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中国工商银行

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2022 年度財務訊息披露 2022 Financial Information Disclosure

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ICBC

中国工商银行

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財務訊息披露(根據AMCM006/B/2022-DSB/AMCM號文件) Financial Information Disclosure (in Accordance with AMCM006/B/2022-DSB/AMCM)

1. 財務信息

(a) 財務狀況表

1. FINANCIAL STATEMENTS

(a) Statement of financial position

資產	Assets	二零二二年 十二月三十一日 31 December 2022	二零二一年 十二月三十一日 31 December 2021
		千澳門元 MOP'000	千澳門元 MOP'000
現金及銀行存款	Cash and balances with banks	7,885,529	2,766,472
存放貨幣當局款項	Deposits with monetary authority	820,059	385,957
拆放同業	Placements with other banks	61,889,967	62,205,483
貸款和墊款	Loans and advances	18,693,927	13,863,427
以攤餘成本計算的金融資產	Financial assets at amortised cost	16,249,728	-
持有至到期日投資	Held-to-maturity investments	-	15,436,327
以公允價值計量且其變動計入 其他綜合收益的金融資產	Financial assets at fair value through other comprehensive income	585,783	-
可供出售類投資	Available-for-sale investments	-	652,252
衍生金融資產	Derivative financial assets	526,285	205,332
應收款項及其他資產	Receivables and other assets	545,515	70,356
總資產	Total assets	107,196,793	95,585,606
負債	Liabilities		
銀行同業拆借	Interbank takings	68,346,780	74,310,300
客戶存款	Deposits from customers	7,280,413	3,511,331
衍生金融負債	Derivative financial liabilities	525,737	359,279
發行債務證券	Debt issued	4,004,534	4,090,035
發行存款證	Certificates of deposit issued	25,865,144	12,573,282
應繳所得稅	Income tax payable	3,913	10,753
遞延所得稅負債	Deferred tax liabilities	967	2,657
其他負債	Other liabilities	1,052,782	628,758
總負債	Total liabilities	107,080,270	95,486,395
總公司帳目	Head office account		
儲備	Reserves	22,263	34,352
包含：一般監管儲備	Including: General regulatory reserves	114,822	68,719
特定監管儲備	Specific regulatory reserves	-	-
累計收益	Accumulated earnings	94,260	64,859
總公司帳目合計	Total head office account	116,523	99,211
總公司帳目及負債合計	Total head office account and liabilities	107,196,793	95,585,606

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(b) 損益及其他綜合收益表

(b) Statement of profit or loss and other comprehensive income

		截至十二月三十一日止年度 For the year ended 31 December	
		2022 千澳門元 MOP'000	2021 千澳門元 MOP'000
利息收入	Interest income	1,735,596	696,762
利息支出	Interest expense	(1,639,258)	(580,340)
利息淨收入	Net interest income	96,338	116,422
手續費及佣金收入	Fee and commission income	43,453	39,806
手續費及佣金支出	Fee and commission expense	(7,296)	(9,350)
手續費及佣金淨收入	Net fee and commission income	36,157	30,456
其他營業(虧損)/收入	Other operating (loss)/income	(9,425)	9,365
營業收入	Operating income	123,070	156,243
營業費用	Operating expenses	(14,853)	(15,389)
資產減值損失前營業利潤	Operating profit before impairment losses	108,217	140,854
資產減值損失淨額	Net charge for impairment losses on financial instruments	(21,424)	(18,086)
稅前利潤	Profit before tax	86,793	122,768
所得稅	Income tax expense	(11,289)	(14,732)
淨利潤	Profit for the year	75,504	108,036
其他綜合收益/(損失)(除稅後淨額)	Other comprehensive (loss)/income (net of tax)		
後續將重分類至損益的其他 綜合收益/(損失):	Other comprehensive income/(loss) that may be reclassified to profit or loss in subsequent periods:		
現金流量套期下的套期 工具公允價值變動	Change in fair value of hedging instruments under cash flow hedges	34	(34)
以公允價值計量且其變動計入 其他綜合收益的債券投資 估值儲備變動	Change in investment revaluation reserve of debt securities measured at fair value through other comprehensive income		
- 公允價值的變動	- Change in fair value	(58,638)	-
- 計入損益的減值準備變動	- Change in impairment allowances charged to profit or loss	412	-
可供出售類債券投資的 估值儲備變動	Change in investment revaluation reserve of available-for-sale financial instruments		
- 公允價值的變動	- Change in fair value	-	(35,204)
- 計入損益的減值準備變動	- Change in impairment allowances charged to profit or loss	-	871
年度其他綜合損失, 除稅後淨額	Other comprehensive loss for the year, net of tax	(58,192)	(34,367)
年度綜合收益總額, 除稅後淨額	Total comprehensive income for the year, net of tax	17,312	73,669

澳門分行總經理
General Manager of Macau Branch
林孜
Lin Zi

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(c) 管理層報告摘要

中國工商銀行澳門分行成立於2020年1月，是工銀海外重要的批發業務發展平台。自成立以來，本行堅持合規穩健發展理念，聚焦大宗批發及跨境金融創新，持續完善全面風險管控，實現了資產規模和經營效益的同步提升，取得良好經營成效。

2022年，面對複雜的外部經營形勢，澳門分行深入落實集團國際化發展戰略，積極配合落實澳門特區政府施政重點，密切跟進大灣區及跨境開放政策，有效服務了澳門經濟多元發展和國家對外開放新格局。其中：全力支持國家「六穩六保」、上海進博會等，助力中資企業「走出去」和「一帶一路」建設，與諸多央企、國企及行業頭部客戶在全球結算、跨境資金池等方面深度合作，塑造全球競爭優勢；搶抓政策機遇窗口期，深化境內分行聯動，重點支持京津冀、長三角等重點區域信貸投放，加大跨境金融服務創新和大灣區融合發展，有效服務了國家經濟建設和對外開放；同業首家發行2.5億美元「中葡平台建設」主題債券，支援葡語系國家和「一帶一路」市場的合作業務發展，服務中葡平臺建設；創新發行工銀集團境外機構首筆20億元熊貓債、澳門市場公募發行SOFR計價2.5億美元高級無擔保債券，以及首家發行可轉讓存款證，豐富澳門證券市場業態，加快澳門證券市場建設，得到政府及社會各界一致認可與好評。

截至2022年末，澳門分行總資產1,072億澳門元，較上年增長116億澳門元，增幅12.15%；總負債1,071億澳門元，較上年增長116億澳門元，增幅12.14%。存款餘額73億澳門元，較上年增加38億澳門元，增幅107.34%；貸款及墊款餘額187億澳門元，較上年增長48億澳門元，增幅34.84%，不良貸款率為零。根據《澳門財務報告準則》，本行2022年度實現稅後淨利潤0.76億澳門元，加權平均權益回報率和平均總資產回報率分別為16.31%和0.08%。

(c) A summary of the management report

ICBC Macau Branch ("Macau Branch" or "the Branch") was established in January 2020 as an important overseas wholesale banking development platform of ICBC. Since its inception, the Branch has adhered to the philosophy of compliance and robust development, continuously improved enterprise-wide risk management and control focusing on wholesale and cross-border financial innovation, improved asset size and profitability simultaneously, and achieved good operating results.

In the face of complex external business situation in 2022, Macau Branch deeply implemented the international development strategy of ICBC Group, actively assisted in implementing the policy priorities of the Macao SAR Government, and closely followed up on the Greater Bay Area and cross-border opening policy to effectively serve the diversified economic development of Macao and the new paradigm of the country's opening-up. Specifically, Macau Branch fully supported the country's stability on six key fronts and security in six key areas and China International Import Expo (CIIE) in Shanghai, helped Chinese enterprises "go global" and promoted the Belt and Road Initiative. It deepened cooperation with many central state-owned enterprises, state-owned enterprises, and industry-leading firms in global settlement, cross-border fund pooling and other aspects to shape global competitive advantages. Macau Branch seized the policy opportunities to deepen the linkage between domestic branches, fully supported credit granting in key regions such as the Beijing-Tianjin-Hebei region and the Yangtze River Delta, and enhanced cross-border financial service innovation and the integrated development of the Greater Bay Area, effectively serving the national economic construction and opening-up. Macau Branch was the first in the industry to issue USD250 million of bonds with the theme of "China-Portugal Platform Construction" to support the development of cooperative business of Portuguese-speaking countries and the Belt and Road market and serve the construction of China-Portugal platform. Macau Branch issued in an innovative way the first tranche of Panda bonds worth RMB2 billion for overseas institutions of ICBC Group, publicly offered SOFR-denominated senior unsecured bonds of USD250 million in Macao, and was the first to issue negotiable certificates of deposit. It enriched the business forms of the Macao securities market, accelerated the construction of the Macao securities market, and won unanimous recognition and acclaim from the government and all sectors of society.

As at the end of 2022, Macau Branch had total assets of MOP 107.2 billion, up MOP 11.6 billion or 12.15% from the previous year; and total liabilities of MOP 107.1 billion, up MOP 11.6 billion or 12.14% from the previous year. Its balance of deposits stood at MOP 7.3 billion, up MOP 3.8 billion or 107.34% from the previous year; the balance of loan and advances reached MOP 18.7 billion, up MOP 4.8 billion or 34.84% from the previous year, with a non-performing loan ratio of zero. In accordance with the Macao Financial Reporting Standards (MFRSs), the Branch registered a net profit of MOP 76 million, with the return on average equity and the return on average total assets reporting 16.31% and 0.08% respectively.

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未來，中國工商銀行澳門分行將立足國家發展戰略和澳門經濟多元發展需要，致力搭建多邊經貿往來橋樑，推動國際與國內資源共用，挖掘澳門平台價值，為工銀澳門機構做大做強、工銀集團國際化佈局、澳門經濟社會繁榮發展，以及國家對外開放新格局建設做出新的更大貢獻。

中國工商銀行澳門分行總經理
林孜

二零二三年四月一日於澳門

In the future, ICBC Macau Branch will focus on the national development strategy and the needs for diversified development of Macao's economy, and be committed to building a multilateral economic and trade bridge, promoting the sharing of international and domestic resources, and tapping the value of the Macau platform. It will make new and greater contributions to the expansion and strengthening of ICBC's institutions in Macao, the international layout of ICBC Group, the prosperity and development of Macao's economy and society, and the construction of a new paradigm of opening-up for the country.

General Manager of ICBC Macau Branch
Lin Zi

Macao, 1 April 2023

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(d) 獨立審計師報告書

致中國工商銀行股份有限公司澳門分行管理層

我們已審核中國工商銀行股份有限公司澳門分行(以下簡稱「貴分行」)之財務報表,此財務報表包括於二零二二年十二月三十一日的資產負債表、以及截至該日止年度的損益及其他綜合收益表、權益變動表及現金流量表,亦包括重大會計政策摘要和其他解釋性信息。

貴分行管理層對財務報表之責任

貴分行管理層負責根據獲經濟財政司命令44/2020號批准之中華人民共和國澳門特別行政區(「澳門特別行政區」)的《財務報告準則》編制真實而公允的財務報表,並執行必要的內部控制,以使財務報表不存在由於舞弊或錯誤而導致的重大錯報。

審計師之責任

我們的責任是在實施審計工作的基礎上對這些財務報表發表審計意見。我們的報告僅為貴分行管理層及根據我們同意的約定條款而編製,並不為其他任何目的。我們並不就本報告之內容對任何其他人士承擔任何義務或接受任何責任。我們按照專業會計師委員會根據2/2021/CPC號通知批准之《審計準則》的規定執行了審計工作。這些準則要求我們遵守職業道德要求,並計劃和實施審計工作以對財務報表是否不存在重大錯報獲取合理保證。

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

我們相信,我們獲取的審計證據是充分、適當的,為發表審計意見提供了基礎。

(d) Independent auditor's report

To the Branch Management of Industrial and Commercial Bank of China Limited, Macau Branch

We have audited the financial statements of Industrial and Commercial Bank of China Limited, Macau Branch (the "Branch") which comprise the statement of financial position as at 31 December 2022, the statement of profit or loss and other comprehensive income, statement of changes in reserves and statement of cash flows for the year then ended, and a summary of significant accounting policies and other explanatory information.

Branch Management's Responsibility for the Financial Statements

The Branch management is responsible for the preparation of financial statements that give a true and fair view in accordance with the Financial Reporting Standards of Macau Special Administrative Region, the People's Republic of China ("Macau SAR") approved by Order of the Secretary for Economy and Finance No. 44/2020, and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

Auditor's Responsibility

Our responsibility is to express an opinion on these financial statements based on our audit and to report our opinion solely to you, as a body, in accordance with our agreed terms of engagement, and for no other purpose. We do not assume responsibility towards or accept liability to any other person for the contents of this report. We conducted our audit in accordance with the Standards on Auditing approved by the Professional Committee of Accountants under the Notice No. 2/2021/CPC. Those standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatement.

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

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

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審計意見

我們認為，上述財務報表已按照獲經濟財政司命令44/2020號批准之澳門特別行政區之《財務報告準則》在所有重大方面真實和公允地反映了貴分行於二零二二年十二月三十一日之財務狀況及貴分行截至該日止年度內之經營成果及現金流量。

關可穎

執業會計師

合夥人

德勤•關黃陳方會計師事務所

澳門

二零二三年四月六日

Opinion

In our opinion, the financial statements give a true and fair view, in all material respects, of the financial position of the Branch as at 31 December 2022, and of its financial results and cash flows for the year then ended in accordance with the Financial Reporting Standards of Macau SAR approved by Order of the Secretary for Economy and Finance No. 44/2020.

Kuan Ho Weng

Certified Public Accountant

Partner

Deloitte Touche Tohmatsu — Sociedade de Auditores

Macau

6 April 2023

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2. 現金流量表

現金流量表

截至十二月三十一日止年度

2. STATEMENT OF CASH FLOW

Statement of cash flow

For the year ended 31 December

		2022 千澳門元 MOP'000	2021 千澳門元 MOP'000
經營活動產生的現金流	Cash flow from operating activities		
稅前利潤	Profit before tax	86,793	122,768
調整：	Adjustments for:		
利息收入	Interest income	(1,735,596)	(696,762)
利息支出	Interest expense	1,639,258	580,340
持有至到期日投資收回淨收益	Net gains from redemption of held-to-maturity investments	-	(11,056)
金融工具減值損失淨值	Net charge for impairment losses on financial instruments	21,424	18,086
匯兌差額	Foreign exchange difference	(225,713)	(234,069)
		(213,834)	(220,693)
初始期限超過三個月期的拆放同業 增加	Increase in placements with other banks with original maturity longer than three months	(7,083,509)	(36,208,542)
初始期限超過三個月期的政府債券 增加	Increase in treasury bills with original maturity longer than three months	(1,468,614)	(999,308)
貸款及墊款的增加	Increase in loans and advances	(4,794,859)	(1,678,212)
應收款項及其他資產的減少	Decrease in receivables and other assets	7	5
銀行同業拆借的(減少)/增加	(Decrease)/increase in interbank takings	(5,963,520)	31,529,097
客戶存款的增加	Increase in deposits from customers	3,769,082	3,510,142
衍生金融資產及衍生金融負債的 公允價值變動	Change in fair value of derivative financial assets and liabilities	(154,456)	152,374
其他負債的增加	Increase in other liabilities	2,112	26,119
已收利息	Interest received	1,036,151	579,184
利息支出	Interest paid	(1,034,480)	(470,754)
經營活動使用的現金流	Cash used in from operations	(15,905,920)	(3,780,588)
支付所得稅	Tax paid	(11,827)	-
經營活動使用的淨現金流	Net cash flows used in operating activities	(15,917,747)	(3,780,588)
投資活動產生的現金流	Cash flows from investing activities		
購買可供出售類投資	Purchases of available-for-sale investments	-	(693,715)
購買以攤餘成本計量的金融資產	Purchases of financial assets at amortised cost	(19,715,173)	-
購買持有至到期日投資	Purchases of held-to-maturity investments	-	(13,331,088)
以攤餘成本計量的金融資產 收回利得	Proceeds from redemption of financial assets at amortised cost	18,079,430	-
持有至到期日投資收回利得	Proceeds from redemption of held-to-maturity investments	-	1,752,234
投資活動使用的淨現金流	Net cash flows used in investing activities	(1,635,743)	(12,272,569)

財務訊息披露(根據AMCM006/B/2022-DSB/AMCM號文件) Financial Information Disclosure (in Accordance with AMCM006/B/2022-DSB/AMCM)

		2022 千澳門元 MOP'000	2021 千澳門元 MOP'000
籌資活動產生的現金流	Cash flows from financing activities		
發行存款證收益	Proceeds from issuance of certificates of deposit	48,424,263	20,930,521
贖回存款證	Redemption of certificates of deposit issued	(34,874,314)	(14,298,599)
發行債務證券收益	Proceeds from issuance of debts	2,007,700	2,000,000
贖回債務證券	Redemption of debt issued	(2,100,000)	-
籌資活動產生的淨現金流	Net cash flows generated from financing activities	13,457,649	8,631,922
現金及現金等價物的淨流出	Net decrease in cash and cash equivalents	(4,095,841)	(7,421,235)
期初現金及現金等價物	Cash and cash equivalents at 1 January	20,927,912	28,349,147
期末現金及現金等價物	Cash and cash equivalents at 31 December	16,832,071	20,927,912
現金及現金等價物餘額分析	Analysis of balances of cash and cash equivalents		
現金及銀行存款	Cash and balances with banks	7,885,529	2,766,472
存放貨幣當局款項	Deposits with monetary authority	820,059	385,957
拆放同業	Placements with other banks	61,889,967	62,205,483
分類為以攤餘成本計量的金融資產的政府債券	Treasury bills classified as financial assets at amortised cost	2,467,610	-
分類為持有至到期日投資的政府債券	Treasury bills classified as held-to-maturity investments	-	3,249,053
資產負債表中的金額	Amounts shown in the statement of financial position	73,063,165	68,606,965
原始期限超過三個月的金額	Amounts with an original maturity beyond three months	(56,231,338)	(47,679,848)
現金及現金等價物的減值準備	Impairment allowance provided for components of cash and cash equivalents	244	795
現金流量表中的現金及現金等價物	Cash and cash equivalents in the statement of cash flow	16,832,071	20,927,912

3. 衍生工具交易以外的表外風險

3. OFF-BALANCE SHEET EXPOSURES OTHER THAN DERIVATIVES TRANSACTIONS

		千澳門元 MOP'000
代客保管賬	Values received for safe keeping	-
代收賬	Bills for collection	-
抵押賬	Collateral	12,138,070
保證及擔保付款	Guarantee on account of customers	61,948
信用證	Letters of credit outstanding	-
承兌匯票	Bills & acceptance available for discount	-
其他備查賬	Other memorandum items	2,328,345
未提取貸款承諾	Undrawn credit facilities	6,179,469
合計	Total	20,707,832

財務訊息披露(根據AMCM006/B/2022-DSB/AMCM號文件) Financial Information Disclosure (in Accordance with AMCM006/B/2022-DSB/AMCM)

4. 衍生工具交易

4. DERIVATIVES TRANSACTIONS

		千澳門元 MOP '000		
		名義金額	公允價值	信貸風險 加權金額
		Nominal Value	Fair Value	Credit Risk Weighted Amount
匯率衍生工具	Exchange rate contracts	1,798,343	546	-
利率衍生工具	Interest rate contracts	5,031,569	-	275,087
其他衍生工具	Others contracts	-	-	-

5. 會計政策

5. ACCOUNTING POLICIES

5.1 財務報表的編制基礎

5.1 Basis of preparation

合規聲明

此財務報表按照澳門法令第32/93/M號以及根據澳門特別行政區第44/2020號行政法規所頒佈的《澳門財務報告準則》編制。除可供出售類投資(僅2021年比較資料)、以公允價值計量且其變動計入其他綜合收益的金融資產、衍生金融工具外，其他項目均以歷史成本作為計量基礎。

除特別註明外，本財務報表使用澳門元(MOP)為計量貨幣，澳門元亦為本行之功能貨幣，所有數值均四捨五入到千元(MOP'000)。

Statement of compliance

The financial statements have been prepared in accordance with the requirements as set out in Macau Financial System Act (Decree-Law No. 32/93/M) and the Macau Financial Reporting Standards issued under Administrative Regulation No. 44/2020 of the Macau SAR. These financial statements have been prepared under the historical cost basis, except for the financial assets at fair value through other comprehensive income ("FVOCI"), available-for-sale ("AFS") debt investments (2021 comparatives only), and derivative financial instruments which have been measured at fair value.

The financial statement is presented in Macau Patacas ("MOP"), which is the Branch's functional currency, are rounded to the nearest thousand (MOP'000) except when otherwise indicated.

財務訊息披露(根據AMCM006/B/2022-DSB/AMCM號文件) Financial Information Disclosure (in Accordance with AMCM006/B/2022-DSB/AMCM)

財務報表的編制基礎

本行是中國工商銀行股份有限公司的一部分，中國工商銀行是在中國註冊成立的公司，因此本行不是獨立的法人實體。該等財務報表僅供分行使用及提交予澳門金融管理局。這份財務報表是根據分行的賬簿和記錄編制的，其中包含由本行在本地進行所有交易的依據。

根據《澳門財務報告準則》編制財務報表時，管理層需要作出對會計政策應用以及資產、負債、收入和支出等報告金額的判斷、估算和假設。該類估算及聯繫假設是基於歷史經驗和在當時情況下被認為是合理的多種因素作出的，其結果構成了管理層在無法依據其他途徑及時對資產和負債的眼面價值進行判斷的基礎。實際結果可能與預估不同。

管理層會對估算及基本假設進行持續檢討。如若僅影響當期會計估算的修訂，只能在當期內確認；如果修訂對當前和未來期間均有影響，則在修訂期間和未來期間確認。

5.2 採用新的及經修訂的《澳門財務報告準則》

第44/2020號澳門特別行政區經濟財政司司長批示核准的財務報告準則(「新《財務報告準則》」)自2020年3月28日起生效，並取代第25/2005號行政法規附件二財務報告準則(「原《財務報告準則》」)。

原《財務報告準則》採納了2004年版《國際財務報告準則》(「IFRS」)中的部分準則，包括《編報財務表的框架》和16項準則；新《財務報告準則》採納了財務報告概念框架和2015年版國際財務報告的全部準則和解釋。

本行自2022年1月1日起的財務報告適用新《澳門財務報告準則》。

Basis of preparation of the financial statements

The Branch is part of Industrial and Commercial Bank of China Limited, which is incorporated and domiciled in the Mainland China and accordingly the Branch is not a separate legal entity. These financial statements have been prepared solely for use by the Branch and for submission to Autoridade Monetária de Macau “AMCM”. They have been prepared from the books and records of the Branch, which contain evidence of all transactions and entered into by the Branch.

The preparation of financial statements under the Macau Financial Reporting Standards requires management to make judgements, estimates and assumptions that affect the application of policies and reported amounts of assets, liabilities, income and expenses. The estimates and associated assumptions are based on historical experience and various other factors that are believed to be reasonable under the circumstances, the results of which form the basis of making the judgements about carrying values of assets and liabilities that are not readily apparent from other sources. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised if the revision affects only that period, or in the period of the revision and future years if the revision affects both current and future years.

5.2 Application of amendments to Macau Financial Reporting Standards

The Financial Reporting Standards of Macau SAR was approved by Order of the Secretary for Economy and Finance No. 44/2020 (the “New MFRS”) have come into effect on 28 March 2020 and has replaced the Financial Reporting Standards of Macau SAR as stated in Annex II of Administrative Regulation No. 44/2020 (the “MFRS”).

The MFRS had adopted a selection of standards from the 2004 edition of the International Financial Reporting Standards (the “IFRS”) including framework for Preparation and Presentation of financial statements as well as 16 standards. The New MFRS, on the other hand, have adopted the Conceptual Framework for Financial Reporting and all of the standards and interpretations from the 2015 edition of the IFRS.

The New MFRSs are effective for annual periods beginning on or after 1 January 2022.

財務訊息披露(根據AMCM006/B/2022-DSB/AMCM號文件) Financial Information Disclosure (in Accordance with AMCM006/B/2022-DSB/AMCM)

以下新《澳門財務報告準則》(財務報告概念框架及《國際財務報告準則》2015年版的全部準則及解釋)將於2022年1月1日或之後開始生效：

《國際會計準則》*第1號	- 財務報表列報
《國際會計準則》第2號	- 存貨
《國際會計準則》第7號	- 現金流量表
《國際會計準則》第8號	- 會計政策、會計估計變更及差錯
《國際會計準則》第10號	- 報告期後事項
《國際會計準則》第12號	- 所得稅
《國際會計準則》第16號	- 不動產、廠場和設備
《國際會計準則》第17號	- 租賃
《國際會計準則》第19號	- 僱員福利
《國際會計準則》第20號	- 政府補助的會計和政府援助的披露
《國際會計準則》第21號	- 匯率變動的影響
《國際會計準則》第23號	- 借款費用
《國際會計準則》第24號	- 關聯方披露
《國際會計準則》第26號	- 退休福利計劃的會計和報告
《國際會計準則》第27號	- 單獨財務報表
《國際會計準則》第28號	- 在聯營企業和合營企業中的投資
《國際會計準則》第29號	- 惡性通貨膨脹經濟中的財務報告
《國際會計準則》第32號	- 金融工具：列報
《國際會計準則》第33號	- 每股收益
《國際會計準則》第34號	- 中期財務報告
《國際會計準則》第36號	- 資產減值
《國際會計準則》第37號	- 準備、或有負債和或有資產
《國際會計準則》第38號	- 無形資產
《國際會計準則》第39號	- 金融工具：確認和計量
《國際會計準則》第40號	- 投資性房地產
《國際會計準則》第41號	- 農業
《國際財務報告準則》第1號	- 首次採用國際財務報告準則
《國際財務報告準則》第2號	- 以股份為基礎的支付
《國際財務報告準則》第3號	- 企業合併
《國際財務報告準則》第4號	- 保險合同
《國際財務報告準則》第5號	- 持有待售的非流動資產和終止經營
《國際財務報告準則》第6號	- 礦產資源的勘探和評估
《國際財務報告準則》第7號	- 金融工具：披露
《國際財務報告準則》第8號	- 經營分部
《國際財務報告準則》第9號	- 金融工具
《國際財務報告準則》第10號	- 合併財務報表
《國際財務報告準則》第11號	- 合營安排
《國際財務報告準則》第12號	- 對其他主體中權益的披露
《國際財務報告準則》第13號	- 公允價值計量
《國際財務報告準則》第14號	- 遞延管制帳戶
《國際財務報告準則》第15號	- 客戶合同收入

The following New MFRSs (Conceptual Framework for Financial Reporting and all of the standards and interpretations from the 2015 edition of the IFRS) are the standards that are effective on or after 1 January 2022:

IAS* 1	- Presentation of Financial Statement
IAS 2	- Inventories
IAS 7	- Statement of Cash Flows
IAS 8	- Accounting Policies, Changes in Accounting Estimates and Errors
IAS 10	- Events after the Reporting Period
IAS 12	- Income Taxes
IAS 16	- Property, Plant and Equipment
IAS 17	- Leases
IAS 19	- Employee Benefits
IAS 20	- Accounting for Government Grants and Disclosure of Government Assistance
IAS 21	- The Effects of Changes in Foreign Exchange Rates
IAS 23	- Borrowing Costs
IAS 24	- Related Party Disclosures
IAS 26	- Accounting and Reporting by Retirement Benefit Plans
IAS 27	- Separate Financial Statements
IAS 28	- Investments in Associates and Joint Ventures
IAS 29	- Financial Reporting in Hyperinflationary Economies
IAS 32	- Financial Instruments: Presentation
IAS 33	- Earnings per Share
IAS 34	- Interim Financial Reporting
IAS 36	- Impairment of Assets
IAS 37	- Provisions, Contingent Liabilities and Contingent Assets
IAS 38	- Intangible Assets
IAS 39	- Financial Instruments: Recognition and Measurement
IAS 40	- Investment Property
IAS 41	- Agriculture
IFRS 1	- First-time adoption of International Financial Reporting Standards
IFRS 2	- Share-based Payment
IFRS 3	- Business Combinations
IFRS 4	- Insurance Contracts
IFRS 5	- Non-current Assets Held for Sale and Discontinued Operations
IFRS 6	- Exploration for and Evaluation of Mineral Resources
IFRS 7	- Financial Instruments: Disclosures
IFRS 8	- Operating Segments
IFRS 9	- Financial Instruments
IFRS 10	- Consolidated Financial Statements
IFRS 11	- Joint Arrangements
IFRS 12	- Disclosure of Interests in Other Entities
IFRS 13	- Fair Value Measurement
IFRS 14	- Regulatory Deferral Accounts
IFRS 15	- Revenue from Contracts with Customers

財務信息披露(根據AMCM006/B/2022-DSB/AMCM號文件) Financial Information Disclosure (in Accordance with AMCM006/B/2022-DSB/AMCM)

《國際財務報告解釋公告》**第1號	- 現有退役、復原和類似負債的變動	IFRIC** Interpretation 1	- Changes in Existing Decommissioning, Restoration and Similar Liabilities
《國際財務報告解釋公告》第2號	- 成員在合作主體中的股份和類似工具	IFRIC Interpretation 2	- Members' Shares in Co-operative Entities and Similar Instruments
《國際財務報告解釋公告》第4號	- 確定一項協議是否包含租賃	IFRIC Interpretation 4	- Determining whether an Arrangement Contains a Lease
《國際財務報告解釋公告》第5號	- 退役、復原和環境恢復基金產生的權益	IFRIC Interpretation 5	- Rights to Interests arising from Decommissioning, Restoration and Environmental Rehabilitation Funds
《國際財務報告解釋公告》第6號	- 參與廢棄電器和電子設備特定市場產生的負債	IFRIC Interpretation 6	- Liabilities arising from Participating in a Specific Market- Waste Electrical and Electronic Equipment
《國際財務報告解釋公告》第7號	- 應用《國際會計準則第29號-惡性通貨膨脹經濟中的財務報告》中的重述法	IFRIC Interpretation 7	- Applying the Restatement Approach under IAS 29 Financial Reporting in Hyperinflationary Economies
《國際財務報告解釋公告》第10號	- 中期財務報告和減值	IFRIC Interpretation 10	- Interim Financial Reporting and Impairment
《國際財務報告解釋公告》第12號	- 服務特許權協議	IFRIC Interpretation 12	- Service Concession Arrangements
《國際財務報告解釋公告》第14號	- 《國際會計準則第19號》：對設定受益資產的限制、最低資金要求及其相互作用	IFRIC Interpretation 14	- IAS 19-The Limit on a Defined Benefit Asset, Minimum Funding Requirements and their Interaction
《國際財務報告解釋公告》第16號	- 境外經營淨投資的套期	IFRIC Interpretation 16	- Hedges of a Net Investment in a Foreign Operation
《國際財務報告解釋公告》第17號	- 向所有者分配非現金資產	IFRIC Interpretation 17	- Distributions of Non-cash Assets to Owners
《國際財務報告解釋公告》第19號	- 以權益工具消除金融負債	IFRIC Interpretation 19	- Extinguishing Financial Liabilities with Equity Instruments
《國際財務報告解釋公告》第20號	- 露天礦生產階段的剝採成本	IFRIC Interpretation 20	- Stripping Costs in the Production Phase of a Surface Mine
《國際財務報告解釋公告》第21號	- 徵收	IFRIC Interpretation 21	- Levies
《常設解釋委員會解釋公告》***第7號	- 引入歐元	SIC*** Interpretation 7	- Introduction of the Euro
《常設解釋委員會解釋公告》第10號	- 政府援助：與經營活動沒有特定聯繫的政府援助	SIC Interpretation 10	- Government Assistance-No Specific Relation to Operating Activities
《常設解釋委員會解釋公告》第15號	- 經營租賃：激勵措施	SIC Interpretation 15	- Operating Leases-Incentives
《常設解釋委員會解釋公告》第25號	- 所得稅：主體或其股東納稅狀況的改變	SIC Interpretation 25	- Income Taxes-Changes in the Tax Status of an Entity or its Shareholders
《常設解釋委員會解釋公告》第27號	- 評價涉及租賃法律形式的交易的實質	SIC Interpretation 27	- Evaluating the Substance of Transactions Involving the Legal Form of a Lease
《常設解釋委員會解釋公告》第29號	- 服務特許權協議：披露	SIC Interpretation 29	- Service Concession Arrangements: Disclosures
《常設解釋委員會解釋公告》第32號	- 無形資產：網站成本	SIC Interpretation 32	- Intangible Assets-Web Site Costs
* 國際會計準則		* International Accounting Standards ("IAS")	
** 國際財務報告解釋委員會		** International Financial Reporting Interpretations Committee ("IFRIC")	
*** 常設解釋委員會		*** Standard Interpretations Committee ("SIC")	

本行採用《國際財務報告準則》第9號和《國際財務報告準則》第15號產生的重大變化如下所述。

The Branch's management considered the application of IFRS 9 and IFRS 15 would have material changes as described below.

財務訊息披露(根據AMCM006/B/2022-DSB/AMCM號文件) Financial Information Disclosure (in Accordance with AMCM006/B/2022-DSB/AMCM)

《國際財務報告準則》第9號

本行採用了《國際財務報告準則》第9號，根據銜接規定，對2022年1月1日末(首次應用日)未終止確認的金融工具分類及計量進行追溯調整(包括預期信用損失模型下的減值)，對截止2022年1月1日已終止確認的金融工具不應應用該準則。2021年12月31日的賬面價值與2022年1月1日的賬面價值之間的差額計入期初留存收益和其他權益，但不重述比較數據。

由於比較數據按原《澳門財務報告準則》編制，部分比較數據未必完全具有可比性。

與《國際財務報告準則》第9號相關的會計政策請參見附註5.3。

下表列示了原始分類和按照《國際財務報告準則》第9號新分類金融資產、金融負債和其他項目期初的影響。

IFRS 9

The Branch has applied IFRS 9 in accordance with the transition provisions set out in IFRS 9, i.e. applied the classification and measurement requirements (including impairment under expected credit loss (“ECL”) model) retrospectively to instruments that have not been derecognised as at 1 January 2022 (date of initial application) and has not applied the requirements to instruments that have already been derecognised as at 1 January 2022. The difference between carrying amounts as at 31 December 2021 and the carrying amounts as at 1 January 2022 are recognised in the opening retained profits and other components of equity, without restating comparative information.

Accordingly, certain comparative information may not be comparable as comparative information was prepared under MFRSs.

Accounting policies resulting from application of IFRS 9 are disclosed in note 5.3.

The table below illustrates the classification and measurement and the impact on opening balance of financial assets and financial liabilities and other items due to initial application of IFRS 9.

	原分類 Original classification	IFRS 9項下新分類 New classification under IFRS 9
金融資產 Financial assets		
現金及銀行存款 Cash and balances with banks	貸款和應收款項 Loans and receivables	以攤餘成本計算* Amortised cost*
存放貨幣當局款項 Deposits with monetary authority	貸款和應收款項 Loans and receivables	以攤餘成本計算* Amortised cost*
拆放同業 Placements with other banks	貸款和應收款項 Loans and receivables	以攤餘成本計算* Amortised cost*
貸款及墊款 Loans and advances	貸款和應收款項 Loans and receivables	以攤餘成本計算* Amortised cost*
持有至到期日投資 Held-to-maturity investments	持有至到期日 Held-to-maturity	以攤餘成本計算* Amortised cost*
可供出售類投資 Available-for-sale investments	可供出售類投資 Available-for-sale	以公允價值計量且其變動計入其他綜合收益* Financial assets at fair value through other comprehensive income (“FVOCI”)*
衍生金融資產 Derivative financial assets	以公允價值計量且其變動計入損益 Financial assets at fair value through profit or loss (“FVTPL”)	以公允價值計量且其變動計入損益 FVTPL
應收款項及其他資產 Receivables and other assets	貸款和應收款項 Loans and receivables	以攤餘成本計算* Amortised cost*

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	原分類 Original classification	IFRS 9項下新分類 New classification under IFRS 9
金融負債 Financial liabilities		
銀行同業拆借 Interbank takings	以攤餘成本計算 Amortised cost	以攤餘成本計算 Amortised cost
客戶存款 Deposits from customers	以攤餘成本計算 Amortised cost	以攤餘成本計算 Amortised cost
衍生金融負債 Derivative financial liabilities	以公允價值計量且其變動計入損益 FVTPL	以公允價值計量且其變動計入損益 FVTPL
發行債務證券 Debts issued	以攤餘成本計算 Amortised cost	以攤餘成本計算 Amortised cost
發行存款證 Certificates of deposit issued	以攤餘成本計算 Amortised cost	以攤餘成本計算 Amortised cost
其他負債 Other liabilities	以攤餘成本計算 Amortised cost	以攤餘成本計算 Amortised cost
<div> <div> <p>* 於2022年1月1日，本行按照《國際財務報告準則》第9號會計政策計提預期信用損失。</p> </div> <div> <p>* The items are subject to ECL as at 1 January 2022 in accordance with the Branch's accounting policies under IFRS 9.</p> </div> </div>		

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下表列示了2022年1月1日本行將原金融資產賬面價值調整為按照《國際財務報告準則》第9號計量列示的賬面價值。

The following table shows the reconciliation of the original measurement (including impairment) to the new measurement (including impairment) determined in accordance IFRS 9 for each class of the Branch's financial assets as at 1 January 2022.

	原賬面價值	重分類	重新計量	千澳門元 MOP'000
	Original carrying amount	Reclassification	Remeasurement	IFRS 9項下的 新賬面價值 New carrying amount under IFRS 9
金融資產				
Financial assets				
現金及銀行存款				
Cash and balances with banks	2,766,472	-	-	2,766,472
存放貨幣當局款項				
Deposits with monetary authority	385,957	-	-	385,957
拆放同業				
Placements with other banks	62,205,483	-	-	62,205,483
貸款及墊款				
Loans and advances	13,863,427	-	-	13,863,427
以攤餘成本計算的金融資產				
Financial assets at amortised cost	-	15,436,327	-	15,436,327
持有至到期日投資				
Held-to-maturity investments	15,436,327	(15,436,327)	-	-
以公允價值計量且其變動計入其他綜合收益的金融資產				
Financial assets at fair value through other comprehensive income	-	652,252	-	652,252
可供出售類投資				
Available-for-sale investments	652,252	(652,252)	-	-
衍生金融資產				
Derivative financial assets	205,332	-	-	205,332
應收款項及其他資產				
Receivables and other assets	70,356	-	-	70,356
所有者權益				
Equity				
投資重估儲備				
Investment revaluation reserve	(34,333)	-	-	(34,333)

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可供出售類投資

由可供出售類投資重分類為以公允價值計量且其變動計入其他綜合收益的金融資產的債券公允價值為652,252,000澳門元，因持有該金融資產的業務模式均為以收取合同現金流量和出售金融資產為目的，並且此類投資合同現金流量僅為支付本金和以未償還本金金額為基礎的利息。過渡到IFRS 9對儲備並沒有影響。

持有至到期日投資

此前分類為持有至到期日投資將於《國際財務報告準則》第9號應用之後重分類為攤餘成本計量。本行計劃持有資產至到期日以收取合同現金流量，且合同現金流量僅為支付本金及以未償還本金為基礎的利息。於2022年1月1日，原賬面價值和經修訂的賬面價值之間並無差異。

金融負債

於2022年1月1日，所有金融資產的賬面價值均未受到首次應用《國際財務報告準則》第9號的影響。

《國際財務報告準則》第15號

本行於本年度首次應用了《國際財務報告準則》第15號，其取代了《國際會計準則第18號 – 收入》及相關解釋。本行已追溯應用《國際財務報告準則》第15號，並在首次應用日(2022年1月1日)確認了首次應用該準則的累計影響(如有)，差額計入期初留存收益(或適當的權益其他組成部分)，且未對比較數據進行重述。

根據《國際財務報告準則》第15號銜接規定，本行僅對2022年1月1日尚未完成之合同進行追溯調整。由於比較資訊根據《國際會計準則第18號 – 收入》及相關解釋編制，部分比較資訊未必完全具有可比性。

本行確認了客戶合同產生的手續費及佣金收入。關於本行應用《國際財務報告準則》第15號產生的履約義務和會計政策的資訊披露請參見附註5.3(o)。

《國際財務報告準則》第15號對本行現有收入確認會計政策並無重大影響。於2022年1月1日，應用《國際財務報告準則》第15號對本行的留存收益並無重大影響。

Available-for-sale investments

Debt securities with a fair value of MOP652,252,000 were reclassified from available-for-sale investments to financial assets at FVOCI, as these investments are held within a business model whose objective is achieved by both collecting contractual cash flows and selling of these assets and the contractual cash flows of these investments are solely payments of principal and interest on the principal amount outstanding. There is no impact of transition to IFRS 9 on reserves.

Held-to-maturity investments

Investments previously classified as held-to-maturity investments are reclassified and measured at amortised cost upon application of IFRS 9. The Branch intends to hold the assets to maturity to collect contractual cash flows and these cash flows consist solely of payments of principal and interest on the principal amount outstanding. There was no difference between the previous carrying amount and the revised carrying amount at 1 January 2022.

Financial liabilities

The carrying amounts for all financial liabilities at 1 January 2022 have not been impacted by the initial application of IFRS 9.

IFRS 15

The Branch has applied IFRS 15 for the first time in the current year. IFRS 15 superseded IAS 18 Revenue and the related interpretations. The Branch has applied IFRS 15 retrospectively with the cumulative effect (if any) of initially applying this standard recognised at the date of initial application, 1 January 2022. Any difference at the date of initial application is recognised in the opening accumulated earnings (or other components of equity, as appropriate) and comparative information has not been restated.

Furthermore, in accordance with the transition provisions in IFRS 15, the Branch has elected to apply the standard retrospectively only to contracts that are not completed at 1 January 2022. Accordingly, certain comparative information may not be comparable as comparative information was prepared under IAS 18 Revenue and the related interpretations.

The Branch recognises fee and commission income which arises from contracts with customers. Information about the Branch's performance obligations and the accounting policies resulting from application of IFRS 15 are disclosed in note 5.3(o).

IFRS 15 has no significant impact on the Branch's existing accounting policies on revenue recognition for the above revenue source. The application of IFRS 15 has had no material impact on the Branch's accumulated earnings as at 1 January 2022.

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5.3 重大會計政策概要

(a) 非金融資產減值

如出現資產減值迹象，或需對資產進行年度減值測試(金融資產除外)，本行將估計其可收回金額。資產的可收回金額根據資產的使用價值與其公允價值減去處置費用後的淨額兩者之間較高者確定，並以單項資產為基礎進行確定，除非該項資產未產生很大程度上獨立於其他資產或資產組的現金流，在該等情況下，釐定該資產所屬的現金產出單元為的可收回金額。

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

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

(b) 關聯方

- (1) 該方是個人或與該個人關係密切的家庭成員，如果該個人：
 - (i) 對本行實施控制或共同控制；
 - (ii) 於本行有重大影響；或
 - (iii) 是本行或本行母公司的關鍵管理層成員。

5.3 Summary of significant accounting policies

(a) Impairment of non-financial assets

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

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

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

(b) Related parties

- (1) A person, or a close member of that person's family, is related to the Branch if that person:
 - (i) Has control or joint control over the Branch;
 - (ii) Has significant influence over the Branch; or
 - (iii) Is a member of the key management personnel of the Branch or the Branch's parent.

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(2) 任何實體如屬以下情況，即視為本行之關連方：

- (i) 該實體與本行是同一集團的成員(即每家母公司、子公司及同系子公司間相互關聯)；
- (ii) 一方是另一方的聯營或合營公司(或是另一方的母公司、子公司或同系子公司的聯營或合營公司)；
- (iii) 該實體和本行是相同第三方的合營公司；
- (iv) 一方是第三方的合營公司並且另一方是該第三方的聯營公司；
- (v) 該實體為本行或與本行有關聯之實體設定退休僱員之福利計劃；
- (vi) 該實體受在(1)項中所認定的自然人所控制或共同控制；
- (vii) (1)項所述的個人對該分行能夠實施重大影響或該個人是該分行(或其母公司)的關鍵管理層成員；
- (viii) 該實體或其所在集團的成員為本行或本行的母公司提供關鍵管理層成員服務。

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

(c) 投資及其他金融資產

(i) 金融資產的分類和後續計量(採用《國際財務報告準則》第9號之後)

金融資產按公允價值進行初始計量。所有以常規方式買賣之金融資產均於交易日(即本行承諾購買或出售該資產之當日)確認。常規方式買賣指按照市場規定或慣例在期間內交付資產的金融資產買賣。

以攤餘成本計算的金融資產

分類為以攤餘成本計算的金融資產是以收取合約現金流量為目的持有，且該合同條款規定，在特定日期產生的現金流量，僅為支付本金和以未償付本金為基礎的利息。

(2) An entity is related to the Branch if any of the following conditions applies:

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

(c) Investments and other financial assets

(i) Classification and subsequent measurement of financial assets (upon application of IFRS 9)

Financial assets are measured initially at fair value. All regular way purchases and sales of financial assets are recognised on the trade date, that is, the date that the Branch 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.

Financial assets at amortised cost

Financial assets that are held within a business model whose objective is to collect contractual cash flows, and that have contractual terms give rise on specified dates to cash flows that are solely payments of principal and interest on the principal amount outstanding, are measured at amortised cost.

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初始確認後，此類資產其後使用實際利率法按攤餘成本減減值撥備計量。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。對於購入或源生的信用減值金融資產以外的金融工具，除其後發生信用減值的金融資產外，利息收入乃通過金融資產之賬面總值採用實際利率法計算。就其後信用減值之金融資產，利息收入自下個報告期起通過金融資產的攤餘成本採用實際利率法進行確認。倘信用減值的金融工具的信用風險改善，使得金融資產不再信用減值，則從確定該項資產不再信用減值之後的報告期初起，利息收入通過金融資產的賬面總值採用實際利率法進行確認。按實際利率攤銷額計入損益表中的利息收入。

以公允價值計量且其變動計入其他綜合收益的金融資產

本行管理該資產的業務模型既以收取合同現金流量為目的，又以出售該金融資產為目的，且該金融資產的合同條款規定，在特定日期產生的現金流量，僅為支付本金和以未償付本金金額為基礎的利息。

初始確認後，分類為以公允價值計量且其變動計入其他綜合收益的債券，因使用實際利率法計算的利息、匯兌損益計入當期損益，其他利得或損失計入其他綜合收益，並於投資估值儲備下累積。減值撥備計入當期損益，並對其他綜合收益作相應調整，而不減少該等債券的賬面價值。於損益中確認的減值金額與將該等債券按攤餘成本計量而計入損益的金額相同。當終止確認該等債券時，將之前計入其他綜合收益的累計損益轉出，計入當期損益。

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. For financial instruments other than purchased or originated credit-impaired financial assets, interest income is calculated by applying the effective interest rate to the gross carrying amount of a financial asset, except for financial assets that have subsequently become credit-impaired; For financial assets that have subsequently become credit-impaired, interest income is recognised by applying the effective interest rate to the amortised cost of the financial asset from the next reporting period. If the credit risk on the credit-impaired financial instrument improves so that the financial asset is no longer credit-impaired, interest income is recognised by applying the effective interest rate to the gross carrying amount of the financial asset from the beginning of the reporting period following the determination that the asset is no longer credit impaired. The effective interest rate amortisation is included in interest income in the profit or loss.

Financial assets at fair value through other comprehensive income

Financial assets that are held within a business model whose objective is achieved by both collecting contractual cash flows and selling and the contractual terms give rise on specified dates to cash flows that are solely payments of principal and interest on the principal amount outstanding are measured at FVOCI.

Subsequent changes in the carrying amounts for debt securities classified as at FVOCI as a result of interest income calculated using the effective interest method, and foreign exchange gains and losses, are recognised in profit or loss. All other changes in the carrying amount of these debt securities are recognised in OCI and accumulated under the heading of investment revaluation reserve. Impairment allowances are recognised in profit or loss with corresponding adjustment to OCI without reducing the carrying amounts of these debt securities. The impairment amounts that are recognised in profit or loss are the same as the amounts that would have been recognised in profit or loss if these debt securities had been measured at amortised cost. When these debt securities are derecognised, the cumulative gains or losses previously recognised in other comprehensive income are reclassified to profit or loss.

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以公允價值計量且其變動計入損益的金融資產

以公允價值計量且其變動計入損益的金融資產是指以公允價值計量且其變動計入其他綜合收益以外的其他金融資產。

分類為交易類金融資產是以短期賣出為目的取得的金融資產。除以對沖為目的的衍生工具外，嵌入式衍生工具亦分類為交易類金融資產。

以公允價值計量且其變動計入損益的金融資產按公允價值於財務狀況表列示，而其公允價值變動則計入損益表其他營業收入。該等公允價值變動淨額包括此等金融資產之利息收入，此等利息乃根據附註5.3(p)所載之會計政策確認。

(ii) 初始確認及計量(採用《國際財務報告準則》第9號之前)

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

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

(iii) 金融資產的分類(採用《國際財務報告準則》第9號之前)

以公允價值計量且其變動計入損益的金融資產

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

Financial assets at fair value through profit or loss

Financial assets at FVTPL include all financial assets that are neither financial assets at amortised cost nor financial assets at FVOCI.

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 statement of financial position at fair value with changes in fair value presented as other operating income in the statement of profit or loss. These net fair value changes include any interest earned on these financial assets, which are recognised in accordance with the accounting policies set out in note 5.3(p).

(ii) Initial recognition and measurement (before application of IFRS 9)

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 Branch 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 Branch 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.

(iii) Classification of financial assets (before application of IFRS 9)

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.

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以公允價值計量且其變動計入損益的金融資產按公允價值於財務狀況表列示，而其公允價值變動則計入損益表其他營業收入。該等公允價值變動淨額並不包括此等金融資產之任何股利或利息收入，此等股利或利息乃根據附註5.3(p)所載之會計政策確認。

本行分類以公允價值計量且其變動計入損益的交易類金融資產的判斷標準是評估其持有目的是否為短期內出售。如在少數情況下，本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，可選擇重新分類該等金融資產。以公允價值計量且其變動計入損益的資產會視乎性質而重新分類為貸款和應收款項、可供出售類投資或持有至到期日投資。此種評估不會影響任何以公允價值認定的金融資產，因為這些金融工具在初始確認後不能再重新分類。

貸款和應收款項

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

持有至到期日投資

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

可供出售類投資

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

Financial assets at fair value through profit or loss are carried in the statement of financial position at fair value with changes in fair value presented as other operating income in the profit or loss. These net fair value changes include any interest earned on these financial assets and are recognised in accordance with the accounting policies set out in note 5.3(p).

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

Loans and receivables

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

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

Available-for-sale investments

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

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初始確認後，可供出售類投資(不包括公允價值不能可靠計量的無報價的股權投資)按公允價值進行後續計量，未實現收益和損失計入可供出售類投資估值儲備，直至終止確認該項投資。終止確認或減值時，其累計收益或虧損會於從估值儲備中重新分類為損益。可供出售類資產的利息收入及股息按照附註5.3(p)中所載之會計政策於損益中分別確認為利息收入和股息收入。

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 profit or loss, 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 profit or loss. Interest earned whilst holding the available-for-sale investments are reported as interest income and are recognised in the profit or loss in accordance with the accounting policies set out in note 5.3(p).

(d) 終止確認和修訂金融資產

(d) Derecognition and modification of financial assets

終止確認金融資產

Derecognition of financial assets

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：

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

- 資產收取現金流量之權利終止；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)本行已轉讓資產之絕大部分風險及報酬，或(b)本行既無轉讓也無保留資產之絕大部分風險及報酬，但已轉讓該資產控制權。

- The rights to receive cash flows from the asset have expired; or
- The Branch 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 Branch has transferred substantially all the risks and rewards of the asset, or (b) the Branch has neither transferred nor retained substantially all the risks and rewards of the asset, but has transferred control of the asset.

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

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

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。

When the Branch 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 Branch's continuing involvement in the asset. In that case, the Branch 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 Branch has retained.

於終止確認以攤餘成本計算的金融資產時，該資產的賬面價值與已收及應收代價之差額，於損益中確認。

On derecognition of a financial asset measured at amortised cost, the difference between the asset's carrying amount and the sum of the consideration received and receivable is recognised in profit or loss.

採用《國際財務報告準則》第9號之後，於終止確認可供出售類金融資產或以公允價值計量且其變動計入其他綜合收益的債務工具投資時，之前於投資估值儲備中累計的利得或損失重新分類至損益。

On derecognition of an AFS financial asset or an investment in a debt instrument classified as at FVOCI upon application of IFRS 9, the cumulative gain or loss previously accumulated in the investment revaluation reserve is reclassified to profit or loss.

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金融資產合同修改

在某些情況下，本行會修改或重新議定金融資產合同。

本行會根據所有相關事實及情況(包括定性因素)評估修改後的合同條款是否發生了實質性變化。倘定性評估並無定論，本行認為，如果新條款項下現金流的折現現值(包括扣除已收取費用並使用原實際利率折現的任何已付費用)與原金融資產剩餘現金流的折現現值超過門檻的差異，則條款存在重大差異。

就不會導致終止確認的金融資產非重大修訂，相關金融資產的賬面價值將按金融資產原實際利率貼現的經修訂合同現金流現值計算。所產生交易成本或費用調整至經修訂金融資產的賬面價值及於餘下期間攤銷。任何金融資產賬面價值的調整於修訂日期計入損益。

(e) 金融資產減值

本行就以下金融工具採用預期信用損失(「ECL」)模型確認減值準備：

- 現金及銀行存款；
- 存放貨幣當局準備金；
- 拆放同業；
- 貸款及墊款；
- 分類為以公允價值計量且其變動計入其他綜合收益的金融資產(採用《國際財務報告準則》第9號之後)或可供出售類債券投資(採用《國際財務報告準則》第9號之前)的債券；
- 應收款項及其他資產；
- 以攤餘成本計算的金融資產(採用《國際財務報告準則》第9號之後)或持有至到期日投資(採用《國際財務報告準則》第9號之前)；
- 財務保函合同；和
- 貸款承諾。

預期信用損失計量

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

Modification of financial assets

A modification of a financial asset occurs if the contractual cash flows are renegotiated or otherwise modified.

When the contractual terms of a financial asset are modified, the Branch assesses whether the revised terms result in a substantial modification from original terms taking into account all relevant facts and circumstances including qualitative factors. If qualitative assessment is not conclusive, the Branch considers the terms are substantially different if the discounted present value of the cash flows under the new terms, including any fees paid net of any fees received, and discounted using the original effective interest rate, is beyond a threshold different from the discounted present value of the remaining cash flows of the original financial asset.

For non-substantial modifications of financial assets that do not result in derecognition, the carrying amount of the relevant financial assets will be calculated at the present value of the modified contractual cash flows discounted at the financial assets' original effective interest rate. Transaction costs or fees incurred are adjusted to the carrying amount of the modified financial assets and are amortised over the remaining term. Any adjustment to the carrying amount of the financial asset is recognised in profit or loss at the date of modification.

(e) Impairment of financial assets

The Branch recognises impairment allowances for expected credit loss ("ECL") model under the Branch's accounting policy on the following financial instruments:

- Cash and balances with banks;
- Deposits with monetary authority;
- Placements with other banks;
- Loans and advances;
- Debt securities classified as financial assets at FVOCI (upon application of IFRS 9) and available-for-sale investments (before application of IFRS 9);
- Receivables and other assets;
- Financial assets at amortised cost (upon application of IFRS 9) and held-to-maturity investments (before application of IFRS 9);
- Financial guarantee contracts; and
- Loan commitments.

Measurement of ECL

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

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違約風險暴露 x 違約概率 x 違約損失率

一般而言，預期信用損失為根據合約應付本行的全部合約現金流量與本行預期收取的現金流量(按初始確認時釐定的實際利率貼現)之間的差額。

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

階段	描述	減值損失
1.	金融工具信用風險 自初始確認後未顯著增加	12個月的預期信用損失
2.	金融工具信用風險 自初始確認後顯著增加	整個存續期預期信用損失
3.	發生信用減值的金融 工具(貸款和墊款除外)	整個存續期預期信用損失
3.	發生信用減值的貸款 和墊款(採用 《國際財務報告準則》 第9號之前)	根據本行會計準則計算 金額或按照1993年8月 27日第18/93-AMCM號 通函計算準備中較高者
3.	發生信用減值的貸款 和墊款(採用《國際財務 報告準則》第9號之後)	整個存續期預期信用損失

採用《國際財務報告準則》第9號之前，本行按照(1)《國際財務報告準則》第9號的要求計算的金額；和(2)根據澳門金融管理局於1993年8月27日第18/93-AMCM號通函計算的準備兩者之間的較高者計量貸款及墊款的第三階段減值損失。

自2022年1月1日採用《國際財務報告準則》第9號之後，按照《國際財務報告準則》第9號計量貸款及墊款的第三階段減值損失。

於兩個年度內，本行按照澳門金融管理局的規定，保持監管儲備高於本行貸款及墊款的減值撥備。當根據相關AMCM規定計提的最小準備金額高於本行按照《國際財務報告準則》第9號之會計政策計提的減值撥備時，本行將額外所需金額從留存收益轉入監管儲備。

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

Exposure at Default x Probability of Default x Loss Given Default

Generally, the ECL is the difference between all contractual cash flows that are due to the Branch in accordance with the contract and the cash flows that the Branch expects to receive, discounted at the effective interest rate determined at initial recognition.

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

Stage	Description	Impairment Loss
1.	Credit risk on the financial instrument has not increased significantly since initial recognition	12-month ECL
2.	Credit risk on the financial instrument has increased significantly since initial recognition	Lifetime ECL
3.	Financial instruments (except for loans and advances) that are considered as credit-impaired	Lifetime ECL
3.	Loans and advances that are considered as credit-impaired (before application of IFRS 9)	Higher of amount calculated based on the Branch's accounting policies or provision calculated in accordance with the notice No. 18/93-AMCM of 27 August 1993
3.	Loans and advances that are considered as credit-impaired (upon application of IFRS 9)	Lifetime ECL

Before application of IFRS 9, stage 3 impairment loss of loans and advances was measured as higher of the amount calculated based on IFRS 9 requirement or provision calculated in accordance with the notice No. 18/93-AMCM of 27 August 1993 issued by AMCM.

Upon application of IFRS 9 since 1 January 2022, stage 3 impairment loss of loans and advances was measured in accordance with IFRS 9.

In both years, the Branch complies with AMCM requirement to maintain regulatory reserve in excess of the Branch's impairment allowance for loans and advances. When the minimum provision under the relevant AMCM rules is higher than the impairment allowance made under the Branch's accounting policy which is in accordance with ECL, the Branch transfers the additionally required amount from accumulated earnings to regulatory reserves.

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

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

在預期信用損失模型中使用折現因子(考慮實際利率)計算貨幣的時間價值。

本行考慮合理及有理據支持的定量和定性信息，包括不涉及不必要的成本或力度的歷史經驗信息和前瞻性信息。

信用風險的顯著增加

在評估自初始確認後金融工具(包括貸款承諾)的信用風險是否顯著增加時，本行將報告日評估的金融工具違約風險與初始確認日評估的違約風險進行比較。本行在評估信用風險的顯著增加中考慮以下標準：

- 內部或外部評級變化差異分析；
- 逾期30天(「DPD」)；
- 貸款分類(貸款組合中特別關注類貸款)；和
- 借款人貸款評級在集團內的階段一致性(僅針對非零售組合)。

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

違約

金融工具違約達到相關標準(第三階段標準)將被歸類為第三階段：

- 逾期90天；
- 次級，可疑和損失組合的貸款分類；或
- 不良貸款清單中的風險敞口包括交叉違約情況。

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

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

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

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

Significant increase in credit risk

In assessing whether the credit risk of a financial instrument (including a loan commitment) has increased significantly since initial recognition, the Branch compares the risk of default occurring on the financial instrument assessed at the reporting date with that assessed at the date of initial recognition. The Branch considers the following criteria in assess the significant increase in credit risk.

- Notch difference analysis of internal or external rating change;
- Days past due ("DPD") of 30 days;
- Loan classification of Special Mention loan portfolio; or
- Stage consistency for the borrower loan grading.

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

Default

Financial instruments with any of the following characteristics will be classified as stage:

- DPD of 90 days;
- Loan classification of Substandard, Doubtful and Loss portfolio; or
- Exposures in the non-performing loan list including cross default situation.

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

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為反應金融工具的信用風險自初始確認後的變化，本行在每個資產負債表日重新計量預期信用損失，預期信用損失金額的任何變化應作為減值損失之支銷或回撥計入當期損益。除可供出售類投資外(採用《國際財務報告準則》第9號之前)或以公允價值計量且其變動計入其他綜合收益的金融資產(採用《國際財務報告準則》第9號之後)之損失準備抵減計入當期損益且不按公允價值調整賬面價值，確認其他金融工具的損失準備的增加或轉回金額並通過損失準備科目調整賬面價值。

在本行財務狀況表中列示預期信用損失的減值準備金

預期信用損失的減值準備金在財務狀況表中列示如下：

- 分類為可供出售類投資的債務證券以外的金融資產：作為總賬面金額的扣除；
- 貸款承諾和保函合同：作為準備金；
- 分類為可供出售類投資的債務證券(採用《國際財務報告準則》第9號之前)以及以公允價值計量且其變動計入其他綜合收益的金融資產(採用《國際財務報告準則》第9號之後)：財務狀況表中並沒有確認任何損失準備，這些資產的賬面金額為公允價值。然而，損失準備在損益表中單獨披露並確認。

核銷

若金融資產無實際可收回的前景，則予核銷。當本行判斷借款人並無資產或收入來源可產生足夠的現金流量以償還應核銷的金額時，一般會如此處理。在考慮法律意見(如適當)後，已核銷金融資產仍可根據本行之收回程序實施強制執行。核銷構成一項終止確認事件。其後收回的任何款項於損益中確認。

ECL is re-measured at each reporting date to reflect changes in the financial instrument's credit risk since initial recognition. Any change in the ECL amount is recognised as a charge or reversal of impairment in profit or loss. The Branch recognises an impairment loss or reversal for all financial instruments with a corresponding adjustment to their carrying amount through a loss allowance account, except for available-for-sale investments (before application of IFRS 9) or financial assets at FVOCI (upon application of IFRS 9), for which the loss allowance is recognised in profit or loss without adjustment to their carrying amount at fair value.

Presentation of allowance for ECL in the Branch's statement of financial position

Loss allowances for ECL are presented in the statement of financial position as follows:

- Financial assets except for debt securities classified as available-for-sale investments: as a deduction from the gross carrying amount;
- Loan commitments and financial guarantee contracts: generally, as a provision;
- Debt securities classified as available-for-sale investments (before application of IFRS 9) and financial assets at FVOCI (upon application of IFRS 9): no loss allowance is recognised in the statement of financial position as the carrying amount of these assets is their fair value. However, the loss allowance is disclosed separately and is recognised in the profit or loss.

Write-off

Financial assets are written off with related impairment allowances (either partially or in full) when there is no realistic prospect of recovery. This is the case when the Branch determines that the borrower does not have assets or sources of income that could generate sufficient cash flows to repay the amounts subject to the write-off. Financial assets written off may still be subject to enforcement activities under the Branch's recovery procedures, taking into account legal advice where appropriate. A write-off constitutes a derecognition event. Any subsequent recoveries are recognised in profit or loss.

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(f) 財務擔保合同(採用《國際財務報告準則》第9號之後)

財務擔保合同是指當特定債務人到期不能按照約定履行債務時，要求發行方向蒙受損失的合同持有人賠付特定金額的合同。財務擔保合同的初始計量，按公允價值確認為金融負債。在初始確認後，按照以下兩項金額中較高者進行後續計量：(i) 按照國際財務報告準則第9號“金融工具”確定的損失準備金額和(ii) 初始確認金額減去在擔保期限內以直線法確認的累計攤銷。

(g) 金融負債

(i) 初始確認及計量

金融負債使用實際利率法分類為以公允價值計量且其變動計入損益的金融負債或以攤余成本計量之金融負債，視適用情況而定。本行於初始確認時釐定金融負債之分類。

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

本行金融負債包括銀行同業拆借、客戶存款、其他金融負債、衍生金融工具、發行債務證券和存款證。

(ii) 後續計量

金融負債按以下分類後續計量：

以公允價值計量且其變動計入損益的金融負債

以公允價值計量且其變動計入損益的金融負債包括交易類金融負債和指定以公允價值計量且其變動計入損益的其他金融負債。

金融負債如以短期交易為目的而獲得，則分類為交易類金融負債。此類別包括本行的衍生金融工具(不包括套期關係中的指定套期工具)。除以套期為目的的嵌入式衍生工具外，嵌入式衍生工具亦分類為交易類金融負債。交易類金融負債之盈虧會在損益中確認。於損益確認之公允價值利得或損失淨額包括該等金融負債之利息費用。

(f) Financial guarantee contracts (upon application of IFRS 9)

A financial guarantee contract is a contract that requires the issuer to make specified payments to reimburse the holder for a loss it incurs because a specified debtor fails to make payments when due in accordance with the terms of a debt instrument. For financial guarantee contracts, they are initially recognised as financial liabilities at fair value on the date the guarantee was given and subsequently measured at the higher of (i) the amount of the loss allowance determined in accordance with IFRS 9 “Financial Instruments” and (ii) the amount initially recognised less, where appropriate, accumulated amortisation recognised over the life of the guarantee on a straight-line basis.

(g) Financial liabilities

(i) Initial recognition and measurement

Financial liabilities are classified as financial liabilities at fair value through profit or loss or at amortised cost using the effective interest method and other financial liabilities, as appropriate. The Branch determines the classification of its financial liabilities at initial recognition.

All financial liabilities are recognised initially at fair value adjusted for transaction costs in case of financial liabilities not measured at FVTPL.

The Branch's financial liabilities include interbank takings, deposits from customers, other financial liabilities, derivative financial liabilities and debts and certificates of deposit issued.

(ii) Subsequent measurement

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

Financial liabilities at fair value through profit or loss

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

Financial liabilities are classified as held for trading if they are acquired for the purpose of selling in the near term. This category includes derivative financial instruments entered into by the Branch 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 profit or loss. The net fair value gain or loss recognised in the profit or loss includes any interest charged on these financial liabilities.

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以攤餘成本計量的金融負債

本行以攤餘成本計量的金融負債包括同業拆借存款、客戶存款、已發行債券與已發行存款證及其他金融負債。

於初始確認後，以攤餘成本計量的金融負債按實際利率法計算攤餘成本作後續計量。盈虧於終止確認負債時於損益中確認。

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

(h) 終止確認金融負債

當負債之責任被解除、取消或屆滿，則終止確認金融負債。

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

(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。無活躍市場之金融工具，公允價值以適當估值方法釐定。此等方法包括以近期按公平原則進行之市場交易、以大致相同之另一工具之現行市價作參考、折現現金流量分析及其他估值模型。

(j) 衍生金融工具

初始確認及後續計量

本行採用如貨幣掉期、貨幣遠期合約及利率掉期等衍生金融工具，乃基於客戶需求或用以對沖其匯率及利率風險。衍生金融工具以衍生交易合約簽訂當日的公允價值進行初始確認，並以公允價值進行後續計量。當公允價值為正值時，衍生金融工具將被列為資產；當公允價值為負值時，則被列為負債。

衍生工具公允價值變動直接計入損益表。除非該衍生工具符合套期會計(附註5.3(k))的條件，在這種情況下，任何由此產生的損益確認取決於被對沖項目的性質。

Financial liabilities at amortised cost

The Branch's financial liabilities at amortised cost include deposits from interbank takings, deposit from customers, debts and certificates of deposit issued and other financial liabilities.

After initial recognition, financial liabilities at amortised cost are subsequently measured at amortised cost, using the effective interest rate method. Gains and losses are recognised in the profit or loss when the liabilities are derecognised.

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

(h) Derecognition of financial liabilities

A financial liability is derecognised when the obligations under the liability is discharged, cancelled, or has expired.

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 profit or loss.

(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.

(j) Derivative financial instruments

Initial recognition and subsequent measurement

The Branch enters derivative financial instruments, such as currency swaps and interest rate swaps based on customer demands, or 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 profit or loss, except where the derivatives are qualified for hedge accounting (note 5.3(k)), in which case recognition of any resultant gain or loss depends on the nature of the item being hedged.

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(k) 套期會計

本行將某些衍生工具指定為合格的套期關係中的套期工具。在初始指定套期關係時，本行正式記錄套期工具和被套期項目之間的關係，包括套期的風險管理目標和策略。

此外，自訂立套期起，本行持續記錄套期工具能否高效抵銷套期風險造成的套期項目之公允價值或現金流量變動。

對於套期有效性評估而言，本行考慮套期工具是否有效抵銷歸因於該套期風險之被套期項目所對應的公允價值或現金流量變動，即套期關係滿足下列所有套期有效性要求：

- 被套期項目與套期工具之間存在經濟關係；
- 被套期項目和套期工具經濟關係產生的價值變動中，信用風險的影響不占主導地位；
- 套期關係的套期比率應當等於本行被套期項目的實際數量與對其進行套期的套期工具實際數量之比。

現金流量套期

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

當套期衍生工具已到期或售出、終止或被行使，或套期關係不再滿足公允價值套期會計運用標準，或套期關係指定被撤銷，本行將終止使用現金流量套期會計。

(k) Hedge accounting

The Branch designates certain derivatives as hedging instruments in qualifying hedging relationships. On initial designation of the hedge, the Branch formally documents the relationship between the hedging instruments and hedged items, including the risk management objective and strategy in undertaking the hedge.

Furthermore, at the inception of the hedge and on an ongoing basis, the Branch documents whether the hedging instrument is highly effective in offsetting changes in fair values or cash flows of the hedged item attributable to the hedged risk.

For hedge effectiveness assessment, the Branch considers whether the hedging instrument is effective in offsetting changes in fair values or cash flows of the hedged item attributable to the hedged risk, which is when the hedging relationships meet all of the following hedge effectiveness requirements:

- There is an economic relationship between the hedged item and the hedging instrument;
- The effect of credit risk does not dominate the value changes that result from that economic relationship; and
- The hedge ratio of the hedging relationship is the same as that resulting from the quantity of the hedged item that the Branch actually hedges and the quantity of the hedging instrument that the entity actually uses to hedge that quantity of hedged item.

Cash flow hedges

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

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

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(l) 現金及現金等價物

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

(m) 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。

作為撥備確認的金額為報告期末履行現有責任所需代價之最佳估計之現值，並考慮圍繞該責任之風險及不確定因素。倘撥備使用履行現有責任之估計現金流量計量，則該撥備的賬面金額為該等現金流量之現值(當貨幣的時間價值較為重大時)。

(n) 或有負債

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

或有負債不會被確認為撥備，但會在財務報表附註中披露。如情況發生變化，使經濟利益的流出變得很有可能時，則會將其確認為撥備。

(o) 所得稅

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

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

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

(l) Cash and cash equivalents

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

(m) 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.

The amount recognised as a provision is the best estimate of the consideration required to settle the present obligation at the end of the reporting period, taking into account the risks and uncertainties surrounding the obligation. When a provision is measured using the cash flows estimated to settle the present obligation, its carrying amount is the present value of those cash flows (where the effect of the time value of money is material).

(n) Contingent liability

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

A contingent liability is not recognised as a provision but is disclosed in the notes to the financial statements. When a change in the probability of an outflow occurs so that outflow is probable, it will then be recognised as a provision.

(o) 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 Branch 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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遞延稅項負債應按各種應納稅暫時性差異確認，除了並非業務綜合且於交易時並不影響會計收益，或應課稅收益，或損失之交易中初始確認之商譽、資產、負債所產生之遞延稅項負債。

所有可抵扣減的暫時性差異、前期結轉未動用稅額減免以及未動用稅項損失與可能獲得應課稅收益作抵銷後，確認為遞延稅項資產，除了並非業務綜合且於交易時並不影響會計收益，或應課稅收益，或損失之交易中初始確認資產、負債所產生之可抵扣暫時性差異的遞延稅項資產。

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實施或已大致實施之稅率(及稅務法例)，按變現資產或清償負債的期間預期適用稅率予以計量。

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

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.

Deferred tax assets are recognised for all deductible temporary differences, the carried forward of unused tax credits and any unused tax losses. Deferred tax assets are recognised to the extent that it is probable that taxable profit will be available against which the deductible temporary differences, the carry forward of unused tax credits and unused tax losses can be utilised, except when the deferred tax asset relating to the deductible temporary differences arises from the initial recognition of an asset or liability in a transaction that is not a business combination and, at the time of the transaction, affects neither the accounting profit nor taxable profit or loss.

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 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.

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.

(p) 收入的確認

(i) 收入的確認(採用《國際財務報告準則》第15號之後)

本行採用五步流程確認客戶合約產生的收入

1. 識別客戶合約
2. 識別合約中的履約義務
3. 確定交易價格
4. 將交易價格分配至合約中的履約義務
5. 實體完成履約義務時(或就此)進行收入確認

(p) Revenue recognition

(i) Revenue recognition (upon application of IFRS 15)

The Branch adopts five step process for recognising revenue from contracts with customers

1. Identify the contract with the customer
2. Identify the performance obligations in the contract
3. Determine the transaction price
4. Allocate the transaction price to the performance obligations in the contract
5. Recognise revenue when, or as, the entity satisfies a performance obligation

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本行完成履約義務時(或就此)確認收益,即於特定履約責任相關的貨品或服務的「控制權」轉讓予客戶時。

履約義務是指一項明確的服務或一系列實質相同的明確服務。

當滿足下列條件之一時,控制在一段時間內轉移並且收入按照完成相關履約義務的進度在一段時間內確認:

- 客戶在本行履約的同時取得并消耗通過本分行履約所提供的利益;
- 本行的履約創造或改良了客戶在資產被創造或改良時就控制的資產;或
- 本行的履約並未創造一項可被本分行用於替代用途的資產,且本行具有就迄今為止已完成的履約部分而獲得付款的權利。

否則,在當客戶取得對該項明確商品或服務控制權的時點確認收入。

(ii) 收入的確認(採用《國際財務報告準則》第15號之前)

收入以未來可能流入本集團且能被可靠計算的經濟利益為限進行確認。

(iii) 利息收入和支出

採用《國際財務報告準則》第9號之後

其後按攤銷成本計量的金融資產及以公允價值計量且其變動計入其他綜合收益的債務工具/應收款項的利息收入乃使用實際利息法予以確認。利息收入乃對一項金融資產賬面總值應用實際利率予以計算,惟其後出現信貸減值的金融資產除外(見下文)。就其後出現信貸減值的金融資產而言,自下一報告期起,利息收入乃對金融資產攤銷成本應用實際利率予以確認。倘信貸減值金融工具的信貸風險好轉,使金融資產不再出現信貸減值,於釐定資產不再出現信貸減值後,自報告期開始起利息收入乃對金融資產賬面總值應用實際利率予以確認。

The Branch recognises revenue when (or as) a performance obligation is satisfied, i.e. when “control” of the services underlying the particular performance obligation is transferred to the customer.

A performance obligation represents a service that is distinct or a series of distinct services that are substantially the same.

Control is transferred over time and revenue is recognised over time by reference to the progress towards complete satisfaction of the relevant performance obligation if one of the following criteria is met:

- The customer simultaneously receives and consumes the benefits provided by the Branch's performance as the Branch performs;
- The Branch's performance creates or enhances an asset that the customer controls as the Branch performs; or
- The Branch's performance does not create an asset with an alternative use to the Branch and the Branch has an enforceable right to payment for performance completed to date.

Otherwise, revenue is recognised at a point in time when the customer obtains control of the distinct good or service.

(ii) Revenue recognition (before application of IFRS 15)

Revenue is recognised when it is probable that the economic benefits will flow to the Branch and when the revenue can be measured reliably.

(iii) Interest income and expense

Upon application of IFRS 9

Interest income is recognised using the effective interest method for financial assets measured subsequently at amortised cost and debt instruments/receivables subsequently measured at FVOCI. Interest income is calculated by applying the effective interest rate to the gross carrying amount of a financial asset, except for financial assets that have subsequently become credit-impaired. For financial assets that have subsequently become credit-impaired, interest income is recognised by applying the effective interest rate to the amortised cost of the financial asset from the next reporting period. If the credit risk on the credit-impaired financial instrument improves so that the financial asset is no longer credit-impaired, interest income is recognised by applying the effective interest rate to the gross carrying amount of the financial asset from the beginning of the reporting period following the determination that the asset is no longer credit-impaired.

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採用《國際財務報告準則》第9號之前

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

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

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

(iv) 手續費及佣金收入

服務收入於本行完成履約義務時確認，可以在一段時間內確認，也可以在客戶獲得服務控制權的基礎上於某一時點確認。

對於來自貸款和墊款的手續費及佣金收入，當合同要求在一段時間內提供服務時，按固定或可變價格在協議有效期內確認，或於已履行相關履約義務的時點確認。

(v) 淨交易收入

淨交易收入是通過交易活動所得到的盈利及損失。而該等盈利及損失是源自公允價值的變動及交易類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及股息收入，惟於在現金流量套期關係內指定的除外。

Before application of IFRS 9

For all financial instruments measured at amortised cost, and interest bearing financial assets classified as available-for-sale, 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 Branch revises its estimates of payments or receipts. The adjusted carrying amount is calculated based on the original effective interest rate and the change in carrying amount is recorded as other operating income.

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

(iv) Fee and commission income

Income from service is recognised when the Branch fulfils its performance obligation, either over time or at a point in time on a basis when a customer obtains control of the service.

Fee and commission income from loan and advances are either recognised over time at a fixed or variable price on a systematic basis over the life of the agreement when the contract requires services to be provided over time, or recognised at a point in time when the related performance obligation has been fulfilled.

(v) Net trading income

Results arising from trading activities include all gains and losses from changes in fair value, including related interest income or expense for financial assets and financial liabilities held for trading, except for those designated in cash flow hedging relationships.

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(q) 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損益表內列示。

(r) 外幣

本財務報告以澳門元列示。所有外幣交易均按交易日的市場匯率折算為功能貨幣列示。外幣貨幣性資產及負債，於資產負債表日，按資產負債表日的市場匯率折算為記賬本位幣。因折算產生的差額計入當期損益。

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

(q) Employee benefits

The Branch 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 profit or loss as they become payable in accordance with the rules of the scheme.

(r) Foreign currencies

These financial statements are presented in MOP, which is the Branch's functional and presentation currency. Foreign currency transactions recorded by the Branch 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 profit or loss.

Non-monetary items that are measured at historical cost in a foreign currency are not retranslated. 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 non-monetary item.

6、關聯方交易

6.1 對關聯方的信貸政策

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

6.2 關聯方交易

除了在本財務報表其他附註已另作披露外，本行與關聯方於本年的交易列示如下：

6. RELATED PARTY TRANSACTIONS

6.1 The policy for lending to related parties

Connected transactions of the Branch 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.

6.2 Related party transactions

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

		千澳門元 MOP'000
營業收入	Operating income	763,540
營業支出	Operating expenses	914,301
拆放同業	Placements with other banks	50,532,233
銀行同業拆借	Interbank takings	53,317,943
貸款和墊款	Loans and advances	4,229,353
其他負債	Other liabilities	401,540
現金及銀行存款	Cash and balances with banks	7,661,525

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7、 信用風險

7.1 定性描述

(a) 信用風險的定義及範圍

信用風險是指因借款人或交易對手無法履約而帶來損失的風險。操作失誤導致本行作出未獲授權或不恰當的擔保、資金承諾或投資，也會產生信用風險。本行面臨的信用風險，主要源於本行的貸款、存拆放款項和金融投資。本行亦會在其他方面面對信用風險。由衍生金融工具產生的信用風險，在任何時候都只局限於記錄在綜合財務狀況表中的衍生金融資產。此外，本行對客戶提供擔保，因此可能要求本行代替客戶付款，該款項將根據協定的條款向客戶收回。因此本行承擔與貸款相近的風險，適用同樣的風險控制程序及政策來降低風險。

(b) 信用風險的評價方法

本行基於金融工具信用風險自初始確認後是否已顯著增加以及資產是否已發生信用減值，將各筆業務劃分入三個風險階段，計提預期信用損失。金融工具三個階段的定義請參見附註5.3(e)金融資產的減值。

此外，本行參考AMCM指引採用貸款分級標準將信用資產分為如下五類：

貸款分類

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

7. CREDIT RISK

7.1 Qualitative disclosure

(a) Definition and scope

Credit risk is the risk of loss arising from a borrower or counterparty's failure to perform its obligations. Operational failures which result in unauthorised or inappropriate guarantees, financial commitments or investments by the Branch may also give rise to credit risk. The Branch's credit risk is mainly attributable to its loans, due from banks and other financial institutions and financial investments. The Branch is also exposed to credit risk in other areas. The credit risk arising from derivative financial instruments is limited to derivative financial assets recorded in the statement of financial position. In addition, the Branch provides guarantees for customers and may therefore be required to make payments on their behalf. These payments would be recovered from customers in accordance with the terms of the agreement. Therefore, the Branch assumes a credit risk similar to that arising from loans and applies the same risk control procedures and policies to reduce risks.

(b) Credit risk assessment method

The Branch classifies financial instruments into three stages and makes provisions for ECL accordingly, depending on whether credit risk on that financial instrument has increased significantly and whether the assets have become credit-impaired since initial recognition. Refer to note 5.3(e) Impairment of financial assets for the definition of the three stages.

In addition, the Branch adopts loan grading criteria which divide credit assets into five categories with reference to the AMCM's guidelines, as below:

Loan classification

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

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(c) 信用風險的顯著增加

本行至少每月評估相關金融工具的信用風險自初始確認後是否已顯著增加以及資產是否已發生信用減值。本行進行金融工具的風險階段劃分時充分考慮反映其信用風險是否出現顯著變化的各種合理且有依據的信息，包括前瞻性信息。主要考慮因素有監管及經營環境、內外部信用風險評級、償債能力、經營能力、合同條款、還款記錄等。本行以單項金融工具或者具有相似信用風險特徵的金融工具組合為基礎，通過比較金融工具在資產負債表日發生違約的風險與在初始確認日發生違約的風險，以確定金融工具預期的整個存續期內發生違約風險的變化情況。本行通過金融工具的違約概率是否大幅上升、逾期是否超過30天、市場價格是否連續下跌以及其他跡象以判斷金融工具的信用風險自初始確認後是否已顯著增加。

(d) 參數、假設及估計技術

根據金融工具的信用風險自初始確認後是否已顯著增加，本行對不同的資產分別按照相當於該金融工具未來12個月內或整個存續期內預期信用損失的金額計量其損失準備。除已發生信用減值的公司類貸款及墊款外，客戶貸款及墊款的損失準備的計量採用風險參數法，關鍵參數包括違約概率(PD)、違約損失率(LGD)及違約風險敞口(EAD)，並考慮貨幣的時間價值。

違約概率是指考慮前瞻性信息後，客戶在未來一定時期內發生違約的可能性。本行的違約概率以內評模型結果為基礎進行調整，加入前瞻性信息並剔除審慎性調整，以反映當前宏觀經濟環境下的時點型債務人違約概率。

違約損失率指當出現違約可能虧損的程度。本行基於向違約對手方索償收回率的紀錄以及相關前瞻性經濟假設計算違約虧損參數。違約虧損模型考慮結構、抵押品、索償的順序、對手方的業務界別及內置於有關金融資產之任何抵押品的收回成本。

(c) Significant increase in credit risk

The assessment of significant increase in credit risk and whether the assets have become credit-impaired since initial recognition is performed at least on a monthly basis for financial instruments held by the Branch. The Branch takes into consideration all reasonable and supportable information (including forward-looking information) that reflects significant change in credit risk for the purposes of classifying financial instruments. The main considerations are regulatory and operating environment, internal and external credit risk rating, debt-servicing capacity, operating capabilities, contractual terms, and repayment records. The Branch compares the risk of default of a single financial instrument or a portfolio of financial instruments with similar credit risk characteristics as at the end of the reporting period and its risk of default at the date of initial recognition to determine changes in the risk of default over the expected lifetime of a financial instrument or a portfolio of financial instruments. In determining whether credit risk of a financial instrument has increased significantly since initial recognition, the Branch considers factors indicating whether the probability of default has risen sharply, whether the financial instrument has been past due for more than 30 days, whether the market price has been falling continuously and other indicators.

(d) Parameters, assumptions and estimation techniques

ECL for a financial instrument is measured at an amount equal to 12-month ECL or lifetime ECL depending on whether a significant increase in credit risk on that financial instrument has occurred since initial recognition. The loss allowance for loans and advances to customers, other than those corporate loans and advance to customers which are credit-impaired, is measured using the risk parameters method. The key parameters include Probability of Default ("PD"), Loss Given Default ("LGD"), and Exposure at Default ("EAD"), considering the time value of money.

PD is the possibility that a customer will default on its obligation within a certain period of time in light of forward-looking information. The Branch's PD is adjusted based on the results of the Internal Ratings-Based Approach and taking the forward-looking information into account and deducting the prudential adjustment to reflect the debtor's point-in-time PD under the current macro-economic environment.

LGD is the magnitude of the likely loss if there is a default. The Branch estimates LGD parameters based on the history of recovery rates of claims against defaulted counterparties, taking into account forward-looking economic assumptions where relevant. The LGD models consider the structure, collateral, seniority of the claim, counterparty industry and recovery costs of any collateral that is integral to the financial asset.

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違約風險敞口指當發生違約事件時之預期風險。本行以目前就對手方的風險以及目前合約下及攤銷產生的撥備金額之潛在變動計算違約風險敞口。一項金融資產的違約風險敞口乃其於違約時的總賬面值。就借貸承諾而言，違約風險敞口乃合約下可能被動用的潛在未來金額，其估計基於歷史性觀察及前瞻性預測。就金融擔保而言，違約風險敞口指當該金融擔保成為應付時已擔保風險的金額。其中一部分金融資產的違約風險敞口的釐定方法為利用情景及統計學技術模擬不同時點的可能風險結果。

本行每季度監控並覆核預期信用損失計算相關的假設，包括各期限下的違約概率及違約損失率的變動情況。

本年度，計算預期信用損失中採用的估計技術或重要假設未發生重大變化。

公司類客戶貸款及墊款減值損失計量／計算採用貼現現金流法，損失金額以資產賬面總額與按資產原實際利率折現的預計未來現金流量的現值之間的差額計量。減值金額透過準備賬戶於損益內確認。

在估算減值準備時，管理層會考慮以下因素：

1. 借款人經營計劃的可持續性；
2. 當發生財務困難時提高業績的能力；
3. 項目的可回收金額和預期破產清算可收回金額；
4. 其他可取得的財務來源和擔保物可實現金額；及
5. 預期現金流入時間。

必要時，本行將加入管理層疊加調整以應對模型有效性不足的可能。

EAD represents the expected exposure in the event of a default. The Branch derives the EAD from the current exposure to the counterparty and potential changes to the current amount allowed under the contract and arising from amortisation. The EAD of a financial asset is its gross carrying amount at the time of default. For lending commitments, the EADs are potential future amounts that may be drawn under the contract, which are estimated based on historical observations and forward-looking forecasts. For financial guarantees, the EAD represents the amount of the guaranteed exposure when the financial guarantee becomes payable. For some financial assets, EAD is determined by modelling the range of possible exposure outcomes at various points in time using scenario and statistical techniques.

The assumptions underlying the ECL calculation, such as how the PDs and LGDs of different maturity profiles change are monitored and reviewed on a quarterly basis by the Branch.

There have been no significant changes in estimation techniques or significant assumptions adopted in ECL calculation during the year.

The impairment loss on corporate loans and advance to customers is measured/calculated based on discounted cash flow method. The amount of the loss is measured as the difference between the asset's gross carrying amount and the present value of estimated future cash flows discounted at the asset's original effective interest rate. The impairment is recognised through an allowance account in the profit or loss.

In determining allowances on an individual basis, the following factors are considered:

1. The sustainability of the borrower's business plan;
2. The borrower's ability to improve performance when a financial difficulty arises;
3. The estimated recoverable cash flows from projects and liquidation;
4. The availability of other financial support and the realisable value of collateral; and
5. The timing of the expected cash flows.

The Branch incorporates management overlay to address model ineffectiveness prospectively when necessary.

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(e) 預期信用損失中包含的前瞻性信息

本行將前瞻性資料加入至評估一項工具自初始確認的信用風險是否顯著增加及計量預期信用損失中。

本行制定三種經濟情況：基準情況（即發生機率60%的中位數情況）及兩個機率較小的情況（一為向上一為向下，發生機率分別為15%及25%）。

本行確定各金融工具組合之信用風險及信用損失的關鍵因素，為此訂立文據，並透過分析歷史性數據，估計宏觀經濟變量與信用風險及信用損失之間的關係。信用風險的關鍵因素為：香港失業率、澳門投資佔澳門國內生產總值的比例、澳門失業率、以及中國國內生產總值的差異。本行通過進行回歸分析確定這些經濟變量與違約概率和違約損失率之間的關係，以確定這些變量歷史上的變化對違約概率和違約損失率的影響。本行至少每半年對這些經濟變量進行預測，以提供未來一年經濟情況的最佳估計。

本行結合宏觀資料分析及專家判斷結果確定樂觀、中性、悲觀的情景及其權重，從而計算加權平均預期信用損失準備。

2022年12月31日，本行考慮了不同的宏觀經濟情景，對宏觀經濟指標進行前瞻性預測。其中，用於估計預期信用損失的年同比香港及澳門失業率在2023年的中性情景下分別為4.11%及3.55%。

7.2 定量披露

7.2.1 按授信地區分佈

按地區劃分超過信貸風險總額10%的貸款及未提款承諾、債務證券及金融衍生工具。

(e) Forward-looking information contained in ECL

The Branch incorporates forward-looking information into both the assessment of whether the credit risk of an instrument has increased significantly since its initial recognition and the measurement of ECL.

The Branch formulates three economic scenarios: a base case, which is the median scenario assigned a 60% probability of occurring, and two less likely scenarios, one upside and one downside, assigned a 15% and 25% probability of occurring respectively.

The Branch has identified and documented key drivers of credit risk and credit losses for each portfolio of financial instruments and, using an analysis of historical data, has estimated relationships between macro-economic variables and credit risk and credit losses. Hong Kong unemployment rate, Macau investment component in Macau GDP, Macau unemployment rate, and China GDP differences are considered as the key drivers of credit risk. The impact of these economic variables on the PD and LGD has been determined by performing statistical regression analysis to understand the correlations among the historical changes of the economic variables, PD and LGD. Forecasts of these economic variables are carried out at least semi-annually by the Branch that provide the best estimate view of the economy over the next year.

When calculating the weighted average ECL provision, the Branch determines the optimistic, neutral and pessimistic scenarios and their weightings through a combination of macro-statistical analysis and expert judgement.

As at 31 December 2022, the Branch has taken into account different macro-economic scenarios, and made forward-looking forecasts of macro-economic indicators. Of which, the year-on-year Hong Kong and Macau unemployment rates used to estimate ECL are 4.11% and 3.55%, respectively, in the neutral scenario for 2023.

7.2 Quantitative disclosure

7.2.1 Geographic distribution of exposures

The following table sets out information of the credit exposures broken down in significant geographical segment by loans and commitment, debt securities and financial derivatives. A significant geographical segment means an area to which not less than 10% of the relevant type of credit exposures.

財務訊息披露(根據AMCM006/B/2022-DSB/AMCM號文件) Financial Information Disclosure (in Accordance with AMCM006/B/2022-DSB/AMCM)

a. 貸款及未提款承諾

a. Loans and commitment

				千澳門元 MOP'000
地區	政府、公營機構	金融機構	其他公司	合計
Region	Government or Public Sector	Financial Institution	Other Company	Total
中國				
China	–	6,874	9,935,935	9,942,809
中國香港				
Hong Kong	–	1,606,160	9,033,455	10,639,615
中國澳門				
Macau	–	345,540	–	345,540
其他				
Others	–	1,606,160	2,087,714	3,693,874

b. 債務證券

b. Debt securities

				千澳門元 MOP'000
地區	政府、公營機構	金融機構	其他公司	合計
Region	Government or Public Sector	Financial Institution	Other Company	Total
中國				
China	921,993	4,540,581	866,267	6,328,841
中國香港				
Hong Kong	–	2,581,651	–	2,581,651
中國澳門				
Macau	2,500,000	4,630,502	701,571	7,832,073
其他				
Others	–	202,423	–	202,423

c. 金融衍生工具

c. Financial derivatives

				千澳門元 MOP'000
地區	政府、公營機構	金融機構	其他公司	合計
Region	Government or Public Sector	Financial Institution	Other Company	Total
中國香港				
Hong Kong	–	525,016	–	525,016
中國澳門				
Macau	–	(524,177)	–	(524,177)
其他				
Others	–	(293)	–	(293)

財務訊息披露(根據AMCM006/B/2022-DSB/AMCM號文件) Financial Information Disclosure (in Accordance with AMCM006/B/2022-DSB/AMCM)

d. 客戶貸款及墊款

d. Loans and advances to customers

地區 Region	客戶貸款 Gross amount	已減值貸款 Impaired amount	預期信用損失 Expected credit loss		階段三 Stage 3
			階段一 Stage 1	階段二 Stage 2	
中國 China	7,931,654	-	15,846	-	-
中國香港 Hong Kong	9,226,081	-	38,116	-	-
其他 Others	1,284,634	-	4,574	-	-

千澳門元
MOP'000

7.2.2 授信行業分佈

7.2.2 Industry distribution of exposures

行業 Industry	客戶貸款 Gross amount	已減值貸款 Overdue amount	預期信用損失 Expected credit loss		階段三 Stage 3
			階段一 Stage 1	階段二 Stage 2	
漁農業 Agriculture and fisheries	115,180	-	79	-	-
採礦工業 Mining industries	-	-	-	-	-
製造工業 Manufacturing industries	7,716,573	-	34,502	-	-
電力、氣體燃料及水 Electricity, gas and water	257,304	-	328	-	-
建築及公共工程 Construction and public works	771,706	-	1,315	-	-
批發及零售貿易 Wholesale and retail trade	287,950	-	336	-	-
酒樓、餐廳、酒店及有關行業 Restaurants, hotels and similar	-	-	-	-	-
運輸、倉儲及通訊 Transport, warehousing and communications	1,030,861	-	667	-	-
非貨幣金融機構 Non-monetary financial institutions	809,954	-	133	-	-
博彩 Gaming	-	-	-	-	-
會展 Exhibition and conference	-	-	-	-	-
教育 Education	-	-	-	-	-
資訊科技 Information technology	2,191,988	-	8,599	-	-
其他行業 Other industries	5,260,853	-	12,577	-	-
個人貸款 Personal loans	-	-	-	-	-
合計 Total	18,442,369	-	58,536	-	-

千澳門元
MOP'000

財務訊息披露(根據AMCM006/B/2022-DSB/AMCM號文件) Financial Information Disclosure (in Accordance with AMCM006/B/2022-DSB/AMCM)

7.2.3 資產和負債按到期日分析

7.2.3 Maturity analysis on assets and liabilities

								千澳門元 MOP'000
資產	即時償還	1個月內	1至3個月	3個月至1年	1至3年	3年以上	無期限	合計
Assets	On Demand	Up to 1 month	From 1 to 3 months	From 3 months to 1 year	From 1 to 3 years	Over 3 years	Indefinite period	Total
貸款及墊款								
Loans and advances	-	2,622,957	2,986,048	3,583,064	7,965,666	1,284,634	-	18,442,369
存、拆放同業款項								
Cash and balances with and loans and advances to banks	7,885,536	11,940,506	27,746,730	20,410,476	2,007,700	-	-	69,990,948
存款證								
Certificates of deposit held	-	1,151,800	1,382,160	5,787,320	-	-	-	8,321,280
澳門金管局金融票據								
Securities issued by Macao SAR Government and/or AMCM	-	-	-	2,500,000	-	-	-	2,500,000
其他證券								
Other securities	-	184,714	1,828,216	920,707	1,678,426	1,511,645	-	6,123,708
負債								
Liabilities								
同業存放和拆入款項								
Deposits and balances of banks and financial institutions	-	30,167,896	20,494,498	15,355,453	-	2,328,932	-	68,346,779
公共機構存款								
Deposits from public sector entities	1,337	2,453,403	-	-	-	-	-	2,454,740
母公司及聯營公司存款								
Deposits from holding and associated companies	-	-	-	-	-	-	-	-
客戶存款								
Deposits from non-bank customers	7,193	-	4,818,480	-	-	-	-	4,825,673
發行存款證								
Certificates of deposits issued	-	4,736,852	16,457,827	4,778,435	-	-	-	25,973,114
發行債務證券								
Other securities issued	-	-	-	1,996,834	2,007,700	-	-	4,004,534

7.2.4 逾期資產賬齡分析

7.2.4 Ageing analysis of accounting past due exposures

2022年末發生逾期資產。

There was no past due asset during the year.

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7.2.5 資產五級分類分佈

a. 同業貸款及墊款

						千澳門元 MOP'000
						預期信用損失 Expected Credit Loss
分類	賬面餘額	實物抵押品 價值	階段一	階段二	階段三	
Classification	Gross Amount	Real Guarantee Value	Stage 1	Stage 2	Stage 3	
正常	207,079	-	10	-	-	
Pass						
關注	-	-	-	-	-	
Special Mention						
次級	-	-	-	-	-	
Substandard						
可疑	-	-	-	-	-	
Doubtful						
損失	-	-	-	-	-	
Loss						
合計	207,079	-	10	-	-	
Total						

b. 客戶貸款和墊款

						千澳門元 MOP'000
						預期信用損失 Expected Credit Loss
分類	賬面餘額	實物抵押品 價值	階段一	階段二	階段三	
Classification	Gross Amount	Real Guarantee Value	Stage 1	Stage 2	Stage 3	
正常	18,442,369	-	58,536	-	-	
Pass						
關注	-	-	-	-	-	
Special Mention						
次級	-	-	-	-	-	
Substandard						
可疑	-	-	-	-	-	
Doubtful						
損失	-	-	-	-	-	
Loss						
合計	18,442,369	-	58,536	-	-	
Total						

財務訊息披露(根據AMCM006/B/2022-DSB/AMCM號文件) Financial Information Disclosure (in Accordance with AMCM006/B/2022-DSB/AMCM)

c. 債務證券

c. Debt securities

千澳門元
MOP'000

分類	賬面餘額	實物抵押品 價值 Real Guarantee Value	預期信用損失 Expected Credit Loss		
			階段一	階段二	階段三
Classification	Gross Amount		Stage 1	Stage 2	Stage 3
正常					
Pass	16,944,988	-	3,207	-	-
關注					
Special Mention	-	-	-	-	-
次級					
Substandard	-	-	-	-	-
可疑					
Doubtful	-	-	-	-	-
損失					
Loss	-	-	-	-	-
合計					
Total	16,944,988	-	3,207	-	-

8、市場風險

8. MARKET RISK

8.1 定性描述

8.1 Qualitative disclosure

對市場風險管理目的以及政策描述；

A description of its risk management objectives and policies on market risk;

本行的市場風險管理目標是平衡外匯匯率和利率的變動，以及信貸市場的變化所產生的風險和回報。本行的市場風險管理政策和流程包括風險限額管理，壓力測試，交易對手以及國別風險評估。2022年本行繼續加強市場風險管理工作，全面提升市場風險管理與計量，積極完善市場風險管理政策，健全市場風險報告與限額管理體系。

The objective of market risk management is to obtain the best balance of risk and return of the Branch'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 2022, we continued to strengthen market risk management by improving policies and procedures, risk reporting and limit management.

9、利率風險

9. INTEREST RATE RISK

9.1 定性描述

9.1 Qualitative disclosure

(a) 利率風險的性質；

(a) The nature of interest rate risk;

銀行帳戶利率風險是指利率水準、期限結構等不利變動導致銀行帳戶經濟價值和整體收益遭受損失的風險。本行銀行帳戶經營的幣種以美元、港元、澳門幣及人民幣為主，其資產負債利率和期限結構變動對本行整體收益影響較大。

The interest rate risk of the banking book refers to the risk of loss of the economic value and overall income of the banking book due to adverse changes in interest rate levels and term structure. Our banking book mainly consists of investments denominated in USD, HKD and RMB, therefore our interest rate risk arises from fluctuating USD and RMB interest rates, which may reduce the values of our investments.

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(b) 提前贖回貸款和提前支取存款的關鍵假設；

當出現借款人要求提前部分或全部清還貸款以及客戶要求提前部分或全部支取未到期存款時，除符合本行內部合規審批流程之外，需審慎評估因資產負債久期發生變動對銀行帳戶利率風險產生的影響。

(c) 利率風險衡量的頻率；

本行每月會監控貸款利率的重定價期限和債券投資的久期，確保久期符合本行的政策和風險偏好。本行每季會評估受利率變動影響的銀行帳戶敞口在利率受到較大變動的情況下，即利率變動200個基點時，對本行經濟價值的影響。

10、操作風險

10.1 定性描述

澳門分行操作風險管理機制先進，執行「綜合管理、分類控制和隔離授權」的管控模式，確保操作風險的識別，評估，分析和控制有效，將操作風險水平控制在可承受範圍，保障銀行、客戶和公眾的利益。

本行一如既往高度重視操作風險管理工作。2022年，本行加強內外部風險環境研判，強化關鍵風險點識別排查，推動主要領域風險治理工作，加大監督問責力度。

2022年本行操作風險管控措施有效，操作風險仍保持於低位運行。

11、匯率風險

11.1 定性描述

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

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

When the Branch receives the borrower requirement in advance of early partial or fully repayment of the loan and customer early withdrawal of deposit in partial or full, the Branch requires to assess with prudence on the effect of the account's interest rate risk incurred due to the changes of duration of the related asset liability besides complying the Branch internal compliance approval process.

(c) Frequency of interest rate risk measurement;

Each month we monitor the duration of our bond investment to ensure that it is within our policy and risk appetite. Each quarter we assess the impact on the capital and economic value of the Branch account resulted from interest rate change by 200 basis points.

10. OPERATIONAL RISK

10.1 Qualitative disclosure

The Branch has an advanced operational risk management mechanism and implements the "Consolidated Management, Divisional Control and Segregated Authorization" control model to ensure the identification, assessment, analysis and control of operational risks are effective and maintain the level of operational risks within an acceptable range to maximize bank value and protect the interests of customers and the public.

The Branch as always places significant emphasis on the operational risk management. In 2022, the Branch 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 2022, the Branch's operational risk management is considered properly operated with effective risk management measures.

11. FOREIGN CURRENCY RISK

11.1 Qualitative disclosure

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

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11.2 定量披露

11.2 Quantitative disclosure

(a) 各項外匯的淨長盤或短盤情況：

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

		(千澳門元等值) (in MOP'000 equivalent)		
貨幣	Currency	不包括期權 合約的淨持倉 長盤或短盤 Net open position excluding option contracts long or short	期權合約的 淨長盤或短盤 Net position in option contracts long or short	已包括期權 合約的淨持倉 長盤或短盤 Net open position including option contracts long or short
人民幣	Chinese renminbi	1,985		1,985
港元	Hong Kong dollars	28,180		28,180
美元	US dollars	208,684		208,684
其他	Others	7,221		7,221

(b) 淨頭寸不低於所有外匯總淨頭寸的10%的資訊：

(b) The information in a particular foreign currency whose net position (in absolute terms) constitutes not less than 10% of the total net position in all foreign currencies:

		港元(原幣)/HKD (Original CCY)/千元'000	
		資產 Assets	負債 Liabilities
即期 Spot		-	(647,226)
		買入 Purchases	賣出 Sales
遠期 Forward		674,585	-
按德爾塔約當加權方法計算出來的期權合約的淨長盤或短盤 Net options position, calculated on the basis of the delta-weighted position of the relevant option contracts		-	-
淨長(短)頭寸 Net long (or net short) position		-	27,359

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美元(原幣)/USD (Original CCY)/千元'000

	資產 Assets	負債 Liabilities
即期 Spot	112,144	-
遠期 Forward	-	(86,159)
按德爾塔約當加權方法計算出來的期權合約的淨長盤或短盤 Net options position, calculated on the basis of the delta-weighted position of the relevant option contracts	-	-
淨長(短)頭寸 Net long (or net short) position.	-	25,985

12、流動性風險

12. LIQUIDITY RISK

12.1 定性描述

12.1 Qualitative disclosure

流動性風險是指本行業務在正常和壓力情況下無法履行其到期付款義務的風險。為了控制流動性風險，本行除了持有充足的資金等流動性資產外，還具有迅速籌措資金的能力，以此保持資產的流動性和負債的穩定性；同時通過對各項流動性指標的日常預測和持續監控，及時調節以確保流動性維持在適度水平。

Liquidity risk refers to the risk of the Branch's business being unable to meet due payment obligations under normal and stressful circumstances. In order to control liquidity risk, the Branch holds sufficient funds and other liquid assets while having the ability to raise funds quickly as to maintain the liquidity of assets and the stability of liabilities. The Branch forecasts on a daily basis and continuous monitoring with timely adjustments of various liquidity indicators to ensure that liquidity is maintained at moderate levels.

12.2 定量披露

12.2 Quantitative disclosure

	千澳門元／ 百分比 MOP'000/%
每週平均可動用現金最低要求 Minimum weekly amount of cash in hand	419,597
每週平均可動用現金餘額 Average weekly amount of cash in hand	608,468
具償付能力資產 Specified liquid assets	14,217,886
具償付能力資產與相關負債的比率 Ratio of specified liquid asset to total basic liabilities	61%
一個月平均流動性比率 One-month liquidity ratio in the last week of each month	80%
三個月平均流動性比率 Three-month liquidity ratio in the last week of each month	79%

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13、說明

- (a) 除特別註明外，以上數據截至二零二二年十二月三十一日。
- (b) 本行是中國工商銀行股份有限公司的分行之一，故毋須編製綜合財務報表。中國工商銀行股份有限公司的綜合資本充足率，綜合資本及儲備，綜合資產負債表，綜合損益表，股東名單及董事會名單詳細列示於以下網站。

<http://www.icbc-ltd.com/ICBCLtd/投資者關係/財務信息/財務報告/>

13. NOTES

- (a) The time of all data is on December 31, 2022 without specification.
- (b) The Branch is one of the branches of Industrial and Commercial Bank of China Limited, so there is no need to prepare consolidated financial statements. The comprehensive capital adequacy ratio, capital and reserves, balance sheet, income statement, list of the shareholders and board of directors of Industrial and Commercial Bank of China are listed on the following website in detail.

[http://www.icbc-ltd.com/ICBCLtd/InvestorRelations/FinancialInformation/Financial Reports/](http://www.icbc-ltd.com/ICBCLtd/InvestorRelations/FinancialInformation/FinancialReports/)



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