



澳門國際銀行
LUSO INTERNATIONAL BANKING LTD.

廈門國際銀行集團成員 A Member of XIB Group

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

財務訊息披露 Disclosure of Financial Information

截至二零二五年六月三十日
For the half year ended 30 June 2025

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 2025 年 6 月 30 日 At 30 June 2025	於 2024 年 12 月 31 日 At 31 December 2024
		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	9,057,025	8,230,695
存放本地監管機構之存款	Deposits with local regulatory authority	2,605,245	2,350,865
存放中央銀行	Deposits with the central bank in Mainland China	2,573,124	8,512,698
拆出資金	Placements with banks and other financial institutions	1,198,898	925,633
買入返售金融資產	Financial assets purchased under resale agreements	3,150,470	4,717,155
衍生金融資產	Derivative financial assets	27,541	140,944
客戶貸款及墊款	Loans and advances to customers	107,505,747	101,602,214
以攤餘成本計量的債權投資	Investments in debt instruments at amortised cost	25,394,741	36,130,016
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	46,273,235	34,278,139
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	3,399,188	793,379
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	128,972	109,698
物業、廠房和設備	Property, plant and equipment	532,245	620,644
租賃土地權益	Interest in leasehold land	132,679	134,225
土地使用權租賃預付款項	Lease prepayments on land use rights	963,489	946,479
遞延稅項資產	Deferred tax assets	482,862	482,840
其他資產	Other assets	1,724,613	1,739,916
資產總額	Total assets	205,150,074	201,715,540



1. 財務狀況表-續 Statement of Financial Position - continued

		(未經審計) (Unaudited)	(經審計) (Audited)
		於 2025 年 6 月 30 日 At 30 June 2025	於 2024 年 12 月 31 日 At 31 December 2024
		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	12,653,346	16,286,224
賣出回購金融資產	Repurchase agreements	18,014,107	21,059,465
衍生金融負債	Derivative financial liabilities	154,176	137,075
客戶存款	Customer deposits	150,443,351	140,682,309
發行債券	Debt securities issued	6,309,623	6,237,644
發行同業存單	Certificates of deposit issued	111,659	990,455
本期稅項負債	Current tax liabilities	10,080	-
其他負債	Other liabilities	1,057,815	689,476
負債總額	Total liabilities	188,754,157	186,082,648
權益	EQUITY		
股本	Share capital	3,054,603	3,054,603
保留溢利	Retained earnings	2,405,571	3,029,851
其他儲備	Other reserves	5,115,332	4,396,419
監管儲備	Regulatory reserves	2,364,734	1,696,342
一般監管儲備	General regulatory reserve	1,194,966	962,279
特定監管儲備	Specific regulatory reserve	1,169,768	734,063
本銀行股東應佔股本和儲備	Share Capital and reserves attributable to shareholders of the Bank	12,940,240	12,177,215
額外資本補充工具	Additional equity instruments	3,455,677	3,455,677
權益總額	Total equity	16,395,917	15,632,892
負債及權益總額	Total liabilities and equity	205,150,074	201,715,540



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) (Unaudited) 2025	(未經審計) (Unaudited) 2024
		澳門幣千元 MOP'000	澳門幣千元 MOP'000
利息收入	Interest income	3,092,566	3,849,612
利息支出	Interest expense	(2,540,641)	(3,628,867)
利息收入淨額	Net interest income	551,925	220,745
服務費及佣金收入	Fee and commission income	196,776	214,330
服務費及佣金支出	Fee and commission expense	(30,017)	(14,125)
服務費及佣金收入淨額	Net fee and commission income	166,759	200,205
股息收入	Dividend income	155	155
買賣交易淨溢利	Net trading gain	349,270	88,101
其他經營收入	Other operating income	7,791	1,933
經營收入	Operating income	1,075,900	511,139
經營支出	Operating expenses	(463,368)	(489,443)
中國大陸稅金及附加	Mainland of China withholding tax	(8,100)	(11,790)
扣除減值準備前之經營溢利	Operating profit before impairment allowances	604,432	9,906
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	(415,273)	54,273
稅前溢利	Profit before tax	189,159	64,179
所得稅	Income tax	(34,794)	(33,953)
淨利潤	Profit for the period	154,365	30,226



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) (Unaudited) 2025	(未經審計) (Unaudited) 2024
		澳門幣千元 MOP'000	澳門幣千元 MOP'000
其他全面收益	Other Comprehensive income		
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	19,274	5,749
小計	Subtotal	19,274	5,749
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	588,469	37,596
處置損益的重新分類調整	Release upon disposal reclassified to profit or loss	(134,282)	(70,747)
金融資產之減值損失(撥回)淨額	Net reversal for impairment losses	(320)	(10,621)
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	22,414	(74,544)
外幣折算產生的匯兌差額	Currency translation difference	223,359	(226,542)
小計	Subtotal	699,640	(344,858)
本期其他全面收益/(支出)總額(所得稅後)	Other comprehensive income/(loss) or the period, net of tax	718,914	(339,109)
本期全面收益/(支出)總額(所得稅後)	Total comprehensive income/(loss) for the period, net of tax	873,279	(308,883)



3. 權益變動表 Statement of Changes in Equity

截至二零二五年六月三十日止年度

澳門幣千元

	股本	股本溢價	投資重估 儲備金	法定儲備金 (附註 1)	監管儲備 (附註 2)	外匯儲備金	現金流量套 期儲備金	保留溢利	本行股東應 佔股本及儲 備	額外資本補 充工具	總額
於二零二五年一月一日	3,054,603	3,327,258	(590,061)	2,160,082	1,696,342	(456,744)	(44,116)	3,029,851	12,177,215	3,455,677	15,632,892
本期溢利	-	-	-	-	-	-	-	154,365	154,365	-	154,365
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	-	-	(320)	-	-	-	-	-	(320)	-	(320)
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	-	-	588,594	-	-	-	-	-	588,594	-	588,594
自投資重估儲備金轉撥至損益	-	-	(134,282)	-	-	-	-	-	(134,282)	-	(134,282)
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	-	-	19,274	-	-	-	-	-	19,274	-	19,274
現金流量套期下的公允價值變動	-	-	-	-	-	-	22,414	-	22,414	-	22,414
遞延稅項的影響	-	-	(126)	-	-	-	-	-	(126)	-	(126)
外幣報表折算差異	-	-	-	-	-	223,358	-	-	223,358	-	223,358
本期全面收益總額	-	-	473,140	-	-	223,358	22,414	154,365	873,277	-	873,277
自保留溢利轉撥至監管儲備	-	-	-	-	668,391	-	-	(668,391)	-	-	-
支付額外資本補充工具利息	-	-	-	-	-	-	-	(110,254)	(110,254)	-	(110,254)
於二零二五年六月三十日	3,054,603	3,327,258	(116,921)	2,160,082	2,364,733	(233,386)	(21,702)	2,405,571	12,940,238	3,455,677	16,395,915



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

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	投資重估 儲備金	法定儲備金 (附註 1)	監管儲備 (附註 2)	外匯儲備金	現金流量套 期儲備金	保留溢利	本行股東應 佔股本及儲 備	額外資本補 充工具	總額
於二零二四年一月一日	2,610,000	1,771,859	(571,908)	2,160,082	967,932	(209,916)	(18,625)	5,031,402	11,740,826	3,455,677	15,196,503
本期溢利	-	-	-	-	-	-	-	30,226	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)	(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	27,650	-	27,650
自投資重估儲備金轉撥至損益	-	-	(70,747)	-	-	-	-	(70,747)	(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	5,749	-	5,749
現金流量套期下的公允價值變動	-	-	-	-	-	-	(74,544)	(74,544)	(74,544)	-	(74,544)
遞延稅項的影響	-	-	9,946	-	-	-	-	9,946	9,946	-	9,946
外幣報表折算差異	-	-	-	-	-	(226,542)	-	(226,542)	(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)	-	(308,883)
自保留溢利轉撥至監管儲備	-	-	-	-	749,763	-	-	(749,763)	-	-	-
支付額外資本補充工具利息	-	-	-	-	-	-	-	(110,805)	(110,805)	-	(110,805)
支付二零二二年普通股股息	-	-	-	-	-	-	-	(180,024)	(180,024)	-	(180,024)
於二零二四年六月三十日	2,610,000	1,771,859	(609,931)	2,160,082	1,717,695	(436,458)	(93,169)	4,021,036	11,141,114	3,455,677	14,596,791



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

FOR THE HALF YEAR ENDED 30 JUNE 2025

	MOP'000										
	Share capital	Share premium	Investment revaluation reserve	Statutory Reserve (Note 1)	Regulatory Reserve (Note 2)	Foreign exchange reserve	Cash flow hedge reserve	Retained earnings	Share capital and reserve attributable to share holders of the Bank	Additional equity instruments	Total
At 1 January 2025	3,054,603	3,327,258	(590,061)	2,160,082	1,696,342	(456,744)	(44,116)	3,029,851	12,177,215	3,455,677	15,632,892
Profit for the period	-	-	-	-	-	-	-	154,365	154,365	-	154,365
Reversal for impairment losses of debt securities at fair value through other comprehensive income	-	-	(320)	-	-	-	-	-	(320)	-	(320)
Change in fair value of debt securities measured at fair value through other comprehensive income	-	-	588,594	-	-	-	-	-	588,594	-	588,594
Transfer from investment revaluation reserve to profits or loss	-	-	(134,282)	-	-	-	-	-	(134,282)	-	(134,282)
Change in fair value reserve of equity investments designated at fair value through other comprehensive income	-	-	19,274	-	-	-	-	-	19,274	-	19,274
Change in fair value of cash flow hedging instruments	-	-	-	-	-	-	22,414	-	22,414	-	22,414
Deferred income tax effect	-	-	(126)	-	-	-	-	-	(126)	-	(126)
Exchange difference	-	-	-	-	-	223,358	-	-	223,358	-	223,358
Total comprehensive income for the period	-	-	473,140	-	-	223,358	22,414	154,365	873,277	-	873,277
Transfer from retained earnings to regulatory reserve	-	-	-	-	668,391	-	-	(668,391)	-	-	-
Interest paid on additional equity instruments	-	-	-	-	-	-	-	(110,254)	(110,254)	-	(110,254)
At 30 June 2025	3,054,603	3,327,258	(116,921)	2,160,082	2,364,733	(233,386)	(21,702)	2,405,571	12,940,238	3,455,677	16,395,915



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	Investment revaluation reserve	Statutory Reserve (Note 1)	Regulatory Reserve (Note 2)	Foreign exchange reserve	Cash flow hedge reserve	Retained earnings	Share capital and reserve attributable to share holders of the Bank	Additional equity instruments	<u>Total</u>
At 1 January 2024	2,610,000	1,771,859	(571,908)	2,160,082	967,932	(209,916)	(18,625)	5,031,402	11,740,826	3,455,677	15,196,503
Profit for the period	-	-	-	-	-	-	-	30,226	30,226	-	30,226
Reversal for impairment losses of debt securities at fair value through other comprehensive income	-	-	(10,621)	-	-	-	-	-	(10,621)	-	(10,621)
Change in fair value of debt securities measured at fair value through other comprehensive income	-	-	27,650	-	-	-	-	-	27,650	-	27,650
Transfer from investment revaluation reserve to profits or loss	-	-	(70,747)	-	-	-	-	-	(70,747)	-	(70,747)
Change in fair value reserve of equity investments designated at fair value through other comprehensive income	-	-	5,749	-	-	-	-	-	5,749	-	5,749
Change in fair value of cash flow hedging instruments	-	-	-	-	-	-	(74,544)	-	(74,544)	-	(74,544)
Deferred income tax effect	-	-	9,946	-	-	-	-	-	9,946	-	9,946
Exchange difference	-	-	-	-	-	(226,542)	-	-	(226,542)	-	(226,542)
Total comprehensive income/ (loss) for the period	-	-	(38,023)	-	-	(226,542)	(74,544)	30,226	(308,883)	-	(308,883)
Transfer from retained earnings to regulatory reserve	-	-	-	-	749,763	-	-	(749,763)	-	-	-
Interest paid on additional equity instruments	-	-	-	-	-	-	-	(110,805)	(110,805)	-	(110,805)
2022 Dividend paid on ordinary shares	-	-	-	-	-	-	-	(180,024)	(180,024)	-	(180,024)
At 30 June 2024	2,610,000	1,771,859	(609,931)	2,160,082	1,717,695	(436,458)	(93,169)	4,021,036	11,141,114	3,455,677	14,596,791



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.



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) 2025 澳門幣千元 MOP'000	(未經審計) (Unaudited) 2024 澳門幣千元 MOP'000
來自經營活動之現金流量	Cash flows from operating activities		
- 稅前營業活動之現金流入/(流出)	Operating cash inflow/(outflow) before taxation	(6,959,136)	(13,680,447)
來自經營活動/ (使用的)產生的現金流	Net cash flows generated/(used in) from operating activities	(6,959,136)	(13,680,447)
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	75,339,401	99,573,911
- 已收股息	- Dividend received	155	155
- 購買物業、廠房和設備	- Purchase of property, plant and equipment	(59,197)	(75,138)
- 購買金融投資	- Purchase of financial investments	(74,405,445)	(89,312,275)
來自投資活動使用的現金流	Net cash flows used in investing activities	874,914	10,186,653
來自籌資活動之現金流量	Cash flows from financing activities		
- 已付股息	- Dividend paid	-	(180,024)
- 發行同業存單	- Issue Interbank deposit	323,415	1,634,826
- 支付固定利率債券利息	- Interest for fixed rate debts	(233,049)	(231,420)
- 支付額外資本補充工具利息	- Interest for additional equity instruments	(110,254)	(110,805)
- 贖回同業存單	- Redeem certificates of deposit	(1,218,160)	(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	(1,238,048)	781,872
現金及現金等價物增加/(減少)淨額	Net increase/(decrease) in cash and cash equivalents	(7,322,270)	(2,711,922)
年初現金及現金等價物	Cash and cash equivalents at the beginning of the year	23,574,661	12,989,839
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	2,487,453	(1,390,222)
於 6 月 30 日的現金及現金等價物	Cash and cash equivalents at 30 June	18,739,844	8,887,695



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) 2025	(未經審計) (Unaudited) 2024
		澳門幣千元 MOP'000	澳門幣千元 MOP'000
稅前溢利	Profit before tax	189,159	64,179
調整：	Adjustments for:		
- 減值準備金計提增加	- Increase in impairment allowances	415,273	(54,273)
- 物業、廠房和設備折舊	- Depreciation of property, plant and equipment	20,111	20,207
- 租賃土地權益之攤銷	- Amortisation of interests in leasehold land	1,547	1,482
- 股息收入	- Dividend income	(155)	(155)
- 投資重估	- Revaluation from financial assets	(35,034)	-
- 投資證券(折價)/溢價攤銷	- Amortisation of (discount)/ premium on investment securities	(1,211,760)	(1,289,552)
- 出售證券投資淨溢利	- Net gain from disposal of investments	(282,356)	(53,378)
- 籌資活動利息支出	- Interest expenses from financing activities	236,817	-
- 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	22,414	(74,544)
- 處置物業、廠房和設備	- Disposal of property, plant and equipment	(3,393)	-
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	(1,138,257)	559,639
- 存放監管機構存款結餘減少	- Decrease in minimum statutory deposits with regulatory authorities	(58,542)	209,535
- 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	(733,679)	1,139,806
- 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	904	61
- 客戶貸款和墊款淨額減少/(增加)	- Decrease/ (increase) in loans and advances to customers	(5,815,961)	5,743,706
- 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	(2,264,788)	4,141,349
- 其他資產減少	- Decrease in other assets	242,695	(79,939)
- 銀行同業及其他金融機構之存款減少	- Decrease deposits from banks and other financial institutions	(3,632,877)	(9,054,296)
- 賣出回購金融資產增加	- Increase in repurchase agreements	(3,045,358)	(12,654,792)
- 客戶存款(減少)/增加	- (Decrease)/ increase in customer deposits	8,445,608	(3,183,467)
- 其他負債減少	- Decrease in other liabilities	1,688,497	883,985
除稅前營業活動之現金	Operating cash flows from operating activities before Tax	(6,959,135)	(13,680,447)
經營活動產生的現金流包括：	Cash flows from operating activities include		
已收利息	Interest received	1,909,890	2,617,298
已付利息	Interest paid	(2,435,376)	(3,589,308)



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) (Unaudited) 2025	(未經審計) (Unaudited) 2024
		澳門幣千元 MOP'000	澳門幣千元 MOP'000
現金	Cash	272,563	299,502
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	7,484,199	5,381,352
- 三個月內到期的投資	- Investment with original maturity within three months	8,997,111	1,800,000
- 拆出資金	- Placements with banks and other financial institutions	329,408	396,839
- 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	1,656,563	1,010,002
現金及現金等價物	Cash and cash equivalents	18,739,844	8,887,695

5. 股東情況 Shareholders information

控股公司為厦門國際投資有限公司(其持本行股份佔比 56.42%)，一家於香港註冊成立的公司，它是厦門國際銀行股份有限公司的附屬公司。厦門國際銀行股份有限公司是一家於厦門註冊成立的公司。

The Bank's holding company (holding 56.42% 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（執行董事）

HUANG LAIZHI (Executive Directors)

董事：

Directors:

曹雲川

CAO YUNCHUAN

鄒志明

ZOU ZHIMING

馬志遠

MA CHI UN

莊麗晶

JONG LAI CHING

龐 鴻

PANG HONG

獨立董事：

Independent 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

股東大會主席團

主 席：
黃來志

秘 書：
方曉航

監事會

監事長：
李輝明

成 員：
傅志華
黃慧斌
呂博文
羅英輝

公司秘書：
方曉航

Chairing Committee of General Meeting

Chairman:
HUANG LAIZHI

Secretary:
FANG XIAOHANG

Supervisory Board

Chairman:
LEE FAI MING

Members:
FU ZHIHUA
WONG WAI PAN
LOI POK MAN
LUO YINGHUI

Company Secretary:
FANG XIAOHANG



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

二零二五年六月三十日

30 June 2025

		澳門幣千元 MOP'000
直接信貸替代項目	Credit substitutes	7,233,580
交易有關之或然債務	Transaction related contingencies	985,474
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	7,943,312
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	35,109,382
其他表外項目	Other off balances sheet items.	-
合計	Total credit commitments	51,271,748



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:

二零二五年六月三十日
30 June 2025

				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	23,902,519	27,541	153,268
利率合約	Interest rate contracts	80,852	-	908
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，二零二五年六月三十日本行匯率合同和利率合同加權後的信用風險為 265,883,148 澳門幣。

According to the AMCM guideline Notice No. 011/2015-AMCM, the Bank's credit risk weighted amounts of exchange rate contracts and interest rate contracts are as at 30 June 2025 was MOP 265,883,148.



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:

二零二五年六月三十日
30 June 2025

		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	1,182,834
銀行同業及其他金融機構存款	Deposit from banks and other financial institutions	(51,172)
客戶存款	Customer deposits	(46,709)
其他資產	Other asset	18,142
其他負債	Other liabilities	(31,814)

- (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:

二零二五年六月三十日
30 June 2025

		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	17,936
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	(10,227)
支付控股公司之房屋租金費用	Rental of premises paid to holding company	(4,073)
經營支出	Operating expenses	(28,251)



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:

二零二五年六月三十日

30 June 2025

		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	251,441
客戶存款	Customer deposits	(291,120)
其他負債	Other liabilities	(4,049)
客戶存款之利息支出	Interest expense on customer deposits	(1,587)

於二零二五年六月三十日，本行的客戶貸款及放款中有 1,359,798,262 澳門幣的客戶貸款（二零二四年十二月三十一日：675,673,650 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 2025, the Bank's loans and advances to customers totaling MOP1,359,798,262 (31 December 2024: MOP675,673,650) was guaranteed by Xiamen International Bank Co. Ltd. in the form of standby letters of credit.

附註：

於二零二五年六月三十日，員工股份在本行普通股中的佔比為 2.14%（二零二四年十二月三十一日：2.14%）。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 2025, 2.14% (31 December 2024: 2.14%) 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 3,054,603 普通股股份 每股面值 1,000 澳門幣	Authorized, issued and fully paid 3,054,603 ordinary shares of MOP1,000 each	3,054,603

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

本行二零二五年六月三十日之自有資本金 The Bank's Own fund as at 30 June 2025 as follows:
如下：

項目	Composition	澳門幣千元 MOP'000
自有資金	Own funds	20,559,529
其中：一級資本	Tier1 capital	12,671,067
核心一級資本	Common Equity Tier 1(CET1) capital	9,215,390
普通股	Common shares	3,054,603
股本溢價	Share premium	3,327,258
保留溢利	Retained earnings	2,251,206
累計其他全面收益	Accumulated other comprehensive income(OCI)	(1,090,921)
已披露儲備	Other disclosed reserves	4,524,816
扣除：遞延稅項資產	Deductions: Deferred tax assets(DTAs)	(486,838)
扣除：監管儲備	Deductions: Regulatory reserves	(2,364,734)
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	7,888,463
二級資本工具	Tier 2 capital instrument	6,306,456
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	1,582,007

根據《自有資金組成指引》的相關規定，二零二五年六月三十日本行一級資本金為126.71 億澳門幣，二級資本金為 78.88 億澳門幣，自有資金總額為 205.60 億澳門幣。

According to Guideline on Composition of Own Funds, the Bank's Tier 1 capital was MOP12.67 billion, the Tier 2 capital was MOP7.89 billion and own funds was MOP20.56 billion as at 30 June 2025.

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，二零二五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 2025 as follows:

資本充足率	Capital adequacy ratio	%
核心一級資本充足率	CET1 capital ratio	7.01%
一級資本充足率	Tier 1 capital ratio	9.63%
總資本充足率	Total capital ratio	15.63%



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，二零二五年六月三十日集團的資本充足率如下：

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. The Group's capital adequacy ratios as at 30 June 2025 as follows:

資本充足率	Capital adequacy ratio	%
核心一級資本充足率	CET1 capital ratio	8.72%
一級資本充足率	Tier 1 capital ratio	10.06%
總資本充足率	Total capital ratio	12.67%

其資本充足率信息請登入如下連結參考：

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

For information on its capital adequacy ratio, please visit the following link for reference:

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



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

二零二五年六月三十日

30 June 2025

		澳門幣千元 MOP'000				
		預期信用損失 Expected credit loss				
地區	Region	貸款及墊款 ¹ Loan and advances	已減值貸款及墊款 Impaired loans and advances	階段一 Stage 1	階段二 Stage 2	階段三 Stage 3
澳門	Macao	41,226,335	679,531	33,085	117,721	117,418
香港	Hong Kong	13,927,277	1,591,877	33,190	314,918	322,425
中國內地	Mainland China	51,428,843	1,207,411	101,598	30,330	591,066
其他地區	Others	2,593,341	2,521	6,083	-	2,215
合計	Total	109,175,796	3,481,340	173,956	462,969	1,033,124

二零二五年六月三十日

30 June 2025

		澳門幣千元 MOP'000			
		貸款及墊款 Loan and advances			
地區	Region	政府、公營機構 Government or Public Sector	金融機構 Financial Institution	其他 Others	合計 Total
澳門	Macao	-	37,656	41,188,679	41,226,335
香港	Hong Kong	-	1,358,666	12,568,611	13,927,277
中國內地	Mainland China	-	1,014,024	50,414,819	51,428,843
其他地區	Others	-	363,877	2,229,464	2,593,341
合計	Total	-	2,774,223	106,401,573	109,175,796

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

二零二五年六月三十日
30 June 2025

		澳門幣千元 MOP'000			
		預期信用損失			
		Expected credit loss			
		債務證券 ²	階段一	階段二	階段三
		Debt securities	Stage 1	Stage 2	Stage 3
澳門	Macao	-	-	-	-
香港	Hong Kong	6,035,570	1,981	-	-
中國內地	Mainland China	19,679,391	1,397	-	-
其他地區	Others	38,241,088	7,524	-	326,661
合計	Total	63,956,049	10,902	-	326,661

二零二五年六月三十日
30 June 2025

		澳門幣千元 MOP'000			
		債務證券 Debt securities			合計 Total
地區	Region	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	388,883	307,898	5,338,789	6,035,570
中國內地	Mainland China	8,619,920	8,793,714	2,265,757	19,679,391
其他地區	Others	6,962,677	10,703,230	20,575,181	38,241,088
合計	Total	15,971,480	19,804,842	28,179,727	63,956,049

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

二零二五年六月三十日

30 June 2025

		澳門幣千元 MOP'000
澳門	Macao	757,680
香港	Hong Kong	23,144,839
中國內地	Mainland China	-
其他地區	Others	-
合計	Total	23,902,519

二零二五年六月三十日

30 June 2025

		澳門幣千元 MOP'000			
地區	Region	政府、公營機構 Government or Public Sector	金融機構 Financial Institution	其他 Others	合計 Total
澳門	Macao	-	757,680	-	757,680
香港	Hong Kong	-	23,120,583	24,256	23,144,839
中國內地	Mainland China	-	-	-	-
其他地區	Others	-	-	-	-
合計	Total	-	23,878,263	24,256	23,902,519



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

二零二五年六月三十日

30 June 2025

澳門幣千元
MOP'000

		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	98,045	-	359	-	-	-
採礦工業	Mining industries	673,678	-	1,167	-	-	-
製造業	Manufacturing industries	7,850,937	132,322	14,884	1,246	108,147	11,067
電力、燃氣及供水	Electricity, gas and water	1,833,026	-	2,999	7,160	-	-
建設與公共工程	Construction and public works	7,820,553	1,944,099	12,933	288,052	398,027	360,914
批發與零售業	Wholesale and retail	10,104,816	38,804	45,894	1,191	7,667	4,858
酒店餐飲及相關行業	Restaurants, hotels, and related activities	2,007,286	-	1,109	77,062	-	-
交通、倉儲及通訊	Transport, warehouse and communication	1,496,517	-	1,763	-	-	63,567
非貨幣金融機構	Non-monetary financial institutions	2,774,223	9,389	5,471	74,083	5,893	62,126
博彩業	Gaming	-	-	-	-	-	-
展覽和會議	Exhibition and conference	-	-	-	-	-	-
教育	Education	76,017	-	278	-	-	-
資訊科技	Information technology	1,368,612	3,686	2,792	-	2,088	-
其他行業	Other industries	45,434,949	1,215,970	77,995	5,395	489,215	24,244
個人貸款	Personal loans	27,637,137	137,070	6,312	8,780	22,087	293
合計	Total	109,175,796	3,481,340	173,956	462,969	1,033,124	527,069



11. 信用風險-續 Credit Risk - continued

5. 逾期資產分析

5. Analysis of past due exposures

二零二五年六月三十日

30 June 2025

				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 loans and advances to total loans and advances
非銀行客戶貸款及 墊款 Loan and advances to non-bank customers	163,917	1,093,096	2,188,603	3.16%

截至二零二五年六月三十日，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 1,096,590,847 元澳門幣，預期信用損失撥備為 1,025,576,408 元澳門幣。

As at 30 June 2025, The Bank's collateral value for loans and advances to non-bank customers overdue for more than three months was MOP 1,096,590,847. The ECL loans allowances made MOP 1,025,576,408.

二零二五年六月三十日

30 June 2025

				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	
證券投資 Investment in securities	-	-	-	253,261

截至二零二五年六月三十日，本行無逾期銀行同業放款。

As of June 30 2025, the Bank had no loans and advances to bank that have been past due.



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

二零二五年六月三十日
30 June 2025

澳門幣千元
MOP'000

				預期信用損失 Expected credit Loss			總計 Total
		賬面餘額 Amount	擔保物價值 Collateral value	階段一 Stage 1	階段二 Stage 2	階段三 Stage 3	
正常	Pass	100,490,709	55,938,572	173,956	60	-	174,016
關注	Special Mention	5,198,135	4,224,733	-	462,909	-	462,909
次級	Substandard	276,741	175,081	-	-	57,581	57,581
可疑	Doubtful	126,301	14,309	-	-	90,215	90,215
損失	Loss	3,078,298	938,151	-	-	885,328	885,328
		109,170,184	61,290,846	173,956	462,969	1,033,124	1,670,049

(b) 存放銀行同業及其他金融機構

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

二零二五年六月三十日
30 June 2025

澳門幣千元
MOP'000

				預期信用損失 Expected credit Loss			總計 Total
		賬面餘額 Amounts	擔保物價值 Collateral value	階段一 Stage 1	階段二 Stage 2	階段三 Stage 3	
正常	Pass	9,985,462	-	2,101	-	-	2,101
關注	Special Mention	-	-	-	-	-	-
次級或以下	Substandard or below	-	-	-	-	-	-
		9,985,462	-	2,101	-	-	2,101



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

二零二五年六月三十日
30 June 2025

澳門幣千元
MOP'000

		預期信用損失					澳門幣千元
		Expected credit Loss					MOP'000
		賬面餘額	擔保物價值	階段一	階段二	階段三	總計
		Amounts	Collateral value	Stage 1	Stage 2	Stage 3	Total
正常	Pass	23,773,941	-	5,851	-	-	5,851
關注	Special Mention	-	-	-	-	-	-
次級	Substandard	-	-	-	-	-	-
可疑	Doubtful	-	-	-	-	-	-
損失	Loss	202,089	-	-	-	168,944	168,944
		23,976,030	-	5,851	-	168,944	174,795

(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

二零二五年六月三十日
30 June 2025

澳門幣千元
MOP'000

		澳門幣千元 MOP'000					
		預期信用損失 Expected credit Loss					
		賬面餘額 Amount	擔保物價值 Collateral value	階段一 Stage 1	階段二 Stage 2	階段三 Stage 3	總計 Total
正常	Pass	39,580,400	-	5,051	-	-	5,051
關注	Special Mention	-	-	-	-	-	-
次級	Substandard	-	-	-	-	-	-
可疑	Doubtful	-	-	-	-	-	-
損失	Loss	51,171	-	-	-	157,717	157,717
		39,631,571	-	5,051	-	157,717	162,768



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

二零二五年六月三十日
30 June 2025

澳門幣千元
MOP'000

		預期信用損失					澳門幣千元
		Expected credit Loss					MOP'000
		賬面餘額	擔保物價值	階段一	階段二	階段三	總計
		Amounts	Collateral value	Stage 1	Stage 2	Stage 3	Total
正常	Pass	3,150,840	3,465,560	370	-	-	370
關注	Special Mention	-	-	-	-	-	-
次級或以下	Substandard or below	-	-	-	-	-	-
		3,150,840	3,465,560	370	-	-	370

(f) 票據貼現

(f) Trade bills

二零二五年六月三十日
30 June 2025

澳門幣千元
MOP'000

澳門幣千元							
MOP'000							
				預期信用損失			
				Expected credit Loss			
		賬面餘額	擔保物價值	階段一	階段二	階段三	總計
		Amounts	Collateral value	Stage 1	Stage 2	Stage 3	Total
正常	Pass	5,612	-	1	-	-	1
關注	Special Mention	-	-	-	-	-	-
次級或以下	Substandard or below	-	-	-	-	-	-
		5,612	-	1	-	-	1

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。

本行截至二零二五年六月三十日的市場風險資本要求如下：

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 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.

As at 30 June 2025, 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	5,566
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	82,899
股權風險	Equity exposures	11,451
外匯風險	Foreign exchange exposures	68,235
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》，顯示本行的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50基點情況下，2025年下述主要貨幣的整體淨利息收入影響為-MOP215,144,660，在收益率曲線平行下移50基點情況下，影響為MOP215,144,660。

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 50 basis points of yield curve, the overall impact on net interest income of following currencies is -MOP215,144,660 in 2025. In a parallel shift down of 50 basis points of yield curve, the overall impact is MOP215,144,660.

二零二五年六月三十日
30 June 2025

		澳門幣千元 MOP'000
貨幣	Currencies	
港元	HKD	(73,286)
人民幣	RMB	1,393,565
澳門元	MOP	218,043
美元	USD	2,310,606

經濟價值對自有資金影響為18.72%。

Impact on economic value as 18.72% 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

本行截至二零二五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 2025, 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	(15,326,302)
美元	USD	10,439,005
人民幣	RMB	(843,167)
其他貨幣	Other currencies	44,977

按貨幣分類並高於或等於外匯風險總額10%之分析如下：

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

港元	HKD	澳門幣千元 MOP'000
即期資產	Spot assets	27,168,807
即期負債	Spot liabilities	(61,288,920)
遠期買入	Forward purchases	21,497,798
遠期賣出	Forward sales	(2,703,987)
港元長/(短)倉淨額	Net long/(short) position in HKD	(15,326,302)

美元	USD	澳門幣千元 MOP'000
即期資產	Spot assets	63,704,682
即期負債	Spot liabilities	(38,048,382)
遠期買入	Forward purchases	6,550,772
遠期賣出	Forward sales	(19,259,594)
期權合約淨持倉	Net options position	(2,508,473)
美元長/(短)倉淨額	Net long/(short) position in USD	10,439,005



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)

2025 年 6 月 30 日

30 June 2025

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	2,063,899
每週平均持有之可動用現金結餘	Average weekly balance of cash in hand	2,334,279

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)

2025 年 6 月 30 日

30 June 2025

澳門幣千元

MOP'000

平均一個月流動性比率	Average of one-month liquidity ratio	45.95%
平均三個月流動性比率	Average of three-month liquidity ratio	41.65%

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

2025 年 6 月 30 日

30 June 2025

澳門幣千元

MOP'000

抵償資產	Solvency assets	69,406,233
基本負債	Basic liabilities	157,275,528
抵償比率	Ratio of solvency assets to basic liabilities	44.13%

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

二零二五年六月三十日

30 June 2025

		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	1,024,392	3,953,050	6,637,798	36,471,502	27,506,581	28,868,768	3,043,656	107,505,747	
現金及存放銀行同業	Cash and balances with banks	7,757,009	86,588	-	1,213,428	-	-	-	9,057,025	
存放本地監管機構之存款	Deposits with local regulatory authority	1,114,374	-	-	-	-	-	1,490,871	2,605,245	
存放中國大陸中央銀行	Deposits with the central bank in Mainland of China	420,957	-	-	-	-	-	2,152,167	2,573,124	
拆出資金	Placements with banks and other financial institutions	-	575,567	-	623,331	-	-	-	1,198,898	
買入返售金融資產	Financial assets purchased under resale agreements	-	3,150,470	-	-	-	-	-	3,150,470	
持有同業存單	Certificates of deposit held	-	1,126,619	562,781	555,183	-	-	-	2,244,583	
AMCM 發行證券	Treasury bills issued by AMCM	-	2,800,000	199,800	-	-	-	-	2,999,800	
其他證券	Other securities	2,924,151	653,125	1,852,099	7,449,616	20,807,523	36,016,479	248,760	69,951,753	
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	4,394	4,359,652	1,614,898	6,284,289	-	-	-	12,263,233	
賣出回購金融資產	Repurchase agreements	-	11,829,644	1,241,267	2,593,742	529,293	1,820,161	-	18,014,107	
公共機構存款	Deposits from public sector entities	923	3,131,673	1,143,653	13,117,735	-	-	-	17,393,984	
控股及附屬公司存款	Deposits from holdings and associated companies	54,979	746	-	42,160	-	-	-	97,885	
非銀行類客戶存款	Deposits from non-bank customers	29,791,786	27,174,494	34,512,575	41,205,788	656,952	-	-	133,341,595	
發行債券	Debt securities issued	-	-	-	24,117	-	6,285,506	-	6,309,623	
發行同業存單	Certificate of deposits issued	-	-	-	111,659	-	-	-	111,659	



16. 其他資訊 Other Information

於二零二五年六月三十日，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 19,900,971,478 澳門幣 (二零二四年十二月三十一日： 24,127,388,449 澳門幣)，相關負債的賬面價值為 18,014,106,987 澳門幣(二零二四年十二月三十一日： 21,059,464,608 澳門幣)。

The carrying amount of the above mentioned financial assets sold by the Bank under agreements to repurchase as at 30 June 2025 that did not qualify for derecognition is MOP 19,900,971,478 (31 December 2024: MOP24,127,388,449) of debt instruments at FVOCI and investments in debt instruments at amortised cost totally. The Carrying amount of associated financial liabilities is MOP 18,014,106,987 (31 December 2024 MOP21,059,464,608).

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二零二五年六月三十日。

All Items in the contents are unaudited by external auditors. All the above data are taken from those as at 30 June 2025 unless stated otherwise.

完
END