



2024 年度報告 2024 Annual Report



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工於至誠
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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*



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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」)集團成員之一，二零二四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。

二零二四年末，工銀澳門擁有3家子公司，19家分行，4間服務中心，1間牡丹信用卡VIP服務中心，22家自助銀行以及遍佈全澳的300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 2024.

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 2024, ICBC (Macau) had 3 subsidiaries, 19 branches, 4 Service Centers, 1 Peony Credit Card VIP Service Center, 22 self-help banks and a network of 300 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等；

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等；

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、銀行卡服務等；

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等。

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地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. Including but not limited to:

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.

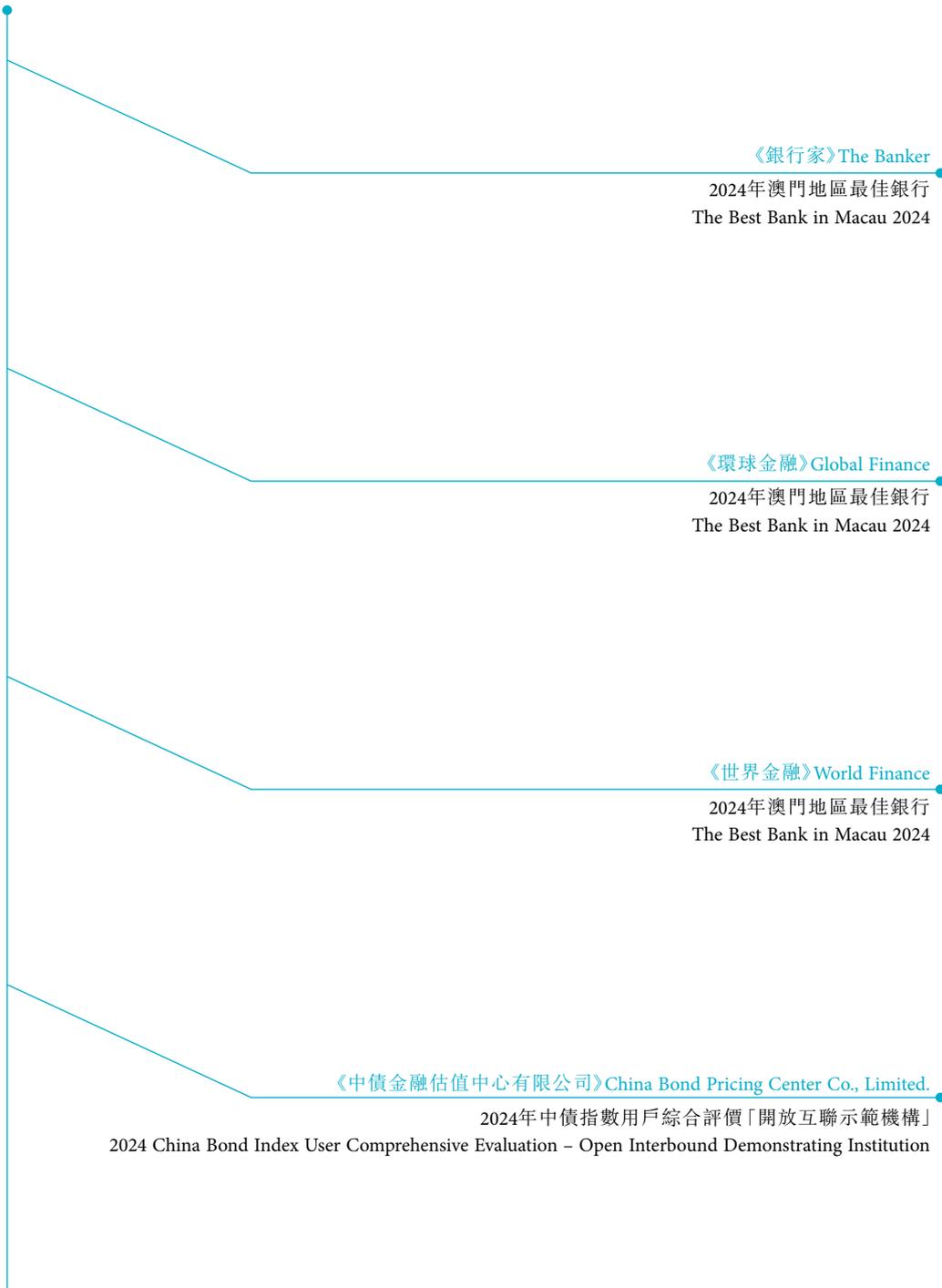
ICBC (Macau) Pension Fund Management Company Limited was renamed on 4 February 2009, which was formerly known as Seng Heng Pension Fund Management Company Limited established in 16 June 2003 with a shared capital of MOP60 million. This subsidiary is the first professional pension fund management company 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

2024年獲獎情況 2024 AWARDS



公司概況 Corporate Overview

公司資料

董事、監事及高級管理人員

董事會

高明女士
牛建軍先生
禰永明先生
賀定一女士
鄭劍鋒先生
洪貴路先生
張偉峰先生(2024年5月21日離任)

獨任監事

崔世昌會計師事務所
(由崔世昌先生作代表)
(根據法律法規, 2024年10月28日改組成立監事會)

監事會

崔世昌會計師事務所
(由崔世昌先生作代表)
(2024年10月28日委任)
郝瑞明先生(2024年10月28日委任)
孫少軼女士(2024年10月28日委任)

公司秘書

李英仁先生(2024年9月26日委任)
陳翠屏女士(2024年9月26日離任)

審計師

安永會計師事務所
澳門

法律顧問

華年達律師事務所
C&C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、執行董事
高明女士

副董事長、執行董事、行政總裁
牛建軍先生

副董事長兼執行董事
禰永明先生

副行政總裁

鄧洪先生
黃獻軍先生
曹代福先生(2024年1月17日委任)
龔光慶先生
張偉峰先生(2024年5月21日委任)
鄭斌先生(2024年7月26日離任)

CORPORATE INFORMATION

The directors of the Bank during the year were:

BOARD OF DIRECTORS

Ms. Gao Ming
Mr. Niu Jianjun
Mr. Huen Wing Ming, Patrick
Ms. Ho Teng Iat
Mr. Zheng Jianfeng
Mr. Hong Guilu
Mr. Zhang Weifeng (resigned on 21 May 2024)

SINGLE SUPERVISOR

CSC & Associates, Certified Public Accountants
(represented by Mr. Chui Sai Cheong)
(The board of supervisors was reorganized and established in accordance to laws and regulations on 28 October 2024)

BOARD OF SUPERVISORS

CSC & Associates, Certified Public Accountant
(Represented by Mr. Chui Sai Cheong)
(appointed on 28 October 2024)
Mr. Hao Ruiming (appointed on 28 October 2024)
Ms. Sun Shaoyi (appointed on 28 October 2024)

COMPANY SECRETARY

Mr. Li Yingren (appointed on 26 September 2024)
Ms. Chen Cuiping (resigned on 26 September 2024)

AUDITORS

Ernst & Young – Auditores
Macau

LEGAL ADVISER

Jorge Neto Valente Lawyers & Notaries
C&C Lawyers & Notaries
Henrique Saldanha Lawyers & Notaries
STA Lawyers
Leong Hon Man Lawyers & Notaries

REGISTERED OFFICE

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

SENIOR MANAGEMENT

Chairman, Executive Director

Ms. Gao Ming

Vice-Chairman, Executive Director, CEO

Mr. Niu Jianjun

Vice-Chairman & Executive Director

Mr. Huen Wing Ming, Patrick

Deputy Chief Executive Officer

Mr. Deng Hong
Mr. Huang Xianjun
Mr. Cao Daifu (appointed on 17 January 2024)
Mr. Gong Guangqing
Mr. Zhang Weifeng (appointed on 21 May 2024)
Mr. Zheng Bin (resigned on 26 July 2024)

討論與分析

Discussion and Analysis

經濟、金融和監管環境

從國際市場看，當前國際形勢錯綜複雜、摩擦不斷，全球債務風險增高、貨幣政策分化等加大了經濟和金融的不確定性；地緣危機延宕增加產業鏈供應鏈風險，全球糧食、能源安全問題突出。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、對反洗錢、涉敏業務關注度明顯提升，對銀行合規管理和穩健經營提出了更高要求。從國內市場看，我國經濟正處在轉變發展方式、優化經濟結構、轉換增長動力的關鍵時期，經濟金融領域深層次結構性矛盾趨於顯性化，需求收縮、供給衝擊、預期轉弱三重壓力仍然較大。銀行資產質量持續承壓，業務發展不確定性加劇，多難局面尚未明顯改觀。從本地市場看，澳門深入落實「1+4」經濟適度多元發展策略，加快推進橫琴粵澳深度合作區建設，面臨新的發展契機；然而經濟復蘇仍不均衡，產業結構單一疊加新經濟週期和消費轉變帶來新挑戰，信用風險持續暴露，橫琴深合區尚在產業導入階段，有效金融服務需求不足，銀行業經營發展，風險防控面臨較大挑戰。

前景展望

展望2025年，全球經濟仍面臨地緣政治衝突、貿易緊張局勢加劇、資金成本高企等風險，外部形勢劇烈變化，多重因素累積疊加、連鎖反應，研判難度不斷增加。一方面，全球進入降息週期，科技創新持續賦能，為經濟增長注入動力。國家重要會議對拉動內需、深化改革、擴大開放、推動經濟增長進行了戰略部署，財政政策正加力提效，為銀行業轉型發展提供了政策基礎。另一方面，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，在國家深化改革、擴大開放中有望迎來新的契機。新一屆澳門特區政府致力提升治理能力、轉變施政理念，用足用好澳門的獨特地位和優勢主動對接國家戰略，促進經濟適度多元發展推進「一中心、一平台、一基地」建設。澳門現代金融產業持續培育，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，工銀澳門將繼續堅持依法合規、穩健經營，依託集團業務平台，挖掘澳門經濟適度多元和大灣區發展機遇；立足本地、聚焦灣區、延伸葡語系及一帶一路，充分發揮澳門內外聯通作用，成為集團連接境內外客戶、資金、產品和市場的重要平台，更好服務國家戰略。

業務綜述

2024年，工銀澳門深入落實總行戰略部署，有效統籌發展和安全，全行總體經營企穩向好，轉型發展取得階段性成效，在艱難環境下繼續蟬聯英國《銀行家》、《世界金融》、美國《環球金融》「2024澳門地區最佳銀行」殊榮。

公司金融業務

落實集團國際化戰略，深化境內外機構聯動合作。全球市場方面，加強外外聯動，成功落地韓國市場業務，實現巴西、中東市場重大突破；致力打造跨境、跨幣種資金池產品，通過平台化佈局、場景化營銷，做大全球現金管理產品線，年結算額超萬億元。跨境市場方面，豐富跨境業務種類，升級工銀琴澳通2.0專屬服務品牌，落地深合區多功能自由貿易賬戶上線後首批個人跨境匯款。本地市場方面，大力支持澳門都市更新等重大項目建設，創新推出中小企線上定期存款產品，前瞻佈局ESG、綠色金融、人民幣國際化等潛力市場，有力支持了澳門1+4產業多元佈局。

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。本地市場方面，北區開業3家分行，渠道盲點佈局與協同運營同步推進，網點佈局持續優化；獨家發行銀河聯名卡累計突破10萬張、交易量達25億澳門元，信用卡發卡、市場佔有率等保持同業第一；個人存款歷史性突破1000億澳門元，存款餘額和利潤貢獻佔比穩步提升，穩定器作用有效發揮。跨境市場方面，賬戶通、理財通、社保通等產品服務體系持續完善；優化移動支付便利化水平，首家推出「大灣區乘車碼」服務，一碼通行粵港澳；在橫琴「澳門新街坊」成功落地雙幣種收單業務；榮獲橫琴深合區「特殊貢獻單位獎」，進一步打造工銀澳門「灣區服務首選銀行」品牌。

討論與分析 Discussion and Analysis

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，準確把握全球經濟金融形勢，審慎參與貨幣市場、債券市場、貴金屬市場等業務，代客資金等業務實現多元穩健發展。積極佈局人民幣國際化，境內銀行間市場(CIBM)人民幣債券投資餘額及增量保持集團境外機構首位，「熊貓債」存續規模位居澳門同業第一。深化葡語系機構聯動合作，在國際市場面向中葡基金定向發行1億美元3年期私募債，推動澳門現代金融發展。提升債券承銷、基金投資運作能力，首次向專業個人投資者分銷存款證；完成首筆跨時區美股投資、美元付息債券投資、點心債投資等交易；首次參與CIBM市場交易。榮獲中債登2024年度「澳門債券市場優秀承銷機構」、「澳門債券市場優秀發行機構」。

金融機構業務

積極拓展代理行網路，鞏固合作基礎，拓寬合作領域，累計同兩百多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路。2024年，深化本地經營及內外聯動發展，深化GBC聯動佈局和數字化轉型，成功拓展多間校園繳費及發薪業務，公務員發薪市場佔比穩步提升，銀政及銀校合作取得新突破。進一步推進重點企業銀企合作，積極參與中資企業司庫體系建設，新增多家公司資金池及銀企直聯。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、跨境人民幣結算顯著增長；發揮港澳債券系統聯通優勢，成功啟用創新模式發債清算；成功投資首筆全國銀行間債券市場的債券及首筆綠色債券，具有里程碑意義；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。

金融科技業務

準確把握金融科技發展趨勢，依託集團業務平台和本地金融科技優勢，加快數字化轉型。深化線上線下一體化經營，「智慧網點3.0」覆蓋全澳19家網點及2家服務中心。發佈手機銀行9.0版本，手機銀行新增客戶數、年活客戶數、企業網銀交易量等指標保持集團境外機構首位，手機銀行交易量海外機構佔比超過八成，離櫃業務率超過九成。首家推出「微信掌紋支付」、首批推出「橫琴聚易用收單服務」，加大「澳車北上」、橫琴深合區支付便利化等高頻場景建設，研發醫療及養老雲系統，數字生態持續豐富。依託澳門跨境電商協會整合跨境電商資源，推動在橫琴建立跨境電商交流實踐示範基地，助力中小企業轉型發展。

養老金業務

聚焦五篇大文章，做深做實養老金融服務。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。對接國家大灣區發展戰略，落地橫琴深合區首筆FTN外匯定期存款，拓展澳門退休金境內投資渠道；成功開拓企業發薪客戶退休金業務，有效提升了基金管理規模和市場佔有率，更好服務澳門市民及企業客戶的退休養老投資服務需求。

討論與分析

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ECONOMIC, FINANCIAL AND REGULATORY ENVIRONMENTS

From the perspective of the international market, the international environment is complex with continuous frictions. Factors such as escalating global debt risks and divergent monetary policies have added to economic and financial uncertainties. The protracted geopolitical crises have increased the risks in industrial and supply chains, making the issues of global food and energy security particularly acute. Countries are struggling to balance their macro policies in controlling inflation, stabilizing growth and preventing risks. The banking industry is facing highly complex and ever-changing international environment. Meanwhile, as global financial regulations become increasingly stringent, more attention has been drawn to anti-money laundering (AML) and sanctions-related business. Higher requirements have been raised for banks' compliance management and robust operations. From the perspective of the domestic market, China's economy is in a pivotal stage for transforming our growth model, improving our economic structure, and fostering new drivers of growth. The deep-seated structural contradictions in the economic and financial sectors are becoming increasingly evident. The triple pressures of shrinking demand, disrupted supply and weakening expectations remained relatively high. The asset quality of banks continue to be under pressure, the uncertainties in business development have intensified, and the dilemmas have not been effectively addressed. In the local market, Macao is thoroughly implementing the "1+4" moderately diversified economic development strategy and accelerating the construction of the Guangdong-Macao In-depth Cooperation Zone in Hengqin. They are facing new development opportunities. However, the uneven economic recovery, undiversified industrial structure, new economic cycle and transition of consumption have brought about new challenges. Credit risks continue to be exposed. The Guangdong-Macao In-Depth Cooperation Zone in Hengqin is still in the stage of introducing industries. The effective demand for financial services is insufficient, posing great challenges to business development and risk prevention and control of the banking industry.

OUTLOOK

Looking ahead to 2025, the global economy will still face risks such as geopolitical conflicts, intensified trade tensions, and higher capital costs. The drastic changes in external environment, coupled with multiple factors and chain reactions, making it more difficult to map out the economic prospects. On the one hand, the world has entered an interest rate cut cycle, which, together with continuous empowerment by technological innovation, will inject impetus into economic growth. The country has held important conferences to make strategic arrangements for stimulating domestic demand, deepening reform, expanding opening-up, and promoting economic growth. It has enhanced the intensity and effectiveness of fiscal policies, providing a policy foundation for the transformation and development of the banking industry. On the other hand, 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. It is expected to embrace new opportunities while the country deepens reform and expands opening-up. The new-term Macao SAR Government is committed to enhancing its governance capabilities and transforming its governance philosophy. It will make the most of Macao's unique status and advantages to promote alignment with national strategies, boost the moderately diversified economic development, and advance the construction of "one center, one platform, and one base". Macao is continuously nurturing its modern financial industry, providing ample opportunities for the development of the banking industry.

As a key institution of the Group in the core overseas markets and also an important force for the economic and social development of Macao, the Bank will remain steadfast in legal, compliant, and prudent operations. Relying on the Group's business platforms, it will unlock opportunities for the moderately diversified economic development of Macao and the development of the Greater Bay Area. Basing on Macao, focusing on the Greater Bay Area, expanding in Portuguese-speaking countries and extending to the countries along the Belt and Road route, the Bank will give full play to Macao's role as a bridge between domestic and international arenas, and make it an important platform for the Group to link domestic and overseas customers, funds, products, and markets, so as to better serve national strategies.

BUSINESS OVERVIEW

In 2024, ICBC (Macao) deeply implemented the strategic plan of the Head Office, effectively coordinated development and security, achieved steady and positive business operations on all fronts, and made initial achievements in transformation and development. Despite the tough environment, it continued to be named the "Best Bank in Macau" by British magazines The Banker and World Finance, and the American magazine Global Finance in 2024.

討論與分析 Discussion and Analysis

Corporate Finance Business

The Bank has deepened the collaboration with domestic and overseas institutions in light of the Group's internationalization strategy. In terms of global markets, the Bank strengthened external cooperation and linkage, successfully launched business operations in South Korea, and achieved significant breakthroughs in Brazil and Middle East. The Bank was committed to developing cross-border and cross-currency fund pool products. It expanded its global cash management product lineup through platform-based layout and scenario-based marketing, with an annual settlement amount exceeding RMB1 trillion. In terms of cross-border market, the Bank enriched the types of cross-border business, upgraded the ICBC Hengqin-Macao Connect 2.0, an exclusive service brand, and completed the first batch of personal cross-border remittances after the launch of the multi-functional free trade account in the Guangdong-Macao In-depth Cooperation Zone in Hengqin. In terms of the local market, the Bank vigorously supported the construction of major projects such as urban renewal in Macao, launched online time deposit products for small and medium-sized enterprises in an innovative way. It has proactively laid out potential markets such as ESG, green finance, and RMB internationalization, providing strong support for Macao's 1+4 diversified industrial layout.

Retail Banking Business

Spearheaded by the retail-first strategy and pursuing a customer-centric approach, ICBC (Macao) formed a service lineup that covered all customers, products, and processes. As a result, its mega retail business kept contributing more to the revenue. In the local market, three branches were opened in the northern region. The layout of channels in blind spots and the coordinated operation were advanced simultaneously, and the layout of outlets was continuously optimized. The Bank has exclusively issued over 100 thousand Galaxy co-branded cards with a transaction volume of MOP2.5 billion. It ranked first among peers in terms of the number of credit cards issued and the market share. Its personal deposits exceeded MOP100 billion for the first time. The balance of personal deposits and its contribution to profits are steadily going up, effectively playing the role of a stabilizer. In terms of cross-border markets, the products and services such as Account Connect, Wealth Management Connect and Social Security Service Connect have been continuously improved. The Bank facilitated mobile payments, and was the first to launch the "Greater Bay Area Transit QR Code", allowing people to ride buses in Guangdong, Hong Kong and Macao with one code. The dual-currency acquiring business was successfully launched in the "Macao New Neighborhood" in Hengqin. The Bank was awarded the "Special Contribution Unit Award" in Guangdong-Macao In-depth Cooperation Zone in Hengqin, further building the brand of ICBC (Macao) as the "Preferred Bank for services in the Greater Bay Area".

Financial Market Business

ICBC (Macao) takes financial market business as an important engine that drives its business development. Acutely aware of the global economic and financial landscape, the Bank prudently participated in monetary market, bond market and precious metals market businesses. It promoted its businesses like agency treasury service towards diversified and robust development. The Bank actively promoted RMB internationalization. It ranked first among overseas institutions of the Group in terms of the balance and growth of RMB bond investments in the China Interbank Market (CIBM), and maintained a leading position among Macao peers in terms of the amount of outstanding "Panda Bonds". The Bank deepened the linkage and cooperation with institutions in Portuguese-speaking regions. A private placement bond worth USD100 million with a maturity of three years was issued specifically for China-Portuguese Speaking Countries Cooperation and Development Fund in the international market, thus promoting the development of modern finance in Macao. The Bank enhanced the capabilities of bond underwriting and fund investment operation, and distributed certificates of deposit to professional individual investors for the first time. It completed the transactions such as investment in US stocks across time zones, investment in USD-denominated interest-bearing bonds, and investment in Dim Sum bonds for the first time. It also participated in transactions in the CIBM market for the first time. The Bank was named the "Outstanding Underwriting Institution in the Macao Bond Market" and the "Outstanding Issuing Institution in the Macao Bond Market" for 2024 from the China Central Depository & Clearing Co., Ltd.

Financial Institution Business

ICBC (Macao) was active in expanding the network of correspondent banks, consolidating the basis for cooperation, and marching into more areas of collaboration. The Bank has established correspondent banking relations with over 200 banks cumulatively, capable of furnishing customers with convenient, smooth, and sound global clearing services. In 2024, it deepened its local operation and attained business growth with resources available internally and externally. The Bank deepened the linkage and layout of GBC and digital transformation, and successfully expanded the business of campus payment and payroll payment in multiple schools. It steadily increased the market share of payroll payment services for civil servants, and achieved new breakthroughs in cooperation with government agencies and schools. The Bank further promoted the bank-enterprise cooperation with key enterprises, actively participated in the construction of the treasury system of Chinese-funded enterprises, and increased multiple corporate fund pools and bank-enterprise direct link. The Bank established the RMB Cross-border Interbank Payment System (CIPS) relationship with more than a dozen local peers, and achieved a significant growth in trade financing and cross-border RMB settlement. It leveraged the connectivity advantages of the Hong Kong and Macao bond system, and successfully activated the bond issuance and settlement in an innovative mode. The Bank successfully invested in the first bond in the National Interbank Bond Market and the first green bond, which is of milestone significance. The Bank actively expanded the market for non-bank institutional customers, which has become its important growth source.

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FinTech Services

Keenly aware of the financial technology (FinTech) development trend, ICBC (Macau) sped up digital transformation relying on the Group's business platform and the local cutting-edge FinTech. The Bank deepened the online and offline integrated operations. Its "Smart Outlet 3.0" has covered 19 outlets and two service centers in Macao. The version 9.0 of the mobile banking App was released. The Bank ranked first among the Group's overseas institutions in terms of indicators such as the number of new customers of the mobile banking, the number of annual active customers and the transaction volume of the corporate online banking. Its mobile banking transactions accounted for more than 80% of the transaction volume of overseas institutions, and its off-counter business rate exceeded 90%. The Bank was the first to launch the "WeChat Palm Print Payment" and among the first batch to roll out the "Hengqin Juyiyong Acquiring Service". It increased the construction of high-frequency scenarios such as the "Northbound Travel for Macao Vehicles" program and payment facilitation in the Guangdong-Macao In-depth Cooperation Zone in Hengqin, developed medical and elderly care cloud systems, and continuously enriched the digital ecosystem. Relying on the Macao Cross-Border E-Commerce Industry Association (MCEIA), the Bank integrated cross-border e-commerce resources, promoted the establishment of a demonstration base for cross-border e-commerce exchange and practice in Hengqin, and assisted small and medium-sized enterprises in their transformation and development.

Pension Services

ICBC (Macau) deepened and refined pension services focusing on the "Five Priorities" of technology finance, green finance, inclusive finance, pension finance and digital finance. 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. In alignment with the national development strategy of the Guangdong-Hong Kong-Macao Greater Bay Area, the Bank took the first FTN foreign exchange time deposit in the Guangdong-Macao In-depth Cooperation Zone in Hengqin, and expanded the channels of domestic investment for Macao's pension funds. The pension business for corporate payroll customers has been successfully developed, effectively increasing the scale of fund management and market share, and better meeting the retirement and pension fund investment service needs of Macao's citizens and corporate customers.

財務訊息披露(根據澳門財務報告準則) Financial Information Disclosure (in Accordance with MFRS) 董事會報告書 Directors' Report

董事會僅此提呈截至二零二四年十二月三十一日止年度報告書和中國工商銀行(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」)經審計合併財務報告。

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

截至二零二四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15頁至第134頁之合併財務報告。

董事會建議派發截至二零二四年度股息為17,794,074澳門元(2023年：3,737,770澳門元)。

董事會名單

本年本行董事會成員如下：

高明女士
牛建軍先生
禰永明先生
賀定一女士
鄭劍鋒先生
洪貴路先生
張偉峰先生 (2024年5月21日離任)

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(2023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於年內辭去本公司的審計師職務，安永會計師事務所經董事會任命以填補因此產生的臨時空缺。

承董事會命

董事長
高明

2025年3月18日
澳門

財務訊息披露(根據澳門財務報告準則) Financial Information Disclosure (in Accordance with MFRS) 董事會報告書 Directors' Report

The directors present their report and 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 2024.

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 2024 and the state of affairs of the Group and the Bank at that date are set out in the consolidated financial statements on pages 15 to 134.

The directors recommend the payment of a final dividend of MOP17,794,074 in respect of the year ended 31 December 2024 (2023: MOP3,737,770).

Directors

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

Ms. Gao Ming
Mr. Niu Jianjun
Mr. Huen Wing Ming, Patrick
Ms. Ho Teng Iat
Mr. Zheng Jianfeng
Mr. Hong Guilu
Mr. Zhang Weifeng (resigned on 21 May 2024)

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 (2023: 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

During the year, Deloitte Touche Tohmatsu – Sociedade de Auditores resigned as auditors of the Company, and Ernst & Young was appointed by the directors to fill the casual vacancy so arising.

By order of the Board

Chairman
Gao Ming

18 March 2025
Macau

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



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15頁到第134頁中國工商銀行(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」)之合併財務報表,此合併財務報表包括於二零二四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。

董事對合併財務報表之責任

本行董事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之《財務報告準則》編製真實而公允的合併財務報表,並執行必要的內部控制,以使合併及本行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及本行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製,並不為其他任何目的。我們並不就本報告之內容,對任何其他人士承擔任何義務或接受任何責任。

我們按照專業會計師委員會批准之《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。

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 15 to 134, which comprise the consolidated and the Bank's statements of financial position as at 31 December 2024, the consolidated and the Bank's statements of profit or loss and other comprehensive income, the consolidated and the Bank's 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.

Directors' Responsibility for the Consolidated and the Bank's Financial Statements

The directors are responsible for the preparation of these consolidated and the Bank's financial statements that give a true and fair view in accordance with the Financial Reporting Standards set out by the Macau Special Administrative Region as promulgated under Order of the Secretary for Economy and Finance No. 44/2020 ("Macau Financial Reporting Standards"), and for such internal control as the directors determine is necessary to enable the preparation of consolidated and the Bank's 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 and the Banks' financial statements based on our audit. Our report is made solely to you, as a body, in accordance with our agreed terms of engagement, and for no other purpose. We do not assume responsibility towards or accept liability to any other person for the contents of this report.

We conducted our audit in accordance with the Auditing Standards issued by the Professional Committee of Accountants. 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(根據澳門財務報告準則) Financial Information Disclosure (in Accordance with MFRS) 獨立審計師報告書 Independent Auditor's Report

審計工作涉及實施審計程序，以獲取有關合併及本行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，審計師考慮與合併及本行財務報表編製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董事選用會計政策的恰當性和會計估計的合理性，以及評價合併及本行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，上述合併及本行財務報表已按照澳門特別行政區之《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二零二四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。

其他事宜

截至二零二三年十二月三十一日止年度本集團的合併財務報表經由另一審計師審計，並於二零二四年三月二十二日對該等財務報表發表了無保留意見。

陳蔚

執業會計師

安永會計師事務所

澳門

二零二五年三月十八日

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the consolidated and the Bank's financial statements. The procedures selected depend on the auditor's judgment, 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 and the Bank's financial statements that give a true and fair view in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of accounting estimates made by the directors, as well as evaluating the overall presentation of the consolidated and the Bank's 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 and the Bank's financial statements give a true and fair view of the financial position of the Group and the Bank as at 31 December 2024, and of the Group's and the Bank's financial results and their cash flows for the year then ended in accordance with the Macau Financial Reporting Standards.

Other matter

The consolidated financial statements of the Group for the year ended 31 December 2023 were audited by another auditor who expressed an unmodified opinion on those financial statements on 22 March 2024.

CHAN Wai

Certified Public Accountant

Ernst & Young

Macao

18 March 2025

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

截至十二月三十一日止年度
For the year ended 31 December

		附註 Notes	2024 千澳門元 MOP'000	2023 千澳門元 MOP'000
利息收入	Interest income		15,896,289	16,870,466
利息支出	Interest expense		(12,732,484)	(13,792,290)
利息淨收入	Net interest income	7	3,163,805	3,078,176
手續費及佣金收入	Fee and commission income		1,165,268	1,108,761
手續費及佣金支出	Fee and commission expense		(524,436)	(522,471)
手續費及佣金淨收入	Net fee and commission income	8	640,832	586,290
其他營業收入	Other operating income	9	14,761	63,747
營業收入	Operating income		3,819,398	3,728,213
營業費用	Operating expenses	10	(1,117,465)	(1,159,850)
資產減值損失前營業利潤	Operating profit before impairment losses		2,701,933	2,568,363
金融工具減值損失淨額	Net charge for impairment losses on financial instruments	11	(2,579,421)	(2,570,577)
其他損益	Other income	9	25,239	86,248
稅前利潤	Profit before tax		147,751	84,034
所得稅	Income tax credit/(expense)	12	3,449	(19,893)
淨利潤	Profit for the year		151,200	64,141
其他綜合收益/(開支)(除稅後淨額)	Other comprehensive income/(expense), (net of tax)			
後續將不會重分類至損益的其他綜合收益/(開支):	Other comprehensive income/(expense) that will not 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權益類投資變動	Change in fair value of equity investments at fair value through other comprehensive income		9,868	(257)

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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

截至十二月三十一日止年度
For the year ended 31 December

	附註 Notes	2024 千澳門元 MOP'000	2023 千澳門元 MOP'000
後續將重分類至損益的其他綜合收益／(開支)：	Other comprehensive income/(expense) that will 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	2,734	4,804
以公允價值計量且其變動計入其他綜合收益的債券投資變動	Change in fair value of debt securities at fair value through other comprehensive income	333,849	492,035
處置以公允價值計量且其變動計入其他綜合收益的債券投資重分類至損益	Reclassification to profit or loss upon disposal of debt securities at fair value through other comprehensive income	-	(39,107)
減值準備淨變動	Net change in impairment allowances	(6,032)	(3,548)
匯兌差額	Exchange differences on translation of foreign operation	4,437	(2,346)
年度其他綜合收益，除稅後淨額	Other comprehensive income for the year, net of tax	344,856	451,581
年度綜合收益總額	Total comprehensive income for the year	496,056	515,722

由15到134頁是財務報表的附註部分

The notes on pages 15 to 134 form part of these financial statements.

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截至十二月三十一日止年度
For the year ended 31 December

		附註 Notes	2024 千澳門元 MOP'000	2023 千澳門元 MOP'000
利息收入	Interest income		15,877,353	16,857,198
利息支出	Interest expense		(12,734,113)	(13,795,222)
利息淨收入	Net interest income	7	3,143,240	3,061,976
手續費及佣金收入	Fee and commission income		1,091,293	1,040,380
手續費及佣金支出	Fee and commission expense		(524,026)	(522,825)
手續費及佣金淨收入	Net fee and commission income	8	567,267	517,555
其他營業收入	Other operating income	9	15,937	63,571
營業收入	Operating income		3,726,444	3,643,102
營業費用	Operating expenses	10	(1,094,980)	(1,118,668)
資產減值損失前營業利潤	Operating profit before impairment losses		2,631,464	2,524,434
金融工具減值損失淨額	Net charge for impairment losses on financial instruments	11	(2,579,567)	(2,570,519)
其他損益	Other income	9	25,239	86,252
稅前利潤	Profit before tax		77,136	40,167
所得稅	Income tax credit/(expense)	12	11,836	(15,249)
淨利潤	Profit for the year		88,972	24,918
其他綜合收益/(開支)(除稅後淨額)	Other comprehensive income/(expense) (net of tax)			
後續將不會重分類至損益的其他綜合收益/(開支):	Other comprehensive income/(expense) that will not 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權益類投資變動	Change in fair value of equity investments at fair value through other comprehensive income		9,868	(257)

財務訊息披露(根據澳門財務報告準則) Financial Information Disclosure (in Accordance with MFRS)
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For the year ended 31 December

	附註 Notes	2024 千澳門元 MOP'000	2023 千澳門元 MOP'000
後續將重分類至損益的其他綜合收益／(開支)：	Other comprehensive income/(expense) that will 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	2,734	4,804
以公允價值計量且其變動計入其他綜合收益的債券投資變動	Change in fair value of debt securities at fair value through other comprehensive income	330,838	486,672
處置以公允價值計量且其變動計入其他綜合收益的債券投資重分類至損益	Reclassification to profit or loss upon disposal of debt securities at fair value through other comprehensive income	-	(39,131)
減值準備淨變動	Net change in impairment allowances	(5,942)	(3,567)
匯兌差額	Exchange differences on translation of foreign operation	4,474	(2,346)
年度其他綜合收益，除稅後淨額	Other comprehensive income for the year, net of tax	341,972	446,175
年度綜合收益總額	Total comprehensive income for the year	430,944	471,093

由15到134頁是財務報表的附註部分
The notes on pages 15 to 134 form part of these financial statements.

財務訊息披露(根據澳門財務報告準則) Financial Information Disclosure (in Accordance with MFRS)
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合併財務狀況表 Consolidated Statement of Financial Position

	附註 Notes	二零二四年 十二月三十一日 31 December 2024 千澳門元 MOP'000	二零二三年 十二月三十一日 31 December 2023 千澳門元 MOP'000
資產	Assets		
現金、銀行同業及其他金融機構的存款	Cash and balances with banks and other financial institutions	13 17,447,993	12,219,253
存放監管機構款項	Deposits with monetary authority	4,390,352	4,397,482
拆放同業	Placements with other banks	14 92,358,533	76,348,565
衍生金融資產	Derivative financial assets	28 1,256,515	1,453,987
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	91,510	-
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 29,440,005	31,732,236
以攤餘成本計量的金融資產	Financial assets at amortised cost	16 72,233,423	66,858,397
貸款及墊款	Loans and advances	15 153,883,845	175,926,157
應收款項及其他資產	Receivables and other assets	1,080,928	1,032,376
物業、廠房及設備	Property, plant and equipment	19 255,020	277,231
投資性房地產	Investment property	20 48,105	48,822
應收所得稅	Income tax recoverable	22,884	39,289
遞延所得稅資產	Deferred tax assets	23 38,619	84,922
總資產	Total assets	372,547,732	370,418,717
負債	Liabilities		
銀行同業及其他金融機構的存款	Deposits from banks and other financial institutions	21 60,648,473	55,960,592
客戶存款	Deposits from customers	22 257,080,920	246,453,836
衍生金融負債	Derivative financial liabilities	28 1,089,716	1,242,155
發行債務證券	Debt issued	29 3,347,694	18,108,963
發行存款證	Certificates of deposit issued	30 17,424,754	16,205,145
應繳所得稅	Income tax payable	43,709	78,894
其他負債	Other liabilities	1,570,171	1,519,155
總負債	Total liabilities	341,205,437	339,568,740
所有者權益	Equity		
股本	Issued share capital	24 588,920	588,920
儲備*	Reserves*	30,753,375	30,261,057
所有者權益合計	Total equity	31,342,295	30,849,977
負債及所有者權益合計	Total equity and liabilities	372,547,732	370,418,717
* 包括澳門金融管理局(「AMCM」)要求的監管儲備	* Included the regulatory reserve required by Autoridade Monetária De Macau ("AMCM"):		
- 一般	- General	544,000	813,840
- 特定	- Specific	-	-
監管儲備合計	Total regulatory reserve	544,000	813,840

於2025年3月18日由董事會批准及授權發出
Approved and authorised for issue by the board of directors on 18 March 2025

由33到134頁是財務報表的附註部分
The notes on pages 33 to 134 form part of these financial statements.

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

			二零二四年 十二月三十一日 31 December 2024	二零二三年 十二月三十一日 31 December 2023
		附註 Notes	千澳門元 MOP'000	千澳門元 MOP'000
資產	Assets			
現金、銀行同業及其他金融機構的存款	Cash and balances with banks and other financial institutions	13	17,149,529	11,838,598
存放監管機構款項	Deposits with monetary authority		4,390,352	4,397,482
拆放同業	Placements with other banks	14	92,358,533	76,348,565
衍生金融資產	Derivative financial assets	28	1,256,515	1,453,987
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		112,456	113,307
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	29,331,489	31,645,899
以攤餘成本計量的金融資產	Financial assets at amortised cost	16	72,201,430	66,833,812
貸款及墊款	Loans and advances	15	153,883,845	175,926,157
應收款項及其他資產	Receivables and other assets		1,120,680	1,094,187
物業、廠房及設備	Property, plant and equipment	19	254,818	276,979
於子公司權益	Interests in subsidiaries	18	79,980	79,980
應收所得稅	Income tax recoverable		22,884	39,289
遞延所得稅資產	Deferred tax assets	23	41,026	86,964
總資產	Total assets		372,203,537	370,135,206
負債	Liabilities			
銀行同業及其他金融機構的存款	Deposits from banks and other financial institutions	21	60,648,473	55,960,592
客戶存款	Deposits from customers	22	257,250,069	246,589,144
衍生金融負債	Derivative financial liabilities	28	1,089,716	1,242,155
發行債務證券	Debt issued	29	3,347,694	18,108,963
發行存款證	Certificates of deposit issued	30	17,424,754	16,205,145
應繳所得稅	Income tax payable		34,706	72,996
其他負債	Other liabilities		1,491,696	1,466,988
總負債	Total liabilities		341,287,108	339,645,983
所有者權益	Equity			
股本	Issued share capital	24	588,920	588,920
儲備*	Reserves*		30,327,509	29,900,303
所有者權益合計	Total equity		30,916,429	30,489,223
負債及所有者權益合計	Total equity and liabilities		372,203,537	370,135,206
* 包括AMCM要求的監管儲備	* Included the regulatory reserve required by AMCM:			
- 一般	- General		544,000	813,840
- 特定	- Specific		-	-
監管儲備合計	Total regulatory reserve		544,000	813,840

於2025年3月18日由董事會批准及授權發出
Approved and authorised for issue by the board of directors on 18 March 2025

由33到134頁是財務報表的附註部分
The notes on pages 33 to 134 form part of these financial statements.

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截至二零二四年十二月三十一日止年度
For the year ended 31 December 2024

		儲備 Reserves									總計 Total
		已發行股本 Issued share capital	股份溢價 Share premium	法定儲備 Legal reserve	投資重估儲備 Investment revaluation reserve	現金流套期儲備 Cash flow hedge reserve	外匯儲備 Foreign exchange reserve	監管儲備 Regulatory reserve	其他儲備 Other reserves	留存利潤 Retained profits	
附註 Notes		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	千澳門元 MOP'000	千澳門元 MOP'000	千澳門元 MOP'000	千澳門元 MOP'000
於2024年1月1日	At 1 January 2024	588,920	5,885,733	665,253	(673,030)	1,150	3,000	813,840	16,977	23,548,134	30,849,977
淨利潤	Profit for the year	-	-	-	-	-	-	-	-	151,200	151,200
年度其他綜合收益/ (開支)除稅後淨額:	Other comprehensive income/(expense) 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的權益類投資變動	Change in fair value of equity investments at fair value through other comprehensive income	-	-	-	9,868	-	-	-	-	-	9,868
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	-	-	-	-	2,734	-	-	-	-	2,734
以公允價值計量且其變動計入其他綜合收益的債券投資變動	Change in fair value of debt securities at fair value through other comprehensive income	-	-	-	333,849	-	-	-	-	-	333,849
減值準備淨變動	Net change in impairment allowance	-	-	-	(6,032)	-	-	-	-	-	(6,032)
匯兌差額	Exchange differences on translation of foreign operation	-	-	-	-	-	4,437	-	-	-	4,437
年度綜合收益總額	Total comprehensive income for the year	-	-	-	337,685	2,734	4,437	-	-	151,200	496,056
留存利潤轉為法定準備金	Transfer from retained profits to legal reserve	25	-	4,080	-	-	-	-	-	(4,080)	-
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處置時轉入留存利潤	Transfer to retained profits on disposal of equity investments at fair value through other comprehensive income	-	-	-	(1,434)	-	-	-	-	1,434	-
支付給股東的股息	Dividend paid to shareholders	24(b)	-	-	-	-	-	-	-	(3,738)	(3,738)
按AMCM要求提取的監管儲備(註1)	Change in provision under AMCM rules (note 1)	-	-	-	-	-	-	(269,840)	-	269,840	-
於2024年12月31日	At 31 December 2024	588,920	5,885,733	669,333	(336,779)	3,884	7,437	544,000	16,977	23,962,790	31,342,295

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截至二零二三年十二月三十一日止年度
For the year ended 31 December 2023

		儲備 Reserves									總計 Total
		已發行股本 Issued share capital	股份溢價 Share premium	法定儲備 Legal reserve	投資重估 Investment revaluation reserve	現金流套期 Cash flow hedge reserve	外匯儲備 Foreign exchange reserve	監管儲備 Regulatory reserve	其他儲備 Other reserves	留存利潤 Retained profits	
	附註 Notes	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	千澳門元 MOP'000	千澳門元 MOP'000	千澳門元 MOP'000	千澳門元 MOP'000
於2023年1月1日	At 1 January 2023	588,920	5,885,733	640,903	(1,122,153)	(3,654)	5,346	1,316,020	(140,945)	23,501,360	30,671,530
淨利潤	Profit for the year	-	-	-	-	-	-	-	-	64,141	64,141
年度其他綜合收益/ (開支)除稅後淨額:	Other comprehensive income/(expense) after tax:										
以公允價值計量且其變動 計入其他綜合收益的權 益類投資變動	Change in fair value of equity investments at fair value through other comprehensive income	-	-	-	(257)	-	-	-	-	-	(257)
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	-	-	-	-	4,804	-	-	-	-	4,804
以公允價值計量且其變動 計入其他綜合收益的債 券投資變動	Change in fair value of debt securities at fair value through other comprehensive income	-	-	-	492,035	-	-	-	-	-	492,035
處置以公允價值計量且其 變動計入其他綜合收益 的債券投資重分類至損 益	Reclassification to profit or loss upon disposal of debt securities at fair value through other comprehensive income	-	-	-	(39,107)	-	-	-	-	-	(39,107)
減值準備淨變動	Net change in impairment allowance	-	-	-	(3,548)	-	-	-	-	-	(3,548)
匯兌差額	Exchange differences on translation of foreign operation	-	-	-	-	-	(2,346)	-	-	-	(2,346)
年度綜合收益/(開支) 總額	Total comprehensive (expense)/income for the year	-	-	-	449,123	4,804	(2,346)	-	-	64,141	515,722
留存利潤轉為法定準備金	Transfer from retained profits to legal reserve	25	-	24,350	-	-	-	-	-	(24,350)	-
支付給股東的股息	Dividend paid to shareholders	24(b)	-	-	-	-	-	-	-	(337,275)	(337,275)
按AMCM要求提取的監管 儲備(註1)	Change in provision under AMCM rules (note 1)	-	-	-	-	-	-	(502,180)	-	502,180	-
其他	Others	-	-	-	-	-	-	-	157,922	(157,922)	-
於2023年12月31日	At 31 December 2023	588,920	5,885,733	665,253	(673,030)	1,150	3,000	813,840	16,977	23,548,134	30,849,977

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截至二零二四年十二月三十一日止年度
For the year ended 31 December 2024

註1：

本集團按照監管機構的規定，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監管儲備。截止2024年12月31日，監管儲備餘額為544,000,000澳門元(2023年12月31日：813,840,000澳門元)，根據監管機構規定乃不可分配。2023年及2024年監管儲備轉為留存利潤皆因該等年度監管儲備所要求的金額減少。

由33到134頁是合併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 and financial guarantee contracts estimated through the transfer of retained profits to regulatory reserve. As at 31 December 2024, an amount of MOP544,000,000 (31 December 2023: MOP813,840,000) in regulatory reserve is not distributable under AMCM's requirement. The transfers from regulatory reserve to retained profits for both years were due to the decrease in required regulatory reserve as at year end.

The notes on pages 33 to 134 form part of these consolidated financial statements.

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		已發行股本 Issued share capital	股份溢價 Share premium	法定儲備 Legal reserve	投資重估 儲備 Investment revaluation reserve	現金流套期 儲備 Cash flow hedge reserve	儲備 Reserves				留存利潤 Retained profits	總計 Total
							外匯儲備 Foreign exchange reserve	監管儲備 Regulatory reserve	其他儲備 Other reserves	千澳門元 千澳門元		
附註 Notes	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	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
於2024年1月1日	At 1 January 2024	588,920	5,885,733	588,920	(669,447)	1,150	3,000	813,840	16,977	23,260,130	30,489,223	
淨利潤	Profit for the year	-	-	-	-	-	-	-	-	88,972	88,972	
年度其他綜合收益/ (開支)除稅後淨額:	Other comprehensive income/(expense) for the year, net of tax:											
以公允價值計量且其變動 計入其他綜合收益的權 益類投資變動	Change in fair value of equity investments at fair value through other comprehensive income	-	-	-	9,868	-	-	-	-	-	9,868	
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	-	-	-	-	2,734	-	-	-	-	2,734	
以公允價值計量且其變動 計入其他綜合收益的債 券投資變動	Change in fair value of debt securities at fair value through other comprehensive income	-	-	-	330,838	-	-	-	-	-	330,838	
減值準備淨變動	Net change in impairment allowance	-	-	-	(5,942)	-	-	-	-	-	(5,942)	
匯兌差額	Exchange differences on translation of foreign operation	-	-	-	-	-	4,474	-	-	-	4,474	
年度綜合收益/(開支)總 額	Total comprehensive income/(expense) for the year	-	-	-	334,764	2,734	4,474	-	-	88,972	430,944	
留存利潤轉為法定準備金	Transfer from retained profits to legal reserve	25	-	-	-	-	-	-	-	-	-	
以公允價值計量且其變動 計入其他綜合收益的權 益類投資處置時轉入留 存利潤	Transfer to retained profits on disposal of equity investments at fair value through other comprehensive income	-	-	-	(1,434)	-	-	-	-	1,434	-	
支付給股東的股息	Dividend paid to shareholders	24(b)	-	-	-	-	-	-	-	(3,738)	(3,738)	
按AMCM要求提取的監管 儲備(註1)	Change in provision under AMCM rules (note 1)	-	-	-	-	-	-	(269,840)	-	269,840	-	
於2024年12月31日	At 31 December 2024	588,920	5,885,733	588,920	(336,117)	3,884	7,474	544,000	16,977	23,616,638	30,916,429	

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		儲備 Reserves									總計 Total
		已發行股本 Issued share capital	股份溢價 Share Premium	法定儲備 Legal reserve	投資重估 Investment revaluation reserve	現金流套期 Cash flow hedge reserve	外匯儲備 Foreign exchange reserve	監管儲備 Regulatory reserve	其他儲備 Other reserves	留存利潤 Retained profits	
附註 Notes		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	千澳門元 MOP'000	千澳門元 MOP'000	千澳門元 MOP'000	千澳門元 MOP'000
於2023年1月1日	At 1 January 2023	588,920	5,885,733	588,920	(1,113,164)	(3,654)	5,346	1,316,020	(140,945)	23,228,229	30,355,405
淨利潤	Profit for the year	-	-	-	-	-	-	-	-	24,918	24,918
年度其他綜合收益/ (開支)除稅後淨額:	Other comprehensive income/(expense) 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的權益類投資變動	Change in fair value of equity investments at fair value through other comprehensive income	-	-	-	(257)	-	-	-	-	-	(257)
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	-	-	-	-	4,804	-	-	-	-	4,804
以公允價值計量且其變動計入其他綜合收益的債券投資變動	Change in fair value of debt securities at fair value through other comprehensive income	-	-	-	486,672	-	-	-	-	-	486,672
處置以公允價值計量且其變動計入其他綜合收益的債券投資重分類至損益	Reclassification to profit or loss upon disposal of debt securities at fair value through other comprehensive income	-	-	-	(39,131)	-	-	-	-	-	(39,131)
減值準備淨變動	Net change in impairment allowance	-	-	-	(3,567)	-	-	-	-	-	(3,567)
匯兌差額	Exchange differences on translation of foreign operation	-	-	-	-	-	(2,346)	-	-	-	(2,346)
年度綜合收益/(開支)總額	Total comprehensive income/(expense) for the year	-	-	-	443,717	4,804	(2,346)	-	-	24,918	471,093
留存利潤轉為法定準備金	Transfer from retained profits to legal reserve	25	-	-	-	-	-	-	-	-	-
支付給股東的股息	Dividend paid to shareholders	24(b)	-	-	-	-	-	-	-	(337,275)	(337,275)
按AMCM要求提取的監管儲備(註1)	Change in provision under AMCM rules (note 1)	-	-	-	-	-	-	(502,180)	-	502,180	-
其他	Others	-	-	-	-	-	-	-	157,922	(157,922)	-
於2023年12月31日	At 31 December 2023	588,920	5,885,733	588,920	(669,447)	1,150	3,000	813,840	16,977	23,260,130	30,489,223

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註1：

本集團按照監管機構的規定，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監管儲備。截止2024年12月31日，監管儲備餘額為544,000,000澳門元(2023年12月31日：813,840,000澳門元)，根據監管機構規定乃不可分配。2023年及2024年監管儲備轉為留存利潤皆因該等年度監管儲備所要求的金額減少。

由33到134頁是合併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 and financial guarantee contracts estimated through the transfer of retained profits to regulatory reserve. As at 31 December 2024, an amount of MOP544,000,000 (31 December 2023: MOP813,840,000) in regulatory reserve is not distributable under AMCM's requirement. The transfers from regulatory reserve to retained profits for both years were due to the decrease in required regulatory reserve as at year end.

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	附註 Notes	2024 千澳門元 MOP'000	2023 千澳門元 MOP'000
經營活動的現金流	Operating activities		
稅前利潤	Profit before tax	147,751	84,034
調整：	Adjustments for:		
折舊	Depreciation	10 52,188	51,695
利息收入	Interest income	7 (15,896,289)	(16,870,466)
利息支出	Interest expense	7 12,732,484	13,792,290
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 (5,144)	(5,025)
處置物業、廠房及設備損失	Losses on disposal of property, plant and equipment	9 358	141
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 -	(39,107)
金融工具減值損失淨值	Net impairment losses on financial instruments	11 2,579,421	2,570,577
處置以公允價值計量且其變動 計入損益的金融資產淨收益	Net gains from disposal of financial assets at fair value through profit or loss	(2,744)	(80)
衍生金融工具淨收益	Net gains from derivative financial instruments	(17,332)	(4,315)
匯兌差額	Foreign exchange difference	1,750,054	1,656,184
		1,340,747	1,235,928
初始期限超過三個月期的拆放 同業的變動	Changes in placements with other banks with original maturity beyond three months	10,956,230	45,070,772
存放監管機構的最低存款準備 金變動	Changes in minimum reserves with the monetary authority	(269,395)	795,232
初始期限超過三個月期的政府 債券的變動	Changes in treasury bills with original maturity beyond three months	3,658,354	(9,793,480)
貸款及墊款的變動	Changes in loans and advances	20,361,902	35,077,099
應收款項及其他資產的變動	Changes in receivables and other assets	(49,076)	1,937,888
以公允價值計量且其變動計入 損益的金融資產的變動	Changes in financial assets at fair value through profit or loss	(88,766)	325,474
銀行同業及其他金融機構存款 的變動	Changes in deposits from banks and other financial institutions	4,675,860	(42,567,107)
客戶存款的變動	Changes in deposits from customers	10,911,400	(4,687,061)
其他負債的變動	Changes in other liabilities	69,819	(300,823)
以公允價值計量且其變動計入 損益的金融負債的變動	Changes in financial liabilities at fair value through profit or loss	-	(325,250)
衍生金融資產及衍生金融負債 的公允價值的變動	Changes in fair value of derivative financial instruments	65,472	66,470
已收利息	Interest received	13,842,134	15,165,644
已付利息	Interest paid	(12,915,637)	(11,710,057)
經營活動產生的現金流	Cash generated from operations	52,559,044	30,290,729
支付所得稅	Income tax paid	(15,253)	(433,583)
經營活動產生的淨現金流	Net cash generated from operating activities	52,543,791	29,857,146

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	附註 Notes	2024 千澳門元 MOP'000	2023 千澳門元 MOP'000
投資活動的現金流	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	5,144	5,025
購入以公允價值計量且其變動計入其他綜合收益的金融資產	Purchases of financial assets at fair value through other comprehensive income	(5,163,718)	(7,224,119)
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 and disposal of financial assets at fair value through other comprehensive income	7,486,349	8,001,485
購入以攤餘成本計量的金融資產	Purchases of financial assets at amortised cost	(37,726,680)	(45,401,681)
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	33,242,456	58,592,489
購買物業、廠房及設備	Purchases of property, plant and equipment	(29,662)	(47,882)
處置物業、廠房及設備利得	Proceeds from disposal of property, plant and equipment	35	45
投資活動(使用)/產生的淨現金流	Net cash (used in)/generated from investing activities	(2,186,076)	13,925,362
融資活動的現金流	Financing activities		
發行存款證收益	Proceeds from issuance of certificates of deposit	49,539,433	147,163,693
贖回存款證	Redemption of certificates of deposit issued	(48,432,850)	(195,462,057)
發行債務證券收益	Proceeds from issuance of debts	-	3,527,400
贖回債務證券	Redemption of debts issued	(14,495,125)	-
股息繳付	Dividends paid	(3,738)	(337,275)
融資活動使用的淨現金流	Net cash used in financing activities	(13,392,280)	(45,108,239)
現金及現金等價物的淨增加/(減少)	Net increase/(decrease) in cash and cash equivalents	36,965,435	(1,325,731)
於一月一日之現金及現金等價物	Cash and cash equivalents at 1 January	45,749,269	47,075,000
於十二月三十一日之現金及現金等價物	Cash and cash equivalents at 31 December	82,714,704	45,749,269

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	附註 Notes	2024 千澳門元 MOP'000	2023 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、銀行同業及其他金融機構的存款	Cash and balances with banks and other financial institutions	13	17,447,993	12,219,253
存放監管機構款項	Deposits with monetary authority		4,390,352	4,397,482
拆放同業	Placements with other banks	14	92,358,533	76,348,565
分類以攤餘成本計量的政府債券	Treasury bills classified as financial assets at amortised cost	16	21,953,095	20,735,865
列示於合併財務狀況表中之金額	Amounts shown in the consolidated statement of financial position		136,149,973	113,701,165
初始期限超過三個月期之款項	Amounts with an original maturity of beyond three months		(49,573,583)	(64,357,433)
存放監管機構的最低存款準備金	Minimum reserves with the monetary authorities		(3,864,568)	(3,595,173)
現金及現金等值物的減值準備	Impairment allowance provided for components of cash and cash equivalents		2,882	710
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		82,714,704	45,749,269

由33到134頁是財務報表的附註部分

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	附註 Notes	2024 千澳門元 MOP'000	2023 千澳門元 MOP'000
經營活動的現金流	Operating activities		
稅前利潤	Profit before tax	77,136	40,167
調整：	Adjustments for:		
折舊	Depreciation	10 51,430	50,928
利息收入	Interest income	7 (15,877,353)	(16,857,198)
利息支出	Interest expense	7 12,734,113	13,795,222
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 (5,144)	(5,025)
處置物業、廠房及設備損失	Losses on disposal of property, plant and equipment	9 358	136
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 -	(39,131)
金融工具減值損失淨值	Net impairment losses on financial instruments	11 2,579,567	2,570,519
處置以公允價值計量且其變動 計入損益的金融資產淨收益	Net gains from disposal of financial assets at fair value through profit or loss	(3,008)	(227)
衍生金融工具淨收益	Net gains from derivative financial instruments	(17,332)	(4,315)
匯兌差額	Foreign exchange difference	1,749,277	1,655,883
		1,289,044	1,206,959
初始期限超過三個月期的拆放 同業的變動	Changes in placements with other banks with original maturity beyond three months	10,957,263	45,065,939
存放監管機構的最低存款準備 金變動	Changes in minimum reserves with the monetary authority	(269,330)	796,294
初始期限超過三個月期的政府 債券的變動	Changes in treasury bills with original maturity beyond three months	3,658,354	(9,793,480)
貸款及墊款的變動	Changes in loans and advances	20,361,902	35,077,099
應收款項及其他資產的變動	Changes in receivables and other assets	(29,013)	1,916,483
以公允價值計量且其變動計入 損益的金融資產的變動	Changes in financial assets at fair value through profit or loss	851	212,314
銀行同業及其他金融機構存款 的變動	Changes in deposits from banks and other financial institutions	4,675,860	(42,567,107)
客戶存款的變動	Changes in deposits from customers	10,947,086	(4,746,579)
其他負債的變動	Changes in other liabilities	43,513	(291,859)
以公允價值計量且其變動計入 損益的金融負債的變動	Changes in financial liabilities at fair value through profit or loss	-	(325,250)
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 instruments	68,480	66,470
已收利息	Interest received	13,824,437	15,156,002
已付利息	Interest paid	(12,919,112)	(11,710,330)
經營活動產生的現金流	Cash generated from operations	52,609,335	30,062,955
支付所得稅	Income tax paid	(9,938)	(427,510)
經營活動產生的淨現金流	Net cash generated from operating activities	52,599,397	29,635,445

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	附註 Notes	2024 千澳門元 MOP'000	2023 千澳門元 MOP'000
投資活動的現金流	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	5,144	5,025
購入以公允價值計量且其變動計入其他綜合收益的金融資產	Purchases of financial assets at fair value through other comprehensive income	(5,074,785)	(7,224,119)
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 and disposal of financial assets at fair value through other comprehensive income	7,416,879	7,990,680
購入以攤餘成本計量的金融資產	Purchases of financial assets at amortised cost	(37,695,356)	(45,401,681)
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	33,218,334	58,592,489
購買物業、廠房及設備	Purchases of property, plant and equipment	(29,662)	(47,639)
處置物業、廠房及設備利得	Proceeds from disposal of property, plant and equipment	35	45
投資活動(使用)/產生的淨現金流	Net cash (used in)/generated from investing activities	(2,159,411)	13,914,800
融資活動的現金流	Financing activities		
發行存款證收益	Proceeds from issuance of certificates of deposit	49,539,433	147,163,693
贖回存款證	Redemption of certificates of deposit issued	(48,432,850)	(195,462,057)
發行債務證券收益	Proceeds from issuance of debts	-	3,527,400
贖回債務證券	Redemption of debts issued	(14,495,125)	-
股息繳付	Dividends paid	(3,738)	(337,275)
融資活動使用的淨現金流	Net cash used in financing activities	(13,392,280)	(45,108,239)
現金及現金等價物的淨增加/(減少)	Net increase/(decrease) in cash and cash equivalents	37,047,706	(1,557,994)
於一月一日之現金及現金等價物	Cash and cash equivalents at 1 January	45,367,027	46,925,021
於十二月三十一日之現金及現金等價物	Cash and cash equivalents at 31 December	82,414,733	45,367,027

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財務報告 Financial Statements
現金流量表 Statement of Cash Flows

截至十二月三十一日止年度
For the year ended 31 December

	附註 Notes	2024 千澳門元 MOP'000	2023 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、銀行同業及其他金融機構的存款	Cash and balances with banks and other financial institutions	17,149,529	11,838,598
存放監管機構款項	Deposits with monetary authority	4,390,352	4,397,482
拆放同業	Placements with other banks	92,358,533	76,348,565
分類以攤餘成本計量的政府債券	Treasury bills classified as financial assets at amortised cost	21,953,095	20,735,865
列示於財務狀況表中之金額	Amounts shown in the statement of financial position	135,851,509	113,320,510
初始期限超過三個月期之款項	Amounts with an original maturity of beyond three months	(49,573,583)	(64,357,432)
存放監管機構的最低存款準備金	Minimum reserves with the monetary authorities	(3,865,996)	(3,596,667)
現金及現金等價物的減值準備	Impairment allowance provided for components of cash and cash equivalents	2,803	616
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	82,414,733	45,367,027

由33到134頁是財務報表的附註部分

The notes on pages 33 to 134 form part of these financial statements.

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

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2024年12月31日，工商銀行持有工銀澳門89.33%的股權。

本行在澳門提供銀行及相關金融服務。本行各附屬公司(合稱「本集團」)之詳情載於合併財務報告之附註18。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 編製基礎

合規聲明

此合併及本行財務報表按照澳門法令第13/2023號以及根據經濟財政司司長批示第44/2020號(「澳門財務報告準則」或「MFRS」)的規定編製。

除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。

編製合併及本行財務報表需要管理層做出影響政策應用以及資產、負債、收入和支出列報金額的判斷、估計和假設。這些估計和相關假設是基於歷史經驗和在當時情況下被認為合理的各種其他因素，其結果構成對資產和負債的眼面價值作出判斷的基礎，實際結果可能與估計不同。

除特別註明外，合併及本行財務報表使用澳門元(MOP)，所有數值均四捨五入到千元(MOP'000)。

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 year 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 2024, ICBC maintained 89.33% shareholding of the Bank.

The Bank is engaged in the provision of banking, and related financial services in Macau. Details of the subsidiaries of the Bank (together collectively referred to as the “Group”) are set out in note 18 to the consolidated financial statements. 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 Law No. 13/2023 and Macau Financial Reporting Standards under the Order of the Secretary for Economy and Finance No. 44/2020 (“Macau Financial Reporting Standards” or “MFRS”).

These consolidated and the Bank’s financial statements have been prepared under the historical cost basis, except for the financial assets at fair value through other comprehensive income (“FVOCI”), derivative financial instruments, financial assets and financial liabilities at fair value through profit or loss (“FVTPL”), precious metal receivables and payables which have been measured at fair value.

The preparation of the consolidated and the Bank’s 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. The estimates and associated assumptions are based on historical experience and various other factors that are believed to be reasonable under the circumstances, the results of which form the basis of making the judgements about carrying values of assets and liabilities that are readily apparent from other sources. Actual results may differ from these estimates.

The consolidated and the Bank’s financial statements are presented in Macau Patacas (“MOP”), and all values are rounded to the nearest thousand (MOP’000) except when otherwise indicated.

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財務報告 Financial Statements

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

2.1 編製基礎(續)

編製基礎

截至2024年12月31日止年度的合併財務報表包括本行及子公司(統稱為「本集團」)的財務報表。子公司為本行直接或間接控制的實體(包括結構化實體)。控制,是指本集團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(即本集團擁有主導被投資方相關活動的現時權利)。

一般而言,多數表決權產生控制權。當本行持有的被投資方的表決權或類似權利不足以構成多數時,本集團將考慮所有相關事實和情況以評估其是否擁有對被投資方的權力,包括:

- (a) 與被投資方的其他表決權持有人的合約安排;
- (b) 因其他合約安排而產生的權利;及
- (c) 本集團的表決權和潛在表決權。

編製合併財務報表時,子公司採用與本行一致的會計期間和會計政策。子公司的經營業績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。

損益和其他綜合收益的各個組成部分均歸屬於本集團母公司所有者和非控制性權益,即使這將導致非控制性權益的金額為負。在編製合併財務報表時,與本集團成員之間交易有關的所有集團內部資產和負債、權益、收入、費用和現金流量均已抵銷。

如果相關事實及情況表明上述三個控制要素中的一個或多個發生變化,本集團將重新評估其是否擁有對被投資方的控制權。如果子公司的所有者權益發生變動但未失去控制權,將作為權益交易。

如果本集團失去對子公司的控制權,將終止確認相關資產(包括商譽)、負債、任何非控制性權益和匯率波動準備;並於損益表中確認任何保留投資的公允價值以及由此產生的盈虧。本集團先前計入其他綜合收益的組成部分,根據本集團直接處置相關資產或負債相同的基礎,重分類至損益或留存收益(視情況而定)。

2.1 BASIS OF PREPARATION (continued)

Basis of consolidation

The consolidated financial statements include the financial statements of the Bank and its subsidiaries (collectively referred to the "Group") for the year ended 31 December 2024. A subsidiary is an entity (including a structured entity), directly or indirectly, controlled by the Bank. Control is achieved when the Group is exposed, or has rights, to variable returns from its involvement with the investee and has the ability to affect those returns through its power over the investee (i.e., existing rights that give the Group the current ability to direct the relevant activities of the investee).

Generally, there is a presumption that a majority of voting rights results in control. When the Bank has less than a majority of the voting or similar rights of an investee, the Group considers all relevant facts and circumstances in assessing whether it has power over an investee, including:

- (a) the contractual arrangement with the other vote holders of the investee;
- (b) rights arising from other contractual arrangements; and
- (c) the Group's voting rights and potential voting rights.

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.

Profit or loss and each component of other comprehensive income are attributed to the owners of the parent of the Group and to the non-controlling interests, even if this results in the non-controlling interests having a deficit balance. All intra-group assets and liabilities, equity, income, expenses and cash flows relating to transactions between members of the Group are eliminated in full on consolidation.

The Group reassesses whether or not it controls an investee if facts and circumstances indicate that there are changes to one or more of the three elements of control described above. A change in the ownership interest of a subsidiary, without a loss of control, is accounted for as an equity transaction.

If the Group loses control over a subsidiary, it derecognises the related assets (including goodwill), liabilities, any non-controlling interest and the exchange fluctuation reserve; and recognises the fair value of any investment retained and any resulting surplus or deficit in profit or loss. The Group's share of components previously recognised in other comprehensive income is reclassified to profit or loss or retained profits, as appropriate, on the same basis as would be required if the Group had directly disposed of the related assets or liabilities.

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財務報告 Financial Statements

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

2.1 編製基礎(續)

編製基礎(續)

已頒佈但尚未生效的新版《澳門財務報告準則》

根據第20/2020號法律《會計師專業及執業資格制度》第7(1)條，澳門特別行政區之《會計準則》(以下簡稱「新版《澳門財務報告準則》」)由澳門會計師專業委員會於2024年12月19日根據第2/2024/CPC號通告頒佈。新版《澳門財務報告準則》強制適用於2028年1月1日或之後開始的財務年度的財務報表編製，並可提前適用於2026年1月1日或之後開始的財務年度。

新版《澳門財務報告準則》包含整套2021年版《國際財務報告準則》，後者收錄於是國際會計準則理事會出版的《國際財務報告準則》2021年合訂本。新版《澳門財務報告準則》中採納的新準則包括《國際財務報告準則》第16號 – 租賃、《國際財務報告準則》第17號 – 保險合同，以及對現有準則的修訂。

在本財務報表中，本集團與銀行尚未提前適用已頒佈但尚未生效的新版《澳門財務報告準則》。本集團計劃於新版《澳門財務報告準則》生效後予以適用。

本集團與銀行尚未開始對新版《澳門財務報告準則》的影響進行評估，因此尚無法說明新版《澳門財務報告準則》是否會對其經營業績和財務狀況產生重大影響。

2.2 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。

2.1 BASIS OF PREPARATION (continued)

Basis of consolidation (continued)

Issued but not yet effective new Macau Financial Reporting Standards

Pursuant to Article 7(1) of Law No. 20/2020, Regulations on the Profession and Practice of Accountants, the Accounting Standards of the Macau Special Administrative Region (hereinafter referred to as the “New Macau Financial Reporting Standards”), was promulgated by the Professional Committee of Accountants on 19 December 2024 under Notice No. 2/2024/CPC. The New Macau Financial Reporting Standards shall be mandatorily applied to the preparation of financial statements for the financial years beginning on or after 1 January 2028. Early adoption of the New Macau Financial Reporting Standards is permitted for the financial years beginning on or after 1 January 2026.

The New Macau Financial Reporting Standards consists of the complete set of International Financial Reporting Standards (“IFRS”) included in the 2021 edition of the Bound Volume of International Financial Reporting Standards issued by the International Accounting Standards Board. The New Macau Financial Reporting Standards includes new standards, such as IFRS 16 – Leases, IFRS 17 – Insurance Contracts, and amendments to existing standards.

The Group and the Bank has not early adopted the New Macau Financial Reporting Standards, which has been issued but are not yet effective, in these financial statements. The Group intends to apply the New Macau Financial Reporting Standards when they become effective.

The Group and the Bank has not commenced an assessment of the impact of the New Macau Financial Reporting Standards and therefore is not yet in a position to state whether the New Macau Financial Reporting Standards would have a significant impact on its results of operations and financial position.

2.2 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.

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2.2 重大會計政策概要(續)

(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為可收回金額。

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。

2.2 SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

(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.

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2.2 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。
- 或
- (2) 任何實體如屬以下情況，即視為本集團之關聯方：
- (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。

2.2 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.
- or
- (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.

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2.2 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：

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。

2.2 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 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.

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2.2 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

本集團作為承租人

如果租賃條款實質上將與租賃資產所有權相關的全部風險和報酬轉移給承租人，則歸為融資租賃。所有其他租賃均歸為經營租賃。

根據融資租賃持有的資產，在租賃期開始日按其公允價值確認為本集團資產，或(如果更低)按最低租賃付款額的現值確認為本集團資產。對出租人的相應負債，作為融資租賃負債計入合併資產負債表。

租賃付款在財務費用和租賃負債減少之間進行分攤，以實現負債餘額的固定利率。財務費用計入當期損益，除非其直接歸屬於合格資產。在這種情況下，根據本集團關於借款成本的一般政策對其進行資本化。或有租金在其發生期間確認為費用。

2.2 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

The Group as a lessee

Leases are classified as finance leases whenever the terms of the lease transfer substantially all the risks and rewards of ownership to the lessee. All other leases are classified as operating leases.

Assets held under finance leases are recognised as assets of the Group at their fair value at the inception of the lease or, if lower, at the present value of the minimum lease payments. The corresponding liability to the lessor is included in the consolidated statement of financial position as a finance lease obligation.

Lease payments are apportioned between finance expenses and reduction of the lease obligation so as to achieve a constant rate of interest on the remaining balance of the liability. Finance expenses are recognised immediately in profit or loss, unless they are directly attributable to qualifying assets, in which case they are capitalised in accordance with the Group's general policy on borrowing costs. Contingent rentals are recognised as expenses in the periods in which they are incurred.

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2.2 重大會計政策概要(續)

(f) 租賃(續)

本集團作為承租人(續)

經營租賃付款，包括收購經營租賃下持有土地的成本，於租賃期內按直線法確認為費用。經營租賃項下產生的或有租金，在發生期間確認為費用。

與經營租賃相關的租賃激勵視為租賃付款的組成部分。激勵的總收益以直線法確認為租賃費用的減少，除非另一個系統性方法更能反映租賃資產的經濟利益被消耗的時間模式。

本集團作為出租人

租賃的分類和計量

本集團作為出租人的應將租賃分類為融資租賃或經營租賃。如果租賃條款實質上將與租賃資產所有權相關的全部風險和報酬轉移給承租人，應歸類為融資租賃。所有其他租賃均歸為經營租賃。

在租賃期開始日，出租人應確認融資租賃下應收承租人的款項為應收款，金額等於租賃投資淨額，按相關租賃內含利率進行計量。初始直接費用(生產商或經銷商出租人產生的成本除外)計入投資淨額的初始計量金額。利息收入分配至相關會計期間，以反映本集團與租賃相關的未償淨投資的固定定期回報率。

經營租賃產生的租金收入在相關租賃期內以直線法計入當期損益。在協商和安排獲取經營租賃的過程中所發生的初始直接費用計入租賃資產的賬面價值，並在租賃期內以直線法確認為費用，但按照公允價值模型計量的投資性房地產除外。

2.2 SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

(f) Leases (continued)

The Group as a lessee (continued)

Operating lease payments, including the cost of acquiring land held under operating leases, are recognised as an expense on a straight-line basis over the lease term. Contingent rentals arising under operating leases are recognised as an expense in the period in which they are incurred.

Lease incentives relating to operating leases are considered as integral part of lease payments, the aggregate benefit of incentives is recognised as a reduction of rental expense on a straight-line basis, except where another systematic basis is more representative of the time pattern in which economic benefits from the leased asset are consumed.

The Group as a lessor

Classification and measurement of leases

Leases for which the Group is a lessor are classified as finance or operating leases. Whenever the terms of the lease transfer substantially all the risks and rewards incidental to ownership of an underlying asset to the lessee, the contract is classified as a finance lease. All other leases are classified as operating leases.

Amounts due from lessees under finance leases are recognised as receivables at commencement date at amounts equal to net investments in the leases, measured using the interest rate implicit in the respective leases. Initial direct costs (other than those incurred by manufacturer or dealer lessors) are included in the initial measurement of the net investments in the leases. Interest income is allocated to accounting periods so as to reflect a constant periodic rate of return on the Group's net investment outstanding in respect of the leases.

Rental income from operating leases is recognised in profit or loss on a straight-line basis over the term of the relevant lease. Initial direct costs incurred in negotiating and arranging an operating lease are added to the carrying amount of the leased asset, and such costs are recognised as an expense on a straight-line basis over the lease term except for investment properties measured under fair value model.

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2.2 重大會計政策概要(續)

(g) 投資及其他金融資產

初始確認和計量

金融資產在初始確認時，分為攤餘成本計量的金融資產、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以公允價值計量且其變動計入損益的金融資產。

初始確認時金融資產的分類取決於該金融資產的合同現金流量特徵以及本集團管理這些特徵的業務模式。除不具有重大融資成分或本集團已應用不調整重大融資成分影響的便於實務操作的應收賬款外，本集團初始確認金融資產時以公允價值計量。對於不是以公允價值計量且其變動計入損益的金融資產，則以交易成本計量。對於不包含重大融資成分或本集團已應用便於實務操作的應收賬款，按照下文附註11.2(t)規定的政策，以根據《國際財務報告準則第15號 — 與客戶合約的收入確認》(IFRS15)確定的交易價格計量。

如果金融資產產生的現金流僅為支付本金和以未償付本金為基礎的利息，則歸為按攤餘成本或按公允價值計量且其變動計入其他綜合收益的金融資產。如果金融資產產生的現金流並非僅為支付本金和未償付本金金額的利息，則歸為按公允價值計量且其變動計入損益的金融資產，無須考慮業務模式。

本集團管理金融資產的業務模式，是指其如何管理金融資產以產生現金流量。業務模式決定現金流量是來自收取合約現金流量、出售金融資產或是兩者兼有。分類為以攤餘成本計量的金融資產是以收取合同現金流量為目的持有；而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。不屬於上述業務模式的金融資產，則歸為以公允價值計量且其變動計入損益的金融資產。

購買或出售金融資產時，如果需要在法規或市場慣例所確立的時間安排來交付資產，則應當在交易日，即本集團承諾購買或出售資產的日期，予以確認。

2.2 SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

(g) Investments and other financial assets

Initial recognition and measurement

Financial assets are classified, at initial recognition, as subsequently measured at amortised cost, fair value through other comprehensive income (“FVOCI”), and fair value through profit or loss (“FVTPL”).

The classification of financial assets at initial recognition depends on the financial asset’s contractual cash flow characteristics and the Group’s business model for managing them. With the exception of trade receivables that do not contain a significant financing component or for which the Group has applied the practical expedient of not adjusting the effect of a significant financing component, the Group initially measures a financial asset at its fair value plus in the case of a financial asset not at fair value through profit or loss, transaction costs. Trade receivables that do not contain a significant financing component or for which the Group has applied the practical expedient are measured at the transaction price determined under IFRS 15 in accordance with the policies set out for note 11.2(t) below.

In order for a financial asset to be classified and measured at amortised cost or fair value through other comprehensive income, it needs to give rise to cash flows that are solely payments of principal and interest (“SPPI”) on the principal amount outstanding. Financial assets with cash flows that are not SPPI are classified and measured at fair value through profit or loss, irrespective of the business model.

The Group’s business model for managing financial assets refers to how it manages its financial assets in order to generate cash flows. The business model determines whether cash flows will result from collecting contractual cash flows, selling the financial assets, or both. Financial assets classified and measured at amortised cost are held within a business model with the objective to hold financial assets in order to collect contractual cash flows, while financial assets classified and measured at fair value through other comprehensive income are held within a business model with the objective of both holding to collect contractual cash flows and selling. Financial assets which are not held within the aforementioned business models are classified and measured at fair value through profit or loss.

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

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2.2 重大會計政策概要(續)

(g) 投資及其他金融資產(續)

後續計量

金融資產按以下分類後續計量：

以攤餘成本計量的金融資產(債務工具)

以攤餘成本計量的金融資產使用實際利率法進行後續計量，並進行減值。盈虧於終止確認資產、修訂或減值時，於損益表中確認。

以公允價值計量且其變動計入其他綜合收益的金融資產(債務工具)

對於以公允價值計量且其變動計入其他綜合收益的債務投資，利息收入、外匯重估和減值利得或損失在損益表中確認，並按照與以攤餘成本計量的金融資產相同的方式進行計量。其餘公允價值變動計入其他綜合收益。在終止確認後，計入其他綜合收益的累計公允價值變動重分類至損益。

指定以公允價值計量且其變動計入其他綜合收益的金融資產(權益投資)

在初始確認後，本集團可作出不可撤銷的選擇，將權益投資分類為以公允價值計量且其變動計入其他綜合收益，前提是該等權益投資符合《國際會計準則第32號—金融工具：列報》下權益的定義而且並非為交易目的而持有。金融資產分類以逐項工具而定。

這類金融資產的損益永不重分類回收至損益表。在收取股利的權利確立時，股利在損益表中確認為其他營業收入，除非本集團從該等收益中實際為收回金融資產的部分成本。在這種情況下，該等收益計入其他綜合收益。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無需進行減值評估。

2.2 SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

(g) Investments and other financial assets (continued)

Subsequent measurement

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

Financial assets at amortised cost (debt instruments)

Financial assets at amortised cost are subsequently measured using the effective interest method and are subject to impairment. Gains and losses are recognised in the statement of profit or loss when the asset is derecognised, modified or impaired.

Financial assets at fair value through other comprehensive income (debt instruments)

For debt investments at fair value through other comprehensive income, interest income, foreign exchange revaluation and impairment losses or reversals are recognised in the statement of profit or loss and computed in the same manner as for financial assets measured at amortised cost. The remaining fair value changes are recognised in other comprehensive income. Upon derecognition, the cumulative fair value change recognised in other comprehensive income is recycled to the statement of profit or loss.

Financial assets designated at fair value through other comprehensive income (equity investments)

Upon initial recognition, the Group can elect to classify irrevocably its equity investments as equity investments designated at fair value through other comprehensive income when they meet the definition of equity under IAS 32 Financial Instruments: Presentation and are not held for trading. The classification is determined on an instrument-by-instrument basis.

Gains and losses on these financial assets are never recycled to the statement of profit or loss. Dividends are recognised as other operating income in the statement of profit or loss when the right of payment has been established, except when the Group benefits from such proceeds as a recovery of part of the cost of the financial asset, in which case, such gains are recorded in other comprehensive income. Equity investments designated at fair value through other comprehensive income are not subject to impairment assessment.

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2.2 重大會計政策概要(續)

(g) 投資及其他金融資產(續)

後續計量(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按公允價值於資產負債表列示，而其公允價值的變動計入損益。

此類別包括未被本集團不可撤回地指定為以公允價值計量且其變動計入其他綜合收益的衍生工具和權益投資。當收取股利的權利確立時，權益投資的股利也在損益表中確認為其他收入。

包含在混合合同，金融負債或非金融性主合同的嵌入衍生工具，如果經濟特徵和風險與主合同的經濟特徵和風險並不緊密相關，則應與主合同分拆，並作為單獨的衍生工具核算；與嵌入衍生工具具有相同條款的單獨工具符合衍生工具的定義；該混合合同不歸為以公允價值計量且其變動計入損益。嵌入式衍生工具以公允價值計量且其公允價值變動計入損益表。如果合同條款發生變化，導致現金流量產生重大影響，則進行重新評估。

混合合同中包含金融資產主合同的嵌入衍生工具不單獨入核算。金融資產主合同連同嵌入衍生工具需要以公允價值計量且其變動計入損益作為後續計量。

2.2 SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

(g) Investments and other financial assets (continued)

Subsequent measurement (continued)

Financial assets at fair value through profit or loss

Financial assets at fair value through profit or loss are carried in the statement of financial position at fair value with net changes in fair value recognised in the statement of profit or loss.

This category includes derivative instruments and equity investments which the Group had not irrevocably elected to classify at fair value through other comprehensive income. Dividends on the equity investments are also recognised as other income in the statement of profit or loss when the right of payment has been established.

A derivative embedded in a hybrid contract, with a financial liability or non-financial host, is separated from the host and accounted for as a separate derivative if the economic characteristics and risks are not closely related to the host; a separate instrument with the same terms as the embedded derivative would meet the definition of a derivative; and the hybrid contract is not measured at fair value through profit or loss. Embedded derivatives are measured at fair value with changes in fair value recognised in the statement of profit or loss. Reassessment occurs if there is a change in the terms of the contract that significantly modifies the cash flows.

A derivative embedded within a hybrid contract containing a financial asset host is not accounted for separately. The financial asset host together with the embedded derivative is required to be classified in its entirety as a financial asset at fair value through profit or loss.

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2.2 重大會計政策概要(續)

(h) 終止確認和修改金融資產

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,該資產的眼面價值與已收及應收代價之差額,於損益中確認。

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。

2.2 SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

(h) Derecognition and modification of financial assets

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 investment in equity instrument which the Group has elected on initial recognition to measure at FVOCI, 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.

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2.2 重大會計政策概要(續)

(h) 終止確認和修改金融資產(續)

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，相關金融資產的眼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眼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。

(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、銀行同業及其它金融機構的存款；
- 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；
- 應收款項及其他資產；
- 以攤餘成本計量的金融資產；
- 財務保函合約；和
- 貸款承諾。

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、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。

2.2 SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

(h) Derecognition and modification of financial assets (continued)

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.

(i) Impairment of financial assets

Measurement of ECL

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

- Cash and balances with banks and other financial institutions;
- Deposits with monetary authority;
- Placements with other banks;
- Loans and advances;
- Debt securities classified as financial assets at FVOCI;
- Receivables and other assets;
- Financial assets amortised cost;
- Financial guarantee contracts; and
- Loan commitments.

Equity instruments classified as financial assets at FVOCI, derivative financial instruments and financial assets at fair value through profit or loss, are not subject to the ECL assessment.

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2.2 重大會計政策概要(續)

(i) 金融資產減值(續)

預期信用損失計量(續)

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。

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 Financial instruments that are considered as credit-impaired	整個存續期預期信用損失 Lifetime ECL

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。當根據相關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。

2.2 SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

(i) Impairment of financial assets (continued)

Measurement of ECL (continued)

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

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

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 regulatory 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.

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2.2 重大會計政策概要(續)

(i) 金融資產減值(續)

預期信用損失計量(續)

在預期信用損失模型中使用折現因子(考慮實際利率)計算貨幣的時間價值。

本集團考慮合理及有理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。

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。

2.2 SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

(i) Impairment of financial assets (continued)

Measurement of ECL (continued)

A discount factor considering the 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 within the group 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.

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.

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2.2 重大會計政策概要(續)

(i) 金融資產減值(續)

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。

根據金融工具的性質，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。除以公允價值計量且其變動計入其他綜合收益的金融資產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其賬面價值。

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：

- 除以公允價值計量且其變動計入其他綜合收益以外的金融資產：從賬面總金額的扣除；
- 貸款承諾和財務保函合約：作為準備金；
- 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：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。

2.2 SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

(i) Impairment of financial assets (continued)

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 reversal for all financial instruments with a corresponding adjustment to their carrying amount through a loss allowance account, except for financial assets at FVOCI, for which the loss allowance is recognised in profit or loss without adjustment to their carrying amount at fair value.

Presentation of allowance for ECL in the 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 those measured at FVOCI: as a deduction from the gross carrying amount;
- loan commitments and financial guarantee contracts: generally, as a provision;
- financial assets at FVOCI: 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.

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2.2 重大會計政策概要(續)

(i) 金融資產減值(續)

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

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。

(k) 金融負債

(i) 初始確認及計量

金融負債使用實際利率法分類為以公允價值計量且其變動計入損益的金融負債或以攤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。

2.2 SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

(i) Impairment of financial assets (continued)

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

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 amortization recognised over the life of the guarantee on a straight-line basis.

(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.

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2.2 重大會計政策概要(續)

(k) 金融負債(續)

(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包括該等金融負債之利息費用。

初始確認時指定為以公允價值計量且其變動計入當期損益的金融負債或僅當滿足IFRS 9中的標準時，損益才在初始確認日指定。指定為以公允價值計量且其變動計入當期損益的負債損益均在損益表中確認，但本集團自身信用風險產生的利得或損失在其他綜合收益中列示且隨後不再重分類至損益表的除外。在損益表中確認的淨公允價值收益或損失不包括對這些金融負債所收取的任何利息。

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、已發行債務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。

2.2 SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

(k) Financial liabilities (continued)

(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 upon initial recognition as at fair value through profit or loss are designated at the initial date of recognition, and only if the criteria in IFRS 9 are satisfied. Gains or losses on liabilities designated at fair value through profit or loss are recognised in the statement of profit or loss, except for the gains or losses arising from the Group's own credit risk which are presented in other comprehensive income with no subsequent reclassification to the statement of profit or loss. The net fair value gain or loss recognised in the statement of profit or loss does not include any interest charged on these financial liabilities.

Financial liabilities at amortised cost

The Group's financial liabilities at amortised cost include deposits from banks and other financial institutions, deposits from customers, debts and certificates of deposit issued and other financial liabilities.

After initial recognition, financial liabilities at amortised cost are subsequently measured at amortised cost, using the effective interest rate method. Gains and losses are recognised in the profit or loss when the liabilities are derecognised. Amortised cost is calculated by taking into account any discount or premium on acquisition and include fees or costs that are an integral part of the effective interest rate. The effective interest rate amortisation is included in interest expenses in the profit or loss.

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2.2 重大會計政策概要(續)

(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值作參考、以折現現金流量分析及其他估值模型。

(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11.2(o))的條件，在這種情況下，任何由此產生的損益確認取決於被對沖項目的性質。

貨幣遠期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。

2.2 SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

(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.

(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 11.2(o)), 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.

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2.2 重大會計政策概要(續)

(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，信用風險的影響不占主導地位；
- 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，且將影響本行的損益。對於指定的現金流量套期，套期工具利得或損失中屬於有效套期的部分，計入權益中的現金流量套期儲備，屬於無效套期的部分，計入當期損益。當被套期現金流量影響當期損益時，原已計入現金流量套期儲備的套期工具累計利得或損失轉入當期損益。

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

2.2 SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

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

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

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2.2 重大會計政策概要(續)

(o) 套期會計(續)

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。

(p) 現金及現金等價物

現金和現金等價物包括(a)現金，包括庫存現金和活期存款，不包括因受到監管限制而不再符合現金定義的銀行餘額；(b)現金等價物，包括短期(通常原始期限為三個月或更短)、流動性強、易於轉換為已知金額現金且價值變動風險很小的投資。持有現金等價物的目的是為了滿足短期現金承諾，而不是為了投資或其他目的。

2.2 SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

(o) Hedge accounting (continued)

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 derecognized.

(p) Cash and cash equivalents

Cash and cash equivalents comprise (a) cash, which comprises of cash on hand and demand deposits, excluding bank balances that are subject to regulatory restrictions that result in such balances no longer meeting the definition of cash; and (b) cash equivalents, which comprises of short-term (generally with original maturity of three months or less), highly liquid investments that are readily convertible to a known amount of cash and which are subject to an insignificant risk of changes in value. Cash equivalents are held for the purpose of meeting short-term cash commitments rather than for investment or other purpose.

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2.2 重大會計政策概要(續)

(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時義務,但由於不是很可能導致經濟利益的流出或金額不能可靠地計量,故該等義務不作確認。

或有負債不會在資產負債表中被確認,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,則會將其確認為預計負債。

(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。

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價值之間的暫時性差異。

2.2 SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

(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.

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

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

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2.2 重大會計政策概要(續)

(s) 所得稅(續)

遞延稅項負債應按各種應納稅暫時性差異確認，除了：

- 遞延所得稅負債與商譽的初始確認有關，或資產或負債非企業合併交易產生，且發生時既不影響會計利潤也不影響應納稅所得額；及
- 對於與於子公司的投資有關的應納稅暫時性差異而言，確認相應的遞延所得稅負債，除非本集團能夠控制暫時性差異轉回的事件，並且該暫時性差異在可預見的未來很可能不會轉回。

對於可抵扣的暫時性差異、能夠結轉以後年度的稅款抵減以及可抵扣虧損，很可能用來抵扣可抵扣暫時性差異、可抵扣虧損和稅款抵減的未來應納稅所得額為限，確認由此產生的遞延所得稅資產，除了：

- 該項交易不是企業合併，交易發生時既不影響會計利潤也不影響應納稅所得額；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，以及暫時性差異很可能用作抵扣應課稅收益的情況下，才確認遞延稅項資產。

遞延稅項資產之賬面金額於資產負債表日進行檢查，並予以相應扣減，直至不再可能有足夠應課稅收益以抵銷全部或部分遞延稅項資產為止。未確認之遞延稅項資產於資產負債表日重新評估，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。

2.2 SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

(s) Income tax (continued)

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.

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

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

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

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2.2 重大會計政策概要(續)

(t) 收入的確認

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。

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集團履約所提供的利益；
- 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集團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。

2.2 SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

(t) Revenue recognition

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.

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.

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2.2 重大會計政策概要(續)

(t) 收入的確認(續)

(i) 利息收入和支出

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。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。

(ii) 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。

貸款及墊款手續費及佣金收入，在合同要求提供服務的期間，以固定或可變價格在一段時間內確認，或在完成相關履約義務的時點進行確認；證券、保險經紀及其他代理和信託服務的手續費及佣金收入，在提供且完成履約義務時點進行確認；信用卡業務收入在發卡或消費服務已完成且已履行履約義務時進行確認；其他手續費及佣金收入，在根據合同要求提供服務期間，以固定或可變價格在一段時間內確認，或在完成相關服務履約義務的時點進行確認。

(iii) 股利收入

股利收入於本集團有權收取股息時確認。

2.2 SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

(t) Revenue recognition (continued)

(i) Interest income and expense

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.

(ii) 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, insurance, other agency and trustee services fees are recognised as revenue at a point in time when the securities or insurance brokerage, other agency and trustee 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; fee and commission income from others 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 services are rendered and the performance obligations are satisfied.

(iii) Dividend income

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

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2.2 重大會計政策概要(續)

(t) 收入的確認(續)

(iv) 租金收入

租金收入於租期按時間比例確認。

(v) 淨交易收入

淨交易收入是通過交易活動所得到的盈利及損失。而該等盈利及損失是源自公允價值的變動及交易類金融資產和負債以交易形式所產生的相關利息收入或費用及股息收入，惟於在現金流量套期關係內指定的除外。

(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。

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。

2.2 SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

(t) Revenue recognition (continued)

(iv) Rental income

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

(v) Net trading income

Results arising from trading activities include all gains and losses from changes in fair value, including related interest income or expense 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.

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.

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2.2 重大會計政策概要(續)

(v) 外幣(續)

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。

編製綜合現金流量表時，海外公司之現金流量按現金流量發生日期之匯率折算為澳門元，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。

(w) 分部報告

經營分部是本集團的一個組成部分：(a)分部從事可賺取收入並產生費用的業務活動(包括與同一實體的其他組成部分進行交易相關的收入和費用)，(b)其經營成果由管理層定期覆核，並就分配給該分部的資源做出決定及評估其業績，以及(c)可以獲得單獨的財務資訊。

(x) 金融工具抵銷

若擁有目前可執行的法定權利來抵銷已確認金額，且有意以淨額結算，或同時變現資產及清償負債時，則金融資產與金融負債應相互抵銷，並以淨額在財務狀況表中中列示。

3. 重大會計估計和判斷

本集團作出影響下一個財政年度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2.2(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。

2.2 SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

(v) Foreign currencies (continued)

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.

(w) Segment reporting

An operating segment is a component of the Group: (a) that engages in business activities from which it may earn revenues and incur expenses (including revenues and expenses relating to transactions with other components of the same entity), (b) whose operating results are regularly reviewed by the senior management to make decisions about resources to be allocated to the segment and assess its performance, and (c) for which discrete financial information is available.

(x) Offsetting of financial instruments

Financial assets and financial liabilities are offset and the net amount is reported in the statement of financial position if there is a currently enforceable legal right to offset the recognised amounts and there is an intention to settle on a net basis, or to realise the assets and settle the liabilities simultaneously.

3. SIGNIFICANT 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 2.2(i) for ECL policy and note 4.3 credit risk for the explanation of the inputs, assumptions and estimation techniques used in measuring ECL.

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3. 重大會計估計和判斷(續)

金融工具公允價值

如果金融工具的市場不活躍，本集團使用估價技術以確定公允價值。估價技術包括使用可比較市場參數的方法。在可行的情況下，估價技術最大限度地利用了市場參數。然而，在沒有市場參數的情況下，管理層需要對該等不可觀察的市場參數進行估計。有關本集團公允價值會計政策和流程的更多資訊，參見附註4.2。

4. 金融風險管理

該等金融工具相關風險為流動性風險、信用風險、市場風險(匯率風險、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。

3. SIGNIFICANT ACCOUNTING ESTIMATES AND JUDGMENTS (continued)

Fair value of financial instruments

If the market for a financial instrument is not active, the Group establishes fair value by using a valuation technique. Valuation techniques include using market-comparable approach. To the extent practicable, valuation technique makes maximum use of market inputs. However, where market inputs are not available, management needs to make estimates on such unobservable market inputs. Note 4.2 provides further information on the Group's fair value accounting policy and process.

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.

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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 and the Bank's remaining contractual maturity for its assets and liabilities.

(百萬澳門元，除非另有說明)

(in MOP millions, unless otherwise stated)

集團		2024年12月31日 31 December 2024							總計 Total
		即期 Repayable on demand	1個月內 Up to one month	1-3個月 1-3 months	3-12個月 3-12 months	1-5年 1-5 years	5年以上 Over 5 years	無期限/ 逾期 1個月以上 Undated/ overdue beyond 1 month	
資產	Assets								
現金、銀行同業及其它 金融機構的存款	Cash and balances with banks and other financial institutions	17,447	-	-	-	-	-	-	17,447
存放貨幣當局款項	Deposits with monetary authority	3,866	-	-	-	-	524	-	4,390
拆放同業 貸款及墊款	Placements with other banks Loans and advances	-	41,543	46,324	3,692	800	-	-	92,359
以公允價值計量且其 變動計入損益的金融 資產	Financial assets at FVTPL	2,235	6,755	5,585	16,576	53,328	58,357	11,048	153,884
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	-	-	-	-	92	-	-	92
以攤餘成本計量的金融 資產	Financial assets at amortised cost	-	929	2,798	7,133	14,518	4,031	31	29,440
衍生金融資產	Derivative financial assets	-	8,665	18,685	24,391	20,492	-	-	72,233
其他資產	Other assets	-	390	569	286	12	-	-	1,257
		1,081	-	-	-	-	-	365	1,446
總資產	Total assets	24,629	58,282	73,961	52,078	89,242	62,388	11,968	372,548
負債	Liabilities								
客戶存款	Deposits from customers	39,585	86,585	78,138	51,114	1,659	-	-	257,081
銀行同業及其他金融 機構的存款	Deposits from banks and other financial institutions	538	36,167	21,890	1,245	808	-	-	60,648
衍生金融負債	Derivative financial liabilities	-	384	670	30	6	-	-	1,090
發行債務證券	Debts issued	-	-	-	71	3,277	-	-	3,348
發行存款證	Certificates of deposit issued	-	8,422	9,003	-	-	-	-	17,425
其他負債	Other liabilities	1,559	-	-	10	44	-	-	1,613
總負債	Total liabilities	41,682	131,558	109,701	52,470	5,794	-	-	341,205
流動性缺口淨值	Net liquidity gap	(17,053)	(73,276)	(35,740)	(392)	83,448	62,388	11,968	31,343

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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)

(百萬澳門元, 除非另有說明)

(in MOP millions, unless otherwise stated)

集團(續)

The Group (continued)

2023年12月31日
31 December 2023

		即期	1個月內	1-3個月	3-12個月	1-5年	5年以上	無期限/ 逾期	總計
		Repayable on demand	Up to one month	1-3 months	3-12 months	1-5 years	Over 5 years	1個月以上 Undated/ overdue beyond 1 month	Total
資產	Assets								
現金、銀行同業及其它 金融機構的存款	Cash and balances with banks and other financial institutions	12,219	-	-	-	-	-	-	12,219
存放貨幣當局款項	Deposits with monetary authority	3,595	-	-	-	-	-	802	4,397
拆放同業	Placements with other banks	-	29,682	30,404	16,263	-	-	-	76,349
貸款及墊款	Loans and advances	2,580	5,549	4,362	14,435	66,522	72,592	9,886	175,926
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	-	994	3,175	3,695	21,225	2,617	26	31,732
以攤餘成本計量的金融 資產	Financial assets at amortised cost	-	7,895	12,300	24,537	22,126	-	-	66,858
衍生金融資產	Derivative financial assets	-	250	662	189	353	-	-	1,454
其他資產	Other assets	1,032	-	-	-	-	-	452	1,484
總資產	Total assets	19,426	44,370	50,903	59,119	110,226	75,209	11,166	370,419
負債	Liabilities								
客戶存款	Deposits from customers	40,611	71,976	67,646	65,081	1,140	-	-	246,454
銀行同業及其他金融 機構的存款	Deposits from banks and other financial institutions	415	35,602	13,119	6,825	-	-	-	55,961
衍生金融負債	Derivative financial liabilities	-	66	604	221	351	-	-	1,242
發行債務證券	Debts issued	-	63	35	6,374	3,388	8,249	-	18,109
發行存款證	Certificates of deposit issued	-	7,714	8,491	-	-	-	-	16,205
其他負債	Other liabilities	1,431	-	-	-	88	-	79	1,598
總負債	Total liabilities	42,457	115,421	89,895	78,501	4,967	8,249	79	339,569
流動性缺口淨值	Net liquidity gap	(23,031)	(71,051)	(38,992)	(19,382)	105,259	66,960	11,087	30,850

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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)

(百萬澳門元, 除非另有說明)

(in MOP millions, unless otherwise stated)

銀行		2024年12月31日 31 December 2024							總計 Total
		即期 Repayable on demand	1個月內 Up to one month	1-3個月 1-3 months	3-12個月 3-12 months	1-5年 1-5 years	5年以上 Over 5 years	無期限/ 逾期 1個月以上 Undated/ overdue beyond 1 month	
資產	Assets								
現金、銀行同業及其它 金融機構的存款	Cash and balances with banks and other financial institutions	17,150	-	-	-	-	-	-	17,150
存放貨幣當局款項	Deposits with monetary authority	3,866	-	-	-	-	-	524	4,390
拆放同業 貸款及墊款	Placements with other banks Loans and advances	-	41,543	46,324	3,692	800	-	-	92,359
以公允價值計量且其 變動計入損益的金融 資產	Financial assets at FVTPL	112	-	-	-	-	-	-	112
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	-	929	2,798	7,120	14,423	4,030	31	29,331
以攤餘成本計量的金融 資產	Financial assets at amortised cost	-	8,665	18,653	24,391	20,492	-	-	72,201
衍生金融資產	Derivative financial assets	-	390	569	286	12	-	-	1,257
其他資產	Other assets	1,121	-	-	-	-	-	399	1,520
總資產	Total assets	24,484	58,282	73,929	52,065	89,055	62,387	12,002	372,204
負債	Liabilities								
客戶存款	Deposits from customers	39,690	86,621	78,141	51,139	1,659	-	-	257,250
銀行同業及其他金融 機構的存款	Deposits from banks and other financial institutions	538	36,167	21,890	1,245	808	-	-	60,648
衍生金融負債	Derivative financial liabilities	-	384	670	30	6	-	-	1,090
發行債務證券	Debts issued	-	-	-	71	3,277	-	-	3,348
發行存款證	Certificates of deposit issued	-	8,422	9,003	-	-	-	-	17,425
其他負債	Other liabilities	1,482	-	-	9	35	-	-	1,526
總負債	Total liabilities	41,710	131,594	109,704	52,494	5,785	-	-	341,287
流動性缺口淨值	Net liquidity gap	(17,226)	(73,312)	(35,775)	(429)	83,270	62,387	12,002	30,917

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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)

(百萬澳門元, 除非另有說明)

(in MOP millions, unless otherwise stated)

銀行(續)

The Bank (continued)

2023年12月31日
31 December 2023

		即期	1個月內	1-3個月	3-12個月	1-5年	5年以上	無期限/ 逾期	總計
		Repayable on demand	Up to one month	1-3 months	3-12 months	1-5 years	Over 5 years	1個月以上 Undated/ overdue beyond 1 month	Total
資產	Assets								
現金、銀行同業及其它 金融機構的存款	Cash and balances with banks and other financial institutions	11,839	-	-	-	-	-	-	11,839
存放貨幣當局款項	Deposits with monetary authority	3,595	-	-	-	-	-	802	4,397
拆放同業	Placements with other banks	-	29,682	30,404	16,263	-	-	-	76,349
貸款及墊款	Loans and advances	2,580	5,549	4,362	14,435	66,522	72,592	9,886	175,926
以公允價值計量且其 變動計入損益的金融 資產	Financial assets at FVTPL	-	-	-	-	-	-	113	113
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	-	994	3,175	3,617	21,217	2,617	26	31,646
以攤餘成本計量的金融 資產	Financial assets at amortised cost	-	7,895	12,300	24,513	22,126	-	-	66,834
衍生金融資產	Derivative financial assets	-	250	662	189	353	-	-	1,454
其他資產	Other assets	1,094	-	-	-	-	-	483	1,577
總資產	Total assets	19,108	44,370	50,903	59,017	110,218	75,209	11,310	370,135
負債	Liabilities								
客戶存款	Deposits from customers	40,681	72,043	67,644	65,081	1,140	-	-	246,589
銀行同業及其他金融 機構的存款	Deposits from banks and other financial institutions	415	35,602	13,119	6,825	-	-	-	55,961
衍生金融負債	Derivative financial liabilities	-	66	604	221	351	-	-	1,242
發行債務證券	Debts issued	-	63	35	6,374	3,388	8,249	-	18,109
發行存款證	Certificates of deposit issued	-	7,714	8,491	-	-	-	-	16,205
其他負債	Other liabilities	1,380	-	-	-	87	-	73	1,540
總負債	Total liabilities	42,476	115,488	89,893	78,501	4,966	8,249	73	339,646
流動性缺口淨值	Net liquidity gap	(23,368)	(71,118)	(38,990)	(19,484)	105,252	66,960	11,237	30,489

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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)

本集團與本行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。

The tables below summarise the maturity profile of the Group's and the Bank'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.

(百萬澳門元，除非另有說明)

(in MOP millions, unless otherwise stated)

集團

The Group

		2024年12月31日 31 December 2024					
		3個月內 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	5年以上 Over 5 years	無期限 Undated	總計 Total
客戶存款	Deposits from customers	204,867	51,991	1,683	-	-	258,541
銀行同業及其他金融機構的存款	Deposits from banks and other financial institutions	58,687	1,258	924	-	-	60,869
發行債務證券及發行存款證	Debts and certificates of deposit issued	17,419	101	3,378	-	-	20,898
其他負債	Other liabilities	1,559	10	44	-	-	1,613
總負債	Total liabilities	282,532	53,360	6,029	-	-	341,921
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	-	5	3	-	-	8
- 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	40,286	8,534	-	-	-	48,820
- 總流出	- Total outflow	40,484	8,176	-	-	-	48,660

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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)

(百萬澳門元, 除非另有說明)

(in MOP millions, unless otherwise stated)

銀行		2024年12月31日					總計
		3個月內	3-12個月	1-5年	5年以上	無期限	
		Less than 3 months	More than 3 months and up to 12 months	More than 1 year and up to 5 years	Over 5 years	Undated	Total
客戶存款	Deposits from customers	204,906	52,016	1,683	-	-	258,605
銀行同業及其他金融機構的存款	Deposits from banks and other financial institutions	58,687	1,258	924	-	-	60,869
發行債務證券及發行存款證	Debts and certificates of deposit issued	17,419	101	3,378	-	-	20,898
其他負債	Other liabilities	1,482	9	35	-	-	1,526
總負債	Total liabilities	282,494	53,384	6,020	-	-	341,898
衍生品現金流		Derivatives cash flows					
衍生品金融工具		Derivative financial instruments					
以淨額結算:		Settled on net basis:					
- 總流入	- Total inflow	-	5	3	-	-	8
- 總流出	- Total outflow	-	-	-	-	-	-
衍生品金融工具		Derivative financial instruments					
以總額結算:		Settled on gross basis:					
- 總流入	- Total inflow	40,286	8,534	-	-	-	48,820
- 總流出	- Total outflow	40,484	8,176	-	-	-	48,660

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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)

(百萬澳門元，除非另有說明)

(in MOP millions, unless otherwise stated)

集團

The Group

		2023年12月31日 31 December 2023					
		3個月內 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	5年以上 Over 5 years	無期限 Undated	總計 Total
客戶存款	Deposits from customers	180,575	65,511	1,138	-	-	247,224
銀行同業及其他金融機構的存款	Deposits from banks and other financial institutions	49,228	7,124	-	-	-	56,352
發行債務證券及發行存款證	Debts and certificates of deposit issued	16,449	6,566	3,323	8,306	-	34,644
其他負債	Other liabilities	1,431	-	88	-	79	1,598
總負債	Total liabilities	247,683	79,201	4,549	8,306	79	339,818
衍生品現金流		Derivatives cash flows					
衍生金融工具		Derivative financial instruments					
以淨額結算：		Settled on net basis:					
- 總流入	- Total inflow	1	3	11	1	-	16
- 總流出	- Total outflow	-	-	-	-	-	-
衍生金融工具		Derivative financial instruments					
以總額結算：		Settled on gross basis:					
- 總流入	- Total inflow	42,151	14,634	-	-	-	56,785
- 總流出	- Total outflow	41,966	14,571	-	-	-	56,537

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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)

(百萬澳門元, 除非另有說明)

(in MOP millions, unless otherwise stated)

銀行		2023年12月31日 31 December 2023					總計 Total
		3個月內 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	5年以上 Over 5 years	無期限 Undated	
客戶存款	Deposits from customers	180,642	65,511	1,138	-	-	247,291
銀行同業及其他金融機構的存款	Deposits from banks and other financial institutions	49,228	7,124	-	-	-	56,352
發行債務證券及發行存款證	Debts and certificates of deposit issued	16,449	6,566	3,323	8,306	-	34,644
其他負債	Other liabilities	1,380	-	87	-	73	1,540
總負債	Total liabilities	247,699	79,201	4,548	8,306	73	339,827
衍生品現金流							
Derivatives cash flows							
衍生品金融工具							
Derivative financial instruments							
以淨額結算:							
Settled on net basis:							
- 總流入	- Total inflow	1	3	11	1	-	16
- 總流出	- Total outflow	-	-	-	-	-	-
衍生品金融工具							
Derivative financial instruments							
以總額結算:							
Settled on gross basis:							
- 總流入	- Total inflow	42,151	14,634	-	-	-	56,785
- 總流出	- Total outflow	41,966	14,571	-	-	-	56,537

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.

		2024 千澳門元 MOP'000	2023 千澳門元 MOP'000
保函	Guarantees	8,057,786	8,772,356
給客戶開立信用證而承擔的承諾	Commitments under letters of credit on behalf of customers	426,806	958,166
未提款貸款承諾	Undrawn loan commitments	57,470,510	64,510,091
總計	Total	65,955,102	74,240,613

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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

4.2 Fair value and fair value hierarchy

(a) 公允價值

(a) Fair value

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。

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

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。

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.

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序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。

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.

本集團使用廣泛認可的估值模型釐定普通金融工具公允價值。市場資料登錄值是獨立和可觀察的市場信息,避免對公允價值的任何操縱。可觀察市場價格和模型輸入值通常可從上市債券和衍生工具市場獲取,減少了管理層判斷和估計的需要,同時也減少了釐定公允價值的不確定因素。可觀察市場價格和輸入值的獲取,取決於產品和市場,並會因金融市場的特定事件和一般情況的影響發生變化。

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.

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,需要依賴管理層判斷及估計,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。

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.

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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

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重大影響的、市場信息中無法獲得的不可觀察參數。
- 第三層估值：釐定公允價值基於對估值有重大影響的不可觀察參數。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)

(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.

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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)

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		2024年12月31日 31 December 2024			
		第一層 level 1	第二層 level 2	第三層 level 3	總計 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
金融資產	Financial assets				
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	28,449,451	959,994	-	29,409,445
- 權益類證券	- Equity securities	-	-	30,560	30,560
衍生金融資產	Derivative financial assets	-	1,256,515	-	1,256,515
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	57,362	34,148	-	91,510
		28,506,813	2,250,657	30,560	30,788,030
金融負債	Financial liabilities				
衍生金融負債	Derivative financial liabilities	-	(1,089,716)	-	(1,089,716)
		-	(1,089,716)	-	(1,089,716)

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		2024年12月31日 31 December 2024			
		第一層 level 1	第二層 level 2	第三層 level 3	總計 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
金融資產	Financial assets				
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	28,340,935	959,994	-	29,300,929
- 權益類證券	- Equity securities	-	-	30,560	30,560
衍生金融資產	Derivative financial assets	-	1,256,515	-	1,256,515
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	-	112,456	-	112,456
		28,340,935	2,328,965	30,560	30,700,460
金融負債	Financial liabilities				
衍生金融負債	Derivative financial liabilities	-	(1,089,716)	-	(1,089,716)
		-	(1,089,716)	-	(1,089,716)

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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)

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		2023年12月31日 31 December 2023			
		第一層 level 1	第二層 level 2	第三層 level 3	總計 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
金融資產	Financial assets				
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	24,819,682	6,891,555	-	31,711,237
- 權益類證券	- Equity securities	-	-	20,999	20,999
衍生金融資產	Derivative financial assets	-	1,453,987	-	1,453,987
		24,819,682	8,345,542	20,999	33,186,223
金融負債	Financial liabilities				
衍生金融負債	Derivative financial liabilities	-	(1,242,155)	-	(1,242,155)
		-	(1,242,155)	-	(1,242,155)

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		2023年12月31日 31 December 2023			
		第一層 level 1	第二層 level 2	第三層 level 3	總計 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
金融資產	Financial assets				
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	24,733,345	6,891,555	-	31,624,900
- 權益類證券	- Equity securities	-	-	20,999	20,999
衍生金融資產	Derivative financial assets	-	1,453,987	-	1,453,987
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	-	-	113,307	113,307
		24,733,345	8,345,542	134,306	33,213,193
金融負債	Financial liabilities				
衍生金融負債	Derivative financial liabilities	-	(1,242,155)	-	(1,242,155)
		-	(1,242,155)	-	(1,242,155)

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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換

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、三層之間轉換：

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:

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		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	
		2024	2023	2024	2023	2024	2023
		千澳門元	千澳門元	千澳門元	千澳門元	千澳門元	千澳門元
		MOP'000	MOP'000	MOP'000	MOP'000	MOP'000	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	3,048,279	1,161,367	-	264,107	-	-

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		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	
		2024	2023	2024	2023	2024	2023
		千澳門元	千澳門元	千澳門元	千澳門元	千澳門元	千澳門元
		MOP'000	MOP'000	MOP'000	MOP'000	MOP'000	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	3,048,279	1,122,439	-	264,107	-	-

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(2023年：無)。

No financial assets were transferred into or out of level 3 during the year (2023: Nil).

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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)

按公允價值計量的第三層金融工具之變動

Movements in level 3 financial instruments measured at fair value

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：

The following table shows a reconciliation of the opening and closing amounts of level 3 financial assets which are recorded at fair value:

		2024年 1月1日 1 January 2024 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	2024年 12月31日 31 December 2024 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:			
- 權益類證券	- Equity securities	20,999	9,561	30,560
		2023年 1月1日 1 January 2023 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	2023年 12月31日 31 December 2023 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:			
- 權益類證券	- Equity securities	21,291	(292)	20,999

有關第三層估值的重要不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	重要不可觀察輸入值 Significant unobservable input	2024年幅度 Range 2024
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-21.8倍 0.7x-21.8x

非上市股權的公允價值使用市場比較法估計。公允價值與資產淨值以及市淨倍數成正相關。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. The fair value is positively correlated to the net asset value and the price-to-book multiples. 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.

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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2024年12月31日及2023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：

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		2024年12月31日 31 December 2024	
		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	72,233,423	71,517,149
發行債務證券	Debts issued	(3,347,694)	(3,342,009)

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		2024年12月31日 31 December 2024	
		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	72,201,430	71,485,353
發行債務證券	Debts issued	(3,347,694)	(3,342,009)

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 2024 and 31 December 2023 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:

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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)

(c) 不使用公允價值計量的金融工具(續)

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

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		2023年12月31日 31 December 2023	
		賬面金額 Carrying amounts	公允價值 Fair value
		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	66,858,397	65,692,332
發行債務證券	Debts issued	(18,108,963)	(17,726,869)

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		2023年12月31日 31 December 2023	
		賬面金額 Carrying amounts	公允價值 Fair value
		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	66,833,812	65,668,470
發行債務證券	Debts issued	(18,108,963)	(17,726,869)

(ii) 同業存款、拆放同業及存放貨幣當局存款

(ii) Balances and placements with banks and monetary authority

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。

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) 貸款及墊款

(iii) Loans and advances

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。

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.

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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) 客戶和銀行同業及其他金融機構的存款

無固定到期日的客戶和銀行同業及其他金融機構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。

(v) 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。

(vi) 應收款項和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) Deposits from banks and other financial institutions and customers

The estimated fair values of deposits from customers, banks and other financial institutions 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.

(v) 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.

(vi) 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.

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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，該款項將根據協定的條款向客戶收回。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2.2(i)金融資產的減值。

此外，本集團參考澳門金融管理局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 2.2(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:

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4. 金融風險管理(續)

4. FINANCIAL RISK MANAGEMENT (continued)

4.3 信用風險(續)

4.3 Credit risk (continued)

(b) 信用風險的評價方法(續)

(b) Credit risk assessment method (continued)

貸款分類

Loan classification

- 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。

- 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) 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、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.

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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。

違約損失率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基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。就若干金融資產而言，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.

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4. FINANCIAL RISK MANAGEMENT (continued)

4.3 信用風險(續)

4.3 Credit risk (continued)

(d) 參數、假設及估計技術(續)

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

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。

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

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。

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.

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70% (2023年：70%) 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15% (2023年：15%及15%)。

The Group formulates three economic scenarios: a base case, which is the median scenario assigned a 70% (2023: 70%) probability of occurring, and two less likely scenarios, one upside and one downside, assigned a 15% and 15% (2023: 15% and 15%) probability of occurring respectively.

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4.3 信用風險(續)

(e) 預期信用損失中包含的前瞻性資訊(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。

2024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2024年的中性情景下分別為2.8%及1.8%。

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，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 2024, 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 2.8% and 1.8%, respectively, in the neutral scenario for 2024.

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.

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4. FINANCIAL RISK MANAGEMENT (continued)

4.3 信用風險(續)

4.3 Credit risk (continued)

(f) 最大信用風險敞口

(f) Maximum exposure to credit risk

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。

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.

最大風險敞口	Maximum exposure	集團		銀行	
		The Group		The Bank	
		2024	2023	2024	2023
		千澳門元	千澳門元	千澳門元	千澳門元
		MOP'000	MOP'000	MOP'000	MOP'000
銀行同業存款	Balances with other banks	15,263,248	10,274,508	14,964,784	9,893,853
存放貨幣當局款項	Deposits with monetary authority	4,390,352	4,397,482	4,390,352	4,397,482
拆放同業	Placements with other banks	92,358,533	76,348,565	92,358,534	76,348,565
貸款及墊款	Loans and advances	153,883,845	175,926,157	153,883,845	175,926,157
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	91,510	-	112,456	113,307
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	29,440,005	31,732,236	29,331,489	31,645,899
衍生金融資產	Derivative financial assets	1,256,515	1,453,987	1,256,515	1,453,987
以攤餘成本計量的金融資產	Financial assets at amortised cost	72,233,423	66,858,397	72,201,430	66,833,812
應收款項及其他資產	Receivables and other assets	983,891	877,093	1,024,759	940,071
總計	Total	369,901,322	367,868,425	369,524,164	367,553,133
保函	Guarantees	8,057,786	8,772,356	8,057,786	8,772,356
給客戶開立信用證而承擔的承諾	Commitments under letters of credit on behalf of customers	426,806	958,166	426,806	958,166
未提款貸款承諾	Undrawn loan commitments	57,470,510	64,510,091	57,470,510	64,510,091
總計	Total	65,955,102	74,240,613	65,955,102	74,240,613
信用風險敞口總計	Total credit risk exposure	435,856,424	442,109,038	435,479,266	441,793,746

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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2.2(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 is 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 2.2(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.

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4. 金融風險管理(續)

4. FINANCIAL RISK MANAGEMENT (continued)

4.3 信用風險(續)

4.3 Credit risk (continued)

(g) 預期信用損失產生的金額(續)

(g) Amounts arising from ECL (continued)

貸款及墊款

Loans and advances

集團與銀行

The Group and Bank

		2024年12月31日 31 December 2024			
		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	整個存續 期預期信用 損失 - 已發生 信用減值	合計
		Lifetime ECL	Lifetime ECL not credit-impaired	Lifetime ECL credit-impaired	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:				
2024年1月1日	At 1 January 2024	207,929	801,101	5,502,861	6,511,891
轉為12個月預期信用損失	Transfer to 12-month ECL	10,517	(7,585)	(2,932)	-
轉為整個存續期預期信用 損失(未發生信用減值)	Transfer to Lifetime ECL not credit- impaired	(21,621)	23,507	(1,886)	-
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	(793)	(361,561)	362,354	-
損失撥備變動淨額(包括匯兌 調整)	Net change of loss allowance (including exchange adjustments)	(98,306)	433,973	2,277,500	2,613,167
核銷	Write off	-	-	(1,573,849)	(1,573,849)
2024年12月31日	At 31 December 2024	97,726	889,435	6,564,048	7,551,209
包括：	Comprising of:				
客戶貸款	Advances to customers	97,321	889,435	6,562,668	7,549,424
銀行同業貸款	Advances to banks	239	-	-	239
商業票據	Trade bills	166	-	1,380	1,546
		97,726	889,435	6,564,048	7,551,209

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4. 金融風險管理(續)

4. FINANCIAL RISK MANAGEMENT (continued)

4.3 信用風險(續)

4.3 Credit risk (continued)

(g) 預期信用損失產生的金額(續)

(g) Amounts arising from ECL (continued)

貸款及墊款(續)

Loans and advances (continued)

集團與銀行(續)

The Group and Bank (continued)

2023年12月31日
31 December 2023

		12個月預期 信用損失 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:				
2023年1月1日	At 1 January 2023	599,115	1,230,529	2,126,869	3,956,513
轉為12個月預期信用損失	Transfer to 12-month ECL	10,222	(7,645)	(2,577)	-
轉為整個存續期預期信用 損失(未發生信用減值)	Transfer to Lifetime ECL not credit- impaired	(59,783)	66,912	(7,129)	-
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	(6,435)	(1,006,329)	1,012,764	-
損失撥備變動淨額(包括匯兌 調整)	Net change of loss allowance (including exchange adjustments)	(335,190)	517,634	2,418,155	2,600,599
核銷	Write off	-	-	(45,221)	(45,221)
2023年12月31日	At 31 December 2023	207,929	801,101	5,502,861	6,511,891
包括：	Comprising of:				
客戶貸款	Advances to customers	207,320	801,101	5,488,950	6,497,371
銀行同業貸款	Advances to banks	167	-	-	167
商業票據	Trade bills	442	-	13,911	14,353
		207,929	801,101	5,502,861	6,511,891

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4. 金融風險管理(續)

4. FINANCIAL RISK MANAGEMENT (continued)

4.3 信用風險(續)

4.3 Credit risk (continued)

(g) 預期信用損失產生的金額(續)

(g) Amounts arising from ECL (continued)

貸款及墊款(未含應計利息)賬面總額
列示如下:

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

貸款及墊款

Loans and advances

集團與銀行

The Group and Bank

2024年12月31日
31 December 2024

		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
賬面總額的變動:	Movement in gross carrying amount:				
2024年1月1日	At 1 January 2024	147,505,773	19,265,426	13,401,009	180,172,208
轉為12個月預期信用損失	Transfer to 12-month ECL	112,021	(97,983)	(14,038)	-
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	(8,253,300)	8,277,041	(23,741)	-
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	(783,010)	(1,668,792)	2,451,802	-
風險敞口變動淨額	Net change on exposure	(19,236,974)	(1,138,547)	13,621	(20,361,900)
核銷	Write off	-	-	(1,573,849)	(1,573,849)
2024年12月31日	At 31 December 2024	119,344,510	24,637,145	14,254,804	158,236,459

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

2023年12月31日
31 December 2023

		2023年12月31日 31 December 2023		合計 Total
		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	
賬面總額的變動：	Movement in gross carrying amount:			
2023年1月1日	At 1 January 2023	196,686,512	14,332,025	4,275,991
轉為12個月預期信用損失	Transfer to 12-month ECL	142,346	(117,859)	(24,487)
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	(12,640,010)	12,681,410	(41,400)
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	(1,200,790)	(8,158,284)	9,359,074
風險敞口變動淨額	Net change on exposure	(35,482,285)	528,134	(122,948)
核銷	Write off	-	-	(45,221)
2023年12月31日	At 31 December 2023	147,505,773	19,265,426	13,401,009
				180,172,208

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4. 金融風險管理(續)

4. FINANCIAL RISK MANAGEMENT (continued)

4.3 信用風險(續)

4.3 Credit risk (continued)

(g) 預期信用損失產生的金額(續)

(g) Amounts arising from ECL (continued)

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。

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

未提款貸款承諾及保函

Undrawn loan commitments and guarantees

集團與銀行

The Group and Bank

		2024年12月31日 31 December 2024			
		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:				
2024年1月1日	At 1 January 2024	36,371	187	-	36,558
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	(232)	232	-	-
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	-	-	-	-
損失撥備變動淨額(包括 匯兌調整)	Net change of loss allowance (including exchange adjustments)	(18,470)	(335)	-	(18,805)
2024年12月31日	At 31 December 2024	17,669	84	-	17,753

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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)

未提款貸款承諾及保函(續)

集團與銀行(續)

4. FINANCIAL RISK MANAGEMENT (continued)

4.3 Credit risk (continued)

(g) Amounts arising from ECL (continued)

Undrawn loan commitments and guarantees (continued)

The Group and Bank (continued)

2023年12月31日
31 December 2023

	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	Total 千澳門元 MOP'000
減值準備之變動：				
2023年1月1日	78,354	1	-	78,355
轉為12個月預期信用損失	-	-	-	-
轉為整個存續期預期信用 損失(未發生信用減值)	-	-	-	-
轉為整個存續期預期信用 損失(已發生信用減值)	-	-	-	-
損失撥備變動淨額(包括 匯兌調整)	(41,983)	186	-	(41,797)
2023年12月31日	36,371	187	-	36,558

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4. 金融風險管理(續)

4. FINANCIAL RISK MANAGEMENT (continued)

4.3 信用風險(續)

4.3 Credit risk (continued)

(h) 信貸質量

(h) Credit quality

下表載列按風險階段劃分有關貸款及墊款(未含應計利息)和債券賬面總額的資料。

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

貸款及墊款

Loans and advances

集團與銀行

The Group and Bank

		2024年12月31日 31 December 2024	2023年12月31日 31 December 2023
		千澳門元 MOP'000	千澳門元 MOP'000
第一階段	Stage 1	119,344,510	147,505,773
第二階段	Stage 2	24,637,145	19,265,426
第三階段	Stage 3	14,254,804	13,401,009
		158,236,459	180,172,208
債券		Debt securities	
集團		The Group	
		2024年12月31日 31 December 2024	2023年12月31日 31 December 2023
		千澳門元 MOP'000	千澳門元 MOP'000
第一階段	Stage 1	101,099,343	97,979,477
第二階段	Stage 2	-	-
第三階段	Stage 3	68,086	68,411
		101,167,429	98,047,888
銀行		The Bank	
		2024年12月31日 31 December 2024	2023年12月31日 31 December 2023
		千澳門元 MOP'000	千澳門元 MOP'000
第一階段	Stage 1	100,959,625	97,869,483
第二階段	Stage 2	-	-
第三階段	Stage 3	68,086	68,411
		101,027,711	97,937,894

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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。除了貸款及墊款以及債券，截至2024年及2023年12月31日止年度，所有其他金融資產劃分為第一階段。

拆放同業

截至2023年12月31日，拆放同業中包括貴金屬應收款項3,206百萬澳門元，銀行同業存款中包括貴金屬應付款項3,206百萬澳門元。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認定為非重大影響。

(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(2023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措施金額為16,975,770,000澳門元(2023年：14,593,609,000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 and financial assets at FVOCI. Other than loans and advances and debt securities, all other financial assets were classified as stage 1 at the year ended 2024 and 2023.

Placements with other banks

As at 31 December 2023, included within placements with other banks there are precious metal receivables of MOP3,206 million, and included within deposits from banks there are precious metal payables of MOP3,206 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 to be immaterial.

(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 (2023: Nil).

For financial assets that are credit-impaired at the reporting date, the collateral held as security and other credit enhancements are amounted to MOP16,975,770,000 (2023: MOP14,593,609,000).

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4. 金融風險管理(續)

4. FINANCIAL RISK MANAGEMENT (continued)

4.3 信用風險(續)

4.3 Credit risk (continued)

(j) 信用相關承諾

(j) Credit related commitments

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。

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.

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。

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) 風險集中度

(k) Concentration of risks

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43%及22%(2023年：63.47%及19.93%)。

The Group's concentration of credit risk by geographical locations is mainly in Macau and Hong Kong, which accounted for 43% and 22%(2023: 63.47% and 19.93%) respectively of the credit risk exposures.

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7.21%(2023年12月31日：11.64%)，詳見綜合財務報表附註6(a)。

As at end of the reporting period, the Group has certain concentration of credit risk as 7.21% (31 December 2023: 11.64%) of the Group's credit risk exposure are with its ultimate holding company as shown in note 6(a) to the consolidated financial statements.

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。

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.

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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2024及2023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 2024 and 2023, there was no non-compliance with the capital requirement imposed by AMCM.

集團 The Group		銀行 The Bank	
2024年 12月31日 31 December 2024	2023年 12月31日 31 December 2023	2024年 12月31日 31 December 2024	2023年 12月31日 31 December 2023

資本充足比率，據報告	Capital adequacy ratio, as reported	14.61%	13.40%	14.45%	13.28%
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4.5 業務操作風險管理

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。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操作風險管理。

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：

4.5 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.

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:

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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)

集團

The Group

2024年12月31日
31 December 2024

		澳門元 MOP	港元 HKD	美元 USD	人民幣 RMB	其他 Others	總計 Total
資產	Assets						
現金、銀行同業及 其它金融機構的 存款	Cash and balances with banks and other financial institutions	530	2,193	7,986	2,790	3,948	17,447
存放貨幣當局款項	Deposits with monetary authority	4,390	-	-	-	-	4,390
拆放同業	Placements with other banks	1,713	32,555	43,227	14,312	552	92,359
貸款及墊款	Loans and advances	31,491	90,291	22,036	8,121	1,945	153,884
以公允價值計量且其 變動計入損益的金 融資產	Financial assets at FVTPL	-	-	-	92	-	92
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	23	933	24,579	3,902	3	29,440
以攤餘成本計量的 金融資產	Financial assets at amortised cost	21,940	3,068	24,339	22,821	65	72,233
衍生金融資產	Derivative financial assets	-	30	955	106	166	1,257
應收款項及其他資產	Receivables and other assets	183	620	151	13	114	1,081
		60,270	129,690	123,273	52,157	6,793	372,183
負債	Liabilities						
客戶存款	Deposits from customers	52,780	115,514	74,428	9,102	5,257	257,081
銀行同業及其他金融 機構的存款	Deposits from banks and other financial institutions	117	70	5,972	54,429	60	60,648
衍生金融負債	Derivative financial liabilities	-	3	5	577	505	1,090
發行債務證券	Debts issued	-	-	-	3,348	-	3,348
發行存款證	Certificates of deposit issued	-	-	16,879	546	-	17,425
其他負債	Other liabilities	288	938	98	102	144	1,570
		53,185	116,525	97,382	68,104	5,966	341,162
淨頭寸	Net position	7,085	13,165	25,891	(15,947)	827	31,021
遠期外匯互換合約 淨頭寸	Forward foreign exchange contracts net notional position	(2,900)	5,224	(17,667)	15,263	320	240

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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

2024年12月31日
31 December 2024

		澳門元 MOP	港元 HKD	美元 USD	人民幣 RMB	其他 Others	總計 Total
資產	Assets						
現金、銀行同業及其它 金融機構的存款	Cash and balances with banks and other financial institutions	309	2,153	7,986	2,756	3,946	17,150
存放貨幣當局款項	Deposits with monetary authority	4,390	-	-	-	-	4,390
拆放同業	Placements with other banks	1,713	32,555	43,231	14,312	548	92,359
貸款及墊款	Loans and advances	31,491	90,291	22,036	8,121	1,945	153,884
以公允價值計量且其變 動計入損益的金融 資產	Financial assets at FVTPL	-	-	-	112	-	112
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	23	933	24,471	3,902	2	29,331
以攤餘成本計量的金融 資產	Financial assets at amortised cost	21,940	3,068	24,307	22,821	65	72,201
衍生金融資產	Derivative financial assets	-	30	955	106	166	1,257
應收款項及其他資產	Receivables and other assets	218	620	151	13	119	1,121
		60,084	129,650	123,137	52,143	6,791	371,805
負債	Liabilities						
客戶存款	Deposits from customers	52,867	115,532	74,488	9,105	5,258	257,250
銀行同業及其他金融機 構的存款	Deposits from banks and other financial institutions	117	70	5,972	54,429	60	60,648
衍生金融負債	Derivative financial liabilities	-	3	5	577	505	1,090
發行債務證券	Debts issued	-	-	-	3,348	-	3,348
發行存款證	Certificates of deposit issued	-	-	16,879	546	-	17,425
其他負債	Other liabilities	211	938	98	102	142	1,491
		53,195	116,543	97,442	68,107	5,965	341,252
淨頭寸	Net position	6,889	13,107	25,695	(15,964)	826	30,553
遠期外匯互換合約 淨頭寸	Forward foreign exchange contracts net notional position	(2,900)	5,224	(17,667)	15,263	320	240

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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)

集團

The Group

2023年12月31日
31 December 2023

		澳門元 MOP	港元 HKD	美元 USD	人民幣 RMB	其他 Others	總計 Total
資產	Assets						
現金、銀行同業及其它 金融機構的存款	Cash and balances with banks and other financial institutions	490	2,114	5,162	2,738	1,715	12,219
存放貨幣當局款項	Deposits with monetary authority	4,397	-	-	-	-	4,397
拆放同業	Placements with other banks	3,999	13,502	46,498	4,830	4,314	73,143
貸款及墊款	Loans and advances	31,955	104,408	29,019	6,382	4,162	175,926
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	-	1,025	23,246	7,364	97	31,732
以攤餘成本計量的金融 資產	Financial assets at amortised cost	20,709	4,268	28,274	13,581	26	66,858
衍生金融資產	Derivative financial assets	1	16	439	134	864	1,454
應收款項及其他資產	Receivables and other assets	287	518	197	9	21	1,032
		61,838	125,851	132,835	35,038	11,199	366,761
負債	Liabilities						
客戶存款	Deposits from customers	49,438	122,542	51,507	11,809	11,158	246,454
銀行同業及其他金融機 構的存款	Deposits from banks and other financial institutions	297	4,560	12,901	33,153	1,842	52,753
衍生金融負債	Derivative financial liabilities	-	31	139	712	360	1,242
發行債務證券	Debts issued	-	601	11,766	5,742	-	18,109
發行存款證	Certificates of deposit issued	-	-	16,023	182	-	16,205
其他負債	Other liabilities	390	802	120	31	176	1,519
		50,125	128,536	92,456	51,629	13,536	336,282
淨頭寸	Net position	11,713	(2,685)	40,379	(16,591)	(2,337)	30,479
遠期外匯互換合約 淨頭寸	Forward foreign exchange contracts net notional position	495	14,534	(35,526)	15,990	4,775	268

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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

2023年12月31日
31 December 2023

		澳門元 MOP	港元 HKD	美元 USD	人民幣 RMB	其他 Others	總計 Total
資產	Assets						
現金、銀行同業及其它 金融機構的存款	Cash and balances with banks and other financial institutions	266	2,076	5,162	2,625	1,710	11,839
存放貨幣當局款項	Deposits with monetary authority	4,397	-	-	-	-	4,397
拆放同業	Placements with other banks	3,995	13,501	46,498	4,830	4,318	73,142
貸款及墊款	Loans and advances	31,955	104,408	29,019	6,382	4,162	175,926
以公允價值計量且其變 動計入損益的金融資 產	Financial assets at FVTPL	-	-	-	113	-	113
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	-	1,025	23,159	7,364	98	31,646
以攤餘成本計量的金融 資產	Financial assets at amortised cost	20,709	4,268	28,250	13,581	26	66,834
衍生金融資產	Derivative financial assets	1	16	439	134	864	1,454
應收款項及其他資產	Receivables and other assets	349	518	197	9	21	1,094
		61,672	125,812	132,724	35,038	11,199	366,445
負債	Liabilities						
客戶存款	Deposits from customers	49,494	122,546	51,577	11,811	11,161	246,589
銀行同業及其他金融機 構的存款	Deposits from banks and other financial institutions	297	4,561	12,901	33,153	1,842	52,754
衍生金融負債	Derivative financial liabilities	-	31	139	712	360	1,242
發行債務證券	Debts issued	-	601	11,766	5,742	-	18,109
發行存款證	Certificates of deposit issued	-	-	16,023	182	-	16,205
其他負債	Other liabilities	390	802	120	31	124	1,467
		50,181	128,541	92,526	51,631	13,487	336,366
淨頭寸	Net position	11,491	(2,729)	40,198	(16,593)	(2,288)	30,079
遠期外匯互換合約 淨頭寸	Forward foreign exchange contracts net notional position	495	14,534	(35,526)	15,990	4,775	268

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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

本集團與本行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。由於澳門元與港元掛鈎，而港元與美元掛鈎，因此管理層認為本集團與本行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)

淨利潤(減少)/增加

人民幣匯率變動

Change in RMB exchange rate

	集團		銀行	
	2024	2023	2024	2023
5%	(969)	(914)	(841)	(743)
(5%)	969	914	841	743

權益增加/(減少)

人民幣匯率變動

Change in RMB exchange rate

	集團		銀行	
	2024	2023	2024	2023
5%	195	368	195	368
(5%)	(195)	(368)	(195)	(368)

4. FINANCIAL RISK MANAGEMENT (continued)

4.6 Market risk (continued)

(i) Foreign currency risk (continued)

Sensitivity analysis

The currencies to which the Group and the Bank 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 HKD is linked to the USD, management considered the Group’s and the Bank’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)

(Decrease)/increase in profit for the year

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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。該等數據顯示淨利潤應變量之影響，乃根據預期情況及本集團與本行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

	淨利潤變動	
	集團	銀行
	The Group	The Bank
	千澳門元	千澳門元
	MOP'000	MOP'000
2024		
+50	225,129	250,817
-50	(225,129)	(250,817)
2023		
+50	143,352	116,134
-50	(143,352)	(116,134)

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 for the year based on the scenario projected and the Group's and the Bank's interest rate financial assets and financial liabilities.

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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。

(a) 經營分部

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.

(a) Operating segments

		截至2024年12月31日止年度 Year ended 31 December 2024				
		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	1,331,559	682,087	1,150,159	-	3,163,805
手續費及佣金收入	Fee and commission income	474,947	687,638	24	2,659	1,165,268
手續費及佣金支出	Fee and commission expense	(29,728)	(472,704)	(4,373)	(17,631)	(524,436)
其他營業收入	Other operating income	-	-	9,617	5,144	14,761
營業收入	Operating income	1,776,778	897,021	1,155,427	(9,828)	3,819,398
營業費用	Operating expenses	(106,510)	(503,313)	(40,567)	(467,075)	(1,117,465)
金融工具減值損失準備	Charge for impairment losses on financial instruments	(2,109,525)	(487,701)	17,462	343	(2,579,421)
其他損益	Other income	(1,049)	4,903	-	21,385	25,239
稅前利潤/(損失)	Profit/(loss) before tax	(440,306)	(89,090)	1,132,322	(455,175)	147,751
所得稅	Income tax expense	-	-	-	3,449	3,449
淨利潤/(損失)	Profit/(loss) for the year	(440,306)	(89,090)	1,132,322	(451,726)	151,200
其他分部信息：	Other segment information:					
折舊	Depreciation	2,922	31,221	396	17,649	52,188
2024年12月31日	At 31 December 2024					
總資產	Total assets	93,006,543	61,307,485	211,112,083	7,121,621	372,547,732
總負債	Total liabilities	147,837,554	109,562,055	82,520,312	1,285,516	341,205,437

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5. 分部報告(續)

5. SEGMENT REPORTING (continued)

(a) 經營分部(續)

(a) Operating segments (continued)

		截至2023年12月31日止年度 Year ended 31 December 2023				
		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	1,157,633	(118,051)	2,038,594	-	3,078,176
手續費及佣金收入	Fee and commission income	436,139	669,460	48	3,114	1,108,761
手續費及佣金支出	Fee and commission expense	(25,793)	(475,871)	(2,889)	(17,918)	(522,471)
其他營業收入	Other operating income	-	-	58,723	5,024	63,747
營業收入	Operating income	1,567,979	75,538	2,094,476	(9,780)	3,728,213
營業費用	Operating expenses	(114,969)	(481,357)	(36,081)	(527,443)	(1,159,850)
金融工具減值損失準備	Charge for impairment losses on financial instruments	(2,186,836)	(380,907)	965	(3,799)	(2,570,577)
其他損益	Other income	72,031	6,160	-	8,057	86,248
稅前利潤/(損失)	Profit/(loss) before tax	(661,795)	(780,566)	2,059,360	(532,965)	84,034
所得稅	Income tax expense	-	-	-	(19,893)	(19,893)
淨利潤/(損失)	Profit/(loss) for the year	(661,795)	(780,566)	2,059,360	(552,858)	64,141
其他分部信息：	Other segment information:					
折舊	Depreciation	3,403	27,596	381	20,315	51,695
2023年12月31日	At 31 December 2023					
總資產	Total assets	108,291,747	67,839,115	187,542,483	6,745,372	370,418,717
總負債	Total liabilities	158,204,027	88,711,048	91,530,476	1,123,189	339,568,740

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5. 分部報告(續)

5. SEGMENT REPORTING (continued)

(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：

(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2024年12月31日止年度 Year ended 31 December 2024		
		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	3,163,802	3	3,163,805
手續費及佣金收入	Fee and commission income	1,165,268	-	1,165,268
手續費及佣金支出	Fee and commission expense	(524,436)	-	(524,436)
其他營業收入	Other operating income	14,761	-	14,761
營業收入	Operating income	3,819,395	3	3,819,398
營業費用	Operating expenses	(1,110,714)	(6,751)	(1,117,465)
金融工具減值損失準備	Charge for impairment losses on financial instruments	(2,579,421)	-	(2,579,421)
其他損益	Other income	25,239	-	25,239
稅前利潤/(損失)	Profit/(loss) before tax	154,499	(6,748)	147,751
所得稅	Income tax expense	3,453	(4)	3,449
淨利潤/(損失)	Profit/(loss) for the year	157,952	(6,752)	151,200
其他分部信息：	Other segment information:			
折舊	Depreciation	51,471	717	52,188
2024年12月31日	At 31 December 2024			
物業、廠房及設備	Property, plant and equipment	255,020	-	255,020
投資性房地產	Investment property	-	48,105	48,105
分部資產	Segment assets	372,494,518	53,214	372,547,732
分部負債	Segment liabilities	341,098,382	107,155	341,205,537

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5. 分部報告(續)

5. SEGMENT REPORTING (continued)

(b) 地理信息(續)

(b) Geographical information (continued)

		截至2023年12月31日止年度 Year ended 31 December 2023		
		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	3,078,175	1	3,078,176
手續費及佣金收入	Fee and commission income	1,108,761	-	1,108,761
手續費及佣金支出	Fee and commission expense	(522,470)	(1)	(522,471)
其他營業收入	Other operating income	63,747	-	63,747
營業收入	Operating income	3,728,213	-	3,728,213
營業費用	Operating expenses	(1,152,419)	(7,431)	(1,159,850)
金融工具減值損失準備	Charge for impairment losses on financial instruments	(2,570,577)	-	(2,570,577)
其他損益	Other income	86,248	-	86,248
稅前利潤/(損失)	Profit/(loss) before tax	91,465	(7,431)	84,034
所得稅(費用)/抵免	Income tax (expense)/credit	(19,887)	(6)	(19,893)
淨利潤/(損失)	Profit/(loss) for the year	71,578	(7,437)	64,141
其他分部信息：	Other segment information:			
折舊	Depreciation	50,978	717	51,695
2023年12月31日	At 31 December 2023			
物業、廠房及設備	Property, plant and equipment	277,231	-	277,231
投資性房地產	Investment property	-	48,822	48,822
分部資產	Segment assets	370,364,206	54,511	370,418,717
分部負債	Segment liabilities	339,460,367	108,373	339,568,740

除附註6(a)中披露的與最終控股公司發生的交易外，於2024年及2023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 2024 or 2023.

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6. 關聯方交易

(a) 關聯方交易

下表列示在業務過程中與最終控股公司、同系附屬公司和子公司之間的餘額和交易摘要。該等活動按交易時的相關市場價格定格。

最終控股公司

集團與銀行

6. RELATED PARTY TRANSACTIONS

(a) Related party transactions

Listed out below is a summary of the balances and transactions entered into during the ordinary course of business with the ultimate holding company, fellow subsidiaries and subsidiaries. The activities were priced at the relevant market rates at the time of transactions.

Ultimate holding company

The Group and the Bank

		2024 千澳門元 MOP'000	2023 千澳門元 MOP'000
利息收入	Interest income	1,447,219	2,066,358
利息支出	Interest expense	1,597,522	2,480,568
其他營業收入	Other operating income	5,100	5,000
其他營業費用	Other operating expenses	1,769	4,108
銀行同業及其他金融機構的存款	Deposits from banks and other financial institutions	57,940,983	44,571,675
發行債務證券	Debts issued	-	8,248,180
現金、銀行同業及其他金融機構的存款	Cash and balances with banks and other financial institutions	9,892,120	7,672,057
拆放同業	Placements with other banks	24,931,538	35,001,146
其他負債	Other liabilities	88,848	162,478
應收賬款及其他資產	Receivables and other assets	299,200	467,053
衍生金融資產	Derivative financial assets	1,110,450	1,079,927
衍生金融負債	Derivative financial liabilities	100,077	89,567

同系附屬公司

Fellow subsidiaries

集團

The Group

		2024 千澳門元 MOP'000	2023 千澳門元 MOP'000
利息收入	Interest income	188,657	220,672
利息支出	Interest expense	15,780	2,499
其他營業費用	Other operating expenses	101,461	96,629
手續費及佣金支出	Fee and commission expenses	17,291	573
銀行同業及其他金融機構的存款	Deposits from banks and other financial institutions	655	143,756
其他客戶存款	Deposits from other customers	158,404	143,756
其他負債	Other liabilities	155,854	50,198
現金、銀行同業及其他金融機構的存款	Cash and balances with banks and other financial institutions	246,178	504,525
拆放同業	Placements with other banks	1,696,219	805,020
貸款及墊款	Loans and advances	3,814,296	3,846,432
應收賬款及其他資產	Receivables and other assets	253,116	137,716
衍生金融資產	Derivative financial assets	36,586	114,248
衍生金融負債	Derivative financial liabilities	47,225	110,417

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6. 關聯方交易(續)

(a) 關聯方交易(續)

同系附屬公司(續)

銀行

		2024 千澳門元 MOP'000	2023 千澳門元 MOP'000
利息收入	Interest income	187,523	220,340
利息支出	Interest expense	15,780	2,499
其他營業費用	Other operating expenses	101,461	96,629
手續費及佣金支出	Fee and commission expenses	17,291	36,455
銀行同業及其他金融機構的存款	Deposits from banks and other financial institutions	655	573
其他客戶存款	Deposits from other customers	158,404	143,756
其他負債	Other liabilities	155,854	50,198
現金、銀行同業及其他金融機構的存款	Cash and balances with banks and other financial institutions	226,461	391,422
拆放同業	Placements with other banks	1,696,219	805,020
貸款及墊款	Loans and advances	3,814,296	3,846,432
應收賬款及其他資產	Receivables and other assets	253,036	137,384
衍生金融資產	Derivative financial assets	36,586	114,248
衍生金融負債	Derivative financial liabilities	47,225	110,417

子公司

Subsidiaries

銀行

The Bank

		2024 千澳門元 MOP'000	2023 千澳門元 MOP'000
手續費與佣金收入	Fee and commission income	12,502	12,419
利息支出	Interest expense	1,629	2,932
手續費與佣金支出	Fee and commission expense	1	383
客戶存款	Deposits from customers	168,337	132,649
其他負債	Other liabilities	812	2,659
應收賬款及其他資產	Receivables and other assets	50,647	69,577

主要管理人員

Key management personnel

集團及銀行

The Group and the Bank

		2024 千澳門元 MOP'000	2023 千澳門元 MOP'000
利息支出	Interest expense	9,322	15,465
客戶存款	Deposits from customers	234,659	393,975

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6. 關聯方交易(續)

6. RELATED PARTY TRANSACTIONS (continued)

(b) 集團與銀行關鍵管理崗位員工薪酬：

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

		2024 千澳門元 MOP'000	2023 千澳門元 MOP'000
僱員福利	Employee benefits	22,175	24,349

7. 淨利息收入

7. NET INTEREST INCOME

		集團 The Group		銀行 The Bank	
		2024 千澳門元 MOP'000	2023 千澳門元 MOP'000	2024 千澳門元 MOP'000	2023 千澳門元 MOP'000
利息收入	Interest Income				
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:				
- 銀行同業及其他金融機構的存款和拆放同業	- Balances with banks and other financial institutions and placements with other banks	3,697,755	3,943,329	3,685,222	3,933,822
- 貸款及墊款	- Loans and advances	7,874,104	9,389,545	7,874,104	9,389,545
- 債務證券	- Debt securities	4,324,430	3,537,592	4,318,027	3,533,831
		15,896,289	16,870,466	15,877,353	16,857,198
		集團 The Group		銀行 The Bank	
		2024 千澳門元 MOP'000	2023 千澳門元 MOP'000	2024 千澳門元 MOP'000	2023 千澳門元 MOP'000
利息支出	Interest Expense				
金融負債利息支出：	Interest expense on financial liabilities:				
- 銀行同業及其他金融機構的存款	- Deposits from banks and other financial institutions	1,521,187	2,411,960	1,521,187	2,411,960
- 客戶存款	- Deposits from customers	9,921,223	8,305,235	9,922,852	8,308,167
- 發行存款證和債務證券	- Certificates of deposit and debts issued	1,290,074	3,075,095	1,290,074	3,075,095
		12,732,484	13,792,290	12,734,113	13,795,222
淨利息收入	Net interest income	3,163,805	3,078,176	3,143,240	3,061,976

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9. 其他營業收入和其他損益

9. OTHER OPERATING INCOME AND OTHER INCOME

		集團		銀行	
		The Group		The Bank	
		2024	2023	2024	2023
		千澳門元	千澳門元	千澳門元	千澳門元
		MOP'000	MOP'000	MOP'000	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	5,144	5,025	5,144	5,025
外匯兌換淨(損失)/收益	Net (losses)/gains from foreign exchange	(10,459)	15,220	(9,547)	14,873
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 FVOCI	-	39,107	-	39,131
以公允價值計量且其變動計入損益的金融資產淨收益	Net gains from financial assets at FVTPL	2,744	80	3,008	227
衍生金融工具產生的淨收益	Net gains arising from derivative financial instruments	17,332	4,315	17,332	4,315
其他營業收入總計	Total other operating income	14,761	63,747	15,937	63,571
處置物業、廠房及設備損失	Losses on disposal of property, plant and equipment	(358)	(141)	(358)	(136)
租金收入	Rental income	2,131	2,131	2,131	2,131
其他	Others	23,466	84,258	23,466	84,257
其他損益總計	Total other income	25,239	86,248	25,239	86,252

10. 營業費用

10. OPERATING EXPENSES

		集團		銀行	
		The Group		The Bank	
		2024	2023	2024	2023
		千澳門元	千澳門元	千澳門元	千澳門元
		MOP'000	MOP'000	MOP'000	MOP'000
折舊	Depreciation	52,188	51,695	51,430	50,928
樓宇之經營租賃租金	Operating lease rentals on buildings	208,020	203,856	207,496	203,373
員工福利費用：	Employee benefit expense:				
工資及薪金費用	Wages and salaries	545,076	552,196	530,935	539,480
退休金計劃費用	Pension scheme contributions	17,842	20,112	17,462	19,660
專業費用	Professional fees	1,861	1,804	2,028	1,708
審計費用	Auditor's remuneration	2,852	2,522	1,715	1,637
其他營業費用	Other operating expenses	289,626	327,665	283,914	301,882
		1,117,465	1,159,850	1,094,980	1,118,668

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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

		2024	2023
		千澳門元	千澳門元
		MOP'000	MOP'000
貸款及墊款	Loans and advances	2,613,167	2,600,599
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	(6,854)	(1,201)
以攤餘成本計量的金融資產	Financial assets at amortised cost	(10,044)	7,504
未提款貸款承諾及保函	Undrawn loan commitments and guarantees	(18,805)	(41,797)
其他金融工具	Other financial instruments	1,957	5,472
		2,579,421	2,570,577

銀行

The Bank

		2024	2023
		千澳門元	千澳門元
		MOP'000	MOP'000
貸款及墊款	Loans and advances	2,613,167	2,600,599
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	(6,753)	(1,238)
以攤餘成本計量的金融資產	Financial assets at amortised cost	(10,014)	7,496
未提款貸款承諾及保函	Undrawn loan commitments and guarantees	(18,805)	(41,797)
其他金融工具	Other financial instruments	1,972	5,459
		2,579,567	2,570,519

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12. 所得稅

本集團年度稅務支出包括澳門所得補充稅及海外間接所得稅/應交所得稅。澳門所得補充稅規定，年度預計應課稅利潤首60萬澳門元的稅率為0%，其餘的預計應課稅利潤的稅率為12%。

12. INCOME TAX EXPENSE

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 the tax rate of 0% on the first MOP600,000 of the estimated assessable profits for the year and at the tax rate of 12% on the remaining estimated assessable profits for the year.

		集團 The Group		銀行 The Bank	
		2024 千澳門元 MOP'000	2023 千澳門元 MOP'000	2024 千澳門元 MOP'000	2023 千澳門元 MOP'000
本期稅項：澳門所得補充稅	Current tax: Macau complementary tax				
- 年度撥款	- Provision for the year	8,462	8,507	41	3,197
- 以往年度超額撥備	- Over-provision in prior years	(14,327)	(4,002)	(14,327)	(3,215)
本期稅項 - 海外間接稅	Current tax - overseas indirect tax	2,338	8,981	2,339	8,981
遞延稅項	Deferred tax	78	6,407	111	6,286
本年稅項(抵免)/支出	Tax (credit)/charge for the year	(3,449)	19,893	(11,836)	15,249

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	
		2024 千澳門元 MOP'000	2023 千澳門元 MOP'000
稅前利潤	Profit before tax	147,751	84,034
按適用稅率計算的所得稅	Tax at the applicable tax rate	17,373	9,815
不可抵扣支出的影響	Tax effect of non-deductible expenses	491	265
免稅收入的影響	Tax effect of non-taxable income	(9,521)	(818)
以往年度超額撥備	Over-provision in prior years	(14,327)	(4,002)
海外間接稅計入	Overseas indirect tax charge	2,338	8,981
其他	Others	197	5,652
本年稅項(抵免)/支出	Tax (credit)/charge for the year	(3,449)	19,893

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12. 所得稅(續)

12. INCOME TAX EXPENSE (continued)

銀行		The Bank	
		2024	2023
		千澳門元	千澳門元
		MOP'000	MOP'000
稅前利潤	Profit before tax	77,136	40,167
按適用稅率計算的所得稅	Tax at the applicable tax rate	9,184	4,748
不可抵扣支出的影響	Tax effect of non-deductible expenses	376	140
免稅收入的影響	Tax effect of non-taxable income	(9,521)	(818)
以往年度超額撥備	Over-provision in prior years	(14,327)	(3,215)
海外間接稅計入	Overseas indirect tax charge	2,338	8,981
其他	Others	114	5,413
本年稅項(抵免)/支出	Tax (credit)/charge for the year	(11,836)	15,249

13. 現金、銀行同業及其他金融機構的存款

13. CASH AND BALANCES WITH BANKS AND OTHER FINANCIAL INSTITUTIONS

集團		The Group	
		2024	2023
		千澳門元	千澳門元
		MOP'000	MOP'000
庫存現金	Cash on hand	2,184,745	1,944,745
銀行同業及其它金融機構的存款	Balances with banks and other financial institutions	15,259,469	10,269,775
應計利息	Accrued interest	3,871	4,834
		17,448,085	12,219,354
減：減值準備(第一階段)	Less: impairment allowance (stage 1)	(92)	(101)
現金、銀行同業及其他金融機構的存款	Cash and balances with banks and other financial institutions	17,447,993	12,219,253
銀行		The Bank	
		2024	2023
		千澳門元	千澳門元
		MOP'000	MOP'000
庫存現金	Cash on hand	2,184,745	1,944,745
銀行同業及其它金融機構的存款	Balances with banks and other financial institutions	14,964,797	9,893,860
		17,149,542	11,838,605
減：減值準備(第一階段)	Less: impairment allowance (stage 1)	(13)	(7)
現金、銀行同業及其他金融機構的存款	Cash and balances with banks and other financial institutions	17,149,529	11,838,598

銀行同業及其他金融機構的存款以攤餘成本計量。

The balances with banks and other financial institutions are measured at amortised cost.

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14. 拆放同業

14. PLACEMENTS WITH OTHER BANKS

集團與銀行

The Group and the Bank

		附註 Note	2024 千澳門元 MOP'000	2023 千澳門元 MOP'000
以攤餘成本計量的金融資產	Financial assets measured at amortised cost			
拆放同業	Placements with other banks		91,660,375	72,273,980
應計利息	Accrued interest		702,703	871,561
減：減值準備 – 第一階段	Less: impairment allowance – Stage 1		(4,545)	(4,490)
			92,358,533	73,141,051
其他	Other			
貴金屬應收款項	Precious metal receivables	(i)	-	3,206,288
應計利息，扣除減值準備的 淨額 – 第一階段	Accrued interest, net with impairment allowances – Stage 1		-	1,226
			-	3,207,514
			92,358,533	76,348,565

(i) 貴金屬應收款以公允價值計量，並以損益表確認損益。鑑於可觀察輸入值並非來自活躍市場，貴金屬應收款的公允價值等級屬於第二層。

(i) Precious metal receivables are measured at fair value where by gain or loss is recognised in statement of profit or loss. The fair value hierarchy of precious metal receivables is categorised as level 2 given that the observable input is not from an active market.

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15. 貸款及墊款

15. LOANS AND ADVANCES

集團與銀行

The Group and the Bank

		附註 Note	2024 千澳門元 MOP'000	2023 千澳門元 MOP'000
客戶貸款及墊款	Loans and advances to customers		156,725,572	178,990,488
商業票據	Trade bills		1,071,134	336,449
金融機構貸款及墊款	Loan and advances to financial institutions		439,753	845,271
貸款及墊款總額	Gross loans and advances		158,236,459	180,172,208
應計利息	Accrued interest		3,198,595	2,265,840
			161,435,054	182,438,048
減：減值準備	Less: Impairment allowances	4.3(g)		
– 第一階段	– Stage 1		(97,726)	(207,929)
– 第二階段	– Stage 2		(889,435)	(801,101)
– 第三階段	– Stage 3		(6,564,048)	(5,502,861)
			153,883,845	175,926,157

貸款及墊款總額按用途分析如下：

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

集團與銀行

The Group and the Bank

			2024 千澳門元 MOP'000	2023 千澳門元 MOP'000
工業、商業和金融用途	Industrial, commercial and financial purposes		96,915,970	113,444,830
個人	Individual		60,249,355	66,390,929
貿易融資	Trade finance		1,071,134	336,449
貸款及墊款總額	Gross loans and advances		158,236,459	180,172,208

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16. 以攤餘成本計量的金融資產

16. FINANCIAL ASSETS AT AMORTISED COST

以攤餘成本計量的金融資產

Financial assets at amortised cost

		集團 The Group		銀行 The Bank	
		2024	2023	2024	2023
		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	36,508,355	32,371,693	36,476,569	32,347,450
- 存款證	- Certificates of deposit	13,592,464	13,600,708	13,592,464	13,600,708
- 應計利息	- Accrued interest	262,482	243,565	262,273	243,191
- 減：減值準備	- Less: impairment allowances				
- 第一階段	- Stage 1	(14,887)	(25,023)	(14,885)	(24,991)
- 第二階段	- Stage 2	-	-	-	-
- 第三階段	- Stage 3	(68,086)	(68,411)	(68,086)	(68,411)
		50,280,328	46,122,532	50,248,335	46,097,947
- 政府債券	- Treasury bills	21,957,537	20,740,034	21,957,537	20,740,034
- 減：減值準備	- Less: impairment allowances				
- 第一階段	- Stage 1	(4,442)	(4,169)	(4,442)	(4,169)
		21,953,095	20,735,865	21,953,095	20,735,865
		72,233,423	66,858,397	72,201,430	66,833,812
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:					
政府	Government	27,692,488	23,721,361	27,692,489	23,721,361
公司	Corporate entities	6,631,033	9,915,356	6,631,033	9,890,771
銀行及其他金融機構	Banks and other financial institutions	37,909,902	33,221,680	37,877,908	33,221,680
		72,233,423	66,858,397	72,201,430	66,833,812

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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

17. FINANCIAL ASSETS AT FAIR VALUE THROUGH OTHER COMPREHENSIVE INCOME

集團		The Group	
		2024 千澳門元 MOP'000	2023 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	29,109,073	31,335,453
- 應計利息	- Accrued interest	300,372	375,784
非上市：	Unquoted:		
- 權益	- Equity securities	30,560	20,999
		29,440,005	31,732,236
債券減值準備 - 第一階段	Impairment allowance for debt securities - Stage 1	(12,702)	(19,556)
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:		
政府	Government	1,066,268	1,163,467
公司	Corporate entities	20,520,010	18,940,595
銀行及其他金融機構	Banks and other financial institutions	7,853,727	11,628,174
		29,440,005	31,732,236
銀行		The Bank	
		2024 千澳門元 MOP'000	2023 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	29,001,140	31,249,702
- 應計利息	- Accrued interest	299,789	375,198
非上市：	Unquoted:		
- 權益	- Equity securities	30,560	20,999
		29,331,489	31,645,899
債券減值準備 - 第一階段	Impairment allowance for debt securities - Stage 1	(12,655)	(19,408)
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:		
政府	Government	1,066,268	1,163,467
公司	Corporate entities	20,507,250	18,868,381
銀行及其他金融機構	Banks and other financial institutions	7,757,971	11,614,051
		29,331,489	31,645,899

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18. 子公司權益

18. INTERESTS IN SUBSIDIARIES

銀行		The Bank	2024 千澳門元 MOP'000	2023 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

子公司的詳情如下：

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	2024年12月31日及2023年12月31日 應佔股權比例 Percentage of equity attributable 31 December 2024 and 2023		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	
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

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19. 物業、廠房及設備

19. PROPERTY, PLANT AND EQUIPMENT

集團		The Group			
		土地及樓宇	傢俱及 固定裝置	車輛與設備 Motor vehicles and equipment	總計
		Land and buildings	Furniture and fixtures		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
2024年12月31日	31 December 2024				
2023年12月31日 和2024年1月1日：	At 31 December 2023 and 1 January 2024:				
成本	Cost	214,029	296,779	334,740	845,548
累計折舊和減值	Accumulated depreciation and impairment	(101,916)	(180,774)	(285,627)	(568,317)
賬面淨額	Net carrying amount	112,113	116,005	49,113	277,231
2024年1月1日，扣除累計 折舊和減值	At 1 January 2024, net of accumulated depreciation and impairment:	112,113	116,005	49,113	277,231
添置	Additions	-	3,685	25,977	29,662
本年處置 - 成本核銷	Disposal - cost write off	-	(12,217)	(22,945)	(35,162)
本年計提	Depreciation provided during the year	(3,987)	(19,889)	(27,596)	(51,472)
本年處置 - 累計折舊核銷	Disposal - accumulated depreciation write off	-	11,949	22,812	34,761
2024年12月31日，扣除累計 折舊和減值	At 31 December 2024, net of accumulated depreciation and impairment	108,126	99,533	47,361	255,020
2024年12月31日：	At 31 December 2024:				
成本	Cost	214,029	288,247	337,821	840,096
累計折舊和減值	Accumulated depreciation and impairment	(105,903)	(188,714)	(290,460)	(585,076)
賬面淨額	Net carrying amount	108,126	99,533	47,361	255,020

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19. 物業、廠房及設備(續)

19. PROPERTY, PLANT AND EQUIPMENT (continued)

銀行		The Bank			
		土地及樓宇	傢俱及 固定裝置	車輛與設備 Motor	總計
		Land and buildings	Furniture and fixtures	vehicles and equipment	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
2024年12月31日	31 December 2024				
2023年12月31日	At 31 December 2023				
和2024年1月1日：	and 1 January 2024:				
成本	Cost	214,029	296,139	332,317	842,485
累計折舊和減值	Accumulated depreciation and impairment	(101,916)	(180,320)	(283,270)	(565,506)
賬面淨額	Net carrying amount	112,113	115,819	49,047	276,979
2024年1月1日，扣除累計 折舊和減值	At 1 January 2024, net of accumulated depreciation and impairment:	112,113	115,819	49,047	276,979
添置	Additions	-	3,685	25,977	29,662
本年處置 - 成本核銷	Disposal - cost write off	-	(12,117)	(22,539)	(34,656)
本年計提	Depreciation provided during the year	(3,987)	(19,864)	(27,578)	(51,429)
本年處置 - 累計折舊核銷	Disposal - accumulated depreciation write off	-	11,857	22,405	34,262
2024年12月31日，扣除累計 折舊和減值	At 31 December 2024, net of accumulated depreciation and impairment	108,126	99,380	47,312	254,818
2024年12月31日：	At 31 December 2024:				
成本	Cost	214,029	287,707	335,755	837,491
累計折舊和減值	Accumulated depreciation and impairment	(105,903)	(188,327)	(288,443)	(582,673)
賬面淨額	Net carrying amount	108,126	99,380	47,312	254,818

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19. 物業、廠房及設備(續)

19. PROPERTY, PLANT AND EQUIPMENT (continued)

集團		The Group			
		土地及樓宇	傢俱及 固定裝置	車輛與設備	總計
		Land and buildings	Furniture and fixtures	Motor vehicles and equipment	Total
		千澳門元	千澳門元	千澳門元	千澳門元
		MOP'000	MOP'000	MOP'000	MOP'000
2023年12月31日	31 December 2023				
2022年12月31日	At 31 December 2022				
和2023年1月1日：	and 1 January 2023:				
成本	Cost	214,029	267,770	337,701	819,500
累計折舊和減值	Accumulated depreciation and impairment	(97,929)	(164,895)	(276,163)	(538,987)
賬面淨額	Net carrying amount	116,100	102,875	61,538	280,513
2023年1月1日，扣除累計 折舊和減值	At 1 January 2023, net of accumulated depreciation and impairment:	116,100	102,875	61,538	280,513
添置	Additions	-	32,838	15,044	47,882
本年處置 - 成本核銷	Disposal - cost write off	-	(3,829)	(18,005)	(21,834)
本年計提	Depreciation provided during the year	(3,987)	(19,620)	(27,371)	(50,978)
本年處置 - 累計折舊核銷	Disposal - accumulated depreciation write off	-	3,741	17,907	21,648
2023年12月31日，扣除累計 折舊和減值	At 31 December 2023, net of accumulated depreciation and impairment	112,113	116,005	49,113	277,231
2023年12月31日：	At 31 December 2023:				
成本	Cost	214,029	296,779	334,740	845,548
累計折舊和減值	Accumulated depreciation and impairment	(101,916)	(180,774)	(285,627)	(568,317)
2023年12月31日	At 31 December 2023	112,113	116,005	49,113	277,231

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19. 物業、廠房及設備(續)

19. PROPERTY, PLANT AND EQUIPMENT (continued)

銀行		The Bank			
		土地及樓宇	傢俱及 固定裝置	車輛與設備	總計
		Land and buildings	Furniture and fixtures	Motor vehicles and equipment	Total
		千澳門元	千澳門元	千澳門元	千澳門元
		MOP'000	MOP'000	MOP'000	MOP'000
2023年12月31日	31 December 2023				
2022年12月31日	At 31 December 2022				
和2023年1月1日：	and 1 January 2023:				
成本	Cost	214,029	267,090	335,311	816,430
累計折舊和減值	Accumulated depreciation and impairment	(97,929)	(164,267)	(273,785)	(535,981)
賬面淨額	Net carrying amount	116,100	102,823	61,526	280,449
2023年1月1日，扣除累計 折舊和減值	At 1 January 2023, net of accumulated depreciation and impairment:	116,100	102,823	61,526	280,449
添置	Additions	-	32,667	14,972	47,639
本年處置 - 成本核銷	Disposal - cost write off	-	(3,618)	(17,966)	(21,584)
本年計提	Depreciation provided during the year	(3,987)	(19,588)	(27,353)	(50,928)
本年處置 - 累計折舊核銷	Disposal - accumulated depreciation write off	-	3,535	17,868	21,403
2023年12月31日，扣除累計 折舊和減值	At 31 December 2023, net of accumulated depreciation and impairment	112,113	115,819	49,047	276,979
2023年12月31日：	At 31 December 2023:				
成本	Cost	214,029	296,139	332,317	842,485
累計折舊和減值	Accumulated depreciation and impairment	(101,916)	(180,320)	(283,270)	(565,506)
2023年12月31日	At 31 December 2023	112,113	115,819	49,047	276,979

本集團及本行樓宇按地理位置分析如下：

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	
		2024 千澳門元 MOP'000	2023 千澳門元 MOP'000
澳門	Macau	108,126	112,113

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20. 投資性房地產

20. INVESTMENT PROPERTY

集團		The Group	千澳門元 MOP'000
2023年12月31日以及2024年1月1日 : At 31 December 2023 and 1 January 2024:			
成本	Cost		67,943
累計折舊和減值	Accumulated depreciation and impairment		(19,121)
賬面淨額	Net carrying amount		48,822
2024年1月1日，扣除累計折舊和減值：			
At 1 January 2024, net of accumulated depreciation and impairment:			48,822
本年計提	Depreciation provided during the year		(717)
2024年12月31日，扣除累計折舊和減值			
At 31 December 2024, net of accumulated depreciation and impairment			48,105
2024年12月31日：			
成本	Cost		67,943
累計折舊和減值	Accumulated depreciation and impairment		(19,838)
2024年12月31日			
At 31 December 2024			48,105

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20. 投資性房地產(續)

20. INVESTMENT PROPERTY (continued)

集團(續)		千澳門元 MOP'000
2022年12月31日以及2023年1月1日： At 31 December 2022 and 1 January 2023:		
成本	Cost	67,943
累計折舊和減值	Accumulated depreciation and impairment	(18,404)
賬面淨額	Net carrying amount	49,539
2023年1月1日，扣除累計折舊和減值：		
At 1 January 2023, net of accumulated depreciation and impairment:		49,539
本年計提	Depreciation provided during the year	(717)
2023年12月31日，扣除累計折舊和減值		
At 31 December 2023, net of accumulated depreciation and impairment		48,822
2023年12月31日：		
At 31 December 2023:		
成本	Cost	67,943
累計折舊和減值	Accumulated depreciation and impairment	(19,121)
2023年12月31日	At 31 December 2023	48,822

本集團投資性房地產位於香港，截止2024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59,241,600澳門元(2023年12月31日：63,391,700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 2024 was MOP59,241,600 (31 December 2023: MOP63,391,700). 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.

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21. 銀行同業及其他金融機構的存款

21. DEPOSITS FROM BANKS AND OTHER FINANCIAL INSTITUTIONS

集團與銀行		The Group and the Bank	
		2024	2023
		千澳門元	千澳門元
		MOP'000	MOP'000
以攤餘成本計量的金融負債	Financial liabilities measured at amortised cost		
貨幣市場票據和銀行存款	Money market acceptances and bank balances	60,505,122	52,622,974
應計利息	Accrued interest	143,351	130,248
		60,648,473	52,753,222
其他	Other		
貴金屬應付款項(i)	Precious metal payables (i)	-	3,206,288
應計利息	Accrued interest	-	1,082
		-	3,207,370
		60,648,473	55,960,592

(i) 貴金屬應付款以公允價值計量，並以損益表確認損益。鑑於可觀察輸入值並非來自活躍市場，貴金屬應付款的公允價值等級屬於第二級別。

(i) Precious metal payables are measured at fair value whereby gain or loss is recognised in profit or loss. The fair value hierarchy of precious metal payables is categorised as level 2 given that the observable input is not from an active market.

22. 客戶存款

22. DEPOSITS FROM CUSTOMERS

		集團		銀行	
		The Group		The Bank	
		2024	2023	2024	2023
		千澳門元	千澳門元	千澳門元	千澳門元
		MOP'000	MOP'000	MOP'000	MOP'000
活期存款及往來存款	Demand deposits and current accounts	11,345,531	12,318,729	11,447,538	12,383,693
儲蓄存款	Savings deposits	28,201,186	28,285,368	28,204,397	28,287,711
定期及通知存款	Time and call deposits	214,973,937	203,005,157	215,037,055	203,070,500
應計利息	Accrued interest	2,560,266	2,844,582	2,561,079	2,847,240
		257,080,920	246,453,836	257,250,069	246,589,144

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行。

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:

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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	其他 Others 千澳門元 MOP'000	總計 Total 千澳門元 MOP'000
2024年1月1日	At 1 January 2024	7,113	94,124	(157)	(16,158)	-	84,922
本年度變動計入損益	(Charged)/credited to the profit or loss during the year	(3,629)	-	-	(193)	3,744	(78)
本年度變動計入權益	Credited/(charged) to the equity during the year	822	(46,675)	(372)	-	-	(46,225)
2024年12月31日	At 31 December 2024	4,306	47,449	(529)	(16,351)	3,744	38,619

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	其他 Others 千澳門元 MOP'000	總計 Total 千澳門元 MOP'000
2024年1月1日	At 1 January 2024	7,096	93,618	(157)	(13,593)	-	86,964
本年度變動計入損益	(Charged)/credited to the profit or loss during the year	(3,609)	-	-	(246)	3,744	(111)
本年度變動計入權益	Credited/(charged) to the equity during the year	810	(46,265)	(372)	-	-	(45,827)
2024年12月31日	At 31 December 2024	4,297	47,353	(529)	(13,829)	3,744	41,026

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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	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
2023年1月1日	At 1 January 2023	(142,796)	155,865	498	(15,417)	(1,850)
本年度變動計入損益	Charged to the profit or loss during the year	(5,666)	-	-	(741)	(6,407)
本年度變動計入權益	Charged to the equity during the year	(2,347)	(61,741)	(655)	-	(64,743)
轉至應繳稅項	Transferred to tax payable	157,922	-	-	-	157,922
2023年12月31日	At 31 December 2023	7,113	94,124	(157)	(16,158)	84,922

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
2023年1月1日	At 1 January 2023	(142,823)	154,611	498	(12,981)	(695)
本年度變動計入損益	Charged to the profit or loss during the year	(5,674)	-	-	(612)	(6,286)
本年度變動計入權益	Charged to the equity during the year	(2,329)	(60,993)	(655)	-	(63,977)
轉至應繳稅項	Transferred to tax payable	157,922	-	-	-	157,922
2023年12月31日	At 31 December 2023	7,096	93,618	(157)	(13,593)	86,964

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24. 股本和股息

24. SHARE CAPITAL AND DIVIDENDS

(a) 股本

(a) Share capital

		2024 千澳門元 MOP'000	2023 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 (2023年：588,920股)， 每股1,000澳門元	588,920 (2023: 588,920) shares of MOP1,000 each at 1 January and 31 December	588,920	588,920

(b) 股息

(b) Dividends

		2024 千澳門元 MOP'000	2023 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	3,738	337,275

25. 法定準備金

25. LEGAL RESERVE

根據第13/2023號法律《金融體系法律制度》，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%水平，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。

Pursuant to Law No. 13/2023 of 14 August Financial System Act, 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.

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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

		2024	2023
		千澳門元	千澳門元
		MOP'000	MOP'000
未提款貸款承諾	Undrawn loan commitments	57,470,510	64,510,091
保函	Guarantees	8,057,786	8,772,356
為客戶開立信用證而承擔的債務	Commitments under letters of credit on behalf of customers	426,806	958,166
		65,955,102	74,240,613

26. COMMITMENTS AND GUARANTEES

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

The Group and the Bank

27. 經營租賃安排

(a) 本集團作為出租人

本集團與本行以經營租賃安排出租投資性房地產，目前為空置。

於2023年12月31日，本集團與本行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

		2024	2023
		千澳門元	千澳門元
		MOP'000	MOP'000
1年以內	Within one year	1,345	2,131
1-5年(含)	In between one to five years	-	-
		1,345	2,131

27. OPERATING LEASE ARRANGEMENTS

(a) As lessor

The Group and the Bank leases its investment property is currently vacant.

At 31 December 2024, the Group and the Bank had total future minimum lease receivables under a non-cancellable operating lease with its tenant falling due as follows:

The Group

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27. 經營租賃安排(續)

(b) 本集團作為承租人

本集團與本行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

		2024	2023
		千澳門元	千澳門元
		MOP'000	MOP'000
1年以內	Within one year	193,619	188,673
1-5年(含)	In between one to five years	662,691	643,666
5年以上	After five years	567,771	711,011
		1,424,081	1,543,350

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，不能反映本集團面臨的信用風險或市場風險。

27. OPERATING LEASE ARRANGEMENTS (continued)

(b) As lessee

The Group and the Bank 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:

The Group and the Bank

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.

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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

		2024年12月31日 31 December 2024			
		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	236,251	548	36,925	462
貨幣掉期	Currency swaps	37,777,867	1,241,951	38,880,959	1,081,902
期權	Options	37,264	960	37,264	960
		38,051,382	1,243,459	38,955,148	1,083,324
利率合約					
Interest rate contracts					
利率掉期	Interest rate swaps	1,240,658	13,056	840,883	6,392
		39,292,040	1,256,515	39,796,031	1,089,716

集團與銀行

The Group and the Bank

		2023年12月31日 31 December 2023			
		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	1,664,516	14,753	1,726,286	14,551
貨幣掉期	Currency swaps	44,288,918	1,434,558	38,520,162	1,223,129
期權	Options	31,520	460	31,520	460
		45,984,954	1,449,771	40,277,968	1,238,140
利率合約					
Interest rate contracts					
利率掉期	Interest rate swaps	189,166	4,216	189,166	4,015
		46,174,120	1,453,987	40,467,134	1,242,155

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28. 衍生金融資產及負債(續)

集團與銀行

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。

場外衍生工具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。

為風險管理目的而持有的衍生產品包括符合套期會計要求的現金流量套期和公允價值套期。下表列示了計入資產或負債的衍生金融工具的公允價值及其名義金額。名義金額反映期末未清償交易的金額，但不一定反映相關未來現金流量的金額或金融工具的當前公允價值，因此不反映本集團面臨的信用風險或市場風險敞口。

集團與銀行

28. DERIVATIVE FINANCIAL ASSETS AND LIABILITIES
(continued)

The Group and the Bank

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.

Derivatives held for risk management purposes include cash flow hedge and fair value hedge that meet the hedge accounting requirements. The table below shows the fair values of derivative financial instruments recorded as assets or liabilities together with their notional amounts. 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.

The Group and the Bank

2024年12月31日
31 December 2024

		名義金額 Notional amount 千澳門元 MOP'000	賬面金額 Carrying amount	
			資產 Assets 千澳門元 MOP'000	負債 Liabilities 千澳門元 MOP'000
用於現金流量套期的衍生工具 外匯合約	Derivatives used as cash flow hedge Foreign exchange contracts	41,059,625	547,879	398,929
用於公允價值套期的衍生工具 利率掉期	Derivatives used as fair value hedge Interest rate swaps	399,775	-	3,593

集團與銀行

The Group and the Bank

2023年12月31日
31 December 2023

		名義金額 Notional amount 千澳門元 MOP'000	賬面金額 Carrying amount	
			資產 Assets 千澳門元 MOP'000	負債 Liabilities 千澳門元 MOP'000
用於現金流量套期的衍生工具 外匯合約	Derivatives used as cash flow hedge Foreign exchange contracts	44,324,633	339,328	156,226
用於公允價值套期的衍生工具 利率掉期	Derivatives used as fair value hedge Interest rate swaps	-	-	-

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29. 發行債務證券

29. DEBTS ISSUED

集團與銀行

The Group and the Bank

		2024	2023
		千澳門元	千澳門元
		MOP'000	MOP'000
浮息票據	Variable coupon rate notes	-	8,248,180
定息票據	Fixed coupon rate notes	3,276,876	9,664,988
應計利息	Accrued interest	70,818	195,795
		3,347,694	18,108,963

所有發行債務證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

		2024	2023
		千澳門元	千澳門元
		MOP'000	MOP'000
固定利率，非實時還款且期限 小於等於3個月	Fixed rate, 3 months or less but not repayable on demand	17,358,760	16,133,431
應計利息	Accrued interest	65,994	71,714
		17,424,754	16,205,145

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.

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31. 回購協議(續)

下表為上述本集團與本行截至2024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

	2024		2023	
	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	-	-	321,129	296,131
以攤餘成本計量的金融資產 Financial assets at amortised cost	-	-	2,332,921	2,128,959
	-	-	2,654,050	2,425,090

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	發行債務證券	股利	總計
		Certificates of deposit issued 千澳門元 MOP'000	Debts issued 千澳門元 MOP'000	Dividend 千澳門元 MOP'000	Total 千澳門元 MOP'000
2024年1月1日	At 1 January 2024	16,205,145	18,108,963	-	34,314,108
籌資活動產生的現金流	Cash flows from financing activities	(1,106,583)	(14,495,125)	(3,738)	(13,392,280)
股利宣派	Dividend declared	-	-	3,738	3,738
其他變動	Other changes	199,839	(110,697)	-	89,142
匯兌差額	Exchange difference	(86,813)	(155,447)	-	(242,260)
2024年12月31日	At 31 December 2024	17,424,754	3,347,694	-	20,772,448

31. REPURCHASE AGREEMENTS (continued)

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 2024 that did not qualify for derecognition and their associated financial liabilities in interbank takings:

The Group and the Bank

	2024		2023	
	Financial assets Carrying amount of the financial assets MOP'000	Associated liabilities Carrying amount of the associated liabilities MOP'000	Financial assets Carrying amount of the financial assets MOP'000	Associated liabilities Carrying amount of the associated liabilities MOP'000
Financial assets at FVOCI	-	-	321,129	296,131
Financial assets at amortised cost	-	-	2,332,921	2,128,959
	-	-	2,654,050	2,425,090

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	發行債務證券	股利	總計
		Certificates of deposit issued 千澳門元 MOP'000	Debts issued 千澳門元 MOP'000	Dividend 千澳門元 MOP'000	Total 千澳門元 MOP'000
2024年1月1日	At 1 January 2024	16,205,145	18,108,963	-	34,314,108
籌資活動產生的現金流	Cash flows from financing activities	(1,106,583)	(14,495,125)	(3,738)	(13,392,280)
股利宣派	Dividend declared	-	-	3,738	3,738
其他變動	Other changes	199,839	(110,697)	-	89,142
匯兌差額	Exchange difference	(86,813)	(155,447)	-	(242,260)
2024年12月31日	At 31 December 2024	17,424,754	3,347,694	-	20,772,448

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32. 籌資活動產生的負債(續)

32. RECONCILIATION OF LIABILITIES ARISING FROM FINANCING ACTIVITIES (continued)

集團與銀行		The Group and the Bank			
		發行存款證 Certificates of deposit issued 千澳門元 MOP'000	發行債務證券 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
2023年1月1日	At 1 January 2023	63,686,885	14,581,019	-	78,267,904
籌資活動產生的現金流	Cash flows from financing activities	(48,298,364)	3,527,400	(337,275)	(45,108,239)
股利宣派	Dividend declared	-	-	337,275	337,275
其他變動	Other changes	690,818	152,840	-	843,658
匯兌差額	Exchange difference	125,806	(152,296)	-	(26,490)
2023年12月31日	At 31 December 2023	16,205,145	18,108,963	-	34,314,108

33. 比較數據

33. COMPARATIVES

若干比較數據已經過重分類，以符合本年度之列報要求。

Certain reclassifications have been made to the consolidated and the Bank's financial statements for the year ended 31 December 2023 conforming to the classifications used in the consolidated and the Bank's financial statements for the year ended 31 December 2024.

社會責任報告書 Social Responsibility Report

2024年，面對複雜的內外部環境，工銀澳門深入貫徹落實國家和集團戰略部署，統籌發展和安全，持續完善公司治理、加強環境保護、深刻踐行社會責任，在支援區域經濟發展、助力國家高水平開放中發揮了重要作用。

一、 著力提高駐澳中資企業競爭力和影響力，維護澳門金融市場穩定、開放和多樣

- (一) 踐行大行責任擔當，提高中企市場地位。面對複雜內外部形勢，工銀澳門緊緊圍繞總體戰略佈局，深刻把握澳門「一中心一平台一基地」的功能定位和大灣區一體化發展趨勢，在維護澳門長期繁榮穩定中承擔大行責任、展現大行風貌。截至目前，按照資產、存貸款等主要指標計，繼續保持澳門本地註冊最大、經營牌照最全、服務領域最廣的主流大行地位。
- (二) 深度服務澳門社會，成為澳門金融市場主力軍。積極牽頭本地大型銀團貸款和重大專案融資，本地貸款佔比超過60%。聚焦民生金融，完善區域佈局，網點及自助管道同業佔比超過20%，收單及發卡佔比近30%，信用卡分期市場第一，保持澳門最大信用卡發卡行市場地位，本地零售存款餘額更歷史性突破1000億元大關。
- (三) 樹立良好品牌形象，蟬聯地區最佳銀行。始終將良好公司治理作為經營發展基礎，持續優化組織架構，成立監事會，加強資本管理，強化全面風險管理，在艱難市場環境下，蟬聯英國《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，並保持了惠譽、穆迪等國際評級穩定，提升了工商銀行國際化品牌形象。

In 2024, confronted with the complex internal and external environments, Industrial and Commercial Bank of China (Macau) Limited (“ICBC (Macau)” or “the Bank”) fully implemented the strategies of the state and the Group, coordinated development and security, continuously improved corporate governance, strengthened environmental protection, and thoroughly fulfilled social responsibilities, playing a pivotal role in supporting regional economic development and promoting the country’s high-level opening-up.

I. Focusing on Enhancing the Competitiveness and Influence of Chinese-funded Enterprises in Macao, and Maintaining the Stability, Openness, and Diversity of Macao’s Financial Market

- i. Fulfilling its responsibilities as a major bank and improving the market position of Chinese enterprises. In the face of the complex internal and external situation, ICBC (Macau) closely aligned with the overall strategic layout. Keenly aware of Macao’s functional positioning as “One Center, One Platform, and One Base” and the integrated development trend of the Greater Bay Area, the Bank assumed the responsibilities and demonstrated the image of a large bank while maintaining Macao’s long-term prosperity and stability. Up to now, measured by major indicators such as assets, deposits and loans, ICBC (Macau) has continued to maintain its position as the largest locally registered bank in Macao with the most comprehensive business licenses and the broadest service coverage.
- ii. Deeply serving Macao’s society and becoming the main force in Macao’s financial market. ICBC (Macau) took a leading role in arranging large local syndicated loans and major project financing, with local loans accounting for over 60% of the total loans. Focusing on livelihood finance, it improved regional layout. Its outlets and self-service channels accounted for more than 20% of the total of peers, and its acquiring and card issuance accounted for nearly 30% of the total. The Bank ranked first in the credit card installment market, and maintained the market position as the largest credit card issuer in Macao. The balance of its local retail deposits exceeded HKD100 billion for the first time.
- iii. Building a good brand image and winning the title of the best bank in Macao again. Upholding good corporate governance as the cornerstone of business development, ICBC (Macau) continuously optimized its organizational structure, established the Board of Supervisors, and strengthened capital management and comprehensive risk management. In a challenging market landscape, it continued to be named the “Best Bank in Macau” by British magazines The Banker and World Finance, and the American magazine Global Finance. Besides, its international ratings from Fitch, Moody’s, and other rating agencies remained stable, polishing ICBC’s international brand image.

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二、 大力支持中企「走出去」和「一帶一路」高品質發展，服務國家高水準對外開放

- (一) 落實國家和集團戰略部署，助力和支援實體經濟發展。密切跟進國家對外開放政策，加強與工銀集團各級機構合作，加大對先進製造業、戰略性新興產業、基礎設施等領域的信貸支持力度，累計實現京津冀、長三角、大灣區等重點區域信貸投放數百億元，成為區域經濟發展的重要支撐。
- (二) 大力支持中企走出去，助力「一帶一路」高品質發展。挖掘澳門平台價值、服務「走出去」企業，與多家央企在「一帶一路」跨境投融资、資金結算等領域開展深度合作，授權信貸區域延伸新加坡、韓國、中東及巴西並實現業務落地。依託總行葡語系資產平台，延伸安哥拉、莫桑比克、巴西等市場，支持澳門「中葡平台」、「一帶一路」支點作用發揮。
- (三) 致力構建全球現金管理體系，服務中企全球佈局。致力打造跨境、跨幣種資金池產品，成功營銷了一批中國「走出去」企業央企司庫建設業務，並實現了中國工商銀行與大型跨國外企合作里程碑式突破。目前，累計為多家央國企和頭部民企客戶上線全球現金管理服務，覆蓋100多個國家／地區和60多個幣種，年結算額逾萬億元。
- (四) 積極發揮澳門平台作用，助力人民幣國際化。成功營銷本地主流銀行加入工銀集團BRBR機制，完善人民幣全球化網路佈局，2024年末境內銀行間市場(CIBM)人民幣債券投資餘額及增量均居工銀集團境外機構首位；熊貓債存續規模居港澳同業前列。踐行

II. Vigorously Supporting Chinese Enterprises in “Going Global”, Boosting the High-quality Development of the Belt and Road Initiative, and Serving China’s High-standard Opening up

- i. Implementing the national and the Group’s strategic plans to facilitate and support the development of the real economy. Closely following national opening up policies, the Bank strengthened cooperation with ICBC Group’s institutions at all levels, and intensified credit support for sectors such as advanced manufacturing, strategic emerging industries, and infrastructure. Cumulatively, it has granted credits of tens of billions of RMB in key regions including the Beijing-Tianjin-Hebei region, the Yangtze River Delta, and the Greater Bay Area, bolstering regional economic development.
- ii. Vigorously supporting Chinese enterprises in going global and boosting the high-quality development of the Belt and Road Initiative. ICBC (Macau) tapped into the platform value of Macao to serve enterprises “going global”, and deepened cooperation with multiple central state-owned enterprises (“SOEs”) in cross-border investment and financing, fund settlement and other fields under the Belt and Road Initiative. The authorized credit regions have been extended to Singapore, South Korea, the Middle East and Brazil, and rolled out relevant business in these regions. Relying on the Head Office’s Portuguese-speaking asset platform, the Bank has extended its presence to markets such as Angola, Mozambique, and Brazil, and supported Macao in playing its role as a Sino-Portugal platform and a pivot under the Belt and Road Initiative.
- iii. Devoting to building a global cash management system to serve the global strategy of Chinese enterprises. Being committed to creating cross-border and cross-currency fund pool products, the Bank has successfully marketed treasury construction services for a number of Chinese enterprises “going global” and central SOEs, and achieved a milestone breakthrough in cooperation between ICBC and large multinational enterprises. Currently, the Bank has launched global cash management services for multiple SOEs and leading private enterprises, covering over 100 countries/regions and more than 60 currencies, with an annual settlement volume of over RMB1 trillion.
- iv. Actively leveraging the role of the Macao platform to facilitate RMB internationalization. The Bank has successfully mobilized local mainstream banks to join the BRBR mechanism of ICBC Group, improving the global layout of RMB. As at the end of 2024, the balance and growth of RMB bond investments in the China Interbank Bond Market (“CIBM”) ranked first among all overseas institutions of ICBC Group. The amount of outstanding Panda bonds was in the front rank among peers in Hong Kong and Macao.

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三、踐行綠色低碳理念，深化金融服務創新和先行先試，助力澳門經濟適度多元發展

- (一) 踐行綠色低碳理念，推動澳門金融服務轉型升級。依託集團業務平台和科技創新優勢，大力推進業務智能化、流程電子化，服務國家「雙碳」目標和澳門「智慧城市」建設。全新推出手機銀行9.0和極致版企業網銀，個人手機銀行新增客戶數、年活客戶數、企業網銀交易量等保持集團境外機構首位。創新研發醫療及養老雲等系統，首家發佈微信掌紋支付，數字生態持續豐富，引領澳門金融消費向更高層次、更加綠色、更便利化方向升級。
- (二) 深化琴澳跨境金融佈局，助力大灣區互聯互通。對接大灣區發展規劃和橫琴深合區建設方案，發佈「工銀琴澳通2.0」，四通八達產品服務體系更加完善。加大「澳車北上」、橫琴深合區支付便利化等高頻場景建設，完成2024年深合區多功能自由貿易賬戶上線後首批個人跨境匯款；落地「琴澳支付通」雙幣支付服務，首發港珠澳三地跨境乘車碼，一碼通行粵港澳，成為全國首個在公交場景落地的境外銀行類手機應用，交易筆數過百萬；榮獲「金融支持粵澳融合發展暨橫琴建設典型案例」，有力推動了大灣區市場互聯互通。

III. Practicing the Philosophy of Green and Low-carbon Development, Deepening Financial Service Innovation and Pilot Initiatives, and Boosting the Moderately Diversified Economic Development of Macao

- i. Practicing the philosophy of green and low-carbon development to drive the transformation and upgrading of Macao's financial services. Relying on the Group's business platforms and technological innovation advantages, ICBC (Macao) vigorously promoted intelligent business and digital process to serve China's "carbon peak and carbon neutrality" goals and Macao's "Smart City" initiative. The Bank has launched a brand-new Mobile Banking 9.0 and the ultimate edition of Corporate Internet Banking. It ranked first among the Group's overseas institutions in terms of the number of newly increased personal mobile banking customers, the number of annual active customers, and the transaction volume of corporate internet banking. The Bank innovatively developed systems such as medical and elderly care cloud platforms, and was the first to launch WeChat Palm Print Payment. With its digital ecosystem continuously enriching, ICBC (Macao) is leading the upgrading of Macao's financial consumption towards a higher-level, greener and more convenient direction.
- ii. Deepening cross-border financial layout of Hengqin and Macao and facilitating the connectivity of the Greater Bay Area. Aligning with the development plan for the Greater Bay Area and the construction plan for the Guangdong-Macao In-depth Cooperation Zone, ICBC (Macao) launched "ICBC Hengqin-Macao Connect 2.0", further improving the comprehensive and interconnected product service system. The Bank intensified the construction of high-frequency scenarios such as "Macao Vehicles Heading North" and payment facilitation in the Guangdong-Macao In-depth Cooperation Zone. After the launch of the multi-functional free trade accounts in the zone in 2024, the Bank completed the first batch of personal cross-border remittances. It rolled out the "Hengqin-Macao Payment Connect" dual-currency payment service, launched the cross-border ride code in Hong Kong, Zhuhai and Macao for the first time, allowing travel with one code in Guangdong, Hong Kong and Macao. It was the first overseas banking mobile application for public transportation scenarios in China, with over one million transactions. The Bank was awarded the "Typical Cases of Financial Support for Guangdong-Macao Integrated Development and Hengqin Construction", and energetically promoted market connectivity in the Greater Bay Area.

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(三) 服務「1+4」產業佈局，支持澳門經濟多元發展。發揮行業引領作用，支持澳門債券市場建設，成功向中葡基金定向發行1億美元高級債券，服務中葡平台建設；實現分行牌照下債券承銷和子行政策性銀行債券承銷突破；成功承銷工行集團境外綠色債、首次向專業個人投資者分銷存款證，豐富客戶投資產品。持續提升基金投資運作能力，完成機構首筆跨時區美股投資、首筆美元付息債券投資、首筆點心債投資等交易，首次參與CIBM市場交易、首次投資內地綠債，豐富客戶投資管道，獲評中債登2024「國際化業務卓越貢獻機構」。

四、主動融入國家發展大局，言商言政相結合，助力和維護「一國兩制」偉大事業行穩致遠

(一) 不斷提高政治站位，支持特區政府依法施政。積極發揮駐澳主要中企作用，擔任澳門中華總商會監事長、澳門中國企業協會副會長，並獲委任加入澳門特區政府經濟發展委員會。依託商會平台先後同十多家內地省市及中央部委會晤，助力目標產業落地，深化業務合作。積極參與澳門特區政府、中聯辦等政策諮詢，密切琴澳監管及行業交流，牽頭提供行業政策諮詢及政策建議百餘條，發揮了工商銀行在國家重大事務中的關鍵作用和應有角色。

iii. Serving the “1+4” industry layout and supporting the diversified economic development of Macao. Playing a leading role in the industry, ICBC (Macau) supported the development of Macao’s bond market, and successfully issued USD100 million senior bonds to the China-Portuguese Speaking Countries Cooperation and Development Fund to serve the construction of the China-Portuguese platform. The Bank achieved breakthroughs in the underwriting of bonds under the branch license and policy bank bonds of subsidiary bank. Besides, the Bank successfully underwrote ICBC Group’s overseas green bonds and distributed deposit certificates to professional personal investors for the first time, enriching clients’ investment products. ICBC (Macau) continuously enhanced fund investment and operation capabilities, completed the institution’s first investment in cross-time zone US shares, USD interest-bearing bonds and Dim Sum bonds, and participated in CIBM market transactions and invested in green bonds on the Chinese mainland for the first time, enriching customers’ investment channels. In 2024, the Bank was awarded the “Outstanding Contributor to Internationalization Business” by China Central Depository & Clearing Co., Ltd.

IV. Actively Integrating into China’s Overall Development, Combining Commercial Operations with Political Awareness, and Contributing to the Steady and Sustained Advancement of the Great Cause of “One Country, Two Systems”

i. Continuously taking a higher political stance and supporting the Macao SAR government in exercising law-based governance. ICBC (Macau) actively leveraged the role of major Chinese enterprises in Macao, served as Chairman of the Supervisory Committee of the Macau Chamber of Commerce and Vice President of the Association of Chinese Enterprises in Macau, and was allowed to join the Economic Development Committee of Macao SAR Government. Relying on the chamber of commerce, the Bank successively met with more than a dozen provinces, cities, and central government departments in Chinese mainland to facilitate the launch of target industries and deepen business cooperation. The Bank actively participated in policy consultations with the Macao SAR Government and the Liaison Office of the Central People’s Government in the Macao SAR, strengthened regulatory and industrial exchanges in Hengqin and Macao, and took the lead in providing over 100 pieces of industry policy advice and recommendations, demonstrating ICBC’s critical and due role in major national affairs.

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(二) 發揮行業引領作用，助力澳門經濟繁榮發展。長期擔任澳門證券基金行業協會主席、澳門跨境電商行業協會會長，支持澳門「1+4」產業佈局，成為澳門發行債務融資工具次數最多、規模最大、幣種最全、主題最豐富金融機構。多次獲得政府經費支持，推動跨境倉儲物流、通關等跨境電商解決方案落地，並聯動三亞政府及國藥中服免稅等落地「澳門及葡國國家館」，推動搭建橫琴深合區跨境電商交流實踐示範基地，助力跨境電商產業發展。

(三) 言商言政有機結合，壯大愛國愛澳力量。發揮工銀康委會、青協組織力量，組織「兩會精神」宣講、參觀「國家安全展」等，推動本地青年內地交流，增進國情認知。鼓勵員工參加外部文體比賽，組織「三八」節日慰問等主題活動，並開展「國慶75周年、回歸25周年、行慶15周年」三慶系列主題活動，加強企業文化建設；推出家庭系列關愛活動，關心關愛員工生活，營造和諧發展氛圍。

五、自覺踐行大行責任擔當，以樂善好施精神奉獻社會、回饋社會，培養多元化興澳人才

(一) 堅守大行使命擔當，踐行企業公民責任。長期為澳門公益基金會、澳門同善堂、澳門明愛等捐贈善款，造福社群；不斷加強與進步社團互動，扶危助困。開展端午佳節、國慶·中秋等愛心探訪，關懷弱勢群體；長期支持公益金百萬行，傳播了中資企業熱心公益、奉獻社會的良好企業形象。

ii. Playing a leading role in the industry and boosting Macao's economic prosperity and development. Having long served as the Chairman of the Securities and Funds Industry Association of Macao and the President of the Cross-Border E-Commerce Association of Macao, the Bank supported Macao's "1+4" industrial layout. It has established itself as Macao's leading financial institution in debt financing instrument issuance, featuring the highest frequency, largest scale, most comprehensive currency portfolio, and richest thematic variety. It has secured government funding support multiple times, and promoted the implementation of cross-border e-commerce solutions such as cross-border warehousing and logistics and customs clearance. It also collaborated with the Sanya Municipal Government and CNSC to launch the "Macao and Portuguese-speaking Countries Pavilion", and facilitated the establishment of a cross-border e-commerce exchange and practice demonstration base in the Guangdong-Macao In-depth Cooperation Zone in Hengqin, boosting the development of the cross-border e-commerce industry.

iii. Combining commercial operations with political awareness and strengthening the force of patriotism and love for Macao. Harnessing the strength of the ICBC Health Committee and the Youth Employee Association, ICBC (Macau) organized activities such as the promotion of the "Two Sessions Spirit" and visit to the "National Security Exhibition", promoted exchanges between local youth and those from the Chinese mainland, and enhanced their understanding of the national conditions. The Bank encouraged employees to participate in external cultural and sports competitions, organized themed activities such as "March 8th" holiday cheer, and carried out a series of themed activities for the "75th Anniversary of the National Day, 25th Anniversary of Macao's Return, and 15th Anniversary of the Bank's Establishment" to strengthen corporate culture cultivation. It launched family series care activities to care for employees' lives and create a harmonious development atmosphere.

V. Consciously Practicing the Responsibilities of a Large Bank, Contributing to Society with Philanthropy, and Cultivating Interdisciplinary Talents for Macao's Prosperity

i. Upholding the mission of a large bank and fulfilling corporate citizenship responsibilities. For the benefit of the general public, the Bank has long made donations to charity organizations in Macao, including Macau Daily Readers Charity Foundation, Macau Tung Sin Tong Charitable Society, and Caritas Macau. The Bank continued to strengthen interaction with progressive social associations to help vulnerable groups. During festivals such as the Dragon Boat Festival, National Day and Mid-Autumn Festival, the Bank organized compassionate visits to care for disadvantaged communities. Its long-term support for the "Macao Welfare Fund March" charity event has shaped a positive image of Chinese-funded enterprises dedicated to charity and contribution to the society.

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- (二) 扶助文教事業發展，培養多元化興澳人才。長期向澳門四所大學提供獎學金，與澳門青年發展服務中心簽署戰略合作協定，加強多元興澳人才培養。聯合澳門金管局舉辦「金融知識基礎培訓系列」課程，持續開展金融知識進校園、暑假實習計劃等系列活動，為澳門青年提供學習平台。主辦澳門大學生金融科技創新大賽，助力澳門科技人才培養。同時，注重兼收並蓄和求同存異，從尊重包容本土文化著手，發佈「廉鑄濠江」品牌，加強「清廉工行」建設。持續完善員工福利保障，共用發展成果，本地員工佔比始終保持在90%以上，為澳門社會培養了大批金融人才，注入了國際化視野和動力。
- ii. Supporting cultural and educational development and cultivating inter-disciplinary talents for Macao's prosperity. The Bank has long provided scholarships to four universities in Macao and signed strategic cooperation agreements with the Macao Youth Development Service Center to foster inter-disciplinary talents for Macao's prosperity. In collaboration with the Monetary Authority of Macao, the Bank hosted the "Financial Basics Training" course, and continuously held series activities such as financial literacy programs in schools and summer internship initiatives, providing learning platforms for the young people in Macao. By hosting the Macao University Students Financial Technology Innovation Competition, the Bank actively contributed to the cultivation of technological talents in Macao. Meanwhile, the Bank has embraced diversity and inclusivity and respected for local culture, launching the "Clean Haojiang" brand and strengthening the construction of a "clean ICBC" culture. The Bank continuously improved employee benefits by sharing development outcomes with them. The number of local staff has always been more than 90% of total employees. It not only cultivated a large pool of financial talents for Macao, but also injected international vision and momentum into the local community.

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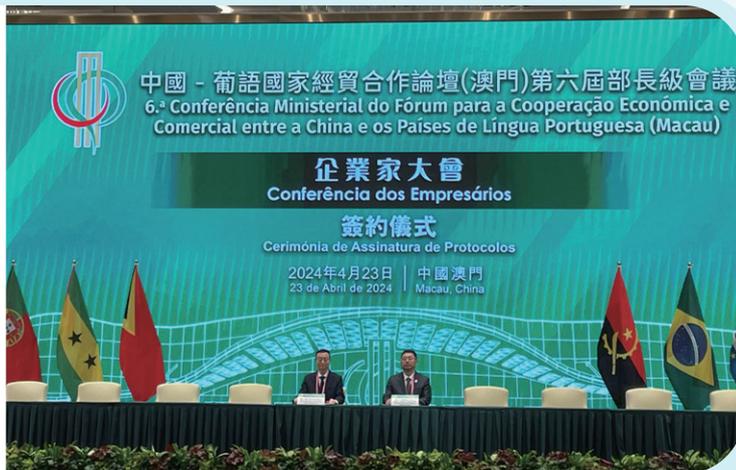


2024年，工銀澳門繼續獲評美國《環球金融》、英國《世界金融》和《銀行家》「澳門地區最佳銀行」殊榮。

In 2024, ICBC (Macau) continued to be named the “Best Bank in Macau” by the American magazine Global Finance, and British magazines World Finance and The Banker.

2024年4月，工銀澳門負責人出席中葡論壇第六屆部長級會議企業家大會，並代表工銀澳門與中葡基金簽署全面推進葡語區經貿合作戰略合作備忘錄。

In April 2024, the head of ICBC (Macau) attended the Entrepreneurs’ Session of the 6th Ministerial Conference of the Forum for Economic and Trade Cooperation between China and Portuguese-speaking Countries and signed, on behalf of ICBC (Macau), a strategic cooperation memorandum on comprehensively promoting economic and trade cooperation in the Portuguese-speaking region with the China-Portuguese Speaking Countries Cooperation and Development Fund.



2024年12月，工銀澳門聯合廣東分行舉行中國工商銀行服務橫琴粵澳深度合作區建設暨工銀琴澳通2.0產品發佈會。

In December 2024, ICBC (Macau) and the Guangdong Branch jointly held the Conference on ICBC’s Service for the Construction of the Guangdong-Macao In-depth Cooperation Zone in Hengqin and the ICBC Hengqin-Macao Connect 2.0 Product Launch.

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2024年11月，工銀澳門榮獲粵深港澳相關金融行業協會頒佈「金融支持粵澳融合发展暨橫琴建設典型案例特殊貢獻單位」獎項。

In November 2024, ICBC (Macau) won the “Special Contribution Unit Award for Typical Cases of Financial Support for Guangdong-Macao Integrated Development and Hengqin Construction” by relevant financial industry associations in Guangdong, Shenzhen, Hong Kong and Macao.

2024年11月，工銀澳門成為第九屆「一國兩制」與基本法研討會支持單位。

In November 2024, ICBC (Macau) became a supporting unit for the Ninth Symposium on the “One Country, Two Systems” and the Basic Law.



2024年4月，澳門證券基金行業協會與橫琴粵澳深度合作區金融行業協會簽署戰略合作協議。

In April 2024, the Securities and Funds Industry Association of Macao and the Financial Industry Association of Guangdong-Macao In-Depth Cooperation Zone in Hengqin signed a strategic cooperation agreement.

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2024年11月，工銀澳門發揮澳門跨境電子商務行業協會會長單位作用，推動建立橫琴粵澳深度合作區跨境電商交流實踐示範基地。

In November 2024, ICBC (Macau), as the president unit of the Macao Cross-border E-commerce Industry Association, promoted the establishment of a cross-border e-commerce exchange and practice demonstration base in the Guangdong-Macao In-depth Cooperation Zone in Hengqin.

2024年4月，工銀澳門機構負責人出席「2024全民國家安全教育展」揭幕儀式，並代表機構為「我心中的網絡安全」徵文比賽獲獎選手頒獎。

In April 2024, the head of ICBC (Macau) attended the opening ceremony of the "2024 National Security Education Exhibition" and presented awards to the winners of the "Cybersecurity in My Mind" essay competition on behalf of ICBC (Macau).



2024年12月，工銀澳門向澳門同善堂捐款10萬澳門元。

In December 2024, ICBC (Macau) donated MOP100,000 to Macau Tung Sin Tong Charitable Society.

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2024年11月，工銀澳門機構發佈「廉鑄濠江」清廉工行品牌。

In November 2024, ICBC (Macau) released the “Clean Haojiang”, a clean ICBC brand.



ICBC

工银澳门