

獨立核數師報告書 INDEPENDENT AUDITOR'S REPORT

致中國太平保險(澳門)股份有限公司
(前稱中國保險(澳門)股份有限公司)
各股東

(於澳門註冊成立的股份有限公司)

本核數師(以下簡稱「我們」)已審核刊於第11至第62頁的中國太平保險(澳門)股份有限公司(前稱中國保險(澳門)股份有限公司)(「貴公司」)財務報告,此財務報告包括於二零零九年十二月三十一日的資產負債表及截至該日止年度的損益表、權益變動表及現金流量表,以及主要會計政策概要及其他附註解釋。

管理層就財務報告須承擔的責任

貴公司的管理層負責根據中華人民共和國澳門特別行政區(「澳門特別行政區」)財務報告準則及保險活動管制法例編製及真實公平地呈列該等財務報告。該等責任包括設計、實施及維護與編製及真實公平地呈列財務報告相關的內部監控,以使該等財務報告不存在由於欺詐或錯誤而導致的重大錯誤陳述;選擇和應用適當的會計政策;及按情況作出合理的會計估計;以及保存充分及準確的會計記錄。

此外,根據保險活動管制法例,管理層有責任確保妥善地保存記錄並確保根據保險活動管制法例的條文使用 貴公司擔保技術準備金的資產。

TO THE MEMBERS OF
CHINA TAIPING INSURANCE (MACAU) CO., LTD.
(FORMERLY KNOWN AS CHINA INSURANCE (MACAU)
COMPANY LIMITED)

(Incorporated in Macau with limited liability by shares)

We have audited the financial statements of China Taiping Insurance (Macau) Co., Ltd. (formerly known as China Insurance (Macau) Company Limited) (the "Company") set out on pages 11 to 62, which comprise the balance sheet as at 31 December 2009, and the income statement, the statement of changes in equity and the cash flow statement for the year then ended, and a summary of significant accounting policies and other explanatory notes.

Management's responsibility for the financial statements

Management of the Company is responsible for the preparation and the true and fair presentation of these financial statements in accordance with Financial Reporting Standards of Macau Special Administrative Region, the People's Republic of China ("Macau SAR") and the Macau Insurance Ordinance. This responsibility includes: designing, implementing and maintaining internal control relevant to the preparation and the true and fair presentation of the financial statements that are free from material misstatement, whether due to fraud or error; selecting and applying appropriate accounting policies; and making accounting estimates that are reasonable in the circumstances; and maintaining adequate and accurate accounting records.

In addition, management has responsibilities to ensure that proper records have been maintained in accordance with the Macau Insurance Ordinance and to apply the Company's assets guaranteeing the technical reserves in accordance with the provisions of the Macau Insurance Ordinance.

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核數師的責任

我們的責任是根據我們的審核對該等財務報告作出意見，並按照我們接受委聘的協定條款只向全體股東報告。除此之外，本報告書不可用作其他用途。我們概不就本報告書的內容，對任何其他人士負責或承擔責任。我們已根據澳門特別行政區行政長官核准的核數準則及經濟財政司司長核准的核數實務準則進行審核。該等準則要求我們遵守道德規範，規劃及執行審核，以合理確定該等財務報告是否不存有任何重大錯誤陳述。此外，我們亦須評估是否已根據保險活動管制法例妥善保存會計記錄，及 貴公司經濟交易是否妥善及時計入該等記錄，並須報告 貴公司是否已向我們提供所有必要資料及解釋，以及我們就擔保技術準備金之資產是否知悉任何違反保險活動管制法例的情況。

審核涉及執程序以獲取財務報告所載數額及披露事項有關的審核憑證。所選定的程序取決於核數師的判斷，包括評估由於欺詐或錯誤而導致財務報告存在重大錯誤陳述的風險。在作出該等風險評估時，核數師考慮與有關實體編製及真實公平地呈列財務報告有關的內部監控，以為不同情況設計適當的審核程序，但並非為就有關實體的內部監控的效能發表意見。審核亦包括評估管理層所採用的會計政策的合適性及所作出的會計評估的合理性，以及評估財務報告的整體呈列方式。

我們相信，我們所獲得的審核憑證充足且適當地為我們的審核意見提供基礎。

Auditor's responsibility

Our responsibility is to express an opinion on these financial statements based on our audit and to report our opinion solely to you, as a body, in accordance with our agreed terms of engagement, and for no other purpose. We do not assume responsibility towards or accept liability to any other person for the contents of this report. We conducted our audit in accordance with the Auditing Standards approved by the Chief Executive of Macau SAR and the Technical Auditing Standards approved by the Secretary for Economy and Finance. Those standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance as to whether the financial statements are free from material misstatement. In addition, we are required to assess whether proper accounting records have been maintained in accordance with the Macau Insurance Ordinance and whether the economic transactions of the Company are properly and timely recorded in such records, and to report whether the Company has provided us all the necessary information and explanations required, and whether we are aware of any contraventions of the Macau Insurance Ordinance with respect to assets guaranteeing the technical reserves.

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

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

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意見

我們認為，該等財務報告已根據澳門特別行政區財務報告準則真實公平地反映 貴公司於二零零九年十二月三十一日的財政狀況及 貴公司截至該日止年度的財務業績及現金流量，並根據保險活動管制法例妥為編製。

保險活動管制法例有關事項的報告書

我們認為，於截至二零零九年十二月三十一日止年度， 貴公司的會計記錄已按照保險活動管制法例妥善保存，且 貴公司的經濟交易已妥善及時地計入 貴公司的會計記錄。

此外， 貴公司已向我們提供所有必要資料及解釋。

我們概不知悉年內 貴公司擔保技術準備金的任何資產部份的使用違反保險活動管制法例條文。

德勤•關黃陳方會計師行

合夥人

Quin Va

註冊核數師

澳門

二零一零年四月十三日

Opinion

In our opinion the financial statements give a true and fair view, in all material respects, of the financial position of the Company as of 31 December 2009, and of its financial results and its cash flows for the year then ended in accordance with Financial Reporting Standards of Macau SAR and have been properly prepared in accordance with the Macau Insurance Ordinance.

Report on matters under the Macau Insurance Ordinance

In our opinion, the Company's accounting records have been properly maintained in accordance with the Macau Insurance Ordinance and the economic transactions of the Company are properly and timely recorded in the Company's accounting records in respect of the year ended 31 December 2009.

In addition, the Company has provided us with all the necessary information and explanations required.

We are not aware of any instances during the year where any part of the Company's assets guaranteeing the technical reserves were applied in contravention of the provisions of the Macau Insurance Ordinance.

Quin Va

Registered Auditor

Partner

Deloitte Touche Tohmatsu – Sociedade de Auditores

Macau

13 April 2010