



# 2022 年度報告 2022 Annual Report

網站 [www.icbc.com.mo](http://www.icbc.com.mo)  
服務熱線 853 88995588

  
**ICBC**  
**工銀澳門**

您身邊的銀行 可信賴的銀行

# 工於至誠 行以致遠

立足澳門

*Basing on Macau*

融入灣區

*Integrating into  
the Greater Bay Area*

拓展葡語系

*Expanding in Portuguese-  
Speaking Countries*

延伸一帶一路

*Extending to the countries along  
the Belt and Road route*





# 目 錄 TABLE OF CONTENTS

公司概況	2	2	<b>Corporate Overview</b>
公司簡介	2	2	Corporate Profile
2022年獲獎情況	4	4	2022 Awards
公司資料	5	5	Corporate Information
財務摘要	6	6	<b>Financial Highlights</b>
討論與分析	8	8	<b>Discussion and Analysis</b>
經濟、金融與監管環境	8	8	Economic, Financial and Regulatory Environments
前景展望	8	8	Outlook
業務綜述	8	8	Business Overview
財務訊息披露 (根據澳門財務報告準則)	14	14	<b>Financial Information Disclosure (In Accordance with MFRSs)</b>
董事會報告書	14	14	<b>Report of the Board of Directors</b>
獨立審計師報告書	16	16	<b>Independent Auditor's Report</b>
財務報告	18	18	<b>Financial Statements</b>
合併損益及其他綜合收益表	18	18	Consolidated Statement of Profit or Loss and Other Comprehensive Income
損益及其他綜合收益表	20	20	Statement of Profit or Loss and Other Comprehensive Income
合併財務狀況表	22	22	Consolidated Statement of Financial Position
財務狀況表	23	23	Statement of Financial Position
合併權益變動表	24	24	Consolidated Statement of Changes in Equity
權益變動表	26	26	Statement of Changes in Equity
合併現金流量表	27	27	Consolidated Cash Flow Statement
現金流量表	30	30	Cash Flow Statement
合併財務報告附註	33	33	Notes to the Consolidated Financial Statements
財務訊息披露 (根據AMCM006/B/2022-DSB/ AMCM號文件)	143	143	<b>Financial Information Disclosure (In Accordance with AMCM006/B/2022-DSB/AMCM)</b>
中國工商銀行(澳門)股份有限公司	143	143	INDUSTRIAL AND COMMERCIAL BANK OF CHINA (MACAU) LIMITED
工銀(澳門)投資股份有限公司	187	187	ICBC (MACAU) CAPITAL LIMITED
社會責任報告書	232	232	<b>Social Responsibility Report</b>

# 公司概況

## Corporate Overview

### 公司簡介

中國工商銀行(澳門)股份有限公司(以下簡稱「工銀澳門」或「本行」)為中國工商銀行股份有限公司(以下簡稱「工商銀行」)集團成員之一，二零二二年末工商銀行擁有工銀澳門89.33%的權益。

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

### 發展史

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

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

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

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

二零二二年末，工銀澳門擁有3家子公司，18家分行，2間服務中心，4間財富管理中心，1間牡丹信用卡VIP服務中心，30家自助銀行以及遍佈全澳的388台自動櫃員機網絡。

### CORPORATE PROFILE

Industrial and Commercial Bank of China (Macau) Limited ("ICBC (Macau)" or "the Bank") is a group member of Industrial and Commercial Bank of China Limited ("ICBC"), which holds its 89.33% interest as at the end of 2022.

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

### History

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

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

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

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

At the end of 2022, ICBC (Macau) had 3 subsidiaries, 18 branches, 2 Service Centers, 4 Wealth Management Centers, 1 Peony Credit Card VIP Service Center, 30 self-help banks and a network of 388 ATMs located across Macao.

## 公司概況 Corporate Overview

### 產品與服務

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

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

往來存款、儲蓄存款、定期存款、人民幣存款、可贖回定期存款、股票掛鈎票據、理財金賬戶多元化服務；

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

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

### 子公司

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

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

工銀(澳門)退休基金管理股份有限公司於二零零九年二月四日更名，前身為創立於二零零三年六月十六日的誠興退休基金管理股份有限公司，股本為六千萬澳門元。該子公司是首間按照有關法律而獲批准成立的專業退休基金管理公司，並根據澳門政府頒佈的私人退休基金法例提供多元化的退休基金管理服務。

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

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

### Products and Services

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

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

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

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

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

### Subsidiaries

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

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

ICBC (Macau) Pension Fund Management Company Limited was renamed on 4 February 2009, which was formerly known as Seng Heng Pension Fund Management Company Limited established in 16 June 2003 with a shared capital of MOP60 million. This subsidiary is the first professional pension fund management company approved under the corresponding legislations. In line with the regulations on private pension fund enacted by the Macao government, the subsidiary provides a wide range of services.

Seng Heng Development Company Limited incorporated in Hong Kong on 10 January 1997, owns property and engages in financial and investment market research.

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

# 公司概況

## Corporate Overview

### 2022年獲獎情況 2022 AWARDS

#### 《銀行家》The Banker

2022年澳門地區最佳銀行  
The Bank of the Year 2022 Macau



#### 《環球金融》Global Finance

2022年澳門地區最佳銀行  
The Best Bank in Macau 2022



#### 《世界金融》World Finance

2022年澳門地區最佳銀行  
The Best Bank in Macau 2022



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

2022年全球通業務優秀境外投資機構  
CIBM Offshore Institutional Investor Excellence Award 2022



# 公司概況

## Corporate Overview

### 公司資料

#### 董事、監事及高級管理人員

##### 董事會

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

##### 獨立監事

崔世昌會計師事務所  
(由崔世昌先生作代表)

##### 公司秘書

陳翠屏女士

##### 審計師

德勤•關黃陳方會計師事務所

##### 法律顧問

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

##### 註冊辦事處

澳門友誼大馬路555號  
澳門置地廣場  
工銀(澳門)中心18樓

##### 高級管理人員

董事長、常務董事兼執行董事  
姜壹盛先生

副董事長、行政總裁兼執行董事  
牛建軍先生

副董事長兼執行董事  
禰永明先生

##### 副行政總裁

陳錦聯先生  
鄧萬鴻先生  
黃獻軍先生  
鄭斌先生

### CORPORATE INFORMATION

The directors of the Bank during the year were:

#### BOARD OF DIRECTORS

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

#### SINGLE SUPERVISOR

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

#### COMPANY SECRETARY

Ms. Chen Cui Ping

#### AUDITORS

Deloitte Touche Tohmatsu – Sociedade de Auditores  
Macau

#### LEGAL ADVISER

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

#### REGISTERED OFFICE

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

#### SENIOR MANAGEMENT

Chairman, Managing Director & Executive Director  
Mr. Jiang Yi Sheng

Vice-Chairman, CEO & Executive Director  
Mr. Niu Jian Jun

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

#### Deputy Chief Executive Officer

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

## 財務摘要 Financial Highlights

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

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

		2021	2022	較上年增加／(減少) Increase/(Decrease)
股東權益	Shareholder's equity	29,893	30,672	3%
總資產	Total assets	438,397	460,750	5%
營業收入	Operating income	5,375	4,883	(9)%
營業費用	Operating expenses	(1,228)	(1,199)	(2)%
資產減值損失前營業利潤	Operating profit before impairment losses	4,147	3,684	(11)%
金融工具減值準備	Charge for impairment losses on financial instruments	(1,614)	(1,157)	(28)%
稅前利潤	Profit before tax	2,571	2,616	2%
所得稅	Income tax expense	(301)	(322)	7%
淨利潤	Profit for the Year	2,270	2,294	1%

### 二零二二年摘要

全球經濟增長放緩，經濟下行風險明顯。受國內外複雜環境影響，澳門經濟全面復蘇仍需較長時間。2022年工銀澳門錄得淨利潤增幅為1%，總金額為2,294百萬澳門元。

股東權益增幅為3%，總金額為30,672百萬澳門元。

客戶貸款及墊款跌幅為8%，總金額為213,123百萬澳門元。

客戶存款跌幅為4%，總金額為248,296百萬澳門元。

總資產增幅為5%，總金額為460,750百萬澳門元。

### KEY FIGURES FOR 2022

The global economic growth moderated and downside risks remain elevated. In face of complicated external and internal environment, Macao's economic recovery still takes time. ICBC (Macau)'s profit for the year increased by 1% to MOP2,294 million.

Shareholders' equity increased by 3% to MOP30,672 million.

Loans and advances to customers decreased by 8% to MOP213,123 million.

Deposits from customers decreased by 4% to MOP248,296 million.

Total assets increased by 5% to MOP460,750 million.



# 財務摘要 Financial Highlights

## 五年財務摘要

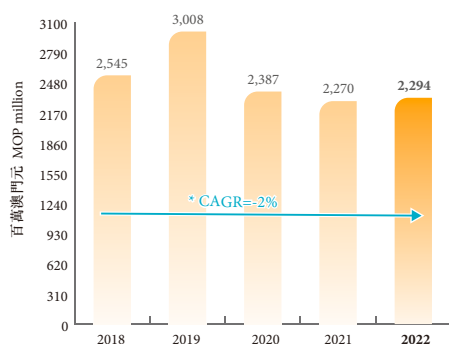
## FIVE-YEAR SUMMARY

		單位：百萬澳門元 MOP million					
		2018	2019	2020	2021	2022	CAGR*
稅後利潤	Profit after Tax	2,545	3,008	2,387	2,270	<b>2,294</b>	-2%
客戶貸款及墊款	Loans and advances to Customers	213,914	224,253	231,475	230,673	<b>213,123</b>	-0.1%
客戶存款	Deposits from Customers	206,075	226,029	258,233	259,496	<b>248,296</b>	4%
總資產	Total Assets	310,969	351,827	405,500	438,397	<b>460,750</b>	8%

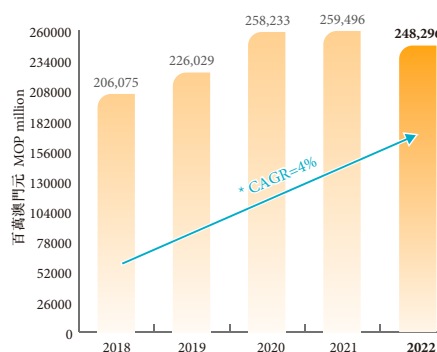
\* CaGr為2018至2022年之年複合增長率

\* CaGr = Compounded annual Growth rate from 2018 to 2022

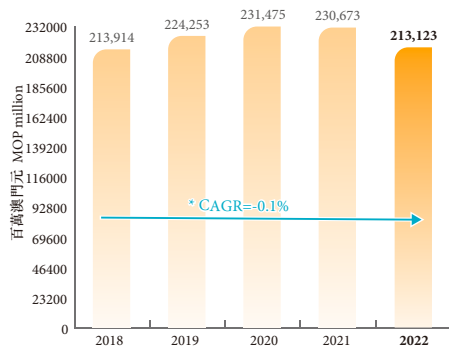
### 稅後利潤 Profit after Tax



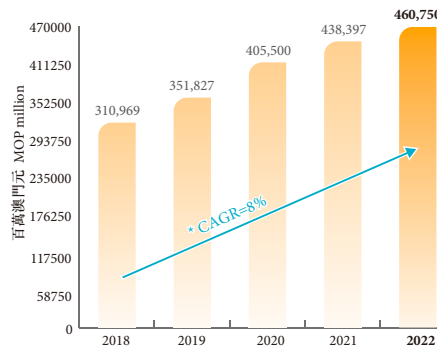
### 客戶存款 Deposits from Customers



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



### 總資產 Total Assets



## 討論與分析 Discussion and Analysis

### 經濟、金融和監管環境

從全球看，國際政治經濟形勢錯綜複雜、摩擦不斷，主要經濟體貨幣政策分化等加大了全球經濟和金融的不確定性，烏東危機延宕發酵，產業鏈供應鏈遭遇衝擊，各國宏觀政策在控通脹、穩增長、防風險方面艱難權衡，銀行業正面臨高度複雜和多變的國際環境。同時，國際金融監管日益嚴苛、對銀行合規、反洗錢及涉敏業務管理的關注度明顯提升，對銀行合規管理和穩健經營提出了更高要求。從國內看，中國經濟韌性強、潛力足，持續健康發展的良好態勢沒有變，但經濟金融領域深層次結構性矛盾依舊存在；需求收縮、供給衝擊、預期轉弱三重壓力仍然較大，疊加外貿出口面臨全球經濟減速壓力，部分市場主體預期不穩、信心不足，加劇了業務發展的不確定性，多難的局面未明顯改觀。從本地看，澳門作為經濟結構單一的小微經濟體，受疫情衝擊影響巨大，經濟復蘇和轉型發展仍任重道遠，預計經濟完全復蘇將需要較長時間，本地市場資源的局限性日益凸顯，給銀行業經營發展和風險防控帶來更大壓力和挑戰。

### 前景展望

和平與發展仍是各國人民的共同願望，經濟全球化在曲折中前行，新一輪科技革命和產業變革加速發展，全球產業鏈供應鏈面臨調整重構，將催生更多的全球化金融服務需求和跨境投融資機會。展望2023年，受後疫情時代全球經濟增速放緩、地緣政治、通貨膨脹和氣候變化等影響，2023年全球經濟不確定性依然較大，但危機並存、危中有機。一方面，面對多重複雜挑戰的同時，國際治理體系加快重塑，不同國家經濟金融走勢和貨幣政策分化，帶來全球結構性業務機會。中國經濟長期向好的基本面沒有改變，新一屆政府將提振經濟作為施政要務，更多穩增長、穩風控的支持性政策有望推出。另一方面，隨著後疫情時期通關政策正常化，澳門旅遊經濟加快復蘇，發展形勢向好。粵港澳大灣區尤其是橫琴粵澳深度合作區作為多區疊加、雙循環交匯的核心市場，全面恢復內地與港澳往來後，互聯互通有望提速，政策紅利不斷釋放。琴澳共同推動「1+4」產業多元發展，持續深化現代金融佈局，銀行業發展仍然大有可為。

作為集團海外核心市場重點機構和澳門經濟社會發展的重要力量，工銀澳門將圍繞澳門「一中心、一平台、一基地」定位，依法合規、穩健經營，有效發揮集團聯動優勢，挖掘澳門經濟適度多元和大灣區發展機遇，支持中葡平台建設，助力澳門更好融入國家發展大局；立足澳門實際，加快本地化提升、區域化佈局、數字化轉型，實現高質量發展，更好助力集團國際化佈局，服務「一國兩制」偉大實踐。

### 業務綜述

#### 公司金融業務

深入挖掘子分行牌照協同價值，持續提升批發市場競爭力。全球市場方面，與多家央企、國企及行業頭部客戶在全球結算、跨境資金池、跨境投融資等方面展開了深度合作，成為部分戰略客戶的海外資金中心，塑造了競爭優勢。本地市場方面，牽頭完成本地政府置換房銀團、綜企銀團等眾多標誌性項目，有力支持了澳門經濟社會建設；依託澳門跨境電商協會支持中小企業轉型發展，深化特殊時期綜企再融資等業務合作，投入資源推動擴大內需，協同政府提振經濟。跨境業務方面，積極跟進大灣區及橫琴開放政策，密切同系統內機構的金融創新和服務聯動，助力市場互聯互通，率先落地橫琴粵澳深度合作區首筆綠色金融資產跨境轉讓業務，實現了創新佈局，跨境投融資保持穩中有進增長態勢，成為澳門主要的信貸投放行和領先的跨境金融服務創新行。

#### 零售銀行業務

堅持零售優先發展戰略，以客戶為中心，構建全客戶、全產品、全流程的服務體系，大零售業務的價值貢獻穩步提升，穩定器作用有效發揮。本地市場方面，持續深化GBC聯動，提升網點服務效能，夯實經營發展基礎，個人客戶質量、股票客戶佔比、私銀達標客戶佔比穩步提升；重點打造面向個人客戶及中小企業的全功能網點，打造線上線下生態圈，提供智慧銀行新體驗。跨境市場方面，大力支持大灣區及橫琴粵澳深度合作區建設，圍繞開戶、投資、融資等民生領域創新服務產品，首家推出「灣區置業通」、「一站式跨境抵押登記服務中心」、「灣區社保通」、「灣區薪匯通」，獨家推出「在澳視頻公證」及「灣區賬戶通」等，獲得廣泛認可與好評，是同業跨境業務產品線最豐富及唯一實現大灣區和內地九市全覆蓋的機構，累計開立灣區賬戶逾2萬戶，跨境貸款市場佔比遙遙領先。

#### 金融市場業務

將金融市場業務作為業務發展的重要增長點，準確把握複雜多變的全球經濟金融形勢，審慎參與貨幣市場、債券市場、衍生品市場和貴金屬市場等金融市場業務，在波動的經濟環境中規避和管理風險，代客資金等業務實現多元穩健發展。緊抓「一帶一路」及人民幣國際化發展機遇，加快推進小幣種交易網絡建設，實現多個小幣種兌換交易，逐步建立小幣種外匯兌換品牌形象；發揮澳門證券基金行業協會主席行優勢，牽頭完成多筆標誌性債券交易，債券承銷及發行規模居同業領先地位，被中債登評為全球「優秀境外投資機構」、「國際化業務卓越貢獻機構獎」；獲澳門中央證券託管結算公司清算行資格，並獲評「優秀發行人」獎項。

## 討論與分析 Discussion and Analysis

### 金融機構業務

積極拓展代理行網絡，鞏固合作基礎，拓寬合作領域，同二百餘家銀行建立代理行關係，為客戶提供快捷、通暢、完善的全球清算和服務網絡。2022年，深化本地經營及內外聯動發展，為澳門20多家政府部門及公共機構提供綜合服務，與主要大中院校建立合作關係，公務員發薪佔比穩步提升，GBC聯動取得更大突破；與十多家本地同業建立人民幣跨境支付系統(CIPS)關係，貿易融資、跨境人民幣結算增長顯著，並榮膺「人民幣跨境支付清算市場拓展先進參與者獎」。深入拓展與港澳金融機構客戶業務合作，積極做好非銀機構客戶的市場拓展工作，成為全行重要增長點。

### 網絡金融業務

準確把握金融科技發展趨勢，依託集團支持和本地金融科技優勢，加快數字化轉型發展；發揮科技創新優勢，為各大綜企提供OPI、批量匯款、發薪結算等一攬子金融服務。移動銀行客戶數同比增長迅速，交易量穩居工銀集團境外機構首位。致力打造綠色智慧銀行，推動數字銀行建設，手機銀行個人客戶滲透、匯款、證券等主要交易線上佔比持續提升。依託澳門跨境電商協會整合跨境電商資源，聯動內地舉辦數字技能和跨境電商技能大賽，提升跨境電商能力，支持了本澳中小企轉型升級。

### 銀行卡業務

把握澳門主流消費市場電子化發展機遇，提高銀行卡業務市場競爭力，保持各項業務市場領先。支付市場方面，把握政府派發消費券契機深化電子支付推廣，e支付綁卡客戶數和交易額同比實現大幅增長，收單市場佔比保持市場第一。場景建設方面，對接政府經濟振興計劃，配套資源投入刺激經濟復蘇，為全澳主要商超、賣場提供收單服務，實現了本澳高頻支付場景的全覆蓋。創新發卡方面，獨家發行銀河聯名卡創本地多項發卡記錄，全行發卡規模、交易量、收單額系統內領先，並繼續保持澳門最大發卡行地位。

### 資產管理和託管業務

依託集團業務平台，推進金融資產服務產品線建設，產品和項目運作取得積極實效。2022年，本行多次擔任眾多戰略性客戶境外債及本地債券發展全球協調人、牽頭經辦人及牽頭簿記管理人，搭建了價值評估、財務盡調等專業投行顧問業務服務。積極發揮全牌照經營優勢，獲得澳門首家開辦私募基金管理業務許可，並完成第一支私募投資基金報備，該基金也是澳門第一支具有綠色投資元素的私募投資基金，有效培育了行業生態、引領了行業發展。

### 退休金業務

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

## 討論與分析 Discussion and Analysis

### ECONOMIC, FINANCIAL AND REGULATORY ENVIRONMENTS

The international political and economic landscape has seen complexity and frictions. Divergent monetary policies of major economies add to uncertainties in the global economy and finance. The crisis in the east of Ukraine has built up, dealing a blow to the industrial chain and supply chain. Each country is in a dilemma of controlling inflation, stabilizing growth and preventing risks when making macroeconomic policies. The banking industry is facing highly complex and ever-changing international environment. Meanwhile, as global financial regulations are further tightened, more attention has been drawn to bank compliance, anti-money laundering (AML), and sensitive business management. Higher requirements have been raised for banks' compliance management and robust operation. The Chinese economy demonstrates great resilience and potential, showing a good trend of sustained and healthy development. However, structural problems deep-rooted in economic and financial fields remain. The Chinese economy is still under the huge triple pressures of shrinking demand, disrupted supply and weakening expectations. In addition, exports are facing pressure of global economic slowdown. Consequently, some market entities have unstable expectations and insufficient confidence, adding to the uncertainties in business development. The tough situation has not significantly improved. Locally, Macao, as a small and micro economy with a single economic structure, has been greatly affected by the pandemic. Economic recovery, transformation and development remain an uphill task, and it is expected that a full recovery of economy still has a long way to go. As the scarcity of local market resources has become increasingly prominent, the banking industry is facing more pressures and challenges in terms of business development and risk control.

### OUTLOOK

Peace and development remain the common aspirations of people of all countries. Economic globalization is moving forward amidst twists and turns, and a new round of technological revolution and industrial transformation is quickening up. The global industrial chain and supply chain are facing restructuring, which will trigger more global demand for financial services and create more cross-border investment and financing opportunities. Looking ahead to 2023, uncertainties in the global economy remain huge as a result of the slowdown in global economic growth, geopolitical factors, inflation, and climate changes in the post-pandemic era. However, every crisis brings with it an opportunity. On the one hand, while facing multiple complex challenges, the international governance system is being reshaped at a faster pace, and different countries take on divergences in economic and financial trends as well as monetary policies, bringing structural business opportunities worldwide. The fundamentals of the Chinese economy remain unchanged. The new government will make economic revitalization its top priority. More supporting policies are expected to launch to stabilize economic growth and enhance risk control. On the other hand, with the normalization of customs clearance policies during the post-pandemic period, Macao's tourism is on track to recover at a faster pace, demonstrating a robust momentum of development. The Guangdong-Hong Kong-Macao Greater Bay Area, especially the Guangdong-Macao In-depth Cooperation Zone in Hengqin, serves as a core market with multiple overlapped regions and the positive interplay between domestic circulation and international circulation. The comprehensive resumption of exchanges between the Chinese mainland and Hong Kong and Macao is expected to accelerate connectivity and continuously release policy dividends. Hengqin will work with Macao to promote the diversified development of "1+4" industries, and constantly deepen the layout of modern finance. Against this backdrop, the banking industry holds tremendous promise.

As a key institution in the core overseas market of ICBC and also an important force in the economic and social development of Macao, the Bank will remain steadfast in legal, compliant, and prudent operation centering on the positioning of Macao as "One Centre, One Platform and One Base". Relying on the Group's inter connection advantages, it will unlock opportunities related to moderate economic diversification in Macao and the development of the Greater Bay Area. It will support the construction of China-Portugal platform, and assist Macao in better integrating into the overall development of the country. Keenly aware of the local market, it will accelerate localization, regional layout and digital transformation to achieve high-quality development, better assist with the international layout of the Group and serve the practice of One Country, Two Systems.

### BUSINESS OVERVIEW

#### Corporate Finance Business

ICBC (Macao) deeply tapped the collaborative value of licenses of subsidiaries and branches, and continuously sharpened its competitive edge in the wholesale market. In the global market, the Bank conducted in-depth cooperation with many central state-owned enterprises (SOEs), SOEs and industry-leading firms in global settlement, cross-border fund pooling, cross-border investment & financing, and other aspects. In the process, it became the overseas fund center for some strategic customers, and built competitive advantages. In the local market, the Bank took the lead to complete a number of milestone projects such as local government replacement housing consortia and integrated enterprise consortia, effectively supporting the economic and social development of Macao. Through the Cross-border E-commerce Association of Macao, the Bank also supported the transformation and development of SMEs, deepened business cooperation in refinancing with integrated enterprises during this special time. The Bank inputted resources to expand domestic demand and boost the economy along with the local government. In terms of cross-border business, the Bank actively followed up on the opening-up policies of the Greater Bay Area and Hengqin, closely linked with financial innovation and services of institutions within ICBC Group, and helped increase market connectivity. It took the lead to wrap up the first cross-border transfer of green financial assets in the Guangdong-Macao In-depth Cooperation Zone in Hengqin, and got ready for innovative development. Cross-border investment and financing maintained the momentum of steady growth. The Bank, therefore, became a major credit supply bank and an innovative leader in cross-border financial services across Macao.



## 討論與分析 Discussion and Analysis

### Retail Banking Business

Spearheaded by the retail-first strategy and pursuing a customer-centric approach, ICBC (Macau) formed a service lineup that covered all customers, products, and processes. As a result, its mega retail business kept contributing more to the revenue, and fully played its role as a stabilizer. In the local market, the Bank continuously deepened GBC interconnection, improved service efficiency of outlets, and consolidated the foundation for business development. There is a steady increase in the quality of individual customers, the proportion of stock customers and the proportion of private banking customers. In the meantime, the Bank focused on building fully functional outlets targeted at individual customers and SMEs and built an online/offline ecosystem to deliver a new experience of smart banking. In terms of cross-border markets, the Bank spared no effort to support the construction of the Greater Bay Area and the Guangdong-Macao In-depth Cooperation Zone in Hengqin. It innovated services and products focusing on livelihood areas such as account opening, investment and financing, and was the first to launch Greater Bay Area Property Connect, One-stop Cross-border Mortgage Registration Service Center, Greater Bay Area Social Security Service Connect, Greater Bay Area Payroll Service Connect, etc. The Bank also exclusively rolled out Video Notarization in Macau, Greater Bay Area Account Connect, etc., and won wide recognition and acclaim. It had the most diversified cross-border business lines in the industry, and was the only institution with a business network that covers the Greater Bay Area and nine cities on Chinese Mainland. The Bank has opened over 20,000 accounts through Greater Bay Area Account Connect service, and held the largest market share of cross-border loans.

### Financial Market Business

ICBC (Macau) takes financial market business as an important engine that drives its business development. Acutely aware of the complex global economic and financial landscape, the Bank prudently participated in monetary market, bond market, derivatives market, precious metals market, and other financial market businesses. It hedged and managed risks in a volatile economic environment, and promoted its businesses like agency treasury service towards diversified, robust development. Seizing the opportunities presented by the Belt and Road Initiative (BRI) and the RMB internationalization, the Bank accelerated the formation of a minor currency trading network to support the exchange and trading of minor currencies. Over time, it established the brand image of minor currency exchange. Serving as the chair of the Securities and Funds Industry Association of Macao, the Bank wrapped up multiple signature bond deals, thus ranking the first place among local peers by the scale of bonds issued and underwritten. It was awarded the “Outstanding Overseas Investment Institution” and the “Excellent Contributors to International Business” by China Central Depository & Clearing Co., Ltd. (CCDC). It became a clearing bank of the Macao Central Securities Depository System (MCSD) and was rated as an “Outstanding Issuer”.

### Financial Institution Business

ICBC (Macau) was active in expanding the network of correspondent banks, consolidating the basis for cooperation, and marching into more areas of collaboration. Therefore, the Bank managed to establish correspondent banking relations with over 200 banks, capable of furnishing customers with convenient, smooth, and sound global clearing services. In 2022, it deepened its local operation and attained business growth with resources available internally and externally. It provided comprehensive services to over 20 government departments and public institutions in Macao, and entered cooperative relationships with major universities and colleges, both of which steadily raised the proportion of civil servants among payroll service customers. GBC inter connection achieved great headway. Additionally, the Bank established the Cross-border Interbank Payment System (CIPS) relationship with more than ten local counterparties, a move that contributed to remarkable growth in trade financing and cross-border RMB settlement and won itself the award of “A Model Participant in RMB Cross-border Payment and Clearing Market Expansion”. Efforts were also made to deepen partnerships with financial institution customers in Hong Kong and Macao. Actively expanding the customer base in the non-banking institution market would be another major growth driver for the Bank.

### Internet Finance Business

Keenly aware of the financial technology (FinTech) development trend, ICBC (Macau) sped up digital transformation and development relying on the Group's support and the local cutting-edge FinTech. It gave play to the advantages of technical innovation and provided integrated enterprises with a package of financial services such as OPI, bulk remittance, and payroll settlement. Mobile banking customers increased rapidly compared to the previous year, and the proportion of transactions of the Bank maintained the first place among all overseas institutions of ICBC Group. Committed to building itself into a green and smart bank, ICBC (Macau) promoted digital bank construction, which drove up the penetration of mobile banking among individual customers and the share of remittance, securities and other major transactions online. Relying on the Cross-border E-commerce Association to integrate local e-commerce resources, the Bank collaborated with Chinese mainland to hold digital skills and cross-border e-commerce skills competitions to enhance cross-border e-commerce capabilities, and support the transformation and upgrading of local SMEs.

## 討論與分析 Discussion and Analysis

### Bank Card Business

Seizing the online development opportunities of Macao's mainstream consumer market, the Bank strove to improve its competitiveness in the bank card sector and maintain its leadership in various fields of business. In the payment market, it promoted e-payment while the local government was distributing consumer coupons. As a result, the number of its e-payment customers and volume of transactions soared significantly year-on-year. It continued to top peer banks by the share in the acquiring market. In terms of scenario building, the Bank inputted supporting resources to stimulate economic recovery in alignment with the government's economic revitalization plan. It provided acquiring services targeted at major supermarkets and stores across Macao, realizing the full coverage of high-frequency payment scenarios in Macao. With respect to card issuance, exclusive issuance of galaxy co-branded cards set multiple local card issuance records. With these efforts, the Bank led ICBC system in terms of card issuance, transaction amount, and acquiring volume, and continued to be the largest card issuer in Macao.

### Asset Management and Asset Custody Business

Relying on the Group's business platforms, ICBC (Macao) worked hard to build lineups of financial asset services and products, and achieved positive results in product and project operation. In 2022, the Bank served as the global coordinator, lead manager, and lead bookrunner for overseas bonds and local bonds of numerous strategic customers, and rolled out a full package of professional investment banking advisory services such as valuation and financial due diligence. Fully leveraging the advantages of full licenses, the Bank was the first institution in Macao to obtain the private equity fund management permit in Macao, and completed the registration of the first private equity investment fund, the first private equity investment fund with the theme of green investment in Macao. It effectively cultivates the industry's ecosystem and leads the industry's development.

### Pension Fund Business

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

## 討論與分析 Discussion and Analysis



2022年1月25日，工銀澳門「銀河信用卡」正式發行。

On 25 January 2022, ICBC (Macau) and Galaxy Macau had partnered to launch a new co-branded credit card.

2022年2月25日，工銀澳門與澳門都市更新股份有限公司舉行「澳門黑沙灣新填海區「P」地段暫住房及置換房項目銀團貸款」簽約儀式。

On 25 February 2022, ICBC (Macau) and Macau Urban Renewal Limited had signed a contract for the syndicated loan to finance the construction of Plot P temporary and home swap housing project.



2022年3月4日，工銀澳門「上葡京分行」正式開業。

On 4 March 2022, ICBC (Macau) opened a new branch in Grand Lisboa Palace Resort.

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

董事會僅此提呈截至二零二二年十二月三十一日止年度報告書連同中國工商銀行(澳門)股份有限公司(以下簡稱「本行」)及其子公司(以下統稱「本集團」)經審計綜合財務報告。

### 主要營業地域

本行設立以及紮根於澳門，註冊辦公及主要營業地點位於澳門友誼大馬路555號澳門置地廣場工銀(澳門)中心18樓。

### 主營業務

本集團的主營業務是在澳門地區提供銀行及相關金融服務。

### 利潤以及股息分配

截至二零二二年十二月三十一日止年度，本集團及本行之利潤以及本集團及本行截至該日止之重大事項的聲明載列於第18頁至第142頁之綜合財務報告。

董事會建議派發截至二零二二年度股息為337,274,849澳門元(2021年：333,526,273澳門元)。

### 董事會名單

本年本行董事會成員如下：

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

### 股本結構

本行股本結構詳細情況請參見財務報表附註24。本年本行的法定股本結構沒有變化。報告期間本行無新股本發行(2021年：無)。

### 固定資產

本年本集團固定資產的詳細情況請參見財務報表附註19。

### 法定儲備

本年本行法定儲備的詳細情況請參見權益變動表以及合併財務報表附註25。

### 審計師

德勤•關黃陳方會計師事務所為本行2022年度綜合財務報表審計師。下屆股東週年大會上，將提出重新聘任德勤•關黃陳方會計師事務所為本行審計師之決議。

承董事會命

副董事長  
牛建軍

澳門  
2023年3月31日



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

The directors have pleasure in presenting their report together with the audited consolidated financial statements of Industrial and Commercial Bank of China (Macau) Limited (the “Bank”) and its subsidiaries (together referred to as the “Group”) for the year ended 31 December 2022.

### Principal place of business

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

### Principal activities

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

### Results and dividends

The results of the Group and the Bank for the year ended 31 December 2022 and the state of affairs of the Group and the Bank at that date are set out in the consolidated financial statements on pages 18 to 142.

The directors recommend the payment of a final dividend of MOP337,274,849 in respect of the year ended 31 December 2022 (2021: MOP333,526,273).

### Directors

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

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

### Share capital

Details of the Bank's share capital are set out in note 24 to the consolidated financial statements. There was no movement in the Bank's authorised share capital during the year. There was no issue of new shares during the year (2021: Nil).

### Property, plant and equipment

Details of movements in the property, plant and equipment of the Group during the year are set out in note 19 to the consolidated financial statements.

### Legal reserves

Details of movements in the legal reserve of the Bank during the year are set out in the statement of changes in equity and note 25 to the consolidated financial statements.

### Auditors

Deloitte Touche Tohmatsu – Sociedade de Auditores retire and, being eligible, offer themselves for re-appointment. A resolution for the re-appointment of Deloitte Touche Tohmatsu – Sociedade de Auditores as auditor of the Bank is to be proposed at the forthcoming annual general meeting.

On behalf of the board

*Vice Chairman*  
**Niu Jian Jun**

Macau  
31 March 2023

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

**Deloitte.**

**德勤**

致中國工商銀行(澳門)股份有限公司的股東

(於澳門註冊成立的有限責任公司)

我們已審核列載於第18頁到第142頁中國工商銀行(澳門)股份有限公司(以下簡稱「本行」)以及其子公司(以下統稱「本集團」)之綜合財務報表,此綜合財務報表包括於二零二二年十二月三十一日的合併及本行的資產負債表、以及截至該日止年度的合併及本行損益及其他綜合收益表、合併及本行的所有者權益變動表及合併及本行的現金流量表,亦包括重大會計政策摘要及其他解釋性信息。

#### 管理層對合併財務報表之責任

本行管理層負責按照獲經濟財政司命令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」)之《財務報告準則》編制真實而公允的合併財務報表,並執行必要的內部控制,以使合併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合併財務報表發表審計意見。我們的報告僅為貴行董事及根據我們同意的約定條款而編制,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,以獲取有關合併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,我們考慮與合併財務報表編制及真實和公允地列報財務報表相關的內部控制,以設計適當的審計程序,但目的並非對內部控制的有效性發表意見。審計工作還包括評價貴行管理層選用會計政策的恰當性和會計估計的合理性,以及評價合併財務報表的整體列報。

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

(Incorporated in Macau with limited liability)

We have audited the consolidated financial statements of Industrial and Commercial Bank of China (Macau) Limited (the "Bank") and its subsidiaries (collectively referred to as the "Group") set out on pages 18 to 142, which comprise the consolidated and the Bank's statements of financial position as at 31 December 2022, the consolidated and the Bank's statements of profit or loss and other comprehensive income, statements of changes in equity and the statements of cash flows for the year then ended, and a summary of significant accounting policies and other explanatory information.

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

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

#### Auditor's responsibility

Our responsibility is to express an opinion on these consolidated financial statements based on our audit and to report our opinion solely to you, as a body, in accordance with our agreed terms of engagement, and for no other purpose. We do not assume responsibility towards or accept liability to any other person for the contents of this report. We conducted our audit in accordance with the Standards on Auditing 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 consolidated financial statements are free from material misstatement.

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

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

我們相信，我們獲取的審計證據是充分、適當的，為發表審計意見提供了基礎。

### 審計意見

我們認為，上述合併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本集團和本行於二零二二年十二月三十一日之財務狀況及本集團和本行截至該日止年度內之經營成果及現金流量。

關可穎

執業會計師

合夥人

德勤•關黃陳方會計師行

澳門

二零二三年三月三十一日

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

### Opinion

In our opinion, the consolidated financial statements give a true and fair view, in all material respects, of the financial position of the Group and the Bank as at 31 December 2022, and of the Group's and the Bank's financial results and their 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

31 March 2023

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

### 財務報告 Financial Statements

### 合併損益及其他綜合收益表 Consolidated Statement of Profit or Loss and Other Comprehensive Income

截至二零二二年十二月三十一日止年度  
For the year ended 31 December 2022

		附註 Note	2022 千澳門元 MOP'000	2021 千澳門元 MOP'000
利息收入	Interest income		10,481,992	7,639,606
利息支出	Interest expense		(6,517,588)	(3,371,696)
利息淨收入	Net interest income	7	3,964,404	4,267,910
手續費及佣金收入	Fee and commission income		1,006,491	1,171,386
手續費及佣金支出	Fee and commission expense		(317,144)	(254,830)
手續費及佣金淨收入	Net fee and commission income	8	689,347	916,556
其他營業收入	Other operating income	9	229,447	190,372
營業收入	Operating income		4,883,198	5,374,838
營業費用	Operating expenses	10	(1,199,293)	(1,228,202)
資產減值損失前營業利潤	Operating profit before impairment losses		3,683,905	4,146,636
資產減值損失淨額	Net charge for impairment losses on financial instruments	11	(1,156,749)	(1,613,825)
其他損益	Other income	9	88,472	38,035
稅前利潤	Profit before tax		2,615,628	2,570,846
所得稅	Income tax expense	12	(321,731)	(301,099)
淨利潤	Profit for the year		2,293,897	2,269,747
其他綜合(損失)/收益 (除稅後淨額)	Other comprehensive (loss)/income (net of tax)			
後續將不會重分類至損益的 其他綜合(損失)/收益：	Other comprehensive (loss)/income that will not be reclassified to profit or loss in subsequent periods:			
指定以公允價值計量且其變動 計入其他綜合收益的權益類 投資估值儲備變動	Change in investment revaluation reserve of equity investments designated at fair value through other comprehensive income		(1,883)	—
後續將重分類至損益的其他 綜合(損失)/收益：	Other comprehensive (loss)/income 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		(4,289)	1,524



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

財務報告 Financial Statements

合併損益及其他綜合收益表 Consolidated Statement of Profit or Loss and Other Comprehensive Income

截至二零二二年十二月三十一日止年度  
For the year ended 31 December 2022

	附註 Note	2022 千澳門元 MOP'000	2021 千澳門元 MOP'000
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	(1,133,145)	–
– 處置時重分類至損益	– Release to profit or loss upon disposal	(61,125)	–
– 計入損益的減值準備變動	– Change in impairment allowances charged to profit or loss	5,768	–
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 debt investment		
– 公允價值的變動	– Change in fair value	–	(155,413)
– 處置時重分類至損益	– Release to profit or loss upon disposal	–	(177,769)
– 計入損益的減值準備變動	– Change in impairment allowances charged to profit or loss	–	7,186
匯兌差額	Exchange differences	2,902	3,914
年度其他綜合損失，除稅後淨額	Other comprehensive loss for the year, net of tax	(1,191,772)	(320,558)
年度綜合收益總額，除稅後淨額	Total comprehensive income for the year, net of tax	1,102,125	1,949,189

由33到142頁是財務報表的附註部分。

The notes on pages 33 to 142 form part of these financial statements.

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

### 財務報告 Financial Statements

### 損益及其他綜合收益表 Statement of Profit or Loss and Other Comprehensive Income

截至二零二二年十二月三十一日止年度  
For the year ended 31 December 2022

		附註 Note	2022 千澳門元 MOP'000	2021 千澳門元 MOP'000
利息收入	Interest income		10,476,618	7,634,367
利息支出	Interest expense		(6,520,558)	(3,373,669)
利息淨收入	Net interest income	7	3,956,060	4,260,698
手續費及佣金收入	Fee and commission income		940,858	1,102,709
手續費及佣金支出	Fee and commission expense		(317,298)	(255,229)
手續費及佣金淨收入	Net fee and commission income	8	623,560	847,480
其他營業收入	Other operating income	9	229,944	189,726
營業收入	Operating income		4,809,564	5,297,904
營業費用	Operating expenses	10	(1,177,218)	(1,202,009)
資產減值損失前營業利潤	Operating profit before impairment losses		3,632,346	4,095,895
資產減值損失淨額	Net charge for impairment losses on financial instruments	11	(1,156,641)	(1,613,762)
其他損益	Other income	9	88,473	35,993
稅前利潤	Profit before tax		2,564,178	2,518,126
所得稅	Income tax expense	12	(315,678)	(294,618)
淨利潤	Profit for the year		2,248,500	2,223,508
其他綜合(損失)/收益 (除稅後淨額)	Other comprehensive (loss)/income (net of tax)			
後續將不會重分類至損益的 其他綜合(損失)/收益：	Other comprehensive (loss)/income that will not be reclassified to profit or loss in subsequent periods:			
指定以公允價值計量且其變動 計入其他綜合收益的權益類 投資估值儲備變動	Change in investment revaluation reserve of equity investments designated at fair value through other comprehensive income		(1,883)	—
後續將重分類至損益的其他 綜合(損失)/收益：	Other comprehensive (loss)/income 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		(4,289)	1,524

財務訊息披露(根據澳門財報告準則) Financial Information Disclosure (in Accordance with MFRSs)  
財務報告 Financial Statements  
損益及其他綜合收益表 Statement of Profit or Loss and Other Comprehensive Income

截至二零二二年十二月三十一日止年度  
For the year ended 31 December 2022

	附註 Note	2022 千澳門元 MOP'000	2021 千澳門元 MOP'000
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	(1,125,292)	–
– 處置時重分類至損益	– Release to profit or loss upon disposal	(61,125)	–
– 計入損益的減值準備變動	– Change in impairment allowances charged to profit or loss	5,742	–
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 debt investment		
– 公允價值的變動	– Change in fair value	–	(157,143)
– 處置時重分類至損益	– Release to profit or loss upon disposal	–	(177,836)
– 計入損益的減值準備變動	– Change in impairment allowances charged to profit or loss	–	7,124
匯兌差額	Exchange differences	2,902	3,914
年度其他綜合損失，除稅後淨額	Other comprehensive loss for the year, net of tax	(1,183,945)	(322,417)
年度綜合收益總額，除稅後淨額	Total comprehensive income for the year, net of tax	1,064,555	1,901,091

由33到142頁是財務報表的附註部分。

The notes on pages 33 to 142 form part of these financial statements.

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

### 財務報告 Financial Statements

### 合併財務狀況表 Consolidated Statement of Financial Position

二零二二年十二月三十一日  
31 December 2022

		附註	2022 千澳門元 MOP'000	2021 千澳門元 MOP'000
		Note		
資產	Assets			
現金及銀行存款	Cash and balances with banks	13	25,318,960	31,351,050
存放貨幣當局款項	Deposits with monetary authority		9,355,240	5,373,369
拆放同業	Placements with other banks	14	102,014,992	75,467,442
衍生金融資產	Derivative financial assets	28	1,106,108	352,035
貸款及墊款	Loans and advances	15	213,122,669	230,672,782
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	17	31,804,620	-
可供出售類投資	Available-for-sale investments	17	-	36,819,318
以公允價值計量且其變動計入 損益的金融資產	Financial assets at fair value through profit or loss		325,394	682,622
以攤餘成本計量的金融資產	Financial assets at amortised cost	16	70,136,576	-
持有至到期日投資	Held-to-maturity investments	16	-	51,943,733
應收款項及其他資產	Receivables and other assets		7,183,079	5,375,981
應收所得稅	Income tax receivables		52,410	40,871
物業、廠房及設備	Property, plant and equipment	19	280,513	267,518
投資性房地產	Investment property	20	49,539	50,256
總資產	Total assets		460,750,100	438,396,977
負債	Liabilities			
同業存放	Deposits from banks	21	95,913,287	71,509,818
客戶存款	Deposits from customers	22	248,296,315	259,496,121
衍生金融負債	Derivative financial liabilities	28	837,580	560,280
以公允價值計量且其變動計入 損益的金融負債	Financial liabilities at fair value through profit or loss		325,250	682,396
發行債務證券	Debt issued	29	14,520,898	12,212,414
發行存款證	Certificates of deposit issued	30	63,410,958	57,877,497
應繳所得稅	Income tax payable		354,190	329,272
遞延所得稅負債	Deferred tax liabilities	23	1,850	157,332
其他負債	Other liabilities		6,418,242	5,679,190
總負債	Total liabilities		430,078,570	408,504,320
所有者權益	Equity			
股本	Issued share capital	24	588,920	588,920
儲備	Reserves		30,082,610	29,303,737
其中：一般監管儲備	Includes : General regulatory reserve		336,178	1,146,737
特定監管儲備	Specific regulatory reserve		821,920	-
所有者權益合計	Total equity		30,671,530	29,892,657
負債及所有者權益合計	Total equity and liabilities		460,750,100	438,396,977

由董事會批准及授權發出  
Approved and authorised for issue by the board of directors on 31 March 2023

斗心

黃啟宇

由33到142頁是財務報表的附註部分  
The notes on pages 33 to 142 form part of these financial statements.

財務訊息披露(根據澳門財報告準則) Financial Information Disclosure (in Accordance with MFRSs)  
財務報告 Financial Statements  
財務狀況表 Statement of Financial Position

二零二二年十二月三十一日  
31 December 2022

		附註	2022	2021
		Note	千澳門元	千澳門元
			MOP'000	MOP'000
資產	Assets			
現金及銀行存款	Cash and balances with banks	13	25,171,618	31,321,630
存放貨幣當局款項	Deposits with monetary authority		9,355,240	5,373,369
拆放同業	Placements with other banks	14	102,014,992	75,467,442
衍生金融資產	Derivative financial assets	28	1,106,108	352,035
貸款及墊款	Loans and advances	15	213,122,669	230,672,782
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	17	31,714,284	-
可供出售類投資	Available-for-sale investments	17	-	36,707,723
以公允價值計量且其變動計入 損益的金融資產	Financial assets at fair value through profit or loss		325,394	682,622
以攤餘成本計量的金融資產	Financial assets at amortised cost	16	70,112,246	-
持有至到期日投資	Held-to-maturity investments	16	-	51,919,227
應收款項及其他資產	Receivables and other assets		7,221,019	5,413,221
應收所得稅	Income tax receivables		52,411	40,871
於子公司權益	Interests in subsidiaries	18	79,980	79,980
物業、廠房及設備	Property, plant and equipment	19	280,449	267,412
總資產	Total assets		460,556,410	438,298,314
負債	Liabilities			
同業存放	Deposits from banks	21	95,913,287	71,509,818
客戶存款	Deposits from customers	22	248,488,483	259,758,216
衍生金融負債	Derivative financial liabilities	28	837,580	560,280
以公允價值計量且其變動計入 損益的金融負債	Financial liabilities at fair value through profit or loss		325,250	682,396
發行債務證券	Debt issued	29	14,520,898	12,212,414
發行存款證	Certificates of deposit issued	30	63,410,958	57,877,497
應繳所得稅	Income tax payable		346,743	321,934
遞延所得稅負債	Deferred tax liabilities	23	695	155,085
其他負債	Other liabilities		6,357,111	5,606,572
總負債	Total liabilities		430,201,005	408,684,212
所有者權益	Equity			
股本	Issued share capital	24	588,920	588,920
儲備	Reserves		29,766,485	29,025,182
其中：一般監管儲備	Includes：General regulatory reserve		336,178	1,146,737
特定監管儲備	Specific regulatory reserve		821,920	-
所有者權益合計	Total equity		30,355,405	29,614,102
負債及所有者權益合計	Total equity and liabilities		460,556,410	438,298,314

由董事會批准及授權發出  
Approved and authorised for issue by the board of directors on 31 March 2023

斗心

黃啟子

由33到142頁是財務報表的附註部分  
The notes on pages 33 to 142 form part of these financial statements.



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

### 財務報告 Financial Statements

### 合併權益變動表 Consolidated Statement of Changes in Equity

截至二零二二年十二月三十一日止年度  
For the year ended 31 December 2022

	附註 Notes	儲備 Reserves								
		股本 Issued share capital 千澳門元 MOP'000	股本溢價 Share Premium 千澳門元 MOP'000	法定 準備金 Legal reserve 千澳門元 MOP'000	投資估值儲備 Investment revaluation reserve 千澳門元 MOP'000	現金流量對 沖儲備 Cash flow hedge reserve 千澳門元 MOP'000	外匯儲備 Foreign exchange reserve 千澳門元 MOP'000	其他儲備 Other reserves 千澳門元 MOP'000	留存收益 Retained profits 千澳門元 MOP'000	總計 Total 千澳門元 MOP'000
<b>2022年1月1日</b>	<b>At 1 January 2022</b>	588,920	5,885,733	631,773	57,958	635	2,444	1,193,714	21,531,480	29,892,657
採用新《澳門財務報告準則》的影響	Impact of adopting New MFRSs	2.2	-	-	10,274	-	-	-	-	10,274
<b>2022年1月1日調整</b>	<b>At 1 January 2022, as adjusted</b>	588,920	5,885,733	631,773	68,232	635	2,444	1,193,714	21,531,480	29,902,931
本年淨利潤	Profit for the year	-	-	-	-	-	-	-	2,293,897	2,293,897
年度其他綜合收益／(損失)稅後淨額：	Other comprehensive income/(loss) for the year, net of tax:									
以公允價值計量且其變動計入其他綜合收益之債券減值損失	Charge for impairment loss of debt securities at fair value through other comprehensive income	-	-	-	5,768	-	-	-	-	5,768
以公允價值計量且其變動計入其他綜合收益之債券公允價值變動	Change in fair value of debt securities measured at fair value through other comprehensive income	-	-	-	(1,133,145)	-	-	-	-	(1,133,145)
投資估值儲備轉為損益	Transfer from investment revaluation reserve to profits or loss	-	-	-	(61,125)	-	-	-	-	(61,125)
指定以公允價值計量且其變動計入其他綜合收益的權益類投資估值儲備變動	Change in investment revaluation reserve of equity investments designated at fair value through other comprehensive income	-	-	-	(1,883)	-	-	-	-	(1,883)
現金流量套期工具之公允價值變動	Change in fair value of cash flow hedging instrument	-	-	-	-	(4,289)	-	-	-	(4,289)
匯兌差額	Exchange difference	-	-	-	-	-	2,902	-	-	2,902
年度綜合(損失)/收益稅後總額	Total comprehensive (loss)/income for the year, net of tax	-	-	-	(1,190,385)	(4,289)	2,902	-	2,293,897	1,102,125
留存收益轉為法定準備金	Transfer from retained profits to legal reserve	25	-	9,130	-	-	-	-	(9,130)	-
其他儲備轉為留存收益(註2)	Transfer from other reserves to retained profits (note 2)	-	-	-	-	-	-	(30,000)	30,000	-
支付給股東的股利	Dividend paid to shareholders	24(b)	-	-	-	-	-	-	(333,526)	(333,526)
按AMCM要求提取的監管儲備(註1)	Change in provision under AMCM Rules (note 1)	-	-	-	-	-	-	11,361	(11,361)	-
<b>2022年12月31日</b>	<b>At 31 December 2022</b>	588,920	5,885,733	640,903	(1,122,153)	(3,654)	5,346	1,175,075	23,501,360	30,671,530
<b>2021年1月1日</b>	<b>At 1 January 2021</b>	588,920	5,885,733	624,403	383,954	(889)	(1,470)	920,042	19,894,936	28,295,629
<b>2021年權益變動：</b>	<b>Changes in equity for 2021:</b>									
本年淨利潤	Profit for the year	-	-	-	-	-	-	-	2,269,747	2,269,747
年度可供出售類投資減值損失扣除所得稅影響	Charge for impairment loss of available-for-sale investment during the year net of the income tax effect	-	-	-	7,186	-	-	-	-	7,186
年度可供出售類投資的公允價值變動扣除所得稅影響	Change in fair value of available-for-sale investment during the year net of the income tax effect	-	-	-	(155,413)	-	-	-	-	(155,413)
投資估值儲備轉為損益	Transfer from investment revaluation reserve to profit or loss	-	-	-	(177,769)	-	-	-	-	(177,769)
年度現金流量套期的公允價值變動扣除所得稅影響	Changes in fair value of cash flow hedge during the year net of income tax effect	-	-	-	-	1,524	-	-	-	1,524
留存收益轉為法定準備金	Transfer from retained profits to legal reserve	25	-	7,370	-	-	-	-	(7,370)	-
留存收益轉為其他準備金(註2)	Transfer from retained profits to other reserve (note 2)	-	-	-	-	-	-	30,000	(30,000)	-
匯兌差額	Exchange difference	-	-	-	-	-	3,914	-	-	3,914
支付給股東的股利	Dividend paid to shareholders	24(b)	-	-	-	-	-	-	(352,161)	(352,161)
根據AMCM要求提取的監管儲備(註1)	Change in provision under AMCM Rules (note 1)	-	-	-	-	-	-	243,672	(243,672)	-
<b>2021年12月31日</b>	<b>At 31 December 2021</b>	588,920	5,885,733	631,773	57,958	635	2,444	1,193,714	21,531,480	29,892,657

財務訊息披露(根據澳門財報告準則) Financial Information Disclosure (in Accordance with MFRSs)  
財務報告 Financial Statements  
合併權益變動表 Consolidated Statement of Changes in Equity

截至二零二二年十二月三十一日止年度  
For the year ended 31 December 2022

註1：

本集團按照澳門金融管理局的規定，當本集團監管儲備所要求的減值準備高於客戶貸款及墊款以及財務保函合約的減值準備金餘額時，本集團將留存收益轉入其他儲備。截止2022年12月31日，其他儲備中所包含的除遞延所得稅之監管儲備為1,158,097,600澳門元(為總額1,316,020,000澳門元扣除遞延稅款157,922,400澳門元後金額)(2021年12月31日：1,146,736,800澳門元，為總額1,303,110,000澳門元扣除遞延稅款156,373,200澳門元後金額；2020年12月31日：903,064,800澳門元，為總額1,026,210,000澳門元扣除遞延稅款123,145,200澳門元後金額)，根據澳門金融管理局規定乃不可分配。留存收益轉為其他儲備乃因該等年度儲備監管所要求的金額提高。

註2：

股東於2021年批准，增加子公司工銀(澳門)退休基金管理股份有限公司資本以滿足《澳門保險條例》(第27/97/M號法令)修訂案規定的對於60,000,000澳門元股本的最低要求，2021年，本集團將30,000,000澳門元從留存收益轉入其他儲備；2022年1月，增資完成後，又將該筆款項從其他儲備轉入留存收益。

由33到142頁是財務報表的附註部分。

Note 1：

The Group complies with AMCM requirement to maintain regulatory reserve in excess of the Group's impairment allowance for loans and advances to customers and financial guarantee contracts estimated through the transfer of retained profits to other reserves. As at 31 December 2022, an amount of MOP1,158,097,600 (being gross amount of MOP1,316,020,000 net of deferred tax MOP157,922,400) (31 December 2021: MOP1,146,736,800, being gross amount of MOP1,303,110,000 net of deferred tax MOP156,373,200; 31 December 2020: MOP903,064,800, being gross amount of MOP1,026,210,000 net of deferred tax MOP123,145,200) was included in other reserves which is not distributable under AMCM's requirement. The transfers from retained profits to other reserves were due to the increase in required regulatory reserves during the years.

Note 2:

Pursuant to the shareholder's approval in 2021 for capital increase for the subsidiary, ICBC (Macau) Pension Fund Management Company, to fulfil the minimum capital requirement of MOP60,000,000 due to the amendment to the Macau Insurance Ordinance (Decree-Law No. 27/97/M), the Group transferred MOP30,000,000 from retained earnings to other reserves in 2021; in January 2022, the capital increase was completed, such amount was thus transferred from other reserves to retained earnings.

The notes on pages 33 to 142 form part of these financial statements.

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

### 財務報告 Financial Statements

### 權益變動表 Statement of Changes in Equity

截至二零二二年十二月三十一日止年度  
For the year ended 31 December 2022

	附註 Notes	儲備 Reserves								
		股本 Issued share capital 千澳門元 MOP'000	股本溢價 Share Premium 千澳門元 MOP'000	法定準備金 Legal reserve 千澳門元 MOP'000	投資估值儲備 Investment revaluation reserve 千澳門元 MOP'000	現金流量對沖儲備 Cash flow hedge reserve 千澳門元 MOP'000	外匯儲備 Foreign exchange reserve 千澳門元 MOP'000	其他儲備 Other reserves 千澳門元 MOP'000	留存收益 Retained profits 千澳門元 MOP'000	總計 Total 千澳門元 MOP'000
<b>2022年1月1日</b>	<b>At 1 January 2022</b>	588,920	5,885,733	588,920	59,120	635	2,444	1,163,714	21,324,616	29,614,102
採用新《澳門財務報告準則》的影響	Impact of adopting New MFRSs 2.2	-	-	-	10,274	-	-	-	-	10,274
<b>2022年1月1日調整</b>	<b>At 1 January 2022, as adjusted</b>	588,920	5,885,733	588,920	69,394	635	2,444	1,163,714	21,324,616	29,624,376
本年淨利潤	Profit for the year	-	-	-	-	-	-	-	2,248,500	2,248,500
年度其他綜合收益／(損失)稅後淨額	Other comprehensive income/(loss) for the year, net of tax:	-	-	-	-	-	-	-	-	-
以公允價值計量且其變動計入其他綜合收益之債券減值損失	Charge for impairment loss of debt securities at fair value through other comprehensive income	-	-	-	5,742	-	-	-	-	5,742
以公允價值計量且其變動計入其他綜合收益之債券公允價值變動	Change in fair value of debt securities measured at fair value through other comprehensive income	-	-	-	(1,125,292)	-	-	-	-	(1,125,292)
投資估值儲備轉為損益	Transfer from investment revaluation reserve to profits or loss	-	-	-	(61,125)	-	-	-	-	(61,125)
指定以公允價值計量且其變動計入其他綜合收益的權益類投資估值儲備變動	Change in investment revaluation reserve of equity investments designated at fair value through other comprehensive income	-	-	-	(1,883)	-	-	-	-	(1,883)
現金流量套期工具的公允價值變動	Change in fair value of cash flow hedging instrument	-	-	-	-	(4,289)	-	-	-	(4,289)
匯兌差額	Exchange difference	-	-	-	-	-	2,902	-	-	2,902
年度綜合(損失)／收益稅後總額	Total comprehensive (loss)/income for the year, net of tax	-	-	-	(1,182,558)	(4,289)	2,902	-	2,248,500	1,064,555
支付給股東的股利	Dividend paid to shareholders	-	-	-	-	-	-	-	(333,526)	(333,526)
按AMCM要求提取的監管儲備(註1)	Change in provision under AMCM Rules (note 1)	-	-	-	-	-	-	11,361	(11,361)	-
<b>2022年12月31日</b>	<b>At 31 December 2022</b>	588,920	5,885,733	588,920	(1,113,164)	(3,654)	5,346	1,175,075	23,228,229	30,355,405
2021年1月1日	At 1 January 2021	588,920	5,885,733	588,920	386,975	(889)	(1,470)	920,042	19,696,941	28,065,172
<b>2021年權益變動：</b>	<b>Changes in equity for 2021:</b>									
本年淨利潤	Profit for the year	-	-	-	-	-	-	-	2,223,508	2,223,508
年度可供出售類投資減值損失扣除所得稅影響	Change for impairment loss of available-for-sale investment during the year net of the income tax effect	-	-	-	7,124	-	-	-	-	7,124
年度可供出售類投資的公允價值變動扣除所得稅影響	Change in fair value of available-for-sale investment during the year net of the income tax effect	-	-	-	(157,143)	-	-	-	-	(157,143)
投資估值儲備轉為損益	Transfer from investment revaluation reserve to profit or loss	-	-	-	(177,836)	-	-	-	-	(177,836)
年度現金流量套期的公允價值變動扣除所得稅影響	Changes in fair value of cash flow hedge during the year net of income tax effect	-	-	-	-	1,524	-	-	-	1,524
匯兌差額	Exchange difference	-	-	-	-	-	3,914	-	-	3,914
支付給股東的股利	Dividend paid to shareholders	-	-	-	-	-	-	-	(352,161)	(352,161)
根據AMCM要求提取的監管儲備(註1)	Change in provision under AMCM Rules (note 1)	-	-	-	-	-	-	243,672	(243,672)	-
<b>2021年12月31日</b>	<b>At 31 December 2021</b>	588,920	5,885,733	588,920	59,120	635	2,444	1,163,714	21,324,616	29,614,102

財務訊息披露(根據澳門財報告準則) Financial Information Disclosure (in Accordance with MFRSs)  
財務報告 Financial Statements  
合併現金流量表 Consolidated Statement of Cash Flows

截至二零二二年十二月三十一日止年度  
For the year ended 31 December 2022

	附註 Note	2022 千澳門元 MOP'000	2021 千澳門元 MOP'000
<b>經營活動產生的現金流</b>	<b>Cash flow from operating activities</b>		
稅前利潤	Profit before tax	2,615,628	2,570,846
調整：	Adjustment for:		
折舊	Depreciation	10 58,342	54,914
利息收入	Interest income	7 (10,481,992)	(7,639,606)
利息支出	Interest expense	7 6,517,588	3,371,696
以公允價值計量且其變動計入 其他綜合收益的金融資產 股息的收入	Dividend income from financial assets at fair value through other comprehensive income	9 (6,285)	-
可供出售類投資產生的股息 收入	Dividend income from available-for-sale investments	9 -	(3,276)
處置物業、廠房及設備損失	Losses on disposal of property, plant and equipment	9 286	343
處置以公允價值計量且其變動 計入其他綜合收益的金融資 產淨收益	Net gains from disposal of financial asset at fair value through other comprehensive income	9 (61,125)	-
處置可供出售類債券投資淨 收益	Net gains from disposal of available-for-sale debt investments	9 -	(177,769)
金融工具減值損失淨值	Net impairment losses on financial instruments	11 1,156,749	1,613,825
匯兌差額	Foreign exchange difference	1,539,591	(823,149)
		1,338,782	(1,032,176)
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	(37,501,591)	(28,731,021)
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	(7,342,819)	(3,599,635)
貸款及墊款的減少／(增加)	Decrease/(increase) in loans and advances	16,962,227	(974,719)
應收款項及其他資產的增加	Increase in receivables and other assets	(831,907)	(3,494,857)
以公允價值計量且其變動計入 損益的金融資產的減少／ (增加)	Decrease/(increase) in financial assets at fair value through profit or loss	357,228	(214,293)
同業存放的增加	Increase in deposits from banks	24,403,469	32,616,940
客戶存款的(減少)／增加	(Decrease)/increase in deposits from customers	(11,199,806)	1,262,694
其他負債的(減少)／增加	(Decrease)/increase in other liabilities	(387,811)	2,602,579
以公允價值計量且其變動計入 損益的金融負債的(減少)／ 增加	(Decrease)/increase in financial liabilities at fair value through profit or loss	(357,146)	214,201
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	(481,648)	41,231
已收利息	Interest received	8,432,954	7,572,433
利息支出	Interest paid	(4,907,968)	(3,444,086)
<b>經營活動(使用的)／產生的現 金流</b>	<b>Cash (used in)/generated from operations</b>	(11,516,036)	2,819,291
支付所得稅	Profits tax paid	(301,525)	(375,125)
<b>經營活動(使用的)／產生的現 金流淨額</b>	<b>Net cash (used in)/generated from operating activities</b>	(11,817,561)	2,444,166

財務訊息披露(根據澳門財報告準則) Financial Information Disclosure (in Accordance with MFRSs)  
財務報告 Financial Statements  
合併現金流量表 Consolidated Statement of Cash Flows

截至二零二二年十二月三十一日止年度  
For the year ended 31 December 2022

	附註 Note	2022 千澳門元 MOP'000	2021 千澳門元 MOP'000
<b>投資活動產生的現金流</b>	<b>Cash flow from investing activities</b>		
以公允價值計量且其變動計入其他綜合收益的金融資產產生的股息收入	Dividend income from financial assets at fair value through other comprehensive income	6,285	-
可供出售類投資產生的股息收入	Dividend received from available-for-sale investments	-	3,276
購買以公允價值計量且其變動計入其他綜合收益的金融資產	Purchases of financial assets at fair value through other comprehensive income	(10,725,447)	-
購買可供出售類投資	Purchases of available-for-sale investments	-	(7,301,875)
以公允價值計量且其變動計入其他綜合收益的金融資產收回利得	Proceeds from redemption of financial assets at fair value through other comprehensive income	13,279,841	-
可供出售類投資收回利得	Proceeds from redemption of available-for-sale investments	-	18,023,096
購買以攤餘成本計量的金融資產	Purchases of financial assets at amortised cost	(68,555,997)	-
購買持有至到期日投資	Purchases of held-to-maturity investments	-	(47,503,865)
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	51,869,376	-
持有至到期日投資收回利得	Proceeds from redemption of held-to-maturity investments	-	37,454,424
處置物業、廠房及設備利得	Proceeds from disposal of property, plant and equipment	3	-
購買物業、廠房及設備	Purchases of property, plant and equipment 19	(70,909)	(46,871)
<b>投資活動(使用的)/產生的淨現金流</b>	<b>Net cash (used in)/generated from investing activities</b>	<b>(14,196,848)</b>	<b>628,185</b>
<b>籌資活動產生的現金流</b>	<b>Cash flows from financing activities</b>		
發行存款證收益	Proceeds from issuance of certificates of deposit	141,165,021	112,234,882
贖回存款證	Redemption of certificates of deposit issued	(135,404,735)	(118,037,378)
發行債務證券收益	Proceeds from issuance of debts	2,349,426	4,016,050
贖回債務證券	Redemption of debts issued	-	(4,016,250)
股息繳付	Dividends paid 24(b)	(333,526)	(352,161)
<b>籌資活動產生的/(使用的)淨現金流</b>	<b>Net cash generated from/(used in) financing activities</b>	<b>7,776,186</b>	<b>(6,154,857)</b>
<b>現金及現金等價物的淨流出</b>	<b>Net decrease in cash and cash equivalents</b>	<b>(18,238,223)</b>	<b>(3,082,506)</b>
<b>期初現金及現金等價物</b>	<b>Cash and cash equivalents at 1 January</b>	<b>69,704,054</b>	<b>72,786,560</b>
<b>期末現金及現金等價物</b>	<b>Cash and cash equivalents at 31 December</b>	<b>51,465,831</b>	<b>69,704,054</b>



財務訊息披露(根據澳門財報告準則) Financial Information Disclosure (in Accordance with MFRSs)  
財務報告 Financial Statements  
合併現金流量表 Consolidated Statement of Cash Flows

截至二零二二年十二月三十一日止年度  
For the year ended 31 December 2022

		附註 Note	2022 千澳門元 MOP'000	2021 千澳門元 MOP'000
現金及現金等價物餘額分析	Analysis of balance of cash and cash equivalents			
現金及銀行存款	Cash and balances with banks	13	25,318,960	31,351,050
存放貨幣當局款項	Deposits with monetary authority		9,355,240	5,373,369
拆放同業	Placements with other banks		102,014,992	75,467,442
分類為以攤餘成本計量的金融資產／持有至到期日投資的政府債券	Treasury bills classified as financial assets at amortised cost/held-to-maturity investment		11,043,710	8,938,460
簡要合併財務狀況表中的金額	Amounts shown in the consolidated statement of financial position		147,732,902	121,130,321
原始期限超過三個月的金額	Amounts with an original maturity of beyond three months		(96,269,466)	(51,427,201)
現金及現金等值物的減值準備	Impairment allowance provided for components of cash and cash equivalents		2,395	934
綜合現金流量表中的現金及現金等價物	Cash and cash equivalents in the consolidated statement of cash flows		51,465,831	69,704,054

由33到142頁是財務報表的附註部分。

The notes on pages 33 to 142 form part of these financial statements.

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

### 財務報告 Financial Statements

### 現金流量表 Statement of Cash Flows

截至二零二二年十二月三十一日止年度  
For the year ended 31 December 2022

	附註 Note	2022 千澳門元 MOP'000	2021 千澳門元 MOP'000
<b>經營活動產生的現金流</b>	<b>Cash flow from operating activities</b>		
稅前利潤	Profit before tax	2,564,178	2,518,126
調整：	Adjustment for:		
折舊	Depreciation	10 57,583	54,004
利息收入	Interest income	7 (10,476,618)	(7,634,367)
利息支出	Interest expense	7 6,520,558	3,373,669
以公允價值計量且其變動計入 其他綜合收益的金融資產產生 的股息收入	Dividend income from financial assets at fair value through other comprehensive income	9 (6,285)	-
可供出售類投資產生的股息 收入	Dividend income from available-for-sale investments	9 -	(3,276)
處置物業、廠房及設備損失	Losses on disposal of property, plant and equipment	9 285	339
處置以公允價值計量且其變動 計入其他綜合收益的金融資 產淨收益	Net gains from disposal of financial assets at fair value through other comprehensive income	9 (61,125)	-
處置可供出售類債券投資淨 收益	Net gains from disposal of available-for-sale debt investments	9 -	(177,836)
金融工具減值損失淨值	Net impairment losses on financial instruments	11 1,156,641	1,613,762
匯兌差額	Foreign exchange difference	1,555,093	(823,044)
		1,310,310	(1,078,623)
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	(37,501,591)	(28,731,021)
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	(7,342,819)	(3,599,635)
貸款及墊款的減少／(增加)	Decrease/(increase) in loans and advances	16,962,227	(974,719)
應收款項及其他資產的增加	Increase in receivables and other assets	(833,945)	(3,491,247)
以公允價值計量且其變動計入 損益的金融資產的減少／ (增加)	Decrease/(increase) in financial assets at fair value through profit or loss	357,228	(214,293)
同業存放的增加	Increase in deposits from banks	24,403,469	32,616,940
客戶存款的(減少)／增加	(Decrease)/increase in deposits from customers	(11,269,733)	1,397,758
其他負債的(減少)／增加	(Decrease)/increase in other liabilities	(375,474)	2,587,815
以公允價值計量且其變動計入 損益的金融負債的(減少)／ 增加	(Decrease)/increase in financial liabilities at fair value through profit or loss	(357,146)	214,201
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	(481,648)	41,231
已收利息	Interest received	8,428,536	7,566,175
利息支出	Interest paid	(4,911,786)	(3,445,256)
<b>經營活動(使用的)／產生的現 金流</b>	<b>Cash (used in)/generated from operations</b>	<b>(11,612,372)</b>	<b>2,889,326</b>
支付所得稅	Profits tax paid	(296,994)	(370,404)
<b>經營活動(使用的)／產生的淨 現金流</b>	<b>Net cash (used in)/generated from operating activities</b>	<b>(11,909,366)</b>	<b>2,518,922</b>

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

財務報告 Financial Statements

現金流量表 Statement of Cash Flows

截至二零二二年十二月三十一日止年度  
For the year ended 31 December 2022

	附註 Note	2022 千澳門元 MOP'000	2021 千澳門元 MOP'000
<b>投資活動產生的現金流</b>	<b>Cash flow from investing activities</b>		
以公允價值計量且其變動計入其他綜合收益的金融資產產生的股息收入	Dividend received from financial assets at fair value through other comprehensive income	6,285	-
可供出售類投資的股息收入	Dividend received from available-for-sale investments	-	3,276
購買以公允價值計量且其變動計入其他綜合收益的金融資產	Purchases of financial assets at fair value through other comprehensive income	(10,723,427)	-
購買可供出售類投資	Purchases of available-for-sale investments	-	(7,237,203)
以公允價值計量且其變動計入其他綜合收益的金融資產收回利得	Proceeds from redemption of financial assets at fair value through other comprehensive income	13,263,713	-
可供出售類投資收回利得	Proceeds from redemption of available-for-sale investments	-	17,987,090
購買以攤餘成本計量的金融資產	Purchases of financial assets at amortised cost	(68,551,957)	-
購買持有至到期日投資	Purchases of held-to-maturity investments	-	(47,503,865)
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	51,853,247	-
持有至到期日投資收回利得	Proceeds from redemption of held-to-maturity investments	-	37,433,645
處置物業、廠房及設備利得	Proceeds from disposal of property, plant and equipment	3	-
購置物業、廠房及設備	Purchases of property, plant and equipment 19	(70,909)	(46,856)
<b>投資活動(使用的)/產生的淨現金流</b>	<b>Net cash (used in)/generated from investing activities</b>	<b>(14,223,045)</b>	<b>636,087</b>
<b>籌資活動產生的現金流</b>	<b>Cash flows from financing activities</b>		
發行存款證收益	Proceeds from issuance of certificates of deposit	141,165,021	112,234,881
贖回存款證	Redemption of certificates of deposit issued	(135,404,735)	(118,037,379)
發行債務證券收益	Proceeds from issuance of debts	2,349,426	4,016,050
贖回債務證券	Redemption of debts issued	-	(4,016,250)
股息繳付	Dividends paid 24(b)	(333,526)	(352,161)
<b>籌資活動產生的/(使用的)淨現金流</b>	<b>Net cash generated from/(used in) financing activities 32</b>	<b>7,776,186</b>	<b>(6,154,859)</b>
<b>現金及現金等價物的淨流出</b>	<b>Net decrease in cash and cash equivalents</b>	<b>(18,356,225)</b>	<b>(2,999,850)</b>
<b>期初現金及現金等價物</b>	<b>Cash and cash equivalents at 1 January</b>	<b>69,674,634</b>	<b>72,674,484</b>
<b>期末現金及現金等價物</b>	<b>Cash and cash equivalents at 31 December</b>	<b>51,318,409</b>	<b>69,674,634</b>

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

### 財務報告 Financial Statements

### 現金流量表 Statement of Cash Flows

截至二零二二年十二月三十一日止年度  
For the year ended 31 December 2022

		附註 Note	2022 千澳門元 MOP'000	2021 千澳門元 MOP'000
<b>現金及現金等價物餘額分析</b>	<b>Analysis of balance of cash and cash equivalents</b>			
現金及銀行存款	Cash and balances with banks	13	25,171,618	31,321,630
存放貨幣當局款項	Deposits with monetary authority		9,355,240	5,373,369
拆放同業	Placements with other banks	14	102,014,992	75,467,442
分類為以攤餘成本計量的金融資產／持有至到期日投資的政府債券	Treasury bills classified as financial assets at amortised cost/held-to-maturity investment	16	11,043,710	8,938,460
財務狀況表中的金額	Amounts shown in the statement of financial position		147,585,560	121,100,901
原始期限超過三個月的金額	Amounts with an original maturity of beyond three months		(96,269,466)	(51,427,201)
現金及現金等價物的減值準備	Impairment allowance provided for components of cash and cash equivalents		2,315	934
現金流量表中的現金及現金等價物	Cash and cash equivalents in the statement of cash flows		51,318,409	69,674,634

由33到142頁是財務報表的附註部分。

The notes on pages 33 to 142 form part of these financial statements.

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

## 財務報告 Financial Statements

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

## 1. 公司資料

中國工商銀行(澳門)股份有限公司(以下簡稱「本行」)的前身為1972年在澳門取得執業資格的誠興銀行,2008年1月28日,中國工商銀行股份有限公司(以下簡稱「工商銀行」)取得誠興銀行79.93%的股份,成為最終控股公司。工商銀行在2009、2010和2015年期間進一步增加了對工銀澳門的持股比例。截至2022年12月31日,工商銀行持有工銀澳門89.33%的股權(2021年12月31日:89.33%)。

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

### 2.1 編制基礎

#### 合規聲明

此綜合及本行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、以及以公允價值計量且其變動計入損益之金融資產和金融負債按公允價值計量外,其他項目均以歷史成本作為計量基礎。

財務報表的編制需要管理層做出判斷、估計和假設,這些判斷、估計和假設將影響會計政策的應用以及年初至期末的資產、負債、收入和支出的列報金額,實際結果可能與估計不同。

除特別註明外,綜合及本行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)。

#### 編制基礎

截至2022年12月31日止年度的財務報表包括本行及本集團的財務報表。編制合併財務報表時,子公司採用與本行一致的會計期間和會計政策。子公司的財務狀況、經營成果和現金流量自本集團取得控制權之日起納入合併財務報表,直至本集團對其控制權終止。在編制合併財務報表時,本集團內部交易及餘額,包括未實現內部交易損益和股利均已抵銷。

## 1. CORPORATE INFORMATION

Industrial and Commercial Bank of China (Macau) Limited (the "Bank") is previously known as Seng Heng Bank Limited ("SHB") which has been operating as a licensed bank in Macau since 1972. On 28 January 2008, 79.93% of the share capital of SHB was acquired by Industrial and Commercial Bank of China Limited ("ICBC") and since then, ICBC has become the Bank's ultimate holding company. ICBC further increased its shareholding of the Bank during the years of 2009, 2010 and 2015. As at 31 December 2022, ICBC maintained 89.33% (31 December 2021: 89.33%) shareholding of the Bank.

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

### 2.1 BASIS OF PREPARATION

#### Statement of compliance

The consolidated and the Bank's financial statements have been prepared in accordance with the requirements as set out in Decree-Law No. 32/93/M and the Macau Financial Reporting Standards issued under Administrative Regulation No. 44/2020 of the Macau Special Administrative Region. These consolidated 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") investments (2021 comparatives only), derivative financial instruments, financial assets and financial liabilities at fair value through profit or loss ("FVTPL") which have been measured at fair value.

The preparation of the financial statements requires management to make judgements, estimates and assumptions that affect the application of policies and reported amounts of assets and liabilities, income and expenses on a year-to-date basis. Actual results may differ from these estimates.

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

#### Basis of consolidation

The consolidated financial statements include the financial statements of the Bank and the Group for the year ended 31 December 2022. The financial statements of the subsidiaries are prepared for the same reporting period as the Bank, using consistent accounting policies. The results of subsidiaries are consolidated from the date of acquisition, being the date on which the Group obtains control, and continue to be consolidated until the date that such control ceases. All intra-group balances, transactions, unrealised gains and losses resulting from intra-group transactions and dividends are eliminated in full on consolidation.



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

### 財務報告 Financial Statements

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

## 2.2 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》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。

本集團自2022年1月1日起的財務報告適用新《澳門財務報告準則》。

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

## 2.2 APPLICATION OF NEW AND 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. 25/2005 (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.

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

財務訊息披露(根據澳門財報告準則) Financial Information Disclosure (in Accordance with MFRSs)  
財務報告 Financial Statements  
合併財務報告附註 Notes to the Consolidated Financial Statements

2.2 採用新的及經修訂的《澳門財務報告準則》  
(續)

《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	- 遞延管制賬戶
《國際財務報告準則》第15號	- 客戶合同收入
《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
《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
《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
《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
《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
《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
《國際財務報告解釋公告》第10號	- 中期財務報告和減值
《國際財務報告解釋公告》第12號	- 服務特許權協議

2.2 APPLICATION OF NEW AND AMENDMENTS TO  
MACAU FINANCIAL REPORTING STANDARDS  
(continued)

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
IFRIC** Interpretation 1	- Changes in Existing Decommissioning, Restoration and Similar Liabilities
IFRIC Interpretation 2	- Members' Shares in Co-operative Entities and Similar Instruments
IFRIC Interpretation 4	- Determining whether an Arrangement Contains a Lease
IFRIC Interpretation 5	- Rights to Interests arising from Decommissioning, Restoration and Environmental Rehabilitation Funds
IFRIC Interpretation 6	- Liabilities arising from Participating in a Specific Market-Waste Electrical and Electronic Equipment
IFRIC Interpretation 7	- Applying the Restatement Approach under IAS 29 Financial Reporting in Hyperinflationary Economies
IFRIC Interpretation 10	- Interim Financial Reporting and Impairment
IFRIC Interpretation 12	- Service Concession Arrangements

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

## 財務報告 Financial Statements

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

## 2.2 採用新的及經修訂的《澳門財務報告準則》 (續)

《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
《國際財務報告解釋公告》第16號	- 境外經營淨投資的套期
《國際財務報告解釋公告》第17號	- 向所有者分配非現金資產
《國際財務報告解釋公告》第19號	- 以權益工具消除金融負債
《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
《國際財務報告解釋公告》第21號	- 徵收
《常設解釋委員會解釋公告》***第7號	- 引入歐元
《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
《常設解釋委員會解釋公告》第15號	- 經營租賃：激勵措施
《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
《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
《常設解釋委員會解釋公告》第29號	- 服務特許權協議：披露
《常設解釋委員會解釋公告》第32號	- 無形資產：網站成本

\* 國際會計準則  
\*\* 國際財務報告解釋委員會  
\*\*\* 常設解釋委員會

本集團採用《國際財務報告準則》第8號、《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。

## 2.2 APPLICATION OF NEW AND AMENDMENTS TO MACAU FINANCIAL REPORTING STANDARDS (continued)

IFRIC Interpretation 14	- IAS 19 – The Limit on a Defined Benefit Asset, Minimum Funding Requirements and their Interaction
IFRIC Interpretation 16	- Hedges of a Net Investment in a Foreign Operation
IFRIC Interpretation 17	- Distributions of Non-cash Assets to Owners
IFRIC Interpretation 19	- Extinguishing Financial Liabilities with Equity Instruments
IFRIC Interpretation 20	- Stripping Costs in the Production Phase of a Surface Mine
IFRIC Interpretation 21	- Levies
SIC*** Interpretation 7	- Introduction of the Euro
SIC Interpretation 10	- Government Assistance – No Specific Relation to Operating Activities
SIC Interpretation 15	- Operating Leases-Incentives
SIC Interpretation 25	- Income Taxes – Changes in the Tax Status of an Entity or its Shareholders
SIC Interpretation 27	- Evaluating the Substance of Transactions Involving the Legal Form of a Lease
SIC Interpretation 29	- Service Concession Arrangements: Disclosures
SIC Interpretation 32	- Intangible Assets-Web Site Costs

\* International Accounting Standards (“IAS”)  
\*\* International Financial Reporting Interpretations Committee (“IFRIC”)  
\*\*\* Standard Interpretations Committee (“SIC”)

The Group’s management considered the application of IFRS 8, IFRS 9 and IFRS 15 would have material changes as described below.

財務信息披露(根據澳門財務報告準則) Financial Information Disclosure (in Accordance with MFRSs)  
財務報告 Financial Statements  
合併財務報告附註 Notes to the Consolidated Financial Statements

2.2 採用新的及經修訂的《澳門財務報告準則》  
(續)

《國際財務報告準則》第9號

本集團採用了《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《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2.3。

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餘額的影響。

2.2 APPLICATION OF NEW AND AMENDMENTS TO  
MACAU FINANCIAL REPORTING STANDARDS  
(continued)

IFRS 9

The Group 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 (except for designation of equity investments at FVOCI at 1 January 2022) 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 the MFRSs.

Accounting policies resulting from application of IFRS 9 are disclosed in note 2.3.

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
<b>金融資產</b> <b>Financial assets</b>		
現金及銀行存款 Cash and balances with banks	貸款和應收款項 Loans and receivables	以攤餘成本計量* Amortised cost*
存放貨幣當局準備金 Deposits with monetary authority	貸款和應收款項 Loans and receivables	以攤餘成本計量* Amortised cost*
拆放同業 Placements with other banks	貸款和應收款項 Loans and receivables	以攤餘成本計量* Amortised cost*
衍生金融資產 Derivative financial assets	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
貸款及墊款 Loans and advances	貸款和應收款項 Loans and receivables	以攤餘成本計量* 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* Fair value through other comprehensive income (FVOCI)*
以公允價值計量且其變動計入損益的 金融資產 Financial assets at fair value through profit or loss (FVTPL)	以公允價值計量且其變動計入損益 (指定) FVTPL (designated)	以公允價值計量且其變動計入損益 (指定) FVTPL (designated)
持有至到期日投資 Held-to-maturity investments	持有至到期日 Held-to-maturity	以攤餘成本計量* Amortised cost*
其他資產 Other assets	貸款和應收款項 Loans and receivables	以攤餘成本計量* Amortised cost*

財務訊息披露(根據澳門財報告準則) Financial Information Disclosure (in Accordance with MFRSs)  
財務報告 Financial Statements  
合併財務報告附註 Notes to the Consolidated Financial Statements

2.2 採用新的及經修訂的《澳門財務報告準則》  
(續)

2.2 APPLICATION OF NEW AND AMENDMENTS TO  
MACAU FINANCIAL REPORTING STANDARDS  
(continued)

《國際財務報告準則》第9號(續)

IFRS 9 (continued)

	原分類 Original classification	IFRS 9項下新分類 New classification under IFRS 9
<b>金融負債</b>		
<b>Financial liabilities</b>		
同業存放	以攤餘成本計量	以攤餘成本計量
Deposits from banks	Amortised cost	Amortised cost
客戶存款	以攤餘成本計量	以攤餘成本計量
Deposits from customers	Amortised cost	Amortised cost
衍生金融負債	以公允價值計量且其變動計入損益	以公允價值計量且其變動計入損益
Derivative financial liabilities	FVTPL	FVTPL
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	以公允價值計量且其變動計入損益
Financial liabilities at fair value through profit or loss	FVTPL	FVTPL
發行債券	以攤餘成本計量	以攤餘成本計量
Debts issued	Amortised cost	Amortised cost
發行存款證	以攤餘成本計量	以攤餘成本計量
Certificates of deposit issued	Amortised cost	Amortised cost
其他負債	以攤餘成本計量	以攤餘成本計量
Other liabilities	Amortised cost	Amortised cost

\* 於2022年1月1日，本集團對分類為以攤餘成本計量的金融資產和以公允價值計量且其變動計入其他綜合收益的債務投資按照《國際財務報告準則》第9號會計政策計提預期信用損失；以公允價值計量且其變動計入其他綜合收益的權益類投資不計提預期信用損失。

\* The financial assets classified as amortised cost and debt investments at FVOCI are subject to ECL as at 1 January 2022 in accordance with the Group's updated accounting policies under IFRS 9. Equity investments at FVOCI are not subject to ECL.



財務訊息披露(根據澳門財報告準則) Financial Information Disclosure (in Accordance with MFRSs)  
財務報告 Financial Statements  
合併財務報告附註 Notes to the Consolidated Financial Statements

2.2 採用新的及經修訂的《澳門財務報告準則》  
(續)

《國際財務報告準則》第9號(續)

下表列示了2022年1月1日本集團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。

2.2 APPLICATION OF NEW AND AMENDMENTS TO  
MACAU FINANCIAL REPORTING STANDARDS  
(continued)

IFRS 9 (continued)

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

	原賬面價值 Original carrying amount	重分類 Reclassification	重新計量 Remeasurement	千澳門元 MOP'000 IFRS 9項下的 新賬面價值 New carrying amount under IFRS 9
<b>金融資產</b> <b>Financial assets</b>				
現金及銀行存款 Cash and balances with banks	31,351,050	—	—	31,351,050
存放貨幣當局準備金 Deposits with monetary authority	5,373,369	—	—	5,373,369
拆放同業 Placements with other banks	75,467,442	—	—	75,467,442
衍生金融資產 Derivative financial assets	352,035	—	—	352,035
貸款及墊款 Loans and advances	230,672,782	—	—	230,672,782
可供出售類投資 Available-for-sale investments	36,819,318	(36,819,318)	—	—
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	—	36,819,318	10,274	36,829,592
以公允價值計量且其變動計入損益的 金融資產 Financial assets at fair value through profit or loss	682,622	—	—	682,622
持有至到期日投資 Held-to-maturity investments	51,943,733	(51,943,733)	—	—
以攤餘成本計量的金融資產 Financial assets at amortised cost	—	51,943,733	—	51,943,733
其他資產 Other assets	1,528,317	—	—	1,528,317
<b>權益</b> <b>Equity</b>				
投資估值儲備 Investment revaluation reserve	57,958	—	10,274	68,232

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

## 財務報告 Financial Statements

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

## 2.2 採用新的及經修訂的《澳門財務報告準則》 (續)

### 可供出售類投資

此前分類為可供出售類權益類投資的現在分類為以公允價值計量且其變動計入其他綜合收益。

本集團將所有此前分類為可供出售類權益類投資的公允價值變動計入其他綜合收益，其中先前以成本扣除減值準備列示的非上市權益類投資賬面金額為10,176,000澳門元。該等投資並非以交易為目的而持有，並且預計不會在可預見的將來出售。於2022年1月1日，由可供出售類投資重新分類為以公允價值計量且其變動計入其他綜合收益的權益類工具，公允價值為10,176,000澳門元，公允價值變動計入其他綜合收益的金額為10,274,000澳門元。

此前分類為可供出售類債券投資的現在分類為以公允價值計量且其變動計入其他綜合收益。

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36,809,142,000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。

下表分析了過渡至《國際財務報告準則》第9號對儲備的影響(稅後淨額)。權益的其他組成部分不受影響。

## 2.2 APPLICATION OF NEW AND AMENDMENTS TO MACAU FINANCIAL REPORTING STANDARDS (continued)

### Available-for-sale investments

*From AFS equity investments to FVOCI*

The Group elected to present in other comprehensive income ("OCI") for the fair value changes of all its equity investments previously classified as available-for-sale, of which MOP10,176,000 related to unquoted equity investments previously measured at cost less impairment. These investments are not held for trading and not expected to be sold in the foreseeable future. At the date of initial application of IFRS 9, MOP10,176,000 were reclassified from available-for-sale investments to equity instruments at FVOCI. The fair value gains of MOP10,274,000 relating to those unquoted equity investments previously carried at cost less impairment were adjusted to equity instruments at FVOCI and investment revaluation reserve as at 1 January 2022.

*From AFS debt investments to FVOCI*

Debt securities with a fair value of MOP36,809,142,000 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.

The following table analyses the impact, net of tax, of transition to IFRS 9 on reserves. There is no impact on other components of equity.

	投資估值儲備 Investment revaluation reserve 千澳門元 MOP'000
採用IFRS 9的影響 Impact of adopting IFRS 9	
期末餘額(2021年12月31日) Closing balance (31 December 2021)	57,958
可供出售類投資重分類和重新計量至以公允價值計量且其變動計入其他綜合收益的金融資產 Reclassification and remeasurement of available-for-sale investments to financial assets at fair value through other comprehensive income	10,274
按IFRS 9確定的期初餘額(2022年1月1日) Opening balance under IFRS 9 (1 January 2022)	68,232

財務訊息披露(根據澳門財務報告準則) Financial Information Disclosure (in Accordance with MFRSs)  
財務報告 Financial Statements  
合併財務報告附註 Notes to the Consolidated Financial Statements

2.2 採用新的及經修訂的《澳門財務報告準則》  
(續)

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。本集團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

本集團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。本集團已追溯應用《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，本集團僅對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。

本集團確認了客戶合同產生的手續費及佣金收入。

關於本集團應用《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2.3(t)。

《國際財務報告準則》第15號對本集團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號對本集團的留存收益並無重大影響。

2.2 APPLICATION OF NEW AND AMENDMENTS TO  
MACAU FINANCIAL REPORTING STANDARDS  
(continued)

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 Group 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 Group has applied IFRS 15 for the first time in the current year. IFRS 15 superseded IAS 18 Revenue and the related interpretations. The Group 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 retained profits (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 Group 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 Group recognises fee and commission income which arises from contracts with customers.

Information about the Group's performance obligations and the accounting policies resulting from application of IFRS 15 are disclosed in note 2.3(t).

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

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

### 財務報告 Financial Statements

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

## 2.3 重大會計政策概要

### (a) 子公司

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

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

### (b) 非金融資產減值

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

## 2.3 SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

### (a) Subsidiaries

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

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

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

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

An impairment loss is recognised only if the carrying amount of an asset exceeds its recoverable amount. In assessing value in use, the estimated future cash flows are discounted to their present value using a pre-tax discount rate that reflects current market assessments of the time value of money and the risks specific to the asset. An impairment loss is charged to the 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.

財務訊息披露(根據澳門財報告準則) Financial Information Disclosure (in Accordance with MFRSs)  
財務報告 Financial Statements  
合併財務報告附註 Notes to the Consolidated Financial Statements

2.3 重大會計政策概要(續)

(c) 關聯方

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

關係密切的家庭成員是指在處理與實體交易時可影響該個人或受該個人影響的家庭成員。

2.3 SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

(c) Related parties

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

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



財務訊息披露(根據澳門財報告準則) Financial Information Disclosure (in Accordance with MFRSs)  
財務報告 Financial Statements  
合併財務報告附註 Notes to the Consolidated Financial Statements

2.3 重大會計政策概要(續)

(d) 物業、廠房及設備與折舊

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

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

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

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

如果組成某項物業、廠房及設備的主要部分有不同的使用年限，其成本以合理的基礎在不同組成部分中分攤，每一組成部分分別計提折舊。殘值、可使用年限及折舊方法將進行覆核，在適當的情況下作出調整。

當一項物業、廠房及設備被處置、或其繼續使用或處置預計不會對本行產生未來經濟利益，則對該物業、廠房及設備進行終止確認。資產處置或報廢產生的損益作為處置淨收入與相關資產賬面價值之差額，於損益表中確認。

2.3 SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

(d) Property, plant and equipment and depreciation

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

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

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

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

Where parts of an item of property, plant and equipment have different useful lives, the cost of that item is allocated on a reasonable basis among the parts and each part is depreciated separately. Residual values, useful lives and the depreciation method are reviewed, with the effect of any changes in estimate accounted for on a prospective basis.

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



財務訊息披露(根據澳門財報告準則) Financial Information Disclosure (in Accordance with MFRSs)  
財務報告 Financial Statements  
合併財務報告附註 Notes to the Consolidated Financial Statements

2.3 重大會計政策概要(續)

(e) 投資性房地產

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

土地及樓宇 50年

當某一投資性房地產被處置或進行終止確認，對於資產終止確認所產生的損益計入終止確認當期的損益表中。

(f) 租賃

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

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

2.3 SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

(e) Investment properties

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

Land and Buildings 50 years

Any gains or losses on the retirement or disposal of an investment property are recognised in the profit or loss in the period of the retirement or disposal.

(f) Leases

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

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

財務信息披露(根據澳門財報告準則) Financial Information Disclosure (in Accordance with MFRSs)  
財務報告 Financial Statements  
合併財務報告附註 Notes to the Consolidated Financial Statements

2.3 重大會計政策概要(續)

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

以攤餘成本計量的金融資產

分類為以攤餘成本計量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。

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支出。

2.3 SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

(g) 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 Group commits to purchase or sell the asset. Regular way purchases or sales are purchases or sales of financial assets that require delivery of assets within the period generally established by regulation or convention in the marketplace.

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.

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.

財務信息披露(根據澳門財報告準則) Financial Information Disclosure (in Accordance with MFRSs)  
財務報告 Financial Statements  
合併財務報告附註 Notes to the Consolidated Financial Statements

2.3 重大會計政策概要(續)

(g) 投資及其他金融資產(續)

(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)(續)

以公允價值計量且其變動計入其他綜合收益的金融資產

本集團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。

對於權益工具投資，本集團於初始確認之日，可不可撤銷地(按個別工具基準)指定為按公允價值計量且其變動計入其他綜合收益的金融資產。

權益工具投資初始按公允價值加交易成本計量，其後按公允價值計量，而公允價值變動所產生之收益及虧損則於其他綜合收益中確認，並於投資估值儲備中累計，但不會進行減值測試。在處置權益投資時，之前計入其他綜合收益的累計利得和損失將計入當期損益，而是轉至留存收益。

若按照《國際財務報告準則》第9號確定本集團有權收取股息，該等權益工具投資產生的股息則計入損益，除非股息明確代表收回部分投資成本。於損益確認的股息計入「其他營業收入」項目。

2.3 SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

(g) Investments and other financial assets (continued)

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

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 allowance 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.

At the date of initial recognition, the Group may make an irrevocable election (on an instrument-by-instrument basis) to designate investments in equity instruments as at FVOCI.

Investments in equity instruments at FVOCI are initially measured at fair value plus transaction costs. Subsequently, they are measured at fair value with gains and losses arising from changes in fair value recognised in OCI and accumulated in the investment revaluation reserve; and are not subject to impairment assessment. The cumulative gain or loss will not be reclassified to profit or loss on disposal of the equity investments, and will be transferred to retained profits.

Dividends on these investments in equity instruments are recognised in profit or loss when the Group's right to receive the dividends is established in accordance with IFRS 9, unless the dividends clearly represent a recovery of part of the cost of the investment. Dividends are included in the "other operating income" line item in profit or loss.

財務信息披露(根據澳門財報告準則) Financial Information Disclosure (in Accordance with MFRSs)  
財務報告 Financial Statements  
合併財務報告附註 Notes to the Consolidated Financial Statements

2.3 重大會計政策概要(續)

(g) 投資及其他金融資產(續)

(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)(續)

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全面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。倘可消除或大幅減少會計錯配，本集團可不可撤回地指定須按攤銷成本或按公允價值計量且其變動計入其他全面收益的金融資產按公允價值計量且其變動計入損益。

以公允價值計量且其變動計入損益的金融資產按公允價值於資產負債表列示，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2.3(t)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(即本集團承諾購買或出售該資產之日)確認。正常方式買賣指須於按照一般市場規定或慣例在期間內交付資產的金融資產買賣。

2.3 SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

(g) Investments and other financial assets (continued)

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

Financial assets at fair value through profit or loss

Financial assets at fair value through profit or loss include all financial assets that are neither financial assets at amortised cost nor financial assets at fair value through other comprehensive income.

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. The Group may irrevocably designated a financial asset that are required to be measured at the amortised cost or FVOCI as measured at FVTPL if doing so eliminates or significantly reduces an accounting mismatch.

Financial assets at fair value through profit or loss are carried in the consolidated statement of financial position at fair value with changes in fair value presented as other operating income in the consolidated statement of profit or loss. These net fair value changes include interest earned on these financial assets, which are recognised in accordance with the accounting policies set out in note 2.3(t).

(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 Group determines the classification of its financial assets at initial recognition. Financial assets are measured initially at fair value, which normally will be equal to the transaction price plus, in case of a financial asset not held at fair value through profit or loss, transaction costs that are directly attributable to the acquisition of the financial asset. Transaction costs on financial assets at fair value through profit or loss are expensed immediately.

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

財務信息披露(根據澳門財報告準則) Financial Information Disclosure (in Accordance with MFRSs)  
財務報告 Financial Statements  
合併財務報告附註 Notes to the Consolidated Financial Statements

2.3 重大會計政策概要(續)

(g) 投資及其他金融資產(續)

(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。

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資產負債表列示，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2.3(t)所載之會計政策確認。

本集團分類以公允價值計量且其變動計入損益的交易類金融資產的判斷標準是評估其持有目的是否為短期內出售。如在少數情況下，本集團因市場不活躍及管理層於可見未來之意向出現重大變動而無法出售該等金融資產，可選擇重新分類該等金融資產。以公允價值計量且其變動計入損益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。

2.3 SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

(g) Investments and other financial assets (continued)

(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.

Financial assets at fair value through profit or loss are carried in the balance sheet at fair value with changes in fair value presented as other operating income in the income statement. These net fair value changes do not include any dividends or interest earned on these financial assets, which are recognised in accordance with the accounting policies set out in note 2.3(t).

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

Loans and receivables

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



財務信息披露(根據澳門財報告準則) Financial Information Disclosure (in Accordance with MFRSs)  
財務報告 Financial Statements  
合併財務報告附註 Notes to the Consolidated Financial Statements

2.3 重大會計政策概要(續)

(g) 投資及其他金融資產(續)

(iii) 金融資產的分類(採用《國際財務報告準則》第9號之前)(續)

持有至到期日投資

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

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2.3(t)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。

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

2.3 SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

(g) Investments and other financial assets (continued)

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

Held-to-maturity investments

Non-derivative financial assets with fixed or determinable payments and fixed maturity are classified as held-to-maturity investments when the Group has the positive intention and ability to hold the financial assets to maturity. Held-to-maturity investments are subsequently measured at amortised cost using the effective interest rate method less any allowance for impairment. Amortised cost is calculated by taking into account any discount or premium on acquisition and includes fees or costs that are an integral part of the effective interest rate. The effective interest rate amortisation is included in interest income in the income statement. The loss arising from impairment is recognised in the profit and 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 nor designated at fair value through profit or loss. Debt securities in this category are those which are intended to be held for a period of time and which may be sold in response to needs for liquidity or in response to changes in market conditions.

After initial recognition, available-for-sale investments are subsequently measured at fair value, except for unquoted equity investments whose fair value cannot be reliably measured, with unrealized gains or losses recognised in the available-for-sale investment revaluation reserve until the investment is derecognised, at which time the cumulative gain or loss is recognised in the profit and 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 income statement. Interest and dividends earned whilst holding the available-for-sale investments are reported as interest income and dividend income, respectively and are recognised in the profit and loss in accordance with the accounting policies set out in note 2.3(t).

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

財務訊息披露(根據澳門財報告準則) Financial Information Disclosure (in Accordance with MFRSs)  
財務報告 Financial Statements  
合併財務報告附註 Notes to the Consolidated Financial Statements

2.3 重大會計政策概要(續)

(h) 終止確認金融資產

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

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

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

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

於終止確認以攤餘成本計量的金融資產時,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。

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分類至損益。

2.3 SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

(h) Derecognition of financial assets

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

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

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

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

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.

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.

財務信息披露(根據澳門財報告準則) Financial Information Disclosure (in Accordance with MFRSs)  
財務報告 Financial Statements  
合併財務報告附註 Notes to the Consolidated Financial Statements

2.3 重大會計政策概要(續)

(h) 終止確認金融資產(續)

採用《國際財務報告準則》第9號之後，於終止確認本集團在初始確認時選擇以公允價值計量且其變動計入其他綜合收益的權益工具投資時，之前於投資估值儲備中累計的利得或損失不重分類至損益，而是轉入留存收益。

*金融資產合同修改*

在某些情況下，本集團會修改或重新議定金融資產合同。

本集團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，本集團認為，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。

2.3 SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

(h) Derecognition of financial assets (continued)

On derecognition of an investment in equity instrument which the Group has elected on initial recognition to measure at FVOCI upon application of IFRS 9, the cumulative gain or loss previously accumulated in the investments revaluation reserve is not reclassified to profit or loss, but is transferred to retained profits.

*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 Group 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 Group 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.

財務信息披露(根據澳門財報告準則) Financial Information Disclosure (in Accordance with MFRSs)  
財務報告 Financial Statements  
合併財務報告附註 Notes to the Consolidated Financial Statements

2.3 重大會計政策概要(續)

(i) 金融資產減值

預期信用損失計量

本集團就以下金融工具採用預期信用損失(ECL)模型確認減值準備：

- 現金及銀行存款；
- 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；
- 以攤餘成本計量的金融資產(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。

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

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

違約風險暴露 x 違約概率 x 違約損失率

一般而言，預期信用損失為根據合約應付本集團的全部合約現金流量與本集團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。

2.3 SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

(i) Impairment of financial assets

Measurement of ECL

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

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

Equity instruments classified as available-for-sale investments (before application of IFRS 9) or financial assets at FVOCI (upon application of IFRS 9), derivative financial instruments and financial assets at fair value through profit or loss, are not subject to the ECL assessment.

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

Exposure at Default x Probability of Default x Loss Given Default

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

財務訊息披露(根據澳門財報告準則) Financial Information Disclosure (in Accordance with MFRSs)  
財務報告 Financial Statements  
合併財務報告附註 Notes to the Consolidated Financial Statements

2.3 重大會計政策概要(續)

(i) 金融資產減值(續)

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

階段 Stage	描述 Description	減值損失 Impairment Loss
1.	金融工具信用風險自初始確認後未顯著增加 Credit risk on the financial instrument has not increased significantly since initial recognition	12個月的預期信用損失 12-month ECL
2.	金融工具信用風險自初始確認後顯著增加 Credit risk on the financial instrument has increased significantly since initial recognition	整個存續期預期信用損失 Lifetime ECL
3.	發生信用減值的金融工具(貸款及墊款除外) Financial instruments (except for loans and advances) that are considered as credit-impaired	整個存續期預期信用損失 Lifetime ECL
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) Loans and advances that are considered as credit-impaired (before application of IFRS 9)	根據本集團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 Higher of amount calculated based on the Group's accounting policies or provision calculated in accordance with the notice No. 18/93-AMCM of 27 August 1993
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) Loans and advances that are considered as credit-impaired (upon application of IFRS 9)	整個存續期預期信用損失 Lifetime ECL

採用《國際財務報告準則》第9號之前，本集團按照(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。

2.3 SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

(i) Impairment of financial assets (continued)

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

	減值損失 Impairment Loss
1.	12-month ECL
2.	Lifetime ECL
3.	Lifetime ECL
3.	Higher of amount calculated based on the Group's accounting policies or provision calculated in accordance with the notice No. 18/93-AMCM of 27 August 1993
3.	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.



財務信息披露(根據澳門財報告準則) Financial Information Disclosure (in Accordance with MFRSs)  
財務報告 Financial Statements  
合併財務報告附註 Notes to the Consolidated Financial Statements

2.3 重大會計政策概要(續)

(i) 金融資產減值(續)

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

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。

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

在預期信用損失模型中使用折現因數(考慮實際利率)計算貨幣的時間價值。

本集團考慮合理及有證據支持的定量和定性資訊，包括不涉及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，本集團將報告日評估的金融工具違約風險與初始確認日評估的違約風險進行比較。本集團在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」)(信用卡逾期60天\*)；
- 貸款分類(貸款組合中特別關注類貸款)；或
- 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)。

\* 對於信用卡組合，比較本集團對其歷史命中率結果與市場慣例後，推翻了30天逾期導致信用風險增加的假設。

2.3 SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

(i) Impairment of financial assets (continued)

In both years, the Group complies with AMCM requirement to maintain regulatory reserve in excess of the Group'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 Group's accounting policy which is in accordance with IFRS 9, the Group transfers the additionally required amount from retained profits to other reserves.

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

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

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

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

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 Group compares the risk of default occurring on the financial instrument assessed at the reporting date with that assessed at the date of initial recognition. The Group considers the following criteria in assess the significant increase in credit risk.

- Notch difference analysis of internal or external rating change;
- Days past due ("DPD") of 30 days (60 DPD for credit card portfolio\*);
- Loan classification of Special Mention loan portfolio; or
- Stage consistency with other group entities for the borrower loan grading (for non-retail portfolio only).

\* For credit card portfolio, 30 days presumption for increase in credit risk was rebutted based on the Group's consideration on its historical hit rate results as compare with the market practice.

財務信息披露(根據澳門財報告準則) Financial Information Disclosure (in Accordance with MFRSs)  
財務報告 Financial Statements  
合併財務報告附註 Notes to the Consolidated Financial Statements

2.3 重大會計政策概要(續)

(i) 金融資產減值(續)

*信用風險的顯著增加(續)*

就貸款承諾和財務保函而言，本集團提供不可撤銷承諾的日期，即視為評估預期信用損失的初始確認日期。在評估自初始確認貸款承諾和財務保函後信貸風險是否有顯著增加時，本集團會考慮與貸款承諾和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。

為反映金融工具的信用風險自初始確認後的變化，本集團在每個資產負債表日重新計量預期信用損失，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。

2.3 SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

(i) Impairment of financial assets (continued)

*Significant increase in credit risk (continued)*

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

*Default*

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

- 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.

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 Group recognises an impairment loss or reversal for all financial instruments with a corresponding adjustment to their carrying amount through a loss allowance account, except for available-for-sale investments (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.

財務信息披露(根據澳門財報告準則) Financial Information Disclosure (in Accordance with MFRSs)  
財務報告 Financial Statements  
合併財務報告附註 Notes to the Consolidated Financial Statements

2.3 重大會計政策概要(續)

(i) 金融資產減值(續)

在綜合及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：從賬面總金額的扣除；
- 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。當本集團判斷借款人並無資產或收入來源可產生足夠的現金流量以償還應核銷的金額時，一般會如此處理。在考慮法律意見(如適當)後，已核銷金融資產仍可根據本集團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。

(j) 財務保函合約(採用《國際財務報告準則》第9號之後)

財務保函合約指因特定債務人到期不能按照債務工具條款償付債務時，要求發行方向蒙受損失的持有人賠付特定金額的合約。

財務保函合約於保函出具之日初始確認為以公允價值計量的金融負債，其後按照下列金額較高者為準：(i)按照《國際財務報告準則》第9號「財務工具」確定的損失撥備，(ii)初始確認的金額適當減去按直線法確認的保函存續期累計攤餘金額。

2.3 SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

(i) Impairment of financial assets (continued)

Presentation of allowance for ECL in the consolidated and the Bank's statements of financial position

Loss allowances for ECL is 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 Group determines that the borrower does not have assets or sources of income that could generate sufficient cash flows to repay the amounts subject to the write-off. Financial assets written off may still be subject to enforcement activities under the Group'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.

(j) 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.

財務信息披露(根據澳門財報告準則) Financial Information Disclosure (in Accordance with MFRSs)  
財務報告 Financial Statements  
合併財務報告附註 Notes to the Consolidated Financial Statements

2.3 重大會計政策概要(續)

(k) 金融負債

(i) 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餘成本計量之金融負債，視適用情況而定。本集團於初始確認時釐定金融負債之分類。

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

本集團金融負債包括銀行和客戶存款、其他金融負債、衍生金融工具、發行債務證券和存款證及以公允價值計量且其變動計入損益的金融負債。

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

指定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列賬，因公允價值變動產生的任何利得或損失計入損益。於損益中確認的利得或損失淨額包括任何利息支出。

2.3 SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

(k) 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, as appropriate. The Group determines the classification of its financial liabilities at initial recognition.

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

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

(ii) Subsequent measurement

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

Financial liabilities at fair value through profit or loss

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

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

Financial liabilities designated at FVTPL are stated at fair value, with any gains or losses arising on changes in fair value recognised in profit or loss. The net gain or loss recognised in profit or loss includes any interest paid.

財務信息披露(根據澳門財報告準則) Financial Information Disclosure (in Accordance with MFRSs)  
財務報告 Financial Statements  
合併財務報告附註 Notes to the Consolidated Financial Statements

2.3 重大會計政策概要(續)

(k) 金融負債(續)

(ii) 後續計量(續)

以攤餘成本計量的金融負債

本集團以攤餘成本計量的金融負債包括客戶及同業存款、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。

(l) 終止確認金融負債

當負債之責任被解除、取消或屆滿，則終止確認金融負債。

如現有金融負債被來自同一貸款人以具有不同條款的其他金融負債取代，或現有負債之條款被作出實質性的修訂，則該項交換或修訂被當作終止確認原負債及確認一項新負債處理，賬面金額之差額於損益中確認。

(m) 金融工具之公允價值

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

2.3 SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

(k) Financial liabilities (continued)

(ii) Subsequent measurement (continued)

Financial liabilities at amortised cost

The Group's financial liabilities at amortised cost include deposits from banks and 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.

(l) Derecognition of financial liabilities

A financial liability is derecognised when the obligations under the liability are 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.

(m) Fair value of financial instruments

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



財務信息披露(根據澳門財報告準則) Financial Information Disclosure (in Accordance with MFRSs)  
財務報告 Financial Statements  
合併財務報告附註 Notes to the Consolidated Financial Statements

2.3 重大會計政策概要(續)

(n) 衍生金融工具

*初始確認及後續計量*

本集團採用如貨幣掉期、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。除非該衍生工具符合套期會計(附註2.3(n))的條件，在這種情況下，任可由此產生的損益確認取決於被對沖項目的性質。

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

(o) 套期會計

本集團將某些衍生工具指定為合格的套期關係中的套期工具。在初始指定套期關係時，本集團正式記錄套期工具和被套期項目之間的關係，包括套期的風險管理目標和策略。此外，自訂立套期起，本集團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，本集團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，信用風險的影響不佔主導地位；

2.3 SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

(n) Derivative financial instruments

*Initial recognition and subsequent measurement*

The Group enters derivative financial instruments, such as currency swaps, forward currency contracts 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 2.3(n)), in which case recognition of any resultant gain or loss depends on the nature of the item being hedged.

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

(o) Hedge accounting

The Group designates certain derivatives as hedging instruments in qualifying hedging relationships. On initial designation of the hedge, the Group formally documents the relationship between the hedging 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 Group 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 Group 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

財務信息披露(根據澳門財報告準則) Financial Information Disclosure (in Accordance with MFRSs)  
財務報告 Financial Statements  
合併財務報告附註 Notes to the Consolidated Financial Statements

2.3 重大會計政策概要(續)

(o) 套期會計(續)

- 套期關係的套期比率應當等於本集團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，且將影響本分行的損益。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，本分行將終止使用現金流量套期會計。

公允價值套期

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

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

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

2.3 SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

(o) Hedge accounting (continued)

- the hedge ratio of the hedging relationship is the same as that resulting from the quantity of the hedged item that the Group 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.

Fair value hedges

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

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

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

財務訊息披露(根據澳門財報告準則) Financial Information Disclosure (in Accordance with MFRSs)  
財務報告 Financial Statements  
合併財務報告附註 Notes to the Consolidated Financial Statements

2.3 重大會計政策概要(續)

(p) 現金及現金等價物

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

(q) 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(其中貨幣的時間價值為重大時)。

(r) 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集團所不能完全控制的不確定未來事件是否發生來確認，或是由過往事件而引致的現有責任，但由於不大可能導致用作償還責任之經濟利益資源的流出或不能足夠可靠地計量責任金額，故未有被確認。

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。

(s) 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。

2.3 SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

(p) Cash and cash equivalents

For the purpose of the consolidated and the Bank's statements 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.

(q) 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).

(r) Contingent liability

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

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.

(s) Income tax

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

財務信息披露(根據澳門財報告準則) Financial Information Disclosure (in Accordance with MFRSs)  
財務報告 Financial Statements  
合併財務報告附註 Notes to the Consolidated Financial Statements

2.3 重大會計政策概要(續)

(s) 所得稅(續)

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

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

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；及
- 對於與於子公司的投資有關的應納稅暫時性差異而言，暫時性可以控制以及暫時性差異可能不會在可見將來撥回。

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

- 並非業務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；及
- 對於與於子公司之投資有關之可抵扣暫時性差異，僅於暫時性差異可能在可見將來撥回，以及暫時性差異用作抵扣應課稅收益的情況下，才確認遞延稅項資產。

2.3 SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

(s) Income tax (continued)

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

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

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

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

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

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

財務信息披露(根據澳門財報告準則) Financial Information Disclosure (in Accordance with MFRSs)  
財務報告 Financial Statements  
合併財務報告附註 Notes to the Consolidated Financial Statements

2.3 重大會計政策概要(續)

(s) 所得稅(續)

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

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

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

(t) 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)

本集團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

本集團完成履約義務時(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。

2.3 SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

(s) Income tax (continued)

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

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

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

(t) Revenue recognition

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

The Group 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

The Group 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.



財務信息披露(根據澳門財報告準則) Financial Information Disclosure (in Accordance with MFRSs)  
財務報告 Financial Statements  
合併財務報告附註 Notes to the Consolidated Financial Statements

2.3 重大會計政策概要(續)

(t) 收入的確認(續)

(i) 收入的確認(採用《國際財務報告準則》第15號之後)(續)

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：

- 客戶在本集團履約的同時取得並消耗通過本分行履約所提供的利益；
- 本集團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
- 本集團的履約並未創造一項可被本分行用於替代用途的資產，且本集團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率法予以確認。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。

2.3 SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

(t) Revenue recognition (continued)

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

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 Group's performance as the Group performs;
- the Group's performance creates or enhances an asset that the customer controls as the Group performs; or
- the Group's performance does not create an asset with an alternative use to the Group and the Group 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 Group 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.

財務信息披露(根據澳門財報告準則) Financial Information Disclosure (in Accordance with MFRSs)  
財務報告 Financial Statements  
合併財務報告附註 Notes to the Consolidated Financial Statements

2.3 重大會計政策概要(續)

(t) 收入的確認(續)

(iii) 利息收入和支出(續)

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眼面淨值。該計算考慮了該金融工具的所有合約條款(例如，預付款選項)，並且包括直接歸屬於該工具且是實際利率不可分割的一部分的任何費用或增量成本，但不包括未來信用損失。

如本集團修改其付款或收款估計數，則將調整金融資產或金融負債的眼面價值。調整後的眼面價值是根據原始實際利率計算的，眼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眼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

服務收入於本集團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；來自證券和保險代理服務費的手續費及佣金收入，在提供證券或保險經紀服務以及完成履約義務的時點確認；信用卡手續費在發卡或消費服務完成並履行履約義務時確認為收入。

2.3 SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

(t) Revenue recognition (continued)

(iii) Interest income and expense (continued)

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

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

(iv) Fee and commission income

Income from service is recognised when the Group 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 loans 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; fee and commission income from security and insurance agency services fees are recognised as revenue at a point in time when the securities or insurance brokerage services are rendered and the performance obligations are satisfied; credit card fees are recognised at a point in time when card issuance or consumption services completed and the performance obligations are satisfied.

財務訊息披露(根據澳門財報告準則) Financial Information Disclosure (in Accordance with MFRSs)  
財務報告 Financial Statements  
合併財務報告附註 Notes to the Consolidated Financial Statements

2.3 重大會計政策概要(續)

(t) 收入的確認(續)

(v) 股利收入

股利收入於本集團有權收取股息時確認。

(vi) 租金收入

租金收入於租期按時間比例確認。

(vii) 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。

(u) 員工福利

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

(v) 外幣

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

按歷史成本以外幣計量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。

2.3 SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

(t) Revenue recognition (continued)

(v) Dividend income

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

(vi) Rental income

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

(vii) Net trading income

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

(u) Employee benefits

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

(v) Foreign currencies

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

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

### 財務報告 Financial Statements

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

#### 2.3 重大會計政策概要(續)

##### (v) 外幣(續)

本集團一家海外子公司和一家海外代表處之功能貨幣並非澳門元。報告期末，有關公司之資產與負債，按報告期末之匯率折算為本行記賬本位幣，損益則按該年度之平均匯率折算為澳門元。

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

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

#### 3. 關鍵會計估計和判斷

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

##### 金融資產減值

計量以攤餘成本和以公允價值計量且其變動計入其他綜合收益的金融資產，以及貸款承諾和保函合同之預期信用損失準備，是一個需要使用複雜模型和對未來經濟條件和信用行為(客戶違約的可能性和由此產生的損失)作出重大假設的領域。關於預期信用損失之政策請參考附註2.3(i)，關於計量預期信用損失時使用的輸入值、假設和估計技術的解釋請參考附註4.3信用風險。

#### 4. 金融風險管理

該等金融工具相關風險為流動資金風險、信用風險、市場風險(外匯風險、利率風險及其他價格風險)。本集團管理層管理並監察該等風險，以確保及時並有效實施合宜措施。

#### 2.3 SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

##### (v) Foreign currencies (continued)

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

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

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

#### 3. CRITICAL ACCOUNTING ESTIMATES AND JUDGMENTS

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

##### Impairment of financial assets

The measurement of the ECL allowance for financial assets measured at amortised cost and FVOCI and with exposure arising from loan commitments and financial guarantee contracts is an area that requires the use of complex models and significant assumptions about future economic conditions and credit behavior (the likelihood of customers defaulting and the resulting losses). Refer to note 2.3(i) for ECL policy and note 4.3 credit risk for the explanation of the inputs, assumptions and estimation techniques used in measuring ECL.

#### 4. FINANCIAL RISK MANAGEMENT

The risks associated with the financial instruments include liquidity risk, credit risk, market risk (foreign currency risk, interest rate risk and other price risk). The management of the Group manages and monitors these exposures to ensure appropriate measures are implemented in a timely and effective manner.

財務訊息披露(根據澳門財報告準則) Financial Information Disclosure (in Accordance with MFRSs)  
財務報告 Financial Statements  
合併財務報告附註 Notes to the Consolidated Financial Statements

4. 金融風險管理(續)

4. FINANCIAL RISK MANAGEMENT (continued)

4.1 流動資金表

4.1 Liquidity tables

下表詳述了本集團資產和負債的剩餘合約到期日。

The following tables detail the Group's remaining contractual maturity for its assets and liabilities.

(等值百萬澳門元)

(Equivalent in MOP million)

集團

The Group

		2022年12月31日 31 December 2022								
		即期 Repayable on demand	少於1個月 Up to one month	1-3個月 1-3 months	3-12個月 3-12 months	1-5年 1-5 years	長於5年 Over 5 years	不定期/ 超期 Undated/ overdue > 1 month	總計 Total	
<b>資產</b>	<b>Assets</b>									
現金及銀行存款及存放貨幣當局款項	Cash and balances with banks and deposits with monetary authority	15,680	2,411	-	7,228	-	-	9,355	34,674	
拆放同業	Placements with other banks	-	22,494	39,721	37,472	2,216	112	-	102,015	
貸款及墊款	Loans and advances	1,381	8,408	8,019	24,109	79,779	88,994	2,433	213,123	
以公允價值計量且其變動計入損益的金融資產	Financial assets at fair value through profit or loss	325	-	-	-	-	-	-	325	
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 FVOCI	-	-	1,339	3,299	25,814	1,331	22	31,805	
以攤餘成本計量的金融資產	Financial assets at amortised cost	-	13,443	7,182	28,039	21,473	-	-	70,137	
衍生金融資產	Derivative financial assets	-	156	304	108	538	-	-	1,106	
投資性房地產	Investment properties	-	-	-	-	-	-	49	49	
物業、廠房及設備	Property, plant and equipment	-	-	-	-	-	-	281	281	
應收款項及其他資產	Receivables and other assets	5,468	136	332	712	527	8	-	7,183	
應收所得稅	Income tax receivable	-	-	-	-	-	-	52	52	
<b>總資產</b>	<b>Total assets</b>	<b>22,854</b>	<b>47,048</b>	<b>56,897</b>	<b>100,967</b>	<b>130,347</b>	<b>90,445</b>	<b>12,192</b>	<b>460,750</b>	
<b>負債</b>	<b>Liabilities</b>									
客戶存款	Deposits from customers	52,306	84,651	60,694	48,847	1,798	-	-	248,296	
同業存放	Deposits from banks	6,203	35,269	44,507	6,211	3,723	-	-	95,913	
衍生金融負債	Derivative financial liabilities	-	75	122	106	535	-	-	838	
發行債務證券	Debts issued	-	-	-	-	6,291	7,630	600	14,521	
發行存款證	Certificates of deposit issued	-	11,444	43,687	8,280	-	-	-	63,411	
以公允價值計量且其變動計入損益之金融負債	Financial liabilities at fair value through profit or loss	-	-	325	-	-	-	-	325	
其他負債	Other liabilities	4,092	815	738	440	161	5	167	6,418	
遞延所得稅負債	Deferred tax liabilities	-	-	-	-	-	-	2	2	
應繳所得稅	Income tax payable	-	-	-	-	-	-	354	354	
<b>總負債</b>	<b>Total liabilities</b>	<b>62,601</b>	<b>132,254</b>	<b>150,073</b>	<b>63,884</b>	<b>12,508</b>	<b>7,635</b>	<b>1,123</b>	<b>430,078</b>	
<b>流動性缺口淨值</b>	<b>Net liquidity gap</b>	<b>(39,747)</b>	<b>(85,206)</b>	<b>(93,176)</b>	<b>37,083</b>	<b>117,839</b>	<b>82,810</b>	<b>11,069</b>	<b>30,672</b>	



財務訊息披露(根據澳門財報告準則) Financial Information Disclosure (in Accordance with MFRSs)  
財務報告 Financial Statements  
合併財務報告附註 Notes to the Consolidated Financial Statements

4. 金融風險管理(續)

4.1 流動資金表(續)

(等值百萬澳門元)

集團(續)

4. FINANCIAL RISK MANAGEMENT (continued)

4.1 Liquidity tables (continued)

(Equivalent in MOP million)

The Group (continued)

2021年12月31日(未經審計)  
31 December 2021 (Unaudited)

		即期 Repayable on demand	少於1個月 Up to one month	1-3個月 1-3 months	3-12個月 3-12 months	1-5年 1-5 years	長於5年 Over 5 years	不定期/ 超期 > 1個月 Undated/ overdue > 1 month	總計 Total
<b>資產</b>	<b>Assets</b>								
現金及銀行存款及存放 貨幣當局款項	Cash and balances with banks and deposits with monetary authority	22,501	6,440	2,410	–	–	–	5,373	36,724
拆放同業	Placements with other banks	–	32,902	18,282	19,656	3,824	803	–	75,467
貸款及墊款	Loans and advances	2,341	5,248	11,017	24,205	88,088	98,304	1,470	230,673
以公允價值計量且其變 動計入損益的金融資 產	Financial assets at fair value through profit or loss	16	77	427	163	–	–	–	683
可供出售類投資	Available-for-sale investments	–	–	2,576	9,292	24,084	867	–	36,819
持有至到期日投資	Held-to-maturity investments	–	6,608	6,389	22,895	16,052	–	–	51,944
衍生金融資產	Derivative financial assets	–	17	67	62	206	–	–	352
投資性房地產	Investment property	–	–	–	–	–	–	50	50
物業、廠房及設備	Property, plant and equipment	–	–	–	–	–	–	268	268
應收款項及其他資產	Receivables and other assets	4,637	20	86	126	501	6	–	5,376
應收所得稅	Income tax receivable	–	–	–	–	–	–	41	41
<b>總資產</b>	<b>Total assets</b>	<b>29,495</b>	<b>51,312</b>	<b>41,254</b>	<b>76,399</b>	<b>132,755</b>	<b>99,980</b>	<b>7,202</b>	<b>438,397</b>
<b>負債</b>	<b>Liabilities</b>								
客戶存款	Deposits from customers	46,330	60,784	83,885	66,063	2,434	–	–	259,496
同業存放	Deposits from banks	2,984	41,137	11,370	12,198	3,821	–	–	71,510
衍生金融負債	Derivative financial liabilities	–	221	63	275	1	–	–	560
發行債務證券	Debts issued	–	–	–	–	3,981	7,631	600	12,212
發行存款證	Certificates of deposit issued	–	14,516	19,286	24,075	–	–	–	57,877
以公允價值計量且其變 動計入損益的金融負 債	Financial liabilities at fair value through profit or loss	–	77	443	162	–	–	–	682
其他負債	Other liabilities	4,479	284	215	356	219	–	127	5,680
遞延所得稅負債	Deferred tax liabilities	–	–	–	–	–	–	158	158
應繳所得稅	Income tax payable	–	–	–	–	–	–	329	329
<b>總負債</b>	<b>Total liabilities</b>	<b>53,793</b>	<b>117,019</b>	<b>115,262</b>	<b>103,129</b>	<b>10,456</b>	<b>7,631</b>	<b>1,214</b>	<b>408,504</b>
<b>流動性缺口淨值</b>	<b>Net liquidity gap</b>	<b>(24,298)</b>	<b>(65,707)</b>	<b>(74,008)</b>	<b>(26,730)</b>	<b>122,299</b>	<b>92,349</b>	<b>5,988</b>	<b>29,893</b>

財務訊息披露(根據澳門財報告準則) Financial Information Disclosure (in Accordance with MFRSs)  
財務報告 Financial Statements  
合併財務報告附註 Notes to the Consolidated Financial Statements

4. 金融風險管理(續)

4. FINANCIAL RISK MANAGEMENT (continued)

4.1 流動資金表(續)

4.1 Liquidity tables (continued)

(等值百萬澳門元)

(Equivalent in MOP million)

銀行

The Bank

2022年12月31日  
31 December 2022

		即期 Repayable on demand	少於1個月 Up to one month	1-3個月 1-3 months	3-12個月 3-12 months	1-5年 1-5 years	長於5年 Over 5 years	不定期/ 超期 > 1個月 Undated/ overdue > 1 month	總計 Total
<b>資產</b>	<b>Assets</b>								
現金及銀行存款及存放貨幣當局款項	Cash and balances with banks and deposits with monetary authority	15,533	2,411	-	7,228	-	-	9,355	34,527
拆放同業	Placements with other banks	-	22,494	39,721	37,472	2,216	112	-	102,015
貸款及墊款	Loans and advances	1,381	8,408	8,019	24,109	79,779	88,994	2,433	213,123
以公允價值計量且其變動計入損益的金融資產	Financial assets at fair value through profit or loss	325	-	-	-	-	-	-	325
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 FVOCI	-	-	1,339	3,299	25,724	1,331	21	31,714
以攤餘成本計量的金融資產	Financial assets at amortised cost	-	13,443	7,182	28,039	21,448	-	-	70,112
衍生金融資產	Derivative financial assets	-	156	304	108	538	-	-	1,106
子公司權益	Interests in subsidiaries	-	-	-	-	-	-	80	80
物業、廠房及設備	Property, plant and equipment	-	-	-	-	-	-	281	281
應收款項及其他資產	Receivables and other assets	5,506	136	332	712	527	8	-	7,221
應收所得稅	Income tax receivable	-	-	-	-	-	-	52	52
<b>總資產</b>	<b>Total assets</b>	<b>22,745</b>	<b>47,048</b>	<b>56,897</b>	<b>100,967</b>	<b>130,232</b>	<b>90,445</b>	<b>12,222</b>	<b>460,556</b>
<b>負債</b>	<b>Liabilities</b>								
客戶存款	Deposits from customers	52,471	84,659	60,706	48,854	1,798	-	-	248,488
同業存放	Deposits from banks	6,204	35,269	44,506	6,211	3,723	-	-	95,913
衍生金融負債	Derivative financial liabilities	-	75	122	106	535	-	-	838
發行債務證券	Debts issued	-	-	-	-	6,291	7,630	600	14,521
發行存款證	Certificates of deposit issued	-	11,444	43,687	8,280	-	-	-	63,411
以公允價值計量且其變動計入損益之金融負債	Financial liabilities at fair value through profit or loss	-	-	325	-	-	-	-	325
其他負債	Other liabilities	4,031	815	738	440	161	5	168	6,358
應繳稅款	Income tax payable	-	-	-	-	-	-	347	347
<b>總負債</b>	<b>Total liabilities</b>	<b>62,706</b>	<b>132,262</b>	<b>150,084</b>	<b>63,891</b>	<b>12,508</b>	<b>7,635</b>	<b>1,115</b>	<b>430,201</b>
<b>流動性缺口淨值</b>	<b>Net liquidity gap</b>	<b>(39,961)</b>	<b>(85,214)</b>	<b>(93,187)</b>	<b>37,076</b>	<b>117,724</b>	<b>82,810</b>	<b>11,107</b>	<b>30,355</b>

財務訊息披露(根據澳門財報告準則) Financial Information Disclosure (in Accordance with MFRSs)  
財務報告 Financial Statements  
合併財務報告附註 Notes to the Consolidated Financial Statements

4. 金融風險管理(續)

4.1 流動資金表(續)

(等值百萬澳門元)

銀行(續)

4. FINANCIAL RISK MANAGEMENT (continued)

4.1 Liquidity tables (continued)

(Equivalent in MOP million)

The Bank (continued)

2021年12月31日(未經審計)  
31 December 2021 (Unaudited)

資產	Assets	即期 Repayable on demand	少於1個月 Up to one month	1-3個月 1-3 months	3-12個月 3-12 months	1-5年 1-5 years	長於5年 Over 5 years	不定期/ 超期 > 1個月 Undated/ overdue > 1 month	總計 Total
現金及銀行存款及存放 貨幣當局款項	Cash and balances with banks and deposits with monetary authority	22,473	6,440	2,409	–	–	–	5,373	36,695
拆放同業	Placements with other banks	–	32,902	18,282	19,656	3,824	803	–	75,467
貸款及墊款	Loans and advances	2,341	5,248	11,017	24,205	88,088	98,304	1,470	230,673
以公允價值計量且其變 動計入損益的金融資 產	Financial assets at fair value through profit or loss	–	77	443	163	–	–	–	683
可供出售類投資	Available-for-sale investments	–	–	2,577	9,276	23,988	867	–	36,708
持有至到期日投資	Held-to-maturity investments	–	6,608	6,389	22,895	16,027	–	–	51,919
衍生金融資產	Derivative financial assets	–	17	67	62	206	–	–	352
子公司權益	Interests in subsidiaries	–	–	–	–	–	–	80	80
物業、廠房及設備	Property, plant and equipment	–	–	–	–	–	–	267	267
應收款項及其他資產	Receivables and other assets	4,675	19	86	126	501	6	–	5,413
應收所得稅	Income tax receivable	–	–	–	–	–	–	41	41
總資產	Total assets	29,489	51,311	41,270	76,383	132,634	99,980	7,231	438,298
負債	Liabilities								
客戶存款	Deposits from customers	46,403	60,784	83,935	66,166	2,470	–	–	259,758
同業存放	Deposits from banks	2,983	41,137	11,371	12,198	3,821	–	–	71,510
衍生金融負債	Derivative financial liabilities	–	220	64	275	1	–	–	560
發行債務證券	Debts issued	–	–	–	–	3,981	7,631	600	12,212
發行存款證	Certificates of deposit issued	–	14,516	19,285	24,076	–	–	–	57,877
以公允價值計量且其變 動計入損益的金融負 債	Financial liabilities at fair value through profit or loss	–	77	443	162	–	–	–	682
其他負債	Other liabilities	4,407	284	214	356	219	–	126	5,606
遞延所得稅負債	Deferred tax liabilities	–	–	–	–	–	–	156	156
應繳所得稅	Income tax payable	–	–	–	–	–	–	323	323
總負債	Total liabilities	53,793	117,018	115,312	103,233	10,492	7,631	1,205	408,684
流動性缺口淨值	Net liquidity gap	(24,304)	(65,707)	(74,042)	(26,850)	122,142	92,349	6,026	29,614

財務訊息披露(根據澳門財報告準則) Financial Information Disclosure (in Accordance with MFRSs)  
財務報告 Financial Statements  
合併財務報告附註 Notes to the Consolidated Financial Statements

4. 金融風險管理(續)

4.1 流動資金表(續)

本集團金融工具未經折現的合同現金流量按到期日分析如下。由於未經折現合同現金流包括本金和利息，因此下表中某些科目的金額不能直接與財務狀況表中的額對應。

(等值百萬澳門元)

集團

4. FINANCIAL RISK MANAGEMENT (continued)

4.1 Liquidity tables (continued)

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

(Equivalent in MOP million)

The Group

		2022年12月31日 31 December 2022					
		少於3個月 Less than 3 months	3-12個月 More than 3 months and up to 12 months	1-5年 More than 1 year and up to 5 years	長於5年 Over 5 years	不定期 Undated	總計 Total
客戶存款	Deposits from customers	198,571	49,706	1,798	–	–	250,075
同業存放	Deposits from banks	86,410	6,282	3,930	–	–	96,622
發行債務證券及發行 存款證	Debts and certificates of deposit issued	55,357	8,611	7,225	8,034	600	79,827
以公允價值計量且其 變動計入損益的金融 負債	Financial liabilities at fair value through profit or loss	325	–	–	–	–	325
其他負債	Other liabilities	1,770	440	77	5	–	2,292
總負債	Total liabilities	342,433	65,039	13,030	8,039	600	429,141
<b>衍生品現金流</b>		<b>Derivatives cash flows</b>					
衍生金融工具以淨額 結算：	Derivative financial instruments settled on net basis:						
– 總流入	– Total inflow	–	1	1	–	–	2
– 總流出	– Total outflow	–	–	–	–	–	–
衍生金融工具以總額 結算：	Derivative financial instruments settled on gross basis:						
– 總流入	– Total inflow	43,332	3,065	–	–	–	46,397
– 總流出	– Total outflow	45,012	3,131	–	–	–	48,143

財務訊息披露(根據澳門財報告準則) Financial Information Disclosure (in Accordance with MFRSs)  
財務報告 Financial Statements  
合併財務報告附註 Notes to the Consolidated Financial Statements

4. 金融風險管理(續)

4. FINANCIAL RISK MANAGEMENT (continued)

4.1 流動資金表(續)

4.1 Liquidity tables (continued)

(等值百萬澳門元)

(Equivalent in MOP million)

銀行

The Bank

		2022年12月31日 31 December 2022					
		少於3個月 Less than 3 months	3-12個月 More than 3 months and up to 12 months	1-5年 More than 1 year and up to 5 years	長於5年 Over 5 years	不定期 Undated	總計 Total
客戶存款	Deposits from customers	198,591	49,713	1,798	–	–	250,102
同業存放	Deposits from banks	86,410	6,282	3,930	–	–	96,622
發行債務證券及發行 存款證	Debts and certificates of deposit issued	55,357	8,611	7,225	8,034	600	79,827
以公允價值計量且其 變動計入損益的金融 負債	Financial liabilities at fair value through profit or loss	325	–	–	–	–	325
其他負債	Other liabilities	1,770	440	77	5	–	2,292
總負債	Total liabilities	342,453	65,046	13,030	8,039	600	429,168
衍生品現金流	Derivatives cash flows						
衍生金融工具以淨額 結算：	Derivative financial instruments settled on net basis:						
– 總流入	– Total inflow	–	1	1	–	–	2
– 總流出	– Total outflow	–	–	–	–	–	–
衍生金融工具以總額 結算：	Derivative financial instruments settled on gross basis:						
– 總流入	– Total inflow	43,332	3,065	–	–	–	46,397
– 總流出	– Total outflow	45,012	3,131	–	–	–	48,143



財務訊息披露(根據澳門財報告準則) Financial Information Disclosure (in Accordance with MFRSs)  
財務報告 Financial Statements  
合併財務報告附註 Notes to the Consolidated Financial Statements

4. 金融風險管理(續)

4.1 流動資金表(續)

(等值百萬澳門元)

集團

4. FINANCIAL RISK MANAGEMENT (continued)

4.1 Liquidity tables (continued)

(Equivalent in MOP million)

The Group

		2021年12月31日(未經審計) 31 December 2021 (unaudited)					
		少於3個月 Less than 3 months	3-12個月 More than 3 months and up to 12 months	1-5年 More than 1 year and up to 5 years	長於5年 Over 5 years	不定期 Undated	總計 Total
客戶存款	Deposits from customers	206,202	66,922	2,480	–	–	275,604
同業存放	Deposits from banks	55,529	12,264	3,866	–	–	71,659
發行債務證券及發行 存款證	Debts and certificates of deposit issued	33,886	24,332	4,922	8,035	600	71,775
總負債	Total liabilities	295,617	103,518	11,268	8,035	600	419,038
<b>衍生品現金流</b>		<b>Derivatives cash flows</b>					
衍生金融工具以淨額 結算：	Derivative financial instruments settled on net basis:						
– 總流入	– Total inflow	–	–	2	–	–	2
– 總流出	– Total outflow	–	–	1	–	–	1
衍生金融工具以總額 結算：	Derivative financial instruments settled on gross basis:						
– 總流入	– Total inflow	18,448	19,961	–	–	–	38,409
– 總流出	– Total outflow	18,449	20,274	–	–	–	38,723

財務訊息披露(根據澳門財報告準則) Financial Information Disclosure (in Accordance with MFRSs)  
財務報告 Financial Statements  
合併財務報告附註 Notes to the Consolidated Financial Statements

4. 金融風險管理(續)

4.1 流動資金表(續)

(等值百萬澳門元)

銀行

		2021年12月31日(未經審計) 31 December 2021 (unaudited)					
		少於3個月 Less than 3 months	3-12個月 More than 3 months and up to 12 months	1-5年 More than 1 year and up to 5 years	長於5年 Over 5 years	不定期 Undated	總計 Total
客戶存款	Deposits from customers	206,326	67,061	2,480	–	–	275,867
同業存放	Deposits from banks	55,529	12,264	3,866	–	–	71,659
發行債務證券及發行 存款證	Debts and certificates of deposit issued	33,886	24,332	4,922	8,035	600	71,775
總負債	Total liabilities	295,741	103,657	11,268	8,035	600	419,301
<b>衍生品現金流</b>		<b>Derivatives cash flows</b>					
衍生金融工具以淨額 結算：	Derivative financial instruments settled on net basis:						
– 總流入	– Total inflow	–	–	2	–	–	2
– 總流出	– Total outflow	–	–	1	–	–	1
衍生金融工具以總額 結算：	Derivative financial instruments settled on gross basis:						
– 總流入	– Total inflow	18,448	19,961	–	–	–	38,409
– 總流出	– Total outflow	18,449	20,274	–	–	–	38,723

於年末，本集團與本行的資產負債表外金融工具的合同金額列示如下。原則上，該金額的流出可能發生於上表中最早的時間段。

The below shows the contractual amounts of the Group's and Bank's off-balance sheet financial instruments as at year end. An outflow of this amount could in principle occur in the earliest time band in the above tables.

		2022 千澳門元 MOP'000	2021 千澳門元 MOP'000
保函	Guarantees	14,119,383	12,008,958
給客戶開立信用證而承擔的 承諾	Commitments under letters of credit on behalf of customers	779,398	469,348
未提款貸款承諾	Undrawn loan commitments	60,214,945	71,914,621
總計	Total	75,113,726	84,392,927

財務信息披露(根據澳門財報告準則) Financial Information Disclosure (in Accordance with MFRSs)  
財務報告 Financial Statements  
合併財務報告附註 Notes to the Consolidated Financial Statements

4. 金融風險管理(續)

4.2 公允價值及公允價值層級架構

(a) 公允價值

在活躍市場交易的金融工具的公允價值根據於資產負債表日取得的市場價格計算。

如果某項金融工具並非於活躍市場交易(例如場外交易衍生工具或非上市權益類投資)，其公允價值將採用估值技術確定。

估值技術包括淨現值、與存在市場可觀察價格的類似工具的比較以及其他估值模型。估值技術中使用的假設和輸入值包括無風險利率和基準利率、信用利差和其他用於估計貼現率的參數、債券和股票價格、外幣匯率、股票和股票指數價格以及預期價格波動性和相關性。估值技術的目標是為實現公允價值計量，以反映在報告日市場參與者之間有秩序的交易中出售資產所能收到的金融工具價格或轉移負債所要支付的價格。本集團使用受到廣泛認可的估值模型來確定普通金融工具的公允價值。市場數據輸入值在市場中是獨立且可觀察的，避免了操縱公允價值的問題。

本集團使用廣被認可之估值模型釐定普通金融工具之公允價值。市場數據輸入值為獨立及可在市場上觀察得出，避免任何對公允價值之操控。可觀察價格或模型的輸入值，通常可從市場上的上市債券及衍生工具獲取。獲取可觀察市場價格及模型的輸入值，可以減省管理層需時判斷及估計，也可減少有關釐定公允價值的不確定因素。能否取得可觀察市場價格及輸入值，視乎產品及市場性質，並會因金融市場的個別事件和一般情況而有不同變化。

4. FINANCIAL RISK MANAGEMENT (continued)

4.2 Fair value and fair value hierarchy

(a) Fair value

The fair value of financial instruments traded in active markets is based on market prices quoted at the end of the reporting period.

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

Valuation techniques include net present value, comparison to similar instruments for which market observable prices exist and other valuation models. Assumptions and inputs used in valuation techniques include risk-free and benchmark interest rates, credit spreads and other parameters used in estimating discount rates, bond and equity prices, foreign currency exchange rates, equity and equity index prices and expected price volatilities and correlations. The objective of valuation techniques is to arrive at a fair value measurement that reflects the price of the financial instrument that would be received to sell the asset or paid to transfer the liability in an orderly transaction between market participants at the reporting date.

The Group uses widely recognised valuation models for determining the fair value of the common financial instruments. The market data inputs are independent and observable in the market which avoids any manipulation of the fair values. Observable prices or model inputs are usually available in the market for listed debt securities and derivatives. The availability of observable market prices and model inputs reduces the need for management judgement and estimation and also reduces the uncertainty associated with determining fair values. The availability of observable market prices and inputs varies depending on the products and markets and is prone to changes based on specific events and general conditions in the financial markets.

財務信息披露(根據澳門財報告準則) Financial Information Disclosure (in Accordance with MFRSs)  
財務報告 Financial Statements  
合併財務報告附註 Notes to the Consolidated Financial Statements

4. 金融風險管理(續)

4.2 公允價值及公允價值層級架構(續)

(a) 公允價值(續)

至於較複雜的金融工具，本集團會使用一些通常由獲認可的估值方法形成之估值模型。部分甚或所有須予輸入模型中的重要輸入值或未能從市場中觀察得出，而必須從市場價格或利率計算、或基於假設而估計而得出。該等須利用重要而不可觀察之輸入值的估值模型，需要管理層投入較多時間於判斷及估計，始能釐定金融工具的公允價值；而揀選適當的估值模型、確定恰當的折現率，以及挑選可比較實體等，一般皆需要管理層的判斷和估計。

(b) 公允價值層級

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

- 第一層估值：釐定公允價值只採用第一層參數，即於計量日相同資產或負債在活躍市場未經調整的公開報價。
- 第二層估值：釐定公允價值採用第二層參數，即可觀察到的輸入值不滿足第一層的條件，並且未基於對估值有影響的、市場信息中無法獲得的非可觀察參數。
- 第三層估值：釐定公允價值基於對估值有影響的非可觀察參數。此類估值包括估值方法涵蓋不可觀察的輸入值、對工具估值具有重大影響的不可觀察輸入值的所有工具，以及根據為了反映各種工具差額需要進行重大不可觀察調整或假設的相似工具的上市價格進行估值的工具。

4. FINANCIAL RISK MANAGEMENT (continued)

4.2 Fair value and fair value hierarchy (continued)

(a) Fair value (continued)

For more complex instruments, the Group uses valuation models, which usually are developed from recognised valuation methodologies. Some or all of the significant inputs into these models may not be observable in the market, and are derived from market prices or rates or are estimated based on assumptions. Valuation models that employ significant unobservable inputs require a higher degree of management judgement and estimation in determination of fair value. Management judgement and estimation are usually required for selection of the appropriate valuation model to be used, determination of appropriate discount rates, and selection of comparable entities, etc.

(b) Fair value hierarchy

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

- Level 1 valuations: Fair value measured using only level 1 inputs i.e. unadjusted quoted prices in active markets for identical assets or liabilities at the measurement date.
- Level 2 valuations: Fair value measured using level 2 inputs i.e. observable inputs which fail to meet level 1, and not using significant unobservable inputs. Unobservable inputs are inputs for which market data are not available.
- Level 3 valuations: Fair value measured using significant unobservable inputs. This category includes all instruments for which the valuation technique includes inputs that are not observable and the unobservable inputs have a significant effect on the instrument's valuation. This category includes instruments that are valued based on quoted prices for similar instruments for which significant unobservable adjustments or assumptions are required to reflect differences between the instruments.

財務訊息披露(根據澳門財報告準則) Financial Information Disclosure (in Accordance with MFRSs)  
財務報告 Financial Statements  
合併財務報告附註 Notes to the Consolidated Financial Statements

4. 金融風險管理(續)

4. FINANCIAL RISK MANAGEMENT (continued)

4.2 公允價值及公允價值層級架構(續)

4.2 Fair value and fair value hierarchy (continued)

(b) 公允價值層級(續)

(b) Fair value hierarchy (continued)

集團

The Group

		2022年12月31日 31 December 2022			總計 Total 千澳門元 MOP'000
		第一層 level 1 千澳門元 MOP'000	第二層 level 2 千澳門元 MOP'000	第三層 level 3 千澳門元 MOP'000	
<b>金融資產</b>	<b>Financial assets</b>				
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 FVOCI:				
- 債券	- Debt securities	19,663,671	12,119,658	-	31,783,329
- 權益類證券	- Equity securities	-	-	21,291	21,291
衍生金融資產	Derivative financial assets	-	1,106,108	-	1,106,108
以公允價值計量且其變動計入 損益的金融資產	Financial assets at fair value through profit or loss	-	325,394	-	325,394
		19,663,671	13,551,160	21,291	33,236,122
<b>金融負債</b>	<b>Financial liabilities</b>				
衍生金融負債	Derivative financial liabilities	-	(837,580)	-	(837,580)
以公允價值計量且其變動計入 損益的金融負債	Financial liabilities at fair value through profit or loss	-	(325,250)	-	(325,250)
		-	(1,162,830)	-	(1,162,830)

銀行

The Bank

		2022年12月31日 31 December 2022			總計 Total 千澳門元 MOP'000
		第一層 level 1 千澳門元 MOP'000	第二層 level 2 千澳門元 MOP'000	第三層 level 3 千澳門元 MOP'000	
<b>金融資產</b>	<b>Financial assets</b>				
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 FVOCI:				
- 債券	- Debt securities	19,610,779	12,082,214	-	31,692,993
- 權益類證券	- Equity securities	-	-	21,291	21,291
衍生金融資產	Derivative financial assets	-	1,106,108	-	1,106,108
以公允價值計量且其變動計入 損益的金融資產	Financial assets at fair value through profit or loss	-	325,394	-	325,394
		19,610,779	13,513,716	21,291	33,145,786
<b>金融負債</b>	<b>Financial liabilities</b>				
衍生金融負債	Derivative financial liabilities	-	(837,580)	-	(837,580)
以公允價值計量且其變動計入 損益的金融負債	Financial liabilities at fair value through profit or loss	-	(325,250)	-	(325,250)
		-	(1,162,830)	-	(1,162,830)



財務訊息披露(根據澳門財報告準則) Financial Information Disclosure (in Accordance with MFRSs)  
財務報告 Financial Statements  
合併財務報告附註 Notes to the Consolidated Financial Statements

4. 金融風險管理(續)

4.2 公允價值及公允價值層級架構(續)

(b) 公允價值層級(續)

集團

		2021年12月31日(未經審計) 31 December 2021 (unaudited)			總計 Total
		第一層 level 1	第二層 level 2	第三層 level 3	
		千澳門元 MOP'000	千澳門元 MOP'000	千澳門元 MOP'000	千澳門元 MOP'000
<b>金融資產</b>	<b>Financial assets</b>				
可供出售類金融資產：	Financial assets at AFS:				
- 債券	- Debt securities	17,712,456	19,096,686	-	36,809,142
衍生金融資產	Derivative financial assets	-	352,035	-	352,035
以公允價值計量且其變動計入 損益的金融資產	Financial assets at fair value through profit or loss	-	682,622	-	682,622
		17,712,456	20,131,343	-	37,843,799
<b>金融負債</b>	<b>Financial liabilities</b>				
衍生金融負債	Derivative financial liabilities	-	(560,280)	-	(560,280)
以公允價值計量且其變動計入 損益的金融負債	Financial liabilities at fair value through profit or loss	-	(682,396)	-	(682,396)
		-	(1,242,676)	-	(1,242,676)

銀行

		2021年12月31日(未經審計) 31 December 2021 (unaudited)			總計 Total
		第一層 level 1	第二層 level 2	第三層 level 3	
		千澳門元 MOP'000	千澳門元 MOP'000	千澳門元 MOP'000	千澳門元 MOP'000
<b>金融資產</b>	<b>Financial assets</b>				
可供出售類金融資產：	Financial assets at AFS:				
- 債券	- Debt securities	17,687,917	19,009,630	-	36,697,547
衍生金融資產	Derivative financial assets	-	352,035	-	352,035
以公允價值計量且其變動計入 損益的金融資產	Financial assets at fair value through profit or loss	-	682,622	-	682,622
		17,687,917	20,044,287	-	37,732,204
<b>金融負債</b>	<b>Financial liabilities</b>				
衍生金融負債	Derivative financial liabilities	-	(560,280)	-	(560,280)
以公允價值計量且其變動計入 損益的金融負債	Financial liabilities at fair value through profit or loss	-	(682,396)	-	(682,396)
		-	(1,242,676)	-	(1,242,676)

財務訊息披露(根據澳門財報告準則) Financial Information Disclosure (in Accordance with MFRSs)  
財務報告 Financial Statements  
合併財務報告附註 Notes to the Consolidated Financial Statements

4. 金融風險管理(續)

4. FINANCIAL RISK MANAGEMENT (continued)

4.2 公允價值及公允價值層級架構(續)

4.2 Fair value and fair value hierarchy (continued)

(b) 公允價值層級(續)

(b) Fair value hierarchy (continued)

第一層、第二層與第三層之間互相轉移

Transfers between level 1, 2 and 3

下表顯示按公允價值列賬的金融資產和負債在公允價值層級架構第一、二、三層之間轉移。

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

集團

The Group

		從第二層轉入第一層		從第一層轉入第二層		從第一層轉入第三層	
		Transfers from level 2 to level 1		Transfers from level 1 to level 2		Transfers from level 1 to level 3	
		2022	2021	2022	2021	2022	2021
		千澳門元 MOP'000	千澳門元 MOP'000	千澳門元 MOP'000	千澳門元 MOP'000	千澳門元 MOP'000	千澳門元 MOP'000
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						
債券	Debt securities	3,277,136	-	3,718,930	-	-	-
可供出售類投資	Available-for-sale investments						
債券	Debt securities	-	5,471,888	-	7,851,090	-	-

銀行

The Bank

		從第二層轉入第一層		從第一層轉入第二層		從第一層轉入第三層	
		Transfers from level 2 to level 1		Transfers from level 1 to level 2		Transfers from level 1 to level 3	
		2022	2021	2022	2021	2022	2021
		千澳門元 MOP'000	千澳門元 MOP'000	千澳門元 MOP'000	千澳門元 MOP'000	千澳門元 MOP'000	千澳門元 MOP'000
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						
債券	Debt securities	3,241,719	-	3,718,930	-	-	-
可供出售類投資	Available-for-sale investments						
債券	Debt securities	-	5,455,483	-	7,851,090	-	-

公允價值層級架構第一、二層之間出現轉移是因為債券交易的相關活躍市場出現或消失。

The transfers between levels 1 and 2 of the fair value hierarchy was due to the emergence or disappearance of an active market for the trading of the debt securities.

本年度，第三層金融資產概無發生轉入或轉出(2021年：無)。

No financial assets were transferred into or out of level 3 during the year (2021: Nil).

財務訊息披露(根據澳門財報告準則) Financial Information Disclosure (in Accordance with MFRSs)  
財務報告 Financial Statements  
合併財務報告附註 Notes to the Consolidated Financial Statements

4. 金融風險管理(續)

4.2 公允價值及公允價值層級架構(續)

(b) 公允價值層級(續)

按公允價值計量的第三層金融工具之變動

下表顯示按公允價值列賬的第三層金融資產之年初餘額與年終餘額之對賬：

	2022年1月1日 (按IFRS 9重述) 1 January 2022 (as restated under IFRS 9) 千澳門元 MOP'000	權益內列賬之 未實現收益 Unrealised gain recorded in equity 千澳門元 MOP'000	2022年 12月31日 31 December 2022 千澳門元 MOP'000
以公允價值計量且其變動計入 Financial assets at FVOCI:			
其他綜合收益的金融資產：			
- 權益類證券 - Equity securities	10,176	11,115	21,291

有關第三層估值的重要非可觀察參數資料列示如下：

Information about significant unobservable inputs in level 3 valuations are as follows:

資產類型 Type of assets	估值技術 Valuation technique	重要非觀察輸入值 Significant unobservable input	2022年幅度 Range 2022
非上市以公允價值計量且其變動計入其他綜合收益的權益工具 Unquoted equity instruments at FVOCI	市場比較法 Market-comparable approach	市淨倍數 Price-to-Book multiples	0.7倍-15.8倍 0.7x-15.8x
	資產淨值 Net asset value	資產淨值 Net asset value	不適用 N/A

非上市股權的公允價值使用市場比較法估計，倘若無恰當比較資料，則採用資產淨值估計。公允價值與資產淨值以及市淨倍數成正相關。倘相關權益類投資的資產淨值增加／減少5%，本集團的其他綜合收益將增加／減少51,600澳門元；本集團認為相關權益類投資的市淨倍數變動對其他綜合收益的影響並不重大。

The fair values of unlisted equity shares are estimated using the market-comparable approach, or net asset value if appropriate comparables are not available. The fair value is positively correlated to the net asset values and the price-to-book multiples. Had the net asset value of the underlying equity investments increased/decreased by 5%, the Group's other comprehensive income would have increased/decreased by MOP51,600; The Group considers the impact of changes to the price-to-book multiples of the underlying equity investments on its other comprehensive income is immaterial.

財務訊息披露(根據澳門財報告準則) Financial Information Disclosure (in Accordance with MFRSs)  
財務報告 Financial Statements  
合併財務報告附註 Notes to the Consolidated Financial Statements

4. 金融風險管理(續)

4.2 公允價值及公允價值層級架構(續)

(c) 不使用公允價值計量的金融工具

金融資產和負債的公允價值估計如下：

- (i) 除下列金融工具外，本集團及本行以成本或攤餘成本入賬之金融工具賬面金額，與其於2022年12月31日及2021年12月31日之公允價值相若。這些金融工具位於公允價值層級架構第二層，其賬面金額與公允價值披露如下：

集團

		2022年12月31日 31 December 2022	
		賬面金額 Carrying amounts 千澳門元 MOP'000	公允價值 Fair value 千澳門元 MOP'000
以攤餘成本計量的金融資產	Financial assets at amortised cost	70,136,576	68,811,685
發行債券	Debts issued	(14,520,898)	(13,992,727)

銀行

		2022年12月31日 31 December 2022	
		賬面金額 Carrying amounts 千澳門元 MOP'000	公允價值 Fair value 千澳門元 MOP'000
以攤餘成本計量的金融資產	Financial assets at amortised cost	70,112,246	68,788,417
發行債券	Debts issued	(14,520,898)	(13,992,727)

4. FINANCIAL RISK MANAGEMENT (continued)

4.2 Fair value and fair value hierarchy (continued)

(c) Financial instruments not measured at fair value

The fair value of financial assets and liabilities are estimated as follows:

- (i) The carrying amounts of the Group's and the Bank's financial instruments carried at cost or amortised cost are not materially different from their fair values as at 31 December 2022 and 31 December 2021 except for the following financial instruments, for which the fair value hierarchy are level 2 and their carrying amounts and fair value are disclosed below:

The Group

The Bank

財務訊息披露(根據澳門財報告準則) Financial Information Disclosure (in Accordance with MFRSs)  
財務報告 Financial Statements  
合併財務報告附註 Notes to the Consolidated Financial Statements

4. 金融風險管理(續)

4.2 公允價值及公允價值層級架構(續)

(c) 不使用公允價值計量的金融工具(續)

集團

		2021年12月31日 31 December 2021	
		賬面金額 Carrying amounts 千澳門元 MOP'000	公允價值 Fair value 千澳門元 MOP'000
持有至到期日投資	Held-to-maturity investments	51,943,733	51,748,358
發行債券	Debts issued	(12,212,414)	(12,491,297)

銀行

		2021年12月31日 31 December 2021	
		賬面金額 Carrying amounts 千澳門元 MOP'000	公允價值 Fair value 千澳門元 MOP'000
持有至到期日投資	Held-to-maturity investments	51,919,227	51,723,487
發行債券	Debts issued	(12,212,414)	(12,491,297)

(ii) 同業存款、拆放同業及存放貨幣當局存款

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

(iii) 貸款及墊款

貸款及墊款以扣除減值準備後列示。除少部分貸款及墊款以外，其餘所有項目皆為浮動利率貸款。本集團根據市場利率變動情況評估貸款及墊款之公允價值。本集團認為其公允價值總額與賬面總額不存有重大差異。

4. FINANCIAL RISK MANAGEMENT (continued)

4.2 Fair value and fair value hierarchy (continued)

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

The Group

		2021年12月31日 31 December 2021	
		賬面金額 Carrying amounts 千澳門元 MOP'000	公允價值 Fair value 千澳門元 MOP'000
持有至到期日投資	Held-to-maturity investments	51,943,733	51,748,358
發行債券	Debts issued	(12,212,414)	(12,491,297)

The Bank

		2021年12月31日 31 December 2021	
		賬面金額 Carrying amounts 千澳門元 MOP'000	公允價值 Fair value 千澳門元 MOP'000
持有至到期日投資	Held-to-maturity investments	51,919,227	51,723,487
發行債券	Debts issued	(12,212,414)	(12,491,297)

(ii) Balances and placements with banks and monetary authority

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

(iii) Loans and advances

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



財務訊息披露(根據澳門財報告準則) Financial Information Disclosure (in Accordance with MFRSs)  
財務報告 Financial Statements  
合併財務報告附註 Notes to the Consolidated Financial Statements

4. 金融風險管理(續)

4.2 公允價值及公允價值層級架構(續)

(c) 不使用公允價值計量的金融工具(續)

- (iv) 沒有活躍市場報價的可供出售類權益投資(採用《國際財務報告準則》第9號之前)

沒有活躍市場報價的可供出售類權益工具以成本扣除減值準備列示。

- (v) 客戶及同業存款

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

- (vi) 發行存款證

存款證的公允價值採用現金流折現模型估值，其折現利率選用相同信用風險和期限的新負債利率。本集團評估已發行存款證之公允價值時已考慮相關之收益率曲線，並注意到公允價值總額與賬面值總額並無重大差異。

- (vii) 應收款項及其他資產及其他負債

其他資產及其他負債以攤餘成本計量，其預估公允價值與其賬面價值相若。

4. FINANCIAL RISK MANAGEMENT (continued)

4.2 Fair value and fair value hierarchy (continued)

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

- (iv) Unquoted available-for-sale equity investments (before application of IFRS 9)

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

- (v) Deposits from banks and customers

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

- (vi) Certificates of deposit issued

The estimated fair value of fixed interest-bearing certificates of deposit is based on discounted cash flows using the interest rates for new debts with similar credit risk and remaining maturity. The Group has assessed the fair value of certificates of deposit issued after taking into account the relevant yield curve and noted that their fair values is not materially different to their carrying values.

- (vii) Receivables and other assets and other liabilities

The other assets and other liabilities are measured at amortised cost and the estimated fair value are approximately equal to their carrying value.

財務訊息披露(根據澳門財報告準則) Financial Information Disclosure (in Accordance with MFRSs)  
財務報告 Financial Statements  
合併財務報告附註 Notes to the Consolidated Financial Statements

4. 金融風險管理(續)

4.3 信用風險

(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。操作失誤導致本集團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。本集團面臨的信用風險，主要源於本集團的貸款、存拆放款項和金融投資。本集團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，本集團對客戶提供擔保，因此可能要求集團代替客戶付款，該款項將根據協議的條款向客戶收回。因此本集團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

本集團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2.3(i)金融資產的減值。

此外，本集團參考AMCM指引採用貸款分級標準將信用資產分為如下五類：

4. FINANCIAL RISK MANAGEMENT (continued)

4.3 Credit risk

(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 Group may also give rise to credit risk. The Group's credit risk is mainly attributable to its loans, due from banks and other financial institutions and financial investments. The Group 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 consolidated statement of financial position. In addition, the Group 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 Group 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 Group classifies financial instruments into three stages and makes provisions for expected credit loss 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 2.3(i) Impairment of financial assets for the definition of the three stages.

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

財務信息披露(根據澳門財報告準則) Financial Information Disclosure (in Accordance with MFRSs)  
財務報告 Financial Statements  
合併財務報告附註 Notes to the Consolidated Financial Statements

4. 金融風險管理(續)

4.3 信用風險(續)

(b) 信用風險的評價方法(續)

貸款分類

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

(c) 信用風險的顯著增加

本集團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。本集團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。本集團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財務狀況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。本集團通過金融工具的違約概率是否大幅上升、超期是否超過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。

4. FINANCIAL RISK MANAGEMENT (continued)

4.3 Credit risk (continued)

(b) Credit risk assessment method (continued)

Loan classification

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

(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 Group. The Group 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 Group 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 Group 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.

財務信息披露(根據澳門財報告準則) Financial Information Disclosure (in Accordance with MFRSs)  
財務報告 Financial Statements  
合併財務報告附註 Notes to the Consolidated Financial Statements

4. 金融風險管理(續)

4.3 信用風險(續)

(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，本集團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。本集團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時可能虧損的程度。本集團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估計違約虧損參數。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。

違約風險敞口指當發生違約事件時之預期風險。本集團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。

本集團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。

4. FINANCIAL RISK MANAGEMENT (continued)

4.3 Credit risk (continued)

(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 Group'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 Group 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.

EAD represents the expected exposure in the event of a default. The Group 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 Group.

財務信息披露(根據澳門財報告準則) Financial Information Disclosure (in Accordance with MFRSs)  
財務報告 Financial Statements  
合併財務報告附註 Notes to the Consolidated Financial Statements

4. 金融風險管理(續)

4.3 信用風險(續)

(d) 參數、假設及估計技術(續)

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，本集團將加入管理層疊加調整以應對模型有效性不足的可能。

(e) 預期信用損失中包含的前瞻性信息

本集團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。

本集團制定三種經濟情況：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%）。

4. FINANCIAL RISK MANAGEMENT (continued)

4.3 Credit risk (continued)

(d) Parameters, assumptions and estimation techniques (continued)

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 Group incorporates management overlay to address model ineffectiveness prospectively when necessary.

(e) Forward-looking information contained in ECL

The Group 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 Group 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.



財務信息披露(根據澳門財報告準則) Financial Information Disclosure (in Accordance with MFRSs)  
財務報告 Financial Statements  
合併財務報告附註 Notes to the Consolidated Financial Statements

4. 金融風險管理(續)

4.3 信用風險(續)

(e) 預期信用損失中包含的前瞻性信息(續)

本集團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。本集團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。本集團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。

本集團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，本集團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%。

然而，就包括貸款及未提款承諾部分的信用卡信用額而言，倘本集團要求還款及取消未提款承諾的合約能力沒有限制本集團於合約通知期的信用損失風險，本集團計量預期信用損失時將計量較最長合約期間更長的期間。該等信用額並無固定年期或還款結構，其以集體基準管理。本集團可以即時取消彼等，惟此合約權利不在正常的日常管理中執行，僅當本集團於融資層面發覺信用風險增加時執行。估計此較長期間時考慮本集團預期將採取及有助減輕預期信用損失的信用風險管理行動。該等行動包括削減限額、取消融資及／或將未償付結餘轉為有固定還款期的貸款。

4. FINANCIAL RISK MANAGEMENT (continued)

4.3 Credit risk (continued)

(e) Forward-looking information contained in ECL (continued)

The Group 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 Group that provide the best estimate view of the economy over the next year.

When calculating the weighted average ECL provision, the Group 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 Group 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.

However, for credit card facilities that include both a loan and an undrawn commitment component, the Group measures ECL over a period longer than the maximum contractual period if the Group's contractual ability to demand repayment and cancel the undrawn commitment does not limit the Group's exposure to credit losses to the contractual notice period. These facilities do not have a fixed term or repayment structure and are managed on a collective basis. The Group can cancel them with immediate effect but this contractual right is not enforced in the normal day-to-day management, but only when the Group becomes aware of an increase in credit risk at the facility level. This longer period is estimated taking into account the credit risk management actions that the Group expects to take, and that serve to mitigate ECL. These include a reduction in limits, cancellation of the facility and/or turning the outstanding balance into a loan with fixed repayment terms.

財務訊息披露(根據澳門財報告準則) Financial Information Disclosure (in Accordance with MFRSs)  
財務報告 Financial Statements  
合併財務報告附註 Notes to the Consolidated Financial Statements

4. 金融風險管理(續)

4.3 信用風險(續)

(f) 最大信用風險敞口

於財務狀況表日，組成部分的最大信用風險敞口詳情如下(包括衍生工具)。最大風險敞口是基於未考慮抵銷和損失準備影響的賬面金額。

最大風險敞口	Maximum exposure	集團 The Group		銀行 The Bank	
		2022 千澳門元 MOP'000	2021 千澳門元 MOP'000	2022 千澳門元 MOP'000	2021 千澳門元 MOP'000
存放同業結餘	Balances with other banks	23,708,359	28,404,825	23,561,017	28,375,405
存放貨幣當局款項	Deposits with monetary authority	9,355,240	5,373,369	9,355,240	5,373,369
拆放同業	Placements with other banks	102,014,992	75,467,442	102,014,992	75,467,442
貸款及墊款	Loans and advances	213,122,669	230,672,782	213,122,669	230,672,782
以公允價值計量且其變動計入損益的金融資產	Financial assets at fair value through profit or loss	325,394	682,622	325,394	682,622
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	31,804,620	–	31,714,284	–
可供出售類投資	Available-for-sale investments	–	36,819,318	–	36,707,723
衍生金融資產	Derivative financial assets	1,106,108	352,035	1,106,108	352,035
以攤餘成本計量的金融資產	Financial assets at amortised cost	70,136,576	–	70,112,246	–
持有至到期日投資	Held-to-maturity investments	–	51,943,733	–	51,919,227
應收款項及其他資產	Receivables and other assets	3,822,326	809,412	3,822,326	809,412
總計	Total	455,396,284	430,525,538	455,134,276	430,360,017
保函	Guarantees	14,119,383	12,008,958	14,119,383	12,008,958
給客戶開立信用證而承擔的承諾	Commitments under letters of credit on behalf of customers	779,398	469,348	779,398	469,348
未提款貸款承諾	Undrawn loan commitments	60,214,945	71,914,621	60,214,945	71,914,621
總計	Total	75,113,726	84,392,927	75,113,726	84,392,927
信用風險敞口總計	Total credit risk exposure	530,510,010	514,918,465	530,248,002	514,752,944

(f) Maximum exposure to credit risk

The table below shows the maximum exposure to credit risk for the components at the end of the reporting period, including derivatives. The maximum exposure is based on the carrying amounts net of offset and losses allowance.

財務信息披露(根據澳門財報告準則) Financial Information Disclosure (in Accordance with MFRSs)  
財務報告 Financial Statements  
合併財務報告附註 Notes to the Consolidated Financial Statements

4. 金融風險管理(續)

4.3 信用風險(續)

(g) 預期信用損失產生的金額

預期信用損失為信用損失之概率加權估計，其計量方法如下：

- 金融資產：根據合約應付本集團的所有合約現金流與本集團預期收到的現金流之間的差額根據概率加權結果按照初始確認時確定的實際利率貼現；
- 未提款貸款承諾：倘提款承諾本集團應收的合約現金流量與本集團預期收到的現金流量之間差額的現值；及
- 財務擔保合約：預期償付信貸持有人的付款減本集團預期從持有人、債務人或任何其他方收到的任何金額。

本集團關於預期信用損失的會計政策載列於綜合財務報表附註2.3(i)。與貸款及墊款有關的損失撥備從期初餘額調節至期末餘額之信息如下表所示。

4. FINANCIAL RISK MANAGEMENT (continued)

4.3 Credit risk (continued)

(g) Amounts arising from ECL

ECL are a probability-weighted estimate of credit losses. They are measured as follows:

- financial assets: as the difference between all contractual cash flows that are due to the Group in accordance with the contract and the cash flows that the Group expects to receive, on probability-weighted outcome, discounted at the effective interest rate determined at initial recognition;
- undrawn loan commitments: as the present value of the difference between the contractual cash flows that are due to the Group if the commitment is drawn down and the cash flows that the Group expects to receive; and
- financial guarantee contracts: the present value of the expected payments to reimburse the holder for a credit loss that it incurs less any amounts that the Group expects to receive from the holder, the debtor or any other party.

The Group's accounting policies in relation to ECL are set out in note 2.3(i) to the consolidated financial statements. The following tables show reconciliations from the opening to the closing balance of the loss allowance for loans and advances.

財務訊息披露(根據澳門財報告準則) Financial Information Disclosure (in Accordance with MFRSs)  
財務報告 Financial Statements  
合併財務報告附註 Notes to the Consolidated Financial Statements

4. 金融風險管理(續)

4.3 信用風險(續)

(g) 預期信用損失產生的金額(續)

貸款及墊款

集團與銀行

4. FINANCIAL RISK MANAGEMENT (continued)

4.3 Credit risk (continued)

(g) Amounts arising from ECL (continued)

Loans and advances

The Group and Bank

		2022年12月31日 31 December 2022			
		12個月預期 信用損失	整個存續 期預期信用 損失 – 未發生 信用減值 Lifetime ECL not credit- impaired	整個存續 期預期信用 損失 – 已發生 信用減值 Lifetime ECL credit- impaired	合計 Total
		千澳門元 MOP'000	千澳門元 MOP'000	千澳門元 MOP'000	千澳門元 MOP'000
減值準備之變動：	Movement in impairment allowances:				
2022年1月1日	At 1 January 2022	669,584	317,179	1,785,729	2,772,492
轉為12個月預期信用損失	Transfer to 12-month ECL	6,630	(5,953)	(677)	–
轉為整個存續期預期信用損失 (未發生信用減值)	Transfer to Lifetime not credit-impaired	(61,603)	62,418	(815)	–
轉為整個存續期預期信用損失 (已發生信用減值)	Transfer to Lifetime ECL credit-impaired	(728)	(3,834)	4,562	–
重新計量損失撥備淨額(包括 匯兌調整)	Net remeasurement of loss allowance (including exchange adjustments)	(24,295)	882,120	397,546	1,255,371
源生或購入的新金融資產	New financial assets originated or purchased	146,197	20,708	–	166,905
已終止確認的金融資產	Financial assets that have been derecognised	(136,670)	(42,109)	(53,400)	(232,179)
核銷	Write off	–	–	(6,076)	(6,076)
2022年12月31日	At 31 December 2022	599,115	1,230,529	2,126,869	3,956,513
包括：	Comprising of:				
客戶貸款	Advances to customers	596,045	1,230,529	2,109,910	3,936,484
銀行同業貸款	Advances to banks	822	–	–	822
商業票據	Trade bills	2,248	–	16,959	19,207
		599,115	1,230,529	2,126,869	3,956,513

財務訊息披露(根據澳門財報告準則) Financial Information Disclosure (in Accordance with MFRSs)  
財務報告 Financial Statements  
合併財務報告附註 Notes to the Consolidated Financial Statements

4. 金融風險管理(續)

4.3 信用風險(續)

(g) 預期信用損失產生的金額(續)

貸款及墊款(續)

集團與銀行(續)

4. FINANCIAL RISK MANAGEMENT (continued)

4.3 Credit risk (continued)

(g) Amounts arising from ECL (continued)

Loans and advances (continued)

The Group and Bank (continued)

		2021年12月31日(未經審計) 31 December 2021 (unaudited)			
		12個月預期 信用損失	整個存續 期預期信用 損失 – 未發生 信用減值 Lifetime ECL not credit- impaired	整個存續 期預期信用 損失 – 已發生 信用減值 Lifetime ECL credit- impaired	合計
		千澳門元 MOP'000	千澳門元 MOP'000	千澳門元 MOP'000	千澳門元 MOP'000
減值準備之變動：	Movement in impairment allowances:				
2021年1月1日	At 1 January 2021	825,626	509,150	213,629	1,548,405
轉為12個月預期信用損失	Transfer to 12-month ECL	–	–	–	–
轉為整個存續期預期信用損失 (未發生信用減值)	Transfer to Lifetime not credit-impaired	(36,342)	37,287	(945)	–
轉為整個存續期預期信用損失 (已發生信用減值)	Transfer to Lifetime ECL credit-impaired	(56)	(488,086)	488,142	–
重新計量損失撥備淨額(包括 匯兌調整)	Net remeasurement of loss allowance (including exchange adjustments)	(175,778)	273,591	1,490,326	1,588,139
源生或購入的新金融資產	New financial assets originated or purchased	228,878	1,376	28,942	259,196
已終止確認的金融資產	Financial assets that have been derecognised	(172,744)	(16,139)	(127,813)	(316,696)
核銷	Write off	–	–	(306,552)	(306,552)
2021年12月31日	At 31 December 2021	669,584	317,179	1,785,729	2,772,492
包括：	Comprising of:				
客戶貸款	Advances to customers	663,848	317,179	1,768,770	2,749,797
銀行同業貸款	Advances to banks	2,821	–	–	2,821
商業票據	Trade bills	2,915	–	16,959	19,874
		669,584	317,179	1,785,729	2,772,492



財務訊息披露(根據澳門財報告準則) Financial Information Disclosure (in Accordance with MFRSs)  
財務報告 Financial Statements  
合併財務報告附註 Notes to the Consolidated Financial Statements

4. 金融風險管理(續)

4.3 信用風險(續)

(g) 預期信用損失產生的金額(續)

貸款及墊款賬面總額列示如下：

貸款及墊款

集團與銀行

4. FINANCIAL RISK MANAGEMENT (continued)

4.3 Credit risk (continued)

(g) Amounts arising from ECL (continued)

Reconciliation of gross carrying amount of loans and advances is as follow:

Loans and advances

The Group and Bank

		2022年12月31日 31 December 2022			
		12個月預期 信用損失	整個存續 期預期信用 損失 – 未發生 信用減值 Lifetime ECL not credit- impaired	整個存續 期預期信用 損失 – 已發生 信用減值 Lifetime ECL credit- impaired	合計
		12-month ECL 千澳門元 MOP'000	千澳門元 MOP'000	千澳門元 MOP'000	Total 千澳門元 MOP'000
賬面總額的變動：	Movement in gross carrying amount:				
2022年1月1日	At 1 January 2022	221,685,039	6,672,056	3,905,735	232,262,830
轉為12個月預期信用損失	Transfer to 12-month ECL	128,228	(118,649)	(9,579)	-
轉為整個存續期預期信用損失 (未發生信用減值)	Transfer to Lifetime not credit-impaired	(8,602,971)	8,603,802	(831)	-
轉為整個存續期預期信用損失 (已發生信用減值)	Transfer to Lifetime ECL credit-impaired	(547,576)	(350,088)	897,664	-
風險敞口變動淨額	Net change on exposure	(15,976,208)	(475,096)	(510,922)	(16,962,226)
核銷	Write off	-	-	(6,076)	(6,076)
2022年12月31日	At 31 December 2022	196,686,512	14,332,025	4,275,991	215,294,528

財務訊息披露(根據澳門財報告準則) Financial Information Disclosure (in Accordance with MFRSs)  
財務報告 Financial Statements  
合併財務報告附註 Notes to the Consolidated Financial Statements

4. 金融風險管理(續)

4.3 信用風險(續)

(g) 預期信用損失產生的金額(續)

下表顯示未提款貸款承諾及保函損失準備期初與期末結餘的對賬。

未提款貸款承諾及保函

集團與銀行

4. FINANCIAL RISK MANAGEMENT (continued)

4.3 Credit risk (continued)

(g) Amounts arising from ECL (continued)

The following tables show reconciliations from the opening to the closing balance of the loss allowance for undrawn loan commitments and guarantees.

Undrawn loan commitments and guarantees

The Group and Bank

2022年12月31日  
31 December 2022

		12個月預期 信用損失 12-month ECL 千澳門元 MOP'000	整個存續 期預期信用 損失 – 未發生 信用減值 Lifetime ECL not credit- impaired 千澳門元 MOP'000	整個存續 期預期信用 損失 – 已發生 信用減值 Lifetime ECL credit- impaired 千澳門元 MOP'000	合計 Total 千澳門元 MOP'000
減值準備之變動：	Movement in impairment allowances:				
2022年1月1日	At 1 January 2022	126,280	-	-	126,280
轉為12個月預期信用損失	Transfer to 12-month ECL	-	-	-	-
轉為整個存續期預期信用損失 (未發生信用減值)	Transfer to Lifetime not credit-impaired	-	-	-	-
轉為整個存續期預期信用損失 (已發生信用減值)	Transfer to Lifetime ECL credit-impaired	-	-	-	-
重新計量損失撥備淨額(包括 匯兌調整)	Net remeasurement of loss allowance (including exchange adjustments)	(17,574)	-	-	(17,574)
原生或購入的新信貸承諾	New credit commitment originated or purchased	13,865	1	-	13,866
已終止確認的信貸承諾	Credit commitment that have been derecognised	(44,217)	-	-	(44,217)
核銷	Write off	-	-	-	-
2022年12月31日	At 31 December 2022	78,354	1	-	78,355

財務訊息披露(根據澳門財報告準則) Financial Information Disclosure (in Accordance with MFRSs)  
財務報告 Financial Statements  
合併財務報告附註 Notes to the Consolidated Financial Statements

4. 金融風險管理(續)

4.3 信用風險(續)

(h) 信貸質量

下表載列按風險階段劃分有關貸款及墊款以及債券賬面總額的資料。

貸款及墊款

集團與銀行

		2022年12月31日 31 December 2022 千澳門元 MOP'000	2021年12月31日 31 December 2021 千澳門元 MOP'000
第一階段	Stage 1	196,686,512	221,685,039
第二階段	Stage 2	14,332,025	6,672,056
第三階段	Stage 3	4,275,991	3,905,735
		215,294,528	232,262,830
債券		Debt securities	
集團		The Group	
		2022年12月31日 31 December 2022 千澳門元 MOP'000	2021年12月31日 31 December 2021 千澳門元 MOP'000
第一階段	Stage 1	101,941,523	88,773,814
第二階段	Stage 2	-	-
第三階段	Stage 3	68,429	68,507
		102,009,952	88,842,321
銀行		The Bank	
		2022年12月31日 31 December 2022 千澳門元 MOP'000	2021年12月31日 31 December 2021 千澳門元 MOP'000
第一階段	Stage 1	101,826,833	88,637,692
第二階段	Stage 2	-	-
第三階段	Stage 3	68,429	68,507
		101,895,262	88,706,199

4. FINANCIAL RISK MANAGEMENT (continued)

4.3 Credit risk (continued)

(h) Credit quality

The following table sets out information about the gross carrying amount by staging for loans and advances and debt securities.

Loans and advances

The Group and Bank

財務訊息披露(根據澳門財報告準則) Financial Information Disclosure (in Accordance with MFRSs)  
財務報告 Financial Statements  
合併財務報告附註 Notes to the Consolidated Financial Statements

4. 金融風險管理(續)

4.3 信用風險(續)

(h) 信貸質量(續)

債券(續)

債券包括以攤餘成本計量的金融資產、持有至到期日投資、以公允價值計量且其變動計入其他綜合收益的金融資產以及可供出售類投資。除了貸款及墊款以及債券，截至2022年及2021年12月31日止年度，所有其他金融資產劃分為第一階段。

其他資產中包括貴金屬應收款項2,483百萬澳門元(2021年：3,036百萬澳門元)，其他負債中包括貴金屬應付款項2,483百萬澳門元(2021年：3,036百萬澳門元)。貴金屬應收款項及應付款項均按公允價值進行初始計量並按公允價值進行後續計量。貴金屬應收款項相關信用風險妥當撥備。

(i) 抵押品及其他信用增級

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

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

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

於財務狀況表日，本集團無抵債資產(2021年：無)。

對於財務狀況表日已發生信用減值之金融資產，抵押擔保物以及其他信用增級金額為993,945,000澳門元(2021年：1,428,330,000澳門元)。

4. FINANCIAL RISK MANAGEMENT (continued)

4.3 Credit risk (continued)

(h) Credit quality (continued)

Debt securities (continued)

Debt securities include financial assets at amortised cost, held-to-maturity investment, financial assets at FVOCI and available for-sale investments. Other than loans and advances and debt securities, all other financial assets were classified as stage 1 at the year ended 2022 and 2021.

Included within other assets there are precious metal receivables of MOP2,483 million (2021: MOP3,036 million), and included within other liabilities there are precious metal payables of MOP2,483 million (2021: MOP3,036 million). Both precious metal receivables and payables are recognised at fair value upon initiation, and measured subsequently at fair value. The credit risk associated with the precious metal receivables is considered with appropriate provisions.

(i) Collateral and other credit enhancements

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

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

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

At the end of the reporting period, the Group has no repossessed assets (2021: Nil).

For financial assets that are credit-impaired at the reporting date, the collateral held as security and other credit enhancements are amounted to MOP993,945,000 (2021: MOP1,428,330,000).

財務信息披露(根據澳門財報告準則) Financial Information Disclosure (in Accordance with MFRSs)  
財務報告 Financial Statements  
合併財務報告附註 Notes to the Consolidated Financial Statements

4. 金融風險管理(續)

4.3 信用風險(續)

(j) 信用相關承諾

該等工具的主要目的是確保客戶於需時可獲得資金來履行其義務。保函及備用信用證為不可撤銷的保證，即在客戶在無法履行其對第三方的義務時，本集團將進行支付，其信用風險與貸款相同。單證和商業信用證乃本集團代表客戶作出的書面承諾，授權第三方在特定條款和條件下向本集團提取規定金額的匯票，以相關的貨運為抵押，因此風險較直接放貸更小。

授信展期承諾是指以貸款、保函或信用證形式，對未使用的授信額度予以展期。關於授信展期承諾的信用風險，本集團可能面臨的風險相當於未使用承諾總額的損失。但即使在最壞的情況下，損失亦很可能低於未使用的承諾總額，因為大多數授信展期承諾是以客戶保持特定的信用標準為條件的。由於長期承諾通常較短期承諾引致的信用風險程度更高，本集團監控授信展期承諾的到期期限。

(k) 風險集中度

本集團按地域劃分的信用風險集中度主要位於澳門和香港，信用風險敞口佔比分別為50.61%及17.01% (2021年：47.81%及22.32%)。

於財務狀況表日，本集團存在一定的集中度風險，因為本集團和本行對母公司的信用風險敞口佔比為21.50% (2021年12月31日：17.21%)，詳見綜合財務報表附註6(a)。

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

4. FINANCIAL RISK MANAGEMENT (continued)

4.3 Credit risk (continued)

(j) Credit related commitments

The primary purpose of these instruments is to ensure that funds are available to customers to settle their obligations as required. Guarantees and standby letters of credit which represent irrevocable assurances that the Group will make payments in the event that a customer cannot meet its obligations to third parties carry the same credit risk as loans. Documentary and commercial letters of credit which are written undertakings by the Group on behalf of a customer authorising a third party to draw drafts on the Group up to a stipulated amount under specific terms and conditions are collateralised by the underlying shipments of goods to which they relate and therefore carry less risk than direct lending.

Commitments to extend credit represent unused portions of authorisations to extend credit in the form of loans, guarantees or letters of credit. With respect to credit risk on commitments to extend credit, the Group is potentially exposed to loss in an amount equal to the total unused commitments. However, even in the worst scenario, loss is likely to be less than the total unused commitments, as most commitments to extend credit are contingent upon customers maintaining specific credit standards. The Group monitors the term to maturity of credit commitments because longer-term commitments generally have a greater degree of credit risk than shorter-term commitments.

(k) Concentration of risks

The Group's concentration of credit risk by geographical locations is mainly in Macau and Hong Kong, which accounted for 50.61% and 17.01% (2021: 47.81% and 22.32%) respectively of the credit risk exposures.

As at end of the reporting period, the Group has certain concentration of credit risk as 21.50% (31 December 2021: 17.21%) of the Group's credit risk exposure are with its ultimate holding company as shown in note 6(a) to the consolidated financial statements.

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



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

## 財務報告 Financial Statements

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

#### 4. 金融風險管理(續)

##### 4.4 資本管理

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

本集團根據經濟條件變動及其活動的風險特徵管理資本結構並作出相應調整。本集團可以調整向股東支付的股息數額，向股東返還資本或發行資本證券，以便維持現有資本結構或進行資本結構調整。與以前年度相比，目標、政策和程序無變動。管理層每月根據總資本、總風險加權資產和資本充足率的信息對資本充足率進行監測。截至2022及2021年12月31日止年度，未發生違反澳門金融管理局發佈之資本規定的情況。

#### 4. FINANCIAL RISK MANAGEMENT (continued)

##### 4.4 Capital management

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

The Group manages its capital structure and makes adjustments to it in the light of changes in economic conditions and the risk characteristics of its activities. In order to maintain or adjust the capital structure, the Group may adjust the amount of dividend payment to shareholders, return capital to shareholders or issue capital securities. No changes were made in the objectives, policies and processes from the previous years. The management monitors the capital adequacy on a monthly basis, based on the information on total capital, total risk-weighted assets and the capital adequacy ratio. During the years ended 31 December 2022 and 2021, there was no non-compliance with the capital requirement imposed by AMCM.

	集團 The Group		銀行 The Bank	
	2022年 12月31日 31 December 2022	2021年 12月31日 31 December 2021	2022年 12月31日 31 December 2022	2021年 12月31日 31 December 2021
資本充足比率 Capital adequacy ratio	14.91%	14.07%	14.81%	13.97%

##### 4.5 業務操作風險管理

業務操作風險指因內部程序、人員、系統的不足之處或缺陷或因外部事件而引致未能預計之財務虧損的風險。業務操作風險存在於機構的日常業務運作中，分佈於各個不同層面，及由多個不同的根本原因造成。操作風險委員會提供足夠的監督，確保透過足夠的監控措施和程序以識別、評估、減緩及報告業務操作風險(包括科技風險)。本集團亦透過應用各種管理工具，包括關鍵風險評估、關鍵風險指標、操作風險損失數據收集及事件報告等，監察業務操作風險。本集團將根據相關指引和原則，主動積極地推進有效的業務操作風險管理。

##### 4.5 Operational risk management

Operational risk is the risk of unexpected financial losses resulting from inadequate or failed internal processes, people, systems or from external events. Operational Risk is inherent to every aspect of daily business operations within an organisation, which covers a wide spectrum of issues and root causes. The Risk Management Committee is established to provide adequate oversight to ensure operational risks (including technology risk) are identified, assessed, mitigated, and reported with adequate control measures and procedures. Operational risk is also monitored through the implementation of various management tools, including key risk assessment, key risk indicators, operational loss data collection and incident reporting etc. The Group will keep on pursuing proactively the effective operational risk management practice in accordance with the relevant guidelines and principles.

財務訊息披露(根據澳門財報告準則) Financial Information Disclosure (in Accordance with MFRSs)  
財務報告 Financial Statements  
合併財務報告附註 Notes to the Consolidated Financial Statements

4. 金融風險管理(續)

4.6 市場風險

市場風險是指因可觀察到的市場價格(匯率和利率)的變動而遭受損失的風險。

(i) 匯率風險

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

本集團之金融資產、金融負債及遠期外匯合約之貨幣集中情況分析如下：

4. FINANCIAL RISK MANAGEMENT (continued)

4.6 Market risk

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

(i) Foreign currency risk

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

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

財務訊息披露(根據澳門財報告準則) Financial Information Disclosure (in Accordance with MFRSs)  
財務報告 Financial Statements  
合併財務報告附註 Notes to the Consolidated Financial Statements

4. 金融風險管理(續)

4.6 市場風險(續)

(i) 匯率風險(續)

(等值百萬澳門元)

集團

4. FINANCIAL RISK MANAGEMENT (continued)

4.6 Market risk (continued)

(i) Foreign currency risk (continued)

(Equivalent in MOP million)

The Group

		2022年12月31日 31 December 2022					
		澳門元 MOP	港元 HKD	美元 USD	人民幣 RMB	其他 Others	總計 Total
<b>資產</b>	<b>Assets</b>						
現金與銀行存款及存放貨幣當局準備金	Cash and balances with banks and deposits with monetary authority	9,907	3,181	12,269	5,948	3,369	34,674
拆放同業	Placements with other banks	4,310	20,927	60,890	15,043	845	102,015
貸款及墊款	Loans and advances	32,083	127,945	40,457	8,358	4,280	213,123
以公允價值計量且其變動計入損益的金融資產	Financial assets at fair value through profit or loss	-	-	325	-	-	325
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	-	495	19,698	11,521	91	31,805
以攤餘成本計量的金融資產	Financial assets at amortised cost	11,638	4,763	35,277	18,427	32	70,137
衍生金融資產	Derivative financial assets	546	-	560	-	-	1,106
應收款項及其他資產	Receivables and other assets	22	211	1,144	422	2,024	3,823
		58,506	157,522	170,620	59,719	10,641	457,008
<b>負債</b>	<b>Liabilities</b>						
客戶存款	Deposits from customers	59,554	109,102	59,153	12,463	8,024	248,296
同業存放	Deposits from banks	2,731	8,931	26,034	56,474	1,743	95,913
衍生金融負債	Derivative financial liabilities	282	-	556	-	-	838
發行債券	Debts issued	-	600	11,623	2,298	-	14,521
發行存款證	Certificates of deposit issued	-	8,635	47,131	7,645	-	63,411
以公允價值計量且其變動計入損益的金融負債	Financial liabilities at fair value through profit or loss	-	-	325	-	-	325
其他負債	Other liabilities	507	640	892	236	17	2,292
		63,074	127,908	145,714	79,116	9,784	425,596
淨頭寸	Net position	(4,568)	29,614	24,906	(19,397)	857	31,412
遠期外匯互換合約淨頭寸	Forward foreign exchange contracts net notional position	(31)	(679)	(19,437)	19,210	1,121	184

財務訊息披露(根據澳門財報告準則) Financial Information Disclosure (in Accordance with MFRSs)  
財務報告 Financial Statements  
合併財務報告附註 Notes to the Consolidated Financial Statements

4. 金融風險管理(續)

4. FINANCIAL RISK MANAGEMENT (continued)

4.6 市場風險(續)

4.6 Market risk (continued)

(i) 匯率風險(續)

(i) Foreign currency risk (continued)

(等值百萬澳門元)

(Equivalent in MOP million)

銀行

The Bank

		2022年12月31日 31 December 2022					
		澳門元 MOP	港元 HKD	美元 USD	人民幣 RMB	其他 Others	總計 Total
<b>資產</b>	<b>Assets</b>						
現金與銀行存款及存放貨幣當局準備金	Cash and balances with banks and deposits with monetary authority	9,791	3,148	12,269	5,948	3,371	34,527
拆放同業	Placements with other banks	4,310	20,927	60,890	15,043	845	102,015
貸款及墊款	Loans and advances	32,083	127,945	40,457	8,358	4,280	213,123
以公允價值計量且其變動計入損益的金融資產	Financial assets at fair value through profit or loss	-	-	325	-	-	325
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	-	495	19,608	11,521	90	31,714
以攤餘成本計量的金融資產	Financial assets at amortised cost	11,638	4,763	35,252	18,427	32	70,112
衍生金融資產	Derivative financial assets	546	-	560	-	-	1,106
應收款項及其他資產	Receivables and other assets	22	211	1,144	422	2,024	3,823
		58,390	157,489	170,505	59,719	10,642	456,745
<b>負債</b>	<b>Liabilities</b>						
客戶存款	Deposits from customers	59,660	109,116	59,205	12,465	8,042	248,488
同業存放	Deposits from banks	2,731	8,931	26,034	56,474	1,743	95,913
衍生金融負債	Derivative financial liabilities	282	-	556	-	-	838
發行債券	Debts issued	-	600	11,623	2,298	-	14,521
發行存款證	Certificates of deposit issued	-	8,635	47,131	7,645	-	63,411
以公允價值計量且其變動計入損益的金融負債	Financial liabilities at fair value through profit or loss	-	-	325	-	-	325
其他負債	Other liabilities	507	640	892	236	17	2,292
		63,180	127,922	145,766	79,118	9,802	425,788
淨頭寸	Net position	(4,790)	29,567	24,739	(19,399)	840	30,957
遠期外匯互換合約淨頭寸	Forward foreign exchange contracts net notional position	(31)	(679)	(19,437)	19,210	1,121	184

財務訊息披露(根據澳門財報告準則) Financial Information Disclosure (in Accordance with MFRSs)  
財務報告 Financial Statements  
合併財務報告附註 Notes to the Consolidated Financial Statements

4. 金融風險管理(續)

4.6 市場風險(續)

(i) 匯率風險(續)

(等值百萬澳門元)

集團

4. FINANCIAL RISK MANAGEMENT (continued)

4.6 Market risk (continued)

(i) Foreign currency risk (continued)

(Equivalent in MOP million)

The Group

2021年12月31日(未經審計)  
31 December 2021 (unaudited)

		澳門元 MOP	港元 HKD	美元 USD	人民幣 RMB	其他 Others	總計 Total
<b>資產</b>	<b>Assets</b>						
現金與銀行存款及存放貨幣當局準備金	Cash and balances with banks and deposits with monetary authority	6,392	5,803	17,041	6,008	1,480	36,724
拆放同業	Placements with other banks	6,313	31,148	32,977	4,711	318	75,467
貸款及墊款	Loans and advances	30,547	126,289	58,460	9,167	6,210	230,673
以公允價值計量且其變動計入損益的金融資產	Financial assets at fair value through profit or loss	-	-	683	-	-	683
可供出售類投資	Available-for-sale investments	2	8	23,048	13,761	-	36,819
持有至到期日投資	Held-to-maturity investments	9,378	2,080	23,808	16,678	-	51,944
衍生金融資產	Derivative financial assets	143	-	209	-	-	352
應收款項及其他資產	Receivables and other assets	4	43	298	464	-	809
		52,779	165,371	156,524	50,789	8,008	433,471
<b>負債</b>	<b>Liabilities</b>						
客戶存款	Deposits from customers	42,883	125,942	73,343	14,811	2,517	259,496
同業存放	Deposits from banks	4,819	8,048	41,084	14,275	3,284	71,510
衍生金融負債	Derivative financial liabilities	357	-	203	-	-	560
發行債券	Debts issued	-	600	11,612	-	-	12,212
發行存款證	Certificates of deposit issued	-	9,361	39,020	9,496	-	57,877
以公允價值計量且其變動計入損益的金融負債	Financial liabilities at fair value through profit or loss	-	-	682	-	-	682
其他負債	Other liabilities	130	461	400	129	3	1,123
		48,189	144,412	166,344	38,711	5,804	403,460
淨頭寸	Net position	4,590	20,959	(9,820)	12,078	2,204	30,011
遠期外匯互換合約淨頭寸	Forward foreign exchange contracts net notional position	4	2,870	9,587	(10,539)	(2,236)	(314)

財務訊息披露(根據澳門財報告準則) Financial Information Disclosure (in Accordance with MFRSs)  
財務報告 Financial Statements  
合併財務報告附註 Notes to the Consolidated Financial Statements

4. 金融風險管理(續)

4. FINANCIAL RISK MANAGEMENT (continued)

4.6 市場風險(續)

4.6 Market risk (continued)

(i) 匯率風險(續)

(i) Foreign currency risk (continued)

(等值百萬澳門元)

(Equivalent in MOP million)

銀行

The Bank

2021年12月31日(未經審計)  
31 December 2021 (unaudited)

		澳門元 MOP	港元 HKD	美元 USD	人民幣 RMB	其他 Others	總計 Total
<b>資產</b>	<b>Assets</b>						
現金與銀行存款及存放貨幣當局準備金	Cash and balances with banks and deposits with monetary authority	6,389	5,776	17,041	6,008	1,481	36,695
拆放同業	Placements with other banks	6,313	31,148	32,977	4,711	318	75,467
貸款及墊款	Loans and advances	30,547	126,289	58,460	9,167	6,210	230,673
以公允價值計量且其變動計入損益的金融資產	Financial assets at fair value through profit or loss	–	–	683	–	–	683
可供出售類投資	Available-for-sale investments	2	8	22,936	13,762	–	36,708
持有至到期日投資	Held-to-maturity investments	9,378	2,080	23,783	16,678	–	51,919
衍生金融資產	Derivative financial assets	143	–	209	–	–	352
應收款項及其他資產	Receivables and other assets	4	43	298	464	–	809
		52,776	165,344	156,387	50,790	8,009	433,306
<b>負債</b>	<b>Liabilities</b>						
客戶存款	Deposits from customers	43,145	125,941	73,343	14,812	2,517	259,758
同業存放	Deposits from banks	4,819	8,048	41,084	14,275	3,284	71,510
衍生金融負債	Derivative financial liabilities	357	–	203	–	–	560
發行債券	Debts issued	–	600	11,612	–	–	12,212
發行存款證	Certificates of deposit issued	–	9,361	39,020	9,496	–	57,877
以公允價值計量且其變動計入損益的金融負債	Financial liabilities at fair value through profit or loss	–	–	682	–	–	682
其他負債	Other liabilities	130	461	400	129	3	1,123
		48,451	144,411	166,344	38,712	5,804	403,722
淨頭寸	Net position	4,325	20,933	(9,957)	12,078	2,205	29,584
遠期外匯互換合約淨頭寸	Forward foreign exchange contracts net notional position	4	2,870	9,587	(10,539)	(2,236)	(314)



財務訊息披露(根據澳門財報告準則) Financial Information Disclosure (in Accordance with MFRSs)  
財務報告 Financial Statements  
合併財務報告附註 Notes to the Consolidated Financial Statements

4. 金融風險管理(續)

4.6 市場風險(續)

(i) 匯率風險(續)

敏感度分析

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

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

(等值百萬澳門元)

稅後利潤增加／(減少)

人民幣匯率變動  
Change in RMB exchange rate

	集團 The Group		銀行 The Bank	
	2022	2021	2022	2021
5%	(1,356)	57	(1,356)	57
(5%)	1,356	(57)	1,356	(57)

權益增加／(減少)

人民幣匯率變動  
Change in RMB exchange rate

	集團 The Group		銀行 The Bank	
	2022	2021	2022	2021
5%	576	688	576	688
(5%)	(576)	(688)	(576)	(688)

4. FINANCIAL RISK MANAGEMENT (continued)

4.6 Market risk (continued)

(i) Foreign currency risk (continued)

Sensitivity analysis

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

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

(Equivalent in MOP million)

Increase/(decrease) in profit after taxation

	集團 The Group		銀行 The Bank	
	2022	2021	2022	2021
5%	(1,356)	57	(1,356)	57
(5%)	1,356	(57)	1,356	(57)

Increase/(decrease) in equity

	集團 The Group		銀行 The Bank	
	2022	2021	2022	2021
5%	576	688	576	688
(5%)	(576)	(688)	(576)	(688)

財務信息披露(根據澳門財報告準則) Financial Information Disclosure (in Accordance with MFRSs)  
財務報告 Financial Statements  
合併財務報告附註 Notes to the Consolidated Financial Statements

4. 金融風險管理(續)

4.6 市場風險(續)

(ii) 利率風險

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

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

下表顯示有關利率合理可能變動，即當前利率上調／下調50個基點對利率風險之敏感度分析。該等數據顯示稅後利潤應變量之影響，乃根據預期情況及本集團之金融資產與金融負債的利率情況計算。

基點變動

Changes in basis points

	預期稅後利潤變動 Change in projected profit after taxation	
	集團 The Group 千澳門元 MOP'000	銀行 The Bank 千澳門元 MOP'000
2022		
50	128,919	128,580
-50	(128,919)	(128,580)
2021		
50	388,418	388,472
-50	(388,418)	(388,472)

5. 分部報告

本集團包括4個經營分部。公司業務分部包括向公司、政府機構和金融機構提供金融產品和服務。個人業務分部包括向個人客戶提供金融產品和服務。資金交易分部包括提供債券資本市場、外匯和貨幣市場。未分配款項包括本集團非直接歸屬於或無法合理分攤給特定分部的資產、負債、收入及支出。

4. FINANCIAL RISK MANAGEMENT (continued)

4.6 Market risk (continued)

(ii) Interest rate risk

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

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

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

5. SEGMENT REPORTING

The Group comprises four operating segments. Corporate banking segment covers the provision of financial products and services to corporations, government agencies and financial institutions. Personal banking segment covers the provision of financial products and services to individual customers. Treasury operations segment covers the provision of debt capital markets, foreign exchange and money market. Unallocated amounts cover the Group's assets, liabilities, income and expenses that are not directly attributable or cannot be reasonably allocated to a specific segment.

財務訊息披露(根據澳門財報告準則) Financial Information Disclosure (in Accordance with MFRSs)  
財務報告 Financial Statements  
合併財務報告附註 Notes to the Consolidated Financial Statements

5. 分部報告(續)

(a) 經營分部

		截至2022年12月31日止年度 Year ended 31 December 2022				
		公司業務 Corporate banking 千澳門元 MOP'000	個人業務 Personal banking 千澳門元 MOP'000	資金交易 Treasury operations 千澳門元 MOP'000	未分配 Unallocated 千澳門元 MOP'000	總計 Total 千澳門元 MOP'000
淨利息收入	Net interest income	1,740,733	770,823	1,452,848	–	3,964,404
手續費及佣金收入	Fee and commission income	531,013	457,027	16,708	1,743	1,006,491
手續費及佣金支出	Fee and commission expense	(18,799)	(260,946)	(23,775)	(13,624)	(317,144)
其他營業收入	Other operating income	–	–	223,162	6,285	229,447
營業收入	Operating income	2,252,947	966,904	1,668,943	(5,596)	4,883,198
營業費用	Operating expenses	(136,886)	(527,783)	(35,916)	(498,708)	(1,199,293)
金融工具減值準備	Charge for impairment losses on financial instruments	(1,031,216)	(110,956)	(11,734)	(2,843)	(1,156,749)
其他收入	Other income	36,033	32,771	–	19,668	88,472
稅前利潤／(損失)	Profit/(loss) before tax	1,120,878	360,936	1,621,293	(487,479)	2,615,628
其他分部信息： 折舊和攤銷	Other segment information: Depreciation and amortisation	2,614	32,079	1,063	22,586	58,342
2022年12月31日	At 31 December 2022					
總資產	Total assets	138,958,020	75,276,796	233,298,731	13,216,553	460,750,100
總負債	Total liabilities	166,740,219	83,719,176	178,126,626	1,492,549	430,078,570

財務訊息披露(根據澳門財報告準則) Financial Information Disclosure (in Accordance with MFRSs)  
財務報告 Financial Statements  
合併財務報告附註 Notes to the Consolidated Financial Statements

5. 分部報告(續)

(a) 經營分部(續)

		截至2021年12月31日止年度(未經審計) Year ended 31 December 2021 (unaudited)				
		公司業務 Corporate banking 千澳門元 MOP'000	個人業務 Personal banking 千澳門元 MOP'000	資金交易 Treasury operations 千澳門元 MOP'000	未分配 Unallocated 千澳門元 MOP'000	總計 Total 千澳門元 MOP'000
淨利息收入	Net interest income	2,196,793	962,590	1,108,527	–	4,267,910
手續費及佣金收入	Fee and commission income	586,386	580,263	1,388	3,349	1,171,386
手續費及佣金支出	Fee and commission expense	(25,744)	(210,650)	(3,159)	(15,277)	(254,830)
其他營業收入	Other operating income	–	–	187,096	3,276	190,372
營業收入	Operating income	2,757,435	1,332,203	1,293,852	(8,652)	5,374,838
營業費用	Operating expenses	(142,715)	(534,562)	(34,812)	(516,113)	(1,228,202)
金融工具減值準備	Charge for impairment losses on financial instruments	(1,568,873)	(15,624)	(28,873)	(455)	(1,613,825)
其他收入	Other income	4,763	23,917	–	9,355	38,035
稅前利潤/(損失)	Profit/(loss) before tax	1,050,610	805,934	1,230,167	(515,865)	2,570,846
其他分部信息：	Other segment information:					
折舊和攤銷	Depreciation and amortisation	2,602	31,198	430	20,684	54,914
2022年12月31日	At 31 December 2022					
總資產	Total assets	155,067,279	76,781,067	197,462,833	9,085,798	438,396,977
總負債	Total liabilities	182,177,157	78,658,644	146,031,206	1,637,313	408,504,320

財務訊息披露(根據澳門財報告準則) Financial Information Disclosure (in Accordance with MFRSs)  
財務報告 Financial Statements  
合併財務報告附註 Notes to the Consolidated Financial Statements

5. 分部報告(續)

(b) 地理信息

本集團主要營業地位於澳門。按主營業務活動地點分類的地理分析如下：

5. SEGMENT REPORTING (continued)

(b) Geographical information

The Group operates predominantly in Macau. The geographical analysis, which has been classified by the location of the principal operations, is as follows:

		截至2022年12月31日止年度 Year ended 31 December 2022		
		澳門 Macau 千澳門元 MOP'000	其他 Others 千澳門元 MOP'000	總計 Total 千澳門元 MOP'000
淨利息收入	Net interest income	3,964,404	-	3,964,404
手續費及佣金收入	Fee and commission income	1,006,491	-	1,006,491
手續費及佣金支出	Fee and commission expense	(317,119)	(25)	(317,144)
其他營業收入	Other operating income	229,447	-	229,447
營業收入	Operating income	4,883,223	(25)	4,883,198
營業費用	Operating expenses	(1,191,727)	(7,566)	(1,199,293)
金融工具減值準備	Charge for impairment losses on financial instruments	(1,156,749)	-	(1,156,749)
其他收入	Other income	88,472	-	88,472
稅前利潤／(損失)	Profit/(loss) before tax	2,623,219	(7,591)	2,615,628
其他分部信息：	Other segment information:			
折舊及攤銷	Depreciation and amortisation	57,616	726	58,342
2022年12月31日	At 31 December 2022			
物業、廠房及設備	Property, plant and equipment	280,513	-	280,513
投資性房地產	Investment property	-	49,539	49,539
分部資產	Segment assets	460,698,065	52,035	460,750,100
分部負債	Segment liabilities	429,982,142	96,428	430,078,570

財務訊息披露(根據澳門財報告準則) Financial Information Disclosure (in Accordance with MFRSs)  
財務報告 Financial Statements  
合併財務報告附註 Notes to the Consolidated Financial Statements

5. 分部報告(續)

(b) 地理信息(續)

5. SEGMENT REPORTING (continued)

(b) Geographical information (continued)

		截至2021年12月31日止年度(未經審計) Year ended 31 December 2021 (unaudited)		
		澳門 Macau	其他 Others	總計 Total
		千澳門元 MOP'000	千澳門元 MOP'000	千澳門元 MOP'000
淨利息收入	Net interest income	4,267,910	–	4,267,910
手續費及佣金收入	Fee and commission income	1,171,386	–	1,171,386
手續費及佣金支出	Fee and commission expense	(254,804)	(26)	(254,830)
其他營業收入	Other operating income	190,372	–	190,372
營業收入	Operating income	5,374,864	(26)	5,374,838
營業費用	Operating expenses	(1,220,744)	(7,458)	(1,228,202)
金融工具減值準備	Charge for impairment losses on financial instruments	(1,613,825)	–	(1,613,825)
其他收入	Other income	35,989	2,046	38,035
稅前利潤/(損失)	Profit/(loss) before tax	2,576,284	(5,438)	2,570,846
其他分部信息：	Other segment information:			
折舊和攤銷	Depreciation and amortisation	54,188	726	54,914
2021年12月31日	At 31 December 2021			
物業、廠房及設備	Property, plant and equipment	267,518	–	267,518
投資性房地產	Investment property	–	50,256	50,256
分部資產	Segment assets	438,344,614	52,363	438,396,977
分部負債	Segment liabilities	408,412,103	92,217	408,504,320

除附註6(a)中披露的與最終控股公司發生的交易外，於2022年及2021年，概無與其他單一外部客戶或對手方交易產生之收入達本集團總收入的10%或以上。

Except for the ultimate holding company with which the transactions were disclosed in note 6(a), no revenue from transactions with other single external customer or counterparty amounted to 10% or more of the Group's total revenue in 2022 or 2021.



財務訊息披露(根據澳門財報告準則) Financial Information Disclosure (in Accordance with MFRSs)  
財務報告 Financial Statements  
合併財務報告附註 Notes to the Consolidated Financial Statements

6. 關聯方交易

(a) 關聯方交易

除了在本綜合財務報表其他附註已另作披露外，本集團與關聯方於本年的交易列示如下：

最終控股公司

集團與銀行

6. RELATED PARTY TRANSACTIONS

(a) Related party transaction

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

Ultimate holding company

The Group and the Bank

		2022 千澳門元 MOP'000	2021 千澳門元 MOP'000
利息收入	Interest income	1,319,175	274,337
利息支出	Interest expense	1,242,014	380,259
其他營業收入	Other operating income	5,000	5,000
其他營業費用	Other operating expenses	3,335	2,308
同業存放(附註(i))	Deposits from banks (note (i))	84,069,415	61,094,849
發行債券(附註(ii))	Debts issued (note (ii))	8,229,750	8,230,795
現金及銀行存款	Cash and balances with banks	10,141,431	13,372,597
拆放同業(附註(iii))	Placements with other banks (note (iii))	86,272,653	53,459,054
貸款及墊款(附註(iv))	Loans and advances (note (iv))	2,195,908	8,053,442

附註：

- (i) 截至財務狀況表日，本集團與最終控股公司間的存放及同業拆入使用的實際年利率範圍為0%至4.85% (2021年12月31日：0%至3.21%)。
- (ii) 截至財務狀況表日，本集團已發行由其最終控股公司持有的後償債項為8,229,750,000澳門元 (2021年12月31日：8,230,795,000澳門元)。後償債項為無抵押且有息，600,490,000澳門元的浮動年利率與6個月香港銀行同業拆借利率(HIBOR利率)+100個基點掛鉤，3,613,860,000澳門元的浮動年利率與6個月HIBOR利率+120個基點掛鉤，4,015,400,000澳門元的浮動年利率與擔保隔夜融資利率(SOFR)+80個基點掛鉤。其中，3,613,860,000澳門元應於2030年6月26日償還，4,015,400,000澳門元應於2031年12月30日償還，剩餘600,490,000澳門元尚無確定到期日。
- (iii) 截至財務狀況表日，本集團向最終控股公司拆放金額為86,272,653,000澳門元 (2021年12月31日：53,459,054,000澳門元)，實際年利率範圍為0%至5.85% (2021年12月31日：0.49%至3.50%)。
- (iv) 截至財務狀況表日，本集團向其最終控股公司發放的貸款及墊款的實際年利率範圍為0.70%至2.46% (2021年12月31日：0.29%至0.61%)。

Notes:

- (i) The Group's deposits from and inter-bank takings with its ultimate holding company and the effective interest rates range from 0% to 4.85% per annum as at the end of the reporting year (31 December 2021: 0% to 3.21% per annum).
- (ii) The Group had issued subordinated debts held by its ultimate holding company of MOP8,229,750,000 (31 December 2021: MOP8,230,795,000) as at the end of the reporting year. The subordinated debts are unsecured, and carried interest at floating rates linked to 6M HIBOR plus 100bp per annum for MOP600,490,000, 6M HIBOR plus 120bp per annum for MOP3,613,860,000 and SOFR plus 80bp per annum for MOP4,015,400,000. Of the total amount, MOP3,613,860,000 is repayable on 26 June 2030, MOP4,015,400,000 is repayable on 30 December 2031 and the remaining MOP600,490,000 has no stated maturity date.
- (iii) As at the end of the reporting year, the Group's inter-bank placements with its ultimate holding company amounted to MOP86,272,653,000 (31 December 2021: MOP53,459,054,000), which earn effective interest rates of 0% to 5.85% per annum (31 December 2021: 0.49% to 3.50% per annum).
- (iv) As at the end of the reporting year, the Group's loans and advances to its ultimate holding company earn effective interest rates of 0.70% to 2.46% per annum (31 December 2021: 0.29% to 0.61% per annum).

財務訊息披露(根據澳門財報告準則) Financial Information Disclosure (in Accordance with MFRSs)  
財務報告 Financial Statements  
合併財務報告附註 Notes to the Consolidated Financial Statements

6. 關聯方交易(續)

(a) 關聯方交易(續)

同系附屬公司

集團與銀行

6. RELATED PARTY TRANSACTIONS (continued)

(a) Related party transaction (continued)

Fellow subsidiaries

The Group and the Bank

		2022 千澳門元 MOP'000	2021 千澳門元 MOP'000
利息收入	Interest income	129,143	85,305
利息支出	Interest expense	2,041	10
其他營業費用	Other operating expenses	90,992	75,260
手續費及佣金支出	Fee and commission expenses	35,010	34,765
同業存放(附註(v))	Deposits from banks (note (v))	344,483	256,877
其他負債	Other liabilities	106,138	61,656
現金及銀行存款	Cash and balances with banks	751,779	1,648,995
拆放同業(附註(vi))	Placements with other banks (note (vi))	–	3,090,000
貸款及墊款(附註(vii))	Loans and advances (note (vii))	5,480,711	5,505,033
應收款項及其他資產	Receivables and other assets	79,473	86,611

附註：

- (v) 截至財務狀況表日，本集團的同系附屬公司存款金額為344,483,000澳門元(2021年12月31日：256,877,000澳門元)，實際年利率範圍為0%至2.80%(2021年12月31日：0%至0.01%)。
- (vi) 截至財務狀況表日，本集團並無向同系附屬公司拆放(2021年12月31日：3,090,000,000澳門元，實際年利率為0.33%)。
- (vii) 截至財務狀況表日，本集團向其同系附屬公司發放的貸款及墊款的實際年利率範圍為2.65%至4.26%(2021年12月31日：1.37%至2.00%)。

Notes:

- (v) As at the end of the reporting period, the Group's deposits from its fellow subsidiaries amounted to MOP344,483,000 (31 December 2021: MOP256,877,000), and bear effective interest rate range from 0% to 2.80% per annum (31 December 2021: 0% to 0.01% per annum).
- (vi) As at the end of the reporting period, the Group has no inter-bank placements with its fellow subsidiaries (31 December 2021: MOP3,090,000,000 which bear an effective interest rate of 0.33% per annum).
- (vii) As at the end of the reporting year, the Group's loans and advances to its fellow subsidiaries earn effective interest rates of 2.65% to 4.26% per annum (31 December 2021: 1.37% to 2.00% per annum).

財務訊息披露(根據澳門財報告準則) Financial Information Disclosure (in Accordance with MFRSs)  
財務報告 Financial Statements  
合併財務報告附註 Notes to the Consolidated Financial Statements

6. 關聯方交易(續)

(a) 關聯方交易(續)

子公司

銀行

		2022 千澳門元 MOP'000	2021 千澳門元 MOP'000
費用與佣金收入	Fee and commission income	12,187	12,221
利息支出	Interest expense	2,969	1,973
費用與佣金支出	Fee and commission expense	154	2,743
客戶存款(附註(viii))	Deposits from customers (note (viii))	192,167	262,094
其他負債	Other liabilities	–	849
應收賬款及其他資產	Receivables and other assets	48,756	48,239

附註：

(viii) 截至財務狀況表日，本行的子公司存款金額為192,167,000澳門元(2021年12月31日：262,094,000澳門元)，實際年利率範圍為0%至2.10%(2021年12月31日：0%至1.90%)。

最終控股公司聯營公司的子公司

集團及銀行

		2022 千澳門元 MOP'000	2021 千澳門元 MOP'000
利息收入	Interest income	1,938	4,414
貸款和墊款(附註(ix))	Loans and advances (note (ix))	–	100,399

附註：

(ix) 2021年，本集團向最終控股公司聯營公司的子公司發放的貸款及墊款的實際年利率為1.28%。

6. RELATED PARTY TRANSACTIONS (continued)

(a) Related party transaction (continued)

Subsidiaries

The Bank

	2022 千澳門元 MOP'000	2021 千澳門元 MOP'000
費用與佣金收入	12,187	12,221
利息支出	2,969	1,973
費用與佣金支出	154	2,743
客戶存款(附註(viii))	192,167	262,094
其他負債	–	849
應收賬款及其他資產	48,756	48,239

Notes:

(viii) As at the end of the reporting period, the Bank's deposits from its subsidiaries amounted to MOP192,167,000(31 December 2021: MOP262,094,000), which bear effective interest rates of 0% to 2.10% per annum (31 December 2021: 0% to 1.90% per annum).

A subsidiary of an associate of the ultimate holding company

The Group and the Bank

	2022 千澳門元 MOP'000	2021 千澳門元 MOP'000
利息收入	1,938	4,414
貸款和墊款(附註(ix))	–	100,399

Notes:

(ix) The Group's loans and advances to a subsidiary of an associate of the ultimate holding company earn effective interest rate of 1.28% per annum in 2021.

財務訊息披露(根據澳門財報告準則) Financial Information Disclosure (in Accordance with MFRSs)  
財務報告 Financial Statements  
合併財務報告附註 Notes to the Consolidated Financial Statements

6. 關聯方交易(續)

(a) 關聯方交易(續)

主要管理人員

集團和銀行

		2022 千澳門元 MOP'000	2021 千澳門元 MOP'000
利息收入	Interest income	100	143
利息支出	Interest expense	5,201	962
客戶存款(附註(x))	Deposits from customers (note (x))	372,084	434,598
客戶貸款和墊款(附註(xi))	Loans and advances to customers (note (xi))	6,296	6,762

附註：

(x) 截至財務狀況表日，本集團的關鍵管理層成員存款金額為372,084,000澳門元(2021年12月31日：434,598,000澳門元)，實際年利率範圍為0%至4.65%(2021年12月31日：0%至3.25%)。

(xi) 截至財務狀況表日，本集團向關鍵管理層成員發放的貸款及墊款的實際年利率為2.13%(2021年12月31日：1.50%)。

(b) 集團與銀行關鍵管理崗位員工薪酬：

集團和銀行

		2022 千澳門元 MOP'000	2021 千澳門元 MOP'000
僱員福利	Employee benefits	22,562	24,781

6. RELATED PARTY TRANSACTIONS (continued)

(a) Related party transaction (continued)

Key management personnel

The Group and the Bank

	2022 千澳門元 MOP'000	2021 千澳門元 MOP'000
Interest income	100	143
Interest expense	5,201	962
Deposits from customers (note (x))	372,084	434,598
Loans and advances to customers (note (xi))	6,296	6,762

Notes:

(x) As at the end of the reporting period, the Group's deposits from key management personnel amounted to MOP372,084,000 (31 December 2021: MOP434,598,000), which bear effective interest rates of 0% to 4.65% per annum (31 December 2021: 0% to 3.25% per annum).

(xi) The Group's loans and advances to key management personnel earn effective interest rate of 2.13% per annum as at the end of the reporting period (31 December 2021: 1.50% per annum).

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

The Group and the Bank

	2022 千澳門元 MOP'000	2021 千澳門元 MOP'000
Employee benefits	22,562	24,781

財務訊息披露(根據澳門財報告準則) Financial Information Disclosure (in Accordance with MFRSs)  
財務報告 Financial Statements  
合併財務報告附註 Notes to the Consolidated Financial Statements

7. 淨利息收入

7. NET INTEREST INCOME

		集團 The Group		銀行 The Bank	
		2022	2021	2022	2021
		千澳門元 MOP'000	千澳門元 MOP'000	千澳門元 MOP'000	千澳門元 MOP'000
<b>利息收入</b>	<b>Interest Income</b>				
金融資產利息收入採用實際利率法確認：	Interest income on financial assets recognised using the effective interest method:				
- 現金及同業拆放款項	- Cash and placements with banks and financial institutions	1,815,842	300,156	1,814,397	298,782
- 貸款及墊款	- Loans and advances	6,566,483	5,598,996	6,566,484	5,598,996
- 證券投資	- Investments in securities	2,099,667	1,740,454	2,095,737	1,736,589
		10,481,992	7,639,606	10,476,618	7,634,367
		集團 The Group		銀行 The Bank	
		2022	2021	2022	2021
		千澳門元 MOP'000	千澳門元 MOP'000	千澳門元 MOP'000	千澳門元 MOP'000
<b>利息支出</b>	<b>Interest Expense</b>				
金融負債利息支出：	Interest expense on financial liabilities:				
- 貨幣市場拆借	- Money market deposits and takings	(1,117,067)	(204,354)	(1,117,067)	(204,355)
- 客戶存款	- Customer deposits	(4,036,249)	(2,439,613)	(4,039,219)	(2,441,585)
- 發行存款證和債券	- Certificates of deposit and debts issued	(1,364,272)	(727,729)	(1,364,272)	(727,729)
		(6,517,588)	(3,371,696)	(6,520,558)	(3,373,669)
淨利息收入	Net interest income	3,964,404	4,267,910	3,956,060	4,260,698

財務訊息披露(根據澳門財報告準則) Financial Information Disclosure (in Accordance with MFRSs)  
財務報告 Financial Statements  
合併財務報告附註 Notes to the Consolidated Financial Statements

8. 手續費及佣金收入淨收入

8. NET FEE AND COMMISSION INCOME

		集團 The Group		銀行 The Bank	
		2022 千澳門元 MOP'000	2021 千澳門元 MOP'000	2022 千澳門元 MOP'000	2021 千澳門元 MOP'000
手續費及佣金收入	Fee and commission income				
- 貸款及墊款	- Loans and advances	413,585	450,630	413,585	450,630
- 證券機構服務	- Security agency services	134,900	125,912	134,900	125,912
- 信用卡	- Credit card	177,838	204,282	177,838	204,282
- 保險, 其他機構和信託 服務	- Insurance, other agency services and trustee services	192,324	290,108	126,942	221,584
- 其他	- Others	87,844	100,454	87,593	100,301
		1,006,491	1,171,386	940,858	1,102,709
		集團 The Group		銀行 The Bank	
		2022 千澳門元 MOP'000	2021 千澳門元 MOP'000	2022 千澳門元 MOP'000	2021 千澳門元 MOP'000
手續費及佣金支出	Fee and commission expense				
- 信用卡	- Credit card	167,938	174,112	167,938	174,112
- 其他	- Others	149,206	80,718	149,360	81,117
		317,144	254,830	317,298	255,229
手續費及佣金淨收入	Net fee and commission income	689,347	916,556	623,560	847,480



財務訊息披露(根據澳門財報告準則) Financial Information Disclosure (in Accordance with MFRSs)  
財務報告 Financial Statements  
合併財務報告附註 Notes to the Consolidated Financial Statements

9. 其他營業收入和其他收入

9. OTHER OPERATING INCOME AND OTHER INCOME

		集團 The Group		銀行 The Bank	
		2022 千澳門元 MOP'000	2021 千澳門元 MOP'000	2022 千澳門元 MOP'000	2021 千澳門元 MOP'000
以公允價值計量且其變動計入其他綜合收益的金融資產產生的股息收入	Dividend income from financial assets at FVOCI	6,285	-	6,285	-
可供出售類投資產生的股息收入	Dividend income from available-for-sale investments	-	3,276	-	3,276
外匯兌換淨收益	Net gains from foreign exchange	161,581	12,010	162,078	11,297
處置以公允價值計量且其變動計入其他綜合收益的債券淨收益	Net gains from disposal of debt securities at FVOCI	61,125	-	61,125	-
處置可供出售類債券投資淨收益	Net gains from disposal of available-for-sale debt investments	-	177,769	-	177,836
處置以公允價值計量且其變動計入其他綜合收益的金融資產淨收益	Net gains from disposal of financial assets at FVTPL	2	-	2	-
衍生金融工具產生的淨收益/(損失)	Net gains/(losses) arising from derivative financial instruments	454	(2,683)	454	(2,683)
其他營業收入總計	Total other operating income	229,447	190,372	229,944	189,726
處置物業、廠房及設備損失	Losses on disposal of property, plant and equipment	(286)	(343)	(285)	(339)
租金收入	Rental income	2,131	2,046	2,131	-
其他	Others	86,627	36,332	86,627	36,332
其他收入總計	Total other income	88,472	38,035	88,473	35,993

10. 營業費用

10. OPERATING EXPENSES

		集團 The Group		銀行 The Bank	
		2022 千澳門元 MOP'000	2021 千澳門元 MOP'000	2022 千澳門元 MOP'000	2021 千澳門元 MOP'000
折舊	Depreciation	58,342	54,914	57,583	54,004
樓宇之經營租賃租金	Operating lease rentals on buildings	215,104	206,812	214,628	206,640
員工費用	Staff costs	580,833	590,333	566,649	576,611
養老金費用	Pension costs	22,168	21,898	21,653	21,399
專業費用	Professional fees	2,217	3,132	2,217	3,101
審計費用	Auditor's remuneration	2,507	2,367	1,905	1,748
其他營業費用	Other operating expenses	318,122	348,746	312,583	338,506
		1,199,293	1,228,202	1,177,218	1,202,009

財務訊息披露(根據澳門財報告準則) Financial Information Disclosure (in Accordance with MFRSs)  
財務報告 Financial Statements  
合併財務報告附註 Notes to the Consolidated Financial Statements

11. 資產減值損失淨額

支銷／(回撥)資產的減值損失

集團

11. NET CHARGE FOR IMPAIRMENT LOSSES ON FINANCIAL INSTRUMENTS

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

The Group

		2022 千澳門元 MOP'000	2021 千澳門元 MOP'000
貸款及墊款	Loans and advances	1,190,097	1,530,639
可供出售類投資	Available-for-sale investments	-	7,186
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 FVOCI	5,768	-
持有至到期日投資	Held-to-maturity investments	-	15,371
以攤餘成本計量的金融資產	Financial assets at amortised cost	604	-
未提款貸款承諾及保函	Undrawn loan commitments and guarantees	(47,925)	53,859
其他金融工具	Other financial instruments	8,205	6,770
		1,156,749	1,613,825

銀行

The Bank

		2022 千澳門元 MOP'000	2021 千澳門元 MOP'000
貸款及墊款	Loans and advances	1,190,097	1,530,639
可供出售類投資	Available-for-sale investments	-	7,124
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 FVOCI	5,742	-
持有至到期日投資	Held-to-maturity investments	-	15,362
以攤餘成本計量的金融資產	Financial assets at amortised cost	601	-
未提款貸款承諾及保函	Undrawn loan commitments and guarantees	(47,925)	53,858
其他金融工具	Other financial instruments	8,126	6,779
		1,156,641	1,613,762

財務訊息披露(根據澳門財報告準則) Financial Information Disclosure (in Accordance with MFRSs)  
財務報告 Financial Statements  
合併財務報告附註 Notes to the Consolidated Financial Statements

12. 所得稅

本集團本年度的稅項支出包括澳門所得補充稅及海外間接所得稅／應交所得稅。澳門所得補充稅按估計應稅盈利以累計稅率計，最高可達12% (2021年：12%)。

12. INCOME TAX

The Group's tax charge for the year includes provisions for Macau complementary tax and indirect tax paid/payable to overseas tax authorities. Macau complementary tax has been provided at 12% (2021: 12%) on the estimated taxable profits.

		集團 The Group		銀行 The Bank	
		2022 千澳門元 MOP'000	2021 千澳門元 MOP'000	2022 千澳門元 MOP'000	2021 千澳門元 MOP'000
本期稅項：澳門所得補充稅	Current tax: Macau complementary tax				
– 透過損益計提的年度撥款	– Provision for the year through profit or loss	306,241	283,595	299,914	277,276
– 以往年度撥備不足	– Under-provision in prior years	(265)	70	–	–
本期稅項 – 海外間接稅	Current tax – overseas indirect tax	8,928	(7,352)	8,928	(7,352)
遞延稅項	Deferred tax	6,827	24,786	6,836	24,694
本年稅項支出	Tax charge for the year	321,731	301,099	315,678	294,618

適用稅前利潤按法定稅率計算的稅項支出與有效稅率下稅項支出的情況如下：

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

集團 The Group		2022 千澳門元 MOP'000	2021 千澳門元 MOP'000
稅前利潤	Profit before tax	2,615,628	2,570,846
按適用稅率計算的所得稅	Tax at the applicable tax rate	313,600	308,328
不可抵扣支出的影響	Tax effect of non-deductible expenses	153	36
免稅收入的影響	Tax effect of non-taxable income	(1,010)	(621)
以往年度撥備不足	Under-provision in prior years	(265)	70
海外間接稅計入	Overseas indirect tax charge/(credit)	8,928	(7,352)
其他	Others	325	638
本年稅項支出	Tax charge for the year	321,731	301,099

財務訊息披露(根據澳門財報告準則) Financial Information Disclosure (in Accordance with MFRSs)  
財務報告 Financial Statements  
合併財務報告附註 Notes to the Consolidated Financial Statements

12. 所得稅(續)

12. INCOME TAX (continued)

銀行		The Bank	
		2022 千澳門元 MOP'000	2021 千澳門元 MOP'000
稅前利潤	Profit before tax	2,564,178	2,518,126
按適用稅率計算的所得稅	Tax at the applicable tax rate	307,628	302,103
不可抵扣支出的影響	Tax effect of non-deductible expenses	151	34
免稅收入的影響	Tax effect of non-taxable income	(1,010)	(621)
海外間接稅計入	Overseas indirect tax charge/(credit)	8,928	(7,352)
其他	Others	(19)	454
本年稅項支出	Tax charge for the year	315,678	294,618

13. 現金及銀行存款

13. CASH AND BALANCES WITH BANKS

集團		The Group	
		2022 千澳門元 MOP'000	2021 千澳門元 MOP'000
銀行存款	Balances with banks	23,709,831	28,404,848
庫存現金	Cash in hand	1,610,601	2,946,225
減：減值準備(第一階段)	Less: impairment allowance (stage 1)	(1,472)	(23)
現金及銀行存款	Cash and balances with banks	25,318,960	31,351,050

銀行		The Bank	
		2022 千澳門元 MOP'000	2021 千澳門元 MOP'000
銀行存款	Balances with banks	23,562,409	28,375,428
庫存現金	Cash in hand	1,610,601	2,946,225
減：減值準備(第一階段)	Less: impairment allowance (stage 1)	(1,392)	(23)
現金及銀行存款	Cash and balances with banks	25,171,618	31,321,630

銀行存款以攤餘成本計量。

The balances with banks are at amortised cost.

財務訊息披露(根據澳門財報告準則) Financial Information Disclosure (in Accordance with MFRSs)  
財務報告 Financial Statements  
合併財務報告附註 Notes to the Consolidated Financial Statements

14. 拆放同業

14. PLACEMENTS WITH OTHER BANKS

集團與銀行		The Group and the Bank	
		2022 千澳門元 MOP'000	2021 千澳門元 MOP'000
拆放同業總額	Gross placements with other banks	102,025,273	75,474,527
減：減值準備	Less: impairment allowance	(10,281)	(7,085)
– 第一階段	– Stage 1	(10,281)	(7,085)
– 第二階段	– Stage 2	–	–
– 第三階段	– Stage 3	–	–
		102,014,992	75,467,442

拆放同業以攤餘成本計量，其實際年利率範圍為0.71%至5.85% (2021年12月31日：-0.49%至3.50%)。

The placements with other banks are at amortised cost and bear effective interest rate of 0.71% to 5.85% per annum (31 December 2021: -0.49% to 3.50% per annum).

15. 貸款及墊款

15. LOANS AND ADVANCES

集團與銀行		The Group and the Bank		
		附註 Note	2022 千澳門元 MOP'000	2021 千澳門元 MOP'000
客戶貸款及墊款	Loans and advances to customers		211,699,459	220,701,361
商業票據	Trade bills		2,791,989	11,380,751
金融機構貸款及墊款	Loan and advances to financial institutions		803,080	180,718
貸款及墊款總額	Gross loans and advances		215,294,528	232,262,830
應計利息	Accrued interest		1,784,654	1,182,444
			217,079,182	233,445,274
減：減值準備	Less: impairment allowances		(3,956,513)	(2,772,492)
– 第一階段	– Stage 1	4.3(g)	(599,115)	(669,584)
– 第二階段	– Stage 2		(1,230,529)	(317,179)
– 第三階段	– Stage 3		(2,126,869)	(1,785,729)
			213,122,669	230,672,782

財務訊息披露(根據澳門財報告準則) Financial Information Disclosure (in Accordance with MFRSs)  
財務報告 Financial Statements  
合併財務報告附註 Notes to the Consolidated Financial Statements

15. 貸款及墊款(續)

貸款及墊款總額按用途分析如下：

集團與銀行

		2022 千澳門元 MOP'000	2021 千澳門元 MOP'000
工業、商業和金融用途	Industrial, commercial and financial purposes	139,233,932	145,944,930
個人	Individual	73,268,607	74,937,149
貿易融資	Trade finance	2,791,989	11,380,751
貸款及墊款總額	Gross loans and advances	215,294,528	232,262,830

貸款及墊款以攤餘成本計量，其實際年利率範圍為0.70%至28.80%（2021年12月31日：0.30%至28.80%）。

15. LOANS AND ADVANCES (continued)

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

The Group and the Bank

The loans and advances are at amortised cost and bear effective interest rate of 0.70% to 28.80% per annum (31 December 2021: 0.30% to 28.80% per annum).



財務訊息披露(根據澳門財報告準則) Financial Information Disclosure (in Accordance with MFRSs)  
財務報告 Financial Statements  
合併財務報告附註 Notes to the Consolidated Financial Statements

16. 以攤餘成本計量的金融資產和持有至到期日投資

16. FINANCIAL ASSETS AT AMORTISED COST AND HELD-TO-MATURITY INVESTMENTS

(a) 以攤餘成本計量的金融資產

(a) Financial assets at amortised cost

		集團 The Group		銀行 The Bank	
		2022	2021	2022	2021
		千澳門元 MOP'000	千澳門元 MOP'000	千澳門元 MOP'000	千澳門元 MOP'000
以攤餘成本計量的金融資產： Financial assets at amortised cost:					
上市：	Quoted:				
– 債券	– Debt securities	33,283,920	N/A	33,259,566	N/A
– 存款證	– Certificates of deposit	25,896,173	N/A	25,896,173	N/A
– 減：減值準備	– Less: impairment allowances	(87,227)	N/A	(87,203)	N/A
– 第一階段	– Stage 1	(18,798)	N/A	(18,774)	N/A
– 第二階段	– Stage 2	–	N/A	–	N/A
– 第三階段	– Stage 3	(68,429)	N/A	(68,429)	N/A
		59,092,866	N/A	59,068,536	N/A
– 政府債券	– Treasury bills	11,046,530	N/A	11,046,530	N/A
– 減：減值準備	– Less: impairment allowances	(2,820)	N/A	(2,820)	N/A
– 第一階段	– Stage 1	(2,820)	N/A	(2,820)	N/A
– 第二階段	– Stage 2	–	N/A	–	N/A
– 第三階段	– Stage 3	–	N/A	–	N/A
		11,043,710	N/A	11,043,710	N/A
		70,136,576	N/A	70,112,246	N/A
按發行主體劃分的以攤餘成本計量的金融資產結構： Financial assets at amortised cost analysed by category of issuer as follows:					
政府	Government	12,881,306	N/A	12,881,306	N/A
公司	Corporate entities	11,942,830	N/A	11,918,500	N/A
銀行及其他金融機構	Banks and other financial institutions	45,312,440	N/A	45,312,440	N/A
		70,136,576	N/A	70,112,246	N/A

財務訊息披露(根據澳門財報告準則) Financial Information Disclosure (in Accordance with MFRSs)  
財務報告 Financial Statements  
合併財務報告附註 Notes to the Consolidated Financial Statements

16. 以攤餘成本計量的金融資產和持有至到期日投資(續)

(b) 持有至到期日投資

16. FINANCIAL ASSETS AT AMORTISED COST AND HELD-TO-MATURITY INVESTMENTS (continued)

(b) Held to maturity investments

		集團 The Group		銀行 The Bank	
		2022	2021	2022	2021
		千澳門元 MOP'000	千澳門元 MOP'000	千澳門元 MOP'000	千澳門元 MOP'000
以攤餘成本法計量的持有至到期日投資：	Held-to-maturity investments, at amortised cost:				
上市：	Quoted:				
– 債券	– Debt securities	N/A	22,742,992	N/A	22,718,465
– 存款證	– Certificates of deposit	N/A	20,350,664	N/A	20,350,664
– 減：減值準備	– Less: impairment allowances	N/A	(88,383)	N/A	(88,362)
– 第一階段	– Stage 1	N/A	(19,876)	N/A	(19,855)
– 第二階段	– Stage 2	N/A	–	N/A	–
– 第三階段	– Stage 3	N/A	(68,507)	N/A	(68,507)
		N/A	43,005,273	N/A	42,980,767
– 政府債券	– Treasury bills	N/A	8,939,523	N/A	8,939,523
– 減：減值準備	– Less: impairment allowances	N/A	(1,063)	N/A	(1,063)
– 第一階段	– Stage 1	N/A	(1,063)	N/A	(1,063)
– 第二階段	– Stage 2	N/A	–	N/A	–
– 第三階段	– Stage 3	N/A	–	N/A	–
		N/A	8,938,460	N/A	8,938,460
		N/A	51,943,733	N/A	51,919,227
按發行主體劃分的持有至到期日投資結構：	Held-to-maturity investments analysed by category of issuer as follows:				
政府	Government	N/A	9,064,197	N/A	9,064,197
公司	Corporate entities	N/A	6,938,045	N/A	6,913,539
銀行及其他金融機構	Banks and other financial institutions	N/A	35,941,491	N/A	35,941,491
		N/A	51,943,733	N/A	51,919,227

財務訊息披露(根據澳門財報告準則) Financial Information Disclosure (in Accordance with MFRSs)  
財務報告 Financial Statements  
合併財務報告附註 Notes to the Consolidated Financial Statements

17. 以公允價值計量且其變動計入其他綜合收益的金融資產和可供出售類投資

17. FINANCIAL ASSETS AT FAIR VALUE THROUGH OTHER COMPREHENSIVE INCOME AND AVAILABLE-FOR-SALE INVESTMENTS

(a) 以公允價值計量且其變動計入其他綜合收益的金融資產

(a) Financial assets at FVOCI

集團		The Group	
		2022 千澳門元 MOP'000	2021 千澳門元 MOP'000
以公允價值計量且其變動計入其他綜合收益之金融資產	Financial assets at FVOCI		
上市：	Quoted:		
– 債券	– Debt securities	31,783,329	N/A
非上市：	Unquoted:		
– 權益	– Equities securities	21,291	N/A
		31,804,620	N/A
債券減值準備	Impairment allowance for debt securities		
– 第一階段	– stage 1	(20,757)	N/A
按發行主體劃分的以公允價值計量且其變動計入其他綜合收益的金融資產結構：	Financial assets at FVOCI analysed by category of issuer as follows:		
政府	Government	518,615	N/A
公司	Corporate entities	17,986,189	N/A
銀行及其他金融機構	Banks and other financial institutions	13,299,816	N/A
		31,804,620	N/A

財務訊息披露(根據澳門財報告準則) Financial Information Disclosure (in Accordance with MFRSs)  
財務報告 Financial Statements  
合併財務報告附註 Notes to the Consolidated Financial Statements

17. 以公允價值計量且其變動計入其他綜合收益的金融資產和可供出售類投資(續)

17. FINANCIAL ASSETS AT FAIR VALUE THROUGH OTHER COMPREHENSIVE INCOME AND AVAILABLE-FOR-SALE INVESTMENTS (continued)

(a) 以公允價值計量且其變動計入其他綜合收益的金融資產(續)

(a) Financial assets at FVOCI (continued)

銀行		The Bank	
		2022 千澳門元 MOP'000	2021 千澳門元 MOP'000
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 FVOCI		
上市：	Quoted:		
– 債券	– Debt securities	31,692,993	N/A
非上市：	Unquoted:		
– 權益	– Equities securities	21,291	N/A
		31,714,284	N/A
債券減值準備	Impairment allowance for debt securities		
– 第一階段	– stage 1	(20,645)	N/A
按發行主體劃分的以公允價值計量且其變動計入其他綜合收益的金融資產結構：	Financial assets at FVOCI analysed by category of issuer as follows:		
政府	Government	518,615	N/A
公司	Corporate entities	17,909,674	N/A
銀行及其他金融機構	Banks and other financial institutions	13,285,995	N/A
		31,714,284	N/A

財務訊息披露(根據澳門財報告準則) Financial Information Disclosure (in Accordance with MFRSs)  
財務報告 Financial Statements  
合併財務報告附註 Notes to the Consolidated Financial Statements

17. 以公允價值計量且其變動計入其他綜合收益的金融資產和可供出售類投資(續)

17. FINANCIAL ASSETS AT FAIR VALUE THROUGH OTHER COMPREHENSIVE INCOME AND AVAILABLE-FOR-SALE INVESTMENTS (continued)

(b) 可供出售類投資

(b) Available-for-sale investments

集團		2022 千澳門元 MOP'000	2021 千澳門元 MOP'000
<b>可供出售類</b>			
<b>Available-for-sale</b>			
上市：	Quoted:		
– 以公允價值計量的債券	– Debt securities, at fair value	N/A	36,809,142
非上市：	Unquoted:		
– 成本法計量的權益	– Equity securities, at cost	N/A	10,176
		N/A	36,819,318
債券減值準備	Impairment allowance for debt securities		
– 第一階段	– stage 1	N/A	(14,989)
按發行主體劃分的可供出售類投資結構：	Available-for-sale investments analysed by category of issuer as follows:		
政府	Government	N/A	63,354
公司	Corporate entities	N/A	20,246,469
銀行及其他金融機構	Banks and other financial institutions	N/A	16,509,495
		N/A	36,819,318

財務訊息披露(根據澳門財報告準則) Financial Information Disclosure (in Accordance with MFRSs)  
財務報告 Financial Statements  
合併財務報告附註 Notes to the Consolidated Financial Statements

17. 以公允價值計量且其變動計入其他綜合收益的金融資產和可供出售類投資(續)

17. FINANCIAL ASSETS AT FAIR VALUE THROUGH OTHER COMPREHENSIVE INCOME AND AVAILABLE-FOR-SALE INVESTMENTS (continued)

(b) 可供出售類投資(續)

(b) Available-for-sale investments (continued)

銀行		The Bank	
		2022 千澳門元 MOP'000	2021 千澳門元 MOP'000
可供出售類	Available-for-sale		
上市：	Quoted:		
– 以公允價值計量的債券	– Debt securities, at fair value	N/A	36,697,547
非上市：	Unquoted:		
– 成本法計量的權益	– Equity securities, at cost	N/A	10,176
		N/A	36,707,723
債券減值準備	Impairment allowance for debt securities		
– 第一階段	– stage 1	N/A	(14,903)
按發行主體劃分的可供出售類投資結構：	Available-for-sale investments analysed by category of issuer as follows:		
政府	Government	N/A	63,354
公司	Corporate entities	N/A	20,150,986
銀行及其他金融機構	Banks and other financial institutions	N/A	16,493,383
		N/A	36,707,723

18. 子公司權益

18. INTERESTS IN SUBSIDIARIES

銀行

The Bank

		2022 千澳門元 MOP'000	2021 千澳門元 MOP'000
以成本計量的非上市股份	Unlisted shares, at cost	79,980	79,980



財務訊息披露(根據澳門財報告準則) Financial Information Disclosure (in Accordance with MFRSs)  
財務報告 Financial Statements  
合併財務報告附註 Notes to the Consolidated Financial Statements

18. 子公司權益(續)

子公司的詳情如下：

18. INTERESTS IN SUBSIDIARIES (continued)

Particulars of the subsidiaries are as follows:

公司名稱 Name	註冊成立地及經營地 Place of incorporation and operation	已發行普通股本面值 Nominal value of issued ordinary share capital	2022年12月31日及2021年12月31日 應佔股權比例 Percentage of equity attributable 31 December 2022 and 2021		主要業務 Principal activities
			直接 Direct	間接 Indirect	
誠興創建有限公司 Seng Heng Development Company Limited	香港 Hong Kong	2港元 HK\$2	100.00%	–	持有物業 Property holding
工銀(澳門)投資股份有限公司 ICBC (Macau) Capital Limited	澳門 Macau	50,000,000澳門元 MOP50,000,000	99.60%	0.40%	投資管理 Investment management
工銀(澳門)退休基金管理股份有限公司 ICBC (Macau) Pension Fund Management Company Limited	澳門 Macau	30,000,000澳門元 MOP30,000,000	99.93%	0.07%	退休基金管理 Pension fund management

財務訊息披露(根據澳門財報告準則) Financial Information Disclosure (in Accordance with MFRSs)  
財務報告 Financial Statements  
合併財務報告附註 Notes to the Consolidated Financial Statements

19. 物業、廠房及設備

19. PROPERTY, PLANT AND EQUIPMENT

集團		The Group			
		土地及樓宇 Land and buildings 千澳門元 MOP'000	傢俱及 固定裝置 Furniture and fixtures 千澳門元 MOP'000	車輛與設備 Motor vehicles and equipment 千澳門元 MOP'000	總計 Total 千澳門元 MOP'000
<b>成本：</b>	<b>Cost:</b>				
2022年1月1日	At 1 January 2022	214,029	238,804	334,091	786,924
添置	Additions	-	46,251	24,658	70,909
處置	Disposals	-	(17,285)	(21,048)	(38,333)
2022年12月31日	At 31 December 2022	214,029	267,770	337,701	819,500
<b>累計折舊：</b>	<b>Accumulated depreciation:</b>				
2022年1月1日	At 1 January 2022	93,942	157,888	267,576	519,406
本年計提	Depreciation provided during the year	3,987	24,173	29,465	57,625
本年處置	Disposals	-	(17,166)	(20,878)	(38,044)
2022年12月31日	At 31 December 2022	97,929	164,895	276,163	538,987
<b>賬面淨額：</b>	<b>Net carrying amount:</b>				
2022年12月31日	At 31 December 2022	116,100	102,875	61,538	280,513

銀行		The Bank			
		土地及樓宇 Land and buildings 千澳門元 MOP'000	傢俱及 固定裝置 Furniture and fixtures 千澳門元 MOP'000	車輛與設備 Motor vehicles and equipment 千澳門元 MOP'000	總計 Total 千澳門元 MOP'000
<b>成本：</b>	<b>Cost:</b>				
2022年1月1日	At 1 January 2022	214,029	238,105	331,681	783,815
添置	Additions	-	46,251	24,658	70,909
處置	Disposals	-	(17,266)	(21,028)	(38,294)
2022年12月31日	At 31 December 2022	214,029	267,090	335,311	816,430
<b>累計折舊：</b>	<b>Accumulated depreciation:</b>				
2022年1月1日	At 1 January 2022	93,942	157,255	265,206	516,403
本年計提	Depreciation provided during the year	3,987	24,159	29,437	57,583
本年處置	Disposals	-	(17,147)	(20,858)	(38,005)
2022年12月31日	At 31 December 2022	97,929	164,267	273,785	535,981
<b>賬面淨額：</b>	<b>Net carrying amount:</b>				
2022年12月31日	At 31 December 2022	116,100	102,823	61,526	280,449

財務訊息披露(根據澳門財報告準則) Financial Information Disclosure (in Accordance with MFRSs)  
財務報告 Financial Statements  
合併財務報告附註 Notes to the Consolidated Financial Statements

19. 物業、廠房及設備(續)

19. PROPERTY, PLANT AND EQUIPMENT (continued)

集團		The Group			
		土地及樓宇 Land and buildings 千澳門元 MOP'000	傢俱及 固定裝置 Furniture and fixtures 千澳門元 MOP'000	車輛與設備 Motor vehicles and equipment 千澳門元 MOP'000	總計 Total 千澳門元 MOP'000
成本：	Cost:				
2021年1月1日	At 1 January 2021	214,029	244,280	307,647	765,956
添置	Additions	–	13,551	33,320	46,871
處置	Disposals	–	(19,027)	(6,876)	(25,903)
2021年12月31日	At 31 December 2021	214,029	238,804	334,091	786,924
累計折舊：	Accumulated depreciation:				
2021年1月1日	At 1 January 2021	89,955	157,247	243,566	490,768
本年計提	Depreciation provided during the year	3,987	19,437	30,773	54,197
本年處置	Disposals	–	(18,796)	(6,763)	(25,559)
2021年12月31日	At 31 December 2021	93,942	157,888	267,576	519,406
賬面淨額：	Net carrying amount:				
2021年12月31日	At 31 December 2021	120,087	80,916	66,515	267,518
銀行		The Bank			
		土地及樓宇 Land and buildings 千澳門元 MOP'000	傢俱及 固定裝置 Furniture and fixtures 千澳門元 MOP'000	車輛與設備 Motor vehicles and equipment 千澳門元 MOP'000	總計 Total 千澳門元 MOP'000
成本：	Cost:				
2021年1月1日	At 1 January 2021	214,029	243,577	305,237	762,843
添置	Additions	–	13,536	33,320	46,856
處置	Disposals	–	(19,008)	(6,876)	(25,884)
2021年12月31日	At 31 December 2021	214,029	238,105	331,681	783,815
累計折舊：	Accumulated depreciation:				
2021年1月1日	At 1 January 2021	89,955	156,618	241,372	487,945
本年計提	Depreciation provided during the year	3,987	19,420	30,597	54,004
本年處置	Disposals	–	(18,783)	(6,763)	(25,546)
2021年12月31日	At 31 December 2021	93,942	157,255	265,206	516,403
賬面淨額：	Net carrying amount:				
2021年12月31日	At 31 December 2021	120,087	80,850	66,475	267,412

財務訊息披露(根據澳門財報告準則) Financial Information Disclosure (in Accordance with MFRSs)  
財務報告 Financial Statements  
合併財務報告附註 Notes to the Consolidated Financial Statements

19. 物業、廠房及設備(續)

本集團及本行樓宇按地理位置分析如下：

19. PROPERTY, PLANT AND EQUIPMENT (continued)

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

		集團與銀行 The Group and the Bank	
		2022	2021
		千澳門元 MOP'000	千澳門元 MOP'000
澳門	Macau	116,100	120,087

20. 投資性房地產

20. INVESTMENT PROPERTY

		集團 The Group 千澳門元 MOP'000
成本：	Cost:	
2021年1月1日，2021年12月31日 以及2022年12月31日	At 1 January 2021, 31 December 2021 and 31 December 2022	67,943
累計折舊：	Accumulated depreciation:	
2021年1月1日	At 1 January 2021	16,970
本年計提	Depreciation charge for the year	717
2021年12月31日	At 31 December 2021	17,687
本年計提	Depreciation charge for the year	717
2022年12月31日	At 31 December 2022	18,404
賬面淨額：	Net carrying amount:	
2022年12月31日	At 31 December 2022	49,539
2021年12月31日	At 31 December 2021	50,256

本集團投資性房地產位於香港，截止2022年12月31日，投資性房地產的公允價值層級架構劃分為第三層，其公允價值為65,618,680澳門元(2021年12月31日：82,023,350澳門元)。其公允價值採用將未來現金流以經風險調整後的折現率進行折現計算。估值考慮了未來市場租金的預期值以及該物業的閑置率。折現率根據物業質量和地理位置進行調整。公允價值乃投資性房地產之最高及最佳用途為其當前用途時的金額。

The Group's investment property is situated in Hong Kong. The fair value hierarchy of the investment property is categorised as level 3 and the fair value of the investment property on 31 December 2022 was MOP65,618,680 (31 December 2021: MOP82,023,350). The fair value of the investment property is determined by discounting a projected cash flow series associated with the property using risk-adjusted discount rates. The value has taken into account of expected market rental and occupancy rate of the respective property. The discount rates used have been adjusted for the quality and location of the building. The fair value is derived from the highest and best use of the investment property which is consistent with the current use.

財務訊息披露(根據澳門財報告準則) Financial Information Disclosure (in Accordance with MFRSs)  
財務報告 Financial Statements  
合併財務報告附註 Notes to the Consolidated Financial Statements

21. 同業存放

21. DEPOSITS FROM BANKS

		集團與銀行 The Group and the Bank	
		2022	2021
		千澳門元 MOP'000	千澳門元 MOP'000
貨幣市場票據和銀行存款	Money market acceptances and bank balances	95,913,287	71,509,818

結餘按攤餘成本計量。交易按照標準商業活動的慣例條款進。

The balances are measured at amortised cost. Transactions are conducted on terms that are usual and customary to standard business activities.

22. 客戶存款

22. DEPOSITS FROM CUSTOMERS

		集團 The Group		銀行 The Bank	
		2022	2021	2022	2021
		千澳門元 MOP'000	千澳門元 MOP'000	千澳門元 MOP'000	千澳門元 MOP'000
活期存款及往來存款	Demand deposits and current accounts	15,989,449	10,031,638	16,152,885	10,101,995
儲蓄存款	Savings deposits	36,317,053	36,295,414	36,319,063	36,299,334
定期及通知存款	Time and call deposits	195,989,813	213,169,069	196,016,535	213,356,887
		248,296,315	259,496,121	248,488,483	259,758,216

結餘按攤餘成本計量。交易按照標準商業活動的慣例條款進。

The balances are measured at amortised cost. Transactions are conducted on terms that are usual and customary to standard business activities.

23. 遞延稅項

23. DEFERRED TAX

遞延所得稅資產及負債

Deferred tax assets and liabilities

部分遞延所得稅資產與遞延所得稅負債抵消於合併財務狀況表中列示。

For the purpose of presentation in the consolidated statement of financial position, certain deferred tax assets and liabilities have been offset.

遞延所得稅資產／(負債)本年變動情況如下：

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

財務訊息披露(根據澳門財報告準則) Financial Information Disclosure (in Accordance with MFRSs)  
財務報告 Financial Statements  
合併財務報告附註 Notes to the Consolidated Financial Statements

23. 遞延稅項(續)

遞延所得稅資產及負債(續)

集團

23. DEFERRED TAX (continued)

Deferred tax assets and liabilities (continued)

The Group

		金融資產的 減值準備 Impairment allowance on financial assets 千澳門元 MOP'000	以公允價值 計量且其變 動計入其他 綜合收益的 金融資產估值 Revaluation of financial assets at FVOCI 千澳門元 MOP'000	現金流量 套期 Cash flow hedge 千澳門元 MOP'000	加速稅務 折舊 Accelerated tax depreciation 千澳門元 MOP'000	總計 Total 千澳門元 MOP'000
2022年1月1日	At 1 January 2022	(136,037)	(5,859)	(87)	(15,349)	(157,332)
本年遞延稅項變動計入損益	Deferred tax charged to the profit or loss during the year	(6,759)	-	-	(68)	(6,827)
本年遞延稅項變動計入權益	Deferred tax credited to the equity during the year	-	161,724	585	-	162,309
2022年12月31日	At 31 December 2022	(142,796)	155,865	498	(15,417)	(1,850)

銀行

The Bank

		金融資產的 減值準備 Impairment allowance on financial assets 千澳門元 MOP'000	以公允價值 計量且其變 動計入其他 綜合收益的 金融資產估值 Revaluation of financial assets at FVOCI 千澳門元 MOP'000	現金流量 套期 Cash flow hedge 千澳門元 MOP'000	加速稅務 折舊 Accelerated tax depreciation 千澳門元 MOP'000	總計 Total 千澳門元 MOP'000
2022年1月1日	At 1 January 2022	(136,055)	(6,029)	(87)	(12,914)	(155,085)
本年遞延稅項變動計入損益	Deferred tax charged to the profit or loss during the year	(6,768)	-	-	(67)	(6,835)
本年遞延稅項變動計入權益	Deferred tax credited to the equity during the year	-	160,640	585	-	161,225
2022年12月31日	At 31 December 2022	(142,823)	154,611	498	(12,981)	(695)



財務訊息披露(根據澳門財報告準則) Financial Information Disclosure (in Accordance with MFRSs)  
財務報告 Financial Statements  
合併財務報告附註 Notes to the Consolidated Financial Statements

23. 遞延稅項(續)

遞延所得稅資產及負債(續)

集團

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

銀行

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

財務訊息披露(根據澳門財報告準則) Financial Information Disclosure (in Accordance with MFRSs)  
財務報告 Financial Statements  
合併財務報告附註 Notes to the Consolidated Financial Statements

24. 股本和股息

24. SHARE CAPITAL AND DIVIDENDS

(a) 股本

(a) Share capital

		2022 千澳門元 MOP'000	2021 千澳門元 MOP'000
法定：	Authorised:		
一百萬股，每股1,000澳門元	1,000,000 shares of MOP1,000 each	1,000,000	1,000,000
已發行並已繳足：	Issued and fully paid:		
1月1日及12月31日588,920股 (2021年：588,920股)， 每股1,000澳門元	588,920 (2021: 588,920) shares of MOP1,000 each at 1 January and 31 December	588,920	588,920

(b) 股息

(b) Dividends

		2022 千澳門元 MOP'000	2021 千澳門元 MOP'000
本年度支付前財政年度已批核之 最終股息	Final dividend in respect of the previous financial year, approved and paid during the year	333,526	352,161

25. 法定準備金

25. LEGAL RESERVE

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

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

財務訊息披露(根據澳門財報告準則) Financial Information Disclosure (in Accordance with MFRSs)  
財務報告 Financial Statements  
合併財務報告附註 Notes to the Consolidated Financial Statements

26. 承諾及保函

本集團與本行就下列金融工具之最大承諾如下：

		集團與銀行 The Group and the Bank	
		2022	2021
		千澳門元 MOP'000	千澳門元 MOP'000
未提款貸款承諾	Undrawn loan commitments	60,214,945	71,914,621
保函	Guarantees	14,119,383	12,008,958
為客戶開立信用證而承擔的債務	Commitments under letters of credit on behalf of customers	779,398	469,348
		75,113,726	84,392,927

26. COMMITMENTS AND GUARANTEES

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

27. 經營租賃安排

(a) 本集團作為出租人

本集團以經營租賃安排出租投資性房地產(附註20)，協商租期為3年。本集團要求租戶支付保證金並根據市場情況對租金進行調整。

於2022年12月31日，本集團就下列期間的不可撤銷的經營租賃最低租賃收款額為：

		集團 The Group	
		2022	2021
		千澳門元 MOP'000	千澳門元 MOP'000
1年以內	Within one year	2,131	2,131
1-5年(含)	In between one to five years	2,131	4,262
		4,262	6,393

27. OPERATING LEASE ARRANGEMENTS

(a) As lessor

The Group leases its investment property (note 20) under operating lease arrangements, with a lease negotiated for a term of three years. The terms of the lease require the tenant to pay security deposits and provide for periodic rent adjustments according to the prevailing market conditions.

At 31 December 2022, the Group had total future minimum lease receivables under a non-cancellable operating lease with its tenant falling due as follows:

財務訊息披露(根據澳門財報告準則) Financial Information Disclosure (in Accordance with MFRSs)  
財務報告 Financial Statements  
合併財務報告附註 Notes to the Consolidated Financial Statements

27. 經營租賃安排(續)

(b) 本集團作為承租人

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

		集團與銀行 The Group and the Bank	
		2022	2021
		千澳門元 MOP'000	千澳門元 MOP'000
1年以內	Within one year	183,454	149,606
1-5年(含)	In between one to five years	649,743	430,290
5年以上	After five years	835,150	659,240
		1,668,347	1,239,136

28. 衍生金融資產及負債

本集團持有的衍生金融工具以交易或對沖利率與外幣匯率之未來波動為目的。

掉期合約是雙方在一預定期間交換一特定面額之現金流量。

遠期合約為於一未來日期以特定價格買賣一項金融工具之合約義務。

下表顯示衍生金融資產和衍生金融負債的公允價值及名義金額。名義金額乃計量衍生工具價值變動的依據，其反映了期末未完成交易的數額，但不一定能夠反映資產或負債涉及的未來現金流量金額或當前的公允價值金額，因此，不能反映集團面臨的信用風險或市場風險。

27. OPERATING LEASE ARRANGEMENTS (continued)

(b) As lessee

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

28. DERIVATIVE FINANCIAL ASSETS AND LIABILITIES

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

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

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

The table below shows the fair values of derivative financial instruments recorded as assets or liabilities together with their notional amounts. The notional amount is the basis upon which changes in the value of derivatives are measured. The notional amounts indicate the volume of transactions outstanding at the period end, however they do not necessarily indicate the amounts of future cash flows involved or the current fair values of the instruments and, therefore, do not indicate the Group's exposure to credit or market risks.

財務訊息披露(根據澳門財報告準則) Financial Information Disclosure (in Accordance with MFRSs)  
財務報告 Financial Statements  
合併財務報告附註 Notes to the Consolidated Financial Statements

28. 衍生金融資產及負債(續)

28. DERIVATIVE FINANCIAL ASSETS AND LIABILITIES  
(continued)

		集團與銀行 The Group and the Bank 2022年12月31日 31 December 2022			
		名義金額 Notional amount 千澳門元 MOP'000	資產 Assets 千澳門元 MOP'000	名義金額 Notional amount 千澳門元 MOP'000	負債 Liabilities 千澳門元 MOP'000
外匯合約	Foreign exchange contracts				
遠期合約	Forward contracts	211,189	50	1,693,665	1,149
貨幣掉期	Currency swaps	37,904,655	1,099,554	32,530,476	830,131
期權	Options	23,259	74	23,259	74
		38,139,103	1,099,678	34,247,400	831,354
利率合約	Interest rate contracts				
利率掉期	Interest rate swaps	89,792	6,430	89,792	6,226
		38,228,895	1,106,108	34,337,192	837,580

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

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

直接交易的衍生產品可能會使銀行面臨因外匯市場缺失而引起的平盤風險。

本集團的衍生工具合約作為市場風險管理的一部分，受到嚴格監控。

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

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

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

財務信息披露(根據澳門財報告準則) Financial Information Disclosure (in Accordance with MFRSs)  
財務報告 Financial Statements  
合併財務報告附註 Notes to the Consolidated Financial Statements

29. 發行債券

29. DEBTS ISSUED

		集團與銀行 The Group and the Bank	
		2022	2021
		千澳門元 MOP'000	千澳門元 MOP'000
浮息票據	Variable coupon rate notes	8,229,750	8,230,795
定息票據	Fixed coupon rate notes	6,291,148	3,981,619
		14,520,898	12,212,414

所有發行債券均無擔保並以攤餘成本計量。

All debt securities issued are unsecured and measured at amortised cost.

30. 發行存款證

30. CERTIFICATES OF DEPOSIT ISSUED

		集團與銀行 The Group and the Bank	
		2022	2021
		千澳門元 MOP'000	千澳門元 MOP'000
非即時還款且期限小於等於3個月	3 months or less but not repayable on demand	55,130,943	33,801,677
3個月以上1年以內	1 year or less but over 3 months	8,280,015	24,075,820
		63,410,958	57,877,497

所有存款證均無擔保並以攤餘成本計量。

All certificates of deposit issued are unsecured and measured at amortised cost.

31. 回購協議

31. REPURCHASE AGREEMENTS

本集團有計劃賣出回購金融證券資產。

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

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

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



財務訊息披露(根據澳門財報告準則) Financial Information Disclosure (in Accordance with MFRSs)  
財務報告 Financial Statements  
合併財務報告附註 Notes to the Consolidated Financial Statements

### 31. 回購協議

下表為上述本集團與本行截至2022年12月31日不符合終止確認條件的賣出回購金融資產及銀行同業拆入中相關金融負債的賬面價值分析：

#### 集團與銀行

		2022		2021	
		金融資產賬面價值 Carrying amount of the financial assets 千澳門元 MOP'000	相關負債賬面價值 Carrying amount of the associated liabilities 千澳門元 MOP'000	金融資產賬面價值 Carrying amount of the financial assets 千澳門元 MOP'000	相關負債賬面價值 Carrying amount of the associated liabilities 千澳門元 MOP'000
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 FVOCI	8,945,653	8,367,718	-	-
可供出售類投資	Available-for-sale investments	-	-	8,268,872	7,868,491
以攤餘成本計量的金融資產	Financial assets at amortised cost	10,522,058	9,425,305	-	-
持有至到期日投資	Held-to-maturity investments	-	-	4,887,483	4,742,292
		19,467,711	17,793,023	13,156,355	12,610,783

### 32. 籌資活動產生的負債

下表列示了本集團由籌資活動產生的負債之變動，包括現金及非現金之變動。自籌資活動產生的負債指在本集團的現金流量表內分類為由籌資活動產生的現金流或未來現金流產生的負債。

#### 集團與銀行

		發行存款證 Certificates of deposit issued 千澳門元 MOP'000	發行債券 Debts issued 千澳門元 MOP'000	股利 Dividend 千澳門元 MOP'000	總計 Total 千澳門元 MOP'000
2022年1月1日	At 1 January 2022	57,877,497	12,212,414	-	70,089,911
籌資活動產生的現金流	Cash flows from financing activities	5,760,286	2,349,426	(333,526)	7,776,186
股利宣派	Dividend declared	-	-	333,526	333,526
匯兌差額	Exchange difference	(226,825)	(40,942)	-	(267,767)
2022年12月31日	At 31 December 2022	63,410,958	14,520,898	-	77,931,856

### 33. 重分類

若干比較數據已經過重分類，以符合本年度之列報要求。

### 31. REPURCHASE AGREEMENTS

The following table analyses the carrying amount of the above mentioned financial assets sold by the Group and the Bank under agreements to repurchase as at 31 December 2022 that did not qualify for derecognition and their associated financial liabilities in interbank takings:

#### The Group and the Bank

		2022		2021	
		金融資產賬面價值 Carrying amount of the financial assets 千澳門元 MOP'000	相關負債賬面價值 Carrying amount of the associated liabilities 千澳門元 MOP'000	金融資產賬面價值 Carrying amount of the financial assets 千澳門元 MOP'000	相關負債賬面價值 Carrying amount of the associated liabilities 千澳門元 MOP'000
		8,945,653	8,367,718	-	-
		-	-	8,268,872	7,868,491
		10,522,058	9,425,305	-	-
		-	-	4,887,483	4,742,292
		19,467,711	17,793,023	13,156,355	12,610,783

### 32. RECONCILIATION OF LIABILITIES ARISING FROM FINANCING ACTIVITIES

The table below details changes in the Group's and the Bank's liabilities arising from financing activities, including both cash and non-cash changes. Liabilities arising from financing activities are those for which cash flows were, or future cash flows will be, classified in the statements of cash flows as cash flows from financing activities.

#### The Group and the Bank

		發行存款證 Certificates of deposit issued 千澳門元 MOP'000	發行債券 Debts issued 千澳門元 MOP'000	股利 Dividend 千澳門元 MOP'000	總計 Total 千澳門元 MOP'000
2022年1月1日	At 1 January 2022	57,877,497	12,212,414	-	70,089,911
籌資活動產生的現金流	Cash flows from financing activities	5,760,286	2,349,426	(333,526)	7,776,186
股利宣派	Dividend declared	-	-	333,526	333,526
匯兌差額	Exchange difference	(226,825)	(40,942)	-	(267,767)
2022年12月31日	At 31 December 2022	63,410,958	14,520,898	-	77,931,856

### 33. RECLASSIFICATION

Certain reclassifications have been made to the consolidated financial statements for the year ended 31 December 2021 conforming the classifications used in the consolidated financial statements for the year ended 31 December 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)

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

## 1. 財務信息

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

### a. 合併財務狀況表

集團層面

## 1. FINANCIAL STATEMENTS

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

### a. Consolidated statement of financial position

Group Level

資產	Assets	二零二二年 十二月三十一日 31 December 2022 千澳門元 MOP'000	二零二一年 十二月三十一日 31 December 2021 千澳門元 MOP'000
現金及銀行存款	Cash and balances with banks	25,318,960	31,351,050
存放貨幣當局款項	Deposits with monetary authority	9,355,240	5,373,369
拆放同業	Placements with other banks	102,014,992	75,467,442
衍生金融資產	Derivative financial assets	1,106,108	352,035
貸款及墊款	Loans and advances	213,122,669	230,672,782
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	31,804,620	-
可供出售類投資	Available-for-sale investments	-	36,819,318
以公允價值計量且其變動計入損益的金融資產	Financial assets at fair value through profit or loss	325,394	682,622
以攤餘成本計量的金融資產	Financial assets at amortised cost	70,136,576	-
持有至到期日投資	Held-to-maturity investments	-	51,943,733
應收款項及其他資產	Receivables and other assets	7,183,079	5,375,981
應收所得稅	Income tax receivables	52,410	40,871
物業、廠房及設備	Property, plant and equipment	280,513	267,518
投資性房地產	Investment property	49,539	50,256
<b>總資產</b>	<b>Total assets</b>	<b>460,750,100</b>	<b>438,396,977</b>
<b>負債</b>	<b>Liabilities</b>		
同業存放	Deposits from banks	95,913,287	71,509,818
客戶存款	Deposits from customers	248,296,315	259,496,121
衍生金融負債	Derivative financial liabilities	837,580	560,280
以公允價值計量且其變動計入損益的金融負債	Financial liabilities at fair value through profit or loss	325,250	682,396
發行債務證券	Debt issued	14,520,898	12,212,414
發行存款證	Certificates of deposit issued	63,410,958	57,877,497
應繳所得稅	Income tax payable	354,190	329,272
遞延所得稅負債	Deferred tax liabilities	1,850	157,332
其他負債	Other liabilities	6,418,242	5,679,190
<b>總負債</b>	<b>Total liabilities</b>	<b>430,078,570</b>	<b>408,504,320</b>
<b>所有者權益</b>	<b>Equity</b>		
股本	Issued share capital	588,920	588,920
儲備	Reserves	30,082,610	29,303,737
其中：一般監管儲備	Includes: General regulatory reserve	336,178	1,146,737
特定監管儲備	Specific regulatory reserve	821,920	-
<b>所有者權益合計</b>	<b>Total equity</b>	<b>30,671,530</b>	<b>29,892,657</b>
<b>負債及所有者權益合計</b>	<b>Total equity and liabilities</b>	<b>460,750,100</b>	<b>438,396,977</b>

## 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)

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

#### 1. 財務信息(續)

#### 1. FINANCIAL STATEMENTS (continued)

##### b. 財務狀況表

##### b. Statement of financial position

銀行層面		Bank Level	
		二零二二年 十二月三十一日 31 December 2022 千澳門元 MOP'000	二零二一年 十二月三十一日 31 December 2021 千澳門元 MOP'000
資產	Assets		
現金及銀行存款	Cash and balances with banks	25,171,618	31,321,630
存放貨幣當局款項	Deposits with monetary authority	9,355,240	5,373,369
拆放同業	Placements with other banks	102,014,992	75,467,442
衍生金融資產	Derivative financial assets	1,106,108	352,035
貸款及墊款	Loans and advances	213,122,669	230,672,782
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	31,714,284	–
可供出售類投資	Available-for-sale investments	–	36,707,723
以公允價值計量且其變動計入損益的 金融資產	Financial assets at fair value through profit or loss	325,394	682,622
以攤餘成本計量的金融資產	Financial assets at amortised cost	70,112,246	–
持有至到期日投資	Held-to-maturity investments	–	51,919,227
應收款項及其他資產	Receivables and other assets	7,221,019	5,413,221
應收所得稅	Income tax receivables	52,411	40,871
於子公司權益	Interests in subsidiaries	79,980	79,980
物業、廠房及設備	Property, plant and equipment	280,449	267,412
<b>總資產</b>	<b>Total assets</b>	<b>460,556,410</b>	<b>438,298,314</b>
負債	Liabilities		
同業存放	Deposits from banks	95,913,287	71,509,818
客戶存款	Deposits from customers	248,488,483	259,758,216
衍生金融負債	Derivative financial liabilities	837,580	560,280
以公允價值計量且其變動計入損益的 金融負債	Financial liabilities at fair value through profit or loss	325,250	682,396
發行債務證券	Debt issued	14,520,898	12,212,414
發行存款證	Certificates of deposit issued	63,410,958	57,877,497
應繳所得稅	Income tax payable	346,743	321,934
遞延所得稅負債	Deferred tax liabilities	695	155,085
其他負債	Other liabilities	6,357,111	5,606,572
<b>總負債</b>	<b>Total liabilities</b>	<b>430,201,005</b>	<b>408,684,212</b>
所有者權益	Equity		
股本	Issued share capital	588,920	588,920
儲備	Reserves	29,766,485	29,025,182
其中：一般監管儲備	Includes: General regulatory reserve	336,178	1,146,737
特定監管儲備	Specific regulatory reserve	821,920	–
<b>所有者權益合計</b>	<b>Total equity</b>	<b>30,355,405</b>	<b>29,614,102</b>
<b>負債及所有者權益合計</b>	<b>Total equity and liabilities</b>	<b>460,556,410</b>	<b>438,298,314</b>

## 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)

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

### 1. 財務信息(續)

### 1. FINANCIAL STATEMENTS (continued)

#### c. 合併損益及其他綜合收益表

#### c. Consolidated statement of profit or loss and other comprehensive income

集團層面		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	10,481,992	7,639,606
利息支出	Interest expense	(6,517,588)	(3,371,696)
利息淨收入	Net interest income	3,964,404	4,267,910
手續費及佣金收入	Fee and commission income	1,006,491	1,171,386
手續費及佣金支出	Fee and commission expense	(317,144)	(254,830)
手續費及佣金淨收入	Net fee and commission income	689,347	916,556
其他營業收入	Other operating income	229,447	190,372
營業收入	Operating income	4,883,198	5,374,838
營業費用	Operating expenses	(1,199,293)	(1,228,202)
資產減值損失前營業利潤	Operating profit before impairment losses	3,683,905	4,146,636
資產減值損失淨額	Net charge for impairment losses on financial instruments	(1,156,749)	(1,613,825)
其他損益	Other income	88,472	38,035
稅前利潤	Profit before tax	2,615,628	2,570,846
所得稅	Income tax expense	(321,731)	(301,099)
淨利潤	Profit for the year	2,293,897	2,269,747

# 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)

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

### 1. 財務信息(續)

### 1. FINANCIAL STATEMENTS (continued)

#### c. 合併損益及其他綜合收益表(續)

#### c. Consolidated statement of profit or loss and other comprehensive income (continued)

#### 集團層面(續)

#### Group Level (continued)

		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
其他綜合(損失)/收益(除稅後淨額) 後續將不會重分類至損益的其他綜合 (損失)/收益:	Other comprehensive (loss)/income (net of tax) Other comprehensive (loss)/income that will not be reclassified to profit or loss in subsequent periods:		
指定以公允價值計量且其變動計入其他綜合 收益的權益類投資估值儲備變動	Change in investment revaluation reserve of equity investments designated at fair value through other comprehensive income	(1,883)	-
後續將重分類至損益的其他綜合(損失)/ 收益:	Other comprehensive (loss)/income 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	(4,289)	1,524
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	(1,133,145)	-
- 處置時重分類至損益	- Release to profit or loss upon disposal	(61,125)	-
- 計入損益的減值準備變動	- Change in impairment allowances charged to profit or loss	5,768	-
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 debt investment		
- 公允價值的變動	- Change in fair value	-	(155,413)
- 處置時重分類至損益	- Release to profit or loss upon disposal	-	(177,769)
- 計入損益的減值準備變動	- Change in impairment allowances charged to profit or loss	-	7,186
匯兌差額	Exchange differences	2,902	3,914
年度其他綜合損失, 除稅後淨額	Other comprehensive loss for the year, net of tax	(1,191,772)	(320,558)
年度綜合收益總額, 除稅後淨額	Total comprehensive income for the year, net of tax	1,102,125	1,949,189

## 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)

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

### 1. 財務信息(續)

### 1. FINANCIAL STATEMENTS (continued)

#### d. 損益及其他綜合收益表

#### d. Statement of profit or loss and other comprehensive income

##### 銀行層面

##### Bank Level

		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	10,476,618	7,634,367
利息支出	Interest expense	(6,520,558)	(3,373,669)
利息淨收入	Net interest income	3,956,060	4,260,698
手續費及佣金收入	Fee and commission income	940,858	1,102,709
手續費及佣金支出	Fee and commission expense	(317,298)	(255,229)
手續費及佣金淨收入	Net fee and commission income	623,560	847,480
其他營業收入	Other operating income	229,944	189,726
營業收入	Operating income	4,809,564	5,297,904
營業費用	Operating expenses	(1,177,218)	(1,202,009)
資產減值損失前營業利潤	Operating profit before impairment losses	3,632,346	4,095,895
資產減值損失淨額	Net charge for impairment losses on financial instruments	(1,156,641)	(1,613,762)
其他損益	Other income	88,473	35,993
稅前利潤	Profit before tax	2,564,178	2,518,126
所得稅	Income tax expense	(315,678)	(294,618)
淨利潤	Profit for the year	2,248,500	2,223,508



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)

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

1. 財務信息(續)

1. FINANCIAL STATEMENTS (continued)

d. 損益及其他綜合收益表(續)

d. Statement of profit or loss and other comprehensive income (continued)

銀行層面(續)

Bank Level (continued)

		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
其他綜合(損失)/收益(除稅後淨額) 後續將不會重分類至損益的其他綜合 (損失)/收益:	Other comprehensive (loss)/income (net of tax) Other comprehensive (loss)/income that will not be reclassified to profit or loss in subsequent periods:		
指定以公允價值計量且其變動計入其他綜合 收益的權益類投資估值儲備變動	Change in investment revaluation reserve of equity investments designated at fair value through other comprehensive income	(1,883)	-
後續將重分類至損益的其他綜合(損失)/ 收益:	Other comprehensive (loss)/income 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	(4,289)	1,524
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	(1,125,292)	-
- 處置時重分類至損益	- Release to profit or loss upon disposal	(61,125)	-
- 計入損益的減值準備變動	- Change in impairment allowances charged to profit or loss	5,742	-
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 debt investment		
- 公允價值的變動	- Change in fair value	-	(157,143)
- 處置時重分類至損益	- Release to profit or loss upon disposal	-	(177,836)
- 計入損益的減值準備變動	- Change in impairment allowances charged to profit or loss	-	7,124
匯兌差額	Exchange differences	2,902	3,914
年度其他綜合損失, 除稅後淨額	Other comprehensive income for the year, net of tax	(1,183,945)	(322,417)
年度綜合收益總額, 除稅後淨額	Total comprehensive income for the year, net of tax	1,064,555	1,901,091

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

副行政總裁  
Deputy Chief Executive Officer  
黃獻軍  
Huang Xian Jun

## 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)

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

### 1. 財務信息(續)

#### (e) 管理層報告摘要

2022年,面對複雜的外部環境和風險挑戰,工銀澳門堅持穩中求進總基調,認真貫徹落實工銀集團國際化發展戰略和澳門特區政府施政方針,全力服務國家發展大局和區域經濟建設;深入推進當地語系化經營和多元化佈局,不斷提升市場競爭能力、改革創新能力、可持續發展能力和全面風險管理水準,加快資產、負債和中間業務的協調健康發展;關鍵業務領域有效突破,核心市場佔有率穩中有進,抵禦風險能力進一步增強,實現了穩健經營發展。

截至2022末,本行總資產4,608億澳門元,較上年增長5.10%;總負債4,301億澳門元,較上年增長5.28%;實現中間業務淨收入7億澳門元,較上年下降24.79%;各項存款2,483餘億澳門元,較上年下降4.32%;貸款總額2,153億澳門元,較上年下降7.31%;核心資本超過306億澳門元。根據《澳門財務報告準則》,本行2022年度實現稅後淨利潤23億澳門元,平均權益回報率和平均總資產回報率分別達到7.58%和0.52%。截至2022年末,本行已審核的財務報表乃按照《澳門財務報告準則》編制。繼續保持澳門服務領域最廣、本地註冊最大的全牌照主流銀行地位。

### 1. FINANCIAL STATEMENTS (continued)

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

In the face of the complex external environment, risks and challenges, ICBC (Macau) in 2022 persisted in pursuing progress while ensuring stability. It earnestly implemented the international development strategy of the ICBC Group and the policies of the Macao SAR Government to energetically serve the overall development of the country and the development of the regional economy. The Bank made strides in localized operation and diversified planning, continuously improved market competitiveness and capacity for reform and innovation, sustainable development, and enterprise-wide risk management, and accelerated the coordinated and sound development of assets, liabilities, and intermediary business. New breakthroughs were made in key business areas, which included the continuously raised share in the core market, the further enhanced risk resistance capability and robust operation and development.

As at the end of 2022, the Bank had total assets of MOP460.8 billion, up 5.10% from the previous year; and total liabilities of MOP430.1 billion and up 5.28% from the previous year. It generated a net income from the intermediary business of MOP0.7 billion and down 23.4% from the previous year. Its balance of deposits stood at MOP248.3 billion and down 4.32% from the previous year. The balance of loans accounted for MOP215.3 billion, down 7.31% from the previous year. The core capital exceeded MOP30.6 billion. In accordance with the Macao Financial Reporting Standards (MFRSs), the Bank registered a net profit of MOP2.3 billion, with the return on weighted average equity and the return on average total assets reporting 7.58% and 0.52% respectively. At the end of 2022, the Bank's audited financial statements were prepared according to MFRSs. In 2022, ICBC (Macau) continued to maintain its position as a fully-licensed, locally-registered mainstream bank with the widest range of services and the largest size of business in Macao.

## 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)

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

#### 1. 財務信息(續)

##### (e) 管理層報告摘要(續)

在加快業務發展的同時，本行積極發揮主流銀行優勢，踐行社會責任擔當；同業首家成立綠色金融(ESG與可持續金融)委員會，與駐澳央企簽署綠色金融戰略合作協議，推出首支綠色私募投資基金，踐行綠色低碳理念；牽頭完成政府置換房銀團貸款、本地綜企銀團重組等標誌性項目，協同政府提振經濟，助力中小企轉型，服務澳門經濟社會建設；發揮澳門證券基金行業協會會長單位優勢，完成諸多探路之舉，引領債券行業發展，助力澳門經濟多元佈局；依託集團業務平台深化智庫建設，獨家推進中葡跨境電商產業發展，為「中葡平台」建設貢獻工行方案；首家推出「灣區置業通」等創新產品，成為澳門跨境業務產品線最豐富及唯一實現灣區和內地九市全覆蓋的機構，加快粵澳一體化建設；重視員工福利保障，完善員工福利項目；支持員工參政議政，舉辦澳門大學生金融科技創新大賽，培養多元興澳人才。

本行良好經營業績和表現，贏得業界及國際主流財經媒體廣泛讚譽和認可。經營實力、管治水平、市場地位穩步提升，競爭能力、風險控制持續增強。2022年，工銀澳門第十三次榮獲英國《銀行家》、《世界金融》，美國《環球金融》雜誌評選的「澳門地區最佳銀行」殊榮，樹立了良好形象。

#### 1. FINANCIAL STATEMENTS (continued)

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

While accelerating business development, the Bank actively leveraged the advantages of a mainstream bank and fulfilled social responsibilities. It was the first in the industry to establish the Green Finance (ESG and Sustainable Finance) Committee, signed a strategic partnership agreement on green finance with central enterprises in Macao, launched the first green private equity investment fund, and practiced the green and low-carbon concept. The Bank took the lead to complete the iconic projects such as syndicated loans for government replacement housing and restructuring of consortium of local integrated enterprises, assisted the government in boosting the economy, facilitated the transformation of small and medium-sized enterprises, and served the economic and social development of Macao. Serving as the Chairman of the Securities and Funds Industry Association of Macao, ICBC (Macao) made a number of attempts to drive the development of the bond industry, and assisted in diversifying the economic structure of Macao. Relying on the Group's business platform, the Bank deepened the building of think tank, exclusively advanced the development of China-Portugal cross-border e-commerce industry, and provided ICBC's plan for the construction of the platform. It was the first to launch innovative products such as "Greater Bay Area Property Connect", and had the most diversified cross-border business lines in Macao that cover the Greater Bay Area and nine cities on Chinese mainland, thus accelerating the integration of Guangdong and Macao. The Bank attached great importance to employee welfare and improved welfare programs for employees. It encouraged employees to participate in the deliberation and administration of state affairs, and hosted the FinTech Innovation Competition for university students in Macao to cultivate diversified talents for the prosperity of Macao.

With good operating results and performance, the Bank won wide acclaim and recognition from both the industry and mainstream international financial media. The business strength, governance level and market position of the Bank were steadily improved, and its competitive edge and risk control were constantly enhanced. In 2022, the Bank won the "Best Bank in Macao" award by British magazines The Banker and World Finance, and the American magazine Global Finance for the thirteenth time. It has, therefore, established a good image.

## 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)

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

### 1. 財務信息(續)

#### (e) 管理層報告摘要(續)

後疫情時代，全球政經環境複雜多變，疊加世界經濟週期變化，外部挑戰依舊嚴峻，對全球及澳門地區影響持續，工銀澳門將認真落實國家戰略部署和特區政府施政方針，全力做好後疫情時期經濟復蘇工作，並積極對接粵港澳大灣區特別是橫琴粵澳深度合作區系列政策規劃，積極發展自身所長，服務澳門所需，為澳門經濟適度多元發展和融入祖國發展大局作出更多努力；同時，繼續發揮大行責任擔當，情系民生、服務社會，為澳門長期繁榮穩定作出新的更大貢獻。

行政總裁  
牛建軍

二零二三年三月三十一日於澳門

### 1. FINANCIAL STATEMENTS (continued)

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

In the post-pandemic era, the complex global political and economic environment and the cyclical changes in the world economy will pose severe external challenges and have a lingering impact on the world and Macao. The Bank will be dedicated to implementing the national strategies and the Macao SAR Government's policies, and putting full effort to economic recovery in the post-pandemic era. Aligning to the series policies and plans for Guangdong-Hong Kong-Macao Greater Bay Area, particularly Guangdong-Macao In-Depth Cooperation Zone in Hengqin, the Bank will give play to its advantages while serving the financial needs of local communities to further contribute to Macao's economic diversification and integrate into China's development. Meanwhile, the Bank will continuously fulfill its social responsibilities, care for the people's livelihood, serve the public, and dedicate itself to Macao's long-term prosperity and stable development.

Chief Executive Officer  
Niu Jian Jun

Macao, 31 March 2023

## 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)

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

### 1. 財務信息(續)

#### (f) 監事會報告

中國工商銀行(澳門)股份有限公司董事會按章程第二十五條e項的規定及為產生該規定的效力已將有關二零二二年營業年度的經審核財務報表及董事會報告書交予本所發出意見書。

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

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

本所考慮外部審計師報告書，同意審計師指出，所交予作為提交賬目的文件真實而準確地反映出二零二二年十二月三十一日資產負債表的財務狀況，以及截至該日的營業年度內的財務結果。

綜合所述，本所決定同意通過該等財務報表及董事會報告書。

獨任監事

崔世昌審計師事務所

(由崔世昌先生作代表)

二零二三年三月三十一日於澳門

### 1. FINANCIAL STATEMENTS (continued)

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

In accordance with the provision of Article twenty-fifth, paragraph (e) and for the purpose of the said provision, the Board of Directors of Industrial and Commercial Bank of China (Macau) Limited has submitted to our firm the audited financial statements and the report from Board of Directors regarding the 2022 financial year, for issuing the related opinion.

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

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

In view of the external auditor's report, we concur with the opinion expressed in such report, whereas the documents supporting the said financial statements evidence the truly and accurate financial status exhibited in the balance sheet dated 31 December 2022, as well as the financial results of the financial year ended 2022.

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

Single Supervisor

CSC & Associates, Auditors

(Represented by Mr. Chui Sai Cheong)

Macao, 31 March 2023

## 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)

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

### 1. 財務信息(續)

#### (g) 獨立審計師報告書

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

我們已審核中國工商銀行(澳門)股份有限公司(以下簡稱「本行」)及其子公司(以下統稱「本集團」)之綜合財務報表,此綜合財務報表包括於二零二二年十二月三十一日的合併及本行的資產負債表、以及截至該日止年度的合併及本行損益及其他綜合收益表、合併及本行的所有者權益變動表及合併及本行的現金流量表,亦包括重大會計政策摘要及其他解釋性信息。

#### 管理層對綜合財務報表之責任

本行管理層負責按照獲經濟財政司命令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」)之《財務報告準則》編制真實而公允的綜合財務報表,並執行必要的內部控制,以使綜合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綜合財務報表發表審計意見。我們的報告僅為貴行董事及根據我們同意的約定條款而編制,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。

### 1. FINANCIAL STATEMENTS (continued)

#### (g) Independent auditor's report

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

We have audited the consolidated financial statements of Industrial and Commercial Bank of China (Macau) Limited (the "Bank") and its subsidiaries (collectively referred to as the "Group"), which comprise the consolidated and the Bank's statements of financial position as at 31 December 2022, the consolidated and the Bank's statements of profit or loss and other comprehensive income, statements of changes in equity and the statements of cash flow for the year then ended, and a summary of significant accounting policies and other explanatory information.

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

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

#### Auditor's responsibility

Our responsibility is to express an opinion on these consolidated financial statements based on our audit and to report our opinion solely to you, as a body, in accordance with our agreed terms of engagement, and for no other purpose. We do not assume responsibility towards or accept liability to any other person for the contents of this report. We conducted our audit in accordance with the Standards on Auditing 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 consolidated financial statements are free from material misstatement.



## 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)

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

### 1. 財務信息(續)

#### (g) 獨立審計師報告書(續)

##### 審計師之責任(續)

審計工作涉及實施審計程序，以獲取有關綜合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，我們考慮與綜合財務報表編制及真實和公允地列報財務報表相關的內部控制，以設計適當的審計程序，但目的並非對內部控制的有效性發表意見。審計工作還包括評價貴行管理層選用會計政策的恰當性和會計估計的合理性，以及評價綜合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。

##### 審計意見

我們認為，上述綜合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本集團和本行於二零二二年十二月三十一日之財務狀況及本集團和本行截至該日止年度內之經營成果及現金流量。

##### 關可穎

執業會計師

合夥人

德勤•關黃陳方會計師行

澳門

二零二三年三月三十一日

### 1. FINANCIAL STATEMENTS (continued)

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

##### Auditor's responsibility (continued)

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

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

##### Opinion

In our opinion, the consolidated financial statements give a true and fair view, in all material respects, of the financial positions of the Group and the Bank as at 31 December 2022, and of the Group's and the Bank's financial results and their 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

31 March 2023

# 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)

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

### 1. 財務信息(續)

#### (h) 持股5%以上的機構名單及持股比例

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

#### (i) 合資格的股東名單

中國工商銀行股份有限公司  
禰永明先生

#### (j) 公司董事會成員名單

姜壹盛先生  
董事長、常務董事兼執行董事  
牛建軍先生  
副董事長、行政總裁兼執行董事  
(於2022年3月4日委任)  
徐克恩先生  
(於2022年3月4日辭任)  
禰永明先生  
副董事長兼執行董事  
鄭劍鋒先生  
董事  
洪貴路先生  
董事  
張偉峰先生  
董事  
唐志堅先生  
董事  
賀定一女士  
董事

#### 獨任監事

崔世昌會計師事務所  
(由崔世昌先生作代表)

#### 公司秘書

陳翠屏女士

### 1. FINANCIAL STATEMENTS (continued)

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

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

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

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

#### (j) Name of the members of the company boards

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

#### Single Supervisor

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

#### Company Secretary

Ms. Chen Cui Ping

## 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)

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

### 2. 公司治理

本行股東會下設董事會及監事會，董事會下設專業委員會。同時，在經營管理層設有資產負債管理委員會、合規和反洗錢及反恐融資委員會、信貸與投資審查委員會等專業委員會。本行2022年年度內始終嚴格按照澳門金融管理局發出的《信用機構內部控制指引》進行經營及管理。

#### 董事會

本行全部業務及利益均由董事會負責經營及管理，年度內本行董事會保持穩定的結構，能夠作出並實施適當及有效的決策。董事會成員均具備適合本行業務發展的專業知識及技能。年內，本行所有董事均定期獲得最新的經濟發展資訊、本行經營情況、營運、風險管理、合規、公司治理事項，以及相關法律和當地監管規定等訊息。

#### 監事會

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

#### 董事會權利的轉授

##### 管理委員會

本行在董事會授權下設立管理委員會，定期舉行會議，負責本行及附屬公司整體運作及職責範圍內重大事項的決策工作。

本行董事會亦下設提名與薪酬委員會、審計委員會、風險管理委員會及戰略發展委員會等專業委員會。委員會負責監察本行日常業務運作。各專業委員會均有明確的職權範圍，以確保委員會可以適當履行其職能，並在適當的時候向董事會報告其建議及決定。

### 2. CORPORATE GOVERNANCE

The Board of Directors and the Board of Supervisors are established under the Shareholders' Meeting of the Bank, and special committees are established under the Board of Directors. Special committees are established at the senior management level, including the Asset & Liability Management Committee, the Compliance Anti-Money Laundering & Combating Financing of Terrorism Committee, and the Credit and Investment Approval Committee, etc. In 2022, the Bank carried out operating and management activities in strict accordance with the Guidelines on Internal Control of Credit Institutions issued by the Monetary Authority of Macao.

#### Board of Directors

The Board of Directors is responsible for the operation and management of all businesses and interests at the Bank. In 2022, it remained steady and was able to make appropriate and effective decisions and implement them. All members of the Board of Directors had the expertise and skills required for the business development of the Bank. All directors were regularly updated on economic developments, internal operations of the Bank in terms of risk management, compliance, corporate governance, etc., and pertinent laws and local regulatory requirements.

#### Board of Supervisors

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

#### Delegation of the Powers of the Board of Directors

##### Management Committee

The Management Committee is set up under the authorization of the Board of Directors, and convenes meetings on a regular basis. It is responsible for the overall operations of the Bank and its subsidiaries as well as for making decisions on major matters within its term of reference.

The Board of Directors of the Bank establishes four special committees, which are the Nomination and Compensation Committee, the Audit Committee, the Risk Management Committee, and the Strategic Development Committee. These committees are responsible for monitoring the day-to-day operations of the Bank. Each committee has clear terms of reference, in order to ensure that it can properly exercise its functions and make recommendations and report decisions to the Board of Directors as appropriate.

## 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)

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

### 2. 公司治理(續)

#### 經營管理層委員會

本行經營管理層設有資產負債管理委員會、合規和反洗錢及反恐融資委員會、信貸與投資審查委員會、風險管理委員會等數個專業委員會。各專業委員會均有明確的工作規則，以確保委員會規範其職能，並更好地協助經營管理層作出決策。

#### 資產負債管理委員會

負責研究、討論和決定有關資產負債管理的重大事項。負責審議本行資產負債管理、流動性管理、資本管理、銀行賬戶利率風險和匯率風險等報告，並研究提出相關工作安排。委員會成員由本行高級管理層及資產負債管理部門相關負責人組成，以確保本委員會得以有效運行。

#### 合規和反洗錢及反恐融資委員會

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

#### 信貸與投資審查委員會

負責對需履行信用風險集體審議程序的各類融資、投資及其他相關業務進行集體審議。本委員會由高級管理層級涉及部門主要負責人組成，以確保本委員會得以有效運行。

### 2. CORPORATE GOVERNANCE (continued)

#### Committees at Senior Management Level

The senior management of the Bank establishes four special committees, which are the Asset & Liability Management Committee, the Compliance Anti-Money Laundering & Combating Financing of Terrorism Committee, the Credit and Investment Approval Committee, and the Risk Management Committee. Each committee has explicit work rules to ensure that it properly performs functions and better assists the senior management in making decisions.

#### Asset & Liability Management Committee

The Asset & Liability Management Committee is responsible for studying, discussing, and deciding on major matters related to asset and liability management. It is responsible for deliberating on the matters related to asset and liability management, liquidity management, capital management, interest rate risk in the banking book (IRRBB), and exchange rate risk, among others, and making proposed work arrangements. The committee is composed of the senior management members of the Bank and the heads of the asset & liability management departments, etc., to ensure its effective operation.

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

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

#### Credit and Investment Approval Committee

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

## 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)

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

#### 2. 公司治理(續)

##### 風險管理委員會

風險管理委員會提供一套結構緊密、具有前瞻性的體系，測量、監控本行經營及管理層面的不同類型風險。設立專門的風險小組負責各項風險的監測、評估及管理。風險委員會負責對各類風險進行整體、全面的管理。該委員會確保所有風險均維持在本行設定的風險指標內，同時確保本行風險管理的程序符合澳門金融管理局的全部要求。

#### 2. CORPORATE GOVERNANCE (continued)

##### Risk Management Committee

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

#### 3. 合併現金流量表

##### 集團層面

#### 3. CONSOLIDATED STATEMENT OF CASH FLOW

##### Group Level

		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
經營活動產生的現金流	Cash flow from operating activities		
稅前利潤	Profit before tax	2,615,628	2,570,846
調整：	Adjustment for:		
折舊	Depreciation	58,342	54,914
利息收入	Interest income	(10,481,992)	(7,639,606)
利息支出	Interest expense	6,517,588	3,371,696
以公允價值計量且其變動計入其他綜合收益的金融資產股息的收入	Dividend income from financial assets at fair value through other comprehensive income	(6,285)	-
可供出售類投資產生的股息收入	Dividend income from available-for-sale investments	-	(3,276)
處置物業、廠房及設備損失	Losses on disposal of property, plant and equipment	286	343
處置以公允價值計量且其變動計入其他綜合收益的金融資產淨收益	Net gains from disposal of financial asset at fair value through other comprehensive income	(61,125)	-
處置可供出售類債券投資淨收益	Net gains from disposal of available-for-sale debt investments	-	(177,769)
金融工具減值損失淨值	Net impairment losses on financial instruments	1,156,749	1,613,825
匯兌差額	Foreign exchange difference	1,539,591	(823,149)
		1,338,782	(1,032,176)



## 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)

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

### 3. 合併現金流量表(續)

### 3. CONSOLIDATED STATEMENT OF CASH FLOW (continued)

集團層面(續)		Group Level (continued)	
		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
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	(37,501,591)	(28,731,021)
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	(7,342,819)	(3,599,635)
貸款及墊款的減少/(增加)	Decrease/(increase) in loans and advances	16,962,227	(974,719)
應收款項及其他資產的增加	Increase in receivables and other assets	(831,907)	(3,494,857)
以公允價值計量且其變動計入損益的金融資產的減少/(增加)	Decrease/(increase) in financial assets at fair value through profit or loss	357,228	(214,293)
同業存放的增加	Increase in deposits from banks	24,403,469	32,616,940
客戶存款的(減少)/增加	(Decrease)/increase in deposits from customers	(11,199,806)	1,262,694
其他負債的(減少)/增加	(Decrease)/increase in other liabilities	(387,811)	2,602,579
以公允價值計量且其變動計入損益的金融負債的(減少)/增加	(Decrease)/increase in financial liabilities at fair value through profit or loss	(357,146)	214,201
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	(481,648)	41,231
已收利息	Interest received	8,432,954	7,572,433
已付利息	Interest paid	(4,907,968)	(3,444,086)
經營活動(使用的)/產生的現金流	Cash (used in)/generated from operations	(11,516,036)	2,819,291
支付所得稅	Profits tax paid	(301,525)	(375,125)
經營活動(使用的)/產生的淨現金流	Net cash (used in)/generated from operating activities	(11,817,561)	2,444,166
<b>投資活動產生的現金流</b>		<b>Cash flow from investing activities</b>	
以公允價值計量且其變動計入其他綜合收益的金融資產產生的股息收入	Dividend income from financial assets at fair value through other comprehensive income	6,285	-
可供出售類投資產生的股息收入	Dividend received from available-for-sale investments	-	3,276
購買以公允價值計量且其變動計入其他綜合收益的金融資產	Purchases of financial assets at fair value through other comprehensive income	(10,725,447)	-
購買可供出售類投資	Purchases of available-for-sale investments	-	(7,301,875)
以公允價值計量且其變動計入其他綜合收益的金融資產收回利得	Proceeds from redemption of financial assets at fair value through other comprehensive income	13,279,841	-
可供出售類投資收回利得	Proceeds from redemption of available-for-sale investments	-	18,023,096
購買以攤餘成本計量的金融資產	Purchases of financial assets at amortised cost	(68,555,997)	-
購買持有至到期日投資	Purchases of held-to-maturity investments	-	(47,503,865)
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	51,869,376	-
持有至到期日投資收回利得	Proceeds from redemption of held-to-maturity investments	-	37,454,424
處置物業、廠房及設備利得	Proceeds from disposal of property, plant and equipment	3	-
購買物業、廠房及設備	Purchases of property, plant and equipment	(70,909)	(46,871)



## 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)

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

#### 3. 合併現金流量表(續)

#### 3. CONSOLIDATED STATEMENT OF CASH FLOW (continued)

集團層面(續)

Group Level (continued)

		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
投資活動(使用的)／產生的淨現金流	Net cash (used in)/generated from investing activities	(14,196,848)	628,185
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	141,165,021	112,234,882
贖回存款證	Redemption of certificates of deposit issued	(135,404,735)	(118,037,378)
發行債務證券收益	Proceeds from issuance of debts	2,349,426	4,016,050
贖回債務證券	Redemption of debts issued	-	(4,016,250)
股息繳付	Dividends paid	(333,526)	(352,161)
籌資活動產生的／(使用的)淨現金流	Net cash generated from/(used in) financing activities	7,776,186	(6,154,857)
現金及現金等價物的淨流出	Net decrease in cash and cash equivalents	(18,238,223)	(3,082,506)
期初現金及現金等價物	Cash and cash equivalents at 1 January	69,704,054	72,786,560
期末現金及現金等價物	Cash and cash equivalents at 31 December	51,465,831	69,704,054
現金及現金等價物餘額分析	Analysis of balance of cash and cash equivalents		
現金及銀行存款	Cash and balances with banks	25,318,960	31,351,050
存放貨幣當局款項	Deposits with monetary authority	9,355,240	5,373,369
拆放同業	Placements with other banks	102,014,992	75,467,442
分類為以攤餘成本計量的金融資產／持有至到期日投資的政府債券	Treasury bills classified as financial assets at amortised cost/held-to-maturity investment	11,043,710	8,938,460
合併財務狀況表中的金額	Amounts shown in the consolidated statement of financial position	147,732,902	121,130,321
原始期限超過三個月的金額	Amounts with an original maturity of beyond three months	(96,269,466)	(51,427,201)
現金及現金等價物的減值準備	Impairment allowance provided for components of cash and cash equivalents	2,395	934
合併現金流量表中的現金及現金等價物	Cash and cash equivalents in the consolidated statement of cash flows	51,465,831	69,704,054

## 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)

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

### 3. 合併現金流量表(續)

### 3. CONSOLIDATED STATEMENT OF CASH FLOW (continued)

#### 現金流量表

#### Statement of cash flow

#### 銀行層面

#### Bank Level

截至十二月三十一日止年度  
For the year ended 31 December  
2022                      2021  
千澳門元                      千澳門元  
MOP'000                      MOP'000

經營活動產生的現金流	Cash flow from operating activities		
稅前利潤	Profit before tax	2,564,178	2,518,126
調整：	Adjustment for:		
折舊	Depreciation	57,583	54,004
利息收入	Interest income	(10,476,618)	(7,634,367)
利息支出	Interest expense	6,520,558	3,373,669
以公允價值計量且其變動計入其他綜合收益的金融資產產生的股息收入	Dividend income from financial assets at fair value through other comprehensive income	(6,285)	-
可供出售類投資產生的股息收入	Dividend income from available-for-sale investments	-	(3,276)
處置物業、廠房及設備損失	Losses on disposal of property, plant and equipment	285	339
處置以公允價值計量且其變動計入其他綜合收益的金融資產淨收益	Net gains from disposal of financial assets at fair value through other comprehensive income	(61,125)	-
處置可供出售類債券投資淨收益	Net gains from disposal of available-for-sale debt investments	-	(177,836)
金融工具減值損失淨值	Net impairment losses on financial instruments	1,156,641	1,613,762
匯兌差額	Foreign exchange difference	1,555,093	(823,044)
		1,310,310	(1,078,623)

## 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)

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

#### 3. 合併現金流量表(續)

#### 3. CONSOLIDATED STATEMENT OF CASH FLOW (continued)

##### 現金流量表(續)

##### Statement of cash flow (continued)

##### 銀行層面(續)

##### Bank Level (continued)

		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
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	(37,501,591)	(28,731,021)
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	(7,342,819)	(3,599,635)
貸款及墊款的減少／(增加)	Decrease/(increase) in loans and advances	16,962,227	(974,719)
應收款項及其他資產的增加	Increase in receivables and other assets	(833,945)	(3,491,247)
以公允價值計量且其變動計入損益的金融資產的減少／(增加)	Decrease/(increase) in financial assets at fair value through profit or loss	357,228	(214,293)
同業存放的增加	Increase in deposits from banks	24,403,469	32,616,940
客戶存款的(減少)／增加	(Decrease)/increase in deposits from customers	(11,269,733)	1,397,758
其他負債的(減少)／增加	(Decrease)/increase in other liabilities	(375,474)	2,587,815
以公允價值計量且其變動計入損益的金融負債的(減少)／增加	(Decrease)/increase in financial liabilities at fair value through profit or loss	(357,146)	214,201
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	(481,648)	41,231
已收利息	Interest received	8,428,536	7,566,175
已付利息	Interest paid	(4,911,786)	(3,445,256)
經營活動(使用的)／產生的現金流	Cash (used in)/generated from operations	(11,612,372)	2,889,326
支付所得稅	Profits tax paid	(296,994)	(370,404)
經營活動(使用的)／產生的淨現金流	Net cash (used in)/generated from operating activities	(11,909,366)	2,518,922
投資活動產生的現金流	Cash flow from investing activities		
以公允價值計量且其變動計入其他綜合收益的金融資產產生的股息收入	Dividend received from financial assets at fair value through other comprehensive income	6,285	-
可供出售類投資的股息收入	Dividend received from available-for-sale investments	-	3,276
購買以公允價值計量且其變動計入其他綜合收益的金融資產	Purchases of financial assets at fair value through other comprehensive income	(10,723,427)	-
購買可供出售類投資	Purchases of available-for-sale investments	-	(7,237,203)
以公允價值計量且其變動計入其他綜合收益的金融資產收回利得	Proceeds from redemption of financial assets at fair value through other comprehensive income	13,263,713	-
可供出售類投資收回利得	Proceeds from redemption of available-for-sale investments	-	17,987,090
購買以攤餘成本計量的金融資產	Purchases of financial assets at amortised cost	(68,551,957)	-
購買持有至到期日投資	Purchases of held-to-maturity investments	-	(47,503,865)
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	51,853,247	-
持有至到期日投資收回利得	Proceeds from redemption of held-to-maturity investments	-	37,433,645
處置物業、廠房及設備利得	Proceeds from disposal of property, plant and equipment	3	-
購買物業、廠房及設備	Purchases of property, plant and equipment	(70,909)	(46,856)

## 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)

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

### 3. 合併現金流量表(續)

### 3. CONSOLIDATED STATEMENT OF CASH FLOW (continued)

現金流量表(續)

Statement of cash flow (continued)

銀行層面(續)

Bank Level (continued)

		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
投資活動(使用的)／產生的淨現金流	Net cash (used in)/generated from investing activities	(14,223,045)	636,087
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	141,165,021	112,234,881
贖回存款證	Redemption of certificates of deposit issued	(135,404,735)	(118,037,379)
發行債務證券收益	Proceeds from issuance of debts	2,349,426	4,016,050
贖回債務證券	Redemption of debts issued	-	(4,016,250)
股息繳付	Dividends paid	(333,526)	(352,161)
籌資活動產生的／(使用的)淨現金流	Net cash generated from/(used in) financing activities	7,776,186	(6,154,859)
現金及現金等價物的淨流出	Net decrease in cash and cash equivalents	(18,356,225)	(2,999,850)
期初現金及現金等價物	Cash and cash equivalents at 1 January	69,674,634	72,674,484
期末現金及現金等價物	Cash and cash equivalents at 31 December	51,318,409	69,674,634
現金及現金等價物餘額分析	Analysis of balance of cash and cash equivalents		
現金及銀行存款	Cash and balances with banks	25,171,618	31,321,630
存放貨幣當局款項	Deposits with monetary authority	9,355,240	5,373,369
拆放同業	Placements with other banks	102,014,992	75,467,442
分類為以攤餘成本計量的金融資產／持有至到期日投資的政府債券	Treasury bills classified as financial assets at amortised cost/held-to-maturity investment	11,043,710	8,938,460
財務狀況表中的金額	Amounts shown in the statement of financial position	147,585,560	121,100,901
原始期限超過三個月的金額	Amounts with an original maturity of beyond three months	(96,269,466)	(51,427,201)
現金及現金等價物的減值準備	Impairment allowance provided for components of cash and cash equivalents	2,315	934
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	51,318,409	69,674,634

## Financial Information Disclosure (In Accordance with AMCM006/B/2022-DSB/AMCM)

#### 4. 衍生工具交易以外的表外風險

		千澳門元 MOP'000
代客保管賬	Values received for safe keeping	99,752,506
代收賬	Bills for collection	929,598
抵押賬	Collateral	430,675,807
保證及擔保付款	Guarantee on account of customers	14,119,383
信用證	Letters of credit outstanding	630,699
承兌匯票	Bills & acceptance available for discount	148,699
其他備查賬	Other memorandum items	9,946,884
未提取貸款承諾	Undrawn credit facilities	60,214,945
合計	Total	616,418,521

## 5. DERIVATIVES TRANSACTIONS

				千澳門元 MOP'000
		名義金額	公允價值	信用風險 加權金額 Credit risk weighted amount
		Nominal value	Fair value	
匯率衍生工具	Exchange rate contracts	63,946,173	265,302	554,258
利率衍生工具	Interest rate contracts	6,668,541	4,326	296,201
其他衍生工具	Other contracts	1,951,373	(1,099)	–

## 6. ACCOUNTING POLICIES

Refer to page 33-68

## 7. RELATED PARTY TRANSACTIONS

### 7.1 The policy for lending to related parties.

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

## 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)

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

#### 7. 關聯方交易(續)

7.2 除了在本綜合財務報表其他附註已另作披露外，本集團與關聯方於本年的交易列示如下：

#### 7. RELATED PARTY TRANSACTIONS (continued)

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

		千澳門元 MOP'000
營業收入	Operating income	1,470,124
營業支出	Operating expenses	1,405,094
拆放同業	Placements with other banks	86,272,653
同業存放	Deposits from banks	84,413,898
貸款及墊款	Loans and advances	7,771,480
客戶存款	Deposits from customers	627,911
其他資產	Other assets	128,229
其他負債	Other liabilities	8,335,888
現金和銀行存款	Cash and balances with banks	10,893,210

#### 8. 資本

##### 8.1 定性描述：

有關所有資本工具主要特徵的條款和條件的摘要資訊，尤其是在創新，複雜或混合資本工具的情況下；

1 已發行並已繳足資本：

#### 8. CAPITAL

##### 8.1 Qualitative disclosure:

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

1 Paid-up share capital:

		千澳門元 MOP'000
法定 一百萬股，每股1,000澳門元	Authorised 1,000,000 shares of MOP1,000 each	1,000,000
已發行並已繳足： 588,920股，每股1,000澳門元	Issued and fully paid: 588,920 shares of MOP1,000 each	588,920

##### 2 發行溢價

股東支付的資本金超過已發行資本的名義價值。

##### 2 Share Premium

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



## 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)

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

### 8. 資本(續)

#### 8.1 定性描述：(續)

##### 3 法定儲備金

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

##### 4 盈餘滾存(留存收益)

由歷年營運所帶來的滾存利潤，經扣除股息分派後的數額。計入之利潤經監管當局認可之外部審計師審核。

##### 5 補充自有資本

- (a) 根據澳門金融管理局的規定，對已發行並符合監管要求的永久性及其非永久性次級資本工具，以及一般準備金，納入補充自有資本。

根據澳門金融監管局之規定，一般準備金為根據澳門金管局有關設立監管儲備要求的通告計算的一般備用金與該通告所定義的「信貸」相對應的預期信用損失階段一及階段二的會計備用金總額的較高者，但以信用風險加權資產總額的1.25%為限。

### 8. CAPITAL (continued)

#### 8.1 Qualitative disclosure: (continued)

##### 3 Legal Reserve

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

##### 4 Profit brought forward (retained earning)

The profits of the preceding years, after deduction of dividend payouts. Profits are audited by external auditors which are recognized by AMCM.

##### 5 Supplementary Capital

- (a) According to the regulations of AMCM, perpetual and non-perpetual subordinated capital instruments issued that fulfill the regulatory requirements, as well as the general provisions, are served as supplementary capital.

General provisions are, in accordance with the requirements of AMCM, the general allowances calculated in the light of the announcement of AMCM regarding regulatory reserve requirements and the total amount of the stage 1 & 2 accounting allowances of expected credit losses corresponding to the "credit" defined in the announcement, whichever are higher, but no more than 1.25% of the total amount of credit risk weighted assets.

## 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)

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

### 8. 資本(續)

#### 8.1 定性描述：(續)

##### 5 補充自有資本(續)

##### (b) 資本管理：

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

本集團根據市場經濟環境變化及其風險特性對資本管理政策作出調整。本集團具備健全的資本管理機制，定期對資本及風險加權資產變化作出計量、監測及管理，確保符合監管要求的同時優化資本回報。按年制定資本管理計劃，評估未來一段時間內合理的資本水平及資本結構，並適時通過不同渠道補充資本，確保本集團長期可持續發展。

在本年度內，本集團遵守了澳門金融管理局對外頒布之所有資本規定。

### 8. CAPITAL (continued)

#### 8.1 Qualitative disclosure: (continued)

##### 5 Supplementary Capital (continued)

##### (b) Capital management;

The primary objectives of the Group's capital management are to ensure that the Group complies with capital requirements of regulatory authorities and support its business development. While actively managing its capital conditions, the Group is committed to improving the efficiency of capital utilization and shareholders' value.

The Group makes adjustments to its capital management policy in the light of changes in economic conditions in the market and risk characteristics. With a sound capital management mechanism, the Group regularly measures, monitors and manages changes in capital and risk weighted assets to ensure compliance with regulatory requirements while improving the return on capital. The Group formulates a capital management plan on an annual basis, evaluates the reasonable capital level and structure for the future, and replenishes capital through different channels in a well-timed manner to ensure its long-term sustainable development.

During the year, the Group has complied with all of the imposed capital requirements by the AMCM.

## 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)

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

#### 8. 資本(續)

#### 8. CAPITAL (continued)

##### 8.2 定量披露：

##### 8.2 Quantitative disclosure:

千澳門元／百份比  
MOP'000, %

已發行並已繳足資本	Paid-up capital	588,920
發行溢價	Share premium	5,885,733
法定準備金、公司章程規定之準備金 及其他由未分配盈餘所組成之準備金	Legal, statutory and other reserves created by appropriations of retained profits	605,897
盈餘滾存(留存收益)	Profits brought forward (retained earning)	23,233,574
補充自有資本(二級資本)	Supplementary capital (i.e. Tier 2 capital)	14,513,335
財務參與或在子公司之資本性投資	Financial holdings or capital instruments in subsidiaries	(50,000)
自有資本	Own fund	44,777,459
資本充足率(工銀澳門－銀行層面)	Capital adequacy ratio (ICBC (Macau) – Bank level)	15.03%
資本充足率(工銀澳門－集團層面)	Capital adequacy ratio (ICBC (Macau) – Group level)	15.14%
資本充足率(中國工商銀行－集團層面)	Capital adequacy ratio (ICBC – Group level)	19.26%
資本充足率(工銀投資)	Capital adequacy ratio (ICBC Capital)	103.10%

#### 9. 信用風險

#### 9. CREDIT RISK

##### 9.1 定性描述

##### 9.1 Qualitative disclosure

##### (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。操作失誤導致本集團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。本集團面臨的信用風險，主要源於本集團的貸款、存拆放款項和金融投資。本集團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簡要合併財務狀況表中的衍生金融資產。此外，本集團對客戶提供擔保，因此可能要求集團代替客戶付款，該款項將根據協議的條款向客戶收回。因此本集團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

本集團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金融資產的減值。

##### (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 Group may also give rise to credit risk. The Group's credit risk is mainly attributable to its loans, due from banks and other financial institutions and financial investments. The Group 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 consolidated statement of financial position. In addition, the Group 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 Group 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 Group classifies financial instruments into three stages and makes provisions for expected credit loss 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 Impairment of financial assets for the definition of the three stages.

## 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)

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

### 9. 信用風險(續)

#### 9.1 定性描述(續)

##### (b) 信用風險的評價方法(續)

此外，本集團參考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。

### 9. CREDIT RISK (continued)

#### 9.1 Qualitative disclosure (continued)

##### (b) Credit risk assessment method (continued)

In addition, the Group 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.

## 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)

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

### 9. 信用風險(續)

### 9. CREDIT RISK (continued)

#### 9.1 定性描述(續)

#### 9.1 Qualitative disclosure (continued)

##### (c) 信用風險的顯著增加

##### (c) Significant increase in credit risk

本集團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。本集團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資訊，包括前瞻性資訊。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。本集團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。本集團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。

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 Group. The Group 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 Group 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 Group 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) 參數、假設及估計技術

##### (d) Parameters, assumptions and estimation techniques

根據金融工具的信用風險自初始確認後是否已顯著增加，本集團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。

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.

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

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 Group'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.

## 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)

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

### 9. 信用風險(續)

#### 9.1 定性描述(續)

##### (d) 參數、假設及估計技術(續)

違約虧損指倘出現違約可能虧損的程度。本集團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估計違約虧損參數。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。

違約風險指當發生違約事件時之預期風險。本集團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。一項金融資產的違約風險乃其於違約時的總賬面值。就借貸承諾而言，違約風險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，違約風險指當該金融擔保成為應付時已擔保風險的金額。就若干金融資產而言，違約風險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。

本集團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。

### 9. CREDIT RISK (continued)

#### 9.1 Qualitative disclosure (continued)

##### (d) Parameters, assumptions and estimation techniques (continued)

LGD is the magnitude of the likely loss if there is a default. The Group 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.

EAD represents the expected exposure in the event of a default. The Group 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 Group.

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.



## 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)

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

#### 9. 信用風險(續)

#### 9. CREDIT RISK (continued)

##### 9.1 定性描述(續)

##### 9.1 Qualitative disclosure (continued)

###### (d) 參數、假設及估計技術(續)

###### (d) Parameters, assumptions and estimation techniques (continued)

在估算減值準備時，管理層會考慮以下因素：

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

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。

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.

必要時，本集團將加入管理層疊加調整以應對模型有效性不足的可能。

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

###### (e) 預期信用損失中包含的前瞻性資訊

###### (e) Forward-looking information contained in ECL

本集團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。

The Group 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.

本集團制定三種經濟情況：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%）。

The Group 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.

本集團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。本集團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。本集團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。

The Group 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 Group that provide the best estimate view of the economy over the next year.

## 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)

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

### 9. 信用風險(續)

#### 9.1 定性描述(續)

##### (e) 預期信用損失中包含的前瞻性資訊(續)

本集團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，本集團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%。

然而，就包括貸款及未提款承諾部分的信用卡信用額而言，倘本集團要求還款及取消未提款承諾的合約能力沒有限制本集團於合約通知期的信用損失風險，本集團計量預期信用損失時將計量較最長合約期間更長的期間。該等信用額並無固定年期或還款結構，其以集體基準管理。本集團可以即時取消彼等，惟此合約權利不在正常的日常管理中執行，僅當本集團於融資層面發覺信用風險增加時執行。估計此較長期間時考慮本集團預期將採取及有助減輕預期信用損失的信用風險管理行動。該等行動包括削減限額、取消融資及／或將未償付結餘轉為有固定還款期的貸款。

##### (f) 對本行信用風險管理政策的討論

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

### 9. CREDIT RISK (continued)

#### 9.1 Qualitative disclosure (continued)

##### (e) Forward-looking information contained in ECL (continued)

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

As at 31 December 2022, the Group 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.

However, for credit card facilities that include both a loan and an undrawn commitment component, the Group measures ECL over a period longer than the maximum contractual period if the Group's contractual ability to demand repayment and cancel the undrawn commitment does not limit the Group's exposure to credit losses to the contractual notice period. These facilities do not have a fixed term or repayment structure and are managed on a collective basis. The Group can cancel them with immediate effect but this contractual right is not enforced in the normal day-to-day management, but only when the Group becomes aware of an increase in credit risk at the facility level. This longer period is estimated taking into account the credit risk management actions that the Group expects to take, and that serve to mitigate ECL. These include a reduction in limits, cancellation of the facility and/or turning the outstanding balance into a loan with fixed repayment terms.

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

The Bank has a credit risk management process to measure, monitor and control credit risk. The lending authority of the Bank consists of the credit committee, general manager, chief executive officer and directors who have extensive banking experience. The hierarchy of credit authority which approves credit is in compliance with the Bank's credit policy; exposures are monitored against credit limits and other control limits (such as large exposures and concentration limits); segregation of duties in key credit functions is in place to ensure separate credit control and monitoring.

## 財務訊息披露(根據AMCM006/B/2022-DSB/AMCM號文件)

## Financial Information Disclosure (In Accordance with AMCM006/B/2022-DSB/AMCM)

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

#### 9. 信用風險(續)

#### 9. CREDIT RISK (continued)

##### 9.2 定量披露

##### 9.2 Quantitative disclosure

##### 9.2.1 授信地區分佈

##### 9.2.1 Geographic distribution of exposures

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。

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.

##### a. 貸款及未提款承諾

##### a. Loans and commitment

					千澳門元 MOP'000
地區	Region	政府、 公營機構 Government or Public Sector	金融機構 Financial Institution	其他公司 Other Company	合計 Total
中國澳門	Macau	280,290	5,230,132	171,132,696	176,643,118
中國	China	–	2,124,022	13,256,026	15,380,048
中國香港	Hong Kong	–	8,400,415	55,372,400	63,772,815
其他	Other	5,136,861	573,258	12,003,309	17,713,428

##### b. 債務證券

##### b. Debt securities

					千澳門元 MOP'000
地區	Region	政府、 公營機構 Government or Public Sector	金融機構 Financial Institution	其他公司 Other Company	合計 Total
中國澳門	Macau	11,200,000	9,941,174	329,569	21,470,743
中國	China	835,315	27,198,699	34,335,218	62,369,232
中國香港	Hong Kong	1,521,695	7,943,026	2,283,062	11,747,783
其他	Other	–	5,410,882	1,223,665	6,634,547

## 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)

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

### 9. 信用風險(續)

### 9. CREDIT RISK (continued)

#### 9.2 定量披露(續)

#### 9.2 Quantitative disclosure (continued)

##### 9.2.1 授信地區分佈(續)

##### 9.2.1 Geographic distribution of exposures (continued)

##### c. 金融衍生工具

##### c. Financial derivatives

千澳門元  
MOP'000

地區	Region	政府、公營機構 Government or Public Sector	金融機構 Financial Institution	其他公司 Other Company	合計 Total
中國澳門	Macau	–	536,134	(6,226)	529,908
中國	China	–	(27,509)	–	(27,509)
中國香港	Hong Kong	–	(40,490)	(521,033)	(561,523)
其他	Other	–	327,653	–	327,653

##### d. 客戶貸款及墊款授信地區分析

##### d. Geographic distribution of exposures analysis of loan and advances

千澳門元  
MOP'000

地區	Region	賬面餘額 Gross Amount	已減值貸款 Impaired Amount	預期信用損失 Expected Credit Loss		
				階段一 Stage 1	階段二 Stage 2	階段三 Stage 3
中國澳門	Macau	140,554,867	590,199	429,063	796,018	239,448
中國	China	14,941,093	546,802	61,193	249,525	303,292
中國香港	Hong Kong	40,567,314	3,138,989	178,071	21,200	1,584,130
其他	Other	17,231,190	–	50,755	122,033	–

## 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)

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

#### 9. 信用風險(續)

#### 9. CREDIT RISK (continued)

##### 9.2 定量披露(續)

##### 9.2 Quantitative disclosure (continued)

##### 9.2.2 授信行業分佈

##### 9.2.2 Industry distribution of exposures

行業	Industry	預期信用損失 Expected Credit Loss				
		賬面餘額 Gross Amount	已減值貸款 Impaired Amount	階段一 Stage 1	階段二 Stage 2	階段三 Stage 3
漁農業	Agriculture and fisheries	–	–	–	–	–
採礦工業	Mining industries	7,022,679	–	27,102	–	–
製造工業	Manufacturing industries	4,113,694	37,888	23,738	–	29,468
電力、氣體燃料及水	Electricity, gas and water	1,660,008	–	10,733	–	–
建築及公共工程	Construction and public works	21,435,910	3,653,577	102,696	103,502	1,856,625
批發及零售貿易	Wholesale and retail trade	5,926,327	88,874	37,005	170,555	52,583
酒樓、餐廳、酒店及 有關行業	Restaurants, hotels and similar	15,166,791	432	85,895	266	355
運輸、倉儲及通訊	Transport, warehousing and communications	2,309,176	446	9,271	–	94
非貨幣金融機構	Non-monetary financial institutions	13,417,564	–	16,052	57,020	–
博彩	Gaming	–	–	–	–	–
會展	Exhibition and conference	1,588	–	8	–	–
教育	Education	17,054	–	100	–	–
資訊科技	Information technology	5,305,079	84,721	19,099	2	84,721
其他行業	Other industries	64,846,968	22,764	360,055	827,253	5,653
個人貸款	Personal loans	72,071,626	387,288	27,328	30,178	97,371
合計	Total	213,294,464	4,275,990	719,082	1,188,776	2,126,870

## 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)

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

### 9. 信用風險(續)

### 9. CREDIT RISK (continued)

#### 9.2 定量披露(續)

#### 9.2 Quantitative disclosure (continued)

##### 9.2.3 資產和負債按到期日分析

##### 9.2.3 Maturity analysis on assets and liabilities

									千澳門元 MOP'000
		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
		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
<b>資產</b>	<b>Assets</b>								
客戶貸款及墊款	Loans and advances to customers	4,399,685	23,338,306	12,972,333	24,805,649	42,595,420	105,183,071	-	213,294,464
存、拆放同業款項	Cash and balances with and loans and advances to banks	13,925,449	24,903,662	42,206,957	44,705,763	803,080	2,328,932	-	128,873,843
存款證	Certificates of deposit held	-	12,813,174	4,420,120	8,836,452	-	-	-	26,069,746
澳門金管局金融票據	Securities issued by Macao SAR Government and/or AMCM	-	600,000	1,000,000	9,600,000	-	-	-	11,200,000
其他證券	Other securities	-	42,216	3,636,663	12,669,338	36,684,560	11,851,353	68,429	64,952,559
<b>負債</b>	<b>Liabilities</b>								
同業存放和拆入款項	Deposits and balances of banks and financial institutions	13,868,804	29,960,462	44,633,767	6,212,175	3,721,160	8,229,750	-	106,626,118
公共機構存款	Deposits from public sector entities	2,848	14,014,063	11,090,203	10,135,824	-	-	-	35,242,938
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	52,469,099	70,644,936	49,615,662	39,281,740	1,234,107	-	-	213,245,544
發行存款證	Certificates of deposits issued	-	11,453,480	43,805,761	8,359,827	-	-	-	63,619,068
發行債券	Other securities issued	-	-	-	-	3,993,567	2,297,581	-	6,291,148

附註：以上金額為賬面餘額。

Note: The above amount is the gross amount.



# 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)

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

## 9. 信用風險(續)

## 9. CREDIT RISK (continued)

### 9.2 定量披露(續)

### 9.2 Quantitative disclosure (continued)

#### 9.2.4 逾期資產賬齡分析

#### 9.2.4 Ageing analysis of accounting past due exposures

##### a. 客戶貸款及墊款

##### a. Loans and advances to customers

		千澳門元／ 百份比 MOP'000, %			預期信用 損失 – 階段三 Expected credit loss – Stage 3
逾期期限	Overdue periods	逾期餘額 Past due loans	估客戶貸款 及墊款的比重 Percentage of total loan and advances	實物抵押品 Real guarantee value	
3至6個月	3 to 6 months	407,648	0.19	128,897	200,146
6個月至1年	6 months to 1 year	3,310,421	1.55	61,498	1,663,915
1年以上	Over 1 year	422,074	0.20	537,907	231,866
		4,140,143	1.94	728,302	2,095,927

附註：本年度本行沒有逾期的同業貸款及墊款。

Note: During the year, the Bank did not have any overdue loans and advances to bank.

##### b. 債務證券

##### b. Debt securities

		千澳門元 MOP'000	
逾期期限	Overdue periods	逾期餘額 Past due amount	
3至6個月	3 to 6 months	–	
6個月至1年	6 months to 1 year	–	
1年以上	Over 1 year	68,429	
		68,429	

## 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)

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

### 9. 信用風險(續)

### 9. CREDIT RISK (continued)

#### 9.2 定量披露(續)

#### 9.2 Quantitative disclosure (continued)

##### 9.2.5 資產五級分類分佈

##### 9.2.5 Credit quality analysis under regulatory asset classification

##### a. 同業貸款及墊款

##### a. Loan and advances to banks

千澳門元  
MOP'000

		預期信用損失 Expected credit loss				
		賬面餘額 Gross amount	實物 抵押品價值 Real guarantee value	階段一 Stage 1	階段二 Stage 2	階段三 Stage 3
正常	Pass	803,080	—	140	—	—
關注	Special mention	—	—	—	—	—
次級	Substandard	—	—	—	—	—
可疑	Doubtful	—	—	—	—	—
損失	Loss	—	—	—	—	—
		803,080	—	140	—	—

##### b. 客戶貸款及墊款

##### b. Loan and advances to customers

千澳門元  
MOP'000

		預期信用損失 Expected credit loss				
		賬面餘額 Gross amount	實物 抵押品價值 Real guarantee value	階段一 Stage 1	階段二 Stage 2	階段三 Stage 3
正常	Pass	198,797,294	346,006,936	719,018	—	—
關注	Special mention	10,221,178	9,799,870	64	1,188,776	—
次級	Substandard	103,810	283,153	—	—	5,151
可疑	Doubtful	3,690,302	86,681	—	—	1,862,698
損失	Loss	481,880	624,877	—	—	259,021
		213,294,464	356,801,517	719,082	1,188,776	2,126,870

## 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)

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

### 9. 信用風險(續)

### 9. CREDIT RISK (continued)

#### 9.2 定量披露(續)

#### 9.2 Quantitative disclosure (continued)

##### 9.2.5 資產五級分類分佈(續)

##### 9.2.5 Credit quality analysis under regulatory asset classification (continued)

##### c. 債務證券

##### c. Debt securities

千澳門元  
MOP'000

		預期信用損失 Expected credit loss				
		賬面餘額 Gross amount	實物 抵押品價值 Real guarantee value	階段一 Stage 1	階段二 Stage 2	階段三 Stage 3
正常	Pass	102,153,876	—	42,376	—	—
關注	Special mention	—	—	—	—	—
次級	Substandard	—	—	—	—	—
可疑	Doubtful	—	—	—	—	—
損失	Loss	68,429	—	—	—	68,429
		102,222,305	—	42,376	—	68,429

### 10. 市場風險

### 10. MARKET RISK

#### 10.1 定性描述

#### 10.1 Qualitative disclosure

對市場風險管理目的以及政策描述；

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

本行的市場風險管理目標是平衡外匯匯率和利率的變動，以及信貸市場的變化所產生的風險和回報。本行的市場風險管理政策和流程包括風險限額管理，壓力測試，交易對手以及國別風險評估。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 our Bank's positions arising from movements in foreign exchange rates, interest rates and changes in credit market condition. Our market risk policies and processes include risk limits and exposures management, stress-testing, counterparty evaluations and country risks assessment. In 2022, we continued to strengthen market risk management by improving policies and procedures, risk reporting and limit management.

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

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

### 10. 市場風險(續)

### 10. MARKET RISK (continued)

#### 10.1 定性描述(續)

#### 10.1 Qualitative disclosure (continued)

市場風險的資本要求	Market risk capital charge for	金額 Amount 千澳門元 MOP'000
債券及與債券相關的衍生工具的特定風險	Specific risk of debt securities and debt derivatives	20,333
債券、與債券相關的衍生工具及利率風險的一般市場風險	General market risk of debt securities, debt derivatives and interest rate exposures	118,623
股權風險	Equity exposures	-
外匯風險	Foreign exchange exposures	178,681
商品風險	Commodities exposures	-

### 11. 銀行賬戶的利率風險

### 11. INTEREST RATE RISK IN THE BANKING BOOK

#### 11.1 定性描述

#### 11.1 Qualitative disclosure

(a) 利率風險的性質：

銀行賬戶利率風險是指利率水準、期限結構等不利變動導致銀行賬戶經濟價值和整體收益遭受損失的風險。本行銀行賬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。

(a) The nature of interest rate risk;

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

(b) 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賬戶利率風險產生的影響。

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

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

(c) 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賬戶敞口在利率受到較大變動的情況下，即利率變動200個基點時，對本行資本額及經濟價值的影響。

(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 Bank account resulted from interest rate change by 200 basis points.

## 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)

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

#### 11. 銀行賬戶的利率風險(續)

##### 11.2 定量披露

根據當地監管的測量標準通過細分貨幣，期限，和受利率影響的資產負債結構，測量當利率平行上下移動200個基點時對本行經濟價值的衝擊。

##### 200個基點波動的利率風險分析

		人民幣 CNY	美元 USD	港元 HKD	澳門元 MOP	千澳門元／ 百份比 MOP'000, %
		合計 Total				
200個基點利率波動下 本行經濟價值變動	Changes of the Bank's economic value at a shock of 200 basis points	607,140	1,964,539	237,107	(25,581)	2,783,205
自有資金*	Own funds *					44,777,459
經濟價值影響佔自有 資金比例*	Impact on economic value as % of own funds*					6.22%

(\* 有關項目只適用於住所在澳門之信用機構。)

#### 11. INTEREST RATE RISK IN THE BANKING BOOK (continued)

##### 11.2 Quantitative disclosure

Measure the impact on the Bank's economic value when the interest rate moves up and down in parallel of 200 basis points by breaking down to currencies, maturity, and interest rate affecting the asset liability structure in accordance to local regulatory measurement standard.

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

#### 12. 操作風險

工銀澳門操作風險管理體系先進，執行「綜合管理、分類控制和隔離授權」的管控模式，確保操作風險的識別，評估，分析和控制有效，將操作風險水準控制在可承受範圍，實現銀行及股東價值最大化，保障客戶和公眾的利益。

董事會和高級管理層一如既往高度重視操作風險管理工作。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。

#### 12. OPERATIONAL RISK

ICBC (Macau) establishes a complete set of operational risk management system and implements the "Consolidated Management, Divisional Control and Segregated Authorization" control model to ensure the identification, assessment, analysis and control of operational risks are effective and maintain the level of operational risks within an acceptable range to maximize bank value and protect the interests of customers and the public.

As always, both the board of directors and the senior management team have placed significant emphasis on the operational risk management. In 2022, the Bank enhanced the judgment on the internal and external risk environment and the key risk identification and investigation, while promoting risk governance in major areas and increasing supervision and accountability.

In 2022, the Bank's operational risk management is considered properly operated with effective risk management measures.

## 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)

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

### 13. 匯率風險

#### 13.1 定性描述

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

#### 13.2 定量披露

a. 各項外匯的淨頭寸情況：

貨幣	Currency	(千澳門元等值) (in MOP'000 equivalent)		
		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	(168,031)	–	(168,031)
港元	Hong Kong dollars	32,398,538	–	32,398,538
美元	US dollars	6,729,619	–	6,729,619
其他	Others	28,045	–	28,045

### 13. FOREIGN EXCHANGE RISK

#### 13.1 Qualitative disclosure

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

#### 13.2 Quantitative disclosure

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



## 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)

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

### 13. 匯率風險(續)

### 13. FOREIGN EXCHANGE RISK (continued)

#### 13.2 定量披露(續)

#### 13.2 Quantitative disclosure (continued)

- 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	33,029,927	–
		買入 Purchases	賣出 Sales
遠期	Forward	–	(1,575,035)
按德爾塔約當加權方法計算 出來的期權合約的 淨長盤或短盤	Net options position, calculated on the basis of the delta-weighted position of the relevant option contracts	–	–
淨長盤(淨短盤)	Net long (or net short) position	–	31,454,891

美元(原幣)/USD(Original CCY) 千元'000

		資產 Assets	負債 Liabilities
即期	Spot	3,260,425	(223)
		買入 Purchases	賣出 Sales
遠期	Forward	–	(2,422,226)
按德爾塔約當加權方法計算 出來的期權合約的 淨長盤或短盤	Net options position, calculated on the basis of the delta-weighted position of the relevant option contracts	–	–
淨長盤(淨短盤)	Net long (or net short) position.	–	837,976

## 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)

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

### 14. 流動性風險

#### 14.1 定性描述

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

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

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

- 1) 整體的流動性管理政策；
- 2) 流動性風險的識別、計量和報告機制；
- 3) 流動性風險管理程序；
- 4) 資產與負債組合；
- 5) 流動性風險限額；
- 6) 在正常及壓力情況下的現金流量分析；
- 7) 導致流動性風險增加的潛在因素及相應的監測流程；
- 8) 壓力測試和情景分析；
- 9) 應急計劃。

### 14. LIQUIDITY RISK

#### 14.1 Qualitative disclosure

Liquidity risk management refers to the whole process of identifying, measuring, monitoring and controlling the liquidity risk. The Bank shall fully identify, effectively measure, continuously monitor and appropriately control the liquidity risk in its business processes in a prudent manner, and ensure that there is sufficient funds to meet its payment obligations when they fall due under normal or stress circumstances.

The Bank measures its liquidity risk tolerance based on its business strategies, business characteristics and risk appetite, and thereby develops liquidity risk management strategies, policies, and procedures. Risk tolerance is designed to measure, by quantitative methods, the unmitigated liquidity risk that the Bank can tolerate under normal or stress circumstances.

The liquidity risk management strategy specifies the overall mode of liquidity risk management and the specific policy for the matters of liquidity risk management, including but not limited to:

- 1) Overall liquidity risk management policy;
- 2) Liquidity risk identification, measurement and reporting mechanism;
- 3) Liquidity risk management procedures;
- 4) Combination of assets and liabilities;
- 5) Liquidity risk limits;
- 6) Analysis of cash use under normal and stress circumstances;
- 7) Potential factors leading to increased liquidity risk and corresponding monitoring processes;
- 8) Stress testing and scenario analysis;
- 9) Contingency plan.

## 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)

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

#### 14. 流動性風險(續)

#### 14. LIQUIDITY RISK (continued)

##### 14.2 定量披露

##### 14.2 Quantitative disclosure

千澳門元，% MOP'000, %

a.	每週平均可動用現金最低要求 Minimum weekly amount of cash in hand	6,027,843
b.	每週平均可動用現金餘額 Average weekly amount of cash in hand	8,159,416
c.	具償付能力資產 Specified liquid assets	125,475,547
d.	具償付能力資產與相關負債的比率 Ratio of specified liquid asset to total basic liabilities	45%
e.	一個月平均流動性比率 One-month liquidity ratio in the last week of each month	85%
f.	三個月平均流動性比率 Three-month liquidity ratio in the last week of each month	34%

#### 15. 其他資訊

#### 15. OTHER INFORMATION

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

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

#### 16. 說明

#### 16. NOTES

- 在所有的披露項目中，第一、三和六項已被審計。
- 除非有特別註明，以上數據截至二零二二年十二月三十一日。

- Item 1、Item 3 and Item 6 are audited among all the items disclosed.
- Unless with specification, all the above data is taken as at 31 December 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)

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

### 1. 財務信息

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

#### (a) 財務狀況表

### 1. FINANCIAL STATEMENTS

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

#### (a) Statement of financial position

		二零二二年 十二月三十一日 31 December 2022 澳門元 MOP	二零二一年 十二月三十一日 31 December 2021 澳門元 MOP
<b>非流動資產</b>	<b>Non-current assets</b>		
物業、廠房及設備	Property, plant and equipment	12,853	16,207
可供出售類投資	Available-for-sale investments	–	111,604,416
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	90,345,417	–
持有至到期日投資	Held-to-maturity investments	–	24,505,879
以攤餘成本計量的金融資產	Financial assets at amortised cost	24,329,554	–
遞延稅項資產	Deferred tax assets	1,268,584	181,011
		115,956,407	136,307,513
<b>流動資產</b>	<b>Current assets</b>		
銀行存款	Bank balances	55,031,020	31,014,547
應收款項及其他資產	Receivables and other assets	1,577,582	1,542,314
應收同系子公司款項	Amount due from a fellow subsidiary	3,977,689	4,254,549
		60,586,291	36,811,410
<b>流動負債</b>	<b>Current liabilities</b>		
應付直接控股母公司款項	Amount due to immediate holding company	781,198	800,978
應付款項及其他負債	Payables and other liabilities	4,614,868	4,401,981
應繳稅項	Tax payable	2,095,678	2,544,732
		7,491,744	7,747,691
<b>淨流動資產</b>	<b>Net current assets</b>	53,094,547	29,063,719
<b>總資產減流動負債</b>	<b>Total assets less current liabilities</b>	169,050,954	165,371,232
<b>淨資產</b>	<b>Net assets</b>	169,050,954	165,371,232
<b>所有者權益</b>	<b>Equity</b>		
股本	Issued capital	50,000,000	50,000,000
儲備	Reserves	119,050,954	115,371,232
<b>所有者權益合計</b>	<b>Total equity</b>	169,050,954	165,371,232

## 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)

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

#### 1. 財務信息(續)

##### (b) 損益及其他綜合收益表

#### 1. FINANCIAL STATEMENTS (continued)

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

		截至十二月三十一日止年度 For the year ended 31 December	
		2022 澳門元 MOP	2021 澳門元 MOP
投資管理收入	Investment management fee income	16,525,161	16,987,488
利息收入	Interest income	4,491,881	4,211,445
諮詢費收入	Advisory fee income	266,117	2,772,253
<b>營業收入</b>	<b>Operating income</b>	<b>21,283,159</b>	<b>23,971,186</b>
其他營業收入	Other operating (loss)/income	(290,954)	598,186
營業費用	Operating expenses	(7,967,712)	(7,794,730)
<b>資產減值損失前營業利潤</b>	<b>Operating profit before impairment losses</b>	<b>13,024,493</b>	<b>16,774,642</b>
資產減值損失淨額	Charge for impairment loss on financial instruments	(27,980)	(72,506)
<b>稅前利潤</b>	<b>Profit before tax</b>	<b>12,996,513</b>	<b>16,702,136</b>
所得稅	Income tax expense	(1,489,400)	(1,933,500)
<b>淨利潤</b>	<b>Profit for the year</b>	<b>11,507,113</b>	<b>14,768,636</b>
其他綜合(損失)/收益(除稅後淨額) 後續將重分類至損益的其他 綜合(損失)/收益:	<b>Other comprehensive (loss)/income (net of tax)</b> Other comprehensive (loss)/income may be reclassified to profit or loss in subsequent periods:		
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	(7,853,024)	-
計入損益的減值準備變動	Change in impairment allowances charged to profit or loss	25,633	-
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	-	1,797,174
計入損益的減值準備變動	Change in impairment allowances charged to profit or loss	-	62,062
<b>年度其他綜合(損失)/收益, 除稅後淨額</b>	<b>Other comprehensive (loss)/income for the year, net of tax</b>	<b>(7,827,391)</b>	<b>1,859,236</b>
<b>年度綜合收益總額, 除稅後淨額</b>	<b>Total comprehensive income for the year, net of tax</b>	<b>3,679,722</b>	<b>16,627,872</b>

董事會主席  
Chairman  
牛建軍  
Niu Jian Jun

## 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)

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

#### 1. 財務信息(續)

##### (c) 管理層報告摘要

2022年度，在複雜的外部經濟環境下，工銀(澳門)投資股份有限公司繼續保持穩健發展態勢，累計實現稅後利潤1,151萬澳門元，較上年下跌22.09%；截至2022年末，公司總資產已達1.77億澳門元，較上年增長2%。

根據中國工商銀行(澳門)股份有限公司的總體發展戰略及澳門經濟適度多元發展規劃，未來本公司將繼續依託工銀集團網絡、品牌、資金和技術優勢，在跨境投資業務聯動、政府財政儲備投資、居民財富增值等領域積極作為，努力成為一家資產效益持續提升、風險控制不斷加強的專業化投資機構，為客戶提供更穩健的投資回報，為澳門經濟適度多元及持續繁榮穩定提供更多動力。

董事會主席  
牛建軍

二零二三年四月十一日於澳門

#### 1. FINANCIAL STATEMENTS (continued)

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

In 2022, with a complex and uncertainty external economic environment, ICBC (Macau) Capital Limited sustained a steady development and achieved after-tax profits of MOP11.51 million, decrease by 22.09% compared to last year. The total assets increased by 2% to MOP177 million at the year ended 2022.

According to the strategic development Industrial and Commercial Bank of China (Macau) Limited and the planning of Macao in economic diversity, our company will take advantages of the global networks, branding, capital and technology resources of ICBC Group, with a strong proactive approach to the activities of cross-border linkages business, government investment of fiscal reserves and residents of wealth added, to become a professional investment institution with uplifting of asset efficiency and risk prevention and control, providing a robust return for customers and supporting the diversification, prosperity and stability of Macao economy.

Chairman of the Board of Directors  
Niu Jian Jun

Macao, 11 April 2023



## 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)

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

#### 1. 財務信息(續)

##### (d) 監事會報告

工銀(澳門)投資股份有限公司董事會按章程第二十三條e項的規定及為產生該規定的效力已將有關二零二二年營業年度的經審核財務報表及董事會報告書交予本所發出意見書。

經審閱交予本所編制意見書的文件後，認為該等文件清楚反映出公司的財產狀況。

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

本所考慮外部核數師報告書，同意核數師指出，所交予作為提交賬目的文件真實而公平地反映出二零二二年十二月三十一日資產負債表的財務狀況，以及截至該日的營業年度內的財務結果。

綜合所述，本所決定同意通過該等財務報表及董事會報告書。

獨任監事  
崔世昌會計師事務所  
(由崔世昌先生作代表)

二零二三年四月十一日於澳門

##### (e) 獨立審計師報告書

致工銀(澳門)投資股份有限公司的股東  
(於澳門註冊成立的有限責任公司)

我們已審核工銀(澳門)投資股份有限公司(以下簡稱「貴公司」)之財務報表，此財務報表包括於二零二二年十二月三十一日的財務狀況表、以及截至該日止年度的損益及其他綜合收益表、所有者權益變動表及現金流量表，亦包括重大會計政策的摘要和其他解釋附註。

##### 貴公司管理層對財務報表之責任

公司管理層負責按照獲經濟財政司命令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」)之《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。

#### 1. FINANCIAL STATEMENTS (continued)

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

In accordance with the provision of Article twenty-third, paragraph (e) and for the purpose of the said provision, the Board of Directors of ICBC (Macau) Capital Limited has submitted to our firm the audited financial statements and the report from Board of Directors regarding the 2022 financial year, for issuing the related opinion.

In our opinion, the documents submitted to our firm give a fair view of the Company's financial status.

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

In view of the external auditor's report, we concur with the opinion expressed in such report, whereas the documents supporting the said financial statements evidence the truly and accurate financial status exhibited in the balance sheet dated 31 December 2022, as well as the financial results of the financial year ended 2022.

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

Single Supervisor  
CSC & Associates, Certified Public Accountants  
(Represented by Mr. Chui Sai Cheong)

Macao, 11 April 2023

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

To the shareholders of ICBC (Macau) Capital Limited  
(Incorporated in Macau with limited liability)

We have audited the financial statements of ICBC (Macau) Capital Limited (the "Company"), which comprise the Company's statement of financial position as at 31 December 2022, and the Company's statement of profit or loss and other comprehensive income, statement of changes in equity and cash flow statement for the year then ended, and a summary of significant accounting policies and other explanatory information.

##### Management's responsibility for the Financial Statements

Management is responsible 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.

## 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)

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

#### 1. 財務信息(續)

##### (e) 獨立審計師報告書(續)

###### 審計師之責任

我們的責任是在實施審計工作的基礎上對這些財務報表發表審計意見。我們的報告僅為貴公司董事及根據我們同意的約定條款而編制，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貴公司管理層選用會計政策的恰當性和會計估計的合理性，以及評價財務報表的整體列報。

我們相信，我們獲取的審計證據是充分、適當的，為發表審計意見提供了基礎。

###### 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公司於二零二二年十二月三十一日之財務狀況及貴公司截至該日止年度內之經營成果及現金流量。

###### 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

二零二三年四月十一日

#### 1. FINANCIAL STATEMENTS (continued)

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

###### Auditor's Responsibility

Our responsibility is to express an opinion on these financial statements based on our audit and to report our opinion solely to you, as a body, in accordance with our agreed terms of engagement, and for no other purpose. We do not assume responsibility towards or accept liability to any other person for the contents of this report. We conducted our audit in accordance with the Standards on Auditing 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 managements, as well as evaluating the overall presentation of the financial statements.

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

###### Opinion

In our opinion, the financial statements give a true and fair view, in all material respects, of the financial position of the Company as at 31 December 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

11 April 2023

## 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)

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

#### 1. 財務信息(續)

(f) 持股5%以上的機構名單

無

(g) 合資格的股東名單

中國工商銀行(澳門)股份有限公司

(h) 公司董事會成員名單

*董事會*

牛建軍先生, 董事長  
(於2022年03月11日委任)  
徐克恩先生, 董事長  
(於2022年2月25日離任)  
禰永明先生, 董事  
鄧萬鴻先生, 董事  
黃獻軍先生, 董事  
鄭斌先生, 董事  
(於2022年10月24日委任)

*股東會主席團*

姜壹盛先生, 主席  
禰駿遠先生, 副主席  
陳翠屏女士, 秘書

*獨任監事*

崔世昌會計師事務所  
(由崔世昌先生作代表)

*公司秘書*

陳翠屏女士

#### 2. 公司治理

本公司股東會下設董事會。在董事會下設提名與薪酬委員會、審計委員會、風險管理委員會等專業委員會。

#### 1. FINANCIAL STATEMENTS (continued)

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

None

(g) List of the shareholders with qualifying holdings

Industrial and Commercial Bank of China (Macau) Limited

(h) Name of the members of the company boards

*Board of Directors*

Mr. Niu Jian Jun, Chairman,  
(appointed on 11 March 2022)  
Mr. Xu Ke En, Chairman  
(resigned on 25 February 2022)  
Mr. Huen Wing Ming, Patrick, Director  
Mr. Deng Wan Hong, Director  
Mr. Huang Xian Jun, Director  
Mr. Zheng Bin, Director  
(appointed on 24 October 2022)

*Board of the General Meeting*

Mr. Jiang Yi Sheng, Chairman  
Mr. Huen Chung Yuen, Ian, Vice-Chairman  
Mrs. Chen Cui Ping, Secretary

*Single Supervisor*

CSC & Associados, Sociedade de Auditores  
(Represented by Mr. Chui Sai Cheong)

*Company Secretary*

Mrs. Chen Cui Ping

#### 2. CORPORATE GOVERNANCE

The Board of Directors are established under the Shareholders' Meeting of the Company. The Board of Directors of the Company establishes three special committees, which are the Nomination and Compensation Committee, the Audit Committee, and the Risk Management Committee.

## 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)

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

#### 3. 現金流量表

#### 3. CASH FLOW STATEMENT

		截至十二月三十一日止年度 For the year ended 31 December	
		2022 澳門元 MOP	2021 澳門元 MOP
<b>經營活動產生的現金流</b>	<b>Cash flow from operating activities</b>		
稅前利潤	Profit before tax	12,996,513	16,702,136
調整：	Adjustment for:		
利息收入	Interest income	(4,491,881)	(4,211,445)
折舊	Depreciation	3,355	3,355
持有至到期日的投資折溢價攤銷	Amortisation of discount and premium of held-to-maturity investments	-	51,457
以攤餘成本計算金融資產的折溢價攤銷	Amortisation of discount and premium of financial assets at amortised cost	173,088	-
可供出售類的投資折溢價攤銷	Amortisation of discount and premium of available-for-sale investments	-	311,297
以公允價值計量且其變動計入其他綜合收益金融資產的折溢價攤銷	Amortisation of discount and premium of financial assets at fair value through other comprehensive income	233,719	-
處置可供出售類投資的淨損失	Net losses from disposal of available-for-sale investments	-	66,736
金融工具減值損失	Charge for impairment loss on financial instruments	27,980	72,506
		8,942,774	12,996,042
應收款項及其他資產增加	Increase in receivables and other assets	(30,435)	(146,963)
應收同系子公司款項減少／(增加)	Decrease/(increase) in amount due from a fellow subsidiary	276,860	(474,032)
應付款項及其他負債增加	Increase in payables and other liabilities	212,887	175,676
應付直接控股母公司款項減少	Decrease in amount due to immediate holding company	(19,780)	(1,769)
<b>經營活動產生的現金流量</b>	<b>Cash generated from operations</b>	<b>9,382,306</b>	<b>12,548,954</b>
已收利息	Interest received	4,487,048	4,716,146
已付所得稅	Income taxes paid	(1,941,812)	(1,221,844)
<b>經營活動產生的現金流量淨額</b>	<b>Net cash flows generated from operating activities</b>	<b>11,927,542</b>	<b>16,043,256</b>

## 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)

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

#### 3. 現金流量表(續)

#### 3. CASH FLOW STATEMENT (continued)

		截至十二月三十一日止年度 For the year ended 31 December	
		2022 澳門元 MOP	2021 澳門元 MOP
<b>投資活動產生的現金流</b>	<b>Cash flow from investing activities</b>		
持至到期日投資收回利得	Proceeds from redemption of held-to-maturity investments	-	20,597,464
可出售類投資收回利得	Proceeds from redemption of available-for-sale investments	-	36,005,250
以公允價值計量且其變動計入其他綜合收益的金融資產收回利得	Proceeds from redemption of financial assets at fair value through other comprehensive income	16,129,741	-
購買可供出售類投資	Purchase of available-for-sale investments	-	(65,126,988)
購買以公允價值計量且其變動計入其他綜合收益的金融資產	Purchase of financial assets at fair value through other comprehensive income	(4,041,700)	-
投資活動產生的／(使用)的淨現金流	Net cash flows generated from/(used in) investing activities	12,088,041	(8,524,274)
<b>現金和現金等價物的淨流入</b>	<b>Net increase in cash and cash equivalents</b>	<b>24,015,583</b>	<b>7,518,982</b>
<b>期初現金及現金等價物</b>	<b>Cash and cash equivalents at 1 January</b>	<b>31,015,489</b>	<b>23,496,507</b>
<b>期末現金及現金等價物</b>	<b>Cash and cash equivalents at 31 December</b>	<b>55,031,072</b>	<b>31,015,489</b>
<b>現金及現金等價物餘額分析</b>	<b>Analysis of balances of cash and cash equivalents</b>		
銀行存款	Cash and balances with banks	55,031,020	31,014,547
資產負債表中的金額	Amounts shown in the balance sheet	55,031,020	31,014,547
現金及現金等價物的減值準備	Impairment allowance provided for components of cash and cash equivalents	52	942
現金流量表中的現金及現金等價物	Cash and cash equivalents in the cash flow statement	55,031,072	31,015,489

## 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)

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

#### 4. 衍生工具交易以外的表外風險

2022年度未發生此類交易。

#### 5. 衍生工具交易

2022年度未發生此類交易。

#### 6. 會計政策

##### 6.1 編制基礎

###### 合規聲明

本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。

###### 財務報表的編制基礎

除可供出售類(「AFS」)債券投資和金融資產以公允價值計量且其變動計入其他綜合收益外(「FVOCI」)，本財務報表均以歷史成本計價。

附註6.2列示了有關會計政策變更導致在財務報表中反映的當前和以前會計期間的初始應用的影響。

除特別註明外，財務報表使用澳門元(MOP)為計量貨幣，澳門元亦為本公司之功能貨幣，所有數值均四捨五入到元(MOP)。

##### 6.2 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。

#### 4. OFF-BALANCE SHEET EXPOSURES OTHER THAN DERIVATIVES TRANSACTIONS

There was no off-balance sheet exposure during the year.

#### 5. DERIVATIVES TRANSACTIONS

There was no derivatives transaction during the year.

#### 6. ACCOUNTING POLICIES

##### 6.1 Basis of preparation

###### Statement of compliance

The financial statements have been prepared in accordance with the requirements as set out in Macau Financial System Act (Decree-Law No. 32/93/M) and the Macau Financial Reporting Standards (the "MFRSs") issued under Administrative Regulation No. 44/2020 of the Macau SAR.

###### Basis of preparation of financial statements

These financial statements have been prepared under the historical cost basis, except for the available-for-sale investments ("AFS") debt investments and financial assets at fair value through other comprehensive income ("FVOCI") which have been measured at fair value.

Note 6.2 provides information on any changes in accounting policies resulting from initial application for the current and prior accounting periods reflected in these financial statements.

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

##### 6.2 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. 25/2005 (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.



## 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)

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

#### 6. 會計政策(續)

##### 6.2 採用新的及經修訂的《澳門財務報告準則》(續)

本公司自2022年1月1日起的財務報告適用新《澳門財務報告準則》。

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

#### 6. ACCOUNTING POLICIES (continued)

##### 6.2 Application of amendments to Macau Financial Reporting Standards (continued)

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

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



# 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)

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

### 6. 會計政策(續)

#### 6.2 採用新的及經修訂的《澳門財務報告準則》(續)

《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	- 綜合財務報表
《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	- 遞延管制賬戶
《國際財務報告準則》第15號	- 客戶合同收入
《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
《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
《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
《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
《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
《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

### 6. ACCOUNTING POLICIES (continued)

#### 6.2 Application of amendments to Macau Financial Reporting Standards (continued)

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
IFRIC* Interpretation 1	- Changes in Existing Decommissioning, Restoration and Similar Liabilities
IFRIC Interpretation 2	- Members' Shares in Co-operative Entities and Similar Instruments
IFRIC Interpretation 4	- Determining whether an Arrangement Contains a Lease
IFRIC Interpretation 5	- Rights to Interests arising from Decommissioning, Restoration and Environmental Rehabilitation Funds
IFRIC Interpretation 6	- Liabilities arising from Participating in a Specific Market-Waste Electrical and Electronic Equipment
IFRIC Interpretation 7	- Applying the Restatement Approach under IAS 29 Financial Reporting in Hyperinflationary Economies

## 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)

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

#### 6. 會計政策(續)

##### 6.2 採用新的及經修訂的《澳門財務報告準則》(續)

《國際財務報告解釋公告》第10號	– 中期財務報告和減值
《國際財務報告解釋公告》第12號	– 服務特許權協議
《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
《國際財務報告解釋公告》第16號	– 境外經營淨投資的套期
《國際財務報告解釋公告》第17號	– 向所有者分配非現金資產
《國際財務報告解釋公告》第19號	– 以權益工具消除金融負債
《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
《國際財務報告解釋公告》第21號	– 徵收
《常設解釋委員會解釋公告》**第7號	– 引入歐元
《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
《常設解釋委員會解釋公告》第15號	– 經營租賃：激勵措施
《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
《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
《常設解釋委員會解釋公告》第29號	– 服務特許權協議：披露
《常設解釋委員會解釋公告》第32號	– 無形資產：網站成本

\* 國際財務報告解釋委員會

\*\* 常設解釋委員會

本公司採用《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。

#### 6. ACCOUNTING POLICIES (continued)

##### 6.2 Application of amendments to Macau Financial Reporting Standards (continued)

IFRIC Interpretation 10	– Interim Financial Reporting and Impairment
IFRIC Interpretation 12	– Service Concession Arrangements
IFRIC Interpretation 14	– IAS 19 – The Limit on a Defined Benefit Asset, Minimum Funding Requirements and their Interaction
IFRIC Interpretation 16	– Hedges of a Net Investment in a Foreign Operation
IFRIC Interpretation 17	– Distributions of Non-cash Assets to Owners
IFRIC Interpretation 19	– Extinguishing Financial Liabilities with Equity Instruments
IFRIC Interpretation 20	– Stripping Costs in the Production Phase of a Surface Mine
IFRIC Interpretation 21	– Levies
SIC** Interpretation 7	– Introduction of the Euro
SIC Interpretation 10	– Government Assistance – No Specific Relation to Operating Activities
SIC Interpretation 15	– Operating Leases – Incentives
SIC Interpretation 25	– Income Taxes-Changes in the Tax Status of an Entity or its Shareholders
SIC Interpretation 27	– Evaluating the Substance of Transactions Involving the Legal Form of a Lease
SIC Interpretation 29	– Service Concession Arrangements: Disclosures
SIC Interpretation 32	– Intangible Assets-Web Site Costs

\* International Financial Reporting Interpretations Committee (“IFRIC”)

\*\* Standard Interpretations Committee (“SIC”)

The Company’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)

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

### 6. 會計政策(續)

#### 6.2 採用新的及經修訂的《澳門財務報告準則》(續)

##### 《國際財務報告準則》第9號

本公司採用了《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6.3。

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餘額對資產、負債、及所有者權益的影響。

下表列示了本公司於2022年1月1日根據《國際財務報告準則》第9號會計政策更新後對金融資產和金融負債以及其他預期信用損失項目的原始分類和據《國際財務報告準則》第9號新分類類別。

	原分類 Original classification	IFRS 9項下新分類 New classification under IFRS 9
<b>金融資產</b>		
<b>Financial assets</b>		
銀行存款	貸款和應收款項	以攤餘成本計量
Bank balances	Loans and receivables	Amortised cost
可供出售類投資	可供出售類投資	以公允價值計量且其變動計入其他綜合收益
Available-for-sale investments	Available-for-sale	FVOCI
持有至到期日投資	持有至到期日	以攤餘成本計量
Held-to-maturity investments	Held-to-maturity	Amortised cost
其他資產	貸款和應收款項	以攤餘成本計量
Other assets	Loans and receivables	Amortised cost
應收同系子公司款項	貸款和應收款項	以攤餘成本計量
Amount due from a fellow subsidiary	Loans and receivables	Amortised cost
<b>金融負債</b>		
<b>Financial liabilities</b>		
其他負債	以攤餘成本計量	以攤餘成本計量
Other liabilities	Amortised cost	Amortised cost

### 6. ACCOUNTING POLICIES (continued)

#### 6.2 Application of amendments to Macau Financial Reporting Standards (continued)

##### IFRS 9

The Company 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 6.3.

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 to Assets, Liabilities and Equity.

The following table shows the original classification and the new classification categories under IFRS 9 for the Company's financial assets and financial liabilities and other items subject to ECL as at 1 January 2022 in accordance with the Company's updated accounting policies on the classification under IFRS 9.

# 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)

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

### 6. 會計政策(續)

#### 6.2 採用新的及經修訂的《澳門財務報告準則》(續)

##### 《國際財務報告準則》第9號(續)

下表列示了2022年1月1日本公司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。

### 6. ACCOUNTING POLICIES (continued)

#### 6.2 Application of amendments to Macau Financial Reporting Standards (continued)

##### IFRS 9 (continued)

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 Company's financial assets as at 1 January 2022

	原賬面價值 Original carrying amount	重分類 Reclassification	重新計量 Remeasurement	千澳門元 MOP'000  IFRS 9項下的 新賬面價值 New carrying amount under IFRS 9
<b>金融資產</b> <b>Financial assets</b>				
銀行存款 Bank balances	31,014,547	–	–	31,014,547
可供出售類投資 Available-for-sale investments	111,604,416	(111,604,416)	–	–
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	–	111,604,416	–	111,604,416
持有至到期日投資 Held-to-maturity investments	24,505,879	(24,505,879)	–	–
以攤餘成本計量的金融資產 Financial assets at amortised cost	–	24,505,879	–	24,505,879
應收款項及其他資產 Receivables and other assets	1,542,314	–	–	1,542,314
應收同系子公司款項 Amount due from a fellow subsidiary	4,254,549	–	–	4,254,549
<b>所有者權益</b> <b>Equity</b>				
投資估值儲備 Investment revaluation reserve	(3,022,097)	–	–	(3,022,097)

#### 可供出售類投資

此前分類為可供出售類債券投資的現在分類為以公允價值計量且其變動計入其他綜合收益。

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111,594,416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。

#### Available-for-sale ("AFS") investments

From AFS debt investments to FVOCI

Debt securities with a fair value of MOP111,594,416 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.

## 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)

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

#### 6. 會計政策(續)

##### 6.2 採用新的及經修訂的《澳門財務報告準則》(續)

###### 可供出售類投資(續)

此前分類為可供出售類權益類投資的現在分類為以公允價值計量且其變動計入其他綜合收益。

本公司選擇將所有此前分類為可供出售類權益類投資的公允價值變動計入其他綜合收益，其中先前以成本扣除減值準備列示的非上市權益類投資賬面金額為10,000澳門元。該等投資並非以交易為目的而持有，並且預計不會在可預見的將來出售。於2022年1月1日，由可供出售類投資重新分類為以公允價值計量且其變動計入其他綜合收益的權益類工具，公允價值為10,000澳門元，沒有因公允價值變動計入其他綜合收益。

###### 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以攤餘成本計量。本公司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。

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。

#### 6. ACCOUNTING POLICIES (continued)

##### 6.2 Application of amendments to Macau Financial Reporting Standards (continued)

###### Available-for-sale ("AFS") investments (continued)

From AFS equity investments to FVOCI

The Company elected to present in other comprehensive income ("OCI") for the fair value changes of all its equity investments previously classified as available-for-sale, of which MOP10,000 related to unquoted equity investments previously measured at cost less impairment. These investments are not held for trading and not expected to be sold in the foreseeable future. At the date of initial application of IFRS 9, MOP10,000 were reclassified from available-for-sale investments to equity instruments at FVOCI. There is no fair value gain relating to those unquoted equity investments previously carried at cost less impairment were adjusted to equity instruments at FVOCI and investment revaluation reserve as at 1 January 2022.

###### 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 Company 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.

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

## 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)

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

#### 6. 會計政策(續)

##### 6.2 採用新的及經修訂的《澳門財務報告準則》(續)

###### 《國際財務報告準則》第15號

本公司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。本公司已追溯應用《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，本公司僅對2022年1月1日尚未完成之合同進行追溯調整。由於比較信息根據《國際會計準則》第18號 – 收入及相關解釋編制，部分比較信息未必完全具有可比性。

關於本公司應用《國際財務報告準則》第15號產生的履約義務和會計政策的信息披露請參見附註6.3(l)。

《國際財務報告準則》第15號對本公司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號對本公司的留存收益並無重大影響。

除上文所述，於本期應用新《澳門財務報告準則》對本公司本年和往年的財務狀況和業績和／或此類財務報表所述披露事項並無重大影響。

#### 6. ACCOUNTING POLICIES (continued)

##### 6.2 Application of amendments to Macau Financial Reporting Standards (continued)

###### IFRS 15

The Company has applied IFRS 15 for the first time in the current year. IFRS 15 superseded IAS 18 Revenue and the related interpretations. The Company 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 retained profits (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 Company 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.

Information about the Company's performance obligations and the accounting policies resulting from application of IFRS 15 are disclosed in 6.3(l) respectively.

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

Except as described above, the application of the New MFRSs in the current period has had no material impact on the Company's financial positions and performance for the current and prior years and/or on the disclosures set out in these financial statements.



## 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)

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

#### 6. 會計政策(續)

##### 6.3 重大會計政策概要

###### (a) 關聯方

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

#### 6. ACCOUNTING POLICIES (continued)

##### 6.3 Summary of significant accounting policies

###### (a) Related parties

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

## 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)

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

#### 6. 會計政策(續)

##### 6.3 重大會計政策概要(續)

###### (a) 關聯方(續)

- (2) 任何實體如屬以下情況，即視為本公司之關連方：(續)

- (viii) 該實體或其所在集團的成員為本公司或本公司的母公司提供關鍵管理層成員服務。

關係密切的家庭成員是指在處理與實體交易時可影響該個人或受該個人影響的家庭成員。

###### (b) 物業、廠房及設備與折舊

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

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

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

- |         |       |
|---------|-------|
| – 辦公室設備 | 4至10年 |
| – 傢具及裝置 | 5至10年 |

如果組成某項物業、廠房及設備的主要部分有不同的使用年限，其成本以合理的基礎在不同組成部分中分攤，每一組成部分分別計提折舊。殘值、可使用年限及折舊方法將進行覆核，在適當的情況下作出調整。

#### 6. ACCOUNTING POLICIES (continued)

##### 6.3 Summary of significant accounting policies (continued)

###### (a) Related parties (continued)

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

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

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

###### (b) Property, plant and equipment and depreciation

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

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

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

- |                          |               |
|--------------------------|---------------|
| – Office equipment       | 4 to 10 years |
| – Furniture and fixtures | 5 to 10 years |

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

## 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)

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

#### 6. 會計政策(續)

##### 6.3 重大會計政策概要(續)

###### (b) 物業、廠房及設備與折舊(續)

當一項物業、廠房及設備被處置、或其繼續使用或處置預計不會對本公司產生未來經濟利益，則對該物業、廠房及設備進行終止確認。資產處置或報廢產生的損益作為處置淨收入與相關資產賬面價值之差額，於損益表中確認。

###### (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(即本公司承諾購買或出售該資產之當日)確認。常規方式買賣指按照市場規定或慣例在期間內交付資產的金融資產買賣。

以攤餘成本計量的金融資產

分類為以攤餘成本計量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。

#### 6. ACCOUNTING POLICIES (continued)

##### 6.3 Summary of significant accounting policies (continued)

###### (b) Property, plant and equipment and depreciation (continued)

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

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

###### (i) Classification 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 Company commits to purchase or sell the asset. Regular way purchases or sales are purchases or sales of financial assets that require delivery of assets within the period generally established by regulation or convention in the marketplace.

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 to specified dates to cash flows that are solely payments of principal and interest on the principal amount outstanding, are measured at amortised cost.

## 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)

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

#### 6. 會計政策(續)

##### 6.3 重大會計政策概要(續)

###### (c) 投資及其他金融資產(續)

###### (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)(續)

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準備計量。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。對於購入或原產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支出。

以公允價值計量且其變動計入其他綜合收益的金融資產

本公司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。

#### 6. ACCOUNTING POLICIES (continued)

##### 6.3 Summary of significant accounting policies (continued)

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

###### (i) Classification of financial assets (upon application of IFRS 9) (continued)

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 statement of 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.

## 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)

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

#### 6. 會計政策(續)

##### 6.3 重大會計政策概要(續)

###### (c) 投資及其他金融資產(續)

###### (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)(續)

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。

對於權益工具投資，本公司於初始確認之日，可不可撤銷地(按個別工具基準)指定為按公允價值計量且其變動計入其他綜合收益的金融資產。

權益工具投資初始按公允價值加交易成本計量，其後按公允價值計量，而公允價值變動所產生之收益及損失則於其他綜合收益中確認，並於投資估值儲備中累計，但不會進行減值測試。在處置權益投資時，之前計入其他綜合收益的累計利得和損失將計入當期損益，而是轉至留存收益。

若按照《國際財務報告準則》第9號確定本公司有權收取股息，該等權益工具投資產生的股息則計入損益，除非股息明確代表收回部分投資成本。於損益確認的股息計入「其他營業收入」項目。

#### 6. ACCOUNTING POLICIES (continued)

##### 6.3 Summary of significant accounting policies (continued)

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

###### (i) Classification of financial assets (upon application of IFRS 9) (continued)

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 allowance 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.

At the date of initial recognition, the Company may make an irrevocable election (on an instrument-by-instrument basis) to designate investments in equity instruments as at FVOCI.

Investments in equity instruments at FVOCI are initially measured at fair value plus transaction costs. Subsequently, they are measured at fair value with gains and losses arising from changes in fair value recognised in OCI and accumulated in the investment revaluation reserve; and are not subject to impairment assessment. The cumulative gain or loss will not be reclassified to profit or loss on disposal of the equity investments, and will be transferred to retained profits.

Dividends on these investments in equity instruments are recognised in profit or loss when the Company's right to receive the dividends is established in accordance with IFRS 9, unless the dividends clearly represent a recovery of part of the cost of the investment. Dividends are included in the "other operating loss/income" line item in profit or loss.

## 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)

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

#### 6. 會計政策(續)

##### 6.3 重大會計政策概要(續)

###### (c) 投資及其他金融資產(續)

###### (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之金融資產、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之金融資產,相關交易費用直接計入當期損益,其他類別的金融資產相關直接交易費用計入其初始確認金額。

所有以正常方式買賣之金融資產均以交易日(即本公司承諾購買或出售該資產之日)確認。正常方式買賣指須於按照一般市場規定或慣例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)

###### 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。減值所產生之損失於損益中確認。

#### 6. ACCOUNTING POLICIES (continued)

##### 6.3 Summary of significant accounting policies (continued)

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

###### (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 Company determines the classification of its financial assets at initial recognition. Financial assets are measured initially at fair value, which normally will be equal to the transaction price plus, in case of a financial asset not held at fair value through profit or loss, transaction costs that are directly attributable to the acquisition of the financial asset. Transaction costs on financial assets at fair value through profit or loss are expensed immediately.

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

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

###### Loans and receivables

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



## 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)

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

#### 6. 會計政策(續)

##### 6.3 重大會計政策概要(續)

###### (c) 投資及其他金融資產(續)

###### (iii) 金融資產的分類(採用《國際財務報告準則》第9號之前)(續)

###### 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，如本公司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。減值所產生之損失於損益中確認。

###### 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。

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，其累計收益或損失會於從重估儲備中重新分類為損益。可供出售類資產的利息收入及股息按照附註6.2(m)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。

#### 6. ACCOUNTING POLICIES (continued)

##### 6.3 Summary of significant accounting policies (continued)

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

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

###### Held-to-maturity investments

Non-derivative financial assets with fixed or determinable payments and fixed maturity are classified as held-to-maturity when the Company has the positive intention and ability to hold the financial assets to maturity. Held-to-maturity investments are subsequently measured at amortised cost using the effective interest rate method less any allowance for impairment. Amortised cost is calculated by taking into account any discount or premium on acquisition and includes fees or costs that are an integral part of the effective interest rate. The effective interest rate amortisation is included in operating income and in the statement of profit or loss. The loss arising from impairment is recognised in the statement of 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 nor designated at fair value through profit or loss. Debt securities in this category are those which are intended to be held for an indefinite period of time and which may be sold in response to needs for liquidity or in response to changes in market conditions.

After initial recognition, available-for-sale investments are subsequently measured at fair value, with unrealised gains or losses recognised in the available-for-sale investment revaluation reserve until the investment is derecognised, at which time the cumulative gain or loss is recognised in the statement of profit or loss in other income, or until the investment is determined to be impaired, when the cumulative gain or loss is reclassified from the available-for-sale investment revaluation reserve to the statement of profit or loss in other expenses. Interest and dividends earned whilst holding the available-for-sale investments are reported as interest income and dividend income, respectively and are recognised in the statement of profit or loss as other income in accordance with the accounting policies set out in note 6.2(m).

## 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)

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

#### 6. 會計政策(續)

##### 6.3 重大會計政策概要(續)

###### (c) 投資及其他金融資產(續)

###### (iii) 金融資產的分類(採用《國際財務報告準則》第9號之前)(續)

###### 可供出售類投資(續)

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

###### (d) 終止確認金融資產

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

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

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

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

#### 6. ACCOUNTING POLICIES (continued)

##### 6.3 Summary of significant accounting policies (continued)

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

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

###### Available-for-sale investments (continued)

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

###### (d) Derecognition of financial assets

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

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

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

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

# 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)

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

### 6. 會計政策(續)

#### 6.3 重大會計政策概要(續)

##### (e) 金融資產減值

##### (i) 金融資產減值(採用《國際財務報告準則》第9號之後)

預期信用損失計量

採用《國際財務報告準則》第9號之後，本公司沒有改變第一和第二階段的減值損失。但自2022年1月1日開始，修訂第三階段金融資產減值損失計量按《國際財務報告準則》第9號有以下修訂：

期間  
Period

描述  
Description

減值損失於損益中確認  
Impairment Loss recognised in profit or loss

自2022年1月1日採用《國際財務報告準則》第9號之後

Upon application of IFRS 9 since 1 January 2022

發生信用減值的金融資產

Financial assets that are considered as credit-impaired

根據本公司會計準則計算金額

Amount calculated based on the Company's accounting policies

自2022年1月1日採用《國際財務報告準則》第9號之後，本公司按照澳門金融管理局的規定，保持監管儲備高於本公司貸款及墊款的減值撥備。

當根據相關AMCM規定計提的最低準備金額高於本公司按照《國際財務報告準則》第9號之會計政策計提的減值撥備時，本公司將額外所需金額從留存收益轉入其他儲備。

Upon application of IFRS 9 since 1 January 2022, the Company complies with AMCM requirement to maintain regulatory reserve in excess of the Company's impairment allowance for loans and advances to customers.

When the minimum provision under the relevant AMCM rules is higher than the impairment allowance made under the Company's accounting policy which is in accordance with IFRS 9, the Company transfers the additionally required amount from retained profits to other reserves.

### 6. ACCOUNTING POLICIES (continued)

#### 6.3 Summary of significant accounting policies (continued)

##### (e) Impairment of financial assets

##### (i) Impairment of financial assets (upon application of IFRS 9)

Measurement of ECL

There was no change to the impairment loss of stage 1 and stage 2 financial assets upon application of IFRS 9. However starting from 1 January 2022, the impairment loss of stage 3 financial assets was also measured in accordance with IFRS 9 with below changes:

## 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)

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

#### 6. 會計政策(續)

##### 6.3 重大會計政策概要(續)

###### (e) 金融資產減值(續)

###### (ii) 金融資產減值(採用《國際財務報告準則》第9號之前)

本公司就以下金融工具採用預期信用損失(「ECL」)模型確認減值準備：

- 銀行存款；
- 分類為可供出售類投資的債務證券；
- 應收款項及其他資產；
- 應收同系子公司款項；及
- 持有至到期日投資。

可供出售類投資不適用預期信用損失模型。

###### 預期信用損失計量

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

違約風險暴露 x 違約概率 x 違約損失率

本公司採用以下三階段劃分方法計量未來12個月或整個存續期間預期信用損失的減值準備：

階段 Stage	描述 Description	減值損失 Impairment Loss
1	金融工具信用風險自初始確認後未顯著增加 Credit risk on the financial instrument has not increased significantly since initial recognition	12個月的預期信用損失 12-month ECL
2	金融工具信用風險自初始確認後顯著增加 Credit risk on the financial instrument has increased significantly since initial recognition	整個存續期預期信用損失 Lifetime ECL
3	存在信用損失的金融工具 Financial instrument that is considered as credit-impaired	整個存續期預期信用損失 Lifetime ECL

#### 6. ACCOUNTING POLICIES (continued)

##### 6.3 Summary of significant accounting policies (continued)

###### (e) Impairment of financial assets (continued)

###### (ii) Impairment of financial assets (before application of IFRS 9)

The Company recognises impairment allowances for ECL on the following financial instruments:

- Bank balances;
- Debt securities classified as available-for-sale investments;
- Receivables and other assets;
- Amount due from a fellow subsidiary; and
- Held-to-maturity investments.

Equity instruments classified as available-for-sale investments are not subject to the ECL assessment.

###### Measurement of ECL

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

Exposure at Default x Probability of Default x Loss Given Default

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

## 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)

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

#### 6. 會計政策(續)

##### 6.3 重大會計政策概要(續)

###### (e) 金融資產減值(續)

###### (ii) 金融資產減值(採用《國際財務報告準則》第9號之前)(續)

###### 預期信用損失計量(續)

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

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

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

###### 重大信用惡化標準(「SCDC」)

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

- 內部或外部評級變化差異分析；及
- 逾期30天(「DPD」)。

金融工具違約達到相關標準(第三階段標準)將被歸類為第三階段，其中包括以下內容：

- 在外部評級中觀察到的違約評級；及
- 逾期90天。

#### 6. ACCOUNTING POLICIES (continued)

##### 6.3 Summary of significant accounting policies (continued)

###### (e) Impairment of financial assets (continued)

###### (ii) Impairment of financial assets (before application of IFRS 9) (continued)

###### Measurement of ECL (continued)

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

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

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

###### Significant credit deterioration criteria (「SCDC」)

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

- Notch difference analysis of internal or external rating change; and
- Days past due (「DPD」) of 30 days.

Financial instruments with default criteria (stage 3 criteria) will be classified as stage 3 that includes the followings:

- Default ratings observed in external ratings; and
- DPD of 90 days.

## 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)

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

#### 6. 會計政策(續)

##### 6.3 重大會計政策概要(續)

###### (e) 金融資產減值(續)

###### (ii) 金融資產減值(採用《國際財務報告準則》第9號之前)(續)

###### 重大信用惡化標準(「SCDC」) (續)

本公司考慮合理且可支持的定量和定性信息，包括無需付出不當成本或努力即可獲取的歷史經驗信息和前瞻性信息。

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

為反應金融工具的信用風險自初始確認後的變化，本公司在每個資產負債表日重新計量預期信用損失，由此形成的損失準備增加或回撥金額，應當作為減值損失或利得計入當期損益。

在資產負債表中列示預期信用損失的減值準備金

預期信用損失的減值準備金在資產負債表賬面總額中扣除。

#### 6. ACCOUNTING POLICIES (continued)

##### 6.3 Summary of significant accounting policies (continued)

###### (e) Impairment of financial assets (continued)

###### (ii) Impairment of financial assets (before application of IFRS 9) (continued)

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

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

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

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

Presentation of allowance for ECL in the Company's balance sheet

Loss allowances for ECL are presented in the balance sheet as a deduction from the gross carrying amount.



## 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)

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

#### 6. 會計政策(續)

##### 6.3 重大會計政策概要(續)

###### (f) 金融負債

###### (i) 初始確認及計量

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

金融負債於初始確認時以公允價值確認，對於其他金融負債，須扣除直接交易成本。

本公司金融負債包括應付賬項和其他負債、應付直接控股母公司款項及應付同系子公司款項。

###### (ii) 後續計量

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

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

###### (g) 終止確認金融負債

當負債之責任被解除、取消或屆滿，則終止確認金融負債。

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

#### 6. ACCOUNTING POLICIES (continued)

##### 6.3 Summary of significant accounting policies (continued)

###### (f) Financial liabilities

###### (i) Initial recognition and measurement

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

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

The Company's financial liabilities include payables and other liabilities, amount due to immediate holding company.

###### (ii) Subsequent measurement

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

###### (g) Derecognition of financial liabilities

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

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

## 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)

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

#### 6. 會計政策(續)

##### 6.3 重大會計政策概要(續)

###### (h) 金融工具之公允價值

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

###### (i) 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，一般於購入時起計三個月內到期的短期高流動性投資，扣除須按要求償還及構成本公司現金管理之組成部分的銀行透支。

###### (j) 撥備

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

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

#### 6. ACCOUNTING POLICIES (continued)

##### 6.3 Summary of significant accounting policies (continued)

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

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

###### (i) Cash and cash equivalents

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

###### (j) Provisions

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

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

## 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)

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

#### 6. 會計政策(續)

##### 6.3 重大會計政策概要(續)

###### (k) 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，並考慮本公司經營所在國家現行的法律解釋和慣例。

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

遞延稅項負債應按各種應納稅暫時性差異確認，除了：

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

#### 6. ACCOUNTING POLICIES (continued)

##### 6.3 Summary of significant accounting policies (continued)

###### (k) Income tax

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

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

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

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

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

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

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

#### 6. 會計政策(續)

##### 6.3 重大會計政策概要(續)

###### (k) 所得稅(續)

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

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

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

遞延稅項資產及負債是根據報告期末已實施或大致實施之稅率(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。

#### 6. ACCOUNTING POLICIES (continued)

##### 6.3 Summary of significant accounting policies (continued)

###### (k) Income tax (continued)

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

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

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

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

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

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

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

#### 6. 會計政策(續)

##### 6.3 重大會計政策概要(續)

###### (I) 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)

本公司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

本公司完成履約義務時(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:

- 客戶在本公司履約的同時取得並消耗通過本公司履約所提供的利益;
- 本公司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
- 本公司的履約並未創造一項可被本公司用於替代用途的資產,且本公司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。

#### 6. ACCOUNTING POLICIES (continued)

##### 6.3 Summary of significant accounting policies (continued)

###### (I) Revenue recognition

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

The Company 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

The Company 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 Company's performance as the Company performs;
- the Company's performance creates or enhances an asset that the customer controls as the Company performs; or
- the Company's performance does not create an asset with an alternative use to the Company and the Company 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.

## 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)

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

#### 6. 會計政策(續)

##### 6.3 重大會計政策概要(續)

###### (l) 收入的確認(續)

###### (i) 收入的確認(採用《國際財務報告準則》第15號之後)(續)

投資管理收入參考管理的投資基金的資產淨值在一段時間內確認，因為客戶同時接受和使用公司提供的利益。利息收入採用實際利率法按權責發生制確認，採用的利率是將金融工具預計未來收回利得折現至金融資產的賬面淨值。顧問費收入是根據合同條款確認的，如果客戶合同中明確規定了計算基礎，則按時間比例確認，或在履行完履約義務且當公司收到確定的金額時(沒有顯著的回撥風險)。

###### (ii) 收入的確認(採用《國際財務報告準則》第15號之前)

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

###### (m) 外幣交易

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

###### (n) 員工福利

本公司為員工執行養老金固定供款退休福利計劃。供款額以參加該計劃員工的基本薪酬一定百分比確定，根據計劃的規定轉為應付款項時於損益表內列示。

#### 6. ACCOUNTING POLICIES (continued)

##### 6.3 Summary of significant accounting policies (continued)

###### (l) Revenue recognition(continued)

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

Investment management fee income is recognised over time with reference to the net asset value of the investment fund under management, since the customers simultaneously receives and consumes the benefit provided by the Company. Interest income is recognised on an accrual basis using the effective interest rate method by applying the rate that discounts the estimated future cash receipts over the expected life of the financial instrument to the net carrying amount of the financial assets. Advisory fee income is recognised according to contract term, either on a time-proportion basis if the basis of calculation is clearly defined in the customer contracts or upon the satisfaction of performance obligation and when the amount to be received by the Company is certain (without a significant risk of reversal).

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

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

###### (m) Foreign currency transactions

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

###### (n) Employee benefits

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



## 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)

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

#### 7. 關聯方交易

##### 7.1 對關聯方交易的借貸政策

- (i) 本公司從直接控股母公司收取投資管理費。該費用是以所管理的投資組合資產淨值，按協定費率以及理財產品的名義金額或價格差額收取。
- (ii) 本公司從同系子公司收取退休基金投資管理費。該費用是以所管理的退休投資組合資產淨值，按協定費率以及公司基金管理實際績效與預期目標和回報基準收取。
- (iii) 本公司從直接控股母公司收取債券保證金投資諮詢費用。該費用是以每筆為直接控股母公司執行的債券交易的價格差，按協定費率收取。另按月收取固定的債券市場諮詢費用。
- (iv) 本公司從直接控股母公司收取利息。利息來源於存放在母公司的存款，該等存款的利率與母公司給予其他客戶的利率相若。

#### 7. RELATED PARTY TRANSACTIONS

##### 7.1 The policy for lending to related parties

- (i) The Company earned investment management fee income from the immediate holding company. The investment management fee income was charged based on a pre-determined percentage of the asset value of the fund portfolio managed and the nominal amount or price difference of wealth management products.
- (ii) The Company earned pension fund investment management fee income from a fellow subsidiary. The pension fund investment management fee income was charged based on a pre-determined percentage of the asset value of the pension fund portfolio managed and also the fund management performance of the Company compared to the pre-determined target and benchmark return.
- (iii) The Company earned bond margin investment advisory fee income and bond market advisory service fee income from the immediate holding company. The bond margin investment advisory fee income was charged based on a pre-determined proportion of the price difference in each bond transaction carried out by the immediate holding company. The bond market advisory fee income is fixed in each month.
- (iv) The Company earned interest income from the immediate holding company. The interest income was generated from the deposits placed with the immediate holding company and the interest rate offered was similar to those offered to other customers of the immediate holding company.

## 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)

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

#### 7. 關聯方交易(續)

##### 7.1 對關聯方交易的借貸政策(續)

- (v) 於報告期末，本公司存放於直接控股母公司的結餘包括儲蓄賬戶存款190,234澳門元(2021：42,346澳門元)，年利率為0%至0.01%(2021：0%至0.01%)，往來賬戶存款54,840,838澳門元(2020：4,193,143澳門元)，沒有定期存款(2021：26,780,000澳門元，年利率為1.20%至1.30%)。
- (vi) 除存放於直接控股母公司的結餘外本公司還有從直接控股母公司的應收／應付款項。該到期款項為無抵押、免息及沒有固定還款期。
- (vii) 與同系子公司的交易餘額均為無抵押、免息及沒有固定還款期。

##### 7.2 定量披露

除已在此財務報告其他部份披露之交易外，本公司與關聯方進行了以下關聯交易及與關聯方的餘額如下：

#### 7. RELATED PARTY TRANSACTIONS (continued)

##### 7.1 The policy for lending to related parties (continued)

- (v) At the end of the reporting period, the Company had bank balances with the immediate holding company which included savings account deposits of MOP190,234 (2021: MOP42,346) with effective interest rates ranging from 0% to 0.01% per annum (2021: 0% to 0.01% per annum), current account deposits of MOP54,840,838 (2021: MOP4,193,143), and no time deposits (2021: MOP26,780,000 with effective interest rates ranging from 1.20% to 1.30% per annum).
- (vi) Apart from the bank balances with immediate holding company, the Company had amounts due from/to immediate holding company as at the end of the reporting period. The amounts due from/to immediate holding company are unsecured, interest-free and have no fixed terms of repayment.
- (vii) The amount due from a fellow subsidiary are unsecured, interest-free and have no fixed terms of repayment.

##### 7.2 Qualitative disclosure

In addition to the transactions disclosed elsewhere in these financial statements, other material related party transactions entered into by the Company with related parties and amounts outstanding with related parties are as follows:

		澳門元 MOP
收取直接控股母公司投資管理費(註i)	Investment management fee income received from immediate holding company (note (i))	138,087
收取同系子公司退休基金投資管理費(註ii)	Pension fund investment management fee income received from a fellow subsidiary (note (ii))	16,355,216
收取直接控股母公司的諮詢費(註iii)	Advisory fee income received from immediate holding company (Note (iii))	15,757
收取直接控股母公司利息(註iv)	Interest income received from immediate holding company (Note (iv))	562,118
存放於直接控股母公司的款項(註v)	Bank balances with immediate holding company (Note (v))	55,031,072
應付直接控股母公司款項(註vi)	Amount due to immediate holding company (Note (vi))	781,198
應收同系子公司款項(註vii)	Amount due from a fellow subsidiary (Note (vii))	3,977,689

# 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)

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

### 8. 資本

#### 8.1 定性描述

##### (a) 資本工具

##### 股本

		2022 澳門元 MOP	2021 澳門元 MOP
法定： 100,000股，每股1,000 澳門元	Authorised: 100,000 shares of MOP1,000 each	100,000,000	100,000,000
已發行並已繳足： 50,000股，每股1,000澳門元	Issued and fully paid: 50,000 shares of MOP1,000 each	50,000,000	50,000,000

##### (b) 法定儲備

本公司為澳門金融管理局監管的金融機構。按澳門金融體系法例，本公司須將最少相等於全年稅後盈利20%之款項撥入法定儲備，直至該準備金之金額相等於本公司自己發行及已繳足股本之50%為止。此後轉撥之數額必須保持在佔全年稅後盈利最少10%水準，直至該準備金之金額相等於本公司自己發行及繳足股本為止。此準備金僅在法例規定之某些特殊情況下才可作分派，並將於報告期末股東週年大會上批准後轉撥至年度稅後盈利。

本公司資本管理的主要目標是保障公司能持續經營以及保持健康的資本充足率以支持業務和使股東價值最大化。本公司以資產負債表列示的總權益為基礎監管資本。

本公司根據經濟情況變化管理及調整資本結構。於截至2022年12月31日及2021年12月31日，資本管理的目標、政策及程序均沒有變化。本公司須遵守澳門金融管理局所頒布的法定資本充足比率及法定儲備要求。

### 8. CAPITAL

#### 8.1 Qualitative disclosure

##### (a) Capital instruments

##### Share capital

##### (b) Legal Reserve

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

The primary objectives of the Company's capital management is to safeguard the Company's ability to continue as a going concern and to maintain a healthy capital adequacy ratio in order to support its business and maximise shareholder value. The Company monitors capital on the basis of total equity as shown in the balance sheet.

The Company manages its capital structure and makes adjustments to it, in light of changes in economic conditions. No changes were made in the objective, policies or processes during the years ended 31 December 2022 and 31 December 2021. The Company is subject to the statutory capital adequacy ratio requirement imposed by the AMCM and the legal reserve requirement.

## 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)

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

#### 8. 資本(續)

#### 8. CAPITAL (continued)

##### 8.2 定量披露

##### 8.2 Quantitative disclosure

		澳門元 MOP
已發行並已繳足資本	Share capital	50,000,000
法定儲備	Legal reserve	23,548,400
盈餘滾存(留存收益)	Profits brought forward (Retained Earning)	104,492,806
自有資本	Own Fund	178,041,206
資本充足率(工銀投資)	Capital Adequacy Ratio (ICBC Capital)	103.10%
資本充足率(中國工商銀行 – 集團層面)	Capital Adequacy Ratio (ICBC – Group Level)	19.26%

#### 9. 信用風險

#### 9. CREDIT RISK

##### 9.1 定性描述

##### 9.1 Qualitative disclosure

如果交易對手未能履行其在2022年12月31日的義務，則本公司對每一類已確認金融資產的最大信用風險敞口為資產負債表中顯示的這些資產的賬面金額。

The Company's maximum exposure to credit risk in the event the counterparties fail to perform their obligations as at 31 December 2022, in relation to each class of recognised financial assets, is the carrying amount of those assets as indicated in the balance sheet.

由於本公司的大部分資產存放於其直接控股公司和數家債務證券發行人，因此本公司存在一定的集中信用風險。

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

##### (a) 信用風險的定義及範圍

##### (a) Definition and scope

信用風險是指因交易對手無法履約而帶來損失的風險。操作失誤導致本公司作出的投資，也會產生信用風險。本公司僅投資於信用良好的交易對手發行的流動性證券。鑑於較高的信譽，管理層預計不會有任何投資對手方不履行其義務。

Credit risk is the risk of loss arising from counterparty's failure to perform its obligations. Operational failures which result in investments by the Company may also give rise to credit risk. In the Company, investments are only in liquidity securities issued by counterparty of sound credit standing. Given that high credit standing, management does not expect any investment counterparty to fail to meet its obligations.

##### (b) 信用風險的評價方法

##### (b) Credit risk assessment method

本公司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6.3(e)金融資產的減值。

The Company classifies financial instruments into three stages and makes provisions for expected credit loss 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 6.3(e) Impairment of financial assets for the definition of the three stages.

## 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)

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

#### 9. 信用風險(續)

##### 9.1 定性描述(續)

###### (b) 信用風險的評價方法(續)

此外，本公司參考AMCM指引採用資產分級標準將財務資產分為如下五類：

###### 資產層級分類

- 正常：債務人目前能夠履行合約，並能按時足額償還財務資產本息；
- 關注：債務人正經歷困難，可能對銀行產生不利影響；
- 次級：債務人的還款能力出現明顯問題，可能無法足額償還財務資產；
- 可疑：債務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。

###### (c) 信用風險的顯著增加

本公司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。本公司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資訊，包括前瞻性資訊。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。本公司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。本公司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。

#### 9. CREDIT RISK (continued)

##### 9.1 Qualitative disclosure (continued)

###### (b) Credit risk assessment method (continued)

In addition, the Company adopts asset level classification which divides financial assets into five categories with reference to the AMCM's guidelines, as below:

###### Asset Level Classification

- Pass: Financial assets where borrowers are current in meeting commitments and full repayment of interest and principal is not in doubt;
- Special Mention: Financial assets where borrowers are experiencing difficulties which may threaten the institution's position;
- Substandard: Financial assets where borrowers are displaying a definable weakness that is likely to jeopardise repayment;
- Doubtful: Financial assets 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: Financial assets which are considered uncollectible after exhausting all collection efforts such as realisation of collateral, institution of legal proceedings, etc.

###### (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 Company. The Company 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 Company 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 Company 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.

## 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)

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

#### 9. 信用風險(續)

##### 9.1 定性描述(續)

###### (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，本公司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。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質訊後，客戶在未來一定時期內發生違約的可能性。本公司的違約概率以集團內評模型結果為基礎進行調整，加入前瞻性資訊並剔除審慎性調整，以反映當前宏觀經濟環境下的時點型債務人違約概率。

違約虧損指倘出現違約可能虧損的程度。本公司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估計違約虧損參數。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。

違約風險指當發生違約事件時之預期風險。本公司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。一項金融資產的違約風險乃其於違約時的總賬面值。

本公司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。

第三階段投資減值損失計量／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。

#### 9. CREDIT RISK (continued)

##### 9.1 Qualitative disclosure (continued)

###### (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 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 Company's PD is adjusted based on the results of the Group's 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 Company 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.

EAD represents the expected exposure in the event of a default. The Company 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.

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 Company.

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

The impairment loss of investments under ECL stage 3 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.



## 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)

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

#### 9. 信用風險(續)

##### 9.1 定性描述(續)

###### (d) 參數、假設及估計技術(續)

在估算減值準備時，管理層會考慮以下因素：

1. 債務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，本公司將加入管理層疊加調整以應對模型有效性不足的可能。

###### (e) 預期信用損失中包含的前瞻性資訊

本公司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。

本公司制定三種經濟情況：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%）。

本公司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：香港消費物價指數以及中國國內生產總值的差異。本公司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。本公司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。

本公司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。

#### 9. CREDIT RISK (continued)

##### 9.1 Qualitative disclosure (continued)

###### (d) Parameters, assumptions and estimation techniques (continued)

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 Company incorporates management overlay to address model ineffectiveness prospectively when necessary.

###### (e) Forward-looking information contained in ECL

The Company 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 Company 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 Company 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 CPI 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 Company that provide the best estimate view of the economy over the next year.

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

## 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)

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

#### 9. 信用風險(續)

##### 9.2 定量披露

除本公司大部分資產均存放於直接控股母  
公司外，本期內沒有其他信用風險敞口。

##### 9.2.1 按授信地區分佈

按地區劃分超過信貸風險總額10%的  
債務證券。

##### a. 債務證券

		澳門元千元 MOP'000			
		政府、 公營機構 Government or Public Sector	金融機構 Financial Institution	其他公司 Other Company	合計 Total
地區	Region				
中國	China	–	13,820	100,869	114,689

##### 9.2.2 資產和負債按到期日分析

		千澳門元 MOP'000						
		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
		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
								合計 Total
<b>資產</b>	<b>Assets</b>							
客戶貸款及墊款	Loans and advances to customers	–	–	–	–	–	–	–
存、拆放同業款項	Cash and balances with and loans and advances to banks	55,031	–	–	–	–	–	55,031
存款證	Certificates of deposit held	–	–	–	–	–	–	–
澳門金管局金融票據	Securities issued by Macao SAR Government and/or AMCM	–	–	–	–	–	–	–
其他證券	Other securities	–	–	–	13,820	63,426	37,443	114,689
<b>負債</b>	<b>Liabilities</b>							
同業存放和拆入款項	Deposits and balances of banks and financial institutions	–	–	–	–	–	–	–
公共機構存款	Deposits from public sector entities	–	–	–	–	–	–	–
母公司及聯營公司存款	Deposits from holding and associated companies	–	–	–	–	–	–	–
客戶存款	Deposits from non-bank customers	–	–	–	–	–	–	–
發行存款證	Certificates of deposits issued	–	–	–	–	–	–	–
發行債券	Other securities issued	–	–	–	–	–	–	–

## 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)

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

#### 9. 信用風險(續)

##### 9.2 定量披露(續)

##### 9.2.3 資產五級分類分佈

		千澳門元 MOP'000				
		預期信用損失 Expected Credit Loss				
		賬面餘額 Gross Amount	實體抵押品 Real Guarantee Value	階段一 Stage 1	階段二 Stage 2	階段三 Stage 3
正常	Pass	114,689	—	24	—	—
關注	Special Mention	—	—	—	—	—
次級	Substandard	—	—	—	—	—
可疑	Doubtful	—	—	—	—	—
損失	Loss	—	—	—	—	—
		114,689	—	24	—	—

#### 10. 市場風險

##### 10.1 定性描述

對於市場風險管理目的以及政策的描述

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

##### 10.2 定量披露

不適用。

#### 10. MARKET RISK

##### 10.1 Qualitative disclosure

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

The objective of market risk management is to obtain the best balance of risk and return of the Company's positions arising from movements in foreign exchange rates, interest rates and changes in credit market condition. The market risk policies and processes include risk limits and exposures management, stress-testing, counterparty evaluations and country risks assessment. In 2022, we continued to strengthen market risk management by improving policies and procedures, risk reporting and limit management.

##### 10.2 Quantitative disclosure

Not applicable.

## 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)

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

#### 11. 操作風險

操作風險指因內部程序、人員、系統的不足之處或缺陷或因外部事件而引致未能預計之財務損失的風險。業務操作風險存在於機構的日常業務運作中，分佈於各個不同層面，及由多個不同的根本原因造成。高級管理層提供足夠的監督，確保透過各項的監控措施和程序以識別、評估、減緩及報告業務操作風險(包括科技風險)。本公司亦透過應用各種管理工具，包括關鍵風險評估、關鍵風險指標、操作風險損失數據收集及事件報告等，監察業務操作風險。本公司將根據相關指引和原則，主動積極地推進有效的業務操作風險管理。

本公司董事會和高級管理層承擔操作風險管理制度的領導和執行職能，並極為重視操作風險管理工作。透過為操作風險管理配備適當的資源，監督戰略和管理措施的落實執行情況，指定獨立部門負責操作風險管理體系的建立和實施，確保全公司範圍內操作風險管理的一致性和有效性。

#### 12. 銀行賬簿利率風險

##### 12.1 定性描述

本公司除持有的賬戶結餘和固定收益投資，本公司並無持有其他計息金融資產或負債。截止2022年12月31日，本公司約100%(2021年：86%)賬戶結餘為固定利率定期存款，並不存在重大利率風險，管理層認為本公司承受的市場利率變動風險較低。

##### 12.2 定量披露

##### 200個基點波動的利率風險分析

		千澳門元， 百分比 MOP'000, %			
		美元 USD	港元 HKD	澳門元 MOP	合計 Total
200個基點利率波動下 本公司經濟價值變動	Changes of the Company's economic value at a shock of 200 basis points	3,708	0	0	3,708
自有資金*	Own funds*				178,041
經濟價值影響佔自有 資金比例*	Impact on economic value as % of own funds*				2.08%

(\* 有關項目只適用於住所在澳門之信用機構。)

#### 11. OPERATIONAL RISK

Operational risk is the risk of unexpected financial losses resulting from inadequate or failed internal processes, people, systems or from external events. Operational risk is inherent to every aspect of daily business operations within an organisation, which covers a wide spectrum of issues and root causes. Senior management provides adequate oversight to ensure operational risks (including technology risk) are identified, assessed, mitigated, and reported with adequate control measures and procedures. Operational risk is also monitored through the implementation of various management tools, including key risk assessment, key risk indicators, operational loss data collection and incident reporting etc. The Company will keep on pursuing proactively the effective operational risk management practice in accordance with the relevant guidelines and principles.

The Board of Directors and Senior Management undertake the responsibilities to lead and implement operational risk management and put great emphasis on it. By allocating adequate resources, supervising the implementation on management strategy and measures, and appointing independent departments of the parent company to establish and implement operational risk management system, the consistency and efficiency of operational risk management is ensured.

#### 12. INTEREST RATE RISK

##### 12.1 Qualitative disclosure

Except for the bank balance and the fixed-coupon rate investments, the Company does not maintain other interest-bearing financial assets or financial liabilities around 100% (2021: 86%) of the bank balances are fixed deposits based on fixed interest rates and they are not subject to significant interest rate risk. With the minimal amount of bank balances with floating interest rate, management considers the Company's exposure to the risk of changes in market interest rates is minimal.

##### 12.2 Quantitative disclosure

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

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

## 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)

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

#### 13. 匯率風險

##### 13.1 定性描述

公司承受由目前資產負債表內的美元資產匯率波動帶來的影響，截至2022年12月31日公司資產負債表內的美元資產金額相當於167,433,255澳門元(2021年：138,102,809澳門元)，由於澳門元與港元掛鈎，港元與美元掛鈎，管理層認為公司面對的匯率風險較低。

##### 13.2 定量披露

美元存款淨持倉金額等值167,433,255澳門元(2021: 138,102,809澳門元)。

#### 14. 流動性風險

##### 14.1 定性描述

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

##### 14.2 定量披露

不適用

#### 15. 說明

以上披露項目中第一項、第三項、第六項為經過審計項目。

#### 13. FOREIGN EXCHANGE RISK

##### 13.1 Qualitative disclosure

The Company takes on exposure to effects of fluctuations in the prevailing foreign currency exchange rates on its bank balances and financial assets denominated in United States dollars ("USD") as at 31 December 2022, which is equivalent to MOP167,433,255 (2021: MOP138,102,809). Management considers the Company's exposure to the risk of changes in foreign currency rates as minimal as MOP is linked to Hong Kong Dollars ("HKD") and HKD is linked to USD.

##### 13.2 Quantitative disclosure

Net long of US Dollar Deposit which is equivalent to MOP167,433,255 (2021: MOP138,102,809).

#### 14. LIQUIDITY RISK

##### 14.1 Qualitative disclosure

Liquidity risk is the risk that the Company will encounter difficulty in raising funds to meet its payment obligations when due. The Company is not exposed to significant liquidity risk. The Company's strategy is to minimise its exposure to liquidity risk by monitoring the Company's capital from time to time, by continuously monitoring forecast and actual cash flows and matching the maturity profiles of financial assets and liabilities.

##### 14.2 Quantitative disclosure

Not applicable.

#### 15. NOTES

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

## 社會責任報告書 Social Responsibility Report

2022年，工銀澳門積極落實澳門特區政府施政方針，在抓好疫情防控，實現穩健經營的同時，有效踐行社會責任，支持區域經濟建設，服務集團戰略和國家發展大局。憑藉優異的市場表現，第十三次榮獲英國《銀行家》、《世界金融》，美國《環球金融》雜誌「澳門地區最佳銀行」殊榮。

### 一. 攻堅克難，銳意進取，致力提高綜合市場競爭力

- (i) 胸懷國之大者，全面服務新發展格局。認真踐行金融工作的政治性、人民性、專業性，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，服務國家對外開放新格局。踐行綠色金融理念，成立綠色金融及ESG發展委員會，落地深合區首筆綠色金融資產跨境轉讓業務，與央企簽署綠色金融戰略合作協議，助力澳門低碳城市建設。
- (ii) 落實集團發展戰略，鞏固提升市場地位。落實中央政策導向，圍繞「抓大抓小抓優」，重點向粵港澳大灣區、京津冀、長三角等重點區域投放貸款，服務實體經濟發展。

### 二. 因勢而謀、順勢而為，服務和支持「一國兩制」建設

- (i) 切實提高政治站位，支持政府依法施政。發揮特區政府經濟發展委員會委員和澳門中華總商會監事長單位作用，對經濟多元佈局、大灣區政策創新、深合區等進行深入研究，在建言獻策、一國兩制建設中發揮重要作用。

In 2022, Industrial and Commercial Bank of China (Macau) Limited ("ICBC (Macau)" or "the Bank") actively implemented the policies of the Macao Special Administration Region ("Macao SAR") Government. While strengthening pandemic prevention and control and achieving smooth operation, the Bank effectively fulfilled social responsibilities, supported the economic development in the region, and served the Group's strategies and China's overall development. Due to its excellent market performance, the Bank won the "Best Bank in Macao" award by the British magazine The Banker and World Finance, and the American magazine Global Finance for the thirteenth time.

### I. Overcoming difficulties, forging ahead, and striving to enhance comprehensive market competitiveness

- (i) Bearing in mind the country's most fundamental interests and fully serving a new pattern of development. The Bank strengthened political consciousness and the ability to represent the people in carrying out professional financial work. It helped ensure the country's stability on six key fronts and maintain security in six key areas, supported China International Import Expo in Shanghai, helped Chinese enterprises "go global", promoted the Belt and Road Initiative, and served the new pattern of China's opening up. To practice the philosophy of green finance, the Bank set up the Green Finance and ESG Development Committee, wrapped up the first cross-border transfer of green financial assets in the Guangdong-Macao In-depth Cooperation Zone in Hengqin, and signed strategic cooperation agreements on green finance with central state-owned enterprises to help Macao build itself into a low-carbon city.
- (ii) Implementing the Group's development strategy, and consolidating and enhancing its market position. ICBC (Macau) implemented the central policies, supported key manufacturing enterprises, small and micro customers, and high and new technology enterprises, and granted loans to key areas such as the Guangdong-Hong Kong-Macao Greater Bay Area, Beijing-Tianjin-Hebei region, and the Yangtze River Delta to serve the development of the real economy.

### II. Adapting to changing circumstances and opportunities to serve and support the Policy of One Country, Two Systems

- (i) Taking a higher political stance and supporting the government in exercising law-based governance. Giving full play to its role of a member of the Economic Development Council of the Macao SAR Government and the President of the Board of Supervisors of the Macao Chamber of Commerce, ICBC (Macau) conducted in-depth research on the diversified economic structure, policy innovation in the Greater Bay Area, and the Guangdong-Macao In-depth Cooperation Zone, and played an important role in providing suggestions and implementing the Policy of One Country, Two Systems.



## 社會責任報告書 Social Responsibility Report

- (ii) 運用工銀澳門青年協會平台，壯大愛國愛澳力量。搭建以愛國愛澳、愛行敬業為宗旨的工銀澳門青年協會，豐富現場培訓、實地參觀等多種形式國情交流活動，培育壯大愛國愛澳力量。加深澳門青年對國家的了解和認知，為澳門經濟適度多元發展、大灣區建設作出應有貢獻，成為工銀澳門服務澳門社會發展和「一國兩制」建設的重要力量。

- (iii) 持續提升企業文化凝聚力。組織員工參觀「全民國家安全教育展」等活動，持續加強員工愛國愛澳教育。加強員工關心關愛，制定出台全行員工體檢政策，購置充足抗疫藥品物資，切實保障員工和家人身心健康。設立「總裁接待日」活動，及時了解員工思想動態，幫助員工解決實際困難。

### 三. 勇於擔當，找準站位，主動融入國家發展大局

- (i) 支持大灣區及深合區建設，助力市場互聯互通。加強境內外客戶資源、業務資源分享，創新全球賬戶服務功能，圍繞開戶見證、投資、融資等多種跨境金融服務產品，制定個性化產品配置方案，優化業務办理流程，增強客戶體驗感。利用澳門毗鄰廣東的地理及人文優勢，創新推出多項產品及服務，全澳首家推出「灣區置業通」、「一站式跨境抵押登記服務中心」、「灣區社保通」、「灣區薪匯通」。全澳獨家推出「在澳視頻公證」及「灣區賬戶通」，獲得了良好的社會反響和客戶評價。

- (ii) Utilizing the platform of ICBC (Macau) Youth Association to expand the forces of patriotism and love for Macao. ICBC (Macau) established the ICBC (Macau) Youth Association that upholds patriotism and love for Macao and the Bank, and dedication to the Bank and professionalism. It launched public awareness initiatives on national conditions through various forms such as on-site training and visits, and cultivated and expanded the forces of patriotism and love for Macao. With such efforts, the Bank deepened the Macao youth's understanding of the country, and encouraged them to make due contributions to the moderately diversified development of Macao's economy and the construction of the Greater Bay Area, and to become an important force of ICBC (Macau) to serve Macao's social development and the implementation of the Policy of One Country, Two Systems.

- (iii) Continuously enhancing the cohesion of corporate culture. Employees were organized to attend various activities such as the National Security Education Exhibition, in a move to continuously strengthen education on employees' patriotism and love for Macao. With greater care for employees, ICBC (Macau) formulated a health examination policy for all employees, and purchased sufficient anti-epidemic drugs and materials to effectively protect the physical and mental health of employees and their families. A "President Reception Day" event was created to timely understand the minds of employees and help them solve difficulties.

### III. Having the courage to take responsibility, finding the right position and taking the initiative to integrate into China's overall development

- (i) Supporting the building of the Greater Bay Area and Guangdong-Macao In-depth Cooperation Zone in Hengqin and facilitating the market connectivity. ICBC (Macau) strengthened the sharing of domestic and foreign customer resources and business resources, innovated the functions of global account services, developed personalized product mix plans for various cross-border financial services and products such as account opening witness, investment, and financing, and optimized business processes to improve customer experience. Leveraging the geographical and cultural advantages of Macao which is adjacent to Guangdong, the Bank launched multiple innovative products and services, and was the first in Macao to launch the Greater Bay Area Property Connect, One-stop Cross-border Mortgage Registration Service Center, Greater Bay Area Social Security Service Connect, and Greater Bay Area Payroll Service Connect. The Bank exclusively launched the Video Notarization in Macao and the Greater Bay Area Account Connect, receiving good social response and customer feedback.

## 社會責任報告書 Social Responsibility Report

- (ii) 服務國家對外開放，打造全球服務優勢。把握央企司庫改革和中企「走出去」機遇，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。成功上線單證保函swift直聯和360T外匯交易平台。累計行內小幣種外匯交易量突破百億元。服務國際合作與全球治理，集團海外首創資金池方案入選進博會工行全球現金管理案例手冊，展現產品水平和服務能力。
- (iii) 組織客商參加進博會，支持國家經濟雙向開放。將進博會作為支持澳門企業發展壯大，服務國家經濟建設和貿易自由化的重要抓手，連續第三年帶客參展參會，搭建起澳門與內地以及全球經貿往來的橋樑，助力境外企業深度參與中國市場，把握國際採購、投資促進和開放合作的機遇，深化澳門與內地互利合作，服務國家經濟雙向開放。
- (iv) 持續提高金融研究水準，提升工商銀行軟實力。將金融研究作為整合全行智力資源、輔助經營決策、提高市場影響力的重要抓手，深化研究工作平台運用，依託「工銀澳門研究」公眾號平台，定期發佈研究資訊及市場動態，為宏觀研究、政策研究及市場研究提供了工作基礎。依託「葡語系國家研究中心」同駐澳高校及研究機構建立合作關係，承接特區政府及中聯辦多項研究任務，積極為政府建言獻策。
- (ii) Serving the country's opening up and fostering global service advantages. Seizing the opportunities brought by the treasury reform of central state-owned enterprises ("SOEs") and the Chinese enterprises "going global", ICBC (Macau) deepened cooperation with a large number of central SOEs, SOEs, and industry-leading firms in global settlement, cross-border fund pooling, and other aspects. It successfully launched the Swift Direct Link and 360T Foreign Exchange Trading Platform for documents and letter of guarantee. The cumulative amount of minor currency foreign exchange transactions within the Bank exceeded RMB10 billion. To serve the international cooperation and global governance, the fund pooling program initiated by the Group abroad was built into the manual of ICBC's global cash management cases for the China International Import Expo ("CIIE"), showcasing product excellence and service capabilities.
- (iii) Organizing merchants to participate in the CIIE and supporting the two-way opening up of the national economy. Leveraging the CIIE to support the development of Macao enterprises and serve the national economic development and trade liberalization, the Bank brought customers to participate in the Expo for the third consecutive year, bridging the economic and trade exchanges among Macao, the Chinese mainland and the world. It assisted overseas enterprises to deeply participate in the Chinese market, seize opportunities for international procurement, investment promotion, and opening cooperation, deepen mutually beneficial cooperation between Macao and the Chinese mainland, and serve the two-way opening up of the national economy.
- (iv) Continuously improving financial research and enhancing the soft power of ICBC. Leveraging financial research to integrate its intellectual resources, assist with business decision-making and improve market influence, ICBC (Macau) deepened the application of research platform, and regularly released research information and market dynamics through the WeChat official account ICBC Macao Research, providing the working basis for macro research, policy research and market research. Relying on the Sino-Luso Research Centre, the Bank formed a partnership with universities and research institutions in Macao, undertook multiple research tasks assigned by the Macao SAR Government and the Liaison Office of the Central People's Government in the Macao Special Administrative Region, and actively provided suggestions to the government.

## 社會責任報告書 Social Responsibility Report

### 四. 節能環保、綠色發展，支援生態文明建設

- (i) 完善綠色金融發展體系。完善綠色金融頂層設計。健全公司治理結構，成立綠色金融(ESG與可持續金融)委員會，明確委員會的組織結構、職能、工作規則等，加強綠色金融管理，統籌推進綠色金融及ESG與可持續金融發展。積極開展綠色金融研究。聚焦綠色發展及ESG主題，堅持研究與業務相結合，圍繞國內外綠色金融政策、行業標準、業務案例等開展研究，推動機構綠色轉型、積極為政府建言獻策，取得良好成效。

- (ii) 大力推動綠色金融發展。

一是制定綠色信貸政策。添加系統綠色信貸分類標識，明確綠色產業發展重點，並加強差異化定價優惠等綠色金融配套支持，引導信貸資源向低能耗、低排放、高效能、市場前景良好的綠色產業領域投放。

二是創新綠色融資服務方案。持續跟進澳門特區政府推進綠色低碳轉型，更換環保巴士等重大項目促進澳門建設低碳智慧城市、助力市民美好生活。

三是承銷碳中和主題綠色債券。作為主承銷商與聯席簿記管理人，積極參與集團境外兄弟機構、主流同業及央企頭部客戶綠色主題債券承銷共8筆、發行總規模達35億美元。

四是推出首支綠色私募投資基金。積極發揮全牌照經營優勢，獲得澳門首家開辦私募基金管理業務許可，並完成第一支私募投資基金報備。該基金也是澳門第一支具有綠色投資元素的私募投資基金。

五是積極推廣綠色車貸優惠。積極引進Tesla、蔚來等多家環保電動車商合作，大力推廣綠色車貸優惠，通過利率優惠、免簽賬優惠及贈送禮品等方式，鼓勵客戶申請電動車貸款，踐行低碳環保理念。

### IV. Supporting ecological civilization through energy conservation and environmental protection

- (i) Improving the green finance development system. ICBC (Macau) improved the top-level design of green finance. It refined the corporate governance structure, established the Green Finance (ESG and Sustainable Finance) Committee, established the organizational structure, functions and working rules of the committee, strengthened the management of green finance, and comprehensively advanced the development of green finance, ESG and sustainable finance. The Bank actively conducted research on green finance. Focusing on the theme of green development and ESG, it adhered to the combination of research and business, carried out research on domestic and foreign green finance policies, industry standards, business cases, etc., promoted the green transformation of institutions, actively offered suggestions to the government, and achieved good results.

- (ii) Vigorously boosting the development of green finance.

First, formulating green credit policies. The Bank added systematic green credit classification identification, identified the priorities of green industry development, and strengthened green finance support such as differentiated pricing to channel credit resources to green industries with low energy consumption, low emission, high efficiency and good market prospects.

Second, innovating green financing service solutions. The Bank continuously followed up on the major projects of the Macao SAR Government such as green and low-carbon transformation and introduction of environmentally friendly buses, to facilitate the building of Macao into a low-carbon smart city and help citizens live a better life.

Third, underwriting carbon neutrality-themed green bonds. As the lead underwriter and joint book runner, the Bank actively underwrote eight green bonds worth USD3.5 billion in total with overseas sister institutions within the Group, mainstream peers, and leading central state-owned enterprises.

Fourth, launching the first green private equity investment fund. Fully leveraging the advantages of full licenses, the Bank was the first institution in Macao to obtain the private equity fund management permit, and completed the registration of the first private equity investment fund. It was also the first private equity investment fund with the theme of green investment in Macao.

Fifth, actively promoting preferential green car loans. The Bank actively conducted cooperation with environmental-friendly electric vehicle manufacturers including Tesla and Nio, vigorously promoted preferential green car loans, encouraged customers to apply for electric car loans through preferential interest rates, exemption from signing, and gifts, and practiced the low-carbon and environmental protection concepts.

## 社會責任報告書 Social Responsibility Report

- (iii) 深入推動低碳運營。積極落實總行「數字工行」戰略，加快推動數字化轉型，號召全行綠色低碳，通過技術手段推動客戶賬單無紙化、辦公流程無紙化等，強化節能降耗管理。

### 五. 不忘初心，矢志興澳，協同特區政府提振經濟

- (i) 支持澳門都市更新和舊城改造。牽頭黑沙環新填海區「P地段」置換房屋項目銀團貸款簽訂正式合約，支持了澳門都市更新和舊城改造。牽頭辦理綜企銀團貸款，創造本地同業多項歷史記錄，有力支持澳門民生經濟發展。
- (ii) 投入資源配合政府提振經濟。與澳門金管局、經科局緊密溝通，「電消計劃」、「生活補貼」以及「消費嘉年華」等項目順利落實。有序推進「中小企手續費減免」政府項目實施，配合政府要求向過萬存量商戶進行線下宣傳。投產銀聯乘車碼功能，支持粵港澳乘車碼搭乘公交服務，融入市民生活圈。
- (iii) 協同社會各界共克時艱。深化特殊時期綜企再融資等業務合作，支持了本澳經濟復蘇；對接政府紓困計劃，推出「融易按」、「抵押易」等多項創新產品服務，為中小企提供綜合金融扶持，與中小企業共渡難關。依託跨境電商協會整合澳門電商資源，與政府部門建立專項溝通機制，推動本地跨境電商生態體系的建設與完善。組織召開跨境電商協會第三次會員大會，選舉產生協會第二屆領導機構。

- (iii) Deeply promoting low-carbon operation. The Bank actively implemented the Head Office's "Digital ICBC" strategy, accelerated the digital transformation, called for green and low-carbon development, promoted paperless customer bills, paperless office processes, etc. through technical means, and strengthened energy conservation management.

### V. Staying true to the original aspiration and working with the SAR Government to boost the economy

- (i) Supporting Macao's urban renewal projects. ICBC (Macao) signed a formal agreement on syndicated loan for the home swap housing project of Land Lot P in Areia Preta, to support the urban renewal of Macao. The Bank took the lead to grant a syndicated loan of integrated enterprises, setting multiple records among local peers. It energetically supported the livelihood and economic development in Macao.
- (ii) Investing resources to work with the government to boost the economy. Through close communication with the Monetary Authority of Macao and the Economic and Technological Development Bureau, ICBC (Macao) smoothly completed the projects such as the Electronic Consumption Plan, the Living Subsidies, and the Shopping Carnival. The Bank took well-ordered steps to implement the government project of "Small and Medium Enterprise Fee Reduction", and assisted in promoting it to over 10,000 merchants as required by the government. The feature of UnionPay Transit QR code was rolled out, providing bus ride services with a Transit QR code in Guangdong-Hong Kong-Macao area, and effectively facilitating the daily life of citizens.
- (iii) Working with all sectors of society to overcome difficulties. ICBC (Macao) deepened business cooperation in refinancing with integrated enterprises during this special period, as a move to support the economic recovery of Macao. Aligned with the government's bailout plan, the Bank launched a number of innovative products and services such as "Easy Mortgage Loan" and "Easy Mortgage" to provide comprehensive financial support for SMEs and tide over the difficulties with them. Relying on the Cross-border E-commerce Association of Macao, ICBC (Macao) integrated Macao's e-commerce resources. It also established a special communication mechanism with government departments, and pressed forward with the building and improvement of the local cross-border e-commerce ecosystem. The Bank organized the third general assembly of the Cross-border E-commerce Association of Macao, and elected the second management team of the association.

## 社會責任報告書 Social Responsibility Report

### 六. 大膽開路，創新實踐，支持澳門經濟多元發展

- (i) 作為澳門證券基金行業協會會長單位，推進澳門現代金融發展。主動作為，通過證券基金行業協會凝聚業界共識、深化行業協作、推動行業自律、完善市場生態，推動行業發展。在首批51家創會成員中，證券、基金、資管等非銀金融機構，以及律所、會計師行等中介服務機構的會員佔比超過半數，有效凝聚了行業力量，推進澳門現代金融發展。

- (ii) 依託集團聯動優勢，引領債券行業發展。

一是首家獲批開辦私募基金管理業務，對進一步豐富本地金融業態、深化澳門經濟適度多元化具有里程碑式意義。

二是成功發行20億人民幣熊貓債，發行主體和債項評級均為境內最高AAA評級，是集團境外機構熊貓債首次亮相，全球超過30家機構參與認購。

### 七. 情系民生，服務社會，積極踐行企業責任

- (i) 全方位保障員工及客戶身心健康。始終將員工及客戶身心健康放在突出重要位置，疫苗接種率達到91%，通過關停涉疫網點、實行分隔辦公、推動全員接種疫苗等措施，有效建立防疫屏障。
- (ii) 以樂善好施的精神回饋社會。向澳門四所大學提供獎學金60萬元，扶助文教事業發展；向民間慈善機構同善堂及慈善跑受贈單位捐贈善款30萬元，造福社群；向公益基金會捐款30萬元並組織全行參加「線上百萬行」活動，支持「明愛慈善園遊會」、「兒童送暖」等公益活動，承擔社會責任。

### VI. Promoting the economy of Macao towards diversified development through bold innovation and practice

- (i) Serving as the chairman of the Securities and Funds Industry Association of Macao to promote the development of modern finance in Macao. ICBC (Macao) took the initiative to boost the industry development by building industry consensus, deepening industry cooperation, promoting industry self-discipline and improving market ecosystem via the Securities and Funds Industry Association of Macao. Among the first batch of 51 founding members, more than half of them came from non-bank financial institutions such as securities, funds and asset management firms. Intermediary agencies, such as law firms and accounting firms, accounted for more than half of the total members. They effectively pooled industry strength to advance the development of modern finance in Macao.

- (ii) Relying on the Group's inter connection advantages to drive the development of the bond industry.

First, the Bank was the first to launch a private equity fund management business, which was of milestone significance for further enriching the business pattern of the local financial industry and deepening the moderate diversification of Macao's economy.

Second, the Bank successfully issued RMB2 billion worth of Panda bond, with both the issuer and the bond rated AAA, the highest rating in China. It was the first time for an overseas institution of the Group to issue Panda bond, with over 30 institutions worldwide participating in subscription.

### VII. Caring for people's livelihood, serving society and actively undertaking corporate social responsibility

- (i) Comprehensively protecting the physical and mental health of employees and customers. The Bank has been prioritizing the physical and mental health of employees and customers, and 91% of its employees have been vaccinated. It has taken effective steps to prevent epidemic, including closing down epidemic related outlets, implementing separate offices, and promoting vaccination for all employees.
- (ii) Giving back to society with a benevolent mind. ICBC (Macao) provided scholarships of RMB600,000 to four universities in Macao to support the development of culture and education, donated RMB300,000 to the private charity organization Macao Tung Sin Tong Charitable Society and the recipient of running for charity for the benefit of the general public, donated RMB300,000 to the public welfare foundation and organized the whole staff to participate in the "Online March" activity, and supported public welfare activities such as Caritas Macau Charity Bazar and "Caring for the Children", as a move to undertake social responsibility.



## 社會責任報告書 Social Responsibility Report

(iii) 為社會提供更多工作崗位，支持青年就業。赴駐澳高校舉辦專場招聘會，提供擇業就業信息；開展線上專場招聘，向內地就讀澳生介紹澳門就業市場；參加「澳門大學生秋季就業與實習線上招聘會」，向內地高校澳生宣傳我行校招計劃，吸引優秀青年人才回澳就職。同時，重視員工福利保障及薪酬穩定，與廣大員工共同成長。

(iv) 深化銀校合作，培養多元金融人才。獨家贊助澳門教青局學界比賽，培養本地青年人才；舉辦2022「工行杯」全國大學生金融科技創新大賽之第二屆澳門大學生金融科技創新大賽，參賽作品獲全國二等獎，發掘金融科技人才；舉辦「研習之旅-走進ICBC」系列活動，參加澳門金管局澳門金融人才培育宣傳，增進青年對金融的了解。

(iii) Creating more jobs to support youth employment. The Bank held special job fairs at universities in Macao to provide employment information. It carried out online special recruitment to introduce Macao's employment market to Macao students studying in Chinese mainland. It participated in the Autumn Employment and Internship Online Recruitment for the Students from Macao, and promoted its university recruitment plan to Macao students studying in mainland universities, so as to attract outstanding young talents to get employment in Macao. In the meantime, the Bank attached great importance to employees' welfare and salary stability, and pursued common growth with its employees.

(iv) Deepening bank-university cooperation to cultivate diversified financial talents. ICBC (Macao) exclusively sponsored the academic competition of Macao Education and Youth Development Bureau to cultivate local young talents. It held the second Macao University Students Fintech Innovation Competition of 2022 "ICBC Cup" National University Students Fintech Innovation Competition to discover technological talents, in which the entry of Macao students won the national second prize. The Bank held a series of activities "Study Tour in ICBC", and participated in the publicity activity for Macao financial talent cultivation organized by the Monetary Authority of Macao to enhance young people's understanding of finance.



## 社會責任報告書 Social Responsibility Report



2022年2月25日，工銀澳門與澳門都市更新股份有限公司舉行「澳門黑沙灣新填海區「P」地段暫住房及置換房項目銀團貸款」簽約儀式。

On 25 February 2022, ICBC (Macau) and Macau Urban Renewal Limited had signed a contract for the syndicated loan to finance the construction of Plot P temporary and home swap housing project.

2022年5月5日，工銀澳門參觀「全民國家安全教育展」。

On 5 May 2022, ICBC (Macau) members visited the “National Security Education Exhibition”.



2022年10月15日，工銀澳門配合澳門政府「2022年電子支付全城消費嘉年華」活動上線。

On 15 October 2022, ICBC (Macau) supported the initiation of the “2022 Macau Consumption Carnival”.

## 社會責任報告書 Social Responsibility Report



2022年11月14日，由中國工商銀行主辦、工銀澳門承辦的「2022「工行杯」全國大學生金融科技創新大賽之第二屆澳門大學生金融科技創新大賽」舉行決賽、頒獎典禮及閉幕式。

On 14 November 2022, the finale, award and closing ceremony of the second Macau University Students FinTech Innovation Competition of 2022 "ICBC Cup" National University Students FinTech Innovation Competition was successfully held.

2022年12月6日下午，工銀澳門出席2022年度澳門公益金百萬行善款交接儀式。

On 6 December 2022, ICBC (Macau) representatives attended the cheque presentation ceremony in support of the "Walk for a Million" fundraising event.



2022年12月7日，工銀澳門向澳門同善堂捐款。

On 7 December 2022, ICBC (Macau) made a donation to Macau Tung Sin Tong Charitable Society.



ICBC

工银澳门