



澳門國際銀行
LUSO INTERNATIONAL BANKING LTD.

澳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

截至二零二三年六月三十日
For the half year ended 30 June 2023

根據澳門金融管理局第006/B/2022-DSB/AMCM號傳閱文件

In accordance with AMCM circular no. 006/B/2022-DSB/AMCM



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1. 財務狀況表

1. Statement of Financial Position

		(未經審計) (Unaudited)	(經審計) (Audited)
		於 2023 年 6 月 30 日 At 30 June 2023	於 2022 年 12 月 31 日 At 31 December 2022
		澳門幣千元 MOP'000	澳門幣千元 MOP'000
資產	ASSETS		
現金及銀行存款	Cash and balances with banks	8,899,953	14,790,427
存放本地監管機構之存款	Deposits with local regulatory authority	2,616,264	2,982,731
存放中央銀行	Deposits with the central bank in Mainland China	3,458,567	3,113,666
拆出資金	Placements with banks and other financial institutions	7,353,340	4,315,368
買入返售金融資產	Financial assets purchased under resale agreements	291,732	1,374,263
衍生金融資產	Derivative financial assets	4,473	302,356
客戶貸款及墊款	Loans and advances to customers	122,628,765	125,441,708
以攤餘成本計量的債權投資	Investments in debt instruments at amortised cost	33,372,161	33,840,615
以公允價值計量且其變動計入其他全面收益的債權投資	Debt instruments at fair value through other comprehensive income	47,683,593	44,962,010
以公允價值計量且其變動計入當期損益的金融資產	Financial assets at fair value through profit or loss	7,611,732	6,836,493
以公允價值計量且其變動計入其他全面收益的權益工具投資	Equity instruments at fair value through other comprehensive income	6,581	6,240
物業、廠房和設備	Property, plant and equipment	529,970	537,990
租賃土地權益	Interest in leasehold land	146,737	148,199
土地使用權租賃預付款項	Lease prepayments on land use rights	999,541	1,035,783
遞延稅項資產	Deferred tax assets	529,328	442,627
其他資產	Other assets	2,268,332	859,045
資產總額	Total assets	238,401,069	240,989,521



1. 財務狀況表(續)

1. Statement of Financial Position (continued)

		(未經審計) (Unaudited)	(經審計) (Audited)
		於 2023 年 6 月 30 日 At 30 June 2023	於 2022 年 12 月 31 日 At 31 December 2022
		澳門幣千元 MOP'000	澳門幣千元 MOP'000
負債	LIABILITIES		
銀行同業及其他金融機構之存款	Deposits from banks and other financial institutions	29,973,726	31,773,100
以公允價值計量且其變動計入當期損益的金融負債	Financial liabilities at fair value through profit or loss	239	13,148
賣出回購金融資產	Repurchase agreements	25,759,276	21,023,654
衍生金融負債	Derivative financial liabilities	550,147	18,769
客戶存款	Customer deposits	155,803,787	162,549,441
發行債券	Debt securities issued	6,412,740	5,773,107
發行存款證	Certificate of deposits issued	726,507	-
本期稅項負債	Current tax liabilities	194,059	141,502
其他負債	Other liabilities	813,681	1,385,656
負債總額	Total liabilities	220,234,162	222,678,377
權益	EQUITY		
股本	Share capital	2,610,000	2,610,000
保留溢利	Retained earnings	1,880,005	1,918,825
其他儲備	Other reserves	7,361,399	7,551,397
監管儲備	Regulatory reserves	542,326	457,745
一般監管儲備	General regulatory reserve	163,640	-
特定監管儲備	Specific regulatory reserve	378,686	457,745
本銀行股東應佔股本和儲備	Share Capital and reserves attributable to shareholders of the Bank	12,393,730	12,537,967
額外資本補充工具	Additional equity instruments	5,773,177	5,773,177
權益總額	Total equity	18,166,907	18,311,144
負債及權益總額	Total liabilities and equity	238,401,069	240,989,521



2. 損益及其他全面收益表

2. Statement of Profit or Loss and other Comprehensive Income

截至六月三十日止半年度	For the half year ended 30 June	(未經審計)	(未經審計)
		(Unaudited)	(Unaudited)
		2023	2022
		澳門幣千元	澳門幣千元
		MOP'000	MOP'000
利息收入	Interest income	4,081,672	3,022,884
利息支出	Interest expense	(3,416,328)	(1,791,195)
利息收入淨額	Net interest income	665,344	1,231,689
服務費及佣金收入	Fee and commission income	359,275	319,773
服務費及佣金支出	Fee and commission expense	(14,561)	(12,247)
服務費及佣金收入淨額	Net fee and commission income	344,714	307,526
股息收入	Dividend income	-	36
買賣交易淨溢利/(虧損)	Net trading gain	63,264	415,514
其他經營收入	Other operating income	2,078	1,771
經營收入	Operating income	1,075,400	1,956,536
經營支出	Operating expenses	(484,948)	(487,856)
中國大陸稅金及附加	Mainland of China withholding tax	(15,782)	(7,203)
扣除減值準備前之經營溢利	Operating profit before impairment allowances	574,670	1,461,477
客戶貸款和墊款及其他金融資產減值損失淨額	Net charge of impairment losses on loans and advances to customers and other financial instruments	32,697	(238,586)
稅前溢利	Profit before tax	607,367	1,222,891
所得稅費用	Income tax expenses	1,562	(156,566)
淨利潤	Profit for the period	608,929	1,066,325



2. 損益及其他全面收益表(續)

2. Statement of Profit or Loss and other Comprehensive Income (continued)

截至六月三十日止半年度	For the half year ended 30 June	(未經審計)	(未經審計)
		(Unaudited)	(Unaudited)
		2023	2022
		澳門幣千元	澳門幣千元
		MOP'000	MOP'000
其他全面收益/(支出)	Other Comprehensive income/(loss)		
其後不可重分類至損益的項目：	Items that will not be reclassified subsequently to profit or loss:		
指定以公允價值計量且其變動計入其他全面收益的權益工具投資：	Equity instruments designated as at fair value through other comprehensive income:		
本期公允價值變動淨額	Net fair value changes during the period	341	(1,189)
小計	Subtotal	341	(1,189)
其後可重分類至損益表的項目：	Items that may be reclassified subsequently to profit or loss:		
以公允價值計量且其變動計入其他全收益的債權投資(所得稅後)：	Debt instruments at fair value through other comprehensive income, net of tax:		
公允價值變動淨額	Net fair value changes during the period	(111,193)	(815,198)
因處置之轉撥重分類至收益表	Release upon disposal reclassified to profit or loss	82,583	-
金融資產之減值準備變動	Change in impairment allowances	(30,984)	16,681
小計	Subtotal	(59,594)	(798,517)
外幣折算產生的匯兌差額及其他	Currency translation difference and others	(310,769)	(195,746)
本期其他全面損失，除稅後淨額	Other comprehensive loss for the period, net of tax	(370,022)	(995,452)
本期全面收益總額，除稅後淨額	Total comprehensive income for the period, net of tax	238,907	70,873



3. 持股情況

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

4. 股東情況

主要股東

廈門國際投資有限公司（於香港註冊）

5. 公司管治

董事會

董事長：

黃來志

執行董事：

焦雲迪

郭奕明

股東代表董事：

章德春

鄒志明

莊麗晶

馬志遠

羅英輝

獨立非執行董事：

崔世平

龐川

劉藝良

員工董事：

馮浪平

3. Shareholding

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

None

4. Shareholders information

Major Shareholders

Xiamen International Investment Limited
(incorporated in Hong Kong)

5. Corporate Governance

Board of Directors

Chairman:

HUANG LAIZHI

Executive Directors:

JIAO YUNDI

GUO YIMING

Representative Directors of Shareholders:

ZHANG DECHUN

ZOU ZHIMING

JONG LAI CHING

MA CHI UN

LUO YINGHUI

Independent Non-Executive Directors:

CHUI SAI PENG JOSE

PANG CHUAN

LAO NGAI LEONG

Employee Director:

FONG LONG PENG



5. 公司管治(續)

執行委員會

主席：
黃來志

成員：
焦雲迪
郭奕明
馬志遠
龐川

股東大會主席團

主席：
黃來志

秘書：
魏存茂

監事會

監事長：
李輝明

成員：
傅志華
黃慧斌
呂博文
龐鴻

公司秘書：
魏存茂

5. Corporate Governance (continued)

Executive Committee:

Chairman:
HUANG LAIZHI

Members:
JIAO YUNDI
GUO YIMING
MA CHI UN
PANG CHUAN

Chairing Committee of General Meeting

Chairman:
HUANG LAIZHI

Secretary:
WEI CUNMAO

Supervisory Board

Chairman:
LEE FAI MING

Members:
FU ZHIHUA
WONG WAI PAN
LOI POK MAN
PANG HONG

Company Secretary:
WEI CUNMAO



6. 現金流量表

6. Cash Flow Statement

截至六月三十日止半年度	For the half year ended 30 June	(未經審計)	(未經審計)
		(Unaudited)	(Unaudited)
		2023	2022
		澳門幣千元 MOP'000	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	(1,937,624)	(6,374,162)
- 已付澳門所得稅項	- Macao Complementary Tax	-	-
來自經營活動之現金流出淨額	Net cash outflow from operating activities	(1,937,624)	(6,374,162)
來自投資活動之現金流量	Cash flows from investing activities		
- 出售以攤餘成本計量的債權投資	- Disposal of debt securities at amortised cost	3,207,888	7,594,391
- 出售以公允價值計量且其變動計入其他全面收益的債權投資	- Disposal of debt securities at FVOCI	34,115,780	65,500,030
- 已收股息	- Dividend received	-	36
- 購買物業、廠房和設備	- Purchase of property, plant and equipment	(13,944)	(10,521)
- 購買以攤餘成本計量的債權投資	- Purchase of debt securities at amortised cost	(7,244,240)	(20,486,089)
- 購買以公允價值計量且其變動計入其他全面收益的債權投資	- Purchase of debt securities at FVOCI	(36,050,232)	(58,407,861)
來自投資活動之現金流出淨額	Net cash outflow from investing activities	(5,984,748)	(5,810,014)
來自融資活動之現金流量	Cash flows from financing activities		
- 已付股息	- Dividend paid	(180,024)	(392,021)
- 發行存款證	- Certificates of deposit issued	726,507	-
- 發行同業存單	- Interbank deposit issued	604,836	-
- 發行固定利率應付債券	- Issue fixed rate debts	2,825,305	-
- 贖回固定利率應付債券	- Redemption of fixed rate debts	(2,770,413)	-
- 應付債券利息	- Interest paid for fixed rate debts	(112,247)	(112,256)
- 額外資本補充工具利息	- Interest paid for additional equity instruments	(203,119)	(147,161)
來自融資活動之現金流入/(流出)淨額	Net cash inflow/(outflow) from financing activities	890,845	(651,438)
現金及現金等價物減少淨額	Net decrease in cash and cash equivalents	(7,031,527)	(12,835,614)
年初現金及現金等價物	Cash and cash equivalents at the beginning of the year	26,818,696	22,304,262
匯率變動對現金及現金等價物的影響額	Effect of foreign exchange rate changes	277,691	1,612,488
於6月30日的現金及現金等價物	Cash and cash equivalents at 30 June	20,064,860	11,081,136



7. 表外事項(不包括衍生品交易)

7. Off-balance sheet exposures (exclude derivatives transactions)

或有負債及承擔

Contingent Liabilities and Commitments

二零二三年六月三十日
30 June 2023

		澳門幣千元 MOP'000
無條件可撤銷的貸款承諾	Commitments that are unconditional cancellable without prior notice	96,029,086
開出信用證	Letters of credit issued	4,734,940
擔保書	Guarantees issued	1,569,077
開出承兌匯票	Acceptances	2,776,842
合計	Total credit commitments	105,109,945

8. 衍生品交易

8. Derivatives Transactions

衍生品交易之合同金額及其資產和負債的
公允價值按類別如下：

The contractual amounts of derivative transactions
and the fair value of their assets and liabilities by
category were as follows:

二零二三年六月三十日
30 June 2023

		合約金額 Contract Amount	公允價值資產 Fair values Assets	公允價值負債 Fair values Liabilities
外匯合約	Forward exchange contracts			
貨幣互換	Currency swaps	47,733,206	4,473	-550,147

根據 Notice No.011/2015-AMCM 的相關規定，
二零二三年六月三十日本行匯率合同加權後的
信用風險為 180,288,750 元澳門幣。

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 2023
was MOP180,288,750.



9. 與集團公司及關聯方之交易

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結餘及交易，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。

- (i) 包括於以下資產負債表賬項為與集團公司之結餘：

9. Transaction with group companies and related parties

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.

- (i) Included in various statement of financial position captions are balances with group companies as follows:

二零二三年六月三十日
30 June 2023

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	Deposit with banks and other financial institutions	238,095
銀行同業及其他金融機構存款	Deposit from banks and other financial institutions	(2,119,245)
客戶存款	Customer deposits	(41,871)
其他資產	Other asset	1,471
其他負債	Other liabilities	(34,760)
集友銀行股份有限公司所持次級債券	Subordinated liabilities held by Chiyu Banking Corporate Limited	(154,500)



9. 與集團公司及關聯方之交易(續)

(ii) 期內，本行與集團公司之間的收入及支出如下：

9. Transaction with group companies and related parties (continued)

(ii) During the period, the Bank earned income and incurred expense on balances with group companies as follows:

二零二三年六月三十日
30 June 2023

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之利息收入	Interest income on deposits with banks and other financial institutions	1,366
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	(7,445)
支付控股公司之房屋租金費用	Rental of premises paid to group companies	(803)
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.	(32,885)

(iii) 與其他關聯方之結餘/交易：

(iii) Transactions/balances with other related parties:

二零二三年六月三十日
30 June 2023

關聯方交易	Related party transactions	澳門幣千元 MOP'000
員工股份 (附註)	Share equity contributed by employees (Notes)	137,299
授信類交易	Credit transaction	559,155
其他資產	Other assets	5,183
客戶存款	Customer deposits	(96,239)
其他負債	Other liabilities	(3,191)
客戶存款之利息支出	Interest expense on customer deposits	(1,474)



9. 與集團公司及關聯方之交易(續)

於二零二三年六月三十日，本行的客戶貸款及放款中有 635,398,942 元澳門幣的客戶貸款（二零二二年十二月三十一日：1,019,676,792 元澳門幣）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。

附註：

於二零二三年六月三十日，員工股份在本行普通股中的佔比為 2.5%（二零二二年十二月三十一日：2.5%）。員工股份在所有者權益下的股本及股本溢價中確認。

10. 控股公司

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。

11. 資本

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。

9. Transaction with group companies and related parties (continued)

As at 30 June 2023, the Bank's loans and advances to customers totalling MOP635,398,942 (31 Dec 2022: MOP1,019,676,792) was guaranteed by Xiamen International Bank Co. Ltd. in the form of standby letters of credit.

Notes:

As at 30 June 2023, 2.5% (31 December 2022: 2.5%) of the total issued ordinary shares were held by the employees, which was recorded under share capital and premium in owners' equity.

10. Holding Company

The Bank's 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 holding company is a subsidiary of Xiamen International Bank Co., Ltd., a company incorporated in Xiamen.

11. Capital

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.



11. 資本(續)

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。

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；信息披露方面，根據澳門金融管理局發出的《第 006/B/2022-DSB/AMCM 號傳閱文件-財務訊息披露指引》的要求進行披露。

11. Capital (continued)

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.

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.006/B/2022-DSB/AMCM) issued by AMCM.



11. 資本(續)

本行二零二三年六月三十日之核心資本金如下：

股本	Paid-up share capital	2,610,000
股本溢利	Share premium	1,771,859
法定儲備金及其他儲備金	Legal, statutory and other reserves	6,684,454
保留溢利	Retained Earnings	1,271,076
核心資本	Core capital	12,337,389

澳門幣千元
MOP'000

根據 Notice No.012/93-AMCM 的相關規定，二零二三年六月三十日本行核心資本金為 123.37 億元澳門幣，補充資本金為 111.95 億元澳門幣，自有資金總額為 235.32 億元澳門幣。

根據 Notice No.011/2015-AMCM 的相關規定，二零二三年六月三十日本行的資本充足率為 14.89%。

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：

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

11. Capital (continued)

The Bank's Core Capital as at 30 June 2023 as follows:

According to the AMCM guideline Notice No.012/93-AMCM, the Bank's core capital was MOP12.34 billion, the supplementary capital was MOP11.19 billion and own funds was MOP23.53 billion as at 30 June 2023.

According to the AMCM guideline Notice No.011/2015-AMCM, the Bank's capital adequacy ratio was 14.89% as at 30 June 2023.

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>



12. 信用風險

12. Credit Risk

1) 貸款及墊款按地區分佈情況

1) Geographical analysis of loans and advances

二零二三年六月三十日
30 June 2023

		澳門幣千元 MOP'000				
		預期信用損失 Expected credit loss				
		貸款及墊款 ¹ Loan and advances	已減值貸款及墊款 Impaired loans and advances	階段一 Stage 1	階段二 Stage 2	階段三 Stage 3
澳門	Macao	49,528,458	246,786	57,005	12,223	59,243
香港	Hong Kong	22,782,828	1,410,455	120,764	426,607	361,106
中國內地	Mainland China	49,591,502	163,871	630,051	43,401	71,549
其他地區	Others	2,551,269	38,540	20,605	-	22,738
合計	Total	124,454,057	1,859,652	828,425	482,231	514,636

2) 證券投資按地區分佈情況

2) Geographical analysis of investment in securities

二零二三年六月三十日
30 June 2023

		澳門幣千元 MOP'000				
		預期信用損失 Expected credit loss				
		證券投資 ² Investment in securities		階段一 Stage 1	階段二 Stage 2	階段三 Stage 3
澳門	Macao	3,322,324		112	312	-
香港	Hong Kong	8,324,941		1,240	13,778	-
中國內地	Mainland China	28,127,142		3,090	2,626	-
其他地區	Others	48,955,287		8,532	47,746	163,776
合計	Total	88,729,694		12,974	64,462	163,776

¹ 包含貸款應收利息 Include loan interest receivable

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



12. 信用風險(續)

12. Credit Risk (continued)

3) 金融衍生工具按地區分佈情況

3) Geographical analysis of financial derivatives

二零二三年六月三十日
30 June 2023

		澳門幣千元 MOP'000
澳門	Macao	456,085
香港	Hong Kong	43,586,487
其他地區	Others	3,690,634
合計	Total	<u>47,733,206</u>

4) 貸款及墊款按行業分佈情況

4) Loans and advances by industry distribution

二零二三年六月三十日
30 June 2023

		澳門幣千元 MOP'000				
				預期信用損失 Expected credit loss		
		貸款及墊款 Loan and advances	已減值 貸款及墊款 and advances	階段一 Stage 1	階段二 Stage 2	階段三 Stage 3
漁農業	Agriculture and fisheries	-	-	-	-	-
採礦工業	Mining industries	2,360,421	-	10,480	-	-
製造業	Manufacturing industries	5,902,568	156,587	62,120	26,287	92,418
電力、燃氣及供水	Electricity, gas and water	1,224,462	18,582	12,565	-	13,937
建設與公共工程	Construction and public works	15,386,879	881,113	73,770	426,756	270,962
批發與零售業	Wholesale and retail	9,137,794	540,865	136,517	17,093	51,715
酒店餐飲及相關行業	Restaurants, hotels, and related activities	2,798,060	-	8,747	-	-
交通、倉儲及通訊	Transport, warehouse and communication	1,691,736	28,275	15,453	-	18,399
非貨幣金融機構	Non-monetary financial institutions	6,764,738	-	66,289	6,386	-
博彩業	Gaming	-	-	-	-	-
展覽和會議	Exhibition and conference	-	-	-	-	-
教育	Education	590,314	-	5,153	-	-
資訊科技	Information technology	677,727	303	6,325	-	179
其他行業	Other industries	47,132,707	182,832	421,487	4,081	53,064
個人貸款	Personal loans	30,786,651	51,095	9,519	1,628	13,962
合計	Total	<u>124,454,057</u>	<u>1,859,652</u>	<u>828,425</u>	<u>482,231</u>	<u>514,636</u>



12. 信用風險(續)

12. 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

二零二三年六月三十日
30 June 2023

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
資產	Assets								
客戶貸款和墊款	Loan and advances to customers	107,850	4,336,066	8,307,674	47,877,672	27,874,389	33,353,208	771,906	122,628,765
現金及存放銀行同業	Cash and balances with banks	537,690	8,169,510	32,289	160,464	-	-	-	8,899,953
存放本地監管機構之存款	Deposits with local regulatory authority	1,166,331	-	-	-	-	-	1,449,933	2,616,264
存放中國大陸中央銀行	Deposits with the central bank in Mainland of China	1,072,439	-	-	-	-	-	2,386,128	3,458,567
拆出資金	Placements with banks and other financial institutions	198	4,840,614	838,070	1,674,458	-	-	-	7,353,340
買入返售金融資產	Financial assets purchased under resale agreements	-	291,732	-	-	-	-	-	291,732
AMCM 發行證券	Treasury bills issued by AMCM	-	1,597,728	-	978,027	-	-	-	2,575,755
其他證券	Other securities	-	2,595,682	5,203,855	8,917,856	29,789,390	39,472,817	118,712	86,098,312
負債	Liabilities								
銀行同業及其他金融機構之存款	Deposits from banks and financial institutions	4,074,970	8,262,826	6,245,342	2,880,665	-	-	-	21,463,803
賣出回購金融資產	Repurchase agreements	-	16,734,158	5,964,016	3,061,102	-	-	-	25,759,276
公共機構存款	Deposits from public sector entities	11,577	2,656,715	3,948,900	16,658,973	-	-	-	23,276,165
控股及附屬公司存款	Deposits from holdings and associated companies	62,598	1,656,676	403,871	39,359	-	-	-	2,162,504
非銀行類客戶存款	Deposits from non-bank customers	23,895,936	20,629,873	39,230,353	53,963,760	1,155,119	-	-	138,875,041
發行債券	Debt securities issued	-	-	221,518	448,005	1,666,257	4,076,960	-	6,412,740
發行存款證	Certificate of deposits issued	-	726,507	-	-	-	-	-	726,507



12. 信用風險(續)

12. Credit Risk (continued)

6) 逾期資產分析

6) Analysis of past due exposures

二零二三年六月三十日
30 June 2023

					澳門幣千元 MOP'000
		超過三個月 但不超過六個月 Past due for more than 3 months but less than or equal to 6 months	超過六個月 但不超過一年 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	佔百分比 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	298,300	1,191,480	349,672	1.48%
證券投資	Investment in securities	-	-	35,118	N/A

截至二零二三年六月三十日，本行逾期超過三個月貸款的抵押物價值為 830,068,179 元澳門幣，預期信用損失撥備為 498,201,207 元澳門幣。

As at 30 June 2023, The Bank's collateral value for loans overdue for more than three months was MOP 830,068,179. The ECL loans allowances made MOP 498,201,207.

7) 信用品質分析

7) Credit quality analysis under regulatory asset classification

(a) 貸款及墊款

(a) Loan and advances

二零二三年六月三十日
30 June 2023

澳門幣千元
MOP'000

		賬面餘額 Amount	擔保物價值 Collateral value	階段一 Stage 1	預期信用損失 Expected credit Loss			總計 Total
					階段二 Stage 2	階段三 Stage 3		
正常	Pass	118,877,349	59,961,203	828,425	92	-	828,517	
關注	Special Mention	3,717,056	1,050,502	-	482,139	-	482,139	
次級	Substandard	320,288	178,314	-	-	105,996	105,996	
可疑	Doubtful	1,191,928	513,531	-	-	263,026	263,026	
損失	Loss	347,436	146,809	-	-	145,614	145,614	
		124,454,057	61,850,359	828,425	482,231	514,636	1,825,292	



12. 信用風險(續)

7) 信用品質分析(續)

(b) 存放銀行同業及其他金融機構

二零二三年六月三十日
30 June 2023

澳門幣千元
MOP'000

		賬面餘額 Amounts	擔保物價值 Collateral value	預期信用損失 Expected credit Loss			總計 Total
				階段一 Stage 1	階段二 Stage 2	階段三 Stage 3	
正常	Pass	15,843,096	-	5,093	-	-	5,093
關注	Special Mention	-	-	-	-	-	-
次級或以下	Substandard or below	-	-	-	-	-	-
		15,843,096	-	5,093	-	-	5,093

(c) 以攤銷成本計量的證券投資

(c) Debt securities at amortised cost

二零二三年六月三十日
30 June 2023

澳門幣千元
MOP'000

		賬面餘額 Amounts	擔保物價值 Collateral value	預期信用損失 Expected credit Loss			總計 Total
				階段一 Stage 1	階段二 Stage 2	階段三 Stage 3	
正常	Pass	33,427,788	-	6,819	48,808	-	55,627
關注	Special Mention	-	-	-	-	-	-
次級或以下	Substandard or below	-	-	-	-	-	-
		33,427,788	-	6,819	48,808	-	55,627



12. 信用風險(續)

7) 信用品質分析(續)

(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

二零二三年六月三十日
30 June 2023

澳門幣千元
MOP'000

		賬面餘額 Amount	擔保物價值 Collateral value	預期信用損失 Expected credit Loss			總計 Total
				階段一 Stage 1	階段二 Stage 2	階段三 Stage 3	
正常	Pass	47,655,056	-	6,155	15,654	-	21,809
關注	Special Mention	-	-	-	-	-	-
次級	Substandard	-	-	-	-	-	-
可疑	Doubtful	-	-	-	-	-	-
損失	Loss	35,118	-	-	-	163,776	163,776
		47,690,174	-	6,155	15,654	163,776	185,585

(e) 其他金融資產的信用品質³

二零二三年六月三十日
30 June 2023

澳門幣千元
MOP'000

		賬面餘額 Amounts	擔保物價值 Collateral value	預期信用損失 Expected credit Loss			總計 Total
				階段一 Stage 1	階段二 Stage 2	階段三 Stage 3	
正常	Pass	291,970	307,330	39	-	-	39
關注	Special Mention	-	-	-	-	-	-
次級或以下	Substandard or below	-	-	-	-	-	-
		291,970	307,330	39	-	-	39

³ 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



13. 市場風險

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，除結合週邊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

截至二零二三年六月三十日，本行定息票據投資餘額 796.14 億元澳門幣，平均剩餘年期 2.74 年。

2) 股權風險

截至二零二三年六月三十日，股權投資額為 8,359 萬元澳門幣，其中 658 萬元澳門幣為非上市股權投資。

3) 匯率風險

截至二零二三年六月三十日，本行以美元、人民幣、港元計價的投資佔總投資分別為 72.42%、23.74%、0.48%（其餘為澳門幣計價的投資）。

13. Market Risk

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 2023, the Bank's balance of investment in fixed-rate bills stood at MOP79.61 billion, with an average remaining tenor of 2.74 years.

2) Equity risk

As at 30 June 2023, Equity investments amounted to MOP83.59 million, among which MOP6.58 million was unlisted equity investments.

3) Currency risk

As at 30 June 2023, the Bank's investments denominated in USD, RMB and HKD accounted for 72.42%, 23.74% and 0.48% of the total investments, respectively (the rest were investments in MOP).



13. 市場風險(續)

4) 商品風險

本行暫無商品風險曝露。

14. 利率風險

利率風險是指利率水準、期限結構等不利變動導致銀行賬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：

(i) 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。

(ii) 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。

(iii) 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。

13. Market Risk (continued)

4) Commodity risk

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

14. Interest Rate Risk

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:

(i) 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.

(ii) 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.

(iii) 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.



14. 利率風險(續)

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，按季度對利率風險進行計量，並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分析，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。

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。

14. Interest Rate Risk (continued)

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 measures interest rate risk on a quarterly basis, 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.

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.

二零二三年六月三十日
30 June 2023

		澳門幣千元 MOP'000
貨幣	Currencies	
港元	HKD	(226,406)
人民幣	RMB	373,592
澳門元	MOP	391,382
美元	USD	1,207,595

經濟價值對自有資金影響為 7.42%

Impact on economic value as 7.42% of own fund



15. 操作風險

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。

15. Operational Risk

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.



15. 操作風險(續)

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。

16. 匯率風險

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。

15. Operational Risk (continued)

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.

16. Currency Risk

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.



16. 匯率風險(續)

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，整體財務狀況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。

本行截至二零二三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：

貨幣
港元
美元
人民幣
其他貨幣

Currencies
HKD
USD
RMB
Other currencies

澳門幣千元
MOP'000

(4,069,897)
(581,944)
(445,447)
9,794

按貨幣分類並高於或等於外匯風險總額 10% 之分析如下：

港元
現貨資產
現貨負債
遠期買入
遠期賣出
港元長/(短)倉淨額

HKD
Spot assets
Spot liabilities
Forward purchases
Forward sales
Net long/(short) position in HKD

澳門幣千元
MOP'000

43,374,077
(74,066,228)
27,619,197
(996,943)
(4,069,897)

16. Currency Risk (continued)

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.

As at 30 June 2023, the Bank's net long/(short) positions in currencies other than MOP were as follows:



17. 流動性風險

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。

如下根據 AMCM 的相關規定，本行對流動性各項指標進行監控：

1) 平均流動性(本澳口徑)

每週平均持有可動用現金最低要求	Minimum weekly demand of cash in hand
每週平均持有之可動用現金結餘	Average weekly balance of cash in hand

每週最低可動用現金是根據澳門金融管理局的規定按指定比例以基本負債的乘積計算。

17. Liquidity Risk

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) Average liquidity (Macao office only)

2023 年 6 月 30 日
30 June 2023
澳門幣千元
MOP'000

每週平均持有可動用現金最低要求	Minimum weekly demand of cash in hand	2,207,922
每週平均持有之可動用現金結餘	Average weekly balance of cash in hand	2,857,330

The minimum weekly amount of cash in hand is calculated by multiplying the basic liabilities by the specified ratios according to regulation of Monetary Authority of Macau.



17. 流動性風險(續)

2) 平均流動性比率(本澳口徑)

平均一個月流動性比率	Average of one-month liquidity ratio
平均三個月流動性比率	Average of three-month liquidity ratio

平均流動性比率是根據澳門金融管理局的規定按特定資產與負債的比率以每月最後一週的平均數計算。

3) 平均抵償資產數據

抵償資產	Solvency assets
基本負債	Basic liabilities
抵償比率	Ratio of solvency assets to basic liabilities

抵償資產與基本負債的比率是根據澳門金融管理局的規定以每月最後一個銀行營業日之決算平均計算。

18. 說明

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二零二三年六月三十日。

17. Liquidity Risk (continued)

2) Average liquidity ratio (Macao office only)

2023年6月30日
30 June 2023
澳門幣千元
MOP'000

Average of one-month liquidity ratio	38.45%
Average of three-month liquidity ratio	35.80%

The average liquidity ratio is calculated as the average of the ratios of specific assets to liabilities in the last week of each month according to the regulation of Monetary Authority of Macau.

3) The average solvency assets

2023年6月30日
30 June 2023
澳門幣千元
MOP'000

Solvency assets	59,611,586
Basic liabilities	167,623,756
Ratio of solvency assets to basic liabilities	35.56%

The ratio of liquid assets to basic liabilities is calculated as the average of the balance on the Bank's last business day of each month according to the regulation of Monetary Authority of Macau.

18. Notes

All Items in the contents are unaudited by external auditors. All the above data are taken from those as at 30 June 2023 unless stated otherwise.

完
END