give priority to fields of ecological protection, clean energy, energy conservation, environmental protection and cyclic economy etc., on the premise of risk control. The Bank implemented a strict admission for those highly polluted and overcapacity industries and likely to lead social issues. Second, the Bank purchased green and environmental protection products, and strengthened the application of new technologies, thereby improving the level of e-commerce, and effectively saving energy and reducing consumption. During the reporting period, the Bank strongly developed its e-banking business, carried out an intelligent transformation of its branches, and implemented ATM paperless journal. As of the end of December 2017, the Bank’s e-banking business accounted for 78.99%, an increase of 4.73% over the same period of last year. Most of the non-cash businesses can be completed through self-service equipments in all branches.

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

### 四、實現員工和企業共同成長

- (1) 關注職業發展，促進員工成長。報告期內，我行緊密圍繞「人才強行」戰略，以增進員工素質能力、愛國愛澳情懷為重點，針對員工崗位特點實施有針對性的培訓培養，為員工成長提供堅實的支撐。一是在崗培訓。根據各部門提出的培訓要求，制定全年培訓計畫，內容涵蓋資訊科技應用系統知識操作、客戶服務、內控合規、安全保衛等各個方面，同時積極推薦業務骨幹員工參與總行專業人才培訓專案。二是外聘外購培訓。根據業務發展需要，適時聘請外部專業人士為員工舉辦財富管理、風險防控等各類專業課程講座，鼓勵員工利用業餘時間參與外部機構培訓進行自我提升，並予以適當資助。

- (2) 推進文化融合，營造和諧溫馨的發展氛圍。我行在發展過程中，按照「ONE ICBC」理念，注重兼收並蓄和求同存異，通過組織開展豐富多彩的文體活動促進文化融合。報告期內，我行組織員工參與各類球賽、田徑賽、龍舟賽以及攝影等活動共20餘場，組織全行員工及家屬1000餘人參加旅遊活動和聖誕聯歡晚宴，將對員工的關懷落到實處，進一步提升他們的歸屬感、榮譽感以及對企業文化的認同感。

### 4. To make the employees grow together with the enterprise

- (1) The Bank focused on career development of employees. During the reporting period, the Bank was centered on the strategy of "Talents make the Bank stronger", to strengthen the employees' skills and enhance patriotism towards mainland China and Macau. The Bank also conducted targeted training based on job duties, to provide solid support for employees' growth. The first one is on-the-job training. The Bank made a full-year training plan according to the position requirements including information technology application system, customer service, internal control compliance and security, etc. Moreover, the Bank actively recommended key staffs to participate in the professional training program organized by the headquarters. The second is outsourcing training. Based on business development, the Bank invited external professionals to train staffs on wealth management, risk management, etc. It also encouraged staffs to engage in other external courses for self-improvement and the Bank provided appropriate financial support.

- (2) To promote cultural integration and create a harmonious and warm development atmosphere. The bank adhered to the concept of "ONE ICBC", seeking common ground while putting aside differences. It promoted cultural integration by organizing and carrying out various cultural and sports activities. During the reporting period, the bank organized staffs to participate in more than 20 activities, including all kinds of ball games, track and field events, dragon boat races and photography contest. It also organized over 1000 people, including the staffs and their families, to participate in tourism activities and the Christmas party, so as to further enhance the staffs' sense of belonging and honor, and the sense of identity to corporate culture.

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

### 五、 第三方評價及得獎情況

- (1) 報告期內，我行繼續榮獲中國銀聯、Master 兩大銀行組織授予的多項銀行卡大獎；連續第九年蟬聯美國《環球金融》雜誌、英國《銀行家》雜誌和《世界金融》雜誌年度「澳門地區最佳銀行」，連續三年進入《亞洲銀行家》「亞太區500銀行“最穩健銀行榜”單前三位」，得到業界的廣泛認可。
- (2) 榮獲2017年度「全澳優秀企業義工團隊獎」。
- (3) 2017年6月18日，在《澳門日報》聚焦澳門社會要求實施男士五日有薪待產假政策的專題報導中，我行作為長期實施這項員工福利政策的企業被媒體予以了重點報導。

### 5. Third Party Evaluation and Awards

- (1) During the reporting period, the Bank won multiple bank card prizes awarded by China UnionPay and Master. It has been granted “Best Bank in Macau” by Global Finance, the Banker and World Finance for the ninth year in a row. The Bank was also awarded “The Strongest Banks” by Asian Banker for the three consecutive years, and ranked top 3 among 500 Banks in Asia Pacific, gaining wide spread recognition from the industry.
- (2) The Bank won the 2017 “Macau Outstanding Enterprise Volunteer Team Award”.
- (3) On June 18, 2017, the Bank has been given a major media coverage by Macau Daily, with regard to the policy of five days paid maternity leave for male employees. The policy has been implemented for a long period, which shows the Bank’s long-term concern with the employees’ welfare.



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



2017年3月11日，工銀澳門贊助澳門賽馬會「工銀澳門杯」慈善賽馬日活動  
ICBC (Macau) sponsored ICBC (Macau) Charity Trophy Racing Campaign on March 11st, 2017



2017年6月18日，《澳門日報》對工銀澳門作為長期實施男士五日有新產假福利政策的企業被媒體予以重點報道

ICBC (Macau) has been given a major media coverage by Macau Daily, with regard to the policy of five days paid maternity leave for male employees on June 18th, 2017



2017年8月26日，「8.23風災」後，工銀澳門義工為獨居老人送物資

After the "8.23 typhoon disaster", ICBC (Macau) Volunteers sent goods and materials to elderly people living alone on August 26th, 2017.



2017年12月7日，工銀澳門向澳門同善堂捐贈十萬澳門元

ICBC (Macau) made a donation of MOP100,000 to Macau Tong Sin Tong on December 7th, 2017



2017年8月25日，工銀澳門向澳門紅十字會捐贈五十萬澳門元

ICBC (Macau) made a donation of MOP500,000 to Macau Red Cross on August 25th, 2017



2017年11月28日，工銀澳門向澳門日報讀者公益基金會捐贈善款三十萬澳門幣

ICBC (Macau) made a donation of MOP300,000 to public welfare fund of Macau daily's readers on November 28th, 2017

## 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 中國工商銀行(澳門)股份有限公司<br/>澳門友誼大馬路555號<br/>澳門置地廣場工銀(澳門)中心<br/>電話：2855 5222<br/>傳真：2857 0758</p>                    | <p>Offices<br/>Industrial and Commercial Bank of China (Macau) Limited<br/>ICBC Tower, Macau Landmark,<br/>555 Avenida da Amizade, Macau<br/>Tel: 2855 5222<br/>Facsimile: 2857 0758</p>                                 | <p>⑥ 金來分行<br/>澳門羅保博士街22號金來大廈第四座<br/>地下M座<br/>電話：8398 7480<br/>傳真：2871 5692</p>                            | <p>Kam Loi Branch<br/>Rua do Dr. Pedro Jose Lobo No.22,<br/>Kam Loi IV, R/C "M", Macau<br/>Tel: 8398 7480<br/>Facsimile: 2871 5692</p>   |
| <p>① 工銀(澳門)投資股份有限公司<br/>澳門友誼大馬路555號<br/>澳門置地廣場工銀(澳門)中心19樓<br/>電話：2855 5222<br/>傳真：2875 5699</p>                   | <p>Industrial and Commercial Bank of China (Macau) Capital Limited<br/>19/F, ICBC Tower, Macau Landmark,<br/>555 Avenida da Amizade, Macau<br/>Tel: 2855 5222<br/>Facsimile: 8398 2360</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<br/>傳真：2838 9220</p>                                 | <p>SML (Largo do Senado) Branch<br/>Avenida de Almeida Ribeiro No. 257-263,<br/>Macau<br/>Tel: 8398 7113<br/>Facsimile: 2838 9220</p>  |
| <p>② 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11樓<br/>電話：2855 5222<br/>傳真：2878 0678</p>               | <p>ICBC (Macau) Pension Fund Management Company Limited<br/>11/F, ICBC Tower, Macau Landmark,<br/>555 Avenida da Amizade, Macau<br/>Tel: 2855 5222<br/>Facsimile: 2878 0678</p>  | <p>⑧ 高士德分行<br/>澳門高士德大馬路44, 44-A及44-B號<br/>潮福中心A-C座<br/>電話：8398 7166<br/>傳真：2821 6163</p>                  | <p>Horta e Costa Branch<br/>Avenida de Horta e Costa N°44, 44-A e 44-B<br/>Centro Chiu Fok A-C<br/>Tel: 8398 7166<br/>Facsimile: 2821 6163</p>   |
| <p>③ 誠興創建有限公司<br/>香港幹諾道中一四八號<br/>粵海投資大廈十三樓<br/>電話：2165 6533<br/>傳真：(852)2851 7266</p>                             | <p>Seng Heng Development Company Limited<br/>13/F Guangdong Investment Tower,<br/>148 Connaught Road Central, Hong Kong<br/>Tel: (852)2165 6533<br/>Facsimile: (852)2851 7266</p>  | <p>⑨ 三疊燈服務中心<br/>(中小企服務/個人貸款服務)<br/>澳門嘉路米耶圓形地(三疊燈)2-C號嘉<br/>樂花園地下F座<br/>電話：8398 7630<br/>傳真：2821 1424</p> | <p>Sam Chan Dang Service Center<br/>(Small and Medium Enterprise Service/<br/>Personal Loan Service)<br/>Rotunda de Carlos da Maia No. 2-C,<br/>Jardim Ka Loc R/C-F, Macau<br/>Tel: 8398 7630<br/>Facsimile: 2821 1424</p> |
| <p>分行<br/>① 置地總行營業部<br/>澳門友誼大馬路555號, 澳門置地廣場<br/>地下002,005,006,007,008,009號舖<br/>電話：8398 2885<br/>傳真：2878 5510</p> | <p>Branches<br/>Shop 002,005,006,007,008,009, Landmark,<br/>555 Avenida da Amizade, Macau<br/>Tel: 8398 2885<br/>Facsimile: 2878 551</p>   | <p>⑩ 海擎天分行<br/>澳門林茂海邊大馬路<br/>海擎天地下E舖<br/>電話：8398 7236<br/>傳真：2822 1090</p>                                | <p>Hoi Keng Tin Branch<br/>Avenida Marginal do Lam Mau,<br/>The Praia r/c E, Macau<br/>Tel: 8398 7236<br/>Facsimile: 2822 1090</p>   |
| <p>② 宋玉生廣場分行<br/>布魯塞爾街148-152號<br/>馬濟時總督大馬路278-280號<br/>恆基花園地下AU座至AX座<br/>電話：8398 7083<br/>傳真：2875 5199</p>       | <p>Song Lok Sang Kuong Cheong Branch<br/>Rua De Bruxelas Nos 148-152,<br/>Avenida do Governador Jaime Silverio<br/>Marques Nos 278-280,<br/>Jardim Hang Kei AU-AX, Macau<br/>Tel: 8398 7083<br/>Facsimile: 2875 5199</p> | <p>⑪ 黑沙環分行<br/>澳門黑沙環嘉拉士大馬路<br/>利豐閣地下AD-AG舖<br/>電話：8398 2308<br/>傳真：2853 1660</p>                          | <p>Areia Preta Branch<br/>Av. de Venceslau de Moraes, Edf.<br/>Lei Fung Kok, r/c,<br/>AD-AG, Macau<br/>Tel: 8398 2308<br/>Facsimile: 2853 1660</p>   |
| <p>③ 葡京分行<br/>澳門友誼大馬路<br/>葡京酒店地下<br/>電話：8398 2268<br/>傳真：2856 2536</p>  | <p>Hotel Lisboa Branch<br/>Av. da Amizade s/n<br/>Hotel Lisboa, r/c, Macau<br/>Tel: 8398 2268<br/>Facsimile: 2856 2536</p>   | <p>⑫ 台山分行<br/>澳門關前大馬路64號<br/>怡南大廈A-B舖<br/>電話：8398 7123<br/>傳真：2823 8666</p>                               | <p>Toi San Branch<br/>Istmo de Ferreira do Amaral No. 64, Edf. I<br/>Nam, Loja A-B, r/c, Macau<br/>Tel: 8398 7123<br/>Facsimile: 2823 8666</p>   |
| <p>④ 南灣(互助會)分行<br/>澳門南灣大馬路490號<br/>互助會大廈地舖<br/>電話：8398 7105<br/>傳真：2871 0066</p>                                  | <p>PG (Montepio) Branch<br/>Ave. da Praia Grande 490<br/>Edf. Montepio R/C, Macau<br/>Tel: 8398 7105<br/>Facsimile: 2871 0066</p>  | <p>⑬ 激成分行<br/>澳門嘉拉士大馬路167號<br/>激成工業大廈地下I座<br/>電話：8398 7398<br/>傳真：2841 0162</p>                           | <p>Kek Seng Branch<br/>Avenida de Venceslau de Moraes No.167,<br/>Ind. Kek Seng R/C "I", Macau<br/>Tel: 8398 7398<br/>Facsimile: 2841 0162</p>   |
| <p>⑤ 南灣(灣景)分行<br/>澳門南灣大馬路351號<br/>電話：8398 2288<br/>傳真：2833 9077</p>   | <p>PG (Wan Keng) Branch<br/>351, Av. da Praia Grande, r/c, Macau<br/>Tel: 8398 2288<br/>Facsimile: 2833 9077</p>   | <p>⑭ 漁人碼頭分行<br/>澳門孫逸仙大馬路<br/>澳門漁人碼頭勵庭<br/>海景酒店地下04號舖<br/>電話：8398 7565<br/>傳真：2872 6030</p>                | <p>Macau Fisherman's Wharf Branch<br/>Shop 04, R/C, Harbourview Hotel, Macau<br/>Fisherman's Wharf, Avenida Dr. Sun Yat-Sen,<br/>Macau<br/>Tel: 8398 7565<br/>Facsimile: 2841 6030</p>                                     |



## 辦事處及分行 Offices and Branches (續 Continued)

### 路氹區 Cotai



15 海灣分行  
澳門氹仔大連街389號  
寶龍花園地下G座  
電話：8398 7197  
傳真：2886 8613

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

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

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

17 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—  
酒店大連  
河購物中心大連河街861舖  
電話：8398 7149  
傳真：2882 8278

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

18 銀河分行  
澳門路氹填海區銀河渡假城  
1樓商舖1065B  
電話：8398 7255  
傳真：2882 5320

Galaxy Branch  
Shop 1065B 1/F Galaxy Macau Resort,  
Estrada da Baía De Nossa Senhora Da  
Esperança Cotai Macau  
Tel: 8398 7255  
Facsimile: 2882 5320

19 新濠影匯分行  
澳門路氹連貫公路(地段G300,G310及  
G400),新濠影匯L02-2033號舖  
電話：8398 7575  
傳真：2885 2390

Studio City Branch  
Shop no.L02-2033, Studio City Macau,  
Estrada do Istmo(Lotes G300, G310 e G400),  
Cotai, Macau  
Tel: 8398 7575  
Facsimile: 2885 2390

20 巴黎人分行  
澳門路氹金光大道連貫公路  
澳門巴黎人5樓商舖3517  
電話：8398 7816  
傳真：2877 0108

Parisian Branch  
Shop No. 3517, Level 5, The Parisian Macao,  
Estrada do Istmo, Lote 3, Cotai Strip,  
Coloane, Macau  
Tel: 8398 7816  
Facsimile: 2877 0108



ICBC

工銀澳門