



2025 年度財務訊息披露 2025 Financial Information Disclosure



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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		Group Level	
		二零二五年 十二月三十一日 31 December 2025 千澳門元 MOP'000	二零二四年 十二月三十一日 31 December 2024 千澳門元 MOP'000
資產	Assets		
現金、銀行同業及其他金融機構的存款	Cash and balances with banks and other financial institutions	12,621,707	17,447,993
存放監管機構款項	Deposits with monetary authority	4,842,113	4,390,352
拆放同業	Placements with other banks	111,547,513	92,358,533
衍生金融資產	Derivative financial assets	1,889,662	1,256,515
貸款及墊款	Loans and advances	140,346,434	153,883,845
金融投資	Financial investments	114,562,771	101,764,938
應收款項及其他資產	Receivables and other assets	1,143,414	1,080,928
應收所得稅	Income tax receivable	16,111	22,884
遞延所得稅資產	Deferred tax assets	-	38,619
物業、廠房及設備	Property, plant and equipment	225,979	255,020
投資性房地產	Investment property	47,388	48,105
總資產	Total assets	387,243,092	372,547,732
負債	Liabilities		
銀行同業及其他金融機構的存款	Deposits from banks and other financial institutions	69,952,736	60,648,473
客戶存款	Deposits from customers	272,255,849	257,080,920
衍生金融負債	Derivative financial liabilities	1,873,500	1,089,716
發行債務證券	Debt issued	3,512,862	3,347,694
發行存款證	Certificates of deposit issued	6,149,110	17,424,754
應繳所得稅	Income tax payable	44,841	43,709
遞延所得稅負債	Deferred tax liabilities	14,132	-
其他負債	Other liabilities	1,505,594	1,570,171
總負債	Total liabilities	355,308,624	341,205,437
所有者權益	Equity		
股本	Issued share capital	588,920	588,920
儲備	Reserves	31,345,548	30,753,375
其中：一般監管儲備	Includes: General regulatory reserve	-	544,000
特定監管儲備	Specific regulatory reserve	-	-
所有者權益合計	Total equity	31,934,468	31,342,295
負債及所有者權益合計	Total equity and liabilities	387,243,092	372,547,732

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	
		二零二五年 十二月三十一日 31 December 2025	二零二四年 十二月三十一日 31 December 2024
		千澳門元 MOP'000	千澳門元 MOP'000
資產	Assets		
現金、銀行同業及其他金融機構的存款	Cash and balances with banks and other financial institutions	12,377,041	17,149,529
存放監管機構款項	Deposits with monetary authority	4,842,113	4,390,352
拆放同業	Placements with other banks	111,547,513	92,358,533
衍生金融資產	Derivative financial assets	1,889,662	1,256,515
貸款及墊款	Loans and advances	140,346,434	153,883,845
金融投資	Financial investments	114,439,273	101,645,375
應收款項及其他資產	Receivables and other assets	1,183,700	1,120,680
應收所得稅	Income tax receivable	16,111	22,884
遞延所得稅資產	Deferred tax assets	-	41,026
於子公司權益	Interests in subsidiaries	79,980	79,980
物業、廠房及設備	Property, plant and equipment	225,812	254,818
總資產	Total assets	386,947,639	372,203,537
負債	Liabilities		
銀行同業及其他金融機構的存款	Deposits from banks and other financial institutions	69,952,736	60,648,473
客戶存款	Deposits from customers	272,523,792	257,250,069
衍生金融負債	Derivative financial liabilities	1,873,500	1,089,716
發行債務證券	Debt issued	3,512,862	3,347,694
發行存款證	Certificates of deposit issued	6,149,110	17,424,754
應繳所得稅	Income tax payable	34,708	34,706
遞延所得稅負債	Deferred tax liabilities	11,716	-
其他負債	Other liabilities	1,450,090	1,491,696
總負債	Total liabilities	355,508,514	341,287,108
所有者權益	Equity		
股本	Issued share capital	588,920	588,920
儲備	Reserves	30,850,205	30,327,509
其中：一般監管儲備	Includes: General regulatory reserve	-	544,000
特定監管儲備	Specific regulatory reserve	-	-
所有者權益合計	Total equity	31,439,125	30,916,429
負債及所有者權益合計	Total equity and liabilities	386,947,639	372,203,537

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

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

集團層面

Group Level

截至十二月三十一日止年度
For the year ended 31 December
2025 2024
千澳門元 千澳門元
MOP'000 MOP'000

利息收入	Interest income	12,411,625	15,896,289
利息支出	Interest expense	(9,347,385)	(12,732,484)
利息淨收入	Net interest income	3,064,240	3,163,805
手續費及佣金收入	Fee and commission income	1,187,113	1,166,734
手續費及佣金支出	Fee and commission expense	(494,961)	(524,436)
手續費及佣金淨收入	Net fee and commission income	692,152	642,298
其他營業收入	Other operating income	195,077	37,516
營業收入	Operating income	3,951,469	3,843,619
營業費用	Operating expenses	(1,151,751)	(1,116,986)
資產減值損失前營業利潤	Operating profit before impairment losses	2,799,718	2,726,633
金融工具減值損失淨額	Net charge for impairment losses on financial instruments	(2,665,050)	(2,578,882)
稅前利潤	Profit before tax	134,668	147,751
所得稅	Income tax credit	1,644	3,449
淨利潤	Profit for the year	136,312	151,200

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
2025 2024
千澳門元 千澳門元
MOP'000 MOP'000

		2025	2024
		千澳門元	千澳門元
		MOP'000	MOP'000
其他綜合收益	Other comprehensive income		
後續將不會重分類至損益的其他綜合收益：	Other comprehensive income that will not be reclassified to profit or loss in subsequent periods:		
以公允價值計量且其變動計入其他綜合收益的權益類投資變動	Change in fair value of equity investments at fair value through other comprehensive income	12,181	9,868
後續將重分類至損益的其他綜合收益／(開支)：	Other comprehensive income/(expense) that will be reclassified to profit or loss in subsequent periods:		
現金流量套期下的套期工具公允價值變動	Change in fair value of hedging instruments under cash flow hedges	8,988	2,734
以公允價值計量且其變動計入其他綜合收益的債券投資變動	Change in fair value of debt securities at fair value through other comprehensive income	458,579	333,849
處置以公允價值計量且其變動計入其他綜合收益的債券投資重分類至損益	Reclassification to profit or loss upon disposal of debt securities at fair value through other comprehensive income	1,549	-
減值準備淨變動	Net change in impairment allowances	871	(6,032)
匯兌差額	Exchange differences on translation of foreign operation	(8,513)	4,437
年度其他綜合收益，除稅後淨額	Other comprehensive income for the year, net of tax	473,655	344,856
年度綜合收益總額	Total comprehensive income for the year	609,967	496,056

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

		2025 千澳門元 MOP'000	2024 千澳門元 MOP'000
利息收入	Interest income	12,394,803	15,877,353
利息支出	Interest expense	(9,351,997)	(12,734,113)
利息淨收入	Net interest income	3,042,806	3,143,240
手續費及佣金收入	Fee and commission income	1,105,422	1,092,759
手續費及佣金支出	Fee and commission expense	(494,859)	(524,026)
手續費及佣金淨收入	Net fee and commission income	610,563	568,733
其他營業收入	Other operating income	195,553	38,692
營業收入	Operating income	3,848,922	3,750,665
營業費用	Operating expenses	(1,127,713)	(1,094,500)
資產減值損失前營業利潤	Operating profit before impairment losses	2,721,209	2,656,165
金融工具減值損失淨額	Net charge for impairment losses on financial instruments	(2,665,104)	(2,579,029)
稅前利潤	Profit before tax	56,105	77,136
所得稅	Income tax credit	11,173	11,836
淨利潤	Profit for the year	67,278	88,972

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
2025 2024
千澳門元 千澳門元
MOP'000 MOP'000

		2025	2024
		千澳門元	千澳門元
		MOP'000	MOP'000
其他綜合收益	Other comprehensive income		
後續將不會重分類至損益的其他綜合收益：	Other comprehensive income that will not be reclassified to profit or loss in subsequent periods:		
以公允價值計量且其變動計入其他綜合收益的權益類投資變動	Change in fair value of equity investments at fair value through other comprehensive income	12,181	9,868
後續將重分類至損益的其他綜合收益／(開支)：	Other comprehensive income/(expense) that will be reclassified to profit or loss in subsequent periods:		
現金流量套期下的套期工具公允價值變動	Change in fair value of hedging instruments under cash flow hedges	8,988	2,734
以公允價值計量且其變動計入其他綜合收益的債券投資變動	Change in fair value of debt securities at fair value through other comprehensive income	458,277	330,838
處置以公允價值計量且其變動計入其他綜合收益的債券投資重分類至損益	Reclassification to profit or loss upon disposal of debt securities at fair value through other comprehensive income	1,549	-
減值準備淨變動	Net change in impairment allowances	884	(5,942)
匯兌差額	Exchange differences on translation of foreign operation	(8,667)	4,474
年度其他綜合收益，除稅後淨額	Other comprehensive income for the year, net of tax	473,212	341,972
年度綜合收益總額	Total comprehensive income for the year	540,490	430,944

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

e. Consolidated statement of changes in equity

截至二零二五年十二月三十一日止年度
For the year ended 31 December 2025

		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2025年1月1日	At 1 January 2025	588,920	5,885,733	669,333	(336,779)	3,884	7,437	544,000	16,977	23,962,790	31,342,295
淨利潤	Profit for the year	-	-	-	-	-	-	-	-	136,312	136,312
年度其他綜合收益/(開支) 除稅後淨額:	Other comprehensive income/ (expense) for the year, net of tax:										
以公允價值計量且其變動計入 其他綜合收益的權益類投資 變動	Change in fair value of equity investments at fair value through other comprehensive income	-	-	-	12,181	-	-	-	-	-	12,181
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	-	-	-	-	8,988	-	-	-	-	8,988
以公允價值計量且其變動計入 其他綜合收益的債券投資 變動	Change in fair value of debt securities at fair value through other comprehensive income	-	-	-	458,579	-	-	-	-	-	458,579
處置以公允價值計量且其變動 計入其他綜合收益的債券 投資重分類至損益	Reclassification to profit or loss upon disposal of debt securities at fair value through other comprehensive income	-	-	-	1,549	-	-	-	-	-	1,549
減值準備淨變動	Net change in impairment allowance	-	-	-	871	-	-	-	-	-	871
匯兌差額	Exchange differences on translation of foreign operation	-	-	-	-	-	(8,513)	-	-	-	(8,513)
年度綜合收益/(開支)總額	Total comprehensive income/ (expense) for the year	-	-	-	473,180	8,988	(8,513)	-	-	136,312	609,967
留存利潤轉為法定準備金	Transfer from retained profits to legal reserve	-	-	6,300	-	-	-	-	-	(6,300)	-
支付給股東的股息	Dividend paid to shareholders	-	-	-	-	-	-	-	-	(17,794)	(17,794)
按澳門金融管理局要求提取的 監管儲備(註1)	Change in provision under AMCM rules (note 1)	-	-	-	-	-	-	(544,000)	-	544,000	-
於2025年12月31日	At 31 December 2025	588,920	5,885,733	675,633	136,401	12,872	(1,076)	-	16,977	24,619,008	31,934,468

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)

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

註1:

本集團按照監管機構的規定，當本集團監管儲備所要求的減值準備高於客戶貸款及墊款以及財務保函合約的減值準備金餘額時，本集團將留存收益轉入監管儲備。截止2025年12月31日，監管儲備餘額為零(2024年12月31日：544,000,000澳門元)，根據監管機構規定乃不可分配。2024年及2025年監管儲備轉為留存利潤皆因該等年度監管儲備所要求的金額減少。

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 2025, there was no balance (31 December 2024: MOP544,000,000) in regulatory reserve. The balance in the regulatory reserve is not distributable under AMCM's requirement. The transfers from regulatory reserve to retained profits for both years were due to the decrease in required regulatory reserve as at year end.

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)

f. 權益變動表

f. Statement of changes in equity

截至二零二五年十二月三十一日止年度

For the year ended 31 December 2025

		儲備 Reserves									
		已發行股本	股份溢價	法定儲備	投資重估儲備	現金流套期儲備	外匯儲備	監管儲備	其他儲備	留存利潤	總計
		Issued share capital	Share premium	Legal reserve	Investment revaluation reserve	Cash flow hedge reserve	Foreign exchange reserve	Regulatory reserve	Other reserves	Retained profits	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	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2025年1月1日	At 1 January 2025	588,920	5,885,733	588,920	(336,117)	3,884	7,474	544,000	16,977	23,616,638	30,916,429
淨利潤	Profit for the year	-	-	-	-	-	-	-	-	67,278	67,278
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 其他綜合收益的權益類投資 變動	Change in fair value of equity investments at fair value through other comprehensive income	-	-	-	12,181	-	-	-	-	-	12,181
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	-	-	-	-	8,988	-	-	-	-	8,988
以公允價值計量且其變動計入 其他綜合收益的債券投資變動	Change in fair value of debt securities at fair value through other comprehensive income	-	-	-	458,277	-	-	-	-	-	458,277
處置以公允價值計量且其變動 計入其他綜合收益的債券投資 重分類至損益	Reclassification to profit or loss upon disposal of debt securities at fair value through other comprehensive income	-	-	-	1,549	-	-	-	-	-	1,549
減值準備淨變動	Net change in impairment allowance	-	-	-	884	-	-	-	-	-	884
匯兌差額	Exchange differences on translation of foreign operation	-	-	-	-	-	(8,667)	-	-	-	(8,667)
年度綜合收益/(開支)總額	Total comprehensive income/ (expense) for the year	-	-	-	472,891	8,988	(8,667)	-	-	67,278	540,490
留存利潤轉為法定準備金	Transfer from retained profits to legal reserve	-	-	-	-	-	-	-	-	-	-
以公允價值計量且其變動計入 其他綜合收益的權益類投資 處置時轉入留存利潤	Transfer to retained profits on disposal of equity investments at fair value through other comprehensive income	-	-	-	-	-	-	-	-	-	-
支付給股東的股息	Dividend paid to shareholders	-	-	-	-	-	-	-	-	(17,794)	(17,794)
按澳門金融管理局要求提取的 監管儲備(註1)	Change in provision under AMCM rules (note 1)	-	-	-	-	-	-	(544,000)	-	544,000	-
於2025年12月31日	At 31 December 2025	588,920	5,885,733	588,920	136,774	12,872	(1,193)	-	16,977	24,210,122	31,439,125

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)

f. 權益變動表(續)

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

註1：

本銀行按照監管機構的規定，當本銀行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，本銀行將留存利潤轉入監管儲備。截止2025年12月31日，監管儲備餘額為零(2024年12月31日：544,000,000澳門元)，根據監管機構規定乃不可分配。2024年及2025年監管儲備轉為留存利潤皆因該等年度監管儲備所要求的金額減少。

Note 1:

The Bank complies with AMCM requirement to maintain regulatory reserve in excess of the Bank'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 2025, there was no balance (31 December 2024: MOP544,000,000) in regulatory reserve. The balance in the regulatory reserve is not distributable under AMCM's requirement. The transfers from regulatory reserve to retained profits for both years were due to the decrease in required regulatory reserve as at year end.

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

2025 2024
千澳門元 千澳門元
MOP'000 MOP'000

經營活動的現金流	Operating activities		
稅前利潤	Profit before tax	134,668	147,751
調整：	Adjustments for:		
折舊	Depreciation	45,502	52,188
利息收入	Interest income	(12,411,625)	(15,896,289)
利息支出	Interest expense	9,347,385	12,732,484
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	(5,651)	(5,144)
處置物業、廠房及設備損失	Losses on disposal of property, plant and equipment	20	358
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	(1,549)	-
金融工具減值損失淨值	Net impairment losses on financial instruments	2,665,050	2,578,882
處置以公允價值計量且其變動計入損益的金融資產淨收益	Net gains from disposal of financial assets at fair value through profit or loss	(1,357)	(2,744)
衍生金融工具的淨收益	Net gains from derivative financial instruments	(6,610)	(17,332)
衍生金融工具的公允價值變動	Fair value changes of derivative financial instruments	153,100	65,472
匯兌差額	Foreign exchange difference	(1,007,171)	1,750,054
		(1,088,238)	1,405,680
初期限超過三個月期的拆放同業的變動	Changes in placements with other banks with original maturity beyond three months	(65,582,529)	10,956,230
存放監管機構的最低存款準備金變動	Changes in minimum reserves with the monetary authority	281,741	(269,395)
初期限超過三個月期的政府債券的變動	Changes in treasury bills with original maturity beyond three months	714,421	3,658,354
貸款及墊款的變動	Changes in loans and advances	11,276,169	20,362,441
應收款項及其他資產的變動	Changes in receivables and other assets	(51,798)	(49,076)
以公允價值計量且其變動計入損益的金融資產的變動	Changes in financial assets at fair value through profit or loss	-	(88,766)
銀行同業及其他金融機構存款的變動	Changes in deposits from banks and other financial institutions	9,313,049	4,675,860
客戶存款的變動	Changes in deposits from customers	16,026,907	10,911,400
其他負債的變動	Changes in other liabilities	(84,797)	69,819
已收利息	Interest received	10,585,352	13,842,134
已付利息	Interest paid	(10,028,275)	(12,915,637)
經營活動產生的現金流	Cash (used in)/generated from operations	(28,637,998)	52,559,044
所得稅變動	Income tax paid	(3,450)	(15,253)
經營活動(使用)/產生的淨現金流	Net cash (used in)/generated from operating activities	(28,641,448)	52,543,791

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(續)

g. Consolidated statement of cash flow (continued)

集團層面(續)

Group Level (continued)

截至十二月三十一日止年度
For the year ended 31 December
2025 2024
千澳門元 千澳門元
MOP'000 MOP'000

		2025	2024
		千澳門元	千澳門元
		MOP'000	MOP'000
投資活動的現金流	Investing activities		
以公允價值計量且其變動計入其他綜合收益的金融資產產生的股息收入	Dividend received from financial assets at fair value through other comprehensive income	5,651	5,144
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	(19,363,651)	(5,163,718)
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	13,255,843	7,486,349
購入以攤餘成本計量的金融資產	Purchases of financial assets at amortised cost	(59,609,978)	(37,726,680)
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	54,684,263	33,242,456
購買物業、廠房及設備	Purchases of items of property, plant and equipment	(15,923)	(29,662)
處置物業、廠房及設備利得	Proceeds from disposal of items of property, plant and equipment	46	35
投資活動使用的淨現金流	Net cash used in investing activities	(11,043,749)	(2,186,076)
融資活動的現金流	Financing activities		
發行存款證收益	Proceeds from issuance of certificates of deposit	42,198,615	49,539,433
贖回存款證	Redemption of certificates of deposit issued	(53,676,628)	(48,432,850)
贖回債務證券	Redemption of debts issued	-	(14,495,125)
股息繳付	Dividends paid	(17,794)	(3,738)
融資活動使用的淨現金流	Net cash used in financing activities	(11,495,807)	(13,392,280)
現金及現金等價物的淨(減少)/增加	Net (decrease)/increase in cash and cash equivalents	(51,181,004)	36,965,435
於一月一日之現金及現金等價物	Cash and cash equivalents at 1 January	82,714,704	45,749,269
於十二月三十一日之現金及現金等價物	Cash and cash equivalents at 31 December	31,533,700	82,714,704

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(續)

g. Consolidated statement of cash flow (continued)

集團層面(續)

Group Level (continued)

		截至十二月三十一日止年度 For the year ended 31 December	
		2025 千澳門元 MOP'000	2024 千澳門元 MOP'000
現金及現金等價物餘額分析	Analysis of balance of cash and cash equivalents		
現金、銀行同業及其他金融機構的存款	Cash and balances with banks and other financial institutions	12,621,707	17,447,993
存放監管機構款項	Deposits with monetary authority	4,842,113	4,390,352
拆放同業	Placements with other banks	111,547,513	92,358,533
分類以攤餘成本計量的政府債券	Treasury bills classified as financial assets at amortised cost	20,920,409	21,953,095
列示於合併財務狀況表中之金額	Amounts shown in the consolidated statement of financial position	149,931,742	136,149,973
初始期限超過三個月期之款項	Amounts with an original maturity of beyond three months	(114,816,050)	(49,573,583)
存放監管機構的最低存款準備金	Minimum reserves with the monetary authorities	(3,582,827)	(3,864,568)
現金及現金等值物之減值準備	Impairment allowance provided for components of cash and cash equivalents	835	2,882
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	31,533,700	82,714,704

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

2025
千澳門元
MOP'000

2024
千澳門元
MOP'000

		2025	2024
		千澳門元	千澳門元
		MOP'000	MOP'000
經營活動的現金流	Operating activities		
稅前利潤	Profit before tax	56,105	77,136
調整：	Adjustments for:		
折舊	Depreciation	44,751	51,430
利息收入	Interest income	(12,394,803)	(15,877,353)
利息支出	Interest expense	9,351,997	12,734,113
以公允價值計量且其變動計入其他綜合收益的金融資產產生的股息收入	Dividend income from financial assets at fair value through other comprehensive income	(5,651)	(5,144)
處置物業、廠房及設備損失	Losses on disposal of property, plant and equipment	20	358
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	(1,549)	-
金融工具減值損失淨值	Net impairment losses on financial instruments	2,665,104	2,579,029
處置以公允價值計量且其變動計入損益的金融資產淨收益	Net gains from disposal of financial assets at fair value through profit or loss	(735)	(3,008)
衍生金融工具的淨收益	Net gains from derivative financial instruments	(6,610)	(17,332)
衍生金融工具的公允價值變動	Fair value changes of derivative financial instruments	153,100	68,480
匯兌差額	Foreign exchange difference	(996,756)	1,749,277
		(1,135,027)	1,356,986
初始期限超過三個月期的拆放同業的變動	Changes in placements with other banks with original maturity beyond three months	(65,350,040)	10,957,263
存放監管機構的最低存款準備金變動	Changes in minimum reserves with the monetary authority	280,776	(269,330)
初始期限超過三個月期的政府債券的變動	Changes in treasury bills with original maturity beyond three months	714,421	3,658,354
貸款及墊款的變動	Changes in loans and advances	11,276,168	20,362,441
應收款項及其他資產的變動	Changes in receivables and other assets	(52,670)	(29,014)
以公允價值計量且其變動計入損益的金融資產的變動	Changes in financial assets at fair value through profit or loss	-	851
銀行同業及其他金融機構存款的變動	Changes in deposits from banks and other financial institutions	9,313,049	4,675,860
客戶存款的變動	Changes in deposits from customers	16,123,392	10,947,086
其他負債的變動	Changes in other liabilities	(61,828)	43,513
已收利息	Interest received	10,563,458	13,824,437
已付利息	Interest paid	(10,030,578)	(12,919,112)

財務信息披露(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	
		2025	2024
		千澳門元 MOP'000	千澳門元 MOP'000
經營活動產生的現金流	Cash (used in)/generated from operations	(28,358,879)	52,609,335
所得稅變動	Income tax refund/(paid)	4,979	(9,938)
經營活動(使用)/產生的淨現金流	Net cash (used in)/generated from operating activities	(28,353,900)	52,599,397
投資活動的現金流	Investing activities		
以公允價值計量且其變動計入其他綜合收益的金融資產產生的股息收入	Dividend received from financial assets at fair value through other comprehensive income	5,651	5,144
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	(19,323,535)	(5,074,785)
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	13,243,012	7,416,879
購入以攤餘成本計量的金融資產	Purchases of financial assets at amortised cost	(59,609,978)	(37,695,356)
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	54,652,242	33,218,334
購置物業、廠房及設備	Purchases of items of property, plant and equipment	(15,923)	(29,662)
處置物業、廠房及設備利得	Proceeds from disposal of items of property, plant and equipment	46	35
投資活動使用的淨現金流	Net cash used in investing activities	(11,048,485)	(2,159,411)
融資活動的現金流	Financing activities		
發行存款證收益	Proceeds from issuance of certificates of deposit	42,198,615	49,539,433
贖回存款證	Redemption of certificates of deposit issued	(53,676,628)	(48,432,850)
贖回債務證券	Redemption of debts issued	-	(14,495,125)
股息繳付	Dividends paid	(17,794)	(3,738)
融資活動使用的淨現金流	Net cash used in financing activities	(11,495,807)	(13,392,280)
現金及現金等價物的淨(減少)/增加	Net (decrease)/increase in cash and cash equivalents	(50,898,192)	37,047,706
於一月一日之現金及現金等價物	Cash and cash equivalents at 1 January	82,414,733	45,367,027
於十二月三十一日之現金及現金等價物	Cash and cash equivalents at 31 December	31,516,541	82,414,733

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	
		2025	2024
		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、銀行同業及其他金融機構的存款	Cash and balances with banks and other financial institutions	12,377,041	17,149,529
存放監管機構款項	Deposits with monetary authority	4,842,113	4,390,352
拆放同業	Placements with other banks	111,547,513	92,358,533
分類以攤餘成本計量的政府債券	Treasury bills classified as financial assets at amortised cost	20,920,409	21,953,095
列示於財務狀況表中之金額	Amounts shown in the statement of financial position	149,687,076	135,851,509
初始期限超過三個月期之款項	Amounts with an original maturity of beyond three months	(114,586,150)	(49,573,583)
存放監管機構的最低存款準備金	Minimum reserves with the monetary authorities	(3,585,220)	(3,865,996)
現金及現金等價物的減值準備	Impairment allowance provided for components of cash and cash equivalents	835	2,803
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	31,516,541	82,414,733

董事長兼執行董事
Chairman, Executive Director
盧建
Lu Jian

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

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

2025年，面對全球政治經濟動盪、澳門本地經濟復蘇不均衡、房地產相關尚未企穩、衛星場退場的複雜局面，工銀澳門堅決貫徹國家戰略與集團戰略，圍繞「穩基礎、調結構、化風險、增動能、嚴治理」總體工作部署，堅持「科學決策、高效執行、微觀改善、宏觀企穩」的工作思路，實現了資產規模、營收等主要經營指標平穩增長。

截至2025末，本行總資產3,872億澳門元，較上年上升3.94%；總負債3,553億澳門元，較上年上升4.13%；各項存款餘額2,723億澳門元，較上年上升5.90%；各項貸款餘額1,403億澳門元，較上年下降8.80%。本行已審核的財務報表乃按照澳門《財務報告準則》編製，全年實現稅後淨利潤1.36億澳門元，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

The year 2025 witnessed a world of political and economic turbulence. In the year, Macao underwent an uneven recovery of the economy, compounded by the still-faltering property sector and closure of satellite casinos. ICBC (Macao) firmly implemented strategies of the country and the Group, stayed focused on the work plans to “stabilize the foundation, adjust the structure, mitigate risks, enhance momentum and ensure strict governance” and followed the approach of “sound decision making, efficient execution, micro-level improvements and macro-level stability”. In 2025, the Bank achieved steady growth in assets, operating income and other major business indicators.

As at the end of 2025, the Bank had total assets of MOP387.2 billion, increased by 3.94% from the previous year; and total liabilities of MOP355.3 billion, increased by 4.13% from the previous year. Its balance of deposits stood at MOP272.3 billion, increased by 5.90% from the previous year. The balance of loans amounted to MOP140.3 billion, decreased by 8.80% from the previous year. The Bank's audited financial statements were prepared according to Macao Financial Reporting Standards (MFRSs). In 2025, it registered a net profit of MOP136 million. ICBC (Macao) 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)

本行積極發揮行業引領作用，助力國家及集團戰略落地。聚焦「澳門所需」，圍繞澳門「一中心一平台一基地」發展定位，佈局澳門經濟適度多元化，積極支持澳門現代金融發展，在澳門中央證券託管結算一人有限公司為嘉許2025年對澳門債券市場作出貢獻的市場參與者中榮獲優秀承銷機構獎。把握「灣區所向」，夯實「立足本地、融入灣區、延伸跨境」基礎，率先實現理財通優化、跨境賬戶互聯、橫琴雙幣種收單等服務。發揮「工行所能」，構建營銷運營、跨境支付、數位風控等服務體系，投產多個人工智能大模型場景，智能化、數字化水平領先同業；服務人民幣國際化，人民幣資產和人民幣個人存款邁上新台阶，CIBM債券投資持倉量居工銀集團海外機構首位。會同灣區機構圓滿完成「十五運」重大品牌項目，展現服務國家重大賽事的綜合能力與品牌擔當。加強附屬機構治理、子公司穿透管理和並表管理，防範治理風險。扎實推進從嚴治行，加強「廉鑄濠江」品牌建設，營造清廉金融生態。此外，關心員工生活，注重員工發展，加強新時期企業文化建設，營造了和諧發展氛圍。深化公益慈善實踐，築牢愛國愛澳根基，傳遞社會溫暖和大行擔當；主動扶助文教事業，培育多元興澳人才，加強國情教育，深刻踐行社會責任。在複雜的市場環境下，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2025年度「澳門地區最佳銀行」殊榮，樹立了良好企業形象。這些成績的取得，離不開各級政府、監管部門及廣大客戶的信任和 support，在此表示最衷心的感謝！

2. BUSINESS DEVELOPMENT AND MANAGEMENT REPORT (continued)

Playing a leading role in the industry in Macao, the Bank helped implement the strategies of the country and the Group. With a focus on what Macao needs and Macao's positioning as "One Center, One Platform, and One Base", the Bank made well-planned moves to drive the moderately diversified economic development of Macao and support modern financial development in the region. The Bank was awarded the Outstanding Underwriting Institution Award by Macau Central Securities Depository & Clearing Co., Ltd. in recognition of its contributions to the Macao bond market in 2025. Keenly aware of what the Great Bay Area aspires for, ICBC (Macao) took the lead in providing Wealth Management MOP acquiring services. This has cemented the foundation of basing on Macao, integrating into the Greater Bay Area and extending across borders. Leveraging the capabilities of ICBC, the Bank created service systems for marketing operations, cross-border payment and digital risk control, and launched multiple scenarios of AI-powered models, staying ahead of peers in intelligent and digital transformation. In serving RMB internationalization, ICBC (Macao) reached new heights in terms of RMB assets and RMB personal deposits, with the CIBM bond holdings ranking first among overseas institutions of ICBC Group. In collaboration with other institutions in the Greater Bay Area, the Bank successfully completed the major brand project tied to the 15th National Games, demonstrating its overall capacity and brand responsibility in serving major national sports events. Governance risks were forestalled by strengthening the governance of affiliates and the see-through and consolidated management of subsidiaries. Solid progress was made in strict bank governance and the "Clean Haojiang" brand was strengthened, fostering a clean financial ecosystem. In addition, the Bank valued the work-life balance of employees, stepped up efforts to foster corporate culture in the new era, and created a harmonious development atmosphere. ICBC (Macao) deepened its public welfare and charity practices, consolidating the foundation for inspiring local people's love for both the country and Macao SAR, and spreading warmth across the local community as a responsible large bank. The Bank proactively supported the cultural and educational development, cultivated inter-disciplinary talents for Macao's prosperity, and strengthened the education on China's national conditions. All these have demonstrated the Bank's dedication to fulfilling social responsibility. Despite a complex market environment, the Bank won broad recognition in the sector and among major financial media outlets around the world. In 2025, ICBC (Macao) was again named the "Best Bank in Macao" by the British magazines *World Finance* and *The Banker* and the American magazine *Global Finance*. These achievements would not have been possible without the trust and support from the local and central governments, regulatory authorities and our customers, to all of whom I would like to express my most sincere gratitude.

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)

展望未來，外部形勢劇烈變化，全球政經格局深刻調整，地緣危機延宕，銀行業正面臨日益複雜和多變的國際環境。工銀澳門將認真落實國家戰略部署和特區政府施政方針，以服務國家「十五五」規劃和澳門特區「三五」規劃為新起點，立足自身能力實際、堅守金融服務本分、善用區域資源稟賦，做好金融「五篇大文章」，立足本地、聚焦灣區、延伸葡語系及一帶一路，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，為澳門經濟適度多元發展，以及融入和服務國家發展大局作出更多努力；同時，繼續情系民生、服務社會，積極踐行企業責任，為澳門長期繁榮穩定作出新的更大貢獻。

行政總裁

牛建軍

二零二六年三月二十三日於澳門

2. BUSINESS DEVELOPMENT AND MANAGEMENT REPORT (continued)

Looking ahead, the external situation is undergoing drastic changes, including profound adjustments of the global political and economic landscape and protracted geopolitical crises. The banking industry is now facing an increasingly complex and volatile international landscape. ICBC (Macau) will earnestly implement the national strategies and the governance policy of the Macao SAR Government. Seeing contributing to the 15th Five-Year Plan of the country and the 3rd Five-Year Plan of Macao SAR as a new beginning, we will leverage our strengths to fulfill our duty of financial services. We will make the most of regional resource endowments to deliver on the work relating to the “Five Major Sectors” of technology finance, green finance, inclusive finance, pension finance and digital finance. Basing on Macao, focusing on the Greater Bay Area, expanding in Portuguese-speaking countries and extending to the countries along the Belt and Road route, ICBC (Macau) will actively align with the policies and plans of the Guangdong-Hong Kong-Macao Greater Bay Area, especially the Guangdong-Macao In-depth Cooperation Zone in Hengqin, and work harder towards the moderately diversified economic development of Macao and its integration into the national development landscape. In addition, we will continue to serve society to improve public well-being, fulfill our corporate responsibilities, and make greater contributions to the long-term prosperity and stability of Macao.

Chief Executive Officer

Niu Jianjun

Macao, 23 March 2026

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. 監察會意見書

根據有關法律規定及中國工商銀行(澳門)股份有限公司章程所賦予的有關職責,本監事會現提交工作報告,並就中國工商銀行(澳門)股份有限公司董事會呈交的截至二零二五年十二月三十一日為止之年度報告、資產負債表及賬目發表意見。

在整年內監事會監察了公司的營運,及適當查閱了會計文件以確認符合相關的法例規範。董事會不時就公司的運作及業務狀況向本監事會提供資訊及解說。

本監事會已完成審查中國工商銀行(澳門)股份有限公司截至二零二五年十二月三十一日為止之年度賬目及會計記錄之合規情況。

監事會已審閱董事會報告書、管理層報告書、盈餘運用建議書及安永會計師事務所發出的獨立會計師報告書。

基於上述的審查,本監事會的意見如下:

1. 同意接受安永會計師事務所發出的外部會計師報告,適合呈交股東會審批;
2. 同意董事會有關盈餘運用之建議。

監事會主席
崔世昌先生
(崔世昌會計師事務所代表)

二零二六年三月二十三日於澳門

3. THE REPORT FROM THE BOARD OF SUPERVISORS

In accordance with relevant laws and the duties conferred upon it by the Articles of Association of Industrial and Commercial Bank of China (Macau) Limited, the Board of Supervisors hereby presents its work report and expresses its opinion on the annual report, balance sheet and accounts for the year ended 31 December 2025 submitted by the Board of Directors of Industrial and Commercial Bank of China (Macau) Limited.

Throughout the year, the Board of Supervisors oversaw the operations of the Company and appropriately reviewed its accounting documents to ensure compliance with relevant laws and regulations. The Board of Directors provided the Board of Supervisors with information and explanations regarding the Company's operations and business conditions from time to time.

The Board of Supervisors has fully examined the compliance status of the annual accounts and accounting records of Industrial and Commercial Bank of China (Macau) Limited for the year ended 31 December 2025.

The Board of Supervisors has also reviewed the Directors' Report, the Management Report, the proposal for the use of surplus funds, and the independent auditors' report issued by Ernst & Young.

Based on the above review, the Board of Supervisors is of the opinion that:

1. The Board of Supervisors agrees to accept the external auditor's report issued by Ernst & Young, which is suitable for submission to the Shareholders' Meeting for approval;
2. The Board of Supervisors agrees to the Board of Directors' proposal for the use of surplus funds.

Chairman of the Board of Supervisors
Mr. Chui Sai Cheong
(CSC & Associates, Certified Public Accountants representative)

Macao, 23 March 2026

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

4. 會計師事務所的意見書的摘要

致中國工商銀行(澳門)股份有限公司全體股東

(於澳門註冊成立之股份有限公司)

中國工商銀行(澳門)股份有限公司(「貴銀行」)及其附屬公司(「貴集團」)的簡要合併及單獨財務報表包括二零二五年十二月三十一日的簡要合併及單獨財務狀況表、以及截至該日止年度的簡要合併及單獨的損益和其他綜合收益表、簡要合併及單獨的權益變動表以及簡要合併及單獨的現金流量表。貴集團簡要合併及單獨財務報表來源於貴集團截至二零二五年十二月三十一日止年度已審計的合併及單獨財務報表。我們已在二零二六年三月二十三日簽署的審計報告中對構成簡要合併及單獨財務報表來源的合併及單獨財務報表發表了無保留意見。

簡要合併及單獨財務報表沒有包含澳門特別行政區之《財務報告準則》要求的所有披露，因此，對簡要合併及單獨財務報表的閱讀不能替代對貴集團已審計財務報表的閱讀。

董事對簡要合併財務報表及單獨財務報表的責任

董事負責按照第13/2023號法律《金融體系法律制度》第八十五條(一)項編製簡要合併及單獨財務報表。

審計師的責任

我們的責任是在實施審計程序的基礎上對簡要合併及單獨財務報表發表審計意見。我們按照澳門特別行政區之《審計準則》內的《國際審計準則第810號—對簡要財務報表出具報告的業務》的規定執行了審計工作。

審計意見

我們認為，來源於貴集團截至二零二五年十二月三十一日止年度已審計財務報表的簡要合併及單獨財務報表按照第13/2023號法律《金融體系法律制度》第八十五條(一)項的標準，在所有重大方面與已審計合併及單獨財務報表保持了一致。

陳尉

執業會計師

安永會計師事務所

澳門

二零二六年三月二十三日

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)

The accompanying condensed consolidated and separate financial statements of Industrial and Commercial Bank of China (Macau) Limited (the "Bank") and its subsidiaries (collectively referred to as the "Group") included the condensed consolidated and separate statements of financial position as at 31 December 2025, and the condensed consolidated and separate statements of profit or loss and other comprehensive income, the condensed consolidated and separate statements of changes in equity, and the condensed consolidated and separate statements of cash flows. The condensed consolidated and separate financial statements of the Group are sourced from the audited consolidated and separate financial statements of the Group for the year ended December 31, 2025. We have issued unqualified opinion in the auditors' report signed on 23 March 2026 for the financial statements that constitute a source of the condensed financial statements.

Since the condensed consolidated and separate financial statements do not include all disclosures required by the Financial Reporting Standards of Macau SAR, reading of the condensed consolidated and separate financial statements cannot replace that of the audited financial statements of the Group.

Management's Responsibility for the Condensed Consolidated and Separate Financial Statements

Management is responsible for the preparation of condensed consolidated and separate financial statements in accordance with the Financial System Act of Macau under the Law No. 13/2023, Article 85 (1).

Auditor's Responsibility

Our responsibility is to express an opinion on these condensed consolidated and separate financial statements based on our audit. We conducted our audit in accordance with the International Standards on Auditing 810 – Engagements to Report on Condensed Financial Statements set out in the Standards on Auditing.

Opinion

In our opinion, the condensed consolidated and separate financial statements sourced from the audited financial statements of the Group for the year ended 31 December 2025 were prepared in accordance with the Financial System Act of Macau under the Law No. 13/2023, Article 85 (1). The condensed consolidated and separate financial statements are consistent with the audited financial statements in all material respects.

CHAN Wai

Certified Public Accountant

Ernst & Young

Macau

23 March 2026

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

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%
聯豐亨保險有限公司	6%

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%
Luen Fung Hang Insurance Company Limited	6%

6. 主要股東名單

中國工商銀行股份有限公司
禰永明先生

6. LIST OF THE SHAREHOLDERS WITH QUALIFYING HOLDINGS

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

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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

7. 公司機關

董事會

盧建先生 (2025年5月30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
洪貴路先生	董事
張程先生 (2025年12月5日委任)	董事
高明女士 (2025年5月30日離任)	董事長、執行董事
鄭劍鋒先生 (2025年12月5日離任)	董事

股東會主席團

盧建先生 (2025年5月30日委任)	主席
李英仁先生	秘書
高明女士 (2025年5月30日離任)	主席

監事會

崔世昌會計師事務所 (由崔世昌先生作代表)	主席
郝瑞明先生	監事
孫少軼女士	監事

公司秘書

李英仁先生	秘書
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7. NAME OF THE MEMBERS OF THE COMPANY BOARDS

Board of Directors

Mr. Lu Jian (Appointed on 30 May 2025)	Chairman, Executive Director
Mr. Niu Jianjun	Vice-Chairman, Executive Director, Chief Executive Officer
Mr. Huen Wing Ming, Patrick	Vice-Chairman & Executive Director
Ms. Ho Teng Iat	Director
Mr. Hong Guilu	Director
Mr. Zhang Cheng (Appointed on 5 December 2025)	Director
Ms. Gao Ming (Resigned on 30 May 2025)	Chairman, Executive Director
Mr. Zheng Jianfeng (Resigned on 5 December 2025)	Director

Board of the General Meeting

Mr. Lu Jian (Appointed on 30 May 2025)	Chairman
Mr. Li Yingren	Secretary
Ms. Gao Ming (Resigned on 30 May 2025)	Chairman

Board of Supervisors

CSC & Associates, Certified Public Accountant (Represented by Mr. Chui Sai Cheong)	Chairman
Mr. Hao Ruiming	Supervisor
Ms. Sun Shaoyi	Supervisor

Company Secretary

Mr. Li Yingren	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

本行已建立「三會一層」的完善治理架構，並嚴格按照澳門法律法規、金融體系法律制度及澳門金融管理局發出的監管指引進行經營管理。

董事會

董事會負責領導及監督本行，並對本行的運營及財務健全負責，年度內本行董事會保持穩定的結構，董事會成員均具備支持本行業務發展的專業及經驗。本行董事會亦下設戰略發展委員會、提名與薪酬委員會、風險管理委員會及審計委員會等專業委員會，監察本行管理及運作。各專業委員會均有明確的職權範圍，以確保委員會履行其職能，並在適當的時候向董事會報告其建議及決定。

監事會

監事會依照澳門法律法規、監管指引及《公司章程》對公司實施監督，依法維護公司合法權益，並對股東會負責。主要包括監察本行之管理、確保本行遵守法律及《公司章程》、查核年度賬目及會計簿冊、確定公司財產的估值標準是否適當、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，作為管理層常設議事機構負責本行及及附屬公司整體運作及職責範圍內重大事項的決策工作。下設資產負債管理、風險管理與內部控制、信貸與投資審查、合規和反洗錢及反恐融資、中間業務、數字金融、產品管理、ESG與可持續發展等數個專業委員會。各專業委員會依據其工作指引及規則，協助管理層作出決策。

8. CORPORATE GOVERNANCE

The Bank has established a sound governance structure consisting of “the shareholders’ meeting, the Board of Directors, the Board of Supervisors and the senior management”, and conducts operation and management in strict accordance with the laws and regulations of Macao, the financial laws, and the regulatory guidelines issued by the Monetary Authority of Macao.

Board of Directors

The Board of Directors is responsible for leading and supervising the Bank and is accountable for the Bank’s operational and financial soundness. During the year, the Board of Directors of the Bank maintained a stable structure. All members of the Board of Directors possess the expertise and experience necessary for supporting the Bank’s business development. The Board of Directors of the Bank has special committees including the Strategic Development Committee, the Nomination and Compensation Committee, the Risk Management Committee and the Audit Committee. These committees are responsible for monitoring the Bank’s management and operations. Each committee has clear terms of reference, in order to ensure that it can exercise its functions and make recommendations and report decisions to the Board of Directors as appropriate.

Board of Supervisors

The Board of Supervisors conducts supervision over the Bank in accordance with Macao’s laws and regulations, regulatory guidelines and the Bank’s Articles of Association, safeguards the legitimate rights and interests of the Bank in accordance with the law, and is accountable to the Shareholders’ Meeting. Its responsibilities mainly include supervising the Bank’s management, ensuring that the Bank complies with the pertinent laws and the Articles of Association, reviewing all annual accounting documents and books, confirming whether the valuation standards for corporate property are 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. As a standing deliberative body of the management, the Management Committee 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. It establishes several special committees, which are the Asset & Liability Management Committee, the Credit and Investment Approval Committee, the Risk Management and Internal Control Committee, the Compliance Anti-Money Laundering & Combating Financing of Terrorism Committee, the Intermediate Business Committee, the Digital Finance Committee, the Product Management Committee and the ESG and Sustainable Finance Committee. Each committee assists the management in making decisions in accordance with its work guidelines and rules.

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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(續)

其中：

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。

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。

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及涉及部門主要負責人組成，以確保本委員會得以有效運行。

風險管理與內部控制委員會

負責測量、監控本行經營及管理層面的不同類型風險，並對各類風險進行整體、全面的管理，確保所有風險均維持在本行設定的風險指標內，以及風險管理程序符合監管要求。委員會設有專門的風險小組負責各項風險的監測、評估及管理。

8. CORPORATE GOVERNANCE (continued)

Specifically:

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.

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 on compliance policies and oversee the compliance management matters of the Bank; 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.

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.

Risk Management Committee

The Risk Management and Internal Control Committee is responsible for measuring and monitoring different types of risks of the Bank at the operational and management levels, managing all types of risks in a holistic and comprehensive manner, ensuring all risks can be maintained within the risk indicators set by the Bank and all risk management procedures can comply with regulatory requirements. The committee has special risk teams in charge of monitoring, assessment and management of various risks.

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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	70,268,481
代收賬	Bills for collection	1,362,543
抵押賬	Collateral	316,731,441
保證及擔保付款	Guarantee on account of customers	7,241,484
信用證	Letters of credit outstanding	414,716
承兌匯票	Bills & acceptance available for discount	1,314
其他備查賬	Other memorandum items	21,370,950
未提取貸款承諾	Undrawn credit facilities	56,890,891
合計	Total	474,281,820

10. 衍生工具交易

10. DERIVATIVES TRANSACTIONS

				千澳門元 MOP'000
		名義金額	公允價值	信用風險 加權金額 Credit risk weighted amount
		Nominal value	Fair value	
匯率衍生工具	Exchange rate contracts	94,886,908	24,262	1,639,701
利率衍生工具	Interest rate contracts	5,493,038	(8,113)	18,874
其他衍生工具	Other contracts	881,275	13	5,685

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

11. 會計政策

11. ACCOUNTING POLICIES

11.1 編製基礎

11.1 Basis of preparation

合規聲明

Statement of compliance

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

The consolidated and the Bank's financial statements have been prepared in accordance with the requirements as set out in Law No. 13/2023 and Macau Financial Reporting Standards under the Order of the Secretary for Economy and Finance No.44/2020 ("Macau Financial Reporting Standards" or "MFRS").

除以公允價值計量且其變動計入其他綜合收益的金融資產、衍生金融工具、以及以公允價值計量且其變動計入損益之金融資產和金融負債按公允價值計量外，其他項目均以歷史成本作為計量基礎。

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

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

The preparation of the consolidated and the Bank's financial statements requires management to make judgements, estimates and assumptions that affect the application of policies and reported amounts of assets and liabilities, income and expenses. The estimates and associated assumptions are based on historical experience and various other factors that are believed to be reasonable under the circumstances, the results of which form the basis of making the judgements about carrying values of assets and liabilities that are readily apparent from other sources. Actual results may differ from these estimates.

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

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

編製基礎

Basis of consolidation

截至2025年12月31日止年度的合併財務報表包括本行及本集團的財務報表。子公司為本行直接或間接控制的實體(包括結構化實體)。控制，是指本集團通過參與被投資方的相關活動而享有可變回報，並且有能力運用對被投資方的權力影響其回報金額(即本集團擁有主導被投資方相關活動的現時權利)。

The consolidated financial statements include the financial statements of the Bank and the Group for the year ended 31 December 2025. A subsidiary is an entity (including a structured entity), directly or indirectly, controlled by the Bank. Control is achieved when the Group is exposed, or has rights, to variable returns from its involvement with the investee and has the ability to affect those returns through its power over the investee (i.e., existing rights that give the Group the current ability to direct the relevant activities of the investee).

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11. 會計政策(續)

11.1 編製基礎(續)

編製基礎(續)

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

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

編製合併財務報表時，子公司採用與本行一致的會計期間和會計政策。子公司的經營業績自本集團取得控制權之日起納入合併財務報表，直至本集團對其控制權終止。

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

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

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

11. ACCOUNTING POLICIES (continued)

11.1 Basis of preparation (continued)

Basis of consolidation (continued)

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

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

The financial statements of the subsidiaries are prepared for the same reporting period as the Bank, using consistent accounting policies. The results of subsidiaries are consolidated from the date of acquisition, being the date on which the Group obtains control, and continue to be consolidated until the date that such control ceases.

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

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

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

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11. 會計政策(續)

11.1 編製基礎(續)

編製基礎(續)

已頒佈但尚未生效的新版《澳門財務報告準則》

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

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

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

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

11. ACCOUNTING POLICIES (continued)

11.1 Basis of preparation (continued)

Basis of consolidation (continued)

Issued but not yet effective new Macau Financial Reporting Standards

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

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

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

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

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

11. 會計政策(續)

11.2 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。

11. ACCOUNTING POLICIES (continued)

11.2 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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11. 會計政策(續)

11. ACCOUNTING POLICIES (continued)

11.2 重大會計政策概要(續)

11.2 Summary of significant accounting policies (continued)

(c) 關聯方

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

或

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

(c) Related parties

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

or

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

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11. 會計政策(續)

11.2 重大會計政策概要(續)

(c) 關聯方(續)

(2) 任何實體如屬以下情況，即視為本集團之關聯方：(續)

(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。

(d) 物業、廠房及設備與折舊

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

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

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

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

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

11. ACCOUNTING POLICIES (continued)

11.2 Summary of significant accounting policies (continued)

(c) Related parties (continued)

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

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

(d) Property, plant and equipment and depreciation

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

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

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

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

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

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11. 會計政策(續)

11. ACCOUNTING POLICIES (continued)

11.2 重大會計政策概要(續)

11.2 Summary of significant accounting policies (continued)

(d) 物業、廠房及設備與折舊(續)

當一項物業、廠房及設備被處置、或其繼續使用或處置預計不會對本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。

(d) Property, plant and equipment and depreciation (continued)

An item of property, plant and equipment including any significant part initially recognised is derecognised upon disposal or when no future economic benefits are expected from its use or disposal. Any gain or loss on disposal or retirement 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.

(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：

(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:

土地及樓宇 50年

Land and Buildings 50 years

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。

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) 租賃

本集團作為承租人

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

(f) Leases

The Group as a lessee

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

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

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

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11. 會計政策(續)

11.2 重大會計政策概要(續)

(f) 租賃(續)

本集團作為承租人(續)

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

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

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

本集團作為出租人

租賃的分類和計量

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

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

11. ACCOUNTING POLICIES (continued)

11.2 Summary of significant accounting policies (continued)

(f) Leases (continued)

The Group as a lessee (continued)

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

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

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

The Group as a lessor

Classification and measurement of leases

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

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

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11. 會計政策(續)

11.2 重大會計政策概要(續)

(f) 租賃(續)

本集團作為出租人(續)

租賃的分類和計量(續)

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

(g) 投資及其他金融資產

初始確認和計量

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

初始確認時金融資產的分類取決於該金融資產的合同現金流量特徵以及本集團管理這些特徵的業務模式。

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

11. ACCOUNTING POLICIES (continued)

11.2 Summary of significant accounting policies (continued)

(f) Leases (continued)

The Group as a lessor (continued)

Classification and measurement of leases (continued)

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

(g) Investments and other financial assets

Initial recognition and measurement

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

The classification of financial assets at initial recognition depends on the financial asset's contractual cash flow characteristics and the Group's business model for managing them.

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

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11. 會計政策(續)

11. ACCOUNTING POLICIES (continued)

11.2 重大會計政策概要(續)

11.2 Summary of significant accounting policies (continued)

(g) 投資及其他金融資產(續)

(g) Investments and other financial assets (continued)

初始確認和計量(續)

Initial recognition and measurement (continued)

本集團管理金融資產的業務模式，是指其如何管理金融資產以產生現金流量。業務模式決定現金流量是來自收取合約現金流量、出售金融資產或是兩者兼有。分類為以攤餘成本計量的金融資產是以收取合同現金流量為目的持有；而分類為以公允價值計量且其變動計入其他綜合收益的金融資產既以收取合同現金流量為目的，又以出售該金融資產為目的。

The Group's business model for managing financial assets refers to how it manages its financial assets in order to generate cash flows. The business model determines whether cash flows will result from collecting contractual cash flows, selling the financial assets, or both. Financial assets classified and measured at amortised cost are held within a business model with the objective to hold financial assets in order to collect contractual cash flows, while financial assets classified and measured at FVOCI are held within a business model with the objective of both holding to collect contractual cash flows and selling.

在初始確認時，當集團的權益投資符合《國際會計準則第32號—金融工具：列報》中權益的定義且並非為交易目的而持有時，集團可以選擇將其不可撤銷地分類為以公允價值計量且其變動計入其他綜合收益的權益投資。分類乃按逐個工具定義釐定。

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

以公允價值計量且其變動計入當期損益(FVTPL)的金融資產包括既不屬於以攤餘成本計量的金融資產，也不屬於以公允價值計量且其變動計入其他綜合收益(FVOCI)的金融資產的所有金融資產。分類為交易類金融資產是以短期內賣出為目的而取得的金融資產。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，本集團可不可撤銷地指定須按攤餘成本或以公允價值計量且其變動計入其他綜合收益的金融資產以公允價值計量且其變動計入損益。

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

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11. 會計政策(續)

11. ACCOUNTING POLICIES (continued)

11.2 重大會計政策概要(續)

11.2 Summary of significant accounting policies (continued)

(g) 投資及其他金融資產(續)

(g) Investments and other financial assets (continued)

初始確認和計量(續)

Initial recognition and measurement (continued)

除不具有重大融資成分或本集團已應用不調整重大融資成分影響的便於實務操作的應收賬款外，本集團初始確認金融資產時以公允價值計量。對於不是以公允價值計量且其變動計入損益的金融資產，則以交易成本計量。對於不包含重大融資成分或本集團已應用便於實務操作的應收賬款，按照下文附註11.2(t)規定的政策，以根據《國際財務報告準則第15號—與客戶合約的收入確認》(IFRS15)確定的交易價格計量。

With the exception of trade receivables that do not contain a significant financing component or for which the Group has applied the practical expedient of not adjusting the effect of a significant financing component, the Group initially measures a financial asset at its fair value plus in the case of a financial asset not at fair value through profit or loss, transaction costs. Trade receivables that do not contain a significant financing component or for which the Group has applied the practical expedient are measured at the transaction price determined under IFRS 15 in accordance with the policies set out for note 11.2(t) below.

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

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

後續計量

Subsequent measurement

金融資產按以下分類後續計量：

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

以攤餘成本計量的金融資產(債務工具)

Financial assets at amortised cost (debt instruments)

初始確認後，此類資產其後使用實際利率法按攤餘成本減去減值準備予以計量。攤餘成本計量需考慮取得時的折價或溢價，以及構成實際利率組成部分的費用或成本。對於購買或源生的信用減值金融資產以外的金融工具，除期後發生信用減值的金融資產外，利息收入應通過將實際利率乘以金融資產賬面總額進行計算；對於後續發生信用減值的金融資產，利息收入自下一個報告期起通過將實際利率乘以金融資產的攤餘成本進行確認。如果已發生信用減值的金融工具的信用風險有所改善，使得該金融資產不再存在信用減值，利息收入則在確定該資產不再存在信用減值後以實際利率乘以報告期初金融資產的總賬面金額進行確認。實際利率攤銷計入損益表中的利息收入。

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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11. 會計政策(續)

11. ACCOUNTING POLICIES (continued)

11.2 重大會計政策概要(續)

11.2 Summary of significant accounting policies (continued)

(g) 投資及其他金融資產(續)

(g) Investments and other financial assets (continued)

以公允價值計量且其變動計入其他綜合收益的金融資產(債務工具)

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

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務工具，因採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，並於投資重估儲備下累計。減值準備計入當期損益，並對其他綜合收益作相應調整，而不減少該債務工具的賬面金額。在損益中確認的減值金額與將該債務工具按攤餘成本計量而計入損益的金額相同。當終止確認該等債務工具時，將之前計入其他綜合收益的累計損益轉出，計入當期損益。

Subsequent changes in the carrying amounts for debt instruments 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 instruments are recognised in OCI and accumulated under the heading of investment revaluation reserve. Impairment allowances are recognised in profit or loss with corresponding adjustment to OCI without reducing the carrying amounts of these debt instruments. 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 instruments had been measured at amortised cost. When these debt instruments are derecognised, the cumulative gains or losses previously recognised in other comprehensive income are reclassified to profit or loss.

指定以公允價值計量且其變動計入其他綜合收益的金融資產(權益投資)

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

權益工具投資後續以公允價值計量，而公允價值變動所產生的收益或損失在其他綜合收益中確認，並在投資重估儲備中累計，且無需進行減值評估。處置權益投資時，累計收益或損失不會重新分類至損益，而是轉入留存收益。

Investments in equity instruments are subsequently 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.

根據《國際財務報告準則第9號》，當確認本集團有權收取股息時，該權益工具投資產生的股息計入損益，除非股息明確代表收回部分投資成本。股息計入損益表中的「其他營業收入」項目。

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.

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11. 會計政策(續)

11. ACCOUNTING POLICIES (continued)

11.2 重大會計政策概要(續)

11.2 Summary of significant accounting policies (continued)

(g) 投資及其他金融資產(續)

(g) Investments and other financial assets (continued)

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

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，而公允價值變動則計入損益表中的其他營業收入。該公允價值淨變動包括該等金融資產的利息收入，此等利息根據附註11.2(t)所載的會計政策確認。

Financial assets at FVTPL 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 11.2(t).

指定以公允價值計量且其變動計入損益的金融資產賺取或產生的利息，按實際利率法計提，並計入利息收入。強制要求以公允價值計量且其變動計入當期損益的金融資產產生的利息收入，按合同利率確認。以公允價值計量且其變動計入損益的權益工具的股息收入，在收取權利確立時，計入損益表中的其他營業收入。

Interest earned or incurred on financial assets designated at FVTPL is accrued in interest income using effective interest rate. Interest earned on assets mandatorily required to be measured at FVTPL is recorded using the contractual interest rate. Dividend income from equity instruments measured at FVTPL is recorded in profit or loss as other operating income when the right to the payment has been established.

嵌入式衍生工具以公允價值計量，公允價值變動在損益表中確認。如合同條款發生重大變更，導致現金流量顯著改變，則應當對其進行重新評估。

Embedded derivatives are measured at fair value with changes in fair value recognised in the statement of profit or loss. Reassessment occurs if there is a change in the terms of the contract that significantly modifies the cash flows.

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

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

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11. 會計政策(續)

11. ACCOUNTING POLICIES (continued)

11.2 重大會計政策概要(續)

11.2 Summary of significant accounting policies (continued)

(h) 終止確認和修改金融資產

(h) Derecognition and modification of financial assets

終止確認金融資產

Derecognition of financial assets

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

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

- 資產收取現金流量之權利終止;或
- 本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。

- 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.

「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。

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.

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。

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.

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11. 會計政策(續)

11. ACCOUNTING POLICIES (continued)

11.2 重大會計政策概要(續)

11.2 Summary of significant accounting policies (continued)

(h) 終止確認和修改金融資產(續)

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

終止確認金融資產(續)

Derecognition of financial assets (continued)

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。

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.

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。

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.

金融資產合同修改

Modification of financial assets

在某些情況下，本集團會修改或重新議定金融資產合同。

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

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。

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.

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。

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.

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

11. 會計政策(續)

11. ACCOUNTING POLICIES (continued)

11.2 重大會計政策概要(續)

11.2 Summary of significant accounting policies (continued)

(i) 金融資產減值

(i) Impairment of financial assets

預期信用損失計量

Measurement of ECL

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：

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

- 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。

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

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。

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.

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：

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

違約風險暴露 x 違約概率 x 違約損失率

Exposure at Default x Probability of Default x Loss Given Default

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。

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

11. 會計政策(續)

11. ACCOUNTING POLICIES (continued)

11.2 重大會計政策概要(續)

11.2 Summary of significant accounting policies (continued)

(i) 金融資產減值(續)

(i) Impairment of financial assets (continued)

預期信用損失計量(續)

Measurement of ECL (continued)

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：

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

階段 Stage	描述 Description	減值損失 Impairment Loss
1	金融工具信用風險自初始確認後未顯著增加 Credit risk on the financial instrument has not increased significantly since initial recognition	12個月的預期信用損失 12-month ECL
2	金融工具信用風險自初始確認後顯著增加 Credit risk on the financial instrument has increased significantly since initial recognition	整個存續期預期信用損失 Lifetime ECL
3	發生信用減值的金融工具 Financial instruments that are considered as credit-impaired	整個存續期預期信用損失 Lifetime ECL

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

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。

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

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。

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.

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。

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

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

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

11. 會計政策(續)

11.2 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;
- 逾期超過30天(「DPD」);
- 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)。

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。

11. ACCOUNTING POLICIES (continued)

11.2 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”) over 30 days;
- Loan classification of Special Mention loan portfolio; or
- Stage consistency within the group for the borrower loan grading (for non-retail portfolio only).

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

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

11. 會計政策(續)

11. ACCOUNTING POLICIES (continued)

11.2 重大會計政策概要(續)

11.2 Summary of significant accounting policies (continued)

(i) 金融資產減值(續)

(i) Impairment of financial assets (continued)

違約

Default

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:

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

- 逾期超過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。

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

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。

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.

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當作為減值損失之支銷或回撥計入當期損益。除以公允價值計量且其變動計入其他綜合收益的金融資產之損失準備抵減計入當期損益且不按公允價值調整賬面價值,確認其他金融工具的損失準備的增加或轉回金額並通過損失準備科目調整其賬面價值。

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.

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

11. 會計政策(續)

11.2 重大會計政策概要(續)

(i) 金融資產減值(續)

在綜合及本行財務狀況表中列示預期信用損失的減值準備金

預期信用損失的減值準備金在財務狀況表中列示如下：

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

(j) 財務保函合約

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

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

11. ACCOUNTING POLICIES (continued)

11.2 Summary of significant accounting policies (continued)

(i) Impairment of financial assets (continued)

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

Loss allowances for ECL are 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.

(j) Financial guarantee contracts

A financial guarantee contract is a contract that requires the issuer to make specified payments to reimburse the holder for a loss it incurs because a specified debtor fails to make payments when due in accordance with the terms of a debt instrument.

For financial guarantee contracts, they are initially recognised as financial liabilities at fair value on the date the guarantee was given and subsequently measured at the higher of (i) the amount of the loss allowance determined in accordance with IFRS 9 "Financial Instruments" and (ii) the amount initially recognised less, where appropriate, accumulated amortization recognised over the life of the guarantee on a straight-line basis.

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

11. 會計政策(續)

11. ACCOUNTING POLICIES (continued)

11.2 重大會計政策概要(續)

11.2 Summary of significant accounting policies (continued)

(k) 金融負債

(k) Financial liabilities

(i) 初始確認及計量

(i) Initial recognition and measurement

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。

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.

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。

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

(ii) 後續計量

(ii) Subsequent measurement

金融負債按以下分類後續計量：

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

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

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。

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.

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

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.

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

11. 會計政策(續)

11.2 重大會計政策概要(續)

(k) 金融負債(續)

(ii) 後續計量(續)

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

以攤餘成本計量的金融負債

本集團以攤餘成本計量的金融負債包括客戶及同業存款、已發行債務與已發行存款證及其他金融負債。

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

(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。

11. ACCOUNTING POLICIES (continued)

11.2 Summary of significant accounting policies (continued)

(k) Financial liabilities (continued)

(ii) Subsequent measurement (continued)

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

Financial liabilities at amortised cost

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

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

(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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11. 會計政策(續)

11. ACCOUNTING POLICIES (continued)

11.2 重大會計政策概要(續)

11.2 Summary of significant accounting policies (continued)

(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。

(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) 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。

(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.

衍生工具公允價值變動直接計入損益。除非該衍生工具符合套期會計(附註11.2(o))的條件，在這種情況下，任何由此產生的損益確認取決於被對沖項目的性質。

Any gains or losses arising from changes in fair value of derivatives are taken directly to the profit or loss, except where the derivatives are qualified for hedge accounting (note 11.2(o)), in which case recognition of any resultant gain or loss depends on the nature of the item being hedged.

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

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

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11. 會計政策(續)

11.2 重大會計政策概要(續)

(o) 套期會計

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

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

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

現金流量套期

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

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

11. ACCOUNTING POLICIES (continued)

11.2 Summary of significant accounting policies (continued)

(o) Hedge accounting

The Group designates certain derivatives as hedging instruments in qualifying hedging relationships. On initial designation of the hedge, the Group formally documents the relationship between the hedging instruments and hedged items, including the risk management objective and strategy in undertaking the hedge. Furthermore, at the inception of the hedge and on an ongoing basis, the Group documents whether the hedging instrument is highly effective in offsetting changes in fair values or cash flows of the hedged item attributable to the hedged risk.

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

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

Cash flow hedges

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

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

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11. 會計政策(續)

11. ACCOUNTING POLICIES (continued)

11.2 重大會計政策概要(續)

11.2 Summary of significant accounting policies (continued)

(o) 套期會計(續)

(o) Hedge accounting (continued)

公允價值套期

Fair value hedges

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。

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.

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。

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.

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。

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

(p) 現金及現金等價物

(p) Cash and cash equivalents

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

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

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11. 會計政策(續)

11.2 重大會計政策概要(續)

(q) 預計負債

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

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,則該預計負債的眼面金額為該等現金流量之現值(其中貨幣的時間價值為重大時)。

(r) 或有負債

或有負債是指由過往事件引起的可能責任,其存在將由一宗或多宗本集團所不能完全控制的不確定未來事件是否發生來確認,或是由過往事件而引致的現時義務,但由於不是很可能導致經濟利益的流出或金額不能可靠地計量,故該等義務不作確認。

或有負債不會在資產負債表中被確認,但會在財務報表附註中披露。如情況發生變化,使經濟利益的流出變得很有可能時,則會將其確認為預計負債。

(s) 所得稅

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

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

遞延稅項資產及負債是因納稅基礎計算的資產及負債與其賬面價值之間的暫時性差異。

11. ACCOUNTING POLICIES (continued)

11.2 Summary of significant accounting policies (continued)

(q) Provisions

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

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

(r) Contingent liability

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

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

(s) Income tax

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

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

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

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11. 會計政策(續)

11. ACCOUNTING POLICIES (continued)

11.2 重大會計政策概要(續)

11.2 Summary of significant accounting policies (continued)

(s) 所得稅(續)

(s) Income tax (continued)

遞延稅項負債應按各種應納稅暫時性差異確認，除了：

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

- 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。

- 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.

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

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:

- 該項交易不是企業合併，交易發生時既不影響會計利潤也不影響應納稅所得額；及
- 對於與於子公司之投資有關之可抵扣暫時性差異，僅於暫時性差異可能在可見將來撥回，以及暫時性差異很可能用作抵扣應課稅收益的情況下，才確認遞延稅項資產。

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

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。

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.

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11.2 重大會計政策概要(續)

(s) 所得稅(續)

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

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。

11. ACCOUNTING POLICIES (continued)

11.2 Summary of significant accounting policies (continued)

(s) Income tax (continued)

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

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

11. 會計政策(續)

11. ACCOUNTING POLICIES (continued)

11.2 重大會計政策概要(續)

11.2 Summary of significant accounting policies (continued)

(t) 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。

(i) 利息收入和支出

其後按攤銷成本計量的金融資產及以公允價值計量且其變動計入其他綜合收益的債務工具／應收款項的利息收入乃使用實際利息法予以確認。利息收入乃對一項金融資產賬面總值應用實際利率予以計算，惟其後出現信貸減值的金融資產除外。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。

(t) 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.

(i) Interest income and expense

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

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11. 會計政策(續)

11.2 重大會計政策概要(續)

(t) 收入的確認(續)

(ii) 手續費及佣金收入

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

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

(iii) 股利收入

股利收入於本集團有權收取股息時確認。

(iv) 租金收入

租金收入於租期按時間比例確認。

(v) 淨交易收入

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

11. ACCOUNTING POLICIES (continued)

11.2 Summary of significant accounting policies (continued)

(t) Revenue recognition (continued)

(ii) Fee and commission income

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

Fee and commission income from loans and advances are either recognised over time at a fixed or variable price on a systematic basis over the life of the agreement when the contract requires services to be provided over time, or recognised at a point in time when the related performance obligation has been fulfilled; fee and commission income from security, insurance, other agency and trustee services fees are recognised as revenue at a point in time when the securities or insurance brokerage, other agency and trustee services are rendered and the performance obligations are satisfied; credit card fees are recognised at a point in time when card issuance or consumption services completed and the performance obligations are satisfied; fee and commission income from others are either recognised over time at a fixed or variable price on a systematic basis over the life of the agreement when the contract requires services to be provided over time, or recognised at a point in time when the related services are rendered and the performance obligations are satisfied.

(iii) Dividend income

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

(iv) Rental income

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

(v) Net trading income

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

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

11. 會計政策(續)

11.2 重大會計政策概要(續)

(u) 員工福利

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

(v) 外幣

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

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

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

11. ACCOUNTING POLICIES (continued)

11.2 Summary of significant accounting policies (continued)

(u) Employee benefits

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

(v) Foreign currencies

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

Non-monetary items that are measured at historical cost in a foreign currency are not retranslated. Non-monetary items measured at fair value in a foreign currency are translated using the exchange rates at the date when the fair value was determined. The gain or loss arising on translation of a non-monetary item measured at fair value is treated in line with the recognition of the gain or loss on change in fair value of the non-monetary item.

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

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11. 會計政策(續)

11.2 重大會計政策概要(續)

(v) 外幣(續)

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

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

12. 關聯方交易

12.1 對關聯方的借貸政策

本行的信貸業務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信貸業務關聯交易，並按要求進行信息披露和對外報告。一般信貸業務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。

11. ACCOUNTING POLICIES (continued)

11.2 Summary of significant accounting policies (continued)

(v) Foreign currencies (continued)

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

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

12. RELATED PARTY TRANSACTIONS

12.1 The policy for lending to related parties

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

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12. 關聯方交易(續)

12. RELATED PARTY TRANSACTIONS (continued)

12.2 定量披露

12.2 Qualitative disclosure

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

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

							千澳門元 MOP'000
		最終控股公司 Ultimate holding company 集團 The Group	最終控股公司 Ultimate holding company 銀行 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	1,137,555	1,137,236	146,412	146,144	-	2,737
利息支出	Interest expense	943,240	943,240	4,830	4,830	4,612	12,176
其他營業收入	Other operating income	9,191	9,191	-	-	-	-
其他營業費用	Other operating expenses	5,559	5,559	28,289	28,289	-	-
手續費及佣金收入	Fee and commission income	-	-	-	-	13,794	-
手續費及佣金支出	Fee and commission expenses	-	-	106,698	106,698	-	-
銀行同業和其他金融 機構的存款	Deposits from banks and other financial institutions	67,479,876	67,479,876	652	652	-	-
客戶存款	Deposits from customers	-	-	-	-	264,821	-
其他客戶存款	Deposits from other customers	-	-	50,489	50,489	-	471,022
現金、銀行同業及其他 金融機構的存款	Cash and balances with banks and other financial institutions	5,745,000	5,736,610	351,921	340,936	-	-
拆放同業	Placements with other banks	40,733,170	40,733,170	1,266,449	1,266,449	-	-
客戶貸款和墊款	Loans and advances to customers	1,653,678	1,653,678	3,778,143	3,778,143	-	85,413
其他金融機構的貸款和 墊款	Loans and advances to financial institutions	-	-	2,041,126	2,041,126	-	-
應付利息及其他負債	Interest payable and other liabilities	115,713	115,713	211,374	211,374	3,122	-
應收利息及其他資產	Interest receivables and other assets	351,905	351,836	253,497	253,490	52,554	-
衍生金融資產	Derivative financial assets	1,643,173	1,643,173	106,286	106,286	-	-
衍生金融負債	Derivative financial liabilities	258,480	258,480	93,851	93,851	-	-

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

13. 資本

13.1 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，利潤為負值時需即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。

13. CAPITAL

13.1 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 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)

13.1 定性描述:(續)

(b) 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。

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

在本年度內,本集團遵守了澳門金融管理局對外頒佈之所有資本規定。

13. CAPITAL (continued)

13.1 Qualitative disclosure: (continued)

(b) Capital management:

The primary objectives of the Group's capital management are to ensure that the Group complies with capital requirements of regulatory authorities, and 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.

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

During the year, the Group has complied with all of the 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	32,033,607
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	24,893,174
累計其他綜合收益	Accumulated other comprehensive income	(28,091)
其他公開儲備	Other disclosed reserves	692,611
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	(14,132)
現金流套期形成的儲備	Cash flow hedge reserve	12,872
監管儲備(包括一般和特定監管儲備)	Regulatory reserves (including general and specific regulatory reserves)	-
其他一級資本	Additional Tier 1 Capital	-
一級資本淨額	Tier 1 Capital	32,033,607
二級資本淨額	Tier 2 Capital	1,379,762
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	1,379,762
自有資本	Own funds	33,413,369
核心一級資本充足率(工銀澳門－銀行層面)	Common equity tier 1 capital ratio (ICBC (Macau) - Bank level)	14.36%
一級資本充足率(工銀澳門－銀行層面)	Tier 1 capital ratio (ICBC (Macau) - Bank level)	14.36%
資本充足率(工銀澳門－銀行層面)	Total capital ratio (ICBC (Macau) - Bank level)	14.99%
核心一級資本充足率(工銀澳門－集團層面)	Common equity tier 1 capital ratio (ICBC (Macau) - Group level)	14.56%
一級資本充足率(工銀澳門－集團層面)	Tier 1 capital ratio (ICBC (Macau) - Group level)	14.56%
資本充足率(工銀澳門－集團層面)	Total capital ratio (ICBC (Macau) - Group level)	15.19%
核心一級資本充足率(中國工商銀行－集團層面)	Common equity tier 1 capital ratio (ICBC - Group level)	13.57%
一級資本充足率(中國工商銀行－集團層面)	Tier 1 capital ratio (ICBC - Group level)	14.94%
資本充足率(中國工商銀行－集團層面)	Total capital ratio (ICBC - Group level)	18.76%
核心一級資本充足率(工銀澳投)	Common equity tier 1 capital ratio (ICBC (Macau) Capital)	116.17%
一級資本充足率(工銀澳投)	Tier 1 capital ratio (ICBC (Macau) Capital)	116.17%
資本充足率(工銀澳投)	Total capital ratio (ICBC (Macau) Capital)	116.17%

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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. 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

(d) Parameters, assumptions and estimation techniques

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

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

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

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

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

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.

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。

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.

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。

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.

本年度，計算預期信用損失中採用的估計技術或重要假設未發生重大變化。

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

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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(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回收金額；
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%（2024年：70%）的中位數情況）及兩個機率較小的情況（一為向上一為向下，發生機率分別為15%及15%（2024年：15%及15%））。

14. CREDIT RISK (continued)

14.1 Qualitative disclosure (continued)

(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% (2024: 70%) probability of occurring, and two less likely scenarios, one upside and one downside, assigned a 15% and 15% (2024: 15% and 15%) probability of occurring respectively.

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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)

(e) 預期信用損失中包含的前瞻性資訊(續)

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

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

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

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.

2025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2025年的中性情景下分別為3.6%及1.7%。

As at 31 December 2025, 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 3.6% and 1.7%, respectively, in the neutral scenario for 2025.

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。

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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14. 信用風險(續)

14.1 定性描述(續)

(f) 對本行信用風險管理政策的討論：

本行訂有信貸風險管理程序，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。

14.2 定量披露

14.2.1 授信地區分佈

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

a. 貸款及未提款承諾

地區	Region	千澳門元 MOP'000			合計 Total
		政府、 公營機構 Government or Public Sector	金融機構 Financial Institution	其他公司 Other Company	
中國澳門	Macau	212,605	6,927,060	120,552,221	127,691,886
中國	China	-	1,653,678	9,529,989	11,183,667
中國香港	Hong Kong	-	9,492,391	32,485,765	41,978,156
其他	Other	3,005,729	2,164,185	11,755,830	16,945,744

14. CREDIT RISK (continued)

14.1 Qualitative disclosure (continued)

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

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

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

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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)

b. 債務證券

b. Debt securities

					千澳門元 MOP'000
地區	Region	政府、 公營機構 Government or Public Sector	金融機構 Financial Institution	其他公司 Other Company	合計 Total
中國澳門	Macau	21,120,000	610,125	373,779	22,103,904
中國	China	3,312,626	22,899,179	27,059,411	53,271,216
中國香港	Hong Kong	9,769,215	9,484,123	3,498,253	22,751,591
其他	Other	395,390	14,452,126	1,078,393	15,925,909

c. 金融衍生工具

c. Financial derivatives

					千澳門元 MOP'000
地區	Region	政府、 公營機構 Government or Public Sector	金融機構 Financial Institution	其他公司 Other Company	合計 Total
中國澳門	Macau	976	937	39,672	41,585
中國	China	-	1,292,113	-	1,292,113
中國香港	Hong Kong	-	(1,384,497)	-	(1,384,497)
其他	Other	-	66,961	-	66,961

d. 客戶貸款及墊款授信地區分析

d. Geographic distribution of exposures analysis of loan and advances

				預期信用損失 Expected Credit Loss		
地區	Region	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
中國澳門	Macau	100,147,883	9,176,463	120,000	726,292	3,348,312
中國	China	8,075,712	1,660,850	20,337	15,515	609,888
中國香港	Hong Kong	23,804,307	5,071,966	25,045	410,775	2,944,453
其他	Other	8,880,659	-	4,087	57,107	-

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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	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
漁農業	Agriculture and fisheries	-	-	-	-	-
採礦工業	Mining industries	552,245	-	661	-	-
製造工業	Manufacturing industries	3,992,214	33,191	2,026	-	15,902
電力、氣體燃料及水	Electricity, gas and water	2,749,625	-	1,704	-	-
建築及公共工程	Construction and public works	17,267,327	7,255,363	33,096	156,895	4,758,007
批發及零售貿易	Wholesale and retail trade	3,886,992	413,956	7,733	67,478	153,341
酒樓、餐廳、酒店及 有關行業	Restaurants, hotels and similar	4,821,987	177,872	23,987	33,502	53,950
運輸、倉儲及通訊	Transport, warehousing and communications	142,496	-	716	-	-
非貨幣金融機構	Non-monetary financial institutions	11,810,149	-	4,762	-	-
博彩	Gaming	-	-	-	-	-
會展	Exhibition and conference	1,178	-	13	-	-
教育	Education	15,305	-	290	-	-
資訊科技	Information technology	3,225,285	6,802	4,132	5,554	-
其他行業	Other industries	40,600,206	7,207,731	61,576	845,555	1,672,126
個人貸款	Personal loans	51,843,552	814,364	28,773	100,705	249,327

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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

逾期期限	Overdue periods	逾期餘額 Past due loans	估客戶貸款及 墊款的比重 Percentage of total loan and advances	實物抵押品 Real guarantee value	千澳門元/百分比 MOP'000, %
					預期信用損失 - 階段三 Expected credit loss - Stage 3
3至6個月	3 to 6 months	122,618	0.09%	244,081	7,622
6個月至1年	6 months to 1 year	2,453,358	1.74%	2,730,276	1,294,277
1年以上	Over 1 year	12,712,414	9.02%	13,015,797	5,405,338
		15,288,390	10.85%	15,990,154	6,707,237

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

逾期期限	Overdue periods	千澳門元 MOP'000	
		逾期餘額 Past due amount	
3至6個月	3 to 6 months	-	
6個月至1年	6 months to 1 year	-	
1年以上	Over 1 year	67,968	
		67,968	

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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 classification

a. 同業貸款及墊款

a. Loan and advances to banks

千澳門元
MOP'000

		賬面餘額 Gross amount	實物 抵押品價值 Real guarantee value	預期信用損失 Expected credit loss		
				階段一 Stage 1	階段二 Stage 2	階段三 Stage 3
				正常	Pass	3,139,250
關注	Special mention	–	–	–	–	–
次級	Substandard	–	–	–	–	–
可疑	Doubtful	–	–	–	–	–
損失	Loss	–	–	–	–	–
		3,139,250	–	604	–	–

b. 客戶貸款及墊款

b. Loan and advances to customers

千澳門元
MOP'000

		賬面餘額 Gross amount	實物 抵押品價值 Real guarantee value	預期信用損失 Expected credit loss		
				階段一 Stage 1	階段二 Stage 2	階段三 Stage 3
				正常	Pass	101,710,203
關注	Special mention	23,289,082	38,197,563	–	1,209,600	–
次級	Substandard	2,623,483	3,151,859	–	–	1,301,398
可疑	Doubtful	44,187	91,302	–	–	3,625
損失	Loss	13,241,606	13,222,810	–	–	5,597,630
		140,908,561	277,589,366	169,469	1,209,689	6,902,653

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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 classification (continued)

c. 債務證券

c. Debt securities

千澳門元
MOP'000

		預期信用損失 Expected credit loss				
		賬面餘額 Gross amount	實物 抵押品價值 Real guarantee value	Expected credit loss		
				階段一 Stage 1	階段二 Stage 2	階段三 Stage 3
正常	Pass	113,984,652	-	19,276	-	-
關注	Special mention	-	-	-	-	-
次級	Substandard	-	-	-	-	-
可疑	Doubtful	-	-	-	-	-
損失	Loss	67,968	-	-	-	67,968
		114,052,620	-	19,276	-	67,968

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。2025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 2025, we continued to strengthen market risk management by improving policies and procedures, risk reporting and limit management.

市場風險的資本要求	Market risk capital charge for	金額 Amount 千澳門元 MOP'000
債券及與債券相關的衍生工具的特定風險	Specific risk of debt securities and debt derivatives	-
債券、與債券相關的衍生工具及利率風險的一般市場風險	General market risk of debt securities, debt derivatives and interest rate exposures	4,023
股權風險	Equity exposures	-
外匯風險	Foreign exchange exposures	25,042
商品風險	Commodities exposures	-
所有類別的市場風險資本要求	Market risk capital charges for all categories	29,065
轉換倍數	Conversion multiplier	12.5
加權市場風險	Weighted market risk exposures	363,310

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

(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 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帳戶敞口在利率受到較大變動的情況下，即利率變動200個基點時，對本行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. INTEREST RATE RISK IN THE BANKING BOOK (continued)

16.2 定量披露

16.2 Quantitative disclosure

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。

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.

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 本行經濟價值變動	Changes of the Bank's economic value at a shock of 200 basis points	(834,064)	(903,093)	7,249	36,045	(1,693,863)
自有資金*	Own funds*					33,413,369
經濟價值影響佔自有 資金比例*	Impact on economic value as % of own funds*					(5.07%)

(*有關項目只適用於住所於澳門之信用機構。)

(* These items are relevant for credit institutions incorporated in Macao only.)

17. 操作風險

17. OPERATIONAL RISK

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

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.

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。2025年，本行加強內外風險環境研判，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。

As always, both the board of directors and the senior management team have placed significant emphasis on the operational risk management. In 2025, 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.

2025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。

In 2025, the Bank's operational risk management is considered properly operated with effective risk management measures.

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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：

貨幣	Currency	(千澳門元等值) (in MOP'000 equivalent)		
		不包括期權 合約的淨持倉 長盤或短盤 Net open position excluding option contracts long or short	期權合約的 淨長盤或短盤 Net position in option contracts long or short	已包括期權 合約的淨持倉 長盤或短盤 Net open position including option contracts long or short
人民幣	Chinese renminbi	204,578	-	204,578
港元	Hong Kong dollars	20,641,487	-	20,641,487
美元	US dollars	9,248,445	-	9,248,445
其他	Others	40,866	-	40,866

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	6,201,649	-
		買入 Purchases	賣出 Sales
遠期	Forward	13,838,630	-
按德爾塔約當加權方法計算出來的 Net options position, calculated on the basis of the delta-weighted			
期權合約的淨長盤或短盤	position of the relevant option contracts	-	-
淨長盤(淨短盤)	Net long (or net short) position	-	20,040,279

美元(原幣)/USD (Original CCY) 千元'000

		資產 Assets	負債 Liabilities
即期	Spot	3,243,863	(17,847)
		買入 Purchases	賣出 Sales
遠期	Forward	-	(2,072,196)
按德爾塔約當加權方法計算出來的 Net options position, calculated on the basis of the delta-weighted			
期權合約的淨長盤或短盤	position of the relevant option contracts	-	-
淨長盤(淨短盤)	Net long (or net short) position	-	1,153,820

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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

		即時償還	1個月內	1至3個月	3個月至1年	1至3年	3年以上	無期限	千澳門元 MOP'000
		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	13,157,500	11,270,210	11,270,006	26,321,725	31,617,409	47,271,711	-	140,908,561
存、拆放同業款項	Cash and balances with and loans and advances to banks	10,365,641	20,157,098	31,379,338	62,072,222	-	-	-	123,974,299
存款證	Certificates of deposit held	-	3,554,770	8,026,900	3,440,100	-	-	-	15,021,770
澳門金管局金融票據	Securities issued by Macao SAR Government and/or AMCM	-	3,370,000	6,600,000	11,150,000	-	-	-	21,120,000
其他證券	Other securities	-	8,668,404	7,127,120	16,786,729	33,086,041	12,174,588	67,968	77,910,850
負債	Liabilities								
同業存放和拆入款項	Deposits and balances of banks and financial institutions	400,762	37,258,113	29,409,588	797,556	804,125	-	-	68,670,144
公共機構存款	Deposits from public sector entities	4,156	9,920,226	13,093,702	10,745,678	-	-	-	33,763,762
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	40,988,496	56,831,244	62,861,283	76,815,877	699,746	-	-	238,196,646
發行存款證	Certificates of deposits issued	-	2,696,413	2,914,035	561,085	-	-	-	6,171,533
發行債券	Other securities issued	-	-	-	3,438,599	-	-	-	3,438,599

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	5,205,077
b.	平均持有之流動現金額 Average weekly amount of cash in hand	6,536,888
c.	平均之償付資產 Average specified liquid assets	132,377,817
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	47%
e.	平均之一個月流動性比率 Average one-month liquidity ratio	87%
f.	平均之三個月流動性比率 Average three-month liquidity ratio	45%

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

- 在所有的披露項目中，第一及十一項已被審計。
- 除非有特別註明，以上數據截至二零二五年十二月三十一日。

- Item 1 and 11 are audited among all the items disclosed.
- Unless with specification, all the above data is taken as at 31 December 2025.

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

(a) 財務狀況表

1. FINANCIAL STATEMENTS

(a) Statements of financial position

		二零二五年 十二月三十一日 31 December 2025	二零二四年 十二月三十一日 31 December 2024
		澳門元 MOP	澳門元 MOP
非流動資產	Non-current assets		
物業、廠房及設備	Property, plant and equipment	55,505	67,716
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	104,421,035	95,237,716
遞延稅項資產	Deferred tax assets	53,770	95,501
		104,530,310	95,400,933
流動資產	Current assets		
銀行存款	Bank balances	89,458,038	66,185,156
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	31,994,749	13,287,972
以攤餘成本計量的金融資產	Financial assets at amortised cost	-	31,993,355
應收款項及其他資產	Receivables and other assets	275,955	509,770
應收同系子公司款項	Amount due from a fellow subsidiary	5,101,409	4,590,917
		126,830,151	116,567,170
流動負債	Current liabilities		
應付直接控股母公司款項	Amount due to immediate holding company	948,239	820,585
應付款項及其他負債	Payables and other liabilities	4,064,777	3,884,038
應繳稅項	Tax payable	2,705,884	2,118,160
		7,718,900	6,822,783
淨流動資產	Net current assets	119,111,251	109,744,387
總資產減流動負債	Total assets less current liabilities	223,641,561	205,145,320
淨資產	Net assets	223,641,561	205,145,320
所有者權益	Equity		
股本	Issued capital	50,000,000	50,000,000
儲備	Reserves	173,641,561	155,145,320
所有者權益合計	Total equity	223,641,561	205,145,320

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)

1. FINANCIAL STATEMENTS (continued)

(b) 損益及其他綜合收益表

(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	
		2025 澳門元 MOP	2024 澳門元 MOP
投資管理收入	Investment management fee income	20,119,921	18,185,539
利息收入	Interest income	9,796,026	8,020,641
營業收入	Operating income	29,915,947	26,206,180
其他營業收入/(支出)	Other operating income/(expense)	474,746	(1,402,899)
營業費用	Operating expenses	(9,797,414)	(9,108,697)
資產減值損失前營業利潤	Operating profit before impairment losses	20,593,279	15,694,584
金融工具減值損失淨回撥	Net reversal of impairment losses on financial instruments	16,666	127,521
稅前利潤	Profit before tax	20,609,945	15,822,105
所得稅	Income tax expense	(2,402,236)	(1,826,679)
淨利潤	Profit for the year	18,207,709	13,995,426
其他綜合收益	Other comprehensive income		
後續將重分類至損益的其他綜合收益：	Other comprehensive income that will 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變動	Change in fair value of debt securities measured at fair value through other comprehensive income	301,745	3,011,045
減值準備淨變動	Net change in impairment allowances	(13,213)	(89,184)
年度其他綜合收益，除稅後淨額	Other comprehensive income for the year, net of tax	288,532	2,921,861
年度綜合收益總額	Total comprehensive income for the year	18,496,241	16,917,287

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

截至二零二五年十二月三十一日止年度
For the year ended 31 December 2025

		已發行股本	法定儲備	投資重估儲備	留存利潤	總計
		Issued capital	Legal reserve	Investment revaluation reserve	Retained earnings	Total
		澳門元	澳門元	澳門元	澳門元	澳門元
		MOP	MOP	MOP	MOP	MOP
於2024年1月1日	At 1 January 2024	50,000,000	25,858,400	(3,584,128)	115,953,761	188,228,033
淨利潤	Profit for the year	-	-	-	13,995,426	13,995,426
以公允價值計量且其變動計入其他綜合收益的債券投資變動	Change in fair value of debt securities at fair value through other comprehensive income	-	-	3,011,045	-	3,011,045
減值準備淨變動	Net change in impairment allowances	-	-	(89,184)	-	(89,184)
留存利潤轉入法定儲備	Transfer from retained earnings to legal reserve	-	1,380,000	-	(1,380,000)	-
於2024年12月31日及2025年1月1日	At 31 December 2024 and 1 January 2025	50,000,000	27,238,400	(662,267)	128,569,187	205,145,320
淨利潤	Profit for the year	-	-	-	18,207,709	18,207,709
以公允價值計量且其變動計入其他綜合收益的債券投資變動	Change in fair value of debt securities at fair value through other comprehensive income	-	-	301,745	-	301,745
減值準備淨變動	Net change in impairment allowances	-	-	(13,213)	-	(13,213)
留存利潤轉入法定儲備	Transfer from retained earnings to legal reserve	-	1,400,000	-	(1,400,000)	-
於2025年12月31日	At 31 December 2025	50,000,000	28,638,400	(373,735)	145,376,896	223,641,561

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)

1. FINANCIAL STATEMENTS (continued)

(d) 現金流量表

(d) Statement of cash flows

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

2025
澳門元
MOP

2024
澳門元
MOP

		2025 澳門元 MOP	2024 澳門元 MOP
經營活動的現金流	Cash flow from operating activities		
稅前利潤	Profit before tax	20,609,945	15,822,105
調整：	Adjustment for:		
利息收入	Interest income	(9,796,026)	(8,020,641)
折舊	Depreciation	12,211	13,363
金融工具減值損失淨值	Net impairment losses on financial instruments	(16,666)	(127,521)
		10,809,464	7,687,306
應收款項及其他資產的變動	Changes in receivables and other assets	233,815	(77,901)
應收同系子公司款項的變動	Changes in amount due from a fellow subsidiary	(510,492)	(441,323)
應付款項及其他負債的變動	Changes in payables and other liabilities	180,739	(353,128)
應付直接控股母公司款項的變動	Changes in amount due to immediate holding company	127,654	125,781
經營活動產生的現金流	Cash flows from operations	10,841,180	6,940,735
已收利息	Interest received	8,740,881	10,397,776
已支付所得稅	Income taxes paid	(1,812,126)	(1,759,470)
經營活動產生的淨現金流	Net cash flows generated from operating activities	17,769,935	15,579,041
投資活動的現金流	Cash flow from investing activities		
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	(40,116,756)	(88,933,370)
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	12,830,500	69,469,402
購入以攤餘成本計量的金融資產	Purchases of financial assets at amortised cost	-	(31,324,564)
贖回以攤餘成本計量的金融資產之款項	Proceeds from redemption of financial assets at amortised cost	32,021,200	24,122,400
初始期限超過三個月期的定期存款(減少)/增加	(Payment to)/receipts from time deposits with original maturity of beyond three months	(56,874,303)	25,155,300
投資活動使用的淨現金流	Net cash flows used in investing activities	(52,139,359)	(1,510,832)
現金及現金等價物之淨(減少)/增加	Net (decrease)/increase in cash and cash equivalents	(34,369,424)	14,068,209
於一月一日之現金及現金等價物	Cash and cash equivalents at 1 January	36,528,550	22,460,341
於十二月三十一日之現金及現金等價物	Cash and cash equivalents at 31 December	2,159,126	36,528,550
現金及現金等價物餘額分析	Analysis of balances of cash and cash equivalents		
列示於財務狀況表中之金額	Amounts shown in the statement of financial position	89,458,038	66,185,156
初始期限超過三個月期的定期存款	Time deposits with original maturity of beyond three months	(87,298,913)	(29,657,108)
現金及現金等價物之減值準備	Impairment allowance provided for components of cash and cash equivalents	1	502
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	2,159,126	36,528,550

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

在複雜多變的全球經濟環境下，工銀(澳門)投資股份有限公司堅持穩健經營策略，全年實現稅後利潤1,821萬澳門元，同比增長30.10%。截至2025年末，公司總資產規模達2.31億澳門元，較上年增長9.15%，資產品質持續優化。2025年末受託管理資產規模達70.61億澳門元，同比增幅10.21%，顯著提升在澳門財富管理領域的市場影響力與專業競爭力。作為澳門首家獲許開展私募基金管理業務的金融機構，公司積極回應《投資基金法》修訂要求，助力澳門基金行業持續發展。

展望未來，公司將深度協同中國工商銀行(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，充分發揮工銀集團網絡、品牌、資金和技術優勢，繼續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，致力成為資產效益持續提升、風控水平不斷增強的專業化投資機構，通過為客戶創造長期穩健回報，持續為澳門經濟多元發展及繁榮穩定提供動力。

董事會主席
鄧洪

二零二六年三月三十日於澳門

1. FINANCIAL STATEMENTS (continued)

(e) Business development and management report

In a complex and volatile globe economic environment, ICBC (Macau) Capital Limited adheres to a prudent business strategy, achieving an annual profit after tax of MOP18.21 million in 2025, representing a year-on-year growth of 30.10%. As at the end of 2025, the Company recorded total assets of MOP231 million, an increase of 9.15% compared to the previous year, with continuous improvement in asset quality. Assets under management (AUM) reached MOP7.06 billion by the end of 2025, reflecting a year-on-year increase of 10.21% and significantly enhancing the Company's market influence and professional competitiveness in Macao's wealth management sector. As the first financial institution completed the filing procedure of private investment fund management business in Macao, the Company proactively responded to the revised requirements of Macao's Investment Funds Law, contributing to the sustainable development of the fund industry in Macao.

Looking ahead, the Company will closely align with the overall development strategy of Industrial and Commercial Bank of China (Macau) Limited and Macao's plan for moderately diversified economic development. Leveraging ICBC Group's strengths in service network, brand, capital and technology, the Company will continue to actively facilitate the modern financial development of Macao, promoting cross-border investment business collaboration, and enhancing the wealth growth of local residents. The Company will remain steadfast in building itself into a specialized investment institution able to deliver growing returns on assets with increasingly better risk controls. By creating long-term and stable returns for customers, it will provide sustained impetus for the economic diversification, prosperity and stability of Macao.

Chairman
Deng Hong

Macao, 30 March, 2026

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) 監察會意見書

根據有關法律規定及工銀(澳門)投資股份有限公司章程所賦予的有關職責,本監事會現提交工作報告,並就工銀(澳門)投資股份有限公司董事會呈交的截至二零二五年十二月三十一日為止之年度報告、資產負債表及賬目發表意見。

在整年內監事會監察了公司的營運,及適當查閱了會計文件以確認符合相關的法例規範。董事會不時就公司的運作及業務狀況向本監事會提供資訊及解說。

本監事會已完成審查工銀(澳門)投資股份有限公司截至二零二五年十二月三十一日為止之年度賬目及會計記錄之合規情況。

監事會已審閱董事會報告書、盈餘運用建議及安永會計師事務所發出的獨立會計師報告書。

基於上述的審查,本監事會的意見如下:

1. 同意接受安永會計師事務所發出的外部會計師報告,適合呈交股東會審批;
2. 同意董事會有關盈餘運用之建議。

監事會主席
崔世昌先生
(崔世昌會計師事務所代表)

二零二六年三月三十日於澳門

1. FINANCIAL STATEMENTS (continued)

(f) The report from the Board of Supervisors

In accordance with relevant laws and the duties conferred upon it by the Articles of Association of ICBC (Macau) Capital Limited, the Board of Supervisors hereby presents its work report and expresses its opinion on the annual report, balance sheet and accounts for the year ended 31 December 2025 submitted by the Board of Directors of ICBC (Macau) Capital Limited.

Throughout the year, the Board of Supervisors oversaw the operations of the Company and appropriately reviewed its accounting documents to ensure compliance with relevant laws and regulations. The Board of Directors provided the Board of Supervisors with information and explanations regarding the Company's operations and business conditions from time to time.

The Board of Supervisors has fully examined the compliance status of the annual accounts and accounting records of ICBC (Macau) Capital Limited for the year ended 31 December 2025.

The Board of Supervisors has also reviewed the Directors' Report, the proposal for the use of surplus funds, and the independent auditors' report issued by Ernst & Young.

Based on the above review, the Board of Supervisors is of the opinion that:

1. The Board of Supervisors agrees to accept the external auditor's report issued by Ernst & Young, which is suitable for submission to the Shareholders' Meeting for approval;
2. The Board of Supervisors agrees to the Board of Directors' proposal for the use of surplus funds.

Chairman of the Board of Supervisors
Mr. Chui Sai Cheong
(Represented by CSC & Associates, Certified Public Accountants)

Macao, 30 March 2026

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)投資股份有限公司全體股東
(於澳門註冊成立之股份有限公司)

工銀(澳門)投資股份有限公司(「貴公司」)的簡要財務報表包括二零二五年十二月三十一日的簡要財務狀況表、以及截至該日止年度的簡要損益和其他綜合收益表、簡要權益變動表以及簡要現金流量表。貴公司簡要財務報表來源於貴公司截至二零二五年十二月三十一日止年度已審計的財務報表。我們已在二零二六年三月三十日簽署的審計報告中對構成簡要財務報表來源的財務報表發表了無保留意見。

簡要財務報表沒有包含澳門特別行政區之《財務報告準則》要求的所有披露，因此，對簡要財務報表的閱讀不能替代對貴公司已審計財務報表的閱讀。

董事對簡要財務報表的責任

董事負責按照第13/2023號法律《金融體系法律制度》第八十五條(一)項編製簡要財務報表。

審計師的責任

我們的責任是在實施審計程序的基礎上對簡要財務報表發表審計意見。我們按照澳門特別行政區之《審計準則》內的《國際審計準則第810號 – 對簡要財務報表出具報告的業務》的規定執行了審計工作。

審計意見

我們認為，來源於貴公司截至二零二五年十二月三十一日止年度已審計財務報表的簡要財務報表按照第13/2023號法律《金融體系法律制度》第八十五條(一)項的標準，在所有重大方面與已審計財務報表保持了一致。

陳尉
執業會計師
安永會計師事務所
澳門

二零二六年三月三十日

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)

The accompanying condensed financial statements of the ICBC (Macau) Capital Limited (the "Company") include the Condensed Statement of Financial Position dated 31 December 2025 and the Condensed Statement of Profit or Loss and Other Comprehensive Income for the year ended 31 December 2025. The condensed financial statements of the Company are sourced from the audited financial statements of the Company for the year ended 31 December 2025. We have issued unqualified opinion in the auditors' report signed on 30 March 2026 for the financial statements that constitute a source of the condensed financial statements.

Since the condensed financial statements do not include all disclosures required by the Financial Reporting Standards of Macau SAR, reading of the condensed financial statements cannot replace that of the audited financial statements of the Company.

Director's Responsibility for the Condensed Financial Statements

Management is responsible for the preparation of condensed financial statements in accordance with the Financial System Act of Macau under the Law No. 13/2023, Article 85 (1).

Auditor's Responsibility

Our responsibility is to express an opinion on these financial statements based on our audit. We conducted our audit in accordance with the International Standards on Auditing 810 – Engagements to Report on Condensed Financial Statements set out in the Standards on Auditing.

Opinion

In our opinion, the condensed financial statements sourced from the audited financial statements of the Company for the year ended 31 December 2025 were prepared in accordance with the Financial System Act of Macau under the Law No. 13/2023, Article 85 (1). The condensed financial statements are consistent with the audited financial statements in all material respects.

Chan Wai
Certified Public Accountant
Ernest & Young
Macau

30 March 2026

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)

(h) 持有超過有關機構資本5%之出資的機構名單

無

(i) 主要股東名單

中國工商銀行(澳門)股份有限公司

(j) 公司機關

董事會

鄧洪先生	董事長
禰永明先生	董事
曹代福先生	董事
黃獻軍先生	董事
劉磊先生	董事

股東會主席團

牛建軍先生	主席
(2025年9月26日委任)	
禰駿遠先生	副主席
李英仁先生	秘書
高明女士	主席
(2025年9月26日離任)	

監事會

崔世昌會計師事務所	主席
(由崔世昌先生作代表)	
郝瑞明先生	監事
孫少軟女士	監事

公司秘書

李英仁先生	秘書
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1. FINANCIAL STATEMENTS (continued)

(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
Mr. Huen Wing Ming, Patrick	Director
Mr. Cao Daifu	Director
Mr. Huang Xianjun	Director
Mr. Liu Lei	Director

Board of the General Meeting

Mr. Niu Jianjun	Chairman
(appointed on 26 September 2025)	
Mr. Huen Chung Yuen, Ian	Vice-Chairman
Mr. Li Yingren	Secretary
Ms. Gao Ming	Chairman
(resigned on 26 September, 2025)	

Board of Supervisors

CSC & Associates, Certified Public Accountants	Chairman
(Represented by Mr. Chui Sai Cheong)	
Mr. Hao Ruiming	Supervisor
Ms. Sun Shaoyi	Supervisor

Company Secretary

Mr. Li Yingren	Secretary
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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。

3. 衍生工具交易以外的表外風險

2025年度未發生此類交易。

4. 衍生工具交易

2025年度未發生此類交易。

5. 會計政策

參見本報告第29-60頁。

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. OFF-BALANCE SHEET EXPOSURES OTHER THAN DERIVATIVES TRANSACTIONS

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

4. DERIVATIVES TRANSACTIONS

There was no derivatives transaction during the year.

5. ACCOUNTING POLICIES

Refer to page 29-60.

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) 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。
- (vi) 除存放於直接控股母公司的結餘外本公司還有從直接控股母公司的應付款項。該到期款項為無抵押、免息及沒有固定還款期。

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 amount due from a fellow subsidiary are unsecured, interest-free and have no fixed terms of repayment.
- (vi) Apart from the bank balances with immediate holding company, the Company had amounts due from/to immediate holding company as at the end of the reporting period. The amounts due to immediate holding company are unsecured, interest-free and have no fixed terms of repayment.

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. RELATED PARTY TRANSACTIONS (continued)

6.2 定量披露

6.2 Qualitative disclosure

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：

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:

二零二五年十二月三十一日
31 December 2025
澳門元
MOP

收取直接控股母公司投資管理費(i)	Investment management fee income received from immediate holding company (i)	-
收取同系子公司退休基金投資管理費(ii)	Pension fund investment management fee income received from a fellow subsidiary (ii)	19,911,318
收取基金的基金管理費(iii)	Fund management fee income earned from the funds managed by the Company (iii)	172,762
收取直接控股母公司利息(iv)	Interest income received from immediate holding company (iv)	3,060,318
存放於直接控股母公司的款項	Bank balances with immediate holding company	89,458,038
應收同系子公司款項(v)	Amount due from a fellow subsidiary (v)	5,101,409
應付直接控股母公司款項(vi)	Amount due to immediate holding company (vi)	948,239

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，利潤為負值時需即時反應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／百份比
MOP'000, %

核心一級資本	Common Equity Tier 1 Capital	204,792
股本	Qualifying common shares	50,000
留存利潤	Retained earnings	127,169
累計其他綜合收益	Accumulated other comprehensive income	(962)
其他公開儲備	Other disclosed reserves	28,638
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	53
其他一級資本	Additional Tier 1 Capital	-
一級資本淨額	Tier 1 Capital	204,792
二級資本淨額	Tier 2 Capital	-
自有資本	Own funds	204,792
核心一級資本充足率(工銀投資)	Common equity tier 1 capital ratio (ICBC Capital)	116.17%
一級資本充足率(工銀投資)	Tier 1 capital ratio (ICBC Capital)	116.17%
總資本充足率(工銀投資)	Total capital ratio (ICBC Capital)	116.17%
核心一級資本充足率(中國工商銀行 - 集團層面)	Common equity tier 1 capital ratio (ICBC - Group level)	13.57%
一級資本充足率(中國工商銀行 - 集團層面)	Tier 1 capital ratio (ICBC - Group level)	14.94%
總資本充足率(中國工商銀行 - 集團層面)	Total capital ratio (ICBC - Group level)	18.76%

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

8. 信用風險

8.1 定性描述

本公司的投資對象僅限於信用狀況良好的交易對手發行的流動性證券。考慮到其信用狀況良好，管理層預計交易對手不會無法履行義務。如果交易對手未能履行其截至2025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財務狀況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：

8. CREDIT RISK

8.1 Qualitative disclosure

Investments are only in liquidity securities issued by counterparty of sound credit standing. Given that high credit standing, management does not expect any investment counterparty to fail to meet its obligations. The Company's maximum exposure to credit risk in the event the counterparties fail to perform their obligations as at 31 December 2025, in relation to each class of recognised financial assets, is the carrying amount of those assets as indicated in the statements of financial position.

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:

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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

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

8. CREDIT RISK (continued)

8.1 Qualitative disclosure (continued)

(b) Credit risk assessment method (continued)

Asset Level Classification

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

(c) Significant increase in credit risk

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

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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

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

違約概率是指考慮前瞻性資訊後，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。

違約虧損指倘出現違約可能虧損的程度。本公司基於向違約對手方索償收回率的紀錄以及相關前瞻性經濟假設估計違約虧損參數。違約虧損模型考慮結構、抵押品、索償的順序、對手方的業務界別及內置於有關金融資產之任何抵押品的收回成本。

違約風險指當發生違約事件時之預期風險。本公司以目前就對手方的風險以及目前合約下及攤銷產生的撥備金額之潛在變動計算違約風險。一項金融資產的違約風險乃其於違約時的總賬面值。

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

本年度，計算預期信用損失中採用的估計技術或重要假設未發生重大變化。

8. CREDIT RISK (continued)

8.1 Qualitative disclosure (continued)

(d) Parameters, assumptions and estimation techniques

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

PD is the possibility that a customer will default on its obligation within a certain period of time in light of forward-looking information. The Company’s PD is adjusted based on the results of the 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.

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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)

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。

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。

8. CREDIT RISK (continued)

8.1 Qualitative disclosure (continued)

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

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.

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.

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8. 信用風險(續)

8.1 定性描述(續)

(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)

(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)

8.2 定量披露

除本公司大部分資產均存放於直接控股母
公司外，本期內沒有其他信用風險敞口。

8.2.1 按授信地區分佈

按地區劃分超過信貸風險總額10%的
債務證券。

a. 債務證券

地區	Region	千澳門元 MOP'000			合計 Total
		政府、 公營機構 Government or Public Sector	金融機構 Financial Institution	其他公司 Other Company	
中國	China	-	120,154	15,664	135,818

8.2.2 資產五級分類分佈

		賬面餘額 Gross Amount	實體抵押品 Real Guarantee Value	預期信用損失 Expected credit loss		
				階段一 Stage 1	階段二 Stage 2	階段三 Stage 3
正常	Pass	135,818	-	-	-	-
關注	Special Mention	-	-	-	-	-
次級	Substandard	-	-	-	-	-
可疑	Doubtful	-	-	-	-	-
損失	Loss	-	-	-	-	-
		135,818	-	-	-	-

8. CREDIT RISK (continued)

8.2 Quantitative disclosure

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 Geographic distribution of exposures

The following table sets out the credit exposures of debt
securities broken down in significant geographical segment
which not less than 10%.

a. Debt securities

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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。2025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式、人員、系統的不足之處或缺陷或因外部事件而引致未能預計之財務損失的風險。業務操作風險存在於機構的日常業務運作中，分佈於各個不同層面，及由多個不同的根本原因造成。高級管理層提供足夠的監督，確保透過各項的監控措施和程式以識別、評估、減緩及報告業務操作風險(包括科技風險)。本公司亦透過應用各種管理工具，包括關鍵風險評估、關鍵風險指標、操作風險損失數據收集及事件報告等，監察業務操作風險。本公司將根據相關指引和原則，主動積極地推進有效的業務操作風險管理。

本公司董事會和高級管理層承擔操作風險管理制度的領導和執行職能，並極為重視操作風險管理工作。透過為操作風險管理配備適當的資源，監督戰略和管理措施的落實執行情況，指定獨立部門負責操作風險管理體系的建立和實施，確保全公司範圍內操作風險管理的一致性和有效性。

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 2025, 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以攤餘成本計量的債務證券投資，本公司並無持有其他計息金融資產或負債。所有(2024年：所有)債務證券投資具有固定票面利率，且不存在重大利率風險。截止2025年12月31日，本公司約97.5%(2024年：96.5%)賬戶結餘為固定利率定期存款，並不存在重大利率風險。由於極少數賬戶結餘以浮動利率計算，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 bank balances and investments in debts securities measured at amortised cost or fair value through comprehensive income, the Company does not hold other interest-bearing financial assets or financial liabilities. All (2024: All) investments in debts securities bear fixed coupon rates and are not subject to significant interest rate risk. Approximately 97.5% (2024: 96.5%) of the bank balances are fixed deposits based on fixed interest rates and are not subject to significant interest rate risk. With an insignificant portion of bank balances bear floating interest rate, management considers that the interest rate risk of the Company 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	-	4,477	-	-	4,477
自有資金*	Own funds*					204,792
經濟價值影響佔自有 資金比例*	Impact on economic value as % of own funds*					2.19%

(*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2025年12月31日公司資產負債表內的美元資產金額相當於225,347,563澳門元(2024年：201,417,624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 2025, which is equivalent to MOP 225,347,563 (2024: MOP 201,417,624). 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

美元資產淨持倉金額等值225,347,563澳門元(2024: 201,417,624澳門元)。

Net long of US Dollar assets which is equivalent to MOP 225,347,563 (2024: MOP201,417,624).

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13. 流動性風險

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。

13.2 定量披露

13.2.1 資產和負債按到期日分析

13. LIQUIDITY RISK

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 Quantitative disclosure

13.2.1 Maturity analysis on assets and liabilities

資產 Assets		即時償還 On Demand	1個月內 Up to 1 month	1至3個月 From 1 to 3 months	3個月至1年 From 3 month to 1 year	1至3年 From 1 to 3 years	3年以上 Over 3 years	無期限 Indefinite period	千澳門元 MOP'000
									合計 Total
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	2,159	29,206	16,388	40,129	-	-	-	87,882
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	-	-	31,920	88,234	15,664	-	-	135,818
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

以上披露項目中第一、第五及六項為經過審計項目。

14. NOTES

Item 1, 5 and 6 are audited among all the items disclosed.



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