



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



芳華五秩 僑蓮未來



2023

澳門國際銀行年報

ANNUAL
REPORT

LUSO International Banking Ltd.





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重要提示及釋義

IMPORTANT NOTES AND INTERPRETATIONS

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重要提示

IMPORTANT NOTES

公司董事會、監事會及董事、監事、高級管理人員保證年報內容的真實、準確、完整，不存在虛假記載、誤導性陳述或重大遺漏。

本年報所載財務數據乃根據澳門特別行政區政府第 44/2020 號行政法規所頒佈的《澳門財務報告準則》編制，若無特殊說明，貨幣單位以澳門元列示。

本行審計師德勤·關黃陳方會計師事務所對按照澳門特別行政區政府頒佈的《澳門財務報告準則》編制的 2023 年財務報告¹進行了審計，並出具標準無保留意見的獨立審計師報告。

本年報涉及未來計劃等前瞻性陳述不構成公司的實質承諾，相關人士應當理解計劃、預測與承諾之間的差異。

The board of directors, the supervisory board and their board members, and the senior management warrant that the information herein is authentic, accurate, and complete, free from false records, misleading statements or major omissions.

The financial statements have been prepared in accordance with Financial Reporting Standards issued by the Macao SAR (MSAR) Government under Administration Regulation No. 44/2020, and are denominated in Macanese Patacas (MOP), unless otherwise specified.

The 2023 financial statements, prepared by the Bank in accordance with the Financial Reporting Standards issued by the MSAR Government, have been audited by Deloitte Touche Tohmatsu, Sociedade de Auditores, resulting in a standard, unqualified auditor's report.

Statements in the Annual Report concerning the future actions shall not constitute any commitment by the company, and stakeholders should understand the differences between plans, forecasts and commitments.

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重要釋義

IMPORTANT INTERPRETATIONS

在本年報中，除非文義另有指引，下列詞句具有如下含義：

In this Annual Report, unless otherwise specified, the following terms shall have the meanings set out below:

文中**In the context****釋義****Interpretations**

本行、公司、澳門國際銀行、LIB
The Bank, the Company, LUSO INTERNATIONAL BANKING LTD., LIB

澳門國際銀行股份有限公司
LUSO INTERNATIONAL BANKING LTD.

廈門國際銀行、集團
Xiamen International Bank, the Group

廈門國際銀行股份有限公司
Xiamen International Bank Co., Ltd.

監管
Regulators

澳門金融管理局，國家金融監督管理總局以及各地方監管局
Monetary Authority of Macao, National Financial Regulatory Administration, and its local offices

MCSD

澳門中央證券託管結算一人有限公司
Macao Central Securities Depository and Clearing Limited

¹ 該財務報表由二零二三年十二月三十一日的損益及其他全面收益表以及截至該日止年度的財務狀況表、權益變動表和現金流量表組成，亦包括重大會計政策的摘要和解釋附注。

¹ The financial statements are composed of the balance sheet as at December 31st, 2023, the income statement, statement of changes in equity and cash flows for the year end, a summary of significant accounting policies, and also explanatory notes.



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董事長致辭

CHAIRMAN'S STATEMENT



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董事長致辭

CHAIRMAN'S STATEMENT

二〇二三年，全球政經格局風雲變幻，世界經濟在分化中減速，國內週期性和結構性矛盾疊加，澳門博彩旅遊業觸底反彈；中美貨幣政策週期錯位、房地產信用風險和地方政府化債壓力等問題仍較為突出；澳門銀行業進入調整期，本行主動推進轉型發展，加大生態建設、數智投入，整體經營也面臨階段性挑戰。

這一年，從國家金融監管體制改革到中央金融工作會議召開，由金融大國向金融強國高質量發展的路徑已然明晰；從“金融體系法律制度”的頂層設計到“自有資金組成指引”的架梁立柱，澳門金融業穩步前行的制度保障持續完善；從“橫琴金融 30 條²”的金融創新到“債券發行註冊制”的簡政放權，澳門金融業態持續豐富的格局進一步被打開。我們相信，在《澳門特別行政區經濟適度多元發展規劃（2024-2028 年）》指導下，澳門經濟適度多元、現代金融將開創新的發展局面。

這一年，澳門國際銀行凝心聚力，堅忍不拔，積極化解各類風險；堅持文化引領，守正創新，智慧落實轉型發展。緊跟國家和澳門特區政策導向，積極把握“一國兩制”制度優勢，明確“根植澳門、融入國家、橋樑紐帶”三大戰略；著力發展“華僑金融、跨境金融、產業金融、數智金融”，服務國家發展大局；積極打造“財富管理特色銀行、債券市場先進銀行”兩個特色，助力澳門經濟適度多元；發揮自身稟賦比較優勢，推動銀行特色化、差異化經營發展。年內與澳門歸僑總會建立戰略合作關係，加入廣東省、浙江省各地僑商組織，深入為華僑提供系統性服務；發揮跨境金融特色，為新能源智造產業鏈提供差異化產業金融服務；加強數智賦能，開辦本行數智普惠金融服務的同時，助力提升本澳數字化服務水平。

這一年，澳門國際銀行堅定信念，步伐堅實，積極擔當時代使命。繼續深耕澳門債券市場，繼榮獲二〇二二年度澳門債券市場“發行貢獻獎”及“承銷貢獻獎”後，再度榮獲二〇二三年度“優秀承銷機構獎”。對接粵港澳大灣區戰略，澳門國際銀行（廣州分行）大廈順利動工，成為首家進駐廣州國際金融城的外資銀行。服務琴澳一體化，成功落地首筆“深合債”，並以打造橫琴跨境金融中心為目標，重點推進資金電子圍網（EF 帳戶）準備工作。持續投身公益事業，在澳贛兩地政府鄉村振興合作框架下，對接捐助江西修水產業項目，支持國家“鄉村振興”戰略；連續舉辦第 46 屆十大新聞選舉；捐助支援公益金百萬行；舉辦 LIB 全員捐血日；開展澳門高校獎學金捐助等，多渠道履行社會責任擔當。持續深化對內地在澳團體的支持力度，在促進粵澳、閩澳、浙澳合作基礎上，主動搭建澳門與內地溝通合作的橋樑，以實際行動助力澳門融入國家發展大局。

回望來時路，我們深知，澳門國際銀行一路走來的每一個鏗鏘步伐都離不開各級政府、監管部門的親切關懷和指導，離不開各位股東的理解和陪伴，離不開行業同仁的協作和交流，離不開社會各界、廣大客戶的支持和厚愛，離不開全體員工的智慧和心血。在此，謹向長期關心和支持澳門國際銀行發展的各界人士致以最崇高的敬意和最衷心的感謝！

二〇二四年是中華人民共和國 75 周年華誕，澳門回歸祖國 25 周年，也是橫琴粵澳深度合作區成立 3 周年、實現總體方案所要求的第一階段發展目標之年，三大重要歷史時刻匯聚於今年，意義非凡。2024 年也是澳門國際銀行成立 50 周年，芳華五秩，僑蓮未來，站在新的歷史起點，本行將緊跟國家大政方針和澳門特區政府的施政導向，根植澳門、融入國家，系統觀念、守正創新，穩中求進、以進促穩，投身澳門現代金融發展，向著打造百年銀行新征程再出發！

承董事局命

黃來志

董事長

二〇二四年三月二十四日

² 由中國人民銀行、原銀保監會、證監會、外匯局以及廣東省人民政府聯合發佈的《關於金融支持橫琴粵澳深度合作區建設的意見》，簡稱“橫琴金融 30 條”。

In 2023, the world economy experienced a slowdown amidst a rapidly evolving global economic landscape. Macao's gaming and tourism sectors have bottomed out despite the compounding cyclical and structural contradictions within the Chinese Mainland. China is faced with notable challenges, such as the disparity in monetary policies between China and the United States, real estate credit risk, and the mounting pressure of local government debt. As Macao's banking sector underwent structural adjustments, Luso International Banking Ltd. ("the Bank" or "we") actively pursued transitions by intensifying investments in digital, intelligent, and ecosystem-oriented services. However, we encountered periodic challenges in our overall operations.

In the past year, China's financial regulatory reforms and the convening of its central financial work conference outlined a clear path toward high-quality financial development. With the enactment of Macao's new Financial System Act and guidelines on the composition of own funds, an institutional guarantee was strengthened for the stability of the financial sector. Additionally, Hengqin 30 Financial Measures aimed at bolstering finance and China's introduction of the bond issuance registration system further diversified Macao's financial landscape. We believe that under the guidance of the Development Plan for Appropriate Economic Diversification of the Macao Special Administrative Region (2024-2028), the city is poised to enter a new phase of moderately diversified economic growth and modernization of finance.

With a collaborative approach to managing risk and fostering innovation to drive intelligent transformation, the Bank was able to stay united and resilient throughout the year in its efforts to mitigate risk. By closely adhering to Mainland and Macao SAR Government policies and leveraging the advantages of the "One Country, Two Systems" framework, we formulated three key strategies: adopting a localized approach, aligning with national development, and serving as a bridge between regions. In order to support the national economy, we prioritized financing for overseas Chinese, cross-border financing, industrial financing, and digital and intelligent financing. Additionally, we introduced specialized wealth management and bond services aimed at diversifying Macao's economy. Leveraging our unique strengths, we fostered distinctive and differentiated growth. To provide comprehensive services to the overseas Chinese community, we formed a strategic partnership with the Association of Returned Overseas Chinese Macau and joined overseas Chinese business organizations across Guangdong and Zhejiang. Additionally, we provided specialized financial services tailored to the new energy smart manufacturing industry chain based on our expertise in cross-border finance. Furthermore, by strengthening both our digital and intelligent capabilities, we were able to introduce inclusive finance services, which contributed to Macao's digital transformation.

Throughout the year, the Bank remained resolute and dedicated to its mission. We persisted in solidifying our foothold in Macao's bond market, earning recognition with the Excellent Underwriter Award in 2023, after winning the Issuance Contribution Award and Underwriting Contribution Award in 2022. In line with the Guangdong-Hong Kong-Macao Greater Bay Area (GBA) strategy, we commenced the construction of our Guangzhou Branch, making Luso International Banking Ltd. the first foreign bank to venture into the Guangzhou International Financial City. In support of Macao's integration with Hengqin, we underwrote the first corporate bond in the Guangdong-Macao In-Depth Cooperation Zone. In addition, we made it a priority to prepare electronic fence accounts, thereby contributing to the establishment of a cross-border finance hub in Hengqin. Our commitment to charitable endeavors continued. To support rural revitalization in Xiushui County, Jiangxi, we collaborated with the Macao and Jiangxi governments to finance industrial projects. Our other social responsibility initiatives include organizing the 46th Top 10 News Election, funding the Walk for a Million in Macau campaign, hosting bank-wide blood donation drives, and offering financial aid to college students in Macao. Additionally, we have strengthened our support for Mainland organizations in Macao, facilitating cooperation between Macao and Guangdong, Fujian, and Zhejiang. We also serve as a bridge for communication between Macao and Chinese Mainland, helping the city better align with national development goals.

As we reflect on our progress, we recognize that each bit of progress is a testament to the care and guidance provided by governments and regulators, the understanding and support of our shareholders, the collaboration and communication of our peers, the support and love of society and our customers, as well as the wisdom and dedication of our dearest employees. I would like to take this opportunity to express our utmost respect and heartfelt gratitude for all those who care about the bank and support its growth.

In 2024, we will commemorate the 75th anniversary of the founding of the People's Republic of China and the 25th anniversary of Macao's return to China. It also marks the 3rd anniversary of the establishment of the Hengqin Guangdong-Macao In-Depth Cooperation Zone, when Phase I development goals should be achieved as outlined in the overall plan. These three historical milestones lend exceptional significance to the year 2024. This year is also the 50th anniversary since our inception. As we stand at this new juncture, we are committed to closely adhering to the policies and guidance of the Mainland and Macao SAR Government. We will adopt a localized strategy, align with national development plans, maintain a holistic perspective, foster innovation, and pursue moderate progress. In doing so, we pledge our dedication to Macao's modern financial landscape as we embark on a new journey toward becoming a bank that will thrive for generations to come.

On behalf of the Board,
Huang Lai Zhi
Chairman
24 March 2024

² Opinions on Giving Financial Support to the Construction of the Guangdong-Macao In-Depth Cooperation Zone in Hengqin, known as the "Hengqin Financial 30 Measures," jointly issued by the People's Bank of China, the former China Banking and Insurance Regulatory Commission, the China Securities Regulatory Commission, the State Administration of Foreign Exchange, and the Guangdong Provincial People's Government



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公司概況

COMPANY OVERVIEW



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公司概況

COMPANY OVERVIEW

3-1

公司簡介

COMPANY PROFILE

澳門國際銀行於 1974 年在澳門註冊成立，總行設於澳門蘇亞利斯博士大馬路四十七號。1985 年，本行以資產注入方式參與籌建第一家中外合資銀行——廈門國際銀行，並成為其全資附屬機構。2015 年，本行順利實現增資擴股，成為以澳門和香港資本為主的澳門本土銀行。

本行以“根植澳門、融入國家、橋樑紐帶”三大戰略服務國家和澳門特區重大戰略和經濟社會發展。堅持根植澳門、服務澳門，14 家營業網點遍佈澳門，為澳門民眾和企業提供優質便捷的金融服務，助力澳門“1+4”產業和現代金融發展；積極踐行融入國家、服務大局，在粵港澳大灣區及長三角區域重點城市共設有 6 家內地分支機構，充分發揮跨境聯動優勢，為企業“走出去”和“引進來”提供跨境金融服務，助力澳門融入國家發展；充分發揮橋樑紐帶、穿針引綫作用，利用澳門“一中心、一平臺、一基地”的平臺優勢，服務國家“一帶一路”，促進閩澳、粵澳、浙澳交流合作。

Luso International Banking Ltd. was incorporated in Macao in 1974 with its headquarters at No. 47, Avenida Dr. Mário Soares. In 1985, the Bank participated in the establishment of China's inaugural Sino-foreign joint venture bank, Xiamen International Bank, as a wholly-owned subsidiary through capital injection. In 2015, the Bank concluded its efforts in share capital increase, doubling its capital base, and solidifying its status as a local bank bolstered by investments from both Macao and Hong Kong.

To contribute to Mainland and Macao's key strategies and socioeconomic advancement, the Bank has formulated three core strategies: embracing a localized approach, aligning with national development objectives, and acting as a bridge between regions. With a localized approach, the Bank's 14 branches spread across Macao and provide high-quality and easily accessible financial services to residents and businesses, thus reinforcing Macao's "1+4" sectors and modern financial landscape. In support of Macao's integration into national development, the Bank has established six branches in key cities within the Greater Bay Area and the Yangtze River Delta region. These branches facilitate cross-border collaboration, offering financial services to businesses expanding internationally and attracting foreign investment. Acting as a bridge, the Bank capitalizes on Macao's strategic position as "One Center, One Platform, and One Base" to support the Belt and Road Initiative and foster communication and cooperation between Macao and provinces like Fujian, Guangdong, and Zhejiang.

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公司簡介 - 續 COMPANY PROFILE - continued

本行以“四個金融³”和打造“兩個本地特色⁴”推進特色化差異化經營。結合國家和澳門特區政策導向以及自身優勢，堅守金融服務實體經濟本源，以“華僑金融、跨境金融、產業金融、數智金融”為抓手促進境內外一體化經營，服務華僑群體、國家重點支持的高新技術產業以及普惠小微企業，以金融活水支持實體經濟發展；踐行澳門現代金融目標，打造“債券市場先進銀行”和“財富管理特色銀行”兩個本地特色，發揮跨境聯動優勢，促進內地企業赴澳發債，積極參與澳門債券市場建設，創新理財產品體系，助力澳門現代金融發展。

本行積極履行社會責任，助力經濟、社會、環境協調發展。積極弘揚“愛國愛澳”精神，堅決支持“一國兩制”偉大成功實踐，大力支持民生改善，持續開展助學扶智、扶危濟困、鄉村振興等公益實踐；構建綠色金融機制，創新綠色產品服務，踐行綠色運營管理；長期擔任澳門中國企業協會、澳門銀行公會、澳門金融學會等行業社團職務，積極為澳門經濟發展及社會進步獻言獻策。鑒於本行長期以來在支持澳門經濟發展、維護地區金融穩定、履行社會責任等方面做出的重大貢獻，本行榮獲澳門特區政府授予的“工商功績勳章”及澳門中國企業協會授予的“傑出貢獻獎”。

未來，本行將與時俱進、開拓創新，積極響應國家、澳門政策導向，堅持走高質量發展之路，深化經營管理的變革，不斷為客戶提供更加專業優質、智能安全的金融服務，實現經濟效益與社會效益並舉，努力為社會、股東、客戶、員工創造更大的價值！

The Bank has achieved distinctive and differentiated operations by prioritizing four key business areas³ and providing two specialized services⁴. In alignment with Mainland and MSAR Government policies and leveraging its strengths, the Bank remains steadfast in its commitment to serving the real economy. Its strategic focus on overseas Chinese finance, cross-border finance, industrial finance, and digital and smart finance has fostered integrated operations both domestically and internationally, addressing the financial needs of overseas Chinese communities, government-supported high-tech industries, and micro and small enterprises. To advance Macao's modern finance sector, the Bank has introduced specialized wealth management and bond services. Leveraging its expertise in cross-border collaboration, it has facilitated Mainland businesses in issuing bonds in Macao. Additionally, it has actively contributed to the development of a robust local bond market and spearheaded a comprehensive wealth management product portfolio.

The Bank also actively discharges its social responsibilities and contributes to the coordinated development of the economy, society, and environment. It actively promotes the spirit of “Love for Motherland and Love for Macao” and unwaveringly adheres to the “One Country, Two Systems” principle. In its efforts to enhance people's livelihoods, the Bank has initiated charitable endeavors, including providing financial aid to students, poverty alleviation programs, and rural revitalization efforts. Furthermore, the Bank has established a green finance mechanism and introduced eco-friendly products and services to promote sustainable operations and management. Through active participation in industry associations such as the Association of Chinese Enterprises in Macao, the Macau Association of Banks, and the Macau Institute of Financial Services, the Bank contributes suggestions aimed at fostering Macao's economic growth and social progress. In recognition of its long-term contributions to Macao's economic development, financial stability, and quality of life, the Bank was bestowed with the “Medal of Industrial and Commercial Merit” (“Medalha de Mérito Industrial e Comercial”) by the MSAR Government and the “Outstanding Contribution Award” by the Association of Chinese Enterprises in Macao.

In the future, the Bank will remain at the forefront of advancements, continually exploring, innovating, and proactively aligning with Mainland and MSAR Government policies. It will uphold a commitment to high-quality development, deepen management reform, and consistently provide customers with increasingly professional, high-quality, intelligent, and secure financial services. Through these efforts, the Bank aims to generate both economic and social benefits, thereby creating greater value for the society, shareholders, customers, and employees alike.

³ 華僑金融、跨境金融、產業金融、數智金融

⁴ 債券市場先進銀行和財富管理特色銀行

³ Overseas Chinese finance, cross-boundary finance, industrial finance, and digital and smart finance

⁴ A bank with advanced capabilities in bond issuance and distinctive wealth management services.



3-2

股東大會、董事會、監事會及高級管理層情況

BOARD OF THE SHAREHOLDERS, BOARD OF DIRECTORS, SUPERVISORY BOARD, AND SENIOR MANAGEMENT

股東大會主席團

Board of the General Meeting of Shareholders

主席團主席	Chairman	黃來志	Huang Lai Zhi
主席團秘書	Secretary	魏存茂	Wei Cun Mao

董事會成員

Members of the Board of Directors

董事長	Chairman	黃來志	Huang Lai Zhi
執行董事	Executive Directors:	焦雲迪 (二零二三年七月一日榮休)	Jiao Yun Di (Resignation effective 1 July 2023)
		郭奕明	Guo Yi Ming
股東代表董事	Shareholder Representative Directors	章德春	Zhang De Chun
		鄒志明	Zou Zhi Ming
		馬志遠	Ma Chi Un
		莊麗晶	Jong Lai Ching
		羅英輝	Luo Ying Hui
獨立非執行董事	Independent Non-executive Directors	劉藝良	Lao Ngai Leong
		崔世平	Chui Sai Peng Jose
		龐川	Pang Chuan
員工董事	Employee Director	馮浪平	Fong Long Peng

監事會成員

Members of Supervisory Board

監事長	Chairman	李輝明	Lee Fai Ming
監事	Supervisors	傅志華	Fu Zhi hua
		黃慧斌	Wong Wai Pan
		呂博文	Loi Pok Man
		龐鴻 (二零二三年三月十日任職)	Pang Hong (Appointment effective 10 March 2023)

高級管理層成員

Members of the Senior Management

總經理 ⁵	General Manager ⁵	焦雲迪 (二零二三年七月一日榮休)	Jiao Yun Di (Resignation effective 1 July 2023)
副總經理	Deputy General Managers	郭奕明	Guo Yi Ming
		吳斯亮 (二零二三年五月一日榮休)	Wu Si Liang (Resignation effective 1 May 2023)
助理總經理	Assistant General Managers	方凱 (二零二三年一月一日任職)	Fang Kai (Appointment effective 1 January 2023)
		汪洋 (二零二三年一月一日任職)	Wang Yang (Appointment effective 1 January 2023)
		陸振剛 (二零二三年一月一日任職)	Lok Chun Kong (Appointment effective 1 January 2023)

⁵ 根據本行董事會 2023 年第二次會議決議，由董事長代為履行總經理職責

⁵ The Chairman will carry out the duties of the General Manager on his behalf based on the resolution of the second meeting of the Bank's Board of Directors in 2023.

3-3

機構網點 BRANCHES AND OUTLETS

境內外機構營業地址

Business Addresses of Branches in Macao and the Chinese Mainland

截至 2023 年末，本行境內外共有分支機構（分支行）20 家，其中澳門地區共有分行（包括總行營業部）14 家，自助銀行中心 16 家（含 3 家離行式自助銀行中心），並設有私人銀行中心 1 家；內地有 6 家分支行，分支機構分佈情況如下所示。

By the end of 2023, the Bank operated a total of 20 branches, encompassing both primary branches and sub-branches. Among these, there were 14 branches, including the Head Office, 16 self-service banking centers, and one private banking center located in Macao, along with an additional six branches located in the Chinese Mainland. The distribution of the branches is outlined as follows:

機構名稱 Name of the Branch	機構網點地址 Business Address
總行營業部 Head Office	澳門蘇亞里斯博士大馬路 47 號 Avenida Doutor Mario Soares No. 47, Macao
三盞燈分行 Sam Chun Tang Branch	澳門嘉路米耶圓形地 8 號金樂大廈地下 A1 座 Rotunda De Carlos Da Maia No. 8, Edificio Kam Lok, A1 R/C, Macao
板樟堂分行 Pun Cheong Tong Branch	澳門板樟堂街 15 號 Rua De S. Domingos No. 15, Macao
黑沙環分行 Hac Sac Van Branch	澳門馬場海邊馬路 15 號祐新大廈地下 A 座 Estrada Marginal Do Hipodromo No. 15, Edificio Iao San, A R/C, Macao
建興龍分行 Kin Heng Long Branch	澳門新口岸宋玉生廣場 238-286 號建興龍廣場地下 I 舖及 J 舖 Alameda Dr. Carlos D' Assumpcao Nos. 238 - 286 Praca Kin Heng Long, I R/C, J R/C, Macao
新橋分行 San Kiu Branch	澳門罅些喇提督大馬路 60-70 號昌明花園地下 CK、CJ、P 舖 Avenida Do Almirante Lacerda Nos. 60 - 70, Jardim Cheong Meng, Ck R/C, Cj R/C, P R/C, Macao
台山分行 Toi San Branch	澳門巴波沙坊第十一街新城市花園第二十座地下 N 座及 O 座 Rua Onze Bairro Tamagnini Barbosa No. S/N, Jardim Cidade Nova (Bloco 20) N R/C, O R/C, Macao
紅街市分行 Hung Kai Si Branch	澳門高士德大馬路 128 號廣安居地下 A 座 Avenida De Horta E Costa No. 128, Kwong On, A R/C, Macao
新口岸分行 San Hao Ngon Branch	澳門北京街 235 號、227 號富澤園地下 E、F 座 Rua de Pequim No. 235, 227 Fu Chat Yuen, E R/C, F R/C, Macao
筷子基分行 Fai Chi Kei Branch	澳門和樂大馬路 53-55 號宏開大廈第三座地下 B 座 Avenida De Concordia Nos. 53 - 55, Edificio Residencial Wang Hoi Bloco III, B R/C, Macao
氹仔分行 Taipa Branch	澳門氹仔基馬拉斯大馬路 152-158 號至尊花城麗鑽閣、麗翠閣、麗晶閣地下 F 座 Avenida De Guimaraes Nos. 152 - 158, Lai Chun Kok, Lai Chui Kok, Lai Cheng Kok, F R/C, Taipa
保利達分行 Pou Lei Tat Branch	澳門東北大馬路 507 號、511 號保利達花園地下 AG、AH 座 Avenida Do Nordeste No. 507, 511 Polytec Garden, AG R/C, AH R/C, Macao
威翠分行 Wai Chui Branch	澳門氹仔南京街 222 號威翠花園地下 H 座、G 座 Rua De Nam Keng No. 222, Jardim Vai Chui, H R/C, G R/C, Taipa, Macao
擎天匯分行 King Tin Wui Branch	澳門路環石排灣馬路擎天匯（第 A 座）地下 K 座 Em Coloane, Estrada De Seac Pai Van No S/N, Bloco A, R/C K
私人銀行中心 Private Banking Center	澳門羅馬街 7-17 號建興隆廣場 I 座及 J 座閣樓 Rua de Roma Nos. 7-17, Praça Kin Heng Long, I & Sótão J, Macau
廣州分行 Guangzhou Branch	廣東省廣州市天河區珠江新城華夏路 8 號合景國際金融廣場 1 層 104 房、27 層 2701 房自編 02 單元、34 層 3401 房、35 層 3501 房 Rooms 1-04, 27-01-02, 34-01, & 35-01, Hejing International Finance Plaza, No. 8 Huaxia Road, Zhujiang New Town, Tianhe District, Guangzhou City, Guangdong Province
杭州分行 Hangzhou Branch	浙江省杭州市上城區四季青街道解放東路 41-49 號市民街 202-212 號、富春路 310-315 號香樟路 60-74 號（高德置地中心）1 幢 2906 室、2806 室，3 幢 101 室-101 Rooms #1-2906 & 2806, #3-101, No. 41 - 49 Jiefang East Road, No. 202 -212 Shimin Street, No. 310 - 315 Fuchun Road, No. 60 - 74 Xiangzhang Road (Gtland Plaza Center), Sijiqing Subdistrict, Shangcheng District, Hangzhou City, Zhejiang Province
佛山支行 Foshan Sub-Branch	廣東省佛山市南海區桂城街道燈湖東路 1 號友邦金融中心二座實際樓層第 23 層（名義樓層第 26 層）ABCDEFGHIJK 單元 Floor 23 (Nominal Floor 26) Units A-K, Building 2, Youbang Financial Center, No. 1, Denghu East Road, Guicheng Street, Nanhai District, Foshan City, Guangdong Province
東莞支行 Dongguan Sub-Branch	廣東省東莞市東城街道東城中路 8 號一樓 11-13 號商舖、二樓 201 室 Shop No. 11-13, Floor 1, Room 201, Floor 2, No. 8, Dongcheng Middle Road, Dongcheng Street, Dongguan City, Guangdong Province
惠州支行 Huizhou Sub-Branch	廣東省惠州市惠城區惠州大道 11 號佳兆業中心二期（C 座酒店、寫字樓）第 32 層 01、06、07、08 號 Room 01/06/07/08, Floor 32, Kaisa Center Phase II (Hotel and Office Building of Building C), No. 11 Huizhou Avenue, Huicheng District, Huizhou City, Guangdong Province
橫琴粵澳深度合作區支行 Hengqin Guangdong-Macao In-Depth Cooperation Zone Sub-Branch	廣東省珠海市橫琴新區十字門大道 338 號中交匯通橫琴廣場 1 號商業 103 號商舖、寫字樓 1 棟 30 層 04、05、06 單元 103 Business, Rooms #1-3004, 3005, 3006, Zhongjiao Huitong Hengqin Plaza, No. 338 Shizimen Boulevard, Hengqin New District, Zhuhai City, Guangdong Province



■ 澳門地區分行、私人銀行中心及自助銀行中心網點分佈圖

Distribution Map of Branches, Private Banking Center, and Self-Service Banking Centers in Macao

分 分行
 24H 自助銀行中心
 ATM 自助櫃員機

總行營業部 分 24H ATM

澳門蘇亞里斯博士大馬路47號
電話: 2837 8977
傳真: 8799 4513

黑沙環分行 分 24H ATM

澳門馬場海邊馬路15號佑新大廈地下A座
電話: 2841 2730
傳真: 2841 3443

筷子基分行 分 24H ATM

澳門和樂大馬路53-55號宏開大廈第三座地下B座
電話: 2859 2540
傳真: 2826 0766

新橋分行 分 24H ATM

澳門罽些喇提督大馬路60-70號昌明花園地下CK、CJ、P舖
電話: 2821 5582
傳真: 2821 0481

板樟堂分行 分 ATM

澳門板樟堂街15號
電話: 2832 9024
傳真: 2838 9360

建興龍分行 分 24H ATM

澳門新口岸宋玉生廣場238-286號建興龍廣場
地下I舖及J舖
電話: 2876 0398
傳真: 2876 0600

新口岸分行 分 24H ATM

澳門北京街235號、227號富澤園地下E、F座
電話: 2870 1935
傳真: 2870 2958

私人銀行中心

澳門羅馬街7-17號建興龍廣場I座及J座閣樓
電話: 2837 8977
傳真: 2821 1803

24H ATM 連勝自助銀行中心

24H ATM 時輝自助銀行中心

24H ATM 金威自助銀行中心

澳門連勝街95-A至95-B號鴻業大廈地下C座

澳門東望洋新街2號時輝大廈地下A座

澳門十月初五日街48號金威大廈地下B座

台山分行 分 24H ATM

澳門巴波沙坊第十一街新城市花園第二十座
地下N座及O座
電話: 2823 3762
傳真: 2823 2615

保利達分行 分 24H ATM

澳門東北大馬路507-511號保利達花園
地下AG、AH座
電話: 2876 0800
傳真: 2876 0880

紅街市分行 分 24H ATM

澳門高士德大馬路128號廣安居地下A座
電話: 2821 0773
傳真: 2821 0013

三盞燈分行 分 24H ATM

澳門嘉路米耶圓形地8號金樂大廈地下A1座
電話: 2852 5048
傳真: 2852 7231

氹仔分行 分 24H ATM

澳門氹仔基馬拉斯大馬路152-158號至尊花城
麗鑽閣、麗翠閣、麗晶閣地下F座
電話: 2883 2868
傳真: 2883 7288

威翠分行 分 24H ATM

澳門氹仔南京街222號威翠花園地下H座、G座
電話: 2883 3835
傳真: 2883 0735

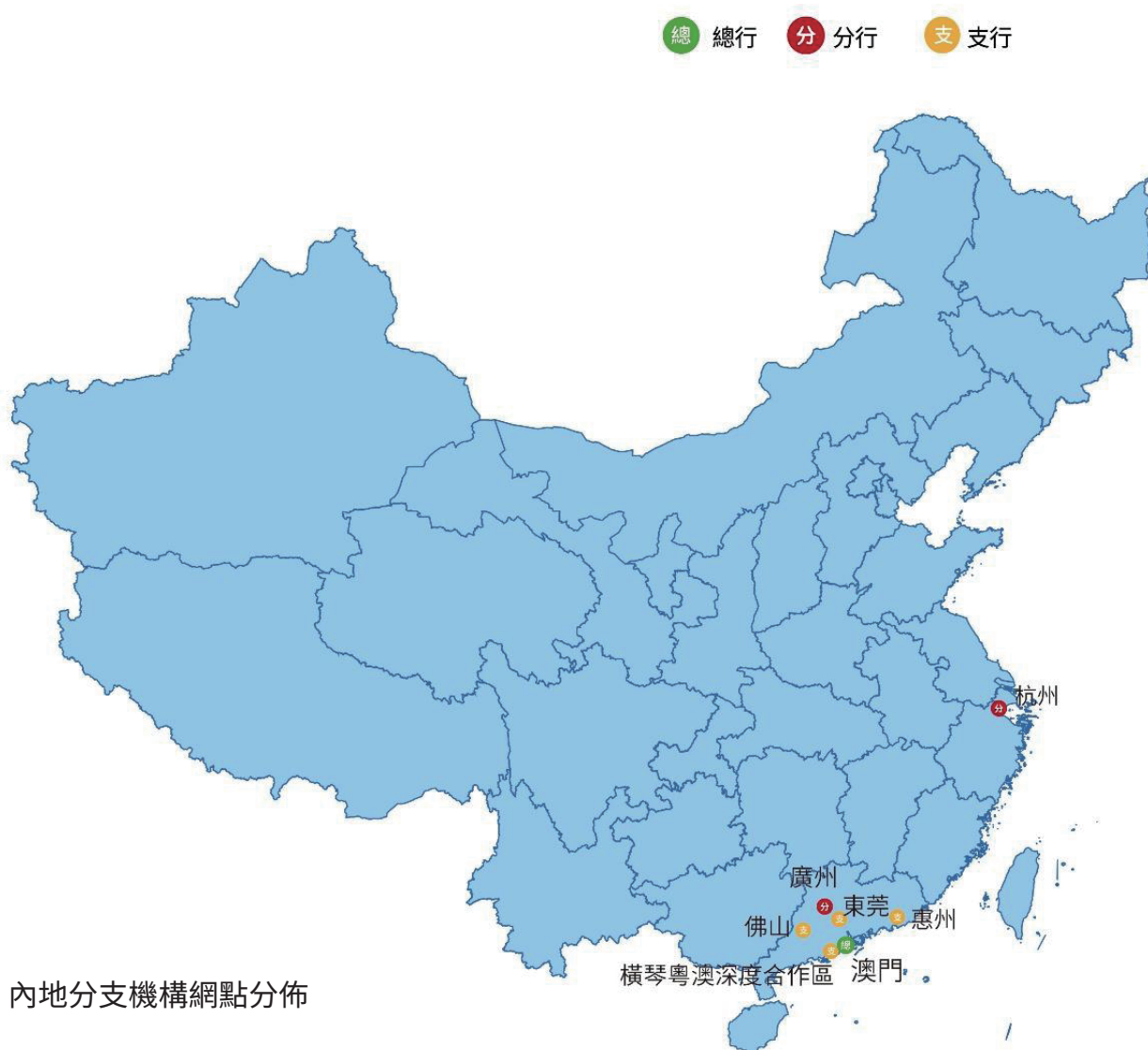
擎天匯分行 分 24H ATM

澳門路環石排灣馬路擎天匯（第A座）地下K座
電話: 2883 6822
傳真: 2883 6702



內地機構網點分佈圖

Distribution Map of Branches in the Chinese Mainland



內地分支機構網點分佈

廣州分行 分

廣東省廣州市天河區珠江新城華夏路8號合景國際金融廣場1層104房、27層2701房自編02單元、34層3401房、35層3501房

杭州分行 分

浙江省杭州市上城區四季青街道解放東路41-49號、市民街202-212號、富春路310-315號、香樟路60-74號(高德置地中心)1幢2906室、2806室,3幢101室-101

佛山支行 支

廣東省佛山市南海區桂城街道燈湖東路1號友邦金融中心二座實際樓層第23層(名義樓層第26層)ABCDEFGHIJK單元

東莞支行 支

廣東省東莞市東城街道東城中路8號一樓11-13號商舖、二樓201室

惠州支行 支

廣東省惠州市惠城區惠州大道11號佳兆業中心二期(C座酒店、寫字樓)第32層01、06、07、08號

橫琴粵澳深度合作區支行 支

廣東省珠海市橫琴新區十字門大道338號中交匯通橫琴廣場1號商業103號商舖、寫字樓1棟30層04、05、06單元



澳門國際銀行
LUSO INTERNATIONAL BANKING LTD.

厦門國際銀行集團成員 A Member of XIB Group

大事記及社會責任履行

MAJOR EVENTS AND ESG HIGHLIGHTS



4

大事記及社會責任履行

MAJOR EVENTS AND ESG HIGHLIGHTS

2023年1月6日

澳門國際銀行聯合擔保機構創新跨境外債擔保業務模式，向珠海某“專精特新”企業成功投放人民幣外債貸款。此為大灣區首筆由銀行與擔保機構攜手實現的跨境融資擔保業務。

On January 6, 2023, the Bank entered into a partnership with a guarantee agency to provide RMB-denominated foreign debt loans to a Specialized, Refined, Differential, and Innovative (SRDI) enterprise in Zhuhai. This represents the first cross-boundary financing guarantee business facilitated by a bank and a guarantee agency in the Greater Bay Area (GBA).

2023年1月26日

本行“跨境理財通”的“南向通”和“北向通”業務新增內地合作銀行的報備工作完成，標誌著自2021年10月本行、本行廣州分行成為首批獲批“跨境理財通”業務資格的銀行後，本行跨境理財通業務進入新階段。

On January 26, 2023, the Bank completed the filing for new Mainland partnering banks for the Southbound Connect and Northbound Connect services in its Cross-boundary Wealth Management Connect (“Cross-boundary WMC”) scheme. This marks a new phase for the Bank’s Cross-boundary WMC, following its initial eligibility for such business in October 2021, when both the Bank and its Guangzhou Branch were among the first institutions approved for participation.

2023年1月16日

在澳門中央證券託管結算一人有限公司（以下簡稱“MCSD”）舉行的一周年誌慶暨澳門債券市場貢獻頒獎儀式上，本行榮獲MCSD頒發“發行貢獻獎”及“承銷貢獻獎”兩項大獎。

On January 16, 2023, the Bank was honored with the Issuance Contribution Award and the Underwriting Contribution Award at the first anniversary celebration and award ceremony of the Macao Central Securities Depository and Clearing Limited (MCSD).





2023年2月25日

由澳門國際銀行與澳門日報聯合舉辦的第45屆澳門“十大新聞選舉”公益活動頒獎典禮於澳門旅遊塔舉行。“十大新聞選舉”已經舉辦四十五年，助力培育澳門市民關注國家時事、關心社會熱點的公民意識，已成為澳門一大公益活動品牌。

On February 25, 2023, the award ceremony of the 45th “Annual Top 10 News Election,” jointly organized by the Bank and Macao Daily News, took place at the Macao Tower. For 45 years, this election has been a significant public benefit campaign in Macao, fostering citizens’ awareness of national affairs and social issues.



2023年4月18日

澳門國際銀行組織員工代表共200餘人參加由澳門特區政府與中央政府駐澳門聯絡辦公室聯合舉辦的“全民國家安全教育展”活動。自2018年首屆全民國家安全教育展舉辦以來，本行已連續六年組織員工觀展，傳承和弘揚“愛國愛澳”的優良傳統。

On April 18, 2023, the Bank coordinated the participation of more than 200 employee representatives in the National Security Education Exhibition, which was jointly hosted by the MSAR Government and the Liaison Office of the Central People’s Government in Macao. Since the inaugural exhibition in 2018, the Bank has annually organized employee visits for six consecutive years, upholding and promoting the cherished tradition of “Love for Motherland and Love for Macao.”



2023年3月26日

澳門國際銀行在總行培訓中心組織召開全國兩會精神傳達會議。會議邀請了澳區全國人大代表團團長劉藝良，澳區全國人大代表崔世平，以及澳區全國政協委員陳明金、黃潔貞作為主講嘉賓。

The Bank held a meeting at its headquarters training center to study the guiding principles of the two sessions on March 26, 2023. Notable speakers included Lao Ngai Leong, leader of the Macao delegation to the National People’s Congress, Chui Sai Peng Jose, a Macao delegate to the National People’s Congress, and Chan Meng Kam and Wong Kit Cheng, Macao Representatives of the National Committee of the Chinese People’s Political Consultative Conference.



2023年4月20日

澳門國際銀行助力內地企業成功在澳門發行5億人民幣高級無抵押擔保債券，該債券是首筆落地的“橫琴粵澳深度合作區”債券，亦是澳門債券市場首筆以人民幣計價的非金融類企業債券，首筆利用中、英、葡三語作債券條款宣示及宣讀的澳門債券。

On April 20, 2023, the Bank facilitated the issuance of a senior unsecured bond worth 500 million RMB for a Mainland enterprise in Macao. This marks several significant milestones: the first bond issued in the Hengqin Guangdong-Macao In-depth Cooperation Zone, the first RMB-denominated non-financial corporate bond in the Macao bond market, and the first Macao bond with terms declared and presented in Chinese, English, and Portuguese.

2023年4月22日

由杭州市主辦、澳門國際銀行杭州分行協辦的“同心迎亞運 牽手向未來”港澳臺人士嗨走賽於杭州八卦田遺址公園開展。

On April 22, 2023, a hiking campaign kicked off at the Bagua Field Historic Site Park in Hangzhou, hosted by the city and organized by the Bank's Hangzhou Branch. Residents from Hong Kong, Macao, and Taiwan enthusiastically participated in the event to welcome the upcoming Asian Games.



2023年5月11日

澳門全國人大代表團蒞臨本行母行廈門國際銀行考察調研。

On May 11, 2023, the Macao delegation to the National People's Congress visited and conducted the Bank's parent company, Xiamen International Bank.



2023年4月27日

“金融助推廣州高質量發展戰略合作簽約活動暨金融支持廣州市製造業立市、科技創新強市、南沙開發開放、百千萬工程推進會”在廣州隆重舉行，澳門國際銀行作為重點金融機構代表之一，與廣州市人民政府簽署戰略合作協議，雙方將就加強銀政資源與信息共享、提升穗澳兩地企業金融服務水平、促進兩地重點項目與優勢產業跨境融資等方面進行深入合作。

On April 27, 2023, Guangzhou hosted the signing ceremony for a strategic partnership in the financial sector aimed at enhancing high-quality city development. At the same time, a meeting was held to rally support from the financial sector for manufacturing, scientific, and technological innovation, and the development and opening-up of initiatives in Nansha, as well as advancing the “100 Counties, 1,000 Towns, 1,000 Villages” project. As a distinguished financial institution, the Bank entered into a strategic partnership agreement with the Guangzhou Municipal People's Government. This agreement outlines plans to enhance the exchange of banking and political resources and information, improve financial services for enterprises in Guangzhou and Macao, and facilitate cross-boundary financing for key projects and competitive industries in both cities.



2023年5月24日

澳門國際銀行廣州分行在內地銀行間市場成功發行首期人民幣2億元、3個月期限同業存單，成為粵港澳大灣區首家、全國第二家在內地銀行間市場成功發行同業存單的外資銀行內地分行，開創了澳資銀行在內地銀行間市場發行同業存單的先河。

On May 24, 2023, the Bank's Guangzhou Branch issued 200 million RMB in a 3-month interbank certificate of deposit (CD) in the Mainland's interbank market. This milestone makes it the first foreign bank branch in the Greater Bay Area (GBA) and the second nationwide to issue interbank CDs in the Mainland's interbank market.

2023年5月31日

澳門國際銀行與海通證券戰略合作協議簽約儀式在上海海通外灘金融廣場舉行，雙方將就促進並深化滬澳兩地重點項目與優勢產業跨境融資進行深入合作。

On May 31, 2023, the Bank and Haitong Securities signed a strategic partnership agreement at the Shanghai Haitong Bund Financial Plaza. This agreement aims to foster and deepen cross-boundary financing for key projects and competitive industries in both cities.

**2023年6月30日**

澳門國際銀行廣州分行榮獲廣東省委農村工作領導小組授予的“2022年度廣東扶貧濟困紅棉杯銅杯”獎項。

On June 30, 2023, the Guangzhou Branch of the Bank was awarded the '2022 Guangdong Poverty Alleviation Red Cotton Cup' Bronze Cup by the Leading Group for Rural Work of the CPC Guangdong Provincial Committee.

**2023年6月29日**

澳門國際銀行與澳門福建同鄉總會在澳門旅遊塔聯合舉辦“金融服務閩籍鄉親戰略合作簽約儀式”。本次戰略合作將進一步整合金融和企業資源，為閩籍鄉親提供更加綜合性金融服務，推動閩澳合作再上新臺階。

On June 29, 2023, the Bank entered into a strategic partnership agreement with the Fukien Natives General Association of Macao at the Macau Tower. This partnership seeks to enhance the integration of financial and corporate resources, providing more comprehensive financial services to Macanese individuals with roots in Fujian. It signifies a step towards elevating cooperation between Fujian and Macao to new heights.

**2023年7月1日**

澳門國際銀行與澳門旅行社協會於第十一屆澳門國際旅遊（產業）博覽會主舞臺舉行戰略合作協定簽約儀式。雙方將緊跟澳門特區政府“1+4”適度多元發展政策導向，建立良好的夥伴關係，共同助力澳門旅遊企業發展，提升訪澳遊客體驗。

The Bank entered into a strategic partnership agreement with the Macao Travel Agency Association at the main stage of the 11th Macao International Travel (Industry) Expo on July 1, 2023. In line with the MSAR Government's "1+4" approach for adequate economic diversification, both parties will collaborate to enhance the local tourism sector and elevate the visitor experience.



2023年8月15日

澳門國際銀行助力內地銀行機構成功發行5億人民幣“蓮花債”。本次債券發行，是全國首筆落地的“內地銀行主體、地方法人金融機構”債券（“蓮花債”），亦是澳門首單發行的內地主體高級無抵押綠色債券。

On August 15, 2023, the Bank helped a Mainland bank issue 500 million RMB in a “Lotus Bond.” This marks China’s inaugural issuance of the “Mainland Bank and Local Legal Person Financial Institution” bond, referred to as the Lotus Bond. It also represents the first issuance of a senior unsecured green bond by a Mainland entity in Macao.



2023年9月14日

市場利率定價自律機制發佈2023年度《市場利率定價自律機制成員機構名單》，澳門國際銀行廣州分行成爲全國唯二獲評基礎成員的外資銀行分行。

On September 14, 2023, the Bank’s Guangzhou Branch became one of only two foreign bank branches included as basic members in the list of member institutions of the market interest rate pricing self-discipline mechanism for 2023.



2023年8月31日

澳門國際銀行再次助力廣東省人民政府在澳門發行離岸人民幣地方政府債券。這是本行連續第三年以聯席主承銷商及聯席帳簿管理人身份助力廣東省人民政府離岸人民幣債券成功發行。

On August 31, 2023, the Bank once again helped Guangdong Province issue offshore RMB local government bonds in Macao. This marks the third consecutive year that the Bank has completed such business as a joint lead underwriter and joint bookrunner.



2023年9月20日

澳門國際銀行以聯席主承銷商及聯席簿記行身份第三次助力中華人民共和國財政部國債在澳門成功發行，亦是唯一一家入選承銷團的澳門本土銀行。

On September 20, 2023, the Bank, acting as the joint lead underwriter and joint bookrunner for the third time and as the sole Macao-based underwriter, helped the Ministry of Finance of the People’s Republic of China issue Treasury bonds in Macao.



2023年9月22日

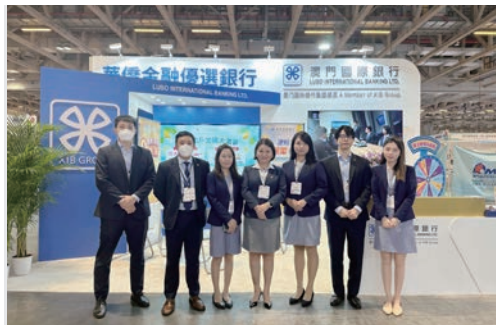
位於廣州國際金融城東區的澳門國際銀行（廣州分行）大廈舉行動工儀式，正式開工建設。澳門國際銀行成為首家進駐廣州國際金融城的外資銀行。

On September 22, 2023, a groundbreaking ceremony was held for the Luso International Banking (Guangzhou Branch) Building in the East District of Guangzhou International Financial City, signifying the commencement of construction. The Bank holds the distinction of being the first foreign bank to establish a presence in Guangzhou International Financial City.

**2023年10月19日**

由澳門貿易投資促進局主辦的第28屆澳門國際貿易投資展覽會（MIF）在澳門威尼斯人金光會展揭幕。澳門國際銀行以大會商業合作夥伴的身份亮相MIF，豐富的金融產品和貼心的金融服務贏得了廣大客戶駐足體驗及好評。

On October 19, 2023, the 28th Macao International Trade and Investment Fair (MIF), hosted by the Macao Trade and Investment Promotion Institute, commenced at the Venetian Macao Convention and Exhibition Centre. The Bank, acting as a commercial partner for the event, received positive feedback from customers for providing a diverse range of financial products and attentive financial services.

**2023年9月29日**

2023年9月29日至10月2日，第九屆澳門工展會在澳門漁人碼頭會議展覽中心舉行，澳門國際銀行積極參加工展會，響應澳門特區政府關於加快澳門工業重新定位的號召。

From September 29 to October 2, 2023, the 9th Macao Industrial Products Show was held at the Macau Fisherman's Wharf Convention and Exhibition Centre. The Bank actively participated in the event, endorsing the MSAR government's call for the accelerated repositioning of Macao's industry.

**2023年10月26日**

2023年10月26日，澳門特別行政區行政長官賀一誠率澳區政府代表團在廈門考察，並出席母行廈門國際銀行與本行攜手滴灌通澳交所舉辦的精准“滴灌”福建小微商戶啟動儀式。

On October 26, 2023, Chief Executive Ho Iat Seng led a delegation from the MSAR Government to visit Xiamen. During the visit, they attended a ceremony jointly organized by Xiamen International Bank (the Bank's parent company), the Bank, and the Micro Connect Macao Financial Assets Exchange (MCEX), aimed at supporting small and micro businesses in Fujian.



2023年11月4日

澳門國際銀行向澳門日報讀者公益基金會捐贈二十萬元善款，全力支持第四十屆公益金百萬行活動。

On November 4, 2023, the Bank donated MOP 200,000 to the Charity Fund from the Readers of Macao Daily News to support the 40th “Walk for a Million” charitable event.



2023年11月30日

澳門國際銀行應邀出席由澳門特別行政區政府衛生局捐血中心舉辦的“2023年常規捐血者嘉獎典禮”，並榮獲團體捐血推動獎。自1989年本行舉辦首屆“LIB全員捐血日”活動以來，本行已成功舉辦29屆，累計參與員工超過1500人次。

On November 30, 2023, the Bank was honored with the Group Blood Donation Promotion Award at the Annual Blood Donor Award Ceremony 2023, hosted by the Blood Transfusion Centre of the MSAR Government Health Bureau. Since its inaugural LIB Blood Donation Day in 1989, the Bank has organized 29 sessions, involving more than 1,500 employees.



2023年11月27日

在“中國澳門·世界舞臺—2023華僑華人助力一帶一路”高質量發展大會上，澳門國際銀行與澳門歸僑總會簽署“華僑金融戰略合作協定”，雙方將充分發揮各自資源優勢，以“僑”為橋，共同服務境內外華僑華人。

On November 27, 2023, at the “Macao, China: Where the World Meets—Overseas Chinese Supporting High-quality Development of the Belt and Road Initiative” conference, the Bank entered into a strategic partnership agreement on overseas Chinese finance with the Association of Returned Overseas Chinese Macau. Both parties will leverage their resource advantages to serve overseas Chinese domestically and internationally.



2023年12月7日

澳門國際銀行向澳門同善堂捐贈善款共計澳門幣25萬元（包括本行協助於在線、線下渠道籌集的善款），用於支持澳門同善堂公益服務，共同助力慈善事業發展。

On December 7, 2023, the Bank donated MOP 250,000 (including funds raised through online and offline channels) to the Macau Tung Sin Tong Charitable Society, supporting its public services.



2023年12月10日

澳門國際銀行組織全行約 500 名員工積極參與“第四十屆公益金百萬行”活動，身體力行支持公益。

On December 10, 2023, the Bank rallied approximately 500 employees to participate in the 40th “Walk for a Million” campaign, showcasing its commitment to public welfare through tangible efforts.



2023 年度

澳門國際銀行分別向澳門大學、澳門科技大學、澳門城市大學等高校捐贈獎助學金；並積極參與政府組織的人才實習培養活動，促進兩地青年交流，助力澳門以及內地金融人才的培養成長。

In 2023, the Bank awarded scholarships to the University of Macau, Macau University of Science and Technology, and City University of Macau. Additionally, it actively engaged in government-organized talent internship and development programs to foster cross-boundary youth communication and enhance the development of financial professionals for both Macao and the Chinese mainland.



2023年12月19日

澳門國際銀行杭州分行成功舉辦澳門青年參訪交流活動，持續發揮橋樑紐帶作用，積極深化浙澳、杭澳交流合作，促進澳門青年拓寬視野，助力澳門青年職業發展。

On December 19, 2023, the Bank's Hangzhou Branch organized a visit and communication event for young people from Macao. Serving as a conduit between the two cities, the branch fosters communication and collaboration between Hangzhou and Macao, as well as between Zhejiang and Macao, helping young people from Macao broaden their horizons and advance their careers.



2023 年度

澳門國際銀行捐贈 MOP100 萬元以“產業扶持”方式支持江西“修水縣有機綠色蔬菜基地建設項目”，助力國家鄉村振興戰略。

In 2023, the Bank contributed to rural revitalization efforts by donating MOP 1 million to support the construction of an organic green vegetable base in Xiushui County, Jiangxi Province.





澳門國際銀行
LUSO INTERNATIONAL BANKING LTD.

厦門國際銀行集團成員 A Member of XIB Group

2023 年董事會報告書及財務報表

REPORT OF BOARD OF DIRECTORS AND FINANCIAL
STATEMENT FOR 2023



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2023 年董事會報告書及財務報表

REPORT OF BOARD OF DIRECTORS AND FINANCIAL STATEMENT FOR 2023

澳門國際銀行股份有限公司
(於澳門註冊成立的有限責任公司)
財務報表及獨立審計師報告
截至二零二三年十二月三十一日止年度

LUSO INTERNATIONAL BANKING LIMITED
(a limited liability company incorporated in Macau)
Reports and Financial Statements
For the year ended 31 December 2023

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董事會報告 DIRECTORS' REPORT

主要業務

本行為持牌商業銀行，經營一般銀行業務及提供相關金融服務。

財務報表

本行截至二零二三年十二月三十一日止財政年度的溢利和本行於該日的財務狀況載列於第 6 至第 76 頁的財務報表內。

分配

董事會將在股東周年大會中向股東建議截至二零二三年十二月三十一日止年度之分配如下：

	澳門幣
額外資本補充工具派息	222,222,968
合計	222,222,968

儲備金

年內儲備變動詳情，載於財務報表之權益變動表。

物業、廠房和設備

物業、廠房和設備的變動詳情載列於財務報表附註 21 內。

Principal activities

Luso International Banking Limited (the "Bank") is a licensed commercial bank engaged in general banking business and the provision of related financial services.

Financial statements

The loss of the Bank for the year ended 31 December 2023 and the financial position of the Bank at that date are set out in the financial statements on pages 6 to 76.

Appropriations

The directors recommend, subject to the approval of the shareholders at the forthcoming annual general meeting, the following appropriations in respect of the year ended 31 December 2023:

	MOP
Interest paid on additional equity instruments(Note)	222,222,968
Total	222,222,968

Reserve

Details of movements in the reserve of the Bank during the year are set out in the statement of changes in equity to the financial statements.

Property, plant and equipment

Details of movements in property, plant and equipment are set out in Note 21 to the financial statements.

¹ 實際折澳門元的分派金額以分派當日的匯率牌價為準。

Note: The actual interest paid on additional equity instruments will translate using the exchange rate prevailing at the date of the payment.

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董事會報告 - 續
DIRECTORS' REPORT - continued

董事

Directors

於二零二三年期間在任之十二名董事會成員為：

The 12 directors in office during the year of 2023 are as follows:

董事長
Chairman

黃來志
Huang Lai Zhi

股東代表董事
Representative Directors of Shareholders

章德春
Zhang De Chun

鄒志明
Zou Zhi Ming

馬志遠
Ma Chi Un

莊麗晶
Jong Lai Ching

羅英輝
Luo Ying Hui

執行董事

Executive Directors

焦雲迪 (離任於二零二三年七月一日起生效)
Jiao Yun Di (Resignation effective 1 July 2023)

郭奕明
Guo Yi Ming

獨立非執行董事

Independent Non-Executive Directors

劉藝良
Lao Ngai Leong

崔世平
Chui Sai Peng Jose

龐川
Pang Chuan

員工董事

Employee Director

馮浪平
Fong Long Peng

核數師

德勤·關黃陳方會計師行退任及符合資格並願意膺選連任。於即將召開的股東周年大會上，將提出重新聘任德勤·關黃陳方會計師行為本行核數師之決議。

承董事會之命

Auditor

Deloitte Touche Tohmatsu - Sociedade de Auditores retire and, being eligible, offer themselves for re-appointment. A resolution for the re-appointment of Deloitte Touche Tohmatsu - Sociedade de Auditores as auditor of the Bank is to be proposed at the forthcoming annual general meeting.

By order of the Board

黃來志
董事長
澳門

二零二四年三月二十八日

Huang Lai Zhi
Chairman
Macau
28 March 2024

致澳門國際銀行股份有限公司全體股東

(於澳門註冊成立的有限責任公司)

我們審計了後附載於第六頁至第七十六頁的澳門國際銀行股份有限公司(以下簡稱「貴銀行」)財務報表,包括於二零二三年十二月三十一日的財務狀況表及截至該日止年度的損益及其他全面收益表、權益變動表和現金流量表,以及重要會計政策概要和其他解釋性信息。

董事對財務報表的責任

董事負責按照中華人民共和國澳門特別行政區(「澳門特別行政區」)經第 44/2020 號經濟財政司司長批示核准的《財務報告準則》編製真實和公允的財務報表,並對其認為為使財務報表的編製不存在由於舞弊或錯誤導致的重大錯報所必需的內部控制負責。

審計師的責任

我們的責任是在執行審計工作的基礎上對財務報表發表審計意見。我們的報告僅為全體股東(作為一個團體)及根據我們同意的約定條款而編製,並不為其他任何目的。我們並不就本報告之內容對任何其他人士負上或承擔任何責任。我們按照會計師專業委員會第 2/2021/CPC 號通告通過之《審計準則》的規定執行了審計工作。這些準則要求我們遵守職業道德要求,計劃和執行審計工作以對財務報表是否不存在重大錯報獲取合理保證。

審計工作涉及實施審計程序,以獲取有關財務報表金額和披露的審計證據。選擇的審計程序取決於審計師的判斷,包括對由於舞弊或錯誤導致的財務報表重大錯報風險的評估。在進行風險評估時,審計師考慮與編制真實和公允的財務報表相關的內部控制,以設計恰當的審計程序,但目的並非對內部控制的有效性發表意見。審計工作還包括評價董事選用會計政策的恰當性和作出會計估計的合理性,以及評價財務報表的整體列報。

我們相信,我們獲取的審計證據是充分、適當的,為發表審計意見提供了基礎。

審計意見

我們認為,財務報表按照澳門特別行政區經第 44/2020 號經濟財政司司長批示核准的《財務報告準則》,在所有重大方面真實和公允地反映了貴銀行於二零二三年十二月三十一日的財務狀況以及截至該日止年度的經營成果和現金流量。

關可穎
執業會計師
合夥人

德勤·關黃陳方會計師事務所
澳門
二零二四年三月二十八日

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獨立審計師報告 - 續
INDEPENDENT AUDITOR'S REPORT- continued**TO THE SHAREHOLDERS OF LUSO INTERNATIONAL BANKING LIMITED**
(a limited liability company incorporated in Macau)

We have audited the financial statements of Luso International Banking Limited (the "Bank") set out on pages 6 to 76, which comprise the statement of financial position as at 31 December 2023, and the statement of profit or loss and other comprehensive income, statement of changes in equity and statement of cash flows for the year then ended, and a summary of significant accounting policies and other explanatory information.

■ Directors' Responsibility for the Financial Statements

Directors are responsible for the preparation of financial statements that give a true and fair view in accordance with the the Financial Reporting Standards of Macau Special Administrative Region, the People's Republic of China ("Macau SAR") approved by Order of the Secretary for Economy and Finance No. 44/2020, and for such internal control as directors determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

■ Auditor's Responsibility

Our responsibility is to express an opinion on these financial statements based on our audit and to report our opinion solely to you, as a body, in accordance with our agreed terms of engagement, and for no other purpose. We do not assume responsibility towards or accept liability to any other person for the contents of this report. We conducted our audit in accordance with the Standards on Auditing approved by the Professional Committee of Accountants under the Notice No. 2/2021/CPC. Those standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatement.

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

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

■ Opinion

In our opinion, the financial statements give a true and fair view, in all material respects, of the financial position of the Bank as at 31 December 2023, and of the Bank's financial results and cash flows for the year then ended in accordance with the Financial Reporting Standards of Macau SAR approved by Order of the Secretary for Economy and Finance No. 44/2020.

Kuan Ho Weng
Certified Public Accountant
Partner
Deloitte Touche Tohmatsu - Sociedade de Auditores
Macau
28 March 2024



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損益及其他全面收益表

STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME

截至二零二三年十二月三十一日止年度
FOR THE YEAR ENDED 31 DECEMBER 2023

		附註 NOTES	2023 千元澳門幣 MOP'000	2022 千元澳門幣 MOP'000
利息收入	Interest income	5	8,396,485	6,504,553
利息支出	Interest expenses	5	(7,161,119)	(4,147,273)
利息收入淨額	Net interest income		1,235,366	2,357,280
服務費及佣金收入	Fee and commission income	6	544,832	531,460
服務費及佣金支出	Fee and commission expenses	6	(29,124)	(31,589)
服務費及佣金收入淨額	Net fee and commission income		515,708	499,871
股息收入	Dividend income		788	36
買賣交易淨(虧損)/溢利	Net trading (loss)/ gain	7	(211,268)	589,245
其他經營收入	Other operating income		5,295	32,156
經營收入	Operating income		1,545,889	3,478,588
經營支出	Operating expenses	8	(1,122,484)	(1,260,403)
中國大陸稅金及附加	Mainland of China withholding tax		(29,198)	(36,298)
扣除減值準備前的經營溢利	Operating profit before impairment allowances		394,207	2,181,887
客戶貸款和墊款及其它金融工具減值損失淨額	Net charge for impairment losses on loans and advances to customers and other financial instruments	9	(945,944)	(309,259)
稅前(虧損)/溢利	(Loss)/ profit before tax		(551,737)	1,872,628
所得稅	Income tax	10	118,923	(72,386)
年度(虧損)/溢利	(Loss)/ profit for the year		(432,814)	1,800,242
其他全面支出：	Other comprehensive loss:			
其後不會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:			
年度公允價值變動淨額	Net fair value changes during the year		(113)	(816)
小計	Subtotal		(113)	(816)

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損益及其他全面收益表 - 續

STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME- continued

截至二零二三年十二月三十一日止年度
FOR THE YEAR ENDED 31 DECEMBER 2023

	附註 NOTES	2023 千元澳門幣 MOP'000	2022 千元澳門幣 MOP'000
其後可能重分類至損益的項目：	Items that may be reclassified subsequently to profit or loss:		
以公允價值計量且其變動計入	Debt instruments at fair value through other		
其他全面收益的債權投資 (所得稅後)：	comprehensive income:		
年度公允價值變動淨值	Net fair value changes during the year, net of tax	241,870	(1,050,279)
處置損益的重新分類調整	Release upon disposal reclassified to profit or loss	133,520	171,620
金融資產之減值損失撥回淨額	Net (reversal)/ charge for impairment losses	(35,340)	8,110
套期工具公允價值變動	Change in fair value of hedging instruments under cash flow hedges	(18,625)	-
小計	Subtotal	321,425	(870,549)
外幣折算產生的匯兌差額	Currency translation difference	(98,208)	(397,927)
年度其他全面收益 / (支出) 總額 (所得稅後)	Other comprehensive income/ (loss) for the year, net of tax	223,104	(1,269,292)
年度全面 (支出) / 收益總額 (所得稅後)	Total comprehensive (loss)/ income for the year, net of tax	(209,710)	530,950
歸屬於：	Attributable to:		
本行股東	Shareholders of the Bank	(209,710)	530,950



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財務狀況表

STATEMENT OF FINANCIAL POSITION

截至二零二三年十二月三十一日止年度
AT 31 DECEMBER 2023

		附註 NOTES	2023 千元澳門幣 MOP'000	2022 千元澳門幣 MOP'000
資產	ASSETS			
現金及銀行存款	Cash and balances with banks	11	6,183,212	14,790,427
存放本地監管機構之存款	Deposits with local regulatory authority	12	2,440,866	2,982,731
存放中央銀行	Deposits with the central bank in Mainland of China		3,914,539	3,113,666
拆出資金	Placements with banks and other financial institutions	13	3,891,212	4,315,368
買入返售金融資產	Financial assets purchased under resale agreements	14	179,967	1,374,263
衍生金融資產	Derivative financial assets	15	218,137	302,356
客戶貸款和墊款	Loans and advances to customers	16	117,233,580	125,441,708
以攤餘成本計量的債權投資	Investments in debt instruments at amortised cost	17	32,764,453	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	18	50,186,093	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	19	6,170,556	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	20	105,949	6,240
物業、廠房和設備	Property, plant and equipment	21	550,903	537,990
租賃土地權益	Interest in leasehold land	22	145,235	148,199
土地使用權租賃預付款項	Lease prepayments on land use rights		1,017,616	1,035,783
遞延稅項資產	Deferred tax assets	23	479,549	442,627
其他資產	Other assets	24	842,151	859,045
資產總值	Total assets		226,324,018	240,989,521

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財務狀況表 - 續

STATEMENT OF FINANCIAL POSITION - continued

截至二零二三年十二月三十一日止年度
AT 31 DECEMBER 2023

		附註 NOTES	2023 千元澳門幣 MOP'000	2022 千元澳門幣 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	25	29,666,479	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	26	-	13,148
賣出回購金融資產	Repurchase agreements	27	24,751,496	21,023,654
衍生金融負債	Derivative financial liabilities	15	53,437	18,769
客戶存款	Customer deposits	28	147,336,342	162,549,441
發行債券	Debt securities issued	29	8,004,209	5,773,107
發行同業存單	Certificates of deposit issued	30	335,756	-
本期稅項負債	Current tax liabilities		12,044	141,502
其他負債	Other liabilities	31	967,752	1,385,656
負債總值	Total liabilities		211,127,515	222,678,377
權益	EQUITY			
股本	Share capital	32	2,610,000	2,610,000
保留溢利	Retained earnings		5,031,402	1,918,825
其他儲備	Other reserve		3,131,492	7,551,397
監管儲備	Regulatory reserve		967,932	457,745
一般監管儲備	-General		771,921	-
特定監管儲備	-Specific		196,011	457,745
本行股東應佔股本及儲備	Share capital and reserve attributable to shareholders of the Bank		11,740,826	12,537,967
額外資本補充工具	Additional equity instruments	33	3,455,677	5,773,177
權益總值	Total equity		15,196,503	18,311,144
負債及權益總值	Total equity and liabilities		226,324,018	240,989,521

附註屬本財務報表的一部分。
載於第六頁至第七十六頁之財務報表已於二零二四年三月二十八日由董事會批准，並由以下董事代表簽署：

The accompanying notes form an integral part of these financial statements.
The financial statements on pages 6 to 76 were approved by the Board of Directors on 28 March 2024 and are signed on its behalf by:

黃來志 Huang Lai Zhi
董事長 Chairman

馮浪平 Fong Long Peng
董事 Director

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權益變動表

STATEMENT OF CHANGES IN EQUITY

截至二零二三年十二月三十一日止年度
FOR THE YEAR ENDED 31 DECEMBER 2023

附註 NOTES	股本 千元澳門幣 Share capital MOP'000	股本溢價 千元澳門幣 Share premium MOP'000	額外資本 補充工具 千元澳門幣 Additional equity instruments MOP'000	投資重估 儲備金 千元澳門幣 Investment revaluation reserve MOP'000	法定儲備金 千元澳門幣 (附註 1) Statutory reserve MOP'000 (Note 1)	監管備用金 千元澳門幣 (附註 2) Regulatory reserve MOP'000 (Note 2)	外匯儲備金 千元澳門幣 Foreign exchange reserve MOP'000	其他儲備金 千元澳門幣 Other reserve MOP'000	現金流量 套期儲備金 千元澳門幣 Cash flow hedge reserve MOP'000	保留溢利 千元澳門幣 Cash flow hedge reserve MOP'000	總額 千元澳門幣 Retained earnings MOP'000
於二零二三年一月一日 At 1 January 2023	2,610,000	1,771,859	5,773,177	(911,845)	1,980,058	457,745	(111,708)	4,823,033	-	1,918,825	18,311,144
本年度虧損 Loss for the year	-	-	-	-	-	-	-	-	-	(432,814)	(432,814)
以公允價值計量且其變動計入其他全面收益的債權投資減值虧損計提 Reversal for impairment loss of debt securities at fair value through other comprehensive income	-	-	-	(35,340)	-	-	-	-	-	-	(35,340)
以公允價值計量且其變動計入其他全面收益的債權投資的公允價值變動 Change in fair value of debt securities measured at fair value through other comprehensive income	-	-	-	294,043	-	-	-	-	-	-	294,043
自投資重估儲備金轉撥至損益 Transfer from investment revaluation reserve to profits or loss	-	-	-	133,520	-	-	-	-	-	-	133,520
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的公允價值儲備金的變動 Change in fair value reserve of equity investments designated at fair value through other comprehensive income	-	-	-	(113)	-	-	-	-	-	-	(113)
現金流量套期下的公允價值變動 Change in fair value of cash flow hedging instrument	-	-	-	-	-	-	-	-	(18,625)	-	(18,625)
遞延稅項的影響 Deferred income tax effect	-	-	-	(52,173)	-	-	-	-	-	-	(52,173)
外幣報表折算差異 Exchange difference	-	-	-	-	-	-	(98,208)	-	-	-	(98,208)
年度全面收益/(支出) 收益總額 Total comprehensive income/(loss) for the year	-	-	-	339,937	-	-	(98,208)	-	(18,625)	(432,814)	(209,710)
自保留溢利轉撥至法定及監管儲備金 Transfer from retained earnings to statutory and regulatory reserve	-	-	-	-	180,024	510,187	-	-	-	(690,211)	-
自其他儲備金轉撥至保留溢利(附註 3) Transfer from other reserve to retained earnings (Note 3)	-	-	-	-	-	-	-	(4,823,033)	-	4,823,033	-
支付額外資本補充工具利息 Interest paid on additional equity instruments	33	-	-	-	-	-	-	-	-	(407,407)	(407,407)
贖回額外資本補充工具 Redeem additional equity instruments	33	-	(2,317,500)	-	-	-	-	-	-	-	(2,317,500)
支付二零二二年普通股股息 2022 Dividend paid on ordinary shares	34	-	-	-	-	-	-	-	-	(180,024)	(180,024)
於二零二三年十二月三十一日 At 31 December 2023	2,610,000	1,771,859	3,455,677	(571,908)	2,160,082	967,932	(209,916)	-	(18,625)	5,031,402	15,196,503

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權益變動表 - 續

STATEMENT OF CHANGES IN EQUITY - continued

截至二零二三年十二月三十一日止年度
FOR THE YEAR ENDED 31 DECEMBER 2023

附註 NOTES	股本 千元澳門幣 Share capital MOP'000	股本溢價 千元澳門幣 Share premium MOP'000	額外資本 補充工具 千元澳門幣 Additional equity instruments MOP'000	投資重估 儲備金 千元澳門幣 Investment revaluation reserve MOP'000	法定儲備金 千元澳門幣 (附註 1) Statutory reserve MOP'000 (Note 1)	監管備用金 千元澳門幣 (附註 2) Regulatory reserve MOP'000 (Note 2)	外匯儲備金 千元澳門幣 Foreign exchange reserve MOP'000	其他儲備金 千元澳門幣 Other reserve MOP'000	保留溢利 千元澳門幣 Cash flow hedge reserve MOP'000	總額 千元澳門幣 Retained earnings MOP'000
於二零二一年十二月三十一日	2,610,000	1,771,859	4,288,241	-	1,784,048	-	294,353	4,823,033	2,064,396	17,635,930
應用新《澳門財務報告準則》的影響	-	-	-	(40,480)	-	-	(8,134)	-	(604,780)	(653,394)
於二零二二年一月一日，經調整	2,610,000	1,771,859	4,288,241	(40,480)	1,784,048	-	286,219	4,823,033	1,459,616	16,982,536
本年度溢利	-	-	-	-	-	-	-	-	1,800,242	1,800,242
以公允價值計量且其變動計入其他全面收益的債權投資減值虧損計提	-	-	-	8,110	-	-	-	-	-	8,110
以公允價值計量且其變動計入其他全面收益的債權投資的公允價值變動	-	-	-	(1,158,174)	-	-	-	-	-	(1,158,174)
自投資重估儲備金轉撥至損益	-	-	-	171,620	-	-	-	-	-	171,620
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的公允價值儲備金的變動	-	-	-	(816)	-	-	-	-	-	(816)
遞延稅項的影響	-	-	-	107,895	-	-	-	-	-	107,895
外幣報表折算差異	-	-	-	-	-	-	(397,927)	-	-	(397,927)
年度全面(支出)/收益總額	-	-	-	(871,365)	-	-	(397,927)	-	1,800,242	530,950
自保留溢利轉撥至法定及其他儲備金	-	-	-	-	196,010	457,745	-	-	(653,755)	-
支付額外資本補充工具利息	33	-	-	-	-	-	-	-	(295,257)	(295,257)
發行額外資本補充工具	33	-	1,484,936	-	-	-	-	-	-	1,484,936
支付二零二一年普通股股息	34	-	-	-	-	-	-	-	(392,021)	(392,021)
於二零二二年十二月三十一日	2,610,000	1,771,859	5,773,177	(911,845)	1,980,058	457,745	(111,708)	4,823,033	1,918,825	18,311,144

權益變動表 - 續

STATEMENT OF CHANGES IN EQUITY - continued

截至二零二三年十二月三十一日止年度
FOR THE YEAR ENDED 31 DECEMBER 2023

附註 1

法定儲備金為本行根據澳門銀行條例從每年所獲溢利中撥出金額設立之不可分配之儲備金。所撥出之金額不得少過上一年度除稅後溢利百分之二十，直至儲備金額相等於本行已發行股本的百分之五十。此後，則從每年除稅後溢利中撥出百分之十，直至儲備金額相等於本行之已發行股本為止。

附註 2

監管備用金為本行按照澳門金融管理局的規定，當資產的會計備用金不足以滿足監管備用金時，需按兩者的差額，由留存收益中撥出以設立監管儲備，監管儲備不得分派。

附註 3

其他儲備金為本行自願設立之可分配之儲備金，其由以往年度之保留溢利轉撥而成。截至二零二三年十二月三十一日，本行決定從其他儲備金轉撥 4,823,032,406 澳門幣至保留溢利。

Note 1:

The statutory reserve is a non-distributable reserve set aside from profit each year in accordance with the Financial System Act of Macau which provides that an amount of not less than twenty percent of the previous year's profit after tax be set aside each year until the reserve fund reaches fifty percent of the Bank's issued share capital and thereafter at least ten percent of the profit after tax each year until the reserve fund equals to the Bank's issued share capital.

Note 2:

In accordance with the regulations of Monetary Authority of Macau ("AMCM"), when the accounting provision of financial assets is less than regulatory provision, the difference between the two shall be allocated from retained earnings to regulatory reserve, and the regulatory reserve shall not be distributed.

Note 3:

The other reserve is a distributable reserve voluntarily established by the Bank and it comprised amounts transferred from retained earnings during the previous years. During the year ended 31 December 2023, the Bank decided to transfer MOP4,823,032,406 from this other reserve to retained earnings.

附註屬本財務報表的一部分。
The accompanying notes form an integral part of these financial statements.

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現金流量表

STATEMENT OF CASH FLOWS

截至二零二三年十二月三十一日止年度
FOR THE YEAR ENDED 31 DECEMBER 2023

	附註 NOTES	2023 千元澳門幣 MOP'000	2022 千元澳門幣 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 (流出)/ 流入	- Operating cash (outflow)/ inflow before tax	36.1	(9,592,477)
- 已付澳門所得稅項	- Macau Complementary Tax		(64,723)
來自經營活動 (使用的) / 產生的現金流	Net cash flows (used in)/ generated from operating activities		(9,657,200)
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	- Proceeds from redemption of investments in debt instruments at amortised cost		6,620,768
- 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		60,814,049
- 已收股息	- Dividends received		788
- 購買租賃土地權益	- Purchase of interest in leasehold land		-
- 購買物業、廠房和設備	- Purchase of property, plant and equipment		(50,083)
- 購買以攤餘成本計量的債權投資	- Purchase of investments in debt instruments at amortised cost		(6,636,280)
- 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		(63,771,732)
來自投資活動使用的現金流	Net cash flows used in investing activities		(3,022,490)
來自籌資活動之現金流量	Cash flows from financing activities		
- 已付股息	- Dividends paid		(180,024)
- 發行資本補充工具	- Issue additional equity instruments	33	-
- 贖回資本補充工具	- Redeem additional equity instruments	33	(2,317,500)
- 發行固定利率債券	- Issue fixed rate debts		6,279,156
- 贖回固定利率債券	- Redeem fixed rate debts		(4,019,429)
- 支付固定利率債券利息	- Interest for fixed rate debts		(241,009)
- 支付額外資本補充工具利息	- Interest for additional equity instruments		(407,407)
- 發行同業存單	- Issue Certificates of deposit		1,414,500
- 贖回同業存單	- Redeem Certificates of deposit		(1,075,020)
- 支付發行同業存單	- Interest for certificates of deposit issued		(12,880)
來自籌資活動 (使用的) / 產生的現金流	Net cash flows (used in)/ generated from financing activities		(559,613)
現金及現金等價物 (減少) / 增加淨額	Net (decrease)/ increase in cash and cash equivalents		(13,239,303)
年初現金及現金等價物	Cash and cash equivalents at the beginning of the year		26,818,696
匯率變動對現金及現金等價物的影響額	Effect of foreign exchange rate changes on cash and cash equivalents		(589,554)
年末現金及現金等價物	Cash and cash equivalents at the end of the year	36.2	26,818,696

附註屬本財務報表的一部分。
載於第五頁至第八十頁之財務報表已於二零二四年三月二十八日由董事會批准，並由以下董事代表簽署：

The accompanying notes form an integral part of these financial statements.
The financial statements on pages 5 to 82 were approved by the Board of Directors on 28 March 2024 and are signed on its behalf by:



1. 背景資料

澳門國際銀行股份有限公司（簡稱“本行”）主要是在澳門從事一般銀行業務、金融業務及其他相關服務。

本行為於澳門註冊成立的股份有限公司。註冊辦事處地址為澳門蘇亞利斯博士大馬路 47 號。

該等財務報表已於二零二四年三月二十八日獲董事會批准刊發，董事會已任命黃來志先生和馮浪平女士在年度的財務報表上簽署。

澳門國際銀行股份有限公司在中華人民共和國廣州市開設分行，於二零一七年三月開業。地址位於廣州市天河區珠江新城華夏路 8 號合景國際金融廣場 1 層 104 房、34 層 3401 房、35 層 3501 房。澳門國際銀行股份有限公司在中華人民共和國杭州市開設分行，於二零一九年九月開業。地址位於浙江省杭州市上城區四季青街道解放東路 41-49 號、市民街 202-212 號、富春路 310-315 號、香樟路 60-74 號（高德置地中心）1 幢 2906 室、2806 室，3 幢 101 室 -101。

2. 主要會計政策

用於編制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。

2.1 編制基準

(a) 合規聲明

本財務報表按照澳門第 13/2023 號法律金融體系法律制度以及澳門特別行政區經第 44/2020 號經濟財政司司長批示核准的《財務報告準則》編製。除以公允價值計量且其變動計入其他全面收益之金融資產、衍生金融工具、以公允價值計量且其變動計入損益之金融資產和金融負債按公允價值計量外，本財務報表採用歷史成本法編制。

編制財務報表需要管理層做出判斷、估計和假設，該等判斷、估計和假設會影響政策的實施以及年內迄今的資產和負債、收入和支出的報告金額。實際結果可能與該等估計不同。

除特別注明外，本財務報表使用澳門幣 (MOP) 為計量貨幣，澳門幣亦為本行之功能貨幣，且所有數值均四捨五入到千元。

1. GENERAL INFORMATION

The principal activities of Luso International Banking Limited (the "Bank") are the provision of Banking, financial and other related services in Macau.

The Bank is a financial institution incorporated and domiciled in Macau. The address of its registered office is Avenida Dr. Mario Soares, No. 47, Macau.

These financial statements have been approved for issue by the Board of Directors on 28 March 2024, it was resolved that Mr. Huang LaiZhi and Ms. Fong Long Peng be authorised by the Board to sign the financial statements.

Guangzhou Branch was opened in March 2017. The address of the office is Room 104, Floor 1, Room 3401, Floor 34, Room 3501, Floor 35, International Finance Place, No.8 Huaxia Road, Pearl River New Town, Guangzhou, China. Hangzhou Branch was opened in September 2019. The address of the office is Room 2906 & 2806, Building 1, Room 101-101, Building 3, GT Land Plaza, No. 60-74 Xiangzhang Road, 310-315 Fuchun Road, 202-212 Shimin Street, No. 41-49 Jiefang Road East, Sijiqing Street, Shangcheng District, Hangzhou City, Zhejiang Province, China.

2. SIGNIFICANT ACCOUNTING POLICIES

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

2.1 Basis of preparation

(a) Statement of compliance

These financial statements have been prepared in accordance with the requirements as set out in Law No. 13/2023 and the Macau Financial Reporting Standards issued under Administrative Regulation No. 44/2020 of the Macau Special Administrative Region. These financial statements have been prepared under the historical cost basis, except for the financial assets at fair value through other comprehensive income ("FVOCI"), derivative financial instruments, financial assets and financial liabilities at fair value through profit or loss ("FVTPL") which have been measured at fair value.

The preparation of the financial statements requires management to make judgements, estimates and assumptions that affect the application of policies and reported amounts of assets and liabilities, income and expenses on a year to date basis. Actual results may differ from these estimates.

These financial statements are presented in Macau Patacas ("MOP"), which is the Bank's functional currency, and are rounded to the nearest thousand except when otherwise indicated.

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財務報表附註 - 續

NOTES TO THE FINANCIAL STATEMENTS - continued

2. 主要會計政策 - 續

2.2 重大會計政策概要

(a) 收入的確認

本行採用五步流程確認客戶合約產生的收入

1. 識別客戶合約
2. 識別合約中的履約義務
3. 確定交易價格
4. 將交易價格分配至合約中的履約義務
5. 實際完成履約義務時 (或就此) 進行收入確認

本行完成履約義務時 (或就此) 確認收益, 即於特定履約責任相關的貨品或服務的「控制權」轉讓予客戶時。

履約義務是指一項明確的服務或一系列實質相同的明確服務。

當滿足下列條件之一時, 控制在一段時間內轉移並且收入按照完成相關履約義務的進度在一段時間內確認:

- 客戶在本行履約的同時取得並消耗通過本行履約所提供的利益;
- 本行的履約創造或改良了客戶在資產被創造或改良時就控制的資產; 或
- 本行的履約並未創造一項可被本行用於替代用途的資產, 且本行具有就迄今為止已完成的履約部分而獲得付款的權利。

否則, 在當客戶取得對該項明確商品或服務控制權的時點確認收入。

(i) 利息收入和支出

對於所有以攤餘成本計量的金融工具, 分類為以公允價值計量且其變動計入其他全面收益的計息金融資產, 利息收入或支出費用, 均採用實際利率法記錄。在金融工具的預期使用壽命或較短的期限內, 將預計的未來現金付款或收款準確折算為金融資產或金融負債的賬面淨值。該計算考慮了該金融工具的所有合約條款 (例如, 預付款選項), 並且包括直接歸屬於該工具且是實際利率不可分割的一部分的任何費用或增量成本, 但不包括未來信用損失。

對於其後變成信用減值之金融資產而言, 自下個報告期開始按該金融資產之攤銷成本採用實際利率法來確認利息收入。

2.SIGNIFICANT ACCOUNTING POLICIES - continued

2.2 Summary of Significant Accounting Policies

(a) Revenue recognition

The Bank adopts five step process for recognising revenue from contracts with customers

1. Identify the contract with the customer
2. Identify the performance obligations in the contract
3. Determine the transaction price
4. Allocate the transaction price to the performance obligations in the contract
5. Recognize revenue when, or as, the entity satisfies a performance obligation

The Bank recognises revenue when (or as) a performance obligation is satisfied, i.e. when "control" of the services underlying the particular performance obligation is transferred to the customer.

A performance obligation represents a service that is distinct or a series of distinct services that are substantially the same.

Control is transferred over time and revenue is recognised over time by reference to the progress towards complete satisfaction of the relevant performance obligation if one of the following criteria is met:

- the customer simultaneously receives and consumes the benefits provided by the Bank's performance as the Bank performs;
- the Bank's performance creates or enhances an asset that the customer controls as the Bank performs; or
- the Bank's performance does not create an asset with an alternative use to the Bank and the Bank has an enforceable right to payment for performance completed to date.

Otherwise, revenue is recognised at a point in time when the customer obtains control of the distinct good or service.

(i) Interest income and expenses

For all financial instruments measured at amortised cost, interest-bearing financial assets classified as at fair value through other comprehensive income, interest income or expense is recorded using the effective interest rate method, which is the rate that exactly discounts estimated future cash payments or receipts through the expected life of the financial instrument or a shorter period, where appropriate, to the net carrying amount of the financial asset or financial liability. The calculation takes into account all contractual terms of the financial instrument (for example, prepayment options) and includes any fees or incremental costs that are directly attributable to the instrument and are an integral part of the effective interest rate, but not future credit losses.

For financial assets that have subsequently become credit-impaired, interest income is recognised by applying the effective interest rate to the amortised cost of the financial asset from the next reporting period.

2. 主要會計政策 - 續**2.2 重大會計政策概要 - 續****(a) 收入的確認 - 續****(ii) 手續費及佣金收入**

本行完成履約義務時 (或就此) 確認不屬於實際收益一部分的手續費及佣金收入。本行為客戶提供廣泛的服務賺取手續費和佣金。

貸款和墊款產生的手續費及佣金收入主要包括銀團貸款手續費。當相關銀團安排已完成, 且本行沒有為自己保留任何貸款方案, 或以適用於其他參與者的相同實際利率保留部分貸款方案時, 將貸款銀團手續費確認為收入; 證券和保險代理服務費在提供證券或保險經紀服務以及完成履約義務的時點確認; 信用卡手續費在發卡或消費服務完成並履行履約義務時確認為收入; 財務顧問費收入一般於服務提供期間以應計方式確認。

(iii) 股利收入

股利收入於本行有權收取股利時確認。

(iv) 租金收入

租金收入於租期按時間比例確認。

(v) 淨交易收入

淨交易收入是通過交易活動所得到的盈利及損失。而該等盈利及損失是源自公允價值的變動及金融資產和負債以交易形式所產生的相關利息收入或費用。

(b) 外幣折算**(i) 功能及呈列貨幣**

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。

(ii) 交易及結餘

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。

2.SIGNIFICANT ACCOUNTING POLICIES - continued**2.2 Summary of Significant Accounting Policies - continued****(a) Revenue recognition - continued****(ii) Fee and commission income**

Fee and commission income that is not an integral part of the effective yield is recognised when (or as) a performance obligation is satisfied. The Bank earns fee and commission income from a diverse range of services it provides to its customers.

Fee and commission income from loan and advances mainly include loan syndication fees. Loan syndication fees are recognised as revenue when the related syndication arrangement has been completed and the Bank has retained no part of the loan package for itself or has retained a part at the same effective interest rate as applicable to other participants; security and insurance agency services fees are recognised as revenue at a point in time when the securities or insurance brokerage services are rendered and the performance obligations are satisfied; credit card fees are recognised at a point in time when card issuance or consumption services completed and the performance obligations are satisfied. Financial consultancy fees are generally recognised on an accrual basis when the service has been provided.

(iii) Dividend income

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

(iv) Rental income

Rental income is recognised on a time proportion basis over the lease terms.

(v) Net trading income

Results arising from trading activities include all gains and losses from changes in fair value and related interest income or expense for financial assets and financial liabilities held for trading.

(b) Foreign currencies**(i) Functional and presentation currency**

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) Transactions and balances

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

5-7

財務報表附註 - 續

NOTES TO THE FINANCIAL STATEMENTS - continued

2. 主要會計政策 - 續

2.2 重大會計政策概要 - 續

(b) 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幣。財務狀況表中的資產和負債項目，採用財務狀況表日的即期匯率折算為澳門幣。按照上述折算產生的外幣財務報表折算差異，均在財務狀況表中所有者權益下的其他儲備金中確認。

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。

(c) 物業、廠房和設備

物業、廠房和設備按成本減累計折舊及減值列賬。

在建工程包括用於生產、供應或管理目的的在建資產，按成本減減值虧損計量（如有）。在建資產在完工並可供使用時，按適當的物業、廠房和設備類別分類。這些資產的折舊，在與其他物業資產相同的基礎上，在這些資產準備好投入使用時開始。

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賬面值或確認為另立之資產（如適用）；而替換部分的賬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。

物業、廠房和設備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	租期或 50 年，兩者中取較短之期限
傢俬、裝修	3 至 6 年
車輛及設備	3 至 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。

2.SIGNIFICANT ACCOUNTING POLICIES - continued

2.2 Summary of Significant Accounting Policies - continued

(b) Foreign currencies - continued

(iii) Overseas operation translation

The results of a foreign 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 a foreign operation, the cumulative amount of the exchange differences relating to that foreign operation is reclassified from equity to the statement of profit or loss and other comprehensive income when the profit or loss on disposal is recognised.

(c) Property, plant and equipment

Property, plant and equipment are stated at cost less accumulated depreciation and any impairment losses.

Construction in progress includes property in the course of construction for production, supply or administrative purposes and is carried at cost, less recognized impairment losses, if any. Assets in construction in progress are classified to the appropriate categories of property and equipment when completed and ready for their intended use. Depreciation of these assets, on the same basis as other property assets, commences when the assets are ready for their intended use.

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 statement of profit or loss and other comprehensive income on a straight-line basis over the period of the lease. Where the leasehold land is impaired, the impairment loss is charged to the statement of profit or loss and other comprehensive income.

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 repair and maintenance expenses are charged to the statement of profit or loss and other comprehensive income during the financial period in which they are incurred.

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	Lease term or 50 years, whichever is shorter
Furniture and decoration	3 to 6 years
Motor vehicles and equipments	3 to 5 years

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

2. 主要會計政策 - 續**2.2 重大會計政策概要 - 續****(c) 物業、廠房和設備 - 續**

倘某資產賬面值大於其估計可收回金額時，則該資產的賬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賬面值之差額，並列入損益表賬內。

(d) 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。

遞延稅項採用財務狀況表債務法就資產負債之稅基與其在財務報表之賬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。

(e) 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經營性租賃。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。

(f) 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。

(g) 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。

2.SIGNIFICANT ACCOUNTING POLICIES - continued**2.2 Summary of Significant Accounting Policies - continued**

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 of assets are determined by comparing the proceeds with the carrying amount, and are included in the statement of profit or loss and other comprehensive income.

(d) Current and deferred income tax

The income tax expense for the year comprises current and deferred income tax. Tax is recognised in the statement of profit or loss and other comprehensive income, 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.

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 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.

(e) Operating leases

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

(f) Intangible assets

Intangible assets represent golf club membership with indefinite useful life and is stated at purchase cost less accumulated impairment losses.

(g) 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.

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財務報表附註 - 續

NOTES TO THE FINANCIAL STATEMENTS - continued

2. 主要會計政策 - 續

2.2 重大會計政策概要 - 續

(h) 或有負債

或有負債指由於過往事件而可能產生的責任，此等責任最終會否形成乃取決於一項或多項日後或會（或不會）發生且並非本行可完全控制的不確定事件，方能確定。或有負債亦可能是因為已發生的事件而引致的現有責任，但由於可能不需要流出經濟資源，或責任金額未能可靠地衡量而未有確認。

(i) 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原始到期日在三個月內的結餘，包括現金、買入返售金融資產、拆出資金、超過最低法定要求的存放監管機構的存款結餘、存放銀行同業及其他金融機構及投資。

(j) 投資及其他金融資產

以公允價值計量且其變動計入損益之金融資產

以公允價值計量且其變動計入損益之金融資產包括既未被分類為以攤餘成本計量之金融資產也未被分類為以公允價值計量且其變動計入其他全面收益之金融資產的所有金融資產。

如果金融資產是為了在短期內出售而獲得的，則將其歸類為交易性。衍生工具，包括可拆分的嵌入式衍生工具，也被歸類為交易性，除非它們被指定為有效的套期保值工具。如果能夠消除或顯著減少會計錯配，本行可以將應被分類為以攤餘成本計量之金融資產或以公允價值計量且其變動計入其他全面收益之金融資產指定為以公允價值計量且其變動計入損益之金融資產。該指定一經做出，不得撤銷。

以公允價值計量且其變動計入損益之金融資產以公允價值在資產負債表列示，公允價值變動損益在損益及其他全面收益表中列示。公允價值變動淨額包括這些金融資產賺取的利息，這些利息根據附註 2.2(a) 中規定的會計政策予以確認。

以攤餘成本計量之金融資產

持有金融資產的業務模式是以收取合約現金流量為目標，且合約條款規定在特定日期產生的現金流量，僅為對本金和以未償付本金金額為基礎的利息的支付，則該等金融資產按攤餘成本計量。

2. SIGNIFICANT ACCOUNTING POLICIES - continued

2.2 Summary of Significant Accounting Policies - continued

(h) Contingent liability

A contingent liability is a possible obligation that arises from past events and whose existence will only be confirmed by the occurrence or non-occurrence of one or more uncertain future events not wholly within the Bank's control, or a present obligation arising from past events that is not recognised either because an outflow of resources embodying economic benefits will be required to settle the obligation but is not probable or the amount of obligation cannot be measured with sufficient reliability.

(i) Cash and cash equivalents

For the purposes of the statement of cash flows, cash and cash equivalents comprise balances with original maturity less than three months including cash, financial assets purchased under resale agreements, placements with banks and other financial institutions, balance of deposits with regulatory authorities in excess of minimum statutory requirement, deposits with banks and other financial institutions and investment.

(j) Investments and other financial assets

Financial assets at fair value through profit or loss

Financial assets at fair value through profit or loss include all financial assets that are neither financial assets at amortised cost nor financial assets at fair value through other comprehensive income.

Financial assets are classified as held for trading if they are acquired for the purpose of sale in the near term. Derivatives, including separated embedded derivatives, are also classified as held for trading unless they are designated as effective hedging instruments. The Bank may irrevocably designate a financial asset that are required to be measured at the amortised cost or FVOCI as measured at FVTPL if doing so eliminates or significantly reduces an accounting mismatch.

Financial assets at fair value through profit or loss are carried in the balance sheet at fair value with changes in fair value presented in the statement of profit or loss and other comprehensive income. These net fair value changes include interest earned on these financial assets, which are recognised in accordance with the accounting policies set out in note 2.2(a).

Financial assets at amortised cost

Financial assets that are held within a business model whose objective is to collect contractual cash flows, and that have contractual terms which give rise on specified dates to cash flows that are solely payments of principal and interest on the principal amount outstanding, are measured at amortised cost.

2. 主要會計政策 - 續

2.2 重大會計政策概要 - 續

(j) 投資及其他金融資產 - 續

以攤餘成本計量之金融資產 - 續

於初始確認後，該等資產採用實際利率法按攤餘成本減減值損失列示。獲得此類資產所產生的任何折價或溢價（包括構成實際利率主要部分之費用或成本）以實際利率法進行攤銷。對於購入或源生的信用減值金融資產以外的金融工具，除其後發生信用減值的金融資產外，利息收入乃通過金融資產之賬面總值採用實際利率法計算。就其後信用減值之金融資產，利息收入自下個報告期起通過金融資產的攤餘成本採用實際利率法進行確認。倘信用減值的金融工具的信用風險改善，使得金融資產不再信用減值，則從確定該項資產不再信用減值之後的報告期初起，利息收入通過金融資產的賬面總值採用實際利率法進行確認。按實際利率計算的攤銷金額作為利息收入計入合併損益表中。減值所產生之損失於合併損益表中確認。

以公允價值計量且其變動計入其他全面收益之金融資產

持有金融資產的業務模式既以收取合約現金流量又以出售該金融資產為目標，且合約條款規定在特定日期產生的現金流量，僅為對本金和以未償付本金金額為基礎的利息的支付，則該等金融資產歸為以公允價值計量且其變動計入其他全面收益。

分類為以公允價值計量且其變動計入其他全面收益之債務證券之賬面價值，因採用實際利率法計算利息收入而發生的後續變化，於損益中確認。此類債務證券賬面價值的所有其他變動於其他全面收益確認並於投資重估準備金項下累計。在不減少此類債務證券的賬面價值額情況下，減值準備計入損益，相應調整計入其他全面收益。計入損益的金額等於此類債務證券按攤餘成本計量時計入損益的金額。如終止確認此類債務證券，先前計入其他全面收益的累計利得或損失則重分類為損益。

於初始確認日，本行不可撤銷地選擇（以工具為基礎）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。

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初始按公允價值加交易成本進行計量。其後按照公允價值計量，公允價值變動產生的損益於其他全面收益確認並於投資重估準備金項下累計；並且不受減值評估約束。處置該權益類投資時，累計利得或損失將不重分類為損益，而是繼續於投資重估準備金中持有。

若按照《國際財務報告準則》第9號確定本行有權收取股利，則該等權益工具投資產生的股利計入損益，惟該等股利明確代表收回部分投資成本。於損益確認的股利計入「股息收入」項目。

2.SIGNIFICANT ACCOUNTING POLICIES - continued

2.2 Summary of Significant Accounting Policies - continued

(j) Investments and other financial assets - continued

Financial assets at amortised cost- continued

After initial measurement, such assets are subsequently measured at amortised cost using the effective interest rate method less any allowance for impairment. Amortised cost is calculated by taking into account any discount or premium on acquisition and includes fees or costs that are an integral part of the effective interest rate. For financial instruments other than purchased or originated credit-impaired financial assets, interest income is calculated by applying the effective interest rate to the gross carrying amount of a financial asset, except for financial assets that have subsequently become credit-impaired; For financial assets that have subsequently become credit-impaired, interest income is recognised by applying the effective interest rate to the amortised cost of the financial asset from the next reporting period. If the credit risk on the credit-impaired financial instrument improves so that the financial asset is no longer credit-impaired, interest income is recognised by applying the effective interest rate to the gross carrying amount of the financial asset from the beginning of the reporting period following the determination that the asset is no longer credit impaired. The interest income calculated this way is included in interest income in the statement of profit or loss. The loss arising from impairment is recognised in the statement of profit or loss.

Financial assets at fair value through other comprehensive income

Financial assets that are held within a business model whose objective is achieved by both collecting contractual cash flows and selling and that have contractual terms which give rise on specified dates to cash flows that are solely payments of principal and interest on the principal amount outstanding are measured at FVOCI.

Subsequent changes in the carrying amounts for debt securities classified as at FVOCI as a result of interest income calculated using the effective interest method are recognised in profit or loss. All other changes in the carrying amount of these debt securities are recognised in OCI and accumulated under the heading of investment revaluation reserve. Impairment allowances are recognised in profit or loss with corresponding adjustment to OCI without reducing the carrying amounts of these debt securities. The amounts that are recognised in profit or loss are the same as the amounts that would have been recognised in profit or loss if these debt securities had been measured at amortised cost. When these debt securities are derecognised, the cumulative gains or losses previously recognised in other comprehensive income are reclassified to profit or loss.

At the date of initial recognition, the Bank may make an irrevocable election (on an instrument-by-instrument basis) to designate investments in equity instruments as at FVOCI.

Investments in equity instruments at FVOCI are initially measured at fair value plus transaction costs. Subsequently, they are measured at fair value with gains and losses arising from changes in fair value recognised in OCI and accumulated in the investment revaluation reserve; and are not subject to impairment assessment. The cumulative gain or loss will not be reclassified to profit or loss on disposal of the equity investments, and will continue to be held in the investment revaluation reserve.

Dividends on these investments in equity instruments are recognised in profit or loss when the Bank's right to receive the dividends is established in accordance with IFRS 9, unless the dividends clearly represent a recovery of part of the cost of the investment. Dividends are included in the "dividend income" line item in profit or loss.

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財務報表附註 - 續

NOTES TO THE FINANCIAL STATEMENTS - continued

2. 主要會計政策 - 續

2.2 重大會計政策概要 - 續

(k) 終止確認金融資產

一項金融資產 (或一項金融資產之一部分或一組類似金融資產之一部分, 如適用) 在下列情況下將被終止確認:

- 資產收取現金流量之權利屆滿; 或
- 本行已轉讓資產收取現金流量之權利或有責任根據「轉移」安排在不可延誤情況下向第三方全數支付已收取之現金流量; 即 (a) 本行已轉移資產之絕大部分風險及報酬, 或 (b) 本行既無轉移也無保留資產之絕大部分風險及報酬, 但已轉移該資產控制權。

「轉移」安排需滿足以下所有三個條件: (a) 本行並無義務向最終接受者支付款項, 除非本行從原始資產中收取同等數額的款項; (b) 除了作為向最終接受者支付現金流的義務之擔保外, 轉讓合約條款禁止本行出售或抵押原始資產; (c) 本行有義務匯出其代表最終接受者收取的任何現金流, 不得有重大拖延。

當本行已轉移資產收取現金流量的權利或已訂立資產轉移安排, 本行評估其是否以及在多大程度上保留了資產所有權上的風險和回報。如並無轉讓亦無保留資產之絕大部分風險及報酬, 亦無轉移資產之控制權, 則該項金融資產按本行繼續涉入的程度予以確認。在該情況下, 本行亦確認相關負債。已轉移的資產權利及相關負債按其反映本行所保留權利及責任來計量。

如以擔保的方式持續持有已轉讓的資產, 則按該資產之原賬面金額或本行可能須支付的最高金額較低者計量。

(l) 金融資產減值

本行對須按《國際財務報告準則》第9號進行減值的金融資產 (包括以攤餘成本計量的金融資產、以公允價值計量且其變動計入其他全面收益的債權投資)、貸款承諾和財務保函確認損失準備。預期信用損失金額於各報告日期更新, 以反映信用風險自初步確認以來的變動。

若根據相關澳門金融管理局規則確定的最低準備高於應用《國際財務報告準則》第9號根據本行會計政策所作的減值準備, 本行將額外所需款項從留存利潤轉移至監管備用金。

預期信用損失的計量

預期信用損失, 是指不同經濟情形下以發生違約的風險為權重的金融工具信用損失的加權平均值。預期信用損失的計算公式:

2.SIGNIFICANT ACCOUNTING POLICIES - continued

2.2 Summary of Significant Accounting Policies - continued

(k) Derecognition of financial assets

A financial asset (or, where applicable, a part of a financial asset or part of a group of similar financial assets) is derecognised when:

- the rights to receive cash flows from the asset have expired; or
- the Bank has transferred its rights to receive cash flows from the asset or has assumed an obligation to pay the received cash flows in full without material delay to a third party under a "pass-through" arrangement; and either (a) the Bank has transferred substantially all the risks and rewards of the asset, or (b) the Bank has neither transferred nor retained substantially all the risks and rewards of the asset, but has transferred control of the asset.

All the following three conditions are required to meet for "pass-through" arrangement: (a) the Bank has no obligation to pay amounts to the eventual recipients unless it collects equivalent amounts from the original asset; (b) the Bank is prohibited by the terms of the transfer contract from selling or pledging the original asset other than as security to the eventual recipients for the obligation to pay them cash flows; (c) the Bank has an obligation to remit any cash flows it collects on behalf of the eventual recipients without material delay.

When the Bank has transferred its rights to receive cash flows from an asset or has entered into a pass-through arrangement, it evaluates if and to what extent it has retained the risk and rewards of ownership of the asset. When it has neither transferred nor retained substantially all the risks and rewards of the asset nor transferred control of the asset, the asset is recognised to the extent of the Bank's continuing involvement in the asset. In that case, the Bank also recognises an associated liability. The transferred asset and the associated liability are measured on a basis that reflects the rights and obligations that the Bank has retained.

Continuing involvement that takes the form of a guarantee over the transferred asset is measured at the lower of the original carrying amount of the asset and the maximum amount of consideration that the Bank could be required to repay.

(l) Impairment of financial assets

The Bank recognises a loss allowance for ECL on financial assets which are subject to impairment under IFRS 9 (including financial assets at amortised cost, debt instruments assets at fair value through other comprehensive income), loan commitments and financial guarantee contracts. The amount of ECL is updated at each reporting date to reflect changes in credit risk since initial recognition.

When the minimum allowance under the relevant AMCM rules is higher than the impairment allowance made under the Bank's accounting policy which is in accordance with IFRS 9, the Bank transfers the additionally required amount from retained profits to regulatory reserve.

Measurement of ECL

ECL are a probability-weighted estimate of credit losses under different economic scenarios. They are measured as:

2. 主要會計政策 - 續

2.2 重大會計政策概要 - 續

(l) 金融資產減值 - 續

預期信用損失的計量 - 續

違約風險暴露 x 違約概率 x 違約損失率

本行採用以下三階段劃分方法計量未來 12 個月或整個存續期間預期信用損失的減值準備：

階段	描述	減值損失
1	金融工具信用風險自初始確認後未顯著增加	12 個月的預期信用損失
2	金融工具信用風險自初始確認後顯著增加	整個存續期預期信用損失
3	存在信用損失的金融工具	整個存續期預期信用損失

12 個月預期信用損失是在報告日後 12 個月內金融工具可能發生的違約事件導致的整個存續期信用損失的一部分。整個存續期預期信用損失是指金融工具整個預期存續期間所有可能發生的違約事件導致的預期信用損失。

本行確認計提 12 個月的預期信用損失作為減值準備，除非金融工具自初始確認後信用風險出現顯著增加，在這種情況下，需要計提整個存續期的預期信用損失。

考慮調整後到期日和實際利率的折現因數，用於在預期信用損失模型中計算貨幣的時間價值。

本行考慮合理和支持性的定量和定性信息，包括無需付出不當成本或努力即可獲取的歷史經驗信息和前瞻性信息。

就貸款承諾和財務保函而言，本行提供不可撤銷承諾的日期，即視為評估預期信用損失的初始確認日期。在評估自初始確認貸款承諾後信用風險是否有顯著增加時，本行會考慮與貸款承諾和財務保函相關的貸款的違約風險變動情況。

信用風險顯著增加 (「SICR」)

在評估自初始確認後金融工具 (包括貸款承諾和財務保函) 的信用風險是否顯著增加時，本行將報告日評估的金融工具違約風險與初始確認日評估的違約風險進行比較。本行在信用惡化評估流程中考慮各類標準，並對此劃分了第 1 階段和第 2 階段。

2.SIGNIFICANT ACCOUNTING POLICIES - continued

2.2 Summary of Significant Accounting Policies - continued

(l) Impairment of financial assets - continued

Measurement of ECL - continued

Exposure at Default x Probability of Default x Loss Given Default

The Bank measures impairment allowances for 12-month or lifetime ECL using a 3-stage approach as follows:

Stage	Description	Impairment Loss
1	Credit risk on the financial instrument has not increased significantly since initial recognition	12-month ECL
2	Credit risk on the financial instrument has increased significantly since initial recognition	Lifetime ECL
3	Financial instruments that are considered as credit-impaired	Lifetime ECL

12-month ECL are the portion of ECL that result from default events on a financial instrument that are possible within the 12 months after the reporting date. Lifetime ECL are the ECL that result from all possible default events over the expected life of the financial instrument.

The Bank recognises a loss allowance equal to 12-month ECL unless there has been a significant increase in credit risk of the financial instrument since initial recognition, in which case the loss allowance is measured at an amount equal to lifetime ECL.

A discount factor considering the residual maturity and effective interest rate is used to account for the time value of money in the ECL model.

The Bank considers both quantitative and qualitative information that is reasonable and supportable, including historical experience and forward-looking information that is available without undue cost or effort.

For loan commitments and financial guarantee, the date of initial recognition for the purpose of assessing ECL is considered to be the date that the Bank becomes a party to the irrevocable commitment. In assessing whether there has been a significant increase in credit risk since initial recognition of a loan commitment and financial guarantee, the Bank considers changes in the risk of default occurring on the loan to which the loan commitment and financial guarantee relates.

Significant increase in credit risk ("SICR")

In assessing whether the credit risk of a financial instrument (including a loan commitment and financial guarantee) has increased significantly since initial recognition, the Bank compares the risk of default occurring on the financial instrument assessed at the reporting date with that assessed at the date of initial recognition. The Bank considers the following criteria in its credit deterioration assessment processes, which differentiate an account between stage 1 and stage 2.

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財務報表附註 - 續

NOTES TO THE FINANCIAL STATEMENTS - continued

2. 主要會計政策 - 續

2.2 重大會計政策概要 - 續

(l) 金融資產減值 - 續

信用風險顯著增加 (「SICR」) - 續

- 內部或外部評級變化差異分析;
- 逾期 30 天 (「DPD」);
- 貸款分類;

貸款承諾和財務擔保初始確認預期信用損失的時間是銀行做出不可撤銷承諾的生效日。在評估自首次確認後貸款承諾和財務擔保後信用風險是否顯著增加時, 本行考慮了與貸款承諾和財務擔保相關的貸款違約風險的變化。

出現任意一項下列特徵的金融工具將被歸類為第 3 階段, 包括以下內容:

- 逾期 90 天;
- 貸款分類 (適用於貸款組合中的次級, 可疑和損失貸款); 或
- 不良貸款清單中的風險敞口包括交叉違約情況。

本行考慮合理和支持性的定量和定性信息, 包括無需付出不當成本或努力即可獲取的歷史經驗信息和前瞻性信息。

根據金融工具的性质, 在評估信用風險是否顯著增加時, 應考慮單項金融工具或金融工具組合。當對金融工具組合進行評估時, 金融工具根據共同信用風險特徵進行分類, 例如逾期狀態和信用風險評級。

為反映金融工具的信用風險自初始確認後的變化, 本行在每個報告日重新計量預期信用損失, 由此形成預期信用損失金額的任何變化, 應當作為減值損失或利得計入當期損益。除以公允價值計量且其變動計入其他全面收益的金融資產的減值準備計入重估儲備外, 本行確認其他金融資產的減值損失或轉回, 並通過撥備賬戶相應調整該金融資產的賬面價值。

違約

當出現以下情況, 則本行認為一項金融資產出現違約:

- 借款人就任何重大信用債務拖欠本行超過 90 日; 或
- 借款人因無力償付其信用債務導致破產, 很可能會重組資產。

2.SIGNIFICANT ACCOUNTING POLICIES - continued

2.2 Summary of Significant Accounting Policies - continued

(l) Impairment of financial assets - continued

Significant increase in credit risk ("SICR") - continued

- Notch difference analysis of internal or external rating change;
- Days past due ("DPD") of 30 days;
- Loan classification;

For loan commitments and financial guarantee, the date of initial recognition for the purpose of assessing ECL is considered to be the date that the Bank becomes a party to the irrevocable commitment. In assessing whether there has been a significant increase in credit risk since initial recognition of a loan commitment and financial guarantee, the Bank considers changes in the risk of default occurring on the loan to which the loan commitment and financial guarantee relates.

Financial instruments with any of the following characteristics will be classified as stage 3:

- DPD of 90 days;
- Loan classification of Substandard, Doubtful and Loss portfolio; or
- Exposures in the non-performing loan list including cross default situation

The Bank considers both quantitative and qualitative information that is reasonable and supportable, including historical experience and forward-looking information that is available without undue cost or effort.

Depending on the nature of the financial instruments, the assessment of a significant increase in credit risk is performed on either an individual basis or a collective basis. When the assessment is performed on a collective basis, the financial instruments are grouped based on shared credit risk characteristics, such as past due status and credit risk ratings.

ECL are re-measured at each reporting date to reflect changes in the financial instrument's credit risk since initial recognition. Any change in the ECL amount is recognised as an impairment gain or loss in profit or loss. The Bank recognises an impairment loss or reversal for all financial instruments with a corresponding adjustment to their carrying amount through a loss allowance account, except for FVOCI, for which the loss allowance is accumulated in the revaluation reserve.

Default

The Bank considers a financial asset to be in default when:

- the borrower is more than 90 days past due on any material credit obligation to the Bank; or
- it is becoming probable that the borrower will restructure the asset as a result of bankruptcy due to the borrower's inability to pay its credit obligations.

2. 主要會計政策 - 續

2.2 重大會計政策概要 - 續

(l) 金融資產減值 - 續

有信用減值的金融資產

於各報告日期，本集團評估以攤銷成本入賬金融資產及以公允價值計量且其變動計入其他全面收益之金融資產是否有信用減值。當發生一項或多項對金融資產估計未來現金流量有不利影響的事件時，金融資產出現「信用減值」。

金融資產信用減值的證據包括以下可觀察數據：

- 借款人或發行人出現重大財務困難；
- 違反合約，如拖欠或逾期事件；
- 按本集團於其他情況下不會考慮之條款進行貸款重組；
- 借款人很有可能將告破產或進行其他財務重組；或
- 因為出現財政困難而導致證券失去活躍市場。

撤銷

若貸款及債券無實際可收回的前景，則予核銷（部分或全部）。當本行判斷借款人並無資產或收入來源可產生足夠的現金流量以償還應核銷的金額時，一般會如此處理。然而，本行對已核銷的金融資產會繼續追收債務的工作，以遵守本行收回應收金額的程序。

(m) 財務擔保合約

財務擔保合約於合約簽發當日的公允值初始確認為以公允價值計量的金融負債，其後按照下列金額較高者為準：(i) 按照《國際財務報告準則》第9號“財務工具”確定的損失撥備，(ii) 初始確認的金額適當減去按直線法確認的擔保存續期累計攤餘金額。

(n) 金融負債

(i) 初始確認及計量

金融負債分類為以公允價值計量且其變動計入損益之金融負債和其他金融負債，視適用情況而定。本行於初始確認時釐定金融負債之分類。

金融負債於初始確認時以公允價值確認，對於並非為以公允價值計量且其變動計入損益之金融負債，就交易成本調整初始確認金額。

本行金融負債包括銀行同業及其他金融機構之存款、以公允價值計量且其變動計入當期損益之金融負債、賣出回購金融資產、衍生金融負債、客戶存款、其他負債以及發行債券。

2.SIGNIFICANT ACCOUNTING POLICIES - continued

2.2 Summary of Significant Accounting Policies - continued

(l) Impairment of financial assets - continued

Credit-impaired financial assets

At each reporting date, the Bank assesses whether financial assets carried at amortised cost and debt financial assets carried at FVOCI are credit-impaired. A financial asset is 'credit-impaired' when one or more events that have a detrimental impact on the estimated future cash flows of the financial asset have occurred.

Evidence that a financial asset is credit-impaired includes the following observable data:

- significant financial difficulty of the borrower or issuer;
- a breach of contract such as a default or past due event;
- the restructuring of a loan or advance by the Bank on terms that the Bank would not consider otherwise;
- it is becoming probable that the borrower will enter bankruptcy or other financial reorganisation; or
- the disappearance of an active market for a security because of financial difficulties.

Write-off

Loans and debt securities are written off (either partially or in full) when there is no realistic prospect of recovery. This is generally the case when the Bank determines that the borrower does not have assets or sources of income that could generate sufficient cash flows to repay the amounts subject to the write-off. However, financial assets that are written off could still be subject to enforcement activities in order to comply with the Bank's procedures for recovery of amounts due.

(m) Financial guarantee contracts

For financial guarantee contracts, they are initially recognised as financial liabilities at fair value on the date the guarantee was given and subsequently measured at the higher of (i) the amount of the loss allowance determined in accordance with IFRS 9 "Financial Instruments" and (ii) the amount initially recognised less, where appropriate, accumulated amortisation recognised over the life of the guarantee on a straight-line basis.

(n) Financial liabilities

(i) Initial recognition and measurement

Financial liabilities are classified as financial liabilities at fair value through profit or loss and other financial liabilities, as appropriate. The Bank determines the classification of its financial liabilities at initial recognition.

All financial liabilities are recognised initially at fair value adjusted for transaction costs in case of financial liabilities not measured at fair value through profit or loss (FVTPL).

The Bank's financial liabilities include deposits from banks and other financial institutions, financial liabilities at fair value through profit or loss, repurchase agreements, derivative financial liabilities, customer deposits, other liabilities and debt securities issued.

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財務報表附註 - 續

NOTES TO THE FINANCIAL STATEMENTS - continued

2. 主要會計政策 - 續

2.2 重大會計政策概要 - 續

(n) 金融負債 - 續

(ii) 後續計量

金融負債按以下分類計量：

以公允價值計量且其變動計入損益之金融負債

以公允價值計量且其變動計入損益之金融負債包括以交易為目的持有的金融負債和指定以公允價值計量且其變動計入損益之其他金融負債。

金融負債如以短期交易為目的而獲得，則分類為交易類金融負債。此類別包括本行的衍生金融工具（不包括套期關係中的指定套期工具）。除以套期為目的的衍生工具外，嵌入式衍生工具亦分類為交易類金融負債。交易類金融負債之盈虧在損益及其他全面收益表中確認。

以攤余成本計量的金融負債

於初始確認後，其他金融負債按實際利率法計算攤余成本作後續計量。

攤余成本計量須考慮取得時之折價或溢價，以及構成實際利率組成部分之費用或成本。按實際利率攤銷額計入損益及其他全面收益表中的利息支出。

(iii) 負債和權益的分類

銀行簽發的債券與權益工具根據合同協議的實質以及金融負債與權益的定義區分為金融負債或權益。

權益工具是指證明權益工具持有人享有主體在扣除所有負債後的資產剩餘利益的合同。本行發行的權益工具按照收到的價款，抵減直接的成本進行初始確認。

本行不承擔交付現金或其他金融資產的合同義務，且本行可全權酌情無限期推遲支付分派和贖回本金的永續債被分類為權益工具。其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，額外資本補充工具具體條款可見附註 33。

2.SIGNIFICANT ACCOUNTING POLICIES - continued

2.2 Summary of Significant Accounting Policies - continued

(l) Impairment of financial assets - continued

(ii) Subsequent measurement

The subsequent measurement of financial liabilities depends on their classification as follows:

Financial liabilities at fair value through profit or loss

Financial liabilities at fair value through profit or loss includes financial liabilities held for trading and other financial liabilities designated at fair value through profit or loss.

Financial liabilities are classified as held for trading if they are acquired for the purpose of selling in the near term. This category includes derivative financial instruments entered into by the Bank that are not designated as hedging instruments in hedge relationships. Separated embedded derivatives are also classified as held for trading unless they are designated as effective hedging instruments. Gains or losses on liabilities held for trading are recognised in the statement of profit or loss and other comprehensive income.

Financial liabilities at amortised cost

After initial recognition, other financial liabilities are subsequently measured at amortised cost, using the effective interest rate method.

Amortised cost is calculated by taking into account any discount or premium on acquisition and include fees or costs that are an integral part of the effective interest rate. The effective interest rate is applied in calculating interest expenses in the statement of profit or loss and other comprehensive income.

(iii) Classification as debt or equity

Debt and equity instruments are classified as either financial liabilities or as equity in accordance with the substance of the contractual arrangements and the definitions of a financial liability and an equity instrument.

An equity instrument is any contract that evidences a residual interest in the assets of an entity after deducting all of its liabilities. Equity instruments issued by the Bank are recognized at the proceeds received, net of direct issue costs.

Perpetual instruments, which include no contractual obligation for the Bank to deliver cash or other financial assets as the Bank has the sole discretion not to make payments for distribution or redemption of principal amount indefinitely are classified as equity instruments. Additional equity instruments includes additional tier 1 capital securities with no fixed maturity or redemption date. Specific terms of additional tier 1 capital securities are disclosed in note 33.

2. 主要會計政策 - 續**2.2 重大會計政策概要 - 續****(o) 終止確認金融負債**

當負債之責任被解除、取消或屆滿，則終止確認金融負債。

如現有金融負債被來自同一貸款人以具有不同條款的其他金融負債取代，或現有負債之條款被作出實質性的修訂，則該項交換或修訂被當作終止確認原負債及確認新負債處理，賬面金額之差額於損益及其他全面收益表確認。

(p) 金融工具之公允價值

於活躍市場交易之金融工具之公允價值乃參考市場報價或交易商報價，且不會扣減任何交易成本。就並無活躍市場之金融工具而言，公允價值以適當估值方法釐定。此等方法包括以近期按公平原則進行之市場交易、以大致相同之另一工具之現行市價作參考、折現現金使用分析及其他估值模型。

(q) 衍生金融工具

本行採用衍生金融工具，如貨幣掉期、遠期貨幣合約及利率掉期，以套期匯率及利率風險。衍生金融工具以衍生交易合約簽訂當日的公允價值進行初始確認，並以公允價值進行後續計量。當公允價值為正值時，衍生金融工具將被列為資產；當公允價值為負值時，則被列為負債。

衍生工具公允價值變動直接計入損益及其他全面收益表。除非該衍生工具符合套期會計的條件，在這種情況下，任何由此產生的損益確認取決於被套期項目的性質。

遠期貨幣合約之公允價值參考到期概況相近之合約的當前遠期匯率計算。利率掉期合約之公允價值乃通過折現現金流分析確定，即以反映公允價值的適當折現率進行折現的預期現金流的現值。

(r) 非金融資產減值

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賬面值未能收回，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賬面值未能收回，予以攤銷之資產亦需評估其減值。若資產之賬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）。

2.SIGNIFICANT ACCOUNTING POLICIES - continued**2.2 Summary of Significant Accounting Policies - continued****(o) Derecognition of financial liabilities**

A financial liability is derecognised when the obligation under the liability is discharged, cancelled, or expires.

When an existing financial liability is replaced by another from the same lender on substantially different terms, or the terms of an existing liability are substantially modified, such an exchange or modification is treated as a derecognition of the original liability and a recognition of a new liability, and the difference between the respective carrying amounts is recognised in the statement of profit or loss and other comprehensive income.

(p) Fair value of financial instruments

The fair value of financial instruments that are traded in active markets is determined with reference to quoted market prices or dealer price quotations, without any deduction for transaction costs. For financial instruments where there is no active market, the fair value is determined using appropriate valuation techniques. Such techniques include using recent arm's length market transactions; reference to the current market value of another instrument which is substantially the same; a discounted cash flow analysis; and other valuation models.

(q) Derivative financial instruments

The Bank uses derivative financial instruments, such as currency swaps, forward currency contracts and interest rate swaps, to hedge its foreign currency risk and interest rate risk, respectively. Such derivative financial instruments are initially recognised at fair value on the date on which a derivative contract is entered into and are subsequently remeasured at fair value. Derivatives are carried as assets when the fair value is positive and as liabilities when the fair value is negative.

Any gains or losses arising from changes in fair value of derivatives are taken directly to the statement of profit or loss and other comprehensive income, except where the derivatives are qualified for hedge accounting, in which case recognition of any resultant gain or loss depends on the nature of the item being hedged.

The fair value of forward currency contracts is calculated by reference to current forward exchange rates for contracts with similar maturity profiles. The fair value of interest rate swap contracts is determined using a discount cash flow analysis by taking the present value of the expected cash flows discounted at appropriate discount rates reflecting fair value.

(r) Impairment of non-financial 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).

5-7

財務報表附註 - 續

NOTES TO THE FINANCIAL STATEMENTS - continued

2. 主要會計政策 - 續

2.2 重大會計政策概要 - 續

(s) 職工薪酬

定額供款計劃，指本行根據協定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。上述繳納的費用根據計劃的規定轉為應付款項時於損益表內列示。

(t) 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。

(u) 分部報告

經營分部屬於本行的組成部分，具有下列特點：(a) 參與賺取收入並產生開支的業務活動（包括與同一主體其他組成部分交易相關的收入和開支），(b) 其經營成果由高級管理層定期審查，以此決定向該部分分配資源並評估其業績，以及 (c) 可提供單獨財務報表。

(v) 關聯方

(1) 該方是個人或與該個人關係密切的家庭成員，如果該個人：

- (i) 對本行實施控制或共同控制；
- (ii) 於本行有重大影響；或
- (iii) 是本行或本行母公司的關鍵管理層成員。

(2) 任何實體如屬以下情況，即視為本行之關連方：

- (i) 該實體與本行是同一集團的成員（即每家母公司、子公司及同系附屬子公司間相互關聯）。
- (ii) 一方是另一方的聯營或合營公司（或是另一方的母公司、子公司或同系附屬子公司的聯營或合營公司）。
- (iii) 該實體和本行是相同第三方的合營公司。
- (iv) 一方是第三方的合營公司並且另一方是該第三方的聯營公司。
- (v) 該實體為本行或與本行有關聯之實體設定退休僱員之福利計劃。
- (vi) 該實體受在 (1) 項中所認定的自然人所控制或共同控制。
- (vii) (1) 項 (i) 所述的個人對該實體能夠實施重大影響或該個人是該實體（或其母公司）的關鍵管理層成員。
- (viii) 該實體或其所在集團的成員為本行或本行的母公司提供關鍵管理層成員服務。

關係密切的家庭成員是指在處理與實體交易時可影響該個人或受該個人影響的家庭成員。

2.SIGNIFICANT ACCOUNTING POLICIES - continued

2.2 Summary of Significant Accounting Policies - continued

(s) 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 as they become payable in accordance with the rules of the plan.

(t) Dividends

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

(u) Segment reporting

An operating segment is a component of the Bank: (a) that engages in business activities from which it may earn revenues and incur expenses (including revenues and expenses relating to transactions with other components of the same entity), (b) whose operating results are regularly reviewed by the senior management to make decisions about resources to be allocated to the segment and assess its performance, and (c) for which discrete financial statements is available.

(v) Related parties

(1) A person, or a close member of that person's family, is related to the Bank if that person:

- (i) has control or joint control over the Bank;
- (ii) has significant influence over the Bank; or
- (iii) is a member of the key management personnel of the Bank or the Bank's parent.

(2) An entity is related to the Bank if any of the following conditions applies:

- (i) The entity and the Bank are members of the same group (which means that each parent, subsidiary and fellow subsidiary is related to the others).
- (ii) One entity is an associate or joint venture of the other entity (or an associate or joint venture of a member of a group of which the other entity is a member).
- (iii) Both entities are joint ventures of the same third party.
- (iv) One entity is a joint venture of a third entity and the other entity is an associate of the third entity.
- (v) The entity is a post-employment benefit plan for the benefit of employees of either the Bank or an entity related to the Bank.
- (vi) The entity is controlled or jointly controlled by a person identified in (1).
- (vii) A person identified in (1)(i) has significant influence over the entity or is a member of the key management personnel of the entity (or of a parent of the entity).
- (viii) The entity, or any member of a group of which it is a part, provides key management personnel services to the Bank or to the Bank's parent.

Close members of the family of a person are those family members who may be expected to influence, or be influenced by, that person in their dealings with the entity.



2. 主要會計政策 - 續

2.2 重大會計政策概要 - 續

(w) 套期會計

本行將某些衍生工具指定為合格的套期關係中的套期工具。在初始指定套期關係時，本行正式記錄套期工具和被套期項目之間的關係，包括套期的風險管理目標和策略。此外，自訂立套期起，本行持續記錄套期工具能否高效抵銷套期風險造成的套期項目之公允價值或現金流量變動。

對於套期有效性評估而言，本行考慮套期工具是否有效抵銷歸因於該套期風險之被套期項目所對應的公允價值或現金流量變動，即套期關係滿足下列所有套期有效性要求：

- 被套期項目與套期工具之間存在經濟關係；
- 被套期項目和套期工具經濟關係產生的價值變動中，信用風險的影響不佔主導地位；
- 套期關係的套期比率應當等於本行被套期項目的實際數量與對其進行套期的套期工具實際數量之比。

現金流量套期

現金流量套期，是指對現金流量變動風險進行的套期。該類現金流量變動源於與已確認資產或負債、很可能發生的預期交易有關的某類特定風險，且將影響本分行的損益。對於指定的現金流量套期，套期工具利得或損失中屬於有效套期的部分，計入權益中的現金流量套期儲備，屬於無效套期的部分，計入當期損益。當被套期現金流量影響當期損益時，原已計入現金流量套期儲備的套期工具累計利得或損失轉入當期損益。

當套期衍生工具已到期或售出、終止或被行使，或套期關係不再滿足公允價值套期會計運用標準，或套期關係指定被撤銷，本行將終止使用現金流量套期會計。

2.SIGNIFICANT ACCOUNTING POLICIES - continued

2.2 Summary of Significant Accounting Policies - continued

(w) Hedge accounting

The Bank designates certain derivatives as hedging instruments in qualifying hedging relationships. On initial designation of the hedge, the Bank formally documents the relationship between the hedging instruments and hedged items, including the risk management objective and strategy in undertaking the hedge. Furthermore, at the inception of the hedge and on an ongoing basis, the Bank documents whether the hedging instrument is highly effective in offsetting changes in fair values or cash flows of the hedged item attributable to the hedged risk.

For hedge effectiveness assessment, the Bank considers whether the hedging instrument is effective in offsetting changes in fair values or cash flows of the hedged item attributable to the hedged risk, which is when the hedging relationships meet all of the following hedge effectiveness requirements:

- there is an economic relationship between the hedged item and the hedging instrument;
- the effect of credit risk does not dominate the value changes that result from that economic relationship; and
- the hedge ratio of the hedging relationship is the same as that resulting from the quantity of the hedged item that the Bank actually hedges and the quantity of the hedging instrument that the entity actually uses to hedge that quantity of hedged item.

Cash flow hedges

When a derivative is designated as the hedging instrument as hedging instruments to hedge the variability in cash flows attributable to a particular risk associated with a recognised asset or liability or highly probable forecast transaction that could affect profit or loss, the effective portion of changes in the fair value of the derivative is recognised and presented in the cash flow hedge reserve within equity. Any ineffective portion of changes in the fair value of the derivative is recognised immediately in profit or loss. The amount accumulated in the cash flow hedge reserve is reclassified from cash flow hedge reserve to profit or loss as a reclassification adjustment in the same period as the hedged cash flows affect profit or loss.

If the hedging derivative expires or is sold, terminated or exercised, or the hedge no longer meets the criteria for cash flow hedge accounting, or the hedge designation is revoked, then hedge accounting is discontinued prospectively.

On hedge discontinuation, any hedging adjustment made previously to a hedged financial instrument for which the effective interest method is used is amortised to profit or loss by adjusting the effective interest rate of the hedged item from the date on which amortisation begins. If the hedged item is derecognised, then the adjustment is recognised immediately in profit or loss when the item is derecognised.

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財務報表附註 - 續

NOTES TO THE FINANCIAL STATEMENTS - continued

3. 重要會計估計及假設

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。

3.1 所得稅

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賬款不同，差額將影響作出決定期間所得稅及遞延稅項撥備。

3.2 金融資產減值

計量以攤銷成本及以公平價值經其他全面收益入賬、且因訂有貸款承擔及金融擔保合約而存在風險的金融資產之預期信用損失準備，是一個需要運用複雜模型及對未來經濟環境及信用行為（客戶違約之機率及由此產生之損失）作出重大假設之領域。有關計量預期信用損失時所用之輸入數據、假設及估計技術之詳細解釋，可參閱附註 4.1 信用風險。

4. 金融風險管理

風險概述

本行投入大量資源以維持健全之信用風險管理體系，為銀行高品質發展保駕護航。本行始終保持審慎經營的管理理念，遵循董事會制定的風險管理政策與策略，嚴格執行本行風險偏好及風險容忍度，積極應对外部宏觀經濟形勢變化，深入推進全面風險管理體系建設，持續對信用風險、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監督，對風險管理狀況、風險管理能力及水準進行定期評估。

3. CRITICAL ACCOUNTING ESTIMATES AND ASSUMPTIONS

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.

3.1 Income tax

The Bank is subject to income tax in numerous jurisdictions. Significant estimates are required in determining the Bank's provision for income tax. 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.

3.2 Impairment of financial assets

The measurement of the expected credit loss allowance for financial assets measured at amortised cost and FVOCI and with exposure arising from loan commitments and financial guarantee contracts, is an area that requires the use of complex models and significant assumptions about future economic conditions and credit behavior (the likelihood of customers defaulting and the resulting losses). Refer to Note 4.1 credit risk for the explanation of the inputs, assumptions and estimation techniques used in measuring ECL.

4. FINANCIAL RISK MANAGEMENT

Overview of risk

The Bank devotes considerable resources to maintaining sound credit risk management system to ensure the high quality development of bank. The Bank has constantly maintained the management concept of prudent operation, followed the risk management policies and strategies formulated by the Board of Directors, strictly implemented the Bank's risk preference and risk tolerance, actively responded to changes in external macro-economic situation, further promoted the building of a comprehensive risk management system, and continued to supervise the internal control such as credit risk, market risk, operational risk, liquidity risk, legal risk, reputation risk, technology risk and country risk, and regularly evaluated the risk management status, risk management ability and level.

4. 金融風險管理 - 續**4.1 信用風險**

信用風險管理方面，本行嚴格執行資產信貸質量管理辦法，跟蹤分析國家調控政策及高度重視疫情影響較大領域的風險防範。信用風險是指本行之借款人或交易對手方未能或不願意履行其還款責任之風險。信用風險是本行在經營活動中所面臨的最重要的風險之一，本行對信用風險敞口採取審慎的原則進行管理，包括集中度限制及大額風險監控。本行面臨的信用風險主要來自貸款組合以及投資組合。

發放貸款和墊款

在計量發放貸款和墊款的信用風險時，本行主要考慮三個因素：(i) 客戶或交易對手對合同義務的違約的可能性；(ii) 目前對客戶或交易對手的風險敞口及其未來可能的發展而確定的“違約淨暴露”；(iii) 違約合同的可收回金額（“違約損失”）。

本行將信貸資產分為正常、關注、次級、可疑、損失五類，其中後三類貸款被視為不良貸款。五級分類的核心定義如下所示：

貸款分類

正常類：借款人能夠履行合同，沒有足夠理由懷疑貸款本息不能按時足額償還。

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

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

可疑類：借款人無法足額償還貸款本息，即使執行擔保，也肯定要造成較大損失。

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

貸款的分級主要基於綜合分析借款人的管理層素質、借款結構以及第一還款來源等指標評價信用風險；同時也考慮借款人的市場份額和地位、產品、財務狀況、償債能力、資產流動性、持續經營能力、盈利能力、股權結構以及抵押品的種類及價值。

4.FINANCIAL RISK MANAGEMENT - continued**4.1 Credit risk**

In terms of credit risk management, the Bank strictly adheres to the management methods for asset credit quality, and analyzes the state regulation and control policy and attaches great importance to risk prevention in areas where the epidemic has a large impact. Credit risk is the risk that a borrower or counterparty of the Bank will be unable or unwilling to honour a repayment obligation. The credit risk is one of the most important risks that the Bank is exposed to in its operating activities. The Bank has adopted prudent principles to manage credit risk exposure, including concentration limit and large risk monitoring. The Bank's credit risk mainly arises from loan portfolio and investment portfolio.

Loans and advances

In measuring the credit risk on loans and advances, the Bank mainly considers three factors: (i) the probability of default on contract obligations by customers or counterparties; (ii) the "net default exposure" determined by the current risk exposure to customers or counterparties and their possible future development; (iii) The recoverable amount of the contract in default ("default loss").

The Bank classifies credit assets into five categories: normal, attention, sub-ordinated, doubtful and loss, of which the latter three categories are deemed as bad loans. The definition of the five-level classification is shown below:

Loan classification

•Normal: The borrower is able to perform the contract, and there is no sufficient reason to doubt that the loan principal and interest cannot be fully repaid in a timely manner.

•Attention: The borrower is currently able to repay the loan principal and interest though, there are some factors that may adversely affect the repayment.

•Sub-ordinated: The borrower has obvious problems in its repayment ability and cannot entirely depend on its normal income for full repayment of the loan principal and interest. Certain losses may be incurred despite execution of the guarantee.

•Doubtful: The borrower is unable to fully repay the loan principal and interest. Significant losses are certainly to be incurred despite execution of the guarantee.

•Loss: After all possible measures or all necessary legal procedures have been taken, the principal and interest are still not to be recovered, or only an insignificant portion can be recovered.

The grading of loans is mainly based on comprehensive analysis of the borrower's management quality, loan structure, the primary source of repayment and other indicators to evaluate credit risk. At the same time, the borrower's market share and position, products, financial position, solvency, the liquidity of assets, the ability to continue as a going concern, profitability, equity structure and the type and value of collaterals are also taken into consideration.

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財務報表附註 - 續

NOTES TO THE FINANCIAL STATEMENTS - continued

4. 金融風險管理 - 續

4.1 信用風險 - 續

債權投資

本行採用外部評級（如標準普爾）管理除中國財政部、中國人民銀行、國家開發銀行、中國進出口銀行和中國農業發展銀行發行的證券和票據以外的債權投資的信用風險。

信用風險限額管理及緩解措施

本行通過貸前調查、貸時審查及貸後檢查三個環節對信用風險進行管理和監控。本行按照內部風險偏好，對授信進行集中度限額管理，達到分散風險的目的。

本行通過一系列政策和措施降低信用風險。其中，通用的方法是要求借款人交付抵質押品或擔保。本行接受的抵質押品主要包括定期存款、房產、有價證券、股權、土地使用權、機器設備、交通工具等。對於貸款及應收款項以外的其他金融資產，相關抵質押物視金融工具的種類而決定。

信貸資產減值及準備金計提政策

(i) 預期信用損失的計量

本行根據信用風險是否發生顯著增加以及資產是否已發生信用減值，對符合納入金融資產減值準備計提範圍內的資產分別以 12 個月或整個存續期的預期信用損失計量損失準備。

本行通過判斷信用風險自初始確認後是否顯著增加或已發生信用減值，對信用風險進行階段劃分。其中階段一為金融資產自初始確認後信用風險未顯著增加；階段二為金融資產自初始確認後信用風險已出現顯著增加；階段三為金融資產信用風險已顯著增加至出現減值的客觀證據。對滿足階段一的金融資產按照相當於未來 12 個月內預期信用損失的金額計量其損失準備，對階段二的金融資產按照整個存續期內預期信用損失的金額計量其損失準備，對階段三的金額計量其損失準備。

本行對授信業務相關的金融資產定期通過資產分類對交易對手進行定期評估。用於識別信用風險顯著增加的標準，由本行授信管理委員會定期覆核其適當性。

截至二零二三年十二月三十一日和二零二二年十二月三十一日，本行未採用較低信用風險假設，並將比較所有金融工具在財務狀況表日的信用風險與初始確認時相比是否顯著增加。

4. FINANCIAL RISK MANAGEMENT - continued

4.1 Credit risk- continued

Debt investment

The Bank adopts an external rating (such as Standard & Poor's) to manage the credit risk on debt investment other than securities and notes issued by the Ministry of Finance of China, the People's Bank of China, China Development Bank, Export-Import Bank of China and Agricultural Development of China Development Bank.

Credit risk limit management and mitigation measures

The Bank manages and monitors the credit risk, using three steps: pre-lending investigation, review during loans and post-lending inspection. Based on the internal risk preference, the Bank centralizes credit limit management for the purposes of risk diversification.

The Bank mitigates credit risk through a range of policies and measures. One of the common methods is to require borrowers to provide collateral or guarantee. The collateral accepted by the Bank mainly includes time deposits, housing properties, marketable securities, shares, properties, land use rights, machinery and equipment, transportation vehicles, etc. For financial assets other than loans and receivables, the related pledges are determined depending on the type of financial instruments.

Credit asset impairment and provision policy

(i) Measurement of ECL

Based on whether the credit risk has increased significantly and whether the asset has been credit-impaired, the Bank measures the loss allowance for assets qualified to be included in the scope of making provision for impairment losses of financial assets based on 12-month ECL or the lifetime ECL.

The Bank divides the credit risk into stages by determining whether the credit risk has increased significantly or has been impaired upon initial recognition. The Stage 1 is that the credit risk on financial assets has not increased significantly upon initial recognition; the Stage 2 is that the credit risk on financial assets has increased significantly upon initial recognition; and the Stage 3 is that there is objective evidence that the credit risk on financial assets has significantly increased to the extent of impairment. Loss allowance for financial assets qualified to be at Stage 1 is measured at the amount of the future 12-month ECL; loss allowance for financial assets qualified to be at Stage 2 is measured at the amount of lifetime ECL; and loss allowance for financial assets qualified to be at Stage 3 is measured at the amount of the lifetime ECL.

The Bank regularly evaluates the counterparties through asset classification for financial assets related to credit business. The appropriateness of the criteria used to identify the significant increase in credit risk is regularly reviewed by the Bank's Credit Management Committee.

As at 31 December 2023 and 31 December 2022, the Bank does not apply the low credit risk exception and compares the credit risk of all financial instruments at the balance sheet date to see if it has increased significantly upon initial recognition.

4. 金融風險管理 - 續

4.1 信用風險 - 續

(ii) 對參數、假設及估計技術的說明

預期信用損失是違約概率 (PD)、違約風險敞口 (EAD) 及違約損失率 (LGD) 三者的乘積折現後的結果。相關定義如下：

- 違約概率是指交易對手在未來 12 個月或在整個存續期間，無法履行其償付義務或履行相關義務的可能性；

- 違約風險敞口是指在未來 12 個月或在整個存續期間中，在違約發生時的預期風險暴露，同時需要考慮在報告日後，所有預期的違約敞口變化情況，其中包括合同及相關檔規定的應還本金和利息，以及相關債項未來支取的合理預期等；

- 違約損失率是指本行對違約敞口發生損失程度作出的預期。可根據交易對手的類型、追索的方式和優先順序，以及擔保物或其他信用支持等可獲得性的不同，違約損失率也有所不同。

本行通過獲取本金和利息的還款計劃，對推算的現金流進行折現。有關預期未來現金流量的估計是基於 (i) 本行過往的信用損失經驗，並按借款人個別因素作調整，該等因素包括借款人的任何重大財務困難、違約或借款人破產的可能性，以及財務重組狀況及進度，(ii) 整體經濟環境及 (iii) 於報告日期時借款人的當前還款能力及當前抵押品價值，以及對未來狀況的預測 (涉及重大判斷)。

本行通過分析風險敞口規模、複雜程度、結構和風險特徵的不同，識別關鍵的風險驅動因素，按照共同信用風險特徵進行分組，以歷史資料分析各組別出現違約的可能性。

本行定期監控並覆核預期信用損失計算相關的假設，包括各期限下的違約概率及擔保物價值的變動情況。

信用風險顯著增加的評估及預期信用損失的計算均涉及前瞻性信息。本行通過歷史資料分析，識別出影響各資產組合的信用風險及預期信用損失的關鍵經濟指標。前瞻性調整因素主要分析宏觀因子與違約率之間的關係，再通過預測經濟環境得出。

本報告期內，估計技術或關鍵假設未發生重大變化。

4. FINANCIAL RISK MANAGEMENT - continued

4.1 Credit risk- continued

(ii) Description of parameters, assumptions and estimate techniques

ECL is the result of discounting the product of probability of default (PD), exposure at default (EAD) and loss at default (LGD). Relevant definitions are as follows:

-The probability of default refers to the possibility that the counterparty will be unable to perform its repayment obligations or perform relevant obligations in the next 12 months or during lifetime;

-Exposure at default refers to the expected risk exposure when default occurs in the next 12 months or during lifetime. At the same time, it is necessary to consider all changes in the expected exposure at default after the reporting date, including the principal and interest repayable as stipulated in the contract and relevant document, as well as reasonable expectation of future withdrawal of relevant debts, etc;

-Loss at default refers to the Bank's expectation of the degree at which loss is incurred for the default exposure. Loss at default may vary according to the type of counterparties, the method and priority of recourse, and the availability of collateral or other credit supporting.

The Bank discounts the calculated cash flow through obtaining the repayment schedule of principal and interest. The estimation of expected future cash flows is based on (i) the Bank's historical credit loss experience, adjusted for factors that are specific to the borrowers which include any significant financial difficulty of the borrowers, breach of contract or probability that the borrowers will enter into bankruptcy and the status and progress of financial restructuring, (ii) general economic conditions and (iii) both the current conditions of borrowers' repayment ability and value of collateral at the reporting date as well as the forecast of future conditions with significant judgements involved.

Through analysis of the scale of risk exposures, differences in complexity, structure and risk characteristics, the key risk-driven factors are identified by the Bank and are grouped based on the common credit risk characteristics. The historical data is used to analyze the probability of default of each grouping.

The Bank regularly monitors and reviews the assumptions related to the calculation of ECL, including the changes in probability of default and the value of collateral.

The forward-looking information is involved in both assessment of significant increase in credit risk and the calculation of ECL. Through analysis of the historical data, the Bank identifies key economic indicators that affect the credit risk and ECL of each asset portfolio. The forward-looking adjustment factors are evaluated mainly based on analyzing the relationship between the default rate and macroeconomic factors, and determined through forecasting economic environment.

During the reporting period, the estimate techniques or key assumptions have not changed significantly.

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財務報表附註 - 續

NOTES TO THE FINANCIAL STATEMENTS - continued

4. 金融風險管理 - 續

4.1 信用風險 - 續

(a) 最大信用風險敞口信息

下表列示最大信用風險敞口的信息：

4. FINANCIAL RISK MANAGEMENT - continued

4.1 Credit risk- continued

(a) Maximum exposure to credit risk

The maximum exposure to credit risk is presented in the table below:

		2023 千元澳門幣 MOP'000	2022 千元澳門幣 MOP'000
現金及銀行存款	Cash and balances with banks	6,183,212	14,790,427
存放本地監管機構之存款	Deposits with local regulatory authority	2,440,866	2,982,731
存放中央銀行	Deposits with the central bank in Mainland of China	3,914,539	3,113,666
拆出資金	Placements with banks and other financial institutions	3,891,212	4,315,368
買入返售金融資產	Financial assets purchased under resale agreements	179,967	1,374,263
衍生金融資產	Derivative financial assets	218,137	302,356
客戶貸款和墊款	Loans and advances to customers	117,233,580	125,441,708
以攤餘成本計量的債權投資	Debt securities at amortised cost Investments in debt instruments at amortised cost	32,764,453	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 securities instruments at fair value through other comprehensive income	50,186,093	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 (附註 1)	Financial assets at fair value through profit or loss (Note 1)	2,346,052	6,836,493
其他資產 (附註 2)	Other assets (Note 2)	299,088	505,286
小計	Subtotal	219,657,199	238,464,923
表外項目的信用風險敞口如下所述：	Credit risk exposures of off-sheet items are as follows:		
無條件可撤銷的信用承諾	Commitments that are unconditional cancellable without prior notice	77,633,927	94,975,676
開出承兌匯票	Bank acceptances issued	4,133,449	5,924,186
擔保書	Letter of guarantee issued	1,437,539	1,742,049
開出信用證	Letter of credit issued	5,656,014	2,705,025
小計	Subtotal	88,860,929	105,346,936
合計	Total	308,518,128	343,811,859

4. 金融風險管理 - 續

4.1 信用風險 - 續

(a) 最大信用風險敞口信息 - 續

附註 1: 上述交易性金融資產包含債權投資等。

附註 2: 主要包括應收賬款和其他應收款項等。

(b) 信貸質量

下表載列按風險階段劃分有關客戶貸款和墊款以及債權投資賬面總額的資料。

客戶貸款和墊款

		2023 千元澳門幣 MOP'000	2022 千元澳門幣 MOP'000
階段一	Stage 1	108,984,423	120,811,293
階段二	Stage 2	5,610,396	3,471,911
階段三	Stage 3	3,577,654	1,746,758
合計	Total	118,172,473	126,029,962

債權投資

Debt securities

		2023 千元澳門幣 MOP'000	2022 千元澳門幣 MOP'000
階段一	Stage 1	79,531,900	70,632,374
階段二	Stage 2	5,180,008	9,328,623
階段三	Stage 3	398,625	196,514
合計	Total	85,110,533	80,157,511

債權投資包括以攤餘成本計量的債權投資、以公允價值計量且其變動計入全面收益的債權投資和以公允價值計量且其變動計入當期損益的金融資產。於二零二三年和二零二二年末，除客戶貸款和墊款及債權投資外，所有其他金融資產均被歸類為階段一。

Debt securities include investments in debt instruments at amortised cost, debt instruments at fair value through other comprehensive income, financial assets at fair value through profit or loss. Other than loans and advances to customers and debt securities, all other financial assets were classified as stage 1 at the year ended 2023 and 2022.

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財務報表附註 - 續

NOTES TO THE FINANCIAL STATEMENTS - continued

4. 金融風險管理 - 續

4.1 信用風險 - 續

(c) 抵押品及其他信用增級

本行需要取得的擔保物金額及類型基於對交易對手的信用風險評估決定。本行擔保物主要為銀行存款、股份及物業。

管理層監察擔保物的市值，並在必要時根據相關協議要求追加擔保物。並在覆核減值損失準備是否充足時監察所獲得擔保物的市價。

本行對抵債資產進行有序處置，所得款項用以抵償貸款。一般而言，本行不將抵債資產用於商業用途。

於財務狀況表日，本行無抵債資產用於商業用途（二零二二年：無）。

(d) 信用相關承諾

該等工具的主要目的是確保客戶於需時可獲得資金來履行其義務。保函及備用信用證為不可撤銷的保證，即在客戶在無法履行其對第三方的義務時，本行將進行支付，其信用風險與貸款相同。單證和商業信用證乃本行代表客戶作出的書面承諾，授權第三方在特定條款和條件下向本行提取規定金額的匯票，以相關的貨運為抵押，因此風險較直接放貸更小。

授信展期承諾是指以貸款、保函或信用證形式，對未使用的授信額度予以展期。關於授信展期承諾的信用風險，本行可能面臨的風險相當於未使用承諾總額的損失。但即使在最壞的情況下，損失亦很可能低於未使用的承諾總額，因為大多數授信展期承諾是以客戶保持特定的信用標準為條件的。由於長期承諾通常較短期承諾引致的信用風險程度更高，本行監控授信展期承諾的到期期限。

4.2 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。

4. FINANCIAL RISK MANAGEMENT - continued

4.1 Credit risk- continued

(c) Collateral and other credit enhancements

The amount and type of collateral required depends on an assessment of the credit risk of the counterparty. The main types of collateral obtained are bank deposits, shares and properties.

Management monitors the market value of collateral, requests additional collateral in accordance with the underlying agreement, and monitors the market value of collateral obtained during the review of the adequacy of the allowance for impairment losses.

It is the Bank's policy to dispose repossessed properties in an orderly fashion. The proceeds are used to reduce or repay the outstanding claim. In general, the Bank does not occupy repossessed properties for business use.

At the end of the reporting period, the Bank has no repossessed assets (2022: Nil).

(d) Credit related commitments

The primary purpose of these instruments is to ensure that funds are available to customers to settle their obligations as required. Guarantees and standby letters of credit which represent irrevocable assurances that the Bank will make payments in the event that a customer cannot meet its obligations to third parties carry the same credit risk as loans. Documentary and commercial letters of credit which are written undertakings by the Bank on behalf of a customer authorising a third party to draw drafts on the Bank up to a stipulated amount under specific terms and conditions are collateralised by the underlying shipments of goods to which they relate and therefore carry less risk than direct lending.

Commitments to extend credit represent unused portions of authorisations to extend credit in the form of loans, guarantees or letters of credit. With respect to credit risk on commitments to extend credit, the Bank is potentially exposed to loss in an amount equal to the total unused commitments. However, even in the worst scenario, loss is likely to be less than the total unused commitments, as most commitments to extend credit are contingent upon customers maintaining specific credit standards. The Bank monitors the term to maturity of credit commitments because longer-term commitments generally have a greater degree of credit risk than shorter-term commitments.

4.2 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.



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財務報表附註 - 續

NOTES TO THE FINANCIAL STATEMENTS - continued

4. 金融風險管理 - 續

4.2 市場風險 - 續

(a) 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。

本行根據《澳門國際銀行股份有限公司利率風險管理政策》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。

於財務狀況表日，按照金融資產與金融負債在下一個預期利率重定價日（或到期日，以較早者為準）列示如下：

4. FINANCIAL RISK MANAGEMENT - continued

4.2 Market risk - continued

(a) 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.

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.

At the balance sheet date, the next expected rate repricing date (or the maturity date, whichever is earlier) of financial assets and financial liabilities during the relevant period are presented as follows:

2023

		1個月 千元澳門幣 Up to 1 month MOP'000	1-3月 千元澳門幣 1-3 months MOP'000	3-12月 千元澳門幣 3-12 months MOP'000	1-5年 千元澳門幣 1-5 years MOP'000	超過5年 千元澳門幣 Over 5 years MOP'000	不計利息 千元澳門幣 Non-interest bearing MOP'000	合計 千元澳門幣 Total MOP'000
資產	Assets							
現金及銀行存款	Cash and balances with banks	5,312,250	282,900	158,678	-	-	429,384	6,183,212
存放本地監管機構之存款	Deposits with local regulatory authority	2,440,866	-	-	-	-	-	2,440,866
存放中央銀行	Deposits with the central bank in Mainland of China	3,913,255	-	-	-	-	1,284	3,914,539
拆出資金	Placements with banks and other financial institutions	1,792,181	424,744	1,625,378	-	-	48,909	3,891,212
買入返售金融資產	Financial assets purchased under resale agreements	179,906	-	-	-	-	61	179,967
衍生金融資產	Derivative financial assets	-	-	-	-	-	218,137	218,137
客戶貸款和墊款	Loans and advances to customers	52,762,475	48,402,270	8,507,672	5,527,068	644,222	1,389,873	117,233,580
以攤餘成本計量的債權投資	Investments in debt instruments at amortised cost	6,698,929	11,542,097	11,307,693	2,151,920	833,588	230,226	32,764,453
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 securities at fair value through other comprehensive income	8,467,177	15,678,430	13,228,094	11,511,786	820,967	479,639	50,186,093
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	310,639	934,100	1,072,904	2,116	-	3,850,797	6,170,556
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 investments designated at fair value through other comprehensive income	-	-	-	-	-	105,949	105,949
其他資產	Other assets	-	-	-	-	-	299,088	299,088
資產總值	Total assets	81,877,678	77,264,541	35,900,419	19,192,890	2,298,777	7,053,347	223,587,652

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財務報表附註 - 續

NOTES TO THE FINANCIAL STATEMENTS - continued

4. 金融風險管理 - 續

4.2 市場風險 - 續

(a) 利率風險 - 續

於財務狀況表日，按照金融資產與金融負債在下一個預期利率重定價日（或到期日，以較早者為準）列示如下： - 續

4. FINANCIAL RISK MANAGEMENT - continued

4.2 Market risk - continued

(a) Interest rate risk - continued

At the balance sheet date, the next expected rate repricing date (or the maturity date, whichever is earlier) of financial assets and financial liabilities during the relevant period are presented as follows: - continued

2023

		1 個月 千元澳門幣 Up to 1 month MOP'000	1-3 月 千元澳門幣 1-3 months MOP'000	3-12 月 千元澳門幣 3-12 months MOP'000	1-5 年 千元澳門幣 1-5 years MOP'000	超過 5 年 千元澳門幣 Over 5 years MOP'000	不計利息 千元澳門幣 Non-interest bearing MOP'000	合計 千元澳門幣 Total 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	15,323,939	6,755,726	7,413,620	-	-	173,194	29,666,479
賣出回購金融資產	Repurchase agreements	15,653,826	7,183,771	1,737,198	-	-	176,701	24,751,496
衍生金融負債	Derivative financial liabilities	-	-	-	-	-	53,437	53,437
客戶存款	Customer deposits	44,193,076	38,675,253	62,446,658	476,802	-	1,544,553	147,336,342
其他負債	Other liabilities	-	-	-	-	-	671,194	671,194
發行債券	Debt securities issued	-	-	1,696,896	2,799,887	3,459,159	48,267	8,004,209
發行同業存單	Certificates of deposit issued	-	56,325	279,431	-	-	-	335,756
負債總值	Total liabilities	75,170,841	52,671,075	73,573,803	3,276,689	3,459,159	2,667,346	210,818,913
總利息重新定價差額	Total interest repricing gap	6,706,837	24,593,466	(37,673,384)	15,916,201	(1,160,382)	4,386,001	12,768,739

2022

資產	Assets							
現金及銀行存款	Cash and balances with banks	14,116,678	-	155,208	-	-	518,541	14,790,427
存放本地監管機構之存款	Deposits with local regulatory authority	2,982,731	-	-	-	-	-	2,982,731
存放中央銀行	Deposits with the central bank in Mainland of China	3,112,337	-	-	-	-	1,329	3,113,666
拆出資金	Placements with banks and other financial institutions	2,967,435	651,847	689,896	-	-	6,190	4,315,368
買入返售金融資產	Financial assets purchased under resale agreements	1,373,960	-	-	-	-	303	1,374,263
衍生金融資產	Derivative financial assets	-	-	-	-	-	302,356	302,356
客戶貸款和墊款	Loans and advances to customers	45,282,320	18,723,752	31,538,007	26,568,452	2,008,463	1,320,714	125,441,708
以攤餘成本計量的債權投資	Investments in debt instruments at amortised cost	7,929,470	10,857,598	12,729,950	1,551,813	497,969	273,815	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 securities at fair value through other comprehensive income	6,809,845	13,101,772	10,805,545	12,729,450	1,177,268	338,130	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	1,524,282	3,266,933	729,418	1,271,843	-	44,017	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 investments designated at fair value through other comprehensive income	-	-	-	-	-	6,240	6,240
其他資產	Other assets	-	-	-	-	-	505,286	505,286
資產總值	Total assets	86,099,058	46,601,902	56,648,024	42,121,558	3,683,700	3,316,921	238,471,163

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財務報表附註 - 續

NOTES TO THE FINANCIAL STATEMENTS - continued

4. 金融風險管理 - 續

4.2 市場風險 - 續

(a) 利率風險 - 續

於財務狀況表日，按照金融資產與金融負債在下一個預期利率重定價日（或到期日，以較早者為準）列示如下： - 續

4. FINANCIAL RISK MANAGEMENT - continued

4.2 Market risk - continued

(a) Interest rate risk - continued

At the balance sheet date, the next expected rate repricing date (or the maturity date, whichever is earlier) of financial assets and financial liabilities during the relevant period are presented as follows: - continued

2022

		1個月 千元澳門幣 Up to 1 month MOP'000	1-3月 千元澳門幣 1-3 months MOP'000	3-12月 千元澳門幣 3-12 months MOP'000	1-5年 千元澳門幣 1-5 years MOP'000	超過5年 千元澳門幣 Over 5 years MOP'000	不計利息 千元澳門幣 Non-interest bearing MOP'000	合計 千元澳門幣 Total 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	13,355,677	12,171,956	6,035,307	-	-	210,160	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	7,564	5,584	-	-	-	-	13,148
賣出回購金融資產	Repurchase agreements	11,940,687	7,620,633	1,382,160	-	-	80,174	21,023,654
衍生金融負債	Derivative financial liabilities	-	-	-	-	-	18,769	18,769
客戶存款	Customer deposits	43,177,354	47,984,776	68,323,687	1,953,170	-	1,110,454	162,549,441
其他負債	Other liabilities	-	-	-	-	-	907,966	907,966
發行債券	Debt securities issued	-	-	-	4,477,203	1,256,600	39,304	5,773,107
發行同業存單	Certificates of deposit issued	-	-	-	-	-	-	-
負債總值	Total liabilities	68,481,282	67,782,949	75,741,154	6,430,373	1,256,600	2,366,827	222,059,185
總利息重新定價差額	Total interest repricing gap	17,617,776	(21,181,047)	(19,093,130)	35,691,185	2,427,100	950,094	16,411,978

下表載列了截至二零二三年十二月三十一日和二零二二年十二月三十一日，主要幣種的收益率曲線平行移動 50 個基點對本行未來一年淨利息收入的潛在影響。

The table below illustrates the potential impact on the Bank's net interest income in the coming year of a parallel shift of 50 basis points in main currency yield curve as at 31 December 2023 and 2022.

基點變動		利息收入淨額 增加/(減少) 千元澳門幣 Increase/(decrease) in net interest income MOP'000
Changes in basis points		
二零二三年	2023	
收益率上升 50 個基點	Yield rate is up 50 basepoints	68,454
收益率下降 50 個基點	Yield rate is down 50 basepoints	(68,454)
二零二二年	2022	
收益率上升 50 個基點	Yield rate is up 50 basepoints	(29,372)
收益率下降 50 個基點	Yield rate is down 50 basepoints	29,372

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財務報表附註 - 續

NOTES TO THE FINANCIAL STATEMENTS - continued

4. 金融風險管理 - 續

4.2 市場風險 - 續

(b) 外匯風險

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。

本行業務幣種主要以美元、港元、澳門幣為主，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。

下表匯總了本行各金融資產及金融負債的外幣匯率風險敞口分佈，各原幣資產、負債及信用承諾的賬面價值已折合為澳門幣金額。

4. FINANCIAL RISK MANAGEMENT - continued

4.2 Market risk - continued

(b) Foreign exchange 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.

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.

The table below summarizes the distribution of risk exposures of foreign currency exchange rates of the Bank's financial assets and financial liabilities, and the carrying amount of the assets and liabilities in the original currency as well as the credit commitments has been converted into MOP.

2023

		澳門幣 千元澳門幣 MOP'000	港元 千元澳門幣 HKD MOP'000	美元 千元澳門幣 USD MOP'000	人民幣 千元澳門幣 RMB MOP'000	其他貨幣 千元澳門幣 Other currencies MOP'000	合計 千元澳門幣 Total MOP'000
資產	Assets						
現金及銀行存款	Cash and balances with banks	288,893	1,562,332	1,032,330	3,176,672	122,985	6,183,212
存放本地監管機構之存款	Deposits with local regulatory authority	2,359,656	81,210	-	-	-	2,440,866
存放中央銀行	Deposits with the central bank in Mainland of China	-	902	37,020	3,876,617	-	3,914,539
拆出資金	Placements with Banks and other financial institutions	378,176	205,908	2,954,873	352,255	-	3,891,212
買入返售金融資產	Financial assets purchased under resale agreements	-	-	-	179,967	-	179,967
衍生金融資產	Derivative financial assets	-	19	1,216	207,971	8,931	218,137
客戶貸款和墊款	Loans and advances to customers	29,230,981	31,895,245	11,348,308	44,014,227	744,819	117,233,580
以攤餘成本計量的債權投資	Investments in debt instruments at amortised cost	2,578,373	-	27,167,860	3,018,220	-	32,764,453
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 securities at fair value through other comprehensive income	-	402,806	35,975,886	13,807,401	-	50,186,093
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	-	321,897	2,017,435	3,831,224	-	6,170,556
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 investments designated at fair value through other comprehensive income	-	105,949	-	-	-	105,949
其他資產	Other assets	117,860	96,788	42,330	21,436	20,674	299,088
資產總值	Total assets	34,953,939	34,673,056	80,577,258	72,485,990	897,409	223,587,652



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財務報表附註 - 續

NOTES TO THE FINANCIAL STATEMENTS - continued

4. 金融風險管理 - 續

4.2 市場風險 - 續

(b) 外匯風險 - 續

下表匯總了本行各金融資產及金融負債的外幣匯率風險敞口分佈，各原幣資產、負債及信用承諾的賬面價值已折合為澳門幣金額。 - 續

4. FINANCIAL RISK MANAGEMENT - continued

4.2 Market risk- continued

(b) Foreign exchange risk- continued

The table below summarizes the distribution of risk exposures of foreign currency exchange rates of the Bank's financial assets and financial liabilities, and the carrying amount of the assets and liabilities in the original currency as well as the credit commitments has been converted into MOP.- continued

2023

		澳門幣 千元澳門幣 MOP MOP'000	港元 千元澳門幣 HKD MOP'000	美元 千元澳門幣 USD MOP'000	人民幣 千元澳門幣 RMB MOP'000	其他貨幣 千元澳門幣 Other currencies MOP'000	合計 千元澳門幣 Total 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	1,000	4,835,800	7,484,299	17,344,824	556	29,666,479
賣出回購金融資產	Repurchase agreements	-	-	16,739,812	8,011,684	-	24,751,496
衍生金融負債	Derivative financial liabilities	-	40,272	13,165	-	-	53,437
客戶存款	Customer deposits	17,142,079	58,307,518	18,350,494	53,073,688	462,563	147,336,342
其他負債	Other liabilities	56,670	202,060	17,058	395,390	16	671,194
發行債券	Debt securities issued	-	-	6,283,213	1,720,996	-	8,004,209
發行同業存單	Certificates of deposit issued	-	-	-	335,756	-	335,756
負債總值	Total liabilities	17,199,749	63,385,650	48,888,041	80,882,338	463,135	210,818,913
財務狀況表淨頭寸	Net position in the statement of financial position	17,754,190	(28,712,594)	31,689,217	(8,396,348)	434,274	12,768,739
財務擔保及信用承諾	Financial guarantees and credit commitments	8,711,092	11,832,385	12,235,227	55,980,923	101,302	88,860,929

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財務報表附註 - 續

NOTES TO THE FINANCIAL STATEMENTS - continued

4. 金融風險管理 - 續

4.2 市場風險 - 續

(b) 外匯風險 - 續

下表匯總了本行各金融資產及金融負債的外幣匯率風險敞口分佈，各原幣資產、負債及信用承諾的賬面價值已折合為澳門幣金額。 - 續

4. FINANCIAL RISK MANAGEMENT - continued

4.2 Market risk- continued

(b) Foreign exchange risk- continued

The table below summarizes the distribution of risk exposures of foreign currency exchange rates of the Bank's financial assets and financial liabilities, and the carrying amount of the assets and liabilities in the original currency as well as the credit commitments has been converted into MOP.- continued

2022

		澳門幣 千元澳門幣 MOP MOP'000	港元 千元澳門幣 HKD MOP'000	美元 千元澳門幣 USD MOP'000	人民幣 千元澳門幣 RMB MOP'000	其他貨幣 千元澳門幣 Other currencies MOP'000	合計 千元澳門幣 Total MOP'000
資產	Assets						
現金及銀行存款	Cash and balances with banks	562,349	3,453,872	6,187,749	4,225,190	361,267	14,790,427
存放本地監管機構之存款	Deposits with local regulatory authority	2,982,731	-	-	-	-	2,982,731
存放中央銀行	Deposits with the central bank in Mainland of China	-	7,830	19,822	3,086,014	-	3,113,666
拆出資金	Placements with Banks and other financial institutions	1,997	1,956,358	1,236,729	1,120,284	-	4,315,368
買入返售金融資產	Financial assets purchased under resale agreements	-	-	-	1,374,263	-	1,374,263
衍生金融資產	Derivative financial assets	-	119,294	-	176,219	6,843	302,356
客戶貸款和墊款	Loans and advances to customers	28,124,376	41,651,955	19,985,447	35,224,836	455,094	125,441,708
以攤餘成本計量的債權投資	Investments in debt instruments at amortised cost	2,497,507	-	26,616,599	4,726,509	-	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 securities at fair value through other comprehensive income	434,070	228,652	25,934,885	18,364,403	-	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	-	217,675	-	6,618,818	-	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 investments designated at fair value through other comprehensive income	-	6,240	-	-	-	6,240
其他資產	Other assets	58,270	124,645	110,890	176,977	34,504	505,286
資產總值	Total assets	34,661,300	47,766,521	80,092,121	75,093,513	857,708	238,471,163

4. 金融風險管理 - 續

4. FINANCIAL RISK MANAGEMENT - continued

4.2 市場風險 - 續

4.2 Market risk- continued

(b) 外匯風險 - 續

(b) Foreign exchange risk- continued

下表匯總了本行各金融資產及金融負債的外幣匯率風險敞口分佈，各原幣資產、負債及信用承諾的賬面價值已折合為澳門幣金額。 - 續

The table below summarizes the distribution of risk exposures of foreign currency exchange rates of the Bank's financial assets and financial liabilities, and the carrying amount of the assets and liabilities in the original currency as well as the credit commitments has been converted into MOP.- continued

2022

		澳門幣 千元澳門幣 MOP MOP'000	港元 千元澳門幣 HKD MOP'000	美元 千元澳門幣 USD MOP'000	人民幣 千元澳門幣 RMB MOP'000	其他貨幣 千元澳門幣 Other currencies MOP'000	合計 千元澳門幣 Total 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	1,000	13,415,669	6,338,721	12,017,157	553	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	-	12,747	-	-	401	13,148
賣出回購金融資產	Repurchase agreements	-	-	2,646,358	18,377,296	-	21,023,654
衍生金融負債	Derivative financial liabilities	-	4,442	14,327	-	-	18,769
客戶存款	Customer deposits	18,165,996	67,721,926	18,921,766	57,087,667	652,086	162,549,441
其他負債	Other liabilities	43,128	404,969	398,297	27,463	34,109	907,966
發行債券	Debt securities issued	-	1,270,139	2,752,269	1,750,699	-	5,773,107
負債總值	Total liabilities	<u>18,210,124</u>	<u>82,829,892</u>	<u>31,071,738</u>	<u>89,260,282</u>	<u>687,149</u>	<u>222,059,185</u>
財務狀況表淨頭寸	Net position in the statement of financial position	<u>16,451,176</u>	<u>(35,063,371)</u>	<u>49,020,383</u>	<u>(14,166,769)</u>	<u>170,559</u>	<u>16,411,978</u>
財務擔保及信用承諾	Financial guarantees and credit commitments	8,592,181	10,350,731	23,576,733	62,679,736	147,555	105,346,936

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財務報表附註 - 續

NOTES TO THE FINANCIAL STATEMENTS - continued

4. 金融風險管理 - 續

4.2 市場風險 - 續

(b) 外匯風險 - 續

於報告日，本行貨幣金融資產和負債的重大風險敞口貨幣包括港元、美元和人民幣。由於澳門幣與港元掛鈎，而港元與美元掛鈎，管理層認為本行對港元和美元的風險敞口較小，因此，未列示敏感度分析。

下表列示了於財務狀況表日人民幣匯率發生合理可能變動的敏感度分析。計算了當其他項目不變時，澳門幣對人民幣匯率的合理可能變動對本行稅前利潤和權益的影響。

敏感度分析		二零二三年 千元澳門幣 2023 MOP'000	二零二二年 千元澳門幣 2022 MOP'000
Sensitivity analysis			
稅前溢利增加/(減少)	Increase/(decrease) in profit before tax		
人民幣匯率變動	Change in RMB exchange rate	1,428	(20,177)
5%	5%	(1,428)	20,177
-5%	-5%		
權益增加/(減少)	Increase/(decrease) in equity		
人民幣匯率變動	Change in RMB exchange rate	1,350	(16,885)
5%	5%	(1,350)	16,885
-5%	-5%		

4.3 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。

4. FINANCIAL RISK MANAGEMENT - continued

4.2 Market risk- continued

(b) Foreign exchange risk- continued

The currencies to which the Bank had significant exposure at the reporting dates on its monetary financial assets and liabilities included Hong Kong Dollars ("HKD"), United States Dollars ("USD") and Chinese Renminbi ("RMB"). Since MOP is linked to the HKD and HKD is linked to USD, management considered the Bank's exposure to HKD and USD is minimal. As such, no sensitivity analysis is presented.

The table below presents the sensitivity analysis of reasonably possible changes in the exchange rate of RMB at the balance sheet date. The impact of the reasonably possible changes in exchange rate of MOP against RMB on the pre-tax profit and equity of the Bank is calculated while all other items are held constant.

4.3 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.



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財務報表附註 - 續

NOTES TO THE FINANCIAL STATEMENTS - continued

4. 金融風險管理 - 續

4.3 流動性風險 - 續

本行金融工具未經折現的合約現金流量按到期日分析如下。由於下表包含所有與本金及利息相關的現金流量，因此下表中若干項目之結餘不同於財務狀況表之結餘。

4. FINANCIAL RISK MANAGEMENT - continued

4.3 Liquidity risk - continued

The tables below summarise the maturity profile of the bank's financial instruments based on the contractual undiscounted cash flows. The balances of some items in the tables below are different from the balances on the statement of financial position as the tables incorporate all cash flows relating to both principal and interest.

2023

		按須償還 千元澳門幣 Repayable on demand MOP'000	1個月 千元澳門幣 Up to 1 month MOP'000	1-3月 千元澳門幣 1-3 months MOP'000	3-12月 千元澳門幣 3-12 months MOP'000	1-5年 千元澳門幣 1-5 years MOP'000	超過5年 千元澳門幣 Over 5 years MOP'000	不定期 千元澳門幣 Undated MOP'000	合計 千元澳門幣 Total 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	120,309	15,293,879	6,824,094	7,541,973	-	-	-	29,780,255
賣出回購金融資產	Repurchase agreements	-	15,784,579	7,309,271	1,787,954	-	-	-	24,881,804
客戶存款	Customer deposits	18,880,925	25,687,256	39,429,478	64,340,896	50,217	-	-	148,388,772
其他負債	Other liabilities	13,647	300,801	351,087	-	-	-	5,659	671,194
發行債券	Debt securities issued	-	-	-	2,117,110	4,667,506	3,636,678	-	10,421,294
發行同業存單	Certificates of deposit issued	-	-	56,548	283,623	-	-	-	340,171
負債總值 (合同到期)	Total liabilities (contractual maturity)	19,014,881	57,066,515	53,970,478	76,071,556	4,717,723	3,636,678	5,659	214,483,490
貸款及其他承諾	Loan and other commitments	61	2,052,423	10,142,074	46,933,988	17,711,795	793,586	-	77,633,927
保函 / 匯票 / 信用證	Guarantees/ acceptance/letter of credit	1,146,694	956,193	1,473,594	6,271,547	99,882	1,279,092	-	11,227,002
以總額結算衍生金融工具現金流	Derivative financial instruments settled on gross basis								
總流入	Total inflows	-	24,716,028	9,421,171	605,612	-	-	-	34,742,811
總流出	Total outflows	-	(24,572,836)	(9,440,109)	(606,133)	-	-	-	(34,619,078)

2022

負債	Liabilities								
銀行同業及其他金融機構之存款	Deposits from banks and other financial institutions	2,954,396	14,084,505	8,712,757	6,186,330	-	-	-	31,937,988
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	-	7,564	5,584	-	-	-	-	13,148
賣出回購金融資產	Repurchase agreements	-	12,828,291	6,853,109	1,403,037	-	-	-	21,084,437
客戶存款	Customer deposits	21,085,274	24,573,521	46,277,106	69,864,219	2,134,696	-	-	163,934,816
其他負債	Other liabilities	47,508	644,339	216,119	-	-	-	-	907,966
發行債券	Debt securities issued	-	-	-	280,209	5,452,718	1,346,614	-	7,079,541
發行同業存單	Certificates of deposit issued	-	-	-	-	-	-	-	-
負債總值 (合同到期)	Total liabilities (contractual maturity)	24,087,178	52,138,220	62,064,675	77,733,795	7,587,414	1,346,614	-	224,957,896
貸款及其他承諾	Loan and other commitments	1,755	6,360,813	6,519,119	42,129,204	39,913,425	51,360	-	94,975,676
保函 / 匯票 / 信用證	Guarantees/ acceptance/letter of credit	30,109	249,395	2,464,226	6,135,799	372,408	1,119,323	-	10,371,260
以總額結算衍生金融工具現金流	Derivative financial instruments settled on gross basis								
總流入	Total inflows	-	13,164,730	21,479,827	5,593,045	-	-	-	40,237,602
總流出	Total outflows	-	(13,053,124)	(21,442,236)	(5,589,521)	-	-	-	(40,084,881)

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財務報表附註 - 續

NOTES TO THE FINANCIAL STATEMENTS - continued

4. 金融風險管理 - 續

4.4 資本管理

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。

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，降低資產的資本佔用量，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、緩釋和控制，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 號傳閱檔 - 財務訊息披露指引》的要求進行披露。

2023 年末，本行資本充足率為 14.45%(2022 年末：14.75%)。

4.5 運用衍生

本行主要以交易、資產負債管理及代客為目的而敘做與匯率與利率等相關的衍生金融工具，主要包括貨幣掉期交易和遠期合約。

隨著與衍生金融產品合約條款相關的外匯匯率、市場匯率及股票或期貨價格的波動，衍生金融產品的公允價值估值可能產生對銀行有利（資產）或不利（負債）的影響，這些影響可能在不同期間有較大的波動。

4.6 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。

4.7 公允價值

下表按三個層級列示本行在報告期末以經常性方式計量的金融工具的公允價值。本行參照估值技術中使用的輸入值的可觀察性和重要性釐定公允價值計量的層級，具體如下：

- 第一層次：釐定公允價值只採用第一層參數，即於計量日相同資產或負債在活躍市場未經調整的公開報價。

4. FINANCIAL RISK MANAGEMENT - continued

4.4 Capital management

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.

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.

As at 31 December 2023, the Bank's capital adequacy ratio was 14.45%(as at 31 December 2022: 14.75%)

4.5 Use of derivatives

The Bank mainly handles derivative financial instruments related to exchange rates and interest rates for the purposes of trading, asset and liability management, and on behalf of customers, mainly including currency swaps and forward contracts.

With fluctuations in foreign exchange rates, market exchange rates and stock or futures prices related to the contractual terms of derivative financial products, the fair value valuation of derivative financial products may have favorable (assets) or unfavorable (liabilities) effects on the Bank. These effects may fluctuate significantly in different periods.

4.6 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

4.7 Fair value

The following table presents the fair value of the Bank's financial instruments measured at the end of the reporting period on a recurring basis, categorised into the three-level fair value hierarchy. The level into which a fair value measurement is classified is determined with reference to the observability and significance of the inputs used in the valuation technique as follows:

- Level 1: Only Level 1 parameters are adopted to determine the fair value, i.e., those derived from quoted prices (unadjusted) in active markets for identical assets or liabilities at the measurement date;

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財務報表附註 - 續

NOTES TO THE FINANCIAL STATEMENTS - continued

4. 金融風險管理 - 續

4.7 公允價值 - 續

• 第二層次：釐定公允價值採用第二層參數，即可觀察到的輸入值不滿足第一層的條件，並且未基於對估值有影響的、市場訊息中無法獲得的非可觀察參數。

• 第三層次：釐定公允價值基於對估值有影響的非可觀察參數

公允價值層級

4. FINANCIAL RISK MANAGEMENT - continued

4.7 Fair value - continued

• Level 2: Level 2 parameters are adopted to determine the fair value, i.e., the observable inputs do not meet the conditions of Level 1 and are not based on the unobservable parameters having an impact on the valuation and are unavailable from the market information.

• Level 3: Determination of fair value is based on the unobservable parameters having an impact on valuation.

Fair value hierarchy

2023

		第一層級 千元澳門幣 Level 1 MOP'000	第二層級 千元澳門幣 Level 2 MOP'000	第三層級 千元澳門幣 Level 3 MOP'000	合計 千元澳門幣 Total MOP'000
金融資產	Financial assets				
客戶貸款和墊款	Loans and advances	-	-	541,689	541,689
- 以公允價值計量且其變動計入其他全面收益的客戶貸款和墊款	- Carrying amount of loans and advances at FVOCI	-	-	541,689	541,689
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	75,037	5,994,553	100,966	6,170,556
- 交易性債權投資	- Held-for-trading bond investments	-	5,994,553	-	5,994,553
- 交易性權益工具投資	- Held-for-trading equity investments	75,037	-	100,966	176,003
以公允價值計量且其變動計入其他全面收益的金融資產	Financial assets measured at fair value through other comprehensive income	99,822	50,186,093	6,127	50,292,042
- 債券證券	- Bond securities	-	50,186,093	-	50,186,093
- 權益證券	- Equity securities	99,822	-	6,127	105,949
衍生金融資產	Derivative financial assets	-	218,137	-	218,137
合計	Total	174,859	56,398,783	648,782	57,222,424
金融負債	Financial liabilities				
衍生金融負債	Derivative financial liabilities	-	53,437	-	53,437
合計	Total	-	53,437	-	53,437

2022

		第一層級 千元澳門幣 Level 1 MOP'000	第二層級 千元澳門幣 Level 2 MOP'000	第三層級 千元澳門幣 Level 3 MOP'000	合計 千元澳門幣 Total MOP'000
金融資產	Financial assets				
客戶貸款和墊款	Loans and advances	-	-	1,266,232	1,266,232
- 以公允價值計量且其變動計入其他全面收益的客戶貸款和墊款	- Carrying amount of loans and advances at FVOCI	-	-	1,266,232	1,266,232
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	42,816	6,793,677	-	6,836,493
- 交易性債權投資	- Held-for-trading bond investments	-	6,793,677	-	6,793,677
- 交易性權益工具投資	- Held-for-trading equity investments	42,816	-	-	42,816
以公允價值計量且其變動計入其他全面收益的金融資產	Financial assets measured at fair value through other comprehensive income	-	44,962,010	6,240	44,968,250
- 債券證券	- Bond securities	-	44,962,010	-	44,962,010
- 權益證券	- Equity securities	-	-	6,240	6,240
衍生金融資產	Derivative financial assets	-	302,356	-	302,356
合計	Total	42,816	52,058,043	1,272,472	53,373,331
金融負債	Financial liabilities				
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	-	13,148	-	13,148
衍生金融負債	Derivative financial liabilities	-	18,769	-	18,769
合計	Total	-	31,917	-	31,917

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財務報表附註 - 續

NOTES TO THE FINANCIAL STATEMENTS - continued

4. 金融風險管理 - 續

4.7 公允價值 - 續

公允價值層級 - 續

第二層次的公允價值計量

交易性金融資產和其他債權投資中的債券及存單投資的公允價值按照市場機構報價形成估值的過程中採用了反映市場狀況的可觀察輸入值。

衍生金融工具中的外匯掉期、利率掉期合約的公允價值，採用對合約未來預期的應收及應付金額折現並計算合約淨現值的方法來確定。所使用的折現率為相應貨幣的市場利率曲線，匯率價格採用相關市場報價，相關報價機構在形成報價過程中採用了反映市場狀況的可觀察輸入值。

第三層次的公允價值計量

以公允價值計量的第三層金融工具之變動
Movements in level 3 financial instruments measured at fair value

2023

		以公允價值計量且其變動計入損益的金融資產債券證券	以公允價值計量且其變動計入其他全面收益的金融資產		
		Financial assets at fair value through profit or loss	Financial assets measured at fair value through other comprehensive income		
		債券證券 千元澳門幣 Bond securities MOP'000	貸款和墊款 千元澳門幣 Loans and advances MOP'000	權益證券 千元澳門幣 Equity securities MOP'000	資產總值 千元澳門幣 Total assets MOP'000
二零二三年一月一日	1 January 2023	-	1,266,232	6,240	1,272,472
購買	Purchase	-	541,689	-	541,689
出售	Disposal	-	(1,266,232)	-	(1,266,232)
轉入第三層級	Transfer-in Level 3	100,966	-	-	100,966
計入其他全面收益的公允價值變動	Changes in fair value through OCI	-	-	(113)	(113)
二零二三年十二月三十一日	31 December 2023	100,966	541,689	6,127	648,782

2022

		以公允價值計量且其變動計入損益的金融資產債券證券	以公允價值計量且其變動計入其他全面收益的金融資產		
		Financial assets at fair value through profit or loss	Financial assets measured at fair value through other comprehensive income		
		債券證券 千元澳門幣 Bond securities MOP'000	貸款和墊款 千元澳門幣 Loans and advances MOP'000	權益證券 千元澳門幣 Equity securities MOP'000	資產總值 千元澳門幣 Total assets MOP'000
二零二二年一月一日 (根據 IFRS9 重述)	1 January 2022 (as restated under IFRS9)	-	2,076,695	7,056	2,083,751
購買	Purchase	-	1,266,232	-	1,266,232
出售	Disposal	-	(2,075,616)	-	(2,075,616)
計入其他全面收益的公允價值變動	Changes in fair value through OCI	-	(1,079)	(816)	(1,895)
二零二二年十二月三十一日	31 December 2022	-	1,266,232	6,240	1,272,472

4. 金融風險管理 - 續

4.7 公允價值 - 續

公允價值層級 - 續

第三層次的公允價值計量 - 續

4. FINANCIAL RISK MANAGEMENT - continued

4.7 Fair value - continued

Fair value hierarchy - continued

Level 3 fair value measurement - continued

資產類型	估值技術	重大不可觀察輸入值	2023 範圍
Type of assets	Valuation technique	Significant unobservable input	Range 2023
非上市股權	現金流折現法	折現率	16.09%
Unquoted equity instruments at FVOCI	Discounted cash flow approach	Discount rate	16.09%

本年本行的以公允價值計量的資產和負債均未發生於第一、第二及第三層次間的重大轉移。

不使用公允價值計量的金融工具

除下列金融工具外，本行以成本或攤餘成本入賬之金融工具賬面金額，與其於二零二三年十二月三十一日及二零二二年十二月三十一日之公允價值相若。這些金融工具位於公允價值層級架構第二層，其賬面金額與公允價值披露如下：

There was no transfers among Level 1, Level 2 and Level 3 for the Bank's assets and liabilities measured at fair values this year.

Not use fair value measurements

With the exception of the following financial instruments, the carrying amounts of financial instruments recorded at cost or amortized cost by the Bank are similar to their fair values at 31 December 2023 and 31 December 2022. These financial instruments are located at the second level of the fair value hierarchy and their carrying amounts and fair values are disclosed as follows:

		2023	
		賬面金額 千元澳門幣 Carrying amount MOP'000	公允價值 千元澳門幣 Fair value MOP'000
以攤餘成本計量的債權投資	Investments in debt instruments at amortised cost	32,764,453	30,815,735
發行債券及同業存單	Debt issued and certificates of deposit issued	8,339,965	8,342,142
		2022	
		賬面金額 千元澳門幣 Carrying amount MOP'000	公允價值 千元澳門幣 Fair value MOP'000
以攤餘成本計量的債權投資	Investments in debt instruments at amortised cost	33,840,615	30,875,341
發行債券及同業存單	Debt issued and certificates of deposit issued	5,773,107	5,722,094

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財務報表附註 - 續

NOTES TO THE FINANCIAL STATEMENTS - continued

5. 利息收入淨額

5.NET INTEREST INCOME

		二零二三年 千元澳門幣 2023 MOP'000	二零二二年 千元澳門幣 2022 MOP'000
利息收入	Interest income		
現金及銀行存款	Cash and balances with banks	74,871	31,931
存放本地監管機構之存款	Deposits with local regulatory authority	38,458	7,334
存放中央銀行	Deposits with the central bank in Mainland of China	40,662	45,079
拆出資金	Placements with banks and other financial institutions	235,767	71,413
客戶貸款及墊款	Loans and advances to customers	5,358,741	4,601,368
以攤餘成本計量的債權投資	Investments in debt instruments at amortised cost	986,800	666,513
以公允價值計量的金融工具	Financial instruments at fair value	1,653,225	1,078,241
其他	Others	7,961	2,674
合計	Total	8,396,485	6,504,553
利息支出	Interest expenses		
銀行同業及其他金融機構之存款	Deposits from banks and other financial institutions	969,818	478,059
賣出回購金融資產	Repurchase agreements	948,133	336,613
客戶存款	Customer deposits	4,664,186	2,744,345
其他	Others	578,982	588,256
合計	Total	7,161,119	4,147,273
利息收入淨額	Net interest income	1,235,366	2,357,280

6. 服務費及佣金收入淨額

6.NET FEE AND COMMISSION INCOME

		二零二三年 千元澳門幣 2023 MOP'000	二零二二年 千元澳門幣 2022 MOP'000
服務費及佣金收入	Fee and commission income from:	231,441	220,797
客戶貸款及墊款	Loans and advances to customers	139,166	62,419
保險及其他代理業務佣金	Insurance and other agency commission	84,782	156,626
財務顧問費	Financial consultancy fees	35,942	32,349
信用卡	Credit cards	17,782	24,916
證券買賣	Securities trading	3,715	6,569
基金銷售	Fund distribution	3,122	3,016
自動櫃員機	Automated teller machines	3,698	3,464
匯款	Remittances	25,184	21,304
其他	Others	544,832	531,460
合計	Total		
服務費及佣金支出	Fee and commission expenses		
信用卡	Credit cards	8,738	6,078
其他	Total	20,386	25,511
合計	Net fee and commission income	29,124	31,589
服務費及佣金收入淨額	Net interest income	515,708	499,871



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財務報表附註 - 續

NOTES TO THE FINANCIAL STATEMENTS - continued

7. 買賣交易淨 (虧損) / 溢利

7.NET TRADING (LOSS)/ GAIN

		二零二三年 千元澳門幣 2023 MOP'000	二零二二年 千元澳門幣 2022 MOP'000
外匯買賣淨溢利	Net gain arising from dealings in foreign currencies	250,658	119,459
外匯掉期業務淨 (虧損) / 溢利	Net (loss)/ gain from dealings in foreign exchange swaps	(749,337)	106,439
投資重估淨溢利	Revaluation gain from other financial contracts	2,919	169,655
出售證券投資淨溢利	Net gain on disposal of investment securities	284,492	193,692
合計	Total	(211,268)	589,245

8. 經營支出

8.OPERATING EXPENSES

		二零二三年 千元澳門幣 2023 MOP'000	二零二二年 千元澳門幣 2022 MOP'000
人事費用 (包括董事薪酬)	Staff costs (including directors' remuneration)	702,256	835,255
系統營運外包服務費用	System outsourcing fee	74,362	68,666
房地產費用	Property costs	67,046	72,318
業務推廣費用	Advertising and promotion expenses	47,024	49,338
物業、廠房和設備折舊	Depreciation of property, plant and equipment	38,064	43,475
稅金及附加	Taxes and surcharges	17,821	21,188
電腦費用	Computer expenses	24,297	15,118
資訊費	Information service charges	16,142	15,704
存款保障基金供款	Deposit Protection Fund Payment	8,406	8,180
信用卡費	Credit card operating expenses	9,773	8,977
其他費用	Others	117,293	122,184
合計	Total	1,122,484	1,260,403

9. 客戶貸款和墊款及其它金融工具減值損失淨額

9.NET CHARGE FOR IMPAIRMENT LOSSES ON LOANS AND ADVANCES TO CUSTOMERS AND OTHER FINANCIAL INSTRUMENTS

		二零二三年 千元澳門幣 2023 MOP'000	二零二二年 千元澳門幣 2022 MOP'000
現金及銀行存款	Cash and balances with banks	(1,928)	60
拆出資金	Placements with banks and other financial institutions	(359)	2,761
客戶貸款和墊款	Loans and advances to customers	932,236	248,770
以攤餘成本計量的債權投資	Investments in debt instruments at amortised cost	93,322	14,642
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 securities at fair value through other comprehensive income	(35,223)	8,571
未使用貸款承諾和擔保	Undrawn loan commitments and guarantees	(42,007)	34,295
其他	Others	(97)	160
合計	Total	945,944	309,259

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財務報表附註 - 續

NOTES TO THE FINANCIAL STATEMENTS - continued

10. 所得稅

現有稅項主要包括澳門所得補充稅。根據澳門所得補充稅法律，澳門所得補充稅稅制為對應課稅收益超過 32,000 澳門幣但低於 300,000 澳門幣的部份徵收 3% 至 9% 的遞進稅率，對於課稅收益超過 300,000 澳門幣的部份徵收 12% 固定稅率。於二零二三年度和二零二二年度，澳門所得補充稅特別稅務優惠，應課稅豁免收益提高至 600,000 澳門幣，而之後之課稅收益徵收 12% 固定稅率。在澳門境外的稅收是按照相關地區適用的現行稅率計算。

10. INCOME TAX

Current tax is primarily comprised of Macau Complementary Tax. According to Macau Complementary Tax Law, Macau Complementary Tax is levied at progressive rates ranging from 3% to 9% on taxable income above MOP32,000 but below MOP300,000, and thereafter at a fixed rate of 12%. In 2023 and 2022, the special tax incentive was provided to effect that the tax-free income threshold is MOP600,000 and the profit thereafter being taxed at a fixed rate of 12%. The provision of taxation outside Macau is provided at the prevailing rates of taxation ruling in the region in which the relevant units of the Bank operates.

		二零二三年 千元澳門幣 2023 MOP'000	二零二二年 千元澳門幣 2022 MOP'000
澳門所得稅	Macau complementary tax		
本年度計提	Current income tax charge for the year	20,100	186,691
以往年度準備 (多提) / 少提	(Over)/ underprovision in prior years	(49,928)	1,190
小計	Subtotal	(29,828)	187,881
中國大陸利息收入預提稅 (附註 A)	Tax credit - Mainland of China withholding tax paid (Note a)	-	(43,636)
當期稅項	Current income tax	(29,828)	144,245
遞延稅項 (附註 23)	Deferred income tax (Note 23)	(89,095)	(71,859)
所得稅	Income tax	(118,923)	72,386

稅項支出和會計溢利按適用稅率計算的對賬：

A reconciliation of the income tax and (loss)/ profit before tax at the applicable tax rate is as follows:

		二零二三年 千元澳門幣 2023 MOP'000	二零二二年 千元澳門幣 2022 MOP'000
稅前 (虧損) / 溢利	(Loss)/ profit before tax	(551,737)	1,872,628
按照澳門所得補充稅稅率計算的稅項	Tax calculated at Macau complementary tax rate	(66,208)	224,715
澳門境外不同稅率的稅務影響	Tax effect of different tax rates outside Macau	32,000	70,968
不需課稅的收入的稅務影響	Tax effect of non-taxable income	(126,975)	(175,154)
不可扣稅之費用的稅務影響	Tax effect of non-deductible expenses	6,969	7,959
以往年度準備 (多提) / 少提	(Over)/ underprovision in prior years	(49,928)	1,190
雙重徵稅抵免協定 (附註 A)	Tax credits available under a tax treaty (Note a)	-	(30,518)
未確認可抵扣虧損的稅務影響	Tax effect of estimated tax losses not recognised	62,039	-
其他	Others	23,180	(26,774)
所得稅	Income tax	(118,923)	72,386

附註 A: 本行從國內業務所得須繳付中國內地相關稅項。根據澳門特別行政區政府與內地簽署的《關於對所得避免雙重徵稅和防止偷漏稅的安排》，本行於中國內地繳納之稅款可於應交澳門所得補充稅中抵免。

Note a: The Bank has income derived from Mainland China which is subject to Mainland China income tax. According to the "Arrangement Between The Macau Special Administrative Region and The Mainland of China For The Avoidance of Double Taxation and The Prevention of Fiscal Evasion With Respect To Taxes On Income", the amount of such Mainland China tax paid is allowed as a credit against the Macau Complementary Tax payable by the Bank subject to application and approval by Macau Finance Bureau.



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財務報表附註 - 續

NOTES TO THE FINANCIAL STATEMENTS - continued

11. 現金及銀行存款

11.CASH AND BALANCES WITH BANKS

		二零二三年 千元澳門幣 2023 MOP'000	二零二二年 千元澳門幣 2022 MOP'000
現金	Cash	426,226	516,385
存放銀行同業及其他金融機構	Deposits with banks and other financial institutions	5,754,612	14,274,586
應計利息	Accrued interest	3,158	2,156
小計	Subtotal	6,183,996	14,793,127
減：減值準備	Less: Impairment allowances	(784)	(2,700)
合計	Total	6,183,212	14,790,427

於本年內，現金及銀行存款的減值準備均處於第一階段。

During the period, the impairment allowances of cash and balances with banks are all in Stage 1.

12. 存放本地監管機構之存款

12.DEPOSITS WITH LOCAL REGULATORY AUTHORITY

		二零二三年 千元澳門幣 2023 MOP'000	二零二二年 千元澳門幣 2022 MOP'000
於十二月三十一日存放澳門金融管理局之結餘	Balance with AMCM as at 31 December	2,440,866	2,982,731

按有關法例要求，本行需為了保持流動性，於澳門金融管理局開立之澳門幣活期賬戶的每週每日結餘不可少於按下述百分率對上一周所核定且以期間分類之平均基本負債而計算出之總和的 70%：

(a) 即期負債之 3%；

(b) 除 (a) 之即期負債外，三個月以內 (含三個月) 到期負債之 2%；

(c) 三個月以上到期負債之 1%。

於二零二三年十二月三十一日，本行存放澳門金融管理局的法定最低結存為 1,420,097,000 澳門幣 (二零二二年十二月三十一日：1,640,975,000 澳門幣)。

According to the statutory requirements, the Bank is required to maintain a minimum deposit balance with AMCM for liquidity purpose. The required daily amount of the MOP current deposit balance in each week should not be less than 70% of the following percentage of the average of the basic liabilities classified by term and calculated in the preceding week:

(a) 3% on all the liabilities which are repayable on demand;

(b) 2% on all the liabilities which are repayable within 3 months (3 months inclusive) except for those already counted in (a);

(c) 1% on all the liabilities which are repayable beyond 3 months.

As at 31 December 2023, the amount of minimum statutory deposit balance with AMCM required for the Bank is MOP 1,420,097,000 (31 December 2022: MOP 1,640,975,000).

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財務報表附註 - 續

NOTES TO THE FINANCIAL STATEMENTS - continued

13. 拆出資金

13. PLACEMENTS WITH BANKS AND OTHER FINANCIAL INSTITUTIONS

		二零二三年 千元澳門幣 2023 MOP'000	二零二二年 千元澳門幣 2022 MOP'000
拆出資金	Placements with Banks and other financial institutions	3,845,125	4,312,388
應計利息	Accrued interest	48,909	6,190
小計	Subtotal	3,894,034	4,318,578
減：減值準備	Less: Impairment allowances	(2,822)	(3,210)
合計	Total	3,891,212	4,315,368

於本年內，拆出資金的減值準備均處於第一階段。

During the period, the impairment allowances of Placements with Banks and other financial institutions are all in Stage 1.

14. 買入返售金融資產

14. FINANCIAL ASSETS PURCHASED UNDER RESALE AGREEMENTS

		二零二三年 千元澳門幣 2023 MOP'000	二零二二年 千元澳門幣 2022 MOP'000
金融債券	Financial bonds	179,924	1,077,619
政府債券	Treasury bills	-	296,473
應計利息	Accrued interest	61	303
小計	Subtotal	179,985	1,374,395
減：減值準備	Less: Impairment allowances	(18)	(132)
合計	Total	179,967	1,374,263

於本年內，買入返售金融資產的減值準備均處於第一階段。

During the period, the impairment allowances of financial assets purchased under resale agreements are all in Stage 1.

15. 衍生金融工具

15. DERIVATIVE FINANCIAL INSTRUMENTS

二零二三年十二月三十一日 31 December 2023		合約金額 千元澳門幣 Contract Amount MOP'000	公允價值資產 千元澳門幣 Fair values Assets MOP'000	公允價值負債 千元澳門幣 Fair values Liabilities MOP'000
外匯合約	Foreign exchange contracts			
貨幣互換	Currency swaps	34,739,356	218,137	(53,437)
二零二二年十二月三十一日 31 December 2022		合約金額 千元澳門幣 Contract Amount MOP'000	公允價值資產 千元澳門幣 Fair values Assets MOP'000	公允價值負債 千元澳門幣 Fair values Liabilities MOP'000
外匯合約	Foreign exchange contracts			
貨幣互換	Currency swaps	40,237,602	302,356	(18,769)

於二零二三年十二月三十一日，本行用于套期工具的衍生金融資產賬面價值為 18,695 澳門幣，相關衍生金融負債賬面價值為 25,483,797 澳門幣，涉及的名义金額為 20,125,628,865 澳門幣。

As at 31 December 2023, the carrying amount of the Bank's derivative financial assets used as hedging instruments was MOP18,695. The carrying amount of the Bank's derivative financial liabilities was MOP25,483,797. The contract amount was MOP20,125,628,865.



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財務報表附註 - 續

NOTES TO THE FINANCIAL STATEMENTS - continued

16. 客戶貸款和墊款

16. LOANS AND ADVANCES TO CUSTOMERS

16.1 貸款及墊款的分類

16.1 Classification of loans and advances

		二零二三年 千元澳門幣 2023 MOP'000	二零二二年 千元澳門幣 2022 MOP'000
以攤餘成本計量的貸款和墊款總額	Loans and advances at amortised cost	117,630,784	124,763,730
以攤餘成本計量的貸款和墊款應計利息	Accrued interest of loans and advances at amortised cost	1,389,873	1,320,714
小計	Subtotal	119,020,657	126,084,444
減：減值準備	Less: Impairment allowances	(2,328,766)	(1,908,968)
以攤餘成本計量的貸款和墊款賬面價值	Carrying amount of loans and advances to customers at amortised cost	116,691,891	124,175,476
以公允價值計量且其變動計入其他全面收益的貸款和 墊款賬面價值	Carrying amount of loans and advances at FVOCI	541,689	1,266,232
合計	Total	117,233,580	125,441,708

(a) 以攤餘成本計量的貸款和墊款

(a) Loans and advances at amortised cost

		二零二三年 千元澳門幣 2023 MOP'000	二零二二年 千元澳門幣 2022 MOP'000
個人貸款和墊款	Individual loans and advances to customers		
- 房產按揭貸款	- Mortgage loans	20,120,984	19,174,054
- 生產經營貸款	- Business loans	2,174,673	2,491,567
- 消費貸款	- Consumption loans	10,564,646	11,129,084
- 信用卡	- Credit cards	115,928	102,282
- 其他	- Others	1,207,172	1,385,675
小計	Subtotal	34,183,403	34,282,662
企業貸款和墊款	Corporate loans and advances		
貸款	Loans	83,447,381	90,481,068
應計利息	Accrued interest	1,389,873	1,320,714
合計 以攤餘成本計量的貸款和墊款	Total loans and advances at amortised cost	119,020,657	126,084,444
減：減值準備	Less: Impairment allowances		
- 階段一	- Stage 1	(594,321)	(1,109,905)
- 階段二	- Stage 2	(514,762)	(220,403)
- 階段三	- Stage 3	(1,219,683)	(578,660)
以攤餘成本計量的發放貸款和墊款淨值	Loans and advances at amortised cost - net	116,691,891	124,175,476

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財務報表附註 - 續

NOTES TO THE FINANCIAL STATEMENTS - continued

16. 客戶貸款和墊款 - 續

16.1 貸款及墊款的分類 - 續

(b) 以公允價值計量且其變動計入其他全面收益的貸款和墊款

		二零二三年 千元澳門幣 2023 MOP'000	二零二二年 千元澳門幣 2022 MOP'000
以公允價值計量且其變動計入其他全面收益的貸款和墊款的賬面價值			
Carrying amount of loans and advances at FVOCI			
企業貸款和墊款	Corporate loans and advances		
- 貼現	- Trade bills	541,689	1,266,232
減：減值準備	Less: Impairment allowances		
- 階段一	- Stage 1	(115)	(230)

16. LOANS AND ADVANCES TO CUSTOMERS - continued

16.1 Classification of loans and advances - continued

(b) Loans and advances at FVOCI

16.2 貸款和墊款的信用風險與預期信用損失情況

16.2 Credit risk and expected credit loss of loans and advances

		2023			
		階段一 千元澳門幣 Stage 1 MOP'000	階段二 千元澳門幣 Stage 2 MOP'000	階段三 千元澳門幣 Stage 3 MOP'000	合計 千元澳門幣 Total MOP'000
以攤餘成本計量的貸款和墊款	Loans and advances at amortised cost	109,641,649	5,697,383	3,681,625	119,020,657
減：減值準備	Less: Impairment allowances	(594,321)	(514,762)	(1,219,683)	(2,328,766)
以攤餘成本計量的貸款和墊款賬面價值	Carrying amount of loans and advances at amortised cost	109,047,328	5,182,621	2,461,942	116,691,891
以公允價值計量且其變動計入其他全面收益的貸款和墊款	Loans and advances at FVOCI	541,689	-	-	541,689
以公允價值計量且其變動計入其他全面收益的貸款和墊款的累計已計提減值金額	Accumulated loss allowance for loans and advances at FVOCI	(115)	-	-	(115)
		2022			
		階段一 千元澳門幣 Stage 1 MOP'000	階段二 千元澳門幣 Stage 2 MOP'000	階段三 千元澳門幣 Stage 3 MOP'000	合計 千元澳門幣 Total MOP'000
以攤餘成本計量的貸款和墊款	Loans and advances at amortised cost	120,791,227	3,535,969	1,757,248	126,084,444
減：減值準備	Less: Impairment allowances	(1,109,905)	(220,403)	(578,660)	(1,908,968)
以攤餘成本計量的貸款和墊款賬面價值	Carrying amount of loans and advances at amortised cost	119,681,322	3,315,566	1,178,588	124,175,476
以公允價值計量且其變動計入其他全面收益的貸款和墊款	Loans and advances at FVOCI	1,266,232	-	-	1,266,232
以公允價值計量且其變動計入其他全面收益的貸款和墊款的累計已計提減值金額	Accumulated loss allowance for loans and advances at FVOCI	(230)	-	-	(230)



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財務報表附註 - 續

NOTES TO THE FINANCIAL STATEMENTS - continued

16. 客戶貸款和墊款 - 續

16.3 貸款和墊款預期信用損失變動情況

(a) 以攤餘成本計量的貸款和墊款預期信用損失變動情況

		2023			
		階段一 千元澳門幣 Stage 1 MOP'000	階段二 千元澳門幣 Stage 2 MOP'000	階段三 千元澳門幣 Stage 3 MOP'000	合計 千元澳門幣 Total MOP'000
年初餘額	As at 1 January 2023	1,109,905	220,403	578,660	1,908,968
轉移:	Transferred to:				
- 至階段一	- Stage 1	30,974	(30,974)	-	-
- 至階段二	- Stage 2	(39,840)	41,340	(1,500)	-
- 至階段三	- Stage 3	(34,013)	(58,291)	92,304	-
本年 (轉回) / 計提	(Reversals)/Provisions for the year	(470,749)	342,672	1,060,434	932,357
本年核銷	Written-off for the year	-	-	(509,192)	(509,192)
匯率變動	Changes in exchange rate	(1,956)	(388)	(1,023)	(3,367)
年末餘額	As at 31 December 2023	<u>594,321</u>	<u>514,762</u>	<u>1,219,683</u>	<u>2,328,766</u>
		2022			
		階段一 千元澳門幣 Stage 1 MOP'000	階段二 千元澳門幣 Stage 2 MOP'000	階段三 千元澳門幣 Stage 3 MOP'000	合計 千元澳門幣 Total MOP'000
年初餘額	As at 1 January 2022	1,592,555	15,428	292,456	1,900,439
轉移:	Transferred to:				
- 至階段一	- Stage 1	1,039	(1,039)	-	-
- 至階段二	- Stage 2	(61,490)	61,490	-	-
- 至階段三	- Stage 3	(30,397)	(4,957)	35,354	-
本年 (轉回) / 計提	(Reversals)/Provisions for the year	(337,802)	149,702	437,253	249,153
本年核銷	Written-off for the year	-	-	(182,223)	(182,223)
匯率變動	Changes in exchange rate	(54,000)	(221)	(4,180)	(58,401)
年末餘額	As at 31 December 2022	<u>1,109,905</u>	<u>220,403</u>	<u>578,660</u>	<u>1,908,968</u>

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財務報表附註 - 續

NOTES TO THE FINANCIAL STATEMENTS - continued

16. 客戶貸款和墊款 - 續

16.3 貸款和墊款預期信用損失變動情況 - 續

(b) 以公允價值計量且其變動計入其他全面收益的貸款和墊款預期信用損失變動情況

		2023			
		階段一 千元澳門幣 Stage 1 MOP'000	階段二 千元澳門幣 Stage 2 MOP'000	階段三 千元澳門幣 Stage 3 MOP'000	合計 千元澳門幣 Total MOP'000
年初餘額	As at 1 January 2023	230	-	-	230
本年轉回	Reversals for the year	(121)	-	-	(121)
匯率變動	Changes in exchange rate	6	-	-	6
年末餘額	As at 31 December 2023	<u>115</u>	<u>-</u>	<u>-</u>	<u>115</u>
		2022			
		階段一 千元澳門幣 Stage 1 MOP'000	階段二 千元澳門幣 Stage 2 MOP'000	階段三 千元澳門幣 Stage 3 MOP'000	合計 千元澳門幣 Total MOP'000
年初餘額	As at 1 January 2022	673	-	-	673
本年轉回	Reversals for the year	(383)	-	-	(383)
匯率變動	Changes in exchange rate	(60)	-	-	(60)
年末餘額	As at 31 December 2022	<u>230</u>	<u>-</u>	<u>-</u>	<u>230</u>

16.4 信貸質量

16.4 Credit quality

		二零二三年 千元澳門幣 2023 MOP'000	二零二二年 千元澳門幣 2022 MOP'000
未逾期	Current	115,340,477	124,500,574
逾期 30 天內	Past due up to 30 days	329,061	1,233,374
逾期 31 至 60 天	Past due 31-60 days	636,802	383,154
逾期 61 至 90 天	Past due 61-90 days	833,059	120,507
逾期 90 天以上	Past due over 90 days	2,422,947	1,113,067
合計	Total	<u>119,562,346</u>	<u>127,350,676</u>

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財務報表附註 - 續
NOTES TO THE FINANCIAL STATEMENTS - continued

17. 以攤餘成本計量的債權投資

17. INVESTMENTS IN DEBT INSTRUMENTS AT AMORTISED COST

17.1 按產品類型

17.1 Analysis by product type

		二零二三年 千元澳門幣 2023 MOP'000	二零二二年 千元澳門幣 2022 MOP'000
債權投資	Debt investment		
政府債券	Treasury bills	4,708,843	5,190,273
金融債券	Financial bonds	10,420,682	10,272,392
企業債券	Corporate bonds	14,945,481	14,561,871
澳門金融管理局票據	AMCM bills	2,578,399	2,497,533
債權融資計劃	Debt financing plan	-	1,071,174
應計利息	Accrued interest	230,226	273,815
小計	Subtotal	32,883,631	33,867,058
減：損失準備	Less: Loss allowance		
- 階段一	- Stage 1	(6,219)	(7,350)
- 階段二	- Stage 2	(10,417)	(19,093)
- 階段三	- Stage 3	(102,542)	-
小計	Subtotal	(119,178)	(26,443)
合計	Total	32,764,453	33,840,615

17.2 信用風險與預期信用損失情況

17.2 Credit risk and expected credit loss

		2023			
		階段一 千元澳門幣 Stage 1 MOP'000	階段二 千元澳門幣 Stage 2 MOP'000	階段三 千元澳門幣 Stage 3 MOP'000	合計 千元澳門幣 Total MOP'000
債權投資	Debt securities	30,121,276	2,557,272	205,083	32,883,631
減：減值準備	Less: Impairment allowances	(6,219)	(10,417)	(102,542)	(119,178)
債權投資賬面價值	Carrying amount of debt securities	30,115,057	2,546,855	102,541	32,764,453
		2022			
		階段一 千元澳門幣 Stage 1 MOP'000	階段二 千元澳門幣 Stage 2 MOP'000	階段三 千元澳門幣 Stage 3 MOP'000	合計 千元澳門幣 Total MOP'000
債權投資	Debt securities	29,277,808	4,589,250	-	33,867,058
減：減值準備	Less: Impairment allowances	(7,350)	(19,093)	-	(26,443)
債權投資賬面價值	Carrying amount of debt securities	29,270,458	4,570,157	-	33,840,615

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財務報表附註 - 續

NOTES TO THE FINANCIAL STATEMENTS - continued

17. 以攤餘成本計量的債權投資 - 續

17.3 預期信用損失變動情況

		2023			
		階段一 千元澳門幣 Stage 1 MOP'000	階段二 千元澳門幣 Stage 2 MOP'000	階段三 千元澳門幣 Stage 3 MOP'000	合計 千元澳門幣 Total MOP'000
年初餘額	As at 1 January 2023	7,350	19,093	-	26,443
轉移:	Transferred to:				
- 至階段一	- Stage 1	1,692	(1,692)	-	-
- 至階段二	- Stage 2	(17)	17	-	-
- 至階段三	- Stage 3	-	(2,923)	2,923	-
本年 (轉回)/ 計提	(Reversals)/ provisions for the year	(2,643)	(3,654)	99,619	93,322
匯率變動	Changes in exchange rate	(163)	(424)	-	(587)
年末餘額	As at 31 December 2023	<u>6,219</u>	<u>10,417</u>	<u>102,542</u>	<u>119,178</u>

		2022			
		階段一 千元澳門幣 Stage 1 MOP'000	階段二 千元澳門幣 Stage 2 MOP'000	階段三 千元澳門幣 Stage 3 MOP'000	合計 千元澳門幣 Total MOP'000
年初餘額	As at 1 January 2022	4,912	7,521	-	12,433
本年計提	Provisions for the year	2,689	11,953	-	14,642
匯率變動	Changes in exchange rate	(251)	(381)	-	(632)
年末餘額	As at 31 December 2022	<u>7,350</u>	<u>19,093</u>	<u>-</u>	<u>26,443</u>

18. 以公允價值計量且其變動計入其他全面收益的債權投資

18.1 按產品類型

		二零二三年 千元澳門幣 2023 MOP'000	二零二二年 千元澳門幣 2022 MOP'000
政府債券	Treasury bills	21,040,856	23,895,534
金融債券	Financial bonds	13,331,810	7,662,773
企業債券	Corporate bonds	12,083,991	9,903,284
同業存單	Certificates of deposit	67,229	-
企業票據	Corporate bills	3,182,568	3,162,289
應計利息	Accrued interest	479,639	338,130
合計	Total	<u>50,186,093</u>	<u>44,962,010</u>

17. INVESTMENTS IN DEBT INSTRUMENTS AT AMORTISED COST - continued

17.3 Movements in expected credit loss

18. DEBT INSTRUMENTS AT FAIR VALUE THROUGH OTHER COMPREHENSIVE INCOME

18.1 Analysis by product type



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財務報表附註 - 續

NOTES TO THE FINANCIAL STATEMENTS - continued

18. 以公允價值計量且其變動計入其他全面收益的
債權投資 - 續18.2 以公允價值計量且其變動計入其他全面收益的債權投資的
信用風險與預期信用損失情況18. DEBT INSTRUMENTS AT FAIR VALUE THROUGH OTHER
COMPREHENSIVE INCOME - continued18.2 Credit risk and expected credit loss of debt instruments
at FVOCI

		2023			
		階段一 千元澳門幣 Stage 1 MOP'000	階段二 千元澳門幣 Stage 2 MOP'000	階段三 千元澳門幣 Stage 3 MOP'000	合計 千元澳門幣 Total MOP'000
其他債權投資賬面價值	Carrying amount of other debt securities	47,601,471	2,555,600	29,022	50,186,093
其他債權投資累計已計提減值金額	Accumulated loss allowance for other debt securities	(7,504)	(9,961)	(163,776)	(181,241)
		2022			
		階段一 千元澳門幣 Stage 1 MOP'000	階段二 千元澳門幣 Stage 2 MOP'000	階段三 千元澳門幣 Stage 3 MOP'000	合計 千元澳門幣 Total MOP'000
其他債權投資賬面價值	Carrying amount of other debt securities	40,334,720	4,598,897	28,393	44,962,010
其他債權投資累計已計提減值金額	Accumulated loss allowance for other debt securities	(4,416)	(16,226)	(195,824)	(216,466)

18.3 其他債權投資預期信用損失變動情況

18.3 Movements in expected credit loss of other debt
securities

		2023			
		階段一 千元澳門幣 Stage 1 MOP'000	階段二 千元澳門幣 Stage 2 MOP'000	階段三 千元澳門幣 Stage 3 MOP'000	合計 千元澳門幣 Total MOP'000
年初餘額	As at 1 January 2023	4,416	16,226	195,824	216,466
轉移:	Transferred to:				
- 至階段一	- Stage 1	430	(430)	-	-
本年計提/(轉回)	Provisions/(reversals) for the year	2,658	(5,835)	(32,046)	(35,223)
匯率變動	Changes in exchange rate	-	-	(2)	(2)
年末餘額	As at 31 December 2023	7,504	9,961	163,776	181,241
		2022			
		階段一 千元澳門幣 Stage 1 MOP'000	階段二 千元澳門幣 Stage 2 MOP'000	階段三 千元澳門幣 Stage 3 MOP'000	合計 千元澳門幣 Total MOP'000
年初餘額	As at 1 January 2022	7,703	19,577	180,631	207,911
轉移:	Transferred to:				
- 至階段二	- Stage 2	(15)	15	-	-
本年(轉回)/計提	(Reversals)/provisions for the year	(3,272)	(3,365)	15,208	8,571
匯率變動	Changes in exchange rate	-	(1)	(15)	(16)
年末餘額	As at 31 December 2022	4,416	16,226	195,824	216,466

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財務報表附註 - 續

NOTES TO THE FINANCIAL STATEMENTS - continued

19. 以公允價值計量且其變動計入當期損益的金融資產

19. FINANCIAL ASSETS AT FAIR VALUE THROUGH PROFIT OR LOSS

		二零二三年 千元澳門幣 2023 MOP'000	二零二二年 千元澳門幣 2022 MOP'000
基金投資	Fund investments	3,648,501	4,614,292
資產管理計劃	Assets management plan	2,116	1,271,843
政府債券	Treasury bills	64,148	689,866
企業債券	Corporate bonds	1,957,890	-
結構性票據	Structured bills	321,898	217,676
上市股權投資	Listed equity investment	75,037	42,816
非上市股權投資	Unlisted equity investment	100,966	-
合計	Total	6,170,556	6,836,493

20. 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

20. EQUITY INSTRUMENTS AT FAIR VALUE THROUGH OTHER COMPREHENSIVE INCOME

		二零二三年 千元澳門幣 2023 MOP'000	二零二二年 千元澳門幣 2022 MOP'000
上市權益工具投資	Listed equity investment	105,949	6,240

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財務報表附註 - 續
NOTES TO THE FINANCIAL STATEMENTS - continued

21. 物業、廠房和設備

21. PROPERTY, PLANT AND EQUIPMENT

		永久業權 土地 千元澳門幣 Freehold land MOP'000	永久業權 房地產 千元澳門幣 Freehold buildings MOP'000	租約 房地產 千元澳門幣 Leasehold buildings MOP'000	在建工程 千元澳門幣 Construction in Progress MOP'000	傢私裝修及 辦公室設備 千元澳門幣 Furniture, Decoration and office equipment MOP'000	電腦設備 千元澳門幣 Computer equipment MOP'000	汽車 千元澳門幣 Motor vehicles MOP'000	合計 千元澳門幣 Total MOP'000
原值	Cost								
於二零二三年一月一日	At 1 January 2023	13,352	7,993	491,758	-	163,186	193,188	12,584	882,061
新增	Additions	-	-	-	9,138	24,878	16,512	608	51,136
處置	Disposals	-	-	-	-	(349)	(1,112)	(837)	(2,298)
重新分類	Reclassification	-	-	-	-	-	-	-	-
匯兌差額	Exchange difference	-	-	-	-	(69)	(581)	(91)	(741)
於二零二三年十二月三十一日	At 31 December 2023	13,352	7,993	491,758	9,138	187,646	208,007	12,264	930,158
累計折舊	Accumulated depreciation								
於二零二三年一月一日	At 1 January 2023	-	7,446	32,556	-	130,900	163,074	10,095	344,071
本年計提	Charge for the year	-	427	6,919	-	10,990	18,682	1,046	38,064
處置	Disposals	-	-	-	-	(345)	(1,028)	(837)	(2,210)
重新分類	Reclassification	-	-	-	-	-	-	-	-
匯兌差額	Exchange difference	-	-	-	-	(88)	(518)	(64)	(670)
於二零二三年十二月三十一日	At 31 December 2023	-	7,873	39,475	-	141,457	180,210	10,240	379,255
賬面淨值	Net book value								
於二零二三年十二月三十一日	At 31 December 2023	13,352	120	452,283	9,138	46,189	27,797	2,024	550,903
原值	Cost								
於二零二二年一月一日	At 1 January 2022	13,352	7,993	341,903	-	157,778	174,954	12,264	708,244
新增	Additions	-	-	149,855	-	14,822	19,486	1,142	185,305
處置	Disposals	-	-	-	-	(1,396)	(6,096)	(360)	(7,852)
重新分類	Reclassification	-	-	-	-	(7,668)	7,668	-	-
匯兌差額	Exchange difference	-	-	-	-	(350)	(2,824)	(462)	(3,636)
於二零二二年十二月三十一日	At 31 December 2022	13,352	7,993	491,758	-	163,186	193,188	12,584	882,061
累計折舊	Accumulated depreciation								
於二零二二年一月一日	At 1 January 2022	-	7,019	25,794	-	126,668	141,806	9,369	310,656
本年計提	Charge for the year	-	427	6,762	-	12,524	22,406	1,356	43,475
處置	Disposals	-	-	-	-	(1,321)	(6,074)	(360)	(7,755)
重新分類	Reclassification	-	-	-	-	(6,814)	6,814	-	-
匯兌差額	Exchange difference	-	-	-	-	(157)	(1,878)	(270)	(2,305)
於二零二二年十二月三十一日	At 31 December 2022	-	7,446	32,556	-	130,900	163,074	10,095	344,071
賬面淨值	Net book value								
於二零二二年十二月三十一日	At 31 December 2022	13,352	547	459,202	-	32,286	30,114	2,489	537,990

22. 租賃土地權益

22. INTEREST IN LEASEHOLD LAND

		二零二三年 千元澳門幣 2023 MOP'000	二零二二年 千元澳門幣 2022 MOP'000
於澳門按以下方式持有： - 10至50年的租賃期	In Macau held on: - Leases of between 10 to 50 years		
於一月一日	At 1 January	148,199	113,660
新增	Additions	-	37,464
租賃土地權益攤銷支出	Amortisation of interests in leasehold land	(2,964)	(2,925)
於十二月三十一日	At 31 December	145,235	148,199

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財務報表附註 - 續

NOTES TO THE FINANCIAL STATEMENTS - continued

23. 遞延稅項

23. DEFERRED INCOME TAX

		二零二三年 千元澳門幣 2023 MOP'000	二零二二年 千元澳門幣 2022 MOP'000
遞延稅項資產	Deferred tax assets	479,549	442,627

23.1 遞延稅項賬目變動如下：

23.1 The movement on the deferred income tax account is as follows:

		公允價值 及其他資產 千元澳門幣 Fair value and other assets MOP'000	減值準備 千元澳門幣 Impairment allowances MOP'000	加速稅項 折舊 千元澳門幣 Accelerated tax depreciation MOP'000	稅務損失 千元澳門幣 Tax loss MOP'000	合計 千元澳門幣 Total MOP'000
於二零二三年一月一日	At 1 January 2023	195,137	12,066	(691)	236,115	442,627
本年遞延稅項 (扣除自)/ 計入損益表	Deferred tax (charged) credited to profit or loss during the year	(22,933)	30,733	(104)	81,399	89,095
本年遞延稅項扣除自權益	Deferred tax charged to the equity during the year	(52,173)	-	-	-	(52,173)
於二零二三年十二月三十一日	At 31 December 2023	120,031	42,799	(795)	317,514	479,549

		公允價值 及其他資產 千元澳門幣 Fair value and other assets MOP'000	減值準備 千元澳門幣 Impairment allowances MOP'000	加速稅項 折舊 千元澳門幣 Accelerated tax depreciation MOP'000	稅務損失 千元澳門幣 Tax loss MOP'000	合計 千元澳門幣 Total MOP'000
於二零二二年十二月三十一日	At 31 December 2021	98,444	36,056	(519)	97,489	231,470
按照《國際財務報告準則》第9號的年初調整	Adjustments at the beginning of the year under IFRS 9	31,403	-	-	-	31,403
二零二二年一月一日	At 1 January 2022	129,847	36,056	(519)	97,489	262,873
本年遞延稅項 (扣除自)/ 計入損益表	Deferred tax (charged) credited to profit or loss during the year	(42,605)	(23,990)	(172)	138,626	71,859
本年遞延稅項計入權益	Deferred tax credited to the equity during the year	107,895	-	-	-	107,895
於二零二二年十二月三十一日	At 31 December 2022	195,137	12,066	(691)	236,115	442,627

24. 其他資產

24. OTHER ASSETS

		二零二三年 千元澳門幣 2023 MOP'000	二零二二年 千元澳門幣 2022 MOP'000
應收賬款	Accounts receivable	194,837	324,451
抵債資產	Debt asset	203,308	208,476
可收回中國大陸稅款	Mainland of China tax recoverable	154,848	90,130
預付費用	Prepayments	169,185	37,880
存出保證金	Margin deposits paid	45	42
其他	Others	119,938	198,073
減：減值準備	Less: Impairment allowances	(10)	(7)
合計	Total	842,151	859,045



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財務報表附註 - 續

NOTES TO THE FINANCIAL STATEMENTS - continued

25. 銀行同業及其他金融機構之存款

25. DEPOSITS FROM BANKS AND OTHER FINANCIAL INSTITUTIONS

		二零二三年 千元澳門幣 2023 MOP'000	二零二二年 千元澳門幣 2022 MOP'000
銀行同業及其他金融機構之存款	Deposits from banks and other financial institutions	29,493,285	31,562,940
應計利息	Accrued interest	173,194	210,160
合計	Total	29,666,479	31,773,100

26. 以公允價值計量且其變動計入當期損益的金融負債

26. FINANCIAL LIABILITIES AT FAIR VALUE THROUGH PROFIT OR LOSS

		二零二三年 千元澳門幣 2023 MOP'000	二零二二年 千元澳門幣 2022 MOP'000
股票掛鈎存款	Equity-linked deposits	-	12,417
貨幣掛鈎存款	Currency-linked deposits	-	731
合計	Total	-	13,148

27. 賣出回購金融資產

27. REPURCHASE AGREEMENTS

		二零二三年 千元澳門幣 2023 MOP'000	二零二二年 千元澳門幣 2022 MOP'000
債券	Debt securities	24,310,907	20,943,480
票據	Bills	263,889	-
應計利息	Accrued interest	176,700	80,174
合計	Total	24,751,496	21,023,654

於二零二三年十二月三十一日，已轉讓但未終止確認的金融資產及相關負債情況如下：以攤餘成本計量的債權投資和以公允價值計量且其變動計入其他全面收益的債權投資轉讓資產的賬面價值合計金額為 36,068,828,375 澳門幣（二零二二年：27,236,328,366 澳門幣），相關負債的賬面價值為 24,751,496,408 澳門幣（二零二二年：21,023,653,992 澳門幣）。

Notes: The carrying amount of the above mentioned financial assets sold by the Bank under agreements to repurchase as at 31 December 2023 that did not qualify for derecognition is MOP 36,068,828,375 (2022: MOP 27,236,328,366) of debt instruments at FVOCI and investments in debt instruments at amortised cost totally. The carrying amount of associated financial liabilities is MOP 24,751,496,408 (2022: MOP 21,023,653,992).

28. 客戶存款

28. CUSTOMER DEPOSITS

		二零二三年 千元澳門幣 2023 MOP'000	二零二二年 千元澳門幣 2022 MOP'000
定期存款	Time deposits	127,372,934	140,412,205
往來及儲蓄存款	Current and savings deposits	18,421,902	21,026,782
應計利息	Accrued interest	1,541,506	1,110,454
合計	Total	147,336,342	162,549,441

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財務報表附註 - 續

NOTES TO THE FINANCIAL STATEMENTS - continued

29. 發行債券

29. DEBT SECURITIES ISSUED

		二零二三年 千元澳門幣 2023 MOP'000	二零二二年 千元澳門幣 2022 MOP'000
定息次級債券	Subordinated fixed rate bonds	6,259,046	4,007,635
金融債券	Financial bonds	1,696,896	1,726,168
應付利息	Interest payable	48,267	39,304
合計	Total	8,004,209	5,773,107

於二零一七年十二月，本行發行面值為二億五千萬美元的十年期次級債券。該債券於可贖回日二零二三年六月二十八日以前以固定利率 5.375% 計息，該筆債券已于首個行權日（二零二三年六月二十八日）被本行贖回。

於二零一八年三月，本行發行面值為九千三百二十萬美元的十年期次級債券。該債券於可贖回日二零二三年六月二十八日以前以固定利率 5.375% 計息，該筆債券已于首個行權日（二零二三年六月二十八日）被本行贖回。

於二零一八年十月，本行發行面值為十二億二千萬港元的十年期次級債券。該債券於可贖回日二零二三年十月三十日以前以固定利率 6% 計息，該筆債券已于首個行權日（二零二三年十月三十日）被本行贖回。

於二零二一年七月，本行發行面值為十五億元人民幣的第一期人民幣債券。該債券於可贖回日二零二四年七月二十七日以前以固定利率 3.28% 計息，在本期債券存續期內利率固定不變。此金融債在全國銀行間債券市場公開發行。

於二零二三年六月三十日，本行發行面值為三億五千萬美元的十年期次級債券。該債券於可贖回日二零二八年六月三十日以前以固定利率 7.20% 計息，如果債券未在債券首個重置日（二零二八年六月三十日）被本行執行提前贖回，債券利率將重設為五年期美國國庫券收益率加上 3.162% 固定利差的利率水準。此次級債券在香港聯交所及中華（澳門）金融資產交易股份有限公司上市。

於二零二三年十一月二十九日，本行發行面值為二億八千萬美元，並於二零二三年十二月二十八日增發一億五千萬美元，兩批次合計發行四億三千萬美元的 10.5 年期次級債券。該債券於可贖回日二零二九年五月二十九日以前以固定利率 7.50% 計息，如果債券未在債券首個重置日（二零二九年五月二十九日）被本行執行提前贖回的權力，債券利率將重設為五年期美國國庫券利率加上 3.011% 固定利差的利率水準。此次級債券在香港聯交所及中華（澳門）金融資產交易股份有限公司上市。

In December 2017, the Bank issued a 10-year subordinated bonds with the face value of USD250,000,000. The bonds bear interest at a fixed rate of 5.375% per annum until 28 June 2023 (the first call date) and the bonds are redeemed at the option of the Bank.

In March 2018, the Bank issued a 10-year subordinated bonds with the face value of USD93,200,000. The bonds bear interest at a fixed rate of 5.375% per annum until 28 June 2023 (the first call date) and the bonds are redeemed at the option of the Bank.

In October 2018, the Bank issued a 10-year subordinated bonds with the face value of HKD1,220,000,000. The bonds bear interest at a fixed rate of 6.00% per annum until 30 October 2023 (the first call date) and the bonds are redeemed at the option of the Bank.

In July 2021, the Bank issued a Renminbi Bonds (Series 1) with face value CNY1,500,000,000. The bonds bear interest at a fixed rate of 3.28% per annum until 27 July 2024. The interest rate remains unchanged during the lifetime of the bonds. The bonds are listed on the National Inter-Bank Bond Market in Mainland of China.

In 30 June 2023, the Bank issued a 10-year subordinated bonds with the face value of USD350,000,000. The bonds bear interest at a fixed rate of 7.20% per annum until 30 June 2028 (the first call date) and reset to an aggregate of five-year U.S. Treasury Rate plus a spread of 3.162% per annum thereafter if the bonds are not redeemed on the coupon reset date at the option of the Bank. The subordinated bonds are listed on the Hong Kong Stock Exchange and ChongWa (MACAO) Financial Asset Exchange Co. Ltd..

In 29 November 2023 and 28 December 2023, the Bank separately issued a 10-year subordinated bonds with the face value of USD280,000,000 and USD150,000,000. The bonds bear interest at a fixed rate of 7.50% per annum until 29 May 2029 (the first call date) and reset to an aggregate of five-year U.S. Treasury Rate plus a spread of 3.011% per annum thereafter if the bonds are not redeemed on the coupon reset date at the option of the Bank. The subordinated bonds are listed on the Hong Kong Stock Exchange and ChongWa (MACAO) Financial Asset Exchange Co. Ltd.

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財務報表附註 - 續
NOTES TO THE FINANCIAL STATEMENTS - continued

30. 發行同業存單

30. CERTIFICATES OF DEPOSIT ISSUED

		二零二三年 千元澳門幣 2023 MOP'000	二零二二年 千元澳門幣 2022 MOP'000
非即時還款且期限小於或等於 3 個月	3 months or less but not repayable on demand	56,325	-
3 個月以上 1 年以內	1 year or less but over 3 months	279,431	-
合計	Total	335,756	-

本銀行于 2023 年向全國銀行間債券市場共發行 10 期同業存單，存單面值共計人民幣 12.5 億元，均為零息同業存單，期限為 1 個月至 12 個月；本銀行截至 2023 年 12 月 31 日未到期同業存單為 3 期，存單面值為人民幣 3 億元。

所有同業存單均無擔保並以攤餘成本計量。

In 2023, the Bank issued to the national interbank bond market 10 interbank certificates of deposit with total face value of CNY 1,250,000,000, all of which are zero coupon interbank certificates of deposit with a maturity of 1 month to 12 months. As at 31 December 2023, there are 3 outstanding certificates of deposit issued with a total face value of 300,000,000.

All certificates of deposit issued are unsecured and measured at amortised cost.

31. 其他負債

31. OTHER LIABILITIES

		二零二三年 千元澳門幣 2023 MOP'000	二零二二年 千元澳門幣 2022 MOP'000
應付賬款	Accounts payable	521,309	420,670
應計費用	Expenses accruals	257,350	405,788
保證金	Estimated liabilities	13,647	47,508
預計負債	Margin deposits received	14,000	54,433
其他應付款項	Other payables	161,446	457,257
合計	Total	967,752	1,385,656

32. 股本

32. SHARE CAPITAL

		二零二三年 千元澳門幣 2023 MOP'000	二零二二年 千元澳門幣 2022 MOP'000
法定，已發行及已繳足股本 2,610,000 普通股股份	Authorized, issued and fully paid 2,610,000 ordinary shares of MOP1,000 each	2,610,000	2,610,000

33. 額外資本補充工具

33. ADDITIONAL EQUITY INSTRUMENTS

		二零二三年 千元澳門幣 2023 MOP'000	二零二二年 千元澳門幣 2022 MOP'000
22.5 億港元永久性非累積後償額外一級資本證券 (附註 1)	HKD2,250 million perpetual non-cumulative subordinated additional tier 1 capital securities (Note A)	-	2,310,194
2.48 億美元永久性非累積後償額外一級資本證券 (附註 2)	USD248 million perpetual non-cumulative subordinated additional tier 1 capital securities (Note B)	1,970,741	1,978,047
14.5 億港元永久性非累積後償額外一級資本證券 (附註 3)	HKD1,450 million perpetual non-cumulative subordinated additional tier 1 capital securities (Note C)	1,484,936	1,484,936
		3,455,677	5,773,177

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財務報表附註 - 續

NOTES TO THE FINANCIAL STATEMENTS - continued

33. 額外資本補充工具 - 續

附註 1: 二零一八年十二月十一日, 本行於二零一八年十一月三十日獲澳門金融管理局 (AMCM) 批准後發行首批永久性非累積後償額外一級資本證券 (“額外權益工具”), 初始本金面值為 1,668,000,000 港元。該批次的額外權益工具為永久性證券, 票面息率 8%, 以二零二三年十二月十一日為第一個可贖回日期。本行已于第一個可贖回日期贖回該額外權益工具。

二零一八年十二月二十八日, 本行獲 AMCM 批准後發行第二批額外權益工具, 初始本金面值 582,000,000 港元。該批次的額外權益工具為永久性證券, 票面息率 8%, 以二零二三年十二月二十八日為第一個可贖回日期。本行已于第一個可贖回日期贖回該額外權益工具。

附註 2: 二零二一年八月六日, 本行發行永久性一級資本補充債券 (“額外權益工具”), 初始本金面值為 248,000,000 美元。該額外權益工具為永久性債券, 發行起息日至首個贖回日間的收益分派率上限為年息 5.5%, 以二零二六年八月六日為第一個可贖回日期。按照發行通函所述, 若債券發行人未行使贖回權, 該債券收益分派率將在第一個可贖回日及第一個可贖回日後每五年調整一次, 債券收益分派率將調整為相當於該時點五年期美國國庫券利率加上利差 4.8% 之固定年息率。上述額外權益工具之派息為每半年支付一次。

本行享有一項贖回權, 可以從額外權益工具的第一個可贖回日期 (二零二六年八月六日) 或任何後續的票息支付日起贖回所有未償還的額外權益工具本金及利息。

附註 3: 二零二二年十一月二十九日, 本行發行無固定期限一級資本補充債券 (“額外權益工具”), 初始本金面值為 1,450,000,000 港元。該額外權益工具為永久性債券, 發行起息日至首個贖回日間的收益分派率上限為年息 7.50%, 以二零二七年十一月二十九日為第一個可贖回日期。按照發行通函所述, 若債券發行人未行使贖回權, 該債券收益分派率將在第一個可贖回日及其後的每五周年之際重置, 債券收益分派率將重置為相當於該時點的五年期美國國庫券利率加上利差 3.6163% 之新的 5 年期固定利率。上述額外權益工具之派息為每半年支付一次。

本行享有一項贖回權, 可以從額外權益工具的第一個可贖回日期 (二零二七年十一月二十九日) 或任何後續的票息支付日贖回所有未償還的額外權益工具本金及利息。

33. ADDITIONAL EQUITY INSTRUMENTS - continued

Note A: On 7 December 2018, the Bank issued the first batch of the perpetual non-cumulative additional tier 1 capital securities ("additional equity instruments") with an initial principal amount of HK\$1,668,000,000 after the approval from AMCM dated 30 November 2018. The additional equity instruments are perpetual and bear an 8% coupon rate per annum until the first call date on 11 December 2023. The additional equity instruments are redeemed at the option of the Bank.

On 21 December 2018, the Bank issued the second batch of the perpetual non-cumulative additional tier 1 capital securities ("additional equity instruments") with an initial principal amount of HK\$582,000,000 with the same approval from AMCM dated 30 November 2018. The additional equity instruments are perpetual and bear an 8% coupon rate per annum until the first call date on 28 December 2023. The additional equity instruments are redeemed at the option of the Bank.

Note B: On 6 August 2021, the Bank issued the perpetual Supplementary Capital Bonds ("additional equity instruments") with an initial principal amount of US\$248,000,000. The additional equity instruments are perpetual and bear a 5.5% coupon rate per annum until the first call date on 6 August 2026. As set out in the offering circular, the coupon will be reset every five years at the option of the Bank to a fixed rate equivalent to the then-prevailing five-year US Treasury rate plus a fixed initial spread of 4.8% if the additional equity instruments are not redeemed. The bonds shall be payable semi-annually.

The Bank has a call option to redeem all the outstanding additional equity instruments from 6 August 2026 (the first call date), or any subsequent coupon payment date.

Note C: On 29 November 2022, the Bank issued Tier 1 Capital Supplementary Bonds with no fixed maturity ("additional equity instruments") with an initial principal amount of HK\$1,450,000,000. The additional equity instruments are perpetual and bear a 7.50% coupon rate per annum until the first call date on 29 November 2027. As set out in the offering circular, the coupon will be reset every five years at the option of the Bank to a fixed rate equivalent to the then-prevailing five-year US Treasury rate plus a fixed initial spread of 3.6163% if the additional equity instruments are not redeemed. The bonds shall be payable semi-annually.

The Bank has a call option to redeem all the outstanding additional equity instruments from 29 November 2027 (the first call date), or any subsequent coupon payment date.

34. 股息

34. DIVIDENDS

	二零二三年 千元澳門幣 2023 MOP'000	二零二二年 千元澳門幣 2022 MOP'000
擬派股息 Proposed dividends	-	360,048

董事會擬暫不派發二零二三年度普通股股息 (二零二二年每股約 137.95 澳門幣, 總額 360,048,321 澳門幣)。

The directors does not recommend dividends for the year ended 31 December 2023 (proposed dividends of approximately MOP137.95 per ordinary share for the year ended 31 December 2022 amounting to MOP360,048,321).

35. 與集團公司及關聯方之交易

35. TRANSACTIONS WITH GROUP COMPANIES AND RELATED PARTIES

集團公司包括控股公司 (附註 41) 及其關聯公司。關聯方是指控股公司之股東及其附屬公司。本年度內, 本行與集團公司及關聯公司在日常銀行業務過程中進行了多項交易, 其中包括借貸、接受及存放同業存款和往來銀行交易。這些交易是按正常商業條款進行。

Group companies include the holding company (note 41) and its subsidiaries. Related parties represent shareholders of the holding company and their subsidiaries. During the year, the Bank entered into transactions with the group companies and related parties in the normal course of its Banking business including, inter alia, lending, the acceptance and placement of inter-Bank deposits and correspondent Banking transactions.

除了本財務報表所披露的交易或結餘外, 本行於本年度與集團公司及關連方在雙方商定條件下訂立了下列的重大結餘及交易。

Other than transactions or balances disclosed elsewhere in the financial statements, 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:

35.1 年內, 本行與集團公司及集團之間之收入及支出如下:

35.1 During the year, the Bank earned income and incurred expense on balances with group companies as follows:

	二零二三年 千元澳門幣 2023 MOP'000	二零二二年 千元澳門幣 2022 MOP'000
存放銀行同業及其他金融機構之利息收入 Interest income on balances with banks and placements with banks and other financial institutions	9,502	4,173
支付控股公司之房屋租金費用 Rental of premises paid to the holding company	(1,607)	(1,607)
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 Corporation Limited	(7,670)	(9,270)
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	(55,986)	(8,283)
經營支出 Operating expenses	(69,944)	(61,425)

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財務報表附註 - 續

NOTES TO THE FINANCIAL STATEMENTS - continued

35. 與集團公司及關聯方之交易 - 續

35.2 包括於以下財務狀況表賬項為與集團公司之結餘：

		二零二三年 千元澳門幣 2023 MOP'000	二零二二年 千元澳門幣 2022 MOP'000
存放銀行同業及其他金融機構	Balances with banks and placements with banks and other financial institutions	763,673	67,158
其他資產	Other assets	4,428	64
其他負債	Other liabilities	(84,212)	(3,211)
集友銀行所持次級債券	Subordinated bonds held by Chiyu Banking Corporation Limited	-	(154,500)
同業存放	Deposits from banks and other financial institutions	(2,100,599)	(2,941,660)
客戶存款	Customer deposits	(40,986)	(144,816)

35.3 與其他關聯方之結餘 / 交易：

35.3 Transactions/balances with other related parties:

		二零二三年 千元澳門幣 2023 MOP'000	二零二二年 千元澳門幣 2022 MOP'000
員工股份 (附註)	Share equity contributed by employees (Note)	137,299	137,299
其他資產	Other assets	-	4,621
客戶存款之利息支出	Interest expenses on customer deposits	(2,265)	(2,305)
其他負債	Other liabilities	(3,423)	(3,400)
客戶存款	Customer deposits	(31,680)	(135,274)

於二零二三年十二月三十一日，本行的客戶貸款及放款中有 604,383,260 澳門幣的客戶貸款 (二零二二年：1,019,676,792 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。

As at 31 December 2023, the Bank's loans and advances to customers totalling MOP604,383,260 (31 December 2022: MOP1,019,676,792) was guaranteed by Xiamen International Bank Co. Ltd. in the form of standby letters of credit.

附註：於二零二三年十二月三十一日，員工股份在本行普通股中的佔比為 2.5% (二零二二年：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 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.



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財務報表附註 - 續

NOTES TO THE FINANCIAL STATEMENTS - continued

36. 現金流量表附註

36.1 除稅前 (虧損)/溢利與來自除稅前營業活動之現金流入對賬表

36. NOTES TO STATEMENT OF CASH FLOWS

36.1 Reconciliation of (loss)/ profit before tax to operating cash flows from operating activities before tax

		二零二三年 千元澳門幣 2023 MOP'000	二零二二年 千元澳門幣 2022 MOP'000
稅前 (虧損)/ 溢利	(Loss)/ Profit before tax	(551,737)	1,872,628
調整:	Adjustments for:		
- 減值準備金計提增加	- Increase in impairment allowances	945,944	309,259
- 物業、廠房和設備折舊	- Depreciation of property, plant and equipment	38,064	43,475
- 租賃土地權益之攤銷	- Amortisation of interests in leasehold land	2,964	2,925
- 股息收入	- Dividend income	(788)	(36)
- 投資證券 (折價)/ 溢價攤銷	- Amortisation of (discount)/ premium on investment securities	(2,640,025)	1,744,754
- 出售證券投資淨溢利	- Net gain from disposal of investments	(284,492)	(168,469)
營運資產之變動	Changes in working capital		
- 原到期日超過三個月的存放同業款項增加	- Increase in placements with banks and other financial institutions with original maturity over three months	(693,745)	(304,677)
- 存放監管機構存款結餘減少	- Decrease in minimum statutory deposits with regulatory authorities	311,215	241,188
- 拆出資金 (增加)/ 減少	-(Increase)/ decrease in placements with banks and other financial institutions with original maturity over three months	(1,091,967)	1,608,658
- 買入返售金融資產減少	- Decrease in financial assets purchased under resale agreements with original maturity over three months	-	2,692,288
- 客戶貸款和墊款淨額減少/(增加)	- Decrease/(increase) in loans and advances to customers	7,857,489	(1,985,084)
- 以公允價值計量且其變動計入當期損益的金融資產減少	- Decrease in financial assets at fair value through profit or loss	665,937	1,574,940
- 其他資產減少	- Decrease in other assets	118,216	816,757
- 銀行同業及其他金融機構之存款減少	- Decrease deposits from banks and other financial institutions	(2,069,655)	(4,062,934)
- 賣出回購金融資產增加	- Increase in repurchase agreements	3,631,316	5,911,028
- 客戶存款 (減少)/ 增加	- (Decrease)/ increase in customer deposits	(15,644,151)	639,962
- 其他負債減少	- Decrease in other liabilities	(187,062)	(135,031)
除稅前營業活動之現金	Operating cash flows from operating activities before tax	(9,592,477)	10,801,631
經營活動產生的現金流包括:	Cash flows from operating activities include		
已收利息	Interest received	7,884,670	6,227,200
已付利息	Interest paid	(6,661,545)	(3,542,926)

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財務報表附註 - 續

NOTES TO THE FINANCIAL STATEMENTS - continued

36. 現金流量表附註 - 續

36.2 現金及現金等價物結餘分析

就現金流量表而言，現金及現金等價物包括自收購之日起三個月內到期的以下結餘。

		二零二三年 千元澳門幣 2023 MOP'000	二零二二年 千元澳門幣 2022 MOP'000
現金	Cash	426,226	516,385
現金等價物：	Cash equivalents:		
- 存放銀行同業及其他金融機構	- Deposits with banks and other financial institutions	4,905,644	14,119,363
- 三個月內到期的投資	- Investment with original maturity within three months	3,495,114	7,031,086
- 拆出資金	- Placements with banks and other financial institutions	1,789,530	3,348,760
- 超過最低法定要求的存放監管機構的存款結餘	- Balance of deposits with regulatory authorities in excess of minimum statutory requirement	2,373,325	1,803,102
現金及現金等價物	Cash and cash equivalents	<u>12,989,839</u>	<u>26,818,696</u>

36. NOTES TO STATEMENT OF CASH FLOWS - continued

36.2 Analysis of balances of cash and cash equivalents

For the purposes of the statement of cash flows, cash and cash equivalents comprise the following balances with maturity less than three months from the date of acquisition.

37. 資本承擔

37. CAPITAL COMMITMENTS

		二零二三年 千元澳門幣 2023 MOP'000	二零二二年 千元澳門幣 2022 MOP'000
已批准但尚未簽約	Expenditure authorised but not contracted for	-	-
已簽約但未支付	Expenditure contracted but not paid for	56,215	24,561
合計	Total	<u>56,215</u>	<u>24,561</u>

38. 經營租約承擔

38. OPERATING LEASE COMMITMENTS

於二零二三年十二月三十一日，銀行作為承租人，根據不可撤銷經營租賃而於未來須支付的最低總租金款項如下：

At 31 December 2023, the Bank had future aggregate minimum lease payments under non-cancellable operating leases as follows:

土地及房地產 Land and buildings		二零二三年 千元澳門幣 2023 MOP'000	二零二二年 千元澳門幣 2022 MOP'000
1 年內	Within 1 year	60,402	62,237
1 年以上但不超過 5 年	More than 1 year but less than 5 years	192,206	196,941
超過 5 年	Over 5 years	7,560	26,585
合計	Total	<u>260,168</u>	<u>285,763</u>

39. 信用承諾

39. CREDIT COMMITMENTS

		二零二三年 千元澳門幣 2023 MOP'000	二零二二年 千元澳門幣 2022 MOP'000
無條件可撤銷的貸款承諾	Commitments that are unconditional cancellable without prior notice	77,633,927	94,975,676
開出信用證	Letter of credit issued	5,656,014	2,705,025
擔保書	Letter of guarantee issued	1,437,539	1,742,049
開出承兌匯票	Bank acceptances issued	4,133,449	5,924,186
合計	Total credit commitments	88,860,929	105,346,936

40. 分部報告

40. SEGMENT REPORTING

本行從業務角度管理其運營。從業務角度來看，該主體主要通過以下四個業務部門提供金融服務：

個人銀行：個人銀行業務板塊涵蓋面向個人客戶的金融產品和服務。這些產品和服務包括個人貸款和預付款、存款、銀行卡和各種其他個人仲介業務。

公司銀行：公司銀行業務部門包括向公司客戶、政府和金融機構提供的金融產品和服務。這些產品和服務包括公司貸款和預付款、貿易融資、存款和各種其他公司仲介業務。

財資業務：財資業務涵蓋了銀行的貨幣市場交易、回購交易、債權投資、財富管理產品和貴金屬。

其他：其他分部涵蓋了無法直接歸屬於上述分部的本行的剩餘業務，以及總行未適當分配的一些資產、負債、收入或費用。

The Bank manages its operations from business perspectives. From a business perspective, the Bank mainly provides financial services through four business segments, which are listed below:

- **Corporate banking:** Corporate banking business segment covers financial products and services to corporate customers, governments and financial institutions. These products and services include corporate loans and advances, trade finance, deposits, and various other corporate intermediary businesses.

- **Personal banking:** Personal banking business segment covers financial products and services to individual customers. These products and services include personal loans and advances, deposits, bank cards, and various other individual intermediary businesses.

- **Treasury:** Treasury segment covers the Bank's money market transactions, repurchase transactions, debt instrument investments, wealth management products and precious metals.

- **Others:** The others segment covers the remaining businesses of the Bank that cannot be directly attributable to the above segments, and some assets, liabilities, income or expenses of the Head Office that have not been properly allocated.

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財務報表附註 - 續

NOTES TO THE FINANCIAL STATEMENTS - continued

40. 分部報告 - 續

40. SEGMENT REPORTING - continued

經營分部 Operating segments

2023

		個人銀行 千元澳門幣 Personal Banking MOP'000	公司銀行 千元澳門幣 Corporate Banking MOP'000	財資業務 千元澳門幣 Treasury MOP'000	小計 千元澳門幣 Subtotal MOP'000	其他 千元澳門幣 Others MOP'000	合併抵銷 千元澳門幣 Eliminations MOP'000	總計 千元澳門幣 Total MOP'000
利息(支出)/收入淨額	Net interest (expenses) / income							
- 外部	- External	(711,383)	1,157,552	789,197	1,235,366	-	-	1,235,366
- 分部間	- Inter-segment	1,137,292	248,965	(1,386,257)	-	-	-	-
小計	Subtotal	425,909	1,406,517	(597,060)	1,235,366	-	-	1,235,366
服務費及佣金收入/(支出)淨額	Net fee and commission income	224,707	288,220	2,781	515,708	-	-	515,708
其他收入和損益	Other income and gains or (losses)	3,972	-	(209,157)	(205,185)	-	-	(205,185)
減值準備前的經營收入淨額	Net operating income before impairment allowances	654,588	1,694,737	(803,436)	1,545,889	-	-	1,545,889
減值準備轉回/(計提)淨額	Net reversal / (charge) for impairment allowances	17,320	(1,000,801)	37,537	(945,944)	-	-	(945,944)
經營收入淨額	Net operating income	671,908	693,936	(765,899)	599,945	-	-	599,945
經營支出	Operating expenses	(176,602)	(441,745)	(45,690)	(664,037)	(487,645)	-	(1,151,682)
稅前溢利/(虧損)	Profit / (loss) before tax	495,306	252,191	(811,589)	(64,092)	(487,645)	-	(551,737)
資產	Assets							
分部資產	Segment assets	35,144,016	84,473,435	112,586,308	232,203,759	-	(5,879,741)	226,324,018
負債	Liabilities							
分部負債	Segment liabilities	61,823,859	85,741,560	69,441,837	217,007,256	-	(5,879,741)	211,127,515
其他信息	Other information							
資本支出	Capital expenditure	-	-	52,103	52,103	-	-	52,103
折舊	Depreciation	-	-	38,064	38,064	-	-	38,064
證券攤銷	Amortisation of securities	-	-	2,640,025	2,640,025	-	-	2,640,025



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財務報表附註 - 續
NOTES TO THE FINANCIAL STATEMENTS - continued

40. 分部報告 - 續

40. SEGMENT REPORTING - continued

經營分部 - 續 Operating segments - continued

2022

		個人銀行 千元澳門幣 Personal Banking MOP'000	公司銀行 千元澳門幣 Corporate Banking MOP'000	財資業務 千元澳門幣 Treasury MOP'000	小計 千元澳門幣 Subtotal MOP'000	其他 千元澳門幣 Others MOP'000	合併抵銷 千元澳門幣 Eliminations MOP'000	總計 千元澳門幣 Total MOP'000
利息(支出)/收入淨額	Net interest (expenses) / income							
- 外部	- External	(86,607)	1,622,265	821,622	2,357,280	-	-	2,357,280
- 分部間	- Inter-segment	358,447	39,259	(397,706)	-	-	-	-
小計	Subtotal	271,840	1,661,524	423,916	2,357,280	-	-	2,357,280
服務費及佣金收入/(支出)淨額	Net fee and commission income / (expenses)	140,747	359,216	(92)	499,871	-	-	499,871
其他收入和損益	Other income and gains or losses	23,462	162	597,813	621,437	-	-	621,437
減值準備前的經營收入淨額	Net operating income before impairment allowances	436,049	2,020,902	1,021,637	3,478,588	-	-	3,478,588
減值準備轉回/(計提)淨額	Net reversal / (charge) of impairment allowances	104,961	(400,602)	(13,618)	(309,259)	-	-	(309,259)
經營收入淨額	Net operating income	541,010	1,620,300	1,008,019	3,169,329	-	-	3,169,329
經營支出	Operating expenses	(178,624)	(497,332)	(31,142)	(707,098)	(589,603)	-	(1,296,701)
稅前溢利/(虧損)	Profit / (loss) before tax	362,386	1,122,968	976,877	2,462,231	(589,603)	-	1,872,628
資產	Assets							
分部資產	Segment assets	35,264,422	91,985,243	117,743,134	244,992,799	-	(4,003,278)	240,989,521
負債	Liabilities							
分部負債	Segment liabilities	56,876,909	105,799,132	64,007,175	226,683,216	-	(4,004,839)	222,678,377
其他信息	Other information							
資本支出	Capital expenditure	-	-	186,272	186,272	-	-	186,272
折舊	Depreciation	-	-	43,475	43,475	-	-	43,475
證券攤銷	Amortisation of securities	-	-	1,744,754	1,744,754	-	-	1,744,754

41. 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49.04%)，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。

42. 比較資料

為與本年列示一致，財務報表之主表及相關附註中的部分比較資料進行了重分類調整。上述重分類調整對本行截至二零二三年十二月三十一日和二零二二年十二月三十一日的所有者權益及二零二三年度和二零二二年度的利潤均無重大影響。

41. HOLDING COMPANY

The Bank's holding company (holding 49.04% 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.

42. COMPARATIVE FIGURES

Certain comparative figures set out in the financial statements and the related notes thereto have been reclassified to conform with the current year's presentation. These reclassifications have no significant impact on the Bank's total equity as at both 31 December 2023 and 2022, or on the Bank's profit for the years ended 31 December 2023 and 2022.



芳華五秩 僑蓮未來



XIB GROUP

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