



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

截至二零二一年十二月三十一日止年度

For the year ended 31 December 2021



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1. 資產負債表 Balance Sheet

二零二一年十二月三十日
31 December 2021

澳門幣
MOP

資產	資產總額	備用金， 折舊和減值 Provision Depreciation & Impairment	資產淨額
Assets	Gross Assets		Net Assets
現金			
Cash in hand	547,987,827.59		547,987,827.59
AMCM 存款			
Deposits with AMCM	3,475,209,810.83		3,475,209,810.83
應收賬項			
Receivables	77,607,086.54		77,607,086.54
在本地之其他信用機構活期存款			
Demand deposits with local financial institutions	806,751,362.36		806,751,362.36
在外地之其他信用機構活期存款			
Demand deposits with foreign financial institutions	16,179,495,864.55		16,179,495,864.55
其他流動資產			
Other current assets	469,748.26	214,394.79	255,353.47
放款			
Loans and advances	128,277,121,450.87	166,390,205.97	128,110,731,244.90
在本澳信用機構拆放			
Interbank placement with local financial institutions	2,343,785,000.00		2,343,785,000.00
在外地信用機構之通知及定期存款			
Call & fixed deposits with foreign financial institutions	4,103,391,247.08		4,103,391,247.08
股票，債券及股權			
Debt investment securities	63,223,699,272.87	119,781,000.00	63,103,918,272.87
債務人			
Debtors	946,444,785.05		946,444,785.05
其他投資			
Other investments	16,573,277,290.01		16,573,277,290.01
財務投資			
Financial investments	4,755,267.21		4,755,267.21
不動產			
Property	515,826,151.95	71,731,200.52	444,094,951.43
設備			
Fixtures and equipment	344,995,900.82	277,843,057.32	67,152,843.50
開辦費用			
Setting up expenses	-	-	-
內部及調整賬			
Sundry accounts	3,342,826,173.57	31,880,225.51	3,310,945,948.06
總額			
Total	240,763,644,239.56	667,840,084.11	240,095,804,155.45



1. 資產負債表(續) Balance Sheet (Continue)

澳門幣
MOP

負債 Liabilities	小結 Sub-total	總額 Total
活期存款 Demand deposits	24,608,155,352.80	
通知存款 Deposits at call	43,801,515.15	
定期存款 Fixed deposits	128,148,967,747.03	152,800,924,614.98
公共機構存款 Deposits of public sector	24,204,420,618.86	
本地信用機構資金 Deposits of other local financial institutions	14,727,208,210.65	
外幣借款 Loans in foreign currency	21,125,585,549.25	
應付支票及票據 Cheques and payment orders	86,913,385.57	
債權人 Creditors	729,159,068.73	
債券借款 Debt issued	10,208,799,045.09	
各項負債 Accounts payable	26,847,718.10	71,108,933,596.25
內部及調整賬 Sundry accounts		1,662,071,605.71
各項風險備用金 Provision		1,358,342,284.33
股本 Capital	2,610,000,000.00	
法定儲備 Legal reserves	1,784,047,712.38	
其他儲備 Other reserves	6,707,088,122.94	11,101,135,835.32
歷年營業結果 Retained profit	104,290,478.35	
本年營業結果 Profit and loss for the year	1,960,105,740.51	2,064,396,218.86
	總額 Total	240,095,804,155.45



1. 資產負債表(續) Balance Sheet (Continue)

澳門幣
MOP

合併備查賬	Consolidated Memorandum Accounts	金額 Amount
代收賬	Values received for collection	
抵押賬	Collaterals	118,878,806,451.51
保證及擔保付款	Guarantee on account of customers	1,835,842,192.89
信用狀	Letter of credit	1,698,364,152.92
代付保證金	Guarantee deposit on behalf of customers	
期貨買入	Forward exchange contracts–Purchases	30,580,599,346.52
期貨賣出	Forward exchange contracts–Sales	30,625,110,464.42
其他備查賬	Other memorandum items	25,085,312,065.06

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

二零二二年三月二十四日於澳門
Macao, 24 March 2022



2. 損益表 Profit & Loss Account

二零二一年十二月三十日

31 December 2021

營業賬目

Income Statement

澳門幣
MOP

借方 Debit	金額 Amount	貸方 Credit	金額 Amount
負債業務成本 Cost of credit operations	3,468,844,745.47	資產業務收益 Income from credit operations	5,841,157,891.18
人事費用 Personnel costs		銀行服務收益 Income from banking services	630,131,131.70
董事及監察會開支 Board of directors & supervisor fee	6,180,000.00	其他銀行業務收益 Income from other banking services	33,754,036.76
職員開支 Staff costs	704,707,372.13	證券及財務投資收益 Income from securities & equity investments	700,839,535.18
其他人事費用 Other personnel costs	51,772,988.20	其他銀行收益 Other banking income	10,362,131.30
第三者作出之供應 Third party supply	10,037,412.27	非正常業務收益 Income from non-banking operations	466.20
第三者提供之勞務 Third party services	341,243,254.05		
其他銀行費用 Other banking costs	163,246,517.61		
稅項 Taxation	96,170,580.50		
非正常業務費用 Costs of non-banking operations	4,677,488.37		
折舊撥款 Depreciation	40,614,284.83		
備用金之撥款 Provisions	291,276,821.20		
營業利潤 Operating Profit	2,037,473,727.69		
總額 Total	7,216,245,192.32	總額 Total	7,216,245,192.32



2.損益表(續) Profit & Loss Account (Continue)

**損益計算表
Profit and Loss Account**

澳門幣
MOP

借方 Debit	金額 Amount	貸方 Credit	金額 Amount
歷年之損失 Loss related to previous years		營業利潤 - Operating profit	2,037,473,727.69
特別損失 Exceptional losses	394,036.56	歷年之利潤 Profit related to previous years	907,747.67
營業利潤之稅項撥款 Profit tax provision	78,100,150.70	特別利潤 Exceptional profit	218,452.41
營業結果(盈餘) Profit after tax	1,960,105,740.51	備用金之使用 Provision used	-
總額 Total	2,038,599,927.77	總額 Total	2,038,599,927.77

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

二零二二年三月二十四日於澳門
Macao, 24 March 2022



3. 業務報告之概要 Report Of The Directors

2021 年，澳門國際銀行積極應對複雜多變的外部環境，堅持高質量發展方向不動搖，積極融入經濟轉型升級大潮，實現了第五個“五年規劃”（2021-2025）的良好開局，銀行整體經營管理穩步邁上新臺階。2021 年末全行資產總額達到 MOP2,401 億，較上年末增長 5.91%，資產質量保持優良；盈利能力持續穩定，實現稅後淨利潤 MOP19.60 億，同比提升 4.54%，實現了規模、質量、效益協調發展，社會貢獻進一步提升。

In 2021, sticking to the principle of high-quality development, Luso International Banking Ltd. (hereinafter referred to as “the Bank”) has proactively responded to the complex and fluid external business environment and integrated into economic transformation and upgrading, which makes a good start for the 5th Five-Year Plan (2021-2025) and steadily improves the Bank’s overall operation and management. At the end of 2021, with good asset quality and profitability maintained, the Bank’s total assets reached MOP240.1 billion, with an increase of 5.91% over the end of 2020; profit after tax was MOP1.96 billion, with a year-on-year increase of 4.54%, realizing balanced development of scale, quality and profits and making more contributions to communities.



3. 業務報告之概要 (續) Report Of The Directors (Continue)

前瞻佈局，銳意進取，以國行智慧抓住跨越式發展新機。本行積極響應國家政策，支持粵港澳大灣區融合、橫琴粵澳深度合作區建設和澳門經濟適度多元發展，持續完善跨境特色金融服務體系。堅決落實監管導向，加大對普惠金融、新興產業、中小微企業、綠色經濟的支持力度，穩步提升實體經濟貸款規模。持續支持澳門特區政府的現代金融發展規劃，推動境內企業赴澳發債，成功助力首筆內地地方政府離岸人民幣債券在澳發行，實現澳門首家金融機構熊貓債的落地，並第一批成功試點跨境理財通，成為橫琴粵澳深度合作區掛牌後首家在深合區設立營業性機構的澳資銀行，掀起了“北上”發展佈局的新高潮。

Striving to seize new opportunities in leapfrog development through foresighted planning. The Bank has actively responded to national policies, supporting the integration of the Guangdong-Hong Kong-Macao Greater Bay Area (hereinafter referred to as “the Greater Bay Area”), the building of Guangdong-Macao in-depth cooperation zone in Hengqin, and proper diversification of Macao’s economic growth, and continually improving its characteristic cross-border financial service system. The Bank fully enforce regulatory compliance, bolster support to inclusive finance, emerging industries, micro, small and medium-sized enterprises and green economy and increase the size of loans issued to entities of the real economy. The Bank has provided sustained support for the development plan of "modern finances" as established by the Government of Macao Special Administrative Region (hereinafter referred to as “Macao SAR”), and encouraged enterprises based in mainland China to issue bonds in Macao. The Bank contributed to the successful issuance of the first offshore RMB bond by a local Chinese government, became the first Macao-based financial institution issuing RMB-denominated bonds, or Panda Bonds, inaugurated the Cross-border Wealth Management Connect Pilot Scheme as one of the first Macao-based banks, and being the first bank in Macao opening branch in the Guangdong-Macao in-depth cooperation zone in Hengqin after the zone was established, all of which converged into a new wave to explore the market in China.



3. 業務報告之概要 (續) Report Of The Directors (Continue)

創新轉型，科技賦能，以國行定力構建高質量發展新局。本行保持戰略定力，著力推進金融創新和優化轉型，特色化、本地化、數字化、分散化、多元化戰略取得顯著進展。強化跨境聯動，共建“一帶一路”、閩澳“並船出海”，特色化經營影響力進一步擴大；深耕本地優勢產業，服務當地實體經濟發展，總體業務本地化占比持續提升；成立數字化轉型委員會，科技賦能經營發展的質效得到進一步彰顯；調整優化業務結構，持續擴大基礎客戶群，分散化策略取得積極成效；持續拓展境內外金融服務產品線，多路徑推動金融牌照建設，多元化發展藍圖進一步鋪開。

Forging a new paradigm of high-quality development with unwavering efforts through innovation, transformation and technological empowerment. The Bank has firmly implemented strategies of specialized, localized, digital, decentralized and diversified development, pressed ahead financial innovation, optimization and transformation and has achieved remarkable progress. The Bank has strengthened cross-border collaboration by fulfilling its role in the development of the “Belt and Road” Initiative and partnering with Fujian Province to explore the overseas market. Utilizing its specialized operation, the Bank has further expanded its overall influence. The Bank has launched in-depth cooperation with local leading industries to support the development of local real economy with localized services taking up a growing proportion. The Bank has established a digitalization committee, helping technologies to better enhance business. The Bank has optimized its business structure with continued expansion of customer base and decentralized strategies have been effectively executed. The Bank has enriched portfolios of domestic and overseas financial products and applied for financial licenses with coordinated efforts, realizing diversified development step by step.



3. 業務報告之概要 (續) Report Of The Directors (Continue)

金融為民，守望相助，以國行擔當謀劃可持續發展新篇。本行始終支持“一國兩制”，弘揚“愛國愛澳”，積極開展愛國主義系列活動，加強基本法、國安法普及宣傳。堅守金融為民初心，擔當服務社會使命，不斷踐行現代金融人才培育、疫情防控與澳門產業復蘇、弱勢群體幫扶等公益實踐，持續加大在慈善、教育等方面的捐贈力度，積極尋找金融助力扶貧的銜接點。秉持可持續發展理念，積極推進綠色運營和綠色金融，創新金融產品和服務，助推粵港澳大灣區低碳轉型發展。

Fulfilling responsibilities in pursuit of new achievements in sustainable development by servicing people and facilitating cooperation with financial tools. Always upholding the principle of “One Country, Two Systems” and actively promoting the spirit of “Love for Motherland and Love for Macao”, the Bank has organized a string of patriotic activities and intensified popularization of the Basic Law of the Macao SAR and National Security Law of the People's Republic of China. The Bank has stayed true to its original aspiration of servicing people and fulfilling social responsibilities with financial tools. The Bank has carried out a wide range of public benefit campaigns on training financial talents, containing the COVID-19 pandemic, revitalizing Macao's economy and supporting the weak and the venerable. The Bank has made continuous donations and kind for charity and education purposes, and has endeavored to alleviate poverty through financial means. In line with the philosophy of sustainable development, the Bank advocated green operation, green finance, and innovations in financial products and services, driving low-carbon transformation of the Greater Bay Area.



3. 業務報告之概要 (續) Report Of The Directors (Continue)

澳門國際銀行的每一步發展，都離不開大家長期以來的大力支持和幫助。在此，本人謹代表董事會向長期以來關心、指導及推動本行發展的境內外各級政府、監管部門、廣大股東、業內同仁和社會各界表示衷心的感謝！

2022年，是國家“十四五”規劃深化之年，亦是澳門國際銀行“五五”規劃的後勁培育之年。本行將堅守使命，踔厲奮發，更加積極主動融入國家發展大局；堅持“穩中求進”，落實“統合聯動”，為社會、客戶和股東創造更大價值，繼續譜寫澳門國際銀行高質量發展的華章！

承董事局命

呂耀明
董事長

二零二二年三月二十四日

Every step forward of Luso International Banking Ltd. relied on your long-standing support and help. On behalf of the Board of Directors, I would like to extend my wholehearted gratitude to governments and regulatory authorities at home and abroad, shareholders, peers in financial industry as well as individuals from the general public who have been caring, guiding and propelling our development!

The year 2022 will see in-depth implementation of both the national “14th Five-Year Plan” and the “5th Five-Year Plan” of the Bank. With vigorous and determined endeavor and unwavering commitment to our mission, the Bank will engage in national development more actively and seek progress while ensuring stability through closer co-ordination and integration of our banking group in order to create greater value for clients and shareholders and promote the ongoing high-quality development of Luso International Banking Ltd.

Lyu Yao Ming

The Chairman of the Board of Directors

Macao, 24 March 2022



4. 監事會意見 Opinion of the Supervisory Board

根據澳門國際銀行股份有限公司《公司章程》第三十五條第一款 f 項的規定，本會必須查證董事會提交之賬目的真實及公正性。

為此，本會已查閱本銀行二零二一年度之董事會報告，截至二零二一年十二月三十一日止之財務報表，以及由德勤·關黃陳方會計師事務所於二零二二年三月二十四日發表有關本行賬目能真實及公正地反映本銀行財政狀況的核數師報告書。

基於上述審查的結果，本會認為董事會提交之財務報表及董事會報告適合提交股東會平常會議審批。

澳門國際銀行股份有限公司
監事長

李輝明

二零二二年三月二十四日，於澳門

In accordance with Article 35.1.f of Company Charter of the Bank, this board must verify the authenticity and fairness of financial statements presented by the Board of Directors.

To this end, this board has reviewed the report of the Board of Directors for the year 2021, financial statements as of December 31, 2021, and the auditor's report issued by Deloitte Touche Tohmatsu on March 24, 2022 which believed that the financial statements give a true and fair view of the financial status of the Bank.

Based on results above, this board is of the opinion that financial statements and report of the directors are appropriate and shall be filed for consideration and approval of the shareholders' annual general meeting.

Luso International Banking Ltd.
Chairman of Supervisory Board

Lee Fai Ming

Macao, 24 March 2022



5. 外部核數師意見書之概要 Independent Auditor's Report

致澳門國際銀行股份有限公司各股東：

To all shareholders of Luso International Banking Limited:

後附載澳門國際銀行股份有限公司的簡要財務報表包括 2021 年 12 月 31 日的資產負債表、以及截至該日止年度的損益表。澳門國際銀行股份有限公司簡要財務報表來源於澳門國際銀行股份有限公司截至 2021 年 12 月 31 日止年度已審計的財務報表。本會計師事務所(以下簡稱「我們」)已在 2022 年 3 月 24 日簽署的審計報告中對構成簡要財務報表來源的財務報表發表了無保留意見。

The accompanying summary financial statements of Luso International Banking Ltd. (the “Bank”) comprise the statement of financial position as at 31 December 2021, and the statement of income statement for the year then ended. The summary financial statements of the Bank derive from the audited financial statements of the Bank as at 31 December 2021. We have issued an auditor’s report with an unqualified opinion on the financial statements of the Bank on 24 March 2022.

簡要財務報表沒有包含澳門特別行政區之《財務報告準則》要求的所有披露，因此，對簡要財務報表的閱讀不能替代對澳門國際銀行股份有限公司已審計財務報表的閱讀。

The summary of the financial statements include part of the disclosure requirement of the Financial Reporting Standards promulgated by the Macao Special Administrative Region. In order to understand the financial condition and operating results of the bank, you are advised to read the summary of the consolidated financial statements together with the audited financial statements.

管理層對簡要財務報表的責任

Management's Responsibility for the Summary Financial Statements.

管理層負責按照第32/93/M號法令《金融體系法律制度》編製簡要財務報表。

Management is responsible for the preparation of summary financial statements in accordance with the Macau Financial System Act< (Decree-Law No. 32/93/M)>



5. 外部核數師意見書之概要（續） Independent Auditor's Report (Continue)

審計師的責任

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

審計意見

本會計師事務所認為，來源於澳門國際銀行股份有限公司截至 2021 年 12 月 31 日止年度已審計財務報表的簡要財務報表按照第 32/93/M 號法令《金融體系法律制度》，在所有重大方面與已審計財務報表保持了一致。

關可穎

執業會計師

德勤·關黃陳方會計師事務所

2022 年 3 月 24 日，澳門

Auditor's Responsibility

Our responsibility is to express an opinion on these summary financial statements based on our audit. We conducted our audit in accordance with ISA 810 Engagements to Report on Summary Financial Statements of the Standards on Auditing of Macau SAR.

Audit Opinion

In our opinion, in accordance with the Macau Financial System Act< (Decree-Law No. 32/93/M)>, the summary financial statements is consistent with the audited financial statements as at 31 December 2021 in all material respects.

Kuan Ho Weng

Certified Public Accountant

Deloitte Touche Tohmatsu – Sociedade e Auditores

Macau, 24 March 2022



6. 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

無

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

None

7. 股東情況 Major Shareholders

主要股東

廈門國際投資有限公司（於香港註冊）

Major Shareholders

Xiamen International Investment Limited
(incorporated in Hong Kong)



8. 主要機關 Corporate Information

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 Yao Ming

Representative
directors of shareholders: Weng Ruo Tong
Zhang De Chun
Pang Hong
Ma Chi Kong
Jong Lai Ching

Executive Directors: Jiao Yun Di
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 Yao Ming
Members: Jiao Yun Di
Chan Wai Shing
Pang Hong
Chui Sai Peng Jose

Chairing Committee of General Meeting

Chairman: Lyu Yao Ming
Secretary: Leong Ut Sin

Supervisory Board

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

Company Secretary: Leong Ut Sin



8. 主要機關（續） Corporate Information (Continue)

董事會專門委員會

二零二一年度本行董事會設立以下專門委員會，分別為戰略委員會、風險管理委員會、關聯交易控制及審計委員會、提名及薪酬委員會。

（一）戰略委員會

主席：龐鴻董事

委員：呂耀明董事長、翁若同董事、章德春董事、焦雲迪執行董事、崔世平獨立董事、龐川獨立董事

戰略委員會的主要職責包括：

1. 研究並擬訂本行發展戰略、經營目標、風險管理戰略、資本管理戰略和中長期發展規劃的建議，報董事會審議；
2. 對戰略實施過程進行檢查和評估，並向董事會提出建議；
3. 根據經營環境的變化，提出戰略調整建議，報董事會審議；
4. 對高級管理層提出的實施規劃提出意見和建議，報董事會審議；

Special Committees of Board of Directors

In 2021, the Bank's Board of Directors established the following special committees: Strategy Committee, Risk Management Committee, Affiliate Transaction Control and Audit Committee, and Nomination and Compensation Committee.

（一）Strategy Committee

Chairman: Pang Hong

Members: Lyu Yao Ming、Weng Ruo Tong、Zhang De Chun、Jiao Yun Di、Chui Sai Peng Jose、Pang Chuan

Primary responsibilities of Strategy Committee are:

1. Analyze and recommend on the Bank's development, business objectives, risk management, capital management, and mid-to-long term development, and report to the Board of Directors for consideration;
2. Inspect and evaluate strategy implementation and make recommendations to the Board of Directors;
3. Make recommendations on strategic adjustment based on changes in the business environment and report to the Board of Directors for consideration;
4. Offer opinions and make recommendations on plans presented by the senior management, and report to the Board of Directors for consideration;



8. 主要機關 (續) Corporate Information (Continue)

(一) 戰略委員會 (續)

5. 定期評估並提出完善本行公司治理狀況的建議，報董事會審議；

6. 檢查本行年度經營計劃、重大投資計劃的執行情況，對本行重大投資事項提出建議，報董事會審議；

7. 對協調相關委員會及全行人力資本、風險管理、組織架構和流程、資本和機構規劃等與全行發展戰略的一致性和統一性提出建議，報董事會審議；

8. 制訂本委員會年度工作計劃，定期召開會議討論職責範圍內的事項，並定期向董事會報告本委員會工作情況；

9. 對本委員會職責及議事規則提出修改建議，報董事會審議；

10. 董事會擬審議事項屬於本委員會職能範圍內的，由本委員會事先審議提出意見，並將相關議案及審議結果提交董事會審議；

(一) Strategy Committee (Continue)

5. Evaluate the Bank's governance regularly, make recommendations for improvement, and report to the Board of Directors for consideration;

6. Inspect the implementation of the Bank's annual business plan and primary investment plan, make recommendations on major investment issues, and report to the Board of Directors for consideration;

7. Make recommendations on consistency and uniformity of the Bank's development strategy in aspects including human capital, risk management, organization structure and work flow, capital and development plan of the Bank as well as coordination related committees, and report to the Board of Directors for consideration;

8. Formulate annual work plan of the committee, hold regular meetings on issues within the committee's responsibilities and report the committee's work to the Board of Directors regularly;

9. Make recommendations on amending responsibilities and rules of meeting of the committee, and report to the Board of Directors for consideration;

10. As for issues to be deliberated by the Board of Directors and within the committee's responsibilities, this committee shall review such issues first, and then report both related recommendations and the considerations to the Board of Directors for consideration;



8. 主要機關 (續) Corporate Information (Continue)

(一) 戰略委員會 (續)

11. 董事會授權的其他事項。

(二) 風險管理委員會

主席：馬志剛董事

委員：梁永本獨立董事、焦雲迪執行董事、
張弢風險管理部主管

風險管理委員會的主要職責包括：

1. 根據國際、國內的經濟金融形勢或政策法規的變化及銀行業務發展的需要，研究並適時向董事會提出調整本行風險管理方針、政策的建議；
2. 對本行在信用風險、市場風險、操作風險、流動性風險、法律風險、聲譽風險、科技風險、國別風險等方面的內部控制情況進行檢查、監測，並對本行風險管理狀況、風險管理能力及水準進行定期評估，研究並適時向董事會提出調整本行風險管理方針、政策的建議；
3. 對本行內部稽核部門的工作程式和工作效果進行評價，向董事會提出完善本行風險管理和內部控制的建議；

(一) Strategy Committee (Continue)

11. Other issues authorized by the Board of Directors.

(二) Risk Management Committee

Chairman: Ma Chi Kong

Members: Leong Weng Pun、Jiao Yun Di、
Zhang Chao

Primary responsibilities of Risk Management Committee are:

1. Analyze and make recommendations on adjusting the Bank's risk management principles and policies to the Board of Directors in a timely manner based on changes in international and domestic economic and financial climate, policies and regulations and business development needs of the Bank;
2. Inspect and monitor the Bank's internal risk management in terms of credit, market, operation, liquidity, reputation, technology and country, regularly evaluate the Bank's risk management and its capability and performance in this regard, analyze and make recommendations on adjusting the Bank's risk management principles and policies to the Board of Directors in a timely manner;
3. Evaluate procedures and efficacy of the Bank's internal audit department, and make recommendations on improving the Bank's risk management and internal control to the Board of Directors;



8. 主要機關 (續) Corporate Information (Continue)

(二) 風險管理委員會 (續)

4. 研究擬訂本行關於風險管理、內部控制基本政策的建議，檢查本行風險管控方針政策的完備性、有效性，報董事會審議；

5. 瞭解本行採用的風險評估方法、模型及其假設前提，審核風險評估結果；

6. 研究並向董事會提出健全和完善風險管理信息系統的有關建議，以促進本行信用風險識別和控制水平的不斷提高；

7. 審議需提交董事會審批的有關資本管理的方針、政策和程式等重大問題或方案，向董事會提出建議意見；並就本行資本充足率資訊披露向董事會提出建議；

8. 制訂本委員會年度工作計劃，定期召開會議討論職責範圍內的事項，並定期向董事會報告本委員會工作情況；

(二) Risk Management Committee (Continue)

4. Analyze and formulate the Bank's fundamental policies of risk management and internal control, inspect the comprehensiveness and effectiveness of the Banks' risk management principles and policies, analyze, report to the Board of Directors for consideration;

5. Understand risk assessment methods and models employed by the Bank alongside with their assumptions and predictions, and review risk assessment results;

6. Analyze and make recommendations on strengthening and improving the risk management information system to the Board of Directors in order to enhance the Bank's capability of credit risk identification and management;

7. Consider major issues or plans such as capital management-related principles, policies, procedures which are to be approved by the Board of Directors, and make recommendations to the board; advise the board on the Bank's capital adequacy ratio disclosures;

8. Formulate annual work plan of the committee, hold regular meetings on issues within the committee's responsibilities and report the committee's work to the Board of Directors regularly;



8. 主要機關 (續) Corporate Information (Continue)

(二) 風險管理委員會 (續)

9. 對本委員會職責及議事規則提出修改建議，報董事會審議；

10. 董事會擬審議事項屬本委員會職能範圍內的，由本委員會事先審議提出意見，並將相關議案及審議結果提交董事會審議；

11. 董事會授權的其他事項。

(三) 關聯交易控制及審計委員會

主席：梁永本獨立董事

委員：莊麗晶董事、龐川獨立董事、陳偉成
執行董事、馮浪平員工董事

關聯交易控制及審計委員會的主要職責包括：

1. 研究並擬定本行關聯交易管理制度，報董事會審議；

(二) Risk Management Committee (Continue)

9. Make recommendations on amending responsibilities and rules of meeting of the committee, and report to the Board of Directors for consideration;

10. As for issues to be considered by the Board of Directors and within the committee's responsibilities, this committee shall review such issues first, and then report both related recommendations and the considerations to the Board of Directors for consideration;

11. Other issues authorized by the Board of Directors.

(三) Related Party Transaction Control and Audit Committee

Chairman: Leong Weng Pun

Members: Jong Lai Ching、Pang Chuan、
Chan Wai Shing、Fong Long Peng

Primary responsibilities of Related Party Transaction Control and Audit Committee are:

1. Analyze and formulate the Bank's related party transaction management system, report to the Board of Directors for consideration;



8. 主要機關 (續) Corporate Information (Continue)

(三) 關聯交易控制及審計委員會 (續)

2. 一般關聯交易按照本行內部審批權限和程式審批，逐筆報本委員會備案。風險管理部每月初五個工作日內匯總上月一般關聯交易審批情況，報告本委員會；

3. 審核需提交董事會審議批准的重大關聯交易，報董事會審議；

4. 審核確認本行關聯方名單，並及時向董事會、監事會、本行相關職能部門公佈經確認的關聯方名單；

5. 對本行關聯交易的控制情況，以及本行董事、行政管理人員、關聯人執行本行關聯交易控制制度的情況進行監測，並向董事會提出建議意見；

6. 對本行的會計政策、財務狀況和財務報告程式、本行風險及合規狀況進行監測，並向董事會提出建議意見；

(三) Related Party Transaction Control and Audit Committee (Continue)

2. General related party transactions shall be examined in accordance with the Bank's internal approval authorities and procedures, and reported to this committee for the record. The risk management department shall summarize the previous month's approvals of general related party transactions in the first five workdays every month, and submit the summary to this committee;

3. Examine major related party transactions to be approved by the Board of Directors, and then report to the board

4. Examine and verify the Bank's affiliates, and announce the verified list of affiliates to the Board of Directors, Supervisory Board and related departments of the Bank;

5. Monitor the Bank's management of related party transactions and the implementation of the Bank's directors, administrative personnel and affiliated persons in this regard, and make recommendations to the Board of Directors

6. Monitor the Bank's accounting policies, financial status, procedures of financial reporting as well as risk and compliance, and make recommendations to the Board of Directors;



8. 主要機關 (續) Corporate Information (Continue)

(三) 關聯交易控制及審計委員會 (續)

7. 審核本行年度審計報告，並就審計後的財務報告資訊的真實性、完整性和準確性提出建議意見，報董事會審議；

8. 審核本行內部中長期稽核規劃、年度稽核工作計劃和內部稽核體系、內部稽核預算、內部稽核人員薪酬，並向董事會提出建議意見；

9. 對內部稽核部門的工作程式和工作效果提出評價建議，報董事會審議；

10. 聽取監督管理機構向本行出具的監管通報，審議關於本行整改情況的報告；

11. 審核對非董事的行政管理層的離任審計報告，並向董事會提出建議意見；

12. 對外部審計機構工作進行評價，對外部審計機構的聘請及更換提出建議，報董事會審議；

(三) Related Party Transaction Control and Audit Committee (Continue)

7. Review the Bank's annual audit report, recommend on the authenticity, completeness and accuracy of information contained in the audited financial report, and report to the Board of Directors for approval;

8. Review the Bank's mid-to-long term internal audit plan, annual internal audit work plan, internal audit system and budget, and remunerations of internal auditors, and make recommendations to the Board of Directors;

9. Evaluate and recommend on work procedures and efficacy of the Bank's internal audit department, report to the Board of Directors for consideration;

10. Handle notifications issued by regulatory authorities, and review reports on how the Bank rectifies its work;

11. Review reports of off-office auditing for executive management who are not directors, and recommend to the Board of Directors;

12. Evaluate external auditor, and recommend on the hiring and changing of external auditor, report to the Board of Directors for consideration;



8. 主要機關 (續) Corporate Information (Continue)

(三) 關聯交易控制及審計委員會 (續)

13. 制定本委員會年度工作計劃，定期召開會議討論職責範圍內的事項，並定期向董事會報告本委員會工作情況；

14. 對本委員會職責及議事規則提出修改建議，報董事會審議；

15. 董事會擬審議事項屬於本委員會職能範圍內的，由本委員會事先審議，並將相關議案及審議結果提交董事會審議；

16. 董事會授權的其他事項。

(四) 提名及薪酬委員會

主席：崔世平獨立董事

委員：梁永本獨立董事、章德春董事

提名及薪酬委員會的主要職責包括：

(三) Related Party Transaction Control and Audit Committee (Continue)

13. Formulate annual work plan of the committee, periodically hold regular meetings on issues within the committee's responsibilities and report the committee's work to the Board of Directors regularly;

14. Make recommendations on amending responsibilities and rules of meeting of the committee, and report to the Board of Directors for consideration;

15. As for issues to be considered by the Board of Directors and within the committee's responsibilities, this committee shall review such issues first, and then file both related recommendations and the results to the Board of Directors for consideration;

16. Other issues authorized by the Board of Directors.

(四) Nomination and Compensation Committee

Chairman: Chui Sai Peng Jose

Members: Leong Weng Pun、Zhang De Chun

Primary responsibilities of Nomination and Compensation Committee are:



8. 主要機關（續） Corporate Information (Continue)

（四）提名及薪酬委員會（續）

1. 對董事會的架構、人數及組成進行年度審查，並根據本行戰略規劃、經營活動情況、資產規模和股權結構對董事會的規模和構成向董事會提出建議。

2. 根據相關法律法規及本行章程的有關規定，開展以下工作：

（1）對提名董事候選人的簡歷、基本情況、任職資格和條件進行審核，報董事會審議；

（2）負責提名董事會秘書人選，報董事會審議；

（3）對本行首席審計官、董事會各專門委員會組成人員及負責人的任職資格和條件進行審核，報董事會審議；

（4）對由董事會任免的高級管理人員任職資格和條件進行審核，報董事會審議。

（四）Nomination and Compensation Committee (Continue)

1. Inspect the structure, number of directors and composition of the Board of Directors on an annual basis, and recommend on the board's size and composition to the Board of Directors with respect to the Bank's strategies, businesses, asset scale and equity structure.

2. Fulfill the following tasks in accordance with related laws, regulations and rules of the Bank's Company Charter:

(1) Verify the resume, background and qualifications of director candidates, and submit verification results to the Board of Directors for consideration;

(2) Nominate the board secretary, and submit the nomination to the Board of Directors for consideration;

(3) Verify qualifications of the Bank's chief auditor, and chairmen and members of various special committees of the Board of Directors, and submit verification results to the Board of Directors for consideration;

(4) Verify qualifications of senior management appointed and dismissed by the Board of Directors, and submit verification results to the Board of Directors for consideration;



8. 主要機關 (續) Corporate Information (Continue)

(四) 提名及薪酬委員會 (續)

3. 研究擬訂本行薪酬管理基本策略的建議，報董事會審議；

4. 研究擬訂本行董事報酬和津貼標準的建議，以及董事履職評價辦法，並提出對董事的履職評價建議，報董事會審議；

5. 研究擬訂對董事會任免的高級管理人員的考核辦法和薪酬方案建議，並提出對上述人員考核評價的建議，報董事會審議；

6. 制定本委員會年度工作計劃，定期召開會議討論職責範圍內的事項，並定期向董事會報告本委員會工作情況；

7. 對本委員會職責及議事規則提出修改建議，報董事會審議；

(四) Nomination and Compensation Committee (Continue)

3. Analyze and formulate suggestions on the Bank's fundamental compensation management policies, and report to the Board of Directors for consideration;

4. Analyze and formulate suggestions on the Bank's compensation and allowance standards for directors as well as the evaluation guidance of directors' performance, submit evaluation proposals on the performance of directors, and report to the Board of Directors for consideration;

5. Analyze and formulate recommendations on the evaluation guidance and compensation plan for senior managers appointed and dismissed by the Board of Directors, recommend on the evaluation of such personnel, and report to the Board of Directors for consideration;

6. Formulate annual work plan of the committee, periodically hold regular meetings on issues within the committee's responsibilities and report the committee's work to the Board of Directors regularly;

7. Make recommendations on amending responsibilities and rules of meeting of the committee, and report to the Board of Directors for consideration;



8. 主要機關 (續) Corporate Information (Continue)

(四) 提名及薪酬委員會 (續)

**(四) Nomination and Compensation
Committee (Continue)**

8. 董事會擬審議事項屬於本委員會職能範圍內的，由本委員會事先審議，並將相關議案及審議結果提交董事會審議；

8. As for issues to be considered by the Board of Directors and within the committee's responsibilities, this committee shall review such issues first, and then file both related recommendations and the results to the Board of Directors for consideration;

9. 董事會授權的其他事項。

9. Other issues authorized by the Board of Directors.



9. 現金流量表 Cash Flow Statement

截至二零二一年十二月三十一日止年度 Year Ended 31 December 2021

		澳門幣千元 MOP'000
來自經營活動之現金流量	Cash flows from operating activities	
稅前營業活動之現金流入	Operating cash inflow before taxation	6,479,117
- 已付澳門所得稅項	Macao Complementary Tax paid	(151,138)
來自經營活動之現金流入淨額	Net cash flows from operating activities	<u>6,327,979</u>
來自投資活動之現金流量	Cash flows from investing activities	
- 出售其他投資	Disposal of investments other than held for trading	88,224,594
- 出售政府債券	Disposal of treasury bills	12,900,000
- 已收股息	Dividend received	264
- 購買租賃土地權益	Purchase of leasehold land	(39,501)
- 購買固定資產	Purchase of property, plant and equipment	(195,471)
- 購買政府債券	Purchase of treasury bills	(13,578,294)
- 購買其他投資	Purchase of investments other than held for trading	(91,864,589)
來自投資活動之現金流出淨額	Net cash flows used in investing activities	<u>(4,552,997)</u>
來自籌資活動之現金流量	Cash flows from financing activities	
- 已付普通股股息	Dividend paid	(562,475)
- 發行資本補充工具	Issue additional equity instrument	1,978,047
- 發行固定利率應付債券	Issue fixed rate debts	1,889,250
- 次級債利息	Interest for fixed rate debts	(223,794)
- 額外資本補充工具利息	Interest for additional equity instruments	(185,400)
來自籌資活動之現金流入淨額	Net cash flows from financing activities	<u>2,895,628</u>
現金及現金等價物增加淨額	Net increase in cash and cash equivalents	4,670,610
年初現金及現金等價物	cash and cash equivalents at 1 January	18,290,454
匯率變動對現金及現金等價物的 影響額	Effect of foreign exchange rate changes	(656,802)
年末現金及現金等價物	Cash and cash equivalents at 31 December	<u><u>22,304,262</u></u>



10. 主要會計政策 Significant Accounting policies

用於編製本財務報表之主要會計政策詳列如下。除另外說明，有關政策已符合一致性採納於本財政報表所列示之財務期間內。

(a) 編製基準

(i) 本財務報表是根據第 32/93/M 號法令和根據澳門特別行政區第 25/2005 號行政法規頒佈的澳門財務報告準則（“MFRSs”）的要求編製的。

(ii) 澳門特別行政區已發佈但尚未生效的新財務報告準則

經經濟財政司司長令第 44/2020 號批准的澳門特別行政區財務報告準則（新財務報告準則）已於 2020 年 3 月 28 日生效，並已取代澳門特別行政區財務報告準則（第 25/2005 號行政法規（“MFRS”）附件二列示內容）。

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

(a) Basis of preparation

(i) These financial statements have been prepared in accordance with the requirements as set out in Decree-Law No. 32/93/M and the Macau Financial Reporting Standards (“MFRSs”) issued under the Administrative Regulation No. 25/2005 of Macau Special Administration Region (the “Macau SAR”).

(ii) New Financial Reporting Standards of Macau SAR in issue but not yet effective

The Financial Reporting Standards of Macau SAR approved by Order of the Secretary for Economy and Finance No. 44/2020 (the “New MFRS”) have come into effect on 28 March 2020 and has replaced the Financial Reporting Standards of Macau SAR as stated in Annex II of Administrative Regulation No.25/2005 (the “MFRS”).



10. 主要會計政策（續） Significant Accounting policies (Continue)

澳門特別行政區財務報告準則採用了 2004 年版國際財務報告準則中的一些準則，包括財務報表的編製和列報框架以及 16 項準則。另一方面，新的澳門特別行政區財務報告準則採用了財務報告的概念框架以及 2015 年版國際財務報告準則的所有標準和解釋。

新的 MFRS 將於 2022 年 1 月 1 日或之後開始的年度期間生效。

本行管理層正在評估該申請的影響，這可能對本行未來財務報表中報告的金額和披露產生潛在影響。

(iii) 除交易性投資外(附注 2(h))，財務報表乃按歷史成本法編製。但交易性投資(附注 2(h))除外，後者按攤余成本和市場價值兩者中較低者列報。

The MFRS had adopted a selection of standards from the 2004 edition of the International Financial Reporting Standards (the "IFRS") including framework for Preparation and Presentation of financial statements as well as 16 standards. The New MFRS, on the other hand, have adopted the Conceptual Framework for Financial Reporting and all of the standards and interpretations from the 2015 edition of the IFRS.

The new MFRS will be effective for annual periods beginning on or after 1 January 2022

The Bank's management is in the process of assessing the impact of the application which may have a potential impact on the amounts reported and disclosures made in the financial statements of the Bank in the future.

(iii) These financial statements have been prepared under the historical cost basis, except for investments held for trading (Note 2(h)) which is carried at lower of amortised cost and market value.



10. 主要會計政策（續） Significant Accounting policies (Continue)

按照財務報告准則編制財務報表需要使用某些重要的會計估計。它還要求董事會在運用本行會計政策的過程中行使其判斷權。附注 11 披露了涉及更高程度判斷或複雜性的領域，或對財務報表具有重大意義的假設和估計的領域。

The preparation of financial statements in conformity with MFRS requires the use of certain critical accounting estimates. It also requires Board of Directors 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 that are significant to the financial statements are disclosed in note 11.

(b) 收入之確認

(b) Revenue recognition

(i) 利息收入

(i) Interest income

利息收入均按照實際利率法確認在損益帳內。貸款發生減值時，該貸款賬面價值減記至按該貸款原實際利率折現確定的預計未來現金流量現值餘額，並繼續按實際利率法確認利息收入。已減值貸款的利息收入，按確定減值損失時對未來現金流量進行折現採用的折現率作為利率進行計算。

Interest income is recognised on a time-proportion basis using the effective interest method. When a loan receivable is impaired, the Bank reduces the carrying amount to its recoverable amount, being the estimated future cash flow discounted at the original effective interest rate of the instrument, and continues unwinding the discount as interest income. Interest income on impaired loans is recognised using the original effective interest rate.



10. 主要會計政策（續） Significant Accounting policies (Continue)

(ii) 服務費及佣金收入

服務費及佣金收入一般於服務提供期間以應計方式確認。

財富管理費和客戶證券業務買賣、基金投資、保險及其他代理財業務所收取之傭金於提供服務期間確認。

(iii) 股息收入

於收取股息的權利確立時確認。

(ii) Fee and commission income and expenses

Fees and commissions are generally recognised on an accrual basis when the service has been provided.

Fees and commissions received from customers on securities trading, unit trust investments, insurance and other agency services provided are recognised rateably over the period during which the service is provided.

(iii) Dividend income

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



10. 主要會計政策（續） Significant Accounting policies (Continue)

(iv) 股票 / 外匯掛勾之債券及沽出期權收入

為對沖客戶股票 / 外匯投資而購入之股票 / 外匯掛勾債券的票面利息包含兩種元素：(1) 內在債券利息及 (2) 銀行所賣出內嵌的認沽期權金。債券的內在利息是按同等貨幣、相約期限及金額的香港同業拆息計算並確認於損益表內。期權金收益是以債券的票面息率與內在息率的差異計算，期權金收益將按債券期限於損益表中“財資業務及買賣投資淨收益”項目內攤銷。

用作為對沖客戶股票/外匯存款而獨立賣出的認沽期權金收益將按期權合約的期限於損益表中的“買賣投資淨收益”項目中攤銷。

(iv) Income on equity, currency linked debt securities and options written

Coupon interest on equity/currency linked debt securities purchased to hedge equity/ currency linked investments includes two elements: (1) interest on the host debt securities; and (2) premium received for the embedded put option written by the Bank. Interest income on the host debt securities is estimated and recognised in the income statement as interest income by reference to the interbank borrowing rate of the same currency, similar tenor and amounts. The premium received is calculated as the difference between the coupon interest rate and the estimated interest income on the host debt securities. The premium received is amortised to the income statement as "Net trading gain or loss" under net trading income over the tenor of the debt securities.

Premium received on stand-alone options written to hedge equity/currency linked customer deposits is amortised to the income statement as "Net trading gain or loss" under net trading income over the tenor of the options.



10. 主要會計政策（續） Significant Accounting policies (Continue)

(c) 股票 / 外匯掛勾之客戶投資費用

支付予客戶股票 / 外匯掛勾投資的票面利息包含兩種元素：(1) 內在定期存款利息及 (2) 客戶所賣出內嵌的認沽期權金。內在定期利息支出是按一般香港銀行所提供的同等貨幣，相約期限及金額的定期存款利率作計算。支付客戶的期權金是該掛勾存款票面息率與內在定期存款息率的差額計算。期權金支出按投資合約期限於損益表中 “財資業務及買賣投資淨收益” 項目內攤銷。

(d) 呆壞帳準備金

本行內設有五級貸款分類系統，參照對借款人的還款能力及本金及 / 或利息收回的可能性之評估作為貸款分類的基礎。同時亦會考慮本金及 / 或利息逾期償還的情況。

(c) Expenses on equity/currency linked investments

Coupon interest paid on equity/currency linked customer investments includes two elements: (1) interest on the host fixed deposits; and (2) premium payable for the embedded put option written by the customer. Interest expense on the host fixed deposits is estimated and recognised in the income statement by reference to the market interest rate offered by banks in Hong Kong for fixed deposits of the same currency, similar tenor and amounts. The option premium payable is calculated as the difference between the coupon interest rate and the estimated interest expense on the host fixed deposits. The option premium payable is amortised to the income statement as "net trading gain or loss" under net trading income over the tenor of the investments.

(d) Provision for bad and doubtful debts

The Bank internally classifies loans and advances to customers into five categories largely based on an assessment of the borrower's capacity to repay and on the degree of doubt about the collectability of interest and/or principal. The periods that payments of interest and/or principal have been overdue are also taken into account when classifying loans and advances.



10. 主要會計政策（續） Significant Accounting policies (Continue)

(d) 呆壞帳準備金(續)

董事根據對貸款本金或利息最終能否收回的評估而在有關的基礎上增提準備金。特別準備金是遵循“澳門金融管理局”有關貸款呆壞帳撥備的要求而提取，並根據上述貸款分類，董事對有關貸款的潛在損失進行評估，然後將貸款餘額減除抵押品價值後的淨收回價值列帳。

除特定準備金外，本銀行亦會提撥貸款一般準備金。特定及一般準備金會從資產負債表中的“客戶貸款及放款”結餘中扣除。對於回收無望之貸款，有關貸款餘額將根據銀行董事之批准予以撇帳。

(d) Provision for bad and doubtful debts(Continue)

Provisions are made against specific advances to customers as and when the directors have doubts on the ultimate recoverability of principal or interest in full. Specific provision is made with reference to the requirements of The Monetary Authority of Macao ("AMCM") and the abovementioned classification of advances to reduce the carrying value of each of the loans and advances to the expected net realisable value based on directors' assessment of the potential losses on those identified loans and advances.

In addition, amounts have been set aside as a general provision for loans and advances to customers and certain off-balance sheet guarantee items with reference to the requirements of AMCM. Both specific and general provisions are deducted from "Loans and advances to customers" in the balance sheet. When there is no realistic prospect of recovery, the outstanding debt is written off upon the approval from Board of Directors has been obtained.



10. 主要會計政策（續） Significant Accounting policies (Continue)

(e) 外幣折算

(e) Foreign currencies

(i) 功能及呈列貨幣

(i) Functional and presentation currency

財務報表中所載項目乃採用本行經營的主要經濟環境中所使用的貨幣（功能貨幣）計量。本行的財務報表以澳門幣作為呈列貨幣，即澳門幣為本行的功能及呈列貨幣。

Items included in the financial statements of the Bank are measured using the currency of the primary economic environment in which the Bank operates ("the functional currency"). The financial statements are presented in Macau Official Patacas ("MOP"), which is the Bank's presentation currency and functional currency.

(ii) 交易及結餘

(ii) Transactions and balances

外幣交易均按交易當日的匯率折算為功能貨幣。結算有關交易及按年終匯率換算以外幣計值的貨幣資產與負債產生的匯兌收益及虧損均於收益表確認。

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 year-end exchange rates of monetary assets and liabilities denominated in foreign currencies are recognised in the income statement.



10. 主要會計政策（續） Significant Accounting policies (Continue)

(e) 外幣折算(續)

(iii) 非澳門本地經營產生的折算差異

對非澳門本地經營的財務報表進行折算時，利潤表中的項目採用交易發生日的即期匯率的近似匯率折算為澳門元。資產負債表中的資產和負債項目，採用資產負債表日的即期匯率折算為澳門元。按照上述折算產生的外幣財務報表折算差異，均在資產負債表中所有者權益下的普通儲備金中確認。當處置非澳門本地經營業務時，相關的外幣財務報表折算差額自所有者權益均轉入當期處置損益。

(e) Foreign currencies(Continue)

(iii) Overseas operation translation

The results of an overseas operation are translated into MOP at the exchange rates approximating the foreign exchange rates ruling at the dates of the transactions. Statements of financial position items are translated into MOP at the foreign exchange rates ruling at the end of the reporting period. The resulting exchange differences are recognised in the other reserve of equity. On disposal of an overseas operation, the cumulative amount of the exchange differences relating to that foreign operation is reclassified from equity to the income statement when the profit or loss on disposal is recognised.



10. 主要會計政策（續） Significant Accounting policies (Continue)

(f) 固定資產

固定資產按成本減累計折舊及減值列帳。

倘租賃物業之土地及房產兩部分之成本能於租賃訂立時可靠地分配，租賃土地部分會列作經營租賃。就租賃土地所付的溢價金或其他付款，按直線法於租期內在收益表支銷。租賃土地如須減值，有關減值損失亦會於收益表支銷。

僅在與該項資產相關之未來經濟效益有可能歸於本行及可靠地計算出項目成本之情況下，其後成本會包括於資產帳面值或確認為另立之資產（如適用）；而替換部分的帳面值則自相關資產撇除。所有其他維修費及保養費於其產生的財務期內於收益表支銷。

(f) Property, plant and equipment

Property, plant and equipment is carried at cost less accumulated depreciation and any impairment losses.

Where the land and building elements of the leasehold properties can be allocated reliably at the inception of the lease, the land element is accounted for as an operating lease. Leasehold land premiums for acquiring the land leases, or other lease payments, are charged to the income statement on a straight-line basis over the period of the lease or where there is impairment, the impairment loss is charged to the income statement.

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 income statement during the financial period in which they are incurred.



10. 主要會計政策（續） Significant Accounting policies (Continue)

(f) 固定資產(續)

固定資產的折舊是以直線法按下述估計可使用期限，將其成本攤銷至其預計剩餘價值：

永久業權土地	無須折舊
租賃土地及樓宇	50 年
傢俬、裝修及辦事處設備	5 至 6 年
電腦設備- 硬體	4 年
- 軟件	3 年
汽車	5 年

資產之剩餘價值及可使用年限已於每個資產負債表日審閱，並已於適當情況下作出調整。

倘某資產帳面值大於其估計可收回金額時，則該資產的帳面值將即時減值至其可收回金額。

出售資產之收益或虧損指出售所得淨額與相關資產帳面值之差額，並列入損益表帳內。

(f) Property, plant and equipment(Continue)

Depreciation of property, plant and equipment is calculated using the straight-line method to allocate their cost to their residual values over their estimated useful lives, as follows:

Freehold land	Not depreciated
Leasehold land and buildings	50 years
Fixtures and furniture	5 to 6 years
Computer equipment – hardware	4 years
- software	3 years
Motor vehicles	5 years

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

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.

Gains and losses on disposals are determined by comparing the proceeds with the carrying amount, and are included in the income statement.



10. 主要會計政策（續） Significant Accounting policies (Continue)

(g) 政府債券

政府債券為“澳門金融管理局”發行有到期日及本行有明確意向及有能力持至到期日之債券。此類債券乃按成本值減除非短期性跌價準備列帳，並就購買時之溢價或折讓按贖回年期作出攤銷而調整。購入的政府債券按照實際利率法所產生之收入列作利息收入項目。

(h) 投資

(i) 持至到期投資

持至到期投資包括債務證券，指本行有明確意向及有能力持至到期日之債務證券投資。持有上市及非上市債務證券按成本值減除非短期性跌價準備列帳，並就購買時之溢價或折讓按贖回年期作出攤銷而調整。若本行預期不可收回所有帳面值，將會提撥跌價準備並於損益帳內支銷。購入的債務證券產生之溢價或折讓之攤銷按照實際利率法列作利息收入項目。

(g) Treasury bills

Treasury bills are debt securities issued by AMCM which the Bank has the intention and ability to hold to maturity. Treasury bills are stated at cost adjusted for the amortisation of discounts arising on acquisition over the periods to maturity, less provision for other than temporary diminution in value. Interest earned on treasury bills is reported as interest income using effective interest method.

(h) Investments in securities

(i) Held-to-maturity investments

Held-to-maturity investments include debt securities for which the Bank has the intention and ability to hold to maturity. Investments in listed and unlisted debt securities are stated at cost adjusted for the amortisation of premiums or discounts arising on acquisition over the periods to maturity, less provision for other than temporary diminution in value. Provisions are made for the amount of the carrying value which the Bank does not expect to recover and are recognised as an expense in the income statement as they arise. The amortisation of premiums and discounts arising on acquisition of these securities is included as part of interest income using effective interest method.



10. 主要會計政策 (續) Significant Accounting policies (Continue)

(h) 投資(續)

(h) Investments in securities(Continue)

(ii) 持作買賣投資

(ii) Investments held for trading

持作買賣投資包括股票及債務證券，指為了從價格或回報率的短期波動所賺取的溢利而購入之投資。持作買賣的股票及債務證券投資按成本值或結算日市值兩者中較低者列帳。為持作買賣投資市價低於帳面值之差額所作的未實現虧損會於損益表內反映，並列入“買賣交易淨虧損”項下。

Investments held for trading include equity securities and debt securities which are acquired for the purpose of generating a profit from short-term fluctuations in price or yield enhancement. Investments in trading shares and debt securities are stated at the lower of amortised cost and market value at the balance sheet date. Any unrealised losses from writing down the investments to market value are recognised in the income statement and included as "Net trading gain or loss".

(iii) 其他投資

(iii) Other investments

其他投資是指不被列作持至到期或持作買賣的投資。其他投資按成本值減除非短期性跌價準備列帳，購買時之溢價或折讓按贖回年期作出攤銷而調整。若本行預期不可收回所有帳面值，將會提撥跌價準備並於損益帳內支銷。購入的其他投資產生之溢價或折讓之攤銷按照實際利率法列作利息收入項目。

Other investments represent investments other than held-to-maturity and held for trading purposes. Other investments are stated at cost, and adjusted for the amortisation of premiums or discounts arising on acquisition over the periods to maturity, less provision for other than temporary diminution in value. Provisions are made for the amount of the carrying value which the Bank does not expect to recover and are recognised as an expense in the income statement as they arise. The amortisation of premiums and discounts arising on acquisition of debt securities is included as part of interest income using effective interest method.



10. 主要會計政策（續） Significant Accounting policies (Continue)

(h) 投資(續)

當本行對其他投資持有意圖發生改變、或當其他投資公允價值不再能夠可靠計量、或持有期限已超過兩個完整的會計年度，本行可以將其重分類至持至到期投資。在重分類日以該投資的賬面價值作為其新的攤余成本。

(i) 當期及遞延稅項

所得稅費用包括當期及遞延稅項。除了將與直接計入股東權益的交易或者事項有關的所得稅影響計入股東權益外，當期所得稅費用和遞延所得稅變動計入當期損益。

本行的當期稅項支出是採用澳門、廣州及杭州（為本行所處的經營地及應課稅收入的來源地）在結算日前已頒佈或實質頒佈之課稅率計算。銀行董事會定期對詮釋存在意見不一的稅務條例而導致須繳付額外稅款的可能性作出評估。如有需要，會就預計須支付的稅款，作出撥備。

(h) Investments in securities(Continue)

When the intention of holding other investment is changed or the holding period of other investment has exceeded two complete fiscal years, the investment would be reclassified as held-to-maturity investment. The book value at the date of reclassification becomes its new amortised cost.

(i) Current and deferred income tax

The tax expense for the year comprises current and deferred tax. Tax is recognised in the income statement, except to the extent that it relates to items recognised directly in equity. In this case, the tax is also recognised in equity.

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



10. 主要會計政策（續） Significant Accounting policies (Continue)

(i) 當期及遞延稅項(續)

遞延稅項採用資產負債表債務法就資產負債之稅基與其在財務報表之帳面值之短暫時差作全數撥備。遞延稅項需在遞延稅項資產或負債確立後計算並採用在結算日前已頒佈或實質頒佈之課稅率釐定。

遞延稅項資產乃就未來可能出現之應課稅溢利與可動用之暫時性差異抵銷而確認。

(j) 經營性租賃

出租人如持有該資產所得之絕大部份風險及回報的租約屬營業性租賃。就經營性租賃作出的付款（扣除出租人給予的任何優惠）按直線法於租期內在收益表支銷。

(k) 無形資產

無形資產項下為一項壽命不確定的高爾夫球會會籍，按購買成本減累計減值虧損計量。

(i) Current and deferred income tax(Continue)

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. Deferred income tax is determined using tax rates (and laws) that have been enacted or substantially enacted as at the balance sheet date and are expected to apply when the related deferred income tax asset is realised or the deferred income tax liability is settled.

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.

(j) 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 income statement on a straight-line basis over the period of the lease.

(k) Intangible asset

Intangible asset represents a club debenture held in a golf club with indefinite useful life and is stated at purchase cost less accumulated impairment losses.



10. 主要會計政策（續） Significant Accounting policies (Continue)

(l)撥備

倘本行須就過去事項承擔現有法律或推定責任，而有可能導致有經濟利益的資源流出以履行該責任，並能可靠地估計相關金額，本行會為此責任確認撥備。未來經營虧損不會予以撥備確認。

如出現多項類似責任，銀行董事會以同類責任的整體性釐定其會否導致有經濟利益的資源流出以履行責任。即使同類別責任中任何一項可能導致有經濟利益的資源流出的機會不大，仍會確認撥備。

(m)現金及現金等價物

就編製現金流量表而言，現金及現金等價物包括自購入日期起三個月內到期的結餘，包括現金、買入返售金融資產、存放銀行同業及其他金融機構及政府債券。

(l) 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 can be 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.

(m) Cash and cash equivalents

For the purposes of the cash flow statement, cash and cash equivalents comprise balances with less than three months' maturity from the date of acquisition including cash, reverse repurchase agreements, balances with banks and other financial institutions and treasury bills.



10. 主要會計政策（續） Significant Accounting policies (Continue)

(n) 買入返售及賣出回購金融資產

賣出回購金融資產是指本行按回購協議先賣出再按固定日期和價格進行回購的債券所融入的資金。由於本行仍保留債券的主要風險和收益，因此賣出回購對應的債券仍在資產負債表中予以確認。對於交易對手的債務在“賣出回購金融資產”中列示，相應債券作為該債務之抵押。協議期間債券之所有權轉至交易對手，交易對手並無出售或再抵押之限制。該類債券在資產負債表中以攤余成本列示。

根據轉售協定購買的資產（買入返售協議）不是作為資產購買，而是作為交易對手的應收賬款，並以攤余成本列入資產負債表內。

賣出回購或買入返售金融資產的利息支出和利息收入在相關交易期間以實際利率法攤銷。

(n) Repurchase and reverse repurchase agreements

Financial assets sold subject to repurchase agreements represented the debt securities classified as other investments that were transferred to an entity with terms to repurchase these debt securities at agreed dates and prices. As the Bank has retained substantially all the risks and rewards relating to these debt securities, the full carrying amount of these debt securities continued to be recognised. The cash received on the transfer was reported as liabilities under "Repurchase agreements". The transferred debt securities serve as collateral to secure these liabilities. During the covered period, the legal title of the debt securities is transferred to the counterparty entity and there is no restriction for the counterparty to sell or repledge the collateral. These debt securities are measured at amortised cost in the balance sheet.

Assets purchased under reverse repurchase agreements are reported not as purchases of the assets, but as receivables from the counterparties and are carried in the statement of financial position at amortised cost.

Interest earned on repurchase and reverse repurchase agreements are recognised as interest income and interest expense respectively, over the life of each agreement using the effective interest method.



10. 主要會計政策（續） Significant Accounting policies (Continue)

(o) 衍生金融工具

衍生金融工具包括本行在外匯、利率、股票及其他市場進行期貨、遠期、期權及掉期交易而產生的衍生工具。此等金融工具的會計處理要視乎交易用作買賣用途或對沖風險而定。

本行每當進行一筆衍生工具合約交易的時候，本行會決定相當的衍生工具交易為對沖目的。要使該等衍生工具符合對沖用途，該衍生工具必須在合約成立時能有效地減低現有或預期相關資產或負債因價格或利率變動所引致的市場風險。衍生工具用作減低因與客戶交易所引起的市場風險亦歸入對沖交易。用作對沖的交易是以其對沖的資產、負債或持倉淨額以相同之基準計值。任何損益均以相關資產、負債或持倉淨額所引起損益的相同基準確認。

(o) Derivative financial instruments

Derivative financial instruments include derivatives, such as forwards, swaps, options and other transactions undertaken by the Bank in the foreign exchange, interest rate, equity and other markets. The accounting for these instruments is dependent upon whether the transactions are undertaken for trading purposes or to hedge risk.

On the date a derivative contract is entered into, the Bank may designate certain derivative transactions as hedges. To qualify as a hedging transaction, a derivative transaction must be effective in reducing the market risk of existing or anticipated exposures to a change in market rates or prices. Derivative transactions entered into to reduce market risk of customer driven transactions are also regarded as hedging transactions. Transactions designated as hedges are valued on an equivalent basis to the assets, liabilities or net positions that they are hedging. Any profit or loss is recognised in the income statement on the same basis as that arising from the related assets, liabilities or net positions.



10. 主要會計政策 (續) Significant Accounting policies (Continue)

(o) 衍生金融工具(續)

若衍生金融工具並不符合上述有關對沖風險的要求，該衍生金融工具會被視作買賣用途。衍生金融工具按公允價值確認，並於報告期末重新計算公允價值。未變現之盈利將確認在其他資產內而未變現之虧損將確認在其他負債內。

(p) 資產減值

未能確定可使用年期之資產不會予以攤銷，而於每年檢視其減值。如因某些事故或情況改變而顯示帳面值未能收回，銀行董事會對其減值需要作出評估。同樣地，如因某些事故或情況改變而顯示帳面值未能收回，予以攤銷之資產亦需評估其減值。若資產之帳面值超過其可收回價值，其部分將被確認為減值損失。可收回價值指該資產之公允價值減去變賣成本及其使用價值之較高者。在評估減值時，資產會在最低層次上歸類，且有獨立可確認之現金流量（現金產生單位）。

(o) Derivative financial instruments(Continue)

If a derivative financial instrument does not meet the criteria for a hedge set out above, the derivative financial instrument is deemed to be held for trading purposes. Derivative financial instruments are recognised initially at fair value. At the end of each reporting period the fair value is remeasured. Unrealised gains on such transactions are included in "Other assets" whereas unrealised losses on such transactions are included in "Other liabilities".

(p) Impairment of assets

Assets that have an indefinite useful life are not subject to amortisation, but are tested annually for impairment and are reviewed for impairment whenever events or changes in circumstances indicate that the carrying amount may not be recoverable. Assets that are subject to amortisation 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).



10. 主要會計政策（續） Significant Accounting policies (Continue)

(q) 應付債券

包含應付定息次級債券及應付金融債券，應付債券以公允價值初始計量，相關交易費用在其到期期限內進行攤銷。利息支出按照實際利率法列作利息支出項目。

(r) 職工薪酬

定額供款計劃，指本行根據協議規定向公共養老保險計劃供款，除此以外本行並無其他付款義務。相關供款在到期時確認為職工薪酬。上述繳納的費用按照權責發生制原則計入當期損益。

(s) 股息分派

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。

(q) Subordinated liabilities

Subordinated liabilities are recognised initially at fair value. The transaction cost in relation to the issuance of subordinated liabilities is amortised to the income statement over its expected maturity terms. The related interest expense is recognised, using the effective interest method, within "interest expense" in the income statement.

(r) Employee benefits

For defined contribution plan, the Bank pays contributions to publicly administered pension insurance plans on a contractual basis. The Bank has no further payment obligations once the contributions have been paid. The contributions are recognised as employee benefit expense when they are due.

(s) Dividend

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



10. 主要會計政策（續） Significant Accounting policies (Continue)

(t) 額外資本補充工具

包含可被分類為額外資本補充工具的一級資本補充證券，該類證券具有一定面值且無固定到期日或贖回日，僅在股東大會批准後才能支付利息。證券的稅後利息支付被確認為經股東會審議的可分配股東權益。

(t) Additional equity instruments

Securities which carry a fixed and non-cumulative coupon that is payable only upon the approval by the shareholders' meeting and have no fixed maturity or redemption date are classified as additional equity instruments. Interest payments on these securities are recognised, net of tax, as distributions from equity in the period in which they are declared.



11. 重要會計評估及假設 Critical Accounting Estimates and Assumptions

本行作出影響下個會計年度內財務報告資產和負債金額的評估及假設，基於歷史經驗及其他因素持續進行評估，包括在這種情況下對未來事項的合理預期。

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.

(a) 所得稅

(a) Income taxes

本行須繳納多個司法權區之所得稅，對本行的所得稅撥備，須作出重大評估。在日常業務中有若干交易及計算的最終稅項存在不確定性。本行預計稅務確認負債時是根據有否額外稅項到期之評估。倘最終稅務結果與入帳款不同，差額將影響作出決定期間所得稅及遞延稅項撥備。

The Bank is subject to income taxes in numerous jurisdictions. Significant estimates are required in determining the Bank's provision for income taxes. There are certain transactions and calculations for which the ultimate tax determination is uncertain during the ordinary course of business. The Bank recognises liabilities for anticipated tax audit issues based on estimates of whether additional taxes will be required. Where the final tax outcome of these matters is different from the amounts that were initially recorded, such differences will impact the income tax and deferred tax provisions in the period in which such determination is made.



11. 重要會計評估及假設（續）

Critical Accounting Estimates and Assumptions (Continue)

(b) 貸款呆壞帳準備金

銀行董事會對為貸款組合設立的特別及一般準備金作出定期評估。準備金的提撥是參考“澳門金融管理局”對有關貸款呆壞帳撥備的要求及董事對有關貸款的潛在損失進行評估之貸款分類結果而釐定。當董事對貸款回收抱有懷疑又不能全面掌握有關客戶的財務狀況資料時，董事會於年底作出判斷以估計所需之撥備。如最終回收之金額與估計收回之金額有差異，差額及相應稅項費用會於下一年度的財務報表中反映。

(b) Provision for loans and advances

The Bank periodically reviews its loan portfolios to assess the adequacy of existing specific and general provisioning level. In determining whether a provision for loans and advances to customers should be recorded, the Bank makes reference to the requirements/guidance of AMCM and the classification of loans and advances which is based on the management' assessment of the potential losses on those identified loans and advances. Where the recoverability of a loan is considered doubtful by the management but full information of the borrower's financial situation is not available, the management will exercise their judgement to estimate the amount of provision required against the loan at the year end. Any changes in estimates of the provision at any time during the life of the loan will be reflected in the current year financial statements with the consequential tax expense impact.



11. 重要會計評估及假設 (續)

Critical Accounting Estimates and Assumptions (Continue)

(c) 持作買賣投資之公允價

根據本行的會計政策，內含權期合約而持作買賣之投資是以成本與公允價的较低者計量。此類持作買賣而沒有活躍市場成交的投資是以交易對手報價或內部模型作為估值基礎。持作買賣投資之公允價值涉及若干參數假設，參數的假設可能對持作買賣投資之公允價值估值有重大影響。

(c) Market value of trading investments

Investments in trading debt securities with embedded options are, in accordance with the Bank's accounting policies, stated at the lower of cost and market value. The market values of such trading investments which are not traded in an active market are estimated based on either the brokers' quotations or internal model. The determination of fair values of those trading investments involves certain parameters input. Assumptions of those parameters could have material impact of the estimated values of those investments.

12. 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

二零二一年十二月三十一日
31 December 2021

		澳門幣千元 MOP'000
款承諾	Loan commitments	83,927,377
開出信用證	Letters of credit issued	1,698,364
擔保書	Guarantees issued	1,835,842
開出承兌匯票	Acceptances	5,806,914
		93,268,497



13. 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:

二零二一年十二月三十一日
31 December 2021

		澳門幣千元 MOP'000
遠期合約	Forward contracts	25,239,039

根據 Notice No.011/2015-AMCM 的相關規定，二零二一年末本行匯率合同加權後的信用風險為澳門幣 96,582,350 元。

According to the AMCM guideline Notice No. 011/2015-AMCM, the Bank's credit risk after the exchange rate contract weighted as at the 31 December 2021 was MOP96,582,350.

14. 與集團公司及關連方之交易 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。

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 affiliate transactions and preventing risks in this regard. The Bank promulgated Measures for the Administration of Affiliate Transactions of Luso International Banking Ltd. to ensure that our affiliate transactions conform to above-mentioned laws and regulations, and are in line with principles of honesty and fairness.



14. 與集團公司及關連方之交易（續） Transaction with group companies and related parties (Continue)

本行於本年度與集團公司及有關連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。

In 2021, the Bank inked agreements with Xiamen International Bank Co., Ltd. and related parties on following major transactions or balances which are listed in “Others” of financial statements. All affiliate transactions listed below are made on conditions that are no more favorable to transactions of the same kind with non-affiliates.

(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:

二零二一年十二月三十一日 31 December 2021

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	66,240
銀行同業及其他金融機構存款	Amounts due to banks and other financial institutions	317,518
客戶存款	Customer deposits	1,311,008
其他負債	Other liabilities	10,900
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



14. 與集團公司及關連方之交易 (續)

Transaction with group companies and related parties (Continue)

- (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:

二零二一年十二月三十一日 31 December 2021

關聯方交易	Related party transactions	澳門幣千元 MOP'000
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	(22,389)
支付控股公司之房屋租金費用	Rental of premises paid to group companies	(1,559)
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	(9,270)
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.	(66,370)



14. 與集團公司及關連方之交易 (續) Transaction with group companies and related parties (Continue)

(c) 與有關連方之餘額/交易： (c) Transactions/balances with related parties:

二零二一年十二月三十一日 31 December 2021

關聯方交易	Related party transactions	澳門幣千元 MOP'000
客戶存款	Customer deposits	63,237
客戶存款之利息支出	Interest expense on customer deposits	981
其他負債	Other liabilities	2,346
其他資產	Other assets	4,012
授信類交易	Credit transaction	370,073
員工股份 (附註)	Share equity contributed by employees (Note)	137,299

於二零二一年十二月三十一日，本行的客戶貸款及放款中有澳門幣 3,411,470,863 元的客戶貸款（二零二零年：澳門幣 6,194,942,035 元）由廈門國際銀行股份有限公司所開出備用信用證提供擔保。

As at 31 December 2021, the Bank's loans and advances to customers totalling MOP 3,411,470,863 (2020: MOP6,194,942,035) was guaranteed by Xiamen International Bank Co. Ltd. in the form of standby letters of credit or letters of guarantee.

附註：

於二零二一年十二月三十一日，員工股份在本行普通股中的佔比為 2.5%（二零二零年：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 31 December 2021, 2.5% (31 December 2020: 2.5%) of the total issued ordinary shares were held by the employees, which was recorded under share capital and premium in equity.



15. 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.

16. 資本 Capital

本行資本管理貫穿經營管理全過程，與本行戰略規劃、風險管理、資產負債管理、預算管理等緊密結合。

The Bank performs capital management throughout operation and administration, which is closely integrated with our strategic planning, risk management, asset and liability management and budget management.

基於本行董事會對資本充足率管理的決策，在滿足澳門金融管理局對資本充足率監管要求的前提下，優化資本配置，加快業務結構調整，降低資產的資本占用量，實現風險與收益對價，達到風險調整後的資本收益最大化。

Based on capital adequacy ratio management of the Board of Directors, the Bank optimized asset allocation, speeded up business structure adjustment, reduced risk-weighted assets, realized risk-return trade-off and maximized risk-adjusted return on capital on the premise of compliance with regulations on capital adequacy ratio of Monetary Authority of Macao.



16. 資本（續） Capital (Continue)

本行的資本管理包含以下內容：明確董事會、高級管理層、銀行各組織與部門在資本管理的角色和職責分工；建立和完善風險管理框架，對風險進行識別、計量、監測、緩解和控制，確保資本水準與面臨的主要風險及風險管理水準相適應，確保資本管理規劃與經營狀況、風險變化和中長期發展規劃相匹配；根據澳門金融管理局資本管理相關規定中關於資本充足率的要求，對資本充足率進行計算、分析，加強對日常資本管理的監測和報告，定期對資本運用情況、資本水準和主要影響因素的變化趨勢進行檢查；通過制定資本規劃，建立配套的資本補充機制，籌集本行經營戰略規劃所需要的資本，支援本行業務的可持續發展；資訊披露方面，根據澳門金融管理局發出的《第026/B/2012-DSB/AMCM 號傳閱檔-財務訊息披露指引》的要求進行披露。

The Bank's capital management includes the following responsibilities: defining the roles and duties of the board of directors, senior management, and the Bank's organizations and departments in capital management; establishing and improving the risk management framework to identify, measure, monitor, mitigate, and control risks, thereby ensuring that the capital level adapts to major risks and the risk management capabilities as well as that the capital management plan matches the operating conditions, risk changes, and medium- and long-term development plans; calculating and analyzing the capital adequacy ratio in accordance with the relevant requirements prescribed in AMCM's capital management regulations, strengthening the monitoring and reporting of routine capital management, and reviewing the capital utilization, capital level, and trends in key influencing factors regularly; formulating capital plans and establishing the supporting capital replenishment mechanisms to raise the capital required by the Bank's business strategy and planning in order to support sustainable development; performing information disclosure in accordance with the requirements of the Guideline on Disclosure of Financial Information (Circular no. 026/B/ 2012-DSB/AMCM) issued by AMCM.



16. 資本（續） Capital (Continue)

本行二零二一年末之核心資本金如下：

The Bank's Core Capital as at 31 December 2021 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	6,901,433
保留溢利	Retained Earnings	104,291
		11,387,583

根據 Notice No.012/93-AMCM 的相關規定，二零二一年末本行核心資本金為澳門幣 113.88 億，自有資金總額為澳門幣 210.46 億。

According to the AMCM guideline Notice No.012/93-AMCM, the Bank's core capital was MOP11.39 billion and own funds was MOP21.05 billion as at 31 December 2021.

根據 Notice No.011/2015-AMCM 的相關規定，二零二一年末本行的資本充足率為 13.62%。

According to the AMCM guideline Notice No.011/2015-AMCM, the Bank's capital adequacy ratio was 13.62% as at 31 December 2021.

根據《財務訊息披露指引》Circular No. 026/B/2012-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. 026/B/2012-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>



17. 信用風險 Credit Risk

1. 逾期貸款及準備金提撥

逾期貸款是指貸款在指定到期日或在寬限期屆滿後未能償還約定的供款額或應付利息或到期本金。

任何貸款(包括本金或利息)逾期超過三個月未還款便歸為呆/壞帳。

本行準備金的提撥根據“澳門金融管理局”有關貸款呆壞帳撥備的要求及本行對有關貸款的潛在損失進行評估之貸款分類結果而釐定，具體計提方法闡述如下：

(1) 特別準備金的計提原則

特別準備金計提是遵循“澳門金融管理局”有關貸款呆壞帳撥備的要求，並考慮借款人的還款能力及本金或利息收回的可能性，對貸款的潛在損失作出評估後進行計提。

(2) 一般準備金的計提原則

一般準備金主要按未提取特別準備金的貸款連同已記入收益帳的應收利息結餘，以及表外負債季/年末結餘的總和的1%計提一般準備金。屬於關注類的貸款及或有負債結餘，增提1%的一般準備金。

1. Overdue loans and provisions

An overdue loan is a loan with borrower fails to settle the agreed repayment amount or interest payable or principal due on a specified maturity date or after the grace period expires.

Any loan (including principal or interest) that is more than three months past due is classified as a doubtful/bad debt.

The Bank's provisions are made in accordance with AMCM's requirements on the provision for bad and doubtful debts for loans, and determined according to the loan classification based on the Bank's assessment of the potential losses, with the specific methods as follows:

(1) Principles for specific provision

Specific provision is made in accordance with AMCM's requirements on the provision for bad and doubtful debts for loans and after assessing the potential losses on loans with the consideration of the borrower's repayment ability and the collectability of interest or principal.

(2) Principles for general provision

General provision is primarily accrued at 1% of the sum of the balance of loans without specific provisions and the interest receivable credited to the income statement as well as the quarter/year-end balance of all liabilities arising from providing guarantees and accepting notes. An additional 1% general provision is set aside for the balance of loans classified as special mention.



17. 信用風險（續） Credit Risk (Continue)

2. 信用風險管理政策

本行信用風險管理遵循合規性、前瞻性、實時性原則。對風險的識別、計量、監測和控制貫穿於全過程。信用風險管理的目標是通過將信用風險控制在銀行可以承受的合理範圍內，實現經風險調整的收益率的最大化。

本行設置科學合理的信用風險管理組織架構，實現單筆授信業務處理的前、中、後台的分制，以及對整體授信業務管理的分層管理、分層授權模式，通過科學合理的組織設計，實現內部的有效溝通與制衡，以及系統的內部檢查和稽核，實現對信用風險的事前防範和實時監控。

當出現可能承受之風險時，本行採取以下的風險對策：

(1). 風險迴避

採取迴避的方式，以避免增加或壓縮該組合風險，例如停止再發放或收回某類貸款等。

2. Credit risk management policy

The Bank follows the principles of compliance, forward-looking, and real-time in credit risk management. Risks are identified, measured, monitored, and controlled throughout the entire process. The objective of credit risk management is to maximize the Bank's risk-adjusted rate of return by maintaining credit risk exposure within acceptable parameters

Through a scientific, reasonable organizational structure for credit risk management, the Bank has achieved the division of the front, middle, and back offices for processing a single credit business as well as the hierarchical management and authorization for managing the overall credit activities. In addition, such an organizational design has delivered effective internal communication and checks and balances as well as systematic internal inspections and audits. Therefore, credit risk can be prevented in advance and monitored in real-time.

When there is a possible risk, the Bank adopts the following countermeasures:

(1). Risk avoidance

The Bank avoids increasing or compressing a portfolio's risk by taking an avoidance approach, such as stopping regranting or withdrawing a certain type of loans.



17. 信用風險（續） Credit Risk (Continue)

2. 信用風險管理政策(續)

(2). 風險轉移/沖抵

採取轉移的方式，將部份或全部風險轉由第三者分擔。例如通過出售貸款、運用信用衍生工具轉移風險，要求追加抵押品、或提供第三者擔保以沖抵部份風險，增加準備金以應對潛在的損失風險增加等。

(3). 風險補償

提高組合定價以補償某組合損失可能增加的風險。

(4). 風險控制

常用的措施主要包括：

- 調低某類貸款的集中性風險限額,控制潛在損失於可承受範圍內；
- 收緊貸款條件(如降低貸款成數)以控制信貸風險；
- 透過與信貸客戶設定嚴格的限制條款(如財務及非財務限制條款)，預防某類貸款信用風險的變化及發生變化後帶來的衝擊。

2. Credit risk management policy (Continue)

(2). Risk transfer/offset

By adopting a transfer approach, part or all of the risk is assumed by a third party. For example, the Bank may sell loans and use credit derivatives to transfer the risk, require additional collateral or third-party guarantee to partially offset the risk, or increase provisions to cope with the potential growing risk of losses.

(3). Risk compensation

The Bank raises a portfolio's price to compensate for the potential risk arising from its loss.

(4). Risk control

Typical measures include:

- Lower the concentration risk limit of a certain type of loans to control potential losses within acceptable parameters;
- Tighten loan terms (such as lowering loan-to-value ratio) to control credit risk;
- Set strict restrictive clauses (such as financial and non-financial restrictive clauses) with credit customers to prevent changes in the credit risk of a certain type of loans and the impact caused by such changes.



17. 信用風險（續） Credit Risk (Continue)

(5). 風險承擔

在評估認為風險處於可接受範圍內或收益與風險可以匹配等必要前提下，可以選擇採取承擔的方式，不採取任何措施來改變風險發生可能性，並擬接受其可能產生的衝擊。

(5). Risk retention

Under the premise that, after assessment, the risk is within acceptable parameters or return matches risk, the Bank may practice retention by taking no measures and accepting its possible risk impact.

2. 客戶貸款和墊款按地區分佈情況

2. Loans by geographical areas

二零二一年十二月三十一日

31 December 2021

		澳門幣千元 MOP'000	
		貸款總額 Loan and advances	已減值貸款 Impaired loans
澳門	Macao	38,574,309	83,099
香港	Hong Kong	28,971,808	267,976
中國內地	Mainland China	54,747,421	-
其他地區	Others	5,983,583	-
合計	Total	128,277,121	351,075

3. 本行債券及股權投資按地區分佈

3. Debts securities by geographical areas

二零二一年十二月三十一日

31 December 2021

		澳門幣千元 MOP'000
澳門	Macao	10,677,884
香港	Hong Kong	9,642,451
中國	Mainland China	35,730,843
其他地區	Others	23,750,554
合計	Total	79,801,732



17. 信用風險（續） Credit Risk (Continue)

4. 客戶貸款和墊款按行業分佈情況

4. Loans by industry

二零二一年十二月三十一日

31 December 2021

		澳門幣千元 MOP'000	
		貸款總額	已減值貸款
		Loan and advances	Impaired loans
漁農業	Agriculture and fisheries	447,044	
採礦工業	Mining industries	1,208,769	-
製造業	Manufacturing industries	4,731,943	-
電力、燃氣及供水	Electricity, gas and water	885,504	56,223
建設與公共工程	Construction and public works	20,195,792	6,423
批發與零售業	Wholesale and retail	14,672,244	210,487
酒店餐飲及相關行業	Restaurants, hotels, and related activities	1,386,190	-
交通、倉儲及通訊	Transport, warehouse and communication	2,038,987	71,429
個人住房貸款	Personal housing loans	13,114,430	-
個人其他貸款	Personal credits for other purposes	10,822,182	6,513
其他行業	Other industries	58,774,036	-
合計	Total	<u>128,277,121</u>	<u>351,075</u>



17. 信用風險（續） Credit Risk (Continue)

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

二零二一年十二月三十一日

31 December 2021

		澳門幣千元 MOP'000						
		即期	一個月以內	一個月至三個月	三個月至一年	一年以上	無固定期限	合計
		On demand	Within 1 month	1 month to 3 months	3 months to 1 year	Over 1 Years	Indefinite period	Total
資產	Assets							
對客戶的貸款	Loan and advances	3,700,172	7,116,858	6,481,565	39,831,644	71,146,882	-	128,277,121
現金及存放銀行同業	Cash, Balances and placements with banks	21,009,445	4,090,679	1,967,195	389,302	-	-	27,456,621
AMCM 發行證券	Treasury bills issued by AMCM	-	2,800,000	1,400,000	5,100,000	-	-	9,300,000
其他證券	Other securities	2,394,378	2,208,101	6,943,343	12,312,547	46,597,885	45,478	70,501,732
負債	Liabilities							
銀行同業存款	Deposits and balances of banks and financial institutions	8,044,226	17,466,983	6,282,970	3,741,096	-	-	35,535,275
公共機構存款	Deposits from public sector entities	12,331	419,014	5,449,657	18,323,419	-	-	24,204,421
母公司及附屬公司存款	Deposits from subsidiaries	79,786	237,733	-	-	-	-	317,519
非銀行類客戶存款	Deposits from non-bank customers	24,608,157	21,649,170	40,021,891	62,882,979	3,638,728	-	152,800,925
債券借款	Subordinated liabilities	-	-	-	-	5,920,558	4,288,241	10,208,799



17. 信用風險（續） Credit Risk (Continue)

6. 逾期資產分析

6. Analysis of past due loans

二零二一年十二月三十一日

31 December 2021

	超過三個月 但未超過六個月	超過六個月 但未超過一年	超過一年	澳門幣千元 MOP'000 占總貸款 比例
	Loans past due for more than 3 months but less than or equal to 6 months	Loans past due for more than 6 months but less than or equal to 1 year	Loans past due for more than 1 year	Percentage of total loans
非銀行客戶貸款 Loan to non-bank customers	209,094	61,566	312,014	0.46%

截至二零二一年十二月三十一日，本行逾期超過三個月貸款的抵押物價值為澳門幣508,296,166元，貸款特別準備金為澳門幣134,700,661元。

As at 31 December 2021, The Bank's collateral value for loans overdue for more than three months was MOP508,296,166. Specific provision was MOP134,700,661.



18. 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

截止二零二一年十二月三十一日，本行定息票據投資餘額澳門幣 643.3 億，平均剩餘年期 2.8 年。

2. 股權風險

截止二零二一年十二月三十一日，股權直接投資額為澳門幣 476 萬，為非上市股權投資。

3. 匯率風險

截止二零二一年十二月三十一日，本行以美元、人民幣、港元、歐元計價的投資佔總投資分別為 47.18%、36.76%、3.13%、0.09%（其餘為澳門幣投資）。

4. 商品風險

本行暫無商品風險曝露。

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 31 December 2021, the Bank's balance of investment in fixed-rate bills stood at MOP64.33 billion, with an average remaining tenor of 2.8 years.

2. Equity risk

As at 31 December 2021, direct equity investments amounted to MOP4.76 million, which were unlisted equity investments.

3. Currency risk

As at 31 December 2021, the Bank's investments denominated in USD, RMB, HKD and EUR accounted for 47.18%, 36.76%, 3.13% and 0.09% of the total investments, respectively (the rest were investments in MOP).

4. Commodity risk

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



19. 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：

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。
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。
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。

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. 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. 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.
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.



19. 利率風險（續） Interest Rate Risk (Continue)

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。

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.

二零二一年十二月三十一日
31 December 2021

		澳門幣千元 MOP'000
貨幣	Currencies	
港元	HKD	56,505
人民幣	RMB	120,010
澳門元	MOP	369,892
美元	USD	62,442

經濟價值對自有資金影響為 2.89%

Impact on economic value as 2.89% of own fund



20. 操作風險 Operational Risk

本行的操作風險管理工作是識別、評估、監測和控制操作風險的過程。本行通過加強操作風險管理，將操作風險控制在本行可以承受的合理範圍內。

在制度體系層面，本行以《澳門國際銀行股份有限公司操作風險管理政策》為操作風險管理總綱，通過規範操作風險的定義及識別方式，細化操作風險管理的組織架構與職責，明確操作風險管理的基本原則，建立了全行操作風險管理的整體框架。在該制度的引領下，銀行在操作事故的發現環節、報告要求、處理方式制定了詳細具體的規定；在操作風險的總體識別和量化方面，結合本行實際情況及業務需要，建立了操作風險報告機制及關鍵風險管理指標（KRI）體系，進行定期收集各部門及各分行的數據，通過監測、檢視、更新與調整，以做到有效分析本行操作風險的變動狀況，並針對不同的風險特性採取及時的風險管理手段和風險控制措施。故此，本行的操作風險評價和預警機制，可有效識別、防範現時大部分關鍵操作風險點和未來潛在的操作風險，整體獲有效控制，維持良好的操作水準。

The Bank's operational risk management is the process of identifying, assessing, monitoring, and controlling operational risk. It maintains operational risk exposure within acceptable level by intensifying operational risk management.

At the policy level, taking the Operational Risk Management Policy of Luso International Banking Ltd. as the general guideline, the Bank established an overall framework by standardizing the definition and identification of operational risk, elaborating the organizational structure and responsibilities of operational risk management, and specifying the principles of operational risk management. Guided by this policy, it formulated detailed and specific regulations on discovering, reporting, and handling operational accidents. In terms of overall identification and quantification, based on its realities and business requirements, the Bank established an operational risk reporting mechanism and a key risk indicator (KRI) system to collect the data from its departments and branches regularly. By doing so, it can effectively analyze the operational risk changes through monitoring, inspection, update, and adjustment, and take timely risk management methods and control measures according to different risk characteristics. Therefore, the Bank's operational risk assessment and early warning mechanism can effectively identify and prevent most of the critical operational risks at present and potential operational risks in the future, effectively control the overall operation and maintain a good operational level.



20. 操作風險（續） Operational Risk (Continue)

在制度執行層面，本行對操作風險十分重視，通過通報、培訓、考核、宣講等方式，在本行內形成風險管理人人有責、堅守依法合規高壓綫和職業道德底綫預防為主的操作風險管理文化，增強各單位對於操作風險的防控意識。對操作事故，本行及時有效進行跟進解決、調查評估、督辦整改、嚴格問責，並在此基礎上舉一反三，研究防範相關風險的對策。為未雨綢繆防範風險，通過檢查和監督，以加大檢視業務的操作流程及風險排查力度，及時針對發現的問題或程序缺失或管理漏洞，進行整改與堵截，進一步減低事故發生風險。

At the policy implementation level, the Bank attaches great importance to operational risk. Through notification, training, assessment, and publicity, it has developed an operational risk management culture, in which everyone is responsible for risk management with adhering to legality, compliance, and professional ethics, to enhance bank-wide awareness of prevention and control. For operational accidents, the Bank conducts timely and effectively follow-up and resolution, investigation and evaluation, supervision and rectification, and strict accountability. In addition, preventive countermeasures are studied by drawing inferences about other cases from one instance. To make sound preparation for risk prevention, the Bank has intensified business operating procedure review and risk inspection. Moreover, it has further reduced the risk of accidents by timely rectifying and intercepting the problems, procedure deficiencies, or management loopholes identified.



21. 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.



21. 匯率風險 (續) Currency Risk (Continue)

本行截止二零二一年十二月三十一日的澳門元以外其他貨幣的長/(短)倉淨額情況如下：

As at 31 December 2021, 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	(4,447,030)
美元	USD	(703,353)
人民幣	RMB	43,485
其他貨幣	Other currencies	6,550

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:

		澳門幣千元 MOP'000
港元	HKD	
現貨資產	Spot assets	55,927,959
現貨負債	Spot liabilities	(83,608,633)
遠期買入	Forward purchases	23,435,145
遠期賣出	Forward sales	(201,501)
港元長/(短)倉淨額	Net long/(short) position in HKD	<u>(4,447,030)</u>
		澳門幣千元 MOP'000
美元	USD	
現貨資產	Spot assets	65,561,171
現貨負債	Spot liabilities	(46,038,262)
遠期買入	Forward purchases	3,735,810
遠期賣出	Forward sales	(23,962,072)
美元長/(短)倉淨額	Net long/(short) position in USD	<u>(703,353)</u>



22. 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. 二零二一年度本行(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 25.37 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 35.38 億；
2. 二零二一年度各月末特定流動資產的算術平均值為澳門幣 766.77 億，占總負債的平均比例為 42.50%；

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. In 2021, the Bank's (Macao Headquarters') required arithmetic average of minimum weekly amount of cash in hand was MOP2.54 billion; its actual arithmetic average of minimum weekly amount of cash in hand was MOP3.54 billion.
2. The arithmetic average of specific current assets at the end of each month in 2021 was MOP76.68 billion, accounting for 42.50% of total liabilities on average.



22. 流動性風險（續） Liquidity Risk (Continue)

- | | |
|---|--|
| 3. 二零二一年度各月最後一周的一個月流動性比率的算術平均值為 57.85%； | 3. The arithmetic average of the one-month liquidity ratio for the last week of each month in 2021 was 57.85%. |
| 4. 二零二一年度各月最後一周的三個月流動性比率的算術平均值為 54.06%。 | 4. The arithmetic average of the three-month liquidity ratio for the last week of each month in 2021 was 54.06%. |

23. 其他資訊 Other Information

截至二零二一年十二月三十一日，其他投資的企業證券投資有澳門幣 145.47 億（二零二零年為澳門幣 97.44 億）用於本行的同業負債資金擔保。

As at 31 December 2021, corporate securities investments in other investments with carrying amount of MOP14.55 billion (2020: MOP9.74 billion) was pledged to financial institutions to secure interbank facilities.

24. 說明 Notes

於目錄中第 1, 2, 9, 10, 11, 12, 13, 14, 23 項為外部核數師經審計項目；如無特別說明，上述所有數據均取自二零二一年十二月三十一日。

Items 1, 2, 9, 10, 11, 12, 13, 14 and 23 in the contents are audited by external auditors. All the above data are taken from those as at 31 December 2021 unless stated otherwise.

-完-
-END-