大豐銀行
BANCO TAI FUNG

Annual Report 2023 年報

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董事長致辭
MESSAGE FROM THE CHAIRMAN

本人謹代表大豐銀行股份有限公司董事會向各位股東報告截至二〇二三年十二月三十一日止年度之業績。

二〇二三年，主要經濟體核心通脹持續處於高位，利率高企，加劇金融行業壓力，地緣政治衝突對全球產業鏈的不利影響仍然持續；中國經濟總體回升向好，但需求仍然不足，房地產行業恢復不及預期；澳門經濟快速復甦，但不均衡，許多中小企業仍面臨經營困難，本地銀行業總資產規模、資產質量雙雙下降。面對複雜的國內外經濟環境，大豐銀行全體員工努力拼搏，銳意進取，實現了營業收入和撥備前稅前盈利的增長，整體經營保持穩健，信用評級保持BBB+，展望維持穩定。惟受大環境影響，銀行業經營面臨了前所未有的挑戰，我們亦未能獨善其身，內地多間房地產公司資金流動性問題嚴峻，銀行資產質量承壓，貸款撥備顯著增加，導致稅後利潤出現較大幅度下滑。

面對逆境，我們依然堅定前行、努力進取、砥礪奮進，多項工作邁上新台階。這一年，我們踐行國家戰略，優化客群結構，加強為國家重點領域提供優質金融服務，支持了一批綠色產業、能源行業的優質客戶。後疫情時期，澳門特區政府不斷推出扶持實體經濟發展的舉措，啟動了一系列重大工程，我們響應特區政府號召，大力支持本澳基礎設施建設；這一年，我們的橫琴粵澳深度合作區支行正式對外營業，"跨境理財南向通"業務得以開展，為進一步開發大灣區市場增添了新的發展動力；這一年，我們加快金融科技開發應用，推進數據平台、雲平台體系建設，集智慧停車、智慧加油、智慧交通於一體的

On behalf of the Board of Directors of Tai Fung Bank Limited, I am delighted to share our achievements and insights with our shareholders for the fiscal year ending 31 December 2023.

In 2023, the global economy has experienced elevated inflation rates, high interest rates, dramatic pressure on the financial industry, and geopolitical conflicts continuing to influence global production chains negatively. Overall, China economic recovery was boosted, but demand was insufficient and the real estate sector did not recover as expected. The Macao's economy resurged rapidly, but its unbalanced nature caused many SMEs to face operational difficulties and the local banking industry witnessed a decline in both scale and quality of its total assets. Despite these market fluctuations of the domestic and foreign environment, the dedicated team of Tai Fung Bank showcased resilience and adaptability, enabling us to achieve growth in both revenue and pre-tax pre-provision profit. We have also managed to maintain our operations with stability and retained our credit rating of BBB+ with a stable outlook. However, the banking industry was dramatically affected by the external economic environment, and navigated unique challenges. The cash-flow problems for many real estate companies in Mainland China were serious, putting pressure on bank asset quality. We significantly boosted provisions, causing a relatively large decline in post-tax profit.

In the face of adversity, Tai Fung Bank embraced the challenges as opportunities for growth and innovation. We actively engaged with the national strategy, refined our customer portfolio, provided outstanding financial services for national key areas and supported key clients in the green and energy sectors. In the post-pandemic era, we have responded to the local government's call of supporting infrastructural projects as it has continually launched measures and initiated major projects to help the real economy. Our Guangdong-Macao In-Depth Cooperation Zone in Hengqin Sub-Branch successfully commenced operations, allowing our Cross-boundary Wealth Management Connect Southbound Scheme business to begin, thus injecting new developmental momentum into the Greater Bay Area market. We accelerated the application of financial technology, pushed forward the development of our data platforms and cloud platform systems. Our Smart Transportation Service payment platform, including Smart Parking, Smart Refueling and Smart Transportation services, expanded its reach across Macao and continued to

出行服務繳費平台市場覆蓋率位居全澳首位，品牌效應持續擴大；這一年，我們堅持系統觀念，強化底線思維，提升應急處置能力，及時識別市場變化，主動排查風險敞口，資本充足率保持在合理水平，流動性得到有效保障，全面風險管理能力得以提升。

展望二〇二四年，全球經濟緩慢復甦，總體發展依然存在不穩定性、不確定性，部分發達經濟體的金融領域風險積累，地緣局勢錯綜複雜。今年是祖國成立75周年、澳門回歸祖國25周年，也是深合區實現第一階段發展目標之年，國家將堅持推進高水平對外開放，加快構建新發展格局，以高質量發展全面推進中國式現代化。澳門隨著"1+4"規劃的推進，一批重點項目陸續實施及橫琴封關運作，必將為澳門經濟復甦和適度多元發展提供新的動力和支撐。

面對二〇二四年的機遇與挑戰，我們將堅持"穩中求進"的工作總基調，全面貫徹新發展理念，構建大豐銀行發展的新格局；我們將踐行"金融服務實體"的要求，厚植本地市場，深耕零售及公司業務潛能，提升客戶服務，全面支持澳門經濟復甦；我們將投身橫琴粵澳深度合作區開發和粵港澳大灣區建設，促進澳門融入國家發展大局；我們將啟動數字化建設規劃，明確建設目標，力爭在三到五年內使我行數字化建設水平邁上新台

expand our brand effect. Furthermore, we persisted in our systematic approach, reinforced our bottom-line mentality, boosted our emergency response capacity, and identified market changes in real-time and troubleshot risk exposures. As a result, we maintained a capital adequacy ratio within a reasonable range, ensured sufficient liquidity levels and enhanced our comprehensive risk management capacities.

Looking into 2024, the global economy is to recover gradually, though there still exist instability and uncertainty. Some developed economies have accumulated financial sector risks and some complex geopolitical situations did not disappear. This year is the 75th anniversary of the founding of the People's Republic of China, the 25th anniversary of Macao's return to China and the completion of the first phase of development goals for the Guangdong-Macao In-Depth Cooperation Zone in Hengqin. China will continue to focus on high-quality development, move faster to create a new pattern of development and promote the comprehensive advancement of Chinese modernization. As the"1+4" economic diversification strategy gains traction, major projects will one after another come into play, and customs operations for the Guangdong-Macao In-Depth Cooperation Zone in Hengqin will provide a new support for Macao's economic recovery and moderately diversified development.

Facing the opportunities and challenges in 2024, we are committed to maintaining stability while driving progress, applying a new development strategy and creating a new development pattern for Tai Fung Bank. In response to the call of "making the financial sector better serve the real economy", we will strengthen our local presence, tap the potential of retail and corporate business, enhance customer service and provide comprehensive support for Macao's economic recovery. We plan to engage ourselves greatly with the growth initiatives of the Guangdong-Macao In-Depth Cooperation Zone in Hengqin and the Guangdong-Hong Kong-Macao Greater Bay Area, and support Macao in better integrating itself into China's overall development. We will initiate a digital infrastructure plan and set to bring Tai Fung Bank's digital standards to a new level within three to five years. Based on national and regional sustainable development strategies, we will give our all to

階；我們將緊緊圍繞國家和地區可持續發展戰略，全力支持本澳多元化產業體系建設，將"綠色銀行"理念融入發展戰略和經營管理；我們將增強憂患意識，強化風險管理，提高風險分析預警和化解能力，確保業務健康平穩運行。

長風破浪會有時，直掛雲帆濟滄海。大豐銀行超過80年的發展歷程曾克服過無數艱難險阻，我們堅信，在新的挑戰面前，大豐銀行一定能夠成功跨越。本人誠摯感謝過去一年廣大客戶的信任、股東的支持以及全體員工的忠誠和努力！大豐銀行將一如既往，以金融服務的初心，銳意進取，接續奮鬥，為客戶、為股東、為社會創造更大價值！

何浩生
董事長

澳門，二〇二四年三月二十日

support the building of Macao's diversified industry system and incorporate the "green bank" concept into our development strategy and operational management. We will enhance our awareness of potential risks, strengthen risk management, improve our capacity of mitigating risks, and ensure healthy and stable business operations.

Tai Fung Bank will continue to forge ahead through wind and waves. With a rich history spanning over 80 years, Tai Fung Bank has consistently adapted and thrived. For this reason, we are confident in our ability to seize new opportunities. I would like to sincerely thank our clients for their trust, shareholders for their support, and staff for their loyalty and devotion over this past year. As always, Tai Fung Bank will hold fast to our founding mission of delivering financial services and keep pressing onward to create enduring value for our clients, shareholders, and community at large!

Ho, Carlos
Chairman

Macao, 20 March 2024

董事會報告

REPORT OF THE DIRECTORS

董事會同寅謹此將大豐銀行股份有限公司(「本銀行」)截至二〇二三年十二月三十一日止年度之董事會報告及經審計之財務報表呈覽。

The Directors of Tai Fung Bank Limited (the "Bank") present their report together with the audited financial statements of the Bank for the year ended 31 December 2023.

主要業務

Principal activities

本銀行之主要業務為提供銀行、金融及其他相關之服務。

The principal activities of the Bank are the provision of banking, financial and other related services.

業績及分配

Results and appropriations

本銀行在截至二〇二三年十二月三十一日止年度之業績載於第20頁之損益表。

The results of the Bank for the year ended 31 December 2023 are set out in the statement of profit or loss on page 20.

董事會將在股東大會中向股東建議截至二〇二三年十二月三十一日之保留盈餘之分配如下：

The Directors recommend, subject to the approval of the shareholders at the forthcoming Annual General Meeting, the following appropriations in respect of the retained earnings as of 31 December 2023:

		澳門元千元 MOP'000
擬分派優先股股息	Proposed dividend of preference shares	325,640
擬分派額外一級資本工具利息	Proposed interest payment of additional tier 1 capital instrument	163,770
保留盈餘	Retained earnings	5,589,017

儲備金

Reserves

本銀行儲備金之變動詳情載於第23頁至第24頁權益變動表。

Movements in the reserves of the Bank during the year are set out in the statement of changes in equity on page 23 to 24.

不動產、廠場和設備

Property, plant and equipment

本銀行之不動產、廠場和設備變動詳情載於賬目附註27項。

Details of the movements in property, plant and equipment of the Bank are set out in note 27 to the financial statements.

董事及監事

本年度內截至本報告書日期止，本銀行之董事及監事見第168頁。

Directors and Supervisors

The Directors and Supervisors during the year and up to the date of this report are shown on page 168.

審計師

本財務報表已經由羅兵咸永道會計師事務所審計。該審計師任滿告退，但表示願意參選聘任。

Auditor

The financial statements have been audited by PricewaterhouseCoopers. They shall retire and offer themselves for appointment in the auditor election process.

承董事會命

何浩生
董事長

澳門，二〇二四年三月二十日

On behalf of the Board

Ho, Carlos
Chairman

Macao, 20 March 2024

環境與社會責任
ENVIRONMENTAL AND SOCIAL RESPONSIBILITY

1. 綠色貸款
Green Loans

2023年8月18日–19日
18–19 August 2023

本行積極支持並贊助了由粵港澳大灣區綠色金融聯盟主辦的「2023年年會暨粵港澳大灣區綠色金融峰會」，共同探討綠色金融創新發展，分享成功案例，促進各方面的交流和合作，為粵港澳大灣區的高質量發展作出積極貢獻。本行趙耀華副行長代表大豐銀行出席活動。

The Bank actively supported and sponsored the "2023 Annual Meeting and GBA Green Finance Summit" organized by the Guangdong-Hong Kong-Macao Greater Bay Area Green Finance Alliance. The event aimed to discuss the innovative development of green finance, share successful cases, promote exchanges and cooperation, and contribute to the high-quality development of the Guangdong-Hong Kong-Macao Greater Bay Area. Mr. Chio Io Va, Vice President of Tai Fung Bank, attended the event.

2023年8月
August 2023

本行成功參與中國鋰電池領域頭部企業首筆綠色銀團貸款，該銀團取得ISS Corporate Solutions認證。

The Bank successfully participated in the first green syndicated loan for a leading company in China's lithium battery sector, certified by ISS Corporate Solutions.

2023年11月
November 2023

本行參貸一筆可持續發展表現掛鉤銀團貸款，此融資是亞洲消費類一次性電池行業同類貸款中規模最大的銀團貸款，成功踐行了本行助力企業對可持續發展的承諾。

The Bank participated in Asia's largest sustainability-linked syndicated loan in the consumer disposable battery industry, fulfilling its commitment to promoting sustainable development of companies.

2023年11月，本行內地分行參與國內汽車零售金融服務提供商一筆綠色及碳中和銀團貸款，通過銀企聯合，唱響低碳，賦能綠色金融，實現可持續發展的共贏目標。

In November 2023, the Bank's mainland branches participated in a green and carbon-neutral syndicated loan for a Chinese automotive retail financial services provider. This bank-enterprise collaboration empowered low-carbon green finance, contributing to the win-win goal of sustainable development.

2023

本行對綠色金融業務的貸款投放持續增長，透過籌組銀團及項目等方式，重點投放於新能源、水資源、綠色建築等行業；積極參與公益活動，取得良好社會效益；在行內推行環保節約措施、數據治理等。2024年，本行將持續推進ESG體系建設，在綠色金融業務發展、ESG風險管理、ESG運營管理上積極踐行高質量發展理念。

The Bank's green finance portfolio continued to expand in 2023, focusing primarily on industries such as new energy, water resources, and green buildings through syndicated loans, project financing, and other approaches. Meanwhile, the Bank engaged in public welfare activities, yielding significant social benefits. Internally, it implemented eco-friendly and energy-saving initiatives alongside enhancing data governance. In 2024, the Bank continues to develop its environmental, social, and governance (ESG) framework and actively implement high-quality standards in green finance operations, ESG risk management, and ESG operation management.

2. 善用科技提升效能
Making Good Use of Technology to Enhance Efficiency

2023

綠色運營及科技建設：
本行積極踐行「雙碳」發展目標，在行內積極宣導綠色運營理念，通過節能技術的推廣應用減少辦公場所內部用水用電，降低日常能源耗損。同時，本行積極推動經營管理數字化轉型，通過加大各類業務及管理系統的開發投入，持續優化流程、提升管理效率。

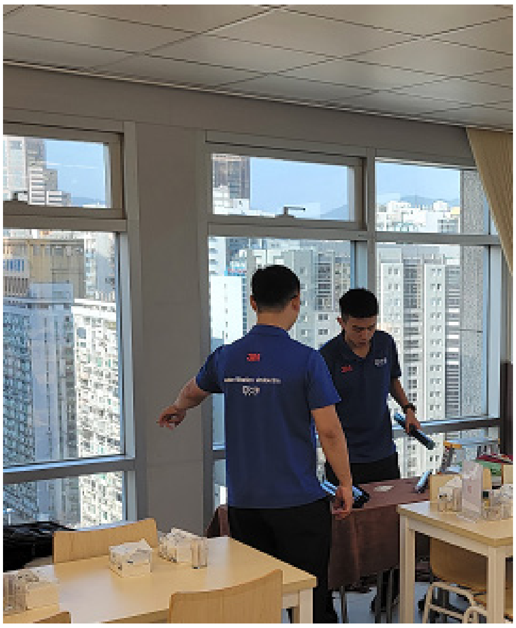
Green operations and technology development:
The Bank has been actively advancing toward the goal of "carbon peaking and carbon neutrality". Advocating green operations throughout its operations, the Bank has implemented energy-saving technologies to significantly reduce daily water and electricity consumption in its offices. Meanwhile, the Bank has made substantial strides in digitizing its operations and management practices. This includes increased investments in developing various business and management systems, aiming tat streamlining processes and enhancing overall management efficiency.

(一) 優化中央空調系統重要部件及設備(空調散熱水塔)

i. Improving key components and equipment of the central air-conditioning system, particularly air conditioning cooling water towers.

(二) 總行大廈玻璃幕牆增加隔熱膜

ii. Applying heat-insulating film to the glass curtain wall of the Head Office building.



3. 員工關懷
Employee Care

2023年1月
January 2023

邀請衛生局來行為員工接種流感疫苗，切實為員工接種流感疫苗提供便利，為澳門防控流感疫情貢獻大豐力量。

Workers from the Macao Health Bureau were invited to administer flu shots to employees of the Bank, not only facilitating staff members in receiving influenza vaccinations but also contributing to the prevention and control of influenza epidemics in Macao.

2023年7月
July 2023

本行在新年度保險計劃中增設員工子女門診保障福利，體現行方對員工的關愛，舒緩員工的家庭經濟負擔，增強員工的幸福感和歸屬感。

The Bank implemented a policy allowing employees to enroll their children in its annual health insurance program. This initiative covers outpatient medical bills for employees' children, demonstrating the Bank's care and concern for its employees. By alleviating financial burdens on employees' families, this policy enhances their overall well-being and fosters a greater sense of belonging within the organization.

2023年6月至9月
June–September 2023

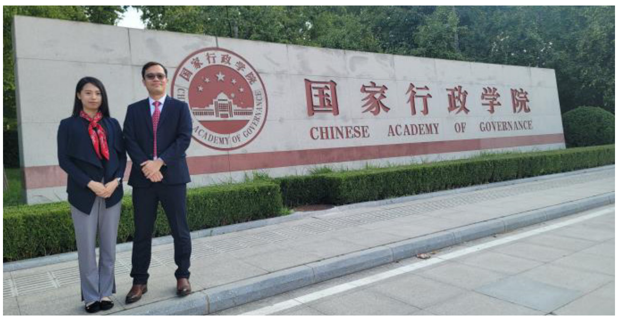
本行組織三位員工參加由澳門特區政府勞工局與內地阿里巴巴合作的「澳門青年到杭州阿里巴巴培訓及見習計劃」，進一步推動現代金融服務業發展和拓寬人才培養通道，積極培養本行現代金融優秀人才。

The Bank assigned three employees to participate in the "Alibaba Training and Internship Program in Hangzhou for Youths in Macao". This program, co-organized by the Labour Affairs Bureau of the Macao Special Administrative Region (SAR) Government and Alibaba, was intended to advance the development of modern financial services and expand channels for talent cultivation. The Bank's participation was aimed at nurturing talented individuals proficient in modern finance.

2023年9月
September 2023

本行積極響應中國銀行總行號召，派出兩位同事赴京參加為期7天的「中國銀行國情教育」活動，為促進青年員工融入國家發展大局、開闊眼界視野、增長知識才幹、錘煉業務能力創造條件。

The Bank responded actively to the call of the Head Office of Bank of China (BOC) by sending two employees to Beijing to participate in the 7-day "BOC Program for National Awareness Enhancement". This opportunity allowed young staff to integrate China's overall development, broaden their horizons, expand their knowledge base, and sharpen their professional skills.



2023年9月至12月
September–December 2023

本行積極響應澳門基金會號召，共派出三位員工參加2023年「澳門青年人才上海學習實踐計劃」，以促進澳門青年人才的成長，培育本地區高質素綜合人才。

In response to the Macao Foundation's initiative, the Bank sent three employees to participate in the "2023 Shanghai Learning and Practicing Program for Young Talents from Macao". This program aimed to promote the development of young talents from Macao into high-quality and well-rounded professionals.

2023年12月
December 2023

為支持特區政府及社會各界傳承愛國愛澳精神，提升本行青年員工對國家和澳門的認同感和歸屬感，本行派出員工赴長沙進行四天三夜實地參訪交流學習。

To support the Macao SAR Government in fostering a sense of patriotism and regional pride among local residents, as well as in enhancing the sense of identity and belonging among its young staff toward both the country and Macao, the Bank sent an employee on a four-day, three-night field visit to Changsha.

2023

全年向員工開展13次合規培訓，夯實反腐反貪、反洗錢、反恐融資知識基礎，為深化員工法治素養、樹立風險與廉政意識、防範系統性金融風險提供有力支持。

The Bank conducted 13 compliance training courses for employees throughout the year to strengthen their knowledge base of anti-corruption, anti-money laundering and counter-terrorism financing. These courses provided strong support in enhancing employees' legal literacy, raising awareness of risk and integrity, and preventing systemic financial risks.

2023

進一步加強專業人才培養，支持鼓勵員工參加理財、反洗錢等專業類別的培訓課程、考取專業認證資格，進一步壯大我行專業人才隊伍，為本澳培養專業金融人才，助力澳門現代金融發展。

The Bank intensified its training of professional talents by supporting and encouraging staff to participate in courses on wealth management, anti-money laundering, and other relevant topics, as well as to obtain professional certifications. This initiative expanded its professional talent pool and trained skilled financial professionals for Macao, thereby contributing to the development of modern financial services in the region.

4. 社會責任
Corporate Social Responsibilities

2023年2月25日
25 February 2023

本行康樂會組織我行員工參加冬日送暖2023活動。

Recreation Club of Tai Fung Bank organized employees to participate in the 2023 Winter Safety Charity Campaign.

2023年4月19日
19 April 2023

本行與澳門科技大學共同舉辦第二屆《金融犯罪與監管》學習交流會。

The Bank collaborated with the Macau University of Science and Technology (MUST) to organize the “2nd Seminar on Financial Crime and Regulation”.

2023年3月28日
28 March 2023

本行召開十四屆全國兩會精神傳達會，由身兼澳區全國人大代表容永恩監事會主席、澳區全國政協委員葉兆佳董事、澳區全國人大代表何敬麟董事及澳區全國政協委員莫志偉監事作現場分享。

The Bank held a meeting to convey the guiding principle of the 14th National People’s Congress (NPC) and the 14th Chinese People’s Political Consultative Conference National Committee (CPPCC National Committee). The meeting featured on-site sharing by several key figures: Chairman of the Supervisory Committee Iong Weng Ian, a delegate to the NPC from Macao; Director Ip Sio Kai, a member of the CPPCC National Committee from Macao; Director Ho Kevin King Lun, a delegate to the NPC from Macao; and Supervisor Mok Chi Wai, a member of the CPPCC National Committee from Macao.

2023年4月27日
27 April 2023

受邀參加廣州市政府舉辦的「金融助推廣州高質量發展戰略合作簽約活動」，並在活動中與廣州市政府、廣藥集團簽署戰略合作協議。

The Bank was invited to participate in the “Strategic Cooperation Agreement Signing Ceremony on Financial Assistance for Guangzhou’s High-Quality Development”, organized by the People’s Government of Guangzhou Municipality. During the event, the Bank signed a strategic cooperation agreement with the People’s Government of Guangzhou Municipality and Guangzhou Pharmaceutical Holdings.

2023年5月20日
20 May 2023

本行組織員工參觀由澳門特區政府與中聯辦合辦的「全民國家安全教育展」。

The Bank organized its staff members to visit the "National Security Education Exhibition", co-organized by the Macao SAR Government and the Liaison Office of the Central People's Government in the Macao S.A.R.

2023年6月1日
1 June 2023

本行與澳門日報合辦舉行2023年六一兒童節有獎遊戲頒獎禮。

The Bank and the Macao Daily News co-hosted the "2023 Children's Day Prize Quiz Award Ceremony".

2023年6月20日
20 June 2023

本行一如既往繼續支持由教育及青年發展局主辦的「職業放大鏡」系列參觀活動，以幫助本澳學生了解銀行業，加深對現代金融的認知。

The Bank continued to support the "Career Magnifier" series of visits organized by the Education and Youth Development Bureau to help local students understand the banking industry and deepen their knowledge of modern finance.

2023年12月4日
4 December 2023

本行代表捐贈十五萬澳門元，支持「澳門公益金百萬行」。

The Bank donated MOP150,000 in support of the "Walk for a Million in Macao" activity.

環境與社會責任(續)
ENVIRONMENTAL AND SOCIAL RESPONSIBILITY (continued)

2023年12月5日
5 December 2023

本行代表將二十五萬澳門元善款捐贈予同善堂，大力支持同善堂開展各項慈善事業，同時本行向同善堂小學贈予600本插畫故事書 -《澳門近代人物傳奇 — 澳門華人領袖何賢》，以加深小朋友對澳門歷史的了解，透過故事認識一代華人領袖何賢先生為澳門付出、對祖國貢獻的事跡，從而感受祖國對澳門的關懷。

The Bank donated MOP250,000 to the Macau Tung Sin Tong Charitable Society in support of its charitable initiatives. Additionally, the Bank also presented 600 copies of the illustrated storybook “Modern Macao Legends: Mr. Ho Yin, A Leader of the Chinese Community of Macao” to the Tung Sin Tong Primary School, in order to deepen children’s understanding of the history of Macao and to recognize the deeds of Mr. Ho Yin, a leader of the Chinese community, who made contributions to Macao and the motherland, thus feeling the motherland’s care for Macao.

2023年12月10日
10 December 2023

本行參與「澳門公益金百萬行」慈善活動。

The Bank participated in the “Walk for a Million in Macao” charitable event.

2023年12月12日
12 December 2023

本行橫琴粵澳深度合作區支行舉行開業揭牌儀式。橫琴粵澳深度合作區支行的設立將積極融入琴澳融合金融創新體系建設，以金融支持服務與改革創新助力深合區發展，為促進澳門融入國家發展大局持續貢獻大豐力量。

The Bank held the inauguration ceremony for Guangdong-Macao In-depth Cooperation Zone in Hengqin Sub-Branch. Upon establishment, the sub-branch actively integrated into the building of the financial innovation system for the Zone, supporting its development with financial services, reforms, and innovation. This initiative aims to contribute to the integration of Macao into the overall development of the country.

主禮嘉賓合照
(由左至右：行長蔣昕、副主任葉真、副主任蘇崑、董事長何浩生)

Guests of honour
(From left to right: Ms. Jiang Xin, President of the Bank, Mr. Ye Zhen, Deputy Director of the Zone Office, Mr. Su Kun, Deputy Director of the Zone Office, and Mr. Ho Carlos, Chairman of the Board of Directors)

2023

本行獲澳門特區政府頒授「2022年度銀蓮花榮譽勳章」。

The Bank was awarded "2022 Decoration of Honour — Silver Lotus" by the Macao SAR Government.

2023

本行連續第三年參與勞工事務局主辦的「職出前程實習計劃」，為澳門本地青年提供真實的工作環境，助力澳門青年提前作好職業生涯規劃和準備。

For the third consecutive year, the Bank participated in the "Professional Career Internship Program" organized by the Labour Affairs Bureau. This initiative provided opportunities for local young people to experience the real labour market, helping them to plan and prepare for their careers in advance.

2023

通過參與由勞工事務局與澳門中國企業協會首次舉辦的「領航者 — 培訓生計劃」，共擇優錄取6位培訓生，為促進澳門本地就業提供助力。

The Bank participated in the "Pilot Trainee Program" organized for the first time by the Labour Affairs Bureau and the Association of Chinese Enterprises in Macao. It selected six trainees as part of its efforts to promote local employment in Macao.

2023

本年內共參加12個實習及培訓計劃和大型招聘會，包括職出前程實習計劃、青年善用餘暇計劃、大學生暑期實習計劃、領航者培訓生計劃、揚帆四起 — 四大產業實習計劃、銀行業定向人才培養項目等，合計提供了31個實習與培訓工作崗位、17位實習生先後被聘用，為促進澳門本地就業提供助力。

Throughout the year, the Bank participated in 12 internship and training programs and large-scale job fairs, including "Professional Career Internship Program", "Empowering Youth: The Spare Time Enrichment Program", "Summer Internship Program for University Students"," Pilot Trainee Program", "Setting Sail - Internship Program Across Four Industries", and "Banking Sector Targeted Talent Development Program". These initiatives provided a total of 31 internship and training positions. As a result, 17 interns were recruited, contributing to the enhancement of local employment in Macao.

2023

參加澳門大學、科技大學、理工大學、城市大學和聖若瑟大學共五間大學校園招聘、2023年在線澳門大學生就業與實習招聘會和青年就業博覽會，為促進澳門本地就業提供助力。

The Bank participated in the campus recruitment fairs of the University of Macau, Macau University of Science and Technology, Macao Polytechnic University, City University of Macau, and University of Saint Joseph (Macao). Additionally, it took part in the "2023 Online Student Career and Internship Fair in Macao and the Youth Career Expo", aiming to promote local employment opportunities in Macao.

經審計財務報表
AUDITED FINANCIAL STATEMENTS

損益表
STATEMENT OF PROFIT OR LOSS

截至二〇二三年十二月三十一日止年度
For the year ended 31 December 2023

(除特別註明外，金額單位均為澳門元千元)
(Amount in thousands of Macao Patacas, unless otherwise stated)

		附註 Note	**2023**	2022
利息收入	Interest income	7	**8,774,950**	6,125,039
利息支出	Interest expense	8	**(6,003,911)**	(2,819,630)
淨利息收入	Net interest income		**2,771,039**	3,305,409
服務費及佣金收入	Fee and commission income		**275,846**	290,850
服務費及佣金支出	Fee and commission expense		**(47,311)**	(43,143)
淨服務費及佣金收入	Net fee and commission income	9	**228,535**	247,707
淨買賣及其他投資收入	Net gain from trading and other investment income	10	**896,054**	78,136
其他經營收入	Other operating income	11	**179,909**	243,133
經營收入	Operating income		**4,075,537**	3,874,385
金融資產減值淨支取	Net charge of impairment allowances of financial assets	12	**(4,857,330)**	(909,590)
淨經營(虧損)／收入	Net operating (loss)/income		**(781,793)**	2,964,795
經營支出	Operating expense	13	**(815,613)**	(944,115)
經營(虧損)／溢利	Operating (loss)/profit		**(1,597,406)**	2,020,680
處置不動產、廠場和設備淨損失	Net loss from disposal of property, plant and equipment		**(20)**	(6)
應佔聯營公司之稅後溢利	Share of profits after tax of associates	25	**66,188**	60,916
除稅前(虧損)／溢利	(Loss)/profit before tax		**(1,531,238)**	2,081,590
所得稅抵免／(費用)	Income tax credit/(expense)	14	**111,269**	(260,047)
本年度(虧損)／溢利	(Loss)/profit for the year		**(1,419,969)**	1,821,543

第27至152頁之附註屬本財務報表之組成部分。已宣告派發或擬派發的股息及分配詳情已詳載於附註15。

The notes on pages 27 to 152 are an integral part of these financial statements. Details of the dividend paid or proposed and appropriation are set out in note 15.

（除特別註明外，金額單位均為澳門元千元）
(Amount in thousands of Macao Patacas, unless otherwise stated)

		附註 Note	**2023**	2022
年度(虧損)／溢利	**(Loss)/profit for the year**		**(1,419,969)**	1,821,543
其後不可重新分類至損益表內的項目：	**Items that will not be reclassified subsequently to statement of profit or loss:**			
重估銀行行址	Revaluation on bank premises		**7,888**	48,588
以公允價值計量且其變動計入其他全面收益之股權工具	Equity instruments measured at fair value through other comprehensive income		**113,207**	(296,030)
			121,095	(247,442)
其後可重新分類至損益表內的項目：	**Items that may be reclassified subsequently to statement of profit or loss:**			
以公允價值計量且其變動計入其他全面收益之債權工具	Debt instruments measured at fair value through other comprehensive income		**356,449**	(761,025)
			356,449	(761,025)
應佔聯營公司的其他全面收益	Share of other comprehensive income of associates	25	**13,167**	–
貨幣換算差額	Currency translation difference		**(33,435)**	(146,554)
年度除稅後之全面收益／(虧損)	**Other comprehensive income/(loss) for the year, net of tax**		**457,276**	(1,155,021)
年度全面(虧損)／收益總額	**Total comprehensive (loss)/income for the year**		**(962,693)**	666,522

第27至152頁之附註屬本財務報表之組成部分。

The notes on pages 27 to 152 are an integral part of these financial statements.

財務狀況表
STATEMENT OF FINANCIAL POSITION

於二〇二三年十二月三十一日
As at 31 December 2023

（除特別註明外，金額單位均為澳門元千元）
(Amount in thousands of Macao Patacas, unless otherwise stated)

		附註 Note	2023 十二月三十一日 31 December	2022 十二月三十一日 31 December
資產	**Assets**			
現金及存放同業	Cash and balances with banks	16	**6,796,427**	5,297,750
存放於澳門金融管理局	Deposits with AMCM	17	**2,003,539**	2,195,638
拆放銀行同業及其他金融機構	Placements with banks and other financial institutions	18	**9,162,090**	22,785,113
金融投資	Financial investments	19	**50,483,380**	50,437,368
貸款及其他賬項	Advances and other accounts	20	**126,978,371**	131,533,649
衍生金融工具	Derivative financial instruments	21	**52,868**	32,307
投資附屬公司	Investments in subsidiaries	24	**11,000**	11,000
投資聯營公司	Investments in associates	25	**443,321**	396,446
不動產、廠場和設備	Property, plant and equipment	27	**4,042,910**	4,130,845
投資性房地產	Investment properties	28	**22,096**	22,703
遞延稅項資產	Deferred tax assets	34	**92,474**	–
其他資產	Other assets	29	**2,473,866**	837,394
資產總額	**Total assets**		**202,562,342**	217,680,213
負債	**Liabilities**			
銀行及其他金融機構之存款及結餘	Deposits and balances of banks and other financial institutions	30	**38,909,440**	44,973,561
客戶存款	Deposits from customers	31	**136,983,196**	140,156,850
發行存款證	Certificates of deposit in issue	32	**–**	4,094,054
衍生金融工具	Derivative financial instruments	21	**4,498**	11,498
其他負債	Other liabilities	33	**853,103**	792,379
當年度稅項負債	Current tax liabilities		**62,955**	105,509
遞延稅項負債	Deferred tax liabilities	34	**–**	60,025
後償負債	Subordinated liabilities	35	**2,065,757**	1,998,200
負債總額	**Total liabilities**		**178,878,949**	192,192,076
所有者權益	**Equity**			
股本	Share capital	36	**1,500,000**	1,500,000
股本溢價	Share premium	36	**4,700,000**	4,700,000
其他權益工具	Other equity instruments	36	**2,729,500**	2,729,500
監管儲備金	Regulatory reserves	37	**3,621,000**	830,097
其他儲備金	Other reserves	38	**5,054,466**	4,662,574
保留盈餘	Retained earnings		**6,078,427**	11,065,966
權益總額	**Total equity**		**23,683,393**	25,488,137
負債及所有者權益總額	**Total liabilities and equity**		**202,562,342**	217,680,213

董事長
Chairman

何浩生
Ho, Carlos

常務董事行長
Executive Director and President

蔣　昕
Jiang Xin

第27至152頁之附註屬本財務報表之組成部分。

The notes on pages 27 to 152 are an integral part of these financial statements.

權益變動表
STATEMENT OF CHANGES IN EQUITY

截至二〇二三年十二月三十一日止年度
For the year ended 31 December 2023

（除特別註明外，金額單位均為澳門元千元）
(Amount in thousands of Macao Patacas, unless otherwise stated)

		股本 Share capital	股本溢價 Share premium	其他權益工具 Other equity instruments	監管儲備金 Regulatory reserves	其他儲備金 Other reserves	保留盈餘 Retained earnings	總計 Total
於二〇二三年一月一日	At 1 January 2023	1,500,000	4,700,000	2,729,500	830,097	4,662,574	11,065,966	25,488,137
本年度虧損	Loss for the year	–	–	–	–	–	(1,419,969)	(1,419,969)
已扣除稅項之重估盈餘	Surplus on revaluation of premises, net of tax	–	–	–	–	7,888	–	7,888
以公允價值計量且其變動計入其他全面收益之金融投資	Financial investments at fair value through other comprehensive income	–	–	–	–	469,656	–	469,656
應佔聯營公司的其他全面收益	Share of other comprehensive income of associates	–	–	–	–	13,167	–	13,167
貨幣換算差額	Currency translation difference	–	–	–	–	(33,435)	–	(33,435)
全面收益總額	Total comprehensive income	–	–	–	–	457,276	(1,419,969)	(962,693)
因處置／贖回以公允值變化計入其他全面收益之股權之轉撥	Release upon disposal/redemption of equity instruments at fair value through other comprehensive income	–	–	–	–	13,880	(13,880)	–
行址重估儲備之結轉	Transfer from premises revaluation reserve	–	–	–	–	(79,264)	90,042	10,778
監管儲備之調撥	Appropriation to regulatory reserve, net of tax	–	–	–	2,790,903	–	(2,790,903)	–
派發二〇二二年度之普通股股息	2022 dividend paid on ordinary shares	–	–	–	–	–	(364,309)	(364,309)
派發二〇二二年度之優先股股息	2022 dividend paid on preference shares	–	–	–	–	–	(324,750)	(324,750)
派發二〇二三年度之資本工具利息	2023 interest paid on capital instrument	–	–	–	–	–	(163,770)	(163,770)
於二〇二三年十二月三十一日	At 31 December 2023	1,500,000	4,700,000	2,729,500	3,621,000	5,054,466	6,078,427	23,683,393

第27至152頁之附註屬本財務報表之組成部分。

The notes on pages 27 to 152 are an integral part of these financial statements.

(除特別註明外，金額單位均為澳門元千元)
(Amount in thousands of Macao Patacas, unless otherwise stated)

		股本 Share capital	股本溢價 Share premium	其他權益工具 Other equity instruments	監管儲備金 Regulatory reserves	其他儲備金 Other reserves	保留盈餘 Retained earnings	總計 Total
於二〇二二年一月一日	At 1 January 2022	1,500,000	4,700,000	–	–	5,908,611	10,655,358	22,763,969
本年度溢利	Profit for the year	–	–	–	–	–	1,821,543	1,821,543
已扣除稅項之重估盈餘	Surplus on revaluation of premises, net of tax	–	–	–	–	48,588	–	48,588
以公允價值計量且其變動計入其他全面收益之金融投資	Financial investments at fair value through other comprehensive income	–	–	–	–	(1,057,055)	–	(1,057,055)
貨幣換算差額	Currency translation difference	–	–	–	–	(146,554)	–	(146,554)
全面收益總額	Total comprehensive income	–	–	–	–	(1,155,021)	1,821,543	666,522
因處置／贖回以公允值變化計入其他全面收益之股權之轉撥	Release upon disposal/ redemption of equity instruments at fair value through other comprehensive income	–	–	–	–	(14,294)	14,294	–
從行址重估儲備之結轉	Transfer from premises revaluation reserve	–	–	–	–	(76,722)	87,408	10,686
監管儲備之調撥	Appropriation to regulatory reserve, net of tax	–	–	–	830,097	–	(830,097)	–
發行額外一級資本工具	Issuance of additional tier 1 capital instrument	–	–	2,729,500	–	–	–	2,729,500
派發二〇二一年度之普通股股息	2021 dividend paid on ordinary shares	–	–	–	–	–	(357,790)	(357,790)
派發二〇二一年度之優先股股息	2021 dividend paid on preference shares	–	–	–	–	–	(324,750)	(324,750)
於二〇二二年十二月三十一日	At 31 December 2022	1,500,000	4,700,000	2,729,500	830,097	4,662,574	11,065,966	25,488,137

第27至152頁之附註屬本財務報表之組成部分。

The notes on pages 27 to 152 are an integral part of these financial statements.

現金流量表
STATEMENT OF CASH FLOWS

截至二〇二三年十二月三十一日止年度
For the year ended 31 December 2023

（除特別註明外，金額單位均為澳門元千元）
(Amount in thousands of Macao Patacas, unless otherwise stated)

		附註 Note	2023	2022
除稅前(虧損)／溢利	**(Loss)/profit before tax**		**(1,531,238)**	2,081,590
非現金項目調整：	**Adjustments for non-cash items:**			
折舊	Depreciation	27,28	**174,575**	168,613
減值準備淨撥備	Net charge of impairment allowances	12	**4,857,330**	909,590
金融投資分配	Distribution of financial instruments	10	**(768,557)**	60,002
附屬公司股息收入	Dividend income from investments in subsidiaries		**(170,000)**	(230,000)
處置不動產、廠場和設備之淨損失	Net loss from disposal of property, plant and equipment		**20**	6
應佔聯營公司之溢利	Share of results of associates	25	**(66,188)**	(60,916)
金融資產利息收入	Interest income arising from financial assets	7	**(8,774,950)**	(6,125,039)
金融負債利息支出	Interest expense arising from financial liabilities	8	**6,003,911**	2,819,630
營業資產負債之變動	**Changes in operating assets and liabilities**			
存放於澳門金融管理局之減少	Decrease in deposits with AMCM		**180,927**	197,690
存放於中國人民銀行之增加	Increase in deposits with PBOC		**(38,567)**	(28,212)
原到期日超過三個月之存放及拆放銀行同業及其他金融機構存款之(增加)／減少	(Increase)/decrease in placements and deposits with banks and other financial institutions with original maturity over three months		**(992,292)**	74,883
衍生金融工具之(增加)／減少	(Increase)/decrease in derivatives financial instruments		**(27,561)**	9,427
貸款及其他賬項之減少／(增加)	Decrease/(increase) in advances and other accounts		**1,066,255**	(6,009,552)
其他資產之(增加)／減少	(Increase)/decrease in other assets		**(1,636,472)**	12,814
銀行及其他金融機構之存款及結餘之(減少)／增加	(Decrease)/increase in deposits and balances of banks and other financial institutions		**(6,194,466)**	13,632,470
客戶存款之減少	Decrease in deposits from customers		**(3,621,608)**	(12,734,848)
其他負債之增加／(減少)	Increase/(decrease) in other liabilities		**98,339**	(491,793)
外匯折算差	Exchange difference		**(136,558)**	85,225
經營業務所用之現金	**Cash used in operations**		**(11,577,100)**	(5,628,420)
支付所得稅	Income tax paid		**(84,412)**	(352,605)
收取利息	Interest received		**8,116,373**	5,425,137
支付利息	Interest paid		**(5,294,631)**	(2,265,958)
經營業務活動所用之現金流量淨額	**Net cash flows used in operating activities**		**(8,839,770)**	(2,821,846)

第27至152頁之附註屬本財務報表之組成部分。

The notes on pages 27 to 152 are an integral part of these financial statements.

(除特別註明外,金額單位均為澳門元千元)
(Amount in thousands of Macao Patacas, unless otherwise stated)

		附註 Note	2023	2022
投資業務活動之現金流量	**Cash flows from investing activities**			
收取永續債券的分配	Distribution received from perpetual bonds		**154,024**	304,750
收取附屬公司及聯營公司的分配	Distribution received from subsidiaries and associates		**202,480**	153,336
收取股票及基金投資的分配	Distribution received from stocks and funds		**257,959**	287,061
購入不動產、廠場和設備	Purchase of property, plant and equipment		**(77,425)**	(45,191)
購買金融投資	Purchase of financial investments		**(18,489,432)**	(27,366,697)
出售或贖回金融投資所得款項	Proceeds from sale or redemption of financial investments		**9,374,468**	31,553,643
投資業務活動(所用)/產生之現金流量淨額	**Net cash flows (used in)/generated from investing activities**		**(8,577,926)**	4,886,902
融資業務活動之現金流量	**Cash flows from financial activities**			
發行存款證所得	Proceeds from issuance of certificates of deposit		**10,355,377**	9,103,566
贖回存款證所付款	Payment for redemption of certificates of deposit		**(14,554,313)**	(10,394,453)
發行其他權益工具	Proceeds from issuance of other equity instruments	36	**–**	2,729,500
發行後償負債所得	Proceeds from issuance of subordinated liabilities	35	**2,060,000**	–
贖回後償負債所付款	Payment for redemption of subordinated liabilities		**(1,998,200)**	–
支付股息	Dividends paid		**(852,829)**	(682,540)
融資業務活動(所用)/產生之現金流量淨額	**Net cash flows (used in)/generated from financing activities**		**(4,989,965)**	756,073
現金及等同現金項目之(減少)/增加淨額	**Net (decrease)/increase in cash and cash equivalents**		**(22,407,661)**	2,821,129
於一月一日之現金及等同現金項目	Cash and cash equivalents at 1 January		**43,027,111**	40,346,331
現金及等同現金項目之外幣折算差	Exchange differences in respect of cash and cash equivalents		**28,553**	(140,349)
於十二月三十一日之現金及等同現金項目	**Cash and cash equivalents at 31 December**	39	**20,648,003**	43,027,111

2022年的比較數字經已重述以符合本年的呈報方式。第27至152頁之附註屬本財務報表之組成部分。

The 2022 comparative figures have been restated to conform to current year's presentation. The notes on pages 27 to 152 are an integral part of these financial statements.

1. 一般資料

大豐銀行股份有限公司(以下簡稱「本銀行」)為澳門註冊成立的金融機構，註冊地址為澳門新口岸宋玉生廣場418號大豐銀行總行大廈。

本銀行主要從事提供銀行、金融及相關服務。

本銀行之控股公司為於中華人民共和國(「中國」)註冊成立的股份有限公司 — 中國銀行股份有限公司(「中國銀行」)。

本銀行在中國共設立兩家分行。廣州分行地址為廣州市越秀區沿江西路181號十九樓01-09室，上海分行地址為上海市黃浦區中山東一路23號4樓401-404、406、408A室。

1. General information

Tai Fung Bank Limited (the "Bank") is a financial institution incorporated and domiciled in Macau. The registered office of the Bank is located at Tai Fung Bank Headquarter Building, 418 Alameda Dr. Carlos d'Assumpção, Macau.

The principal activities of the Bank are the provision of banking, financial and other related services.

The Bank's holding company is Bank of China Limited ("BOC"), a joint stock company with limited liability incorporated in The People's Republic of China ("PRC").

The Bank has established two branches in the PRC. The address of the Guangzhou Branch is Room 01–09, Floor 19, No.181 Yanjiang Xi Road, Yuexiu District, Guangzhou. The address of the Shanghai Branch is Room 401–404, 406, 408A, Floor 4, No.23 Zhongshan Dong Yi Road, Huangpu District, Shanghai.

2. 重大會計政策摘要

用於編製本財務報表之主要會計政策詳列如下。除特別註明外，該等會計政策均被一致地應用於所有列示之財務年度中。

本銀行之財務報表以中英文兩種語言編製。在對本年度報告的中英文版本理解上發生歧義時，以中文為準。

本銀行的財政年度結算日為十二月三十一日(「結算日」)。

2. Summary of significant accounting policies

The principal accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all the years presented, unless otherwise stated.

The financial statements of the Bank have been prepared in both Chinese and English languages. When there is any discrepancy in interpretation between the Chinese version and English version of the statements, the Chinese version shall prevail.

The financial year for the Bank ends on 31 December ("reporting date").

2. 重大會計政策摘要(續)

2.1 編製基準

本財務報表乃按照澳門特別行政區政府於二〇二〇年三月二十七日所頒佈的第44/2020號經濟財政司司長批示核准之《財務報告準則》(「財務報告準則」)編製。

按照財務報告準則編製本財務報表時，需採用若干關鍵會計估算。管理層亦需於採用本銀行之會計政策時作出有關判斷。當中涉及高度判斷、複雜之範疇、或對財務報表而言屬重大影響之假設及估算，已載於附註3。

本財務報表乃按歷史成本法編製，惟就重估以公允價值計量且其變動計入全面收益之金融資產、以公允價值計量且其變動計入損益之金融資產及金融負債(包括衍生金融工具)、以公允價值列賬之貴金屬及以公允價值或重估值扣除累計折舊及累計減值損失後列賬之房產作出調整。

另外，本銀行已應用國際財務報告準則第10號「合併財務報告」(「國際財務報告準則第10號」)的豁免選擇編製單獨財務報表。本銀行是中國銀行的非全資子公司。中國銀行是一家於香港聯合交易所有限公司上市的銀行，其遵循國際財務報告準則編製可供公眾使用的合併財務報表。中國銀行的註冊地位於中國，其總行位於中國北京復興門內大街1號，郵編100818。中國銀行的合併財務報表可從此地址公開獲取。本銀行所有股東均已獲知且不反對本銀行不列報合併財務報表。

2. Summary of significant accounting policies (continued)

2.1 Basis of preparation

These financial statements have been prepared in accordance with Financial Reporting Standards promulgated by the Macau Special Administrative Region under Administrative Regulation No. 44/2020 on 27 March 2020 ("MFRS").

The preparation of these financial statements in conformity with MFRS requires the use of certain critical accounting estimates. It also requires management to exercise its judgement in the process of applying the Bank's accounting policies. The areas involving a higher degree of judgement or complexity, or areas where assumptions and estimates are significant to the financial statements are disclosed in note 3.

These financial statements have been prepared under the historical cost convention, as modified by the revaluation of financial assets at fair value through other comprehensive income, financial assets and financial liabilities (including derivative financial instruments) at fair value through profit or loss, precious metals at fair value, and premises which are carried at fair value or revalued amount less accumulated depreciation and accumulated impairment losses.

In addition, the Bank has availed itself of the exemption election from IFRS 10 "Consolidated financial statements" ("IFRS 10") that permits an entity to prepare separate financial statements. The Bank is a partially-owned subsidiary of BOC, a listed bank in Hong Kong Stock Exchange Limited which produces consolidated financial statements available for public use that comply with International Financial Reporting Standards. BOC is domiciled in the PRC, with its head office located at 1 Fuxingmen Nei Dajie, Beijing 100818 PRC. The consolidated financial statements of BOC are publicly available from this address. All shareholders of the Bank have been informed and do not object to the Bank not presenting consolidated financial statements.

2. 重大會計政策摘要(續)

2.1 編製基準(續)

鑑於上述情況，本財務報表並非為遵循財務報告準則中的國際財務報告準則第10號而編製。因此，本財務報表並未提供根據國際財務報告準則第10號所要求的有關本銀行作為母公司的集團經濟活動的所有信息。此外，由於本財務報表僅就本銀行的經濟活動而編製，財務報告準則中的國際財務報告準則第12號「在其他主體中的權益的披露」要求的披露並未提供。

2.2 收入及支出

利息收入及支出

所有金融工具之利息收入及支出，均在損益表的「利息收入」及「利息支出」項確認。

實際利率乃指可將金融工具在有效期間內之預計現金收支，折現成該金融資產之賬面總值(即扣除減值準備之前的攤餘成本)或金融負債之攤餘成本所適用之貼現率。本銀行於計量實際利率時，對現金流量之估計乃按照金融工具之所有合約條款而不考慮未來信用虧損。本銀行支付或收取所屬利息組成部分之交易費用及其他之溢價或折讓，均一併包括在實際利率之計量內。

對於後續已發生信用減值(即「第三階段」)的金融資產，其利息收益乃透過將實際利率應用於其攤銷成本計算(即扣除預期信用減值準備)。

2. Summary of significant accounting policies (continued)

2.1 Basis of preparation (continued)

Given the above, these financial statements are not prepared for the purposes of compliance with IFRS 10 included in the MFRS. As a result, the financial statements do not give all the information required by IFRS 10 about the economic activities of the group of which the Bank is the parent. Furthermore, as these financial statements are prepared in respect of the Bank's economic activities only, disclosures required by IFRS 12 "Disclosure of Interests in Other Entities" in the MFRS have not been made.

2.2 Income and expense

Interest income and expense

Interest income and expense for all financial instruments are recognised in 'Interest income' and 'Interest expense' respectively in the statement of profit and loss.

The effective interest rate is the rate that discounts estimated future cash payments or receipts through the expected life of the financial instrument to the gross carrying amount of the financial asset (i.e. its amortised cost before any impairment allowance) or to the amortised cost of financial liability. When calculating the effective interest rate, the Bank estimates cash flows considering all contractual terms of the financial instrument but excluding future credit losses. The calculation includes all amounts paid or received by the Bank that are an integral part of the effective interest rate of a financial instrument, including transaction costs and all other premiums or discounts.

For financial assets that have subsequently become credit-impaired ("Stage 3"), the interest income is calculated by applying the effective interest rate to their amortised cost (i.e. net of the expected credit loss allowance).

2. 重大會計政策摘要(續)

2. Summary of significant accounting policies (continued)

2.2 收入及支出(續)

2.2 Income and expense (continued)

非利息收入及支出

本銀行通過向客戶提供各類服務收取手續費及佣金。其中,通過在一定期間內提供服務收取的手續費及佣金在相應期間內按照履約進度確認,其他手續費及佣金於相關交易完成時確認。

金融資產的股息收入在當具有權利收取該股息時確認。

非利息支出於其產生之報告期內計入損益。

Non-interest income and expense

The Bank earns fee and commission income from a diverse range of services it provides to its customers. For those services that are provided over a period of time, fee and commission income is accrued in accordance with the terms and conditions of the service agreement. For other services, fee and commission income is recognised when the transactions are completed.

Dividend income from financial asset is recognised when the right to receive payment is established.

Non-interest expenses are charged to profit or loss during the reporting period in which they are incurred.

2.3 附屬公司及聯營公司

2.3 Subsidiaries and associates

附屬公司

附屬公司指本銀行有權管控其財政及營運政策的所有實體,一般附帶超過半數投票權的股權。在評定本銀行是否控制另一實體時,目前可行使或可轉換的潛在投票權的存在及影響均予考慮。

於本銀行的財務狀況表內,對附屬公司的投資是以成本扣除減值損失準備列賬,除非該附屬公司被分類為待出售(或包括在待出售之處置組合內)。本銀行按照已收及應收股息基準確認附屬公司之業績。當本銀行具有權利收取附屬公司的派息時,將於損益表內確認。

Subsidiaries

Subsidiaries are all entities over which the Bank has the power to govern the financial and operating policies generally accompanying a shareholding of more than half of the voting rights. The existence and effect of potential voting rights that are currently exercisable or convertible are considered when assessing whether the Bank controls another entity.

In the Bank's statement of financial position, the investments in subsidiaries are stated at cost less allowance for impairment losses, unless it is classified as held for sale (or included in a disposal group that is classified as held for sales). The results of subsidiaries are accounted for by the Bank on the basis of dividends received and receivable. Dividend income from subsidiaries is recognised in the statement of profit and loss when the right to receive payment is established.

2. 重大會計政策摘要(續)

2.3 附屬公司及聯營公司(續)

聯營公司

聯營公司是指本銀行對其有重大影響但無控制權的所有實體，一般持有該實體20%至50%投票權之股權。

本銀行對聯營公司的股權投資按照初始投資成本計量，並採用權益法進行核算，除非該股權投資被分類為待出售(或包括在待出售之處置組合內)。

本銀行購買聯營公司後，於損益表中確認應佔的購入後收益或虧損，及於儲備內確認應佔的購入後儲備變動，並將於投資成本中調整購買聯營公司後其發生的累計變動。除非本銀行已為聯營公司承擔債務或已為其墊付資金，否則本銀行在確認應佔聯營公司發生的虧損時，將以投資賬面價值為限。

本銀行與聯營公司間交易的未實現收益按本銀行應佔聯營公司權益份額進行抵銷；除非交易提供了轉讓資產已發生減值的證據，否則未實現損失也將被抵銷。

若對聯營公司的權益減少但影響力保留，只需按比例將過往曾在其他全面收益內確認的金額重新分類至損益表或保留盈餘內。

2. Summary of significant accounting policies (continued)

2.3 Subsidiaries and associates (continued)

Associates

Associates are all entities over which the Bank has significant influence but no control, generally accompanying a shareholding of between 20% and 50% of the voting rights.

Investments in associates are accounted for using the equity method of accounting and are initially recognised at cost, unless it is classified as held for sale (or included in a disposal group that is classified as held for sale).

The Bank's share of the post-acquisition profits or losses of associates is recognised in the statement of profit and loss, and its share of post-acquisition movements in reserves is recognised in reserves. The accumulated post-acquisition movements are adjusted against the cost of the investment. When the Bank's share of losses in an associate equals or exceeds its interest in the associate, the Bank does not recognise further losses unless the Bank has incurred obligations or made payments on behalf of the associates.

Unrealised gains on transactions between the Bank and its associates are eliminated to the extent of the Bank's interest in the associates. Unrealised losses are also eliminated unless the transaction provides evidence of impairment of the asset transferred.

If the ownership interest in an associate is reduced but significant influence is retained, only a proportionate share of the amounts previously recognised in other comprehensive income are reclassified to the statement of profit or loss or retained earnings, where appropriate.

2. 重大會計政策摘要(續)

2.4 外幣換算

功能及呈列貨幣

本銀行的功能性貨幣為澳門元。中國內地機構根據其經營所處的主要經濟環境自行決定其功能性貨幣。本銀行會計報表的列報貨幣為澳門元。

交易及結餘

外幣交易按交易當日之匯率換算至功能貨幣。因外幣交易結算，及按結算日匯率換算之外幣結算資產及負債所產生之匯兑損益將直接於損益表內確認。

以公允值變化計入損益的貨幣性證券的換算差額會列作公允值收益或虧損的一部分。對於被分類為以公允值變化計入其他全面收益，以外幣為本位的貨幣性證券，其公允值變動可分為源自證券攤餘成本變動的換算差額和證券賬面值的其他換算變動兩部分。源自證券攤餘成本變動的換算差額會於損益表內確認，而證券賬面值的其他換算變動則被確認於全面收益表。

對於非貨幣性項目，例如以公允值變化計入損益之股權投資，其換算差額會列作公允值收益或虧損的一部分。而非貨幣性金融資產，例如以公允值變化計入其他全面收益之股權投資，的換算差額會包含在全面收益表內。

2. Summary of significant accounting policies (continued)

2.4 Foreign currency translation

Functional and presentation currency

The functional currency of the Bank's operations is Macao patacas ("MOP"). Items included in the financial statements of each of the Bank's operations in Mainland China are measured using the currency of the primary economic environment in which the entity operates (the "functional currency"). The presentation currency of the Bank is MOP.

Transactions and balances

Foreign currency transactions are translated into the functional currency using the exchange rates prevailing at the dates of the transactions. Foreign exchange gains and losses resulting from the settlement of such transactions and from the translation at reporting date exchange rates of monetary assets and liabilities denominated in foreign currencies are recognised in the statement of profit or loss.

Translation differences on monetary securities held at fair value through profit or loss are reported as part of the fair value gain or loss. Changes in the fair value of monetary securities denominated in foreign currency classified as fair value through other comprehensive income are analysed between translation differences resulting from changes in the amortised cost of the securities and other changes in the carrying amount of the securities. Translation differences related to changes in the amortised cost are recognised in the statement of profit or loss, and other changes in the carrying amount are recognised in the statement of comprehensive income.

Translation differences on non-monetary items, such as equities held at fair value through profit or loss, are reported as part of the fair value gain or loss. Translation differences on non-monetary financial assets, such as equities classified as fair value through other comprehensive income, are included in the statement of comprehensive income.

2. 重大會計政策摘要(續)

2.4 外幣換算(續)

外地業務

外地業務的功能貨幣為澳門元以外的貨幣。財務狀況表按結算日之收市匯率換算。損益表按交易當日之匯率換算。所有產生之換算差額通過其他全面收益於權益項目下之其他儲備金內確認。

現金及現金等價物

匯率變動對現金及現金等價物的影響額，在現金流量表中單獨列示。

2.5 衍生金融工具

衍生金融工具以衍生交易合同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。公允價值從活躍市場上的公開市場報價中取得，包括最近的市場交易，或通過使用估值方法，包括貼現現金流量分析模型、期權定價模型(如適用)。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。

本銀行持有之衍生金融工具均分類為持作交易用途，其公允價值變動即時於損益表內確認。

2.6 金融工具之抵銷

若存在法律上可行使的權利，可對已確認入賬之項目進行抵銷，且有意以淨額方式結算，或將資產變現並同時清償債務，則金融資產及金融負債可予抵銷，並把淨額於財務狀況表內列賬。

2. Summary of significant accounting policies (continued)

2.4 Foreign currency translation (continued)

Foreign operation

The functional currency of certain overseas branches is currency other than MOP. The statement of financial position of the entity is translated into MOP at the exchange rates prevailing at the reporting date and its statement of profit or loss is translated into MOP at exchange rates prevailing at the dates of the transactions. The resulting exchange differences are recognised in other comprehensive income and accumulated in the other reserves.

Cash and cash equivalents

The effect of exchange rate changes on cash and cash equivalents is presented individually in the statement of cash flows.

2.5 Derivative financial instruments

Derivatives are initially recognised at fair value on the date the derivative contract is entered into and are subsequently re-measured at fair value. Fair values are obtained from quoted market prices in active markets, including recent market transactions, and through the use of valuation techniques, including discounted cash flow models and option pricing models, as appropriate. All derivatives are carried as assets when fair value is positive and as liabilities when fair value is negative.

All derivatives of the Bank are categorised as held for trading and changes in their fair value are recognised immediately in the statement of profit or loss.

2.6 Offsetting financial instruments

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

2. 重大會計政策摘要(續)

2. Summary of significant accounting policies (continued)

2.7 金融資產

本銀行將金融資產於初始確認時分類為以下計量類別：以公允價值計量且其變動計入損益作後續計量；以攤餘成本作後續計量及以公允價值計量且其變動計入其他全面收益作後續計量。該分類取決於銀行管理金融工具的業務模型，以及該工具的合約現金流特徵，或銀行對公允價值選擇權的決定。所有金融資產以公允價值作初始確認。除以公允價值計量且其變動計入損益之金融資產外，其他金融資產之交易成本均已包含於初始賬面值內。

對於含嵌入式衍生工具的金融資產，在確定合同現金流量是否僅為本金和利息支付時，將其作為一個整體進行分析。

以公允價值計量且其變動計入損益之金融資產

這些資產以公允價值進行初始確認，交易費用直接計入損益，並以公允價值進行後續計量。

該等資產產生的利得或損失計入淨買賣及其他投資收入。

以攤餘成本計量之金融資產

如金融資產滿足以下兩個條件，則分類為以攤餘成本作後續計量：(1)該金融資產是以收取合約現金流為目的持有；及(2)該金融資產的合約條款在指定日期產生的現金流僅為本金和未償還本金餘額之利息的支付。

2.7 Financial assets

The Bank classifies its financial assets into one of the following measurement categories at initial recognition as subsequently measured at: fair value through profit or loss ("FVPL"), amortised cost ("AC") and fair value through other comprehensive income ("FVOCI"). The classification depends on the Bank's business model for managing its financial instruments and the contractual cash flow characteristics of the instruments, or the election of fair value option. All financial assets are recognised initially at fair value. Except for financial assets carried at FVPL, all transaction costs of financial assets are included in their initial carrying amounts.

Financial assets with embedded derivatives are considered in their entirety when determining whether their cash flows are solely payment of principal and interest.

Financial assets at fair value through profit or loss

These assets are recognised initially at fair value, with transaction costs taken directly to profit or loss, and are subsequently re-measured at fair value.

Gains and losses of such assets are reported in net gain from trading and other investment income.

Financial assets at amortised cost

Financial assets are classified as subsequently measured at AC if both of the following conditions are met: (1) the financial assets are held with the objective to hold financial assets in order to collect contractual cash flows ("hold-to-collect" business model), and (2) the contractual terms of the financial asset give rise to cash flows that are solely payments of principal and interest on the principal amount outstanding on specified dates.

2. 重大會計政策摘要(續)

2.7 金融資產(續)

以攤餘成本計量之金融資產(續)

此類金融資產以公允價值加上直接相關的交易費用進行初始入賬，隨後以實際利息法計算攤餘成本扣除減值損失作後續計量。包括折溢價攤銷的利息收入將按照實際利息法計算確認在損益表中。資產終止確認、修改或減值產生的收益或損失在損益中確認。

以公允價值計量且其變動計入其他全面收益之金融資產

如滿足以下兩個條件，則債權工具分類為以公允價值計量且其變動計入其他全面收益作後續計量之金融資產：(1)該金融資產是以收取合約現金流和出售為目的持有；及(2)該金融資產的合約條款在指定日期產生的現金流僅為本金和未償還本金餘額之利息的支付。

以公允價值計量且其變動計入其他全面收益之金融資產以公允價值加上直接相關的交易費用進行初始確認，並以公允價值進行後續計量。因該等金融資產之公允價值變化而產生之未實現收益或虧損直接確認在全面收益表中；當該類金融資產終止確認或減值時，之前確認於權益中的累計收益或虧損將轉入損益表內。惟包括折溢價攤銷的利息收入將按照實際利息法計算確認在損益表中。

2. Summary of significant accounting policies (continued)

2.7 Financial assets (continued)

Financial assets at amortised cost (continued)

They are initially recognised at fair value plus any directly attributable transaction costs and are subsequently measured at AC using the effective interest method less allowances for impairment losses. Interest income which includes the amortisation of premium or discount is calculated using the effective interest method and is recognised in the statement of profit or loss, gains or losses are recognised in profit or loss when the asset is derecognised, modified or impaired.

Financial assets at fair value through other comprehensive income

Debt instruments are classified as subsequently measured at FVOCI if both of the following conditions are met: (1) the financial assets are held with the objective of both holding to collect contractual cash flows and selling, and (2) the contractual terms of the financial assets give rise to cash flows that are solely payments of principal and interest on the principal amount outstanding on specified dates.

Financial assets at FVOCI are initially recognised at fair value plus any directly attributable transaction costs, and are subsequently measured at fair value. Unrealised gains or losses arising from changes in the fair value of the financial assets are recognised directly in the statement of comprehensive income, until the financial asset is derecognised or impaired at which time the accumulated gain or loss previously recognised in equity should be transferred to the statement of profit or loss. However, interest income which includes the amortization of premium and discount is calculated using the effective interest method and is recognised in the statement of profit or loss.

2. 重大會計政策摘要(續)

2.7 金融資產(續)

以公允價值計量且其變動計入其他全面收益之金融資產(續)

對於股權工具，可以在初始確認時進行不可撤銷的選擇，確認其未實現和已實現的公允價值收益或虧損在全面收益表中，即使在處置時也無需將公允價值損益重新分類至損益表，該項權益工具應滿足國際會計準則第32號「金融工具：列報」(「國際會計準則第32號」)準則中對權益工具的定義。

分類為以公允價值計量且其變動計入其他全面收益之股權工具，其股息於本銀行收取股息之權利確定時於淨買賣及其他投資收入內確認。指定為公允價值計入其他全面收益的股權工具無需進行減值評估。

2.8 金融負債

本銀行的存款、已發行存款證、後償負債及其他負債均以攤餘成本列賬。扣除交易費用後之淨收款和贖回價值的差額(如有)，按照實際利息法於期內在損益表中確認。

2.9 回購協議

售出予交易對手之證券及票據，如根據回購協議，附有按預定價格並於將來指定時間回購之責任稱為「賣出回購」。

「賣出回購」於初始時按已向交易對手所取得之實際現金額，確認為銀行及其他金融機構之存款及結餘。用作抵押回購協議之金融資產不會被終止確認，並仍列為金融投資。出售價與回購價之差額則以實際利息法於協議年期內分期確認為利息支出。

2. Summary of significant accounting policies (continued)

2.7 Financial assets (continued)

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

For equity instruments, an irrevocable election can be made at initial recognition to recognise unrealised and realised fair value gains or losses in the statement of comprehensive income without subsequent reclassification of fair value gains or losses to the statement of profit or loss even upon disposal, when it meets the definition of an equity instrument under IAS 32 Financial Instruments: Presentation ("IAS 32").

Dividends on equity instruments classified as FVOCI are recognised in net gain from trading and other investment income when the Bank's right to receive payment is established. Equity instruments designated at FVOCI are not subject to impairment assessment.

2.8 Financial liabilities

Deposits, certificates of deposit in issue, together with subordinated liabilities and other liabilities, are carried at AC. Any difference (if available) between proceeds net of transaction costs and the redemption value is recognised in the statement of profit or loss over the period using the effective interest method.

2.9 Repurchase agreements

Securities and bills sold to a counterparty with an obligation to repurchase at a pre-determined price on a specified future date, referred to as "Repos".

Repos are initially recognised as deposits and balances of banks and other financial institutions, at the actual amount of cash received from the counterparty. Financial assets given as collateral for repurchase agreements are not derecognised and are recorded as financial investments. The difference between the sale and the repurchase price is recognised as interest expense over the life of the agreements using the effective interest method.

2. 重大會計政策摘要(續)

2.10 財務擔保合同及未提取貸款承諾

財務擔保合同是指簽發人在指定的債務人未能根據持有人與債務人之間的債務合同條款而履行還款責任時,需向持有人償付由此而產生之損失的指定付款之合同。

財務擔保合同以合同簽發當日的公允價值初始確認為金融負債。其後,本銀行之責任將按以下兩者之較高者計量:(1)如附註2.13所述的預期信用損失減值準備;及(2)初始確認之金額減按直線法於擔保有效期內確認之累計攤銷(如適用)。財務擔保合同負債的變動則於損益表中確認。

未提取貸款承諾是指銀行在承諾期間需要以既定的合同條款向客戶發放貸款的承諾。此等合同亦在附註2.13所述之預期信用損失減值準備要求之範圍內。

本銀行將財務擔保合同和貸款承諾的預期信用損失減值準備列示於財務報表內的「其他負債」項下。

2.11 金融工具的確認、終止確認、變更和撇銷

<u>*初始確認*</u>

本銀行於成為金融工具合同的一方時,確認該項金融資產或金融負債。以常規方式買賣的金融資產,於交割日進行確認。

2. Summary of significant accounting policies (continued)

2.10 Financial guarantee contracts and undrawn loan commitments

Financial guarantee contracts are contracts that require 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 contract between the holder and the debtor.

Financial guarantee contracts are initially recognised as financial liabilities at fair value on the date the guarantees were given. Subsequent to initial recognition, the Bank's liabilities under such guarantees are measured at the higher of (1) an ECL provision as set out in note 2.13 and (2) the amount initially recognised less, where appropriate, accumulated amortisation recognised over the life of the guarantee on a straight-line basis. Any changes in the liability relating to financial guarantee contracts are taken to the statement of profit or loss.

Undrawn loan commitments are commitments under which, over the duration of the commitment, the Bank is required to provide a loan with pre-specified terms to the customer. These contracts are in the scope of the ECL requirements as set out in note 2.13.

The ECL provision for financial guarantees and loan commitments are reported under "Other liabilities" in the financial statements.

2.11 Recognition, derecognition, modification and write-off of financial instruments

<u>*Initial recognition*</u>

The Bank recognises a financial asset or financial liability in its statement of financial position when the Bank becomes a party to the contractual provisions of the instrument. Regular way purchases and sales of financial assets are recognised on the settlement date.

2. 重大會計政策摘要(續)

2.11 金融工具的確認、終止確認、變更和撤銷(續)

終止確認

當從金融資產獲得現金流的權利已經到期,或在發生金融資產轉移時,本銀行已將與所有權相關的幾乎所有風險和報酬轉移,或雖然沒有轉移也沒有保留與該金融資產所有權有關的幾乎所有風險和報酬,但已放棄對該金融資產的控制時,終止確認該項金融資產。

當合同所指定的義務解除、撤銷或屆滿時,本銀行終止確認該金融負債。

變更

當以攤餘成本及以公允值變化計入其他全面收益計量的金融工具的合同現金流若重新協訂或變更,應以原實際利率將重訂後的合同現金流進行折現,並與現時減值前的攤餘成本餘額比較。如差異重大,需終止確認原有金融工具,並作重新確認。否則,按照上述折現值調整金融工具的賬面值且相關調整計入損益。

核銷

當本銀行已經採取必要措施和必要程序後,貸款仍然不可收回時,本銀行將核銷全數或部分金融資產及沖銷相應的減值準備。如在期後本銀行收回已核銷的貸款,則收回金額沖減減值損失,計入當期損益。

2. Summary of significant accounting policies (continued)

2.11 Recognition, derecognition, modification and write-off of financial instruments (continued)

Derecognition

Financial assets are derecognised when the rights to receive cash flows from the investments have expired, or when a financial asset is transferred, the Bank has transferred substantially all risks and rewards of ownership, or when the Bank neither transfers nor retains substantially all risks or rewards of ownership of the financial asset but has not retained control of the financial asset.

Financial liabilities are derecognised when they are extinguished — that is, when the obligation is discharged, cancelled or expired.

Modification

When the contractual cash flow of financial instruments measured at AC or FVOCI are renegotiated or modified, the modified contractual cash flow should be discounted using the original effective interest rate, and compared with the original amortised cost before impairment. If the difference is material, the original financial instrument should be derecognised and then re-recognised with the present value aforementioned. Otherwise, the difference is adjusted to the original carrying value and accounted for in the profit or loss.

Write off

When the Bank determines that a financial asset has no reasonable prospect of recovery after the Bank has taken necessary actions and necessary proceedings, the financial asset is written off, in whole or in part, against its allowance for impairment losses. If in a subsequent period the loan written off is recovered, the amount recovered will be recognised in profit or loss captured within impairment losses on financial assets.

2. 重大會計政策摘要(續)

2. Summary of significant accounting policies (continued)

2.12 金融工具的公允價值計量

2.12 Fair value measurement of financial instruments

金融工具的公允價值是根據結算日之可得市場報價但未減除將來的估計出售成本。

The fair value of financial instruments is based on their quoted market prices, where available, at the reporting date without any deduction for estimated future selling costs.

如沒有公眾知悉的最後交易價格或在認可交易所的市場報價，或從經紀／交易員獲得屬於非交易所買賣的金融工具報價，又或該市場並不活躍，此工具的公允價值按估值模式估值，而該估值模式可根據實際市場交易提供可靠的估計價格。

If there is no publicly available latest traded price nor a quoted market price on a recognised stock exchange or a price from a broker/dealer for non-exchange traded financial instruments or if the market for it is not active, the fair value of the instrument is estimated using valuation techniques that provide a reliable estimate of prices which could be obtained in actual market transactions.

當採用現金流折讓價格模式，估計將來現金流按管理層的最佳估計及採用的貼現率是在結算日適用於相同條款工具的市場利率。當採用其他價格模式時，參數是在結算日的市場價格資料。

Where discounted cash flow techniques are used, estimated future cash flows are based on management's best estimates and the discount rate used is a market rate at the reporting date applicable for an instrument with similar terms and conditions. Where other pricing models are used, inputs are based on market data at the reporting date.

本銀行對金融工具之估值採用方法已載於財務報表附註6。

The Bank's details of valuation of financial instruments is depicted in note 6.

2.13 金融資產減值

2.13 Impairment of financial assets

本銀行在結算日對以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全面收益的債權工具，應收賬款、以及貸款承諾和財務擔保合同，以預期信用損失為基礎，評估並確認相關減值準備。

At the reporting date, the Bank assesses and recognises the relevant impairment allowances for financial assets measured at AC, debt instruments measured at FVOCI, account receivables and loan commitments and financial guarantee contracts on the basis of expected credit losses ("ECL").

以公允價值計量且其變動計入損益的金融資產，包括債權工具、基金、股權工具、分類為以公允價值計量且其變動計入其他全面收益的股權工具(非循環)及衍生金融資產，均不需進行預期信用損失評估。

Financial assets measured at FVPL, including units in debt instruments, funds, equity instruments, equity instruments classified at FVOCI (non-recycling) and derivative financial assets, are not subject to the ECL assessment.

2. 重大會計政策摘要(續)

2.13 金融資產減值(續)

預期信用損失的計量

預期信用損失是信用損失的概率加權估計。信用損失按所有預期現金缺口(即根據合約應付本銀行的現金流量與本銀行預期收到的現金流量之間的差額)的現值計量。

就未提取貸款承諾及財務擔保合同而言，預期現金缺口按兩者之間的差額計量(1)當貸款承諾持有人／財務擔保受益人提取貸款／索賠財務擔保，其應付本銀行之合約現金流；及(2)如貸款被提取／財務擔保被索賠，本銀行預期收到的現金流。

如折現的影響重大，預期的現金缺口會以折現值計算。估計預期信用損失時考慮的最長期限是本銀行面臨信用風險的最長合同期。在金融工具同時包含已提取及未提取貸款承諾的情況下，例如可循環信用額貸款，預期信用損失應於銀行需承擔未能按信用風險管理措施而轉移的信用風險之期間內計算。

在計量預期信用損失時，本銀行已採用合理且可支持的信息。此包括已發生之事件、當前狀況和預測未來經濟狀況的信息。

根據金融資產自初始確認後信用風險的變化情況，本銀行區分三個階段計算預期信用損失：

— 第一階段：自初始確認後信用風險無顯著增加的金融資產納入階段一，按照該金融工具未來十二個月內預期信用損失的金額計量其減值準備；

2. Summary of significant accounting policies (continued)

2.13 Impairment of financial assets (continued)

Measurement of ECL

ECLs are a probability-weighted estimate of credit losses. Credit losses are measured as the present value of all expected cash shortfalls (i.e. the difference between the cash flows due to the Bank in accordance with the contract and the cash flows that the Bank expects to receive).

For undrawn loan commitments and financial guarantee contracts outstanding, expected cash shortfalls are measured as the difference between (1) the contractual cash flows that would be due to the Bank if the holder/beneficiary of the loan commitment/financial guarantee draws down/claims on the loan/financial guarantee, and (2) the cash flows that the Bank expects to receive if the loan is drawn down/financial guarantee is claimed.

The expected cash shortfalls are discounted where the effect of discounting is material. The maximum period considered when estimating ECLs is the maximum contractual period over which the Bank is exposed to credit risk. Where the financial instrument such as revolving credit facilities includes both a drawn and undrawn commitment, ECL is measured over the period that the Bank remains exposed to credit risk that is not mitigated by management actions in respect of credit risk.

In measuring ECLs, the Bank takes into account reasonable and supportable information that is available. This includes information about past events, current conditions and forecasts of future economic conditions.

According to the changes of credit risk of financial assets since initial recognition, the Bank calculates ECL by three stages:

— Stage 1: Financial assets without significant increases in credit risk since initial recognition are included under Stage 1 to calculate their impairment allowance at an amount equivalent to the ECL of the financial instruments for the next 12 months;

2. 重大會計政策摘要（續）

2.13 金融資產減值（續）

預期信用損失的計量（續）

— 第二階段：自初始確認後信用風險顯著增加，但尚無客觀減值證據的金融資產納入階段二，按照該金融工具整個存續期內預期信用損失的金額計量其減值準備；

— 第三階段：在結算日存在客觀減值證據的金融資產納入階段三，按照該金融資產整個存續期內預期信用損失的金額計量其減值準備。

對於前一會計期間已經按照相當於金融資產整個存續期內預期信用損失的金額計量了減值準備，但在當期結算日，該金融資產已不再屬於自初始確認後信用風險顯著增加的情形的，本銀行在當期結算日按照相當於未來十二個月內預期信用損失的金額計量該金融資產的減值準備。

對於購買或源生的已發生信用減值的金融資產，本銀行在結算日僅將自初始確認後整個存續期內預期信用損失的累計變動確認為損失準備。在每個結算日，本銀行將整個存續期內預期信用損失的變動金額作為減值損失或利得計入當期損益。

在計量預期信用損失時，並不需要識別每一可能發生的情形。然而，本銀行通過反映信用損失發生的可能性及不會發生信用損失的可能性（即使發生信用損失的可能性極低），來考慮信用損失發生的風險或概率。預期信用損用損失計量中所使用的參數、假設及估計技術，參見附註4.1。

2. Summary of significant accounting policies (continued)

2.13 Impairment of financial assets (continued)

Measurement of ECL (continued)

— Stage 2: Financial assets that have had a significant increase in credit risk since initial recognition but have no objective evidence of impairment are included under Stage 2, with their impairment allowance measured at an amount equivalent to the ECL over the lifetime of the financial instruments;

— Stage 3: Financial assets with objective evidence of impairment at the reporting date are included under Stage 3, with their impairment allowance measured at an amount equivalent to the ECL over the lifetime of the financial assets.

Where, in the previous accounting period, the impairment allowance of a financial asset was measured based on the ECL of the instrument over the entire lifetime, and while, at the current reporting date, such financial asset is no longer regarded as experiencing a significant increase in credit risk since its initial recognition, the Bank measures the impairment allowance of the financial asset as at the reporting date using the ECL of the instrument over the next 12 months.

For purchased or originated credit-impaired financial assets, the Bank only recognises the cumulative changes in lifetime expected credit losses since initial recognition at the reporting date as an impairment allowance. At each reporting date, the Bank recognises in profit or loss the amount of the change in lifetime expected credit losses as an impairment gain or loss.

When measuring ECL, an entity need not necessarily identify every possible scenario. However, the Bank considers the risk or probability that a credit loss occurs by reflecting the possibility that a credit loss occurs and the possibility that no credit loss occurs, even if the possibility of a credit loss occurring is very low. The parameters, assumptions and estimation techniques used in measuring the ECL are disclosed in note 4.1.

2. 重大會計政策摘要(續)

2.14 對附屬公司、聯營公司之投資及非金融資產之減值

沒有確定使用年期或尚未可供使用之資產無需攤銷，但每年須就減值進行測試。當有事件出現或情況改變顯示賬面值可能無法收回時，各項資產會被就減值進行檢討。減值虧損按資產之賬面值超出其可收回金額之差額確認。可收回金額以資產之公允價值扣除銷售成本或使用價值兩者之間較高者為準。於評估減值時，資產按可分開識別現金流量(現金產生單位)的最低層次組合。除商譽外，已蒙受減值的非金融資產在每個結算日期均就減值是否可以撥回進行檢討。

2.15 投資性房地產

投資性房地產指土地及／或樓宇用作賺取租金收入及／或資本增值，此等物業可以直接擁有或只持有租賃權益。

投資性房地產以成本值扣除累積折舊和減值虧損列賬於財務狀況表，投資性房地產賺取的租金收入，以及當投資性房地產被棄用或出售時，產生的任何損益會於損益表確認。

投資性房地產的折舊額乃根據其成本扣除估計的殘餘價值，再根據估計的可用年期，用直線折舊方法計算。投資性房地產的估計可使用年期與附註2.16中的銀行行址類同。

僅在與該項目相關之未來經濟效益有可能歸於本銀行及能可靠地計算出項目成本之情況下，其後的支出才會包括於資產賬面值。所有其他維修及保養支出於其產生之財務期間內於損益表支銷。

2. Summary of significant accounting policies (continued)

2.14 Impairment of investments in subsidiaries, associates, and non-financial assets

Assets that have an indefinite useful life or are not yet available for use are not subject to amortisation and are tested annually for impairment. Other assets are reviewed for impairment whenever events or changes in circumstances indicate that the carrying amount may not be recoverable. An impairment loss is recognised for the amount by which the asset's carrying amount exceeds its recoverable amount. The recoverable amount is the higher of an asset's fair value less costs to sell and value in use. For the purposes of assessing impairment, assets are grouped at the lowest levels for which there are separately identifiable cash flows (cash-generating units). Non-financial assets other than goodwill that suffered an impairment are reviewed for possible reversal of the impairment at each reporting date.

2.15 Investment properties

Investment properties are land and/or buildings which are owned or held under a leasehold interest to earn rental income and/or for capital appreciation.

Investment properties are stated in the statement of financial position at cost less accumulated depreciation and impairment loss. Rental income from investment properties, and any gain or loss arising from the retirement or disposal of an investment property is recognised in the statement of profit or loss.

Depreciation charge is calculated using the straight line method to write off the cost of investment properties, less their estimated residual values, if any, over their estimated useful lives. Estimated useful lives for investment properties are the same as those for Bank premises as shown in note 2.16.

Subsequent expenditure is charged to the asset's carrying amount only when it is probable that future economic benefits associated with the item will flow to the Bank and the cost of the item can be measured reliably. All other repairs and maintenance costs are charged to the statement of profit and loss during the financial period in which they are incurred.

2. 重大會計政策摘要(續)

2.16 不動產、廠場和設備

不動產、廠場和設備包括銀行行址、傢俬、裝修及設備。不動產、廠場和設備按成本值初始確認。成本包括採購成本,使資產可達到預期使用之直接成本。

初步確認後,銀行行址需以取自外間獨立估價師之公允價值扣除隨後發生的折舊及減值虧損列示,但不包括永久業權土地。重估工作會定期進行以確保賬面值與以結算日公允價值所釐定的數額不會有很大差異。

任何重估日的累計折舊與資產賬面值抵銷,而淨值金額則重列至資產重估金額。所有傢俬、裝修及設備及汽車均以扣除累計折舊及減值虧損之成本列賬。

其後成本只有在與該項目有關的未來經濟利益很有可能流入本銀行, 而該項目的成本能可靠計量時,才包括在資產的賬面值或確認為一項獨立資產。已更換零件的賬面值已被剔除入賬。所有其他維修及保養在產生的財政期間內於損益表支銷。

房產重估後之賬面增值通過股東權益的其他儲備撥入行址重估儲備中。與同一個別資產早前之增值作對銷之減值部分,通過股東權益的其他儲備於行址重估儲備中扣減;餘下之減值額則確認於損益表內。每年根據重估值於損益表支銷的折舊與根據成本值計算的折舊之差異金額會由行址重估儲備轉至保留盈餘。

2. Summary of significant accounting policies (continued)

2.16 Property, plant and equipment

Property, plant and equipment comprise bank premises and furniture, fixtures and equipment. Property, plant and equipment are recognised initially at cost. Cost comprises purchase cost, and any directly attributable costs bringing the assets to the condition for their intended use.

Subsequent to initial recognition, bank premises are carried at fair value, based on valuations by external independent valuers, less subsequent depreciation and any impairment losses for bank premises excluding freehold land portion of bank premises. Valuations are performed with sufficient regularity with an interval to ensure that the fair value of a revalued asset does not differ materiality from its carrying amount at the reporting date.

Any accumulated depreciation at the date of revaluation is eliminated against the gross carrying amount of the asset, and the net amount is restated to the revalued amount of the asset. All furniture, fixtures and equipment, and motor vehicles are stated at historical cost less accumulated depreciation and any impairment losses.

Subsequent costs are included in the asset's carrying amount or recognised as a separate asset, as appropriate, only when it is probable that future economic benefits associated with the item will flow to the Bank and the cost of the item can be measured reliably. The carrying amount of the replaced part is derecognised. All other repairs and maintenance are charged to the statement of profit or loss during the financial period in which they are incurred.

Increases in the carrying amount arising on revaluation of bank premises are credited to the premises revaluation reserve in shareholders' equity. Decreases that offset previous increases of the same asset are debited against revaluation reserve directly in equity; all other decreases are charged to the statement of profit or loss. Each year the difference between depreciation based on the revalued carrying amount of the asset charged to the statement of profit or loss, and depreciation based on the asset's original cost is transferred from premises revaluation reserve to retained earnings.

2. 重大會計政策摘要(續)

2. Summary of significant accounting policies (continued)

2.16 不動產、廠場和設備(續)

2.16 Property, plant and equipment (continued)

永久業權土地、政府或私人長期批租地毋須折舊。折舊以直線法，將資產之成本值或重估值於其如下估計可用年限內攤銷：

Freehold land and leasehold land under private or government tenure without limitation of time are not depreciated. Depreciation is calculated using the straight-line method to allocate their costs or revalued amounts to their residual values over their estimated useful lives, as follows:

永久業權土地及政府或私人長期批租地	毋須折舊
銀行行址(上述土地除外)	按租賃期或五十年，兩者之較短者
傢俬、裝修及辦公室設備	三至二十年
電腦設備	三至八年
汽車	五至六年

Freehold land and leasehold land under private or government tenure without limitation of time	Not depreciated
Bank premises (other than above lands)	Lesser of period of lease or 50 years
Furniture, fixtures and office equipment	3–20 years
Computer equipment	3–8 years
Motor vehicles	5–6 years

資產之剩餘價值及使用年期於每一結算日重新檢討，並在適當時進行更改。

The assets' residual values and useful lives are reviewed, and adjusted if appropriate, at each reporting date.

當資產之賬面值大於其估計可收回價值時，其賬面值撇減至可回收價值。

An asset's carrying amount is written down immediately to its recoverable amount if the asset's carrying amount is greater than its estimated recoverable amount.

2.17 貴金屬

2.17 Precious metal

貴金屬包括黃金、銀及其他貴金屬。貴金屬以其公允值作初始確認和其後重估。貴金屬於進行市場估價後所產生之收益或虧損，將包括於其他經營收入。

Precious metals comprise gold, silver and other precious metals. Precious metals are initially recognised and subsequently re-measured at fair value. Mark-to-market gains or losses on precious metals are included in other operating income.

2. 重大會計政策摘要(續)

2.18 租賃

經營租賃

如租賃擁有權的重大部份風險和回報由出租人保留，分類為經營租賃。根據經營租賃支付的款項(扣除自出租人收取之任何回扣款項後)於租賃期內以直線法在損益表支銷。

若本銀行為出租方，經營租賃之租金收入在租約期內以直線法方式列入「其他經營收入」項內。

融資租賃

若租賃擁有權實質上由本銀行擁有該等資產與所有權有關的風險和報酬，該租賃分類為融資租賃。融資租賃於租賃開始時按租賃物業的公允價值與最低租賃付款的現值兩者的較低者予以資本化。

每期租賃付款會分配為負債和融資費用。相應的租金債務在扣除融資費用後，會計入長期負債中。融資付款中內含的融資費用按每個會計期間的負債結餘以一固定利率計量，在租賃期內於損益表中確認。

2.19 現金及等同現金項目

就現金流量表而言，現金及等同現金項目指由其取得日期起計三個月內到期之款項，包括現金、銀行及其他金融機構結存、政府債券、其他合資格票據及存款證。

2.20 股息

於結算日後才建議或宣佈派發之股息應披露為結算日後事項，並不會在結算日時確認為負債。

2. Summary of significant accounting policies (continued)

2.18 Leases

Operating leases

Leases in which a significant portion of the risks and rewards of ownership are retained by the lessor are classified as operating leases. Payments made under operating leases (net of any incentives received from the lessor) are expensed in the statement of profit or loss on a straight-line basis over the period of the lease.

Where the Bank is a lessor, rental income from operating leases is recognised in "other operating income" on a straight-line basis over the lease term.

Finance leases

Leases where the Bank has substantially all the risks and rewards of ownership are classified as finance leases. Finance leases are capitalised at the lease's commencement at the lower of fair value of the leased property and the present value of the minimum lease payments.

Each lease payment is allocated between the liability and finance charges. The corresponding rental obligations, net of finance charges, are included in other liabilities. The interest element of the finance cost is charged to the statement of profit or loss over the lease period so as to produce a constant periodic rate of interest on the remaining balance of the liability for each period.

2.19 Cash and cash equivalents

For the purposes of the statement of cash flows, cash and cash equivalents comprise balances with less than three months' maturity from the date of acquisition including cash, balances with banks and other financial institutions, treasury bills, other eligible bills and certificates of deposits.

2.20 Dividends

Dividends proposed or declared after the reporting date are disclosed as a post reporting date event and not recognised as a liability at the reporting date.

2. 重大會計政策摘要(續)

2.21 撥備

當本銀行因為已發生之事件而須承擔法律性或推定性之現有責任下須就有關事件確認相關撥備，而解除該責任時有可能消耗之資源，需在責任金額能夠可靠地作出估算之情況而作出撥備。有關將來之經營損失不需進行撥備確認。

如有多項類似責任，其需要在償付中流出資源的可能性，根據責任的類別整體考慮。即使在同一責任類別所包含的任何一個項目相關的資源流出的可能性極低，仍須確認撥備。

撥備採用稅前利率按照預期需償付有關責任的開支的現值計量，該利率反映當時市場對金錢時間值和有關責任固有風險的評估。隨著時間過去而增加的撥備確認為利息支出。

2.22 僱員福利

退休金責任

本銀行為僱員提供界定供款公積金計劃。退休福利支出於有關供款到期時由損益表內撥出。界定供款公積金計劃之成員須為此計劃作出相等於薪金5%的供款，而銀行則按僱員之年資作出相等於其僱員薪金5%或10%的供款。銀行作出之供款將計入該期間損益表內。根據載於澳門第6/99/M號法令守則有關退休福利計劃之要求，由二〇〇三年一月一日開始，將該項計劃之供款及部份前期累積供款交由獨立退休基金管理公司管理。

獎金計劃

若因僱員提供之服務而令銀行產生法律性或推定性之現有責任，而該責任之金額亦能可靠地作出估算，銀行需確認該預期之獎金支出並以負債列賬。

2. Summary of significant accounting policies (continued)

2.21 Provisions

Provisions are recognised when the Bank has a present legal or constructive obligation as a result of past events; it is more likely than not that an outflow of resources will be required to settle the obligation; and the amount has been reliably estimated. Provisions are not recognised for future operating losses.

Where there are a number of similar obligations, the likelihood that an outflow will be required in settlement is determined by considering the class of obligations as a whole. A provision is recognised even if the likelihood of an outflow with respect to any one item included in the same class of obligations may be small.

Provisions are measured at the present value of the expenditures expected to settle the obligation using a pre-tax rate that reflects current market assessments of the time value of money and the risk specific to the obligation. The increase in provision due to passage of time is recognised as interest expense.

2.22 Employee benefit

Retirement scheme obligations

The Bank operates a defined contribution plan. Retirement benefit costs are charged to the statement of profit or loss when the contributions fall due. The defined contribution plan requires members of the plan to contribute 5% of their basic salary while the Bank to contribute 5% or 10% of the member's salary depending on the number of years of service of the employee concerned. The Bank's contributions to the defined contribution plan are charged to the statement of profit or loss in the period to which they relate. Contributions made under the defined contribution plan after 1 January 2003, the effective date of Macau Decree Law 6/99/M which sets out certain requirements of retirement schemes, together with part of the contributions made before this date, are held separately in independently administered funds.

Bonus plans

The expected cost of bonus payments is recognised as a liability when the Bank has a present legal or constructive obligation as a result of services rendered by employees and a reliable estimate of the obligation can be made.

2. 重大會計政策摘要(續)

2.22 僱員福利(續)

短期薪酬

薪金、年終花紅及非貨幣性福利的成本會在職工提供相關服務的年度內計提。如延遲付款或清償所生的影響重大,這些數額則按現值列賬。

職工假期權益

職工的年假權益在假期累計至職工時確認。因職工提供服務而產生的年假估計負債,就截至結算日止作出準備。職工的病假權益和產假在休假前不作確認。

2.23 當期及遞延所得稅項

當期所得稅支出根據銀行在營運所產生應課稅收入於結算日根據已頒佈或實質頒佈的稅務法例計算。管理層就適用稅務法例詮釋所規限的情況定期評估報稅表的狀況,並在適用情況下根據預期須向稅務機關支付的稅款設定撥備。

遞延所得稅利用負債法就資產和負債的稅基與資產和負債在財務報表的賬面值之差額產生的暫時差異全數撥備。然而,若遞延所得稅來自在交易(不包括企業合併)中對資產或負債的初步確認,而在交易時不影響會計損益或應課稅盈虧,則不作記賬。遞延所得稅採用在結算日前已頒佈或實質頒佈,並在有關之遞延所得稅資產實現或遞延所得稅負債結算時預期將會適用之稅率(及法例)而釐定。

2. Summary of significant accounting policies (continued)

2.22 Employee benefit (continued)

Short-term obligations

Salaries, annual bonuses and the cost of non-monetary benefits are accrued in the year in which the associated services are rendered by employees. Where payment or settlement is deferred and the effect would be material, these amounts are stated at their present values.

Employee leave entitlements

Employee entitlements to annual leave are recognised when they accrued by employees. A provision is made for the estimated liability for annual leave as a result of services rendered by employees up to the reporting date. Employee entitlements to sick leave and maternity leave are not recognised until the time of leave.

2.23 Current and deferred income taxes

The current income tax charge is calculated on the basis of the tax laws enacted or substantively enacted at the reporting date where the Bank operates and generates taxable income. Management periodically evaluates positions taken in tax returns with respect to situations in which applicable tax regulations are subject to interpretation and establishes provisions where appropriate on the basis of amounts expected to be paid to the tax authorities.

Deferred income tax is provided in full, using the liability method, on temporary differences arising between the tax bases of assets and liabilities and their carrying amounts in the financial statements. However, the deferred income tax is not accounted for if it arises from initial recognition of an asset or liability in a transaction other than a business combination that at the time of the transaction affects neither accounting nor taxable profit nor loss. Deferred income tax is determined using tax rates (and laws) that have been enacted or substantially enacted by the reporting date and are expected to apply when the related deferred income tax asset is realised or the deferred income tax liability is settled.

2. 重大會計政策摘要(續)

2.23 當期及遞延所得税項(續)

遞延所得税資產是就很可能有未來應課税利潤而就此可使用暫時差異而確認。結轉税項虧損的税務影響於該等虧損可用於抵銷未來可能產生之應課税利潤時確認為資產。

遞延所得税就附屬公司及聯營公司投資產生之暫時差異而撥備，但假若本銀行可以控制暫時差異之撥回時間，而暫時差異在可預見將來很有可能不會撥回則除外。

當有法定權利可將現有税項資產與現有税項負債抵銷，而遞延税項涉及同一財政機關，則可將個別法人的遞延税項資產與遞延税項負債互相抵銷。

當期和遞延税項在損益表中確認，但與在全面收益表中或直接在權益中確認的項目有關者則除外。在該情況下，税項亦分別在全面收益表或直接在權益中確認。

2.24 信託業務

本銀行一般以信託人或其他授託人身分，代表個人、信託及其他機構持有或管理資產。由於該等資產並不屬於本銀行，該等資產及因此而產生之任何收益或虧損，將不計入本財務報表內。

2. Summary of significant accounting policies (continued)

2.23 Current and deferred income taxes (continued)

Deferred income tax assets are recognised to the extent that it is probable that future taxable profit will be available against which the temporary differences can be utilised. The tax effects of income tax losses available for carry forward are recognised as an asset when it is probable that future taxable profits will be available against which these losses can be utilised.

Deferred income tax is provided on temporary differences arising on investments in subsidiaries and associates, except where the timing of the reversal of the temporary difference is controlled by the Bank and it is probable that the temporary difference will not reverse in the foreseeable future.

Deferred tax assets and liabilities are offset on an individual entity basis when there is a legal right to set off current tax assets against current tax liabilities and when the deferred taxation relates to the same authority.

Current and deferred tax is recognised in the statement of profit or loss, except to the extent that it relates to items recognised in the statement of comprehensive income or directly in equity. In this case, the tax is also recognised in the statement of comprehensive income or directly in equity, respectively.

2.24 Fiduciary activities

The Bank commonly acts as a trustee, or in other fiduciary capacities, that result in its holding or managing assets on behalf of individuals, trusts and other institutions. These assets and any gains or losses arising thereon are excluded from these financial statements, as they are not assets of the Bank.

2. 重大會計政策摘要(續)

2.25 或然負債

或然負債指因為已發生之事件而可能引起之責任，此等責任只能就本銀行不能完全控制之一宗或多宗未來不確定事件之出現與否才能確認。或然負債亦可能是因為已發生之事件而引致之現有責任，但由於可能不需要消耗經濟資源，或責任金額未能可靠地衡量而未有確認。

或然負債不會被確認，但會在財務報表附註中披露。假若消耗資源之可能性改變導致可能出現資源消耗，此等負債將被確認為準備。

2.26 關聯方

就此等財務報表而言，若一方人士(1)能控制、共同控制本銀行、或對本銀行有重大影響力；(2)與本銀行屬同一財務報告銀行的成員，例如：控股公司、附屬公司、同系附屬公司；(3)為本銀行或控股公司的聯營公司或合資企業；(4)為本銀行或控股公司的主要高層人員；(5)與本銀行受到共同控制；(6)被識別為受第(4)類人士所控制的企業；及(7)向本銀行或本銀行之控股公司提供關鍵管理人員服務，則該等人士被視為關聯方。關聯方可為個人或企業。

2.27 收回資產

收回資產按其收回日之公允值扣除出售成本後之淨值及有關貸款之攤餘成本之較低者列賬。有關貸款及應收款及有關已提準備於資產狀況表中予以註銷。其後，收回資產取其成本及公允值扣除出售成本後之淨值中之較低者計量，並被確認為「收回資產」，包括於「其他資產」項下。

2. Summary of significant accounting policies (continued)

2.25 Contingent liabilities

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 control of the Bank. It can also be a present obligation arising from past events that is not recognised because it is not probable that an outflow of economic resources will be required or the amount of obligation cannot be measured reliably.

A contingent liability is not recognised 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.

2.26 Related parties

For the purposes of these financial statements, a party is considered to be related to the Bank if that party (1) controls, jointly controls or has significant influence over the Bank; (2) is a member of the same financial reporting group, such as the holding company, subsidiaries and fellow subsidiaries; (3) is an associate or a joint venture of the Bank or reporting group of the holding company; (4) is a key management personnel of the Bank or the holding company; (5) is subject to common control with the Bank; (6) is an entity in which a person identified in (4) controls; and (7) provides key management personnel services to the Bank or the holding company. Related parties may be individuals or entities.

2.27 Repossessed assets

Repossessed assets are initially recognised at the lower of their fair value less costs to sell and the amortised cost of the related outstanding loans on the date of repossession, and the related loans and advances together with the related impairment allowances are derecognised from the statement of financial position. Subsequently, repossessed assets are measured at the lower of their cost and fair values less costs to sell and are reported as “Repossessed assets” included in “Other assets”.

3. 應用會計政策時之重大會計估計及判斷

本銀行作出的會計估計和假設通常會影響下一會計年度的資產和負債的賬面價值。該等估計及判斷是根據過往經驗及於有關情況下被認為合理之其他因素，包括對未來事件的預期而作出，並會持續接受評估。資產和負債的賬面價值受會計估計和判斷影響的主要領域列示如下。未來的實際結果可能與下述的會計估計和判斷情況存在重大差異。

3.1 金融資產之減值準備

本銀行至少每季對信用組合的減值損失情況進行一次評估。按國際財務報告準則第9號要求，量度不同類別金融資產的減值損失皆涉及判斷，特別是在估計未來現金流的金額及時間和抵押品價值，以及評估信用風險顯著上升之情況。這些估計受多項因素影響，此等因素的改變會導致不同水平的準備金。

本銀行的預期信用損失是採用複雜模型計算，選取的變數及其相互依存關係存在一系列的假設。在考慮可行性和可用性的情況後，本銀行會利用在內部評級模型及其他內部實施的模型的參數建立預期信用損失模型。預期信用損失模型考慮之會計判斷及估計包括以下元素：

— 本銀行內部信用評級模型，以定出個別評級對應之違約概率；

— 釐定信用風險大幅增加之準則；

— 當採用組合模式評估金融資產之預期信用損失時，根據信用風險特徵(組合包括對公、零售)對金融資產所進行之組合劃分；

3. Critical accounting estimates and judgements in applying accounting policies

The Bank makes estimates and assumptions that affect the reported amounts of assets and liabilities within the next financial year. Estimates and judgements are continually evaluated and are based on historical experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances. Areas susceptible to changes in essential estimates and judgements, which affect the carrying amount of assets and liabilities, are set out below. It is possible that actual results may require material adjustments to the estimates referred to below.

3.1 Impairment of financial assets

The Bank reviews its credit portfolios to assess impairment at least on a quarterly basis. Under IFRS 9, the measurement of impairment losses across all categories of financial asset requires judgement, in particular, the estimation of the amount and timing of future cash flows and collateral values when determining impairment losses and the assessment of a significant increase in credit risk. These estimates are driven by a number of factors, changes of which can result in different levels of allowances.

The Bank's ECL calculations are outputs of complex models. The choice of variable inputs and their interdependencies involves a series of assumptions. ECL models are developed by leveraging on the parameters implemented Internal Ratings-Based models and internal models, where feasible and available. Elements of the ECL models that are considered accounting judgements and estimates include:

— The Bank's internal credit rating models, which assign Probability of Defaults to the individual ratings;

— The Bank's determination criteria for significant increase in credit risk;

— The segmentation of financial assets according to credit risk characteristics (portfolios including Corporates, and Retail Small Medium-sized Enterprise) when their ECLs are assessed on a collective basis;

3. 應用會計政策時之重大會計估計及判斷(續)

3.1 金融資產之減值準備(續)

預期信用損失模型考慮之會計判斷及估計包括以下元素：(續)

— 預期信用損失模型的構建，包括對宏觀經濟情境的預測，以及其對違約概率、違約損失率及違約風險承擔的影響；以及

— 對前瞻性宏觀經濟情境(包括樂觀、基礎及悲觀三個獨立情景)的選擇及其加權概率。

就信用減值敞口而言，預期信用損失通過估計未來可收回的現金流量單項計量。可能影響該估計的因素包括但不限於以下內容：特定借款人及其擔保人財務信息的詳盡程度、借款人同行業競爭者相關信息的可獲得性、行業發展趨勢與特定借款人未來經營表現之間的相關度，以及變現抵押品可回收的現金流量等。

本銀行政策規定需定期按實際損失經驗重檢有關模型，在需要時進行模型調整。

於結算日的證券投資及貸款及其他賬項之賬面值已列示於附註19及20。

3. Critical accounting estimates and judgements in applying accounting policies (continued)

3.1 Impairment of financial assets (continued)

Elements of the ECL models that are considered accounting judgements and estimates include: (continued)

— Development of ECL models, including the determination of macroeconomic factor forecasts and the effect on Probability of Defaults, Loss Given Defaults and Exposure at Defaults; and

— Selection of forward-looking macroeconomic scenarios (including three independent scenarios i.e. good, baseline and bad) and their probability weightings.

In respect of credit-impaired exposures, expected credit losses are measured on an individual basis by estimating the future recoverable cash flows. Factors affecting this estimate include, among other things, the granularity of financial information related to specific borrowers and their guarantors, the availability of meaningful information of competitors and the relevance of sector trends to the future performance of specific borrowers and cash flows from the sale of collateral.

It has been the Bank's policy to regularly review its models in the context of actual loss experience and adjust when necessary.

Carrying amounts of investment in securities and loans and advances as at reporting date are shown in note 19 and 20 respectively.

3. 應用會計政策時之重大會計估計及判斷(續)

3.2 金融工具的公允價值

本銀行對金融工具估值的會計政策列載於附註6。金融工具的公允價值主要根據認可之交易所的市場報價，或就非在交易所作交易的金融工具而言，則根據經紀／交易員的報價。而對於其他在活躍市場中沒有報價金融工具，本銀行則利用估值模式以釐定公允價值。估值方式包括採用折現現金流量模型、期權定價模型以及其他市場廣泛應用的估值模型。在實際操作可行的情況下，定價模型會採用可觀察數據。若估值模型未有考慮某些因素，如信用風險估值調整將有可能被採用。選用適合的估值參數、假設和模型技術需要管理層的判斷和估計。

3.3 不動產、廠場和設備之使用年限估計

本銀行會不時檢討不動產、廠場和設備之使用年限估計。

管理層根據澳門土地政策及其具體執行情況而進行土地使用年限評估，對於現有法律制度下無使用期限之政府或私人長期租借地，毋須折舊，以使不動產、廠場和設備之可使用年限符合預期。

3. Critical accounting estimates and judgements in applying accounting policies (continued)

3.2 Fair value of financial instruments

The Bank's accounting policy for valuation of financial instruments is included in note 6. The fair value of the financial instruments is mainly based on the quoted market price on a recognised stock exchange or a price quoted from a broker/dealer for non-exchanged traded financial instruments. The fair value of financial instruments that are not quoted in active market are determined using valuation techniques. Valuation techniques include discounted cash flow analysis, option pricing model and various market recognised pricing models. To the extent practical, the models use observable data. In addition, valuation adjustments may be adopted if factors such as credit risk are not considered in the valuation models. Management judgement and estimates are required for the selection of appropriate valuation parameters, assumptions and modelling techniques.

3.3 Estimated useful lives of property, plant and equipment

The Bank periodically reviews estimated useful lives of property, plant and equipment.

Leasehold land under private or government tenure without limitation of time are not depreciated in consideration of expected useful lives, based on management's assessment of land regimes in Macau SAR and its enforcement.

3. 應用會計政策時之重大會計估計及判斷（續）

3.4 稅項

本銀行在多個國家和地區繳納所得稅、增值稅等各項稅金，其中主要包括和中國內地。在正常的經營活動中，某些交易及活動最終的稅務處理存在不確定性。本銀行結合當前的稅收法規及以前年度政府主管機關對本銀行的政策，對稅務事項作出了估計。

如果這些稅務事項的最終認定結果與原估計的金額存在差異，則該差異將對最終認定期間的當期所得稅、遞延所得稅及增值稅產生影響。

遞延所得稅資產按可抵扣暫時性差異確認。遞延所得稅資產只會在未來期間很可能取得足夠的應納稅所得額用以抵扣暫時性差異時確認，所以需要管理層判斷獲得未來應納稅所得額的可能性。本銀行持續審閱對遞延所得稅的判斷，如預計未來很可能獲得能利用的應納稅所得額，將確認相應的遞延所得稅資產。

3. Critical accounting estimates and judgements in applying accounting policies (continued)

3.4 Taxes

The Bank is subject to income, value-added and other taxes in numerous jurisdictions, principally in mainland China. During the ordinary course of business, there are certain transactions and activities for which the final tax treatment is uncertain. The Bank takes into account the existing tax legislations and past practice in determining the tax estimates.

Where the final tax outcome of these matters is different from the amounts that were initially estimated, such differences will impact the current income tax, deferred income tax, and value-added tax in the period during which such a determination is made.

Deferred tax assets are recognised for temporary deductible differences. As those deferred tax assets can only be recognised to the extent that it is probable that future taxable profits will be available against which the unused tax credits can be recognised, management's judgement is required to assess the probability of future taxable profits. Management's assessment is constantly reviewed and additional deferred tax assets are recognised if it becomes probable that future taxable profits will allow the deferred tax assets to be recovered.

4. 金融風險管理

本銀行因從事各類業務而涉及金融風險。主要金融風險包括信用風險、市場風險(包括外匯風險及利率風險)及流動性風險。本附註概述本銀行對該類風險的風險承擔，以及其目標、風險管理的管治架構、政策與程序及量度該類風險的方法。

金融風險管理架構

本銀行風險管理管治架構覆蓋業務發展的全部過程，以保證在業務經營中的各類風險都能得到有效管理及控制。本銀行擁有完善的風險管理架構，並按照現時澳門相關監管要求和根據銀行實際情況，建立一套全面的風險管理政策及程序，用以識別、量度、監察及控制可能出現的各類風險。本銀行亦定期重檢及更新風險管理政策及程序，以配合市場及業務策略的轉變。不同層面的風險承擔者分別負責與其相關的風險管理責任。

董事會代表著股東的利益，是本銀行風險管理的最高決策機構，並對風險管理負最終責任。董事會在其屬下委員會的協助下，負責確定本銀行的風險管理策略、風險偏好和風險文化，並確保本銀行具備有效的風險管理體系以落實執行有關策略。

4. Financial risk management

The Bank is exposed to financial risks as a result of engaging in a variety of business activities. The principal financial risks are credit risk, market risk (including currency risk and interest rate risk) and liquidity risk. This note summarises the Bank's exposures to these risks, as well as its objectives, risk management governance structure, policies and processes for managing and the methods used to measure these risks.

Financial risk management framework

The Bank's risk management governance structure is designed to cover all business processes and to ensure various risks are properly managed and controlled in the course of conducting business. The Bank has established a robust risk management organisational structure with a comprehensive set of policies and procedures in accordance with the current regulatory requirements in Macau and the bank's actual circumstances, to identify, measure, monitor and control various risks that may arise. These risk management policies and procedures are regularly reviewed and updated to reflect changes in markets and business strategies. Various groups of risk takers assume their respective responsibilities for risk management.

The Board of Directors ("The Board"), representing the interests of shareholders, is the highest decision-making authority of the Bank and has the ultimate responsibility for risk management. The Board, with the assistance of its committees, has the primary responsibility for the formulation of risk management strategies, risk appetite and risk culture and ensuring that the Bank has an effective risk management system to implement these strategies.

4. 金融風險管理（續）

金融風險管理架構（續）

董事會授權其下設的戰略發展及預算委員會、風險管理與內部控制委員會及審計委員會履行全面風險管理的相應職責。戰略發展及預算委員會負責設定戰略發展規劃；風險管理與內部控制委員會負責設定與戰略目標和業務計劃匹配的風險偏好和閾值，指導本銀行建立與發展全面風險管理體系；審計委員會協助董事會履行內部控制系統的監控職責。

高級管理層負責管理本銀行各類風險，執行董事會的決議。本銀行的不同單位都有其相應的風險管理責任。業務單位是風險管理的第一道防線，風險管理部、財會部及司庫部等相關職能部門負責管理金融風險。稽核部獨立監督金融風險管理，包括內部控制程序的設計及執行情況並督促整改。

本銀行建立了合適的內部控制程序，包括設立權責分立清晰的組織架構，以監察業務運作是否符合既定政策、程序及限額。適當的匯報機制也充分地使監控職能獨立於業務範疇，同時促成機構內適當的職責分工，有助營造適當的內部控制環境。

4. Financial risk management (continued)

Financial risk management framework (continued)

The Board authorises its subordinate Strategic Development and Budget Committee ("SDBC"), Risk Management and Internal Control Committee ("RMICC") and Audit Committee ("AC") to perform relevant responsibilities of comprehensive risk management. SDBC is responsible for setting strategic development plans of the Bank; RMICC is responsible for setting risk appetites and tolerances level that match with the strategic objectives and business plans of the Bank, which also serve as the guidance of the Bank for the establishment and development of a comprehensive risk management system; The AC assists the Board in fulfilling its role in overseeing the internal control system.

The senior management is responsible for managing the Bank's various types of risks and implementing resolutions of the Board. Various units of the Bank have their respective risk management responsibilities. Business units act as the first line of defence, while Risk Management Department ("RM"), Finance Department ("FN"), Treasury Department ("TD"), and other relevant functional departments are responsible for managing financial risks. Internal Audit Department ("AD") conducts independent reviews on financial risk management, including the design and implementation of internal control procedures, and supervising relevant rectification.

The Bank has put in place appropriate internal control systems, including the establishment of an organisation structure that sets clear lines of authority and responsibility for monitoring compliance with policies, procedures and limits. Proper reporting lines also provide sufficient independence of the control functions from the business areas, as well as adequate segregation of duties throughout the organisation which helps to promote an appropriate internal control environment.

4. 金融風險管理(續)

4.1 信用風險

概況

信用風險指因客戶或交易對手未能或不願意履行償債責任而造成損失的風險。

本銀行的信用風險來源於對公組合、小企業主及零售組合，主要包括的資產類型為銀行同業及其他金融機構存拆款項、政府相關債權、存款證、貸款及其他賬項(包括貸款承諾或財務擔保)、證券投資及其他資產等。

信用風險管理架構

本銀行制定了一套全面的信用風險管理政策與程序和恰當的信用風險限額，用以管理及控制信用風險。本銀行定期重檢及更新該等政策與程序及信用風險限額，以配合市場及業務策略的轉變。

本銀行的組織架構制定了明確的授權及職責，以監控遵守政策、程序及限額的情況。

本銀行的不同單位都有其相應的信用風險管理責任。業務單位是風險管理的第一道防線，而風險管理部則獨立於業務單位，負責信用風險的日常管理，對信用風險的識別、量度、監督和控制做獨立的盡職調查，確保有效的制約與平衡，以及草擬、檢查和更新信用風險管理政策與程序。風險管理部同時負責設計、開發及維護本銀行的內部評級體系，並確保符合相關的監管要求。後線支援單位負責授信管理、對落實發放貸款前條件提供操作支援及監督。

4. Financial risk management (continued)

4.1 Credit risk

Overview

Credit risk is the risk of loss that a customer or counterparty is unable to or unwilling to meet its contractual obligations.

Credit risk of the Bank arise principally from the exposures on the portfolio of corporate, small business and retail customer, which mainly includes placements with banks and other financial institutions, government-related claims, certificates of deposit, loans and other accounts (including loan commitments and guarantees), securities investment and other assets, etc.

Credit risk management framework

The Bank has formulated a comprehensive set of credit risk management policies and procedures, and appropriate credit risk limits to manage and control credit risk that may arise. These policies, procedures and credit risk limits are regularly reviewed and updated to cope with changes in market conditions and business strategies.

The Bank's organisation structure establishes a clear set of authority and responsibility for monitoring compliance with policies, procedures and limits.

Various units of the Bank have their respective credit risk management responsibilities. Business units act as the first line of defence in risk management. RM, which is independent from the business units, is responsible for the day-to-day management of credit risks and provides an independent due diligence through identifying, measuring, monitoring and controlling credit risk to ensure an effective checks and balances, as well as drafting, reviewing and updating credit risk management policies and procedures. It is also responsible for the design, development and maintenance of the Bank's internal rating system and ensures the system complies with the relevant regulatory requirements. Back offices are responsible for credit administration, providing operations support and supervision on the implementation of prerequisite terms and conditions of credit facilities.

4. 金融風險管理(續)

4.1 信用風險(續)

信用風險管理架構(續)

授信投資評審管理委員會在董事會授予之信貸審批權限內按管理需要轉授權予相關下級人員。本銀行按照信貸業務性質、評級、交易風險的程度、信用風險承擔大小，設置信貸業務的審批權限。

信用風險評估及監控

因應迅速變化的市場情況，本銀行已持續重檢信貸策略，並對關注的組合開展嚴格的信用重檢。

(1) 客戶貸款和墊款(包括貸款承諾或財務擔保)

本銀行採用內部評級模型，該模型可以匹配至穆迪的外部信用評級，以反映其對交易對手違約概率的評估。

此外，本銀行按照行業、地域和客戶維度組合識別信用風險集中度。管理層定期審閱影響本銀行信用風險管理的各種要素，包括每個交易對手信用風險的變化、信貸組合的質量和信用風險集中度。

本銀行根據金管局制定的貸款風險分類指引(簡稱「指引」)管理貸款和墊款的質量。指引要求銀行將企業及個人貸款劃分為以下五級：正常、關注、次級、可疑和損失(「五級分類」)，其中次級、可疑和損失類貸款被視為不良貸款。本銀行參考指引對於信用風險敞口下表外業務進行評估和風險分類。

4. Financial risk management (continued)

4.1 Credit risk (continued)

Credit risk management framework (continued)

The Board delegates credit approval authority to the Credit and Investment Management Committee ("CIMC"). The CIMC can further delegate to the subordinates within its limit authorised by the Board. The Bank sets the limits of credit approval authority according to the credit business nature, rating, the level of transaction risk, and the extent of the credit exposure.

Credit risk measurement and control

In view of the rapidly changing market conditions, the Bank has been continuously revisiting its credit strategies and conducting rigorous reviews on the concerned portfolios.

(1) Loans and advances to customers (including loan commitments and guarantees)

The Bank employs an Internal Rating Based (IRB) model that can be mapped to Moody's external credit ratings to reflect its assessment of the probability of default of individual counterparties.

In addition, the Bank identifies credit concentration risk by industry, geography, customer or counterparty. The Bank monitors changes to every counterparties credit risk, quality of the credit portfolio and credit risk concentrations, and reports regularly to the Bank's Management.

The Bank determines loan grading criteria based on the guideline for loan credit risk classification (the "Guideline") issued by AMCM, which requires commercial banks to classify their corporate and personal loans into five categories: pass, special-mention, substandard, doubtful and loss ("The five-category classifications"), among which loans classified in the substandard, doubtful and loss categories are regarded as non-performing loans. Loan commitments and guarantees with credit exposure are also assessed and categorised with reference to the Guideline.

4. 金融風險管理（續）

4.1 信用風險（續）

信用風險評估及監控（續）

(1) 客戶貸款和墊款（包括貸款承諾或財務擔保）（續）

五級分類的定義分別為：

正常：借款人能夠履行合同，沒有足夠理由懷疑貸款本息不能按時足額償還。

關注：儘管借款人目前有能力償還貸款本息，但存在一些可能對償還產生不利影響的因素。

次級：借款人的還款能力出現明顯問題，完全依靠其正常營業收入無法足額償還貸款本息，即使執行擔保，也可能會造成一定損失。

可疑：借款人無法足額償還貸款本息，即使執行擔保，也肯定要造成較大損失。

損失：在採取所有可能的措施或一切必要的法律程序之後，本息仍然無法收回，或只能收回極少部份。

本銀行嚴格按照監管要求進行五級分類管理，並實時根據客戶經營、財務等情況及其他可能影響貸款償還的因素對分類進行動態調整。

4. Financial risk management (continued)

4.1 Credit risk (continued)

Credit risk measurement and control (continued)

(1) Loans and advances to customers (including loan commitments and guarantees) (continued)

The five-category classifications are defined as follows:

Pass: loans for which borrowers can honour the terms of the contracts, and there is no reason to doubt their ability to repay the principal and interest of loans in full and on a timely basis.

Special-mention: loans for which borrowers are still able to service the loans currently, although the repayment of loans might be adversely affected by some factors.

Substandard: loans for which borrowers' ability to service loans is apparently in question and borrowers cannot depend on their normal business revenues to pay back the principal and interest of loans. Certain losses might be incurred by the Bank even when guarantees are executed.

Doubtful: loans for which borrowers cannot pay back the principal and interest of loans in full and significant losses will be incurred by the Bank even when guarantees are executed.

Loss: principal and interest of loans cannot be recovered or only a small portion can be recovered after taking all possible measures and resorting to necessary legal procedures.

The Bank strictly follows the regulatory requirements in five-category loan classifications management, and makes adjustments to these classifications as necessary according to customers' operational and financial position, together with other factors that may affect the repayment of the loans.

4. 金融風險管理(續)

4.1 信用風險(續)

信用風險評估及監控(續)

(1) 客戶貸款和墊款(包括貸款承諾或財務擔保)(續)

本銀行每年對客戶信用評級進行一次集中審閱實時根據客戶經營、財務等情況對評級進行動態調整。本銀行根據每年客戶實際違約情況，對公司客戶評級模型進行回溯測試，使模型計算結果與客觀實際更加貼近。

(2) 存放及拆放銀行同業款項

對於存放及拆放銀行同業，本銀行主要考慮同業規模、財務狀況及內外部信用風險評級結果確定同業客戶的信用情況。業務存續期間對可能影響同業客戶持續經營能力風險承擔能力的內外部因素進行綜合分析和監控管理，並採取相應管控措施。

(3) 債券及衍生金融工具

對於債權工具的投資，本銀行會應用債務人評級或外部信用評級及設定客戶及證券發行人信用限額，以管理投資的信用風險。對於衍生產品，本銀行會採用客戶限額及採用與貸款一致的審批及監控程序管理信用風險，並制定持續監控及止損程序。

4. Financial risk management (continued)

4.1 Credit risk (continued)

Credit risk measurement and control (continued)

(1) Loans and advances to customers (including loan commitments and guarantees) (continued)

The Bank performs centralised review on customer credit ratings on an annual basis in addition to making adjustments as necessary according to the customers' operational and financial condition. The Bank conducts back-testing of the rating model for corporate customers, according to the customers' actual defaults each year, so that the model calculation results are closer to the objective facts.

(2) Due from, placements with banks and other financial institutions

The Bank manages the credit quality of due from, placements with and loans to banks and other financial institutions considering the size, financial position and the internal and external credit rating of banks and financial institutions. During the business lifetime, the Bank conducts comprehensive analysis, monitors and manages internal and external factors that may affect banks and financial institutions' ability to operate on on-going basis and capacity to bear risk, and takes corresponding control measures.

(3) Debt securities and derivatives

For investments in debt instruments, the obligor ratings or external credit ratings and credit limits setting on customer/security issuer basis are used for managing credit risk associated with the investment. For derivatives, the Bank sets customer limits to manage the credit risk involved and follows the same approval and control processes as applied for advances. On-going monitoring and stop-loss procedures are established.

4. 金融風險管理(續)

4.1 信用風險(續)

信用風險評估及監控(續)

對於衍生金融工具，本銀行制定政策嚴格控制未平倉衍生合約淨敞口的金額及期限。衍生產品的信用風險作為客戶及金融機構綜合授信額度的一部份予以管理。衍生金融工具的信用風險敞口通常不以獲得抵押品或其他擔保來降低風險。

當發生一項或多項事件對金融工具的未來現金流產生不利的影響，例如超過九十天以上逾期，或借款人可能無法全額支付本銀行的債務，有關金融工具將視為違約金融工具。

預期信用損失(ECL)方法論

國際財務報告準則第9號提出的新減值模型要求確認以攤餘成本計量、以公允價值計量且其變動計入其他全面收益金融工具的預期信用損失。在國際財務報告準則第9號下，預期信用損失分類為三個階段進行評估，而金融資產和貸款承諾需在三個階段中歸類為其中一個階段。

第一階段：如果金融工具不是在初始日起為信用減值資產，以及在初始確認後沒有出現信用風險顯著增加的情況，減值準備為十二個月內的預期信用損失；

第二階段：如果金融工具不是在初始日起為信用減值資產，但在初始確認後出現信用風險顯著增加的情況，減值準備為整個存續期的預期信用損失；

第三階段：如果金融工具為信用減值資產，且未來現金流量已受到一項或多項事件的不良影響，減值準備為整個存續期的預期信用損失。

4. Financial risk management (continued)

4.1 Credit risk (continued)

Credit risk measurement and control (continued)

For derivative investment, the Bank has established policies to manage the net open derivative positions by amounts and by maturity dates. Credit risk exposures for derivatives are included as part of the aggregated credit risk limit management for financial institutions and customers. Collaterals or other pledges of assets are not typically sought for these exposures.

Financial instruments are default when one or more events that have a detrimental impact on the estimated future cash flows have occurred such as past due for more than 90 days or the borrower is unlikely to pay in full for the credit obligations to the Bank.

Expected Credit Loss ("ECL") Methodology

For impairment assessment, an impairment model is introduced in compliance with IFRS 9, it requires the recognition of ECL for financial instrument held at AC and FVOCI. Under IFRS 9, ECL is assessed in three stages and the financial assets, loan commitments and financial guarantees are classified in one of the three stages.

Stage 1: if the financial instruments are not credit-impaired during origination and their credit risk has not increased significantly since origination, and the impairment allowance is measured at an amount up to 12-month ECL;

Stage 2: if the financial instruments are not credit-impaired during origination but their credit risk has increased significantly since origination, and the impairment allowance is measured at an amount equal to the lifetime ECL;

Stage 3: if the financial instruments are credit-impaired and their future cash flows of that financial instruments are adversely affected by one or more events, and the impairment allowance is also measured at an amount equal to the lifetime ECL.

4. 金融風險管理（續）

4.1 信用風險（續）

預期信用損失(ECL)方法論（續）

本銀行已建立重大信用風險惡化條件框架來判斷各金融工具的所屬階段，此框架包括定量及定性的評估，考慮因素例如逾期天數、內部評級變化、低信用風險門檻及監察名單等。

判斷重大信用風險惡化的定量標準及定性評估包括：

定量標準

— 未能在合同到期日後三十日內支付本金或利息；

— 於報告日，當剩餘存續期的違約概率較初始確認時違約概率已上升超過一定幅度，反映於其信用評級自初始確認後下跌至相應水平，將視為信用風險顯著增加。大多數情況下，當客戶的信用評級下降多於兩個等級時，信用風險已顯著加。

定性評估

— 債務人經營或財務狀況發生顯著不利變化；

— 出現信用風險轉差徵兆的客戶會被列入觀察名單以重檢其信用預期損失階段。

4. Financial risk management (continued)

4.1 Credit risk (continued)

Expected Credit Loss (“ECL”) Methodology (continued)

The Bank has established the significant credit deterioration criteria framework to determine the stage of the financial instrument. The framework incorporates both quantitative and qualitative assessment, taking into account of factors such as number of days past due, change in IRB rating, low credit risk threshold and the watchlist.

The quantitative and qualitative criteria considered in determining significant credit deterioration include:

Quantitative criteria

— Failure to make payments of principal or interest 30 days after the contractual due dates;

— At the reporting date, the credit risk is deemed to increase significantly when the remaining lifetime PD rises by more than a certain range from initial recognition, reflected as drop in credit rating by corresponding level according to the different PD at initial recognition. In majority cases, there is a significant increase in credit risk when the customer’s credit rating drops more than 2 grades.

Qualitative criteria

— Significant adverse change in debtor’s operations or financial status;

— Customers with sign of credit deterioration are put into watchlist for staging review.

4. 金融風險管理（續）

4.1 信用風險（續）

預期信用損失（ECL）方法論（續）

信用減值金融工具被確定為第三階段需按整個存續期計提預期信用損失。根據以下可觀察證據來決定金融工具是信用減值：

— 借款人出現重大的財務困難；

— 出現違約事件，例如不履行或逾期償還本金或利息；

— 當借款人出現財務困難，本銀行基於經濟或契約因素考慮而特別給予借款人貸款條件上的優惠；

— 有證據顯示借款人將會破產或進行財務重整；或

— 其他可觀察證據反映有關金融工具的未來現金流將會出現明顯下降。

本銀行利用內部評級模型及其他可行和可用內部模型的參數來評估預期信用損失。對於沒有模型的組合，本銀行則使用所有合理及有理據支持的資料，例如歷史資料、相關損失經驗或代理方法。而預期信用損失的計量是金融工具違約概率（PD）、違約損失率（LGD）和違約風險承擔（EAD）於報告日以實際利率折現後的計算結果。

4. Financial risk management (continued)

4.1 Credit risk (continued)

Expected Credit Loss (“ECL”) Methodology (continued)

Credit-impaired financial instruments are classified as Stage 3 and lifetime expected credit losses will be recognised. Evidence that a financial instrument is credit-impaired include observable data about the following events:

— Significant financial difficulty incurred by the borrower;

— A breach of contract, such as a default or delinquency in principal or interest payment;

— For economic or contractual reasons related to the borrower’s financial difficulty, the Bank has granted to the borrower a concession that it would not otherwise consider;

— Probable that the borrower will become bankrupt or undergo other financial reorganisation; or

— Other observable data indicating that there is a measurable decrease in the estimated future cash flows from such financial instruments.

The Bank leverages the parameters implemented Internal Ratings models and internal models where feasible and available to assess ECL. For the portfolios without models, all other reasonable and supportable information such as historical information, relevant loss experience or proxies are utilised. The measurement of ECL is the product of the financial instrument’s probability of default (“PD”), loss given default (“LGD”) and exposure at default (“EAD”) discounted at the effective interest rate to the reporting date.

4. 金融風險管理(續)

4.1 信用風險(續)

預期信用損失(ECL)方法論(續)

按照組合方式計量預期信用損失時，本銀行已將具有類似風險特徵的敞口進行歸類。在進行分組時，本銀行獲取了充分的信息，確保其統計上的可靠性。其中，本銀行採用信用評級的區間、產品類型和客戶類型對零售貸款進行組合計量。

預期信用損失是透過無偏頗及概率加權計算的金額，而此金額是通過評估一系列可能的結果、金額的時間價值，以及過去事件、當前狀況和未來經濟狀況預測的合理及有理據支持的資料來評估。本銀行在預期信用損失計量中採用三個經濟情景以滿足國際財務報告準則第9號的要求。「基礎」情景代表最可能的結果，而另外兩個情景，分別為「樂觀」情景和「悲觀」情景，則代表較低可能的結果，與基礎情景相比，此兩個情景的結果較為樂觀或悲觀。

基礎情景，本銀行參考歷史宏觀經濟數據設定，由風險管理部管理。為確保情景合理和有理據支持，本銀行亦使用經濟趨勢、官方和非官方組織的外部經濟預測等資料作為參考。本銀行亦參考歷史宏觀經濟數據擬合分佈推算出相應的悲觀及樂觀情景設定。

4. Financial risk management (continued)

4.1 Credit risk (continued)

Expected Credit Loss ("ECL") Methodology (continued)

ECL involves segmentation of exposures on the basis of shared risk characteristics, such that risk exposures within a group are homogeneous. In performing this segmentation, there must be sufficient information for the segmentation to be statistically credible. In particular, the Bank uses credit ratings, product types, client types, etc., for grouping personal loans and advances to calculate the losses measured on a collective basis.

ECL is measured at an unbiased and probability-weighted amount that is determined by evaluating a range of possible outcomes, the time value of money and reasonable and supportable information about past events, current conditions and forecasts of future economic conditions. The Bank adopts three economic scenarios in the ECL measurement to meet the requirements of IFRS 9. The "Baseline" scenario represents a most likely outcome and the other two scenarios, referred to as "Good" scenario and "Bad" scenario, represent less likely outcomes which are more optimistic or more pessimistic compared to Baseline scenario.

The Baseline scenario is managed by RM. Historical data, economic trend, external forecast from governmental and non-governmental organisation, etc. are also used as benchmarks to ensure the scenario is reasonable and supportable. For the Good and Bad scenarios, the Bank makes reference to the historical macroeconomics data.

4. 金融風險管理(續)

4.1 信用風險(續)

預期信用損失(ECL)方法論(續)

本銀行在設定經濟情景時，採用主要經營國家／地區的宏觀經濟因素，如國內生產總值增長、消費者物價指數、投資總額、物業價格指數和失業率。這些宏觀經濟因素在預期信用損失統計分析和業務意見上，均具有相當重要意義。

本銀行對經濟環境的觀點反映於每個情景所分配的概率，而本銀行採用審慎及貫徹的信貸策略，以確保減值準備的充足性。基礎情景獲分配較高的概率以反映最可能的結果，而樂觀和悲觀情景獲分配較低的概率以反映較低可能的結果。於二〇二三年十二月，本銀行基礎情景的概率等於樂觀及悲觀情景之總和(二〇二二年：基礎情景的概率等於樂觀及悲觀情景之總和)。

預期信用損失的計算受宏觀經濟因素及經濟情景所影響，若模型以較悲觀的宏觀經濟因素進行評估或增加概率至悲觀情景，將會導致預期信用損失上升。本銀行根據既定機制每年對減值模型所使用的宏觀經濟因素及經濟情景的概率進行重檢。

4. Financial risk management (continued)

4.1 Credit risk (continued)

Expected Credit Loss ("ECL") Methodology (continued)

The macroeconomic factors in the major countries/regions the Bank operates such as Gross Domestic Product growth, Consumer Price Index, Total Investment, Property Price Index and Unemployment Rate are applied in the economic scenarios. These macroeconomic factors are considered to be important to the Bank's in statistical analysis and business opinion.

The probability assigned for each scenario reflects the Bank's view for the economic environment, which implements the Bank's prudent and consistent credit strategy of ensuring the adequacy of impairment allowance. A higher probability is assigned to the Baseline scenario to reflect the most likely outcome and a lower probability is assigned to the Good and Bad scenarios to reflect the less likely outcomes. As of December of 2023, the probability weight of the Bank's Baseline scenario is equal to the sum of probability weight of Good and Bad scenarios (2022:the probability weight of the Bank's Baseline scenario is equal to the sum of probability weight of Good and Bad scenarios).

The calculation of ECL is affected by macroeconomic factors and economic scenarios. If more pessimistic macroeconomic factors are applied in ECL assessment or a higher probability is assigned to the Bad scenario, it would resulted in an increase in ECL. The Bank reviews the macroeconomic factors used in the ECL model and the probability weight of economic scenarios on an annual basis according to the established mechanism.

4. 金融風險管理(續)

4.1 信用風險(續)

預期信用損失(ECL)方法論(續)

於二〇二三年十二月三十一日,本銀行對減值模型所使用的多情景權重進行敏感性分析,若5%的概率加權從基礎情景轉移至悲觀情景,預期信用損失將會增加約0.84%(二〇二二:1.12%);若5%的概率加權從基礎情景轉移至樂觀情景,則將會減少約0.54%(二〇二二:1.31%)。對第三階段預期信用損失,借款人特定信貸因素的敏感度高於情景權重。因此,以上分析不包括第三階段信貸敞口的估算風險。

授信投資評審管理委員會負責審查減值模型的合理性與可靠性,以及審批預期信用損失模型中重大判斷與假設之變動;風險管理部負責預期信用損失模型的應用,以及維護預期信用損失方法論,包括常規性的模型重檢及參數更新。如預期信用損失方法論有任何變更,本銀行將按既定的程序進行審批。

抵押品及其他增信措施

本銀行制定抵押品估值及管理的信用風險管理政策與程序,明確抵押品的接受準則、法律有效力、貸款與估值比率、估損折扣比率、估值及保險等規定。本銀行須定期重估抵押品價值,並按抵押品種類、授信性質及風險狀況而採用不同的估值頻率及方式。物業抵押品是本銀行主要押品,個人貸款以房地產、存款及證券作為主要抵押品;工商貸款的抵押品包括房地產、證券、現金存款等。

對於由第三者提供擔保的貸款,本銀行會評估擔保人的財政狀況、信用紀錄及履約能力。

4. Financial risk management (continued)

4.1 Credit risk (continued)

Expected Credit Loss ("ECL") Methodology (continued)

As at 31 December 2023, the Bank conducts sensitivity analysis on the weightings of multiple economic scenarios used in the ECL model, the ECL will be increased by approximately 0.84% (2022: 1.12%) if 5% of the probability weight is shifted from Baseline scenario to Bad scenario; and will be decreased by approximately 0.54% (2022:1.31%) if 5% of the probability weight is shifted from Baseline scenario to Good scenario. For stage 3 ECL, as the credit factors of such specific borrower are more sensitive than the scenario weightings used in the analysis, we excluded stage 3 exposures from the analysis.

CIMC is responsible for reviewing the reasonableness and reliability of the ECL model, and approving the change of significant judgements and assumptions of the ECL model; RM is responsible for the ECL model implementation and the maintenance of ECL methodology including models review and parameters update on a regular basis. If there is any change in ECL methodology, the Bank will follow the proper approval process.

Collateral held as security and other credit enhancements

The valuation and management of collateral have been documented in the credit risk management policies and procedures which cover acceptance criteria, validity of collateral, loan-to-value ratio, haircut ratio, valuation and insurance, etc. The collateral is revalued on a regular basis, though the frequency and the method used varies with the type of collateral involved and the nature and the risk of the underlying credit. Collateral is insured with the Bank as the primary beneficiary. In the personal sector, the main types of collateral are real estate, cash deposits and securities. In the commercial and industrial sector, the types of collateral include real estate, securities, and cash deposits, etc.

For loans guaranteed by a third party, the Bank will assess the guarantor's financial condition, credit history and ability to meet obligations.

(除特別註明外，金額單位均為澳門元千元)
(Amount in thousands of Macao Patacas, unless otherwise stated)

4. 金融風險管理(續) / 4. Financial risk management (continued)

4.1 信用風險(續) / 4.1 Credit risk (continued)

不考慮抵質押品或其他增信措施的最大信用風險敞口

Maximum exposure to credit risk before collateral held or other credit enhancements

(1) 納入減值評估範圍的金融工具

(1) Financial instruments subject to impairment

		2023	2022
表內資產項目相關的信用風險敞口如下：	**Credit risk exposures relating to on-balance sheet financial assets are as follows:**		
現金及存放同業	Cash and balances with banks	**5,849,637**	4,255,604
存放於澳門金融管理局	Deposits with AMCM	**2,003,539**	2,195,638
拆放銀行同業及其他金融機構	Placements with banks and other financial institutions	**9,162,204**	22,785,899
金融投資	Financial investments	**40,929,603**	39,190,320
貸款及其他賬項	Advances and other accounts	**130,569,318**	134,491,298
其他資產	Other assets	**611,781**	499,258
小計	Subtotal	**189,126,082**	203,418,017
表外資產項目相關的信用風險敞口如下：	**Credit risk exposures relating to off-balance sheet items are as follows：**		
開出保函	Letters of guarantee issued	**2,634,992**	1,680,514
貸款承諾和其他信用承諾	Loan commitments and other credit commitments	**17,665,324**	19,967,719
小計	Subtotal	**20,300,316**	21,648,233
總計	Total	**209,426,398**	225,066,250

4. 金融風險管理(續)

4.1 信用風險(續)

不考慮抵質押品或其他增信措施的最大信用風險敞口(續)

(2) 未納入減值評估範圍的金融工具

對於以公允價值計量且其變動計入損益之債權工具,賬面金額最能代表最大信用風險敞口。對於衍生金融工具,最大信用風險敞口為澳門元52,868千元(二〇二二年:澳門元32,307千元)。

(I) 信用風險承擔

本銀行之最高信用風險承擔是未考慮任何抵押品或其他增信措施的最大風險承擔。對於財務狀況表內資產,最高信用風險承擔相等於其賬面值。對於開出擔保函,最高信用風險承擔是被擔保人要求本銀行代為償付債務的最高金額。對於貸款承諾及其他信用有關負債,最高信用風險承擔為授信承諾的全額。

以下為所持抵押品及其他增信措施的性質及其對本銀行各類金融資產的財務影響:

(1) 在銀行及其他金融機構之結餘及定期存放:考慮到交易對手的性質,一般會視為低風險承擔。因此一般不會就此等資產尋求抵押品。

(2) 以公允價值計量且其變動計入損益之金融資產及債權工具:一般不會就債權工具尋求抵押品。

4. Financial risk management (continued)

4.1 Credit risk (continued)

Maximum exposure to credit risk before collateral held or other credit enhancements (continued)

(2) Financial instrument not subject to impairment

The carrying amount of debt instruments measured at FVPL best represents the maximum exposure to credit risk. While for derivative financial instruments, the maximum credit exposures is MOP 52,868 thousands (2022: MOP 32,307 thousands).

(I) Credit exposures

The maximum credit exposure is the worst case scenario of exposure to the Bank without taking into account any collateral held or other credit enhancements. For on-balance sheet assets, the maximum exposure to credit risk equals their carrying amount. For letters of guarantee issued, the maximum exposure to credit risk is the maximum amount that the Bank could be required to pay if the guarantees are called upon. For loan commitment and other credit related liabilities, the maximum exposure to credit risk is the full amount of the committed facilities.

The nature of the collateral held and other credit enhancements and their financial effect to the different classes of the Bank's financial assets are as follows:

(1) Balances and placements with banks and other financial institutions: these exposures are generally considered to be low risk due to the nature of the counterparties. Collateral is generally not sought on these assets.

(2) Financial assets and debt instruments measured at fair value through profit or loss: collateral is generally not sought on debt instruments.

4. 金融風險管理(續)

4.1 信用風險(續)

(I) 信用風險承擔(續)

以下為所持抵押品及其他增信措施的性質及其對本銀行各類金融資產的財務影響:(續)

(3) 衍生金融工具:本銀行可與交易對手訂立淨額結算主協議,藉此進一步降低信用風險。由於交易通常按總額結算,淨額結算主協議不一定會導致財務狀況表上資產及負債的互抵。但是,出現交易對手違約事件或終止事件時,與該交易對手的所有淨額結算主協議項下的交易將被終止且按淨額結算,有利合約的相關信用風險會因淨額結算方式而降低。

(4) 貸款及其他賬項、貸款承諾及財務擔保合同:一般抵押品種類已載於第65頁。本銀行根據對貸款及其他賬項、貸款承諾及財務擔保合同的個別風險承擔的評估,考慮適當之抵押品。貸款承諾及財務擔保合同之主要組合及性質已載於附註40,就不需事先通知的無條件撤銷之承諾,如客戶的信用質素下降,本銀行會評估撤回其授信額度的需要性。

4. Financial risk management (continued)

4.1 Credit risk (continued)

(I) Credit exposures (continued)

The nature of the collateral held and other credit enhancements and their financial effect to the different classes of the Bank's financial assets are as follows: (continued)

(3) Derivative financial instruments: the Bank further restricts its exposure to credit losses by entering into master netting arrangements with counterparties. Master netting arrangements do not generally result in the offsetting of assets and liabilities in the statement of financial position, as transactions are usually settled on a gross basis. However, the credit risk associated with favourable contracts is reduced by a master netting arrangement to the extent that if a default or other termination event occurs, all amounts with the customer under the master netting arrangement are terminated and settled on a net basis.

(4) Advances and other accounts, loan commitments and financial guarantee contracts: The general types of collateral are disclosed on page 65. Advances and other accounts, loan commitments and financial guarantee contracts are collateralised to the extent considered appropriate by the Bank taking account of the risk assessment of individual exposures. The components and nature of loan commitments and financial guarantee contracts are disclosed in note 40. Regarding the commitments that are unconditionally cancellable without prior notice, the Bank would assess the necessity to withdraw the credit line in case where the credit quality of a borrower deteriorates.

（除特別註明外，金額單位均為澳門元千元）
(Amount in thousands of Macao Patacas, unless otherwise stated)

4. 金融風險管理（續）

4. Financial risk management (continued)

4.1 信用風險（續）

4.1 Credit risk (continued)

(II) 貸款及其他賬項

(II) Advances and other accounts

提取減值準備前之總貸款及其他賬項按產品類別概述如下：

Gross advances and other accounts before impairment allowances are summarised by product type as follows:

		2023	2022
客戶貸款	Advances to customers		
公司	Corporate	**96,097,504**	98,358,857
— 商業貸款	— Commercial loans	**94,637,063**	96,683,449
— 貿易融資	— Trade Finance	**1,460,441**	1,675,408
個人	Personal	**34,471,814**	36,132,441
— 按揭	— Mortgages	**28,957,521**	29,766,621
— 其他	— Others	**5,514,293**	6,365,820
		130,569,318	134,491,298

有明確到期日之貸款，若其本金或利息已逾期及仍未償還，則列作逾期貸款。須定期分期償還之貸款，若其中一次分期還款已逾期及仍未償還，則列作逾期處理。須即期償還之貸款若已向借款人送達還款通知，但借款人未按指示還款，或貸款一直超出借款人獲通知之批准貸款限額，亦列作逾期處理。

Advances with a specific repayment date are classified as overdue when the principal or interest is past due and remains unpaid. Advances repayable by regular instalments are classified as overdue when an instalment payment is past due and remains unpaid. Advances repayable on demand are classified as overdue either when a demand for repayment has been served on the borrower but repayment has not been made in accordance with the instruction or when the advances have remained continuously to exceed the approved limit that was advised to the borrower.

當貸款受全數抵押擔保，即使被界定為第三階段，亦未必導致減值損失。

Advances classified as Stage 3 may not necessarily result in impairment loss where the advances are fully collateralised.

(除特別註明外，金額單位均為澳門元千元)
(Amount in thousands of Macao Patacas, unless otherwise stated)

4. 金融風險管理(續)

4. Financial risk management (continued)

4.1 信用風險(續)

4.1 Credit risk (continued)

(II) 貸款及其他賬項(續)

(II) Advances and other accounts (continued)

提取減值準備前之總貸款及其他賬項按五級分類及階段分析如下：

Gross advances and other accounts before impairment allowances are analysed by the five-category classifications and stage determination as follows:

		2023			
		階段一 Stage 1	階段二 Stage 2	階段三 Stage 3	總計 Total
客戶貸款	**Advances to customers**				
正常	Pass	102,067,979	3,507,900	–	105,575,879
關注	Special Mention	–	13,758,329	–	13,758,329
次級	Substandard	–	–	7,325,526	7,325,526
可疑	Doubtful	–	–	1,967,679	1,967,679
損失	Loss	–	–	1,941,905	1,941,905
		102,067,979	17,266,229	11,235,110	130,569,318
其中： 減值準備	Of which, impairment allowances	(376,993)	(495,814)	(2,718,140)	(3,590,947)
		101,690,986	16,770,415	8,516,970	126,978,371

		2022			
		階段一 Stage 1	階段二 Stage 2	階段三 Stage 3	總計 Total
客戶貸款	**Advances to customers**				
正常	Pass	110,901,609	6,725,897	–	117,627,506
關注	Special Mention	–	11,270,236	–	11,270,236
次級	Substandard	–	–	4,551,713	4,551,713
可疑	Doubtful	–	–	193,940	193,940
損失	Loss	–	–	847,903	847,903
		110,901,609	17,996,133	5,593,556	134,491,298
其中： 減值準備	Of which, impairment allowances	(470,330)	(945,545)	(1,541,774)	(2,957,649)
		110,431,279	17,050,588	4,051,782	131,533,649

（除特別註明外，金額單位均為澳門元千元）
(Amount in thousands of Macao Patacas, unless otherwise stated)

4. 金融風險管理（續） / 4. Financial risk management (continued)

4.1 信用風險（續） / 4.1 Credit risk (continued)

(II) 貸款及其他賬項（續） / *(II) Advances and other accounts (continued)*

貸款及其他賬項之減值準備及總額變動情況列示如下：

Reconciliation of impairment allowances and gross amount for advances and other accounts is as follows:

		2023			
		階段一 Stage 1	階段二 Stage 2	階段三 Stage 3	總計 Total
總額	**Gross amount**				
於一月一日	At 1 January	**110,901,609**	**17,996,133**	**5,593,556**	**134,491,298**
轉出第一階段	Transfer out from Stage 1	**(11,873,649)**	**9,199,496**	**2,541,272**	**(132,881)**
轉出第二階段	Transfer out from Stage 2	**1,024,137**	**(7,111,372)**	**6,005,949**	**(81,286)**
轉出第三階段	Transfer out from Stage 3	**–**	**42,535**	**(51,127)**	**(8,592)**
貸款敞口淨變化[(1)]	Net change in exposures [(1)]	**2,093,420**	**(2,854,838)**	**173,884**	**(587,534)**
撇銷	Write-offs	**–**	**–**	**(3,035,566)**	**(3,035,566)**
匯率變動及其他	Exchange differences and other	**(77,538)**	**(5,725)**	**7,142**	**(76,121)**
於十二月三十一日	At 31 December	**102,067,979**	**17,266,229**	**11,235,110**	**130,569,318**

		2022			
		階段一 Stage 1	階段二 Stage 2	階段三 Stage 3	總計 Total
總額	**Gross amount**				
於一月一日	At 1 January	110,189,040	17,026,533	1,036,152	128,251,725
轉出第一階段	Transfer out from Stage 1	(5,805,391)	5,153,105	222,842	(429,444)
轉出第二階段	Transfer out from Stage 2	1,894,668	(6,032,702)	4,543,719	405,685
轉出第三階段	Transfer out from Stage 3	–	–	–	–
貸款敞口淨變化[(1)]	Net change in exposures[(1)]	4,738,489	1,849,994	(37,857)	6,550,626
撇銷	Write-offs	–	–	(171,210)	(171,210)
匯率變動及其他	Exchange differences and other	(115,197)	(797)	(90)	(116,084)
於十二月三十一日	At 31 December	110,901,609	17,996,133	5,593,556	134,491,298

(除特別註明外,金額單位均為澳門元千元)
(Amount in thousands of Macao Patacas, unless otherwise stated)

4. 金融風險管理(續)

4. Financial risk management (continued)

4.1 信用風險(續)

4.1 Credit risk (continued)

(II) 貸款及其他賬項(續)

(II) Advances and other accounts (continued)

貸款及其他賬項之減值準備及總額變動情況列示如下:(續)

Reconciliation of impairment allowances and gross amount for advances and other accounts is as follows: (continued)

		2023 階段一 Stage 1	2023 階段二 Stage 2	2023 階段三 Stage 3	2023 總計 Total
減值準備	**Impairment allowances**				
於一月一日	At 1 January	**470,330**	**945,545**	**1,541,774**	**2,957,649**
轉出第一階段	Transfer out from Stage 1	**(68,339)**	**183,273**	**350,919**	**465,853**
轉出第二階段	Transfer out from Stage 2	**2,548**	**(449,544)**	**2,459,683**	**2,012,687**
轉出第三階段	Transfer out from Stage 3	**–**	**22,768**	**(27,943)**	**(5,175)**
本年淨(撥回)/撥備(1)	Net (reversal)/charge for the year(1)	**(27,546)**	**(206,228)**	**1,429,273**	**1,195,499**
撇銷	Write-offs	**–**	**–**	**(3,035,566)**	**(3,035,566)**
於十二月三十一日	At 31 December	**376,993**	**495,814**	**2,718,140**	**3,590,947**

		2022 階段一 Stage 1	2022 階段二 Stage 2	2022 階段三 Stage 3	2022 總計 Total
減值準備	**Impairment allowances**				
於一月一日	At 1 January	663,853	1,141,179	543,603	2,348,635
轉出第一階段	Transfer out from Stage 1	(46,240)	302,015	396	256,171
轉出第二階段	Transfer out from Stage 2	601	(612,222)	972,568	360,947
轉出第三階段	Transfer out from Stage 3	–	–	–	–
本年淨(撥回)/撥備(1)	Net (reversal)/charge for the year(1)	(147,884)	114,573	192,626	159,315
撇銷	Write-offs	–	–	(167,419)	(167,419)
於十二月三十一日	At 31 December	470,330	945,545	1,541,774	2,957,649

附註:

(1) 本年貸款敞口淨變化及淨(撥回)/撥備包括新發放/已償還貸款、未發生階段轉換存量貸款、風險參數調整等導致的撥備。

(2) 於二〇二三年十二月三十一日,第一及二階段之實物押品現值為172,152,650千澳門元(二〇二二年:175,144,955千澳門元)。

Notes:

(1) Net (reversal)/charge for the year comprises the impairment losses attributable to new/repaid loans, remaining loans without stage transfers, and changes to risk parameters, etc.

(2) As at 31 December 2023, the collateral value of loans in Stage 1 and 2 is MOP 172,152,650 thousands (2022: MOP 175,144,955 thousands).

(除特別註明外，金額單位均為澳門元千元)
(Amount in thousands of Macao Patacas, unless otherwise stated)

4. 金融風險管理(續) / 4. Financial risk management (continued)

4.1 信用風險(續) / 4.1 Credit risk (continued)

(II) 貸款及其他賬項(續) / (II) Advances and other accounts (continued)

(A) 減值貸款 / (A) Impaired advances

特定分類或減值之客戶貸款分析如下：

Classified or impaired advances to customers are analysed as follows:

		2023	2022
特定分類或減值之客戶貸款總額	Gross classified or impaired advances to customers	**11,235,110**	5,593,556
佔客戶貸款總額百分比	Percentage of gross advances to customers	**8.60%**	4.16%
就上述貸款作出之減值準備	Impairment allowances made in respect of such advances	**2,718,140**	1,541,774

特定分類或減值之客戶貸款是指按本銀行貸款質量分類的「次級」、「可疑」或「損失」貸款或分類為第三階段的貸款。

Classified or impaired advances to customers represent advances which are either classified "substandard","doubtful" or "loss" under the Bank's classification of loan quality, or classified as Stage 3.

減值準備已考慮上述貸款之抵押品價值。

The impairment allowances were made after taking into account the value of collateral in respect of the credit-impaired advances.

		2023	2022
就上述有抵押品覆蓋的特定分類或減值之客戶貸款之抵押品市值	Current market value of collateral held against the covered portion of classified or impaired advances to customers	**9,132,177**	2,115,040
上述有抵押品覆蓋之特定分類或減值客戶貸款	Covered portion of classified or impaired advances to customers	**6,338,418**	1,846,746
上述沒有抵押品覆蓋之特定分類或減值客戶貸款	Uncovered portion of classified or impaired advances to customers	**4,896,692**	3,746,810

於二〇二三年十二月三十一日，沒有減值之貿易票據和銀行及其他金融機構貸款(二〇二二年：無)。

As at 31 December 2023, there were no impaired trade bills and advances to banks and other financial institutions (2022: Nil).

(除特別註明外,金額單位均為澳門元千元)
(Amount in thousands of Macao Patacas, unless otherwise stated)

4. 金融風險管理(續) / 4. Financial risk management (continued)

4.1 信用風險(續) / 4.1 Credit risk (continued)

(II) 貸款及其他賬項(續) / (II) Advances and other accounts (continued)

(B) 逾期超過三個月之貸款 / (B) Advances overdue for more than 3 months

逾期超過三個月之貸款總額分析如下:

The gross amount of advances overdue for more than 3 months is analysed as follows:

		2023		2022	
		金額 Amount	**佔客戶貸款總額百分比 % of gross advances to customers**	金額 Amount	佔客戶貸款總額百分比 % of gross advances to customers
客戶貸款總額,已逾期:	Gross advances to customers which have been overdue for:				
— 超過三個月但不超過六個月	— 6 months or less but over 3 months	**1,108,069**	**0.85%**	20,859	0.02%
— 超過六個月但不超過一年	— 1 year or less but over 6 months	**1,712,896**	**1.31%**	201,647	0.15%
— 超過一年	— over 1 year	**1,937,961**	**1.48%**	832,739	0.62%
總計	Total	**4,758,926**	**3.64%**	1,055,245	0.79%
就上述貸款作出之減值準備	Impairment allowances made in respect of such advances				
— 第三階段	— Stage 3	**1,037,969**		713,590	

減值準備已考慮上述貸款之抵押品價值。

The impairment allowances were made after taking into account the value of collateral in respect of the credit-impaired advances.

(除特別註明外，金額單位均為澳門元千元)
(Amount in thousands of Macao Patacas, unless otherwise stated)

4. 金融風險管理(續)
4. Financial risk management (continued)

4.1 信用風險(續)
4.1 Credit risk (continued)

(II) 貸款及其他賬項(續)
(II) Advances and other accounts (continued)

(B) 逾期超過三個月之貸款(續)
(B) Advances overdue for more than 3 months (continued)

逾期超過三個月之貸款總額分析如下：(續)

The gross amount of advances overdue for more than 3 months is analysed as follows: (continued)

		2023	2022
就上述有抵押品覆蓋的減值客戶貸款之抵押品市值	Current market value of collateral held against the covered portion of impaired advances to customers	**3,763,838**	430,003
上述有抵押品覆蓋之減值客戶貸款	Covered portion of impaired advances to customers	**2,979,832**	249,553
上述沒有抵押品覆蓋之減值客戶貸款	Uncovered portion of impaired advances to customers	**1,779,094**	805,692

逾期貸款或減值貸款的抵押品主要包括公司授信戶項下的商用資產如商業及住宅樓宇、個人授信戶項下的住宅按揭物業。

Collateral held against overdue or impaired loans is principally represented by charges over business assets such as commercial, and residential premises for corporate loans and mortgages over residential properties for personal loans.

於二〇二三年十二月三十一日，沒有逾期超過三個月之貿易票據和銀行及其他金融機構貸款(二〇二二年：無)。

As at 31 December 2023, there were no trade bills and advances to banks and other financial institutions overdue for more than 3 months (2022: Nil).

(除特別註明外，金額單位均為澳門元千元)
(Amount in thousands of Macao Patacas, unless otherwise stated)

4. 金融風險管理(續)

4. Financial risk management (continued)

4.1 信用風險(續)

4.1 Credit risk (continued)

(II) 貸款及其他賬項(續)

(II) Advances and other accounts (continued)

(C) 客戶貸款集中度

(C) Concentration of advances to customers

(i) 按行業分類之客戶貸款總額

(i) Sectoral analysis of gross advances to customers

以下關於客戶貸款總額之行業分類分析，其行業分類乃參照有關貸款及墊款之金管局報表的填報指示而編製。

The following analysis of the gross advances to customers by industry sector is based on the categories with reference to the completion instructions for the AMCM return of loans and advances.

		2023					
		客戶貸款總額 Gross advances to customers	佔客戶貸款總額百分比 % of gross advances to customers	特定分類或減值 Classified or impaired	逾期超過三個月之貸款 Overdue for more than 3 months	減值準備－第三階段 Impairment allowances – Stage 3	減值準備－第一和第二階段 Impairment allowances – Stages 1 and 2
公司貸款和墊款	Corporate loan and advances						
漁農業	Agriculture and fisheries	457,821	0.35%	–	–	–	580
採礦工業	Mining industries	–	–	–	–	–	–
製造工業	Manufacturing industries	6,552,605	5.02%	293,360	30,849	211,690	31,589
電力、氣體燃料及水	Electricity, gas and water	3,369,694	2.58%	–	–	–	7,662
建築及公共工程	Construction and public works	7,404,139	5.67%	195,960	195,960	2,524	27,392
批發及零售貿易	Wholesale and retail trade	12,248,394	9.38%	2,288,450	110,267	257,545	40,058
酒樓、餐廳及酒店及有關行業	Restaurants, hotels and similar	1,238,978	0.95%	234	–	234	4,899
運輸、貨倉及通訊	Transport, warehouse and communications	1,627,214	1.25%	–	–	–	5,319
非銀行的金融機構	Non-bank financial institutions	12,475,794	9.55%	–	–	–	68,015
教育業	Education	454,803	0.35%	–	–	–	1,044
資訊科技	Information technology	686,381	0.53%	–	–	–	724
其他行業[1]	Other industries[1]	49,581,681	37.97%	7,710,303	3,856,819	2,101,075	504,850
個人貸款	Personal loans	34,471,814	26.40%	746,803	565,031	145,072	180,675
		130,569,318	100.00%	11,235,110	4,758,926	2,718,140	872,807

(除特別註明外，金額單位均為澳門元千元)
(Amount in thousands of Macao Patacas, unless otherwise stated)

4. 金融風險管理(續)

4. Financial risk management (continued)

4.1 信用風險(續)

4.1 Credit risk (continued)

(II) 貸款及其他賬項(續)

(II) Advances and other accounts (continued)

(C) 客戶貸款集中度(續)

(C) Concentration of advances to customers (continued)

(i) 按行業分類之客戶貸款總額(續)

(i) Sectoral analysis of gross advances to customers (continued)

以下關於客戶貸款總額之行業分類分析，其行業分類乃參照有關貸款及墊款之金管局報表的填報指示而編製。(續)

The following analysis of the gross advances to customers by industry sector is based on the categories with reference to the completion instructions for the AMCM return of loans and advances. (continued)

		2022					
		客戶貸款總額 Gross advances to customers	佔客戶貸款總額百分比 % of gross advances to customers	特定分類或減值 Classified or impaired	逾期超過三個月之貸款 Overdue for more than 3 months	減值準備－第三階段 Impairment allowances – Stage 3	減值準備－第一和第二階段 Impairment allowances – Stages 1 and 2
公司貸款和墊款	Corporate loan and advances						
漁農業	Agriculture and fisheries	573,424	0.43%	–	–	–	3,189
採礦工業	Mining industries	402,545	0.30%	–	–	–	595
製造工業	Manufacturing industries	6,680,786	4.97%	–	–	–	35,452
電力、氣體燃料及水	Electricity, gas and water	4,167,683	3.10%	–	–	–	11,115
建築及公共工程	Construction and public works	4,666,266	3.47%	194,214	–	273	84,930
批發及零售貿易	Wholesale and retail trade	11,698,215	8.70%	3,070	3,070	2,944	95,160
酒樓、餐廳及酒店及有關行業	Restaurants, hotels and similar	940,253	0.70%	–	–	–	6,422
運輸、貨倉及通訊	Transport, warehouse and communications	906,413	0.67%	–	–	–	2,929
非銀行的金融機構	Non-bank financial institutions	14,907,703	11.08%	610,730	610,730	533,884	71,934
教育業	Education	516,411	0.38%	–	–	–	2,342
其他行業(1)	Other industries(1)	52,899,158	39.33%	4,487,513	159,712	972,417	1,065,615
個人貸款	Personal loans	36,132,441	26.87%	298,029	281,733	32,256	36,192
		134,491,298	100.00%	5,593,556	1,055,245	1,541,774	1,415,875

附註：

(1) 其他行業主要包括房地產業、租賃和物業持有、及旅行產業等。

Note:

(1) Other industries mainly include real estate, leasing and property investment, and tourism industry etc.

(除特別註明外，金額單位均為澳門元千元)
(Amount in thousands of Macao Patacas, unless otherwise stated)

4. 金融風險管理(續)

4. Financial risk management (continued)

4.1 信用風險(續)

4.1 Credit risk (continued)

(II) 貸款及其他賬項(續)

(II) Advances and other accounts (continued)

(C) 客戶貸款集中度(續)

(C) Concentration of advances to customers (continued)

(ii) 按地理區域分類之客戶貸款總額

(ii) Geographical analysis of gross advances to customers

下列關於客戶貸款之地理區域分析是根據交易對手之所在地，並已顧及風險轉移因素。若客戶貸款之擔保人所在地與客戶所在地不同，則風險將轉移至擔保人之所在地。

The following geographical analysis of advances to customers is based on the locations of the counterparties, after taking into account the transfer of risk. For an advance to customer guaranteed by a party situated in a location different from the customer, the risk will be transferred to the location of the guarantor.

		2023	2022
客戶貸款總額	**Gross advances to customers**		
澳門	Macao	**55,407,273**	59,135,271
中國內地	Mainland China	**52,367,603**	55,085,481
香港	Hong Kong	**18,183,933**	15,647,360
其他國家和地區	Other countries and regions	**4,610,509**	4,623,186
		130,569,318	134,491,298
就客戶貸款總額作出之減值準備 — 第一和第二階段	**Impairment allowances made in respect of the gross advances to customers — Stages 1 and 2**		
澳門	Macao	**282,828**	312,403
中國內地	Mainland China	**460,400**	1,004,711
香港	Hong Kong	**82,710**	76,580
其他國家和地區	Other countries and regions	**46,869**	22,181
		872,807	1,415,875

(除特別註明外，金額單位均為澳門元千元)
(Amount in thousands of Macao Patacas, unless otherwise stated)

4. 金融風險管理(續) 4. Financial risk management (continued)

4.1 信用風險(續) 4.1 Credit risk (continued)

(II) 貸款及其他賬項(續) (II) Advances and other accounts (continued)

(C) 客戶貸款集中度(續) (C) Concentration of advances to customers (continued)

(ii) 按地理區域分類之客戶貸款總額(續) (ii) Geographical analysis of gross advances to customers (continued)

		2023	2022
逾期超過三個月之貸款	**Advances overdue for more than 3 months**		
澳門	Macao	**1,290,445**	284,900
中國內地	Mainland China	**1,923,481**	770,345
香港	Hong Kong	**1,545,000**	–
		4,758,926	1,055,245
就逾期超過三個月之貸款作出之減值準備 — 第三階段	**Impairment allowances made in respect of the advances overdue for more than 3 months — Stage 3**		
澳門	Macao	**128,608**	35,094
中國內地	Mainland China	**754,861**	678,496
香港	Hong Kong	**154,500**	–
		1,037,969	713,590

(除特別註明外，金額單位均為澳門元千元)
(Amount in thousands of Macao Patacas, unless otherwise stated)

4. 金融風險管理(續) / 4. Financial risk management (continued)

4.1 信用風險(續) / 4.1 Credit risk (continued)

(II) 貸款及其他賬項(續) / (II) Advances and other accounts (continued)

(C) 客戶貸款集中度(續) / (C) Concentration of advances to customers (continued)

(ii) 按地理區域分類之客戶貸款總額(續) / (ii) Geographical analysis of gross advances to customers (continued)

		2023	2022
就特定分類或減值	**Classified or impaired advances**		
澳門	Macao	**2,033,890**	295,931
中國內地	Mainland China	**5,784,277**	3,716,546
香港	Hong Kong	**3,416,943**	1,581,079
		11,235,110	5,593,556
就特定分類或減值貸款作出之減值準備 — 第三階段	**Impairment allowances made in respect of the classified or impaired advances — Stage 3**		
澳門	Macao	**477,638**	35,238
中國內地	Mainland China	**1,973,711**	1,373,655
香港	Hong Kong	**266,791**	132,881
		2,718,140	1,541,774

4. 金融風險管理(續)

4. Financial risk management (continued)

4.1 信用風險(續)

4.1 Credit risk (continued)

(II) 貸款及其他賬項(續)

(II) Advances and other accounts (continued)

(D) 收回資產

(D) Repossessed assets

於年內，本銀行通過對抵押品行使收回資產權而取得並於十二月三十一日持有的資產，其種類及賬面值概述如下：

During the year, the Bank obtained assets by taking possession of collateral held as security. The nature and carrying value of these assets held as at 31 December are summarised as follows:

		2023	2022
商業物業	Commercial properties	**1,660,430**	–

收回資產包括本銀行通過對抵押取得處置或控制權的物業(如通過法律程序或業主自願交出抵押資產方式取得)而對借款人的債務進行全數或部分減除。

The repossessed assets comprise properties in respect of which the Bank has acquired access or control (e.g. through court proceedings or voluntary actions by the proprietors concerned) for release in full or in part of the obligations of the borrowers.

當收回資產的變現能力受到影響時，本銀行將按情況以下列方式處理：

When the repossessed assets are not readily convertible into cash, the Bank may consider the following alternatives:

— 調整出售價格

— 連同抵押資產一併出售貸款

— 安排債務重組

— adjusting the selling prices

— selling the loans together with the assets

— arranging loan restructuring

(除特別註明外,金額單位均為澳門元千元)
(Amount in thousands of Macao Patacas, unless otherwise stated)

4. 金融風險管理(續)

4. Financial risk management (continued)

4.1 信用風險(續)

4.1 Credit risk (continued)

(III) 在銀行及其他金融機構之結餘及定期存放

提取減值準備前之在銀行及其他金融機構之結餘及定期存放按五級分類及階段分析如下:

(III) Balances and placements with banks and other financial institutions

Balances and placements with banks and other financial institutions before impairment allowances are analysed by the five-category classifications and stage determination as follows:

		2023 階段一 Stage 1	2023 階段二 Stage 2	2023 階段三 Stage 3	2023 總計 Total
在銀行及其他金融機構之結餘及定期存放	**Balances and placements with banks and other financial institutions**				
正常	Pass	**17,015,380**	**–**	**–**	**17,015,380**
		17,015,380	**–**	**–**	**17,015,380**
其中:	Of which:				
減值準備	Impairment allowances	**(161)**	**–**	**–**	**(161)**
		17,015,219	**–**	**–**	**17,015,219**

		2022 階段一 Stage 1	2022 階段二 Stage 2	2022 階段三 Stage 3	2022 總計 Total
在銀行及其他金融機構之結餘及定期存放	**Balances and placements with banks and other financial institutions**				
正常	Pass	29,237,141	–	–	29,237,141
		29,237,141	–	–	29,237,141
其中:	Of which:				
減值準備	Impairment allowances	(849)	–	–	(849)
		29,236,292	–	–	29,236,292

(除特別註明外,金額單位均為澳門元千元)
(Amount in thousands of Macao Patacas, unless otherwise stated)

4. 金融風險管理(續)

4. Financial risk management (continued)

4.1 信用風險(續)

4.1 Credit risk (continued)

(III) 在銀行及其他金融機構之結餘及定期存放(續)

(III) Balances and placements with banks and other financial institutions (continued)

於二〇二三年十二月三十一日,沒有逾期或減值之銀行及其他金融機構之結餘及定期存放(二〇二二年:無)。

As at 31 December 2023, there were no overdue or impaired balance and placements with banks and other financial institutions (2022: Nil).

在銀行及其他金融機構之結餘及定期存放之減值準備變動情況列示如下:

Reconciliation of impairment allowances for balances and placements with banks and other financial institutions is as follows:

		2023			
		階段一 Stage 1	**階段二 Stage 2**	**階段三 Stage 3**	**總計 Total**
於一月一日	At 1 January	**849**	**–**	**–**	**849**
本年淨撥回	Net reversal for the year	**(688)**	**–**	**–**	**(688)**
於十二月三十一日	At 31 December	**161**	**–**	**–**	**161**

		2022			
		階段一 Stage 1	階段二 Stage 2	階段三 Stage 3	總計 Total
於一月一日	At 1 January	468	–	–	468
本年淨撥備	Net charge for the year	381	–	–	381
於十二月三十一日	At 31 December	849	–	–	849

於二〇二三年十二月三十一日,沒有逾期或減值之銀行及其他金融機構之結餘及定期存放(二〇二二年:無)。

As at 31 December 2023, there were no overdue or impaired balance and placements with banks and other financial institutions (2022: Nil).

(除特別註明外，金額單位均為澳門元千元)
(Amount in thousands of Macao Patacas, unless otherwise stated)

4. 金融風險管理(續)

4. Financial risk management (continued)

4.1 信用風險(續)

4.1 Credit risk (continued)

(IV) 債務證券及存款證

(IV) Debt securities and certificates of deposit

下表為以發行評級及階段分析之債務證券及存款證於結算日的賬面值。在無發行評級的情況下，則會按發行人的評級報告。

The following tables present an analysis of the carrying value of debt securities and certificates of deposit by issue rating and stage classification as at reporting date. In the absence of such issue ratings, the ratings designated for the issuers are reported.

		2023			
		階段一 Stage 1	階段二 Stage 2	階段三 Stage 3	總計 Total
以公允價值計量且其變動計入其他全面收益之證券投資	**Investment in securities at fair value through other comprehensive income**				
— Baa3以上	— Above Baa3	**24,885,280**	**619,720**	**–**	**25,505,000**
— 以下Baa3	— Lower than Baa3	**357,829**	**–**	**–**	**357,829**
— 無評級	— Unrated	**–**	**–**	**–**	**–**
		25,243,109	**619,720**	**–**	**25,862,829**
其中：	Of which：				
減值準備	Impairment allowances	**(17,137)**	**(1,220)**	**–**	**(18,357)**
以攤餘成本計量之證券投資	**Investment in securities at amortised cost**				
— Baa3以上	— Above Baa3	**4,212,196**	**572,249**	**–**	**4,784,445**
— 以下Baa3	— Lower than Baa3	**–**	**1,005,281**	**1,578,176**	**2,583,457**
— 無評級	— Unrated	**6,862,028**	**–**	**836,844**	**7,698,872**
		11,074,224	**1,577,530**	**2,415,020**	**15,066,774**
其中：	Of which：				
減值準備	Impairment allowances	**(510)**	**(53,939)**	**(1,517,376)**	**(1,571,825)**
		11,073,714	**1,523,591**	**897,644**	**13,494,949**

(除特別註明外,金額單位均為澳門元千元)
(Amount in thousands of Macao Patacas, unless otherwise stated)

4. 金融風險管理(續)

4. Financial risk management (continued)

4.1 信用風險(續)

4.1 Credit risk (continued)

(IV) 債務證券及存款證(續)

(IV) Debt securities and certificates of deposit (continued)

下表為以發行評級及階段分析之債務證券及存款證於結算日的賬面值。在無發行評級的情況下,則會按發行人的評級報告。(續)

The following tables present an analysis of the carrying value of debt securities and certificates of deposit by issue rating and stage classification as at reporting date. In the absence of such issue ratings, the ratings designated for the issuers are reported. (continued)

		2022			
		階段一 Stage 1	階段二 Stage 2	階段三 Stage 3	總計 Total
以公允價值計量且其變動計入其他全面收益之證券投資	**Investment in securities at fair value through other comprehensive income**				
— Baa3以上	— Above Baa3	16,050,074	563,298	–	16,613,372
— 以下Baa3	— Lower than Baa3	462,233	–	–	462,233
— 無評級	— Unrated	964,929	78,969	–	1,043,898
		17,477,236	642,267	–	18,119,503
其中:	Of which:				
減值準備	Impairment allowances	(22,366)	(1,569)	–	(23,935)
以攤餘成本計量之證券投資	**Investment in securities at amortised cost**				
— Baa3以上	— Above Baa3	528,102	893,565	–	1,421,667
— 以下Baa3	— Lower than Baa3	80,771	933,648	–	1,014,419
— 無評級	— Unrated	16,428,884	989,912	1,215,935	18,634,731
		17,037,757	2,817,125	1,215,935	21,070,817
其中:	Of which:				
減值準備	Impairment allowances	(1,893)	(62,761)	(294,818)	(359,472)
		17,035,864	2,754,364	921,117	20,711,345

(除特別註明外,金額單位均為澳門元千元)
(Amount in thousands of Macao Patacas, unless otherwise stated)

4. 金融風險管理(續) / 4. Financial risk management (continued)

4.1 信用風險(續) / 4.1 Credit risk (continued)

(IV) 債務證券及存款證(續) / *(IV) Debt securities and certificates of deposit (continued)*

債務證券及存款證之減值準備變動情況列示如下:

Reconciliation of impairment allowances for debt securities and certificates of deposit is as follows:

		2023			
		階段一 Stage 1	**階段二 Stage 2**	**階段三 Stage 3**	**總計 Total**
以公允價值計量且其變動計入其他全面收益之證券投資	**Investment in securities at fair value through other comprehensive income**				
於一月一日	At 1 January	**22,366**	**1,569**	**–**	**23,935**
轉出第一階段	Transfer out from Stage 1	**(478)**	**347**	**–**	**(131)**
本年淨撥備[1]	Net charge for the year[1]	**(4,751)**	**(696)**	**–**	**(5,447)**
於十二月三十一日	At 31 December	**17,137**	**1,220**	**–**	**18,357**

		2022			
		階段一 Stage 1	階段二 Stage 2	階段三 Stage 3	總計 Total
以公允價值計量且其變動計入其他全面收益之證券投資	**Investment in securities at fair value through other comprehensive income**				
於一月一日	At 1 January	6,023	–	–	6,023
轉出第一階段	Transfer out from Stage 1	(712)	903	–	191
本年淨撥備[1]	Net charge for the year[1]	17,055	666	–	17,721
於十二月三十一日	At 31 December	22,366	1,569	–	23,935

(除特別註明外，金額單位均為澳門元千元)
(Amount in thousands of Macao Patacas, unless otherwise stated)

4. 金融風險管理(續) / 4. Financial risk management (continued)

4.1 信用風險(續) / 4.1 Credit risk (continued)

(IV) 債務證券及存款證(續) / *(IV) Debt securities and certificates of deposit (continued)*

債務證券及存款證之減值準備變動情況列示如下:(續)

Reconciliation of impairment allowances for debt securities and certificates of deposit is as follows: (continued)

		2023			
		階段一 Stage 1	階段二 Stage 2	階段三 Stage 3	總計 Total
以攤餘成本計量之證券投資	**Investment in securities at amortised cost**				
於一月一日	At 1 January	**1,893**	**62,761**	**294,818**	**359,472**
轉出第一階段	Transfer out from Stage 1	**(16)**	**16**	**–**	**–**
轉出第二階段	Transfer out from Stage 2	**–**	**(9,421)**	**673,144**	**663,723**
轉出第三階段	Transfer out from Stage 3	**–**	**–**	**–**	**–**
本年淨(撥回)/撥備[(1)]	Net (reversal)/charge for the year[(1)]	**(1,367)**	**583**	**549,414**	**548,630**
於十二月三十一日	At 31 December	**510**	**53,939**	**1,517,376**	**1,571,825**

		2022			
		階段一 Stage 1	階段二 Stage 2	階段三 Stage 3	總計 Total
以攤餘成本計量之證券投資	**Investment in securities at amortised cost**				
於一月一日	At 1 January	206,426	–	–	206,426
轉出第一階段	Transfer out from Stage 1	(199,598)	62,532	294,818	157,752
轉出第二階段	Transfer out from Stage 2	–	–	–	–
轉出第三階段	Transfer out from Stage 3	–	–	–	–
本年淨(撥回)/撥備[(1)]	Net (reversal)/charge for the year[(1)]	(4,935)	229	–	(4,706)
於十二月三十一日	At 31 December	1,893	62,761	294,818	359,472

附註:

(1) 本年淨(撥回)/撥備包括新購買/已贖回的債務證券及存款證、未發生階段轉換存量債務證券及存款證、風險參數調整等導致的撥備。

Note:

(1) Net (reversal)/charge for the year comprises of the impairment losses attributable to new/redeemed debt securities and certificates of deposits, remaining debt securities and certificates of deposits without stage transfers, and changes to risk parameters, etc.

(除特別註明外，金額單位均為澳門元千元)
(Amount in thousands of Macao Patacas, unless otherwise stated)

4. 金融風險管理(續)

4. Financial risk management (continued)

4.1 信用風險(續)

4.1 Credit risk (continued)

(IV) 債務證券及存款證(續)

(IV) Debt securities and certificates of deposit (continued)

減值或逾期之債務證券及存款證總額分析如下：

The gross impaired or overdue debt securities and certificates of deposit are analysed as follows:

		2023	2022
減值或逾期證券投資	**Impaired or overdue investment in securities**		
超過三個月但不超過六個月	6 months or less but over 3 months	**–**	1,215,935
超過六個月但不超過一年	1 year or less but over 6 months	**–**	–
超過一年	over 1 year	**1,284,441**	–
		1,284,441	1,215,935
就上述證券投資作出之減值準備	**Impairment allowances made in respect of such investment in securities**		
第三階段	Stage 3	**844,232**	294,818

（除特別註明外，金額單位均為澳門元千元）
(Amount in thousands of Macao Patacas, unless otherwise stated)

4. 金融風險管理（續） / 4. Financial risk management (continued)

4.1 信用風險（續） / 4.1 Credit risk (continued)

(V) 貸款承諾及財務擔保合同

(V) Loan commitments and financial guarantee contracts

貸款承諾及財務擔保合同按五級分類及階段分析如下：

Loan commitments and financial guarantee contracts are analysed by the five-category classifications and stage determination as follows:

		2023			
		階段一 Stage 1	**階段二 Stage 2**	**階段三 Stage 3**	**總計 Total**
貸款承諾及財務擔保合同	**Loan commitments and financial guarantee contracts**				
正常	Pass	**19,302,176**	**256,723**	**–**	**19,558,899**
關注	Special Mention	**–**	**741,417**	**–**	**741,417**
次級	Substandard	**–**	**–**	**–**	**–**
可疑	Doubtful	**–**	**–**	**–**	**–**
損失	Loss	**–**	**–**	**–**	**–**
		19,302,176	**998,140**	**–**	**20,300,316**
其中：減值準備	Of which, impairment allowance	**(44,370)**	**(5,992)**	**–**	**(50,362)**
		19,257,806	**992,148**	**–**	**20,249,954**

		2022			
		階段一 Stage 1	階段二 Stage 2	階段三 Stage 3	總計 Total
貸款承諾及財務擔保合同	**Loan commitments and financial guarantee contracts**				
正常	Pass	20,521,527	991,773	–	21,513,300
關注	Special Mention	–	128,749	–	128,749
次級	Substandard	–	–	6,180	6,180
可疑	Doubtful	–	–	3	3
損失	Loss	–	–	1	1
		20,521,527	1,120,522	6,184	21,648,233
其中：減值準備	Of which, impairment allowance	(60,163)	(8,616)	(12)	(68,791)
		20,461,364	1,111,906	6,172	21,579,442

(除特別註明外，金額單位均為澳門元千元)
(Amount in thousands of Macao Patacas, unless otherwise stated)

4. 金融風險管理(續) / 4. Financial risk management (continued)

4.1 信用風險(續) / 4.1 Credit risk (continued)

(V) 貸款承諾及財務擔保合同(續) / *(V) Loan commitments and financial guarantee contracts (continued)*

貸款承諾及財務擔保合同之減值準備變動情況列示如下：

Reconciliation of impairment allowances for loan commitments and financial guarantee contracts is as follows:

		2023			
		階段一 Stage 1	階段二 Stage 2	階段三 Stage 3	總計 Total
於一月一日	At 1 January	**60,163**	**8,616**	**12**	**68,791**
階段轉撥產生之變動	Changes arising from transfer of stage				
轉出第一階段	Transfer out from Stage 1	**(15,198)**	**5,095**	**–**	**(10,103)**
轉出第二階段	Transfer out from Stage 2	**78**	**(1,104)**	**–**	**(1,026)**
轉出第三階段	Transfer out from Stage 3	**–**	**–**	**–**	**–**
本年淨(撥回)／撥備(1)	Net (reversal)/charge for the year(1)	**(673)**	**(6,615)**	**(12)**	**(7,300)**
於十二月三十一日	At 31 December	**44,370**	**5,992**	**–**	**50,362**

		2022			
		階段一 Stage 1	階段二 Stage 2	階段三 Stage 3	總計 Total
於一月一日	At 1 January	73,982	32,076	–	106,058
階段轉撥產生之變動	Changes arising from transfer of stage				
轉出第一階段	Transfer out from Stage 1	(496)	1,514	9	1,027
轉出第二階段	Transfer out from Stage 2	41	(15,313)	2	(15,270)
轉出第三階段	Transfer out from Stage 3	–	–	–	–
本年淨(撥回)／撥備(1)	Net (reversal)/charge for the year(1)	(13,364)	(9,661)	1	(23,024)
於十二月三十一日	At 31 December	60,163	8,616	12	68,791

附註：

(1) 本年淨(撥回)／撥備包括新發放／已取消的貸款承諾及財務擔保合同、未發生階段轉換存量貸款承諾及財務擔保合同、風險參數調整等導致的撥備。

Note:

(1) Net (reversal)/charge for the year comprises of the impairment losses attributable to new/cancelled loan commitments and financial guarantee contracts, remaining loan commitments and financial guarantee contracts without stage transfers, and changes to risk parameters, etc.

4. 金融風險管理(續)

4.2 市場風險

概況

市場風險是指因金融市場價格波動導致銀行外匯、利率、股票和商品持倉值出現變化而可能給本銀行帶來的損失。本銀行採取適中的市場風險偏好，實現風險與收益的平衡。市場風險管理的目標，是根據本銀行的風險偏好和發展策略，依靠完善的風險管理制度和相關管理手段，有效管理本銀行業務中可能產生的市場風險，促進業務健康發展。

本銀行的市場風險主要來源於經營性目的債務證券，其次為流動性目的債務證券及股票相關投資業務，另外亦涉及投資規模相對較小的交易性目的債務證券及股票投資等。

本銀行遵循企業管治的風險管理原則管理市場風險，董事會、高層管理層和職能部門／單位，各司其職，各負其責。風險管理部是負責市場風險管理的專責單位，協助高層管理層履行日常管理職責，獨立監察本銀行的市場風險狀況以及管理政策和限額執行情況，並確保整體和個別的市場風險均控制在可接受水平內。

本銀行使用敏感性指標、外匯敞口、利率重定價缺口等作為監控市場風險的主要工具

4. Financial risk management (continued)

4.2 Market Risk

Overview

Market risk refers to the risk of loss arising from movements in the value of foreign exchange, interest rate, equity and commodity positions held by the Bank due to the volatility of financial market price. The Bank adopts a moderate market risk appetite to achieve the balance between risk and return. The Bank's objective in managing market risk is to secure healthy growth, by the effective management of potential market risk in the Bank's business, according to the Bank's overall risk appetite and strategy of the business on the basis of a well-established risk management regime and related management measures.

The market risk of the Bank mainly comes from debt securities for business purposes, followed by debt securities for liquidity purposes and related investment business of stocks, and also involves relatively small investment scale of debt securities and equity instruments for trading purposes, etc.

In accordance with the Bank's corporate governance principles in respect of risk management, the Board, senior managements and functional departments/units perform their duties and responsibilities to manage the Bank's market risk. RM is responsible for the Bank's market risk management, assisting senior managements to perform their day-to-day duties, independently monitoring the market risk profile and compliance of management policies, and ensuring that the aggregate and individual market risks are within acceptable levels.

The Bank uses sensitivity analysis, foreign exchange exposure and interest rate re-pricing gap analysis as the primary instruments to monitor market risk.

(除特別註明外,金額單位均為澳門元千元)
(Amount in thousands of Macao Patacas, unless otherwise stated)

4. 金融風險管理(續)

4. Financial risk management (continued)

4.2 市場風險(續)

4.2 Market Risk (continued)

(I) 外匯風險

(I) Foreign Currency risk

本銀行的資產及負債集中在澳門元、港元、及美元等主要貨幣。為確保外匯風險承擔保持在可接受水平,本銀行利用風險限額(例如頭寸及市場風險數值)作為監控工具。此外,本銀行致力於減少同一貨幣的資產與負債錯配,並通常利用外匯合約管理由外幣資產負債所產生的外匯風險。

The majority of the Bank's assets and liabilities are denominated in Macao Patacas, Hong Kong Dollars and United States Dollars. To ensure the currency risk exposure of the Bank is kept to an acceptable level, risk limits (e.g. Position and VaR limit) are used to serve as a monitoring tool. Moreover, the Bank seeks to minimise the gap between assets and liabilities in the same currency. Foreign exchange contracts are usually used to manage FX risk associated with foreign currency-denominated assets and liabilities.

(1) 各金融資產及金融負債項目於各個結算日的外匯風險敞口如下:

(1) The exposure of the Bank's financial assets and financial liabilities to foreign currency risk at each reporting date was as follows:

		2023					
		澳門元 MOP	港元 HKD	美元 USD	人民幣 CNY	其他 Others	總計 Total
金融資產	**Financial assets**						
現金及存放同業	Cash and balances with banks	500,892	650,656	482,435	5,075,313	87,131	6,796,427
存放於澳門金融管理局	Deposits with AMCM	2,003,539	–	–	–	–	2,003,539
拆放銀行同業及其他金融機構	Placements with banks and other financial institutions	409,580	2,513,705	3,728,929	2,172,576	337,300	9,162,090
金融投資	Financial investments	5,233,084	9,370,200	34,845,240	855,030	179,826	50,483,380
貸款及其他賬項	Advances and other accounts	26,281,044	66,692,896	13,958,537	17,434,499	2,611,395	126,978,371
其他資產	Other assets	118,211	477,864	123,670	4,519	(112,615)	611,649
		34,546,350	79,705,321	53,138,811	25,541,937	3,103,037	196,035,456
金融負債	**Financial liabilities**						
銀行及其他金融機構之存款及結餘	Deposits and balances of banks and other financial institutions	1,895,385	4,704,953	14,778,917	15,105,793	2,424,392	38,909,440
客戶存款	Deposits from customers	25,132,731	89,628,113	7,594,265	13,189,921	1,438,166	136,983,196
發行存款證	Certificates of deposit in issue	–	–	–	–	–	–
後償負債	Subordinated liabilities	–	2,065,757	–	–	–	2,065,757
其他負債	Others liabilities	150,989	413,469	80,161	26,879	5,821	677,319
		27,179,105	96,812,292	22,453,343	28,322,593	3,868,379	178,635,712
資產負債淨頭寸	**Net on-balance sheet position**	7,367,245	(17,106,971)	30,685,468	(2,780,656)	(765,342)	17,399,744
信貸承諾	Credit commitments	3,851,405	9,483,812	3,577,774	695,595	56,738	17,665,324
衍生金融工具(1)	Derivatives (1)	–	(4,908,143)	1,005,328	3,383,172	568,013	48,370

（除特別註明外，金額單位均為澳門元千元）
(Amount in thousands of Macao Patacas, unless otherwise stated)

4. 金融風險管理（續） / 4. Financial risk management (continued)

4.2 市場風險（續） / 4.2 Market Risk (continued)

(I) 外匯風險（續） / (I) Foreign Currency risk (continued)

(1) 各金融資產及金融負債項目於各個結算日的外匯風險敞口如下：（續）

(1) The exposure of the Bank's financial assets and financial liabilities to foreign currency risk at each reporting date was as follows: (continued)

		2022					
		澳門元 MOP	港元 HKD	美元 USD	人民幣 CNY	其他 Others	總計 Total
金融資產	**Financial assets**						
現金及存放同業	Cash and balances with banks	599,046	509,791	207,209	2,953,976	1,027,728	5,297,750
存放於澳門金融管理局	Deposits with AMCM	2,195,638	–	–	–	–	2,195,638
拆放銀行同業及其他金融機構	Placements with banks and other financial institutions	202,528	8,328,040	7,501,342	6,225,506	527,697	22,785,113
金融投資	Financial investments	8,881,901	11,546,929	29,314,139	364,949	329,450	50,437,368
貸款及其他賬項	Advances and other accounts	23,874,219	71,949,501	19,541,419	13,489,193	2,679,317	131,533,649
其他資產	Other assets	295,647	270,008	172,281	7,462	(109,055)	636,343
		36,048,979	92,604,269	56,736,390	23,041,086	4,455,137	212,885,861
金融負債	**Financial liabilities**						
銀行及其他金融機構之存款及結餘	Deposits and balances of banks and other financial institutions	1,896,405	7,722,624	17,787,119	14,596,446	2,970,967	44,973,561
客戶存款	Deposits from customers	25,894,286	99,916,764	4,431,726	8,204,513	1,709,561	140,156,850
發行存款證	Certificates of deposit in issue	–	2,564,212	1,193,620	336,222	–	4,094,054
後償負債	Subordinated liabilities	–	1,998,200	–	–	–	1,998,200
其他負債	Others liabilities	346,309	175,977	11,958	17,956	2,895	555,095
		28,137,000	112,377,777	23,424,423	23,155,137	4,683,423	191,777,760
資產負債淨頭寸	**Net on-balance sheet position**	7,911,979	(19,773,508)	33,311,967	(114,051)	(228,286)	21,108,101
信貸承諾	Credit commitments	3,095,338	10,676,207	4,159,972	1,937,280	98,922	19,967,719
衍生金融工具[(1)]	Derivatives [(1)]	–	965,332	(1,059,127)	100,497	14,107	20,809

附註：

(1) 衍生金融工具反映貨幣衍生工具的名義本金淨額，包括未交割的即期外匯、遠期外匯、外匯掉期和貨幣期權。

Note:

(1) Derivatives represent the net notional amount of currency derivatives, including undelivered foreign exchange spot, foreign exchange forward, foreign exchange swap and currency option.

（除特別註明外，金額單位均為澳門元千元）
(Amount in thousands of Macao Patacas, unless otherwise stated)

4. 金融風險管理（續）

4. Financial risk management (continued)

4.2 市場風險（續）

4.2 Market Risk (continued)

(I) 外匯風險（續）

(I) Foreign Currency risk (continued)

(2) 本銀行採用敏感性分析衡量匯率變化對本銀行利潤的可能影響。下表列出於結算日按當日貨幣性資產和負債進行匯率敏感性分析結果：

(2) The Bank uses sensitivity analysis to measure the potential effect of changes in foreign currency exchange rates on the Bank's profit or loss and other comprehensive income. The following table sets forth, as at reporting date, the results of the Bank's foreign exchange rate sensitivity analysis:

		2023		2022	
		損益 Profit or loss	**其他全面收益 Other comprehensive income**	損益 Profit or loss	其他全面收益 Other comprehensive income
升值3%	3% appreciation	**968,799**	**(20,911)**	967,179	(34,552)
貶值3%	3% depreciation	**(968,799)**	**20,911**	(967,179)	34,552

以上敏感性分析基於資產和負債具有靜態的匯率風險結構以及以下假設：(1)各種匯率敏感度是指各幣種對澳門元於報告日當天收盤（中間價）匯率絕對值波動300基點造成的匯兑損益；(2)各幣種對澳門元匯率同時同向波動且未考慮不同貨幣匯率變動之間的相關性；(3)計算外匯敞口時，包含了即期外匯敞口、遠期外匯敞口和期權，且所有頭寸將會被持有，並在到期後續期。本分析並不會考慮管理層可能採用風險管理方法所產生的影響。由於基於上述假設，匯率變化導致本銀行稅前利潤出現的實際變化可能與此敏感性分析的結果不同。

This sensitivity analysis is based on a static foreign exchange exposure profile of assets and liabilities and certain assumptions as follows: (1) the foreign exchange sensitivity is the gain and loss recognised as a result of 300 basis point fluctuation in the foreign currency exchange rates against MOP at the reporting date; (2) the exchange rates against MOP for all foreign currencies change in the same direction simultaneously and does not take into account the correlation effect of changes in different foreign currencies; and (3) the foreign exchange exposures calculated include both spot foreign exchange exposures, foreign exchange derivative instruments, and; all positions will be retained and rolled over upon maturity. The analysis does not take into account the effect of risk management measures taken by management. Due to the assumptions adopted, actual changes in the Bank's profit before tax and other comprehensive income resulting from increases or decreases in foreign exchange rates may differ from the results of this sensitivity analysis.

4. 金融風險管理(續)

4.2 市場風險(續)

(II) 利率風險

利率風險是指因利率水平、資產負債期限結構等要素發生變動而可能導致銀行整體收益和經濟價值承受損失的風險。本銀行的利率風險承擔主要來自結構性持倉。結構性持倉的主要利率風險類別為:

— 重新定價風險:資產與負債和表外項目到期期限或重新定價期限存在差異,進而影響淨利息收入及經濟價值;

— 基準風險:定價基準不同的銀行賬戶表內外業務,令資產的收益率和負債的成本可能會在同一重訂價格期間以不同的幅度變化;

— 收益率曲線風險:由於收益率曲線不同期檔的息率水平發生不規則變動,而對淨利息收入或經濟價值產生負面影響;及

— 期權風險:由於資產、負債或表外項目附設或隱含期權,當期權被行使時會改變相關資產或負債的現金流。

本銀行的風險管理架構同樣適用於利率風險管理。根據風險管理與內部控制委員會批准的《銀行賬戶利率風險管理辦法》,資產負債管理委員會具體履行管理銀行利率風險的職責。司庫部負責本銀行賬戶利率風險管理,在財會部、風險管理部及資金部等的配合下,協助資產負債管理委員會開展日常的利率風險管理工作,包括但不限於擬訂利率風險管理辦法,設立風險指標和限額,監督利率風險管理政策與限額執行情況,向高層管理人員以及風險管理與內部控制委員會提交利率風險管理報告等。

4. Financial risk management (continued)

4.2 Market Risk (continued)

(II) Interest rate risk

Interest rate risk means the risks to a bank's earnings and economic value arising from movements in interest rate and term structures of the bank's asset and liability positions. The Bank's interest rate risk exposures are mainly structural. The major types of interest rate risk from structural positions are:

— Repricing risk: mismatches in the maturity or repricing periods of assets and liabilities, and off-balance sheet items, that may affect net interest income and economic value;

— Basis risk: difference in pricing benchmarks between on and off balance sheet items resulting that the yield on assets and cost of liabilities may change by different amounts within the same repricing period;

— Yield curve risk: irregular changes in the interest rate levels of different tenor on the yield curve that may have an adverse impact on net interest income or economic value; and

— Optionality risk: exercise of the options embedded or implicit in assets, liabilities or off-balance sheet items that can cause a change in the cash flows of assets and liabilities.

The Bank's risk management framework applies also to interest rate risk management. The Asset-Liability Committee ("ALCO") exercises its oversight of interest rate risk in accordance with the "Banking Book Interest Rate Risk Management Policy" approved by the RMICC. TD is responsible for interest rate risk management. With the cooperation of FN, RM, and Financial Products and Investment Management Department ("FPIM"), TD assists the ALCO to perform day-to-day interest rate risk management. Its roles include, but are not limited to, the formulation of management policies, setting of risk indicators and limits, monitoring of the compliance with policies and limits, and submission of interest rate risk management reports to senior management and the RMICC, etc.

4. 金融風險管理(續)

4.2 市場風險(續)

(II) 利率風險(續)

本銀行設定利率風險指標及限額指標及限額，以作識別、計量、監測和控制利率風險。主要風險指標和限額包括但不限於久期、淨利息收入波動比率(NII)及經濟價值波動限額(EV)等。主要風險指標和限額劃分由資產負債管理委員會、風險管理與內部控制委員會批准。承擔利率風險的各業務單位必須在利率風險指標限額範圍內開展相關業務。

淨利息收入波動比例(NII)和經濟價值波動限額(EV)反映利率變動對銀行淨利息收入和資本基礎的影響，是本銀行管理利率風險的重要風險指標。前者衡量利率變動導致的淨利息收入變動佔當年預期淨利息收入的比率；後者主要分析利率波動對銀行經濟價值(即按市場利率折算的資產、負債及表外業務預測現金流的淨現值)造成的變化對銀行資本的影響。風險管理與內部控制委員會為這兩項指標設定限額，用來監測和控制本銀行銀行賬戶利率風險。

本銀行採用情景分析和壓力測試方法，評估不利市況下銀行賬可能承受的利率風險。情景分析和壓力測試同時用於測試不同的利率變動對銀行淨利息收入和經濟價值的影響。

4. Financial risk management (continued)

4.2 Market Risk (continued)

(II) Interest rate risk (continued)

The Bank sets out interest rate risk indicators and limits to identify, measure, monitor and control interest rate risk. The indicators and limits include, but are not limited to duration, net interest income sensitivity ratio ("NII"), and economic value limit ("EV"), etc. The indicators and limits approved by the ALCO and RMICC accordingly. Risk-taking business units are required to conduct their business within the boundary of the interest rate risk limits.

NII and EV assess the impact of interest rate movement on the Bank's net interest income and capital base. They are the Bank's key interest rate risk indicators. The former assesses the impact of interest rate movement on net interest income as a percentage to the projected net interest income for the year. The latter assesses the impact of interest rate movement on EV (i.e. the net present value of cash flows of assets, liabilities and off-balance sheet items discounted using the market interest rate) as a percentage to the latest capital base. Limits are set by the RMICC on these two indicators to monitor and control the Bank's banking book interest rate risk.

The Bank uses scenario analyses and stress tests to assess the banking book interest rate risk that the Bank would face under adverse circumstances. Scenario analyses and stress tests are also used to assess the impact on net interest income and economic value arising from the different interest rate changes.

（除特別註明外，金額單位均為澳門元千元）
(Amount in thousands of Macao Patacas, unless otherwise stated)

4. 金融風險管理（續）

4.2 市場風險（續）

(II) 利率風險（續）

(1) 截至結算日，若市場利率的收益率曲線平行移動100個基點，其他因素不變情況下，對本銀行未來十二個月的淨利息收入的敏感度如下：

4. Financial risk management (continued)

4.2 Market Risk (continued)

(II) Interest rate risk (continued)

(1) As at reporting date, if market interest rates had a 100 basis point parallel shift of the yield curve with other variables held constant, the sensitivities on net interest income over a 12 month period for the Bank would have been as follows:

		2023 **損益** **Profit or loss**	2022 損益 Profit or loss
上升100個基點	+ 100 basis points	**942,970**	956,302
下降100個基點	– 100 basis points	**(942,970)**	(956,302)

上述敏感度計算僅供説明用途，當中包括（但不限於）下列假設，如相關貨幣息口的相關性變化、利率平行移動、未計及為減低利率風險可能採取的緩釋風險行動、所有持倉均計至到期日為止、實際重訂息日與合約重訂息日有差異或沒有到期日之產品的習性假設。上述風險承擔只為本銀行整體利率風險承擔的一部分。

The measure above are for illustration only and are based on several assumptions, including, but not limited to, the change in the correlation between interest rates of relevant currencies, parallel movement of interest rates, the absence of actions that would be taken to mitigate the impact of interest rate risk, all positions being assumed to run to maturity, behavioural assumptions of products in which the actual repricing date differs from the contractual repricing date or products without contractual maturity. The above exposures form only a part of the Bank's overall interest rate risk exposures.

(除特別註明外,金額單位均為澳門元千元)
(Amount in thousands of Macao Patacas, unless otherwise stated)

4. 金融風險管理(續)

4. Financial risk management (continued)

4.2 市場風險(續)

4.2 Market Risk (continued)

(II) 利率風險(續)

(II) Interest rate risk (continued)

(2) 下表概述了本銀行於結算日之財務狀況表內的利率風險承擔。表內以賬面值列示資產及負債,並按合約重訂息率日期或到期日(以較早者為準)分類。

(2) The tables below summarise the Bank's on-balance sheet exposure to interest rate risk as at reporting date. Included in the tables are the assets and liabilities at carrying amounts, categorised by the earlier of contractual repricing date and maturity date.

		2023					
		三個月內 Less than 3 months	三個月至一年 Between 3 months to 1 year	一年至五年 Between 1 year to 5 years	五年以上 More than 5 years	不計息 Non-interest bearing	總計 Total
金融資產	**Financial assets**						
現金及存放同業	Cash and balances with banks	5,779,586	70,004	-	-	946,837	6,796,427
存放於澳門金融管理局	Deposits with AMCM	2,003,539	-	-	-	-	2,003,539
拆放銀行同業及其他金融機構	Placements with banks and other financial institutions	8,976,206	185,884	-	-	-	9,162,090
金融投資	Financial investments	11,621,777	4,951,814	21,765,298	3,793,324	8,351,167	50,483,380
貸款及其他賬項	Advances and other accounts	108,913,268	8,265,173	9,799,306	624	-	126,978,371
衍生金融工具	Derivative financial instruments	52,516	352	-	-	-	52,868
其他資產	Other assets	393,954	214,399	3,296	-	-	611,649
		137,740,846	13,687,626	31,567,900	3,793,948	9,298,004	196,088,324
金融負債	**Financial liabilities**						
銀行及其他金融機構之存款及結餘	Deposits and balances of banks and other financial institutions	29,918,064	7,777,401	1,213,975	-	-	38,909,440
客戶存款	Deposits from customers	96,800,923	36,330,885	17,791	-	3,833,597	136,983,196
發行存款證	Certificates of deposit in issue	-	-	-	-	-	-
衍生金融工具	Derivative financial instruments	4,367	131	-	-	-	4,498
後償負債	Subordinated liabilities	-	5,757	2,060,000	-	-	2,065,757
其他負債	Others liabilities	646,204	7,336	23,779	-	-	677,319
		127,369,558	44,121,510	3,315,545	-	3,833,597	178,640,210
利率敏感度缺口	**Interest sensitivity gap**	10,371,288	(30,433,884)	28,252,355	3,793,948	5,464,407	17,448,114

(除特別註明外，金額單位均為澳門元千元)
(Amount in thousands of Macao Patacas, unless otherwise stated)

4. 金融風險管理(續)

4. Financial risk management (continued)

4.2 市場風險(續)

4.2 Market Risk (continued)

(II) 利率風險(續)

(II) Interest rate risk (continued)

(2) 下表概述了本銀行於結算日之財務狀況表內的利率風險承擔。表內以賬面值列示資產及負債，並按合約重訂息率日期或到期日(以較早者為準)分類。(續)

(2) The tables below summarise the Bank's on-balance sheet exposure to interest rate risk as at reporting date. Included in the tables are the assets and liabilities at carrying amounts, categorised by the earlier of contractual repricing date and maturity date. (continued)

		2022					
		三個月內 Less than 3 months	三個月至一年 Between 3 months to 1 year	一年至五年 Between 1 year to 5 years	五年以上 More than 5 years	不計息 Non-interest bearing	總計 Total
金融資產	**Financial assets**						
現金及存放同業	Cash and balances with banks	4,180,077	75,465	–	–	1,042,208	5,297,750
存放於澳門金融管理局	Deposits with AMCM	2,195,638	–	–	–	–	2,195,638
拆放銀行同業及其他金融機構	Placements with banks and other financial institutions	22,785,113	–	–	–	–	22,785,113
金融投資	Financial investments	17,934,369	4,632,248	22,198,333	842,099	4,830,319	50,437,368
貸款及其他賬項	Advances and other accounts	104,733,931	10,973,759	15,216,776	267,528	341,655	131,533,649
衍生金融工具	Derivative financial instruments	28,453	3,854	–	–	–	32,307
其他資產	Other assets	636,343	–	–	–	–	636,343
		152,493,924	15,685,326	37,415,109	1,109,627	6,214,182	212,918,168
金融負債	**Financial liabilities**						
銀行及其他金融機構之存款及結餘	Deposits and balances of banks and other financial institutions	36,265,756	5,462,655	3,245,150	–	–	44,973,561
客戶存款	Deposits from customers	97,919,292	37,781,552	120,429	–	4,335,577	140,156,850
發行存款證	Certificates of deposit in issue	3,247,745	846,309	–	–	–	4,094,054
衍生金融工具	Derivative financial instruments	9,216	2,282	–	–	–	11,498
後償負債	Subordinated liabilities	–	1,998,200	–	–	–	1,998,200
其他負債	Others liabilities	535,825	19,270	–	–	–	555,095
		137,977,834	46,110,268	3,365,579	–	4,335,577	191,789,258
利率敏感度缺口	**Interest sensitivity gap**	14,516,090	(30,424,942)	34,049,530	1,109,627	1,878,605	21,128,910

4. 金融風險管理（續）

4.3 流動性風險

流動性風險是指銀行無法在短時間內或無法以合理成本獲得充足資金以應對資產增長或債務到期支付的風險。本銀行的流動性風險或來源於特定情景或流動性風險事件，例如：流動性資產價值大幅下降；存款大量流失；融資來源受限制或期限的縮短；自身信用評級下調；或交易對手要求追加保證金或擔保等。

本銀行遵循企業管治的風險管理原則管理流動資金風險，董事會、資產負債管理委員會、高層管理人員和職能部門／單位，各司其職，各負其責。董事會是流動資金風險管理決策機構，並對流動資金風險承擔最終管理責任。風險管理與內部控制委員會授權資產負債管理委員會管理日常的流動資金風險，確保本銀行的業務經營符合董事會設定的流動資金風險偏好和政策規定。財會部主要負責本銀行流動資金風險管理，與司庫部及風險管理部等合作，根據各自的職責分工協助資產負債管理委員會履行具體的流動資金管理職能。

本銀行將流動性風險管理作為資產負債管理的重要組成部份，以資產負債綜合平衡的原則確定資產負債規模、結構和期限；建立流動性組合以緩衝流動性風險，調節資金來源與運用在數量、時間上的不平衡；完善融資策略，綜合考慮客戶風險敏感度、融資成本和資金來源集中度等因素，優先發展客戶存款，利用同業存款、市場拆借、發行存款證等市場化融資方式來動態調整資金來源結構，提高融資來源的多元化和穩定度。

4. Financial risk management (continued)

4.3 Liquidity Risk

Liquidity risk is the risk that banks may not be able to obtain sufficient and timely funding in a short period of time or at a reasonable cost to cope with the growth of assets or the payment of debts when they are due. The Bank's liquidity risk may be derived from specific scenarios or liquidity risk events, such as a significant decline in the value of liquid assets; a sudden large withdrawal of deposits; limited or shortened funding sources; downgrade of its own credit rating; or sudden requests for margin calls or guarantee by counterparties, etc.

In accordance with the Bank's corporate governance principles in respect of risk management, the Board, ALCO, senior management and functional departments/units perform their duties and responsibilities to manage the Bank's liquidity risk. The Board is the decision-making authority of liquidity risk management, and assumes the ultimate responsibility of liquidity risk management. As authorised by the Board, ALCO exercises its oversight of liquidity risk and ensures the daily operations of the Bank are in accordance with the risk appetite and policies as set by the Board. FN is responsible for overseeing the Bank's liquidity risk. It cooperates with the TD and RM, etc. to assist ALCO to perform liquidity management functions according to their specific responsibilities.

The Bank considers liquidity risk management a significant component of asset-liability management, and determines the size, structure and duration of assets and liabilities consistent with the principle of overall balance between assets and liabilities. The Bank establishes its liquidity portfolio to mitigate liquidity risk, and to minimise the gaps in the amount and duration between the funding sources and the uses of funds. The Bank takes into consideration various factors including customer risk sensitivity, financing cost and concentration of funding sources. In addition, the Bank prioritises the development of customer deposits, dynamically adjusts the structure of funding sources by market-oriented financing modes, including due to banks and other financial institutions, inter-bank borrowings and certificate of deposit issuance, and improves the diversity and stability of financing sources.

4. 金融風險管理（續）

4.3 流動性風險（續）

可以用來滿足所有負債和未來貸款承諾等業務現金流出的資產包括現金及存放同業、存放於澳門金融管理局、存放於澳門金融管理局、貸款及其他賬項及金融投資等。在正常的商業過程中，部份合同期內償還的短期貸款會展期，而部份短期客戶存款到期後也可能不被提取。本銀行也可以通過從同業市場拆入資金、回購交易、出售債券以及其他額外融資方式來滿足不可預期的現金淨流出。

本銀行根據整體金融資產及金融負債情況和市場狀況，設定各種比例指標和業務限額管理流動性風險；並通過持有高流動性資產滿足日常經營中可能發生的不可預知的支付需求。

本銀行主要運用如下手段對流動性情況進行監測分析：

— 流動性缺口分析；

— 流動性指標檢測（包括但不限於流動性覆蓋率、存貸比、流動性比例等監管指標和內部管理目標）；

— 情景分析；

— 壓力測試。

在此基礎上，本銀行建立了流動性風險的定期報告機制，及時向高級管理層報告流動性風險最新情況。

4. Financial risk management (continued)

4.3 Liquidity Risk (continued)

Assets available to meet all of the liabilities and to cover outstanding loan commitments include “Cash and balances with banks”, “Deposits with AMCM”, “Placements with banks and other financial institutions”, “Advances and other accounts”, “Financial investments”, etc. In the normal course of business, a proportion of short-term loans contractually repayable will be extended and a portion of short-term customer deposits will not be withdrawn upon maturity. The Bank would also be able to meet unexpected net cash outflows by borrowing funds from inter-bank market, entering into repurchase transactions, and by selling securities and accessing additional funding sources.

The Bank manages liquidity risk by setting various indicators and operational limits according to the overall position of the Bank’s financial assets and financial liabilities, with referencing to market condition. The Bank holds assets with high liquidity to meet unexpected and material demand for payments in the ordinary course of business.

The tools that the Bank uses to measure and monitor liquidity risk mainly include:

— Liquidity gap analysis;

— Liquidity indicators (including but not limited to regulated and internal managed indicators, such as liquidity coverage ratio, loan-to-deposit ratio, liquidity ratio) monitoring;

— Scenario analysis;

— Stress testing.

On this basis, the Bank establishes regular reporting mechanisms for liquidity risk to report the latest situation of liquidity risk to the senior management on a timely basis.

(除特別註明外，金額單位均為澳門元千元)
(Amount in thousands of Macao Patacas, unless otherwise stated)

4. 金融風險管理(續)

4. Financial risk management (continued)

4.3 流動性風險(續)

4.3 Liquidity Risk (continued)

(1) 到期日分析

下表為本銀行按於結算日時，資產及負債相距合約到期日的剩餘期限分類的到期日分析。

(1) Maturity analysis

The tables below analyse the Bank's assets and liabilities into relevant maturity groupings based on the remaining period at the reporting date to the contractual maturity date.

		2023							
		即期 On demand	一個月內 Within 1 month	一個月至三個月 1 month to 3 months	三個月至一年 3 months to 1 year	一年至三年 1 year to 3 years	三年以上 Over 3 years	不確定日期 Indefinite	總額 Total
金融資產	**Financial assets**								
現金及存放同業	Cash and balances with banks	5,221,288	1,231,009	274,126	70,004	-	-	-	6,796,427
存放於澳門金融管理局	Deposits with AMCM	2,003,539	-	-	-	-	-	-	2,003,539
拆放銀行同業及其他金融機構	Placements with banks and other financial institutions	-	8,976,206	-	185,884	-	-	-	9,162,090
金融投資	Financial investments	1,474,741	7,554,389	2,376,546	4,034,274	10,732,554	17,906,573	6,404,303	50,483,380
貸款及其他賬項	Advances and other accounts	1,315,685	3,699,493	8,815,496	32,777,568	25,618,414	46,234,745	8,516,970	126,978,371
衍生金融工具	Derivative financial instruments	-	35,405	17,111	352	-	-	-	52,868
其他資產	Other assets	-	-	393,954	214,399	3,296	-	-	611,649
		10,015,253	21,496,502	11,877,233	37,282,481	36,354,264	64,141,318	14,921,273	196,088,324
金融負債	**Financial liabilities**								
銀行及其他金融機構之存款及結餘	Deposits and balances of banks and other financial institutions	136,901	15,139,502	10,094,085	8,411,652	5,127,300	-	-	38,909,440
客戶存款	Deposits from customers	26,212,467	23,051,523	37,341,299	28,671,589	17,791	-	-	115,294,669
附屬公司存款	Deposits from subsidiaries	14,508	33,458	31,452	-	-	-	-	79,418
公共機構存款	Deposits from public sector entities	2,537	7,305,153	6,642,124	7,659,295	-	-	-	21,609,109
發行存款證	Certificates of deposit in issue	-	-	-	-	-	-	-	-
衍生金融工具	Derivative financial instruments	-	2,019	2,348	131	-	-	-	4,498
後償負債	Subordinated liabilities	-	-	-	5,757	-	2,060,000	-	2,065,757
其他負債	Others liabilities	-	-	646,204	7,336	23,779	-	-	677,319
		26,366,413	45,531,655	54,757,512	44,755,760	5,168,870	2,060,000	-	178,640,210

（除特別註明外，金額單位均為澳門元千元）
(Amount in thousands of Macao Patacas, unless otherwise stated)

4. 金融風險管理（續） 4. Financial risk management (continued)

4.3 流動性風險（續） 4.3 Liquidity Risk (continued)

(1) 到期日分析（續） (1) Maturity analysis (continued)

下表為本銀行按於結算日時，資產及負債相距合約到期日的剩餘期限分類的到期日分析。（續）

The tables below analyse the Bank's assets and liabilities into relevant maturity groupings based on the remaining period at the reporting date to the contractual maturity date. (continued)

		2022							
		即期 On demand	一個月內 Within 1 month	一個月至三個月 1 month to 3 months	三個月至一年 3 months to 1 year	一年至三年 1 year to 3 years	三年以上 Over 3 years	不確定日期 Indefinite	總額 Total
金融資產	**Financial assets**								
現金及存放同業	Cash and balances with banks	3,197,890	1,801,302	223,093	75,465	–	–	–	5,297,750
存放於澳門金融管理局	Deposits with AMCM	2,195,638	–	–	–	–	–	–	2,195,638
拆放銀行同業及其他金融機構	Placements with banks and other financial institutions	–	18,176,285	4,608,828	–	–	–	–	22,785,113
金融投資	Financial investments	2,391,025	11,203,988	4,525,727	3,912,381	8,781,760	11,331,158	8,291,329	50,437,368
貸款及其他賬項	Advances and other accounts	579,987	5,165,789	7,590,706	36,239,817	41,890,532	39,725,163	341,655	131,533,649
衍生金融工具	Derivative financial instruments	–	2,811	25,642	3,854	–	–	–	32,307
其他資產	Other assets	–	–	253,512	382,831	–	–	–	636,343
		8,364,540	36,350,175	17,227,508	40,614,348	50,672,292	51,056,321	8,632,984	212,918,168
金融負債	**Financial liabilities**								
銀行及其他金融機構之存款及結餘	Deposits and balances of banks and other financial institutions	251,059	19,970,343	9,065,864	6,009,839	9,676,456	–	–	44,973,561
客戶存款	Deposits from customers	30,534,914	19,986,348	32,011,587	26,142,342	120,429	–	–	108,795,620
附屬公司存款	Deposits from subsidiaries	118,588	47,853	79,740	55,141	–	–	–	301,322
公共機構存款	Deposits from public sector entities	2,707	7,354,380	12,118,752	11,584,069	–	–	–	31,059,908
發行存款證	Certificates of deposit in issue	–	1,285,617	1,962,128	846,309	–	–	–	4,094,054
衍生金融工具	Derivative financial instruments	–	2,058	7,158	2,282	–	–	–	11,498
後償負債	Subordinated liabilities	–	–	–	1,998,200	–	–	–	1,998,200
其他負債	Others liabilities	92,698	769	442,358	19,270	–	–	–	555,095
		30,999,966	48,647,368	55,687,587	46,657,452	9,796,885	–	–	191,789,258

(除特別註明外,金額單位均為澳門元千元)
(Amount in thousands of Macao Patacas, unless otherwise stated)

4. 金融風險管理(續)

4. Financial risk management (continued)

4.3 流動性風險(續)

4.3 Liquidity Risk (continued)

(2) 非衍生工具之現金流

下表概述了本銀行於結算日之非衍生金融負債以剩餘合約到期日列示之未折現合同現金流。

(2) Non-derivative cash flows

The tables below summarise the contractual undiscounted cash flows of the Bank as at reporting date for non-derivative financial liabilities by remaining contractual maturity.

		2023						
		即期 On demand	一個月內 Within 1 month	一個月至三個月 1 month to 3 months	三個月至一年 3 months to 1 year	一年至三年 1 year to 3 years	三年以上 Over 3 years	總額 Total
金融負債	**Financial Liabilities**							
銀行及其他金融機構之存款及結餘	Deposits and balances of banks and other financial institutions	**136,901**	**15,139,502**	**10,094,085**	**8,411,652**	**5,466,653**	**–**	**39,248,793**
客戶存款	Deposits from customers	**26,229,511**	**30,390,133**	**44,014,876**	**36,333,902**	**18,249**	**–**	**136,986,671**
發行存款證	Certificates of deposit in issue	**–**	**–**	**–**	**–**	**–**	**–**	**–**
後償負債	Subordinated liabilities	**–**	**–**	**–**	**129,357**	**247,200**	**2,301,443**	**2,678,000**
其他負債	Others liabilities	**–**	**–**	**643,691**	**7,336**	**26,292**	**–**	**677,319**
		26,366,412	**45,529,635**	**54,752,652**	**44,882,247**	**5,758,394**	**2,301,443**	**179,590,783**

		2022						
		即期 On demand	一個月內 Within 1 month	一個月至三個月 1 month to 3 months	三個月至一年 3 months to 1 year	一年至三年 1 year to 3 years	三年以上 Over 3 years	總額 Total
金融負債	**Financial Liabilities**							
銀行及其他金融機構之存款及結餘	Deposits and balances of banks and other financial institutions	251,059	19,970,343	9,065,864	6,009,839	10,347,716	–	45,644,821
客戶存款	Deposits from customers	30,656,209	27,388,581	44,210,079	37,781,552	124,155	–	140,160,576
發行存款證	Certificates of deposit in issue	–	1,287,500	1,977,120	860,540	–	–	4,125,160
後償負債	Subordinated liabilities	–	–	–	1,998,200	–	–	1,998,200
其他負債	Others liabilities	92,698	769	442,358	19,270	–	–	555,095
		30,999,966	48,647,193	55,695,421	46,669,401	10,471,871	–	192,483,852

(除特別註明外，金額單位均為澳門元千元)
(Amount in thousands of Macao Patacas, unless otherwise stated)

4. 金融風險管理(續)

4. Financial risk management (continued)

4.3 流動性風險(續)

4.3 Liquidity Risk (continued)

(3) 衍生工具之現金流

下表概述了本銀行於結算日，按總額基準結算之衍生金融工具(不論有關合約屬資產或負債)，以剩餘合約到期日列示之現金流。除部分衍生工具以公允價值列示外，下表披露的其他金額均為未經折現的合同現金流。

本銀行按總額基準結算之衍生金融工具主要包括貨幣遠期及貨幣掉期。

(3) Derivative cash flows

The tables below summarise the cash flows of the Bank by remaining contractual maturity as at reporting date for all derivative financial instruments that will be settled on a gross basis regardless of whether the contract is in an asset or liability position. The amounts disclosed in the tables are the contractual undiscounted cash flows, except for certain derivatives which are disclosed at fair value.

The Bank's derivative financial instruments will be settled on a gross basis mainly include currency forwards and currency swaps.

		2023						
		即期 On demand	一個月內 Within 1 month	一個月至三個月 1 month to 3 months	三個月至一年 3 months to 1 year	一年至三年 1 year to 3 years	三年以上 Over 3 years	總額 Total
按總額基準結算之衍生金融工具	Derivative financial instruments settled on a gross basis							
總流入	Total inflow	–	3,621,742	2,823,886	10,982	–	–	6,456,610
總流出	Total outflow	–	(3,590,039)	(2,815,042)	(10,671)	–	–	(6,415,752)
		–	31,703	8,844	311	–	–	40,858

		2022						
		即期 On demand	一個月內 Within 1 month	一個月至三個月 1 month to 3 months	三個月至一年 3 months to 1 year	一年至三年 1 year to 3 years	三年以上 Over 3 years	總額 Total
按總額基準結算之衍生金融工具	Derivative financial instruments settled on a gross basis							
總流入	Total inflow	–	684,451	1,616,988	510,984	–	–	2,812,423
總流出	Total outflow	–	(684,672)	(1,638,111)	(510,884)	–	–	(2,833,667)
		–	(221)	(21,123)	100	–	–	(21,244)

(除特別註明外，金額單位均為澳門元千元)
(Amount in thousands of Macao Patacas, unless otherwise stated)

4. 金融風險管理(續)

4. Financial risk management (continued)

4.3 流動性風險(續)

4.3 Liquidity Risk (continued)

(4) 表外項目

下表為本銀行於結算日之表外項目按合同的剩餘期限分析。財務擔保按照最早的合同到期日以名義金額列示。

(4) Off-balance sheet items

The tables below summarise the off-balance sheet items at the remaining period to the contractual maturity date as at reporting date. Financial guarantees are also included below at notional amounts and based on the earliest contractual maturity date.

		2023						
		即期 On demand	一個月內 Within 1 month	一個月至三個月 1 month to 3 months	三個月至一年 3 months to 1 year	一年至三年 1 year to 3 years	三年以上 Over 3 years	總額 Total
貸款承諾	Loan commitments	–	2,547,081	2,425,884	9,635,743	1,856,247	1,200,369	17,665,324
財務擔保合同	Financial guarantee contracts	38,919	687,832	742,219	758,656	202,762	204,604	2,634,992

		2022						
		即期 On demand	一個月內 Within 1 month	一個月至三個月 1 month to 3 months	三個月至一年 3 months to 1 year	一年至三年 1 year to 3 years	三年以上 Over 3 years	總額 Total
貸款承諾	Loan commitments	4,907	2,251,343	2,450,502	11,547,695	2,334,180	1,379,092	19,967,719
財務擔保合同	Financial guarantee contracts	42,224	464,141	567,162	468,393	22,134	116,460	1,680,514

5. 資本管理

本銀行之政策是維持雄厚資本基礎來支持本銀行業務之發展及確保符合用以評估銀行資本足夠程度之法定資本充足比率之規定。資本是根據各業務部門所承受之風險來分配於本銀行多種活動上。若分行受其他監管機構直接監管，它們需要依照該等監管機構之規則來維持其資本。

本銀行的資本管理目標為：(1)符合澳門金融體系法下之資本要求；及(2)支持本銀行之穩定及商業增長，並替股東賺取合理回報。

本銀行管理層定期按金管局執行作監管用途指引的計算方法，監察資本充足度及監管資本之使用。資料按季度匯報至金管局。

金管局要求每家銀行或銀行集團將其監管資本總額對加權風險資產比率(資本充足比率)維持在相等於或高於金管局訂明的最低水平。此外，本銀行在澳門以外的分行會受當地的監管機構直接監管及指導，相關監管及指導因不同地區而異。

本銀行已建立一套資本規劃程序，藉以評估資本是否足夠支持現有及未來之業務，並於考慮相關風險及本銀行之策略重點及業務計劃後訂定資本充足目標。主要考慮因素包括未來業務擴充所需之額外資本、定期執行之壓力測試結果、股息政策、收入確認及撥備政策等。

5. Capital management

The Bank's policy is to maintain a strong capital base to support the development of the Bank's business and to ensure compliance with the statutory capital adequacy ratio requirement, a requirement used to assess the capital adequacy of banks. Capital is allocated to the various activities of the Bank depending on the risk taken by each business division. Where the branches are directly regulated by other regulators, they are required to maintain capital according to the rules of those regulators.

The Bank's objective when managing capital are: (1) comply with the capital requirements under the Macao Financial System Act; and (2) support the Bank's stability and business growth so as to provide reasonable returns for shareholders.

Capital adequacy and the use of regulatory capital are monitored regularly by the Bank's management, employing techniques implemented by AMCM. The required information is filed with the AMCM on a quarterly basis.

The AMCM requires each bank or banking group to maintain a ratio of total regulatory capital to the risk-weighted asset (the capital adequacy ratio) at or above the minimum as stipulated by the AMCM. In addition, branches outside Macao of the Bank are also directly regulated and supervised by their local banking supervisors, which may be different in different jurisdictions.

The Bank has established a capital planning process to assess the adequacy of its capital to support current and future activities and to set the Bank's capital adequacy goals in relation to risk, taking into account its strategic focus and business plan. Key factors to consider in this process including additional capital required for future expansion, results of the stress test programme regularly conducted, dividend policy, income recognition and provisioning policies.

6. 公允價值管理

6.1 以公允價值計量的金融工具

所有以公允價值計量或在財務報表內披露的資產及負債，均按國際財務報告準則第13號「公允價值計量」的定義，於公允價值層級表內分類。該等分類乃參照估值方法所採用的因素之可觀察性及重大性，並基於對整體公允價值計量有重大影響之最低層級因素來釐定：

以公允價值計量的資產和負債在估值方面分為以下三個層級：

第一層級：採用相同資產或負債在活躍市場中的報價計量(未經調整)，包括在交易所交易的證券、部份政府債券和若干場內交易的衍生合約。

第二層級：使用估值技術計量 — 所有對估值結果有重大影響的參數均直接或間接的使用除第一層級中的資產或負債的市場報價以外的其他可觀察參數，包括大多數場外交易的衍生合約、從價格提供商獲取價格的債券和貼現等。

第三層級：使用估值技術計量 — 使用了任何對估值結果有重大影響的非基於可觀察市場數據的參數(不可觀察參數)，包括有重大不可觀察因素的股權工具。

本銀行政策為於報告期結算日確認金融工具公允價值層級之間的轉移。

當無法從公開市場獲取報價時，本銀行通過一些估值技術或者詢價來確定公允價值。

6. Fair Value Management

6.1 Financial instruments measured at fair value

All assets and liabilities for which fair value is measured or disclosed in the financial statements are categorised within the fair value hierarchy as defined in IFRS 13, "Fair value measurement". The categorisation are determined with reference to the observability and significance of the inputs used in the valuation methods and based on the lowest level input that is significant to the fair value measurement as a whole:

Assets and liabilities measured at fair value are classified into the following three levels:

Level 1: Quoted prices (unadjusted) in active markets for identical assets or liabilities, including equity securities listed on exchanges or debt instruments issued by certain governments and certain exchange-traded derivative contracts.

Level 2: Valuation technique for which all inputs that have a significant effect on the recorded fair value other than quoted prices included within Level 1 are observable for the asset or liability, either directly or indirectly. This level includes the majority of the over-the-counter ("OTC") derivative contracts, debt securities for which quotations are available from pricing service providers, discounted bills, etc.

Level 3: Valuation technique using inputs which have a significant effect on the recorded fair value for the asset or liability are not based on observable market data (unobservable inputs). This level includes equity investments with significant unobservable components.

The Bank's policy is to recognise transfers between levels of the fair value hierarchy as at the end of the reporting period in which they occur.

The Bank uses valuation techniques or counterparty quotations to determine the fair value when it is unable to obtain open market quotation in active markets.

6. 公允價值管理(續)

6.1 以公允價值計量的金融工具(續)

本銀行在估值技術中使用的主要參數包括債券價格、利率、匯率、權益及股票價格、波動水平、相關性等，均為可觀察到的且可從公開市場獲取的參數。

對於本銀行持有的未上市股權(私募股權)，管理層從交易對手處詢價或使用估值技術確定公允價值，估值技術包括現金流折現法、資產淨值法、市場比較法等。其公允價值的計量可能採用了對估值產生重大影響的不可觀察參數，因此本銀行將這些資產及負債劃分至第三層級。

主要不可觀察參數及比率範圍包括流動性折扣12% — 20%。若所有估值技術中所應用的重大不可觀察因發生5%有利變化／不利變化，公允價值不會發生重大改變。

6. Fair Value Management (continued)

6.1 Financial instruments measured at fair value (continued)

The main parameters used in valuation techniques include bond prices, interest rates, foreign exchange rates, equity and stock prices, volatilities, correlations, and others, which are all observable and obtainable from the open market.

For certain illiquid unlisted equity (private equity), management obtains valuation quotations from counterparties or uses valuation techniques to determine the fair value, including the discounted cash flow analysis, net asset value and market comparison approach, etc. The fair value of these financial instruments may be based on unobservable inputs which may have a significant impact on the valuation of these financial instruments, and therefore, these assets and liabilities have been classified by the Bank as Level 3.

The main unobservable inputs and ratio ranges include liquidity discounts 12%–20%. Had all of the significant unobservable inputs applied on the valuation techniques favourably changed/unfavourably changed by 5%, the fair value will not be altered materially.

(除特別註明外，金額單位均為澳門元千元)
(Amount in thousands of Macao Patacas, unless otherwise stated)

6. 公允價值管理(續) / 6. Fair Value Management (continued)

6.1 以公允價值計量的金融工具(續) / 6.1 Financial instruments measured at fair value (continued)

(1) 公允價值的等級 / (1) Fair value hierarchy

		2023			
		第一層級 Level 1	第二層級 Level 2	第三層級 Level 3	總計 Total
金融資產	**Financial assets**				
以公允價值計入損益表之金融資產	Financial assets at fair value through profit or loss	4,849,298	2,246,081	242,926	7,338,305
— 證券投資	— Investment in securities	4,849,298	1,913,030	–	6,762,328
— 基金	— Funds	–	333,051	242,926	575,977
以公允價值計量且其變動計入其他全面收益之金融資產 — 證券投資	Financial assets at fair value through other comprehensive income — Investment in securities	27,636,570	1,997,232	14,264	29,648,066
衍生金融工具	Derivative financial instruments	–	52,868	–	52,868
		32,485,868	4,296,181	257,190	37,039,239
金融負債	**Financial liabilities**				
衍生金融工具	Derivative financial instruments	–	(4,498)	–	(4,498)

(除特別註明外，金額單位均為澳門元千元)
(Amount in thousands of Macao Patacas, unless otherwise stated)

6. 公允價值管理(續) / 6. Fair Value Management (continued)

6.1 以公允價值計量的金融工具(續) / 6.1 Financial instruments measured at fair value (continued)

(1) 公允價值的等級(續) / (1) Fair value hierarchy (continued)

		2022 第一層級 Level 1	2022 第二層級 Level 2	2022 第三層級 Level 3	2022 總計 Total
金融資產	**Financial assets**				
以公允價值計入損益表之金融資產	Financial assets at fair value through profit or loss	6,062,520	1,584,972	–	7,647,492
— 證券投資	— Investment in securities	6,062,520	1,283,516	–	7,346,036
— 基金	— Funds	–	301,456	–	301,456
以公允價值計量且其變動計入其他全面收益之金融資產 — 證券投資	Financial assets at fair value through other comprehensive income — Investment in securities	21,530,883	531,542	14,046	22,076,471
衍生金融工具	Derivative financial instruments	–	32,307	–	32,307
		27,593,403	2,148,821	14,046	29,756,270
金融負債	**Financial liabilities**				
衍生金融工具	Derivative financial instruments	–	(11,498)	–	(11,498)

本銀行之金融資產及負債於二〇二三及二〇二二年沒有第一層級及第二層級之間的轉移。

There were no financial asset and liability transfers between level 1 and level 2 for the Bank during 2023 and 2022.

(除特別註明外，金額單位均為澳門元千元)
(Amount in thousands of Macao Patacas, unless otherwise stated)

6. 公允價值管理(續)

6. Fair Value Management (continued)

6.1 以公允價值計量的金融工具(續)

6.1 Financial instruments measured at fair value (continued)

(2) 第三層級項目調節表

(2) Reconciliation of level 3 items

		以公允價值計量且其變動計入其他全面收益的金融資產 Financial assets at fair value through other comprehensive income 股權工具 Equity instruments	
		2023	2022
於一月一日	At 1 January	**14,046**	13,960
公允價值變動確認於其他全面收益	Changes in fair value recognised in the other comprehensive income	**218**	86
於十二月三十一日	At 31 December	**14,264**	14,046
於結算日持有按通過其他全面收益以反映公允價值資產而已計入其他全面收益的公允價值儲備之年度內總收益	Total gain for the year included in fair value reserve of the other comprehensive income for assets held at the reporting date	**218**	86

6.2 非以公允價值計量的金融工具

6.2 Financial instruments not measured at fair value

公允價值是以在一特定時點按相關市場資料及不同金融工具之資料來評估。以下之方法及假設已按實際情況應用於評估各類金融工具之公允價值。

Fair value estimates are made at a specific point in time based on relevant market information and information about various financial instruments. The following methods and assumptions have been used to estimate the fair value of each class of financial instrument as far as practicable.

財務狀況表中非以公允價值計量的金融資產和負債主要包括：現金及存放同業、存放於澳門金融管理局、拆放銀行同業及其他金融機構，貸款及其他賬項、以攤餘成本計量的金融投資、銀行及其他金融機構之存款及結餘、客戶存款、發行存款證、及後償負債。

Financial assets and liabilities not presented at fair value in the statement of financial position mainly represent "Cash and balances with banks", "Deposits with AMCM", "Placements with banks and other financial institutions", "Advances and other accounts", "Financial investments measured at amortised cost", "Deposits and balances of banks and other financial institutions", "Deposits from customers", "Certificates of deposit issued", and "Subordinated liabilities".

（除特別註明外，金額單位均為澳門元千元）
(Amount in thousands of Macao Patacas, unless otherwise stated)

6. 公允價值管理（續）

6. Fair Value Management (continued)

6.2 非以公允價值計量的金融工具（續）

6.2 Financial instruments not measured at fair value (continued)

下表為非以公允價值計量的金融工具之賬面值和公允價值，但到期日在一年內或以浮動利率為主的非減值金融資產和負債除外，因為其賬面價值接近公允價值：

The following tables set out the carrying values and fair values of the financial instruments not measured at fair value, except for the non-credit impaired financial assets and liabilities whose maturity dates are within a year or are mainly floating interest rates, as a result, their carrying values being approximation of fair values:

		2023				
		賬面價值 Carrying Value	第一層級 Level 1	第二層級 Level 2	第三層級 Level 3	公允價值 Fair Value
金融資產	**Financial assets**					
固定利率的貸款及其他賬項(1)	Advances and other accounts bearing at fixed interest rate (1)	21,090,157	–	21,090,157	–	14,574,471
以攤餘成本計量之證券投資(2)	Investment in securities at amortised cost (2)	2,679,538	2,629,055	50,483	–	1,383,707
		23,769,695	2,629,055	21,140,640	–	15,958,178
金融負債	**Financial liabilities**					
固定利率的銀行及其他金融機構之存款及結餘(3)	Deposits and balances of banks and other financial institutions at fixed interest rate (3)	1,213,975	–	1,213,975	–	1,127,219
次級債券(3)	Subordinated liabilities (3)	2,065,757	–	2,065,757	–	2,130,669
		3,279,732	–	3,279,732	–	3,257,888

(除特別註明外,金額單位均為澳門元千元)
(Amount in thousands of Macao Patacas, unless otherwise stated)

6. 公允價值管理(續)

6. Fair Value Management (continued)

6.2 非以公允價值計量的金融工具(續)

6.2 Financial instruments not measured at fair value (continued)

下表為非以公允價值計量的金融工具之賬面值和公允價值,但到期日在一年內或以浮動利率為主的金融資產和負債除外,因為其賬面價值接近公允價值(續):

The following tables set out the carrying values and fair values of the financial instruments not measured at fair value, except for the financial assets and liabilities whose maturity dates are within a year or are mainly floating interest rates, as a result, their carrying values being approximation of fair values (continued):

		2022				
		賬面價值 Carrying Value	第一層級 Level 1	第二層級 Level 2	第三層級 Level 3	公允價值 Fair Value
金融資產	**Financial assets**					
固定利率的貸款及其他賬項[1]	Advances and other accounts bearing at fixed interest rate[1]	15,042,042	–	15,042,042	–	14,055,377
以攤餘成本計量之證券投資[2]	Investment in securities at amortised cost[2]	4,015,111	3,965,808	49,303	–	2,647,275
		19,057,153	3,965,808	15,091,345	–	16,702,652

附註:

(1) 固定利率的貸款及其他賬項

固定利率的貸款及其他賬項之估計公允值指預計未來將會收回的現金流之貼現數額。預計現金流按現行市場利率貼現以釐定公允值。

(2) 以攤餘成本計量的證券投資

本銀行持有證券投資的公允價值以市場價或經紀人/交易商的報價為基礎。如果無法獲得相關信息,則參考估值服務商提供的價格或採用現金流折現模型進行估值。估值參數包括市場利率、預期違約率、提前還款率及市場流動性等。

(3) 固定利率的銀行及其他金融機構之存款及結餘及次級債券

該等負債的公允價值按照市場報價計算。對於沒有市場報價的債券,則以基於和剩餘到期日按現行市場利率貼現以釐定公允值。

Notes:

(1) Advances and other accounts bearing at fixed interest rate

The estimated fair value of advances and other accounts bearing at fixed interest rate represents the discounted amount of estimated future cash flows expected to be received. Expected cash flows are discounted at current market rates to determine fair value.

(2) Investment in securities at amortised cost

Fair values of other investment in securities are based on market prices or broker/dealer price quotations. Where this information is not available, the Bank will perform valuation by referring to prices from valuation service providers or on the basis of discounted cash flow models. Valuation parameters include market interest rates, expected future default rates, prepayment rates and market liquidity.

(3) Deposits and balances of banks and other financial institutions and subordinated liabilities at fixed interest rate

The aggregate fair values are calculated based on quoted market prices. For those bonds where quoted market prices are not available, a discounted cash flow model is used based on current market rates to determine the fair value for the remaining term to maturity.

6. 公允價值管理（續）

6.3 以公允價值計量的非金融工具

本銀行通過一些估值技術或活躍市場報價來確定非金融工具的公允價值。

自用房地產

本銀行之自用房地產已於年底進行重估。本年之估值由獨立特許測量師威格斯澳門有限公司進行，其擁有具備香港測量師學會資深專業會員及專業會員資格之人員，並在估值物業所處地區及種類上擁有經驗。

當估值於年末進行時，本銀行管理層會跟測量師討論估值方法、估值假設及估值結果。估值方法於年內沒有改變，亦與去年一致。

(1) *第二層級公允值計量採用的估值方法及因素*

被分類為第二層級之物業的公允值，乃參考可比較物業之近期出售成交價（市場比較法）或參考市場租金及資本化率（收入資本法），再對可比較物業及被評估物業之間的差異作出適當調整。此等調整被認為對整體計量並不構成重大影響。

(2) *有關第三層級公允值計量的資料*

被分類為第三層級的本銀行物業之公允值均採用市場比較法或收入資本法，再按本銀行物業相對於可比較物業之性質作折溢價調整來釐定。

6. Fair Value Management (continued)

6.3 Non-financial instruments measured at fair value

The Bank uses valuation techniques or quoted market prices in active market to determine the fair value of non-financial instruments.

Owner-occupied properties

The Bank's owner-occupied properties were revalued as at year end. This year, the valuations were carried out by an independent professionally qualified valuer — Vigers Macao Company Limited, conforming to the HKIS Valuation Standards on Properties published by the Hong Kong Institute of Surveyors.

The Bank's management had discussions with the surveyors on the valuation methods, valuation assumptions and valuation results when the valuation is performed at each annual reporting date. There has been no change in valuation methods during the year and the methods used are consistent with last year.

(1) *Valuation methods and inputs used in level 2 fair value measurements*

The fair value of properties classified as level 2 is determined using either the market comparison approach by reference to recent sales price of comparable properties or the income capitalisation approach by reference to market rent and capitalisation rate, with appropriate adjustments to reflect the differences between the comparable properties and the subject properties. These adjustments are considered as insignificant to the measurement.

(2) *Information about level 3 fair value measurements*

The fair value of all of the Bank's properties classified as level 3 is determined using either the market comparison approach or the income capitalisation approach, adjusted for a premium or a discount specific to the features of the Bank's properties compared to the comparable properties.

(除特別註明外，金額單位均為澳門元千元)
(Amount in thousands of Macao Patacas, unless otherwise stated)

6. 公允價值管理(續)

6. Fair Value Management (continued)

6.3 以公允價值計量的非金融工具(續)

6.3 Non-financial instruments measured at fair value (continued)

自用房地產(續)

Owner-occupied properties (continued)

(2) 有關第三層級公允值計量的資料(續)

(2) Information about level 3 fair value measurements (continued)

以下為在公允值計量時對被分類為第三層級之本銀行物業所採用的估值方法及重大不可觀察因素：

The valuation methods and significant unobservable inputs used in the fair value measurement of the Bank's properties classified as level 3 are as follows:

	估值方法 Valuation method	重大不可觀察因素 Significant unobservable inputs	加權平均 Weighted average	不可觀察因素與公允值的關係 Relationship of unobservable inputs to fair value
銀行行址	市場比較法收入資本法	物業相對可比較物業在性質上之溢價／(折價)	-26% – 23%	溢價愈高，公允值愈高。 折價愈高，公允值愈低。
Bank premises	Market comparison approach or income capitalisation approach	Premium/(discount) on features of the property compared to comparable properties	-26% – 23%	The higher the premium, the higher the fair value. The higher the discount, the lower the fair value.

貴金屬

Precious metals

貴金屬之公允價值是按活躍市場報價或有若干調整的市場報價為基礎。

The fair values of precious metals are determined by obtaining quoted market prices in active market or market quote with certain adjustments.

(3) 公允價值的等級

(3) Fair value hierarchy

		2023 第一層級 Level 1	第二層級 Level 2	第三層級 Level 3	總計 Total
非金融資產	**Non-financial assets**				
物業、器材及設備	Property, plant and equipment				
— 銀行行址	— Bank premises	–	–	3,931,357	3,931,357
其他資產	Other assets				
— 貴金屬	— Precious metals	132,652	–	–	132,652
		132,652	–	3,931,357	4,064,009

（除特別註明外，金額單位均為澳門元千元）
(Amount in thousands of Macao Patacas, unless otherwise stated)

6. 公允價值管理（續）

6. Fair Value Management (continued)

6.3 以公允價值計量的非金融工具（續）

6.3 Non-financial instruments measured at fair value (continued)

貴金屬（續）

Precious metals (continued)

(3) 公允價值的等級（續）

(3) Fair value hierarchy (continued)

		2022 第一層級 Level 1	2022 第二層級 Level 2	2022 第三層級 Level 3	2022 總計 Total
非金融資產	**Non-financial assets**				
物業、器材及設備	Property, plant and equipment				
— 銀行行址	— Bank premises	–	–	4,028,280	4,028,280
其他資產	Other assets				
— 貴金屬	— Precious metals	143,552	–	–	143,552
		143,552	–	4,028,280	4,171,832

本銀行之非金融資產於年內沒有第一層級及第二層級之間的轉移。

There were no non-financial asset transfers between level 1 and level 2 for the Bank during the year.

(4) 第三層級的項目變動

(4) Reconciliation of level 3 items

		2023	2022
銀行行址	**Bank premises**		
於一月一日	At 1st January	**4,028,280**	4,076,355
銀行行址重估之盈餘確認於其他全面收益	Surplus on revaluation of bank premises recognised in the other comprehensive income	**9,091**	56,480
折舊	Depreciation	**(105,700)**	(103,082)
匯兑差額	Exchange difference	**(314)**	(1,473)
於十二月三十一日	At 31st December	**3,931,357**	4,028,280

(除特別註明外，金額單位均為澳門元千元)
(Amount in thousands of Macao Patacas, unless otherwise stated)

7. 利息收入 / 7. Interest income

		2023	2022
存放於澳門金融管理局	Deposits with AMCM	**49,374**	11,640
存放銀行同業及其他金融機構	Placements with banks and other financial institutions	**492,759**	232,187
金融投資	Financial investments	**1,490,584**	976,144
貸款及其他賬項	Advances and other accounts	**6,731,561**	4,899,945
客戶保證金融資	Customer margin financing	**10,096**	4,909
其他	Others	**576**	214
		8,774,950	6,125,039

包括在利息收入中來自以攤餘成本計量的及以公允價值計量且其變動計入其他全面收益的金融資產所產生的收入分別為澳門元7,855,318千元(二〇二二年：澳門元5,642,344千元)及澳門元908,960千元(二〇二二年：澳門元477,572千元)。

Included within interest income are MOP 7,855,318 thousand (2022: MOP 5,642,344 thousand) and MOP 908,960 thousand (2022: MOP 477,572 thousand) incurred from financial assets measured at amortised cost and at fair value through other comprehensive income respectively.

8. 利息支出 / 8. Interest expense

		2023	2022
銀行及其他金融機構之存款及結餘	Deposits and balances of banks and other financial institutions	**1,321,908**	537,078
客戶存款	Deposits from customers	**4,424,741**	2,129,834
發行存款證	Certificates of deposit in issue	**150,166**	38,787
後償負債	Subordinated liabilities	**96,387**	109,901
客戶保證金存款	Customer margin deposits	**10,502**	4,023
其他	Others	**207**	7
		6,003,911	2,819,630

以上利息支出均源自非以公允價值計量且其變動計入損益的金融負債。

All interest expense are from financial liabilities that are not measured at fair value through profit or loss.

(除特別註明外，金額單位均為澳門元千元)
(Amount in thousands of Macao Patacas, unless otherwise stated)

9. 淨服務費及佣金收入

9. Net fee and commission income

		2023	2022
服務費及佣金收入	Fee and commission income		
－證券代理業務	－Securities agency services	**60,373**	77,541
－保險代理業務	－Insurance agency services	**78,801**	64,316
－其他代理業務	－Other agency services	**24,587**	27,533
－貸款佣金	－Loan commissions	**53,427**	81,835
－押匯佣金	－Bills commissions	**14,354**	8,782
－其他	－Others	**44,304**	30,843
		275,846	290,850
服務費及佣金支出	Fee and commission expense	**(47,311)**	(43,143)
		228,535	247,707

附註：採納新報告準則後，本銀行評估主要貸款佣金為金融工具實際利率的組成部分並於初始確認相關金融工具時調整實際利率。

Note: With adoption of the MFRS, the Bank identifies majority of the loan commissions as an integral part of the effective interest rate of a financial instrument and adjusts the effective interest rates of respective financial instruments upon initial recognition.

（除特別註明外，金額單位均為澳門元千元）
(Amount in thousands of Macao Patacas, unless otherwise stated)

10. 淨買賣及其他投資收入

10. Net gain from trading and other investment income

		2023	2022
外匯業務之淨收益[1]	Net gain from foreign exchange trading[1]:	127,497	138,139
淨收益／（虧損）源自：	Net gain/(loss) from:		
— 分類為以公允價值計量且其變動計入損益之金融工具	— Financial instruments classified at fair value through profit or loss	472,246	(364,896)
— 分類為以公允價值計量且其變動計入其他全面收益之金融工具	— Financial instruments classified at fair value through other comprehensive income	296,311	304,894
		768,557	(60,002)
處置／贖回之財務投資之淨虧損：	Net loss on disposal/redemption of financial investment:		
— 以攤餘成本計量	— At amortised cost	–	(1)
		–	(1)
		896,054	78,136

附註：

(1) 外匯業務之淨收益包括現貨及遠期合約、掉期合約及換算外幣資產及負債之收益及虧損，但並不指定作合資格的對沖關係。

本銀行因應其流動資金管理及資金活動訂立外匯掉期合約。它涉及以即期匯率將一種貨幣（「原有貨幣」）轉換為另一種貨幣（「掉期貨幣」）作短期存放款項，並同時訂立遠期合約，在存放款項到期日將資金兑回原有貨幣。即期合約與遠期合約所產生的匯兑差異以及相應的原有貨幣剩餘資金及掉期貨幣的利息差異確認為「外匯業務之淨收益」。

Note:

(1) Net gain from foreign exchange trading includes gains and losses from spots and forward contracts, swaps and translated foreign currency assets and liabilities, which are not designated as qualifying hedging relationship.

The Bank entered into foreign exchange swaps for its liquidity management and funding activities. It involves swapping a currency ("original currency") into another currency ("swap currency") at the spot exchange rate for short-term placement and simultaneously entering into a forward contract to convert the funds back to the original currency on maturity of the placement. The exchange difference between the spot and forward contracts as well as the corresponding interest differential between the surplus funds in the original currency and swap currency are recognised as "Net gain from foreign exchange trading".

(除特別註明外，金額單位均為澳門元千元)
(Amount in thousands of Macao Patacas, unless otherwise stated)

11. 其他經營收入 / 11. Other operating income

		2023	2022
附屬公司股息收入	Dividend income from investments in subsidiaries	**170,000**	230,000
貴金屬淨收益	Net gain from precious metal trading	**1,624**	1,937
其他	Others	**8,285**	11,196
		179,909	243,133

12. 金融資產減值淨支取 / 12. Net charge of impairment allowances of financial assets

		2023	2022
減值準備淨撥備／(撥回)：	Net charge/(reversal) of impairment allowances on:		
貸款及其他賬項	Advances and other accounts	**3,668,864**	776,433
銀行及其他金融機構之存款及結餘	Balances and placements with banks and other financial institutions	**(688)**	381
金融投資	Financial investments	**1,206,775**	170,958
— 以攤餘成本計	— At amortised cost	**1,212,353**	153,046
— 以公允價值計量且其變動計入其他全面收益	— At fair value through other comprehensive income	**(5,578)**	17,912
貸款承諾及財務擔保合同	Loan commitments and financial guarantee contracts	**(18,429)**	(37,267)
其他	Others	**866**	(123)
		4,857,388	910,382
收回過往年度已撇銷之貸款	Recoveries of advances written off in prior years	**(58)**	(792)
		4,857,330	909,590

(除特別註明外,金額單位均為澳門元千元)
(Amount in thousands of Macao Patacas, unless otherwise stated)

13. 經營支出 / 13. Operating expense

		2023	2022
人事費用(包括董事及監事酬金)	Staff costs (including directors and supervisory committee members' remuneration)	**414,652**	584,333
— 工資及其他費用	— Salaries and other costs	**392,561**	564,611
— 退休福利	— Pension costs	**22,091**	19,722
經營租賃之最低租賃付款額	Minimum lease payments under operating leases	**38,594**	36,302
維修及保養	Repairs and maintenance	**72,581**	60,763
折舊(附註27,28)	Depreciation (notes 27,28)	**174,575**	168,613
其他經營支出	Other operating expenses	**115,211**	94,104
		815,613	944,115

14. 所得税(抵免)／費用 / 14. Income tax (credit)/expense

澳門所得補充税已按年內在澳門產生的估計應課税收益最高12%(二〇二二年:12%)的遞進税率提供。其他地方應課税溢利的税項乃按本銀行經營所在税務豁區的現行税率計算。

Macao complementary tax has been provided at progressive rates up to 12% (2022: 12%) on the estimated assessable profits arising in Macao during the year. Taxes on profits assessable elsewhere have been calculated at the rates of tax prevailing in the jurisdictions in which the Bank operates.

		2023	2022
本年所得税	Current income tax		
— 年內税項	— Charge for the year	**45,566**	284,966
— 中華人民共和國預扣所得税	— Mainland China withholding tax	**56,356**	38,129
遞延税項撥回(附註34)	Deferred tax credited (note 34)	**(209,418)**	(101,678)
撥備調整	Provision adjustment	**(3,773)**	38,630
		(111,269)	260,047

(除特別註明外，金額單位均為澳門元千元)
(Amount in thousands of Macao Patacas, unless otherwise stated)

14. 所得稅(抵免)／費用(續)

14. Income tax (credit)/expense (continued)

本銀行除稅前(虧損)／溢利產生的實際稅項與根據澳門所得稅率計算的稅項差異如下：

The taxation on the Bank's (loss)/profit before tax that differs from the theoretical amount that would arise using the taxation rate in Macao is as follows:

		2023	2022
除稅前(虧損)／溢利	(Loss)/profit before tax	**(1,531,238)**	2,081,590
按適用稅率計算	Tax calculated at applicable tax rates as above	**(183,749)**	249,790
稅項影響：	Tax effect of:		
澳門地區以外不同稅例的稅務影響	Impact of differently taxed profits outside Macao	**24,626**	9,031
無需課稅的收入	Income not subject to tax	**(72,188)**	(75,533)
不可扣減之開支	Expenses not deductible	**67,459**	–
中華人民共和國預扣所得稅	Mainland China withholding tax	**56,356**	38,129
撥備調整	Provision adjustment	**(3,773)**	38,630
年內稅項	Tax (credit)/charge for the year	**(111,269)**	260,047

15. 股息及分配

15. Dividend and Appropriation

(1) 普通股股息

二〇二三年三月三十一日召開的年度股東大會審議批准了二〇二二年度股息分配方案。根據該股息分配方案，本銀行已派發二〇二二年度普通股現金股息澳門元364,309千元。

(1) Dividends for ordinary shares

Ordinary share cash dividend of MOP364,309 thousand in respect of the profit for the year ended 31 December 2022 was approved by the shareholders of the Bank at the Annual General Meeting ("AGM") held on 31 March 2023 and was distributed during the year.

(2) 優先股股息

於二〇二三年三月三十一日召開的年度股東大會審議批准了二〇二二年度股息分配方案。根據該股息分配方案，本銀行已於二〇二三年六月二十六日派發二〇一五年優先股股息澳門元165,750千元，於二〇二三年九月十五日派發二〇一七年優先股股息澳門元159,000千元。

本銀行於二〇二四年三月二十日召開之會議，董事會建議二〇二三年度優先股股息分配方案，基於二〇二三年十二月三十一日止的保留盈餘和發行股數計算股息分配總額為澳門元325,640千元。該二〇二三年度股息分配方案尚待二〇二三年年度股東大會審議批准。以上股息分配未反映於本財務報表的負債中。

(2) Dividend for preference shares

2015 and 2017 preference shares cash dividend in respect of the profit for the year ended 31 December 2022 was approved by the shareholders of the Bank at the Annual General Meeting ("AGM") held on 31 March 2023. Cash dividend of 2015 preference shares amounting to MOP165,750 thousand was distributed on 26 June 2023. Cash dividend of 2017 preference shares was distributed on 15 September 2023.

At a meeting held on 20 March 2024, the Directors proposed preference share cash dividend in respect of the retained earnings as of 31 December 2023, amounting to a total dividend of MOP325,640 thousand, based on the number of shares issued as at 31 December 2023. This proposal will be proposed for approval at the forthcoming 2023 AGM and dividend payable is not reflected in the liabilities of the financial statements.

(除特別註明外,金額單位均為澳門元千元)
(Amount in thousands of Macao Patacas, unless otherwise stated)

16. 現金及存放同業 16. Cash and balances with banks

		2023	2022
庫存現金	Cash	**946,837**	1,042,209
即期及短期通知結餘	Money at call and short notice	**4,133,032**	2,039,417
存放於中國人民銀行[(1)]	Deposits with the People's Bank of China[(1)]	**141,418**	116,265
存放於其他銀行及金融機構	Deposits with other banks and financial institutions	**1,547,227**	2,089,719
		6,768,514	5,287,610
應計利息	Accrued interest	**27,960**	10,203
減:減值準備	Less: impairment allowances	**(47)**	(63)
		6,796,427	5,297,750

附註:

(1) 於二〇二三年十二月三十一日,根據中國人民銀行相關規定,本銀行之內地分行,根據上旬末人民幣存款餘額的7%繳存人民幣存款準備金,及根據上月末外幣存款餘額的4%繳存外幣存款準備金(二〇二二年十二月三十一日:7.50%及6%)。

於二〇二三年十二月三十一日,本銀行之內地分行按中國人民銀行要求的最低存款金額為澳門元120,431千元(二〇二二年十二月三十一日:澳門元81,864千元)。

Note:

(1) As at 31 December 2023, The statutory reserve funds placed with the People's Bank of China ("PBOC") were calculated at 7% and 4% (31 December 2022: 7.50% and 6%) of qualified RMB deposits and foreign currency deposits from customers of Mainland Branches of the Bank.

As at 31 December 2023, the amount of minimum statutory deposit balance of Mainland Branches of the Bank with the PBOC is MOP 120,431 thousand (31 December 2022: MOP 81,864 thousand).

(除特別註明外，金額單位均為澳門元千元)
(Amount in thousands of Macao Patacas, unless otherwise stated)

17. 存放於澳門金融管理局 17. Deposits with AMCM

		2023	2022
存放於澳門金融管理局(1)	Deposits with AMCM(1)	**2,003,539**	2,195,638

附註：

(1) 按有關法例要求，本銀行需為了保持流動性，於金管局開立之澳門元活期賬戶的每週每日結餘不可少於按下述百分率對上一週所核定且以期間分類之平均基本負債而計算出之總和的70%：

① 即期負債之3%；

② 除即期負債外，三個月以內(三個月)到期負債之2%；及

③ 三個月以上到期負債之1%。

於二〇二三年十二月三十一日，本銀行按金管局要求的最低存款金額為澳門元1,726,341千元(二〇二二年十二月三十一日：澳門元1,907,268千元)。

Note:

(1) According to the statutory requirement, the Bank is required to maintain a minimum deposit balance with AMCM for liquidity purpose. The required daily amount of the MOP current deposit balance in each week should not be less than 70% of the sum of the following percentage of the average of the basic liabilities classified by term and calculated in the preceding week:

① 3% on all the liabilities which are repayable on demand;

② 2% on all the liabilities which are repayable within 3 months (3 months inclusive) except for those already counted in ①;and

③ 1% on all the liabilities which are repayable beyond 3 months.

As at 31 December 2023, the amount of minimum statutory deposit balance with AMCM required for the Bank is MOP 1,726,341 thousand (31 December 2022: MOP 1,907,268 thousand).

18. 拆放銀行同業及其他金融機構 18. Placements with banks and other financial institutions

		2023	2022
一個月以內	One month or less	**8,966,779**	18,147,733
一至三個月	Three months or less, but over one month	**–**	4,595,488
三個月至一年	One year or less but over three months	**185,074**	–
		9,151,853	22,743,221
應計利息	Accrued interest	**10,351**	42,678
減：減值準備	Less: impairment allowances	**(114)**	(786)
		9,162,090	22,785,113

(除特別註明外，金額單位均為澳門元千元)
(Amount in thousands of Macao Patacas, unless otherwise stated)

19. 金融投資 19. Financial Investments

		2023	2022
以公允價值計量且其變動計入損益之金融資產	**Financial assets at fair value through profit or loss**		
分類為以公允價值計量且其變動計入損益之金融資產 — 證券投資	Financial assets classified at fair value through profit or loss — Investment in securities	**7,338,305**	7,647,492
以公允價值計量且其變動計入其他全面收益之金融資產	**Financial assets at fair value through other comprehensive income**		
— 持有之存款證	— Certificates of deposit held	**–**	199,820
— 證券投資[1]	— Investment in securities[1]	**29,648,066**	21,876,651
		29,648,066	22,076,471
以攤餘成本計量之金融資產	**Financial assets at amortised cost**		
— 政府債券	— Treasury bills	**6,862,028**	9,994,444
— 持有之存款證	— Certificates of deposit held	**3,753,208**	6,269,509
— 證券投資	— Investment in securities	**4,276,333**	4,725,286
		14,891,569	20,989,239
應計利息	Accrued interest	**177,265**	83,638
		15,068,834	21,072,877
減：減值準備	Less: impairment allowances	**(1,571,825)**	(359,472)
		13,497,009	20,713,405
		50,483,380	50,437,368

(除特別註明外,金額單位均為澳門元千元)
(Amount in thousands of Macao Patacas, unless otherwise stated)

19. 金融投資(續)

19. Financial Investments (continued)

附註:

Note:

(1) 本銀行將以非交易用途而持有的股權工具投資指定為以公允價值計量且其變動計入其他全面收益,列示如下:

(1) The Bank designates equity instruments, which are not held for trading, at fair value through other comprehensive income as follows:

		2023		2022	
		公允值 Fair value	**已確認股息 Dividend recognised**	公允值 Fair value	已確認股息 Dividend recognised
持有作長期資本回報的證券投資	Investment in securities held for long term capital gain	**3,785,238**	**296,275**	3,956,969	304,858

於二〇二三年十二月三十一日,持有作長期策略用途之指定為通過全面收益以反映公允價值的股權工具金額為澳門元3,785,238千元(二〇二二年:澳門元3,956,969千元)。在二〇二三年由於被發行人贖回或因本銀行投資策略調整而出售之部份股權投資的公允價值為澳門元297,024千元(二〇二二年:澳門元141,188千元),該等投資的累計盈利及虧損於股東權益內轉賬之金額為澳門元13,880千元(二〇二二年:澳門元14,294千元)。

As at 31 December 2023, equity securities designated at FVOCI amounting to MOP 3,785,238 thousand (2022: MOP 3,956,969 thousand) were held for long-term strategic purposes. Some equity instruments were redeemed by issuers or disposed by the Bank due to investment strategy changes, with a fair value of MOP 297,024 thousand (2022: MOP 141,188 thousand), and resulted in transferring cumulative gain or loss within equity relating to these investments amounted to MOP 13,880 thousand during 2023 (2022: MOP 14,294 thousand).

(除特別註明外，金額單位均為澳門元千元)
(Amount in thousands of Macao Patacas, unless otherwise stated)

20. 貸款及其他賬項 20. Advances and other accounts

		2023	2022
客戶貸款	Advances to customers	**115,243,231**	116,757,013
銀行同業及其他金融機構之貸款	Advances to banks and other financial institutions	**12,475,794**	14,840,500
貿易票據	Trade bills	**1,438,075**	1,660,409
		129,157,100	133,257,922
應計利息	Accrued interest	**1,412,218**	1,233,376
		130,569,318	134,491,298
減：減值準備	Less: Impairment allowances		
— 貸款減值準備	— Allowance for loans	**(3,590,947)**	(2,957,649)
		126,978,371	131,533,649
流動	Current	**58,244,009**	50,720,349
非流動	Non-current	**72,325,309**	83,770,949
貸款及其他賬項原值	Gross advances and other accounts	**130,569,318**	134,491,298

(除特別註明外，金額單位均為澳門元千元)
(Amount in thousands of Macao Patacas, unless otherwise stated)

21. 衍生金融工具

本銀行主要以交易、套期、資產負債管理及代客為目的而敘做與匯率、利率、及貴金屬相關的衍生金融工具。

本銀行持有的衍生金融工具的合同／名義金額及其公允價值列示如下。各種衍生金融工具的合同／名義金額僅為財務狀況表內所確認的資產或負債的公允價值提供對比的基礎，並不代表所涉及的未來現金流量或當前公允價值，因而也不能反映本銀行所面臨的信用風險或市場風險。隨着與衍生金融工具合約條款相關的市場利率、外匯匯率、信用差價或權益／商品價格的波動，衍生金融工具的估值可能對銀行產生有利(資產)或不利(負債)的影響，這些影響可能在不同期間有較大的波動。

21. Derivative financial instruments

The Bank enters into foreign currency exchange rate, interest rate and precious metals related derivative financial instruments for trading, hedging, asset and liability management and customer initiated transactions.

The contractual/notional amounts and fair values of derivative instruments held by the Bank are set out in the following tables. The contractual/notional amounts of financial instruments provide a basis for comparison with the fair values of instruments recognised in the statement of financial position but do not necessarily indicate the amounts of future cash flows involved or the current fair value of the instruments and, therefore, do not indicate the Bank's exposure to credit or market risks. The derivative instruments become favourable (assets) or unfavourable (liabilities) as a result of fluctuations in market interest rates, foreign currency exchange rates or equity/commodity prices relative to their terms. The aggregate fair values of derivative financial assets and liabilities can fluctuate significantly from time to time.

		2023		
			公允價值 Fair values	
		合約／名義數額 Contractual/ Notional amounts	資產 Assets	負債 Liabilities
匯率合約	Exchange rate contracts			
— 即期、遠期及期貨	— Spot, forwards and futures	**380,685**	**4,785**	**(1,044)**
— 掉期	— Swaps	**6,075,924**	**46,244**	**(575)**
— 期權	— Options	**227,781**	**1,839**	**(2,879)**
		6,684,390	**52,868**	**(4,498)**

(除特別註明外，金額單位均為澳門元千元)
(Amount in thousands of Macao Patacas, unless otherwise stated)

21. 衍生金融工具(續)

21. Derivative financial instruments (continued)

		2022		
			公允價值 Fair values	
		合約／名義數額 Contractual/ Notional amounts	資產 Assets	負債 Liabilities
匯率合約	Exchange rate contracts			
— 即期、遠期及期貨	— Spot, forwards and futures	491,597	8,050	(4,653)
— 掉期	— Swaps	2,342,070	19,373	(596)
— 期權	— Options	463,732	4,884	(6,249)
		3,297,399	32,307	(11,498)

22. 金融資產的轉移

在日常業務中，本銀行進行的某些交易會將已確認的證券轉讓給第三方。由於本銀行持有有關這些證券之所有主要風險及回報，這些證券的全數賬面值會繼續被確認。此種交易下，交易對手在本銀行無任何違約的情況下，可以將上述證券出售或再次用於擔保，但同時需承擔在協議規定的到期日將上述證券歸還於本銀行的義務。該轉移所收到的現金會被呈報為負債列於「銀行及其他金融機構之存款及結餘」項下。

下表為已轉讓給第三方而不符合終止確認條件的金融資產及相關金融負債的賬面價值分析：

22. Transferred financial assets

The Bank enters into transactions in the normal course of business by which it transfers recognised securities to third parties. As the Bank has retained substantially all the risks and rewards relating to the securities transferred in those transactions, the full carrying amount of these securities continued to be recognised. The counterparties are allowed to sell or re-pledge those securities in the absence of default by the Bank, but have an obligation to return the securities upon maturity of the contract. The cash received on the transfer was reported as liabilities under "Deposits and balances of banks and other financial institutions".

The following table analyses the carrying amount of the above-mentioned financial assets transferred to third parties that did not qualify for derecognition and their associated financial liabilities:

		2023		2022	
		轉讓資產的賬面價值 Carrying amount of transferred assets	**相關負債的賬面價值 Carrying amount of associated liabilities**	轉讓資產的賬面價值 Carrying amount of transferred assets	相關負債的賬面價值 Carrying amount of associated liabilities
賣出回購交易	Repurchase agreements	**3,971,599**	**3,736,053**	4,218,980	4,018,389

（除特別註明外，金額單位均為澳門元千元）
(Amount in thousands of Macao Patacas, unless otherwise stated)

23. 金融資產和金融負債的抵銷

予以抵銷、受淨額交割總約定或類似協議約束的金融資產分析如下：

23. Offsetting financial assets and financial liabilities

Financial instruments subject to offsetting, enforceable master netting arrangements and similar agreements are analysed as below:

		2023				
		已確認的金融資產／負債的總額 Gross amounts of recognised financial assets/ liabilities	予以抵銷的金額 Gross amounts offset in the statement of financial position	財務狀況表列示的淨額 Amounts presented in the statement of financial position	未予以抵銷的金額 Amounts not set off in the statement of financial position	淨額 Net amounts
金融資產	**Financial assets**					
其他資產	Other assets	**46,366**	**(46,366)**	**–**	**–**	**–**
		46,366	**(46,366)**	**–**	**–**	**–**
金融負債	**Financial liabilities**					
賣出回購交易	Repurchase agreements	**3,736,053**	**–**	**3,736,053**	**(3,736,053)**	**–**
其他負債	Other liabilities	**275,857**	**(46,366)**	**229,491**	**–**	**229,491**
		4,011,910	**(46,366)**	**3,965,544**	**(3,736,053)**	**229,491**

		2022				
		已確認的金融資產／負債的總額 Gross amounts of recognised financial assets/ liabilities	予以抵銷的金額 Gross amounts offset in the statement of financial position	財務狀況表列示的淨額 Amounts presented in the statement of financial position	未予以抵銷的金額 Amounts not set off in the statement of financial position	淨額 Net amounts
金融資產	**Financial assets**					
其他資產	Other assets	111,222	(93,551)	17,671	–	17,671
		111,222	(93,551)	17,671	–	17,671
金融負債	**Financial liabilities**					
賣出回購交易	Repurchase agreements	4,018,389	–	4,018,389	(4,018,389)	–
其他負債	Other liabilities	93,551	(93,551)	–	–	–
		4,111,940	(93,551)	4,018,389	(4,018,389)	–

(除特別註明外，金額單位均為澳門元千元)
(Amount in thousands of Macao Patacas, unless otherwise stated)

23. 金融資產和金融負債的抵銷(續)

23. Offsetting financial assets and financial liabilities (continued)

予以抵銷、受淨額交割總約定或類似協議約束的金融資產分析如下(續)：

Financial instruments subject to offsetting, enforceable master netting arrangements and similar agreements are analysed as below (continued):

當依法有權抵銷債權債務且該法定權利是現時可執行的，並且交易雙方準備按淨額進行結算，或同時結清資產和負債時，金融資產和負債以抵銷後的淨額在財務狀況表中列示。

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

計入未予以抵銷的金額的衍生工具及賣出回購符合以下條件：

Derivatives and repurchase agreements included in the amounts are not set off in the statement of financial position where:

— 交易對手與本銀行之間涉及予以抵銷的風險，以及存在淨額結算或類似安排(包括國際掉期及衍生工具協會總協議與全球淨額結算總協議)僅有權在違約、無力償債或破產，或在其他方面未能符合抵銷準則時抵銷；及

— 已就上述交易收取／支付現金及非現金抵押品。

— the counterparty has an offsetting exposure with the Bank and a master netting or similar arrangement (including ISDA master agreement and Global Master Netting Agreement) is in place with a right of setting off only in the event of default, insolvency or bankruptcy, or the offset criteria are otherwise not satisfied; and

— cash and non-cash collateral have been received/pledged in respect of the transactions described above.

24. 投資附屬公司

24. Investments in subsidiaries

		2023	2022
股份，按成本值入賬	Shares, at cost	**11,000**	11,000

本銀行與附屬公司的賬面價值列示如下。詳細信息見附註43(3)。

The carrying amounts of investments in subsidiaries of the Bank are as follows. Further details are disclosed in note 43(3).

		2023	2022
名稱	**Name**		
大豐投資發展有限公司	Companhia de Investimento Predial Triumph, Limitada	**3,000**	3,000
德記置業有限公司	Sociedade de Fomento Predial Tak Kei, Limitada	**8,000**	8,000
		11,000	11,000

(除特別註明外，金額單位均為澳門元千元)
(Amount in thousands of Macao Patacas, unless otherwise stated)

25. 投資聯營公司 25. Investments in associates

		2023	2022
於一月一日	At 1 January	**396,446**	358,866
應佔稅後盈利	Share of results, net of tax	**66,188**	60,916
應佔稅後其他全面收益	Share of other comprehensive income, net of tax	**13,167**	–
已收股息	Dividend received	**(32,480)**	(23,336)
於十二月三十一日	At 31 December	**443,321**	396,446

本銀行與聯營公司的賬面價值列示如下。詳細信息見附註43(4)。

The carrying amounts of investments in associates of the Bank are as follows. Further details are disclosed in note 43(4).

		2023	2022
名稱	**Name**		
聯豐亨保險有限公司	Companhia de Seguros Luen Fung Hang, S.A.R.L.	**339,539**	306,464
聯豐亨人壽保險股份有限公司	Companhia de Seguros Luen Fung Hang — VIDA, S.A.	**103,782**	89,982
		443,321	396,446

26. 在結構化主體中的權益 26. Interest in structured entities

本銀行主要在基金投資中會涉及結構化主體。這些基金均為第三方金融機構發起的結構化主體，通常透過向投資者發行基金單位的方式籌集資金。本銀行分析不對這些結構化主體存在控制，因此不涉及合併考量。

The Bank is principally involved with structured entities through financial investments in funds sponsored by other financial institutions. These funds generally finance through the issue of unit to investors. The structured entities are not subject to consolidation consideration as the Bank does not have control over them.

本銀行通過直接投資在第三方金融機構發起的結構化主體中分佔的權益列示如下：

The interests held by the Bank in the structured entities sponsored by other financial institutions through direct investments are set out as below:

		2023	
		以公允價值計量且其變動計入當期損益的金融資產 **Financial asset at fair value through profit or loss**	最大損失敞口 **Maximum exposure to loss**
基金	Funds	**575,977**	**575,977**

(除特別註明外，金額單位均為澳門元千元)
(Amount in thousands of Macao Patacas, unless otherwise stated)

26. 在結構化主體中的權益(續)

26. Interest in structured entities (continued)

		2022 以公允價值計量且其變動計入當期損益的金融資產 Financial asset at fair value through profit or loss	2022 最大損失敞口 Maximum exposure to loss
基金	Funds	301,456	301,456

27. 不動產、廠場和設備

27. Property, plant and equipment

		銀行行址 **Bank premises**	汽車和傢俬、裝置及設備 **Motor vehicles and furniture, fixtures and equipment**	總計 **Total**
於二〇二三年一月一日	**At 1 January 2023**			
成本或估值	Cost or valuation	**4,029,753**	**901,204**	**4,930,957**
累計折舊	Accumulated depreciation	**–**	**(797,536)**	**(797,536)**
外匯折算差	Exchange difference	**(1,473)**	**(1,103)**	**(2,576)**
賬面淨值	Net carrying amount	**4,028,280**	**102,565**	**4,130,845**
截至二〇二三年十二月三十一日止年度	**For the year ended 31 December 2023**			
期初賬面淨值	Opening net carrying amount	**4,028,280**	**102,565**	**4,130,845**
增置	Additions	**–**	**77,425**	**77,425**
重估盈餘	Gain on revaluation	**9,091**	**–**	**9,091**
處置	Disposals	**–**	**(28)**	**(28)**
折舊(附註13)	Depreciation (note 13)	**(105,700)**	**(68,268)**	**(173,968)**
外匯折算差	Exchange difference	**(314)**	**(141)**	**(455)**
期末賬面淨值	Closing net carrying amount	**3,931,357**	**111,553**	**4,042,910**
於二〇二三年十二月三十一日	**At 31 December 2023**			
成本或估值	Cost or valuation	**3,931,671**	**932,987**	**4,864,658**
累計折舊	Accumulated depreciation	**–**	**(821,293)**	**(821,293)**
外匯折算差	Exchange difference	**(314)**	**(141)**	**(455)**
賬面淨值	Net carrying amount	**3,931,357**	**111,553**	**4,042,910**

(除特別註明外，金額單位均為澳門元千元)
(Amount in thousands of Macao Patacas, unless otherwise stated)

27. 不動產、廠場和設備(續)

27. Property, plant and equipment (continued)

		銀行行址 Bank premises	汽車和傢俬、裝置及設備 Motor vehicles and furniture, fixtures and equipment	總計 Total
於二〇二二年一月一日	**At 1 January 2022**			
成本或估值	Cost or valuation	4,075,866	912,856	4,988,722
累計折舊	Accumulated depreciation	–	(789,511)	(789,511)
外匯折算差	Exchange difference	489	66	555
賬面淨值	Net carrying amount	4,076,355	123,411	4,199,766
截至二〇二二年十二月三十一日止年度	**For the year ended 31 December 2022**			
期初賬面淨值	Opening net carrying amount	4,076,355	123,411	4,199,766
增置	Additions	–	45,191	45,191
重估盈餘	Gain on revaluation	56,480	–	56,480
處置	Disposals	–	(10)	(10)
折舊(附註13)	Depreciation (note 13)	(103,082)	(64,924)	(168,006)
外匯折算差	Exchange difference	(1,473)	(1,103)	(2,576)
期末賬面淨值	Closing net carrying amount	4,028,280	102,565	4,130,845
於二〇二二年十二月三十一日	**At 31 December 2022**			
成本或估值	Cost or valuation	4,029,753	901,204	4,930,957
累計折舊	Accumulated depreciation	–	(797,536)	(797,536)
外匯折算差	Exchange difference	(1,473)	(1,103)	(2,576)
賬面淨值	Net carrying amount	4,028,280	102,565	4,130,845

本銀行行址最新之估值於二〇二三年十二月三十一日進行。此評估由獨立專業測量師作出，並遵照香港測量師學會公佈的香港測量師學會物業估值準則。

The Bank's premises were revalued individually at 31 December 2023 by an independent professionally qualified valuer conforming to the HKIS Valuation Standards on Properties published by the Hong Kong Institute of Surveyors.

（除特別註明外，金額單位均為澳門元千元）
(Amount in thousands of Macao Patacas, unless otherwise stated)

27. 不動產、廠場和設備（續） / Property, plant and equipment (continued)

若銀行行址以成本法列賬，金額如下：

If bank premises were stated on the historical cost basis, the amounts would be as follows:

		2023	2022
成本	Cost	**757,106**	757,106
累計折舊	Accumulated depreciation	**(296,527)**	(280,884)
外幣折算差	Exchange difference	**(310)**	(194)
賬面淨值	Net carrying amount	**460,269**	476,028

本銀行以經營租賃形式租出若干銀行行址。本銀行作為出租人之詳情載於附註42(2)。

The Bank leases certain of its bank premises under operating lease arrangements. Details of the Bank as lessor are set out in note 42(2).

28. 投資性房地產 / Investment properties

		2023	2022
成本	**Cost**		
於一月一日	At 1 January	**32,337**	32,337
於十二月三十一日	At 31 December	**32,337**	32,337
累計折舊	**Accumulated depreciation**		
於一月一日	At 1 January	**9,634**	9,027
折舊（附註13）	Depreciation (note 13)	**607**	607
於十二月三十一日	At 31 December	**10,241**	9,634
賬面淨值	**Net carrying amount**	**22,096**	22,703

於二〇二三年十二月三十一日，本銀行於澳門的投資性房地產的公允價值為澳門元11,410千元（二〇二二年十二月三十一日：澳門元11,620千元）。本銀行投資性房地產評估由獨立專業測量師 — 威格斯澳門有限公司作出，並遵照香港測量師學會公佈的香港測量師學會物業估值準則。公允價值主要從相類物業的可比較市場交易獲得。投資性房地產的公允價值計量方法歸入公允價值層級中的第三級。

The fair value of the investment properties of the Bank in Macao at 31 December 2023 was MOP11,410 thousand (31 December 2022: MOP11,620 thousand). The Bank's investment properties were revalued individually by an independent professionally qualified valuer, Vigers Macao Company Limited, conforming to the HKIS Valuation Standards on Properties published by the Hong Kong Institute of Surveyors. The fair value is mainly arrived at by reference to comparable market transactions for similar properties. The fair value measurement of the investment properties is categorised within level 3 of the fair value hierarchy.

在評定投資物業的價值時，其中主要因素為物業相對可比較物業在性質上之折溢價調整，其加權平均率約為-8% — 13%。

One of the key inputs used in valuing the investment properties was the premium/discount on features of the property compared to comparable properties, the weighted average rate was approximately from -8% to 13%.

(除特別註明外，金額單位均為澳門元千元)
(Amount in thousands of Macao Patacas, unless otherwise stated)

28. 投資性房地產(續)

28. Investment properties (continued)

截至各個結算日，折舊支出於經營支出中列示。

Depreciation charges were presented in operating expenses during each reporting date.

		2023	2022
經營收入	**Operating income**		
投資物業的租金收入	Rental income from investment properties	**1,756**	1,756
經營支出	**Operating expense**		
產生租金收入的投資物業產生的直接經營開支	Direct operating expenses arising from investment properties that generate rental income	**(241)**	(173)
不產生租金收入的投資物業產生的直接經營開支	Direct operating expenses arising from investment properties that does not generate rental income	**(470)**	(466)
淨經營收入	**Net operating income**	**1,045**	1,117

29. 其他資產

29. Other assets

		2023	2022
應收款項(1)	Accounts receivable(1)	**397,250**	253,511
— 應收款項	— Accounts receivable	**397,382**	253,550
減：減值準備	Less: impairment allowances	**(132)**	(39)
預付款及其他應收款項	Prepayment and other receivable	**294,973**	449,162
貴金屬	Precious metal	**114,848**	128,353
收回資產(附註4.1(II)D)	Repossessed assets (note 4.1(II) D)	**1,660,430**	–
其他	Others	**6,365**	6,368
		2,473,866	837,394
流動	Current	**803,774**	816,860
非流動	Non-current	**1,670,092**	20,534
		2,473,866	837,394

附註：

(1) 應收款項主要包括應收待結算及清算款項。於二〇二三年十二月三十一日，應收款項根據發票日期的賬齡主要在三個月以內(二〇二二年：三個月內)。

Note:

(1) Accounts receivable mainly include items in the process of clearing and settlement. As at 31 December 2023, the aging of the accounts receivables are mainly within 3 months (2022: within 3 months) based on invoice date.

(除特別註明外，金額單位均為澳門元千元)
(Amount in thousands of Macao Patacas, unless otherwise stated)

30. 銀行及其他金融機構之存款及結餘

30. Deposits and balances of banks and other financial institutions

		2023	2022
流動	Current	**33,782,140**	35,297,105
非流動	Non-current	**5,127,300**	9,676,456
		38,909,440	44,973,561

31. 客戶存款

31. Deposits from customers

		2023	2022
往來戶口	Current accounts	**4,994,880**	4,937,730
儲蓄存款	Savings deposits	**20,843,204**	25,120,146
定期及通知存款	Time and call deposits	**109,855,540**	109,257,356
		135,693,624	139,315,232
應計利息	Accrued Interest	**1,289,572**	841,618
		136,983,196	140,156,850
流動	Current	**136,965,405**	140,036,421
非流動	Non-current	**17,791**	120,429
		136,983,196	140,156,850

32. 發行存款證

32. Certificates of deposit in issue

		2023	2022
流動	Current	**–**	4,094,054

（除特別註明外，金額單位均為澳門元千元）
(Amount in thousands of Macao Patacas, unless otherwise stated)

33. 其他負債 / 33. Other liabilities

		2023	2022
保證金存款	Guarantee deposits	**73,743**	17,536
本票	Cashier orders	**51,266**	37,410
應付賬項	Account payables	**544,973**	498,516
其他應付賬項及準備	Other payables and provision	**183,121**	238,917
— 其他應付賬項	— Other payables	**132,759**	170,126
— 貸款承諾及財務擔保合同減值準備	— Impairment allowances on loan commitments and financial guarantee contracts	**50,362**	68,791
		853,103	792,379
流動	Current	**829,324**	717,217
非流動	Non-current	**23,779**	75,162
		853,103	792,379

34. 遞延稅項 / 34. Deferred tax

有關遞延稅項資產／（負債）於本期間之變動，在並未考慮在相同稅制中結餘可相互抵銷的因素下，其變動如下：

The movements in deferred tax assets/(liabilities) during the period, without taking into consideration the offsetting of balances within the same tax jurisdiction, are as follows:

		加速折舊免稅額 Accelerated tax depreciation	證券投資之未實現虧損 Unrealised losses on investment in securities	行址重估 Revaluation on Premises	稅務虧損 Tax loss	其他 Others	總計 Total
於二○二三年一月一日	At 1 January 2023	(20,107)	378,340	(424,151)	-	5,893	(60,025)
損益表內（支取）／撥回之遞延稅項（附註14）	Deferred tax (charged)/credited to statement of profit or loss (note 14)	-	(25,500)	-	234,489	429	209,418
在權益內之（支取）／撥回	Net (charged)/credited to equity	-	(66,709)	9,790	-	-	(56,919)
於二○二三年十二月三十一日	At 31 December 2023	(20,107)	286,131	(414,361)	234,489	6,322	92,474

(除特別註明外，金額單位均為澳門元千元)
(Amount in thousands of Macao Patacas, unless otherwise stated)

34. 遞延稅項負債(續)

有關遞延稅項資產╱(負債)於本期間之變動，在並未考慮在相同稅制中結餘可相互抵銷的因素下，其變動如下(續)：

34. Deferred tax (continued)

The movements in deferred tax assets/(liabilities) during the period, without taking into consideration the offsetting of balances within the same tax jurisdiction, are as follows (continued):

		加速折舊免稅額 Accelerated tax depreciation	證券投資之未實現虧損 Unrealised losses on investment in securities	行址重估 Revaluation on Premises	其他 Others	總計 Total
於二〇二二年一月一日	At 1 January 2022	(20,107)	260,404	(428,105)	87,500	(100,308)
損益表內(支取)╱撥回之遞延稅項(附註14)	Deferred tax (charged)/ credited to statement of profit or loss (note 14)	–	88,200	10,687	2,791	101,678
在權益內之(支取)╱撥回	Net (charged)/credited to equity	–	29,736	(6,733)	(84,398)	(61,395)
於二〇二二年十二月三十一日	At 31 December 2022	(20,107)	378,340	(424,151)	5,893	(60,025)

當有法定權利可將現有遞延稅項資產與負債抵銷，而遞延稅項涉及同一財政機關，則可將遞延稅項資產與遞延稅項負債互相抵銷。

Deferred tax assets and liabilities are offset when there is a legally enforceable right to offset current tax assets against current tax liabilities and when the deferred income taxes relate to the same fiscal authority.

35. 後償負債

35. Subordinated liabilities

		2023	2022
後償負債，以攤餘成本計量	**Subordinated liabilities, at amortised cost**		
二〇一八年港元次級債券[1]	2018 HKD Debt Securities[1]	**–**	1,998,200
二〇二三年港元次級債券[2]	2023 HKD Debt Securities[2]	**2,065,757**	–
		2,065,757	1,998,200
非流動	Non-current	**2,060,000**	–
流動	Current	**5,757**	1,998,200
		2,065,757	1,998,200

(除特別註明外，金額單位均為澳門元千元)
(Amount in thousands of Macao Patacas, unless otherwise stated)

35. 後償負債(續)

附註：

(1) 獲澳門金融管理局批准，於二〇一八年十月發行本金為港元1,940,000千元(相等於澳門元1,998,000千元)的年息5.5釐定息債券，年期至二〇二八年。此債券屬銀行次級債券，本金和利息的清償順序列於銀行的一般負債之後但先於銀行股權資本的債券。該債券從二〇二三年十月可隨時被贖回，而本銀行亦已於二〇二三年十月三十日按面值提前贖回全部債券。

(2) 獲澳門金融管理局批准，於二〇二三年十二月發行本金為港元2,000,000千元(相等於澳門元2,060,000千元)的年息6釐定息債券，年期至二〇三三年。此債券屬銀行次級債券，本金和利息的清償順序列於銀行的一般負債之後但先於銀行股權資本的債券，在第五年末附發行人贖回權。

35. Subordinated liabilities (continued)

Notes:

(1) In October 2018, the Bank issued a debt of HKD1,940,000 thousand (equivalent to MOP1,998,000 thousand) at fixed rate of 5.5% per annum after AMCM's approval, maturing in 2028. The debts are subordinated debts and its principal and interest rank after the Bank's normal debts but before the Bank's share capital in the repayment order. Starting from October 2023, the debts are redeemable at any time, and the Bank has redeemed all the bonds in advance at face value on 30 October 2023.

(2) In December 2023, the Bank issued a debt of HKD2,000,000 thousand (equivalent to MOP2,060,000 thousand) at fixed rate of 6% per annum after AMCM's approval, maturing in 2033. The debts are subordinated debts and its principal and interest rank after the Bank's normal debts but before the Bank's share capital in the repayment order. The Bank is entitled to redeem the bonds at the end of the fifth year.

36. 股本及其他權益工具

36. Share capital and other equity instruments

(1) 股本

(1) Share capital

		2023	2022
普通股股本 — 已註冊、發行並繳足：	Ordinary share capital — Authorised, issued and fully paid:		
1,000,000股每股澳門元1,000元	1,000,000 shares of MOP1,000 each	1,000,000	1,000,000
優先股股本 — 已註冊、發行並繳足：	Preference share capital — Authorised, issued and fully paid:	500,000	500,000
300,000股每股澳門元1,000元[(1)]	300,000 shares of MOP 1,000 each[(1)]	300,000	300,000
200,000股每股澳門元1,000元[(2)]	200,000 shares of MOP 1,000 each[(2)]	200,000	200,000
		1,500,000	1,500,000

(除特別註明外，金額單位均為澳門元千元)
(Amount in thousands of Macao Patacas, unless otherwise stated)

36. 股本及其他權益工具(續)

36. Share capital and other equity instruments (continued)

(2) 股本溢價

(2) Share premium

		2023	2022
優先股溢價 — 已註冊、發行並繳足：	Preference share premium — Authorised, issued and fully paid:		
300,000股每股澳門元7,500元[(1)]	300,000 shares of MOP 7,500 each[(1)]	**2,250,000**	2,250,000
200,000股每股澳門元12,250元[(2)]	200,000 shares of MOP 12,250 each[(2)]	**2,450,000**	2,450,000
		4,700,000	4,700,000

(3) 其他權益工具

(3) Other equity instruments

		2023	2022
永續債 — 已註冊、發行並繳足：	Perpetual Bonds — Authorised, issued and fully paid:		
2022年額外一級資本工具[(3)]	2022 additional tier 1 capital instrument[(3)]	**2,729,500**	2,729,500

附註：

(1) 本銀行於二〇一五年六月二十四日發行三十萬股優先股(「二〇一五年優先股」)，全數經現金收取發行，每股面值及溢價價值分別為澳門元1,000元及澳門元7,500元。股本及資本溢價增資額總數分別為澳門元300,000千元及澳門元2,250,000千元。

(2) 本銀行於二〇一七年九月十五日發行二十萬股優先股(「二〇一七年優先股」)，全數經現金收取發行，每股面值及溢價價值分別為澳門元1,000元及澳門元12,250元。股本及資本溢價增資額總數分別為澳門元200,000千元及澳門元2,450,000千元。

(3) 本銀行於二〇二二年十二月二十九日發港元2,650,000千元額外一級資本工具，單一面值為港元1,000千元，全數經現金收取發行，息率為年息6%。額外一級資本工具屬永久票據，具吸收虧損能力，乃是永久及後償次等級，銀行有權自行決定取消其息票支付。若銀行發生不可存續觸發事件而無法繼續經營時，該資本票據會從賬目上被撤除。於清盤時，此等資本票據等級高於普通股。

Notes:

(1) On 24 June 2015, the Bank has issued 300,000 preference shares (“2015 preference shares”), with nominal value and premium value of MOP1,000 and MOP7,500 each respectively, fully paid up by cash. The total share capital and share premium increments are MOP300,000 thousand and MOP2,250,000 thousand respectively.

(2) On 15 September 2017, the Bank has issued 200,000 preference shares(“2017 preference shares”), with nominal value and premium value of MOP1,000 and MOP12,250 each respectively, fully paid up by cash. The total share capital and share premium increments are MOP200,000 thousand and MOP2,450,000 thousand respectively.

(3) On 29 December 2022, the Bank has issued HKD2,650,000 thousand additional tier 1 capital instrument, with nominal value of HKD1,000 thousand, fully paid up by cash. Coupon rate is 6%. Additional tier 1 capital instrument is a type of perpetual capital instrument, which is qualified as loss-absorbing capacity, is perpetual and subordinated. The coupon payments of this capital instrument may be cancelled at the sole discretion of the Bank. The capital instruments will be written down at the point on the occurrence of a non-viability trigger event. They rank higher than ordinary shares in the event of a winding-up.

(除特別註明外，金額單位均為澳門元千元)
(Amount in thousands of Macao Patacas, unless otherwise stated)

37. 監管儲備金 / 37. Regulatory reserves

(1) 一般監管儲備 / (1) General regulatory reserve

		2023	2022
於一月一日	At 1st January	**162,183**	–
本年增加	Additions	**2,177,817**	162,183
於十二月三十一日	At 31st December	**2,340,000**	162,183

(2) 特定監管儲備 / (2) Specific regulatory reserve

		2023	2022
於一月一日	At 1st January	**667,914**	–
本年增加	Additions	**613,086**	667,914
於十二月三十一日	At 31st December	**1,281,000**	667,914
合計	Total	**3,621,000**	830,097

附註：

(1) 一般監管儲備是本銀行根據澳門金融管理局第012/2021-AMCM號通告中之規定從每年保留盈餘撥出金額設立之不可分配儲備金。所撥出的金額為按上述通告規定計算之信用項目的一般備用金高於對應的第一及第二階段預期信用損失備用金之差額，直至總計第一及第二階段預期信用損失備用金不少於一般備用金為止。一般監管儲備的變動是由保留盈餘直接撥出。

(2) 特定監管儲備是本銀行根據澳門金融管理局第012/2021-AMCM號通告中之規定從每年保留盈餘撥出金額設立之不可分配儲備金。所撥出的金額為按上述通告規定計算之特定備用金高於第三階段預期信用損失備用金之差額，直至總計第三階段預期信用損失備用金不少於特定備用金為止。特定監管儲備的變動是由保留盈餘直接撥出。

Notes:

(1) The general regulatory reserve is a non-distributable reserve established by the Bank from the amount set aside from the retained earnings in accordance with the provisions of the Monetary Authority of Macao Circular No. 012/2021-AMCM. The amount allocated is the difference between the general provision on credit related items calculated in accordance with the above-mentioned circular and the respective stage 1 and 2 ECL, until the total of the Stage 1 and 2 ECL is not less than the required general provision. Movements in the general regulatory reserve are appropriated directly through retained earnings.

(2) The specific regulatory reserve is a non-distributable reserve established by the Bank from the amount set aside from the retained earnings in accordance with the provisions of the Monetary Authority of Macao Circular No. 012/2021-AMCM. The amount allocated is the difference between the specific provision calculated in accordance with the above-mentioned circular and the stage 3 ECL, until the total of the Stage 3 ECL is not less than the required specific provision. Movements in the specific regulatory reserve is appropriated directly through retained earnings.

(除特別註明外，金額單位均為澳門元千元)
(Amount in thousands of Macao Patacas, unless otherwise stated)

38. 其他儲備金 38. Other reserves

		2023					
		一般儲備金[1] General reserve	法定儲備金[2] Statutory reserve	行址重估儲備 Premises revaluation reserve	公允價值變動儲備 Fair value reserve	匯兑儲備 Foreign exchange reserve	總計 Total
於二〇二三年一月一日	At 1 January 2023	**1,230,900**	**1,500,000**	**3,127,182**	**(1,103,545)**	**(91,963)**	**4,662,574**
從行址重估儲備結轉	Transfer from premises revaluation reserve	**–**	**–**	**(71,376)**	**–**	**–**	**(71,376)**
以公允價值計量且其變動計入其他全面收益之股權工具	Equity instruments at fair value through other comprehensive income	**–**	**–**	**–**	**113,207**	**–**	**113,207**
以公允價值計量且其變動計入其他全面收益之債權工具	Debt instruments at fair value through other comprehensive income	**–**	**–**	**–**	**356,449**	**–**	**356,449**
因處置／贖回以公允值變化計入其他全面收益之股權之轉撥	Release upon disposal/redemption of equity instruments at fair value through other comprehensive income	**–**	**–**	**–**	**13,880**	**–**	**13,880**
應佔聯營公司的其他全面收益	Share of changes in equity of associates	**–**	**–**	**–**	**13,167**	**–**	**13,167**
貨幣換算差額	Currency translation difference	**–**	**–**	**–**	**–**	**(33,435)**	**(33,435)**
於二〇二三年十二月三十一日	At 31 December 2023	**1,230,900**	**1,500,000**	**3,055,806**	**(606,842)**	**(125,398)**	**5,054,466**

		2022					
		一般儲備金[1] General reserve	法定儲備金[2] Statutory reserve	行址重估儲備 Premises revaluation reserve	公允價值變動儲備 Fair value reserve	匯兑儲備 Foreign exchange reserve	總計 Total
於二〇二二年一月一日	At 1 January 2022	1,230,900	1,500,000	3,155,316	(32,196)	54,591	5,908,611
從行址重估儲備結轉	Transfer from premises revaluation reserve	–	–	(28,134)	–	–	(28,134)
以公允價值計量且其變動計入其他全面收益之股權工具	Equity instruments at fair value through other comprehensive income	–	–	–	(296,030)	–	(296,030)
以公允價值計量且其變動計入其他全面收益之債權工具	Debt instruments at fair value through other comprehensive income	–	–	–	(761,025)	–	(761,025)
因處置／贖回以公允值變化計入其他全面收益之股權之轉撥	Release upon disposal/redemption of equity instruments at fair value through other comprehensive income	–	–	–	(14,294)	–	(14,294)
貨幣換算差額	Currency translation difference	–	–	–	–	(146,554)	(146,554)
於二〇二二年十二月三十一日	At 31 December 2022	1,230,900	1,500,000	3,127,182	(1,103,545)	(91,963)	4,662,574

(除特別註明外，金額單位均為澳門元千元)
(Amount in thousands of Macao Patacas, unless otherwise stated)

38. 其他儲備金(續)

附註：

(1) 一般儲備金乃本銀行從每年所獲溢利中撥出金額設立之可分配儲備金，所撥出之金額由董事會建議，並於股東週年大會通過後於財務報表反映。

(2) 法定儲備金乃本銀行根據澳門金融法律制度從每年所獲溢利中撥出金額設立之不可分配之儲備金。所撥出之金額不得少過每年本年度溢利之百分之二十，直至儲備金相等於本銀行已發行股本之百分之五十。此後，則從每年本年度溢利中撥出不少於百分之十，直至儲備金額相等於本銀行之發行股本為止。所撥出之金額於股東週年大會通過後於財務報表反映。

38. Other reserves (continued)

Notes:

(1) The general reserve is a distributable reserve set aside from profit each year. The amount to set aside is recommended by the Board of Directors and is reflected in the accounts in the year when the reserve transfer is approved at the Annual General Meeting.

(2) The statutory reserve is a non-distributable reserve set aside from profit each year in accordance with the Financial System Act of Macao which provides that an amount of not less than twenty percent of the profit for the year be set aside each year until the reserve reaches fifty percent of the Bank's issued share capital and thereafter at not less than ten percent of the profit for the year each year until the reserve is equal to the Bank's issued share capital. The amount set aside is reflected in the financial statements in the year when the reserve transfer is approved at the Annual General Meeting.

39. 現金流量表附註

現金及等同現金項目結存分析：

39. Notes to statement of cash flows

Analysis of balances of cash and cash equivalents:

		2023	2022
庫存現金(附註16)	Cash (note 16)	**946,837**	1,042,209
即期及短期通知結餘(附註16)	Money at call and short notice (note 16)	**4,133,032**	2,039,417
存放於其他銀行及金融機構	Deposits with other banks and financial institutions	**218,748**	1,701,790
原到期日在三個月內之存放及拆放銀行同業及其他金融機構存款	Placements with banks and other financial institutions with original maturity within three months	**8,976,319**	22,785,899
原到期日在三個月內之金融投資	Financial investments with original maturity within three months	**6,074,882**	15,135,025
存放澳門金融管理局之超出最低要求存款額(附註17)	Deposits with AMCM in excess of minimum statutory requirement (note 17)	**277,198**	288,370
存放中國人民銀行之超出最低要求存款額(附註16)	Deposits with PBOC in excess of minimum statutory requirement (note 16)	**20,987**	34,401
		20,648,003	43,027,111

2022年的比較數字經已重述以符合本年的呈報方式。

The 2022 comparative figures have been restated to conform to current year's presentation.

(除特別註明外，金額單位均為澳門元千元)
(Amount in thousands of Macao Patacas, unless otherwise stated)

40. 資產負債表以外之風險承擔

以下為每項或然負債及承擔重大類別之約定金額概要：

40. Off-balance sheet exposures

The following is a summary of the contractual amounts of each significant class of contingent liabilities and commitments:

		2023	2022
直接信貸代替	Direct credit substitutes	1,451,714	877,125
交易有關之或然債務	Transaction-related contingencies	349,746	393,955
貿易有關之或然債務	Trade-related contingencies	833,532	419,325
其他承擔	Other commitments	17,665,324	19,967,719
		20,300,316	21,658,124

41. 資本承擔

本銀行於結算日，未於財務報表中撥備之資本承擔金額如下：

41. Capital commitments

The Bank had the following capital commitments not provided as at reporting date:

		2023	2022
已簽約但未撥備	Expenditure contracted but not provided for	35,854	27,832

以上資本承擔大部份為將購入之裝置及設備。

The above capital commitments mainly relate to the purchase of fixtures and equipment.

42. 經營租賃承擔

(1) 本銀行作為承租人

本銀行以經營租賃租入若干銀行行址。這些租賃初步為期一年至七年，並可能有權選擇續期，屆時所有條件均可重新商定。此等租賃不包括或有租金。根據不可撤銷之經營租賃合約，下列為本銀行未來有關租賃承擔所須支付之最低租金：

42. Operating lease commitments

(1) The Bank as lessee

The Bank leases certain of its bank premises under operating lease commitments. Leases for bank premises are negotiated for terms ranging from 1 to 7 years initially with options to renew the lease and re-negotiate all terms upon expiry. In accordance with the onerous contract resulted from the non-cancellable operating leases, the Bank is liable for the following future minimum lease payments:

		2023	2022
不超過一年	Within 1 year	22,643	24,520
一年以上至第五年(含第五年)	In the 2 to 5 years, inclusive	17,610	37,325
五年以上	Over 5 years	3,107	–
		43,360	61,845

(除特別註明外,金額單位均為澳門元千元)
(Amount in thousands of Macao Patacas, unless otherwise stated)

42. 經營租賃承擔(續)

42. Operating lease commitments (continued)

(2) 本銀行作為出租人

本銀行以經營租賃形式租出若干銀行行址。租賃年期通常由一年至三年。租約條款一般要求租客提交保證金及於租約期滿時,因應租務市場之狀況而調整租金。根據不可撤銷之經營租賃合約,下列為本銀行與租客簽訂合約之未來有關租賃之最低應收租金:

(2) The Bank as lessor

The Bank leases certain of its bank premises under operating lease arrangements. Leases for bank premises are typically negotiated for a period from 1 to 3 years. The terms of the leases generally require the tenants to pay security deposits and provide for rent adjustments according to the prevailing market conditions at the expiration of the lease. In accordance with the onerous contract resulted from agreement with tenants, the following are the future minimum receivables in relation to the non-cancellable operating leases:

		2023	2022
不超過一年	Within 1 year	**6,472**	1,756
一年以上至第五年(含第五年)	In the 2 to 5 years, inclusive	**12,547**	–
五年以上	Over 5 years	**4,851**	–
		23,870	1,756

43. 重大關聯交易

43. Material related party transactions

(1) 與控股公司及同系附屬公司的交易

控股公司的基本資料:

本銀行受中國銀行控制。匯金是中國銀行之控股公司,亦是中投的全資附屬公司,而中投是從事外匯資金投資管理業務的國有獨資公司。

匯金於某些內地實體均擁有控制權益。

本銀行在正常業務中與此等實體進行銀行及其他業務交易,其中主要包括貸款、證券投資及貨幣市場交易。此等活動的條件與一般其他相同條件的客戶的同類交易大致相同。

(1) Transactions with the holding company and its fellow subsidiaries

General information of the holding company:

The Bank is controlled by BOC. Central Huijin is the controlling entity of BOC, and it is a wholly-owned subsidiary of CIC which is a wholly state-owned company engaging in foreign currency investment management.

Central Huijin has controlling equity interests in certain other entities in the PRC.

The Bank enters into banking and other transactions with these entities in the normal course of business which mainly include loans, investment securities and money market transactions. The activities were on substantially the same terms, including interest rates and security, as for comparable transactions with third party counterparties.

(除特別註明外，金額單位均為澳門元千元)
(Amount in thousands of Macao Patacas, unless otherwise stated)

43. 重大關聯交易(續)

43. Material related party transactions (continued)

(1) 與控股公司及同系附屬公司的交易(續)

(1) Transactions with the holding company and its fellow subsidiaries (continued)

與控股公司及同系附屬公司的交易餘額及交易金額列示如下：

Transactions with holding company and its fellow subsidiaries are summarised as follows:

		2023		2022	
		控股公司 Holding company	同系附屬公司 Fellow subsidiaries	控股公司 Holding company	同系附屬公司 Fellow subsidiaries
年末交易餘額	**Transaction balances as at 31 December**				
現金及存放同業	Cash and balances with banks	**949,826**	**72,753**	1,132,806	13,189
拆放銀行同業及其他金融機構	Placements with banks and other financial institutions	**2,287,523**	**795,757**	2,850,305	403,130
金融投資	Financial instruments	**3,090,931**	**242,926**	6,301,541	269,607
銀行及其他金融機構之存款及結餘	Deposits and balances of banks and other financial institutions	**29,878,696**	**1,881,279**	33,104,465	3,533,261
客戶存款	Deposits from customers	**–**	**79,801**	–	431,588
發行存款證	Certificates of deposit in issue	**–**	**–**	768,508	–
後償負債	Subordinated liabilities	**–**	**–**	1,030,000	–
年內交易金額	**Transaction amounts during the year**				
利息收入	Interest income	**79,041**	**13,665**	41,952	16,761
利息支出	Interest expense	**1,083,852**	**172,282**	498,198	44,062
服務費及佣金收入	Fee and commission income	**2,107**	**6,512**	1,940	27,423
服務費及佣金支出	Fee and commission expense	**2,657**	**2,832**	375	3,683

43. 重大關聯交易（續）

(2) 與政府機構、代理機構、附屬機構及其他國有控制實體的交易

中華人民共和國國務院通過中投及匯金對本銀行實施控制，而中華人民共和國國務院亦通過政府機構、代理機構、附屬機構及其他國有控制實體直接或間接控制大量其他實體。本銀行按一般商業條款與政府機構、代理機構、附屬機構及其他國有控制實體進行常規銀行業務交易。

這些交易包括但不局限於下列各項：

— 借貸、提供授信及擔保和接受存款；

— 銀行同業之存放及結餘；

— 出售、購買及贖回由其他國有控制實體所發行之債券；

— 提供外匯、匯款及相關投資服務；

— 購買公共事業、交通工具、電信及郵政服務。

43. Material related party transactions (continued)

(2) Transactions with government authorities, agencies, affiliates and other state controlled entities

The Bank is subject to the control of the State Council of the PRC Government through CIC and Central Huijin, which also directly or indirectly controls a significant number of entities through its government authorities, agencies, affiliates and other state controlled entities. The Bank enters into banking transactions with government authorities, agencies, affiliates and other state controlled entities in the normal course of business at commercial terms.

These transactions include, but are not limited to, the following:

— lending, provision of credits and guarantees, and deposit taking;

— inter-bank balance taking and placing;

— sales, purchases and redemption of bonds issued by other state controlled entities;

— provision of foreign exchange, remittance and investment related services;

— purchase of utilities, transport, telecommunication and postage services.

（除特別註明外，金額單位均為澳門元千元）
(Amount in thousands of Macao Patacas, unless otherwise stated)

43. 重大關聯交易（續）

43. Material related party transactions (continued)

(3) 與附屬公司的交易

(3) Transactions with subsidiaries

本銀行與附屬公司的主要交易如下：

The main transactions that the Bank entered into with subsidiaries are as follows:

		2023	2022
年末交易餘額	**Transaction balances as at 31 December**		
客戶存款	Deposits from customers	**47,659**	301,322
貸款承諾和其他信用承諾	Loan commitments and other credit commitments	**–**	51,500
年內交易金額	**Transaction amounts during the year**		
利息支出	Interest expense	**6,960**	5,196
服務費及佣金支出	Fee and commission expense	**3,674**	2,740
其他經營收入	Other operating income	**173,777**	233,770
經營支出	Other operating expenses	**934**	1,092

本銀行主要附屬公司的基本情況如下：

The general information of the principal subsidiaries is as follows:

名稱 Name	註冊及成立地點 Place of incorporation and operation	主要業務 Principal activities	股本 Share capital	直接持有股份 Direct Interest held	間接持有股份 Indirect Interest held
大豐投資發展有限公司 Companhia de Investimento Predial Triumph, Limitada	澳門 Macao	投資持有 Investment holding	澳門元3,000,000 MOP3,000,000	百分之七十七 77%	百分之二十三 23%
德記置業有限公司 Sociedade de Fomento Predial Tak Kei, Limitada	澳門 Macao	物業持有 Property holding	澳門元8,000,000 MOP8,000,000	百分之九十八 98%	百分之二 2%

(除特別註明外，金額單位均為澳門元千元)
(Amount in thousands of Macao Patacas, unless otherwise stated)

43. 重大關聯交易(續)

43. Material related party transactions (continued)

(4) 與聯營公司的交易

(4) Transactions with associates

本銀行按一般商業條款與聯營公司進行交易，包括吸收存款，開展其他常規銀行業務及財務服務。與聯營企業的交易餘額及交易金額列示如下：

The Bank enters into banking transactions with associates in the normal course of business on commercial terms. These include deposit taking, other normal banking businesses and financial services. The main transactions that the Bank entered into with associates are as follows:

		2023	2022
年末交易餘額	**Transaction balances as at 31 December**		
客戶存款	Deposits from customers	**876,686**	905,474
後償負債	Subordinated liabilities	**–**	30,900
年內交易金額	**Transaction amounts during the year**		
利息支出	Interest expense	**31,223**	13,474
服務費及佣金收入	Fee and commission income	**31,845**	32,589
經營支出	Other operating expenses	**8,318**	8,296

本銀行主要聯營企業的基本情況如下：

The general information of the associates is as follows:

名稱 Name	註冊及成立地點 Place of incorporation and operation	主要業務 Principal activities	股本 Share capital	持有股份 Interest held
聯豐亨保險有限公司 Companhia de Seguros Luen Fung Hang, S.A.R.L.	澳門 Macao	保險 Insurance	澳門元40,000,000 MOP40,000,000	百分之三十八 38%
聯豐亨人壽保險股份有限公司 Companhia de Seguros Luen Fung Hang — VIDA, S.A.	澳門 Macao	保險 Insurance	澳門元100,000,000 MOP100,000,000	百分之二十九 29%

(除特別註明外，金額單位均為澳門元千元)
(Amount in thousands of Macao Patacas, unless otherwise stated)

43. 重大關聯交易(續)

43. Material related party transactions (continued)

(5) 與關鍵管理人員的交易

(5) Transactions with key management personnel

關鍵管理人員是指有權並負責直接或間接規劃、指導及控制本銀行業務的人士，包括董事、監事及行長室成員。

Key management personnel are those persons having authority and responsibility for planning, directing and controlling the activities of the Bank, directly or indirectly, including members of Board of Directors, Supervisory Committee and President Office.

關鍵管理人員截至各個結算日的薪酬如下：

The key management compensation during each reporting date is as follows:

		2023	2022
薪酬及其他短期員工福利	Salaries and other short-term employee benefits	**28,580**	68,010

本銀行於對銀行及其控股公司之關鍵管理人員、其家庭成員及受其控制或重大影響之公司提供信貸融通及接受存款。此等信貸安排及存款的條件與一般其他相同條件的客戶，或其他僱員(如適用)的同類交易大致相同。

The Bank provided credit facilities to and accepted deposits from key management personnel of the Bank and its holding companies, their close family members and companies controlled or significantly influenced by them. The credit facilities extended and deposit taken were provided in the ordinary course of business and on substantially the same terms as for comparable transactions with persons of a similar standing or, where applicable, with other employees.

		2023	2022
年末交易餘額	**Transaction balances as at 31 December**		
貸款及其他賬項	Advances and other accounts	**291,553**	348,211
客戶存款	Deposits from customers	**879,735**	963,650
貸款承諾和其他信用承諾	Loan commitments and other credit commitments	**38,749**	81,359
年內交易金額	**Transaction amounts during the year**		
利息收入	Interest income	**9,440**	5,718
利息支出	Interest expense	**34,078**	15,254

44. 財務報表批准與授權

44. Approval of financial statements

本財務報表已於二〇二四年三月二十日由董事會決議批准並授權發行。

The financial statements were approved and authorised for issue by the Board of Directors on 20 March 2024.

致大豐銀行股份有限公司全體股東

(於澳門註冊成立之股份有限公司)

我們審計了附載於第20頁至第152頁的大豐銀行股份有限公司(以下簡稱「貴銀行」)的單獨財務報表，包括二〇二三年十二月三十一日的財務狀況表，以及截至該日止年度的損益表、全面收益表、權益變動表和現金流量表，以及重要會計政策概要和其他解釋性信息。

董事對貴銀行單獨財務報表的責任

董事負責按照澳門特別行政區之《財務報告準則》編製真實和公允的財務報表，並對其認為為使財務報表的編製不存在由於舞弊或錯誤導致的重大錯報所必需的內部控制負責。

審計師的責任

我們的責任是在執行審計工作的基礎上對財務報表發表審計意見，僅向全體股東報告，除此之外本報告別無其他目的。我們不會就本報告的內容向任何其他人士負上或承擔任何責任。我們按照澳門特別行政區會計師專業委員會頒布之《審計準則》的規定執行了審計工作。《審計準則》要求我們遵守職業道德要求，計劃和執行審計工作以對財務報表是否不存在重大錯報獲取合理保證。

審計工作涉及實施審計程序，以獲取有關財務報表金額和披露的審計證據。選擇的審計程序取決於審計師的判斷，包括對由於舞弊或錯誤導致的財務報表重大錯報風險的評估。在進行風險評估時，審計師考慮與編製真實和公允的財務報表相關的內部控制，以設計恰當的審計程序，但目的並非對內部控制的有效性發表意見。審計工作還包括評價董事選用會計政策的恰當性和作出會計估計的合理性，以及評價財務報表的總體列報。

TO THE SHAREHOLDERS OF TAI FUNG BANK LIMITED

(incorporated in Macau with limited liability by shares)

We have audited the financial statements of Tai Fung Bank Limited (the "Bank") standing alone, which are set out on pages 20 to 152, which comprise the statement of financial position as at 31 December 2023, and the statement of profit or loss, the statement of comprehensive income, the statement of changes in equity and the statement of cash flows for the year then ended, and a summary of significant accounting policies and other explanatory information.

Directors' Responsibility for the Financial Statements of the Bank Standing Alone

Directors are responsible for the preparation of financial statements that give a true and fair view in accordance with Financial Reporting Standards issued by the Government of the Macao Special Administrative Region, and for such internal control as directors determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

Auditor's Responsibility

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

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

致大豐銀行股份有限公司全體股東(續)

(於澳門註冊成立之股份有限公司)

TO THE SHAREHOLDERS OF TAI FUNG BANK LIMITED (CONTINUED)

(incorporated in Macau with limited liability by shares)

審計師的責任(續)

我們相信,我們獲取的審計證據是充分、適當的,為發表審計意見提供了基礎。

Auditor's Responsibility (continued)

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

審計意見

我們認為,財務報表按照澳門特別行政區之《財務報告準則》,真實和公允反映了貴銀行二〇二三年十二月三十一日的單獨財務狀況以及截至該日止年度的經營成果和現金流量。

Audit opinion

In our opinion, the financial statements give a true and fair view of the financial position of the Bank standing alone as at 31 December 2023, and of its financial performance and cash flows for the year then ended in accordance with Financial Reporting Standards issued by the Government of the Macao Special Administrative Region.

李政立
執業會計師
羅兵咸永道會計師事務所
澳門,二〇二四年三月二十日

Li Ching Lap Bernard
Certified Public Accountant
PricewaterhouseCoopers
Macau, 20 March 2024

按照澳門金融管理局公佈之第004/B/2024 — DSB/AMCM號傳閱文件《財務訊息披露指引》要求，披露未經審核之補充財務資料：

According to Circular No. 004/B/2024 — DSB/AMCM — Guideline on Disclosure of Financial Information, unaudited supplementary financial information disclosed:

1. 資本管理

1. Capital Management

有關資本工具主要特徵的條款和條件的摘要信息披露在第140至142頁。

Summary information on the terms and conditions of the main features of capital instruments is disclosed on pages 140 to 142.

本銀行按照第010/B/2023-DSB/AMCM號傳閱文件及第011/2015-AMCM號通告，計算自有資金及加權風險資產，包括信貸風險、市場風險及營運風險。

The Bank follows the Notice No.010/B/2023-DSB/AMCM and Notice No. 011/2015-AMCM to calculate its own funds, risk-weighted exposures, including credit risk, market risk and operational risk.

用於計算二〇二三年十二月三十一日之資本基礎成份分析如下，自有資金乃按傳閱文件第010/B/2023-DSB/AMCM號內規定合計組成。

The composition of own funds is formulated with respect to the AMCM guidelines as stipulated in the Notice No.010/B/2023-DSB/AMCM as at 31 December 2023.

用於計算二〇二二年十二月三十一日之資本基礎成份分析如下，自有資金乃按第012/93-AMCM號通告內規定合計組成。

The composition of own funds is formulated with respect to the AMCM guidelines as stipulated in the Notice No. 012/93-AMCM as at 31 December 2022.

（除特別註明外，金額單位均為澳門元千元）
(Amount in thousands of Macao Patacas, unless otherwise stated)

1. 資本管理（續） 1. Capital Management (continued)

1.1 資本基礎成份 1.1 The Composition Of Own Funds

		2023	2022
核心一級資本	**Common Equity Tier 1 ("CET1") capital 1 capital**		
普通股股本	Ordinary share capital	1,000,000	不適用／NA
法定儲備金及其他準備金	Legal, statutory and other reserves	6,351,900	不適用／NA
保留盈餘	Retained earnings	6,002,266	不適用／NA
其他 (1)	Others (1)	1,907,738	不適用／NA
		15,261,904	不適用／NA
監管扣除項目	**Regulatory deductions**		
行址重估儲備	Premises revaluation reserve	3,055,806	不適用／NA
監管儲備	Regulatory reserves	3,621,000	不適用／NA
		6,676,806	不適用／NA
核心一級資本淨額	**Net common equity tier 1 capital**	8,585,098	不適用／NA
其他一級資本	**Additional Tier 1 ("AT1") capital**		
優先股股本可計入部分及其他權益工具	Qualifying preference share capital and other equity instruments	3,079,500	不適用／NA
優先股可計入部分之溢價	Qualifying preference share premium	3,575,000	不適用／NA
		6,654,500	不適用／NA
一級資本淨額	**Net tier 1 capital**	15,239,598	不適用／NA

（除特別註明外，金額單位均為澳門元千元）
(Amount in thousands of Macao Patacas, unless otherwise stated)

1. 資本管理（續） / 1. Capital Management (continued)

1.1 資本基礎成份（續） / 1.1 The Composition Of Own Funds (continued)

		2023	2022
二級資本	**Tier 2 capital**		
二級資本工具	Issued tier 2 capital instruments	**2,060,000**	不適用／NA
可計入減值準備金部分	Eligible portion of provision reserve	**2,038,133**	不適用／NA
可計入行址重估儲備	Eligible portion of premises revaluation reserve	**1,375,113**	不適用／NA
		5,473,246	不適用／NA
資本淨額	**Net capital**	**20,620,370**	不適用／NA
基本自有資金	**Core Capital**		
股本	Paid-up capital	**不適用／NA**	1,500,000
資本溢價	Share premium	**不適用／NA**	4,700,000
法定儲備金及其他準備金	Legal, statutory and other reserves	**不適用／NA**	2,730,900
保留盈餘	Retained earnings	**不適用／NA**	9,636,784
		不適用／NA	18,567,684
補充自有資金	**Supplementary Capital**	**不適用／NA**	6,830,711
扣減項目	**Deduction**	**不適用／NA**	54,646
自有資金	**Own Funds**	**20,620,370**	25,343,749

附註：

(1) 主要為外幣報表折算差額和以公允價值計量且其變動計入其他綜合收益的金融資產投資損益等。

Note:

(1) This mainly represented exchange differences from the translation of foreign operations and gains/(losses) on financial assets at fair value through other comprehensive income.

（除特別註明外，金額單位均為澳門元千元）
(Amount in thousands of Macao Patacas, unless otherwise stated)

1. 資本管理（續） / 1. Capital Management (continued)

1.2 資本充足比率 / 1.2 Capital Adequacy Ratio

		2023	2022
核心一級資本充足率	Common equity tier 1 capital adequacy ratio	**4.99%**	不適用／NA
一級資本充足率	Tier 1 capital adequacy ratio	**8.86%**	不適用／NA
資本充足比率	Capital adequacy ratio	**12.04%**	14.81%

1.3 控股公司之資本充足比率 / 1.3 Capital Adequacy Ratio of the Holding Company

本銀行之控股公司為於中華人民共和國註冊成立的股份有限公司-中國銀行股份有限公司。根據中國銀行保險監督管理委員會《商業銀行資本管理辦法（試行）》計量的資本充足率已於下表列示。

The Bank's holding company is Bank of China Limited, a joint stock company with limited liability incorporated in the People's Republic of China. The calculation of Capital adequacy ratio of the holding company is in accordance with Capital Rules for Commercial Banks (Provisional) issued by China Banking and Insurance Regulatory Commission.

		2023 集團 Group	2022 集團 Group
核心一級資本充足率	Common equity tier 1 capital adequacy ratio	**11.63%**	11.84%
一級資本充足率	Tier 1 capital adequacy ratio	**13.83%**	14.11%
資本充足比率	Capital adequacy ratio	**17.74%**	17.52%

(除特別註明外，金額單位均為澳門元千元)
(Amount in thousands of Macao Patacas, unless otherwise stated)

2. 信用風險

截至二〇二三年十二月三十一日，本銀行考慮未預期事件導致資產的信用風險因素突然惡化及現有預期信用損失模型未能反映前述狀況，由授信投資評審管理委員會批准對相關資產組合進行了管理層疊加。

2. Credit Risk

As at 31 December 2023, the Bank makes a management overlay with the approval of CIMC for its portfolio to factors in unexpected credit risk deterioration not incorporated in the current ECL models.

2.1 根據貸款及貸款承諾餘額、拆放同業、證券投資餘額及衍生工具投資餘額(名義數額)佔該類風險10%或以上的地區，再按以下對象劃分之分析。

2.1 Loans and commitments, placements with banks, securities investments and financial derivatives (at notional amount) classified by geographical regions over or equal to 10% of the respective credit exposures.

2023

地區分佈	Region	貸款及貸款承諾 Loans and commitments	拆放同業及證券投資 Placements with banks and securities investments	衍生工具投資 Financial derivatives
澳門	**Macao**			
— 銀行同業	—Other credit institutions	–	1,781,110	–
— 政府、公營機構	—Public sector	479,850	6,862,028	–
— 公司企業、法團	—Corporations/Legal Entities	27,200,859	–	–
— 個人	—Individuals	37,971,466	–	–
香港	**Hong Kong**			
— 銀行同業	—Other credit institutions	–	1,586,319	3,866,786
— 政府、公營機構	—Public sector	–	843,714	–
— 公司企業、法團	—Corporations/Legal Entities	19,285,467	5,520,745	–
— 個人	—Individuals	1,099,134	–	–
中國內地	**Mainland China**			
— 銀行同業	—Other credit institutions	–	13,428,647	–
— 政府、公營機構	—Public sector	–	56,951	–
— 公司企業、法團	—Corporations/Legal Entities	55,942,417	19,047,622	–
— 個人	—Individuals	1,041,268	–	–
英國	**Britain**			
— 銀行同業	—Other credit institutions	–	–	828,339
— 公司企業、法團	—Corporations/Legal Entities	282,291	–	–
日本	**Japan**			
— 銀行同業	—Other credit institutions	–	–	719,597

(除特別註明外，金額單位均為澳門元千元)
(Amount in thousands of Macao Patacas, unless otherwise stated)

2. 信用風險(續)

2.1 根據貸款及貸款承諾餘額、拆放同業、證券投資餘額及衍生工具投資餘額(名義數額)佔該類風險10%或以上的地區，再按以下對象劃分之分析。

2. Credit Risk (continued)

2.1 Loans and commitments, placements with banks, securities investments and financial derivatives (at notional amount) classified by geographical regions over or equal to 10% of the respective credit exposures.

2022

地區分佈	Region	貸款及貸款承諾 Loans and commitments	拆放同業及證券投資 Placements with banks and securities investments	衍生工具投資 Financial derivatives
澳門	**Macao**			
— 銀行同業	— Other credit institutions	–	1,772,148	–
— 政府、公營機構	— Public sector	479,747	9,962,776	–
— 公司企業、法團	— Corporations/Legal Entities	29,307,124	–	–
— 個人	— Individuals	39,131,886	–	–
香港	**Hong Kong**			
— 銀行同業	— Other credit institutions	–	–	1,557,873
— 公司企業、法團	— Corporations/Legal Entities	17,634,356	–	–
— 個人	— Individuals	901,189	–	–
中國內地	**Mainland China**			
— 銀行同業	— Other credit institutions	–	27,090,247	–
— 政府、公營機構	— Public sector	–	57,968	–
— 公司企業、法團	— Corporations/Legal Entities	61,041,322	17,914,417	–
— 個人	— Individuals	1,193,778	–	–
英國	**Britain**			
— 銀行同業	— Other credit institutions	–	–	570,294
日本	**Japan**			
— 銀行同業	— Other credit institutions	–	–	409,690

(除特別註明外，金額單位均為澳門元千元)
(Amount in thousands of Macao Patacas, unless otherwise stated)

2. 信用風險(續)

2. Credit Risk (continued)

2.2 債務證券及存款證

2.2 Debt Securities and Certificates of Deposit

提取減值準備前之債務證券及存款證按五級分類及階段分析如下：

Gross debt securities and certifcates of deposit before impairment allowances are analysed by the five-category classifications and stage determination as follows:

		2023			
		階段一 Stage 1	階段二 Stage 2	階段三 Stage 3	總計 Total
以公允價值計量且其變動計入其他全面收益之證券投資	**Investment in securities at fair value through other comprehensive income**				
正常	Pass	25,243,109	619,720	–	25,862,829
關注	Special Mention	–	–	–	–
次級	Substandard	–	–	–	–
可疑	Doubtful	–	–	–	–
損失	Loss	–	–	–	–
		25,243,109	619,720	–	25,862,829
其中： 減值準備	Of which, impairment allowances	(17,137)	(1,220)	–	(18,357)
以攤餘成本計量之證券投資	**Investment in securities at amortised cost**				
正常	Pass	11,074,224	1,577,530	–	12,651,754
關注	Special Mention	–	–	–	–
次級	Substandard	–	–	1,130,579	1,130,579
可疑	Doubtful	–	–	–	–
損失	Loss	–	–	1,284,441	1,284,441
		11,074,224	1,577,530	2,415,020	15,066,774
其中： 減值準備	Of which, impairment allowances	(510)	(53,939)	(1,517,376)	(1,571,825)
		11,073,714	1,523,591	897,644	13,494,949

(除特別註明外，金額單位均為澳門元千元)
(Amount in thousands of Macao Patacas, unless otherwise stated)

2. 信用風險(續)

2. Credit Risk (continued)

2.2 債務證券及存款證(續)

2.2 Debt Securities and Certificates of Deposit (continued)

提取減值準備前之債務證券及存款證按五級分類及階段分析如下(續)：

Gross debt securities and certifcates of deposit before impairment allowances are analysed by the five-category classifications and stage determination as follows (continued):

		2022			
		階段一 Stage 1	階段二 Stage 2	階段三 Stage 3	總計 Total
以公允價值計量且其變動計入其他全面收益之證券投資	**Investment in securities at fair value through other comprehensive income**				
正常	Pass	17,477,236	642,267	–	18,119,503
關注	Special Mention	–	–	–	–
次級	Substandard	–	–	–	–
可疑	Doubtful	–	–	–	–
損失	Loss	–	–	–	–
		17,477,236	642,267	–	18,119,503
其中： 減值準備	Of which, impairment allowances	(22,366)	(1,569)	–	(23,935)
以攤餘成本計量之證券投資	**Investment in securities at amortised cost**				
正常	Pass	17,037,757	2,817,125	–	19,854,882
關注	Special Mention	–	–	–	–
次級	Substandard	–	–	1,215,935	1,215,935
可疑	Doubtful	–	–	–	–
損失	Loss	–	–	–	–
		17,037,757	2,817,125	1,215,935	21,070,817
其中： 減值準備	Of which, impairment allowances	(1,893)	(62,761)	(294,818)	(359,472)
		17,035,864	2,754,364	921,117	20,711,345

(除特別註明外，金額單位均為澳門元千元)
(Amount in thousands of Macao Patacas, unless otherwise stated)

3. 利率風險

本行每月進行相關利率風險計量，並每季向澳門金融管理局匯報。只有超過5%銀行資產或者負債的幣別要求報告。

下表根據澳門金融管理局所頒佈之《利率風險管理指引》，顯示本銀行主要幣別在不同時段對本銀行經濟價值的淨影響，以假設200基點的平行式波動再乘以特定的權數。

3. Interest Rate Risk

Interest rate risk is monthly measured and submitted to AMCM quarterly. Only currency that accounts for more than 5% of either banking book assets or liabilities is required to be reported.

The following table demonstrates, in accordance the *Guideline on Management of Interest Rate Risk* issued by AMCM, the net impact to the economic value of the Bank with an assumed parallel shift of 200 basis points throughout different time spectrum multiplied by different weighting factors for different currencies.

		2023	2022
貨幣	**Currencies**		
澳門元	MOP	**230,423**	311,273
港元	HKD	**(322,400)**	(351,369)
美元	USD	**1,521,569**	1,208,155
人民幣	CNY	**57,337**	195,021
經濟價值對自有資金的影響	Impact on economic value as % of own funds	**6.79%**	5.30%

4. 市場風險

4.1 外匯風險

(i) 以下為本銀行於結算日之外匯淨持倉長盤及短盤分析：

4. Market Risk

4.1 Foreign Currency Risk

(i) The following is an analysis of the Bank's total net long and short positions in foreign currencies on the reporting date:

		已包括期權合約的淨持倉長盤或(短盤) Net Open Position including option contracts Long or Shorts	
		2023	2022
貨幣	**Currencies**		
港元	Hong Kong dollar (HKD)	**(23,214,355)**	(21,694,270)
美元	United States dollar (USD)	**32,354,385**	33,025,377
其他貨幣	Other currencies	**278,157**	315,923

（除特別註明外，金額單位均為澳門元千元）
(Amount in thousands of Macao Patacas, unless otherwise stated)

4. 市場風險（續） / 4. Market Risk (continued)

4.1 外匯風險（續） / 4.1 Foreign Currency Risk (continued)

(ii) 下列為本銀行於結算日之不少於總外匯持倉淨額10%之特定貨幣分析：

(ii) The following is an analysis of the Bank for the net position of a particular foreign currency consititutes not less than 10% of the total net position in all foreign currencies on the reporting date:

		2023	2022
港元	**Hong Kong dollars**		
即期資產	Spot assets	**14,528,588**	11,451,701
即期負債	Spot liabilities	**(32,763,544)**	(33,844,357)
遠期買入	Forward purchases	**99,625**	966,983
遠期賣出	Forward sales	**(5,079,024)**	(268,596)
港元長／(短)倉淨額	Net long/(short) position in HKD	**(23,214,355)**	(21,694,269)
美元	**US dollars**		
即期資產	Spot assets	**33,446,662**	35,163,282
即期負債	Spot liabilities	**(2,118,268)**	(834,338)
遠期買入	Forward purchases	**2,125,943**	407
遠期賣出	Forward sales	**(1,099,952)**	(1,303,974)
美元長／(短)倉淨額	Net long/(short) position in USD	**32,354,385**	33,025,377

4.2 市場風險 / 4.2 Market Risk

以下為本銀行於結算日之市場風險的資本要求分析：

The following is an analysis of the Bank's capital requirement for market risk on the balance sheet date:

		2023	2022
資本要求	**Capital requirements**		
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	**733**	–
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	**513**	–
股權風險	Equity exposures	**73,830**	57,605
外匯風險	Foreign exchange exposures	**42,909**	46,809

5. 操作風險

操作風險是指由不完善的內部流程、信息科技系統和員工，以及外部事件所造成損失的風險。

為對上述風險進行有效的識別、評估、監察、控制和緩釋，本銀行已制定有系統的管理辦法，確立操作風險管理組織體系，通過明確的操作風險管理政策及程序，運用操作風險與控制評估、風險指標監控、損失數據收集等工具落實操作風險管理工作機制。

本銀行管理層一向致力於完善操作流程和加強對員工的教育培訓，以促進風險控制的持續完善；亦已為突發及不可預期事件制定操作流程，和調撥資源建立電腦後備系統，使能將操作風險事項發生的可能性、影響減至可接受之程度，並符合監管當局的要求。

5. Operational Risk

Operational risk is the risk of loss caused by inadequacy in internal control procedures, information technology systems, personnel and external events.

In order to effectively identify, evaluate, monitor, control and mitigate such risks, the Bank has set up in place an operational risk management policies and procedures, and has established a well developed operational risk management system to ensure an appropriate and effective process in place for managing operational risk, such as implemented operational risk management mechanisms by using operational risk and control assessment, risk indicator monitoring, and loss data collection tools.

The management has constantly made efforts to improve its internal control procedures and strengthen the employee training programs to promote continuous improvement of risk control mechanisms and compliance culture. Furthermore, the Bank has also established guidelines for operational procedures to deal with sudden and unforeseeable events. Resources have also been put aside to set up a computer back-up system with an objective of reducing the likelihood and impact of the emergence of operational risk and its related impacts to an acceptable level and complying with the requirements of the regulatory authority.

(除特別註明外，金額單位均為澳門元千元)
(Amount in thousands of Macao Patacas, unless otherwise stated)

6. 流動性風險 / 6. Liquidity Risk

(i) 流動現金平均數據(本澳口徑)：

(i) Average weekly liquidity (Position of Macao office only):

		2023	2022
每週平均持有流動現金之最低要求	Minimum weekly amount of cash in hand	**2,621,262**	2,834,449
每週平均持有之流動現金結餘	Average weekly amount of cash in hand	**2,980,350**	3,444,191
流動現金淨額	Net liquidity position	**359,088**	609,742

(ii) 流動資金比率(本澳口徑)

(ii) Liquidity Ratio (Position of Macao office only)

		2023	2022
平均一個月流動資金比率	Average one-month liquidity ratio	**103.10%**	93.47%
平均三個月流動資金比率	Average three-month liquidity ratio	**67.86%**	72.88%

(iii) 平均抵償資產數據

(iii) The average solvency assets

		2023	2022
抵償資產	Solvency assets	**62,140,258**	69,094,309
基本負債	Underlying liabilities	**132,673,392**	133,567,128
抵償資產對基本負債比率	Ratio of solvency assets to underlying liabilities	**46.84%**	51.73%

7. 金融衍生工具 / 7. Financial Derivatives

下列為本銀行按照澳門金融管理局第011/2015-AMCM號通告規定計算金融衍生工具之信用風險加權金額：

The following is the credit risk weighted amount of financial derivatives computation follows AMCM guidelines Notice No. 011/2015-AMCM:

		2023	2022
利率合同	Interest rate contracts	**–**	–
外匯及黃金合同	Foreign exchange and gold contracts	**31,626**	17,846

8. 出資超越有關機構資本5%之名單

下列為本銀行二〇二三年及二〇二二年出資超越有關機構資本5%之名單。相關公司的基本情況披露於附註43。

本銀行按一般商業條款與下述之附屬公司及聯營公司進行交易。

8. List of Institutions with More Than 5% Interests

The following is the list of institutions in which the Bank has holdings in excess of 5% in the share capital during 2023 and 2022. The general information of relevant institutions is disclosed in note 12.

The Bank enters into banking transactions with below subsidiaries and associates in the normal course of business on commercial terms.

名稱 **Name**	直接持有股份 **Direct Interest held**	間接持有股份 **Indirect Interest held**
大豐投資發展有限公司 Companhia de Investimento Predial Triumph, Limitada	百分之七十七 77%	百分之二十三 23%
德記置業有限公司 Sociedade de Fomento Predial Tak Kei, Limitada	百分之九十八 98%	百分之二 2%
聯豐亨保險有限公司 Companhia de Seguros Luen Fung Hang, S.A.R.L.	百分之三十八 38%	零 Nil
聯豐亨人壽保險股份有限公司 Companhia de Seguros Luen Fung Hang-VIDA, S.A.	百分之二十九 29%	零 Nil

企業資訊
CORPORATE INFORMATION

名譽董事長	:	何厚鏵
董事會		
董事長	:	何浩生
副董事長	:	李　光
常務董事	:	周　鵬 （二〇二三年十月一日離任） 蔣　昕 （二〇二三年十一月二十八日委任） 何厚榮 徐繼昌
董事	:	傅厚澤 葉兆佳 何敬麟 何敬民 党鵬君 （二〇二三年一月二十六日離任） 何敬勛 陳劍平 陳天宏 （二〇二三年一月二十六日委任）
公司秘書	:	蘇玨華 （二〇二三年三月三十一日離任） 楊志紅 （二〇二三年三月三十一日委任）
監事會		
主席	:	容永恩
委員	:	何秋平 莫志偉
行長室		
行長	:	周　鵬 （二〇二三年十月一日離任） 蔣　昕 （二〇二三年十一月二十八日委任）
副行長	:	徐繼昌 陳劍平 王首飛 （二〇二三年五月一日離任） 沈堅衛 盧潔兒 高　鵬 趙耀華 蘇玨華 （二〇二三年二月一日委任） 包敬熹 （二〇二三年二月一日委任）
審計師	:	羅兵咸永道會計師事務所
法律顧問	:	歐安利大律師

Honorary Chairman	:	Ho Hau Wah
Board of Directors		
Chairman	:	Ho, Carlos
Vice Chairman	:	Li Guang
Executive Directors	:	Zhou Peng (Resigned on 1 October 2023) Jiang Xin (Appointed on 28 November 2023) Ho Hao Veng Chui Kai Cheong
Directors	:	Fu Hau Chak Ip Sio Kai Ho Kevin King Lun Ho King Man Justin Dang Pengjun (Resigned on 26 January 2023) Ho, Leonardo Chan Kim Peng Chen Tianhong (Appointed on 26 January 2023)
Company Secretary	:	So Kwok Wah (Resigned on 31 March 2023) Yang Zhi Hong (Appointed on 31 March 2023)
Supervisory Committee		
Chairman	:	Iong Weng Ian
Members	:	He Qiuping Mok Chi Wai
President Office		
President	:	Zhou Peng (Resigned on 1 October 2023) Jiang Xin (Appointed on 28 November 2023)
Vice Presidents	:	Chui Kai Cheong Chan Kim Peng Wang Shoufei (Resigned on 1 May 2023) Shen, Jian Wei David Lou Kit I Gao Peng Chio Io Va So Kwok Wah (Appointed on 1 February 2023) Bao King To (Appointed on 1 February 2023)
Auditor	:	PricewaterhouseCoopers
Legal Adviser	:	Dr. Leonel Alves

總行
Head Office

總行／宋玉生廣場分行		HEAD OFFICE/ ALAMEDA DR. CARLOS D'ASSUMPÇÃO BRANCH	
地址	澳門新口岸宋玉生廣場418號大豐銀行總行大廈	Add.	Tai Fung Bank Headquarters Building, 418, Alameda Dr. Carlos d'Assumpção, Macau
電話	2832 2323	Tel.	2832 2323
傳真	2857 0737	Fax	2857 0737
網址	www.taifungbank.com	Website	www.taifungbank.com

澳門分行
Macao Branches

雙鑽分行		THE CARAT BRANCH	
地址	澳門宋玉生廣場36-50號雙鑽地下A-C座	Add.	Alameda Dr. Carlos d'Assumpção No.36-50, The Carat R/C A-C, Macau
電話	2825 7177	Tel.	2825 7177

寶翠分行		POU CHOI BRANCH	
地址	澳門海灣南街165-179號	Add.	Rua da Bacia Sul nos. 165 e 179, Macau
電話	2855 9437, 2823 3308	Tel.	2855 9437, 2823 3308

紅街市分行		HUNG KAI SI BRANCH	
地址	澳門高士德馬路120號	Add.	120, Avenida de Horta e Costa, Macau
電話	2833 3979, 2821 0741	Tel.	2833 3979, 2821 0741

黑沙環分行		HAK SHA WAN BRANCH	
地址	澳門黑沙環祐漢新邨第一街21號	Add.	21, Rua Um do Bairro Iao Hon, Macau
電話	2857 1112, 2840 1276	Tel.	2857 1112, 2840 1276

荷蘭園分行		HO LAN UN BRANCH	
地址	澳門荷蘭園正街43號	Add.	43, Avenida do Conselheiro Ferreira de Almeida, Macau
電話	2853 2468	Tel.	2853 2468

十月初五街分行		SUP YUET CHIO NG KAI BRANCH	
地址	澳門十月初五街83號	Add.	83, Rua de Cinco de Outubro, Macau
電話	2892 0871, 2892 3691	Tel.	2892 0871, 2892 3691

葡京酒店分行		HOTEL LISBOA BRANCH	
地址	澳門葡京酒店新翼地下商場	Add.	Ala Nova do Hotel Lisboa R/C, Macau
電話	2856 5651,2856 7675	Tel.	2856 5651, 2856 7675

台山分行		TOI SAN BRANCH	
地址	澳門菜園涌邊街61-69號泰豐新村地庫A座	Add.	Rua Marginal Do Canal Das Hortas 61-69 Edf. Tai Fung San Chuen R/C-A, Macau
電話	2840 0248	Tel.	2840 0248

渡船街分行
地址 : 澳門渡船街4-F號
電話 : 2835 8272

TOU SUEN KAI BRANCH
Add. : 4-F, Rua da Barca, Macau
Tel. : 2835 8272

高士德分行
地址 : 澳門高士德馬路68-C號
電話 : 2834 6484, 2834 6706

KOU SI TAK BRANCH
Add. : 68-C, Avenida de Horta e Costa, Macau
Tel. : 2834 6484, 2834 6706

筷子基分行
地址 : 澳門白朗古將軍大馬路43號
電話 : 2826 0453, 2826 2830

FAI CHI KEI BRANCH
Add. : 43, Avenida do General Castelo Branco, Macau
Tel. : 2826 0453, 2826 2830

百老匯分行
地址 : 澳門水坑尾街238號
電話 : 2830 2418, 2835 3406

BROADWAY BRANCH
Add. : 238, Rua do Campo, Macau
Tel. : 2830 2418, 2835 3406

下環分行
地址 : 澳門李加祿街5號
電話 : 2893 8147, 2893 3843

HA WAN BRANCH
Add. : 5, Rua de João Lecáros, Macau
Tel. : 2893 8147, 2893 3843

祐漢分行
地址 : 澳門黑沙環祐漢新邨第八街121號
電話 : 2843 9720

IAO HON BRANCH
Add. : 121, Rua Oito do Bairro Iao Hon, Macau
Tel. : 2843 9720

新口岸分行
地址 : 澳門宋玉生廣場604號
電話 : 2870 6283, 2870 6284

SAN HAU NGON BRANCH
Add. : 604, Alameda Dr. Carlos d'Assumpção, Macau
Tel. : 2870 6283, 2870 6284

南灣分行
地址 : 澳門南灣大馬路421號
電話 : 2833 5086, 2833 5088

PRAIA GRANDE BRANCH
Add. : 421, Avenida da Praia Grande, Macau
Tel. : 2833 5086, 2833 5088

利添分行
地址 : 澳門黑沙環馬路42-D號
電話 : 2851 5922

LEI TIM BRANCH
Add. : 42-D, Estrada da Areia Preta, Macau
Tel. : 2851 5922

東方明珠分行
地址 : 澳門黑沙環中街929-933號海上居-商舖地下W、X座
電話 : 2876 4135

ORIENT PEARL BRANCH
Add. : Rua Central Da Areia Preta No.929-933, R/C W、X, Macau
Tel. : 2876 4135

新馬路分行
地址 : 澳門新馬路296號
電話 : 2837 8229, 2857 2708

AVENIDA ALMEIDA RIBEIRO BRANCH
Add. : 296, Avenida de Almeida Ribeiro, Macau
Tel. : 2837 8229, 2857 2708

南新分行
地址 : 澳門氹仔柯維納馬路390-400號南新花園第一期S.T.U.V.舖
電話 : 2882 0223, 2882 0822

NAM SAN BRANCH
Add. : 390-400, Estrada Governador Albano de Oliveira, Taipa, Macau
Tel. : 2882 0223, 2882 0822

花城分行
地址 : 澳門氹仔基馬拉斯大馬路172–180號地下
電話 : 2872 7626, 2872 7636

FLOWER CITY BRANCH
Add. : Avenida de Guimarães nos, 172 e 180, R/C, Taipa , Macau
Tel. : 2872 7626, 2872 7636

泉福分行
地址 : 澳門氹仔地堡街35號地下"Y"座
電話 : 2882 5138, 2882 7038

CHUN FOK BRANCH
Add. : Rua do Regedor no.35, R/C, Taipa, Macau
Tel. : 2882 5138, 2882 7038

石排灣分行
地址 : 澳門路環石排灣社屋樂群樓第五座一樓D
電話 : 2850 2008, 2850 2018

SEAC PAI VAN BRANCH
Add. : Lote CN4 da Habitação Pública de Seac Pai Van, Habitação Social de Seac Pai Van – Edifício Lok Kuan, Bloco 5, 1 Andar D, Coloane, Macau
Tel. : 2850 2008, 2850 2018

奧林匹克分行
地址 : 澳門氹仔奧林匹克大馬路563-569號花城利茂大廈地下AT座
電話 : 2883 7030

OLYMPIC BRANCH
Add. : Avenida Oplimpica No.563-569. Edf. Fa Seng Lei Mau, AT r/c Taipa, Macau
Tel. : 2883 7030

澳門大學分行
地址 : 澳門氹仔大學大馬路澳門大學，S8薈萃坊，地面層，G003舖
電話 : 2832 3682, 2832 3683

UNIVERSITY OF MACAU BRANCH
Add. : University of Macau Avenida da Universidade Taipa, S8 UMALL G003
Tel. : 2832 3682, 2832 3683

內地分支行
Mainland Branches and Sub-Branch

上海分行
地址 : 上海市黃浦區中山東一路23號4樓401-404 、406 、408A室
電話 : 86-21-5321 8600

SHANGHAI BRANCH
Add. : Unit 401-404,406,408A,No.23 Zhongshan Dong Yi Road, Huangpu District Shanghai
Tel. : 86-21-5321 8600

廣州分行
地址 : 廣州市越秀區沿江西路181號星寰國際商業中心T2十九樓
電話 : 86-20-2226 6888

GUANGZHOU BRANCH
Add. : 19/F, Office BuildingT2, Lumina, No.181 Yanjiang West Road, Yuexiu District, Guangzhou, Guangdong Province
Tel. : 86-20-2226 6888

橫琴粵澳深度合作區支行
地址 : 橫琴粵澳深度合作區華金街58號橫琴國際金融中心大廈第19層01、02單元
電話 : 86-756-389 6888

GUANGDONG-MACAO IN-DEPTH COOPERATION ZONE IN HENGQIN SUB-BRANCH
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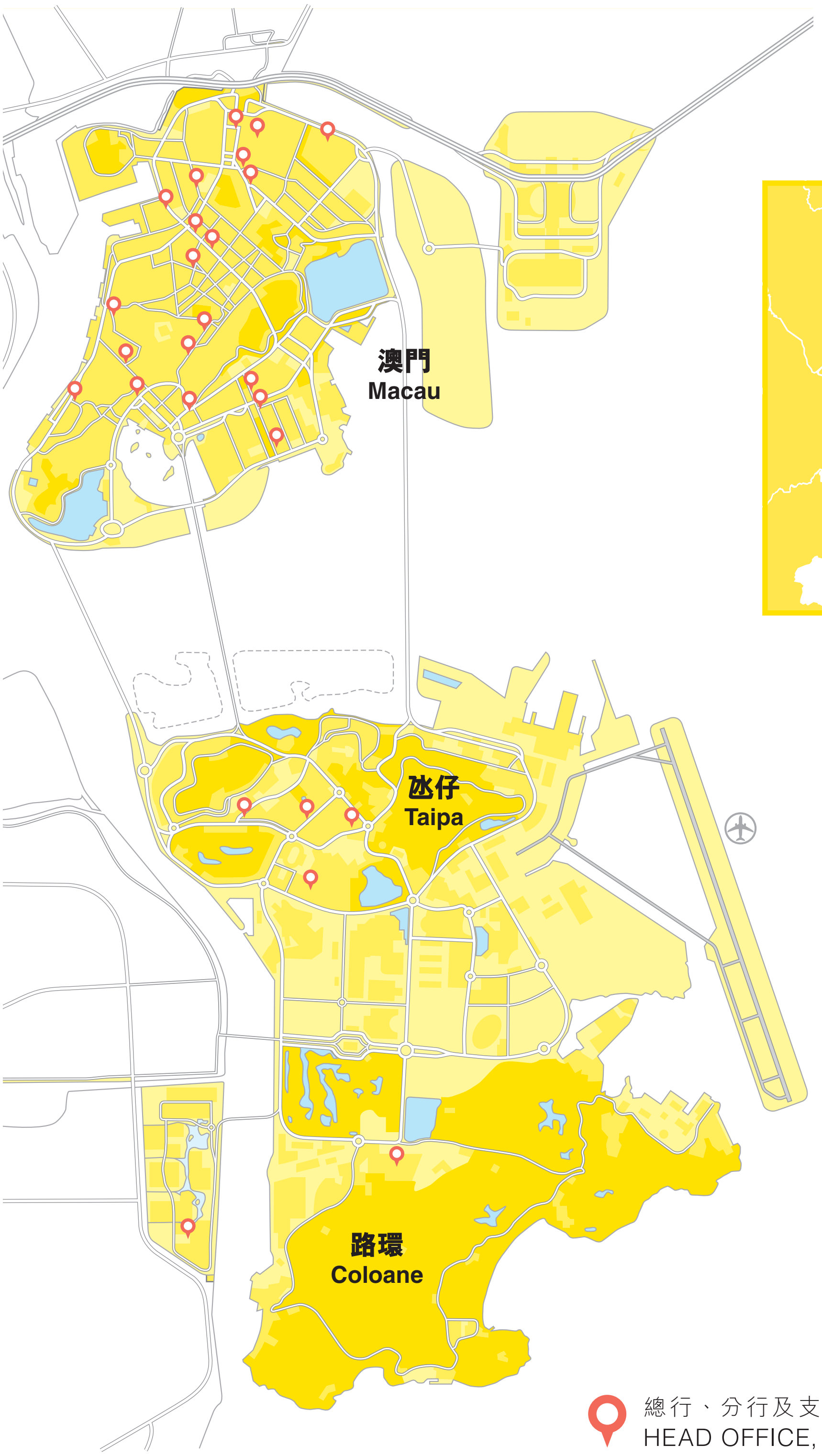

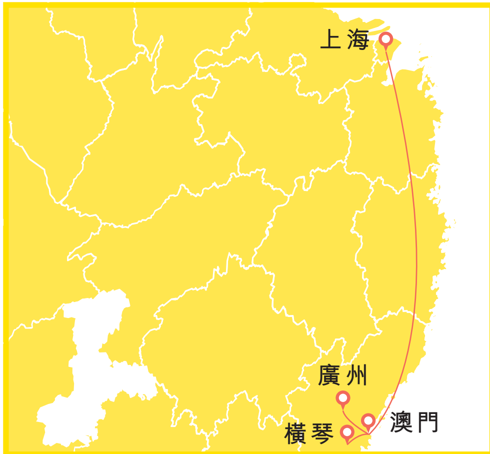

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