



2023 年度報告 2023 Annual Report

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ICBC
工銀澳門

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工於至誠 行以致遠

立足澳門

Basing on Macau

融入灣區

*Integrating into
the Greater Bay Area*

拓展葡語系

*Expanding in Portuguese-
Speaking Countries*

延伸一帶一路

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



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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」)集團成員之一，二零二三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。

二零二三年末，工銀澳門擁有3家子公司，20家分行，3間服務中心，1間牡丹信用卡VIP服務中心，29家自助銀行以及遍佈全澳的375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 2023.

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 2023, ICBC (Macau) had 3 subsidiaries, 20 branches, 3 Service Centers, 1 Peony Credit Card VIP Service Center, 29 self-help banks and a network of 375 ATMs located across Macao.

公司概況 Corporate Overview

產品與服務

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

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

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

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

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

子公司

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

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

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

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

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

Products and Services

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

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

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

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

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

Subsidiaries

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

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

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

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

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

公司概況

Corporate Overview

2023年獲獎情況 2023 AWARDS

《銀行家》The Banker

2023年澳門地區最佳銀行
The Best Bank in Macau 2023



《環球金融》Global Finance

2023年澳門地區最佳銀行
The Best Bank in Macau 2023



《世界金融》World Finance

2023年澳門地區最佳銀行
The Best Bank in Macau 2023



《亞洲銀行家》The Asian Banker

2023年澳門地區最佳交易銀行
Best Transaction Bank in Macau SAR



《債券通有限公司》Bond Connect Company Limited

北向通優秀發行人
Northbound Top Issuer



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 (於2023年6月9日委任)
牛建軍先生
禰永明先生
賀定一女士
張偉峰先生
鄭劍鋒先生
洪貴路先生
姜壹盛先生 (2023年6月9日離任)
唐志堅先生 (2023年8月5日離任)

獨立監事

崔世昌會計師事務所
(由崔世昌先生作代表)

公司秘書

陳翠屏女士

審計師

德勤 • 關黃陳方會計師事務所
澳門

法律顧問

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

註冊辦事處

澳門友誼大馬路555號
澳門置地廣場
工銀(澳門)中心18樓

高級管理人員

董事長、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 (於2023年8月30日委任)
黃獻軍先生
鄭斌先生
龔光慶先生 (於2023年8月30日委任)
陳錦聯先生 (於2023年10月19日離任)
鄧萬鴻先生 (於2023年8月15日離任)

CORPORATE INFORMATION

The directors of the Bank during the year were:

BOARD OF DIRECTORS

Ms. Gao Ming (appointed on 9 June 2023)
Mr. Niu Jianjun
Mr. Huen Wing Ming, Patrick
Ms. Ho Teng Iat
Mr. Zhang Weifeng
Mr. Zheng Jianfeng
Mr. Hong Guilu
Mr. Jiang Yisheng (resigned on 9 June 2023)
Mr. Tong Chi Kin (resigned on 5 August 2023)

SINGLE SUPERVISOR

CSC & Associates, Certified Public Accountants
(represented by Mr. Chui Sai Cheong)

COMPANY SECRETARY

Ms. Chen Cuiping

AUDITORS

Deloitte Touche Tohmatsu - Sociedade de Auditores
Macau

LEGAL ADVISER

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

REGISTERED OFFICE

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

SENIOR MANAGEMENT

Chairman, 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 (appointed on 30 August 2023)
Mr. Huang Xianjun
Mr. Zheng Bin, Matthew
Mr. Gong Guangqing (appointed on 30 August 2023)
Mr. Chan Kam Lun, Felix (resigned on 19 October 2023)
Mr. Deng Wanhong, Dennis (resigned on 15 August 2023)

討論與分析 Discussion and Analysis

經濟、金融和監管環境

從全球看，世界經濟運行中的各種因素相互交織，世界經濟復蘇與增長面臨巨大的挑戰，國際政治經濟形勢錯綜複雜、摩擦不斷，全球債務風險增高、金融市場波動等因素加大了全球經濟和金融的不確定性，雖然疫情對全球貿易和投資活動的衝擊已經逐漸消退，但國際貿易與投資增長仍面臨較大壓力。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。

從國內看，目前中國經濟恢復正處在關鍵階段，長期向好的基本趨勢沒有變，但也需要克服一些困難和挑戰。房地產行業及外部需求持續疲軟、國際政治經濟形勢加劇了經濟發展的不確定性，在經濟增速換擋、結構調整陣痛、動能轉換困難、風險交織多發背景下，多難局面未明顯改觀。從本地看，澳門社會各界積極把握疫情後復蘇機遇，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。但隨著博彩旅遊業單邊復蘇，本地產業單一局面尚未明顯改觀，債券市場仍在培育中，橫琴深合區也尚在產業導入階段，市場有效需求不足，短期內難以提供大的業務支撐。同時，隨著內外部環境變化，澳門金融市場風險防控壓力不斷增大，銀行業信用風險持續承壓，業績增長及創新發展面臨較大挑戰。

前景展望

展望2024年，全球宏觀經濟仍面臨著地緣衝突、增長速度放緩、債務上升及氣候變化等挑戰，2024年全球經濟發展的不確定性依然較大，但危機並存、危中有機。一方面，面對多重複雜挑戰的同時，中國經濟持續健康發展的良好態勢沒有變，國家將新質生產力、高質量發展作為中心工作和首要任務，推動各項宏觀政策持續落地見效。另一方面，澳門旅遊經濟持續復蘇，發展形勢向好。特區政府持續推進經濟多元發展，立足於各個產業當前的發展情況，提出2024至2028年的具體目標、主要任務和重點項目，引導社會投資，有利於增強澳門經濟的發展動能。同時，隨著橫琴深合區正式封關運行，將有力推動澳琴之間物流、人流、資金流、信息流更加高效便捷流動，為澳門新產業、新業態營造更多的發展新空間，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，工銀澳門將繼續支持特區政府「鞏固復蘇、聚力多元、優化民生、提升發展」的施政方針，圍繞「穩增長、調結構、增動能、防風險、開新局」總體工作部署，依法合規、穩健經營，有效發揮集團聯動優勢，挖掘澳門經濟適度多元和大灣區發展機遇，支持中葡平台建設，助力澳門更好融入國家發展大局；立足澳門實際，加快本地化提升、區域化佈局、數字化轉型，實現高質量發展，更好助力集團國際化佈局，服務「一國兩制」偉大實踐。

業務綜述

在形勢複雜多變、風險交織多發、結構調整陣痛等多重壓力和背景下，全行上下圍繞「穩增長、調結構、增動能、防風險、開新局」總體工作部署，有效統籌發展和安全，在攻堅克難中實現了轉型發展。蟬聯英國《銀行家》、《世界金融》、美國《環球金融》「2023年度澳門地區最佳銀行」。

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，授權信貸區域延伸至亞太、中東及葡語系市場，並在巴西、韓國實現業務落地；致力打造跨境、跨幣種資金池產品，構建全球現金管理體系，有效覆蓋104個國家/地區、61個幣種，年結算額超過1萬億澳門元，並首獲《亞洲銀行家》「澳門地區最佳交易銀行獎」。跨境市場方面，積極跟進大灣區及橫琴開放政策，與橫琴深合區執委會簽署了銀政戰略合作協定；深化子分行戰略協同，用足用活境內外兩個市場在政策、渠道、資金等方面的比較優勢，累計向大灣區、京津冀、長三角等重點區域投放融資近300億元。本地市場方面，大力支持澳門都市更新、舊城改造等重大項目建設和中小企振興紓困，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，合富、寰宇天下分行相繼開業，北區盲點佈局、金光大道協同運營同步推進，物理渠道佈局持續優化；獨家發行銀河聯名卡，刷新本地多項發卡記錄，信用卡發卡等保持同業第一。投資理財、電子支付客戶分別增長12%和7%，個人有效客戶增長近兩萬戶，零售存款較全行存款佔比超過35%。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；首家實現跨境抵押登記系統直連，首家推出「大灣區乘車碼」服務，一碼通行粵港澳。

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。成功辦理澳門首筆互換通交易和人民幣債券回購交易；主承廣東地方債、發行澳門註冊制改革後首支公募債，標誌著澳門債券市場邁入發展新階段。積極拓展交易對手，新增19家銀行金融機構準入，與7家外資銀行建立合作，構建了以人民幣、美元、港元及小幣種等多位一體的金融市場服務，提高了做市商市場影響力，支持了澳門現代金融發展。

金融機構業務

積極拓展代理行網絡，鞏固合作基礎，拓寬合作領域，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絡。2023年，深化本地經營及內外聯動發展，深化GBC佈局和數字化轉型，新增G端客戶22家，帶動公務員發薪市場佔比提升兩個百分點，銀政及銀校合作取得新突破。前瞻性開展「電子圍網」場景搭建、產品設計、業務儲備和應用推廣。與十多家本地同業建立人民幣跨境支付系統(CIPS)關係。「政付通」接入e支付，機構存款穩步提升，銀政及銀校合作取得新突破。發行澳門首支私募基金，對澳門現代金融發展具有里程碑式意義，有效培育了行業生態、引領了行業發展。

金融科技服務

準確把握金融科技發展趨勢，依托集團業務平台和本地金融科技優勢，加快數字化轉型。大力推進業務智慧化、流程電子化，可携式開戶設備實時制卡3.06萬張，提升網點工作效率和客戶體驗；多維度引流、拓客，手機銀行月活客戶超本地總人口1/4，新增客戶數及交易量穩居工銀集團境外機構首位，數字化轉型取得積極成效。依托澳門跨境電商協會整合跨境電商資源，協助澳門中小企在線引流、售貨，累計輸出視頻55條、全網播放量600萬次，支持了中小企轉型。獨家承辦海外金融科技大賽並榮獲總決賽特等獎，為澳門培養了金融科技精英和多元化興澳人才。

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。推出系列新產品及優惠計劃，退休基金成員數目穩步增長。對接國家大灣區發展戰略，滿足了澳門市民及企業客戶的退休養老投資服務需求，實現了澳門退休基金產品的多元化。

討論與分析 Discussion and Analysis

ECONOMIC, FINANCIAL AND REGULATORY ENVIRONMENTS

From a global perspective, various factors are interwoven in the world economy, posing enormous challenges to its recovery and growth. The international political and economic landscape has seen complexity and frictions. Factors such as increased global debt risk and financial market volatility add to uncertainties in the global economy and finance. Although the impact of the pandemic on global trade and investment activities has gradually faded, the growth of international trade and investment still faces huge pressure. The banking industry is facing highly complex and ever-changing international environment. Meanwhile, as global financial regulations are further tightened, more attention has been drawn to anti-money laundering (AML), and sanctions-related business. Higher requirements have been raised for banks' compliance management and robust operations.

China's economic recovery is now at a critical juncture, and the underlying trend of long-term growth remains unchanged. However, we still need to overcome some difficulties and challenges. The continuous weakness of the real estate industry and external demand, as well as the international political and economic situation have intensified uncertainties of economic development. Against the backdrop of the shift of economic growth rate, the throes of structural adjustment, difficulties in the switch of momentums, and interwoven and common risks, the tough situation has not significantly improved. Locally, all sectors of society in Macao actively seized the opportunities of economic recovery in the post-pandemic era to deeply implement the "1+4" moderately diversified economic development strategy, and accelerate the construction of the Guangdong-Macao In-depth Cooperation Zone in Hengqin. They are facing new development opportunities. However, with the recovery of the gaming and tourism, the local industries remain undiversified, the bond market is still being cultivated, and the Guangdong-Macao In-depth Cooperation Zone in Hengqin is still in the stage of introducing industries. The effective market demand is insufficient, making it difficult to provide significant business support in the short term. Meanwhile, with changes in the internal and external environment, Macao's financial market is facing the mounting pressure of risk prevention and control, and the banking industry continues to be under credit risk pressure, posing great challenges to performance growth and innovative development.

OUTLOOK

Looking ahead to 2024, the global macroeconomy will still face challenges such as geopolitical conflicts, economic slowdown, rising debts, and climate change. Uncertainties in global economy remain huge in 2024. However, every crisis brings with it an opportunity. On the one hand, while facing multiple complex challenges, the Chinese economy will continue to maintain sustained and healthy economic growth. With new quality productive forces and high-quality development as its central work and primary task, China is promoting the continuous and effective implementation of various macroeconomic policies. On the other hand, Macao's tourism is on track to continuously recover, demonstrating a robust momentum of development. The Macao SAR Government continues to promote diversified economic development. Given the current development situation of various industries, the government proposes specific goals, main tasks, and key projects for 2024-2028, in order to guide nongovernmental investment, and help enhance the development momentum of Macao's economy. Meanwhile, the Guangdong-Macao In-depth Cooperation Zone in Hengqin has officially started customs operations, which will effectively facilitate the efficient and convenient flow of goods, people, funds, and information between Macao and Hengqin, creating more development space for new industries and business forms in Macao. There is still great potential for the development of the banking industry.

As a key institution in the core overseas market of ICBC and also an important force in the economic and social development of Macao, the Bank will continue to pursue the Macao SAR government's policy of "consolidating recovery, promoting diversification, improving people's livelihoods, and boosting development". In light of the overall work plan of "maintaining stable growth, adjusting the structure, fostering new drivers, preventing risks and breaking new ground", the Bank will remain steadfast in legal, compliant, and prudent operations. Relying on the Group's collaboration advantages, it will unlock opportunities related to moderate economic diversification in Macao and the development of the Greater Bay Area. It will support the construction of the China-Portuguese-speaking Countries Commercial and Trade Service Platform, and assist Macao in better integrating into the overall development of the country. Keenly aware of the local market, it will accelerate localization, regional layout and digital transformation to achieve high-quality development, better assist with the international layout of the Group and serve the practice of One Country, Two Systems.

BUSINESS OVERVIEW

Under the multiple pressures and backgrounds such as complex and ever-changing situations, interwoven and common risks, and throes of structural adjustment, the Bank has effectively coordinated development and security according to the overall work plan of "maintaining stable growth, adjusting the structure, fostering new drivers, preventing risks and breaking new ground", and achieved transformation and development while overcoming difficulties. The Bank was named the "Best Bank in Macau" by British magazines The Banker and World Finance, and the American magazine Global Finance for another year.

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, its authorised credit regions have been extended to Asia Pacific, Middle East, and Portuguese speaking markets, as well as Brasil, and South Korea. The Bank was committed to developing cross-border and cross-currency fund pool products, and constructing a global cash management system, which has covered 104 countries/regions and 61 currencies, with an annual settlement amount of more than MOP1 trillion. It won the "Best Transaction Bank in Macau" award conferred by The Asian Banker for the first time. In terms of cross-border market, the Bank actively follows up on the opening-up policies of the Greater Bay Area and Hengqin, and has signed a strategic cooperation agreement with the executive committee of Guangdong-Macao In-depth Cooperation Zone in Hengqin. It deepens the strategic coordination of subsidiaries and branches, fully leverages the comparative advantages of domestic and overseas markets in terms of policies, channels, funds, etc., and has cumulatively granted financing of nearly RMB30 billion to key regions such as the Greater Bay Area, Beijing-Tianjin-Hebei region, and the Yangtze River Delta. In terms of the local market, the Bank vigorously supports the construction of major projects such as urban renewal and old city renovation in Macao, as well as the revitalization and relief of small and medium-sized enterprises. 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, Hefu and HuanYu Tianxia branches were successively opened. The layout of blind spots in the northern region and the coordinated operation of Jinguang Avenue are being promoted synchronously, and the physical channel layout is continuously optimized. The Bank exclusively issued Galaxy co-branded cards, breaking multiple records of local card issuance, and ranking first among peers in terms of credit card issuance. Investment and wealth management customers and electronic payment customers increased by 12% and 7%, respectively, and personal effective customers rose by nearly 20,000. Retail deposits accounted for more than 35% of the Bank's total deposits. In terms of cross-border markets, the products and services such as Account Connect, Wealth Management Connect and Social Security Service Connect have been constantly improved. The Bank was the first to achieve direct connection to cross-border mortgage registration system and launch the "Greater Bay Area Transit QR code", allowing people to ride buses in Guangdong, Hong Kong and Macao with one code.

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, robust development. The Bank successfully handled the first Swap Connect transaction and RMB bond repurchase transaction in Macao. As the lead underwriter, it underwrote Guangdong local bonds, and issued the first mutual bond after the registration system reform in Macao, which indicates that Macao's bond market has entered into a new development stage. The Bank actively expanded counterparties, provided access to 19 new banking and financial institutions, and established cooperation with seven foreign-invested banks. It has built a financial market service system that integrates RMB, USD, HKD, and minor currencies, enhancing the market influence of market makers and boosting the development of modern finance in Macao.

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 2023, it deepened its local operation and attained business growth with resources available internally and externally. The Bank deepened the layout of GBC and digital transformation, added 22 new G-end customers, drove a two-percentage point increase in the market share of payroll payment services for civil servants, and achieved new breakthroughs in cooperation with government agencies and schools. The Bank took forward-looking moves in the building of "electronic fence" scenarios, design of relevant products, business reserve, and application promotion. Additionally, the Bank established the Cross-border Interbank Payment System (CIPS) relationship with more than ten local counterparties. Government Payment Connect was linked to e-payment. Institutional deposits increased steadily, and new breakthroughs have been achieved in cooperation with government agencies and schools. The Bank issued the first private equity fund in Macao, which is a milestone for the modern financial development of Macao. It also effectively cultivated the industry ecosystem and steered the industry's development.

討論與分析 Discussion and Analysis

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 vigorously promoted smart business and electronic processes, and produced 30,600 cards in a real-time manner with portable account opening devices, thereby improving outlets' work efficiency and customers' experience. It attracted and expanded customers from multiple dimensions. The number of monthly active mobile banking customers has exceeded one fourth of the total population in Macao. ICBC (Macau) ranked first among all overseas institutions of ICBC in terms of the number of new customers and transaction value. Positive progress has been made in digital transformation. Relying on the Cross-border E-commerce Association to integrate local e-commerce resources, the Bank assisted small and medium-sized enterprises in Macao to attract customers and sell goods online, outputting a total of 55 videos with six million views across the network, supporting the transformation of these enterprises. The Bank exclusively hosted overseas FinTech competition and won the special prize in the finals. It has cultivated FinTech elites and interdisciplinary talents for Macao's 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. The Bank launched a series of new products and preferential schemes, and saw a steady increase in the number of pension fund customers. Aligned with the national strategy to develop the Guangdong-Hong Kong-Macao Greater Bay Area, the Bank works to meet the needs of Macao citizens and corporate customers for pension fund investment services, and to diversify the mix of pension fund products in Macao.

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二零二三年十二月三十一日止年度報告書連同中國工商銀行(澳門)股份有限公司(以下簡稱「本行」)及其子公司(以下統稱「本集團」)經審計綜合財務報告。

主要營業地域

本公司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

截至二零二三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131頁之綜合財務報告。

董事會建議派發截至二零二三年度股息為3,737,770澳門元(2022年：337,274,849澳門元)。

董事會名單

本年本行董事會成員如下：

高明女士	(於2023年6月9日委任)
牛建軍先生	
禰永明先生	
賀定一女士	
張偉峰先生	
鄭劍鋒先生	
洪貴路先生	
姜壹盛先生	(2023年6月9日離任)
唐志堅先生	(2023年8月5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(2022年：無)。

固定資產

本年本集團固定資產的詳細情況請參見財務報表附註19。

法定儲備

本年本行法定儲備的詳細情況請參見權益變動表以及合併財務報表附註25。

審計師

德勤•關黃陳方會計師事務所為本行2023年度綜合財務報表審計師。下屆股東周年大會上，將提出重新聘任德勤•關黃陳方會計師事務所為本行審計師之決議。

承董事會命

董事長
高明

澳門
2024年3月22日

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 have pleasure in presenting their report together with the audited consolidated financial statements of Industrial and Commercial Bank of China (Macau) Limited (the "Bank") and its subsidiaries (together referred to as the "Group") for the year ended 31 December 2023.

Principal place of business

The Company 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 2023 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 131.

The directors recommend the payment of a final dividend of MOP3,737,770 in respect of the year ended 31 December 2023(2022: MOP337,274,849).

Directors

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

Ms. Gao Ming	(appointed on 9 June 2023)
Mr. Niu Jianjun	
Mr. Huen Wing Ming, Patrick	
Ms. Ho Teng Iat	
Mr. Zhang Weifeng	
Mr. Zheng Jianfeng	
Mr. Hong Guilu	
Mr. Jiang Yisheng	(resigned on 9 June 2023)
Mr. Tong Chi Kin	(resigned on 5 August 2023)

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 (2022: 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.

Auditor

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

By order of the Board

Chairman
Gao Ming

Macau
22 March 2024

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

Deloitte.

德勤

致中國工商銀行(澳門)股份有限公司的股東

(於澳門註冊成立的有限責任公司)

我們已審核列載於第15頁到第131頁中國工商銀行(澳門)股份有限公司(以下簡稱「本行」)以及其子公司(以下統稱「本集團」)之綜合財務報表,此綜合財務報表包括於二零二三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。

董事對綜合財務報表之責任

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(「澳門特別行政區」)之《財務報告準則》編制真實而公允的綜合財務報表,並執行必要的內部控制,以使綜合財務報表不存在由於舞弊或錯誤而導致的重大錯報。

審計師之責任

我們的責任是在實施審計工作的基礎上對這些綜合財務報表發表審計意見。我們的報告僅為履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根據2/2021/CPC號通知批准之《審計準則》的規定執行了審計工作。這些準則要求我們遵守職業道德要求,並計劃和實施審計工作以對財務報表是否不存在重大錯報獲取合理保證。

審計工作涉及實施審計程序,以獲取有關綜合財務報表金額和披露的審計證據。選擇的審計程序取決於審計師的判斷,包括對由於舞弊或錯誤導致的財務報表存有重大錯報風險的評估。在進行風險評估時,我們考慮與合併及本行財務報表編制及真實和公允地列報財務報表相關的內部控制,以設計適當的審計程序,但目的並非對內部控制的有效性發表意見。審計工作還包括評價貴行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。

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 131, which comprise the consolidated and the Bank's statements of financial position as at 31 December 2023, the consolidated and the Bank's statements of profit or loss and other comprehensive income, statements of changes in equity and the statements of cash flows for the year then ended, and a summary of significant accounting policies and other explanatory information.

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 statement that give a true and fair view in accordance with the Financial Reporting Standards of Macau Special Administrative Region, the People's Republic of China ("Macau SAR") approved by Order of the Secretary for Economy and Finance No. 44/2020, and for such internal control as 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 Bank's financial statements based on our audit and to report our opinion solely to you, as a body, in accordance with our agreed terms of engagement, and for no other purpose. We do not assume responsibility towards or accept liability to any other person for the contents of this report. We conducted our audit in accordance with the Standards on Auditing approved by the Professional Committee of Accountants under the Notice No. 2/2021/CPC. Those standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether the consolidated financial statements are free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the consolidated and the Bank's financial statements. The procedures selected depend on the auditor's judgement, including the assessment of the risks of material misstatement of the consolidated financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the entity's preparation of consolidated 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.

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

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獲經濟財政司命令44/2020號批准之澳門特別行政區之《財務報告準則》在所有重大方面真實和公允地反映了本集團和本行於二零二三年十二月三十一日之財務狀況及本集團和本行截至該日止年度內之經營成果及現金流量。

關可穎

執業會計師

合夥人

德勤•關黃陳方會計師行

澳門

二零二四年三月二十二日

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

Opinion

In our opinion, the consolidated and the Bank's financial statements give a true and fair view of the financial positions of the Group and the Bank as at 31 December 2023, and of the Group's and the Bank's financial results and their cash flows for the year then ended in accordance with the Financial Reporting Standards of Macau SAR approved by Order of the Secretary for Economy and Finance No. 44/2020.

Kuan Ho Weng

Certified Public Accountant

Partner

Deloitte Touche Tohmatsu – Sociedade de Auditores

Macau

22 March 2024

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

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

			2023	2022 (Restated) (重述)
		附註 Notes	千澳門元 MOP'000	千澳門元 MOP'000
利息收入	Interest income		16,870,466	10,481,992
利息支出	Interest expense		(13,792,290)	(6,517,588)
利息淨收入	Net interest income	7	3,078,176	3,964,404
手續費及佣金收入	Fee and commission income		1,108,761	1,037,521
手續費及佣金支出	Fee and commission expense		(522,471)	(317,144)
手續費及佣金淨收入	Net fee and commission income	8	586,290	720,377
其他營業收入	Other operating income	9	63,747	229,447
營業收入	Operating income		3,728,213	4,914,228
營業費用	Operating expenses	10	(1,159,850)	(1,199,293)
資產減值損失前營業利潤	Operating profit before impairment losses		2,568,363	3,714,935
金融工具減值損失淨額	Net charge for impairment losses on financial instruments	11	(2,570,577)	(1,156,749)
其他損益	Other income	9	86,248	57,442
稅前利潤	Profit before tax		84,034	2,615,628
所得稅	Income tax expense	12	(19,893)	(321,731)
淨利潤	Profit for the year		64,141	2,293,897
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(開支)／收益：	Other comprehensive (expense)/income that will not be reclassified to profit or loss in subsequent periods:			
指定以公允價值計量且其變動計入其他綜合收益的權益類投資估值儲備變動	Change in investment revaluation reserve of equity investments designated at fair value through other comprehensive income		(257)	(1,883)
後續將重分類至損益的其他綜合收益／(開支)：	Other comprehensive income/(expense) that may be reclassified to profit or loss in subsequent periods:			
現金流量套期下的套期工具公允價值變動	Change in fair value of hedging instruments under cash flow hedges		4,804	(4,289)

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

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

		2023	2022
	附註	千澳門元	(Restated)
	Notes	MOP'000	(重述)
			千澳門元
			MOP'000
以公允價值計量且其變動計入 其他綜合收益的債券投資估 值儲備變動	Change in investment revaluation reserve of debt securities measured at fair value through other comprehensive income		
- 公允價值的變動	- Change in fair value	492,035	(1,133,145)
- 處置時重分類至損益	- Release to profit or loss upon disposal	(39,107)	(61,125)
- (撥回)/計入損益的減值 準備變動	- Change in impairment allowances (reversal of)/ charged to profit or loss	(3,548)	5,768
匯兌差額	Exchange differences	(2,346)	2,902
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	451,581	(1,191,772)
年度綜合收益總額, 除稅後 淨額	Total comprehensive income for the year, net of tax	515,722	1,102,125

由32到131頁是財務報表的附註部分。

The notes on pages 32 to 131 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
損益及其他綜合收益表 Statement of Profit or Loss and Other Comprehensive Income

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

			2023	2022 (Restated) (重述)
		附註 Notes	千澳門元 MOP'000	千澳門元 MOP'000
利息收入	Interest income		16,857,198	10,476,618
利息支出	Interest expense		(13,795,222)	(6,520,558)
利息淨收入	Net interest income	7	3,061,976	3,956,060
手續費及佣金收入	Fee and commission income		1,040,380	971,888
手續費及佣金支出	Fee and commission expense		(522,825)	(317,298)
手續費及佣金淨收入	Net fee and commission income	8	517,555	654,590
其他營業收入	Other operating income	9	63,571	229,944
營業收入	Operating income		3,643,102	4,840,594
營業費用	Operating expenses	10	(1,118,668)	(1,177,218)
資產減值損失前營業利潤	Operating profit before impairment losses		2,524,434	3,663,376
金融工具減值損失淨額	Net charge for impairment losses on financial instruments	11	(2,570,519)	(1,156,641)
其他損益	Other income	9	86,252	57,443
稅前利潤	Profit before tax		40,167	2,564,178
所得稅	Income tax expense	12	(15,249)	(315,678)
淨利潤	Profit for the year		24,918	2,248,500
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(開支)／收益：	Other comprehensive (expense)/income that will not be reclassified to profit or loss in subsequent periods:			
指定以公允價值計量且其變動計入其他綜合收益的權益類投資估值儲備變動	Change in investment revaluation reserve of equity investments designated at fair value through other comprehensive income		(257)	(1,883)
後續將重分類至損益的其他綜合收益／(開支)：	Other comprehensive income/(expense) that may be reclassified to profit or loss in subsequent periods:			
現金流量套期下的套期工具公允價值變動	Change in fair value of hedging instruments under cash flow hedges		4,804	(4,289)

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

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

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

		2023	2022
	附註	千澳門元	(Restated)
	Notes	MOP'000	(重述) 千澳門元 MOP'000
以公允價值計量且其變動計入 其他綜合收益的債券投資估 值儲備變動	Change in investment revaluation reserve of debt securities measured at fair value through other comprehensive income		
– 公允價值的變動	– Change in fair value	486,672	(1,125,292)
– 處置時重分類至損益	– Release to profit or loss upon disposal	(39,131)	(61,125)
– (撥回)/計入損益的減值 準備變動	– Change in impairment allowances (reversal of)/ charged to profit or loss	(3,567)	5,742
匯兌差額	Exchange differences	(2,346)	2,902
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	446,175	(1,183,945)
年度綜合收益總額, 除稅後 淨額	Total comprehensive income for the year, net of tax	471,093	1,064,555

由32到131頁是財務報表的附註部分。

The notes on pages 32 to 131 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
合併財務狀況表 Consolidated Statement of Financial Position

二零二三年十二月三十一日
31 December 2023

			2023	2022 (Restated) (重述)
	附註 Notes	千澳門元 MOP'000	千澳門元 MOP'000	
資產	Assets			
現金、銀行同業及其它金融機構的存款	Cash and balances with banks and other financial institutions	13	12,214,419	25,318,960
存放貨幣當局款項	Deposits with monetary authority		4,397,482	9,355,240
拆放同業	Placements with other banks	14	75,475,166	104,497,358
衍生金融資產	Derivative financial assets	28	1,453,987	1,106,108
貸款及墊款	Loans and advances	15	175,926,157	213,122,669
以公允價值計量且其變動計入其他綜合收益的金融資產	Financial assets at fair value through other comprehensive income	17	31,356,452	31,804,620
以公允價值計量且其變動計入損益的金融資產	Financial assets at fair value through profit or loss		-	325,394
以攤餘成本計量的金融資產	Financial assets at amortised cost	16	66,614,832	70,136,576
應收款項及其他資產	Receivables and other assets		2,529,958	4,700,713
應收所得稅	Income tax receivable		39,289	52,410
遞延所得稅資產	Deferred tax assets	23	84,922	-
物業、廠房及設備	Property, plant and equipment	19	277,231	280,513
投資性房地產	Investment property	20	48,822	49,539
總資產	Total assets		370,418,717	460,750,100
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	55,829,262	98,396,369
客戶存款	Deposits from customers	22	243,609,254	248,296,315
衍生金融負債	Derivative financial liabilities	28	1,242,155	837,580
以公允價值計量且其變動計入損益的金融負債	Financial liabilities at fair value through profit or loss		-	325,250
發行債務證券	Debt issued	29	17,913,168	14,520,898
發行存款證	Certificates of deposit issued	30	16,133,431	63,410,958
應繳所得稅	Income tax payable		78,894	354,190
遞延所得稅負債	Deferred tax liabilities	23	-	1,850
其他負債	Other liabilities		4,762,576	3,935,160
總負債	Total liabilities		339,568,740	430,078,570
所有者權益	Equity			
股本	Issued share capital	24	588,920	588,920
儲備	Reserves		30,261,057	30,082,610
其中：一般監管儲備	Includes : General regulatory reserve		813,840	382,020
特定監管儲備	Specific regulatory reserve		-	934,000
所有者權益合計	Total equity		30,849,977	30,671,530
負債及所有者權益合計	Total equity and liabilities		370,418,717	460,750,100

由董事會批准及授權發出
Approved and authorised for issue by the board of directors on 22 March 2024

由32到131頁是財務報表的附註部分。
The notes on pages 32 to 131 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

財務狀況表 Statement of Financial Position

二零二三年十二月三十一日

31 December 2023

			2023	2022 (Restated) (重述)
	附註 Notes		千澳門元 MOP'000	千澳門元 MOP'000
資產	Assets			
現金、銀行同業及其它金融機構的存款	Cash and balances with banks and other financial institutions	13	11,838,598	25,171,618
存放貨幣當局款項	Deposits with monetary authority		4,397,482	9,355,240
拆放同業	Placements with other banks	14	75,475,166	104,497,358
衍生金融資產	Derivative financial assets	28	1,453,987	1,106,108
貸款及墊款	Loans and advances	15	175,926,157	213,122,669
以公允價值計量且其變動計入其他綜合收益的金融資產	Financial assets at fair value through other comprehensive income	17	31,270,701	31,714,284
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	325,394
以攤餘成本計量的金融資產	Financial assets at amortised cost	16	66,590,621	70,112,246
應收款項及其他資產	Receivables and other assets		2,585,975	4,738,653
應收所得稅	Income tax receivable		39,289	52,411
遞延所得稅資產	Deferred tax assets	23	86,964	-
於子公司權益	Interests in subsidiaries	18	79,980	79,980
物業、廠房及設備	Property, plant and equipment	19	276,979	280,449
總資產	Total assets		370,135,206	460,556,410
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	55,829,262	98,396,369
客戶存款	Deposits from customers	22	243,741,904	248,488,483
衍生金融負債	Derivative financial liabilities	28	1,242,155	837,580
以公允價值計量且其變動計入損益的金融負債	Financial liabilities at fair value through profit or loss		-	325,250
發行債務證券	Debt issued	29	17,913,168	14,520,898
發行存款證	Certificates of deposit issued	30	16,133,431	63,410,958
應繳所得稅	Income tax payable		72,996	346,743
遞延所得稅負債	Deferred tax liabilities	23	-	695
其他負債	Other liabilities		4,713,067	3,874,029
總負債	Total liabilities		339,645,983	430,201,005
所有者權益	Equity			
股本	Issued share capital	24	588,920	588,920
儲備	Reserves		29,900,303	29,766,485
其中：一般監管儲備	Includes : General regulatory reserve		813,840	382,020
特定監管儲備	Specific regulatory reserve		-	934,000
所有者權益合計	Total equity		30,489,223	30,355,405
負債及所有者權益合計	Total equity and liabilities		370,135,206	460,556,410

由董事會批准及授權發出

Approved and authorised for issue by the board of directors on 22 March 2024

由32到131頁是財務報表的附註部分。

The notes on pages 32 to 131 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
合併權益變動表 Consolidated Statement of Changes in Equity

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
附註 Notes		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	
		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(如重述)	At 1 January 2023 (as restated)	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) for the year, net of tax:										
以公允價值計量且其變動計入其他綜合收益之債券減值準備	Change in impairment allowance of debt securities at fair value through other comprehensive income	-	-	-	(3,548)	-	-	-	-	-	(3,548)
以公允價值計量且其變動計入其他綜合收益之債券公允價值變動	Change in fair value of debt securities measured at fair value through other comprehensive income	-	-	-	492,035	-	-	-	-	-	492,035
處置時重分類投資估值儲備至損益	Transfer from investment revaluation reserve to profits or loss upon disposal	-	-	-	(39,107)	-	-	-	-	-	(39,107)
指定以公允價值計量且其變動計入其他綜合收益的權益類投資估值儲備變動	Change in investment revaluation reserve of equity investments designated at fair value through other comprehensive income	-	-	-	(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
匯兌差額	Exchange difference	-	-	-	-	-	(2,346)	-	-	-	(2,346)
年度綜合收益／(開支)除稅後總額	Total comprehensive income/(expense) for the year, net of tax	-	-	-	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)	-
支付給股東的股利	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

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

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

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

		附註 Notes	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 (重述) (Restated)	其他儲備 Other reserves (重述) (Restated)		
			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2022年1月1日	At 1 January 2022		588,920	5,885,733	631,773	57,958	635	2,444	1,303,110	(109,396)	21,531,480	29,892,657
採用新《澳門財務報告準則》的影響	Impact of adopting New MFRS		-	-	-	10,274	-	-	-	-	-	10,274
於2022年1月1日調整	At 1 January 2022, as adjusted		588,920	5,885,733	631,773	68,232	635	2,444	1,303,110	(109,396)	21,531,480	29,902,931
淨利潤	Profit for the year		-	-	-	-	-	-	-	-	2,293,897	2,293,897
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之債券減值準備	Change in impairment allowance of debt securities at fair value through other comprehensive income		-	-	-	5,768	-	-	-	-	-	5,768
以公允價值計量且其變動計入其他綜合收益之債券公允價值變動	Change in fair value of debt securities measured at fair value through other comprehensive income		-	-	-	(1,133,145)	-	-	-	-	-	(1,133,145)
處置時重分類投資估值儲備至損益	Transfer from investment revaluation reserve to profits or loss upon disposal		-	-	-	(61,125)	-	-	-	-	-	(61,125)
指定以公允價值計量且其變動計入其他綜合收益的權益類投資估值儲備變動	Change in investment revaluation reserve of equity investments designated at fair value through other comprehensive income		-	-	-	(1,883)	-	-	-	-	-	(1,883)
現金流量套期下的套期工具公允價值變動	Change in fair value of hedging instruments under cash flow hedges		-	-	-	-	(4,289)	-	-	-	-	(4,289)
匯兌差額	Exchange difference		-	-	-	-	-	2,902	-	-	-	2,902
年度綜合(開支)／收益除稅後總額	Total comprehensive (expense)/income for the year, net of tax		-	-	-	(1,190,385)	(4,289)	2,902	-	-	2,293,897	1,102,125
留存利潤轉為法定準備金	Transfer from retained profits to legal reserve	25	-	-	9,130	-	-	-	-	-	(9,130)	-
其他儲備轉為留存利潤	Transfer from other reserves to retained profits		-	-	-	-	-	-	-	(30,000)	30,000	-
支付給股東的股利	Dividend paid to shareholders	24(b)	-	-	-	-	-	-	-	-	(333,526)	(333,526)
按AMCM要求提取的監管儲備(註1)	Change in provision under AMCM rules (note 1)		-	-	-	-	-	-	12,910	-	(12,910)	-
其他	Others		-	-	-	-	-	-	-	1,549	1,549	-
於2022年12月31日	At 31 December 2022		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

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註1：

本集團按照澳門金融管理局的規定，當本集團監管儲備所要求的減值準備高於客戶貸款及墊款以及財務保函合約的減值準備金餘額時，本集團將留存收益轉入監管儲備。截止2023年12月31日，監管儲備餘額為813,840,000澳門元(2022年12月31日：1,316,020,000澳門元)，根據澳門金融管理局規定乃不可分配。監管儲備轉為留存收益乃因該等年度監管儲備所要求的金額減少(2022年度留存收益轉為監管儲備乃因該等年度監管儲備所要求的金額提高)。

由32到131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 2023, an amount of MOP813,840,000 (31 December 2022: MOP1,316,020,000) in regulatory reserve is not distributable under AMCM's requirement. The transfers from regulatory reserve to retained profits were due to the decrease in required regulatory reserve as at year end (2022: The transfers from retained profits to regulatory reserve were due to the increase in required regulatory reserve as at year end).

The notes on pages 32 to 131 form part of these consolidated financial statements.

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		附註 Notes	已發行股本 Issued share capital 千澳門元 MOP'000	股份溢價 Share premium 千澳門元 MOP'000	法定儲備 Legal reserve 千澳門元 MOP'000	投資重估 儲備 Investment revaluation reserve 千澳門元 MOP'000	現金流套期 儲備 Cash flow hedge reserve 千澳門元 MOP'000	儲備 Reserves			留存利潤 Retained profits 千澳門元 MOP'000	總計 Total 千澳門元 MOP'000
								外匯儲備 Foreign exchange reserve 千澳門元 MOP'000	監管儲備 Regulatory reserve 千澳門元 MOP'000	其他儲備 Other reserves 千澳門元 MOP'000		
於2023年1月1日(如重述)	At 1 January 2023 (as restated)		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之債券減值準備	Change in impairment allowance of debt securities at fair value through other comprehensive income		-	-	-	(3,567)	-	-	-	-	-	(3,567)
以公允價值計量且其變動計入其他綜合收益之債券公允價值變動	Change in fair value of debt securities measured at fair value through other comprehensive income		-	-	-	486,672	-	-	-	-	-	486,672
處置時重分類投資估值儲備至損益	Transfer from investment revaluation reserve to profits or loss upon disposal		-	-	-	(39,131)	-	-	-	-	-	(39,131)
指定以公允價值計量且其變動計入其他綜合收益的權益類投資估值儲備變動	Change in investment revaluation reserve of equity investments designated at fair value through other comprehensive income		-	-	-	(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
匯兌差額	Exchange difference		-	-	-	-	-	(2,346)	-	-	-	(2,346)
年度綜合收益/(開支)除稅後總額	Total comprehensive income/(expense) for the year, net of tax		-	-	-	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	-	-	-	-	-	-	-	-	-	-
支付給股東的股利	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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		附註 Notes	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 (重述) (Restated)	其他儲備 Other reserves (重述) (Restated)		
			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2022年1月1日	At 1 January 2022		588,920	5,885,733	588,920	59,120	635	2,444	1,303,110	(139,396)	21,324,616	29,614,102
採用新《澳門財務報告準則》的影響	Impact of adopting New MFRS		-	-	-	10,274	-	-	-	-	-	10,274
於2022年1月1日調整	At 1 January 2022, as adjusted		588,920	5,885,733	588,920	69,394	635	2,444	1,303,110	(139,396)	21,324,616	29,624,376
淨利潤	Profit for the year		-	-	-	-	-	-	-	-	2,248,500	2,248,500
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之債券減值準備	Change in impairment allowance of debt securities at fair value through other comprehensive income		-	-	-	5,742	-	-	-	-	-	5,742
以公允價值計量且其變動計入其他綜合收益之債券公允價值變動	Change in fair value of debt securities measured at fair value through other comprehensive income		-	-	-	(1,125,292)	-	-	-	-	-	(1,125,292)
處置時重分類投資估值儲備至損益	Transfer from investment revaluation reserve to profits or loss upon disposal		-	-	-	(61,125)	-	-	-	-	-	(61,125)
指定以公允價值計量且其變動計入其他綜合收益的權益類投資估值儲備變動	Change in investment revaluation reserve of equity investments designated at fair value through other comprehensive income		-	-	-	(1,883)	-	-	-	-	-	(1,883)
現金流量套期下的套期工具公允價值變動	Change in fair value of hedging instruments under cash flow hedges		-	-	-	-	(4,289)	-	-	-	-	(4,289)
匯兌差額	Exchange difference		-	-	-	-	-	2,902	-	-	-	2,902
年度綜合收益／(開支)除稅後總額	Total comprehensive income/(expense) for the year, net of tax		-	-	-	(1,182,558)	(4,289)	2,902	-	-	2,248,500	1,064,555
留存利潤轉為法定準備金	Transfer from retained profits to legal reserve	25	-	-	-	-	-	-	-	-	-	-
支付給股東的股利	Dividend paid to shareholders	24(b)	-	-	-	-	-	-	-	-	(333,526)	(333,526)
按AMCM要求提取的監管儲備(註1)	Change in provision under AMCM rules (note 1)		-	-	-	-	-	-	12,910	-	(12,910)	-
其他	Others		-	-	-	-	-	-	-	(1,549)	1,549	-
於2022年12月31日	At 31 December 2022		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

由32到131頁是財務報表的附註部分。

The notes on pages 32 to 131 form part of these financial statements.

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合併現金流量表 Consolidated Statement of Cash Flows

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			2023	2022
				(Restated)
		附註	千澳門元	千澳門元
		Notes	MOP'000	MOP'000
經營活動的現金流	Cash flow from operating activities			
稅前利潤	Profit before tax		84,034	2,615,628
調整：	Adjustments for:			
折舊	Depreciation	10	51,695	58,342
利息收入	Interest income	7	(16,870,466)	(10,481,992)
利息支出	Interest expense	7	13,792,290	6,517,588
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	(5,025)	(6,285)
處置物業、廠房及設備損失	Losses on disposal of property, plant and equipment	9	141	286
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)	(61,125)
金融工具減值損失淨值	Net impairment losses on financial instruments	11	2,570,577	1,156,749
匯兌差額	Foreign exchange difference		1,656,184	1,539,591
			1,240,323	1,338,782
初始期限超過三個月期的拆放 同業減少／(增加)	Decrease/(increase) in placements with other banks with original maturity longer than three months		45,065,939	(36,948,715)
初始期限超過三個月期的政府 債券增加	Increase in treasury bills with original maturity longer than three months		(9,793,480)	(7,342,819)
貸款及墊款的減少	Decrease in loans and advances		35,077,099	16,962,227
應收款項及其他資產的 減少／(增加)	Decrease/(increase) in receivables and other assets		1,937,888	(1,385,207)
以公允價值計量且其變動計入 損益的金融資產的減少	Decrease in financial assets at fair value through profit or loss		325,394	357,228
銀行同業及其他金融機構存款 的(減少)／增加	(Decrease)/increase in deposits from banks and other financial institutions		(42,567,107)	23,850,885
客戶存款的減少	Decrease in deposits from customers		(4,687,061)	(11,199,806)
其他負債的(減少)／增加	(Decrease)/increase in other liabilities		(300,823)	164,773
以公允價值計量且其變動計入 損益的金融負債之減少	Decrease in financial liabilities at fair value through profit or loss		(325,250)	(357,146)
衍生金融資產及衍生金融負債 的公允價值變動	Change in fair value of derivative financial assets and liabilities		62,155	(481,648)
已收利息	Interest received		15,165,644	8,432,954
已付利息	Interest paid		(11,710,057)	(4,907,968)
經營活動產生／(使用)的 現金流	Cash generated from/(used in) operations		29,490,664	(11,516,460)
支付所得稅	Profits tax paid		(433,583)	(301,525)
經營活動產生／(使用)的 淨現金流	Net cash generated from/(used in) operating activities		29,057,081	(11,817,985)

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			2023	2022 (Restated) (重述)
		附註 Notes	千澳門元 MOP'000	千澳門元 MOP'000
投資活動的現金流	Cash flow from investing activities			
以公允價值計量且其變動計入其他綜合收益的金融資產產生的股息收入	Dividend received from financial assets at fair value through other comprehensive income		5,025	6,285
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		(7,224,119)	(10,725,447)
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		8,001,485	13,279,841
購入以攤餘成本計量的金融資產	Purchases of financial assets at amortised cost		(45,401,681)	(68,555,997)
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		58,592,489	51,869,376
處置物業、廠房及設備利得	Proceeds from disposal of property, plant and equipment		45	3
購買物業、廠房及設備	Purchases of property, plant and equipment	19	(47,882)	(70,909)
投資活動產生/(使用)的淨現金流	Net cash generated from/(used in) investing activities		13,925,362	(14,196,848)
籌資活動的現金流	Cash flows from financing activities			
發行存款證收益	Proceeds from issuance of certificates of deposit		147,163,693	141,165,021
贖回存款證	Redemption of certificates of deposit issued		(195,462,057)	(135,404,736)
發行債務證券收益	Proceeds from issuance of debts		3,527,400	2,349,425
贖回債務證券	Redemption of debts issued		-	-
股息繳付	Dividends paid	24(b)	(337,275)	(333,526)
籌資活動(使用)/產生的淨現金流	Net cash (used in)/generated from financing activities	32	(45,108,239)	7,776,184
現金及現金等價物的淨減少	Net decrease in cash and cash equivalents		(2,125,796)	(18,238,649)
於一月一日之現金及現金等價物	Cash and cash equivalents at 1 January		51,465,405	69,704,054
於十二月三十一日之現金及現金等價物	Cash and cash equivalents at 31 December		49,339,609	51,465,405

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			2023	2022 (Restated)
		附註 Notes	千澳門元 MOP'000	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、銀行同業及其它金融機構的存款	Cash and balances with banks and other financial institutions	13	12,214,419	25,318,960
存放貨幣當局款項	Deposits with monetary authority		4,397,482	9,355,240
拆放同業	Placements with other banks	14	75,475,166	104,497,358
分類為以攤餘成本計量的政府債券	Treasury bills classified as financial assets at amortised cost	16	20,735,865	11,043,710
合併財務狀況表中的金額	Amounts shown in the consolidated statement of financial position		112,822,932	150,215,268
原始期限超過三個月的金額	Amounts with an original maturity of beyond three months		(63,484,033)	(98,751,831)
現金及現金等值物的減值準備	Impairment allowance provided for components of cash and cash equivalents		710	1,968
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		49,339,609	51,465,405

由32到131頁是財務報表的附註部分。

The notes on pages 32 to 131 form part of these consolidated financial statements.

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			2023	2022 (Restated) (重述)
	附註 Notes		千澳門元 MOP'000	千澳門元 MOP'000
經營活動的現金流	Cash flow from operating activities			
稅前利潤	Profit before tax		40,167	2,564,178
調整：	Adjustments for:			
折舊	Depreciation	10	50,928	57,583
利息收入	Interest income	7	(16,857,198)	(10,476,618)
利息支出	Interest expense	7	13,795,222	6,520,558
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	(5,025)	(6,285)
處置物業、廠房及設備損失	Losses on disposal of property, plant and equipment	9	136	285
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)	(61,125)
金融工具減值損失淨值	Net impairment losses on financial instruments	11	2,570,519	1,156,641
匯兌差額	Foreign exchange difference		1,655,883	1,555,092
			1,211,501	1,310,309
初始期限超過三個月期的拆放 同業減少／(增加)	Decrease/(increase) in placements with other banks with original maturity longer than three months		45,065,939	(36,948,715)
初始期限超過三個月期的政府 債券增加	Increase in treasury bills with original maturity longer than three months		(9,793,480)	(7,342,819)
貸款及墊款的減少	Decrease in loans and advances		35,077,099	16,962,227
應收款項及其他資產的 減少／(增加)	Decrease/(increase) in receivables and other assets		1,916,483	(1,387,246)
以公允價值計量且其變動計入 損益的金融資產的減少	Decrease in financial assets at fair value through profit or loss		212,087	357,228
銀行同業及其他金融機構存款 的(減少)／增加	(Decrease)/increase in deposits from banks and other financial institutions		(42,567,107)	23,850,885
客戶存款的減少	Decrease in deposits from customers		(4,746,579)	(11,269,733)
其他負債的(減少)／增加	(Decrease)/increase in other liabilities		(291,859)	177,109
以公允價值計量且其變動計入 損益的金融負債之減少	Decrease in financial liabilities at fair value through profit or loss		(325,250)	(357,146)
衍生金融資產及衍生金融負債 的公允價值變動	Change in fair value of derivative financial assets and liabilities		62,155	(481,648)
已收利息	Interest received		15,156,002	8,428,536
已付利息	Interest paid		(11,710,330)	(4,911,786)
經營活動產生／(使用)的 現金流	Cash generated from/(used in) operations		29,266,661	(11,612,799)
支付所得稅	Profits tax paid		(427,510)	(296,994)
經營活動產生／(使用)的 淨現金流	Net cash generated from/(used in) operating activities		28,839,151	(11,909,793)

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財務報告 Financial Statements

現金流量表 Statement of Cash Flows

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

		2023	2022
	附註	千澳門元	(重述)
	Notes	MOP'000	MOP'000
投資活動的現金流	Cash flow from investing activities		
以公允價值計量且其變動計入其他綜合收益的金融資產產生的股息收入	Dividend received from financial assets at fair value through other comprehensive income	5,025	6,285
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	(7,224,119)	(10,723,427)
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	7,990,680	13,263,713
購入以攤餘成本計量的金融資產	Purchases of financial assets at amortised cost	(45,401,681)	(68,551,956)
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	58,592,489	51,853,247
處置物業、廠房及設備利得	Proceeds from disposal of property, plant and equipment	45	4
購買物業、廠房及設備	Purchases of property, plant and equipment 19	(47,639)	(70,909)
投資活動產生/(使用)的淨現金流	Net cash generated from/(used in) investing activities	13,914,800	(14,223,043)
籌資活動的現金流	Cash flows from financing activities		
發行存款證收益	Proceeds from issuance of certificates of deposit	147,163,693	141,165,021
贖回存款證	Redemption of certificates of deposit issued	(195,462,057)	(135,404,736)
發行債務證券收益	Proceeds from issuance of debts	3,527,400	2,349,425
贖回債務證券	Redemption of debts issued	-	-
股息繳付	Dividends paid 24(b)	(337,275)	(333,526)
籌資活動(使用)/產生的淨現金流	Net cash (used in)/generated from financing activities 32	(45,108,239)	7,776,184
現金及現金等價物的淨減少	Net decrease in cash and cash equivalents	(2,354,288)	(18,356,652)
於一月一日之現金及現金等價物	Cash and cash equivalents at 1 January	51,317,982	69,674,634
於十二月三十一日之現金及現金等價物	Cash and cash equivalents at 31 December	48,963,694	51,317,982

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

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

			2023	2022 (Restated) (重述)
		附註 Notes	千澳門元 MOP'000	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、銀行同業及其它金融機構的存款	Cash and balances with banks and other financial institutions	13	11,838,598	25,171,618
存放貨幣當局款項	Deposits with monetary authority		4,397,482	9,355,240
拆放同業	Placements with other banks	14	75,475,166	104,497,358
分類為以攤餘成本計量的政府債券	Treasury bills classified as financial assets at amortised cost	16	20,735,865	11,043,710
財務狀況表中的金額	Amounts shown in the statement of financial position		112,447,111	150,067,926
原始期限超過三個月的金額	Amounts with an original maturity of beyond three months		(63,484,033)	(98,751,831)
現金及現金等值物的減值準備	Impairment allowance provided for components of cash and cash equivalents		616	1,887
現金流量表中的現金及現金等價物	Cash and cash equivalents in the statement of cash flows		48,963,694	51,317,982

由32到131頁是財務報表的附註部分。

The notes on pages 32 to 131 form part of these financial statements.

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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2023年12月31日,工商銀行持有工銀澳門89.33%的股權(2022年12月31日:89.33%)。

本行現有19間分行、3間子公司及人民幣私募股權基金。銀行及子公司(統稱為「本集團」)的業務為在澳門提供銀行、財務及相關服務。本行的註冊辦公地點為澳門新口岸友誼大馬路555號置地廣場工銀(澳門)中心18樓。

2.1 編制基礎

合規聲明

此綜合及本行財務報表按照澳門法令第13/2023號以及根據澳門特別行政區第44/2020號行政法規所頒佈的《澳門財務報告準則》編制。除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、貴金屬應收及應付款項外,其他項目均以歷史成本作為計量基礎。

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

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

編制基礎

截至2023年12月31日止年度的財務報表包括本行及本集團的財務報表。編制綜合財務報表時,子公司採用與本行一致的會計期間和會計政策。子公司的財務狀況、經營成果和現金流量自本集團取得控制權之日起納入合併財務報表,直至本集團對其控制權終止。在編制合併財務報表時,本集團內部交易及餘額,包括未實現內部交易損益和股利均已抵銷。

1. CORPORATE INFORMATION

Industrial and Commercial Bank of China (Macau) Limited (the "Bank") is previously known as Seng Heng Bank Limited ("SHB") which has been operating as a licensed bank in Macau since 1972. On 28 January 2008, 79.93% of the share capital of SHB was acquired by Industrial and Commercial Bank of China Limited ("ICBC") and since then, ICBC has become the Bank's ultimate holding company. ICBC further increased its shareholding of the Bank during the years of 2009, 2010 and 2015. As at 31 December 2023, ICBC maintained 89.33% (31 December 2022: 89.33%) shareholding of the Bank.

The Bank has 19 branches, 3 subsidiaries and RMB Private Equity Fund. The principal activities of the Bank and its subsidiaries (the "Group") are the provision of banking, financial and related services in Macau. The Bank's registered office is 18th Floor, ICBC Tower, Macau Landmark, 555 Avenida da Amizade, Macau.

2.1 BASIS OF PREPARATION

Statement of compliance

The consolidated and the Bank's financial statements have been prepared in accordance with the requirements as set out in Law No. 13/2023 and the Macau Financial Reporting Standards issued under Administrative Regulation No. 44/2020 of the Macau Special Administrative Region. These consolidated financial statements have been prepared under the historical cost basis, except for the financial assets at fair value through other comprehensive income ("FVOCI"), 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 financial statements requires management to make judgements, estimates and assumptions that affect the application of policies and reported amounts of assets and liabilities, income and expenses on a year-to-date basis. Actual results may differ from these estimates.

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

Basis of consolidation

The consolidated financial statements include the financial statements of the Bank and the Group for the year ended 31 December 2023. The financial statements of the subsidiaries are prepared for the same reporting period as the Bank, using consistent accounting policies. The results of subsidiaries are consolidated from the date of acquisition, being the date on which the Group obtains control, and continue to be consolidated until the date that such control ceases. All intra-group balances, transactions, unrealised gains and losses resulting from intra-group transactions and dividends are eliminated in full on consolidation.

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

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。

(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

(a) Subsidiaries

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

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

(b) Impairment of non-financial assets

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

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

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

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

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

2.2 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.
- (2) An entity is related to the Group if any of the following conditions applies:
 - (i) The entity and the Group are members of the same group (which means that each parent, subsidiary and fellow subsidiary is related to the others).
 - (ii) One entity is an associate or joint venture of the other entity (or an associate or joint venture of a member of a group of which the other entity is a member).
 - (iii) Both entities are joint ventures of the same third party.
 - (iv) One entity is a joint venture of a third entity and the other entity is an associate of the third entity.
 - (v) The entity is a post-employment benefit plan for the benefit of employees of either the Group or an entity related to the Group.
 - (vi) The entity is controlled or jointly controlled by a person identified in (1).
 - (vii) A person identified in (1)(i) has significant influence over the entity or is a member of the key management personnel of the entity (or of a parent of the entity).
 - (viii) The entity, or any member of a group of which it is a part, provides key management personnel services to the Group or to the Group's parent.

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

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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：

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

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

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

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

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

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

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

(f) 租賃

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

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

2.2 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
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Any gains or losses on the retirement or disposal of an investment property are recognised in the profit or loss in the period of the retirement or disposal.

(f) Leases

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

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

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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

(i) 金融資產的分類和後續計量

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

以攤餘成本計量的金融資產

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

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

2.2 SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

(g) Investments and other financial assets

(i) Classification and subsequent measurement of financial assets

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

Financial assets at amortised cost

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

After initial measurement, such assets are subsequently measured at amortised cost using the effective interest rate method less any allowance for impairment. Amortised cost is calculated by taking into account any discount or premium on acquisition and includes fees or costs that are an integral part of the effective interest rate. For financial instruments other than purchased or originated credit-impaired financial assets, interest income is calculated by applying the effective interest rate to the gross carrying amount of a financial asset, except for financial assets that have subsequently become credit-impaired; For financial assets that have subsequently become credit-impaired, interest income is recognised by applying the effective interest rate to the amortised cost of the financial asset from the next reporting period. If the credit risk on the credit-impaired financial instrument improves so that the financial asset is no longer credit-impaired, interest income is recognised by applying the effective interest rate to the gross carrying amount of the financial asset from the beginning of the reporting period following the determination that the asset is no longer credit-impaired. The effective interest rate amortisation is included in interest income in the profit or loss.

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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)

(i) 金融資產的分類和後續計量(續)

以公允價值計量且其變動計入其他綜合收益的金融資產

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

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

2.2 SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

(g) Investments and other financial assets (continued)

(i) Classification and subsequent measurement of financial assets (continued)

Financial assets at fair value through other comprehensive income

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

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

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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)

(i) 金融資產的分類和後續計量(續)

以公允價值計量且其變動計入其他綜合收益的金融資產(續)

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

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

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

以公允價值計量且其變動計入損益的金融資產

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

2.2 SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

(g) Investments and other financial assets (continued)

(i) Classification and subsequent measurement of financial assets (continued)

Financial assets at fair value through other comprehensive income (continued)

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

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

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

Financial assets at fair value through profit or loss

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

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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)

(i) 金融資產的分類和後續計量(續)

以公允價值計量且其變動計入損益的
金融資產(續)

分類為交易類金融資產是以短期賣出為目的取得的金融資產。除以對沖為目的的衍生工具外，嵌入式衍生工具亦分類為交易類金融資產。倘可消除或大幅減少會計錯配，本集團可不可撤回地指定須按攤銷成本或按公允價值計量且其變動計入其他全面收益的金融資產按公允價值計量且其變動計入損益。

以公允價值計量且其變動計入損益的金融資產按公允價值於資產負債表列示，而其公允價值變動則計入損益表其他營業收入。該等公允價值變動淨額包括此等金融資產之利息收入，此等利息乃根據附註2.2(t)所載之會計政策確認。

(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。

2.2 SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

(g) Investments and other financial assets (continued)

(i) Classification and subsequent measurement of financial assets (continued)

Financial assets at fair value through profit or loss (continued)

Financial assets are classified as held for trading if they are acquired for the purpose of sale in the near term. Derivatives, including separated embedded derivatives, are also classified as held for trading unless they are designated as effective hedging instruments. The Group may irrevocably designated a financial asset that are required to be measured at the amortised cost or FVOCI as measured at FVTPL if doing so eliminates or significantly reduces an accounting mismatch.

Financial assets at fair value through profit or loss are carried in the consolidated statement of financial position at fair value with changes in fair value presented as other operating income in the consolidated statement of profit or loss. These net fair value changes include interest earned on these financial assets, and are recognised in accordance with the accounting policies set out in note 2.2(t).

(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.

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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)

終止確認金融資產(續)

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

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

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

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

金融資產合同修改

在某些情況下，本集團會修改或重新議定金融資產合同。

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

2.2 SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

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

Derecognition of financial assets (continued)

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.

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.

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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(續)

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

(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。

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

違約風險暴露 x 違約概率 x 違約損失率

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

2.2 SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

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

Modification of financial assets (continued)

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 Bank's 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 at 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.

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.

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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)

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

階段 Stage	描述 Description	減值損失 Impairment Loss
1.	金融工具信用風險自初始確認後未顯著增加 Credit risk on the financial instrument has not increased significantly since initial recognition	12個月的預期信用損失 12-month ECL
2.	金融工具信用風險自初始確認後顯著增加 Credit risk on the financial instrument has increased significantly since initial recognition	整個存續期預期信用損失 Lifetime ECL
3.	發生信用減值的金融工具(貸款及墊款除外) Financial instruments (except for loans and advances) that are considered as credit-impaired	整個存續期預期信用損失 Lifetime ECL
3.	發生信用減值的貸款和墊款 Loans and advances 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監管儲備。

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

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

在預期信用損失模型中使用折現因子(考慮實際利率)計算貨幣的時間價值。

本集團考慮合理及有證據支持的定量和定性資訊，包括不涉及及不必要的成本或力度的歷史經驗信息和前瞻性信息。

2.2 SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

(i) Impairment of financial assets (continued)

Measurement of ECL (continued)

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.

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.

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2.2 重大會計政策概要(續)

(i) 金融資產減值(續)

信用風險的顯著增加

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。

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。

2.2 SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

(i) Impairment of financial assets (continued)

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.

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.

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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(續)

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。

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。

2.2 SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

(i) Impairment of financial assets (continued)

Default (continued)

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.

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.

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2.2 重大會計政策概要(續)

(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) 始確認及計量

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

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

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

(ii) 後續計量

金融負債按以下分類後續計量：

以公允價值計量且其變動計入損益的金融負債

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

2.2 SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

(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 amortisation 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.

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

(ii) Subsequent measurement

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

Financial liabilities at fair value through profit or loss

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

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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(續)

以公允價值計量且其變動計入損益的金融負債(續)

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

指定以公允價值計量且其變動計入損益的金融負債以公允價值列賬，因公允價值變動產生的任何利得或損失計入損益。於損益中確認的利得或損失淨額包括任何利息支出。

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、已發行債務證券與已發行存款證及其他金融負債。

於初始確認後，以攤餘成本計量的金融負債按實際利率法計算攤餘成本作後續計量。盈虧於終止確認負債時於損益中確認。攤餘成本計量須考慮取得時之折價或溢價，以及構成實際利率組成部分之費用或成本。按實際利率攤銷金額計入損益中的利息支出。

(l) 終止確認金融負債

當負債之責任被解除、取消或屆滿，則終止確認金融負債。

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

2.2 SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

(k) Financial liabilities (continued)

(ii) Subsequent measurement (continued)

Financial liabilities at fair value through profit or loss (continued)

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

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

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.

(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.

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2.2 重大會計政策概要(續)

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

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

(o) 套期會計

本集團將某些衍生工具指定為合格的套期關係中的套期工具。在初始指定套期關係時，本集團正式記錄套期工具和被套期項目之間的關係，包括套期的風險管理目標和策略。此外，自訂立套期起，本集團持續記錄套期工具能否高效抵銷套期風險造成的套期項目之公允價值或現金流量變動。

2.2 SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

(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 2.2(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.

(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.

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2.2 重大會計政策概要(續)

(o) 套期會計(續)

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

- 被套期項目與套期工具之間存在經濟關係；
- 被套期項目和套期工具經濟關係產生的價值變動中，信用風險的影響不佔主導地位；
- 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，且將影響本集團的損益。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，本集團將終止使用現金流量套期會計。

公允價值套期

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

2.2 SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

(o) Hedge accounting (continued)

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

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

Fair value hedges

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

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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(續)

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

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

(q) 預計負債

如因過往事件導致產生的現時義務(法定或推定)，且該義務的履行很可能導致經濟利益流出，該有關金額須能可靠地計量，則確認預計負債。

作為預計負債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。倘預計負債使用履行現有責任之估計現金流量計量，則該預計負債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。

2.2 SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

(o) Hedge accounting (continued)

Fair value hedges (continued)

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

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

(p) Cash and cash equivalents

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

(q) Provisions

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

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

(r) Contingent liability

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

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2.2 重大會計政策概要(續)

(r) 或有負債(續)

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。

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、能夠結轉以前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

2.2 SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

(r) Contingent liability (continued)

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.

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

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2.2 重大會計政策概要(續)

(s) 所得稅(續)

- 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。

(t) 收入的確認

(i) 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。

2.2 SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

(s) Income tax (continued)

- 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.

(t) Revenue recognition

(i) 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.

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2.2 重大會計政策概要(續)

(t) 收入的確認(續)

(i) 收入的確認(續)

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

- 客戶在本集團履約的同時取得並消耗通過本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。

(ii) 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。

(iii) 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。

2.2 SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

(t) Revenue recognition (continued)

(i) Revenue recognition (continued)

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

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

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

(ii) 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.

(iii) 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.

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2.2 重大會計政策概要(續)

(t) 收入的確認(續)

(iii) 手續費及佣金收入(續)

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。

(iv) 股利收入

股利收入於本集團有權收取股息時確認。

(v) 租金收入

租金收入於租期按時間比例確認。

(vi) 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。

2.2 SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

(t) Revenue recognition (continued)

(iii) Fee and commission income (continued)

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.

(iv) Dividend income

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

(v) Rental income

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

(vi) 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.

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2.2 重大會計政策概要(續)

(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。

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

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

(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。

2.2 SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

(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.

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.

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3. 關鍵會計估計和判斷

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。

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. CRITICAL ACCOUNTING ESTIMATES AND JUDGMENTS

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

Impairment of financial assets

The measurement of the ECL allowance for financial assets measured at amortised cost and FVOCI and with exposure arising from loan commitments and financial guarantee contracts is an area that requires the use of complex models and significant assumptions about future economic conditions and credit behavior (the likelihood of customers defaulting and the resulting losses). Refer to note 2.2(i) for ECL policy and note 4.3 credit risk for the explanation of the inputs, assumptions and estimation techniques used in measuring ECL.

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 remaining contractual maturity for its assets and liabilities.

(等值百萬澳門元)

(Equivalent in MOP million)

集團

The Group

		2023年12月31日 31 December 2023							
		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 > 1 month	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	12,214	-	-	-	-	-	-	12,214
存放貨幣當局款項	Deposits with monetary authority	-	-	-	-	-	-	4,397	4,397
拆放同業	Placements with other banks	-	29,370	30,064	16,041	-	-	-	75,475
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	-	920	3,001	3,567	21,225	2,617	26	31,356
以攤餘成本計量的金融 資產	Financial assets at amortised cost	-	7,836	12,173	24,480	22,126	-	-	66,615
衍生金融資產	Derivative financial assets	-	250	662	189	353	-	-	1,454
其他資產	Other assets	1,032	449	641	407	-	-	453	2,982
總資產	Total assets	15,826	44,374	50,903	59,119	110,226	75,209	14,762	370,419
負債	Liabilities								
客戶存款	Deposits from customers	40,605	71,011	66,743	64,113	1,137	-	-	243,609
銀行同業及其他金融機 構的存款	Deposits from banks and other financial institutions	415	35,545	13,091	6,778	-	-	-	55,829
衍生金融負債	Derivative financial liabilities	-	66	604	221	351	-	-	1,242
發行債務證券	Debts issued	-	-	-	6,277	3,388	8,248	-	17,913
發行存款證	Certificates of deposit issued	-	7,654	8,479	-	-	-	-	16,133
其他負債	Other liabilities	1,438	1,145	978	1,112	91	-	79	4,843
總負債	Total liabilities	42,458	115,421	89,895	78,501	4,967	8,248	79	339,569
流動性缺口淨值	Net liquidity gap	(26,632)	(71,047)	(38,992)	(19,382)	105,259	66,961	14,683	30,850

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4. 金融風險管理(續)

4.1 流動資金表(續)

(等值百萬澳門元)

集團(續)

4. FINANCIAL RISK MANAGEMENT (continued)

4.1 Liquidity tables (continued)

(Equivalent in MOP million)

The Group (continued)

2022年12月31日(重述)
31 December 2022 (Restated)

		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 > 1 month	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	15,680	2,411	-	7,228	-	-	-	25,319
存放貨幣當局款項	Deposits with monetary authority	-	-	-	-	-	-	9,355	9,355
拆放同業	Placements with other banks	-	22,494	42,204	37,472	2,216	112	-	104,498
貸款及墊款	Loans and advances	1,381	8,408	8,019	24,109	79,779	88,994	2,433	213,123
以公允價值計量且其 變動計入損益的金融 資產	Financial assets at fair value through profit or loss	325	-	-	-	-	-	-	325
以公允價值計量且其 變動計入其他綜合 收益的金融資產	Financial assets at FVOCI	-	-	1,339	3,299	25,814	1,331	22	31,805
以攤餘成本計量的金融 資產	Financial assets at amortised cost	-	13,443	7,182	28,039	21,473	-	-	70,137
衍生金融資產	Derivative financial assets	-	156	304	108	538	-	-	1,106
其他資產	Other assets	2,985	136	332	712	527	8	382	5,082
總資產	Total assets	20,371	47,048	59,380	100,967	130,347	90,445	12,192	460,750
負債	Liabilities								
客戶存款	Deposits from customers	52,306	84,651	60,694	48,847	1,798	-	-	248,296
銀行同業及其他金融 機構的存款	Deposits from banks and other financial institutions	6,203	35,269	46,990	6,211	3,723	-	-	98,396
衍生金融負債	Derivative financial liabilities	-	75	122	106	535	-	-	838
發行債務證券	Debts issued	-	-	-	-	6,291	7,630	600	14,521
發行存款證	Certificates of deposit issued	-	11,444	43,687	8,280	-	-	-	63,411
以公允價值計量且其 變動計入損益的之 金融負債	Financial liabilities at fair value through profit or loss	-	-	325	-	-	-	-	325
其他負債	Other liabilities	1,609	815	738	440	161	5	523	4,291
總負債	Total liabilities	60,118	132,254	152,556	63,884	12,508	7,635	1,123	430,078
流動性缺口淨值	Net liquidity gap	(39,747)	(85,206)	(93,176)	37,083	117,839	82,810	11,069	30,672

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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)

(等值百萬澳門元)

(Equivalent in MOP million)

銀行		2023年12月31日 31 December 2023							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 > 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	11,839	-	-	-	-	-	-	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	-	29,370	30,064	16,041	-	-	-	75,475
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 fair value through profit or loss	-	-	-	-	-	-	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	-	920	3,001	3,489	21,217	2,617	27	31,271
以攤餘成本計量的金融 資產	Financial assets at amortised cost	-	7,836	12,173	24,456	22,126	-	-	66,591
衍生金融資產	Derivative financial assets	-	250	662	189	353	-	-	1,454
子公司權益	Interests in subsidiaries	-	-	-	-	-	-	80	80
其他資產	Other assets	1,088	449	641	407	-	-	404	2,989
總資產	Total assets	15,507	44,374	50,903	59,017	110,218	75,209	14,907	370,135
負債	Liabilities								
客戶存款	Deposits from customers	40,672	71,076	66,743	64,113	1,138	-	-	243,742
銀行同業及其他金融 機構的存款	Deposits from banks and other financial institutions	415	35,545	13,091	6,778	-	-	-	55,829
衍生金融負債	Derivative financial liabilities	-	66	604	221	351	-	-	1,242
發行債務證券	Debts issued	-	-	-	6,277	3,388	8,248	-	17,913
發行存款證	Certificates of deposit issued	-	7,654	8,479	-	-	-	-	16,133
其他負債	Other liabilities	1,389	1,145	979	1,112	89	-	73	4,787
總負債	Total liabilities	42,476	115,486	89,896	78,501	4,966	8,248	73	339,646
流動性缺口淨值	Net liquidity gap	(26,969)	(71,112)	(38,993)	(19,484)	105,252	66,961	14,834	30,489

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4. 金融風險管理(續)

4.1 流動資金表(續)

(等值百萬澳門元)

銀行(續)

4. FINANCIAL RISK MANAGEMENT (continued)

4.1 Liquidity tables (continued)

(Equivalent in MOP million)

The Bank (continued)

2022年12月31日(重述)
31 December 2022 (Restated)

資產	Assets	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 > 1 month	
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	15,533	2,411	-	7,228	-	-	-	25,172
存放貨幣當局款項	Deposits with monetary authority	-	-	-	-	-	-	9,355	9,355
拆放同業	Placements with other banks	-	22,494	42,204	37,472	2,216	112	-	104,498
貸款及墊款	Loans and advances	1,381	8,408	8,019	24,109	79,779	88,994	2,433	213,123
以公允價值計量且其 變動計入損益的金融 資產	Financial assets at fair value through profit or loss	325	-	-	-	-	-	-	325
以公允價值計量且其 變動計入其他綜合 收益的金融資產	Financial assets at FVOCI	-	-	1,339	3,299	25,724	1,331	21	31,714
以攤餘成本計量的金融 資產	Financial assets at amortised cost	-	13,443	7,182	28,039	21,448	-	-	70,112
衍生金融資產	Derivative financial assets	-	156	304	108	538	-	-	1,106
子公司權益	Interest in subsidiaries	-	-	-	-	-	-	80	80
其他資產	Other assets	3,023	136	332	712	527	8	333	5,071
總資產	Total assets	20,262	47,048	59,380	100,967	130,232	90,445	12,222	460,556
負債	Liabilities								
客戶存款	Deposits from customers	52,471	84,659	60,706	48,854	1,798	-	-	248,488
銀行同業及其他金融 機構的存款	Deposits from banks and other financial institutions	6,203	35,269	46,990	6,211	3,723	-	-	98,396
衍生金融負債	Derivative financial liabilities	-	75	122	106	535	-	-	838
發行債務證券	Debts issued	-	-	-	-	6,291	7,630	600	14,521
發行存款證	Certificates of deposit issued	-	11,444	43,687	8,280	-	-	-	63,411
以公允價值計量且其 變動計入損益的之 金融負債	Financial liabilities at fair value through profit or loss	-	-	325	-	-	-	-	325
其他負債	Other liabilities	1,548	815	738	440	161	5	515	4,222
總負債	Total liabilities	60,222	132,262	152,568	63,891	12,508	7,635	1,115	430,201
流動性缺口淨值	Net liquidity gap	(39,960)	(85,214)	(93,188)	37,076	117,724	82,810	11,107	30,355

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4. 金融風險管理(續)

4.1 流動資金表(續)

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

(等值百萬澳門元)

集團

4. FINANCIAL RISK MANAGEMENT (continued)

4.1 Liquidity tables (continued)

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

(Equivalent in MOP million)

The Group

		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	2,129	1,112	2	–	–	3,243
總負債	Total liabilities	248,381	80,313	4,463	8,306	–	341,463
衍生品現金流							
Derivatives cash flows							
衍生金融工具 以淨額結算：	Derivative financial instruments Settled on net basis:						
– 總流入	– Total inflow	1	3	11	1	–	16
– 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	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)

4.1 流動資金表(續)

(等值百萬澳門元)

銀行

		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	180,642	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	2,131	1,112	2	–	–	3,245
總負債	Total liabilities	248,450	80,313	4,463	8,306	–	341,532
衍生品現金流	Derivatives cash flows						
衍生金融工具 以淨額結算：	Derivative financial instruments Settled on net basis:						
– 總流入	– Total inflow	1	3	11	1	–	16
– 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	42,151	14,634	–	–	–	56,785
– 總流出	– Total outflow	41,966	14,571	–	–	–	56,537

4. FINANCIAL RISK MANAGEMENT (continued)

4.1 Liquidity tables (continued)

(Equivalent in MOP million)

The Bank

		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	180,642	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	2,131	1,112	2	–	–	3,245
總負債	Total liabilities	248,450	80,313	4,463	8,306	–	341,532
衍生品現金流	Derivatives cash flows						
衍生金融工具 以淨額結算：	Derivative financial instruments Settled on net basis:						
– 總流入	– Total inflow	1	3	11	1	–	16
– 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	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)

(等值百萬澳門元)

(Equivalent in MOP million)

集團

The Group

		2022年12月31日 31 December 2022					
		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	198,571	49,706	1,798	–	–	250,075
銀行同業及其他金融機構的存款	Deposits from banks and other financial institutions	86,410	6,282	3,930	–	–	96,622
發行債務證券及發行存款證	Debts and certificates of deposit issued	55,357	8,611	7,225	8,034	600	79,827
以公允價值計量且其變動計入損益的金融負債	Financial liabilities at fair value through profit or loss	325	–	–	–	–	325
其他負債	Other liabilities	1,770	440	77	5	–	2,292
總負債	Total liabilities	342,433	65,039	13,030	8,039	600	429,141
衍生品現金流		Derivatives cash flows					
衍生金融工具以淨額結算：	Derivative financial instruments Settled on net basis:						
– 總流入	– Total inflow	–	1	1	–	–	2
– 總流出	– Total outflow	–	–	–	–	–	–
衍生金融工具以總額結算：	Derivative financial instruments Settled on gross basis:						
– 總流入	– Total inflow	43,332	3,065	–	–	–	46,397
– 總流出	– Total outflow	45,012	3,131	–	–	–	48,143

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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)

(等值百萬澳門元)

(Equivalent in MOP million)

銀行		2022年12月31日 31 December 2022					
		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	198,591	49,713	1,798	–	–	250,102
銀行同業及其他金融機構的存款	Deposits from banks and other financial institutions	86,410	6,282	3,930	–	–	96,622
發行債務證券及發行存款證	Debts and certificates of deposit issued	55,357	8,611	7,225	8,034	600	79,827
以公允價值計量且其變動計入損益的金融負債	Financial liabilities at fair value through profit or loss	325	–	–	–	–	325
其他負債	Other liabilities	1,770	440	77	5	–	2,292
總負債	Total liabilities	342,453	65,046	13,030	8,039	600	429,168
衍生品現金流		Derivatives cash flows					
衍生金融工具以淨額結算：	Derivative financial instruments Settled on net basis:						
– 總流入	– Total inflow	–	1	1	–	–	2
– 總流出	– Total outflow	–	–	–	–	–	–
衍生金融工具以總額結算：	Derivative financial instruments Settled on gross basis:						
– 總流入	– Total inflow	43,332	3,065	–	–	–	46,397
– 總流出	– Total outflow	45,012	3,131	–	–	–	48,143

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.

		2023 千澳門元 MOP'000	2022 千澳門元 MOP'000
保函	Guarantees	8,772,356	14,119,383
給客戶開立信用證而承擔的承諾	Commitments under letters of credit on behalf of customers	958,166	779,398
未提款貸款承諾	Undrawn loan commitments	64,510,091	60,214,945
總計	Total	74,240,613	75,113,726

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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

(a) 公允價值

在活躍市場交易的金融工具的公允價值根據於資產負債表日取得的市場價格計算。

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

估值技術包括淨現值、與存在市場可觀察價格的類似工具的比較以及其他估值模型。估值技術中使用的假設和輸入值包括無風險利率和基準利率、信用利差和其他用於估計貼現率的參數、債券和股票價格、外幣匯率、股票和股票指數價格以及預期價格波動性和相關性。估值技術的目標是為實現公允價值計量，以反映在報告日市場參與者之間有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。

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訊息，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。

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。

4. FINANCIAL RISK MANAGEMENT (continued)

4.2 Fair value and fair value hierarchy

(a) Fair value

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

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

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

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

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)

集團		The Group			
		2023年12月31日 31 December 2023			
		第一層 level 1 千澳門元 MOP'000	第二層 level 2 千澳門元 MOP'000	第三層 level 3 千澳門元 MOP'000	總計 Total 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	24,621,660	6,713,793	–	31,335,453
– 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
		24,621,660	8,167,780	20,999	32,810,439
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)
銀行		The Bank			
		2023年12月31日 31 December 2023			
		第一層 level 1 千澳門元 MOP'000	第二層 level 2 千澳門元 MOP'000	第三層 level 3 千澳門元 MOP'000	總計 Total 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	24,535,909	6,713,793	–	31,249,702
– 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
		24,535,909	8,167,780	134,306	32,837,995
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)

集團		The Group			
		2022年12月31日 31 December 2022			總計 Total 千澳門元 MOP'000
		第一層 level 1 千澳門元 MOP'000	第二層 level 2 千澳門元 MOP'000	第三層 level 3 千澳門元 MOP'000	
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	19,663,671	12,119,658	-	31,783,329
- 權益類證券	- Equity securities	-	-	21,291	21,291
衍生金融資產	Derivative financial assets	-	1,106,108	-	1,106,108
以公允價值計量且其變動計入損益的金融資產	Financial assets at fair value through profit or loss	-	325,394	-	325,394
		19,663,671	13,551,160	21,291	33,236,122
金融負債	Financial liabilities				
衍生金融負債	Derivative financial liabilities	-	(837,580)	-	(837,580)
以公允價值計量且其變動計入損益的金融負債	Financial liabilities at fair value through profit or loss	-	(325,250)	-	(325,250)
		-	(1,162,830)	-	(1,162,830)
銀行		The Bank			
		2022年12月31日 31 December 2022			總計 Total 千澳門元 MOP'000
		第一層 level 1 千澳門元 MOP'000	第二層 level 2 千澳門元 MOP'000	第三層 level 3 千澳門元 MOP'000	
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	19,610,779	12,082,214	-	31,692,993
- 權益類證券	- Equity securities	-	-	21,291	21,291
衍生金融資產	Derivative financial assets	-	1,106,108	-	1,106,108
以公允價值計量且其變動計入損益的金融資產	Financial assets at fair value through profit or loss	-	325,394	-	325,394
		19,610,779	13,513,716	21,291	33,145,786
金融負債	Financial liabilities				
衍生金融負債	Derivative financial liabilities	-	(837,580)	-	(837,580)
以公允價值計量且其變動計入損益的金融負債	Financial liabilities at fair value through profit or loss	-	(325,250)	-	(325,250)
		-	(1,162,830)	-	(1,162,830)

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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(續)

第一層、第二層與第三層之間互相轉換

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

集團

		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	
		2023	2022	2023	2022	2023	2022
		千澳門元 MOP'000	千澳門元 MOP'000	千澳門元 MOP'000	千澳門元 MOP'000	千澳門元 MOP'000	千澳門元 MOP'000
以公允價值計量且其變動計入其他綜合收益的金融資產	Financial assets at fair value through other comprehensive income						
債券	Debt securities	1,161,367	3,277,136	264,107	3,718,930	-	-

銀行

		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	
		2023	2022	2023	2022	2023	2022
		千澳門元 MOP'000	千澳門元 MOP'000	千澳門元 MOP'000	千澳門元 MOP'000	千澳門元 MOP'000	千澳門元 MOP'000
以公允價值計量且其變動計入其他綜合收益的金融資產	Financial assets at fair value through other comprehensive income						
債券	Debt securities	1,122,439	3,241,719	264,107	3,718,930	-	-

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。

本年度，第三層金融資產概無發生轉入或轉出(2022年：無)。

(b) Fair value hierarchy (continued)

Transfers between level 1, 2 and 3

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:

The Group

The Bank

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.

No financial assets were transferred into or out of level 3 during the year (2022: Nil).

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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(續)

按公允價值計量的第三層金融工具之變動

下表顯示按公允價值列賬的第三層金融資產之年初餘額與年終餘額之對賬：

以公允價值計量且其變動 Financial assets at FVOCI:

計入其他綜合收益的金融資產：

– 權益類證券

– Equity securities

2023年 1月1日	權益內列賬之 未實現收益 Unrealised gain	2023年 12月31日
1 January 2023	recorded in equity	31 December 2023
千澳門元 MOP'000	千澳門元 MOP'000	千澳門元 MOP'000

Movements in level 3 financial instruments measured at fair value

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

21,291	(292)	20,999
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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	2023年幅度 Range 2023
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	0.5倍-20.3倍 0.5x-20.3x
	資產淨值法 Net asset value	資產淨值 Net asset value	不適用 N/A

非上市股權的公允價值使用市場比較法估計，倘若無恰當比較資料，則採用資產淨值估計。公允價值與資產淨值以及市淨倍數成正相關。倘相關權益類投資的資產淨值增加／減少5%，本集團的其他綜合收益將增加／減少70,000澳門元；本集團認為相關權益類投資的市淨倍數變動對其他綜合收益的影響並不重大。

The fair values of unlisted equity shares are estimated using the market-comparable approach, or net asset value if appropriate comparables are not available. The fair value is positively correlated to the net asset value and the price-to-book multiples. Had the net asset value of the underlying equity investments increased/decreased by 5%, the Group's other comprehensive income would have increased/decreased by MOP70,000; 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2023年12月31日及2022年12月31日之公允價值相若。這些金融工具位於公允價值層級架構第二層，其賬面金額與公允價值披露如下：

集團

		2023年12月31日 31 December 2023	
		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	66,614,832	65,692,332
發行債務證券	Debts issued	(17,913,168)	(17,726,869)

銀行

		2023年12月31日 31 December 2023	
		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	66,590,621	65,668,470
發行債務證券	Debts issued	(17,913,168)	(17,726,869)

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 2023 and 31 December 2022 except for the following financial instruments, for which the fair value hierarchy are level 2 and their carrying amounts and fair value are disclosed below:

The Group

The Bank

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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(續)

集團

		2022年12月31日 31 December 2022	
		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	70,136,576	68,811,685
發行債務證券	Debts issued	(14,520,898)	(13,992,727)

銀行

		2022年12月31日 31 December 2022	
		賬面金額 Carrying amounts	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	70,112,246	68,788,417
發行債務證券	Debts issued	(14,520,898)	(13,992,727)

(ii) 同業存款、拆放同業及存放貨幣當局存款

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

(iii) 貸款及墊款

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

4. FINANCIAL RISK MANAGEMENT (continued)

4.2 Fair value and fair value hierarchy (continued)

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

The Group

		2022年12月31日 31 December 2022	
		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	70,136,576	68,811,685
發行債務證券	Debts issued	(14,520,898)	(13,992,727)

The Bank

		2022年12月31日 31 December 2022	
		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	70,112,246	68,788,417
發行債務證券	Debts issued	(14,520,898)	(13,992,727)

(ii) Balances and placements with banks and monetary authority

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

(iii) Loans and advances

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

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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) 應收款項及其他資產及其他負債

其他資產及其他負債以攤餘成本計量，其預估公允價值與其賬面價值相若。

4. FINANCIAL RISK MANAGEMENT (continued)

4.2 Fair value and fair value hierarchy (continued)

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

(iv) 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簡要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 2.3(i) Impairment of financial assets for the definition of the three stages.

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

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4. 金融風險管理(續)

4.3 信用風險(續)

(b) 信用風險的評價方法(續)

貸款分類

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

(c) 信用風險的顯著增加

本集團至少每月評估相關金融工具的信用風險自初始確認後是否已顯著增加以及資產是否已發生信用減值。本集團進行金融工具的風險階段劃分時充分考慮反映其信用風險是否出現顯著變化的各種合理且有依據的資訊，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。

4. FINANCIAL RISK MANAGEMENT (continued)

4.3 Credit risk (continued)

(b) Credit risk assessment method (continued)

Loan classification

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

(c) Significant increase in credit risk

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

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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計估計違約虧損參數。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. 金融風險管理(續)

4.3 信用風險(續)

(d) 參數、假設及估計技術(續)

本年度，計算預期信用損失中採用的估計技術或重要假設未發生重大變化。

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

在估算減值準備時，管理層會考慮以下因素：

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

必要時，本集團將加入管理層疊加調整以應對模型有效性不足的可能。

(e) 預期信用損失中包含的前瞻性信息

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

本集團制定三種經濟情況：基準情況，即發生機率70%（2022年：60%）的中位數情況及兩個機率較小的情況，一為向上一為向下，發生機率分別為15%及15%（2022年：15%及25%）。

4. FINANCIAL RISK MANAGEMENT (continued)

4.3 Credit risk (continued)

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

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

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

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

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

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

(e) Forward-looking information contained in ECL

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

The Group formulates three economic scenarios: a base case, which is the median scenario assigned a 70% (2022: 60%) probability of occurring, and two less likely scenarios, one upside and one downside, assigned a 15% and 15% (2022: 15% and 25%) probability of occurring respectively.

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4. 金融風險管理(續)

4.3 信用風險(續)

(e) 預期信用損失中包含的前瞻性信息(續)

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

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

2023年12月31日，本集團考慮了不同的宏觀經濟情景，對宏觀經濟指標進行前瞻性預測。其中，用於估計預期信用損失的年同比香港及澳門失業率在2023年的中性情景下分別為3.17%及2.65%。

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 2023, 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 3.17% and 2.65%, respectively, in the neutral scenario for 2023.

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

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4. 金融風險管理(續)

4.3 信用風險(續)

(f) 最大信用風險敞口

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

最大風險敞口	Maximum exposure	集團 The Group		銀行 The Bank	
		2023 千澳門元 MOP'000	2022 千澳門元 MOP'000 (重述) (Restated)	2023 千澳門元 MOP'000	2022 千澳門元 MOP'000 (重述) (Restated)
銀行同業及其他金融機構的存款	Balances with other banks and other financial institutions	10,269,674	23,708,359	9,893,853	23,561,017
存放貨幣當局款項	Deposits with monetary authority	4,397,482	9,355,240	4,397,482	9,355,240
拆放同業	Placements with other banks	75,475,166	104,497,358	75,475,166	104,497,358
貸款及墊款	Loans and advances	175,926,157	213,122,669	175,926,157	213,122,669
以公允價值計量且其變動計入損益的金融資產	Financial assets at fair value through profit or loss	-	325,394	113,307	325,394
以公允價值計量且其變動計入其他綜合收益的金融資產	Financial assets at fair value through other comprehensive income	31,356,452	31,804,620	31,270,701	31,714,284
衍生金融資產	Derivative financial assets	1,453,987	1,106,108	1,453,987	1,106,108
以攤餘成本計量的金融資產	Financial assets at amortised cost	66,614,832	70,136,576	66,590,621	70,112,246
應收款項及其他資產	Receivables and other assets	1,497,582	3,822,326	1,553,598	3,822,326
總計	Total	366,991,332	457,878,650	366,674,872	457,616,642
保函	Guarantees	8,772,356	14,119,383	8,772,356	14,119,383
給客戶開立信用證而承擔的承諾	Commitments under letters of credit on behalf of customers	958,166	779,398	958,166	779,398
未提款貸款承諾	Undrawn loan commitments	64,510,091	60,214,945	64,510,091	60,214,945
總計	Total	74,240,613	75,113,726	74,240,613	75,113,726
信用風險敞口總計	Total credit risk exposure	441,231,945	532,992,376	440,915,485	532,730,368

4. FINANCIAL RISK MANAGEMENT (continued)

4.3 Credit risk (continued)

(f) Maximum exposure to credit risk

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

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

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

The Group's accounting policies in relation to ECL are set out in note 2.2(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)

4.3 信用風險(續)

(g) 預期信用損失產生的金額(續)

貸款及墊款

集團與銀行

4. FINANCIAL RISK MANAGEMENT (continued)

4.3 Credit risk (continued)

(g) Amounts arising from ECL (continued)

Loans and advances

The Group and Bank

		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 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:				
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)

4.3 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)

		2022年12月31日 31 December 2022			
		12個月預期 信用損失	整個存續 期預期信用 損失 – 未發生 信用減值 Lifetime ECL not credit- impaired	整個存續 期預期信用 損失 – 已發生 信用減值 Lifetime ECL credit- impaired	合計 Total
		千澳門元 MOP'000	千澳門元 MOP'000	千澳門元 MOP'000	千澳門元 MOP'000
減值準備之變動：	Movement in impairment allowances:				
2022年1月1日	At 1 January 2022	669,584	317,179	1,785,729	2,772,492
轉為12個月預期信用損失	Transfer to 12-month ECL	6,630	(5,953)	(677)	–
轉為整個存續期預期信用 損失(未發生信用減值)	Transfer to Lifetime not credit-impaired	(61,603)	62,418	(815)	–
轉為整個存續期預期信用 損失(已發生信用減值)	Transfer to Lifetime ECL credit-impaired	(728)	(3,834)	4,562	–
損失撥備變動淨額(包括 匯兌調整)	Net change of loss allowance (including exchange adjustments)	(14,768)	860,719	344,146	1,190,097
核銷	Write off	–	–	(6,076)	(6,076)
2022年12月31日	At 31 December 2022	599,115	1,230,529	2,126,869	3,956,513
包括：	Comprising of:				
客戶貸款	Advances to customers	596,045	1,230,529	2,109,910	3,936,484
銀行同業貸款	Advances to banks	822	–	–	822
商業票據	Trade bills	2,248	–	16,959	19,207
		599,115	1,230,529	2,126,869	3,956,513

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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(未含應計利息)賬面總額
列示如下:

貸款及墊款

集團與銀行

4. FINANCIAL RISK MANAGEMENT (continued)

4.3 Credit risk (continued)

(g) Amounts arising from ECL (continued)

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

Loans and advances

The Group and Bank

2023年12月31日
31 December 2023

		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:				
2023年1月1日	At 1 January 2023	196,686,512	14,332,025	4,275,991	215,294,528
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)	(35,077,099)
核銷	Write off	-	-	(45,221)	(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)

4.3 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)

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

本年內共70.39億澳門元的貸款及墊款(未含應計利息)已下調至第三階段，其可收回性取決於訴訟結果、法院就釋放目前被凍結的相關抵押品的決定以及其他未來事件。在估計貸款風險暴露的預期信用損失時，本行根據抵押品執行的未來出售收益預期產生的貼現現金流量評估可收回金額，並考慮了多種因素，包括但不限於預計的清算費用、市場價格折扣、預計出售時間。作為評估的一部分，管理層考慮了外部專業顧問(包括獨立評估師和外部法律顧問)的建議。若預計使用的因素發生任何變化，則確認的減值損失可能會發生變化。

An exposure of MOP 7,039 million of loan and advances before accrued interest has been downgraded to stage 3 during the year, where the recoverability are subject to outcome of litigations, decision from courts on the release of the underlying collaterals currently being frozen and other future events. In estimating the expected credit loss of the loan exposure, the Bank assessed the recoverable amounts based on discounted cash flows expected to be generated from the future sale proceeds from collateral execution, taking into account a number of factors, including but not limited to, estimated liquidation costs, market price discount, expected time to sale. As part of the assessment, management has considered advice from external professional advisors including independent valuers and external legal counsels. Should there be any changes to the factors used in the estimation, the impairment losses recognised might be changed.

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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)

下表顯示未提款貸款承諾及保函損失準備期初與期末結餘的對賬。

未提款貸款承諾及保函

集團與銀行

4. FINANCIAL RISK MANAGEMENT (continued)

4.3 Credit risk (continued)

(g) Amounts arising from ECL (continued)

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

Undrawn loan commitments and guarantees

The Group and Bank

		2023年12月31日 31 December 2023			
		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:				
2023年1月1日	At 1 January 2023	78,354	1	–	78,355
轉為12個月預期信用損失	Transfer to 12-month ECL	–	–	–	–
轉為整個存續期預期信用損失(未發生信用減值)	Transfer to Lifetime not credit-impaired	–	–	–	–
轉為整個存續期預期信用損失(已發生信用減值)	Transfer to Lifetime ECL credit-impaired	–	–	–	–
損失撥備變動淨額(包括匯兌調整)	Net change of loss allowance (including exchange adjustments)	(41,983)	186	–	(41,797)
核銷	Write off	–	–	–	–
2023年12月31日	At 31 December 2023	36,371	187	–	36,558

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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)

		2022年12月31日 31 December 2022			
		12個月預期 信用損失	整個存續 期預期信用 損失 - 未發生 信用減值 Lifetime ECL not credit- impaired	整個存續 期預期信用 損失 - 已發生 信用減值 Lifetime ECL credit- impaired	合計
		千澳門元 MOP'000	千澳門元 MOP'000	千澳門元 MOP'000	千澳門元 MOP'000
減值準備之變動：	Movement in impairment allowances:				
2022年1月1日	At 1 January 2022	126,280	-	-	126,280
轉為12個月預期信用損失	Transfer to 12-month ECL	-	-	-	-
轉為整個存續期預期信用損失(未發生信用減值)	Transfer to Lifetime not credit-impaired	-	-	-	-
轉為整個存續期預期信用損失(已發生信用減值)	Transfer to Lifetime ECL credit-impaired	-	-	-	-
損失撥備變動淨額(包括匯兌調整)	Net change of loss allowance (including exchange adjustments)	(47,926)	1	-	(47,925)
核銷	Write off	-	-	-	-
2022年12月31日	At 31 December 2022	78,354	1	-	78,355

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4. 金融風險管理(續)

4.3 信用風險(續)

(h) 信貸質量

下表載列按風險階段劃分有關貸款及墊款(未含應計利息)和債券賬面總額的資料。

貸款及墊款

集團與銀行

		2023年12月31日 31 December 2023 千澳門元 MOP'000	2022年12月31日 31 December 2022 千澳門元 MOP'000
第一階段	Stage 1	147,505,773	196,686,512
第二階段	Stage 2	19,265,426	14,332,025
第三階段	Stage 3	13,401,009	4,275,991
		180,172,208	215,294,528

債券

集團

		2023年12月31日 31 December 2023 千澳門元 MOP'000	2022年12月31日 31 December 2022 千澳門元 MOP'000
第一階段	Stage 1	97,979,477	101,941,523
第二階段	Stage 2	-	-
第三階段	Stage 3	68,411	68,429
		98,047,888	102,009,952

銀行

		2023年12月31日 31 December 2023 千澳門元 MOP'000	2022年12月31日 31 December 2022 千澳門元 MOP'000
第一階段	Stage 1	97,869,483	101,826,833
第二階段	Stage 2	-	-
第三階段	Stage 3	68,411	68,429
		97,937,894	101,895,262

4. FINANCIAL RISK MANAGEMENT (continued)

4.3 Credit risk (continued)

(h) Credit quality

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

Loans and advances

The Group and Bank

		2023年12月31日 31 December 2023 千澳門元 MOP'000	2022年12月31日 31 December 2022 千澳門元 MOP'000
第一階段	Stage 1	147,505,773	196,686,512
第二階段	Stage 2	19,265,426	14,332,025
第三階段	Stage 3	13,401,009	4,275,991
		180,172,208	215,294,528

Debt securities

The Group

		2023年12月31日 31 December 2023 千澳門元 MOP'000	2022年12月31日 31 December 2022 千澳門元 MOP'000
第一階段	Stage 1	97,979,477	101,941,523
第二階段	Stage 2	-	-
第三階段	Stage 3	68,411	68,429
		98,047,888	102,009,952

The Bank

		2023年12月31日 31 December 2023 千澳門元 MOP'000	2022年12月31日 31 December 2022 千澳門元 MOP'000
第一階段	Stage 1	97,869,483	101,826,833
第二階段	Stage 2	-	-
第三階段	Stage 3	68,411	68,429
		97,937,894	101,895,262

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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2023年及2022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

拆放同業中包括貴金屬應收款項3,206百萬澳門元(2022年：2,483百萬澳門元)，銀行同業存款中包括貴金屬應付款項3,206百萬澳門元(2022年：2,483百萬澳門元)。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。貴金屬應收款相關信用風險認為非重大影響。

(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(2022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14,593,609,000澳門元(2022年：993,945,000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 2023 and 2022.

Placements with other banks

Included within placements with other banks there are precious metal receivables of MOP3,206 million (2022: MOP2,483 million), and included within deposits from banks there are precious metal payables of MOP3,206 million (2022: MOP2,483 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 (2022: Nil).

For financial assets that are credit-impaired at the reporting date, the collateral held as security and other credit enhancements are amounted to MOP14,593,609,000 (2022: MOP993,945,000).

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4. 金融風險管理(續)

4.3 信用風險(續)

(j) 信用相關承諾

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

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

(k) 風險集中度

本集團按地域劃分的信用風險集中度主要位於澳門和香港，信用風險敞口佔比分別為63.47%及19.93% (2022年：50.61%及17.01%)。

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11.64% (2022年12月31日：21.50%)，詳見綜合財務報表附註6(a)。

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

4. FINANCIAL RISK MANAGEMENT (continued)

4.3 Credit risk (continued)

(j) Credit related commitments

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

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

(k) Concentration of risks

The Group's concentration of credit risk by geographical locations is mainly in Macau and Hong Kong, which accounted for 63.47% and 19.93% (2022: 50.61% and 17.01%) respectively of the credit risk exposures.

As at end of the reporting period, the Group has certain concentration of credit risk as 11.64% (31 December 2022: 21.50%) of the Group's credit risk exposure are with its ultimate holding company as shown in note 6(a) to the consolidated financial statements.

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

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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2023及2022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 2023 and 2022, there was no non-compliance with the capital requirement imposed by AMCM.

	集團 The Group		銀行 The Bank	
	2023年 12月31日 31 December 2023	2022年 12月31日 31 December 2022	2023年 12月31日 31 December 2023	2022年 12月31日 31 December 2022
資本充足比率 Capital adequacy ratio	13.40%	14.91%	13.28%	14.81%

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。

4.5 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.

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4. 金融風險管理(續)

4.6 市場風險

市場風險是指因可觀察到的市場價格(匯率和利率)的變動而遭受損失的風險。

(i) 匯率風險

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

本集團之金融資產、金融負債及遠期外匯合約之貨幣集中情況分析如下：

4. FINANCIAL RISK MANAGEMENT (continued)

4.6 Market risk

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

(i) Foreign currency risk

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

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

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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	2,115	5,162	2,737	1,710	12,214
存放貨幣當局款項	Deposits with monetary authority	4,397	–	–	–	–	4,397
拆放同業	Placements with other banks	3,967	13,282	45,902	4,821	4,297	72,269
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 fair value through other comprehensive income	–	1,016	23,072	7,171	97	31,356
以攤餘成本計量的 金融資產	Financial assets at amortised cost	20,709	4,259	28,140	13,481	26	66,615
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	32	237	904	303	22	1,498
		61,551	125,333	132,638	35,029	11,178	365,729
負債	Liabilities						
客戶存款	Deposits from customers	48,981	121,399	50,372	11,756	11,101	243,609
銀行同業及其他金融 機構的存款	Deposits from banks and other financial institutions	297	4,548	12,851	33,095	1,832	52,623
衍生金融負債	Derivative financial liabilities	–	31	139	712	360	1,242
發行債務證券	Debts issued	–	600	11,664	5,649	–	17,913
發行存款證	Certificates of deposit issued	–	–	15,952	181	–	16,133
其他負債	Other liabilities	457	1,156	1,358	205	67	3,243
		49,735	127,734	92,336	51,598	13,360	334,763
淨頭寸	Net position	11,816	(2,401)	40,302	(16,569)	(2,182)	30,966
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	3,967	13,282	45,902	4,821	4,297	72,269
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 fair value through profit or loss	–	–	–	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 fair value through other comprehensive income	–	1,016	22,986	7,171	98	31,271
以攤餘成本計量的金融 資產	Financial assets at amortised cost	20,709	4,259	28,116	13,481	26	66,591
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	88	237	904	303	22	1,554
		61,383	125,294	132,528	35,030	11,179	365,414
負債	Liabilities						
客戶存款	Deposits from customers	49,038	121,402	50,439	11,758	11,105	243,742
銀行同業及其他金融機 構的存款	Deposits from banks and other financial institutions	297	4,548	12,851	33,095	1,832	52,623
衍生金融負債	Derivative financial liabilities	–	31	139	712	360	1,242
發行債務證券	Debts issued	–	600	11,664	5,649	–	17,913
發行存款證	Certificates of deposit issued	–	–	15,952	181	–	16,133
其他負債	Other liabilities	459	1,156	1,358	205	67	3,245
		49,794	127,737	92,403	51,600	13,364	334,898
淨頭寸	Net position	11,589	(2,443)	40,125	(16,570)	(2,185)	30,516
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)

(等值百萬澳門元)

集團

4. FINANCIAL RISK MANAGEMENT (continued)

4.6 Market risk (continued)

(i) Foreign currency risk (continued)

(Equivalent in MOP million)

The Group

		2022年12月31日 31 December 2022					
		澳門元 MOP	港元 HKD	美元 USD	人民幣 RMB	其他 Others	總計 Total
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	552	3,181	12,269	5,948	3,369	25,319
存放貨幣當局款項	Deposits with monetary authority	9,355	—	—	—	—	9,355
拆放同業	Placements with other banks	4,310	20,927	60,890	15,043	845	102,015
貸款及墊款	Loans and advances	32,083	127,945	40,457	8,358	4,280	213,123
以公允價值計量且其變 動計入損益的金融 資產	Financial assets at fair value through profit or loss	—	—	325	—	—	325
以公允價值計量且其變 動計入其他綜合收益 的金融資產	Financial assets at fair value through other comprehensive income	—	495	19,698	11,521	91	31,805
以攤餘成本計量的金融 資產	Financial assets at amortised cost	11,638	4,763	35,277	18,427	32	70,137
衍生金融資產	Derivative financial assets	—	30	554	410	112	1,106
應收款項及其他資產	Receivables and other assets	22	211	1,144	422	2,024	3,823
		57,960	157,552	170,614	60,129	10,753	457,008
負債	Liabilities						
客戶存款	Deposits from customers	59,554	109,102	59,153	12,463	8,024	248,296
銀行同業及其他金融機 構的存款	Deposits from banks and other financial institutions	2,731	8,931	26,034	56,474	1,743	95,913
衍生金融負債	Derivative financial liabilities	5	535	115	123	60	838
發行債務證券	Debts issued	—	600	11,623	2,298	—	14,521
發行存款證	Certificates of deposit issued	—	8,635	47,131	7,645	—	63,411
以公允價值計量且其變 動計入損益的金融 負債	Financial liabilities at fair value through profit or loss	—	—	325	—	—	325
其他負債	Other liabilities	507	640	892	236	17	2,292
		62,797	128,443	145,273	79,239	9,844	425,596
淨頭寸	Net position	(4,837)	29,109	25,341	(19,110)	909	31,412
遠期外匯互換合約 淨頭寸	Forward foreign exchange contracts net notional position	(31)	(679)	(19,437)	19,210	1,121	184

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金融風險管理(續)

4. FINANCIAL RISK MANAGEMENT (continued)

4.6 市場風險(續)

4.6 Market risk (continued)

(i) 匯率風險(續)

(i) Foreign currency risk (continued)

(等值百萬澳門元)

(Equivalent in MOP million)

銀行

The Bank

2022年12月31日
31 December 2022

		澳門元 MOP	港元 HKD	美元 USD	人民幣 RMB	其他 Others	總計 Total
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	436	3,148	12,269	5,948	3,371	25,172
存放貨幣當局款項	Deposits with monetary authority	9,355	—	—	—	—	9,355
拆放同業	Placements with other banks	4,310	20,927	60,890	15,043	845	102,015
貸款及墊款	Loans and advances	32,083	127,945	40,457	8,358	4,280	213,123
以公允價值計量且其變 動計入損益的金融 資產	Financial assets at fair value through profit or loss	—	—	325	—	—	325
以公允價值計量且其變 動計入其他綜合收益 的金融資產	Financial assets at fair value through other comprehensive income	—	495	19,608	11,521	90	31,714
以攤餘成本計量的金融 資產	Financial assets at amortised cost	11,638	4,763	35,252	18,427	32	70,112
衍生金融資產	Derivative financial assets	—	30	554	410	112	1,106
應收款項及其他資產	Receivables and other assets	22	211	1,144	422	2,024	3,823
		57,844	157,519	170,499	60,129	10,754	456,745
負債	Liabilities						
客戶存款	Deposits from customers	59,660	109,116	59,205	12,465	8,042	248,488
銀行同業及其他金融機 構的存款	Deposits from banks and other financial institutions	2,731	8,931	26,034	56,474	1,743	95,913
衍生金融負債	Derivative financial liabilities	5	535	115	123	60	838
發行債務證券	Debts issued	—	600	11,623	2,298	—	14,521
發行存款證	Certificates of deposit issued	—	8,635	47,131	7,645	—	63,411
以公允價值計量且其變 動計入損益的金融 負債	Financial liabilities at fair value through profit or loss	—	—	325	—	—	325
其他負債	Other liabilities	507	640	892	236	17	2,292
		62,903	128,457	145,325	79,241	9,862	425,788
淨頭寸	Net position	(5,059)	29,062	25,174	(19,112)	892	30,957
遠期外匯互換合約 淨頭寸	Forward foreign exchange contracts net notional position	(31)	(679)	(19,437)	19,210	1,121	184

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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鉤，而港元與美元掛鉤，因此管理層認為本集團面對港元和美元匯率風險極微，故並無呈列敏感度分析。

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

(等值百萬澳門元)

稅後利潤增加／(減少)

人民幣匯率變動
Change in RMB exchange rate

	集團 The Group		銀行 The Bank	
	2023	2022	2023	2022
+5%	(906)	(1,356)	(736)	(1,356)
(5%)	906	1,356	736	1,356

權益增加／(減少)

人民幣匯率變動
Change in RMB exchange rate

	集團 The Group		銀行 The Bank	
	2023	2022	2023	2022
+5%	359	576	359	576
(5%)	(359)	(576)	(359)	(576)

4. FINANCIAL RISK MANAGEMENT (continued)

4.6 Market risk (continued)

(i) Foreign currency risk (continued)

Sensitivity analysis

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

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

(Equivalent in MOP million)

Increase/(decrease) in profit after taxation

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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。該等數據顯示稅後利潤應變量之影響，乃根據預期情況及本集團之金融資產與金融負債的利率情況計算。

基點變動

Changes in basis points

4. FINANCIAL RISK MANAGEMENT (continued)

4.6 Market risk (continued)

(ii) Interest rate risk

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

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

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

	預期稅後利潤變動 Change in projected profit after taxation	
	集團 The Group 千澳門元 MOP'000	銀行 The Bank 千澳門元 MOP'000
2023		
+50	143,352	116,134
-50	(143,352)	(116,134)
2022		
+50	128,919	128,580
-50	(128,919)	(128,580)

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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)

(a) 經營分部(續)

		截至2022年12月31日止年度 Year ended 31 December 2022				
		公司業務 Corporate banking 千澳門元 MOP'000	個人業務 Personal banking 千澳門元 MOP'000	資金交易 Treasury operations 千澳門元 MOP'000	未分配 Unallocated 千澳門元 MOP'000	總計 Total 千澳門元 MOP'000
淨利息收入	Net interest income	1,740,733	770,823	1,452,848	–	3,964,404
手續費及佣金收入	Fee and commission income	536,617	481,632	16,708	2,564	1,037,521
手續費及佣金支出	Fee and commission expense	(18,799)	(260,946)	(23,775)	(13,624)	(317,144)
其他營業收入	Other operating income	–	–	223,162	6,285	229,447
營業收入	Operating income	2,258,551	991,509	1,668,943	(4,775)	4,914,228
營業費用	Operating expenses	(136,886)	(527,783)	(35,916)	(498,708)	(1,199,293)
金融工具減值損失準備	Charge for impairment losses on financial instruments	(1,031,216)	(110,956)	(11,734)	(2,843)	(1,156,749)
其他損益	Other income	30,430	8,166	–	18,846	57,442
稅前利潤/(損失)	Profit/(loss) before tax	1,120,879	360,936	1,621,293	(487,480)	2,615,628
所得稅	Income tax expense	–	–	–	(321,731)	(321,731)
淨利潤/(損失)	Profit/ (loss) for the year	1,120,879	360,936	1,621,293	(809,211)	2,293,897
其他分部信息：	Other segment information:					
折舊	Depreciation	2,614	32,079	1,063	22,586	58,342
2022年12月31日	At 31 December 2022					
總資產	Total assets	138,958,020	75,276,796	233,298,731	13,216,553	460,750,100
總負債	Total liabilities	166,740,219	83,719,176	178,126,626	1,492,549	430,078,570

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5. 分部報告(續)

(b) 地理信息

本集團主要營業地位於澳門。按主營業務活動地點分類的地理分析如下：

5. SEGMENT REPORTING (continued)

(b) Geographical information

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

		截至2023年12月31日止年度 Year ended 31 December 2023		
		澳門 Macau 千澳門元 MOP'000	其他 Others 千澳門元 MOP'000	總計 Total 千澳門元 MOP'000
淨利息收入	Net interest income	3,078,175	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	Income tax expense	(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

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5. 分部報告(續)

(b) 地理信息(續)

		截至2022年12月31日止年度 Year ended 31 December 2022		
		澳門 Macau 千澳門元 MOP'000	其他 Others 千澳門元 MOP'000	總計 Total 千澳門元 MOP'000
淨利息收入	Net interest income	3,964,404	–	3,964,404
手續費及佣金收入	Fee and commission income	1,037,521	–	1,037,521
手續費及佣金支出	Fee and commission expense	(317,119)	(25)	(317,144)
其他營業收入	Other operating income	229,447	–	229,447
營業收入	Operating income	4,914,253	(25)	4,914,228
營業費用	Operating expenses	(1,191,727)	(7,566)	(1,199,293)
金融工具減值損失準備	Charge for impairment losses on financial instruments	(1,156,749)	–	(1,156,749)
其他損益	Other income	57,442	–	57,442
稅前利潤／(損失)	Profit/(loss) before tax	2,623,219	(7,591)	2,615,628
所得稅(費用)／抵免	Income tax (expense)/credit	(321,842)	111	(321,731)
淨利潤／(損失)	Profit/ (loss) for the year	2,301,377	(7,480)	(2,293,897)
其他分部信息：	Other segment information:			
折舊	Depreciation	57,616	726	58,342
2022年12月31日	At 31 December 2022			
物業、廠房及設備	Property, plant and equipment	280,513	–	280,513
投資性房地產	Investment property	–	49,539	49,539
分部資產	Segment assets	460,698,065	52,035	460,750,100
分部負債	Segment liabilities	429,982,142	96,428	430,078,570

除附註6(a)中披露的與最終控股公司發生的交易外，於2023年及2022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 2023 or 2022.

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6. 關聯方交易

(a) 關聯方交易

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

最終控股公司

集團與銀行

6. RELATED PARTY TRANSACTIONS

(a) Related party transactions

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

Ultimate holding company

The Group and the Bank

		2023 千澳門元 MOP'000	2022 千澳門元 MOP'000 (重述) (Restated)
利息收入	Interest income	2,066,358	1,319,175
利息支出	Interest expense	2,480,568	1,242,014
其他營業收入	Other operating income	5,000	5,000
其他營業費用	Other operating expenses	4,108	3,335
銀行同業及其他金融機構的存款 (附註(i))	Deposits from banks and other financial institutions (note (i))	44,571,675	84,069,415
發行債務證券(附註(ii))	Debts issued (note (ii))	8,248,180	8,229,750
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	7,672,057	10,141,431
拆放同業(附註(iii))	Placements with other banks (note (iii))	35,001,146	86,272,653
貸款及墊款(附註(iv))	Loans and advances (note (iv))	-	2,097,957
其他負債	Other liabilities	162,478	228,714
應收款項及其他資產	Receivables and other assets	467,053	897,263

附註：

- (i) 截至財務狀況表日，本集團與最終控股公司間的存放及同業拆入使用的實際年利率範圍為0%至6.37% (2022年12月31日：0%至4.85%)。
- (ii) 截至財務狀況表日，本集團已發行由其最終控股公司持有的次級債券為8,248,180,000澳門元(2022年12月31日：8,229,750,000澳門元)。次級債券為無抵押且有息，600,490,000澳門元的浮動年利率與6個月香港銀行同業拆借利率(HIBOR利率)+100個基點掛鉤，3,622,590,000澳門元的浮動年利率與擔保隔夜融資利率(SOFR)+155.016個基點掛鉤，4,025,100,000澳門元的浮動年利率與擔保隔夜融資利率(SOFR)+80個基點掛鉤。其中，3,622,590,000澳門元應於2030年6月26日償還，4,025,100,000澳門元應於2031年12月30日償還，剩餘600,490,000澳門元尚無確定到期日。
- (iii) 截至財務狀況表日，本集團向最終控股公司拆放金額為35,001,146,000澳門元(2022年12月31日：86,272,653,000澳門元)，實際年利率範圍為0%至6.10% (2022年12月31日：0%至5.85%)。
- (iv) 截至財務狀況表日，本集團並無向其最終控股公司發放貸款及墊款(2022年12月31日：2,097,957,000澳門元)而實際年利率為0% (2022年12月31日：0.70%至2.46%)。

Notes:

- (i) The Group's deposits from and inter-bank takings with its ultimate holding company and the effective interest rates range from 0% to 6.37% per annum as at the end of the reporting year (31 December 2022: 0% to 4.85% per annum).
- (ii) The Group had issued subordinated debts held by its ultimate holding company of MOP8,248,180,000 (31 December 2022: MOP8,229,750,000) as at the end of the reporting year. The subordinated debts are unsecured, and carried interest at floating rates linked to 6M HIBOR plus 100bp per annum for MOP600,490,000, SOFR plus 155.016bp per annum for MOP3,622,590,000 and SOFR plus 80bp per annum for MOP4,025,100,000. Of the total amount, MOP3,622,590,000 is repayable on 26 June 2030, MOP4,025,100,000 is repayable on 30 December 2031 and the remaining MOP600,490,000 has no stated maturity date.
- (iii) As at the end of the reporting year, the Group's inter-bank placements with its ultimate holding company amounted to MOP35,001,146,000 (31 December 2022: MOP86,272,653,000), which earn effective interest rates of 0% to 6.10% per annum (31 December 2022: 0% to 5.85% per annum).
- (iv) As at the end of the reporting year, the Group's loans and advances to its ultimate holding company amounted to nil (31 December 2022: MOP2,097,957,000) which earn effective interest rates of 0% per annum (31 December 2022: 0.70% to 2.46% per annum).

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6. 關聯方交易(續)

(a) 關聯方交易(續)

同系附屬公司

集團

6. RELATED PARTY TRANSACTIONS (continued)

(a) Related party transaction (continued)

Fellow subsidiaries

The Group

		2023 千澳門元 MOP'000	2022 千澳門元 MOP'000 (重述) (Restated)
利息收入	Interest income	220,672	129,143
利息支出	Interest expense	2,499	2,041
其他營業費用	Other operating expenses	96,629	90,992
手續費及佣金支出	Fee and commission expenses	36,455	35,010
銀行同業及其他金融機構的存款	Deposits from banks and other financial institutions	573	574
其他客戶存款(附註(v))	Deposits from other customers (note (v))	143,756	343,146
其他負債	Other liabilities	50,198	106,138
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	504,525	751,779
拆放同業(附註(vi))	Placements with other banks (note (vi))	805,020	–
貸款及墊款(附註(vii))	Loans and advances (note (vii))	3,846,432	5,480,711
應收款項及其他資產	Receivables and other assets	137,716	131,847

附註：

- (v) 截至財務狀況表日，本集團的同系附屬公司存款金額為143,756,000澳門元(2022年12月31日：343,146,000澳門元)，實際年利率為2.75%(2022年12月31日：0.65%至2.75%)。
- (vi) 截至財務狀況表日，本集團向同系附屬公司拆放805,020,000澳門元(2022年12月31日：無)，實際年利率為6%(2022年12月31日：0%)。
- (vii) 截至財務狀況表日，本集團向其同系附屬公司發放的貸款及墊款的實際年利率為2.88%(2022年12月31日：2.65%至4.26%)。

Notes:

- (v) As at the end of the reporting period, the Group's deposits from its other customers amounted to MOP143,756,000 (31 December 2022: MOP343,146,000), and bears effective interest rate of 2.75% per annum (31 December 2022: 0.65% to 2.75% per annum).
- (vi) As at the end of the reporting period, the Group has MOP805,020,000 (31 December 2022: Nil) inter-bank placements with its fellow subsidiaries and bears earn effective interest rates of 6% per annum (31 December 2022: Nil).
- (vii) As at the end of the reporting year, the Group's loans and advances to its fellow subsidiaries earn effective interest rates of 2.88% per annum (31 December 2022: 2.65% to 4.26% per annum).

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6. 關聯方交易(續)

(a) 關聯方交易(續)

同系附屬公司

銀行

6. RELATED PARTY TRANSACTIONS (continued)

(a) Related party transaction (continued)

Fellow subsidiaries

The Bank

		2023 千澳門元 MOP'000	2022 千澳門元 MOP'000 (重述) (Restated)
利息收入	Interest income	220,340	129,143
利息支出	Interest expense	2,499	2,041
其他營業費用	Other operating expenses	96,629	90,992
手續費及佣金支出	Fee and commission expenses	36,455	35,010
銀行同業及其他金融機構的存款	Deposits from banks and other financial institutions	573	574
其他客戶存款(附註(viii))	Deposits from other customers (note (viii))	143,756	343,146
其他負債	Other liabilities	50,198	106,138
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	391,422	751,779
拆放同業(附註(ix))	Placements with other banks (note (ix))	805,020	-
貸款及墊款(附註(x))	Loans and advances (note (x))	3,846,432	5,480,711
應收款項及其他資產	Receivables and other assets	137,384	131,847

附註：

- (viii) 截至財務狀況表日，本集團的同系附屬公司存款金額為143,756,000澳門元(2022年12月31日：343,146,000澳門元)，實際年利率為2.75%(2022年12月31日：0.65%至2.75%)。
- (ix) 截至財務狀況表日，本集團向同系附屬公司拆放805,020,000澳門元(2022年12月31日：無)，實際年利率為6%(2022年12月31日：0%)。
- (x) 截至財務狀況表日，本集團向其同系附屬公司發放的貸款及墊款的實際年利率為2.88%(2022年12月31日：2.65%至4.26%)。

Notes:

- (viii) As at the end of the reporting period, the Group's deposits from its other customers amounted to MOP143,756,000 (31 December 2022: MOP343,146,000), and bears effective interest rate of 2.75% per annum (31 December 2022: 0.65% to 2.75% per annum).
- (ix) As at the end of the reporting period, the Bank's inter-bank placements with its fellow subsidiaries amounted to MOP805,020,000 (31 December 2022: Nil) which earned effective interest rate 6% per annum (31 December 2022: Nil).
- (x) As at the end of the reporting year, the Bank's loans and advances to its fellow subsidiaries earn effective interest rates of 2.88% per annum (31 December 2022: 2.65% to 4.26% per annum).

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6. 關聯方交易(續)

(a) 關聯方交易(續)

子公司

銀行

		2023 千澳門元 MOP'000	2022 千澳門元 MOP'000
手續費與佣金收入	Fee and commission income	12,419	12,187
利息支出	Interest expense	2,932	2,969
手續費與佣金支出	Fee and commission expense	383	154
客戶存款(附註(xi))	Deposits from customers (note (xi))	132,649	192,167
其他負債	Other liabilities	2,659	–
應收賬款及其他資產	Receivables and other assets	69,577	48,756

附註：

(xi) 截至財務狀況表日，本行的子公司存款金額為132,649,000澳門元(2022年12月31日：192,167,000澳門元)，實際年利率範圍為0%至5.50%(2022年12月31日：0%至2.10%)。

最終控股公司聯營公司的子公司

集團及銀行

		2023 千澳門元 MOP'000	2022 千澳門元 MOP'000
利息收入	Interest income	–	1,938

6. RELATED PARTY TRANSACTIONS (continued)

(a) Related party transaction (continued)

Subsidiaries

The Bank

		2023 千澳門元 MOP'000	2022 千澳門元 MOP'000
手續費與佣金收入	Fee and commission income	12,419	12,187
利息支出	Interest expense	2,932	2,969
手續費與佣金支出	Fee and commission expense	383	154
客戶存款(附註(xi))	Deposits from customers (note (xi))	132,649	192,167
其他負債	Other liabilities	2,659	–
應收賬款及其他資產	Receivables and other assets	69,577	48,756

Note:

(xi) As at the end of the reporting period, the Bank's deposits from its subsidiaries amounted to MOP132,649,000 (31 December 2022: MOP192,167,000), which bear effective interest rates of 0% to 5.50% per annum (31 December 2022: 0% to 2.10% per annum).

A subsidiary of an associate of the ultimate holding company

The Group and the Bank

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6. 關聯方交易(續)

(a) 關聯方交易(續)

主要管理人員

集團和銀行

6. RELATED PARTY TRANSACTIONS (continued)

(a) Related party transaction (continued)

Key management personnel

The Group and the Bank

		2023 千澳門元 MOP'000	2022 千澳門元 MOP'000 (重述) (Restated)
利息收入	Interest income	-	89
利息支出	Interest expense	15,465	5,182
客戶存款(附註(xii))	Deposits from customers (note (xii))	393,975	372,049
客戶貸款和墊款(附註(xiii))	Loans and advances (note (xiii))	-	5,598

附註：

(xii) 截至財務狀況表日，本集團的關鍵管理層成員存款金額為393,975,000澳門元(2022年12月31日：372,049,000澳門元)，實際年利率範圍為0%至5.50%(2022年12月31日：0%至4.65%)。

(xiii) 截至財務狀況表日，本集團無向關鍵管理層成員發放貸款及墊款的實際年利率為0%(2022年12月31日：2.13%)。

Notes:

(xii) As at the end of the reporting period, the Group's deposits from key management personnel amounted to MOP393,975,000 (31 December 2022: MOP372,049,000), which bear effective interest rates of 0% to 5.50% per annum (31 December 2022: 0% to 4.65% per annum).

(xiii) The Group's loans and advances to key management personnel earn effective interest rate of Nil per annum as at the end of the reporting period (31 December 2022: 2.13% per annum).

(b) 集團與銀行關鍵管理崗位員工薪酬：

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

		2023 千澳門元 MOP'000	2022 千澳門元 MOP'000
僱員福利	Employee benefits	24,349	22,562

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7. 淨利息收入

7. NET INTEREST INCOME

		集團 The Group		銀行 The Bank	
		2023	2022	2023	2022
		千澳門元 MOP'000	千澳門元 MOP'000	千澳門元 MOP'000	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:				
- 現金、銀行同業及其他金融機構的存款	- Cash and placements with banks and financial institutions	3,943,329	1,815,842	3,933,822	1,814,397
- 貸款及墊款	- Loans and advances	9,389,545	6,566,483	9,389,545	6,566,484
- 證券投資	- Investments in securities	3,537,592	2,099,667	3,533,831	2,095,737
		16,870,466	10,481,992	16,857,198	10,476,618
		集團 The Group		銀行 The Bank	
		2023	2022	2023	2022
		千澳門元 MOP'000	千澳門元 MOP'000	千澳門元 MOP'000	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:				
- 貨幣市場拆借	- Money market deposits and takings	(2,411,960)	(1,117,067)	(2,411,960)	(1,117,067)
- 客戶存款	- Customer deposits	(8,305,235)	(4,036,249)	(8,308,167)	(4,039,219)
- 發行存款證和債務證券	- Certificates of deposit and debts issued	(3,075,095)	(1,364,272)	(3,075,095)	(1,364,272)
		(13,792,290)	(6,517,588)	(13,795,222)	(6,520,558)
淨利息收入	Net interest income	3,078,176	3,964,404	3,061,976	3,956,060

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8. 手續費及佣金淨收入

8. NET FEE AND COMMISSION INCOME

		集團 The Group		銀行 The Bank	
		2023	2022	2023	2022
		千澳門元 MOP'000	千澳門元 MOP'000	千澳門元 MOP'000	千澳門元 MOP'000
手續費及佣金收入	Fee and commission income				
- 貸款及墊款	- Loans and advances	314,133	413,585	314,133	413,585
- 證券機構服務	- Security agency services	100,854	134,900	100,854	134,900
- 信用卡	- Credit card	427,633	199,622	427,633	199,622
- 保險, 其他機構和信託 服務	- Insurance, other agency services and trustee services	176,873	193,421	108,512	128,038
- 其他	- Others	89,268	95,993	89,248	95,743
		1,108,761	1,037,521	1,040,380	971,888
		集團 The Group		銀行 The Bank	
		2023	2022	2023	2022
		千澳門元 MOP'000	千澳門元 MOP'000	千澳門元 MOP'000	千澳門元 MOP'000
手續費及佣金支出	Fee and commission expense				
- 信用卡	- Credit card	407,143	167,938	407,143	167,938
- 其他	- Others	115,328	149,206	115,682	149,360
		522,471	317,144	522,825	317,298
手續費及佣金淨收入	Net fee and commission income	586,290	720,377	517,555	654,590

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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 The Group		銀行 The Bank	
		2023 千澳門元 MOP'000	2022 千澳門元 MOP'000 (重述) (Restated)	2023 千澳門元 MOP'000	2022 千澳門元 MOP'000 (重述) (Restated)
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	5,025	6,285	5,025	6,285
外匯兌換淨收益	Net gains from foreign exchange	15,220	161,581	14,873	162,078
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	61,125	39,131	61,125
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 FVTPL	80	2	227	2
衍生金融工具產生的淨收益	Net gains arising from derivative financial instruments	4,315	454	4,315	454
其他營業收入總計	Total other operating income	63,747	229,447	63,571	229,944
處置物業、廠房及設備損失	Losses on disposal of property, plant and equipment	(141)	(286)	(136)	(285)
租金收入	Rental income	2,131	2,131	2,131	2,131
其他	Others	84,258	55,597	84,257	55,597
其他損益總計	Total other income	86,248	57,442	86,252	57,443

10. 營業費用

10. OPERATING EXPENSES

		集團 The Group		銀行 The Bank	
		2023 千澳門元 MOP'000	2022 千澳門元 MOP'000	2023 千澳門元 MOP'000	2022 千澳門元 MOP'000
折舊	Depreciation	51,695	58,342	50,928	57,583
樓宇之經營租賃租金	Operating lease rentals on buildings	203,856	215,104	203,373	214,628
員工費用	Staff costs	552,196	580,833	539,480	566,649
養老金費用	Pension costs	20,112	22,168	19,660	21,653
專業費用	Professional fees	1,804	2,217	1,708	2,217
審計費用	Auditor's remuneration	2,522	2,507	1,637	1,905
其他營業費用	Other operating expenses	327,665	318,122	301,882	312,583
		1,159,850	1,199,293	1,118,668	1,177,218

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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

		2023 千澳門元 MOP'000	2022 千澳門元 MOP'000
貸款及墊款	Loans and advances	2,600,599	1,190,097
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	(1,201)	5,768
以攤餘成本計量的金融資產	Financial assets at amortised cost	7,504	604
未提款貸款承諾及保函	Undrawn loan commitments and guarantees	(41,797)	(47,925)
其他金融工具	Other financial instruments	5,472	8,205
		2,570,577	1,156,749

銀行

The Bank

		2023 千澳門元 MOP'000	2022 千澳門元 MOP'000
貸款及墊款	Loans and advances	2,600,599	1,190,097
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	(1,238)	5,742
以攤餘成本計量的金融資產	Financial assets at amortised cost	7,496	601
未提款貸款承諾及保函	Undrawn loan commitments and guarantees	(41,797)	(47,925)
其他金融工具	Other financial instruments	5,459	8,126
		2,570,519	1,156,641

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12. 所得稅

本集團本年度的稅項支出包括澳門所得補充稅及海外間接所得稅／應交所得稅。澳門所得補充稅按估計應稅盈利以累計稅率計，最高可達12% (2022年：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 at 12% (2022: 12%) on the estimated taxable profits.

		集團 The Group		銀行 The Bank	
		2023 千澳門元 MOP'000	2022 千澳門元 MOP'000	2023 千澳門元 MOP'000	2022 千澳門元 MOP'000
本期稅項：澳門所得補充稅	Current tax: Macau complementary tax				
– 透過損益計提的年度撥款	– Provision for the year through profit or loss	8,507	306,241	3,197	299,914
– 以往年度超額撥備	– Over-provision in prior years	(4,002)	(265)	(3,215)	–
本期稅項 – 海外間接稅	Current tax - overseas indirect tax	8,981	8,928	8,981	8,928
遞延稅項	Deferred tax	6,407	6,827	6,286	6,836
本年稅項支出	Tax charge for the year	19,893	321,731	15,249	315,678

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	
		2023 千澳門元 MOP'000	2022 千澳門元 MOP'000
稅前利潤	Profit before tax	84,034	2,615,628
按適用稅率計算的所得稅	Tax at the applicable tax rate	9,815	313,600
不可抵扣支出的影響	Tax effect of non-deductible expenses	383	153
免稅收入的影響	Tax effect of non-taxable income	(818)	(1,010)
以往年度超額撥備	Over-provision in prior years	(4,002)	(265)
海外間接稅計入	Overseas indirect tax charge	8,981	8,928
其他	Others	5,534	325
本年稅項支出	Tax charge for the year	19,893	321,731

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12. 所得稅(續)

12. INCOME TAX (continued)

銀行		The Bank	
		2023 千澳門元 MOP'000	2022 千澳門元 MOP'000
稅前利潤	Profit before tax	40,167	2,564,178
按適用稅率計算的所得稅	Tax at the applicable tax rate	4,748	307,628
不可抵扣支出的影響	Tax effect of non-deductible expenses	140	151
免稅收入的影響	Tax effect of non-taxable income	(818)	(1,010)
以往年度超額撥備	Over-provision in prior years	(3,215)	-
海外間接稅計入	Overseas indirect tax charge	8,981	8,928
其他	Others	5,413	(19)
本年稅項支出	Tax charge for the year	15,249	315,678

13. 現金、銀行同業及其它金融機構的存款

13. BALANCES WITH BANKS AND OTHER FINANCIAL INSTITUTIONS

集團		The Group	
		2023 千澳門元 MOP'000	2022 千澳門元 MOP'000
銀行同業及其它金融機構的存款	Balances with banks and other financial institutions	10,269,775	23,709,831
庫存現金	Cash in hand	1,944,745	1,610,601
減：減值準備(第一階段)	Less: impairment allowance (stage 1)	(101)	(1,472)
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	12,214,419	25,318,960

銀行		The Bank	
		2023 千澳門元 MOP'000	2022 千澳門元 MOP'000
銀行同業及其它金融機構的存款	Balances with banks and other financial institutions	9,893,860	23,562,409
庫存現金	Cash in hand	1,944,745	1,610,601
減：減值準備(第一階段)	Less: impairment allowance (stage 1)	(7)	(1,392)
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	11,838,598	25,171,618

銀行同業及其它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

		2023 千澳門元 MOP'000	2022 千澳門元 MOP'000 (重述) (Restated)
以攤餘成本計量的金融資產	Financial assets measured at amortised cost		
拆放同業總額 (i)	Gross placements with other banks (i)	72,273,980	102,025,273
減：減值準備 – 第一階段	Less: impairment allowance - Stage 1	(4,490)	(10,281)
		72,269,490	102,014,992
其他	Other		
貴金屬應收款項 (ii)	Precious metal receivables (ii)	3,205,676	2,482,366
		75,475,166	104,497,358

(i) 拆放同業以攤餘成本計量，其實際年利率範圍為0%至6.10% (2022年12月31日：0.71%至5.85%)。

(ii) 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) The placements with other banks are measured at amortised cost and bear effective interest rate of 0% to 6.10% per annum (31 December 2022: 0.71% to 5.85% per annum).

(ii) 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.

15. 貸款及墊款

15. LOANS AND ADVANCES

集團與銀行

The Group and the Bank

		附註 Note	2023 千澳門元 MOP'000	2022 千澳門元 MOP'000
客戶貸款及墊款	Loans and advances to customers		178,990,488	211,699,459
商業票據	Trade bills		336,449	2,791,989
金融機構貸款及墊款	Loan and advances to financial institutions		845,271	803,080
貸款及墊款總額	Gross loans and advances		180,172,208	215,294,528
應計利息	Accrued interest		2,265,840	1,784,654
			182,438,048	217,079,182
減：減值準備	Less: Impairment allowances	4.3(g)	(6,511,891)	(3,956,513)
– 第一階段	– Stage 1		(207,929)	(599,115)
– 第二階段	– Stage 2		(801,101)	(1,230,529)
– 第三階段	– Stage 3		(5,502,861)	(2,126,869)
			175,926,157	213,122,669

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15. 貸款及墊款(續)

貸款及墊款總額按用途分析如下：

集團與銀行

		2023 千澳門元 MOP'000	2022 千澳門元 MOP'000
工業、商業和金融用途	Industrial, commercial and financial purposes	113,444,831	139,233,932
個人	Individual	66,390,929	73,268,607
貿易融資	Trade finance	336,448	2,791,989
貸款及墊款總額	Gross loans and advances	180,172,208	215,294,528

貸款及墊款以攤餘成本計量，其實際年利率範圍為1.46%至11.73%（2022年12月31日：0.70%至28.80%）。

15. LOANS AND ADVANCES (continued)

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

The Group and the Bank

The loans and advances are at amortised cost and bear effective interest rate of 1.46% to 11.73% per annum (31 December 2022: 0.70% to 28.80% per annum).

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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	
		2023 千澳門元 MOP'000	2022 千澳門元 MOP'000	2023 千澳門元 MOP'000	2022 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	32,371,693	33,283,920	32,347,450	33,259,566
– 存款證	– Certificates of deposit	13,600,708	25,896,173	13,600,708	25,896,173
– 減：減值準備	– Less: impairment allowances	(93,434)	(87,227)	(93,402)	(87,203)
– 第一階段	– Stage 1	(25,023)	(18,798)	(24,991)	(18,774)
– 第二階段	– Stage 2	–	–	–	–
– 第三階段	– Stage 3	(68,411)	(68,429)	(68,411)	(68,429)
		45,878,967	59,092,866	45,854,756	59,068,536
– 政府債券	– Treasury bills	20,740,034	11,046,530	20,740,034	11,046,530
– 減：減值準備	– Less: impairment allowances	(4,169)	(2,820)	(4,169)	(2,820)
– 第一階段	– Stage 1	(4,169)	(2,820)	(4,169)	(2,820)
– 第二階段	– Stage 2	–	–	–	–
– 第三階段	– Stage 3	–	–	–	–
		20,735,865	11,043,710	20,735,865	11,043,710
		66,614,832	70,136,576	66,590,621	70,112,246
按發行主體劃分的以攤餘成本計量的金融資產結構： Financial assets at amortised cost analysed by category of issuer as follows:					
政府	Government	23,705,999	12,881,306	23,705,999	12,881,306
公司	Corporate entities	9,820,845	11,942,830	9,796,634	11,918,500
銀行及其他金融機構	Banks and other financial institutions	33,087,988	45,312,440	33,087,988	45,312,440
		66,614,832	70,136,576	66,590,621	70,112,246

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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	
		2023 千澳門元 MOP'000	2022 千澳門元 MOP'000
以公允價值計量且其變動計入其他綜合收益之金融資產	Financial assets at FVOCI		
上市：	Quoted:		
– 債券	– Debt securities	31,335,453	31,783,329
非上市：	Unquoted:		
– 權益	– Equity securities	20,999	21,291
		31,356,452	31,804,620
債券減值準備	Impairment allowance for debt securities		
– 第一階段	– Stage 1	(19,556)	(20,757)
按發行主體劃分的以公允價值計量且其變動計入其他綜合收益的金融資產結構：	Financial assets at FVOCI analysed by category of issuer as follows:		
政府	Government	1,153,794	518,615
公司	Corporate entities	18,967,105	17,986,189
銀行及其他金融機構	Banks and other financial institutions	11,235,553	13,299,816
		31,356,452	31,804,620

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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(續)

17. FINANCIAL ASSETS AT FAIR VALUE THROUGH OTHER COMPREHENSIVE INCOME (continued)

銀行		The Bank	
		2023 千澳門元 MOP'000	2022 千澳門元 MOP'000
以公允價值計量且其變動計入其他綜合收益的金融資產	Financial assets at FVOCI		
上市：	Quoted:		
– 債券	– Debt securities	31,249,702	31,692,993
非上市：	Unquoted:		
– 權益	– Equity securities	20,999	21,291
		31,270,701	31,714,284
債券減值準備	Impairment allowance for debt securities		
– 第一階段	– Stage 1	(19,408)	(20,645)
按發行主體劃分的以公允價值計量且其變動計入其他綜合收益的金融資產結構：	Financial assets at FVOCI analysed by category of issuer as follows:		
政府	Government	1,153,794	518,615
公司	Corporate entities	18,895,432	17,909,674
銀行及其他金融機構	Banks and other financial institutions	11,221,475	13,285,995
		31,270,701	31,714,284

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18. 子公司權益

18. INTERESTS IN SUBSIDIARIES

銀行		The Bank		2023 千澳門元 MOP'000	2022 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	2023年12月31日及2022年12月31日 應佔股權比例 Percentage of equity attributable 31 December 2023 and 2022		主要業務 Principal activities
			直接 Direct	間接 Indirect	
誠興創建有限公司 Seng Heng Development Company Limited	香港 Hong Kong	2港元 HK\$2	100.00%	–	持有物業 Property holding
工銀(澳門)投資股份有限公司 ICBC (Macau) Capital Limited	澳門 Macau	50,000,000澳門元 MOP50,000,000	99.60%	0.40%	投資管理 Investment management
工銀(澳門)退休基金管理股份有限公司 ICBC (Macau) Pension Fund Management Company Limited	澳門 Macau	30,000,000澳門元 MOP30,000,000	99.93%	0.07%	退休基金管理 Pension fund management

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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 Land and buildings 千澳門元 MOP'000	傢俱及 固定裝置 Furniture and fixtures 千澳門元 MOP'000	車輛與設備 Motor vehicles and equipment 千澳門元 MOP'000	總計 Total 千澳門元 MOP'000
成本：	Cost:				
2023年1月1日	At 1 January 2023	214,029	267,770	337,701	819,500
添置	Additions	-	32,838	15,044	47,882
處置	Disposals	-	(3,829)	(18,005)	(21,834)
2023年12月31日	At 31 December 2023	214,029	296,779	334,740	845,548
累計折舊：	Accumulated depreciation:				
2023年1月1日	At 1 January 2023	97,929	164,895	276,163	538,987
本年計提	Depreciation provided during the year	3,987	19,620	27,371	50,978
本年處置	Disposals	-	(3,741)	(17,907)	(21,648)
2023年12月31日	At 31 December 2023	101,916	180,774	285,627	568,317
賬面淨額：	Net carrying amount:				
2023年12月31日	At 31 December 2023	112,113	116,005	49,113	277,231
銀行		The Bank			
		土地及樓宇 Land and buildings 千澳門元 MOP'000	傢俱及 固定裝置 Furniture and fixtures 千澳門元 MOP'000	車輛與設備 Motor vehicles and equipment 千澳門元 MOP'000	總計 Total 千澳門元 MOP'000
成本：	Cost:				
2023年1月1日	At 1 January 2023	214,029	267,090	335,311	816,430
添置	Additions	-	32,667	14,972	47,639
處置	Disposals	-	(3,618)	(17,966)	(21,584)
2023年12月31日	At 31 December 2023	214,029	296,139	332,317	842,485
累計折舊：	Accumulated depreciation:				
2023年1月1日	At 1 January 2023	97,929	164,267	273,785	535,981
本年計提	Depreciation provided during the year	3,987	19,588	27,353	50,928
本年處置	Disposals	-	(3,535)	(17,868)	(21,403)
2023年12月31日	At 31 December 2023	101,916	180,320	283,270	565,506
賬面淨額：	Net carrying amount:				
2023年12月31日	At 31 December 2023	112,113	115,819	49,047	276,979

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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
成本：					
2022年1月1日	At 1 January 2022	214,029	238,804	334,091	786,924
添置	Additions	–	46,251	24,658	70,909
處置	Disposals	–	(17,285)	(21,048)	(38,333)
2022年12月31日	At 31 December 2022	214,029	267,770	337,701	819,500
累計折舊：					
2022年1月1日	At 1 January 2022	93,942	157,888	267,576	519,406
本年計提	Depreciation provided during the year	3,987	24,173	29,465	57,625
本年處置	Disposals	–	(17,166)	(20,878)	(38,044)
2022年12月31日	At 31 December 2022	97,929	164,895	276,163	538,987
賬面淨額：					
2022年12月31日	At 31 December 2022	116,100	102,875	61,538	280,513
銀行		The Bank			
		土地及樓宇	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
成本：					
2022年1月1日	At 1 January 2022	214,029	238,105	331,681	783,815
添置	Additions	–	46,251	24,658	70,909
處置	Disposals	–	(17,266)	(21,028)	(38,294)
2022年12月31日	At 31 December 2022	214,029	267,090	335,311	816,430
累計折舊：					
2022年1月1日	At 1 January 2022	93,942	157,255	265,206	516,403
本年計提	Depreciation provided during the year	3,987	24,159	29,437	57,583
本年處置	Disposals	–	(17,147)	(20,858)	(38,005)
2022年12月31日	At 31 December 2022	97,929	164,267	273,785	535,981
賬面淨額：					
2022年12月31日	At 31 December 2022	116,100	102,823	61,526	280,449

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19. 物業、廠房及設備(續)

本集團及本行樓宇按地理位置分析如下：

集團與銀行

19. PROPERTY, PLANT AND EQUIPMENT (continued)

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

The Group and the Bank

		2023 千澳門元 MOP'000	2022 千澳門元 MOP'000
澳門	Macau	112,113	116,100

20. 投資性房地產

集團

20. INVESTMENT PROPERTY

The Group

		千澳門元 MOP'000
成本：	Cost:	
2022年1月1日，2022年12月31日以及2023年12月31日	At 1 January 2022, 31 December 2022 and 31 December 2023	67,943
累計折舊：	Accumulated depreciation:	
2022年1月1日	At 1 January 2022	17,687
本年計提	Depreciation charge for the year	717
2022年12月31日	At 31 December 2022	18,404
本年計提	Depreciation charge for the year	717
2023年12月31日	At 31 December 2023	19,121
賬面淨額：	Net carrying amount:	
2023年12月31日	At 31 December 2023	48,822
2022年12月31日	At 31 December 2022	49,539

本集團投資性房地產位於香港，截止2023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63,391,700澳門元(2022年12月31日：65,618,680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 2023 was MOP63,391,700 (31 December 2022: MOP65,618,680). 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

		2023 千澳門元 MOP'000	2022 千澳門元 MOP'000 (重述) (Restated)
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	52,622,974	95,913,287
其他	Other		
貴金屬應付款項 (i)	Precious metal payables (i)	3,206,288	2,483,082
		55,829,262	98,396,369

交易按照標準商業活動的慣例條款進行。

Transactions are conducted on terms that are usual and customary to standard business activities.

- (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 where by gain or loss is recognised in statement of 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 The Group		銀行 The Bank	
		2023 千澳門元 MOP'000	2022 千澳門元 MOP'000	2023 千澳門元 MOP'000	2022 千澳門元 MOP'000
活期存款及往來存款	Demand deposits and current accounts	12,318,729	15,989,449	12,383,693	16,152,885
儲蓄存款	Savings deposits	28,285,368	36,317,053	28,287,711	36,319,063
定期及通知存款	Time and call deposits	203,005,157	195,989,813	203,070,500	196,016,535
		243,609,254	248,296,315	243,741,904	248,488,483

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	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)
本年遞延稅項變動計入損益	Deferred tax charged to the profit or loss during the year	(5,666)	-	-	(741)	(6,407)
本年遞延稅項變動計入權益	Deferred tax credited to the equity during the year	(2,347)	(61,741)	(655)	-	(64,743)
轉撥應繳稅項	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)
本年遞延稅項變動計入損益	Deferred tax charged to the profit or loss during the year	(5,674)	-	-	(612)	(6,286)
本年遞延稅項變動計入權益	Deferred tax credited to the equity during the year	(2,329)	(60,993)	(655)	-	(63,977)
轉撥應繳稅項	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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23. 遞延稅項(續)

遞延所得稅資產及負債(續)

集團

23. DEFERRED TAX (continued)

Deferred tax assets and liabilities (continued)

The Group

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

銀行

The Bank

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

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24. 股本和股息

24. SHARE CAPITAL AND DIVIDENDS

(a) 股本

(a) Share capital

		2023 千澳門元 MOP'000	2022 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(2022年：588,920股)，每股1,000澳門元	588,920 (2022: 588,920) shares of MOP1,000 each at 1 January and 31 December	588,920	588,920

(b) 股息

(b) Dividends

		2023 千澳門元 MOP'000	2022 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	337,275	333,526

25. 法定準備金

25. LEGAL RESERVE

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

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

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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

		2023 千澳門元 MOP'000	2022 千澳門元 MOP'000
未提款貸款承諾	Undrawn loan commitments	64,510,091	60,214,945
保函	Guarantees	8,772,356	14,119,383
為客戶開立信用證而承擔的債務	Commitments under letters of credit on behalf of customers	958,166	779,398
		74,240,613	75,113,726

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

本集團以經營租賃安排出租投資性房地產(附註20)目前為空置。

於2023年12月31日，本集團就下列期間的不可撤銷的經營租賃最低租賃收款額為：

集團

		2023 千澳門元 MOP'000	2022 千澳門元 MOP'000
1年以內	Within one year	2,131	2,131
1-5年(含)	In between one to five years	-	2,131
		2,131	4,262

27. OPERATING LEASE ARRANGEMENTS

(a) As lessor

The Group leases its investment property (note 20) is currently vacant.

At 31 December 2023, the Group 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

		2023 千澳門元 MOP'000	2022 千澳門元 MOP'000
1年以內	Within one year	188,673	183,454
1-5年(含)	In between one to five years	643,666	649,743
5年以上	After five years	711,011	835,150
		1,543,350	1,668,347

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 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

		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

集團與銀行

The Group and the Bank

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

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。

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.

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29. 發行債務證券

29. DEBTS ISSUED

集團與銀行

The Group and the Bank

		2023 千澳門元 MOP'000	2022 千澳門元 MOP'000
浮息票據	Variable coupon rate notes	8,248,180	8,229,750
定息票據	Fixed coupon rate notes	9,664,988	6,291,148
		17,913,168	14,520,898

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

		2023 千澳門元 MOP'000	2022 千澳門元 MOP'000
非實時還款且期限小於等於3個月	3 months or less but not repayable on demand	16,133,431	55,130,943
3個月以上1年以內	1 year or less but over 3 months	–	8,280,015
		16,133,431	63,410,958

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2023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

		2023		2022	
		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	295,596	8,945,653	8,367,718
以攤餘成本計量的金融資產	Financial assets at amortised cost	2,332,921	2,125,108	10,522,058	9,425,305
		2,654,050	2,420,704	19,467,711	17,793,023

32. 籌資活動產生的負債

下表列示了本集團由籌資活動產生的負債之變動，包括現金及非現金之變動。自籌資活動產生的負債指在本集團的現金流量表內分類為由籌資活動產生的現金流或未來現金流產生的負債。

集團與銀行

		發行存款證 Certificates of deposit issued 千澳門元 MOP'000	發行債務證券 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	63,410,958	14,520,898	-	77,931,856
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
匯兌差額	Exchange difference	1,020,837	(135,130)	-	885,707
2023年12月31日	At 31 December 2023	16,133,431	17,913,168	-	34,046,599

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 2023 that did not qualify for derecognition and their associated financial liabilities in interbank takings:

The Group and the Bank

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.

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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
2022年1月1日	At 1 January 2022	57,877,497	12,212,414	–	70,089,911
籌資活動產生的現金流	Cash flows from financing activities	5,760,285	2,349,425	(333,526)	7,776,184
股利宣派	Dividend declared	–	–	333,526	333,526
匯兌差額	Exchange difference	(226,824)	(40,941)	–	(267,765)
2022年12月31日	At 31 December 2022	63,410,958	14,520,898	–	77,931,856

33. 重分類

33. RECLASSIFICATION

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 financial statements for the year ended 31 December 2022 conforming to the classifications used in the consolidated financial statements for the year ended 31 December 2023.

財務訊息披露(根據004/B/2024-DSB/AMCM號文件)

Financial Information Disclosure (In Accordance with 004/B/2024-DSB/AMCM)

中國工商銀行(澳門)股份有限公司 INDUSTRIAL AND COMMERCIAL BANK OF CHINA (MACAU) LIMITED

1. 財務信息

1. FINANCIAL STATEMENTS

a. 合併財務狀況表

a. Consolidated statement of financial position

集團層面		二零二三年 十二月三十一日 31 December 2023	二零二二年 十二月三十一日 31 December 2022 (Restated) (重述)
資產	Assets	千澳門元 MOP'000	千澳門元 MOP'000
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	12,214,419	25,318,960
存放貨幣當局款項	Deposits with monetary authority	4,397,482	9,355,240
拆放同業	Placements with other banks	75,475,166	104,497,358
衍生金融資產	Derivative financial assets	1,453,987	1,106,108
貸款及墊款	Loans and advances	175,926,157	213,122,669
以公允價值計量且其變動計入其他綜合收益的金融資產	Financial assets at fair value through other comprehensive income	31,356,452	31,804,620
以公允價值計量且其變動計入損益的金融資產	Financial assets at fair value through profit or loss	-	325,394
以攤餘成本計量的金融資產	Financial assets at amortised cost	66,614,832	70,136,576
應收款項及其他資產	Receivables and other assets	2,529,958	4,700,713
應收所得稅	Income tax receivable	39,289	52,410
遞延所得稅資產	Deferred tax assets	84,922	-
物業、廠房及設備	Property, plant and equipment	277,231	280,513
投資性房地產	Investment property	48,822	49,539
總資產	Total assets	370,418,717	460,750,100
負債	Liabilities		
銀行同業及其他金融機構的存款	Deposits from banks and other financial institutions	55,829,262	98,396,369
客戶存款	Deposits from customers	243,609,254	248,296,315
衍生金融負債	Derivative financial liabilities	1,242,155	837,580
以公允價值計量且其變動計入損益的金融負債	Financial liabilities at fair value through profit or loss	-	325,250
發行債務證券	Debt issued	17,913,168	14,520,898
發行存款證	Certificates of deposit issued	16,133,431	63,410,958
應繳所得稅	Income tax payable	78,894	354,190
遞延所得稅負債	Deferred tax liabilities	-	1,850
其他負債	Other liabilities	4,762,576	3,935,160
總負債	Total liabilities	339,568,740	430,078,570
所有者權益	Equity		
股本	Issued share capital	588,920	588,920
儲備	Reserves	30,261,057	30,082,610
其中：一般監管儲備	Includes: General regulatory reserve	813,840	382,020
特定監管儲備	Specific regulatory reserve	-	934,000
所有者權益合計	Total equity	30,849,977	30,671,530
負債及所有者權益合計	Total equity and liabilities	370,418,717	460,750,100

財務訊息披露(根據004/B/2024-DSB/AMCM號文件) Financial Information Disclosure (In Accordance with 004/B/2024-DSB/AMCM)

中國工商銀行(澳門)股份有限公司 INDUSTRIAL AND COMMERCIAL BANK OF CHINA (MACAU) LIMITED

1. 財務信息(續)

1. FINANCIAL STATEMENTS (continued)

b. 財務狀況表

b. Statement of financial position

銀行層面		Bank Level	
		二零二三年 十二月三十一日 31 December 2023	二零二二年 十二月三十一日 31 December 2022 (Restated) (重述)
資產	Assets	千澳門元 MOP'000	千澳門元 MOP'000
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	11,838,598	25,171,618
存放貨幣當局款項	Deposits with monetary authority	4,397,482	9,355,240
拆放同業	Placements with other banks	75,475,166	104,497,358
衍生金融資產	Derivative financial assets	1,453,987	1,106,108
貸款及墊款	Loans and advances	175,926,157	213,122,669
以公允價值計量且其變動計入其他綜合收益的金融資產	Financial assets at fair value through other comprehensive income	31,270,701	31,714,284
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	325,394
以攤餘成本計量的金融資產	Financial assets at amortised cost	66,590,621	70,112,246
應收款項及其他資產	Receivables and other assets	2,585,975	4,738,653
應收所得稅	Income tax receivable	39,289	52,411
遞延所得稅資產	Deferred tax assets	86,964	–
於子公司權益	Interests in subsidiaries	79,980	79,980
物業、廠房及設備	Property, plant and equipment	276,979	280,449
總資產	Total assets	370,135,206	460,556,410
負債	Liabilities		
銀行同業及其他金融機構的存款	Deposits from banks and other financial institutions	55,829,262	98,396,369
客戶存款	Deposits from customers	243,741,904	248,488,483
衍生金融負債	Derivative financial liabilities	1,242,155	837,580
以公允價值計量且其變動計入損益的金融負債	Financial liabilities at fair value through profit or loss	–	325,250
發行債務證券	Debt issued	17,913,168	14,520,898
發行存款證	Certificates of deposit issued	16,133,431	63,410,958
應繳所得稅	Income tax payable	72,996	346,743
遞延所得稅負債	Deferred tax liabilities	–	695
其他負債	Other liabilities	4,713,067	3,874,029
總負債	Total liabilities	339,645,983	430,201,005
所有者權益	Equity		
股本	Issued share capital	588,920	588,920
儲備	Reserves	29,900,303	29,766,485
其中：一般監管儲備	Includes: General regulatory reserve	813,840	382,020
特定監管儲備	Specific regulatory reserve	–	934,000
所有者權益合計	Total equity	30,489,223	30,355,405
負債及所有者權益合計	Total equity and liabilities	370,135,206	460,556,410

財務訊息披露(根據004/B/2024-DSB/AMCM號文件) Financial Information Disclosure (In Accordance with 004/B/2024-DSB/AMCM)

中國工商銀行(澳門)股份有限公司 INDUSTRIAL AND COMMERCIAL BANK OF CHINA (MACAU) LIMITED

1. 財務信息(續)

c. 合併損益及其他綜合收益表

集團層面

1. FINANCIAL STATEMENTS (continued)

c. Consolidated statement of profit or loss and other comprehensive income

Group Level

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

2023

2022

(Restated)

(重述)

千澳門元

千澳門元

MOP'000

MOP'000

利息收入	Interest income	16,870,466	10,481,992
利息支出	Interest expense	(13,792,290)	(6,517,588)
利息淨收入	Net interest income	3,078,176	3,964,404
手續費及佣金收入	Fee and commission income	1,108,761	1,037,521
手續費及佣金支出	Fee and commission expense	(522,471)	(317,144)
手續費及佣金淨收入	Net fee and commission income	586,290	720,377
其他營業收入	Other operating income	63,747	229,447
營業收入	Operating income	3,728,213	4,914,228
營業費用	Operating expenses	(1,159,850)	(1,199,293)
資產減值損失前營業利潤	Operating profit before impairment losses	2,568,363	3,714,935
金融工具減值損失淨額	Net charge for impairment losses on financial instruments	(2,570,577)	(1,156,749)
其他損益	Other income	86,248	57,442
稅前利潤	Profit before tax	84,034	2,615,628
所得稅	Income tax expense	(19,893)	(321,731)
淨利潤	Profit for the year	64,141	2,293,897

財務訊息披露(根據004/B/2024-DSB/AMCM號文件) Financial Information Disclosure (In Accordance with 004/B/2024-DSB/AMCM)

中國工商銀行(澳門)股份有限公司 INDUSTRIAL AND COMMERCIAL BANK OF CHINA (MACAU) LIMITED

1. 財務信息(續)

1. FINANCIAL STATEMENTS (continued)

c. 合併損益及其他綜合收益表(續)

c. Consolidated statement of profit or loss and other comprehensive income (continued)

集團層面(續)

Group Level (continued)

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

2023

2022

(Restated)

(重述)

千澳門元

千澳門元

MOP'000

MOP'000

其他綜合收益／(開支)(除稅後淨額) 後續將不會重分類至損益的其他綜合 (開支)／收益：	Other comprehensive income/(expense) (net of tax) Other comprehensive (expense)/income that will not be reclassified to profit or loss in subsequent periods:		
指定以公允價值計量且其變動計入其他綜合 收益的權益類投資估值儲備變動	Change in investment revaluation reserve of equity investments designated at fair value through other comprehensive income	(257)	(1,883)
後續將重分類至損益的其他綜合 收益／(開支)：	Other comprehensive income/(expense) that may be reclassified to profit or loss in subsequent periods:		
現金流量套期下的套期工具公允價值變動	Change in fair value of hedging instruments under cash flow hedges	4,804	(4,289)
以公允價值計量且其變動計入其他綜合收益 的債券投資估值儲備變動	Change in investment revaluation reserve of debt securities measured at fair value through other comprehensive income		
– 公允價值的變動	– Change in fair value	492,035	(1,133,145)
– 處置時重分類至損益	– Release to profit or loss upon disposal	(39,107)	(61,125)
– (撥回)／計入損益的減值準備變動	– Change in impairment allowances (reversal of)/ charged to profit or loss	(3,548)	5,768
匯兌差額	Exchange differences	(2,346)	2,902
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	451,581	(1,191,772)
年度綜合收益總額，除稅後淨額	Total comprehensive income for the year, net of tax	515,722	1,102,125

財務訊息披露(根據004/B/2024-DSB/AMCM號文件)
Financial Information Disclosure (In Accordance with 004/B/2024-DSB/AMCM)

中國工商銀行(澳門)股份有限公司 INDUSTRIAL AND COMMERCIAL BANK OF CHINA (MACAU) LIMITED

1. 財務信息(續)		1. FINANCIAL STATEMENTS (continued)	
d. 損益及其他綜合收益表		d. Statement of profit or loss and other comprehensive income	
銀行層面		Bank Level	
		截至十二月三十一日止年度 For the year ended 31 December	
		2023	2022 (Restated) (重述)
		千澳門元 MOP'000	千澳門元 MOP'000
利息收入	Interest income	16,857,198	10,476,618
利息支出	Interest expense	(13,795,222)	(6,520,558)
利息淨收入	Net interest income	3,061,976	3,956,060
手續費及佣金收入	Fee and commission income	1,040,380	971,888
手續費及佣金支出	Fee and commission expense	(522,825)	(317,298)
手續費及佣金淨收入	Net fee and commission income	517,555	654,590
其他營業收入	Other operating income	63,571	229,944
營業收入	Operating income	3,643,102	4,840,594
營業費用	Operating expenses	(1,118,668)	(1,177,218)
資產減值損失前營業利潤	Operating profit before impairment losses	2,524,434	3,663,376
金融工具減值損失淨額	Net charge for impairment losses on financial instruments	(2,570,519)	(1,156,641)
其他損益	Other income	86,252	57,443
稅前利潤	Profit before tax	40,167	2,564,178
所得稅	Income tax expense	(15,249)	(315,678)
淨利潤	Profit for the year	24,918	2,248,500

財務訊息披露(根據004/B/2024-DSB/AMCM號文件) Financial Information Disclosure (In Accordance with 004/B/2024-DSB/AMCM)

中國工商銀行(澳門)股份有限公司 INDUSTRIAL AND COMMERCIAL BANK OF CHINA (MACAU) LIMITED

1. 財務信息(續)

1. FINANCIAL STATEMENTS (continued)

d. 損益及其他綜合收益表(續)

d. Statement of profit or loss and other comprehensive income (continued)

銀行層面(續)

Bank Level (continued)

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

2023

2022

(Restated)

(重述)

千澳門元

千澳門元

MOP'000

MOP'000

其他綜合收益／(開支)(除稅後淨額) 後續將不會重分類至損益的其他綜合(開支) ／收益：	Other comprehensive income/(expense) (net of tax) Other comprehensive (expense)/income that will not be reclassified to profit or loss in subsequent periods:		
指定以公允價值計量且其變動計入其他綜合 收益的權益類投資估值儲備變動	Change in investment revaluation reserve of equity investments designated at fair value through other comprehensive income	(257)	(1,883)
後續將重分類至損益的其他綜合 收益／(開支)：	Other comprehensive income/(expense) that may be reclassified to profit or loss in subsequent periods:		
現金流量套期下的套期工具公允價值變動	Change in fair value of hedging instruments under cash flow hedges	4,804	(4,289)
以公允價值計量且其變動計入其他綜合收益 的債券投資估值儲備變動	Change in investment revaluation reserve of debt securities measured at fair value through other comprehensive income		
– 公允價值的變動	– Change in fair value	486,672	(1,125,292)
– 處置時重分類至損益	– Release to profit or loss upon disposal	(39,131)	(61,125)
– (撥回)／計入損益的減值準備變動	– Change in impairment allowances (reversal of)/ charged to profit or loss	(3,567)	5,742
匯兌差額	Exchange differences	(2,346)	2,902
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	446,175	(1,183,945)
年度綜合收益總額，除稅後淨額	Total comprehensive income for the year, net of tax	471,093	1,064,555

財務訊息披露(根據004/B/2024-DSB/AMCM號文件)
Financial Information Disclosure (In Accordance with 004/B/2024-DSB/AMCM)

中國工商銀行(澳門)股份有限公司 INDUSTRIAL AND COMMERCIAL BANK OF CHINA (MACAU) LIMITED

1. 財務信息(續)

1. FINANCIAL STATEMENTS (continued)

e. 合併權益變動表(續)

e. Consolidated statement of changes in equity (continued)

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 千澳門元 MOP'000	股份溢價 Share Premium 千澳門元 MOP'000	法定儲備 Legal reserve 千澳門元 MOP'000	投資重估儲備 Investment revaluation reserve 千澳門元 MOP'000	現金流套期儲備 Cash flow hedge reserve 千澳門元 MOP'000	外匯儲備 Foreign exchange reserve 千澳門元 MOP'000	監管儲備 Regulatory reserve 千澳門元 MOP'000	其他儲備 Other reserves 千澳門元 MOP'000	留存利潤 Retained profits 千澳門元 MOP'000	
於2023年1月1日(如重述)	At 1 January 2023 (as restated)	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)	Other comprehensive income/(expense) for the year, net of tax:										
除稅後淨額:											
以公允價值計量且其變動計入其他綜合收益之債券減值準備	Change in impairment allowance of debt securities at fair value through other comprehensive income	-	-	-	(3,548)	-	-	-	-	-	(3,548)
以公允價值計量且其變動計入其他綜合收益之債券公允價值變動	Change in fair value of debt securities measured at fair value through other comprehensive income	-	-	-	492,035	-	-	-	-	-	492,035
處置時重分類投資估值儲備至損益	Transfer from investment revaluation reserve to profits or loss upon disposal	-	-	-	(39,107)	-	-	-	-	-	(39,107)
指定以公允價值計量且其變動計入其他綜合收益的權益類投資估值儲備變動	Change in investment revaluation reserve of equity investments designated at fair value through other comprehensive income	-	-	-	(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
匯兌差額	Exchange difference	-	-	-	-	-	(2,346)	-	-	-	(2,346)
年度綜合收益/(開支)除稅後總額	Total comprehensive income/(expense) for the year, net of tax	-	-	-	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	-	-	24,350	-	-	-	-	-	(24,350)	-
支付給股東的股利	Dividend paid to shareholders	-	-	-	-	-	-	-	-	(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

財務訊息披露(根據004/B/2024-DSB/AMCM號文件) Financial Information Disclosure (In Accordance with 004/B/2024-DSB/AMCM)

中國工商銀行(澳門)股份有限公司 INDUSTRIAL AND COMMERCIAL BANK OF CHINA (MACAU) LIMITED

1. 財務信息(續)

e. 合併權益變動表

1. FINANCIAL STATEMENTS (continued)

e. Consolidated statement of changes in equity

		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 (Restated) (重述)	其他儲備 Other reserves (Restated) (重述)	留存利潤 Retained profits	
		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2022年1月1日	At 1 January 2022	588,920	5,885,733	631,773	57,958	635	2,444	1,303,110	(109,396)	21,531,480	29,892,657
採用新《澳門財務報告準則》 的影響	Impact of adopting New MFRS	-	-	-	10,274	-	-	-	-	-	10,274
於2022年1月1日調整	At 1 January 2022, as adjusted	588,920	5,885,733	631,773	68,232	635	2,444	1,303,110	(109,396)	21,531,480	29,902,931
淨利潤	Profit for the year	-	-	-	-	-	-	-	-	2,293,897	2,293,897
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 其他綜合收益之債券減值準備	Change in impairment allowance of debt securities at fair value through other comprehensive income	-	-	-	5,768	-	-	-	-	-	5,768
以公允價值計量且其變動計 入其他綜合收益之債券公允價 值變動	Change in fair value of debt securities measured at fair value through other comprehensive income	-	-	-	(1,133,145)	-	-	-	-	-	(1,133,145)
處置時重分類投資估值儲備 至損益	Transfer from investment revaluation reserve to profits or loss upon disposal	-	-	-	(61,125)	-	-	-	-	-	(61,125)
指定以公允價值計量且其變動計 入其他綜合收益的權益類投資 估值儲備變動	Change in investment revaluation reserve of equity investments designated at fair value through other comprehensive income	-	-	-	(1,883)	-	-	-	-	-	(1,883)
現金流量套期下的套期工具公允 價值變動	Change in fair value of hedging instruments under cash flow hedges	-	-	-	-	(4,289)	-	-	-	-	(4,289)
匯兌差額	Exchange difference	-	-	-	-	-	2,902	-	-	-	2,902
年度綜合(開支)/收益除稅 後總額	Total comprehensive (expense)/ income for the year, net of tax	-	-	-	(1,190,385)	(4,289)	2,902	-	-	2,293,897	1,102,125
留存利潤轉為法定準備金	Transfer from retained profits to legal reserve	-	-	9,130	-	-	-	-	-	(9,130)	-
其他儲備轉為留存利潤	Transfer from other reserves to retained profits	-	-	-	-	-	-	-	(30,000)	30,000	-
支付給股東的股利	Dividend paid to shareholders	-	-	-	-	-	-	-	-	(333,526)	(333,526)
按AMCM要求提取的監管儲備 (註1)	Change in provision under AMCM rules (note 1)	-	-	-	-	-	-	12,910	-	(12,910)	-
其他	Others	-	-	-	-	-	-	-	(1,549)	1,549	-
於2022年12月31日	At 31 December 2022	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

財務訊息披露(根據004/B/2024-DSB/AMCM號文件) Financial Information Disclosure (In Accordance with 004/B/2024-DSB/AMCM)

中國工商銀行(澳門)股份有限公司 INDUSTRIAL AND COMMERCIAL BANK OF CHINA (MACAU) LIMITED

1. 財務信息(續)

e. 合併權益變動表(續)

註1：

本集團按照澳門金融管理局的規定，當本集團監管儲備所要求的減值準備高於客戶貸款及墊款以及財務保函合約的減值準備金餘額時，本集團將留存收益轉入監管儲備。截止2023年12月31日，監管儲備餘額為813,840,000澳門元(2022年12月31日：1,316,020,000澳門元)，根據澳門金融管理局規定乃不可分配。監管儲備轉為留存收益乃因該等年度監管儲備所要求的金額減少(2022年度留存收益轉為監管儲備乃因該等年度監管儲備所要求的金額提高)。

1. FINANCIAL STATEMENTS (continued)

e. Consolidated statement of changes in equity (continued)

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 2023, an amount of MOP813,840,000 (31 December 2022: MOP1,316,020,000) in regulatory reserve is not distributable under AMCM's requirement. The transfers from regulatory reserve to retained profits were due to the decrease in required regulatory reserve as at year end (2022: The transfers from retained profits to regulatory reserve were due to the increase in required regulatory reserve as at year end).

財務訊息披露(根據004/B/2024-DSB/AMCM號文件)

Financial Information Disclosure (In Accordance with 004/B/2024-DSB/AMCM)

中國工商銀行(澳門)股份有限公司

INDUSTRIAL AND COMMERCIAL BANK OF CHINA (MACAU) LIMITED

1. 財務信息(續)

f. 權益變動表

		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									
		已發行股本 Issued share capital 千澳門元 MOP'000	股份溢價 Share Premium 千澳門元 MOP'000	法定儲備 Legal reserve 千澳門元 MOP'000	投資 重估儲備 Investment revaluation reserve 千澳門元 MOP'000	現金流 套期儲備 Cash flow hedge reserve 千澳門元 MOP'000	外匯儲備 Foreign exchange reserve 千澳門元 MOP'000	監管儲備 Regulatory reserve 千澳門元 MOP'000	其他儲備 Other reserves 千澳門元 MOP'000	留存利潤 Retained profits 千澳門元 MOP'000	總計 Total 千澳門元 MOP'000
於2023年1月1日（如重述）	At 1 January 2023 (as restated)	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）	Other comprehensive income/										
除稅後淨額：	(expense) for the year, net of tax:										
以公允價值計量且其變動計入	Change in impairment allowance										
其他綜合收益之債券減值準備	of debt securities at fair value through other comprehensive income	-	-	-	(3,567)	-	-	-	-	-	(3,567)
以公允價值計量且其變動計入	Change in fair value of debt securities										
其他綜合收益之債券公允價值	measured at fair value through	-	-	-	486,672	-	-	-	-	-	486,672
變動	other comprehensive income										
處置時重分類投資估值儲備	Transfer from investment revaluation										
至損益	reserve to profits or loss upon disposal	-	-	-	(39,131)	-	-	-	-	-	(39,131)
指定以公允價值計量且其變動計	Change in investment revaluation										
入其他綜合收益的權益類投資	reserve of equity investments										
估值儲備變動	designated at fair value through other comprehensive income	-	-	-	(257)	-	-	-	-	-	(257)
現金流量套期下的套期工具公允	Change in fair value of hedging										
價值變動	instruments under cash flow hedges	-	-	-	-	4,804	-	-	-	-	4,804
匯兌差額	Exchange difference	-	-	-	-	-	(2,346)	-	-	-	(2,346)
年度綜合收益／（開支）	Total comprehensive income/	-	-	-	443,717	4,804	(2,346)	-	-	24,918	471,093
除稅後總額	(expense) for the year, net of tax										
留存利潤轉為法定準備金	Transfer from retained profits to legal reserve	-	-	-	-	-	-	-	-	-	-
支付給股東的股利	Dividend paid to shareholders	-	-	-	-	-	-	-	-	(337,275)	(337,275)
按AMCM要求提取的監管儲備	Change in provision under AMCM										
（註1）	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

財務訊息披露(根據004/B/2024-DSB/AMCM號文件)

Financial Information Disclosure (In Accordance with 004/B/2024-DSB/AMCM)

中國工商銀行(澳門)股份有限公司 INDUSTRIAL AND COMMERCIAL BANK OF CHINA (MACAU) LIMITED

1. 財務信息(續)

f. 權益變動表(續)

		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 (Restated) (重述)	其他儲備 Other reserves (Restated) (重述)	留存利潤 Retained profits	
		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2022年1月1日	At 1 January 2022	588,920	5,885,733	588,920	59,120	635	2,444	1,303,110	(139,396)	21,324,616	29,614,102
採用新《澳門財務報告準則》的影響	Impact of adopting New MFRS	-	-	-	10,274	-	-	-	-	-	10,274
於2022年1月1日調整	At 1 January 2022, as adjusted	588,920	5,885,733	588,920	69,394	635	2,444	1,303,110	(139,396)	21,324,616	29,624,376
淨利潤	Profit for the year	-	-	-	-	-	-	-	-	2,248,500	2,248,500
年度其他綜合收益/(開支)	Other comprehensive income/(expense)	-	-	-	-	-	-	-	-	-	-
除稅後淨額：	for the year, net of tax:	-	-	-	-	-	-	-	-	-	-
以公允價值計量且其變動計入其他綜合收益之債券減值準備	Change in impairment allowance of debt securities at fair value through other comprehensive income	-	-	-	5,742	-	-	-	-	-	5,742
以公允價值計量且其變動計入其他綜合收益之債券公允價值變動	Change in fair value of debt securities measured at fair value through other comprehensive income	-	-	-	(1,125,292)	-	-	-	-	-	(1,125,292)
處置時重分類投資估值儲備至損益	Transfer from investment revaluation reserve to profits or loss upon disposal	-	-	-	(61,125)	-	-	-	-	-	(61,125)
指定以公允價值計量且其變動計入其他綜合收益的權益類投資估值儲備變動	Change in investment revaluation reserve of equity investments designated at fair value through other comprehensive income	-	-	-	(1,883)	-	-	-	-	-	(1,883)
現金流量套期下的套期工具公允價值變動	Change in fair value of hedging instruments under cash flow hedges	-	-	-	-	(4,289)	-	-	-	-	(4,289)
匯兌差額	Exchange difference	-	-	-	-	-	2,902	-	-	-	2,902
年度綜合收益/(開支)	Total comprehensive income/(expense)	-	-	-	(1,182,558)	(4,289)	2,902	-	-	2,248,500	1,064,555
除稅後總額	for the year, net of tax	-	-	-	(1,182,558)	(4,289)	2,902	-	-	2,248,500	1,064,555
留存利潤轉為法定準備金	Transfer from retained profits to legal reserve	-	-	-	-	-	-	-	-	-	-
支付給股東的股利	Dividend paid to shareholders	-	-	-	-	-	-	-	-	(333,526)	(333,526)
按AMCM要求提取的監管儲備(註1)	Change in provision under AMCM rules (note 1)	-	-	-	-	-	-	12,910	-	(12,910)	-
其他	Others	-	-	-	-	-	-	-	(1,549)	1,549	-
於2022年12月31日	At 31 December 2022	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

財務訊息披露(根據004/B/2024-DSB/AMCM號文件) Financial Information Disclosure (In Accordance with 004/B/2024-DSB/AMCM)

中國工商銀行(澳門)股份有限公司 INDUSTRIAL AND COMMERCIAL BANK OF CHINA (MACAU) LIMITED

1. 財務信息(續)

f. 權益變動表(續)

註1：

本集團按照澳門金融管理局的規定，當本集團監管儲備所要求的減值準備高於客戶貸款及墊款以及財務保函合約的減值準備金餘額時，本集團將留存收益轉入監管儲備。截止2023年12月31日，監管儲備餘額為813,840,000澳門元(2022年12月31日：1,316,020,000澳門元)，根據澳門金融管理局規定乃不可分配。監管儲備轉為留存收益乃因該等年度監管儲備所要求的金額減少(2022年度留存收益轉為監管儲備乃因該等年度監管儲備所要求的金額提高)。

1. FINANCIAL STATEMENTS (continued)

f. Statement of changes in equity (continued)

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 2023, an amount of MOP813,840,000 (31 December 2022: MOP1,316,020,000) in regulatory reserve is not distributable under AMCM's requirement. The transfers from regulatory reserve to retained profits were due to the decrease in required regulatory reserve as at year end (2022: The transfers from retained profits to regulatory reserve were due to the increase in required regulatory reserve as at year end).

財務訊息披露(根據004/B/2024-DSB/AMCM號文件) Financial Information Disclosure (In Accordance with 004/B/2024-DSB/AMCM)

中國工商銀行(澳門)股份有限公司 INDUSTRIAL AND COMMERCIAL BANK OF CHINA (MACAU) LIMITED

1. 財務信息(續)

1. FINANCIAL STATEMENTS (continued)

g. 合併現金流量表

g. Consolidated statement of cash flow

集團層面

Group Level

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

2023

2022

(Restated)

(重述)

千澳門元

千澳門元

MOP'000

MOP'000

經營活動的現金流	Cash flow from operating activities		
稅前利潤	Profit before tax	84,034	2,615,628
調整：	Adjustments for:		
折舊	Depreciation	51,695	58,342
利息收入	Interest income	(16,870,466)	(10,481,992)
利息支出	Interest expense	13,792,290	6,517,588
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	(5,025)	(6,285)
處置物業、廠房及設備損失	Losses on disposal of property, plant and equipment	141	286
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	(39,107)	(61,125)
金融工具減值損失淨值	Net impairment losses on financial instruments	2,570,577	1,156,749
匯兌差額	Foreign exchange difference	1,656,184	1,539,591
		1,240,323	1,338,782
初始期限超過三個月期的拆放同業減少/(增加)	Decrease/(increase) in placements with other banks with original maturity longer than three months	45,065,939	(36,948,715)
初始期限超過三個月期的政府債券增加	Increase in treasury bills with original maturity longer than three months	(9,793,480)	(7,342,819)
貸款及墊款的減少	Decrease in loans and advances	35,077,099	16,962,227
應收款項及其他資產的減少/(增加)	Decrease/(increase) in receivables and other assets	1,937,888	(1,385,207)
以公允價值計量且其變動計入損益的金融資產的減少	Decrease in financial assets at fair value through profit or loss	325,394	357,228
銀行同業及其他金融機構的存款(減少)/增加	(Decrease)/increase in deposits from banks and other financial institutions	(42,567,107)	23,850,885
客戶存款的減少	Decrease in deposits from customers	(4,687,061)	(11,199,806)
其他負債的(減少)/增加	(Decrease)/increase in other liabilities	(300,823)	164,773
以公允價值計量且其變動計入損益的金融負債之減少	Decrease in financial liabilities at fair value through profit or loss	(325,250)	(357,146)
衍生金融資產及衍生金融負債的公允價值變動	Change in fair value of derivative financial assets and liabilities	62,155	(481,648)
已收利息	Interest received	15,165,644	8,432,954
已付利息	Interest paid	(11,710,057)	(4,907,968)
經營活動產生/(使用)的現金流	Cash generated from/(used in) operations	29,490,664	(11,516,460)
支付所得稅	Profits tax paid	(433,583)	(301,525)
經營活動產生/(使用)的淨現金流	Net cash generated from/(used in) operating activities	29,057,081	(11,817,985)

財務訊息披露(根據004/B/2024-DSB/AMCM號文件) Financial Information Disclosure (In Accordance with 004/B/2024-DSB/AMCM)

中國工商銀行(澳門)股份有限公司 INDUSTRIAL AND COMMERCIAL BANK OF CHINA (MACAU) LIMITED

1. 財務信息(續)

g. 合併現金流量表(續)

集團層面(續)

1. FINANCIAL STATEMENTS (continued)

g. Consolidated statement of cash flow (continued)

Group Level (continued)

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

2023	2022 (Restated) (重述)
千澳門元 MOP'000	千澳門元 MOP'000

投資活動的現金流	Cash flow from investing activities		
以公允價值計量且其變動計入其他綜合收益的金融資產產生的股息收入	Dividend received from financial assets at fair value through other comprehensive income	5,025	6,285
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	(7,224,119)	(10,725,447)
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	8,001,485	13,279,841
購入以攤餘成本計量的金融資產	Purchases of financial assets at amortised cost	(45,401,681)	(68,555,997)
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	58,592,489	51,869,376
處置物業、廠房及設備利得	Proceeds from disposal of property, plant and equipment	45	3
購買物業、廠房及設備	Purchases of property, plant and equipment	(47,882)	(70,909)
投資活動產生/(使用)的淨現金流	Net cash generated from/(used in) investing activities	13,925,362	(14,196,848)
籌資活動的現金流	Cash flows from financing activities		
發行存款證收益	Proceeds from issuance of certificates of deposit	147,163,693	141,165,021
贖回存款證	Redemption of certificates of deposit issued	(195,462,057)	(135,404,736)
發行債務證券收益	Proceeds from issuance of debts	3,527,400	2,349,425
贖回債務證券	Redemption of debts issued	-	-
股息繳付	Dividends paid	(337,275)	(333,526)
籌資活動(使用)/產生的淨現金流	Net cash (used in)/generated from financing activities	(45,108,239)	7,776,184
現金及現金等價物的淨減少	Net decrease in cash and cash equivalents	(2,125,796)	(18,238,649)
於一月一日之現金及現金等價物	Cash and cash equivalents at 1 January	51,465,405	69,704,054
於十二月三十一日之現金及現金等價物	Cash and cash equivalents at 31 December	49,339,609	51,465,405

財務訊息披露(根據004/B/2024-DSB/AMCM號文件) Financial Information Disclosure (In Accordance with 004/B/2024-DSB/AMCM)

中國工商銀行(澳門)股份有限公司 INDUSTRIAL AND COMMERCIAL BANK OF CHINA (MACAU) LIMITED

1. 財務信息(續)

g. 合併現金流量表(續)

集團層面(續)

1. FINANCIAL STATEMENTS (continued)

g. Consolidated statement of cash flow (continued)

Group Level (continued)

		截至十二月三十一日止年度 For the year ended 31 December	
		2023	2022
			(Restated)
			(重述)
		千澳門元 MOP'000	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、銀行同業及其它金融機構的存款	Cash and balances with banks and other financial institutions	12,214,419	25,318,960
存放貨幣當局款項	Deposits with monetary authority	4,397,482	9,355,240
拆放同業	Placements with other banks	75,475,166	104,497,358
分類為以攤餘成本計量的政府債券	Treasury bills classified as financial assets at amortised cost	20,735,865	11,043,710
合併財務狀況表中的金額	Amounts shown in the consolidated statement of financial position	112,822,932	150,215,268
原始期限超過三個月的金額	Amounts with an original maturity of beyond three months	(63,484,033)	(98,751,831)
現金及現金等值物的減值準備	Impairment allowance provided for components of cash and cash equivalents	710	1,968
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	49,339,609	51,465,405

財務訊息披露(根據004/B/2024-DSB/AMCM號文件) Financial Information Disclosure (In Accordance with 004/B/2024-DSB/AMCM)

中國工商銀行(澳門)股份有限公司 INDUSTRIAL AND COMMERCIAL BANK OF CHINA (MACAU) LIMITED

1. 財務信息(續)

1. FINANCIAL STATEMENTS (continued)

h. 現金流量表

h. Statement of cash flow

銀行層面

Bank Level

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

2023	2022
	(Restated)
	(重述)
千澳門元	千澳門元
MOP'000	MOP'000

經營活動的現金流	Cash flow from operating activities		
稅前利潤	Profit before tax	40,167	2,564,178
調整：	Adjustments for:		
折舊	Depreciation	50,928	57,583
利息收入	Interest income	(16,857,198)	(10,476,618)
利息支出	Interest expense	13,795,222	6,520,558
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	(5,025)	(6,285)
處置物業、廠房及設備損失	Losses on disposal of property, plant and equipment	136	285
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	(39,131)	(61,125)
金融工具減值損失淨值	Net impairment losses on financial instruments	2,570,519	1,156,641
匯兌差額	Foreign exchange difference	1,655,883	1,555,092
		1,211,501	1,310,309
初始期限超過三個月期的拆放同業減少／(增加)	Decrease/(increase) in placements with other banks with original maturity longer than three months	45,065,939	(36,948,715)
初始期限超過三個月期的政府債券增加	Increase in treasury bills with original maturity longer than three months	(9,793,480)	(7,342,819)
貸款及墊款的減少	Decrease in loans and advances	35,077,099	16,962,227
應收款項及其他資產的減少／(增加)	Decrease/(increase) in receivables and other assets	1,916,483	(1,387,246)
以公允價值計量且其變動計入損益的金融資產的減少	Decrease in financial assets at fair value through profit or loss	212,087	357,228
銀行同業及其他金融機構存款的(減少)／增加	(Decrease)/increase in deposits from banks and other financial institutions	(42,567,107)	23,850,885
客戶存款的減少	Decrease in deposits from customers	(4,746,579)	(11,269,733)
其他負債的(減少)／增加	(Decrease)/increase in other liabilities	(291,859)	177,109
以公允價值計量且其變動計入損益的金融負債之減少	Decrease in financial liabilities at fair value through profit or loss	(325,250)	(357,146)
衍生金融資產及衍生金融負債的公允價值變動	Change in fair value of derivative financial assets and liabilities	62,155	(481,648)
已收利息	Interest received	15,156,002	8,428,536
已付利息	Interest paid	(11,710,330)	(4,911,786)

財務訊息披露(根據004/B/2024-DSB/AMCM號文件)

Financial Information Disclosure (In Accordance with 004/B/2024-DSB/AMCM)

中國工商銀行(澳門)股份有限公司 INDUSTRIAL AND COMMERCIAL BANK OF CHINA (MACAU) LIMITED

1. 財務信息(續)

1. FINANCIAL STATEMENTS (continued)

h. 現金流量表(續)

h. Statement of cash flow (continued)

銀行層面(續)

Bank Level (continued)

		截至十二月三十一日止年度 For the year ended 31 December	
		2023	2022
		千澳門元 MOP'000	(Restated) (重述) 千澳門元 MOP'000
經營活動產生/(使用)的現金流	Cash generated from/(used in) operations	29,266,661	(11,612,799)
支付所得稅	Profits tax paid	(427,510)	(296,994)
經營活動產生/(使用)的淨現金流	Net cash generated from/(used in) operating activities	28,839,151	(11,909,793)
投資活動的現金流	Cash flow from investing activities		
以公允價值計量且其變動計入其他綜合收益的金融資產產生的股息收入	Dividend received from financial assets at fair value through other comprehensive income	5,025	6,285
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	(7,224,119)	(10,723,427)
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	7,990,680	13,263,713
購入以攤餘成本計量的金融資產	Purchases of financial assets at amortised cost	(45,401,681)	(68,551,956)
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	58,592,489	51,853,247
處置物業、廠房及設備利得	Proceeds from disposal of property, plant and equipment	45	4
購買物業、廠房及設備	Purchases of property, plant and equipment	(47,639)	(70,909)
投資活動產生/(使用)的淨現金流	Net cash generated from/(used in) investing activities	13,914,800	(14,223,043)
籌資活動的現金流	Cash flows from financing activities		
發行存款證收益	Proceeds from issuance of certificates of deposit	147,163,693	141,165,021
贖回存款證	Redemption of certificates of deposit issued	(195,462,057)	(135,404,736)
發行債務證券收益	Proceeds from issuance of debts	3,527,400	2,349,425
贖回債務證券	Redemption of debts issued	-	-
股息繳付	Dividends paid	(337,275)	(333,526)
籌資活動(使用)/產生的淨現金流	Net cash (used in)/generated from financing activities	(45,108,239)	7,776,184
現金及現金等價物的淨減少	Net decrease in cash and cash equivalents	(2,354,288)	(18,356,652)
於一月一日之現金及現金等價物	Cash and cash equivalents at 1 January	51,317,982	69,674,634
於十二月三十一日之現金及現金等價物	Cash and cash equivalents at 31 December	48,963,694	51,317,982

財務訊息披露(根據004/B/2024-DSB/AMCM號文件)

Financial Information Disclosure (In Accordance with 004/B/2024-DSB/AMCM)

中國工商銀行(澳門)股份有限公司

INDUSTRIAL AND COMMERCIAL BANK OF CHINA (MACAU) LIMITED

1. 財務信息(續)		1. FINANCIAL STATEMENTS (continued)	
h. 現金流量表(續)		h. Statement of cash flow (continued)	
銀行層面(續)		Bank Level (continued)	
		截至十二月三十一日止年度 For the year ended 31 December	
		2023	2022 (Restated) (重述)
		千澳門元 MOP'000	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、銀行同業及其它金融機構的存款	Cash and balances with banks and other financial institutions	11,838,598	25,171,618
存放貨幣當局款項	Deposits with monetary authority	4,397,482	9,355,240
拆放同業	Placements with other banks	75,475,166	104,497,358
分類為以攤餘成本計量的政府債券	Treasury bills classified as financial assets at amortised cost	20,735,865	11,043,710
財務狀況表中的金額	Amounts shown in the statement of financial position	112,447,111	150,067,926
原始期限超過三個月的金額	Amounts with an original maturity of beyond three months	(63,484,033)	(98,751,831)
現金及現金等價物的減值準備	Impairment allowance provided for components of cash and cash equivalents	616	1,887
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	48,963,694	51,317,982
董事長兼執行董事 Chairman, Executive Director 高明 Gao Ming		副董事長、行政總裁兼執行董事 Vice Chairman, Chief Executive Officer & Executive Director 牛建軍 Niu Jian Jun	

財務訊息披露(根據004/B/2024-DSB/AMCM號文件) Financial Information Disclosure (In Accordance with 004/B/2024-DSB/AMCM)

中國工商銀行(澳門)股份有限公司 INDUSTRIAL AND COMMERCIAL BANK OF CHINA (MACAU) LIMITED

2. 業務發展及管理報告

2023年，在外部形勢複雜多變、風險交織多發、結構調整陣痛等多重壓力和背景下，工銀澳門認真貫徹落實工銀集團國際化發展戰略和澳門特區政府施政方針，圍繞“穩增長、調結構、增動能、防風險、開新局”總體工作部署，在攻堅克難中完成了風險防控和轉型發展的階段性任務，實現了穩健經營。

截至2023末，本行總資產3,704億澳門元，較上年下降19.61%；總負債3,396億澳門元，較上年下降21.04%；各項存款餘額2,436億澳門元，較上年下降1.89%；各項貸款餘額1,759億澳門元，較上年下降17.45%。本行已審核的財務報表乃按照《澳門財務報告準則》編制，全年實現稅後淨利潤0.64億澳門元，繼續保持澳門服務領域最廣、本地註冊最大的全牌照主流銀行地位。

2. BUSINESS DEVELOPMENT AND MANAGEMENT REPORT

In 2023, under the multiple pressures and backgrounds such as complex and ever-changing situations, interwoven and common risks, and challenges of structural adjustment, Industrial and Commercial Bank of China (Macau) Limited (“ICBC (Macau)” or “the Bank”) earnestly implemented the international development strategy of ICBC Group and the policies of the Macao SAR Government. According to the overall work plan of “maintaining stable growth, adjusting the structure, fostering new drivers, preventing risks and breaking new ground”, the Bank completed the tasks of risk prevention and business transformation for the current stage while meeting challenges head-on. It has achieved robust operations.

As at the end of 2023, the Bank had total assets of MOP370.4 billion, down 19.61% from the previous year; and total liabilities of MOP339.6 billion, down 21.04% from the previous year. Its balance of deposits stood at MOP243.6 billion, down 1.89% from the previous year. The balance of loans amounted to MOP175.9 billion, down 17.45% from the previous year. The Bank’s audited financial statements were prepared according to Macao Financial Reporting Standards (MFRS). In 2023, it registered a net profit of MOP64 million. ICBC (Macau) continued to maintain its position as a fully-licensed, locally-registered mainstream bank with the widest range of services and the largest size of business in Macao.

財務訊息披露(根據004/B/2024-DSB/AMCM號文件) Financial Information Disclosure (In Accordance with 004/B/2024-DSB/AMCM)

中國工商銀行(澳門)股份有限公司 INDUSTRIAL AND COMMERCIAL BANK OF CHINA (MACAU) LIMITED

2. 業務發展及管理報告 (續)

聚焦集團重大戰略部署，本行深化GBC聯動布局和跨境金融服務創新，前瞻性開展「電子圍網」場景搭建及產品設計，並與橫琴粵澳深度合作區簽署戰略合作協議，跨境金融服務領先同業。大力推動數據治理和科技創新，提升網點工作效率和客戶體驗；首家推出大灣區乘車碼服務，一碼通行粵港澳；數字化轉型取得積極成效。圍繞企業全球化經營，致力打造跨境、跨幣種資金池產品，構建全球現金管理體系，有效覆蓋104個國家/地區、61個幣種，年結算額超過1萬億澳門元，並首獲《亞洲銀行家》「澳門地區最佳交易銀行獎」。積極支持澳門現代金融發展，獲監管頒授年度承銷貢獻獎及發行貢獻獎。加強附屬機構治理、子公司穿透管理和併表管理，防範了治理風險。統籌抓好建章立制、風險排查及能力建設，有效夯實信貸管理基礎，提高了專業治貸和從嚴治貸水平。此外，關心員工生活，注重員工發展，首辦員工金融服務方案設計大賽，推出家庭休養、家庭親子、家庭觀影等系列關愛活動，加強新時期企業文化建設，營造了和諧發展氛圍。創設濠江論壇，加入特區政府經濟發展委員會，為政府建言獻策。贊助澳門學界比賽，加強國情教育，深刻踐行了社會責任。

在複雜的市場環境下，本行經營表現贏得業界及國際主流財經媒體廣泛認可，蟬聯英國《銀行家》、《世界金融》，美國《環球金融》雜誌 2023年度「澳門地區最佳銀行」殊榮，樹立了良好企業形象。

2. BUSINESS DEVELOPMENT AND MANAGEMENT REPORT (continued)

Focusing on the Group's major strategies, the Bank deepened the interactions among GBC and innovation in cross-border financial services, took forward-looking moves to build "electronic fence" scenarios and design relevant products, and signed a strategic cooperation agreement with the Guangdong-Macao In-depth Cooperation Zone in Hengqin. It stayed ahead of peers in cross-border financial services. The Bank energetically promoted data governance and technological innovation, improved the work efficiency of outlets and customer experience. It took the lead to launch ride code services in the Greater Bay Area, allowing people to ride buses in Guangdong, Hong Kong and Macao with one QR code. Positive progress has been made in digital transformation. Focusing on global operation of enterprises, the Bank was committed to developing cross-border and cross-currency fund pool products, and constructing a global cash management system, which has covered 104 countries/regions and 61 currencies, with an annual settlement amount of more than MOP1 trillion. It won the "Best Transaction Bank in Macau" award conferred by The Asian Banker for the first time. The Bank actively supported the development of modern finance in Macao, and won the Annual Underwriting Contribution Award and Issuance Contribution Award conferred by regulatory authorities. The Bank strengthened the governance of affiliates and look-through management and consolidation management of subsidiaries, to prevent governance risks. The Bank made coordinated efforts to formulate rules and regulations, screen risks and build up capabilities, effectively consolidated the foundation for credit management, and improved the professional and rigorous loan management. Besides, the Bank cares about the lives of employees and their development, organized the first financial service plan design competition for employees, launched a series of caring activities such as family rest, family parent-child relationship, and family movie watching, strengthened the cultivation of corporate culture in the new era, and created a harmonious development climate. The Bank held the first Haojiang Forum and joined the Economic Development Council of the Macao SAR Government to provide advice and suggestions for the government. The Bank sponsored school competitions in Macao, strengthened national education, and deeply fulfilled its social responsibilities.

In a complex market environment, the Bank's business performance has won wide recognition from the industry and international mainstream financial media. The Bank was named the "Best Bank in Macau" by British magazines The Banker and World Finance, and the American magazine Global Finance for another year, building a strong corporate image.

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中國工商銀行(澳門)股份有限公司 INDUSTRIAL AND COMMERCIAL BANK OF CHINA (MACAU) LIMITED

2. 業務發展及管理報告 (續)

後疫情時代，全球政經環境複雜多變，疊加世界經濟週期變化，外部挑戰依舊嚴峻，對全球及澳門地區影響持續，工銀澳門將認真落實國家戰略部署和特區政府施政方針，全力做好後疫情時期經濟復蘇工作，並積極對接粵港澳大灣區特別是橫琴粵澳深度合作區系列政策規劃，積極發展自身所長，服務澳門所需，為澳門經濟適度多元發展和融入祖國發展大局作出更多努力；同時，繼續發揮大行責任擔當，情系民生、服務社會，為澳門長期繁榮穩定作出新的更大貢獻。

行政總裁

牛建軍

二零二四年三月二十八日於澳門

2. BUSINESS DEVELOPMENT AND MANAGEMENT REPORT (continued)

In the post-pandemic era, the complex global political and economic environment and the cyclical changes in the world economy will pose severe external challenges and have a lingering impact on the world and Macao. The Bank will be dedicated to implementing the national strategies and the Macao SAR Government's policies, and putting full effort to economic recovery in the post-pandemic era. Aligning to the series policies and plans for Guangdong-Hong Kong-Macao Greater Bay Area, particularly Guangdong-Macao In-depth Cooperation Zone in Hengqin, the Bank will give play to its advantages while serving the financial needs of local communities to further contribute to Macao's economic diversification and integrate into China's development. Meanwhile, the Bank will continuously fulfill its social responsibilities, contribute to people's livelihood, serve the public, and dedicate itself to Macao's long-term prosperity and stable development.

Chief Executive Officer

Niu Jian Jun

Macao, 28 March 2024

財務訊息披露(根據004/B/2024-DSB/AMCM號文件) Financial Information Disclosure (In Accordance with 004/B/2024-DSB/AMCM)

中國工商銀行(澳門)股份有限公司 INDUSTRIAL AND COMMERCIAL BANK OF CHINA (MACAU) LIMITED

3. 監察機關意見書

中國工商銀行(澳門)股份有限公司董事會按章程第二十五條e項的規定及為產生該規定的效力已將有關二零二三年營業年度的經審核財務報表及董事會報告書交予本所發出意見書。

經審閱交予本所編制意見書的文件後，認為該等文件清楚反映出銀行的財產狀況及財政和經濟狀況。

董事會的報告書以明確的方式反映出銀行在審議的營業年度期間內所推動及發展的業務情況。

本所考慮外部核數師報告書，同意核數師指出，所交予作為提交賬目的文件真實而準確地反映出二零二三年十二月三十一日資產負債表的財務狀況，以及截至該日的營業年度內的財務結果。

綜合所述，本所決定同意通過該等財務報表及董事會報告書。

獨任監事
崔世昌會計師事務所
(由崔世昌代表)

二零二四年三月二十八日於澳門

3. THE REPORT FROM THE SUPERVISORY BOARD

In accordance with the provision of Article twenty-fifth, paragraph (e) and for the purpose of the said provision, the Board of Directors of Industrial and Commercial Bank of China (Macau) Limited has submitted to our firm the audited financial statements and the report from Board of Directors regarding the 2023 financial year, for issuing the related opinion.

After reviewing the documents submitted to our firm for opinion's purpose, it is our opinion that those documents evidence clearly the Bank's assets value and its financial and economic status.

The report of the Board of Directors clearly evidences the Bank's business activities performed and carried out by the Bank in the financial year under appraisal.

In view of the external auditor's report, we concur with the opinion expressed in such report, whereas the documents supporting the said financial statements evidence the truly and accurate financial status exhibited in the balance sheet dated 31st December, 2023, as well as the financial results of the financial year ended 2023.

In view of the above said, we have decided to approve the said financial statements and the Report of the Board of Directors.

Single Supervisor
CSC & Associates, Certified Public Accountants
(Represented by Mr. Chui Sai Cheong)

Macao, 28 March 2024

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中國工商銀行(澳門)股份有限公司 INDUSTRIAL AND COMMERCIAL BANK OF CHINA (MACAU) LIMITED

4. 會計師事務所的意見書的摘要

致中國工商銀行(澳門)股份有限公司的股東

(於澳門註冊成立的有限責任公司)

我們已審核中國工商銀行(澳門)股份有限公司(以下簡稱「本行」)以及其子公司(以下統稱「本集團」)之綜合財務報表,此綜合財務報表包括於二零二三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。

董事對綜合財務報表之責任

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(「澳門特別行政區」)之《財務報告準則》編制真實而公允的綜合財務報表,並執行必要的內部控制,以使綜合財務報表不存在由於舞弊或錯誤而導致的重大錯報。

審計師之責任

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

審計工作涉及實施審計程序,以獲取有關綜合財務報表金額和披露的審計證據。選擇的審計程序取決於審計師的判斷,包括對由於舞弊或錯誤導致的財務報表存有重大錯報風險的評估。在進行風險評估時,我們考慮與合併及本行財務報表編制及真實和公允地列報財務報表相關的內部控制,以設計適當的審計程序,但目的並非對內部控制的有效性發表意見。審計工作還包括評價貴行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。

4. A SUMMARY OF THE EXTERNAL AUDITOR'S REPORT

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

(Incorporated in Macau with limited liability)

We have audited the consolidated financial statements of Industrial and Commercial Bank of China (Macau) Limited (the "Bank") and its subsidiaries (collectively referred to as the "Group"), which comprise the consolidated and the Bank's statements of financial position as at 31 December 2023, the consolidated and the Bank's statements of profit or loss and other comprehensive income, statements of changes in equity and the statements of cash flow for the year then ended, and a summary of significant accounting policies and other explanatory information.

Directors' responsibility for the consolidated financial statements

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

Auditor's responsibility

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

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the consolidated financial statements. The procedures selected depend on the auditor's judgement, including the assessment of the risks of material misstatement of the consolidated financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the entity's preparation of consolidated 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.

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中國工商銀行(澳門)股份有限公司 INDUSTRIAL AND COMMERCIAL BANK OF CHINA (MACAU) LIMITED

4. 會計師事務所的意見書的摘要
(續)

審計意見

我們認為，上述合併及本行財務報表已按照獲經濟財政司命令44/2020號批准之澳門特別行政區之《財務報告準則》在所有重大方面真實和公允地反映了本集團和本行於二零二三年十二月三十一日之財務狀況及本集團和本行截至該日止年度內之經營成果及現金流量。

關可穎
執業會計師
合夥人
德勤•關黃陳方會計師行

澳門
二零二四年三月二十二日

5. 持有超過有關機構資本5%之出資的機構名單及有關百分比之數值

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

6. 合資格的股東名單

中國工商銀行股份有限公司
禰永明先生

4. A SUMMARY OF THE EXTERNAL AUDITOR'S
REPORT (continued)

Opinion

In our opinion, the consolidated and the Bank's financial statements give a true and fair view of the financial positions of the Group and the Bank as at 31 December 2023, and of the Group's and the Bank's financial results and their cash flows for the year then ended in accordance with the Financial Reporting Standards of Macau SAR approved by Order of the Secretary for Economy and Finance No. 44/2020.

Kuan Ho Weng
Certified Public Accountant
Partner
Deloitte Touche Tohmatsu – Sociedade de Auditores

Macau
22 March 2024

5. A LIST OF THE INSTITUTIONS IN WHICH THEY
HAVE HOLDINGS IN EXCESS OF 5% IN THE SHARE
CAPITAL, OR OVER 5% OF THEIR OWN FUNDS,
WITH AN INDICATION OF THE RESPECTIVE
PERCENTAGE

ICBC (Macau) Capital Limited	100%
ICBC (Macau) Pension Fund Management Company Limited	100%
Seng Heng Development Company Limited (Registered and established in Hong Kong)	100%
Authosis, Inc. (Registered and established in Cayman Island)	11%
Luen Fung Hang Insurance Company Limited	6%

6. LIST OF THE SHAREHOLDERS WITH QUALIFYING
HOLDINGS

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

財務訊息披露(根據004/B/2024-DSB/AMCM號文件) Financial Information Disclosure (In Accordance with 004/B/2024-DSB/AMCM)

中國工商銀行(澳門)股份有限公司 INDUSTRIAL AND COMMERCIAL BANK OF CHINA (MACAU) LIMITED

7. 公司董事會成員名單

董事會

高明女士 (於2023年6月9日委任)	董事長、執行董事
牛建軍先生	副董事長、執行董事、 行政總裁
禰永明先生	副董事長兼執行董事
賀定一女士	董事
張偉峰先生	董事
鄭劍鋒先生	董事
洪貴路先生	董事
姜壹盛先生	董事長、常務董事兼 執行董事
(2023年6月9日離任)	
唐志堅先生 (2023年8月5日離任)	董事

股東會主席團

高明女士 (2023年6月21日委任)	主席
牛建軍先生 (2023年5月11日委任, 2023年6月21日離任)	主席
姜壹盛先生 (2023年5月11日離任)	主席
陳翠屏女士	秘書

獨任監事

崔世昌會計師事務所
(由崔世昌先生作代表)

公司秘書

陳翠屏女士	秘書
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7. NAME OF THE MEMBERS OF THE COMPANY BOARDS

Board of Directors

Ms. Gao Ming (Appointed on 9 June 2023)	Chairman, Executive Director
Mr. Niu Jian Jun	Vice-Chairman, Chief Executive Officer & Executive Director
Mr. Huen Wing Ming, Patrick	Vice-Chairman & Executive Director
Ms. Ho Teng Iat	Director
Mr. Zhang Wei Feng	Director
Mr. Zheng Jian Feng	Director
Mr. Hong Gui Lu	Director
Mr. Jiang Yi Sheng (Resigned on 9 June, 2023)	Chairman, Managing & Executive Director
Mr. Tong Chi Kin (Resigned on 5 August 2023)	Director

Board of the General Meeting

Ms. Gao Ming (Appointed on 21 June, 2023)	Chairman
Mr. Niu Jian Jun (Appointed on 11 May, 2023, resigned on 21 June, 2023)	Chairman
Mr. Jiang Yi Sheng (Resigned on 11 May, 2023)	Chairman
Ms. Chen Cui Ping	Secretary

Single Supervisor

CSC & Associates, Certified Public Accountants
(Represented by Mr. Chui Sai Cheong)

Company Secretary

Ms. Chen Cui Ping	Secretary
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中國工商銀行(澳門)股份有限公司 INDUSTRIAL AND COMMERCIAL BANK OF CHINA (MACAU) LIMITED

8. 公司治理

本行股東會下設董事會及監事會，董事會下設專業委員會。同時，在經營管理層設有資產負債管理委員會、合規和反洗錢及反恐融資委員會、信貸與投資審查委員會等專業委員會。本行2023年年度內始終嚴格按照澳門金融管理局發出的《信用機構內部控制指引》進行經營及管理。

董事會

本行全部業務及利益均由董事會負責經營及管理，年度內本行董事會保持穩定的結構，能夠作出並實施適當及有效的決策。董事會成員均具備適合本行業務發展的專業知識及技能。年內，本行所有董事均定期獲得最新的經濟發展資訊、本行經營情況、營運、風險管理、合規、公司治理事項，以及相關法律和當地監管規定等訊息。

監事會

本行監事會由清晰明確的職權範圍，行使監察公司業務職權及其他由法律或本行《公司章程》賦予的職能。主要包括密切跟進本行管理、確保本行遵守法律及《公司章程》、審核所有會計檔及簿冊、確定公司財產的估值是否適當、對董事會年度報告提交意見書等。

董事會權利的轉授

管理委員會

本行在董事會授權下設立管理委員會，定期舉行會議，負責本行及附屬公司整體運作及職責範圍內重大事項的決策工作。

本行董事會亦下設提名與薪酬委員會、審計委員會、風險管理委員會及戰略發展委員會等專業委員會。委員會負責監察本行日常業務運作。各專業委員會均有明確的職權範圍，以確保委員會可以適當履行其職能，並在適當的時候向董事會報告其建議及決定。

8. CORPORATE GOVERNANCE

The Board of Directors and the Board of Supervisors are established under the Shareholders' Meeting of the Bank, and special committees are established under the Board of Directors. Special committees are established at the senior management level, including the Asset & Liability Management Committee, the Compliance Anti-Money Laundering & Combating Financing of Terrorism Committee, and the Credit and Investment Approval Committee, etc. In 2023, the Bank carried out operating and management activities in strict accordance with the Guidelines on Internal Control of Credit Institutions issued by the Monetary Authority of Macao.

Board of Directors

The Board of Directors is responsible for the operation and management of all businesses and interests at the Bank. In 2023, it remained steady and was able to make appropriate and effective decisions and implement them. All members of the Board of Directors had the expertise and skills required for the business development of the Bank. All directors were regularly updated on economic developments, internal operations of the Bank in terms of risk management, compliance, corporate governance, etc., and pertinent laws and local regulatory requirements.

Board of Supervisors

The Board of Supervisors has clearly defined functions and powers, and is explicitly designated to oversee the businesses of the Bank and perform other functions assigned by the pertinent laws or the Bank's Articles of Association. These functions mainly include closely following up on management activities of the Bank, ensuring that the Bank complies with the pertinent laws and the Articles of Association, reviewing all accounting documents and books, confirming whether the valuation of corporate property is appropriate, and issuing opinions on the annual report delivered by the Board of Directors.

Delegation of the Powers of the Board of Directors

Management Committee

The Management Committee is set up under the authorization of the Board of Directors, and convenes meetings on a regular basis. It is responsible for the overall operations of the Bank and its subsidiaries as well as for making decisions on major matters within its term of reference.

The Board of Directors of the Bank establishes four special committees, which are the Nomination and Compensation Committee, the Audit Committee, the Risk Management Committee, and the Strategic Development Committee. These committees are responsible for monitoring the day-to-day operations of the Bank. Each committee has clear terms of reference, in order to ensure that it can properly exercise its functions and make recommendations and report decisions to the Board of Directors as appropriate.

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8. 公司治理(續)

經營管理層委員會

本行經營管理層設有資產負債管理委員會、合規和反洗錢及反恐融資委員會、信貸與投資審查委員會、風險管理委員會等數個專業委員會。各專業委員會均有明確的工作規則，以確保委員會規範其職能，並更好地協助經營管理層作出決策。

資產負債管理委員會

負責研究、討論和決定有關資產負債管理的重大事項。負責審議本行資產負債管理、流動性管理、資本管理、銀行賬簿利率風險和匯率風險等報告，並研究提出相關工作安排。委員會成員由本行高級管理層及資產負債管理部門相關負責人組成，以確保本委員會得以有效運行。

合規和反洗錢及反恐融資委員會

負責推動本行建立符合屬地監管要求、集團政策要求及實際的內控合規管理機制，制定和傳達合規政策、監督本行合規管理事項；審議建立和維護各項反洗錢及反恐融資風險管控政策和相關規定，確保反洗錢工作體系、指引和監管措施的適宜有效性。本委員會由高級管理層級涉及部門主要負責人組成，以確保本委員會得以有效運行。

信貸與投資審查委員會

負責對需履行信用風險集體審議程序的各類融資、投資及其他相關業務進行集體審議。本委員會由高級管理層級涉及部門主要負責人組成，以確保本委員會得以有效運行。

8. CORPORATE GOVERNANCE (continued)

Committees at Senior Management Level

The senior management of the Bank establishes four special committees, which are the Asset & Liability Management Committee, the Compliance Anti-Money Laundering & Combating Financing of Terrorism Committee, the Credit and Investment Approval Committee, and the Risk Management Committee. Each committee has explicit work rules to ensure that it properly performs functions and better assists the senior management in making decisions.

Asset & Liability Management Committee

The Asset & Liability Management Committee is responsible for studying, discussing, and deciding on major matters related to asset and liability management. It is responsible for deliberating on the matters related to asset and liability management, liquidity management, capital management, interest rate risk in the banking book (IRRBB), and exchange rate risk, among others, and making proposed work arrangements. The committee is composed of the senior management members of the Bank and the heads of the asset & liability management departments, etc., to ensure its effective operation.

Compliance Anti-Money Laundering & Combating Financing of Terrorism Committee

The Compliance Anti-Money Laundering & Combating Financing of Terrorism Committee is responsible for promoting the Bank to establish an internal control and compliance management mechanism that can meet local regulatory requirements and the policy requirements of the Group and conform to the reality, so as to formulate and communicate compliance policies and oversee the compliance management matters of the Bank; and deliberating on, establishing, and maintaining risk control policies and provisions on anti-money laundering (AML) and combating the financing of terrorism (CTF), so as to ensure the AML work systems, guidelines, and regulatory measures are appropriate and effective. The committee is composed of senior management members and the heads in charge of relevant departments to ensure the committee's effective operation.

Credit and Investment Approval Committee

The Credit and Investment Approval Committee is responsible for deliberating on all types of financing, investment, and other related businesses that are subject to the collective credit risk review procedures. The committee is composed of senior management members and the heads in charge of relevant departments to ensure the committee's effective operation.

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8. 公司治理(續)

風險管理委員會

風險管理委員會提供一套結構緊密、具有前瞻性的體系，測量、監控本行經營及管理層面的不同類型風險。設立專門的風險小組負責各項風險的監測、評估及管理。風險委員會負責對各類風險進行整體、全面的管理。該委員會確保所有風險均維持在本行設定的風險指標內，同時確保本行風險管理的程序符合澳門金融管理局的全部要求。

8. CORPORATE GOVERNANCE (continued)

Risk Management Committee

The Risk Management Committee is responsible for providing a set of well-structured and forward-looking systems to measure and monitor different types of risks of the Bank at the operational and management levels. The committee establishes special risk teams in charge of monitoring, assessment and management of various risks. The committee is responsible for managing all types of risks in a holistic and comprehensive manner. The committee shall ensure that all risks can be maintained within the risk indicators set by the Bank and all risk management procedures adopted by the Bank can comply with the requirements of the Monetary Authority of Macao.

9. 衍生工具交易以外的表外風險

9. OFF-BALANCE SHEET EXPOSURES OTHER THAN DERIVATIVES TRANSACTIONS

		千澳門元 MOP'000
代客保管賬	Values received for safe keeping	82,605,426
代收賬	Bills for collection	1,156,013
抵押賬	Collateral	388,901,618
保證及擔保付款	Guarantee on account of customers	8,772,355
信用證	Letters of credit outstanding	918,193
承兌匯票	Bills & acceptance available for discount	39,973
其他備查賬	Other memorandum items	11,117,687
未提取貸款承諾	Undrawn credit facilities	64,510,091
合計	Total	558,021,356

10. 衍生工具交易

10. DERIVATIVES TRANSACTIONS

		千澳門元 MOP'000	信用風險 加權金額 Credit risk weighted amount
		名義金額 Nominal value	公允價值 Fair value
匯率衍生工具	Exchange rate contracts	79,188,316	207,894
利率衍生工具	Interest rate contracts	7,067,901	3,873
其他衍生工具	Other contracts	385,036	66
			908,167
			205,698
			—

11. 會計政策

參見本報告第32-55頁

11. ACCOUNTING POLICIES

Refer to page 32-55.

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12. 關聯方交易

12. RELATED PARTY TRANSACTIONS

12.1 對關聯方的借貸政策

12.1 The policy for lending to related parties

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

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

12.2 定量披露

12.2 Qualitative disclosure

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

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

		千澳門元 MOP'000				
		最終控股公司 Ultimate holding company 集團與銀行 The Group and the Bank	同系附屬公司 Fellow subsidiaries 集團 The Group	同系附屬公司 Fellow subsidiaries 銀行 The Bank	子公司 Subsidiaries 銀行 The Bank	主要管理人員* Key management personnel* 集團與銀行 The Group and the Bank
利息收入	Interest income	2,066,358	220,672	220,340	—	2,890
利息支出	Interest expense	2,480,568	2,499	2,499	2,932	16,872
其他營業收入	Other operating income	5,000	—	—	—	—
其他營業費用	Other operating expenses	4,108	96,629	96,629	—	—
手續費及佣金收入	Fee and commission income	—	—	—	12,419	—
手續費及佣金支出	Fee and commission expenses	—	36,455	36,455	383	—
發行債務證券	Debts issued	8,248,180	—	—	—	—
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	7,672,057	504,525	391,422	—	—
拆放同業	Placements with other banks	35,001,146	805,020	805,020	—	—
貸款和墊款	Loans and advances	—	3,846,432	3,846,432	—	86,948
應收賬款及其他資產	Receivables and other assets	467,053	137,716	137,384	69,577	—
銀行同業和其他金融機構的存款	Deposits from banks and other financial institutions	44,571,675	573	573	—	—
客戶存款	Deposits from customers	—	—	—	132,649	444,994
其他客戶存款	Deposits from other customers	—	143,756	143,756	—	—
其他負債	Other liabilities	162,478	50,198	50,198	2,659	—
合計	Total	100,678,623	5,844,475	5,730,708	220,619	551,704

(*按照澳門金融管理局披露監管要求披露。)

(*The Bank complies with AMCM disclosure requirement to disclose.)

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13. 資本

13. CAPITAL

13.1 定性描述：

13.1 Qualitative disclosure:

(a) 所有資本工具主要特徵的概要：

按照澳門金融管理局《自有資金組成指引》最新規定，目前本集團資本架構主要由一級資本和二級資本組成，其中一級資本包含核心一級資本和其他一級資本。

主要資本項目釋義如下：

核心一級資本：主要包括股本、股本溢價、留存利潤、累計其他綜合收益，其他公開儲備以及核心一級資本抵減項；

留存利潤：主要包括以往年度經營所帶來的利潤和損失，未經審計師審計的金額為正的利潤除外；對於當年產生的金額為正的利潤，同樣需經外部審計師審計後方可計入資本，利潤為負值時需實時反映在資本中而無需經外部審計師審計；

累計其他綜合收益：包含以往年度的累計其他綜合收益，未經審計師審計的金額為正的其他綜合收益除外；對於當年度的其他綜合收益，若金額為負值可直接計入，若金額為正值則需經外部審計師審核之後方可計入；

其他公開儲備：包括法定準備金、其他盈餘公積金、監管儲備特定備用金以及監管儲備一般備用金；

其他一級資本：主要是指滿足當地監管要求的其他一級資本補充工具；

二級資本：主要包括按照當地監管所定義的表內外信貸資產一階段和二階段信用損失準備、監管儲備一般備用金以及滿足當地監管要求的二級資本補充工具。

(a) Summary of the main features of all capital instruments:

According to the latest provisions of the AMCM Guidelines on Composition of Own Funds, the Group's capital is mainly composed of Tier 1 capital and Tier 2 capital, of which Tier 1 capital includes Common equity tier 1 capital (CET1) and Additional tier 1 capital (AT1).

Main Capital items explained as follow:

Common equity tier 1 capital (CET1): Mainly includes common shares, share premium, retained earnings, accumulated other comprehensive income, other disclosed reserves and Common equity tier 1 capital deductions;

Retained earnings: Mainly includes profits and losses brought forward from previous years except for any profits (positive figures) without an external audit. The current year's interim profit may also be included provided the conditions have been satisfied. For the current year's interim loss incurred, it should be immediately included even in the absence of an external audit.

Accumulated other comprehensive income: Includes OCI brought forward from previous years except for any positive OCI without an external audit. The current year's positive interim OCI may also be included provided the applicable conditions have been satisfied. While the current year's negative interim OCI incurred should be immediately included even in the absence of an external audit.

Other disclosed reserves: Includes legal reserve, other earned surplus, specific regulatory reserves and general regulatory reserves required by the AMCM.

Additional tier 1 capital: Mainly refers to qualifying Additional tier 1 capital instruments.

Tier 2 capital: Mainly includes eligible accumulated provisions for expected credit loss (ECL) in stage 1 & 2 and general regulatory reserves required by the AMCM, Qualifying Tier 2 capital instruments.

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13. 資本(續)

13. CAPITAL (continued)

13.1 定性描述：(續)

13.1 Qualitative disclosure: (continued)

(b) 資本管理：

(b) Capital management:

本集團資本管理之主要目的是為了確保本集團遵守監管當局所規定之資本要求，並支持本集團業務發展。本集團積極管理資本狀況，並致力提高資本運用效益和股東價值。

The primary objectives of the Group's capital management are to ensure that the Group complies with capital requirements of regulatory authorities, and to support its business development. While actively managing its capital conditions, the Group is committed to improving the efficiency of its capital use and enhancing shareholder value.

本集團根據市場經濟環境變化及其風險特性對資本管理政策作出調整。本集團具備健全的資本管理機制，定期對資本及風險加權資產變化作出計量、監測及管理，確保符合監管要求的同時優化資本回報。按年制定資本管理計劃，評估未來一段時間內合理的資本水平及資本結構，並適時通過不同渠道補充資本，確保本集團長期可持續發展。

The Group makes adjustments to its capital management policy in the light of changes in economic conditions in the market and risk characteristics. With a sound capital management mechanism, the Group regularly measures, monitors and manages changes in capital and risk weighted assets to ensure compliance with regulatory requirements while improving the return on capital. The Group formulates a capital management plan on an annual basis, evaluates the reasonable capital level and structure for the future, and replenishes capital through different channels in a well-timed manner to ensure its long-term sustainable development.

在本年度內，本集團遵守了澳門金融管理局對外頒布之所有資本規定。

During the year, the Group has complied with all of the capital requirements imposed by the AMCM.

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13. 資本(續)

13. CAPITAL (continued)

13.2 定量披露：

13.2 Quantitative disclosure:

千澳門元／百分比
MOP'000, %

核心一級資本	Common Equity Tier 1 Capital	29,087,493
股本	Qualifying common shares	588,920
股本溢價	Share premium from qualifying common shares	5,885,733
留存利潤	Retained earnings	23,260,129
累計其他綜合收益	Accumulated other comprehensive income	(1,165,072)
其他公開儲備	Other disclosed reserves	1,419,737
抵減項：	Deduction:	
淨遞延稅資產，已扣除遞延稅負債	Deferred tax assets, net of associated deferred tax liabilities	(86,964)
現金流套期形成的儲備	Cash flow hedge reserve	(1,150)
監管儲備(包括一般和特定監管儲備)	Regulatory reserves (including general and specific regulatory reserves)	(813,840)
其他一級資本	Additional Tier 1 Capital	-
一級資本淨額	Tier 1 Capital	29,087,493
二級資本淨額	Tier 2 Capital	1,859,428
按照當地監管所定義的表內外信貸資產一 階段和二階段信用損失準備、監管儲備 一般備用金以及滿足當地監管要求的二 級資本補充工具	Eligible accumulated provisions for expected credit loss in stage 1 & 2 and general regulatory reserves required by the AMCM	1,859,428
自有資本	Own funds	30,946,921
核心一級資本充足率(工銀澳門－銀行層面)	Common equity teir 1 capital ratio (ICBC (Macau) - Bank level)	12.15%
一級資本充足率(工銀澳門－銀行層面)	Teir 1 capital ratio (ICBC (Macau) - Bank level)	12.15%
資本充足率(工銀澳門－銀行層面)	Total capital ratio (ICBC (Macau) - Bank level)	12.92%
核心一級資本充足率(工銀澳門－集團層面)	Common equity teir 1 capital ratio (ICBC (Macau) - Group level)	12.28%
一級資本充足率(工銀澳門－集團層面)	Teir 1 capital ratio (ICBC (Macau) - Group level)	12.28%
資本充足率(工銀澳門－集團層面)	Total capital ratio (ICBC (Macau) - Group level)	13.05%
核心一級資本充足率(中國工商銀行－集團層面)	Common equity teir 1 capital ratio (ICBC - Group level)	13.72%
一級資本充足率(中國工商銀行－集團層面)	Teir 1 capital ratio (ICBC - Group level)	15.17%
資本充足率(中國工商銀行－集團層面)	Total capital ratio (ICBC - Group level)	19.10%
核心一級資本充足率(工銀投資)	Common equity teir 1 capital ratio (ICBC Capital)	90.30%
一級資本充足率(工銀投資)	Teir 1 capital ratio (ICBC Capital)	90.30%
資本充足率(工銀投資)	Total capital ratio (ICBC Capital)	90.30%

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14. 信用風險

14.1 定性描述

(a) 信用風險的定義及範圍

信用風險是指因借款人或交易對手無法履約而帶來損失的風險。操作失誤導致本集團作出未獲授權或不恰當的擔保、資金承諾或投資，也會產生信用風險。本集團面臨的信用風險，主要源於本集團的貸款、存拆放款項和金融投資。本集團亦會在其他方面面對信用風險。由衍生金融工具產生的信用風險，在任何時候都只局限於記錄在簡要合併財務狀況表中的衍生金融資產。此外，本集團對客戶提供擔保，因此可能要求集團代替客戶付款，該款項將根據協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11.2(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：

14. CREDIT RISK

14.1 Qualitative disclosure

(a) Definition and scope

Credit risk is the risk of loss arising from a borrower or counterparty's failure to perform its obligations. Operational failures which result in unauthorised or inappropriate guarantees, financial commitments or investments by the 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 11.2(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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14. 信用風險(續)

14. CREDIT RISK (continued)

14.1 定性描述(續)

14.1 Qualitative disclosure (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資產負債表日發生違約的風險與在初始確認日發生違約的風險，以確定金融工具預期的整個存續期內發生違約風險的變化情況。本集團通過金融工具的違約概率是否大幅上升、逾期是否超過30天、市場價格是否連續下跌以及其他跡象以判斷金融工具的信用風險自初始確認後是否已顯著增加。

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

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14. 信用風險(續)

14.1 定性描述(續)

(d) 參數、假設及估計技術

根據金融工具的信用風險自初始確認後是否已顯著增加，本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計估計違約虧損參數。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。

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。

14. CREDIT RISK (continued)

14.1 Qualitative disclosure (continued)

(d) Parameters, assumptions and estimation techniques

ECL for a financial instrument is measured at an amount equal to 12-month ECL or lifetime ECL depending on whether a significant increase in credit risk on that financial instrument has occurred since initial recognition. The 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.

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

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14. 信用風險(續)

14. CREDIT RISK (continued)

14.1 定性描述(續)

14.1 Qualitative disclosure (continued)

(d) 參數、假設及估計技術(續)

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

在估算減值準備時，管理層會考慮以下因素：

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

必要時，本集團將加入管理層疊加調整以應對模型有效性不足的可能。

(e) 預期信用損失中包含的前瞻性資訊

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

本集團制定三種經濟情況：基準情況（即發生機率70%（2022年：60%）的中位數情況）及兩個機率較小的情況（一為向上一為向下，發生機率分別為15%及15%（2022年：15%及25%））。

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。

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

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

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

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

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

(e) Forward-looking information contained in ECL

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

The Group formulates three economic scenarios: a base case, which is the median scenario assigned a 70% (2022: 60%) probability of occurring, and two less likely scenarios, one upside and one downside, assigned a 15% and 15% (2022: 15% and 25%) probability of occurring respectively.

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.

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14. 信用風險(續)

14. CREDIT RISK (continued)

14.1 定性描述(續)

14.1 Qualitative disclosure (continued)

(d) 參數、假設及估計技術(續)

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

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。

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

2023年12月31日，本集團考慮了不同的宏觀經濟情景，對宏觀經濟指標進行前瞻性預測。其中，用於估計預期信用損失的年同比香港及澳門失業率在2023年的中性情景下分別為3.17%及2.65%。

As at 31 December 2023, 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 3.17% and 2.65%, respectively, in the neutral scenario for 2023.

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。本集團可以實時取消，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。

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

(f) 對本行信用風險管理政策的討論；

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

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

The Bank has a credit risk management process to measure, monitor and control credit risk. The lending authority of the Bank consists of the credit committee, general manager, chief executive officer and directors who have extensive banking experience. The hierarchy of credit authority which approves credit is in compliance with the Bank's credit policy; exposures are monitored against credit limits and other control limits (such as large exposures and concentration limits); segregation of duties in key credit functions is in place to ensure separate credit control and monitoring.

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14. CREDIT RISK (continued)

14.2 Quantitative disclosure

14.2.1 Geographic distribution of exposures

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

a. *Loans and commitment*

					千澳門元 MOP'000
		政府、 公營機構 Government or Public Sector	金融機構 Financial Institution	其他公司 Other Company	合計 Total
地 區	Region				
中國澳門	Macau	258,709	4,716,318	158,469,707	163,444,734
中國	China	–	417,794	11,280,314	11,698,108
中國香港	Hong Kong	–	5,374,927	44,817,930	50,192,857
其他	Other	4,612,835	–	12,634,612	17,247,448

h Debt securities

					千澳門元 MOP'000
		政府、 公營機構 Government or Public Sector	金融機構 Financial Institution	其他公司 Other Company	合計 Total
地區	Region				
中國澳門	Macau	21,050,000	2,853,136	349,396	24,252,532
中國	China	2,476,182	17,627,859	32,062,881	52,166,922
中國香港	Hong Kong	1,649,196	8,324,477	2,048,203	12,021,876
其他	Other	–	9,302,914	715,247	10,018,161

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14. 信用風險(續)

14. CREDIT RISK (continued)

14.2 定量披露(續)

14.2 Quantitative disclosure (continued)

14.2.1 授信地區分佈(續)

14.2.1 Geographic distribution of exposures (continued)

c. 金融衍生工具

c. Financial derivatives

千澳門元
MOP'000

地區	Region	政府、公營機構	金融機構	其他公司	合計
		Government or Public Sector	Financial Institution	Other Company	Total
中國澳門	Macau	367	357,673	6,793	364,833
中國	China	–	613,091	–	613,091
中國香港	Hong Kong	–	(481,056)	(359,299)	(840,355)
其他	Other	–	74,264	–	74,264

d. 客戶貸款及墊款授信地區分析

d. Geographic distribution of exposures analysis of loan
and advances

千澳門元
MOP'000

地區	Region	賬面餘額 Gross Amount	已減值貸款 Impaired Amount	預期信用損失 Expected Credit Loss		
				階段一 Stage 1	階段二 Stage 2	階段三 Stage 3
中國澳門	Macau	122,477,377	8,990,566	135,505	176,953	2,669,862
中國	China	10,893,797	1,039,349	40,298	450,756	736,063
中國香港	Hong Kong	28,456,804	3,138,692	33,945	99,425	1,915,255
其他	Other	16,245,078	232,404	34,551	74,155	181,681

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14. 信用風險(續)

14. CREDIT RISK (continued)

14.2 定量披露(續)

14.2 Quantitative disclosure (continued)

14.2.2 授信行業分佈

14.2.2 Industry distribution of exposures

行業	Industry	預期信用損失 Expected Credit Loss				
		賬面餘額 Gross Amount	已減值貸款 Impaired Amount	階段一 Stage 1	階段二 Stage 2	階段三 Stage 3
漁農業	Agriculture and fisheries	—	—	—	—	—
採礦工業	Mining industries	5,453,243	—	2,729	—	—
製造工業	Manufacturing industries	4,053,671	38,615	5,595	—	38,736
電力、氣體燃料及水	Electricity, gas and water	855,750	—	24,168	—	—
建築及公共工程	Construction and public works	19,365,742	3,683,638	33,146	560,906	2,323,719
批發及零售貿易	Wholesale and retail trade	3,859,455	883,442	9,723	1,663	557,892
酒樓、餐廳、酒店及有關行業	Restaurants, hotels and similar industries	8,309,502	1,309,116	30,080	7,957	425,665
運輸、倉儲及通訊	Transport, warehousing and communications	2,090,609	—	2,018	—	—
非貨幣金融機構	Non-monetary financial institutions	5,331,068	—	2,110	—	—
博彩	Gaming	—	—	—	—	—
會展	Exhibition and conference	1,462	—	14	—	—
教育	Education	17,678	—	49	—	—
資訊科技	Information technology	6,126,194	84,129	15,140	—	66,277
其他行業	Other industries	57,471,630	6,389,463	106,364	196,455	1,623,776
個人貸款	Personal loans	65,137,052	1,012,608	13,163	34,308	466,796
合計	Total	178,073,056	13,401,011	244,299	801,289	5,502,861

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14. 信用風險(續)

14. CREDIT RISK (continued)

14.2 定量披露(續)

14.2 Quantitative disclosure (continued)

14.2.3逾期資產賬齡分析

14.2.3 Ageing analysis of past due exposures

a. 客戶貸款及墊款

a. Loans and advances to customers

		千澳門元／ 百分比 MOP'000, %			
		逾期餘額	佔客戶貸款及 墊款的比重	實物抵押品	預期信用損失 － 階段三
		Past due loans	Percentage of total loan and advances	Real guarantee value	Expected credit loss – Stage 3
逾期期限	Overdue periods				
3至6個月	3 to 6 months	957,120	0.54%	911,032	428,996
6個月至1年	6 months to 1 year	1,005,396	0.57%	735,576	518,206
1年以上	Over 1 year	4,255,964	2.39%	610,524	2,700,176
		6,218,480	3.49%	2,257,132	3,647,378

附註：本年度本行沒有逾期的同業
貸款及墊款。

Note: During the year, the Bank did not have any overdue
loans and advances to bank.

b. 債務證券

b. Debt securities

		千澳門元 MOP'000	
		逾期餘額	
逾期期限	Overdue periods	Past due amount	
3至6個月	3 to 6 months	–	
6個月至1年	6 months to 1 year	–	
1年以上	Over 1 year	68,411	
		68,411	

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14. 信用風險(續)		14. CREDIT RISK (continued)				
14.2 定量披露(續)		14.2 Quantitative disclosure (continued)				
14.2.4 資產五級分類分佈		14.2.4 Credit quality analysis under regulatory asset				
a. 同業貸款及墊款		a. Loan and advances to banks				
		千澳門元 MOP'000				
		預期信用損失 Expected credit loss				
		賬面餘額 Gross amount	實物 抵押品價值 Real guarantee value	階段一 Stage 1	階段二 Stage 2	階段三 Stage 3
正常	Pass	845,271	—	14	—	—
關注	Special mention	—	—	—	—	—
次級	Substandard	—	—	—	—	—
可疑	Doubtful	—	—	—	—	—
損失	Loss	—	—	—	—	—
		845,271	—	14	—	—
b. 客戶貸款及墊款		b. Loan and advances to customers				
		千澳門元 MOP'000				
		預期信用損失 Expected credit loss				
		賬面餘額 Gross amount	實物 抵押品價值 Real guarantee value	階段一 Stage 1	階段二 Stage 2	階段三 Stage 3
正常	Pass	145,385,126	284,736,754	244,255	—	—
關注	Special mention	19,286,919	29,223,158	29	801,289	—
次級	Substandard	8,077,106	13,151,120	—	—	2,253,125
可疑	Doubtful	1,012,152	758,226	—	—	518,879
損失	Loss	4,311,753	684,247	—	—	2,730,857
		178,073,056	328,553,505	244,285	801,289	5,502,861

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14. 信用風險(續)

14. CREDIT RISK (continued)

14.2 定量披露(續)

14.2 Quantitative disclosure (continued)

14.2.4 資產五級分類分佈(續)

14.2.4 Credit quality analysis under regulatory asset (continued)

c. 債務證券

c. Debt securities

千澳門元
MOP'000

		預期信用損失 Expected credit loss				
		賬面餘額 Gross amount	實物 抵押品價值 Real guarantee value	階段一 Stage 1	階段二 Stage 2	階段三 Stage 3
正常	Pass	98,391,080	—	29,160	—	—
關注	Special mention	—	—	—	—	—
次級	Substandard	—	—	—	—	—
可疑	Doubtful	—	—	—	—	—
損失	Loss	68,411	—	—	—	68,411
		98,459,491	—	29,160	—	68,411

15. 市場風險

15. MARKET RISK

15.1 定性描述

15.1 Qualitative disclosure

對市場風險管理目的以及政策描述；

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

本行的市場風險管理目標是平衡外匯匯率和利率的變動，以及信貸市場的變化所產生的風險和回報。本行的市場風險管理政策和流程包括風險限額管理，壓力測試，交易對手以及國別風險評估。2023年本行繼續加強市場風險管理工作，全面提升市場風險管理與計量，積極完善市場風險管理政策，健全市場風險報告與限額管理體系。

The objective of market risk management is to obtain the best balance of risk and return of our Bank's positions arising from movements in foreign exchange rates, interest rates and changes in credit market condition. Our market risk policies and processes include risk limits and exposures management, stress-testing, counterparty evaluations and country risks assessment. In 2023, we continued to strengthen market risk management by improving policies and procedures, risk reporting and limit management.

金額
Amount
千澳門元
MOP'000

市場風險的資本要求	Market risk capital charge for	
債券及與債券相關的衍生工具的特定風險	Specific risk of debt securities and debt derivatives	—
債券、與債券相關的衍生工具及利率風險的一般市場風險	General market risk of debt securities, debt derivatives and interest rate exposures	84,638
股權風險	Equity exposures	—
外匯風險	Foreign exchange exposures	129,829
商品風險	Commodities exposures	—

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16. 銀行賬簿利率風險

16. INTEREST RATE RISK IN THE BANKING BOOK

16.1 定性描述

16.1 Qualitative disclosure

(a) 利率風險的性質；

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

(a) The nature of interest rate risk;

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

(b) 提前贖回貸款和提前支取存款的關鍵假設；

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

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

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

(c) 利率風險衡量的頻率；

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

(c) Frequency of interest rate risk measurement;

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

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16. 銀行賬簿利率風險(續)

16.2 定量披露

根據當地監管的測量標準通過細分貨幣，期限，和受利率影響的資產負債結構，測量當利率平行上下移動200個基點時對本行經濟價值的衝擊。

200個基點波動的利率風險分析

		千澳門元／ 百分比 MOP'000, %				
		人民幣 CNY	美元 USD	港元 HKD	澳門元 MOP	合計 Total
200個基點利率波動下本行經濟價值變動	Changes of the Bank's economic value at a shock of 200 basis points	260,640	1,306,231	11,510	51,521	1,629,902
自有資金*	Own funds *					30,946,921
經濟價值影響佔自有資金比例*	Impact on economic value as % of own funds*					5.27%

(*有關項目只適用於住所在澳門之信用機構。)

16. INTEREST RATE RISK IN THE BANKING BOOK (continued)

16.2 Quantitative disclosure

Measure the impact on the Bank's economic value when the interest rate moves up and down in parallel of 200 basis points by breaking down to currencies, maturity, and interest rate affecting the asset liability structure in accordance to local regulatory measurement standard.

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

17. 操作風險

工銀澳門操作風險管理體系先進，執行「綜合管理、分類控制和隔離授權」的管控模式，確保操作風險的識別，評估，分析和控制有效，將操作風險水準控制在可承受範圍，實現銀行及股東價值最大化，保障客戶和公眾的利益。

董事會和高級管理層一如既往高度重視操作風險管理工作。2023年，本行加強內外部風險環境研判，強化關鍵領域風險識別排查，優化控制措施，加大監督問責力度，持續鞏固內控根基。

2023年本行操作風險管控措施有效，操作風險仍保持於低位運行。

ICBC (Macau) establishes a complete set of operational risk management system and implements the "Consolidated Management, Divisional Control and Segregated Authorization" control model to ensure the identification, assessment, analysis and control of operational risks are effective and maintain the level of operational risks within an acceptable range to maximize bank value and protect the interests of customers and the public.

As always, both the board of directors and the senior management team have placed significant emphasis on the operational risk management. In 2023, the Bank enhanced the judgment on the internal and external risk environment and the key risk identification and investigation, while promoting risk governance in major areas to optimize control measures and increasing supervision and accountability.

In 2023, the Bank's operational risk management is considered properly operated with effective risk management measures.

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中國工商銀行(澳門)股份有限公司

INDUSTRIAL AND COMMERCIAL BANK OF CHINA (MACAU) LIMITED

18. 匯率風險

18.1 定性描述

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

18.2 定量披露

a. 各項外匯的淨頭寸情況：

		(千澳門元等值) (in MOP'000 equivalent)		
		不包括期權 合約的淨持倉 長盤或短盤 Net open position excluding option contracts long or short	期權合約的 淨長盤或短盤 Net position in option contracts long or short	已包括期權 合約的淨持倉 長盤或短盤 Net open position including option contracts long or short
貨幣	Currency			
人民幣	Chinese renminbi	(24,294)	—	(24,294)
港元	Hong Kong dollars	13,592,299	—	13,592,299
美元	US dollars	5,433,596	—	5,433,596
其他	Others	(46,633)	—	(46,633)

18. FOREIGN EXCHANGE RISK

18.1 Qualitative disclosure

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

18.2 Quantitative disclosure

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

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18. 匯率風險(續)

18. FOREIGN EXCHANGE RISK (continued)

18.2 定量披露(續)

18.2 Quantitative disclosure (continued)

b. 淨頭寸不低於所有外匯總淨頭寸的
10%的資訊：

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

港元(原幣)/HKD (Original CCY) 千元'000

		資產 Assets	負債 Liabilities
即期	Spot	101,567	(914,729)
		買入 Purchases	賣出 Sales
遠期	Forward	14,009,569	—
按德爾塔約當加權方法計算出來 的期權合約的淨長盤或短盤	Net options position, calculated on the basis of the delta-weighted position of the relevant option contracts	—	—
淨長盤(淨短盤)	Net long (or net short) position	—	13,196,407

美元(原幣)/USD(Original CCY) 千元'000

		資產 Assets	負債 Liabilities
即期	Spot	5,100,260	—
		買入 Purchases	賣出 Sales
遠期	Forward	7	(4,425,303)
按德爾塔約當加權方法計算出來 的期權合約的淨長盤或短盤	Net options position, calculated on the basis of the delta-weighted position of the relevant option contracts	—	—
淨長盤(淨短盤)	Net long (or net short) position.	—	674,964

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19. 流動性風險

19.1 定性描述

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

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

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

- 1) 整體的流動性管理政策；
- 2) 流動性風險的識別、計量和報告機制；
- 3) 流動性風險管理程序；
- 4) 資產與負債組合；
- 5) 流動性風險限額；
- 6) 在正常及壓力情況下的現金流量分析；
- 7) 導致流動性風險增加的潛在因素及相應的監測流程；
- 8) 壓力測試和情景分析；
- 9) 應急計劃。

19. LIQUIDITY RISK

19.1 Qualitative disclosure

Liquidity risk management refers to the whole process of identifying, measuring, monitoring and controlling the liquidity risk. The Bank shall fully identify, effectively measure, continuously monitor and appropriately control the liquidity risk in its business processes in a prudent manner, and ensure that there is sufficient funds to meet its payment obligations when they fall due under normal or stress circumstances.

The Bank measures its liquidity risk tolerance based on its business strategies, business characteristics and risk appetite, and thereby develops liquidity risk management strategies, policies, and procedures. Risk tolerance is designed to measure, by quantitative methods, the unmitigated liquidity risk that the Bank can tolerate under normal or stress circumstances.

The liquidity risk management strategy specifies the overall mode of liquidity risk management and the specific policy for the matters of liquidity risk management, including but not limited to:

- 1) Overall liquidity risk management policy;
- 2) Liquidity risk identification, measurement and reporting mechanism;
- 3) Liquidity risk management procedures;
- 4) Combination of assets and liabilities;
- 5) Liquidity risk limits;
- 6) Analysis of cash use under normal and stress circumstances;
- 7) Potential factors leading to increased liquidity risk and corresponding monitoring processes;
- 8) Stress testing and scenario analysis;
- 9) Contingency plan.

財務訊息披露(根據004/B/2024-DSB/AMCM號文件)
Financial Information Disclosure (In Accordance with 004/B/2024-DSB/AMCM)

中國工商銀行(澳門)股份有限公司 INDUSTRIAL AND COMMERCIAL BANK OF CHINA (MACAU) LIMITED

19. 流動性風險(續)

19. LIQUIDITY RISK (continued)

19.2 定量披露

19.2 Quantitative disclosure

19.2.1 資產和負債按到期日分析

19.2.1 Maturity analysis on assets and liabilities

									千澳門元 MOP'000
		實時償還	1個月內	1至3個月	3個月至1年	1至3年	3年以上	無期限	合計
		On demand	Up to 1 month	From 1 to 3 months	From 3 months to 1 year	From 1 to 3 years	Over 3 years	Indefinite period	Total
資產	Assets								
客戶貸款及墊款	Loans and advances to customers	6,089,338	10,677,687	9,246,082	20,880,746	46,186,006	84,993,197	-	178,073,056
存、拆放同業款項	Cash and balances with and loans and advances to banks	9,893,860	30,015,723	30,265,900	16,043,915	-	-	-	86,219,398
存款證	Certificates of deposit held	-	3,793,084	1,226,510	8,792,744	-	-	-	13,812,338
澳門金管局金融票據	Securities issued by Macao SAR Government and/or AMCM	-	3,550,000	8,300,000	9,200,000	-	-	-	21,050,000
其他證券	Other securities	-	1,423,185	5,303,173	12,215,877	36,785,800	7,800,707	68,411	63,597,153
負債	Liabilities								
同業存放和拆入款項	Deposits and balances of banks and financial institutions	12,729,620	25,443,507	10,827,588	6,778,222	8,248,180	-	-	64,027,117
公共機構存款	Deposits from public sector entities	4,585	2,549,000	4,298,523	14,095,697	-	-	-	20,947,805
母公司及聯營公司存款	Deposits from holding and associated companies	-	-	-	-	-	-	-	-
客戶存款	Deposits from non-bank customers	40,717,147	68,527,489	62,444,359	50,977,734	177,697	-	-	222,844,426
發行存款證	Certificates of deposits issued	-	7,657,189	8,511,000	-	-	-	-	16,168,189
發行債券	Other securities issued	-	-	-	6,276,519	3,388,469	-	-	9,664,988

附註：以上金額為賬面餘額。

Note: The above amount is the gross amount.

19.2.2 其他定量訊息

19.2.2 Other quantitative information

		千澳門元/百分比 MOP'000, %
a.	平均持有流動現金之最低要求 Average minimum required amount of cash in hand	5,327,572
b.	平均持有之流動現金額 Average weekly amount of cash in hand	6,494,802
c.	平均之償付資產 Average specified liquid assets	121,302,300
d.	平均之償付資產對基本負債比率 Average ratio of specified liquid asset to total basic liabilities	45%
e.	平均之一個月流動性比率 Average one-month liquidity ratio	79%
f.	平均之三個月流動性比率 Average three-month liquidity ratio	41%

20. 其他訊息

20. OTHER INFORMATION

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

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

21. 說明

21. NOTES

- a. 在所有的披露項目中，第一及十一項已被審計。
- b. 除非有特別註明，以上數據截至二零二三年十二月三十一日。

- a. Item 1 and 11 are audited among all the items disclosed
- b. Unless with specification, all the above data is taken as at 31 December 2023.

財務訊息披露(根據004/B/2024-DSB/AMCM號文件) Financial Information Disclosure (In Accordance with 004/B/2024-DSB/AMCM)

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

1. 財務信息

1. FINANCIAL STATEMENTS

(a) 財務狀況表

(a) Statement of financial position

		二零二三年 十二月三十一日 31 December 2023 澳門元 MOP	二零二二年 十二月三十一日 31 December 2022 澳門元 MOP
非流動資產	Non-current assets		
物業、廠房及設備	Property, plant and equipment	84,269	12,852
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	85,760,380	90,345,417
以攤餘成本計量的金融資產	Financial assets at amortised cost	24,211,057	24,329,554
遞延稅項資產	Deferred tax assets	506,115	1,268,584
		110,561,821	115,956,407
流動資產	Current assets		
銀行存款	Bank balances	76,463,898	55,031,020
應收款項及其他資產	Receivables and other assets	4,051,009	1,577,582
應收同系子公司款項	Amount due from a fellow subsidiary	4,149,594	3,977,689
		84,664,501	60,586,291
流動負債	Current liabilities		
應付直接控股母公司款項	Amount due to immediate holding company	697,992	781,198
應付款項及其他負債	Payables and other liabilities	4,237,167	4,614,868
應繳稅項	Tax payable	2,063,130	2,095,678
		6,998,289	7,491,744
淨流動資產	Net current assets	77,666,212	53,094,547
總資產減流動負債	Total assets less current liabilities	188,228,033	169,050,954
淨資產	Net assets	188,228,033	169,050,954
所有者權益	Equity		
股本	Issued capital	50,000,000	50,000,000
儲備	Reserves	138,228,033	119,050,954
所有者權益合計	Total equity	188,228,033	169,050,954

財務訊息披露(根據004/B/2024-DSB/AMCM號文件)
Financial Information Disclosure (In Accordance with 004/B/2024-DSB/AMCM)

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

1. 財務信息(續)

(b) 損益及其他綜合收益表

1. FINANCIAL STATEMENTS (continued)

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

		截至十二月三十一日止年度 For the year ended 31 December	
		2023 澳門元 MOP	2022 澳門元 MOP
投資管理收入	Investment management fee income	17,179,161	16,525,161
利息收入	Interest income	6,425,402	4,491,881
諮詢費收入	Advisory fee income	18,950	266,117
營業收入	Operating income	23,623,513	21,283,159
其他營業收入／(支出)	Other operating income/(expense)	387,869	(290,954)
營業費用	Operating expenses	(8,739,714)	(7,967,712)
資產減值損失前營業利潤	Operating profit before impairment losses	15,271,668	13,024,493
金融工具減值損失	Charge for impairment loss on financial instruments	(44,896)	(27,980)
稅前利潤	Profit before tax	15,226,772	12,996,513
所得稅	Income tax expense	(1,455,817)	(1,489,400)
淨利潤	Profit for the year	13,770,955	11,507,113
其他綜合收益／(開支)(除稅後淨額)	Other comprehensive income/(expense) (net of tax)		
後續將重分類至損益的其他綜合收益／(開支)：	Other comprehensive income/(expense) that may be reclassified to profit or loss in subsequent periods:		
以公允價值計量且其變動計入其他綜合收益的債券投資估值儲備變動	Change in investment revaluation reserve of debt securities measured at fair value through other comprehensive income/(expense)	5,386,965	(7,853,024)
計入損益的減值準備變動	Change in impairment allowances charged to profit or loss	19,159	25,633
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	5,406,124	(7,827,391)
年度綜合收益總額，除稅後淨額	Total comprehensive income for the year, net of tax	19,177,079	3,679,722

財務訊息披露(根據004/B/2024-DSB/AMCM號文件) Financial Information Disclosure (In Accordance with 004/B/2024-DSB/AMCM)

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

1. 財務信息(續)

(c) 權益變動表

1. FINANCIAL STATEMENTS (continued)

(c) Statement of changes in equity

截至二零二三年十二月三十一日止年度

For the year ended 31 December 2023

		已發行股本	法定儲備	投資重估儲備	留存利潤	總計
		Issued share capital	Legal reserve	Investment revaluation reserve	Retained earnings	Total
		澳門元 MOP	澳門元 MOP	澳門元 MOP	澳門元 MOP	澳門元 MOP
於2022年1月1日	At 1 January 2022	50,000,000	20,588,400	(1,163,861)	95,945,693	165,371,232
淨利潤	Profit for the year	–	–	–	11,507,113	11,507,113
投資的公允價值變動	Change in fair value of investment	–	–	(7,853,024)	–	(7,853,024)
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減值 損失	Charge in impairment loss of financial assets at fair value through other comprehensive income	–	–	25,633	–	25,633
留存利潤轉入法定儲備	Transfer from retained earnings to legal reserve	–	2,960,000	–	(2,960,000)	–
於2022年12月31日	At 31 December 2022	50,000,000	23,548,400	(8,990,252)	104,492,806	169,050,954
於2023年1月1日	At 1 January 2023	50,000,000	23,548,400	(8,990,252)	104,492,806	169,050,954
淨利潤	Profit for the year	–	–	–	13,770,955	13,770,955
投資的公允價值變動	Change in fair value of investment	–	–	5,386,965	–	5,386,965
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減值 損失	Change in impairment loss of financial assets at fair value through other comprehensive income	–	–	19,159	–	19,159
留存利潤轉入法定儲備	Transfer from retained earnings to legal reserve	–	2,310,000	–	(2,310,000)	–
於2023年12月31日	At 31 December 2023	50,000,000	25,858,400	(3,584,128)	115,953,761	188,228,033

財務訊息披露(根據004/B/2024-DSB/AMCM號文件) Financial Information Disclosure (In Accordance with 004/B/2024-DSB/AMCM)

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

1. 財務信息(續)

(d) 現金流量表

1. FINANCIAL STATEMENTS (continued)

(d) Statement of cash flows

		截至十二月三十一日止年度 For the year ended 31 December	
		2023	2022
		澳門元 MOP	(重述) (Restated) 澳門元 MOP
經營活動的現金流	Cash flow from operating activities		
稅前利潤	Profit before tax	15,226,772	12,996,513
調整：	Adjustment for:		
利息收入	Interest income	(6,425,402)	(4,491,881)
折舊	Depreciation	15,108	3,355
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之淨虧損	Net losses from disposal of financial assets at fair value through other comprehensive income	23,574	-
金融工具減值損失	Charge for impairment loss on financial instruments	44,896	27,980
		8,884,948	8,535,967
應收款項及其他資產之減少／(增加)	Decrease/(Increase) in receivables and other assets	26,032	(30,435)
應收同系子公司款項之(增加)／減少	(Increase)/decrease in amount due from a fellow subsidiary	(171,905)	276,860
應付款項及其他負債之(減少)／增加	(Decrease)/increase in payables and other liabilities	(377,701)	212,887
應付直接控股母公司款項之減少	Decrease in amount due to immediate holding company	(83,206)	(19,780)
從經營中所得現金	Cash generated from operations	8,278,168	8,975,499
已收利息	Interest received	3,929,122	4,893,855
已支付所得稅	Income taxes paid	(1,491,694)	(1,941,812)
從經營活動中所得之淨現金流	Net cash flows generated from operating activities	10,715,596	11,927,542
投資活動的現金流	Cash flow from investing activities		
贖回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款項	Proceeds from redemption of financial assets at fair value through other comprehensive income	10,804,490	16,129,741
購入固定資產	Purchase of fixed assets	(86,525)	-
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	Purchase of financial assets at fair value through other comprehensive income	-	(4,041,700)
初始期限超過三個月期的定期存款增加	Payments to time deposits with original maturity beyond three months	(54,004,292)	-
從投資活動中(使用)／所得之淨現金流	Net cash flows (used in)/generated from investing activities	(43,286,327)	12,088,041
現金及現金等價物之淨(減少)／增加	Net (decrease)/increase in cash and cash equivalents	(32,570,731)	24,015,583
於1月1日之現金及現金等價物	Cash and cash equivalents at 1 January	55,031,072	31,015,489
於12月31日之現金及現金等價物	Cash and cash equivalents at 31 December	22,460,341	55,031,072
現金及現金等價物分析	Analysis of balances of cash and cash equivalents		
銀行存款	Bank balances		
在財務狀況表中的金額	Amounts shown in the statement of financial position	76,463,898	55,031,020
初始期限超過三個月期的定期存款	Amounts with original maturities of beyond three months	(54,003,686)	-
為現金及現金等價物中的項目之減值準備金	Impairment allowance provided for components of cash and cash equivalents	129	52
現金流量表中的現金及現金等價物	Cash and cash equivalents in the statement of cash flows	22,460,341	55,031,072

董事會主席
Chairman
鄧洪
Deng Hong

財務訊息披露(根據004/B/2024-DSB/AMCM號文件) Financial Information Disclosure (In Accordance with 004/B/2024-DSB/AMCM)

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

1. 財務信息(續)

(e) 業務發展及管理報告

2023年度，在複雜的外部經濟環境下，工銀(澳門)投資股份有限公司繼續保持穩健發展態勢，累計實現稅後利潤1,377萬澳門元，較上年上升19.67%；截至2023年末，公司總資產已達1.95億澳門元，較上年增長10.58%。此外，本公司成為澳門首家獲許可開展私募基金管理業務的金融機構，並於2023年度成功發行澳門首支私募基金產品。

根據中國工商銀行(澳門)股份有限公司的總體發展戰略及澳門經濟適度多元發展規劃，未來本公司將繼續依託工銀集團網絡、品牌、資金和技術優勢，在助力推動澳門現代金融發展、跨境投資業務聯動、本地居民財富增值等領域積極作為，努力成為一家資產效益持續提升、風控水準不斷加強的專業化投資機構，為客戶提供穩健、長期的投資回報，為澳門經濟適度多元及持續繁榮穩定提供更多動力。

董事會主席
鄧洪

二零二四年三月二十八日於澳門

1. FINANCIAL STATEMENTS (continued)

(e) Business development and management report

In 2023, with a complex and uncertainty external economic environment, ICBC (Macau) Capital Limited sustained a steady development and achieved after-tax profits of MOP13.77 million, increase by 19.67% compared to last year. The total assets increased by 10.58% to MOP195 million at the year ended 2023. In addition, the Company became the first financial institution completed the filing procedure of private investment fund management business in Macau and successfully launched the first private investment fund in Macau in 2023.

According to the strategic development Industrial and Commercial Bank of China (Macau) Limited and the planning of Macao in economic diversity, our company will take advantages of the global networks, branding, capital and technology resources of ICBC Group. The Company will actively engage in promoting Macau's modern financial development, cross-border investment business linkage, and local residents' wealth appreciation to become a professional investment institution with uplifting of asset efficiency and risk prevention and control, while continuously enhancing risk control levels to provide customers with stable and long-term investment returns and supporting the diversification, prosperity and stability of Macao economy.

Chairman of the Board of Directors
Deng Hong

Macao, 28 March, 2024

財務訊息披露(根據004/B/2024-DSB/AMCM號文件) Financial Information Disclosure (In Accordance with 004/B/2024-DSB/AMCM)

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

1. 財務信息(續)

(f) 監察機關意見書

工銀(澳門)投資股份有限公司董事會按章程第二十四條e項的規定及為產生該規定的效力已將有關二零二三年營業年度的經審核財務報表及董事會報告書交予本所發出意見書。

經審閱交予本所編製意見書的文件後，認為該等文件清楚反映出公司的財產狀況及財政和經濟狀況。

董事會的報告書以明確的方式反映出公司在審議的營業年度期間內所推動及發展的業務情況。

本所考慮外部核數師報告書，同意核數師指出，所交予作為提交賬目的文件真實而公平地反映出二零二三年十二月三十一日資產負債表的財務狀況，以及截至該日的營業年度內的財務結果。

綜合所述，本所決定同意通過該等財務報表及董事會報告書。

獨任監事
崔世昌會計師事務所
(由崔世昌代表)

二零二四年三月二十八日於澳門

1. FINANCIAL STATEMENTS (continued)

(f) The report from the supervisory board

In accordance with the provision of Article twenty-fourth, paragraph (e) and for the purpose of the said provision, the Board of Directors of ICBC (Macau) Capital Limited has submitted to our firm the audited financial statements and the report from Board of Directors regarding the 2023 financial year, for issuing the related opinion.

In our opinion, the documents submitted to our firm give a fair view of the Company's assets value and its financial and economic status.

The report of the Board of Directors clearly evidences the Company's business activities performed and carried out by the Company in the financial year under appraisal.

In view of the external auditor's report, we concur with the opinion expressed in such report, whereas the documents supporting the said financial statements evidence the truly and accurate financial status exhibited in the balance sheet dated 31 December, 2023, as well as the financial results of the financial year ended 2023.

In view of the above said, we have decided to approve the said financial statements and the Report of the Board of Directors.

Single Supervisor
CSC & Associates, Certified Public Accountants
(Represented by Mr. Chui Sai Cheong)

Macao, 28 March 2024

財務訊息披露(根據004/B/2024-DSB/AMCM號文件) Financial Information Disclosure (In Accordance with 004/B/2024-DSB/AMCM)

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

1. 財務信息(續)

(g) 會計師事務所的意見書的摘要

致工銀(澳門)投資股份有限公司的股東
(於澳門註冊成立的有限責任公司)

我們已審核工銀(澳門)投資股份有限公司(以下簡稱「貴公司」)之財務報表,此財務報表包括於二零二三年十二月三十一日的財務狀況表、以及截至該日止年度的損益及其他綜合收益表、所有者權益變動表及現金流量表,亦包括重大會計政策的摘要和其他解釋附註。

董事對財務報表之責任

公司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(「澳門特別行政區」)之《財務報告準則》編製真實而公允的財務報表,並執行必要的內部控制,以使財務報表不存在由於舞弊或錯誤而導致的重大錯報。

審計師之責任

我們的責任是在實施審計工作的基礎上對這些財務報表發表審計意見。我們的報告僅為貴公司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根據2/2021/CPC號通知批准之《審計準則》的規定執行了審計工作。這些準則要求我們遵守職業道德要求,並計劃和實施審計工作以對財務報表是否不存在重大錯報獲取合理保證。

審計工作涉及實施審計程序,以獲取有關財務報表金額和披露的審計證據。選擇的審計程序取決於審計師的判斷,包括對由於舞弊或錯誤導致的財務報表存有重大錯報風險的評估。在進行風險評估時,我們考慮與財務報表編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公司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。

1. FINANCIAL STATEMENTS (continued)

(g) A summary of the external auditors' report

To the shareholders of ICBC (Macau) Capital Limited
(Incorporated in Macau with limited liability)

We have audited the financial statements of ICBC (Macau) Capital Limited (the "Company"), which comprise the Company's statement of financial position as at 31 December 2023, and the Company's statement of profit or loss and other comprehensive income, statement of changes in equity and cash flow statement for the year then ended, and a summary of significant accounting policies and other explanatory information.

Directors' responsibility for the Financial Statements

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

Auditor's Responsibility

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

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

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

財務訊息披露(根據004/B/2024-DSB/AMCM號文件)
Financial Information Disclosure (In Accordance with 004/B/2024-DSB/AMCM)

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

1. 財務信息(續)

(g) 會計師事務所的意見書的摘要(續)

審計意見

我們認為，上述財務報表已按照獲經濟財政司命令44/2020號批准之澳門特別行政區之《財務報告準則》在所有重大方面真實和公允地反映了貴公司於二零二三年十二月三十一日之財務狀況及貴公司截至該日止年度內之經營成果及現金流量。

關可穎

執業會計師

合夥人

德勤•關黃陳方會計師事務所

澳門

二零二四年三月二十六日

(h) 持有超過有關機構資本5%之出資的機構名單及有關百分比之數值

無

(i) 合資格的股東名單

中國工商銀行(澳門)股份有限公司

(j) 公司董事會成員名單

董事會

鄧洪先生 董事長

(於2024年02月05日委任)

禰永明先生 董事

曹代福先生 董事

(於2024年02月05日委任)

黃獻軍先生 董事

劉磊先生 董事

(於2024年02月05日委任)

鄧萬鴻 董事

(於2023年08月15日離任)

牛建軍先生 董事長

(於2024年02月05日離任)

鄭斌先生 董事

(於2024年02月05日離任)

1. FINANCIAL STATEMENTS (continued)

(g) A summary of the external auditors' report (continued)

Opinion

In our opinion, the financial statements give a true and fair view of the financial position of the Company as at 31 December 2023, and of its financial results and cash flows for the year then ended in accordance with the Financial Reporting Standards of Macau SAR approved by Order of the Secretary for Economy and Finance No. 44/2020.

Kuan Ho Weng

Certified Public Accountant

Partner

Deloitte Touche Tohmatsu – Sociedade de Auditores

Macau

26 March 2024

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

None

(i) List of the shareholders with qualifying holdings

Industrial and Commercial Bank of China (Macau) Limited

(j) Name of the members of the company boards

Board of Directors

Mr. Deng Hong Chairman

(appointed on 5 February, 2024)

Mr. Huen Wing Ming, Patrick Director

Mr. Cao Dai Fu Director

(appointed on 5 February, 2024)

Mr. Huang Xian Jun Director

Mr. Liu Lei Director

(appointed on 5 February, 2024)

Mr. Deng Wan Hong Director

(resigned on 15 August, 2023)

Mr. Niu Jian Jun Chairman

(resigned on 5 February, 2024)

Mr. Zheng Bin Director

(resigned on 5 February, 2024)

財務訊息披露(根據004/B/2024-DSB/AMCM號文件) Financial Information Disclosure (In Accordance with 004/B/2024-DSB/AMCM)

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

1. 財務信息(續)

(j) 公司董事會成員名單(續)

股東會主席團

高明女士 主席

(2023年6月21日委任)

牛建軍先生 主席

(2023年5月11日委任，
2023年6月21日離任)

姜壹盛先生 主席

(2023年5月11日離任)

禰駿遠先生 副主席

陳翠屏女士 秘書

獨立監事

崔世昌會計師事務所

(由崔世昌先生作代表)

公司秘書

陳翠屏女士 秘書

1. FINANCIAL STATEMENTS (continued)

(j) Name of the members of the company boards (continued)

Board of the General Meeting

Mrs. Gao Ming Chairman

(appointed on 21 June, 2023)

Mr. Niu Jian Jun Chairman

(appointed on 11 May, 2023,
resigned on 21 June, 2023)

Mr. Jiang Yi Sheng Chairman

(resigned on 11 May, 2023)

Mr. Huen Chung Yuen, Ian Vice-Chairman

Mrs. Chen Cui Ping Secretary

Single Supervisor

CSC & Associates, Certified Public Accountants

(Represented by Mr. Chui Sai Cheong)

Company Secretary

Mrs. Chen Cui Ping Secretary

2. 公司治理

本公司股東會下設董事會。在董事會下設提名與薪酬委員會、審計委員會、風險管理委員會等專業委員會。

2. CORPORATE GOVERNANCE

The Board of Directors are established under the Shareholders' Meeting of the Company. The Board of Directors of the Company establishes three special committees, which are the Nomination and Compensation Committee, the Audit Committee, and the Risk Management Committee.

3. 衍生工具交易以外的表外風險

2023年度未發生此類交易。

3. OFF-BALANCE SHEET EXPOSURES OTHER THAN DERIVATIVES TRANSACTIONS

There was no off-balance sheet exposure during the year.

4. 衍生工具交易

2023年度未發生此類交易。

4. DERIVATIVES TRANSACTIONS

There was no derivatives transaction during the year.

5. 會計政策

參見本報告第32-55頁。

5. ACCOUNTING POLICIES

Refer to page 32-55.

財務訊息披露(根據004/B/2024-DSB/AMCM號文件) Financial Information Disclosure (In Accordance with 004/B/2024-DSB/AMCM)

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

6. 關聯方交易

6.1 對關聯方交易的借貸政策

- (i) 本公司從直接控股母公司收取投資管理費。該費用是以所管理的投資組合資產淨值，按協定費率以及理財產品的名義金額或價格差額收取。
- (ii) 本公司從同系子公司收取退休基金投資管理費。該費用是以所管理的退休投資組合資產淨值，按協定費率以及公司基金管理實際績效與預期目標和回報基準收取。
- (iii) 本公司有權從管理的基金中收取基金管理費。管理費按基金資產淨值的0.15%計算(每年)。
- (iv) 本公司從直接控股母公司收取利息。利息來源於存放在母公司的存款，該等存款的利率與母公司給予其他客戶的利率相若。
- (v) 本公司從直接控股母公司收取債券保證金投資諮詢費用。該費用是以每筆為直接控股母公司執行的債券交易的價格差，按協定費率收取。另按月收取固定的債券市場諮詢費用。

6. RELATED PARTY TRANSACTIONS

6.1 The policy for lending to related parties

- (i) The Company earned investment management fee income from the immediate holding company. The investment management fee income was charged based on a pre-determined percentage of the asset value of the fund portfolio managed and the nominal amount or price difference of wealth management products.
- (ii) The Company earned pension fund investment management fee income from a fellow subsidiary. The pension fund investment management fee income was charged based on a pre-determined percentage of the asset value of the pension fund portfolio managed and also the fund management performance of the Company compared to the pre-determined target and benchmark return.
- (iii) The Company is entitled to receive fund management fee from the funds managed by the Company. The management fee was based on 0.15% of the net asset value of the funds (annually).
- (iv) The Company earned interest income from the immediate holding company. The interest income was generated from the deposits placed with the immediate holding company and the interest rate offered was similar to those offered to other customers of the immediate holding company.
- (v) The Company earned bond margin investment advisory fee income and bond market advisory service fee income from the immediate holding company. The bond margin investment advisory fee income was charged based on a pre-determined proportion of the price difference in each bond transaction carried out by the immediate holding company. The bond market advisory fee income is fixed in each month.

財務訊息披露(根據004/B/2024-DSB/AMCM號文件) Financial Information Disclosure (In Accordance with 004/B/2024-DSB/AMCM)

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

6. 關聯方交易(續)

6.1 對關聯方交易的借貸政策(續)

- (vi) 於報告期末，本公司存放於直接控股母公司的結餘包括儲蓄賬戶存款43,795澳門元(2022: 190,234澳門元)，年利率為0%至0.01%(2022: 0%至0.01%)，往來賬戶存款11,078,314澳門元(2022: 54,840,838澳門元)，定期存款65,342,524澳門元，年利率為4%至5.5%(2022: 無)。
- (vii) 於報告期末，本公司從直接控股母公司應收的利息為2,658,584澳門元(2022: 無)和應收公司基金管理費為14,428澳門元(2022: 無)。
- (viii) 與同系子公司的交易餘額均為無抵押、免息及沒有固定還款期。
- (ix) 除存放於直接控股母公司的結餘外本公司還有從直接控股母公司的應收／應付款項。該到期款項為無抵押、免息及沒有固定還款期。

6.2 定量披露

除已在此財務報告其他部份披露之交易外，本公司與關聯方進行了以下關聯交易及與關聯方的餘額如下：

6. RELATED PARTY TRANSACTIONS (continued)

6.1 The policy for lending to related parties (continued)

- (vi) At the end of the reporting period, the Company had bank balances with the immediate holding company which included savings account deposits of MOP43,795 (2022: MOP190,234) with effective interest rates ranging from 0% to 0.01% per annum (2022: 0% to 0.01% per annum), current account deposits of MOP11,078,314 (2022: MOP54,840,838), and time deposits of MOP65,342,524 with effective interest rates ranging from 4% to 5.5% per annum (2022: Nil).
- (vii) At the end of the reporting period, the Company had accrued interest of MOP2,658,584 (2022: Nil) receivable from the immediate holding company and management fee receivable of MOP14,428 (2022: Nil) from the funds managed by the Company.
- (viii) The amount due from a fellow subsidiary are unsecured, interest-free and have no fixed terms of repayment.
- (ix) Apart from the bank balances with immediate holding company, the Company had amounts due from/to immediate holding company as at the end of the reporting period. The amounts due from/to immediate holding company are unsecured, interest-free and have no fixed terms of repayment.

6.2 Qualitative disclosure

In addition to the transactions disclosed elsewhere in these financial statements, other material related party transactions entered into by the Company with related parties and amounts outstanding with related parties are as follows:

		澳門元 MOP
收取直接控股母公司投資管理費(註i)	Investment management fee income received from immediate holding company (Note (i))	383,211
收取同系子公司退休基金投資管理費(註ii)	Pension fund investment management fee income received from a fellow subsidiary (Note (ii))	16,739,211
收取基金的基金管理費(註iii)	Fund management fee income earned from the funds managed by the Company (Note (iii))	18,149
收取直接控股母公司利息(註iv)	Interest income received from immediate holding company (Note (iv))	2,664,166
收取直接控股母公司的諮詢費(註v)	Advisory fee income received from immediate holding company (Note (v))	-
存放於直接控股母公司的款項(註vi)	Bank balances with immediate holding company (Note (vi))	76,464,633
應收及其他資產(註vii)	Receivables and other assets (Note (vii))	2,673,012
應收同系子公司款項(註viii)	Amount due from a fellow subsidiary (Note (viii))	4,149,594
應付直接控股母公司款項(註ix)	Amount due to immediate holding company (Note (ix))	697,992

財務訊息披露(根據004/B/2024-DSB/AMCM號文件) Financial Information Disclosure (In Accordance with 004/B/2024-DSB/AMCM)

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

7. 資本

7.1 定性描述

(a) 所有資本工具主要特徵的概要：

按照澳門金融管理局《自有資金組成指引》最新規定，目前本公司資本架構主要由一級資本和二級資本組成，其中一級資本包含核心一級資本和其他一級資本。

主要資本項目釋義如下：

核心一級資本：主要包括股本、股本溢價、留存利潤、累計其他綜合收益，其他公開儲備以及核心一級資本抵減項；

留存利潤：主要包括以往年度經營所帶來的利潤和損失，未經審計師審計的金額為正的利潤除外；對於當年產生的金額為正的利潤，同樣需經外部審計師審計後方可計入資本，利潤為負值時需實時反映在資本中而無需經外部審計師審計；

累計其他綜合收益：包含以往年度的累計其他綜合收益，未經審計師審計的金額為正的其他綜合收益除外；對於當年度的其他綜合收益，若金額為負值可直接計入，若金額為正值則需經外部審計師審核之後方可計入；

其他公開儲備：包括法定準備金、其他盈餘公積金、監管儲備特定備用金以及監管儲備一般備用金；

其他一級資本：主要是指滿足當地監管要求的其他一級資本補充工具；

二級資本：主要包括按照當地監管所定義的表內外信貸資產一階段和二階段信用損失準備、監管儲備一般備用金以及滿足當地監管要求的二級資本補充工具。

7. CAPITAL

7.1 Qualitative disclosure

(a) Summary of the main features of all capital instruments:

According to the latest provisions of the AMCM Guidelines on Composition of Own Funds, the Company's capital is mainly composed of Tier 1 capital and Tier 2 capital, of which Tier1 capital includes Common equity tier 1 capital (CET1) and Additional tier 1 capital (AT1).

Main Capital items explained as follow:

Common equity tier 1 capital (CET1): Mainly includes common shares, share premium, retained earnings, accumulated other comprehensive income, other disclosed reserves and Common equity tier 1 capital deductions;

Retained earnings: Mainly includes profits and losses brought forward from previous years except for any profits (positive figures) without an external audit. The current year's interim profit may also be included provided the conditions have been satisfied. For the current year's interim loss incurred, it should be immediately included even in the absence of an external audit.

Accumulated other comprehensive income: Includes OCI brought forward from previous years except for any positive OCI without an external audit. The current year's positive interim OCI may also be included provided the applicable conditions have been satisfied. While the current year's negative interim OCI incurred should be immediately included even in the absence of an external audit.

Other disclosed reserves: Includes legal reserve, other earned surplus, specific regulatory reserves and general regulatory reserves required by the AMCM.

Additional tier 1 capital: Mainly refers to qualifying Additional tier 1 capital instruments.

Tier 2 capital: Mainly includes eligible accumulated provisions for expected credit loss (ECL) in stage 1 & 2 and general regulatory reserves required by the AMCM, Qualifying Tier 2 capital instruments.

財務訊息披露(根據004/B/2024-DSB/AMCM號文件) Financial Information Disclosure (In Accordance with 004/B/2024-DSB/AMCM)

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

7. 資本(續)

7.1 定性描述(續)

(b) 資本管理：

本公司資本管理之主要目的是為了確保本公司遵守監管當局所規定之資本要求，並支持本公司業務發展。本公司積極管理資本狀況，並致力提高資本運用效益和股東價值。

本公司根據市場經濟環境變化及其風險特性對資本管理政策作出調整。本公司具備健全的資本管理機制，定期對資本及風險加權資產變化作出計量、監測及管理，確保符合監管要求的同時優化資本回報。按年制定資本管理計劃，評估未來一段時間內合理的資本水平及資本結構，並適時通過不同渠道補充資本，確保本集團長期可持續發展。

在本年度內，本公司遵守了澳門金融管理局對外頒布之所有資本規定。

7.2 定量披露

7. CAPITAL (continued)

7.1 Qualitative disclosure (continued)

(b) Capital management:

The primary objectives of the Company's capital management are to ensure that the Company complies with capital requirements of regulatory authorities, and to support its business development. While actively managing its capital conditions, the Company is committed to improving the efficiency of its capital use and enhancing shareholder value.

The Company makes adjustments to its capital management policy in the light of changes in economic conditions in the market and risk characteristics. With a sound capital management mechanism, the Company regularly measures, monitors and manages changes in capital and risk weighted assets to ensure compliance with regulatory requirements while improving the return on capital. The Company formulates a capital management plan on an annual basis, evaluates the reasonable capital level and structure for the future, and replenishes capital through different channels in a well-timed manner to ensure its long-term sustainable development.

During the year, the Company has complied with all of the capital requirements imposed by the AMCM.

7.2 Quantitative disclosure

千澳門元／百分比
MOP/%

核心一級資本	Common Equity Tier 1 Capital	182,316
股本	Qualifying common shares	50,000
留存利潤	Retained earnings	115,954
累計其他綜合收益	Accumulated other comprehensive income	(8,990)
其他公開儲備	Other disclosed reserves	25,858
抵減項：	Deduction:	
淨遞延稅資產，已扣除遞延稅負債	Deferred tax assets, net of associated deferred tax liabilities	(506)
其他一級資本	Additional Tier 1 Capital	-
一級資本淨額	Tier 1 Capital	182,316
二級資本淨額	Tier 2 Capital	-
自有資本	Own funds	182,316
核心一級資本充足率(%) (工銀投資)	Common equity tier 1 capital ratio (ICBC Capital)	90.30%
一級資本充足率(%) (工銀投資)	Tier 1 capital ratio (ICBC Capital)	90.30%
總資本充足率(%) (工銀投資)	Total capital ratio (ICBC Capital)	90.30%
核心一級資本充足率	Common equity tier 1 capital ratio (ICBC - Group level)	
(中國工商銀行 - 集團層面)		13.72%
一級資本充足率	Tier 1 capital ratio (ICBC - Group level)	
(中國工商銀行 - 集團層面)		15.17%
總資本充足率	Total capital ratio (ICBC - Group level)	
(中國工商銀行 - 集團層面)		19.10%

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8. 信用風險

8.1 定性描述

如果交易對手未能履行其在2023年12月31日的義務，則本公司對每一類已確認金融資產的最大信用風險敞口為資產負債表中顯示的這些資產的賬面金額。

由於本公司的大部分資產存放於其直接控股公司和數家債務證券發行人，因此本公司存在一定的集中信用風險。

(a) 信用風險的定義及範圍

信用風險是指因交易對手無法履約而帶來損失的風險。操作失誤導致本公司作出的投資，也會產生信用風險。本公司僅投資於信用良好的交易對手發行的流動性證券。鑑於較高的信譽，管理層預計不會有任何投資對手方不履行其義務。

(b) 信用風險的評價方法

本公司基於金融工具信用風險自初始確認後是否已顯著增加以及資產是否已發生信用減值，將各筆業務劃分入三個風險階段，計提預期信用損失。金融工具三個階段的定義請參見附註5.2(e)金融資產的減值。

此外，本公司參考澳門金融管理局指引採用資產分級標準將金融資產分為如下五類：

資產層級分類

- 正常：債務人目前能夠履行合約，並能按時足額償還財務資產本息；
- 關注：債務人正經歷困難，可能對銀行產生不利影響；
- 次級：債務人的還款能力出現明顯問題，可能無法足額償還財務資產；
- 可疑：債務人無法足額償還本息，即使執行抵押或擔保，銀行也會遭受本金及／或利息損失；

8. CREDIT RISK

8.1 Qualitative disclosure

The Company's maximum exposure to credit risk in the event the counterparties fail to perform their obligations as at 31 December 2023, in relation to each class of recognised financial assets, is the carrying amount of those assets as indicated in the balance sheet.

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

(a) Definition and scope

Credit risk is the risk of loss arising from counterparty's failure to perform its obligations. Operational failures which result in investments by the Company may also give rise to credit risk. In the Company, investments are only in liquidity securities issued by counterparty of sound credit standing. Given that high credit standing, management does not expect any investment counterparty to fail to meet its obligations.

(b) Credit risk assessment method

The Company classifies financial instruments into three stages and makes provisions for expected credit loss accordingly, depending on whether credit risk on that financial instrument has increased significantly and whether the assets have become credit-impaired since initial recognition. Refer to note 5.2(e) Impairment of financial assets for the definition of the three stages.

In addition, the Company adopts asset level classification which divides financial assets into five categories with reference to the AMCM's guidelines, as below:

Asset Level Classification

- Pass: Financial assets where borrowers are current in meeting commitments and full repayment of interest and principal is not in doubt;
- Special Mention: Financial assets where borrowers are experiencing difficulties which may threaten the institution's position;
- Substandard: Financial assets where borrowers are displaying a definable weakness that is likely to jeopardise repayment;
- Doubtful: Financial assets where collection in full is improbable and the institution expects to sustain a loss of principal and/or interest after taking account of the net realisable value of security;

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8. 信用風險(續)

8.1 定性描述(續)

(b) 信用風險的評價方法(續)

資產層級分類(續)

- 損失：在採取所有可能的措施和一切必要的法律程序之後，本息仍然無法收回。

(c) 信用風險的顯著增加

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

(d) 參數、假設及估計技術

根據金融工具的信用風險自初始確認後是否已顯著增加，本公司對不同的資產分別按照相當於該金融工具未來12個月內或整個存續期內預期信用損失的金額計量其損失準備。關鍵參數包括違約概率(PD)、違約損失率(LGD)及違約風險敞口(EAD)，並考慮貨幣的時間價值。

8. CREDIT RISK (continued)

8.1 Qualitative disclosure (continued)

(b) Credit risk assessment method (continued)

Asset Level Classification (continued)

- Loss: Financial assets which are considered uncollectible after exhausting all collection efforts such as realisation of collateral, institution of legal proceedings, etc.

(c) Significant increase in credit risk

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

(d) Parameters, assumptions and estimation techniques

ECL for a financial instrument is measured at an amount equal to 12-month ECL or lifetime ECL depending on whether a significant increase in credit risk on that financial instrument has occurred since initial recognition. The key parameters include Probability of Default ("PD"), Loss Given Default ("LGD"), and Exposure at Default ("EAD"), considering the time value of money.

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8. 信用風險(續)

8.1 定性描述(續)

(d) 參數、假設及估計技術(續)

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。本公司的違約概率以集團內評模型結果為基礎進行調整，加入前瞻性資訊並剔除審慎性調整，以反映當前宏觀經濟環境下的時點型債務人違約概率。

違約損失率指倘出現違約可能虧損的程度。本公司基於向違約對手方索償收回率的紀錄以及相關前瞻性經濟假設計估計違約虧損參數。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。本公司以目前就對手方的風險以及目前合約下及攤銷產生的撥備金額之潛在變動計算違約風險敞口。一項金融資產的違約風險敞口乃基於違約時的總賬面值。

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

本年度，計算預期信用損失中採用的估計技術或重要假設未發生重大變化。

第三階段投資減值損失計量／計算採用貼現現金流法，損失金額以資產賬面總額與按資產原實際利率折現的預計未來現金流量的現值之間的差額計量。減值金額透過準備賬戶於損益內確認。

8. CREDIT RISK (continued)

8.1 Qualitative disclosure (continued)

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

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

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

EAD represents the expected exposure in the event of a default. The Company derives the EAD from the current exposure to the counterparty and potential changes to the current amount allowed under the contract and arising from amortisation. The EAD of a financial asset is its gross carrying amount at the time of default.

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

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

The impairment loss of investments under ECL stage 3 is measured/calculated based on discounted cash flow method. The amount of the loss is measured as the difference between the asset's gross carrying amount and the present value of estimated future cash flows discounted at the asset's original effective interest rate. The impairment is recognised through an allowance account in the profit or loss.

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8. 信用風險(續)

8.1 定性描述(續)

(d) 參數、假設及估計技術(續)

在估算減值準備時，管理層會考慮以下因素：

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

必要時，本公司將加入管理層疊加調整以應對模型有效性不足的可能。

(e) 預期信用損失中包含的前瞻性資訊

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

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

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

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

8. CREDIT RISK (continued)

8.1 Qualitative disclosure (continued)

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

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

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

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

(e) Forward-looking information contained in ECL

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

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

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

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

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8. 信用風險(續)

8. CREDIT RISK (continued)

8.2 定量披露

8.2 Quantitative disclosure

除本公司大部分資產均存放於直接控股母
公司外，本期內沒有其他信用風險敞口。

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

8.2.1 按授信地區分佈

8.2.1 Geographic distribution of exposures

按地區劃分超過信貸風險總額10%的
債務證券。

The following table sets out the credit exposures of debt
securities broken down in significant geographical segment
which not less than 10%.

a. 債務證券

a. Debt securities

					千澳門元 MOP'000
		政府、 公營機構 Government or Public Sector	金融機構 Financial Institution	其他公司 Other Company	合計 Total
地區	Region				
中國	China	–	14,078	95,915	109,993

8.2.2 資產五級分類分佈

8.2.2 Credit quality analysis under regulatory asset classification

							千澳門元 MOP'000
				預期信用損失 Expected credit loss			
		賬面餘額 Gross Amount	實體抵押品 Real Guarantee Value	階段一 Stage 1	階段二 Stage 2	階段三 Stage 3	
正常	Pass	109,993	–	32	–	–	
關注	Special Mention	–	–	–	–	–	
次級	Substandard	–	–	–	–	–	
可疑	Doubtful	–	–	–	–	–	
損失	Loss	–	–	–	–	–	
		109,993	–	32	–	–	

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9. 市場風險

9.1 定性描述

對於市場風險管理目的以及政策的描述

本公司的市場風險管理目標是平衡外匯匯率和利率的變動，以及信貸市場的變化所產生的風險和回報。本公司的市場風險管理政策和流程包括風險限額管理，壓力測試，交易對手以及國別風險評估。2023年本公司繼續加強市場風險管理工作，全面提升市場風險管理與計量，積極完善市場風險管理政策，健全市場風險報告與限額管理體系。

9.2 定量披露

不適用。

10. 操作風險

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

本公司董事會和高級管理層承擔操作風險管理制度領導和執行職能，並極為重視操作風險管理工作。透過為操作風險管理配備適當的資源，監督戰略和管理措施的落實執行情況，指定獨立部門負責操作風險管理體系的建立和實施，確保全公司範圍內操作風險管理的一致性和有效性。

9. MARKET RISK

9.1 Qualitative disclosure

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

The objective of market risk management is to obtain the best balance of risk and return of the Company's positions arising from movements in foreign exchange rates, interest rates and changes in credit market condition. The market risk policies and processes include risk limits and exposures management, stress-testing, counterparty evaluations and country risks assessment. In 2023, we continued to strengthen market risk management by improving policies and procedures, risk reporting and limit management.

9.2 Quantitative disclosure

Not applicable.

10. OPERATIONAL RISK

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

The Board of Directors and Senior Management undertake the responsibilities to lead and implement operational risk management and put great emphasis on it. By allocating adequate resources, supervising the implementation on management strategy and measures, and appointing independent departments of the parent company to establish and implement operational risk management system, the consistency and efficiency of operational risk management is ensured.

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11. 銀行賬簿利率風險

11. INTEREST RATE RISK

11.1 定性描述

本公司除持有的賬戶結餘和固定收益投資，本公司並無持有其他計息金融資產或負債。截止2023年12月31日，本公司約85.5% (2022年：100%) 賬戶結餘為固定利率定期存款，並不存在重大利率風險，管理層認為本公司承受的市場利率變動風險較低。

11.1 Qualitative disclosure

Except for the bank balance and the fixed-coupon rate investments, the Company does not maintain other interest-bearing financial assets or financial liabilities around 85.5% (2022: 100%) of the bank balances are fixed deposits based on fixed interest rates and they are not subject to significant interest rate risk. With the minimal amount of bank balances with floating interest rate, management considers the Company's exposure to the risk of changes in market interest rates is minimal.

11.2 定量披露

11.2 Quantitative disclosure

200個基點波動的利率風險分析

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

		千澳門元， 百分比 MOP'000, %				
		人民幣 CNY	美元 USD	港元 HKD	澳門元 MOP	合計 Total
200個基點利率波動下本公司經濟價值變動	Changes of the Company's economic value at a shock of 200 basis points	-	2,139	-	4	2,143
自有資金*	Own funds*					182,316
經濟價值影響佔自有資金比例*	Impact on economic value as % of own funds*					1.18%

(*有關項目只適用於住所在澳門之信用機構。)

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

12. 匯率風險

12. FOREIGN EXCHANGE RISK

12.1 定性描述

公司承受由目前資產負債表內的美元資產匯率波動帶來的影響，截至2023年12月31日公司資產負債表內的美元資產金額相當於180,322,044澳門元 (2022年：167,433,255澳門元)，由於澳門元與港元掛鈎，港元與美元掛鈎，管理層認為公司面對的匯率風險較低。

12.1 Qualitative disclosure

The Company takes on exposure to effects of fluctuations in the prevailing foreign currency exchange rates on its bank balances and financial assets denominated in United States dollars ("USD") as at 31 December 2023, which is equivalent to MOP180,322,044 (2022: MOP167,433,255). Management considers the Company's exposure to the risk of changes in foreign currency rates as minimal as MOP is linked to Hong Kong Dollars ("HKD") and HKD is linked to USD.

12.2 定量披露

12.2 Quantitative disclosure

美元存款淨持倉金額等值180,322,044澳門元 (2022: 167,433,255澳門元)。

Net long of US Dollar Deposit which is equivalent to MOP180,322,044 (2022: MOP167,433,255).

財務訊息披露(根據004/B/2024-DSB/AMCM號文件) Financial Information Disclosure (In Accordance with 004/B/2024-DSB/AMCM)

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

13. 流動性風險

13. LIQUIDITY RISK

13.1 定性描述

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

13.1 Qualitative disclosure

Liquidity risk is the risk that the Company will encounter difficulty in raising funds to meet its payment obligations when due. The Company is not exposed to significant liquidity risk. The Company's strategy is to minimise its exposure to liquidity risk by monitoring the Company's capital from time to time, by continuously monitoring forecast and actual cash flows and matching the maturity profiles of financial assets and liabilities.

13.2 定量披露

13.2 Quantitative disclosure

13.2.1 資產和負債按到期日分析

13.2.1 Maturity analysis on assets and liabilities

		千澳門元 MOP'000						
資產		實時償還	1個月內	1至3個月	3個月至1年	1至3年	3年以上	無期限
Assets		On demand	Up to 1 month	From 1 to 3 months	From 3 month to 1 year	From 1 to 3 years	Over 3 years	Indefinite period
客戶貸款及墊款	Loans and advances to customers	-	-	-	-	-	-	-
存、拆放同業款項	Cash and balances with and loans and advances to banks	11,122	65,343	-	-	-	-	76,465
存款證	Certificates of deposit held	-	-	-	-	-	-	-
澳門金管局 金融票據	Securities issued by Macao SAR Government and/or AMCM	-	-	-	-	-	-	-
其他證券	Other securities	-	-	-	92,004	17,989	-	-
負債								
Liabilities								
同業存放和拆入 款項	Deposits and balances of banks and financial institutions	-	-	-	-	-	-	-
公共機構存款	Deposits from public sector entities	-	-	-	-	-	-	-
母公司及聯營 公司存款	Deposits from holding and associated companies	-	-	-	-	-	-	-
客戶存款	Deposits from non-bank customers	-	-	-	-	-	-	-
發行存款證	Certificates of deposits issued	-	-	-	-	-	-	-
發行債券	Other securities issued	-	-	-	-	-	-	-

14. 說明

14. NOTES

以上披露項目中第一、五及六項為經過審計項目。

Item1, 5 and 6 are audited among all the items disclosed.

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2023年，面對嚴峻複雜的內外部經營環境，工銀澳門機構深刻踐行大行責任擔當，深入落實特區政府施政方針，大力支持區域經濟建設，推進澳門機構轉型發展，在服務和落實總行重大戰略部署，維護澳門長期繁榮穩定和「一國兩制」建設中發揮了應有作用、做出了應有貢獻。

一、 攻堅克難，銳意進取，致力提高綜合市場競爭力

(一) 胸懷國之大者，全面服務新發展格局。聚焦主責主業、言商言政結合，全力支持澳門經濟多元發展和國家經濟建設，助力中資企業「走出去」和「一帶一路」高質量發展。深化高層交流互往，積極參與特區事務，密切聯繫澳區全國人大及政協人士，支持澳門融入國家發展大局，在建言獻策、「一國兩制」建設中發揮了重要作用。2023年3月，在粵澳兩地政府及總行領導見證下，與橫琴粵澳深度合作區執委會簽署了銀政戰略合作協定，充分本地化大行創新引領作用，支持粵澳深度合作區建設。體現了工商銀行在「一國兩制」建設中的站位和擔當，以及在國家重大戰略佈局中的關鍵作用和應有角色。

(二) 蟬聯澳門地區最佳銀行。將良好公司治理作為經營發展基礎，不斷優化組織架構，加強資本管理，全面加強重大風險化解處置和各類風險管控，落實集團戰略，確保了全行大政方針和發展舉措的落地。2022-2023年工銀澳門在海外中資機構中獨家榮獲中債登「國際化業務卓越貢獻機構獎」；獲債券通公司頒發「北向通優秀發行人」獎；首度榮獲《亞洲銀行家》「2023澳門地區最佳交易銀行獎」；更在艱難環境下蟬聯英國《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。充分體現了工銀澳門作為澳門本地主流銀行的標杆，經營發展繼續獲得國際主流財經媒體認可，提升了工商銀行國際化品牌形象。

In 2023, in the face of a severe and complex internal and external business environment, Industrial and Commercial Bank of China (Macau) Limited ("ICBC (Macau)" or "the Bank") fully fulfilled its responsibilities as a major bank, implemented the policies of the Macao Special Administration Region ("Macao SAR") Government, vigorously supported regional economic construction, and promoted the transformation and development of institutions in Macao. It played an appropriate role and made appropriate contributions in serving and implementing major strategies of the Head Office, maintaining long-term prosperity and stability in Macao, and supporting the Policy of "One Country, Two Systems".

I. Overcoming difficulties, forging ahead, and striving to enhance comprehensive market competitiveness

(i) Bearing in mind the country's most fundamental interests and fully serving a new pattern of development. Focusing on primary responsibilities and core business, ICBC (Macau) raised business and political suggestions to fully support the diversified economic development in Macao and China's economic development, assisted Chinese-invested enterprises going global and boosted the high-quality development of the Belt and Road Initiative. ICBC (Macau) deepened high-level exchanges, actively participated in SAR affairs, and maintained close contact with members of the National People's Congress and the Chinese People's Political Consultative Conference in Macao. It supported Macao to better integrate itself into China's overall development, and played an important role in providing suggestions and supporting the Policy of "One Country, Two Systems". In March 2023, in the presence of the government officials of Guangdong and Macao and the Management of the Head Office, ICBC (Macau) entered into a bank-government strategic cooperation agreement with the Executive Committee of the Guangdong-Macao In-depth Cooperation Zone in Hengqin, played a leading role of a large localized bank in innovation, and supported the construction of the Guangdong-Macao In-depth Cooperation Zone. This demonstrates the stance and responsibility of ICBC in supporting the Policy of "One Country, Two Systems", as well as its key and appropriate role in the major strategic layout of the country.

(ii) Winning the "Best Bank in Macao" award again. Taking good corporate governance as the foundation for business development, ICBC (Macau) continuously ameliorated organizational structure, strengthened capital management, and comprehensively enhanced the mitigation and resolution of major risks and the control of various risks. It implemented the Group's strategy, and ensured the implementation of the Bank's major policies and development measures. From 2022 to 2023, ICBC (Macau) was the only overseas Chinese-invested institution that was awarded the "Excellent Contributors to International Business" by China Central Depository & Clearing Co., Ltd. It was awarded the "Northbound Connect Excellent Issuer" by Bond Connect Co., Ltd. It won the "Award for Best Transaction Banks in Macau in 2023" conferred by The Asian Banker for the first time. In the face of the grave circumstances, it was also awarded the "Best Bank in Macau" by British magazines The Banker and World Finance, and the American magazine Global Finance. This fully reflects the continued recognition of ICBC (Macau) as an icon of local mainstream banks in Macau by international mainstream financial media, which has further polished ICBC's international brand image.

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二、 因勢而謀、順勢而為，支持「一國兩制」建設

- (一) 提高政治站位，支持政府依法施政。制定《工銀澳門政治人才培養規劃(2023-2025)》建立人才庫，一名員工當選省級政協委員、一名員工當選全國婦聯澳區特邀代表並出席中國婦女第十三次全國代表大會。創設濠江論壇、深度參與中葡論壇，機構主要負責人受特首委任加入特區政府經濟發展委員會，有力支持了澳門經濟社會建設；繼續擔任澳門證券基金行業協會主席、澳門跨境電商協會會長、澳門中華總商會監事長、澳門中企協副會長；依托協會平台積極參與澳門政經活動，在言商言政中發揮了應有作用。
- (二) 加強國情教育，壯大愛國愛澳力量。豐富現場培訓、實地參觀等多種形式國情交流活動。組織員工在線觀看兩會開幕直播，召開全國兩會精神傳達會，邀請澳區全國人大代表、政協委員為員工傳達兩會精神，加深對國情的瞭解。管理層帶隊參觀「全民國家安全教育展」，深化對國家主權、安全和發展的瞭解，提升對國家安全的認知。
- (三) 致力建設新時期企業文化。依托工銀澳門康委會和青年員工協會，組織各類員工活動，關愛員工身心健康。開展「三八」節慰問、組織「五四」青年員工座談會，聽取員工心聲；開展「國慶•中秋」雙節慶祝及「工行人•工行心」團建活動，主辦粵港澳機構「協力杯」足球賽、舉辦工銀澳門員工運動會，營造和諧發展氛圍；首辦員工金融服務方案設計大賽，培養團隊協作精神；工銀澳門合唱團參加全澳愛國歌曲合唱比賽並首獲一等獎，工銀澳門籃球隊參加銀行杯籃球賽勇奪冠軍，凝聚員工士氣；推出家庭休養、家庭親子、家庭觀影等系列關愛活動，關心員工生活，支持員工發展。

II. Adapting to changing circumstances and opportunities to serve and support the Policy of One Country, Two Systems

- (i) Taking a higher political stance and supporting the government in exercising law-based governance. The Political Talent Cultivation Plan of ICBC (Macau) (2023-2025) was formulated, and a talent pool was created. One employee was elected as a provincial-level CPPCC member, and one employee was elected as a specially invited deputy to the All-China Women's Federation in Macao and present at the 13th National Congress of Chinese Women. ICBC (Macau) created the Haojiang Forum and deeply participated in Forum Macao. The person chiefly in charge of the Bank was appointed by the Chief Executive of Macao to join the Economic Development Committee of the SAR Government, energetically supporting the economic and social development of Macao. ICBC (Macau) continued to serve as the Chairman of the Securities and Funds Industry Association of Macao, President of the Cross-border E-commerce Association of Macao, Chairman of the Supervisory Committee of the Macau Chamber of Commerce, and Vice President of the Association of Chinese Enterprises in Macau; ICBC (Macau) actively participated in political and economic activities in Macao through the association platform, playing an appropriate role in providing business and political suggestions.
- (ii) Strengthening the education on national conditions, and expanding the forces of patriotism and love for Macao. ICBC (Macau) enriched various forms of communications on national conditions such as on-site training and visits. It organized employees to watch the opening of the NPC & CPPCC (the "Two Sessions") online, held a meeting to convey the guiding principles of the Two Sessions, invited deputies to the NPC and members of the CPPCC in Macao to convey such guiding principles to employees, in order to deepen their understanding of the national conditions. The Management led a delegation to visit the "National Security Education Exhibition" to deepen the understanding of national sovereignty, security, and development, and enhance the awareness of national security.
- (iii) Being dedicated in cultivating corporate culture for the new era. ICBC (Macau) organized various employee activities through its Health Committee and Youth Employee Association, to care for the physical and mental health of employees. ICBC (Macau) carried out "March 8th" holiday cheer, and organized "May 4th" youth employee symposium to listen to employees' voices. ICBC (Macau) carried out the celebration of the National Day and Mid-autumn Festival, as well as the team building activities of "ICBC Staff • ICBC Heart", hosted the "Xieli Cup" Football Match of institutions in Guangdong, Hong Kong and Macao, and held the ICBC (Macau) Employee Sports Games to create a harmonious development atmosphere. ICBC (Macau) organized the first financial service scheme design competition of employees to cultivate teamwork spirit. ICBC (Macau) Choir participated in the Macao Patriotic Song Choir Competition and won first prize. The basketball team of ICBC (Macau) won the championship in the Bank Cup basketball match, boosting employees' morale. ICBC (Macau) launched a series of caring activities such as family rest, family parent-child activities, and family movie watching to care for the lives of employees and support their development.

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三、 勇於擔當，找准站位，主動融入國家發展大局

(一) 深化跨境金融服務創新，助力市場互聯互通。落實重點區域競爭力提升戰略，深化灣區機構聯動合作，共同加大對先進製造業、戰略性新興產業、基礎設施等領域的貸款投放支持力度。前瞻性開展「電子圍網」場景搭建、產品設計、業務儲備和應用推廣；實現跨境抵押登記系統直連，成為澳門唯一實現灣區九市全覆蓋、全程在澳辦理跨境貸款手續的銀行。同業首家推出「大灣區乘車碼」服務，一碼通行粵港澳。成功辦理全國首筆租賃保理資產跨境轉讓、深合區首筆綠色金融資產跨境轉讓、系統內首筆跨境房屋租賃備用信用證等業務，打通了跨境資產轉讓合作的新渠道；跨境人民幣及國際業務結算量分別增長6.9%和12%。有力支持了大灣區等跨境金融服務創新和人民幣國際化發展。

(二) 積極支持中企走出去，服務經濟雙向開放。致力打造跨境、跨幣種資金池產品，構建全球現金管理體系，有效覆蓋104個國家/地區、61個幣種，年結算額超過1萬億元。以「跨境實體資金池」和「本地名義資金池」的創新結合，成為海外結現業務新的里程碑。積極開展跨境撮合，帶客參加進博會，服務國家對外開放新格局。聯合舉辦「川澳合作蓉澳面對面」等活動，促成多行業合作及意向達成。將金融研究作為整合全行智力資源、提高市場影響力的重要抓手，深化研究工作平台運用，定期發佈研究信息及市場動態，為政府建言獻策；依托「葡語系國家研究中心」深化駐澳高校及研究機構合作，加強葡語系市場研究，支持「一帶一路」高質量發展。

III. Having the courage to take responsibility, finding the right position and taking the initiative to integrate into China's overall development

(i) Deepening cross-border financial service innovation and facilitating the market connectivity. ICBC (Macau) pursued a strategy of enhancing competitiveness in key regions, and deepened the collaboration of institutions in the Greater Bay Area to jointly strengthen loan support for advanced manufacturing, strategic emerging industries, infrastructure and other fields. ICBC (Macau) took forward-looking moves in the building of "electronic fence" scenarios, design of relevant products, business reserve, and application promotion. It realized direct connection to the cross-border mortgage registration system, becoming the only bank in Macao to achieve full coverage of the nine cities in the Greater Bay Area and handle cross-border loan procedures in Macao. ICBC (Macau) took the lead to launch the "Greater Bay Area Transit QR Code", providing bus ride services with a Transit QR code in Guangdong-Hong Kong-Macao area. ICBC (Macau) successfully wrapped up the first cross-border transfer of leasing factoring assets nationwide, the first cross-border transfer of green financial assets in the Guangdong-Macao In-depth Cooperation Zone, and the first standby letter of credit for cross-border housing leasing within the system, opening up new channels for cooperation in cross-border asset transfer. The settlement value of cross-border RMB and international business increased by 6.9% and 12%, respectively. It provided great support for cross-border financial service innovation and RMB internationalization in the Greater Bay Area and other regions.

(ii) Actively supporting Chinese enterprises in going global and serving the two-way economic opening up. ICBC (Macau) was dedicated in developing cross-border and cross-currency fund pool products, and constructing a global cash management system, which has covered 104 countries/regions and 61 currencies, with an annual settlement amount of more than MOP1 trillion. The innovative combination of "cross-border physical fund pool" and "local nominal fund pool" has become a new milestone in overseas cash settlement business. ICBC (Macau) actively engaged in cross-border matchmaking, introduced customers to Shanghai International Import Expo, and served the new pattern of China's opening up. ICBC (Macau) co-organized activities such as "Sichuan-Macao Cooperation Face to Face" to facilitate multi-industry cooperation and reach intentions. ICBC (Macau) leveraged financial research to integrate its intellectual resources and improve market influence, deepened the application of research platform, and regularly released research information and market dynamics to provide suggestions for the government. Relying on the Sino-Luso Research Centre, the Bank deepened cooperation with universities and research institutions in Macao, enhanced research on Portuguese speaking markets, and supported the high-quality development of the Belt and Road Initiative.

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四、 節能環保、綠色發展，支持生態文明建設。

- (一) 完善綠色金融發展體系。制定《信貸業務指導意見(2023年版)》，明確積極支持綠色低碳產業發展，重點支持清潔能源、綠色交通、節能環保等綠色產業，提高綠色貸款佔比；支持澳門本地綠色能源、電動車等綠色產業相關客戶融資，關注澳門自來水、澳門電力等本地公共服務專營機構在環保設施、設備及營運等方面的綠色融資需求；支持通過債券、投資、理財等積極參與綠色金融產品發行。
- (二) 致力打造綠色智慧銀行。啟動智慧網點3.0項目，新建合富、寰宇天下兩家智慧網點，以創新科技和智慧服務為客戶提供更智慧、高效和優質的金融服務，樹立了本行在澳門銀行業中的領先地位。自主研發信貸流程輔助系統(LPAS系統)，覆蓋80%以上的個人貸款業務，提升處理審批時效。落實雙碳戰略，推動客戶帳單電子化、辦公無紙化、流程電子化，節能降耗取得新的成效。
- (三) 大力推動數字化轉型。深化數據治理和科技創新，海外機構科技考核排名第一；獨家承辦海外金融科技大賽並榮獲總決賽特等獎；FOVA交易量保持系統內領先。大力推進業務智慧化、流程電子化，便攜式開戶設備實時制卡3萬多張，提升網點工作效率和客戶體驗；多維度引流、拓客，手機銀行月活客戶超本地總人口1/4，新增客戶數及交易筆數保持集團海外機構領先。

IV. Supporting ecological civilization through energy conservation, environmental protection and green development

- (i) Improving the green finance development system. ICBC (Macau) formulated the Guidelines for Credit Business (Version 2023) to explicitly support the development of green and low-carbon industries, provide key support for green industries such as clean energy, green transportation, energy conservation and environmental protection, and increase the proportion of green loans. It supported financing for customers of local green energy, electric vehicles, and other green industries in Macao, and paid attention to the green financing needs of local public service monopoly institutions such as Macau Water and Macau Electric in terms of environmental protection facilities, equipment, and operations. ICBC (Macau) upheld active participation in the issuance of green financial products through bonds, investments, wealth management, and other means.
- (ii) Aiming to build a green smart bank. ICBC (Macau) launched the Smart Outlet 3.0 project and set up two new smart outlets, i.e. Hefu and Huanyu Tianxia, to provide customers with smarter, more efficient, and high-quality financial services through innovative technology and smart services, thereby establishing its leading position in the banking industry in Macao. ICBC (Macau) independently developed the Loan Process Assistance System ("LPAS"), covering more than 80% of personal loan services and improving approval efficiency. It pursued a carbon peak and carbon neutrality strategy, promoted the digitization of customer bills, paperless office, and electronic processes, and achieve new headway in energy conservation and consumption reduction.
- (iii) Energetically promoting digital transformation. ICBC (Macau) deepened data governance and technological innovation, ranking first among overseas institutions in technology assessment. It exclusively hosted the overseas fintech competitions and won the special prize in the finals. It stayed ahead of other institutions of ICBC in terms of FOVA trading volume. ICBC (Macau) vigorously promoted smart business and electronic processes, and produced over 30,000 cards in a real-time manner with portable account opening devices, thereby improving outlets' work efficiency and customers' experience. It attracted and expanded customers from multiple dimensions. The number of monthly active mobile banking customers has exceeded one fourth of the total population in Macao. The Bank also led other overseas institutions of the Group in terms of the number of new customers and transaction volume.

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五、 大膽開路，創新實踐，支持澳門經濟多元發展

- (一) 支持澳門1+4產業佈局。多措並舉加大對澳門1+4產業支持力度；發揮行業引領作用，積極參與金融體系法律制度、債券發行新規、多元化發展規劃文本諮詢，廣泛徵詢行業意見達150餘條，助力澳門經濟多元佈局。深化行業協作，主辦「探索解碼REITs基金助力澳門現代金融高質量發展」論壇，助力澳門搶佔REITs市場發展先機；開展「深合區金融三十條」研究，就深合區金融創新與中國經濟高質量發展提出行業意見建議，推動行業發展。
- (二) 支持澳門現代金融發展。深化產品服務創新，成功辦理澳門首筆互換通交易、首筆人民幣債券回購交易；全澳首家獲批開辦私募基金管理業務，發行澳門首支私募基金；主承廣東地方債、發行澳門債券市場註冊制改革後首支公募債；獲MCSD頒授年度承銷貢獻獎及發行貢獻獎。
- (三) 支持澳門中小企業轉型。成立高士德中小企中心，推動普惠金融下沉網點，建立一站式普惠服務。繼續擔任澳門跨境電商協會會長單位，並聯動澳門特區政府舉辦系列活動，依托協會平台在抖音、快手、視頻號等主流平台打造的「澳門廣場」品牌IP影響力，協助澳門中小企在線引流、售貨，累計輸出視頻55條、全網播放量600萬次。

V. Promoting the economy of Macao towards diversified development through bold innovation and practice

- (i) Supporting the layout of 1+4 industries in Macao. ICBC (Macao) took multiple measures to increase support for the 1+4 industries in Macao. It acted as an industry leader to actively participate in the consultation regarding legal system of the financial sector, new regulations for bond issuance, and diversified development plans. It widely solicited more than 150 industry opinions, and assisted in the diversified layout of Macao's economy. ICBC (Macao) deepened industry cooperation, hosted the "Probe into REITs Fund to Assist Macao in High-quality Development of Modern Finance" forum, and helped Macao seize the development opportunities of the REITs market. It conducted research on the "30 Financial Measures for Guangdong-Macao In-depth Cooperation Zone", and proposed industry opinions and suggestions on financial innovation in the zone and the high-quality development of the Chinese economy, so as to promote industry development.
- (ii) Supporting the development of modern finance in Macao. ICBC (Macao) deepened product and service innovation, and successfully wrapped up the first Swap Connect transaction and the first RMB bond repurchase transaction in Macao. It was the first to roll out private equity fund management business in Macao, and issued the first private equity fund in the territory. As the lead underwriter, the bank underwrote Guangdong local bonds, and issued the first mutual bond after the reform of registration system in Macao bond market. It won the Annual Underwriting Contribution Award and Issuance Contribution Award conferred by MCSD.
- (iii) Supporting the transformation of small and medium-sized enterprises in Macao. The COSTEL SME Center was established to promote the inclusive finance services at primary level, and established one-stop inclusive services. The Bank continued to serve as the president of Cross-border E-commerce Association of Macao, and held a series of activities in conjunction with the Macao SAR Government. Relying on the association platform, the Bank enhanced the brand IP influence of "Macao Plaza" on mainstream platforms such as Tiktok, Kuaishou, and WeChat Video Channel, and assisted SMEs in Macao to attract customers and sell goods online. It outputted 55 videos with six million visits.

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六、情系民生，服務社會，積極踐行企業責任

- (一) 以樂善好施的精神回饋社會。深刻踐行社會責任，關懷弱勢群體，支持澳門各項文體活動及公益事業發展，為澳門日報讀者公益基金會、澳門同善堂、澳門明愛、江西修水縣有機綠色蔬菜基地建設項目累計捐贈200萬澳門元。贊助澳門中華總商會成立110周年、澳門扶康會二十周年、聖誕送暖童歡樂等活動；對接政府多輪紓困計畫，深化特殊時期再融資，創新產品服務，與中小企業共渡難關。傳播了工商銀行熱心公益、奉獻社會的良好企業形象。
- (二) 扶助文教事業發展，培養多元金融人才。向澳門四所大學提供獎學金；獨家贊助教青局學界比賽；與澳門教青局簽署《澳門青年專業發展計畫合作意向書》，為青年員工提供到內地進行跟崗學習鍛煉的機會和平台；聯動澳門金管局舉辦「金融知識基礎培訓系列」課程，培養多元化興澳人才；持續開展金融知識進課堂活動；支持第三屆BEYOND國際科技創新博覽會，助力澳門智慧城市建設。

VI. Caring for people's livelihood, serving society and actively undertaking corporate social responsibility

- (i) Giving back to society with a benevolent mind. ICBC (Macau) deeply fulfilled social responsibility, cared for vulnerable groups, and supported the development of various cultural and sports activities and public welfare undertakings in Macao. It has donated a total of MOP2 million to the Macau Daily Readers Charity Foundation, Macau Tung Sin Tong Charitable Society, Caritas Macau, and the construction of organic green vegetable bases in Xiushui County, Jiangxi. ICBC (Macau) sponsored activities such as the 110th anniversary of the Macau Chamber of Commerce, the 20th anniversary of the Fuhong Society of Macau, and Christmas Cheer for Children. In alignment with the government's multiple rounds of relief plans, the Bank deepened refinancing in special period, innovated products and services, and worked with small and medium-sized enterprises to overcome difficulties. It has enhanced the good corporate image of ICBC which is devoted to public welfare and contributes to the society.
- (ii) Supporting the development of cultural and educational undertakings to cultivate diversified financial talents. ICBC (Macau) provided scholarships for four universities in Macao. It exclusively sponsored the Education and Youth Development Bureau academic competition. The Bank signed the Letter of Intent for Cooperation in Macao Youth Professional Development Plan with the Education and Youth Development Bureau of Macao, providing opportunities and platforms for young employees to come to the mainland for on-the-job learning and training. It worked with the Monetary Authority of Macao to hold series courses of "Financial Basics Training" to cultivate diversified talents for promoting Macao's development. It continuously carried out financial knowledge classroom activities, supported the 3rd BEYOND International Science and Technology Innovation Expo and assisted in the smart city building of Macao.

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3月23日，工銀澳門、廣東分行與橫琴粵澳深度合作區執行委員會簽署戰略合作協定。

On March 23, ICBC (Macau), Guangdong Branch and the Executive Committee of the Guangdong-Macao In-depth Cooperation Zone in Hengqin entered into a strategic cooperation agreement.

工銀澳門蟬聯英國《銀行家》、《世界金融》、美國《環球金融》雜誌2023年度「澳門地區最佳銀行」。

ICBC (Macau) won the “Best Bank in Macau 2023” award by British magazines *The Banker* and *World Finance*, and the American magazine *Global Finance* again.



10月10日，工銀澳門成功舉辦「高端客戶財智沙龍暨「濠江論壇」首講活動－環球金融市場分析與展望」。

On October 10, ICBC (Macau) successfully held the “High-end Customer Caizhi Salon and “Haojiang Forum” First Lecture Activity – Global Financial Market Analysis and Outlook”.

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3月28日，工銀澳門機構舉辦「全國兩會精神傳達會」。

On March 28, ICBC (Macau) held the meeting to convey the guiding principles of the national two sessions.

3月8日，在「三八」國際婦女節來臨之際，工銀澳門管理層向女同胞致送禮品，並致以節日祝福與問候。

On the occasion of International Women's Day on March 8, the Management of ICBC (Macau) sent gifts to female employees and extended holiday wishes and greetings to them.



10月28日-29日，工銀澳門主辦工商銀行粵深港澳機構第十八屆「協力杯」足球賽，與工銀亞洲等7家粵港澳大灣區機構齊聚珠海活動交流。

In October 28-29, ICBC (Macau) hosted the 18th "Xieli Cup" football match of ICBC's institutions in Guangdong, Shenzhen, Hong Kong and Macao, and communicated with seven institutions in Guangdong-Hong Kong-Macao Greater Bay Area, including ICBC (Asia), in Zhuhai.



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11月25日，工銀澳門舉辦
2023年全行員工運動會。

On November 25, ICBC
(Macau) held the 2023
employee sports games.

9月9日，工銀澳門合唱團參加澳門「慶祝
新中國成立74周年及澳門回歸24周年
之愛國歌曲演唱比賽」榮獲一等獎。

On September 9, ICBC (Macau) Choir
participated in the “A Patriotic Song
Singing Competition to Celebrate the 74th
Anniversary of the People’s Republic of
China and the 24th Anniversary of Macao’s
Return” and won the first prize.



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2023年8月推出首家推出「大灣區乘車碼」服務，一碼通行粵港澳

In August 2023, ICBC (Macau) took the lead to launch the “Greater Bay Area Transit QR Code”, providing bus ride services with a Transit QR code in Guangdong-Hong Kong-Macao area.

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1月16日，工銀澳門於「澳門MCSD一周年志慶暨澳門債券市場貢獻頒獎儀式」上獲頒年度承銷貢獻獎、澳門分行獲頒發行貢獻獎。

On January 16, ICBC (Macau) won the annual underwriting contribution award and Macau Branch won the issuance contribution award at the “Commemoration of MCSD First Anniversary and Award Ceremony for Contributions to the Macao Bond Market”.

9月27日，組織「中國心」國慶·中秋雙慶慈善探訪活動，前往菩提長者綜合服務中心進行愛心探訪，與長者共渡佳節。

In September 27, ICBC (Macau) organized the “Chinese Heart” National Day and Mid-autumn Festival Charity Visit Activity, and went to the Bodhi Elderly Comprehensive Service Center for a compassionate visit and celebrated the holiday with the elderly.



11月24日，工銀澳門機構捐助30萬澳門元支持百萬行。

On November 24, ICBC (Macau) contributed MOP300,000 to support the “Online March” activity.

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12月10日，組織全行員工參與澳門日報讀者公益基金會主辦的第40屆澳門公益金百萬行活動，一千多名員工及家屬參加。

On December 10, ICBC (Macau) organized more than 1,000 employees and their families to participate in the “40th Walk for a Million” hosted by the Macau Daily Readers Charity Foundation.

12月11日，會見澳門同善堂崔世平主席一行，高明董事長代表工銀澳門機構捐助10萬澳門元支持同善堂。

On December 11, ICBC (Macau) met a delegation of Macau Tung Sin Tong Charitable Society headed by its Chairman Chui Sai Peng Jose, and Gao Ming, Chairman of ICBC (Macau) donated MOP100,000 to Macau Tung Sin Tong Charitable Society on behalf of ICBC (Macau).



4月13日，與教育及青年發展局簽署學界比賽獎金贊助合作協定。

On April 13, ICBC (Macau) signed a cooperation agreement on academic competition bonus sponsorship with the Education and Youth Development Bureau of Macao.



ICBC

工银澳门