



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

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

財務訊息披露 Disclosure of Financial Information

截至二零二四年六月三十日
For the half year ended 30 June 2024

根據澳門金融管理局第004/B/2024-DSB/AMCM號傳閱文件

In accordance with AMCM circular no.004/B/2024-DSB/AMCM



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1. 財務狀況表 Statement of Financial Position

		(未經審計) (Unaudited)	(經審計) (Audited)
		於 2024 年 6 月 30 日 At 30 June 2024	於 2023 年 12 月 31 日 At 31 December 2023
		澳門幣千元 MOP'000	澳門幣千元 MOP'000
資產	ASSETS		
現金及銀行存款	Cash and balances with banks	5,971,887	6,183,212
存放本地監管機構之存款	Deposits with local regulatory authority	2,411,945	2,440,866
存放中央銀行	Deposits with the central bank in Mainland China	2,370,602	3,914,539
拆出資金	Placements with banks and other financial institutions	1,360,016	3,891,212
買入返售金融資產	Financial assets purchased under resale agreements	-	179,967
衍生金融資產	Derivative financial assets	11,075	218,137
客戶貸款及墊款	Loans and advances to customers	111,816,245	117,233,580
以攤餘成本計量的債權投資	Investments in debt instruments at amortised cost	34,350,792	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 instruments at fair value through other comprehensive income	38,949,893	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	2,029,207	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 instruments at fair value through other comprehensive income	111,698	105,949
物業、廠房和設備	Property, plant and equipment	605,637	550,903
租賃土地權益	Interest in leasehold land	143,753	145,235
土地使用權租賃預付款項	Lease prepayments on land use rights	965,171	1,017,616
遞延稅項資產	Deferred tax assets	481,295	479,549
其他資產	Other assets	1,181,597	842,151
資產總額	Total assets	202,760,813	226,324,018



1. 財務狀況表-續

Statement of Financial Position - continued

		(未經審計) (Unaudited)	(經審計) (Audited)
		於 2024 年 6 月 30 日 At 30 June 2024	於 2023 年 12 月 31 日 At 31 December 2023
		澳門幣千元 MOP'000	澳門幣千元 MOP'000
負債	LIABILITIES		
銀行同業及其他金融機構之存款	Deposits from banks and other financial institutions	20,612,183	29,666,479
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	-	-
賣出回購金融資產	Repurchase agreements	12,096,704	24,751,496
衍生金融負債	Derivative financial liabilities	104,741	53,437
客戶存款	Customer deposits	144,152,875	147,336,342
發行債券	Debt securities issued	7,974,430	8,004,209
發行同業存單	Certificates of deposit issued	1,631,107	335,756
本期稅項負債	Current tax liabilities	37,021	12,044
其他負債	Other liabilities	1,554,961	967,752
負債總額	Total liabilities	188,164,022	211,127,515
權益	EQUITY		
股本	Share capital	2,610,000	2,610,000
保留溢利	Retained earnings	4,021,037	5,031,402
其他儲備	Other reserves	2,792,383	3,131,492
監管儲備	Regulatory reserves	1,717,694	967,932
一般監管儲備	General regulatory reserve	1,037,899	771,921
特定監管儲備	Specific regulatory reserve	679,795	196,011
本銀行股東應佔股本和儲備	Share Capital and reserves attributable to shareholders of the Bank	11,141,114	11,740,826
額外資本補充工具	Additional equity instruments	3,455,677	3,455,677
權益總額	Total equity	14,596,791	15,196,503
負債及權益總額	Total liabilities and equity	202,760,813	226,324,018



2. 損益及其他全面收益表

Statement of Profit or Loss and other Comprehensive Income

截至六月三十日止半年度	For the half year ended 30 June	(未經審計)	(未經審計)
		(Unaudited)	(Unaudited)
		2024	2023
		澳門幣千元	澳門幣千元
		MOP'000	MOP'000
利息收入	Interest income	3,849,612	4,081,672
利息支出	Interest expense	(3,628,867)	(3,416,328)
利息收入淨額	Net interest income	220,745	665,344
服務費及佣金收入	Fee and commission income	214,330	359,275
服務費及佣金支出	Fee and commission expense	(14,125)	(14,561)
服務費及佣金收入淨額	Net fee and commission income	200,205	344,714
股息收入	Dividend income	155	-
買賣交易淨/(虧損)/溢利	Net trading (loss)/ gain	88,101	63,264
其他經營收入	Other operating income	1,933	2,078
經營收入	Operating income	511,139	1,075,400
經營支出	Operating expenses	(489,443)	(484,948)
中國大陸稅金及附加	Mainland of China withholding tax	(11,790)	(15,782)
扣除減值準備前之經營溢利	Operating profit before impairment allowances	9,906	574,670
客戶貸款和墊款及其他金融工具減值損失淨額	Net charge of impairment losses on loans and advances to customers and other financial instruments	54,273	32,697
稅前溢利	Profit before tax	64,179	607,367
所得稅	Income tax	(33,953)	1,562
淨利潤	Profit for the period	30,226	608,929



2. 損益及其他全面收益表-續

Statement of Profit or Loss and other Comprehensive Income - continued

截至六月三十日止半年度	For the half year ended 30 June	(未經審計)	(未經審計)
		(Unaudited)	(Unaudited)
		2024	2023
		澳門幣千元	澳門幣千元
		MOP'000	MOP'000
其他全面收益/(支出)	Other Comprehensive income/(loss)		
其後不可重分類至損益的項目：	Items that will not be reclassified subsequently to profit or loss:		
指定以公允價值計量且其變動計入其他全面收益的權益工具投資：	Equity instruments designated as at fair value through other comprehensive income:		
本期公允價值變動淨額	Net fair value changes during the period	5,749	341
小計	Subtotal	5,749	341
其後可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其他全面收益的債權投資(所得稅後)：	Debt instruments at fair value through other comprehensive income, net of tax:		
本期公允價值變動淨額	Net fair value changes during the period	37,596	53,972
處置損益的重新分類調整	Release upon disposal reclassified to profit or loss	(70,747)	(82,583)
金融資產之減值損失(撥回)/計提淨額	Net reversal for impairment losses	(10,621)	(30,984)
現金流量套期工具的公允價值變動	Change in fair value of hedging instruments under cash flow hedges	(74,544)	(123,816)
小計	Subtotal	(118,316)	(183,411)
外幣折算產生的匯兌差額	Currency translation difference	(226,542)	(186,953)
本期其他全面收益/(支出)總額(所得稅後)	Other comprehensive income / (loss) for the period, net of tax	(339,109)	(370,023)
本期全面(支出)/收益總額(所得稅後)	Total comprehensive (loss)/ income for the period, net of tax	(308,883)	238,906
歸屬於：	Attributable to:		
本銀行股東	Shareholders of the Bank	(308,883)	238,906

3. 權益變動表 Statement of Changes in Equity

截至二零二四年六月三十日止半年度

澳門幣千元

	股本	股本溢價	額外資本 補充工具	投資重估 儲備金	法定儲備金 (附註 1)	監管備用金 (附註 2)	外匯儲備金	其他儲備金 (附註 3)	現金流量 套期儲備金	保留溢利	總額
於二零二四年一月一日	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
本期溢利	-	-	-	-	-	-	-	-	-	30,226	30,226
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	-	-	-	(10,621)	-	-	-	-	-	-	(10,621)
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	-	-	-	27,650	-	-	-	-	-	-	27,650
自投資重估儲備金轉撥至損益	-	-	-	(70,747)	-	-	-	-	-	-	(70,747)
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	-	-	-	5,749	-	-	-	-	-	-	5,749
現金流量套期下的公允價值變動	-	-	-	-	-	-	-	-	(74,544)	-	(74,544)
遞延稅項的影響	-	-	-	9,946	-	-	-	-	-	-	9,946
外幣報表折算差異	-	-	-	-	-	-	(226,542)	-	-	-	(226,542)
本期全面收益/(支出)收益總額	-	-	-	(38,023)	-	-	(226,542)	-	(74,544)	30,226	(308,883)
自保留溢利轉撥至法定及監管儲備金	-	-	-	-	-	749,763	-	-	-	(749,763)	-
自其他儲備金轉撥至保留溢利 (附註 3)	-	-	-	-	-	-	-	-	-	-	-
支付額外資本補充工具利息	-	-	-	-	-	-	-	-	-	(110,805)	(110,805)
贖回額外資本補充工具	-	-	-	-	-	-	-	-	-	-	-
支付二零二二年普通股股息	-	-	-	-	-	-	-	-	-	(180,024)	(180,024)
於二零二四年六月三十日	2,610,000	1,771,859	3,455,677	(609,931)	2,160,082	1,717,695	(436,458)	-	(93,169)	4,021,036	14,596,791

3. 權益變動表-續 Statement of Changes in Equity - continued

截至二零二三年六月三十日止半年度

澳門幣千元

	股本	股本溢價	額外資本 補充工具	投資重估 儲備金	法定儲備金 (附註 1)	監管備用金 (附註 2)	外匯儲備金	其他儲備金 (附註 3)	現金流量 套期儲備金	保留溢利	總額
於二零二三年一月一日	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
本期溢利	-	-	-	-	-	-	-	-	-	608,929	608,929
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	-	-	-	(30,984)	-	-	-	-	-	-	(30,984)
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	-	-	-	40,837	-	-	-	-	-	-	40,837
自投資重估儲備金轉撥至損益	-	-	-	(82,583)	-	-	-	-	-	-	(82,583)
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	-	-	-	341	-	-	-	-	-	-	341
現金流量套期下的公允價值變動	-	-	-	-	-	-	-	-	(123,816)	-	(123,816)
遞延稅項的影響	-	-	-	13,135	-	-	-	-	-	-	13,135
外幣報表折算差異	-	-	-	-	-	-	(186,953)	-	-	-	(186,953)
本期全面收益/(支出)收益總額	-	-	-	(59,254)	-	-	(186,953)	-	(123,816)	608,929	238,906
自保留溢利轉撥至法定及監管儲備金	-	-	-	-	180,024	84,581	-	-	-	(264,605)	-
自其他儲備金轉撥至保留溢利 (附註 3)	-	-	-	-	-	-	-	-	-	-	-
支付額外資本補充工具利息	-	-	-	-	-	-	-	-	-	(203,119)	(203,119)
贖回額外資本補充工具	-	-	-	-	-	-	-	-	-	-	-
支付二零二二年普通股股息	-	-	-	-	-	-	-	-	-	(180,024)	(180,024)
於二零二三年六月三十日	2,610,000	1,771,859	5,773,177	(971,099)	2,160,082	542,326	(298,661)	4,823,033	(123,816)	1,880,005	18,166,907

3. 權益變動表-續 Statement of Changes in Equity - continued

FOR THE HALF YEAR ENDED 30 JUNE 2024

	MOP'000										
	Share capital	Share premium	Additional Equity instruments	Investment revaluation reserve	Statutory Reserve (Note 1)	Regulatory Reserve (Note 2)	Foreign Exchange reserve	Other Reserve (Note 3)	Cash flow hedge reserve	Retained earnings	Total
At 1 January 2024	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
Profit for the period	-	-	-	-	-	-	-	-	-	30,226	30,226
Reversal for impairment loss of debt securities at fair value through other comprehensive income	-	-	-	(10,621)	-	-	-	-	-	-	(10,621)
Change in fair value of debt securities measured at fair value through other comprehensive income	-	-	-	27,650	-	-	-	-	-	-	27,650
Transfer from investment revaluation reserve to profits or loss	-	-	-	(70,747)	-	-	-	-	-	-	(70,747)
Change in fair value reserve of equity investments designated at fair value through other comprehensive income	-	-	-	5,749	-	-	-	-	-	-	5,749
Change in fair value of cash flow hedging instrument	-	-	-	-	-	-	-	-	(74,544)	-	(74,544)
Deferred income tax effect	-	-	-	9,946	-	-	-	-	-	-	9,946
Exchange difference	-	-	-	-	-	-	(226,542)	-	-	-	(226,542)
Total comprehensive income/ (loss) for the period	-	-	-	(38,023)	-	-	(226,542)	-	(74,544)	30,226	(308,883)
Transfer from retained earnings to statutory and regulatory reserve	-	-	-	-	-	749,763	-	-	-	(749,763)	-
Transfer from other reserve to retained earnings (Note 3)	-	-	-	-	-	-	-	-	-	-	-
Interest paid on additional equity instruments	-	-	-	-	-	-	-	-	-	(110,805)	(110,805)
Redeem additional equity instruments	-	-	-	-	-	-	-	-	-	-	-
2022 Dividend paid on ordinary shares	-	-	-	-	-	-	-	-	-	(180,024)	(180,024)
At 30 June 2024	2,610,000	1,771,859	3,455,677	(609,931)	2,160,082	1,717,695	(436,458)	-	(93,169)	4,021,036	14,596,791

3. 權益變動表-續 Statement of Changes in Equity - continued

FOR THE HALF YEAR ENDED 30 JUNE 2023

MOP'000

	Share capital	Share premium	Additional Equity instruments	Investment revaluation reserve	Statutory Reserve (Note 1)	Regulatory Reserve (Note 2)	Foreign Exchange reserve	Other Reserve (Note 3)	Cash flow hedge reserve	Retained earnings	Total
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
Profit for the period	-	-	-	-	-	-	-	-	-	608,929	608,929
Reversal for impairment loss of debt securities at fair value through other comprehensive income	-	-	-	(30,984)	-	-	-	-	-	-	(30,984)
Change in fair value of debt securities measured at fair value through other comprehensive income	-	-	-	40,837	-	-	-	-	-	-	40,837
Transfer from investment revaluation reserve to profits or loss	-	-	-	(82,583)	-	-	-	-	-	-	(82,583)
Change in fair value reserve of equity investments designated at fair value through other comprehensive income	-	-	-	341	-	-	-	-	-	-	341
Change in fair value of cash flow hedging instrument	-	-	-	-	-	-	-	-	(123,816)	-	(123,816)
Deferred income tax effect	-	-	-	13,135	-	-	-	-	-	-	13,135
Exchange difference	-	-	-	-	-	-	(186,953)	-	-	-	(186,953)
Total comprehensive income/ (loss) for the period	-	-	-	(59,254)	-	-	(186,953)	-	(123,816)	608,929	238,906
Transfer from retained earnings to statutory and regulatory reserve	-	-	-	-	180,024	84,581	-	-	-	(264,605)	-
Transfer from other reserve to retained earnings (Note 3)	-	-	-	-	-	-	-	-	-	-	-
Interest paid on additional equity instruments	-	-	-	-	-	-	-	-	-	(203,119)	(203,119)
Redeem additional equity instruments	-	-	-	-	-	-	-	-	-	-	-
2022 Dividend paid on ordinary shares	-	-	-	-	-	-	-	-	-	(180,024)	(180,024)
At 30 June 2023	2,610,000	1,771,859	5,773,177	(971,099)	2,160,082	542,326	(298,661)	4,823,033	(123,816)	1,880,005	18,166,907



3. 權益變動表-續 Statement of Changes in Equity - continued

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。

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.

附註 2：監管儲備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。

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.

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。

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.



4. 現金流量表 Cash Flow Statement

截至六月三十日止半年度

For the half year ended 30 June

		(未經審計) (Unaudited) 2024 澳門幣千元 MOP'000	(未經審計) (Unaudited) 2023 澳門幣千元 MOP'000
來自經營活動之現金流量	Cash flows from operating activities		
- 稅前營業活動之現金(流出)/流入	Operating cash (outflow)/inflow before taxation	(13,680,447)	(1,937,624)
- 已付澳門所得稅項	- Macao Complementary Tax	-	-
來自經營活動/ (使用的)產生的現金流	Net cash flows (used in)/ generated from operating activities	(13,680,447)	(1,937,624)
來自投資活動之現金流量	Cash flows from investing activities		
- 出售或贖回金融投資所得款項	- Proceeds from sale or redemption of financial investments	99,573,911	68,367,255
- 已收股息	- Dividend received	155	-
- 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	(75,138)	(13,944)
- 購買金融投資	- Purchase of financial investments	(89,312,275)	(70,061,216)
來自投資活動使用的現金流	Net cash flows used in investing activities	10,186,653	(1,707,905)
來自籌資活動之現金流量	Cash flows from financing activities		
- 已付股息	- Dividend paid	(180,024)	(180,024)
- 發行存款證	- Issue Certificates of deposit	-	726,507
- 發行同業存單	- Issue Interbank deposit	1,634,826	604,836
- 發行固定利率債券	- Issue fixed rate debts	-	2,825,305
- 贖回固定利率債券	- Redeem fixed rate debts	-	(2,770,413)
- 支付固定利率債券利息	- Interest for fixed rate debts	(231,420)	(112,247)
- 支付額外資本補充工具利息	- Interest for additional equity instruments	(110,805)	(203,119)
- 贖回同業存單	- Redeem certificates of deposit	(330,705)	-
來自籌資活動/ (使用的)產生的現金流	Net cash flows (used in)/ generated from financing activities	781,872	890,845
現金及現金等價物(減少)/增加淨額	Net (decrease)/ increase in cash and cash equivalents	(2,711,922)	(2,754,684)
年初現金及現金等價物	Cash and cash equivalents at the beginning of the year	12,989,839	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	(1,390,222)	(3,999,152)
於 6 月 30 日的現金及現金等價物	Cash and cash equivalents at 30 June	8,887,695	20,064,860



4. 現金流量表-續 Cash Flow Statement - continued

4.1 現金流量表附註 NOTES TO STATEMENT OF CASH FLOWS

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。

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

截至六月三十日止半年度

For the half year ended 30 June

		(未經審計) (Unaudited)	(未經審計) (Unaudited)
		2024	2023
		澳門幣千元 MOP'000	澳門幣千元 MOP'000
稅前溢利	Profit before tax	64,179	607,367
調整：	Adjustments for:		
- 減值準備金計提增加	- Increase in impairment allowances	(54,273)	(32,697)
- 物業、廠房和設備折舊	- Depreciation of property, plant and equipment	20,207	17,624
- 租賃土地權益之攤銷	- Amortisation of interests in leasehold land	1,482	1,462
- 股息收入	- Dividend income	(155)	-
- 投資證券(折價)/溢價攤銷	- Amortisation of (discount)/ premium on investment securities	(1,289,552)	1,206,048
- 出售證券投資淨溢利	- Net gain from disposal of investments	(53,378)	(82,745)
- 現金流量套期工具的公允價值變動	- Change in fair value of hedging instruments under cash flow hedges	(74,544)	-
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	559,639	(202,515)
- 存放監管機構存款結餘減少	- Decrease in minimum statutory deposits with regulatory authorities	209,535	456,133
- 原到期日超過三個月的拆出資金(增加)/減少	- (Increase)/ decrease in placements with banks and other financial institutions with original maturity over three months	1,139,806	(1,078,856)
- 原到期日超過三個月的買入返售金融資產減少	- Decrease in financial assets purchased under resale agreements with original maturity over three months	61	283
- 客戶貸款和墊款淨額減少/(增加)	- Decrease/ (increase) in loans and advances to customers	5,743,706	2,896,619
- 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	4,141,349	(775,239)
- 其他資產減少	- Decrease in other assets	(79,939)	(1,194,980)
- 銀行同業及其他金融機構之存款減少	- Decrease deposits from banks and other financial institutions	(9,054,296)	(1,799,374)
- 賣出回購金融資產增加	- Increase in repurchase agreements	(12,654,792)	4,735,622
- 客戶存款(減少)/增加	- (Decrease)/ increase in customer deposits	(3,183,467)	(6,745,654)
- 其他負債減少	- Decrease in other liabilities	883,985	53,278
除稅前營業活動之現金	Operating cash flows from operating activities before Tax	(13,680,447)	(1,937,624)
經營活動產生的現金流包括：	Cash flows from operating activities include		
已收利息	Interest received	3,788,961	5,176,714
已付利息	Interest paid	(3,796,101)	(3,035,586)



4. 現金流量表-續 Cash Flow Statement - continued

4.2 現金及現金等價物結餘分析 Analysis of balances of cash and cash equivalents

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。

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.

截至六月三十日止半年度		For the half year ended 31 December	
		(未經審計)	(未經審計)
		(Unaudited)	(Unaudited)
		2024	2023
		澳門幣千元	澳門幣千元
		MOP'000	MOP'000
現金	Cash	299,502	415,290
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	5,381,352	8,125,653
- 三個月內到期的投資	- Investment with original maturity within three months	1,800,000	3,977,372
- 拆出資金	- Placements with banks and other financial institutions	396,839	5,308,876
- 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	1,010,002	2,237,669
現金及現金等價物	Cash and cash equivalents	8,887,695	20,064,860

5. 股東情況 Shareholders information

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。

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.



6. 公司情況 Corporate information

董事會

Board of Directors

董事長：

Chairman:

黃來志

HUANG LAIZHI

股東代表董事：

Representative Directors of Shareholders:

章德春(離任於 2024 年 5 月 30 日起生效)

ZHANG DECHUN (Resignation effective 30 May 2024)

曹雲川(委任於 2024 年 7 月 26 日起生效)

CAO YUNCHUAN (Appointment effective 26 July 2024)

鄒志明

ZOU ZHIMING

馬志遠

MA CHI UN

莊麗晶

JONG LAI CHING

羅英輝

LUO YINGHUI

執行董事：

Executive Directors:

郭奕明 (離任於 2024 年 3 月 28 日起生效)

GUO YIMING (Resignation effective 28 March 2024)

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



6. 公司情況-續 Corporate information - continued

執行委員會

主席：
黃來志

成員：
郭奕明 (離任於 2024 年 3 月 28 日起生效)

馬志遠
龐川

Executive Committee:

Chairman:
HUANG LAIZHI

Members:
GUO YIMING (Resignation effective 28 March 2024)
MA CHI UN
PANG CHUAN

股東大會主席團

主席：
黃來志

秘書：
魏存茂

Chairing Committee of General Meeting

Chairman:
HUANG LAIZHI

Secretary:
WEI CUNMAO

監事會

監事長：
李輝明

成員：
傅志華
黃慧斌
呂博文
龐鴻

Supervisory Board

Chairman:
LEE FAI MING

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

公司秘書：
魏存茂

Company Secretary:
WEI CUNMAO



7. 表外事項(不包括衍生品交易)

Off-balance sheet exposures (exclude derivatives transactions)

或有負債及承擔

Contingent Liabilities and Commitments

二零二四年六月三十日
30 June 2024

		澳門幣千元 MOP'000
直接信貸替代項目	Credit substitutes	5,148,239
交易有關之或然債務	Transaction related contingencies	1,226,859
貿易有關之或然債務	Acceptances and other trade related contingencies	-
開出承兌匯票	Note issuance facilities, revolving underwriting facilities and other similar facilities	4,592,192
遠期資產購買	Forward asset purchases	-
部分交款的股票及證券	Unpaid portion of partly paid shares and other securities	-
遠期定期存款	Forward forward deposits	-
資產回購協議	Asset sales with repurchase option	-
其他承擔	Undrawn credit facilities and other commitments to extend credit	62,811,478
其他表外項目	Other off balances sheet items.	-
合計	Total credit commitments	73,778,768



8. 衍生金融工具 Derivatives Financial Instruments

衍生品交易之合同金額及其資產和負債的公允價值按類別如下：

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

二零二四年六月三十日
30 June 2024

		澳門幣千元 MOP'000		
		合約金額 Contract Amount	公允價值資產 Fair values Assets	公允價值負債 Fair values Liabilities
外匯合約	Exchange rate contracts	36,412,772	11,075	(104,741)
利率合約	Interest rate contracts	-	-	-
權益合約	Equities contracts	-	-	-
商品合約	Commodities contracts	-	-	-
其他	Others			

根據 Notice No.011/2015-AMCM 的相關規定，二零二四年六月三十日本行匯率合同加權後的信用風險為 140,676,933 澳門幣。

According to the AMCM guideline Notice No. 011/2015-AMCM, the Bank's credit risk after the exchange rate contract weighted as at 30 June 2024 was MOP140,676,933.



9. 與集團公司及關聯方之交易

Transaction with group companies and related parties

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

集團公司包括控股公司及其關聯公司。關聯方是指控股公司之股東及其附屬公司。本期內，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。

除了本財務報表所披露的交易或結餘外，本行於本期與集團公司及關聯方在雙方商定條件下訂立了下列的重大結餘及交易。以下關聯交易均以不優於對非關聯方同類交易的條件進行。

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

Group companies include the holding company and its subsidiaries. Related parties represent shareholders of the holding company and their subsidiaries. During the period, 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.

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 period. All related party transactions listed below are made on conditions that are no more favorable to transactions on an arm length basis.



9. 與集團公司及關聯方之交易-續

Transaction with group companies and related parties - continued

- (a) 包括於以下財務狀況表賬項為與集團公司之結餘：
- (a) Included in various statement of financial position captions are balances with group companies as follows:

二零二四年六月三十日
30 June 2024

		澳門幣千元 MOP'000
存放銀行同業及其他金融機構	Balances with banks and placement with banks and other financial institutions	409,283
銀行同業及其他金融機構存款	Deposit from banks and other financial institutions	(45,276)
客戶存款	Customer deposits	(45,429)
其他資產	Other asset	410
其他負債	Other liabilities	(34,085)

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

二零二四年六月三十日
30 June 2024

		澳門幣千元 MOP'000
存放銀行同業及其他金融機構之利息收入	Interest income on balances with banks and placements with banks and other financial institutions	11,114
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	(15,584)
支付控股公司之房屋租金費用	Rental of premises paid to holding company	(803)
經營支出	Operating expenses	(34,365)



9. 與集團公司及關聯方之交易-續

Transaction with group companies and related parties - continued

- (c) 與其他關聯方之結餘/交易： (c) Transactions/balances with other related parties:

二零二四年六月三十日

30 June 2024

		澳門幣千元 MOP'000
員工股份 (附註)	Share equity contributed by employees (Notes)	137,299
授信類交易	Credit transaction	708,454
客戶存款	Customer deposits	(31,315)
其他負債	Other liabilities	(3,646)
客戶存款之利息支出	Interest expense on customer deposits	(672)

於二零二四年六月三十日，本行的客戶貸款及放款中有 1,063,924,081 澳門幣的客戶貸款（二零二三年十二月三十一日：604,383,260 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 30 June 2024, the Bank's loans and advances to customers totaling MOP1,063,924,081 (31 December 2023: MOP604,383,260) was guaranteed by Xiamen International Bank Co. Ltd. in the form of standby letters of credit.

附註：

於二零二四年六月三十日，員工股份在本行普通股中的佔比為 2.5%（二零二三年十二月三十一日：2.5%）。員工股份在所有者權益下的股本及股本溢價中確認。

Notes:

As at 30 June 2024, 2.5% (31 December 2023: 2.5%) of the total issued ordinary shares were held by the employees, which was recorded under share capital and premium in owners' equity.



10. 資本 Capital

股本	Share Capital	澳門幣千元 MOP'000
法定，已發行及已繳足股本 2,610,000 普通股股份 每股面值 1,000 澳門幣	Authorized, issued and fully paid 2,610,000 ordinary shares of MOP1,000 each	2,610,000

本行資本工具包括額外資本補充工具和定息次級債券。

The Bank's capital instruments include AT 1 capital instruments and subordinated fixed rate bonds.

額外資本補充工具	Additional equity instruments
2.48 億美元永久性非累積後償額外一級資本證券	USD248 million perpetual non-cumulative subordinated additional tier 1 capital securities
14.5 億港元永久性非累積後償額外一級資本證券	HKD1,450 million perpetual non-cumulative subordinated additional tier 1 capital securities

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

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

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

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



10. 資本-續 Capital - continued

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 004/B/2024-DSB/AMCM 號傳閱文件《財務訊息披露指引》的要求進行披露。

The Bank's capital management includes the following responsibilities: defining the roles and duties of the board of directors, senior management, and the Bank's organizations and departments in capital management; establishing and improving the risk management framework to identify, measure, monitor, mitigate, and control risks, thereby ensuring that the capital level adapts to major risks and the risk management capabilities as well as that the capital management plan matches the operating conditions, risk changes, and medium- and long-term development plans; calculating and analyzing the capital adequacy ratio in accordance with the relevant requirements prescribed in AMCM's capital management regulations, strengthening the monitoring and reporting of routine capital management, and reviewing the capital utilization, capital level, and trends in key influencing factors regularly; formulating capital plans and establishing the supporting capital replenishment mechanisms to raise the capital required by the Bank's business strategy and planning in order to support sustainable development; performing information disclosure in accordance with the requirements of the 《Guideline on Disclosure of Financial Information》 Circular no.004/B/2024-DSB/AMCM issued by AMCM



10. 資本-續 Capital - continued

本行二零二四年六月三十日之自有資本金 The Bank's Own fund as at 30 June 2024 as follows:
如下：

項目	Composition	澳門幣千元 MOP'000
自有資金	Own funds	20,216,584
其中：一級資本	Tier1 capital	12,367,576
核心一級資本	Common Equity Tier 1(CET1) capital	8,911,899
普通股	Common shares	2,610,000
股本溢價	Share premium	1,771,859
保留溢利	Retained earnings	3,990,811
累計其他全面收益	Accumulated other comprehensive income(OCI)	(1,139,559)
已披露儲備	Other disclosed reserves	3,877,777
扣除：遞延稅項資產	Deductions: Deferred tax assets(DTAs)	(481,295)
扣除：監管儲備	Deductions: Regulatory reserves	(1,717,694)
額外一級資本	AT 1 capital	3,455,677
一級資本工具	AT 1 capital instrument	3,455,677
二級資本	Tier 2 capital	7,849,008
二級資本工具	Tier 2 capital instrument	6,273,540
階段一及階段二預期信用損失和一般監管儲備	Eligible accumulated provisions for expected credit loss (ECL) in stage 1& 2 and general regulatory reserves required by the AMCM	1,575,468

根據第010/B/2023-DSB/AMCM傳閱文件的相關規定，二零二四年六月三十日本行一級資本金為 123.68 億澳門幣，二級資本金為 78.49 億澳門幣，自有資金總額為 202.17 億澳門幣。

According to the AMCM guideline Circular No.010/B/2023-DSB/AMCM, the Bank's Tier 1 capital was MOP12.37 billion, the Tier 2 capital was MOP7.85 billion and own funds was MOP20.22 billion as at 30 June 2024.

根據第010/B/2023-DSB/AMCM傳閱文件的相關規定，第011/2015-AMCM號通告的相關規定，二零二四年六月三十日本行的資本充足率如下：

According to the AMCM guideline Circular No.010/B/2023-DSB/AMCM, and the AMCM guideline Notice No.011/2015-AMCM, the Bank's capital adequacy ratios as at 30 June 2024 as follows:

資本充足率	Capital adequacy ratio	
核心一級資本充足率	CET1 capital ratio	6.73%
一級資本充足率	Tier 1 capital ratio	9.33%
總資本充足率	Total capital ratio	15.26%



10. 資本-續 Capital - continued

根據《財務訊息披露指引》第 004/B/2024-DSB/AMCM 傳閱文件第 13.2 項規定，廈門國際銀行股份有限公司作為本行最終控股公司，其資本充足率信息請登入如下連結參考：

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

According to Item 13.2 of 《Guideline on Disclosure of Financial Information》 Circular No. 004/B/2024-DSB/AMCM, Xiamen International Bank Co.,Ltd. is the the ultimate holding company of the Bank. For information on its capital adequacy ratio, please visit the following link for reference:
<https://www.xib.com.cn/gygx/tzzgx/jgzb/index.htm>



11. 信用風險 Credit Risk

1. 貸款及墊款按地區分佈情況

1. Geographical analysis of loans and advances

二零二四年六月三十日
30 June 2024

地區	Region	貸款及墊款 ¹ Loan and advances	已減值貸款及墊款 Impaired loans and advances	預期信用損失 Expected credit loss		
				階段一 Stage 1	階段二 Stage 2	階段三 Stage 3
澳門	Macao	44,749,530	548,670	46,461	43,283	112,727
香港	Hong Kong	18,618,484	2,969,983	64,571	196,604	951,766
中國內地	Mainland China	47,650,760	209,680	330,349	114,275	127,512
其他地區	Others	2,799,866	2,508	12,966	-	1,881
合計	Total	113,818,640	3,730,841	454,347	354,162	1,193,886

澳門幣千元
MOP'000

二零二四年六月三十日
30 June 2024

地區	Region	貸款及墊款 Loan and advances			合計 Total
		政府、公營機構 Government or Public Sector	金融機構 Financial Institution	其他 Others	
澳門	Macao	-	6,999	44,742,531	44,749,530
香港	Hong Kong	-	2,995,246	15,623,238	18,618,484
中國內地	Mainland China	-	2,759,338	44,891,422	47,650,760
其他地區	Others	-	223,626	2,576,240	2,799,866
合計	Total	-	5,985,209	107,833,431	113,818,640

澳門幣千元
MOP'000

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



11. 信用風險-續 Credit Risk - continued

2. 債券投資按地區分佈情況

2. Geographical analysis of debt securities

二零二四年六月三十日
30 June 2024

地區	Region	債務證券 ² Debt securities	預期信用損失 Expected credit loss		
			階段一 Stage 1	階段二 Stage 2	階段三 Stage 3
澳門	Macao	3,268,575	52	-	-
香港	Hong Kong	7,676,817	2,995	-	-
中國內地	Mainland China	16,625,215	1,764	-	-
其他地區	Others	43,280,966	9,410	-	265,668
合計	Total	70,851,573	14,221	-	265,668

澳門幣千元
MOP'000

二零二四年六月三十日
30 June 2024

地區	Region	債務證券 Debt securities			合計 Total
		政府、公營機構 Government or Public Sector	金融機構 Financial Institution	其他 Others	
澳門	Macao	3,268,575	-	-	3,268,575
香港	Hong Kong	449,560	293,970	6,933,287	7,676,817
中國內地	Mainland China	11,039,073	2,686,545	2,899,597	16,625,215
其他地區	Others	7,286,960	17,455,494	18,538,512	43,280,966
合計	Total	22,044,167	20,436,009	28,371,396	70,851,573

澳門幣千元
MOP'000

² 包含債券投資應計利息 Include interest receivable from investment in securities



11. 信用風險-續 Credit Risk - continued

3. 金融衍生工具按地區分佈情況

3. Geographical analysis of financial derivatives

二零二四年六月三十日

30 June 2024

地區	Region	澳門幣千元 MOP'000
澳門	Macao	-
香港	Hong Kong	36,203,620
中國內地	Mainland China	209,152
其他地區	Others	-
合計	Total	36,412,772

二零二四年六月三十日

30 June 2024

地區	Region	澳門幣千元			合計 Total
		政府、公營機構 Government or Public Sector	金融機構 Financial Institution	其他 Others	
澳門	Macao	-	-	-	-
香港	Hong Kong	-	36,203,620	-	36,203,620
中國內地	Mainland China	-	209,152	-	209,152
其他地區	Others	-	-	-	-
合計	Total	-	36,412,772	-	36,412,772



11. 信用風險-續 Credit Risk - continued

4. 貸款及墊款按行業分佈情況

4. Loans and advances by industry distribution

二零二四年六月三十日

30 June 2024

		預期信用損失 Expected credit loss					本年核銷 Charge off
		貸款及墊款 Loan and advances	已減值 貸款及墊款 Impaired loans and advances	階段一 Stage 1	階段二 Stage 2	階段三 Stage 3	
漁農業	Agriculture and fisheries	64,380	-	413	-	-	-
採礦工業	Mining industries	846,964	-	5,763	-	-	-
製造業	Manufacturing industries	7,982,856	87,236	42,334	1,937	70,010	-
電力、燃氣及供水	Electricity, gas and water	1,509,812	18,320	9,016	-	4,589	-
建設與公共工程	Construction and public works	10,572,309	2,228,309	13,935	335,122	659,186	276,365
批發與零售業	Wholesale and retail	7,372,856	968,469	128,927	121	304,655	9,432
酒店餐飲及相關行業	Restaurants, hotels, and related activities	2,668,735	-	7,917	-	-	-
交通、倉儲及通訊	Transport, warehouse and communication	1,870,384	63,242	10,076	-	36,677	-
非貨幣金融機構	Non-monetary financial institutions	5,985,209	73,895	35,385	-	37,574	3,953
博彩業	Gaming	-	-	-	-	-	-
展覽和會議	Exhibition and conference	-	-	-	-	-	-
教育	Education	237,814	-	1,192	-	-	-
資訊科技	Information technology	1,044,729	303	6,168	-	207	-
其他行業	Other industries	44,045,936	217,171	178,137	12,318	58,314	-
個人貸款	Personal loans	29,616,656	73,896	15,084	4,664	22,674	945
合計	Total	113,818,640	3,730,841	454,347	354,162	1,193,886	290,695

澳門幣千元
MOP'000



11. 信用風險-續 Credit Risk - continued

5. 逾期資產分析

5. Analysis of past due exposures

二零二四年六月三十日

30 June 2024

				澳門幣千元	
				MOP'000	
	超過三個月 但未超過六個月 Past due for more than 3 months but less than or equal to 6 months	超過六個月 但未超過一年 Past due for more than 6 months but less than or equal to 1 year	超過一年 Past due for more than 1 year	佔比 Percentage of past due exposures to total exposures	
非銀行客戶貸款及墊款	Loan and advances to non-bank customers	295,578	1,963,117	1,356,105	3.18%
證券投資	Investment in securities			40,189	0.04%

截至二零二四年六月三十日，本行逾期超過三個月非銀行客戶貸款及墊款的抵押物價值為 1,479,549,482 元澳門幣，預期信用損失撥備為 1,163,786,777 元澳門幣。

As at 30 June 2024, The Bank's collateral value for loans and advances to non-bank customers overdue for more than three months was MOP 1,479,549,482. The ECL loans allowances made MOP 1,163,786,777.



11. 信用風險-續 Credit Risk - continued

6. 信用品質分析

(a) 貸款及墊款

6. Credit quality analysis under regulatory asset classification

(a) Loan and advances

二零二四年六月三十日
30 June 2024

澳門幣千元
MOP'000

		賬面餘額 Amount	擔保物價值 Collateral value	階段一 Stage 1	預期信用損失 Expected credit Loss			總計 Total
					階段二 Stage 2	階段三 Stage 3		
正常	Pass	104,378,459	63,460,888	454,347	-	-	454,347	
關注	Special Mention	5,709,341	4,066,020	-	354,162	-	354,162	
次級	Substandard	143,045	68,986	-	-	41,133	41,133	
可疑	Doubtful	2,223,886	782,412	-	-	740,526	740,526	
損失	Loss	1,363,909	682,879	-	-	412,227	412,227	
		113,818,640	69,061,185	454,347	354,162	1,193,886	2,002,395	

(b) 存放銀行同業及其他金融機構

(b) Balances and placements with banks and other financial institutions

二零二四年六月三十日
30 June 2024

澳門幣千元
MOP'000

		賬面餘額 Amounts	擔保物價值 Collateral value	階段一 Stage 1	預期信用損失 Expected credit Loss			總計 Total
					階段二 Stage 2	階段三 Stage 3		
正常	Pass	7,034,593	-	2,191	-	-	2,191	
關注	Special Mention	-	-	-	-	-	-	
次級或以下	Substandard or below	-	-	-	-	-	-	
		7,034,593	-	2,191	-	-	2,191	



11. 信用風險-續 Credit Risk - continued

6. 信用品質分析-續

(c) 以攤銷成本計量的證券投資

6. Credit quality analysis under regulatory asset classification - continued

(c) Debt securities at amortised cost

二零二四年六月三十日
30 June 2024

澳門幣千元
MOP'000

		賬面餘額 Amounts	擔保物價值 Collateral value	預期信用損失 Expected credit Loss			總計 Total
				階段一 Stage 1	階段二 Stage 2	階段三 Stage 3	
正常	Pass	32,979,801	-	7,406	-	-	7,406
關注	Special Mention	-	-	-	-	-	-
次級	Substandard	-	-	-	-	-	-
可疑	Doubtful	203,784	-	-	-	101,892	101,892
損失	Loss	-	-	-	-	-	-
		33,183,585	-	7,406	-	101,892	109,298

(d) 以公允價值計量且其變動計入其他綜合收益的證券投資

(d) Debt securities at FVOCI

二零二四年六月三十日
30 June 2024

澳門幣千元
MOP'000

		賬面餘額 Amount	擔保物價值 Collateral value	預期信用損失 Expected credit Loss			總計 Total
				階段一 Stage 1	階段二 Stage 2	階段三 Stage 3	
正常	Pass	36,486,607	-	6,815	-	-	6,815
關注	Special Mention	-	-	-	-	-	-
次級	Substandard	-	-	-	-	-	-
可疑	Doubtful	-	-	-	-	-	-
損失	Loss	40,189	-	-	-	163,776	163,776
		36,526,796	-	6,815	-	163,776	170,591



11. 信用風險-續 Credit Risk - continued

6. 信用品質分析-續

(e) 其他金融資產的信用品質³

6. Credit quality analysis under regulatory asset classification - continued

(e) Other financial assets

二零二四年六月三十日
30 June 2024

澳門幣千元
MOP'000

		賬面餘額 Amounts	擔保物價值 Collateral value	預期信用損失 Expected credit Loss			總計 Total
				階段一 Stage 1	階段二 Stage 2	階段三 Stage 3	
正常	Pass	20	-	9	-	-	9
關注	Special Mention	-	-	-	-	-	-
次級或以下	Substandard or below	-	-	-	-	-	-
		20	-	9	-	-	9

³ 不含以公允價值計量且其變動計入損益的證券投資

Exclude investment securities measured at FVTPL



12. 市場風險 Market Risk

市場風險是指由於金融市場上各種價格的變動，令銀行的表內及表外業務出現損失的風險。市場風險存在於銀行的交易和非交易業務中。本行市場風險管理目標是通過將市場風險控制在銀行可以承受的合理範圍內，依據本行內控政策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，對市場風險進行識別，計量、監測，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。

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. According to the market risk policy of Luso International Banking Ltd., 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. The Bank identifies, measures and monitors the market risk, and making timely decisions to adjust risk structure.

本行截至二零二四年六月三十日的市場風險資本要求如下：

As at 30 June 2024, the Bank's capital requirement for market risk were as follows:

		澳門幣千元 MOP'000
資本要求	Capital requirements	
債券及與債券相關的衍生工具的特定風險	Specific risk of debt securities and debt derivatives	55,558
債券、與債券相關的衍生工具及利率風險的一般市場風險	General market risk of debt securities, debt derivatives and interest rate exposures	27,516
股權風險	Equity exposures	24,204
外匯風險	Foreign exchange exposures	63,407
商品風險	Commodities exposures	42



13. 利率風險 Interest Rate Risk

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

下表根據澳門金融管理局所頒佈之《利率風險管理指引》，顯示本行主要幣別在不同時段對本銀行經濟價值的淨影響，以假設 200 基點的平行式波動再乘以特定的權數。在收益率曲線平行上移 200 基點情況下，下述貨幣的整體淨利息收入為正面影響，在收益率曲線平行下移 200 基點情況下，下述貨幣的整體淨利息收入為負面影響。

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

The following table demonstrates the net impact to the economic value of the Bank with an assumed parallel shift of 200 basis points throughout different time spectrum multiplied by different weighting factors for different currencies in accordance with the Guideline of Management of Interest Rate Risk issued by AMCM. In a parallel shift up of 200 basis points of yield curve, the overall impact on net interest income of following currencies is positive. In a parallel shift down of 200 basis points of yield curve, the overall impact on net interest income of following currencies is negative.

二零二四年六月三十日
30 June 2024

貨幣	Currencies	澳門幣千元 MOP'000
港元	HKD	(112,268)
人民幣	RMB	746,755
澳門元	MOP	329,519
美元	USD	941,514

經濟價值對自有資金影響為 9.43%

Impact on economic value as 9.43% of own fund



14. 匯率風險 Currency Risk

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

本行業務幣種主要以美元、港元和澳門元為主，在聯繫匯率機制下，匯率波動風險影響相對可控，而隨著本行境內分、支行設立與發展，整體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。

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.



14. 匯率風險-續 Currency Risk - continued

本行截至二零二四年六月三十日的澳門元以外其他貨幣的長/(短)倉淨額情況如下：

As at 30 June 2024, the Bank's net long/(short) positions in currencies other than MOP were as follows:

貨幣	Currencies	澳門幣千元 MOP'000
港元	HKD	(11,607,700)
美元	USD	3,158,930
人民幣	RMB	(782,218)
其他貨幣	Other currencies	11,648

按貨幣分類並高於或等於外匯風險總額 10%之分析如下：

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

		澳門幣千元 MOP'000
港元		HKD
現貨資產	Spot assets	31,435,289
現貨負債	Spot liabilities	(67,659,781)
遠期買入	Forward purchases	24,963,522
遠期賣出	Forward sales	(346,730)
港元長/(短)倉淨額	Net long/(short) position in HKD	<u>(11,607,700)</u>
		澳門幣千元 MOP'000
美元		USD
現貨資產	Spot assets	72,156,047
現貨負債	Spot liabilities	(34,537,469)
遠期買入	Forward purchases	1,811,967
遠期賣出	Forward sales	(36,271,615)
美元長/(短)倉淨額	Net long/(short) position in USD	<u>3,158,930</u>



15. 流動性風險 Liquidity Risk

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

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.

如下根據 AMCM 的相關規定，本行對流動性各項指標進行監控：

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

1) 平均流動性(本澳口徑)

1) Average liquidity (Macao office only)

2024 年 6 月 30 日

30 June 2024

澳門幣千元

MOP'000

每週平均持有可動用現金最低要求	Minimum weekly demand of cash in hand	2,031,732
每週平均持有之可動用現金結餘	Average weekly balance of cash in hand	2,344,136

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

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



15. 流動性風險-續 Liquidity Risk - continued

2) 平均流動性比率(本澳口徑)		2) Average liquidity ratio (Macao office only)
		2024年6月30日
		30 June 2024
		澳門幣千元
		MOP'000
平均一個月流動性比率	Average of one-month liquidity ratio	34.08%
平均三個月流動性比率	Average of three-month liquidity ratio	34.62%

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

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

3) 平均抵償資產數據		3) The average solvency assets
		2024年6月30日
		30 June 2024
		澳門幣千元
		MOP'000
抵償資產	Solvency assets	54,831,862
基本負債	Basic liabilities	153,245,958
抵償比率	Ratio of solvency assets to basic liabilities	35.78%

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

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



15. 流動性風險-續 Liquidity Risk - continued

4) 本行的主要資產與負債於資產負債表日 根據相關剩餘到期日的分析

4) Maturity analysis on assets and liabilities

二零二四年六月三十日

30 June 2024

		澳門幣千元 MOP'000							
		即期	一個月內	一個月 至三個月	三個月 至一年	一年 至三年	三年以上	無固定 期限	合計
		On demand	Within 1 month	1 month to 3 months	3 months to 1 year	1 year to 3 years	Over 3 years	Indefinite period	Total
資產	Assets								
客戶貸款和墊款	Loan and advances to customers	94,273	1,735,768	9,720,930	40,055,008	26,353,304	31,778,567	2,078,395	111,816,245
現金及存放銀行同業	Cash and balances with banks	312,495	5,497,447	-	161,945	-	-	-	5,971,887
存放本地監管機構之存款	Deposits with local regulatory authority	941,329	-	-	-	-	-	1,470,616	2,411,945
存放中國大陸中央銀行	Deposits with the central bank in Mainland of China	130,515	-	-	-	-	-	2,240,087	2,370,602
拆出資金	Placements with banks and other financial institutions	-	1,116,656	-	243,360	-	-	-	1,360,016
買入返售金融資產	Financial assets purchased under resale agreements	-	-	-	-	-	-	-	-
AMCM 發行證券	Treasury bills issued by AMCM	-	1,398,757	696,597	1,173,223	-	-	-	3,268,577
其他證券	Other securities	-	184,106	739,771	10,878,410	34,492,477	25,000,699	877,550	72,173,013
負債	Liabilities								
銀行同業及其他金融機構之存款	Deposits and balances of banks and financial institutions	87,597	6,620,377	2,010,258	5,422,054	-	-	-	14,140,286
賣出回購金融資產	Repurchase agreements	-	8,080,590	1,660,510	1,295,487	981,089	79,028	-	12,096,704
公共機構存款	Deposits from public sector entities	-	6,530,313	2,897,220	12,794,369	-	-	-	22,221,902
控股及附屬公司存款	Deposits from holdings and associated companies	-	728	-	40,777	-	-	-	41,505
非銀行類客戶存款	Deposits from non-bank customers	19,887,645	26,387,214	38,140,507	43,516,500	429,499	-	-	128,361,365
發行債券	Debt securities issued	-	1,650,068	-	74,521	-	6,249,841	-	7,974,430
發行同業存單	Certificate of deposits issued	-	109,987	329,078	1,192,042	-	-	-	1,631,107



16. 其他資訊 Other Information

於二零二四年六月三十日，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 15,054,817,390 澳門幣 (二零二三年十二月三十一日： 36,068,828,375 澳門幣)，相關負債的賬面價值為 12,096,704,865 澳門幣(二零二三年十二月三十一日： 24,751,496,408 澳門幣)。

The carrying amount of the above mentioned financial assets sold by the Bank under agreements to repurchase as at 30 June 2024 that did not qualify for derecognition is MOP 15,054,817,390 (31 December 2023: MOP36,068,828,375) of debt instruments at FVOCI and investments in debt instruments at amortised cost totally. The Carrying amount of associated financial liabilities is MOP 12,096,704,865 (31 December 2023 MOP24,751,496,408).

17. 說明 Notes

於目錄中各項目均未經外部核數師審計；如無特別說明，上述所有數據均取自二零二四年六月三十日。

All Items in the contents are unaudited by external auditors. All the above data are taken from those as at 30 June 2024 unless stated otherwise.

完
END