



**澳門國際銀行**  
LUSO INTERNATIONAL BANKING LTD.

廈門國際銀行集團成員 A Member of XIB Group

# 澳門國際銀行股份有限公司 Luso International Banking Limited

## 財務訊息披露 Disclosure of Financial Information

截至二零二二年六月三十日  
For the half year ended 30 June 2022



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## 1. 資產負債表 Balance Sheet

		(未經審計) (Unaudited)	(經審計) (Audited)
		於 2022 年 6 月 30 日 At 30 June 2022	於 2021 年 12 月 31 日 At 31 December 2021
		澳門幣千元 MOP'000	澳門幣千元 MOP'000
<b>資產</b>	<b>ASSETS</b>		
庫存現金及短期資金	Cash and short term funds	8,049,218	18,408,585
存放本地監管機構之存款	Deposits with local regulatory authority	2,136,728	3,475,210
存放中央銀行	Deposits with regulatory authority in Mainland China	3,123,373	3,526,049
存放銀行同業及其他金融 機構	Amounts due from banks and other financial institutions	2,296,606	2,658,777
買入返售金融資產	Reverse repurchase agreements	843,637	2,692,924
政府債券	Treasury bills	1,799,695	9,295,427
貸款及墊款淨額	Loans and advances to customers	134,574,046	123,842,278
證券投資	Investments in securities	82,502,770	70,570,567
無形資產	Intangible asset	1,545	1,545
固定資產	Property, plant and equipment	388,748	397,588
租賃土地權益	Interest in leasehold land	112,573	113,660
遞延稅項資產	Deferred income tax assets	257,232	231,470
其他資產	Other assets	2,265,379	3,029,781
<b>資產總額</b>	<b>Total assets</b>	<b>238,351,550</b>	<b>238,243,861</b>
<b>負債</b>	<b>LIABILITIES</b>		
銀行同業及其他金融機構 之存款	Amounts due to banks and other financial institutions	30,996,421	35,836,034
賣出回購金融資產	Repurchase agreements	17,711,353	15,112,626
客戶存款	Customer deposits	165,750,742	161,909,479
其他負債	Other liabilities	1,295,580	1,706,825
應付債券	Debt securities issued	5,900,137	5,902,398
應付稅項負債	Current tax liabilities	312,511	140,569
<b>負債總額</b>	<b>Total liabilities</b>	<b>221,966,744</b>	<b>220,607,931</b>



## 1. 資產負債表(續) Balance Sheet(Continued)

		(未經審計) (Unaudited)	(經審計) (Audited)
		於 2022 年 6 月 30 日 At 30 June 2022	於 2021 年 12 月 31 日 At 31 December 2021
		澳門幣千元 MOP'000	澳門幣千元 MOP'000
<b>權益</b>	<b>EQUITY</b>		
<b>歸屬於股東之股本及儲備</b>	<b>Capital and reserves attributable to shareholders of the Bank</b>		
股本	Share capital	2,610,000	2,610,000
保留溢利	Retained earnings	1,637,042	2,064,396
儲備	Reserves	7,653,512	8,673,293
監管儲備	Regulatory reserves	196,011	-
一般監管儲備	General regulatory reserve	-	-
特定監管儲備	Specific regulatory reserve	196,011	-
<b>本銀行股東應佔股本和儲備</b>	<b>Share Capital and reserves attributable to the Bank</b>	<b>12,096,565</b>	<b>13,347,689</b>
額外資本工具	Additional equity instruments	4,288,241	4,288,241
<b>股東權益</b>	<b>Shareholders' funds</b>	<b>16,384,806</b>	<b>17,635,930</b>
<b>負債及權益總額</b>	<b>Total liabilities and capital resources</b>	<b>238,351,550</b>	<b>238,243,861</b>

總經理  
General Manager  
焦雲迪  
Jiao Yun Di

計劃財務部 主管  
Head of Planning & Finance Department  
鄧峰  
Deng Feng

二零二二年九月十三日於澳門  
Macao, 13 September 2022



## 2. 損益表 Income Statement

截至 6 月 30 日止半年結算	For the half year ended 30 June	(未經審計) (Unaudited) 2022	(未經審計) (Unaudited) 2021
		澳門幣千元 MOP'000	澳門幣千元 MOP'000
利息收入	Interest income	3,022,884	2,990,249
利息支出	Interest expense	(1,791,195)	(1,775,208)
<b>淨利息收入</b>	<b>Net interest income</b>	<b>1,231,689</b>	1,215,041
服務費及佣金收入	Fee and commission income	319,773	269,591
服務費及佣金支出	Fee and commission expense	(12,247)	(16,549)
<b>淨服務費及佣金收入</b>	<b>Net fee and commission income</b>	<b>307,526</b>	253,042
股息收入	Dividend income	36	61
買賣交易淨溢利/(虧損)	Net trading income/(loss)	89,625	(178,401)
出售證券投資淨溢利	Net gain on disposal of investment securities	325,889	358,957
其他經營收入	Other operating income	1,771	7,675
<b>經營收入</b>	<b>Operating income</b>	<b>1,956,536</b>	1,656,375
經營支出	Operating expenses	(487,856)	(442,936)
中國大陸稅金及附加	Mainland China withholding tax	(7,203)	(12,266)
<b>扣取減值準備前之經營溢利</b>	<b>Operating income before impairment allowances</b>	<b>1,461,477</b>	1,201,173
客戶貸款和墊款及其他金融資產減值損失	Net charge of impairment allowances	(238,586)	(170,715)
<b>稅前溢利</b>	<b>Profit before taxation</b>	<b>1,222,891</b>	1,030,458
所得稅	Taxation	(156,566)	(60,417)
<b>期內溢利</b>	<b>Profit for the period</b>	<b>1,066,325</b>	970,041



### 3. 綜合收益表 Statement of Comprehensive Income

		(未經審計) (Unaudited)	(未經審計) (Unaudited)
截至 6 月 30 日止半年度	For the half year ended 30 June	2022	2021
		澳門幣千元 MOP'000	澳門幣千元 MOP'000
<b>期內溢利</b>	<b>Profit for the period</b>	<b>1,066,325</b>	<b>970,041</b>
其後不可重新分類至損益表內的項目：	Items that will not be reclassified subsequently to income statement:		
以公允價值計量且其變動計入其他綜合收益之權益工具：	Equity instruments at fair value through other comprehensive income:		
公允價值變動	Change in fair value	<b>(1,189)</b>	-
		<b>(1,189)</b>	-
其後可重新分類至損益表內的項目：	Items that may be reclassified subsequently to income statement:		
以公允價值計量且其變動計入其他綜合收益的金融資產：	Financial assets at fair value through other comprehensive income:		
公允價值變動	Change in fair value	<b>(930,528)</b>	-
減值準備變動借記損益表	Change in impairment allowances charged to income statement	<b>16,681</b>	-
遞延稅項	Deferred tax	<b>115,330</b>	-
貨幣折算差額	Currency translation difference	<b>(195,746)</b>	9,350
		<b>(994,263)</b>	9,350
<b>其他綜合收益</b>	<b>Other comprehensive income</b>	<b>(995,452)</b>	<b>9,350</b>
<b>綜合收益總額</b>	<b>Total comprehensive income</b>	<b>70,873</b>	<b>979,391</b>

註：本行於 2022 年 1 月 1 日首次執行新《財務報告準則》

Note: The Bank implemented the new Financial Reporting Standards for the first time on January 1, 2022



#### 4. 持股情況 Shareholding

本行持有超過有關資本 5%或超過自有資金  
5%之出資的有關機構

Relevant institutions which the Bank holds more  
than 5% of the relevant capital or more than 5% of  
its own funds

無

None

#### 5. 股東情況 Shareholders information

主要股東

Major Shareholders

廈門國際投資有限公司（於香港註冊）

Xiamen International Investment Limited  
(incorporated in Hong Kong)



## 6. 公司管治 Corporate Governance

### 董事會

董事長： 呂耀明

股東代表董事： 翁若同  
章德春  
龐 鴻  
馬志剛  
莊麗晶

執行董事： 焦雲迪  
陳偉成

獨立董事： 崔世平  
梁永本  
龐 川

員工董事： 馮浪平

### 執行委員會

主席： 呂耀明  
成員： 焦雲迪  
陳偉成  
龐 鴻  
崔世平

### 股東大會主席團

主席： 呂耀明  
秘書： 梁月仙

### 監事會

監事長： 李輝明  
成員： 鄒志明  
黃慧斌  
呂聯苗

公司秘書： 梁月仙

### Board of Directors

Chairman: Lyu YaoMing

Representative  
directors of shareholders: Weng RuoTong  
Zhang DeChun  
Pang Hong  
Ma Chi Kong  
Jong Lai Ching

Executive Directors: Jiao YunDi  
Chan Wai Shing

Independent  
Non-Executive Directors: Chui Sai Peng Jose  
Leong Weng Pun  
Pang Chuan

Employee Director: Fong Long Peng

### Executive Committee

Chairman: Lyu YaoMing  
Members: Jiao YunDi  
Chan Wai Shing  
Pang Hong  
Chui Sai Peng Jose

### Chairing Committee of General Meeting

Chairman: Lyu YaoMing  
Secretary: Leong Ut Sin

### Supervisory Board

Chairman: Lee Fai Ming  
Members: Zou ZhiMing  
Wong Wai Pan  
Loi Lun Mio

Company Secretary: Leong Ut Sin



## 7. 現金流量表 Cash Flow Statement

於六月三十日止半年度 For the half-year ended 30 June

		(未經審計) (Unaudited) 2022	(未經審計) (Unaudited) 2021
		澳門幣千元 MOP'000	澳門幣千元 MOP'000
<b>來自經營活動之現金流量</b>	<b>Cash flows from operating activities</b>		
稅前營業活動之現金流入	Operating cash inflow before taxation	<b>(6,374,162)</b>	(7,454,218)
- 已付澳門所得稅項	- Macao Complementary Tax paid	-	-
來自經營活動之現金流入淨額	Net cash flows from operating activities	<b>(6,374,162)</b>	(7,454,218)
<b>來自投資活動之現金流量</b>	<b>Cash flows from investing activities</b>		
- 出售其他投資	- Disposal of investments other than held for trading	<b>66,294,421</b>	51,081,972
- 出售政府債券	- Disposal of treasury bills	<b>6,800,000</b>	5,000,000
- 已收股息	- Dividend received	<b>36</b>	61
- 購買固定資產	- Purchase of property, plant and equipment	<b>(10,521)</b>	(15,774)
- 購買政府債券	- Purchase of treasury bills	<b>(399,542)</b>	(11,580,664)
- 購買其他投資	- Purchase of investments other than held for trading	<b>(78,494,408)</b>	(40,289,529)
來自投資活動之現金流出淨額	Net cash flows used in investing activities	<b>(5,810,014)</b>	4,196,066
<b>來自籌資活動之現金流量</b>	<b>Cash flows from financing activities</b>		
- 已付普通股股息	- Dividend paid	<b>(392,021)</b>	(562,475)
- 次級債利息	- Interest for fixed rate debts	<b>(112,256)</b>	(111,081)
- 額外資本補充工具利息	- Interest for additional equity instruments	<b>(147,161)</b>	(92,446)
來自籌資活動之現金流入淨額	Net cash flows from financing activities	<b>(651,438)</b>	(766,002)
<b>現金及現金等價物減少淨額</b>	<b>Net decrease in cash and cash equivalents</b>	<b>(12,835,614)</b>	(4,024,154)
於一月一日之現金及現金等價物	cash and cash equivalents at 1 January	<b>22,304,262</b>	18,290,454
匯率變動對現金及現金等價物的影響	Effect of foreign exchange rate changes	<b>1,612,488</b>	(380,756)
於六月三十日之現金及現金等價物	<b>Cash and cash equivalents at 30 June</b>	<b>11,081,136</b>	13,885,544



## 8. 表外事項(不包括衍生品交易)

### Off-balance sheet exposures (exclude derivatives transactions)

或有負債及承擔

Contingent Liabilities and Commitments

二零二二年六月三十日  
30 June 2022

		澳門幣千元 MOP'000
貸款承諾	Loan commitments	99,891,951
開出信用證	Letters of credit issued	1,491,235
擔保書	Guarantees issued	1,686,683
開出承兌匯票	Acceptances	7,479,980
		110,549,849

## 9. 衍生品交易 Derivatives Transactions

衍生品交易之合同金額按類別如下：

The contractual amounts of the Bank's outstanding derivative contracts were as follows:

二零二二年六月三十日  
30 June 2022

		澳門幣千元 MOP'000
遠期合約	Forward contracts	37,677,063

根據 Notice No.011/2015-AMCM 的相關規定，二零二二年六月三十日本行匯率合同加權後的信用風險為澳門幣 122,275,730 元。

According to the AMCM guideline Notice No. 011/2015-AMCM, the Bank's credit risk after the exchange rate contract weighted as at 30 June 2022 was MOP122,275,730.



## 10. 與集團公司及關聯方之交易

### Transaction with group companies and related parties

本行作為一家澳門當地的信用機構，遵從澳門《金融體系法律制度》，對關聯交易進行監管，防範關聯交易風險，促進銀行安全穩健地發展。本行制定了《澳門國際銀行關聯交易管理辦法》確保關聯交易符合前述法例規定，符合誠信及公允原則。

本行於本年度與集團公司及關聯方在雙方商定條件下訂立了下列的重大交易或結餘，並已在財務報表中其他部份列示。以下關聯交易均以不優於對非關聯方同類交易的條件進行。

As a Macao-based credit institution, the Bank follows The Financial System Act of Macao, and is committed to promoting safe and stable development by regulating related party transactions and preventing risks in this regard. The Bank promulgated Measures for the Administration of Related Party Transactions of Luso International Banking Ltd. to ensure that our related party transactions conform to above-mentioned laws and regulations, and are in line with principles of honesty and fairness.

The Bank had entered into the following transactions and maintained significant balances with the group companies and related parties at mutually agreed terms during the year. All related party transactions listed below are made on conditions that are no more favorable to transactions on an arm length basis.



## 10. 與集團公司及關聯方之交易（續）

### Transaction with group companies and related parties (Continued)

- (a) 包括於以下資產負債表帳項為與集團公司之結餘： (a) Included in various balance sheet captions are balances with group companies as follows:

二零二二年六月三十日  
30 June 2022

關聯方交易	Related party transactions	澳門幣千元 MOP'000
存放銀行同業及其他金融機構	Amounts due from banks and other financial institutions	818,673
銀行同業及其他金融機構存款	Amounts due to banks and other financial institutions	676,720
客戶存款	Customer deposits	262,593
其他資產	Other asset	42
其他負債	Other liabilities	3,337
集友銀行股份有限公司持有之次級債券	Subordinated liabilities held by Chiyu Banking Corporate Ltd.	154,500

- (b) 年內，本行與集團公司之間的收入及支出如下： (b) During the year, the Bank earned income and incurred expense on balances with group companies as follows:

二零二二年六月三十日  
30 June 2022

關聯方交易	Related party transactions	澳門幣千元 MOP'000
同業及其他金融機構存放之利息收入	Interest income earned on balances due from banks and other financial institutions	943
客戶存款及同業及其他金融機構存款之利息支出	Interest expense on customer deposits and amounts due to banks and other financial institutions	(4,323)
支付控股公司之房屋租金費用	Rental of premises paid to group companies	(823)
支付集友銀行所持次級債券之利息支出	Interest expense on subordinate notes paid to Chiyu Banking Corporate Limited	(4,597)
支付廈門國際銀行股份有限公司之系統營運外包服務費用	System outsourcing fee paid to Xiamen International Bank Co. Ltd.	(33,097)



## 10. 與集團公司及關聯方之交易（續）

### Transaction with group companies and related parties (Continued)

(c) 與關聯方之餘額／交易：

(c) Transactions/balances with related parties:

二零二二年六月三十日  
30 June 2022

關聯方交易	Related party transactions	澳門幣千元 MOP'000
客戶存款	Customer deposits	91,608
客戶存款之利息支出	Interest expense on customer deposits	914
其他負債	Other liabilities	2,934
其他資產	Other assets	4,173
授信類交易	Credit transaction	624,581
員工股份（附註）	Share equity contributed by employees (Note)	137,299

於二零二二年六月三十日，本行的客戶貸款及放款中有澳門幣 2,900,792,016 元的客戶貸款（二零二一年末：澳門幣 3,411,470,863 元）由廈門國際銀行股份有限公司所開出備用信用證/保函提供擔保。

As at 30 June 2022, the Bank's loans and advances to customers totalling MOP 2,900,792,016 (31 December 2021: MOP3,411,470,863) was guaranteed by Xiamen International Bank Co. Ltd. in the form of standby letters of credit or letters of guarantee.

附註：

於二零二二年六月三十日，員工股份在本行普通股中的佔比為 2.5%（二零二一年末：2.5%）。員工股份在所有者權益下的股本及股本溢價中確認。

Note:

As at 30 June 2022, 2.5% (31 December 2021: 2.5%) of the total issued ordinary shares were held by the employees, which was recorded under share capital and premium in equity.

## 11. 控股公司 Holding Company

控股公司為廈門國際投資有限公司（其持本行股份佔比 49%），一家於香港註冊成立的公司，它是廈門國際銀行股份有限公司的附屬公司。廈門國際銀行股份有限公司是一家於廈門註冊成立的公司。

The Bank's immediate holding company (holding 49% of the total issued ordinary shares of the Bank) is Xiamen International Investment Limited, a company incorporated in Hong Kong. The immediate holding company is a subsidiary of Xiamen International Bank Co., Ltd., a company incorporated in Xiamen.



## 12. 資本 Capital

本行二零二二年六月三十日之核心資本金如下：

The Bank's Core Capital as at 30 June 2022 as follows:

		澳門幣千元 MOP'000
股本	Paid-up Capital	2,610,000
股本溢利	Share premium	1,771,859
法定儲備及其他儲備	Legal, statutory and other reserves	6,670,124
保留溢利	Retained Earnings	1,133,193
		12,185,176

根據 Notice No.012/93-AMCM 的相關規定，二零二二年六月三十日本行核心資本金為澳門幣 121.85 億，自有資金總額為澳門幣 220.79 億。

According to the AMCM guideline Notice No.012/93-AMCM, the Bank's core capital was MOP12.19 billion and own funds was MOP22.08 billion as at 30 June 2022.

根據 Notice No.011/2015-AMCM 的相關規定，二零二二年六月三十日本行的資本充足率為 13.38%。

According to the AMCM guideline Notice No.011/2015-AMCM, the Bank's capital adequacy ratio was 13.38% as at 30 June 2022.

根據《財務訊息披露指引》Circular No. 006/B/2022-DSB/AMCM 第 8.2 項規定，廈門國際銀行股份有限公司作為本行最終控股公司，其資本充足率信息請登入如下連結參考：

According to Item 8.2 of 《Guideline on Disclosure of Financial Information》Circular No. 006/B/2022-DSB/AMCM, Xiamen International Bank Co.,Ltd. is the the ultimate holding company of the Bank. For information on its capital adequacy ratio, please visit the following link for reference:

<https://www.xib.com.cn/gygx/tzzgx/jgzb/index.htm>

<https://www.xib.com.cn/gygx/tzzgx/jgzb/index.htm>



### 13. 信用風險 Credit Risk

#### 1. 貸款及墊款按地區分佈情況

#### 1. Geographical analysis of loans and advances

二零二二年六月三十日

30 June 2022

				澳門幣千元 MOP'000		
		貸款及墊款 <sup>1</sup>	已減值貸款 及墊款	預期信用損失 階段一 減值準備金 ECL-Stage 1 impairment allowances	預期信用損失 階段二 減值準備金 ECL-Stage 2 impairment allowances	預期信用損失 階段三 減值準備金 ECL-Stage 3 impairment allowances
		Loan and advances	Impaired loans and advances			
澳門	Macao	45,305,316	236,042	254,393	43,638	70,205
香港	Hong Kong	28,098,784	382,601	359,272	16,959	276,492
中國內地	Mainland China	57,106,368	101,732	700,280	127,133	97,184
其他地區	Others	6,081,334	-	70,423	1,777	-
<b>合計</b>	<b>Total</b>	<b>136,591,802</b>	<b>720,375</b>	<b>1,384,368</b>	<b>189,507</b>	<b>443,881</b>

#### 2. 證券投資按地區分佈情況

#### 2. Geographical analysis of investment in securities

二零二二年六月三十日

30 June 2022

				澳門幣千元 MOP'000		
		證券投資 <sup>2</sup>		預期信用損失 階段一 減值準備金 ECL-Stage 1 impairment allowances	預期信用損失 階段二 減值準備金 ECL-Stage 2 impairment allowances	預期信用損失 階段三 減值準備金 ECL-Stage 3 impairment allowances
		Investment in securities				
澳門	Macao	3,022,848		123	786	-
香港	Hong Kong	8,242,292		1,155	18,759	-
中國內地	Mainland China	39,785,450		5,946	3,698	-
其他地區	Others	33,274,992		7,377	14,027	195,824
<b>合計</b>	<b>Total</b>	<b>84,325,582</b>		<b>14,601</b>	<b>37,270</b>	<b>195,824</b>

<sup>1</sup> 包含貸款應收利息 Include loan interest receivable

<sup>2</sup> 包含證券投資應計利息 Include interest receivable from investment in securities



### 13. 信用風險（續） Credit Risk (Continued)

#### 3. 金融衍生工具按地區分佈情況

#### 3. Geographical analysis of financial derivatives

二零二二年六月三十日

30-Jun-22

		澳門幣千元 MOP'000
澳門	Macao	701,336
香港	Hong Kong	33,282,261
其他地區	Others	3,693,466
合計	Total	37,677,063

#### 4. 貸款及墊款按行業分佈情況

#### 4. Loans and advances by industry distribution

二零二二年六月三十日

30 June 2022

		澳門幣千元 MOP'000				
		貸款及墊款	已減值貸款 及墊款	預期信用損失 階段一 減值準備金	預期信用損失 階段二 減值準備金	預期信用損失 階段三 減值準備金
		Loan and Advances	Impaired loans and advances	ECL-Stage 1 impairment allowances	ECL-Stage 2 impairment allowances	ECL-Stage 3 impairment allowances
漁農業	Agriculture and fisheries	171,941	-	3,590	-	-
採礦工業	Mining industries	709,277	-	3,951	84,203	-
製造業	Manufacturing industries	5,418,641	121,514	79,143	1,777	70,701
電力、燃氣 及供水	Electricity, gas and water	1,065,284	56,584	24,935	-	42,438
建設與公共工程	Construction and public works	18,825,144	6,031	273,695	11,043	3,619
批發與零售業	Wholesale and retail	16,982,712	209,424	107,813	5,743	165,726
酒店餐飲 及相關行業	Restaurants, hotels, and related activities	1,437,567	-	17,748	-	-
交通、倉儲 及通訊	Transport, warehouse and communication	2,338,545	165,165	23,254	-	115,165
非貨幣金融機構	Non-monetary financial institutions	5,813,438	-	57,372	-	-
博彩業	Gaming	-	-	-	-	-
展覽和會議	Exhibition and conference	-	-	-	-	-
教育	Education	254,510	-	5,521	-	-
資訊科技	Information technology	507,798	-	10,021	24	-
其他行業	Other industries	55,702,740	48,964	686,820	83,474	12,275
個人貸款	Personal loans	27,364,205	112,693	90,505	3,243	33,957
合計	Total	136,591,802	720,375	1,384,368	189,507	443,881



### 13. 信用風險（續） Credit Risk (Continued)

#### 5. 本行的主要資產與負債於資產負債表日根據相關剩餘到期日的分析 5. Analysis of assets and liabilities by remaining maturity

二零二二年六月三十日

30 June 2022

		澳門幣千元 MOP'000							
		即期	一個月內	一個月至三個月	三個月至一年	一年至三年	三年以上	無固定期限	合計
		On demand	Within 1 month	1 month to 3 months	3 months to 1 year	1 year to 3 years	Over 3 years	Indefinite period	Total
<b>資產</b>	<b>Assets</b>								
貸款及墊款淨額	Loan and advances	3,769,404	8,816,299	10,440,604	32,132,135	47,602,418	31,813,186	-	134,574,046
現金及存放銀行同業	Cash, Balances and placements with banks	13,307,064	757,508	232,340	1,309,013		-	-	15,605,925
買入返售金融資產	Reverse repurchase agreements	843,637	-	-	-		-	-	843,637
AMCM 發行證券	Treasury bills issued by AMCM	-	499,949	1,299,746	-		-		1,799,695
其他證券	Other securities	2,741,401	1,419,060	3,805,657	11,644,457	28,568,129	34,273,288	50,778	82,502,770
<b>負債</b>	<b>Liabilities</b>								
銀行同業存款	Deposits and balances of banks and financial institutions	648,734	10,838,634	5,872,201	2,434,861		-	-	19,794,430
賣出回購金融資產	Repurchase agreements	1,559,090	13,485,643	561,518	2,105,102		-	-	17,711,353
公共機構存款	Deposits from public sector entities	11,603	4,822,360	6,228,729	14,863,851		-	-	25,926,543
控股及附屬公司存款	Deposits from holdings and associated companies	105,663	572,513	-	262,888		-	-	941,064
非銀行類客戶存款	Deposits from non-bank customers	27,780,215	30,007,520	34,424,875	55,825,980		2,046,536	-	150,085,126
發行債務證券 <sup>3</sup>	Debt securities issued	-	-	-	2,769,701	3,130,436	-	-	5,900,137

<sup>3</sup> 本行發行的永久性非累積後償額外一級資本證券計入“權益”中的“額外資本工具”，不計入“發行債務證券”

The perpetual non-cumulative additional tier 1 capital securities the Bank issued are recorded as additional equity instruments in Equity, instead of recognized as debt securities issued.



### 13. 信用風險（續） Credit Risk (Continued)

#### 6. 逾期資產分析

#### 6. Analysis of past due exposures

二零二二年六月三十日

30 June 2022

		澳門幣千元 MOP'000			
		超過三個月 但未超過六個月 Past due for more than 3 months but less than or equal to 6 months	超過六個月 但未超過一年 Past due for more than 6 months but less than or equal to 1 year	超過一年 Past due for more than 1 year	佔比 Percentage of past due exposures to total exposures
非銀行客戶貸款 及墊款	Loan and advances to non-bank customers	5,182	330,938	375,464	0.52%
證券投資	Investment in securities			35,336	N/A

截至二零二二年六月三十日，本行逾期超過三個月貸款的抵押物價值為澳門幣 360,497,391 元，信貸減值準備金為澳門幣 443,451,746 元。

As at 30 June 2022, The Bank's collateral value for loans overdue for more than three months was MOP 360,497,391. The ECL loans allowances made MOP 443,451,746.



### 13. 信用風險 (續) Credit Risk (Continued)

#### 7. 信用品質分析

#### 7. Credit quality analysis

二零二二年六月三十日

30 June 2022

澳門幣千元

MOP'000

				預期信用損失 階段一 減值準備金 ECL-Stage 1 impairment allowances	預期信用損失 階段二 減值準備金 ECL-Stage 2 impairment allowances	預期信用損失 階段三 減值準備金 ECL-Stage 3 impairment allowances	預期信用損失減值準備 總額 Total ECL impairment allowances
資產	擔保物價值	資產	擔保物價值	資產	擔保物價值	資產	擔保物價值
Assets	Collateral value	Assets	Collateral value	Assets	Collateral value	Assets	Collateral value
<b>(a) 貸款及墊款 (a) Credit quality of loan and advances</b>							
正常	Pass	133,419,298	61,169,217	1,384,368	14,163	-	1,398,531
關注	Special Mention	2,452,129	572,493	-	175,344	-	175,344
次級	Substandard	5,790	5,185	-	-	1,722	1,722
可疑	Doubtful	330,938	-	-	-	236,428	236,428
損失	Loss	383,647	287,016	-	-	205,731	205,731
		136,591,802	62,033,911	1,384,368	189,507	443,881	2,017,756
<b>(b) 存放銀行同業及其他金融機構的信用品質 (b) Credit quality of balances and placements with banks and other financial institutions</b>							
正常	Pass	9,780,144	-	1,866	-	-	1,866
關注	Special Mention	-	-	-	-	-	-
次級	Substandard	-	-	-	-	-	-
可疑	Doubtful	-	-	-	-	-	-
損失	Loss	-	-	-	-	-	-
		9,780,144	-	1,866	-	-	1,866



### 13. 信用風險 (續) Credit Risk (Continued)

#### 7. 信用品質分析(續)

#### 7. Credit quality analysis(Continued)

二零二二年六月三十日

30 June 2022

							澳門幣千元
							MOP'000
				預期信用損失 階段一	預期信用損失 階段二	預期信用損失 階段三	預期信用損失 減值準備 總額
		資產	擔保物價值	減值準備金 ECL-Stage 1 impairment allowances	減值準備金 ECL-Stage 2 impairment allowances	減值準備金 ECL-Stage 3 impairment allowances	Total ECL impairment allowances
		Assets	Collateral value				
<b>(c) 以攤銷成本計量的證券投資的信用品質 (c) Credit quality of investment securities at amortised cost</b>							
正常	Pass	29,302,332	-	9,202	13,915	-	23,117
關注	Special Mention	-	-	-	-	-	-
次級	Substandard	-	-	-	-	-	-
可疑	Doubtful	-	-	-	-	-	-
損失	Loss	-	-	-	-	-	-
		29,302,332	-	9,202	13,915	-	23,117
<b>(d) 以公允價值計量且其變動計入其他綜合收益的證券投資的信用品質 (d) Credit quality of investment securities at FVOCI</b>							
正常	Pass	43,934,246	-	5,399	23,356	-	28,755
關注	Special Mention	-	-	-	-	-	-
次級	Substandard	-	-	-	-	-	-
可疑	Doubtful	-	-	-	-	-	-
損失	Loss	35,336	-	-	-	195,824	195,824
		43,969,582	-	5,399	23,356	195,824	224,579
<b>(f) 其他金融資產的信用品質<sup>4</sup> (f) Credit quality of other financial assets</b>							
正常	Pass	843,738	892,544	95	-	-	95
關注	Special Mention	-	-	-	-	-	-
次級	Substandard	-	-	-	-	-	-
可疑	Doubtful	-	-	-	-	-	-
損失	Loss	-	-	-	-	-	-
		843,738	892,544	95	-	-	95

<sup>4</sup> 不含以公允價值計量且其變動計入損益的證券投資 Exclude investment securities measured at FVTPL



## 14. 市場風險 Market Risk

市場風險是指由於金融市場上各種價格的變動，令銀行的表內及表外業務出現損失的風險。市場風險存在於銀行的交易和非交易業務中。本行市場風險管理目標是通過將市場風險控制在銀行可以承受的合理範圍內，並定期向資產負債管理委員會報告各項風險的情況，除結合外圍經濟和金融同業的風險變化外，亦根據本行的風險承受能力評估本行能對抗的市場風險，適時決策調整風險結構，實現經風險調整的收益率的最大化。

### 1. 利率風險

截止二零二二年六月三十日，本行定息票據投資餘額澳門幣 736.78 億，平均剩餘年期 2.84 年。

### 2. 股權風險

截止二零二二年六月三十日，股權投資額為澳門幣 4,967 萬，其中澳門幣 476 萬為非上市股權投資。

Market risk is the risk of loss to a bank's on- and off-balance sheet businesses caused by price fluctuation in the financial market. Market risk arises from a bank's trading and non-trading businesses. The objective of the Bank's market risk management is to maximize its risk-adjusted rate of return by maintaining market risk exposure within acceptable parameters, reporting risk exposures to the Asset and Liability Management Committee regularly, evaluating the market risk the Bank is able to address based on its risk tolerance as well as the risk changes of economic conditions and of banks and other financial institutions, and making timely decisions to adjust risk structure.

### 1. Interest rate risk

As at 30 June 2022, the Bank's balance of investment in fixed-rate bills stood at MOP73.68 billion, with an average remaining tenor of 2.84 years.

### 2. Equity risk

As at 30 June 2022, Equity investments amounted to MOP49.67 million, among which MOP4.76 million was unlisted equity investments.



## 14. 市場風險（續） Market Risk (Continued)

### 3. 匯率風險

截止二零二二年六月三十日，本行以美元、人民幣、港元、歐元計價的投資佔總投資分別為 57.91%、38.75%、0.17%、0.08%（其餘為澳門幣投資）。

### 3. Currency risk

As at 30 June 2022, the Bank's investments denominated in USD, RMB, HKD and EUR accounted for 57.91%, 38.75%, 0.17% and 0.08% of the total investments, respectively (the rest were investments in MOP).

### 4. 商品風險

本行暫無商品風險曝露。

### 4. Commodity risk

The Bank is not exposed to commodity risk at the moment.

## 15. 利率風險 Interest Rate Risk

利率風險是指利率水準、期限結構等不利變動導致銀行帳簿經濟價值和整體收益遭受損失的風險。利率風險類別主要分為三部份：

Interest rate risk is the risk of loss in the economic value of the banking book and overall income resulting from adverse movements in interest rates and term structures. Interest rate risk primarily includes three categories:

1. 缺口風險：指利率變動時由於不同金融工具重定價期限不同而引發的風險。利率變動既包括收益率曲線平行上移或下移，也包括收益率曲線形狀變化。

1. Gap risk: The risk arising from different repricing periods of different financial instruments when interest rates change. Changes in interest rates include parallel upward or downward shifts in the yield curve as well as changes in its shape.

2. 基準風險：是指定價基準利率不同的銀行帳簿表內外業務，儘管期限相同或相近，但由於基準利率的變化不一致而形成的風險。

2. Basis risk: The risk resulting from inconsistent changes in the different pricing base rates on the banking book's on- and off-balance sheet businesses, although their terms are the same or similar.



## 15. 利率風險（續） Interest Rate Risk (Continued)

3. 期權性風險：是指銀行持有期權衍生工具，或其銀行帳簿表內外業務存在嵌入式期權條款或隱含選擇權，使銀行或交易對手可以改變金融工具的未來現金流水平或期限，從而形成的風險。期權性風險可分為自動期權風險和客戶行為性期權風險兩類。

本行根據《澳門國際銀行股份有限公司利率風險管理辦法》進行識別、計量、監測、控制及管理利率風險，通過合理調整資產負債的表內及表外業務利率，重新定價期限結構以及合理運用利率衍生工具，控制利率風險在銀行可承擔的範圍內；同時結合對利率走勢的研判，適時調整各類業務定價方式與定價水準，運用內部資金轉移機制，引導業務經營，降低利率風險對銀行的不利影響。

3. Option risk: The risk arising from the changes in future cash flow level or duration made by a bank or its counterparty because the bank holds option derivatives or there are embedded option clauses or implied options in the banking book's on- and off-balance sheet businesses. Option risk can be characterized as automatic option risk and customer behavioral option risk.

The Bank identifies, measures, monitors, controls, and manages interest rate risk in accordance with the Administrative Measures for Interest Rate Risk of Luso International Banking Ltd., and maintains interest rate risk exposure within acceptable parameters by reasonably adjusting the interest rates on and off-balance sheet businesses, repricing term structure, and reasonably using interest rate derivatives. In the meantime, based on the judgment on the interest rate trend, the Bank timely adjusts the pricing methods and levels of businesses and uses the internal fund transfer mechanism to guide business operations, thereby reducing the adverse impact of interest rate risk.



## 15. 利率風險（續） Interest Rate Risk (Continued)

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。

The following table demonstrates, in accordance with the Guideline of 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.

二零二二年六月三十日  
30 June 2022

		澳門幣千元 MOP'000
貨幣	Currencies	
港元	HKD	53,850
人民幣	RMB	974,773
澳門元	MOP	422,661
美元	USD	1,621,153

經濟價值對自有資金影響為 13.92%

Impact on economic value as 13.92% of own fund



## 16. 匯率風險 Currency Risk

匯率風險是指銀行的外匯頭寸受到外匯市場匯價波動的影響所造成的損失風險。本行每年均根據政策要求通過管理層和專業委員會評定額度規模和止損限額，日常致力於維護本行各項幣別頭寸的正常穩定，提升匯率風險的管理水準。

本行業務幣種主要以美元、港元和澳門元為主，在聯繫匯率機制下，匯率波動風險影響相對可控，而隨著本行境內分、支行設立與發展，整體資產負債表中人民幣規模有所增長，隨著人民幣市場化、國際化進程加快，人民幣的波動水準亦正在提高，本行將致力於控制市場匯率波動對本行資產負債結構的影響。

Currency risk is the risk of fluctuations in exchange rates in the foreign exchange market resulting in losses on a bank's foreign exchange positions. Every year, the Bank evaluates the total limits and stop-loss limits through the management and professional committee in accordance with policy requirements. It is committed to stabilizing the positions in different currencies and improving currency risk management on a routine basis.

The Bank's businesses are primarily conducted in USD, HKD, and MOP, with a controllable impact of exchange rate fluctuation risk under the linked exchange rate system. On the other hand, as the scale of RMB in the overall balance sheet has grown due to the Bank's establishment and development of branches and sub-branches in Mainland China. While with the acceleration of the marketization and internationalization of RMB, the volatility of the RMB is also increasing. The Bank will strive to control the impact of market exchange rate fluctuations on its asset-liability structure.



## 16. 匯率風險 (續) Currency Risk (Continued)

本行截止二零二二年六月三十日的澳門元以外其他貨幣的長/(短)倉淨額情況如下：

As at 30 June 2022, the Bank's net long/(short) positions in currencies other than MOP were as follows:

貨幣	Currencies	澳門幣千元 MOP'000
港元	HKD	(3,660,395)
美元	USD	2,732,969
人民幣	RMB	(424,825)
其他貨幣	Other currencies	(7,116)

按貨幣分類並高於或等於外匯風險總額 10% 之分析如下：

The following is an analysis of the Bank's foreign currency which constitutes 10% or more of the total foreign exchange exposure:

港元	HKD	澳門幣千元 MOP'000
現貨資產	Spot assets	49,790,774
現貨負債	Spot liabilities	(88,977,300)
遠期買入	Forward purchases	35,952,099
遠期賣出	Forward sales	(425,968)
港元長/(短)倉淨額	Net long/(short) position in HKD	<u>(3,660,395)</u>

美元	USD	澳門幣千元 MOP'000
現貨資產	Spot assets	71,651,959
現貨負債	Spot liabilities	(34,380,093)
遠期買入	Forward purchases	5,913,413
遠期賣出	Forward sales	(40,452,310)
美元長/(短)倉淨額	Net long/(short) position in USD	<u>2,732,969</u>



## 17. 流動性風險 Liquidity Risk

流動性風險是指雖然有清償能力，但無法及時獲得充足資金或無法以合理成本及時獲得充足資金以應對資產增長或支付到期債務的風險。流動性風險是因資產與負債的金額和到期日錯配而產生。本行根據《澳門國際銀行股份有限公司流動性風險管理政策》對現金流進行日常監控，並確保維持適量的高流動性資產。該項管理與監控由計劃財務部及風險管理部具體負責，並置於資產負債管理委員會的監督之下。

根據 AMCM 的相關規定，本行對流動性各項指標進行監控，詳情如下：

1. 二零二二年六月三十日本行(澳門本部)需要持有的每週最低可動用現金持有量之算術平均值為澳門幣 23.52 億；本銀行(澳門本部)實際持有每週可動用現金持有量之算術平均值為澳門幣 37.11 億；
2. 二零二二年六月三十日各月末特定流動資產的算術平均值為澳門幣 638.78 億，占總負債的平均比例為 36.39%；

Liquidity risk is the risk that a bank fails to raise adequate funds timely or do it timely at a reasonable cost to cope with asset growth or settle due debts despite its solvency. Liquidity risk arises from amount and maturity mismatches between assets and liabilities. In accordance with the Liquidity Risk Management Policy of Luso International Banking Ltd., the Bank monitors its cash flow on a routine basis and maintains high-liquidity assets at an appropriate amount. The management and monitoring of liquidity risk are performed by the Planning and Finance Department and the Risk Management Department, and supervised by the Asset and Liability Management Committee.

The Bank monitors the liquidity indicators pursuant to AMCM's regulations, with details as follows:

1. As at 30 June 2022, the Bank's (Macao Headquarters') required arithmetic average of minimum weekly amount of cash in hand was MOP2.35 billion; its actual arithmetic average of minimum weekly amount of cash in hand was MOP3.71 billion.
2. The arithmetic average of specific current assets at the end of each month as at 30 June 2022 was MOP63.88 billion, accounting for 36.39% of total liabilities on average.



## 17. 流動性風險（續） Liquidity Risk (Continued)

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|---|---|
| 3. 二零二二年六月三十日各月最後一周的一個月流動性比率的算術平均值為 39.64%； | 3. The arithmetic average of the one-month liquidity ratio for the last week of each month as at 30 June 2022 was 39.64%.   |
| 4. 二零二二年六月三十日各月最後一周的三個月流動性比率的算術平均值為 39.78%。 | 4. The arithmetic average of the three-month liquidity ratio for the last week of each month as at 30 June 2022 was 39.78%. |

## 18. 其他資訊 Other Information

截至二零二二年六月三十日，其他投資的企業證券投資有澳門幣 132.65 億（二零二一年末為澳門幣 145.47 億）用於本行的同業負債資金擔保。	As at 30 June 2022, corporate securities investments in other investments with carrying amount of MOP13.27 billion (31 December 2021: MOP14.55 billion) was pledged to financial institutions to secure interbank facilities.
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## 19. 說明 Notes

於目錄中各項目均未經外部核數師審計；如無特別說明，上述所有數據均取自二零二二年六月三十日。	All Items in the contents are unaudited by external auditors. All the above data are taken from those as at 30 June 2022 unless stated otherwise.
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